



SELLER'S DISCLOSURE AND CONDITION OF PROPERTY ADDENDUM (Residential)

1 **SELLER** (*Indicate Marital Status*): Shanne M Hackett and Kaitlin C Hackett (AMC)

2
3
4

5 **PROPERTY**: 19118 East 13th Street North, Independence, MO 64056

6

7 **1. NOTICE TO SELLER.**

8 Be as complete and accurate as possible when answering the questions in this disclosure. Attach additional sheets if
9 space is insufficient for all applicable comments. SELLER understands that the law requires disclosure of any material
10 defects, known to SELLER, in the Property to prospective Buyer(s) and that failure to do so may result in civil liability
11 for damages. Non-occupant SELLERS are not relieved of this obligation. This disclosure statement is designed to
12 assist SELLER in making these disclosures. Licensee(s), prospective buyers and buyers will rely on this information.
13

14 **2. NOTICE TO BUYER.**

15 This is a disclosure of SELLER'S knowledge of the Property as of the date signed by SELLER and is not a substitute
16 for any inspections or warranties that BUYER may wish to obtain. It is not a warranty of any kind by SELLER or a
17 warranty or representation by the Broker(s) or their licensees.
18

19 **3. OCCUPANCY.**

20 Approximate age of Property? 40 years How long have you owned? 1y 9m
21 Does SELLER currently occupy the Property? Yes No
22 If "No", how long has it been since SELLER occupied the Property? _____ years/months
23

24 SELLER has never occupied the Property. SELLER to answer all questions to the best of SELLER'S knowledge.

25
26 **4. TYPE OF CONSTRUCTION.** Manufactured Modular Conventional/Wood Frame
27 Mobile Other _____
28
29

30 **5. LAND (SOILS, DRAINAGE AND BOUNDARIES). (IF RURAL OR VACANT LAND, ATTACH SELLER'S LAND**
31 **DISCLOSURE ALSO.) ARE YOU AWARE OF:**

- 32 a. Any fill or expansive soil on the Property? Yes No
- 33 b. Any sliding, settling, earth movement, upheaval or earth stability problems
34 on the Property? Yes No
- 35 c. The Property or any portion thereof being located in a flood zone, wetlands
36 area or **proposed** to be located in such as designated by FEMA which
37 requires flood insurance? Yes No
- 38 d. Any drainage or flood problems on the Property or adjacent properties? Yes No
- 39 e. Any flood insurance premiums that you pay? Yes No
- 40 f. Any need for flood insurance on the Property? Yes No
- 41 g. Any boundaries of the Property being marked in any way? Yes No
- 42 h. The Property having had a stake survey? Yes No
- 43 i. Any encroachments, boundary line disputes, or non-utility easements
44 affecting the Property? Yes No
- 45 j. Any fencing on the Property? Yes No
46 If "Yes", does fencing belong to the Property?..... N/A Yes No
- 47 k. Any diseased, dead, or damaged trees or shrubs on the Property? Yes No
- 48 l. Any gas/oil wells, lines or storage facilities on Property or adjacent property? Yes No
- 49 m. Any oil/gas leases, mineral, or water rights tied to the Property? Yes No

50
51 **If any of the answers in this section are "Yes", explain in detail or attach other**
52 **documentation:**

53
54

SELLER Initials
BUYER Initials

55
56
57
58
59
60
61
62
63
64
65
66
67
68
69
70
71
72
73
74
75
76
77
78
79
80
81
82
83
84
85
86
87
88
89
90
91
92
93
94
95
96
97
98
99
100
101
102
103
104
105
106
107
108
109
110
111

6. ROOF.

- a. Approximate Age: 7 years Unknown Type: composition
- b. Have there been any problems with the roof, flashing or rain gutters? Yes No
If "Yes", what was the date of the occurrence? _____
- c. Have there been any repairs to the roof, flashing or rain gutters? Yes No
Date of and company performing such repairs: _____ / _____
- d. Has there been any roof replacement? Yes No
If "Yes", was it: Complete or Partial
- e. What is the number of layers currently in place? _____ layers or Unknown.

If any of the answers in this section are "Yes", explain in detail or attach all warranty information and other documentation:

7. INFESTATION. ARE YOU AWARE OF:

- a. Any termites, wood destroying insects, or **other** pests on the Property? Yes No
- b. Any damage to the Property by termites, wood destroying insects or **other** pests? Yes No
- c. Any termite, wood destroying insects or **other** pest control treatments on the Property in the last five (5) years? Yes No
If "Yes", list company, **when and where** treated _____
- d. Any current warranty, bait stations or other treatment coverage by a licensed pest control company on the Property? Yes No
If "Yes", the annual cost of service renewal is \$ _____ and the time remaining on the service contract is _____
(Check one) The treatment system stays with the Property or the treatment system is subject to removal by the treatment company if annual service fee is not paid.


If any of the answers in this section are "Yes", explain in detail or attach all warranty information and other documentation:

8. STRUCTURAL, BASEMENT/CRAWL SPACE, FIREPLACE AND EXTERIOR ITEMS. ARE YOU AWARE OF:

- a. Any movement, shifting, deterioration, or other problems with walls, foundations, crawl space or slab? Yes No
- b. Any cracks or flaws in the walls, ceilings, foundations, concrete slab, crawl space, basement floor or garage? Yes No
- c. Any corrective action taken including, but not limited to piercing or bracing? Yes No
- d. Any water leakage or dampness in the house, crawl space or basement? Yes No
- e. Any dry rot, wood rot or similar conditions on the wood of the Property? Yes No
- f. Any problems with windows or exterior doors? Yes No
- g. Any problems with driveways, patios, decks, fences or retaining walls on the Property? Yes No
- h. Any problems with fireplace including, but not limited to firebox, chimney, chimney cap and/or gas line? N/A Yes No
Date of any repairs, inspection(s) or cleaning? 03/26/2022
Date of last use? _____
- i. Does the Property have a sump pump? Yes No
If "Yes", location: _____
- j. Any repairs or other attempts to control the cause or effect of any problem described above? Yes No



If any of the answers in this section are "Yes", explain in detail or attach all warranty information and other documentation:

The top 2 layers of the fire place were detached, we had them repaired when we moved in.
Some wood rot on back deck.

 
SELLER SELLER

Initials

Initials

 
BUYER BUYER

112
113
114
115
116
117
118
119
120
121
122
123
124
125
126
127
128
129
130
131
132
133
134
135
136
137
138
139
140
141
142
143
144
145
146
147
148
149
150
151
152
153
154


9. ADDITIONS AND/OR REMODELING.

- a. Are you aware of any additions, structural changes, or other material alterations to the Property? Yes No
If "Yes", explain in detail: _____
- b. If "Yes", were all necessary permits and approvals obtained, and was all work in compliance with building codes? N/A Yes No
If "No", explain in detail: _____

10. PLUMBING RELATED ITEMS.

- a. What is the drinking water source? Public Private Well Cistern Other: _____
If well water, state type _____ depth _____ diameter _____ age _____
- b. If the drinking water source is a well, has water been tested for safety? N/A Yes No
If "Yes", when was the water last checked for safety? _____ (attach test results)
- c. Is there a water softener on the Property? Yes No
If "Yes", is it: Leased Owned?
- d. Is there a water purifier system? Yes No
If "Yes", is it: Leased Owned?
- e. What type of sewage system serves the Property? Public Sewer Private Sewer
 Septic System, Number of Tanks _____ Cesspool Lagoon Other _____
- f. Approximate location of septic tank and/or absorption field: _____
- g. The location of the sewer line clean out trap is: _____ Unknown
- h. Is there a sewage pump on the septic system? N/A Yes No
- i. Is there a grinder pump system? Yes No
- j. If there is a privately owned system, when was the septic tank, cesspool, or sewage system last serviced? _____ By whom? _____
- k. Is there a sprinkler system? Yes No
Does sprinkler system cover full yard and landscaped areas? N/A Yes No
If "No", explain in detail: _____
- l. Are you aware of any leaks, backups, or other problems relating to any of the plumbing, water, and sewage related systems? Yes No
- m. Type of plumbing material currently used in the Property:
 Copper Galvanized PVC PEX Other _____
The location of the main water shut-off is: _____ southeast corner in basement
- n. Is there a back flow prevention device on the lawn sprinkling system, sewer or pool? N/A Yes No

If your answer to (l) in this section is "Yes", explain in detail or attach available documentation:

 <small>11/10/23 02:00:15 2023-11-10 10:00:15</small>	 <small>11/09/23 02:00:15 2023-11-09 10:00:15</small>
SELLER	SELLER

Initials

Initials

BUYER	BUYER

155
156
157
158
159
160
161
162
163
164
165
166
167
168
169
170
171
172
173
174
175
176
177
178
179
180
181
182
183
184
185
186
187
188
189
190
191
192
193
194
195
196
197
198
199
200
201
202
203
204
205
206
207

11. HEATING AND AIR CONDITIONING.

a. Does the Property have air conditioning? Yes No

Central Electric Central Gas Heat Pump Window Unit(s)

Unit	Age of Unit	Leased	Owned	Location	Last Date Serviced/By Whom?
1.	10y	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Basement	
2.		<input type="checkbox"/>	<input type="checkbox"/>		

b. Does the Property have heating systems? Yes No

Electric Fuel Oil Natural Gas Heat Pump Propane
 Fuel Tank Other _____

Unit	Age of Unit	Leased	Owned	Location	Last Date Serviced/By Whom?
1.	10y	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Basement	
2.		<input type="checkbox"/>	<input type="checkbox"/>		

c. Are there rooms without heat or air conditioning? Yes No

If "Yes", which room(s)? _____

d. Does the Property have a water heater? Yes No

Electric Gas Solar Tankless

Unit	Age of Unit	Leased	Owned	Location	Capacity	Last Date Serviced/By Whom?
1.	1y 9m	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Basement	30g	
2.		<input type="checkbox"/>	<input type="checkbox"/>			

e. Are you aware of any problems regarding these items? Yes No

If "Yes", explain in detail: _____

12. ELECTRICAL SYSTEM.

a. Type of material used: Copper Aluminum Unknown

b. Type of electrical panel(s): Breaker Fuse

Location of electrical panel(s): _____ Basement by water heater

Size of electrical panel(s) (total amps), if known: _____

c. Are you aware of any problem with the electrical system? Yes No

If "Yes", explain in detail: _____

13. HAZARDOUS CONDITIONS. ARE YOU AWARE OF:

a. Any underground tanks on the Property? Yes No

b. Any landfill on the Property? Yes No

c. Any toxic substances on the Property (e.g. tires, batteries, etc.)? Yes No

d. Any contamination with radioactive or other hazardous material? Yes No

e. Any testing for any of the above-listed items on the Property? Yes No

f. Any professional testing/mitigation for radon on the Property? Yes No

g. Any professional testing/mitigation for mold on the Property? Yes No

h. Any other environmental issues? Yes No

i. Any controlled substances ever manufactured on the Property? Yes No

j. Any methamphetamine ever manufactured on the Property? Yes No

(In Missouri, a separate disclosure is required if methamphetamine or other controlled substances have been produced on the Property, or if any resident of the Property has been convicted of the production of a controlled substance.)

If any of the answers in this section are "Yes", explain in detail or attach test results and other documentation: _____

SMH 11/09/23 SELLER	KOH 11/09/23 SELLER	Initials		Initials			BUYER			BUYER
---------------------------	---------------------------	----------	--	----------	--	--	-------	--	--	-------

- 208 **14. NEIGHBORHOOD INFORMATION & HOMEOWNER'S ASSOCIATION. ARE YOU AWARE OF:**
- 209 a. The Property located outside of city limits? Yes No
- 210 b. Any current/pending bonds, assessments, or special taxes that
- 211 apply to Property? Yes No
- 212 If "Yes", what is the amount? \$ _____
- 213 c. Any condition or proposed change in your neighborhood or surrounding
- 214 area or having received any notice of such? Yes No
- 215 d. Any defect, damage, proposed change or problem with any
- 216 common elements or common areas? Yes No
- 217 e. Any condition or claim which may result in any change to assessments or fees? Yes No
- 218 f. Any streets that are privately owned? Yes No
- 219 g. The Property being in a historic, conservation or special review district that
- 220 requires any alterations or improvements to the Property be approved by a
- 221 board or commission? Yes No
- 222 h. The Property being subject to tax abatement? Yes No
- 223 i. The Property being subject to a right of first refusal? Yes No
- 224 If "Yes", number of days required for notice: _____
- 225 j. The Property being subject to covenants, conditions, and restrictions of a
- 226 Homeowner's Association or subdivision restrictions? Yes No
- 227 k. Any violations of such covenants and restrictions? N/A Yes No
- 228 l. The Homeowner's Association imposing its own transfer fee and/or
- 229 initiation fee when the Property is sold? N/A Yes No
- 230 If "Yes", what is the amount? \$ _____
- 231 m. The Property being subject to a Homeowners Association fee? Yes No
- 232 If "Yes", Homeowner's Association dues are paid in full until _____ in the amount of
- 233 \$ _____ 0 payable yearly semi-annually monthly quarterly, sent to:
- 234 _____ and such includes:

Homeowner's Association/Management Company contact name, phone number, website, or email address:

[Empty box for contact information]

- 240 n. The Property being subject to a secondary Master Community Homeowners Association fee?... Yes No

If any of the answers in this section are "Yes" (except m), explain in detail or attach other documentation:

[Empty box for explanation or documentation]

247 **15. PREVIOUS INSPECTION REPORTS.**

- 248 Has Property been inspected in the last twelve (12) months? Yes No
- 249 If "Yes", a copy of inspection report(s) are available upon request.

251 **16. OTHER MATTERS. ARE YOU AWARE OF:**

- 252 a. Any of the following?
- 253 Party walls Common areas Easement Driveways Yes No
- 254 b. Any fire damage to the Property? Yes No
- 255 c. Any liens, other than mortgage(s)/deeds of trust currently on the Property? Yes No
- 256 d. Any violations of laws or regulations affecting the Property? Yes No
- 257 e. Any other conditions that may materially affect the value
- 258 or desirability of the Property? Yes No
- 259 f. Any other condition, including but not limited to financial, that may prevent
- 260 you from completing the sale of the Property? Yes No
- 261 g. Any animals or pets residing in the Property during your ownership? Yes No
- 262 h. Any general stains or pet stains to the carpet, the flooring or sub-flooring? Yes No
- 263 i. Missing keys for any exterior doors, including garage doors to the Property? Yes No
- 264 List locks without keys _____
- 265 j. Any violations of zoning, setbacks or restrictions, or non-conforming uses? Yes No
- 266 k. Any unrecorded interests affecting the Property? Yes No
- 267 l. Anything that would interfere with giving clear title to the BUYER? Yes No

SMH Initials
KCH Initials

Initials [] []
BUYER BUYER

- 268 m. Any existing or threatened legal action pertaining to the Property? Yes No
- 269 n. Any litigation or settlement pertaining to the Property? Yes No
- 270 o. Any added insulation since you have owned the Property? Yes No
- 271 p. Having replaced any appliances that remain with the Property in the
- 272 past five (5) years? Yes No
- 273 q. Any transferable warranties on the Property or any of its
- 274 components? Yes No
- 275 r. Having made any insurance or other claims pertaining to the Property
- 276 in the past five (5) years? Yes No
- 277 If "Yes", were repairs from claim(s) completed?..... N/A Yes No
- 278 s. Any use of synthetic stucco on the Property? Yes No
- 279

If any of the answers in this section are "Yes", explain in detail:

17. UTILITIES. Identify the name and phone number for utilities listed below.

Electric Company Name:	Independence Utilities	Phone #	(816)325-7880
Gas Company Name:	Spire	Phone #	(800)582-1234
Water Company Name:	Independence Utilities	Phone #	(816)325-7880
Trash Company Name:	Teds Trash	Phone #	(816)252-1594
Other:		Phone #	
Other:		Phone #	

18. ELECTRONIC SYSTEMS AND COMPONENTS.

Any technology or systems staying with the Property? N/A Yes No


If "Yes" list:

Upon Closing SELLER will provide BUYER with codes and passwords, or items will be reset to factory settings.

19. FIXTURES, EQUIPMENT AND APPLIANCES (FILL IN ALL BLANKS).

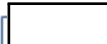
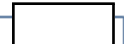
The Residential Real Estate Sale Contract, including this paragraph of the residential Seller's Disclosure and Condition of Property Addendum ("Seller's Disclosure"), not the MLS, or other promotional material, provides for what is included in the sale of the Property. Items listed in the "Additional Inclusions" or "Exclusions" in Subparagraphs 1b and 1c of the Contract supersede the Seller's Disclosure and the pre-printed list in Paragraph 1 of the Contract. If there are no "Additional Inclusions" or "Exclusions" listed, the Seller's Disclosure and the pre-printed list govern what is or is not included in this sale. If there are differences between the Seller's Disclosure and the Paragraph 1 list, the Seller's Disclosure governs. Unless modified by the Seller's Disclosure and/or the "Additional Inclusions" and/or the "Exclusions" in Paragraph 1b and/or 1c, all existing improvements on the Property (if any) and appurtenances, fixtures and equipment (which seller agrees to own free and clear), whether buried, nailed, bolted, screwed, glued or otherwise permanently attached to Property are expected to remain with Property, including, but not limited to:

- | | |
|--|--|
| Attached shelves, racks, towel bars | Fireplace grates, screens, glass doors |
| Attached lighting | Mounted entertainment brackets |
| Attached floor coverings | Plumbing equipment and fixtures |
| Bathroom vanity mirrors,
attached or hung | Storm windows, doors, screens |
| Fences (including pet systems) | Window blinds, curtains, coverings
and window mounting components |

 
SELLER SELLER

Initials

Initials

 
BUYER BUYER

322 **Fill in all blanks using one of the abbreviations listed below.**

323 **“OS” = Operating and Staying with the Property (any item that is performing its intended function).**

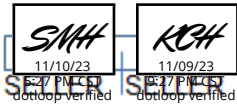
324 **“EX” = Staying with the Property but Excluded from Mechanical Repairs; cannot be an Unacceptable Condition.**

326 **“NA” = Not applicable (any item not present).**

327 **“NS” = Not staying with the Property (item should be identified as “NS” below.)**

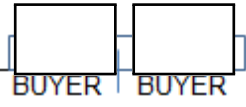
- 330 NA Air Conditioning Window Units, # _____
- 331 OS Air Conditioning Central System _____
- 332 OS Attic Fan _____
- 333 OS Ceiling Fan(s), # 3 _____
- 334 NA Central Vac and Attachments _____
- 335 NA Closet Systems _____
- 336 NA Location _____
- 337 OS Doorbell _____
- 338 NA Electric Air Cleaner or Purifier _____
- 339 NA Electric Car Charging Equipment _____
- 340 OS Exhaust Fan(s) – Baths _____
- 341 NA Fences – Invisible & Controls _____
- 342 NA Fireplace(s), # 2 _____
- 343 NA Location #1 Upstairs Location #2 Downstairs _____
- 344 EX Chimney EX Chimney _____
- 345 NA Gas Logs NA Gas Logs _____
- 346 NA Gas Starter NA Gas Starter _____
- 347 EX Heat Re-circulator NA Heat Re-circulator _____
- 348 NA Insert NA Insert _____
- 349 NA Wood Burning Stove NA Wood Burning Stove _____
- 350 NA Other _____
- 351 NA Fountain(s) _____
- 352 OS Furnace/Heat Pump/Other Heating System _____
- 353 OS Garage Door Keyless Entry _____
- 354 OS Garage Door Opener(s), # 1 _____
- 355 OS Garage Door Transmitter(s), # 1 _____
- 356 NA Gas Yard Light _____
- 357 NA Humidifier _____
- 358 NA Intercom _____
- 359 NA Jetted Tub _____
- 360 **KITCHEN APPLIANCES**
- 361 **Cooking Unit**
- 362 OS Stove/Range _____
- 363 X Elec. Gas Convection _____
- 364 OS Built-in Oven _____
- 365 X Elec. Gas Convection _____
- 366 NA Cooktop Elec. Gas _____
- 367 OS Microwave Oven _____
- 368 OS Dishwasher _____
- 369 OS Disposal _____
- 370 OS Freezer _____
- 371 OS Location Upstairs _____
- 372 OS Refrigerator (#1) _____
- 373 OS Location Upstairs _____
- 374 OS Refrigerator (#2) _____
- 375 OS Location Downstairs _____
- 376 NA Trash Compactor _____

- NS Laundry - Washer _____
- NS Laundry - Dryer _____
- X Elec. Gas _____
- MOUNTED ENTERTAINMENT EQUIPMENT**
- NS Item #1 TV Upstairs _____
- NS Item #2 TV Downstairs _____
- NS Item #3 _____
- NS Item #4 _____
- NS Item #5 _____
- NS Outside Cooking Unit _____
- NA Propane Tank _____
- NA Owned Leased _____
- NA Security System _____
- NA Owned Leased _____
- OS Smoke/Fire Detector(s), # 5 _____
- OS Shed(s), # 1 _____
- NA Spa/Hot Tub _____
- NA Spa/Sauna _____
- NA Spa Equipment _____
- NA Sprinkler System Auto Timer _____
- NA Sprinkler System Back Flow Valve _____
- NA Sprinkler System (Components & Controls) _____
- NA Statuary/Yard Art _____
- NA Swing set/Playset _____
- NA Sump Pump(s), # _____
- NA Swimming Pool (Swimming Pool Rider Attached) _____
- NA Swimming Pool Heater _____
- NA Swimming Pool Equipment _____
- NA TV Antenna/Receiver/Satellite Dish _____
- NA Owned Leased _____
- OS Water Heater(s) _____
- NA Water Softener and/or Purifier _____
- NA Owned Leased _____
- NA Boat Dock, ID # _____
- NS Camera-Surveillance Equipment _____
- NA Generator _____
- Other _____
- Other _____
- Other _____
- Other _____
- Other _____
- Other _____



Initials

Initials



377 Disclose any material information and describe any significant repairs, improvements or alterations to the Property not
378 fully revealed above. If applicable, state who did the work. Attach to this disclosure any repair estimates, reports,
379 invoices, notices or other documents describing or referring to the matters revealed herein:

380
381
382
383

384 The undersigned SELLER represents, to the best of their knowledge, the information set forth in the foregoing
385 Disclosure Statement is accurate and complete. SELLER does not intend this Disclosure Statement to be a warranty or
386 guarantee of any kind. SELLER hereby authorizes the Licensee assisting SELLER to provide this information to
387 prospective BUYER of the Property and to real estate brokers and licensees. **SELLER will promptly notify Licensee**
388 **assisting the SELLER, in writing, if any information in this disclosure changes prior to Closing, and Licensee**
389 **assisting the SELLER will promptly notify Licensee assisting the BUYER, in writing, of such changes. (SELLER**
390 **and BUYER initial and date any changes and/or attach a list of additional changes. If attached, # _____ of**
391 **pages).**

392
393 **CAREFULLY READ THE TERMS HEREOF BEFORE SIGNING. WHEN SIGNED BY ALL PARTIES, THIS**
394 **DOCUMENT BECOMES PART OF A LEGALLY BINDING CONTRACT.**
395 **IF NOT UNDERSTOOD, CONSULT AN ATTORNEY BEFORE SIGNING.**
396

397
398
399
400 *Shanne M Hackett* dotloop verified 11/10/23 5:27 PM CST QHPG-5005-BYJV-1DOB
401 **SELLER** **DATE**

400 *Kaitlin C Hackett* dotloop verified 11/09/23 9:27 PM CST 3MX3-RB2T-HF16-QLYB
401 **SELLER** **DATE**

402
403 **BUYER ACKNOWLEDGEMENT AND AGREEMENT**
404

- 405 1. I understand and agree the information in this form is limited to information of which SELLER has actual knowledge
406 and SELLER need only make an honest effort at fully revealing the information requested.
407 2. This Property is being sold to me without warranties or guaranties of any kind by SELLER, Broker(s) or licensees
408 concerning the condition or value of the Property.
409 3. I agree to verify any of the above information, and any other important information provided by SELLER or Broker(s)
410 (including any information obtained through the Multiple Listing Service) by an independent investigation of my own.
411 I have been specifically advised to have Property examined by professional inspectors.
412 4. I acknowledge neither SELLER nor Broker(s) is an expert at detecting or repairing physical defects in Property.
413 5. I specifically represent there are no important representations concerning the condition or value of Property made
414 by SELLER or Broker(s) on which I am relying except as may be fully set forth in writing and signed by them.
415

416
417
418
419 **BUYER** **DATE**

BUYER **DATE**

Approved by Legal Counsel of the Kansas City Regional Association of REALTORS® for exclusive use by its REALTOR® members. No warranty is made or implied as to the legal validity or adequacy of the Contract, or that it complies in every respect with the law or that its use is appropriate for all situations. Local law, customs and practices, and differing circumstances in each transaction may dictate that amendments to this Contract be made. Last revised 10/21. All previous versions of this document may no longer be valid. Copyright January 2023.