



AUTHORIZATION TO OPERATE (ATO)

122 Susie Cir, Cameron, NC, 28326, USA

PROPERTY ADDRESS

The system at the above referenced address was installed in accordance with applicable laws, rules and permit conditions.



11/24/25

DATE OF ATO

Garners Septic Tanks, Inc.

INSTALLER

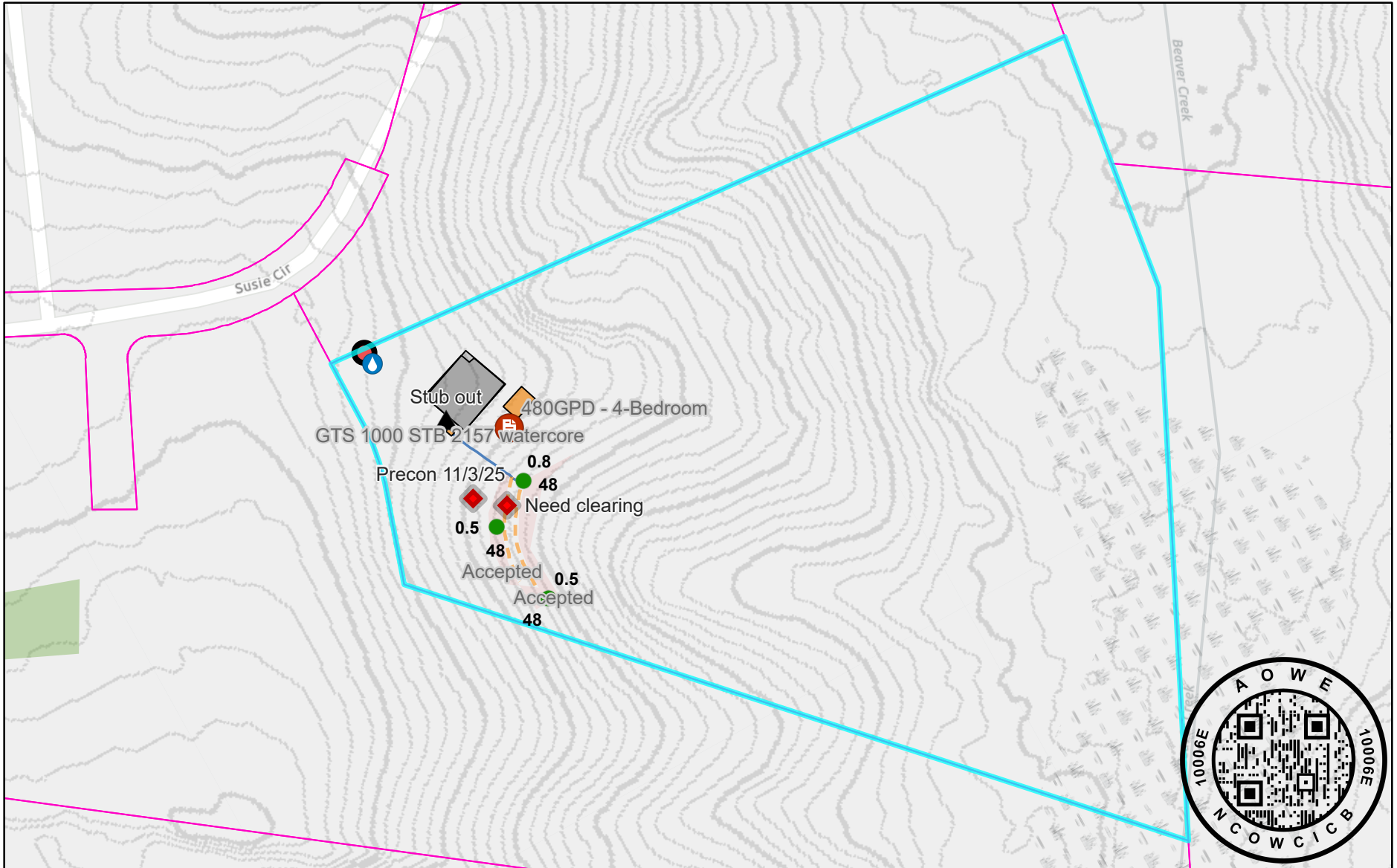
Thomas J. Boyce

THOMAS BOYCE, AOWE

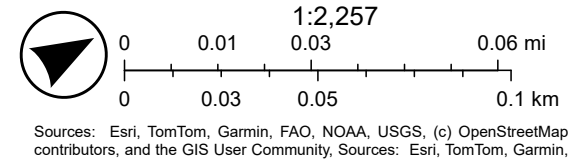
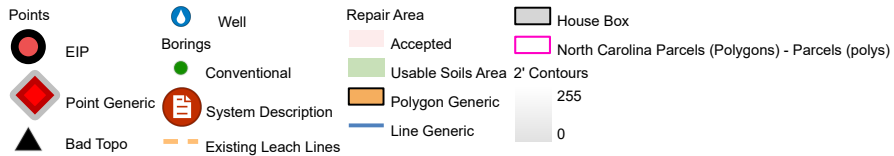
Leanna Hair

OWNER/REPRESENTATIVE

122 Susie Circle 2025



11/24/2025





CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

09/10/2025

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

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

PRODUCER Wade S Dunbar Agency 800 Atkinson St Laurinburg NC 28352	CONTACT NAME: G G McArthur PHONE (A/C, No, Ext): (910) 610-2342 FAX (A/C, No): (910) 610-2342 E-MAIL ADDRESS: gg@wsdunbar.com														
INSURED Garners Septic Tanks, Inc. 8574 Turnpike Rd Raeford NC 28376-6327	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="text-align: left;">INSURER(S) AFFORDING COVERAGE</th> <th style="text-align: left;">NAIC #</th> </tr> <tr> <td>INSURER A: Frankenmuth Mutual Insurance Co</td> <td>13986</td> </tr> <tr> <td>INSURER B:</td> <td></td> </tr> <tr> <td>INSURER C:</td> <td></td> </tr> <tr> <td>INSURER D:</td> <td></td> </tr> <tr> <td>INSURER E:</td> <td></td> </tr> <tr> <td>INSURER F:</td> <td></td> </tr> </table>	INSURER(S) AFFORDING COVERAGE	NAIC #	INSURER A: Frankenmuth Mutual Insurance Co	13986	INSURER B:		INSURER C:		INSURER D:		INSURER E:		INSURER F:	
INSURER(S) AFFORDING COVERAGE	NAIC #														
INSURER A: Frankenmuth Mutual Insurance Co	13986														
INSURER B:															
INSURER C:															
INSURER D:															
INSURER E:															
INSURER F:															

COVERAGES **CERTIFICATE NUMBER:** 25-26 Master **REVISION NUMBER:**

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

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input checked="" type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:			6664828	09/15/2025	09/15/2026	EACH OCCURRENCE \$ 1,000,000
							DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 1,000,000
							MED EXP (Any one person) \$ 10,000
							PERSONAL & ADV INJURY \$ 1,000,000
							GENERAL AGGREGATE \$ 2,000,000
							PRODUCTS - COMP/OP AGG \$ 2,000,000
							Owners or Lessees \$
A	<input checked="" type="checkbox"/> AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY			6664827	09/15/2025	09/15/2026	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000
							BODILY INJURY (Per person) \$
							BODILY INJURY (Per accident) \$
							PROPERTY DAMAGE (Per accident) \$
							Medical payments \$ 5,000
A	<input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> DED <input checked="" type="checkbox"/> RETENTION \$ 10,000			6664828	09/15/2025	09/15/2026	EACH OCCURRENCE \$ 2,000,000
							AGGREGATE \$ 2,000,000
							\$
A	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below			6664826	09/15/2025	09/15/2026	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER
							E.L. EACH ACCIDENT \$ 1,000,000
							E.L. DISEASE - EA EMPLOYEE \$ 1,000,000
							E.L. DISEASE - POLICY LIMIT \$ 1,000,000
A	Inland Marine/Transportation Coverage			6664828	09/15/2025	09/15/2026	Limit \$50,000

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

Contractors Errors and Omissions Claims-Made Coverage 6664828 9/15/24 -9/15/25 Each Claim Limit 1,000,000 Aggregate 1,000,000 Form 19264 (12 20)

Edward Garner, officer, is excluded from Workers Compensation Coverage

CERTIFICATE HOLDER

CANCELLATION

Marlin Wastewater 140 Knox Lane West End NC 27376	<p>SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.</p> <p>AUTHORIZED REPRESENTATIVE</p>
---	--

© 1988-2015 ACORD CORPORATION. All rights reserved.




septicmart[™]

U.S. Environmental Protection Agency



Maintaining Your Septic System:

Good for your wallet. Good for your health. Good for the environment.

Did you know that one-quarter of all U.S. homes have septic systems? Yours may be one of them. If you're not properly maintaining your septic system, you're not only hurting the environment, you're putting your family's health at risk—and may be flushing thousands of dollars down the drain!

First Things First:

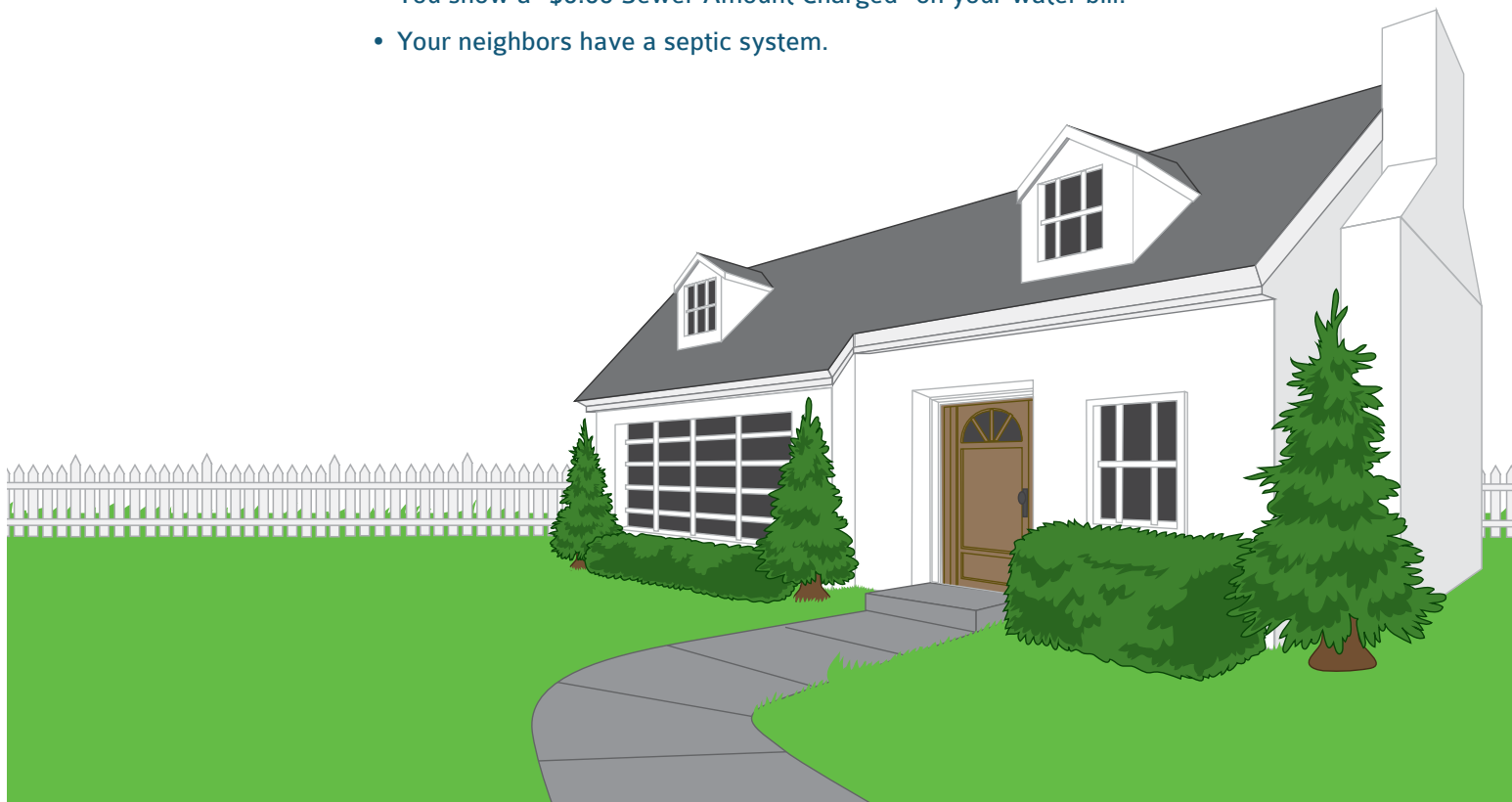
What Is a Septic System?

Common in rural areas without centralized sewer systems, septic systems are underground wastewater treatment structures that use a combination of nature and time-tested technology to treat wastewater from household plumbing produced by bathrooms, kitchen drains, and laundry.

Do You Have a Septic System?

You may already know you have a septic system. If you don't know, here are tell-tale signs that you probably do:

- You use well water.
- The waterline coming into your home doesn't have a meter.
- You show a "\$0.00 Sewer Amount Charged" on your water bill.
- Your neighbors have a septic system.



How To Find Your Septic System

Once you've determined that you have a septic system, you can find it by:

- Looking on your home's "as built" drawing.
- Checking your yard for lids and manhole covers.
- Contacting a septic inspector/pumper to help you locate it.

Why Should You Maintain Your Septic System?

Maintaining Your Septic System...

Saves You Money

Regular maintenance fees of \$250 to \$300 every three to four years is a bargain compared to the cost of repairing or replacing a malfunctioning system, which can cost between \$3,000 and \$7,000. The frequency of pumping required for your system depends on how many people live in your home and the size of the system.

Protects Your Property Value

An unusable septic system or one in disrepair will lower your property value, not to mention pose a potentially costly legal liability.

Keeps You and Your Neighbors Healthy

Household wastewater is loaded with disease-causing bacteria and viruses, as well as high levels of nitrogen and phosphorus. If a septic system is well-maintained and working properly, it will remove most of these pollutants. Insufficiently treated sewage from septic systems can cause groundwater contamination, which can spread disease in humans and animals.

Improperly treated sewage also poses the risk of contaminating nearby surface waters, significantly increasing the chance of swimmers contracting a variety of infectious diseases, from eye and ear infections to acute gastrointestinal illness and hepatitis.

Service provider coming? Here's what you need to know.

When you call a septic service provider, he or she will inspect for leaks and examine the scum and sludge layers in your septic tank.

Your septic tank includes a T-shaped outlet which prevents sludge and scum from leaving the tank and traveling to the drainfield area. If the bottom of the scum layer is within six inches of the bottom of the outlet, or if the top of the sludge layer is within 12 inches of the outlet, your tank will need to be pumped. Remember to note the sludge and scum levels determined by the septic professional in your operation and maintenance records, as this will help determine how often pumping is necessary.

The service provider should note any repairs completed and the tank condition in your system's service report. If additional repairs are recommended, be sure to hire someone to make them as soon as possible.

The National Onsite Wastewater Recycling Association (NOWRA) website has a septic locator that makes it easy to service professionals in your area. Visit www.septiclocator.com and enter your ZIP code to get started!

Beware of septic tank additives!

Some makers of septic tank additives claim their products break down septic tank sludge in order to eliminate the need for pumping. But the effectiveness of additives has not been determined; in fact, many studies show that additives have no significant effects on a tank's bacterial populations.

Septic tanks already contain the microbes they need for the effective breakdown of household wastewater pollutants. Periodic pumping is the only true way to ensure that septic systems work properly and provide many years of service.

Protects the Environment

More than four billion gallons of wastewater is dispersed below the ground's surface every day. That's a lot of water! Groundwater contaminated by poorly or untreated household wastewater doesn't just pose dangers to drinking water—it poses dangers to the environment. Malfunctioning septic systems release bacteria, viruses, and chemicals toxic to local waterways. When these pollutants are released into the ground, they eventually enter streams, rivers, lakes, and more, harming local ecosystems by killing native plants, fish, and shellfish.

Maintaining Your Septic System:

The Basics

Septic system maintenance isn't complicated, and it doesn't need to be expensive. Upkeep comes down to four important elements:

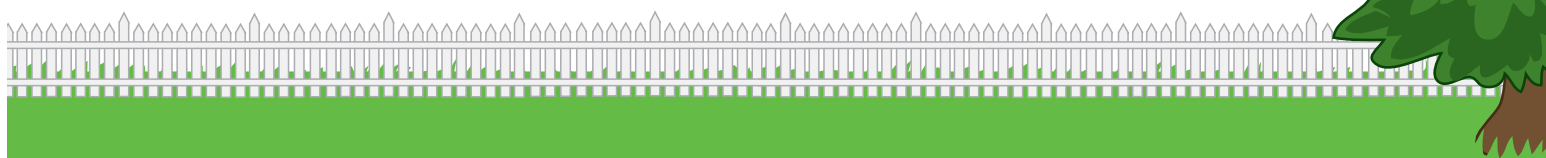
- Inspection and pumping
- Water efficiency
- Proper waste disposal
- Drainfield care

Inspect and pump frequently

The average household septic system should be inspected at least every three years by a septic service professional. Household septic tanks are typically pumped every three to five years. Alternative systems with electrical float switches, pumps, or mechanical components need to be inspected more often, generally once a year. A service contract is important since alternative systems have mechanized parts.

Four major factors influence the frequency of septic pumping:

- Household size
- Total wastewater generated
- Volume of solids in wastewater
- Septic tank size



Use water efficiently

Did you know that average indoor water use in a typical single-family home is nearly 70 gallons per individual, per day? And just a single leaky toilet can waste as much as 200 gallons of water per day?

All of the water a household sends down its pipes winds up in its septic system. This means that the more water a household conserves, the less water enters the septic system. Efficient water use can not only improve the operation of a septic system, but it can reduce the risk of failure as well. Learn more about simple ways to save water and water-efficient products by visiting EPA's WaterSense Program at www.epa.gov/watersense.

- **High-efficiency toilets:** Toilet use accounts for 25 to 30 percent of household water use. Most older homes have toilets with 3.5- to 5-gallon reservoirs, while newer, high-efficiency toilets use 1.6 gallons of water or less per flush. Replacing existing toilets with high-efficiency models is an easy way to quickly reduce the amount of household water entering your septic system.
- **Faucet aerators and high-efficiency showerheads:** Faucet aerators help reduce water use as well as the volume of water entering your septic system. High-efficiency showerheads or shower flow restrictors also reduce water use.
- **Washing machines:** Washing small loads of laundry on your washing machine's large-load cycle wastes water and energy. By selecting the proper load size, you'll reduce water waste. If you're unable to select a load size, run only full loads of laundry.

Another tip? Try to spread water use via washing machine throughout the week. Doing all household laundry in one day might seem like a time-saver, but it can be harmful to your septic system, as it doesn't allow your septic tank time to adequately treat waste and could potentially flood your drainfield.

Consider purchasing an ENERGY STAR® clothes washer, which uses 35 percent less energy and a whopping 50 percent less water than a standard model. Learn more about ENERGY STAR appliances by visiting www.energystar.gov.

Small leaks can lead to big problems!

When it comes to water fixtures, a couple of quick fixes can save you serious problems down the road!

Check to see if your toilet's reservoir is leaking into your toilet bowl by adding five drops of liquid food coloring to the toilet reservoir before bed. If the dye is in the toilet bowl the next morning, the reservoir is leaking and repairs are needed.

Think a leaky faucet is no big deal? Think again. A small drip from a faucet adds gallons of unnecessary water to your septic system every day.

To see how much a leak adds to your water usage, place a cup under the drip for 10 minutes. Multiply the amount of water in the cup by 144 (the number of minutes in 24 hours, divided by 10). Just one cup of leaky faucet water every 10 minutes equals 36 wasted gallons of water a day—and they all end up in your septic system.

New faucets and toilet reservoirs are easily accessible and inexpensive. Choose to make a small investment for a big difference in your septic system.

- **Proper waste disposal:** Whether you flush it down the toilet, grind it in the garbage disposal, or pour it down the sink, shower, or bath, everything that goes down your drains ends up in your septic system. And what goes down the drain can have a major impact on how well your septic system works.

Toilets Aren't Trash Cans!

Your septic system is not a trash can. An easy rule of thumb? Don't flush anything besides human waste and toilet paper.

Never flush:

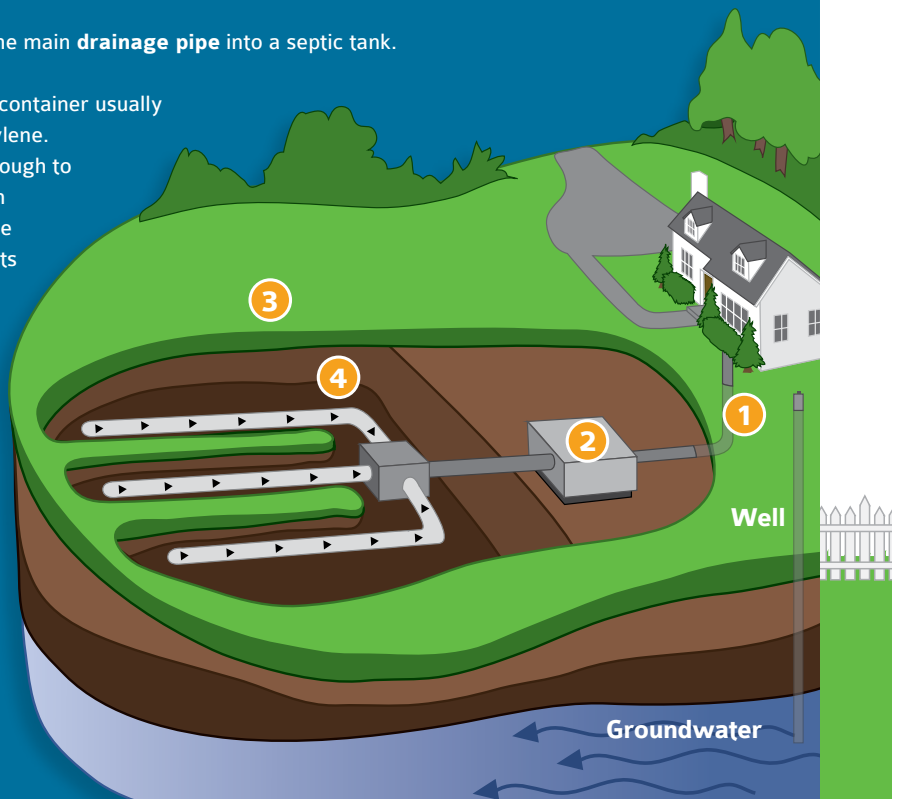
- Feminine hygiene products
- Condoms
- Dental floss
- Diapers
- Cigarette butts
- Coffee grounds
- Cat litter
- Household chemicals like gasoline, oil, pesticides, antifreeze, and paint
- Pharmaceuticals

For a complete list, visit water.epa.gov/septicsmart.

How does a septic system work?

This is a simplified overview of how a septic system works.

- 1 All water runs out of your house from one main **drainage pipe** into a septic tank.
- 2 The **septic tank** is a buried, water-tight container usually made of concrete, fiberglass or polyethylene. Its job is to hold the wastewater long enough to allow solids to settle down to the bottom (forming sludge), while the oil and grease floats to the top (as scum). Compartments and a T-shaped outlet prevent the sludge and scum from leaving the tank and traveling into the drainfield area.
- 3 The liquid wastewater then exits the tank into the **drainfield**. If the drainfield is overloaded with too much liquid, it will flood, causing sewage to flow to the ground surface or create backups in toilets and sinks.
- 4 Finally, the wastewater percolates into the **soil**, naturally removing harmful bacteria, viruses, and nutrients.



Own an RV, boat or mobile home?

If you spend any time in a recreational vehicle (RV) or boat, you probably know of the problem of odors from sewage holding tanks. Learn more about proper and safe wastewater disposal—download EPA's factsheet at www.epa.gov/region9/water/groundwater/uic-pdfs/rv-wastewater.pdf or call The National Small Flows Clearinghouse's Septic System Care hotline toll-free at 1-800-624-8301.

Take care at the drain

Your septic system contains a collection of living organisms that digest and treat household waste. Pouring toxins down your drain can kill these organisms and harm your septic system. Whether you're at the kitchen sink, bathtub, or utility sink:

- Avoid chemical drain openers for a clogged drain. Instead, use boiling water or a drain snake.
- Never pour cooking oil or grease down the drain!
- Never pour oil-based paints, solvents, or large volumes of toxic cleaners down the drain. Even latex paint waste should be minimized.
- Eliminate or limit the use of a garbage disposal, which will significantly reduce the amount of fats, grease, and solids that enter your septic tank and ultimately clog its drainfield.

Maintain your drainfield

Your drainfield—a component of your septic system that removes contaminants from the liquid that emerges from your septic tank—is an important part of your septic system. Here are a few things you should do to maintain it:

- Never park or drive on your drainfield.
- Plant trees the appropriate distance from your drainfield to keep roots from growing into your septic system. A septic service professional can advise you of the proper distance, depending on your septic tank and landscape.
- Keep roof drains, sump pumps, and other rainwater drainage systems away from your drainfield area, as excess water slows down or stops the wastewater treatment process.



Failure Causes

Pouring household and home improvement chemicals down your drains, flushing garbage down toilets, excessive water use, and failure to provide proper maintenance aren't the only culprits for septic system failure. Take note of these additional causes of septic failure:

Hot tubs

Hot tubs may be a great way to relax, but when it comes to emptying them, your septic system should be avoided. Emptying a hot tub into your septic system stirs the solids in the tank, pushing them into the drainfield, causing it to clog and fail.

Drain cooled hot tub water onto turf or landscaped areas far away from your septic tank and drainfield, and in accordance with local regulations. Use the same caution when draining swimming pools.

Water purification and softening systems

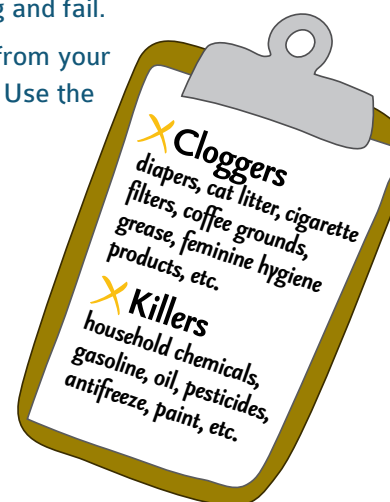
Some freshwater purification systems, including water softeners, unnecessarily pump water into septic systems. Such systems can send hundreds of gallons of water to septic tanks, causing agitation of solids and excess flow to drainfields. When researching water purification and softening systems, check with a licensed plumbing professional about alternative routing for such treatment systems.

Garbage disposals

Consider eliminating or limit the use of garbage disposals. While convenient, frequent use of garbage disposals significantly increases the accumulation of sludge and scum in septic tanks, resulting in the need for more frequent pumping.

Improper design or installation

The proper design and installation of a septic system is essential for it to correctly function. A home's groundwater table, soil composition, and a properly leveled drainfield are just a few factors to ensure a well-functioning septic system. Be sure to do your research when hiring septic professionals.



Failure symptoms: Mind the signs!

A foul odor isn't always the first sign of a malfunctioning septic system. Call a septic professional if you notice any of the following:

- Wastewater backing up into household drains.
- Bright green, spongy grass on the drainfield, even during dry weather.
- Pooling water or muddy soil around your septic system or in your basement.
- A strong odor around the septic tank and drainfield.

Mind the signs of a failing system. One call to a septic professional could save you thousands of dollars!

CERTIFICATE *of* SIGNATURE

REF. NUMBER
DUYQ8-VSIHN-VWEML-E5R9N

DOCUMENT COMPLETED BY ALL PARTIES ON
24 NOV 2025 19:26:19
UTC

SIGNER

JEFF KERR

EMAIL
JEFF@MSEPTIC.COM

TIMESTAMP

SENT
24 NOV 2025 19:09:55

VIEWED
24 NOV 2025 19:25:18

SIGNED
24 NOV 2025 19:25:28

SIGNATURE

J.K.

IP ADDRESS
166.205.190.13

RECIPIENT VERIFICATION

EMAIL VERIFIED
24 NOV 2025 19:25:18

LEANNA HAIR

EMAIL
LEANNAHAIR@ONSITEHOMESNC.COM

SENT
24 NOV 2025 19:09:55

VIEWED
24 NOV 2025 19:26:03

SIGNED
24 NOV 2025 19:26:19

Leanna Hair

IP ADDRESS
70.63.136.66

LOCATION
HOPE MILLS, UNITED STATES

RECIPIENT VERIFICATION

EMAIL VERIFIED
24 NOV 2025 19:26:03

