

MONTANA ASSOCIATION OF REALTORS®
PROPERTY DISCLOSURE STATEMENT



05/07/2026

Date: _____

Property: 4445 Banner Creek Road Helena MT 59601

Seller(s): Cory Michael Phillips

Seller Agent: Steve Youde

Concerning adverse material facts, Montana law provides that a seller agent is obligated to:

- disclose to a buyer or the buyer agent any adverse material facts that concern the property and that are known to the seller agent, except that the seller agent is not required to inspect the property or verify any statements made by the seller; and
- disclose to a buyer or the buyer agent when the seller agent has no personal knowledge of the veracity of information regarding adverse material facts that concern the property.

The Seller Agent identified above is providing the attached Owner's Property Disclosure Statement that has been completed and signed by the Seller(s) as required by Montana law. Regardless of what the Seller(s) has/have provided Seller Agent as set forth in the Owner's Property Disclosure Statement, **except as set forth below**, the Seller Agent has no personal knowledge:

- (i) about adverse material facts that concern the Property or
- (ii) regarding the veracity (accuracy) of any information regarding adverse material facts that concern the Property

Information regarding adverse material facts that concern the Property and that are known to the Seller Agent, if any, is set forth above. However, the Seller Agent is not required to inspect the Property or verify any statements made by the Seller(s). Buyer(s) is/are therefore encouraged to obtain professional advice, inspections or both of the Property and to provide for appropriate provisions in a Buy-Sell Agreement between the Buyer(s) and Seller(s) with respect to any advice, inspections or defects.

Seller Agent Signature: Steve Youde

Steve Youde
05/07/2026

Dated: _____

Buyer and Buyer Agent acknowledge receipt of this Property Disclosure Statement.

Buyer Agent: _____

Buyer Agent Signature: _____

Dated: _____

Buyer Signature: _____

Dated: _____

OWNER'S PROPERTY DISCLOSURE STATEMENT MONTANA ASSOCIATION OF REALTORS® STANDARD FORM



05/07/2026

Date: _____

The undersigned Owner is the owner of certain real property located at 4445 Banner Creek Road, in the City of Helena,
County of Lewis and Clark, Montana, which real property is legally described as:
S20, T08 N, R05 W, C.O.S. 3370859, ACRES 31.02, TRACT 250-A1, IN E2, LITTLE JENNIE #2 MS 250

(hereafter the "Property"). Owner executes this Disclosure Statement to disclose to prospective buyers all adverse material facts which concern the Property. Montana law defines an adverse material fact as a condition, malfunction, or problem that would have a materially adverse effect on the monetary value of real property, that affects the structural integrity of any improvements located on the real property, or that presents a documented health risk to occupants of the real property or would impair the health or safety of future occupants of the real property.

OWNER'S DISCLOSURE

- ☐ Owner has never occupied the Property.
☐ Owner has not occupied the Property since _____ (date).

Concerning adverse material facts, Montana law provides that the Owner is/are obligated to disclose any adverse material facts that concern the Property and that are actually known to the Owner. The Owner is not obligated to investigate the Property in preparing this Disclosure Statement. The Owner, other than having lived at and/or owned the Property, has no greater knowledge than what could be obtained by the Buyer's careful inspection.

This disclosure statement is not a warranty of any kind by the Owner, the Seller Agent, or any authorized representative of the Owner involved in the sale of the Property, and it is not a contract between the Owner and Buyer. This Disclosure Statement is not a substitute for any inspections the Buyer may wish to obtain. The Buyer is encouraged to consult their own independent inspectors to aid in the Buyer's due diligence prior to closing on the purchase of the Property.

This Disclosure Statement must be provided no later than contemporaneously with the execution of a real estate purchase contract. Unless the Buyer and Owner have otherwise agreed in writing, any contract for the purchase of the Property is not effective until 3 days after the Buyer has received this Disclosure Statement, and during that delay Buyer may withdraw or rescind any contract to purchase the Property without penalty.

The Owner declares that the Owner has prepared this Disclosure Statement and any attachments thereto based on any adverse material facts known to the Owner. Owner hereby authorizes providing a copy of this Statement to any person or entity in connection with any actual or anticipated sale of the Property. Owner further agrees to indemnify and hold any and all real estate agents involved, directly or indirectly, in the purchase and sale of the Property, harmless from all claims for damages based upon the disclosures made in this Disclosure Statement along with the failure of the Owner to disclose any adverse material facts known to the Owner.

This Disclosure Statement is considered a disclosure by the Owner only and not the Seller Agent or other authorized representative of the Seller. The Seller is not responsible for misstatements or errors in this Disclosure Statement that are based on information the Seller obtained from a reliable third-party, including a local governing agency.

_____/_____
Buyer's or Lessee's Initials

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_____/_____
Owner's Initials

- 47 Please describe any adverse material facts concerning the items listed, or other components, fixtures or matters.
48
- 49 1. APPLIANCES: (Refrigerators, Microwave, Range, Dishwasher, Garbage Disposal, Oven, Trash Compactor,
50 Freezer, Washer, Dryer)
51 _____
52 _____
53
- 54 2. COMPONENTS and BUILT-IN SYSTEMS: (Water Softener, Water Conditioners, Exhaust Fans, Central Vacuum
55 System and components, Water Heater, Washer/Dryer Hookups, Ceiling Fan, Intercoms, Remote Controls, T.V.
56 Antenna, Satellite Dish, Central sound systems, Wiring for phone, cable and internet, Security Alarms, Fire
57 Alarms, Smoke Detectors, Garage Door Openers, and Security Gates)
58 Complete Solar System Install - 2023
59 _____
60
- 61 3. ELECTRICAL SYSTEM/UTILITY CONNECTIONS: (Wiring, Outlets, Switches, Services, Shorts, Alterations,
62 Overloads, or known information concerning utility connections)
63 _____
64 _____
65
- 66 4. PLUMBING: (including Pipes, Drains, Faucets, Fixtures, Sump Pumps and Toilets)
67 a. Faucets, fixtures, etc.
68 _____
69 _____
70
- 71 b. Private Septic Systems (Adherence to Health Codes, Clogging, Backing Up, Drain Field, Septic Tanks, Holding
72 Tanks, and Cesspools)
73 No Drawings
74 _____
75
- 76 c. Septic Systems permit in compliance with existing use of Property
77 No Permit was Required
78 _____
79
- 80 Date Septic System was last pumped?
81 _____
82 _____
83
- 84 d. Public Sewer Systems (Clogging and Backing Up)
85 _____
86 _____
87
- 88 5. HEATING, VENTILATION AND AIR-CONDITIONING SYSTEMS: (Central Heating including furnaces, Central Air
89 Conditioning including compressors, Heat pumps, Electric heating systems, Solar systems, Gas Leaks,
90 Thermostats, Wall/Window AC Evaporator Coolers, Humidifiers, Propane tanks) _____
91 _____
92 _____
93
- 94 6. ADDITIONAL HEAT SOURCES: (Gas, Pellet, Wood Stoves or Fireplaces) (Compliance with Air Quality Laws,
95 Chimney Cleanliness, Chimney Fires and Adherence to Codes in Installation)
96 _____
97 _____
98
- 99 7. INSULATION: (Walls, Ceiling, Utility Bills, Vapor Barrier and Formaldehyde or Asbestos Insulation)
100 _____
101 _____

_____/_____
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Owner's Initials

8. OTHER BASIC COMPONENTS: (Interior Walls, Ceilings, Floors, Exterior Walls, Windows, Doors, Window Screens, Slabs, Driveways, Sidewalks, Fences)

9. BASEMENT: (Leakage, Flooding, Moisture or Evidence of Water or water intrusion, and Fuel Tanks)
Previous drainage issues with snow corrected by additional grading and concrete.

10. FOUNDATION: (Depth, Footings, Reinforcement, and Cracking)
Concrete Added, perimeter sealed. Some cracking present.

11. ROOF: (Rain Gutters, Leakage, Deterioration, Ice build ups and Structural Condition)
New decking and metal roof - 2023 - ice shield included.

12. WATER: (Well Production, Water Quality and Quantity, Water Rights and Abandoned Wells)
Cistern filled from stream in warmer months. This water is not safe to drink. Drinking water brought in.

a. Private well

b. Public or community water systems

13. POOLS, OUTDOOR LIVING, ANCILLARY BUILDINGS: (Window Screens, Pool, Spa, Pool/Spa Heater, Hot Tub, Sauna, Patio/Decking, Built-In Barbecue, Gazebo, Fountains, Water features, Underground Sprinklers systems and controls, Partially landscaped or un-landscaped yard, Garage, Shop, Barn, Carport)

14. NUISANCES/HAZARDOUS MATERIALS: Waste dump or disposal or landfill or gravel pit or commercial use in the vicinity of the Property, existing or proposed, which may cause smoke, smell, noise or other nuisance, annoyance or pollution, any hazardous materials or pest infestations located on the Property or in the immediate area:

15. ALTERATIONS: (whether any substantial additions or alterations have been made to the Property without a required permit)

16. ACCESS/OWNERSHIP: (If the Property is not on a public street note any Driveway Agreements, Private Easements and Legal Disputes Concerning Access; matters affecting legal ownership or title to the Property or the Seller's ability to transfer the Property):

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_____/_____
Owner's Initials

- 154 17. SOILS: Whether there are any problems with settling, soil, standing water, or drainage on the Property or in the
 155 immediate area:
 156 _____
 157 _____
 158 _____
- 159 18. HAZARD INSURANCE/DAMAGES/CLAIMS (past and present):
 160 _____
 161 _____
 162 _____
- 163 19. METHAMPHETAMINE: If the Property is inhabitable real property, the Owner represents to the best of Owner's
 164 knowledge that the Property ☐ has ☒ has not been used as a clandestine Methamphetamine drug lab and
 165 ☐ has ☒ has not been contaminated from smoke from the use of Methamphetamine. If the Property has been
 166 used as a clandestine Methamphetamine drug lab or contaminated from smoke from the use of
 167 Methamphetamine, Owner agrees to execute the Montana Association of REALTORS® "Methamphetamine
 168 Disclosure Notice" and provide any documents or other information that may be required under Montana law
 169 concerning the use of the Property as a clandestine Methamphetamine drug lab or the contamination of the
 170 Property from smoke from the use of Methamphetamine.
 171 _____
- 172 20. RADON: If the Property is inhabitable real property as defined in the Montana Radon Control Act, Owner
 173 represents that to the best of Owner's knowledge the Property ☐ has ☒ has not been tested for radon gas
 174 and/or radon progeny and the Property ☐ has ☒ has not received mitigation or treatment for the same. If the
 175 Property has been tested for radon gas and/or radon progeny, attached are any test results along with any
 176 evidence of mitigation or treatment.
 177 _____
- 178 21. LEAD-BASED PAINT: If a residential dwelling exists on the Property and was built before the year 1978, Owner
 179 ☐ has ☒ has no knowledge of lead-based paint and/or lead-based paint hazards on the Property. If Owner has
 180 knowledge of lead-based paint and/or lead-based paint hazards on the Property, attached are all pertinent reports
 181 and records concerning that knowledge.
 182 _____
- 183 22. MOLD: If the Property is inhabitable real property as defined in the Montana Mold Disclosure Act, the Owner
 184 represents to the best of Owner's knowledge that the Property ☐ has ☒ has not been tested for mold and that
 185 the Property ☐ has ☒ has not received mitigation or treatment for mold. If the Property has been tested for
 186 mold or has received mitigation or treatment for mold, attached are any documents or other information that may
 187 be required under Montana law concerning such testing, treatment or mitigation.
 188 _____
- 189 23. OTHER TESTING OR TREATMENTS: Has the Property been tested or treated for the presence of fuel or
 190 chemical storage tanks, asbestos, or contaminated soil or water:
 191 _____
 192 _____
 193 _____

194 **If any of the following items or conditions exist relative to the Property, please check the box and provide**
 195 **details below.**

- 196 1. ☐ Asbestos.
 197 2. ☐ Noxious weeds.
 198 3. ☒ Pests, rodents.
 199 4. ☐ Destructive insects such as termites, pine beetles or carpenter ants. (If the Property has been tested or
 200 treated, attach documentation.)
 201 5. ☐ Common walls, fences and driveways that may have any effect on the Property.
 202 6. ☐ Encroachments, easements, or similar matters that may affect your interest in the Property.
 203 7. ☐ Room additions, structural modifications, or other alterations or repairs made without necessary permits or
 204 HOA and HOA architectural committee permission.
 205 8. ☐ Room additions, structural modifications, or other alterations or repairs not in compliance with building
 206 codes.
 207 9. ☐ Health department or other governmental licensing, compliance or issues.

_____/_____
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_____/_____
 Owner's Initials

3. Pack Rats and Rodents

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

AuthenticSign
CMP

263 _____
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291
292 Owner certifies that the information herein is true, correct and complete to the best of the Owner's knowledge
293 and belief as of the date signed by Owner.

294
295 Owner _____ **Cory M Phillips** _____ Date _____
296  *Cory M Phillips* _____ **05/07/2026**
297 Owner _____ Date _____

_____/_____
Buyer's or Lessee's Initials

BUYER'S ACKNOWLEDGEMENT

Subject Property Address: 4445 Banner Creek Road Helena MT 59601
S20, T08 N, R05 W, C.O.S. 3370859, ACRES 31.02, TRACT 250-A1, IN E2, LITTLE JENNIE #2 MS 250

Buyer(s) understand that the foregoing disclosure statement sets forth any adverse material facts concerning the Property that are known to the Owner. **The disclosure statement does not provide any representations or warranties concerning the Property, nor does the fact this disclosure statement fails to note an adverse material fact concerning a particular feature, fixture or element imply that the same is free of defects.**

Buyer further understand that the Owner is not obligated to investigate the Property in preparing this Disclosure Statement and that the Owner, other than having lived at and/or owned the Property, has no greater knowledge than what could be obtained by the Buyer's careful inspection.

Buyer(s) is/are encouraged to obtain professional advice, inspections or both of the Property and to provide for appropriate provisions in a contract between buyer(s) and owner(s) with respect to any advice, inspections or defects. **Buyer(s) are not relying upon this property disclosure statement for buyer(s)' determination of the overall condition of the Property in lieu of other inspections, reports or advice.**

I/WE ACKNOWLEDGE RECEIPT OF A COPY OF THIS STATEMENT.

Buyer's/Lessee's Signature

Date

Buyer's/Lessee's Signature

Date

NOTE: Unless otherwise expressly stated the term "days" means calendar days and not business days. Business days are defined as all days except Sundays and Montana or federal holidays.