

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: 9935 Ginger Ridge, Dubuque, IA 52001

(Sellers(s): please print property address including City, State and Zip Code)

Property Owner: Stephanie Shannon and Brad Shannon

(Sellers(s): please print property ownership)

Purpose:

Use this statement to disclose information as required by Iowa Code chapter 558A. This law requires certain Sellers of residential property that includes at least one and no more than four dwelling units to disclose information about the property to be sold. The following disclosures are made by the Seller(s) and not by an Agent acting on behalf of the Seller(s). **The Agent has no independent knowledge of the condition of the property; the Agent's knowledge is limited to the disclosure made by the Seller(s) on this form.** In no event shall any Agent involved in the sale or purchase of the property or any such Agent's broker be liable for any matters subject to this disclosure. Buyer(s) is advised to obtain such independent inspections of the property as Buyer(s) deems appropriate.

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.

Seller Date

Buyer Date

Seller Date

Buyer Date

INSTRUCTIONS TO SELLER(S):

1. Provide information in good faith and make all reasonable effort to ascertain the required information;
2. Complete this form yourself and fill in all mandatory blanks;
3. Disclose all known conditions materially affecting this property. Additional pages or reports may be attached;
4. If an item does not apply to the property, indicate that it is not applicable (N/A);
5. Please provide information in good faith and make a reasonable effort to ascertain the required information. 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)**;
6. 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

State of Iowa mandates ALL Questions in Section 1 Must be Answered

SECTION 1 DISCLOSURES:

Circle Only One Response:

1. The Seller(s) has owned the property since: 12/2003
2. **Basement/Foundation:** Any known water or other problems? ☐ Yes ☒ No ☐ N/A ☐ UNK
3. **Roof:** Any known problems? ☐ Yes ☒ No ☐ N/A ☐ UNK
Any known repairs? ☒ Yes ☐ No ☐ N/A ☐ UNK
If yes, date of repairs / replacement (circle one): April 2013
4. **Sewer System:** Any known problems? ☐ Yes ☐ No ☒ N/A ☐ UNK
Any known repairs? ☐ Yes ☐ No ☒ N/A ☐ UNK
If yes, date of repairs / replacement (circle one): _____

To be completed ☐

By Client ONLY

Seller(s) Initials

10/21/25
6:44 PM CDT
dotloop verified

Buyer(s) Initials

5. **Septic Tanks/Drain Fields:** Has the system been inspected by an Iowa DNR certified inspector within 2 years, or pumped/cleaned within the last 3 years?☒ Yes ☐ No ☐ N/A ☐ UNK
Date of inspection: 10/9/2025☐ N/A ☐ UNK
Date tank last cleaned: July 2024☐ N/A ☐ UNK
6. **Well and Pump:** Any known problems?☐ Yes ☒ No ☐ N/A ☐ UNK
Any known repairs?☒ Yes ☐ No ☐ N/A ☐ UNK
If Yes, date of repairs / replacement (circle one): 9/17/2007; 11/17/2024
Any known water tests?☒ Yes ☐ No ☐ N/A ☐ UNK
If yes, date of last report: 10/13/25 and results: + Chloroform, shocked well 10/16/25
7. **Heating System(s):** Any known problems?☐ Yes ☒ No ☐ N/A ☐ UNK
Any known repairs?☐ Yes ☒ No ☐ N/A ☐ UNK
If Yes, date of repairs / replacement (circle one): _____
8. **Central Cooling System(s):** Any known problems?☐ Yes ☒ No ☐ N/A ☐ UNK
Any known repairs?☐ Yes ☒ No ☐ N/A ☐ UNK
If Yes, date of repairs / replacement (circle one): _____
9. **Plumbing System(s):** Any known problems?☐ Yes ☒ No ☐ N/A ☐ UNK
Any known repairs?☒ Yes ☐ No ☐ N/A ☐ UNK
If Yes, date of repairs / replacement (circle one): 2015; 2018
10. **Electrical System(s):** Any known problems?☐ Yes ☒ No ☐ N/A ☐ UNK
Any known repairs?☒ Yes ☐ No ☐ N/A ☐ UNK
If Yes, date of repairs / replacement (circle one): 2004; 2018
11. **Pest Infestation** (wood destroying insects): Any known current or past problems?☐ Yes ☒ No ☐ N/A ☐ UNK
If yes, date(s) of treatment: _____
Any known structural damage?☐ Yes ☒ No ☐ N/A ☐ UNK
If Yes, date of repairs / replacement (circle one): _____
12. **Asbestos:** Any known to be present in the structure?☐ Yes ☒ No ☐ N/A ☐ UNK
13. **Radon:** Any known tests for the presence of radon gas?☐ Yes ☒ No ☐ N/A ☐ UNK
If yes, date of last report: _____ and results: _____
14. **Lead Based Paint:** Any known to be present in the structure?☐ Yes ☒ No ☐ N/A ☐ UNK
15. **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? _____
16. **Zoning:** What is the zoning classification of the property? Residential☐ N/A ☐ UNK
17. **Shared or Co-Owned Features:** Any 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
Any known "common areas" such as pools, tennis courts, walkways or other areas co-owned with others, or a Homeowner's Association which has any authority over the property?☐ Yes ☒ No ☐ N/A ☐ UNK
Any easements or encroachments onto or from the neighboring properties?☒ Yes ☐ No ☐ N/A ☐ UNK
18. **Physical Problems:** Any known settling, flooding, drainage or grading problems?☐ Yes ☒ No ☐ N/A ☐ UNK
19. **Structural Damage:** Any known structural damage?☐ Yes ☒ No ☐ N/A ☐ UNK
20. **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: Roof damage from storm Date of repairs: April 2013

To be completed

By Client ONLY

Seller(s) Initials

SMB
10/21/25
6:44 PM CDT
dotloop verified

BS
10/21/25
6:50 PM CDT
dotloop verified

Buyer(s) Initials

 /

ADDRESS

21. **Covenants:** Is the property subject to restrictive covenants?☐ Yes ☒ No ☐ N/A ☐ UNK

If yes, a true, current copy of the covenants can be obtained:

- ☐ 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:

#3 - Roof Replacement & repair (April 2013): Brad Droessler Constr. Replace Asphalt roof, soffit, gutters, rotted fascia and roof sheathing.
#5 - Septic Inspection: Iowa TOT found steel septic tank. New septic system required.
#6 - New Well Pump (9-17-2007): Jaeger Plumbing and Pump. Replaced Pump (10 gpm, 3/4HP), Motor, and Control Box on Well.
#6 - Wiring to Well Pump repaired (11-17-24): Schuster Heating and Pump. Repaired short to wiring under well cap and replaced control box to Pump. Well casing damage identified (prior to seller's purchase of home by car).
#9 - Plumbing repair (10-28-2015): Jaeger Plumbing and Pump. Repaired broken pipe from well to house. 2018 - New Pex Piping to replace plastic throughout house, new drain lines in laundry room/bathroom, new well tank (Gilly's Plumbing Repair); Water Heater 2021; February 2025 insulation added due to drain line and toilet line freezing during -20F cold temperatures (Gilly's Plumbing Repair).
#10 - New fuse box and breaker. Separated circuits to avoid electrical shortages. A&G Electric.

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

22. **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	☒	☒	☐	☐	Satellite Dish	☐	☐	☐	☐
Dishwasher	☒	☒	☐	☐	Window Treatments	☒			
Disposal	☐	☐	☐	☐	Smoke Alarms	☐	☐	☐	☐
Trash Comp.	☐	☐	☐	☐	Gar. Door Opener	☒	☒	☐	☐
Hood/Fan	☒	☒	☐	☐	Gar. Opener Remotes	☒ #2	☒	☐	☐
Washer	☐	☐	☐	☐	Intercom	☐	☐	☐	☐
Dryer	☐	☐	☐	☐	Furn. Humidifier	☐	☐	☐	☐
Gas Grill	☐	☐	☐	☐	Central Vacuum	☐	☐	☐	☐
Window A/C	☐	☐	☐	☐	Water Heater	☒	☒	☐	☐
Sauna/Hot Tub	☐	☐	☐	☐	Fireplace/Chimney	☒	☒	☐	☐
Attic Fan	☐	☐	☐	☐	Windows		☒	☐	☐
Landscap. Lites	☐	☐	☐	☐	Alarm System	☐	☐	☐	☐
Ceiling Fan(s)	☒	☒	☐	☐	Sump Pump	☐	☐	☐	☐
Water Filter Sys.	☒ Leased Y / N	☒	☐	☐	Is sump pump properly discharged?	☐	☐	☐	☐
Water Softner	☒ Leased Y / N	☒	☐	☐	Is Cable TV available in the area?	☐	☐	☐	☐
LP Tank	☐ Leased Y / N	☐	☐	☐	Invisible Dog Fence Transmitter	☐	☐	☐	☐

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.

Please Check Mark or Circle Where Appropriate

23. **Roof:** Type of Exterior Roofing: Asphalt or UNK ☐ Age: 12 years or UNK ☐

24. **Attic Insulation:** Type: Guardian loose blown in fiberglassUNK ☐

Amount: Blew onto existing fiberglass insulationUNK ☐

R-Value: R40UNK ☐

25. **Water Supply:** Type: ☐ Public ☐ Community ☒ Private Well ☐ Shared Well

Any known problems?.....☒ Yes ☐ No ☐ N/A ☐ UNK

To be completed

By Client ONLY

Seller(s) Initials

 

Buyer(s) Initials

 

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

27. **Septic Tank:** Location of Tank: see attached ☐ N/A ☐ UNK
Tank Age: Original, will be replaced by seller ☐ N/A ☐ UNK

28. **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: Septic System and Private Well

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: or UNK ☐ Age: ~ 20 years or ☐ UNK

31. **Cooling System(s):** Type: or UNK ☐ Age: ~ 20 years or ☐ UNK

32. **Radon System:** Is a radon system installed? ☐ Yes ☒ No ☐ N/A ☐ UNK
If yes, is the Radon System: ☐ Passive ☐ Active

33. Any improvements made by seller since purchase? ☒ Yes ☐ No ☐ N/A ☐ UNK
If yes, please explain: See Attached

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? ☐ 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; monthly \$ ☒ N/A ☐ UNK
List items covered by fees:

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 Alliant Energy Gas/Propane Service Provider Black Hills

40. Any Transferable Contracts? (e.g. Security System, Home Warranty, CRP, Pest Treatment, 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.

Stephanie Meier Shannon
Seller
dotloop verified
10/21/25 6:44 PM CDT
A3TB-DWOM-DOE8-KJGU
Date

Brad Shannon
Seller
dotloop verified
10/21/25 6:59 PM CDT
4VR7-H2AK-CRW4-95IT
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 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

Disclosure of Information on Lead-Based Paint and/or Lead-Based Paint Hazards
Property Address: 9935 Ginger Ridge, Dubuque, IA 52001

LEAD WARNING STATEMENT: Every purchaser of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that such property may present exposure to lead from lead-based paint that may place young children at risk of developing lead poisoning. Lead poisoning in young children may produce permanent neurological damage, including learning disabilities, reduced intelligence quotient, behavioral problems and impaired memory. Lead poisoning also poses a particular risk to pregnant women. The seller of any interest in residential real property is required to provide the 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 known lead-based paint hazards. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to purchase.

Seller's Initials for Section A

SMB

10/17/25
6:10 AM CDT
dotloop verified

BS

10/16/25
12:06 PM CDT
dotloop verified

Seller's Initials for Section B

SMB

10/17/25
6:10 AM CDT
dotloop verified

BS

10/16/25
12:06 PM CDT
dotloop verified

SELLER'S DISCLOSURE

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

☐ Known lead-based paint and/or lead-based paint hazards are present in the housing. Describe what is known:

☒ Seller has no knowledge of lead-based paint and/or lead-based paint hazard in the housing.

B. Records and Reports available to the seller (check one below):

☐ Seller has provided the purchaser with all available records and reports pertaining to lead-based paint and/or lead-based paint in the housing. List documents below:

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

Purchaser's Initials for Section C

Purchaser's Initials for Section D

Purchaser's Initials for Section E

PURCHASER'S ACKNOWLEDGEMENT

C. Purchaser has (check one below):

☐ Purchaser has received copies of all records and reports pertaining to lead-based paint and/or lead-based paint hazards in the housing listed above.

☐ Purchaser has not received any records and reports regarding lead-based paint and/or lead-based paint hazards in the housing.

D. Purchaser has received the pamphlet "Protect Your Family From Lead in Your Home"

E. Purchaser has (check one below):

☐ Received a 10 calendar day opportunity (or mutually agreed upon period) to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards.

☐ Waived the opportunity to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards.

Seller's Agent Initials for Section F

KA

10/07/25
2:58 PM CDT
dotloop verified

Purchaser's Agent Initials for Section G

AGENT'S ACKNOWLEDGEMENT

F. Seller's Agent has informed the seller of the seller's obligations under 42 U.S.C. 4852d and is aware of his/her responsibility to ensure compliance.

G. Purchaser's Agent has informed the seller of the seller's obligations under 42 U.S.C. 4852d and is aware of his/her responsibility to ensure compliance.¹

CERTIFICATION OF ACCURACY

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

Stephanie Meier Shannon

dotloop verified
10/17/25 6:10 AM CDT
IWMV-TSLY-N6SO-J1M0

Seller

Date

Brad Shannon

dotloop verified
10/16/25 12:06 PM CDT
F5BM-UJUF-IABY-QYXA

Seller

Date

Kate Ahlers

dotloop verified
10/07/25 2:58 PM CDT
J0FL-UT2W-XB4V-KM3G

Seller's Agent

Date

Purchaser

Date

Purchaser

Date

Purchaser's Agent

Date

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⁽¹⁾ Only required if the Purchaser's Agent receives compensation from the seller.

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