



SELLER'S PROPERTY CONDITION DISCLOSURE STATEMENT

COMPASS

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Property Address: 637 Inwood Lane, South Orange Village, NJ 07079

("Property").

Seller: Joy Goldstein, Ron Eibschutz

("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
[X] [] []

- 1. Age of House, if known 26 years
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? 2000
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
[X] [] []
[] [X]

- 4. Age of roof year - 2025
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
[X] [] []
[] [X] []
[] [X] []
[] [X]

- 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 [] [X]
 52
 53 [] [X]
 54 [] [X]
 55
 56
 57
 58
 59
 60
 61
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: _____

TERMITES/WOOD DESTROYING INSECTS, DRY ROT, PESTS

- 62
 63 Yes No Unknown
 64 [] [X]
 65 [] [X]
 66
 67 [] [X]
 68 [] [X]
 69
 70
 71 [] [X]
 72
 73
 74
 75
 76
16. Are you aware of any termites/wood destroying insects, dry rot, or pests affecting the Property?
17. Are you aware of any damage to the Property caused by termites/wood destroying insects, dry rot, or pests?
18. If "yes," has work been performed to repair the damage?
19. Is your Property under contract by a licensed pest control company? If "yes," state the name and address of the licensed pest control company: _____

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

STRUCTURAL ITEMS

- 77
 78 Yes No Unknown
 79 [] [X]
 80
 81
 82 [] [X]
 83
 84 [] [X]
 85 [] [X]
 86
 87 [] [X]
 88
 89
 90
 91
 92
 93
22. Are you aware of any movement, shifting, or other problems with walls, floors, or foundations, including any restrictions on how any space, other than the attic or roof, may be used as a result of the manner in which it was constructed?
23. Are you aware if the Property or any of the structures on it have ever been damaged by fire, smoke, wind or flood?
24. Are you aware of any fire retardant plywood used in the construction?
25. Are you aware of any current or past problems with driveways, walkways, patios, sinkholes, or retaining walls on the Property?
26. Are you aware of any present or past efforts made to repair any problems with the items in this section?
27. Explain any "yes" answers that you give in this section. Please describe the location and nature of the problem: _____

ADDITIONS/REMODELS

- 94
 95 Yes No Unknown
 96 [X] []
 97
 98 [X] []
 99
 100
 101
 102
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: ***addition includes primary bedroom, primary bathroom above garage. Full bathroom added at that time next to primary suite.***

PLUMBING, WATER AND SEWAGE

- 103
 104 Yes No Unknown
 105
 106
 107 [] [X]
 108
 109
 110
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: _____

- 111 [] [X] [] 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 [X] [] 34. Do you have a softener, filter, or other water purification system? __ Leased X Owned
 116 35. What is the type of sewage system?
 117 X Public Sewer __ Private Sewer __ Septic System __ Cesspool __ Other (explain): _____
 118 [] [X] 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 [] [X] 39. Are you aware of any abandoned Septic Systems or Cesspools on your Property?
 124 [] [X] 39a. If "yes," is the closure in accordance with the municipality's ordinance? Explain: _____
 125 _____
 126 [] [X] 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 [] [X] 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 [] [X] 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 [] [X] [] 43. Is either the private water or sewage system shared? If "yes," explain: _____
 136 _____
 137 44. Water Heater: __ Electric __ Fuel Oil X Gas
 138 Age of Water Heater 2021
 139 [] [X] [] 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

- 145 Yes No Unknown
 146 46. Type of Air Conditioning:
 147 __ Central one zone X 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? 2018
 151 49. Type of heat: __ Electric __ Fuel Oil X 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) forced air
 154 51. If it is a centralized heating system, is it one zone or multiple zones? multiple
 155 _____
 156 52. Age of furnace 2018 Date of last service: Jan 2026
 157 53. List any areas of the house that are not heated: none
 158 _____
 159 [] [X] [] 54. Are you aware of any tanks on the Property, either above or underground, used to store fuel or
 160 other substances?
 161 [] [X] 55. If tank is not in use, do you have a closure certificate?
 162 [] [X] 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

- 165 Yes No Unknown
 166 Yes No Unknown
 167 [X] [] 57. Do you have __ wood burning stove? X fireplace? __ insert? __ other
 168 [X] [] 57a. Is it presently usable?
 169 [] [] [X] 58. If you have a fireplace, when was the flue last cleaned? _____
 170 [] [] [X] 58a. Was the flue cleaned by a professional or non-professional? _____

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

- 231
232
233
234 [] [X]
235
236
237 [] [X] []
238
83. If "yes" to any of the above, explain: _____

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

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

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

- 240
241 Yes No Unknown
242 [] [X]
243
244
245
246 [] [X]
247 [] [X]
248
249 [] [X]
250
251 [] [X]
252
253 [] [X] []
254
255 [] [X]
256
257 [] [X] []
258 [] [X] []
259
260
261
262
263
85. Are you aware if the Property is subject to any deed restrictions or other limitations on how it may be used due to its being situated within a designated historic district, or a protected area like the New Jersey Pinelands, or its being subject to similar legal authorities other than typical local zoning ordinances?
86. Is the Property part of a condominium or other common interest ownership plan?
86a. If so, is the Property subject to any covenants, conditions, or restrictions as a result of its being part of a condominium or other form of common interest ownership?
87. As the owner of the Property, are you required to belong to a condominium association or homeowners association, or other similar organization or property owners?
87a. If so, what is the Association's name and telephone number? NA
87b. If so, are there any dues or assessments involved?
If "yes," how much? _____
88. Are you aware of any defect, damage, or problem with any common elements or common areas that materially affects the Property?
89. Are you aware of any condition or claim which may result in an increase in assessments or fees?
90. Since you purchased the Property, have there been any changes to the rules or by-laws of the Association that impact the Property?
91. Explain any "yes" answers you give in this section: _____

MISCELLANEOUS

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

98. Other than water and sewer charges, utility and cable tv fees, your local property taxes, any special assessments and any association dues or membership fees, are there any other fees that you pay on an ongoing basis with respect to this Property, such as garbage collection fees?
99. Explain any other "yes" answers you give in this section: Garbage, Internet

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 [] [] JG RE
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 2
318 [] [] [] [] 104. Smoke Detectors
319 Battery Electric ___ Both How many everywhere it is required
320 X Carbon Monoxide Detectors How many everywhere it is required
321 Location where needed
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 [] [X] [] 109b. Do you have documents and/or contracts relating to the Solar Panel System? If "yes," please
362 attach copies to this form.
- 363 [] [X] [] 110. Are SRECs available from the Solar Panel System?
- 364 [] [X] [X] 110a. If SRECs are available, when will the SRECs expire? _____
- 365 [] [X] [] 111. Is there any storage capacity on the Property for the Solar Panel System?
- 366 [] [X] [] 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 [] 114. What is the current periodic payment amount? \$ _____
- 379 [] 115. What is the frequency of the periodic payments (check one)? [] Monthly [] Quarterly
- 380 [] 116. What is the expiration date of the PPA, which is when you will become the owner of the Solar
381 Panel System? _____ ("PPA Expiration Date")
- 382 [] [X] [] 117. Is there a balloon payment that will become due on or before the PPA Expiration Date?
- 383 [] [] [] 118. If there is a balloon payment, what is the amount? \$ _____

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

- 385 [] 119a. Buyer will assume my/our obligations under the PPA at Closing.
- 386 [] 119b. I/we will pay off or otherwise obtain cancellation of the PPA as of the Closing so that the Solar
387 Panel System can be included in the sale free and clear.
- 388 [] 119c. I/we will remove the Solar Panel System from the Property and pay off or otherwise obtain
389 cancellation of the PPA as of the Closing.

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

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

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

- 395 [] 123a. Buyer will assume our obligations under the lease at Closing.
- 396 [] 123b. I/we will obtain an early termination of the lease and will remove the Solar Panel System prior
397 to Closing.

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

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

411 **WATER INTRUSION**

412 Yes No Unknown
 413 [] [X] []

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.

430
 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.

433 Yes No Unknown
 434 [] [X] []

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?

436 [] [X]
 437 [] [X]

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 [] [X] []

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 [] [X] []

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 [] [X] []

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 [] [] [X]

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 [X] [] []

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? \$ 15,000

466 [X] [] []

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? 1, Hurricane Sandy

135. Explain any “yes” answers that you give in this section: Never again since Hurricane Sandy

531 **RECEIPT AND ACKNOWLEDGMENT BY PROSPECTIVE BUYER**

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

542
543

544 _____
545 PROSPECTIVE BUYER DATE

546

547

548 _____
549 PROSPECTIVE BUYER DATE

550

551

552 _____
553 PROSPECTIVE BUYER DATE

554

555

556 _____
557 PROSPECTIVE BUYER DATE

558

559

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

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

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

567 The Prospective Buyer's real estate broker/broker-salesperson/salesperson also acknowledges receipt of the Property Disclosure Statement
568 form for the purpose of providing it to the Prospective Buyer.

569 _____
570 *Jennifer Greenberg* 02/08/2026

571 SELLER'S REAL ESTATE BROKER/ DATE

572 BROKER-SALESPERSON/SALESPERSON:

573 *Jennifer Greenberg*

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575 _____
576 PROSPECTIVE BUYER'S REAL ESTATE BROKER/ DATE

577 BROKER-SALESPERSON/SALESPERSON:

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