



Seller's Disclosure Statement for Residential Property

This document has legal consequences. If you do not understand it, consult your attorney.

NOTICE TO BOTH PARTIES: ONLY A SALE CONTRACT, AND NOT THIS DISCLOSURE STATEMENT, WILL CONTROL AS TO WHAT IS INCLUDED IN A SALE. IF YOU EXPECT ANY ITEM OF PERSONAL PROPERTY TO BE INCLUDED AS PART OF A SALE, THEY MUST BE SPECIFIED AS INCLUDED IN THE SALE CONTRACT.

This Disclosure Statement may assist Buyer in evaluating the Property, but it is not a warranty of any kind by Seller or any real estate licensee, and is not a substitute for any inspection or warranty Buyer may wish to obtain. The following statements are made by Seller, and NOT by any real estate licensee. Real estate licensees involved in this transaction do not have a duty to independently inspect the Property for adverse material facts, or guarantee or independently verify the accuracy or completeness of any information provided herein or in any statement made by any independent inspector.

This Disclosure Statement is made by the undersigned Seller concerning the following property (the "Property"):

3200 HWY 83 Street Address Flemington City MO 65650 Zip Code Polk County

SELLER: Please fully complete this Disclosure Statement, including known history and problems. If a topic or condition is unknown or not applicable to your Property, then mark "N/A" or "Unknown". Complete and truthful disclosure of the history and condition of the Property gives you the best protection against potential charges that you violated a legal disclosure obligation to Buyer. Your answers (or the answers you fail to provide, either way), may have legal consequences, even after closing of a transaction. This form should help you meet your disclosure obligations.

ACQUISITION/OCCUPANCY

- (a) Approximate year built: 2023
- (b) Date acquired: 2023
- (c) Is the Property vacant?..... Yes No
- (d) Does Seller occupy the Property?..... Yes No
- (e) Has Seller ever occupied the Property?..... Yes No
- (f) Is Seller a "foreign person" as described in the Foreign Investment in Real Property Tax Act (FIRPTA)? Yes No

A "foreign person" is a nonresident alien individual, foreign corporation that has not made an election to be treated as a domestic corporation, foreign partnership, trust or estate. It does not include a U.S. citizen or resident alien individual.

For more information on FIRPTA, see <https://www.irs.gov/individuals/international-taxpayers/firpta-withholding>.

Please explain if the Property is vacant or not occupied by Seller on a full-time basis (e.g., tenant occupied? If so, when?) Identify any lease or other agreement for the use of the Property or any part thereof: _____

STATUTORY DISCLOSURES

Note: The following information, if applicable to the Property, is required by federal or state law to be disclosed to prospective buyers. Local laws and ordinances may require additional disclosures.

1. **METHAMPHETAMINE.** Are you aware if the Property is or was used as a site for methamphetamine production or the place of residence of a person convicted of a crime involving methamphetamine or a derivative controlled substance related thereto? Yes No
If "Yes," §442.606 RSMo requires you to disclose such facts in writing. DSC-5000 ("Disclosure of Information Regarding Methamphetamine/Controlled Substances") may be used to help you satisfy any disclosure obligations.
2. **LEAD-BASED PAINT.** Does the Property include a residential dwelling built prior to 1978? Yes No
If "Yes," a completed Lead-Based Paint Disclosure form must be signed by Seller and any involved real estate licensee(s) and given to any potential buyer. DSC-2000 ("Disclosure of Information on Lead-Based Paint and/or Lead-Based Paint Hazards") may be used to help you satisfy any disclosure obligations.
3. **WASTE DISPOSAL SITE OR DEMOLITION LANDFILL** (permitted or unpermitted)
Are you aware of a solid waste disposal site or demolition landfill on the Property? Yes No
If "Yes," Buyer may be assuming liability to the State for any remedial action at the site, and §260.213 RSMo requires Seller to disclose the location of any such site on the Property. DSC-6000 ("Disclosure of Information Regarding Waste Disposal Site or Demolition Landfill") may be used to help you satisfy any disclosure obligations.
4. **RADIOACTIVE OR HAZARDOUS MATERIALS.** Have you ever received a report stating affirmatively that the Property is or was previously contaminated with radioactive material or other hazardous material? Yes No
If "Yes," §442.055 RSMo requires you to disclose such knowledge in writing.

A Seller who has knowledge of an adverse material fact (e.g., a fact related to the Property, not reasonably ascertainable or known to a Buyer, which negatively affects its value), may have a duty to disclose such knowledge. Adverse material facts may include (but are not necessarily limited to) matters such as environmental hazards, physical condition, and material defects in a Property or title thereto. SELLER IS STRONGLY ENCOURAGED TO FULLY COMPLETE THIS DISCLOSURE STATEMENT. FAILURE TO DO SO MAY RESULT IN LIABILITY. This form may not cover all aspects of the Property. If you know of any other adverse material fact(s), you should disclose them (attach additional pages if needed).

Seller elects to make no additional disclosures (check only if applicable). If checked, the remaining pages are intentionally left blank. Seller, please provide explanation (if any) and proceed to sign signature page:

1. HEATING, VENTILATION AND COOLING ("HVAC")

- (a) Air Conditioning System: Central electric Central gas Window/Wall (# of units: _____) Solar Other: _____ Approx. age: new
- (b) Heating System: Electric Natural Gas Propane Fuel Oil Solar Other: _____
- (c) Type of heating equipment: Forced air Heat pump Hot water radiators Steam radiators Radiant Baseboard Geothermal Solar Other: _____ Approx. age: new
- (d) Area(s) of house not served by central heating/cooling: _____
- (e) Fireplace: Wood burning Gas Other: none
- (f) Chimney/Flue: Operational? Yes No If "Yes", date last cleaned: none
- (g) Safety Alerts: Fire/ Smoke Alarms CO Detectors Other: none
- (h) Additional: Humidifier (if attached) Attic fan Ceiling fan(s) # 8
 Other: _____
- (i) Insulation: Known Unknown (Describe type if known, include R-Factor): Spray foam
- (j) Is any HVAC equipment (e.g., fuel tanks, solar panels) leased or financed (e.g., PACE loans)? Yes No
- (k) **Are you aware of any problem or repair needed or made for any item above?** Yes No
Please explain any "Yes" answer in this section. Include any available repair history, identify the owner of any leased equipment, describe any financing terms and provide any lease/finance documentation (attach additional pages if needed):

2. ELECTRICAL SYSTEMS

- (a) Electrical System: 110V 220V AMPS: 200
- (b) Type of service panel: Fuses Circuit Breakers
- (c) Type of wiring: Copper Aluminum Knob and Tube Unknown
- (d) Is there a Surveillance System? Yes No If "Yes", what type? Audio Video Security Alarm
- (e) Is there a Garage Door Opener System? Yes No If "Yes", # of remotes? _____
- (f) Is there a Central Vacuum System? Yes No
- (g) TV/Cable/Phone Wiring: Satellite Cable TV Antenna (if attached) Phone N/A
- (h) Type of Internet Available: Fiber Optic Cable DSL Satellite Dial-up Unknown Other: _____
- (i) Is there an electronic Pet Fence? Yes No If "Yes", # of collars? _____
- (j) Are you aware of any inoperable light fixtures? Yes No
- (k) **Are you aware of any problem or repair needed or made for any item above?** Yes No
Please explain any "Yes" answer in this section. Include any available repair history (attach additional pages if needed):

3. PLUMBING & APPLIANCES

- (a) Plumbing System: Copper Galvanized PVC Other: _____ Approx. Age: 2yr
- (b) Water Heater: Gas Electric Other: _____
- (c) Appliances (check if present): Dishwasher Garbage Disposal Trash Compactor Microwave(s) (built-in) Oven/Range Gas BBQ Grill (built-in) Other: _____
- (d) Jetted/Air Bath Tub(s): Yes No;
- (e) Sauna/Steam Room: Yes No
- (f) Swimming pool/Hot Tub: Yes No If "Yes", please attach DSC-8000D ("Pool/Hot Tub Disclosure Rider")
- (g) Lawn Sprinkler System: Yes No If "Yes", date of last backflow device certificate (if required): _____
- (h) **Are you aware of any problem or repair needed or made for any item above?** Yes No
Please explain any "Yes" answer in this section. Include any available repair history (attach additional pages if needed):

4. WATER SOURCE/TREATMENT

- (a) Water Systems/Source: Public (e.g., City/Water District) Well (e.g., private, shared or community)
If "Well" is marked, attach DSC-8000A ("Water Well/Sewage System Disclosure Rider")
- (b) Do you have a softener, filter or other purification system? Yes No If "Yes": Owned or Leased
- (c) Are you aware of any problem relating to the quality or source of water?..... Yes No
- (d) **Are you aware of any problem or repair needed or made for any item above?**..... Yes No
Please explain any "Yes" answer in this section. Include any available repair history and identify the owner of any leased equipment (attach additional pages if needed): _____

5. SEWAGE

- (a) Type of sewage system to which the Property is connected? Public (e.g., City/Sewer District) Septic or Lagoon (e.g., private, shared or community) Other: _____
If there is a non-public sewage system, attach DSC-8000A ("Water Well/Sewage System Disclosure Rider")
- (b) Is there a sewage lift system?..... Yes No
- (c) **Are you aware of any problem or repair needed or made for any item above?**..... Yes No
Please explain any "Yes" answer in this section. Include any available repair history (attach additional pages if needed): _____

6. ROOF, GUTTERS, DOWNSPOUTS

- (a) Approximate age of the roof? 1 1/2 years. Documented?..... Yes No
- (b) Has the roof ever leaked during your ownership?..... Yes No
- (c) Has the roof or any portion of it been repaired, recovered or replaced during your ownership?..... Yes No
- (d) **Are you aware of any problem or repair needed or made for any item above?**..... Yes No
Please explain any "Yes" answer in this section. Include any available repair history (attach additional pages if needed): _____

7. EXTERIOR FINISH

- (a) Is an Exterior Insulation and Finish System ("EIFS") present on the Property?..... Unknown.. Yes No
If "Yes", identify date installed, brand name and installer: _____
- (b) Are you aware of any claims made against the manufacturer for defects in any siding/exterior finish?..... Yes No
If "Yes", was any money received for the claim?..... Yes No
- (c) **Are you aware of any problem or repair needed or made for any item above?**..... Yes No
Please explain any "Yes" answer in this section. Include any available repair history (attach additional pages if needed): _____

8. ADDITIONS & ALTERATIONS

- (a) Have you hired a contractor for any work in the past 180 days? Yes No If "Yes", did you receive a lien waiver from the contractor completing the work?..... Yes No If "Yes," please attach a copy.
- (b) Are you aware of any room addition, structural modification, alteration or repair?..... Yes No
- (c) Are you aware if any of the above were made without necessary permit(s)?..... Yes No
- (d) **Are you aware of any problem or repair needed or made for any item above?**..... Yes No
Please explain any "Yes" answer in this section. Include any available repair history (attach additional pages if needed): _____

9. SOIL, STRUCTURAL AND DRAINAGE

- (a) Are you aware of any problem with the footings, foundation, sub-floor, interior or exterior walls, roof structure, decks/porches or any other load bearing or structural component?..... Yes No
- (b) Are you aware of any repair or replacement made to any item listed in (a) above?..... Yes No
- (c) Are you aware of any fill, expansive soil or sinkhole on the Property?..... Yes No
- (d) Are you aware of any soil, earth movement, flood, drainage or grading problem?..... Yes No
- (e) Do you have a sump pump or other drainage system?..... Yes No
- (f) Are you aware of any dampness, water leakage or accumulation in the basement or crawl space?..... Yes No
- (g) Are you aware of any repair or other attempt to control any water or dampness condition?..... Yes No
- (h) Are you aware of any past, present or proposed mining or excavation activity that affects the Property?..... Yes No
- (i) Is any portion of the Property located within a flood hazard area?..... Unknown.. Yes No
- (j) Do you pay for any flood insurance?..... Yes No If "Yes", what is the premium? _____
- (k) Do you have a Letter of Map Amendment ("LOMA")?..... Yes No If "Yes", please provide a copy.
Please explain any "Yes" answer in this section. Include any available repair history (attach additional pages if needed): _____

10. TERMITES/WOOD DESTROYING INSECTS OR PESTS

- (a) Are you aware of any termites/wood destroying insects or pests affecting the Property?..... Yes No
 - (b) Are you aware of any uncorrected damage to the Property caused by any of the above?..... Yes No
 - (c) Is the Property under a service contract by a pest control company?..... Yes No
 - (d) Is the Property under a warranty by a pest control company?..... Yes No
If "Yes," is it transferable?..... Yes No
 - (e) Are you aware of any termite/pest control report for or treatment of the Property?..... Yes No
- Please explain any "Yes" answer in this section. Include any available repair history, date(s) performed, type of tests or treatment and results, and name of person/company who did the testing or treatment (attach additional pages if needed):
-
-

11. HAZARDOUS SUBSTANCES/OTHER ENVIRONMENTAL CONCERNS

(a) Asbestos Containing Materials ("ACM")

- (1) Are you aware of the presence of any ACM (e.g., shingles, siding, insulation, ceiling, floors, pipes)?... Yes No
- (2) Are you aware of any ACM that has been encapsulated or removed?..... Yes No
- (3) Are you aware if the Property has been tested for the presence of asbestos?..... Yes No

(b) Mold

- (1) Are you aware of the presence of any mold on the Property?..... Yes No
- (2) Are you aware if any mold on the Property has been covered or removed?..... Yes No
- (3) Are you aware if the Property has been tested for the presence of mold?..... Yes No
- (4) Are you aware if the Property has been treated for the presence of mold?..... Yes No

(c) Radon

- (1) Are you aware of the presence of any radon gas at the Property?..... Yes No
- (2) Are you aware if the Property has been tested for the presence of radon gas?..... Yes No
- (3) Are you aware if the Property has been mitigated for radon gas?..... Yes No

(d) Lead

- (1) Are you aware of the presence of any lead hazards (e.g., water supply lines) on the Property?..... Yes No
- (2) Are you aware of the presence of any lead in the soils?..... Yes No
- (3) Are you aware if lead has ever been covered or removed?..... Yes No
- (4) Are you aware if the Property has previously been tested for the presence of lead?..... Yes No

(e) Other Environmental Concerns

Are you aware of any other environmental concern that may affect the Property, such as fuel, septic, storage or other under/above ground tanks and cisterns, polychlorinated biphenyls (PCB's), electro-magnetic fields, discoloration of soil or vegetation, oil sheens in wet areas, uses other than residential (e.g., commercial, farming), etc.?..... Yes No

Please explain any "Yes" answer in this section. Include any available repair history, date(s) performed, type of tests or treatment and results, and name of person/company who did the testing or mitigation (attach additional pages if needed):

12. INSURANCE

- (a) Are you aware of any casualty loss to the Property during your ownership?..... Yes No
 - (b) Are you aware of any claim that has been filed for damage to the Property during your ownership?..... Yes No
 - (c) Have you received any insurance payments for damage to the Property, which were not spent for repairs? Yes No
 - (d) Are you aware of anything that would adversely impact the insurability of the Property?..... Yes No
- Please explain any "Yes" answer in this section. and include the date and description of any casualty loss or claim, and all repairs and replacements completed (attach additional pages if needed):
-
-

13. ROADS, STREETS & ALLEYS

- (a) The roads, streets and/or alleys serving the Property are..... public private
 - (b) Are you aware if there is a recorded or unrecorded road/street/alley maintenance agreement?..... Yes No
 - (c) Are you aware of any recorded or unrecorded right of way, easement or similar matter?..... Yes No
- Please explain any "Yes" answer in this section (attach additional pages if needed):
-
-

14. SUBDIVISION/HOME OWNERS ASSOCIATION

- (a) Subdivision Name (Insert "N/A" if not applicable): N/A
- (b) Is there a home owners association ("HOA")? Yes No If "Yes", are you a member? Yes No
If "Yes", please provide website/contact info: _____
- (c) Are you aware of any written subdivision or HOA restrictions, rules, or regulations? Yes No
- (d) Are you aware of any violation or alleged violation of the above by you or others? Yes No
- (e) Are you aware of any additional one-time fees that would be incurred by Buyer upon transfer of the Property (i.e., capital reserve fee, initiation fee, transfer fee, etc.)? Yes No
- (f) General Assessment/Dues: \$ _____ per month quarter half-year year
- (g) Amenities include (check all that apply): street maintenance clubhouse pool tennis court
 entrance sign/structure gated other: _____
- (h) Are you aware of any existing or proposed special assessments? Yes No
- (i) Are you aware of any condition or claim which may cause an increase in assessments or fees? Yes No

Please explain any "Yes" answers you gave in this section (attach additional pages if needed): _____

15. CONDOMINIUM, CO-OP OR SHARED COST DEVELOPMENT

If you live in a condominium, co-op or other shared cost development, attach DSC-8000C ("Condominium/Co-Op/Shared Cost Development Rider").

16. LAKES & PONDS/WATERFRONT PROPERTY (Including boat docks, slips and lifts)

If the Property includes or is located on a lake, pond, river or other waterfront, or if a boat dock, slip, lift or similar feature (or access thereto) is part of or available to the Property, attach DSC-8000B ("Lakes & Ponds/Waterfront Property Disclosure Rider").

17. MISCELLANEOUS

- (a) Is the Property located in an area requiring an occupancy (code compliance) inspection? Unknown Yes No
- (b) Is the Property designated as a historical home or located in a historic district? Unknown Yes No
- (c) During your ownership, has the Property been used for any non-residential purpose? Yes No
- (d) Do you have a survey that includes existing improvements of any kind regarding the Property? Yes No
- (e) Have you allowed any pets in the home at the Property? Yes No
- (f) Are you aware of any smoking (of any kind) in the Property during your ownership? Yes No
- (g) Are you aware of any broken or inoperable door, window, thermal seal, lock or other item? Yes No
- (h) Are you aware if carpet has been laid over a damaged wood floor? Yes No
- (i) Are you aware of any:
 - Shared/common feature with any adjoining property(ies) (e.g., fence, retaining wall, driveway)? Yes No
 - Lease or other agreement for the use of the Property or any part thereof? Yes No
 - Encroachment? Yes No
 - Existing or threatened legal action affecting the Property? Yes No
 - Violation of local, state or federal laws/codes/regulations, including zoning, relating to the Property? Yes No
 - Consent required of anyone other than the signer(s) of this form to convey title to the Property? Yes No
 - Any other assessments NOT paid with Taxes? (e.g., Fire Dues, Clean Energy District, Community Improvement District, Tax Increment Financing District, Neighborhood Improvement District payments?) Yes No

Please explain any "Yes" answers you gave in this section (attach additional pages if needed): _____

- (j) Current Utility/Service Providers including contact information (i.e., phone numbers, email, website):

Note: Please identify if any part of the systems below is leased:

Electric Company: Southwest Electric coop 417-326-5244

Water Service: _____

Cable/Satellite/Internet Service: _____

Security System: _____

Sewer: _____

Telephone: Windstream 800-347-1991

Gas/Propane Tanks: Priority Propane 417-777-3090

Garbage: _____

Fire District: _____



Water Well/Sewage System Disclosure Rider

This document has legal consequences. If you do not understand it, consult your attorney. It should be attached to and made part of DSC-8000 ("Seller's Disclosure Statement for Residential Property").

This Disclosure Rider is made by the undersigned Seller concerning the following property (the "Property"):

3200 Hwy 83 Flemington MO 65650 Polk
Street Address City Zip Code County

Note: Seller may not frequently use the Water Well/Sewage System. If underutilized, it may falsely appear to be problem free. Even if heavily utilized, problems may surface that were previously not known or detectable.

Does the Property include or is it served by a Water Well?: Yes No (If "Yes", complete all of the following)

- (1) Specify type and depth N/A
- (2) Age of well N/A Installed/Drilled by N/A
- (3) Has the well been tested? Yes No
- (4) Is any part of the well located on a neighbor's property or community lot? Yes No
- (5) Is the well shared with any other property(ies)? Yes No
If "Yes", is there a recorded agreement? Yes No
- (6) Have you been notified or cited by any authority for any problem related to the water well system? Yes No
- (7) Is there a current maintenance service agreement covering the water well system? Yes No
If "Yes", what is the annual cost and who is the current provider? _____
- (8) Are you aware of any plan to bring public water (e.g., City/Water District) to the Property? Yes No
- (9) Are you aware of any problem or repair needed for any part of the water well system? Yes No
Please explain any "Yes" answer above. Include all available test reports and repair history (attach additional pages if needed): _____

Does the Property include or is it served by a "Sewage System"? (meaning a private, shared or community sewer, septic, lateral, lagoon, cistern or other similar system): Yes No (If "Yes", complete all of the following)

- (1) Check all that apply: septic lateral lagoon cistern lift station Other _____
- (2) Do you have a diagram of the Sewage System? Yes No
- (3) If a lagoon, is there a fence? Yes No
- (4) If a septic tank:
Is it readily accessible from the surface? Yes No
Are clean-outs present? Yes No
Of what is the tank constructed? Steel Concrete Other: _____
Does it discharge into a lateral or lagoon? Yes No
Size & Age of tank (if known) is 1500 gal 1 1/2 yr
- (5) Does any other property owner(s) share the Sewage System? Yes No If "Yes", how many? _____
- (6) Is any part of the Sewage System located on a neighbor's property or community lot? Yes No
- (7) Is there a well within 50 feet of the Sewage System? Yes No Unknown
- (8) Does the Sewage System have an aerator? Yes No
- (9) Does any plumbing (e.g., sink, tub or shower) disperse outside of the Sewage System? Yes No
- (10) Is there any untreated seepage or discharge (effluence) from the Sewage System? Yes No
- (11) Does any effluence from a neighbor's system disperse onto your Property? Yes No
- (12) Have you noticed any unusual odors from the Sewage System? Yes No
- (13) Have you experienced slow drainage or drain backups? Yes No
- (14) Is there a current maintenance service agreement covering the Sewage System? Yes No
If "Yes", what is the annual cost and who is the current provider? _____
- (15) Does any government authority require a maintenance service agreement for the Sewage System? Yes No
- (16) Have you been notified or cited by any authority for any problem related to the Sewage System? Yes No
- (17) Have you expanded, updated or modified the Sewage System? Yes No
- (18) Have you added any bedrooms at the Property since the Sewage System was installed? Yes No
- (19) Have you cleaned, pumped or serviced the Sewage System during your ownership of the Property? Yes No

Are you aware of any problem or repair needed for any part of the Sewage System? Yes No

Please explain any "Yes" answer above. Include all available permits, test reports and repair history (attach additional pages if needed): _____

Buyer's Initials _____ (date) _____

Seller's Initials JMS Am 12-31-21 (date)

Approved by legal counsel for use exclusively by current members of Missouri REALTORS®, Columbia, Missouri. No warranty is made or implied as to the legal validity or adequacy of this Rider, or that it complies in every respect with the law or that its use is appropriate for all situations. Local law, customs and practice, and differing circumstances in each transaction, may each dictate that amendments to this Rider be made.



Measurements Disclaimer

This disclaimer applies to the following real estate (the "Property"):

3200 Hwy 83 Flemington MO 65650 Polk
Street Address City Zip Code County

SOURCE OF MEASUREMENTS:

The undersigned Brokerage Firm(s) and its affiliated licensee(s) **Have Not** measured the acreage of the Property or the square footage of any improvement located thereon. Any information shared regarding acreage or square footage ("**Measurements**") has been provided from another source(s) as indicated (Check applicable box(es) below):

Source of Measurements Information:

Prior appraisal

Building Plans

Assessor's Office

Other _____

Any Measurements information shared has not been independently verified and is for purposes of marketing only. Measurements are an approximation and may not be exact. Measurements are not to be relied upon for purpose of a loan, valuation or for any other purpose.

If exact acreage or square footage is a concern, the Property should be independently measured.

Any independent measurement or investigation should be completed by Buyer on or before the Survey Deadline (with respect to acreage) and/or the Property Data Review Period (with respect to improvements) of the Contract.

Brokerage Firm Assisting Buyer

By (Signature) _____

Licensee Print Name: _____

Date: _____

Brokerage Firm Assisting Seller

United Country Farm & Home Sales

By (Signature) Bonnie Landwehr

Licensee Print Name: Bonnie Landwehr

Date: 1-1-2026

The undersigned acknowledge(s) receipt of this Disclaimer:

BUYER Date
Print Name: _____

James M Sauder 12-31-25
SELLER Date
Print Name: James Sauder

BUYER Date
Print Name: _____

Annetta M. Sauder 12-31-25
SELLER Date
Print Name: Annetta Sauder

Approved by legal counsel for use exclusively by current members of the Missouri REALTORS®. Columbia, Missouri. No warranty is made or implied as to the legal validity or adequacy of this Disclaimer, or that it complies in every respect with the law or that its use is appropriate for all situations. Local law, customs and practice, and differing circumstances in each transaction, may each dictate that amendments to this Disclaimer be made.
Effective 1/1/19. © 2019 Missouri REALTORS®