



**INSTRUCTIONS -  
NEW JERSEY REALTORS®  
SELLER'S PROPERTY CONDITION DISCLOSURE STATEMENT**

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1 Effective August 1, 2024, the New Jersey Real Estate Consumer Protection Enhancement Act, P.L.2024,c32, requires sellers  
2 of residential property located in New Jersey to complete and sign a property condition disclosure statement as promulgated  
3 by the New Jersey Division of Consumer Affairs pursuant to N.J.A.C. 13:45A-29.1. This requires all sellers of residential  
4 real estate to provide the property condition disclosure statement to a prospective buyer before the prospective buyer  
5 becomes obligated under any contract for the purchase of the property.

6  
7 Additionally, the New Jersey Law of Flood Risk Notification, P.L.2023,c93, requires sellers of all real property located in  
8 New Jersey to make certain supplemental disclosures concerning flood risks on the “Flood Risk Addendum” incorporated  
9 within the property condition disclosure statement. As a result of these two laws:

- 10 ● All sellers of **residential property** must complete Questions 1-108 on the property condition disclosure statement; and
- 11 ● All sellers of **residential and non-residential (i.e. commercial)**, must complete the Flood Risk Addendum,  
12 Questions 109-117, on the property condition disclosure statement.

13  
14 Moreover, regarding the property condition disclosure statement, the New Jersey Division of Consumer Affairs has provided  
15 the following instructions:

16  
17 *The purpose of the Property Condition Disclosure Statement (“Disclosure Statement”), including the Flood Risk Addendum, is to disclose  
18 the condition of the property, as of the date set forth on the Disclosure Statement or Flood Risk Addendum. The seller is under an  
19 obligation to disclose any known material defects in the property even if not addressed in this printed form. The seller alone is the source  
20 of all information contained in this form. All prospective buyers of the property are cautioned to carefully inspect the property and to  
21 carefully inspect the surrounding area for any off-site conditions that may adversely affect the property. Moreover, this Disclosure  
22 Statement is not intended to be a substitute for prospective buyer's hiring of qualified experts to inspect the property.*

23  
24 *If a property consists of multiple units, systems and/or features, please provide complete answers on all such units, systems and/or  
25 features even if the question is phrased in the singular, such as if a duplex has multiple furnaces, water heaters, and fireplaces.*

26  
27 *Pursuant to P.L. 2024, c.32, completion of questions 1 through 108 is mandatory for all sellers of residential real property in the State.  
28 Sellers of residential real property must answer these questions before the purchaser becomes obligated under any contract for the  
29 purchase of the property. Questions 1 through 108 must be answered to the best of the seller's knowledge, unless otherwise stated.*

30  
31 *Pursuant to N.J.S.A. 56:8-19.2, completion of the “Flood Risk Addendum” questions 109 through 117 of the Disclosure Statement, is mandatory  
32 for all sellers of real property (including both residential and non-residential property). Sellers of real property must answer these questions  
33 before the purchaser becomes obligated under any contract for the purchase of the property. This is the case regardless of whether a seller  
34 completes questions 1-108 of the Disclosure Statement. Sellers must verify their answers to questions 109 and 110, and may do so using the Flood  
35 Risk Notification Tool located at [flooddisclosure.nj.gov](http://flooddisclosure.nj.gov). Questions 111 through 117 must be answered based on the seller's actual knowledge.*

36  
37 *A seller must execute a separate acknowledgement for each portion of the Disclosure Statement that the seller completes. If a seller  
38 does not answer questions 1 through 108, no acknowledgement is required for that portion. However, the mandatory Flood Risk  
39 Addendum must still be completed and acknowledged in all cases.*

40  
41 Lastly, **New Jersey REALTORS® Seller's Property Condition Disclosure Statement**, Form #140, includes an Addendum  
42 Regarding Statutory Disclosures & Other Items, Questions 118-136a, to be answered to the best of seller's knowledge as  
43 required by law.



NEW JERSEY REALTORS®  
SELLER'S PROPERTY CONDITION DISCLOSURE STATEMENT

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56 Property Address: 400 Grove Street  
57  
58 Montclair, NJ 07042 ("Property").  
59  
60 Seller: Michael Kalthoff, Carolyn Kalthoff  
61  
62 \_\_\_\_\_ ("Seller").  
63

64 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  
65 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  
66 addressed in this printed form. Seller alone is the source of all information contained in this form. All prospective buyers of the Property  
67 are cautioned to carefully inspect the Property and to carefully inspect the surrounding area for any off-site conditions that may adversely  
68 affect the Property. Moreover, this Disclosure Statement is not intended to be a substitute for prospective buyer's hiring of qualified experts  
69 to inspect the Property.  
70

71 If your Property consists of multiple units, systems and/or features, please provide complete answers on all such units, systems and/or  
72 features even if the question is phrased in the singular, such as if a duplex has multiple furnaces, water heaters and fireplaces.  
73

74 OCCUPANCY

75 Yes No Unknown  
76 [ ] [ ] 1. Age of House, if known 1800  
77  [ ] 2. Does the Seller currently occupy this Property?  
78 If not, how long has it been since Seller occupied the Property? \_\_\_\_\_  
79 3. What year did the Seller buy the Property? 1992  
80 [ ] [ ] 3a. Do you have in your possession the original or a copy of the deed evidencing your ownership of  
81 the Property? If "yes," please attach a copy of it to this form.  
82

83 ROOF

84 Yes No Unknown  
85 [ ] [ ] 4. Age of roof 15 years  
86  [ ] 5. Has roof been replaced or repaired since Seller bought the Property?  
87 [ ]  6. Are you aware of any roof leaks?  
88 7. Explain any "yes" answers that you give in this section: \_\_\_\_\_  
89  
90

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

92 Yes No Unknown  
93  [ ] [ ] 8. Does the Property have one or more sump pumps?  
94 [ ] [ ]  8a. Are there any problems with the operation of any sump pump?  
95 [ ] [ ] [ ] 9. Are you aware of any water leakage, accumulation or dampness within the basement or crawl  
96 spaces or any other areas within any of the structures on the Property?  
97 [ ] [ ]  9a. Are you aware of the presence of any mold or similar natural substance within the basement or  
98 crawl spaces or any other areas within any of the structures on the Property?  
99 [ ] [ ]  10. Are you aware of any repairs or other attempts to control any water or dampness problem in the  
100 basement or crawl space? If "yes," describe the location, nature and date of the repairs: \_\_\_\_\_  
101  
102  
103 [ ] [ ]  11. Are you aware of any cracks or bulges in the basement floor or foundation walls? If "yes," specify  
104 location: \_\_\_\_\_  
105 [ ] [ ]  12. Are you aware of any restrictions on how the attic may be used as a result of the manner in which  
106 the attic or roof was constructed?  
107 [ ] [ ]  13. Is the attic or house ventilated by:  a whole house fan?  an attic fan?  
108 [ ] [ ]  13a. Are you aware of any problems with the operation of such a fan?  
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14. In what manner is access to the attic space provided?  
 \_\_\_ staircase  pull down stairs \_\_\_ crawl space with aid of ladder or other device  
 \_\_\_ other \_\_\_\_\_
15. Explain any "yes" answers that you give in this section: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**TERMITES/WOOD DESTROYING INSECTS, DRY ROT, PESTS**

Yes No Unknown

16. Are you aware of any termites/wood destroying insects, dry rot, or pests affecting the Property?
17. Are you aware of any damage to the Property caused by termites/wood destroying insects, dry rot, or pests?
18. If "yes," has work been performed to repair the damage?
19. Is your Property under contract by a licensed pest control company? If "yes," state the name and address of the licensed pest control company: Dia Environmental  
13 East Rock Ave, E Hanover NJ 07936
20. Are you aware of any termite/pest control inspections or treatments performed on the Property in the past?
21. Explain any "yes" answers that you give in this section: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**STRUCTURAL ITEMS**

Yes No Unknown

22. Are you aware of any movement, shifting, or other problems with walls, floors, or foundations, including any restrictions on how any space, other than the attic or roof, may be used as a result of the manner in which it was constructed?
23. Are you aware if the Property or any of the structures on it have ever been damaged by fire, smoke, wind or flood?
24. Are you aware of any fire retardant plywood used in the construction?
25. Are you aware of any current or past problems with driveways, walkways, patios, sinkholes, or retaining walls on the Property?
26. Are you aware of any present or past efforts made to repair any problems with the items in this section?
27. Explain any "yes" answers that you give in this section. Please describe the location and nature of the problem: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**ADDITIONS/REMODELS**

Yes No Unknown

28. Are you aware of any additions, structural changes or other alterations to the structures on the Property made by any present or past owners?
29. Were the proper building permits and approvals obtained? Explain any "yes" answers you give in this section: Extension built in 2004; garage built 2008  
 \_\_\_\_\_  
 \_\_\_\_\_

**PLUMBING, WATER AND SEWAGE**

Yes No Unknown

30. What is the source of your drinking water?  
 Public \_\_\_ Community System \_\_\_ Well on Property \_\_\_ Other (explain) \_\_\_\_\_
31. If your drinking water source is not public, have you performed any tests on the water? If so, when? \_\_\_\_\_  
 Attach a copy of or describe the results: \_\_\_\_\_  
 \_\_\_\_\_
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?
33. When was well installed? \_\_\_\_\_  
 Location of well? \_\_\_\_\_

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34. Do you have a softener, filter, or other water purification system?  Leased  Owned
35. What is the type of sewage system?  
 Public Sewer  Private Sewer  Septic System  Cesspool  Other (explain): \_\_\_\_\_
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?
37. If Septic System, when was it installed? \_\_\_\_\_  
 Location? \_\_\_\_\_
38. When was the Septic System or Cesspool last cleaned and/or serviced? \_\_\_\_\_
39. Are you aware of any abandoned Septic Systems or Cesspools on your Property?
- 39a. If "yes," is the closure in accordance with the municipality's ordinance? Explain: \_\_\_\_\_
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? If "yes," explain \_\_\_\_\_
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: \_\_\_\_\_
42. Are you aware of any shut off, disconnected, or abandoned wells, underground water or sewage tanks, or dry wells on the Property?
43. Is either the private water or sewage system shared? If "yes," explain: \_\_\_\_\_
44. Water Heater:  Electric  Fuel Oil  Gas  
 Age of Water Heater over 10 years
- 44a. Are you aware of any problems with the water heater?
45. Explain any "yes" answers that you give in this section: abandoned well, with well cover

**HEATING AND AIR CONDITIONING**

Yes No Unknown

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46. Type of Air Conditioning:  
 Central one zone  Central multiple zone  Wall/Window Unit  None
47. List any areas of the house that are not air conditioned:  
window units in most bedrooms
48. What is the age of Air Conditioning System? \_\_\_\_\_
49. Type of heat:  Electric  Fuel Oil  Natural Gas  Propane  Unheated  Other
50. What is the type of heating system? (for example, forced air, hot water or base board, radiator, steam heat) radiator
51. If it is a centralized heating system, is it one zone or multiple zones? Multiple Zones
52. Age of furnace approx 15 years Date of last service: ~ Dec. 2025
53. List any areas of the house that are not heated: basement, attic
54. Are you aware of any tanks on the Property, either above or underground, used to store fuel or other substances?
55. If tank is not in use, do you have a closure certificate?
56. Are you aware of any problems with any items in this section? If "yes," explain: \_\_\_\_\_

**WOODBURNING STOVE OR FIREPLACE**

Yes No Unknown

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57. Do you have  wood burning stove?  fireplace?  insert?  other
- 57a. Is it presently usable?
58. If you have a fireplace, when was the flue last cleaned? approx. 3 years
- 58a. Was the flue cleaned by a professional or non-professional? professional
59. Have you obtained any required permits for any such item?
60. Are you aware of any problems with any of these items? If "yes," please explain: \_\_\_\_\_

231 **ELECTRICAL SYSTEM**

232	Yes	No	Unknown
233			
234			
235	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
236	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
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240	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
241	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
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61. What type of wiring is in this structure?  Copper  Aluminum  Other  Unknown
62. What amp service does the Property have?  60  100  150  200  Other  Unknown
63. Does it have 240 volt service? Which are present  Circuit Breakers,  Fuses or  Both?
64. Are you aware of any additions to the original service?  
 If "yes," were the additions done by a licensed electrician? Name and address: \_\_\_\_\_  
additional amps installed approx. 2004
65. If "yes," were proper building permits and approvals obtained?
66. Are you aware of any wall switches, light fixtures or electrical outlets in need of repair?
67. Explain any "yes" answers that you give in this section: \_\_\_\_\_

246 **LAND (SOILS, DRAINAGE AND BOUNDARIES)**

247	Yes	No	Unknown
248	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
249	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
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251	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
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68. Are you aware of any fill or expansive soil on the Property?
69. Are you aware of any past or present mining operations in the area in which the Property is located?
70. Is the Property located in a flood hazard zone?
71. Are you aware of any drainage or flood problems affecting the Property?
72. Are there any areas on the Property which are designated as protected wetlands?
73. Are you aware of any encroachments, utility easements, boundary line disputes, or drainage or other easements affecting the Property?
74. Are there any water retention basins on the Property or the adjacent properties?
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: \_\_\_\_\_
76. Are you aware of any shared or common areas (for example, driveways, bridges, docks, walls, bulkheads, etc.) or maintenance agreements regarding the Property?
77. Explain any "yes" answers to the preceding questions in this section: \_\_\_\_\_
78. Do you have a survey of the Property?

268 **ENVIRONMENTAL HAZARDS**

269	Yes	No	Unknown
270	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
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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.
- 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: \_\_\_\_\_
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: \_\_\_\_\_
81. Are you aware if any underground storage tank has been tested?  
 (Attach a copy of each test report or closure certificate if available.)
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?  
 (Attach copy of each test report if available.)
83. If "yes" to any of the above, explain: asbestos covered pipes in cellar  
all asbestos removed approx 15 years ago. No test report available

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

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

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

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?  
If "yes," how much? \_\_\_\_\_

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**

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: There is a mortgage

351 **RADON GAS Instructions to Owners**

352 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  
353 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  
354 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  
355 owners may waive, in writing, this right of confidentiality. As the owner(s) of this Property, do you wish to waive this right?

356 Yes No  
357   CK MK  
358 (Initials) (Initials)

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

361  
362 Yes No Unknown  
363    100. Are you aware if the Property has been tested for radon gas? (Attach a copy of each test report if  
364 available.)  
365   101. Are you aware if the Property has been treated in an effort to mitigate the presence of radon gas?  
366 (If "yes," attach a copy of any evidence of such mitigation or treatment.)  
367   102. Is radon remediation equipment now present in the Property?  
368    102a. If "yes," is such equipment in good working order?



370 **MAJOR APPLIANCES AND OTHER ITEMS**

371 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  
372 in the sale of the Property. Which of the following items are present in the Property? (For items that are not present, indicate "not  
373 applicable.")

374  
375 Yes No Unknown N/A  
376     103. Electric Garage Door Opener  
377     103a. If "yes," are they reversible? Number of Transmitters \_\_\_\_\_  
378     104. Smoke Detectors  
379  Battery  Electric  Both How many \_\_\_\_\_  
380  Carbon Monoxide Detectors How many \_\_\_\_\_  
381 Location \_\_\_\_\_  
382     105. With regard to the above items, are you aware that any item is not in working order?  
383 105a. If "yes," identify each item that is not in working order or defective and explain the nature  
384 of the problem: \_\_\_\_\_  
385  
386     106.  In-ground pool  Above-ground pool  Pool Heater  Spa/Hot Tub  
387     106a. Were proper permits and approvals obtained?  
388     106b. Are you aware of any leaks or other defects with the filter or the walls or other structural or  
389 mechanical components of the pool or spa/hot tub?  
390     106c. If an in-ground pool, are you aware of any water seeping behind the walls of the pool?  
391 107. Indicate which of the following may be included in the sale? (Indicate Y for yes N for no.)  
392  Refrigerator  
393  Range  
394  Microwave Oven  
395  Dishwasher  
396  Trash Compactor  
397  Garbage Disposal  
398  In-Ground Sprinkler System  
399  Central Vacuum System  
400  Security System  
401  Washer  
402  Dryer  
403  Intercom  
404  Other  
405 108. Of those that may be included, is each in working order?   
406 If "no," identify each item not in working order, explain the nature of the problem: \_\_\_\_\_  
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408  
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411 **ACKNOWLEDGMENT OF SELLER**

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

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418 \_\_\_\_\_  
419 \_\_\_\_\_  
420  4-7-26  4/7/26  
421 SELLER DATE SELLER DATE  
422 Michael Kalthoff Carolyn Kalthoff  
423 SELLER DATE SELLER DATE  
424 \_\_\_\_\_  
425 SELLER DATE SELLER DATE  
426 \_\_\_\_\_

427 **EXECUTOR, ADMINISTRATOR, TRUSTEE (if applicable)**

428 The undersigned has never occupied the Property and lacks the personal knowledge necessary to complete this Disclosure Statement.

429 \_\_\_\_\_  
430 \_\_\_\_\_  
431 SIGNED DATE SIGNED DATE  
432 \_\_\_\_\_

433 **RECEIPT AND ACKNOWLEDGMENT BY PROSPECTIVE BUYER**

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


444 \_\_\_\_\_  
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446 PROSPECTIVE BUYER DATE PROSPECTIVE BUYER DATE  
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449 PROSPECTIVE BUYER DATE PROSPECTIVE BUYER DATE  
450 \_\_\_\_\_

451 **ACKNOWLEDGMENT OF REAL ESTATE BROKER/BROKER-SALESPERSON/SALESPERSON**

452 The undersigned Seller's real estate broker/broker-salesperson/salesperson acknowledges receipt of the Property Disclosure Statement  
453 form and that the information contained in the form was provided by the Seller.

454 \_\_\_\_\_  
455 The Seller's real estate broker/broker-salesperson/salesperson also confirms that he or she visually inspected the Property with reasonable  
456 diligence to ascertain the accuracy of the information disclosed by the Seller, prior to providing a copy of the property disclosure statement  
457 to the buyer.

458 \_\_\_\_\_  
459 The Prospective Buyer's real estate broker/broker-salesperson/salesperson also acknowledges receipt of the Property Disclosure Statement  
460 form for the purpose of providing it to the Prospective Buyer.

461  04/08/26  
462 SELLER'S REAL ESTATE BROKER/  
463 BROKER-SALESPERSON/SALESPERSON DATE  
464 \_\_\_\_\_  
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467 PROSPECTIVE BUYER'S REAL ESTATE BROKER/  
468 BROKER-SALESPERSON/SALESPERSON DATE  
469 \_\_\_\_\_

470 **SELLER'S PROPERTY CONDITION DISCLOSURE STATEMENT CONTINUES ON NEXT PAGE**



NEW JERSEY REALTORS®  
SELLER'S PROPERTY CONDITION DISCLOSURE STATEMENT  
ADDENDUM REGARDING FLOOD RISK

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471 Pursuant to N.J.S.A. 56:8-19.2, all Sellers of real property (including both residential and non-residential property) must complete  
472 questions 109-117 below.  
473

474 Sellers of real property must answer these questions before the purchaser becomes obligated under any contract for the purchase of the  
475 Property. This is the case regardless of whether the Seller completes questions 1-108. Sellers must verify their answers to questions 109-  
476 110, and may do so using the Flood Risk Notification Tool located at [njreal.to/flood-disclosure](http://njreal.to/flood-disclosure). Questions 111-117 must be answered  
477 based on the Seller's actual knowledge.  
478

479 Flood risks in New Jersey are growing due to the effects of climate change. Coastal and inland areas may experience significant flooding  
480 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  
481 rise will meet or exceed 2.1 feet above 2000 levels, placing over 40,000 New Jersey properties at risk of permanent coastal flooding.  
482 In addition, precipitation intensity in New Jersey is increasing at levels significantly above historic trends, placing inland properties at  
483 greater risk of flash flooding. These and other coastal and inland flood risks are expected to increase within the life of a typical mortgage  
484 originated in or after 2020.  
485

486 To learn more about these impacts, including the flood risk to your Property, visit [njreal.to/flood-disclosure](http://njreal.to/flood-disclosure). To learn more about how to  
487 prepare for a flood emergency, visit [njreal.to/flood-planning](http://njreal.to/flood-planning).  
488

489	Yes	No	Unknown	
490	<input type="checkbox"/>	<input checked="" type="checkbox"/>		109. 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?
491				
492	<input type="checkbox"/>	<input checked="" type="checkbox"/>		
493				110. 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?
494	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
495				111. Is the Property subject to any requirement under federal law to obtain and maintain flood insurance on the Property? <i>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.</i>
496				
497				112. 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? <i>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.</i>
498				
499				113. Is there flood insurance on the Property? <i>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.</i>
500	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
501				114. Is there a FEMA elevation certificate available for the Property? If so, the elevation certificate must be shared with the buyer. <i>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.</i>
502	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
503				115. 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? \$ _____
504	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
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518	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
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"FEMA Flood ZONES not present"



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116. 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? \_\_\_\_\_

117. Explain any "yes" answers that you give in this section: \_\_\_\_\_  
some pooling after heavy rainfall

**ACKNOWLEDGMENT OF SELLER**

The undersigned Seller affirms that the information set forth in the above Flood Risk Addendum to the Disclosure Statement is accurate and complete to Seller's actual 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 completed Flood Risk Addendum to the 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 representation 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.

Michael Kalthoff  
SELLER  
Michael Kalthoff

4-7-26  
DATE

Carolyn Kalthoff  
SELLER  
Carolyn Kalthoff

4/7/26  
DATE

SELLER

DATE

SELLER

DATE

**EXECUTOR, ADMINISTRATOR, TRUSTEE (if applicable)**

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

SIGNED

DATE

SIGNED

DATE

**RECEIPT AND ACKNOWLEDGMENT BY PROSPECTIVE BUYER**

The undersigned Prospective Buyer acknowledges receipt of this completed Flood Risk Addendum to the Disclosure Statement prior to signing a Contract of Sale pertaining to this Property. Prospective Buyer acknowledges that this completed Flood Risk Addendum to the 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

**SELLER'S PROPERTY CONDITION DISCLOSURE STATEMENT CONTINUES ON NEXT PAGE**

586 **ACKNOWLEDGMENT OF REAL ESTATE BROKER/BROKER-SALESPERSON/SALESPERSON**

587 The undersigned Seller's real estate broker/broker/broker-salesperson/salesperson acknowledges receipt of this completed Flood Risk  
588 Addendum to the Disclosure Statement and that the information contained in this form was provided by the Seller.

589  
590 The Seller's real estate broker/broker-salesperson/salesperson also confirms that he or she visually inspected the Property with reasonable  
591 diligence to ascertain the accuracy of the information disclosed by the Seller, prior to providing a copy of the property disclosure statement  
592 to the buyer.

593  
594 The Prospective Buyer's real estate broker/broker/broker-salesperson also acknowledges receipt of this completed Flood Disclosure  
595 Addendum to the Property Disclosure for the purpose of providing it to the Prospective Buyer.

596 Paul Gold & Kate McDonough 04/08/26  
597 \_\_\_\_\_  
598 SELLER'S REAL ESTATE BROKER/ DATE  
599 BROKER-SALESPERSON/SALESPERSON:

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603 PROSPECTIVE BUYER'S REAL ESTATE BROKER/ DATE  
604 BROKER-SALESPERSON/SALESPERSON

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**ADDENDUM REGARDING STATUTORY DISCLOSURES & OTHER ITEMS CONTINUES ON NEXT PAGE**



NEW JERSEY REALTORS®
SELLER'S PROPERTY CONDITION DISCLOSURE STATEMENT
ADDENDUM REGARDING STATUTORY DISCLOSURES & OTHER ITEMS

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646 SOLAR PANEL SYSTEMS Pursuant to P.L. 2023, c312

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

651
652 Yes No
653 [ ] [x] Is the Property serviced by a Solar Panel System?

654
655 If you responded "yes," answer the following questions.

656
657 Yes No Unknown
658 [ ] [ ] 118. When was the Solar Panel System Installed? \_\_\_\_\_
659 [ ] [ ] 118a. What is the name and contact information of the business that installed the Solar Panel System?
660
661 [ ] [ ] [ ] 118b. Do you have documents and/or contracts relating to the Solar Panel System? If "yes," please
662 attach copies to this form.
663 [ ] [ ] [ ] 119. Are SRECs available from the Solar Panel System?
664 [ ] [ ] [ ] 119a. If SRECs are available, when will the SRECs expire? \_\_\_\_\_
665 [ ] [ ] [ ] 120. Is there any storage capacity on the Property for the Solar Panel System?
666 [ ] [ ] [ ] 121. Are you aware of any defects in or damage to any component of the Solar Panel System? If yes,
667 explain: \_\_\_\_\_
668 \_\_\_\_\_

670 Choose one of the following three options:

671 [ ] 122a. The Solar Panel System is financed under a power purchase agreement or other type of financing
672 arrangement which requires me/us to make periodic payments to a Solar Panel System provider
673 in order to acquire ownership of the Solar Panel System ("PPA")? If yes, proceed to Section A
674 below.
675 [ ] 122b. The Solar Panel System is the subject of a lease agreement. If yes, proceed to Section B below.
676 [ ] 122c. I/we own the Solar Panel System outright. If yes, you do not have to answer any further questions.

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

679 [ ] 123. What is the current periodic payment amount? \$ \_\_\_\_\_
680 [ ] 124. What is the frequency of the periodic payments (check one)? [ ] Monthly [ ] Quarterly
681 [ ] 125. What is the expiration date of the PPA, which is when you will become the owner of the Solar
682 Panel System? \_\_\_\_\_ ("PPA Expiration Date")
683 [ ] [ ] 126. Is there a balloon payment that will become due on or before the PPA Expiration Date?
684 [ ] [ ] 127. If there is a balloon payment, what is the amount? \$ \_\_\_\_\_

685 Choose one of the following three options:

686 [ ] 128a. Buyer will assume my/our obligations under the PPA at Closing.
687 [ ] 128b. I/we will pay off or otherwise obtain cancellation of the PPA as of the Closing so that the Solar
688 Panel System can be included in the sale free and clear.
689 [ ] 128c. I/we will remove the Solar Panel System from the Property and pay off or otherwise obtain
690 cancellation of the PPA as of the Closing.

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

693 [ ] 129. What is the current periodic lease payment amount? \$ \_\_\_\_\_
694 [ ] 130. What is the frequency of the periodic lease payments (check one)? [ ] Monthly [ ] Quarterly
695 [ ] 131. What is the expiration date of the lease? \_\_\_\_\_

696 Choose one of the following two options:

697 [ ] 132a. Buyer will assume our obligations under the lease at Closing.
698 [ ] 132b. I/we will obtain an early termination of the lease and will remove the Solar Panel System prior
699 to Closing.

700





