

This document has legal consequences.

If you do not understand it, consult your attorney.

The text of this form may not be altered in any manner without written acknowledgement of all parties.

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Form # 2091

01/25

63330816

SELLER'S DISCLOSURE STATEMENT

Property Address : 31 Whiteside Estates Dr. Silcox, MO 63377

Note: If Seller knows or suspects some condition which might lower the value of the property being sold or adversely affect Buyer's decision to buy the property, then Seller needs to disclose it. This statement will assist Buyer in evaluating the property being considered. Real estate brokers and agents involved in the sale do not inspect the property for defects, and they cannot guarantee the accuracy of the information in this form.

TO SELLER: Your truthful disclosure of the condition of your property gives you the best protection against future charges that you violated your legal obligation to Buyer by concealing a material defect(s), lead-based paint, use as a site for methamphetamine production or storage and/or any other disclosure required by law. Your knowledge of the property prior to your ownership may be relevant. In the case of a material defect, for example, if information that you possess indicates some persistent pattern of a problem not completely remedied, such information should be included in this disclosure in order to achieve full and honest disclosure. Your answers or the answers you fail to provide, either way, may have legal consequences, even after the closing of the sale. This questionnaire should help you meet your disclosure obligation, but it may not cover all aspects of your property. If you know of or suspect some condition which would substantially lower the value of the property, impair the health or safety of future occupants, or otherwise affect Buyer's decision to buy your property, then use the space at the end of this form to describe that condition.

TO BUYER: THIS INFORMATION IS A DISCLOSURE ONLY AND IS NOT INTENDED TO BE A PART OF ANY CONTRACT BETWEEN BUYER AND SELLER. If you sign a contract to purchase the property, that contract, and not this disclosure statement, will provide for what is to be included in the sale. So, if you expect certain items, appliances, or equipment included, you must specify them in the contract. Since these disclosures are based on the Seller's knowledge, you cannot be sure that there are, in fact, no problems with the property simply because the Seller is not aware of them. The answers given by the Seller are not warranties of the condition of the property. Thus, you should condition your offer on a professional inspection of the property. You may also wish to obtain a home protection plan/warranty. Due to the variety of insurance, requirements, products, and arrangements Buyer should contact appropriate party to determine insurance coverage needed. Conditions of the property that you can see on a reasonable inspection should either be taken into account in the purchase price or you should make the correction of these conditions by the Seller a requirement of the sale contract.

STATUTORY DISCLOSURES

Note: The following information, if applicable to the property, is required by federal or state law to be disclosed to prospective buyers. Local laws and ordinances may require additional disclosures.

LEAD-BASED PAINT

1 Does the Property include a residential dwelling built prior to 1978? If "Yes," 42 U.S.C. 4852d and EPA regulations promulgated pursuant thereto require that a completed Disclosure of Information and Acknowledgement Lead Based Paint and/or Lead-Based Paint Hazards form (Form #2049) must be signed by Seller and any involved real estate licensee(s) and given to any potential buyer.

YES	NO	UNK
☐	☒	☐

2 Please explain any "Yes" answers you gave in this section:

METHAMPHETAMINE

3 Are you aware if the Property is or was used as a site for methamphetamine production or the place of residence of a person convicted of a crime involving methamphetamine or a derivative controlled substance related thereto? If "Yes," §442.606 RSMo requires you to disclose such facts in writing.

YES	NO	UNK
☐	☒	☐

4 Please explain any "Yes" answers you gave in this section:

WASTE DISPOSAL SITE OR DEMOLITION LANDFILL (permitted or unpermitted)

5 Are you aware of any permitted or unpermitted solid waste disposal site or demolition landfill on the property? If "Yes," Section 260.213 RSMo requires Seller to disclose the location of any such site on the Property. **Note: If Seller checks "Yes," Buyer may be assuming liability to the State for any remedial action at the property.**

YES	NO	UNK
☐	☒	☐

UNK=Unknown

_____/_____/_____
BUYER BUYER

Initials BUYER and SELLER acknowledge they have read this page

AD / DP
SELLER SELLER

6	Please explain any "Yes" answers you gave in this section:						
RADIOACTIVE OR HAZARDOUS MATERIALS				YES	NO	UNK	
7	Have you ever received a report stating affirmatively that the Property is or was previously contaminated with radioactive material or other hazardous material? If "Yes," §442.055 RSMo requires you to disclose such knowledge in writing. Please provide such information, including a copy of such report, if available.				☐	☒	☐
8	Please explain any "Yes" answers you gave in this section:						
ADDITIONAL DISCLOSURES							
Lead-Based Paint				YES	NO	UNK	
9	Are you aware of the presence of any lead hazards (such as paint, water supply lines, etc.) on the property?				☐	☒	☐
10	Are you aware if it has ever been covered or removed?				☐	☒	☐
11	Are you aware if the property has been tested for lead?				☒	☐	☐
12	Please explain any "Yes" answers you gave in this section including test date, type of test and results: <i>not sure about details, but Summer 2025</i>						
Radon				YES	NO	UNK	
13	Are you aware if the property has been tested for radon gas?				☐	☒	☐
14	Are you aware if the property has ever been mitigated for radon gas?				☐	☒	☐
15	Please explain any "Yes" answers you gave in this section:						
Mold				YES	NO	UNK	
16	Are you aware of the presence of any mold on the property?				☐	☒	☐
17	Are you aware of anything with mold on the property that has ever been covered or removed?				☐	☒	☐
18	Are you aware if the property has ever been tested for the presence of mold?				☐	☒	☐
19	Please explain any "Yes" answers you gave in this section:						
Asbestos Materials				YES	NO	UNK	
20	Are you aware of the presence of asbestos materials on the property, such as roof shingles, siding, insulation, ceiling, flooring, pipe wrap, etc.?				☐	☒	☐
21	Are you aware of any asbestos material that has been encapsulated or removed?				☐	☒	☐
22	Are you aware if the property has been tested for the presence of asbestos?				☐	☒	☐
23	Please explain any "Yes" answers you gave in this section:						
Other Environmental Concerns				YES	NO	UNK	
24	Are you aware of any other environmental concerns that may affect the property such as polychlorinated biphenyls (PCB's), electro-magnetic fields (EMF's), underground fuel tanks, unused septic or storage tanks, etc.?				☐	☒	☐
25	Please explain any "Yes" answers you gave in this section:						
SUBDIVISION, CONDOMINIUM, VILLA, CO-OP, OR OTHER SHARED COST DEVELOPMENT (if applicable)							
26	Development Name		<i>Whiteside Estates Subdivision</i>				
27	Contact Name		Phone #				
28	Type of Property (check all that apply) ☒ Single Family ☐ Multi-Family ☐ Condominium ☐ Townhome ☐ Villa ☐ Co-op						
29	Mandatory Assessment #1		<i>HOA fee \$ 350</i> per ☐ Monthly ☐ Quarterly ☐ Semi-Annual ☒ Annual ☐ Other				
30	Mandatory Assessment #2		\$ _____ per ☐ Monthly ☐ Quarterly ☐ Semi-Annual ☐ Annual ☐ Other				
31	Mandatory Assessment(s) include:						
☒ entrance sign/structure ☐ street maintenance ☐ common ground ☐ snow removal specific to dwelling ☐ snow removal common area ☐ landscaping of common area ☐ landscaping specific to dwelling ☐ reception facility ☐ clubhouse ☐ pool ☐ tennis court ☐ exercise area ☒ water ☐ sewer ☐ trash removal ☐ doorman ☐ cooling ☐ heating ☐ security ☐ elevator ☐ some insurance ☐ real estate taxes ☐ other common facility _____ ☐ assigned parking space(s): how many _____ identified as _____ ☐ other specific item(s): _____ ☐ Dwelling exterior maintenance covered by Assessment: _____							

UNK=Unknown

 _____ / _____ Initials BUYER and SELLER acknowledge they have read this page
 BUYER BUYER

 _____ / _____
 SELLER SELLER

SELLER SELLER

	YES	NO	UNK
69 Does the property have an ice-maker supply line?	☒	☒	☒
70 Is property equipped with a Lawn Irrigation System? If yes, please provide date of last backflow device inspection certificate.	☐	☒	☐
71 Are you aware of any problems or repairs needed in the plumbing system?	☐	☒	☐
72 Does property have a Swimming Pool/Spa/Hot Tub? (If "Yes," attach Form #2180, Pool/Spa/Pond/Lake Addendum to Seller's Disclosure Statement.)	☐	☒	☐
73 Please explain any "Yes" or "Other" answers you gave in this section:			
WATER (If well exists, attach Form #2165, Septic/Well Addendum to Seller's Disclosure Statement)			
74 What is the source of your drinking water? ☐ Public ☐ Community ☒ Well ☐ Other			
75 If well, when was the water last tested? <u>Summer 2025</u> Is test documented? ☒ Yes or ☐ No. If yes, please provide documentation.			
76 Do you have a water softener? ☒ Yes or ☐ No. If yes, is it ☒ Owned or ☐ Leased. If leased, provide lessor and cost below.			
	YES	NO	UNK
77 Are you aware of any problems relating to the water system including the quality or source of water or any components such as the curb stop box?	☐	☒	☐
78 Please explain any "Yes" answers you gave in this section and water softener lease information if applicable:	<u>NOA president has the info.</u>		
SEWERAGE (If Septic or Aerator exists, attach Form #2165, Septic/Well Addendum to Seller's Disclosure Statement)			
79 What is the type of sewerage system to which the house is connected? ☐ Public ☐ Private ☒ Septic ☐ Aerator ☐ Other If Other, please explain:			
80 If septic/aerator, when was system last serviced? <u>n/a</u>			
	YES	NO	UNK
81 Is there a sewerage lift system?	☐	☒	☐
82 Is there a sewerage grinder system?	☐	☐	☒
83 Are you aware of any leaks, backups, open drain lines or other problems relating to the sewerage system?	☐	☒	☐
84 Please explain any "Yes" answers you gave in this section: <u>there used to be a wet spot in septic tank, we replaced the valve and it seemed to fix the issue</u>			
ELECTRICAL (Note: Certain types of electrical panels have been subject to recall)			
Type of Service Panel(s):			
85 Panel 1: Amps <u>200</u> Brand <u>Brasserie Electric</u> ☒ Circuit Breakers ☒ Fuses ☐ Other			
86 Panel 2: Amps <u>100</u> Brand <u>Brasserie Electric</u> ☒ Circuit Breakers ☒ Fuses ☐ Other			
87 Panel 3: Amps _____ Brand _____ ☐ Circuit Breakers ☐ Fuses ☐ Other			
Type of Wiring:			
88 Panel 1: ☒ Copper ☐ Aluminum ☐ UNK ☐ Other			
89 Panel 2: ☒ Copper ☐ Aluminum ☐ UNK ☐ Other			
90 Panel 3: ☐ Copper ☐ Aluminum ☐ UNK ☐ Other			
	YES	NO	UNK
91 Are you aware of any problems or repairs needed in the electrical system?	☐	☒	☐
92 Are you aware of any of the panels in services in the property being subject to recall or otherwise out of date?	☐	☒	☐
93 Please explain any "Yes" answers you gave in this section:			
CONSTRUCTION			
94 The property was originally constructed in: <u>2022</u> . Seller has occupied property from <u>2022</u> to <u>2025</u> .			
95 List all significant additions, modifications, renovations, & alterations to the property during your ownership below: <u>n/a</u>			
	YES	NO	UNK
96 Were required permits obtained for the work described above?	☐	☒	☐
97 Please explain any "No" answers you gave in this section: <u>n/a</u>			

UNK=Unknown

_____/_____
BUYER BUYER

Initials BUYER and SELLER acknowledge they have read this page

_____/_____
SELLER SELLER

FOUNDATION				
98	Type of Foundation: ☒ Concrete ☐ Cinder Block ☐ Stone ☐ Wood ☐ Other: _____	YES	NO	UNK
99	Are you aware of any problems or issues with foundation?	☐	☒	☐
100	Are you aware of any problems with the footing, foundation walls, sub-floor, interior and exterior walls, roof construction, decks/porches or other load bearing components?	☐	☒	☐
101	Are you aware of any movement, shifting, deterioration, or other problems with walls, foundations, crawl space or slab?	☐	☒	☐
102	Are you aware of cracks or flaws in the walls, ceilings, foundations, concrete slab, crawl space, basement floor or garage?	☒	☐	☐
103	Are you aware of any repairs to any of the building elements listed above?	☐	☒	☐
104	Were required permits obtained for any repairs described above?	☐	☐	☒
105	Please explain any "Yes" answers you gave in this section, including location, extent, date and name of the person/company who did the repair or control effort: <i>the house "set", and we were told stress cracks in the basement are normal and desired by an engineer who checked it out.</i>			
BASEMENT AND CRAWL SPACE (Complete only if applicable)		YES	NO	UNK
106	Is the home equipped with a sump pit?	☒	☐	☐
107	Is the home equipped with a sump pump?	☒	☐	☐
108	Are you aware of any issues with sump pit(s) & pump(s)?	☐	☒	☐
109	Are you aware of any dampness, water accumulation or leakage, in the basement or crawl space or slab?	☒	☐	☐
110	Are you aware of any repairs or other attempts to control any water or dampness problem in the basement or crawl space?	☒	☐	☐
111	Please explain any "Yes" answers you gave in this section: <i>there is occasional dampness in W and S walls of the basement. We had it checked and were told it is fine</i>			
ROOF, GUTTERS AND DOWNSPOUTS		YES	NO	UNK
112	What is the approximate age of the roof? <i>34.0</i> Is it documented? If yes, please provide documentation.	☒	☐	☐
113	Are you aware of any active leaks to the roof?	☐	☒	☐
114	Has the roof ever leaked during your ownership?	☐	☒	☐
115	Has the roof been repaired, recovered or any portion of it replaced or recovered during your ownership?	☐	☒	☐
116	Are you aware of any problems with the roof, gutters or downspouts?	☐	☒	☐
117	Does the property have multiple layers of roofing currently installed on any portion of the property?	☐	☐	☒
118	Please explain any "Yes" answers you gave in this section and attach any documentation:			
PESTS/TERMITES/WOOD DESTROYING INSECTS		YES	NO	UNK
119	Are you aware of any pests, rodents or termites/wood destroying insects impacting the property and improvements?	☐	☒	☐
120	Are you aware of any uncorrected damage to the property caused by above?	☐	☒	☐
121	Are you aware of any control reports for the property?	☐	☒	☐
122	Are you aware of any control treatments to the property?	☒	☐	☐
123	Is your property currently under a warranty contract by a licensed pest/termite control company? If so, when does it expire and what is the renewal costs?	☐	☒	☐
124	Please explain any "Yes" answers you gave in this section: <i>We have Rottler Pest control coming ever 2 months to control spiders and mice. Haven't seen any activity inside in 2 years (?)</i>			
SOIL AND DRAINAGE		YES	NO	UNK
125	Are you aware of any fill, expansive soil or sinkholes on the property or that may affect the property?	☐	☒	☐
126	Are you aware of any soil, earth movement, flood, drainage or grading problems on the property or that may affect the property?	☒	☐	☐
127	Are you aware of any past, present or proposed mining, strip-mining, or any other excavations on the property or that may affect the property?	☐	☒	☐
128	Are you aware of any Post-construction Stormwater Best Management Practices (BMPs) on the property? (BMPs are private stormwater management facilities which include a recorded formal Maintenance Agreement with the Metropolitan Sewer District, e.g., retention ponds, rain gardens, sand filters, permeable pavement)	☐	☒	☐
129	Please explain any "Yes" answers you gave in this section: <i>When it rains hard, there is a big puddle at the back of the property, mostly on neighbor's yard.</i>			

UNK=Unknown

BUYER BUYER_____
Initials BUYER and SELLER acknowledge they have read this page_____
SELLER SELLER

SURVEY AND ZONING				YES	NO	UNK
130	Do you have a survey of the property? If yes, please attach.			☒	☐	☐
131	Does the survey include all existing improvements on the property?			☒	☐	☐
132	Are you aware of any shared or common features with adjoining properties?			☒	☐	☐
133	Are you aware of any rights of way, unrecorded easements, or encroachments, which affect the property?			☐	☒	☐
134	Is any portion of the property located within the 100-year flood hazard area (flood plain)?			☐	☒	☐
135	Are you aware of any violations of local, state, or federal laws/regulations, including zoning, relating to the property?			☐	☒	☐
136	Please explain any "Yes" answers you gave in this section: <i>shared well is on our property</i>					
INSURANCE				YES	NO	UNK
137	Are you aware of any claims that have been filed for damages to the property? (i.e., roof, flood, fire, casualty, etc.)			☐	☒	☐
138	If "Yes," please provide the following information for each claim: date of claim, description of claim, repairs and/or replacements completed.					
APPLIANCES/EQUIPMENT						
(Seller is not agreeing that all items are being offered for sale; mark N/A if not applicable)						
139	Range/Stove	☐ N/A	Age <i>34.0</i>	☐ Gas	☒ Electric	
140	Oven	☐ N/A	Age <i>34.</i>	☐ Gas	☒ Electric	
141	Cooktop	☐ N/A	Age <i>34.</i>	☐ Gas	☒ Electric	
142	Outdoor Grill	☒ N/A	Age _____	☐ Gas	☐ Electric	
143	Dryer Hookup	☐ N/A		☐ Gas	☒ Electric	
144	Built in Microwave	☐ N/A	Age <i>34.0</i>			
145	Built in Refrigerator	☒ N/A	Age _____			
146	Dishwasher	☐ N/A	Age <i>34.0</i>			
147	Garbage Disposal	☐ N/A	Age <i>24.0</i>			
148	Trash Compactor	☒ N/A	Age _____			
149	Electric Pet Fence	☒ N/A	# of collars _____			
150	Gas Powered Exterior Lights	☒ N/A	# of lights _____			
151	Security System/Cameras	☒ N/A		☐ Owned	☐ Leased	
				YES	NO	UNK
152	Are you aware of any items in this section in need of repair or replacement?			☐	☒	☐
153	Please explain any "Yes" answers you gave in this section: <i>We would be willing to sell the fridge that's in the house</i>					
MISCELLANEOUS				YES	NO	UNK
154	Has the property been continuously occupied during the last twelve months?			☒	☐	☐
155	Is the property located in an area that requires any compliance inspection(s) including municipality, conservation, fire district or any other required governmental authority?			☐	☒	☐
156	Is the property located in an area that requires any specific disclosure(s) from the city or county?			☐	☒	☐
157	Is the property designated as a historical home or located in a historic district?			☐	☒	☐
158	Is property tax abated? If yes, attach documentation from taxing authority.			☒	☐	☐
159	Are you aware of any pets having been kept in or on the property? Explain below.			☐	☒	☐
160	Is the Buyer being offered a protection plan/home warranty at closing at Seller's expense?			☐	☒	☐
161	Are you aware of any inoperable windows or doors, broken thermal seals, or cracked/broken glass? Explain below.			☐	☒	☐
162	Are you aware if carpet has been laid over a damaged wood floor? Explain below.			☐	☒	☐
163	Are you aware of any existing or threatened legal action affecting the property? Explain below.			☐	☒	☐
164	Are you aware of any consent required of anyone other than the signer(s) of this form to convey title to the property? Explain below.			☐	☒	☐
165	Please explain any "Yes" answers you gave in this section: <i>cats lived in the house</i>					

UNK=Unknown

 _____ / _____ Initials BUYER and SELLER acknowledge they have read this page
 BUYER BUYER

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 SELLER SELLER

ADDITIONAL COMMENTS	
166	property includes pond, garden beds with berry bushes & firepit.
167	We will also leave the outdoor hanging lights
168	Living room shades are Bluetooth controlled, using Shade Connect App
169	ACU is controlled using Google Nest, but we also have the original controller
170	
171	
172	
173	
174	
175	
176	

Seller attaches the following document(s): survey

SELLER'S ACKNOWLEDGEMENT:

Seller acknowledges that he has carefully examined this statement and that it is complete and accurate to the best of Seller's knowledge. Seller agrees to immediately notify listing broker in writing of any changes in the property condition. Seller authorizes all brokers and their licensees to furnish a copy of this statement to prospective Buyers.

Derbin AA.10/18/2025

SELLER SIGNATURE

DATE

Dellie10/18/2025

SELLER SIGNATURE

DATE

Anita Derbin

Seller Printed Name

Daniel Derbin

Seller Printed Name

BUYER'S ACKNOWLEDGEMENT:

Buyer acknowledges having received and read this Seller's Disclosure Statement. Buyer understands that the information in this Seller's Disclosure Statement is limited to information of which Seller has actual knowledge. Buyer should verify the information contained in this Seller's Disclosure Statement, and any other important information provided by either Seller or broker (including any information obtained through the Multiple Listing Service) by an independent, professional investigation of his own. Buyer acknowledges that broker is not an expert at detecting or repairing physical defects in property.

BUYER SIGNATURE_____
DATE_____
BUYER SIGNATURE_____
DATE_____
Buyer Printed Name_____
Buyer Printed Name