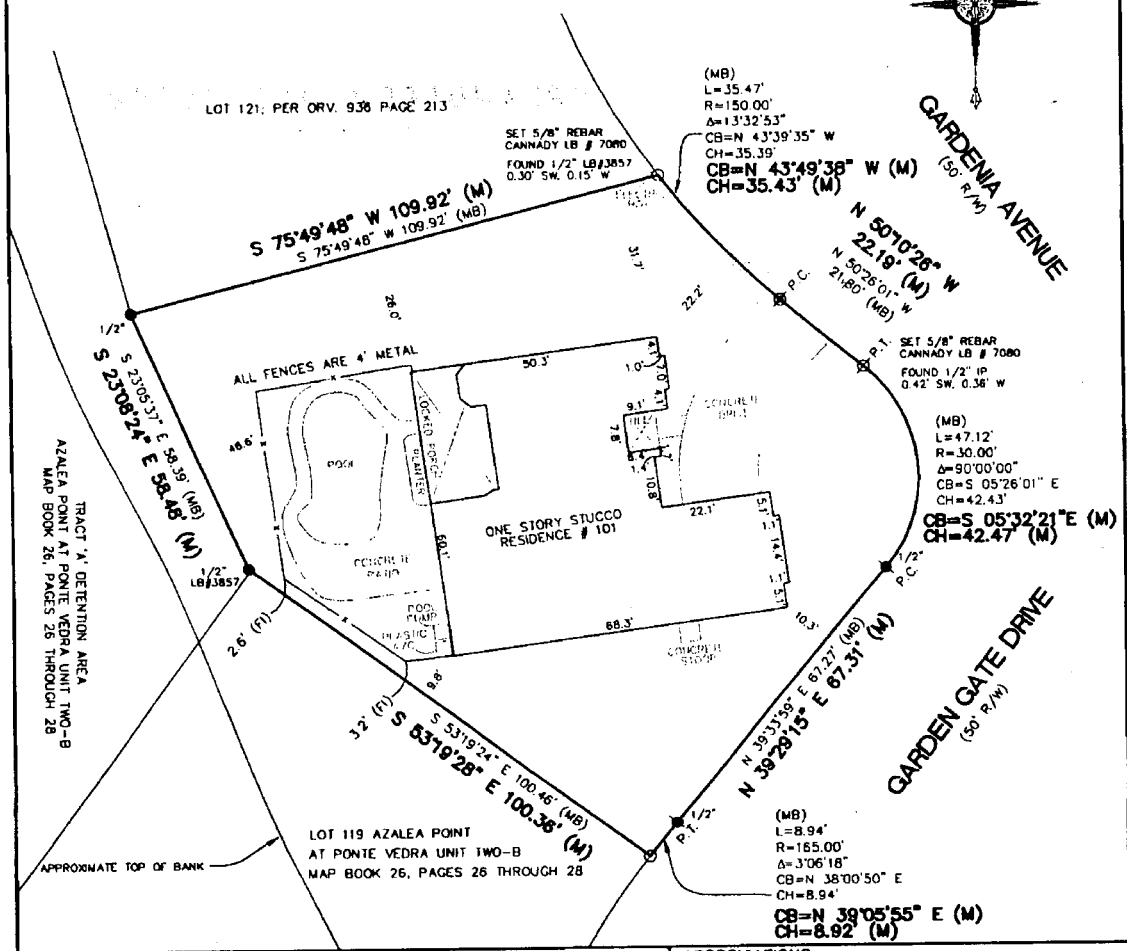
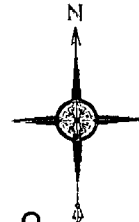


MAP SHOWING BOUNDARY SURVEY

LOT 120, AZALEA POINT AT PONTE VEDRA UNIT TWO-A, AS RE-NUMBERED IN THAT CERTAIN AFFIDAVIT RECORDED IN OFFICIAL RECORDS VOLUME 936, PAGE 213 OF THE PUBLIC RECORDS OF ST. JOHNS COUNTY, FLORIDA ORIGINALLY KNOWN AS LOT 126, AZALEA POINT AT PONTE VEDRA, UNIT TWO-A, ACCORDING TO PLAT THEREOF AS RECORDED IN MAP BOOK 25, PAGES 92 THROUGH 95, INCLUSIVE, OF THE PUBLIC RECORDS OF ST. JOHNS COUNTY, FLORIDA.

CERTIFIED TO: BILL A. YOST AND KATHLEEN J. YOST
 GMAC MORTGAGE CORP. ISADA
 STEWART TITLE
 WATSON AND OSBORNE, P.A.



GENERAL NOTES

1. THIS IS A MAP SHOWING BOUNDARY SURVEY.
2. BEARINGS ARE BASED ON THE NORTHERLY LOT LINE OF LOT 120, BEING THE ASSUMED BEARING OF 75°49'48" W, AS PER RECORD MAP.
3. THERE MAY BE RESTRICTIONS OR EASEMENTS ARE NOT SHOWN ON THIS MAP THAT MAY BE FOUND IN THE PUBLIC RECORDS OF THIS COUNTY OR EVIDENCED BY TITLE EXAMINATION.
4. THIS SURVEY WAS PERFORMED WITHOUT THE BENEFIT OF A TITLE COMMITMENT.
5. THE PROPERTY SHOWN HEREON OVERLAPPED BY HEAVY LINES IS BASED ON A LEGAL DESCRIPTION PROVIDED BY CLIENT.
6. THIS SURVEY DOES NOT REFLECT OR DETERMINE OWNERSHIP.
7. THIS SURVEY SHOWS ONLY THE ABOVE GROUND INDICIA, NO UNDERGROUND UTILITIES, FOOTERS, STRUCTURES, OR IMPROVEMENTS ARE SHOWN ON THIS MAP.
8. UNLESS OTHERWISE NOTED, ANY PORTION OF THE PARCEL THAT MAY BE DEEMED AS WETLANDS BY STATE OR GOVERNMENT AGENCIES, HAS NOT BEEN DETERMINED AND ANY LIABILITY RESULTING THEREFROM IS NOT THE RESPONSIBILITY OF THE UNDERSIGNED.

ABBREVIATIONS

- A/C - DENOTES AIR CONDITIONER
- BRL - DENOTES BUILDING RESTRICTION LINE
- (C) - DENOTES CALCULATED PER PLAT
- CB - DENOTES CHORD BEARING
- CH - DENOTES CHORD DISTANCE
- CONC. - DENOTES CONCRETE
- (D) - DENOTES DEED DIMENSION RECORD IN PUBLIC RECORDS
- (F) - DENOTES FENCE LINE INSIDE OF SUBJECT PROPERTY LINE
- (FO) - DENOTES FENCE LINE OUTSIDE OF SUBJECT PROPERTY LINE
- (FOU) - DENOTES FENCE LINE ON SUBJECT PROPERTY LINE
- ID - DENOTES IDENTIFICATION
- IP - DENOTES IRON PIPE
- IR - DENOTES IRON PIN OR REBAR
- L - DENOTES ARC LENGTH DISTANCE
- LB - DENOTES LICENSED BUSINESS
- (M) - DENOTES MEASURED DIMENSION MADE IN FIELD OR SUBSTANTIATED BY FIELD TRAVERSE MEASUREMENTS
- (MB) - DENOTES MAP BOOK
- NO - DENOTES NAIL & DISK
- ORB - DENOTES OFFICIAL RECORDS BOOK
- ORV - DENOTES OFFICIAL RECORDS VOLUME
- (P) - DENOTES PLAT DIMENSION SHOWN ON RECORD PLAT
- P.B. - DENOTES PLAT BOOK
- P.C. - DENOTES POINT OF CURVE
- P.C. - DENOTES PAGE
- POS. - DENOTES PAGES
- P.R.C. - DENOTES POINT OF REVERSE CURVE
- PS&M - DENOTES PROFESSIONAL SURVEYOR AND MAPPER
- P.T. - DENOTES POINT OF TANGENT
- R - DENOTES RADIUS DISTANCE
- (R/W) - DENOTES RIGHT OF WAY
- U.O.N. - DENOTES UNLESS OTHERWISE NOTED

FLOOD CERTIFICATION

BY GRAPHIC PLOTTING ONLY, THE PROPERTY SHOWN HEREON LIES WITHIN ZONE: "SHADED X" AS SHOWN ON THE FEDERAL EMERGENCY MANAGEMENT AGENCY (F.E.M.A.) NATIONAL FLOOD INSURANCE PROGRAM, FLOOD INSURANCE RATE MAP (F.I.R.M.) COMMUNITY PANEL NO: 125147-0095H, MAP REVISED DATE: SEPTEMBER 9, 2004.

LEGEND

- FD, P SIZE NOTED - NO ID U.O.N.
- FD, R SIZE NOTED - NO ID U.O.N.
- SET 5/8" REBAR CANNADY LB # 7080
- FD, CW SIZE NOTED - NO ID U.O.N.
- NAIL AND DISK AS NOTED
- FOUND X-CUT
- NAIL AS NOTED
- FOUND RAILROAD SPIKE
- DENOTES LINE NOT TO SCALE
- DENOTES B.R.L.
- DENOTES EASEMENT LINE
- DENOTES FENCE LINE
- DENOTES CONCRETE AREA

I HEREBY CERTIFY THAT THIS SURVEY WAS MADE TO THE BEST OF MY KNOWLEDGE AND BELIEF AND MEETS THE MINIMUM TECHNICAL STANDARDS AS SET FORTH BY THE FLORIDA BOARD OF PROFESSIONAL LAND SURVEYORS IN CHAPTER 81G17-8.0 (FORMERLY CHAPTER 21H4-8.0), FLORIDA ADMINISTRATIVE CODE, PURSUANT TO SECTION 472.02(7) FLORIDA STATUTES

BY: *James W. Cannady*
 JAMES W. CANNADY, PROFESSIONAL SURVEYOR & MAPPER,
 CERTIFICATE No. 3588, STATE OF FLORIDA

DATE: 12-22-04
 JOB NUMBER: 04-4048
 FIELD BOOK: 203
 PAGE: 2
 SCALE: 1" = 30'

5783 Mining Terrace, Suite 5
 Jacksonville, Florida 32257
 Phone: (904)280-6628
 Fax: (904)280-0288
 Licensed Business No.: 7080
 EMAIL: jwcannady@bellsouth.net

SELLER'S PROPERTY DISCLOSURE STATEMENT

THIS DISCLOSURE is being made by: BILL A. YOST (Seller)
Printed Name

for property at: 101 GARDENIA AVENUE, PONTE VEDRA BEACH, FL 32082
Address City ST Zip

IN ACCORDANCE WITH OUR PLEDGE to serve our customers honestly and fairly, Keller Williams Realty® Atlantic Partners has prepared this disclosure to inform prospective Buyers of the following items:

NOTICE TO SELLER: In the State of Florida, each Seller is obligated to disclose to prospective Buyers all facts known to Seller that materially and adversely affect the value of the property being sold that are not readily observable by the Buyer. This disclosure statement is designed to assist you in complying with State of Florida regulations and to assist the Buyer in evaluating the property. The Listing Broker and Cooperating Broker (if any) will also rely on this information when they evaluate, market and present your property to prospective Buyers.

If this property is unimproved (vacant land/lot)-complete 15 through 19 only.

When explanations are needed give as much detail as possible; date, location, name of repair company, etc.

Please fill in as accurately as possible.

NOTICE TO BUYER: This disclosure is intended to represent Seller's knowledge of conditions concerning the property as of the date signed. It is not a substitute for a Professional Home Inspection or any other inspection Buyer wishes to obtain. This disclosure is not a warranty of any kind by Seller or a warranty or representation by the Keller Williams Jacksonville Realty or their sales associates.

OCCUPANCY

Seller currently occupies the property? Yes No

When did Seller vacate the property? _____

Is the property tenant occupied? Yes No

Is the lease month-to-month? Yes No

Beginning date of lease period _____ N/A

End date of lease period _____

Are lease payments current? N/A Yes No

Months in arrears _____

STRUCTURAL ITEMS

Name of Builder who built your home, if known _____

Are you aware of any movement, shifting, structural damage, or other problems with walls or foundations? Yes No

Are you aware of any water leakage or water intrusion on the property? Yes No

Are you aware of problems with driveways, sidewalks, patios or retaining walls settling? Yes No

Have there ever been repairs or efforts to control the cause or effect of any problem described above? Yes No

Does the home have a fireplace? Yes No

Have there been any problems with it? Yes No

Has there ever been a fire in the house? Yes No

ADDITIONS or REMODELING

Have you made any additions, structural changes, or alterations to the property? Yes No

If Yes, explain: _____

Did you obtain all necessary permits? Yes No

Did work comply with building codes? Yes No

To your knowledge, did previous owner make any changes mentioned above? Yes No

ROOF

Year roof was installed if you know? _____

Are you aware of any roof leaks? Yes No

Do you know of any problems with roof? Yes No

Do you know of any gutter problems? Yes No

Contractor who repaired or replaced roof _____

SIDING

Exterior siding material (s): Brick Wood Vinyl Stucco Synthetic Stucco Concrete siding Other

Are you aware of any problems with siding material? Yes No

Name of Manufacturer if known _____

Seller further discloses that to their knowledge:

No previous claims have been filed against a siding manufacturer? Yes No

A claim was filed and pending against siding manufacturer? Yes No

Previous claims have been filed and settled with siding manufacturer? Yes No

WINDOWS

Are windows thermo-pane (insulating)? Yes No

Are any windows fogged? Yes No

If Yes, how many? _____

Are any windows cracked/broken? Yes No

Do all windows open, stay open, close and lock properly? Yes No

Are any screens missing or damaged? Yes No

If Yes, how many? _____

HEAT and AIR CONDITIONING

Air conditioning: Central Yes No

Type: _____ Electric Natural gas Window units

Heat: Central Yes No

Type: _____ Electric Natural gas Other _____

Are you aware of any problems regarding central air/heating units? ND Yes No

If Yes, explain: _____

ELECTRICAL SYSTEM

Electric service by: Jacksonville Electric Authority Clay County Electric Coop Other _____

Are you aware of any problems with electrical system? ND Yes No

Number of people living in home? 2 Average monthly electric bill \$ 350. to 400

PLUMBING SYSTEM

Are you aware of any problems with the plumbing system? Yes No

Any leaks? Yes No

Any low pressure problems? Yes No

Water supply provider: Private well Shared well Public supply Other _____

pump, well casing filtration system Type: _____

If private well, any repairs to the _____ well head.

Test results: _____

Has well water ever been tested? Yes No

Is the softener system Leased Owned

Do you have a water softener? Yes No

Septic system Yes No

Sewage system: Public Yes No

Are locations on survey? Yes No

Number of septic tanks _____

Drain field problems? Yes No

Any Septic system overflow? Yes No

Cleaning company: _____

Date septic tank (s) last pumped? _____

Size in gallons _____ Age _____

Water heater Electric Natural Gas Propane Solar

If gas-who is supplier _____

Energy efficient timer Yes No

Private well Yes No

Water supply for water heater-Public Yes No

ITEMS THAT CONVEY WITH SALE

Refrigerator Yes No

Washer & Dryer Yes No

Microwave oven Yes No

Dishwasher Yes No

Trash compacter Yes No

Intercom system Yes No

Lawn sprinkler system Yes No

Garage door opener Yes No

Transmitter (s) (1) (2)

Number of ceiling fans (1) (2) (3) (4) (5) (6)

Smoke detectors Yes No

Number of smoke detectors (1) (2) (3) (4)

Fuel oil tank (s) Yes No

Number of tanks 1 Buried Yes No

Propane tank Yes No

Buried Yes No Leased Yes No

Leasing company: _____

Phone: _____

Security system Yes No

Leased Yes No Monthly Cost \$ _____

Security system service provider Never Used

Phone _____

Do any of these items have defects? Yes No

If YES explain: _____

POOL/SPA/HOT TUB

Pool type: _____ In Ground Yes No Marsite Yes No

Fiberglass Yes No Vinyl liner Yes No

Pool heater: None Yes No Electric Yes No

Gas Yes No Solar Yes No

Pool pump: 2 Year installed 2009

Filter type: _____ Year installed: 2008

List pool equipment that conveys: Polaris

Are there any problems with any items? Yes No

If YES Explain: _____

CRAWL SPACE

Has there been any accumulation of water in the crawl space? Yes No

Have there been any repairs or other attempts to control any water or dampness in the crawl space? Yes No

If Yes, explain: _____

WOOD DESTROYING ORGANISMS

Have wood destroying organisms or wood rot affected the property during your ownership? Yes No

Do you have any Wood Destroying Organism reports on the property? _____ Yes No

If YES explain: _____

Is the property under bond for wood destroying insects from a licensed pest control company? Terminix Yes No

Type of bond: _____ Repair Yes No

Treatment _____ Yes No

Is the bond transferable? _____ Yes No

Is there a transfer fee? _____ Yes No

Does bond renewal cost escalate? _____ Yes No

SOIL/DRAINAGE/BOUNDARIES

Is there any fill on the property? _____ Yes No

Any settlement of earth on the property? _____ Yes No

Is the property in a flood zone? _____ Yes No

Does your lender require flood insurance? _____ Yes No

Have there been drainage problems? _____ Yes No

Have there been any flooding problems? _____ Yes No

Are there any encroachments, encroachments, boundry disputes or easements affecting the property? _____ Yes No

If YES explain: _____

TOXIC SUBSTANCES

Are you aware of any hazardous materials in, on, or about the property? _____ Yes No

(Hazardous materials may include but shall not be limited to: lead-based paint, asbestos materials & siding, buried fuel tanks)

NEIGHBORHOOD

Are you aware of any change in your neighborhood that could affect value or desirability of the property? _____ Yes No

HOMEOWNER'S ASSOCIATION

Is the property part of a Homeowner's Association? _____ Yes No

Is the property part of a Condominium Association? _____ Yes No

Is the property subject to covenants, conditions, restrictions of the association? _____ Yes No

What is the annual association fee? \$ 1488

How is it paid? Monthly Quarterly Annually

Are fees current? _____ Yes No

Are there any legal actions against the association? _____ Yes No

Does the property have any violations of the restricitave covenants? _____ Yes No

Are there any future assessments that you are aware of? _____ Yes No

If YES explain: _____

Can the covenants and restrictions be changed without a majority vote of the homeowners? _____ Yes No

OWNERSHIP

Does anyone have a first right of refusal to buy your property? _____ Yes No

Are there any legal actions against the property? _____ Yes No

Are you aware of any violations of local, state, or federal laws or regulations relating to this property? _____ Yes No

THE UNDERSIGNED Seller(s) represents that the information set forth in the foregoing Property Disclosure statement is accurate and complete to the best of my/our knowledge. This disclosure is not intended to be a warranty or guaranty of any kind. Seller (s) authorize Listing Broker to provide this information to any and all prospective Buyers and cooperating Brokers (if any) and their sales associates.

Dale A. Galt
Seller Signature

9-3-09
Date

Kathleen J. Gust
Seller Signature

9-03-09
Date

THE UNDERSIGNED Buyer(s) acknowledge receipt of a copy of this Property Disclosure and attest to the fact they have been in and upon the above Property. Buyer is strongly advised to acquire a Professional Property Inspection as suggested in the Purchase and Sale Agreement and Deposit Receipt. The Listing Broker and cooperating Broker (if any) and their respective sales associates do not warrant or guarantee of any kind for Seller. Buyer acknowledges that no representations were made by the Listing Broker and cooperating Broker (if any) as to the condition of the property or any of the operating systems that would influence the Buyer's decision to purchase the above property.

Buyer Signature

Date

Buyer Signature

Date