



SELLER'S DISCLOSURE AND
CONDITION OF PROPERTY ADDENDUM
(Residential)

SELLER (Indicate Marital Status):

Anna Marie Maben (Single)
(Husband passed away 2/14/2023)

PROPERTY: 1335 E. 27th Street Kansas City, Mo.

1. NOTICE TO SELLER.

Be as complete and accurate as possible when answering the questions in this disclosure. Attach additional sheets if space is insufficient for all applicable comments. SELLER understands that the law requires disclosure of any material defects, known to SELLER, in the Property to prospective Buyer(s) and that failure to do so may result in civil liability for damages. Non-occupant SELLERS are not relieved of this obligation. This disclosure statement is designed to assist SELLER in making these disclosures. Licensee(s), prospective buyers and buyers will rely on this information. If residential dwelling on Property was built prior to 1978, SELLER is required to complete the federally mandated Lead Based Paint Disclosure Addendum.

2. NOTICE TO BUYER.

This is a disclosure of SELLER'S knowledge of the Property as of the date signed by SELLER and is not a substitute for any inspections or warranties that BUYER may wish to obtain. It is not a warranty of any kind by SELLER or a warranty or representation by the Broker(s) or their licensees.

3. OCCUPANCY.

Approximate age of Property? _____ How long have you owned? 10 years

Does SELLER currently occupy the Property? _____ Yes ☐ No ☒

If "No", how long has it been since SELLER occupied the Property? 3 years/months

☒ SELLER has never occupied the Property. SELLER to answer all questions to the best of SELLER'S knowledge.

4. TYPE OF CONSTRUCTION. ☐ Conventional/Wood Frame ☐ Modular ☐ Manufactured
☐ Mobile ☒ Other BRICK

5. LAND (SOILS, DRAINAGE AND BOUNDARIES). (IF RURAL OR VACANT LAND, ATTACH SELLER'S LAND DISCLOSURE ALSO.) ARE YOU AWARE OF:

- a. Any fill or expansive soil on the Property? Yes ☐ No ☒
- b. Any sliding, settling, earth movement, upheaval or earth stability problems on the Property? Yes ☒ No ☐
- c. The Property or any portion thereof being located in a flood zone, wetlands area or proposed to be located in such as designated by FEMA which requires flood insurance? Yes ☐ No ☒
- d. Any drainage or flood problems on the Property or adjacent properties? Yes ☐ No ☒
- e. Any flood insurance premiums that you pay? Yes ☐ No ☒
- f. Any need for flood insurance on the Property? Yes ☐ No ☒
- g. Any boundaries of the Property being marked in any way? Yes ☐ No ☒
- h. The Property having had a stake survey? Yes ☐ No ☒
- i. Any encroachments, boundary line disputes, or non-utility easements affecting the Property? Yes ☐ No ☒
- j. Any fencing on the Property? Yes ☒ No ☐
If "Yes", does fencing belong to the Property? N/A Yes ☐ No ☒
- k. Any diseased, dead, or damaged trees or shrubs on the Property? Yes ☐ No ☒
- l. Any gas/oil wells, lines or storage facilities on Property or adjacent property? Yes ☐ No ☒
- m. Any oil/gas leases, mineral, or water rights tied to the Property? Yes ☐ No ☒

If any of the answers in this section are "Yes", explain in detail or attach other documentation:

See attached sheet

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BUYER | BUYER

5. b The right of the kitchen floor is weak.

The ceiling is not good in the kitchen or the sanctuary. Some of the ceiling has fallen in the sanctuary. Some of the ceiling is missing in the kitchen area.

1. A small fence is in the back of the property.

56. Some of the roof was damaged in the sanctuary when thieves broke in and stole the air condition/heating unit from on top of the building.

(8) Cracks are in the ceiling.

6. ROOF.

- a. Approximate Age: _____ years ☒ Unknown Type: _____
- b. Have there been any problems with the roof, flashing or rain gutters? Yes ☒ No ☐
If "Yes", what was the date of the occurrence? Not sure
- c. Have there been any repairs to the roof, flashing or rain gutters? Yes ☐ No ☒
Date of and company performing such repairs _____ / _____
- d. Has there been any roof replacement? Yes ☐ No ☒
If "Yes", was it: ☐ Complete or ☐ Partial
- e. What is the number of layers currently in place? _____ layers or ☒ Unknown.

If any of the answers in this section are "Yes", explain in detail or attach all warranty information and other documentation: _____

7. INFESTATION. ARE YOU AWARE OF:

- a. Any termites or other wood destroying insects on the Property? Yes ☐ No ☒
- b. Any other pests including rodents, bats or other nuisance wildlife? Yes ☐ No ☒
- c. Any damage to the Property by wood destroying insects or other pests? Yes ☐ No ☒
- d. Any termite, wood destroying insects or other pest control treatments on the Property in the last five (5) years? Yes ☒ No ☐
If "Yes", list company, when and where treated _____
- e. Any current warranty, bait stations or other treatment coverage by a licensed pest control company on the Property? Yes ☐ No ☒
If "Yes", the annual cost of service renewal is \$ _____ and the time remaining on the service contract is _____.
- (Check one) ☐ The treatment system stays with the Property or ☐ the treatment system is subject to removal by the treatment company if annual service fee is not paid.

If any of the answers in this section are "Yes", explain in detail or attach all warranty information and other documentation: Mice can get into building

8. STRUCTURAL, BASEMENT/CRAWL SPACE, FIREPLACE AND EXTERIOR ITEMS.
ARE YOU AWARE OF:

- a. Any movement, shifting, deterioration, or other problems with walls, foundations, crawl space or slab? Yes ☒ No ☐
- b. Any cracks or flaws in the walls, ceilings, foundations, concrete slab, crawl space, basement floor or garage? Yes ☒ No ☐
- c. Any corrective action taken including, but not limited to piercing or bracing? Yes ☐ No ☒
- d. Any water leakage or dampness in the house, crawl space or basement? Yes ☐ No ☒
- e. Any dry rot, wood rot or similar conditions on the wood of the Property? Yes ☒ No ☐
- f. Any problems with windows or exterior doors? Yes ☒ No ☐
- g. Any problems with driveways, patios, decks, fences or retaining walls on the Property? Yes ☐ No ☒
- h. Any problems with fireplace including, but not limited to firebox, chimney, chimney cap and/or gas line? N/A ☒ Yes ☐ No ☐
Date of any repairs, inspection(s) or cleaning? _____
Date of last use? _____
- i. Does the Property have a sump pump? Yes ☐ No ☒
If "Yes", location: _____
- j. Any repairs or other attempts to control the cause or effect of any problem described above? Yes ☐ No ☒

If any of the answers in this section are "Yes", explain in detail or attach all warranty information and other documentation: The floor in the kitchen is weak. The steps going down to the basement aren't safe. Some windows were broken out by thieves.

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9. ADDITIONS AND/OR REMODELING.

- a. Are you aware of any additions, structural changes, or other material alterations to the Property? ☒ Yes ☐ No
If "Yes", explain in detail: The basement is not safe. The basement steps aren't safe.
- b. If "Yes", were all necessary permits and approvals obtained, and was all work in compliance with building codes? ☒ N/A ☐ Yes ☐ No
If "No", explain in detail: _____

10. PLUMBING RELATED ITEMS.

- a. What is the drinking water source? ☒ Public ☐ Private ☐ Well ☐ Cistern ☐ Other: _____
If well water, state type _____ depth _____ diameter _____ age _____
- b. If the drinking water source is a well, has water been tested for safety? ☒ N/A ☐ Yes ☐ No
If "Yes", when was the water last checked for safety? _____ (attach test results)
- c. Is there a water softener on the Property? ☐ Yes ☒ No
If "Yes", is it: ☐ Leased ☐ Owned?
- d. Is there a water purifier system? ☐ Yes ☒ No
If "Yes", is it: ☐ Leased ☐ Owned?
- e. What type of sewage system serves the Property? ☒ Public Sewer ☐ Private Sewer
☐ Septic System, Number of Tanks _____ ☐ Cesspool ☐ Lagoon ☐ Other _____
- f. Approximate location of septic tank and/or absorption field: N/A
- g. The location of the sewer line clean out trap is: _____
- h. Is there a sewage pump on the septic system? ☒ N/A ☐ Yes ☐ No
- i. Is there a grinder pump system? ☐ Yes ☒ No
- j. If there is a privately owned system, when was the septic tank, cesspool, or sewage system last serviced? _____ By whom? _____
- k. Is there a sprinkler system? ☐ Yes ☒ No
Does sprinkler system cover full yard and landscaped areas? ☒ N/A ☐ Yes ☐ No
If "No", explain in detail: _____
- l. Are you aware of any leaks, backups, or other problems relating to any of the plumbing, water, and sewage related systems? ☐ Yes ☒ No
- m. Type of plumbing material currently used in the Property:
☒ Copper ☐ Galvanized ☐ PVC ☐ PEX ☐ Other _____
The location of the main water shut-off is: _____
- n. Is there a back flow prevention device on the lawn sprinkling system, sewer or pool? ☒ N/A ☐ Yes ☐ No

If your answer to (l) in this section is "Yes", explain in detail or attach available documentation: _____

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11. HEATING AND AIR CONDITIONING.

- a. Does the Property have air conditioning? Yes ☐ No ☒
- ☐ Central Electric ☐ Central Gas ☐ Heat Pump ☐ Window Unit(s)
- Unit _____ Age of Unit _____ Leased _____ Owned _____ Location _____ Last Date Serviced/By Whom? _____
1. It was stolen
2. _____
- b. Does the Property have heating systems? Yes ☐ No ☒
- ☐ Electric ☐ Fuel Oil ☐ Natural Gas ☐ Heat Pump ☐ Propane
- ☐ Fuel Tank ☐ Other _____
- Unit _____ Age of Unit _____ Leased _____ Owned _____ Location _____ Last Date Serviced/By Whom? _____
1. It was stolen
2. _____
- c. Are there rooms without heat or air conditioning? Yes ☒ No ☐
- If "Yes", which room(s)? The entire building
- d. Does the Property have a water heater? Yes ☐ No ☒
- ☐ Electric ☐ Gas ☐ Solar ☐ Tankless
- Unit _____ Age of Unit _____ Leased _____ Owned _____ Location _____ Capacity _____ Last Date Serviced/By Whom? _____
1. _____
2. _____
- e. Are you aware of any problems regarding these items? Yes ☐ No ☐
- If "Yes", explain in detail: _____

12. ELECTRICAL SYSTEM.

- a. Type of material used: ☐ Copper ☐ Aluminum ☒ Unknown
- b. Type of electrical panel(s): ☒ Breaker ☐ Fuse
- Location of electrical panel(s): In the sanctuary (NO electric on -
- Size of electrical panel(s) (total amps), if known: _____
- c. Are you aware of any problem with the electrical system? Yes ☐ No ☒
- If "Yes", explain in detail: _____

13. HAZARDOUS CONDITIONS. ARE YOU AWARE OF:

- a. Any underground tanks on the Property? Yes ☐ No ☒
- b. Any landfill on the Property? Yes ☐ No ☒
- c. Any toxic substances on the Property (e.g. tires, batteries, etc.)? Yes ☐ No ☒
- d. Any contamination with radioactive or other hazardous material? Yes ☐ No ☒
- e. Any testing for any of the above-listed items on the Property? Yes ☐ No ☒
- f. Any professional testing for radon on the Property? Yes ☐ No ☒
- g. Any professional mitigation system for radon on the Property? Yes ☐ No ☒
- h. Any professional testing/mitigation for mold on the Property? Yes ☐ No ☒
- i. Any other environmental issues? Yes ☐ No ☒
- j. Any controlled substances ever manufactured on the Property? Yes ☐ No ☒
- k. Any methamphetamine ever manufactured on the Property? Yes ☐ No ☒
- (In Missouri, a separate disclosure is required if methamphetamine or other controlled substances have been produced on the Property, or if any resident of the Property has been convicted of the production of a controlled substance.)

If any of the answers in this section are "Yes", explain in detail or attach test results and other documentation: _____

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SELLER | SELLER

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BUYER | BUYER

- 210 **14. NEIGHBORHOOD INFORMATION & HOMEOWNER'S ASSOCIATION. ARE YOU AWARE OF:**
- 211 a. The Property located outside of city limits? Yes ☐ No ☒
- 212 b. Any current/pending bonds, assessments, or special taxes that
- 213 apply to Property? Yes ☐ No ☒
- 214 If "Yes", what is the amount? \$ _____
- 215 c. Any condition or proposed change in your neighborhood or surrounding
- 216 area or having received any notice of such? Yes ☐ No ☒
- 217 d. Any defect, damage, proposed change or problem with any
- 218 common elements or common areas? Yes ☐ No ☒
- 219 e. Any condition or claim which may result in any change to assessments or fees? Yes ☐ No ☒
- 220 f. Any streets that are privately owned? Yes ☐ No ☒
- 221 g. The Property being in a historic, conservation or special review district that
- 222 requires any alterations or improvements to the Property be approved by a
- 223 board or commission? Yes ☐ No ☒
- 224 h. The Property being subject to tax abatement? Yes ☒ No ☐
- 225 i. The Property being subject to a right of first refusal? Yes ☐ No ☒
- 226 If "Yes", number of days required for notice: _____
- 227 j. The Property being subject to covenants, conditions, and restrictions of a
- 228 Homeowner's Association or subdivision restrictions? Yes ☐ No ☒
- 229 k. Any violations of such covenants and restrictions? N/A ☐ Yes ☐ No ☒
- 230 l. The Homeowner's Association imposing its own transfer fee and/or
- 231 initiation fee when the Property is sold? N/A ☐ Yes ☐ No ☒
- 232 If "Yes", what is the amount? \$ _____
- 233 m. The Property being subject to a Homeowners Association fee? Yes ☐ No ☒
- 234 If "Yes", Homeowner's Association dues are paid in full until _____ in the amount of
- 235 \$_____ payable ☐ yearly ☐ semi-annually ☐ monthly ☐ quarterly, sent to:
- 236 _____ and such includes:
- 237 _____
- 238 Homeowner's Association/Management Company contact name, phone number, website, or email address:
- 239 _____
- 240 _____
- 241 _____
- 242 n. The Property being subject to a secondary Master Community Homeowners Association fee?... Yes ☐ No ☒

243 If any of the answers in this section are "Yes" (except m), explain in detail or attach other documentation:

244 _____

245 _____

246 _____

247 _____

248 _____

249 **15. PREVIOUS INSPECTION REPORTS.**

- 250 Has Property been inspected in the last twelve (12) months? Yes ☐ No ☒
- 251 If "Yes", a copy of inspection report(s) are available upon request.
- 252 _____

253 **16. OTHER MATTERS. ARE YOU AWARE OF:**

- 254 a. Any of the following?
- 255 ☐ Party walls ☐ Common areas ☐ Easement Driveways Yes ☐ No ☒
- 256 b. Any fire damage to the Property? Yes ☐ No ☒
- 257 c. Any liens, other than mortgage(s)/deeds of trust currently on the Property? Yes ☐ No ☒
- 258 d. Any violations of laws or regulations affecting the Property? Yes ☐ No ☒
- 259 e. Any other conditions that may materially affect the value
- 260 or desirability of the Property? Yes ☐ No ☒
- 261 f. Any other condition, including but not limited to financial, that may prevent
- 262 you from completing the sale of the Property? Yes ☐ No ☒
- 263 g. Any animals or pets residing in the Property during your ownership? Yes ☐ No ☒
- 264 h. Any general stains or pet stains to the carpet, the flooring or sub-flooring? Yes ☐ No ☒
- 265 i. Missing keys for any exterior doors, including garage doors to the Property? Yes ☐ No ☒
- 266 List locks without keys _____
- 267 j. Any violations of zoning, setbacks or restrictions, or non-conforming uses? Yes ☐ No ☒
- 268 k. Any unrecorded interests affecting the Property? Yes ☐ No ☒

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270 SELLER | SELLER BUYER | BUYER

- l. Anything that would interfere with giving clear title to the BUYER? Yes ☐ No ☒
 m. Any existing or threatened legal action pertaining to the Property? Yes ☐ No ☒
 n. Any litigation or settlement pertaining to the Property? Yes ☐ No ☒
 o. Any added insulation since you have owned the Property? Yes ☐ No ☒
 p. Having replaced any appliances that remain with the Property in the
 past five (5) years? Yes ☐ No ☒
 q. Any transferable warranties on the Property or any of its
 components? Yes ☐ No ☒
 r. Having made any insurance or other claims pertaining to the Property
 in the past five (5) years? Yes ☐ No ☒
 If "Yes", were repairs from claim(s) completed? N/A ☐ Yes ☐ No ☒
 s. Any use of synthetic stucco on the Property? Yes ☐ No ☒

If any of the answers in this section are "Yes", explain in detail: _____

17. UTILITIES. Identify the name and phone number for utilities listed below.

Electric Company Name: _____ Phone # _____
 Gas Company Name: _____ Phone # _____
 Water Company Name: _____ Phone # _____
 Trash Company Name: _____ Phone # _____
 Other: _____ Phone # _____
 Other: _____ Phone # _____

18. ELECTRONIC SYSTEMS AND COMPONENTS.

Any technology or systems staying with the Property? N/A ☒ Yes ☐ No ☐

If "Yes" list: _____

Upon Closing SELLER will provide BUYER with codes and passwords, or items will be reset to factory settings.

19. FIXTURES, EQUIPMENT AND APPLIANCES (FILL IN ALL BLANKS).

The Residential Real Estate Sale Contract, including this paragraph of the residential Seller's Disclosure and Condition of Property Addendum ("Seller's Disclosure"), not the MLS, or other promotional material, provides for what is included in the sale of the Property. Items listed in the "Additional Inclusions" or "Exclusions" in Subparagraphs 1b and 1c of the Contract supersede the Seller's Disclosure and the pre-printed list in Paragraph 1 of the Contract. If there are no "Additional Inclusions" or "Exclusions" listed, the Seller's Disclosure and the pre-printed list govern what is or is not included in this sale. If there are differences between the Seller's Disclosure and the Paragraph 1 list, the Seller's Disclosure governs. Unless modified by the Seller's Disclosure and/or the "Additional Inclusions" and/or the "Exclusions" in Paragraph 1b and/or 1c, all existing improvements on the Property (if any) and appurtenances, fixtures and equipment (which seller agrees to own free and clear), whether buried, nailed, bolted, screwed, glued or otherwise permanently attached to Property are expected to remain with Property, including, but not limited to:

Attached shelves, racks, towel bars	Fireplace grates, screens, glass doors
Attached lighting	Mounted entertainment brackets
Attached floor coverings	Plumbing equipment and fixtures
Bathroom vanity mirrors,	Storm windows, doors, screens
attached or hung	Window blinds, curtains, coverings
Fences (including pet systems)	and window mounting components

[Signature] Initials _____ Initials _____
 SELLER SELLER BUYER BUYER

324 Fill in all blanks using one of the abbreviations listed below.

325 "OS" = Operating and Staying with the Property (any item that is performing its intended function).

326 "EX" = Staying with the Property but Excluded from Mechanical Repairs; cannot be an Unacceptable
327 Condition.

328 "NA" = Not applicable (any item not present).

329 "NS" = Not staying with the Property (item should be identified as "NS" below.)

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331

332 ~~NA~~ Air Conditioning Window Units, # _____

333 ~~NA~~ Air Conditioning Central System

334 ~~NA~~ Attic Fan

335 ~~NA~~ Ceiling Fan(s), # _____

336 ~~NA~~ Central Vac and Attachments

337 ~~NA~~ Closet Systems, Location _____

338 ~~NA~~ Camera-Surveillance Equipment

339 ~~NA~~ Doorbell

340 ~~NA~~ Electric Air Cleaner or Purifier

341 ~~NA~~ Electric Car Charging Equipment

342 ~~NA~~ Exhaust Fan(s) – Baths

343 ~~NA~~ Fences – Invisible & Controls

344 ~~NA~~ Fireplace(s), # _____

345 Location #1 ~~NA~~ Location #2 ~~NA~~

346 ~~NA~~ Chimney ~~NA~~ Chimney

347 Gas Logs Gas Logs

348 Gas Starter Gas Starter

349 Heat Re-circulator Heat Re-circulator

350 Insert Insert

351 Wood Burning Wood Burning

352 Other _____ Other _____

353 ~~NA~~ Fountain(s)

354 Furnace/Heat Pump/Other Heating System

355 Garage Door Keyless Entry

356 Garage Door Opener(s), # _____

357 Garage Door Transmitter(s), # _____

358 Generator

359 Humidifier

360 Intercom

361 Jetted Tub

362 KITCHEN APPLIANCES

363 Cooking Unit

364 ~~NA~~ Stove/Range

365 ~~NA~~ Elec. _____ Gas _____ Convection

366 Built-in Oven

367 ~~NA~~ Elec. _____ Gas _____ Convection

368 ~~NA~~ Cooktop _____ Elec. _____ Gas

369 ~~NA~~ Microwave Oven

370 Dishwasher

371 Disposal

372 Freezer

373 Location _____

374 Refrigerator (#1)

375 Location _____

376 Refrigerator (#2)

377 Location _____

378 Trash Compactor

~~NA~~ Laundry - Washer

~~NA~~ Laundry - Dryer

_____ Elec. _____ Gas

MOUNTED Entertainment Equipment

~~NA~~ TV, Location _____

TV, Location _____

TV, Location _____

TV, Location _____

Speakers, Location _____

Speakers, Location _____

Other/Location _____

Other/Location _____

Other/Location _____

Other/ Location _____

~~NA~~ Outside Cooking Unit

Propane Tank

_____ Owned _____ Leased

Security System

_____ Owned _____ Leased

Smoke/Fire Detector(s), # _____

Shed(s), # _____

Spa/Hot Tub

Spa/Sauna

Spa Equipment

Sprinkler System Auto Timer

Sprinkler System Back Flow Valve

Sprinkler System (Components & Controls)

Statuary/Yard Art

Swing set/Playset

Sump Pump(s), # _____

Swimming Pool (Swimming Pool Rider Attached)

Swimming Pool Heater

Swimming Pool Equipment

TV Antenna/Receiver/Satellite Dish

_____ Owned _____ Leased

Water Heater(s)

Water Softener and/or Purifier

_____ Owned _____ Leased

Wood Burning Stove

Yard Light

_____ Elec. _____ Gas

Boat Dock, ID# _____

Other _____

Other _____

Other _____

Other _____

Other _____

~~NA~~ Initials
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Initials
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Disclose any material information and describe any significant repairs, improvements or alterations to the Property not fully revealed above. If applicable, state who did the work. Attach to this disclosure any repair estimates, reports, invoices, notices or other documents describing or referring to the matters revealed herein:

The building is not livable

The undersigned SELLER represents, to the best of their knowledge, the information set forth in the foregoing Disclosure Statement is accurate and complete. SELLER does not intend this Disclosure Statement to be a warranty or guarantee of any kind. SELLER hereby authorizes the Licensee assisting SELLER to provide this information to prospective BUYER of the Property and to real estate brokers and licensees. SELLER will promptly notify Licensee assisting the SELLER, in writing, if any information in this disclosure changes prior to Closing, and Licensee assisting the SELLER will promptly notify Licensee assisting the BUYER, in writing, of such changes. (SELLER and BUYER initial and date any changes and/or attach a list of additional changes. If attached, # of pages).

CAREFULLY READ THE TERMS HEREOF BEFORE SIGNING. WHEN SIGNED BY ALL PARTIES, THIS DOCUMENT BECOMES PART OF A LEGALLY BINDING CONTRACT. IF NOT UNDERSTOOD, CONSULT AN ATTORNEY BEFORE SIGNING.

Ama Maria Mahu 10/21/25
SELLER DATE SELLER DATE

BUYER ACKNOWLEDGEMENT AND AGREEMENT

- 1. I understand and agree the information in this form is limited to information of which SELLER has actual knowledge and SELLER need only make an honest effort at fully revealing the information requested.
- 2. This Property is being sold to me without warranties or guaranties of any kind by SELLER, Broker(s) or licensees concerning the condition or value of the Property.
- 3. I agree to verify any of the above information, and any other important information provided by SELLER or Broker(s) (including any information obtained through the Multiple Listing Service) by an independent investigation of my own. I have been specifically advised to have Property examined by professional inspectors.
- 4. I acknowledge neither SELLER nor Broker(s) is an expert at detecting or repairing physical defects in Property.
- 5. I specifically represent there are no important representations concerning the condition or value of Property made by SELLER or Broker(s) on which I am relying except as may be fully set forth in writing and signed by them.

BUYER DATE BUYER DATE

Approved by Legal Counsel of the Kansas City Regional Association of REALTORS® for exclusive use by its REALTOR® members. No warranty is made or implied as to the legal validity or adequacy of the Contract, or that it complies in every respect with the law or that its use is appropriate for all situations. Local law, customs and practices, and differing circumstances in each transaction may dictate that amendments to this Contract be made. Last revised September 2024. All previous versions of this document may no longer be valid. Copyright January 2025.