

Keller Williams Realty, Alaska Group and The Kristan Network hereby make the following disclosures:

Licensee Relationships

Keller Williams Realty, Alaska Group is a registered Real Estate Company in the State of Alaska, operating under the Licensed Broker, Beth Simpson. Keller Williams Realty, Alaska Group hires licensees to perform Real Estate Services as Representatives of Keller Williams Realty, Alaska Group, acting on behalf of Keller Williams Realty, Alaska Group, while performing Real Estate Services for Buyers and Sellers under the various licensee relationships established by Alaska Real Estate Law. Your relationship with Keller Williams Realty, Alaska Group and its licensee, together with the duties of the licensee, has been disclosed to you in a pamphlet entitled "Alaska Real Estate Commission Consumer Pamphlet". Your signature below shall serve as acknowledgement that you have received the pamphlet as required by Alaska Real Estate Law.

Buyer Financing

Lending institution and type of financing are buyer's choice but must be accepted in writing by seller or seller's representative within 3 working days of the acceptance of the earnest money agreement to purchase contract or the receipt of the 90% letter whichever comes later, or the sale becomes voidable at the seller's option. In the event the seller voids the sale, the earnest money shall be returned to the buyer, the Buyer and Seller shall have no further obligation towards each other, nor shall there be any recourse against the brokers or their representatives. Buyer authorizes all licensees that are a party to this sale, permission to contact buyer's lender with any questions they may have regarding buyers financing. Further, if the Buyer chooses to get a first and a second mortgage, the seller will only pay the fees as outlined in the earnest money agreement to purchase that are associated with the first mortgage. Buyer shall be responsible to pay all costs associated with any additional mortgages. If buyer has asked seller (and seller has agreed) to pay for a specific amount of the buyers closing costs and buyer has increased the sales price to cover those specific costs, but at closing the actual costs buyer has asked seller to pay are less than the specified amount, buyer understands seller is not obligated, and sometimes prohibited by the lender, to reimburse them for the difference.

Lead-Based Paint

Any residential dwelling that was built prior to 1978 may present exposure to lead from lead-based paint. The Seller of a residential dwelling, if applicable, is required to provide Buyer with any reports or inspections regarding lead-based paint in their possession and notify Buyer of any known lead-based paint hazards. See EPA pamphlet "Protect Your Family from Lead in Your Home" for more information. Lead-based paint inspection procedure is covered in the Purchase and Sale Agreement as well as a Disclosure of Information on Lead-Based Paint Addendum to be signed by all parties of the transaction.

Square Footage Disclosure

Measurement is for the purpose of marketing. It may not be exact and is not for loan, valuation or other purpose. Although square feet information is normally from sources deemed reliable, Buyer is advised to measure independently to verify this information. Any measurement or investigation should be completed on or before the Inspection Objection Deadline of the Purchase and Sale Agreement.

Buyer Awareness

The State of Alaska requires the registration of sex offenders residing in the State of Alaska. The registration requirements are located in AS12.63.010. Under this statute, a convicted sex offender is required to register in person at the Alaska State Trooper Post or Municipal Police Department located nearest to where the sex offender resides at the time of registration. A central registry of sex offenders has been created by AS16.65.087. This statute also outlines the information contained in this central registry. The Alaska Department of Public Safety is charged with maintaining this registry. Should this information be material to your decision to purchase a specific property, you may contact the Alaska State Trooper Post or Municipal Police Department near you for more information. You may also obtain additional information on the State of Alaska Information Center Internet site: <https://sor.dps.alaska.gov/>. It is the policy of Keller Williams Realty, Alaska Group, its Broker and Representatives not to investigate information specific to sex offenders; therefore, it is recommended and encouraged that the Buyer independently investigates to discover and verify for themselves the acceptability of any neighborhood with respect to this issue. You have five (5) calendar days from the acceptance of the offer by the Seller to investigate and notify the Seller in writing through his Broker if the property is unacceptable. In this event, the Purchase and Sale Agreement will terminate and the earnest money returned to the Buyer.

Get a Home Inspection

It is your responsibility to be an informed Buyer and having a home inspection performed by a licensed home inspector or a professional engineer of your choice is highly recommended. A home inspection gives you an impartial, physical evaluation of the overall condition of the home and items that need to be repaired or replaced. You have the right to have an independent thorough inspection of the property at your cost before signing a sales contract with consent from the Seller or after you have signed a contract provided the agreement is subject to the home inspection.

Seller  /  Buyer _____ / _____

Mold

Buyer is hereby advised that mold may exist in any property. Keller Williams Realty, Alaska Group, its Broker and Representatives are not qualified to inspect property for mold or make recommendations or determinations concerning possible health or safety issues. Buyer acknowledges and agrees to accept full responsibility to investigate and to hold harmless, release and indemnify Keller Williams Realty, Alaska Group, its Broker and Representatives from any mold related liability, recourse or damages, financial or otherwise. This disclosure is to put Buyers on notice to conduct their own investigation regarding this matter using appropriate, qualified experts.

Earnest Money Deposits & Refunds

Keller Williams Realty Alaska Group LLC deposits earnest money into our trust account in a timely manner per Alaska Statute 12 AAC 64.200. Alaska Statutes and Regulations also require real estate brokerages to ensure earnest money deposits have been cleared from the bank before funds are released. In the event a purchase agreement is consummated and fails to close, an agreement signed by both Buyer and Seller agreeing to the dispositions of the earnest money must be executed before the Real Estate Brokerage may disburse any funds. If a refund of earnest money is deemed appropriate, there may be up to a fourteen (14) working day delay in refunding the earnest money to the appropriate party. Should mediation, arbitration, or interpleader be necessary to determine the appropriate party receiving the earnest money, an additional delay could result prior to disbursement.

Home Warranty Protection Plan Available

The Home Warranty Protection Plan (HWPP) is offered by the Real Estate Brokerage to both buyers and sellers for residential properties including multi-family units. The HWPP does not replace the need for an independent home inspection. The HWPP is administered by Home Security of America, Inc. (HSA Home Warranty / www.onlinehsa.com) and Home Warranty of America (HWA / www.hwahomewarranty.com). Keller Williams Realty, Alaska Group does not provide any product or service in connection with the HWPP. In the event you choose not to purchase the HWPP, this notice shall serve as a waiver of your right to purchase the plan.

Agreement to Advertise

Keller Williams Realty, Alaska Group has permission to advertise, including final sales price and terms of the sale, through, but not limited to: Newspapers, Real Estate Periodicals, such as Homes & Land; Television; Internet; Radio; Flyers; Sign; our automatic response 800 number and a sold sign in the front yard for 3 weeks after closing.

Code Compliance

If you are purchasing property in the Mat-Su Borough (MSB), please be advised that there are land use and building regulations in the Borough. Often there are subdivision Covenants, Conditions, and Restrictions (CC&R's), setback requirements and/or notes on the plat affecting the size, height, use and type of building and additions allowed. Other governmental entities that may have an interest in the land usage and development including Incorporated City Areas, (i.e. City of Houston, City of Palmer, City of Wasilla); Alaska Department of Environmental Conservation, Dept. of Natural Resources, Dept. of Fish & Game, Fish & Wildlife, Coastal Zone Management, U.S. Army Corps of Engineers, Deed Restrictions, Home Owner's Association Bylaws and any other local, state, or federal laws. Additionally, there may be Lake Management Plans, Community Councils, Zoning, and Comprehensive Land Use Regulations that may impact the use of your property. All rules, regulations, laws and such are subject to change!

Permits are often required prior to development of any property in the MSB. It is imperative you become aware and knowledgeable of these rules and regulations prior to making any clearing, improvements or additions to your real property. MSB staff is available to assist you in determining whether any regulations apply to your activity and can help direct you to other entities that may require permits. It is the sole responsibility of you, the Buyer/Owner, to obtain copies of and or comply with existing land use & building regulations. In order to save time, money and to prevent problems with your neighbors or any governmental entity, please contact the Matanuska-Susitna Borough Code Compliance Division, 350 E Dahlia Ave., Palmer, and Alaska 99645, for applications for Acknowledgment of Existing Land Use. Phone 907-745-4801.

Buyer acknowledges existing land use regulations and assumes all responsibility to investigate to their satisfaction any and all neighborhood factors as they deem appropriate. This includes, but is not limited to, contacting City, Borough, Police, AK State Troopers, Matanuska Telephone Association, Matanuska Electric Association, Enstar Natural Gas, Homeowner's Association, State Fire Marshall, Corps of Engineers (and related regulatory agencies), Dept. of Transportation & Public Facilities, Environmental Protection Agency, or any others.

In the core area only, land use permits are required for new commercial and industrial uses (MSB 17.61 Core Area Conditional Use Permit Requirements). After January 1, 2003, any new commercial or new industrial use in the core planning area of the Matanuska-Susitna Borough must obtain a land use permit from the borough (MSB 17.61.040). The land use permit form will be used to determine if the new commercial or new industrial business you wish to open will require a conditional use permit. Certain new commercial and industrial uses which exceed specific standards for noise, traffic generation, or hazardous and toxic substances will require a Conditional Use Permit to operate in the core planning area.

- Pre-existing commercial and pre-existing industrial uses legally operating before January 1, 2003, will have grandfather rights and are exempt from these requirements.
- It is recommended that these existing businesses document their grandfather right with the Matanuska-Susitna Borough Code Compliance office.
- Home occupations and home-based businesses that are clearly incidental and subordinate to the residential use of the property are also exempt from these requirements.

Seller  / _____ Buyer _____ / _____

To determine if you are in the core planning area, a more detailed version of the map and a copy of MSB 17.61 are available on the borough web site <http://www.matsugov.us>. Click on Approved Conditional Use Permit. For more information, contact the Borough Planning Department at 350 E Dahlia Avenue, Palmer, Alaska 99645, 907-745-9853, or email your questions to ccb@matsugov.us.

If you are building a structure within the Matanuska-Susitna Borough, but outside the incorporated cities of Palmer and Wasilla the setbacks are:

- Twenty-five feet from any public right-of-way (including access easements and section line easements). No furthest protruding portion of any structure shall be placed closer than 10 feet from the right-of-way when the pre-existing lot measures 60 feet or less in frontage on a public right-of-way and is not located on a cul-de-sac bulb, or comprises a nonconforming structure erected prior to July 3, 1973.
- Ten feet from side and rear lot lines.
- Seventy-five feet from a lake or other waterbody or water course (stream, creek, etc.). Additional setbacks apply from waterbodies with public access easements along the shoreline.
- No part of any subsurface sewage disposal system shall be closer than 100 feet from any body of water or water course.
- Well, septic tank, and drain field are not to be located within a public right-of-way.
- **All** development is subject to MSB 17.01 – Acknowledgement of Existing Land Use Regulations. Applications are available at the Borough’s Code Compliance Division office. Prior to development, please contact the Code Compliance Division.

For setback requirements within the cities of Palmer and Wasilla, check with the appropriate city hall.

For information regarding water and/or waste water disposal systems, please contact the State of Alaska, Department of Environmental Conservation, 907-376-1850; located in the North Fork Building at 1700 E Bogard Rd #B103, Wasilla, AK 99654. There may be other federal, state, and local regulations that apply to development within the Borough. It is the property owner’s responsibility to determine the regulations that apply to their development.

Title 21 Zoning Regulation Disclosure – Municipality of Anchorage: The Municipality of Anchorage is writing a new land use code. It is possible that the zoning map and/or use regulations for a property that you are considering purchasing could change. You may further research this process and possible changes to the property by contacting the Municipality of Anchorage Planning and Zoning Department at 907-343-7921, or online at www.muni.org.

Amendatory Clause for Sales Contracts

It is expressly agreed that notwithstanding any other provisions of the contract, the purchaser shall not be obligated to complete the purchase of the property described herein or to incur any penalty by forfeiture of earnest money deposits or otherwise unless the purchaser has been given, in accordance with HUD/FHA or VA requirements, or conventional loan requirements, a written statement by the Federal Housing Commissioner, Veterans Administration, a Direct Endorsement Lender, or other lender setting value of the property of not less than the sales price. The purchaser shall have the privilege and option of proceeding with consummation of the contract without regard to the amount of the appraised valuation. The appraised valuation is arrived at to determine the maximum mortgage the Department of Housing and Urban Development, VA or other lenders will insure. HUD, FHA, VA, nor any other lender or licensed real estate representative, warrants neither the value nor the condition of the property. The purchaser should satisfy himself/herself that the price and condition of the property are acceptable. This amendatory clause shall apply to all sales including HUD/FHA, VA, conventional loans, and any other type of loan where an appraisal has been completed, unless otherwise noted in the Earnest Money Agreement.

Agricultural Operation Disclosure

Buyer is responsible for determining whether, in the vicinity of the property that is the subject of the buyer’s potential real estate transaction, there is an agricultural operation that might produce odor, fumes, dust, blowing snow, smoke, burning, vibrations, noise, insects, rodents, the operation of machinery including aircraft, and other inconveniences or discomforts as a result of lawful agricultural products. Buyer has up to 5 days to perform the above investigation and to notify the seller, in writing, through his Broker, that the property is unacceptable to the Buyer. At this time this sale will be null and void, and earnest money returned to Buyer without need for rescission agreement. In this event, Buyer and Seller will have no further obligation toward each other, nor is there any recourse against broker or licensees.

Insurance Notification

Your lender will require evidence of property owner’s insurance on your property of purchase prior to closing on your loan. To avoid delays in closing, you should begin shopping for owner’s insurance as soon as you have a fully agreed purchase contract and have your insurance agent provide your lender with evidence of said insurance as soon as possible.

Carbon Monoxide Detectors

Carbon Monoxide (CO) is a colorless, odorless, and potentially fatal gas produced by the burning of fossil fuel. You are advised to use CO detectors in your property and have heating systems inspected and serviced regularly. Alaska Statue AS 18.070.095(a).

Initial
Seller KG / Buyer /

Mediation

NATIONAL ASSOCIATION OF REALTORS DISPUTE RESOLUTION SYSTEM MEDIATION PROGRAM
A Fast, Easy, and Inexpensive Alternative to Litigation

Introduction - Although a majority of real estate transactions close without incident, there is a possibility that a problem or dispute will occur. When a dispute does arise, it is usually successfully resolved through normal channels of communication and negotiation.

Occasionally, a dispute arises which cannot be resolved through negotiation. In the past, when negotiations failed, parties took their case to court. Today, they are taking their disputes to mediation.

What Is Mediation - Mediation is a process in which disputing parties attempt to resolve their disagreements with the help of an impartial, trained third party - the mediator. The mediator does not offer opinions, pass judgment, or render legally binding decisions. The mediator's only function is to help parties identify their differences and reach agreement on how to resolve them. When the disputing parties have reached and agreed on a mutually acceptable solution, they sign a written agreement which outlines the terms of the settlement. Once the agreement is signed, parties are legally bound to abide by its terms. If the parties cannot reach a mutually agreeable settlement, they are free to arbitrate or litigate their dispute as if the mediation never took place. In addition to being easier, faster, and less expensive than litigation, mediation is non-adversarial. Decisions rendered by an arbitrator or judge usually involve a winning party and a losing party. In mediation, there are no losing parties because the parties have been part of the process and together have agreed on the terms of the settlement.

Dispute Resolution System Mediation

Access to Service - DRS mediation can be used by any of the parties to a real estate transaction - sellers, buyers, brokers, builders, home inspectors, etc. With the exception of controversies that are subject to hearing under REALTORS Professional Standards procedures, including disputes between REALTORS, almost any type of dispute that arises from the transaction can be mediated under the DRS Rules and Procedures.

Rules and Procedures - How, when and by whom mediation is initiated and conducted is covered under the DRS Rules and Procedures. The Rules and Procedures ensure fairness, uniformity, and expediency.

Written Agreement to Mediate - Parties who decide to submit potential disputes to mediation sign either sales contract that contains a mediation clause or an addendum that is attached to the sales contract. The clause states, in part, that parties agree to submit any dispute or claim that arises from the transaction to mediation under the DRS Rules and Procedures. Once the contract or addendum is signed by the parties, parties must submit their disputes to mediation Parties who do not pre-commit to mediation when the sales contract is executed may agree to and submit disputes to mediation by signing a written Agreement to Mediate. Parties can sign this agreement either before or after a dispute arises.

Initiating Mediation - Any party can invoke DRS mediation by submitting a written request to the DRS mediation provider. The mediation provider arranges, schedules, and conducts the mediation conference. The mediation conference must be held within 60 days from the date on which the mediation provider receives a party's request to initiate mediation. Usually the conference is scheduled within 30 days. The typical conference lasts between two to four hours.

Mediators - DRS mediators are experience, qualified mediators who have agreed to participate in the program. Parties in mediation select and agree on a mediator in advance of the mediation conference.

Role of Attorney - Although parties to the mediation have the right to be represented by counsel, attorneys do not have to participate in the mediation conference. Parties should consult an attorney if they have any questions or concerns about mediation or the DRS mediation service.

Fees - Fees for DRS mediation services are established by the mediation provider and are published in accordance with the DRS Rules and Procedures.

Facts About Mediation - Mediation is faster than litigation. A lawsuit can take anywhere from several months to several years to be decided. As a rule, mediation takes about thirty days from beginning to end. Mediation is less expensive than litigation. Mediation fees range from \$200 to \$1,500. In some areas mediation services are free. Because parties typically split fees, no one pays an excessive amount. The fee for VBR's Mediation is \$200.00 to each party. Mediation is non-adversarial - Arbitration and litigation focus on disagreements between the parties and result in win-lose decisions imposed by the arbitrator or judge. Mediation, on the other hand, focuses on agreement between the parties and results in a win-win settlement reached and agreed on by the parties themselves. Parties who agree to mediate retain the right to pursue other legal remedies. If parties cannot reach a mutually acceptable settlement during the mediation conference, they are free to arbitrate or litigate their dispute as if mediation never took place. Statistics show that mediation is successful 80% - 90% of the time. Valley Board of REALTORS, 741 E Susitna Avenue, Wasilla, AK, 99654, (907) 376-5080 © VBR 010105 Mediation Dispute Resolution

Communication Consent

As one of our principles of service, we feel that is important to maintain the relationships we develop through our business. As of November 1, 2003, the federal government has required us to abide by the federal "NO CALL" Legislation. This legislation inhibits our delivery of service to you once you have sold your home, or as a buyer, are settled into your new home. In order for us to continue to deliver excellent service, your permission is required for us to contact you in the future. Your information will not be sold or shared with any vendors. By signing below, you consent to receive periodical communications sent from Keller Williams Realty, Alaska Group and/ or The Kristan Cole Network, Cole Investments, Inc., by US Mail, email, telephone, or facsimile and I agree to receive marketing phone calls and marketing text messages through the use of an automated telephone dialing system ("ATDS") from The Kristan Cole Team. This will ensure our ability to maintain you as an integral part of our real estate family.

Seller  /  Buyer _____ / _____

Preferred Providers Disclosure: Conflict of Interest

This is to give notice that members of the Kristan Cole Network may be related to vendors who bid repair work and/or services on a property you may be selling or purchasing. Currently the Kristan Cole Network has business relationships with all of the vendors listed on the Kristan Cole's Preferred Providers of Service. See "Kristan Cole's Preferred Providers of Service" for a detailed list of vendors. If you are paying for these repairs and/or services, you are NOT required to use any of the providers of service. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES. All of these vendors pay an annual fee to be included on the "Kristan Cole's Preferred Providers of Service" list.

Seller Disclosure

The seller disclosure form is only to the best of the seller's knowledge and not to be relied on. If the buyer should have any questions, they should have those questions investigated.

AS IS Clause

If the sale agreement has an "AS IS" clause that the buyer and seller have agreed to, buyer and seller understand and agree this "AS IS" representation will survive the closing, and may also be added to the deed, with no warranties or guarantees.

Extension of Service Agreement – Matanuska Electric Association, Inc. (MEA)

Buyer and seller to determine if there is a current Extension of Service Agreement with MEA that will need to be transferred to buyer upon recording of the sale. In the event this agreement is not signed by Buyer and Seller prior to closing, both parties agree to sign necessary paperwork to transfer the agreement to the new owner.

Miscellaneous Disclosures

The property may be subject to restrictions contained on a Plat of the Property or in covenants, conditions, and restrictions or other documents noted in the preliminary title report.

- Mineral rights may not pass with title to the Property.
- All property is subject to erosion.
- Neither Seller nor Seller's licensee make any representation as to the location of the lot corners or boundary lines. Buyer accepts sole responsibility for identifying and locating the corners and boundary lines of the lot.
- Buyer is advised to research land use, building regulations, and zoning corresponding to a prospective property including contacting Alaska boroughs, municipalities and cities.
- Broker(s) and Licensee(s) make no representation or warranties of any kind regarding the Property, and assume no duty to investigate or verify any disclosures made by Seller.

Signed by:

Holly Gittlein

8/5/2025

Seller Signature

Seller Signature

Date

Buyer Signature

Buyer Signature

Date