#### 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:

ADDRESS:		_
	iew Rd, West Point, MS 39773	
SELLER(S):	Pankaj Desai	Year
Note to Ruye	 r: If the structure was built before 1978, you are encouraged t	Built: 1976
Note to buye	i. Il the structure was built before 1976, you are encouraged t	to investigate the possible presence of lead-based paint
	IS A PCDS NECESSARY? – NO OCCUPAN	CY AND NO KNOWLEDGE
	o Seller(s): If no seller has occupied (lived in) the property, AND boxes below, sign in attestation of the truth of these represent	
☐ No Selle	r has occupied the property, ${ t AND}$ $\square$ no Seller has any k	nowledge of the property's condition.
Signature(s)	of Seller(s)	Date
	IS A PCDS NECESSARY? – STATU	TORY EXCLUSIONS
statutory excl the requireme Code. (Check	buyer prior to the signing by the buyer of an offer to purchasusion to the contrary for the seller. The following is a "summarent to provide a fully completed PCDS. A more thorough expall that apply, sign in attestation of the truth of this representations.	ry" of those transfers which are <u><b>EXCLUDED</b></u> (in part) from planation is provided in §89-01-501(2) of the Mississipp
	suant to a court order, to include the following: by order of a probate court in the administration of an esta	to
	pursuant to a writ of execution.	ie.
<del></del>	by any foreclosure sale.	
<b>—</b>	by a Trustee in Bankruptcy.	
<del></del>	by an eminent domain proceeding.	
<b>—</b>	from a decree for specific performance.	
	by a fiduciary in the administration of an estate, guardiansh	ip, conservatorship or trust.
<u>Transfers</u> by	a Mortgagor who is in default to the Mortgagee, to include t	the following:
	to a beneficiary of a deed of trust.	
	by a foreclosure sale after default on a mortgage.	
	by a mortgagee or a beneficiary following a foreclosure.	
Transfer	by a deed in lieu of foreclosure.	
Other Transfe	ers to include the following:	
	of real property on which no dwelling is located.	
	from one co-owner to one or more co-owners.	
	to a spouse (including due to divorce/separation), or to a pe	erson in the lineal line of consanguinity.
Transfer	to or from any governmental entity.	
Signature(s)	of Seller(s)	Date

#### **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.	Does the seller currently have ownership of the residence?	$\checkmark$	Yes		No	Unk		NA
2.	Does the seller currently occupy the residence?		Yes	$\checkmark$	No	Unk		NA
3.	Are there certificates of occupancy related to the property?		Yes		No	Unk	/	NA
4.	Is the residence a condominium?		Yes	$\checkmark$	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?	<b>/</b>	Yes	•	No	Unk		NA
7.	What dates have the seller occupied the residence?	1995 -	- 202	:5				
8.	What is the approximate square footage of the heated/cooled living area?	2551						
9.	How or by whom was the heated/cooled square footage area determined?	Prope	rty R	eco	ords			

#### II. ROOF

Are you aware whethe	rall or any portion of the roof has been repaired or replaced? $\bigvee$ Yes	S No Unk NA					
If Yes, please explain here (attach additional pages if necessary).							
Roof was replace	d in the past 10 years						
To your knowledge, a roof? <b>If Yes, please p</b>	S No Unk NA						
•	current leaks or defects with the roof such as structural ackups, moisture issues, wind damage, or hail damage? Yes	S No Unk NA					
If Yes, please explain	here (attach additional pages if necessary).						
The roof is 10 y	ears old.						
	III. UTILITIES, INTERNET, AND TELEVISION SERVICES						
Utilities	Service Provider (state NA if Not Applicable)	Average Monthly Bill					
Electricity	City of West Point	75					
Natural Gas	City of West Point	50					
Water	City of West Pont	50					
Garbage Collection	City of West Point	30					
Propane	N/A						
Solar Panels	N/A						
(other)							
If applicable, Propane	Tank is: $\square$ Owned, $\square$ Leased. If leased, the fee is \$ per	: Month $\square$ , Year $\square$ .					
Is your drinking water	from a private well?	No Unk NA					
•	r quality been tested for safety?  h the Water Safety Report (if available).  Yes	S No Unk NA					
The sewage system is If an individual system Manufacturer Name:	n, provide:	nent Lift Other					
Location on Property:	Challe						
Is a sewage pump inst		No Unk NA					
If an individual system, has it been inspected by the proper state/county/ Health Department officials?							
If an individual system	, what is the date of the last servicing?						
How many bedrooms	are allowed by the individual wastewater permit?						
Is cable Television ava	ilable at the site?	No Unk NA					
What type of internet	service is available at the site?    DSL Cable Fiber Optic	Satellite Unk NA					
If internet service is co	urrently available, who is the provider? Comcast						

#### **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?	Y	′es 🗸	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?	Y	′es 🔽	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?	Y	'es 🔽	No		Unk		NA
4.	Are you aware of any foundation repairs made in the past?	<u> </u>	′es 🗸	<b>∠</b> No		Unk		NA
	a) If YES, is there a written report?	Y	'es	No		Unk		NA
	b) If YES, is there a warranty which can be transferred to the buyer?	Y	'es	No		Unk		NA
5.	To your knowledge, are any foundation repairs currently needed?	$\prod_{Y}$	′es 🗸	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?		′es 🗸	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	e buil	ding co	ntra	ctor v	vho	
7.	Were all necessary work PERMITS and approvals secured in compliance with local, city and county building codes?	Y	'es	No		Unk	<b>/</b>	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) str Fire Yes No Unk NA Windstorm Hail Yes No Unk NA Tornados Hurricane Yes No Unk NA Other Disaster	ructui	re bed Yes Yes Yes	No No	V	follo Unk Unk Unk Unk	wing	g: NA NA 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 <b>√</b>	Ż 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 🖵	Ż No	□ ι	Jnk		NA
	If Yes, please explain here (attach additional pages if necessary).							

L. Other than routine r or defects with any o								
Interior Walls		Unk NA	Exterior Walls		Yes 🖊	No	Unk	NA
Fireplace		Unk NA			Yes	No	Unk	<u> </u>
Windows	$\vdash$	Unk NA	•		Yes	No	Unk	<b>—</b>
Doors/Door Trim		Unk NA			Yes V	No	Unk	-
Ceiling	$\vdash$	Unk NA			Yes .	No	Unk	<b>—</b>
Flooring	$\vdash$	Unk NA	•		Yes	No	Unk	<del></del>
Sinks/Wet Bar	Yes No	Unk NA	,		Yes	No	Unk	N/
Shower	$\vdash$	Unk NA	Patio		Yes	No	Unk	<del></del>
Sauna	Yes No	Unk NA	Outdoor Firepla	ace	Yes	No	Unk	NA
Jetted Bathtubs	Yes No	Unk NA	Outdoor Kitch	ien	Yes	No	Unk	N/
Lighting	$\vdash$	Unk NA	Soffit(s)/Fasci	a(s)	Yes	No	Unk	<b>Y</b>
Ceiling Fans	Yes No	Unk NA	• • •	· · · —	Yes	No	Unk	NA
Electrical Outlets	Yes No	Unk NA	•		Yes	No	Unk	NA
Locks	Yes No	Unk NA			Yes	No	Unk	. NA
	Yes No	Unk NA			Yes	No	Unk	. NA
If Yes, please expla								
Is there an engineer	s survey of the Prop		AND SITE DATA	Ye	es 🔽	No _	Unk	□ NA
Is there an engineer		erty availab						
Is there an engineer  If Yes, please attack survey (attach additate and additate an	n a copy of the surve tional pages if neces e existence of any of	erty availabey and indicassary).	te by whom the survey wan	s compl	eted an	d the o	date of	the ge if nee
Is there an engineer  If Yes, please attack survey (attach addi	n a copy of the surve tional pages if neces e existence of any of es  \Bigcup_No \Bigcup_Unk	erty availabey and indicassary).  the following of the fo	te by whom the survey was ng? <i>Add additional distinct is</i> 1500 /year. Ho	s compl	eted an	d the d	date of	the ge if nee
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Is there an engineer  If Yes, please attack survey (attach addiding and addiding attack and a survey and a su	a copy of the survertional pages if neces  e existence of any of the survertional pages if neces  e existence of any of the survertional pages if neces  e existence of any of the survertional pages if neces  Yes No Unk  Yes No No Ves No No Ves No No Ves No No Ves No V	erty availaber and indicases ary).  the following the following of the fol	te by whom the survey was  ang? Add additional distinct is  1500 /year. Ho  A Boundary Dispute  A Soil Erosion  A Standing Water  Drainage Problems  A Zoning Noncompliance  A Judgments/Liens  A Special Assessments  A Eminent Domain  A HOA/COA Dues  A Historic Registry  Pearl River Valley land  A PID: \$	sues bellomestes Yes Yes Yes Yes Yes Yes Yes Yes Yes Y	eted an  ow, use ad exem No	a sepair ption:	date of  rate pag Ink	the  ge if nee es

3.	Are you aware if any portion of the Property (including a part of the site) s currently located in a FEMA Designated Flood Hazard Zone?  The syou aware if any portion of the Property (including a part of the site)  Yes V No Unk N  No Unk N  The syou aware if any portion of the Property (including a part of the site)  Yes V No Unk N  No Unk N  The syou aware if any portion of the Property (including a part of the site)	Α
4.	Has the residence ever been flooded by rising water from the outside?	Α
5.	s flood insurance currently required?  The premium was last adjusted.	A
6.	Are you aware if any portion of the Property (Site) is currently designated as being ocated within a WETLANDS area and is subject to specific restrictive uses?	Α
7.	Are you aware of any occurrence of water penetration or damage (at any time, for any reason) to:  Walls	
8.	Are you aware of water penetration or damage FOR ANY REASON, because of:  Flooding	

#### 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
Built-In Cooktop	Electric	2
Built-In Oven(s)	Electric	2
Built-In Dishwasher	Electrice	5
Built-In Microwave	N/A	
Built-In Ice Maker	N/A	
Built-in Trash Compactor	N/A	
Built-in Range	N/A	
Built-In Refrigerator	Electric	8

ITEM	GAS/ELECTRIC	AGE
Garbage Disposal	N/A	
Garage Door Opener(s) (#)	Electric	5-6
Central Air (#) 2_	Electric	?
Central Heat (#) 2	Electric	?
Water Heaters (#)	Gas	3-4
Tankless Heater (#)	N/A	
Ductless HVAC	N/A	

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.

Dishwasher is leaking and can be fixed and/or a credit can be provided.

#### 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.

Date	November 20, 2025
Date	
the seller. It is r	this information is a statement of not a warranty of any kind by the ons or testing of the property or
Date	
Date	
	CCDS, including any amendments, the transaction's closing.
	Date  Date  nderstands that the seller. It is now the seller inspection  Date  Date  Date  Date

### **Instructions: Supplemental Materials**

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

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

## PCDS Additional Explanation Page

Instructions to Sell	ler	(s)	١:
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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.)).

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 <u>providing the PCDS for the first time</u>, 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)] Pankaj Desai	, 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 State personal) knowledge as of the date signed by the seller. If a seller of reside naccurate a Property Condition Disclosure Statement provided previously, to	ntial real property acquires knowledge which renders materially he seller shall deliver an amended Property Condition Disclosure
Statement to the buyer as soon as practicable. In no event, however, shall Disclosure Statement after the transfer of title from the seller to the buyer o	a seller be required to provide an amended Property Condition or occupancy by the buyer, whichever is earlier.
Seller's Signature(s)	
Υ	Date
Υ	Date
BUYER'S ACKNOWLEDGMENT	understande that this information is a statement of southin
Buyer acknowledges receipt of a copy of this statement and buyer usonditions and information concerning the property known to the selles substitute for any home, pest, hazardous waste, or other inspections or	er. It is not a warranty of any kind by the seller and is not a
Buyer's Signature(s)	
Χ	Date
Χ	Date