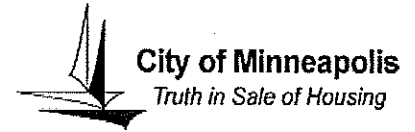


Truth in Sale of Housing Disclosure Report

NOTICE - Read Entire Report Carefully. This is not a Buyer's Inspection!

Address: 3125 East Lake Calhoun Pkwy Minneapolis, MN



Current Owner Name: Riverwood Bank C/O Steve Westmark
Business: Bank

Contact: Riverwood Bank C/O Steve Westmark
Business/Relationship: Bank

Owner Address: 3622 County Rd 101
Wayzata, MN 55391

Work/Business: 952-475-9555

I declare to the best of my knowledge the following information:

This property has had environmental testing, removal, or remediation of environmental contamination by the United States Environmental Protection Agency, Minnesota Pollution Control Agency, other governmental agency, or under the direction of such agency: Yes / No

If yes, the seller shall provide the testing, removal, or remediation results to the buyer.

Water Damage to Property: flood damage sewer backup water seepage

Please Describe:

Age of Roof: _____ **Condition of Roof:** Poor Fair Good Excellent **Currently Leaking:** Yes / No **Patched:** Yes / No

Signature of Owner: (Report Not Valid Without Signature)

Date:

***** SEE ATTACHED PAGES FOR IMPORTANT CONSUMER INFORMATION *****

THERE ARE REQUIRED REPAIR/REPLACE ITEMS NOTED IN THIS REPORT.

Observed Number of Units: 1

City Reference as: 1

Building Type: Single Family Home

Present Occupancy: Conforming

Zoning: R1A - Single Family District('99)

Housing Orders: No

Condemnation Status: NA

Reason: NA

1. This report offers a limited overview of the building components and fixtures and is not technically extensive. Prospective buyers may want to seek additional opinions from various experts in the inspections field prior to purchase. This report is not a warranty or guarantee, expressed or implied, by the City of Minneapolis or by the evaluator or of any building component or fixture. Further, the buyer may want to seek additional information regarding any open permits. For 1st time condominium units, this report includes only those items located within the residential units. The Professional Opinion covers those items in the common areas of the building.
2. The buyer must repair all items marked Repair/Replace, unless the seller agrees to do the repairs. The seller is not required to complete the RR's if the property does not sell. All required Repair/Replace items are enforceable by Minneapolis Ordinance Chapter 248 and/or 250. All other items will not be used by the Inspections Division as a basis for enforcing Minneapolis ordinances.
3. The ordinance requires that no person shall exhibit or show a dwelling for sale without first having obtained an official Evaluation Report and places the responsibility on the seller or agent to make sure that this report (and in the case of 1st time condo conversions, the Professional Opinion,) is publicly displayed on the premises at all times when the house is shown to prospective buyers. Also, the seller or agent must give a copy of this report (and Professional Opinion for 1st time condo conversions) to the buyer prior to the signing of a Purchase Agreement, or as otherwise required in Minneapolis Ordinance Chapter 248 and/or 250.
4. This report covers only those items listed on the form. The evaluator is not required to ignite the heating plant, use a ladder to observe the condition of the roofing, evaluate inaccessible or concealed areas or disassemble items. This report does not address formaldehyde, lead paint, any airborne gasses (including radon), asbestos, wood stoves, fireplaces or air conditioners. Gas inserts in fireplaces WILL be evaluated.
5. This report is not an FHA, VA or Section 8 inspection. This report is not a code compliance inspection. It is not an appraisal. This report may be based upon different standards than the lender, FHA or VA.
6. The seller is required to provide the disclosure information in the box above. If this is not filled out, buyers are advised to request the seller to do so.
7. This report is valid for two years from the date of issue and only for the owner named on the report. It is required for all single-family homes, duplexes, townhouses or 1st time condominium conversions offered for sale.
8. **Any questions** regarding this report should be directed to the evaluator whose name and phone number appear below.
Any complaints regarding this report should be directed to Truth in Housing at (612) 673-5840, Minneapolis Inspections Division, 250 South 4th Street #300, Minneapolis, MN 55415.

I hereby certify that this report is made in compliance with the Minneapolis Code of Ordinances, Chapter 248, and that I utilized care and diligence reasonable and ordinary for one meeting the Certification Standards. The report covers only those problems listed and reasonably visible at the time of my evaluation and does not warrant future useful life of any house component or fixture. I have included all required information pages with this report.

Evaluator Name: Dan Solberg

Phone: 651-641-0641

Evaluation Date: 6/16/2010

Signature: Dan Solberg

Evaluation #: 20103883

Truth in Sale of Housing Disclosure Report

Address: 3125 East Lake Calhoun Pkwy Minneapolis, MN



EVALUATION CODES:

M :=Meets Minimum Requirements C :=Comments NA :=Not Applicable/Does Not Apply B :=Below Minimum Requirements SC :=Suggested Correction
RRE :=Repair/Replace, Evaluator Verification Required RRP :=Repair/Replace, Permit/City Inspector Required LIC :=Safety Check, Licensed Contractor Required

Each item may have more than one code. Items marked "RRE" or "RRP" indicate that the item must be repaired or replaced within 90 days of closing. Items marked "LIC" require a licensed contractor to evaluate the safety of the item and may or may not require a repair. Buyer must sign acknowledgment of responsibility agreement unless a Certificate of Approval (COA) has been issued to seller. If the house doesn't sell, the seller does not have to do the repairs. See attached handout on the "MOST COMMON REPAIRS".

Basement

1. Basement Stairs/Railings
B, Below Minimum Requirements: - Stairway headroom is less than 6' 8". (B)
2. Basement Floors
C, Other Comment: - Basement floor is mostly finished & many areas are not visible. (C)
3. Foundation Walls
C, Other Comment: - Finished areas, most walls are not visible. (C)
4. Evidence of Dampness or Staining
C, Other Comment: - No evidence of dampness or staining. (C)
5. First Floor, Floor System
M, Meets Minimum Requirements
6. Columns & Beams
M, Meets Minimum Requirements
7. Basement Sleeping Rooms
C, Other Comment: - There are no basement bedrooms. (C)
8. Basement Plumbing Fixtures
M, Meets Minimum Requirements
9. Sump Pumps
NA, Not Applicable/Does Not Apply
10. Smoke Detectors / CO Detectors
M, Meets Minimum Requirements
11. Basement Electrical Outlets/Fixtures
SC, Suggested Correction: - Missing junction box cover in cedar closet. (SC)

Electric

Amps:200

Volts:115/230

12. Electrical service installation
RRE, Repair/Replace: - No ground jumper at water meter. (RRE)
13. Separate 20-amp Kitchen Circuit indexed at Service Panel
M, Meets Minimum Requirements
14. Separate 20-amp Laundry Circuit indexed at Service Panel
M, Meets Minimum Requirements

Truth in Sale of Housing Disclosure Report

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Plumbing

- 15. Floor Drains
M, Meets Minimum Requirements
- 16. Drain, Waste & Vent Piping
M, Meets Minimum Requirements
- 17. Water Supply Piping
M, Meets Minimum Requirements
- 18. Gas Piping
M, Meets Minimum Requirements
- 19. Copper Water Line Visible on the Street Side of Water Meter
M, Meets Minimum Requirements

Water heater

- 20. Water Heater & Installation
M, Meets Minimum Requirements
- 21. Water Heater Venting
M, Meets Minimum Requirements

Water heater (#2)

- 20. Water Heater & Installation
M, Meets Minimum Requirements
- 21. Water Heater Venting
M, Meets Minimum Requirements

Heating

HeatingFuel:Gas

HeatingType:Hot water

- 22. Heating Plant Viewed in Operation
M, Meets Minimum Requirements
- 23. Heating Plant & Installation
M, Meets Minimum Requirements
- 24. Heating Plant Combustion Venting
M, Meets Minimum Requirements
- 25. Incinerator / Abandoned Oil Tanks / Misc Gas Fixtures
M, Meets Minimum Requirements

Truth in Sale of Housing Disclosure Report

Address: 3125 East Lake Calhoun Pkwy Minneapolis, MN



City of Minneapolis
Truth in Sale of Housing

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Required

Heating (Garage)

HeatingFuel:Gas

HeatingType:Space Heater

- 22. Heating Plant Viewed in Operation
M, Meets Minimum Requirements
- 23. Heating Plant & Installation
M, Meets Minimum Requirements
- 24. Heating Plant Combustion Venting
M, Meets Minimum Requirements
- 25. Incinerator / Abandoned Oil Tanks / Misc Gas Fixtures
NA, Not Applicable/Does Not Apply

Heating (Level 3)

HeatingFuel:Gas

HeatingType:Forced air

- 22. Heating Plant Viewed in Operation
M, Meets Minimum Requirements
- 23. Heating Plant & Installation
M, Meets Minimum Requirements
- 24. Heating Plant Combustion Venting
M, Meets Minimum Requirements
- 25. Incinerator / Abandoned Oil Tanks / Misc Gas Fixtures
RRE, Repair/Replace: - 2nd level gas fireplace not viewed operating. Return trip by evaluator. (RRE)

Laundry

- 26. Gas Piping
M, Meets Minimum Requirements
- 27. Dryer Venting
M, Meets Minimum Requirements
- 28. Plumbing Fixtures
M, Meets Minimum Requirements

Truth in Sale of Housing Disclosure Report

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Kitchen

- 29. Walls and Ceiling Components
 - M, Meets Minimum Requirements
- 30. Evidence of Dampness or Staining
 - M, Meets Minimum Requirements
- 31. Floor Condition
 - M, Meets Minimum Requirements
- 32. Window Size & Openable Area
 - M, Meets Minimum Requirements
- 33. Window & Door Condition/Mechanical Venting
 - M, Meets Minimum Requirements
- 34. Electrical Outlets/Fixtures
 - M, Meets Minimum Requirements
- 35. Plumbing Fixtures
 - M, Meets Minimum Requirements
- 36. Water Flow
 - M, Meets Minimum Requirements
- 37. Gas Piping
 - M, Meets Minimum Requirements

Dining Room/Living Room

- 38. Walls and Ceiling Components
 - M, Meets Minimum Requirements
- 39. Evidence of Dampness or Staining
 - M, Meets Minimum Requirements
- 40. Floor Area & Ceiling Height
 - M, Meets Minimum Requirements
- 41. Floor Condition
 - M, Meets Minimum Requirements
- 42. Window Size & Openable Area
 - M, Meets Minimum Requirements
- 43. Window & Door Condition
 - M, Meets Minimum Requirements
- 44. Electrical Outlets/Fixtures
 - M, Meets Minimum Requirements

Truth in Sale of Housing Disclosure Report

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Bathroom (LL)

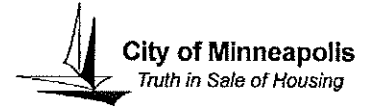
- 45. Walls & Ceiling Components
 M, Meets Minimum Requirements
- 46. Evidence of Dampness or Staining
 M, Meets Minimum Requirements
- 47. Floor Condition
 M, Meets Minimum Requirements
- 48. Window Size & Openable Area/Mechanical Vent
 M, Meets Minimum Requirements
- 49. Window & Door Condition
 M, Meets Minimum Requirements
- 50. Electrical Outlets & Fixtures
 M, Meets Minimum Requirements
- 51. Plumbing Fixtures
 M, Meets Minimum Requirements
- 52. Water Flow
 M, Meets Minimum Requirements

Bathroom (Level 1)

- 45. Walls & Ceiling Components
 M, Meets Minimum Requirements
- 46. Evidence of Dampness or Staining
 M, Meets Minimum Requirements
- 47. Floor Condition
 M, Meets Minimum Requirements
- 48. Window Size & Openable Area/Mechanical Vent
 M, Meets Minimum Requirements
- 49. Window & Door Condition
 M, Meets Minimum Requirements
- 50. Electrical Outlets & Fixtures
 M, Meets Minimum Requirements
- 51. Plumbing Fixtures
 M, Meets Minimum Requirements
- 52. Water Flow
 M, Meets Minimum Requirements

Truth in Sale of Housing Disclosure Report

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Bathroom (Level 2 N)

- 45. Walls & Ceiling Components
M, Meets Minimum Requirements
- 46. Evidence of Dampness or Staining
M, Meets Minimum Requirements
- 47. Floor Condition
M, Meets Minimum Requirements
- 48. Window Size & Openable Area/Mechanical Vent
M, Meets Minimum Requirements
- 49. Window & Door Condition
M, Meets Minimum Requirements
- 50. Electrical Outlets & Fixtures
M, Meets Minimum Requirements
- 51. Plumbing Fixtures
M, Meets Minimum Requirements
- 52. Water Flow
M, Meets Minimum Requirements

Bathroom (Level 2 S)

- 45. Walls & Ceiling Components
M, Meets Minimum Requirements
- 46. Evidence of Dampness or Staining
M, Meets Minimum Requirements
- 47. Floor Condition
M, Meets Minimum Requirements
- 48. Window Size & Openable Area/Mechanical Vent
M, Meets Minimum Requirements
- 49. Window & Door Condition
M, Meets Minimum Requirements
- 50. Electrical Outlets & Fixtures
M, Meets Minimum Requirements
- 51. Plumbing Fixtures
RRE, Repair/Replace: - Toilet not flushing. (RRE)
- 52. Water Flow
M, Meets Minimum Requirements

Truth in Sale of Housing Disclosure Report

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Bathroom (Level 3)

- 45. Walls & Ceiling Components
M, Meets Minimum Requirements
- 46. Evidence of Dampness or Staining
M, Meets Minimum Requirements
- 47. Floor Condition
M, Meets Minimum Requirements
- 48. Window Size & Openable Area/Mechanical Vent
M, Meets Minimum Requirements
- 49. Window & Door Condition
M, Meets Minimum Requirements
- 50. Electrical Outlets & Fixtures
M, Meets Minimum Requirements
- 51. Plumbing Fixtures
M, Meets Minimum Requirements
- 52. Water Flow
M, Meets Minimum Requirements

Hallways/Stairwells

- 53. Walls and Ceiling Components
M, Meets Minimum Requirements
- 54. Evidence of Dampness or Staining
M, Meets Minimum Requirements
- 55. Floor Condition
M, Meets Minimum Requirements
- 56. Window & Door Condition
M, Meets Minimum Requirements
- 57. Electrical Outlets/Fixtures
M, Meets Minimum Requirements
- 58. Stairs and Railings
M, Meets Minimum Requirements
- 59. Smoke Detectors /CO Detectors
RRE, Repair/Replace: - No Carbon Monoxide detectors within 10 feet of bedrooms. (RRE) Missing smoke detector batteries on second floor. (RRE)

Truth in Sale of Housing Disclosure Report

Address: 3125 East Lake Calhoun Pkwy Minneapolis, MN



City of Minneapolis
Truth in Sale of Housing

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Bedroom (NW)

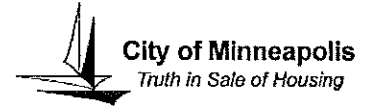
- 60. Walls and Ceiling Components
M, Meets Minimum Requirements
- 61. Evidence of Dampness or Staining
M, Meets Minimum Requirements
- 62. Floor Area & Ceiling Height
M, Meets Minimum Requirements
- 63. Floor Condition
M, Meets Minimum Requirements
- 64. Window Size & Openable Area
M, Meets Minimum Requirements
- 65. Window & Door Condition
M, Meets Minimum Requirements
- 66. Electrical Outlets/Fixtures
M, Meets Minimum Requirements

Bedroom (SW)

- 60. Walls and Ceiling Components
M, Meets Minimum Requirements
- 61. Evidence of Dampness or Staining
M, Meets Minimum Requirements
- 62. Floor Area & Ceiling Height
M, Meets Minimum Requirements
- 63. Floor Condition
M, Meets Minimum Requirements
- 64. Window Size & Openable Area
M, Meets Minimum Requirements
- 65. Window & Door Condition
M, Meets Minimum Requirements
- 66. Electrical Outlets/Fixtures
M, Meets Minimum Requirements

Truth in Sale of Housing Disclosure Report

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Required

Bedroom (S)

- 60. Walls and Ceiling Components
 - B, Below Minimum Requirements: - Peeling paint on north wall.
- 61. Evidence of Dampness or Staining
 - M, Meets Minimum Requirements
- 62. Floor Area & Ceiling Height
 - M, Meets Minimum Requirements
- 63. Floor Condition
 - M, Meets Minimum Requirements
- 64. Window Size & Openable Area
 - M, Meets Minimum Requirements
- 65. Window & Door Condition
 - M, Meets Minimum Requirements
- 66. Electrical Outlets/Fixtures
 - M, Meets Minimum Requirements

Bedroom (Level 3)

- 60. Walls and Ceiling Components
 - M, Meets Minimum Requirements
- 61. Evidence of Dampness or Staining
 - M, Meets Minimum Requirements
- 62. Floor Area & Ceiling Height
 - M, Meets Minimum Requirements
- 63. Floor Condition
 - M, Meets Minimum Requirements
- 64. Window Size & Openable Area
 - M, Meets Minimum Requirements
- 65. Window & Door Condition
 - M, Meets Minimum Requirements
- 66. Electrical Outlets/Fixtures
 - M, Meets Minimum Requirements

Truth in Sale of Housing Disclosure Report

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Porch/Sunroom/Other

- 67. Walls and Ceiling Components
M, Meets Minimum Requirements
- 68. Evidence of Dampness or Staining
M, Meets Minimum Requirements
- 69. Floor Condition, Area & Ceiling Height
M, Meets Minimum Requirements
- 70. Window & Door Condition
M, Meets Minimum Requirements
- 71. Electrical Outlets/Fixtures
M, Meets Minimum Requirements

Attic Space

InsulationType:Fiberglass

InsulationDepth:3-6

- 72. Roof Boards & Rafters / Ventilation
C, Other Comment: - Upper Attic access is screwed shut. (C) Limited view of attic areas. (C)
- 73. Evidence of Dampness or Staining
M, Meets Minimum Requirements
- 74. Electrical Outlets & Fixtures
M, Meets Minimum Requirements
- 75. Mechanical Venting
M, Meets Minimum Requirements

Truth in Sale of Housing Disclosure Report

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Exterior

76. Foundation

M, Meets Minimum Requirements

77. Basement Windows

M, Meets Minimum Requirements

78. Drainage (Grade) / Rainleaders

B, Below Minimum Requirements: - Missing/damaged gutter components. (B)

79. Exterior Walls

M, Meets Minimum Requirements

80. Doors (frames/storms/screens/deadbolt locks)

B, Below Minimum Requirements: - Damaged screen on storm doors. (B)

81. Windows (frames/storms/screens)

M, Meets Minimum Requirements

82. Stoops

M, Meets Minimum Requirements

83. Cornice & Trim

M, Meets Minimum Requirements

84. Roof Covering & Flashing

M, Meets Minimum Requirements

85. Chimney

M, Meets Minimum Requirements

86. Electrical Outlets/Fixtures

M, Meets Minimum Requirements

87. Exterior Plumbing-Backflow Prevention

M, Meets Minimum Requirements

88. Two-Family Dwelling Egress

NA, Not Applicable/Does Not Apply

Open/Unheated Porch

89. Floors

M, Meets Minimum Requirements

90. Walls

M, Meets Minimum Requirements

91. Roof/Ceiling

M, Meets Minimum Requirements

92. Doors/Screens/Windows

M, Meets Minimum Requirements

93. Electrical Outlets/Fixtures

M, Meets Minimum Requirements

Truth in Sale of Housing Disclosure Report

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City of Minneapolis
Truth in Sale of Housing

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Garage

- 94. Roof Structure & Covering
M, Meets Minimum Requirements
- 95. Wall Structure & Covering
M, Meets Minimum Requirements
- 96. Garage Doors
M, Meets Minimum Requirements
- 97. Automatic Garage Door Opener
M, Meets Minimum Requirements
- 98. Electrical Outlets/Fixtures
M, Meets Minimum Requirements

Miscellaneous

- 99. Clutter/Sanitation/Vermin
M, Meets Minimum Requirements
- 100. Other
M, Meets Minimum Requirements

Truth in Sale of Housing Disclosure Report

Address: 3125 East Lake Calhoun Pkwy Minneapolis, MN



Truth in Housing Repair Notification

City of Minneapolis-Inspections Division

Truth in Sale of Housing, 250 South 4th Street, Room 300

Minneapolis, MN 55415

Issued To:

6/17/2010

Riveerwood Bank C/O Steve
Westmark
3622 County Rd 101
Wayzata, MN 55391

Owner does not have to complete repairs if the house is not sold.

Pursuant to Minneapolis Code of Ordinances, Sections 248.20 and 248.225, the owner may make the repairs. If the owner makes the repairs, a Certificate of Approval (needed for closing) will be issued after the repairs have been inspected and approved. The owner does not have to complete the repairs if the house does not sell. If the owner does not make the repairs, the buyer must sign an acknowledgement of responsibility form (provided by the City) and return it to the City. The buyer has 90 days from closing to complete the repairs. Your prompt cooperation in attending to the repair items is appreciated however, failure to comply by these deadlines may result in legal action.

REQUIRED REPAIRS

ID	Description	Area	Comment
12	Electrical service installation	Electric	Repair/Replace: - No ground jumper at water meter. (RRE)
25	Incinerator / Abandoned Oil Tanks / Misc Gas Fixtures	Heating(Level 3)	Repair/Replace: - 2nd level gas fireplace not viewed operating. Return trip by evaluator. (RRE)
51	Plumbing Fixtures	Bathroom(Level 2 S)	Repair/Replace: - Toilet not flushing. (RRE)
59	Smoke Detectors /CO Detectors	Hallways/Stairwells	Repair/Replace: - No Carbon Monoxide detectors within 10 feet of bedrooms. (RRE) Missing smoke detector batteries on second floor. (RRE)

SAFETY CHECKS

The systems listed below must be checked by a licensed contractor. The contractor must be licensed by the City of Minneapolis and/or the State of Minnesota in that specific trade to check the work. Return safety check forms to the address above or fax to (612) 673-2437. If "Evaluator Return" is indicated below, the evaluator may return to view the system that was not in operation at the time of the initial evaluation. The evaluator may find additional work is needed on the system.

If the system was repaired or replaced, only a licensed contractor (not the evaluator) can do the safety check. Permits may be needed.

NONE

PERMIT REQUIRED REPAIR

The permit must be pulled before scheduling. Call the inspector listed on the permit to set an appointment. You need to have the permit number to set the appointment. There will be a charge for the permit, which covers the inspection.

NONE

Reinspection Process

When all the items are completed they must be inspected and approved.

For items that need a permit:

If your notification indicates PERMIT NEEDED, the permit(s) must be pulled and work completed BEFORE the re-inspection takes place. If you are a homeowner occupant of a single family house, you may obtain a permit, if you are not, you must hire a licensed

Truth in Sale of Housing Disclosure Report

Address: 3125 East Lake Calhoun Pkwy Minneapolis, MN



contractor. Bring this notification with you when you apply for permits.

For items that do not need a permit:

Call the evaluator who did the initial TISH report to re-inspect all the non-permit items. The evaluator's name and phone number are on the bottom of page 1 of the report. There will be a charge for this inspection.

Appeal

This repair notice may be appealed. Section 248.150 of the Minneapolis Code of Ordinances provides that an appeal must be filed in writing within thirty (30) days of the date of this notice accompanied with a \$100 filing fee. If you wish to appeal this order, call (612) 673-5840 for an application.

Assistance

If you need financial assistance to complete these repairs, you may call the Greater Metropolitan Housing Corporation (GMHC) at 612-378-7985.