Recorded: 10/26/2026 at 4:03:53.0 PM
County Recording Fee: $0.00
Iowa E-Filing Fee: $0.00
Combined Fee: $0.00
Revenue Tax: $0.00
Delaware County, Iowa
Daneen Schindler RECORDER
BK: 2026 PG: 3150

REAL ESTATE TRANSFER - GROUNDWATER HAZARD STATEMENT

TO BE COMPLETED IN FULL 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/media/5465.

Attachment 1, if required, can be found at: https://www.iowadnr.gov/media/5466.

TRANSFEROR:

Name Luke B. Finley

Address 6038 Hammond Avenue, Waterloo, Iowa 50701

Number and Street or RR | City, Town or PO | State | Zip

TRANSFEREE:

Name Scott Cary Gentz and Nicole Marie Gentz

Address 1140 300th Street, Ryan, Iowa 52330

Number and Street or RR | City, Town or PO | State | Zip

Address of Property Transferred:

1140 300th Street, Ryan, Iowa 52330

Number and Street or RR | City, Town or PO | State | Zip

Legal Description of Property: (Attach if necessary)

Parcel A in the NW ¼ of Section 17, Township 87 North, Range 6 West of the 5th P.M., Delaware County, Iowa, according to Plat recorded in Book 7 Plats, Page 162.

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.

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)

- [x] 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)

- [x] 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)

- [x] 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.
- [x] 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:

_____

_____

_____

_____

_____

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

Signature: _____ Telephone No.: (563)920-5355
(Transferor or Agent)

REALCLEAR SETTLEMENT

Cedar Valley Closers <cedarvalley@realclearsettlement.com>

Re: Need Well Location - 1140 300th St

Bethany Benner <bethany.benner@oakridge.net> Mon, Oct 26, 2026 at 12:29 PM
To: Cedar Valley Closers <cedarvalley@realclearsettlement.com>
Cc: Michelle Miller <michelle.miller@oakridge.net>

Straight west of the kitchen window about 20'. There's an evergreen that's close to it so it's not easy to spot.

Bethany Benner | REALTOR® Broker/Owner

Oakridge
REAL ESTATE

c: 319.551.4010 | o: 319.277.5005

a: 3313 Terrace Drive, Cedar Falls, IA 50613

e: bethany.benner@oakridge.net

#1 in the Cedar Valley

Licensed in Iowa

> On Oct 26, 2026, at 10:07 AM, Cedar Valley Closers <cedarvalley@realclearsettlement.com> wrote:
>
> Hey Ladies-- we are needing an approximate location of the well for the GWH.
>
> Thanks!
> Kaylen



Rox Benesch and Kaylen Johnson
Cedar Valley Closing Team
Closing Agents | RealClear Settlement
P: 319.529.9968 OR 319.242.6154
F: 319.260.2168
O: 515.346.6360
4817 University Avenue, Ste D, Cedar Falls, IA 50613
www.realclearsettlement.com
Facebook | Instagram



FUNDS RECEIVED BY REALCLEAR MUST BE IN THE FORM OF A CASHIER'S CHECK OR WIRE TRANSFER.
To Verify Wiring Instructions: Please call 515.346.6360 and Press the Star Key. **We do not accept or request changes** to wiring instructions via email or fax. **Always call to verify.**

Looking how else we can help you? Click HERE to see all the different services we can help you with or to set up a meeting with a member of our team.

DISCLAIMER: This communication, along with any attachments, is intended only for the use of the individual or entity to which it is addressed and may contain information that is legally privileged, confidential and exempt from disclosure. If you are not the individual or entity to which this communication is addressed, you are hereby notified that any dissemination, distribution, or copying of this message, or any attachment, is strictly prohibited. If you have received this message in error, please notify the original sender immediately by return email and delete this message, along with any attachments, from your computer. Thank you.

IOWA DEPARTMENT OF NATURAL RESOURCES

GOVERNOR KIM REYNOLDS
LT. GOVERNOR CHRIS COURNOYER

DIRECTOR KAYLA LYON

TIME OF TRANSFER INSPECTION TOT# 23458 ROGER GROTH CERT # 8813

Site Information

Parcel Description: **310170000110**

Address: **1140 300th St., Ryan, IA 52330**

County: **Delaware**

Owner Information

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

Business Name:

Owner Name: **Luke Finley**

Email Address: **lukefinley76@gmail.com**

Address: **1140 300th St., Ryan, IA 52330**

Phone No: **563-920-5355**

Site related information

No Of Bedrooms: **4**

Inspection Date: **09/09/2026**

Facility Type: **Residential**

Currently Occupied: **Yes**

Last Occupied:

System Installation Date: **11/14/1995**

Permit issued by County: **Yes**

Permit Number: **451**

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

County contacted for records: **Yes**

Property Information Comments:

Primary Treatment

Tank 1 Septic tank

Tank Name: **Tank 1 Septic tank**

Type: **Septic Tank**

Tank Size (Gal): **800**

Tank Material: **Concrete**

Tank Corrosion Type: **Moderate**

Liquid Level Type: **Normal**

No. of Compartments: **2**

Pump Tank Chamber: **No**

Licensed Pumper Name: **Groth Services LLC**

Date Pumped: **9/9/2026**

Meets Setback to Well: **Yes**

Well Type: **Private**

Distance To Well (Ft.): **>100'**

Is Accessible: **Yes**

Lid Intact: **Yes**

Risers Intact: **Yes** Effluent Filter Present: **No** Watertight: **Yes**

Tank/Vault Pumped: **Yes** Inlet Baffle Present: **Yes** Outlet Baffle Present: **Yes** Functioning as Designed: **Yes**

Tank Comments: **Septic Tank center wall has moderate gas damage. Outlet baffle has moderate gas damage. Septic Tank floor is cracked badly but has no water infiltration at this time from crack.**

General Primary Treatment Comments:

Distribution Type

Distribution Box 1

Label: **Distribution Box 1** Material Type: **Plastic** Accessible: **No**

Box Opened: **Yes** Baffle Present: **No** Speed Levelers Present: **No**

Watertight: **Yes** Functioning As Designed: **Yes**

General Distribution System Comments : **Light Ribbed Plastic Distribution Box. D-Box is 14' 6" from Septic Tank and 2' 2" deep.**

Secondary Treatment

Lateral Field1

Distribution Type: **Distribution Box** Material Type: **Rock and PVC Pipe** Trench Width: **24**

Lines: **3** Total Length of Absorption Line: **240** System Hydraulic Loaded: **Yes**

Gallons Loaded: **300** Meets Setback to Well: **Yes** Well Type: **Private**

Distance To Well (Ft.): **>100'** Lateral Lines Probed: **Yes** Saturation or Ponding Present: **No**

Grass Cover Present: **Yes** Lateral Lines Equal Length: **No** System Located on Owner Property: **Yes**

Easement Present: **N/A** Functioning as Designed: **Yes**

Comments: **There are 2- 90' long lateral lines and 1- 60' long lateral line for a total of 240'.**

General Secondary Treatment Comments:

Narrative Report

TOT Inspection Report Overall Narrative Comments: **This is a 4-bedroom home on a slab foundation; there is no basement. There is a water softener with waste draining into the septic tank. There is no kitchen garbage disposal. The septic tank is 120' from the house. The tank is a small, old Listers brand tank, two compartment, 800 gallon with moderate corrosion. We pumped the septic tank and found a crack in the floor of the tank. Did not see any signs of water infiltration from the crack at this time.**

We found and excavated the distribution box. The D-Box is an old, lightweight plastic ribbed with a 5" access cap. The soil absorption system accepted the water load test for a 4-bedroom home. We probed the lateral lines and found no ponding or saturation.

IOWA DEPARTMENT OF NATURAL RESOURCES

GOVERNOR KIM REYNOLDS
LT. GOVERNOR CHRIS COURNOYER

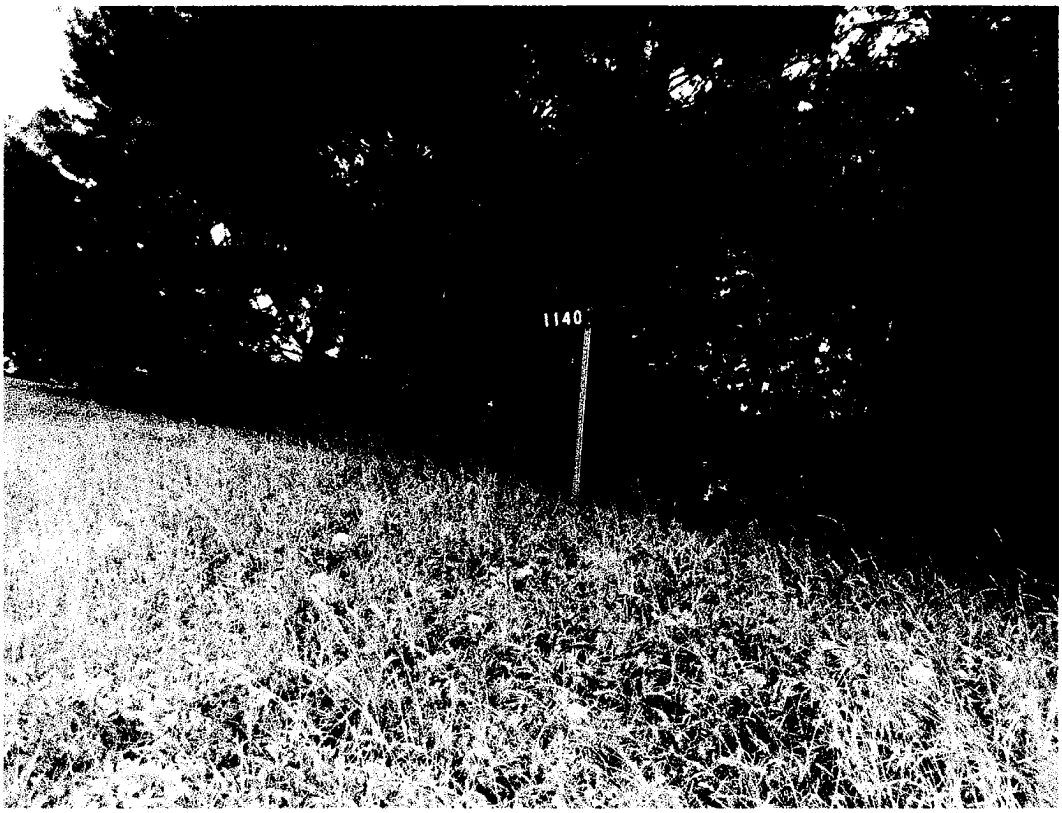
DIRECTOR KAYLA LYON

TIME OF TRANSFER INSPECTION TOT# 23458 ROGER GROTH CERT # 8813

Owner Name:	**Luke Finley**		
Address:	**1140 300th St. , Ryan , IA 52330**		
County:	**Delaware**		
Inspection Date:	**09/09/2026**	Submitted Date:	**9/23/2026**

This page certifies a Time of Transfer inspection was conducted and submitted for the property listed above in accordance with Subrule 567 IAC 69.2(8).

Documents















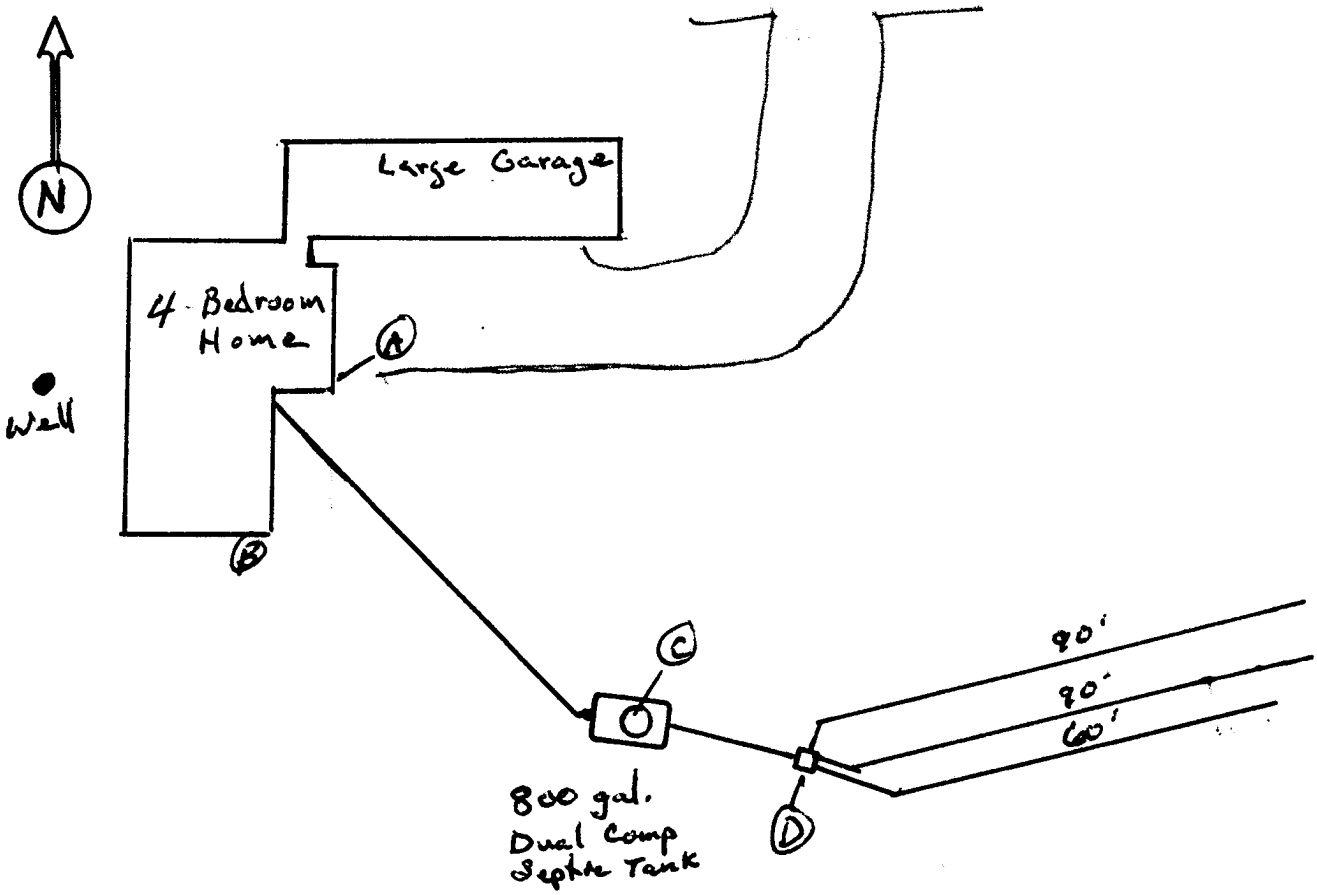


GROTH SERVICES

TOJ MAP 9/9/2026

NAME Luke Finley

ADDRESS 1140-300th St.
Ryan, FL. 32330
Delaware County



A - C = 109' 6"
B - C = 112' 4"
A - D = 120' 4"
B - D = 126'
D-box is 14' 6" from Septic tank lid
D-box is 26" deep