

Form # 2091 01/20

## SELLER'S DISCLOSURE STATEMENT

To be completed by **SELLER** concerning 1105 White Lake Dr., St. Charles, MO 63301 (Property Address) located  
in the municipality of St. Charles (if incorporated), County of St. Charles, Missouri.

**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.

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

(a) Development Name \_\_\_\_\_  
(b) Contact \_\_\_\_\_ Phone \_\_\_\_\_

Type of Property: (check all that apply) ☐ Single-Family Residence ☐ Multi-Family ☐ Condominium ☐ Townhome  
☐ Villa ☐ Co-Op

(c) Mandatory Assessment: # \_\_\_\_\_ \$ \_\_\_\_\_ per: ☐ month ☐ quarter ☐ half-year ☐ year  
Mandatory Assessment: # \_\_\_\_\_ \$ \_\_\_\_\_ per: ☐ month ☐ quarter ☐ half-year ☐ year

(d) 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 \_\_\_\_\_  
☐ 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: \_\_\_\_\_

(e) Optional Assessment(s)/Membership(s) Please explain \_\_\_\_\_

(f) Are you aware of any existing or proposed special assessments? ☐ Yes ☐ No

(g) Are you aware of any special taxes and/or district improvement assessments? ☐ Yes ☐ No

(h) Are you aware of any condition or claim which may cause an increase in assessment or fees? ☐ Yes ☐ No

(i) Are you aware of any material defects in any common or other shared elements? ☐ Yes ☐ No

(j) Are you aware of any existing indentures/restrictive covenants? ☐ Yes ☐ No

(k) Are you aware of any violation of the indentures/restrictions by yourself or by others? ☐ Yes ☐ No

(l) Is there a recorded street/road maintenance agreement? ☐ Yes ☐ No

(m) Please explain any "Yes" answer you gave for (e), (f), (g), (h), (i), (j) or (k) above: \_\_\_\_\_

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**UTILITIES****Utility****Current Provider**Gas/Propane: SPIRE if Propane, is tank ☐ Owned ☐ LeasedElectric: AMERENWater: CITY OF ST. CHARLESSewer: CITY OF ST. CHARLESTrash: REPUBLICRecycle: REPUBLICInternet: SPECTRUM

Phone: \_\_\_\_\_

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

- (a) Heating Equipment: ☒ Forced Air ☐ Hot Water Radiators ☐ Steam Radiators ☐ Radiant ☐ Baseboard
- (b) Source of heating: ☐ Electric ☒ Natural Gas ☐ Propane ☐ Fuel Oil ☐ Other \_\_\_\_\_
- (c) Type of air conditioning: ☒ Central Electric ☐ Central Gas ☐ Window/Wall (Number of window units \_\_\_\_\_)
- (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) 1 Location(s) LIVING ROOM
- ☐ 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; POOL/SPA/POND/LAKE/HOT TUB**

- (a) Water Heater: ☐ Electric ☒ Natural Gas ☐ Propane ☐ Tankless ☐ Other: \_\_\_\_\_
- (b) Ice maker supply line: ☐ Yes ☒ No
- (c) Jet Tub: ☒ Yes ☐ No
- (d) Swimming Pool/Spa/Hot Tub: ☐ Yes ☒ No  
(If Yes, attach Form #2180, Pool/Spa/Pond/Lake Addendum to Seller's Disclosure Statement)
- (e) Lawn Sprinkler System: ☐ Yes ☒ No If yes, date of last backflow device inspection certificate: \_\_\_\_\_
- (f) Are you aware of any problems or repairs needed in the plumbing system? ☒ Yes ☒ No If "Yes", please explain JET TUB - SWITCH STUCK ON ONE SPEED

**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: CITY OF ST. CHARLES
- (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? \_\_\_\_\_
- (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(s) Number of controls \_\_\_\_\_  
☐ Security Alarm System ☐ Owned ☐ Leased /Lease information: \_\_\_\_\_

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- 111 ☐ Satellite Dish ☐ Owned ☐ Leased/Lease Information: \_\_\_\_\_  
112 ☐ Electronic Pet Fence System Number of Collars: \_\_\_\_\_ ☐ Other: \_\_\_\_\_  
113 (d) Are you aware of any items in this section in need of repair or replacement? ☐ Yes ☒ No If "Yes", please explain \_\_\_\_\_  
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115 **ELECTRICAL**

- 116 Type of service panel: ☐ Fuses ☒ Circuit Breakers ☐ Other: \_\_\_\_\_  
117 (a) Type of wiring: ☐ Copper ☐ Aluminum ☐ Knob and Tube ☒ Unknown  
118 (b) Are you aware of any problems or repairs needed in the electrical system? ☐ Yes ☒ No If "Yes", please explain \_\_\_\_\_  
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120 **ROOF, GUTTERS AND DOWNSPOUTS**

- 121 (a) What is the approximate age of the roof? 3 Years. Documented? ☒ Yes ☐ No  
122 (b) Has the roof ever leaked during your ownership? ☐ Yes ☒ No If "Yes" please explain \_\_\_\_\_  
123  
124 (c) Has the roof been repaired, recovered or any portion of it replaced or recovered during your ownership? ☒ Yes ☐ No If "Yes",  
125 please explain NEW ROOF 2020  
126 (d) Are you aware of any problems with the roof, gutters or downspouts? ☐ Yes ☒ No If "Yes", please explain \_\_\_\_\_  
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128 **CONSTRUCTION**

- 129 (a) Are you aware of any problems with the footing, foundation walls, sub-floor, interior and exterior walls, roof construction,  
130 decks/porches or other load bearing components? ☐ Yes ☒ No If "Yes" please describe in detail \_\_\_\_\_  
131  
132 (b) Are you aware of any repairs to any of the building elements listed in (a) above? ☐ Yes ☒ No If "Yes", please describe the  
133 location, extent, date and name of the person/company who did the repair or control effort \_\_\_\_\_  
134  
135 (c) Are you aware that any of the work in (b) above was completed without required permits? ☐ Yes ☒ No  
136 (d) List all significant additions, modifications, renovations, & alterations to the property during your ownership: \_\_\_\_\_  
137  
138 (e) Were required permits obtained for the work in (d) above? ☐ Yes ☐ No

139 **BASEMENT AND CRAWL SPACE (Complete only if applicable)**

- 140 (a) ☐ Sump pit ☒ Sump pit and pump  
141 (b) Type of foundation: ☒ Concrete ☐ Stone ☐ Cinder Block ☐ Wood  
142 (c) Are you aware of any dampness, water accumulation or leakage, in the basement or crawl space? ☐ Yes ☒ No If "Yes", please  
143 describe in detail \_\_\_\_\_  
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146 (d) Are you aware of any repairs or other attempts to control any water or dampness problem in the basement or crawl space?  
147 ☐ Yes ☒ No If "Yes", please describe the location, extent, date and name of the person/company who did the repair or control  
148 effort \_\_\_\_\_  
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150 **PESTS OR TERMITES/WOOD DESTROYING INSECTS**

- 151 (a) Are you aware of any pests or termites/wood destroying insects impacting the property and improvements? ☐ Yes ☒ No  
152 (b) Are you aware of any uncorrected damage to the property caused by pests or termites/wood destroying insects? ☐ Yes ☒ No  
153 (c) Is your property currently under a warranty contract by a licensed pest/termite control company? ☒ Yes ☐ No  
154 (d) Are you aware of any pest/termite control reports for the property? ☒ Yes ☐ No  
155 (e) Are you aware of any pest/termite control treatments to the property? ☒ Yes ☐ No  
156 (f) Please explain any "Yes" answers you gave in this section AMCO RANGER  
157 - YEARLY PREV. MAINT

158 **SOIL AND DRAINAGE**

- 159 (a) Are you aware of any fill, expansive soil or sinkholes on the property or that may affect the property? ☐ Yes ☒ No  
160 (b) Are you aware of any soil, earth movement, flood, drainage or grading problems on the property or that may affect the  
161 property? ☐ Yes ☒ No  
162 (c) Are you aware of any past, present or proposed mining, strip-mining, or any other excavations on the property or that may affect  
163 the property? ☐ Yes ☒ No  
164 (d) Are you aware of any Post-construction Stormwater Best Management Practices (BMPs) on the property? (BMPs are private  
165 stormwater management facilities which include a recorded formal Maintenance Agreement with the Metropolitan Sewer District,  
166 e.g. retention ponds, rain gardens, sand filters, permeable pavement) ☐ Yes ☒ No  
167 (e) Please explain any "Yes" answers you gave in this section \_\_\_\_\_  
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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 2016 - HOME INSP. TEST  
(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 2016 - RELIABLE RADON L.L.C.

(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 a crime related to methamphetamine or a derivative controlled substance related thereto?  
☐ Yes ☒ No If "Yes", Section 442.606 RSMo requires you to disclose such facts in writing, please explain

(f) Waste Disposal Site or Demolition Landfill (permitted or unpermitted)

Are you aware of any permitted or unpermitted solid waste disposal site or demolition landfill on the property? ☐ Yes ☒ No  
If "Yes", Section 260.213 RSMo requires you to disclose the location of any such site on the property. Please provide such information.

**Note: If Seller checks "Yes", Buyer may be assuming liability to the State for any remedial action at the property.**

(g) Radioactive or Hazardous Materials

Have you ever received a report stating affirmatively that the property is or was previously contaminated with radioactive material or other hazardous material? ☐ Yes ☒ No If "Yes", Section 442.055 RSMo requires you to disclose such knowledge in writing. Please provide such information, including a copy of such report, if available.

(h) 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

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**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

HAIL DAMAGE To ROOF - NEW ROOF

**MISCELLANEOUS**

- (a) The approximate age of the residence is 38 years. The Seller has occupied the property from 3/2016 to PRESENT
- (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 any compliance inspection(s) including municipality, conservation, fire district or any other required governmental authority? ☒ Yes ☐ No If "Yes", please explain ST. CHARLES CITY
- (d) Is the property 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 \_\_\_\_\_
- (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:**

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Seller attaches the following document(s): \_\_\_\_\_


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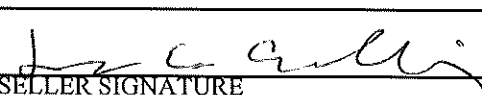
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262 **SELLER'S ACKNOWLEDGEMENT:**

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

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267 SELLER SIGNATURE DATE


268 ~~LAURENCE~~  
269 ~~Lawrence~~ Culligan  
Seller Printed Name

  
SELLER SIGNATURE DATE

Jane Culligan  
Seller Printed Name

270 **BUYER'S ACKNOWLEDGEMENT:**

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

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277 BUYER SIGNATURE DATE

278  
279 Buyer Printed Name

  
BUYER SIGNATURE DATE

Buyer Printed Name