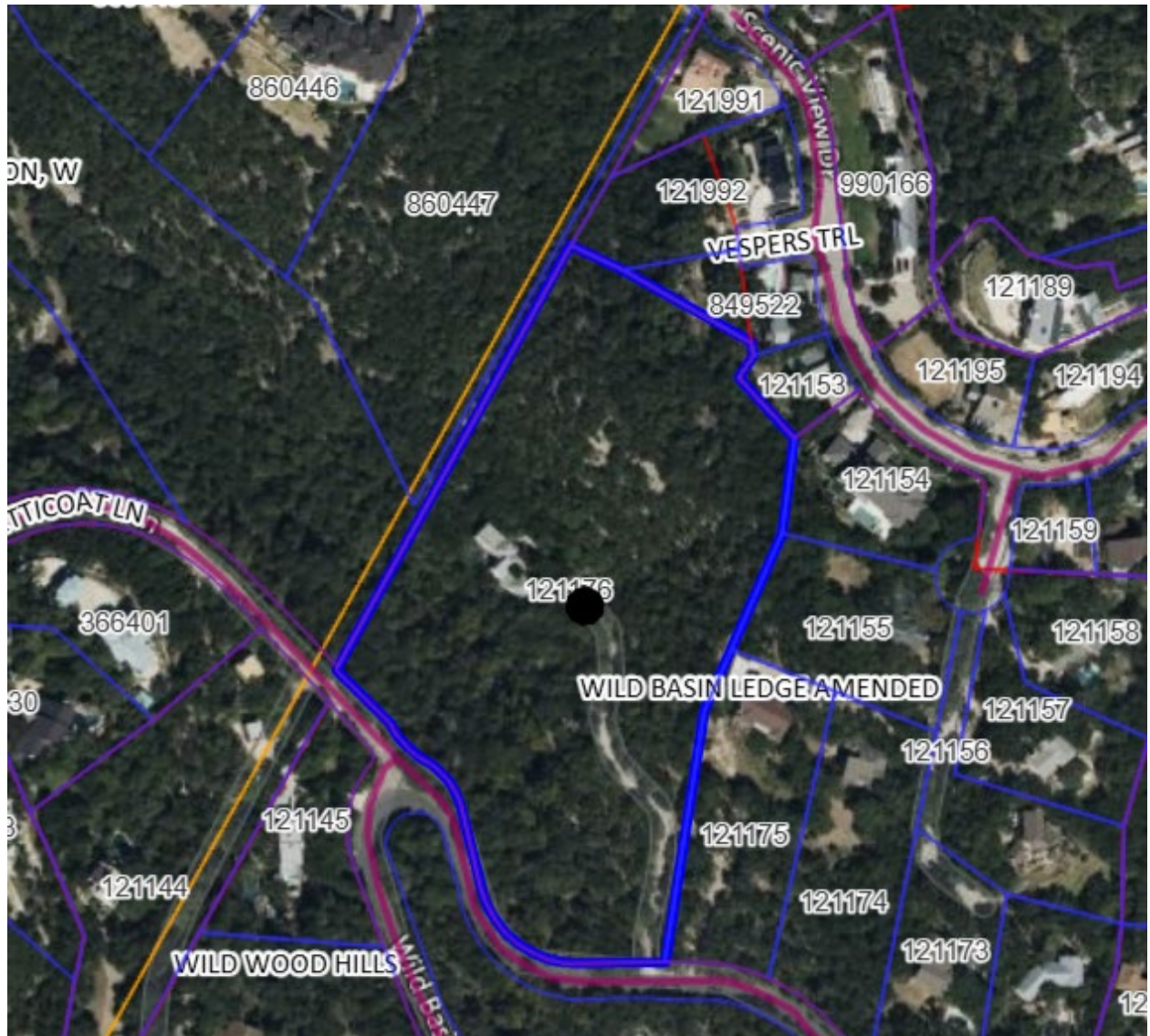


**Project Site: 1420 Wild Basin Ledge, Travis County, Texas 78746**



Report Date: November 17, 2025

Prepared For: C & E Engineering

Completed by: DB Land Consulting

Project 04 – 0110242025Report

Situs: 1420 Wild Basin Ledge, Austin, Travis County, Texas 78746  
Legal: LOT 3 WILD BASIN LEDGE AMENDED  
Owner: MATZNER RICHARD A & SARAH  
Via deed of trust: 2009102520

## **General Development Information**

Property ID: 121176  
Zoning: ETJ of Austin (2-mile ETJ)

Watershed: Bee Creek  
Watershed Type: Water Supply Rural  
MAPSCO Grid: 553Q  
City Grid: F26

Evidence of this lot is within the floodplain per FEMA firmette 48453C0445K dated 1/22/2020. The property therefore contains areas located within Zone "A" and areas within Zone "X" as identified by FEMA.

Creeks and Erosion hazard areas are evident on this lot towards the southern end of the property near the natural channel of Bee creek. Please refer to the Environmental section of this report and additional supporting documentation.

### **Utilities Providers**

Water: Travis County WCID 10  
Wastewater: On-Site Sewage Facilities (OSSF)  
Electric: Oncor  
Gas: Unknown at this time

### **Regulatory Reviewers:**

- 1) City of Austin (Site, transportation (including driveways), drainage, water quality environmental, parkland, fire)
- 2) Travis County (via Interlocal Agreement with the City of Austin)
- 3) Travis County (OSSF)
- 4) Travis County Fire Marshal
- 5) WCID 10

Property is located within the Edwards Aquifer Contributing Zone under the Austin West Quadrangle Map ID 30097C7.

## **Site Design**

This site may be developed following the City of Austin's and Travis County's development code and must adhere to the Environmental, Transportation, and Drainage Criteria Manuals developed by the City of Austin. Additionally, reviews will need to be conducted by each of the supporting utilities, such as Manville WSC and Oncor for any proposed uses.

## **Min / Max Building Requirements**

Setbacks are typical and as required by the City of Austin and Travis County Development Code for both environmental and transportation items. Setback amounts are standard but can be negotiated for placement by the developer and the developer's engineer if enough area is available. A cursory review of land deeds and research did not produce any additional prohibited developments.

## **Environmental**

Areas of the site contain Critical Water Quality Zones (CWQZ) and Erosion Hazard Areas (EHRZ) and both prohibit development within areas associated with these markers. Remediation for these areas may be proposed during site development review and may be allowable at the discretion of the Environmental staff and per the Environmental Criteria Manual as approved by the City of Austin.

Additional areas found along Bee Creek include Springs that are determined to be Critical Environmental Features (CEFs) and will require areas of buffering as part of the subdivision process. Water Quality Transitions Zones (buffers) will be required during site development and possibly during the subdivision process. This requirement will be at the discretion of the environmental reviewers as assigned by Travis County or City of Austin.

Parkland dedications fees will be required during the subdivision process for residential lots by both the City of Austin and Travis County.

## **Driveways / Transportation**

The site is also subject to the Transportation Criteria Manual approved by the City of Austin. Access to the site may be allowed along Wild Basin Ledge. The possibility of additional Right of Way dedication or dedication of sight distance easements, particularly around curves or rises/dips in the roadway may occur during formal review by City of Austin and Travis County. Driveways will require permitting through Travis County when development occurs.

## **Water Quality / Detention**

City of Austin and Travis County will most likely require water quality for any development of this site. A review will be completed by the City of Austin and will follow the current City of Austin Drainage Criteria Manual. Submission will require an engineer's study of the existing site and any contributing drainage patterns originating off-site. Additionally, erosion hazard areas are identified near the creek located on the property and may require additional reporting by a Professional Civil Engineer to mitigate future erosion impact and to certify that development downstream will not be impacted by the proposed subdivision or any residential development on this parcel.

## **Subdivision**

Subdivision through the City of Austin and Travis County will be required if dividing the single 8.71-acre lot into smaller parcels. In the current assessment, it is unlikely that more than four (4) lots can be created from this parcel due to the environmental impacts mentioned previously in this report. A pre-development meeting with Travis County is encouraged at this stage to clarify minimum requirements with the environmental impacts shown on this parcel.

## **Removal from City of Austin Extra Territorial Jurisdiction (ETJ)**

An option to remove this property from the City of Austin extra territorial jurisdiction (request to release from the ETJ) and process the subdivision with Travis County only is available at the owner's request.

This process takes a total of 45 days to complete with the City of Austin's Clerk's office and will remove the parcel out of Austin's jurisdiction for review. Additional reviews will be added to the Travis County's subdivision process in lieu of environmental reviews with the City of Austin.

It is recommended that this site be removed from the City of Austin ETJ.

## **Water /Wastewater**

Site is currently outside the typical City of Austin service area. The current water provider is Travis County WCID # 10. A request for additional demand will need to be submitted to WCID #10 to determine if the District has enough capacity for the additional demand. Once the total number of parcels is determined, a submittal for feasibility to be conducted for the District's review.

The site is not currently tied into any wastewater service and will require a review by Travis County for On-Site Sewage Facility (OSSF) suitability. Developers will need adequate land to support any future development. If more than one use is defined, a larger area will be needed or multiple areas will be needed to support the proposed uses.

## **Applications Processes Required**

- 1) Subdivision – Replat
- 2) OSSF Suitability
- 3) WCID #10 Feasibility
- 4) Travis County Fire / ESD Review
- 5) Site Development Permit Application

Professional Consultants needed for Civil Site Plan

- 1) Surveyor (Survey / Subdivision Plat)
- 2) Professional Civil Engineer
- 3) Professional Geotechnical Engineer
- 4) Professional Geologist
- 5) Registered Sanitarian (or Civil Engineer)
- 6) Architect

**Disclaimer**

The information has been provided for general reference purposes only. DB Land Consulting, LLC is not responsible for any mistakes, errors, or omissions of information in this report. Additional communication will need to occur between the developer and his agents with Travis County, the City of Austin, the Texas Department of Transportation, Texas Commission on Environmental Quality or similar such entities to determine the developable portions of these parcels. List of consultants is not all inclusive and may be modified during pre-development meetings / discussions held to further investigate development on the indicated parcels. During the course of investigation, it may be determined that additional regulatory authorities will be required for review. The information included in this report has been obtained from sources believed to be reliable. While there is no doubt to its accuracy, no further verification has occurred and thus make no guarantee, warranty or representation about the information. It is ultimately your responsibility to independently confirm its accuracy.

GENERAL INFO

ACCOUNT

Property ID: 121176  
Geographic ID: 0121150227  
Type: R  
Zoning:  
Agent: OWNWELL INC  
Legal Description: LOT 3 WILD BASIN LEDGE AMENDED

Property Use:

OWNER

Name: MATZNER RICHARD A & SARAH  
Secondary Name: UNIVERSITY OF TEXAS  
Mailing Address: 2515 SPEEDWAY STOP C1600 AUSTIN TX 78712-1486  
Owner ID: 118502  
% Ownership: 100.000000  
Exemptions: HS - Homestead,OTHER

LOCATION

Address: 1420 WILD BASIN LEDGE, TX 78746

Market Area:  
Market Area CD: M5009  
Map ID: 011818

PROTEST

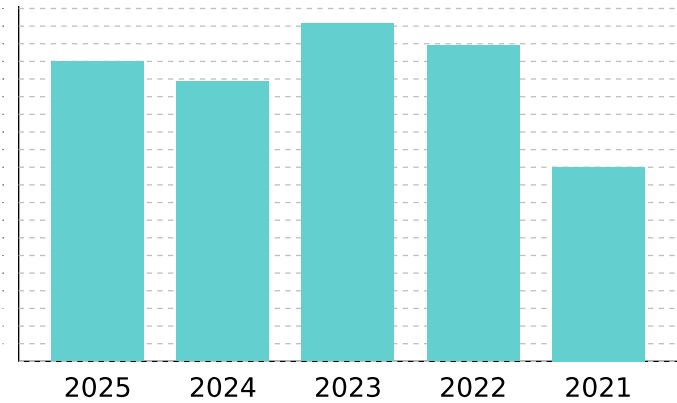
Protest Status:  
Informal Date:  
Formal Date:

VALUES

CURRENT VALUES

Land Homesite: \$2,933,175  
Land Non-Homesite: \$0  
Special Use Land Market: \$0  
Total Land: \$2,933,175  
  
Improvement Homesite: \$1,316,825  
Improvement Non-Homesite: \$0  
Total Improvement: \$1,316,825  
  
Market: \$4,250,000  
Special Use Exclusion (-): \$0  
Appraised: \$4,250,000  
Value Limitation Adjustment (-): \$551,979  
  
Net Appraised: \$3,698,021

VALUE HISTORY



VALUE HISTORY

| Year | Land Market | Improvement | Special Use Exclusion | Appraised   | Value Limitation Adj (-) | Net Appraised |
|------|-------------|-------------|-----------------------|-------------|--------------------------|---------------|
| 2025 | \$2,933,175 | \$1,316,825 | \$0                   | \$4,250,000 | \$551,979                | \$3,698,021   |
| 2024 | \$3,360,000 | \$603,242   | \$0                   | \$3,963,242 | \$601,405                | \$3,361,837   |
| 2023 | \$3,360,000 | \$1,426,386 | \$0                   | \$4,786,386 | \$1,730,171              | \$3,056,215   |
| 2022 | \$3,360,000 | \$1,117,581 | \$0                   | \$4,477,581 | \$1,699,204              | \$2,778,377   |
| 2021 | \$1,890,000 | \$860,522   | \$0                   | \$2,750,522 | \$224,725                | \$2,525,797   |

TAXING UNITS

| Unit | Description                       | Tax Rate | Net Appraised | Taxable Value |
|------|-----------------------------------|----------|---------------|---------------|
| 03   | TRAVIS COUNTY                     | 0.375845 | \$3,698,021   | \$2,815,197   |
| 08   | EANES ISD                         | 0.832200 | \$3,698,021   | \$3,478,021   |
| 0A   | TRAVIS CENTRAL APP DIST           | 0.000000 | \$3,698,021   | \$3,698,021   |
| 10   | TRAVIS CO WCID NO 10              | 0.059200 | \$3,698,021   | \$3,694,021   |
| 2J   | TRAVIS COUNTY HEALTHCARE DISTRICT | 0.118023 | \$3,698,021   | \$2,773,217   |
| 39   | TRAVIS CO ESD NO 9                | 0.075800 | \$3,698,021   | \$3,694,021   |

DO NOT PAY FROM THIS ESTIMATE. This is only an estimate provided for informational purposes and may not include any special assessments that may also be collected. Please contact the tax office for actual amounts.

IMPROVEMENT

|                 |                |                    |     |                      |         |
|-----------------|----------------|--------------------|-----|----------------------|---------|
| Improvement #1: | 1 FAM DWELLING | Improvement Value: | N/A | Main Area:           | 3,566   |
| State Code:     | A1             | Description:       |     | Gross Building Area: | 8,829.5 |

| Type | Description      | Class CD | Exterior Wall | Number of Units | EFF Year Built | Year | SQFT  |
|------|------------------|----------|---------------|-----------------|----------------|------|-------|
| 1ST  | 1st Floor        | R3       |               | 0               | 1989           | 1989 | 2,510 |
| 2ND  | 2nd Floor        | R3       |               | 0               | 1989           | 1989 | 1,056 |
| 604  | POOL RES CONC    | R3       |               | 0               | 1989           | 1989 | 1     |
| 041  | GARAGE ATT 1ST F | R3       |               | 0               | 1989           | 1989 | 608   |
| 512  | DECK UNCOVERED   | R3       |               | 0               | 1989           | 1989 | 1,044 |
| 095  | HVAC RESIDENTIAL | R3       |               | 0               | 1989           | 1989 | 3,566 |
| 522  | FIREPLACE        | R3       |               | 0               | 1989           | 1989 | 1     |
| 011  | PORCH OPEN 1ST F | R3       |               | 0               | 1989           | 1989 | 40    |
| 251  | BATHROOM         | R3       |               | 0               | 1989           | 1989 | 3.5   |

Improvement Features

1ST Foundation: SLAB, Floor Factor: 1ST, Roof Covering: COMPOSITION SHINGLE, Roof Style: HIP, Grade Factor: A, Shape Factor: I  
2ND Grade Factor: A, Floor Factor: 2ND, Shape Factor: I

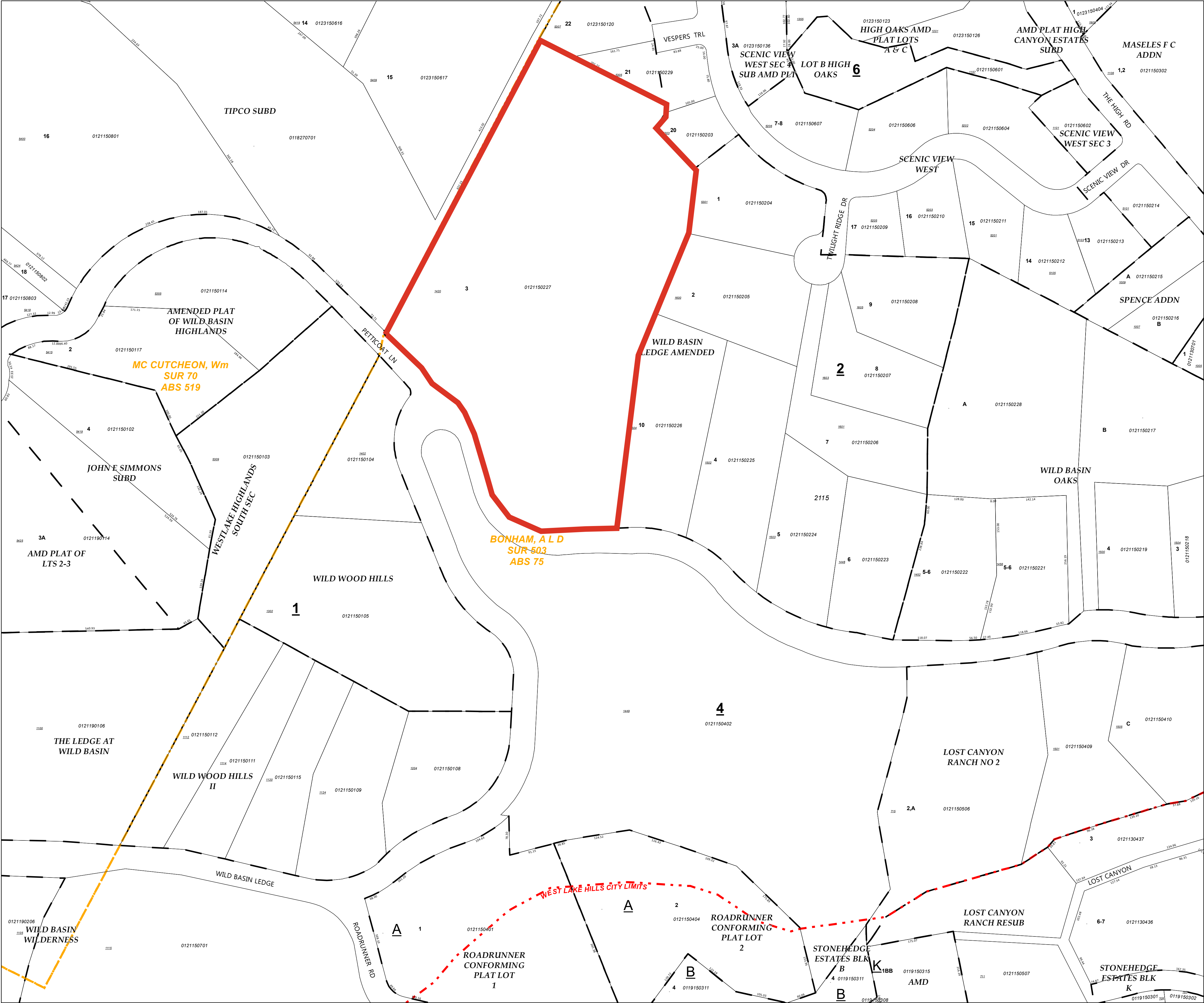
LAND

| Land | Description | Acres  | SQFT      | Cost per SQFT | Market Value | Special Use Value |
|------|-------------|--------|-----------|---------------|--------------|-------------------|
| LAND | Land        | 8.7100 | 379,407.6 | \$7.73        | N/A          | N/A               |

DEED HISTORY

| Deed Date | Type | Description | Grantor/Seller | Grantee/Buyer | Book ID | Volume | Page | Instrument |
|-----------|------|-------------|----------------|---------------|---------|--------|------|------------|
|-----------|------|-------------|----------------|---------------|---------|--------|------|------------|



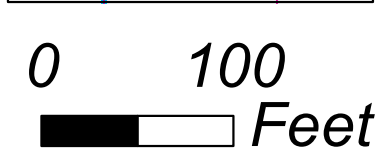
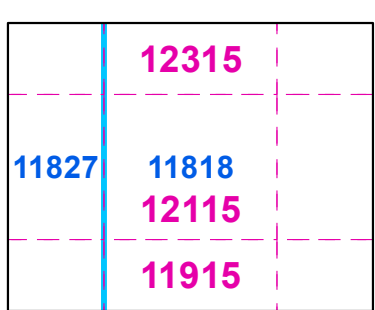


**Travis Central Appraisal District**  
850 E Anderson Lane  
Austin, TX 78752  
P.O. Box 149012  
Austin, Texas 78714  
[www.traviscad.org](http://www.traviscad.org)  
Main Telephone Number (512)-834-9317

This tax map was compiled solely for the use of TCAD.  
Areas depicted by these digital products are approximate, and are not necessarily accurate to mapping, surveying or engineering standards. Conclusions drawn from this information are the responsibility of the user. The TCAD makes no claims, promises or guarantees about the accuracy, completeness or adequacy of this information and expressly disclaims liability for any errors and omissions. The mapped data does not constitute a legal document.

NAD\_1983\_StatePlane\_Texas\_Central\_FIPS\_4203\_Feet  
Projection: Lambert\_Conformal\_Conic

**Italic** = 120 scale map  
**Thin** = 100 scale map  
**Bold** = 400 scale map



Revision Date:  
4/7/2025

**12115**





DT 2009102520  
20 PGS

Return To: FL9-700-01-01  
JACKSONVILLE POST CLOSING  
BANK OF AMERICA  
9000 SOUTHSIDE BLVD.  
BLDG 700, FILE RECEIPT DEPT.  
JACKSONVILLE, FL 32256

Prepared By: LINDA S. MANESS  
BANK OF AMERICA, N.A.  
19 RESEARCH PARK CT  
ST. CHARLES, MO 63304

**RETURN TO:**

TRANSCONTINENTAL TITLE CO.  
RECORDING DIVISION  
2605 ENTERPRISE ROAD STE#200  
CLEARWATER, FL 33759-9973

10-SS169-20

[Space Above This Line For Recording Data]

LOAN # 6841013599

**DEED OF TRUST**

NOTICE OF CONFIDENTIALITY RIGHTS: IF YOU ARE A NATURAL PERSON, YOU MAY REMOVE OR STRIKE ANY OR ALL OF THE FOLLOWING INFORMATION FROM ANY INSTRUMENT THAT TRANSFERS AN INTEREST IN REAL PROPERTY BEFORE IT IS FILED FOR RECORD IN THE PUBLIC RECORDS: YOUR SOCIAL SECURITY NUMBER OR YOUR DRIVER'S LICENSE NUMBER.

**DEFINITIONS**

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated together with all Riders to this document.

MAY 28, 2009

(B) "Borrower" is

RICHARD ALFRED MATZNER AND WIFE, SARA MATZNER

Borrower is the grantor under this Security Instrument.

(C) "Lender" is BANK OF AMERICA, N.A.

Lender is a NATIONAL BANKING ASSOCIATION  
organized and existing under the laws of THE UNITED STATES OF AMERICA

TEXAS-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT  
Wolters Kluwer Financial Services

Form 3044 1/01

VMP® -6(TX) (0811)

Page 1 of 17

Initials: *RM SM*

CVTX 05/27/09 8:03 AM 6841013599



Lender's address is 19 RESEARCH PARK CT, ST. CHARLES, MO 63304

Lender is the beneficiary under this Security Instrument.

(D) "Trustee" is PRLAP, INC.

Trustee's address is 901 MAIN STREET DALLAS, TX 75202-3714

(E) "Note" means the promissory note signed by Borrower and dated MAY 28, 2009  
The Note states that Borrower owes Lender ONE HUNDRED NINETY THOUSAND AND 00/100 Dollars

(U.S. \$ 190,000.00 ) plus interest. Borrower has promised to pay this debt in regular  
Periodic Payments and to pay the debt in full not later than JULY 01, 2024

(F) "Property" means the property that is described below under the heading "Transfer of Rights  
in the Property."

(G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late  
charges due under the Note, and all sums due under this Security Instrument, plus interest.

(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The  
following Riders are to be executed by Borrower [check box as applicable]:

- |                                                |                                                         |                                                        |
|------------------------------------------------|---------------------------------------------------------|--------------------------------------------------------|
| <input type="checkbox"/> Adjustable Rate Rider | <input checked="" type="checkbox"/> Condominium Rider   | <input type="checkbox"/> Second Home Rider             |
| <input type="checkbox"/> Balloon Rider         | <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> 1-4 Family Rider              |
| <input type="checkbox"/> VA Rider              | <input type="checkbox"/> Biweekly Payment Rider         | <input checked="" type="checkbox"/> Other(s) [specify] |

(I) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations,  
ordinances and administrative rules and orders (that have the effect of law) as well as all applicable  
final, non-appealable judicial opinions.

(J) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments  
and other charges that are imposed on Borrower or the Property by a condominium association,  
homeowners association or similar organization.

(K) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated  
by check, draft, or similar paper instrument, which is initiated through an electronic terminal,  
telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial  
institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale  
transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and  
automated clearinghouse transfers.

(L) "Escrow Items" means those items that are described in Section 3.

(M) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or  
proceeds paid by any third party (other than insurance proceeds paid under the coverages described  
in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of  
all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations  
of, or omissions as to, the value and/or condition of the Property.

(N) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or  
default on, the Loan.

(O) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest  
under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. Section 2601 et seq.)  
and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended

from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(Q) "**Successor in Interest of Borrower**" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

#### TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the \_\_\_\_\_ COUNTY \_\_\_\_\_ of TRAVIS.

[Type of Recording Jurisdiction]

[Name of Recording Jurisdiction]

"LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF."

Parcel ID Number: 01-2115-0227-0000  
1420 WILD BASIN LEDGE STREET  
AUSTIN  
("Property Address"):

which currently has the address of

[Street]  
[City], Texas 78746 [Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

TEXAS-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT  
VMP® -6(TX) (0811)

Page 3 of 17

*[Signature]*

Form 3044 1/01

CVTX 05/27/09 8:03 AM 6841013599

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

**1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges.**

Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may retain any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

**2. Application of Payments or Proceeds.** Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) interest due under the Note; (b) principal due under the Note; (c) amounts due under Section 3. Such payments shall be applied to each Periodic Payment in the order in which it became due. Any remaining amounts shall be applied first to late charges, second to any other amounts due under this Security Instrument, and then to reduce the principal balance of the Note.

If Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge. If more than one Periodic Payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the Periodic Payments if, and to the extent that, each payment can be paid in full. To the extent that any excess exists after the payment is applied to the full payment of one or more Periodic Payments, such excess may be applied to any late charges due. Voluntary prepayments shall be applied first to any prepayment charges and then as described in the Note.

Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the Periodic Payments.

**3. Funds for Escrow Items.** Borrower shall pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under Section 5; and (d) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 10. These items are called "Escrow Items." At origination or at any time during the

term of the Loan, Lender may require that Community Association Dues, Fees, and Assessments, if any, be escrowed by Borrower, and such dues, fees and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in this Security Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall then be obligated under Section 9 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section 15 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with Applicable Law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender.

**4. Charges; Liens.** Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property which can attain priority over this Security Instrument, leasehold payments or ground rents on the Property, if any, and Community Association Dues, Fees, and Assessments, if any. To the extent that these items are Escrow Items, Borrower shall pay them in the manner provided in Section 3.



Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which can attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

Lender may require Borrower to pay a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this Loan.

**5. Property Insurance.** Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes and floods, for which Lender requires insurance. This insurance shall be maintained in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's right to disapprove Borrower's choice, which right shall not be exercised unreasonably. Lender may require Borrower to pay, in connection with this Loan, either: (a) a one-time charge for flood zone determination, certification and tracking services; or (b) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur which reasonably might affect such determination or certification. Borrower shall also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency in connection with the review of any flood zone determination resulting from an objection by Borrower.

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

All insurance policies required by Lender and renewals of such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as mortgagee and/or as an additional loss payee. Lender shall have the right to hold the policies and renewal certificates. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy shall include a standard mortgage clause and shall name Lender as mortgagee and/or as an additional loss payee.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was

required by Lender shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

If Borrower abandons the Property, Lender may file, negotiate and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 22 or otherwise, Borrower hereby assigns to Lender (a) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note or this Security Instrument, and (b) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, insofar as such rights are applicable to the coverage of the Property. Lender may use the insurance proceeds either to repair or restore the Property or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

**6. Occupancy.** Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.

**7. Preservation, Maintenance and Protection of the Property; Inspections.** Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

Lender or its agent may make reasonable entries upon and inspections of the Property. If it has reasonable cause, Lender may inspect the interior of the improvements on the Property. Lender shall give Borrower notice at the time of or prior to such an interior inspection specifying such reasonable cause.

**8. Borrower's Loan Application.** Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal residence.

**9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument.** If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

Any amounts disbursed by Lender under this Section 9 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

**10. Mortgage Insurance.** If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect. If, for any reason, the Mortgage Insurance coverage required by Lender ceases to be available from the mortgage insurer that previously provided such insurance, and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender. If substantially equivalent Mortgage Insurance coverage is not available, Borrower shall continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve shall be non-refundable, notwithstanding the fact that the Loan is ultimately paid in full, and Lender shall not be required to pay Borrower any interest or earnings on such loss reserve. Lender can no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan and

Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance. Borrower shall pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage Insurance ends in accordance with any written agreement between Borrower and Lender providing for such termination or until termination is required by Applicable Law. Nothing in this Section 10 affects Borrower's obligation to pay interest at the rate provided in the Note.

Mortgage Insurance reimburses Lender (or any entity that purchases the Note) for certain losses it may incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage Insurance.

Mortgage insurers evaluate their total risk on all such insurance in force from time to time, and may enter into agreements with other parties that share or modify their risk, or reduce losses. These agreements are on terms and conditions that are satisfactory to the mortgage insurer and the other party (or parties) to these agreements. These agreements may require the mortgage insurer to make payments using any source of funds that the mortgage insurer may have available (which may include funds obtained from Mortgage Insurance premiums).

As a result of these agreements, Lender, any purchaser of the Note, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying the mortgage insurer's risk, or reducing losses. If such agreement provides that an affiliate of Lender takes a share of the insurer's risk in exchange for a share of the premiums paid to the insurer, the arrangement is often termed "captive reinsurance." Further:

(a) Any such agreements will not affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan. Such agreements will not increase the amount Borrower will owe for Mortgage Insurance, and they will not entitle Borrower to any refund.

(b) Any such agreements will not affect the rights Borrower has - if any - with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 or any other law. These rights may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.

**11. Assignment of Miscellaneous Proceeds; Forfeiture.** All Miscellaneous Proceeds are hereby assigned to and shall be paid to Lender.

If the Property is damaged, such Miscellaneous Proceeds shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender shall not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If the restoration or repair is not economically feasible or Lender's security would be lessened, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds shall be applied in the order provided for in Section 2.

In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise

agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the partial taking, destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the Opposing Party (as defined in the next sentence) offers to make an award to settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the Miscellaneous Proceeds either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due. "Opposing Party" means the third party that owes Borrower Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to Miscellaneous Proceeds.

Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a default and, if acceleration has occurred, reinstate as provided in Section 19, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. The proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.

All Miscellaneous Proceeds that are not applied to restoration or repair of the Property shall be applied in the order provided for in Section 2.

**12. Borrower Not Released; Forbearance By Lender Not a Waiver.** Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower or any Successors in Interest of Borrower. Lender shall not be required to commence proceedings against any Successor in Interest of Borrower or to refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities or Successors in Interest of Borrower or in amounts less than the amount then due, shall not be a waiver of or preclude the exercise of any right or remedy.

**13. Joint and Several Liability; Co-signers; Successors and Assigns Bound.** Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

Subject to the provisions of Section 18, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits under this Security Instrument. Borrower shall not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing. The covenants and agreements of this Security Instrument shall bind (except as provided in Section 20) and benefit the successors and assigns of Lender.

**14. Loan Charges.** Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower shall not be construed as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

If the Loan is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (whether or not a prepayment charge is provided for under the Note). Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

**15. Notices.** All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

**16. Governing Law; Severability; Rules of Construction.** This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. In the event that any provision or clause of this Security Instrument or the Note conflicts with Applicable Law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision.

As used in this Security Instrument: (a) words of the masculine gender shall mean and include corresponding neuter words or words of the feminine gender; (b) words in the singular shall mean and include the plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to take any action.

**17. Borrower's Copy.** Borrower shall be given one copy of the Note and of this Security Instrument.

**18. Transfer of the Property or a Beneficial Interest in Borrower.** As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property.

including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

**19. Borrower's Right to Reinstate After Acceleration.** If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to any power of sale contained in this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 18.

**20. Sale of Note; Change of Loan Servicer; Notice of Grievance.** The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or



Lender has notified the other party (with such notice given in compliance with the requirements of Section 15) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 22 and the notice of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

**21. Hazardous Substances.** As used in this Section 21: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials; (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection; (c) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

Borrower shall promptly give Lender written notice of (a) any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge, (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority, or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.

**NON-UNIFORM COVENANTS.** Borrower and Lender further covenant and agree as follows:

**22. Acceleration; Remedies.** Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice will result in acceleration of the sums secured by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security

Instrument without further demand and may invoke the power of sale and any other remedies permitted by Applicable Law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence. For the purposes of this Section 22, the term "Lender" includes any holder of the Note who is entitled to receive payments under the Note.

If Lender invokes the power of sale, Lender or Trustee shall give notice of the time, place and terms of sale by posting and filing the notice at least 21 days prior to sale as provided by Applicable Law. Lender shall mail a copy of the notice to Borrower in the manner prescribed by Applicable Law. Sale shall be made at public venue. The sale must begin at the time stated in the notice of sale or not later than three hours after that time and between the hours of 10 a.m. and 4 p.m. on the first Tuesday of the month. Borrower authorizes Trustee to sell the Property to the highest bidder for cash in one or more parcels and in any order Trustee determines. Lender or its designee may purchase the Property at any sale.

Trustee shall deliver to the purchaser Trustee's deed conveying indefeasible title to the Property with covenants of general warranty from Borrower. Borrower covenants and agrees to defend generally the purchaser's title to the Property against all claims and demands. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable Trustee's and attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it.

If the Property is sold pursuant to this Section 22, Borrower or any person holding possession of the Property through Borrower shall immediately surrender possession of the Property to the purchaser at that sale. If possession is not surrendered, Borrower or such person shall be a tenant at sufferance and may be removed by writ of possession or other court proceeding.

**23. Release.** Upon payment of all sums secured by this Security Instrument, Lender shall provide a release of this Security Instrument to Borrower or Borrower's designated agent in accordance with Applicable Law. Borrower shall pay any recordation costs. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under Applicable Law.

**24. Substitute Trustee; Trustee Liability.** All rights, remedies and duties of Trustee under this Security Instrument may be exercised or performed by one or more trustees acting alone or together. Lender, at its option and with or without cause, may from time to time, by power of attorney or otherwise, remove or substitute any trustee, add one or more trustees, or appoint a successor trustee to any Trustee without the necessity of any formality other than a designation by Lender in writing. Without any further act or conveyance of the Property the substitute, additional or successor trustee shall become vested with the title, rights, remedies, powers and duties conferred upon Trustee herein and by Applicable Law.

Trustee shall not be liable if acting upon any notice, request, consent, demand, statement or other document believed by Trustee to be correct. Trustee shall not be liable for any act or omission unless such act or omission is willful.

**25. Subrogation.** Any of the proceeds of the Note used to take up outstanding liens against all or any part of the Property have been advanced by Lender at Borrower's request and upon Borrower's representation that such amounts are due and are secured by valid liens against the Property. Lender shall be subrogated to any and all rights, superior titles, liens and equities owned or claimed by any owner or holder of any outstanding liens and debts, regardless of whether said liens or debts are acquired by Lender by assignment or are released by the holder thereof upon payment.

**26. Partial Invalidity.** In the event any portion of the sums intended to be secured by this Security Instrument cannot be lawfully secured hereby, payments in reduction of such sums shall be applied first to those portions not secured hereby.

**27. Purchase Money, Ovelty of Partition; Renewal and Extension of Liens Against Homestead Property; Acknowledgment of Cash Advanced Against Non-Homestead Property.** Check box as applicable.

☐ **Purchase Money.**

The funds advanced to Borrower under the Note were used to pay all or part of the purchase price of the Property. The Note also is primarily secured by the vendor's lien retained in the deed of even date with this Security Instrument conveying the Property to Borrower, which vendor's lien has been assigned to Lender, this Security Instrument being additional security for such vendor's lien.

☐ **Ovelty of Partition.**

The Note represents funds advanced by Lender at the special instance and request of Borrower for the purpose of acquiring the entire fee simple title to the Property and the existence of an ovelty of partition imposed against the entirety of the Property by a court order or by a written agreement of the parties to the partition to secure the payment of the Note is expressly acknowledged, confessed and granted.

☒ **Renewal and Extension of Liens Against Homestead Property.**

The Note is in renewal and extension, but not in extinguishment, of the indebtedness described on the attached Renewal and Extension Exhibit which is incorporated by reference. Lender is expressly subrogated to all rights, liens and remedies securing the original holder of a note evidencing Borrower's indebtedness and the original liens securing the indebtedness are renewed and extended to the date of maturity of the Note in renewal and extension of the indebtedness.

☐ **Acknowledgment of Cash Advanced Against Non-Homestead Property.**

The Note represents funds advanced to Borrower on this day at Borrower's request and Borrower acknowledges receipt of such funds. Borrower states that Borrower does not now and does not intend ever to reside on, use in any manner, or claim the Property secured by this Security Instrument as a business or residential homestead. Borrower disclaims all homestead rights, interests and exemptions related to the Property.

**28. Loan Not a Home Equity Loan.** The Loan evidenced by the Note is not an extension of credit as defined by Section 50(a)(6) or Section 50(a)(7), Article XVI, of the Texas Constitution. If the Property is used as Borrower's residence, then Borrower agrees that Borrower will receive no cash from the Loan evidenced by the Note and that any advances not necessary to purchase the Property, extinguish an ovelty lien, complete construction, or renew and extend a prior lien against the Property, will be used to reduce the balance evidenced by the Note or such Loan will be modified to evidence the correct Loan balance, at Lender's option. Borrower agrees to execute any documentation necessary to comply with this Section 28.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Witnesses:

\_\_\_\_\_  
Richard Alfred Matzner (Seal)  
RICHARD ALFRED MATZNER -Borrower

\_\_\_\_\_  
Sara Matzner (Seal)  
SARA MATZNER -Borrower

\_\_\_\_\_  
(Seal) -Borrower

\_\_\_\_\_  
(Seal) -Borrower

\_\_\_\_\_  
(Seal) -Borrower

\_\_\_\_\_  
(Seal) -Borrower

\_\_\_\_\_  
(Seal) -Borrower

\_\_\_\_\_  
(Seal) -Borrower

STATE OF TEXAS

County of TRAVIS

Before me, Sue de la Garza  
personally appeared.

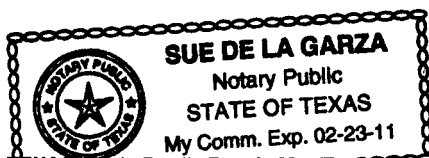
May 28, 2009  
on this day

RICHARD ALFRED MATZNER AND  
SARA MATZNER

known to me (or proved to me on the oath of  
or through Drivers License) to be the person whose name is subscribed  
to the foregoing instrument and acknowledged to me that he/she/they executed the same for the  
purposes and consideration therein expressed.

Given under my hand and seal of office this 28 day of MAY 2009.  
(Seal)

My Commission Expires: 2/23/11



TEXAS Single Family Express Mortgage **UNIFORM INSTRUMENT**

VMP® -6(TX) (0811)

CVTX 05/27/09 8:03 AM 6841013599

Page 17 of 17

Initials

Form 3044 1/01

Sue de la Garza  
Notary Public  
Sue de la Garza

Loan #: 6841013599

## RIDER TO THE DEED OF TRUST RENEWAL AND EXTENSION EXHIBIT

This RENEWAL AND EXTENSION EXHIBIT is incorporated into and shall be deemed to amend and supplement the Deed of Trust ("Security Instrument") of even date herewith. Security Instrument is granted by the Borrower(s) ("Borrower") to secure Borrower's indebtedness ("Note") to Lender (sometimes referred to as the "Beneficiary" or "Holder of the Note"), the Note secured hereby is in renewal and extension but not in extinguishment of that indebtedness, whether one or more, described as follows:

Date of Original Lien: MARCH 08, 2007

Amount of Original Note: \$ 207,029.00

Original Mortgagor: RICHARD ALFRED MATZNER AND SARA MATNER

Original Mortgagee: BANK OF AMERICA, NA

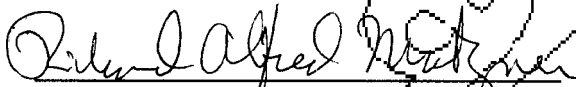
DOT or Mechanics Lien: DEED OF TRUST

Book and Page or Document # or Instrument #:

2007161660

County Name Where Property is Located: TRAVIS

THE LENDER HEREBY SECURED IS EXPRESSLY SUBROGATED TO ALL RIGHTS, LIENS, EQUITIES AND REMEDIES SECURING THE ORIGINAL HOLDER(S) OF SAID DEBT(S) AND THE ORIGINAL LIEN(S) SECURING THE SAME ARE HEREBY RENEWED AND EXTENDED TO DATE OF MATURITY OF THE INDEBTEDNESS HEREBY SECURED IN RENEWAL AND EXTENSION THEREOF. IN THE EVENT ANY PORTION OF THE SUMS INTENDED TO BE SECURED BY THE SECURITY INSTRUMENT CANNOT BE LAWFULLY SECURED THEREBY, PAYMENTS IN REDUCTION OF SUCH SUMS SHALL BE APPLIED FIRST TO THOSE PORTIONS NOT SECURED THEREBY. BORROWER(S) ACKNOWLEDGES THAT THE LIEN(S) SECURING THE PRIOR NOTE IS VALID, THAT IT SUBSISTS AGAINST THE PROPERTY, AND THAT BY THIS INSTRUMENT IT IS RENEWED AND EXTENDED IN FULL FORCE UNTIL THE NOTE IS PAID, EVEN THOUGH THE PRIOR LIEN(S) IS RELEASED AND NOT ASSIGNED TO LENDER.

  
RICHARD ALFRED MATZNER

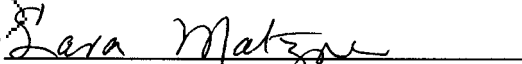
  
SARA MATZNER



EXHIBIT A

SITUATED IN THE COUNTY OF TRAVIS AND STATE OF TEXAS:

LOT 3 OF WILD BASIN LEDGE, AN ADDITION IN TRAVIS COUNTY, TEXAS, ACCORDING TO PLAT OF RECORD IN VOLUME 72, PAGE 55, OF THE PLAT RECORDS OF TRAVIS COUNTY, TEXAS, WITH THE FOLLOWING RESTRICTIONS: PROPERTY TO BE USED FOR ONE SINGLE FAMILY RESIDENTIAL PURPOSE ONLY, UNLESS WRITTEN WAIVER BY GRANTOR, HIS HEIRS OR ASSIGNS IS SECURED; AND, NO TRAILER OR MOBILE HOME IS TO BE PERMITTED.

BEING ALL OF THAT CERTAIN PROPERTY CONVEYED TO RICHARD ALFRED MATZNER AND WIFE, SARA MATZNER FROM EMMETT SHELTON, TRUSTEE AND INDIVIDUALLY BY DEED DATED 10/21/75 AND RECORDED 11/06/75 IN VOLUME 5313, PAGE 81 IN THE LAND RECORDS OF TRAVIS COUNTY, TEXAS.

Permanent Parcel Number: 01-2115-0227-0000  
RICHARD ALFRED MATZNER AND WIFE, SARA MATZNER

1420 WILD BASIN LDG, AUSTIN TX 787462733  
Loan Reference Number : 10165100-6958176-52/10-01170296  
Identifier: FIRST AMERICAN EQUITY LOAN SERVICES



FILED AND RECORDED

OFFICIAL PUBLIC RECORDS

*Dana DeBeauvoir*

2009 Jun 19 02:45 PM

2009102520

RENTERIAKI \$92.00

DANA DEBEAUVOIR COUNTY CLERK

TRAVIS COUNTY TEXAS



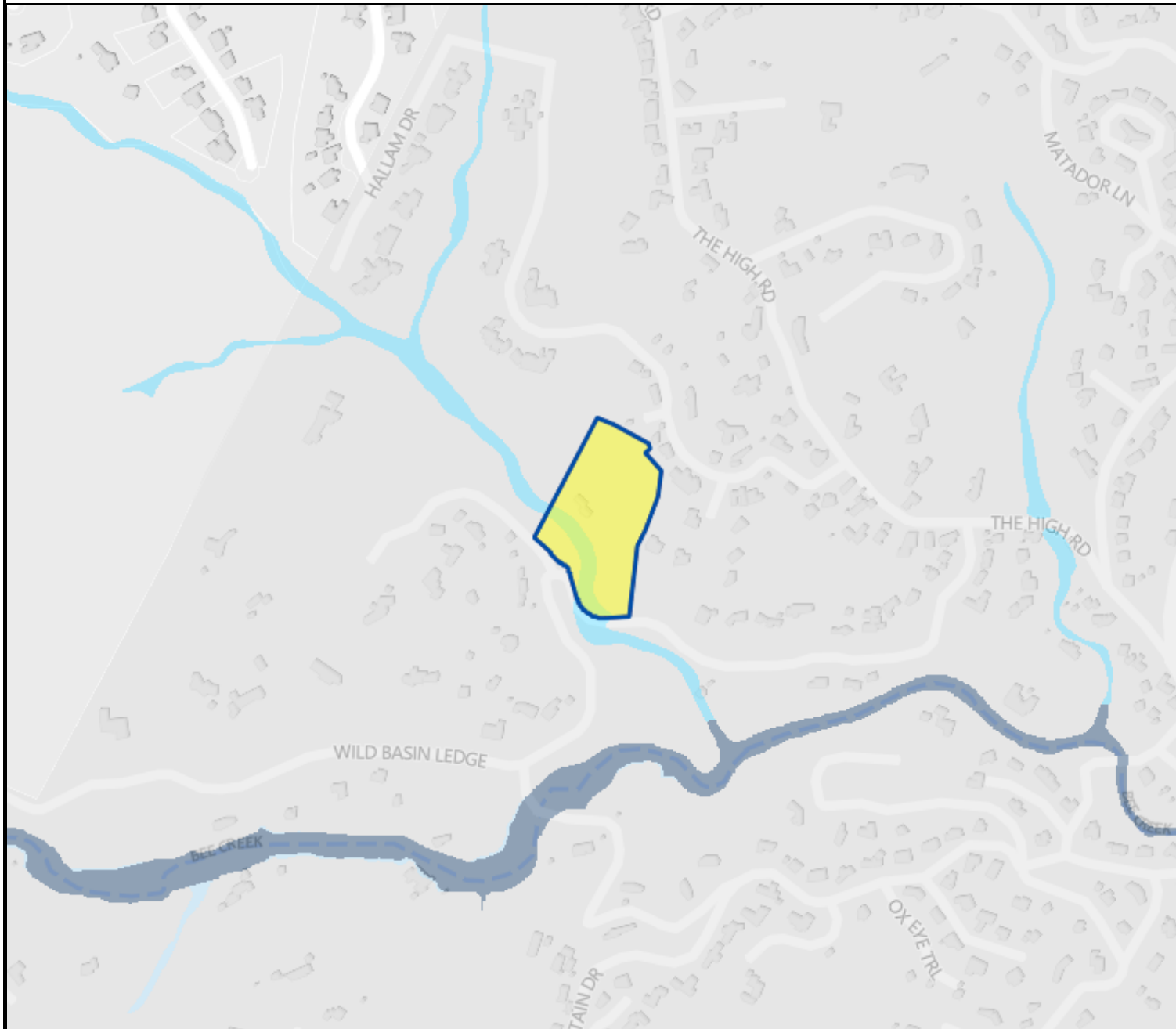
# FEMA Floodplains

## Legend

### FloodPro

#### FEMA Floodplain

- 100 Year (Detailed-AE)
- 500 Year
- 100 Year (Approx-A)



0

1500

3000

ft



The City of Austin Watershed Protection Department produced this product for informational purposes. It is not intended for or suitable for legal, engineering, or surveying purposes. It does not represent an on-the-ground survey and represents only the approximate relative locations of property boundaries. No warranty is made by the City of Austin regarding specific accuracy or completeness. Final determination of the floodplain status for a property must be based on a topographic survey by a Texas registered professional. For regulatory purposes, 100-Year floodplain elevations must be determined from an engineering model created in accordance with the Drainage Criteria Manual and approved by the City of Austin.



This aerial map displays flood hazard zones along Bee Creek. The creek flows from the top left towards the bottom right. Key features include:

- Flood Hazard Zones:** Zone A is located in the upper middle section. Zone AE is shown in the lower section, with a sub-label 'Zone AE Int' near the 'FLC DWAY' marker. Zone X is labeled as the 'AREA OF MINIMAL FLOOD HAZARD' in the upper right.
- Elevation Markers:** Numerous points are labeled with elevations in feet: 644.6 FEET (point G), 642.1 FEET, 640.5 FEET, 620 FEET, 613 FEET, 608 FEET, 603 FEET, 598 FEET, 584.3 FEET (point E), 578 FEET, 574 FEET, and 569 FEET.
- Property and Area Identifiers:**
  - 'City Of Austin 480624' is in the top left.
  - '48453C0435K eff. 1/22/2020' is in the top right.
  - 'Travis County Unincorporated Areas 481026' is in the center, with a red pin marker.
  - '48453C0445K eff. 1/22/2020' is in the lower center.
  - 'Of West Lake Hills 481030' is in the bottom right.
- Infrastructure and Orientation:** A yellow line representing a road runs diagonally from the top left. A scale bar at the bottom indicates distances from 0 to 2,000 feet. A north arrow is located in the bottom right corner, pointing towards the top right of the map.

## SEE FIS REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LAYOUT

|                             |                                                                                                                |                                                                                                                                                                   |
|-----------------------------|----------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| SPECIAL FLOOD HAZARD AREAS  |                             | Without Base Flood Elevation (BFE)<br>Zone A, V, A99                                                                                                              |
|                             |                             | With BFE or Depth Zone AE, AO, AH, VE, AR<br>Regulatory Floodway                                                                                                  |
| OTHER AREAS OF FLOOD HAZARD |                             | 0.2% Annual Chance Flood Hazard, Areas of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile Zone X |
|                             |                             | Future Conditions 1% Annual Chance Flood Hazard Zone X                                                                                                            |
|                             |                             | Area with Reduced Flood Risk due to Levee. See Notes. Zone X                                                                                                      |
|                             |                             | Area with Flood Risk due to Levee Zone D                                                                                                                          |
| OTHER AREAS                 | NO SCREEN                                                                                                      | Area of Minimal Flood Hazard Zone X                                                                                                                               |
|                             |                             | Effective LOMRs                                                                                                                                                   |
| OTHER AREAS                 |                             | Area of Undetermined Flood Hazard Zone D                                                                                                                          |
| GENERAL STRUCTURES          | — — — —                                                                                                        | Channel, Culvert, or Storm Sewer                                                                                                                                  |
|                             |                                                                                                                | Levee, Dike, or Floodwall                                                                                                                                         |
| OTHER FEATURES              |  <b>20.2</b><br><b>17.5</b> | Cross Sections with 1% Annual Chance Water Surface Elevation                                                                                                      |
|                             | 8 — —                                                                                                          | Coastal Transect                                                                                                                                                  |
|                             |                             | Base Flood Elevation Line (BFE)                                                                                                                                   |
|                             |                             | Limit of Study                                                                                                                                                    |
|                             |                             | Jurisdiction Boundary                                                                                                                                             |
|                             | --- ---                                                                                                        | Coastal Transect Baseline                                                                                                                                         |
|                             | - - - -                                                                                                        | Profile Baseline                                                                                                                                                  |
|                             |                             | Hydrographic Feature                                                                                                                                              |
| MAP PANELS                  |                            | Digital Data Available                                                                                                                                            |
|                             |                           | No Digital Data Available                                                                                                                                         |
|                             |                           | Unmapped                                                                                                                                                          |
|                             |                                                                                                                |                                                                               |

The pin displayed on the map is an approximate point selected by the user and does not represent an authoritative property location.

This map complies with FEMA's standards for the use of digital flood maps if it is not void as described below. The basemap shown complies with FEMA's basemap accuracy standards

The flood hazard information is derived directly from the authoritative NFHL web services provided by FEMA. This map was exported on **11/17/2025 at 9:35 PM** and does not reflect changes or amendments subsequent to this date and time. The NFHL and effective information may change or become superseded by new data over time.

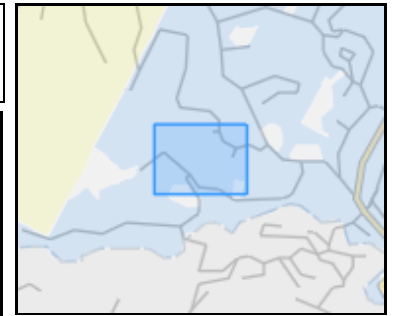
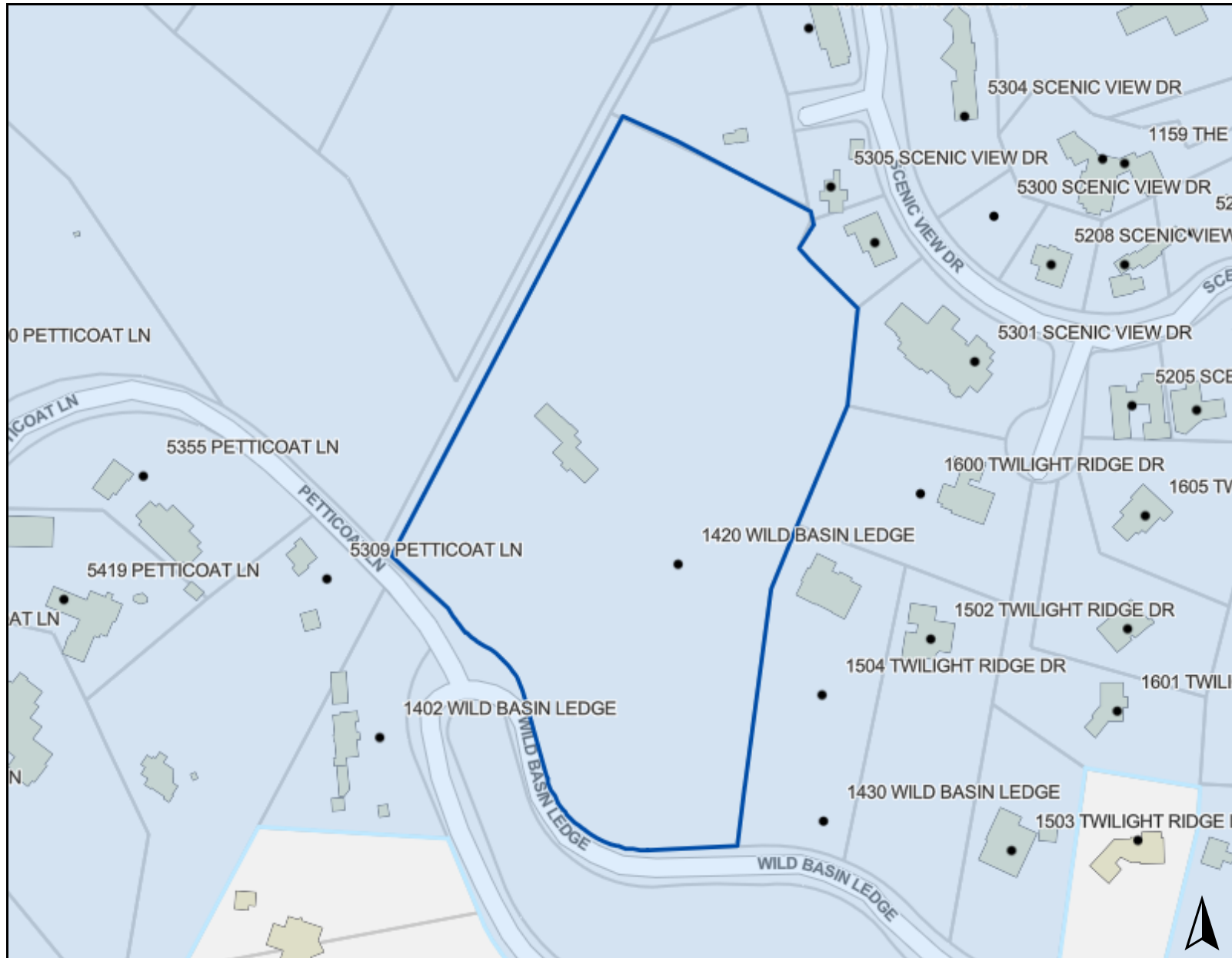
This map image is void if the one or more of the following map elements do not appear: basemap imagery, flood zone labels, legend, scale bar, map creation date, community identifiers, FIRM panel number, and FIRM effective date. Map images for unmapped and unmodernized areas cannot be used for regulatory purposes.





# Property Profile

1420 Wild Basin Ledge



## Legend

### Property

#### Addresses



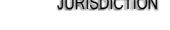
#### Jurisdiction Boundary



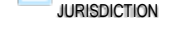
FULL PURPOSE



LIMITED PURPOSE



EXTRATERRITORIAL



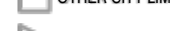
JURISDICTION



JURISDICTION



JURISDICTION



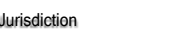
2 MILE ETJ AGRICULTURAL



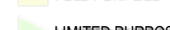
AGREEMENT



OTHER CITY LIMITS



OTHER CITY LIMITS



OTHER CITIES ETJ



OTHER CITIES ETJ

### Jurisdiction Fill

#### Jurisdiction



FULL PURPOSE

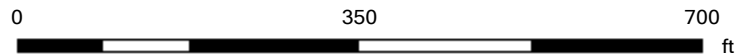


LIMITED PURPOSE



EXTRATERRITORIAL

## Notes

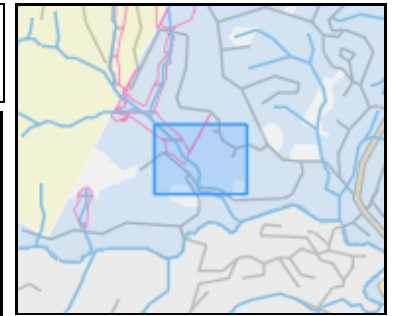
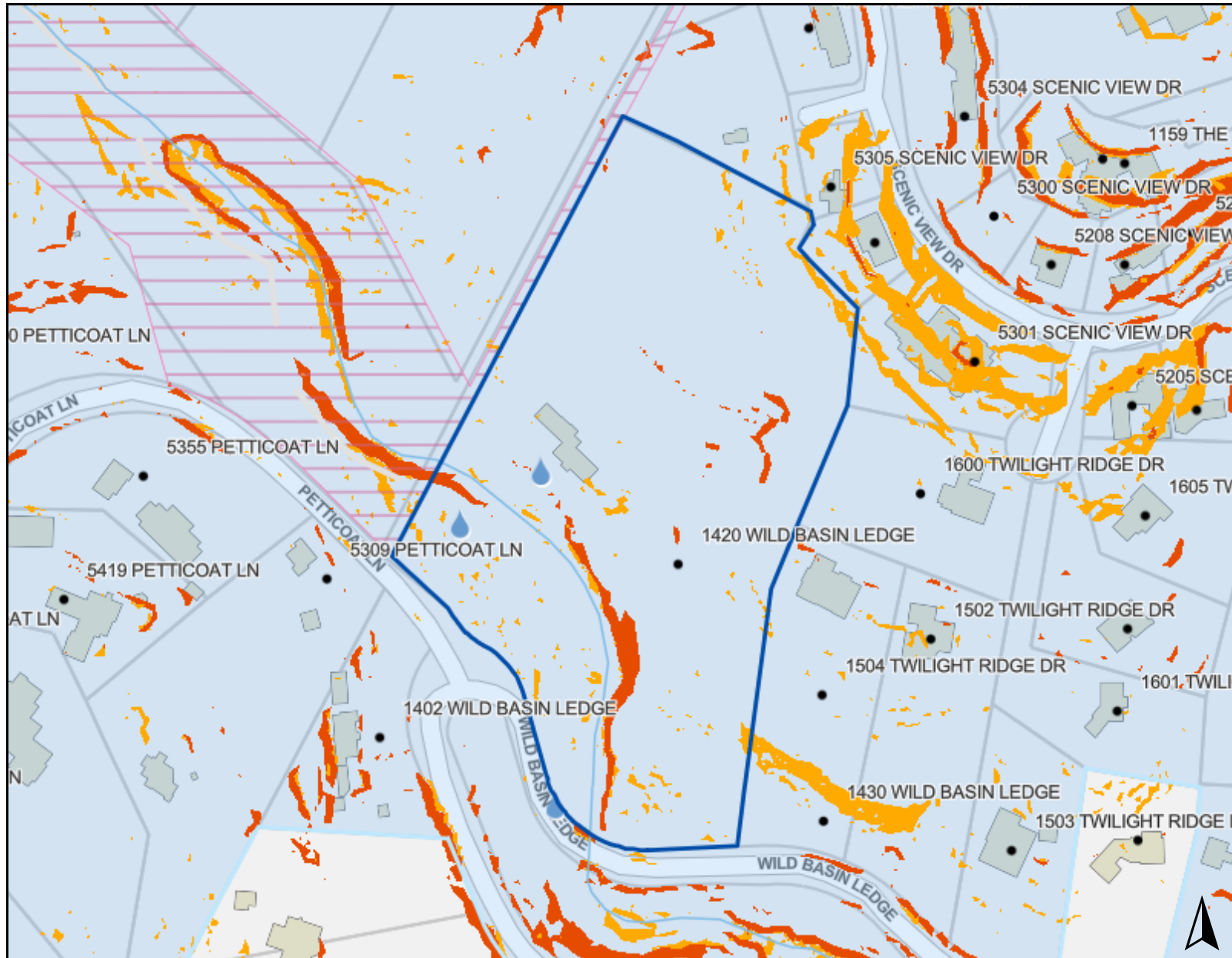


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# Property Profile

1420 Wild Basin Ledge - CEF



## Legend

### Property

#### Addresses



#### Jurisdiction Boundary

- FULL PURPOSE
- LIMITED PURPOSE
- EXTRATERRITORIAL JURISDICTION
- EXTRATERRITORIAL JURISDICTION
- EXTRATERRITORIAL JURISDICTION
- 2 MILE ETJ AGRICULTURAL AGREEMENT
- OTHER CITY LIMITS
- OTHER CITY LIMITS
- OTHER CITIES ETJ
- OTHER CITIES ETJ

### Environmental Features

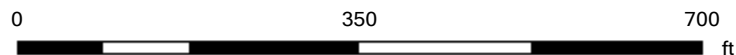
#### Creek Centerlines



#### Spring



## Notes

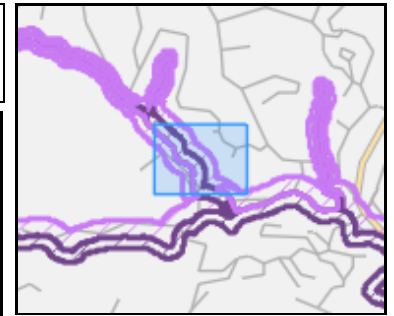
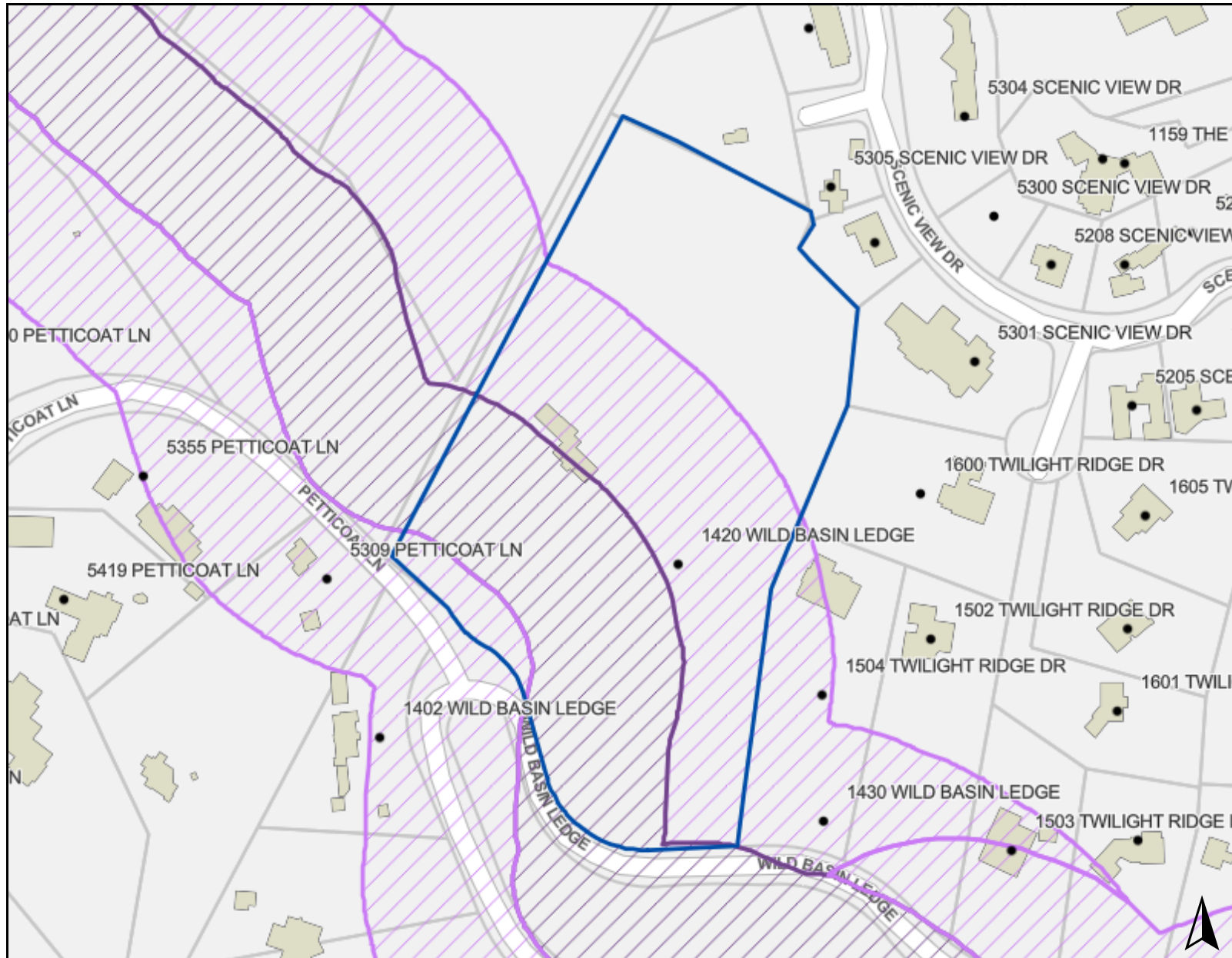


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# Property Profile

1420 Wild Basin Ledge



## Legend

Property

Addresses



Floodplain & Watershed Feature

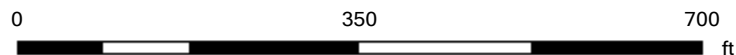
Creek Buffers Waterway Setbacks (CWQZ

WQTZ)

Critical Water Quality Zone

Water Quality Transition Zone

others



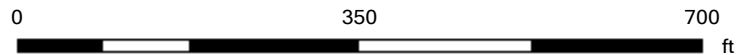
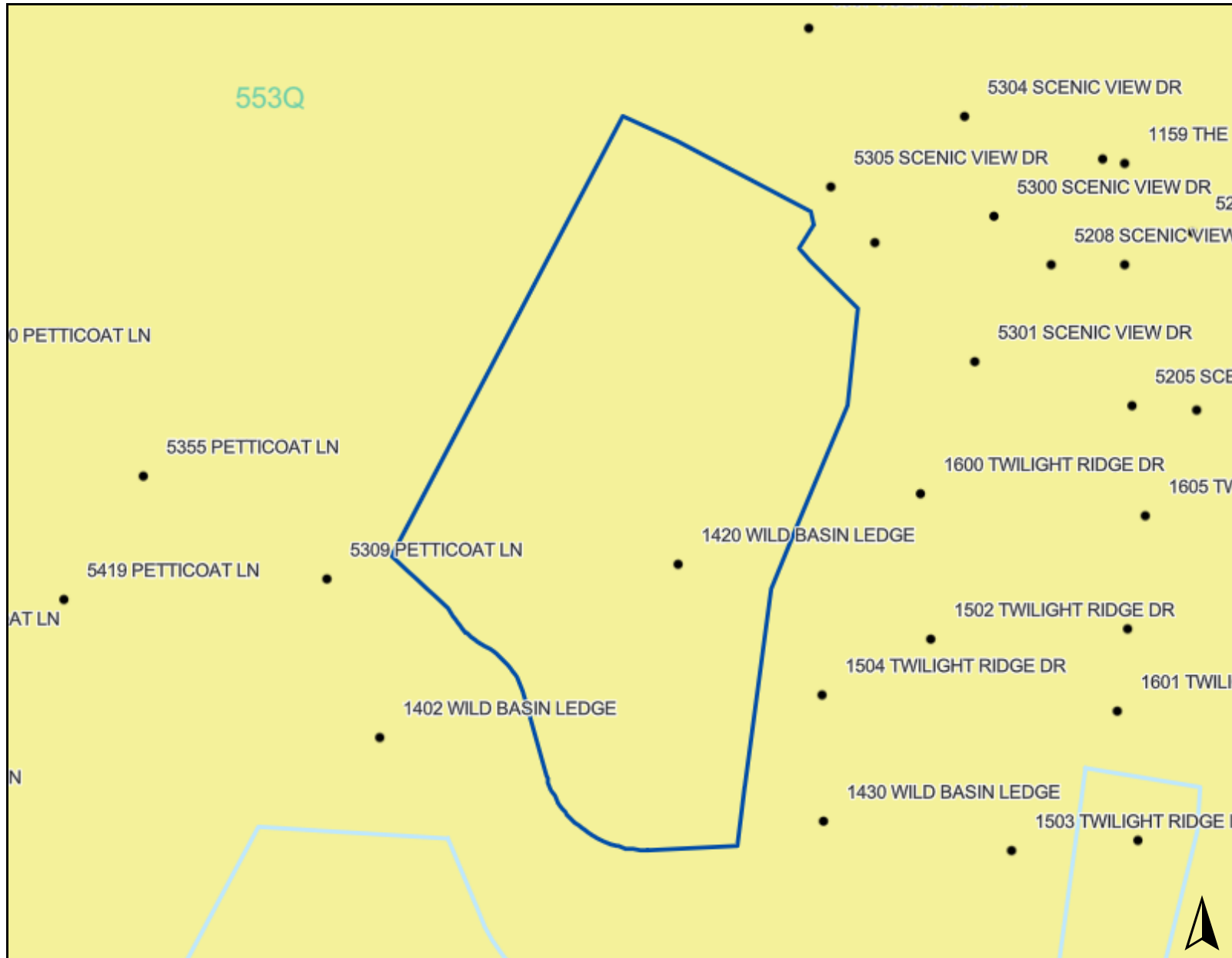
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## Notes

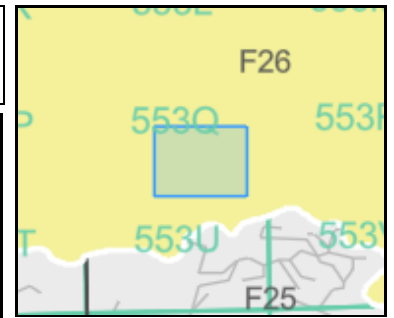


# Property Profile

1420 Wild Basin Ledge



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## Legend

### Property

#### Addresses



#### Jurisdiction Boundary



FULL PURPOSE



LIMITED PURPOSE



EXTRATERRITORIAL



JURISDICTION



EXTRATERRITORIAL



JURISDICTION



EXTRATERRITORIAL



JURISDICTION



2 MILE ETJ AGRICULTURAL



AGREEMENT



OTHER CITY LIMITS



OTHER CITY LIMITS



OTHER CITIES ETJ



OTHER CITIES ETJ

### Floodplain & Watershed Feature

#### Desired Development Zone



Yes - Desired Development



No - Drinking Water Protection

### Revised: 8/2024

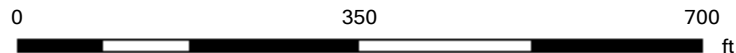
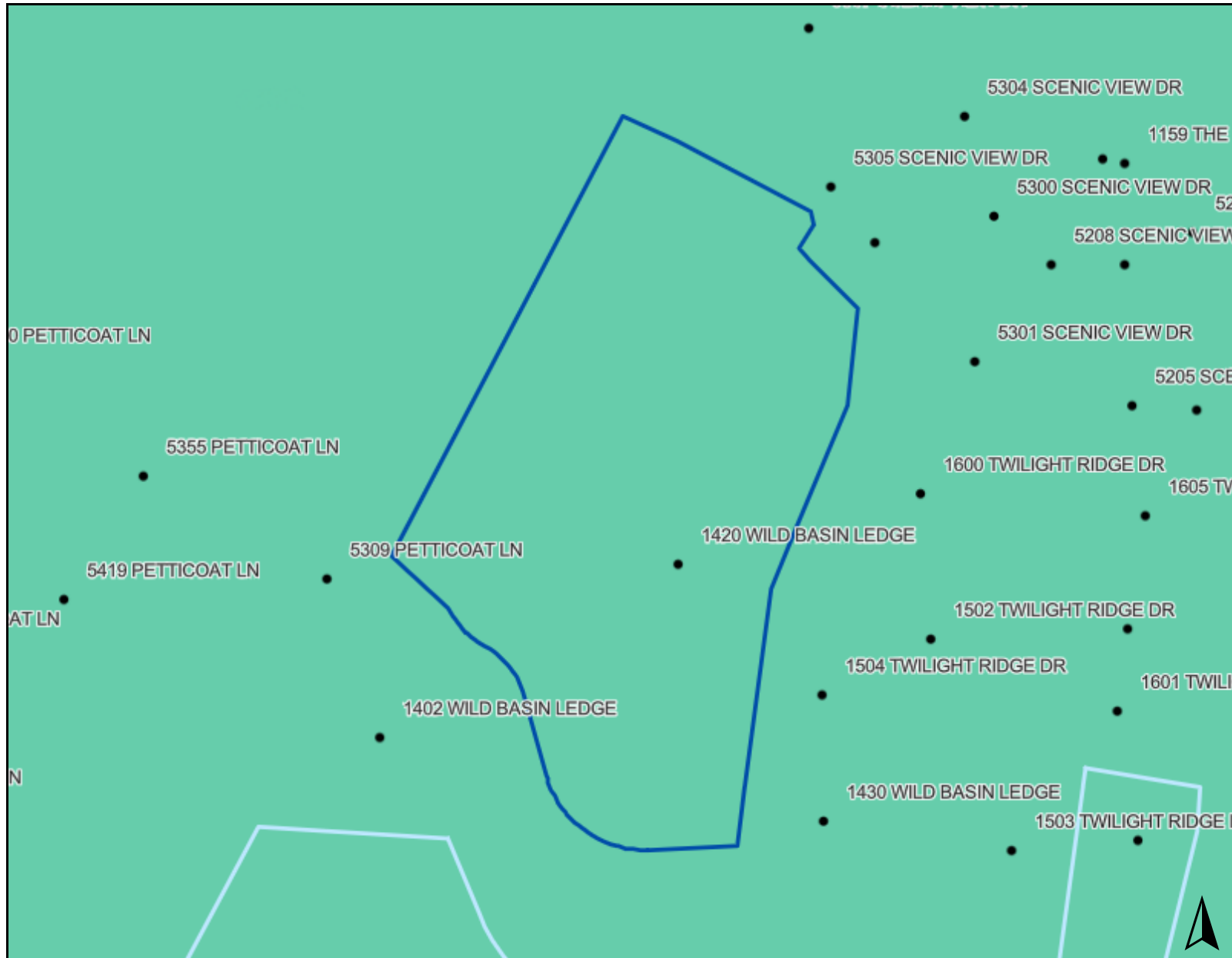
## Notes



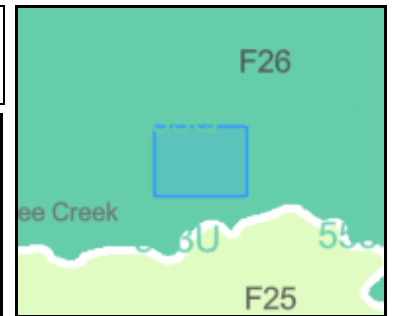


# Property Profile

1420 Wild Basin Ledge



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## Legend

### Property

#### Addresses



#### Jurisdiction Boundary



FULL PURPOSE



LIMITED PURPOSE



EXTRATERRITORIAL

JURISDICTION



EXTRATERRITORIAL

JURISDICTION



EXTRATERRITORIAL

JURISDICTION



2 MILE ETJ AGRICULTURAL

AGREEMENT



OTHER CITY LIMITS



OTHER CITY LIMITS



OTHER CITIES ETJ



OTHER CITIES ETJ

### Floodplain & Watershed Feature

#### Austin Watershed Regulation Areas



Barton Springs Zone



Suburban

## Notes



+

-

▼

1420 Wild Basin Ledge, Austin, TX, 78746, USA

×

Search result

▼

Certificated Service Area (Water)

▼

×

Zoom to

|          |                       |
|----------|-----------------------|
| CCN NO.  | 10306                 |
| UTILITY  | TRAVIS COUNTY WCID 10 |
| DBA      | NA                    |
| CCN TYPE | Bounded Service Area  |
| STATUS   | Commission Approved   |

