MISSISSIPPI REAL ESTATE COMMISSION

Property Condition Disclosure Statement (PCDS)

The following is a Property Condition Disclosure Statement (PCDS) required by §89-1-501 through §89-1-527 of the Mississippi Code, made by the SELLER(S) concerning the condition of the RESIDENTIAL PROPERTY (1 TO 4 UNITS) located at:

Mississippi Code, made by the Setter(5) concerning the condition of the RESIDENTIAL PROPERTY (1)	10 4 UNITS) located at:
ADDRESS:	
4660 Moon Lake Road, Dundee, MS 38626	
SELLER(S): Angela Payne, Executrix of the Estate of Charlotte S. Nance	Year Built:
Note to Buyer: If the structure was built before 1978, you are encouraged to investigate the possible prese	The second secon
	•
IS A PCDS NECESSARY? - NO OCCUPANCY AND NO KNOWLED	GE
Instructions to Seller(s): If no seller has occupied (lived in) the property, AND no seller has any knowledge of mark the two boxes below, sign in attestation of the truth of these representations, and leave the remainder	
No Seller has occupied the property, <u>AND</u> on Seller has any knowledge of the property's c	ondition.
4 row	Nov 10, 2025
Signature(s) of Seller(s)	Date
IS A PCDS NECESSARY? – STATUTORY EXCLUSIONS	
delivered to a buyer prior to the signing by the buyer of an offer to purchase or a binding contract of sale statutory exclusion to the contrary for the seller. The following is a "summary" of those transfers which are the requirement to provide a fully completed PCDS. A more thorough explanation is provided in §89-01-Code. (Check all that apply, sign in attestation of the truth of this representation, and leave the remainder of Transfers pursuant to a court order, to include the following: Transfer by order of a probate court in the administration of an estate.	EXCLUDED (in part) from 501(2) of the Mississippi
Transfer pursuant to a writ of execution. Transfer by any foreclosure sale. Transfer by a Trustee in Bankruptcy. Transfer by an eminent domain proceeding.	
Transfer by a fiduciary in the administration of an estate, guardianship, conservatorship or trust.	
Transfers by a Mortgagor who is in default to the Mortgagee, to include the following: Transfer to a beneficiary of a deed of trust. Transfer by a foreclosure sale after default on a mortgage. Transfer by a mortgagee or a beneficiary following a foreclosure. Transfer by a deed in lieu of foreclosure.	
Other Transfers to include the following: Transfer of real property on which no dwelling is located. Transfer from one co-owner to one or more co-owners. Transfer to a spouse (including due to divorce/separation), or to a person in the lineal line of consaction. Transfer to or from any governmental entity.	anguinity.
Signature(s) of Seller(s)	Date

PCDS page 1

GENERAL INSTRUCTIONS

This document is a disclosure of the condition of residential property known by the SELLER on the date this statement was completed, and it is based on the seller's actual knowledge of the property. It is NOT a warranty of any kind by the seller or any Real Estate Licensee participating in any capacity in this transaction and this PCDS is not a substitute for any inspection(s) or test(s). The buyer is encouraged to obtain their own independent professional inspections and environmental tests and is encouraged to check public records pertaining to the property. However, the buyer may rely on the information contained herein when deciding to negotiate the terms for the purchase of this residential real estate. This statement may be made available to other parties and is to be signed and dated by the SELLER(S).

Instructions to Seller(s):

- a. Complete this form yourself.
- b. Answer all questions based upon your actual (personal) knowledge of the residential property.
- c. Attach additional pages with your signature if additional space is required to describe the condition(s).
- d. If some items do not apply to your property, check "NA" (Not Applicable). If you do not know the answer to a question, you should check "UNK" (Unknown).

Note to Seller(s):

A knowingly false or incomplete statement by the seller on this form may subject the seller to claims by the buyer prior to or after the transfer of title. In the event a seller fails to perform the statutory duty to deliver a PCDS prior to the signing by the buyer of an offer to purchase or a binding contract of sale, the buyer will be allowed (upon the subsequent receipt of a PCDS or material amendment thereto) to terminate the contract (including a full return of earnest money) by delivery of a written notice of termination within three (3) days after in-person delivery of a PCDS (or material amendment thereto), or within five (5) days after delivery by deposit in the mail of a PCDS (or material amendment thereto).

Note to Buyer(s):

If the seller does not give you a completed PCDS before you make a written offer to purchase the property (or sign a contract to purchase), you may terminate any resulting contract without penalty to you as the buyer (your earnest money will be fully returned). To terminate the contract, you must deliver to the seller or the seller's agent a written notice of termination within three (3) days of your in-person receipt of a PCDS (or material amendment thereto) from the seller (or within five (5) days of the seller's depositing a PCDS (or material amendment thereto) in the mail to you).

SELLER'S STATEMENT OF PROPERTY'S CONDITION

The seller makes the representations on this PCDS based upon the seller's actual (personal) knowledge of the property for delivery to a prospective buyer of the residence. The following are representations made by the seller and are not the representations of any real estate licensee involved in the transaction.

I. GENERAL INFORMATION

		 1	1	 1		
1.	Does the seller currently have ownership of the residence?	Yes	No	Unk		NA
2.	Does the seller currently occupy the residence?	Yes	No	Unk		NA
3.	Are there certificates of occupancy related to the property?	Yes	No	Unk		NA
4.	Is the residence a condominium?	Yes	No	Unk		NA
5.	Is the residence a modular/mobile home on a permanent foundation?	Yes	No	Unk		NA
6.	Was the residence built in conformity to approved building codes?	Yes	No	Unk		NA
7.	What dates have the seller occupied the residence?		 		-wiro-s-	
8.	What is the approximate square footage of the heated/cooled living area?					
9.	How or by whom was the heated/cooled square footage area determined?					

II. ROOF

1.	Are you aware whether	all or any portion of the roof has been repaired or replaced?	No Unk NA							
	If Yes, please explain I	nere (attach additional pages if necessary).								
		1	# # # # # # # # # # # # # # # # # # #							
2.	To your knowledge, are	e there any written warranties presently in place for the	No Unk NA							
	roof? If Yes, please pro	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	No Unk NA							
_										
3. Are you aware of any current leaks or defects with the roof such as structural issues, dry rot, water backups, moisture issues, wind damage, or hail damage? Yes No										
	A 100	was the second of the second o	No Unk NA							
	If Yes, please explain i	nere (attach additional pages if necessary).								
4.	The roof isye	ers old								
٦.	тие тоот із уел	ars old.								
		III. UTILITIES, INTERNET, AND TELEVISION SERVICES								
	Utilities	Service Provider (state NA if Not Applicable)	Average Monthly Bill							
	Electricity									
	Natural Gas Water									
	Garbage Collection									
	Propane									
	Solar Panels									
	(other)									
			17200 1000 1000 1000 1000 1000 1000 1000							
	If applicable, Propane	Tank is: Owned, Leased. If leased, the fee is \$ per: M	onth \square , Year \square .							
1.	Is your drinking water	from a private well?	No Unk NA							
	a) If YES, has the water	quality been tested for safety?	i. H., H.,							
		the Water Safety Report (if available).	No Unk NA							
2.	The sewage system is:	Public Private Septic Cesspool Treatmen	t Lift Other							
	If an individual system,									
	Manufacturer Name:	p. ovide.								
	Location on Property:									
	Location on Froperty.		<u> </u>							
	Is a sewage pump insta	lled? Yes	No Unk NA							
	If an individual system, Health Department off	has it been inspected by the proper state/county/ icials?	No Unk NA							
	If an individual system,	what is the date of the last servicing?								
	How many bedrooms a	re allowed by the individual wastewater permit?								
3.	Is cable Television avai	lable at the site?	No Unk NA							
J.		service is available at the site? DSL Cable Fiber Optic	Satellite Unk NA							
	it internet service is cu	rrently available, who is the provider?								

IV. STRUCTURAL ITEMS & SOILS

1.	Are you aware of any settlement/heaving of soils, any collapsible or expansive soils or poorly compacted fill on the Property?	Yes No Unk NA
2.	Are you aware of any past or present movement, shifting, deterioration or other problems with the walls (interior or exterior) or the foundation of the Property?	Yes No Unk NA
3.	Are you aware of any tests to determine the composition/compaction of soil or the presence of any "expandable soils" being present on the Property?	Yes No Unk NA
4.	Are you aware of any foundation repairs made in the past?	Yes No Unk NA
	a) If YES, is there a written report?	Yes No Unk NA
	b) If YES, is there a warranty which can be transferred to the buyer?	Yes No Unk NA
5.	To your knowledge, are any foundation repairs currently needed?	Yes No Unk NA
6.	Except for "Cosmetic Upgrades" (carpet, paint, wallpaper) have you remodeled, made any additions, structural modifications, or other alterations or improvements to the property?	Yes No Unk NA
	 a) If YES, please attach a detailed description of all work completed, the name completed the work and the completion date of the work. 	of the building contractor who
7.	Were all necessary work PERMITS and approvals secured in compliance with local, city and county building codes?	Yes No Unk NA
	If Yes, please explain here (attach additional pages if necessary).	
8.	Are you aware if there has ever been damage to any portion of the (residence) sta	ructure because of the following:
	Fire Yes No Unk NA Windstorm	Yes No Unk NA
	Hail Yes No Unk NA Tornados	Yes No Unk NA Yes No Unk NA
	Hurricane Yes No Unk NA Other Disaster	Yes No Unk NA
	If Yes, please explain here (attach additional pages if necessary).	
9.	Are you aware of the presence of, or damage (repaired or unrepaired) caused by, termites or wood-destroying insects?	☐ Yes ☐ No ☐ Unk ☐ NA
	If Yes, please explain here (attach additional pages if necessary).	
10.	Are you aware of the presence of animals or animal infestations on the property and/or in the residence?	☐ Yes ☐ No ☐ Unk ☐ NA
	If Yes, please explain here (attach additional pages if necessary).	

	Other than routine mor defects with any of					upl	keep d	lur	ing you	r ownership, are you av	var	e of	any p	rot	lems	s, m	alfur	nctio	ons,
	Interior Walls	٦	Yes	٦	No		Unk		NA	Exterior Walls		П	Yes		No		Unk	П	NA
	Fireplace	_	Yes	1	No	-	Unk		NA	Chimney			Yes	Н	No	Н	Unk	\vdash	NA
	Windows	-	Yes	1	No	-	Unk		NA	Skylights		Н	Yes	Н	No		Unk	-	NA
	Doors/Door Trim	-	Yes	\dashv	No	\rightarrow	Unk		NA	Rain Gutters		П	Yes	Н	No		Unk	\vdash	NA
	Ceiling	-	Yes	7	No	\dashv	Unk		NA	Driveway		H	Yes	П	No	П	Unk	\vdash	NA
	Flooring	-	Yes	٦	No	1	Unk	H	NA	Irrigation Sys		H	Yes	H	No		Unk	\vdash	NA
	Sinks/Wet Bar	-	Yes	\dashv	No	7	Unk	T	NA	French Drain		H	Yes	П	No	Н	Unk		NA
	Shower	-	Yes	1	No	-	Unk	۲	NA	Patio			Yes		No	П	Unk	\vdash	NA
	Sauna	$\overline{}$	Yes	\exists	No	-	Unk	\dashv	NA	Outdoor Firepla	ace	H	Yes	H	No		Unk	\vdash	NA
	Jetted Bathtubs	\rightarrow	Yes	\dashv	No	-	Unk	\dashv	NA	Outdoor Kitch			Yes	H	No		Unk	\vdash	NA
	Lighting	-	Yes	┪	No	-	Unk	-	NA	Soffit(s)/Fasci			Yes	H	No	Н	Unk	\vdash	NA
	Ceiling Fans	-	Yes	1	No		Unk	٦	NA	Stucco/Dryvit			Yes	Н	No	Н	Unk	\vdash	NA
	Electrical Outlets	-	Yes	1	No	-	Unk	٦	NA	Garage Door			Yes	Н	No	Н	Unk	\vdash	NA
	Locks	\rightarrow	Yes	\dashv	No	\dashv	Unk	-	NA	ourage boor		H	Yes	Н	No	П	Unk	\vdash	NA
	LOCKS	-	Yes	\dashv	No	-	Unk	-	NA				Yes	Н	No		Unk	\vdash	NA
		_	, cs [_	110		O'IIK [<u> </u>		ш	.,,		J	ш	
	If Yes, please explair								503 11 110										
1. I	s there an engineer's If Yes, please attach survey (attach addit	a c	ору о	of t	he su	rve	erty a	va in	ilable?	y whom the survey wa	s co		es [No _		Unk te of	the	NA
			-							Add additional distinct is									
	Property tax: Ye	es —		0		Jnk		Ye	7	/year. H	ome	t			1		T1		∐No
	Encroachments	Н	Yes		No		Unk	_	NA	Boundary Dispute	-	Ye		No	1	Un		NA	
	Easements		Yes		No		Unk	_	NA	Soil Erosion	-	Ye	\vdash	No	-	Un	-	NA	
	Soil Problems		Yes		No		Unk		NA	Standing Water	-	Ye	_	No	-	Un	-	NA	
	Land Fill		Yes		No		Unk	_	NA	Drainage Problems	-	Ye		No	-	Un	-	NA	
	Foreclosure		Yes		No		Unk	L	NA	Zoning Noncompliance	_	Ye		No	-	Un	-	NA	
	Pending Litigation	Ц	Yes	_	No		Unk	_	NA	Judgments/Liens	_	Ye	_	No	-	Un	-	NA	
	Restrictive Covenants		Yes	_	No		Unk		NA	Special Assessments		Ye		No	-	Un	-	NA	
	Mechanics Lien(s)		Yes		No		Unk	L	NA	Eminent Domain		Ye	-	No	-	Un	-	NA	
	Materials Lien(s)		Yes		No		Unk	L	NA	HOA/COA Dues		Ye		No	-	Un	-	NA	
	Rights of Way		Yes		No		Unk		NA	Historic Registry		Ye	-	No	-	Un	-	NA	
	CRP		Yes		No		Unk	L	NA	Pearl River Valley land		Ye	-	No	-	Un	-	NA	
	16 th Section land		Yes		No		Unk	L	NA	PID: \$		Ye		No	-	Un		NA	
	Leasehold		Yes	L	No		Unk		NA	(Other)		Ye	s 🔲	No		Un	K _	NA	N.
	If Yes, please explain	n h	ere (a	tta	ch ac	Idi	tional	pa	ges if n	ecessary).	<i></i>					- Alexander	and the second		

3.	Are you aware if any is currently located in a) If Yes, what is the	n a FEMA De	signated Flood	l Hazard Z	one?	Yes	No Unl	« NA
4.	Has the residence ev	er been floo	ded by rising w	ater fron	the outside?	Yes	No Uni	k NA
5.	Is flood insurance cu a) If Yes, please ind the premium was las	licate the pre		y being po		Yes	No Unl	⟨ NA
6.	Are you aware if any located within a WET	ā		50	tly designated as being estrictive uses?	Yes	No Unl	⟨ NA
7.	Are you aware of and Walls Doors Attic If Yes, please explain	Yes Yes Yes	No Unk No Unk Unk	NA NA NA	r damage (at any time Windows Crawl Space Basement cessary).	, for any reaso Yes Yes Yes Yes	n) to: No Unk No Unk No Unk	NA NA NA
8.	Are you aware of wa	ater penetrat	ion or damage	FOR ANY	REASON, because of:			
	Flooding	Yes	No Unk	NA	Lot Drainage	Yes N	o Unk] NA
	Pipe Fittings	Yes	No Unk	NA	Condensation	Yes N	o Unk	NA
	Sewer Overflow	Yes	No Unk	NA	Moisture Seep	Yes N	o Unk	NA
	Sewer Backup	Yes	No Unk	NA	Leaking Pipes	Yes N	o Unk	NA
	Plumbing Fixtures	Yes	No Unk	NA	Broken Pipes	Yes N	o Unk	NA
	Leaking Appliances	Yes	No Unk	NA	Other Causes	Yes N	o Unk	NA
	If Yes, please expla	in here (atta	ch additional p	ages if ne	cessary).			

VI. BUILT-IN APPLIANCES, SYSTEMS AND MECHANICAL EQUIPMENT REMAINING WITH RESIDENCE

Instructions to Seller(s):

- a) If an item listed below <u>does not exist</u> or <u>will be uninstalled and removed from the residence before closing</u>, CROSS THROUGH the name of the item using a line or "X," so that the list below will reflect the items remaining with the residence.
- b) If other distinct built-in appliances, systems, or mechanical equipment exist and will remain, add them in the blanks provided below or use a separate page.
- c) Indicate whether the item is powered by gas or electricity, and the age in years of the item (if age not known, indicate "Unknown").
- d) Where a "(#)" appears in the entries below, indicate, in the blank space provided immediately thereafter, how many of the item will remain with the property.

e) Indicate in the box provided after the list below if seller knows of a problem with one or more items appearing in the list. ITEM GAS/ELECTRIC AGE ITEM GAS/ELECTRIC AGE Built-In Cooktop Garbage Disposal Garage Door Opener(s) (#)___ Built-In Oven(s) Built-In Dishwasher Central Air (#) Built-In Microwave Central Heat (#) Built-In Ice Maker Water Heaters (#) Built-in Trash Compactor Tankless Heater (#) Built-in Range **Ductless HVAC** Built-In Refrigerator If seller knows of a problem with one or more items listed above, explain the problem here (attach additional pages if necessary). If no explanation(s) appear in this box or on an attached page, seller thereby indicates being unaware of any problems. VII. CERTIFICATION SELLER certifies that the information in this Property Condition Disclosure Statement is true and complete to the seller's actual (personal) knowledge as of the date signed by the seller. If a seller of residential real property acquires knowledge which renders materially inaccurate a Property Condition Disclosure Statement provided previously, the seller shall deliver a revised Property Condition Disclosure Statement to the buyer as soon as practicable. In no event, however, shall a seller be required to provide a revised Property Condition Disclosure Statement after the transfer of title from the seller to the buyer or occupancy by the buyer, whichever is earlier. Seller's Signature(s) Date

BUYER acknowledges receipt of a copy of this statement and b certain conditions and information concerning the property kn seller and is not a substitute for any home, pest, hazardous w	own to the seller. It is not a warranty of any kind by the
inspection(s) of the public records.	
Buyer's Signature(s)	
X	Date
x	Date
	23.200.004.00
SELLER'S CLOSING CERTIFICATION: Seller certifies at closing that remains true and complete to the seller's actual (personal) know	the information in this PCDS, including any amendments, vledge <u>as of the date of the transaction's closing</u> .
Seller's Signature(s) <u>at closing</u>	
x	Date of closing
x	Date of closing

Date

X

Instructions: Supplemental Materials

For your convenience, the following model forms are provided for possible use with the PCDS:

- An "additional page," as referenced in the PCDS to be used for additional explanations, if necessary.
- An "Amendment" to the PCDS if circumstances require seller to amend the original PCDS.

PCDS Additional Explanation Page

Instructions to Seller(s):

The PCDS often presents boxes in which to provide explanatory details on various topics, including an instruction to "attach additional pages if necessary."

This page may be used as such an additional page. Seller should indicate in the main body of the PCDS that an additional page has been attached when such is needed.

To avoid confusion on what is being explained, identify the item for which additional explanation is being provided by providing Roman Numeral for the subject Section, and the Number for item in that Section being explained (for example, "IV. 8." would reference Section IV.. "Structural Items and Soils." Item 8: (regarding damage from fire, hail, etc.)).

14. 6. Would reference section 14., Structural rechisting and sons, rechist, frequency during adming a minute in the configuration.								
Write your explanation in the box below. More than one item may be discussed if space allows, or, use more pages.								
∵								

MISSISSIPPI REAL ESTATE COMMISSION

Amendment to the Property Condition Disclosure Statement (PCDS)

Instructions to Seller(s):

You may use this model form to Amend an existing PCDS by completing this Amendment form and attaching it to the front of the existing PCDS. Using the same process, multiple consecutive amendments may be made over time.

Note to Buyer(s) and Seller(s): Note that Amendment of a PCDS has the effect of providing the PCDS for the first time, in that relevant timelines and legal options available to the buyer begin anew upon the seller's providing an Amendment to an existing PCDS. Seller(s) [name(s)] Angela Payne, Executrix of the Estate of Charlotte S. Nance , hereby amend the attached PCDS previously signed and dated by the seller(s) on [date] ______, by revising said PCDS as follows: SELLER'S CERTIFICATION Seller certifies that the information in this Property Condition Disclosure Statement (as amended) is true and complete to the seller's actual (personal) knowledge as of the date signed by the seller. If a seller of residential real property acquires knowledge which renders materially inaccurate a Property Condition Disclosure Statement provided previously, the seller shall deliver an amended Property Condition Disclosure Statement to the buyer as soon as practicable. In no event, however, shall a seller be required to provide an amended Property Condition Disclosure Statement after the transfer of title from the seller to the buyer or occupancy by the buyer, whichever is earlier. Seller's Signature(s) Date BUYER'S ACKNOWLEDGMENT Buyer acknowledges receipt of a copy of this statement and buyer understands that this information is a statement of certain conditions and information concerning the property known to the seller. It is not a warranty of any kind by the seller and is not a

substitute for any home, pest, hazardous waste, or other inspections or testing of the property or inspection(s) of the public records.

Date

Χ

Buyer's Signature(s)

PACKAGE CERTIFICATE



PCDS 10 pages

doc12452120251110105654.pdf 10 pages

E-SIGN INFO

SIGNED Status:

Jones Luster Originator:

jluster@mossyoakproperties.com

IP: 136.239.34.131 Domain: my.brokermint.com

3FBE23CCB9D3C2142FF4C6E5B7404A53 Date: Nov 10, 2025 09:49 AM

CST (UTC-6) Time zone:

Signers:

Package ID:



Angela Payne, Executrix of the Estate of

Charlotte S. Nance

angelapayne5@gmail.com Signed Nov 10, 2025 09:49 AM IP: 150.221.168.239

Angela Payne, Executrix of the Estate of Charlotte S. Nance

id: 89d141fd87dd62ff3e021a90e200a73d



HISTORY

Nov 10, 2025 09:49 AM Angela Payne, Executrix of the Estate of Charlotte S. Nance angelapayne5@gmail.com Viewed IP: 150.221.168.239 Nov 10, 2025 09:49 AM Angela Payne, Executrix of the Estate of Charlotte S. Nance angelapayne5@gmail.com IP: 150.221.168.239 Signed Nov 10, 2025 09:49 AM Package has been fully signed and sealed Completed

Package ID: 3FBE23CCB9D3C2142FF4C6E5B7404A53