

Serving your real estate needs since 1968

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





FreedomBank, 100 High St SE, Elkader, IA 52043 \$175,000.00

.

Size of Lot: 0.31 Acres	
Type of Home: 2 Story Frame	
House square footage: 2,902 Sq. Ft. Living Area	
Year home built: 1900	
Type of siding: Wood Lap	
Type of roof: Asphalt	
Foundation: Stone	
Size/Type of Garage: 960 Sq. Ft. Detached	
Type of Furnace: Goodman, forced air	
Estimated Annual Heating Cost: 12 month avg: \$89.0	0
Water Heater: State Select & Ruud Powervent	
Wiring/Electric Service: Breaker Box— 200 Amp	
Estimated Annual Electrical: 12 month avg: \$97.00	
Water/Sewer: City	
Air conditioning: Ruud & Heil-central air	
Water Softner—Culligan	

School District: Central Community School District Street/Road Surface: Paved Driveway Surface: Concrete Property Taxes-Gross: \$4,706.27 Property Taxes-Net: \$4,706.00 Assessed Valuation: \$207,969

Rooms/Approximate Size:

Kitcher	14' X 12'	
Dining	16' X 12'	
Living r	oom:	14' X 17'
Main:	Full Bathroom:	9' X 5'
	3/4 Bath:	8' X 7'
	2	nd Floor:
Full Ba	throom :	9' X 12'
Bedroo	m:	12' X 15'
Bedroo	m:	13' X 15'
Bedroo	m:	12' X 5'
Bedroo	m:	16' X 11'
Bedroo	m:	12' X 11'





Living room



Kitchen





Front Entry

Back patio

Information herein is believed to be accurate, but is not warranted. We assume no liability for errors.





Bathroom



Back View







Bedroom #1

Bedroom #2

Bedroom #3

Information herein is believed to be accurate, but is not warranted. We assume no liability for errors.

Beacon[™] Clayton County, IA

Summary

Brief

Parcel ID 25-23-330-002 Alternate ID **Property Address** 100 HIGH ST SE ELKADER Sec/Twp/Rng N/A E. ELKADER LOT 1 OF 3 & LOT 1 OF 1 OF 4 BLK 1 **Tax Description** (Note: Not to be used on legal documents) Deed Book/Page 2020R02666 (7/22/2020) Contract Book/Page 0.00 0.00 Gross Acres Net Acres

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



Owners

Class

District

School District

Deed Holder	Contract Holder	Mailing Address	
Freedom Bank	Contract Totaci	Freedom Bank	
106 S Main St		106 S Main St	
PO Box 607		PO Box 607	
Monona IA 52159		Monona IA 52159	
Land			

L

Lot Dimensions Regular Lot: x					
Front Footage	Front	Rear	Side 1	Side 2	
Main Lot	57.00	57.00	127.00	127.00	
Sub Lot 2	49.00	49.00	130.00	130.00	
Sub Lot 3	0.00	0.00	0.00	0.00	
Sub Lot 4	0.00	0.00	0.00	0.00	

Lot Area 0.31 Acres; 13,609 SF

Residential Dwellings

Date Seller	Buyer Recording Sale Condition - NUTC	Type	Multi Parcel	Amouni
les				
Garages	960 SF (30F W x 32F L) - Det Frame W/ Bsmt (Built 1950);			
	1 1/2 Story Frame (210 SF) (210 Bsmt SF);			
	1 Story Frame (84 SF);			
	1 Story Frame (463 SF) (463 Bsmt SF);			
Additions	1 Story Frame (160 SF);			
Decks				
Porches	1S Frame Open (91 SF); 1S Frame Open (80 SF); 1S Frame Open (376 SF);			
Fireplaces	LEVE COM			
Heat	FHA - Gas			
Central Air	Yes			
Appliances	1 Dishwasher; 1 Range Hood; 1 Garbage Disposal;			
lumbing	1 Full Bath; 1 Shower Stall Bath; 1 Lavatory; 3 Sink; 1 W'Pool Bath w/Shower;			
asement Finished Area	4,074			
asement Area	1,592			
Basement Area Type	Full			
lumber of Bedrooms	5 above; 0 below			
lumber of Rooms	9 above; 0 below			
Attic Type	Floor & Stairs;			
Fotal Gross Living Area	2,902 SF			
Brick or Stone Veneer				
nterior Material	Plas / Drwl			
Exterior Material	Wd Lap			
Foundation	Stn			
Flooring	Carp / Tile / Hdwd			
Roof	Asph / Hip			
Grade what's this?	3-5			
Condition	Excellent			
Architectural Style Year Built	Conventional 1900			
Style	2 Story Frame			
Occupancy	Single-Family / Owner Occupied			

\$0.00	Deed	Foreclosures,forfeitures,Sheriff and Tax Sales or transfers arising from default	2020R02666	FREEDOM BANK	MC NECE, JANET M.	7/2/2020
\$197,500.00	Deed	SALE INCLUDES PERSONAL PROPERTY	2005/2885	MC NECE, JANET M.	SCHILLER, JANINE & CHARLES J.	8/16/2005
\$195,097.00	Deed	NORMAL ARMS-LENGTH TRANSACTION	2001/2290	SCHILLER, JANINE & CHARLES J.	LAWYERS ASSET MANAGEMENT, INC.	6/29/2001
\$132,000.00	Deed	NORMAL ARMS-LENGTH TRANSACTION	2001/1520	LAWYERS ASSET MANAGEMENT, INC.	SEVERSON, GERALD & JOANNE	5/14/2001
\$0.00	Deed	FULLFILLMENT OF PRIOR YEAR CONTRACT	1996/2834	SEVERSON, GERALD & JOANNE	WALTHER, FERN A.	10/9/1996
\$46,000.00	Contract	UNUSEABLE SALE - OTHER	78/62	SEVERSON, GERALD & JOANNE	WALTHER, FERN A.	8/23/1991

⊕ There are other parcels involved in one or more of the above sales: <u>Recording; 78/62 - Parcel: 2523330005</u>

Valuation

		2020	2019	2018	2017	2016
	Classification	Residential	Residential	Residential	Residential	Residential
+	Assessed Land Value	\$27,153	\$27,153	\$27,153	\$27,153	\$27,153
+	Assessed Building Value	\$O	\$0	\$0	\$0	\$0
+	Assessed Dwelling Value	\$180,816	\$180,816	\$167,162	\$167,162	\$167,162
=	Gross Assessed Value	\$207,969	\$207,969	\$194,315	\$194,315	\$194,315
÷	Exempt Value	\$0	\$0	\$0	\$0	\$0
=	Net Assessed Value	\$207,969	\$207,969	\$194,315	\$194,315	\$194,315

Taxation

	2019 Pay 2020-2021	2018 Pay 2019-2020	2017 Pay 2018-2019	2016 Pay 2017-2018
= Taxable Value	\$114,537	\$110,600	\$108,080	\$110,641
x Levy Rate (per \$1000 of value)	41.08938	39.72496	40.03632	41.03298
= Gross Taxes Due	\$4,706.27	\$4,393.59	\$4,327.12	\$4,539.94
- Credits	\$0.00	\$0.00	\$0.00	\$0.00
= Net Taxes Due	\$4,706.00	\$4,394.00	\$4,328.00	\$4,540.00

Tax History

Year	Due Date	Amount	Paid	Date Paid	Receipt
2019	March 2021 September 2020	\$2,353 \$2,353	No Yes	9/16/2020	709092
2018	March 2020 September 2019	\$2,197 \$2,197	Yes Yes	3/16/2020 9/16/2019	609175
2017	March 2019 September 2018	\$2,164 \$2,164	Yes Yes	3/18/2019 9/14/2018	509285
2016	March 2018 September 2017	\$2,270 \$2,270	Yes Yes	12/28/2017 9/18/2017	423061
2015	March 2017 September 2016	\$2,368 \$2,368	Yes Yes	3/16/2017 9/16/2016	324736
2014	March 2016 September 2015	\$2,346 \$2,346	Yes Yes	3/16/2016 9/16/2015	226765

Homestead Tax Credit Application

Apply online for the Iowa Homestead Tax Credit

Iowa Land Records

View Deed (2020R02666)

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

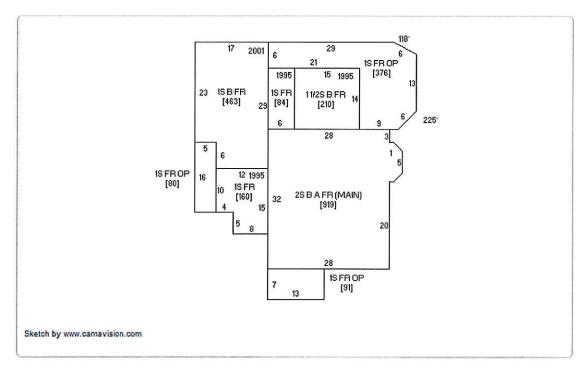
Photos

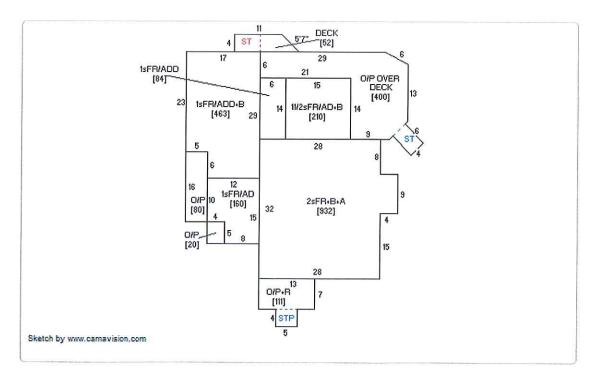






Sketches





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

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. User Privacy Policy

GDPR Privacy Notice

Last Data Upload: 11/12/2020, 12:07:26 PM

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Developed by



SELLER DISCLOSURE OF PROPERTY CONDITION

(To be delivered prior to buyer making Offer to Buy Real Estate)

Property Owner(s) & Address:

FREEDOMBANK

100 HIGH ST SE

Purpose of Disclosure: Completion of Section I this form is required under Chapter 558A of the Iowa code which mandates the <u>Seller(s)</u> disclose condition and information about the property, unless exempt:

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; transfers by a fiduciary in the course of the administration of a decedent's estate, guardianship, conservatorship, or trust. This exemption shall not apply to a transfer of real estate in which the fiduciary is a living natural person and was an occupant in possession of the real estate at any time within the twelve consecutive months immediately preceding the date of transfer; 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	they Mueller	11-10-2020 Date	Seller	Date
Buye	•	Date	Buyer	Date

Instructions to the Seller: (1) Complete this form yourself. (2) Report known conditions materially affecting the property and utilize ordinary care in obtaining the information. (3) Provide information in good faith and make a reasonable effort to ascertain the 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 UNKNOWN. (7) Keep a copy of this statement.

Seller's Disclosure Statement: Seller discloses the following information regarding the property and certifies this information is true and accurate to the best of my/our knowledge as of the date signed. Seller authorizes Agent to provide a copy of this statement to any person or entity in connection with actual or anticipated sale of the property or as otherwise provided by law. This 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 inspection or warranty the purchaser may wish to obtain. The following are representations made by Seller and are not by any Agent acting on behalf of the Seller. The Agent has no independent knowledge of the condition of the property except that which is written on this form. Seller advises Buyer to obtain independent inspections relevant to Buyer.

Seller initials ______ Buyer initials _____

I. Property Conditions, Improvements and Additional Information: (Section I is Mandatory) EACH AND EVERY LINE MUST BE ADDRESSED AND MARKED

1. Basement/Foundation: Has there been known water or other problems? Yes No Unknown

1A. If yes, please explain:

2. Roof: Any known problems? Yes 🗌 No 🗍 Unknown 🗍

2A. Type _____

2B. Date of repairs/replacement (If any)_____

Describe:



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	3B. Has the water been tested? Yes 🗌 No 🗔 Unknown 🗔 3C. If yes, date of last report/results:	
4.	Septic tanks/drain fields: Any known problems? Yes 🗆 No 🗆 Unknown 🗆	
	Location of tank Age Unknow	n 🗆
	Has the system been pumped and inspected within the last 2 years? Yes D No D Unknown D Date of inspection Date tank last cleaned/pumped N	1/A [***]
5.	Sewer: Any known problems? Yes \Box No \Box Unknown \Box 5A.Any known repairs/replacement? Yes \Box No \Box Unknown \Box 5B. Date of repairs	₩AL.J
6.	Heating system(s): Any known problems? Yes \Box No \Box 6A.Any known repairs/replacement? Yes \Box No \Box 6B. Date of repairs	
7.	Central Cooling system(s): Any known problems? Yes 🗍 No 🗍 7A. Any known repairs/replacement? Yes 🗍 No 🗍 7B. Date of repairs	
8.	Plumbing system(s): Any known problems? Yes 🗌 No 🗍 8A. Any known repairs/replacement? Yes 🗌 No 🗔 8B. Date of repairs	
9.	Electrical system(s): Any known problems? Yes 🗌 No 🗍 9A. Any known repairs/replacement? Yes 🗋 No 🗍 9B. Date of repairs	
10.	• Pest Infestation: (wood-destroying insects, bats, snakes, rodents, destructive/troublesome animals, etc.) 10A. Any known problems? Yes 🗌 No 🗋 Unknown 📄 Date of treatment	
	10B. Previous Infestation/Structural Damage? Yes 🗌 No 🗍 Unknown 🗍 Date of repairs	
11	. Asbestos: Is asbestos present in any form in the property? Yes [] No [] Unknown [] 11A. If yes, explain:	
12,	. Radon: Any known tests for the presence of radon gas? Yes 🗆 No 🗆 12A. If yes, test results? Date of last report	
13.	. Lead Based Paint: Known to be present or has the property been tested for the presence of lead based paint? Yes 🗌 No 📋 Unknown 🛄	
	13A. Provide lead based paint disclosure.	
14.	Any known encroachments, easements, "common areas" (facilities like pools, tennis courts, walkways or othe areas co-owned with others), zoning matters, nonconforming uses, or a Homeowners Association which has a authority over the property? Yes 🗌 No 📋 Unknown 🗔	ж ny
	Serial#: 020023-400180-5049216 Prepared by:James Modiz Freedom Agency janodiz@freedombak.com Simplicit	 У

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15. Features of the property known to be shared in common with adjoining landowners, such as walls, fences, roads
and driveways whose use or maintenance responsibility may have an effect on the property?
Yes 🗌 No 🗍 Unknown 🗋
16. Structural Damage: Any known structural damage? Yes 🗌 No 🗔 Unknown 🗔
17. Physical Problems: Any known settling, flooding, drainage or grading problems? Yes 🗆 No 🗀 Unknown 🗔

18. Is the property located in a flood	plain? Yes 🗌 No 🗌 Unknown 🛄
18A. If yes, flood plain designation	.

19. Do you know the zoning classification of this property? Yes 🗌 No 🗍 Unknown 🗌 What is the zoning?

20. Covenants: Is the property subject to restrictive covenants? Yes 🗌 No 🗌 Unknown 🗍 If yes, attach a copy OR state where a true, current copy of the covenants can be obtained: On file at County Recorder's office or:

You MUST explain any "Yes" responses above (Attach additional sheets if necessary):_____

Seller initials _____ Buyer initials _____

II. Appliances/Systems/Services (Note: Section II is for the convenience of Buyer/Seller and is not mandatory):

Notice: Items marked "included" are intended to remain with the property after sale. However, included items may be negotiable between Buyer and Seller, and requested items should be in writing as either included or excluded in any Offer to Buy/Purchase Agreement. The Offer to Buy/Purchase Agreement shall be the final terms of any agreement.

	Included	Work Yes	No	OR		Included	Worł Yes		OR
Range/Oven Dishwasher Refrigerator					Lawn Sprinkler System Solar Heating System Pool Heater, Wall				
Hood/Fan Disposal TV receiving					liner & equipment Well & Pump Sınoke Alarm				
Equipment Sump Pump Alarm System Central AC Window AC Central Vacuum Gas Grill Attic Fan Intercom Microwave Trash Compactor Ceiling Fan Water Softener/ Conditioner LP Tanks Keys & Locks Swing Set Basketball Hoop	<u></u>				Septic Tank & Drain field City Water System City Sewer System Plumbing System Central Heating System Water Heater Windows Fireplace/Chimney Wood Burning System Furnace Humidifier Sauna/Hot tub Locks and Keys Dryer Washer Storage Shed Underground "Pet fence"				
Boat Hoist Pet Collars Garage door opener				 # of collars # of remotes 	Boat Dock	Ō			
Serielli: 020023-400160-5049215 Prepared by:James Moritz Fro		jntorliz@	 Irosdon	obuk.com	···· ·································			副 副 Si	orm mplicity

ceptions/Explanations for "NO" responses abo		
	······································	
L HOUSEHOLD APPLIANCES ARE NOT UP rranties may be available for purchase from indepe	NDER WARRANTY BEYOND DATE	
Seller initials	Buyer initials	
Additional Non-Mandatory Requested		
Any significant structural modification or alteratio	n to property? Yes 🗌 No 🖾 Unknown 🗌] Please explain:
Has there been a property/casualty loss over \$5,00 property from fire, wind, hail, flood(s) or other co been repaired/replaced? Yes [] No []	0, an insurance claim over \$5,000, OR ma nditions? Yes□ No□ Unknown □ If y	ajor damage to the ves, has the damage
Are there any known current, preliminary, propose association of which you have knowledge? Yes [ed or future assessments by any governing ☐ No ☐ Unknown ☐	; body or owner's
Mold: Does property contain toxic mold that adver Yes 🗌 No 📋 Unknown 🛄	rsely affects the property or occupants?	
Private burial grounds: Does property contain any	private burial ground? Yes 🗔 No 🗔 Uı	ıknown 🗌
veighborhood or Stigmatizing conditions or proble	ems affecting this property?Yes 🗖 No [🗌 Unknown 🔲
Energy Efficiency Testing: Has the property been (If yes, what were the test results?	tested for energy efficiency? Yes 🗌 No	Unknown
Attic Insulation: Type	Unknown 🗍 Amount	Unknown
Are you aware of any area environmental concerns	? Yes 🗌 No 🗋 Unknown 🗔 If yes, pl	ease explain:
Are you related to the listing agent? Yes 🗌 No [If yes, how?	
Where survey of property may be found:		
Wind Farms: Is the subject property encumbered t If yes, rights by: Lease , Easement , Other Wind Farm Company, Owner:	by certain Wind Energy rights? Yes 🔲 N] Define Other:	10 🔲
e answer to any item is yes, please explain. Att	ach additional sheets, if necessary:	

Prepared by: Jamos Moritz | Frankom Agency | Jmoritz@fraadombak.com |

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13. Repairs: Any repair(s) to property not so noted: (Date of repairs, Name of repair company if utilized.) (Note: Repairs are not normal maintenance items) (Attach additional sheets, if necessary)

IV. Radon Fact Sheet & Form Acknowledgement

Seller acknowledges that Buyer be provided with and the Buyer acknowledges receipt of the "Iowa Radon Home-Buyers and Sellers Fact Sheet", prepared by the Iowa Department of Public Health.

Seller _____ Date _____

Seller has owned the property since _____ (date). Seller has indicated above the history and condition of all the items based solely on the information known or reasonably available to the Seller(s). If any changes occur in the structural/mechanical/appliance systems of this property from the date of this form to the date of closing, Seller will immediately disclose the changes to Buyer. In no event shall the parties hold Broker liable for any representations not directly made by Broker or Broker's affiliated licensees (brokers and salespersons). Seller hereby acknowledges Seller has retained a copy of this statement.

Buyer hereby acknowledges receipt of a copy of this statement. This statement is not intended to be a warranty or to substitute for any inspection the buyer(s) may wish to obtain.

Buyer	Buyer
······································	

Date



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

Address:

100 HIGH ST SE

Lead Warning Statement

Every purchaser of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that such property may present exposure to lead from lead-based paint that may place young children at risk of developing lead poisoning. Lead poisoning in young children may produce permanent neurological damage, including learning disabilities, reduced intelligence quotient, behavioral problems, and impaired memory. Lead poisoning also poses a particular risk to pregnant women. The seller of any interest in residential real property is required to provide the buyer with any information on lead-based paint hazards from risk assessments or inspections in the seller's possession and notify the buyer of any known lead-based paint hazards. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to purchase.

SELLER'S DISCLOSURE (initial)

(a) Presence of lead-based paint and/or lead-based paint hazards (check one below):

Known lead-based paint and/or lead-based paint hazards are present in the housing (explain).

(b) Records and Reports available to the Seller (check one below):

Seller has provided the Purchaser with all available records and reports pertaining to lead-based paint and/or lead-based paint hazards in the housing (list documents below).

N Seller has no reports or records pertaining to lead-based paint and/or lead-based paint hazards in the housing.

PURCHASER'S ACKNOWLEDGEMENT (initial)

(c) Purchaser has received copies of all information listed above.

or, No Records or Reports were available (see (b) above).

(d) Purchaser has received the pamphlet Protect Your Family from Lead in Your Home, Lead Poisoning: How to Protect Iowa Families.

_____ (e) Purchaser has (check one below):

- Received a 10-day opportunity (or mutually agreed upon period) to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards; or
- □ Waived the opportunity to conduct a risk assessment or inspection for the presence of lead based paint and/or lead-based paint hazards.

AGENT'S ACKNOWLEDGEMENT (initial)

(f) Agent has informed the Seller of the Seller's obligations under 42 U.S.C. 4852d and is aware of his/her responsibility to ensure compliance.

CERTIFICATE OF ACCURACY

The following parties have reviewed the information above and certify, to the best of their knowledge, that the information provided by the signatory is true and accurate:

11-10-20	CD.	
Date	Purchaser	Date
Date	Purchaser	Date
11-10-2	020	
Date	Purchaser's Agent	Date
	Date Date <u>11-10-2</u>	Date Purchaser

副 Form 副 Simplicity