

UNIT A



Residential Lease Package

Cheryl Cardwell

LANDLORD

Nicole Walker

TENANT

August 1, 2026

LEASE START DATE



RESIDENTIAL LEASE PACKAGE

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RESIDENTIAL LEASE AGREEMENT

This agreement, dated July 16, 2026, is between Cheryl Cardwell and Nicole Walker.

1. LANDLORD:

The Landlord(s) and/or agent(s) is/are:
Cheryl Cardwell (Owner)
and will be referred to in this Lease Agreement as "Landlord."

2. TENANT:

The Tenant(s) is/are:
Nicole Walker
and will be referred to in this Lease Agreement as "Tenant."

3. RENTAL PROPERTY:

The Landlord agrees to rent to the Tenant the property described as a(n) apartment located at 10408 Victoria Drive Apt A, Knoxville, TN, 37922, which will be referred to in this Lease as the "Leased Premises."

4. TERM OF LEASE AGREEMENT:

The Lease Agreement will begin on August 1, 2026 and will end on July 31, 2027.

5. USE & OCCUPANCY OF PROPERTY:

- A. The only person(s) living in the Leased Premises is/are: Nicole Walker, Daughter
- B. Any change in occupancy will require written consent of the Landlord and may be subject to an adjustment in the amount of rent.
- C. The Tenant will use the Leased Premises only as a residence.

6. RENT:

- A. The amount of the Rent is \$1,700.00 to be paid monthly.
- B. The rent is due in advance on or before the 1st day of each month. The rent due date is the date the Landlord must receive the Tenant's payment.
- C. Tenant(s) agree to pay the rent and all additional rent when due on time, without demand. All additional charges, costs and fees set forth throughout this Lease Agreement, are considered to be additional rent. Upon the non-payment of additional rent, Landlord will have the same rights to proceed against the Tenant(s) for the collection or eviction as if Tenant(s) defaulted on the rental payment.
- D. Rental payments are made payable to: Cheryl Cardwell
- E. Rental payments paid by Certified Check, Personal Check, Money Order, and/or Cash shall be delivered to the Landlord at: Cheryl Cardwell, 1808 River Shores Dr, Knoxville, TN 37914

7. FUNDS COLLECTED ON OR BEFORE LEASE SIGNING:

The following funds are due on or before the signing of this Lease Agreement unless otherwise agreed to in writing:

First Month's Rent	\$1,700.00
Security Deposit	\$800.00 (R)
TOTAL DUE	\$2,500.00

Funds marked with (R) are refundable in accordance with the terms and conditions of this Lease and all applicable laws, while funds marked with (NR) are non-refundable fees.

8. LATE FEE:

- A. If the rent or any other charges are not received by the Landlord on or before 5 days after the rent due date, Tenant must pay a late fee of \$170.00 in addition to the rent.
- B. Payments received by Landlord when there are arrearages, shall be credited first, to any outstanding balance, and then applied to the current amount due.

9. RETURNED PAYMENTS:

- A. A returned payment fee of \$30 will be added for all returned payments. A personal check will not be accepted as payment to replace a returned payment.
- B. If your financial institution returns your rental payment and causes the rental payment to be late, a late charge will apply.

10. SECURITY DEPOSIT:

- A. The Tenant(s) have paid to the Landlord a Security Deposit of \$800.00.
- B. Tenant agrees that this security deposit is intended to secure the faithful performance by the Tenant of all terms, covenants and conditions of this Lease Agreement including but not limited to the cost of damages beyond normal wear and tear, unreturned keys, unpaid rent and any other amount due and legally allowable under the terms of this Lease Agreement and in accordance with state and local laws and regulations.
- C. Tenant may be responsible for any unpaid charges or attorney fees, suffered by the Landlord by reason of Tenant's default of this Lease in accordance with state and local laws and regulations.
- D. Under no circumstance can the Security Deposit be used as payment for rent and/or other charges due during the term of this Lease Agreement.
- E. Landlord's recovery of damages will not be limited to the amount of the Security Deposit.

11. ENDING THE LEASE:

- A. At the end of this Lease Agreement or any renewal thereof, Tenant must vacate and shall immediately and peacefully surrender and return to the Landlord the possession of the Leased Premises in as good condition as when Tenant took possession less normal wear and tear. The Leased Premises shall be cleared out of all occupants, furniture, personal articles, and effects of any kind.

12. UTILITIES & SERVICES:

- A. Tenant is responsible for the following utilities and services: Electricity, Water, and Gas and is required to register the utilities and services in Tenant's name. Tenant understands and agrees that essential services are to be maintained and operational at all times.

13. APPLIANCES:

- A. Landlord will supply and maintain: HVAC, Refrigerator, Dishwasher, Stove, and Garbage Disposal.
 - I. Tenant will keep appliances provided by Landlord in good working order and shall report any malfunction to the Landlord. Any damage sustained due to the neglect or misuse by Tenant will become the full responsibility of the Tenant, either in the appliance repair or replacement.
 - II. Tenant agrees that the items specified above are the property of the Landlord and will remain with the Leased Premises at the end of this lease term.
- B. Tenant must have written approval before installing any appliance. Landlord accepts no responsibility for the maintenance, repair or upkeep of any appliance supplied by the Tenant. Tenant agrees Tenant is responsible for any damage that occurs to the Leased Premises resulting from the addition of any appliance that is supplied by the Tenant.

14. MAINTENANCE AND REPAIRS:

Landlord shall be responsible for repairs in or about the Leased Premises unless caused by the negligence of the Tenant. Tenant will be responsible for any repairs caused by Tenant's negligence.

- A. It is the responsibility of the Tenant to promptly notify the Landlord of the need for any repair of which the Tenant becomes aware.
- B. If any required repair is caused by the negligence of the Tenant and/or Tenant's guests, the Tenant will be fully responsible for the cost of the repair and/or replacement that may be needed.
- C. The Tenant must keep the Leased Premises clean and sanitary at all times and remove all rubbish, garbage, and other waste, in a clean, tidy and sanitary manner.
- D. Tenant must abide by all local recycling regulations.
- E. The Tenant shall properly use and operate all electrical, cooking and plumbing fixtures and keep them clean and sanitary.

- F. The Tenant is not permitted to paint, make any alterations, improvements or additions to the Leased Premises without first obtaining the written permission of the Landlord. The Landlord's permission to a particular painting, alteration, improvement, or addition shall not be deemed as consent to future painting, alterations, improvements, or additions.
- G. The Tenant is responsible for removing snow and ice from stairs and walkways.

15. CONDITION OF PROPERTY:

- A. The Tenant acknowledges that the Tenant has inspected the Leased Premises and at the commencement of this Lease Agreement, the interior and exterior of the Leased Premises, as well as all equipment and any appliances are found to be in an acceptable condition and in good working order.
- B. The Tenant agrees that neither the Landlord nor the Landlord's agent have made promises regarding the condition of the Leased Premises.
- C. The Tenant agrees to return the Leased Premises to Landlord at end of the Lease Agreement in the same condition it was at the beginning of the Lease Agreement.

16. PETS:

- A. Pets are not allowed.

17. PARKING:

Parking is provided. Two parking spaces are provided

18. RULES AND REGULATIONS:

- A. Vehicles parked on premises must be in working order with necessary registrations and/or inspections.
- B. Late fees are strictly enforced and any unpaid fees will not be waived.
- C. The Tenant may not interfere with the peaceful enjoyment of the neighbors.
- D. Garbage/Trash must be taken to the curb on the scheduled day(s) of trash removal and not before.
- E. The Tenant will be responsible for any fine and/or violation that is imposed on the Landlord due to the Tenant's negligence.
- F. The Tenant shall abide by all Federal, State, and Local laws.
- G. The Tenant shall notify the police and Landlord of any illegal activity that is witnessed in or around the Leased Premises.
- H. The Tenant agrees not to use the Leased Premises for any unlawful purpose including but not limited to the sale, use or possession of illegal drugs on or around the Leased Premises.
- I. The Tenant agrees to test smoke detector(s) periodically as well as maintain operational batteries at all times.
- J. The Tenant must report any malfunction with smoke detector(s) immediately to Landlord. The Tenant agrees not to remove, dismantle or take any action to interfere with the operation of any smoke detector(s) installed on the Leased Premises.
- K. The Tenant agrees to test carbon monoxide detector(s) periodically as well as maintain operational batteries at all times. The Tenant must report immediately to the Landlord any malfunction with carbon monoxide detector(s).
- L. Absolutely no hazardous materials are permitted to be in or around the Leased Premises at any time.
- M. The Tenant may not use or store Kerosene or space heaters at any time in or around the Leased Premises.
- N. Under no circumstance may a stove, oven or range be used as a source for heat.
- O. Charcoal and Gas Barbecue grills may not be used inside the Leased Premises.
- P. The Tenant shall use ventilating fans at all times when bathing and cooking.
- Q. All windows and doors must remain closed during inclement weather.
- R. The Tenant shall notify Landlord of any pest control problems.
- S. The Tenant must notify Landlord of any changes in employment.
- T. The basement and/or attic may not be modified for the use as living quarters without written permission of the Landlord.
- U. Waterbeds and liquid furniture are not permitted without the written permission of the Landlord.
- V. The Tenant must obtain written permission to install a satellite system or antenna on or around the Leased Premises.
- W. The Tenant may not store or park a recreational vehicle, commercial vehicle, or watercraft on Leased Premises without Landlord's written permission.
- X. Tenant acknowledges and is aware that the Leased Premises is for sale. Tenant must keep property in show-able condition. Tenant must allow showings and Landlord will give Tenant adequate notice.
- Y. Both Landlord and Tenant agree to update either party with change of email or phone number.
- Z. If Tenant(s) violate the lease and allow a pet on the premises they will be responsible for a \$500 fine and any additional costs to remove the animal, clean and deodorize the premises.

19. ADDENDA:

The following Addenda, attached to this Lease Agreement, shall become part of this Lease Agreement:

- | | |
|---|--|
| A. Zero Tolerance for Criminal Activity | D. Pest Control - Bed Bug Addendum |
| B. Tenant Guest Policy | E. Loss of Life and Emergency Contact Addendum |
| C. Required Insurance Coverage Addendum | |

20. INSURANCE:

Tenant is solely responsible for any damage or loss of the Tenant's personal property to the extent that the law permits. Accordingly, the Tenant is required to obtain personal property/renter's insurance with an insurance company properly licensed to do business in the state. This policy must become effective on or before the beginning date of this Lease Agreement. If Tenant fails to obtain personal property/renters insurance, it is a breach of this Lease Agreement. Tenant must provide proof of insurance required by this Lease Agreement. It is a breach of this Lease Agreement if Tenant fails to provide proof of insurance upon Landlord's request.

21. SECURITY NOT PROMISED:

The Tenant has inspected and acknowledges that all locks and smoke detectors are in working order. Any provided fire extinguishers, security alarm systems, and/or carbon monoxide detectors have also been inspected by the Tenant and are in sound working order. Tenant understands that although the Landlord makes every effort to make the Leased Premises safe and secure, this in no way creates a promise of security.

22. RIGHT OF ENTRY:

- A. Landlord and/or Landlord's agents, with 24 hours written notice have the right during the term of this Lease Agreement to enter during reasonable hours to inspect the premises, make repairs or improvements or show prospective buyers and/or Tenant(s) the property.
- B. In the event of an emergency, Landlord reserves the right to enter Leased Premises without notice. It is required that Landlord have a working set of keys and/or security codes to gain access to the Leased Premises.
 - I. Tenants will not change, or install additional locks, bolts or security systems without the written permission of the Landlord.
 - II. Unauthorized installation or changing of any locks will be replaced at the Tenant's expense.
 - III. Tenant shall be responsible for any and all damages that may occur as a result of forcible entry during an emergency where there is an unauthorized placement of a lock.

23. LEASE RENEWAL:

- A. At the end of this Lease Agreement, this lease will continue in full force and effect on a month to month basis unless Tenant or Landlord provides written notice to the other party at least 30 days before the end of the term (Term of Lease Agreement) to terminate the Lease (including any exercised renewal or extension thereof).

24. NOTICES:

- A. Any notice, required by the terms of this Lease Agreement shall be in writing.
- B. Notices sent to the Landlord may be sent to the following:
 - I. 1808 River Shores Dr, Knoxville, TN, 37914
 - II. Email: cheryl.cardwell@comcast.net
- C. Notices may be given by either party to the other in any of the following ways, or any other manner provided for by law:
 - I. Regular mail
 - II. Personal delivery
 - III. Certified or registered mail, return receipt requested
 - IV. Email

25. ABANDONMENT:

If Tenant vacates the Leased Premises before the end of the Lease term or renewal thereof without written permission from the Landlord, Landlord may, at Landlord's sole discretion, hold Tenant in default of this Lease Agreement. If the Tenant fails to follow proper move out procedures, Tenant will be responsible for any and all damages and losses allowed by federal, state and local regulations as well as this Lease.

26. LANDLORD'S REMEDIES:

If Tenant violates any part of this Lease Agreement including non-payment of rent, the Tenant is in default of this Lease Agreement. In the event of a default, the Landlord may initiate legal proceedings in accordance with local and state regulations to evict or have Tenant removed from the Leased Premises as well as seek judgment against Tenant for any monies owed to Landlord as a result of Tenant's default.

- A. The Tenant agrees that any expenses and/or damages incurred as a result of a breach of the Lease Agreement including reasonable attorney's fees will be paid to the prevailing party.
- B. The Tenant agrees that any court costs and/or fees incurred as a result of a breach of the Lease Agreement will be paid to the Landlord or the prevailing party.
- C. All rent for the balance of the term of this Lease Agreement is immediately due to the Landlord and the Landlord may sue for the entire balance as well as any damages, expenses, legal fees and costs.

27. SUBORDINATION:

This Lease Agreement is subject and subordinate to any lease, financing, loans, other arrangements, or right to possession with regards to the building or land that the Landlord is obligated to now or in the future including existing and future financing, and/or loans or leases on the building and land.

28. CONDEMNATION:

If the whole or any part of the Leased Premises is taken by any authority having power of condemnation, this Lease Agreement will end. Tenant shall peaceably vacate the Leased Premises and remove all personal property and the lease terms will no longer apply. The Tenant, however is responsible for all rent and charges until such time that Tenant vacates the Leased Premises.

29. ASSIGNMENT OR SUBLEASE:

Tenant agrees not to transfer, assign or sublease the Leased Premises without the Landlord's written permission.

30. JOINT AND SEVERAL LIABILITY:

The Tenant understands and agrees that if there is more than one Tenant that has signed the Lease Agreement, each Tenant is individually and completely responsible for all obligations under the terms of the Lease Agreement.

31. MISREPRESENTATION:

If any information provided by Tenant in application for this Lease is found to be knowingly incorrect, untruthful and/or misleading, it is a breach of this Lease.

32. BINDING OF HEIRS AND ASSIGNS:

All provisions, terms and conditions of this Lease Agreement shall be binding to Tenant, Landlord, their Heirs, Assignees and Legal Successors.

33. SEVERABILITY:

If any part of this Lease Agreement is not valid, enforceable, binding or legal, it will not cancel or void the rest of this Lease Agreement. The remainder of the Lease Agreement will continue to be valid and enforceable by the Landlord, to the maximum extent of the laws and regulations set forth by local, state and federal governments.

34. GOVERNING LAW:

This Agreement shall be governed, construed and interpreted by, through and under the Laws of the State of Tennessee.

35. ADDITIONAL CLAUSES:

- A. The Tenant waives the right to receive a Notice of Default from the Landlord unless such notice is required by state or local regulations.
- I. You are waiving your right to have a notice sent to you before the Landlord starts court action to recover possession for nonpayment of rent or any other reason.

36. PARAGRAPH HEADINGS:

Paragraph headings in this Lease Agreement are for convenient reference only and do not represent the rights or obligations of the Landlord or Tenant.

37. ENTIRE AGREEMENT:

- A. Landlord and Tenant agree that this Lease Agreement and any attached Addenda, Rules and Regulations, and/or Special Terms and Conditions accurately represent all terms and agreements between the Landlord and Tenant regarding the Leased Premises.
- B. Tenant acknowledges the receipt of any disclosures required by the State of Tennessee as well as any disclosures required by federal, state, and local jurisdictions.

NOTICE: This is an important LEGAL document.

- You may have an attorney review the Lease Agreement prior to signing it.
- If the Landlord fails to enforce any provision of this Lease Agreement, it will not constitute a waiver of any default, future default or default of the remaining provisions.
- Time is of the essence in this Lease Agreement.

By signing this Lease Agreement, the Tenant certifies that the Tenant has read, understood, and agrees to comply with all of the terms, conditions, Rules, and Regulations of this Lease Agreement including any addenda and that the Tenant has received the following:

1. Copies of all Addenda, Rules and Regulations, Special Terms and Conditions, and Applications.
2. All necessary Key(s), Garage Door Opener(s), Security Card(s), and/or Auto Sticker(s) to the Leased Premises.

Tenant's Signature:

Nicole Walker

Date:

7/16/26

Landlord/Agent Signature:

Date:

ADDENDUM: ZERO TOLERANCE FOR CRIMINAL ACTIVITY

Landlord: Cheryl Cardwell

Tenant: Nicole Walker

Leased Premises: 10408 Victoria Drive Apt A, Knoxville, TN 37922

This LEASE ADDENDUM is incorporated into and made part of the Lease executed by the Landlord and the Tenant referring to and incorporating the Leased Premises.

The Landlord has zero tolerance for criminal activity in or around the Leased Premises.

This policy applies to all Tenants, occupants, guests, and any visitors in or around the Leased Premises. The Landlord will immediately report any evidence of criminal activity to the proper authorities, and the Tenant's engagement in any criminal activity is a default of the Lease.

The Tenant understands Tenant's responsibility to call the police/emergency services and report any suspicious activity observed, and then notify the Landlord.

The Tenant understands that disturbances of the peace not only infringe on the neighbors' peaceful enjoyment of their property, but are also a default of the Lease.

In the event of any criminal activity in which the Tenant is directly or indirectly involved, the Landlord will take the legal measures necessary to evict the Tenant(s) from the Leased Premises. This includes but is not limited to illegal drug activity, gang involvement, organized crime and disturbances of the peace.

The Tenant understands that violation of this addendum is a default of the Lease and will result in the Landlord taking the necessary steps towards eviction of the Tenant. The Tenant may then be responsible for the rent remaining due for the balance of the Lease term, court costs, attorney fees, and other charges in accordance with all applicable Tennessee, local laws and regulations.

Tenant's Signature: Nicole Walker Date: 7/16/26

Tenant's Signature: Nicole Walker Date: 7/16/26

Tenant's Signature: Nicole Walker Date: 7/16/26

Tenant's Signature: Nicole Walker Date: 7/16/26

Tenant's Signature: Nicole Walker Date: 7/16/26

Tenant's Signature: Nicole Walker Date: 7/16/26

Landlord's Signature: [Signature] Date: 7/16/26

PEST CONTROL - BED BUG ADDENDUM

Landlord: Cheryl Cardwell

Tenant: Nicole Walker

Leased Premises: 10408 Victoria Drive Apt A, Knoxville, TN 37922

This Pest Control-Bed Bug Addendum is incorporated into and made part of the lease executed by and between the above-referenced Landlord and Tenants, for the Leased Premises above.

Landlord and Tenant agree as follows (check all that apply):

 m Tenant must report any pest infestation and/or problems with the Leased Premises as soon as it is noticed. This includes but is not limited to bed bugs, roaches, ants, carpenter ants, termites, mice or rats.

 m Landlord and Tenant agree that any violation of this Pest Control-Bed Bug Addendum shall be a violation of the Residential Lease Agreement.

 m Tenant acknowledges that Landlord's implementation of this Pest Control-Bed Bug Addendum, and all efforts to provide pest-free surroundings, does not in any way alter the standard of care that Landlord owes Tenant under the Residential Lease Agreement. Tenant understands and agrees that Landlord's ability to control, take care of or enforce the terms and conditions of this Pest Control-Bed Bug Addendum is reliant in a large part on the Tenant's compliance and cooperation.

 m Tenant agrees to cooperate with the Landlord in all efforts and courses of actions required to erase and control any pest infestation. Tenant's full cooperation shall include but is not limited to immediately reporting any pest infestation including that of bed bugs to the Landlord, and permitting any entry to complete any inspections, pre-treatment, and treatment to eliminate any pests. Tenant understands that evacuating the Leased Premises during and after treatment for a specified time frame may be necessary. The tenant will follow all directions and perform any critical actions to comply with all the post-treatment requirements to keep the Leased Premises pest free and minimize any re-infestations.

 m Tenant has been informed that used or secondhand furniture is one of the most frequent ways that bed bugs and roaches are introduced and spread. Tenant agrees not to acquire or purchase used or secondhand furniture. Sharing vacuum cleaners is another highly common way to spread bed bugs and roaches.

 m In case of any conflict between the terms and conditions of the Residential Lease Agreement and this Pest Control-Bed Bug Addendum, the provisions of this Pest Control-Bed Bug Addendum shall prevail.

 m Tenant has received the attached "Pest Control Tips" and will read and follow the guidelines within the document.

Tenant's Signature: Nicole Walker Date: 7/16/26

Tenant's Signature: Nicole Walker Date: 7/16/26

Tenant's Signature: Nicole Walker Date: 7/16/26

Tenant's Signature: Nicole Walker Date: 7/16/26

Tenant's Signature: Nicole Walker Date: 7/16/26

Tenant's Signature: Nicole Walker Date: 7/16/26

Landlord's Signature: _____ Date: _____

ADDENDUM: TENANT GUEST POLICY

LANDLORD: Cheryl Cardwell
TENANT(S): Nicole Walker
LEASED PREMISES: 10408 Victoria Drive Apt A
LEASE DATE: July 16, 2026

This Addendum is incorporated into and made part of the Lease executed by and between Cheryl Cardwell and Nicole Walker for the Leased Premises located at 10408 Victoria Drive Apt A, Knoxville, TN 37922.

A "guest" is defined as a person invited into the Leased Premises by the Tenant(s) and/or Occupant(s).

A guest may not stay overnight for more than three consecutive nights without the written permission of the Landlord. The Landlord permits the Tenant to have no more than four guests on the premises at the same time.

All guest(s) must observe and obey all terms and conditions contained in the Lease. If the Tenant and or the Tenant's guests violate any part of this Guest Policy, the Tenant is then in default of the Lease. In the event of a default, the Landlord may initiate legal proceedings in accordance with Tennessee and local regulations to evict or have the Tenant removed from the Leased Premises as well as seek judgment against the Tenant for any monies owed to the Landlord as a result of the Tenant's default.

Tenant's Signature: <u>Nicole Walker</u>	Date: <u>7/16/26</u>
Tenant's Signature: <u>Nicole Walker</u>	Date: <u>7/16/26</u>
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Tenant's Signature: <u>Nicole Walker</u>	Date: <u>7/16/26</u>

Loss of Life and Emergency Contact Addendum

Landlord: Cheryl Cardwell

Tenant: Nicole Walker

Leased Premises: 10408 Victoria Drive Apt A, Knoxville, TN 37922

This form is to be printed and filled out by hand by the tenant(s)

Should there be an emergency, it's important that I know who to contact. With that in mind, please provide information for who I should contact in the event of an emergency or the event of your death.

Emergency Contact 1

Name: Robyn Walker

Relationship to Tenant: Mother

Address: 446 RP Walker Rd

City/State/ZIP: Spring City TN 37381

Home Phone Number: N/A

Cell Number: 423 618 8980

Work Number: _____

Employer: _____

Emergency Contact 2

Name: Jerry Walker

Relationship to Tenant: Father

Address: 446 RP Walker Rd

City/State/ZIP: Spring City TN 37381

Home Phone Number: _____

Cell Number: 423 834 3809

Work Number: _____

Employer: _____

Emergency Contact 3

Name: _____

Relationship to Tenant: _____

Address: _____

City/State/ZIP: _____

Home Phone Number: _____

Cell Number: _____

Work Number: _____

Employer: _____

Loss of Life Contact

In the event of your death, your property, debts, and Lease will transfer to your estate. The executor of your will is then

responsible for collecting your personal property. Please provide the information for the executor of your will or family member that should be contacted to collect your personal property in the event of your death.

Loss of Life Contact: Robin Walker Relationship: mother
Address: 446 R P Walker Rd City/State/Zip: Spring City TN 37381
Home Phone Number: _____
Cell Number: 423 618 5950
Work Number: _____
Employer: _____

Should any of the above information change, please update Cheryl Cardwell immediately with current information.

The above information is accurate, and I authorize Cheryl Cardwell to contact any of the above individuals in the event of an emergency or my death.

Tenant's Signature: <u>Nicole Walker</u>	Date: <u>7/16/26</u>
Tenant's Signature: <u>Nicole Walker</u>	Date: <u>7/16/26</u>
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Tenant's Signature: <u>Nicole Walker</u>	Date: <u>7/16/26</u>

Required Insurance Coverage Addendum

This Insurance Addendum (hereinafter "the Addendum") is attached to and incorporated in the Lease Agreement for 10408 Victoria Drive Apt A, Knoxville, TN 37922 (hereinafter "the Property") signed by Nicole Walker (hereinafter "the Tenant") and Cheryl Cardwell (hereinafter "the Landlord") on July 16, 2026.

For the duration of the Lease, the Tenant is required to maintain insurance coverage of at least:

- [Insert details about Landlord's insurance requirements] (hereinafter "Required Insurance Coverage").

The Tenant is required to provide the Landlord with evidence of Required Insurance Coverage before taking possession of the Property and at the time of each Lease renewal period. The Tenant may purchase the Required Insurance Coverage from an insurance company or agent of the Tenant's choice.

Failure to maintain the Required Insurance Coverage constitutes a breach of the Lease. In addition to other remedies provided by the Lease, the Landlord may purchase Required Insurance Coverage through the Landlord's Legal Liability Insurance Policy (LLIP) and seek reimbursement from the Tenant.

While LLIP coverage will provide the Required Insurance Coverage, here are a few details about this coverage that the Tenant should understand:

- LLIP coverage solely protects the interests of the Landlord. The Tenant is not an Insured, Additional Insured, or beneficiary under the LLIP.
- LLIP coverage is not renters insurance and does not cover the Tenant's personal property or provide the Tenant with personal liability insurance.
- LLIP coverage may be more expensive than the cost of Required Insurance Coverage purchased elsewhere.
- The total cost to the Tenant for LLIP coverage will be \$[monthly cost of LLIP coverage] per month. This is the total monthly premium charge, including taxes and fees. In addition, a monthly charge of \$[monthly admin fee] will be assessed and retained by the Landlord as an administration fee.
- LLIP insurance is not mandatory and the Tenant may purchase Required Insurance Coverage from an insurance agent or insurance company at any time and coverage under the LLIP will be terminated by the Landlord.
- If the Tenant allows Required Insurance Coverage to lapse, the Landlord may purchase LLIP insurance without notice and add the total expense to the Tenant's monthly rent payment.
- It is the Tenant's duty to notify the Landlord of any subsequent purchase of Required Insurance Coverage.

In the event that a loss or damage exceeds the amount of the Required Insurance Coverage, the Tenant remains contractually liable to the Landlord for this amount.

In the event of liability to any other party for bodily injury or property damage, the Tenant shall remain liable to such other party.

The Tenant has read and understands this Addendum. The Tenant signs the Addendum voluntarily.

Tenant's Signature: Nicole Walker Date: 7/16/26
Tenant's Signature: Cheryl Cardwell Date: 7/16/26
Tenant's Signature: Nicole Walker Date: 7/16/26

Tenant's Signature: Michael Waller Date: 7/16/26

Tenant's Signature: Michael Waller Date: 7/16/26

Tenant's Signature: Michael Waller Date: 7/16/26

Landlord's Signature: Michael Waller CHC Date: _____

Cheryl Cardwell

16 Jul 26