



Voyage North Realty & Auctions

DISCLOSURE STATEMENT: SELLER'S PROPERTY DISCLOSURE STATEMENT

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1. Date _____
2. Page 1 of _____ pages: RECORDS AND
3. REPORTS, IF ANY, ARE ATTACHED AND MADE A
4. PART OF THIS DISCLOSURE

5. THE INFORMATION DISCLOSED IS GIVEN TO THE BEST OF SELLER'S KNOWLEDGE.

6. **NOTICE:** This Disclosure Statement satisfies the disclosure requirements of MN Statutes 513.52 through 513.60.

7. Under Minnesota law, sellers of residential property, with limited exceptions listed on page nine (9), are obligated to

8. disclose to prospective buyers all material facts of which Seller is aware that could adversely and significantly affect

9. an ordinary buyer's use or enjoyment of the property or any intended use of the property of which Seller is aware.

10. MN Statute 513.58 requires Seller to notify buyer in writing as soon as reasonably possible, but in any event before

11. closing, if Seller learns that Seller's disclosure was inaccurate. Seller is obligated to continue to notify Buyer, in writing,

12. of any facts disclosed here (new or changed) of which Seller is aware that could adversely and significantly affect the

13. Buyer's use or enjoyment of the property or any intended use of the property that occur up to the time of closing.

14. Seller has disclosure alternatives allowed by MN Statutes. See *Disclosure Statement: Seller's Disclosure Alternatives*

15. form for further information regarding disclosure alternatives. This disclosure is not a warranty or a guarantee of any

16. kind by Seller or licensee(s) representing or assisting any party in the transaction and is not a substitute for any

17. inspections or warranties the party(ies) may wish to obtain.

18. For purposes of the seller disclosure requirements of MN Statutes 513.52 through 513.60:

19. "Residential real property" or "residential real estate" means property occupied as, or intended to be occupied as, a

20. single-family residence, including a unit in a common interest community as defined in MN Statute 515B.1-103, clause

21. (10), regardless of whether the unit is in a common interest community not subject to chapter 515B.

22. The seller disclosure requirements of MN Statutes 513.52 through 513.60 apply to the transfer of any interest in

23. residential real estate, whether by sale, exchange, deed, contract for deed, lease with an option to purchase, or any

24. other option.

25. **INSTRUCTIONS TO BUYER:** Buyers are encouraged to thoroughly inspect the property personally or have it inspected

26. by a third party, and to inquire about any specific areas of concern. **NOTE:** If Seller answers NO to any of the questions

27. listed below, it does not necessarily mean that it does not exist on the property, did not occur, or does not apply. NO

28. may mean that Seller is unaware.

29. **INSTRUCTIONS TO SELLER:** (1) Complete this form yourself. (2) Consult prior disclosure statement(s) and/or

30. inspection report(s) when completing this form. (3) Describe conditions affecting the property to the best of your

31. knowledge. (4) Attach additional pages, with your signature, if additional space is required. (5) Answer all questions.

32. (6) If any items do not apply, write "NA" (not applicable).

33. Property located at 2134 Red Crest Island

34. City of Intl Falls, County of Koochiching

35. State of Minnesota, Zip Code 56649 ("Property").

A. GENERAL INFORMATION: The following questions are to be answered to the best of Seller's knowledge.

37. (1) What date 1995 did you Acquire Build the home?
----- (Check one.) -----
38. (2) Type of title evidence: Abstract Registered (Torrens) Unknown
39. Location of Abstract: Real Estate Office
40. Is there an existing Owner's Title Insurance Policy? Yes No
41. (3) Have you occupied this home continuously during your ownership? Yes No
42. If "No," explain: _____
43. (4) Is the home suitable for year-round use? Yes No
44. (5) Are you in possession of prior seller's disclosure statement(s)? (If "Yes," please attach.) Yes No
45. (6) Does the Property include a manufactured home? Yes No
46. If "Yes," HUD #(s) is/are _____
47. Has the title been surrendered to the Registrar of Motor Vehicles for cancellation? Yes No



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50. Property located at 2134 Red Crest Island Intl Falls MN 56649

51. (7) Is the Property located on a public or a private road? ^{NO} Public Private Public: no maintenance

52. (8) Flood Insurance: All properties in the state of Minnesota have been assigned a flood zone designation. Some
53. flood zones may require flood insurance.

54. (a) Do you know which zone the Property is located in? Yes No

55. If "Yes," which zone? _____

56. (b) Have you ever had a flood insurance policy? Yes No

57. If "Yes," is the policy in force? Yes No

58. If "Yes," what is the annual premium? \$ _____

59. If "Yes," who is the insurance carrier? _____

60. (c) Have you ever had a claim with a flood insurance carrier or FEMA? Yes No

61. If "Yes," please explain: _____

62. _____

63. **NOTE:** Whether or not Seller currently carries flood insurance, it may be required in the future. Flood insurance
64. premiums are increasing, and in some cases will rise by a substantial amount over the premiums
65. previously charged for flood insurance for the Property. As a result, Buyer should not rely on the
66. premiums paid for flood insurance on this Property previously as an indication of the premiums that
67. will apply after Buyer completes their purchase.

68. Are there any

69. (9) encroachments? Yes No

70. (10) association, covenants, historical registry, reservations, or restrictions, that affect
71. or may affect the use or future resale of the Property? Yes No

72. (11) governmental requirements or restrictions that affect or may affect the use or future
73. enjoyment of the Property (e.g., shoreland restrictions, non-conforming use, etc.)? Yes No

74. (12) easements, other than utility or drainage easements? Yes No

75. (13) Please provide clarification or further explanation for all applicable "Yes" responses in Section A.

76. _____

77. _____

78. **B. GENERAL CONDITION:** To your knowledge, have any of the following conditions previously existed or do they
79. currently exist on the Property?

80. (ANSWERS APPLY TO ALL STRUCTURES, SUCH AS GARAGE AND OUTBUILDINGS.)

81. (1) Has there been any damage by wind, fire, flood, hail, or other cause(s)? Yes No

82. If "Yes," give details of what happened and when: _____

83. _____

84. (2) Have you ever had an insurance claim(s) against your Homeowner's
85. Insurance Policy? Yes No

86. If "Yes," what was the claim(s) for (e.g., hail damage to roof)? _____

87. _____

88. Did you receive compensation for the claim(s)? Yes No

89. If you received compensation, did you have the items repaired? Yes No

90. What dates did the claim(s) occur? _____

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94. (3) (a) Has/Have the structure(s) been altered?
 95. (e.g., additions, altered roof lines, changes to load-bearing walls) Yes No
 96. If "Yes," please specify what was done, when, and by whom (owner or contractor):

addition in 2017

99. (b) Has any work been performed on the Property? (e.g., additions to the
 100. Property, wiring, plumbing, retaining wall, general finishing) Yes No
 101. If "Yes," please explain: _____

103. (c) Are you aware of any work performed on the Property for which
 104. appropriate permits were not obtained? Yes No
 105. If "Yes," please explain: _____

107. (4) Has there been any damage to flooring or floor covering? Yes No
 108. If "Yes," give details of what happened and when: _____

110. (5) Do you have or have you previously had any pets? Yes No
 111. If "Yes," indicate type dog and number 1

112. (6) **THE FOUNDATION:** The type of foundation is (i.e., block, poured, wood, stone, other):

114. (7) **THE BASEMENT, CRAWLSPACE, SLAB:**

115. (a) cracked floor/walls? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	(e) leakage/seepage? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
116. (b) drain tile problem? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	(f) sewer backup? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
117. (c) flooding? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	(g) wet floors/walls? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
118. (d) foundation problem? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	(h) other? _____ <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

119. Give details to any questions answered "Yes": _____

122. (8) **THE ROOF:**

123. (a) What is the age of the roofing material?
 124. Home: ~~20~~ years Garage(s)/Outbuilding(s): 4 years

125. (b) Has there been any interior or exterior damage? Yes No
 126. (c) Has there been interior damage from ice buildup? Yes No
 127. (d) Has there been any leakage? Yes No
 128. (e) Have there been any repairs or replacements made to the roof? Yes No

129. Give details to any questions answered "Yes": replaced in 2017

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134. (9) **THE EXTERIOR AND INTERIOR WALLS/SIDING/WINDOWS:**

135. (a) The type(s) of siding is (e.g., vinyl, stucco, brick, other): wood

136. (b) cracks/damage? Yes No
137. (c) leakage/seepage? Yes No
138. (d) other? Yes No

139. Give details to any questions answered "Yes": _____

140. _____

141. **C. APPLIANCES, HEATING, PLUMBING, ELECTRICAL, AND OTHER MECHANICAL SYSTEMS:**

142. **NOTE:** This section refers only to the working condition of the following items. Answers apply to all such items unless otherwise noted in comments below. Personal property is included in the sale **ONLY IF** specifically referenced in the *Purchase Agreement*.

145. **CHECK "NA" FOR ONLY THOSE ITEMS NOT PHYSICALLY LOCATED ON THE PROPERTY.**

	Working Order				Working Order		
	Yes	No	NA		Yes	No	NA
148. Air-conditioning.....	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Propane tank.....	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
149. <input type="checkbox"/> Central <input type="checkbox"/> Wall <input checked="" type="checkbox"/> Window				<input type="checkbox"/> Rented <input type="checkbox"/> Owned			
150. Air exchange system	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Range/oven.....	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
151. Carbon monoxide detector	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Range hood	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
152. Ceiling fan	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Refrigerator	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
153. Central vacuum	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Security system.....	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
154. Clothes dryer.....	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/> Rented <input type="checkbox"/> Owned			
155. Clothes washer.....	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Smoke detectors (battery).....	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
156. Dishwasher.....	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Smoke detectors (hardwired).....	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
157. Doorbell.....	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Solar collectors	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
158. Drain tile system.....	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Sump pump.....	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
159. Electrical system	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Toilet mechanisms	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
160. Environmental remediation system				Trash compactor	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
161. (e.g., radon, vapor intrusion)	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	TV antenna system.....	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
162. Exhaust system	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	TV cable system	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
163. Fire sprinkler system	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	TV receiver.....	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
164. Fireplace.....	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	TV satellite dish.....	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
165. Fireplace mechanisms	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Rented <input type="checkbox"/> Owned			
166. Freezer	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Water heater	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
167. Furnace humidifier	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Water purification system.....	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
168. Garage door auto reverse	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/> Rented <input checked="" type="checkbox"/> Owned			
169. Garage door opener.....	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Water softener	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
170. Garage door opener remote.....	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/> Rented <input type="checkbox"/> Owned			
171. Garbage disposal.....	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Water treatment system.....	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
172. Heating system (central)	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/> Rented <input type="checkbox"/> Owned			
173. Heating system (supplemental).....	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Windows	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
174. Incinerator	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Window treatments	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
175. Intercom	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Wood-burning stove.....	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
176. Lawn sprinkler system.....	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Other	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
177. Microwave	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Other	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
178. Plumbing.....	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Other	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
179. Pool and equipment.....	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Other	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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183. Are there any items or systems on the Property connected or controlled wirelessly,
184. via internet protocol ("IP"), to a router or gateway or directly to the cloud? Yes No

185. Comments regarding issues in Section C: _____

186. _____

187. **D. SUBSURFACE SEWAGE TREATMENT SYSTEM DISCLOSURE:**

188. (A subsurface sewage treatment system disclosure is required by MN Statute 115.55.) (Check appropriate box.)

189. Seller DOES DOES NOT know of a subsurface sewage treatment system on or serving the above-described
----- (Check one.) -----

190. real Property. (If answer is DOES, and the system does not require a state permit, see Disclosure Statement:
191. Subsurface Sewage Treatment System.)

192. There is an abandoned subsurface sewage treatment system on the above-described real Property.
193. (See Disclosure Statement: Subsurface Sewage Treatment System.)

194. **E. PRIVATE WELL DISCLOSURE:** (A well disclosure and Certificate are required by MN Statute 103I.235.)
195. (Check appropriate box(es).)

196. Seller does not know of any wells on the above-described real Property.

197. There are one or more wells located on the above-described real Property. (See Disclosure Statement: Well.)

198. This Property is in a Special Well Construction Area.

199. There are wells serving the above-described Property that are not located on the Property.

200. (1) How many properties or residences does the shared well serve? _____

201. (2) Is there a maintenance agreement for the shared well? Yes No

202. If "Yes," what is the annual maintenance fee? \$ _____

203. **F. PROPERTY TAX TREATMENT:**

204. **Valuation Exclusion Disclosure** (Required by MN Statute 273.11, Subd. 18.)

205. There IS IS NOT an exclusion from market value for home improvements on this Property. Any
----- (Check one.) -----

206. valuation exclusion shall terminate upon sale of the Property, and the Property's estimated market value for
207. property tax purposes shall increase. If a valuation exclusion exists, Buyers are encouraged to look into the
208. resulting tax consequences.

209. Additional comments: _____

210. _____

211. **Preferential Property Tax Treatment**

212. Is the Property subject to any preferential property tax status or any other credits
213. affecting the Property? (e.g., Disabled Veterans' Benefits, Disability, Green Acres,
214. Non-Profit Status, RIM, Rural Preserve, etc.)

Yes No

215. If "Yes," would these terminate upon the sale of the Property? Yes No

216. Explain: _____

217. _____

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221. **G. FOREIGN INVESTMENT IN REAL PROPERTY TAX ACT ("FIRPTA"):** Section 1445 of the Internal Revenue Code
 222. provides that a transferee ("Buyer") of a United States real property interest must be notified in writing and must
 223. withhold tax if the transferor ("Seller") is a foreign person and no exceptions from FIRPTA withholding apply.

224. Seller represents that Seller IS **IS NOT** a foreign person (i.e., a non-resident alien individual, foreign corporation,
 -----(Check one.)-----
 225. foreign partnership, foreign trust, or foreign estate) for purposes of income taxation. This representation shall
 226. survive the closing of any transaction involving the Property described here.

227. **NOTE:** If the above answer is "IS," Buyer may be subject to income tax withholding in connection with the
 228. transaction (unless the transaction is covered by an applicable exception to FIRPTA withholding). In
 229. non-exempt transactions, Buyer may be liable for the tax if Buyer fails to withhold.
 230. If the above answer is "IS NOT," Buyer may wish to obtain specific documentation from Seller ensuring
 231. Buyer is exempt from the withholding requirements as prescribed under Section 1445 of the Internal
 232. Revenue Code.

233. Due to the complexity and potential risks of failing to comply with FIRPTA, including Buyer's responsibility
 234. for withholding the applicable tax, Buyer and Seller should **seek appropriate legal and tax advice regarding**
 235. **FIRPTA compliance, as the respective licensees representing or assisting either party will be unable to**
 236. **assure either party whether the transaction is exempt from the FIRPTA withholding requirements.**

237. **H. METHAMPHETAMINE PRODUCTION DISCLOSURE:**

238. (A Methamphetamine Production Disclosure is required by MN Statute 152.0275, Subd. 2 (m).)

239. Seller is not aware of any methamphetamine production that has occurred on the Property.

240. Seller is aware that methamphetamine production has occurred on the Property.

241. (See Disclosure Statement: Methamphetamine Production.)

242. **I. NOTICE REGARDING AIRPORT ZONING REGULATIONS:** The Property may be in or near an airport safety
 243. zone with zoning regulations adopted by the governing body that may affect the Property. Such zoning regulations
 244. are filed with the county recorder in each county where the zoned area is located. If you would like to determine
 245. if such zoning regulations affect the Property, you should contact the county recorder where the zoned area is
 246. located.

247. **J. NOTICE REGARDING CARBON MONOXIDE DETECTORS:** MN Statute 299F.51 requires Carbon Monoxide
 248. Detectors to be located within ten (10) feet from all sleeping rooms. Carbon Monoxide Detectors may or may not
 249. be personal property and may or may not be included in the sale of the home.

250. **K. CEMETERY ACT:** The following questions are to be answered to the best of Seller's knowledge.

251. MN Statute 307.08 prohibits any damage or illegal molestation of human remains, burials or cemeteries. A person
 252. who intentionally, willfully and knowingly destroys, mutilates, injures, disturbs, or removes human skeletal remains
 253. or human burial grounds is guilty of a felony.

254. Are you aware of any human remains, burials, or cemeteries located on the Property? Yes No

255. If "Yes," please explain: _____

256. All unidentified human remains or burials found outside of platted, recorded or identified cemeteries and in
 257. contexts which indicate antiquity greater than 50 years shall be dealt with according to the provisions of MN
 258. Statute 307.08, Subd. 7.

259. **L. ENVIRONMENTAL CONCERNS:** To your knowledge, have any of the following previously existed or do they
 260. currently exist on the Property?

- | | | | | | |
|--|------------------------------|--|-----------------------------------|------------------------------|--|
| 261. (1) Animal/Insect/Pest Infestation? | <input type="checkbox"/> Yes | <input checked="" type="checkbox"/> No | (6) Lead? (e.g., paint, plumbing) | <input type="checkbox"/> Yes | <input checked="" type="checkbox"/> No |
| 262. (2) Asbestos? | <input type="checkbox"/> Yes | <input checked="" type="checkbox"/> No | (7) Mold? | <input type="checkbox"/> Yes | <input checked="" type="checkbox"/> No |
| 263. (3) Diseased trees? | <input type="checkbox"/> Yes | <input checked="" type="checkbox"/> No | (8) Soil problems? | <input type="checkbox"/> Yes | <input checked="" type="checkbox"/> No |
| 264. (4) Formaldehyde? | <input type="checkbox"/> Yes | <input checked="" type="checkbox"/> No | (9) Underground storage tanks? | <input type="checkbox"/> Yes | <input checked="" type="checkbox"/> No |
| 265. (5) Hazardous waste/substances? | <input type="checkbox"/> Yes | <input checked="" type="checkbox"/> No | (10) Vapor intrusion? | <input type="checkbox"/> Yes | <input checked="" type="checkbox"/> No |
| 266. (11) Other? _____ | <input type="checkbox"/> Yes | <input type="checkbox"/> No | | | |

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270. (12) Have you ever been contacted or received any information from any governmental
271. authority pertaining to possible or actual environmental contamination (e.g., vapor
272. intrusion, drinking water, and/or soil contamination, etc.) affecting the Property? Yes No

273. (13) Are you aware if there are currently, or have previously been, any orders issued
274. on the Property by any governmental authority ordering the remediation of a
275. public health nuisance on the Property? Yes No

276. If answer above is "Yes," all orders HAVE HAVE NOT been vacated.
------(Check one.)-----

277. (14) Please provide clarification or further explanation for all applicable "Yes" responses in Section L.

278. _____
279. _____

280. M. RADON DISCLOSURE: (The following Seller disclosure satisfies MN Statute 144.496.)

281. RADON WARNING STATEMENT: The Minnesota Department of Health strongly recommends that ALL
282. homebuyers have an indoor radon test performed prior to purchase or taking occupancy, and recommends having
283. the radon levels mitigated if elevated radon concentrations are found. Elevated radon concentrations can easily
284. be reduced by a qualified, certified, or licensed, if applicable, radon mitigator.

285. Every buyer of any interest in residential real property is notified that the property may present exposure to
286. dangerous levels of indoor radon gas that may place occupants at risk of developing radon-induced lung cancer.
287. Radon, a Class A human carcinogen, is the leading cause of lung cancer in nonsmokers and the second leading
288. cause overall. The seller of any interest in residential real property is required to provide the buyer with any
289. information on radon test results of the dwelling.

290. RADON IN REAL ESTATE: By signing this Statement, Buyer hereby acknowledges receipt of the Minnesota
291. Department of Health's publication entitled **Radon in Real Estate Transactions**, which is attached hereto and
292. can be found at www.health.state.mn.us/communities/environment/air/radon/radonre.html.

293. A seller who fails to disclose the information required under MN Statute 144.496, and is aware of material facts
294. pertaining to radon concentrations in the Property, is liable to the Buyer. A buyer who is injured by a violation of MN
295. Statute 144.496 may bring a civil action and recover damages and receive other equitable relief as determined by
296. the court. Any such action must be commenced within two years after the date on which the buyer closed the
297. purchase or transfer of the real Property.

298. SELLER'S REPRESENTATIONS: The following are representations made by Seller to the extent of Seller's actual
299. knowledge.

300. (a) Radon test(s) HAVE HAVE NOT occurred on the Property.
------(Check one.)-----

301. (b) Describe any known radon concentrations, mitigation, or remediation. **NOTE: Seller shall attach the most**
302. **current records and reports pertaining to radon concentration within the dwelling:**

303. _____
304. _____

305. (c) There IS IS NOT a radon mitigation system currently installed on the Property.
------(Check one.)-----

306. If "IS," Seller shall disclose, if known, information regarding the radon mitigation system, including system
307. description and documentation.

308. _____
309. _____

310. EXCEPTIONS: See Section R for exceptions to this disclosure requirement.

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314. N. NOTICES/OTHER DEFECTS/MATERIAL FACTS: The following questions are to be answered to the best of
315. Seller's knowledge.

316. Notices: Seller HAS HAS NOT received a notice regarding any proposed improvement project from any
317. assessing authorities, the costs of which project may be assessed against the Property. If "HAS," please attach
318. and/or explain : _____

319. _____
320. Other Defects/Material Facts: Are there any other material facts that could adversely and significantly affect an
321. ordinary buyer's use or enjoyment of the Property or any intended use of the Property? Yes No

322. If "Yes," explain: _____

323. _____
324. O. WATER INTRUSION AND MOLD GROWTH: Studies have shown that various forms of water intrusion affect
325. many homes. Water intrusion may occur from exterior moisture entering the home and/or interior moisture leaving
326. the home.

327. Examples of exterior moisture sources may be:

- 328. • improper flashing around windows and doors,
- 329. • improper grading,
- 330. • flooding,
- 331. • roof leaks.

332. Examples of interior moisture sources may be:

- 333. • plumbing leaks,
- 334. • condensation (caused by indoor humidity that is too high or surfaces that are too cold),
- 335. • overflow from tubs, sinks, or toilets,
- 336. • firewood stored indoors,
- 337. • humidifier use,
- 338. • inadequate venting of kitchen and bath humidity,
- 339. • improper venting of clothes dryer exhaust outdoors (including electrical dryers),
- 340. • line-drying laundry indoors,
- 341. • houseplants—watering them can generate large amounts of moisture.

342. In addition to the possible structural damage water intrusion may do to the Property, water intrusion may also result
343. in the growth of mold, mildew, and other fungi. Mold growth may also cause structural damage to the Property.
344. Therefore, it is very important to detect and remediate water intrusion problems.

345. Fungi are present everywhere in our environment, both indoors and outdoors. Many molds are beneficial to
346. humans. However, molds have the ability to produce mycotoxins that may have a potential to cause serious health
347. problems, particularly in some immunocompromised individuals and people who have asthma or allergies to
348. mold.

349. To complicate matters, mold growth is often difficult to detect, as it frequently grows within the wall structure. If you
350. have a concern about water intrusion or the resulting mold/mildew/fungi growth, you may want to consider having the
351. Property inspected for moisture problems before entering into a purchase agreement or as a condition of your
352. purchase agreement. Such an analysis is particularly advisable if you observe staining or musty odors on the
353. Property.

354. P. NOTICE REGARDING PREDATORY OFFENDER INFORMATION: Information regarding the predatory
355. offender registry and persons registered with the predatory offender registry under MN Statute 243.166
356. may be obtained by contacting the local law enforcement offices in the community where the property
357. is located or the Minnesota Department of Corrections at (651) 361-7200, or from the Department of
358. Corrections web site at www.corr.state.mn.us.

**DISCLOSURE STATEMENT: SELLER'S
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360. THE INFORMATION DISCLOSED IS GIVEN TO THE BEST OF SELLER'S KNOWLEDGE.

361. Property located at 2134 Red Crest Island Intl Falls MN 56649

362. **Q. ADDITIONAL COMMENTS:** _____

363. _____

364. **R. MN STATUTES 513.52 THROUGH 513.60: SELLER'S MATERIAL FACT DISCLOSURE:**

365. **Exceptions:** The seller disclosure requirements of MN Statutes 513.52 through 513.60 **DO NOT** apply to

- 366. (1) real property that is not residential real property;
- 367. (2) a gratuitous transfer;
- 368. (3) a transfer pursuant to a court order;
- 369. (4) a transfer to a government or governmental agency;
- 370. (5) a transfer by foreclosure or deed in lieu of foreclosure;
- 371. (6) a transfer to heirs or devisees of a decedent;
- 372. (7) a transfer from a co-tenant to one or more other co-tenants;
- 373. (8) a transfer made to a spouse, parent, grandparent, child, or grandchild of Seller;
- 374. (9) a transfer between spouses resulting from a decree of marriage dissolution or from a property agreement incidental to that decree;
- 375. (10) a transfer of newly constructed residential property that has not been inhabited;
- 376. (11) an option to purchase a unit in a common interest community, until exercised;
- 377. (12) a transfer to a person who controls or is controlled by the grantor as those terms are defined with respect to a declarant under section 515B.1-103, clause (2);
- 378. (13) a transfer to a tenant who is in possession of the residential real property; or
- 379. (14) a transfer of special declarant rights under section 515B.3-104.

382. **MN STATUTES 144.496: RADON AWARENESS ACT**

383. The seller disclosure requirements of MN Statute 144.496 DO NOT apply to (1)-(9) and (11)-(14) above. Sellers
384. of newly constructed residential property must comply with the disclosure requirements of MN Statute 144.496.

385. **Waiver:** The written disclosure required under sections 513.52 to 513.60 may be waived if Seller and the
386. prospective Buyer agree in writing. Waiver of the disclosure required under sections 513.52 to 513.60 does not
387. waive, limit, or abridge any obligation for seller disclosure created by any other law.

388. **No Duty to Disclose:**

- 389. (A) There is no duty to disclose the fact that the Property
390. (1) is or was occupied by an owner or occupant who is or was suspected to be infected with Human
391. Immunodeficiency Virus or diagnosed with Acquired Immunodeficiency Syndrome;
392. (2) was the site of a suicide, accidental death, natural death, or perceived paranormal activity; or
393. (3) is located in a neighborhood containing any adult family home, community-based residential facility, or
394. nursing home.
- 395. (B) **Predatory Offenders.** There is no duty to disclose information regarding an offender who is required to
396. register under MN Statute 243.166 or about whom notification is made under that section, if Seller, in a timely
397. manner, provides a written notice that information about the predatory offender registry and persons registered
398. with the registry may be obtained by contacting the local law enforcement agency where the property is
399. located or the Department of Corrections.
- 400. (C) The provisions in paragraphs (A) and (B) do not create a duty to disclose any facts described in paragraphs
401. (A) and (B) for property that is not residential property.
- 402. (D) **Inspections.**
403. (1) Except as provided in paragraph (2), Seller is not required to disclose information relating to the real
404. Property if a written report that discloses the information has been prepared by a qualified third party
405. and provided to the prospective buyer. For purposes of this paragraph, "qualified third party" means a
406. federal, state, or local governmental agency, or any person whom Seller or prospective buyer reasonably
407. believes has the expertise necessary to meet the industry standards of practice for the type of inspection
408. or investigation that has been conducted by the third party in order to prepare the written report.
409. (2) Seller shall disclose to the prospective buyer material facts known by Seller that contradict any information
410. included in a written report under paragraph (1) if a copy of the report is provided to Seller.

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**DISCLOSURE STATEMENT: SELLER'S
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412. **THE INFORMATION DISCLOSED IS GIVEN TO THE BEST OF SELLER'S KNOWLEDGE.**

413. Property located at 2134 Red Crest Island Intl Falls MN 56649

414. **S. SELLER'S STATEMENT:**

415. *(To be signed at time of listing.)*

416. Seller(s) hereby states the facts as stated above are true and accurate and authorizes any licensee(s) representing or assisting any party(ies) in this transaction to provide a copy of this Disclosure Statement to any person or entity in connection with any actual or anticipated sale of the Property. A seller may provide this Disclosure Statement to a real estate licensee representing or assisting a prospective buyer. The Disclosure Statement provided to the real estate licensee representing or assisting a prospective buyer is considered to have been provided to the prospective buyer. If this Disclosure Statement is provided to the real estate licensee representing or assisting the prospective buyer, the real estate licensee must provide a copy to the prospective buyer.

423. **Seller is obligated to continue to notify Buyer in writing of any facts that differ from the facts disclosed here (new or changed) of which Seller is aware that could adversely and significantly affect the Buyer's use or enjoyment of the Property or any intended use of the Property that occur up to the time of closing.**
424. **To disclose new or changed facts, please use the *Amendment to Disclosure Statement* form.**

427. *Ruth A. DeBenedet* *8/6/19* *Patricia DeBenedet* *08.06.19*
(Seller) (Date) (Seller) (Date)

428. **T. BUYER'S ACKNOWLEDGEMENT:**

429. *(To be signed at time of purchase agreement.)*

430. I/We, the Buyer(s) of the Property, acknowledge receipt of this *Seller's Property Disclosure Statement* and agree that no representations regarding facts have been made other than those made above. This Disclosure Statement is not a warranty or a guarantee of any kind by Seller or licensee(s) representing or assisting any party in the transaction and is not a substitute for any inspections or warranties the party(ies) may wish to obtain.

434. The information disclosed is given to the best of Seller's knowledge.

435. _____
(Buyer) (Date) (Buyer) (Date)

436. **LISTING BROKER AND LICENSEES MAKE NO REPRESENTATIONS HERE AND ARE**
437. **NOT RESPONSIBLE FOR ANY CONDITIONS EXISTING ON THE PROPERTY.**

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