



**VITAL INFORMATION STATEMENT
HIGHLAND RESERVE**

This statement is based on estimated costs and present standards set by the State of Tennessee, Federal, County and Local Regulatory as of **November 17, 2021**. This information is subject to change without notice.

The plat of each Phase of the **Highland Reserve** subdivision is recorded in the office of the Roane County Register of Deeds, Roane County Courthouse, in Kingston, Tennessee.

Phase I of Highland Reserve is recorded in Plat Book D, pages 46-50, as amended in Plat Book D, pages 99-103, and as further amended in Plat Book D, pages 321-325.

Phases II and III of Highland Reserve are recorded in Plat Book D, pages 560-569.

Phase V of Highland Reserve is recorded in Cab E Slide 83.

You will receive a copy of the Declaration of Easements, Covenants, Conditions, Restrictions, and By Laws of the Lot Owners Association for Highland Reserve that was recorded on February 14, 2006 in the office of the Roane County Register of Deeds, Roane County Courthouse, Kingston, Tennessee, in Deed Book 1159, page 525; and first amended on May 01, 2007 in Deed Book 1228, page 236; and secondly amended on June 04, 2008 in Deed Book 1282, page 241; and thirdly amended on February 27, 2009 in Deed Book 1311, page 677; and fourthly amended on November 12, 2009 in Deed Book 1341, page 645.

The parcel being offered to purchase by an exclusive Marketing and Brokerage Agreement with Highland Reserve, LLC (Seller), is Lot _____ in the subdivision known as **Highland Reserve**, Phase _____.

You will receive a General Warranty Deed at closing.

The Utility Easements and the USA-TVA Reservations, Restrictions and Conditions are listed below with the Utility Service providers contact information.

Common grounds and facilities are for the exclusive use of Property Owners at Highland Reserve.

COMPLETED IMPROVEMENTS

All road construction is completed in Phases I, II, III, and V with exception of the final topcoat of asphalt with an anticipated completion of spring 2015. All utilities are available for service connections for each Lot.

MINIMUM BUILDING RESTRICTIONS AND SETBACKS

- Front Setback - 35 feet for Lots 1- 37, 38A, 38B, and 39-41.
- Front Setback – 30 feet for Lots 42, 47R, 48R2, 49R, 50, 51R, 52R2, 54R2, 55-57, 58R, 59R, 60-61
- Front Setback – 30 feet for Lots 64,65R, 66R, 67R, 68R, 69-74, 75R, 76R, 77-78, 79R, 80-93, 94R
- Front Setback – 30 feet for Lots 95R, and 96-113
- Rear Setback – 20 feet for All Phases, or otherwise noted on the Recorded Plat.
- Side Setback – 20 feet for All Phases, or otherwise noted on the Recorded Plat.

Corner Lots (fronting 2 roads and / or easements) will have setback of 30 feet, or otherwise noted on the Recorded Plat.

The Architectural Control Committee (ACC) encourages the minimum heated livable area of any single-family dwelling in Highland Reserve contain a total minimum of 1800 square feet with a minimum of 1400 square feet on the first floor excluding basements, garages, porches, overhangs, etc., unless otherwise described. Each lot shall have only one dwelling, or as would be approved by the Roane County Planning Commission.

UTILITY, STORM WATER EASEMENTS AND TDEC REQUIREMENTS

_____ Initials _____ Initials

rev. 11-17-2021

There is a utility easement inside each property line of every parcel including all outside boundaries and roadways and / or easements.

Seller is committed to good environmental stewardship. Buyer agrees to abide by, and have any contractors they hire abide by, the provisions of the Tennessee General NPDES Permit (TNR1000000) for Storm Water Discharges Associated with Construction Activity (TNGCP).

This permit is held by Seller for the entire referenced project. A Storm Water Pollution Prevention Plan (SWPPP) has been developed for implementing construction storm water management activities under the TNGCP.

The general contractor and every contractor having responsibility for construction storm water management must sign the Notice of Intent (NOI) included with this SWPPP prior to start of construction activities. If the lot owner is acting as his own general contractor, the lot owner must sign the NOI prior to start of construction.

Before proceeding with any construction, each lot owners' contractor must submit a lot-specific SWPPP to Seller for approval. This information is part of the Land Owners Association of Highland Reserve **Application for Approval of Construction Plans**.

ELECTRIC SERVICE

Availability:

Electric service is available for the Highland Reserve by **Volunteer Energy Cooperative**.

Currently, **Volunteer Energy Cooperative** charges a \$30.00 connect fee with a \$250.00 deposit (that may be waived) to start an existing electric service meter.

Electric utilities must be underground. All desired applicable improvements by lot owners for electric use are subject to approval by the Architectural Control Committee and **Volunteer Energy Cooperative**.

Estimated Cost of Obtaining Electric Service:

The cost to extend power from the primary line to your home is the responsibility of the Lot Owner.

Volunteer Energy Cooperative will provide service from the primary line to your home. Each Lot Owner will provide the trench and conduit to the home, and Lot Owner will provide a temporary pole (with required hardware).

Volunteer Energy Cooperative will make an on-site inspection to determine the exact cost of installation once you are ready to start new construction. The Lot Owner must have a site plan with the house location survey and house plans available for VEC to do an inspection.

FOR FURTHER INFORMATION CONTACT:

Volunteer Energy Cooperative
18359 State Highway 58 North
Decatur, TN 37322
T: (423) 334-5721
F: (423) 334-7003
Website: <http://vec.org/electric-service/>

TELEPHONE SERVICE

Availability:

Telephone service is available to the Highland Reserve and will be provided by AT&T,

Estimated Cost of Obtaining Service:

The exact cost of extending telephone service into each building site can be determined by an on-site inspection by AT&T.

FOR FURTHER INFORMATION CONTACT:

AT&T
T: (800) 288-2020
Website: www.att.com/shop/home-phone.html

AT&T INTERNET ACCESS

Availability:

High Speed Internet service is available from AT&T to Highland Reserve residences.

FOR FURTHER INFORMATION CONTACT:

AT&T

T: (800) 288-2020

Website: <http://www.att.com/shop/internet/internet-service.html#fbid=Nsy2MITi8Ly>

WATER SERVICE

Availability:

Central water service is available for Highland Reserve and will be provided by **Watts Bar Utility District**.

The Lot Owner will be required to connect to the central water system when ready to begin construction.

Estimated Cost of Obtaining Service:

Seller is responsible for the construction of the central water system. You will bear none of the cost of the construction.

The Lot Owner will be responsible for trench and water line to the home.

Water connection: You will be responsible for a one-time connection fee when you are ready to build, of approximately \$2,000.00, which includes a 3/4" water meter.

Thereafter, you will be billed monthly by **Watts Bar Utility District** for service & usage.

The minimum monthly usage rate is currently \$30.75 for the first 1,000 gallons of water; then \$9.20 per 1,000 gallons for the next 14,000 gallons; then \$11.60 per 1,000 gallons for usage over 15,000 gallons per month.

You will not be permitted to use an individual water system on your lot, unless otherwise prescribed or approved by TVA, Watts Bar Utility District, and the Architectural Control Committee.

FOR FURTHER INFORMATION CONTACT:

**Watts Bar Utility District
421 N. Kentucky St**

Kingston, TN 37763

T: (865) 270-8070 / Service Line: 844-328-1041

F: (865) 270-8073

Website: <http://www.wbud.org/index.html>

SEWER SYSTEM AND SERVICE

Availability:

A Sewer system (STEP System) will be available for all lots at the Highland Reserve.

Watts Bar Utility District is the owner and operator of the sewer system and will provide installation, service and maintenance as follows:

The Seller is responsible for the construction of the central sewer collection lines. The Lot Owner will not bear any of the cost of this construction.

Estimated Cost of Obtaining Sewer Service:

When ready to build, Lot Owners will be responsible for a one-time connection fee (tap fee) that is paid directly to **Watts Bar Utility District** for a standard 1,500 gallon tank system. Call W.B.U.T. for cost. The installation of the septic tank, pump, screens and pipelines on your lot are included in this fee. The installation will be performed by Watts Bar Utility District and any additional costs incurred by Watts Bar Utility District for this installation will be the Lot Owners responsibility. This fee may change at discretion of Watts Bar Utility.

There is also a contingent Rock Clause charge of \$1,200.00 in the installation contract.

Lot Owner Requirements:

1. Install the Step System in accordance with the Watts Bar Utility District standard specifications, as approved by TDEC for Highland Reserve. Individual sewage disposal system will not be permitted.
2. All septic tank effluent shall be connected and pumped into the low-pressure collection lines.
3. Lot Owners will enter into a Sewer Service Agreement with Watts Bar Utility District. A copy is available upon request at the Watts Bar Utility District office.

Most always, the Lot Owners Contractor will perform the following work items that the Lot Owner is required to provide for the Watts Bar Utility District as part of the installation of the sewer system.

They are as follows:

1. A 10-2 electric wire line with ground and a 30-amp double pole electrical breaker from your home.
2. Access to your lot for the equipment that is needed to install the septic tank and sewer force main line.
3. Excavation of the hole for the tank(s) to be set into, trenching/ditch of pipe lines from your home to the tank(s), and sewer force main pipe lines from the tank(s) to the main collection lines, usually at the front property line of the Lot Owner lot.

Cost incurred by the Lot Owner for these items are in addition to the one time connection fee (tap fee) referenced above.

Monthly Service Fees:

Once you are connected, your minimum bill will for service & usage as follows:

The minimum monthly usage rate is \$42.60 for the first 2000 gallons, and an additional \$8.60 per 1000 gallon over the first 2000 gallons.

Example: If your Monthly Usage is 5000 gallons; Your Monthly Bill will be \$68.40.

FOR FURTHER INFORMATION CONTACT:

Watts Bar Utility District
421 N Kentucky St
Kingston TN 37763
T: (865) 270-8070
F: (865) 270-8073
Website: <http://www.wbud.org/index.html>

NATURAL GAS SERVICE

Availability:

Natural gas service is available to Highland Reserve and will be provided by **Oak Ridge Utility District**.

The Lot Owner will be responsible for a \$50.00 initiation fee to establish service. The cost to run the gas service line when you are ready to build is \$2.00 per foot up to 1800 feet and includes the meter. This cost will be reduced by a (per Appliance use of service) credit to be determined at the time service line is installed.

Thereafter, you will be billed monthly by **Oak Ridge Utility District** for service/usage. The current minimum monthly usage is \$3.50 to maintain the meter. Your monthly bill will fluctuate based on usage and the market price of gas.

The current rate is 1.7057 per unit (100 cubic ft.) based on November 2021 billing. A winter seasonal monthly average of 100 units billed at the current rate would be \$170.57 + \$3.50.

FOR FURTHER INFORMATION CONTACT:

Oak Ridge Utility District
120 S. Jefferson Circle
Oak Ridge, TN 37830
T: (865) 483-1377
Website: www.orud.org

SATELLITE DISHES AND ANTENNAS

The Architectural Control Committee will control the placement and use of any antenna or transmitter on any Lots. Therefore, no exterior satellite dishes will be permitted without Architectural Control Committee approval on any Lot. The Digital Television Satellite System disc should not exceed that used by DIRECTV or DISH Network. NOTE: You may find it more cost effective or desirable to utilize a "Streaming Service" such as YouTubeTV or HuluTV
TELEVISION

FOR FURTHER INFORMATION CONTACT EITHER:

DIRECTV, LLC or **DISH Network, LLC**
T: 800-370-3587 T: 888-232-8689
Website: www.directv.com Website: www.dish.com

HORSES

Horses may be permitted on specific lots upon application to and approval of the LOA. The LOA will not lease portions of commons areas for the purpose of pasturing horses.

USA -TVA RESERVATIONS, RESTRICTIONS AND CONDITIONS

The waterfront lots and the Common Areas are subject to The Tennessee Valley Authority (TVA) reservations, restrictions and conditions, any applicable TVA shoreline strip rules, any applicable water use facility rules, regulations or permit requirements; and the terms and provisions of the Declaration of Easements, Covenants, Conditions, and Restrictions for the Highland Reserve.

Specific TVA restrictions for Waterfront lots include, but are not limited to:

No Buildings for human habitation are allowed below the 754’ NGVD 1929 contour. A portion of the lakefront lots lay in the 100 year flood zone with a base flood elevation between 745.1’ and 745.2’ NAVD 1988 according to FIRM Community Map 47145C0195F and Flood Ins. Study dated 9-28-07.

According to TVA, the Base flood elevation is 746.50’ NGVD 1929.

Summer pool is the 741 - foot contour elevation.

COURTESY DOCK – COMMON WATERFRONT PARK

On April 21st, 2014 the developer submitted a 26A application to TVA for the approval to install this dock. The developer is awaiting this approval.

FLOOD PLAIN

None of the buildable portions of any lots lie within a flood zone, according to FEMA and TVA. The 100-year flood elevation according to TVA is 746.5’ contour. The 100-year flood elevation according to FEMA is 745.2’ contour

All buildings for human habitation must be built above the TVA 754’ contour.

ZONING

All Lots in the **Highland Reserve** are zoned A-2, which is defined in Roane County as a Developing Agricultural District permitting single family residential houses.

LAND OWNERS' ASSOCIATION

The Land Owners Association of Highland Reserve, Inc. (LOA) has been formed and is now active. The Developer (Highland Reserve, LLC) may exercise control over the Land Owners Association until the subdivision is complete.

The Association will regulate and maintain the Common Areas within the subdivision and will perform the function of the Architectural Control Committee (ACC). Seller has the option to control the Architectural Control Committee (ACC) as long as it controls the Association.

ARCHITECTURAL CONTROL

The **Highland Reserve** is a residential community designed with the primary emphasis on **Quality** to blend harmoniously with the natural setting and offer a high standard of living for its residents.

The Architectural Control Committee has determined that a complete ban of any signage will be implemented with the exception of the developer.

In order to assure compliance with the Restrictive Covenants, the Architectural Control Committee has retained the services of Allan & Associates Architects, an Architectural firm located in Knoxville, Tennessee. This will ensure prompt, professional, and consistent review and advice to Owners prior to beginning construction. The review fee is \$1,000 (One Thousand Dollars).

Approval of Plans:

An Application for Approval of Construction Plans, together with a complete and final set of Architectural floor plans, elevations and drawings, boundary and house location survey performed by a licensed surveyor, and site and landscape plans shall be submitted to the ACC for approval along with a review fee check payable to the Land Owners Association of Highland Reserve, Inc. No construction shall be commenced prior to approval.

Building Materials:

The exterior building material shall be brick or stone, brick veneer, stone veneer, stucco, painted wood lap siding, or a combination of same. Other materials may be considered by the ACC to be used on particular lots. All four sides will be architecturally and esthetically finished according to the CC&R's.

No improvement may take place on any lot without ACC approval.

MAILBOXES AND PAPER HOLDERS

In order to promote uniformity and to make a more desirable neighborhood, all mail / paper boxes must be approved by the Architectural Control Committee and located in areas designed by the developer. Mail will be delivered to your home by the USPS.

DRIVEWAYS AND WALKS

All driveways and walks must be dimensioned and detailed on the site plan. Concrete driveways and walks are the acceptable norm. Brick, interlocking pavers, exposed aggregate, or other stone finishes are encouraged.

FENCES AND WALLS

Fences and Walls will be subject to Architectural Control Committee approval. See the CC&R's.

SWIMMING POOLS

Individual pools are subject to Architectural Control Committee approval.

ANNUAL LOA ASSESSMENT FEES

The estimated LOA annual assessment is \$700.00 per lot as of November 2021.

The Board of Directors of The Landowner’s Association of Highland Reserve, Inc. has determined that beginning as of 2021, a yearly assessment of \$700 for each lot will be adopted. However, if the assessments are insufficient to meet Association expenses, the assessments for future years may be increased by the Association board of directors.

These fees are subject to the creation of a Lien and Personal Obligation as described in the Covenants and Restrictions on all lots owned by the party that has purchased a lot.

These fees shall be pro-rated at settlement and be paid to “The Landowner’s Association of Highland Reserve, Inc.”

You may be subject to additional special assessments levied by the Association for carrying out the duties of the Association if this becomes necessary.

PRIVATE WATER USE FACILITIES

The installation of a **Private Water Use Facility** on a waterfront lot is subject to Architectural Control Committee and TVA approval, in accordance with the current TVA regulations and its Shoreline Management Policy. The TVA regulations and Shoreline Management Policy may be reviewed at: www.tva.gov/environment/eic/

PERMIT FEES:

Effective January 4, 2013, the permit fee for new minor construction activities is \$500.00 as listed below in the TVA Section 26a Permit Application Fees. Refer to www.tva.gov for all other details.



Section 26a Permit Application Fees

The Section 26a permit application fees contained in the attached material expire on January 3, 2013. Applications received on or after January 4, 2013 are subject to the new fee schedule in the table below. If you have questions about the appropriate application fee for your request, please contact the Regional Watershed Office serving the reservoir of your Section 26a permit request at 1-800-882-5263.

Permit	Application Fee
On-reservoir applications for minor construction	\$500
On-reservoir applications for major construction	\$1,000
On-reservoir applications from local, state, or federal agencies for major construction	\$500
Off-reservoir applications for minor or major construction	\$250
Applications for transfer of ownership of existing permitted facilities (on- and off-reservoir).	\$250

ADDITIONAL APPROVAL:

Roane County also requires that a building permit be obtained. Approval by TVA and Roane County does not necessarily mean that your design will be approved by the Architectural Control Committee. Any improvements will be considered PRIVATE, and the responsibility of the owner. Should such application be approved, it will be the responsibility of the owner to build and maintain the docking facility. The Seller does not guarantee the approval of private docks by TVA, but Seller believes that unless designated on the recorded plat otherwise, waterfront lots are eligible for docks.

COMMON AREAS AND RECREATIONAL FACILITIES

Recreational Facilities will be conveyed at no cost to the Association, free and clear of any monetary liens and will be owned and operated by the Association.

There shall be no discharging of firearms at any time within any Common Areas lot or on any Lots at the Highland Reserve.

ROADS

The interior roads are private roads and will be constructed according to the standards of the Roane County Road Department and maintained by the LOA, unless otherwise described herein. You will be assessed by the LOA for the maintenance costs incurred for these roads and their gates, unless otherwise described herein.

Access within the subdivision will be available by conventional automobile over interior streets on recorded rights-of-way dedicated to the use of the homeowners. The interior streets will have two lanes and asphalt surfaces, with the exception of Common Areas Roads, which may be gravel. Certain lots shown on the recorded plats will have access only from Smalley Road, which is maintained by the Roane County Road Department.

The Developer estimates that over the next ten years, it will cost \$195,000 to maintain the private roads within the Highland Reserve, (approximately 16,000 lineal feet).

The Land Owner’s Association is required to maintain these roads, which it will do with your Association dues.

GARBAGE COLLECTION

Availability:

A household garbage collection service is available to homeowners from a private provider.

Estimated Cost of Obtaining Service:

Contact service provider.

FOR FURTHER INFORMATION CONTACT:

Fred Collins @ Fred Collins Sanitation 865-435-9138 for weekly home pick-up

Waste Connection of Tennessee, Inc., 865-522-8161 (Construction Dumpsters only)

EMERGENCY NUMBERS

Kingston Fire Department	865-376-2936
Roane County Sheriff Dept	865-376-5582
Kingston City Police Dept	865-376-6584
Roane County Emergency	Dial 911

TAXES

After closing, the Lot Owner will be responsible for real estate taxes when they become due and payable to the Roane County Trustee. The Trustee’s Office is located at 200 E. Race Street, Kingston Tennessee 37763. The real estate tax rate for 2021 applicable to the Lots in Highland Reserve will not be determined until August or September. (This rate typically changes each summer). The taxes are assessed on 25% of the appraised value of the property. Taxes will be prorated and may be paid at closing. See Purchase & Sales Agreement.

FOR FURTHER INFORMATION CONTACT: Roane County Property Assessor @ 865-376-4362

RESOURCES:

Roane County Building Inspector:

Glen Cofer
Zoning Office
Roane County Courthouse
200 E. Race Street
Kingston TN, 37763
865-376-5505

Approval of House Construction Plans:

Architectural Control Committee (ACC)
Appointed by: Highland Reserve, LLC

1000 Waterford Place, Kingston, TN 37763
TheHighlandReserve@gmail.com

Developer:

Highland Reserve, LLC
Matt Caldwell, Managing Member

Engineering:

QE2 Engineering Services
Knoxville, Tennessee

Surveyor:

R. Bailey Co.
224 N Illinois Ave
Oak Ridge, Tennessee, 37830
865-482-5260

Roane County Planning Commission:

Allan Williams, Chairman
Roane County Courthouse
200 E. Race Street
Kingston, TN 37763

Private Water use Facility Permits and Shoreline Management:

Tennessee Valley Authority (TVA)
Phone: 865-632-1322
260 Interchange Park Dr.
Lenoir City, TN 37772-5664
<http://www.tva.gov/environment/eic/>

CLIMATE

	HIGH	MEAN	LOW
SUMMER:	88	75	70
WINTER:	60	46	20

EQUAL OPPORTUNITY IN LOT SALES

Seller complies with Title VIII of the Civil Rights Act of 1968. We have not and will not directly or indirectly discriminate against you based on race, religion, sex, familial status, handicaps or national origin in our marketing and advertising, our lot services, or in the terms and conditions of our sales.

LEGAL ADVICE

While the Owner, Highland Reserve LLC, and its Sales Representatives strive to assist you in every way possible with your purchase, they cannot give you legal advice. To do so violates the law. We encourage you to contact an attorney of your choice.

COMMITMENT TO CUSTOMER SERVICE

The Owner is committed to customer satisfaction. Our goal has been and continues to be, to make buying land from our company one of the best experiences in a lifetime. Consistent with this goal, we encourage you to call if you have any further questions with respect to the land you purchase from us.

ACKNOWLEDGEMENT

THIS DOCUMENT IS A SUMMARY OF ITEMS THE SELLER FEELS ARE IMPORTANT TO NEW LOT-OWNERS. WHILE WE STRIVE TO INSURE THAT EACH STATEMENT IS ACCURATE, THE ULTIMATE RELIANCE ON INFORMATION MUST BE MADE UPON THE ORIGINAL SOURCE OF THIS INFORMATION.

I CERTIFY THAT I HAVE PERSONALLY INSPECTED THE PROPERTY BEING PURCHASED BY ME, AND UNDERSTAND THAT THERE ARE NO PROMISES FOR FUTURE IMPROVEMENTS OR FUTURE VALUE EXCEPT AS EXPRESSLY STATED IN THE ATTACHED PURCHASE AGREEMENT.

I UNDERSTAND THE FUTURE VALUE OF ANY LAND IS UNCERTAIN AND DEPENDENT ON MANY FACTORS.

I HAVE HAD SUFFICIENT TIME TO READ AND UNDERSTAND THIS VITAL INFORMATION STATEMENT PRIOR TO CLOSING, AND THAT I HAVE NOT RECEIVED ANY ORAL PROMISES OF CONDITIONS BEYOND THOSE ABOVE.

Dated this _____ day of _____, 20__

Purchaser _____ Purchaser _____

I CERTIFY THAT I HAVE MADE NO STATEMENTS CONTRARY TO THE ABOVE INFORMATION.

Dated this _____ day of _____, 20__

Licensed Representative _____