



SELLER'S DISCLOSURE ALTERNATIVES

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- 1. Date _____
- 2. Page 1 of _____ pages

3. Property located at _____ **11563 LOWER GULL LAKE** _____ ,
 4. City of **East Gull** _____ , County of **Crow Wing** _____ , State of Minnesota.

5. **NOTICE**

6. Sellers of residential property, with limited exceptions, are obligated to satisfy the requirements of MN Statutes 513.52
 7. through 513.60. **To comply with the statute, Seller must provide either a written disclosure to the prospective**
 8. **Buyer (see Seller's Property Disclosure Statement) or satisfy one of the following two options:**

9. **(Select one option only.)**

10. 1) **QUALIFIED THIRD-PARTY INSPECTION:** Seller shall provide to prospective Buyer a written report that
 11. discloses material information relating to the real property that has been prepared by a qualified third party.
 12. "Qualified third party" means a federal, state or local governmental agency, or any person whom Seller or
 13. prospective Buyer reasonably believes has the expertise necessary to meet the industry standards of practice
 14. for the type of inspection or investigation that has been conducted by the third party in order to prepare the
 15. written report.

16. **Seller shall disclose to prospective Buyer material facts known by Seller that contradict any information**
 17. **that is included in a written report, or material facts known by Seller that are not included in the**
 18. **report.**

19. The inspection report was prepared by _____
 20. _____ ,
 21. and dated _____ , _____ .

22. Seller discloses to Buyer the following material facts known by Seller that contradict any information included
 23. in the above referenced inspection report.

24. _____
 25. _____
 26. _____
 27. _____
 28. _____

29. Seller discloses to Buyer the following material facts known by Seller that are not included in the above
 30. referenced inspection report.

31. _____
 32. _____
 33. _____
 34. _____
 35. _____

36. 2) **WAIVER:** The written disclosure required may be waived if Seller and prospective Buyer agree in writing. Seller
 37. and Buyer hereby waive the written disclosure required under MN Statutes 513.52 through 513.60.

38. **Waiver of the disclosure required under MN Statutes 513.52 through 513.60 does not waive, limit or**
 39. **abridge any obligation for Seller disclosure created by any other law.**

40. **ORIGINAL COPY TO LISTING BROKER; COPIES TO SELLER, BUYER, SELLING BROKER.**

MN:SDA-1 (8/08)

Positive Realty 514 S 6th St, Brainerd MN 56401

Phone: (218) 829-1777

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Jeff Torfin

American Natio



SELLER'S DISCLOSURE ALTERNATIVES

11563 LOWER GULL LAKE
East Gull, MN 56401

42. Property located at

43. OTHER REQUIRED DISCLOSURES:

44. NOTE: In addition to electing one of the above alternatives to the material fact disclosure, Minnesota law also
45. requires sellers to provide other disclosures to prospective buyers, such as those disclosures listed below.
46. Additionally, there may be other required disclosures by federal, state, local or other governmental entities
47. that are not listed below.

48. A. PRIVATE SEWER SYSTEM DISCLOSURE: (A private sewer system disclosure is required by MN Statute 115.55.)
49. (Check appropriate box.)

50. [] Seller does not know of a private sewer system on or serving the above-described real property.

51. [X] There is a private sewer system on or serving the above-described real property.

52. (See Private Sewer System Disclosure Statement.)

53. [] There is an abandoned private sewer system on the above-described real property.

54. (See Private Sewer System Disclosure Statement.)

55. B. PRIVATE WELL DISCLOSURE: (A well disclosure and Certificate are required by MN Statute 103I.235.)
56. (Check appropriate box.)

57. [] Seller certifies that Seller does not know of any wells on the above-described real property.

58. [X] Seller certifies there are one or more wells located on the above-described real property.

59. (See Well Disclosure Statement.)

60. Are there any wells serving the above-described property that are not located on the property? [] Yes [] No

61. Contaminated Well: Is there a well on or serving the property that contains contaminated water? [] Yes [] No

62. To your knowledge, is the property in a Special Well Construction Area? [] Yes [] No

63. Comments:
64.
65.

66. C. VALUATION EXCLUSION DISCLOSURE: (Required by MN Statute 273.11, Subd. 16)

67. There [] IS [X] IS NOT an exclusion from market value for home improvements on this property. Any valuation
68. exclusion shall terminate upon sale of the property, and the property's estimated market value for property tax purposes
69. shall increase. If a valuation exclusion exists, Buyers are encouraged to look into the resulting tax
70. consequences.

71. Additional comments:
72.

73. D. METHAMPHETAMINE PRODUCTION DISCLOSURE:
74. (A methamphetamine production disclosure is required by MN Statute 152.0275, Subd. 2 (m).)

75. [X] Seller is not aware of any methamphetamine production that has occurred on the property.

76. [] Seller is aware that methamphetamine production has occurred on the property.

77. (See Methamphetamine Production Disclosure Statement.)

78. E. NOTICE REGARDING AIRPORT ZONING REGULATIONS: The property may be in or near an airport safety zone
79. with zoning regulations adopted by the governing body that may affect the property. Such zoning regulations are
80. filed with the county recorder in each county where the zoned area is located. If you would like to determine if such
81. zoning regulations affect the property, you should contact the county recorder where the zoned area is located.

82. ORIGINAL COPY TO LISTING BROKER; COPIES TO SELLER, BUYER, SELLING BROKER.



SELLER'S DISCLOSURE ALTERNATIVES

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East Gull, MN 56401

8. _____

85. F. _____ Buyer has had the opportunity to review page four (4) of this Agreement.
(Initial) (Initial)

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

91. H. SELLER'S STATEMENT:
92. (To be signed at time of listing.)
93. Seller(s) hereby authorizes any licensee(s) representing or assisting any party(ies) in this transaction to provide
94. a copy of this Disclosure to any person or entity in connection with any actual or anticipated sale of the property.

95. [Signature] 5-14-09
(Seller) American National Bank (Date) (Seller) (Date)

96. I. BUYER'S ACKNOWLEDGEMENT:
97. (To be signed at time of purchase agreement.)
98. I/We, the Buyer(s) of the property, acknowledge receipt of this SELLER'S DISCLOSURE ALTERNATIVES form
99. and agree to the seller's disclosure option selected in this form. I/We further agree that no representations regarding
100. material facts have been made, other than those made in this form.

101. _____
(Buyer) (Date) (Buyer) (Date)

102. J. ADDITIONAL DISCLOSURES:
103. _____
104. _____
105. _____
106. _____
107. _____

108. K. SELLER'S ACKNOWLEDGEMENT:
109. (To be signed at time of purchase agreement.)
110. AS OF THE DATE BELOW, I/we, the Seller(s) of the property, state that the material facts are the same, except
111. for changes as indicated below, which have been signed and dated.

112. _____
113. _____
114. _____
115. _____
116. _____

117. _____
(Seller) (Date) (Seller) (Date)

118. ORIGINAL COPY TO LISTING BROKER; COPIES TO SELLER, BUYER, SELLING BROKER.



120. E. OTHER INFORMATION:

121. **WATER INTRUSION AND MOLD GROWTH:** Recent studies have shown that various forms of water intrusion
122. affect many homes. Water intrusion may occur from exterior moisture entering the home and/or interior moisture
123. leaving the home.
124. Examples of exterior moisture sources may be
- 125. • improper flashing around windows and doors,
 - 126. • improper grading,
 - 127. • flooding,
 - 128. • roof leaks.
129. Examples of interior moisture sources may be
- 130. • plumbing leaks,
 - 131. • condensation (caused by indoor humidity that is too high or surfaces that are too cold),
 - 132. • overflow from tubs, sinks or toilets,
 - 133. • firewood stored indoors,
 - 134. • humidifier use,
 - 135. • inadequate venting of kitchen and bath humidity,
 - 136. • improper venting of clothes dryer exhaust outdoors (including electrical dryers),
 - 137. • line-drying laundry indoors,
 - 138. • houseplants—watering them can generate large amounts of moisture.
139. In addition to the possible structural damage water intrusion may do to the property, water intrusion may also result
140. in the growth of mold, mildew and other fungi. Mold growth may also cause structural damage to the property.
141. Therefore, it is very important to detect and remediate water intrusion problems.
142. Fungi are present everywhere in our environment, both indoors and outdoors. Many molds are beneficial to humans.
143. However, molds have the ability to produce mycotoxins that may have a potential to cause serious health problems,
144. particularly in some immunocompromised individuals and people who have asthma or allergies to mold.
145. To complicate matters, mold growth is often difficult to detect, as it frequently grows within the wall structure. If you
146. have a concern about water intrusion or the resulting mold/mildew/fungi growth, you may want to consider having
147. the property inspected for moisture problems before entering into a purchase agreement or as a condition of your
148. purchase agreement. Such an analysis is particularly advisable if you observe staining or any musty odors on the
149. property.
150. For additional information about water intrusion, indoor air quality, moisture or mold issues, go to the Minnesota
151. Association of REALTORS® web site at www.mnrealtor.com.

152. LISTING BROKER AND LICENSEES MAKE NO REPRESENTATIONS AND ARE
153. NOT RESPONSIBLE FOR ANY CONDITIONS EXISTING IN THE PROPERTY.

154. ORIGINAL COPY TO LISTING BROKER; COPIES TO SELLER, BUYER, SELLING BROKER.

MN:SDA-4 (8/08)



WELL DISCLOSURE STATEMENT

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- 1. Date May 14, 2009
- 2. Page 1 of _____ pages: THE REQUIRED MAP IS
- 3. ATTACHED HERETO AND MADE A PART HEREOF.

4. Minnesota Statute 103I.235 requires that, before signing an agreement to sell or transfer real property, Seller must
 5. disclose information in writing to Buyer about the status and location of all known wells on the property. This requirement
 6. is satisfied by delivering to Buyer either a statement by Seller that Seller does not know of any wells on the property,
 7. or a disclosure statement indicating the legal description and county, and a map showing the location of each well. In
 8. the disclosure statement Seller must indicate, for each well, whether the well is in use, not in use or sealed.

9. Unless Buyer and Seller agree to the contrary in writing, before the closing of the sale, a Seller who fails to disclose
 10. the existence or known status of a well at the time of sale, and knew or had reason to know of the existence or known
 11. status of the well, is liable to Buyer for costs relating to sealing of the well and reasonable attorneys' fees for collection
 12. of costs from Seller, if the action is commenced within six years after the date Buyer closed the purchase of the real
 13. property where the well is located.

14. Legal requirements exist relating to various aspects of location and status of wells. Buyer is advised to contact the
 15. local unit(s) of government, state agency or qualified professional which regulates wells for further information about
 16. these issues.

17. **Instructions for completion of this form are on the reverse side.**

18. **PROPERTY DESCRIPTION:** Street Address: 11563 LOWER GULL LAKE

19. East Gull 56401 Crow Wing
 (City) (Zip) (County)

20. **LEGAL DESCRIPTION:** _____
 21. _____
 22. _____
 23. _____
 24. _____
 25. _____

26. **WELL DISCLOSURE STATEMENT:**

27. (Check appropriate box.)

28. Seller certifies that Seller does not know of any wells on the above described real property.

29. (If this option is checked, then skip to the last line and sign and date this Statement.)

30. Seller certifies that the following wells are located on the above described real property.

31.	MN Unique	Well	Year of	Well	IN USE	NOT IN	SEALED
32.	Well No.	Depth	Const.	Type		USE	
33. Well 1	_____	_____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
34. Well 2	_____	_____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
35. Well 3	_____	_____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

36. **NOTE:** See definition of terms "IN USE," "NOT IN USE," and "SEALED" on lines 89-100. If a well is not in use,
 37. it must be sealed by a licensed well contractor or a well owner must obtain a maintenance permit
 38. from the Minnesota Department of Health and pay an annual maintenance fee. Maintenance
 39. permits are not transferable. If a well is operable and properly maintained, a maintenance permit
 40. is not required.

41. **ORIGINAL COPY TO LISTING BROKER; COPIES TO SELLER, BUYER, SELLING BROKER.**



WELL DISCLOSURE STATEMENT

42. Page 2

11563 LOWER GULL LAKE
East Gull, MN 56401

43. Property located at _____

44. OTHER WELL INFORMATION:

45. Date well water last tested for contaminants: _____ Test results attached? [] Yes [] No

46. Comments: _____

47. _____

48. _____

49. _____

50. _____

51. _____

52. _____

53. Contaminated Well: Is there a well on the property containing contaminated water? [] Yes [] No

54. SEALED WELL INFORMATION: For each well designated as sealed above, complete this section.

55. When was the well sealed? _____

56. Who sealed the well? _____

57. Was a Sealed Well Report filed with the Minnesota Department of Health? [] Yes [] No

58. MAP: Complete the attached MAP showing the location of each well on the real property.

59. This disclosure is not a warranty of any kind by Seller(s) or any licensee(s) representing or assisting any part(ies) in

60. this transaction and is not a substitute for any inspections or warranties the party(ies) may wish to obtain.

61. CERTIFICATION BY SELLER: I certify that the information provided above is accurate and complete to the

62. best of my knowledge.

63. [Signature] 5-14-09
(Seller or Designated Representative) (Date) (Seller or Designated Representative) (Date)

64. BUYER'S ACKNOWLEDGEMENT:

65. _____
(Buyer) (Date) (Buyer) (Date)

66. ORIGINAL COPY TO LISTING BROKER; COPIES TO SELLER, BUYER, SELLING BROKER.

MN-WDS-2 (8/07)



WELL DISCLOSURE STATEMENT

67. Page 3

68. **INSTRUCTIONS FOR COMPLETING THE WELL DISCLOSURE STATEMENT**

69. **DEFINITION:** A "well" means an excavation that is drilled, cored, bored, washed, driven, dug, jetted or otherwise
70. constructed if the excavation is intended for the location, diversion, artificial recharge or acquisition of groundwater.

71. **MINNESOTA UNIQUE WELL NUMBER:** All new wells constructed AFTER January 1, 1975, should have been
72. assigned a Minnesota unique well number by the person constructing the well. If the well was constructed after this
73. date, you should have the unique well number in your property records. If you are unable to locate your unique well
74. number and the well was constructed AFTER January 1, 1975, contact your well contractor. If no unique well number
75. is available, please indicate the depth and year of construction for each well.

76. **WELL TYPE:** Use one of the following terms to describe the well type.

77. **WATER WELL:** A water well is any type of well used to extract groundwater for private or public use. Examples
78. of water wells are: domestic wells, drive-point wells, dug wells, remedial wells and municipal wells.

79. **IRRIGATION WELL:** An irrigation well is a well used to irrigate agricultural lands. These are typically
80. large-diameter wells connected to a large pressure distribution system.

81. **MONITORING WELL:** A monitoring well is a well used to monitor groundwater contamination. The well is
82. typically used to access groundwater for the extraction of samples.

83. **DEWATERING WELL:** A dewatering well is a well used to lower groundwater levels to allow for construction
84. or use of underground spaces.

85. **INDUSTRIAL/COMMERCIAL WELL:** An industrial/commercial well is a nonpotable well used to extract
86. groundwater for any nonpotable use, including groundwater thermal exchange wells (heat pumps and heat
87. loops).

88. **WELL USE STATUS:** Indicate the use status of each well. CHECK ONLY ONE (1) BOX PER WELL.

89. **IN USE:** A well is "in use" if the well is operated on a daily, regular or seasonal basis. A well in use includes
90. a well that operates for the purpose of irrigation, fire protection or emergency pumping.

91. **NOT IN USE:** A well is "not in use" if the well does not meet the definition of "in use" above and has not been
92. sealed by a licensed well contractor.

93. **SEALED:** A well is "sealed" if a licensed contractor has completely filled a well by pumping grout material
94. throughout the entire bore hole after removal of any obstructions from the well. A well is "capped" if it has
95. a metal or plastic cap or cover which is threaded, bolted or welded into the top of the well to prevent entry
96. into the well. A "capped" well is not a "sealed" well.

97. If the well has been sealed by someone other than a licensed well contractor or a licensed well sealing
98. contractor, check the well status as "not in use."

99. If you have any questions, please contact the Minnesota Department of Health, Well Management Section,
100. at (651) 201-4587 (metropolitan Minneapolis–St. Paul) or 1-800-383-9808 (greater Minnesota).

101. **ORIGINAL COPY TO LISTING BROKER; COPIES TO SELLER, BUYER, SELLING BROKER.**

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