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S T E P S   F O R   S U C C E S S

# Your Journey Home

*Simply Explained*

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## **Overlook at Farm Meadows**

A Gated 50+ Mountain-View Community • Blountville, Tennessee

[www.overlookatfarmmeadows.com](http://www.overlookatfarmmeadows.com)



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## INTRODUCTION

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# Welcome Home.

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Congratulations on taking this exciting first step. Whether you are downsizing, simplifying, or simply ready to enjoy the lifestyle you have earned, Overlook at Farm Meadows was designed with one goal in mind: to make this transition as easy, rewarding, and enjoyable as possible.

This packet is your personal guide through the home-buying process. We have organized everything into five clear, straightforward steps — so you always know exactly where you are and what comes next.

## WHAT TO EXPECT

- › **Step 1:** Choose your ideal location on our site plan with broker.
- › **Step 2:** Personalize your home with finishes, colors, and appliances with broker.
- › **Step 3:** Review the community documents that protect your investment with broker.
- › **Step 4:** Explore financing options tailored for Overlook buyers with mortgage originator and insurance agent.
- › **Step 5:** Secure your new home with a simple deposit structure with broker.

*We are honored you are considering Overlook at Farm Meadows. Our team is here every step of the way — no pressure, no confusion, just clear guidance and genuine excitement about what lies ahead for you.*

**Let's get started.**



# STEP 1

## Select Your Ideal Location

Every great home begins with the perfect setting — and at Overlook at Farm Meadows, every location has been thoughtfully designed to offer beauty, privacy, and convenience in equal measure.

### HOW IT WORKS

Our site plan lays out Phase 1 in full detail — every available unit, every shared amenity, and the natural landscape that makes this community so special. Together, we will walk you through the options and help you find the spot that fits your life perfectly.

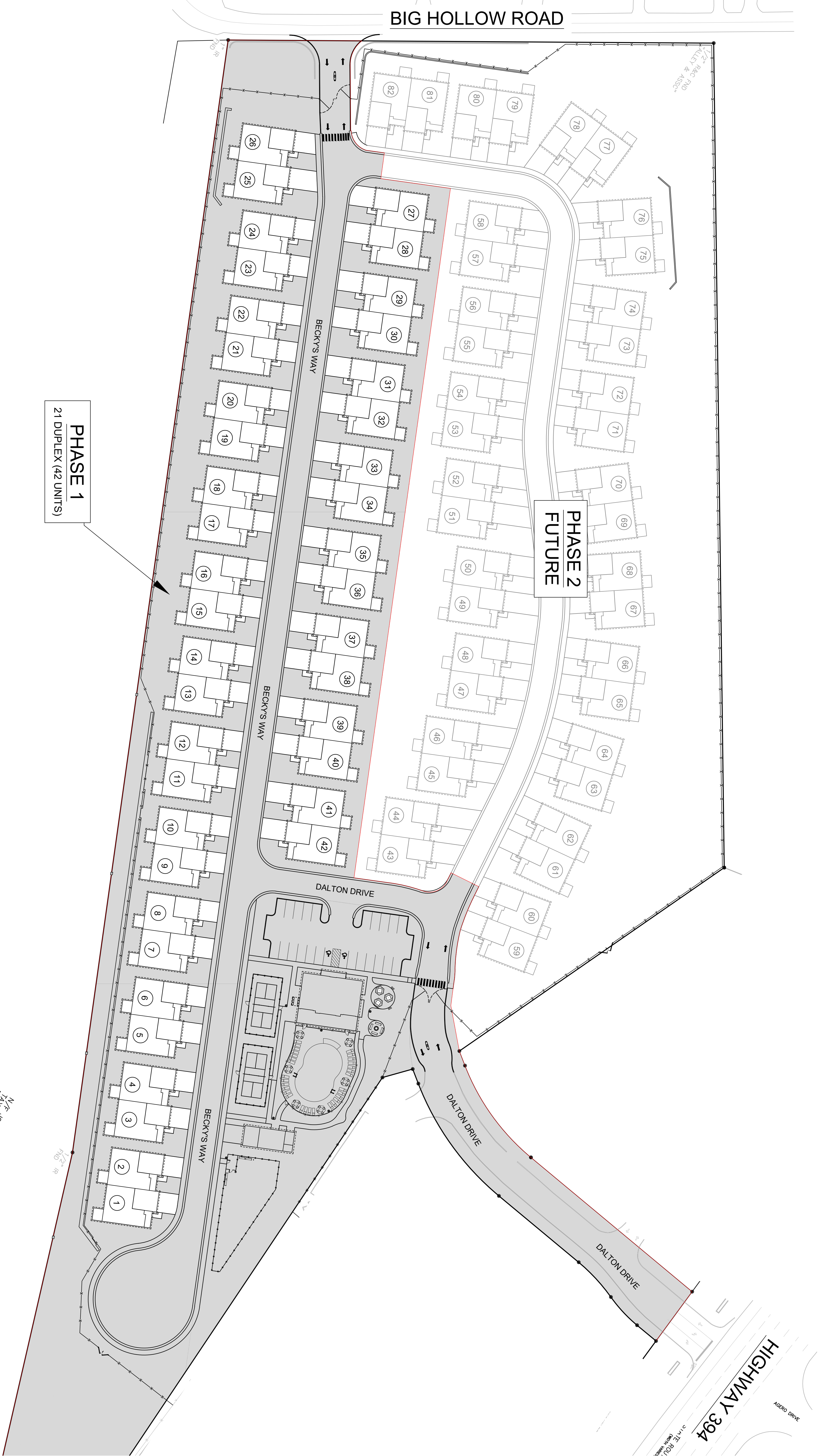
### WHAT TO CONSIDER

- › **Proximity to Amenities:** How close would you like to be to the clubhouse, resort-style pool, pickleball courts, and dog park?
- › **Views & Orientation:** Some lots offer enhanced mountain views or increased natural privacy — your preference will guide us.
- › **Neighborhood Feel:** Consider whether you prefer a central, active location or a quieter, end-of-row setting.

There is no wrong answer here — every home in Overlook at Farm Meadows sits within a gated, beautifully landscaped community. This step simply ensures that your home is positioned exactly where you want it to be.

*The site plan is on the following page for your review. Take your time — we are happy to walk through it with you in person. Once you have selected your preferred location, the Unit Reservation Agreement is included as Exhibit A immediately following the site plan. Simply complete and sign the agreement to secure your spot.*

LOT NUMBERING EXHIBIT



N/F MICHAEL & LUCINDA GRAHAM  
TX PARCEL 086-031.00  
DB 11-4C, PG 498

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PHASE 1  
21 DUPLEX (42 UNITS)

PHASE 2  
FUTURE

N/F JOHANNES QUILLEN ET AL  
TX PARCEL 086-030.10  
DB 3-20, PG 1144

| REVISIONS: |  | Date |
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A NEW DEVELOPMENT FOR:

**OVERLOOK AT FARM MEADOWS**

LOCATION: BLOUNTVILLE, TN



1550 HIGHWAY 126 BRISTOL, TN 37620  
423-968-3321  
MANAGING COMPANY



**CONSTRUCTION COMPANY,LLC**  
COMMERCIAL, RETAIL, RESIDENTIAL & CHURCH BUILDERS  
1550 HIGHWAY 126 BRISTOL, TN 37620 423-968-9164  
[www.truelinellc.com](http://www.truelinellc.com)

|                |  |
|----------------|--|
| Project number |  |
| Date           |  |
| Drawn by       |  |
| Checked by     |  |
| Scale          |  |

☐ PRELIMINARY  
☐ AS BUILT  
☐ DOCUMENT  
☐ CONSTRUCTION  
☐ PERMITTING  
☐ RECORD



## EXHIBIT A

### Unit Reservation Agreement

Phase 1 | 42 Duplex-Style Condominium Units

#### 1. PARTIES

**Seller:** Dalton Drive LLC, a Tennessee limited liability company (“Seller”), owner of Phase 1, Farm Meadows, City of Bristol, Sullivan County, Tennessee, as recorded in Plat Book 60, at pages 298-300, in the Register of Deeds Office, for Sullivan County, Tennessee.

**Prospective Purchaser:** The individual(s) identified by signature below (“Purchaser”).

#### 2. PURCHASER INFORMATION

|                    |       |
|--------------------|-------|
| Full Legal Name(s) | _____ |
| Mailing Address    | _____ |
| City, State, ZIP   | _____ |
| Phone Number       | _____ |
| Email Address      | _____ |

#### 3. LOT RESERVED

|                   |                                                  |
|-------------------|--------------------------------------------------|
| Lot Number        | _____                                            |
| Project Address   | Dalton Drive (Private), Bristol, Tennessee 37620 |
| Anticipated Style | One-Story Duplex-Style Condominium               |

The lot identified above was selected by Purchaser from the Phase 1 site plan attached hereto as **Exhibit A**. The lot number and building location shall remain materially consistent with the approved plat.

#### 4. RESERVATION DEPOSIT

**Step 1 — Lot Selection & Reservation Deposit.** Select your preferred lot and submit a fully refundable Reservation Deposit of \$2,000.00 (the “Reservation Deposit”) into Dalton Drive, LLC escrow upon execution of this Agreement by:

- ☐ Cashier check      ☐ ACH / wire transfer

**Refund of Reservation Deposit.**

The Reservation Deposit is fully refundable if:

- Purchaser cancels in writing before signing a Purchase and Sale Agreement;
- The parties do not agree on Purchase and Sale Agreement terms within thirty (30) days of this Agreement;
- Seller cannot deliver the Unit for any reason, including permitting, financing, or force majeure.

Refunds are processed within fifteen (15) business days of the written notice or triggering event. The Deposit does not bear interest.

**Step 2 — Purchase and Sale Agreement (PSA).** Seller will present Purchaser with a Purchase and Sale Agreement (“PSA”) within thirty (30) days. Upon execution, the Reservation Deposit will be credited toward the PSA Purchase Price applied at closing and this Agreement is attached as Exhibit A to the PSA.

- **Finish Selection Package (Exhibit B).** Seller will provide Purchaser a Finish Selection Package covering available interior and exterior finishes, fixtures, and upgrades to be completed within 30 days of the PSA. Completed selections become **Exhibit B** to the PSA, are final upon execution, and may not be changed without Seller’s written consent.

**Step 3 — Construction Milestone Deposit.** Seller will notify Purchasers in writing upon commencement of Seller starting footers on Purchasers Unit. Purchaser shall then deliver a non-refundable deposit of five percent (5%) of the Purchase Price (the “Finishes Deposit”) to Dalton Drive LLC escrow. This deposit is non-refundable as custom selections will be ordered and installed.

- At this time the Reservation Deposit (**Exhibit A**) and Finishes Deposit (**Exhibit B**) will be credited toward the Purchase Price at closing. If Purchaser fails to close, the deposit is retained by Seller as liquidated damages for custom material and construction costs incurred. This provision survives termination of the PSA.

**Estimated Move-In Timeline.** From the date of execution of the Purchase and Sale Agreement, it is estimated that the Unit will be move-in ready within six (6) to eight (8) months, subject to delays caused by force majeure events, permitting, weather, or other circumstances beyond Seller’s reasonable control. This estimate is provided for planning purposes only and does not constitute a guarantee or warranty of a specific delivery date.

## 5. NATURE OF THIS AGREEMENT — NOT A BINDING PURCHASE CONTRACT

This Agreement is a reservation only. It is not a contract of sale and does not obligate Purchaser to purchase, or Seller to sell, the Unit. No transfer of title or equitable interest in the Unit is created by this Agreement. The parties acknowledge that a legally binding Purchase and Sale Agreement, consistent with the requirements of Tennessee Code Annotated § 66-5-201 et seq. and the Tennessee Horizontal Property Act (T.C.A. § 66-27-101 et seq.), will be required before any sale is consummated. A Residential Property Condition Disclosure Statement will be provided to Purchaser at or before the time of execution of the Purchase and Sale Agreement as required by Tennessee law.

## 6. RESERVATION PERIOD

This reservation shall remain effective for Three Hundred Sixty-Five (365) days from the date of execution below, unless earlier cancelled pursuant to the Refund of Reservation Deposit provisions of Section 4 or converted into a Purchase and Sale Agreement. Seller may, at its sole discretion, extend the reservation period in writing.

## 7. PURCHASER ACKNOWLEDGMENTS

By signing below, Purchaser acknowledges and agrees that:

- The Unit is proposed new construction and has not yet been built;
- Final pricing, unit specifications, floor plans, finishes, and HOA/condominium association documents will be provided and reviewed prior to the execution of any Purchase and Sale Agreement;
- This Agreement creates no right of first refusal or exclusive option except as expressly stated herein; and
- Purchaser has had the opportunity to seek independent legal and financial advice prior to executing this Agreement.

## 8. GENERAL PROVISIONS

**Governing Law.** This Agreement shall be governed by and construed in accordance with the laws of the State of Tennessee. Venue for any dispute shall be in the State Courts of Sullivan County, Tennessee.

**Entire Agreement.** This Agreement constitutes the entire agreement between the parties with respect to the reservation of the Unit and supersedes any prior verbal representations. Any modification must be in writing and signed by both parties.

**Notices.** All notices shall be delivered in writing by hand, email with confirmation of receipt, or U.S. certified mail to the addresses noted below.

**{SIGNATURES ON FOLLOWING PAGE}**

## 9. SIGNATURES

IN WITNESS WHEREOF, the parties have executed this Unit Reservation Agreement as of the date last written below.

### SELLER:

Dalton Drive LLC, a Tennessee limited liability company

\_\_\_\_\_  
Authorized Signatory — Dalton Drive LLC

\_\_\_\_\_  
Date

Address: 1550 Highway 126  
Bristol, TN 37620

### PURCHASER:

\_\_\_\_\_  
Purchaser Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Purchaser Signature (if joint)

\_\_\_\_\_  
Date

Address: \_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
*This document was prepared for informational and reservation purposes only. Purchaser is encouraged to consult with a licensed Tennessee real estate attorney before entering into any binding purchase agreement. Seller will provide all condominium association governing documents, offering materials, and disclosure statements required under applicable Tennessee law prior to execution of a Purchase and Sale Agreement.*



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## STEP 2

# Customize Your Home

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This is where Overlook at Farm Meadows truly shines. Building new means, you do not inherit someone else's choices — everything in your home is selected by you, for you, from the ground up.

### THE SELECTION PROCESS

Our structured, three-level system makes the process enjoyable and stress-free. You will work through each category at your own pace, with material samples, specification sheets, and expert guidance available every step of the way.

### WHAT YOU WILL CHOOSE

1. **Exterior Colors:** Select from three curated palettes — Cool, Warm, or Neutral
2. **Interior Colors & Finishes:** Choose cabinetry, countertops, plumbing fixtures, lighting, and paint from three beautifully coordinated interior palettes.
3. **Appliances & Upgrades:** Select your kitchen and laundry appliances from the standard GE package, or upgrade to the GE Profile (Mid/High-End) or GE Café (High-End) series. A full-home security and Wi-Fi system is also available.

Please note: each option is a complete, coordinated package — individual items cannot be mixed between packages. Full-color photos of each option are shown below and in the Marketing Booklet that follows. Once selections are finalized, they are locked in. Your completed Finish Selection Checklist is on the following page.

*This is your home, reflecting your taste. We make the process organized and easy — so you can focus on the excitement of what's being built.*



OVERLOOK AT FARM MEADOWS

# Finish Selection Checklist

Buyer Name(s): \_\_\_\_\_ Unit #: \_\_\_\_\_

## Section 1 • Exterior Selections

Select your preferred exterior color palette. Choose one option below.

### ☐ Option 1: Cool Palette

**Primary Siding:** White Diamond

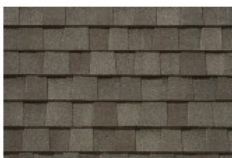
**Accent Trim & Soffits:** Platinum Gray

**Shingles:** Weathered Wood

**Stone:** Buckskin / Square Stack

**Lighting:** Lantern Style / Black

ASPHALT  
SHINGLES



WEATHERED  
WOOD

MANUFACTURED  
STONE



BUCKSKIN /  
SQUARE STACK

VERTICAL &  
SHAKE SIDING



WHITE  
DIAMOND

SOFFITS &  
TRIMS



PLATINUM  
GRAY

COACH  
LIGHTING



BLACK  
LANTERN

— Selection options continue on the following page —

— Option 2: Warm Palette & Option 3: Neutral Palette continues on the following page —

### ☐ Option 2: Warm Palette

**Primary Siding:** Bennington Gray

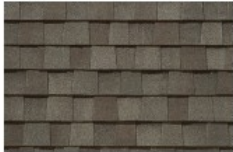
**Accent Trim & Soffits:** Black

**Shingles:** Weathered Wood

**Stone:** Buckskin / Square Stack

**Lighting:** Lantern Style / Black

ASPHALT  
SHINGLES



WEATHERED  
WOOD

MANUFACTURED  
STONE



BUCKSKIN /  
SQUARE STACK

VERTICAL &  
SHAKE SIDING



BENNINGTON  
GRAY

SOFFITS &  
TRIMS



ONYX

COACH  
LIGHTING



BLACK  
LANTERN

### ☐ Option 3: Neutral Palette

**Primary Siding:** Briarwood

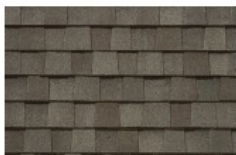
**Accent Trim & Soffits:** White

**Shingles:** Weathered Wood

**Stone:** Buckskin / Square Stack

**Lighting:** Lantern Style / Black

ASPHALT  
SHINGLES



WEATHERED  
WOOD

MANUFACTURED  
STONE



BUCKSKIN /  
SQUARE STACK

VERTICAL &  
SHAKE SIDING



BRIARWOOD

SOFFITS &  
TRIMS



WHITE  
DIAMOND

COACH  
LIGHTING



BLACK  
LANTERN

— Selection 2 options continue on the following page —

## Section 2 • Interior Selections

Select your preferred interior color palette. Choose one option below.

### ☐ Option 1: Cool Palette

**Primary Flooring:** Luxury Vinyl / Caramel

**Backsplash Tile:** Navona / Bianco Muretto

**Cabinets:** Painted / White

**Countertops:** Fantasy Blue / Polished Granite

**Post & Beam Stain:** Walnut

**Paint — Primary / Secondary:** Smoke Embers / China White

**Plumbing / Lighting Fixtures:** Stainless Steel / Polished Nickel

**Appliances:** GE Standard

LUXURY VINYL  
FLOORING



CARAMEL

CABINETRY  
(PAINTED)



WHITE

COUNTERTOPS  
(GRANITE)



FANTASY BLUE /  
POLISHED

BACKSPLASH  
TILE



NAVONA / BIANCO  
MURETTO

PRIMARY  
WALL PAINT



SMOKE  
EMBERS

DOOR & TRIM  
PAINT



CHINA  
WHITE

POST & BEAM  
STAIN



WALNUT

SHOWER  
TILE



NAVONA / BIANCO

PLUMBING  
FIXTURES



STAINLESS  
STEEL

LIGHTING  
FIXTURES



POLISHED  
NICKEL

KITCHEN  
APPLIANCES



STAINLESS  
STEEL

LAUNDRY  
APPLIANCES



WHITE /  
BLACK

— Selection options continue on the following page —

— Option 2: Warm Palette continues on the following page —

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## □ Option 2: Warm Palette

**Primary Flooring:** Luxury Vinyl / Caramel

**Backsplash Tile:** Opulent Beige / Onyx Arch

**Cabinets:** Stained / Saddle

**Countertops:** Black Pearl / Leathered Granite

**Post & Beam Stain:** Walnut

**Paint — Primary / Secondary:** Manchester Tan / Navajo White

**Plumbing / Lighting Fixtures:** Champagne Bronze / Modern Gold

**Appliances:** GE Standard

LUXURY VINYL  
FLOORING



CARAMEL

CABINETRY  
(STAINED)



SADDLE

COUNTERTOPS  
(GRANITE)



BLACK PEARL /  
LEATHERED

BACKSPLASH  
TILE



OPULENT BEIGE /  
ONYX ARCH

PRIMARY  
WALL PAINT



MANCHESTER  
TAN

DOOR & TRIM  
PAINT



NAVAJO  
WHITE

POST & BEAM  
STAIN



WALNUT

SHOWER  
TILE



OPULENT BEIGE /  
ONYX

PLUMBING  
FIXTURES



CHAMPAGNE  
BRONZE

LIGHTING  
FIXTURES



MODERN  
GOLD

KITCHEN  
APPLIANCES



STAINLESS  
STEEL

LAUNDRY  
APPLIANCES



WHITE /  
BLACK

— Selection options continue on the following page —

— Option 3: Neutral Palette continues on the following page —

□ **Option 3: Neutral Palette**

**Primary Flooring:** Luxury Vinyl / Caramel

**Backsplash Tile:** Claymont / Silverstone

**Cabinets:** Stained / Pebble

**Countertops:** Blue Dunes / Leathered Granite

**Post & Beam Stain:** Walnut

**Paint — Primary / Secondary:** Stone Harbor / Winter White

**Plumbing / Lighting Fixtures:** Matte Black / Matte Black

**Appliances:** GE Standard

**LUXURY VINYL  
FLOORING**



CARAMEL

**CABINETRY  
(STAINED)**



PEBBLE

**COUNTERTOPS  
(GRANITE)**



BLUE DUNES /  
LEATHERED

**BACKSPLASH  
TILE**



CLAYMONT /  
SILVERSTONE

**PRIMARY  
WALL PAINT**



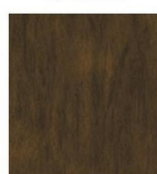
STONE  
HARBOR

**DOOR & TRIM  
PAINT**



WINTER  
WHITE

**POST & BEAM  
STAIN**



WALNUT

**SHOWER  
TILE**



MERITAGE / BEIGE

**PLUMBING  
FIXTURES**



MATTE  
BLACK

**LIGHTING  
FIXTURES**



MATTE  
BLACK

**KITCHEN  
APPLIANCES**



STAINLESS  
STEEL

**LAUNDRY  
APPLIANCES**



WHITE /  
BLACK

— Selection 3: Optional Upgrades options and Signatures continue on the following page —

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## Section 3 • Optional Upgrades

*Select all that apply. Upgrade pricing will be detailed separately.*

- ☐ **Kitchen Appliance Upgrade:** GE Profile Series — Mid / High-End Appliance Package
- ☐ **Kitchen Appliance Upgrade:** GE Café Series — High-End Appliance Package
- ☐ **Tech Upgrade:** Full Home Security & Wi-Fi System

*Final pricing for upgrade packages with further specs and details will be determined and confirmed at the time of Purchase and Sale Agreement signing.*

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## Acknowledgment & Approval

The undersigned confirm that the selections above represent their preferred finishes and have been made in consultation with the provided specification sheets, material samples, and available options. No changes to finalized selections are permitted after the specified deadline.

Buyer Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Buyer Signature (if applicable): \_\_\_\_\_ Date: \_\_\_\_\_

Builder Representative Signature: \_\_\_\_\_ Date: \_\_\_\_\_



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## STEP 3

# Review Key Documents

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Buying a home is one of the most significant decisions you will ever make. At Overlook at Farm Meadows, we believe transparency is the foundation of a great buyer experience. Before you commit to anything, we want you to fully understand the community framework that protects your home — and your investment.

### DOCUMENTS YOU WILL RECEIVE

1. **Master Deed with Restrictions:** Outlines the guidelines that help maintain the quality and character of Overlook at Farm Meadows for every owner — protecting property values and ensuring the community remains beautiful and well-kept.
2. **HOA Documents:** Details the shared amenities you will enjoy, the responsibilities covered by the association, and the estimated monthly HOA fee (estimated \$275/month). You will see exactly what is included and what you can count on.
3. **Recorded Plat:** A certified copy of the official site layout for your records — confirming your unit's precise position within the community.

We encourage you to read through these documents carefully and take as much time as you need. Our team is always available to answer questions, clarify any language, and ensure you feel fully informed and confident before moving forward.

*An informed buyer is a confident buyer. We want you to love this community as much as we do — and that starts with complete transparency.*



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OVERLOOK AT FARM MEADOWS • BLOUNTVILLE, TENNESSEE

# Summary of Master Deed & HOA

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*This summary covers the key provisions of the Master Deed for Overlook at Farm Meadows, a horizontal property regime in Sullivan County, Tennessee. It is provided for your reference and is not a substitute for reviewing the full legal documents.*

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## OWNERSHIP DETAILS

**Your Unit:** (§§1(p), 1(s)) You acquire full ownership of your Unit, including the structure and underlying lot (Private Elements). Common Elements — streets, amenities, and shared landscaping — are owned collectively. Your driveway, porches, and sidewalks are part of your private property, not shared common areas.

**Community Share:** (§§5(a), 7) Each owner receives an equal membership and one vote per Unit in the Overlook at Farm Meadows Homeowners Association.

**Legal Description:** (§§3, 4) Units are identified by number on the recorded plat. Subdivision of a Unit is prohibited.

---

## HOA RESPONSIBILITIES

**Maintenance & Repairs:** (§14(b)) The HOA takes care of all shared areas — streets, sidewalks, landscaping, drainage, ponds, and fencing. Exterior maintenance on your individual Unit is your responsibility.

**Insurance:** (§13) The HOA insures the buildings and shared areas. You should carry your own policy for your belongings, any improvements you make, and personal liability.

**Administration:** (§§5(a), 5(b)) The HOA enforces rules, collects assessments, maintains records, and may hire a professional managing agent.

**Developer Note:** (§§10(a), 21(a), 31) The Developer retains 51% voting control until all Units are sold and may add future phases, adjusting ownership percentages proportionally.

---

## OWNER RESPONSIBILITIES

**Interior & Exterior Maintenance:** (§14(a)) You are responsible for everything inside and outside your Unit — plumbing, wiring, appliances, windows, doors, painting, your driveway, and porches. Any exterior work must match the original color palette.

**Personal Insurance:** (§13) Get your own homeowner's policy covering your belongings, any upgrades you make, and personal liability — including coverage for your exterior.

**Compliance:** (§§15, 19) Units are for residential use only. HOA approval is required for any structural changes.

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## FINANCIAL OBLIGATIONS

**Assessments:** (§10(a)) Every owner pays an equal monthly share of HOA costs. Each Unit owned by the Developer is exempt until it is finished and either occupied or sold — it is not a blanket exemption.

**Special Assessments:** (§10(d)) (§10(a)) Extra charges for major capital improvements to shared areas require a two-thirds vote of all owners. Because the Developer holds 51% of votes until all Units are sold, no special assessment can pass without Developer approval.

**Penalties:** (§§10(a), 10(b), 10(c)) Unpaid dues accrue 10% annual interest and become a lien against your Unit. The HOA can take legal action to collect, and may recover its attorney's fees.

**Reserves:** (§29(e)) The HOA sets aside money each month to cover future repairs and replacements. At closing, each buyer contributes two months' dues to the startup fund.

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## RESTRICTIONS & GOVERNANCE

**Use:** (§§8, 19) Residential only — no zoning violations; pets, parking, and other details governed by the Bylaws.

**Amendments:** (§§6, 21(a), 21(b)) Most changes to the rules require a two-thirds owner vote. The Developer holds 51% of votes until all Units are sold, so no change happens without Developer sign-off during that time.

**Enforcement:** (§§10(b), 20) If rules are broken, the HOA can issue fines, place liens, or — after written notice — pursue forced sale of the Unit. You typically have 15 days to fix a violation; unpaid dues require only 10 days' notice.

**Transfers:** (§25) When you sell or lease your Unit, all HOA rules and obligations transfer to the new owner or tenant automatically. Everyone who lives here is bound by the Master Deed.

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*This structure promotes community value and low-maintenance living. We encourage you to review the full Master Deed documents and ask our team any questions before proceeding.*



OVERLOOK AT FARM MEADOWS • BLOUNTVILLE, TENNESSEE

## Your HOA at a Glance

Your monthly HOA assessment covers the shared costs of running and maintaining Overlook at Farm Meadows — so you can enjoy the community without worrying about the details. Below is a list of the expense categories your HOA is responsible for managing on behalf of all owners.

### HOA EXPENSE CATEGORIES

|                                             |
|---------------------------------------------|
| <b>Insurance</b>                            |
| Property & Liability Insurance              |
| <b>Property Tax</b>                         |
| Sullivan County                             |
| Bristol City                                |
| <b>Common Area &amp; Clubhouse Expenses</b> |
| Clubhouse Electric & Water                  |
| Clubhouse Internet & Phone                  |
| Clubhouse Water & Sewer                     |
| Clubhouse Cleaning & Maintenance            |
| Clubhouse Natural Gas                       |
| Clubhouse Office Supplies                   |
| Employees                                   |
| Grounds Maintenance & Supplies              |
| Landscaping                                 |

|                       |
|-----------------------|
| Legal, Permits & Fees |
| Pest Control          |
| Pool Maintenance      |
| Snow Removal          |
| Water — Irrigation    |

*The expense categories above reflect what your HOA is responsible for managing on behalf of all owners. The actual monthly assessment amount will be established by the HOA Board and provided to you in the governing documents prior to closing.*

*Your HOA assessment covers the cost of maintaining the community you will call home — so you can focus on enjoying it. The final monthly amount will be clearly stated in your Purchase and Sale Agreement.*



## STEP 4

# Determine Your Financing Path

Whether you plan to finance your new home or purchase with cash, we have designed this step to be simple, personalized, and completely stress-free. There is no one-size-fits-all approach here — we will tailor the conversation to your situation.

### FINANCING YOUR HOME

Overlook at Farm Meadows buyers have access to exclusive financing benefits through our preferred mortgage originator, Wes Clenney at First Bank. Wes specializes in new construction and understands the unique timeline of building a home from the ground up.

1. **\$1,000 Lender Credit:** Applied toward your closing costs — exclusive to Overlook at Farm Meadows buyers.
2. **\$500 Appraisal Fee Waived:** Reducing your upfront costs from day one.
3. **\$0 Lender Origination Fee:** No origination fees on your loan.
4. **QuickMove Mortgage:** Buy before you sell, with financing available on up to 80% of both homes simultaneously.
5. **100% LTV Options:** Available for qualified buyers — removing the down payment hurdle entirely.
6. **Rate Buydown Programs:** Temporarily reduce your monthly payment for the first 2-3 years while you settle in.

### PAYING CASH?

If you are purchasing with cash, we will streamline the process accordingly — fewer steps, faster timelines, and a smooth path straight to closing.

*Either way, this step is about making sure the financial side of your purchase feels as comfortable and manageable as every other part of life at Overlook at Farm Meadows.*



## STEP 5

# Secure Your Purchase with Deposits

You have chosen your location, personalized your home, reviewed the community documents, and explored your financing options. Now it is time to make it official. Securing your purchase at Overlook at Farm Meadows is straightforward, fair, and fully transparent.

### THE TWO-DEPOSIT STRUCTURE

#### First Deposit — Fully Refundable

A modest, fully refundable deposit reserves your chosen location on the site plan. This holds your spot while you finalize all the details — giving you peace of mind with zero risk. This deposit is fully credited at closing.

#### Second Deposit — Non-Refundable / Applied at Closing

Once you have finalized your colors, finishes, and appliances, this deposit locks in your customizations. It is non-refundable as it covers preparation costs associated with beginning your build — but it is fully applied toward your purchase price at closing. Not a fee, not a cost — a credit toward your home.

### WHAT HAPPENS AFTER YOUR DEPOSITS

1. **Construction Begins:** Your home is built to your exact specifications on the lot you selected.
2. **Progress Updates:** Our team keeps you informed throughout the build process.
3. **Pre-Closing Walk-Through:** Before closing, you will have a full orientation of your new home.
4. **Closing & Move-In:** Both deposits are credited, and you receive the keys to your new home.

*This is the moment it all becomes real. You are not just buying a home — you are stepping into the lifestyle you deserve.*



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## Ready to Take the Next Step?

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We would love to sit down with you, walk you through the site plan, and answer every question you have — at your pace, on your schedule, with no pressure whatsoever.

*Overlook at Farm Meadows is more than a new home. It is a community built for the way you want to live — gated, serene, low-maintenance, and surrounded by the natural beauty of the Tennessee mountains.*

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### DEVELOPMENT TEAM

#### **KBM Commercial Properties, LLC**

Bristol, Tennessee

[www.kbmcp.com](http://www.kbmcp.com)

### CONSTRUCTION TEAM

#### **True Line Construction Company, LLC**

Bristol, Tennessee

[www.truelinellc.com](http://www.truelinellc.com)

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### MORTGAGE ORIGINATOR

#### **Wes Clenney | NMLS #2118469**

865.247.1985 | [wclenney@first-online.com](mailto:wclenney@first-online.com) | [first-online.bank](http://first-online.bank)

### BROKER

#### **Debra Kennedy**

[debra@debrakennedy.net](mailto:debra@debrakennedy.net) | [www.overlookatfarmmeadows.com](http://www.overlookatfarmmeadows.com)

### INSURANCE PROVIDER

#### **Felty Insurance Agency, Inc.**

(276) 644-3589 | [www.feltyinsurance.com](http://www.feltyinsurance.com)

Overlook at Farm Meadows · 23 · Blountville, Tennessee

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YOUR DEDICATED REAL ESTATE PROFESSIONAL

# Debra Kennedy

*Preferred Broker · Overlook at Farm Meadows*

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At Overlook at Farm Meadows, we have designed our buying process to be simple, clear, and guided every step of the way. Our preferred broker, Debra Kennedy, is a local real estate professional who knows this community — and this market — inside and out.

Debra works exclusively with Overlook buyers to ensure a seamless, efficient transaction. Because our process is so thorough and transparent, most buyers find that everything they need is right here in this packet — no outside brokerage involvement required.

## WHAT DEBRA PROVIDES

1. **Local Market Expertise:** Deep knowledge of the Tri-Cities and Sullivan County real estate market.
2. **Transaction Guidance:** Professional oversight from contract through closing — keeping everything on track.
3. **Buyer Advocacy:** A trusted professional in your corner, ensuring your interests are protected at every stage.
4. **Seamless Coordination:** Direct communication with the Overlook at Farm Meadows team so nothing falls through the cracks.
5. **No Outside Brokerage Needed:** Our streamlined process means you have everything you need right here — no need to bring in an outside agent.

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Email: [debra@debrakennedy.net](mailto:debra@debrakennedy.net)

Mobile: (423) 956-4228

*Our goal is to make your home purchase as simple and enjoyable as possible — from your first visit to the day you get your keys. Debra and our entire team are here to make that happen.*



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## YOUR PREFERRED INSURANCE PROVIDER

# Felty Insurance Agency, Inc.

*Preferred Insurance Provider · Overlook at Farm Meadows*

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Protecting your new home is just as important as building it. As your preferred insurance provider, Felty Insurance Agency, Inc. is a local, independent agency based right here in Bristol — serving the Tri-Cities region of Virginia, Tennessee, and North Carolina.

As an independent agency, Felty works with a wide variety of top-rated carriers — including Erie, Progressive, and Safeco — to find the coverage that best fits your home and your budget. Their team will work with you to ensure your new Overlook home is protected from day one.

## WHAT FELTY PROVIDES

1. **New Construction Coverage:** Specialized experience insuring newly built homes — ensuring your Overlook home is covered from the moment you close.
2. **Independent Agency Advantage:** Felty shops multiple top-rated carriers on your behalf to find the best coverage at the most competitive rate.
3. **Comprehensive Homeowners Protection:** Coverage for your home's structure, personal belongings, personal liability, and additional living expenses.
4. **Local Expertise:** Based in Bristol and deeply familiar with the Tri-Cities market — they understand the community you're moving into.
5. **Personalized Service:** A dedicated team committed to finding the right policy for your needs — with the personal attention of a local agency.

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**Phone:** (276) 644-3589

**Website:** [www.feltyinsurance.com](http://www.feltyinsurance.com)

*Our goal is to ensure your new home is protected the moment you receive your keys — with the right coverage, the right carrier, and a local team that genuinely cares about this community.*

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