

106 S. Main St., Monona, IA 52159 (563)539-2015

freedomagencymonona.com

Jim Moritz, Broker Cell: 563-880-8189

Isaac Brehmer, Sales Associate Cell: 563-880-6428





## Theodore and Terry Van Tuyle, 111 Circle Drive, Luana, IA 52156 \$265,000.00

Type of Home: 1 story log pine

Acres: 3.31 m/l

House square footage: 1,832 sq ft

Basement finished: 875 sq ft

Year home built: 1979

Type of siding: Log pine & stone Age/Type of roof: 2007, Asphalt

Foundation: Concrete

Size/Type of Garage: 2 stall: 22' x 26'

Decks: 8' x 16' and 12' x 18'

Age of Furnace: 2009, Heil High Efficiency

Estimated Annual Heating Cost: 12 month avg: \$84.00

Age/Type/Water Heater: Approximately 5 years old

Bradford White, 40 gal.

Age/Type Water Softner: 2017, Kinetico owned system

Wiring/Electric Service: 150 amp service with breaker panel

Estimated Annual Electrical: 12 month avg: \$178.00

Water/Sewer: City

Air conditioning: Central Air-replaced in the 90's

Central Vacuum: Plumbing but need to purchase vacuum

School District: MFL MarMac Community School District

Street/Road Surface: Paved

Driveway Surface: Gravel leading up to concrete pad

Property Taxes-Gross: \$3,604.83 \*estimate due to sale of

parcel in January 2020

Property Taxes-Net: \$3,486.00 \*estimate due to sale of

parcel in January 2020

Assessed Valuation: \$214,211

#### **Rooms/Approximate Size:**

Kitchen/Dining room 11.5' x 31.5' Living room: 13.5' x 31.5'

**Upstairs:** 

Family Room: 15.5' x 25'

Bathroom: 10.5' x 5.5'

Bedroom: 12.5' x 12.5'

Bedroom: 12.5' x 11'

**Basement:** 

Bedroom: 11' x 12'

Bedroom: 11' x 12'

Bedroom w/walk-in closet 19.5' x 12.5'

Bathroom: 13' x 6'



If you desire an acreage offering panoramic views of the drift less area countryside and enjoy access to city utilities and services, this property may be for you.

Acreage features 3.31 acres m/l, and is located at 111 Circle Drive on the North edge of Luana, IA and includes a spacious 2,707 sq. ft. log home with attached two-car garage, 30' X 22' barn with a 7' X 22' and 20' X 20' lean-to, beautifully land-scaped yard showcasing amazing perennial, vegetable, and fruit gardens.

This home was built in 1979 featuring 7" round pine log construction, accented by flat stone, Italian porcelain tile, and an asphalt roof. Logs are interlocked using tongue and grove construction and have insulation between each log. Home offers five bedrooms, two full bathrooms, featuring a ceramic tiled walk-in and fiberglass walk-in showers, spacious family room accented by a natural wood burning fireplace with stainless-steel chimney, magnificent kitchen which was completely updated in 2012 featuring cherry cabinetry, granite counter-tops, and stainless steel appliances. Additional features include a large formal living room with large windows, central vacuum system, two-car attached garage, private deck, backyard firepit plus many upgrades including some flooring, doors, windows, light fixtures, and electrical service.

Outbuildings include a 30' X 22' barn built in 1979 featuring vertical wood siding, asphalt shingles, concrete flooring, and a 7' X 22' lean-to. For additional storage there is a 20' X 20' addition to the barn featuring a 10' overhead door and concrete flooring throughout. Also available is a 30'  $\times$  8' concrete pad, 3 1/2" thick for RV parking or many other uses.

Property is beautifully landscaped featuring many perennials including: peonies, daylily, hostas, black-eyed susan, iris, miniature iris, rose, moss peonies, lupine, tulips, plus many more. No need to attend the local farmers market, you have all you need right here; including asparagus, grapes, raspberries, blueberries, gooseberries, rhubarb, chive, tarragon, dill, and mint.

In addition, there are many mature maple, ash, willow, and evergreen trees which add character and beauty to the land-scape.







Up close view of Barn-garage view



Barn-garage view



Yard view of acreage



Front of house





Entry to front of house



Rear view of house below deck



Beautifully landscaped



Large backyard with garden and firepit





Back yard view



View from Deck



Beautiful landscape along house



View from front of house







View from front door looking into dining room

Kitchen





Livingroom

Family room





Tile walk-in shower in Master bedroom



Upstairs Bedroom #1



Master bedroom



Upstairs Bedroom #2

## Beacon<sup>™</sup> Clayton County, IA

#### Summary

Parcel ID 32-08-227-003 Alternate ID Property Address 111 CIRCLE DR LUANA

Sec/Twp/Rng

**Brief Tax Description** LOT 6 OF LOT 2 NE NE EXC 1 OF 6 OF 28-95-5 (Note: Not to be used on legal documents)

Deed Book/Page 46-65 (9/13/2019)

Contract Book/Page Gross Acres

0.00 0.00

**Net Acres** Class R - Residential

(Note: This is for tax purposes only. Not to be used for zoning.)

LUMF-LUMF District School District MFL MarMac School



Van Tuyle Theodore & Terry Elizabeth

Mailing Address

12 Tall Oaks Dr

Freeport ME 04032

#### Owners

Deed Holder Contract Holder Van Tuyle Theodore & Terry Elizabeth

12 Tall Oaks Dr Freeport ME 04032

#### Land

Lot Area 2.58 Acres; 112,385 SF

#### **Residential Dwellings**

Residential Dwelling

Single-Family / Owner Occupied Occupancy

Style 1 Story Log-Pine Architectural Style Log Cabin Year Built Condition Above Normal Grade what's this? 3+5

Asph / Gable Roof CARPETVINYL Flooring Foundation Conc Exterior Material Log Pine Interior Material Log/Drwl

1/2 Story Stone; 92 linear ft. 1,832 SF Brick or Stone Veneer

Total Gross Living Area Attic Type None; Number of Rooms 5 above; 3 below Number of Bedrooms 2 above; 3 below Basement Area Type Full

1.832 Basement Area

**Basement Finished Area** 875 - Living Qtrs. (Multi) 1 Full Bath; 1 Shower Stall Bath;

Plumbing

Appliances Central Air FHA - Gas Heat

Fireplaces 1 Masonry;

Porches

Decks Wood Deck-Med (128 SF); Wood Deck-Med (216 SF); Additions

Basement Stall - 2 stalls; Garages

#### **Agricultural Buildings**

Plot#	Туре	Che.	Description		Width	Length	Year Built
1	Steel Utility Building		POLE		30	22	1979
2	Lean-To		POLE	1901.0	7	22	1979
3	Lean-To		POLE		20	20	2010

#### Valuation

						2020	. 2019
Classification				* "		Residential	Residential
+ Assessed Land Value	45500	81 69 15		8. 31		\$26,320	\$26,320
+ Assessed Building Value	*	*0				\$0	\$0
+ Assessed Dwelling Value	19		59.536	# 455 21		\$184,971	\$184,971
= Gross Assessed Value		31 SWI RI - W - W	1190 (8 10	80 ** 1886 1800	ACAL	\$211,291	\$211,291
- Exempt Value	A REPORT	J		(4	8.100	\$0	(\$5,800)
= Net Assessed Value				51 12	59 H37 X	\$211.291	\$205.491

#### **Tax History**

#### Homestead Tax Credit Application

Apply online for the Iowa Homestead Tax Credit

#### **Photos**

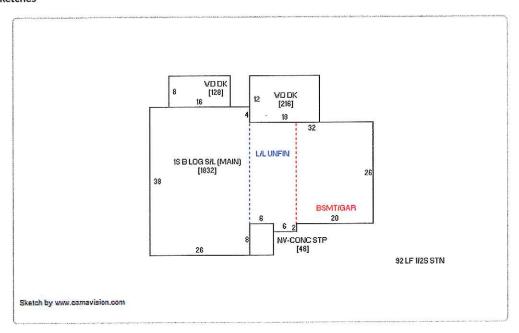








#### Sketches



No data available for the following modules: Doing Business AS, Ag Soils, Commercial Buildings, Yard Extras, Sales, Taxation, 2019 Tax Statements, Special Assessments, Iowa Land Records.

Disclaimer: The information in this web site represents current data from a working file which is updated continuously. This information is used for property tax purposes only and is available as a reference for information that is believed reliable, but its accuracy cannot be guaranteed. Clayton County Assessors office does not determine the ownership of any real property.

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Summary

Parcel ID Alternate ID 32-08-229-006

Property Address

CIRCLE DR LUANA

Sec/Twp/Rng

**Brief Tax Description** 

0.00

LOT 6 NORTHFIELD 1ST ADDN, & N 122FT LOT 7

(Note: Not to be used on legal documents)

Deed Book/Page Contract Book/Page

Gross Acres

Net Acres Class

0.00

District

R - Residential (Note: This is for tax purposes only. Not to be used for zoning.)

LUMF-LUMF **School District** MFL MarMac School

Owners

Deed Holder

Contract Holder

Van Tuyle Theodore & Terry Elizabeth 12 Tall Oaks Dr

Freeport ME 04032

Mailing Address Van Tuyle Theodore & Terry Elizabeth

12 Tall Oaks Dr

Freeport ME 04032

Land

Lot Area 0.73 Acres; 31,799 SF

#### Valuation

				2020		2019	2018	2017	2016
	Classification			Residential		Residential	Residential	Residential	Residential
+	Assessed Land Value			\$2,920		\$2,920	\$2,920	\$2,920	\$2,920
+	Assessed Building Value			\$0	15	\$0	\$0	\$0	\$0
+	Assessed Dwelling Value	80	#II 100	\$0		\$0	\$0	\$0	\$0
=	Gross Assessed Value			\$2,920		\$2,920	\$2,920	\$2,920	\$2,920
. 8	Exempt Value	8 8 8 3		\$0	243	\$0	\$0	\$0	\$0
п	Net Assessed Value			\$2,920		\$2,920	\$2,920	\$2,920	\$2,920

#### **Taxation**

	e					Pay 201	2018 19-2020	Pa	2017 y 2018-2019	2016 Pay 2017-2018
+	Taxable Land Value						\$1,662		\$1,624	\$1,663
+	Taxable Building Value						\$0		\$0	\$0
+	Taxable Dwelling Value		13	¥* 300 1/ 8	S. 82		\$0	8 S	\$0	\$0
=	Gross Taxable Value				25		\$1,662		\$1,624	\$1,663
	Military Credit	3.19	0. 8	8 N H H		(8)	\$0		\$0	\$0
=	Net Taxable Value						\$1,662	31	\$1,624	\$1,663
×	Levy Rate (per \$1000 of value)			함 경		30	0.97814		31.33598	31.07982
=	Gross Taxes Due		1 -	S	4		\$51.49	4.	\$50.89	0.5 £ 1.5 £ 1.5 £
(2)	Ag Land Credit			20						\$51.67
	F 74 1 1 1 1 1 1 1 1 1	(4)	39	£ 50 i		6.6	\$0.00		\$0.00	\$0.00
=	Family Farm Credit	3	920			. 2	\$0.00		\$0.00	\$0.00
· ·	Homestead Credit						\$0.00		\$0.00	\$0.00
:=	Disabled and Senior Citizens Credit						\$0.00		\$0.00	\$0.00
<u>2</u> 700	Business Property Credit			707 707 25 - 52			\$0.00		\$0.00	\$0.00
=	Net Taxes Due						\$52.00		\$50.00	\$52.00

#### **Tax History**

-								
Year	Due Date				Amount	Paid	Date Paid	Receipt
2018	March 2020	<b>.</b>	8.0 8		\$26	Yes	12/9/2019	620120
	September 2019				\$26	Yes	9/6/2019	020120
2017	March 2019		1.0	5	\$25	Yes	3/28/2019	519927
407 647	September 2018	420			\$25	Yes	9/27/2018	31//2/
2016	March 2018	5.45			\$26	Yes	9/27/2017	427858
	September 2017				\$26	Yes	9/27/2017	427030
2015	March 2017	***			\$69	Yes	3/30/2017	303713
	September 2016				\$69	Yes	9/30/2016	303713
2014	March 2016	2 4			\$70	Yes	3/30/2016	203273
	September 2015				\$70	Yes	9/9/2015	203273

#### 2019 Tax Statements

3208229006

#### Homestead Tax Credit Application

Apply online for the Iowa Homestead Tax Credit

#### Iowa Land Records

Data for Clayton County between Beacon and lowa Land Records is available on the lowa Land Records site beginning in 2006. For records prior to 2006, contact the County Recorder or Customer Support at www.lowaLandRecords.org.

No data available for the following modules: Doing Business AS, Ag Soils, Residential Dwellings, Commercial Buildings, Agricultural Buildings, Yard Extras, Sales, Special Assessments, Photos, Sketches.

Disclaimer: The information in this wab site represents current data from a working file which is updated continuously. This information is used for property tax purposes only and is available as a reference for information that is believed reliable, but its accuracy cannot be guaranteed. Clayton County Assessors office does not determine the ownership of any real property.

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### SELLER DISCLOSURE OF PROPERTY CONDITION (To be delivered prior to buyer making Offer to Buy Real Estate)



Property Owner(s) & Address:

Theodore and	Terry	Elizabeth	Van	Tuyle

111 Circle Drive, Luana, IA 52156

Seller(s) disclose condition and information about the property, unless exempt:

Purpose of Disclosure: Completion of Section I this form is required under Chapter 558A of the Iowa code which mandates the 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; fiduciaries in the course of an administration of an decedent's estate, guardianship, conservatorship, or trust; 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. If claiming an exemption, sign here and stop. Seller Date Seller Date Buyer Date Buyer Date instructions to the Seller: (1) Complete this form yourself. (2) Report known conditions materially affecting the property and itilize ordinary care in obtaining the information. (3) Provide information in good faith and make a reasonable effort to ascertain he required information. (4) Additional pages or reports may be attached. (5) If some items do not apply to your property, write NA" (not applicable). (6) All approximations must be identified "AP". If you do not know the facts, write or check JNKNOWN. (7) Keep a copy of this statement. eller's Disclosure Statement: Seller discloses the following information regarding the property and certifies this information is tue and accurate to the best of my/our knowledge as of the date signed. Seller authorizes Agent to provide a copy of this tatement to any person or entity in connection with actual or anticipated sale of the property or as otherwise provided by law. 'his 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 ispection or warranty the purchaser may wish to obtain. The following are representations made by Seller and are not by any gent acting on behalf of the Seller. The Agent has no independent knowledge of the condition of the property except that hich is written on this form. Seller advises Buyer to obtain independent inspections relevant to Buyer. Seller initials \_\_\_\_\_ Buyer initials \_\_\_\_ . Property Conditions, Improvements and Additional Information: (Section I is Mandatory) EACH AND EVERY LINE MUST BE ADDRESSED AND MARKED Basement/Foundation: Has there been known water or other problems? Yes□No ▼Unknown □ 1A. If yes, please explain: Roof: Any known problems? Yes ☐ No 🏿 Unknown ☐ 2A. Type \_\_ 2B. Date of repairs/replacement (If any) Describe: Well and pump: Any known problems? Yes 🗆 No 🗆 Unknown 🗶 ル 3A. Type of well (depth/diameter), age and date of repair:

Serial#: 099970-200156-8065545

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<ul> <li>☐ Alas the water been tested? Yes ☐ No ☐ Unknown ☐</li> <li>3C. If yes, date of last report/results:</li> </ul>	
4. Septic tanks/drain fields: Any known problems? Yes ☐ No ☐ Unknown Location of tank	□ N/A Age Unknown □
Has the system been pumped and inspected within the last 2 years?  Yes □ No □ Unknown □  Date tank last cleaned/pur	
5. Sewer: Any known problems? Yes \( \subseteq \text{No } \subseteq \text{Unknown } \subseteq \text{5A.Any known repairs/replacement? Yes } \( \subseteq \text{No } \subseteq \text{Unknown } \subseteq \text{5B. Date of repairs} \)	
<ul> <li>6. Heating system(s): Any known problems? Yes □ No ☒</li> <li>6A.Any known repairs/replacement? Yes □ No □</li> <li>6B. Date of repairs</li> </ul>	
7. Central Cooling system(s): Any known problems? Yes \( \subseteq \text{No \( \subseteq \)} \) 7A. Any known repairs/replacement? Yes \( \subseteq \text{No } \subseteq \) 7B. Date of repairs \( \subseteq  \)	
8A. Any known repairs/replacement? Yes \( \subseteq \) No \( \subseteq \) 8B. Date of repairs	
9A. Any known repairs/replacement? Yes \( \subseteq \) No \( \subseteq \) 9B. Date of repairs	
0. Pest Infestation: (wood-destroying insects, bats, snakes, rodents, destructi 10A. Any known problems? Yes ☒ No ☒ Unknown ☐ → lor 2 bor Date of treatment _ ·	
10B. Previous Infestation/Structural Damage? Yes \( \subseteq \text{No \( \mathbb{\mathbb{A}} \) Unknown \( \subseteq \)  Date of repairs \( \subseteq  \)	
1. Asbestos: Is asbestos present in any form in the property? Yes \( \subseteq \) No \( \subseteq \) Un 11A. If yes, explain:	
2. Radon: Any known tests for the presence of radon gas? Yes \( \subseteq \) No \( \subseteq \) 12A. If yes, test results?	Date of last report
3. Lead Based Paint: Known to be present or has the property been tested for Yes ☐ No ☒ Unknown ☐	the presence of lead based paint?
13A. Provide lead based paint disclosure.	
!. Any known encroachments, easements, "common areas" (facilities like pool areas co-owned with others), zoning matters, nonconforming uses, or a Hom authority over the property? Yes ☐ No 🏋 Unknown ☐	
Serial#: 099970-200156-8065545 Prepared by: James Moritz   Freedom Agency   jmoritz@freedombnk.com	formsimplicity

roursevith bac '	he property known is se shared in s whose use or maintenance responding the case time eas	a gillailites and a land of the control of the cont	Page 3 of 5 ers, such as walls, fences, roads property?
16. Structural D	amage: Any known structural dar	nage? Yes □ No 🏿 Unknown □	
	blems: Any known settling, flood		? Yes □ No 🗷 Unknown □
18. Is the proper	ty located in a flood plain? Yes[ ood plain designation		<b></b>
19. Do you know What is the zo	the zoning classification of this poning? Residential	oroperty? Yes 🛛 No 🗌 Unknov	vn 🗌
20. Covenants: I If yes, attach a	s the property subject to restrictive copy OR state where a true, curre	e covenants? Yes 🗌 No 🔏 Unkno	wn   otained:
You <u>MUST</u> ex	xplain any "Yes" responses abov	e (Attach additional sheets if neo	cessary):
II. Appliances	Seller initials A. TX	Buyer initials	
negotiable between	ed "included" are intended to rema Buyer and Seller, and requested ite greement. The Offer to Buy/Purchas Working? Included Yes No OR	ms should be in writing as either in	cluded or excluded in any Offer as of any agreement.  Working?
Range/Oven Dishwasher Refrigerator Hood/Fan Disposal		Lawn Sprinkler System Solar Heating System Pool Heater, Wall liner & equipment Well & Pump	Included Yes No OR N/A

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	LL HOUSEHOLD APPLIANCES ARE NOT UNDER WARRANTY BEYOND DATE OF CLOSING. arranties may be available for purchase from independent warranty companies.
	Seller initials Buyer initials
Π	I. Additional Non-Mandatory Requested Items: Are you as the Seller aware of any of the following:
	Any significant structural modification or alteration to property? Yes □ No M Unknown □ Please explain:
2.	Has there been a property/casualty loss over \$5,000, an insurance claim over \$5,000, OR major damage to the property from fire, wind, hail, flood(s) or other conditions? Yes ☐ No ☒ Unknown ☐ If yes, has the damage been repaired/replaced? Yes ☐ No ☐
3.	Are there any known current, preliminary, proposed or future assessments by any governing body or owner's association of which you have knowledge? Yes   No   Unknown
4.	Mold: Does property contain toxic mold that adversely affects the property or occupants?  Yes □ No ▼ Unknown □
5.	Private burial grounds: Does property contain any private burial ground? Yes 🗌 No 🏿 Unknown 🖂
6.	Neighborhood or Stigmatizing conditions or problems affecting this property? Yes 🗌 No 🔀 Unknown 🗌
	Energy Efficiency Testing: Has the property been tested for energy efficiency? Yes \(\Boxed{\text{No }}\) Unknown \(\Boxed{\text{I}}\) If yes, what were the test results?
8.	Attic Insulation: Type Bluen + layeved. Unknown - Amount Unknown
	Are you aware of any area environmental concerns? Yes 🗌 No 🔀 Unknown 🗍 If yes, please explain:
10.	Are you related to the listing agent? Yes \( \sum \) No \( \mathbb{Z} \) If yes, how?
11.	Are you related to the listing agent? Yes \( \sumsymbol{\text{No}} \) \( \text{No } \sumsymbol{\text{Now?}} \) Econder 4 Pssesors office
12.	Wind Farms: Is the subject property encumbered by certain Wind Energy rights? Yes \( \subseteq \) No \( \subseteq \) If yes, rights by: Lease \( \supseteq \), Easement \( \supseteq \), Other \( \supseteq \) Define Other: \( \supseteq \) Wind Farm Company, Owner: \( \supseteq \)
[f 1	he answer to any item is yes, please explain. Attach additional sheets, if necessary:
	·

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13. Repairs: Any repair(s) Repairs are not normal main	to property not so noted: itenance items) (Attach ad	(Date of repairs, Na dditional sheets, if n	ume of repair compan lecessary)	y if utilized.) (Note:
IV. Radon Fact Sheet	& Form Acknowledg	gement		
Seller acknowledges that I Home-Buyers and Sellers I				
Seller Theolon Va	Sell Sell	ed Terry E. 7	ad Luyle_	Date <i>9-10-19</i> _
Seller has owned the propert the items based solely on the structural/mechanical/applia immediately disclose the cha directly made by Broker or I Seller has retained a copy o	e information known or re nce systems of this proper anges to Buyer. In no eve Broker's affiliated licensee	easonably available to try from the date of ent shall the parties h	to the Seller(s). If any this form to the date hold Broker liable for	y changes occur in the of closing, Seller will any representations not
Buyer hereby acknowledge or to substitute for any insp	s receipt of a copy of thi pection the buyer(s) may	is statement. This s y wish to obtain.	tatement is not inte	nded to be a warranty
Buyer	Buye	er	-	Date

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# DISCLOSURE OF INFORMATION AND ACKNOWLEDGMENT: LEAD-BASED PAINT AND/OR LEAD-BASED PAINT HAZARDS

Address: Lead Warning Statement	111 Ci	cle Drive, Luana, IA	52156	
Every purchaser of any interest in residential notified that such property may present expodeveloping lead poisoning. Lead poisoning is learning disabilities, reduced intelligence que poses a particular risk to pregnant women. The buyer with any information on lead-based panotify the buyer of any known lead-based panhazards is recommended prior to purchase.	n young chi otient, behav he seller of i	dren nead-based par ldren may produce p vioral problems, and any interest in reside	nt that may place you ermanent neurologica impaired memory. Lantial real property is referenced to the control of the control	ng children at risk of I damage, including ead poisoning also equired to provide the
SELLER'S DISCLOSURE (initial)				
(a) Presence of lead-based paint and	l/or lead-bas	sed paint hazards (ch	eck one below):	
Known lead-based paint	and/or lead-	based paint hazards	are present in the hou	sing (explain).
Seller has no knowledge  (b) Records and Reports available to  Seller has provided the Prand/or lead-based paint has	ıne sener ( ırchaser wit	cneck one below): h all available recor	is and reports portsini	
Seller has no reports or re housing.	cords pertai	ning to lead-based p	aint and/or lead-based	paint hazards in the
PURCHASER'S ACKNOWLEDGEMENT	(initial)			
(c) Purchaser has received copies	of all inforr	nation listed above.		
or, 🗌 No Records or Reports we	re available	(see (b) above).		
(d) Purchaser has received the pamph Protect Iowa Families.			ead in Your Home, Lea	ad Poisoning: How to
(e) Purchaser has (check one below):  Received a 10-day opportuinspection for the presence  Waived the opportunity to paint and/or lead-based paint	on tead-bas conduct a ri	eu paint and/or lead-	hased naint hazarda.	` ·
ACENT'S ACKNOWLEDGEMENT (initial responsibility to ensure compliance CERTIFICATE OF ACCURACY  The following parties have reviewed the information provided by the signatory is true and	e Seller's o			
Vileoslore Vo Vyle.	Date	Purchaser		Dete
January 1				Date
Seller J	Date	Purchaser		Date
Seller's Agent	9-10-19 Data	D1		<u> </u>
	Date	Purchaser's Agent		Date
Serial#: 085547-100156-8065526 Prepared by: James Moritz   Freedom Agency   jmoritz@freedombnk.com			fo	rmsimplicity

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