Residential Property And Owners' Association Disclosure Statement

Protecting the Public Interest in Real Estate Brokerage Transactions

Property Address/Description: 4336 N Greg Allen Way, Oxford, NC, 27565
Owner's Name(s): Opendoor Property Trust I

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 BB
Buyer Initials ______________ Owner Initials ______________

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

	Yes	No	NR
A1. Is the property currently owner-occupied? Date owner acquired the property: 06/29/2026 If not owner-occupied, how long has it been since the owner occupied the property? 2026-06-30	[ ]	[X]	[ ]
A2. In what year was the dwelling constructed? 2006			[ ]
A3. Have there been any structural additions or other structural or mechanical changes to the dwelling(s)?	[ ]	[X]	[ ]
A4. The dwelling's exterior walls are made of what type of material? (Check all that apply) [ ] Brick Veneer [ ] Vinyl [ ] Stone [ ] Fiber Cement [ ] Synthetic Stucco [ ] Composition/Hardboard [ ] Concrete [ ] Aluminum [ ] Wood [ ] Asbestos [x] Other other			[X]
A5. In what year was the dwelling's roof covering installed? ______			[X]
A6. Is there a leakage or other problem with the dwelling's roof or related existing damage?	[ ]	[ ]	[X]
A7. Is there water seepage, leakage, dampness, or standing water in the dwelling's basement, crawl space, or slab?	[ ]	[ ]	[X]
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?	[ ]	[ ]	[X]

A9. Is there a problem, malfunction, or defect with the dwelling's:

	NA	Yes	No	NR
Foundation	[ ]	[ ]	[X]	[ ]
Slab	[ ]	[ ]	[ ]	[X]
Patio	[ ]	[ ]	[X]	[ ]
Floors	[ ]	[ ]	[X]	[ ]
Windows	[ ]	[ ]	[X]	[ ]
Doors	[ ]	[ ]	[X]	[ ]
Ceilings	[ ]	[ ]	[X]	[ ]
Deck	[ ]	[ ]	[x]	[ ]
Attached Garage	[ ]	[ ]	[ ]	[X]
Fireplace/Chimney	[ ]	[ ]	[ ]	[X]
Interior/Exterior Walls	[ ]	[ ]	[X]	[ ]
Other: placed and emergency pan float switch installed. Seller has never occupied th	[ ]	[ ]	[X]	[ ]

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

Per work order, deck boards and railings repaired. Per work order, HVAC reversing valve and filter drier replaced and emergency pan float switch installed. Seller has never occupied this property. Seller encourages Buyer to have their own inspections performed and verify all information relating to this property where applicable as noted.

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.)?	[ ]	[X]	[ ]
B2. Is there a problem, malfunction, or defect with the dwelling's heating and/or air conditioning?	[ ]	[X]	[ ]
B3. What is the dwelling's heat source? (Check all that apply; indicate the year of each system manufacture) [ ] Furnace [____# of units] Year: _____ [x] Heat Pump [____# of units] Year: Unknown [ ] Baseboard [____# of bedrooms with units] Year: _____ [x] Other: Central HVAC Year: _____			[ ]

Buyer Initials ______________ Owner Initials BB

Buyer Initials ______________ Owner Initials ______________

REC 4.22
REV 5/24

	Yes	No	NR
B4. What is the dwelling's cooling source? (Check all that apply; indicate the year of each system manufacture) ☒ Central Forced Air: Split system Year: Unknown ☐ Wall/Windows Unit(s): __________ Year: _____ ☐ Other: ______________________ Year: _____			☐
B5. What is the dwelling's fuel source? (Check all that apply) ☒ Electricity ☐ Natural Gas ☐ Solar ☐ Propane ☐ Oil ☐ Other: ______________			☐

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

Per work order, HVAC system repaired by replacing the reversing valve and filter drier, and an emergency pan float switch installed. Per work order, thermostat for the radiant heat system replaced. Seller has never occupied this property. Seller encourages Buyer to have their own inspections performed and verify all information relating to this property where applicable as noted.

SECTION C.
PLUMBING/WATER SUPPLY/SEWER/SEPTIC

	Yes	No	NR
C1. What is the dwelling's water supply source? (Check all that apply) ☐ City/County ☐ Shared well ☐ Community System ☒ Private well ☐ Other: Well Water If the dwelling's water supply source is supplied by a private well, identify whether the private well has been tested for: (Check all that apply). ☐ Quality ☐ Pressure ☐ Quantity If the dwelling's water source is supplied by a private well, what was the date of the last water quality/quantity test? ______________________________			☐
C2. The dwelling's water pipes are made of what type of material? (Check all that apply) ☐ Copper ☐ Galvanized ☒ Plastic ☐ Polybutylene ☐ Other: ________________________			☐
C3. What is the dwelling's water heater fuel source? (Check all that apply; indicate the year of each system manufacture) ☐ Gas: ______ ☒ Electric: ______ ☐ Solar: ______ ☐ Other: __________			
C4. What is the dwelling's sewage disposal system? (Check all that apply) ☐ Septic tank with pump ☐ community system ☒ Septic tank ☐ Drip system ☐ Connected to City/County System ☐ City/County system available ☐ Other: ___________ ☐ Straight pipe (wastewater does not go into a septic or other sewer system) *Note: Use of this type of system violates State Law. If the dwelling is serviced by a septic system, how many bedrooms are allowed by the septic system permit? __________ ☐ No Records Available Date the septic system was last pumped: ____________________________			☐

C5. Is there a problem, malfunction, or defect with the dwelling's:

	NA	Yes	No	NR
Septic system	☐	☐	☒	☐
Sewer system	☐	☐	☒	☐
Plumbing system (pipes, fixtures, water heater, etc.)	☐	☐	☒	☐
Water supply (water quality, quantity, or pressure)	☐	☐	☒	☐

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

____

Buyer Initials ________________ Owner Initials BB ________________
Buyer Initials ________________ Owner Initials ________________

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: ______________________________	☐	☐	X

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

	NA	Yes	No	NR		NA	Yes	No	NR		NA	Yes	No	NR		NA	Yes	No	NR
Attic fan, exhaust fan, ceiling fan	☐	☐	☐	X	Irrigation system	X	☐	☐	☐	Sump pump	X	☐	☐	☐	Garage Door system	☐	☐	☐	X
Elevator system or component	X	☐	☐	☐	Pool/hot tub /spa	X	☐	☐	☐	Gas logs	X	☐	☐	☐	Security system	X	☐	☐	☐
Appliances to be conveyed	☐	☐	X	☐	TV cable wiring or satellite dish	X	☐	☐	☐	Central vacuum	X	☐	☐	☐	Other: ____________	☐	☐	☐	X

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?	☐	☐	X
E2. Is the property in violation of any local zoning ordinances, restrictive covenants, or local land-use restrictions (including setback requirements?)	☐	☐	X
E3. Is the property in violation of any building codes (including the failure to obtain required permits for room additions or other changes/improvements)?	☐	☐	X
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?	☐	☐	X
E5. Does the property abut or adjoin any private road(s) or street(s)?	☐	☐	X
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	☐	☐	X

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

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____
____
____

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?	☐	X	☐

Buyer Initials ________________ Owner Initials BB
Buyer Initials ________________ Owner Initials ________________

	Yes	No	NR
F2. Is there an environmental monitoring or mitigation device or system located on the property?	☐	☐	☒
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?	☐	☒	☐
F4. Is there any noise, odor, smoke, etc., from commercial, industrial, or military sources that affects the property?	☐	☐	☒
F5. Is the property located in a federal or other designated flood hazard zone?	☐	☒	☐
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?	☐	☒	☐
F7. Have you ever filed a claim for flood damage to the property with any insurance provider, including the National Flood Insurance Program?	☐	☒	☐
F8. Is there a current flood insurance policy covering the property?	☐	☒	☐
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?	☐	☒	☐
F10. Is there a flood or FEMA elevation certificate for the property?	☐	☐	☒

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):

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____

____

____

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?	☐	☐	☒
G2. Is the property subject to a lease or rental agreement?	☐	☒	☐
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?	☐	☐	☒

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

Gresham Crossing Homeowners Association, PO Box 1628, Mount Airy, NC 27030, (877) 672-2267. Monthly HOA fee of $150.00. Seller has never occupied this property. Seller encourages Buyer to have their own inspections performed and verify all information relating to this property where applicable as noted.

Buyer Initials ________________ Owner Initials BB ________________
Buyer Initials ________________ Owner Initials ________________

SECTION H.
OWNERS' ASSOCIATION DISCLOSURE

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

	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) Gresham Crossing Homeowners Association whose regular assessments ("dues") are $ 150.00 per monthly . 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: Gresham Crossing Homeowners Association, PO Box 1628, Mount Airy, NC 27030, (877) 672-2267 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: ______	X		
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: ______		X	
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: ______		X	
H4. Is there any unsatisfied judgment or pending lawsuits against the association? If "yes," state the nature of each unsatisfied judgment or pending lawsuit:			X

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

~~Any fireplace conveys in current (as-is) condition. Seller to make no repairs. No known issues. Any windows with possible blown seals to convey in current (as-is) condition~~

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: Brad Bonney Opendoor Property Trust I Date 08/10/2026

Owner Signature: ______ Date ______

Buyers(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 ______

CAMS (Community Association Management Services)
1612 Military Cutoff Rd Ste 108
Wilmington, NC 28403
Department: Escrow/Resale
Phone: (877) 672-2267 Ext.

Statement of Account

Gresham Crossing Homeowners Association

PLEASE REFER TO PAGE 2 FOR COMPLETE ESCROW INSTRUCTIONS AND DETAILS			
		Statement Date:	Jun 24, 2026
Property Address:	4336 N. Greg Allen Way Oxford, NC 27565		
Order Date:	6/24/2026 7:19 PM	Escrow #:	26-8724
Order #:	KV2YF	Owner/Seller:	Alexander McKnight III
Requested By:	Abhish Jose	Closing Date:	6/30/2026
Phone #:		Buyer's Name:	Opendoor Property Trust I a Delaware Statutory Trust
Contact Name:		Buyer's Address:	
Contact Phone #:		City, State, Zip:	,
Contact Email:		Buyer's Phone #:	(765) 234-5425

FEES DUE TO CAMS (COMMUNITY ASSOCIATION MANAGEMENT SERVICES)	
Document Processing Fees	**Amount**
Core Documents	$200.00
Add On Documents	$0.00
Covenants Compliance Inspection (CCI) Report	$150.00
Priority	$100.00
Shipping	$0.00
Convenience Fees	$18.00
Credits	
Amount Paid:	$468.00
Other Credits:	$0.00
Order Balance Due:	**$0.00**
Post Closing Fees	
Post Closing Fee	$75.00
Other 1	$0.00
Other 2	$0.00
Other 3	$0.00
Total Due (Order Balance Due + Post Closing Fees):	**$75.00**

Please reference the order number #KV2YF on all checks you issue.

ALL FEES/AMOUNTS PAYABLE AT CLOSING

Mail all payments to: CAMS (Community Association Management Services)
PO Box 1628
Mount Airy, NC 27030

PLEASE PROVIDE SEPARATE CHECKS FOR AMOUNTS BELOW:

Please collect $75.00 payable to CAMS (Community Association Management Services) for above noted fees.
Please collect $300.00 payable to Gresham Crossing Homeowners Association for Association fees (see page 2 for Comments & Fee Details)
Please provide CAMS (Community Association Management Services) with a copy of the Grant Deed / Assignment of Lease/Deed AND Mortgaged, or Agreement of Sale

CAMS (Community Association Management Services)
1612 Military Cutoff Rd Ste 108
Wilmington, NC 28403
Department: Escrow/Resale
Phone: (877) 672-2267 Ext.

Statement of Account

Gresham Crossing Homeowners Association

FEES DUE TO ASSOCIATION	ADDITIONAL COMMENTS / ESCROW INSTRUCTIONS
Regular Assessments Paid Through: 6/30/2026 Current Account Balance: $0.00 Transfer: $0.00 Working Capital: $0.00 Reserve: $0.00 Enhancement: $0.00 Advanced Assessments (2 Months): $300.00 Other 1: $0.00 Other 2: $0.00 Other 3: $0.00 **Total Due: $300.00**	**CAMS requires 2 future months of assessments to be collected at closing; advanced is buyer July & Aug. **PLEASE NOTE: Assessment subject to change based on budget ratification** *REQUIRED: PLEASE PROVIDE AN EMAIL/PHONE # FOR NEW OWNER

IMPORTANT DISCLOSURE:
This property is subject to administrative fees charged by the owners' association and/or its management company for closing out the seller's account and establishing the new owner's account in the association's records.

A. ASSOCIATION ASSESSMENTS / ADDITIONAL ASSESSMENTS AND FINANCIAL INFORMATION	
01.	Amount of Property Assessment is? **$150.00**
02.	Frequency of Property Assessment? **Monthly**
03.	Assessments are due on this day of the month: **1**
04.	Assessments are past due on this day of the month: **30**
05.	The late fee is (enter the actual amount): **$5.00**
06.	The late fee percentage is:
07.	Is there any late fee interest? If so, how is it calculated?
08.	Amount of other assessment? **n/a**
09.	Purpose of other assessment? **n/a**
10.	Amount of special assessment? **n/a**
11.	Purpose of special assessment? **n/a**

B. INSURANCE INFORMATION	
01.	Insurer's Name? **Snotherly Insurance Agency**
02.	Insurance Contact Name **James Snotherly**
03.	Insurance Contact Phone Number? **921 832-5832**
04.	Insurance Contact Fax Number?
05.	Insurance Contact Email? **james@snotherlyinsurance.com**
06.	Policy Period:

C. COVENANT COMPLIANCE INFORMATION	
01.	Has the Unit/Home been specifically inspected for compliance with covenants in conjunction with this inquiry? **No**
02.	List any open violations for the unit **No Violations Found.**

I hereby certify that the above information is true and correct to the best of my knowledge and belief.

Completed By: *Kyle Yauck*

Statement Date: **Jun 24, 2026**

This information is being provided by CAMS (Community Association Management Services) as a courtesy to lenders and other real estate professionals. Although CAMS (Community Association Management Services) believes that the information provided is complete and accurate, the requesting party understands and acknowledges that this information is subject to change without notice and that CAMS (Community Association Management Services) is not responsible for any inaccurate or omitted information.