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If you do not understand it, consult your attorney.

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Form # 2091

01/15

SELLER'S DISCLOSURE STATEMENT

To be completed by SELLER concerning 305 n Quail Point Dr. (Property Address)
located in the municipality of _____ (if incorporated), County of St. Charles, Missouri.

Note: If a Seller knows or suspects some condition which might lower the value of the property being sold or adversely affect the Buyer's decision to buy the property, then the Seller needs to disclose it. This statement will assist a 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 THE 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 a 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 a Buyer's decision to buy your property, then use the space at the end of this form to describe that condition.

TO THE 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.

SUBDIVISION, CONDOMINIUM, VILLA, CO-OP OR OTHER SHARED COST DEVELOPMENT (if applicable)

- (a) Development Name Quail Point A/c Type of Ownership: Fee-Simple Condominium Co-Op
Contact _____ Phone _____
- (b) Mandatory Assessment: #1 _____ \$ 200.00 per: month quarter half-year year
Mandatory Assessment: #2 _____ \$ _____ per: month quarter half-year year
- (c) Mandatory Assessment(s) include:
 - entrance sign/structure street maintenance common ground snow removal of common area
 - snow removal specific to this dwelling landscaping of common area landscaping specific to this dwelling
 - clubhouse pool tennis court exercise area reception facility water sewer trash removal
 - doorman cooling heating security elevator other common facility STREET LIGHTS
 - assigned parking space(s): how many _____ identified as _____ some insurance real estate taxes
 - other specific item(s) _____
 - Exterior Maintenance of this dwelling covered by Assessment: _____
- (d) Optional Assessment(s)/Membership(s): Please explain. _____
- (e) Are you aware of any existing or proposed special assessments? Yes No
- (f) Are you aware of any special taxes and/or district improvement assessments? Yes No
- (g) Are you aware of any condition or claim which may cause an increase in assessment or fees? Yes No
- (h) Are you aware of any material defects in any common or other shared elements? Yes No
- (i) Are you aware of any existing indentures/restrictive covenants? Yes No
- (j) Are you aware of any violation of the indentures/restrictions by yourself or by others? Yes No
- (k) Is there a recorded street/road maintenance agreement? Yes No
- (l) Please explain any "yes" answer you gave for (e), (f), (g), (h), (i), (j) or (k) above. _____

UTILITIES

<u>Utility</u>	<u>Current Provider</u>
Gas/Propane:	<u>CUMBER RIVER ELECTRIC</u>
Electric:	_____
Water:	_____
Sewer:	_____
Trash:	_____
Recycle:	_____

HEATING, COOLING AND VENTILATING (Seller is not agreeing that all items checked are being offered for sale.)

(a) Type of air conditioning: Central Electric Central Gas Window/Wall (Number of window units ___) Other: _____

(b) Source of heating: Electric Natural Gas Propane Fuel Oil Other _____

(c) Heating Equipment: Forced Air Hot Water Radiators Steam Radiators Radiant Baseboard Other _____

(d) Areas of house not served by central heating/cooling: _____

(e) Additional: Humidifier Electronic Air Filter Media Filter Attic Fan Other: _____

(f) Are you aware of any problems or repairs needed with any item in this section? Yes No If "yes", please explain _____

(g) Other details: _____

FIREPLACE(S)

(a) Type of fireplace: Wood Burning Vented Gas Logs Vent Free Gas Logs Wood Burning Stove Natural Gas Propane

(b) Type of flues/venting:
 Functional (properly vented for wood burning and vented gas logs). Number of fireplace(s) _____ Location(s) _____
 Non Functional: Number of fireplace(s) _____ Location(s) _____ Please explain _____

(c) Are you aware of any problems or repairs needed with any item in this section? Yes No If "yes", please explain _____

PLUMBING SYSTEM, FIXTURES AND EQUIPMENT

(a) Water Heater: Electric Natural Gas Propane Tankless Other: _____

(b) Ice maker supply line: Yes No

(c) Jet Tub: Yes No

(d) Lawn Sprinkler System: Yes No If yes, date of last backflow device inspection certificate: _____

(e) Are you aware of any problems or repairs needed in the plumbing system? Yes No If "yes", please explain _____

WATER (If well exists, attach Form #2165, Septic/Well Addendum to Seller's Disclosure Statement)

(a) What is the source of your drinking water? Public Community Well Other (explain): _____

(b) If Public, identify the utility company: _____

(c) Do you have a softener, filter or other purification system? Yes No Owned Leased/Lease Information _____

(d) 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? Yes No If "yes", please explain _____

SEWERAGE (If Septic or Aerator exists, attach Form #2165, Septic/Well Addendum to Seller's Disclosure Statement)

(a) What is the type of sewerage system to which the house is connected? Public Private Septic Aerator Other. If other please explain: _____

(b) Is there a sewerage lift system? Yes No If "yes", is it in good working condition? Yes No

(c) When was the septic/aerator system last serviced? Aerator Replace 2016

(d) Are you aware of any leaks, backups, open drain lines or other problems relating to the sewerage system? Yes No If "yes", please explain _____

APPLIANCES (Seller is not agreeing that all items checked are being offered for sale.)

- (a) Electrical Appliances and Equipment: Electric Stove/Range/Cook top Oven Built-in Microwave Oven
 Dishwasher Garbage Disposal Trash Compactor Wired smoke alarms Electric dryer (hook up)
 Ceiling Fan(s) Intercom System Central Vacuum System Other _____
- (b) Gas Appliances & Equipment: Natural Gas Propane
 Oven Gas Stove/Range/Cook top Exterior Lights Barbecue Water heater Tankless Water Heater
 Gas dryer (hook up) Other _____
- (c) Other Equipment: TV Antenna Cable Wiring Phone Wiring Network/Data Wiring
 Electric Garage Door Opener Number of transmitters _____
 Security Alarm System Owned Leased /Lease information: _____
 Swimming Pool Pool Heater Spa/Hot Tub Sauna/ Pool/Spa Equipment (list): _____
(If Pool or Spa exists, attach Form #2180, Pool/Spa/Pond/Lake Addendum to Seller's Disclosure Statement)
 Satellite Dish Owned Leased/Lease Information: _____
 Electronic Pet Fence System Number of Collars: _____ Other: _____
- (d) Are you aware of any items in this section in need of repair or replacement? Yes No If "yes", please explain. _____

ELECTRICAL

- (a) Type of service panel: Fuses Circuit Breakers
- (b) Type of wiring: Copper Aluminum Knob and Tube Unknown
- (c) Are you aware of any problems or repairs needed in the electrical system? Yes No If "yes", please explain. _____

ROOF, GUTTERS AND DOWNSPOUTS

- (a) What is the approximate age of the roof? 15 years Years. Documented? Yes No
- (b) Has the roof ever leaked during your ownership? Yes No If "yes" please explain. _____
- (c) Has the roof been repaired, recovered or any portion of it replaced or recovered during your ownership? Yes No If "yes", please explain _____
- (d) Are you aware of any problems with the roof, gutters or downspouts? Yes No If "yes", please explain. _____

CONSTRUCTION

- (a) 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? Yes No If "yes" please describe in detail. _____
- (b) Are you aware of any repairs to any of the building elements listed in (a) above? Yes No If "yes", please describe the location, extent, date and name of the person/company who did the repair or control effort. _____
- (c) Are you aware that any of the work in (b) above was completed without required permits? Yes No
- (d) List all significant additions, modifications, renovations, & alterations to the property during your ownership: _____
- (e) Were required permits obtained for the work in (d) above? Yes No

BASEMENT AND CRAWL SPACE (Complete only if applicable)

- (a) Sump pit Sump pit and pump
- (b) Type of foundation: Concrete Stone Cinder Block Wood
- (c) Are you aware of any dampness, water accumulation or leakage, in the basement or crawl space? Yes No If "yes", please describe in detail. _____
- (d) Are you aware of any repairs or other attempts to control any water or dampness problem in the basement or crawl space? Yes No If "yes", please describe the location, extent, date and name of the person/company who did the repair or control effort _____

PESTS OR TERMITES/WOOD DESTROYING INSECTS

- (a) Are you aware of any pests or termites/wood destroying insects impacting the property and improvements? Yes No
- (b) Are you aware of any uncorrected damage to the property caused by pests or termites/wood destroying insects? Yes No
- (c) Is your property currently under a warranty contract by a licensed pest/termite control company? Yes No
- (d) Are you aware of any pest/termite control reports for the property? Yes No
- (e) Are you aware of any pest/termite control treatments to the property? Yes No
- (f) Please explain any "yes" answers you gave in this section: _____

SOIL AND DRAINAGE

- (a) Are you aware of any fill, expansive soil or sinkholes on the property or that may affect the property? Yes No
- (b) Are you aware of any soil, earth movement, flood, drainage or grading problems on the property or that may affect the property? Yes No
- (c) 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? Yes No
- (d) 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) Yes No
- (e) Please explain any "yes" answers you gave in this section. _____

HAZARDOUS SUBSTANCES/OTHER ENVIRONMENTAL CONCERNS

- (a) Lead: (Note: Production of lead based paint was banned in 1978. See Disclosure of Information and Acknowledgement Lead Based Paint and/or Lead-Based Paint Hazards, form #2049.)
 - (1) Are you aware of the presence of any lead hazards (such as paint, water supply lines, etc.) on the property? Yes No
 - (2) Are you aware if it has ever been covered or removed? Yes No
 - (3) Are you aware if the property has been tested for lead? Yes No If "yes", please give date performed, type of test and test results. _____
 - (4) Please explain any "yes" answers you gave in this section. _____
- (b) Asbestos Materials
 - (1) Are you aware of the presence of asbestos materials on the property, such as roof shingles, siding, insulation, ceiling, flooring, pipe wrap, etc.? Yes No
 - (2) Are you aware of any asbestos material that has been encapsulated or removed? Yes No
 - (3) Are you aware if the property has been tested for the presence of asbestos? Yes No If "yes", please give date performed, type of test and test results: _____
 - (4) Please explain any "yes" answers you gave in this section. _____

(c) Mold

- (1) Are you aware of the presence of any mold on the property? Yes No
- (2) Are you aware of anything with mold on the property that has ever been covered or removed? Yes No
- (3) Are you aware if the property has ever been tested for the presence of mold? Yes No If "yes", please give date performed, type of test and test results. _____
- (4) Please explain any "yes" answers you gave in this section. _____

(d) Radon

- (1) Are you aware if the property has been tested for radon gas? Yes No If "yes", please give date performed, type of test and test results. _____
- (2) Are you aware if the property has ever been mitigated for radon gas? Yes No If "yes", please provide the date and name of the person/company who did the mitigation. _____

(e) Methamphetamine

Are you aware if the property is or was used as a lab, production or storage site for methamphetamine or was the residence of a person convicted of crimes related to methamphetamine? Yes No If "yes", please explain. _____

(f) Other Environmental Concerns

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.? Yes No If "yes", please explain. _____

SURVEY AND ZONING

- (a) Are you aware of any shared or common features with adjoining properties? Yes No
- (b) Are you aware of any rights of way, unrecorded easements, or encroachments, which affect the property? Yes No
- (c) Is any portion of the property located within the 100 year flood hazard area (flood plain)? Yes No
- (d) Do you have a survey of the property? Yes No (If "yes", please attach) Does it include all existing improvements on the property? Yes No
- (e) Are you aware of any violations of local, state, or federal laws/regulations, including zoning, relating to the property? Yes No
- (f) Please explain any "yes" answers you gave in this section. _____

INSURANCE

Are you aware of any claims that have been filed for damages to the property? Yes No If "yes", please provide the following information: date of claim, description of claim, repairs and/or replacements completed. _____

MISCELLANEOUS

- (a) The approximate age of the residence is 15 years years. The Seller has occupied the property from _____ to _____.
- (b) Has the property been continuously occupied during the last twelve months? Yes No If "no", please explain. _____
- (c) Is the property located in an area that requires an occupancy (code compliance) inspection? Yes No If "yes", please explain. _____
- (d) Are you aware if this property is located in an area that requires any specific disclosure(s) from the city or county? Yes No If "yes", please explain. _____
- (e) Is the property designated as a historical home or located in a historic district? Yes No If "yes", please explain. _____

- (f) Is property tax abated? Yes No Expiration date _____ Attach documentation from taxing authority.
- (g) Are you aware of any pets having been kept in or on the property? Yes No If "yes" please explain. Small Dog & Cat
- (h) Is the Buyer being offered a protection plan/home warranty at closing at Seller's expense? Yes No (If "yes", please attach)
- (i) Are you aware of any inoperable windows or doors, broken thermal seals, or cracked/broken glass? Yes No
- (j) Are you aware if carpet has been laid over a damaged wood floor? Yes No
- (k) Are you aware of any existing or threatened legal action affecting the property? Yes No
- (l) Are you aware of any consent required of anyone other than the signer(s) of this form to convey title to the property? Yes No
- (m) Please explain any "yes" answers you gave for (i), (j), (k), or (l) above. _____

Additional comments: _____

Seller attaches the following document(s): _____

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.

<p><u>Patricia LaRowe</u> 9-14-17 SELLER SIGNATURE DATE</p>	<p><u>Michael LaRowe</u> 9-14-17 SELLER SIGNATURE DATE</p>
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<p><u>Patricia LaRowe</u> Seller Printed Name</p> <p><u>Kathleen LaRowe</u> 9-14-17 <u>Kathleen LaRowe</u></p>	<p><u>Michael LaRowe</u> Seller Printed Name</p>
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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.

<p>_____ BUYER SIGNATURE DATE</p> <p>_____ Buyer Printed Name</p>	<p>_____ BUYER SIGNATURE DATE</p> <p>_____ Buyer Printed Name</p>
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