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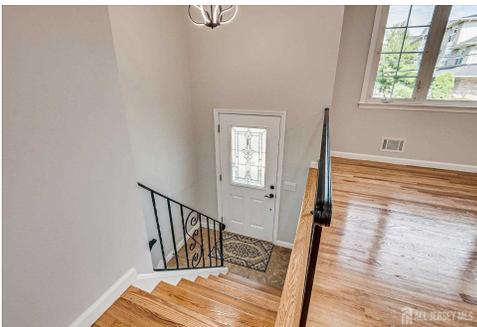
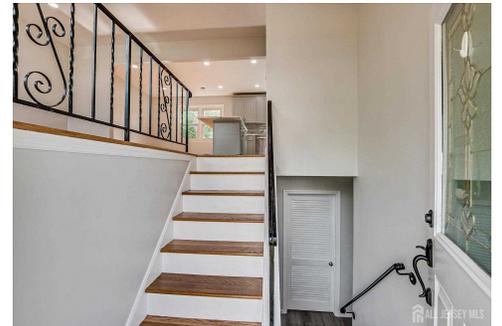
Listings as of 09/24/2025 at 11:46AM

Active 09/24/25	Listing #: 2604801R	40 Brown Ave, Iselin, NJ 08830-2902	List Price: \$699,000
County: Middlesex			



Property Type Residential
Area Iselin
Beds 4
Full Baths(FH) 3 (2 1)
Year Built 1971
Tax ID 25003830600034
DOM 0

Property Subtype Single Family
Square Footage 1003
Lot Sq Ft (approx) 5624
Acres 0.1291









Directions Green St to Brown St

Remarks for Buyers Discover your dream home at 40 Brown Avenue, Iselin! This stunning, fully updated 4-bedroom, 2.5-bath home with a 1-car garage is truly move-in ready. Inside, you'll find gleaming hardwood floors throughout, a spacious living room, and a brand-new kitchen with stylish cabinetry, stainless steel appliances (including refrigerator, stove, and dishwasher), and plenty of space for cooking and entertaining. The home features a sunroom with A/C and a cozy great room perfect for relaxing or hosting guests. Both bathrooms are completely renovated with modern finishes, and the home now includes brand-new central air, ensuring year-round comfort. Step outside to enjoy the beautifully maintained backyard with a charming patio just the right size for low-maintenance living while still providing space for outdoor gatherings. Located close to major shopping centers, highways, and places of worship, this home offers the perfect balance of style, convenience, and comfort. Don't miss your chance schedule a tour today and see why this is the perfect place to call home!

Agent-Only Rmrks Please turn off all lights and either remove your shoes or use shoe covers before entering. Thank you!

Listing Agent YOUSUF S SYED (ID:YOUSSYED),Primary:732-754-2541 ,Fax:201-731-8370

Listing Office EXP REALTY, LLC (ID:REXP),Phone: 866-201-6210, FAX: 201-731-8370

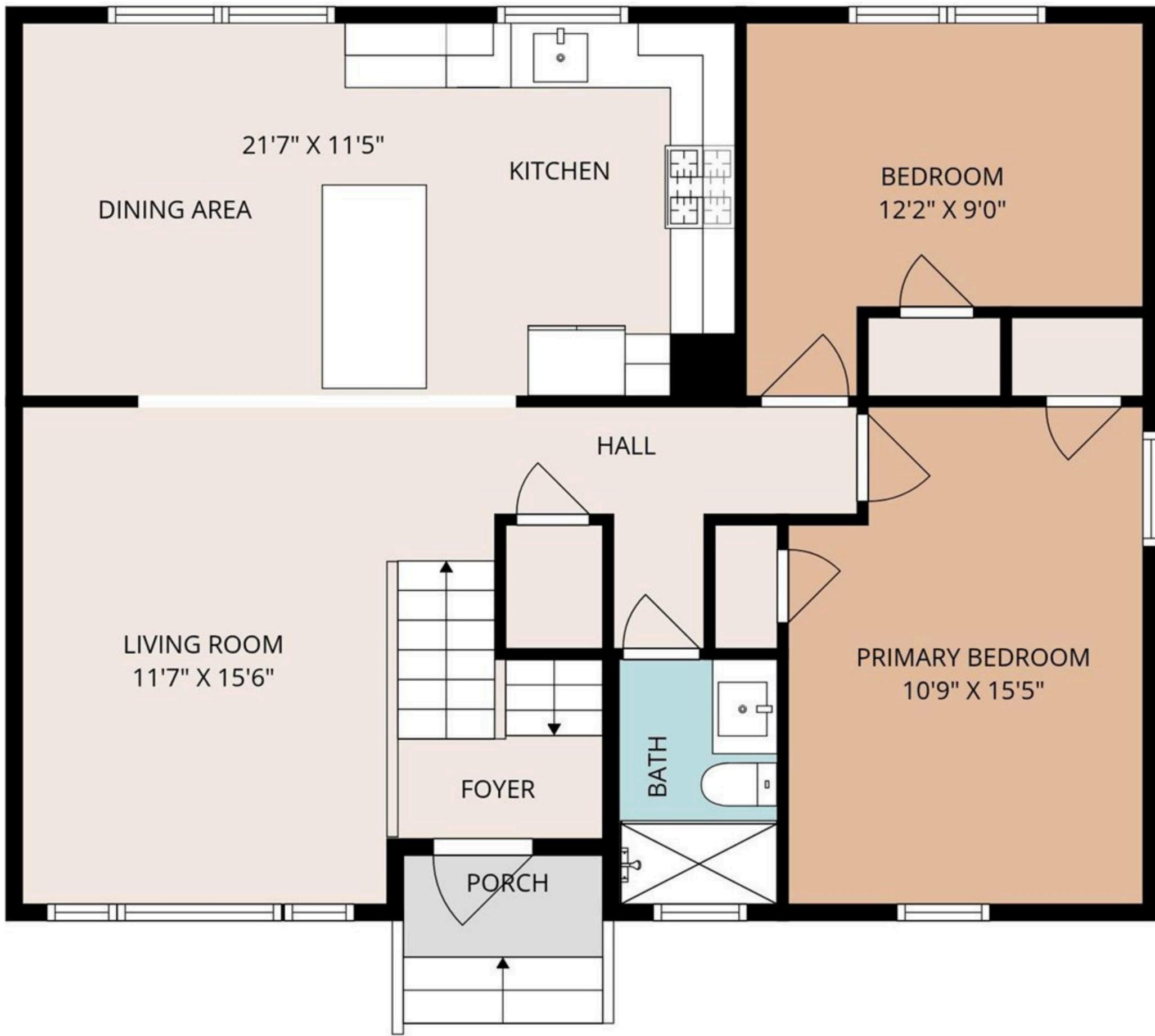
Listing Type Excl. Right to Sell **Listing Date** 09/24/25

Annual Taxes	\$11000	Appliances	Dishwasher, Dryer, Gas Range/Oven, Microwave Oven, Refrigerator, Tabletop Range, Washer
Attached YN	No	Adult Community	No
Block	383.06	Basement Description	None
Basement	No	Building Assessment	\$62700
Cool	A/C Central - All	Dining Room	Yes
Distribution	Homes.com, Realtor.com, ListHub.com	Dining Features	Living Dining Combo
Driveway Description	1 Car Width, Blacktop	Exterior Features	Patio, Storage Shed
Exterior	Stucco, Vinyl Siding	Finance	Cash, Conventional
Flooring	Wood	# of Fireplaces	0
Fuel	Natural Gas	# of Garage Spaces	1
Garage Description	Attached Garage, Built-In Garage, Detached Garage, Garage Door Opener	Heat	Forced Air
IDX Y/N	Yes	Internet Address YN	Yes
Kitchen Features	Granite/Corian Countertops, Breakfast Bar, Kitchen Exhaust Fan, Center Island	Land Assessment	\$11200
Lot Description	Near Shopping, Near Train, Level Lot, Near Bus Line	Lot	34
Lot Width	0.00	Lot Depth	112.00
Level 1	2 Bedrooms, Bath Half, Bath Full, Family Room, Utility Room	Level 2	2 Bedrooms, Kitchen, Living Room, Bath Full, Dining Room
Level 3	None	Modified/Accessibility Features	No
# Rooms	10	Occupancy	Vacant
Other Fees	\$0	Ownership	Fee Simple
Possession	At Closing	Property Disclosure	Yes
Restrictions YN	No	Roof Description	Asphalt Shingle
School District	Woodbridge Township School Dis	Complex, SubDiv, Dev	Clifford Heights Sec 02
Service	Garbage Included In Tax, Gas, Trash Collection, Heat, Water	Sewer	Public Sewer
SqFt Avail - How Calculated	See Remarks	Show	Showing Time - Use APPT-PH#
Style	Bi-Level	Tax Year	2025
# of Stories	2.00	Trans Type	Sellers/Landlords Agent Only
Utilities	All Utilities Underground, Cable TV, Electric, Gas	Water	Public
Water Heater	Electric	Zoning	R7-5

Presented By: YOUSUF S SYED / EXP REALTY, LLC Phone: 866-201-6210

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Sizes & Dimensions Approx. Subject To Errors & Omissions. Actual Vary. Not To Scale.



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DISCLOSURE OF INFORMATION AND ACKNOWLEDGMENT ABOUT LEAD-BASED PAINT AND/OR LEAD-BASED PAINT HAZARDS

I. LEAD PAINT WARNING

Every purchaser of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that such property may present exposure to lead from lead-based paint that may place young children at risk of developing lead poisoning. Lead poisoning in young children may produce permanent neurological damage, including learning disabilities, reduced intelligence quotient, behavioral problems, and impaired memory. Lead poisoning also poses a particular risk to pregnant women. The seller of any interest in residential real property is required to provide the buyer with any information on lead-based paint hazards from risk assessments or inspections in the seller's possession and notify the buyer of any known lead-based paint hazards. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to purchase.

II. PROPERTY ADDRESS: 40 Brown Avenue, Woodbridge Township, NJ 08830

III. SELLER'S DISCLOSURE (initial) (To be completed and signed at time of listing)



- (a) Presence of lead-based paint and/or lead-based paint hazards (check one below):
 - Known lead-based paint and/or lead-based paint hazards are present in the housing (explain):

Seller has no knowledge of lead-based paint and/or lead-based paint hazards in the housing.



- (b) Records and Reports available to the seller (check one below):
 - Seller has no reports or records pertaining to lead-based paint and/or lead-based hazards in the housing.
 - Seller has the following reports or records pertaining to lead-based paint and/or lead-based paint hazards in the housing, all of which seller has provided to its listing agent, and has directed its listing agent to provide purchaser or purchaser's agent with these records and reports **prior to seller accepting any offer to purchase** (list documents below):



- (c) **If there is any change in the above information prior to seller accepting an offer from the purchaser to purchase, seller will disclose all changes to the purchaser prior to accepting the offer.**

IV. SELLER'S CERTIFICATION OF ACCURACY

Seller(s) have reviewed the Seller's Disclosure in Section III and certify, to the best of his/her/their knowledge, that the information they have provided is true and accurate.

Seller Abdul Rub dotloop verified 09/23/25 7:07 PM EDT 1LTH-5NT5-JTVH-BU03 Seller _____ Date _____

Seller _____ Date _____ Seller _____ Date _____

V. LISTING AGENT'S CERTIFICATION OF ACCURACY

Listing Agent certifies that he/she has informed the seller of the seller's obligations under 42 U.S.C. 4852d and is aware of his/her responsibility to ensure compliance.

Listing Agent Yousuf Syed dotloop verified 09/23/25 7:55 PM EDT Y3CO-CSNL-VQDX-LOEX Date _____

VI. PURCHASER'S ACKNOWLEDGMENT (initial) (The Seller's Disclosure in Section III and Certification in Section IV and the Listing Agent's Certification in Section V to be completed and signed prior to purchaser signing this Disclosure.)

- (a) Purchaser has received copies of all information listed in Section III above.
- (b) Purchaser has received the pamphlet Protect Your Family From Lead in Your Home.



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- _____ (c) Purchaser has (check one below):
- Received a 10-day opportunity (or mutually agreed upon period) to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards; or
 - Waived the opportunity to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards.

VII. PURCHASER'S CERTIFICATION OF ACCURACY

Purchaser(s) have reviewed the Purchaser's Acknowledgment in Section VI and certify, to the best of his/her/their knowledge, that the information they have provided is true and accurate.

Purchaser _____ Date _____ Purchaser _____ Date _____

Purchaser _____ Date _____ Purchaser _____ Date _____

VIII. SELLING/BUYER'S AGENT'S CERTIFICATION OF ACCURACY

Selling/Buyer's Agent certifies that the purchaser has received the information in section VI (a) and (b).

Selling/Buyer's Agent _____ Date _____



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

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Effective August 1, 2024, the New Jersey Real Estate Consumer Protection Enhancement Act, PL.2024,c32, requires sellers of residential property located in New Jersey to complete and sign a property condition disclosure statement as promulgated by the 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 provide the property condition disclosure statement to a prospective buyer before the prospective buyer becomes obligated under any contract for the purchase of the property.

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

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

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

The purpose of the Property Condition Disclosure Statement (“Disclosure Statement”), including the Flood Risk Addendum, is to disclose the 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 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 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 a 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.

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

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 for all sellers of real property (including both residential and non-residential property). Sellers of real property must answer these questions before the purchaser becomes obligated under any contract for the purchase of the property. This is the case regardless of whether a seller 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 Risk Notification Tool located at floaddisclosure.nj.gov. Questions 111 through 117 must be answered based on the seller’s actual knowledge.

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

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





NEW JERSEY REALTORS®
SELLER'S PROPERTY CONDITION DISCLOSURE STATEMENT

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56 **Property Address:** 40 Brown Avenue, Woodbridge Township, NJ 08830
57
58 _____ (“Property”).

59 **Seller:** RABJEE REALTY LLC
60
61 _____ (“Seller”).
62
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.
70

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

74 **OCCUPANCY**

75 Yes No Unknown
76 1. Age of House, if known _____
77 2. Does the Seller currently occupy this Property?
78 If not, how long has it been since Seller occupied the Property? _____
79 3. What year did the Seller buy the Property? _____
80 3a. Do you have in your possession the original or a copy of the deed evidencing your ownership of
81 the Property? If “yes,” please attach a copy of it to this form.
82

83 **ROOF**

84 Yes No Unknown
85 4. Age of roof _____
86 5. Has roof been replaced or repaired since Seller bought the Property?
87 6. Are you aware of any roof leaks?
88 7. Explain any “yes” answers that you give in this section: _____
89
90

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

92 Yes No Unknown
93 8. Does the Property have one or more sump pumps?
94 8a. Are there any problems with the operation of any sump pump?
95 9. Are you aware of any water leakage, accumulation or dampness within the basement or crawl
96 spaces or any other areas within any of the structures on the Property?
97 9a. Are you aware of the presence of any mold or similar natural substance within the basement or
98 crawl spaces or any other areas within any of the structures on the Property?
99 10. Are you aware of any repairs or other attempts to control any water or dampness problem in the
100 basement or crawl space? If “yes,” describe the location, nature and date of the repairs: _____
101
102
103 11. Are you aware of any cracks or bulges in the basement floor or foundation walls? If “yes,” specify
104 location: _____
105 12. Are you aware of any restrictions on how the attic may be used as a result of the manner in which
106 the attic or roof was constructed?
107 13. Is the attic or house ventilated by: a whole house fan? an attic fan?
108 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

- Yes No Unknown
16. Are you aware of any termites/wood destroying insects, dry rot, or pests affecting the Property?
 Yes No Unknown
17. Are you aware of any damage to the Property caused by termites/wood destroying insects, dry rot, or pests?
 Yes No Unknown
18. If "yes," has work been performed to repair the damage?
 Yes No Unknown
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?
 Yes No Unknown
21. Explain any "yes" answers that you give in this section: _____

STRUCTURAL ITEMS

Yes No Unknown

- 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 Unknown
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 Unknown
24. Are you aware of any fire retardant plywood used in the construction?
 Yes No Unknown
25. Are you aware of any current or past problems with driveways, walkways, patios, sinkholes, or retaining walls on the Property?
 Yes No Unknown
26. Are you aware of any present or past efforts made to repair any problems with the items in this section?
 Yes No Unknown
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

- 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 Unknown
29. Were the proper building permits and approvals obtained? Explain any "yes" answers you give in this section: _____

PLUMBING, WATER AND SEWAGE

Yes No Unknown

- 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 _____
- 195 44a. Are you aware of any problems with the water heater?
- 196 45. Explain any "yes" answers that you give in this section: _____
- 197
- 198
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HEATING AND AIR CONDITIONING

- 200
- 201 Yes No Unknown
- 202 46. Type of Air Conditioning:
- 203 Central one zone Central multiple zone Wall/Window Unit None
- 204 47. List any areas of the house that are not air conditioned: _____
- 205
- 206 48. What is the age of Air Conditioning System? **NEW INSIDE MACHINE ONLY**
- 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) _____
- 210 51. If it is a centralized heating system, is it one zone or multiple zones? _____
- 211
- 212 52. Age of furnace _____ Date of last service: _____
- 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
- 220

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? _____
- 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				
302				
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 type="checkbox"/>	<input checked="" 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 type="checkbox"/>	<input checked="" 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 type="checkbox"/>	<input checked="" 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				
320				

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. _____
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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	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	96. Are there mortgages, encumbrances or liens on this Property?
335	<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?
336	<input type="checkbox"/>	<input checked="" type="checkbox"/>		
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: _____
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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?
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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


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(Initials)

(Initials)

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

Yes No Unknown

- 100. Are you aware if the Property has been tested for radon gas? (Attach a copy of each test report if available.)
- 101. Are you aware if the Property has been treated in an effort to mitigate the presence of radon gas? (If "yes," attach a copy of any evidence of such mitigation or treatment.)
- 102. Is radon remediation equipment now present in the Property?
- 102a. If "yes," is such equipment in good working order?

MAJOR APPLIANCES AND OTHER ITEMS

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

Yes No Unknown N/A

- 103. Electric Garage Door Opener
- 103a. If "yes," are they reversible? Number of Transmitters _____
- 104. Smoke Detectors
 - Battery Electric Both How many ALL BEDROOMS _____
 - Carbon Monoxide Detectors How many 2 _____
 - Location _____
- 105. With regard to the above items, are you aware that any item is not in working order?
- 105a. If "yes," identify each item that is not in working order or defective and explain the nature of the problem: _____
- 106. In-ground pool Above-ground pool Pool Heater Spa/Hot Tub
- 106a. Were proper permits and approvals obtained?
- 106b. Are you aware of any leaks or other defects with the filter or the walls or other structural or mechanical components of the pool or spa/hot tub?
- 106c. If an in-ground pool, are you aware of any water seeping behind the walls of the pool?
- 107. Indicate which of the following may be included in the sale? (Indicate Y for yes N for no.)
 - 1 Refrigerator
 - 1 Range
 - 1 Microwave Oven
 - 1 Dishwasher
 - ___ Trash Compactor
 - ___ Garbage Disposal
 - ___ In-Ground Sprinkler System
 - ___ Central Vacuum System
 - ___ Security System
 - 1 Washer
 - 1 Dryer
 - ___ Intercom
 - ___ Other
- 108. Of those that may be included, is each in working order?
If "no," identify each item not in working order, explain the nature of the problem: _____

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 _____

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<i>Abdul Rub</i>	<small>dotloop verified 09/20/25 3:34 PM EDT DTKF-WCSS-RY2E-ICGC</small>		
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422 SELLER DATE SELLER DATE

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425 SELLER DATE SELLER DATE

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.

444 _____
445 _____

446 PROSPECTIVE BUYER DATE PROSPECTIVE BUYER DATE

447 _____
448 _____

449 PROSPECTIVE BUYER DATE PROSPECTIVE BUYER DATE

450
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

<i>Yousuf Syed</i>	<small>dotloop verified 09/21/25 5:18 PM EDT XTBV-FXPG-YJYW-ZBEJ</small>
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463 SELLER'S REAL ESTATE BROKER/ DATE
464 BROKER-SALESPERSON/SALESPERSON

465 _____
466 _____

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

469
470 **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

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



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.

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EXECUTOR, ADMINISTRATOR, TRUSTEE (if applicable)

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

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SIGNED	DATE	SIGNED	DATE
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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.

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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.

Yousuf Syed dotloop verified
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SELLER'S REAL ESTATE BROKER/ _____ DATE
BROKER-SALESPERSON/SALESPERSON:

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 [] [x] 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

686 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

697 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

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.

<i>Abdul Rub</i>	<small>dotloop verified 09/20/25 3:34 PM EDT ET10-M3FL-JF6Y-WIYY</small>
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

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.

773		774	
775 PROSPECTIVE BUYER	DATE	PROSPECTIVE BUYER	DATE
776		777	
778 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.

791 Yousuf Syed	09/20/2025	<i>Yousuf Syed</i>	dotloop verified 09/21/25 5:18 PM EDT YTNE-DZfq-11M4-P3ZU
792 SELLER'S REAL ESTATE BROKER/ 793 BROKER-SALESPERSON/SALESPERSON:	DATE		

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797 PROSPECTIVE BUYER'S REAL ESTATE BROKER/ 798 BROKER-SALESPERSON/SALESPERSON	DATE	



WIRE FRAUD NOTICE

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PROTECT YOURSELF FROM BECOMING A VICTIM OF WIRE FRAUD. Wire fraud has become very common. It typically involves a criminal hacker sending fraudulent wire transfer instructions in an email to an unsuspecting buyer/tenant or seller/landlord in a real estate transaction that appears as though it is from a trusted source, such as the victim's broker, attorney, appraiser, home inspector or title agent. The email may look exactly like other emails that the victim received in the past from such individuals, including having the same or a similar email address, accurate loan and other financial information, and the logo of one of those individuals. If the hacker is successful, the victim will follow the bogus instructions to wire money, such as deposit money or the payment of an invoice, to the hacker's account. Once this money has been wired, it may not be possible to recover it.

We strongly recommend that, **before** you wire funds to any party, including your own attorney, real estate broker or title agent, you **personally call** them to confirm the account number and other wire instructions. You only should call them at a number that you have obtained on your own (e.g., from the sales contract, the lease, their website, etc.) and should **not** use any phone number that is in any email - **even if the email appears to be from someone you know.**

If you have any reason to believe that your money was sent to a hacker, you must immediately contact your bank and your local office of the Federal Bureau of Investigation, who can work with other agencies to try to recover your money, to advise them where and when the money was sent. You also should promptly file a complaint with the Internet Crime Center at bec.ic3.gov.

Finally, since much of the information included in such fraudulent emails is obtained from email accounts that are not secure, we strongly recommend that you not provide any sensitive personal or financial information in an email or an attachment to an email. Whenever possible, such information, including Social Security numbers, bank account and credit card numbers and wiring instructions, should be sent by more secure means, such as by hand delivery, over the phone, or through secure mail or overnight services.

By signing below, you indicate that you have read and understand the contents of this Notice:

Seller/Landlord: dotloop verified
09/23/25 7:07 PM EDT
FDPO-09U8-SP9U-1WAL **Date:** _____

Seller/Landlord: **Date:** _____

Buyer/Tenant: **Date:** _____

Buyer/Tenant: **Date:** _____



Consumer Information Statement on New Jersey Real Estate Relationships

New Jersey State law requires real estate licensees to disclose how they intend to work with buyers and sellers in a real estate transaction. This information statement is intended to assist you in making informed decisions regarding your relationship with a real estate broker and its sales agents. (In rental transactions, the terms “buyers” and “sellers” throughout this document should be read as “tenants” and “landlords”, respectively).

1. A SELLER'S AGENT OR SUBAGENT REPRESENTS THE SELLER AND WILL DISCLOSE ALL MATERIAL INFORMATION SUPPLIED BY THE BUYER TO THE SELLER.

2. A BUYER'S AGENT REPRESENTS THE BUYER AND WILL DISCLOSE ALL MATERIAL INFORMATION SUPPLIED BY THE SELLER TO THE BUYER.

3. A DISCLOSED DUAL AGENT REPRESENTS BOTH PARTIES AND MAY NOT, WITHOUT EXPRESS PERMISSION, DISCLOSE THAT THE SELLER WILL ACCEPT A PRICE LESS THAN THE LISTING PRICE OR THAT THE BUYER WILL PAY A PRICE GREATER THAN THE OFFERED PRICE.

4. A TRANSACTION BROKER DOES NOT REPRESENT EITHER THE BUYER OR THE SELLER. ALL INFORMATION ACQUIRED FROM ONE PARTY MAY BE DISCLOSED TO THE OTHER PARTY.

5. A DESIGNATED AGENT HAS THE SAME DUTIES TO ITS PRINCIPAL AS A SELLER'S OR BUYER'S AGENT. HOWEVER THE BROKERAGE FIRM THE DESIGNATED AGENT IS AFFILIATED WITH ACTS AS A DISCLOSED DUAL AGENT.

Before you disclose confidential information to a real estate licensee regarding a real estate transaction, you should understand what type of business relationship you have with that licensee. There are five business relationships: (1) seller's agent; (2) buyer's agent; (3) disclosed dual agent; (4) designated agent; and (5) transaction broker. Each of these relationships imposes certain legal duties and responsibilities on the licensee as well as on the seller or buyer represented. These five relationships are defined in greater detail below.

Please read carefully before making your choice.

Seller's Agent

A seller's agent works only for the seller to secure a buyer for the seller's home at a price and on terms acceptable to the seller. The seller's agent solely represents the interests of the seller and has legal obligations, called fiduciary duties, to the seller. These duties include, without limitation, reasonable care, undivided loyalty, confidentiality, full disclosure and the duty to account.

Seller's agents often work with buyers, but do not represent the buyers. In working with buyers or their representatives, a seller's agent must act honestly and treat all parties to a transaction fairly. A seller's agent may not make any misrepresentations to either party on matters material to the transaction, such as the buyer's financial ability to pay, and must disclose defects of a material nature affecting the physical condition of the property, which a reasonable inspection by the agent would uncover.

Seller's agents include all persons licensed with the brokerage firm, which has been authorized through a listing agreement to work as the seller's agent. In addition, other brokerage firms may accept an offer to work with the listing broker's firm as the seller's agents. In such cases, those firms and all persons licensed with such firms are called “sub-agents.” Sellers who do not desire to have their property marketed through sub-agents should so inform the seller's agent.

Buyer's Agent

A buyer's agent works only for the buyer to negotiate the purchase of a home at a price and on terms acceptable to the buyer. The buyer's agent solely represents the interests of the buyer and has fiduciary duties to the buyer. These duties include, without limitation, reasonable care, undivided loyalty, confidentiality, full disclosure, and the duty to account.

Buyer's agents often work with sellers, but do not represent the sellers. In working with sellers or their representatives, a buyer's agent must act honestly and treat all parties to a transaction fairly. A buyer's agent may not make any misrepresentations on matters material to the transaction, such as the buyer's financial ability to pay, and must disclose defects of a material nature affecting the physical condition of the property which a reasonable inspection by the agent would uncover.

Buyer's agents include all persons licensed with the brokerage firm, which has been authorized through a brokerage services agreement to work as the buyer's agent.

Disclosed Dual Agent

A disclosed dual agent represents both the buyer and seller in a real estate transaction. To work as a dual agent, a firm must first obtain the informed written consent of the buyer and the seller. Disclosed dual agency is most likely to occur when a buyer's agent shows the buyer properties owned by sellers who are represented by the same brokerage firm that the buyer's agent is affiliated with.

A brokerage firm acting as a disclosed dual agent may not put one party's interests ahead the other party's and cannot advise or counsel either party on how to gain an advantage at the expense of the other party on the basis of confidential information obtained from or about the other party. When working as a disclosed dual agent, a brokerage firm must have the express permission of a party prior to disclosing confidential information to the other party. Such information includes the highest price a buyer can afford to pay and the lowest price a seller will accept and the parties' motivation to buy or sell.

Disclosed dual agents must carefully explain to each party, that, in addition to working as their agent, their firm will also work as the agent for the other party. They must also explain the effects of dual representation on the firm's fiduciary duties to each party, including that by consenting to the dual agency relationship, the buyer and seller are forfeiting their right of undivided loyalty.

In the absence of designated agency, disclosed dual agents include all persons licensed with the brokerage firm, which has been authorized through a brokerage services agreement to work with both parties as disclosed dual agents.

Buyers and sellers should carefully consider the consequences of a dual agency before agreeing to such representation.

Designated Agent

Upon the informed written consent of the buyer and the seller, a brokerage firm that represents both parties as a disclosed dual agent may designate separate individual agents to represent the buyer and seller. Each designated agent represents the interests of their designated principal (the buyer or seller) and advocates on their behalf in negotiations between the buyer and seller. Designated agents have duties that are the same as a buyer's or seller's agent, as applicable, which are summarized above. The brokerage firm, under whose supervision the designated agent functions, remains a dual agent of both buyer and seller and accordingly cannot provide undivided loyalty to either party.

Transaction Broker

New Jersey law does not require real estate brokerage firms to work in the capacity of an "agent" when providing brokerage services. A transaction broker works with the buyer or seller or both in the transaction without representing either party. A brokerage firm acting in the capacity of transaction broker serves as a manager of the transaction and performs tasks to facilitate the closing of the transaction.

A transaction broker must communicate and work with all parties to assist them in arriving at a mutually acceptable agreement and in closing the transaction but cannot advise or counsel either party on how to gain an advantage at the expense of the other party. Transaction brokers are required to treat all parties fairly and to act in a competent manner but are not required to keep any information confidential.

The transaction broker relationship extends to all persons licensed with the brokerage firm, which has been authorized through a brokerage services agreement to work as a transaction broker.

YOU MAY OBTAIN LEGAL ADVICE ABOUT THESE BUSINESS RELATIONSHIPS FROM YOUR OWN LAWYER. THIS STATEMENT IS NOT A CONTRACT AND IS PROVIDED FOR INFORMATIONAL PURPOSES ONLY.

Acknowledgment of Receipt of Consumer Information Statement (CIS)

For Sellers and Landlords

By signing this Consumer Information Statement, I acknowledge that I received this Statement from

_____ of _____
(Print Name of Licensee) (Print Name of Brokerage Firm)

prior to discussing my motivation to sell or lease or my desired selling or leasing price with one of its representatives.

Signed: _____

For Buyers and Tenants

By signing this Consumer Information Statement, I acknowledge that I received this Statement from

Yousuf Syed of eXp Realty
(Print Name of Licensee) (Print Name of Brokerage Firm)

prior to discussing my motivation to buy or lease or my desired buying or leasing price with one of its representatives.

Signed:

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