



SELLER DISCLOSURE OF PROPERTY CONDITION

(To be delivered prior to buyer making Offer to Buy Real Estate)

Property Owner(s) & Address:

Purpose of Disclosure: Completion of Section I this form is required under Chapter 558A of the Iowa code which mandates the Seller(s) disclose condition and information about the property, unless exempt:

Exempt Properties: Properties exempted from the Seller's disclosure requirement include (IA Code 558A): Bare ground; property containing 5 or more dwellings units; court ordered transfers; transfers by a power of attorney; foreclosures; lenders selling foreclosed properties; fiduciaries in the course of an administration of an decedent's estate, guardianship, conservatorship, or trust; between joint tenants, or tenants in common; to or from any governmental division; quit claim deeds; intra family transfers; between divorcing spouses; commercial or agricultural property which has no dwellings.

Seller(s) certifies that the property is exempt from the requirement(s) of Iowa Code 558A because one of the above exemptions apply. If so, you may stop here.

Debra J. Brand 16-12
 Seller _____ Date _____ Seller _____ Date _____
 Buyer _____ Date _____ Buyer _____ Date _____

Instructions to the Seller: (1) Complete this form yourself. (2) Report known conditions materially affecting the property and utilize ordinary care in obtaining the information. (3) Provide information in good faith and make a reasonable effort to ascertain the required information. (4) Additional pages or reports may be attached. (5) If some items do not apply to your property, write "NA" (not applicable). (6) All approximations must be identified "AP". If you do not know the facts, write or check UNKNOWN. (7) Keep a copy of this statement.

Seller's Disclosure Statement: Seller discloses the following information regarding the property and certifies this information is true and accurate to the best of my/our knowledge as of the date signed. Seller authorizes Agent to provide a copy of this statement to any person or entity in connection with actual or anticipated sale of the property or as otherwise provided by law. This statement shall not be a warranty of any kind by Seller or Seller's Agent and shall not be intended as a substitute for any inspection or warranty the purchaser may wish to obtain. The following are representations made by Seller and are not by any Agent acting on behalf of the Seller. **The Agent has no independent knowledge of the condition of the property except that which is written on this form. Seller advises Buyer to obtain independent inspections relevant to Buyer.**

Seller initials DOB Buyer initials _____

I. Property Conditions, Improvements and Additional Information: (Section I is Mandatory)

- Basement/Foundation:** Has there been known water or other problems? Yes [] No Unknown [] If yes, please explain: _____
- Roof:** Any known problems? Yes [] No Unknown [] Type _____
 Unknown [] Date of repairs/replacement _____ Unknown []
 Describe: _____
- Well and pump:** Any known problems? Yes [] No [] Unknown [] Type of well (depth/diameter), age and date of repair: NA Has the water been tested? Yes [] No [] Unknown []
 If yes, date of last report/results: _____
- Septic tanks/drain fields:** Any known problems? Yes [] No Unknown [] Location of tank west of house
 Unknown [] Age 1999 Unknown []
 Has the system been inspected within 2 years or pumped/cleaned within 3 years?
 Yes [] No UNK [] Date of inspection _____ UNK [] Date tank last cleaned/pumped _____ UNK []

- 5. **Sewer:** Any known problems? Yes [] No [] Any known repairs/replacement? Yes [] No []
Date of repairs NH
- 6. **Heating system(s):** Any known problems? Yes [] No [] Any known repairs/replacement? Yes [] No []
Date of repairs _____
- 7. **Central Cooling system(s):** Any known problems? Yes [] No [] Any known repairs/replacement? Yes [] No []
Date of repairs _____
- 8. **Plumbing system(s):** Any known problems? Yes [] No [] Any known repairs/replacement? Yes [] No []
Date of repairs _____
- 9. **Electrical system(s):** Any known problems? Yes [] No [] Any known repairs/replacement? Yes [] No []
Date of repairs _____
- 10. **Pest Infestation:** (wood-destroying insects, bats, snakes, rodents, destructive/troublesome animals, etc.)
Any known problems? Yes [] No [] Unknown [] Date of treatment occasional mice
Previous Infestation/Structural Damage? Yes [] No [] Date of repairs _____
- 11. **Asbestos:** Is asbestos present in any form in the property? Yes [] No [] Unknown [] If yes, explain: _____
- 12. **Radon:** Any known tests for the presence of radon gas? Yes [] No [] If yes, test results? _____
Date of last report _____
Seller Agrees to release any testing results. **If not,** Check here []
- 13. **Lead Based Paint:** Known to be present or has the property been tested for the presence of lead based paint?
Yes [] No [] Unknown [] If yes, what were the test results? _____

Has the lead disclosure form and pamphlet been provided? Yes [] No []
- 14. **Any known encroachments, easements, "common areas"** (facilities like pools, tennis courts, walkways or other areas co-owned with others), zoning matters, nonconforming uses, or a Homeowners Association which has any authority over the property? Yes [] No [] Unknown []
- 15. **Features** of the property known to be shared in common with adjoining landowners, such as walls, fences, roads and driveways whose use or maintenance responsibility may have an effect on the property?
Yes [] No [] Unknown []
- 16. **Structural Damage:** Any known structural damage? Yes [] No [] Unknown []
- 17. **Physical Problems:** Any known settling, flooding, drainage or grading problems? Yes [] No [] Unknown []
- 18. **Is the property located in a flood plain?** Yes [] No [] Unknown [] If yes, flood plain designation _____
- 19. **Do you know the zoning classification of this property?** Yes [] No [] Unknown []
What is the zoning? Agricultural
- 20. **Covenants:** Is the property subject to restrictive covenants? Yes [] No [] Unknown []
If yes, attach a copy OR state where a true, current copy of the covenants can be obtained:
[] On file at County Recorder's office or: _____

You MUST explain any "Yes" responses above (Attach additional sheets if necessary): _____

Seller initials OB Buyer initials _____

- 3. Are there any known current, preliminary, proposed or future assessments by any governing body or owner's association of which you have knowledge? Yes [] No Unknown []
- 4. Mold: Does property contain toxic mold that adversely affects the property or occupants? Yes [] No Unknown []
- 5. Private burial grounds: Does property contain any private burial ground? Yes [] No Unknown []
- 6. Neighborhood or Stigmatizing conditions or problems affecting this property? Yes [] No Unknown []
- 7. Energy Efficiency Testing: Has the property been tested for energy efficiency? Yes [] No [] Unknown
If yes, what were the test results? _____
- 8. Attic Insulation: Type No attic Unknown Amount _____ Unknown
- 9. Are you aware of any area environmental concerns? Yes [] No Unknown [] If yes, please explain: _____
- 10. Are you related to the listing agent? Yes [] No If yes, how? _____
- 11. Where survey of property may be found: Unknown

If the answer to any item is yes, please explain. Attach additional sheets, if necessary: _____

12. Repairs: Any repair(s) to property not so noted: (Date of repairs, Name of repair company if utilized.) (Note: Repairs are not normal maintenance items) (Attach additional sheets, if necessary) None

Seller has owned the property since July 2004 (date). Seller has indicated above the history and condition of all the items based solely on the information known or reasonably available to the Seller(s). If any changes occur in the structural/mechanical/appliance systems of this property from the date of this form to the date of closing, Seller will immediately disclose the changes to Buyer. In no event shall the parties hold Broker liable for any representations not directly made by Broker or Broker's affiliated licensees (brokers and salespersons). **Seller hereby acknowledges Seller has retained a copy of this statement.**

Seller acknowledges requirement that Buyer be provided with the "Iowa Radon Home-Buyers and Sellers Fact Sheet", prepared by the Iowa Department of Public Health.

Seller *Debra J Brant* Seller _____ Date 1-6-12

Buyer hereby acknowledges receipt of a copy of this statement. This statement is not intended to be a warranty or to substitute for any inspection the buyer(s) may wish to obtain.

Buyer acknowledges receipt of the "Iowa Radon Home-Buyers and Sellers Fact Sheet" prepared by the Iowa Department of Public Health.

Buyer _____ Buyer _____ Date _____

WHITFIELD & EDDY, P.L.C.

213 N. Ankeny Blvd, Suite 100, Ankeny, IA 50023 515-964-3633

Mortgage Verification for:

Debra J Brant

SS# 483-84-3976

Borrower(s) (Property Owner)

Borrower(s) (Property Owner)

SS# _____

2924 St. Charles Road St Charles IA 50240

Property Address (Include city, state and zip)

Mortgage Lender #1: THINK Mutual Bank

990541 800-288-3425
Loan Number Phone Number

Mortgage Lender #2: _____

Loan Number Phone Number

Mortgage Lender #3: _____

Loan Number Phone Number

We have listed for sale the above referenced property that is secured by a mortgage with your institution. Please provide information regarding the payoff of this loan to Whitfield & Eddy, P.L.C. and/or its assigns. Further, borrower authorizes said lending institution to close all lines of credit which are a lien against the property referred above.

Debra J Brant
Borrower (Seller)

Borrower (Seller)

Listing Agent Name (for reference):
