

MONTANA ASSOCIATION OF REALTORS® PROPERTY DISCLOSURE STATEMENT



1 Date: March 28, 2026

2
3 Property: 4190 Morgan Ave, Billings, Mt 59101

4 Seller(s): SKA Creative Solutions, LLC

5 Seller Agent: Pamela Amundsen

6
7 Concerning adverse material facts, Montana law provides that a seller agent is obligated to:


- 8
- 9 • disclose to a buyer or the buyer agent any adverse material facts that concern the property and that are
- 10 known to the seller agent, except that the seller agent is not required to inspect the property or verify any
- 11 statements made by the seller; and
- 12 • disclose to a buyer or the buyer agent when the seller agent has no personal knowledge of the veracity of
- 13 information regarding adverse material facts that concern the property.

14
15 The Seller Agent identified above is providing the attached Owner's Property Disclosure Statement that has been
16 completed and signed by the Seller(s) as required by Montana law. Regardless of what the Seller(s) has/have
17 provided Seller Agent as set forth in the Owner's Property Disclosure Statement, **except as set forth below**, the
18 Seller Agent has no personal knowledge:

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

22 _____
23 _____
24 _____
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28
29 Information regarding adverse material facts that concern the Property and that are known to the Seller Agent, if any,
30 is set forth above. However, the Seller Agent is not required to inspect the Property or verify any statements made by
31 the Seller(s). Buyer(s) is/are therefore encouraged to obtain professional advice, inspections or both of the Property
32 and to provide for appropriate provisions in a Buy-Sell Agreement between the Buyer(s) and Seller(s) with respect to
33 any advice, inspections or defects.

34
35 Seller Agent Signature:  _____
36 **Pamela Amundsen**

37 Dated: 03/28/2026 _____

38
39 Buyer and Buyer Agent acknowledge receipt of this Property Disclosure Statement.

40
41 Buyer Agent: _____

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43 Buyer Agent Signature: _____

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45 Dated: _____

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47 Buyer Signature: _____

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49 Dated: _____

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



1 Date: March 28, 2026

2
3 The undersigned Owner is the owner of certain real property located at 4190 Morgan Ave
4 _____, in the City of Billings,
5 County of Yellowstone, Montana, which real property is legally described as:
6 TREASURE VALLEY SUBD, S09, T01 S, R26 E, BLOCK 3, Lot 13 - 14
7 _____
8 _____
9 _____

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

OWNER'S DISCLOSURE

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19 Owner has never occupied the Property.
20 Owner has not occupied the Property since _____ (date).

21
22 Concerning adverse material facts, Montana law provides that the Owner is/are obligated to disclose any adverse
23 material facts that concern the Property and that are actually known to the Owner. The Owner is not obligated to
24 investigate the Property in preparing this Disclosure Statement. The Owner, other than having lived at and/or owned
25 the Property, has no greater knowledge than what could be obtained by the Buyer's careful inspection.

26
27 **This disclosure statement is not a warranty of any kind by the Owner, the Seller Agent, or any authorized**
28 **representative of the Owner involved in the sale of the Property, and it is not a contract between the Owner**
29 **and Buyer. This Disclosure Statement is not a substitute for any inspections the Buyer may wish to obtain.**
30 The Buyer is encouraged to consult their own independent inspectors to aid in the Buyer's due diligence prior to
31 closing on the purchase of the Property.

32
33 This Disclosure Statement must be provided no later than contemporaneously with the execution of a real estate
34 purchase contract. Unless the Buyer and Owner have otherwise agreed in writing, any contract for the purchase of
35 the Property is not effective until 3 days after the Buyer has received this Disclosure Statement, and during that delay
36 Buyer may withdraw or rescind any contract to purchase the Property without penalty.

37
38 The Owner declares that the Owner has prepared this Disclosure Statement and any attachments thereto based on
39 any adverse material facts known to the Owner. Owner hereby authorizes providing a copy of this Statement to any
40 person or entity in connection with any actual or anticipated sale of the Property. Owner further agrees to indemnify
41 and hold any and all real estate agents involved, directly or indirectly, in the purchase and sale of the Property,
42 harmless from all claims for damages based upon the disclosures made in this Disclosure Statement along with the
43 failure of the Owner to disclose any adverse material facts known to the Owner.

44
45 This Disclosure Statement is considered a disclosure by the Owner only and not the Seller Agent or other authorized
46 representative of the Seller. The Seller is not responsible for misstatements or errors in this Disclosure Statement
47 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 Property Disclosure Statement, May 2025
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 / _____
Owner's Initials

48 Please describe any adverse material facts concerning the items listed, or other components, fixtures or matters.

49

50 1. APPLIANCES: (Refrigerators, Microwave, Range, Dishwasher, Garbage Disposal, Oven, Trash Compactor,
51 Freezer, Washer, Dryer)

52 Refrigerator, Range, Microwave, Dishwasher, Garbage disposal

53

54

55 2. COMPONENTS and BUILT-IN SYSTEMS: (Water Softener, Water Conditioners, Exhaust Fans, Central Vacuum
56 System and components, Water Heater, Washer/Dryer Hookups, Ceiling Fan, Intercoms, Remote Controls, T.V.
57 Antenna, Satellite Dish, Central sound systems, Wiring for phone, cable and internet, Security Alarms, Fire
58 Alarms, Smoke Detectors, Garage Door Openers, and Security Gates)

59 New HVAC furnace & added AC, newer water heater, new garage door operator, doorbell security camera, smoke alarm, washer/dryer hook ups

60

61

62 3. ELECTRICAL SYSTEM/UTILITY CONNECTIONS: (Wiring, Outlets, Switches, Services, Shorts, Alterations,
63 Overloads, or known information concerning utility connections)

64 All new electrical wiring, outlets, lights and switches

65

66

67 4. PLUMBING: (including Pipes, Drains, Faucets, Fixtures, Sump Pumps and Toilets)

68 a. Faucets, fixtures, etc.

69 New sewer line from house to alley, all new plumbing lines, pipes, drains faucets & fixtures, new toilets

70

71

72 b. Private Septic Systems (Adherence to Health Codes, Clogging, Backing Up, Drain Field, Septic Tanks, Holding
73 Tanks, and Cesspools)

74

75

76

77 c. Septic Systems permit in compliance with existing use of Property

78

79

80

81 Date Septic System was last pumped?

82

83

84

85 d. Public Sewer Systems (Clogging and Backing Up)

86

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89 5. HEATING, VENTILATION AND AIR-CONDITIONING SYSTEMS: (Central Heating including furnaces, Central Air
90 Conditioning including compressors, Heat pumps, Electric heating systems, Solar systems, Gas Leaks,
91 Thermostats, Wall/Window AC Evaporator Coolers, Humidifiers, Propane tanks)

92 New Furnace, new added central air with new thermostat & new bathroom fans

93

94


95 6. ADDITIONAL HEAT SOURCES: (Gas, Pellet, Wood Stoves or Fireplaces) (Compliance with Air Quality Laws,
96 Chimney Cleanliness, Chimney Fires and Adherence to Codes in Installation)

97 Wood burning stove in 2 car garage

98

99

_____/_____
Buyer's or Lessee's Initials

 SA / _____
Owner's Initials

- 1 7. INSULATION: (Walls, Ceiling, Utility Bills, Vapor Barrier and Formaldehyde or Asbestos Insulation)
- 2 New drywall throughout, some new insulation

- 3
- 4
- 5 8. OTHER BASIC COMPONENTS: (Interior Walls, Ceilings, Floors, Exterior Walls, Windows, Doors, Window
- 6 Screens, Slabs, Driveways, Sidewalks, Fences)
- 7 All new flooring, new doors (interior and exterior), newer windows/screens, new cabinets & hardware, new quartz countetops

- 8
- 9
- 10 9. BASEMENT: (Leakage, Flooding, Moisture or Evidence of Water or water intrusion, and Fuel Tanks)
- 11 N/A

- 12
- 13
- 14 10. FOUNDATION: (Depth, Footings, Reinforcement, and Cracking)
- 15 Some reinforced footings

- 16
- 17
- 18 11. ROOF: (Rain Gutters, Leakage, Deterioration, Ice build ups and Structural Condition)
- 19 Ridge vents added to roof & new gutters, some soffit and fascia replaced
- 20 Newer roof (last 7 years)

- 21
- 22 12. WATER: (Well Production, Water Quality and Quantity, Water Rights and Abandoned Wells)
- 23 Well on property previously used for irrigation (untested)

- 24
- 25
- 26 a. Private well
- 27 (well on property- untested)

- 28
- 29
- 30 b. Public or community water systems


- 31
- 32
- 33
- 34 13. POOLS, OUTDOOR LIVING, ANCILLARY BUILDINGS: (Window Screens, Pool, Spa, Pool/Spa Heater, Hot Tub,
- 35 Sauna, Patio/Decking, Built-In Barbecue, Gazebo, Fountains, Water features, Underground Sprinklers systems
- 36 and controls. Partially landscaped or un-landscaped yard, Garage, Shop, Barn, Carport)
- 37 new sod in front & back yards, new landscape & maple tree planted, yard scape lighting added, tennis patio, 2 car garage, wood shed, dog
- 38 kennel

- 39
- 40 14. NUISANCES/HAZARDOUS MATERIALS: Waste dump or disposal or landfill or gravel pit or commercial use in
- 41 the vicinity of the Property, existing or proposed, which may cause smoke, smell, noise or other nuisance,
- 42 annoyance or pollution, any hazardous materials or pest infestations located on the Property or in the immediate
- 43 area:
- 44
- 45 Used motor oil stored in barrel at alley beside garage

- 46
- 47 15. ALTERATIONS: (whether any substantial additions or alterations have been made to the Property without a
- 48 required permit)

- 49
- 50
- 51 16. ACCESS/OWNERSHIP: (If the Property is not on a public street note any Driveway Agreements, Private
- 52 Easements and Legal Disputes Concerning Access; matters affecting legal ownership or title to the Property or
- 53 the Seller's ability to transfer the Property):
- 54
- 55
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_____/_____
Buyer's or Lessee's Initials

 / _____
Owner's Initials

57 17. SOILS: Whether there are any problems with settling, soil, standing water, or drainage on the Property or in the
58 immediate area:
59 _____
60 _____

61
62 18. HAZARD INSURANCE/DAMAGES/CLAIMS (past and present):
63 _____
64 _____
65 _____

66 19. METHAMPHETAMINE/FENTANYL: If the Property is inhabitable real property, the Owner represents to the best
67 of Owner's knowledge that the Property has has not been used as a clandestine methamphetamine or
68 fentanyl drug lab and has has not been contaminated from the consumption of methamphetamine or or
69 fentanyl. If the Property has been used as a clandestine methamphetamine or or fentanyl drug lab or
70 contaminated from the consumption of methamphetamine or fentanyl, Owner agrees to execute the Montana
71 Association of REALTORS® "Methamphetamine/Fentanyl Disclosure Notice" and provide any documents or other
72 information that may be required under Montana law concerning the use of the Property as a clandestine
73 methamphetamine or fentanyl drug lab or the contamination of the Property from the consumption of
74 methamphetamine or fentanyl.
75

76 20. RADON: If the Property is inhabitable real property as defined in the Montana Radon Control Act, Owner
77 represents that to the best of Owner's knowledge the Property has has not been tested for radon gas
78 and/or radon progeny and the Property has has not received mitigation or treatment for the same. If the
79 Property has been tested for radon gas and/or radon progeny, attached are any test results along with any
80 evidence of mitigation or treatment.
81

82 21. LEAD-BASED PAINT: If a residential dwelling exists on the Property and was built before the year 1978, Owner
83 has has no knowledge of lead-based paint and/or lead-based paint hazards on the Property. If Owner has
84 knowledge of lead-based paint and/or lead-based paint hazards on the Property, attached are all pertinent reports
85 and records concerning that knowledge.
86

87 22. MOLD: If the Property is inhabitable real property as defined in the Montana Mold Disclosure Act, the Owner
88 represents to the best of Owner's knowledge that the Property has has not been tested for mold and that
89 the Property has has not received mitigation or treatment for mold. If the Property has been tested for
90 mold or has received mitigation or treatment for mold, attached are any documents or other information that may
91 be required under Montana law concerning such testing, treatment or mitigation.
92

93 23. OTHER TESTING OR TREATMENTS: Has the Property been tested or treated for the presence of fuel or
94 chemical storage tanks, asbestos, or contaminated soil or water:
95 _____
96 _____
97 _____

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

- 100 1. Asbestos.
- 101 2. Noxious weeds.
- 102 3. Pests, rodents.
- 103 4. Destructive insects such as termites, pine beetles or carpenter ants. (If the Property has been tested or
- 104 treated, attach documentation.)
- 105 5. Common walls, fences and driveways that may have any effect on the Property.
- 106 6. Encroachments, easements, or similar matters that may affect your interest in the Property.
- 107 7. Room additions, structural modifications, or other alterations or repairs made without necessary permits or
- 108 HOA and HOA architectural committee permission.
- 109 8. Room additions, structural modifications, or other alterations or repairs not in compliance with building
- 110 codes.
- 111 9. Health department or other governmental licensing, compliance or issues.



_____/_____
Buyer's or Lessee's Initials

Owner's Initials

- 112 10. Landfill (compacted or otherwise) on the Property or any portion thereof.
- 113 11. Location in the floodplain, shoreline master plan, wetland or other environmentally sensitive area or work
- 114 conducted by Seller in or around any natural bodies of water.
- 115 12. Settling, slippage, sliding or other soil problems.
- 116 13. Flooding, draining, grading problems, or French drains.
- 117 14. Major damage to the Property or any of the structures from fire, earthquakes, floods, slides, etc.
- 118 15. Waste dump or disposal or landfill or commercial use in the vicinity of the Property which causes smoke,
- 119 smell, noise or other pollution.
- 120 16. Hazardous or Environmental Waste: Underground storage tanks or sump pits.
- 121 17. Neighborhood noise problems or other nuisances.
- 122 18. Violations of deed restrictions, restrictive covenants or other such obligations.
- 123 19. Zoning or Historic District violations, non-conforming uses, violations of "setback" requirements, etc.
- 124 20. Zoning, Historic District or land use change planned or being considered by the city or county.
- 125 21. Street or utility improvement planned that may affect or be assessed against the Property.
- 126 22. Property Owner's Association obligations (dues, lawsuits, transfer fees, initiation fees, etc.).
- 127 23. Proposed increase in the tax assessment value or homeowner's association dues for the Property.
- 128 24. "Common area" problems.
- 129 25. Tenant problems, defaults or other tenant issues.
- 130 26. Notices of abatement or citations against the Property.
- 131 27. Lawsuits or legal proceedings (including foreclosures and bankruptcies) affecting or threatening the
- 132 Property.
- 133 28. Airport affected area.
- 134 29. Pet damage
- 135 30. Property leases including post-closing short-term rental obligations, crop share agreements, mineral leases
- 136 or reservations.
- 137 31. Other matters as set forth below including environmental issues, structural system issues, mechanical
- 138 issues, legal issues, physical issues, or others not listed above of which the Seller has actual knowledge
- 139 concerning the Property.

140
141 Additional details:

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Buyer's or Lessee's Initials

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Owner's Initials

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

198 Authentisign

199 Owner Susan Amundsen Date 03/30/2026

200 **SKA Creative Solutions, LLC**

201 Owner _____ Date _____

_____/_____
Buyer's or Lessee's Initials

BUYER'S ACKNOWLEDGEMENT

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Subject Property Address: **4190 Morgan Ave, Billings, Mt. 59101**

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