

Iowa - Residential Property Seller Disclosure Statement

(To be completed by Seller at time of listing; completed form to be provided to Buyer prior to Buyer making a written offer to purchase.)

Property Address: 9800 + 9801 Cedar Street Bernard, Iowa 52032
 (Sellers(s): please print property address including City, State and Zip Code)

Property Owner: Jane h McBride
 (Sellers(s): please print property ownership)

Purpose: Completion of Section 1 of this form is required under Chapter 558A of the Iowa code which mandates the Seller(s) disclose condition and information about the property, unless exempt:
Exempt Properties:

Properties exempted from the Seller's disclosure requirement include (IA Code 558A): Bare ground; property containing 5 or more dwellings 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; intra family transfers; between divorcing spouses; commercial or agricultural property which has no dwellings. Seller(s) certifies that the property is exempt from the requirement(s) of Iowa Code 558A because one of the above exemptions apply. **Seller acknowledges requirement that Buyer be provided with the "Iowa Radon Home-Buyers and Sellers Fact Sheet" prepared by the Iowa Department of Public Health. Buyer acknowledges receipt of the "Iowa Radon Home-Buyers and Sellers Fact Sheet" prepared by the Iowa Department of Public Health.**

If claiming an exemption, sign here and stop.

Seller _____ Date _____

Buyer _____ Date _____

Seller _____ Date _____

Buyer _____ Date _____

INSTRUCTIONS TO SELLER(S):

1. Complete this form yourself and fill in all mandatory blanks.
2. Report known conditions materially affecting the property and utilize ordinary care in obtaining the information.
3. Provide information in good faith and make all reasonable effort to ascertain the required information.
4. Additional pages or reports may be attached.
5. If some items do not apply to the property, indicate that it is not applicable (N/A).
6. If the required information is **unknown** or is **unavailable** following a reasonable effort, use an approximation of the information, or indicate that the information is **unknown (UNK)**. All **approximations** must be identified as **approximations (AP)**.
7. Keep a copy of this statement with your other important papers.

SELLER(S) DISCLOSURE STATEMENT:

Seller discloses the following information regarding the property and certifies this information is true and accurate to the best of Seller's or Seller's Representative's knowledge as of the date signed. Seller authorizes Agent to provide a copy of this statement to any person or entity in connection with actual or anticipated sale of the property or as otherwise provided by law. This statement shall not be a warranty of any kind by Seller or Seller's Agent and shall not be intended as a substitute for any inspection or warranty the purchaser may wish to obtain. The following are representations made by the Seller and are not the representations of Agent.

The Agent has no independent knowledge of the condition of the property except that which is written on this form.
Seller advises Buyer to obtain independent inspections relevant to Buyer

SECTION 1 IS MANDATORY UNDER IOWA CHAPTER 558A
EACH AND EVERY LINE MUST BE ADDRESSED AND MARKED
*Sand 2002 + 2003
 Built 2002*
DISCLOSURES:

The Seller(s) has owned the property since: ____/____/____

1. **Basement/Foundation:** Any known water or other problems? ☐ Yes ☒ No ☐ N/A ☐ UNK
2. **Roof:** Any known problems? ☐ Yes ☒ No ☐ N/A ☐ UNK
 Any known repairs/replacements ? ☐ Yes ☒ No ☐ N/A ☐ UNK
 If yes, date of: (check all that apply) ☐ repairs ____/____/____ ☐ replacement ____/____/____

To be completed
By Client ONLY

 Seller(s) Initials JMB

Buyer(s) Initials ____/____

9800 & 9801 Cedar St. Bernado, Ia.

3. **Well and Pump:** Any known problems? ☐ Yes ☒ No ☐ N/A ☐ UNK
Any known repairs/replacements? ☐ Yes ☒ No ☐ N/A ☐ UNK
If Yes, date of: (check all that apply) ☐ repairs ____/____/____ ☐ replacement ____/____/____
Well Information (type/depth/diameter/age) 600 ft. in 2005 ☐ N/A ☐ UNK
Has the water been tested? ☐ Yes ☒ No ☐ N/A ☐ UNK
If yes, date of last report: ____/____/____ and results: _____
4. **Septic Tanks/Drain Fields:** Any known problems? ☐ Yes ☒ No ☐ N/A ☐ UNK
Location of tank North of house no longer used Age _____ ☐ N/A ☐ UNK
Has the system been pumped within the last 3 years? ☐ Yes-Date: ____/____/____ ☒ No ☐ N/A ☐ UNK
Has the system been inspected by an IA DNR Certified Inspector? ☐ Yes-Date: ____/____/____ ☒ No ☐ N/A ☐ UNK
5. **Sewer System:** Any known problems? ☐ Yes ☒ No ☐ N/A ☐ UNK
Any known repairs/replacements? ☐ Yes ☒ No ☐ N/A ☐ UNK
If yes, date of: (check all that apply) ☐ repairs ____/____/____ ☐ replacement ____/____/____
6. **Heating System(s):** Any known problems? ☐ Yes ☒ No ☐ N/A ☐ UNK
Any known repairs/replacements? ☐ Yes ☒ No ☐ N/A ☐ UNK
If yes, date of: (check all that apply) ☐ repairs ____/____/____ ☐ replacement ____/____/____
7. **Central Cooling System(s):** Any known problems? ☐ Yes ☒ No ☐ N/A ☐ UNK
Any known repairs/replacements? ☐ Yes ☒ No ☐ N/A ☐ UNK
If yes, date of: (check all that apply) ☐ repairs ____/____/____ ☐ replacement ____/____/____
8. **Plumbing System(s):** Any known problems? ☐ Yes ☒ No ☐ N/A ☐ UNK
Any known repairs/replacements? ☐ Yes ☒ No ☐ N/A ☐ UNK
If yes, date of: (check all that apply) ☐ repairs ____/____/____ ☐ replacement ____/____/____
9. **Electrical System(s):** Any known problems? ☐ Yes ☒ No ☐ N/A ☐ UNK
Any known repairs/replacements? ☐ Yes ☒ No ☐ N/A ☐ UNK
If yes, date of: (check all that apply) ☐ repairs ____/____/____ ☐ replacement ____/____/____
10. **Pest Infestation** (wood destroying insects, bats, snakes, rodents, destructive animals, etc.):
Any known problems? ☐ Yes ☒ No ☐ N/A ☐ UNK
If yes, date(s) of treatment: ____/____/____
Previous Infestation/structural damage? ☐ Yes ☒ No ☐ N/A ☐ UNK
If yes, date of: (check all that apply) ☐ repairs ____/____/____ ☐ replacement ____/____/____

To be completed

By Client ONLY

Seller(s) Initials [Signature]

Buyer(s) Initials _____

11. **Asbestos:** Any known to be present in the structure? ☐ Yes ☒ No ☐ N/A ☐ UNK

12. **Radon:** Any known tests for the presence of radon gas?..... ☐ Yes ☒ No ☐ N/A ☐ UNK
If yes, date of last report: ____/____/____ and results: _____ pCi/L

13. **Lead Based Paint:** Any known to be present in the structure? ☐ Yes ☒ No ☐ N/A ☐ UNK

14. **Lead Service Lines:** Are there currently, or have there ever been, any
lead water service lines present?..... ☐ Yes ☒ No ☐ N/A ☐ UNK
If yes, please provide more information _____

15. Any known encroachments, easements, "common areas" (facilities like pools, tennis courts, walkways, or other areas co-owned with others), zoning matters, nonconforming uses, or a Homeowners Association which has any authority over the property? See below ☒ Yes ☐ No ☐ N/A ☐ UNK

16. Features of the property known to be shared in common with adjoining landowners, such as walls, fences, roads and driveways whose use or maintenance responsibility may have an effect on the property? ☐ Yes ☒ No ☐ N/A ☐ UNK

17. **Structural Damage:** Any known structural damage? ☐ Yes ☒ No ☐ N/A ☐ UNK

18. **Physical Problems:** Any known settling, flooding, drainage or grading problems? ... ☐ Yes ☒ No ☐ N/A ☐ UNK

19. **Flood Plain:** Is any of the property located in a flood plain? ☐ Yes ☒ No ☐ N/A ☐ UNK
If yes, what is the flood plain designation? _____

20. **Zoning:** What is the zoning classification of the property? _____ ☐ N/A ☒ UNK

21. **Covenants:** Is the property subject to restrictive covenants? ☐ Yes ☐ No ☒ N/A ☐ UNK
If yes, attach a copy OR state where true, current copy of the covenants can be obtained: (check all that apply)
☐ Attached to this property disclosure ☐ At the _____ county recorders office
☐ Other: _____

You **MUST** explain any "YES" response(s) for above questions. Use additional sheets as necessary:
(15) 9807 & 9801 property waterline, encroaches on 9801 Cedar St. going to well at 9704 Elm St.

SECTION 2, OPTIONAL INFORMATION: This information is optional and not required by statute. Section 2 is for the convenience of Buyer/Seller and is not mandatory.

22. Has there been a property/casualty loss resulting in an insurance claim in excess of \$5,000? ☐ Yes ☒ No ☐ N/A ☐ UNK
If yes, indicate Type: _____ Date of repairs: ____/____/____

23. **Roof:** Type of Exterior Roofing: Shingles or ☐ UNK Year Installed: 2002 or ☐ UNK

24. **Attic Insulation:** Type: _____ ☒ UNK Amount: _____ ☒ UNK
R-Value: _____ ☒ UNK

25. **Water Supply:** Type: ☐ Public ☐ Community ☒ Private Well ☐ Shared Well
Any known problems?..... ☐ Yes ☒ No ☐ N/A ☐ UNK

26. **Sewer Type:** Type: ☐ Public ☒ Community ☐ Private

27. **Ground Water Hazard Statement:** Are there any known (Check all that apply): ☒ Wells ☐ Geo-Thermal
☐ Solid Waste Disposal ☐ Hazardous Waste ☐ Underground Storage Tanks ☐ Private Burial Site
If yes, please explain: _____

28. Appliances/Systems/Services (check all that apply):

				Working?								Working?			
		Included?		Yes	No	Unk				Included?		Yes	No	Unk	
Refrigerator		☒		☒	☐	☐		Lawn Sprinkler System		☐		☐	☐	☐	
Range/Oven		☒		☒	☐	☐		Pool Heater Wall liner & Equipment		☐		☐	☐	☐	
Microwave		☐		☐	☐	☐		EV Charger		☐		☐	☐	☐	
Dishwasher		☒		☒	☐	☐		Carbon Monoxide Detector		☒		☒	☐	☐	
Disposal		☐		☐	☐	☐		Smoke Alarms		☒		☒	☐	☐	
Hood/Fan		☒		☒	☐	☐		Gar. Door Opener		☒		☒	☐	☐	
Washer		☒		☒	☐	☐		Gar. Opener Remotes		☒ # 3		☒	☐	☐	
Dryer		☒		☒	☐	☐		Solar Panels		☐		☐	☐	☐	
Window A/C		☐		☐	☐	☐		Furn. Humidifier		☒		☒	☐	☐	
Sauna/Hot Tub		☐		☐	☐	☐		Air Exchanger		☒		☒	☐	☐	
Attic Fan		☒		☒	☐	☐		Whole House Dehumidifier		☐		☐	☐	☐	
Landscape Lights		☐		☐	☐	☐		Fireplace/Chimney		☐		☐	☐	☐	
Ceiling Fan(s)		☐		☐	☐	☐		Windows		☐		☒	☐	☐	
Water Filter Sys.		☐	Leased ☐ Y ☐ N	☐	☐	☐		Window Treatments		☒		☐	☐	☐	
Water Softener		☒	Leased ☒ Y ☐ N	☒	☐	☐		Alarm System		☐		☐	☐	☐	
LP Tank		☒	Leased ☒ Y ☐ N	☒	☐	☐		Water Heater		☒		☒	☐	☐	
Sump Pump		☒		☒	☐	☐		Central Vacuum		☐		☐	☐	☐	
Video Door Bell		☐		☐	☐	☐		Invisible Dog Fence Transmitter		☐		☐	☐	☐	
Storage Shed		☒		☒	☐	☐		Invisible Pet Collars		☐ #		☐	☐	☐	

All Household Appliances are sold in working order except as noted and are not under warranty beyond the date of closing. Warranties may be available for purchase from independent warranty companies

9801 9801 Cedar St. Bernard, Iowa 52032

29. **Mold:** Has property been tested for the presence of mold? ☐ Yes ☒ No ☐ N/A ☐ UNK
If yes, date of test: ____/____/____ (attach results)
30. **Heating System(s):** Type: Forced air LP or ☐ UNK Year Installed: 2002 or ☐ UNK
31. **Cooling System(s):** Type: Central or ☐ UNK Year Installed: 2002 or ☐ UNK
32. **Radon System:** Is a radon system installed? ☐ Yes ☒ No ☐ N/A ☐ UNK
If yes, is the Radon System: ☐ Passive with a pipe ☐ Active with a fan
33. **Any improvements made by seller since purchase?** ☒ Yes ☐ No ☐ N/A ☐ UNK
If yes, please explain. Use additional sheets as necessary: Concrete work, heater in garage, closed off east wall in living room to make third bedroom
34. **Is seller or seller's representative related to the listing agent or broker?** ☐ Yes ☒ No ☐ N/A ☐ UNK
35. **Has the Seller received any notice of assessment, or have outstanding assessments with a government Municipality or HOA?** ☐ Yes ☒ No ☐ N/A ☐ UNK
If yes, please explain: _____
36. **Received notice of code or zoning violations from any municipality?** ☐ Yes ☒ No ☐ N/A ☐ UNK
If yes, please explain: _____
37. **Association Fees;** Yearly \$ ~~600.00~~ 600.00 can vary yearly ☐ N/A ☐ UNK
List items covered by fees: roads, maintenance, garbage
38. **Are you aware of current or previous bed bugs, bats, rodent infestations or defects caused by animal, reptile or insect infestations, including infestations impacting trees, such as, but not limited to Emerald Ash Borer?** ☐ Yes ☒ No ☐ N/A ☐ UNK
If yes, please explain: _____
39. **Electric Service Provider** Maquoketa Valley **Gas/Propane Service Provider** Farm Service
Current Internet Provider Bernard
40. **Any Transferable Contracts?** (e.g. Security System, Home Warranty, Pest Treatment, Conservation Reserve or Forest Reserve Programs, etc.) NO

Disclosures must be signed by all parties to the transaction

SELLER(S) DISCLOSURE: Seller(s) disclose the information regarding this property based on information known or reasonably available to the Seller(s). The Seller(s) certifies that as of the date signed, this information is true and accurate to the best of my/our knowledge. If any changes occur between the date Seller(s) completes this form and the date of closing which would result in any of the above disclosures being inaccurate, Seller(s) shall immediately disclose such changes to Buyer(s). Seller acknowledges requirement that Buyer be provided with the "Iowa Radon Home-Buyers and Sellers Fact Sheet" prepared by the Iowa Department of Public Health.

Janet McBride July 22, 2026
Seller Date

Seller Date

BUYER(S) ACKNOWLEDGEMENT: Buyer(s) acknowledges receipt of a copy of this Real Estate Disclosure Statement. This statement is not intended to be a warranty or to substitute for any inspection the Buyer(s) may wish to obtain. Buyer(s) hereby acknowledges receipt of a copy of this Real Estate Disclosure Statement. This statement is not intended to be a warranty or substitute for any inspection the buyer(s) may wish to obtain. Buyer acknowledges receipt of the "Iowa Radon Home-Buyers and Sellers Fact Sheet" prepared by the Iowa Department of Public Health.

Buyer Date

Buyer Date



Notice to Buyer- Emerald Ash Borer



Property Address

9800 and 9801 Cedar St. Bernard Iowa

Potentially significant costs and aesthetics of a property are at risk due to the Emerald Ash Borer (EAB) – a threat to the ash tree population in Iowa and surrounding states. Trees add significant value to a property, and transaction values will be greatly impacted by the loss of any tree. The cost for preventative treatments (approximately \$100 - \$5000) may need to be considered, as well as the potential costs for removal (approximately \$200- \$4000 depending on size and location) of a tree which is infected with EAB, or is already dying. These factors may need to be evaluated by any potential purchaser of property with ash trees.

Emerald Ash Borer (*Agrilus planipennis*) is a small green invasive wood boring beetle that attacks and kills ash trees. The adults live on the outside of ash trees feeding on the leaves during summer months. The larvae look similar to white grubs and feed on the living plant tissue (phloem and cambium) underneath the bark of the ash trees. The trees are killed by the tunneling activity of the larvae under the tree's bark, which disrupts the vascular flow.

The Iowa Department of Natural Resources (DNR) announced quarantine for the entire state of Iowa. Preventative treatment of ash trees with 15 miles of a known case of EAB is recommended. Even though Iowa has been quarantined statewide, Iowans are encouraged not to transport firewood across county or state lines, since moving firewood poses the greatest threat to quickly spreading EAB or possibly other pests even further.

The metallic green beetle is native to East Asia and was imported to the United States within the wood of shipping crates from China. EAB was first discovered in North America near Detroit, Michigan in 2002. Since the first discovery it has also been found in 18 states and Canada.

EAB attacks native ash trees of any size, age or stage of health. Millions of ash trees have already been killed in infested areas. Much of Iowa and surrounding states forestland is densely populated with ash trees, and Iowa's community street trees are heavily planted with ash cultivars. Early inventory data indicates that there are 52 million woodland ash trees and 3.1 million urban ash trees. Many ash trees are in your yard, neighborhood, community and woodlands. Imagine those areas without ash trees. Trees that have been attacked EAB can die within two years.

Some benefits of urban trees include helping clean the air, slow storm water runoff, raise property values, sequester carbon and reduce energy costs.

As REALTORS we are not trained in identifying trees. Sellers/Buyers are encouraged to identify the species of trees on their and nearby property and take particular note of any ash trees. **CONTACT AN EXPERT (local arborist, tree salesperson or service) to correctly determine the type of trees on your property.**

Much more information can be found at <http://www.iowadnr.gov/environment/forestry/foresthealth/emeraldashborer.aspx>

There are confirmed Ash trees on the property:

☐ Yes ☐ No ☒ Unknown

I acknowledge receipt of this disclosure

Seller Jane M. Bride Date: 7/2/2022 Buyer _____ Date: ____/____/____

Seller _____ Date: ____/____/____ Buyer _____ Date: ____/____/____