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If you do not understand it, consult your attorney.
The text of this form may not be altered in any manner
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Form # 2091 01/20

SELLER'S DISCLOSURE STATEMENT

1 To be completed by **SELLER** concerning 7509 Finestowne Pointe Court, Unincorporated, MO 63129 (Property Address) located
2 in the municipality of Unincorporated (if incorporated), County of St. Louis County, Missouri.
3 **Note: If Seller knows or suspects some condition which might lower the value of the property being sold or adversely affect**
4 **Buyer's decision to buy the property, then Seller needs to disclose it. This statement will assist Buyer in evaluating the property**
5 **being considered. Real estate brokers and agents involved in the sale do not inspect the property for defects, and they cannot**
6 **guarantee the accuracy of the information in this form.**

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

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

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

- 28 (a) Development Name Finestowne Ridge Assessments
- 29 (b) Contact Tom Kersting Phone 314-313-5395
- 30 Type of Property: (check all that apply) Single-Family Residence Multi-Family Condominium Townhome
- 31 Villa Co-Op
- 32 (c) Mandatory Assessment: # \$150 per: month quarter half-year year
- 33 Mandatory Assessment: # \$ per: month quarter half-year year
- 34 (d) Mandatory Assessment(s) include:
- 35 entrance sign/structure street maintenance common ground snow removal of common area
- 36 snow removal specific to this dwelling landscaping of common area landscaping specific to this dwelling
- 37 clubhouse pool tennis court exercise area reception facility water sewer trash removal
- 38 doorman cooling heating security elevator other common facility
- 39 assigned parking space(s): how many identified as some insurance real estate taxes
- 40 other specific item(s):
- 41 Exterior Maintenance of this dwelling covered by Assessment:
- 42 (e) Optional Assessment(s)/Membership(s) Please explain
- 43
- 44 (f) Are you aware of any existing or proposed special assessments? Yes No
- 45 (g) Are you aware of any special taxes and/or district improvement assessments? Yes No
- 46 (h) Are you aware of any condition or claim which may cause an increase in assessment or fees? Yes No
- 47 (i) Are you aware of any material defects in any common or other shared elements? Yes No
- 48 (j) Are you aware of any existing indentures/restrictive covenants? Yes No
- 49 (k) Are you aware of any violation of the indentures/restrictions by yourself or by others? Yes No
- 50 (l) Is there a recorded street/road maintenance agreement? Yes No
- 51 (m) Please explain any "Yes" answer you gave for (e), (f), (g), (h), (i), (j) or (k) above:
- 52

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53 **UTILITIES**

54 **Utility** _____ **Current Provider** _____

55 Gas/Propane: GAS _____ if Propane, is tank Owned Leased

56 Electric: Ameren _____

57 Water: American Water _____

58 Sewer: _____

59 Trash: _____

60 Recycle: _____

61 Internet: Charter _____

62 Phone: _____

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

64 (a) Heating Equipment: Forced Air Hot Water Radiators Steam Radiators Radiant Baseboard

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

66 (c) Type of air conditioning: Central Electric Central Gas Window/Wall (Number of window units _____)

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

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

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

70 _____
71 (g) Other details: _____
72

73 **FIREPLACE(S)**

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

75 (b) Type of flues/venting:

76 Functional: (properly vented for wood burning and vented gas logs) Number of fireplace(s) _____ Location(s) _____

77 Non-Functional: Number of fireplace(s) _____ Location(s) _____ Please explain _____

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

79 _____

80 **PLUMBING SYSTEM, FIXTURES AND EQUIPMENT; POOL/SPA/POND/LAKE/HOT TUB**

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

82 (b) Ice maker supply line: Yes No

83 (c) Jet Tub: Yes No

84 (d) Swimming Pool/Spa/Hot Tub: Yes No

85 **(If Yes, attach Form #2180, Pool/Spa/Pond/Lake Addendum to Seller's Disclosure Statement)**

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

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

88 _____

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

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

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

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

93 (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 _____

94 _____

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

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

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

98 (c) When was the septic/aerator system last serviced? _____

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

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

102 (a) Electrical Appliances and Equipment: Electric Stove/Range/Cook top Oven Built-in Microwave Oven
103 Dishwasher Garbage Disposal Trash Compactor Wired smoke alarms Electric dryer (hook up)
104 Ceiling Fan(s) Intercom System Central Vacuum System Other _____

105 (b) Gas Appliances & Equipment: Natural Gas Propane

106 Oven Gas Stove/Range/Cook top Exterior Lights Barbecue Water heater Tankless Water Heater

107 Gas dryer (hook up) Other _____

108 (c) Other Equipment: TV Antenna Cable Wiring Phone Wiring Network/Data Wiring

109 Electric Garage Door Opener(s) Number of controls _____

110 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 _____
 114 _____

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 _____
 119 _____

120 **ROOF, GUTTERS AND DOWNSPOUTS**

121 (a) What is the approximate age of the roof? _____ 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 _____
 126 (d) Are you aware of any problems with the roof, gutters or downspouts? Yes No If "Yes", please explain _____
 127 _____

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 _____
 144 _____
 145 _____
 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 _____
 149 _____

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 _____
 157 _____

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 _____
 168 _____

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169 **HAZARDOUS SUBSTANCES/OTHER ENVIRONMENTAL CONCERNS**

170 (a) Lead: (Note: Production of lead-based paint was banned in 1978. See Disclosure of Information and Acknowledgement Lead Based
171 Paint and/or Lead-Based Paint Hazards, form #2049.)
172 (1) Are you aware of the presence of any lead hazards (such as paint, water supply lines, etc.) on the property? Yes No
173 (2) Are you aware if it has ever been covered or removed? Yes No
174 (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
175 results _____
176 (4) Please explain any "Yes" answers you gave in this section _____
177

178 (b) Asbestos Materials
179 (1) Are you aware of the presence of asbestos materials on the property, such as roof shingles, siding, insulation, ceiling, flooring,
180 pipe wrap, etc.? Yes No
181 (2) Are you aware of any asbestos material that has been encapsulated or removed? Yes No
182 (3) Are you aware if the property has been tested for the presence of asbestos? Yes No If "Yes", please give date performed,
183 type of test and test results _____
184 (4) Please explain any "Yes" answers you gave in this section _____
185

186 (c) Mold
187 (1) Are you aware of the presence of any mold on the property? Yes No
188 (2) Are you aware of anything with mold on the property that has ever been covered or removed? Yes No
189 (3) Are you aware if the property has ever been tested for the presence of mold? Yes No If "Yes", please give date performed,
190 type of test and test results _____
191 (4) Please explain any "Yes" answers you gave in this section _____
192

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

198 (e) Methamphetamine
199 Are you aware if the property is or was used as a lab, production or storage site for methamphetamine or was the residence of
200 a person convicted of a crime related to methamphetamine or a derivative controlled substance related thereto?
201 Yes No If "Yes", Section 442.606 RSMo requires you to disclose such facts in writing, please explain
202 _____

203 (f) Waste Disposal Site or Demolition Landfill (permitted or unpermitted)
204 Are you aware of any permitted or unpermitted solid waste disposal site or demolition landfill on the property? Yes No
205 If "Yes", Section 260.213 RSMo requires you to disclose the location of any such site on the property. Please provide such
206 information. _____
207

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

209 (g) Radioactive or Hazardous Materials
210 Have you ever received a report stating affirmatively that the property is or was previously contaminated with radioactive
211 material or other hazardous material? Yes No If "Yes", Section 442.055 RSMo requires you to disclose such knowledge
212 in writing. Please provide such information, including a copy of such report, if available. _____
213

214 (h) Other Environmental Concerns
215 Are you aware of any other environmental concerns that may affect the property such as polychlorinated biphenyls (PCB's),
216 electro-magnetic fields (EMF's), underground fuel tanks, unused septic or storage tanks, etc.? Yes No If "Yes", please
217 explain _____
218

219 **SURVEY AND ZONING**

220 (a) Are you aware of any shared or common features with adjoining properties? Yes No
221 (b) Are you aware of any rights of way, unrecorded easements, or encroachments, which affect the property? Yes No
222 (c) Is any portion of the property located within the 100-year flood hazard area (flood plain)? Yes No
223 (d) Do you have a survey of the property? Yes No (If "Yes", please attach) Does it include all existing improvements on the
224 property? Yes No
225 (e) Are you aware of any violations of local, state, or federal laws/regulations, including zoning, relating to the property? Yes No
226 (f) Please explain any "Yes" answers you gave in this section _____
227

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228 **INSURANCE**

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

234 **MISCELLANEOUS**

- 235 (a) The approximate age of the residence is _____ years. The Seller has occupied the property from _____ to _____.
- 236 (b) Has the property been continuously occupied during the last twelve months? Yes No If "No", please explain I live in
237 Chicago, my mom lives in my house .
- 238 (c) Is the property located in an area that requires any compliance inspection(s) including municipality, conservation, fire district or
239 any other required governmental authority? Yes No If "Yes", please explain _____
240 _____
- 241 (d) Is the property located in an area that requires any specific disclosure(s) from the city or county? Yes No If "Yes", please
242 explain _____
- 243 (e) Is the property designated as a historical home or located in a historic district? Yes No If "Yes", please explain _____
244 _____
- 245 (f) Is property tax abated? Yes No Expiration date _____ Attach documentation from taxing authority.
- 246 (g) Are you aware of any pets having been kept in or on the property? Yes No If "Yes" please explain _____
247 _____
- 248 (h) Is the Buyer being offered a protection plan/home warranty at closing at Seller's expense? Yes No (If "Yes", please attach)
- 249 (i) Are you aware of any inoperable windows or doors, broken thermal seals, or cracked/broken glass? Yes No
- 250 (j) Are you aware if carpet has been laid over a damaged wood floor? Yes No
- 251 (k) Are you aware of any existing or threatened legal action affecting the property? Yes No
- 252 (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
- 253 (m) Please explain any "Yes" answers you gave for (i), (j), (k), or (l) above _____
254 _____

255 **Additional Comments:**

256 _____
257 _____
258 _____
259 _____
260 _____

261 Seller attaches the following document(s): _____



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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.

266  
267 SELLER SIGNATURE DATE


SELLER SIGNATURE DATE


268 Shafiq Ahadi
269 Seller Printed Name

Shafiq Ahadi
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.

276 
277 BUYER SIGNATURE DATE


BUYER SIGNATURE DATE

278 _____
279 Buyer Printed Name

Buyer Printed Name