

FOST PHASE 5 BOND COMPUTATIONS for LOC

7-24-24

Phase 5:

Sidewalks & Multi-use Path (per Reliance quote): $\$131,777 \times 115\% = \$ 151,543.55$

Pavement Markings (per C&L quote): $\$3,650 \times 115\% = \$ 4,197.50$

Permanent Signage (per IDF quote): $\$3,295.50 \times 115\% = \$ 3,789.83$

Trees and landscaping (per Coastal quote): $\$5,600 \times 115\% = \$ \underline{6,440.00}$

TOTAL: \$ 165,970.88



PROPOSAL / QUOTATION

QHOC

PROJECT

FOST TRACT PHASE 5 SIDEWALK

MOYOCK, NC

PLAN DATE: 10-21-22

Contact: MARK BISSELL

Phone:

Fax:

Email:

Bid Date:

Revision: 1

Reliance Concrete Contractors, Inc.
2969 South Military Hwy. Chesapeake, VA 23323
757-967-9970 off. / 757-487-5190 fax (SWAM# 676650 - VDOT cert.# R688)

Table with 5 columns: DESCRIPTION, QTY, COST, UNIT, AMOUNT. Rows include 4" x 5' CONC. SIDEWALK, 4" x 8' CONC. MULTI-USE PATH, and HCR W/DETECTABLE WARNING SURFACE. Total amount: \$131,777.00.

EXCLUDES: STD EXCLUSIONS LINE 5 BELOW

- TERMS AND CONDITIONS:
1. Item base bid. Qty's to be determined by actual field measurements upon completion of work.
2. Any broken and/or damaged concrete to be repaired on time and material basis.
3. All work to be accessible by truck under its own power with no external assistance. All quoted concrete is 3000 psi unless noted otherwise.
4. Grade: to be + or - 0.10'
5. Price excludes: permits and bonds, engineering, surveying, layout, independent testing, traffic control, excavation, landscaping, stone under concrete, select fill, (not responsible for unsuitable subgrade, undercut or fill), concrete pumping, concrete sealing, joint sealing and any associated sawcutting, concrete steps, drop inlet/drain box collars, brick pavers, retaining walls, footers, mechanical/electrical pads, dowels and bollards, unless otherwise noted above.
6. Prices: Are based on the total of all line items identified above. If 25% or more of items are deleted from total quote, as presented above, the unit prices quoted no longer apply and will need to be re-evaluated. Prices are good for 90 days from proposal date.
7. Change Orders: No Changes will be performed until a fully documented change is executed and approved by the Contractor.
8. Payment: Will be paid to Reliance Concrete Contractor, Inc. regardless of terms set between the GC and owner. Net 30 days from invoice date, unless otherwise agreed to in writing with Reliance Concrete Contractors, Inc.
9. Retainage: All retainage to be paid within 90 days of substantial completion or if job is halted for more than 90 days.
10. Service Charge: Purchaser agrees to pay Reliance Concrete Contractors, Inc. a service charge of 1.5% per month, an annual percentage rate of 18%, on any outstanding balance/invoices past due. This service charge is in addition to and not in lieu of any other remedies Reliance Concrete Contractors, Inc. may have provided; however, Reliance Concrete Contractors Inc. reserves the right to require payment in advance.
11. Attorneys' Fees: Should this account be placed in the hands of an attorney for collections, purchaser agrees to pay an attorney fee of (25%) of the total amount due at the time the account is referred to the attorney. Purchaser further agrees to pay all court costs incurred by RCC, Inc.
12. Warranty: Reliance Concrete Contractors, Inc., as Subcontractor on the project, does hereby guarantee that all work, executed under the plans and specifications provided will be free from defects of materials and workmanship for a period of one (1) year, beginning from the date of substantial completion or determined by RCC, Inc. All defects occurring within that period shall be replaced or repaired at no cost to the Owner; ordinary wear or tear and unusual abuse or neglect notwithstanding. See note 2.

Summary table with 2 columns: TOTAL PROPOSAL COST, \$131,777.00

Acceptance: The above terms, conditions and descriptions are satisfactory and are hereby accepted. Must sign and return prior to work commencement.

Submitted By: [Signature]
Brian Hamilton, Vice President

Date: 7/10/2024

Accepted by: _____

Date: _____

C & L Concrete Works, Inc.

P.O. Box 178
Camden, North Carolina 27921
Office (252) 335-1994
Fax (252) 331-1111

Proposal submitted to: Quality Home Builders Att: Perry Arnette	Phone: 757-478-1205	Date: 7/24/2024
Street:	Job Name: Fost – Phase 5	
City, State, Zip:	Job Location:	

Description of work and price:

Fost – Phase 5

Stripe/paint (8) crosswalks per specs

\$3,650.00

Unless a lump sum is to be paid for the foregoing work and is clearly stated, it is understood and agreed that the quantities referred to are estimates and that payment shall be made at the stated unit prices for the actual quantities of work performed as determined upon the completion of the work. Any changes from the above described work involving extra cost will be executed only upon written orders and will be billed as an extra charge over and above this estimate.

Estimates for work performed will be submitted every 30 days. Payment of these estimates is due upon receipt. The balance will be due upon completion of work. Any unpaid balance after 30 days will be subject to an 18% annual finance charge.

If this proposal meets with your acceptance, please sign and return the attached copy.

This proposal expires 30 days from the date hereof, but may be accepted at any later date at the sole option of C & L Concrete Works, Inc.

Upon default, the holder of this note may employ an attorney to enforce the holder's rights and remedies and the maker, principal, surety, grantor and endorser of this note hereby agree to pay to the holder the sum of fifteen (15%) percent to the outstanding balance owing on said note for reasonable attorney's fees, plus all other reasonable expenses incurred by the holder in exercising any of the holder's rights and remedies upon default.

ACCEPTED: _____
Firm Name

By: _____
Name and Title

Date: _____



For C & L Concrete Works, Inc.

Date: 7/29/2024

Mark Bissell

Subject: 4651 Fost Phase 5 Signs

From: Jesse Baker <jesse@idfpensign.com>
Sent: Tuesday, July 09, 2024 12:50 PM
To: Mark Bissell <mark@bissellprofessionalgroup.com>
Cc: 'Perry Arnette' <parnette@qhoc.com>; 'Dave Klebitz' <davek@bissellprofessionalgroup.com>; 'Marcie Respass, Engineering Coordinator' <admin@bissellprofessionalgroup.com>
Subject: Re: 4651 Fost Phase 5 Signs

Hey Mark,

From looking at the Phase 5 site map, these are the signs needed:

(x2) stop-Meriam Dr. West
(x2) stop-Ryker Road West/Meriam Dr. West
(x1) stop-Fost Blvd.
(x1) stop-Ryker Road West/Fost Blvd.
(x1) stop-Meriam Dr. West/Iris Circle
(x11) no parking

If this seems correct. The pricing is as follows:

Material= \$1,675.00
Tax= \$ 100.50
Labor= \$ 1,520.00
Total= \$ 3,295.50

Let me know about the "no parking" signs, or if anything else doesn't look right and I will adjust the price accordingly. I talked with Perry on the phone, July 25th is the deadline for these, correct?

Thanks,

Jesse Baker

Account Manager
Direct- 757-663-8707



1028 Executive Blvd,
Chesapeake, VA 23320
www.idfpensign.com

From: Mark Bissell <mark@bissellprofessionalgroup.com>
Sent: Tuesday, July 9, 2024 10:44 AM
To: Jesse Baker <jesse@idfpensign.com>
Cc: 'Perry Arnette' <parnette@qhoc.com>; 'Dave Klebitz' <davek@bissellprofessionalgroup.com>; 'Marcie Respass, Engineering Coordinator' <admin@bissellprofessionalgroup.com>
Subject: 4651 Fost Phase 5 Signs

Jesse,

Perry Arnette asked me to send this sign plan for Fost Phase 5 for your use. I'm not sure whether the no parking signs along Fost Blvd were already installed with Phase 4; Perry may know.

Thanks,

Mark S. Bissell, PE



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3512 N. Croatan Hwy. * PO Box 1068 * Kitty Hawk, NC 27949
O: (252) 261-3266 F: (252) 261-1760 C: (252) 216-1833
Firm License # C-0956
www.bissellprofessionalgroup.com



"Like" Bissell Professional Group

Coastal Landscapes, Inc.

P.O. Box 57038
Virginia Beach, VA 23457
757-721-4109 Office
757-426-8585 Fax

admin@coastallandscapes.hrcox...

Estimate

DATE	Estimate #
7/16/2024	FOST PHASE5

Name / Address
QHOC HOMES 417 CARATOKE HWY UNIT D MOYOCK, NC 27958

Item	Qty	Description	Cost	Total
TREE	40	4651 FOST PHASE 5 STREET TREES ONLY IN RED LINED AREA STREET TREES 15 GAL	140.00	5,600.00
				\$5,600.00

Coastal Landscapes Inc., provides all designs, materials, & labor for landscape. All plant materials are guaranteed for 1 year from install. There is no guarantee on annuals, sod, bulbs, perennials, dogwoods, palms, gardenias or plants provided by owner. Plants that have been subject to extreme climatic conditions (ie. flood, freeze, drought), neglect, improper watering, mechanical or animal damage will void guarantee. Estimates are good for 6 weeks. A 50% deposit is required to be placed on the schedule, the remainder is due at completion. Debtor will be responsible for court costs incurred to collect on account. Homeowner is responsible for marking all private utilities, irrigation systems, & lighting prior to landscape installation. Coastal Landscapes is not responsible for any damages. This bill is personally guaranteed by the under signed. Credit card payments will incur a 4% processing fee.

Signature _____



5/31/2024

***Moyock Development LLC
417 D Caratoke Hwy
Moyock, NC 27958***

RE: Watch Light Installation

Account Number: **6000072451**
Premise ID Number: **000021192141**
Work Request: ***Fost Tract Phase 2 sec. 5*** WR#10630682

Dear ***Justin Old,***

Dominion Energy North Carolina has calculated the estimated cost to install the requested watch-light(s) detailed below. This estimate is valid for 60 days from the date of this letter. The charge of **\$17,344.40** must be paid within this 60-day period to authorize construction.

A one-time installation charge of \$29.58 will be included on your first bill. The monthly billing on the account referenced above for this watch-light(s) will be **\$12.25** each per month in accordance with rate Schedule 26 by the North Carolina State Corporation Commission.

The customer is responsible for knowledge and adherence to all local governmental outdoor lighting ordinances. This adherence is to include, but not be limited to, maximum lighting levels and light trespass onto other properties.

Upon receipt of payment, Dominion Energy North Carolina will schedule installation of ***{10, 100 Watt Cutoff Colonial, LED, 7124 lumen, Type III, 3000k, Tier 2, 42315979}*** on ***{10, Fiberglass}*** pole(s) at ***Fost Tract Phase 2 Sec.5.***

The Customer is required to keep the light fixture(s) connected for at least one year and confirm that installation of this lighting will not be in violation of any local covenants or municipal ordinances. Should the Customer request the light be removed after one year but before 4 years, a bill for reimbursement of the remaining revenue credit will be issued.

Please sign in the space below acknowledging your understanding and acceptance of these terms and return this form to ***Morgan.s.hand@dominionenergy.com.***



Payment for installation along with the payment coupon can be mailed to:

Dominion Energy Virginia
P.O. Box 27206
Richmond, VA 23261

If you have questions, please contact me at **252-455-0788** or
Morgan.s.Hand@dominionenergy.com

Thank you.

Morgan Hand

WATCHLIGHT AUTHORIZATION:

Customer Name - Printed:

Customer Signature:

Date:

May 31, 2024

Construction Payment Invoice



Moyock Development LLC
417 CARATOKE HWY
MOYOCK, NC 27958

Dominion Energy Information
Work Request No. 10630682
Point of Contact: Morgen S Hand

Total Amount Due: \$17,344.40
Account No : 006430962594

To avoid delay in the start of your project please pay upon receipt.

Payment Options

U.S. Mail

Include "Account No." on your check and mail payment to: Dominion Energy North Carolina
P.O. Box 26543
Richmond, VA 23290-0001

Authorized Payment Centers

For an Authorized Payment Center near you visit DominionEnergy.com and search "Payment Centers," or call 1-866-366-4357.
Convenience fee of \$1.50 will be charged by a third-party service provider.
All Authorized Payment locations accept cash and money order.
Some locations may accept personal or business checks at their discretion.
Obtain a paper receipt for your records.

Credit Card, Debit Card, Purchasing Card or eCheck*

Pay online at DominionEnergy.com, search "Pay My Bill," or call 1-866-366-4357.

Convenience fee and transaction limits.

- \$14.95 per transaction for non-residential customers (up to \$15,000 per transaction)
- Fee charged by Paymentus Corporation, a third-party vendor.

Retain your payment confirmation number for your records.

*eCheck Option only available over the phone

Please detach and return this payment coupon with your check made payable to Dominion Energy North Carolina.

Construction Payment Coupon

Notification Date: May 31, 2024

Please Pay Upon Receipt
\$17,344.40

Amount Enclosed

[Empty box for amount enclosed]

Account No. 006430962594

Moyock Development LLC
417 CARATOKE HWY
MOYOCK, NC 27958

Send Payment to:

Dominion Energy North Carolina
P.O. BOX 26543
RICHMOND, VA 23290-0001

ROY COOPER
Governor
ELIZABETH S. BISER
Secretary
RICHARD E. ROGERS, JR.
Director



July 23, 2024

CURRITUCK COUNTY WATER DEPT
ATTN: DONALD L. MCREE, COUNTY MGR
153 COURTHOUSE RD
CURRITUCK, NC 27929

Re: **Partial Final Approval**

Partial Final Approval Date: July 23, 2024

THE FOST TRACT, PH-2

Serial No.: 22-00163

Water System Name: CURRITUCK COUNTY WATER
SYSTEM

Water System No.: NC0427010

Currituck County

Dear Sir/Madam:

The Department received an Engineer's Certification and an Applicant's Certification specifying the portion of the referenced project that has been completed. The Engineer's Certification describes the project as "**THE FOST TRACT, PH-2** 323 feet of 8-inch water main along Miriam Drive West from Iris Circle to Ryker Road West, and 829 feet of 8-inch water main along Ryker Road West from Miriam Drive West to Fost Blvd."

The Engineer's Certification verifies that the portion of the project described above was completed in accordance with the engineering plans and specifications approved under Department Serial Number 22-00163. The Applicant's Certification verifies that an Operation and Maintenance Plan and Emergency Management Plan have been completed and are accessible to the operator at all times and available to the department upon request and that the system will have a certified operator as required by 15A NCAC 18C .1300.

Final approval will be issued upon certifying the remaining portions not covered by this **partial approval**. Note that the "Authorization to Construct" is valid for thirty-six (36) months from the issue date and the remaining construction must be completed within this period in accordance with Rule .0305(a).

The Department has determined that the requirements specified in 15A NCAC 18C .0303(a) and (c) have been met, and therefore, issues this **Partial Final Approval** in accordance with Rule .0309(a).

Sincerely,

A handwritten signature in black ink that reads "Rebecca Sadosky".

Rebecca Sadosky, Ph.D., Chief
Public Water Supply Section
Division of Water Resources, NCDEQ

cc: JAMIE MIDGETTE, P.E., Regional Engineer
Currituck County Health Department
BISSELL PROFESSIONAL GROUP



North Carolina Department of Environmental Quality | Division of Water Resources
512 North Salisbury Street | 1634 Mail Service Center | Raleigh, North Carolina 27699-1634
919.707.9100

MARK S BISSELL, P.E.
BISSELL PROFESSIONAL GROUP
PO Box 1068
KITTY HAWK, NC 27949

Major Subdivision Submittal Checklist – Final Plat

Staff will use the following checklist to determine the completeness of your final plat application within ten business days of submittal. Please make sure all of the listed items are included. The Director shall not process an application for further review until it is determined to be complete.

Major Subdivision Submittal Checklist – Final Plat

Date Received: 7-25-24

TRC Date: _____

Project Name: Fost

Applicant/Property Owner: Moyock Development, LLC

Final Plat Submittal Checklist – Documents provided on USB flash drive or CD		
1	Complete Major Subdivision application or fee for amended final plat (\$250)	<input checked="" type="checkbox"/>
2	Stormwater Review Fee Deposit (\$2,300 as-built review)	<input checked="" type="checkbox"/>
2	Final plat with professional's seal	<input checked="" type="checkbox"/>
3	As-built drawings (streets, stormwater management infrastructure, utilities (including hydrant locations), and lighting (if applicable))	<input checked="" type="checkbox"/>
4	As-built for landscaping including street trees, heritage trees, and required buffers, fences, and walls	<input checked="" type="checkbox"/>
5	Fire Chief certification for dry hydrant installation, if applicable	<input type="checkbox"/>
6	Water/sewer district documents and approvals, if applicable	<input type="checkbox"/>
7	Copy of homeowners association by-laws, restrictive covenants to be recorded, and verification of reserve fund account.	<input checked="" type="checkbox"/>
8	Street, stormwater infrastructure, and open space performance bonds, if applicable	<input checked="" type="checkbox"/>
9	NCDOT pavement certification (with asphalt test documents)	<input checked="" type="checkbox"/>
10	NCDEQ waterline acceptance certification form	<input type="checkbox"/>
11	NCDEQ wastewater system permit to authorize wastewater flows if a dry-line construction permit was previously approved.	<input type="checkbox"/>
12	Copy of Engineering certification (including calculations) sent to NCDEQ that central wastewater system passed the required pressure test (temporary power pressure test is acceptable 12/10/2021)	<input checked="" type="checkbox"/>

For Staff Only

Pre-application Conference (Optional)
Pre-application Conference was held on _____ and the following people were present:

Comments

SELECTIVE

BE UNIQUELY INSUREDSM

Quotation of Commercial Insurance

Prepared for:
FOST HOA
101 RYKER ROAD, MOYOCK, NC
MOYOCK, NC 279588608

Presented By:
CHOICE INSURANCE AGENCY

Proposal Print Date:04/27/2022

SELECTIVE

BE UNIQUELY INSUREDSM

Quotation of Commercial Insurance
Service
New Business

Prepared for:
FOST HOA
101 RYKER ROAD, MOYOCK, NC
MOYOCK, NC 279588608

Presented By:
CHOICE INSURANCE AGENCY

The following quotation of insurance has been developed for the above captioned risk.
IT IS AGREED AND UNDERSTOOD NO COVERAGE HAS BEEN BOUND.

This quotation will expire after (30) days Or the effective date of requested coverages unless otherwise notified.

Proposal Print Date: 04/27/2022
Underwritten By:
Selective Ins Co of the Southeast



PROVIDING UNIQUE INSURANCE SOLUTIONS SINCE 1926

Since its founding, Selective has built a reputation for providing unique insurance solutions backed by outstanding customer service. This reputation has been rewarded with an “A” (Excellent) Rating from AM Best for more than 9 decades.

Today, **Selective Insurance Group, Inc.** is a holding company for 10 property and casualty insurance companies that partner with independent agents to offer standard and specialty insurance for commercial and personal risks. Selective invites its customers to Be Uniquely Insured in partnership with independent agents, who together deliver a best-in-class customer experience.

Headquartered in Branchville, New Jersey since 1926, Selective employs a diverse workforce of more than 2,300 engaged professionals. As the 41st largest U.S. property & casualty group in 2020 (per AM Best), Selective is a super-regional insurance carrier with Commercial Lines in 27 states, Personal Lines in 15 states, Excess & Surplus Lines in 50 states, while being the 3rd largest “Write Your Own” insurance carrier in the National Flood Insurance Program.

Selective’s unique position as both a leading insurance group and an employer of choice is recognized in a wide variety of awards and honors, including a listing in the Fortune 1000 and being named one of “America’s Best Mid-Size Employers” in 2019 by *Forbes Magazine*.

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- View Policies, Bills, Auto ID Cards²
- Manage Account 24/7



Safety Management Evaluation



Safety Management Service Visit



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- [Online Tools & Videos](#)
- Validate Credentials and Increase Compliance



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- Choice of Communication Channel
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- Customized Weather Alerts
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- Unlimited Photo Upload
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⁵ Only for SWIFTClaimSM

Quotation of Commercial Insurance

FOST HOA

Quote # 24189200

Policy Period: 05/01/22 to 05/01/23

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This non-binding proposal is only a summary of premium. It is not a guarantee that the actual premium will not exceed the amount of the proposal. No coverage is provided by this summary nor does it replace any provisions of the final policy. For specific terms and restrictions, refer to the individual policy and coverage forms.

Quotation of Commercial Insurance

FOST HOA

Quote # 24189200

Policy Period: 05/01/22 to 05/01/23

Premium Summary

<u>Coverage</u>	<u>Premium</u>
General Liability	\$882.00
Total Premium	\$882.00

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Quotation of Commercial Insurance

FOST HOA

Quote # 24189200

Policy Period: 05/01/22 to 05/01/23

Policy Location Schedule

<u>Loc#</u>	<u>Bldg#</u>	<u>Street</u>	<u>City</u>	<u>State</u>	<u>Zip</u>
001	001	101 RYKER ROAD, MOYOCK, NC	MOYOCK FD	NC	27958

This non-binding proposal is only a summary of premium. It is not a guarantee that the actual premium will not exceed the amount of the proposal. No coverage is provided by this summary nor does it replace any provisions of the final policy. For specific terms and restrictions, refer to the individual policy and coverage forms.

Quotation of Commercial Insurance

FOST HOA

Quote # 24189200

Policy Period: 05/01/22 to 05/01/23

General Liability

Policy Level

	<u>Limit</u>	<u>Premium</u>
General Aggregate	2,000,000	
Products/Completed Ops	2,000,000	
Each Occurrence	1,000,000	
Personal & Advertising Injury	1,000,000	
Fire Damage	500,000	
Medical Expense	15,000	
 <u>Additional Coverages</u>	 <u>Quantity/Limit</u>	 <u>Premium</u>
ElitePac General Liability Extension Endorsement		\$33.00

Location Level

Location 001/001 - 101 RYKER ROAD, MOYOCK, NC, MOYOCK FD, NC
Class 68500 - TOWNHOUSES OR SIMILAR ASSOCIATIONS

<u>Coverage</u>	<u>Exposure</u>	<u>Premium</u>
Premises Operation (Final Rate 3.326)	250	\$832.00

Other

Terrorism Premium (Certified Acts)	\$17.00
------------------------------------	---------

Total General Liability Premium \$882.00

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Selective Customer Self-Service and Billing Options



We understand that each customer has unique needs—that’s why Selective offers a variety of installment plans. Your agent can assist you with selecting a plan that works best with and meets the eligibility requirements for your particular policy. Please note that policies on the same account may have different payment plans and installment fees may apply.

- 1-Pay: Due in full at policy inception
- 2-Pay: Two equal installments due at policy inception and in the 6th month of the policy term
- 4-Pay: Four equal installments due at policy inception and in the 3rd, 6th and 9th months of the policy term
- Quarterly: Four equal installments due quarterly starting at policy inception
- 10-Pay: 19% due at policy inception, the remaining balance billed in nine equal monthly installments

The SelectPay® Advantage (Electronic Funds Transfer)

With our free SelectPay® service, your insurance payments can be automatically deducted from your checking or savings account. Not only will this save you time, but you’ll avoid late fees.

Signing up for SelectPay® is easy – just visit www.selective.com and sign in. Click the “Billing & Payments” tab and then choose the “Pay Bill” link. You will need your policy number and bank account information to complete the transaction.

PaySync® Flexible Payment Program

Get the cash flow flexibility you need with PaySync® for your Selective Workers Compensation (WC) and Commercial Package Policy (CPP). With PaySync® WC, pay your premium installments when you pay your payroll; with PaySync® CPP, premiums are broken down into 12, 24, 26, or 52 payments – your choice during policy issuance. Benefits include:

- No down payments
- PaySync® is simply another pay plan option, so no special underwriting guidelines apply

You’ll need to provide Selective with your payroll information each pay cycle to be eligible to the PaySync® WC program. Payroll information can be submitted by you or a third party, such as an accountant or payroll processor, on your behalf. For more information about the program, please visit selective.com/paysync or contact your agent.

Your time is valuable. Selective lets you manage your policy on your own time through our online Customer Self-Service site. Here you can:

- Pay your bill
- Schedule future payments
- Build and print certificates of insurance
- Print automobile ID cards
- File a claim
- Review, download or print a copy of your policy

Registration is simple. Have your policy or bill handy when you visit www.selective.com and then click “Need a Customer User ID and Password”. Follow the onscreen instructions to answer the three security questions identifying your policy and begin managing your account 24/7.

Quotation of Commercial Insurance

FOST HOA

Quote # 24189200

Policy Period: 05/01/22 to 05/01/23

Terrorism (Certified Acts) Information

Refer to attached IN 0585 1220 Policyholder Disclosure Notice - Offer of Terrorism Insurance Coverage and Rejection Form – Effective Until Revoked

**YOUR POLICY INCLUDES TERRORISM COVERAGE FOR AN ADDITIONAL PREMIUM OF:
TERRORISM - CERTIFIED ACTS: \$17.00**

This non-binding proposal is only a summary of premium. It is not a guarantee that the actual premium will not exceed the amount of the proposal. No coverage is provided by this summary nor does it replace any provisions of the final policy. For specific terms and restrictions, refer to the individual policy and coverage forms.

POLICYHOLDER DISCLOSURE NOTICE OFFER OF TERRORISM INSURANCE COVERAGE AND REJECTION FORM — EFFECTIVE UNTIL REVOKED

Offer of Coverage:

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, you have a right to purchase insurance coverage for losses resulting from “acts of terrorism”, as defined in Section 102(1) of the Act. The term “act of terrorism” means any act or acts that are certified by the Secretary of the Treasury - in consultation with the Secretary of Homeland Security, and the Attorney General of the United States - to be an “act of terrorism”; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

You may accept or reject insurance coverage for losses resulting from certified “acts of terrorism”.

- If you accept this offer of coverage simply pay your billed premium, which includes the amount shown below. You do not need to do anything else.
- If you would like to reject this coverage, please see the section of this form entitled Rejection of Terrorism Insurance Coverage and follow the instructions. Even if you reject this coverage, state law prohibits us from excluding fire losses resulting from an “act of terrorism”. Therefore, the terrorism exclusion we place on your policy will contain an exception for fire losses resulting from an “act of terrorism”. The additional premium for such fire losses resulting from an “act of terrorism” is shown below. **Please note that if you reject coverage for losses resulting from certified “acts of terrorism”, we will not provide coverage on renewals of this policy unless you ask us for coverage in the manner set forth in our “Offer of Terrorism Insurance Coverage When Terrorism Insurance Coverage Was Previously Rejected” form, which will be attached to renewals of this policy.**

Disclosure of Premium:

The portion of your annual premium that is attributable to coverage for “acts of terrorism” is _____ and does not include any charges for the portion of loss that may be covered by the federal government under the Act.

The premium for terrorism (fire only) coverage is _____ and is due regardless of whether you reject coverage for certified “acts of terrorism”.

Please be aware that even if you purchase coverage for losses resulting from certified “acts of terrorism”, your policy will still contain other policy terms, conditions, limitations and exclusions that may impact whether coverage is available in the event of a loss resulting from a certified “act of terrorism”.

Federal Participation in Payment of Terrorism Losses:

You should know that where coverage is provided by this policy for losses resulting from certified "acts of terrorism", such losses may be partially reimbursed by the United States Government under a formula established by federal law. Under the formula, the United States Government generally reimburses 80% of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage.

Cap on Insurer Participation in Payment of Terrorism Losses:

You should also know that the Terrorism Risk Insurance Act, as amended, contains a \$100 billion cap that limits United States Government reimbursement as well as insurers' liability for losses resulting from certified "acts of terrorism" when the amount of such losses in any one calendar year exceeds \$100 billion. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

Rejection of Terrorism Insurance Coverage:

You may reject this offer of coverage by checking the box, filling in the information below, signing and returning this form to your agent. If you choose to reject this offer of coverage, we will add an exclusionary endorsement to your policy to eliminate coverage for losses resulting from certified "acts of terrorism".

Rejection of Coverage - Effective Until Revoked

I HAVE READ THIS FORM IN ITS ENTIRETY AND DO NOT WANT TO PURCHASE COVERAGE FOR CERTIFIED "ACTS OF TERRORISM". I UNDERSTAND THAT THIS REJECTION IS EFFECTIVE UNTIL I AFFIRMATIVELY REVOKE IT IN THE MANNER SET FORTH IN SELECTIVE'S "OFFER OF TERRORISM INSURANCE COVERAGE WHEN TERRORISM INSURANCE COVERAGE WAS PREVIOUSLY REJECTED" FORM, AND THAT IF I SIGN THIS FORM THIS POLICY AND ANY RENEWALS WILL EXCLUDE COVERAGE FOR LOSSES RESULTING FROM CERTIFIED "ACTS OF TERRORISM".

Policyholder/Applicant's Signature

Insurance Company

Print Name

Policy or Quote Number

Title

Date

PRAESIDIUM

WHAT YOU DON'T KNOW CAN HURT THOSE IN YOUR CARE AND YOUR ORGANIZATION.

Adopting a solid screening and selection process is your first line of defense in creating a safe environment. A thorough, consistent screening process may also discourage would-be offenders from targeting your organization. Failure to discover a known offender can affect those in your care and the organization's reputation, financial stability, and trust within the community. Who you should screen can depend on many factors, such as if the person is a new full-time hire, a season hire, or even a current employee. In determining the types of checks to utilize, organizations should follow all state, federal, and licensing regulations and consider an individual's level of access. Level of access may be influenced by:

WHO IS PRAESIDIUM?

Praesidium is the national leader in abuse risk management. With more than two decades of experience, and serving thousands of clients, our dedicated team of researchers, psychologists, attorneys, social workers, and human resource professionals have analyzed thousands of cases of abuse in organizations and synthesized the latest scientific research. We know how abuse happens in organizations . . . and how to prevent it.

- **Frequency**: How frequently does the individual work around or interact with consumers? Is it a one-time event or every day?
- **Duration**: What is the duration of the individual's interactions? Is it a one-time, one-hour event or an entire summer?
- **Level of Supervision**: Are the individual's interactions always supervised by another adult or are they one-on-one with consumers?
- **Nature of the Relationship**: What is the nature of the relationship between the individual and the consumers in the program? Does the individual merely supervise an area during an event that has consumers, or are they getting to know individual consumers and families while counseling, tutoring, or providing personal care services?

Selective Insurance has partnered with Praesidium to offer you discounted background screening services for your organization.

For more information go to: selective.com/praesidium - (800.743.6354) - selective@praesidiuminc.com
In order to receive this exclusive benefit please identify yourself as a Selective Insurance agent or insured.

FOUR ELEMENTS FOR A THOROUGH BUT COST EFFECTIVE BACKGROUND CHECK:

- **Check Facts:** Aliases, DOBs, and address history all drive research and help to paint a complete picture.
- **Search Wide:** Multi State criminal and national sex offender databases will identify the unexpected.
- **Search Deep:** Targeted county level searches will give real-time information where records are most likely to be found.
- **Ask Questions:** References can provide insights on behavior and clues to non-criminal boundary issues.

WHO SHOULD YOU SCREEN, AND HOW OFTEN?

- **New Hires/Volunteers:** A thorough, consistently applied background screening process at the time of hire is your first and best opportunity to identify the problem.
- **Seasonal Hires/Volunteers:** Seasonal staff present a unique risk because you don't see them for months at a time, but it's often not practical to complete a full new hire process each season. An annual check-in plan is key.
- **Re-Screening:** Conducting targeted checks on your full-time employees at least every 3 years helps you identify issues before they impact your organization.

BACKGROUND SCREENING FOR SELECTIVE INSURED

Praesidium offers a selection of background screening packages plus a la carte services to empower your organization to conduct right-sized research. Praesidium's team can help contextualize the screening process as part of an overall culture of safety and discuss how screening works in hand with other abuse prevention efforts. Praesidium's team can also help you understand who to screen, how often, and the importance of re-screening.

	LOW ACCESS VOLUNTEERS	HIGH ACCESS VOLUNTEERS	EMPLOYEES	FINANCIAL ACCESS	A LA CARTE
	STARTING AT \$16	STARTING AT \$16	STARTING AT \$16	STARTING AT \$37	INDIVIDUAL COST PER SERVICE
Employment Credit (\$60 one-time set up fee required)				X	\$10.00
Confidence Multi State Criminal and Sex Offender Database w/Alias**	X	X	X	X	\$ 9.00
7 Yr County Criminal Records Search: Current County of Residence*	X	X	X	X	\$ 7.00
Add'l Counties Added As Needed Based on 7 yr Address History*		X	X	X	\$ 5.50
County Civil Records Search (upper): 1 County*				X	\$11.00
Motor Vehicle Records Search*					\$ 5.00
Employment Verification: 1 Position*					\$ 8.00
Education Verification: 1 Degree*					\$ 7.00
Personal Reference: 1 Reference					\$11.00
Professional Reference: 1 Reference					\$12.00
International Criminal Search 1 Jurisdiction*					\$50.00

* 3rd Party keeper fees may apply and will be passed on at cost when incurred.

** Criminal records found in the Multi State database check are subject to verification at the source and additional costs may apply.

For more information go to: selective.com/praesidium - (800.743.6354) - selective@praesidiuminc.com
In order to receive this exclusive benefit please identify yourself as a Selective Insurance agent or insured.

ElitePac® General Liability Extension Endorsement

The following forms/coverages are included:

- CG 73 00 (or CG 73 00NY, CG 73 00FL) ElitePac® General Liability Extension Endorsement
- CG 79 35 (or CG 79 35NY, CG 79 35FL) Product Recall Expense Coverage Endorsement - \$25,000 Limit
- \$15,000 Increased Limit for Medical Payments (N/A for the following Market Segments: Auto Services, Emergency Services, Governmental, Hotels, Resorts and Restaurants)

Coverage	Limit
Additional Insured – Primary and Non-Contributory Provision	Included
Blanket Additional Insureds – As Required By Contract	Included
Broad Form Vendors Coverage	Included
Damage To Premises Rented To You (Including Fire, Lightning or Explosion)	\$500,000 (Limit to be shown on Dec Page)
Electronic Data Liability	\$100,000
Employee Definition Amended	Included
Employees As Insureds Modified	Included
Employer's Liability Exclusion Amended (N/A in NY)	Included
Incidental Malpractice Exclusion Modified (N/A for Social Service and Senior Living Market Segments)	Included
Knowledge of Occurrence, Claim, Suit or Loss	Included
Liberalization Clause	Included
Medical Payments Amendments	Included
Any Insured Amendment	Included
Products Amendment	Included
Mental Anguish Amendment (N/A in NY)	Included
Newly Formed or Acquired Organizations	Included
Non-Accumulation of Limits (N/A in NY or WI)	Included
Non-Owned Aircraft	Included
Non-Owned Watercraft (under 60 feet)	Included
Not-For-Profit Organization Members as Additional Insureds	Included
Personal and Advertising Injury – Discrimination Amendment (N/A in NY)	Included

ElitePac® General Liability Extension Endorsement

Coverage	Limit
Supplementary Payments Amended	Included
Bail Bonds	\$5,000
Loss of Earnings	\$1,000
Unintentional Failure To Disclose Hazards	Included
Waiver of Transfer of Rights of Recovery (subrogation)	Included

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Prepared by: William Brumsey, IV
PO Box 100
Currituck, NC 27929

Amendment Subjecting Additional Land to the Restrictive Covenants of Fost Subdivision
Phase 5

NORTH CAROLINA
CURRITUCK COUNTY

This Amendment Subjecting Additional Land to the Restrictive Covenants of Fost Subdivision (the "Amendment") is made this the ___ day of _____, 2024 by Moyock Development, LLC, a North Carolina limited liability company (the "Developer").

WITNESSETH:

WHEREAS, Developer caused the Restrictive Covenants of Fost Subdivision to be recorded on December 30, 2021 in Deed Book 1672, Page 549 of the Currituck County Registry and caused the Corrected Restrictive Covenants of Fost Subdivision to be recorded on January 6, 2022 in Deed Book 1673, Page 369 of the Currituck County Registry as amended by the amendment recorded on April 29, 2022 in Deed Book 1692, Page 81 of the Currituck County Registry and any further amendments thereto (the "Covenants"); and

WHEREAS, Developer is the owner of additional property to be generally known as Fost Subdivision, Phase 5; and

WHEREAS, the Developer desires by this instrument to annex and subject the real property hereinafter described, generally known as Fost Subdivision, Phase 5, being located in Currituck County, North Carolina, to all the terms and provisions of the Covenants; and

NOW, THEREFORE, in consideration of the premises, Developer declares that all the real property hereinafter described shall be held, owned, sold and conveyed subject to all of the terms and provisions of the Covenants as follows:

1. Developer, pursuant to the authority granted under North Carolina law, hereby annexes and subjects the following described real property to all the terms and provisions of the Covenants:

Lots 121 through 134 as shown and delineated on that certain plat entitled in part “The Fost Tract, Moyock Township, Currituck County, North Carolina, Phase 5, Final Plat” prepared by Bissell Professional Group, dated July 9, 2024 and recorded in Plat Book _____, Pages _____ of the Currituck County Registry.

2. Except as herein expressly amended, all of the terms and provisions of the Covenants are hereby ratified, confirmed and approved.
3. This Amendment shall be governed and construed under the laws of the State of North Carolina; provided, however, that no conflict of laws rule of the State of North Carolina shall operate so as to deprive the courts of North Carolina jurisdiction over the subject matter or jurisdiction over the person or to preclude venue in the North Carolina courts.

IN TESTIMONY WHEREFORE, Developer has hereunto set their hand and seal, this the _____ day of _____, 2024.

Developer: Moyock Development, LLC

By: _____ (SEAL)
Justin Old, Manager

STATE OF NORTH CAROLINA
COUNTY/CITY OF CURRITUCK

I, _____, a Notary Public do hereby certify that Justin Old, Manager of Moyock Development, LLC personally appeared before me this day and acknowledged the due execution of the foregoing instrument on behalf of Moyock Development, LLC and that by authority duly given and as an act of the entity, (s)he signed the foregoing instrument in its name on its behalf as its act and deed for the purposes therein expressed.

Witness my hand and official stamp or seal this _____ day of _____, 2024.

AFFIX NOTARY SEAL

Notary Public (Seal)

My commission expires:



STATE OF NORTH CAROLINA
DEPARTMENT OF TRANSPORTATION

ROY COOPER
GOVERNOR

J.R. "JOEY" HOPKINS
SECRETARY

July 25, 2024

Quality Homes of Currituck
417-D Caratoke Highway
Moyock, NC 27958

Attn: Mr. Perry Arnette

Subject: Pavement Certification
Fost Subdivision – Phase 5
Currituck County

Dear Mr. Arnette:

We have received the attached test report, dated July 22, 2024, from ECS Southeast, LLP for the construction of roads in the Fost Subdivision – Phase 5. This pavement section was designed with 6” of Aggregate Base Course and 2” of asphalt surface course.

Based upon our review, the surface course is in general conformance with the Minimum Design and Construction Criteria for Subdivision Roads. However, the base course falls short of these requirements. More specifically the percent of compaction, or density, is below the required 98% minimum.

The above mentioned roads will still be eligible for petitioning the addition to the State System of Maintained Roads upon satisfying all other applicable minimum NCDOT criteria. At that time, the pavement condition will be evaluated for distress due to the aforementioned density issues.

Sincerely,

A handwritten signature in cursive script that reads "Caitlin A. Spear".

Caitlin A. Spear, PE
District Engineer

Attachments



July 22, 2024

Mr. Perry Arnette
Quality Homes of Currituck
417-D Caratoke Highway
Moyock, NC 27958

ECS Proposal No. 22:32312

Reference: Paving Letter
Fost Subdivision
Phase 5 (Portions of Miriam Drive West and Ryker Road West)
Moyock, North Carolina

Dear Mr. Arnette:

As requested, ECS Southeast, LLP (ECS) visited the site on various occasions to test the subbase and asphalt for the referenced roadways. ECS observed the roadway construction for portions of Miriam Drive West and Ryker Road West and tested the subbase and asphalt placement. ABC stone was used as subbase for the areas.

The roadway section for these areas consists of a minimum of 6 inches of ABC stone and 2 inches of surface mix asphalt (Type S-9.5B). The project requires that the subbase and asphalt be tested for quality assurance to see that it generally meets NCDOT standards. This letter report contains the results of the subbase and asphalt quality assurance testing. This includes thickness, density, asphalt gradation, and asphalt content.

For this project ECS has performed the following:

- NCDOT current testing for Vulcan materials (Jack Quarry) was reviewed for Modified Proctor testing in general accordance with NCDOT standards and sieve analysis (HICAMS 1055412). The laboratory test results indicate that the imported ABC materials were in general accordance with NCDOT requirements.
- Compaction testing was performed and indicated that the ABC materials were compacted to meet the requirement of an average of 98% of the Modified Proctor. The thickness of the stone was checked and verified to be at or greater than the 6- inch requirement. The results of this testing are attached to this report.
- Coring operations were performed at 6 locations within the roadway alignment. The cores were taken at random locations determined by the ECS representative.
- Laboratory testing procedures were performed on the core specimen and included thickness and bulk specific gravity. Additionally, testing was performed to confirm the asphalt content and the asphalt gradation. These were performed in general accordance with NCDOT testing procedures. The following Table 1 contains the results of the coring including the thickness and specific gravity results. Table 2 contains the results of the asphalt content testing. Results of the asphalt gradation are attached to this report.



Table 1 – Asphalt Laboratory Test Results

Sample #	Asphalt Type	Thickness	Specific Gravity	Percent Compaction (min. 90%)
C-1	S-9.5B	2.125	2.188	89.5
C-2	S-9.5B	2.75	2.283	93.36
C-3	S-9.5B	2.75	2.246	91.86
C-4	S-9.5B	2.375	2.214	90.56
C-5	S-9.5B	4	2.226	91.05
C-6	S-9.5B	2.75	2.285	93.47
Average	S-9.5B			91.63

Table 2 – Asphalt Content Test Results

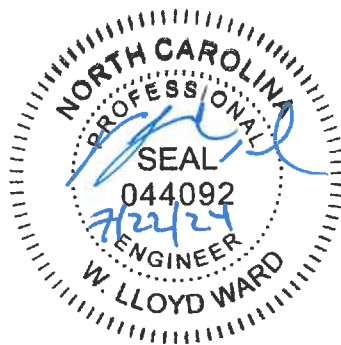
Sample #	Sample Location	Asphalt Content
Sample #1	Bulk Sample	6.5%

Based on our observations and test results, it is our engineering opinion that the subbase and asphalt were placed in general accordance with NCDOT standards. We appreciate being of service to you on this project. Should you need additional information or assistance, please do not hesitate to contact our office.

Respectfully,
ECS Southeast, LLP

W. Lloyd Ward, P.E.
Principal Engineer

Wade Wetherington, E.I.
Project Manager





ECS Southeast, LLC

6714 Netherlands Drive

Wilmington, NC 28405

9106869114

9106869666

LETTER OF TRANSMITTAL

June 28, 2024

Quality Home Builders of Currituck

1643 Merrimac Trail Suite A

Williamsburg, VA 23185

ATTN: Mr. Lloyd Ward

RE: **Fost Communities**

ECS Job # **22:32312**

Permits:

Location: **100 Ryker Road E
Moyock, NC 27958**

Field Reports

For your use

As requested

CC:

ENCL: Field Report # 40 6/26/2024 ABC Density

Kris J. Stamm
Office Manager, Principal

Wade A. Wetherington, E.I.
Project Manager

Disclaimer

1. This report (and any attachments) shall not be reproduced except in full without prior written approval of ECS.
2. The information in this report relates only to the activities performed on the report date.
3. Where appropriate, this report includes statements as to compliance with applicable project drawings, and specifications for the activities, performed on this report date.
4. Incomplete or non-conforming work will be reported for future resolution.
5. The results of samples and/or specimens obtained or prepared for subsequent laboratory testing will be presented in separate reports/documents.



ECS Southeast, LLC
 6714 Netherlands Drive
 Wilmington, NC 28405
 (910) 686-9114 [Phone]
 (910) 686-9666 [Fax]

FIELD REPORT

Project Fost Communities
Location Moyock, NC
Client Quality Home Builders of Currituck
Contractor None Listed

Project No. 22:32312
Report No. 40
Day & Date Wednesday 6/26/2024
Weather 92 ° / Sunny
On-Site Time 1.00
Lab Time 0.50
Travel Time* 2.50
Total 4.00
Re Obs Time 0.00

Remarks ABC Density

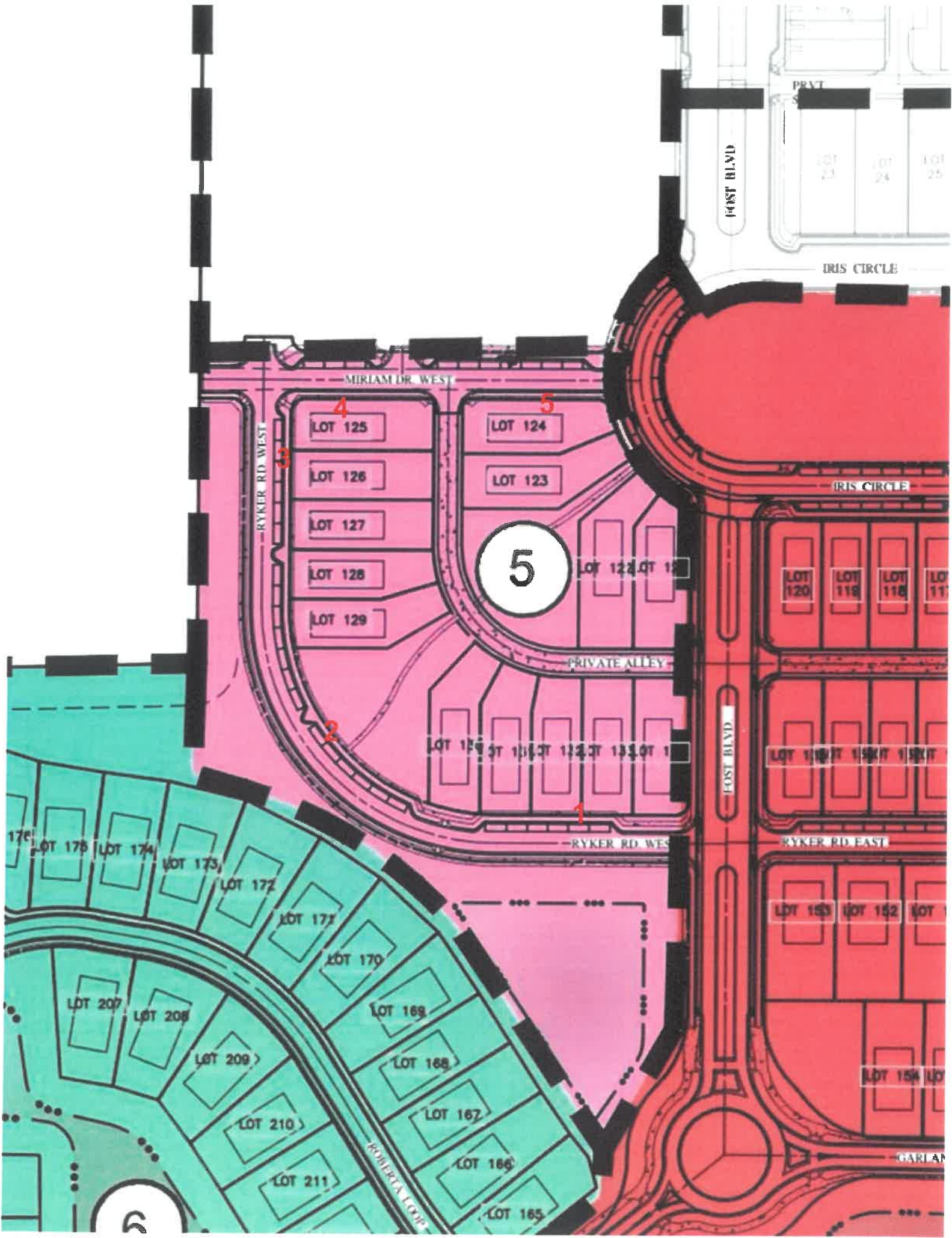
Trip Charges*	Tolls/Parking*	Mileage*	125	Time of	Arrival	Departure
Chargeable Items	5000				1:15P	2:15P

* Travel time and mileage will be billed in accordance with the contract.

Summary of Services Performed (field test data, locations, elevations & depths are estimates) & Individuals Contacted.

The undersigned arrived on site, as requested, to check the compaction of ABC Stone for the roadways in section 5. Please see the attached sketch for the approximate density test locations.

Utilizing the Nuclear Density Gauge test method (ASTM D-6938) to check the compaction of soils; test results indicated that the compacted material, at the areas and depths tested, met the project requirements of 98% of the maximum dry density as obtained from the NCDOT website, except for location #4 and #5. The Area was still under construction and the placement of the ABC stone was not finished.



PRVT

POST BLVD

IRIS CIRCLE

MIRIAM DR. WEST

RYKER RD. WEST

5

PRIVATE ALLEY

POST BLVD

RYKER RD. WEST

RYKER RD. EAST

GARLAP

6



Field Compaction Summary, ASTM D-6938

Project No: 22:32312

Project Name: Fost Communities

Date: 6/26/2024

ECS Southeast, LLC

Client: Quality Home Builders of Currituck

Contractor:

Technician: Devin Howard

Test Method ASTM D-6938			
Nuclear Gauge No. 13			
Make	Troxler	Density Std	2130
Model	3440	Moisture Std	819
Ser. No.	721		

Sample No.				Description			Proctor Method					Uncorrected Max. Density			Uncorrected Optimum Moisture Content
D4S-1				ABC Stone			Modified Proctor (ASTM D-1557)					138.1			5.4
Test No.	Lot No.	Test Mode	Probe Depth (in.)	Station / Location	Lift / Elev	Sample No.	% Oversize	Corrected Max. Density	Corrected Optimum Moisture Content (%)	Wet Density (pcf)	Dry Density (pcf)	Moisture Content (%)	Percent Comp. (%)	P / F	Comments
1		DT	6	Location 1 on Sketch	0	D4S-1	0.00	138.1	5.4	141.4	135.8	4.1	98.3	P	
2		DT	6	Location 2 on Sketch	0	D4S-1	0.00	138.1	5.4	141.7	136.3	3.9	98.7	P	
3		DT	6	Location 3 on Sketch	0	D4S-1	0.00	138.1	5.4	141.7	136.3	4.0	98.7	P	
4		DT	6	Location 4 on Sketch	0	D4S-1	0.00	138.1	5.4	132.0	127.4	3.6	92.3	F	
5		DT	6	Location 5 on Sketch	0	D4S-1	0.00	138.1	5.4	134.7	129.2	4.2	93.6	F	



ECS Southeast, LLC
6714 Netherlands Drive
Wilmington, NC 28405
9106869114
9106869666

LETTER OF TRANSMITTAL

July 02, 2024
Quality Home Builders of Currituck
1643 Merrimac Trail Suite A
Williamsburg, VA 23185
ATTN: Mr. Lloyd Ward

RE: **Fost Communities**
ECS Job # **22:32312**

Permits:
Location: **100 Ryker Road E**
Moyock, NC 27958

Field Reports For your use As requested

CC:

ENCL: Field Report # 41 7/1/2024 ABC Density

Kris J. Stamm
Office Manager, Principal

Wade A. Wetherington, E.I.
Project Manager

Disclaimer

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4. Incomplete or non-conforming work will be reported for future resolution.
5. The results of samples and/or specimens obtained or prepared for subsequent laboratory testing will be presented in separate reports/documents.



ECS Southeast, LLC
 6714 Netherlands Drive
 Wilmington, NC 28405
 (910) 686-9114 [Phone]
 (910) 686-9666 [Fax]

FIELD REPORT

Project **Fost Communities**
Location **Moyock, NC**
Client **Quality Home Builders of Currituck**
Contractor **None Listed**

Project No. **22:32312**
Report No. **41**
Day & Date **Monday 7/1/2024**
Weather **78 °/ Sunny**
On-Site Time **0.75**
Lab Time **0.50**
Travel Time* **4.50**
Total **5.75**
Re Obs Time **0.00**

Remarks **ABC Density**

Trip Charges*	Tolls/Parking*	Mileage*	240	Time of Arrival	3:45P	Departure	4:30P
Chargeable Items	5000						

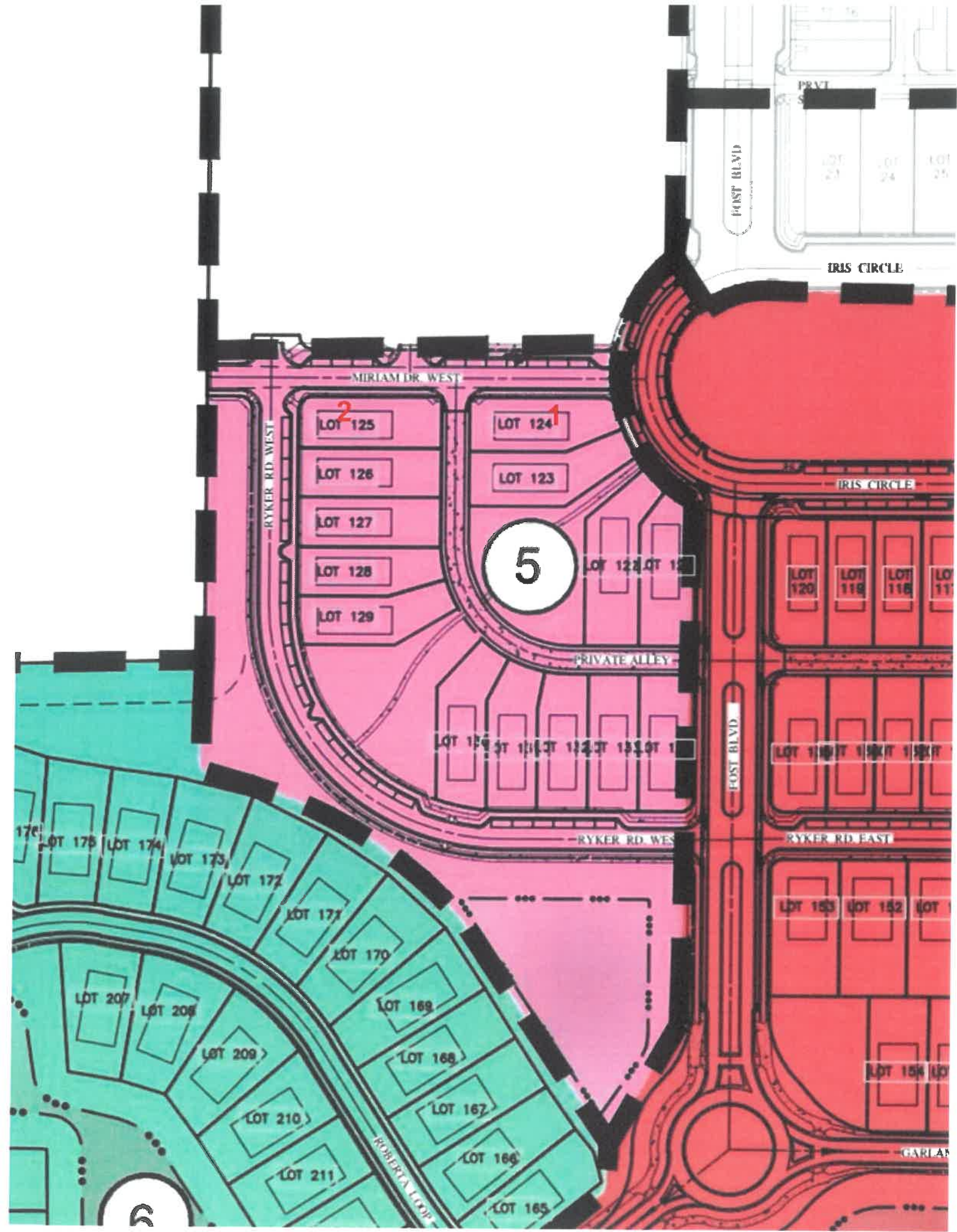
* Travel time and mileage will be billed in accordance with the contract.

Summary of Services Performed (field test data, locations, elevations & depths are estimates) & Individuals Contacted.

The undersigned arrived on site, as requested, to check the compaction of ABC stone for the roadways. Please see the attached sketch for the approximate density test locations.

Utilizing the Nuclear Density Gauge test method (ASTM D-6938) to check the compaction of ABC stone; test results indicated that the compacted material, at the areas and depths tested, met the project requirements of 98% of the maximum dry density as obtained in our laboratory using the Modified Proctor method (ASTM D-1557).

At the density test locations, the thickness of the ABC stone was measured to be at least 10 inches.





Field Compaction Summary, ASTM D-6938

Project No: 22:32312

Project Name: Fost Communities

Date: 7/1/2024

ECS Southeast, LLC

Client: Quality Home Builders of Currituck

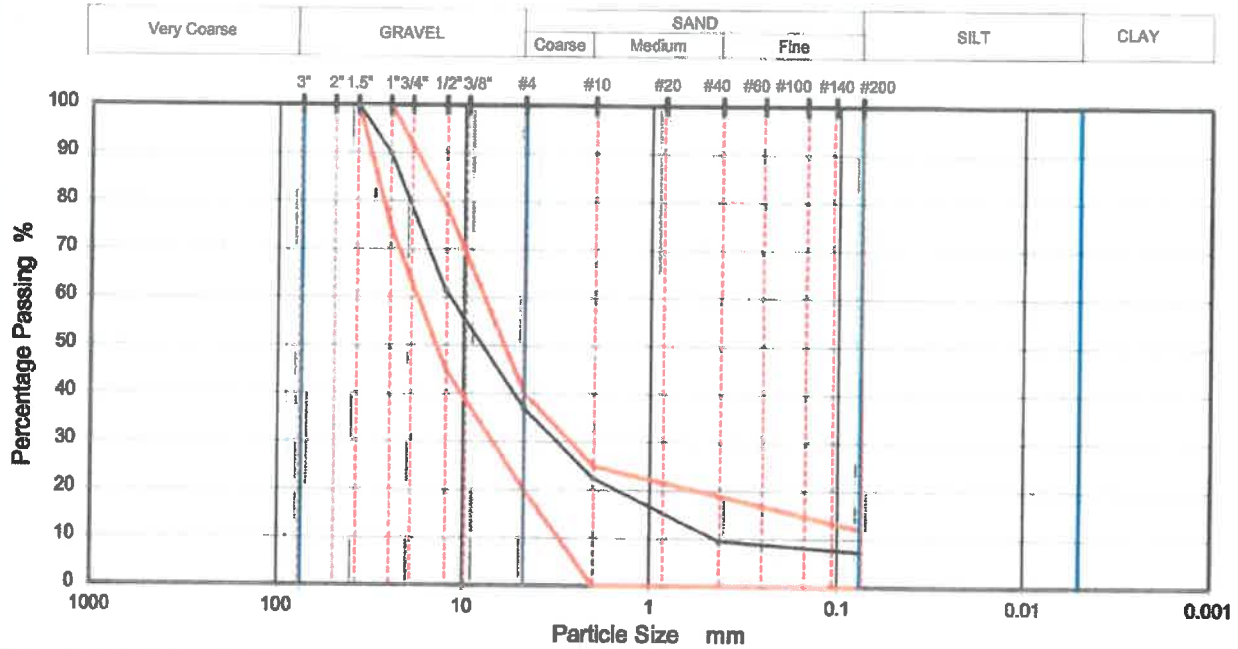
Contractor:

Technician: Devin Howard

Test Method ASTM D-6938			
Nuclear Gauge No. 13			
Make	Troxler	Density Std	2099
Model	3440	Moisture Std	840
Ser. No.	721		

Sample No.				Description			Proctor Method					Uncorrected Max. Density			Uncorrected Optimum Moisture Content
D4S-1				ABC Stone			Modified Proctor					138.1			5.4
Test No.	Lot No.	Test Mode	Probe Depth (in.)	Station / Location	Lift / Elev	Sample No.	% Oversize	Corrected Max. Density	Corrected Optimum Moisture Content (%)	Wet Density (pcf)	Dry Density (pcf)	Moisture Content (%)	Percent Comp. (%)	P / F	Comments
1		DT	6	Location 1 on sketch	0	D4S-1	0.00	138.1	5.4	141.5	135.3	4.6	98.0	P	
2		DT	6	Location 2 on sketch	0	D4S-1	0.00	138.1	5.4	143.1	135.6	5.5	98.2	P	

PARTICLE SIZE DISTRIBUTION



TEST RESULTS (AASHTO T-88-19)

Sieving		Hydrometer Sedimentation	
Particle Size	% Passing	Particle Size mm	% Passing
5"	100.0		
4"	100.0		
3.5"	100.0		
3"	100.0		
1 1/2"	100.0		
1"	90.0		
1/2"	61.4		
#4	36.9		
#10	22.4		
#40	9.5		
#200	7.3		

Dry Mass of sample, g 676.1

Sample Proportions	% dry mass
Very coarse, >3" sieve	0.0
Gravel, 3" to #4 sieve	63.1
Coarse Sand, #4 to #10 sieve	14.5
Medium Sand, #10 to #40	12.9
Fine Sand, #40 to #200	2.2
Fines <#200	7.3

USCS	GW-GM	Liquid Limit	NP	D90	25.000	D50	7.969	D10	0.451
AASHTO		Plastic Limit	NP	D85	22.150	D30	3.147	Cu	26.213
USCS Group Name	Well graded gravel with silt and sand	Plasticity Index	NP	D60	11.830	D15	0.823	Cc	1.855

Project: Miscellaneous Soil Testing
 Client: Quality Home Builders of Currituck
 Sample Description: (GP-GM) Poorly Graded GRAVEL with Silt and Sand, ABC
 Sample Source: Post - Survey Road Entrance

Project No.: 07:15953
 Depth (ft): 0.0 - 2.0
 Sample No.: D4S-21
 Date Reported: 8/21/2023



Office / Lab	Address	Office Number / Fax
ECS Mid-Atlantic LLC - Williamsburg	1643 Merrimac Trail Suite A Williamsburg, VA 23185	(757)229-6677 (757)229-9978

Tested by	Checked by	Approved by	Date Received	Remarks
KDavis	ctstetzer	ctstetzer	8/14/2023	NCABC Aggregate



ECS Southeast, LLC
6714 Netherlands Drive
Wilmington, NC 28405
9106869114
9106869666

LETTER OF TRANSMITTAL

July 05, 2024
Quality Home Builders of Currituck
1643 Merrimac Trail Suite A
Williamsburg, VA 23185
ATTN: Mr. Lloyd Ward

RE: **Fost Communities**
ECS Job # **22:32312**

Permits:
Location: **100 Ryker Road E**
Moyock, NC 27958

Field Reports For your use As requested

CC:

ENCL: Field Report # 42 7/2/2024 Asphalt Densities

Kris J. Stamm
Office Manager, Principal

Wade A. Wetherington, E.I.
Project Manager

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5. The results of samples and/or specimens obtained or prepared for subsequent laboratory testing will be presented in separate reports/documents.



ECS Southeast, LLC
 6714 Netherlands Drive
 Wilmington, NC 28405
 (910) 686-9114 [Phone]
 (910) 686-9666 [Fax]

FIELD REPORT

Project **Fost Communities**
 Location **Moyock, NC**
 Client **Quality Home Builders of Currituck**
 Contractor **None Listed**

Project No. **22:32312**
 Report No. **42**
 Day & Date **Tuesday 7/2/2024**
 Weather **80 % Sunny**
 On-Site Time **4.00**
 Lab Time **0.50**
 Travel Time* **4.50**
 Total **9.00**
 Re Obs Time **0.00**

Remarks **Asphalt Densities**

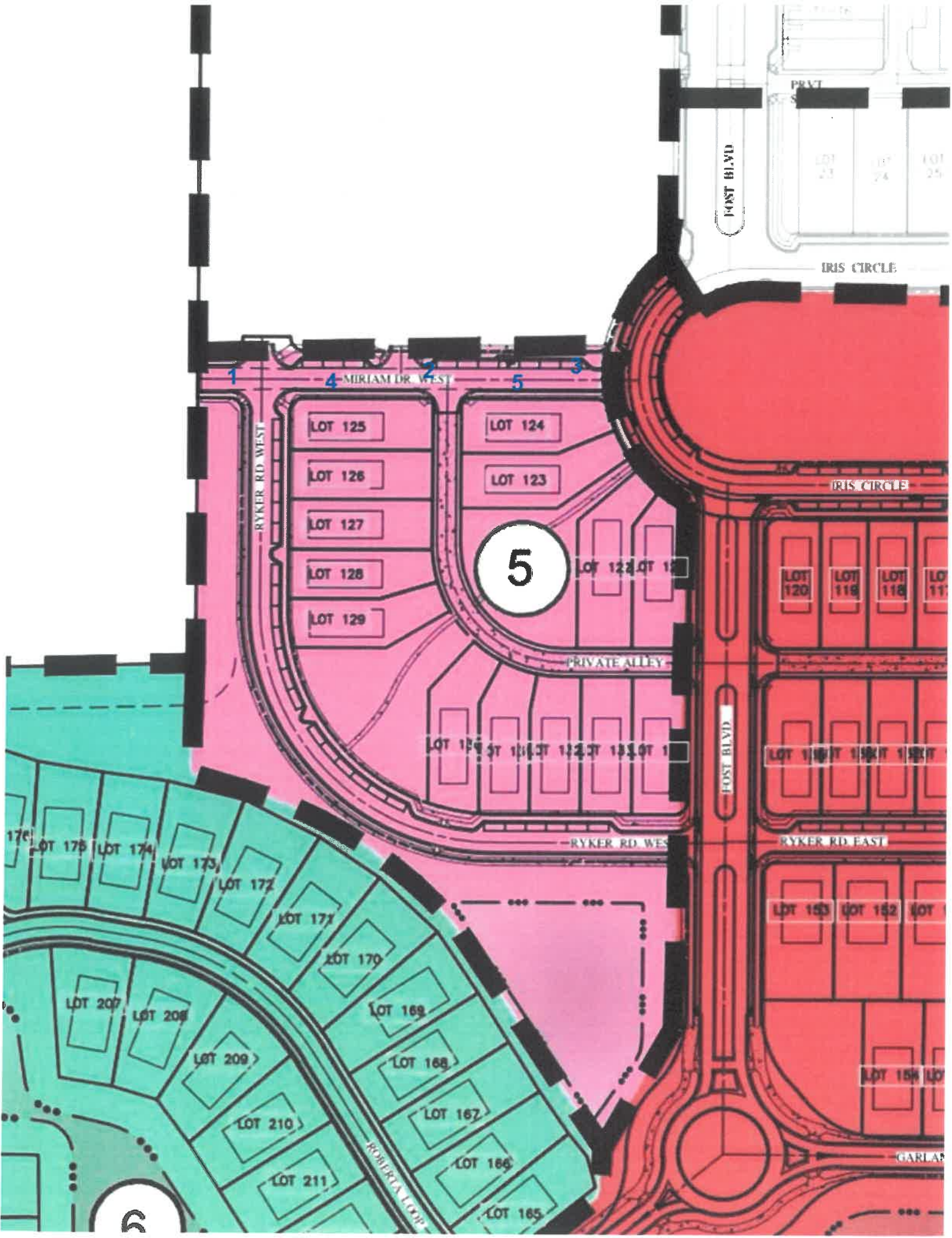
Trip Charges*	Tolls/Parking*	Mileage* 242	Time of Arrival	Departure
Chargeable Items			11:30A	3:30P

* Travel time and mileage will be billed in accordance with the contract.

Summary of Services Performed (field test data, locations, elevations & depths are estimates) & Individuals Contacted.

The undersigned arrived on site, as requested, to observe the placement and compaction of S9.5B asphalt for the roadway. Please see the attached sketch for the approximate test locations.

Utilizing the Nuclear Density Gauge test method (ASTM D-2950) to check the compaction of the asphalt; test results indicated that the asphalt, at the areas and depths tested, met the NCDOT minimum density requirements of 90% of the bulk specific gravity value. This value was obtained from the asphalt supplier quality control laboratory.



5

6

LOT 125

LOT 126

LOT 127

LOT 128

LOT 129

LOT 124

LOT 123

LOT 122

LOT 121

LOT 120

LOT 119

LOT 118

LOT 117

LOT 116

LOT 115

LOT 114

LOT 153

LOT 152

LOT 151

LOT 150

LOT 149

LOT 175

LOT 174

LOT 173

LOT 172

LOT 171

LOT 170

LOT 169

LOT 168

LOT 167

LOT 166

LOT 165

ROBERTA LANE

MIRIAM DR WEST

RYKER RD WEST

PRIVATE ALLEY

RYKER RD WEST

RYKER RD EAST

POST BLVD

IRIS CIRCLE

IRIS CIRCLE

GARLAN

PRVT

LOT 23

LOT 24

LOT 25



506 W. 13th Street
Greenville NC, 27834
(252)-215-2257

ASPHALT DENSITY REPORT

Job Name: Fost Communities

Job Number: 32312

Location: Moyock

Technician: Devin Howard

Contractor: C&L Concrete Works inc

Date: 7/2/2024

TEST #	TEST LOCATION	DEPTH ELEVATION	ASPHALT TYPE	IN-PLACE DENSITY (wet) pcf	COMP %	SPEC%	REMARKS PASS/FAIL
1	First Lane Entrance	Surface	S9.5B	140.7	92.4%	90%	PASS
2	First Lane, Intersection	Surface	S9.5B	141.0	92.6%	90%	PASS
3	First Lane,End	Surface	S9.5B	140.4	92.2%	90%	PASS
4	Second Lane, Near Entrance	Surface	S9.5B	138.3	90.8%	90%	PASS
5	Second Lane, Near End	Surface	S9.5B	138.1	90.7%	90%	PASS
Average:					50.97%		

ASPHALT TYPE	MIX DESIGN (JMF)	MAXIMUM SPECIFIC GRAVITY (Gmm)	MAXIMUM WET UNIT WEIGHT (pcf)	ASPHALT SUPPLIER
RS-9.5B		2.44	152.3	ST Wooten



ECS Southeast, LLC
6714 Netherlands Drive
Wilmington, NC 28405
9106869114
9106869666

LETTER OF TRANSMITTAL

July 05, 2024
Quality Home Builders of Currituck
1643 Merrimac Trail Suite A
Williamsburg, VA 23185
ATTN: Mr. Lloyd Ward

RE: **Fost Communities**
ECS Job # **22:32312**

Permits:
Location: **100 Ryker Road E**
Moyock, NC 27958

Field Reports For your use As requested

CC:

ENCL: Field Report # 44 7/3/2024 Asphalt Densities, Cores

Kris J. Stamm
Office Manager, Principal

Wade A. Wetherington, E.I.
Project Manager

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 Wilmington, NC 28405
 (910) 686-9114 [Phone]
 (910) 686-9666 [Fax]

FIELD REPORT

Project **Fost Communities**
 Location **Moyock, NC**
 Client **Quality Home Builders of Currituck**
 Contractor **None Listed**

Project No. **22:32312**
 Report No. **44**
 Day & Date **Wednesday 7/3/2024**
 Weather **80 % Cloudy**
 On-Site Time **7.75**
 Lab Time **0.50**
 Travel Time* **4.50**
 Total **12.75**
 Re Obs Time **0.00**

Remarks **Asphalt Densities, Cores**

Trip Charges*	Tolls/Parking*	Mileage* 240	Time of Arrival	Departure
Chargeable Items			8:30A	4:15P

* Travel time and mileage will be billed in accordance with the contract.

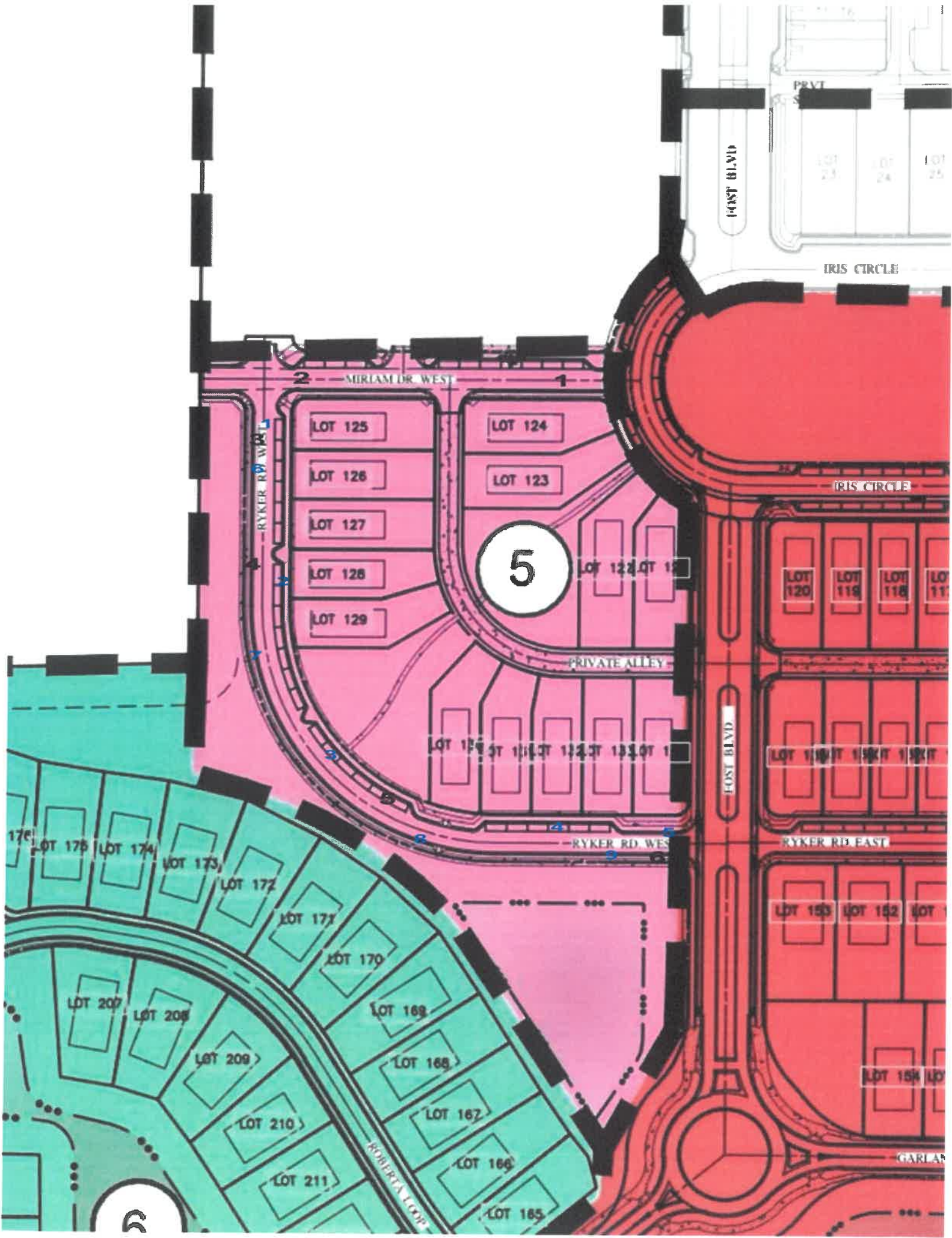
Summary of Services Performed (field test data, locations, elevations & depths are estimates) & Individuals Contacted.

The undersigned arrived on site, as requested, to observe the placement and compaction of S9.5B asphalt for the remainder of the roadway in phase 5. Please see the attached sketch for the approximate test locations.

Utilizing the Nuclear Density Gauge test method (ASTM D-2950) to check the compaction of the asphalt; test results indicated that the asphalt, at the areas and depths tested, met the NCDOT minimum density requirements of 90% of the bulk specific gravity value. This value was obtained from the asphalt supplier quality control laboratory.

The undersigned also cut a total of six, 6" diameter cores for thickness measurement and specific gravity testing. The cores were returned to the ECS laboratory for testing.

Prior to leaving the site, the undersigned patched the asphalt core locations.





506 W. 13th Street
 Greenville NC, 27834
 (252)-215-2257

ASPHALT DENSITY REPORT

Job Name: Fost Communities

Job Number: 32312

Location: Moyock

Technician: Devin Howard

Contractor: C&L Concrete Works inc

Date: 7/2/2024

TEST #	TEST LOCATION	DEPTH ELEVATION	ASPHALT TYPE	IN-PLACE DENSITY (wet) pcf	COMP %	SPEC%	REMARKS PASS/FAIL
1	Middle Lane Road, at end	Surface	S9.5B	137.0	90.2%	90%	PASS
2	Inner most parking near end	Surface	S9.5B	137.4	90.5%	90%	PASS
3	Middle Lane Road, near entrance	Surface	S9.5B	140.2	92.3%	90%	PASS
4	Inner most parking at entrance	Surface	S9.5B	137.4	90.5%	90%	PASS
5	Middle Lane Road, at entrance	Surface	S9.5B	139.3	91.7%	90%	PASS
6	Outer Lane, at end	Surface	S9.5B	137.0	90.2%	90%	PASS
7	Outer Lane, near end	Surface	S9.5B	138.7	91.3%	90%	PASS
8	Outer Lane, near entrance	Surface	S9.5B	140.6	92.6%	90%	PASS
9	Outer Lane, at entrance	Surface	S9.5B	139.6	91.9%	90%	PASS
					Average:	91.24%	

ASPHALT TYPE	MIX DESIGN (JMF)	MAXIMUM SPECIFIC GRAVITY (Gmm)	MAXIMUM WET UNIT WEIGHT (pcf)	ASPHALT SUPPLIER
RS-9.5B		2.434	151.9	ST Wooten



PROJECT INFORMATION

NAME: Fost Subdivison
 NUMBER: 22-32312
 DATE: 7/19/2024
 PM: Wade A. W.

ECS Southeast, LLC

4811 Koger Blvd.
 Greensboro, NC 27407
 Phone: (336) 856-7150
 Fax: (336) 856-7160
 www.ecslimited.com

ASTM Method : ASTM D6307/ ASTM D5444
 JMF : 20-0508-031
 Supplier : Allan Myers Chesapeake

Mix Type : RS 9.5B
 Material type : Surface Course
 Test Date : 07/18/24

Asphalt Content by Ignition Oven (ASTM D6307)

Description	Before (g)	After (g)
Total Weight	6,201.5	6,054.9
Tare Weight	3,952.8	3,952.8
Mixture weight	2,248.7	2,102.1
Weight of Asphalt		146.6
Asphalt Content		6.5%

Gradation by Mechanical Sieve Analysis (ASTM D5444)

Sieve No.	Sieve Size (mm)	Weight Retained (g)	Individual percent Retained (%)	Cum. percent Retained (%)	Percent Passing (%)	Limits_NCDOT (Table 610-2)		
						Min.	Max.	Yes/No
1 1/2"	37.5	0.0	0.0	0	100			
1"	25.0	0.0	0.0	0	100			
3/4"	19.0	0.0	0.0	0	100			
1/2"	12.5	10.4	0.5	0	100	100	-	
3/8"	9.5	60.9	2.9	3	97	90.0	100	Yes
No. 4	4.75	414.6	19.7	23	77	-	90.0	Yes
No. 8	2.36	429.3	20.4	44	56	32.0	67.0	Yes
No. 16	1.18	330.0	15.7	59	41	-	-	Yes
No. 200	0.075	680.4	32.4	92	8.4	4.0	8.0	No



July 22, 2024

Mr. Perry Arnette
Quality Homes of Currituck
417-D Caratoke Highway
Moyock, NC 27958

ECS Proposal No. 22:32312

Reference: Paving Letter
Fost Subdivision
Phase 5 (Portions of Miriam Drive West and Ryker Road West)
Moyock, North Carolina

Dear Mr. Arnette:

As requested, ECS Southeast, LLP (ECS) visited the site on various occasions to test the subbase and asphalt for the referenced roadways. ECS observed the roadway construction for portions of Miriam Drive West and Ryker Road West and tested the subbase and asphalt placement. ABC stone was used as subbase for the areas.

The roadway section for these areas consists of a minimum of 6 inches of ABC stone and 2 inches of surface mix asphalt (Type S-9.5B). The project requires that the subbase and asphalt be tested for quality assurance to see that it generally meets NCDOT standards. This letter report contains the results of the subbase and asphalt quality assurance testing. This includes thickness, density, asphalt gradation, and asphalt content.

For this project ECS has performed the following:

- NCDOT current testing for Vulcan materials (Jack Quarry) was reviewed for Modified Proctor testing in general accordance with NCDOT standards and sieve analysis (HICAMS 1055412). The laboratory test results indicate that the imported ABC materials were in general accordance with NCDOT requirements.
- Compaction testing was performed and indicated that the ABC materials were compacted to meet the requirement of an average of 98% of the Modified Proctor. The thickness of the stone was checked and verified to be at or greater than the 6- inch requirement. The results of this testing are attached to this report.
- Coring operations were performed at 6 locations within the roadway alignment. The cores were taken at random locations determined by the ECS representative.
- Laboratory testing procedures were performed on the core specimen and included thickness and bulk specific gravity. Additionally, testing was performed to confirm the asphalt content and the asphalt gradation. These were performed in general accordance with NCDOT testing procedures. The following Table 1 contains the results of the coring including the thickness and specific gravity results. Table 2 contains the results of the asphalt content testing. Results of the asphalt gradation are attached to this report.



Table 1 – Asphalt Laboratory Test Results

Sample #	Asphalt Type	Thickness	Specific Gravity	Percent Compaction (min. 90%)
C-1	S-9.5B	2.125	2.188	89.5
C-2	S-9.5B	2.75	2.283	93.36
C-3	S-9.5B	2.75	2.246	91.86
C-4	S-9.5B	2.375	2.214	90.56
C-5	S-9.5B	4	2.226	91.05
C-6	S-9.5B	2.75	2.285	93.47
Average	S-9.5B			91.63

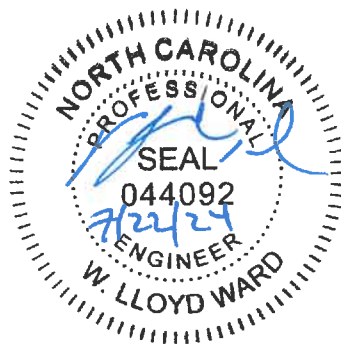
Table 2 – Asphalt Content Test Results

Sample #	Sample Location	Asphalt Content
Sample #1	Bulk Sample	6.5%

Based on our observations and test results, it is our engineering opinion that the subbase and asphalt were placed in general accordance with NCDOT standards. We appreciate being of service to you on this project. Should you need additional information or assistance, please do not hesitate to contact our office.

Respectfully,
ECS Southeast, LLP

[Signature]
W. Lloyd Ward, P.E.
Principal Engineer



[Signature]
Wade Wetherington, E.I.
Project Manager



ECS Southeast, LLC

6714 Netherlands Drive

Wilmington, NC 28405

9106869114

9106869666

LETTER OF TRANSMITTAL

June 28, 2024

Quality Home Builders of Currituck

1643 Merrimac Trail Suite A

Williamsburg, VA 23185

ATTN: Mr. Lloyd Ward

RE: **Fost Communities**

ECS Job # **22:32312**

Permits:

Location: **100 Ryker Road E
Moyock, NC 27958**

Field Reports

For your use

As requested

CC:

ENCL: Field Report # 40 6/26/2024 ABC Density

Kris J. Stamm
Office Manager, Principal

Wade A. Wetherington, E.I.
Project Manager

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ECS Southeast, LLC
6714 Netherlands Drive
Wilmington, NC 28405
(910) 686-9114 [Phone]
(910) 686-9666 [Fax]

FIELD REPORT

Project **Fost Communities**
Location **Moyock, NC**
Client **Quality Home Builders of Currituck**
Contractor **None Listed**

Project No. **22:32312**
Report No. **40**
Day & Date **Wednesday 6/26/2024**
Weather **92 °/ Sunny**
On-Site Time **1.00**
Lab Time **0.50**
Travel Time* **2.50**
Total **4.00**
Re Obs Time **0.00**

Remarks **ABC Density**

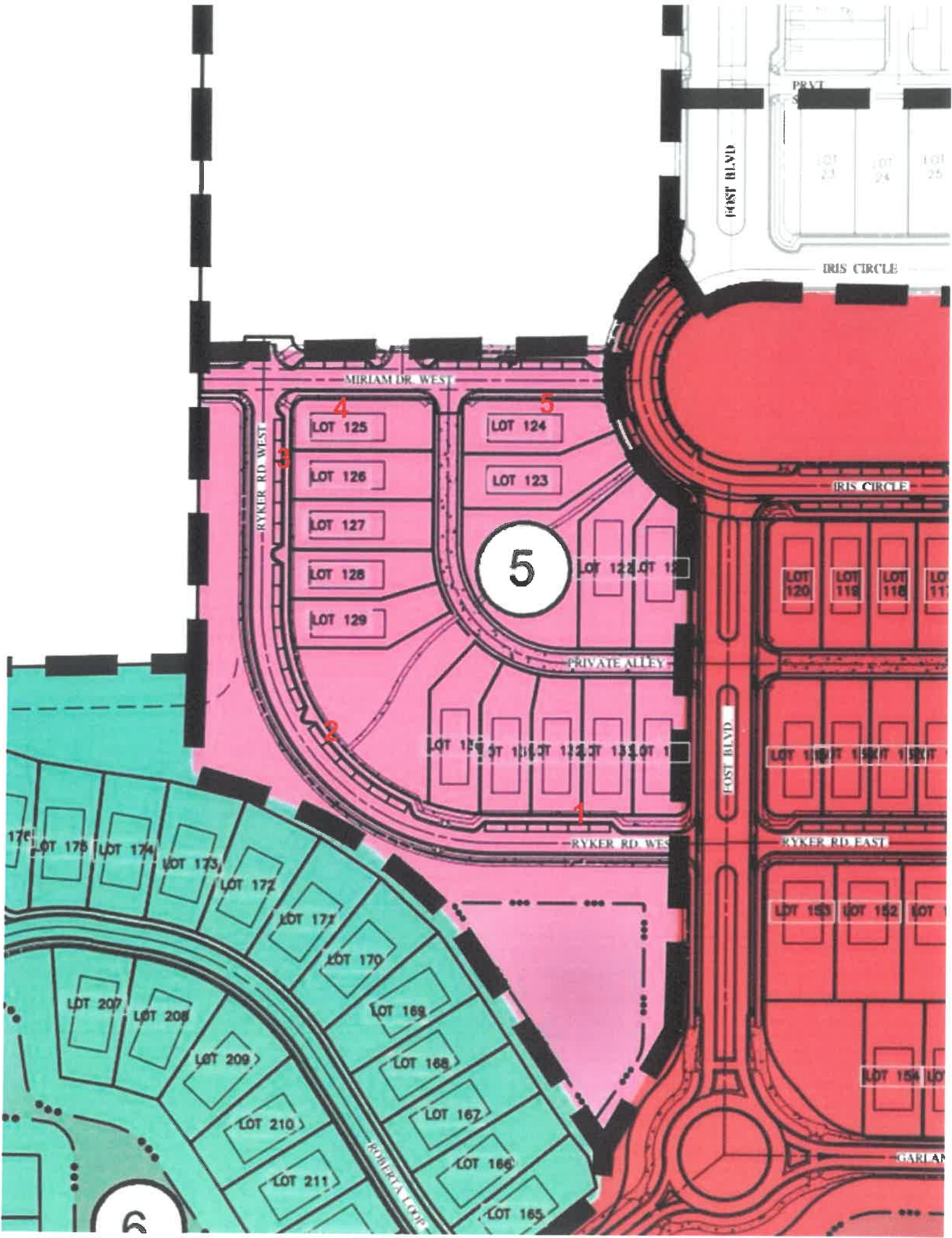
Trip Charges*	Tolls/Parking*	Mileage*	125	Time of	Arrival	Departure
Chargeable Items	5000				1:15P	2:15P

* Travel time and mileage will be billed in accordance with the contract.

Summary of Services Performed (field test data, locations, elevations & depths are estimates) & Individuals Contacted.

The undersigned arrived on site, as requested, to check the compaction of ABC Stone for the roadways in section 5. Please see the attached sketch for the approximate density test locations.

Utilizing the Nuclear Density Gauge test method (ASTM D-6938) to check the compaction of soils; test results indicated that the compacted material, at the areas and depths tested, met the project requirements of 98% of the maximum dry density as obtained from the NCDOT website, except for location #4 and #5. The Area was still under construction and the placement of the ABC stone was not finished.



PRVT

POST BLVD

IRIS CIRCLE

MIRIAM DR. WEST

RYKER RD. WEST

5

PRIVATE ALLEY

POST BLVD

RYKER RD. WEST

RYKER RD. EAST

GARLAP

6



Field Compaction Summary, ASTM D-6938

Date: 6/26/2024

Project Name: Fost Communities

Project No: 22:32312

ECS Southeast, LLC

Client: Quality Home Builders of Currituck

Test Method ASTM D-6938			
Nuclear Gauge No. 13			
Make	Troxler	Density Std	2130
Model	3440	Moisture Std	819
Ser. No.	721		

Contractor:

Technician: Devin Howard

Sample No.		Description				Proctor Method					Uncorrected Max.			Uncorrected Optimum	
D4S-1		ABC Stone				Modified Proctor (ASTM D-1557)					Density			Moisture Content	
Test No.	Lot No.	Test Mode	Probe Depth (in.)	Station / Location	Lift / Elev	Sample No.	% Oversize	Corrected Max. Density	Corrected Optimum Moisture Content (%)	Wet Density (pcf)	Dry Density (pcf)	Moisture Content (%)	Percent Comp. (%)	P / F	Comments
1		DT	6	Location 1 on Sketch	0	D4S-1	0.00	138.1	5.4	141.4	135.8	4.1	98.3	P	
2		DT	6	Location 2 on Sketch	0	D4S-1	0.00	138.1	5.4	141.7	136.3	3.9	98.7	P	
3		DT	6	Location 3 on Sketch	0	D4S-1	0.00	138.1	5.4	141.7	136.3	4.0	98.7	P	
4		DT	6	Location 4 on Sketch	0	D4S-1	0.00	138.1	5.4	132.0	127.4	3.6	92.3	F	
5		DT	6	Location 5 on Sketch	0	D4S-1	0.00	138.1	5.4	134.7	129.2	4.2	93.6	F	



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6714 Netherlands Drive
Wilmington, NC 28405
9106869114
9106869666

LETTER OF TRANSMITTAL

July 02, 2024
Quality Home Builders of Currituck
1643 Merrimac Trail Suite A
Williamsburg, VA 23185
ATTN: Mr. Lloyd Ward

RE: **Fost Communities**
ECS Job # **22:32312**

Permits:
Location: **100 Ryker Road E**
Moyock, NC 27958

Field Reports For your use As requested

CC:

ENCL: Field Report # 41 7/1/2024 ABC Density

Kris J. Stamm
Office Manager, Principal

Wade A. Wetherington, E.I.
Project Manager

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6714 Netherlands Drive
Wilmington, NC 28405
(910) 686-9114 [Phone]
(910) 686-9666 [Fax]

FIELD REPORT

Project **Fost Communities**
Location **Moyock, NC**
Client **Quality Home Builders of Currituck**
Contractor **None Listed**

Project No. **22:32312**
Report No. **41**
Day & Date **Monday 7/1/2024**
Weather **78 °/ Sunny**
On-Site Time **0.75**
Lab Time **0.50**
Travel Time* **4.50**
Total **5.75**
Re Obs Time **0.00**

Remarks **ABC Density**

Trip Charges*	Tolls/Parking*	Mileage*	240	Time of Arrival	3:45P	Departure	4:30P
Chargeable Items	5000						

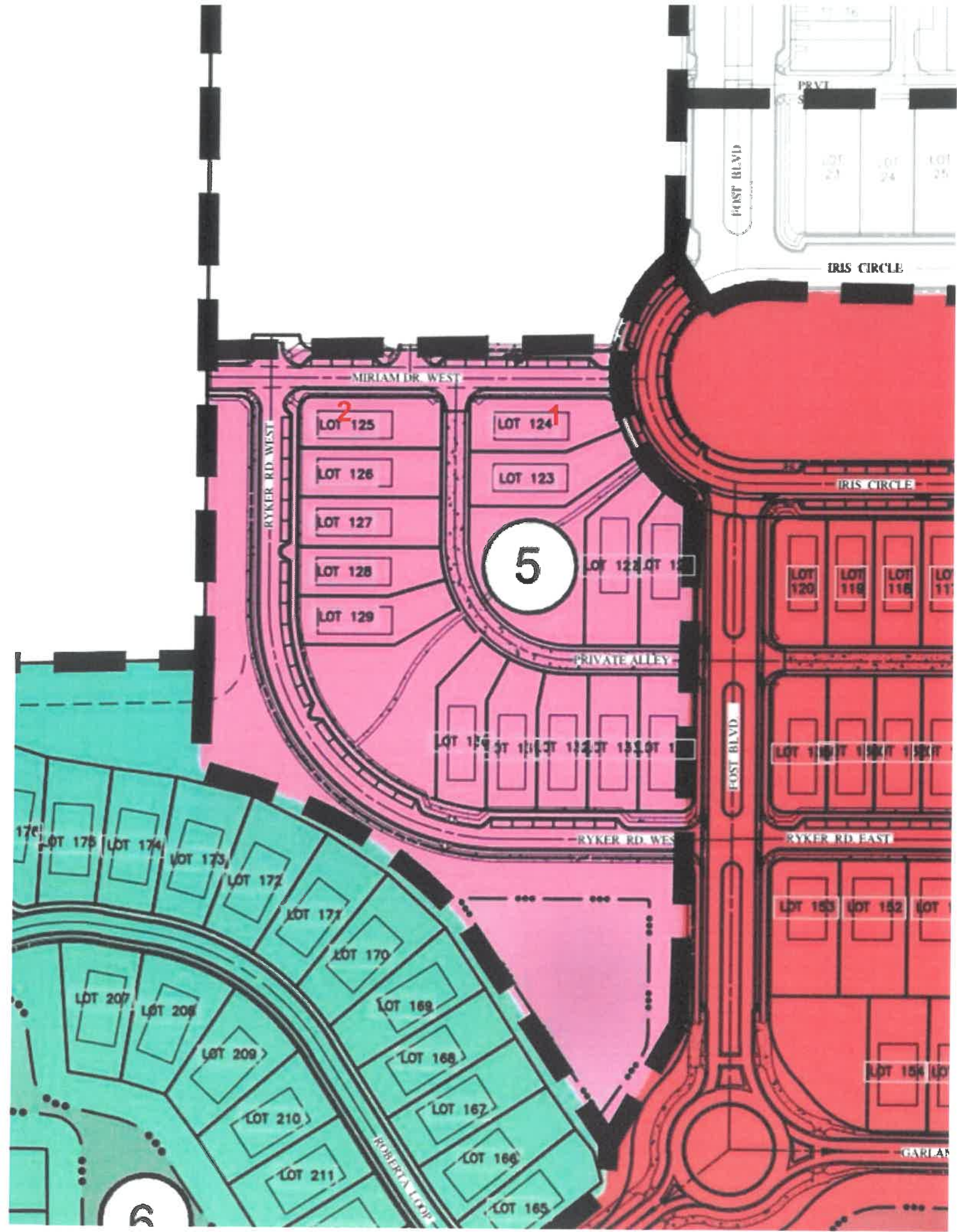
* Travel time and mileage will be billed in accordance with the contract.

Summary of Services Performed (field test data, locations, elevations & depths are estimates) & Individuals Contacted.

The undersigned arrived on site, as requested, to check the compaction of ABC stone for the roadways. Please see the attached sketch for the approximate density test locations.

Utilizing the Nuclear Density Gauge test method (ASTM D-6938) to check the compaction of ABC stone; test results indicated that the compacted material, at the areas and depths tested, met the project requirements of 98% of the maximum dry density as obtained in our laboratory using the Modified Proctor method (ASTM D-1557).

At the density test locations, the thickness of the ABC stone was measured to be at least 10 inches.



PRVT S

IRIS CIRCLE

MIRIAM DR. WEST

RYKER RD. WEST

LOT 125

LOT 124

LOT 126

LOT 123

LOT 127

5

LOT 128

LOT 122 LOT 121

LOT 129

PRIVATE ALLEY

IRIS CIRCLE

LOT 120

LOT 119

LOT 118

LOT 117

LOT 179 LOT 178 LOT 177 LOT 176

LOT 115 LOT 114 LOT 113 LOT 112

POST BLVD

RYKER RD. WEST

RYKER RD. EAST

175

LOT 175

LOT 174

LOT 173

LOT 172

LOT 171

LOT 170

LOT 169

LOT 168

LOT 167

LOT 166

LOT 165

LOT 207

LOT 208

LOT 209

LOT 210

LOT 211

LOT 153

LOT 152

LOT 151

GARLAN

6



Field Compaction Summary, ASTM D-6938

Date: 7/1/2024

Project Name: Fost Communities

Project No: 22:32312

ECS Southeast, LLC

Client: Quality Home Builders of Currituck

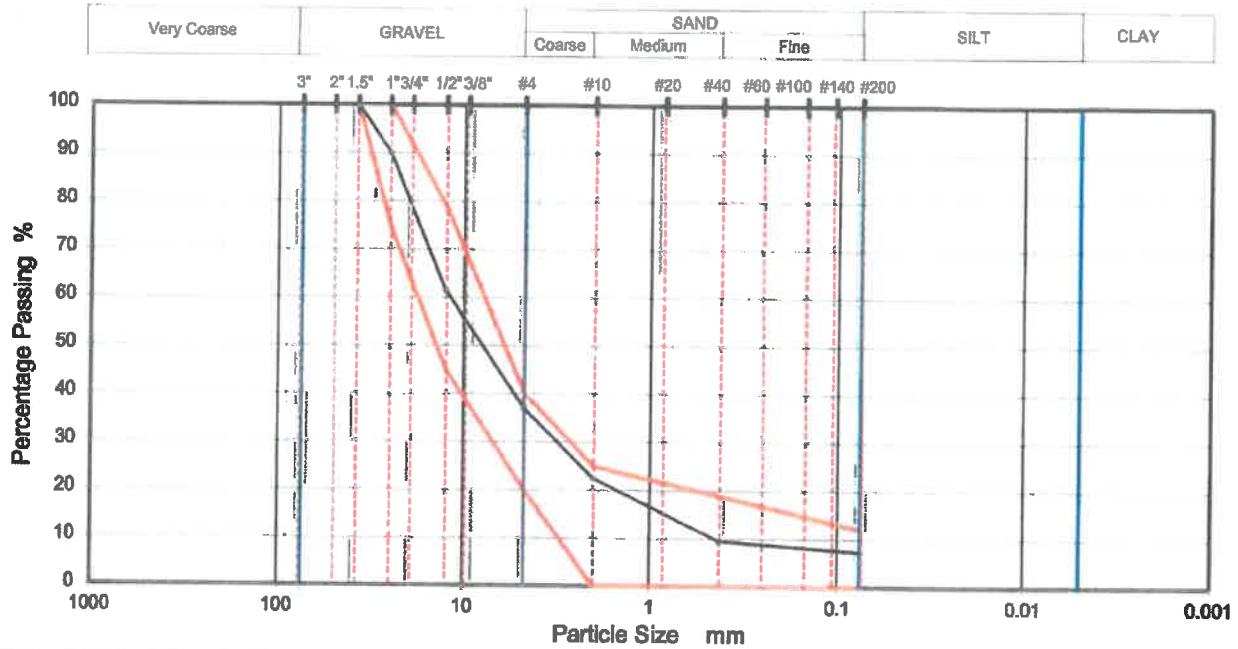
Test Method ASTM D-6938			
Nuclear Gauge No. 13			
Make	Troxler	Density Std	2099
Model	3440	Moisture Std	840
Ser. No.	721		

Contractor:

Technician: Devin Howard

Sample No.		Description		Proctor Method							Uncorrected Optimum Moisture Content				
Test No.	Lot No.	Test Mode	Probe Depth (in.)	Station / Location	Lift / Elev	Sample No.	Modified Proctor				Uncorrected Max. Density		Comments		
							% Oversize	Corrected Max. Density	Corrected Optimum Moisture Content (%)	Wet Density (pcf)	Dry Density (pcf)	Moisture Content (%)		Percent Comp. (%)	P / F
1		DT	6	Location 1 on sketch	0	D4S-1	0.00	138.1	5.4	141.5	135.3	4.6	98.0	P	
2		DT	6	Location 2 on sketch	0	D4S-1	0.00	138.1	5.4	143.1	135.6	5.5	98.2	P	

PARTICLE SIZE DISTRIBUTION



TEST RESULTS (AASHTO T-88-19)

Sieving		Hydrometer Sedimentation	
Particle Size	% Passing	Particle Size mm	% Passing
5"	100.0		
4"	100.0		
3.5"	100.0		
3"	100.0		
1 1/2"	100.0		
1"	90.0		
1/2"	61.4		
#4	36.9		
#10	22.4		
#40	9.5		
#200	7.3		

Dry Mass of sample, g	676.1
Sample Proportions	
Very coarse, >3" sieve	0.0
Gravel, 3" to #4 sieve	63.1
Coarse Sand, #4 to #10 sieve	14.5
Medium Sand, #10 to #40	12.9
Fine Sand, #40 to #200	2.2
Fines <#200	7.3

USCS	GW-GM	Liquid Limit	NP	D90	25.000	D50	7.969	D10	0.451
AASHTO		Plastic Limit	NP	D85	22.150	D30	3.147	Cu	26.213
USCS Group Name	Well graded gravel with silt and sand	Plasticity Index	NP	D60	11.830	D15	0.823	Cc	1.855

Project: Miscellaneous Soil Testing	Project No.: 07:15953
Client: Quality Home Builders of Currituck	Depth (ft): 0.0 - 2.0
Sample Description: (GP-GM) Poorly Graded GRAVEL with Silt and Sand, ABC	Sample No.: D4S-21
Sample Source: Fost - Survey Road Entrance	Date Reported: 8/21/2023

Office / Lab	Address	Office Number / Fax
 ECS <small>Engineering & Construction Solutions</small>	ECS Mid-Atlantic LLC - Williamsburg	1643 Merrimac Trail Suite A Williamsburg, VA 23185
		(757)229-6677 (757)229-9978

Tested by	Checked by	Approved by	Date Received	Remarks
KDavis	cstetzer	cstetzer	8/14/2023	NCABC Aggregate



ECS Southeast, LLC
6714 Netherlands Drive
Wilmington, NC 28405
9106869114
9106869666

LETTER OF TRANSMITTAL

July 05, 2024
Quality Home Builders of Currituck
1643 Merrimac Trail Suite A
Williamsburg, VA 23185
ATTN: Mr. Lloyd Ward

RE: **Fost Communities**
ECS Job # **22:32312**

Permits:
Location: **100 Ryker Road E**
Moyock, NC 27958

Field Reports For your use As requested

CC:

ENCL: Field Report # 42 7/2/2024 Asphalt Densities

Kris J. Stamm
Office Manager, Principal

Wade A. Wetherington, E.I.
Project Manager

Disclaimer

1. This report (and any attachments) shall not be reproduced except in full without prior written approval of ECS.
2. The information in this report relates only to the activities performed on the report date.
3. Where appropriate, this report includes statements as to compliance with applicable project drawings, and specifications for the activities, performed on this report date.
4. Incomplete or non-conforming work will be reported for future resolution.
5. The results of samples and/or specimens obtained or prepared for subsequent laboratory testing will be presented in separate reports/documents.



ECS Southeast, LLC
 6714 Netherlands Drive
 Wilmington, NC 28405
 (910) 686-9114 [Phone]
 (910) 686-9666 [Fax]

FIELD REPORT

Project **Fost Communities**
 Location **Moyock, NC**
 Client **Quality Home Builders of Currituck**
 Contractor **None Listed**

Project No. **22:32312**
 Report No. **42**
 Day & Date **Tuesday 7/2/2024**
 Weather **80 % Sunny**
 On-Site Time **4.00**
 Lab Time **0.50**
 Travel Time* **4.50**
 Total **9.00**
 Re Obs Time **0.00**

Remarks **Asphalt Densities**

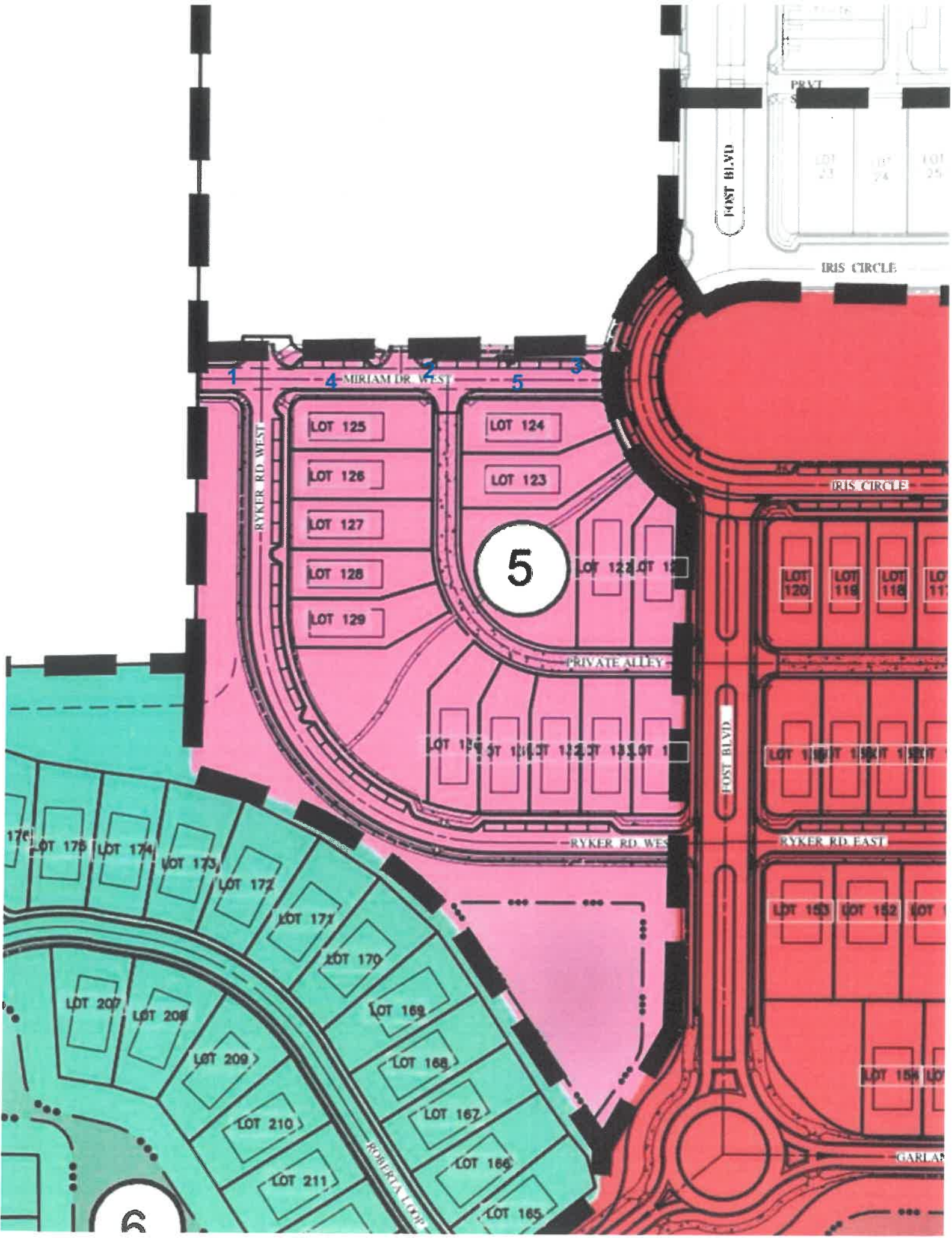
Trip Charges*	Tolls/Parking*	Mileage* 242	Time of Arrival	Departure
Chargeable Items			11:30A	3:30P

* Travel time and mileage will be billed in accordance with the contract.

Summary of Services Performed (field test data, locations, elevations & depths are estimates) & Individuals Contacted.

The undersigned arrived on site, as requested, to observe the placement and compaction of S9.5B asphalt for the roadway. Please see the attached sketch for the approximate test locations.

Utilizing the Nuclear Density Gauge test method (ASTM D-2950) to check the compaction of the asphalt; test results indicated that the asphalt, at the areas and depths tested, met the NCDOT minimum density requirements of 90% of the bulk specific gravity value. This value was obtained from the asphalt supplier quality control laboratory.



5

6



506 W. 13th Street
Greenville NC, 27834
(252)-215-2257

ASPHALT DENSITY REPORT

Job Name: Fost Communities
Location: Moyock
Contractor: C&L Concrete Works inc

Job Number: 32312
Technician: Devin Howard
Date: 7/2/2024

TEST #	TEST LOCATION	DEPTH ELEVATION	ASPHALT TYPE	IN-PLACE DENSITY (wet) pcf	COMP %	SPEC%	REMARKS PASS/FAIL
1	First Lane Entrance	Surface	S9.5B	140.7	92.4%	90%	PASS
2	First Lane, Intersection	Surface	S9.5B	141.0	92.6%	90%	PASS
3	First Lane,End	Surface	S9.5B	140.4	92.2%	90%	PASS
4	Second Lane, Near Entrance	Surface	S9.5B	138.3	90.8%	90%	PASS
5	Second Lane, Near End	Surface	S9.5B	138.1	90.7%	90%	PASS
				Average:	50.97%		

ASPHALT TYPE	MIX DESIGN (JMF)	MAXIMUM SPECIFIC GRAVITY (Gmm)	MAXIMUM WET UNIT WEIGHT (pcf)	ASPHALT SUPPLIER
RS-9.5B		2.44	152.3	ST Wooten



ECS Southeast, LLC
6714 Netherlands Drive
Wilmington, NC 28405
9106869114
9106869666

LETTER OF TRANSMITTAL

July 05, 2024
Quality Home Builders of Currituck
1643 Merrimac Trail Suite A
Williamsburg, VA 23185
ATTN: Mr. Lloyd Ward

RE: **Fost Communities**
ECS Job # **22:32312**

Permits:
Location: **100 Ryker Road E**
Moyock, NC 27958

Field Reports For your use As requested

CC:

ENCL: Field Report # 44 7/3/2024 Asphalt Densities, Cores

Kris J. Stamm
Office Manager, Principal

Wade A. Wetherington, E.I.
Project Manager

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5. The results of samples and/or specimens obtained or prepared for subsequent laboratory testing will be presented in separate reports/documents.



ECS Southeast, LLC
 6714 Netherlands Drive
 Wilmington, NC 28405
 (910) 686-9114 [Phone]
 (910) 686-9666 [Fax]

FIELD REPORT

Project **Fost Communities**
 Location **Moyock, NC**
 Client **Quality Home Builders of Currituck**
 Contractor **None Listed**

Project No. **22:32312**
 Report No. **44**
 Day & Date **Wednesday 7/3/2024**
 Weather **80 % Cloudy**
 On-Site Time **7.75**
 Lab Time **0.50**
 Travel Time* **4.50**
 Total **12.75**
 Re Obs Time **0.00**

Remarks **Asphalt Densities, Cores**

Trip Charges*	Tolls/Parking*	Mileage* 240	Time of Arrival	Departure
Chargeable Items			8:30A	4:15P

* Travel time and mileage will be billed in accordance with the contract.

Summary of Services Performed (field test data, locations, elevations & depths are estimates) & Individuals Contacted.

The undersigned arrived on site, as requested, to observe the placement and compaction of S9.5B asphalt for the remainder of the roadway in phase 5. Please see the attached sketch for the approximate test locations.

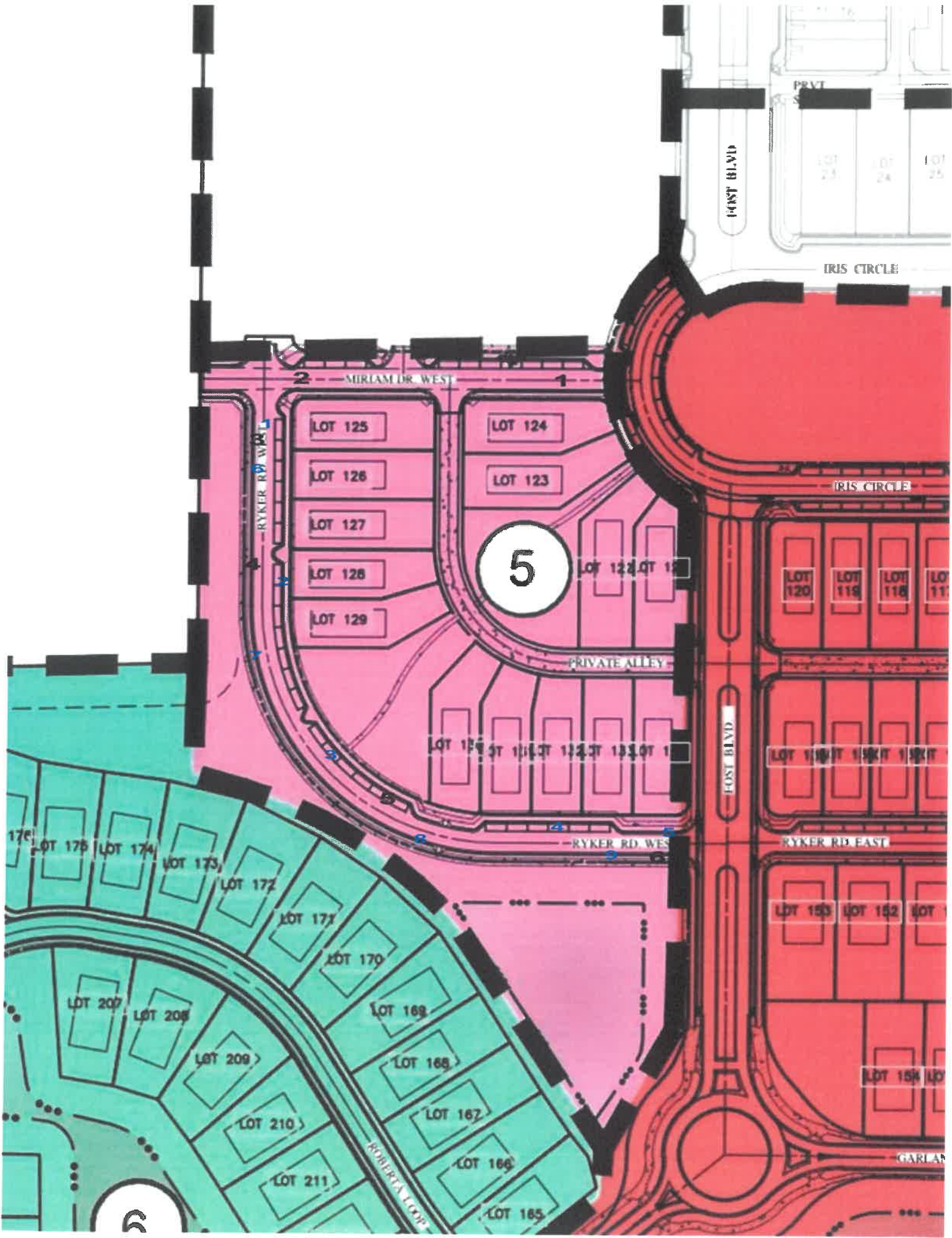
Utilizing the Nuclear Density Gauge test method (ASTM D-2950) to check the compaction of the asphalt; test results indicated that the asphalt, at the areas and depths tested, met the NCDOT minimum density requirements of 90% of the bulk specific gravity value. This value was obtained from the asphalt supplier quality control laboratory.

The undersigned also cut a total of six, 6" diameter cores for thickness measurement and specific gravity testing. The cores were returned to the ECS laboratory for testing.

Prior to leaving the site, the undersigned patched the asphalt core locations.

By Devin Howard

1800





506 W. 13th Street
Greenville NC, 27834
(252)-215-2257

ASPHALT DENSITY REPORT

Job Name: Fost Communities

Job Number: 32312

Location: Moyock

Technician: Devin Howard

Contractor: C&L Concrete Works inc

Date: 7/2/2024

TEST #	TEST LOCATION	DEPTH ELEVATION	ASPHALT TYPE	IN-PLACE DENSITY (wet) pcf	COMP %	SPEC%	REMARKS PASS/FAIL
1	Middle Lane Road, at end	Surface	S9.5B	137.0	90.2%	90%	PASS
2	Inner most parking near end	Surface	S9.5B	137.4	90.5%	90%	PASS
3	Middle Lane Road, near entrance	Surface	S9.5B	140.2	92.3%	90%	PASS
4	Inner most parking at entrance	Surface	S9.5B	137.4	90.5%	90%	PASS
5	Middle Lane Road, at entrance	Surface	S9.5B	139.3	91.7%	90%	PASS
6	Outer Lane, at end	Surface	S9.5B	137.0	90.2%	90%	PASS
7	Outer Lane, near end	Surface	S9.5B	138.7	91.3%	90%	PASS
8	Outer Lane, near entrance	Surface	S9.5B	140.6	92.6%	90%	PASS
9	Outer Lane, at entrance	Surface	S9.5B	139.6	91.9%	90%	PASS
					Average:	91.24%	

ASPHALT TYPE	MIX DESIGN (JMF)	MAXIMUM SPECIFIC GRAVITY (Gmm)	MAXIMUM WET UNIT WEIGHT (pcf)	ASPHALT SUPPLIER
RS-9.5B		2.434	151.9	ST Wooten



PROJECT INFORMATION

NAME: Fost Subdivison
 NUMBER: 22-32312
 DATE: 7/19/2024
 PM: Wade A. W.

ECS Southeast, LLC

4811 Koger Blvd.
 Greensboro, NC 27407
 Phone: (336) 856-7150
 Fax: (336) 856-7160
 www.ecslimited.com

ASTM Method : ASTM D6307/ ASTM D5444
 JMF : 20-0508-031
 Supplier : Allan Myers Chesapeake

Mix Type : RS 9.5B
 Material type : Surface Course
 Test Date : 07/18/24

Asphalt Content by Ignition Oven (ASTM D6307)

Description	Before (g)	After (g)
Total Weight	6,201.5	6,054.9
Tare Weight	3,952.8	3,952.8
Mixture weight	2,248.7	2,102.1
Weight of Asphalt		146.6
Asphalt Content		6.5%

Gradation by Mechanical Sieve Analysis (ASTM D5444)

Sieve No.	Sieve Size (mm)	Weight Retained (g)	Individual percent Retained (%)	Cum. percent Retained (%)	Percent Passing (%)	Limits_NCDOT (Table 610-2)		
						Min.	Max.	Yes/No
1 1/2"	37.5	0.0	0.0	0	100			
1"	25.0	0.0	0.0	0	100			
3/4"	19.0	0.0	0.0	0	100			
1/2"	12.5	10.4	0.5	0	100	100	-	
3/8"	9.5	60.9	2.9	3	97	90.0	100	Yes
No. 4	4.75	414.6	19.7	23	77	-	90.0	Yes
No. 8	2.36	429.3	20.4	44	56	32.0	67.0	Yes
No. 16	1.18	330.0	15.7	59	41	-	-	Yes
No. 200	0.075	680.4	32.4	92	8.4	4.0	8.0	No

ATTACHMENT "A"

FOST Tract Reserve Fund Calculations Updated for Phase 5

(Including Phases 1A, 1B, 2, 3A, 3B and 4)

A. Temporary Reserve Fund Calculation (Roadways):

Phase 5:

Stone Base Course Construction Cost (Countryscapes): 1,325 tons @ \$37.30/tn =	\$ 49,422.50
Asphalt Surface Course Construction Cost (C&L Concrete): 4,054 Sq Yd @ 16.02/SY =	<u>\$ 64,950.00</u>
Phase 5 Subtotal:	\$114,372.50

Phase 4:

Roadway Stone Base Course Construction Cost: 4,984 tons @ \$32.04/tn =	\$159,687.36
Asphalt Roadway Surface Course Construction Cost: (Quote attached) =	<u>\$201,530.00</u>
Phase 4 Subtotal:	\$361,217.36

Phase 3B:

Roadway Stone Base Course Construction Cost: 2,695 tons @ \$32.04/tn =	\$ 86,347.80
Asphalt Roadway Surface Course Construction Cost: 950.34 tons @ \$124/tn =	<u>\$ 117,842.00</u>
Phase 3B Subtotal:	\$204,189.80

Phase 3A:

Roadway Stone Base Course Construction Cost: 814 tons @ \$32.04/tn =	\$ 26,088.70
Asphalt Roadway Surface Course Construction Cost: 749.67 tons @ \$124/tn =	92,959.08
Concrete Roadway Construction Cost: 5,105 sq yds @ \$58.50/sq yd =	<u>298,642.50</u>
Phase 3A Subtotal:	\$417,690.28

Phase 1A:

Asphalt Roadway Base Course Construction Cost: 10,368 tons @ \$17/tn =	\$176,256.00
Asphalt Roadway Surface Course Construction Cost: 3,644 tons @ \$109/tn =	397,196.00
Concrete Roadway Construction Cost: 58,380 sq ft @ \$3.75/sq ft =	<u>218,925.00</u>
Phase 1A Subtotal:	\$792,377.00

Phases 1B & 2

Asphalt Roadway Base Course Constr. Cost: 5,667 tons @ \$17/tn =	\$ 96,339.00
Asph Roadway Surface Course Constr Cost: 1,992 tons @ \$118/tn =	\$235,056.00
Concrete Roadway Construction Cost: 32,790 sq ft @ \$3.75/sq ft =	<u>\$122,962.50</u>
	\$454,357.50

Prior Total Phases 1A, 1B, 2, 3A, 3B & 4): \$2,229,831.94

Total Roadway Costs (1A, 1B, 2, 3A, 3B, 4 & 5): \$2,344,204.44

Temporary Fund Amount: 10% of \$2,344,204.44 = \$234,420.44

B. Permanent Reserve Fund Calculation:

1. Annual Cost of Common Area Maintenance (Schultz):	\$9,252.95
2. Annual Cost of Stormwater Maintenance (Goodman):	\$4,200.00
3. Annual Cost of Common Area Insurance (PHLY):	\$1,543.00

TOTAL: \$14,995.95

Permanent Reserve Fund Amount: 2 x \$14,995.95 = \$29,991.90

C & L Concrete Works, Inc.

P.O. Box 178
 Camden, North Carolina 27921
 Office (252) 335-1994
 Fax (252) 331-1111

Proposal submitted to: Quality Home Builders Attn: Perry Arnette	Phone: (757)478-1205	Date: 6-10-2024
Street:	Job Name: Fost (phase 5)	
City, State, Zip: Moyock, NC	Job Location: Fost Moyock, NC	

Description of work and price:

Phase 5 paving:

Mobilization:	\$800.00
Fine grade:	\$2,600.00
4,054 square yards 2" 9.5B paving	\$64,950.00

Total price: \$68,350.00

Unless a lump sum is to be paid for the foregoing work and is clearly stated, it is understood and agreed that the quantities referred to are estimates and that payment shall be made at the stated unit prices for the actual quantities of work performed as determined upon the completion of the work. Any changes from the above described work involving extra cost will be executed only upon written orders and will be billed as an extra charge over and above this estimate.

Estimates for work performed will be submitted every 30 days. Payment of these estimates is due upon receipt. The balance will be due upon completion of work. Any unpaid balance after 30 days will be subject to an 18% annual finance charge.

If this proposal meets with your acceptance, please sign and return the attached copy.

This proposal expires 30 days from the date hereof, but may be accepted at any later date at the sole option of C & L Concrete Works, Inc.

Upon default, the holder of this note may employ an attorney to enforce the holder's rights and remedies and the maker, principal, surety, grantor and endorser of this note hereby agree to pay to the holder the sum of fifteen (15%) percent to the outstanding balance owing on said note for reasonable attorney's fees, plus all other reasonable expenses incurred by the holder in exercising any of the holder's rights and remedies upon default.

ACCEPTED: _____
 Firm Name

By: _____
 Name and Title

Date: _____



 For C & L Concrete Works, Inc.

Date: 6-10-2024

Countryscapes Landscaping, Inc.

366 North Gregory Road
Shawboro, N. C.
27973

Phone 252-338-2479 countryscapesclay@hotmail.com
Fax 252-331-2380
Cell 252-202-7072 Gary Cartwright
Cell 252-202-6645 Clay Cartwright

Fost Phase 5 cost of stone is \$49422.50. 1325 tons was put in place for roads at a cost of \$37.30 per ton.

Clay Cartwright
Vice President
Countryscapes Landscaping, Inc.



Service Proposal

**THE FOST COMMUNITY ASSOCIATION
C/O GOODMAN MANAGEMENT
GROUP
2400 OLD BRICK ROAD, SUITE 47
GLEN ALLEN, VIRGINIA 23060**

Sales: Daniel McKenney
2024-Fost Common Area Addition 7/15/24
1052 Caratoke Highway Moyock, North Carolina 27958

Est ID: EST2649407 2024

Date: Jul-15-2024

CONTRACT SERVICES	Visits	Billing Type	Season Price
Mow, Trim, Blow, Edge, Weed Control	15	Per Season	\$8,652.45
Off Season Lawn Care Service	5	Per Season	\$600.50
SubTotal (All Contract Services)			\$9,252.95
Taxes			\$0.00
Total (All Contract Services)			\$9,252.95

The total price of all seasonal services is \$9,252.95 collected in 7 payments of \$1,321.85 per payment (\$1,321.85 after tax).

MAINTENANCE SERVICE VISIT

MOWING AND TRIMMING

- Contractually accessible area turf will be mowed to a height of (2 1/2" to 4") two and one-half to four inches depending on turf type.
- Mowing will take place every 7-10 seven to ten days or as conditions dictate. Mowing will begin in April each year and will continue to the end of October.

- Minor trash and debris will be removed from turf areas prior to mowing.
- Mulching blades will be utilized on mowers, when applicable, to help reduce green waste and return beneficial organic material to soil.
- Excess grass clippings will be removed, when present, from lawn areas, walks and curbs after each mowing.
- Grass around all common area trees, shrubs, buildings, fences, light poles, and any other obstructions will be trimmed with a line trimmer.
 - Weeding of shrub and tree beds will be performed during turf mowing visits to control obvious weed growth.
 - Mulched areas and shrub beds will be kept free and clear of excess clippings.
 - Appropriate non-selective pre-emergent and post-emergent shall be applied to sidewalks and curbs to prevent growth of grass and weeds in these areas, as necessary.

Edging

- Contractually accessible area sidewalks and curbs shall be edged with every other mowing using a machine incorporating a blade and/or string.
- Dirt and debris resulting from edging shall be blown or swept after operations.

NOTES

Schultz reserves the right to limit the use of mowing machinery and/or string line trimmers within (12") twelve-inch width proximity of houses, siding, IN AC units, utility equipment, utility meters, fragile fixtures, sign poles, light poles, personal items, etc. that might be damaged during the use of said equipment.

MAINTENANCE SERVICE VISIT

DETAIL

- Minor trash and debris will be removed from contractually accessible areas.
- Weeding of shrub and tree beds will be performed during visits to control obvious weed growth.
- Color beds will be maintained during each site visit, to include weeding and pinching of plants.

TURF CARE SERVICES (Fescue Properties)

TURF HERBICIDE Application (Early Spring)

Apply in a single application, pre-emergent crabgrass control.

- Pre-emergent Crabgrass Control - Pre-emergent herbicide will be used to control annual grasses, such as crabgrass and goosegrass.
- Fertilizer- 0.5 lb. of nitrogen per 1,000 sq.ft .

TURF HERBICIDE Application (Late Spring)

Apply in a spot spray application, pre-emergent crabgrass control.

- Pre-emergent Crabgrass Control - Pre-emergent herbicide will be used to control annual grasses, such as crabgrass and goosegrass.

TURF HERBICIDE Application (Summer)

Apply in spot treatment applications; a broadleaf weed control (as needed).

- Broadleaf Weed Control- Broadleaf weeds will be controlled by using a post-emergent weed control.

TURF HERBICIDE Application (Late Summer)

Apply in spot treatment applications; a broadleaf weed control (as needed).

- Broadleaf Weed Control- Broadleaf weeds will be controlled by using a post-emergent weed control.

TURF FERTILIZER

First Application (Early Spring with Turf Herbicide)

- Fertilizer - Will be a granular product that will deliver approximately .5 lbs. of nitrogen/1,000 sq.ft. and applied with turf herbicide.

Second Application (Early Fall)

- Fertilizer - Will be a granular product that will deliver approximately 1.1 lbs. of nitrogen/1,000 sq.ft. of controlled release fertilizer.

Third Application (Late Fall)

- Fertilizer- Will be a granular product that will deliver approximately 1.5 lbs. of nitrogen/1,000 sq.ft. of controlled release fertilizer.

NOTE: Some of the above applications may be combined at contractor discretion. Additional turf applications are occasionally needed/or extremely hard to control weeds such as nutsedge, dallas grass, and wild violet. These conditions require special attention and cannot be prevented without costly investments in preventative programs. Schultz Lawnscaapes provides control for these weeds as a curative program at an additional cost on an as- needed basis with prior approval from Manager/Owner.

PRUNING SERVICES

SHRUB PRUNING

Pruning shall only be performed by skilled plantsmen, knowledgeable of the growth habit of the specified plants, and using hand pruners, loppers, pole pruners, and shears. Tools shall be kept clean and sharp. Pruning shall be done for the purpose of enhancing the inherent growth characteristics of each plant species, removing limbs which interfere with pedestrians, and removing dead or diseased wood. Cuts shall be clean and flush, without tears or stubs. Pruning shall be done up to (3) three times each year per the contract.

Evergreen Shrubs:

- Pruning procedures shall vary depending on the plant species and whether the planting is a hedge or informal

group.

- Informal mass plantings shall be maintained at varying heights and spread and may receive minimal attention. The object will be to present a full, natural plant form, characteristic of the species.

Deciduous Shrubs:

- Deciduous shrubs shall be pruned to control suckers and leggy growth; and remove dead or diseased wood. They shall be allowed to develop their characteristic form, height, and spread within the confines of their allotted space. If there are no space restrictions, deciduous shrubs shall receive minimal attention.

Regenerative Pruning:

- Regenerative shrub pruning (major thinning, removal of mature canes, and reduction in overall size) is available at additional cost and is not included within the scope of work.

TREE PRUNING

- Conifer and Broadleaf Evergreen Trees:

- A primary objective is to retain the lower branches to the ground for the purpose of shading and cooling the root system, creating a concealed leaf dropping zone and provide a mowing limit. A secondary objective is that of aesthetics, to enhance the appearance and to remove dead or diseased wood.

- Deciduous Trees:

- Trees shall be selectively pruned one time per year. Pruning shall consist of removal of small interior branches, crossed or rubbing branches, suckers, waterspouts, dead or diseased wood; partially exposing the branching structure, encouraging an open airy appearance.

NOTE: Tree pruning excludes wooded buffer and naturalized areas. Tree pruning to a height of (10') ten feet from ground level and no greater than 3" diameter in pedestrian pathways, drive lanes, and parking lots are covered under these specifications.

BED FERTILIZATION

- Fertilization of mulched ornamental shrubbery beds with a controlled-release granular organic fertilizer to supply approximately 1.0 lb. N/1,000 sq.ft. applied (1) one time during the Spring.

BED PRE-EMERGENT

- Pre-emergent weed control in mulched ornamental shrubbery beds using a liquid or granular control product applied (1) one time during the Spring.

PLANT INSPECTIONS & CONTROL PRODUCT APPLICATION

- Ornamental trees and shrubs shall be managed for disease and pest control utilizing an Integrated Pest Management (1PM) program.
- The 1PM program shall consist of the inspection and monitoring of ornamental trees and shrubs on a bi-monthly

basis during the growing season.

- Inspections shall be performed by a qualified inspector, certified in the use of control products, who shall determine the severity of any disease or pest infestation and apply appropriate biological or chemical controls only when and where necessary to keep the pest populations at acceptable levels.
- Consideration shall be given to the presence or absence of natural predators, the appropriate timing of the application(s) as well as the life cycle of the disease or pest
- Whenever possible, the use of benign horticultural oils, soaps and naturally occurring biological controls shall be used.
- All applications shall be made according to manufacturer's recommendations in accordance with federal and state requirements.
- Spraying shall be done at times when car and pedestrian activity is at a minimum and limited to a height of (20') twenty feet from ground level.
- Pest control program excludes wooded buffer zones and naturalized areas.
- Contractor shall perform Dormant Oil and Insecticide applications as needed upon request at an additional cost.

SPRING CLEAN-UP

- A one-time Spring clean-up will be performed to cut back vegetation, grasses, etc., prior to mulch beds being redefined. Clean-up excludes all wooded buffer zones, naturalized areas, and mature pine trees.

SPRING MULCH CARVING SERVICES

- Contractually mulched areas shall be edged one time in the Spring creating a definite edge between turf and bed/tree ring. There shall be no encroachment of turf into mulched areas and no spillover of mulch into turf areas. Carving excludes all wooded buffer zones, naturalized areas, and mature pine trees.

MULCH SERVICES

- Mulch shall be top grade, triple-shredded hardwood, free of all major debris.
- Mulch shall be applied, as needed, to all previously mulched common area tree rings and shrub beds once each spring to maintain an average depth of (2") two inches of total organic material.
- Mulching excludes all wooded buffer zones, naturalized areas, and mature pine trees.
- Applied mulch will not encroach on tree and shrub collars.
- Certain groundcover & perennial beds may be excluded from the mulching process to allow the plants to fill the intended space.

LEAF MANAGEMENT SERVICE

- Fallen leaves shall be mulched and/or removed from contractually maintained areas (3) three times per contract season In November and December (excludes wooded buffer areas).
- Leaves shall be managed using all means available including blowing, raking, vacuuming, and mowing/mulching to

maintain a neat appearance. Where applicable, natural areas will be utilized for recycling leaves to provide nutrients to the natural woodland floor.

- Large volumes of leaf drop may require the removal of excess from property.

AERATION (Fescue Properties)

- Contractually accessible lawn turf shall be core aerated one (1) time per year with a mechanical aerator to relieve compaction, permit penetration of moisture and nutrients, and to provide a proper oxygen-soil relationship.
- Aeration shall be performed during September and October.

SEEDING (Fescue Properties)

- Bare and thin areas will receive (1) one over seeding application at a rate of 4 to 5 lbs. of seed/1,000 sq.ft. This will strengthen weak areas and incorporate new varieties of grass seed into the existing turf. This seed shall consist of a certified blend of turf-type fescue unless otherwise requested by management.
- Contractor shall perform reseeding during September and October.

Seasonal Color in Flower Beds

- All flowerbeds soil will be cultivated and loosened before installation.
- Plant flowers in two rotations during the months of May and October. This includes the installation, fertilization, and maintenance of seasonal color.
- Fertilizer, mulch, and initial watering are included at the time of planting only and are in the cost of planting.
- Maintenance includes pruning, weeding, and removal of any spent flowers.

ADDITIONAL WORK / REDUCTION OF SERVICES

ADDITIONAL SERVICES: Shall be performed only on receipt of accepted written estimate

REDUCTION OF SERVICES: If Contractor, Client & Landscape Architect mutually agree to reduction of service per the attached specification sheet (i.e., number of mowing or trash removal) charges shall be reduced accordingly.

MISS UTILITY: Contractor shall be responsible to timely notify Miss Utility for appropriate utility marking prior to digging on said property.

NON-RESPONSIBILITY NOTICE

- **CONTRACTOR IS NOT RESPONSIBLE:** for any items, articles, hoses, etc. left in or on the turf areas that are not a permanent part of that turf area.

TERMS:

30 DAYS. Finance charge of 2% per month (24% annually) plus a \$25.00 late charge for all balances past due. NOTE: If fuel costs rise above \$4.00/gallon (regular grade) a fuel recovery charge will be added. Please call our offices at (804) 586-9787 for details. We reserve the right to terminate this agreement if payment is past due 60 days.

THIS AGREEMENT BY AND BETWEEN

[Insert Client Name Here] (Client) and Schultz Lawnsapes, Inc. (contractor) is for the Maintenance, Grounds Management, Mowing, Trash Pick-up at [Property Site Address] BEGINNING [Start Date] AND ENDING [End Date]. Unless otherwise

specified in this agreement, said agreement shall automatically renew for a period of 12 consecutive months on the anniversary of commencement of services by the contractor at the rate and terms then in effect for the client. The annual rate specified in this contract shall increase by no less than 3% (three percent) every 12 months anniversary of said agreement commencing [One Day after the End Date of the Initial Contract Period].

Either party may cancel this agreement for any reason upon (30) days written notice. In the event of a cancellation within the first three (3) months by the client contractor is entitled to and shall charge and collect an additional 1/12" of the total contract amount herein specified in this agreement. In the event of a cancelation by either party after the third (3rd) month. the final billing shall be reconciled and adjusted according to the percentage of the contract earned shown in the schedule below:

	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
Month	8%	8%	11%	10%	10%	10%	9%	9%	10%	5%	5%	
Cumulative	8%	16%	27%	37%	47%	57%	66%	75%	85%	90%	95%	100%

Swam Certified # 722087 | Sussex VA Chamber of Commerce | Virginia Nursery & Landscape Association | Richmond Landscape Contractors Association | Class A Contractor

Estimate authorized by: _____ **Estimate approved by:** _____
 Daniel McKenney
Signature Date: 07/15/2024 **Signature Date:** _____
Email: daniel@slilawns.com



Goodman Management Group

RE: FOST Community Association, Maintenance Costs

July 26, 2023

To Whom It May Concern,

Estimated maintenance costs for common areas including stormwater ponds and other common stormwater infrastructure are detailed below.

1. Stormwater Ponds and Other Stormwater Infrastructure per 12 months – \$4,200

If you have any questions, please do not hesitate to contact me.

Regards,

A handwritten signature in black ink, appearing to be 'A.P. Goodman', written in a cursive style.

Aaron P. Goodman, CMCA®, AMS®, PCAM®
Goodman Management Group
Chief Executive Officer



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

11/24/2023

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Connie Phillips Insurance, Inc. P O Box 1028 Frederick MD 21702		CONTACT NAME: Connie Phillips PHONE (A/C, No, Ext): (301) 662-5717 E-MAIL ADDRESS: dperrey@insurance-financial.net FAX (A/C, No): (301) 662-0556																						
INSURED Fost Community Association, Inc. c/o Goodman Management Group 2400 Old Brick Rd, Suite 27 Glen Allen VA 23060		<table border="1"> <thead> <tr> <th colspan="2">INSURER(S) AFFORDING COVERAGE</th> <th>NAIC #</th> </tr> </thead> <tbody> <tr> <td>INSURER A: Philadelphia Indemnity Ins Co</td> <td></td> <td>18058</td> </tr> <tr> <td>INSURER B: PMA-PA Manufacturers Association Insurance</td> <td></td> <td>12262</td> </tr> <tr> <td>INSURER C: Continental Casualty Company</td> <td></td> <td>20443</td> </tr> <tr> <td>INSURER D:</td> <td></td> <td></td> </tr> <tr> <td>INSURER E:</td> <td></td> <td></td> </tr> <tr> <td>INSURER F:</td> <td></td> <td></td> </tr> </tbody> </table>		INSURER(S) AFFORDING COVERAGE		NAIC #	INSURER A: Philadelphia Indemnity Ins Co		18058	INSURER B: PMA-PA Manufacturers Association Insurance		12262	INSURER C: Continental Casualty Company		20443	INSURER D:			INSURER E:			INSURER F:		
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COVERAGES**CERTIFICATE NUMBER:** CL23112421394**REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:			PHPK2626392	01/01/2024	01/01/2025	EACH OCCURRENCE	\$ 1,000,000
							DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ 100,000
							MED EXP (Any one person)	\$ 5,000
							PERSONAL & ADV INJURY	\$ 1,000,000
							GENERAL AGGREGATE	\$ 2,000,000
							PRODUCTS - COMP/OP AGG	\$ 2,000,000
								\$
A	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS ONLY <input checked="" type="checkbox"/> NON-OWNED AUTOS ONLY			PHPK2626392	01/01/2024	01/01/2025	COMBINED SINGLE LIMIT (Ea accident)	\$ Included
							BODILY INJURY (Per person)	\$
							BODILY INJURY (Per accident)	\$
							PROPERTY DAMAGE (Per accident)	\$
								\$
A	<input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> DED <input checked="" type="checkbox"/> RETENTION \$ 10,000			PHUB890588	01/01/2024	01/01/2025	EACH OCCURRENCE	\$ 1,000,000
							AGGREGATE	\$ 1,000,000
								\$
B	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N N	N/A	202401-13-64-73-6Y	01/01/2024	01/01/2025	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER	
							E.L. EACH ACCIDENT	\$ 500,000
							E.L. DISEASE - EA EMPLOYEE	\$ 500,000
							E.L. DISEASE - POLICY LIMIT	\$ 500,000
C	Additional Information on Page 2 Fidelity/Employee Dishonesty			618988854	01/01/2024	01/01/2025	Limit of Bond	\$ 35,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

CERTIFICATE HOLDER**CANCELLATION**

Goodman Management Group 2400 Old Brick Rd, Suite 27 Glen Allen VA 23060	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE 
--	--

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ADDITIONAL REMARKS SCHEDULE

AGENCY Connie Phillips Insurance, Inc.		NAMED INSURED Fost Community Association, Inc.	
POLICY NUMBER			
CARRIER	NAIC CODE	EFFECTIVE DATE:	

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
FORM NUMBER: 25 **FORM TITLE:** Certificate of Liability Insurance: Notes

THIS STATEMENT FORMS A PART OF THE ATTACHED CERTIFICATE:

DIRECTORS AND OFFICERS LIABILITY INSURANCE - #618988854 Term: 1-1-24 to 1-1-25 with Continental Casualty Insurance Company

Master policy property coverage for Entrance Sign-\$50,000, Irrigation Controllers-\$3,500 and Mailbox C lusters-\$10,000, Lights & Poles- \$25,000, Fountains-\$15,000 subject to \$1,000 DEDUCTIBLE. WINDSTORM AND HAIL COVERAGE IS NOT INCLUDED.

53 UNITS

HOA Located at FOST subdivision, Moyok Township, Currituck County, NC 27958

Policy includes waiver of subrogation and waives the carriers right of recovery against any unit owner and complies with the POA Act regarding subrogation provisions.

EARTHQUAKE COVERAGE IS EXCLUDED. FLOOD INSURANCE IS NOT CARRIED THRU THIS OFFICE.

FIDELITY/EMPLOYEE DISHONESTY/CRIME Bond Policy is provided in accordance with the NC Act. Board Members, Directors, and Property Managers are defined as employee(s) and insured to the full limit of the bond policy.

FIDELITY AGREEMENTS:

- Insuring Agreement 1: Employee Theft \$35,000 with \$ 1,000 deductible
- Insuring Agreement 2: Forgery or Alteration \$35,000 with a \$1,000 deductible
- Insuring Agreement 3: Theft, Disappearance or Destruction \$35,000 with No deductible
- Insuring Agreement 4: Computer Fraud and Wire Transfer Fraud \$35,000 with \$ 1,000 deductible

RENEWAL CANCELLATION CLAUSE: a. 10 days before the effective date of cancellation, if we cancel for nonpayment of premium; or b. 30 days before the effective date of cancellation if we cancel for any other reason.

UNIT OWNER MUST OBTAIN SEPARATE HO-3 POLICY AND PROVIDE SEPARATE MORTGAGE CLAUSE FOR HOMEOWNERS INSURANCE INCLUDING THEIR IMPROVEMENTS AND BETTERMENTS, PERSONAL PROPERTY AND PERSONAL LIABILITY. No individual unitowners coverage is provided in this master policy.

THE MORTGAGE CLAUSE HAS BEEN RECORDED AS PER YOUR REQUEST.

Master Policy has this clause:

Separation of Insureds

Except with respect to the Limits of Insurance, and any rights or duties specifically assigned in this Coverage to the first Named Insured, this insurance applies:

- a. As if each Named Insured were the only Named Insured; and
- b. Separately to each insured against whom "claim" is made.

SELECTIVE

BE UNIQUELY INSUREDSM

Quotation of Commercial Insurance

Prepared for:

FOST HOA
101 RYKER ROAD, MOYOCK, NC
MOYOCK, NC 279588608

Presented By:

CHOICE INSURANCE AGENCY

SELECTIVE

BE UNIQUELY INSUREDSM

Quotation of Commercial Insurance
Service
New Business

Prepared for:
FOST HOA
101 RYKER ROAD, MOYOCK, NC
MOYOCK, NC 279588608

Presented By:
CHOICE INSURANCE AGENCY

The following quotation of insurance has been developed for the above captioned risk.
IT IS AGREED AND UNDERSTOOD NO COVERAGE HAS BEEN BOUND.

This quotation will expire after (30) days Or the effective date of requested coverages unless otherwise notified.

Proposal Print Date: 04/27/2022
Underwritten By:
Selective Ins Co of the Southeast



PROVIDING UNIQUE INSURANCE SOLUTIONS SINCE 1926

Since its founding, Selective has built a reputation for providing unique insurance solutions backed by outstanding customer service. This reputation has been rewarded with an “A” (Excellent) Rating from AM Best for more than 9 decades.

Today, **Selective Insurance Group, Inc.** is a holding company for 10 property and casualty insurance companies that partner with independent agents to offer standard and specialty insurance for commercial and personal risks. Selective invites its customers to Be Uniquely Insured in partnership with independent agents, who together deliver a best-in-class customer experience.

Headquartered in Branchville, New Jersey since 1926, Selective employs a diverse workforce of more than 2,300 engaged professionals. As the 41st largest U.S. property & casualty group in 2020 (per AM Best), Selective is a super-regional insurance carrier with Commercial Lines in 27 states, Personal Lines in 15 states, Excess & Surplus Lines in 50 states, while being the 3rd largest “Write Your Own” insurance carrier in the National Flood Insurance Program.

Selective’s unique position as both a leading insurance group and an employer of choice is recognized in a wide variety of awards and honors, including a listing in the Fortune 1000 and being named one of “America’s Best Mid-Size Employers” in 2019 by *Forbes Magazine*.

SELECTIVE
BE UNIQUELY INSURED®

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HERE'S WHAT YOU CAN EXPECT AS A BUSINESS CUSTOMER WITH SELECTIVE.

PRIOR TO POLICY ISSUED



Top Quality Agent



Safety Management Survey¹

- Comprehensive Risk Advice
- Help Identify Unknown Risks
- A local team from Selective working in partnership with your agent

AS A SELECTIVE CUSTOMER



Welcome Email



Digital Policy



Mobile App & Web Portal

- Sign up for [Online Access](#)
- View Policies, Bills, Auto ID Cards²
- Manage Account 24/7



Safety Management Evaluation



Safety Management Service Visit



License Verification with Atlas Certified

- Review Risk Mitigation Efforts
- [Online Tools & Videos](#)
- Validate Credentials and Increase Compliance



Electronic Billing Alerts



Automatic Payment Options

- Via Email, Text³, [Mobile App](#)³
- Checking/Savings Account, Credit/Debit Cards
- Various Flexible Payment Plans
- Pay as You Go⁴



Extended Hours Contact Center



Instant Customer Recognition

- Pay via Phone 24/7
- Communication via Phone, Email, Chat



Selective[®] Drive

- [Selective[®] Drive Mobile App](#)
- Reduce Distracted/Careless Driving
- Track Driver Locations
- Fleet Route Optimization



Customer Preferences



Proactive Messages



Recall Alerts

- Choice of Communication Channel
- Billing, Claims & Policy Notifications
- Customized Weather Alerts
- Product & Auto Recalls



Accident Claim



Upload Claim Photos with EZ Write



48-Hour Payment with SWIFTClaimSM

- Multiple Claim Reporting Options
- Unlimited Photo Upload
- Payment Within Two Days⁵



Proof of Insurance via Mobile App

- Instant Access to Proof of Insurance
- Locate Key Service Providers



Automatic Renewal Options

- Convenient Automatic Renewals
- Multi-Line Product Discount Opportunities

¹ Available for selected Commercial Lines Customers

² Where Allowable by State

³ Coming in 2019

⁴ With PaySync[®] Products

⁵ Only for SWIFTClaimSM

Quotation of Commercial Insurance

FOST HOA

Quote # 24189200

Policy Period: 05/01/22 to 05/01/23

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IN0234 0219.....	Appendix II
ElitePac General Liability Extension Endorsement.....	Appendix III

This non-binding proposal is only a summary of premium. It is not a guarantee that the actual premium will not exceed the amount of the proposal. No coverage is provided by this summary nor does it replace any provisions of the final policy. For specific terms and restrictions, refer to the individual policy and coverage forms.

Quotation of Commercial Insurance

FOST HOA

Quote # 24189200

Policy Period: 05/01/22 to 05/01/23

Premium Summary

<u>Coverage</u>	<u>Premium</u>
General Liability	\$882.00
Total Premium	\$882.00

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Quotation of Commercial Insurance

FOST HOA

Quote # 24189200

Policy Period: 05/01/22 to 05/01/23

Policy Location Schedule

<u>Loc#</u>	<u>Bldg#</u>	<u>Street</u>	<u>City</u>	<u>State</u>	<u>Zip</u>
001	001	101 RYKER ROAD, MOYOCK, NC	MOYOCK FD	NC	27958

This non-binding proposal is only a summary of premium. It is not a guarantee that the actual premium will not exceed the amount of the proposal. No coverage is provided by this summary nor does it replace any provisions of the final policy. For specific terms and restrictions, refer to the individual policy and coverage forms.

Quotation of Commercial Insurance

FOST HOA

Quote # 24189200

Policy Period: 05/01/22 to 05/01/23

General Liability

Policy Level

	<u>Limit</u>	<u>Premium</u>
General Aggregate	2,000,000	
Products/Completed Ops	2,000,000	
Each Occurrence	1,000,000	
Personal & Advertising Injury	1,000,000	
Fire Damage	500,000	
Medical Expense	15,000	
 <u>Additional Coverages</u>	 <u>Quantity/Limit</u>	 <u>Premium</u>
ElitePac General Liability Extension Endorsement		\$33.00

Location Level

Location 001/001 - 101 RYKER ROAD, MOYOCK, NC, MOYOCK FD, NC
Class 68500 - TOWNHOUSES OR SIMILAR ASSOCIATIONS

<u>Coverage</u>	<u>Exposure</u>	<u>Premium</u>
Premises Operation (Final Rate 3.326)	250	\$832.00

Other

Terrorism Premium (Certified Acts)	\$17.00
------------------------------------	---------

Total General Liability Premium \$882.00

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Selective Customer Self-Service and Billing Options



We understand that each customer has unique needs—that’s why Selective offers a variety of installment plans. Your agent can assist you with selecting a plan that works best with and meets the eligibility requirements for your particular policy. Please note that policies on the same account may have different payment plans and installment fees may apply.

- 1-Pay: Due in full at policy inception
- 2-Pay: Two equal installments due at policy inception and in the 6th month of the policy term
- 4-Pay: Four equal installments due at policy inception and in the 3rd, 6th and 9th months of the policy term
- Quarterly: Four equal installments due quarterly starting at policy inception
- 10-Pay: 19% due at policy inception, the remaining balance billed in nine equal monthly installments

The SelectPay® Advantage (Electronic Funds Transfer)

With our free SelectPay® service, your insurance payments can be automatically deducted from your checking or savings account. Not only will this save you time, but you’ll avoid late fees.

Signing up for SelectPay® is easy – just visit www.selective.com and sign in. Click the “Billing & Payments” tab and then choose the “Pay Bill” link. You will need your policy number and bank account information to complete the transaction.

PaySync® Flexible Payment Program

Get the cash flow flexibility you need with PaySync® for your Selective Workers Compensation (WC) and Commercial Package Policy (CPP). With PaySync® WC, pay your premium installments when you pay your payroll; with PaySync® CPP, premiums are broken down into 12, 24, 26, or 52 payments – your choice during policy issuance. Benefits include:

- No down payments
- PaySync® is simply another pay plan option, so no special underwriting guidelines apply

You’ll need to provide Selective with your payroll information each pay cycle to be eligible to the PaySync® WC program. Payroll information can be submitted by you or a third party, such as an accountant or payroll processor, on your behalf. For more information about the program, please visit selective.com/paysync or contact your agent.

Your time is valuable. Selective lets you manage your policy on your own time through our online Customer Self-Service site. Here you can:

- Pay your bill
- Schedule future payments
- Build and print certificates of insurance
- Print automobile ID cards
- File a claim
- Review, download or print a copy of your policy

Registration is simple. Have your policy or bill handy when you visit www.selective.com and then click “Need a Customer User ID and Password”. Follow the onscreen instructions to answer the three security questions identifying your policy and begin managing your account 24/7.

Quotation of Commercial Insurance

FOST HOA

Quote # 24189200

Policy Period: 05/01/22 to 05/01/23

Terrorism (Certified Acts) Information

Refer to attached IN 0585 1220 Policyholder Disclosure Notice - Offer of Terrorism Insurance Coverage and Rejection Form – Effective Until Revoked

**YOUR POLICY INCLUDES TERRORISM COVERAGE FOR AN ADDITIONAL PREMIUM OF:
TERRORISM - CERTIFIED ACTS: \$17.00**

This non-binding proposal is only a summary of premium. It is not a guarantee that the actual premium will not exceed the amount of the proposal. No coverage is provided by this summary nor does it replace any provisions of the final policy. For specific terms and restrictions, refer to the individual policy and coverage forms.

POLICYHOLDER DISCLOSURE NOTICE OFFER OF TERRORISM INSURANCE COVERAGE AND REJECTION FORM — EFFECTIVE UNTIL REVOKED

Offer of Coverage:

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, you have a right to purchase insurance coverage for losses resulting from “acts of terrorism”, as defined in Section 102(1) of the Act. The term “act of terrorism” means any act or acts that are certified by the Secretary of the Treasury - in consultation with the Secretary of Homeland Security, and the Attorney General of the United States - to be an “act of terrorism”; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

You may accept or reject insurance coverage for losses resulting from certified “acts of terrorism”.

- If you accept this offer of coverage simply pay your billed premium, which includes the amount shown below. You do not need to do anything else.
- If you would like to reject this coverage, please see the section of this form entitled Rejection of Terrorism Insurance Coverage and follow the instructions. Even if you reject this coverage, state law prohibits us from excluding fire losses resulting from an “act of terrorism”. Therefore, the terrorism exclusion we place on your policy will contain an exception for fire losses resulting from an “act of terrorism”. The additional premium for such fire losses resulting from an “act of terrorism” is shown below. **Please note that if you reject coverage for losses resulting from certified “acts of terrorism”, we will not provide coverage on renewals of this policy unless you ask us for coverage in the manner set forth in our “Offer of Terrorism Insurance Coverage When Terrorism Insurance Coverage Was Previously Rejected” form, which will be attached to renewals of this policy.**

Disclosure of Premium:

The portion of your annual premium that is attributable to coverage for “acts of terrorism” is _____ and does not include any charges for the portion of loss that may be covered by the federal government under the Act.

The premium for terrorism (fire only) coverage is _____ and is due regardless of whether you reject coverage for certified “acts of terrorism”.

Please be aware that even if you purchase coverage for losses resulting from certified “acts of terrorism”, your policy will still contain other policy terms, conditions, limitations and exclusions that may impact whether coverage is available in the event of a loss resulting from a certified “act of terrorism”.

Federal Participation in Payment of Terrorism Losses:

You should know that where coverage is provided by this policy for losses resulting from certified "acts of terrorism", such losses may be partially reimbursed by the United States Government under a formula established by federal law. Under the formula, the United States Government generally reimburses 80% of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage.

Cap on Insurer Participation in Payment of Terrorism Losses:

You should also know that the Terrorism Risk Insurance Act, as amended, contains a \$100 billion cap that limits United States Government reimbursement as well as insurers' liability for losses resulting from certified "acts of terrorism" when the amount of such losses in any one calendar year exceeds \$100 billion. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

Rejection of Terrorism Insurance Coverage:

You may reject this offer of coverage by checking the box, filling in the information below, signing and returning this form to your agent. If you choose to reject this offer of coverage, we will add an exclusionary endorsement to your policy to eliminate coverage for losses resulting from certified "acts of terrorism".

Rejection of Coverage - Effective Until Revoked

I HAVE READ THIS FORM IN ITS ENTIRETY AND DO NOT WANT TO PURCHASE COVERAGE FOR CERTIFIED "ACTS OF TERRORISM". I UNDERSTAND THAT THIS REJECTION IS EFFECTIVE UNTIL I AFFIRMATIVELY REVOKE IT IN THE MANNER SET FORTH IN SELECTIVE'S "OFFER OF TERRORISM INSURANCE COVERAGE WHEN TERRORISM INSURANCE COVERAGE WAS PREVIOUSLY REJECTED" FORM, AND THAT IF I SIGN THIS FORM THIS POLICY AND ANY RENEWALS WILL EXCLUDE COVERAGE FOR LOSSES RESULTING FROM CERTIFIED "ACTS OF TERRORISM".

Policyholder/Applicant's Signature

Insurance Company

Print Name

Policy or Quote Number

Title

Date

PRAESIDIUM

WHAT YOU DON'T KNOW CAN HURT THOSE IN YOUR CARE AND YOUR ORGANIZATION.

Adopting a solid screening and selection process is your first line of defense in creating a safe environment. A thorough, consistent screening process may also discourage would-be offenders from targeting your organization. Failure to discover a known offender can affect those in your care and the organization's reputation, financial stability, and trust within the community. Who you should screen can depend on many factors, such as if the person is a new full-time hire, a season hire, or even a current employee. In determining the types of checks to utilize, organizations should follow all state, federal, and licensing regulations and consider an individual's level of access. Level of access may be influenced by:

WHO IS PRAESIDIUM?

Praesidium is the national leader in abuse risk management. With more than two decades of experience, and serving thousands of clients, our dedicated team of researchers, psychologists, attorneys, social workers, and human resource professionals have analyzed thousands of cases of abuse in organizations and synthesized the latest scientific research. We know how abuse happens in organizations . . . and how to prevent it.

- **Frequency**: How frequently does the individual work around or interact with consumers? Is it a one-time event or every day?
- **Duration**: What is the duration of the individual's interactions? Is it a one-time, one-hour event or an entire summer?
- **Level of Supervision**: Are the individual's interactions always supervised by another adult or are they one-on-one with consumers?
- **Nature of the Relationship**: What is the nature of the relationship between the individual and the consumers in the program? Does the individual merely supervise an area during an event that has consumers, or are they getting to know individual consumers and families while counseling, tutoring, or providing personal care services?

Selective Insurance has partnered with Praesidium to offer you discounted background screening services for your organization.

For more information go to: selective.com/praesidium - (800.743.6354) - selective@praesidiuminc.com
In order to receive this exclusive benefit please identify yourself as a Selective Insurance agent or insured.

FOUR ELEMENTS FOR A THOROUGH BUT COST EFFECTIVE BACKGROUND CHECK:

- **Check Facts:** Aliases, DOBs, and address history all drive research and help to paint a complete picture.
- **Search Wide:** Multi State criminal and national sex offender databases will identify the unexpected.
- **Search Deep:** Targeted county level searches will give real-time information where records are most likely to be found.
- **Ask Questions:** References can provide insights on behavior and clues to non-criminal boundary issues.

WHO SHOULD YOU SCREEN, AND HOW OFTEN?

- **New Hires/Volunteers:** A thorough, consistently applied background screening process at the time of hire is your first and best opportunity to identify the problem.
- **Seasonal Hires/Volunteers:** Seasonal staff present a unique risk because you don't see them for months at a time, but it's often not practical to complete a full new hire process each season. An annual check-in plan is key.
- **Re-Screening:** Conducting targeted checks on your full-time employees at least every 3 years helps you identify issues before they impact your organization.

BACKGROUND SCREENING FOR SELECTIVE INSURED

Praesidium offers a selection of background screening packages plus a la carte services to empower your organization to conduct right-sized research. Praesidium's team can help contextualize the screening process as part of an overall culture of safety and discuss how screening works in hand with other abuse prevention efforts. Praesidium's team can also help you understand who to screen, how often, and the importance of re-screening.

	LOW ACCESS VOLUNTEERS	HIGH ACCESS VOLUNTEERS	EMPLOYEES	FINANCIAL ACCESS	A LA CARTE
	STARTING AT \$16	STARTING AT \$16	STARTING AT \$16	STARTING AT \$37	INDIVIDUAL COST PER SERVICE
Employment Credit (\$60 one-time set up fee required)				X	\$10.00
Confidence Multi State Criminal and Sex Offender Database w/Alias**	X	X	X	X	\$ 9.00
7 Yr County Criminal Records Search: Current County of Residence*	X	X	X	X	\$ 7.00
Add'l Counties Added As Needed Based on 7 yr Address History*		X	X	X	\$ 5.50
County Civil Records Search (upper): 1 County*				X	\$11.00
Motor Vehicle Records Search*					\$ 5.00
Employment Verification: 1 Position*					\$ 8.00
Education Verification: 1 Degree*					\$ 7.00
Personal Reference: 1 Reference					\$11.00
Professional Reference: 1 Reference					\$12.00
International Criminal Search 1 Jurisdiction*					\$50.00

* 3rd Party keeper fees may apply and will be passed on at cost when incurred.

** Criminal records found in the Multi State database check are subject to verification at the source and additional costs may apply.

For more information go to: selective.com/praesidium - (800.743.6354) - selective@praesidiuminc.com
In order to receive this exclusive benefit please identify yourself as a Selective Insurance agent or insured.

ElitePac® General Liability Extension Endorsement

The following forms/coverages are included:

- CG 73 00 (or CG 73 00NY, CG 73 00FL) ElitePac® General Liability Extension Endorsement
- CG 79 35 (or CG 79 35NY, CG 79 35FL) Product Recall Expense Coverage Endorsement - \$25,000 Limit
- \$15,000 Increased Limit for Medical Payments (N/A for the following Market Segments: Auto Services, Emergency Services, Governmental, Hotels, Resorts and Restaurants)

Coverage	Limit
Additional Insured – Primary and Non-Contributory Provision	Included
Blanket Additional Insureds – As Required By Contract	Included
Broad Form Vendors Coverage	Included
Damage To Premises Rented To You (Including Fire, Lightning or Explosion)	\$500,000 (Limit to be shown on Dec Page)
Electronic Data Liability	\$100,000
Employee Definition Amended	Included
Employees As Insureds Modified	Included
Employer's Liability Exclusion Amended (N/A in NY)	Included
Incidental Malpractice Exclusion Modified (N/A for Social Service and Senior Living Market Segments)	Included
Knowledge of Occurrence, Claim, Suit or Loss	Included
Liberalization Clause	Included
Medical Payments Amendments	Included
Any Insured Amendment	Included
Products Amendment	Included
Mental Anguish Amendment (N/A in NY)	Included
Newly Formed or Acquired Organizations	Included
Non-Accumulation of Limits (N/A in NY or WI)	Included
Non-Owned Aircraft	Included
Non-Owned Watercraft (under 60 feet)	Included
Not-For-Profit Organization Members as Additional Insureds	Included
Personal and Advertising Injury – Discrimination Amendment (N/A in NY)	Included

ElitePac® General Liability Extension Endorsement

Coverage	Limit
Supplementary Payments Amended	Included
Bail Bonds	\$5,000
Loss of Earnings	\$1,000
Unintentional Failure To Disclose Hazards	Included
Waiver of Transfer of Rights of Recovery (subrogation)	Included

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Subdivider Maintenance Responsibility and Reserve Fund Creation Affidavit

Contact Information

Currituck County
Planning and Community Development
153 Courthouse Road, Suite 110
Currituck, NC 27929

Phone: 252.232.3055
Fax: 252.232.3026

Website: <http://www.co.currituck.nc.us/planning-community-development.cfm>

Affidavit

I, Moyock Development, LLC, subdivider of

Fost (Subdivision Name) certify that:

- I am responsible for maintenance of all common areas, common features, and private infrastructure until 75% of lots sales within the subdivision.
- I have established a reserve fund to support the continued maintenance and upkeep of common areas, common features, and private infrastructure. The fund has been established at Townebank (Banking Institution).
- I shall establish the Homeowner's/Property Owner's Association (hereinafter "association") prior to the sale of the first lot.
- It is solely my responsibility to notify the County upon 75% lot sales within the subdivision.
- The County is not responsible or liable for maintenance of any common areas, common features, or private infrastructure within the subdivision.

I understand that maintenance responsibility of common areas, common features, and private infrastructure shall not be transferred from the subdivider to the association until ALL of the following occur:

- At least 75% of the total number of lots in the subdivision are sold.
- The subdivider commissions a report prepared by a licensed engineer indicating that all common areas, common features, and infrastructure elements comply with the minimum standards in the Unified Development Ordinance and the County Code of Ordinances.
- County staff reviews and approves the report prepared by a registered engineer.
- The reserve fund contains a minimum balance equal to: a) 10% of the road construction costs for streets not maintained by NCDOT at the time of transfer (gravel base and asphalt only); b) 10% of construction costs of common features and private infrastructure, excluding sidewalks and street trees; c) liability insurance and taxes for two years; and, d) facilities, stormwater, and landscaping maintenance costs for two years. The reserve fund balance shall be \$refer to attachment A (attach cost breakdown sheet). In the event the association has not collected sufficient assessment funds from the lot owners in the subdivision to meet the minimum balance of \$refer to attachment A in the reserve fund, the subdivider shall be responsible for the difference needed to meet the minimum balance requirements.


Signature

July 24-24
Date

Notary Certificate

Camden County, North Carolina

I, Holly L. Hartman, a Notary Public for Camden County, North Carolina, do hereby certify that Justin Old personally appeared before me this day and acknowledged the due execution of the foregoing instrument.

Witness my hand and official seal this the 24 day of July, 2024

(Official Seal)

Holly L. Hartman

Notary Signature

My commission expires: 09-22-2027

