Seller Property Disclosure

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FORM SERIAL NUMBER: *015269-500177-1802815*

SECTION 1 of 4:

STREET ADDRESS: *40 Lafayette 2031*

CITY: *Taylor* **STATE:** *Ar* **ZIP CODE:** _____

COUNTY: *Lafayette*

Purpose of Statement: This is a statement of conditions and information concerning the Property. Unless otherwise advised, Seller does not possess any expertise in construction, architecture, engineering or any other specific areas related to the construction or condition of improvements on the Property or the Property itself, other than occupying or having ownership of the Property.

Instructions to Seller: **(1)** Complete this form yourself. **(2)** Report known conditions affecting the Property. **(3)** Attach additional pages with your signature if additional space is required. **(4)** Answer ALL questions. **(5)** If some items do not apply to Property, check "Not Applicable." **(6)** If you do not know the answer to a question or do not understand a question, check the answer "Unknown." **(7) Seller should immediately notify Listing Firm in writing and to modify this Seller Property Disclosure if any answer set forth changes prior to Closing.**

Seller's Statement: Even though this is not a warranty, Seller hereby specifically makes the following representations based on Seller's knowledge as of the date below. Unless a potential buyer desires not to obtain a copy of this statement (as expressly set forth in a Real Estate Contract), Seller authorizes Listing Firm to provide a copy of this statement to any person or entity in connection with any possible, actual or anticipated sale of the Property.

Lead-Based Paint Disclosure should be on file if any structure or improvements including, without limitation, garages, tool sheds, other outbuildings, fences, signs and mechanical equipment on Property was constructed prior to 1978.

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FORM SERIAL NUMBER: *015269-500177-1802815*

SECTION 1 of 4 (continued): TO BE COMPLETED BY SELLER: (Please Print)

Seller(s): Karen Ziober Date: 3-4-2026

Seller ☑ is ☐ is not occupying the Property. Property ☐ is ☑ is not Builder owned.

(If Seller is occupying or has occupied the Property, give length of occupancy in years: 2 years
Approximate heated & cooled square footage: / Approximate Year of Construction: 1962

Please check the following boxes as they apply to the Property:
Subject Property is located:

☐ within incorporated city limits ☑ outside incorporated city limits (Property may be subject to Extraterritorial Jurisdiction (ETJ) of an incorporated city or municipality, or may be under consideration or proposal to be annexed in incorporated city or municipality).

☑ Water, provided by: Walker Creeks Community Water
- ☑ A rural water district or other non-municipal water system:
- ☐ A municipality or county:
- ☐ Well ☐ Other:

☐ Natural gas, provided by:
☐ Propane tank: ☐ Owned ☐ Rented from:
☑ Electricity, provided by: Southwest Arkansas Electric
☐ Sewer, provided by:
- ☐ A non-municipal sewer system
- ☐ A municipality or county:
- ☑ Septic system (See questions 5, 22, 44 & 45). Type, if known: 2 septic systems
- ☑ Other: one for each potty

☑ Cable provided by: ☐ Satellite provided by:
☐ Telephone provided by: ☐ Internet provided by:
☐ Security Service provided by: ☐ Owned ☐ Leased
☑ Garbage pickup, provided by: Tuesdays at Mailbox early 7am
☐ Fire protection, provided by:
☑ Seller's Homeowners Insurer: State Farm 300.00 monthly
☐ Termite policy (current), provided by (Name of Company):

To your knowledge, in what school district is the Property located? Bradley or Taylor

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FORM SERIAL NUMBER: ***015269-500177-1802815***

SECTION 1 of 4 (continued)

☐ Special Property Assessment: Amount $ _____ Frequency: _____

☑ Homestead Tax Credit has been claimed for the tax year of 2026

☐ A Tax Benefit (tax assessment frozen) for over 65 or handicapped status has been claimed by Seller.

TAX ASSESSMENTS
Buyer/Lessee is strongly urged to contact the County Assessor for the county in which the Property is located to learn how a purchase of the Property may affect property taxes. County real estate and special improvement taxes may change based on updated millage rates and assessed values. Buyer should be aware purchase of this Property may result in reassessment of the Property and have an impact on property taxation including tax credits and exemptions.

☐ **Mandatory Property Owner's Association Dues:**
Amount $ _____ Frequency: _____
POA Contact Name _____ Phone Number: _____

☐ **POA has 1st Right of Refusal Option**

Covered by association fee (check all that apply):

☐ Swimming pool ☐ Hot tub
☐ Playground ☐ Clubhouse ☐ Tennis courts ☐ Fitness center
☐ Exterior maintenance ☐ Ground maintenance ☐ Garbage pickup
☐ Termite contract ☐ Water ☐ Gas ☐ Other: _____

☐ **Shoreline Structures** PERMITTING AGENCY: _____
☐ Boat Dock (Number of Slips _____) ☑ Piers, Decks (No. 1)
☐ Lifts (No. _____) ☐ Boardwalk ☑ Boat Ramp
☐ Personal Watercraft (PWC) (No. _____)

☐ **Condominium/Town Home, total number of parking spaces:**
☐ Open (No. _____) ☐ Assigned (No. _____) ☐ Owned (No. _____)

These spaces are:
☐ Uncovered (No. _____) ☐ Covered (No. _____) ☐ Garage (No. _____)

☐ **Pool:**
☐ Above ground ☐ Inground
☐ Gunite/Concrete ☐ Liner ☐ Other _____
☐ Salt ☐ Chlorine ☐ Other _____

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Concerning the Property referenced: **(N/A = Not Applicable)**

1	Does Seller hold a real estate license? 0368193 Texas	☐ Yes	☐ No	☐ Unknown	☐ N/A
2	To your knowledge, does any person owning an interest in the Property (if Seller is a corporation or other entity) hold a real estate license?	☐ Yes	☐ No	☐ Unknown	☐ N/A
3	To your knowledge, are there any persons or entities, other than those listed above as "Sellers," who claim or have ownership or leasehold interest or 1st right of refusal option on the Property?	☐ Yes	☐ No	☐ Unknown	☐ N/A
4	To your knowledge, has any person or entity ever refused to complete the purchase of the Property because of an actual or alleged problem with the condition of the Property?	☐ Yes	☐ No	☐ Unknown	☐ N/A
5	To your knowledge, are there any features of the Property shared in common with adjoining landowners, such as walls, fences, driveways, septic systems, water wells, satellite dishes, or shared meters or shared utilities?	☐ Yes	☐ No	☐ Unknown	☐ N/A
6	To your knowledge, is there a Homeowners Association, Planned Unit Development, historical preservation district, or architectural committee or board that has any authority over the Property?	☐ Yes	☐ No	☐ Unknown	☐ N/A
7	To your knowledge, are there any common areas such as pools, tennis courts, driveways, roads or walkways co-owned with or used by others.	☐ Yes	☐ No	☐ Unknown	☐ N/A
8	To your knowledge are there any fixtures or attached items (roofs, windows, HVAC, appliances, siding, alarm systems, solar panels, etc..) currently being leased or financed?	☐ Yes	☐ No	☐ Unknown	☐ N/A
9	To your knowledge, are there any leases or rental Agreements (or parties other than Seller in possession) currently in effect on the Property?	☐ Yes	☐ No	☐ Unknown	☐ N/A
10	To your knowledge, have there been any room additions, structural modifications or other alterations made to the Property since the Property was originally constructed?	☐ Yes	☐ No	☐ Unknown	☐ N/A
11	To your knowledge, have any of the improvements on the Property been constructed at another site then moved onto the Property?	☐ Yes	☐ No	☐ Unknown	☐ N/A

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12	To your knowledge, is the Property specially constructed or modified to permit access and use by a person with a physical disability?	☐ Yes	☑ No	☐ Unknown	☐ N/A
13	If the answer to Questions 10,11 or 12 was "Yes," to your knowledge were such structural changes done following issuance of a permit and in compliance with building codes?	☑ Yes	☐ No	☐ Unknown	☐ N/A
14	To your knowledge, are there any Bills of Assurance, deed restrictions, other obligations, or other use restrictions for the Property that a title search would not reveal?	☐ Yes	☑ No	☐ Unknown	☐ N/A
15	To your knowledge, are there any violations or nonconforming uses of the Property regarding zoning, land use restrictions or "setback" requirements or matters not disclosed in Question 14?	☐ Yes	☑ No	☐ Unknown	☐ N/A
16	To your knowledge, are there any notices of abatement or citations against the Property?	☐ Yes	☑ No	☐ Unknown	☐ N/A
17	To your knowledge, are there any lawsuits affecting this Property or judgments against Seller that would affect the title or sale of the Property?	☐ Yes	☑ No	☐ Unknown	☐ N/A
18	To your knowledge, are there any encroachments, easements, leases, liens, mortgages or deeds of trust, contracts for sale or installment land sales contracts, adverse possession claims or similar matters that affect the Property that a title search would not reveal?	☐ Yes	☑ No	☐ Unknown	☐ N/A
19	To your knowledge, has any boundary discrepancy or unsatisfactory condition concerning the Property been disclosed to you, including information obtained from a boundary survey, environmental report or property inspection of the Property?	☐ Yes	☑ No	☐ Unknown	☐ N/A
20	To your knowledge, are there any external noise problems or other nuisances that would not be normal for this type of Property?	☐ Yes	☑ No	☐ Unknown	☐ N/A
21	To your knowledge, are there any facts, circumstances or events on or around the Property which, if known to a potential buyer, could adversely affect in a material manner the value or desirability of the Property?	☐ Yes	☑ No	☐ Unknown	☐ N/A
22	To your knowledge, are there any defects in the appliances or the mechanical, electrical, plumbing, heating and air conditioning, water, sewer or septic systems of the Property?	☐ Yes	☑ No	☐ Unknown	☐ N/A

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23	To your knowledge, are there any defects in the structure(s) or sub-structure(s) of any improvements located on the Property?	☐ Yes	☑ No	☐ Unknown	☐ N/A
24	To your knowledge, has there ever been a problem with the roof on any of the improvements on the Property, such as defective shingles, damaged shingles, leaking or otherwise? Garage	☑ Yes	~~☑~~ No	☐ Unknown	☐ N/A
25	To your knowledge, are there any other defects in the Property?	☐ Yes	☑ No	☐ Unknown	☐ N/A
26	To your knowledge, is there any infestation by termites or other wood-destroying insects?	☐ Yes	☑ No	☐ Unknown	☐ N/A
27	Do you have knowledge or have you ever received notice from a termite company or other person or entity concerning possible problems or potential problems with the Property?	☐ Yes	☑ No	☐ Unknown	☐ N/A
28	To your knowledge, is there any damage from a previous infestation of this type on the Property?	☐ Yes	☑ No	☐ Unknown	☐ N/A
29	Have you ever filed or made an insurance claim, warranty claim, or other claim concerning the Property? **Seller is aware that insurance claims against this Property may affect the availability/affordability of a Buyer to obtain homeowner's insurance and/or mortgage.**	☐ Yes	☑ No	☐ Unknown	☐ N/A
30	Have you ever received a settlement of a claim and not made repairs to improvements on the Property?	☐ Yes	☑ No	☐ Unknown	☐ N/A
31	To your knowledge, is any of the Property in the floodplain or floodway?	☐ Yes	☑ No	☐ Unknown	☐ N/A
32	To your knowledge, has any lender required you to purchase flood insurance on the Property?	☐ Yes	☑ No	☐ Unknown	☐ N/A
33	To your knowledge, has any part of the Property been designated as Wetlands?	☐ Yes	☑ No	☐ Unknown	☐ N/A
34	To your knowledge, has there been any settling from any cause, or slippage, sliding or other poor soil conditions at the Property or at adjacent properties?	☐ Yes	☑ No	☐ Unknown	☐ N/A
35	To your knowledge, has there been any flooding, drainage, grading problems, or has water ever stood on the Property or under any improvement constructed thereon?	☐ Yes	☑ No	☐ Unknown	☐ N/A

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36	To your knowledge, has there been any damage to the Property or any of the structures from fire, earthquake, storms, floods or landslides prior to or during your ownership?	☐ Yes	☑ No	☐ Unknown	☐ N/A
37	To your knowledge, has there been an unsatisfactory percolation, groundwater, or soil test concerning the Property?	☐ Yes	☑ No	☐ Unknown	☐ N/A
38	To your knowledge, are there any existing pipelines carrying oil, gas or chemicals underneath or adjacent to the Property or are there any pipeline rights-of-way or easements over or adjacent to the Property?	☐ Yes	☑ No	☐ Unknown	☐ N/A
39	To your knowledge, are there any underground storage tanks of any kind located on the Property?	☐ Yes	☑ No	☐ Unknown	☐ N/A
40	To your knowledge, does the Property contain any exterior insulation finish system (EIFS) or synthetic stucco or similar components?	☐ Yes	☑ No	☐ Unknown	☐ N/A
41	To your knowledge, are there landfills, hazardous waste, asbestos, radon gas, urea-formaldehyde, electromagnetic fields, or other substances that may affect the Property or the occupants of the Property?	☐ Yes	☑ No	☐ Unknown	☐ N/A
42	Is Seller aware of any unlawful chemical or drug substances or their manufacture within the Property?	☐ Yes	☑ No	☐ Unknown	☐ N/A
43	To your knowledge, are there any notifications of environmental conditions about the Property from the EPA, governmental agencies, or some other source?	☐ Yes	☑ No	☐ Unknown	☐ N/A
44	To your knowledge, have there been any problems with any private sewer or water system, septic system, water well, or other system or utility servicing the Property?	☐ Yes	☑ No	☐ Unknown	☐ N/A
45	To your knowledge, is there now or has there ever been a waste disposal maintenance and monitoring contract with maintenance personnel certified by the Arkansas Department of Health?	☐ Yes	☑ No	☐ Unknown	☐ N/A

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46	To your knowledge, is there any surface or sub-surface mining or extraction for coal, gravel, rock, oil, gas, or other minerals on the Property or on adjacent properties?	☐ Yes	☑ No	☐ Unknown	☐ N/A
47	To your knowledge, is there any person or entity claiming or possibly having the right to claim the right to extract any minerals, oil, natural gas, coal or other minerals from the surface or sub-surface of the Property?	☐ Yes	☑ No	☐ Unknown	☐ N/A
48	To your knowledge, does any person or entity, other than Seller, claim any rights to any natural resource or minerals located on the surface of the Property, sub-surface of the Property, or otherwise affecting or impacting the ownership or use of such natural resources or mineral rights?	☐ Yes	☑ No	☐ Unknown	☐ N/A
49	Does Seller or anyone in possession of the property utilize audio or video surveillance in, on or about the property?	☐ Yes	☑ No	☐ Unknown	☐ N/A

If the answer to any of the questions 1-49 is yes, reference question number and provide explanation. (Attach additional sheets if necessary)

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50	To your knowledge, are there lead-based paint or lead-based paint hazards on any structures or improvements to the Property built prior to 1978 including, without limitation, garages, tool sheds, other outbuildings, fences, signs and mechanical equipment on the Property	☐ Yes	☑ No	☐ Unknown	☐ N/A

NOTICE: If question 50 is answered with "Yes" or "Unknown," the Lead-Based Paint Disclosure must be completed and acknowledged by all parties to the real estate transaction and attached to ANY Real Estate Contracts associated with this Property.

MOLD ENVIRONMENTAL CONDITIONS: *Mold, mildew, spores and other microscopic organisms and/or Allergens (collectively referred to as "mold") are environmental conditions that are common in residential properties and may affect the Property. Mold, in some forms, has been reported to be toxic and may cause serious illnesses, including, but not limited to, allergic and/or respiratory reactions or other problems, particularly in persons with immune system problems, young children and/or the elderly. Mold has also been reported to cause extensive damage to personal and real property.*

Selling Firm or Listing Firm cannot suggest, refer, recommend, or infer that you should or should not use a Mold Inspector. Should you desire an inspection by a Certified Mold Inspector, you should contact an Inspector who has been authorized to capture mold samples and/or air samples for laboratory testing.

No warranty, representation or recommendation can be made by any agent or representative of Selling Firm or Listing Firm concerning any Mold Inspector. The person(s) signing this Seller Property Disclosure is STRONGLY URGED to independently determine the competency of any Mold Inspector to be used in connection with the purchase, sale or rental of real estate.

51	To your knowledge, is there or has there ever been any past or present water intrusion?	☐ Yes	☑ No	☐ Unknown	☐ N/A
52	To your knowledge, is there or has there ever been any presence of mold?	☐ Yes	☑ No	☐ Unknown	☐ N/A

If the answer to any of the questions 51-52 is yes, reference question number and provide explanation. (Attach additional sheets if necessary)

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SELLER HEREBY AUTHORIZES (UNLESS A POTENTIAL BUYER DESIRES NOT TO OBTAIN A COPY OF THE STATEMENT AS EXPRESSLY SET FORTH IN A REAL ESTATE CONTRACT) ALL AGENTS INVOLVED IN THE SALE OF THE PROPERTY TO DISTRIBUTE THIS SELLER PROPERTY DISCLOSURE TO PROSPECTIVE BUYERS OF THE PROPERTY. THIS SELLER PROPERTY DISCLOSURE IS INCORPORATED INTO THE LISTING AGREEMENT EXECUTED BY SELLER AND LISTING FIRM. SELLER FURTHER CERTIFIES THAT THE INFORMATION HEREIN IS TRUE AND CORRECT TO THE BEST OF SELLER'S KNOWLEDGE AS OF THE ABOVE DATE. SELLER FURTHER AGREES TO NOTIFY IN WRITING TO BUYERS AND LISTING FIRM OF ANY CHANGES IN THIS DISCLOSURE THAT MAY BECOME KNOWN TO SELLER AFTER THE DATE SIGNED BY SELLER.

Seller acknowledges and has read, reviewed and understood the instructions on page 1 and completed this Seller Property Disclosure to the best of their knowledge:

SUBMITTED BY:

Signature: Karen Ziober Signature: _____

Printed Name: Karen Ziober Printed Name: _____
Seller **Seller**

(month) 03 (day) 4, (year) 2026, at 10:30 ☑ (a.m.) ☐ (p.m.)

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FORM SERIAL NUMBER: ***015269-500177-1802815***

SECTION 2 of 4: TO BE COMPLETED BY BUYER:

BUYER'S DISCLOSURE ACKNOWLEDGEMENT

Seller possesses no greater knowledge than that which could be obtained by inspection of the Property by potential buyers or their representatives. This statement is not a warranty of any kind by Seller, Listing Firm or any subagent of Listing Firm. **THIS DISCLOSURE IS NOT A SUBSTITUTE FOR INSPECTIONS. ANY POTENTIAL BUYER OF THE PROPERTY IS ENCOURAGED TO OBTAIN A PROFESSIONAL, PERSONAL OR OTHER INSPECTION PRIOR TO PURCHASING, OR OFFERING TO PURCHASE THE PROPERTY.**

We acknowledge receipt of a copy of this Seller Property Disclosure. We understand that the statements about the Property are true and correct to the best of Seller's knowledge as dated in Sections 1 and 2. It is not a warranty of any kind by seller or seller's agent and is not a substitute for any inspections buyer may wish to obtain.

If the presence of a registered sex offender is a matter of concern to Buyer, Buyer understands that Buyer must contact local law enforcement officials or access the State of Arkansas registered sexual offender website at https://www.ark.org/offender-search/index.php regarding such information.

Buyer is strongly urged, as part of any pre-closing investigation desired by Buyer concerning the Property to: (i) conduct testing for possible existence of chemical or drug substances in, on or about the Property, as desired by Buyer, and (ii) visit with applicable law enforcement authorities about possible prior illegal activity on or about the Property.

If the location of the Property being in a Flood or Flood Prone area is of concern to Buyer, Buyer may access FEMA (Federal Emergency Management Authority) at https://www.fema.gov/flood-maps mortgage lender may require you to purchase flood insurance in connection with your purchase of this Property. The National Flood Insurance Program provides for the availability of flood insurance but also establishes flood insurance policy premiums based on the risk of flooding in the area where properties are located. Due to recent amendments to federal law governing the NFIP those premiums are increasing, and in some cases will rise by a substantial amount over the premiums previously charged for flood insurance for the Property. As a result, you should not rely on the premiums paid for flood insurance on this Property previously as an indication of the premiums that will apply after you complete your purchase. In considering your purchase of this Property you should consult with one or more carriers of flood insurance for a better understanding of flood insurance coverage, the premiums that are likely to be required to purchase such insurance and any available information about how those premiums may increase in the future.

If question 50 is answered with "Yes" or "Unknown," the Lead-Based Paint Disclosure must be completed and acknowledged by all parties to the real estate transaction and attached to ANY Real Estate Contracts associated with this Property.

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ALL STATEMENTS MADE IN THIS DISCLOSURE ARE MADE BY SELLER AND ARE NOT REPRESENTATIONS OF ANY AGENT(S) AND/OR SUBAGENT(S) OF SELLER. THE STATEMENTS MADE BY SELLER ARE BASED SOLELY UPON SELLER'S KNOWLEDGE AND INFORMATION AND DO NOT CONSTITUTE ANY REPRESENTATION OR WARRANTY BY SELLER AGAINST ANY CONDITIONS THAT MAY EXIST THAT ARE UNKNOWN TO SELLER. THE BUYER IS AGAIN STRONGLY ENCOURAGED TO CONDUCT AND OBTAIN INSPECTIONS OF THE PROPERTY.

Signature: _____ Signature: _____

Printed Name: _____ Printed Name: _____

Buyer **Buyer**

(month) _____ (day) _____, (year) _____, at _____ ☐ (a.m.) ☐ (p.m.)

COUNTERPARTS: This Seller Property Disclosure may be executed in multiple counterparts each of which shall be regarded as an original hereof but all of which together shall constitute one in the same.

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SECTION 3 of 4: If this Seller Property Disclosure is dated more than 10 business days prior to an accepted contract, Seller will update this document WITHIN THREE (3) BUSINESS DAYS OF ACCEPTED REAL ESTATE CONTRACT AND WILL BE SIGNED AND DATED BY ALL PARTIES TO THIS TRANSACTION.

If Seller Property Disclosure is dated 10 or less business days prior to an accepted contract, or paragraph 23C is checked on Real Estate Contract (New Construction), Section 3 is not applicable.

Seller has reviewed all previously answered questions above and acknowledge there are:

☐ No changes.

☐ *Changes* ***(Reference question number and provide explanation. Attach additional sheets if necessary).***

_____

_____

_____

_____

_____

_____

Submitted by:

Signature: _____ Signature: _____

Printed Name: _____ Printed Name: _____
Seller **Seller**

(month) _____ (day) _____, (year) _____, at _____ ☐ (a.m.) ☐ (p.m.)

Received by:

Signature: _____ Signature: _____

Printed Name: _____ Printed Name: _____
Buyer **Buyer**

(month) _____ (day) _____, (year) _____, at _____ ☐ (a.m.) ☐ (p.m.)

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SECTION 4 of 4: TO BE UPDATED BY SELLER WITHIN THREE (3) BUSINESS DAYS PRIOR TO CLOSING AND SIGNED AND DATED BY ALL PARTIES TO THIS TRANSACTION.

Seller has reviewed all previously answered questions above and acknowledge there are:

☐ No changes.

☐ Changes **(Reference question number and provide explanation. Attach additional sheets if necessary).**

_____

_____

_____

_____

_____

_____

THIS FORM IS PRODUCED AND COPYRIGHTED BY THE ARKANSAS REALTORS® ASSOCIATION. THE SERIAL NUMBER BELOW IS A UNIQUE NUMBER NOT USED ON ANY OTHER FORM. THE SERIAL NUMBER BELOW SHOULD BE AN ORIGINAL PRINTING, NOT MACHINE COPIED, OTHERWISE THE FORM MAY HAVE BEEN ALTERED. DO NOT SIGN THIS FORM IF IT WAS PREPARED AFTER DECEMBER 31, 2026.

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REAL ESTATE LICENSEES ARE REGULATED BY THE ARKANSAS REAL ESTATE COMMISSION. IF A LICENSEE HAS NOT PROPERLY REPRESENTED YOU, YOU MAY FILE A COMPLAINT AT AREC.ARKANSAS.GOV.

Submitted by:

Signature: _____ Signature: _____

Printed Name: _____ Printed Name: _____

Seller **Seller**

(month) _____ (day) _____, (year) _____, at _____ ☐(a.m.) ☐(p.m.)

Received by:

Signature: _____ Signature: _____

Printed Name: _____ Printed Name: _____

Buyer **Buyer**

(month) _____ (day) _____, (year) _____, at _____ ☐(a.m.) ☐(p.m.)

Serial#: 015269-500177-1802815
Prepared by: Michael Donovan | Mossy Oak Properties Land & Ho | boxcar00@hotmail.com |
Form Simplicity