eXCHANGE
Realty Cedar Rapids

SELLER'S PROPERTY DISCLOSURE

Purpose of Disclosure: Completion of this form satisfies the requirements of Iowa Code Chapter 558A which mandates the Seller discloses the condition and other relevant information about the property, unless exempt. This statement shall not be a warranty of any kind by the Seller and shall not be intended as a substitute for any inspection or warranty the Buyer may wish to obtain

PROPERTY ADDRESS 1210 Pacific St Ely Iowa 52227

PROPERTY OWNER Laura and Josh Umstead

1. **How long have you owned the property?** 5.5 ☒ years ☐ months
2. **This is my:** ☒ Residence ☐ Investment Property ☐ Other _____
3. **Occupancy type is the following:** ☒ Single Family ☐ Condominium ☐ Zero Lot line/Bi-attached ☐ Multi-family (2-4 units)

Groundwater Hazard:
Is there a private burial site, well, geothermal system, solid waste disposal, underground storage tank, hazardous or private sewage disposal system on the property as described in Iowa Code section 558.69? ☐ Yes ☒ No ☐ Unknown
If No, this transaction is exempt from the requirement to submit a Groundwater Hazard Statement at closing.

Exempt Properties:
Properties exempted from the Seller's disclosure requirement include (IA Code 558A): Bare ground, property containing 5 or more dwelling units; court ordered transfers; transfers by a power of attorney; foreclosures; lenders selling foreclosed properties; transfers by a fiduciary in the course of the administration of a decedent's estate, guardianship, conservatorship, or trust. This exemption shall not apply to a transfer of real estate in which the fiduciary is a living natural person and was an occupant in possession of the real estate at any time within the twelve consecutive months immediately preceding the date of transfer; between joint tenants, or tenants in common; to or from any governmental division; quit claim deeds; intrafamily transfers; between divorcing spouses; commercial or agricultural property which has no dwellings. Seller certifies that the property is exempt from the requirement(s) of Iowa Code 558A because one of the above exemptions apply.

☐ This property is exempt because one or more of the above exemptions apply. **(If exempt, sign here then skip to Section 17)**

Seller Signature	Date	Seller Signature	Date
Legal Name (Printed)		Legal Name (Printed)	
Buyer Signature	Date	Buyer Signature	Date
Legal Name (Printed)		Legal Name (Printed)	

Seller's Disclosure Statement:
Seller discloses the following information regarding the property and certifies this information is true and accurate to the best of the Seller's knowledge as of the date signed. Seller authorizes Exchange Realty to provide a copy of this statement to any person or entity in connection with the actual or anticipated sale of the property. The following are representations made by Seller and are not the representations of the Exchange Realty, who has no independent knowledge of the condition of the property except that which is set out on this form and the Seller agrees to indemnify and hold Exchange Realty and its affiliates harmless in the event that it is incorrect. **Please be aware that the Purchase/Sale Contract supersedes this Seller's Property Disclosure. Items included or excluded in the Purchase/Sale Contract will take precedence.**

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 an item does not apply to your property, select "N/A" (not applicable).
6. All approximations must be identified "AP" If you do not know the facts, select "Unknown"
7. Retain a copy of this statement.

PROPERTY ADDRESS 1210 Pacific St Ely Iowa 52227

1. Zoning

A. Do you know the property's present zoning classification? If so, indicate here: Residential	☒ Yes ☐ No ☐ Unknown
B. Is the property located in a government designated flood zone or flood plain? If Yes, what is the current flood plain designation? _____	☐ Yes ☒ No ☐ Unknown
C. Is the property located within an officially designated historic or improvement district that may impose restrictions, special assessments, or additional taxes?	☐ Yes ☒ No ☐ Unknown
D. Is the property currently classified as a forest or fruit-tree reservation under Iowa Code Chapter 427C?	☐ Yes ☒ No ☐ Unknown
E. To the best of your knowledge, do all structures including house, carport, garage, shed, or other meet applicable zoning setback and height requirements? **If No, explain in the comments below.**	☒ Yes ☐ No ☐ Unknown
F. Does the property have any other county, city or private restrictions? **If Yes, explain in the comments below.**	☐ Yes ☒ No ☐ Unknown
G. Are there any zoning or land use changes planned that could affect the use of the property? **If Yes, explain in the comments below.**	☐ Yes ☒ No ☐ Unknown

2. Neighborhood

A. Are there any waste dumps, disposal sites, or landfills in the vicinity of the property, or any activity or conditions nearby creating smoke, smell, noise, or other environmental influences? **If Yes, explain in the comments below.**	☐ Yes ☒ No ☐ Unknown
B. Are there any street, sidewalk, or utility changes planned that could affect and/or be assessed against the property? **If Yes, explain in the comments below, including the amount of any special assessment against this property, if applicable.**	☐ Yes ☒ No ☐ Unknown

3. Access – Is the property on a public street/road? ☒ Yes ☐ No **If Yes, skip to Section 4.**

A. Is there a ☐ Road or ☐ Easement for access to the property?	☐ Yes ☒ No ☐ Unknown
If Yes, is the road agreement or easement agreement recorded?	☐ Yes ☐ No ☐ Unknown ☐ N/A
B. If the road or easement is shared with any other property, is there a written and recorded agreement? **If Yes, provide copy of the agreement.**	☐ Yes ☐ No ☐ Unknown ☐ N/A
C. Has there been any water, flooding or mud that affects use of the access road or easement?	☐ Yes ☐ No ☐ Unknown
D. Do you know of any plans or have you received notice to improve the road/easement or know of any future plans to dedicate it to the city or county? **If Yes, explain in the comments below.**	☐ Yes ☐ No

4. The property is subject to: ☐ **Homeowners Association (HOA)** ☐ **Restrictive Covenants** **If no HOA, skip to Section 5.**

A. Name and Contact Person of HOA _____ Phone _____ Email _____	
B. Is this HOA set up as an age 55 and older community?	☐ Yes ☐ No ☐ Unknown
C. Are dues payable to the HOA? **If No, Skip to number 4H.** If yes, what is the amount? $_____ ☐ Monthly ☐ Quarterly ☐ Semiannually ☐ Annually What do the dues cover? _____	☐ Yes ☐ No ☐ Unknown
D. Is the HOA planning to raise dues? **If Yes, explain in the comments below.**	☐ Yes ☐ No ☐ Unknown
E. Is there a new owner startup fee? If so, how much is the startup fee? $_____	☐ Yes ☐ No ☐ Unknown
F. Are there any common areas, such as pools, tennis courts, walkways, driveways, streets, etc. that are co-owned with others or the HOA, which has authority over the property? **If Yes, explain in the comments below.**	☐ Yes ☐ No ☐ Unknown
G. Are there any special assessments proposed or levied by the HOA against the property? **If Yes, explain in the comments below, including the purpose and amount of the proposed assessment.**	☐ Yes ☐ No ☐ Unknown
H. Has the HOA filed an insurance claim in the past five (5) years for a property/casualty loss or major damage caused by hail, wind, fire, flood, etc?	☐ Yes ☐ No ☐ Unknown

Item #	Comments

PROPERTY ADDRESS 1210 Pacific St Ely IWA 52227

5. Shared Property, Easements, and Encroachments

A. Are there any features of the property known to be shared in common with adjoining landowners, such as fences, walkways, driveways, streets, wells, septic systems, etc whose use or maintenance responsibility may have an effect on the property? **If Yes, explain in the comments below.**	☐ Yes ☒ No ☐ Unknown
B. Are there any easements or other's rights affecting the property? **If Yes, explain in the comments below.**	☐ Yes ☒ No ☐ Unknown
C. Does anything on your property extend onto a neighboring property, or does anything on a neighboring property extend onto your property? **If Yes, explain in the comments below.**	☐ Yes ☒ No ☐ Unknown ☐ N/A

6. Roof/Attic

A. House: Material Asphalt Age: ____ years # of Layers: 1 Garage: Material ____ Age: ____ years # of Layers: ____	
B. Has the roof on the house, garage, outbuildings, or shed leaked at anytime? If Yes, has the roof and all resulting damage been repaired? **Explain in the comments.**	☐ Yes ☒ No ☐ Unknown ☐ N/A
C. Is there attic insulation? Type Blown in Depth ____	☒ Yes ☐ No ☐ Unknown ☐ N/A

7. Windows and Doors

A. Are there any issues with windows opening, closing, or locking?	☐ Yes ☒ No ☐ Unknown
B. Are there any cracked or broken windowpanes, seals or operating components?	☐ Yes ☒ No ☐ Unknown
C. Are there any issues with interior or exterior doors opening or closing?	☐ Yes ☒ No ☐ Unknown
D. Are there screens for all windows and doors designed to have screens?	☒ Yes ☐ No ☐ Unknown

8. Water – The property is served by: ☒ **Public/City Water** ☐ **Well Water** **If Public/City Water, skip to 8F.**

A. Is the well water system operating properly (pipes, tank, pump, pressure, etc)?	☐ Yes ☐ No ☐ Unknown
B. Has the well water ever been tested to find contaminants (bacteria, nitrate, etc) exceeding EPA maximum levels?	☐ Yes ☐ No ☐ Unknown
C. Has the well water been tested by the Iowa DNR with passing results within the past year?	☐ Yes ☐ No ☐ Unknown
D. If the well serves anyone other than your property, is there a written and recorded agreement for sharing the costs of repairs and/or replacement? **If Yes, attach the agreement.**	☐ Yes ☐ No ☐ Unknown
E. Are there any plans to bring public/city water service to your area? If Yes, will there be any requirements to connect to city water lines when available?	☐ Yes ☐ No ☐ Unknown ☐ Yes ☐ No ☐ Unknown
F Are there any abandoned wells on the property? If yes, have they been capped or filled?	☐ Yes ☒ No ☐ Unknown ☐ N/A ☐ Yes ☐ No ☐ Unknown ☐ N/A
G. Are there currently, or have there ever been, any lead water service lines present? **If Yes, explain in comments below.**	☐ Yes ☒ No ☐ Unknown

9. Plumbing and Electrical

A. Age of Water Heater(s): ____ years Are there any problems with the water heater(s)? **If Yes or Unknown, explain in the comments below.**	☐ Yes ☒ No ☒ Unknown
B. Is the plumbing system, including pipes, faucets, fixtures, drains, toilets, and sewer lines in proper working order to the best of your knowledge? **If No, explain in the comments below.**	☒ Yes ☐ No ☐ Unknown
C. Is there an irrigation system? If yes, do you have a separate meter or water supply source? **If Yes, explain in comments below.**	☐ Yes ☒ No ☐ Unknown ☐ N/A ☐ Yes ☐ No ☐ Unknown ☐ N/A
D. Is the electrical system, including wiring, switches, outlets, and service in proper working order to the best of your knowledge? **If No, explain in the comments below.**	☒ Yes ☐ No ☐ Unknown

Item #	Comments
9A	Unknown age of water heater

 Buyer Initials ____ ____ Seller Initials WW ____ IA260801

PROPERTY ADDRESS 1210 Pacific St Ely IA 52227

10. Heating and Cooling

A. Age of Heating Units(s): _____ years Age of Cooling Unit(s): _____ years Unknown age	
B. Are there any problems with the heating system(s) or cooling system(s)? **If Yes or Unknown, explain in the comments below.**	☐ Yes ☒ No ☐ Unknown
C. Is there a fireplace or other secondary heat source (gas fireplace, wood-burning fireplace, garage heater)? **If No, skip to number 10E. If Yes, is it in proper working order?**	☒ Yes ☐ No ☐ Unknown ☒ Yes ☐ No ☐ Unknown
D. If there is a chimney for the secondary heat source, is it in good working order?	☐ Yes ☒ No ☐ Unknown
E. Is the property served by Liquid Propane (LP) gas? **If No, skip to number 11.** If Yes, the tank is: ☐ Leased ☐ Owned and stays ☐ Owned and will be removed If leased, the leasing company is: _____	☐ Yes ☒ No ☐ Unknown
F. Will LP gas be left in the tank for the Buyer? If Yes, is the Seller requesting a credit for the LP gas at closing?	☐ Yes ☐ No ☐ Unknown ☐ Yes ☐ No ☐ Unknown

11. Sewage – The property is served by: ☒ **Public Sewer System** ☐ **Septic Tank System** **If a Public Sewer System, skip to 11G.**

A. Regarding the septic system construction, was a permit issued and was it approved by the city or county following its construction? Age of the septic system: _____ years When was it last pumped? _____ Age of the drain field: _____ years	☐ Yes ☐ No ☐ Unknown
B. Do you know the location of the septic tank and drain field? **If Yes, explain in the comments below.**	☐ Yes ☐ No ☐ Unknown
C. Has the septic system and drain field been inspected and approved for real estate transfer within the past 24 months by a certified DNR inspector, per Iowa Code 455B.172? If exempt, seller to certify property is exempt from the requirements of Iowa Code 455B. Exemption will need to be selected on Groundwater Hazard Statement.	☐ Yes ☐ No ☐ Unknown
D. Does the Seller warrant, to the best of their knowledge, that the septic system is entirely located on the property? **If No, explain in the comments below.**	☐ Yes ☐ No ☐ Unknown
E. Does the Seller warrant, to the best of their knowledge, that the septic system is in good working order?	☐ Yes ☐ No ☐ Unknown
F. Are there any plans to bring city sewer to your area or requirements to connect to city sewer?	☐ Yes ☐ No ☐ Unknown
G. Is any part of the sewer or septic line Orangeburg pipe? **If Yes, explain in the comments below.**	☐ Yes ☒ No ☐ Unknown
H. Have there been any sewer back ups? **If Yes, explain in the comments below.**	☐ Yes ☒ No ☐ Unknown

12. Hazardous Materials

A. Has there been the presence of, or has there ever been any test, for the presence of: ☒ Radon Gas ☐ Asbestos ☐ Lead Based Paint ☐ Toxic Mold ☐ Methamphetamine **If you selected any of the above, explain in the comments below, and if available, attach test results.**	☐ Yes ☒ No ☐ Unknown
B. Is there a radon mitigation system? If yes, the system is: ☒ Active ☐ Passive	☒ Yes ☐ No ☐ Unknown
C. Are there any underground storage tanks of any kind? **If Yes, explain in the comments below.**	☐ Yes ☒ No ☐ Unknown ☐ N/A

13. Structural Damage

A. Has there been fire, weather, or any other type of structural damage to the property?	☐ Yes ☐ No ☒ Unknown
B. Are there any active or inactive structural pest infestations? If Yes, provide date of most recent treatment: _____	☐ Yes ☒ No ☐ Unknown
C. Is there any wood destroying insect damage, water damage, or dry rot to the house or other structures? **If Yes, explain in the comments below.**	☐ Yes ☒ No ☐ Unknown
D. Is there a "Wood Destroying Insect Warranty" presently in place for this property? If Yes, will the warranty be transferred at closing?	☐ Yes ☒ No ☐ Unknown ☐ Yes ☐ No ☐ Unknown

Item #	Comments
12A	Mitigation System

 Buyer Initials _____ _____ Seller Initials LH LH IA260801

PROPERTY ADDRESS 1210 Pearl St Ely IOWA 52227

14. Grounds, Settling, and Flooding

A. Are you aware of any dead, dying, significantly damaged, diseased, or hazardous trees on the property?	☐ Yes ☒ No ☐ Unknown ☐ N/A
B. Has any part of the property been built up with fill dirt, waste or other materials?	☐ Yes ☒ No ☐ Unknown ☐ N/A
C. Has there been any settling, flooding, drainage or grading problems? **If Yes, explain in the comments below.**	☐ Yes ☒ No ☐ Unknown ☐ N/A
D. Has there been any flooding or seepage in the basement, crawl space, or cement floor slab?	☐ Yes ☒ No ☐ Unknown ☐ N/A
E. Is there a sump pump?	☐ Yes ☒ No ☐ Unknown ☐ N/A
If Yes, are there any problems with the sump pump? **If Yes, explain in the comments below.**	☐ Yes ☐ No ☐ Unknown ☐ N/A

15. Claims and Assessments

A. Are there any legal disputes or actions concerning the property with neighbors or anyone else?	☐ Yes ☒ No ☐ Unknown
B. Are there any special assessments proposed, levied, or pending against the property? **If Yes, explain in the comments below the purpose and amount of the assessment.**	☐ Yes ☒ No ☐ Unknown

16. Other: If Yes to A, B, or C, explain in the comments below.

A. Is there anything else which would adversely affect the value or desirability of the property?	☐ Yes ☒ No ☐ Unknown
B. Will there be anything left on the property after closing? (paint, tires, batteries, oil, furniture, junk, etc.)	☒ Yes ☐ No ☐ Unknown Kitchen table
C. Are there any locks on the property for which you do not have keys and/or codes?	☐ Yes ☒ No ☐ Unknown

D. Current Utility Providers:

Electric Alliant Energy
Gas Mid American
Water City of Ely
Cable Southslope
Internet Southslope
Garbage City of Ely

17. Items to be included with the sale of the property. Items selected as Yes will remain with the property.
For EXEMPT properties, no warranties or guarantees are provided regarding the condition of the items. They are conveyed "as is"

Alarm/Security System	☐ Yes ☐ No ☒ N/A	
Basketball Board & Hoop	☐ Yes ☐ No ☒ N/A	
Blinds & Shades	☒ Yes ☐ No ☐ N/A	
Carbon Monoxide Detector	☐ Yes ☐ No ☒ N/A	How many? Location(s)?
Ceiling Fan	☒ Yes ☐ No ☐ N/A	All Rms Upt
Central Vacuum System & Attachments	☐ Yes ☐ No ☒ N/A	
Clothes Dryer	☒ Yes ☐ No ☐ N/A	☐ Electric ☐ Gas ☐ Both
Clothes Washer	☒ Yes ☐ No ☐ N/A	
Dishwasher	☒ Yes ☐ No ☐ N/A	
Disposal	☒ Yes ☐ No ☐ N/A	
Draperies, Curtains, Rods	☒ Yes ☐ No ☐ N/A	
Electric Car Charging Station	☐ Yes ☐ No ☒ N/A	
Fencing	☐ Yes ☐ No ☒ N/A	
Fireplace Insert/Equipment	☒ Yes ☐ No ☐ N/A	
Furnace Humidifier	☐ Yes ☐ No ☒ N/A	
Garage Door Opener	☒ Yes ☐ No ☐ N/A	How many functional remote controls and keypads? 2, 1 key pad
Garage Heater/Furnace	☒ Yes ☐ No ☐ N/A	

Item #	Comments

 Buyer Initials _____ _____ Seller Initials WI gH IA260801

PROPERTY ADDRESS 1210 Pacific St Ely Iowa 52227

Gas Grill/Gas Light	☐ Yes ☐ No ☒ N/A	
Generator	☐ Yes ☐ No ☒ N/A	☐ Attached ☐ Portable Powered by: ☐ Natural Gas ☐ Liquid Propane ☐ Diesel
Light Fixtures	☒ Yes ☐ No ☐ N/A	
Microwave	☒ Yes ☐ No ☐ N/A	
Mirrors	☒ Yes ☐ No ☒ N/A	
Oven/Range/Cooktop	☒ Yes ☐ No ☐ N/A	☐ Electric ☐ Gas ☐ Both
Pool & Equipment	☐ Yes ☐ No ☒ N/A	
Refrigerator	☒ Yes ☐ No ☐ N/A	How many? Location(s)?
Safe	☐ Yes ☐ No ☒ N/A	
Sauna/Hot Tub	☐ Yes ☐ No ☒ N/A	
Shelving	☒ Yes ☐ No ☐ N/A	
Smart Thermostat	☐ Yes ☐ No ☒ N/A	Brand.
Smoke Alarms/Detectors	☒ Yes ☐ No ☐ N/A	
Solar Collector Equipment	☐ Yes ☐ No ☒ N/A	☐ Leased ☐ Owned
Stand-alone Freezer	☐ Yes ☐ No ☒ N/A	
Storage Shed	☒ Yes ☐ No ☐ N/A	
Swing Set	☐ Yes ☐ No ☒ N/A	
Trash Compactor	☐ Yes ☐ No ☒ N/A	
TV Wall Mounts	☒ Yes ☐ No ☐ N/A	How many? 2 Location(s)? Basement / Bedroom
Underground Pet Fence	☐ Yes ☐ No ☒ N/A	
Video System (Doorbell or other)	☒ Yes ☐ No ☐ N/A	Ring doorbell
Water Filtration System	☐ Yes ☐ No ☒ N/A	☐ Leased ☐ Owned
Water Softener	☒ Yes ☐ No ☐ N/A	☐ Leased ☒ Owned
Window/Wall Air Conditioner	☐ Yes ☐ No ☒ N/A	
Wood-Burning Stove	☐ Yes ☐ No ☒ N/A	

Item #	Comments

☐ Addendum(s) and/or other documentation attached

Seller has indicated above the history and condition of all the items based solely on the information known or reasonably available to the Seller. 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 Exchange Realty or any of its affiliates liable for any representation not directly made by Exchange Realty or its affiliated licensees. Seller hereby acknowledges Seller has retained a copy of this statement. Seller acknowledges that Buyer be provided the "Iowa Radon Home-Buyers and Seller Fact Sheet" prepared by the Iowa Department of Public Health.

Signature — Date 9/2/26

Laura J Umstead
Legal Name (Printed)

Signature — Date 9/2/26

Joshua Umstead
Legal Name (Printed)

Buyer hereby acknowledges receipt of this Seller's Property Disclosure and agrees that no representations regarding the condition of the subject property have been made, other than those made above. Exchange Realty and its affiliates make no representations and are not responsible for any conditions existing on the property. **Buyer acknowledges receipt of the "Iowa Radon Home-Buyers and Sellers Fact Sheet" prepared by the Iowa Department of Public Health.**

Signature — Date

Legal Name (Printed)

Signature — Date

Legal Name (Printed)