



SELLER'S PROPERTY CONDITION DISCLOSURE STATEMENT

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Property Address: _____ ("Property").

Seller: _____ ("Seller").

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

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

OCCUPANCY

Yes No Unknown []

[] []

[] []

- 1. Age of House, if known _____
2. Does the Seller currently occupy this Property?
If not, how long has it been since Seller occupied the Property? _____
3. What year did the Seller buy the Property? _____
3a. Do you have in your possession the original or a copy of the deed evidencing your ownership of the Property? If "yes," please attach a copy of it to this form.

ROOF

Yes No Unknown []

[] []

[] []

- 4. Age of roof _____
5. Has roof been replaced or repaired since Seller bought the Property?
6. Are you aware of any roof leaks?
7. Explain any "yes" answers that you give in this section: _____

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

Yes No Unknown

[] []

[] []

[] []

[] []

[] []

[] []

- 8. Does the Property have one or more sump pumps?
8a. Are there any problems with the operation of any sump pump?
9. Are you aware of any water leakage, accumulation or dampness within the basement or crawl spaces or any other areas within any of the structures on the Property?
9a. Are you aware of the presence of any mold or similar natural substance within the basement or crawl spaces or any other areas within any of the structures on the Property?
10. Are you aware of any repairs or other attempts to control any water or dampness problem in the basement or crawl space? If "yes," describe the location, nature and date of the repairs: _____
11. Are you aware of any cracks or bulges in the basement floor or foundation walls? If "yes," specify location: _____



51 [] []
52
53 [] []
54 [] []

12. Are you aware of any restrictions on how the attic may be used as a result of the manner in which the attic or roof was constructed?
13. Is the attic or house ventilated by: a whole house fan? an attic fan?
- 13a. Are you aware of any problems with the operation of such a fan?
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: _____

61

TERMITES/WOOD DESTROYING INSECTS, DRY ROT, PESTS

63 Yes No Unknown
64 [] []
65 [] []
66
67 [] []
68 [] []
69
70
71 [] []
72

16. Are you aware of any termites/wood destroying insects, dry rot, or pests affecting the Property?
17. Are you aware of any damage to the Property caused by termites/wood destroying insects, dry rot, or pests?
18. If "yes," has work been performed to repair the damage?
19. Is your Property under contract by a licensed pest control company? If "yes," state the name and address of the licensed pest control company: _____

20. Are you aware of any termite/pest control inspections or treatments performed on the Property in the past?
21. Explain any "yes" answers that you give in this section: _____

73
74
75
76

STRUCTURAL ITEMS

77 Yes No Unknown
78
79 [] []
80
81
82 [] []
83
84 [] []
85 [] []
86
87 [] []
88

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

89
90
91
92
93

ADDITIONS/REMODELS

94 Yes No Unknown
95
96 [] []
97
98 [] []
99

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

100
101
102

PLUMBING, WATER AND SEWAGE

103 Yes No Unknown
104
105
106 [] []

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: _____

107
108
109
110

111 [] [] [] 32. Does the wastewater from any clothes washer, dishwasher, or other appliance discharge to any
112 location other than the sewer, septic, or other system that services the rest of the Property?
113 [] 33. When was well installed? _____
114 Location of well? _____
115 [] [] 34. Do you have a softener, filter, or other water purification system? __ Leased __ Owned
116 35. What is the type of sewage system?
117 __ Public Sewer __ Private Sewer __ Septic System __ Cesspool __ Other (explain): _____
118 [] [] 36. If you answered "septic system," have you ever had the system inspected to confirm that it is a
119 true septic system and not a cesspool?
120 [] 37. If Septic System, when was it installed? _____
121 Location?
122 [] 38. When was the Septic System or Cesspool last cleaned and/or serviced? _____
123 [] [] 39. Are you aware of any abandoned Septic Systems or Cesspools on your Property?
124 [] [] 39a. If "yes," is the closure in accordance with the municipality's ordinance? Explain: _____
125 _____
126 [] [] 40. Are you aware of any leaks, backups, or other problems relating to any of the plumbing systems and
127 fixtures (including pipes, sinks, tubs and showers), or of any other water or sewage related problems?
128 If "yes," explain: _____
129 _____
130 [] [] 41. Are you aware of the presence of any lead piping, including but not limited to any service line,
131 piping materials, fixtures, and solder. If "yes," explain: _____
132 _____
133 [] [] 42. Are you aware of any shut off, disconnected, or abandoned wells, underground water or sewage
134 tanks, or dry wells on the Property?
135 [] [] [] 43. Is either the private water or sewage system shared? If "yes," explain: _____
136 _____
137 44. Water Heater: __ Electric __ Fuel Oil __ Gas
138 Age of Water Heater _____
139 [] [] 44a. Are you aware of any problems with the water heater?
140 45. Explain any "yes" answers that you give in this section: _____
141 _____
142 _____
143
144 **HEATING AND AIR CONDITIONING**
145 Yes No Unknown
146 46. Type of Air Conditioning:
147 __ Central one zone __ Central multiple zone __ Wall/Window Unit __ None
148 47. List any areas of the house that are not air conditioned: _____
149 _____
150 [] 48. What is the age of Air Conditioning System? _____
151 49. Type of heat: __ Electric __ Fuel Oil __ Natural Gas __ Propane __ Unheated __ Other
152 50. What is the type of heating system? (for example, forced air, hot water or base board, radiator,
153 steam heat) _____
154 51. If it is a centralized heating system, is it one zone or multiple zones? _____
155 _____
156 52. Age of furnace _____ Date of last service: _____
157 53. List any areas of the house that are not heated: _____
158 _____
159 [] [] [] 54. Are you aware of any tanks on the Property, either above or underground, used to store fuel or
160 other substances?
161 [] [] 55. If tank is not in use, do you have a closure certificate?
162 [] [] 56. Are you aware of any problems with any items in this section? If "yes," explain: _____
163 _____
164
165 **WOODBURNING STOVE OR FIREPLACE**
166 Yes No Unknown
167 [] [] 57. Do you have __ wood burning stove? __ fireplace? __ insert? __ other
168 [] [] 57a. Is it presently usable?
169 [] [] [] 58. If you have a fireplace, when was the flue last cleaned? _____
170 [] [] [] 58a. Was the flue cleaned by a professional or non-professional? _____

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

231 83. If "yes" to any of the above, explain: _____
 232 _____
 233 _____
 234 [] [] 83a. If "yes" to any of the above, were any actions taken to correct the problem? Explain: _____
 235 _____
 236 _____
 237 [] [] [] 84. Is the Property in a designated Airport Safety Zone?
 238

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

241 Yes No Unknown
 242 [] [] 85. Are you aware if the Property is subject to any deed restrictions or other limitations on how it
 243 may be used due to its being situated within a designated historic district, or a protected area like
 244 the New Jersey Pinelands, or its being subject to similar legal authorities other than typical local
 245 zoning ordinances?
 246 [] [] 86. Is the Property part of a condominium or other common interest ownership plan?
 247 [] [] 86a. If so, is the Property subject to any covenants, conditions, or restrictions as a result of its being
 248 part of a condominium or other form of common interest ownership?
 249 [] [] 87. As the owner of the Property, are you required to belong to a condominium association or
 250 homeowners association, or other similar organization or property owners?
 251 [] [] 87a. If so, what is the Association's name and telephone number? _____
 252 _____
 253 [] [] [] 87b. If so, are there any dues or assessments involved?
 254 If "yes," how much? _____
 255 [] [] 88. Are you aware of any defect, damage, or problem with any common elements or common areas
 256 that materially affects the Property?
 257 [] [] [] 89. Are you aware of any condition or claim which may result in an increase in assessments or fees?
 258 [] [] [] 90. Since you purchased the Property, have there been any changes to the rules or by-laws of the
 259 Association that impact the Property?
 260 91. Explain any "yes" answers you give in this section: _____
 261 _____
 262 _____
 263

MISCELLANEOUS

264 Yes No Unknown
 265 [] [] 92. Are you aware of any existing or threatened legal action affecting the Property or any condominium
 266 or homeowners association to which you, as an owner, belong?
 267 [] [] 93. Are you aware of any violations of Federal, State or local laws or regulations relating to this
 268 Property?
 269 [] [] 94. Are you aware of any zoning violations, encroachments on adjacent properties, non-conforming
 270 uses, or set-back violations relating to this Property? If so, please state whether the condition is
 271 pre-existing non-conformance to present day zoning or a violation to zoning and/or land use
 272 laws. _____
 273 _____
 274 _____
 275 [] [] 95. Are you aware of any public improvement, condominium or homeowner association assessments
 276 against the Property that remain unpaid? Are you aware of any violations of zoning, housing,
 277 building, safety or fire ordinances that remain uncorrected?
 278 [] [] [] 96. Are there mortgages, encumbrances or liens on this Property?
 279 [] [] 96a. Are you aware of any reason, including a defect in title, that would prevent you from conveying
 280 clear title?
 281 [] [] 97. Are you aware of any material defects to the Property, dwelling, or fixtures which are not disclosed
 282 elsewhere on this form? (A defect is "material," if a reasonable person would attach importance
 283 to its existence or non-existence in deciding whether or how to proceed in the transaction.)
 284 If "yes," explain: _____
 285 _____
 286 [] [] 98. Other than water and sewer charges, utility and cable tv fees, your local property taxes, any
 287 special assessments and any association dues or membership fees, are there any other fees that you
 288 pay on an ongoing basis with respect to this Property, such as garbage collection fees?
 289 99. Explain any other "yes" answers you give in this section: _____
 290 _____

291 **RADON GAS Instructions to Owners**

292 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
293 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
294 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
295 owners may waive, in writing, this right of confidentiality. As the owner(s) of this Property, do you wish to waive this right?

296 Yes No
297 [] [] _____
298 (Initials) (Initials)

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

301
302 Yes No Unknown
303 [] [] 100. Are you aware if the Property has been tested for radon gas? (Attach a copy of each test report if
304 available.)
305 [] [] 101. Are you aware if the Property has been treated in an effort to mitigate the presence of radon gas?
306 (If "yes," attach a copy of any evidence of such mitigation or treatment.)
307 [] [] 102. Is radon remediation equipment now present in the Property?
308 [] [] 102a. If "yes," is such equipment in good working order?

310 **MAJOR APPLIANCES AND OTHER ITEMS**

311 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
312 in the sale of the Property. Which of the following items are present in the Property? (For items that are not present, indicate "not
313 applicable.")

314
315 Yes No Unknown N/A
316 [] [] [] [] 103. Electric Garage Door Opener
317 [] [] [] [] 103a. If "yes," are they reversible? Number of Transmitters _____
318 [] [] [] [] 104. Smoke Detectors
319 _____
320 _____
321 _____
322 [] [] [] 105. With regard to the above items, are you aware that any item is not in working order?
323 105a. If "yes," identify each item that is not in working order or defective and explain the nature
324 of the problem: _____
325 _____
326 [] [] [] [] 106. ___ In-ground pool ___ Above-ground pool ___ Pool Heater ___ Spa/Hot Tub
327 [] [] [] [] 106a. Were proper permits and approvals obtained?
328 [] [] [] [] 106b. Are you aware of any leaks or other defects with the filter or the walls or other structural or
329 mechanical components of the pool or spa/hot tub?
330 [] [] [] [] 106c. If an in-ground pool, are you aware of any water seeping behind the walls of the pool?
331 107. Indicate which of the following may be included in the sale? (Indicate Y for yes N for no.)
332 [] Refrigerator
333 [] Range
334 [] Microwave Oven
335 [] Dishwasher
336 [] Trash Compactor
337 [] Garbage Disposal
338 [] In-Ground Sprinkler System
339 [] Central Vacuum System
340 [] Security System
341 [] Washer
342 [] Dryer
343 [] Intercom
344 [] Other
345 108. Of those that may be included, is each in working order?
346 If "no," identify each item not in working order, explain the nature of the problem: _____
347 _____
348
349
350

351 **SOLAR PANEL SYSTEMS**

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

- 356
- 357 Yes No Unknown
- 358 [] 109. When was the Solar Panel System Installed? _____
- 359 [] 109a. What is the name and contact information of the business that installed the Solar Panel System?
360 _____
- 361 [] [] 109b. Do you have documents and/or contracts relating to the Solar Panel System? If "yes," please
362 attach copies to this form.
- 363 [] [] [] 110. Are SRECs available from the Solar Panel System?
- 364 [] [] [] 110a. If SRECs are available, when will the SRECs expire? _____
- 365 [] [] [] 111. Is there any storage capacity on the Property for the Solar Panel System?
- 366 [] [] [] 112. Are you aware of any defects in or damage to any component of the Solar Panel System? If yes,
367 explain: _____
368 _____
369 _____

370 **Choose one of the following three options:**

- 371 [] 113a. The Solar Panel System is financed under a power purchase agreement or other type of financing
372 arrangement which requires me/us to make periodic payments to a Solar Panel System provider
373 in order to acquire ownership of the Solar Panel System ("PPA")? If yes, proceed to Section A
374 below.
- 375 [] 113b. The Solar Panel System is the subject of a lease agreement. If yes, proceed to Section B below.
- 376 [] 113c. I/we own the Solar Panel System outright. If yes, you do not have to answer any further questions.

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

- 378
- 379 [] 114. What is the current periodic payment amount? \$ _____
- 380 [] 115. What is the frequency of the periodic payments (check one)? [] Monthly [] Quarterly
- 381 [] 116. What is the expiration date of the PPA, which is when you will become the owner of the Solar
382 Panel System? _____ ("PPA Expiration Date")
- 383 [] [] 117. Is there a balloon payment that will become due on or before the PPA Expiration Date?
- 384 [] 118. If there is a balloon payment, what is the amount? \$ _____

385 **Choose one of the following three options:**

- 386
- 387 [] 119a. Buyer will assume my/our obligations under the PPA at Closing.
- 388 [] 119b. I/we will pay off or otherwise obtain cancellation of the PPA as of the Closing so that the Solar
389 Panel System can be included in the sale free and clear.
- 390 [] 119c. I/we will remove the Solar Panel System from the Property and pay off or otherwise obtain
391 cancellation of the PPA as of the Closing.

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

- 393
- 394 [] 120. What is the current periodic lease payment amount? \$ _____
- 395 [] 121. What is the frequency of the periodic lease payments (check one)? [] Monthly [] Quarterly
- 396 [] 122. What is the expiration date of the lease? _____

397 **Choose one of the following two options:**

- 398
- 399 [] 123a. Buyer will assume our obligations under the lease at Closing.
- 400 [] 123b. I/we will obtain an early termination of the lease and will remove the Solar Panel System prior
401 to Closing.

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

- 403
- 404 [] [] [] 124. Are Solar Transition Renewable Energy Certificates ("TREC(s)") available from the Solar Panel
405 System?
- 406 [] 124a. If TREC(s) are available, when will the TREC(s) expire? _____
- 407 [] [] [] 125. Are Solar Renewable Energy Certificate IIs ("SREC IIs") available from the Solar Panel System?
- 408 [] 125a. If SREC IIs are available, when will the SREC IIs expire? _____

411 **WATER INTRUSION**

412 Yes No Unknown

413 [] [] []

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

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

423 **FLOOD RISK**

424 Flood risks in New Jersey are growing due to the effects of climate change. Coastal and inland areas may experience significant flooding
425 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
426 rise will meet or exceed 2.1 feet above 2000 levels, placing over 40,000 New Jersey properties at risk of permanent coastal flooding.
427 In addition, precipitation intensity in New Jersey is increasing at levels significantly above historic trends, placing inland properties at
428 greater risk of flash flooding. These and other coastal and inland flood risks are expected to increase within the life of a typical mortgage
429 originated in or after 2020.

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

434 Yes No Unknown

435 [] []

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

437 [] []

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

439 [] [] []

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

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

448 [] [] []

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

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

454 [] [] []

455 131. Is there flood insurance on the Property?

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

457 [] [] []

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

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

463 [] [] []

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

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

466 [] [] []

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

If so, how many times? _____

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

471 **ACKNOWLEDGMENT OF SELLER**

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

477 _____
478 _____
479 _____
480 _____
481 _____
482 _____
483 _____
484 _____
485 _____
486 _____
487 _____
488 _____
489 _____
490 _____
491 _____

492 SELLER _____ DATE _____

493 _____

494 _____

495 _____

496 SELLER _____ DATE _____

497 _____

498 _____

499 _____

500 SELLER _____ DATE _____

501 _____

502 _____

503 _____

504 SELLER _____ DATE _____

505 _____

506 _____

507 _____

508 _____

509 _____

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511 _____

512 **EXECUTOR, ADMINISTRATOR, TRUSTEE**

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

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RECEIPT AND ACKNOWLEDGMENT BY PROSPECTIVE BUYER

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

_____	_____
PROSPECTIVE BUYER	DATE
_____	_____
PROSPECTIVE BUYER	DATE
_____	_____
PROSPECTIVE BUYER	DATE
_____	_____
PROSPECTIVE BUYER	DATE

ACKNOWLEDGMENT OF REAL ESTATE BROKER/BROKER-SALESPERSON/SALESPERSON

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

_____	_____
SELLER'S REAL ESTATE BROKER/ BROKER-SALESPERSON/SALESPERSON:	DATE
_____	_____
PROSPECTIVE BUYER'S REAL ESTATE BROKER/ BROKER-SALESPERSON/SALESPERSON:	DATE