



Residential Property And Owners' Association Disclosure Statement

Protecting the Public Interest in Real Estate Brokerage Transactions

Property Address/Description: 203 SE 79th Street, Oak Island, NC 29465
Owner's Name(s): Bradley O. Routh / Christy C. Routh

North Carolina law N.C.G.S. 47E requires residential property owners to complete this Disclosure Statement and provide it to the buyer prior to any offer to purchase. There are limited exemptions for completing the form, such as new home construction that has never been occupied. Owners are advised to seek legal advice if they believe they are entitled to one of the limited exemptions contained in N.C.G.S. 47E-2.

An owner is required to provide a response to every question by selecting Yes (Y), No (N), No Representation (NR), or Not Applicable (NA). An owner is not required to disclose any of the material facts that have a NR option, even if they have knowledge of them. However, failure to disclose latent (hidden) defects may result in civil liability. The disclosures made in this Disclosure Statement are those of the owner(s), not the owner's broker.

- If an owner selects Y or N, the owner is only obligated to disclose information about which they have actual knowledge. If an owner selects Y in response to any question about a problem, the owner must provide a written explanation or attach a report from an attorney, engineer, contractor, pest control operator, or other expert or public agency describing it.
- If an owner selects N, the owner has no actual knowledge of the topic of the question, including any problem. If the owner selects N and the owner knows there is a problem or that the owner's answer is not correct, the owner may be liable for making an intentional misstatement.
- If an owner selects NR, it could mean that the owner (1) has knowledge of an issue and chooses not to disclose it; or (2) simply does not know.
- If an owner selects NA, it means the property does not contain a particular item or feature.

For purposes of completing this Disclosure Statement: **"Dwelling"** means any structure intended for human habitation, **"Property"** means any structure intended for human habitation and the tract of land, and **"Not Applicable"** means the item does not apply to the property or exist on the property.

OWNERS: The owner must give a completed and signed Disclosure Statement to the buyer no later than the time the buyer makes an offer to purchase property. If the owner does not, the buyer can, under certain conditions, cancel any resulting contract. An owner is responsible for completing and delivering the Disclosure Statement to the buyer even if the owner is represented in the sale of the property by a licensed real estate broker and the broker must disclose any material facts about the property that the broker knows or reasonably should know, regardless of the owner's response.

The owner should keep a copy signed by the buyer for their records. If something happens to make the Disclosure Statement incorrect or inaccurate (for example, the roof begins to leak), the owner must promptly give the buyer an updated Disclosure Statement or correct the problem. Note that some issues, even if repaired, such as structural issues and fire damage, remain material facts and must be disclosed by a broker even after repairs are made.

BUYERS: The owner's responses contained in this Disclosure Statement are not a warranty and should not be a substitute for conducting a careful and independent evaluation of the property. **Buyers are strongly encouraged to:**

- Carefully review the entire Disclosure Statement.
 - Obtain their own inspections from a licensed home inspector and/or other professional.
- DO NOT assume that an answer of N or NR is a guarantee of no defect. If an owner selects N, that means the owner has no actual knowledge of any defects. It does not mean that a defect does not exist. If an owner selects NR, it could mean the owner (1) has knowledge of an issue and chooses not to disclose it, or (2) simply does not know.

BROKERS: A licensed real estate broker shall furnish their seller-client with a Disclosure Statement for the seller to complete in connection with the transaction. A broker shall obtain a completed copy of the Disclosure Statement and provide it to their buyer-client to review and sign. All brokers shall (1) review the completed Disclosure Statement to ensure the seller responded to all questions, (2) take reasonable steps to disclose material facts about the property that the broker knows or reasonably should know regardless of the owner's responses or representations, and (3) explain to the buyer that this Disclosure Statement does not replace an inspection and encourage the buyer to protect their interests by having the property fully examined to the buyer's satisfaction.

- **Brokers are NOT permitted to complete this Disclosure Statement on behalf of their seller-clients.**
- Brokers who own the property may select NR in this Disclosure Statement but are obligated to disclose material facts they know or reasonably should know about the property.

Buyer Initials _____ Owner Initials BR
Buyer Initials _____ Owner Initials CR

**SECTION A.
STRUCTURE/FLOORS/WALLS/CEILING/WINDOW/ROOF**

	Yes	No	NR																																																																																						
A1. Is the property currently owner-occupied? Date owner acquired the property: <u>2/2022</u> If not owner-occupied, how long has it been since the owner occupied the property? _____	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>																																																																																						
A2. In what year was the dwelling constructed? <u>2018</u>			<input type="radio"/>																																																																																						
A3. Have there been any structural additions or other structural or mechanical changes to the dwelling(s)?	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>																																																																																						
A4. The dwelling's exterior walls are made of what type of material? (Check all that apply) <input type="radio"/> Brick Veneer <input type="radio"/> Vinyl <input type="radio"/> Stone <input checked="" type="radio"/> Fiber Cement <input type="radio"/> Synthetic Stucco <input type="radio"/> Composition Hardboard <input type="radio"/> Concrete <input type="radio"/> Aluminum <input type="radio"/> Wood <input type="radio"/> Asbestos <input type="radio"/> Other: _____			<input type="radio"/>																																																																																						
A5. In what year was the dwelling's roof covering installed? <u>2018</u>			<input type="radio"/>																																																																																						
A6. Is there a leakage or other problem with the dwelling's roof or related existing damage?	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>																																																																																						
A7. Is there water seepage, leakage, dampness, or standing water in the dwelling's basement, crawl space, or slab?	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>																																																																																						
A8. Is there an infestation present in the dwelling or damage from past infestations of wood destroying insects or organisms that has not been repaired?	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>																																																																																						
A9. Is there a problem, malfunction, or defect with the dwelling's:																																																																																									
<table border="0" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:25%;"></td> <td align="center">NA</td> <td align="center">Yes</td> <td align="center">No</td> <td align="center">NR</td> <td style="width:25%;"></td> <td align="center">NA</td> <td align="center">Yes</td> <td align="center">No</td> <td align="center">NR</td> <td style="width:25%;"></td> <td align="center">NA</td> <td align="center">Yes</td> <td align="center">No</td> <td align="center">NR</td> </tr> <tr> <td>Foundation</td> <td align="center"><input type="radio"/></td> <td align="center"><input type="radio"/></td> <td align="center"><input checked="" type="radio"/></td> <td align="center"><input type="radio"/></td> <td>Windows</td> <td align="center"><input type="radio"/></td> <td align="center"><input type="radio"/></td> <td align="center"><input checked="" type="radio"/></td> <td align="center"><input type="radio"/></td> <td>Attached Garage</td> <td align="center"><input type="radio"/></td> <td align="center"><input type="radio"/></td> <td align="center"><input type="radio"/></td> <td align="center"><input checked="" type="radio"/></td> </tr> <tr> <td>Slab</td> <td align="center"><input type="radio"/></td> <td align="center"><input type="radio"/></td> <td align="center"><input checked="" type="radio"/></td> <td align="center"><input type="radio"/></td> <td>Doors</td> <td align="center"><input type="radio"/></td> <td align="center"><input type="radio"/></td> <td align="center"><input checked="" type="radio"/></td> <td align="center"><input type="radio"/></td> <td>Fireplace/Chimney</td> <td align="center"><input type="radio"/></td> <td align="center"><input type="radio"/></td> <td align="center"><input type="radio"/></td> <td align="center"><input checked="" type="radio"/></td> </tr> <tr> <td>Patio</td> <td align="center"><input type="radio"/></td> <td align="center"><input type="radio"/></td> <td align="center"><input checked="" type="radio"/></td> <td align="center"><input type="radio"/></td> <td>Ceilings</td> <td align="center"><input type="radio"/></td> <td align="center"><input type="radio"/></td> <td align="center"><input checked="" type="radio"/></td> <td align="center"><input type="radio"/></td> <td>Interior/Exterior Walls</td> <td align="center"><input type="radio"/></td> <td align="center"><input type="radio"/></td> <td align="center"><input checked="" type="radio"/></td> <td align="center"><input checked="" type="radio"/></td> </tr> <tr> <td>Floors</td> <td align="center"><input type="radio"/></td> <td align="center"><input type="radio"/></td> <td align="center"><input checked="" type="radio"/></td> <td align="center"><input type="radio"/></td> <td>Deck</td> <td align="center"><input type="radio"/></td> <td align="center"><input type="radio"/></td> <td align="center"><input checked="" type="radio"/></td> <td align="center"><input type="radio"/></td> <td>Other: _____</td> <td align="center"><input type="radio"/></td> <td align="center"><input type="radio"/></td> <td align="center"><input type="radio"/></td> <td align="center"><input type="radio"/></td> </tr> </table>		NA	Yes	No	NR		NA	Yes	No	NR		NA	Yes	No	NR	Foundation	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	Windows	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	Attached Garage	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	Slab	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	Doors	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	Fireplace/Chimney	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	Patio	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	Ceilings	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	Interior/Exterior Walls	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	Floors	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	Deck	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	Other: _____	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>														
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Explanations for questions in Section A (identify the specific question for each explanation):

**SECTION B.
HVAC/ELECTRICAL**

	Yes	No	NR
B1. Is there a problem, malfunction, or defect with the dwelling's electrical system (outlets, wiring, panels, switches, fixtures, generator, etc.)?	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
B2. Is there a problem, malfunction, or defect with the dwelling's heating and/or air conditioning?	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
B3. What is the dwelling's heat source? (Check all that apply; indicate the year of each system manufacture) <input type="radio"/> Furnace [___ # of units] Year: _____ <input checked="" type="radio"/> Heat Pump [<u>1</u> # of units] Year: <u>2018</u> <input type="radio"/> Baseboard [___ # of bedrooms with units] Year: _____ <input type="radio"/> Other: _____ Year: _____			<input type="radio"/>

Buyer Initials _____ Owner Initials BR
Buyer Initials _____ Owner Initials BR

**SECTION D.
FIXTURES/APPLIANCES**

Yes No NR

D1. Is the dwelling equipped with an elevator system?

If yes, when was it last inspected? _____

Date of last maintenance service: _____

D2. Is there a problem, malfunction, or defect with the dwelling's:

	NA	Yes	No	NR		NA	Yes	No	NR		NA	Yes	No	NR
Attic fan, exhaust fan, ceiling fan	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	Irrigation system	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	Sump pump	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Elevator system or component	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	Pool hot tub /spa	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	Gas logs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Appliances to be conveyed	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	TV cable wiring or satellite dish	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	Central vacuum	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>

Explanations for questions in Section D (identify the specific question for each explanation):

**SECTION E.
LAND/ZONING**

Yes No NR

E1. Is there a problem, malfunction, or defect with the drainage, grading, or soil stability of the property?

E2. Is the property in violation of any local zoning ordinances, restrictive covenants, or local land-use restrictions (including setback requirements?)

E3. Is the property in violation of any building codes (including the failure to obtain required permits for room additions or other changes/improvements)?

E4. Is the property subject to any utility or other easements, shared driveways, party walls, encroachments from or on adjacent property, or other land use restrictions?

E5. Does the property abut or adjoin any private road(s) or street(s)?

E6. If there is a private road or street adjoining the property, are there any owners' association or maintenance agreements dealing with the maintenance of the road or street? NA

Explanations for questions in Section E (identify the specific question for each explanation):

**SECTION F.
ENVIRONMENTAL/FLOODING**

Yes No NR

F1. Is there hazardous or toxic substance, material, or product (such as asbestos, formaldehyde, radon gas, methane gas, lead-based paint) that exceed government safety standards located on or which otherwise affect the property?

Buyer Initials _____

Owner Initials _____

Buyer Initials _____

Owner Initials _____



Yes No NR

- F2. Is there an environmental monitoring or mitigation device or system located on the property? Yes No NR
- F3. Is there debris (whether buried or covered), an underground storage tank, or an environmentally hazardous condition (such as contaminated soil or water or other environmental contamination) located on or which otherwise affect the property? Yes No NR
- F4. Is there any noise, odor, smoke, etc., from commercial, industrial, or military sources that affects the property? Yes No NR
- F5. Is the property located in a federal or other designated flood hazard zone? Yes No NR
- F6. Has the property experienced damage due to flooding, water seepage, or pooled water attributable to a natural event such as heavy rainfall, coastal storm surge, tidal inundation, or river overflow? Yes No NR
- F7. Have you ever filed a claim for flood damage to the property with any insurance provider, including the National Flood Insurance Program? Yes No NR
- F8. Is there a current flood insurance policy covering the property? Yes No NR
- F9. Have you received assistance from FEMA, U.S. Small Business Administration, or any other federal disaster flood assistance for flood damage to the property? Yes No NR
- F10. Is there a flood or FEMA elevation certificate for the property? Yes No NR

NOTE: An existing flood insurance policy may be assignable to a buyer at a lesser premium than a new policy. For properties that have received disaster assistance, the requirement to obtain flood insurance passes down to all future owners. Failure to obtain flood insurance can result in an owner being ineligible for future assistance.

Explanations for questions in Section F (identify the specific question for each explanation):

**SECTION G.
MISCELLANEOUS**

Yes No NR

- G1. Is the property subject to any lawsuits, foreclosures, bankruptcy, judgments, tax liens, proposed assessments, mechanics' liens, materialmens' liens, or notices from any governmental agency that could affect title to the property? Yes No NR
- G2. Is the property subject to a lease or rental agreement? Yes No NR
- G3. Is the property subject to covenants, conditions, or restrictions or to governing documents separate from an owners' association that impose various mandatory covenants, conditions, and or restrictions upon the lot or unit? Yes No NR

Explanations for question in Section G (identify the specific question for each explanation):

Buyer Initials _____ Owner Initials DR
 Buyer Initials _____ Owner Initials _____

**SECTION II.
OWNERS' ASSOCIATION DISCLOSURE**

If you answer 'Yes' to question H1, you must complete the remaining questions in Section II. If you answered 'No' or 'No Representation' to question H1, you do not need to answer the remaining questions in Section II.

Yes No NR

H1. Is the property subject to regulation by one or more owners' association(s) including, but not limited to, obligations to pay regular assessments or dues and special assessments?

If "yes," please provide the information requested below as to each owners' association to which the property is subject [insert N/A into any blank that does not apply]:

a. (specify name) _____ whose regular assessments ("dues") are \$ _____ per _____.

The name, address, telephone number, and website of the president of the owners' association or the association manager are: _____

b. (specify name) _____ whose regular assessments ("dues") are \$ _____ per _____.

The name, address, telephone number, and website of the president of the owners' association or the association manager are: _____

c. Are there any changes to dues, fees, or special assessment which have been duly approved and to which the lot is subject?

If "yes," state the nature and amount of the dues, fees, or special assessments to which the property is subject: _____

H2. Is there any fee charged by the association or by the association's management company in connection with the conveyance or transfer of the lot or property to a new owner?

If "yes," state the amount of the fees: _____

H3. Is there any unsatisfied judgment against, pending lawsuit, or existing or alleged violation of the association's governing documents involving the property?

If "yes," state the nature of each pending lawsuit, unsatisfied judgment, or existing or alleged violation: _____

H4. Is there any unsatisfied judgment or pending lawsuits against the association?

If "yes," state the nature of each unsatisfied judgment or pending lawsuit: _____

Explanations for questions in Section II (identify the specific question for each explanation):

Owner(s) acknowledge(s) having reviewed this Disclosure Statement before signing and that all information is true and correct to the best of their knowledge as of the date signed.

Owner Signature: *D. L. Keith* Date 11/3/24

Owner Signature: *Cliff Keith* Date 11/3/24

Buyer(s) acknowledge(s) receipt of a copy of this Disclosure Statement and that they have reviewed it before signing.

Buyer Signature: _____ Date _____

Buyer Signature: _____ Date _____

15928462-11002-1-1*

TOWN OF OAK ISLAND
4601 E OAK ISLAND DRIVE
OAK ISLAND NC 28465



2024 TOWN OF OAK ISLAND TAX NOTICE

If you have sold this real property assessed to you, please forward the "Tax Statement" to the new owner. Delinquent taxes are advertised in the name of the record owner on the date the property tax became delinquent.

*****AUTO**ALL FOR AADC 270
15928462 5482-PTN 11002 1 1 1



DUE DATE: Property taxes are due and payable upon receipt and delinquent if not paid by January 5, 2025.

In accordance with local legislation passed by the N.C. General Assembly in 2009, the Town of Oak Island established a Sewer Treatment District to include all properties that benefit (or could potentially benefit) from the availability of sewerage treatment. The Town charges a Sewer District Fee (SDF) to all parcels within the district to pay the annual debt service on the system. The Town Council evaluates this fee and takes action to set the amount prior to July 1 each year. As defined in the enabling legislation, this fee is collected in the same manner as ad valorem taxes.

The tax bill displays a summarized version of all credits made to the account prior to billing.

YEAR	ACCOUNT	BILL NUMBER	PARCEL ID	LOTS/ACRES	DESCRIPTION
2024	80122862	129786.0	250FA001		L-6 B-G YB PLAT 4/40
SDF = Sewer District Fee					
TAXES LEVIED					
	VALUATION		DESCRIPTION	RATE	AMOUNT
REAL PROPERTY	912,020		City Tax	0.13000	1,185.62
PERSONAL	0		Sand Fund	0.03000	273.61
			Sewer District Fee	1.00000	601.78
EXEMPTIONS	0				
TOTAL	912,020				

5482PTN 720/24 PMS 2145 K 35

DETACH AND RETAIN TOP PORTION FOR YOUR RECORDS. PLEASE RETURN BOTTOM PORTION WITH YOUR PAYMENT

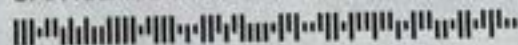
2024 TOWN OF OAK ISLAND

YEAR/ACCOUNT NO	BILL NUMBER	PARCEL ID	AMOUNT DUE IF PAID BY JANUARY 5, 2025
2024/80122862	129786.0	250FA001	\$2,061.01
			AMOUNT ENCLOSED

MAKE CHECK PAYABLE AND REMIT TO:

ROUTH BRADLEY ODELL ETUX
5506 MACK LINEBERRY RD
CLIMAX NC 27233-8052

OAK ISLAND TAX COLLECTOR
4601 E OAK ISLAND DR
OAK ISLAND NC 28465-5211



BRUNSWICK COUNTY REVENUE DEPT
 PO BOX 29
 BOLIVIA NC 28422-0029



BRUNSWICK COUNTY TAX NOTICE

FORWARDING SERVICE REQUESTED

- **DUE DATE:** Property taxes are due and payable September 1, 2024. If not paid on or before Jan. 6, 2025, interest will accrue at a rate of 2% for the month of January and 3/4% monthly thereafter.
- **PAYMENT PLANS ARE AVAILABLE - See back of bill for coupon.**
- **FAILURE TO PAY:** Delinquent taxes are subject to garnishment of wages, attachment of bank accounts, rents, income tax refunds, lottery winnings, levy on personal property, and foreclosure after January 6, 2025. Additional fees will apply for all actions taken.
- **ONLINE PAYMENTS ARE ACCEPTED ON OUR WEBSITE AT WWW.BRUNSWICKCOUNTYNC.GOV**
- **Taxpayer may appeal the value, situs, or taxability of Personal Property within 30 days of the date of this notice.**

*****AUTO**5-DIGIT 27214
 15818380 2423-PTN 105883 1 1 1

*Please see back for additional information.

PARCEL NUMBER	BILL NUMBER
250FA001	129786
DUE DATE	DELINQUENT AFTER
09/01/24	01/06/25

ACCOUNT NUMBER	BILLING DATE	TAX YEAR
80122862	07/09/24	2024

Property Description	L-6 B-G YB PLAT 4/40		
Physical 911 Address	202 SE 79TH ST OAK ISLAND 28465 OAK ISLAND		
Personal Property Value	Exemption		
Real Property Value	Deferment		
Total Market Value	Total Taxable Value	912,020	

TAXING DISTRICT	RATE PER \$100 VALUE	AMOUNT BILLED	HOW YOUR BRUNSWICK COUNTY PROPERTY TAX DOLLAR IS SPENT
BRUNSWICK COUNTY	0.3420	3,119.11	Brunswick County 2024 Approved Tax Levy Allocation General Government 3.0% Central Services 11.5% Public Safety 20.6% Transportation 0.1% Environmental Protection 8.4% Economic Development 1.7% Human Services 8.4% Culture & Recreation 2.6% Education 43.7% Total 100%
DOSHER HOSP TAX	0.0400	364.81	
OAK ISLAND FIRE		200.00	
TOTAL DUE		\$3,683.92	

IMPORTANT NOTICE

IF PRIOR YEAR TAXES DUE
 Prior year taxes are currently accruing interest monthly. Enforcement actions may already be in place.

TAXES PAID BY MORTGAGE COMPANIES
 Please forward this bill to your mortgage company if your taxes are escrowed. **Please check with mortgage company before paying.**

Please see back for additional information.

8-1-24

OFFICE HOURS: 8:30 AM - 5:00 PM, MONDAY - FRIDAY WHEN CALLING PLEASE HAVE YOUR ACCOUNT NUMBER AVAILABLE!
 FOR GENERAL QUESTIONS: CALL 910-253-2829, 1-800-527-9001 or visit www.brunswickcountync.gov
 QUESTIONS CONCERNING PAYMENT: CALL COLLECTIONS 910-253-2729, 1-800-222-0593.

2423PTN 62124 PMS 301 K 3.5

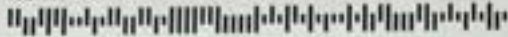
16249034-6757-1-1-1

TOWN OF OAK ISLAND
4601 E OAK ISLAND DRIVE
OAK ISLAND NC 28465

ACCOUNT NUMBER	PI#	SERVICE ADDRESS
33133500-2	1142	202 SE 79TH St
BILLING DATE	DATE FROM	DATE TO
09/25/24	08/15/24	09/15/24

DO NOT PAY THIS BILL. YOUR ACCOUNT WILL BE DRAFTED BY 10/20/24.

16249034-6757-1 1 1 *****AUTO**ALL FOR AADC 270



TOWN OF OAK ISLAND
UTILITIES STATEMENT
4601 E. Oak Island Drive
Oak Island, NC 28465
(910) 278-5011

SALOPUL1 4/15/24 PMS 20K 485, K 35

METER NUMBER	PREVIOUS READING	CURRENT READING	USAGE	UNITS	DESCRIPTION	AMOUNT
825230759	27921	28391		470	Water Base	25.22
					Storm Water	7.04
					Sewer Base	38.41
					Solid Waste	11.97
					Yard Debris Pickup	3.50
Current Bill:						86.14



PREVIOUS BALANCE - READ BELOW

BALANCE FORWARD MUST BE PAID BY 4:30 PM ON 10/8/24 TO AVOID NONPAYMENT PENALTY AND POSSIBLE INTERRUPTION OF SERVICE. PLEASE SEE BACK OF BILL FOR WAYS TO PAY.

Do you have questions, or need to report a problem?

Just use the new "REPORT A CONCERN" button on our homepage at www.OakIslandNC.gov

Previous Balance:	0.00
Late Fee/Penalty:	0.00
Total Due	86.14

Smartphone users scan here
QR code to <http://www.oakislandnc.gov/>



To receive future statements electronically, visit www.oakislandncstatements.com

Your Registration ID:
1147-4464-V9QV

DETACH HERE AND RETURN THIS PORTION WITH YOUR REMITTANCE

CHECK IF DONATION TO UTILITY ASSISTANCE PROGRAM IS INCLUDED.

AMOUNT INCLUDED: \$ _____

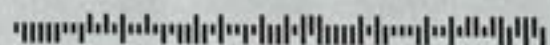
CHECK HERE IF DRAFT INFORMATION IS ON THE BACK.

BRADLEY & CHRISTY ROUTH
5506 MACK LINEBERRY RD
CLIMAX NC 27233-8052

ACCOUNT NUMBER	PI#	SERVICE ADDRESS
33133500-2	1142	202 SE 79TH St
BILLING DATE	DATE FROM	DATE TO
09/25/24	08/15/24	09/15/24

DUE DATE		PAY	AMOUNT PAID
10/20/24		86.14	
IF PAID AFTER		PAY	AMOUNT PAID
10/20/24		91.14	

REMIT TO:



TOWN OF OAK ISLAND
UTILITY BILLING
4601 E OAK ISLAND DR
OAK ISLAND NC 28465-5211

00033133500200000861400000911401010



BRUNSWICK ELECTRIC
MEMBERSHIP CORPORATION

PO Box 826
Shallotte, NC 28459-0826

Shallotte Headquarters: 910-754-4391
 Whiteville Office: 910-642-5011
 Southport/Oak Island Office: 910-457-9808
 Toll-Free: 800-842-5871
 Outage Reporting: 800-682-5309
 Pay by Telephone: 866-934-6830

Statement Date	09/20/2024
Account Number	3870004302
Payment Due	10/12/2024

Service Summary

Previous Balance	100.85
Adjustments	0.00
Payment Received 09/12/2024	Thank You! -100.85
Balance Forward	0.00
Current Charges	93.96
Paid By Draft on 10/12/24	93.96

Important Message

Beat the Peak is a voluntary program aimed at helping keep power costs down for the entire membership. Visit bemc.org/beat-peak for more info. Please call 800-842-5871 to verify the contact information on your account, so you don't miss the alerts.

Account: 3870004302 Phone #: (336) 207-4312 Service Address: SE 79TH ST 202 Service Description: HOUSE

Meter Number	Rate Schedule	Service Location	Services		Days	Readings		Meter Multiplier	kWh Usage	Billing Cycle
			From	To		Previous	Present			
56478189	1 - RESIDENTIAL SERVICE	396-20-677	08/14/2024	09/13/2024	30	46091	46637	1	546	14

kWh Usage History



Period Ending	09/2023	09/2024
Avg Daily Temp	82	77
Avg Daily kWh	26	18
Avg Daily Cost	\$2.70	\$1.86

Current Service Detail

Base Facility Charge	29.75
546 kWh @ 0.1022	55.80
Reps Rider	0.44
Coal Ash Mgmt @.00333 Per Kwh	1.82
Sales Tax	6.15
Total Current Charges Paid by Draft	93.96



SEND Please do not staple or paperclip.

PAYMENT OPTIONS: (call us or visit www.bemc.org for details)

- Make checks payable to: **Brunswick Electric**
- Automatic Draft of your bank account or credit card
- E-pay Online at www.bemc.org
- Credit Card Authorization by telephone at 866-934-6830
- Bill Payment Terminals (BPTs) - all BEMC offices 24/7 and 6 other locations
- Night Deposit Box at every BEMC office
- By Mail -- please allow time to reach us by due date
- Equalized Billing -- to help even out seasonal variations in your bill

Account Number	3870004302
Paid By Draft On 10/12/2024	\$93.96

BRADLEY ROUTH
 CHRISTY ROUTH
 5506 MACK LINEBERRY RD
 CLIMAX NC 27233-0000

BRUNSWICK ELECTRIC MEMBERSHIP CORP.
 MAIL PROCESSING CENTER
 PO BOX 580348
 CHARLOTTE NC 28258-0348



3870004302 00009396 1




Expect MORE.

HOMEOWNER POLICY RENEWAL DECLARATION

POLICY NUMBER:	OICH3NC_01331494-3
EFFECTIVE DATE:	01/31/2024 12:01 AM
EXPIRATION DATE:	01/31/2025 12:01 AM

Orion180 Insurance Services, LLC • 930 S. Harbor City Blvd., Suite 302 • Melbourne, FL 32901 • (866) 590-3550

Applicant Information Bradley O Routh Christy C Routh 	Agent Information Hernan Lois NPN: 14158054 NC Coastal Insurance 3410 River Rd Suite 202 Wilmington NC 28412 910-591-1010
Property Address: 202 Se 79th St Oak Island Nc 28465	

Policy Period: 01/31/2024 to 01/31/2025 at 12:01 A.M. EST
Policy Type: NC Orion180 Homeowner HO3 Policy
INSURER: Orion180 Insurance Company (A) Demotech Rated

Important Phone Numbers:
Customer Service: 1-866-590-3550
Claims Reporting: 1-866-590-3550

The insurance company with which this coverage has been placed is not licensed by the state of North Carolina and is not subject to its supervision. In the event of insolvency of the insurance company, losses under this policy will not be paid by any state insurance guaranty or solvency fund.

TOTAL ESTIMATED POLICY PREMIUM, FEES AND TAXES:		\$ 2,718.84
COVERAGES		
Coverage A - Dwelling (Replacement Cost as Described in policy)		\$440,000
Coverage B - Other Structures		\$8,800
Coverage C - Personal Contents		\$176,000
Coverage D - Loss of Use		\$44,000
Coverage E - Personal Liability		\$500,000
Coverage F - Medical Payments		\$5,000
<i>**Coverage A increased due to an inflation guard factor.</i>		
DEDUCTIBLES		
Hurricane/Wind/Hail or Tornado Deductible		1.00%
All Other Peril Deductible		\$2,500
BASE PREMIUM (Without fees and taxes.)		\$ 2,407.00
FEES & TAXES		
Policy Fee (This fee applies to all new and renewal policies and is fully earned and non-refundable.)		\$ 175.00
NC Surplus Lines Tax (5%)		\$ 129.10
NC Surplus Lines Stamping Fee (0.3%)		\$ 7.74
TOTAL PREMIUM		\$ 2,718.84
<i>*Additional processing fees may apply.</i>		

THIS POLICY MEETS THE DEFINITION OF PRIVATE FLOOD INSURANCE CONTAINED IN 42 U.S.C. SECTION 4012a(b)(7) AND THE CORRESPONDING REGULATION.

This Private Flood Declaration Page is attached to and forms part of Certificate Provisions (Form SLC-3 USA NMA2868)

Insurance is effected with Underwriters at Lloyds, London.
Unique Market Reference: B1820WLS23C062
Percentage: 100%

Transaction Type: Renewal
Policy Number: RNR3515880
Transaction Effective Date: 1/31/2024
Flood Zone: AE
Foundation: Stilts Or Pilings-Enclosure With Vents
Occupancy: Single Family

MAKE CHECKS PAYABLE TO:
Neptune Flood Incorporated
PO Box 735653
Chicago, IL 60673-5653
For payment questions call (773)202-4815

Effective from 1/31/2024 to 1/31/2025, both days at 12:01 am

Form: Dwelling
Property Location:
202 SE 79TH ST
OAK ISLAND, NC 28465
County: BRUNSWICK

Agent Information: NC COASTAL INSURANCE
3410 River Rd, Suite 202, WILMINGTON, NC 28412
Email: csr@coastalinsurance.email
Phone: (910)591-1010
Agent Number: FL12844

Coverages & Premiums at the Premises	Coverage	Limit of Liability	Annual Premium
	A. Dwelling	\$400,000	\$1,151.00
	B. Personal Property	\$100,000	\$310.00
	C. Other Coverages		
	Debris Removal	Included	Included
	Sandbags, Supplies, and Labor	\$1,000	Included
	Property Removed to Safety	\$1,000	Included
	D. Increased Cost of Compliance	\$30,000	Included
	E. Replacement Cost on Contents	Yes	\$80.00
	F. Basement Contents	\$0	\$0.00
	G. Pool Repair and Refill	\$0	\$0.00
	H. Unattached Structures	\$0	\$0.00
	I. Temporary Living Expense	\$0	\$0.00
	Deductible*	\$2,000	\$0.00

*In each flood loss, the Deductible amount applies separately to Building Property (Coverage A) and Personal Property (Coverage B)

Forms attached hereto:	LSW1135B	NRF POL	Total Annual Premium	\$1,521.00
LMA3100	NEP DMG	NRF EXTE	Policy Fee	\$120.00
LMA5020	NMA2918	FHA AID	Surplus Lines Tax	\$78.05
LMA5021	NMA1191		Stamping Fee	\$4.56
LMA5400	NMA2868 SLC-3		Total Policy Charges	\$1,721.61
LMA9107	NRF MEP			
LMA9151	LMA3136S			
LSW1001INS				

IN THE EVENT OF A CLAIM:
Peninsula Insurance Bureau
2842 Lent Road
Apopka, FL 32712
Phone: (877)420-3689
Email: neptune@pibadjusters.com

First Mortgagee:
Truist Bank
ISAOA/ATIMA
PO Box 7952
Springfield, OH 45501-7952
Reference #: 3006956100

SPECIAL PROVISIONS:

THIS POLICY MEETS THE DEFINITION OF PRIVATE FLOOD INSURANCE CONTAINED IN 42 U.S.C. SECTION 4012a(b)(7) AND THE CORRESPONDING REGULATION. THIS POLICY CANNOT BE CANCELLED WITHOUT A VALID REASON AFTER INCEPTION, PLEASE REFER TO YOUR POLICY FOR THE CANCELLATION PROVISIONS.

The insurance company with which this coverage has been placed is not licensed by the State of North Carolina and is not subject to its supervision. In the event of the insolvency of the insurance company, losses under this policy will not be paid by any State insurance guaranty or solvency fund.

Surplus Lines Agent Name and Address: James Steiner, Neptune Flood Inc., 400 6th St S, St. Petersburg, FL 33701
License Info: License #: 10934455, Dated: 11/17/2023, Signature of Surplus Lines Agent: 