



NEW JERSEY REALTORS®
SELLER'S PROPERTY CONDITION DISCLOSURE STATEMENT

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Effective August 1, 2024, the New Jersey Real Estate Consumer Protection Enhancement Act, P.L. 2024 c.32, requires sellers of residential property located in New Jersey to complete and sign a property condition disclosure statement as promulgated by the New Jersey Division of Consumer Affairs pursuant to N.J.A.C. 13:45A-29.1. This requires all sellers of residential real estate to provide the property condition disclosure statement to a prospective buyer before the prospective buyer becomes obligated under any contract for the purchase of the property.

Additionally, the New Jersey Law of Flood Risk Notification, P.L. 2023 c.93, requires sellers of all real property located in New Jersey to make certain supplemental disclosures concerning flood risks on the "Flood Risk Addendum" incorporated within the property condition disclosure statement. As a result of these two laws:

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

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

The purpose of the Property Condition Disclosure Statement ("Disclosure Statement"), including the Flood Risk Addendum, is to disclose the condition of the property, as of the date set forth on the Disclosure Statement or Flood Risk Addendum. The seller is under an obligation to disclose any known material defects in the property even if not addressed in this printed form. The 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 a 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.

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. Sellers of residential real property must answer these questions before the purchaser becomes obligated under any contract for the purchase of the property. Questions 1 through 108 must be answered to the best of the seller's knowledge, unless otherwise stated.

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 for all sellers of real property (including both residential and non-residential property). Sellers of real property must answer these questions before the purchaser becomes obligated under any contract for the purchase of the property. This is the case regardless of whether a seller 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 Risk Notification Tool located at floaddisclosure.nj.gov. Questions 111 through 117 must be answered based on the seller's actual knowledge.

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

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



NEW JERSEY REALTORS®
SELLER'S PROPERTY CONDITION DISCLOSURE STATEMENT

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Property Address: Homestead Rd Long Hill Township, NJ
BLOCK 13514 LOT 1 ("Property").

Seller: Gallagher, Cindy R ("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
[] [] []

NOT APPLICABLE

- 1. Age of House, if known _____
- 2. Does the Seller currently occupy this Property?
If not, how long has it been since Seller occupied the Property? _____
- 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
[] [] []
[] [] []

N/A

- 4. Age of roof _____
- 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: _____
- 12. Are you aware of any restrictions on how the attic may be used as a result of the manner in which the attic or roof was constructed?
- 13. Is the attic or house ventilated by: ___ a whole house fan? ___ an attic fan?
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 N/A

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: _____
 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 N/A

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 N/A

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: _____

PLUMBING, WATER AND SEWAGE PUBLIC WATER AVAILABLE IN STREET

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? _____

SEWER OR SEPTIC TO BE DETERMINED BY BUYER

- 171 [] [] 34. Do you have a softener, filter, or other water purification system? Leased Owned
- 172 [] [] 35. What is the type of sewage system?
Public Sewer Private Sewer Septic System Cesspool Other (explain): _____
- 173 [] [] 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?
- 174 [] [] 37. If Septic System, when was it installed? _____
- 175 [] [] Location? _____
- 176 [] [] 38. When was the Septic System or Cesspool last cleaned and/or serviced? _____
- 177 [] [] 39. Are you aware of any abandoned Septic Systems or Cesspools on your Property?
- 178 [] [] 39a. If "yes," is the closure in accordance with the municipality's ordinance? Explain: _____
- 179 [] [] 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 _____
- 180 [] [] 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: _____
- 181 [] [] 42. Are you aware of any shut off, disconnected, or abandoned wells, underground water or sewage tanks, or dry wells on the Property?
- 182 [] [] 43. Is either the private water or sewage system shared? If "yes," explain: _____
- 183 [] [] 44. Water Heater: Electric Fuel Oil Gas
- 184 [] [] Age of Water Heater _____
- 185 [] [] 44a. Are you aware of any problems with the water heater?
- 186 [] [] 45. Explain any "yes" answers that you give in this section: _____
- 187 _____
- 188 _____
- 189 _____
- 190 _____
- 191 _____
- 192 _____
- 193 _____
- 194 _____
- 195 _____
- 196 _____
- 197 _____
- 198 _____
- 199 _____

HEATING AND AIR CONDITIONING

200 Yes No Unknown N/A

- 201 Yes No Unknown N/A 46. Type of Air Conditioning:
Central one zone Central multiple zone Wall/Window Unit None
- 202 [] [] [] 47. List any areas of the house that are not air conditioned: _____
- 203 [] [] [] 48. What is the age of Air Conditioning System? _____
- 204 [] [] [] 49. Type of heat: Electric Fuel Oil Natural Gas Propane Unheated Other
- 205 [] [] [] 50. What is the type of heating system? (for example, forced air, hot water or base board, radiator, steam heat) _____
- 206 [] [] [] 51. If it is a centralized heating system, is it one zone or multiple zones? _____
- 207 [] [] [] 52. Age of furnace _____ Date of last service: _____
- 208 [] [] [] 53. List any areas of the house that are not heated: _____
- 209 [] [] [] 54. Are you aware of any tanks on the Property, either above or underground, used to store fuel or other substances?
- 210 [] [] [] 55. If tank is not in use, do you have a closure certificate?
- 211 [] [] [] 56. Are you aware of any problems with any items in this section? If "yes," explain: _____
- 212 _____
- 213 _____
- 214 _____
- 215 _____
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- 219 _____
- 220 _____

WOODBURNING STOVE OR FIREPLACE

221 Yes No Unknown N/A

- 222 Yes No Unknown N/A 57. Do you have wood burning stove? fireplace? insert? other
- 223 [] [] [] 57a. Is it presently usable?
- 224 [] [] [] 58. If you have a fireplace, when was the flue last cleaned? _____
- 225 [] [] [] 58a. Was the flue cleaned by a professional or non-professional? _____
- 226 [] [] [] 59. Have you obtained any required permits for any such item?
- 227 [] [] [] 60. Are you aware of any problems with any of these items? If "yes," please explain: _____
- 228 _____
- 229 _____
- 230 _____

231 **ELECTRICAL SYSTEM**
 232 Yes No Unknown

N/A

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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: _____

- 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
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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? REAR PORTION ZONE AE
- 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
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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: _____

291 [] []
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 294 [] [] [] 83a. If "yes" to any of the above, were any actions taken to correct the problem? Explain: _____
 295
 296 [] [] [] 84. Is the Property in a designated Airport Safety Zone?
 297 **DEED RESTRICTIONS, SPECIAL DESIGNATIONS, HOMEOWNERS ASSOCIATION/CONDOMINIUMS**
 298 **AND CO-OPS**
 299 Yes No Unknown
 300 [X] []
 301 85. Are you aware if the Property is subject to any deed restrictions or other limitations on how it
 302 may be used due to its being situated within a designated historic district, or a protected area like
 303 the New Jersey Pinelands, or its being subject to similar legal authorities other than typical local
 304 zoning ordinances? **WETLANDS RESTRICTIONS**
 305 [] [X]
 306 [] [] 86. Is the Property part of a condominium or other common interest ownership plan?
 307 [] [] 86a. If so, is the Property subject to any covenants, conditions, or restrictions as a result of its being
 308 part of a condominium or other form of common interest ownership?
 309 [] [] 87. As the owner of the Property, are you required to belong to a condominium association or
 310 homeowners association, or other similar organization or property owners?
 311 [] [] [] 87a. If so, what is the Association's name and telephone number? _____
 312 [] [] 87b. If so, are there any dues or assessments involved?
 313 If "yes," how much? _____
 314 [] [] [] 88. Are you aware of any defect, damage, or problem with any common elements or common areas
 315 [] [] [] that materially affects the Property?
 316 [] [] [] 89. Are you aware of any condition or claim which may result in an increase in assessments or fees?
 317 [] [] [] 90. Since you purchased the Property, have there been any changes to the rules or by-laws of the
 318 Association that impact the Property?
 319 91. Explain any "yes" answers you give in this section: _____
 320
 321 **MISCELLANEOUS**
 322 Yes No Unknown
 323 [] [X]
 324 92. Are you aware of any existing or threatened legal action affecting the Property or any condominium
 325 [] [X] or homeowners association to which you, as an owner, belong?
 326 [] [] 93. Are you aware of any violations of Federal, State or local laws or regulations relating to this
 327 [] [] N/A Property?
 328 [] [] [] 94. Are you aware of any zoning violations, encroachments on adjacent properties, non-conforming
 329 [] [] [] uses, or set-back violations relating to this Property? If so, please state whether the condition is
 330 pre-existing non-conformance to present day zoning or a violation to zoning and/or land use
 331 laws. _____
 332 [] [] N/A 95. Are you aware of any public improvement, condominium or homeowner association assessments
 333 [] [] [] against the Property that remain unpaid? Are you aware of any violations of zoning, housing,
 334 [] [X] [] building, safety or fire ordinances that remain uncorrected?
 335 [] [X] 96. Are there mortgages, encumbrances or liens on this Property?
 336 [] [] 96a. Are you aware of any reason, including a defect in title, that would prevent you from conveying
 337 [] [] N/A clear title?
 338 [] [] [] 97. Are you aware of any material defects to the Property, dwelling, or fixtures which are not disclosed
 339 [] [] [] elsewhere on this form? (A defect is "material," if a reasonable person would attach importance
 340 [] [] [] to its existence or non-existence in deciding whether or how to proceed in the transaction.)
 341 [] [] [] If "yes," explain: _____
 342 [] [] []
 343 [] [X] 98. Other than water and sewer charges, utility and cable tv fees, your local property taxes, any
 344 [] [] [] special assessments and any association dues or membership fees, are there any other fees that you
 345 [] [] [] pay on an ongoing basis with respect to this Property, such as garbage collection fees?
 346 [] [] [] 99. Explain any other "yes" answers you give in this section: _____
 347 [] [] []
 348 [] [] []
 349 [] [] []
 350 [] [] []

351 RADON GAS Instructions to Owners N/A

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 [] []

358 (Initials) (Initials)
359

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?
369

370 MAJOR APPLIANCES AND OTHER ITEMS NOT APPLICABLE

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 Yes No Unknown N/A

375 [] [] [] [] 103. Electric Garage Door Opener

376 [] [] [] [] 103a. If "yes," are they reversible? Number of Transmitters _____

377 [] [] [] [] 104. Smoke Detectors

378 [] [] [] [] Battery ___ Electric ___ Both How many _____

379 ___ Carbon Monoxide Detectors How many _____

380 Location _____

381 [] [] [] 105. With regard to the above items, are you aware that any item is not in working order?

382 [] [] [] 105a. If "yes," identify each item that is not in working order or defective and explain the nature
383 of the problem: _____

384 [] [] [] [] 106. ___ In-ground pool ___ Above-ground pool ___ Pool Heater ___ Spa/Hot Tub

385 [] [] [] [] 106a. Were proper permits and approvals obtained?

386 [] [] [] [] 106b. Are you aware of any leaks or other defects with the filter or the walls or other structural or
387 mechanical components of the pool or spa/hot tub?

388 [] [] [] [] 106c. If an in-ground pool, are you aware of any water seeping behind the walls of the pool?

389 [] [] [] [] 107. Indicate which of the following may be included in the sale? (Indicate Y for yes N for no.)

390 [] [] [] [] [] Refrigerator

391 [] [] [] [] [] Range

392 [] [] [] [] [] Microwave Oven

393 [] [] [] [] [] Dishwasher

394 [] [] [] [] [] Trash Compactor

395 [] [] [] [] [] Garbage Disposal

396 [] [] [] [] [] In-Ground Sprinkler System

397 [] [] [] [] [] Central Vacuum System

398 [] [] [] [] [] Security System

399 [] [] [] [] [] Washer

400 [] [] [] [] [] Dryer

401 [] [] [] [] [] Intercom

402 [] [] [] [] [] Other

403 108. Of those that may be included, is each in working order?

404 If "no," identify each item not in working order, explain the nature of the problem: _____

405 _____

406 _____

407 _____

408 _____

409 _____

410 _____

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.
417

418 _____

419 _____

420 _____

421 **X** Signed by: Cindy R Gallagher 5/16/2026
422 **SELLER** A74CB5C26DA04DB... DATE **SELLER** DATE

423 _____

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

445 _____

446 **PROSPECTIVE BUYER** DATE **PROSPECTIVE BUYER** DATE

447 _____

448 _____

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 _____ 5/16/2026
462 _____

463 **SELLER'S REAL ESTATE BROKER/** DATE
464 **BROKER-SALESPERSON/SALESPERSON**

465 _____

466 _____

467 **PROSPECTIVE BUYER'S REAL ESTATE BROKER/** DATE
468 **BROKER-SALESPERSON/SALESPERSON**
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 [njerl.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 [njerl.to/flood-disclosure](#). To learn more about how to
487 prepare for a flood emergency, visit [njerl.to/flood-planning](#).
488

489 Yes No Unknown

REAR PORTION OF LOT FLOOD ZONE AE 1% ANNUAL FLOOD

- 490 109. Is any or all of the Property located wholly or partially in the Special Flood Hazard Area ("100-
491 year floodplain") according to FEMA's current flood insurance rate maps for your area?
- 492 110. Is any or all of the Property located wholly or partially in a Moderate Risk Flood Hazard Area
493 ("500-year floodplain") according to FEMA's current flood insurance rate maps for your area?
- 494 111. Is the Property subject to any requirement under federal law to obtain and maintain flood
495 insurance on the Property?
496 *Properties in the special flood hazard area, also known as high risk flood zones, on FEMA's flood insurance rate
497 maps with mortgages from federally regulated or insured lenders are required to obtain and maintain flood insurance.
498 Even when not required, FEMA encourages property owners in high risk, moderate risk, and low risk flood zones
499 to purchase flood insurance that covers the structure and the personal property within the structure. Also note that
500 properties in coastal and riverine areas may be subject to increased risk of flooding over time due to projected sea level
501 rise and increased extreme storms caused by climate change which may not be reflected in current flood insurance rate
502 maps.*
- 503 112. Have you ever received assistance, or are you aware of any previous owners receiving assistance,
504 from FEMA, the U.S. Small Business Administration, or any other federal disaster flood assistance
505 for flood damage to the Property?
506 *For properties that have received federal disaster assistance, the requirement to obtain flood insurance passes down
507 to all future owners. Failure to obtain and maintain flood insurance can result in an individual being ineligible for
508 future assistance.*
- 509 113. Is there flood insurance on the Property?
510 *A standard homeowner's insurance policy typically does not cover flood damage. You are encouraged to examine your
511 policy to determine whether you are covered.*
- 512 114. Is there a FEMA elevation certificate available for the Property? If so, the elevation certificate
513 must be shared with the buyer.
514 *An elevation certificate is a FEMA form, completed by a licensed surveyor or engineer. The form provides critical
515 information about the flood risk of the Property and is used by flood insurance providers under the National Flood
516 Insurance Program to help determine the appropriate flood insurance rating for the Property. A buyer may be able to
517 use the elevation certificate from a previous owner for their flood insurance policy.*
- 518 115. Have you ever filed a claim for flood damage to the Property with any insurance provider,
519 including the National Flood Insurance Program?
520 If the claim was approved, what was the amount received? \$ _____
521

**FLOOD ZONE PORTION WITHIN WETLANDS AREA
BUILDING ENVELOPE NOT IN FLOOD ZONE**

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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? _____

N/A

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

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.

Signed by: _____
X *Cindy R Gallagher*
A74CB5C26DA04DB... 5/16/2026
SELLER DATE SELLER 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

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ACKNOWLEDGMENT OF REAL ESTATE BROKER/BROKER-SALESPERSON/SALESPERSON

The undersigned Seller's real estate broker/broker/broker-salesperson/salesperson acknowledges receipt of this completed Flood Risk Addendum to the Disclosure Statement and that the information contained in this 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/broker-salesperson also acknowledges receipt of this completed Flood Disclosure Addendum to the Property Disclosure for the purpose of providing it to the Prospective Buyer.

Diane Belmore

5/16/2026

SELLER'S REAL ESTATE BROKER/
BROKER-SALESPERSON/SALESPERSON:

DATE

PROSPECTIVE BUYER'S REAL ESTATE BROKER/
BROKER-SALESPERSON/SALESPERSON

DATE

ADDENDUM REGARDING STATUTORY DISCLOSURES & OTHER ITEMS CONTINUES ON NEXT PAGE

NOT APPLICABLE



**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 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 _____
669 _____

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.
677

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

686 Choose one of the following three options:
687 128a. Buyer will assume my/our obligations under the PPA at Closing.
688 128b. I/we will pay off or otherwise obtain cancellation of the PPA as of the Closing so that the Solar
689 Panel System can be included in the sale free and clear.
690 128c. I/we will remove the Solar Panel System from the Property and pay off or otherwise obtain
691 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

697 Choose one of the following two options:
698 132a. Buyer will assume our obligations under the lease at Closing.
699 132b. I/we will obtain an early termination of the lease and will remove the Solar Panel System prior
700 to Closing.



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

- 133. Are Solar Transition Renewable Energy Certificates ("TREC's") available from the Solar Panel System?
- 133a. If TREC's are available, when will the TREC's expire? _____
- 134. Are Solar Renewable Energy Certificate IIs ("SREC IIs") available from the Solar Panel System?
- 134a. If SREC IIs are available, when will the SREC IIs expire? _____

WATER INTRUSION Pursuant to N.J.S.A. 56:8-19.1

- Yes No Unknown
- 135. 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 ([link to mold guidelines](#)) and has the right to request a physical copy of the pamphlet from the real estate broker, broker-salesperson, or salesperson.

SECONDARY POWER SOURCE Pursuant to P.L.2025, c19

- Yes No Unknown
- 136. Is there a secondary power source at the Property (i.e. permanently installed combustion generators, solar panels, battery storage systems, or any other supplemental source of electrical energy)?
- 136a. If "yes," is a label installed within 18 inches of the main electrical panel and electrical meter warning of the dangers associated with the secondary power sources?

ACKNOWLEDGMENT OF SELLER

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Signed by:
Cindy R Gallagher 5/16/2026
X SELLER A74CB5C26DA04DB... DATE SELLER DATE

SELLER DATE SELLER DATE

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ADDENDUM REGARDING STATUTORY DISCLOSURES & OTHER ITEMS CONTINUES ON NEXT PAGE

