



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: \_\_\_\_\_
- (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: \_\_\_\_\_
- (d) Area(s) of house not served by central heating/cooling: \_\_\_\_\_
- (e) Fireplace:  Wood burning  Gas  Other: \_\_\_\_\_
- (f)  Chimney/Flue: Operational?  Yes  No If "Yes", date last cleaned: \_\_\_\_\_
- (g) Safety Alerts:  Fire/ Smoke Alarms  CO Detectors  Other: \_\_\_\_\_
- (h) Additional:  Humidifier (if attached)  Attic fan  Ceiling fan(s) # \_\_\_\_\_  
 Other: \_\_\_\_\_
- (i) Insulation:  Known  Unknown (Describe type if known, include R-Factor): \_\_\_\_\_
- (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):  
HVAC original to home built

### 2. ELECTRICAL SYSTEMS

- (a) Electrical System:  110V  220V AMPS: \_\_\_\_\_
- (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
- (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) Is there any other electronic system/component at the Property? (i.e., "smart" doorbells, thermostats, etc.)  Yes  No
- (l) 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  PEX  Other: \_\_\_\_\_
- (b) Water Heater:  Gas  Electric  Other: \_\_\_\_\_ Approx. Age: \_\_\_\_\_
- (c) Appliances (check if present):  Dishwasher  Garbage Disposal  Trash Compactor  Microwave(s) (built-in)  
 Oven/Range  Gas BBQ Grill (built-in)  Other: Reg.
- (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  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? 3 or 4 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):
- replaced 3 or 4 years no issues

**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):
- Rodent

- 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*): \_\_\_\_\_
  - (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: City of Memphis

Water Service: u

Cable/Satellite/Internet Service: \_\_\_\_\_

Security System: \_\_\_\_\_

Sewer: u

Telephone: \_\_\_\_\_

Gas/Propane Tanks: \_\_\_\_\_

Garbage: \_\_\_\_\_

Fire District: \_\_\_\_\_

**18. ATTACHMENTS:** The following are attached and made part of this Disclosure Statement (check all that apply):

- Water Well/Sewage System (DSC-8000A)       Condo/Co-Op/Shared Cost Development (DSC-8000C)
- Lakes & Ponds/Waterfront Property (DSC-8000B)       Pool/Hot Tub (DSC-8000D)
- Other (e.g., reference any other statements or other documents attached): \_\_\_\_\_

Additional Comments/Explanation (attach additional pages if needed):  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**Seller's Acknowledgement:**

1. All real estate licensee(s) are hereby authorized to distribute this Disclosure Statement and any Rider or other attachment hereto to potential buyers of the Property.
2. Seller has carefully examined this Disclosure Statement and any Rider or other attachment hereto, and acknowledges that the information contained therein is true and accurate to the best of Seller's knowledge.
3. Seller will fully and promptly disclose in writing to Buyer any new information pertaining to the Property that is discovered by or made known to Seller at any time prior to closing which would make any existing information set forth herein or in any Rider or other attachment hereto false or materially misleading (DSC-8003 may be used for this purpose).
4. A real estate licensee involved in this transaction may have a statutory duty to disclose an adverse material fact.

Clark Duncan      3-23-26  
 Seller      Date  
 Print Name: Clark Duncan

Lisa Duncan      3/23/26  
 Seller      Date  
 Print Name: Lisa Duncan

**Buyer's Acknowledgement:**

1. The statements made by Seller in this Disclosure Statement and in any Rider or other attachment hereto are not warranties of any kind.
2. Buyer understands that there may be aspects or areas of the Property about which Seller has no knowledge. This Disclosure Statement and any Rider or other attachment hereto may not encompass those aspects or areas.
3. Buyer should verify all information contained in this Disclosure Statement and in any Rider or other attachment hereto, as well as any measurement information provided regarding the Property or any improvement located thereon (if exact square footage or any other measurement is a concern). Buyer is urged to have the Property fully inspected by a qualified, professional expert(s). Buyer may also wish to obtain a home protection plan/warranty.
4. Buyer acknowledges having received a signed copy of this Disclosure Statement and any Rider or other attachment hereto.
5. A real estate licensee involved in this transaction may have a statutory duty to disclose an adverse material fact.

\_\_\_\_\_  
 Buyer      Date  
 Print Name: \_\_\_\_\_

\_\_\_\_\_  
 Buyer      Date  
 Print Name: \_\_\_\_\_

Approved by legal counsel for use exclusively by members of the Missouri REALTORS®, Columbia, Missouri. No warranty is made or implied as to the legal validity or adequacy of this Disclosure Statement, 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 Disclosure Statement be made.  
 Last Revised 12/01/25      ©2025 Missouri REALTORS®