



Seller's Disclosure Statement for Residential Property

This document has legal consequences. If you do not understand it, consult your attorney.

NOTICE TO BOTH PARTIES: ONLY A SALE CONTRACT, AND NOT THIS DISCLOSURE STATEMENT, WILL CONTROL AS TO WHAT IS INCLUDED IN A SALE. IF YOU EXPECT ANY ITEM OF PERSONAL PROPERTY TO BE INCLUDED AS PART OF A SALE, THEY MUST BE SPECIFIED AS INCLUDED IN THE SALE CONTRACT.

This Disclosure Statement may assist Buyer in evaluating the Property, but it is not a warranty of any kind by Seller or any real estate licensee, and is not a substitute for any inspection or warranty Buyer may wish to obtain. The following statements are made by Seller, and NOT by any real estate licensee. Real estate licensees involved in this transaction do not have a duty to independently inspect the Property for adverse material facts, or guarantee or independently verify the accuracy or completeness of any information provided herein or in any statement made by any independent inspector.

This Disclosure Statement is made by the undersigned Seller concerning the following property (the "Property"):

Monroe Road 649
Street Address

Perry
City

MO 63462
Zip Code

Monroe
County

SELLER: Please fully complete this Disclosure Statement, including known history and problems. If a topic or condition is unknown or not applicable to your Property, then mark "N/A" or "Unknown". Complete and truthful disclosure of the history and condition of the Property gives you the best protection against potential charges that you violated a legal disclosure obligation to Buyer. Your answers (or the answers you fail to provide, either way), may have legal consequences, even after closing of a transaction. This form should help you meet your disclosure obligations.

ACQUISITION/OCCUPANCY

- (a) Approximate year built: 1994
(b) Date acquired: SAME
(c) Is the Property vacant? NO ☐ Yes ☒ No
(d) Does Seller occupy the Property? VACATIONS ☐ Yes ☒ No
(e) Has Seller ever occupied the Property? NOT FULL TIME ☐ Yes ☒ No
(f) Is Seller a "foreign person" as described in the Foreign Investment in Real Property Tax Act (FIRPTA)? ☐ Yes ☒ No
A "foreign person" is a nonresident alien individual, foreign corporation that has not made an election to be treated as a domestic corporation, foreign partnership, trust or estate. It does not include a U.S. citizen or resident alien individual. For more information on FIRPTA, see <https://www.irs.gov/individuals/international-taxpayers/firpta-withholding>.

Please explain if the Property is vacant or not occupied by Seller on a full-time basis (e.g., tenant occupied? If so, when?) Identify any lease or other agreement for the use of the Property or any part thereof: _____

STATUTORY DISCLOSURES

Note: The following information, if applicable to the Property, is required by federal or state law to be disclosed to prospective buyers. Local laws and ordinances may require additional disclosures.

- METHAMPHETAMINE.** Are you aware if the Property is or was used as a site for methamphetamine production or the place of residence of a person convicted of a crime involving methamphetamine or a derivative controlled substance related thereto? ☐ Yes ☒ No
If "Yes," §442.606 RSMo requires you to disclose such facts in writing. DSC-5000 ("Disclosure of Information Regarding Methamphetamine/Controlled Substances") may be used to help you satisfy any disclosure obligations.
- LEAD-BASED PAINT.** Does the Property include a residential dwelling built prior to 1978? ☐ Yes ☒ No
If "Yes," a completed Lead-Based Paint Disclosure form must be signed by Seller and any involved real estate licensee(s) and given to any potential buyer. DSC-2000 ("Disclosure of Information on Lead-Based Paint and/or Lead-Based Paint Hazards") may be used to help you satisfy any disclosure obligations.
- WASTE DISPOSAL SITE OR DEMOLITION LANDFILL** (permitted or unpermitted)
Are you aware of a solid waste disposal site or demolition landfill on the Property? ☐ Yes ☒ No
If "Yes," Buyer may be assuming liability to the State for any remedial action at the site, and §260.213 RSMo requires Seller to disclose the location of any such site on the Property. DSC-6000 ("Disclosure of Information Regarding Waste Disposal Site or Demolition Landfill") may be used to help you satisfy any disclosure obligations.
- RADIOACTIVE OR HAZARDOUS MATERIALS.** Have you ever received a report stating affirmatively that the Property is or was previously contaminated with radioactive material or other hazardous material? ☐ Yes ☒ No
If "Yes," §442.055 RSMo requires you to disclose such knowledge in writing.

Seller who has knowledge of an adverse material fact (e.g., a fact related to the Property, not reasonably ascertainable or known to a Buyer, which negatively affects its value), may have a duty to disclose such knowledge. Adverse material facts may include (but are not necessarily limited to) matters such as environmental hazards, physical condition, and material defects in a Property or title thereto. SELLER IS STRONGLY ENCOURAGED TO FULLY COMPLETE THIS DISCLOSURE STATEMENT. FAILURE TO DO SO MAY RESULT IN LIABILITY. This form may not cover all aspects of the Property. If you know of any other adverse material fact(s), you should disclose them (attach additional pages if needed).

☐ Seller elects to make no additional disclosures (check only if applicable). If checked, the remaining pages are intentionally left blank. Seller, please provide explanation (if any) and proceed to sign signature page:

1. HEATING, VENTILATION AND COOLING ("HVAC")

- (a) Air Conditioning System: ☒ Central electric ☐ Central gas ☐ Window/Wall (# of units: _____) ☐ Solar
☐ Other: _____ Approx. age: _____
- (b) Heating System: ☒ Electric ☐ Natural Gas ☐ Propane ☐ Fuel Oil ☐ Solar ☐ Other: _____
- (c) Type of heating equipment: ☒ Forced air ☐ Heat pump ☐ Hot water radiators ☐ Steam radiators ☐ Radiant
☐ Baseboard ☐ Geothermal ☐ Solar ☐ Other: _____ Approx. age: _____
- (d) Area(s) of house not served by central heating/cooling: _____
- (e) Fireplace: ☒ Wood burning ☐ Gas ☐ Other: _____
- (f) ☒ Chimney/Flue: Operational? ☒ Yes ☐ No If "Yes", date last cleaned: UNKNOWN
- (g) Safety Alerts: ☒ Fire/Smoke Alarms ☐ CO Detectors ☒ Other: MOTION DETECTORS
- (h) Additional: ☐ Humidifier (if attached) ☐ Attic fan ☒ Ceiling fan(s) # 5
☐ Other: _____
- (i) Insulation: ☒ Known ☐ Unknown (Describe type if known, include R-Factor): ROOF - 4" FOAM INSUL. PANELS
- (j) Is any HVAC equipment (e.g., fuel tanks, solar panels) leased or financed (e.g., PACE loans)? ☐ Yes ☒ No
- (k) Are you aware of any problem or repair needed or made for any item above? ☐ Yes ☒ No
- Please explain any "Yes" answer in this section. Include any available repair history, identify the owner of any leased equipment, describe any financing terms and provide any lease/finance documentation (attach additional pages if needed):

2. ELECTRICAL SYSTEMS

- (a) Electrical System: ☐ 110V ☒ 220V AMPS: _____
- (b) Type of service panel: ☐ Fuses ☒ Circuit Breakers
- (c) Type of wiring: ☒ Copper ☒ Aluminum ☐ Knob and Tube ☐ Unknown
- (d) Is there a Surveillance System? ☒ Yes ☐ No
- (e) Is there a Garage Door Opener System? ☐ Yes ☒ No If "Yes", # of remotes? _____
- (f) Is there a Central Vacuum System? ☐ Yes ☒ No
- (g) TV/Cable/Phone Wiring: ☒ Satellite ☐ Cable ☐ TV Antenna (if attached) ☐ Phone ☐ N/A
- (h) Type of Internet Available: ☐ Fiber Optic ☐ Cable ☐ DSL ☒ Satellite ☐ Dial-up ☐ Unknown ☐ Other: _____
- (i) Is there an electronic Pet Fence? ☐ Yes ☒ No If "Yes", # of collars? _____
- (j) Are you aware of any inoperable light fixtures? ☐ Yes ☒ No
- (k) Is there any other electronic system/component at the Property? (i.e., "smart" doorbells, thermostats, etc.) ☐ Yes ☒ No
- (l) Are you aware of any problem or repair needed or made for any item above? ☐ Yes ☒ No
- Please explain any "Yes" answer in this section. Include any available repair history (attach additional pages if needed):

3. PLUMBING & APPLIANCES

- (a) Plumbing System: ☒ Copper ☐ Galvanized ☒ PVC ☐ PEX ☐ Other: _____ Approx. Age: 6 YRS.
- (b) Water Heater: ☐ Gas ☒ Electric ☐ Other: _____
- (c) Appliances (check if present): ☒ Dishwasher ☒ Garbage Disposal ☐ Trash Compactor ☐ Microwave(s) (built-in)
☒ Oven/Range ☐ Gas BBQ Grill (built-in) ☐ Other: _____
- (d) Jetted/Air Bath Tub(s): ☐ Yes ☒ No
- (e) Sauna/Steam Room: ☐ Yes ☒ No
- (f) Swimming pool/Hot Tub: ☐ Yes ☒ No If "Yes", please attach DSC-8000D ("Pool/Hot Tub Disclosure Rider")
- (g) Lawn Sprinkler System: ☐ Yes ☒ No If "Yes", date of last backflow device certificate (if required): _____
- (h) Are you aware of any problem or repair needed or made for any item above? ☐ Yes ☒ No
- Please explain any "Yes" answer in this section. Include any available repair history (attach additional pages if needed):

4. WATER SOURCE/TREATMENT

- (a) Water Systems/Source: ☒ Public (e.g., City/Water District) ☐ Well (e.g., private, shared or community)
If "Well" is marked, attach DSC-8000A ("Water Well/Sewage System Disclosure Rider")
- (b) Do you have a softener, filter or other purification system? ☐ Yes ☒ No If "Yes": ☐ Owned or ☐ Leased
- (c) Are you aware of any problem relating to the quality or source of water? ☐ Yes ☒ No
- (d) Are you aware of any problem or repair needed or made for any item above? ☐ Yes ☒ No
- Please explain any "Yes" answer in this section. Include any available repair history and identify the owner of any leased equipment (attach additional pages if needed):

5. SEWAGE

- (a) Type of sewage system to which the Property is connected? ☐ Public (e.g., City/Sewer District) ☐ Septic ☒ Lagoon
(e.g., private, shared or community) ☐ Other:
- If there is a non-public sewage system, attach DSC-8000A ("Water Well/Sewage System Disclosure Rider")
- (b) Is there a sewage lift system? ☐ Yes ☒ No
- (c) Are you aware of any problem or repair needed or made for any item above? ☐ Yes ☒ No
- Please explain any "Yes" answer in this section. Include any available repair history (attach additional pages if needed):

6. ROOF, GUTTERS, DOWNSPOUTS

- (a) Approximate age of the roof? 3 YRS years. Documented? ☒ Yes ☐ No
- (b) Has the roof ever leaked during your ownership? ☒ Yes ☐ No
- (c) Has the roof or any portion of it been repaired, recovered or replaced during your ownership? ☒ Yes ☐ No
- (d) Are you aware of any problem or repair needed or made for any item above? ☐ Yes ☒ No
- Please explain any "Yes" answer in this section. Include any available repair history (attach additional pages if needed):
- THE ORIGINAL CONTRACTOR DID NOT INSTALL FLASHING AROUND CHIMNEY. THIS WAS CORRECTED AND HE WAS REPLACED.

7. EXTERIOR FINISH

- (a) Is an Exterior Insulation and Finish System ("EIFS") present on the Property? ☐ Unknown ☐ Yes ☒ No
If "Yes", identify date installed, brand name and installer:
- (b) Are you aware of any claims made against the manufacturer for defects in any siding/exterior finish? ☐ Yes ☒ No
If "Yes", was any money received for the claim? ☐ Yes ☐ No
- (c) Are you aware of any problem or repair needed or made for any item above? ☐ Yes ☒ No
- Please explain any "Yes" answer in this section. Include any available repair history (attach additional pages if needed):

8. ADDITIONS & ALTERATIONS

- (a) Have you hired a contractor for any work in the past 180 days? ☐ Yes ☒ No If "Yes", did you receive a lien waiver from the contractor completing the work? ☐ Yes ☐ No If "Yes", please attach a copy.
- (b) Are you aware of any room addition, structural modification, alteration or repair? ☐ Yes ☒ No
- (c) Are you aware if any of the above were made without necessary permit(s)? ☐ Yes ☒ No
- (d) Are you aware of any problem or repair needed or made for any item above? ☐ Yes ☒ No
- Please explain any "Yes" answer in this section. Include any available repair history (attach additional pages if needed):

9. SOIL, STRUCTURAL AND DRAINAGE

- (a) Are you aware of any problem with the footings, foundation, sub-floor, interior or exterior walls, roof structure, decks/porches or any other load bearing or structural component? ☐ Yes ☒ No
- (b) Are you aware of any repair or replacement made to any item listed in (a) above? ☐ Yes ☒ No
- (c) Are you aware of any fill, expansive soil or sinkhole on the Property? ☐ Yes ☒ No
- (d) Are you aware of any soil, earth movement, flood, drainage or grading problem? ☐ Yes ☒ No
- (e) Do you have a sump pump or other drainage system? ☐ Yes ☒ No
- (f) Are you aware of any dampness, water leakage or accumulation in the basement or crawl space? ☐ Yes ☒ No
- (g) Are you aware of any repair or other attempt to control any water or dampness condition? ☐ Yes ☒ No
- (h) Are you aware of any past, present or proposed mining or excavation activity that affects the Property? ☐ Yes ☒ No
- (i) Is any portion of the Property located within a flood hazard area? ☐ Unknown ☐ Yes ☒ No
- (j) Do you pay for any flood insurance? ☐ Yes ☒ No If "Yes", what is the premium?
- (k) Do you have a Letter of Map Amendment ("LOMA")? ☐ Yes ☒ No If "Yes", please provide a copy.
- Please explain any "Yes" answer in this section. Include any available repair history (attach additional pages if needed):

10. TERMITES/WOOD DESTROYING INSECTS OR PESTS

- (a) Are you aware of any termites/wood destroying insects or pests affecting the Property?..... ☐ Yes ☒ No
- (b) Are you aware of any uncorrected damage to the Property caused by any of the above?..... ☐ Yes ☒ No
- (c) Is the Property under a service contract by a pest control company?..... ☐ Yes ☒ No
- (d) Is the Property under a warranty by a pest control company?..... ☐ Yes ☒ No
If "Yes," is it transferable?..... ☐ Yes ☒ No
- (e) Are you aware of any termite/pest control report for or treatment of the Property?..... ☐ Yes ☒ No

Please explain any "Yes" answer in this section. Include any available repair history, date(s) performed, type of tests or treatment and results, and name of person/company who did the testing or treatment (attach additional pages if needed):

11. HAZARDOUS SUBSTANCES/OTHER ENVIRONMENTAL CONCERNS

(a) Asbestos Containing Materials ("ACM")

- (1) Are you aware of the presence of any ACM (e.g., shingles, siding, insulation, ceiling, floors, pipes)?..... ☐ Yes ☒ No
- (2) Are you aware of any ACM that has been encapsulated or removed?..... ☐ Yes ☒ No
- (3) Are you aware if the Property has been tested for the presence of asbestos?..... ☐ Yes ☒ No

(b) Mold

- (1) Are you aware of the presence of any mold on the Property?..... ☐ Yes ☒ No
- (2) Are you aware if any mold on the Property has been covered or removed?..... ☐ Yes ☒ No
- (3) Are you aware if the Property has been tested for the presence of mold?..... ☐ Yes ☒ No
- (4) Are you aware if the Property has been treated for the presence of mold?..... ☐ Yes ☒ No

(c) Radon

- (1) Are you aware of the presence of any radon gas at the Property?..... ☐ Yes ☒ No
- (2) Are you aware if the Property has been tested for the presence of radon gas?..... ☐ Yes ☒ No
- (3) Are you aware if the Property has been mitigated for radon gas?..... ☐ Yes ☒ No

(d) Lead

- (1) Are you aware of the presence of any lead hazards (e.g., water supply lines) on the Property?..... ☐ Yes ☒ No
- (2) Are you aware of the presence of any lead in the soils?..... ☐ Yes ☒ No
- (3) Are you aware if lead has ever been covered or removed?..... ☐ Yes ☒ No
- (4) Are you aware if the Property has previously been tested for the presence of lead?..... ☐ Yes ☒ No

(e) Other Environmental Concerns

Are you aware of any other environmental concern that may affect the Property, such as fuel, septic, storage or other under/above ground tanks and cisterns, polychlorinated biphenyls (PCB's), electro-magnetic fields, discoloration of soil or vegetation, oil sheens in wet areas, uses other than residential (e.g., commercial, farming), etc.?..... ☐ Yes ☒ No

Please explain any "Yes" answer in this section. Include any available repair history, date(s) performed, type of tests or treatment and results, and name of person/company who did the testing or mitigation (attach additional pages if needed):

12. INSURANCE

- (a) Are you aware of any casualty loss to the Property during your ownership?..... ☐ Yes ☒ No
- (b) Are you aware of any claim that has been filed for damage to the Property during your ownership?..... ☐ Yes ☒ No
- (c) Have you received any insurance payments for damage to the Property, which were not spent for repairs?..... ☐ Yes ☒ No
- (d) Are you aware of anything that would adversely impact the insurability of the Property?..... ☐ Yes ☒ No

Please explain any "Yes" answer in this section. and include the date and description of any casualty loss or claim, and all repairs and replacements completed (attach additional pages if needed):

13. ROADS, STREETS & ALLEYS

- (a) The roads, streets and/or alleys serving the Property are..... ☐ public ☒ private
- (b) Are you aware if there is a recorded or unrecorded road/street/alley maintenance agreement?..... ☐ Yes ☒ No
- (c) Are you aware of any recorded or unrecorded right of way, easement or similar matter?..... ☒ Yes ☐ No

Please explain any "Yes" answer in this section (attach additional pages if needed):

WE HAVE RECORDED EASEMENTS ON BOTH SIDES OF THE PROPERTY -
EAST & WEST SIDES

SUBDIVISION/HOME OWNERS ASSOCIATION

- (a) Subdivision Name (Insert "N/A" if not applicable): N/A
- (b) Is there a home owners association ("HOA")? ☐ Yes ☐ No If "Yes", are you a member? ☐ Yes ☐ No
If "Yes", please provide website/contact info: _____
- (c) Are you aware of any written subdivision or HOA restrictions, rules, or regulations? ☐ Yes ☐ No
- (d) Are you aware of any violation or alleged violation of the above by you or others? ☐ Yes ☐ No
- (e) Are you aware of any additional one-time fees that would be incurred by Buyer upon transfer of the Property (i.e., capital reserve fee, initiation fee, transfer fee, etc.)? ☐ Yes ☐ No
- (f) General Assessment/Dues: \$ _____ per ☐ month ☐ quarter ☐ half-year ☐ year
- (g) Amenities include (check all that apply): ☐ street maintenance ☐ clubhouse ☐ pool ☐ tennis court
☐ entrance sign/structure ☐ gated ☐ other: _____
- (h) Are you aware of any existing or proposed special assessments? ☐ Yes ☐ No
- (i) Are you aware of any condition or claim which may cause an increase in assessments or fees? ☐ Yes ☐ No
- Please explain any "Yes" answers you gave in this section (attach additional pages if needed): _____

15. CONDOMINIUM, CO-OP OR SHARED COST DEVELOPMENT

If you live in a condominium, co-op or other shared cost development, attach DSC-8000C ("Condominium/Co-Op/Shared Cost Development Rider").

16. LAKES & PONDS/WATERFRONT PROPERTY (Including boat docks, slips and lifts)

If the Property includes or is located on a lake, pond, river or other waterfront, or if a boat dock, slip, lift or similar feature (or access thereto) is part of or available to the Property, attach DSC-8000B ("Lakes & Ponds/Waterfront Property Disclosure Rider").

17. MISCELLANEOUS

- (a) Is the Property located in an area requiring an occupancy (code compliance) inspection? ☐ Unknown ☐ Yes ☒ No
- (b) Is the Property designated as a historical home or located in a historic district? ☐ Unknown ☐ Yes ☒ No
- (c) During your ownership, has the Property been used for any non-residential purpose? ☐ Yes ☒ No
- (d) Do you have a survey that includes existing improvements of any kind regarding the Property? ☐ Yes ☒ No
- (e) Have you allowed any pets in the home at the Property? ☐ Yes ☒ No
- (f) Are you aware of any smoking (of any kind) in the Property during your ownership? ☐ Yes ☒ No
- (g) Are you aware of any broken or inoperable door, window, thermal seal, lock or other item? ☐ Yes ☒ No
- (h) Are you aware if carpet has been laid over a damaged wood floor? ☐ Yes ☒ No
- (i) Are you aware of any:
- Shared/common feature with any adjoining property(ies) (e.g., fence, retaining wall, driveway)? ☐ Yes ☒ No
 - Lease or other agreement for the use of the Property or any part thereof? ☐ Yes ☒ No
 - Encroachment? ☐ Yes ☒ No
 - Existing or threatened legal action affecting the Property? ☐ Yes ☒ No
 - Violation of local, state or federal laws/codes/regulations, including zoning, relating to the Property? ☐ Yes ☒ No
 - Consent required of anyone other than the signer(s) of this form to convey title to the Property? ☐ Yes ☒ No
 - Any other assessments NOT paid with Taxes? (e.g., Fire Dues, Clean Energy District, Community Improvement District, Tax Increment Financing District, Neighborhood Improvement District payments?) ☐ Yes ☒ No
- Please explain any "Yes" answers you gave in this section (attach additional pages if needed): _____

(P) - WE HAVE A SURVEY

- (j) Current Utility/Service Providers including contact information (i.e., phone numbers, email, website):
- Note:** Please identify if any part of the systems below is leased:

Electric Company: CONSOLIDATED ELECTRIC CO-OP, P.O. BOX 540, MEXICO, MO 65202

Water Service: PWSID # 2 OF MONROE COUNTY MO, 23504 HWY 24, PARIS, MO 65202

Cable/Satellite/Internet Service: SATELLITE TV + INTERNET - DISH NETWORK

Security System: SECURITY SOLUTIONS: 800-581-2367

Sewer: _____

Telephone: NO

Gas/Propane Tanks: NO

Garbage: NO

Fire District: PERRY FIRE PROTECTION DISTRICT

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

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

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

Seller's Acknowledgement:

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

James Gallagher 7-11-26
Seller Date
Print Name: James Gallagher

Jane Gallagher 7-11-26
Seller Date
Print Name: Jane Gallagher

Buyer's Acknowledgement:

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

Buyer Date
Print Name: _____

Buyer Date
Print Name: _____

Approved by legal counsel for use exclusively by members of the Missouri REALTORS®, Columbia, Missouri. No warranty is made or implied as to the legal validity or adequacy of this Disclosure Statement, or that it complies in every respect with the law or that its use is appropriate for all situations. Local law, customs and practice, and differing circumstances in each transaction, may each dictate that amendments to this Disclosure Statement be made.
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