



INSTRUCTIONS -  
NEW JERSEY REALTORS®  
SELLER'S PROPERTY CONDITION DISCLOSURE STATEMENT

COMPASS

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

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

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

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

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

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26 *If a property consists of multiple units, systems and/or features, please provide complete answers on all such units, systems and/or*  
27 *features even if 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.*  
30 *Sellers of residential real property must answer these questions before the purchaser becomes obligated under any contract for the*  
31 *purchase of the property. Questions 1 through 108 must be answered to the best of the seller's knowledge, unless otherwise stated.*

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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*  
35 *before the purchaser becomes obligated under any contract for the purchase of the property. This is the case regardless of whether a seller*  
36 *completes questions 1-108 of the Disclosure Statement. Sellers must verify their answers to questions 109 and 110, and may do so using the Flood*  
37 *Risk Notification Tool located at [flooddisclosure.nj.gov](http://flooddisclosure.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*  
40 *does not answer questions 1 through 108, no acknowledgement is required for that portion. However, the mandatory Flood Risk*  
41 *Addendum must still be completed 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  
45 required by law.



NEW JERSEY REALTORS®
SELLER'S PROPERTY CONDITION DISCLOSURE STATEMENT

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56 Property Address: 430 Ridgewood Ave, Glen Ridge, NJ 07028
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58 ("Property").

59 Seller: Karen M Palm, Steven J Palm
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61 ("Seller").

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63
64 The purpose of this Disclosure Statement is to disclose, to the best of Seller's knowledge, the condition of the Property, as of the date set
65 forth below. The Seller is aware that he or she is under an obligation to disclose any known material defects in the Property even if not
66 addressed in this printed form. Seller alone is the source of all information contained in this form. All prospective buyers of the Property
67 are cautioned to carefully inspect the Property and to carefully inspect the surrounding area for any off-site conditions that may adversely
68 affect the Property. Moreover, this Disclosure Statement is not intended to be a substitute for prospective buyer's hiring of qualified experts
69 to inspect the Property.

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

73 OCCUPANCY

74 Yes No Unknown

75 [ ] [ ] [ ]
76 [X] [ ] [ ]

77 1. Age of House, if known 1922

78 2. Does the Seller currently occupy this Property?

79 If not, how long has it been since Seller occupied the Property?

80 3. What year did the Seller buy the Property? 2004

81 3a. Do you have in your possession the original or a copy of the deed evidencing your ownership of
82 the Property? If "yes," please attach a copy of it to this form.

83 ROOF

84 Yes No Unknown

85 [X] [ ] [X]
86 [ ] [X] [ ]
87 [ ] [X] [ ]

88 4. Age of roof Unknown

89 5. Has roof been replaced or repaired since Seller bought the Property?

90 6. Are you aware of any roof leaks?

91 7. Explain any "yes" answers that you give in this section: Replaced roof

92 since ownership - No leaks

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

94 Yes No Unknown

95 [ ] [X] [ ]
96 [ ] [X] [ ]
97 [ ] [X] [ ]
98 [ ] [X] [ ]
99 [ ] [X] [ ]

100 8. Does the Property have one or more sump pumps?

101 8a. Are there any problems with the operation of any sump pump?

102 9. Are you aware of any water leakage, accumulation or dampness within the basement or crawl
103 spaces or any other areas within any of the structures on the Property?

104 9a. Are you aware of the presence of any mold or similar natural substance within the basement or
105 crawl spaces or any other areas within any of the structures on the Property?

106 10. Are you aware of any repairs or other attempts to control any water or dampness problem in the
107 basement or crawl space? If "yes," describe the location, nature and date of the repairs:

108 11. Are you aware of any cracks or bulges in the basement floor or foundation walls? If "yes," specify
109 location:

110 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?

111 13. Is the attic or house ventilated by: \_\_\_ a whole house fan? \_\_\_ an attic fan?

112 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 Third Floor attic access thru door
15. Explain any "yes" answers that you give in this section:  
TWO attic spaces 1. Third Floor 2. Mudroom  
pull down stairs

**TERMITES/WOOD DESTROYING INSECTS, DRY ROT, PESTS**

Yes No Unknown

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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: was treated when purchased in 2004

**STRUCTURAL ITEMS**

Yes No Unknown

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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**

Yes No Unknown

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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: Kitchen Bathrooms, Mudroom, Dormers Exterior Landscape and Hardscape

**PLUMBING, WATER AND SEWAGE**

Yes No Unknown

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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?
33. When was well installed? \_\_\_\_\_  
Location of well? \_\_\_\_\_

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34. Do you have a softener, filter, or other water purification system?  Leased  Owned

35. What is the type of sewage system?  
 Public Sewer  Private Sewer  Septic System  Cesspool  Other (explain): \_\_\_\_\_

36. If you answered "septic system," have you ever had the system inspected to confirm that it is a true septic system and not a cesspool?

37. If Septic System, when was it installed? \_\_\_\_\_  
 Location? \_\_\_\_\_

38. When was the Septic System or Cesspool last cleaned and/or serviced? \_\_\_\_\_

39. Are you aware of any abandoned Septic Systems or Cesspools on your Property?

39a. If "yes," is the closure in accordance with the municipality's ordinance? Explain: \_\_\_\_\_

40. Are you aware of any leaks, backups, or other problems relating to any of the plumbing systems and fixtures (including pipes, sinks, tubs and showers), or of any other water or sewage related problems? If "yes," explain \_\_\_\_\_

41. Are you aware of the presence of any lead piping, including but not limited to any service line, piping materials, fixtures, and solder. If "yes," explain: \_\_\_\_\_

42. Are you aware of any shut off, disconnected, or abandoned wells, underground water or sewage tanks, or dry wells on the Property?

43. Is either the private water or sewage system shared? If "yes," explain: \_\_\_\_\_

44. Water Heater:  Electric  Fuel Oil  Gas  
 Age of Water Heater Tankless

44a. Are you aware of any problems with the water heater?

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

**HEATING AND AIR CONDITIONING**

Yes No Unknown

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46. Type of Air Conditioning:  
 Central one zone  Central multiple zone  Wall/Window Unit  None

47. List any areas of the house that are not air conditioned: Attic

48. What is the age of Air Conditioning System? 1 year

49. Type of heat:  Electric  Fuel Oil  Natural Gas  Propane  Unheated  Other

50. What is the type of heating system? (for example, forced air, hot water or base board, radiator, steam heat) Forced Air

51. If it is a centralized heating system, is it one zone or multiple zones? Multiple

52. Age of furnace 1 year Date of last service: N/A

53. List any areas of the house that are not heated: Attic

54. Are you aware of any tanks on the Property, either above or underground, used to store fuel or other substances?

55. If tank is not in use, do you have a closure certificate?

56. Are you aware of any problems with any items in this section? If "yes," explain: \_\_\_\_\_

**WOODBURNING STOVE OR FIREPLACE**

Yes No Unknown

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57. Do you have  wood burning stove?  fireplace?  insert?  other

57a. Is it presently usable?

58. If you have a fireplace, when was the flue last cleaned? 4/26

58a. Was the flue cleaned by a professional or non-professional? Professional

59. Have you obtained any required permits for any such item?

60. Are you aware of any problems with any of these items? If "yes," please explain: \_\_\_\_\_

231 **ELECTRICAL SYSTEM**

232 Yes No Unknown

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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: \_\_\_\_\_  
KB electric = FDK electric  
 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:  
Added subpanel and EV charger

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

247 Yes No Unknown

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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:  
Slight encroachment from neighbor's driveway on top right portion of the backyard on Cambridge Rd  
 78. Do you have a survey of the Property?

268 **ENVIRONMENTAL HAZARDS**

269 Yes No Unknown

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79. Have you received any written notification from any public agency or private concern informing you that the Property is adversely affected, or may be adversely affected, by a condition that exists on a property in the vicinity of this Property? If "yes," attach a copy of any such notice currently in your possession.  
 79a. Are you aware of any condition that exists on any property in the vicinity which adversely affects, or has been identified as possibly adversely affecting, the quality or safety of the air, soil, water, and/or physical structures present on this Property? If "yes," explain: \_\_\_\_\_  
 80. Are you aware of any underground storage tanks (UST) or toxic substances now or previously present on this Property or adjacent property (structure or soil), such as polychlorinated biphenyl (PCB), solvents, hydraulic fluid, petro-chemicals, hazardous wastes, pesticides, chromium, thorium, lead or other hazardous substances in the soil? If "yes," explain: \_\_\_\_\_  
 81. Are you aware if any underground storage tank has been tested?  
 (Attach a copy of each test report or closure certificate if available.)  
 82. Are you aware if the Property has been tested for the presence of any other toxic substances, such as lead-based paint, urea-formaldehyde foam insulation, asbestos-containing materials, or others?  
 (Attach copy of each test report if available.)  
 83. If "yes" to any of the above, explain: \_\_\_\_\_

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

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

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

**MISCELLANEOUS**

322 Yes No Unknown  
 323 [ ]  92. Are you aware of any existing or threatened legal action affecting the Property or any condominium  
 324 or homeowners association to which you, as an owner, belong?  
 325 [ ]  93. Are you aware of any violations of Federal, State or local laws or regulations relating to this  
 326 Property?  
 327  [ ] 94. Are you aware of any zoning violations, encroachments on adjacent properties, non-conforming  
 328 uses, or set-back violations relating to this Property? If so, please state whether the condition is  
 329 pre-existing non-conformance to present day zoning or a violation to zoning and/or land use  
 330 laws. Slight encroachment from neighbor's driveway  
 331 on top right portion of the backyard on Cambridge Rd  
 332  [ ] 95. Are you aware of any public improvement, condominium or homeowner association assessments  
 333 against the Property that remain unpaid? Are you aware of any violations of zoning, housing,  
 334 building, safety or fire ordinances that remain uncorrected?  
 335   [ ] 96. Are there mortgages, encumbrances or liens on this Property?  
 336   96a. Are you aware of any reason, including a defect in title, that would prevent you from conveying  
 337 clear title?  
 338 [ ]  97. Are you aware of any material defects to the Property, dwelling, or fixtures which are not disclosed  
 339 elsewhere on this form? (A defect is "material," if a reasonable person would attach importance  
 340 to its existence or non-existence in deciding whether or how to proceed in the transaction.)  
 341 If "yes," explain: \_\_\_\_\_  
 342 \_\_\_\_\_  
 343 [ ]  98. Other than water and sewer charges, utility and cable tv fees, your local property taxes, any  
 344 special assessments and any association dues or membership fees, are there any other fees that you  
 345 pay on an ongoing basis with respect to this Property, such as garbage collection fees?  
 346 99. Explain any other "yes" answers you give in this section: Mortgage  
 347 \_\_\_\_\_  
 348 \_\_\_\_\_  
 349 \_\_\_\_\_  
 350 \_\_\_\_\_

351 **RADON GAS Instructions to Owners**

352 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  
 353 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  
 354 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  
 355 owners may waive, in writing, this right of confidentiality. As the owner(s) of this Property, do you wish to waive this right?

356 Yes No  
 357  [ ]            
 358 (Initials) (Initials)

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

- 361
- 362 Yes No Unknown  
 363 [ ]  [ ] 100. Are you aware if the Property has been tested for radon gas? (Attach a copy of each test report if  
 364 available.)  
 365 [ ]  [ ] 101. Are you aware if the Property has been treated in an effort to mitigate the presence of radon gas?  
 366 (If "yes," attach a copy of any evidence of such mitigation or treatment.)  
 367 [ ]  [ ] 102. Is radon remediation equipment now present in the Property?  
 368 [ ]  [ ] 102a. If "yes," is such equipment in good working order?

370 **MAJOR APPLIANCES AND OTHER ITEMS**

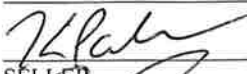
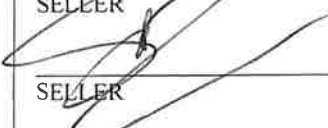
371 The terms of any final contract executed by the Seller shall be controlling as to what appliances or other items, if any, shall be included  
 372 in the sale of the Property. Which of the following items are present in the Property? (For items that are not present, indicate "not  
 373 applicable.")

- 374
- 375 Yes No Unknown N/A  
 376  [ ] [ ] [ ] 103. Electric Garage Door Opener  
 377  [ ] [ ] [ ] 103a. If "yes," are they reversible? Number of Transmitters \_\_\_\_\_  
 378  [ ] [ ] [ ] 104. Smoke Detectors  
 379 \_\_\_ Battery \_\_\_ Electric \_\_\_ Both How many \_\_\_\_\_  
 380 \_\_\_ Carbon Monoxide Detectors How many \_\_\_\_\_  
 381 Location \_\_\_\_\_  
 382 [ ]  [ ] 105. With regard to the above items, are you aware that any item is not in working order?  
 383 105a. If "yes," identify each item that is not in working order or defective and explain the nature  
 384 of the problem: \_\_\_\_\_  
 385  
 386 [ ]  [ ] [ ] [ ] 106. \_\_\_ In-ground pool \_\_\_ Above-ground pool \_\_\_ Pool Heater \_\_\_ Spa/Hot Tub  
 387 [ ] [ ] [ ]   106a. Were proper permits and approvals obtained?  
 388 [ ] [ ] [ ]   106b. Are you aware of any leaks or other defects with the filter or the walls or other structural or  
 389 mechanical components of the pool or spa/hot tub?  
 390 [ ] [ ] [ ]  106c. If an in-ground pool, are you aware of any water seeping behind the walls of the pool?  
 391 107. Indicate which of the following may be included in the sale? (Indicate Y for yes N for no.)  
 392  Refrigerator  
 393  Range  
 394  Microwave Oven  
 395  Dishwasher  
 396 [ ] Trash Compactor  
 397 [ ] Garbage Disposal  
 398  In-Ground Sprinkler System  
 399 [ ] Central Vacuum System  
 400  Security System  
 401  Washer  
 402  Dryer  
 403 [ ] Intercom  
 404  Other

405 108. Of those that may be included, is each in working order? Yes  
 406 If "no," identify each item not in working order, explain the nature of the problem: \_\_\_\_\_  
 407 Other: mini fridge, mini dishwasher, gas grill,  
 408 garage reFrig, wine reFrig, sound system,  
 409 gas inset fireplace  
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411 **ACKNOWLEDGMENT OF SELLER**

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

417 \_\_\_\_\_  
418 \_\_\_\_\_  
419 \_\_\_\_\_  
420  4/27/26  
421 \_\_\_\_\_ DATE SELLER DATE  
422 \_\_\_\_\_  
423  4/27/26  
424 \_\_\_\_\_ DATE SELLER DATE  
425 \_\_\_\_\_  
426 \_\_\_\_\_

427 **EXECUTOR, ADMINISTRATOR, TRUSTEE** (if applicable)

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

429 \_\_\_\_\_  
430 \_\_\_\_\_  
431 SIGNED DATE SIGNED DATE  
432 \_\_\_\_\_

433 **RECEIPT AND ACKNOWLEDGMENT BY PROSPECTIVE BUYER**

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

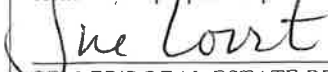
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446 PROSPECTIVE BUYER DATE PROSPECTIVE BUYER DATE  
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449 PROSPECTIVE BUYER DATE PROSPECTIVE BUYER DATE  
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451 **ACKNOWLEDGMENT OF REAL ESTATE BROKER/BROKER-SALESPERSON/SALESPERSON**

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

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

458 \_\_\_\_\_  
459 The Prospective Buyer's real estate broker/broker-salesperson/salesperson also acknowledges receipt of the Property Disclosure Statement  
460 form for the purpose of providing it to the Prospective Buyer.

461  4/27/26  
462 \_\_\_\_\_ DATE  
463 SELLER'S REAL ESTATE BROKER/  
464 BROKER-SALESPERSON/SALESPERSON  
465 \_\_\_\_\_  
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467 PROSPECTIVE BUYER'S REAL ESTATE BROKER/  
468 BROKER-SALESPERSON/SALESPERSON DATE  
469 \_\_\_\_\_  
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**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 [nireal.to/flood-disclosure](http://nireal.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 [nireal.to/flood-disclosure](http://nireal.to/flood-disclosure). To learn more about how to  
 487 prepare for a flood emergency, visit [nireal.to/flood-planning](http://nireal.to/flood-planning).

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



116. 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? \_\_\_\_\_

117. Explain any "yes" answers that you give in this section: During Superstorm Sandy the basement had a small amount of water. Underground drainage was added in Back yard and has not happened again.

**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.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

	<u>4/27/26</u>	SELLER	DATE
	<u>4/27/26</u>	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
_____ PROSPECTIVE BUYER	_____ DATE	_____ PROSPECTIVE BUYER	_____ DATE

**SELLER'S PROPERTY CONDITION DISCLOSURE STATEMENT CONTINUES ON NEXT PAGE**

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

The undersigned Seller's real estate broker/broker/broker-salesperson/salesperson acknowledges receipt of this completed Flood Risk Addendum to the Disclosure Statement and that the information contained in this form was provided by the Seller.

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

The Prospective Buyer's real estate broker/broker/broker-salesperson also acknowledges receipt of this completed Flood Disclosure Addendum to the Property Disclosure for the purpose of providing it to the Prospective Buyer.

Sue Lovit  
SELLER'S REAL ESTATE BROKER/  
BROKER-SALESPERSON/SALESPERSON:

4-27-26  
DATE

\_\_\_\_\_  
PROSPECTIVE BUYER'S REAL ESTATE BROKER/  
BROKER-SALESPERSON/SALESPERSON

\_\_\_\_\_  
DATE

**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	Yes	No	Unknown	
657			<input type="checkbox"/>	118. When was the Solar Panel System Installed? _____
658			<input type="checkbox"/>	118a. What is the name and contact information of the business that installed the Solar Panel System? _____
659			<input type="checkbox"/>	
660				
661	<input type="checkbox"/>	<input type="checkbox"/>		118b. Do you have documents and/or contracts relating to the Solar Panel System? If "yes," please 662 attach copies to this form.
663	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	119. Are SRECs available from the Solar Panel System?
664			<input type="checkbox"/>	119a. If SRECs are available, when will the SRECs expire? _____
665	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	120. Is there any storage capacity on the Property for the Solar Panel System?
666	<input type="checkbox"/>	<input type="checkbox"/>		121. Are you aware of any defects in or damage to any component of the Solar Panel System? If yes, 667 explain: _____ 668 _____ 669 _____

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

670  
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.

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

677  
678  
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? \$ \_\_\_\_\_

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

685  
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.

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

691  
692  
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? \_\_\_\_\_

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

696  
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.

700



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

133. Are Solar Transition Renewable Energy Certificates ("TRECs") available from the Solar Panel System?
- 133a. If TRECs are available, when will the TRECs expire? \_\_\_\_\_
134. Are Solar Renewable Energy Certificate 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:

*During Superstorm Sandy, basement had small amount of water. Underground drainage was added in back yard and has not happened again.*

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

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

Yes No Unknown

136. Is there a secondary power source at the Property (i.e. permanently installed combustion generators, solar panels, battery storage systems, or any other supplemental source of electrical energy)?

136a. If "yes," is a label installed within 18 inches of the main electrical panel and electrical meter warning of the dangers associated with the secondary power sources?

**ACKNOWLEDGMENT OF SELLER**

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

*[Signature]*  
SELLER

*4/27/26*  
DATE

SELLER

DATE

*[Signature]*  
SELLER

*4/27/26*  
DATE

SELLER

DATE

**EXECUTOR, ADMINISTRATOR, TRUSTEE (if applicable)**

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

SIGNED

DATE

SIGNED

DATE

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

761 **RECEIPT AND ACKNOWLEDGMENT BY PROSPECTIVE BUYER**

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

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776 PROSPECTIVE BUYER DATE PROSPECTIVE BUYER DATE

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779 PROSPECTIVE BUYER DATE PROSPECTIVE BUYER DATE

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

781 The undersigned Seller's real estate broker/broker/broker-salesperson/salesperson acknowledges receipt of this Statutory Disclosures &  
782 Other Items Addendum to the Disclosure Statement and that the information contained in this form was provided by the Seller.

783  
784 The Seller's real estate broker/broker-salesperson/salesperson also confirms that he or she visually inspected the Property with reasonable  
785 diligence to ascertain the accuracy of the information disclosed by the Seller, prior to providing a copy of the property disclosure statement  
786 to the buyer.

787  
788 The Prospective Buyer's real estate broker/broker/broker-salesperson also acknowledges receipt of this completed Statutory Disclosures  
789 & Other Items Addendum to the Property Disclosure for the purpose of providing it to the Prospective Buyer.

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791 Sue Lovit 4/27/26  
792 SELLER'S REAL ESTATE BROKER/ DATE  
793 BROKER-SALESPERSON/SALESPERSON:

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798 PROSPECTIVE BUYER'S REAL ESTATE BROKER/ DATE  
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