



Document 2026 GW138

Book 2026 Page 138 Type 43 001 Pages 10

Date 1/13/2026 Time 1:38:48PM

Rec Amt \$.00

BRANDY MACUMBER, COUNTY RECORDER  
MADISON COUNTY IOWA

**REAL ESTATE TRANSFER - GROUNDWATER HAZARD STATEMENT  
TO BE COMPLETED BY TRANSFEROR**

If the transaction is exempt from filing a declaration of value pursuant to Iowa Code 428A.1(2), **STOP HERE**. Pursuant to Iowa Code section 558.69(1), when no declaration of value is submitted during a transaction, you are not required to submit a groundwater hazard statement or include the statutory language in Iowa Code section 558.69(8A). Please consult your realtor or legal counsel for further advice, including on whether a declaration of value is required. The Department provides this information for statutory reference only.

Instructions for this document can be found at:

<https://www.iowadnr.gov/Portals/idnr/uploads/forms/5420960%20Instructions.pdf>

Attachment 1, if required, can be found at: <https://www.iowadnr.gov/Portals/idnr/uploads/forms/5420960a.pdf>

**TRANSFEROR:**

Name: NAF Cash, LLC

Address: 41050 W 11 Mile Road, Suite 200, Novi, MI 48375

**TRANSFeree:**

Name: Jennifer Crowl

Address: 2325 Carver Road, Winterset, IA 50273

**Address of Property Transferred:**

2325 Carver Road, Winterset, Iowa 50273

**Legal Description of Property: (Attach if necessary)**

Parcel "A" located in the Northeast Quarter (¼) of the Northwest Quarter (¼) of Section Twelve (12), Township Seventy-five (75) North, Range Twenty-eight (28) West of the 5th Principal Meridian, Madison County, Iowa, containing 3.000 acres, as shown in Plat of Survey filed in Book 2, Page 437 on January 21, 1994, in the Office of the Recorder of Madison County, Iowa.

**1. Wells (check one)**

- No Condition - There are no known wells situated on this property.
- Condition Present - There is a well or wells situated on this property. The type(s), location(s) and legal status are stated below or set forth on an attached separate sheet, as necessary. **See Section B on Page 3.**

**2. Solid Waste Disposal (check one)**

- No Condition - There is no known solid waste disposal site on this property.
- Condition Present - There is a solid waste disposal site on this property and information related thereto is provided in Attachment #1, attached to this document.

**3. Hazardous Wastes (check one)**

- No Condition - There is no known hazardous waste on this property.
- Condition Present - There is hazardous waste on this property and information related thereto is provided in Attachment #1, attached to this document.

**4. Underground Storage Tanks (check one)**

- No Condition - There are no known underground storage tanks on this property. (Note exclusions such as small farm and residential motor fuel tanks, most heating oil tanks, cisterns and septic tanks, in instructions.)
- Condition Present - There is an underground storage tank on this property. The type(s), size(s) and any known substance(s) contained are listed below or on an attached separate sheet, as necessary.

**5. Private Burial Site (check one)**

- No Condition - There are no known private burial sites on this property.
- Condition Present - There is a private burial site on this property. The location(s) of the site(s) and known identifying information of the decedent(s) is stated below or on an attached separate sheet, as necessary.

**6. Private Sewage Disposal System (check one)**

- No Condition - All buildings on this property are served by a public or semi-public sewage disposal system.
- No Condition - This transaction does not involve the transfer of any building which has or is required by law to have a sewage disposal system.
- Condition Present - There is a building served by private sewage disposal system on this property or a building without any lawful sewage disposal system. A certified inspector's report is attached which documents the condition of the private sewage disposal system and whether any modifications are required to conform to standards adopted by the Department of Natural Resources. A certified inspection report must be accompanied by this form when recording.
- Condition Present - There is a building served by private sewage disposal system on this property. Weather or other temporary physical conditions prevent the certified inspection of the private sewage disposal system from being conducted. The buyer has executed a binding acknowledgment with the county board of health to conduct a certified inspection of the private sewage disposal system at the earliest practicable time and to be responsible for any required modifications to the private sewage disposal system as identified by the certified inspection. A copy of the binding acknowledgment is attached to this form.
- Condition Present - There is a building served by private sewage disposal system on this property. The system is failing to ensure effective wastewater treatment or is otherwise improperly functioning, and the buyer has executed a binding acknowledgment with the county board of health to install a new private sewage disposal system on this property within an agreed upon time period. A copy of the binding acknowledgment is provided with this form.
- Condition Present - There is a building served by private sewage disposal system on this property. The building to which the sewage disposal system is connected will be demolished without being occupied. The buyer has executed a binding acknowledgment with the county board of health to demolish the building within an agreed upon time period. A copy of the binding acknowledgment is provided with this form. [Exemption #7]
- Condition Present - There is a building served by private sewage disposal system on this property. This property is exempt from the private sewage disposal inspection requirements pursuant to the following Exemption [Note: for exemption #7 use prior check box]:  
\_\_\_\_\_
- Condition Present - There is a building served by private sewage disposal system on this property. The private sewage disposal system has been installed within the past two years pursuant to permit number:  
\_\_\_\_\_

Review the following two directions carefully:

- A. If you selected a box stating "No Condition" for every numbered section above, **STOP HERE**. Do not submit this form. Instead, pursuant to Iowa Code section 558.69(8A), you must include the following language on the first page of the recorded deed, instrument, or other writing:

"There is no known private burial site, well, solid waste disposal site, underground storage tank, hazardous waste, or private sewage disposal system on the property as described in Iowa Code section 558.69, and therefore the transaction is exempt from the requirement to submit a groundwater hazard statement."

Please consult your realtor or legal counsel for further advice on this exemption. By law, the owner of the property is responsible for the accuracy of this statement, and the Department provides this information for statutory reference only.

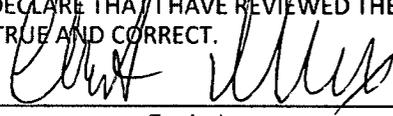
- B. If you checked any box stating "Condition Present" for any of the numbered sections above, continue below. You must complete this form, including providing all required information, and you must submit this form to the county recorder's office with declaration of value.

Information required by statements checked above should be provided here or on separate sheets attached hereto:

One Well - #2223239, concrete, located in S12-T75-R28 Latitude: 41.313107; Longitude: 94.024407

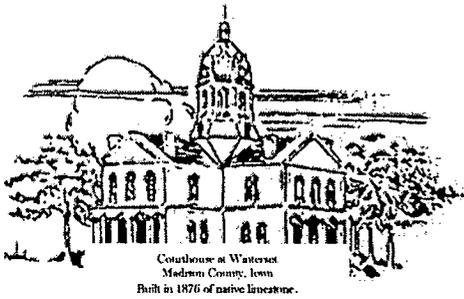
I HEREBY DECLARE THAT I HAVE REVIEWED THE INSTRUCTIONS FOR THIS FORM AND THAT THE INFORMATION STATED ABOVE IS TRUE AND CORRECT.

Signature: \_\_\_\_\_



(Transferor)

Telephone No.: (661) 200-8383



**Madison County**  
**Office of Zoning and Environmental Health**

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**Ryan Hobart, Zoning Administrator**  
**Andrew Hornback, Environmental Health Officer**  
Phone: 515-462-2636, Fax: 515-462-5002

June 24, 2025

Chad & Stacie Carter  
2325 Carver Rd.  
Winterset, IA 50273

Dear Mr. & Mrs. Carter,

According to the Time of Transfer inspection report TOT# 16107 the private onsite wastewater treatment system serving 2325 Carver Rd Winterset IA, meets the requirements of Iowa Administrative Code 567 chapter 69.

If you have any questions, please contact my office.

Sincerely,

A handwritten signature in black ink that reads "Andrew Hornback". The signature is written in a cursive style.

Andrew Hornback, Environmental Health Officer  
Madison County Environmental Health & Zoning

## TIME OF TRANSFER INSPECTION TOT# 16107 SETH BROWN CERT # 13190

### Site Information

Parcel Description: **56011124200100**

Address: **2325 Carver Rd, Winterset, IA 50273**

County: **Madison**

### Owner Information

Property is owned by a business: **No**

Business Name:

Owner Name: **Chad & Stacie Carter**

Email Address: **chad.carter@stalkergm.com**

Address: **2325 Carver Rd, Winterset, IA 50273**

Phone No: **515-802-6277**

### Additional Contact Information

Name	Email Address	Affiliate Type
<b>Kyle Kuhns</b>	<b>kyle@centralsmhomes.com</b>	<b>Realtor</b>

### Site related information

No Of Bedrooms: **3**

Inspection Date: **06/24/2025**

Facility Type: **Residential**

Currently Occupied: **No**

Last Occupied:

System Installation Date: **06/10/2015**

Permit issued by County: **Yes**

Permit Number: **029-15**

All plumbing fixtures enter septic system: **Yes**

County contacted for records: **Yes**

Property Information Comments:

### Primary Treatment

#### Tank 1

Tank Name: **Tank 1**

Type: **Septic Tank**

Tank Size (Gal): **1500/500**

Tank Material: **Concrete**

Tank Corrosion Type: **Slight**

Liquid Level Type: **Normal**

No. of Compartments: **3**

Pump Tank Chamber: **No**

Licensed Pumper Name: **Rogers Septic**

Date Pumped: **6/24/2025**

Meets Setback to Well: **N/A**

Well Type:

Distance To Well (Ft.):

Is Accessible: **Yes**

Lid Intact: **Yes**

Risers Intact: **Yes**

Effluent Filter Present: **Yes**

Watertight: **Yes**

Tank/Vault Pumped: **Yes**

Inlet Baffle Present: **Yes**

Outlet Baffle Present: **Yes**

Functioning as Designed: **Yes**

Tank Comments:

General Primary Treatment Comments:

#### Distribution Type

##### Pump System 1

Label: **Pump System 1**

Accessible: **Yes**

Control Box Functioning: **Yes**

Alarm(s) Present and Functioning: **Yes**

Functioning As Designed: **Yes**

##### Distribution Box 1

Label: **Distribution Box 1**

Material Type: **Plastic**

Accessible: **Yes**

Box Opened: **Yes**

Baffle Present: **Yes**

Speed Levelers Present: **Yes**

Watertight: **Yes**

Functioning As Designed: **Yes**

General Distribution System Comments :

#### Secondary Treatment

##### Lateral Field1

Distribution Type: **Distribution Box**

Material Type: **Leaching Chamber**

Trench Width: **36**

Lines: **4**

Total Length of Absorption Line: **368**

System Hydraulic Loaded: **Yes**

Gallons Loaded: **300**

Meets Setback to Well: **N/A**

Well Type:

Distance To Well (Ft.):

Lateral Lines Probed: **Yes**

Saturation or Ponding Present: **No**

Grass Cover Present: **Yes**

Lateral Lines Equal Length: **Yes**

System Located on Owner Property: **Yes**

Easement Present: **N/A**

Functioning as Designed: **Yes**

Comments:

General Secondary Treatment Comments:

#### Narrative Report

TOT Inspection Report Overall Narrative Comments: **County map appears to be different from what is there. See attached drawing.**

**All wastewater goes to septic. 1500/500 gallon watertight concrete septic/pump tank in working condition with slight deterioration. Accessible by inlet and outlet risers and lids to ground surface. Riser and lid to ground surface over pump**

**tank. Inlet and outlet baffles present, outlet effluent filter present. 3 compartment tank. Pump and float present and in working condition. Alarm panel(located at tank) and float present and in working condition both visually and audibly. Pumps up to distribution box. Plastic watertight distribution box in working condition. Baffle and speed levelers present. Hydraulic load tested(via pump) 4x92 equaling 368 ft of 36" chambers with 300 gallons. Each lateral took water and probed dry and clean.**



IOWA DEPARTMENT OF NATURAL RESOURCES

GOVERNOR KIM REYNOLDS  
LT. GOVERNOR CHRIS COURNOYER

DIRECTOR KAYLA LYON

## TIME OF TRANSFER INSPECTION TOT# 16107 SETH BROWN CERT # 13190

Owner Name: Chad & Stacie Carter

Address: 2325 Carver Rd , Winterset , IA 50273

County: Madison

Inspection Date: 06/24/2025

Submitted Date: 6/24/2025

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58011242001000



Permit # 029-15  
Inspection 6/10/15  
2325 Carver Rd

