

SELLER'S PROPERTY DISCLOSURE STATEMENT
EXHIBIT " _____ "



2025 Printing

This Seller's Property Disclosure Statement ("Statement") is an exhibit to the Purchase and Sale Agreement with an Offer Date of _____ for the Property (known as or located at: 892 Edelweiss Strasse

Helen, Georgia, 30545). This Statement is intended to make it easier for Seller to fulfill Seller's legal duty to disclose hidden defects in the Property of which Seller is aware. Seller is obligated to disclose such defects even when the Property is being sold "as-is."

A. INSTRUCTIONS TO SELLER IN COMPLETING THIS STATEMENT.

In completing this Statement, Seller agrees to:

- (1) answer all questions in reference to the Property and the improvements thereon;
- (2) answer all questions fully, accurately and to the actual knowledge and belief of all Sellers (hereinafter, collectively "Knowledge");
- (3) provide additional explanations to all "yes" answers in the corresponding Explanation section below each group of questions (including providing to Buyer any additional documentation in Seller's possession), unless the "yes" answer is self-evident;
- (4) promptly revise the Statement if there are any material changes in the answers to any of the questions prior to Closing and provide a copy of the same to the Buyer and any Broker involved in the transaction.

B. HOW THIS STATEMENT SHOULD BE USED BY BUYER. Caveat emptor or "buyer beware" is the law in Georgia. Buyer should conduct a thorough inspection of the Property. If Seller has not occupied the Property or has not recently occupied the Property, Seller's Knowledge of the Property's condition may be limited. Buyer is expected to use reasonable care to inspect the Property and confirm that it is suitable for Buyer's purposes. If an inspection of the Property reveals problems or areas of concern that would cause a reasonable Buyer to investigate further, Buyer should investigate further. A "yes" or "no" answer to a question means "yes" or "no" to the actual Knowledge and belief of all Sellers of the Property. In other words, if a Seller answers "no" to a question, it means Seller has no Knowledge whether such condition exists on the Property. As such, Seller's answers should not be taken as a warranty or guaranty of the accuracy of such answers, nor a substitute for Buyer doing its own due diligence.

C. SELLER DISCLOSURES.

1. GENERAL:	YES	NO
(a) What year was the main residential dwelling constructed? <u>1975</u>		
(b) Is the Property vacant?		✓
If yes, how long has it been since the Property has been occupied? _____		
(c) Is the Property or any portion thereof leased?		✓
(d) Has the Property been designated as historic or in a historic district where permission must be received to make modifications and additions?		✓

EXPLANATION: This property is an Air Bnb rental. It is constantly filled with guests.

2. COVENANTS, FEES, and ASSESSMENTS:	YES	NO
(a) Is the Property subject to a recorded Declaration of Covenants, Conditions, and Restrictions ("CC&Rs") or other similar restrictions?		✓
(b) Is the Property part of a condominium or community in which there is a community association? IF YES, SELLER TO COMPLETE AND PROVIDE BUYER WITH A "COMMUNITY ASSOCIATION DISCLOSURE EXHIBIT" GAR F322.		✓

EXPLANATION:

3. LEAD-BASED PAINT:	YES	NO
(a) Was any part of the residential dwelling on the Property or any painted component, fixture, or material used therein constructed or manufactured prior to 1978? IF YES, THE "LEAD-BASED PAINT EXHIBIT" GAR F316 MUST BE EXECUTED BY THE PARTIES AND THE "LEAD-BASED PAINT PAMPHLET" GAR CB04 MUST BE PROVIDED TO THE BUYER.		✓

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4. STRUCTURAL ITEMS, ADDITIONS AND ALTERATIONS:		YES	NO
(a)	Has there been any settling, movement, cracking or breakage of the foundations or structural supports of the improvements?		✓
(b)	Have any structural reinforcements or supports been added?		✓
(c)	Have there been any additions, structural changes, or any other major alterations to the original improvements or Property, including without limitation pools, carports or storage buildings?		✓
(d)	Has any work been done where a required building permit was not obtained?	✓	
(e)	Are there violations of building codes, housing codes, or zoning regulations (not otherwise grandfathered)?		✓
(f)	Have any notices alleging such violations been received?		✓
(g)	Is any portion of the main dwelling a mobile, modular or manufactured home?		✓
(h)	Was any dwelling or portion thereof (excluding mobile, modular and manufactured dwelling) moved to the site from another location?		✓

EXPLANATION: Permit was needed for a new roof that was recently completed.

5. SYSTEMS and COMPONENTS:		YES	NO
(a)	Has any part of the HVAC system(s) been replaced during Seller's ownership?		✓
(b)	Date of last HVAC system(s) service: _____		
(c)	Is any heated and cooled portion of the main dwelling not served by a central heating and cooling system?		✓
(d)	Is any portion of the heating and cooling system in need of repair or replacement?		✓
(e)	Does any dwelling or garage have aluminum wiring other than in the primary service line?		✓
(f)	Are any fireplaces decorative only or in need of repair?		✓
(g)	Have there been any reports of damaging moisture behind exterior walls constructed of synthetic stucco?		✓
(h)	Is there any Spray Polyurethane Foam (SPF) insulation in the Property?		✓
(i)	Are any systems/components subject to a lease or rental payment plan (i.e. HVAC, security system, appliances, alternate energy source systems, etc.)?		✓
(j)	Are there any remotely accessed thermostats, lighting systems, security camera, video doorbells, locks, appliances, etc. servicing the Property?	✓	

EXPLANATION: There are security cameras around the property.

6. SEWER/PLUMBING RELATED ITEMS:		YES	NO
(a)	Approximate age of water heater(s): _____ years		
(b)	What is the drinking water source: <input checked="" type="checkbox"/> public <input type="checkbox"/> private <input type="checkbox"/> well		
(c)	If the drinking water is from a well, give the date of last service: _____		
(d)	If the drinking water is from a well, has there ever been a test the results of which indicate that the water is not safe to drink? If yes, date of testing: _____		
(e)	What is the sewer system: <input checked="" type="checkbox"/> public <input type="checkbox"/> private <input type="checkbox"/> septic tank		
(f)	If the Property is served by a septic system, how many bedrooms was the septic system approved for by local government authorities? _____		
(g)	Is the main dwelling served by a sewage pump?		
(h)	Has any septic tank or cesspool on Property ever been professionally serviced?		✓
	If yes, give the date of last service: _____		
(i)	Are there any leaks, backups, or other similar problems with any portion of the plumbing, water, or sewage systems or damage therefrom?		✓
(j)	Is there presently any polybutylene plumbing, other than the primary service line?		✓
(k)	Has there ever been any damage from a frozen water line, spigot, or fixture?		✓

EXPLANATION:

7. ROOFS, GUTTERS, and DOWNSPOUTS:	YES	NO
(a) Approximate age of roof on main dwelling: <1 years.		
(b) Has any part of the roof been repaired during Seller's ownership?	✓	
(c) Are there any roof leaks or other problems with the roof, roof flashing, gutters, or downspouts?		✓

EXPLANATION: Roof was fully replaced at the end of 2024

8. FLOODING, DRAINING, MOISTURE, and SPRINGS:	YES	NO
(a) Is there now or has there been any water intrusion into the basement, crawl space or other interior parts of any dwelling or garage or damage therefrom from the exterior?		✓
(b) Have any repairs been made to control water intrusion into the basement, crawl space, or other interior parts of any dwelling or garage from the exterior?		✓
(c) Is any part of the Property or any improvements thereon presently located in a Special Flood Hazard Area?		✓
(d) Has there ever been any flooding?		✓
(e) Are there any streams that do not flow year round or underground springs?		✓
(f) Are there any dams, retention ponds, storm water detention basins, or other similar facilities?		✓

EXPLANATION:

9. SOIL AND BOUNDARIES:	YES	NO
(a) Are there any landfills (other than foundation backfill), graves, burial pits, caves, mine shafts, trash dumps or wells (in use or abandoned)?		✓
(b) Is there now or has there ever been any visible soil settlement or movement?		✓
(c) Are there any shared improvements which benefit or burden the Property, including, but not limited to a shared dock, septic system, well, driveway, alleyway, or private road?		✓
(d) Are there presently any encroachments, unrecorded easements, unrecorded agreements regarding shared improvements, or boundary line disputes with a neighboring property owner?		✓
(e) Are there any underground pipelines crossing the Property that do not serve the Property?		✓

EXPLANATION:

10. TERMITES, DRY ROT, PESTS, and WOOD DESTROYING ORGANISMS:	YES	NO
(a) Are you aware of any wildlife accessing the attic or other interior portions of the residence?		✓
(b) Is there any damage or hazardous condition resulting from such wildlife intrusion; from insects (such as termites, bees and ants); or by fungi or dry rot?		✓
(c) Is there presently a bond, warranty or service contract for termites or other wood destroying organisms by a licensed pest control company?		✓
If yes, what is the cost to transfer? \$ _____	What is the annual cost? _____	
If yes, company name/contact: _____		
Coverage: <input type="checkbox"/> re-treatment and repair	<input type="checkbox"/> re-treatment	<input type="checkbox"/> periodic inspections only
Expiration Date _____	Renewal Date _____	

EXPLANATION:

11. ENVIRONMENTAL, HEALTH, and SAFETY CONCERNS:	YES	NO
(a) Are there any underground tanks or toxic or hazardous substances such as asbestos?		✓
(b) Has Methamphetamine ("Meth") ever been produced on the Property?		✓
(c) Have there ever been adverse test results for radon, lead, mold or any other potentially toxic or environmentally hazardous substances?		✓

EXPLANATION:

12. LITIGATION and INSURANCE:	YES	NO
(a) Is there now or has there been any litigation therein alleging negligent construction or defective building products?		✓
(b) Has there been any award or payment of money in lieu of repairs for defective building products or poor construction?		✓
(c) Has any release been signed regarding defective products or poor construction that would limit a future owner from making any claims?		✓
(d) During Seller's ownership have there been any insurance claims for more than 10% of the value of the Property?		✓
(e) Is the Property subject to a threatened or pending condemnation action?		✓
(f) How many insurance claims have been filed during Seller's ownership? <u>1</u>		

EXPLANATION:

13. OTHER HIDDEN DEFECTS:	YES	NO
(a) Are there any other hidden defects that have not otherwise been disclosed?		

EXPLANATION:

14. AGRICULTURAL DISCLOSURE:	YES	NO
(a) Is the Property within, partially within, or adjacent to any property zoned or identified on an approved county land use plan as agricultural or forestry use?		✓
(b) Is the Property receiving preferential tax treatment as an agricultural property?		✓
<p>It is the policy of this state and this community to conserve, protect, and encourage the development and improvement of farm and forest land for the production of food, fiber, and other products, and also for its natural and environmental value. This notice is to inform prospective property owners or other persons or entities leasing or acquiring an interest in real property that property in which they are about to acquire an interest lies within, partially within, or adjacent to an area zoned, used, or identified for farm and forest activities and that farm and forest activities occur in the area. Such farm and forest activities may include intensive operations that cause discomfort and inconveniences that involve, but are not limited to, noises, odors, fumes, dust, smoke, insects, operations of machinery during any 24-hour period, storage and disposal of manure, and the application by spraying or otherwise of chemical fertilizers, soil amendments, herbicides, and pesticides. One or more of these inconveniences may occur as the result of farm or forest activities which are in conformance with existing laws and regulations and accepted customs and standards.</p>		

ADDITIONAL EXPLANATIONS (If needed):

D. FIXTURES CHECKLIST

- 1. Directions on How to Generally Fill Out Fixtures Checklist.** REGARDLESS OF WHETHER AN ITEM IS A FIXTURE OR NOT, SELLER SHALL HAVE THE RIGHT TO REMOVE ALL ITEMS ON THE FIXTURES CHECKLIST BELOW THAT ARE LEFT BLANK. THE ITEMS ON THE CHECKLIST BELOW THAT ARE CHECKED OR MARKED SHALL REMAIN WITH THE PROPERTY. Unless otherwise indicated, if an item is left blank, the Seller may remove all of that item from the Property. For example, if "Refrigerator" is left blank, Seller shall remove all Refrigerators on the Property, unless otherwise noted. Similarly, if "Refrigerator" is checked or marked in the Fixtures Checklist, then all refrigerators shall remain with the Property unless otherwise noted. This Fixtures Checklist is intended to supersede the common law of fixtures with regard to the items identified below. The common law of fixtures shall apply to all items not identified on this Fixtures Checklist.
- 2. Items Not Remaining with the Property.** Items identified as not remaining with the Property that are physically attached to the Property shall be carefully removed from the Property in a manner designed to do minimal damage, but such items do not need to be replaced with a similar item. Seller shall make reasonable efforts to repair areas damaged by the removal of an item. Reasonable efforts to repair damage shall not extend to painting newly exposed areas that do not match the surrounding paint color. (Seller is encouraged, but shall not be required, to remove fixtures not remaining with the Property prior to marketing the Property for sale). Seller shall remove all items left blank below prior to Closing or the transfer of possession, whichever is later. Seller shall lose the right to remove those items not timely removed but shall be liable to Buyer for the reasonable cost of disposing such items provided that Buyer disposes of them within 30 days after Closing or the transfer of possession, which is later.
- 3. Items Remaining with Property.** Items identified as remaining with the Property shall mean those specific items, including any solely necessary or required controller, as they existed in the Property as of the Offer Date. No such item shall be removed from the Property unless it is broken or destroyed. In the event such item is removed, it shall be replaced with a substantially identical item, if reasonably available. If not reasonably available, it shall be replaced with a substantially similar item of equal quality and value, or better. The same or newer model of the item being replaced in the same color and size and with the same functions or

better shall be considered substantially identical. Once the Seller's Property is under contract, the items that may be removed and taken by the Seller, as reflected in this Seller's Property Disclosure Statement, may only be amended with the written consent of the Buyer of the Property.

Appliances	<input checked="" type="checkbox"/> Television (TV)	<input type="checkbox"/> Birdhouses	<input type="checkbox"/> Fire Sprinkler System
<input checked="" type="checkbox"/> Clothes Dryer	<input type="checkbox"/> TV Antenna	<input type="checkbox"/> Boat Dock	<input type="checkbox"/> Gate
<input checked="" type="checkbox"/> Clothes Washing Machine	<input type="checkbox"/> TV Mounts/Brackets	<input type="checkbox"/> Fence - Invisible	<input type="checkbox"/> Safe (Built-In)
<input checked="" type="checkbox"/> Dishwasher	<input type="checkbox"/> TV Wiring	<input type="checkbox"/> Dog House	<input checked="" type="checkbox"/> Smoke Detector
<input type="checkbox"/> Garage Door Opener	Interior Fixtures		
<input checked="" type="checkbox"/> Garbage Disposal	<input checked="" type="checkbox"/> Ceiling Fan	<input type="checkbox"/> Flag Pole	<input type="checkbox"/> Window Screens
<input checked="" type="checkbox"/> Ice Maker	<input checked="" type="checkbox"/> Chandelier	<input type="checkbox"/> Gazebo	
<input checked="" type="checkbox"/> Microwave Oven	<input type="checkbox"/> Closet System	<input type="checkbox"/> Irrigation System	Systems
<input checked="" type="checkbox"/> Oven	<input checked="" type="checkbox"/> Fireplace (FP)	<input type="checkbox"/> Landscaping Lights	<input type="checkbox"/> A/C Window Unit
<input type="checkbox"/> Range	<input checked="" type="checkbox"/> FP Gas Logs	<input type="checkbox"/> Mailbox	<input type="checkbox"/> Air Purifier
<input type="checkbox"/> Refrigerator w/o Freezer	<input type="checkbox"/> FP Screen/Door	<input type="checkbox"/> Out/Storage Building	<input type="checkbox"/> Whole House Fan
<input checked="" type="checkbox"/> Refrigerator/Freezer	<input type="checkbox"/> FP Wood Burning Insert	<input type="checkbox"/> Porch Swing	<input type="checkbox"/> Attic Ventilator Fan
<input type="checkbox"/> Free Standing Freezer	<input checked="" type="checkbox"/> Light Bulbs	<input type="checkbox"/> Statuary	<input type="checkbox"/> Ventilator Fan
<input type="checkbox"/> Surface Cook Top	<input checked="" type="checkbox"/> Light Fixtures	<input type="checkbox"/> Stepping Stones	<input type="checkbox"/> Car Charging Station
<input type="checkbox"/> Trash Compactor	<input checked="" type="checkbox"/> Mirrors	<input type="checkbox"/> Swing Set	<input type="checkbox"/> Dehumidifier
<input type="checkbox"/> Vacuum System	<input type="checkbox"/> Wall Mirrors	<input type="checkbox"/> Tree House	<input type="checkbox"/> Generator
<input type="checkbox"/> Vent Hood	<input type="checkbox"/> Vanity (hanging) Mirrors	<input type="checkbox"/> Trellis	<input type="checkbox"/> Humidifier
<input type="checkbox"/> Warming Drawer	<input type="checkbox"/> Shelving Unit & System	<input type="checkbox"/> Weather Vane	<input type="checkbox"/> Propane Tank
<input type="checkbox"/> Wine Cooler	<input checked="" type="checkbox"/> Shower Head/Sprayer	Recreation	<input type="checkbox"/> Propane Fuel in Tank
Home Media	<input type="checkbox"/> Storage Unit/System	<input type="checkbox"/> Aboveground Pool	<input type="checkbox"/> Fuel Oil Tank
<input type="checkbox"/> Amplifier	<input checked="" type="checkbox"/> Window Blinds (and Hardware)	<input checked="" type="checkbox"/> Gas Grill	<input type="checkbox"/> Fuel Oil in Tank
<input type="checkbox"/> Cable Jacks	<input type="checkbox"/> Window Shutters (and Hardware)	<input type="checkbox"/> Hot Tub	<input type="checkbox"/> Sewage Pump
<input type="checkbox"/> Cable Receiver	<input type="checkbox"/> Window Draperies (and Hardware)	<input checked="" type="checkbox"/> Outdoor Furniture	<input type="checkbox"/> Solar Panel
<input type="checkbox"/> Cable Remotes	<input type="checkbox"/> Unused Paint	<input type="checkbox"/> Outdoor Playhouse	<input type="checkbox"/> Sump Pump
<input type="checkbox"/> Intercom System	Landscaping / Yard	<input type="checkbox"/> Pool Equipment	<input type="checkbox"/> Thermostat
<input type="checkbox"/> Internet HUB	<input type="checkbox"/> Arbor	<input type="checkbox"/> Pool Chemicals	<input type="checkbox"/> Water Purification System
<input type="checkbox"/> Internet Wiring	<input type="checkbox"/> Awning	<input type="checkbox"/> Sauna	<input type="checkbox"/> Water Softener System
<input type="checkbox"/> Satellite Dish	<input type="checkbox"/> Basketball Post and Goal	Safety	<input type="checkbox"/> Well Pump
<input type="checkbox"/> Satellite Receiver		<input type="checkbox"/> Alarm System (Burglar)	
<input type="checkbox"/> Speakers		<input type="checkbox"/> Alarm System (Smoke/Fire)	
<input type="checkbox"/> Speaker Wiring		<input checked="" type="checkbox"/> Security Camera	
<input type="checkbox"/> Switch Plate Covers		<input type="checkbox"/> Carbon Monoxide Detector	
		<input type="checkbox"/> Doorbell	
		<input type="checkbox"/> Door & Window Hardware	
		Other	
		<input type="checkbox"/> _____	

Clarification Regarding Multiple Items. Items identified above as remaining with Property where Seller is actually taking one or more of such items shall be identified below. For example, if "Refrigerator" is marked as staying with the Property, but Seller is taking the extra refrigerator in the basement, the extra refrigerator and its location shall be described below. This section shall control over any conflicting or inconsistent provisions contained elsewhere herein.

Items Needing Repair. The following items remaining with Property are in need of repair or replacement:

RECEIPT AND ACKNOWLEDGEMENT BY BUYER

Buyer acknowledges receipt of this Seller's Property Disclosure Statement.

SELLER'S REPRESENTATION REGARDING THIS STATEMENT

Seller represents that the questions in this Statement have been answered to the actual knowledge and belief of all Sellers of the Property

1 Buyer's Signature

Print or Type Name

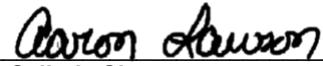
Date**2 Buyer's Signature**

Print or Type Name

Date **Additional Signature Page (F267) is attached.****1 Seller's Signature**

Celtic Financial Group, LLC by Aaron Lawson

Print or Type Name

Date**2 Seller's Signature**

Aaron Lawson - Celtic Financial Group LLC

Print or Type Name

7/29/2025

Date **Additional Signature Page (F267) is attached.**

The ABC's of Agency: Understanding Real Estate Brokerage Relationships in Georgia



2025 Printing

Real estate brokers are licensed professionals trained to help consumers buy, sell, or lease real property. They often perform their duties through affiliated licensees who are commonly referred to as real estate agents. Except where the context might indicate otherwise, in this brochure the term "broker" shall include broker's affiliated licensees. The business relationship between real estate brokers and consumers can take many forms, each of which is called a brokerage relationship. This brochure describes the types of brokerage relationships most commonly offered by real estate brokers. Hopefully, the brochure will make it easier for consumers to make informed choices on how best to work with a real estate broker. It should be noted that real estate brokers are not required to offer all of the brokerage relationships described in this brochure. Instead, each real estate broker is free to decide which of these relationships he or she will offer.

Real Estate Brokerage Generally. As a general rule, only licensed real estate brokers can be paid a fee to help consumers buy, sell, or lease property. Many brokers have licensed real estate salespersons, commonly known as real estate agents, who act on behalf of the broker in helping consumers buy, sell, or lease property. While real estate agents can be employees of the real estate broker, most act as independent contractors. Real estate brokers often incorporate or set themselves up as limited liability companies or partnerships. All brokerage firms, however, are required to have a qualifying broker. In the majority of real estate transactions, the consumer interacts only with his or her real estate agent and not the real estate broker. The real estate broker in those instances works behind the scenes to solve problems and support, supervise and assist his or her agents.

Clients vs. Customer. Customer in Brokerage Relationships. All brokerage relationships fall into one of two broad categories: (a) broker-client relationships; and (b) broker-customer relationships. In a broker-client relationship, the real estate broker is representing the client and is acting as his or her legal agent in buying, selling, or leasing property. In Georgia, a broker-client relationship can only be formed by the parties entering into a written agreement. The agreement must explain, among other things, how the broker will be paid, the duty of the broker to keep client confidences, and the types of client or agency relationships offered by the broker.

The other type of brokerage relationship is known as a broker-customer relationship. With this type of relationship, the broker is not representing the customer in a legal or agency capacity. However, the broker can still work with the customer and help him or her by performing what are known as ministerial acts. These include, for example, identifying property for sale or lease, providing pre-printed real estate form contracts, preparing real estate contracts at the direction of the customer, and locating lenders, inspectors, and closing attorneys on behalf of the customer. The different types of brokerage relationships within each of these categories are discussed below.

Broker-Client Relationships:

(a) **Seller Agency/Landlord Agency:** Seller agency occurs when the real estate broker is representing the seller in selling his or her property. This type of brokerage relationship is created by the seller and the broker entering into a written contract known as a seller brokerage engagement agreement – also sometimes known as a listing agreement. The seller brokerage engagement agreement gives the broker, commonly referred to as the seller's broker the right to market the property for sale at a specific price and for a defined period of time. If the broker is successful in finding a buyer ready, willing, and able to purchase the property, the broker would normally be paid a fee or compensation upon the closing of the transaction. This fee or compensation is often shared with other real estate brokers, under what are known as cooperative brokerage agreements, if they or their agents find the buyer. Seller agency is also sometimes called listing agency. Landlord agency is different from seller agency in that the Manager or listing broker is assisting the property owner in leasing and/or managing rather than selling property.

(b) **Buyer Agency/Tenant Agency:** Buyer agency occurs when the real estate broker represents the buyer in locating and assisting the buyer in negotiating for the purchase of property suitable to the buyer. A buyer agency is created when the buyer enters into an agreement commonly known as a buyer brokerage engagement agreement. A real estate broker can be compensated by one party yet represent another party. Therefore, in some buyer brokerage engagement agreements, the fee or compensation received by the buyer's broker is actually a portion of the fee or compensation paid by the seller to the seller's broker. In these situations, the seller also agrees that the seller's broker will share the compensation or fee with any buyer's broker who finds a buyer ready, willing and able to purchase the property. With some buyer brokerage engagement agreements, the buyer pays a fee or compensation directly to his or her broker. Buyer agency is sometimes referred to as buyer brokerage. Tenant agency is different from buyer agency in that the broker is representing a consumer who is seeking to lease rather than purchase property.

(c) **Designated Agency:** In some real estate transactions, the real estate agent representing the buyer and the real estate agent representing the seller both work for the same broker or brokerage firm. In such a transaction, the broker may allow each agent to exclusively represent their respective clients. This type of brokerage relationship is known as designated agency. In a designated agency transaction, the designated agent for the buyer owes the same duties to the buyer as if the agent was acting only as a buyer's agent. Similarly, the designated agent for the seller owes the same duties to the seller as if the agent was acting only as the seller's agent. With designated agency, each designated agent is prohibited from disclosing to anyone other than his or her broker any information requested to be kept confidential by the client unless the information is otherwise required to be disclosed by law. Therefore, designated agents may not disclose such confidential information to other agents in the company. The broker is also prohibited from revealing any confidential information he or she has received from one designated agent to the other designated agent, unless the information is otherwise required to be disclosed by law. Confidential information is defined as any information that could harm the client's negotiating position which information the client has not consented to be disclosed. In Georgia, designated agency is defined by state statute not to be dual agency.

(d) **Dual Agency:** Georgia law allows both parties to agree to have one agent or broker represent them in a real estate transaction at the same time. In other words, the agent or broker has a client relationship with all parties to the transaction without acting in a designated agency capacity. In these situations, neither party is exclusively represented by a designated real estate agent. This type of brokerage relationship is called "dual agency".

Georgia law allows real estate brokers to act as dual agents if they first get the written consent of both parties. The written consent must contain the following: (1) a description of the types of transactions in which the licensee will serve as a dual agent; (2) a statement that as a dual agent, the licensee represents two clients whose interests could be different or even adverse; (3) a statement that the dual agent will disclose all adverse material facts regarding the transaction known to the dual agent to all parties to the transaction except for information that is made confidential by request of another client and that is not allowed or required by law to be disclosed; (4) a statement that the licensee will disclose to each client in the transaction the nature of any material relationship the licensee or his or her broker have with other clients in the transaction other than incidental to the transaction; (5) a statement that the client does not have to consent to the dual agency; and (6) a statement that the client's consent has been given voluntarily and that the client has read and understood the brokerage engagement agreement. This special consent is required because of the potential for conflicts of interest in dual agency transactions.

(e) **Subagency:** Subagency occurs when one real estate broker is appointed by another real estate broker as a subagent to assist the broker in performing its duties. In a typical Subagency transaction, a seller's broker practicing Subagency might appoint the broker working with the buyer as his or her subagent. The broker acting as the subagent would work with the buyer but would represent the seller. The buyer then would be unrepresented in the transaction and both brokers (and their affiliated licensees) would be representing the seller. Subagency relationships between real estate brokers in Georgia, while once the norm, are much less common today.

Broker-Customer Relationships:

(a) **Transaction Brokerage:** A transaction brokerage relationship is one in which a real estate broker or brokers assists both parties in a real estate transaction but does not enter into a client relationship with, nor represents, either party. In a transaction brokerage relationship, the broker treats both parties as customers and can only perform ministerial acts for either party, including the following: (1) identifying property; (2) providing real estate statistics and information of property; (3) providing preprinted real estate form contracts; (4) acting as a scribe in the preparation of form contracts; (5) locating relevant professionals, such as architects, engineers, surveyors, inspectors, lenders, insurance agents, and attorneys; and (6) identifying facilities such as schools, shopping centers, and places of worship.

(b) **Brokers May Help Parties Other Than Their Clients:** Brokers who represent one party in a real estate transaction as a client can still help the other party in the transaction by performing ministerial duties for the other party (of the type described under transaction brokerage section). When a real estate broker works with a party as a customer or client, the broker may not knowingly give the party false information.

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**DISCLOSURE OF INFORMATION ON LEAD-BASED PAINT
AND/OR LEAD-BASED PAINT HAZARDS IN
PURCHASE AND SALE TRANSACTIONS
("LEAD-BASED PAINT EXHIBIT")
EXHIBIT "_____"**



2025 Printing

This Exhibit pertains to that certain Property known as: 892 Edelweiss Strasse, Helen, Georgia 30545.

UNDER FEDERAL LAW, THIS EXHIBIT MUST BE SIGNED BY THE SELLER AND BUYER, AND THE BUYER PROVIDED WITH A COPY OF THE LEAD-BASED PAINT BROCHURE PRIOR TO THE BUYER AND SELLER ENTERING INTO A BINDING AGREEMENT. THIS AGREEMENT MUST BE FILLED OUT FOR ALL HOUSING BUILT PRIOR TO 1978.

Disclosure of Information on Lead-Based Paint and/or Lead-Based Paint Hazards

Hazards Lead Warning Statement

Every buyer of any interest in residential property on which a residential dwelling was built prior to 1978 is notified that such property may present exposure to lead from lead-based paint that may place young children at risk of developing lead poisoning. Lead poisoning in young children may produce permanent neurological damage, including learning disabilities, reduced intelligence quotient, behavioral problems, and impaired memory. Lead poisoning also poses a particular risk to pregnant women. The seller of any interest in residential real property is required to provide the Buyer with any information on lead-based paint hazards from risk assessments or inspections in the Seller's possession and notify the Buyer of any known lead-based paint hazards. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to purchase.

Seller's Disclosure

(a) Presence of lead-based paint and/or lead paint hazard [initial (i) or (ii) below. The section not initialed shall not be part of this Exhibit]

(i) _____ Known lead-based paint and/or lead-based paint hazards are present in the housing (explain below):

Check box if additional pages of explanations are attached and incorporated herein.

(ii) None known Seller has no knowledge of lead-based paint and/or lead-based paint hazards in the housing.

(b) Records and Reports available to the Seller [initial (i) or (ii) below. The section not initialed shall not be part of this Exhibit]:

(i) _____ Seller has provided the Buyer with all the available records and reports pertaining to lead-based paint and/or lead based paint hazards in the housing (list document below):

(ii) None known Seller has no reports or records pertaining to lead-based paint and/or lead-based paint hazards in the housing.

Buyer's Acknowledgment [initial all applicable sections below]:

(c) _____ Buyer has received copies of all information, if any, listed above.

(d) _____ Buyer has received the pamphlet *Protect Your Family from Lead in Your Home*

(e) Buyer has: [initial (i) or (ii) below]:

(i) _____ Received a ten (10) day opportunity (or mutually agreed upon period) to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards (prior to Buyer being obligated under the Purchase and Sale Agreement); or

(ii) _____ Waived the opportunity to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards (which shall not prevent Buyer from evaluating the Property for lead-based paint and lead-based paint hazards during any Due Diligence or Right to Request Repairs Period).

Agent's Acknowledgment (Agent who informed Seller of Seller's Obligations should initial).

(f) _____ Seller's Agent has informed the Seller of the Seller's obligations under 42 U.S.C. § 4852(d) and is aware of his/her responsibility to ensure compliance.

(g) _____ Buyer's Agent has informed the Seller of the Seller's obligations under 42 U.S.C. § 4852(d) and is aware of his/her responsibility to ensure compliance. *[only required if the Buyer's Agent receives compensation from the Seller.]*

Certification of Accuracy

The following parties have reviewed the information above and certify, to the best of their knowledge, that the information they have provided is true and accurate.

1 Buyer's Signature

Date

Print or Type Name

Aaron Lawson

7/29/2025

1 Seller's Signature

Date

Celtic Financial Group, LLC by Aaron Lawson

Print or Type Name

2 Buyer's Signature

Date

Print or Type Name

2 Seller's Signature

Date

Print or Type Name

Additional Signature Page (F267) is attached.

Additional Signature Page (F267) is attached.

Buyer's Agent Signature

Date

Seller's Agent Signature

Date

Print or Type Name

Print or Type Name

Buyer Brokerage Firm

Fourth Mountain Real Estate

Seller Brokerage Firm



Protect Your Family From Lead in Your Home



United States
Environmental
Protection Agency



United States
Consumer Product
Safety Commission



United States
Department of Housing
and Urban Development

March 2021

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CB04, Lead-Based Paint Pamphlet, Page 1 of 20, 01/01/25

Are You Planning to Buy or Rent a Home Built Before 1978?

Did you know that many homes built before 1978 have **lead-based paint**? Lead from paint, chips, and dust can pose serious health hazards.

Read this entire brochure to learn:

- How lead gets into the body
- How lead affects health
- What you can do to protect your family
- Where to go for more information

Before renting or buying a pre-1978 home or apartment, federal law requires:

- Sellers must disclose known information on lead-based paint or lead-based paint hazards before selling a house.
- Real estate sales contracts must include a specific warning statement about lead-based paint. Buyers have up to 10 days to check for lead.
- Landlords must disclose known information on lead-based paint or lead-based paint hazards before leases take effect. Leases must include a specific warning statement about lead-based paint.

If undertaking renovations, repairs, or painting (RRP) projects in your pre-1978 home or apartment:

- Read EPA's pamphlet, *The Lead-Safe Certified Guide to Renovate Right*, to learn about the lead-safe work practices that contractors are required to follow when working in your home (see page 12).



Simple Steps to Protect Your Family from Lead Hazards

If you think your home has lead-based paint:

- Don't try to remove lead-based paint yourself.
- Always keep painted surfaces in good condition to minimize deterioration.
- Get your home checked for lead hazards. Find a certified inspector or risk assessor at epa.gov/lead.
- Talk to your landlord about fixing surfaces with peeling or chipping paint.
- Regularly clean floors, window sills, and other surfaces.
- Take precautions to avoid exposure to lead dust when remodeling.
- When renovating, repairing, or painting, hire only EPA- or state-approved Lead-Safe certified renovation firms.
- Before buying, renting, or renovating your home, have it checked for lead-based paint.
- Consult your health care provider about testing your children for lead. Your pediatrician can check for lead with a simple blood test.
- Wash children's hands, bottles, pacifiers, and toys often.
- Make sure children eat healthy, low-fat foods high in iron, calcium, and vitamin C.
- Remove shoes or wipe soil off shoes before entering your house.

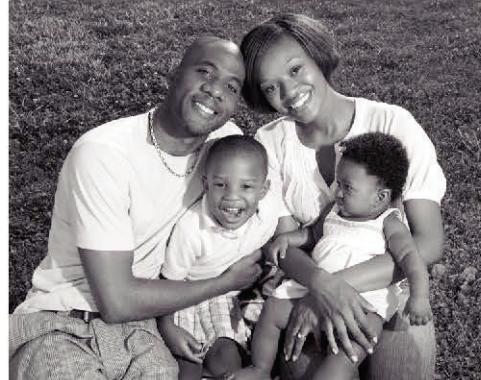
Lead Gets into the Body in Many Ways

Adults and children can get lead into their bodies if they:

- Breathe in lead dust (especially during activities such as renovations, repairs, or painting that disturb painted surfaces).
- Swallow lead dust that has settled on food, food preparation surfaces, and other places.
- Eat paint chips or soil that contains lead.

Lead is especially dangerous to children under the age of 6.

- At this age, children's brains and nervous systems are more sensitive to the damaging effects of lead.
- Children's growing bodies absorb more lead.
- Babies and young children often put their hands and other objects in their mouths. These objects can have lead dust on them.



Women of childbearing age should know that lead is dangerous to a developing fetus.

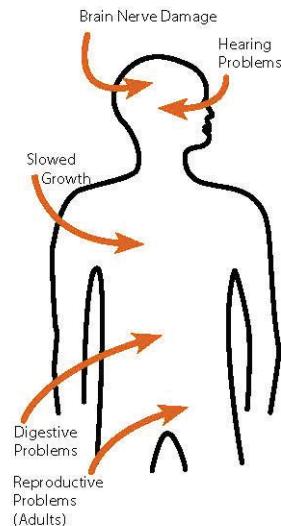
- Women with a high lead level in their system before or during pregnancy risk exposing the fetus to lead through the placenta during fetal development.

Health Effects of Lead

Lead affects the body in many ways. It is important to know that even exposure to low levels of lead can severely harm children.

In children, exposure to lead can cause:

- Nervous system and kidney damage
- Learning disabilities, attention-deficit disorder, and decreased intelligence
- Speech, language, and behavior problems
- Poor muscle coordination
- Decreased muscle and bone growth
- Hearing damage



While low-lead exposure is most common, exposure to high amounts of lead can have devastating effects on children, including seizures, unconsciousness, and in some cases, death.

Although children are especially susceptible to lead exposure, lead can be dangerous for adults, too.

In adults, exposure to lead can cause:

- Harm to a developing fetus
- Increased chance of high blood pressure during pregnancy
- Fertility problems (in men and women)
- High blood pressure
- Digestive problems
- Nerve disorders
- Memory and concentration problems
- Muscle and joint pain

Check Your Family for Lead

Get your children and home tested if you think your home has lead.

Children's blood lead levels tend to increase rapidly from 6 to 12 months of age, and tend to peak at 18 to 24 months of age.

Consult your doctor for advice on testing your children. A simple blood test can detect lead. Blood lead tests are usually recommended for:

- Children at ages 1 and 2
- Children or other family members who have been exposed to high levels of lead
- Children who should be tested under your state or local health screening plan

Your doctor can explain what the test results mean and if more testing will be needed.

Roof was fully replace

Where Lead-Based Paint Is Found

In general, the older your home or childcare facility, the more likely it has lead-based paint.¹

Many homes, including private, federally-assisted, federally-owned housing, and childcare facilities built before 1978 have lead-based paint. In 1978, the federal government banned consumer uses of lead-containing paint.²

Learn how to determine if paint is lead-based paint on page 7.

Lead can be found:

- In homes and childcare facilities in the city, country, or suburbs,
- In private and public single-family homes and apartments,
- On surfaces inside and outside of the house, and
- In soil around a home. (Soil can pick up lead from exterior paint or other sources, such as past use of leaded gas in cars.)

Learn more about where lead is found at epa.gov/lead.

¹ "Lead-based paint" is currently defined by the federal government as paint with lead levels greater than or equal to 1.0 milligram per square centimeter (mg/cm²), or more than 0.5% by weight.

² "Lead-containing paint" is currently defined by the federal government as lead in new dried paint in excess of 90 parts per million (ppm) by weight.

Identifying Lead-Based Paint and Lead-Based Paint Hazards

Deteriorated lead-based paint (peeling, chipping, chalking, cracking, or damaged paint) is a hazard and needs immediate attention. **Lead-based paint** may also be a hazard when found on surfaces that children can chew or that get a lot of wear and tear, such as:

- On windows and window sills
- Doors and door frames
- Stairs, railings, banisters, and porches

Lead-based paint is usually not a hazard if it is in good condition and if it is not on an impact or friction surface like a window.

Lead dust can form when lead-based paint is scraped, sanded, or heated. Lead dust also forms when painted surfaces containing lead bump or rub together. Lead paint chips and dust can get on surfaces and objects that people touch. Settled lead dust can reenter the air when the home is vacuumed or swept, or when people walk through it. EPA currently defines the following levels of lead in dust as hazardous:

- 10 micrograms per square foot ($\mu\text{g}/\text{ft}^2$) and higher for floors, including carpeted floors
- 100 $\mu\text{g}/\text{ft}^2$ and higher for interior window sills

Lead in soil can be a hazard when children play in bare soil or when people bring soil into the house on their shoes. EPA currently defines the following levels of lead in soil as hazardous:

- 400 parts per million (ppm) and higher in play areas of bare soil
- 1,200 ppm (average) and higher in bare soil in the remainder of the yard

Remember, lead from paint chips—which you can see—and lead dust—which you may not be able to see—both can be hazards.

The only way to find out if paint, dust, or soil lead hazards exist is to test for them. The next page describes how to do this.

Checking Your Home for Lead

You can get your home tested for lead in several different ways:

- A lead-based paint **inspection** tells you if your home has lead-based paint and where it is located. It won't tell you whether your home currently has lead hazards. A trained and certified testing professional, called a lead-based paint inspector, will conduct a paint inspection using methods, such as:
 - Portable x-ray fluorescence (XRF) machine
 - Lab tests of paint samples
- A **risk assessment** tells you if your home currently has any lead hazards from lead in paint, dust, or soil. It also tells you what actions to take to address any hazards. A trained and certified testing professional, called a risk assessor, will:
 - Sample paint that is deteriorated on doors, windows, floors, stairs, and walls
 - Sample dust near painted surfaces and sample bare soil in the yard
 - Get lab tests of paint, dust, and soil samples
- A combination inspection and risk assessment tells you if your home has any lead-based paint and if your home has any lead hazards, and where both are located.



Be sure to read the report provided to you after your inspection or risk assessment is completed, and ask questions about anything you do not understand.

Checking Your Home for Lead, continued

In preparing for renovation, repair, or painting work in a pre-1978 home, Lead-Safe Certified renovators (see page 12) may:

- Take paint chip samples to determine if lead-based paint is present in the area planned for renovation and send them to an EPA-recognized lead lab for analysis. In housing receiving federal assistance, the person collecting these samples must be a certified lead-based paint inspector or risk assessor
- Use EPA-recognized tests kits to determine if lead-based paint is absent (but not in housing receiving federal assistance)
- Presume that lead-based paint is present and use lead-safe work practices

There are state and federal programs in place to ensure that testing is done safely, reliably, and effectively. Contact your state or local agency for more information, visit epa.gov/lead, or call **1-800-424-LEAD (5323)** for a list of contacts in your area.³

³ Hearing- or speech-challenged individuals may access this number through TTY by calling the Federal Relay Service at 1-800-877-8339.

What You Can Do Now to Protect Your Family

If you suspect that your house has lead-based paint hazards, you can take some immediate steps to reduce your family's risk:

- If you rent, notify your landlord of peeling or chipping paint.
- Keep painted surfaces clean and free of dust. Clean floors, window frames, window sills, and other surfaces weekly. Use a mop or sponge with warm water and a general all-purpose cleaner. (Remember: never mix ammonia and bleach products together because they can form a dangerous gas.)
- Carefully clean up paint chips immediately without creating dust.
- Thoroughly rinse sponges and mop heads often during cleaning of dirty or dusty areas, and again afterward.
- Wash your hands and your children's hands often, especially before they eat and before nap time and bed time.
- Keep play areas clean. Wash bottles, pacifiers, toys, and stuffed animals regularly.
- Keep children from chewing window sills or other painted surfaces, or eating soil.
- When renovating, repairing, or painting, hire only EPA- or state-approved Lead-Safe Certified renovation firms (see page 12).
- Clean or remove shoes before entering your home to avoid tracking in lead from soil.
- Make sure children eat nutritious, low-fat meals high in iron, and calcium, such as spinach and dairy products. Children with good diets absorb less lead.

Reducing Lead Hazards

Disturbing lead-based paint or removing lead improperly can increase the hazard to your family by spreading even more lead dust around the house.

- In addition to day-to-day cleaning and good nutrition, you can **temporarily** reduce lead-based paint hazards by taking actions, such as repairing damaged painted surfaces and planting grass to cover lead-contaminated soil. These actions are not permanent solutions and will need ongoing attention.
- You can minimize exposure to lead when renovating, repairing, or painting by hiring an EPA- or state-certified renovator who is trained in the use of lead-safe work practices. If you are a do-it-yourselfer, learn how to use lead-safe work practices in your home.
- To remove lead hazards permanently, you should hire a certified lead abatement contractor. Abatement (or permanent hazard elimination) methods include removing, sealing, or enclosing lead-based paint with special materials. Just painting over the hazard with regular paint is not permanent control.



Always use a certified contractor who is trained to address lead hazards safely.

- Hire a Lead-Safe Certified firm (see page 12) to perform renovation, repair, or painting (RRP) projects that disturb painted surfaces.
- To correct lead hazards permanently, hire a certified lead abatement contractor. This will ensure your contractor knows how to work safely and has the proper equipment to clean up thoroughly.

Certified contractors will employ qualified workers and follow strict safety rules as set by their state or by the federal government.

Reducing Lead Hazards, continued

If your home has had lead abatement work done or if the housing is receiving federal assistance, once the work is completed, dust cleanup activities must be conducted until clearance testing indicates that lead dust levels are below the following levels:

- 10 micrograms per square foot ($\mu\text{g}/\text{ft}^2$) for floors, including carpeted floors
- 100 $\mu\text{g}/\text{ft}^2$ for interior windows sills
- 400 $\mu\text{g}/\text{ft}^2$ for window troughs

Abatements are designed to permanently eliminate lead-based paint hazards. However, lead dust can be reintroduced into an abated area.

- Use a HEPA vacuum on all furniture and other items returned to the area, to reduce the potential for reintroducing lead dust.
- Regularly clean floors, window sills, troughs, and other hard surfaces with a damp cloth or sponge and a general all-purpose cleaner.

Please see page 9 for more information on steps you can take to protect your home after the abatement. For help in locating certified lead abatement professionals in your area, call your state or local agency (see pages 15 and 16), epa.gov/lead, or call 1-800-424-LEAD.

Renovating, Repairing or Painting a Home with Lead-Based Paint

If you hire a contractor to conduct renovation, repair, or painting (RRP) projects in your pre-1978 home or childcare facility (such as pre-school and kindergarten), your contractor must:

- Be a Lead-Safe Certified firm approved by EPA or an EPA-authorized state program
- Use qualified trained individuals (Lead-Safe Certified renovators) who follow specific lead-safe work practices to prevent lead contamination
- Provide a copy of EPA's lead hazard information document, *The Lead-Safe Certified Guide to Renovate Right*



RRP contractors working in pre-1978 homes and childcare facilities must follow lead-safe work practices that:

- **Contain the work area.** The area must be contained so that dust and debris do not escape from the work area. Warning signs must be put up, and plastic or other impermeable material and tape must be used.
- **Avoid renovation methods that generate large amounts of lead-contaminated dust.** Some methods generate so much lead-contaminated dust that their use is prohibited. They are:
 - Open-flame burning or torching
 - Sanding, grinding, planing, needle gunning, or blasting with power tools and equipment not equipped with a shroud and HEPA vacuum attachment
 - Using a heat gun at temperatures greater than 1100°F
- **Clean up thoroughly.** The work area should be cleaned up daily. When all the work is done, the area must be cleaned up using special cleaning methods.
- **Dispose of waste properly.** Collect and seal waste in a heavy duty bag or sheeting. When transported, ensure that waste is contained to prevent release of dust and debris.

To learn more about EPA's requirements for RRP projects, visit epa.gov/getleadsafe, or read *The Lead-Safe Certified Guide to Renovate Right*.

Other Sources of Lead

Lead in Drinking Water

The most common sources of lead in drinking water are lead pipes, faucets, and fixtures.

Lead pipes are more likely to be found in older cities and homes built before 1986.

You can't smell or taste lead in drinking water.

To find out for certain if you have lead in drinking water, have your water tested.

Remember older homes with a private well can also have plumbing materials that contain lead.

Important Steps You Can Take to Reduce Lead in Drinking Water

- Use only cold water for drinking, cooking and making baby formula. Remember, boiling water does not remove lead from water.
- Before drinking, flush your home's pipes by running the tap, taking a shower, doing laundry, or doing a load of dishes.
- Regularly clean your faucet's screen (also known as an aerator).
- If you use a filter certified to remove lead, don't forget to read the directions to learn when to change the cartridge. Using a filter after it has expired can make it less effective at removing lead.

Contact your water company to determine if the pipe that connects your home to the water main (called a service line) is made from lead. Your area's water company can also provide information about the lead levels in your system's drinking water.

For more information about lead in drinking water, please contact EPA's Safe Drinking Water Hotline at 1-800-426-4791. If you have other questions about lead poisoning prevention, call 1-800 424-LEAD.*

Call your local health department or water company to find out about testing your water, or visit epa.gov/safewater for EPA's lead in drinking water information. Some states or utilities offer programs to pay for water testing for residents. Contact your state or local water company to learn more.

13 * Hearing- or speech-challenged individuals may access this number through TTY by calling the Federal Relay Service at 1-800-877-8339.

Other Sources of Lead, continued

- **Lead smelters** or other industries that release lead into the air.
- **Your job.** If you work with lead, you could bring it home on your body or clothes. Shower and change clothes before coming home. Launder your work clothes separately from the rest of your family's clothes.
- **Hobbies** that use lead, such as making pottery or stained glass, or refinishing furniture. Call your local health department for information about hobbies that may use lead.
- Old **toys** and **furniture** may have been painted with lead-containing paint. Older toys and other children's products may have parts that contain lead.⁴
- Food and liquids cooked or stored in **lead crystal** or **lead-glazed pottery or porcelain** may contain lead.
- Folk remedies, such as "**greta**" and "**azarcon**," used to treat an upset stomach.

⁴ In 1978, the federal government banned toys, other children's products, and furniture with lead-containing paint. In 2008, the federal government banned lead in most children's products. The federal government currently bans lead in excess of 100 ppm by weight in most children's products.

For More Information

The National Lead Information Center

Learn how to protect children from lead poisoning and get other information about lead hazards on the Web at epa.gov/lead and hud.gov/lead, or call **1-800-424-LEAD (5323)**.

EPA's Safe Drinking Water Hotline

For information about lead in drinking water, call **1-800-426-4791**, or visit epa.gov/safewater for information about lead in drinking water.

Consumer Product Safety Commission (CPSC) Hotline

For information on lead in toys and other consumer products, or to report an unsafe consumer product or a product-related injury, call **1-800-638-2772**, or visit CPSC's website at cpsc.gov or saferproducts.gov.

State and Local Health and Environmental Agencies

Some states, tribes, and cities have their own rules related to lead-based paint. Check with your local agency to see which laws apply to you. Most agencies can also provide information on finding a lead abatement firm in your area, and on possible sources of financial aid for reducing lead hazards. Receive up-to-date address and phone information for your state or local contacts on the Web at epa.gov/lead, or contact the National Lead Information Center at **1-800-424-LEAD**.

Hearing- or speech-challenged individuals may access any of the phone numbers in this brochure through TTY by calling the toll-free Federal Relay Service at **1-800-877-8339**.

U. S. Environmental Protection Agency (EPA) Regional Offices

The mission of EPA is to protect human health and the environment. Your Regional EPA Office can provide further information regarding regulations and lead protection programs.

Region 1 (Connecticut, Massachusetts, Maine, New Hampshire, Rhode Island, Vermont)

Regional Lead Contact
U.S. EPA Region 1
5 Post Office Square, Suite 100, OES 05-4
Boston, MA 02109-3912
(888) 372-7341

Region 2 (New Jersey, New York, Puerto Rico, Virgin Islands)

Regional Lead Contact
U.S. EPA Region 2
2890 Woodbridge Avenue
Building 205, Mail Stop 225
Edison, NJ 08837-3679
(732) 906-6809

Region 3 (Delaware, Maryland, Pennsylvania, Virginia, DC, West Virginia)

Regional Lead Contact
U.S. EPA Region 3
1650 Arch Street
Philadelphia, PA 19103
(215) 814-2088

Region 4 (Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee)

Regional Lead Contact
U.S. EPA Region 4
AFC Tower, 12th Floor, Air, Pesticides & Toxics
61 Forsyth Street, SW
Atlanta, GA 30303
(404) 562-8998

Region 5 (Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin)

Regional Lead Contact
U.S. EPA Region 5 (LL-17J)
77 West Jackson Boulevard
Chicago, IL 60604-3666
(312) 353-3808

Region 6 (Arkansas, Louisiana, New Mexico, Oklahoma, Texas, and 66 Tribes)

Regional Lead Contact
U.S. EPA Region 6
1445 Ross Avenue, 12th Floor
Dallas, TX 75202-2733
(214) 665-2704

Region 7 (Iowa, Kansas, Missouri, Nebraska)

Regional Lead Contact
U.S. EPA Region 7
11201 Renner Blvd.
Lenexa, KS 66219
(800) 223-0425

Region 8 (Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming)

Regional Lead Contact
U.S. EPA Region 8
1595 Wynkoop St.
Denver, CO 80202
(303) 312-6966

Region 9 (Arizona, California, Hawaii, Nevada)

Regional Lead Contact
U.S. EPA Region 9 (CMD-4-2)
75 Hawthorne Street
San Francisco, CA 94105
(415) 947-4280

Region 10 (Alaska, Idaho, Oregon, Washington)

Regional Lead Contact
U.S. EPA Region 10 (20-C04)
Air and Toxics Enforcement Section
1200 Sixth Avenue, Suite 155
Seattle, WA 98101
(206) 553-1200

Consumer Product Safety Commission (CPSC)

The CPSC protects the public against unreasonable risk of injury from consumer products through education, safety standards activities, and enforcement. Contact CPSC for further information regarding consumer product safety and regulations.

CPSC

4330 East West Highway
Bethesda, MD 20814-4421
1-800-638-2772
cpsc.gov or saferproducts.gov

U. S. Department of Housing and Urban Development (HUD)

HUD's mission is to create strong, sustainable, inclusive communities and quality affordable homes for all. Contact to Office of Lead Hazard Control and Healthy Homes for further information regarding the Lead Safe Housing Rule, which protects families in pre-1978 assisted housing, and for the lead hazard control and research grant programs.

HUD

451 Seventh Street, SW, Room 8236
Washington, DC 20410-3000
(202) 402-7698
hud.gov/lead

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U. S. EPA Washington DC 20460
U. S. CPSC Bethesda MD 20814
U. S. HUD Washington DC 20410

EPA-747-K-12-001
March 2021

IMPORTANT!

Lead From Paint, Dust, and Soil in and Around Your Home Can Be Dangerous if Not Managed Properly

- Children under 6 years old are most at risk for lead poisoning in your home.
- Lead exposure can harm young children and babies even before they are born.
- Homes, schools, and child care facilities built before 1978 are likely to contain lead-based paint.
- Even children who seem healthy may have dangerous levels of lead in their bodies.
- Disturbing surfaces with lead-based paint or removing lead-based paint improperly can increase the danger to your family.
- People can get lead into their bodies by breathing or swallowing lead dust, or by eating soil or paint chips containing lead.
- People have many options for reducing lead hazards. Generally, lead-based paint that is in good condition is not a hazard (see page 10).

Protect Yourself When Selling Real Property

Suggestions for the Prospective Seller



2025 Printing

This brochure was prepared courtesy of the Georgia Association of REALTORS® to help sellers with the house selling process. The recommendations herein are general in nature and are not intended to be exhaustive. Some of the recommendations may not apply to specific properties. Sellers are encouraged to consult with experts and professionals of their own choosing to ensure that they are protected in selling a house.

Sellers should take reasonable steps to protect themselves in the house selling process. This brochure contains some general suggestions on how sellers can do this.

Broker's Compensation for Professional Services to Broker ("Compensation"). A broker's compensation in Georgia, and who pays it, is always negotiable. Such compensation can be paid by the seller, the buyer or both. Some buyers will ask the seller to pay the Compensation the buyer owes to the buyer's broker. They may do this for a couple of reasons. First, if the buyer is getting a VA loan, the buyer may not be permitted under the loan program to pay the buyer broker's Compensation. Others, particularly first-time home buyers, may not be able to afford to pay the buyer broker's Compensation if it is not included in the buyer's mortgage loan. When a buyer asks the seller to pay the Compensation owed by the buyer to the buyer's broker, the buyer is effectively making the Compensation part of the sales price for the property because most sellers will focus on their net proceeds after the broker's Compensation is paid. When the seller is not initially offering to pay the buyer's broker's Compensation, and the buyer wants the seller to pay this obligation, the buyer will usually include a special stipulation to that effect in their offer to purchase the property. If permitted by the buyer's lender, the buyer can also request the seller to make a monetary "Contribution at Closing" (as per the GAR Purchase and Sale Agreement) which can then be used by the buyer to pay for, among other things, any Compensation owed to the buyer's broker.

Be realistic in setting a sales price. All sellers want to get the highest possible sales price for their houses; however, if you set the sales price too high, your house may sit on the market unsold. One way to determine if the sales price reflects current market conditions is to study the listing and sales prices of other comparable houses in your neighborhood. Your REALTOR® can normally help you obtain this information. Setting a sales price for your house consistent with market conditions will help ensure that your house is sold within a realistic timeframe.

Property marketing and "Coming Soon". In any seller brokerage engagement agreement, the broker will disclose the various marketing options the broker offers. As part of any marketing effort, there are certain limits and obligations on the part of all parties, and at times there are things which may be out of the broker's control. Sellers are encouraged to carefully review the marketing options being made available and understand the rights and obligations each party has in any marketing effort.

Depending on MLS policies, a broker's individual business practice, and/or your readiness for bringing your home to market, your broker may list your property in "Coming Soon" status.

While in "Coming Soon" status, your broker may not be able to show your property to any potential buyers and may not allow other real estate brokers and agents to view the property.

Should an offer be received during the "Coming Soon" phase, your broker is required by Georgia law to present the offer to you. Sellers should be aware that their property has not been fully exposed to the marketplace and may want to consider a delay in accepting the offer until the property has been fully marketed via a MLS or until the broker makes the property available for all buyers to consider purchasing.

Understand your disclosure obligations. Sellers have a duty to disclose latent or hidden defects in their properties that are not readily apparent from a reasonable inspection of the property. In addition, if any dwelling on the property was constructed prior to 1978, the Seller must provide the Buyer with a written Lead-Based Paint Disclosure prior to the contract being signed. Your REALTOR® can provide you with a copy of this federally mandated disclosure. Disclosures should be in writing and whenever possible, incorporated into the purchase and sale contract to avoid any question regarding whether or not they were received. The Georgia Association of REALTORS® has prepared the form Seller's Property Disclosure Statement as an exhibit to the purchase and sale contract to help sellers make proper disclosure. In the event there are changes to the condition of your house, you are also required to update the Seller's Property Disclosure Statement through the date of closing. You cannot avoid disclosure obligations by selling a house in "as is" condition. Known hidden defects must be disclosed.

Prepare the property for showing. To be viewed in its best light by prospective buyers, your house should be clean, clutter free, inviting and accessible. A REALTOR® can help make recommendations on how best to prepare your house. A major element of any marketing program to sell a house is motivating the real estate brokerage community to show your house to potential buyers. To maximize the likelihood of a sale, the house must be available for showing on short notice at the convenience of a prospective buyer. However, you should never allow your house to be shown to a buyer without the REALTOR® present. Prior to making the house available for showings, you should remove from the property fixtures that you plan to take with you. Since strangers will have access to the house, you should put prescription drugs, keys, checkbooks, jewelry, and other valuables in a safe place. For added safety, when you are in your house, keep the door locked. In this way, no one can inadvertently enter your house at an inopportune time. Your REALTOR® can provide a lockbox for your property which securely tracks who has accessed your property.

Have important information ready for buyers. Buyers are growing increasingly sophisticated in making house-buying decisions. They routinely ask sellers for information about the property to aid them in their decision-making process including surveys, a Seller's Property Disclosure Statement, termite reports and/ or termite bonds, information about utility costs and homeowner association fees and dues. To the extent you can have this information readily available for buyers, it will make the buyer's decision-making process easier and quicker and thus increase the likelihood of a sale. Being transparent in sharing information can also help create a positive impression that you have nothing to hide. Depending on the nature of your property, your REALTOR® can also help you identify other specialized information that buyers may request.

Remember that real estate sales contracts must be in writing to be enforceable. In Georgia, with limited exception, purchase and sale agreements must be in writing to be enforceable. Verbal offers and acceptances will not create an enforceable contract. You should also avoid trying to come to a verbal agreement with a buyer on the thought that it can be later reduced to writing. In many instances, the process of trying to reduce a verbal agreement to writing leads to disputes over the nature of the agreement between the parties. The best rule of thumb is that if a buyer is not willing to take the time to put an offer in writing, the buyer is either not interested in the house or does not think the offer will be accepted.

Read and keep a copy of contracts. A purchase and sale agreement is a legally binding contract. You should read it in its entirety before signing in order to ensure that it reflects the entire business agreement of the parties. Verbal promises not included in the contract are generally unenforceable. You should comply with all timeframes in a contract since missing a deadline can leave you in breach of contract. Get an early start on making agreed upon repairs to avoid missing time deadlines. You should also keep a complete copy of any contract you signed in the event a dispute arises regarding the authenticity of the contract.

A contract is not a guarantee. Just because a buyer has contracted to purchase a property does not necessarily mean that the contract will ultimately close. Many contracts contain a due diligence period during which the buyer can inspect and evaluate the property and terminate the contract without penalty. Other contracts are subject to contingencies that if not fulfilled will cause a contract to fail. If the buyer terminates the contract, either during the due diligence period or because of a failed contingency, the holder of the earnest money will normally return it to the buyer. On occasion, buyers also breach the contracts they sign. Unless you can afford to own two homes, you should avoid making a permanent commitment to buy a new house until after the closing of your existing house has occurred.

Be proactive with issues of concerns to buyers. Many houses contain some defect or condition that will cause a buyer to think twice about buying the house. Some houses are in flood plains or have basements or garages that leak. Many houses have termite damage or are in need of repair. Other houses have settlement damage or contain building products that may be dangerous or that have been the subject of litigation such as aluminum wiring, polybutylene in plumbing service lines, and certain kinds of siding. Being forthright in disclosing and/or fixing problems is the best way to get buyers comfortable that you are not hiding a serious problem with the house. Buyers tend to fear the unknown far more than the known. Knowing about a problem with a house may cause a buyer to factor in the cost of fixing it into their offer price. Fearing that the seller is hiding something will cause many buyers to terminate a contract during the due diligence period and look for another property.

Understand obligations to convey title to the property. Most contracts require the seller to convey good and marketable legal title to the property at closing free and clear of mortgages, liens, and title defects. Therefore, you should know how much money you will need to pay off mortgages and other liens on the property, fund any agreed upon seller contributions at closing and pay real estate compensation. If you anticipate having insufficient proceeds from the sale to meet your obligations, discuss that probability with your REALTOR® as soon as possible. In such an event, you may be eligible for a short sale or a federal mortgage loan modification program. If you know of a potential title problem with the property, you should also discuss it with your REALTOR®. The sooner professionals can address title problems, the easier it will be to close the sales transaction later.

Comply with fair housing laws. In selling your house you cannot discriminate on the basis of race, color, religion, national origin, sex, disability, or familial status. In addition, REALTORS® cannot discriminate on the basis of sexual orientation or gender identity. Since REALTORS® have a commitment and obligation to provide equal housing opportunities to all and to comply with our state and federal fair housing laws, you should not ask the REALTOR® to do anything contrary to these laws. Violating our fair housing laws can result in significant financial penalties to the violator.

Have a plan for pets. Sellers should have a plan to keep visitors safe from pets and pets safe from visitors. Boarding pets or keeping them in locked crates during showings, prevent pets from escaping and visitors from becoming scared or injured. Sellers should leave a note in a conspicuous place explaining whether there are pets on the property, where they are located, the type and number of pets and any special warnings regarding the pets. Sellers should not assume that a gentle, loving pet will remain so in the presence of strangers. Sellers should also be aware that many buyers with allergies will not enter a house with a pet.

Capturing and sharing media. Buyers may take photos and capture video of a property to help them remember the specifics of that property. It is a convenient way for buyers to review the properties they are considering purchasing. In addition, they may share it with other decision-makers who are unable to attend the showing. There is also the possibility that an agent may be asked to take additional photos or capture a video walk-through of a property on behalf of a buyer. Sellers are advised that any visible personal property which may be in the property may be photographed or contained within a video and should take any precautions they deem necessary.

Beware of Cyber Fraud. Fraudulent e-mails attempting to get you to wire money to criminal computer hackers are increasingly common in real estate transactions. Under this scam, computer hackers fraudulently assume the online identity of the actual mortgage lender, closing attorney, and/or real estate broker with whom you are working in the real estate transaction. Posing as a legitimate company, they then direct you to wire money to them. In many cases, the fraudulent e-mail is sent from what appears to be the authentic webpage of the legitimate company responsible for sending the wiring instructions.

You should use great caution in sending or receiving funds based solely on wiring instructions sent to you by e-mail. Independently verifying the wiring instructions with someone from the company sending them is the best way to prevent fraud. In particular, you should treat as highly suspect any follow up e-mails you receive from a mortgage lender, closing attorney, and/or real estate broker directing you to wire funds to a revised account number. Never verify wiring instructions by calling a telephone number provided along with a second set of wiring instructions since you may end up receiving a fraudulent verification from the computer hackers trying to steal your money. Independently look up the telephone number of the company who is supposed to be sending you the wiring instructions to make sure you have the right one.

Choose a REALTOR®. Not all licensed real estate salespersons (or brokers) are REALTORS®. REALTORS® agree to abide by a Code of Ethics in their dealings with buyers and sellers. REALTORS® are members of the National Association of REALTORS® and participate in a local Board of REALTORS®. REALTORS® have valuable knowledge and industry training regarding how to negotiate various terms in a purchase and sale agreement in the best interest of the seller client. REALTORS® can also provide sellers with, and help them fill out, a pre-printed purchase and sale agreement form. REALTORS® routinely work with and, upon request, can provide sellers with the names of attorneys, home inspectors, termite companies and persons providing other services relating to real estate transactions. Therefore, when you need help in selling a property, you should always choose a REALTOR® first!