

**BID PACKET** 

# NORTHHAVEN BRICK RANCH

### **ONLINE AUCTION**

1411 RIDGEWAY DRIVE JEFFERSONVILLE, IN 47130

— ONLINE BIDDING ENDS —

TUESDAY, NOVEMBER 18 @ 2PM

**BID ONLINE AT HARRITTGROUP.COM** 







## REAL ESTATE ONLINE AUCTION TERMS AND CONDITIONS 1411 Ridgeway Drive, Jeffersonville, IN 47130 Bidding Ends Tuesday, November 18, 2025

This property is offered under specific terms and conditions per the printed auction bid packet and is included and adapted in a legally binding purchase agreement. If you have not read and reviewed the auction bid packet or do not completely accept the terms and conditions - do not bid.

#### **BIDDING ONLINE**

Proper and complete registration is required. All bidders must provide name, address, phone number, email address, and credit card information to register. A credit card will be validated before bidding access is granted, but is not a recognized form of payment of the deposit or purchase price. By registering, all bidders acknowledge having read and agree to be bound by the Auction Terms and Conditions.

While online bidding is very popular, not everyone is entirely comfortable with the process. The Harritt Group staff is always available to assist any bidder who has questions. If you need assistance placing a bid online or prefer to submit a bid in person, please call our office for assistance @ 812-944-0217.

#### **BUYER'S PREMIUM**

A 10% buyer's premium will be added to the final bid. The buyer's premium, together with the final bid amount, will constitute the total purchase price of the Real Estate. (Example: Hammer Bid Price \$100,000 plus 10% Buyer's Premium equals Contract Purchase Price of \$110,000)

#### MANNER OF PAYMENT

A 10% non-refundable down payment of the Contract Purchase Price in the form of cash, check, or wired funds in USD are due within 24 hours following the auction with the signing of a legally binding purchase agreement. (Example: Hammer Bid Price \$100,000 + 10% Buyer's Premium \$10,000 = Contract Purchase Price \$110,000 with a 10% Down Payment of \$11,000). Arrangements will be made to meet with the successful bidder to execute the documents or the documents can be emailed to the successful bidder and returned by email, DocuSign or fax to the Harritt Group within 24 hours of the auction.

#### **CLOSING**

All auctions are a cash sale and the balance of the purchase price will be due in 40 calendar days, **on or before Monday, December 29, 2025.** If the buyer chooses to obtain financing for the balance of the purchase price, completion of this transaction is **not** based upon the condition of successfully obtaining financing nor is it subject to a satisfactory appraisal, survey, or inspections of any kind. All closing costs and wiring fees are the buyer's expenses.

#### **INSPECTION**

Property is being sold "As Is" with no contingencies and no warranties expressed or implied. All inspections are welcomed *prior to auction* at the buyer's expense. The buyer relies upon the condition of the property based upon their own examination and has not relied upon any statement or representation by the auctioneer or staff as to the nature or condition of the property. Square footage measurements are estimated. Buyers can make their own precise measurements, if needed.

#### **FLOOD DESIGNATION**

Buyer may not terminate the agreement if the property requires flood insurance or that is subject to building or use limitations by reason of the location, which materially interferes with the buyer's intended use of the property. The buyer shall pay for and be responsible for flood certification if needed. *FEMA records indicate that the property is not in a flood zone*.

#### **EVIDENCE OF TITLE**

Seller will provide a merchantable title via a deed. The cost of title evidence, as desired by the buyer, to be a buyer's expense. Owner's title insurance is always strongly recommended, and that without said insurance, the buyer may have no future objections to the title, or potential losses. Buyer is accepting title subject to (1) Any recorded or unrecorded building restrictions, restrictive covenants, conditions, or other use restrictions applicable to the property and (2) Any recorded, unrecorded, or visible easements for public or private use including road, utilities or others, upon which existing improvements do not encroach of which there are no violations.

#### **SURVEY**

Property is being sold without a survey. All land measurements are per courthouse records.

#### **REAL ESTATE TAXES AND ASSESSMENTS**

All taxes that have accrued for any prior calendar year that remain unpaid shall be paid by the seller either to the County Treasurer and/or the buyer in the form of a credit at closing. All taxes that have accrued for the current calendar year shall be prorated on a calendar-year basis as of the closing date. The buyer also acknowledges the seller's tax exemptions and/or credits may not be reflected on future tax bills. The buyer may apply for current-year exemptions/credits at or after closing if applicable.

#### **POSSESSION**

Seller will give possession of Real Estate at closing.

#### FEDERAL LEAD-BASED PAINT DISCLOSURE

Every purchaser of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that such property may present exposure to lead from lead-based paint. All inspections and assessments for the presence of lead-based paint and/or lead-based paint hazards must be made prior to the auction. The buyer waives the 10-day opportunity to conduct such an assessment and acknowledge receipt of the lead-based paint disclosure form.

#### **AUCTION END TIME**

Harritt Group Online Auctions are timed events and all bidding will close at a specified time. Harritt Group Online Auctions also have an auto-extend feature. Any bid placed in the final minutes of an auction will cause the auction ending to be automatically extended from the time the bid was placed. Example: If an auction scheduled to close at 6

PM receives a bid at 5:59 PM, and the extended bidding time for that auction is 10 minutes, the close time will automatically extend to 6:09 PM. The auto-extend feature remains active until no further bids are received within the specified time frame.

#### **MAXIMUM BID**

Internet bidders who desire to make certain their bids are acknowledged should use the maximum bidding feature and place their maximum bid in ample time before the close of the auction. However, in the event two identical maximum bids for the same amount are placed, it is the first one received which will be given preference and will indicate the bidder is "Winning". The online bidder, therefore, is responsible for monitoring their bid to the close of the auction. Harritt Group will bear no liability/responsibility in case of a bidder error. Bidding platform records of Auction Mobility and the Harritt Group will be deemed conclusive in all respects and will be final.

#### **MALFUNCTION AND LOSS OF SERVICE**

The results of the auction may be rendered void if a malfunction or temporary loss of service occurs. In such an event, Harritt Group reserves the right to remedy the situation in whichever way best represents the seller, including the cancellation of existing bids. Harritt Group shall not be held liable in any way for any malfunctions or loss of service. The bidder acknowledges and understands that this service may or may not function correctly at the close of the auction. Under no circumstances shall Bidder have any kind of claim against Harritt Group or anyone else if the internet service fails to work correctly during the close of the auction. Harritt Group will not be responsible for any missed bids from any source.

#### **SOLD WITH SELLER'S RESERVE**

Final bid price is subject to the seller's confirmation. When the bidding has met the reserve, a notification will be posted and the auction will become absolute and sell to the highest bidder.

#### **BROKER PARTICIPATION**

A commission will be paid to any properly licensed Broker who registers prior to the auction a successful buyer according to the appropriate Broker Participation Agreement and requirements.

#### **PRE-AUCTION SALES**

No pre-auction offers. All bidding to be submitted online during the period of *Tuesday, November 4 through Tuesday, November 18*, 2025.

#### **AGENCY**

The Harritt Group is acting exclusively as agents for the seller.

#### **SELLER**

Vickie Mayfield

Г F

Listing #: 2025012184 Total Finished Sqft: 1,290 Above Grade Finished SqFt: 1,290 Active (10/28/25)



Prop Type: Residential/Farm SubType: Residential **Jeffersonville** County: Clark Township: Subdivision: Yes School Dst: **Greater Clark** 20000640451 Northaven Subdiv Nm: Parcel#: Beds: Lot Sz: 0.1768 / 7,701 3 Lot Size Src: Baths: 2 (11) **Assessor** Lot Dim: Abv Grd SF: 1,290 70' x 110' Tot Fin SF: Year Built: 1,290 1963 New Const: Annual Tax: 1,780 No

Est Completion: Home Warranty:

2024/2025 Land Assess: 47,000 DOM: O Improvements: 127,600 HOA \$:

Total Assess: 174,600

Directions: E. 10th Street to Sportsman Drive to right on Ridgeway

Drive. Home on left.

**NORTHAVEN 2 LOT 59** Legal:

Tot Deductions: \$95,475 Deduction Type Comment

Supplemental Homestd 47,475

Tax Year:

#### Remarks

NORTHHAVEN BRICK RANCH ONLINE AUCTION - ENDS TUESDAY, NOVEMBER 18 @ 2PM. A one owner three-bedroom brick ranch provides comfortable one-level living. Home features hardwood floors in much of the home, equipped laundry room off kitchen, 1/2 bath off main bedroom, roof replaced 2025, replacement windows, updated HVAC and two storage sheds (10' x 12' and 8' x 7'). Easy access to 10th Street, local schools, shopping, downtown Jeffersonville, and nearby expressways. Oak mantle in living room is not included. BUYERS PREMIUM 10% Buyer's Premium added to the hammer bid price to determine the final purchase price. REAL ESTATE TERMS A non-refundable down payment, 10% of the Purchase Price (Final Bid + Buyer's Premium), in the form of cash, check, or wired funds in USD are due within 24 hours following the auction, balance due in 40 days. Buyer to receive clear title. Taxes prorated to the day of closing. Selling as is without contingencies, all inspections welcomed prior to auction. If you choose to obtain financing, not subject to approval or appraisal. All closing costs are the buyer's expense. Possession at closing. Broker participation welcomed client registration required prior to auction end date. See full details in the Auction Bid Packet.

#### Amenities

Type: 1 Story Foundation: **Crawl Space** Residential Basement: No Zoning: Basement Type:

Construction: **Existing** Laundry: Yes Laundry Location: First Level Outbuildings: Shed

Laundry Type: **Laundry Room** 

# Fireplaces: Fireplace: Road Frontage:

Roof Type: Shingle

Appliances: Clothes Dryer, Clothes Washer, Disposal, Microwave, Oven Self Clean, Range / Oven, Refrigerator

Exterior Type: **Brick Over Frame** 

Exterior Feat: Landscaped, Public Sidewalk, Solid Surface Drive

Interior Feat: 1st Floor Main, 1st Floor Utility, Bath 1/2 Main, Ceiling Fan(s)

Road Type: **Paved** 

#### Measurements

Above Grade Finished: 1,290.0 Nonconform Finished: 0.0 Above Grade Unfinish: 0.0 Nonconform Unfinish: 0.0 Below Grade Finished: 0.0 TFLS: 1,290 Below Grade Unfinish: 0.0

#### Room Sizes & Levels

| Total Rooms: <b>7</b>             | Garage                        | : N                       | Garage Size:            | Garage Type:         | Garage Spaces: |
|-----------------------------------|-------------------------------|---------------------------|-------------------------|----------------------|----------------|
| <u><b>Type</b></u><br>Living Room | <u>Dimension</u><br>16 x 13.9 | <u>Level</u><br>1st Floor | <u>Flooring</u><br>Wood | <u>Description</u>   |                |
| Kitchen                           | 15.7 x 11                     | 1st Floor                 | Other                   |                      |                |
| Dining Area                       | 9.9 x 10                      | 1st Floor                 | Other                   |                      |                |
| Other                             | 13.3 x 4                      | 1st Floor                 | Vinyl                   | Laundry Utility Room |                |
| MainBedroom                       | 10.5 x 13                     | 1st Floor                 | Wood                    |                      |                |
| Bathroom Half                     | 5.5 x 4                       | 1st Floor                 | Tile                    | Main Bedroom Bath    |                |
| Bathroom Full                     | 5 x 7.7                       | 1st Floor                 | Tile                    |                      |                |
| Bedroom                           | 10.4 x 10                     | 1st Floor                 | Wood                    |                      |                |
| Bedroom                           | 9.9 x 15                      | 1st Floor                 | Wood                    |                      |                |
|                                   |                               |                           |                         |                      |                |

#### Utilities

Water Heater: **Electric** Heat Type: **Heat Pump** 

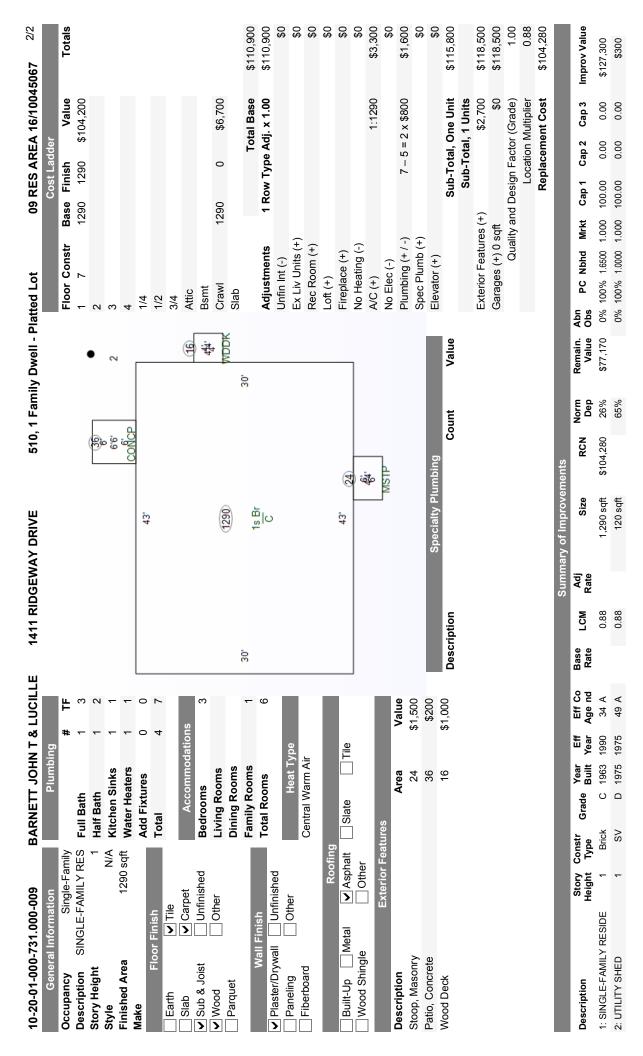
Water Type: **Public Onsite** Cooling Type: Central Air, Heat Pump

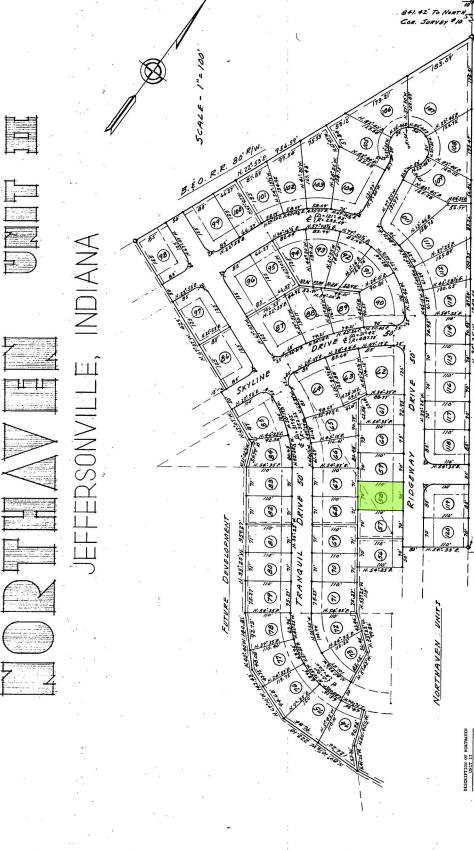
Natural Water: Fuel Type: Electric Sewer Type: Sewer

**General Information** 

At Closing No Covenants & Restr: Sign:
All information deemed reliable but not guaranteed. Possession: Flood: Yes Yes

| 10-20-01-000-731.000-009   | BARNETT JOH   | BARNETT JOHN T & LUCILLE                   | 1411 RIDGEW                    | IDGEWAY DRIVE                 | 510, 1 Family      | 1 Family Dwell - Platted Lot | latted Lot        | Ī                  | 09 RES AREA 16/10045067 1/  | 1/2    |
|--|---|--|--------------------------------|-------------------------------|--------------------|------------------------------|-------------------|--------------------|---|--------|
| Parcel Number<br>10-20-01-000-731.000-009<br>Local Parcel Number | BARNETT JOHN T& LUCILLE<br>1411 RIDGEWAY DR<br>JEFFERSONVILLE, IN 47130 | HN T & LUCILLE<br>AY DR<br>/ILLE, IN 47130 | <b>Date O</b><br>01/01/1900 BA | Owner<br>BARNETT JOHN T &     | Doc ID             | Code Book/Page               | le Adj Sale Price |                    | 97867023 GENERAL: REASSESSMENT.<br>CHANGED GRADE AND EFF YEAR ON HOME. S'<br>U SHED AT \$300 AND CHANGED MSTP TO<br>WDDK. FK/EW | ≥S     |
| zu-uuue4-u45-1<br><b>Tax ID:</b>                                 | _   | Legal                                      |                                |                               |                    |                              |                   |                    | 94/2019 GENERAL: 20-21 - REASSESSMENT<br>(MS-LG) NO CHANGE  | 1      |
| Routing Number<br>042.000  | NORTHAVEN 2 LOT 59  |  | ı                              |                               |                    |                              |                   |                    | 912.1.CUD<br>COCONP AND MSTP. REMOVE VALUE FORM UTL<br>SHED BL/CM   | 2      |
| Property Class 510<br>1 Family Dwell - Platted Lot               |   |  |                                |                               | 22                 |                              |                   |                    | 6/27/2003: TLS 8/15/01 KDT. DH.<br>6/27/2003:   |        |
| Year: 2024   | Val   | luation Records (Wo                        | Work in Progress values        | lues are not certified values | d values and are   | subject to                   | change)           | 0000               | 6/27/2003 :   |        |
| Location Information   | 2024<br>WIP   | Reason For Change                          | Annus                          | Annı                          | 2022<br>Annual-Adi | Annus                        |                   | ZUZU<br>Annual-Adi |   |        |
| <b>-</b>   | 04/01/2024  | As Of Date                                 |                                |                               | 04/14/2022         |                              | _                 | 03/18/2020         |   |        |
| Clark  | Indiana Cost Mod  | Valuation Method                           | Indiana Co                     | Indiana Co                    | Indiana Cost Mod   | Indiana Co                   | Indiana Co        | t Mod              |   |        |
| Township<br>JEFFERSONVILLE TOWNSHIP                              | 1.0000  | Equalization Factor                        | 1.0000                         | 1.0000                        | 1.0000             | 1.0000                       |                   | 1.0000             |   |        |
| District 009 (Local 049)   | \$47,000  | nonce nedaned                              | 647 000                        |                               | 200                |                              |                   |                    |   |        |
| JEFFERSONVILLE CITY-OFW  | \$47,000  | Land Res (1)                               | \$47,000<br>\$47,000           | \$47,0<br>\$47,0              | \$37,000           | \$25,200                     |                   | \$21,100           |   |        |
| School Corp 1010   | 08  | Land Non Res (2)<br>Land Non Res (3)       | 0\$                            | 0\$                           | 08                 | 0.0                          | %<br>%0           | 0<br>80<br>80      |   |        |
| Neighborhood 10045067  | <b>\$127,600</b>  | Improvement<br>Imp Res (1)                 | <b>\$127,600</b>               | <b>\$114,2</b>                | \$106,200          | 000,06\$                     |                   | <b>\$82,600</b>    |   |        |
| 09 RES AREA 16   | 0\$   | Imp Non Res (2)                            | 0\$                            |                               | 0\$                |                              |                   | 0\$<br>80<br>i     |   |        |
| Section/Plat   | \$174,600   | Total                                      | \$174,600                      | \$161,2                       | \$143,200          | \$115,200                    |                   | \$103,700          |   | ı      |
|  | \$174,600   | Total Res (1)                              | \$174,600                      |                               | \$143,20           |                              |                   | 3,700              | putations   |        |
| Location Address (1)   | 0.9   | Total Non Res (2)                          | O.S.                           | 9 6                           | 0.9                | 200                          | 09                | 0 0                | age   | 0.18   |
| JEFFERSONVILLE, IN 47130   |   | Land Data (Standard Dept                   | h: Res                         | CI 100' B                     | Lot: Res 75'       | 120', CI 0' X 0')            |                   | 9                  | Actual Frontage   | > [    |
|  | _   | • Pet                                      |                                | io 4                          | <u>1</u>           |                              |                   | ĺ                  | Developer Discount  | 2      |
| Zoning   | Type d  | Size                                       | Factor Rate                    | Auj. Ext.<br>Rate Value       | " Factor           | Cap 1 Cap 2                  | Cap 3             | Value              | >2  | 0.00   |
|  | н   | 0 70×110                                   | 0.96 \$700                     | \$672 \$47,040                | 0000 1.0000        | 0.00 0.00                    | 0.00              | \$47,040           | >   | 0.00   |
| Subdivision  |   |  |                                |                               |                    |                              |                   |                    | 83 UT Towers NV 0.0   | 0.00   |
| Lot  |   |  |                                |                               |                    |                              |                   |                    | 9 Homesite 0.0  | 0.00   |
|  |   |  |                                |                               |                    |                              |                   |                    | Farmland  | 0.00   |
| Market Model   |   |  |                                |                               |                    |                              |                   |                    |   | \$0    |
| N/A  |   |  |                                |                               |                    |                              |                   |                    |   | 0.00   |
| Characteristics Tonography Flood Hazard                          |   |  |                                |                               |                    |                              |                   |                    | Acre  | 0.0    |
|  |   |  |                                |                               |                    |                              |                   |                    | and   | )<br>) |
| Public Utilities ERA   |   |  |                                |                               |                    |                              |                   |                    | Classified Value \$   | 08     |
| All  |   |  |                                |                               |                    |                              |                   |                    | Homesite(s) Value \$  | \$0    |
| Streets or Roads TIF   |   |  |                                |                               |                    |                              |                   |                    | 91/92 Value \$  | \$0    |
| Naved, Sidewalk  |   |  |                                |                               |                    |                              |                   |                    | Supp. Page Land Value   | 00     |
| Neighborhood Life Cycle Stage<br>Static                          |   |  |                                |                               |                    |                              |                   |                    | 0.  | \$0    |
| Printed Saturday, April 20, 2024                                 |   |  | ,                              |                               |                    |                              |                   |                    | 0   | \$0    |
| Review Group   | Data Source N/A   |  | Collector                      |                               | Appraiser          | er                           |                   |                    | Total Value \$47,000  | 00     |





In Witness Whereof, we have her

STATE OF INDIANA SS COUNTY OF CLARK

- 2. All lot corners and points of tangency marked by Gurb Guts and Iro-1. All dimensions as shown on curves represent the chord
  - All easements as shown enclosed by dashed lines are for Public Willities and scorm vater drainage, and are 12 feet vide unless otherwise noted.
- All radii at street intersections are 25 feet

OC 9-1964

Indicates limestone monuments Retriction more - R. 46 P. 65

# Before we, the undersigned, a Notary Public within and for the above mand county and state this $\int_{\mathbb{R}} ds ds$ ( $\int_{\mathbb{R}} \frac{1}{2} \cdot \frac$ We, the undersigned, John E. Mitchell and Mabel Mitchell, owners of the real cartes how on the within plate, by this coefficients breed constant fresh earter to be parted toto dars and streets as shown upon with plate, and the treets and utility seasoners as shown there are breedy deficiented to the public was for such purposes.

Adopted by the City Plan Commission at a meeting held the 2 day of 1220 to 3 7 1962.

ulina a Coff

AUDITOR CLARK COUNTY

DULY ENTERED FOR TAXATION

RUCK

CERTIFICATE OF JEFFERSONVILLE CITY PLAN COMPLESSION

Witness my hand and notarial seal this 28 day of Ac. C. (2) 1962.

RECARDED IN PLAT BOOK 1 FACE. Received For Record This 20 Day See Miscellaneous Record AND USE RESTRICTIONS



#### LEAD-BASED PAINT CERTIFICATION AND ACKNOWLEDGMENT

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

#### For use only by members of the Indiana Association of REALTORS®

| 1                                       | PROPERTY   | ADDRESS: 1411 Ridgeway Drive, Jeffersonville, IN 47130  |
|---|--|---|
| 2<br>3                                  | I FAD WAR  | NING STATEMENT  |
| 4<br>5<br>6<br>7<br>8<br>9<br>10<br>11  | Eve<br>suci<br>pois<br>redu<br>preg<br>on l<br>kno | bry buyer of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that the property may present exposure to lead from lead-based paint that may place young children at risk of developing lead soning. Lead poisoning in young children may produce permanent neurological damage, including learning disabilities, uced intelligence quotient, behavioral problems, and impaired memory. Lead poisoning also poses a particular risk to gnant women. The seller of any interest in residential real property is required to provide the buyer with any information lead-based paint hazards from risk assessments or inspections in the seller's possession and notify the buyer of any wn lead-based paint hazards. A risk assessment or inspection for possible lead-based paint hazards is recommended to purchase. |
| 14                                      | SELLER'S   | DISCLOSURE  |
| 15                                      | (a.) Presenc                                       | e of lead-based paint and/or lead-based paint hazards: (check (i) or (ii) below)  |
| 16<br>17<br>18                          | (i) 🗌  | Known lead-based paint and/or lead-based paint hazards are present in the housing (explain):  |
| 19                                      |  |   |
| 20<br>21<br>22                          | (ii) X   | Seller has no knowledge of lead-based paint and/or lead-based paint hazards in the housing.   |
| 23                                      | (b.) Records                                       | and reports available to the seller: (check (i) or (ii) below)  |
| 24<br>25<br>26<br>27                    | (i) <u> </u>                                       | Seller has provided the buyer with all available records and reports including Seller's Residential Real Estate Sale Disclosure form, if applicable, pertaining to lead-based paint and/or lead-based paint hazards in the housing (list and attach documents below):   |
| 28<br>29<br>30                          | (ii) X   | Seller has no reports or records pertaining to lead-based paint and/or lead-based paint hazards in the housing.   |
| 31                                      | BUYER'S A  | CKNOWLEDGEMENT (initial)  |
| 32                                      | (c.)   |   |
| 33                                      | (d.)   |   |
| 34<br>35                                | (e.)   | Buyer has (check (i) or (ii) below):  |
| 36<br>37                                | (i) <u> </u>                                       | received a 10-day opportunity (or mutually agreed upon period) to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards;  OR   |
| 38<br>39                                | (ii) 🗌   | waived the opportunity to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards.   |
| 40                                      | BROKERIS   | ACKNOWLEDGMENT (initial)  |
| 41                                      | $(f, \mathcal{D}^{(f)})$                           | _Broker has informed the seller of seller's obligations under the Residential Lead-Based Paint Hazard Reduction Act   |
| 42                                      | MA   | of 1992 (42 U.S.C. 4852d) and is aware of Broker's responsibility to ensure compliance.(NOTE: where the word  |
| 43                                      |  | "Broker" appears, it shall mean "Licensee" as provided in I.C.25-34.1-10-6.8.)  |
| 44<br>45                                |  |   |
|   |  |   |
| *************************************** |  | 1411 Ridgeway Drive, Jeffersonville, IN 47130 (Property Address)  |
|   |  | (   |

Page 1 of 2 (Lead-Based Paint - Sales)
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| 40       | CENTIFICATION OF ACCURACT                           |               |   |                     |
|----------|---|---------------|---|---------------------|
| 47       | The following parties have reviewed the information | n above an    | d certify, to the best of their knowledge, that the | e information thev  |
| 48       | have provided is true and accurate.                 |               | ,   |                     |
| 49       |   |               |   |                     |
| 50       | This Certification and Acknowledgment may be ex-    | ecuted simu   | ultaneously or in two or more counterparts, eac     | h of which shall be |
| 51       | deemed an original, but all of which together sl    | nall constitu | ite one and the same instrument. The parti-         | es agree that this  |
| 52       | Certification and Acknowledgment may be trans       | smitted bet   | ween them electronically or digitally. The p        | parties intend that |
| 53       | electronically or digitally transmitted signatures  | constitute o  | original signatures and arebinding on the pa        | rties. The original |
| 54       | document shall be promptly delivered, if requested. |               |   | -                   |
| 55       |   |               | Vikie Mayfield<br>SELLER'S SIGNATURE                | 12 17 25            |
| 56       |   |               | Vike Mayfield                                       | 10-21-25            |
| 57       | BUYER'S SIGNATURE                                   | DATE          | SELLER'S SIGNATURE (//                              | DATE                |
| 58       |   |               | V   |                     |
| 59       | DONTED  |               | Vickie Mayfield                                     |                     |
| 60       | PRINTED   |               | PRINTED   |                     |
| 61<br>62 |   |               |   |                     |
| 63       | DUVEDIC CIONATUDE                                   |               |   |                     |
| 64       | BUYER'S SIGNATURE                                   | DATE          | SELLER'S SIGNATURE                                  | DATE                |
| 65       |   |               |   |                     |
| 66       | PRINTED   |               | DDINTED   |                     |
| 67       | THINED  |               | PRINTED   |                     |
| 68       |   |               | Da dilla  | 10-27-2025          |
| 69       | SELLING BROKER*                                     | DATE          | LISTINGBROKER                                       | DATE                |
|          |   | DATE          | _   | DATE                |
|          |   |               | Douglas-Harritt, Harritt Group, Inc.                |                     |

\*Only required if the Buyer's Broker receives compensation from the Seller.



Prepared and provided as a member service by the Indiana Association of REALTORS®, Inc. (IAR). This form is restricted to use by members of IAR. This is a legally binding contract, if not understood seek legal advice.

Form #37. Copyright IAR 2025





Date (month, day, year)

10.21.25

Property address (number and street, city, state, and ZIP code) 1411 Ridgeway Drive, Jeffersonville, IN 47130

Seller states that the information contained in this Disclosure is correct to the best of Seller's **CURRENT ACTUAL KNOWLEDGE** as of the above date. The prospective buyer and the owner may wish to obtain professional advice or inspections of the property and provide for appropriate provisions in a contract between them concerning any advice, inspections, defects, or warranties obtained on the property. The following information is not the representations of the real estate broker, if any. The form applies to residential real estate and purchases. Also, Indiana law (IC 32-21-5) generally requires sellers of 1–4-unit residential property to complete this form regarding the known physical condition of the property. IC 32-21-5-1(b) states that this form is <u>not</u> required for:

- 1. Transfers ordered by a court, including transfers:
  - A. in the administration of an estate;
  - B. by foreclosure sale;
  - C. by a trustee in bankruptcy;
  - D. by eminent domain:
  - E. from a decree of specific performance;
  - F. from a decree of divorce; or
  - G. from a property settlement agreement.
- 2. Transfers by a mortgagee who has acquired the real estate at a sale conducted under a foreclosure decree or who has acquired the real estate by a deed in lieu of foreclosure.
- 3. Transfers by a fiduciary in the course of the administration of the decedent's estate, guardianship, conservatorship, or trust.
- 4. Transfers made from at least one (1) co-owner solely to at least one (1) other co-owner.
- 5. Transfers made solely to any combination of a spouse or an individual in the lineal line of consanguinity of at least one (1) of the transferors.
- 6. Transfers made because of the record owner's failure to pay any federal, state, or local taxes.
- 7. Transfers to or from any governmental entity.
- 8. Transfers involving the first sale of a dwelling that has not been inhabited.
- 9. Transfers to a living trust.

Purpose of Disclosure Form: Completion of this form shall satisfy the requirements of IC 32-21-5-7 that mandates the seller's disclosure of conditions relevant to the listed property. This disclosure is based on the Seller's current knowledge of the property's conditions and the improvements thereon, however that knowledge was gained. This disclosure form shall not be a warranty by the Seller and shall not be used as a substitute for an inspection or warranty that the purchaser may wish to obtain. This form is a statement of the conditions and other information about the property known by the Seller. The representations in this form are the representations of the owner and are not the representations of the agent, if any. This information is for disclosure only and is not intended to be part of any contract between the Buyer and the Seller. The Seller must complete and sign the disclosure form and submit the form to a prospective buyer before an offer is accepted for the sale of the property. The Buyer is encouraged to obtain his or her own professional inspections of this property. A Buyer may not invalidate a real estate transaction or a contract to purchase real estate due to the Buyer's failure to sign a Seller's disclosure form that has been received or acknowledged by the Buyer.

Instructions to the Seller(s): (1) Answer every question truthfully. (2) Report all known conditions affecting the property, regardless of how you know about them or when you learned. (3) Attach additional pages, if necessary, with your signature and the date and time of signing. (4) Complete this form yourself. (5) If an item does not apply to your property or is rented, mark "not applicable/rented." (6) If you truthfully do not know the answer to a question, mark "unknown." (7) If you learn any fact prior to closing that changes one or more of your answers to this form after you have completed and submitted it, immediately notify any potential buyer of the change in writing.

NOTE: "Defect" means a condition that would have a significant adverse effect on the value of the property, that would significantly impair the health or safety of future occupants of the property, or that if not repaired, removed or replaced would significantly shorten or adversely affect the expected normal life of the premises.

The information contained in this Disclosure has been furnished by the Seller, who certifies to the truth thereof, based on the Seller's CURRENT ACTUAL KNOWLEDGE. A disclosure form is not a warranty by the owner or the owner's broker, if any, and the disclosure form may not be used as a substitute for any inspections or warranties that the prospective buyer or owner may later obtain. At or before settlement, the owner is required to disclose any material change in the physical condition of the property or certify to the purchaser at settlement that the condition of the property is substantially the same as it was when the disclosure form was provided. Seller and Purchaser hereby acknowledge receipt of this Disclosure by signing below.

| Signature of Seller Marshe                                 | Date (mm/dd/yyyy)<br>10/27/202      | Signature of Buyer                             | Date (mm / dd / yyyy)            |
|--|-------------------------------------|--|----------------------------------|
| Signature of Seller 00                                     | Date (mm / dd / yylyy)              | Signature of Buyer                             | Date (mm / dd / yyyy)            |
| The Seller hereby certifies that the condition of t Buyer. | he property is substantially the sa | me as it was when the Seller's Disclosure form | n was originally provided to the |
| Signature of Seller (at closing)                           | Date (mm / dd / yyyy)               | Signature of Seller (at closing)               | Date (mm /dd / yyyy)             |

Harritt Group, 4704 Corydon Pike New Albany IN 47150

Phone: (812)944-0217

Fax: (812)944-5558

| 1. The following are in the conditions indicated:  |   |   |   |   |   |   |                             |                         |              |                   |
|--|---|---|---|---|---|---|-----------------------------|-------------------------|--------------|-------------------|
| A. APPLIANCES  | Not<br>Applicable /<br>Rented                         | Defective   | Not<br>Defective  | Unknown   | LO MATER A OFFICER  |   | Defective                   | ective Not<br>Defective |              | Unknown           |
| Built-in Vacuum  | /   |   |   |   | Cistern   |   |                             |                         |              |                   |
| System System  | \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \                 |   | <del>                                     </del>                    |   | Septic Field / Bed  | 1   |                             |                         |              |                   |
| Clothes Dryer Clothes Washer   |   |   | <u> </u>  |   | Septic & Holding Tank / Septic  |   |                             | <del> </del> -          | ····         |                   |
| Dishwasher   | <del>  ,/-</del>                                      |   | - V   |   | Mound   |   |                             | l                       |              |                   |
| Disposal   | †   |   | + ./  |   | Hot Tub   |   |                             | <del> </del>            |              |                   |
| Freezer  |   |   |   |   |   | <u> </u>  |                             | ļ                       | /            |                   |
| Gas Grill  |   |   |   |   | Plumbing  |   |                             | V                       |              |                   |
| Hood   |   |   |   |   | Aerator System  | 1   |                             |                         |              |                   |
| Microwave Oven   |   |   | V.  |   | Sump Pump   | V/  |                             | <u> </u>                |              |                   |
| Oven   |   |   |   |   | Irrigation Systems  | V   |                             |                         |              |                   |
| Range  |   |   |   |   | Water Heater / Electric   | _   |                             | V                       | /            |                   |
| Refrigerator   |   |   |   |   | Water Heater / Gas  |   |                             |                         |              |                   |
| Room Air<br>Conditioner(s)   | <b>V</b>  |   |   |   | Water Heater / Solar  | V.  |                             |                         |              |                   |
| Trash Compactor  |   |   |   |   | Water Purifier  | V.  |                             |                         |              |                   |
| TV Antenna / Dish  | <u> </u>  |   |   |   | Water Softener  | 1   |                             | 1                       |              |                   |
| Other:   | <i>V</i>  |   |   |   | Well  | \ <u>'</u>  |                             | <del> </del>            |              |                   |
| Outer.   |   |   |   |   |   | V   |                             |                         |              |                   |
|  |   |   |   |   | Geothermal and Heat Pump  |   |                             | L                       |              |                   |
| B. ELECTRICAL<br>SYSTEM  | Not<br>Applicable /<br>Rented                         | Defective   | Not<br>Defective  | Unknown   | Other Sewer System<br>(Explain)   | /   |                             |                         |              |                   |
| Security Systems(s)  |   |   |   |   | Swimming Pool & Pool  | /   |                             |                         |              |                   |
| Ceiling Fan(s)   |   |   | V   |   | Equipment   |   |                             | ļ                       |              |                   |
| Garage Door Opener / Controls  |   |   |   |   |   |   | Yes                         | No                      | Unknow       |                   |
|  |   |   |   |   | Are the structures connected to a public water  |   |                             |                         |              |                   |
| Inside Telephone<br>Wiring and Blocks /  |   | -   |   |   | system?   |   |                             |                         |              |                   |
| Jacks  |   |   | V   |   | Are the structures connected to a public sewer system?  |   |                             |                         |              |                   |
| Light Fixtures   |   |   | V   |   |   |   |                             |                         |              |                   |
| Sauna  |   |   | <u> </u>  |   | Are there any additions that improvements to the sewag  | : may require<br>je disposal sy                   | /stem?                      |                         | V            |                   |
| Smoke / Fire Alarms  |   |   | V   |   |   |   |                             |                         |              |                   |
| Carbon Monoxide<br>Detectors   | V   |   |   |   | If yes, have the improvements been completed on the sewage disposal system?   |   |                             |                         |              |                   |
| Switches and Outlets   |   |   | V   |   | Are the structure(s) connect community water system?  | ted to a priva                                    | te /                        |                         | /            |                   |
| Vent Fan(s)  |   |   | V   |   | Are the structure(s) connect  | ted to a priva                                    | te /                        | 1                       | <del>-</del> |                   |
| ☐ 60 ☑ 100 ☐ 200<br>Amp Service  |   |   | /   |   | community sewer system?   |   |                             |                         | <u>/</u>     |                   |
| Generator  | $\checkmark$  |   |   |   |   |   |                             |                         |              |                   |
| The information contained  | f in this Disclos                                     | sure has be   | en furnished by   | the Seller, wh  | o certifies to the truth thereof, ba  | ased on the Se                                    | eller's CURR                | ENT A                   | CTUA         | \L                |
| KNOWLEDGE. A disclosu<br>nspections or warranties<br>he physical condition of t<br>disclosure form was provi | re form is not a<br>that the prospe<br>he property or | a warranty bective buyer<br>certify to the<br>I Purchaser | y the owner or<br>or owner may<br>e purchaser at s<br>hereby acknow | the owner's bi<br>later obtain. A<br>settlement tha<br>vledge receipt | roker, if any, and the disclosure to<br>tor before settlement, the owner<br>to the condition of the property is<br>of this Disclosure by signing be | form may not l<br>is required to<br>substantially | be used as a<br>disclose an | subst                   | itute f      | orany<br>hange in |
| Signature of Seller Nike N   | Tayfie  | eld   | te ( <i>mm / dd / yyy</i> y<br>10-27-                               |   | Signature of Buyer  |   | Date (mm                    | / dd / y                | VYY)         |                   |
| Signature of Seller  | - 00  | Da  | te ( <i>mm / dd / yyy</i> y   | <i>(</i> )  | Signature of Buyer  |   | Date (mm                    | /dd/y                   | YYY)         |                   |
| Buyer.   |   | ition of the p  | property is subs  | stantially the s  | ame as it was when the Seller's   | Disclosure for                                    | rm was origi                | inally p                | rovid        | ed to the         |
| Signature of Seller (at closing  | )   | Da  | te ( <i>mm / dd / yyy</i> y   | )   | Signature of Seller (at closing)  |   | Date (mm                    | /dd/y                   | ''''')       |                   |
|  |   |   |   |   |   |   |                             |                         |              |                   |

| Prope | rty address (ni | umber and st | reet, city, sta | ate, and Z | IP code) |
|-------|-----------------|--------------|-----------------|------------|----------|
| 1411  | Ridgeway        | Drive, Je    | ffersonvi       | lle , IN   | 47130    |

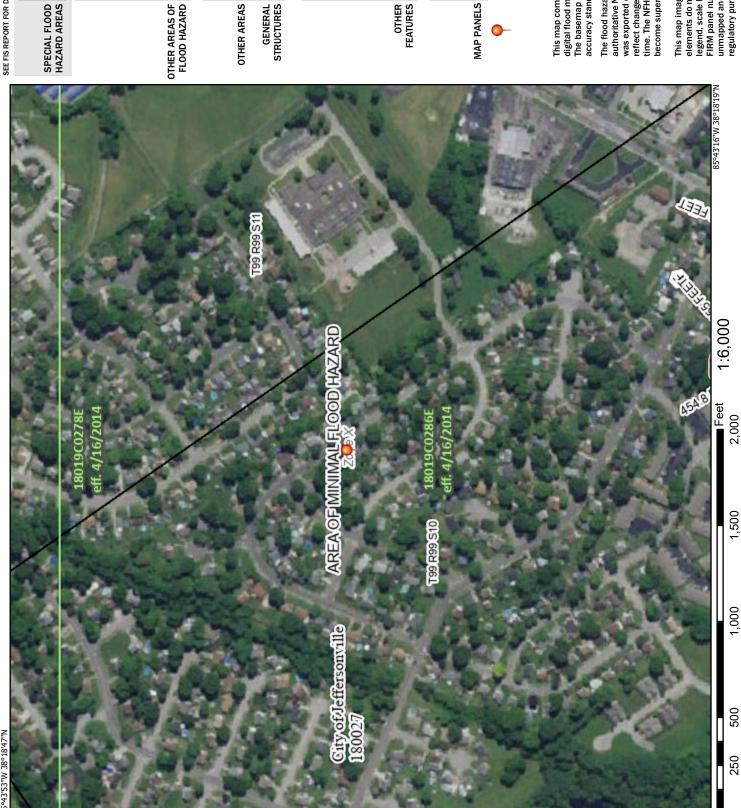
| D. HEATING & COOLING SYSTEM  | Not Applicable / Rented                          | Defective          | Not Defective                                    |                | Unknown                               |  |  |  |
|--|--|--------------------|--|----------------|---------------------------------------|--|--|--|
| Attic Fan  |  |                    | 1  |                |                                       |  |  |  |
| Boiler / Radiator  |  |                    |  |                |                                       |  |  |  |
| Central Air Conditioning   |  |                    |  |                |                                       |  |  |  |
| Electric Heat Pump Furnace Heat / Gas  |  |                    | <del>                                     </del> |                |                                       |  |  |  |
| Furnace Heat / Electric  |  |                    |  |                |                                       |  |  |  |
| Geothermal   | •  |                    |  |                |                                       |  |  |  |
| Solar House-Heating  | <u>v</u>   |                    |  |                |                                       |  |  |  |
| Woodburning Stove  |  |                    |  |                |                                       |  |  |  |
|  | · · · · · · · · · · · · · · · · · · ·            |                    |  |                |                                       |  |  |  |
| Fireplace  |  |                    |  |                |                                       |  |  |  |
| Fireplace Insert   |  |                    |  |                |                                       |  |  |  |
| Air Cleaner  |  |                    |  |                |                                       |  |  |  |
| Humidifier   |  |                    |  |                |                                       |  |  |  |
| Propane Tank   |  |                    |  |                |                                       |  |  |  |
| Other Heating Source   | <u> </u>   |                    |  |                |                                       |  |  |  |
| 2. ROOF - NEW  |  |                    | Yes  | No             | Unknown                               |  |  |  |
| Age, if known: <u>New</u> Years. 20  |  | · V                |  |                |                                       |  |  |  |
| Does the roof leak?  |  |                    |  |                |                                       |  |  |  |
| Is there present damage to the roof?   |  |                    |  | $\overline{}$  |                                       |  |  |  |
| Is there more than one layer of shingles   | on the house?                                    |                    |  | V              |                                       |  |  |  |
| If yes, how many layers?   |  |                    |  |                |                                       |  |  |  |
| 3. WATER HEATER  |  |                    |  |                |                                       |  |  |  |
| Age, if known:2 Years.   | 2023   |                    |  |                |                                       |  |  |  |
| 4. FURNACE   |  |                    | V  |                |                                       |  |  |  |
| Age, if known: Years.  | 2021   |                    |  |                |                                       |  |  |  |
| 5. CENTRAL AIR CONDITIONING  |  |                    |  |                | · · · · · · · · · · · · · · · · · · · |  |  |  |
| Age, if known: 4 Years.  | 2021   |                    |  |                | , , , , , , , , , , , , , , , , , , , |  |  |  |
| 6. HAZARDOUS CONDITIONS  |  |                    | Yes  | No             | Unknown                               |  |  |  |
| Have there been or are there any hazare methane gas, lead paint, radon gas in the mineshaft, expansive soil, toxic material asbestos insulation, or PCB's?   | nouse or well, radioactive material, la          | andfill,           |  |                |                                       |  |  |  |
| Is there contamination caused by the me property that has not been certified as dunder IC 15-19-3.1?   | roved  |                    | V  |                |                                       |  |  |  |
| Has there been manufacture of metham manufacture of methamphetamine in a re  | iphetamine or dumping of waste from the property | om the             | ***************************************          | 1/             |                                       |  |  |  |
| Explain:   |  |                    |  |                |                                       |  |  |  |
| The information contained in this Disclosure has been furnished by the Seller, who certifies to the truth thereof, based on the Seller's CURRENT ACTUAL KNOWLEDGE. A disclosure form is not a warranty by the owner or the owner's broker, if any, and the disclosure form may not be used as a substitute for any inspections or warranties that the prospective buyer or owner may later obtain. At or before settlement, the owner is required to disclose any material change in the physical condition of the property or certify to the purchaser at settlement that the condition of the property is substantially the same as it was when the disclosure form was provided. Seller and Purchaser hereby acknowledge receipt of this Disclosure by signing below. |  |                    |  |                |                                       |  |  |  |
| Signature of Seller Mayh   | eld 10/27/202                                    | Signature of       | gnature of Buyer                                 |                | Date (mm / dd / yyyy)                 |  |  |  |
| Signature of Seller 00   | Date (mm / dd / yyyy)                            | Signature of       | Buyer  |                | Date (mm / dd / yyyy)                 |  |  |  |
| The Seller hereby certifies that the condition   | on of the property is substantially the s        | same as it was whe | n the Seller's Disclosi                          | ure form was o | originally provided to the            |  |  |  |
| Signature of Seller (at closing)   | Date (mm / dd / yyyy)                            | Signature of Se    | ler (at closing)                                 | Da             | ite (mm / dd / yyyy)                  |  |  |  |
|  |  |                    | , 0,   |                |                                       |  |  |  |

Property address (number and street, city, state, and ZIP code)
1411 Ridgeway Drive, Jeffersonville, IN 47130

| 7. OTHER DISCLOSURES   |                                   | Yes                              | No                                      | Unknown                |  |  |  |  |
|--|-----------------------------------|----------------------------------|---|------------------------|--|--|--|--|
| Do structures have aluminum wiring?  |                                   |                                  |   |                        |  |  |  |  |
| Are there any foundation problems with the struc   | tures?                            |                                  |   |                        |  |  |  |  |
| Are there any encroachments?   |                                   | 1,11                             | ~                                       |                        |  |  |  |  |
| Are there any violations of zoning, building codes   | s, or restrictive covenants?      |                                  | V                                       |                        |  |  |  |  |
| Does the property have a shared driveway with a  |                                   |                                  | V                                       |                        |  |  |  |  |
| Is the property subject to covenants, conditions a association?  |                                   |                                  |   |                        |  |  |  |  |
| Is the property subject to a homeowner's associate current amount?   |                                   |                                  | V.                                      |                        |  |  |  |  |
| Is this property located within a locally designate  |                                   | 7-11?                            |   |                        |  |  |  |  |
| Is the present use a non-conforming use? Explain   |                                   | /                                |   |                        |  |  |  |  |
| Is the access to your property via a private road?   |                                   | ./                               | A STATE STILL FOR STATE OF              |                        |  |  |  |  |
| Is the access to your property via a public road?  |                                   |                                  |   |                        |  |  |  |  |
| Is the access to your property via an easement?  |                                   |                                  |   |                        |  |  |  |  |
| Have you received any notices by any governmen   | tal or quasi-governmental age     | ncies                            | V                                       |                        |  |  |  |  |
| affecting this property?   | quaer governmental age            | Notes                            | <b>/</b> .                              |                        |  |  |  |  |
| Are there any structural problems with the buildin   |                                   |                                  | /                                       |                        |  |  |  |  |
| Have any substantial additions or alterations bee  | n made without a required buil    | ding                             | ./                                      |                        |  |  |  |  |
| permit?  Are there moisture and/or water problems in the b   | asement, crawl space area or      | any other                        | V /                                     |                        |  |  |  |  |
| area?  | uny outer                         | <b>✓</b>                         |   |                        |  |  |  |  |
| Is there any damage due to wind, flood, termites o   |                                   |                                  |   |                        |  |  |  |  |
| Have any structures been treated for wood destro   | V                                 |                                  | , ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, |                        |  |  |  |  |
| Is the property or a portion of the property locate boundaries, as indicated in a Federal Emergency Rate Map? See <a href="https://msc.fema.gov/portal/home">https://msc.fema.gov/portal/home</a>  | blain<br>surance                  |                                  |   |                        |  |  |  |  |
| Do you currently pay flood insurance?  |                                   |                                  | <b>V</b>                                |                        |  |  |  |  |
| Is the property located near a military installation defined in IC 36-7-30.2-6) and may be impacted to installation's military operations? If yes, local law the property to promote compatibility with militar  | the                               | V                                |   |                        |  |  |  |  |
| Does the property contain underground storage to   | ank(s)?                           |                                  |   |                        |  |  |  |  |
| Is the homeowner a licensed real estate broker?  | P. 41.                            |                                  |   | <del></del>            |  |  |  |  |
| Is there any threatened or existing litigation regard<br>is the Owner subject to the Foreign Investment in   |                                   |                                  | V                                       |                        |  |  |  |  |
| See <a href="http://www.irs.gov/publications/p515/index.html">http://www.irs.gov/publications/p515/index.html</a>  | tml.                              |                                  | /                                       | 774                    |  |  |  |  |
| Is the property located within one (1) mile of an air  |                                   |                                  | <b>V</b>                                | TANKS.                 |  |  |  |  |
| Is the property subject to a conservation easemen  | nt as defined in IC 32-23-5-2?    |                                  | /                                       | *****                  |  |  |  |  |
| 8. ADDITIONAL COMMENTS AND/OR EXPLANATIONS: (Use additional pages and attach, if necessary)  |                                   |                                  |   |                        |  |  |  |  |
| The information contained in this Disclosure has been furnished by the Seller, who certifies to the truth thereof, based on the Seller's CURRENT ACTUAL KNOWLEDGE. A disclosure form is not a warranty by the owner or the owner's broker, if any, and the disclosure form may not be used as a substitute for any inspections or warranties that the prospective buyer or owner may later obtain. At or before settlement, the owner is required to disclose any material change in the physical condition of the property or certify to the purchaser at settlement that the condition of the property is substantially the same as it was when the disclosure form was provided. Seller and Purchaser hereby acknowledge receipt of this Disclosure by signing below. |                                   |                                  |   |                        |  |  |  |  |
| Signature of Seller Marfield   | Date (mm / dd / yyyy) (0/27/2025  | Signature of Buyer               |   | Pate (mm / dd / yyyy)  |  |  |  |  |
| Signature of Seller  | Date (mm / dd / yyyy)             | Signature of Buyer               | E                                       | Date (mm / dd / yyyy)  |  |  |  |  |
| The Seller hereby certifies that the condition of the pro Buyer.   | perty is substantially the same a | s it was when the Seller's Discl | osure form was orig                     | inally provided to the |  |  |  |  |
| Signature of Seller (at closing)   | Signature of Seller (at closing)  |                                  | Date (mm / dd / yyyy)                   |                        |  |  |  |  |

# National Flood Hazard Layer FIRMette





# Legend

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

SPECIAL FLOOD HAZARD AREAS

With BFE or Depth Zone AE, AO, AH, VE, AR Without Base Flood Elevation (BFE)

Regulatory Floodway

0.2% Annual Chance Flood Hazard, Areas depth less than one foot or with drainage areas of less than one square mile Zone X of 1% annual chance flood with average

Future Conditions 1% Annual

Area with Flood Risk due to Levee Zone D Area with Reduced Flood Risk due to Chance Flood Hazard Zone X Levee. See Notes. Zone X

NO SCREEN Area of Minimal Flood Hazard Zone X **Effective LOMRs** 

OTHER AREAS

Area of Undetermined Flood Hazard Zone D

Channel, Culvert, or Storm Sewer STRUCTURES 1111111 Levee, Dike, or Floodwall

Cross Sections with 1% Annual Chance Water Surface Elevation (B) 20.2

Base Flood Elevation Line (BFE) Coastal Transect mm 513 mm

**Jurisdiction Boundary** Limit of Study

Coastal Transect Baseline

OTHER

**FEATURES** 

Hydrographic Feature

Digital Data Available

No Digital Data Available

Unmapped

MAP PANELS

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

authoritative NFHL web services provided by FEMA. This map reflect changes or amendments subsequent to this date and time. The NFHL and effective information may change or The flood hazard information is derived directly from the was exported on 1/17/2025 at 3:26 PM and does not 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.