

Appendix "A"

### Disclosure Regarding Real Estate Agency

Before you disclose confidential information to a real estate licensee regarding a real estate transaction, you should understand what type of agency relationship you have with that licensee. A real estate transaction is a transaction involving the sale or lease of any legal or equitable interest in real estate consisting of not less than 1 or not more than 4 residential dwelling units or consisting of a building site for a residential unit on either a lot as defined in section 102 of the Land Division Act, 1967 PA 288, MCL 560.102, or a condominium unit as defined in Section 4 of the Condominium Act, 1978 PA 59, MCL 559.104.

Michigan law requires real estate licensees who are acting as agents of sellers or buyers of real property to advise potential sellers or buyers with whom they work of the nature of their agency relationship.

#### Seller's Agent

A seller's agent, under a listing agreement with the seller, acts solely on behalf of the seller. A seller can authorize a seller's agent to work with subagents, buyers' agents, and/or transaction coordinators. A subagent is one who has agreed to work with the listing agent, and who, like the listing agent, acts solely on behalf of the seller. Sellers' agents and subagents will disclose to the seller known information about the buyer which may be used to the benefit of the seller.

#### Buyer's Agent

A buyer's agent, under a buyer's agency agreement with the buyer, acts solely on behalf of the buyer. Buyer's agents and subagents will disclose to the buyer known information about the seller which may be used to benefit the buyer.

#### Dual Agents

A real estate licensee can be the agent of both the seller and the buyer in a transaction, but only with the knowledge and informed consent, in writing, of both the seller and the buyer. In such a dual agency situation, the licensee will not be able to disclose all known information to either the seller or the buyer. The obligations of a dual agent are subject to any specific provisions set forth in any agreement between the dual agent, the seller, and the buyer.

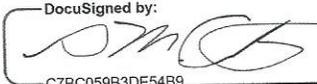
#### Licensee Disclosure

Jerdon Real Estate, Inc. hereby discloses that the agency status of the licensee named below is that of a **SELLER'S AGENT** with all affiliated licensees having the same agency relationship as the licensee named below. Further, this form was provided to the buyer or seller before disclosure of any confidential information.

By: [Signature] Date: 8/13/25  
Associate Broker

#### Acknowledgment

By signing below, the parties confirm that they have received and read the information in this agency disclosure statement and that this form was provided to them before the disclosure of any confidential information specific to the potential sellers or buyers.

DocuSigned by:  
  
 C7BC059B3DF54B9

8/3/2025	_____	_____	_____
Potential SELLER	Date	Potential SELLER	Date
_____	Date	_____	Date
Potential BUYER	Date	Potential BUYER	Date

# Seller's Disclosure Statement

**Property Address** 33074 Hunt Drive, Dowagiac, MI 49047 **MICHIGAN**  
Street City, Village or Township

**Purpose of Statement:** This statement is a disclosure of the condition of the property in compliance with the Seller Disclosure Act. This statement is a disclosure of the condition and information concerning the property, known by the Seller. Unless otherwise advised, the Seller does not possess any expertise in construction, architecture, engineering or any other specific area related to the construction or condition of the improvements on the property or the land. Also, unless otherwise advised, the Seller has not conducted any inspection of generally inaccessible areas such as the foundation or roof. **This statement is not a warranty of any kind by the Seller or by any Agent representing the Seller in this transaction, and is not a substitute for any inspections or warranties the Buyer may wish to obtain.**

**Seller's Disclosure:** The Seller discloses the following information with the knowledge that even though this is not a warranty, the Seller specifically makes the following representations based on the Seller's knowledge at the signing of this document. Upon receiving this statement from the Seller, the Seller's Agent is required to provide a copy to the Buyer or the Agent of the Buyer. The Seller authorizes its Agent(s) to provide a copy of this statement to any prospective Buyer in connection with any actual or anticipated sale of property. The following are representations made solely by the Seller and are not the representations of the Seller's Agent(s), if any. **THIS INFORMATION IS A DISCLOSURE ONLY AND IS NOT INTENDED TO BE PART OF ANY CONTRACT BETWEEN BUYER AND SELLER.**

**Instructions to the Seller:** (1) Answer ALL questions. (2) Report known conditions affecting the property. (3) Attach additional pages with your signature if additional space is required. (4) Complete this form yourself. (5) If some items do not apply to your property, check NOT AVAILABLE. If you do not know the facts, check UNKNOWN. FAILURE TO PROVIDE A PURCHASER WITH A SIGNED DISCLOSURE STATEMENT WILL ENABLE A PURCHASER TO TERMINATE AN OTHERWISE BINDING PURCHASE AGREEMENT.

**Appliances/Systems/Services:** The items below are in working order. (The items listed below are included in the sale of the property only if the purchase agreement so provides.)

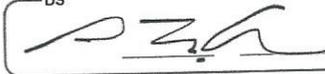
	Yes	No	Unknown	Not Available
Range/oven	X			
Dishwasher				X
Refrigerator	X			
Hood/fan				X
Disposal				X
TV antenna, TV rotor & controls				X
Electrical system	X			
Garage door opener & remote control				X
Alarm system				X
Intercom				X
Central vacuum				X
Attic fan				X
Pool heater, wall liner & equipment				X
Microwave	X			
Trash compacter				X
Ceiling fan				X
Sauna/hot tub				X

	Yes	No	Unknown	Not Available
Washer				X
Dryer				X
Lawn sprinkler system				X
Water heater	X			
Plumbing system	X			
Water softener/conditioner				X
Well & pump	X			
Septic Tank & drain field				X
Sump pump				X
City water system				X
City sewer system	X			
Central air conditioning				X
Central heating system				X
Wall furnace	X			
Humidifier				X
Electronic air filter				X
Solar heating system				X
Fireplace & chimney	X			
Wood burning system				X

Explanation (attach additional sheets if necessary): \_\_\_\_\_

UNLESS OTHERWISE AGREED, ALL HOUSEHOLD APPLIANCES ARE SOLD IN WORKING ORDER EXCEPT AS NOTED, WITHOUT WARRANTY BEYOND DATE OF CLOSING.

- Property conditions, improvements and additional information:**
- Basement/Crawlspace:** Has there been evidence of water? yes X no \_\_\_\_\_  
 If yes, please explain: There was a slow plumbing leak in crawl during inspection that was repaired October 2021
  - Insulation:** Describe, if known: \_\_\_\_\_ unknown X yes \_\_\_\_\_ no \_\_\_\_\_  
 Urea formaldehyde Foam Insulation (UFFI) is installed? yes \_\_\_\_\_ no X
  - Roof:** Leaks? \_\_\_\_\_ yes \_\_\_\_\_ no \_\_\_\_\_  
 Approximate age if known: 5 years +- \_\_\_\_\_
  - Well:** Type of well (depth/diameter, age and repair history, if known): \_\_\_\_\_ yes X no \_\_\_\_\_  
 Has the water been tested? \_\_\_\_\_  
 If yes, date of last report/results: sometime in 2023 \_\_\_\_\_
  - Septic tanks/drain fields:** Condition, if known: n/a - city sewer \_\_\_\_\_
  - Heating system:** Type/approximate age: wall furnace fueled by propane tank \_\_\_\_\_
  - Plumbing system:** Type: copper X galvanized \_\_\_\_\_ other \_\_\_\_\_  
 Any known problems? none \_\_\_\_\_
  - Electrical system:** Any known problems? none \_\_\_\_\_
  - History of infestation,** if any: (termites, carpenter ants, etc.) previous owner did have a small area of crawl treated for termites in 2019 I believe SEE ATTACHED \_\_\_\_\_

DS  
 Seller's Initials \_\_\_\_\_ Buyer's Initials \_\_\_\_\_

# Seller's Disclosure Statement

Property Address: 33074 Hunt Drive, Dowagiac, MI 49047 Street City, Village or Township MICHIGAN

10. **Environmental problems:** Are you aware of any substances, materials or products that may be an environmental hazard such as, but not limited to, asbestos, radon gas, formaldehyde, lead-based paint, fuel or chemical storage tanks and contaminated soil on property.
- unknown \_\_\_\_\_ yes \_\_\_\_\_ no X
- If yes, please explain: \_\_\_\_\_
11. Flood Insurance: Do you have flood insurance on the property? unknown \_\_\_\_\_ yes \_\_\_\_\_ no X
12. Mineral Rights: Do you own the mineral rights? unknown \_\_\_\_\_ yes \_\_\_\_\_ no \_\_\_\_\_

**Other items:** Are you aware of any of the following:

- Features of the property shared in common with the adjoining landowners, such as walls, fences, roads and driveways, or other features whose use or responsibility for maintenance may have an effect on the property? \*road and shared pier  
unknown \_\_\_\_\_ yes X no \_\_\_\_\_
- Any encroachments, easements, zoning violations or nonconforming uses?  
unknown \_\_\_\_\_ yes \_\_\_\_\_ no X
- Any "common areas" (facilities like pools, tennis courts, walkways, or other areas co-owned with others), or a homeowners' association that has any authority over the property? steps to lake  
unknown \_\_\_\_\_ yes X no \_\_\_\_\_
- Structural modifications, alterations, or repairs made without necessary permits or licensed contractors?  
unknown \_\_\_\_\_ yes \_\_\_\_\_ no X
- Settling, flooding, drainage, structural, or grading problems? \*see below for comments\*  
unknown \_\_\_\_\_ yes X no \_\_\_\_\_
- Major damage to the property from fire, wind, floods, or landslides?  
unknown \_\_\_\_\_ yes \_\_\_\_\_ no X
- Any underground storage tanks?  
unknown \_\_\_\_\_ yes \_\_\_\_\_ no X
- Farm or farm operation in the vicinity; or proximity to a landfill, airport, shooting range, etc.  
unknown \_\_\_\_\_ yes \_\_\_\_\_ no X
- Any outstanding utility assessments or fees, including any natural gas main extension surcharge?  
unknown \_\_\_\_\_ yes \_\_\_\_\_ no X
- Any outstanding municipal assessments or fees?  
unknown \_\_\_\_\_ yes \_\_\_\_\_ no X
- Any pending litigation that could affect the property or the Seller's right to convey the property?  
unknown \_\_\_\_\_ yes \_\_\_\_\_ no X

If the answer to any of these questions is yes, please explain. Attach additional sheets, if necessary: Private Road not maintained by any public authority; Subject to lease agreement & its terms; personal property (date) \_\_\_\_\_ (date) \_\_\_\_\_

The Seller has lived in the residence on the property from second home (date) to \_\_\_\_\_ (date).  
The Seller has owned the property since October 2021 (date).  
The Seller has indicated above the condition of all the items based on information known to the Seller. 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 the Broker liable for any representations not directly made by the Broker or Broker's Agent.

Seller certifies that the information in this statement is true and correct to the best of Seller's knowledge as of the date of Seller's signature.

BUYER SHOULD OBTAIN PROFESSIONAL ADVICE AND INSPECTIONS OF THE PROPERTY TO MORE FULLY DETERMINE THE CONDITION OF THE PROPERTY. THESE INSPECTIONS SHOULD TAKE INDOOR AIR AND WATER QUALITY INTO ACCOUNT, AS WELL AS ANY EVIDENCE OF UNUSUALLY HIGH LEVELS OF POTENTIAL ALLERGENS INCLUDING, BUT NOT LIMITED TO, HOUSEHOLD MOLD, MILDEW AND BACTERIA.

BUYER IS ADVISED THAT CERTAIN INFORMATION COMPILED PURSUANT TO THE SEX OFFENDERS REGISTRATION ACT, 1994 PA 295, MCL 28.721 TO 28.732 IS AVAILABLE TO THE PUBLIC. BUYERS SEEKING SUCH INFORMATION SHOULD CONTACT THE APPROPRIATE LOCAL LAW ENFORCEMENT AGENCY OR SHERIFF'S DEPARTMENT DIRECTLY.

BUYER IS ALSO ADVISED THAT THE STATE EQUALIZED VALUE OF THE PROPERTY, PRINCIPAL RESIDENCE EXEMPTION INFORMATION AND OTHER REAL PROPERTY TAX INFORMATION IS AVAILABLE FROM THE APPROPRIATE LOCAL ASSESSOR'S OFFICE. **BUYER SHOULD NOT ASSUME THAT BUYER'S FUTURE TAX BILLS ON THE PROPERTY WILL BE THE SAME AS THE SELLER'S PRESENT TAX BILLS. UNDER MICHIGAN LAW, REAL PROPERTY TAX OBLIGATIONS CAN CHANGE SIGNIFICANTLY WHEN PROPERTY IS TRANSFERRED.**

Signed by: [Signature] Date 8/3/2025  
Seller \_\_\_\_\_ Date \_\_\_\_\_  
Seller \_\_\_\_\_ Date \_\_\_\_\_

Buyer has read and acknowledges receipt of this statement.  
Buyer \_\_\_\_\_ Date \_\_\_\_\_ Time \_\_\_\_\_  
Buyer \_\_\_\_\_ Date \_\_\_\_\_ Time \_\_\_\_\_

**Disclaimer:** This form is provided as a service of the Michigan Association of REALTORS®. Please review both the form and details of the particular transaction to ensure that each section is appropriate for the transaction. The Michigan Association of REALTORS® is not responsible for use or misuse of the form for misrepresentation for for warranties made in connection with the form.

Settling: the kitchen and bathroom were added on to the original structure decades ago. It is obvious to anyone that views the property that the sw corner of the cottage (bathroom and shower area) settled at some point in time. Based on conversations with previous owners, I believe the settling took place decades ago. The corner has not moved or settled at all since our ownership in fall of 2021. I know this because I have laser leveled the cottage multiple times per year and it has not moved even a sixteenth of an inch. The bathroom / SW corner is at exact same level it was when we purchased in the fall of 2021.



Appendix E

Protect your home with Armor!  
32550 Dixon Street, Dowagiac, MI 49047 269-424-3458

To Whom It May Concern:

A Termite Treatment was requested for and completed at the address of 33074 Hunt Drive Dowagiac, MI. 49047 on 4-30-2021. Our treatment consisted of treating insert the exterior foundation with Fipronil. Our treatment on 4-30-2021 will be Guaranteed for 7 years from the date of treatment at treatment locations as long as WDI inspections are completed annually. The first inspection will be complementary and after that it will be at the WDI rate. (currently at \$49) If activity is found where treatment was performed, a retreatment will be completed at no charge. A powder post beetle treatment was also requested and completed at the same address for the crawl space on 4-6-2021. This was done with a borate solution and has the same guarantee as the termite treatment.

These treatments are transferable to new owners with the sale of the home. The new owners DO have to call us to make sure our contact information is updated for the annual inspections. If there are any questions, please contact us at 269-424-3458

Todd Trickett  
Armor Pest Control  
32550 Dixon Street  
Dowagiac, MI 49047  
Office 269-424-3458  
Cell 269-313-0218

Received  
Oct 2021



**Armor Pest Control**  
32550 Dixon St  
Dowagiac, MI 49047  
(269) 424-3458

# Invoice

33074 Hunt Drive

INVOICE NO.

**74430**

ACCOUNT NUMBER

**52924**

INVOICE DATE

**04/06/2021**

LICENSE

**140018**

Amy Izzo  
33074 Hunt Drive  
Dowagiac, MI 49047  
United States

DUE DATE (NET 0 TERMS)

**Upon Receipt**

AMOUNT DUE

**\$1,900.00**

Amy Izzo (Acct #: 52924)

ITEM	QUANTITY	PRICE	SUBTOTAL
Powder Post Beetles	1	\$1,900.00	\$1,900.00

### Additional Notes

To pay by credit card, please call the office to process or go to our website [www.armor-pest.com](http://www.armor-pest.com). A finance charge will be added on unpaid balances after 30 days.

National Pest Emergency Poison Control: (800)222-1222

Taxes	\$0.00
Invoice Total	\$1,900.00
Amount Paid	\$0.00
<b>Amount Due</b>	<b>\$1,900.00</b>

*Invoice in wav - beetle - pest*

**Service Notification**  
 Armor Pest Control  
 32550 Dixon St  
 Dowagiac, MI 49047  
 United States  
 140018



**Customer Service**  
 (269) 424-3458  
 www.armor-pest.com  
 customerservice@armor-pest.com

**Customer Information      Service Information      Service Instructions**

<b>Customer Information</b> CustomerID: Amy Izzo Account #: 52924 Invoice #: 78158 Address: 33074 Hunt Drive Dowagiac, MI 49047 United States County: Cass Phone: (773) 484-5982	 <b>Service Information</b> Tech: Todd Trickett - Field License #: Supervisor: Supervisor Lic. #: Date: 6/8/21 Service Type: Return Service Time: 8:00 am - 8:00 am Time In: 7:54 am Time Out: 1:09 pm Wind: 0 mph Temperature: 0.00 °F Serviced Interior: No	<b>Service Instructions</b> Todd Trickett - Field 6/8/21 Return 8:00 am - 8:00 am 7:54 am 1:09 pm 0 mph 0.00 °F No
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**Products Used      Invoice Items**

<b>Products Used</b> PT PHANTOM II EPA REG. # 499-548 EPA Lot # Target Issues: Carpenter Ants Target Areas: Wall Voids ONSLAUGHT FASTCAP EPA REG. # 1021-2574 EPA Lot # Target Issues: Ants, General Pests, Spiders Target Areas: Crawl Space	Diluted Amount: 16.000 floz Concentrated Amount: 16 floz Dilution Rate: 100.00000000% Application Rate: 1 to 5 sec to every 3ft cubed Diluted Amount: 20.000 floz Concentrated Amount: 0.078 floz Dilution Rate: 0.3906250% Application Rate: .5 oz per Gal 1 gal pet 1000 sq ft.	<b>Invoice Items</b> Return: \$0.0 Subtotal: \$0.0 Tax 0.000 %: \$0.0 <b>Service Total: \$0.0</b>
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**Equipment Summary**

**Technician Comments:**

Treated under the floor where the wood was removed. We also treated the cracks and crevices on the main floor and upstairs. After the crack and crevice treatment light activity of carpenter ants was seen in the kitchen and living room.

Armor Pest Control is committed to the safety of our customers and our environment. All materials used by Armor Pest Control have been registered by the Environmental Protection Agency. Please avoid unnecessary contact with materials and comply with all instructions and recommendations from our technicians. Thanks for your patronage! National Emergency Poison Control: (800)222-1222

Tech Signature: 

**BILLING INFORMATION**

Customer: Amy Izzo  
 CustomerID: 52924  
 Account #: 52924  
 Invoice #: 78158  
 Address: 33074 Hunt Drive  
 Dowagiac, MI 49047 US  
 Phone: (773) 484-5982  
 Service Date: 6/8/21  
 Service Type: Return  
 Service Time: 8:00 am - 8:00 am

**Please pay from this invoice**

Please pay online or remit payment to:  
 32550 Dixon St  
 Dowagiac, MI 49047  
 (269) 424-3458  
 www.armor-pest.com  
 customerservice@armor-pest.com

**ACCOUNT STATEMENT**

Service Total	\$0.00
Amount paid	\$0.00
<b>Service Amount Due</b>	<b>\$0.00</b>
Current Account Balance	\$0.00



**Armor Pest Control**  
32550 Dixon St  
Dowagiac, MI 49047  
(269) 424-3458

Amy Izzo  
33074 Hunt Drive  
Dowagiac, MI 49047  
United States

Amy Izzo (Acct #: 52924)

## Invoice

33074 Hunt Drive

INVOICE NO.      ACCOUNT NUMBER  
**75602**            **52924**

INVOICE DATE  
**04/30/2021**

LICENSE  
**140018**

DUE DATE (NET 0 TERMS)

**Upon Receipt**

AMOUNT DUE

**\$0.00**

ITEM	QUANTITY	PRICE	SUBTOTAL
Termite Treatment	1	\$900.00	\$900.00

### Additional Notes

To pay by credit card, please call the office to process or go to our website [www.armor-pest.com](http://www.armor-pest.com). A finance charge will be added on unpaid balances after 30 days.  
National Pest Emergency Poison Control: (800)222-1222

Taxes	\$0.00
Invoice Total	\$900.00
Amount Paid	\$900.00
Amount Due	\$0.00

### Disclosure of Information on Lead-Based Paint and/or Lead-Based Paint Hazards

#### 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

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

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

(ii)  Seller has no knowledge of lead-based paint and/or lead-based paint hazards in the housing.

(b) Records and reports available to the seller (check (i) or (ii) below):

(i)  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).

DS

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

#### Purchaser's Acknowledgment (initial)

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

(d)  Purchaser has received the pamphlet *Protect Your Family from Lead in Your Home*.

(e) Purchaser has (check (i) or (ii) below):

(i)  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

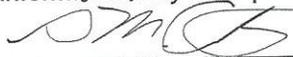
(ii)  waived the opportunity to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards.

#### Agent's Acknowledgment (initial)

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

#### Certification of Accuracy

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

	8/3/2025		
Seller	Date	Seller	Date
	Date	Purchaser	Date
	Date	Agent	Date

78C059B3DE54B9...

8/13/25