



**INSTRUCTIONS –
NEW JERSEY REALTORS®
SELLER’S PROPERTY CONDITION DISCLOSURE STATEMENT**

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1 Effective August 1, 2024, the New Jersey Real Estate Consumer Protection Enhancement Act, P.L.2024,c32, requires sellers of
 2 residential property located in New Jersey to complete and sign a property condition disclosure statement as promulgated by the
 3 New Jersey Division of Consumer Affairs pursuant to N.J.A.C. 13:45A-29.1. This requires all sellers of residential real estate to
 4 provide the property condition disclosure statement to a prospective buyer before the prospective buyer becomes obligated under
 5 any contract for the purchase of the property.

6
 7 Additionally, the New Jersey Law of Flood Risk Notification, P.L.2023,c93, requires sellers of all real property located in New
 8 Jersey to make certain supplemental disclosures concerning flood risks on the “Flood Risk Addendum” incorporated within the
 9 property condition disclosure statement. As a result of these two laws:

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

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

18
 19 *The purpose of the Property Condition Disclosure Statement (“Disclosure Statement”), including the Flood Risk Addendum, is to disclose the*
 20 *condition of the property, as of the date set forth on the Disclosure Statement or Flood Risk Addendum. The seller is under an obligation to disclose*
 21 *any known material defects in the property even if not addressed in this printed form. The seller alone is the source of all information contained in*
 22 *this form. All prospective buyers of the property are cautioned to carefully inspect the property and to carefully inspect the surrounding area for any*
 23 *off-site conditions that may adversely affect the property. Moreover, this Disclosure Statement is not intended to be a substitute for prospective buyer’s*
 24 *hiring of qualified experts to inspect the property.*

25
 26 *If a property consists of multiple units, systems and/or features, please provide complete answers on all such units, systems and/or features even if*
 27 *the question is phrased in the singular, such as if a duplex has multiple furnaces, water heaters, and fireplaces.*

28
 29 *Pursuant to P.L. 2024, c.32, completion of questions 1 through 108 is mandatory for all sellers of residential real property in the State. Sellers*
 30 *of residential real property must answer these questions before the purchaser becomes obligated under any contract for the purchase of the property.*
 31 *Questions 1 through 108 must be answered to the best of the seller’s knowledge, unless otherwise stated.*

32
 33 *Pursuant to N.J.S.A. 56:8-19.2, completion of the “Flood Risk Addendum” questions 109 through 117 of the Disclosure Statement, is mandatory*
 34 *for all sellers of real property (including both residential and non-residential property). Sellers of real property must answer these questions before the*
 35 *purchaser becomes obligated under any contract for the purchase of the property. This is the case regardless of whether a seller completes questions*
 36 *1-108 of the Disclosure Statement. Sellers must verify their answers to questions 109 and 110, and may do so using the Flood Risk Notification*
 37 *Tool located at floaddisclosure.nj.gov. Questions 111 through 117 must be answered based on the seller’s actual knowledge.*

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

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

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NEW JERSEY REALTORS®
SELLER'S PROPERTY CONDITION DISCLOSURE STATEMENT

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Property Address: 595 Colonial Road
River Vale NJ 07675 ("Property").

Seller: Dana Rubin
Elizabeth Rubin ("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 1962
2. Does the Seller currently occupy this Property?
If not, how long has it been since Seller occupied the Property? January 2021
3. What year did the Seller buy the Property? purchased 2003
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 approx 1990s
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: had preventative roof cleaning in Dec 2020

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

Yes No Unknown

- 8. Does the Property have one or more sump pumps?
8a. Are there any problems with the operation of any sump pump?
9. Are you aware of any water leakage, accumulation or dampness within the basement or crawl spaces or any other areas within any of the structures on the Property?
9a. Are you aware of the presence of any mold or similar natural substance within the basement or crawl spaces or any other areas within any of the structures on the Property?
10. Are you aware of any repairs or other attempts to control any water or dampness problem in the basement or crawl space? If "yes," describe the location, nature and date of the repairs:
11. Are you aware of any cracks or bulges in the basement floor or foundation walls? If "yes," specify location:
12. Are you aware of any restrictions on how the attic may be used as a result of the manner in which the attic or roof was constructed?
13. Is the attic or house ventilated by: [] a whole house fan? [] an attic fan?
13a. Are you aware of any problems with the operation of such a fan?



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- 14. In what manner is access to the attic space provided?
 staircase pull down stairs crawl space with aid of ladder or other device
 other _____
- 15. Explain any "yes" answers that you give in this section: _____

TERMITES/WOOD DESTROYING INSECTS, DRY ROT, PESTS

Yes No Unknown

- 16. Are you aware of any termites/wood destroying insects, dry rot, or pests affecting the Property?
 Yes No
- 17. Are you aware of any damage to the Property caused by termites/wood destroying insects, dry rot, or pests?
 Yes No
- 18. If "yes," has work been performed to repair the damage?
 Yes No
- 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: Kapture Pest Control

- 20. Are you aware of any termite/pest control inspections or treatments performed on the Property in the past?
 Yes No
- 21. Explain any "yes" answers that you give in this section: _____

STRUCTURAL ITEMS

Yes No Unknown

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

ADDITIONS/REMODELS

Yes No Unknown

- 28. Are you aware of any additions, structural changes or other alterations to the structures on the Property made by any present or past owners?
 Yes No
- 29. Were the proper building permits and approvals obtained? Explain any "yes" answers you give in this section: Basement 2006/2007, Kitchen 2005, Upstairs bathrooms 2016

PLUMBING, WATER AND SEWAGE

Yes No Unknown

- 30. What is the source of your drinking water?
 Public Community System Well on Property Other (explain) _____
- 31. If your drinking water source is not public, have you performed any tests on the water? If so, when? _____
 Attach a copy of or describe the results: _____

- 32. Does the wastewater from any clothes washer, dishwasher, or other appliance discharge to any location other than the sewer, septic, or other system that services the rest of the Property?
 Yes No Unknown
- 33. When was well installed? _____
 Location of well? _____

- 171 34. Do you have a softener, filter, or other water purification system? Leased Owned
 172
 173 35. What is the type of sewage system?
 Public Sewer Private Sewer Septic System Cesspool Other (explain): _____
 174 36. If you answered "septic system," have you ever had the system inspected to confirm that it is a
 175 true septic system and not a cesspool?
 176 37. If Septic System, when was it installed? _____
 177 Location? _____
 178 38. When was the Septic System or Cesspool last cleaned and/or serviced? _____
 179 39. Are you aware of any abandoned Septic Systems or Cesspools on your Property?
 180 39a. If "yes," is the closure in accordance with the municipality's ordinance? Explain: _____
 181
 182 40. Are you aware of any leaks, backups, or other problems relating to any of the plumbing systems and
 183 fixtures (including pipes, sinks, tubs and showers), or of any other water or sewage related problems?
 184 If "yes," explain _____
 185
 186 41. Are you aware of the presence of any lead piping, including but not limited to any service line,
 187 piping materials, fixtures, and solder. If "yes," explain: _____
 188
 189 42. Are you aware of any shut off, disconnected, or abandoned wells, underground water or sewage
 190 tanks, or dry wells on the Property?
 191 43. Is either the private water or sewage system shared? If "yes," explain: _____
 192
 193 44. Water Heater: Electric Fuel Oil Gas
 194 Age of Water Heater 2020
 195 44a. Are you aware of any problems with the water heater?
 196 45. Explain any "yes" answers that you give in this section: no
 197
 198
 199

HEATING AND AIR CONDITIONING

- 200
 201 Yes No Unknown
 202 46. Type of Air Conditioning:
 Central one zone Central multiple zone Wall/Window Unit None
 203
 204 47. List any areas of the house that are not air conditioned : _____
 205
 206 48. What is the age of Air Conditioning System? 1990s
 207 49. Type of heat: Electric Fuel Oil Natural Gas Propane Unheated Other
 208 50. What is the type of heating system? (for example, forced air, hot water or base board, radiator,
 209 steam heat) forced air
 210 51. If it is a centralized heating system, is it one zone or multiple zones? one zone
 211
 212 52. Age of furnace 1990s? Date of last service: Nov 2025
 213 53. List any areas of the house that are not heated: _____
 214
 215 54. Are you aware of any tanks on the Property, either above or underground, used to store fuel or
 216 other substances?
 217 55. If tank is not in use, do you have a closure certificate?
 218 56. Are you aware of any problems with any items in this section? If "yes," explain: _____
 219
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WOODBURNING STOVE OR FIREPLACE

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

Yes No Unknown

- 61. What type of wiring is in this structure? Copper Aluminum Other Unknown
- 62. What amp service does the Property have? 60 100 150 200 Other Unknown
- 63. Does it have 240 volt service? Which are present Circuit Breakers, Fuses or Both?
- 64. Are you aware of any additions to the original service?
If "yes," were the additions done by a licensed electrician? Name and address: _____

- 65. If "yes," were proper building permits and approvals obtained?
- 66. Are you aware of any wall switches, light fixtures or electrical outlets in need of repair?
- 67. Explain any "yes" answers that you give in this section: _____

LAND (SOILS, DRAINAGE AND BOUNDARIES)

Yes No Unknown

- 68. Are you aware of any fill or expansive soil on the Property?
- 69. Are you aware of any past or present mining operations in the area in which the Property is located?
- 70. Is the Property located in a flood hazard zone?
- 71. Are you aware of any drainage or flood problems affecting the Property?
- 72. Are there any areas on the Property which are designated as protected wetlands?
- 73. Are you aware of any encroachments, utility easements, boundary line disputes, or drainage or other easements affecting the Property?
- 74. Are there any water retention basins on the Property or the adjacent properties?
- 75. Are you aware if any part of the Property is being claimed by the State of New Jersey as land presently or formerly covered by tidal water (Riparian claim or lease grant)? Explain: _____

- 76. Are you aware of any shared or common areas (for example, driveways, bridges, docks, walls, bulkheads, etc.) or maintenance agreements regarding the Property?
- 77. Explain any "yes" answers to the preceding questions in this section: _____

- 78. Do you have a survey of the Property?

ENVIRONMENTAL HAZARDS

Yes No Unknown

- 79. Have you received any written notification from any public agency or private concern informing you that the Property is adversely affected, or may be adversely affected, by a condition that exists on a property in the vicinity of this Property? If "yes," attach a copy of any such notice currently in your possession.
- 79a. Are you aware of any condition that exists on any property in the vicinity which adversely affects, or has been identified as possibly adversely affecting, the quality or safety of the air, soil, water, and/or physical structures present on this Property? If "yes," explain: _____

- 80. Are you aware of any underground storage tanks (UST) or toxic substances now or previously present on this Property or adjacent property (structure or soil), such as polychlorinated biphenyl (PCB), solvents, hydraulic fluid, petro-chemicals, hazardous wastes, pesticides, chromium, thorium, lead or other hazardous substances in the soil? If "yes," explain: _____

- 81. Are you aware if any underground storage tank has been tested?
(Attach a copy of each test report or closure certificate if available.)
- 82. Are you aware if the Property has been tested for the presence of any other toxic substances, such as lead-based paint, urea-formaldehyde foam insulation, asbestos-containing materials, or others?
(Attach copy of each test report if available.)
- 83. If "yes" to any of the above, explain: _____

- 291 83a. If "yes" to any of the above, were any actions taken to correct the problem? Explain: _____
 292 _____
 293 _____
 294 84. Is the Property in a designated Airport Safety Zone?
 295

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

- | 298 | Yes | No | Unknown | |
|-----|--------------------------|-------------------------------------|--------------------------|--|
| 299 | <input type="checkbox"/> | <input checked="" 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? |
| 300 | | | | |
| 301 | | | | |
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| 303 | <input type="checkbox"/> | <input checked="" type="checkbox"/> | | 86. Is the Property part of a condominium or other common interest ownership plan? |
| 304 | <input type="checkbox"/> | <input checked="" 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? |
| 305 | | | | |
| 306 | <input type="checkbox"/> | <input checked="" 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? |
| 307 | | | | |
| 308 | <input type="checkbox"/> | <input checked="" type="checkbox"/> | | 87a. If so, what is the Association's name and telephone number? _____
309 _____ |
| 310 | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | 87b. If so, are there any dues or assessments involved?
If "yes," how much? _____ |
| 311 | | | | |
| 312 | <input type="checkbox"/> | <input checked="" type="checkbox"/> | | 88. Are you aware of any defect, damage, or problem with any common elements or common areas that materially affects the Property? |
| 313 | | | | |
| 314 | | <input checked="" type="checkbox"/> | <input type="checkbox"/> | 89. Are you aware of any condition or claim which may result in an increase in assessments or fees? |
| 315 | <input type="checkbox"/> | <input checked="" 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? |
| 316 | | | | |
| 317 | | | | 91. Explain any "yes" answers you give in this section: _____
318 _____
319 _____ |

321 **MISCELLANEOUS**

- | 322 | Yes | No | Unknown | |
|-----|--------------------------|-------------------------------------|--------------------------|--|
| 323 | <input type="checkbox"/> | <input checked="" 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? |
| 324 | | | | |
| 325 | <input type="checkbox"/> | <input checked="" type="checkbox"/> | | 93. Are you aware of any violations of Federal, State or local laws or regulations relating to this Property? |
| 326 | | | | |
| 327 | <input type="checkbox"/> | <input checked="" 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. _____
331 _____ |
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| 332 | <input type="checkbox"/> | <input checked="" 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? |
| 333 | | | | |
| 334 | | | | |
| 335 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 96. Are there mortgages, encumbrances or liens on this Property? |
| 336 | <input type="checkbox"/> | <input checked="" type="checkbox"/> | | 96a. Are you aware of any reason, including a defect in title, that would prevent you from conveying clear title? |
| 337 | | | | |
| 338 | <input type="checkbox"/> | <input checked="" 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.)
If "yes," explain: _____
342 _____ |
| 339 | | | | |
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| 343 | <input type="checkbox"/> | <input checked="" 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? |
| 344 | | | | |
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| 346 | | | | 99. Explain any other "yes" answers you give in this section: _____
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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
 ER
(Initials) (Initials)

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

- | Yes | No | Unknown | |
|--------------------------|--------------------------|---------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | | 100. Are you aware if the Property has been tested for radon gas? (Attach a copy of each test report if available.) |
| <input type="checkbox"/> | <input type="checkbox"/> | | 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.) |
| <input type="checkbox"/> | <input type="checkbox"/> | | 102. Is radon remediation equipment now present in the Property? |
| <input type="checkbox"/> | <input type="checkbox"/> | | 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 | |
|-------------------------------------|--------------------------|--------------------------|--------------------------|---|
| <input type="checkbox"/> | <input type="checkbox"/> | | <input type="checkbox"/> | 103. Electric Garage Door Opener |
| <input type="checkbox"/> | <input type="checkbox"/> | | <input type="checkbox"/> | 103a. If "yes," are they reversible? Number of Transmitters <u>2</u> |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 104. Smoke Detectors
<input checked="" type="checkbox"/> Battery <input type="checkbox"/> Electric <input type="checkbox"/> Both How many _____
<input checked="" type="checkbox"/> Carbon Monoxide Detectors How many _____
Location _____ |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 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: _____ |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 106. <input type="checkbox"/> In-ground pool <input type="checkbox"/> Above-ground pool <input type="checkbox"/> Pool Heater <input type="checkbox"/> Spa/Hot Tub |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 106a. Were proper permits and approvals obtained? |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 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? |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 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.)
<input checked="" type="checkbox"/> Refrigerator
<input checked="" type="checkbox"/> Range
<input type="checkbox"/> Microwave Oven
<input type="checkbox"/> Dishwasher
<input type="checkbox"/> Trash Compactor
<input type="checkbox"/> Garbage Disposal
<input checked="" type="checkbox"/> In-Ground Sprinkler System
<input type="checkbox"/> Central Vacuum System
<input type="checkbox"/> Security System
<input type="checkbox"/> Washer
<input checked="" type="checkbox"/> Dryer
<input type="checkbox"/> Intercom
<input type="checkbox"/> 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: _____
<u>FYI - house wired for both FIOS and Optimum; ADT system is wired but recommend adding new control lpad system</u> |

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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.

Elizabeth Rubin 12/17/2025
SELLER DATE SELLER DATE
Dana Rubin 12/17/2025
SELLER DATE SELLER DATE

EXECUTOR, ADMINISTRATOR, TRUSTEE (if applicable)

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

SIGNED DATE SIGNED DATE

RECEIPT AND ACKNOWLEDGMENT BY PROSPECTIVE BUYER

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

PROSPECTIVE BUYER DATE PROSPECTIVE BUYER DATE

PROSPECTIVE BUYER DATE PROSPECTIVE BUYER DATE

ACKNOWLEDGMENT OF REAL ESTATE BROKER/BROKER-SALESPERSON/SALESPERSON

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

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

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

DocuSigned by: Christopher Sapienza DocuSigned by: Nare Khimian 12/17/2025 | 09:45 PST 12/17/2025 | 12:17 PST
SELLER’S REAL ESTATE BROKER/ BROKER-SALESPERSON/SALESPERSON DATE

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

SELLER’S PROPERTY CONDITION DISCLOSURE STATEMENT CONTINUES ON NEXT PAGE



NEW JERSEY REALTORS®
SELLER'S PROPERTY CONDITION DISCLOSURE STATEMENT
ADDENDUM REGARDING FLOOD RISK

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471 Pursuant to N.J.S.A. 56:8-19.2, all Sellers of real property (including both residential and non-residential property) must complete
 472 questions 109-117 below.

473
 474 Sellers of real property must answer these questions before the purchaser becomes obligated under any contract for the purchase of the
 475 Property. This is the case regardless of whether the Seller completes questions 1-108. Sellers must verify their answers to questions 109-
 476 110, and may do so using the Flood Risk Notification Tool located at njreal.to/flood-disclosure. Questions 111-117 must be answered
 477 based on the Seller's actual knowledge.

478
 479 Flood risks in New Jersey are growing due to the effects of climate change. Coastal and inland areas may experience significant flooding
 480 now and in the near future, including in places that were not previously known to flood. For example, by 2050, it is likely that sea-level
 481 rise will meet or exceed 2.1 feet above 2000 levels, placing over 40,000 New Jersey properties at risk of permanent coastal flooding.
 482 In addition, precipitation intensity in New Jersey is increasing at levels significantly above historic trends, placing inland properties at
 483 greater risk of flash flooding. These and other coastal and inland flood risks are expected to increase within the life of a typical mortgage
 484 originated in or after 2020.

485
 486 To learn more about these impacts, including the flood risk to your Property, visit njreal.to/flood-disclosure. To learn more about how to
 487 prepare for a flood emergency, visit njreal.to/flood-planning.

- | 488 | Yes | No | Unknown | |
|-----|--------------------------|-------------------------------------|-------------------------------------|---|
| 489 | <input type="checkbox"/> | <input checked="" type="checkbox"/> | | 109. Is any or all of the Property located wholly or partially in the Special Flood Hazard Area ("100- |
| 490 | | | | year floodplain") according to FEMA's current flood insurance rate maps for your area? |
| 491 | <input type="checkbox"/> | <input checked="" type="checkbox"/> | | 110. Is any or all of the Property located wholly or partially in a Moderate Risk Flood Hazard Area |
| 492 | | | | ("500-year floodplain") according to FEMA's current flood insurance rate maps for your area? |
| 493 | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | 111. Is the Property subject to any requirement under federal law to obtain and maintain flood |
| 494 | | | | insurance on the Property? |
| 495 | | | | <i>Properties in the special flood hazard area, also known as high risk flood zones, on FEMA's flood insurance rate</i> |
| 496 | | | | <i>maps with mortgages from federally regulated or insured lenders are required to obtain and maintain flood insurance.</i> |
| 497 | | | | <i>Even when not required, FEMA encourages property owners in high risk, moderate risk, and low risk flood zones</i> |
| 498 | | | | <i>to purchase flood insurance that covers the structure and the personal property within the structure. Also note that</i> |
| 499 | | | | <i>properties in coastal and riverine areas may be subject to increased risk of flooding over time due to projected sea level</i> |
| 500 | | | | <i>rise and increased extreme storms caused by climate change which may not be reflected in current flood insurance rate</i> |
| 501 | | | | <i>maps.</i> |
| 502 | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | 112. Have you ever received assistance, or are you aware of any previous owners receiving assistance, |
| 503 | | | | from FEMA, the U.S. Small Business Administration, or any other federal disaster flood assistance |
| 504 | | | | for flood damage to the Property? |
| 505 | | | | <i>For properties that have received federal disaster assistance, the requirement to obtain flood insurance passes down</i> |
| 506 | | | | <i>to all future owners. Failure to obtain and maintain flood insurance can result in an individual being ineligible for</i> |
| 507 | | | | <i>future assistance.</i> |
| 508 | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | 113. Is there flood insurance on the Property? |
| 509 | | | | <i>A standard homeowner's insurance policy typically does not cover flood damage. You are encouraged to examine your</i> |
| 510 | | | | <i>policy to determine whether you are covered.</i> |
| 511 | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> | 114. Is there a FEMA elevation certificate available for the Property? If so, the elevation certificate |
| 512 | | | | must be shared with the buyer. |
| 513 | | | | <i>An elevation certificate is a FEMA form, completed by a licensed surveyor or engineer. The form provides critical</i> |
| 514 | | | | <i>information about the flood risk of the Property and is used by flood insurance providers under the National Flood</i> |
| 515 | | | | <i>Insurance Program to help determine the appropriate flood insurance rating for the Property. A buyer may be able to</i> |
| 516 | | | | <i>use the elevation certificate from a previous owner for their flood insurance policy.</i> |
| 517 | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | 115. Have you ever filed a claim for flood damage to the Property with any insurance provider, |
| 518 | | | | including the National Flood Insurance Program? |
| 519 | | | | If the claim was approved, what was the amount received? \$ _____ |
| 520 | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | 116. Has the Property experienced any flood damage, water seepage, or pooled water due to a natural |
| 521 | | | | flood event, such as heavy rainfall, coastal storm surge, tidal inundation, or river overflow? |
| 522 | | | | If so, how many times? _____ |

523
 524
 525



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

ACKNOWLEDGMENT OF SELLER

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

Elizabeth Rubin 12/17/2025 _____
SELLER DATE SELLER DATE

Dana Rubin 12/17/2025 _____
SELLER DATE SELLER DATE

EXECUTOR, ADMINISTRATOR, TRUSTEE (if applicable)

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

SIGNED DATE SIGNED DATE

RECEIPT AND ACKNOWLEDGMENT BY PROSPECTIVE BUYER

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

PROSPECTIVE BUYER DATE PROSPECTIVE BUYER DATE

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ACKNOWLEDGMENT OF REAL ESTATE BROKER/BROKER-SALESPERSON/SALESPERSON

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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.

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DocuSigned by: <i>Christopher Sapienza</i>	DocuSigned by: <i>Nare Khrimian</i>	12/17/2025 09:45 PST	12/17/2025 12:17 PST
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SELLER'S REAL ESTATE BROKER		DATE	
BROKER-SALESPERSON/SALESPERSON:			

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

ADDENDUM REGARDING STATUTORY DISCLOSURES & OTHER ITEMS CONTINUES ON NEXT PAGE



NEW JERSEY REALTORS®
SELLER'S PROPERTY CONDITION DISCLOSURE STATEMENT
ADDENDUM REGARDING STATUTORY DISCLOSURES & OTHER ITEMS

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646 SOLAR PANEL SYSTEMS Pursuant to P.L.2023, c312

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

651
652 Yes No
653 [] [] Is the Property serviced by a Solar Panel System?

654
655 If you responded "yes," answer the following questions.

- 656
657 Yes No Unknown
658 [] 118. When was the Solar Panel System Installed? _____
659 [] 118a. What is the name and contact information of the business that installed the Solar Panel System? ____
660
661 [] [] 118b. Do you have documents and/or contracts relating to the Solar Panel System? If "yes," please
662 attach copies to this form.
663 [] [] [] 119. Are SRECs available from the Solar Panel System?
664 [] [] [] 119a. If SRECs are available, when will the SRECs expire? _____
665 [] [] [] 120. Is there any storage capacity on the Property for the Solar Panel System?
666 [] [] 121. Are you aware of any defects in or damage to any component of the Solar Panel System? If yes,
667 explain: _____
668 _____

669
670 Choose one of the following three options:

- 671 [] 122a. The Solar Panel System is financed under a power purchase agreement or other type of financing
672 arrangement which requires me/us to make periodic payments to a Solar Panel System provider
673 in order to acquire ownership of the Solar Panel System ("PPA")? If yes, proceed to Section A
674 below.
675 [] 122b. The Solar Panel System is the subject of a lease agreement. If yes, proceed to Section B below.
676 [] 122c. I/we own the Solar Panel System outright. If yes, you do not have to answer any further questions.

677
678 SECTION A - THE SOLAR PANEL SYSTEM IS SUBJECT TO A PPA

- 679 [] 123. What is the current periodic payment amount? \$ _____
680 [] 124. What is the frequency of the periodic payments (check one)? [] Monthly [] Quarterly
681 [] 125. What is the expiration date of the PPA, which is when you will become the owner of the Solar
682 Panel System? _____ ("PPA Expiration Date")
683 [] [] 126. Is there a balloon payment that will become due on or before the PPA Expiration Date?
684 [] 127. If there is a balloon payment, what is the amount? \$ _____

685 Choose one of the following three options:

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

691
692 SECTION B - THE SOLAR PANEL SYSTEM IS SUBJECT TO A LEASE

- 693 [] 129. What is the current periodic lease payment amount? \$ _____
694 [] 130. What is the frequency of the periodic lease payments (check one)? [] Monthly [] Quarterly
695 [] 131. What is the expiration date of the lease? _____

696 Choose one of the following two options:

- 697 [] 132a. Buyer will assume our obligations under the lease at Closing.
698 [] 132b. I/we will obtain an early termination of the lease and will remove the Solar Panel System prior
699 to Closing.



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

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

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

Yes No Unknown

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

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.

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

Yes No Unknown

- 136. Is there a secondary power source at the Property (i.e. permanently installed combustion generators, solar panels, battery storage systems, or any other supplemental source of electrical energy)?
- 136a. If “yes,” is a label installed within 18 inches of the main electrical panel and electrical meter warning of the dangers associated with the secondary power sources?

ACKNOWLEDGMENT OF SELLER

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Elizabeth Rubin	12/17/2025		
SELLER	DATE	SELLER	DATE

Dana Rubin	12/17/2025		
SELLER	DATE	SELLER	DATE

EXECUTOR, ADMINISTRATOR, TRUSTEE (if applicable)

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

SIGNED	DATE	SIGNED	DATE
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RECEIPT AND ACKNOWLEDGMENT BY PROSPECTIVE BUYER

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

_____ PROSPECTIVE BUYER	_____ DATE	_____ PROSPECTIVE BUYER	_____ DATE
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<small>DocuSigned by:</small> <i>Christopher Sapienza</i>	<small>DocuSigned by:</small> <i>Nare Khimian</i>	12/17/2025 09:45 PST	12/17/2025 12:17 PST
_____ SELLER’S REAL ESTATE BROKER/ BROKER-SALESPERSON/SALESPERSON:	_____ DATE		

_____ PROSPECTIVE BUYER’S REAL ESTATE BROKER/ BROKER-SALESPERSON/SALESPERSON	_____ DATE
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