

Somerset\* Franklin Twp.\* (2708)

19 Amethyst Way\*

List Price: \$249,900

Residential Agent Complete Report



5439524

MLS#: <b>4034326</b>	Section: <b>Society Hill V1</b>	LP: <b>\$249,900</b>
Status: <b>Active</b>	ZN:	OLP: <b>\$249,900</b>
Rms: <b>5</b>	GRS:	SP:
Bdrm: <b>3</b>	MSJR:	LD: <b>06/12/2026</b>
FB: <b>1</b>	HS:	XD: <b>12/31/2026</b>
HB: <b>0</b>	Acres: <b>0.00</b>	FSD:
ZIP: <b>08823-1651*</b>	LtSz: <b>COMMON ELEMENTS*</b>	UCD:
RZIP:	SqFt:	ACD:
Block: <b>34.10*</b>	CLR:	CD:
Lot: <b>59.01*</b>	CL: <b>Yes</b>	ADM: <b>0</b>
Unit #: <b>19</b>	GSMLS.com: <b>Yes</b>	DOM: <b>0</b>
Floor #: <b>1991 / Approximate /</b>	YB/Desc/Ren: <b>Condo/Coop/Townhouse</b>	Terms: <b>Yes</b>
Bldg #: <b>One Floor Unit</b>	PSubType: <b>One Floor Unit</b>	SDA: <b>Yes</b>
AgeRestricted: <b>No</b>	Style: <b>One Floor Unit</b>	
Pets: <b>Yes</b>		

Directions: Rt 27 To S Middlebush Road To Amethyst Way

Remarks: Affordable Housing Opportunity in Desirable Society Hill VII! Beautifully maintained 3-bedroom home located in the highly sought-after Society Hill VI community! As part of the New Jersey Affordable Housing Program, this is a rare opportunity for eligible buyers to own a home in one of the area's most desirable neighborhoods. This bright and spacious home features updated flooring throughout, a large open-concept living and dining area, generously sized bedrooms, and a private balcony overlooking peaceful wooded views. The move-in-ready interior offers comfort and convenience, while the kitchen comes fully equipped with a range, refrigerator, microwave, washer, and dryer. Additional highlights include central air conditioning and forced hot air heating. Residents enjoy access to outstanding community amenities, including a swimming pool and tennis courts, all within a beautifully maintained community. Conveniently located near major highways including Route 1, Route 27, Route 130, and I-287, with easy access to shopping centers, grocery stores, restaurants, parks, public & Ny transportation. Affordable Housing Requirements: Purchasers must be certified by the Central Jersey Housing Resource Center (CJHRC) and meet For affordable housing program details and eligibility requirements:

Agent Remarks: For affordable housing details: All docs attached with Mls .https://cjhrc.org/images/Affordable\_Housing\_Resale\_Units\_Rules.pdf Contact CJHRC at (908) 446 0036 for certification requirements. Please Shut off lights & Lock All doors.

INTERIOR

Applncs: Carbon Monoxide Detector, Dryer, Refrigerator, Range/Oven-Gas, Washer Kitch: Eat-In Kitchen  
Bsmnt: No /  
FirePl: 0 /  
Floor: See Remarks

EXTERIOR / OTHER FEATURES

Amnt: Club House, Pool-Outdoor, Tennis Courts Garage: 0 /  
Drive: 1 / Assigned Pool: Yes/Association Pool  
Exterior: Vinyl Siding Roof: Asphalt Shingle  
ExtFeat: Tennis Courts

ROOM DIMENSIONS

UTILITIES

Heat: 1 Unit, Forced Hot Air Sewer: Public Sewer  
Cool: 1 Unit, Central Air Utilities: Electric, Gas-Natural  
Fuel: Gas-Natural Water: Public Water  
WtrHt: Gas

FINANCIAL INFORMATION / TAX INFORMATION

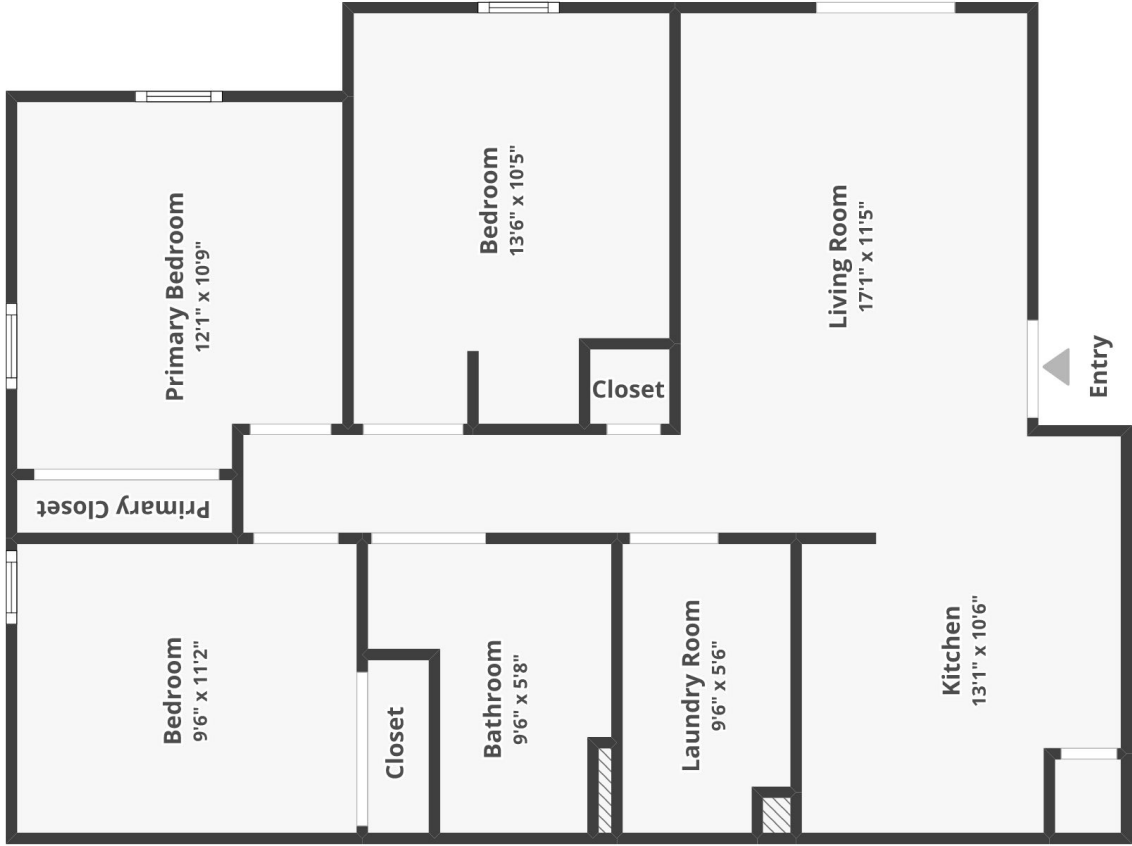
Taxes: \$2,590\* / 2025\* TaxRt: 1.678\* / 2025 BldAsmt: \$130,000\* LndAsmt: \$20,000\* TotAsmt: \$150,000\*  
Fee: \$325 / Monthly AppFee: \$ FarmAsm: HmWrnty: OTP: Condominium  
Other: \$ / Easement: Unknown / Seller's Lender Approval Required (for example, Short Sale): No

SHOWING INFORMATION

MgmtNm: Town & Country Managment MgmtPh: 732-422-4422  
Owner: Abbas, Syeda Fariha\*  
Possess: Closing Sign No  
Instr: Call Showing time  
Show: GSMLS Lockbox, See Showing Instructions

LISTING OFFICE INFORMATION

ListOff: EXP REALTY, LLC (5028) Ph: 866-201-6210 Email:  
ListAgt1: YOUSUF SYED (264011) Ph: 732-754-2541 Fax: 732-754-2541  
LType: Exclusive Right to Sell BREL: Disclosed Dual Agent





NEW JERSEY REALTORS®  
ADDENDUM REGARDING CONDOMINIUM/HOMEOWNER'S ASSOCIATIONS

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**This Addendum is attached to and made a part of the New Jersey Realtors® Standard Form of Real Estate Sales Contract, Form 118 (the "Contract"). If this Addendum conflicts with the Contract, then this Addendum shall control.**

**(A) Documents.**

If the Property is a condominium or is subject to a homeowners' association, Seller shall make available to Buyer upon request, prior to or at the time of the signing of this Contract, a copy of the current rules, regulations, Master Deed, financial statements and by-laws of the condominium and/or homeowners' association. The name(s), address(es) and telephone number(s) of the association(s) is/are:

19 Amethyst Way, Franklin Park, NJ 08823, USA  
Society Hill at Somerset VI Condominium Association Inc. 732 212 -8200  
Managed by Towne and Country Management Association Inc.

**(B) Approval.**

Seller, if required, shall provide Buyer with written approval by the condominium or homeowners' association for Buyer's purchase of the Property. Prior to Closing, Seller shall provide a "Status of Account" letter and Certificate of Insurance for the association.

**(C) Fees.**

Seller represents that the current monthly association fee is \$345. Buyer acknowledges that associations commonly require a one-time non-refundable capital contribution or start-up fee, which shall be the responsibility of Buyer to pay.

**(D) Assessments.**

Seller represents that the association has imposed or may be imposing an assessment payable after Closing by Buyer in the amount of \$126.78 for the following purpose: This monthly special assessment price was put in after the insurance policy was renewed by the HOA and due to the increase in premium. This was put in place only for the year 2026 and will end in December 2026.

which assessment includes but is not limited to any lawsuit or major capital improvement project of which Seller is aware.

**(E) Inspections.**

Within seven (7) business days of Seller's receipt of a report by Buyer's qualified inspector within the Inspection Time Period that identifies a physical defect or environmental condition that affects the Property itself which is, or is caused by, a physical defect or environmental condition of a common element or limited common element maintained by the condominium and/or homeowner's association, Seller may notify Buyer that Seller will cause such defect or condition to be cured or corrected or that Seller does not have the legal right to cure or correct such defect or condition, in which case Seller has notified the association and/or management company of the need to repair the defect or condition and the association and/or management company has agreed to correct the defect or condition prior to or after closing.

If Seller provides such notice to Buyer, then Seller's obligation regarding the defect or condition will be deemed satisfied and Seller will have no liability to Buyer for the defect or condition. If Seller fails to provide such notice to Buyer, Buyer will have the right to void this Contract by notifying Seller in writing within seven (7) business days thereafter. If Buyer fails to void this Contract within the seven (7) business day period, Buyer will have waived Buyer's right to void this Contract and Seller will be under no obligation to correct or cure such defect or condition.

*(signature page to follow)*



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**WITNESS:**

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BUYER

Date

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BUYER

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BUYER

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BUYER

Date

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<i>Syeda Farika Abbas</i>
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dotloop verified  
06/13/26 11:53 AM EDT  
NH51-PVLC-SNOV-LAJS

SELLER

Date

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SELLER

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SELLER

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# WIRE FRAUD NOTICE

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**PROTECT YOURSELF FROM BECOMING A VICTIM OF WIRE FRAUD.** Wire fraud has become very common. It typically involves a criminal hacker sending fraudulent wire transfer instructions in an email to an unsuspecting buyer/tenant or seller/landlord in a real estate transaction that appears as though it is from a trusted source, such as the victim's broker, attorney, appraiser, home inspector or title agent. The email may look exactly like other emails that the victim received in the past from such individuals, including having the same or a similar email address, accurate loan and other financial information, and the logo of one of those individuals. If the hacker is successful, the victim will follow the bogus instructions to wire money, such as deposit money or the payment of an invoice, to the hacker's account. Once this money has been wired, it may not be possible to recover it.

We strongly recommend that, **before** you wire funds to any party, including your own attorney, real estate broker or title agent, you **personally call** them to confirm the account number and other wire instructions. You only should call them at a number that you have obtained on your own (e.g., from the sales contract, the lease, their website, etc.) and should **not** use any phone number that is in any email - **even if the email appears to be from someone you know.**

If you have any reason to believe that your money was sent to a hacker, you must immediately contact your bank and your local office of the Federal Bureau of Investigation, who can work with other agencies to try to recover your money, to advise them where and when the money was sent. You also should promptly file a complaint with the Internet Crime Center at [bec.ic3.gov](http://bec.ic3.gov).

Finally, since much of the information included in such fraudulent emails is obtained from email accounts that are not secure, we strongly recommend that you not provide any sensitive personal or financial information in an email or an attachment to an email. Whenever possible, such information, including Social Security numbers, bank account and credit card numbers and wiring instructions, should be sent by more secure means, such as by hand delivery, over the phone, or through secure mail or overnight services.

**By signing below, you indicate that you have read and understand the contents of this Notice:**

**Seller/Landlord:**  dotloop verified  
06/11/26 12:46 PM EDT  
ZVAX-WCLU-DW9Y-9C2L **Date:** \_\_\_\_\_

**Seller/Landlord:**  **Date:** \_\_\_\_\_

**Buyer/Tenant:**  **Date:** \_\_\_\_\_

**Buyer/Tenant:**  **Date:** \_\_\_\_\_





**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 of  
 2 residential property located in New Jersey to complete and sign a property condition disclosure statement as promulgated by the  
 3 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  
 4 provide the property condition disclosure statement to a prospective buyer before the prospective buyer becomes obligated under  
 5 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 New  
 8 Jersey to make certain supplemental disclosures concerning flood risks on the “Flood Risk Addendum” incorporated within the  
 9 property condition disclosure statement. As a result of these two laws:

- 10
- 11 • All sellers of **residential property** must complete Questions 1-108 on the property condition disclosure statement; and
- 12
- 13 • All sellers of **residential and non-residential (i.e. commercial)**, must complete the Flood Risk Addendum, Questions
- 14 109-117, on the property condition disclosure statement.
- 15

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

18  
 19 *The purpose of the Property Condition Disclosure Statement (“Disclosure Statement”), including the Flood Risk Addendum, is to disclose the*  
 20 *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*  
 21 *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*  
 22 *this form. All prospective buyers of the property are cautioned to carefully inspect the property and to carefully inspect the surrounding area for any*  
 23 *off-site conditions that may adversely affect the property. Moreover, this Disclosure Statement is not intended to be a substitute for prospective buyer’s*  
 24 *hiring of qualified experts to inspect the property.*

25  
 26 *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*  
 27 *the question is phrased in the singular, such as if a duplex has multiple furnaces, water heaters, and fireplaces.*

28  
 29 *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*  
 30 *of residential real property must answer these questions before the purchaser becomes obligated under any contract for the purchase of the property.*  
 31 *Questions 1 through 108 must be answered to the best of the seller’s knowledge, unless otherwise stated.*

32  
 33 *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*  
 34 *for all sellers of real property (including both residential and non-residential property). Sellers of real property must answer these questions before the*  
 35 *purchaser becomes obligated under any contract for the purchase of the property. This is the case regardless of whether a seller completes questions*  
 36 *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*  
 37 *Tool located at [floaddisclosure.nj.gov](https://floaddisclosure.nj.gov). Questions 111 through 117 must be answered based on the seller’s actual knowledge.*

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

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

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NEW JERSEY REALTORS®  
SELLER'S PROPERTY CONDITION DISCLOSURE STATEMENT

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56 Property Address: 19 Amethyst Way, Franklin Park, NJ 08823

57  
58 \_\_\_\_\_ (“Property”).

59 Seller: Syeda Fariha Abbas

60  
61 \_\_\_\_\_ (“Seller”).

62  
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 |                          |                                     | <input type="checkbox"/> | 1. Age of House, if known <u>I think 1991</u>  |
| 77 | <input type="checkbox"/> | <input checked="" type="checkbox"/> |                          | 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? _____  |
| 80 | <input type="checkbox"/> | <input type="checkbox"/>            |                          | 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 |                          |                          | <input checked="" type="checkbox"/> | 4. Age of roof _____  |
| 86 | <input type="checkbox"/> | <input type="checkbox"/> |                                     | 5. Has roof been replaced or repaired since Seller bought the Property? |
| 87 | <input type="checkbox"/> | <input type="checkbox"/> |                                     | 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  | <input type="checkbox"/> | <input checked="" type="checkbox"/> |         | 8. Does the Property have one or more sump pumps?   |
| 94  | <input type="checkbox"/> | <input type="checkbox"/>            |         | 8a. Are there any problems with the operation of any sump pump?   |
| 95  | <input type="checkbox"/> | <input type="checkbox"/>            |         | 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  | <input type="checkbox"/> | <input type="checkbox"/>            |         | 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  | <input type="checkbox"/> | <input type="checkbox"/>            |         | 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 | <input type="checkbox"/> | <input checked="" type="checkbox"/> |         | 11. Are you aware of any cracks or bulges in the basement floor or foundation walls? If “yes,” specify                      |
| 104 |                          |                                     |         | location: _____   |
| 105 | <input type="checkbox"/> | <input checked="" type="checkbox"/> |         | 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 | <input type="checkbox"/> | <input type="checkbox"/>            |         | 13. Is the attic or house ventilated by: <input type="checkbox"/> a whole house fan? <input type="checkbox"/> an attic fan? |
| 108 | <input type="checkbox"/> | <input type="checkbox"/>            |         | 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

- Yes  No  Unknown
16. Are you aware of any termites/wood destroying insects, dry rot, or pests affecting the Property?  
 Yes  No  Unknown
17. Are you aware of any damage to the Property caused by termites/wood destroying insects, dry rot, or pests?  
 Yes  No  Unknown
18. If "yes," has work been performed to repair the damage?  
 Yes  No  Unknown
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?  
 Yes  No  Unknown
21. Explain any "yes" answers that you give in this section: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**STRUCTURAL ITEMS**

Yes No Unknown

- 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?  
 Yes  No  Unknown
23. Are you aware if the Property or any of the structures on it have ever been damaged by fire, smoke, wind or flood?  
 Yes  No  Unknown
24. Are you aware of any fire retardant plywood used in the construction?  
 Yes  No  Unknown
25. Are you aware of any current or past problems with driveways, walkways, patios, sinkholes, or retaining walls on the Property?  
 Yes  No  Unknown
26. Are you aware of any present or past efforts made to repair any problems with the items in this section?  
 Yes  No  Unknown
27. Explain any "yes" answers that you give in this section. Please describe the location and nature of the problem: Wind damaged a window glass in the master  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**ADDITIONS/REMODELS**

Yes No Unknown

- 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?  
 Yes  No  Unknown
29. Were the proper building permits and approvals obtained? Explain any "yes" answers you give in this section: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**PLUMBING, WATER AND SEWAGE**

Yes No Unknown

- 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?  
 Yes  No  Unknown
33. When was well installed? \_\_\_\_\_  
 Location of well? \_\_\_\_\_

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

**HEATING AND AIR CONDITIONING**

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

**WOODBURNING STOVE OR FIREPLACE**

221	Yes No Unknown			
222				57. Do you have <input type="checkbox"/> wood burning stove? <input type="checkbox"/> fireplace? <input type="checkbox"/> insert? <input type="checkbox"/> other
223	<input type="checkbox"/>	<input checked="" type="checkbox"/>		57a. Is it presently usable?
224	<input type="checkbox"/>	<input checked="" type="checkbox"/>		58. If you have a fireplace, when was the flue last cleaned? _____
225	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	58a. Was the flue cleaned by a professional or non-professional? _____
226	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	59. Have you obtained any required permits for any such item?
227	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	60. Are you aware of any problems with any of these items? If "yes," please explain: _____
228	<input type="checkbox"/>	<input checked="" type="checkbox"/>		
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**ELECTRICAL SYSTEM**

Yes No Unknown

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: \_\_\_\_\_
- 

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

Yes No Unknown

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?

**ENVIRONMENTAL HAZARDS**

Yes No Unknown

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   83a. If "yes" to any of the above, were any actions taken to correct the problem? Explain: \_\_\_\_\_  
 292 \_\_\_\_\_  
 293 \_\_\_\_\_  
 294    84. Is the Property in a designated Airport Safety Zone?  
 295 \_\_\_\_\_

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

298 Yes No Unknown  
 299   85. Are you aware if the Property is subject to any deed restrictions or other limitations on how it  
 300 may be used due to its being situated within a designated historic district, or a protected area like  
 301 the New Jersey Pinelands, or its being subject to similar legal authorities other than typical local  
 302 zoning ordinances?  
 303   86. Is the Property part of a condominium or other common interest ownership plan?  
 304   86a. If so, is the Property subject to any covenants, conditions, or restrictions as a result of its being  
 305 part of a condominium or other form of common interest ownership?  
 306   87. As the owner of the Property, are you required to belong to a condominium association or  
 307 homeowners association, or other similar organization or property owners?  
 308   87a. If so, what is the Association's name and telephone number? \_\_\_\_\_  
 309 \_\_\_\_\_  
 310    87b. If so, are there any dues or assessments involved?  
 311 If "yes," how much? \_\_\_\_\_  
 312   88. Are you aware of any defect, damage, or problem with any common elements or common areas  
 313 that materially affects the Property?  
 314    89. Are you aware of any condition or claim which may result in an increase in assessments or fees?  
 315    90. Since you purchased the Property, have there been any changes to the rules or by-laws of the  
 316 Association that impact the Property?  
 317 91. Explain any "yes" answers you give in this section: \_\_\_\_\_  
 318 \_\_\_\_\_  
 319 \_\_\_\_\_  
 320 \_\_\_\_\_

**MISCELLANEOUS**

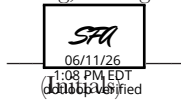
322 Yes No Unknown  
 323   92. Are you aware of any existing or threatened legal action affecting the Property or any condominium  
 324 or homeowners association to which you, as an owner, belong?  
 325   93. Are you aware of any violations of Federal, State or local laws or regulations relating to this  
 326 Property?  
 327   94. Are you aware of any zoning violations, encroachments on adjacent properties, non-conforming  
 328 uses, or set-back violations relating to this Property? If so, please state whether the condition is  
 329 pre-existing non-conformance to present day zoning or a violation to zoning and/or land use  
 330 laws. \_\_\_\_\_  
 331 \_\_\_\_\_  
 332   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 building, safety or fire ordinances that remain uncorrected?  
 335    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 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   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 \_\_\_\_\_  
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**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



(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.)
  - 1   Refrigerator
  - 1   Range
  - 0   Microwave Oven
  - 0   Dishwasher
  - 0   Trash Compactor
  - 0   Garbage Disposal
  - 0   In-Ground Sprinkler System
  - 0   Central Vacuum System
  - 0   Security System
  - 0   Washer
  - 0   Dryer
  - 0   Intercom
  - 0   Other
- 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: \_\_\_\_\_

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**ACKNOWLEDGMENT OF SELLER**

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.

*Syeda Faraha Abbas* dotloop verified 06/11/26 1:08 PM EDT XUQ6-0215-L9VH-VOS2

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 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.

*Yousuf Syed* dotloop verified 06/11/26 9:34 PM EDT CGEQ-5GG5-UBRG-7F57

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

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

**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).

- |     | Yes                      | No                                  | Unknown                  |   |
|-----|--------------------------|-------------------------------------|--------------------------|---|
| 489 | <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-                            |
| 490 |                          |                                     |                          | year floodplain") according to FEMA's current flood insurance rate maps for your area?  |
| 491 | <input type="checkbox"/> | <input checked="" type="checkbox"/> |                          | 110. Is any or all of the Property located wholly or partially in a Moderate Risk Flood Hazard Area                               |
| 492 |                          |                                     |                          | ("500-year floodplain") according to FEMA's current flood insurance rate maps for your area?                                      |
| 493 | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | 111. Is the Property subject to any requirement under federal law to obtain and maintain flood                                    |
| 494 |                          |                                     |                          | insurance on the Property?  |
| 495 |                          |                                     |                          | <i>Properties in the special flood hazard area, also known as high risk flood zones, on FEMA's flood insurance rate</i>           |
| 496 |                          |                                     |                          | <i>maps with mortgages from federally regulated or insured lenders are required to obtain and maintain flood insurance.</i>       |
| 497 |                          |                                     |                          | <i>Even when not required, FEMA encourages property owners in high risk, moderate risk, and low risk flood zones</i>              |
| 498 |                          |                                     |                          | <i>to purchase flood insurance that covers the structure and the personal property within the structure. Also note that</i>       |
| 499 |                          |                                     |                          | <i>properties in coastal and riverine areas may be subject to increased risk of flooding over time due to projected sea level</i> |
| 500 |                          |                                     |                          | <i>rise and increased extreme storms caused by climate change which may not be reflected in current flood insurance rate</i>      |
| 501 |                          |                                     |                          | <i>maps.</i>  |
| 502 | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | 112. Have you ever received assistance, or are you aware of any previous owners receiving assistance,                             |
| 503 |                          |                                     |                          | from FEMA, the U.S. Small Business Administration, or any other federal disaster flood assistance                                 |
| 504 |                          |                                     |                          | for flood damage to the Property?   |
| 505 |                          |                                     |                          | <i>For properties that have received federal disaster assistance, the requirement to obtain flood insurance passes down</i>       |
| 506 |                          |                                     |                          | <i>to all future owners. Failure to obtain and maintain flood insurance can result in an individual being ineligible for</i>      |
| 507 |                          |                                     |                          | <i>future assistance.</i>   |
| 508 | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | 113. Is there flood insurance on the Property?  |
| 509 |                          |                                     |                          | <i>A standard homeowner's insurance policy typically does not cover flood damage. You are encouraged to examine your</i>          |
| 510 |                          |                                     |                          | <i>policy to determine whether you are covered.</i>   |
| 511 | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | 114. Is there a FEMA elevation certificate available for the Property? If so, the elevation certificate                           |
| 512 |                          |                                     |                          | must be shared with the buyer.  |
| 513 |                          |                                     |                          | <i>An elevation certificate is a FEMA form, completed by a licensed surveyor or engineer. The form provides critical</i>          |
| 514 |                          |                                     |                          | <i>information about the flood risk of the Property and is used by flood insurance providers under the National Flood</i>         |
| 515 |                          |                                     |                          | <i>Insurance Program to help determine the appropriate flood insurance rating for the Property. A buyer may be able to</i>        |
| 516 |                          |                                     |                          | <i>use the elevation certificate from a previous owner for their flood insurance policy.</i>                                      |
| 517 | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | 115. Have you ever filed a claim for flood damage to the Property with any insurance provider,                                    |
| 518 |                          |                                     |                          | including the National Flood Insurance Program?   |
| 519 |                          |                                     |                          | If the claim was approved, what was the amount received? \$ <u>NA</u>   |
| 520 | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | 116. Has the Property experienced any flood damage, water seepage, or pooled water due to a natural                               |
| 521 |                          |                                     |                          | flood event, such as heavy rainfall, coastal storm surge, tidal inundation, or river overflow?                                    |
| 522 |                          |                                     |                          | If so, how many times? _____  |



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

NA

**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.

<i>Syeda Fariha Abbas</i>	dotloop verified 06/11/26 1:08 PM EDT BB1D-NNF9-0LPC-0CHQ		
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SELLER	DATE	SELLER	DATE
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SELLER	DATE	SELLER	DATE
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**EXECUTOR, ADMINISTRATOR, TRUSTEE (if applicable)**

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

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SIGNED	DATE	SIGNED	DATE
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**RECEIPT AND ACKNOWLEDGMENT BY PROSPECTIVE BUYER**

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PROSPECTIVE BUYER	DATE	PROSPECTIVE BUYER	DATE
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**ACKNOWLEDGMENT OF REAL ESTATE BROKER/BROKER-SALESPERSON/SALESPERSON**

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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.

*Yousuf Syed* dotloop verified  
06/11/26 9:34 PM EDT  
NIJL-NVXQ-0H26-KZSJ

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

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

**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 [ ] [x] [x] 118. When was the Solar Panel System Installed? \_\_\_\_\_
659 [ ] [x] [x] 118a. What is the name and contact information of the business that installed the Solar Panel System? \_\_\_\_\_
660
661 [ ] [x] 118b. Do you have documents and/or contracts relating to the Solar Panel System? If "yes," please
662 attach copies to this form.
663 [ ] [x] [ ] 119. Are SRECs available from the Solar Panel System?
664 [ ] [x] [ ] 119a. If SRECs are available, when will the SRECs expire? \_\_\_\_\_
665 [ ] [x] [ ] 120. Is there any storage capacity on the Property for the Solar Panel System?
666 [ ] [x] [ ] 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 [ ] [x] 123. What is the current periodic payment amount? \$NA
680 [ ] [x] 124. What is the frequency of the periodic payments (check one)? [ ] Monthly [ ] Quarterly
681 [ ] [x] 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 [x] [ ] 126. Is there a balloon payment that will become due on or before the PPA Expiration Date?
684 [ ] [x] 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 [ ] [x] 129. What is the current periodic lease payment amount? \$NA
694 [ ] [x] 130. What is the frequency of the periodic lease payments (check one)? [ ] Monthly [ ] Quarterly
695 [ ] [x] 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.



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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 Certificates 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:  
Under kitchen sink

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](http://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.

**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**

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.

<i>Syeda Farika Abbas</i>	dotloop verified 06/11/26 1:08 PM EDT GW8V-8QKW-JP8X-K3AM		
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

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

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**RECEIPT AND ACKNOWLEDGMENT BY PROSPECTIVE BUYER**

The undersigned Prospective Buyer acknowledges receipt of this completed Statutory Disclosures & Other Items Addendum to Disclosure Statement prior to signing a Contract of Sale pertaining to this Property. Prospective Buyer acknowledges that this completed Statutory Disclosures & Other Items Addendum 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's 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/broker-salesperson/salesperson acknowledges receipt of this Statutory Disclosures & Other Items 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 Statutory Disclosures & Other Items Addendum to the Property Disclosure for the purpose of providing it to the Prospective Buyer.

Yousuf Syed	<i>Yousuf Syed</i>	dotloop verified 06/11/26 9:34 PM EDT PSQG-KEAZ-ZAAH-EVST
SELLER'S REAL ESTATE BROKER/ BROKER-SALESPERSON/SALESPERSON:	DATE	

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

# CENTRAL JERSEY HOUSING RESOURCE CENTER (CJHRC)

Phone: (908) 446-0036 • E-mail: 2cjhrc@gmail.com • www.cjhrc.org



## APPLICATION CHECKLIST

**Documentation is required for every household member 18 years of age or older on your application(s)** in order for Central Jersey Housing Resource Center (CJHRC) to process your application. Any missing item(s) will delay the process, your certification and eligibility for any units. Processing of your application can take up to 6 weeks and are processed in the order received. We do not return any documents.

### **DO NOT SEND YOUR APPLICATION WITHOUT INCLUDING THE FOLLOWING DOCUMENTS:**

All applicable sections of the application must be completed and signed. **If you submit more than one application, a full/separate set of documents is required for every application.** Co-Applicant(s) are those that will be on the lease or those that will be on the legal documents (deed, mortgage, affordable housing doc's, etc. if purchasing)

1) \_\_\_ **Copies of identification for each household member:** Driver's license, birth certificate, passport or any other Federal/State Id showing date of birth.

2) \_\_\_ **Copies of complete of Tax returns (all pages) for the most recent 3 consecutive years,** both Federal (1040) and State, do **not send** W-2 forms. To obtain your **tax return transcripts**, call 1-800-908-9946 or visit the website [www.irs.gov](http://www.irs.gov). If you did not file a tax return for any of the required years a notarized letter is required (see item #6).

3) \_\_\_ **Four (4) consecutive and current pay stubs.** Note: If you don't have four pay stubs you can submit a **dated, signed letter from your employer, on letterhead**, indicating length of employment, gross annual income or number of hours worked per week and the hourly wage.

4) \_\_\_ **Three consecutive months of recent checking, savings, debit card account or other financial account statements for all applicants and co-applicants.** All pages of each statement are required (if a statement has 6 pages, send all 6 pages). Statements must show the applicant's full name, address and account number (last 4 digits). Applicants may be required to provide additional information, a written explanation or supporting documentation during our review process. If you are offered a unit, you will be required to submit an additional three most recent months of statements for all accounts.

5) \_\_\_ **Documentation to confirm income from any of the following applicable sources:**

- \_\_\_ **Pension:** current payment stubs or statements, or letter from the Pension Company.
- \_\_\_ **Social Security:** recent benefits award letter.
- \_\_\_ **Unemployment Compensation:** current benefits letter or last statement.
- \_\_\_ **Section 8 or rental assistance:** a valid voucher or other written proof (if applicable).
- \_\_\_ **Co-Signor (rental) or Gift of Funds Letter (buying):** Requires a letter and additional documentation, refer or request the **CJHRC Sample of Co-signor/ Gift Letter**
- \_\_\_ **Alimony and/or child support payments received or paid:** copy of the court decree and a printout of the payment history. All separated applicants must provide a divorce decree, settlement agreement or division of assets signed and notarized by both parties.
- \_\_\_ **Documentation to confirm interest income/proof of assets:** recent statements including IRAs, Savings Bonds and other Retirement accounts including 401Ks.
- \_\_\_ **Any other sources of income** must be documented; written proof is required.
- \_\_\_ **Self Employed:** Requires additional documentation, refer or request the CJHRC **Documentation for Self Employed Applicants**

6) \_\_\_ **Circumstances when you will need a notarized letter\*:**

- If you do not work or earn an income
- If you did not file tax returns for any of the last three years (must include an IRS Verification of non-filing)
- If you do not own a bank checking or savings account or debit card account
- If you are going through a divorce
- If you paid or received Alimony or Child Support that it is not through the court
- If you own a home or property- refer or request the CJHRC **Documentation for Property Owner**

\* Explain the specifics of your situation in writing (must be signed and dated in front of the notary). CJHRC has three notaries on staff that can notarize your documents (by appointment in advance) at no cost or you can use the notary of your choice. **Original notarized documents are required.**

*Continued on reverse side*

**If purchasing a unit, applicant households must submit:**

- 7) **Pre-Approval:** It must state the amount that the financial institution is willing to lend you. It also must have the names of all applicants on the letter. **Please make sure you tell your lender you are applying for an affordable housing unit.** Make sure they are aware that there are liens that go with these affordable properties. They need to put something in their pre-approval stating that they understand they would be in 1<sup>st</sup> position and there are other legal documents that will go in 2<sup>nd</sup> and 3<sup>rd</sup> positions at closing. They also understand that the affordable housing survives foreclosure. In addition, we have not had anyone be successful with getting a FHA loan (\*) for an affordable housing unit. Please discuss with your lender.
- 8) **Attorney Form:** Filled out with the Attorney you have chosen. CJHRC provide list of attorneys who have expressed interest in working with purchasers of low and moderate income housing. Please note you are not obligated to have a Real Estate Attorney handle your closing in the State of NJ or use an attorney on this list.
- 9) **DO YOU CURRENTLY OR HAVE YOU EVER OWNED ANY REAL ESTATE?** No \_\_\_ Yes \_\_\_  
-If yes, please attach a description and proof of any and all estate owned by any of the applicants on this application (planning to reside in the Affordable Housing Unit). Applicants owning real estate must provide documentation of a market value appraisal and outstanding mortgage debt. The difference will be treated as monetary value of the asset and the imputed interest will be added to the income. Also required are copies of: the deed, most recent tax bill and latest mortgage statement. If you own a home, will you be selling the home or renting it out? If selling please attach proof that it is on the market. If you are renting out the property, please attach proof (copy of signed lease). If you ever owned a home and moved out, we need written details/explanation.  
**-Refer or Request the CJHRC Documentation for Property Owner.**
- 

**Important information if you are applying to purchase an affordable unit:**

- The estimated monthly housing cost for a unit (including principal, interest, taxes, homeowner and private mortgage insurance and condominium and homeowner association fees as applicable) should not exceed 31% of your household's eligible monthly income. CJHRC is a HUD Approved non-profit housing counseling agency. It is suggested that in most situations, households should not be pre-approved for more than 3 times their gross household income.
- CJHRC may certify your household even if your housing cost could exceed 31% in certain circumstances. For example: In addition to a firm mortgage commitment at a higher level by a lender the borrower(s) received counseling from an approved non-profit counselor regarding the advisability of the loan transaction and the outcome of the counseling proves applicants can meet their housing and other obligation(s).
- Separated applicants purchasing affordable housing (also see #5 above) must provide a notarized release form from the spouse. This release form states that the spouse who is not applying for affordable housing is releasing any claim on the affordable home. If the spouse refuses to sign the release, the applicant can request a judge to require the spouse sign the form. This release form must be typed, completed, signed and notarized when a separated applicant submits income certification documentation to rent or purchase an affordable home/unit.

\* As of the date of this printing FHA was not allowing any of the restrictive covenants that must be recorded with an affordable housing unit. Therefore, an FHA Mortgage is not an option at this time for a State of NJ Low and Moderate Income Unit.

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Jennifer Laterra, President

Sharon Clark, Executive Director

DISCLAIMER: These steps are general information and may not cover every scenario. CJHRC is not responsible for individual circumstances.

### **HOW TO APPLY FOR STATE OF NJ VERY LOW, LOW & MODERATE INCOME AFFORDABLE SALE UNITS WITH CJHRC**

1. Call a CJHRC counselor at 908-446-0036. They will gather basic info and send applications by email, mail, or allow pickup.
2. All potential applicants should complete a FREE pre-purchase counseling program; certificates last 12 months, guide applicants in understanding the process, and are required for down payment/closing cost grant eligibility (this is for education and grant purposes only).
3. Complete the affordable housing application(s) with all required documents including pre-approval and attorney form. Check the application checklist: [https://cjhrc.org/images/Application\\_Checklist.pdf](https://cjhrc.org/images/Application_Checklist.pdf)
4. Keep the fact sheet and note your application(s) submission date.
5. Mail or drop off application(s) and documents at 92 East Main Street, Suite 407, Somerville, NJ 08876. A drop box is outside the suite; appointments are suggested. CJHRC hours are 9-5 Monday to Friday (call before dropping off) if you want to speak with a CJHRC staff member at time of drop off.
6. Applications are date-stamped, logged into database, and reviewed in the order received. Processing usually takes six weeks.
7. CJHRC will notify applicants of application outcomes by email, phone, or letter. Outcomes include:
  - a. Certification – valid ~180 days, extendable once.
  - b. Missing Information – list of documents needed by a deadline; once received, application is re-reviewed, which usually takes 5-6 additional weeks.
  - c. Denial – due to not meeting program criteria.
  - d. No Longer Interested – if info isn't submitted or certification expires.
8. If certified, households may enter a random selection/lottery if more certified households than affordable units.
9. If selected, you will be notified and will need to schedule and view the unit (usually within 3 days). Bring your certification letter, a check, and attorney form/information.
10. Offers are made at viewing. Buyers may offer up to the maximum. Sellers may counter or decline; if declining, the household declining must email CJHRC with a brief explanation as to why they are not proceeding.
11. If price is agreed, complete two copies of the purchase agreement, sign, and provide a \$1,000 good faith deposit check (usually to seller's attorney trust account). Each party keeps a copy and sends one to their attorney and CJHRC.
12. Once the attorney receives the agreement, a Contract of Sale is drawn and executed. Additional steps will be provided in other instructional documents.

G:2026FrontOfficeOriginals CJHRC Sale Unit Process 2 17 26



## APPLICATION FOR INCOME CERTIFICATION TO PURCHASE AN AFFORDABLE UNIT IN THE TOWNSHIP OF FRANKLIN, NJ

**COMPLETE THIS APPLICATION AND RETURN WITH ALL THE REQUIRED DOCUMENTS (page 6)  
TO:**

**Central Jersey Housing Resource Center (CJHRC): 92 E. Main St. Suite 407, Somerville, NJ 08876  
CJHRC Does not accept any applications/documentation via email or fax  
-All items submitted are kept confidential and will NOT BE RETURNED**

### NOTICE OF DISCLOSURE STATEMENT AFFORDABLE RESALE PURCHASE UNITS IN THE TOWNSHIP OF FRANKLIN, NJ

This application does not guarantee you a housing unit. Selection is made on the basis of numerous criteria, which includes: income, family size and available units. The following restrictions apply:

1. Purchasers of the Township of Franklin affordable housing units must be Low or Moderate Income households as determined by the NJ Affordable Housing guidelines. Proof of gross annual household income is required to assure that you are qualified and your income is adequate to afford and maintain the unit. **You must have a written pre-approval from a lending institution in writing in order to qualify.** Please review carefully item #7 on the Document Checklist.
2. Affordable units must be occupied by the named purchaser and must be used as your primary residence. Each purchaser shall certify in writing, that he/she is purchasing said unit for the expressed purpose of primary living quarters and for no other reason beyond what is allowable.
3. At closing you will be required to sign restrictive covenants, which contain the restrictions of the Affordable Housing Program. These restrictions will be found in your Deed, Repayment Mortgage and Repayment Note (gets recorded with the Repayment Mortgage and the Note). If you would like a copy of the Affordable Housing Restrictions, please contact our office.
4. Purchasers of affordable units in Franklin Township have the same rights, privileges, duties and obligations as any other purchasers in the Township of Franklin with the exception of the restrictions in the Township of Franklin's Ordinances and Regulations pertaining to Low and Moderate Income Housing.

If you would like more information regarding purchase units in the Township of Franklin, please contact the Central Jersey Housing Resource Center by email [2cjhrc@gmail.com](mailto:2cjhrc@gmail.com) or by calling (908) 446-0036.

#### YOUR GROSS ANNUAL HOUSEHOLD INCOME NEEDS TO BE AT/OR UNDER THE FOLLOWING INCOME LIMITS\*

HOUSEHOLD SIZE	LOW INCOME*	MODERATE INCOME*
1	\$53,700	\$85,920
2	\$61,400	\$98,240
3	\$69,050	\$110,480
4	\$76,700	\$122,720
5	\$82,850	\$132,560
6	\$89,000	\$142,400

\*Maximum income limits per Household size and category. These limits were adopted 5/16/25

I have read the contents of this Notice of Disclosure Statement and understand it. I know that I have an obligation to notify the Central Jersey Housing Resource Center of any change in my household or household income immediately. **I/We understand this application must be accompanied by all applicable required documents.** I realize that the Central Jersey Housing Resource Center Corp. (CJHRC) may ask for additional information. I understand that CJHRC has up to 30 business days to process my application and documents. By signing this form, I hereby give the Central Jersey Housing Resource Center, the authority to verify all information contained in my application.

\_\_\_\_\_  
SIGNATURE OF APPLICANT

\_\_\_\_\_  
SIGNATURE OF CO-APPLICANT

\_\_\_\_\_  
Date signed

\_\_\_\_\_  
Date signed

**NOTICE OF DISCLOSURE STATEMENT**  
**AFFORDABLE NEW & RESALE PURCHASE UNITS IN THE TOWNSHIP OF FRANKLIN, NJ**

The Township of Franklin is requesting that you fill in this application so that it can be determined whether you are eligible to purchase an Affordable Unit in the Township of Franklin. This application must be fully completed for it to be accepted and processed. Households must submit a valid written pre-approval from a financial institution, if a mortgage is required. Pre Purchase counseling may also be required if you are applying for a grant (prior to signing a contract) or by your lender (prior to securing a loan). It is your responsibility to inquire about the timing of these. This application is not transferable and the original must be submitted. If you have any questions about this application, please call the Central Jersey Housing Resource Center at (908) 446-0036.

If your application is complete and it is determined based on the information you provided that you are qualified to purchase an affordable unit, you will be issued a certification letter by the Central Jersey Housing Resource Center.

**It is your responsibility to make certain your application is complete and the information provided is true and accurate.**

ONLY those families who receive a certification letter from the Central Jersey Housing Resource Center (CJHRC) will be able to purchase an Affordable Unit. Your category is determined by your income and family size. You will be given information on units in your category that are currently for sale at the time you receive a certification letter. If nothing is available in your category you will be placed on a “waiting list.”

“Family” includes all persons living in a single housekeeping unit whether or not they are related by blood, marriage or otherwise. The information requested includes information about all persons intending to reside in the Affordable Purchase Unit.

The information in this application and any other information required by the Township of Franklin will be kept confidential. No part of this application or your application file will be given to any person, entity or business not related to the township of franklin or their agents without your written request or consent. The filing of this application constitutes your approval for the Township of Franklin or its Agents to certify the information contained herein through credit verification or other necessary means.

The Disclosure Statement is a part of this application. Please read the Statement for important information. You may wish to consult with an attorney of your choice with respect to the Disclosure Statement, the Affordable Housing Plan or the Application for Qualification.

**FOR STATISTICAL PURPOSES: Please indicate your racial/ethnic group below by circling what applies to your household**

**Circle One:** Ethnicity of household:                      Hispanic                      Not Hispanic

**Circle One or more below for what applies to your household:**

American Indian/Alaskan Native                      Asian                      Black/African American

Native Hawaiian or Other Pacific Islander                      White                      Choose not to Respond

More than one Race

**REGIONAL PREFERENCE: Those households that live or work in the West Central Housing Region, Group 3 (Hunterdon, Somerset, and Middlesex counties) may receive a preference for the affordable housing units in Franklin Township.**

Priority Selection for the affordable purchase units may need to be made through a random selection process (lottery for units). A random selection is held whenever there are more eligible applicants than units available. Only complete and income certified applications that have been submitted on time will be included in the random selection process.

**I/we are interested in applying for (Check all that apply).**

\_\_\_\_\_ **Quailbrook**

\_\_\_\_\_ **Society Hill III**

\_\_\_\_\_ **Society Hill V/Beacon Hill**

\_\_\_\_\_ **Society Hill VI**

\_\_\_\_\_ **Wynnefield**

\_\_\_\_\_ **Promenade at Somerset**

\_\_\_\_\_ **All above complexes**

\_\_\_\_\_ **Habitat Home (when available)**

(Fill in entire application—do not leave anything blank. If it does not apply to you, write in “n/a”)

**1. HOUSEHOLD COMPOSITION:**

Name of Household Member filling out this form \_\_\_\_\_ Sex: M / F

Marital Status (please circle): **Married** **Single** **Divorced** **Widowed** **Legally Separated**

Date of Birth \_\_\_\_\_ Last 4 digits of Social Security Number \_\_\_\_\_

Cell Phone ( ) \_\_\_\_\_ Other Phone ( ) \_\_\_\_\_

Email Address \_\_\_\_\_

Current Address: Street: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_ County: \_\_\_\_\_

How long at the address above? \_\_\_\_\_ Years \_\_\_\_\_ Months

Mailing Address (if different) \_\_\_\_\_

Name of Second Adult in household: \_\_\_\_\_ Sex: M / F

Date of Birth \_\_\_\_\_ Last 4 digits of Social Security Number \_\_\_\_\_

Cell Phone ( ) \_\_\_\_\_ Other Phone ( ) \_\_\_\_\_

Email Address \_\_\_\_\_

Current Address: Street: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_ County: \_\_\_\_\_

How long at the address above? \_\_\_\_\_ Years \_\_\_\_\_ Months

Mailing Address (if different) \_\_\_\_\_

Please list all household members, **excluding the person filling out the form**, who would live in the home.

Name	Relationship (husband, wife, son, daughter, etc.)	Date of Birth	Age

**2. CURRENT STATUS**

Do you currently Rent? YES NO If Yes, what is your monthly rental payment \$ \_\_\_\_\_

Do you currently own a home? YES NO If Yes, what is your monthly mortgage payment \$ \_\_\_\_\_

If you currently own your home, what is the value of this home? \_\_\_\_\_

What is the Principal Balance of your Mortgage? \_\_\_\_\_ please attached additional required documentation for homeowners. (request Property Owner Required Document info sheet from CJHRC)

Other living arrangement- please explain \_\_\_\_\_

What was your previous address: \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Have you ever owned a home? YES \_\_\_ NO \_\_\_ If you owned a home in the past but no longer do, please explain in detail on separate piece of paper.

How many people will live with you if you are offered a unit? \_\_\_\_\_ How many are under 18 years of age? \_\_\_\_\_

How many bedrooms will you need for your family? \_\_\_\_\_ 2 \_\_\_\_\_ 3 (no 1 Bedroom units at these complexes)

(Fill in entire application—do not leave anything blank. If it does not apply to you, write in “n/a”)

Additional Information: (Please include any information which will assist us in serving you such as special needs, accessibility requirements, etc...)

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### 3. EMPLOYMENT INFORMATION

Please provide information for each household member who receives income from present employment and is 18 years of age or over. (Also include any part-time employment)

1. Household Member Name \_\_\_\_\_  
Employer Name \_\_\_\_\_  
Employer Address \_\_\_\_\_  
Work Location-County: \_\_\_\_\_  
Immediate Supervisor \_\_\_\_\_ Work Phone # and extension \_\_\_\_\_  
What is Your Job Title \_\_\_\_\_ How long at job? \_\_\_\_\_
  
2. Household Member Name \_\_\_\_\_  
Employer Name \_\_\_\_\_  
Employer Address \_\_\_\_\_  
Work Location-County: \_\_\_\_\_  
Immediate Supervisor \_\_\_\_\_ Work Phone # and extension \_\_\_\_\_  
What is Your Job Title \_\_\_\_\_ How long at job? \_\_\_\_\_
  
3. Household Member Name \_\_\_\_\_  
Employer Name \_\_\_\_\_  
Employer Address \_\_\_\_\_  
Work Location-County: \_\_\_\_\_  
Immediate Supervisor \_\_\_\_\_ Work Phone # and extension \_\_\_\_\_  
What is Your Job Title \_\_\_\_\_ How long at job? \_\_\_\_\_
  
4. Household Member Name \_\_\_\_\_  
Employer Name \_\_\_\_\_  
Employer Address \_\_\_\_\_  
Work Location-County: \_\_\_\_\_  
Immediate Supervisor \_\_\_\_\_ Work Phone # and extension \_\_\_\_\_  
What is Your Job Title \_\_\_\_\_ How long at job? \_\_\_\_\_

(Fill in entire application—do not leave anything blank. If it does not apply to you, write in “n/a”)

**4. INCOME SOURCES**

Please state the amount of your current monthly projected gross income from each applicable source. Use additional pages if more than three adults have income. Please use a separate income information section for every household member who is 18 years of age or over and receives income of any kind.

	<u>Adult #1</u>	<u>Adult #2</u>	<u>Adult #3</u>
	First Name _____	First Name _____	First Name _____
Monthly Gross Salary or Wages	\$ _____	\$ _____	\$ _____
Pension	\$ _____	\$ _____	\$ _____
Social Security	\$ _____	\$ _____	\$ _____
Unemployment Compensation	\$ _____	\$ _____	\$ _____
Child Support received (add)	\$ _____	\$ _____	\$ _____
Child Support paid (deduct)	\$ _____	\$ _____	\$ _____
Alimony received (add)	\$ _____	\$ _____	\$ _____
Alimony paid (deduct)	\$ _____	\$ _____	\$ _____
Disability Income (adult/child)	\$ _____	\$ _____	\$ _____
Welfare	\$ _____	\$ _____	\$ _____
Tips/Commissions/Self Employment Income	\$ _____	\$ _____	\$ _____
Rental Income	\$ _____	\$ _____	\$ _____
Other _____	\$ _____	\$ _____	\$ _____
<b>Sub-Totals (monthly)</b>	\$ _____	\$ _____	\$ _____

**TOTAL OF ADULT MONTHLY INCOMES** = \$ \_\_\_\_\_ x 12 = \$ \_\_\_\_\_ Annual Gross Income

**5. OTHER INCOME/ASSET INFORMATION**

Please list all **Checking and Savings accounts**, CD's, Money Market Funds, Mutual Funds and any other assets held by financial institutions below, whether or not you gain any interest from them, for all household members. **We must receive the entire bank statement, all pages, even if blank.**

Name of Financial Institution	Account Number (Last 4 Digits) <small>c-checking s-savings</small>	Current Balance/Value	Projected Annual Interest Income
	C / S		
	C / S		
	C / S		
	C / S		

Total Projected Interest Income from this section: \$ \_\_\_\_\_

**6. Please list all stocks, bonds and all other sources of investment income.**

Name of Assets	Number of shares	Current Value	Projected Annual Income

Total Projected Income from this section: \$ \_\_\_\_\_

Do you own a business or income producing real estate? Yes \_\_\_\_\_ No \_\_\_\_\_  
If yes, refer or request the CJHRC **documentation for Self-employed Applicants**

Do you receive income/monies/rent receipts from this asset? Yes \_\_\_\_\_ No \_\_\_\_\_

**TOTAL HOUSEHOLD GROSS ANNUAL INCOME FROM ALL SOURCES**  
**(Combination of Sections 4, 5 & 6 of this application)** \$ \_\_\_\_\_

## DOCUMENTS REQUIRED WITH THIS APPLICATION

Households cannot be certified if any of the below documents are missing and will delay the certification. Require documents should be submitted for every household member who is 18 years of age or older.

1. **Copies of identification for each household member:** Driver's license, birth certificate, passport or any other Federal/State Id.
2. **Copies of State and Federal tax returns for the previous 3 years.** If you cannot locate your federal tax returns, copies of your tax return transcripts can be obtained by calling 1-800-908-9946 or the website [www.irs.gov](http://www.irs.gov) (do not send W-2's).
2. **Copies of 4 current and consecutive paystubs or current letter from every employer.**
3. **Copies of 3 months current and consecutive checking, savings or debit card statements (all pages)** from all accounts that you have. Statement must show name of account holder, institution name and last 4 digits of account number. If your household is considered for the next step after the random selection, you must submit 3 additional recent months of statements for all accounts within 10 days.
4. **Documentation to confirm income from other sources:** Current Pension, Social Security, Survivor benefits, Disability, Unemployment benefits letter, child support, alimony, etc.
5. **Other required document, if applicable:** Custody agreement, divorce decree or separation agreement. All separated applicants must provide a settlement agreement or division of assets signed and notarized by both parties. If you receive or pay child support, we need proof of payments. If you are self-employed (request handout of what will be required). Any other source of income must be documented.
6. **Documentation to confirm interest income/proof of assets:** Recent statements including IRA, 401K's, annuities, savings bonds and other retirement/investment accounts.
7. **Circumstances when you need a notarized letter:** If you, do not earn an income, did not file tax returns for one of the most recent 3 years (you must include an IRS verification of non-filing), do not own a bank account or if you are a full time student (18 years of age or older) we need transcript or letter from school of enrollment with at least 12 credits
8. **Written Pre-Approval from the deed restricted lender list.** If you chose a lender that is not on the list, it must include wording that they are aware you are purchasing an affordable unit with restrictive covenants, it survives foreclosure and it will not be a problem with under writing.
9. **Attorney Form** filled out with the Attorney you have chosen.
10. **If you are a homeowner additional information is required** (request Property Owner Required Document info sheet from CJHRC).

### CERTIFICATION

I hereby certify that the above information concerning my family size, actual gross income as well as all other information contained herein is true and accurate to the best of my knowledge. I understand that CJHRC and the Township of Franklin are relying on this information to determine whether I qualify for an affordable purchase unit.

I further certify that the copies of the documents attached to this application are true and accurate copies of the originals of such documents. I understand all documents submitted will become the property of Franklin Township and will not be returned.

I further certify that I intend to personally occupy the unit as my primary residence except for reasonable periods of vacations and illnesses. I know it would be illegal and that I am prohibited from renting or leasing the affordable resale unit. I understand that only the parties listed on this application may reside in the affordable housing unit.

I authorize CJHRC, the Township of Franklin and their agents to check for accuracy on any and all statements and representations made in this application. This may include calls to employers to verify income, contact with banks, etc.

\_\_\_\_\_  
Signature of APPLICANT

\_\_\_\_\_  
Signature of CO-APPLICANT

\_\_\_\_\_  
Date signed

\_\_\_\_\_  
Date signed

## Central Jersey Housing Resource Center

### 2025 INCOME LIMITS REGION 3

### SOMERSET, HUNTERDON & MIDDLESEX COUNTIES

Adopted May 16, 2025

Family Size	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person
Median 100%	\$107,400	\$122,800	\$138,100	\$153,400	\$165,700	\$178,000
Moderate 80% *	\$85,920	\$98,240	\$110,480	\$122,720	\$132,560	\$142,400
Low 50%	\$53,700	\$61,400	\$69,050	\$76,700	\$82,850	\$89,000
Very Low 30%	\$32,220	\$36,480	\$41,430	\$46,020	\$49,710	\$53,400

(\*) Maximum income limit to participate in the Affordable Housing Program

Eligibility for the New Jersey Fair Share Housing (Mt. Laurel) Program is determined by gross annual household income. To qualify for NJ Fair Share Housing, your income must be no more than 80% of median for moderate income or 50% of median for low income and 30% for very low income. For most NJ Fair Share Housing projects, an income of at least 35% of median is required to meet housing costs.

Income includes, but is not limited to: wages, salaries (including overtime), tips, commissions, alimony, child support, social security, disability, pensions, unemployment compensation, TANF, business income and actual or imputed interest earned from assets (which include bank accounts, CD's, stocks, bonds and other securities), rent and real estate income and any other form reported to IRS.

If you have a larger size household, need to know about asset limits or have questions about NJ Fair Share Housing or other affordable housing options, please call the Housing Resource Center at (908)446-0036.

June 1, 2026

**[DEED RESTRICTED LENDER LIST – IMPORTANT TO SHARE WITH YOUR LENDER/MORTGAGE REPRESENTATIVE AT TIME OF APPLICATION]**

When purchasing an affordable unit in the State of NJ Low and Moderate Income Program, there are restrictive covenants that must be recorded immediately after closing which will be in a lien position. These documents are: Appendix H Repayment Mortgage, Appendix G Mortgage Repayment Note – (these two documents get recorded together) and also Appendix B which is the Deed. These documents do not have a monetary amount they are recorded to ensure all proper parties would be notified of issues during a title search. They are in a lien position to ensure the affordable housing unit cannot be sold (title transferred) to a household not approved by the Administrative Agent for the appropriate Township. **It also means in the case of foreclosure these recorded documents and regulations survive and shall remain in effect despite the entry or enforcement of foreclosure with respect to the restricted ownership unit. Affordable units usually require the buyer to utilize a portfolio or other special loan product when buying one of these units. Below is a list of lenders who have informed us that as of this date they offer financing on affordable housing units with restrictive covenants. IT IS YOUR RESPONSIBILITY TO SHARE THIS DOCUMENT WITH YOUR LENDER/LOAN OFFICER AT THE TIME OF PRE-APPROVAL OR LOAN APPLICATION. FAILURE TO SO, COULD RESULT IN NOT BEING APPROVED BY UNDERWRITING FOR A MORTGAGE. FHA Mortgages do not work for the affordable housing units.**

<b>Possible Lenders for Deed Restricted Properties</b>		
<b>Financial Institution</b>	<b>Lender Contact</b>	<b>Phone Number</b>
Advisors Mortgage Group, LLC	Nicholas Rosetti	732-292-3133 X162
Affinity Federal Credit Union	James Goodman	908-860-7120
Bank of America	Michelle Brown (NMLS ID 588929)	732-917-7685
CMG Home Loans	Lisa Haydon	862-269-9249
Citizens Bank	Deborah Mason	215-209-9483
Columbia Bank	Paula Matias	201-726-2214
Fulton Bank	Chris Cantagallo	732-644-8865
Loan Depot	Jackelyn Maldonado	609-389-8630
M&T Bank	David Henry Tiffany Alphonso	862-237-3746 732-773-3534
Magyar Bank	Richard Stevens	888-990-2265 x147
Millenium Home Mortgage, LLC	Michelle McDermott	908-233-6610
Peapack Private Bank & Trust	Amaro Pereira	908-334-8789
PNC Bank	Camille Sanchez Jeff Shapiro	551-221-0051 908-310-6347
Provident Bank	Luis Pachon Jennifer Piro	908-472-4697 201-306-8445
Somerset Regal Bank	Dan Iannucci Brian Wagenseller	732-560-1700 X5222 732-805-3901 X6509
TD Bank	Jack Granger Patrick Nicholson	973-903-3252 201-803-3504
Valley Bank	David Debonis	973-207-6500

This information is subject to change and CJHRC cannot be held responsible for any outdated or incorrect information. You are not required to use any of these lenders but are required to provide wording that they will approve deed restrictions/restrictive covenants (something in writing from them) and it will not be an issue for underwriting.

## **ABOUT AFFORDABLE HOUSING NEW SALE / RESALE UNITS**

Affordable housing units are restricted by written, recorded agreements/documents that constitute a covenant running with the land and the specific affordable housing unit(s).

A thorough and complete reading of these agreements/documents including current governing deed restriction and municipal documents for your specific unit is important. New UHAC rules went into effect in December 2025. Many restrictions are replaced or extended under this new framework.

Below is a summary of the most significant restrictions:

- 1) Ownership of an affordable housing unit is restricted to certified households whose total gross annual income household income is less than or equal to 80 percent of the regional median income limits for the household size and geographic region.
- 2) **Affordable housing owners shall at all times maintain the affordable unit as their principal place of residence, which is defined as residing in the unit at least 200 days per calendar year.** Acceptable primary proof of identity and/or other documents may be required if a complaint or an issue arises about this rule.
- 3) Affordable housing owners at no time can lease or rent to any person or persons. In rare circumstances the Administrative Agent/Township/Municipality in charge of the affordable units might give written permission on a short-term hardship basis. Approval must be done in advance and the process takes time. Specific information will need to be submitted at the AA and town for approval.
- 4) Affordable housing sale/resale units remain restricted. Units shall not be resold above the formula/calculation governed by UHAC's maximum resale price calculations and applicable income-index adjustments.
- 5) Home improvements of affordable housing are at the owner's expense. Some capital improvement may affect the maximum resale price if specifically authorized in advance and well documented. Rarely are do improvements to the affordable property result in an increase to the maximum resale price (MRP).
- 6) Owners of affordable housing units shall not make applications for any refinancing, equity loan, secured letter of credit, or any other mortgage obligation or debt secured by the affordable units unless approved in advance and in writing by the Administrative Agent for the affordable unit. At no time will the administrative agent approve any debt that would exceed 95 percent of then-applicable maximum resale price.



- 7) Affordable resales are typically limited to certified, income-eligible buyers/households. Certain special programs may have flexibility depending on deed restriction and municipal ordinance. If the owner (s) attained a Hardship Waiver (very rare), then the household that is buying an affordable unit that has a hardship waiver will be allowed to be over the income limits, however must adhere to all rules/restrictions and still must apply and be processed by the Administrative Agent.
- 8) The deed restrictions and related recorded and executed affordability controls are designed to survive transfers and almost always survive foreclosure. Buyers pay filing fees that are collected at the closing for the recording of the documents. The signed/executed documents are recorded. These recorded documents are in lien position. This process ensures that in a title search of the unit will show that it is part of the affordable housing program and that all rules/restrictions have to be followed. **A key restriction is that these regulations/liens survive foreclosure.**
- 9) The terms, restrictions, and provisions of the recorded agreements shall end at the first resale occurring after the ending date. Control periods do expire, but the revised UHAC rules significantly modernized extension and expiration procedures. Whether restrictions end automatically depends on the governing documents and municipal actions.

### **IMPORATANT TO KNOW**

**STRIVE TO STAY CURRENT WITH HOUSING OBLIGATIONS**  
Affordable homeowners should always stay current with their mortgage, sewer & water, homeowner association fees and real estate taxes in order to avoid any liens or legal problems. At the first sign of financial difficulty, affordable housing homeowners should contact a local HUD counseling agency.

Central Jersey Housing Resource Center (CJHRC) is a HUD Certified Housing Counseling Agency and offers free counseling to owners who are struggling or concerned about future payments. Call CJHRC at 908-446-0036 for the document checklist of what is needed for a counseling session.

In-person counseling sessions are generally offered by appointment only between the hours of 9am and 3pm Monday through Friday.



## DO YOU WANT TO PURCHASE A HOME?

**Review these possible down payment & closing cost assistance grants to help you. \***  
**To learn more about the grants below or request an application, contact CJHRC.**

### BERNARDS TOWNSHIP Down Payment and/or Closing Cost Assistance Grant

**Requirements:**

- The home being purchased MUST be an affordable unit/home in Bernards Township
- All applicant(s) MUST have a homebuyer education certificate from CJHRC prior to or within 14 business days of signing a Contract of Sale
- Applicant(s) CANNOT mortgage more than 3 times their gross annual income
- Completed application is submitted after Contract of Sale & receipt of the Home Inspection Report. For new construction, a Certificate of Occupancy is accepted.
- A scheduled phone appointment is required to submit application to CJHRC
- Property MUST be applicant(s) primary residence
- Cannot own any other real estate at time of application
- Applications are accepted until funds are depleted
- Buyers must have saved at least 3% of the purchase price (own funds, no gift money)

### FRANKLIN TOWNSHIP Down Payment and/or Closing Cost Affordability Assistance Grant

**Requirements:**

- The home being purchased MUST be an affordable unit/home in Franklin Township
- All applicant(s) MUST have a homebuyer education certificate from CJHRC prior to signing a Contract of Sale
- Applicant(s) CANNOT mortgage more than 3 times their gross annual income
- Completed application is submitted after Contract of Sale & receipt of the Home Inspection Report. For new construction, a Certificate of Occupancy is accepted.
- A scheduled phone appointment is required to submit application to CJHRC
- Property MUST be applicant(s) primary residence
- Cannot own any other real estate at time of application

### RARITAN TOWNSHIP (Hunterdon County) Down Payment and/or Closing Cost Assistance Grant

**Requirements:**

- The home being purchased MUST be an affordable unit/home in Raritan Township
- All applicant(s) MUST have a homebuyer education certificate from CJHRC prior to or within 14 business days of signing a Contract of Sale
- Applicant(s) CANNOT mortgage more than 3 times their gross annual income
- Completed application is submitted after Contract of Sale & receipt of the Home Inspection Report. For new construction, a Certificate of Occupancy is accepted.
- A scheduled phone appointment is required to submit application to CJHRC
- Property MUST be applicant(s) primary residence
- Cannot own any other real estate at time of application
- Applications are accepted until funds are depleted
- Buyers must have saved at least 3% of the purchase price (own funds, no gift money)





## Other NJ Down Payment & Closing Cost Assistance Grants\*

- ❖ **Homebuyer Dream Program (HDP) & Homebuyer Dream Program Plus (HDP Plus) (Federal Home Loan Bank of NY)** – Applications are being accepted; applicant(s) MUST have a homebuyer education certificate from a HUD Certified Housing Counseling Agency and a Contract of Sale before applying through a participating member. For a list of participating members, go to [FHLBNY Housing & Community Lending Programs | Housing Programs: HLB Participating Members](#)
- ❖ **Middlesex County American Dream Downpayment Initiative (ADDI)** (must purchase in Middlesex County); Contact Melissa Bellamy at 732-745-3025; [Middlesex County American Dream Downpayment Program | Middlesex County NJ](#)
- ❖ **NJHMFA Down Payment Assistance Program & NJHMFA First Generation Down Payment Assistance Program** -- [New Jersey Housing and Mortgage Finance Agency | Loan Products Fact Sheets and Materials](#)
- ❖ **Advisors Mortgage Group, LLC** – NJHMFA grants; Contact Nicholas Rosetti 732-292-3133 X162 or email [nrosetti@advisorsmortgage.com](mailto:nrosetti@advisorsmortgage.com)
- ❖ **Affinity Federal Credit Union** – Homebuyer Dream Program, Trenton Initiative, NJCC & Brunswick; Contact James Goodman at 908-860-7120 or email [jgoodman@mortgagedept.com](mailto:jgoodman@mortgagedept.com)
- ❖ **Bank of America (BOA)** – Community Homeownership Commitment; Contact Michelle Brown (NMLS ID 588929) at 732-917-7685 or email [michelle.j.brown@bofa.com](mailto:michelle.j.brown@bofa.com)
- ❖ **Bedminster Down payment Assistance**; Contact CGP&H (609) 664-2769 x 5 or email [homes@cgph.net](mailto:homes@cgph.net)
- ❖ **CMG Home Loans** – NJHMFA and FHA Buyers Choice Contact Lisa Haydon at 862-269-9249 or email: [lhaydon@cmghomeloans.com](mailto:lhaydon@cmghomeloans.com)
- ❖ **Citizens Bank** – Citizens Closing Cost Assistance Program; Contact Deborah Mason at 215-209-9483 or email: [deborah.mason@citizensbank.com](mailto:deborah.mason@citizensbank.com)
- ❖ **Columbia Bank** – Columbia Bank Grant & Homebuyer Dream Program; Contact Paula Matias at 201-726-2214 or email [pmatias@columbiabankonline.com](mailto:pmatias@columbiabankonline.com)
- ❖ **Fulton Bank, N.A.** - Closing Cost Assistance Program (CCAP) Contact Chris Cantagallo at 732-644-8865 or email: [ccantagallo@fultonmortgagecompany.com](mailto:ccantagallo@fultonmortgagecompany.com)
- ❖ **Loan Depot** -- NJHMFA grant; contact Jackelyn Maldonado at 609-389-8630 or email [jmaldonado@loandepot.com](mailto:jmaldonado@loandepot.com)
- ❖ **M&T Bank** – M&T Grant Program & Homebuyer Dream Program; Contact David Henry at 862-237-3746 or email [dhenry2@mtb.com](mailto:dhenry2@mtb.com) or Tiffany Alphonso at 732-773-3534 or email [talphonso@mtb.com](mailto:talphonso@mtb.com)
- ❖ **Magyar Bank** – Homebuyer Dream Program; Contact Richard Stevens at 888-990-2265 X147 or email [affordablehousing@magbank.com](mailto:affordablehousing@magbank.com)
- ❖ **Millenium Home Mortgage, LLC** – NJHMFA grant; Contact Michelle McDermott at 908-233-6610 or email [michelle@mhlender.com](mailto:michelle@mhlender.com)
- ❖ **PNC Bank** – PNC and Low-Income Grant (can be combined); Contact Camille Sanchez at 551-221-0051 or email [camille.sanchez@pnc.com](mailto:camille.sanchez@pnc.com) or contact Jeff Shapiro at 908-310-6347 or email [jeff.shapiro@pnc.com](mailto:jeff.shapiro@pnc.com)
- ❖ **Peapack Private Bank & Trust** – Lender Credit & Homebuyer Dream Program; Contact Amaro Pereira at 908-334-8789 or email [apereira@pgbank.com](mailto:apereira@pgbank.com)
- ❖ **Provident Bank** – Buyers Advantage & Homebuyer Dream Program; Contact Luis Pachon at 908-472-4697 or email [luis.pachon@provident.bank](mailto:luis.pachon@provident.bank) or Jennifer Piro at 201-306-8446 or email [jennifer.piro@provident.bank](mailto:jennifer.piro@provident.bank)
- ❖ **TD Bank** - NJ Community Capital, Contact Jack Granger at 973-903-3252 or email [jack.granger@td.com](mailto:jack.granger@td.com) or Patrick Nicholson at 201-803-3504 or email [patrick.nicholson@td.com](mailto:patrick.nicholson@td.com)
- ❖ **Valley Bank** – Homebuyer Dream Program; Contact David Debonis at 973-207-6500 or email [ddebonis@valley.com](mailto:ddebonis@valley.com)
- ❖ **Wells Fargo Home Mortgage** – Dream Plan Home mortgage, Dream Home Plan closing cost credit and Homebuyer Access grant; Contact David B. Levy at 908-608-2210 or email [David.B.Levy@wellsfargo.com](mailto:David.B.Levy@wellsfargo.com)
- ❖ Check with your lender for any grants you may be eligible for.
- ❖ Check with the Town you are purchasing in to see if they offer any grants.

SELLER \_\_\_\_\_

BUYER \_\_\_\_\_

**ATTORNEY INFORMATION FORM 2026**

**Fill in all of the information, sign, date and return to Central Jersey Housing Resource Center (CJHRC) 92 East Main St., suite 407, Somerville, NJ 08876**

**Your Name:** \_\_\_\_\_

**Attorney Name:** \_\_\_\_\_

**Attorney Address:** \_\_\_\_\_  
\_\_\_\_\_

**Attorney Phone #:** (    ) \_\_\_\_\_

**Fax #:**     (    ) \_\_\_\_\_

**Attorney E-Mail:** \_\_\_\_\_

**IMPORTANT:** A representative from Central Jersey Housing Resource Center (CJHRC) is required to attend your closing. Therefore, do not select an attorney whose office is more than **20 miles** from CJHRC in Somerville, NJ, **unless** your attorney agrees to attend the closing at a location within the distance requirement.

CJHRC MUST have at least three (3) business days' notice of a closing date and must review and approve the Closing Disclosure before the closing can take place.

**Closings cannot be scheduled** on any of the following dates due to limited CJHRC staff availability or holidays:

**2026 - January 1 & 19, February 16, April 3 & 6, May 22-25, June 19, July 3-6, September 4-8, October 12, November 25-30, December 23—28 & December 31.**

By signing this form below, I/We authorize and give permission to the Central Jersey Housing Resource Center (CJHRC) to communicate with my attorney and mortgage lender (if financing is applicable). I/we understand I/We are responsible to share this form with to those parties immediately upon signing a Contract of Sale and applying for a mortgage or loan.

I/We choose **not** to use an attorney. I/We understand that we have been encouraged to retain a real estate attorney to assist us throughout the entire process. I/We acknowledge that legal issues may arise, and by choosing not to have an attorney, we will not be represented. CJHRC will not be able to provide any legal advice or guidance.

**Form must be signed if you are using an Attorney or Not**

\_\_\_\_\_ **Date** \_\_\_\_\_  
Authorized signature

\_\_\_\_\_ **Date** \_\_\_\_\_  
Authorized signature