



SELLER'S PROPERTY CONDITION DISCLOSURE STATEMENT

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Property Address: 120 Magnolia Avenue
Tenafly NJ 07670 ("Property").

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

TERMITES/WOOD DESTROYING INSECTS, DRY ROT, PESTS

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

STRUCTURAL ITEMS

- | | Yes | No | Unknown | |
|----|--------------------------|--------------------------|---------|---|
| 77 | | | | |
| 78 | | | | |
| 79 | <input type="checkbox"/> | <input type="checkbox"/> | | 22. Are you aware of any movement, shifting, or other problems with walls, floors, or foundations, |
| 80 | | | | including any restrictions on how any space, other than the attic or roof, may be used as a result |
| 81 | | | | of the manner in which it was constructed? |
| 82 | <input type="checkbox"/> | <input type="checkbox"/> | | 23. Are you aware if the Property or any of the structures on it have ever been damaged by fire, |
| 83 | | | | smoke, wind or flood? |
| 84 | <input type="checkbox"/> | <input type="checkbox"/> | | 24. Are you aware of any fire retardant plywood used in the construction? |
| 85 | <input type="checkbox"/> | <input type="checkbox"/> | | 25. Are you aware of any current or past problems with driveways, walkways, patios, sinkholes, or |
| 86 | | | | retaining walls on the Property? |
| 87 | <input type="checkbox"/> | <input type="checkbox"/> | | 26. Are you aware of any present or past efforts made to repair any problems with the items in this |
| 88 | | | | section? |
| 89 | | | | 27. Explain any "yes" answers that you give in this section. Please describe the location and nature of |
| 90 | | | | the problem: _____ |
| 91 | | | | _____ |
| 92 | | | | _____ |

ADDITIONS/REMODELS

- | | Yes | No | Unknown | |
|-----|--------------------------|--------------------------|---------|--|
| 94 | | | | |
| 95 | | | | |
| 96 | <input type="checkbox"/> | <input type="checkbox"/> | | 28. Are you aware of any additions, structural changes or other alterations to the structures on the |
| 97 | | | | Property made by any present or past owners? |
| 98 | <input type="checkbox"/> | <input type="checkbox"/> | | 29. Were the proper building permits and approvals obtained? Explain any "yes" answers you give |
| 99 | | | | in this section: _____ |
| 100 | | | | _____ |
| 101 | | | | _____ |

PLUMBING, WATER AND SEWAGE

- | | Yes | No | Unknown | |
|-----|--------------------------|--------------------------|---------|--|
| 103 | | | | |
| 104 | | | | |
| 105 | | | | 30. What is the source of your drinking water? |
| 106 | | | | <input type="checkbox"/> Public <input type="checkbox"/> Community System <input type="checkbox"/> Well on Property <input type="checkbox"/> Other (explain) _____ |
| 107 | <input type="checkbox"/> | <input type="checkbox"/> | | 31. If your drinking water source is not public, have you performed any tests on the water? |
| 108 | | | | If so, when? _____ |
| 109 | | | | Attach a copy of or describe the results: _____ |
| 110 | | | | _____ |

- 111 32. Does the wastewater from any clothes washer, dishwasher, or other appliance discharge to any
- 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 _____

HEATING AND AIR CONDITIONING

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 _____

WOODBURNING STOVE OR FIREPLACE

Yes No Unknown

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

- 171 59. Have you obtained any required permits for any such item?
- 172 60. Are you aware of any problems with any of these items? If "yes," please explain: _____
- 173 _____

ELECTRICAL SYSTEM

- 174 Yes No Unknown
- 175
- 176 61. What type of wiring is in this structure? Copper Aluminum Other Unknown
- 177 62. What amp service does the Property have? 60 100 150 200 Other Unknown
- 178 63. Does it have 240 volt service? Which are present Circuit Breakers, Fuses or Both?
- 179 64. Are you aware of any additions to the original service?
- 180 If "yes," were the additions done by a licensed electrician? Name and address: _____
- 181 _____
- 182 _____
- 183 65. If "yes," were proper building permits and approvals obtained?
- 184 66. Are you aware of any wall switches, light fixtures or electrical outlets in need of repair?
- 185 67. Explain any "yes" answers that you give in this section: _____
- 186 _____
- 187 _____
- 188 _____

LAND (SOILS, DRAINAGE AND BOUNDARIES)

- 189 Yes No Unknown
- 190
- 191 68. Are you aware of any fill or expansive soil on the Property?
- 192 69. Are you aware of any past or present mining operations in the area in which the Property is located?
- 193
- 194 70. Is the Property located in a flood hazard zone?
- 195 71. Are you aware of any drainage or flood problems affecting the Property?
- 196 72. Are there any areas on the Property which are designated as protected wetlands?
- 197 73. Are you aware of any encroachments, utility easements, boundary line disputes, or drainage or other easements affecting the Property?
- 198
- 199 74. Are there any water retention basins on the Property or the adjacent properties?
- 200 75. Are you aware if any part of the Property is being claimed by the State of New Jersey as land presently or formerly covered by tidal water (Riparian claim or lease grant)? Explain: _____
- 201 _____
- 202 _____
- 203
- 204 76. Are you aware of any shared or common areas (for example, driveways, bridges, docks, walls, bulkheads, etc.) or maintenance agreements regarding the Property?
- 205
- 206 77. Explain any "yes" answers to the preceding questions in this section: _____
- 207 _____
- 208 _____
- 209 78. Do you have a survey of the Property?
- 210

ENVIRONMENTAL HAZARDS

- 211 Yes No Unknown
- 212
- 213 79. Have you received any written notification from any public agency or private concern informing you that the Property is adversely affected, or may be adversely affected, by a condition that exists on a property in the vicinity of this Property? If "yes," attach a copy of any such notice currently in your possession.
- 214
- 215
- 216
- 217 79a. Are you aware of any condition that exists on any property in the vicinity which adversely affects, or has been identified as possibly adversely affecting, the quality or safety of the air, soil, water, and/or physical structures present on this Property? If "yes," explain: _____
- 218 _____
- 219
- 220
- 221 80. Are you aware of any underground storage tanks (UST) or toxic substances now or previously present on this Property or adjacent property (structure or soil), such as polychlorinated biphenyl (PCB), solvents, hydraulic fluid, petro-chemicals, hazardous wastes, pesticides, chromium, thorium, lead or other hazardous substances in the soil? If "yes," explain: _____
- 222 _____
- 223
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- 225
- 226 81. Are you aware if any underground storage tank has been tested?
- 227 (Attach a copy of each test report or closure certificate if available.)
- 228 82. Are you aware if the Property has been tested for the presence of any other toxic substances, such as lead-based paint, urea-formaldehyde foam insulation, asbestos-containing materials, or others?
- 229 (Attach copy of each test report if available.)
- 230

- 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 | <input type="checkbox"/> | <input type="checkbox"/> | | 85. Are you aware if the Property is subject to any deed restrictions or other limitations on how it may be used due to its being situated within a designated historic district, or a protected area like the New Jersey Pinelands, or its being subject to similar legal authorities other than typical local zoning ordinances? |
| 243 | | | | |
| 244 | | | | |
| 245 | | | | |
| 246 | <input type="checkbox"/> | <input type="checkbox"/> | | 86. Is the Property part of a condominium or other common interest ownership plan? |
| 247 | <input type="checkbox"/> | <input type="checkbox"/> | | 86a. If so, is the Property subject to any covenants, conditions, or restrictions as a result of its being part of a condominium or other form of common interest ownership? |
| 248 | | | | |
| 249 | <input type="checkbox"/> | <input type="checkbox"/> | | 87. As the owner of the Property, are you required to belong to a condominium association or homeowners association, or other similar organization or property owners? |
| 250 | | | | |
| 251 | <input type="checkbox"/> | <input type="checkbox"/> | | 87a. If so, what is the Association's name and telephone number? _____ |
| 252 | | | | |
| 253 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 87b. If so, are there any dues or assessments involved? |
| 254 | | | | If "yes," how much? _____ |
| 255 | <input type="checkbox"/> | <input type="checkbox"/> | | 88. Are you aware of any defect, damage, or problem with any common elements or common areas that materially affects the Property? |
| 256 | | | | |
| 257 | | <input type="checkbox"/> | <input type="checkbox"/> | 89. Are you aware of any condition or claim which may result in an increase in assessments or fees? |
| 258 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 90. Since you purchased the Property, have there been any changes to the rules or by-laws of the Association that impact the Property? |
| 259 | | | | |
| 260 | | | | 91. Explain any "yes" answers you give in this section: _____ |
| 261 | | | | _____ |
| 262 | | | | _____ |
| 263 | | | | |

MISCELLANEOUS

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

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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) (Initials)

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

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

MAJOR APPLIANCES AND OTHER ITEMS

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

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

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

Yes No Unknown

- 109. When was the Solar Panel System Installed? _____
- 109a. What is the name and contact information of the business that installed the Solar Panel System? _____
- 109b. Do you have documents and/or contracts relating to the Solar Panel System? If “yes,” please attach copies to this form.
- 110. Are SRECs available from the Solar Panel System?
- 110a. If SRECs are available, when will the SRECs expire? _____
- 111. Is there any storage capacity on the Property for the Solar Panel System?
- 112. Are you aware of any defects in or damage to any component of the Solar Panel System? If yes, explain: _____

Choose one of the following three options:

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

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

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

Choose one of the following three options:

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

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

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

Choose one of the following two options:

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

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

- 124. Are Solar Transition Renewable Energy Certificates (“TREC”) available from the Solar Panel System?
- 124a. If TREC are available, when will the TREC expire? _____
- 125. Are Solar Renewable Energy Certificates IIs (“SREC IIs”) available from the Solar Panel System?
- 125a. If SREC IIs are available, when will the SREC IIs expire? _____

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
 414 natural substance, or repairs or other attempts to control any water or dampness problem on the
 415 Property? If yes, please describe the nature of the issue and any attempts to repair or control it: _____
 416 _____
 417 _____

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

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

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

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

448 130. Have you ever received assistance, or are you aware of any previous owners receiving assistance,
 449 from FEMA, the U.S. Small Business Administration, or any other federal disaster flood assistance
 450 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.

454 131. Is there flood insurance on the Property?
 455 *A standard homeowner’s insurance policy typically does not cover flood damage. You are encouraged to examine your
 456 policy to determine whether you are covered.*

457 132. Is there a FEMA elevation certificate available for the Property? If so, the elevation certificate
 458 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.

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

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

466 134. Has the Property experienced any flood damage, water seepage, or pooled water due to a natural
 467 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: _____
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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.

Signed by: Louis Smaragdakis 9/13/2024 | 16:20 NDT
SELLER 479ECC347E... DATE

Signed by: [Signature] 9/18/2024 | 17:32 NDT
SELLER 706283554C1... 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.

DATE

DATE

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RECEIPT AND ACKNOWLEDGMENT BY PROSPECTIVE BUYER

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

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

ACKNOWLEDGMENT OF REAL ESTATE BROKER/BROKER-SALESPERSON/SALESPERSON

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

DocuSigned by:
Stacy Esser

_____ SELLER'S REAL ESTATE BROKER/ BROKER-SALESPERSON/SALESPERSON:	9/18/2024 17:34 NDT _____ DATE
_____ PROSPECTIVE BUYER'S REAL ESTATE BROKER/ BROKER-SALESPERSON/SALESPERSON:	_____ DATE