

**SELLER DISCLOSURE OF PROPERTY CONDITION**

(To be delivered prior to buyer making Offer to Buy Real Estate)



1 **Property Owner(s) & Address:** Ground Breaker Homes, LLC
 2 345 N 38th St., Cumming, IA 50061

3 **Purpose of Disclosure:** Completion of Section I this form is required under Chapter 558A of the Iowa code which
 4 mandates the Seller(s) disclose condition and information about the property, unless exempt:
 5

6 **Exempt Properties:** Properties exempted from the Seller's disclosure requirement include (IA Code 558A): Bare ground; property
 7 containing 5 or more dwellings units; court ordered transfers; transfers by a power of attorney; foreclosures; lenders selling foreclosed
 8 properties; transfers by a fiduciary in the course of the administration of a decedent's estate, guardianship, conservatorship, or trust.
 9 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
 10 possession of the real estate at any time within the twelve consecutive months immediately preceding the date of transfer; between
 11 joint tenants, or tenants in common; to or from any governmental division; quit claim deeds; intra family transfers; between divorcing
 12 spouses; commercial or agricultural property which has no dwellings. Seller(s) certifies that the property is exempt from the
 13 requirement(s) of Iowa Code 558A because one of the above exemptions apply.
 14

15 **If claiming an exemption, sign here and stop.**

Seller	Date	Seller	Date
Buyer	Date	Buyer	Date

24 **Instructions to the Seller:** (1) Complete this form yourself. (2) Report known conditions materially affecting the property
 25 and utilize ordinary care in obtaining the information. (3) Provide information in good faith and make a reasonable effort
 26 to ascertain the required information. (4) Additional pages or reports may be attached. (5) If some items do not apply to
 27 your property, write "NA" (not applicable). (6) All approximations must be identified "AP". If you do not know the facts,
 28 write or check UNKNOWN. (7) Keep a copy of this statement.

30 **Seller's Disclosure Statement:** Seller discloses the following information regarding the property and certifies this
 31 information is true and accurate to the best of my/our knowledge as of the date signed. Seller authorizes Agent to provide
 32 a copy of this statement to any person or entity in connection with actual or anticipated sale of the property or as
 33 otherwise provided by law.

35 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
 36 any inspection or warranty the purchaser may wish to obtain. The following are representations made by Seller and are not
 37 by any Agent acting on behalf of the Seller. **The Agent has no independent knowledge of the condition of the property**
 38 **except that which is written on this form. Seller advises Buyer to obtain independent inspections relevant to Buyer.**

40 Seller Initials 
 41 011626
2:52 PM CST
dotloop verified

42 Buyer Initials 

43 **I. Property Conditions, Improvements and Additional Information (Section I is Mandatory)**

44 **EACH AND EVERY LINE MUST BE ADDRESSED AND MARKED**

46 1. **Basement/Foundation:** Has there been known water or other problems?..... Yes No Unknown
 47 If yes, please explain: N/A

49 2. **Roof:** Any known problems? Yes No Unknown
 50 Roof Type Asphalt Shingle
 51 Date of repairs/replacement (If any) N/A
 52 Describe: N/A

53 3. **Well and Pump:** Any known problems? Yes No Unknown
 54 Type of well (depth/diameter), age and date of repair: N/A
 55 Has the water been tested? Yes No Unknown
 56 If yes, date of last report/results: N/A

58 4. **Septic Tanks/Drain Fields:** Any known problems? Yes No Unknown
 59 Location of tank N/A Age N/A Unknown
 60 Has the system been pumped and inspected within the last 2 years? Yes No Unknown
 61 Date of inspection N/A Date tank last cleaned/pumped N/A N/A Unknown

63 5. **Sewer:** Any known problems? Yes No Unknown
 64 Any known repairs/replacement? Yes No Unknown
 65 Date of repairs N/A

67 6. **Heating System(s):** Any known problems? Yes No Unknown
 68 Any known repairs/replacement? Yes No Unknown
 69 Date of repairs N/A

71 7. **Central Cooling System(s):** Any known problems? Yes No Unknown
 72 Any known repairs/replacement? Yes No Unknown
 73 Date of repairs N/A

75 8. **Plumbing System(s):** Any known problems? Yes No Unknown
 76 Any known repairs/replacement? Yes No Unknown
 77 Date of repairs N/A

79 9. **Electrical System(s):** Any known problems? Yes No Unknown
 80 Any known repairs/replacement? Yes No Unknown
 81 Date of repairs N/A

83 10. **Pest Infestation:** (wood-destroying insects, bath, snakes, rodents, destructive/troublesome animals, etc.)
 84 Any known problems? Yes No Unknown
 85 Date of treatment N/A
 86 Previous Infestation/Structural Damage? Yes No Unknown
 87 Date of repairs N/A

89 11. **Asbestos:** Is asbestos present in any form in the property? Yes No Unknown
 90 If yes, explain: N/A

92 12. **Radon:** Any known tests for the presence of radon gas? Yes No Unknown
 93 If yes, test results? N/A pCi/L Date of last report N/A

95 13. **Lead Based Paint:** Known to be present in the property Yes No Unknown
 96 Has the property been tested for the presence of lead-based paint? Yes No Unknown
 97 **Provide lead-based paint disclosure.**

99 14. Are there currently, or have there ever been, any lead water service lines present? Yes No Unknown
 100 If yes, please provide more information. N/A

102 15. Any known encroachments, easements, "common areas" (facilities like pools, tennis courts, walkways or other areas
 103 co-owned with others), zoning matters, nonconforming uses, or a Homeowners Association which has any authority
 104 over the property?Yes No Unknown

105

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

108

109 17. **Structural Damage:** Any known structural damage?.....Yes No Unknown

110

111 18. **Physical Problems:** Any known settling, flooding, drainage or grading problems?.....Yes No Unknown

112

113 19. Is the property located in a flood plain?Yes No Unknown
 114 If yes, flood plain designation: N/A

115

116 20. Do you know the zoning classification of this property?Yes No Unknown
 117 If Yes, what is the zoning? Residential

118

119 21. **Covenants:** Is the property subject to restrictive covenants?Yes No Unknown
 120 If yes, attach a copy OR state where a true, current copy of the covenants can be obtained: On file at County Recorder's
 121 office or: Contact Listing Agent

122 You **MUST** explain any "Yes" responses above (Attach additional sheets if necessary): 15. Buyer is responsible for reading
 123 covenants. Property is part of GWC HOA and Middlebrook Master Association. Annual dues to GWC are \$600. Middlebrook Umbrella HOA annual dues are \$150. Total of \$750

Seller Initials



Buyer Initials

II. Appliances/Systems/Services (Section II is for the convenience of Buyer/Seller and is not mandatory)

127 **Notice.** Items marked "included" are intended to remain with the property after sale. However, included items may be
 128 negotiable between **Buyer and Seller**, and requested items should be in writing as either **included or excluded** in any
 129 **Offer to Buy/Purchase Agreement**. The Offer to Buy/Purchase Agreement shall be the final terms of any agreement.

		Working?			
		Included	Yes	No	N/A
134 Range/Oven		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
135 Dishwasher		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
136 Refrigerator		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
137 Hood/Fan Disposal		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
138 TV Receiving Equipment		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
139 Sump Pump		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
140 Alarm System		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
141 Central AC		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
142 Window AC		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
143 Central Vacuum		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
144 Gas Grill		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
145 Attic Fan		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
146 Intercom		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
147 Microwave		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
148 Trash Compactor		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
149 Ceiling Fan		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
150 Water Softener/Conditioner		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
151 LP Tanks		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
152 LP Keys & Locks		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
153 Swing Set		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
154 Basketball Hoop		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
155 Garage Door Opener		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
156 Boat Hoist		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
157 Boat Dock		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

		Working?			
		Included	Yes	No	N/A
158 Lawn Sprinkler System		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
159 Solar Heating System		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
160 Pool Heater/Liner/Equipment		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
161 Well & Pump		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
162 Smoke Alarm		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
163 Carbon Monoxide Detector		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
164 City Water System		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
165 City Sewer System		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
166 Plumbing System		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
167 Central Heating System		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
168 Water Heater		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
169 Windows		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
170 Fireplace/Chimney		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
171 Wood Burning System		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
172 Furnace		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
173 Humidifier		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
174 Sauna/Hot tub		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
175 Locks and Keys		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
176 Dryer		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
177 Washer		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
178 Storage Shed		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
179 Underground "Pet Fence"		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
180 Pet Collars		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
181 2 # of remotes					# of collars

158 Exceptions/Explanations for "NO" responses above: _____
 159 _____
 160 _____
 161 _____
 162 _____
 163 _____

164 **ALL HOUSEHOLD APPLIANCES ARE NOT UNDER WARRANTY BEYOND DATE OF CLOSING.**
 165 Warranties may be available for purchase from independent warranty companies.

166 Seller Initials   Buyer Initials  
 167 01/16/26
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170 **III. Additional Non-Mandatory Requested Items:** Are you as the Seller aware of any of the following:
 171

172 1. Any significant structural modification or alteration to property?.....Yes No Unknown
 173 Please explain: N/A

174 2. Has there been a property/casualty loss over \$5,000, an insurance claim over \$5,000, OR major damage to the
 175 property from fire, wind, hail, flood(s) or other conditions?..... Yes No Unknown
 176 If yes, has the damage been repaired/replaced?.....Yes No

177 3. Are there any known current, preliminary, proposed or future assessments by any governing body or owner's
 178 association of which you have knowledge?.....Yes No Unknown

179 4. **Mold:** Does property contain toxic mold that adversely affects the property or occupants?Yes No Unknown

180 5. **Private Burial Grounds:** Does property contain any private burial ground?Yes No Unknown

181 6. Neighborhood or Stigmatizing conditions or problems affecting this property?Yes No Unknown

182 7. **Energy Efficiency Testing:** Has the property been tested for energy efficiency?.....Yes No Unknown
 183 If yes, what were the test results? N/A

184 8. **Attic Insulation:** Type Blown-In Unknown Amount _____ Unknown

185 9. Are you aware of any area environmental concerns?.....Yes No Unknown
 186 If yes, please explain: N/A

187

188 10. Are you related to the listing agent? Yes No If yes, how? See Below

189 11. Where survey of property may be found: Recorded Plat of Survey

190 12. **Wind Farms:** Is the subject property encumbered by certain Wind Energy rights?.....Yes No
 191 If yes, rights by: Lease , Easement , Other Define Other: N/A

192 Wind Farm Company, Owner: N/A

193 13. **Repairs:** Any repair(s) to property not so noted: (Date of repairs, Name of repair company if utilized.)
 194 (Note: Repairs are not normal maintenance items) (Attach additional sheets, if necessary)

195

196

197 If the answer to any item is yes, please explain. Attach additional sheets, if necessary: 10. The principal owners of
198 Ground Breaker Homes, LLC, Steve Bruere and Kalen Ludwig, are licensed real estate agents in the State of Iowa.

199 _____
200 _____
201 _____
202 _____
203 _____

204 **IV. Radon Fact Sheet & Form Acknowledgement**

205 **Seller acknowledges that Buyer be provided the "Iowa Radon Home-Buyers and Sellers Fact Sheet", prepared**
206 **by the Iowa Department of Public Health.**

208 Seller  dotloop verified
01/16/26 2:52 PM CST
IDAA-91EM-0CTT-ZAMA Seller  Date 01/16/2026

211 Seller has owned the property since 11/03/2025 (date). Seller has indicated above the history and condition of
212 all the items based solely on the information known or reasonably available to the Seller(s). If any changes occur in the
213 structural/mechanical/appliance systems of this property from the date of this form to the date of closing, Seller will
214 immediately disclose the changes to Buyer. In no event shall the parties hold Broker liable for any representations not
215 directly made by Broker or Broker's affiliated licensees (brokers and salespersons). Seller hereby acknowledges Seller has
216 retained a copy of this statement.

218 **Buyer hereby acknowledges receipt of "Iowa Radon Home-Buyers and Sellers Fact Sheet", prepared by the Iowa**
219 **Department of Public Health, and a copy of this statement. This statement is not intended to be a warranty or to**
220 **substitute for any inspection the buyer(s) may wish to obtain.**

223  Buyer  Date _____