

If you do not understand it, consult your attorney. The text of this form may not be altered in any manner without written acknowledgement of all parties.

27624372

Approved by Counsel for St. Louis REALTORS* To be used exclusively by REALTORS*

Form # 2091 01/20

SELLER'S DISCLOSURE STATEMENT

1 To be completed by SELLER concerning 2227 St. Clair Ave 63144 (Property Address) located
2 in the municipality of Brentwood (if incorporated), County of St. Louis, 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
29 (b) Contact Phone
30 Type of Property: (check all that apply) Single-Family Residence Multi-Family Condominium Townhome
31 Villa Co-Op
32 (c) Mandatory Assessment: #1 \$ per: month quarter half-year year
33 Mandatory Assessment: #2 \$ 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

53 UTILITIES

54 Utility Current Provider
55 Gas/Propane: Spire if Propane, is tank [] Owned [] Leased
56 Electric: Ameren
57 Water: Missouri American Water
58 Sewer: St. Louis Metropolitan Sewer District
59 Trash: Brentwood
60 Recycle: Brentwood
61 Internet: Charter
62 Phone: N/A

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

64 (a) Heating Equipment: [x] Forced Air [] Hot Water Radiators [] Steam Radiators [] Radiant [] Baseboard
65 (b) Source of heating: [] Electric [x] Natural Gas [] Propane [] Fuel Oil [] Other
66 (c) Type of air conditioning: [x] 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 [x] No If "Yes", please explain
70
71 (g) Other details:

72 FIREPLACE(S)

73 (a) Type of fireplace: [x] Wood Burning [] Vented Gas Logs [] Vent Free Gas Logs [] Wood Burning Stove [] Natural Gas [] Propane
74 (b) Type of flues/venting:
75 [x] Functional: (properly vented for wood burning and vented gas logs) Number of fireplace(s) 2 Location(s)
76 [] Non-Functional: Number of fireplace(s) Location(s) Please explain
77 (c) Are you aware of any problems or repairs needed with any item in this section? [] Yes [] No If "Yes", please explain
78 Lower fireplace has never been used during our ownership and do not warrant the condition.

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

80 (a) Water Heater: [] Electric [x] Natural Gas [] Propane [] Tankless [] Other:
81 (b) Ice maker supply line: [x] Yes [] No
82 (c) Jet Tub: [] Yes [x] No
83 (d) Swimming Pool/Spa/Hot Tub: [] Yes [x] No
84 (If Yes, attach Form #2180, Pool/Spa/Pond/Lake Addendum to Seller's Disclosure Statement)
85 (e) Lawn Sprinkler System: [] Yes [x] No If yes, date of last backflow device inspection certificate:
86 (f) Are you aware of any problems or repairs needed in the plumbing system? [] Yes [x] No If "Yes", please explain
87

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

89 (a) What is the source of your drinking water? [x] Public [] Community [] Well [] Other (explain)
90 (b) If Public, identify the utility company: Missouri American Water
91 (c) Do you have a softener, filter or other purification system? [] Yes [x] No [] Owned [] Leased/Lease Information
92 (d) Are you aware of any problems relating to the water system including the quality or source of water or any components such as
93 the curb stop box? [] Yes [x] No If "Yes", please explain

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

95 (a) What is the type of sewerage system to which the house is connected? [x] Public [] Private [] Septic [] Aerator [] Other
96 If "Other" please explain
97 (b) Is there a sewerage lift system? [] Yes [x] 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 [x] 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 [x] Oven [] Built-in Microwave Oven
103 [x] Dishwasher [x] 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: [x] Natural Gas [] Propane
106 [] Oven [x] Gas Stove/Range/Cook top [] Exterior Lights [] Barbecue [x] Water heater [] Tankless Water Heater
107 [x] 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:

- 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? 5 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", please explain New roof and gutters installed 2016
- 125 _____
- 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, decks/porches or other load bearing components? Yes No If "Yes" please describe in detail _____
- 130 _____
- 131 (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 _____
- 132 _____
- 133 (c) Are you aware that any of the work in (b) above was completed without required permits? Yes No
- 134 (d) List all significant additions, modifications, renovations, & alterations to the property during your ownership: _____
- 135 _____
- 136 (e) Were required permits obtained for the work in (d) above? Yes No
- 137 _____
- 138 _____

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 describe in detail Slight water leakage through the window wells on North side of basement. Problem was remedied by installing French Drain on the north side of property.
- 143 _____
- 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? Yes No If "Yes", please describe the location, extent, date and name of the person/company who did the repair or control effort See above concerning French Drain.
- 147 _____
- 148 _____
- 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 property? Yes No
- 161 (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
- 162 (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
- 163 (e) Please explain any "Yes" answers you gave in this section _____
- 164 _____
- 165 _____
- 166 _____
- 167 _____
- 168 _____

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 _____

_____/_____
Initials BUYER and SELLER acknowledge they have read this page *MSJ nas*
BUYER BUYER ~~SELLER SELLER~~

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 Storm damage to roof in 2015, new roof and gutters installed in 2016.

234 **MISCELLANEOUS**

- 235 (a) The approximate age of the residence is ~~70~~ 75 years. The Seller has occupied the property from 2004 to present.
- 236 (b) Has the property been continuously occupied during the last twelve months? Yes No If "No", please explain _____
- 237
- 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 Property needs Municipal Inspection for Occupancy permit.
- 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 Family dog approximately 4 years ago.
- 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): _____

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 Matthew D. Stoverink 05/01/2020
267 SELLER SIGNATURE DATE

Nancy A. Stoverink 05/01/2020
SELLER SIGNATURE DATE

268 Matthew D. Stoverink
269 Seller Printed Name

Nancy A. Stoverink
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

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Approved by Counsel for St. Louis REALTORS*
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Form # 2049 01/20

**DISCLOSURE OF INFORMATION AND ACKNOWLEDGEMENT
LEAD-BASED PAINT AND/OR LEAD-BASED PAINT HAZARDS**

1 SALE CONTRACT DATE: _____

2 PROPERTY: 2227 Saint Clair Ave., St. Louis, MO 63144

3 **Lead Warning Statement**

4 Every Buyer of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that such property may
5 present exposure to lead from lead-based paint that may place young children at risk of developing lead poisoning. Lead poisoning in young children
6 may produce permanent neurological damage, including learning disabilities, reduced intelligence quotient, behavioral problems, and impaired
7 memory. Lead poisoning also poses a particular risk to pregnant women. The seller of any interest in residential real property is required to provide
8 Buyer with any information on lead-based paint hazards from risk assessments or inspections in the seller's possession and notify the buyer of any
9 known lead-based paint hazards. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to purchase.

10 **Seller's Disclosure**

11 (a) Presence of lead-based paint and/or lead-based paint hazards (check one below):

- 12 Seller certifies that this home was built in 1978 or later
- 13 Seller certifies that this home was built before 1978, but Seller has no knowledge of lead-based paint and/or lead-based paint hazards
14 in the housing
- 15 Known lead-based paint and/or lead-based paint hazards are present in the house (explain):
16 _____

17 (b) Records and reports available to Seller (check one below):

- 18 Seller has provided the Buyer with all available records and reports pertaining to lead-based paint and/or lead-based
19 paint hazards in the housing (list all documents below):
20 _____
21 _____

22 Seller has no reports or records pertaining to lead-based paint and/or lead-based paint hazards in the housing.

23 **Buyer's Acknowledgment** (initial appropriate blanks)

24 _____ Buyer has received copies of all information listed above. (leave blank if none provided to Buyer.)

25 _____ Buyer has received the pamphlet Protect Your Family From Lead in Your Home.

26 _____ Buyer has (check one below):

- 27 Received a 10-day opportunity (or mutually agreed upon period) to conduct a risk assessment or inspection of the presence of
28 lead-based paint or lead-based hazards; or
- 29 Waived the opportunity to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint
30 hazards.

31 **Agent's Acknowledgment** (initial)

32 ds Agent has informed Seller of Seller's obligations under 42 U.S.C. 4852d and is aware of his/her responsibility to ensure compliance.
33 ds (To be completed by listing agent or if not listed, agent assisting Buyer unless Buyers agent receives all compensation from Buyer).

34 **Certification of Accuracy**

35 The following parties have reviewed the information above and certify, to the best of their knowledge, that the information they have provided is true
36 and accurate.
37

38 BUYER SIGNATURE _____ DATE _____

39 Buyer Printed Name _____

40 BUYER SIGNATURE _____ DATE _____

41 Buyer Printed Name _____

42 SELLING AGENT SIGNATURE _____ DATE _____

43 Selling Agent Printed Name _____

38 SELLER SIGNATURE Matthew D. Stoverick DATE 4-30-20

39 Seller Printed Name Matthew D. Stoverick

40 SELLER SIGNATURE Nancy A. Stoverick DATE 4-30-20

41 Seller Printed Name Nancy A. Stoverick

42 Karen M Hoemeke 4/30/2020
43 LISTING AGENT SIGNATURE _____ DATE _____

44 Listing Agent Printed Name Karen M Hoemeke

45 (NOTE: Any reference to Agent also includes a licensee acting as a Transaction Broker)