



SELLER'S PROPERTY CONDITION DISCLOSURE STATEMENT

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Property Address: 121 Engle Street
Cresskill NJ 07626 ("Property").

Seller: Ilan Shemtov
("Seller").

The purpose of this Disclosure Statement is to disclose, to the best of Seller's knowledge, the condition of the Property, as of the date set forth below. The Seller is aware that he or she is under an obligation to disclose any known material defects in the Property even if not addressed in this printed form. Seller alone is the source of all information contained in this form. All prospective buyers of the Property are cautioned to carefully inspect the Property and to carefully inspect the surrounding area for any off-site conditions that may adversely affect the Property. Moreover, this Disclosure Statement is not intended to be a substitute for prospective buyer's hiring of qualified experts to inspect the Property.

If your Property consists of multiple units, systems and/or features, please provide complete answers on all such units, systems and/or features even if the question is phrased in the singular, such as if a duplex has multiple furnaces, water heaters and fireplaces.

OCCUPANCY

Yes	No	Unknown	
☒	☐	☐	1. Age of House, if known 0
☒	☐		2. Does the Seller currently occupy this Property?
			If not, how long has it been since Seller occupied the Property? 0
			3. What year did the Seller buy the Property?
☒	☐		3a. Do you have in your possession the original or a copy of the deed evidencing your ownership of the Property? If "yes," please attach a copy of it to this form.

ROOF

Yes	No	Unknown	
☒	☐	☐	4. Age of roof 0
☒	☐		5. Has roof been replaced or repaired since Seller bought the Property?
☒	☐		6. Are you aware of any roof leaks?
			7. Explain any "yes" answers that you give in this section:

ATTIC, BASEMENTS AND CRAWL SPACES (Complete only if applicable)

Yes	No	Unknown	
☐	☒		8. Does the Property have one or more sump pumps?
☐	☒		8a. Are there any problems with the operation of any sump pump?
☐	☒		9. Are you aware of any water leakage, accumulation or dampness within the basement or crawl spaces or any other areas within any of the structures on the Property?
☐	☒		9a. Are you aware of the presence of any mold or similar natural substance within the basement or crawl spaces or any other areas within any of the structures on the Property?
☐	☒		10. Are you aware of any repairs or other attempts to control any water or dampness problem in the basement or crawl space? If "yes," describe the location, nature and date of the repairs:
☐	☒		11. Are you aware of any cracks or bulges in the basement floor or foundation walls? If "yes," specify location:



- 51 ☐ ☒ 12. Are you aware of any restrictions on how the attic may be used as a result of the manner in which
52 the attic or roof was constructed?
- 53 ☐ ☒ 13. Is the attic or house ventilated by: ☐ a whole house fan? ☐ an attic fan?
54 ☐ ☒ 13a. Are you aware of any problems with the operation of such a fan?
55 14. In what manner is access to the attic space provided?
56 ☐ staircase ☐ pull down stairs ☐ crawl space with aid of ladder or other device
57 ☐ other _____
58 15. Explain any "yes" answers that you give in this section: _____
59 _____
60 _____

TERMITES/WOOD DESTROYING INSECTS, DRY ROT, PESTS

- 63 Yes No Unknown
64 ☐ ☒ 16. Are you aware of any termites/wood destroying insects, dry rot, or pests affecting the Property?
65 ☐ ☒ 17. Are you aware of any damage to the Property caused by termites/wood destroying insects, dry
66 rot, or pests?
67 ☐ ☒ 18. If "yes," has work been performed to repair the damage?
68 ☐ ☒ 19. Is your Property under contract by a licensed pest control company? If "yes," state the name and
69 address of the licensed pest control company: _____
70 _____
71 ☐ ☒ 20. Are you aware of any termite/pest control inspections or treatments performed on the Property
72 in the past?
73 21. Explain any "yes" answers that you give in this section: _____
74 _____
75 _____

STRUCTURAL ITEMS

- 78 Yes No Unknown
79 ☐ ☒ 22. Are you aware of any movement, shifting, or other problems with walls, floors, or foundations,
80 including any restrictions on how any space, other than the attic or roof, may be used as a result
81 of the manner in which it was constructed?
82 ☐ ☒ 23. Are you aware if the Property or any of the structures on it have ever been damaged by fire,
83 smoke, wind or flood?
84 ☐ ☒ 24. Are you aware of any fire retardant plywood used in the construction?
85 ☐ ☒ 25. Are you aware of any current or past problems with driveways, walkways, patios, sinkholes, or
86 retaining walls on the Property?
87 ☐ ☒ 26. Are you aware of any present or past efforts made to repair any problems with the items in this
88 section?
89 27. Explain any "yes" answers that you give in this section. Please describe the location and nature of
90 the problem: _____
91 _____
92 _____

ADDITIONS/REMODELS

- 95 Yes No Unknown
96 ☐ ☒ 28. Are you aware of any additions, structural changes or other alterations to the structures on the
97 Property made by any present or past owners?
98 ☐ ☒ 29. Were the proper building permits and approvals obtained? Explain any "yes" answers you give
99 in this section: _____
100 _____
101 _____

PLUMBING, WATER AND SEWAGE

- 104 Yes No Unknown
105 30. What is the source of your drinking water?
106 ☒ Public ☐ Community System ☐ Well on Property ☐ Other (explain) _____
107 ☐ ☒ 31. If your drinking water source is not public, have you performed any tests on the water?
108 If so, when? _____
109 Attach a copy of or describe the results: _____
110 _____

111	☐	☒	☐	32.	Does the wastewater from any clothes washer, dishwasher, or other appliance discharge to any location other than the sewer, septic, or other system that services the rest of the Property?
112					
113		x	☐	33.	When was well installed? _____
114					Location of well? _____
115	☐	☒		34.	Do you have a softener, filter, or other water purification system? ☐ Leased ☐ Owned
116				35.	What is the type of sewage system?
117					☐ Public Sewer ☐ Private Sewer ☐ Septic System ☐ Cesspool ☐ Other (explain): _____
118	☐	☒		36.	If you answered "septic system," have you ever had the system inspected to confirm that it is a true septic system and not a cesspool?
119					
120		x	☐	37.	If Septic System, when was it installed? _____
121					Location? _____
122		x	☐	38.	When was the Septic System or Cesspool last cleaned and/or serviced? _____
123	☐	☒		39.	Are you aware of any abandoned Septic Systems or Cesspools on your Property?
124	☐	☒		39a.	If "yes," is the closure in accordance with the municipality's ordinance? Explain: _____
125					
126	☐	☒		40.	Are you aware of any leaks, backups, or other problems relating to any of the plumbing systems and fixtures (including pipes, sinks, tubs and showers), or of any other water or sewage related problems?
127					If "yes," explain _____
128					
129					
130	☐	☒		41.	Are you aware of the presence of any lead piping, including but not limited to any service line, piping materials, fixtures, and solder. If "yes," explain: _____
131					
132					
133	☐	☒		42.	Are you aware of any shut off, disconnected, or abandoned wells, underground water or sewage tanks, or dry wells on the Property?
134					
135	☐	☒	☐	43.	Is either the private water or sewage system shared? If "yes," explain: _____
136					
137				44.	Water Heater: ☐ Electric ☐ Fuel Oil ☐ Gas
138			☐		Age of Water Heater _____
139	☐	☒		44a.	Are you aware of any problems with the water heater?
140				45.	Explain any "yes" answers that you give in this section: _____
141					
142					
143					

HEATING AND AIR CONDITIONING

Yes No Unknown

145				46.	Type of Air Conditioning:
146					☐ Central one zone ☐ Central multiple zone ☐ Wall/Window Unit ☐ None
147				47.	List any areas of the house that are not air conditioned: _____
148		x			
149					
150		x	☐	48.	What is the age of Air Conditioning System? _____
151				49.	Type of heat: ☐ Electric ☐ Fuel Oil ☐ Natural Gas ☐ Propane ☐ Unheated ☐ Other
152		x		50.	What is the type of heating system? (for example, forced air, hot water or base board, radiator, steam heat) _____
153					
154		x		51.	If it is a centralized heating system, is it one zone or multiple zones? _____
155					
156		x		52.	Age of furnace _____ Date of last service: _____
157		x		53.	List any areas of the house that are not heated: _____
158					
159	☐	☒	☐	54.	Are you aware of any tanks on the Property, either above or underground, used to store fuel or other substances?
160					
161	☐	☒		55.	If tank is not in use, do you have a closure certificate?
162	☐	☒		56.	Are you aware of any problems with any items in this section? If "yes," explain: _____
163					
164					

WOODBURNING STOVE OR FIREPLACE

Yes No Unknown

165				57	Do you have ☐ wood burning stove? ☐ fireplace? ☐ insert? ☐ other
166	☐	☒		57a.	Is it presently usable?
167	☐	☒			
168	☐	☒	☐	58.	If you have a fireplace, when was the flue last cleaned? _____
169	☐	☒	☐	58a.	Was the flue cleaned by a professional or non-professional? _____
170	☐	☒	☐		

171	☐	☒	☐	59.	Have you obtained any required permits for any such item?
172	☐	☒		60.	Are you aware of any problems with any of these items? If "yes," please explain: _____
173					_____
174	ELECTRICAL SYSTEM				
175	Yes	No	Unknown		
176				61.	What type of wiring is in this structure? ☐ Copper ☐ Aluminum ☐ Other ☐ Unknown
177				62.	What amp service does the Property have? ☐ 60 ☐ 100 ☐ 150 ☐ 200 ☐ Other ☐ Unknown
178	☒	☐	☐	63.	Does it have 240 volt service? Which are present ☒ Circuit Breakers, ☐ Fuses or ☐ Both?
179	☐	☒		64.	Are you aware of any additions to the original service?
180					If "yes," were the additions done by a licensed electrician? Name and address: _____
181					_____
182					_____
183	☐	☒	☐	65.	If "yes," were proper building permits and approvals obtained?
184	☐	☒		66.	Are you aware of any wall switches, light fixtures or electrical outlets in need of repair?
185				67.	Explain any "yes" answers that you give in this section: _____
186					_____
187					_____
188					
189	LAND (SOILS, DRAINAGE AND BOUNDARIES)				
190	Yes	No	Unknown		
191	☐	☒		68.	Are you aware of any fill or expansive soil on the Property?
192	☐	☒		69.	Are you aware of any past or present mining operations in the area in which the Property is located?
193					
194	☐	☒		70.	Is the Property located in a flood hazard zone?
195	☐	☒		71.	Are you aware of any drainage or flood problems affecting the Property?
196	☐	☒	☐	72.	Are there any areas on the Property which are designated as protected wetlands?
197	☐	☒		73.	Are you aware of any encroachments, utility easements, boundary line disputes, or drainage or other easements affecting the Property?
198					
199	☐	☒		74.	Are there any water retention basins on the Property or the adjacent properties?
200	☐	☒		75.	Are you aware if any part of the Property is being claimed by the State of New Jersey as land presently or formerly covered by tidal water (Riparian claim or lease grant)? Explain: _____
201					_____
202					_____
203					
204	☐	☒		76.	Are you aware of any shared or common areas (for example, driveways, bridges, docks, walls, bulkheads, etc.) or maintenance agreements regarding the Property?
205					
206		x		77.	Explain any "yes" answers to the preceding questions in this section: _____
207					_____
208					_____
209	☐	☒		78.	Do you have a survey of the Property?
210					
211	ENVIRONMENTAL HAZARDS				
212	Yes	No	Unknown		
213	☐	☒		79.	Have you received any written notification from any public agency or private concern informing you that the Property is adversely affected, or may be adversely affected, by a condition that exists on a property in the vicinity of this Property? If "yes," attach a copy of any such notice currently in your possession.
214					
215					
216					
217	☐	☒		79a.	Are you aware of any condition that exists on any property in the vicinity which adversely affects, or has been identified as possibly adversely affecting, the quality or safety of the air, soil, water, and/or physical structures present on this Property? If "yes," explain: _____
218					_____
219					
220					
221	☐	☒		80.	Are you aware of any underground storage tanks (UST) or toxic substances now or previously present on this Property or adjacent property (structure or soil), such as polychlorinated biphenyl (PCB), solvents, hydraulic fluid, petro-chemicals, hazardous wastes, pesticides, chromium, thorium, lead or other hazardous substances in the soil? If "yes," explain: _____
222					_____
223					
224					
225					
226	☐	☒		81.	Are you aware if any underground storage tank has been tested?
227					(Attach a copy of each test report or closure certificate if available.)
228	☐	☒	☐	82.	Are you aware if the Property has been tested for the presence of any other toxic substances, such as lead-based paint, urea-formaldehyde foam insulation, asbestos-containing materials, or others?
229					(Attach copy of each test report if available.)
230					

x

83. If "yes" to any of the above, explain: _____

☐ ☒

83a. If "yes" to any of the above, were any actions taken to correct the problem? Explain: _____

☐ ☒ ☐

84. Is the Property in a designated Airport Safety Zone?

DEED RESTRICTIONS, SPECIAL DESIGNATIONS, HOMEOWNERS ASSOCIATION/CONDOMINIUMS AND CO-OPS

Yes No Unknown

☐ ☒

85. Are you aware if the Property is subject to any deed restrictions or other limitations on how it may be used due to its being situated within a designated historic district, or a protected area like the New Jersey Pinelands, or its being subject to similar legal authorities other than typical local zoning ordinances?

☐ ☒

86. Is the Property part of a condominium or other common interest ownership plan?

☐ ☒

86a. If so, is the Property subject to any covenants, conditions, or restrictions as a result of its being part of a condominium or other form of common interest ownership?

☐ ☒

87. As the owner of the Property, are you required to belong to a condominium association or homeowners association, or other similar organization or property owners?

☐ ☒

87a. If so, what is the Association's name and telephone number? _____

☐ ☒ ☐

87b. If so, are there any dues or assessments involved?

☐ ☒

88. Are you aware of any defect, damage, or problem with any common elements or common areas that materially affects the Property?

☐ ☒ ☐

89. Are you aware of any condition or claim which may result in an increase in assessments or fees?

☐ ☒ ☐

90. Since you purchased the Property, have there been any changes to the rules or by-laws of the Association that impact the Property?

91. Explain any "yes" answers you give in this section: _____

MISCELLANEOUS

Yes No Unknown

☐ ☒

92. Are you aware of any existing or threatened legal action affecting the Property or any condominium or homeowners association to which you, as an owner, belong?

☐ ☒

93. Are you aware of any violations of Federal, State or local laws or regulations relating to this Property?

☐ ☒

94. Are you aware of any zoning violations, encroachments on adjacent properties, non-conforming uses, or set-back violations relating to this Property? If so, please state whether the condition is pre-existing non-conformance to present day zoning or a violation to zoning and/or land use laws. _____

☐ ☒

95. Are you aware of any public improvement, condominium or homeowner association assessments against the Property that remain unpaid? Are you aware of any violations of zoning, housing, building, safety or fire ordinances that remain uncorrected?

☐ ☒ ☐

96. Are there mortgages, encumbrances or liens on this Property?

☐ ☒

96a. Are you aware of any reason, including a defect in title, that would prevent you from conveying clear title?

☐ ☒

97. Are you aware of any material defects to the Property, dwelling, or fixtures which are not disclosed elsewhere on this form? (A defect is "material," if a reasonable person would attach importance to its existence or non-existence in deciding whether or how to proceed in the transaction.) If "yes," explain: _____

☐ ☒

98. Other than water and sewer charges, utility and cable tv fees, your local property taxes, any special assessments and any association dues or membership fees, are there any other fees that you pay on an ongoing basis with respect to this Property, such as garbage collection fees?

99. Explain any other "yes" answers you give in this section: _____

RADON GAS Instructions to Owners

By law (N.J.S.A. 26:2D-73), a Property owner who has had his or her Property tested or treated for radon gas may require that information about such testing and treatment be kept confidential until the time that the owner and a buyer enter into a contract of sale, at which time a copy of the test results and evidence of any subsequent mitigation or treatment shall be provided to the buyer. The law also provides that owners may waive, in writing, this right of confidentiality. As the owner(s) of this Property, do you wish to waive this right?

Yes	No		
☐	☒	<u>IS</u>	
		(Initials)	(Initials)

If you responded "yes," answer the following questions. If you responded "no," proceed to the next section.

Yes	No	Unknown	
☐	☒		100. Are you aware if the Property has been tested for radon gas? (Attach a copy of each test report if available.)
☐	☒		101. Are you aware if the Property has been treated in an effort to mitigate the presence of radon gas? (If "yes," attach a copy of any evidence of such mitigation or treatment.)
☐	☒		102. Is radon remediation equipment now present in the Property?
☐	☒		102a. If "yes," is such equipment in good working order?

MAJOR APPLIANCES AND OTHER ITEMS

The terms of any final contract executed by the Seller shall be controlling as to what appliances or other items, if any, shall be included in the sale of the Property. Which of the following items are present in the Property? (For items that are not present, indicate "not applicable.")

Yes	No	Unknown	N/A	
☐	☒		☐	103. Electric Garage Door Opener
☐	☒		☐	103a. If "yes," are they reversible? Number of Transmitters _____
☐	☒	☐	☐	104. Smoke Detectors
				☐ Battery ☐ Electric ☐ Both How many _____
				☐ Carbon Monoxide Detectors How many _____
				Location _____
☐	☒		☐	105. With regard to the above items, are you aware that any item is not in working order?
				105a. If "yes," identify each item that is not in working order or defective and explain the nature of the problem: _____
☐	☒	☐	☐	106. ☐ In-ground pool ☐ Above-ground pool ☐ Pool Heater ☐ Spa/Hot Tub
☐	☒	☐	☐	106a. Were proper permits and approvals obtained?
☐	☒		☐	106b. Are you aware of any leaks or other defects with the filter or the walls or other structural or mechanical components of the pool or spa/hot tub?
☐	☒		☐	106c. If an in-ground pool, are you aware of any water seeping behind the walls of the pool?
				107. Indicate which of the following may be included in the sale? (Indicate Y for yes N for no.)
				☒ Refrigerator
				☐ Range
				☒ Microwave Oven
				☒ Dishwasher
				☐ Trash Compactor
				☒ Garbage Disposal
				☒ In-Ground Sprinkler System
				☒ Central Vacuum System
				☐ Security System
				☒ Washer
				☒ Dryer
				☐ Intercom
				☐ Other
X				108. Of those that may be included, is each in working order?
				If "no," identify each item not in working order, explain the nature of the problem: _____

SOLAR PANEL SYSTEMS

By completing this section, Seller is acknowledging that the Property is serviced by a Solar Panel System, which means a system of solar panels designed to absorb the sunlight as a source of energy for generating electricity or heating, any and all inverters, net meter, wiring, roof supports and any other equipment pertaining to the Solar Panels (collectively, the "Solar Panel System"). This information may be used, among other purposes, to prepare a Solar Panel Addendum to be affixed to and made a part of a contract of sale for the Property.

Yes	No	Unknown
-----	----	---------

☒	☐	
-------------------------------------	--------------------------	--

109. When was the Solar Panel System Installed? _____

☒	☐	
-------------------------------------	--------------------------	--

109a. What is the name and contact information of the business that installed the Solar Panel System? _____

☐	☒	
--------------------------	-------------------------------------	--

109b. Do you have documents and/or contracts relating to the Solar Panel System? If "yes," please attach copies to this form.

☐	☒	☐
--------------------------	-------------------------------------	--------------------------

110. Are SRECs available from the Solar Panel System?

	☒	☐
--	-------------------------------------	--------------------------

110a. If SRECs are available, when will the SRECs expire? _____

☐	☒	☐
--------------------------	-------------------------------------	--------------------------

111. Is there any storage capacity on the Property for the Solar Panel System?

☐	☒	
--------------------------	-------------------------------------	--

112. Are you aware of any defects in or damage to any component of the Solar Panel System? If yes, explain: _____

Choose one of the following three options:

☐	☒	
--------------------------	-------------------------------------	--

113a. The Solar Panel System is financed under a power purchase agreement or other type of financing arrangement which requires me/us to make periodic payments to a Solar Panel System provider in order to acquire ownership of the Solar Panel System ("PPA")? If yes, proceed to **Section A** below.

☐	☒	
--------------------------	-------------------------------------	--

113b. The Solar Panel System is the subject of a lease agreement. If yes, proceed to **Section B** below.

☐	☒	
--------------------------	-------------------------------------	--

113c. I/we own the Solar Panel System outright. If yes, you do not have to answer any further questions.

SECTION A - THE SOLAR PANEL SYSTEM IS SUBJECT TO A PPA

	☒	☐
--	-------------------------------------	--------------------------

114. What is the current periodic payment amount? \$_____

	☒	☐
--	-------------------------------------	--------------------------

115. What is the frequency of the periodic payments (check one)? ☐ Monthly ☐ Quarterly

	☒	☐
--	-------------------------------------	--------------------------

116. What is the expiration date of the PPA, which is when you will become the owner of the Solar Panel System? _____ ("PPA Expiration Date")

☐	☒	
--------------------------	-------------------------------------	--

117. Is there a balloon payment that will become due on or before the PPA Expiration Date?

	☒	☐
--	-------------------------------------	--------------------------

118. If there is a balloon payment, what is the amount? \$_____

Choose one of the following three options:

☐	☒	
--------------------------	-------------------------------------	--

119a. Buyer will assume my/our obligations under the PPA at Closing.

☐	☒	
--------------------------	-------------------------------------	--

119b. I/we will pay off or otherwise obtain cancellation of the PPA as of the Closing so that the Solar Panel System can be included in the sale free and clear.

☐	☒	
--------------------------	-------------------------------------	--

119c. I/we will remove the Solar Panel System from the Property and pay off or otherwise obtain cancellation of the PPA as of the Closing.

SECTION B - THE SOLAR PANEL SYSTEM IS SUBJECT TO A LEASE

	☒	☐
--	-------------------------------------	--------------------------

120. What is the current periodic lease payment amount? \$_____

	☒	☐
--	-------------------------------------	--------------------------

121. What is the frequency of the periodic lease payments (check one)? ☐ Monthly ☐ Quarterly

	☒	☐
--	-------------------------------------	--------------------------

122. What is the expiration date of the lease? _____

Choose one of the following two options:

☐	☒	
--------------------------	-------------------------------------	--

123a. Buyer will assume our obligations under the lease at Closing.

☐	☒	
--------------------------	-------------------------------------	--

123b. I/we will obtain an early termination of the lease and will remove the Solar Panel System prior to Closing.

SECTION C - THE SOLAR PANEL SYSTEM IS SUBJECT TO ENERGY CERTIFICATE(S)

☐	☒	☐
--------------------------	-------------------------------------	--------------------------

124. Are Solar Transition Renewable Energy Certificates ("TREC's") available from the Solar Panel System?

	☒	☐
--	-------------------------------------	--------------------------

124a. If TREC's are available, when will the TREC's expire? _____

☐	☒	☐
--------------------------	-------------------------------------	--------------------------

125. Are Solar Renewable Energy Certificates IIs ("SREC IIs") available from the Solar Panel System?

	☒	☐
--	-------------------------------------	--------------------------

125a. If SREC IIs are available, when will the SREC IIs expire? _____

WATER INTRUSION

Yes No Unknown

☐ ☒ ☐

126. Are you aware of any water leakage, accumulation or dampness, the presence of mold or other similar natural substance, or repairs or other attempts to control any water or dampness problem on the Property? If yes, please describe the nature of the issue and any attempts to repair or control it: _____

If yes, pursuant to New Jersey law, the **buyer** of the real Property is advised to refer to the 'Mold Guidelines for New Jersey Residents' pamphlet issued by the New Jersey Department of Health (njreal.to/mold-guidelines) and has the right to request a physical copy of the pamphlet from the real estate broker, broker-salesperson, or salesperson.

FLOOD RISK

Flood risks in New Jersey are growing due to the effects of climate change. Coastal and inland areas may experience significant flooding now and in the near future, including in places that were not previously known to flood. For example, by 2050, it is likely that sea-level rise will meet or exceed 2.1 feet above 2000 levels, placing over 40,000 New Jersey properties at risk of permanent coastal flooding. In addition, precipitation intensity in New Jersey is increasing at levels significantly above historic trends, placing inland properties at greater risk of flash flooding. These and other coastal and inland flood risks are expected to increase within the life of a typical mortgage originated in or after 2020.

To learn more about these impacts, including the flood risk to the Property, visit njreal.to/flood-disclosure. To learn more about how to prepare for a flood emergency, visit njreal.to/flood-planning.

Yes No Unknown

☐ ☒ ☐

127. Is any or all of the Property located wholly or partially in the Special Flood Hazard Area ("100-year floodplain") according to FEMA's current flood insurance rate maps for your area?

☐ ☒ ☐

128. Is any or all of the Property located wholly or partially in a Moderate Risk Flood Hazard Area ("500-year floodplain") according to FEMA's current flood insurance rate maps for your area?

☐ ☒ ☐

129. Is the Property subject to any requirement under federal law to obtain and maintain flood insurance on the Property?

Properties in the special flood hazard area, also known as high risk flood zones, on FEMA's flood insurance rate maps with mortgages from federally regulated or insured lenders are required to obtain and maintain flood insurance. Even when not required, FEMA encourages property owners in high risk, moderate risk, and low risk flood zones to purchase flood insurance that covers the structure and the personal property within the structure. Also note that properties in coastal and riverine areas may be subject to increased risk of flooding over time due to projected sea level rise and increased extreme storms caused by climate change which may not be reflected in current flood insurance rate maps.

☐ ☒ ☐

130. Have you ever received assistance, or are you aware of any previous owners receiving assistance, from FEMA, the U.S. Small Business Administration, or any other federal disaster flood assistance for flood damage to the Property?

For properties that have received federal disaster assistance, the requirement to obtain flood insurance passes down to all future owners. Failure to obtain and maintain flood insurance can result in an individual being ineligible for future assistance.

☐ ☒ ☐

131. Is there flood insurance on the Property?

A standard homeowner's insurance policy typically does not cover flood damage. You are encouraged to examine your policy to determine whether you are covered.

☐ ☒ ☐

132. Is there a FEMA elevation certificate available for the Property? If so, the elevation certificate must be shared with the buyer.

An elevation certificate is a FEMA form, completed by a licensed surveyor or engineer. The form provides critical information about the flood risk of the Property and is used by flood insurance providers under the National Flood Insurance Program to help determine the appropriate flood insurance rating for the Property. A buyer may be able to use the elevation certificate from a previous owner for their flood insurance policy.

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133. Have you ever filed a claim for flood damage to the Property with any insurance provider, including the National Flood Insurance Program?

If the claim was approved, what was the amount received? \$ _____

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134. Has the Property experienced any flood damage, water seepage, or pooled water due to a natural flood event, such as heavy rainfall, coastal storm surge, tidal inundation, or river overflow?

If so, how many times? _____

135. Explain any "yes" answers that you give in this section: _____

The undersigned Seller affirms that the information set forth in this Disclosure Statement is accurate and complete to the best of Seller's knowledge, but is not a warranty as to the condition of the Property. Seller hereby authorizes the real estate brokerage firm representing or assisting the Seller to provide this Disclosure Statement to all prospective buyers of the Property, and to other real estate agents. Seller alone is the source of all information contained in this statement. *If the Seller relied upon any credible representations of another, the Seller should state the name(s) of the person(s) who made the representation(s) and describe the information that was relied upon.

[illegible]

SELLER

DATE _____

SELLER

DATE _____

SELLER

DATE _____

SELLER

DATE _____

(If applicable) The undersigned has never occupied the Property and lacks the personal knowledge necessary to complete this Disclosure Statement.

DATE _____

DATE _____

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DATE _____

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RECEIPT AND ACKNOWLEDGMENT BY PROSPECTIVE BUYER

The undersigned Prospective Buyer acknowledges receipt of this Disclosure Statement prior to signing a Contract of Sale pertaining to this Property. Prospective Buyer acknowledges that this Disclosure Statement is not a warranty by Seller and that it is Prospective Buyer’s responsibility to satisfy himself or herself as to the condition of the Property. Prospective Buyer acknowledges that the Property may be inspected by qualified professionals, at Prospective Buyer’s expense, to determine the actual condition of the Property. Prospective Buyer further acknowledges that this form is intended to provide information relating to the condition of the land, structures, major systems and amenities, if any, included in the sale. This form does not address local conditions which may affect a purchaser’s use and enjoyment of the Property such as noise, odors, traffic volume, etc. Prospective Buyer acknowledges that they may independently investigate such local conditions before entering into a binding contract to purchase the Property. Prospective Buyer acknowledges that he or she understands that the visual inspection performed by the Seller’s real estate broker/broker-salesperson/salesperson does not constitute a professional home inspection as performed by a licensed home inspector.

PROSPECTIVE BUYER	DATE
PROSPECTIVE BUYER	DATE
PROSPECTIVE BUYER	DATE
PROSPECTIVE BUYER	DATE

ACKNOWLEDGMENT OF REAL ESTATE BROKER/BROKER-SALESPERSON/SALESPERSON

The undersigned Seller’s real estate broker/broker-salesperson/salesperson acknowledges receipt of the Property Disclosure Statement form and that the information contained in the form was provided by the Seller.
The Seller’s real estate broker/broker-salesperson/salesperson also confirms that he or she visually inspected the Property with reasonable diligence to ascertain the accuracy of the information disclosed by the Seller, prior to providing a copy of the property disclosure statement to the buyer.
The Prospective Buyer’s real estate broker/broker-salesperson/salesperson also acknowledges receipt of the Property Disclosure Statement form for the purpose of providing it to the Prospective Buyer.

DocuSigned by: <i>Stacy Esser</i> ZDBDF3CA888A4C8... SELLER’S REAL ESTATE BROKER/ BROKER-SALESPERSON/SALESPERSON:	7/29/2025 09:01 NDT DATE
PROSPECTIVE BUYER’S REAL ESTATE BROKER/ BROKER-SALESPERSON/SALESPERSON:	DATE