Sell a Home, Save the Commission

If you ask anyone who has ever tried to sell their home themselves they'll tell you that from the moment the "For Sale by Owner" sign goes up, the phone begins to ring. Unfortunately, many of those calls will not be from prospective buyers, but rather from real estate agents looking to obtain your listing. Obviously the idea of not having to pay a commission to a traditional real estate agent is attractive to any homeseller. But because of all the issues involved in the process, selling a home on one's own can be challenging as many home sellers will attest to.

The key is to be properly prepared. If you are not, your home could remain on the market longer than you expect because you are not attracting and getting offers from qualified buyers, resulting in your home being part of the 89% failure rate among For Sale By Owner Sellers. OR WORSE, you could find yourself in legal trouble. 71% of all real estate litigation comes as a result of one party not being represented in a real estate transaction, according to a recent survey. This can be a point where many homeowners become frustrated and consider giving up their dream of selling their home themselves. How-ever, there are sellers who accomplish selling their own homes, very well. You can be one of them.

This information packet has been especially prepared to assist home sellers, such as yourself, understand the elements involved so you, on your own, can sell your home quickly and for the most amount of profit. To help you prepare, here is a collection of over 35 pages of useful information you should be aware of before you make the decision as to whether or not this is the right approach for you.

Disclaimer To The Reader:

"The contents of this document are provided for informational purposes only and do not constitute legal, financial, or accounting advice. Readers should seek professional advice from qualified legal, financial, or accounting professionals regarding their individual situations and needs. Not intended to solicit properties currently for sale."

How to Claim Your FREE For Sale Sign, 3 Cash Offers and 1-800 Number:

Call or Text John Post at **717-467-4806 and mention the FREE For Sale By Owner Report you got off Facebook**

Text Your Address to The Number Below For a Free Online Market Evaluation.

717-467-4806

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Sell Your Own Home

10 Inside Tips for Selling Your Home Yourself

1. Price it Right

Correctly setting your asking price is critical. Setting your price too high can be as costly as setting it too low. Home prices are determined by fluctuations in the marketplace not by your emotional attachment or by what you feel your home is worth. In order to establish a realistic price for your home, objectively compare the price, features and condition of all similar homes in both your neighborhood and other similar ones which have sold in recent months. It is also important for you to be familiar with the terms of each potential sale. Terms are often as important as price in today's market. Carefully budget your selling costs and prepare a net proceeds sheet to calculate your best estimate of what you will take away from your home sale. Prospective buyers may also request this kind of analysis of buying costs.

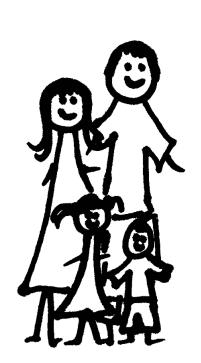
2. Prepare Your Home for Sale

First impression is crucial. Make sure your home makes a positive statement by carefully inspecting all details and viewing it through the objective eyes of a buyer. Don't gloss over needed repairs and fix-ups, as your prospective buyers won't. Your job is to ensure that your home stands out favorably from the competition.

3. Prepare Yourself With All Necessary Legal Documentation

Not surprisingly, there are many important legal contracts and documents which you must assemble, complete and understand. A partial checklist of forms that you will require for prospective buyers and for legal documentation is as follows:

- Seller Disclosure
- Mortgage Payoff
- Deposit Receipt
- Buyer's Cost Sheet
- Personal Property
- Property Survey/Plot Plan
- Purchase Contract
- Loan Application
- Property Profile Fact Sheet
- Closing & Settlement
- Exclusion List
- Sellers Statement of Representation





4. Market Your Home Effectively

Beyond the sign you will put on your lawn, you should find effective ways to spread the word about your home. Local buyers can be reached through the newspaper, but this is only a small part of the market you are after. Be sure you include the many buyers who could already be working with a Realtor®. To locate them, target as many top agents as possible in your market to see if the criteria of their buyers matches that of your home's. Because out-of town buyers are also an important target, you should create a strategy to reach these people as well. Above all, you should be very service minded and make it easy for pre-qualified buyers to view your home. Ensure there is always someone available to answer the phone, pick up messages promptly, and be ready to give qualified prospects a tour of your home as soon as possible.

5. Remain Objective During a Showing of Your Home

Keep emotion out of the sale of your home, and the best way to do this during a showing is to remain physically in the background. If a prospective buyer says something negative about your home, it is better to counter-balance this point of view by illustrating the positives rather than becoming defensive.

6. Pre-Qualify Your Prospects

Don't waste your time entertaining buyers who could never afford your home. Research their financial steadiness with respect to job security, salary, debts, liabilities and credit standing.

7. Negotiate Effectively & Knowledgeably

There will be many details to resolve before a sale can be considered final: price, terms, inspections, possession date, buyer concerns and objections. Make sure you fully understand the contract you have drawn up so you can in turn explain details and ramifications to the buyer and make any amendments to the sale that are necessary. The contract you use should be thoroughly examined by your real estate attorney. Some real estate brokers may be willing to help you do this. While this is going on, manage the buyer's interest in your home so that it doesn't wane during negotiations.

8. Know Your Buyer

Your objective during negotiations is to control the pace and set the duration. Try to determine what your buyer's motivation is. Does he or she need to move quickly? Do they have enough money to pay your asking price? Knowing this information will give you the advantage in the negotiation because you will know up front, what you will need to do in order to get what you want.

9. Don't Move Out Before You Sell

Studies have shown that it is more difficult to sell a home that is vacant. It looks forlorn, forgotten, simply not appealing. It could even cost you money. If you move, you're also telling buyers that you have a new home and are motivated to sell fast which can, of course, give them an advantage at the negotiating table.

10. Know Why You're Selling and Keep it to Yourself

The flip side of "understanding your buyer" is to "understand yourself". Your reasons for selling will affect everything from your list price to how much time and money you will invest in getting your home ready for sale. Your motivation will help you determine what is more important to you: the money you walk away with, the length of time your property is on the market, or both. Different goals will dictate different strategies. As someone who wants to sell without a real estate agent in an effort to save the commission, it is likely that money is one of your primary considerations, (see below). Whatever your reasons, however, it is very important to keep them to yourself so as not to place yourself at a disadvantage at the negotiation table. When asked, simply say your housing needs have changed.

How to Assess Your Net Gain

To analyze whether or not you will end up ahead by choosing to sell on your own, consider the fact that **most buyers do use a real estate agent** because it doesn't cost them anything for this service (*i.e. the seller pays the agent's fee*). Be cautious as buyers, investors and speculators who seek out *For Sale by Owners* are typically those in search of a bargain. **The low-ball offers from these types of buyers will often** *net you much lower* in the long run. What you will have to judge for yourself is the following:

- **1. Be as prepared as possible** with your marketing, negotiations, evaluations, showings and all legalities.
- **2. Consider what it will cost you** to effectively market your home and assemble all necessary materials from the "for sale" sign to any contracts?
- **3.** What price will a buyer offer you as a For Sale by Owner minus the costs identified in point 2 above. Is this net price higher than the price an experienced agent could net for you minus his/her commission?

Selling Road Map



Market Analysis



Determine Sales Price



Listing Agreement



Marketing Campaign



Review & Accept Offer



Home Inspection



Home Appraisal



Title Commitment



Closing Day

MY HOME'S UPGRADES

When pricing your home, I want to take into account the investment you've made in improving your property. Please list all of the upgrades you did, as well the approximate amount you spent (or the approximate value of the upgrade). Of course, we won't keep this information all to yourselves! We will share it with prospective buyers so that they can understand our pricing strategy.

Upgrades made in	the INTERIOR of the home:	Upgrades made to	the EXTERIOR of the home:
Upgrade	Approx. Cost/Value	Upgrade	Approx. Cost/Value
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Yard and Landscap	ing Upgrades:		
Upgrade	Approx. Cost/Value	Additional Buildin	gs (shop/shed/guest house):
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	\$	Approximate TOT	AL of All Upgrades:
	\$	\$	



PREPARING YOUR HOME FOR PHOTO'S

INTERIOR

	Thoroughly clean whole house (vacuum carpet, mop hard floors, clean countertops, clean windows)
	Turn all overhead lights and lamps ON
	Replace all burned out light bulbs
	Use bulbs of the same temperature (ALL incandescent or ALL compact fluorescent)
	Turn all ceiling fans OFF
	Turn all TVs OFF
	Turn all computer screens OFF
	Open blinds/window treatments to let in outside light
	Remove personal photographs (or replace with general landscape/object photographs)
	Make all beds
	Remove small floor rugs to reveal actual flooring
	Place all shoes/jackets in closets
FR	ONT EXTERIOR
	Close garage doors
	Remove cars from driveway and front of home
	Clean up landscaping (mow, trim shrubs, clear leaves)
	Remove empty planters
	Use broom to remove cobwebs from eaves and door frames
	Remove visible water hoses
	Remove toys, sports balls, basketball goals, soccer goals, etc.
BA	ACK YARD
	Clean porch, tidy up outdoor tables/chairs/cushions
	Pillows/cushions should be fresh, not faded
	Clear out kid's toys, balls, Frisbees, etc.
	Clean pool
	Remove pool vacuum/cleaner hose
	Hide pool cleaning supplies
	Turn on pool fountains/water features
	Remove visible water hoses
	Remove trash cans



Clear countertops completely. No knife blocks, baking supplies, mail, etc. Leave out max of one small appliance (ex. coffee maker) Clear outside of refrigerator of magnets, papers, photos, etc. Hide garbage cans in pantry or closet Remove dishes from sink, place in dishwasher Clear table, dust and polish the table top Use decorative place setting if available Feature one center piece such as a bouquet of flowers Straighten all chairs and space them evenly Remove child seats/booster chairs
Make bed, including decorative pillows/shams if available Press bed linens and bed skirts Clear nightstands of all personal items Store away phone/tablet charging cables Remove all clutter from top of dressers Remove family photos from walls Clean under bed, removing items that may show in the photos
Clear countertops completely. No soap, toothbrushes, meds, deodorant, etc. Put toilet seats down Close closet doors Remove shampoo, soap, loofahs, etc. from showers and tubs Remove dirty towels - leave out only new, unused towels Remove floor mats



TIPS ON SHOWING YOUR HOME

When it's time for buyers or buyer's agents to see your home, all your preparations will be worth the effort. Here are a few final tips that can add that extra touch.

	The television and radio should be turned off. Let the buyer's agent and		If you are at home during the showing, be courteous but don't force
	buyer talk, free of disturbances.		conversation with the potential buyer.
П	Send children and pets outdoors to play.		They want to inspect your house— not
_	This will eliminate confusion and keep		pay a social call.
	the prospect's attention focused on	П	Open windows to freshen rooms. Set
	your home.		tables with flowers and linens.
	Be absent during showings. Many		Never apologize for the appearance of
	prospects feel like intruders when		your home—after all, it has been lived
	owners/occupants are present. They		in.
	tend to hurry away, or fail to ask their		The buyer's agent knows the buyer's
	agent the questions they'd really like to		requirements and can better emphasize
	ask. Your absence will put buyers at		the features of your home when you
	ease, and give them a chance to spend		don't follow along, you will be called if
	more time looking at your home and		needed.
	absorbing its advantages.		Let me and my Team discuss price,
	Leave drapes open for light and airiness.		terms, possession and other factors
	If it's evening, all lights should be turned		with the customer. We are better
	on to give the rooms a larger		qualified to bring negotiations to a
	appearance and a cheerful effect.		favorable conclusion.
	Be sure the kitchen sink is free of dishes		If buyers just drop by and aren't
	and rooms are uncluttered. Make sure		accompanied by a real estate agent, it's
	trash baskets are empty.		best not to show your home. Ask for
	Make sure rugs are clean and straight.		their names and phone number, and
	Set a comfortable temperature. Do a		provide it to us for follow-up.
	"once-over" cleaning—vacuum, sweep,		
	and dust. Final check every room.		





Homebuyers Want to Know Your Home Inside And Out

While homebuyers are as individual as the homes they plan on purchasing, one thing they share is a desire to ensure that the home they will call their own is as good beneath the surface as it appears to be.

Will the roof end up leaking? Is the wiring safe? What about the plumbing?

These, and others, are the questions that the buyers looking at your home will seek professional help to answer.

According to industry experts, there are at least 33 physical problems that will come under scrutiny during a home inspection. We've identified the 11 most common of these and, if not identified and dealt with, any of these 11 items could cost you dearly in terms of repair.

In most cases, you can make a reasonable pre-inspection yourself if you know what you're looking for. And knowing what you're looking for can help you prevent little problems from growing into costly and unmanageable ones. 11 Things You Need to Know to Pass Your Home Inspection

When you put your home on the market, you don't want any unpleasant surprises that could cost you the sale of your home.

By having an understanding of these 11 problem areas as you walk through your home, you'll be arming yourself against future disappointment.

1. Defective Plumbing

Defective plumbing can manifest itself in two different ways: leaking, and clogging. A visual inspection can detect leaking, and an inspector will gauge water pressure by turning on all faucets in the highest bathroom and then flushing the toilet.

If you hear the sound of running water, it indicates that the pipes are undersized. If the water appears dirty when first turned on at the faucet, this is a good indication that the pipes are rusting, which can result in severe water quality problems.

2. Damp or Wet Basement

An inspector will check your walls for a powdery white mineral deposit a few inches off the floor, and will look to see if you feel secure enough to store things right on your basement floor. A mildew odor is almost impossible to eliminate, and an inspector will certainly be conscious of it.

It could cost you \$200-\$1,000 to seal a crack in or around your basement foundation depending on severity and location. Adding a sump pump and pit could run you around \$750 - \$1,000, and complete waterproofing (of an average 3 bedroom home) could amount to \$5,000-\$15,000. You will have to weigh these figures into the calculation of what price you want to net on your home.

3. Inadequate Wiring & Electrical

Your home should have a minimum of 100 amps service, and this should be clearly marked. Wire should be copper or aluminum. Home inspectors will look at octopus plugs as indicative of inadequate circuits and a potential fire hazard.

4. Poor Heating & Cooling Systems

Insufficient insulation, and an inadequate or a poorly functioning heating system, are the most common causes of poor heating. While an adequately clean furnace, without rust on the heat exchanger, usually has life left in it, an inspector will be asking and checking to see if your furnace is over its typical life span of 15-25 yrs. For a forced air gas system, a heat exchanger will come under particular scrutiny since one that is cracked can emit deadly carbon monoxide into the home. These heat exchangers must be replaced if damaged - they cannot be repaired.

5. Roofing Problems

Water leakage through the roof can occur for a variety of reasons such as physical deterioration of the asphalt shingles (e.g. curling or splitting), or mechani-

cal damage from a wind storm. When gutters leak and downspouts allow water to run down and through the exterior walls, this external problem becomes a major internal one.

6. Damp Attic Spaces

Aside from basement dampness, problems with ventilation, insulation and vapor barriers can cause water, moisture, mold and mildew to form in the attic. This can lead to premature wear of the roof, structure and building materials. The cost to fix this damage could easily run over \$2,500.

7. Rotting Wood

This can occur in many places (door or window frames, trim, siding, decks and fences). The building inspector will sometimes probe the wood to see if this is present - especially when wood has been freshly painted.

8. Masonry Work

Rebricking can be costly, but, left unattended, these repairs can cause problems with water and moisture penetration into the home which in turn could lead to a chimney being clogged by fallen bricks or even a chimney which falls onto the roof. It can be costly to rebuild a chimney or to have it repointed.

9. Unsafe or Overfused Electrical Circuit

A fire hazard is created when more amperage is drawn on the circuit than was intended. 15 amp circuits are the most common in a typical home, with larger service for large appliances such as stoves and dryers. It can cost several hundred dollars to replace your fuse panel with a circuit panel.

10. Adequate Security Features

More than a purchased security system, an inspector will look for the basic safety features that will protect your home such as proper locks on windows and patio doors.

Dead bolts on the doors, smoke and even carbon monoxide detectors in every bedroom and on every level. Even though pricing will vary, these components will add to your costs. Before purchasing or installing, you should check with your local experts.

11. Structural/Foundation Problems

An inspector will certainly investigate the underlying footing and foundation of your home as structural integrity is fundamental to your home.

STANDARD AGREEMENT FOR THE SALE OF REAL ESTATE This form recommended and approved for, but not restricted to use by, the members of the Pennsylvania Association of Realtors® (PAR).

	37
PA	RTIES
BUYER(S):	SELLER(S):
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-	Dual Agent (See Dual and/or Designated Agent box below)
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DUAL AND/OR DE	SIGNATED AGENCY
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By signing this Agreement Buyer and Seller seek colonoviodes b	aving been previously informed of, and consented to, dual agency,
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	Page 1 of 14 Seller Initials:
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	31. School tax bills for all other school district	ts are for the period fr	om July 1 to June 30.
	2. School tax bills for the Philadelphia, Pittsburgh	and Scranton School	l Districts are for the period from January 1 to Dece
` /	1. Municipal tax bills for all counties and munici	palities in Pennsylvar	nia are for the period from January 1 to December :
(D)	For purposes of prorating real estate taxes, the "per	riods covered" are as	follows:
	pay up to and morating the date of settlement and	bayor will pay for all	and somewing semement, unless offici wise stated
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SE	TTLEMENT AND POSSESSION (1-23)		
app	roved by mortgage lender.	,, 00	5 1 7 1
Buy	ler will pay \$	any. Seller is only ob	ligated to pay up to the amount or percentage wh
Sell	ler will pay \$	or	% of Purchase Price (0 if not specified) to
SE	LLER ASSIST (If Applicable) (1-10)		
	Agreement.	crea as acposit monic	es may be need uncashed pending the execution of
	termination of this Agreement. Only real estate brol of the State Real Estate Commission. Checks tend	ters are required to he	out deposits in accordance with the rules and regulated may be held uncashed pending the execution of
	who will retain deposits in an escrow account in	conformity with all a	applicable laws and regulations until consummati
` /			
(C)	Deposits, regardless of the form of payment, will be	e paid in U.S. Dollars	to Broker for Seller (unless otherwise stated here:
	sonal check.	u at settlement, win	be by cashier selected when funds, but not by
(D)	within 30 days of settlement, including funds pair		
(P)	Remaining balance will be paid at settlement. All funds paid by Buyer, including deposits, will	ho noid by about on	shior's ahook or wired funds. All funds noid by I
	D		\$
	1	ecution Date:	\$
	 Additional Deposit within days of the Ex . 		\$
	if not included with this Agreement: 2. Additional Deposit within days of the Ex	cified) of Execution L	Date,
	2. Additional Deposit within days of the Ex	'C' 1) CE 4' E	U.S. Dollars), to be paid by Buyer as follo

65 6. **ZONING** (4-14)

Failure of this Agreement to contain the zoning classification (except in cases where the property {and each parcel thereof, if subdividable} is zoned solely or primarily to permit single-family dwellings) will render this Agreement voidable at Buyer's option, and, if voided, any deposits tendered by the Buyer will be returned to the Buyer without any requirement for court action.

Zoning Classification, as set forth in the local zoning ordinance:

70 7. FIXTURES AND PERSONAL PROPERTY (1-20)

- (A) It is possible for certain items of personal property to be so integrated into the Property that they become fixtures and will be regarded as part of the Property and therefore included in a sale. Buyer and Seller are encouraged to be specific when negotiating what items will be included or excluded in this sale.
- (B) INCLUDED in this sale, unless otherwise stated, are all existing items permanently installed in or on the Property, free of liens, and other items including plumbing; heating; gas fireplace logs; radiator covers; hardwired security systems; thermostats; lighting fixtures (including chandeliers and ceiling fans); pools, spas and hot tubs (including covers and cleaning equipment); electric animal fencing systems (excluding collars); garage door openers and transmitters; mounting brackets and hardware for television and sound equipment; unpotted shrubbery, plantings and trees; smoke detectors and carbon monoxide detectors; sump pumps; storage sheds; fences; mailboxes; wall to wall carpeting; existing window screens, storm windows and screen/storm doors; window covering hardware (including rods and brackets), shades and blinds; awnings; central vacuum system (with attachments); built-in air conditioners; built-in appliances; the range/oven; dishwashers; trash compactors; any remaining heating and cooking fuels stored on the Property at the time of settlement; and, if owned, solar panels, windmills, water treatment systems, propane tanks and satellite dishes. Unless stated otherwise, the following items are included in the sale, at no additional cost:
- (C) The following items are not owned by Seller and may be subject to a lease or other financing agreement. Contact the provider/vendor for more information (e.g., solar panels, windmills, water treatment systems, propane tanks and satellite dishes):
- (D) EXCLUDED fixtures and items:

91 8. BUYER FINANCING (8-22)

- (A) Buyer may elect to make this Agreement contingent upon obtaining mortgage financing. Regardless of **any** contingency elected in this Agreement, if Buyer chooses to obtain mortgage financing, the following apply:
 - 1. Buyer will be in default of this Agreement if Buyer furnishes false information to anyone concerning Buyer's financial and/or employment status, fails to cooperate in good faith with processing the mortgage loan application (including payment for and ordering of appraisal without delay), fails to lock in interest rate(s) as stated below, or otherwise causes the lender to reject, or refuse to approve or issue, a mortgage loan.
 - 2. Within days (7 if not specified) from the Execution Date of this Agreement, Buyer will make a completed mortgage application (including payment for and ordering of credit reports without delay) for the mortgage terms and to the mortgage lender(s) identified in Paragraph 8(F), if any, otherwise to a responsible mortgage lender(s) of Buyer's choice. Broker for Buyer, if any, otherwise Broker for Seller, is authorized to communicate with the mortgage lender(s) to assist in the mortgage loan process. Broker for Seller, if any, is permitted to contact the morgage lender(s) at any time to determine the status of the mortgage loan application.
 - 3. Seller will provide access to insurers' representatives and, as may be required by mortgage lender(s), to surveyors, municipal officials, appraisers, and inspectors.
 - 4. If the mortgage lender(s) gives Buyer the right to lock in interest rate(s) at or below the maximum levels desired, Buyer will do so at least ___15__ DAYS before Settlement Date.
 - (B) The Loan-To-Value ratio (LTV) is used by lenders as one tool to help assess their potential risk of a mortgage loan. A particular LTV may be necessary to qualify for certain loans, or buyers might be required to pay additional fees if the LTV exceeds a specific level. The appraised value of the Property may be used by lenders to determine the maximum amount of a mortgage loan. The appraised value is determined by an independent appraiser, subject to the mortgage lender's underwriter review, and may be higher or lower than the Purchase Price and/or market price of the Property.

FHA/VA. IF APPLICABLE

(C)	It is expressly agreed that notwithstanding any other provisions of this contract, Buyer will not be obligated to complete the pur-
	chase of the Property described herein or to incur any penalty by forfeiture of earnest money deposits or otherwise unless Buye
	has been given, in accordance with HUD/FHA or VA requirements, a written statement by the Federal Housing Commissioner
	Veterans Administration, or a Direct Endorsement Lender setting forth the appraised value of the Property of not less than
	\$ (the Purchase Price as stated in this Agreement). Buyer will have the privilege and option of
	proceeding with consummation of the contract without regard to the amount of the appraised valuation. The appraised valuation
	is arrived at to determine the maximum mortgage the Department of Housing and Urban Development will insure. HUD does
	not warrant the value nor the condition of the Property. Buyer should satisfy himself/herself that the price and condition of the
	Property are acceptable.

Warning: Section 1010 of Title 18, U.S.C., Department of Housing and Urban Development and Federal Housing Administration Transactions, provides, "Whoever for the purpose of influencing in any way the action of such Department, makes, passes, utters or publishes any statement, knowing the same to be false shall be fined under this title or imprisoned not more than two years, or both."

²⁷ Buyer Initials:		ASR Page 3 of 14 Seller Initials:		
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			Get a Home Inspection." Buyer understands the importance of
		getting an independent home inspection and has thought about	out this before signing this Agreement. Buyer understands that
		FHA will not perform a home inspection nor guarantee the	price or condition of the Property.
			ract is contingent upon mortgage approval (See Paragraph 8(F))
		and Buyer's acceptance of additional required repairs as req	
(F)			to this transaction each certify that the terms of this contract for
			hat any other agreement entered into by any of these parties in
		nection with this transaction is attached to this Agreement.	
		rtgage Contingency	
			cing, although Buyer may obtain mortgage financing and/or the
			er understand that the waiver of this contingency does not restrict
		Buyer's right to obtain mortgage financing for the Property.	
			ortgage financing according to the terms outlined below. Upon
			's approval, whether conditional or outright, of Buyer's mort-
			will promptly deliver a copy of the documentation to Seller, but
			(Commitment Date).
Г			
	Fir	rst Mortgage on the Property	Second Mortgage on the Property
		an Amount \$	Loan Amount \$
		nimum Term years	Minimum Term years
		pe of mortgage	Type of mortgage
	For	r conventional loans, the Loan-To-Value (LTV) ratio is not to	For conventional loans, the Loan-To-Value (LTV) ratio is not to
	exc	ceed %	exceed %
		ortgage lender	Mortgage lender
			<i>-</i>
	Inte	erest rate %; however, Buyer agrees to accept the	Interest rate %; however, Buyer agrees to accept the
		erest rate as may be committed by the mortgage lender, not	interest rate as may be committed by the mortgage lender, not
		exceed a maximum interest rate of %.	to exceed a maximum interest rate of %.
		scount points, loan origination, loan placement and other fees	Discount points, loan origination, loan placement and other fees
		arged by the lender as a percentage of the mortgage loan (exclud-	charged by the lender as a percentage of the mortgage loan (exclud-
	_	g any mortgage insurance premiums or VA funding fee) not to	ing any mortgage insurance premiums or VA funding fee) not to
L		ceed% (0% if not specified) of the mortgage loan.	exceed% (0% if not specified) of the mortgage loan.
			are satisfied if the mortgage lender(s) gives Buyer the right to
			imum levels stated. Buyer gives Seller the right, at Seller's sole
		option and as permitted by law and the mortgage lender(s),	to contribute financially, without promise of reimbursement, to
		Buyer and/or the mortgage lender(s) to make the above mor	gage term(s) available to Buyer.
	2.	Seller may terminate this Agreement after the Commitment	Date by written notice to Buyer if:
		a. Seller does not receive a copy of the documentation dem	onstrating the mortgage lender's conditional or outright approval
		of Buyer's mortgage application(s) by the Commitment	
			s conditional or outright approval of Buyer's mortgage applica-
		tion(s) does not satisfy the loan terms outlined in Paragra	
			s conditional or outright approval of Buyer's mortgage applica-
			ement (e.g., Buyer must settle on another property, an appraisal
			I through the Settlement Date) that is not satisfied and/or removed
			after the Commitment Date, or any extension thereof, other than
	2		settlement (e.g., obtaining insurance, confirming employment).
			documentation demonstrating the mortgage lender's conditional
			Seller. Until Seller terminates this Agreement pursuant to this
		Paragraph, Buyer must continue to make a good faith effort	to obtain mortgage financing. Termination of this Agreement by
			age application(s) may demonstrate bad faith by Buyer and result
		in the forfeiture of deposit monies to Seller.	C 11 () J
			(i)(2), or the mortgage loan(s) is not obtained for settlement, all
			erms of Paragraph 26 and this Agreement will be VOID. Buyer
			aspections or certifications obtained according to the terms of this
			earch, title insurance and/or mechanics' lien insurance, or any fee
			nsurance, mine subsidence insurance, or any fee for cancellation;
		(3) Appraisal fees and charges paid in advance to mortgage	
	5.	If the mortgage lender(s), or a property and casualty ins	urer providing insurance required by the mortgage lender(s),
			the requirements, deliver a copy of the requirements to Seller.
			ements, Seller will notify Buyer whether Seller will make the
		required repairs at Seller's expense.	, 2 2 ay oromer sorier will make the
			f the mortgage lender and/or insurer, Buyer accepts the Property
		and agrees to the RELEASE in Paragraph 28 of this Agr	
		and agrees to the KELLASE in I aragraph 20 of this Agr	coment.
In	itials	S: ASR Page	4 of 14 Seller Initials:

(D) <u>U.S.</u> Department of Housing and Urban Development (HUD) NOTICE TO PURCHASERS: Buyer's Acknowledgement

192	b.	If Seller will not make the required repairs, or if Seller will not make the required repairs,		ithin the stated time, Buyer will,
193		within 5 DAYS, notify Seller of Buyer's choice		
194		1) Make the repairs/improvements at Buyer's expense, v		
195		will not be unreasonably withheld (Seller may requir		
196 197		the Pre-Settlement Possession Addendum [PAR Form	PREJ, which shall not, in	and of fiself, be considered unreason-
198		able), OR2) Terminate this Agreement by written notice to Seller,	with all denosit monies ret	urned to Ruyer according to the terms
199		of Paragraph 26 of this Agreement.	with an deposit momes ret	urned to Buyer according to the terms
200		If Buyer fails to respond within the time stated above	or fails to terminate this A	Agreement by written notice to Seller
201		within that time, Buyer will accept the Property , make		
202		to the RELEASE in Paragraph 28 of this Agreement.	and required repairs, impro-	emente de Buyer e empente una agree
203 9.	CHANGI	E IN BUYER'S FINANCIAL STATUS (9-18)		
204	If a change	e in Buyer's financial status affects Buyer's ability to purch	ase, Buyer will promptly no	otify Seller and lender(s) to whom the
205		mitted a mortgage application, if any, in writing. A change		
206		ment; failure or loss of sale of Buyer's home; Buyer having		
207		yer understands that applying for and/or incurring an	additional financial oblig	gation may affect Buyer's ability to
208	purchase.			
		REPRESENTATIONS (1-20)		
210		s of Water		
211		represents that the Property is served by:		
212			None	
213		s of Sewer		
214215		eller represents that the Property is served by: Public Sewer	System Tan Agra Parm	nit Exemption (see Sewage Notice 2)
216		Individual On-lot Sewage Disposal System (see Sewage N		
217		Individual On-lot Sewage Disposal System (see Sewage No		
218			mit Limitations in Effect (s	
219		Trone (see sewage fromer from 11 and	mit Emitterions in Effect (see sewage reduce s)
220	2. No	otices Pursuant to the Pennsylvania Sewage Facilities A	et	_
221		otice 1: There is no currently existing community sewa		ne subject property. Section 7 of the
222	Pe	ennsylvania Sewage Facilities Act provides that no person sl	iall install, construct, reques	st bid proposals for construction, alter,
223		pair or occupy any building or structure for which an indiv		
224		ermit. Buyer is advised by this notice that, before signing this		
225		lministering the Act to determine the procedure and requirer		
226		cal agency charged with administering the Act will be the	municipality where the Pr	operty is located or that municipality
227		orking cooperatively with others.		
228		otice 2: This Property is serviced by an individual ser		
229		rovisions of Section 7 of the Pennsylvania Sewage Facil		
230 231		efore installing, constructing, awarding a contract for construction where a ten-acre parcel or lot is subdivided from a pa		
232		te testing were not conducted and that, should the system is		
233	th	e system at the time of a malfunction may be held liable for	or any contamination pollur	tion public health hazard or nuisance
234		hich occurs as a result.	r any contamination, point	tion, paone nearm nazara or naisance
235		otice 3: This Property is serviced by a holding tank (p	ermanent or temporary)	to which sewage is conveyed by a
236		ater carrying system and which is designed and constru		
237		te. Pursuant to the Pennsylvania Sewage Facilities Act, Se		
238		nk from the date of its installation or December 14, 1995, v		
239		otice 4: An individual sewage system has been installed		
240		nce specified by regulation. The regulations at 25 Pa. Co		
241		ovide guidance. Subsection (b) of §73.13 states that the mi		
242		pply or water supply system suction line and treatment tar		
243		ontal isolation distance between the individual water supp	ly or water supply system	suction line and the perimeter of the
244		sorption area shall be 100 feet. otice 5: This lot is within an area in which permit limita	ations are in offect and is	subject to these limitations. Sowage
245 246		cilities are not available for this lot and construction of a		
247		e municipality completes a major planning requirement put		
248		omulgated thereunder.	Sault to the Fellisylvalla	so mage i definites fiet and regulations
249		ric Preservation		
250		is not aware of historic preservation restrictions regarding	the Property unless otherw	rise stated here:
251				
252		Use Restrictions		
253		Property, or a portion of it, is subject to land use restriction		ly assessed for tax purposes under the
254		following Act(s) (see Notices Regarding Land Use Restriction		
255		Agricultural Area Security Law (Right-to-Farm Act; A		
256		Farmland and Forest Land Assessment Act (Clean and	Green Program; Act 319 o	of 1974; 72 P.S. § 5490.1 et seq.)
257 Bu	yer Initials:_	ASR Page	5 of 14	Seller Initials:

258			Open Space Act (Act 442 of 1967; 32 P.S. § 5001 et seq.)
259			Conservation Reserve Program (16 U.S.C. § 3831 et seq.)
260			Other
261		2. N	Notices Regarding Land Use Restrictions
262			. Pennsylvania Right-To-Farm Act: The property you are buying may be located in an area where agricultural operations
263			take place. Pennsylvania protects agricultural resources for the production of food and agricultural products. The law limits
264			circumstances where normal agricultural operations may be subject to nuisance lawsuits or restrictive ordinances.
265		b	. Clean and Green Program: Properties enrolled in the Clean and Green Program receive preferential property tax assess-
266			ment. Buyer and Seller have been advised of the need to contact the County Tax Assessment Office before the execution
267			of this Agreement to determine the property tax implications that will or may result from the sale of the Property, or that
268			may result in the future as a result of any change in use of the Property or the land from which it is being separated.
269		c.	
270			supply, or open space land on an adopted municipal, county or regional plan for the purpose of preserving the land as open
271			space. A covenant between the owner and county is binding upon any Buyer of the Property during the period of time that
272			the covenant is in effect (5 or 10 years). Covenants automatically renew at the end of the covenant period unless specific
273			termination notice procedures are followed. Buyer has been advised of the need to determine the restrictions that will apply
274			from the sale of the Property to Buyer and the property tax implications that will or may result from a change in use of the
275			Property, or any portion of it. Buyer is further advised to determine the term of any covenant now in effect.
276		d	. Conservation Reserve (Enhancement) Program: Properties enrolled in the Conservation Reserve Program or CREP are
277		u	environmentally-sensitive areas, the owners of which receive compensation in exchange for an agreement to maintain the
278			land in its natural state. Contracts last from 10 to 15 years and carry penalties to Seller if terminated early by Buyer. Buyer
279			has been advised of the need to determine the restrictions on development of the Property and the term of any contract now
280			in effect. Seller is advised to determine the financial implications that will or may result from the sale of the Property.
281	(E)	Pool	Estate Seller Disclosure Law
282	(L)		erally, the Real Estate Seller Disclosure Law requires that before an agreement of sale is signed, the seller in a residential real
283			e transfer must make certain disclosures regarding the property to potential buyers in a form defined by the law. A residential
284			estate transfer is defined as a sale, exchange, installment sales contract, lease with an option to buy, grant or other transfer of
285			terest in real property where NOT LESS THAN ONE AND NOT MORE THAN FOUR RESIDENTIAL DWELLING
286			TS are involved. Disclosures for condominiums and cooperatives are limited to the seller's particular unit(s). Disclosures
287			ding common areas or facilities are not required, as those elements are already addressed in the laws that govern the resale
288 289	(E)		ndominium and cooperative interests. ic and/or Private Assessments
290	(F)		eller represents that, as of the date Seller signed this Agreement, no public improvement, condominium or homeowner asso-
291			iation assessments have been made against the Property which remain unpaid, and that no notice by any government or public
292			
			uthority (excluding assessed value) has been served upon Seller or anyone on Seller's behalf, including notices relating to
293			iolations of zoning, housing, building, safety or fire ordinances that remain uncorrected, and that Seller knows of no condition
294		ιr	nat would constitute a violation of any such ordinances that remain uncorrected, unless otherwise specified here:
295		2 0	
296 297		<i>2.</i> S	eller knows of no other potential notices (including violations) and/or assessments except as follows:
298	(C)	TT: ~ 1.	Occurred to Descript
299	(G)		way Occupancy Permit ss to a public road may require issuance of a highway occupancy permit from the Department of Transportation.
	(11)		
300	(H)		enet of Things (IoT) Devices
301			The presence of smart and green home devices that are capable of connecting to the Internet, directly or indirectly, and the data
302			tored on those various devices make up a digital ecosystem in the Property sometimes referred to as the "Internet of Things
303			[oT)." Buyer and Seller acknowledge that IoT devices may transmit data to third parties outside of the control of their owner.
304			On or before settlement, Seller will make a reasonable effort to clear all data stored on all IoT devices located on the Property
305			nd included in the sale. Seller further acknowledges that all personal devices owned by Seller (including but not limited to
306			ellular telephones, personal computers and tablets) having connectivity to any IoT device(s) located on the Property will be
307			isconnected and cleared of relevant data prior to settlement. Further, no attempts will be made after settlement by Seller or
308			nyone on Seller's behalf to access any IoT devices remaining on the Property.
309			ollowing settlement, Buyer will make a reasonable effort to clear all stored data from any IoT device(s) remaining on the
310			roperty and to restrict access to said devices by Seller, Seller's agents or any third party to whom Seller may have previously
311			rovided access. This includes, but is not limited to, restoring IoT devices to original settings, changing passwords or codes,
312			pdating network settings and submitting change of ownership and contact information to device manufacturers and service
313			roviders.
314		4. T	his paragraph will survive settlement.

320 Buyer Initials: _____ ASR Page 6 of 14 Seller Initials: ______

the Property and agrees to the RELEASE in Paragraph 28 of this Agreement.

If this Agreement is contingent on Buyer's right to inspect and/or repair the Property, or to verify insurability, environmental condi-

tions, boundaries, certifications, zoning classification or use, or any other information regarding the Property, Buyer's failure to exercise any of Buyer's options within the times set forth in this Agreement is a WAIVER of that contingency and Buyer accepts

315 11. WAIVER OF CONTINGENCIES (9-05)

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321 12. BUYER'S DUE DILIGENCE/INSPECTIONS (10-18)

(A) Rights and Responsibilities

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385 Buyer Initials:

- 1. Seller will provide access to insurers' representatives and, as may be required by this Agreement or by mortgage lender(s), to surveyors, municipal officials, appraisers and inspectors; in addition, unless otherwise agreed, only Parties and their real estate licensee(s) may attend any inspections.
- 2. Buyer may make two pre-settlement walk-through inspections of the Property for the limited purpose of determining that the condition of the Property is as required by this Agreement and any addenda. Buyer's right to these inspections is not waived by any other provision of this Agreement.
- 3. Seller will have heating and all utilities (including fuel(s)) on for all inspections/appraisals.
- 4. All inspectors, including home inspectors, are authorized by Buyer to provide a copy of any inspection Report to Broker for Buyer.
- 5. Seller has the right, upon request, to receive a free copy of any inspection Report from the party for whom it was prepared. Unless otherwise stated, Seller does not have the right to receive a copy of any lender's appraisal report.
- (B) Buyer waives or elects at Buyer's expense to have the following inspections, certifications, and investigations (referred to as "Inspection" or "Inspections") performed by professional contractors, home inspectors, engineers, architects and other properly licensed or otherwise qualified professionals. All inspections shall be non-invasive, unless otherwise agreed in writing. If the same inspector is inspecting more than one system, the inspector must comply with the Home Inspection Law. (See Paragraph 12(D) for Notices Regarding Property and Environmental Inspections)
- (C) For elected Inspection(s), Buyer will, within the Contingency Period stated in Paragraph 13(A), complete Inspections, obtain any Inspection Reports or results (referred to as "Report" or "Reports"), and accept the Property, terminate this Agreement, or submit a written corrective proposal to Seller, according to the terms of Paragraph 13(B).

341 Home/Property Inspections and Environmental Hazards (mold, etc.) 342 Buyer may conduct an inspection of the Property's structural components; roof; exterior windows and exterior Waived Elected 343 344 doors; exterior building material, fascia, gutters and downspouts; swimming pools, hot tubs and spas; appliances; electrical systems; interior and exterior plumbing; public sewer systems; heating and cooling systems; water penetra-345 tion; electromagnetic fields; wetlands and flood plain delineation; structure square footage; mold and other environ-346 347 mental hazards (e.g., fungi, indoor air quality, asbestos, underground storage tanks, etc.); and any other items Buyer may select. If Buyer elects to have a home inspection of the Property, as defined in the Home Inspection Law, the 348 home inspection must be performed by a full member in good standing of a national home inspection association, 350 or a person supervised by a full member of a national home inspection association, in accordance with the ethical standards and code of conduct or practice of that association, or by a properly licensed or registered engineer or 351 architect. (See Notices Regarding Property & Environmental Inspections) 353 Wood Infestation 354 Elected Buyer may obtain a written "Wood-Destroying Insect Infestation Inspection Report" from an inspector certified as a Waived wood-destroying pests pesticide applicator and will deliver it and all supporting documents and drawings provided 355 356 by the inspector to Seller. The Report is to be made satisfactory to and in compliance with applicable laws, mortgage lender requirements, and/or Federal Insuring and Guaranteeing Agency requirements. The Inspection is to be 357 limited to all readily-visible and accessible areas of all structures on the Property, except fences. If the Inspection 359 reveals active infestation(s), Buyer, at Buyer's expense, may obtain a Proposal from a wood-destroying pests pesticide applicator to treat the Property. If the Inspection reveals damage from active or previous infestation(s), Buyer 360 may obtain a written Report from a professional contractor, home inspector or structural engineer that is limited to 361 362 structural damage to the Property caused by wood-destroying organisms and a Proposal to repair the Property. Deeds, Restrictions and Zoning 363 Buyer may investigate easements, deed and use restrictions (including any historic preservation restrictions or ordi-Elected Waived 364 365 nances) that apply to the Property and review local zoning ordinances. Buyer may verify that the present use of the Property (such as in-law quarters, apartments, home office, day care, commercial or recreational vehicle parking) 366 367 is permitted and may elect to make the Agreement contingent upon an anticipated use. Present use: 368 369 Water Service Buyer may obtain an Inspection of the quality and quantity of the water system from a properly licensed or otherwise 370 Elected Waived qualified water/well testing company. If and as required by the inspection company, Seller, at Seller's expense, will locate and provide access to the on-site (or individual) water system. Seller will restore the Property to its previous condition, at Seller's expense, prior to settlement. 374 375 Buyer may obtain a radon test of the Property from a certified inspector. The U.S. Environmental Protection Waived Elected 376 Agency (EPA) advises corrective action if the average annual exposure to radon is equal to or higher than 0.02 377 working levels or 4 picoCuries/liter (4pCi/L). Radon is a natural, radioactive gas that is produced in the ground by the normal decay of uranium and radium. Studies indicate that extended exposure to high levels of radon gas 378 can increase the risk of lung cancer. Radon can find its way into any air-space and can permeate a structure. If a 379 380 house has a radon problem, it usually can be cured by increased ventilation and/or by preventing radon entry. Any 381 person who tests, mitigates or safeguards a building for radon in Pennsylvania must be certified by the Department of Environmental Protection. Information about radon and about certified testing or mitigation firms is available 382 383 through Department of Environmental Protection, Bureau of Radiation Protection, 13th Floor, Rachel Carson State 384 Office Building, P.O. Box 8469, Harrisburg, PA 17105-8469, (800) 23RADON or (717) 783-3594. www.epa.gov

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Seller Initials:

86		On-lot Sewage (If Applicable)	
87	Elected	Buyer may obtain an Inspection of the individual on-lot sewage disposal system, which may include a hydraulic	Waived
88		load test, from a qualified, professional inspector. If and as required by the inspection company, Seller, at Seller's	
89	· · · · · ·	expense, will locate, provide access to, empty the individual on-lot sewage disposal system and provide all water	
90		needed, unless otherwise agreed. Seller will restore the Property to its previous condition, at Seller's expense,	
91		prior to settlement. See Paragraph 13(C) for more information regarding the Individual On-lot Sewage Inspection	
92		Contingency.	
93		Property and Flood Insurance	
94	Flooted	Buyer may determine the insurability of the Property by making application for property and casualty insurance	Waived
95	Elected		- Walveu
		for the Property to a responsible insurer. Broker for Buyer, if any, otherwise Broker for Seller, may communicate	
96		with the insurer to assist in the insurance process. If the Property is located in a specially-designated flood zone,	
97		Buyer may be required to carry flood insurance at Buyer's expense, which may need to be ordered 14 days or more	
98		prior to Settlement Date. Revised flood maps and changes to Federal law may substantially increase future flood	
99		insurance premiums or require insurance for formerly exempt properties. Buyer should consult with one or more	
00		flood insurance agents regarding the need for flood insurance and possible premium increases.	
01		Property Boundaries	
02	Elected	Buyer may engage the services of a surveyor, title abstractor, or other qualified professional to assess the legal	Waived
03		description, certainty and location of boundaries and/or quantum of land. Most sellers have not had the Property	
04		surveyed as it is not a requirement of property transfer in Pennsylvania. Any fences, hedges, walls and other natural	
05		or constructed barriers may or may not represent the true boundary lines of the Property. Any numerical represen-	
06		tations of size of property are approximations only and may be inaccurate.	
07		Lead-Based Paint Hazards (For Properties built prior to 1978 only)	Waired
80	Elected	Before Buyer is obligated to purchase a residential dwelling built prior to 1978, Buyer has the option to conduct	Waived
09		a risk assessment and/or inspection of the Property for the presence of lead-based paint and/or lead-based paint	
10	,	hazards. Regardless of whether this inspection is elected or waived, the Residential Lead-Based Paint Hazard	
11		Reduction Act requires a seller of property built prior to 1978 to provide the Buyer with an EPA-approved	
12		lead hazards information pamphlet titled "Protect Your Family from Lead in Your Home," along with a	
13		separate form, attached to this Agreement, disclosing Seller's knowledge of lead-based paint hazards and	
14		any lead-based paint records regarding the Property.	
15		Other	
16	TEL 4 1		
	Flected		Waived
	Elected		Waived
17		Inspections elected above do not apply to the following existing conditions and/or items:	Waived
17 18		e Inspections elected above do not apply to the following existing conditions and/or items:	Waived
17 18 19		e Inspections elected above do not apply to the following existing conditions and/or items:	Waived
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117 118 119 120 121 122 122 122 122 122 123 124 125 126 127 128 129 130 131 132 133 134 135 136 137 138 136 137 138	(D) No. 1. 2. 3. 4. 5. 6. (A) Thin (B) W Pa 1.	Exterior Building Materials: Poor or improper installation of exterior building materials may result in moisture p the surface of a structure where it may cause mold and damage to the building's frame. Asbestos: Asbestos is linked with several adverse health effects, including various forms of cancer. Environmental Hazards: The U.S. Environmental Protection Agency has a list of hazardous substances, the use an of which are restricted by law. Generally, if hazardous substances are found on a property, it is the property owner sibility to dispose of them properly. Wetlands: Wetlands are protected by the federal and state governments. Buyer may wish to hire an environmenta to investigate whether the Property is located in a wetlands area to determine if permits for plans to build, improve of the property would be affected or denied because of its location in a wetlands area. Mold, Fungi and Indoor Air Quality: Indoor mold contamination and the inhalation of bioaerosols (bacteria, mopollen and viruses) have been associated with allergic responses. Additional Information: Inquiries or requests for more information about asbestos and other hazardous substance directed to the U.S. Environmental Protection Agency, Ariel Rios Building, 1200 Pennsylvania Ave., N.W., Washing 20460, (202) 272-0167, and/or the Department of Health, Commonwealth of Pennsylvania, Division of Environment Harrisburg, PA 17120. Information about indoor air quality issues is available through the Pennsylvania Department and may be obtained by contacting Health & Welfare Building, 8th Floor West, 625 Forster St., Harrisburg, PA 17 calling 1-877-724-3258. ECTION CONTINGENCY (10-18) We Contingency Period is days (10 if not specified) from the Execution Date of this Agreement for each Inspectivithin the stated Contingency Period and as the result of any Inspection elected in Paragraph 12(C). If the results of the inspections elected in Paragraph 12(C) are satisfactory to Buyer, Buyer WILL present all Re their entirety to Seller, accept	penetrating and disposal ar's responsil engineer for developed by the spores, the spore of the second second in the sport of the second in the second

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Seller Initials:

450 Buyer Initials:

3. If the results of any inspection elected in Paragraph 12(C) are unsatisfactory to Buyer, Buyer WILL present all Report(s) in their entirety to Seller with a Written Corrective Proposal ("Proposal") listing corrections and/or credits desired by Buyer.	
The Proposal may, but is not required to, include the name(s) of a properly licensed or qualified professional(s) to perform the corrections requested in the Proposal, provisions for payment, including retests, and a projected date for completion of the corrections. Buyer agrees that Seller will not be held liable for corrections that do not comply with mortgage lender of governmental requirements if performed in a workmanlike manner according to the terms of Buyer's Proposal. a. Following the end of the Contingency Period, Buyer and Seller will havedays (5 if not specified) for a Negotiation	f r
Period. During the Negotiation Period:	
(1) Seller will acknowledge in writing Seller's agreement to satisfy all the terms of Buyer's Proposal OR(2) Buyer and Seller will negotiate another mutually acceptable written agreement, providing for any repairs or improve ments to the Property and/or any credit to Buyer at settlement, as acceptable to the mortgage lender, if any.	-
If Seller agrees to satisfy all the terms of Buyer's Proposal, or Buyer and Seller enter into another mutually acceptabl written agreement, Buyer accepts the Property and agrees to the RELEASE in Paragraph 28 of this Agreement and th Negotiation Period ends.	
 b. If no mutually acceptable written agreement is reached, or if Seller fails to respond during the Negotiation Period, within days (2 if not specified) following the end of the Negotiation Period, Buyer will: 	1
(1) Accept the Property with the information stated in the Report(s) and agree to the RELEASE in Paragraph 28 of thi Agreement, OR	S
(2) Terminate this Agreement by written notice to Seller, with all deposit monies returned to Buyer according to the term of Paragraph 26 of this Agreement.	
If Buyer and Seller do not reach a mutually acceptable written agreement, and Buyer does not terminate this Agreemen by written notice to Seller within the time allotted in Paragraph 13(B)(3)(b), Buyer will accept the Property and agreement and agreement are seller within the time allotted in Paragraph 13(B)(3)(b), Buyer will accept the Property and agreement are seller within the time allotted in Paragraph 13(B)(3)(b), Buyer will accept the Property and agreement are seller within the time allotted in Paragraph 13(B)(3)(b), Buyer will accept the Property and agreement are seller within the time allotted in Paragraph 13(B)(3)(b), Buyer will accept the Property and agreement are seller within the time allotted in Paragraph 13(B)(3)(b), Buyer will accept the Property and agreement are seller within the time allotted in Paragraph 13(B)(3)(b), Buyer will accept the Property and agreement are seller within the time allotted in Paragraph 13(B)(3)(b), Buyer will accept the Property and agreement are seller within the time allotted in Paragraph 13(B)(3)(b), Buyer will accept the Property and agreement are seller within the time allotted in Paragraph 13(B)(3)(b), Buyer will accept the Property and agreement are seller within the time allotted in Paragraph 13(B)(3)(b), Buyer will accept the Property and Buyer will accept the Property and Buyer will be accepted the paragraph 13(B)(B)(B)(B)(B)(B)(B)(B)(B)(B)(B)(B)(B)(e
to the RELEASE in Paragraph 28 of this Agreement. Ongoing negotiations do not automatically extend the Negotiation Period.	1
(C) If a Report reveals the need to expand or replace the existing individual on-lot sewage disposal system, Seller may, within	
days (25 if not specified) of receiving the Report, submit a Proposal to Buyer. The Proposal will include, but not be limited to	
the name of the company to perform the expansion or replacement; provisions for payment, including retests; and a projecter completion date for corrective measures. Within <u>5</u> DAYS of receiving Seller's Proposal, or if no Proposal is provided within	
the stated time, Buyer will notify Seller in writing of Buyer's choice to:	
 Agree to the terms of the Proposal, accept the Property and agree to the RELEASE in Paragraph 28 of this Agreement, OR Terminate this Agreement by written notice to Seller, with all deposit monies returned to Buyer according to the terms of Paragraph 26 of this Agreement, OR 	f
i aragraphi 20 01 una Agreement, Ok	

3. Accept the Property and the existing system and agree to the RELEASE in Paragraph 28 of this Agreement. If required by any mortgage lender and/or any governmental authority, Buyer will correct the defects before settlement or within the time required by the mortgage lender and/or governmental authority, at Buyer's sole expense, with permission and access to the Property given by Seller, which may not be unreasonably withheld. If Seller denies Buyer permission and/or access to correct the defects, Buyer may, within _5 DAYS of Seller's denial, terminate this Agreement by written notice to Seller, with all deposit monies returned to Buyer according to the terms of Paragraph 26 of this Agreement.

If Buyer fails to respond within the time stated in Paragraph 13(C) or fails to terminate this Agreement by written notice to Seller within that time, Buyer will accept the Property and agree to the RELEASE in Paragraph 28 of this Agreement.

492 14. TITLES, SURVEYS AND COSTS (6-20)

- (A) Within _____ days (7 if not specified) from the Execution Date of this Agreement, Buyer will order from a reputable title company for delivery to Seller a comprehensive title report on the Property. Upon receipt, Buyer will deliver a free copy of the title report to Seller.
- (B) Buyer is encouraged to obtain an owner's title insurance policy to protect Buyer. An owner's title insurance policy is different from a lender's title insurance policy, which will not protect Buyer from claims and attacks on the title. Owner's title insurance policies come in standard and enhanced versions; **Buyer should consult with a title insurance agent about Buyer's options**. Buyer agrees to release and discharge any and all claims and losses against Broker for Buyer should Buyer neglect to obtain an owner's title insurance policy.
- (C) Buyer will pay for the following: (1) Title search, title insurance and/or mechanics' lien insurance, or any fee for cancellation; (2) Flood insurance, fire insurance, hazard insurance, mine subsidence insurance, or any fee for cancellation; (3) Appraisal fees and charges paid in advance to mortgage lender; (4) Buyer's customary settlement costs and accruals.
- (D) Any survey or surveys required by the title insurance company or the abstracting company for preparing an adequate legal description of the Property (or the correction thereof) will be obtained and paid for by Seller. Any survey or surveys desired by Buyer or required by the mortgage lender will be obtained and paid for by Buyer.
- (E) The Property will be conveyed with good and marketable title that is insurable by a reputable title insurance company at the regular rates, free and clear of all liens, encumbrances, and easements, **excepting however** the following: existing deed restrictions; historic preservation restrictions or ordinances; building restrictions; ordinances; easements of roads; easements visible upon the ground; easements of record; and privileges or rights of public service companies, if any.
- (F) If a change in Seller's financial status affects Seller's ability to convey title to the Property on or before the Settlement Date, or any extension thereof, Seller shall promptly notify Buyer in writing. A change in financial status includes, but is not limited to, Seller filing bankruptcy; filing of a foreclosure lawsuit against the Property; entry of a monetary judgment against Seller; notice of public tax sale affecting the Property; and Seller learning that the sale price of the Property is no longer sufficient to satisfy all liens and encumbrances against the Property.

516 Buyer Initials: ASR Page 9 of 14 Seller Initials:	R Page 9 of 14 Seller Initials:
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(G) If Seller is unable to give good and marketable title that is insurable by a reputable title insurance company at the regular rates, as specified in Paragraph 14(E), Buyer may terminate this Agreement by written notice to Seller, with all deposit monies returned to Buyer according to the terms of Paragraph 26 of this Agreement, or take such title as Seller can convey. If the title condition precludes Seller from conveying title, Buyer's sole remedy shall be to terminate this Agreement. Upon termination, all deposit monies shall be returned to Buyer according to the terms of Paragraph 26 of this Agreement and Seller will reimburse Buyer for any costs incurred by Buyer for any inspections or certifications obtained according to the terms of this Agreement, and for those items specified in Paragraph 14(C) items (1), (2), (3) and in Paragraph 14(D).
(H) Oil, gas, mineral, or other rights of this Property may have been previously conveyed or leased, and Sellers make no representation about the status of those rights unless indicated elsewhere in this Agreement.

Oil, Gas and Mineral Rights Addendum (PAR Form OGM) is attached to and made part of this Agreement.

- (I) COAL NOTICE (Where Applicable)

 THIS DOCUMENT MAY NOT SELL, CONVEY, TRANSFER, INCLUDE OR INSURE THE TITLE TO THE COAL AND RIGHTS OF SUPPORT UNDERNEATH THE SURFACE LAND DESCRIBED OR REFERRED TO HEREIN, AND THE OWNER OR OWNERS OF SUCH COAL MAY HAVE THE COMPLETE LEGAL RIGHT TO REMOVE ALL SUCH COAL AND IN THAT CONNECTION, DAMAGE MAY RESULT TO THE SURFACE OF THE LAND AND ANY HOUSE, BUILDING OR OTHER STRUCTURE ON OR IN SUCH LAND. (This notice is set forth in the manner provided in Section 1 of the Act of July 17, 1957, P.L. 984.) "Buyer acknowledges that he may not be obtaining the right of protection against subsidence resulting from coal mining operations, and that the property described herein may be protected from damage due to mine subsidence by a private contract with the owners of the economic interests in the coal. This acknowledgement is made for the purpose of complying with the provisions of Section 14 of the Bituminous Mine Subsidence and the Land Conservation Act of April 27,
- (J) The Property is not a "recreational cabin" as defined in the Pennsylvania Construction Code Act unless otherwise stated here:
- (K) 1. This property is not subject to a Private Transfer Fee Obligation unless otherwise stated here:

 Private Transfer Fee Addendum (PAR Form PTF) is attached to and made part of this Agreement.

1966." Buyer agrees to sign the deed from Seller which deed will contain the aforesaid provision.

2. Notices Regarding Private Transfer Fees: In Pennsylvania, Private Transfer Fees are defined and regulated in the Private Transfer Fee Obligation Act (Act 1 of 2011; 68 Pa.C.S. §§ 8101, et. seq.), which defines a Private Transfer Fee as "a fee that is payable upon the transfer of an interest in real property, or payable for the right to make or accept the transfer, if the obligation to pay the fee or charge runs with title to the property or otherwise binds subsequent owners of property, regardless of whether the fee or charge is a fixed amount or is determined as a percentage of the value of the property, the purchase price or other consideration given for the transfer." A Private Transfer Fee must be properly recorded to be binding, and sellers must

disclose the existence of the fees to prospective buyers. Where a Private Transfer Fee is not properly recorded or disclosed,

549 15. NOTICES, ASSESSMENTS AND MUNICIPAL REQUIREMENTS (9-18)

the Act gives certain rights and protections to buyers.

- (A) In the event any notices of public and/or private assessments as described in Paragraph 10(F) (excluding assessed value) are received after Seller has signed this Agreement and before settlement, Seller will within <u>5</u> DAYS of receiving the notices and/or assessments provide a copy of the notices and/or assessments to Buyer and will notify Buyer in writing that Seller will:
 - 1. Fully comply with the notices and/or assessments, at Seller's expense, before settlement. If Seller fully complies with the notices and/or assessments, Buyer accepts the Property and agrees to the RELEASE in Paragraph 28 of this Agreement, OR
 - 2. Not comply with the notices and/or assessments. If Seller chooses not to comply with the notices and/or assessments, or **fails** within the stated time to notify Buyer whether Seller will comply, Buyer will notify Seller in writing within <u>5</u> DAYS that Buyer will:
 - a. Comply with the notices and/or assessments at Buyer's expense, accept the Property, and agree to the RELEASE in Paragraph 28 of this Agreement, OR
 - b. Terminate this Agreement by written notice to Seller, with all deposit monies returned to Buyer according to the terms of Paragraph 26 of this Agreement.

If Buyer fails to respond within the time stated in Paragraph 15(A)(2) or fails to terminate this Agreement by written notice to Seller within that time, Buyer will accept the Property and agree to the RELEASE in Paragraph 28 of this Agreement.

- (B) If required by law, within 30 DAYS from the Execution Date of this Agreement, but in no case later than 15 DAYS prior to Settlement Date, Seller will order at Seller's expense a certification from the appropriate municipal department(s) disclosing notice of any uncorrected violations of zoning, housing, building, safety or fire ordinances and/or a certificate permitting occupancy of the Property. If Buyer receives a notice of any required repairs/improvements, Buyer will promptly deliver a copy of the notice to Seller.
 - 1. Within <u>5</u> DAYS of receiving notice from the municipality that repairs/improvements are required, Seller will deliver a copy of the notice to Buyer and notify Buyer in writing that Seller will:
 - a. Make the required repairs/improvements to the satisfaction of the municipality. If Seller makes the required repairs/improvements, Buyer accepts the Property and agrees to the RELEASE in Paragraph 28 of this Agreement, OR
 - b. Not make the required repairs/improvements. If Seller chooses not to make the required repairs/improvements, Buyer will notify Seller in writing within <u>5</u> DAYS that Buyer will:
 - (1) Accept a temporary access certificate or temporary use and occupancy certificate, agree to the RELEASE in Paragraph 28 of this Agreement and make the repairs at Buyer's expense after settlement, OR
 - (2) Terminate this Agreement by written notice to Seller, with all deposit monies returned to Buyer according to the terms of Paragraph 26 of this Agreement.

If Buyer fails to respond within the time stated in Paragraph 15(B)(1)(b) or fails to terminate this Agreement by written notice to Seller within that time, Buyer will accept the Property and agree to the RELEASE in Paragraph 28 of this

81 Buyer Initials:		ASR Page 10 of 14	Seller Initials:	

582	Agreement, and Buyer accepts the responsibility to perform the repairs/improvements according to the terms of the
583	notice provided by the municipality.
584	2. If repairs/improvements are required and Seller fails to provide a copy of the notice to Buyer as required in this Paragraph,
585	Seller will perform all repairs/improvements as required by the notice at Seller's expense. Paragraph 15(B)(2) will survive
586	settlement.
587	16. CONDOMINIUM/PLANNED COMMUNITY (HOMEOWNER ASSOCIATIONS) NOTICE (9-16)
588	(A) Property is NOT a Condominium or part of a Planned Community unless checked below.
589	CONDOMINIUM. The Property is a unit of a condominium that is primarily run by a unit owners' association. Section 3407
590	of the Uniform Condominium Act of Pennsylvania requires Seller to furnish Buyer with a Certificate of Resale and copies of

provisions set forth in Section 5407(a) of the Act. (B) THE FOLLOWING APPLIES TO INITIAL SALES OF PROPERTIES THAT ARE PART OF A CONDOMINIUM **OR A PLANNED COMMUNITY:**

the condominium declaration (other than plats and plans), the bylaws and the rules and regulations of the association.

L PLANNED COMMUNITY (HOMEOWNER ASSOCIATION). The Property is part of a planned community as defined by

the Uniform Planned Community Act. Section 5407(a) of the Act requires Seller to furnish Buyer with a copy of the decla-

ration (other than plats and plans), the bylaws, the rules and regulations of the association, and a Certificate containing the

If this is the first sale of the property after creation of the conduminium or planned community (therefore a sale by the Declarant), Seller shall furnish Buyer with a Public Offering Statement no later than the date Buyer executes this Agreement. Buyer may void this Agreement within 15 days (if a condominium) or within 7 days (if part of a planned community) after receipt of the Public Offering Statement or any amendment to the Statement that materially and adversely affects Buyer. Upon Buyer declaring this Agreement void, all deposit monies will be returned to Buyer according to the terms of Paragraph 26 of this Agreement.

(C) THE FOLLOWING APPLIES TO RESALES OF PROPERTIES THAT ARE PART OF A CONDOMINIUM OR A **PLANNED COMMUNITY:**

- 1. Within 15 DAYS from the Execution Date of this Agreement, Seller, at Seller's expense, will request from the association a Certificate of Resale and any other documents necessary to enable Seller to comply with the relevant Act. The Act provides that the association is required to provide these documents within 10 days of Seller's request.
- 2. Seller will promptly deliver to Buyer all documents received from the association. Under the Act, Seller is not liable to Buyer for the failure of the association to provide the Certificate in a timely manner or for any incorrect information provided by the association in the Certificate.
- 3. The Act provides that Buyer may declare this Agreement VOID at any time before Buyer receives the association documents and for 5 days after receipt, OR until settlement, whichever occurs first. Buyer's notice to Seller must be in writing; upon Buyer declaring this Agreement void, all deposit monies will be returned to Buyer according to the terms of Paragraph 26 of
- 4. If the association has the right to buy the Property (right of first refusal), and the association exercises that right, Seller will reimburse Buyer for any costs incurred by Buyer for any inspections or certifications obtained according to the terms of the Agreement, and any costs incurred by Buyer for: (1) Title search, title insurance and/or mechanics' lien insurance, or any fee for cancellation; (2) Flood insurance, fire insurance, hazard insurance, mine subsidence insurance, or any fee for cancellation; (3) Appraisal fees and charges paid in advance to mortgage lender.

620 17. REAL ESTATE TAXES AND ASSESSED VALUE (4-14)

In Pennsylvania, taxing authorities (school districts and municipalities) and property owners may appeal the assessed value of a property at the time of sale, or at any time thereafter. A successful appeal by a taxing authority may result in a higher assessed value for the property and an increase in property taxes. Also, periodic county-wide property reassessments may change the assessed value of the property and result in a change in property tax.

625 18. MAINTENANCE AND RISK OF LOSS (1-14)

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- (A) Seller will maintain the Property (including, but not limited to, structures, grounds, fixtures, appliances, and personal property) specifically listed in this Agreement in its present condition, normal wear and tear excepted.
- (B) If any part of the Property included in the sale fails before settlement, Seller will:
 - 1. Repair or replace that part of the Property before settlement, OR
 - 2. Provide prompt written notice to Buyer of Seller's decision to:
 - a. Credit Buyer at settlement for the fair market value of the failed part of the Property, as acceptable to the mortgage lender, if any, OR
 - b. Not repair or replace the failed part of the Property, and not credit Buyer at settlement for the fair market value of the failed part of the Property.
 - 3. If Seller does not repair or replace the failed part of the Property or agree to credit Buyer for its fair market value, or if Seller fails to notify Buyer of Seller's choice, Buyer will notify Seller in writing within _5_ DAYS or before Settlement Date, whichever is earlier, that Buyer will:
 - a. Accept the Property and agree to the RELEASE in Paragraph 28 of this Agreement, OR
 - b. Terminate this Agreement by written notice to Seller, with all deposit monies returned to Buyer according to the terms of Paragraph 26 of this Agreement.

If Buyer fails to respond within the time stated in Paragraph 18(B)(3) or fails to terminate this Agreement by written notice to Seller within that time, **Buyer will accept the Property** and agree to the RELEASE in Paragraph 28 of this Agreement.

(C) Seller bears the risk of loss from fire or other casualties until settlement. If any property included in this sale is destroyed and not replaced prior to settlement, Buyer will:

645 Buyer Initials:		ASR Page 11 of 14	Seller Initials:	
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- 1. Accept the Property in its then current condition together with the proceeds of any insurance recovery obtainable by Seller, OR
- 2. Terminate this Agreement by written notice to Seller, with all deposit monies returned to Buyer according to the terms of Paragraph 26 of this Agreement.

649 19. **HOME WARRANTIES** (1-10)

At or before settlement, either party may purchase a home warranty for the Property from a third-party vendor. Buyer and Seller understand that a home warranty for the Property does not alter any disclosure requirements of Seller, will not cover or warrant any pre-existing defects of the Property, and will not alter, waive or extend any provisions of this Agreement regarding inspections or certifications that Buyer has elected or waived as part of this Agreement. Buyer and Seller understand that a broker who recommends a home warranty may have a business relationship with the home warranty company that provides a financial benefit to the broker.

20. RECORDING (9-05)

This Agreement will not be recorded in the Office of the Recorder of Deeds or in any other office or place of public record. If Buyer causes or permits this Agreement to be recorded, Seller may elect to treat such act as a default of this Agreement.

658 21. ASSIGNMENT (1-10)

This Agreement is binding upon the parties, their heirs, personal representatives, guardians and successors, and to the extent assignable, on the assigns of the parties hereto. Buyer will not transfer or assign this Agreement without the written consent of Seller unless otherwise stated in this Agreement. Assignment of this Agreement may result in additional transfer taxes.

662 22. GOVERNING LAW, VENUE AND PERSONAL JURISDICTION (9-05)

- (A) The validity and construction of this Agreement, and the rights and duties of the parties, will be governed in accordance with the laws of the Commonwealth of Pennsylvania.
- (B) The parties agree that any dispute, controversy or claim arising under or in connection with this Agreement or its performance by either party submitted to a court shall be filed exclusively by and in the state or federal courts sitting in the Commonwealth of Pennsylvania.

668 23. FOREIGN INVESTMENT IN REAL PROPERTY TAX ACT OF 1980 (FIRPTA) (1-17)

The disposition of a U.S. real property interest by a foreign person (the transferor) is subject to the Foreign Investment in Real Property Tax Act of 1980 (FIRPTA) income tax withholding. FIRPTA authorized the United States to tax foreign persons on dispositions of U.S. real property interests. This includes but is not limited to a sale or exchange, liquidation, redemption, gift, transfers, etc. Persons purchasing U.S. real property interests (transferee) from foreign persons, certain purchasers' agents, and settlement officers are required to withhold up to 15 percent of the amount realized (special rules for foreign corporations). Withholding is intended to ensure U.S. taxation of gains realized on disposition of such interests. The transferee/Buyer is the withholding agent. If you are the transferee/Buyer you must find out if the transferor is a foreign person as defined by the Act. If the transferor is a foreign person and you fail to withhold, you may be held liable for the tax.

677 24. NOTICE REGARDING CONVICTED SEX OFFENDERS (MEGAN'S LAW) (4-14)

The Pennsylvania General Assembly has passed legislation (often referred to as "Megan's Law," 42 Pa.C.S. § 9791 et seq.) providing for community notification of the presence of certain convicted sex offenders. Buyers are encouraged to contact the municipal police department or the Pennsylvania State Police for information relating to the presence of sex offenders near a particular property, or to check the information on the Pennsylvania State Police Web site at www.pameganslaw.state.pa.us.

682 25. REPRESENTATIONS (1-10)

- (A) All representations, claims, advertising, promotional activities, brochures or plans of any kind made by Seller, Brokers, their licensees, employees, officers or partners are not a part of this Agreement unless expressly incorporated or stated in this Agreement. This Agreement contains the whole agreement between Seller and Buyer, and there are no other terms, obligations, covenants, representations, statements or conditions, oral or otherwise, of any kind whatsoever concerning this sale. This Agreement will not be altered, amended, changed or modified except in writing executed by the parties.
- (B) Unless otherwise stated in this Agreement, **Buyer has inspected the Property** (including fixtures and any personal property specifically listed herein) **before signing this Agreement or has waived the right to do so, and agrees to purchase the Property IN ITS PRESENT CONDITION**, subject to inspection contingencies elected in this Agreement. Buyer acknowledges that Brokers, their licensees, employees, officers or partners have not made an independent examination or determination of the structural soundness of the Property, the age or condition of the components, environmental conditions, the permitted uses, nor of conditions existing in the locale where the Property is situated; nor have they made a mechanical inspection of any of the systems contained therein.
- (C) Any repairs required by this Agreement will be completed in a workmanlike manner.
- (D) Broker(s) have provided or may provide services to assist unrepresented parties in complying with this Agreement.

697 26. DEFAULT, TERMINATION AND RETURN OF DEPOSITS (1-18)

- (A) Where Buyer terminates this Agreement pursuant to any right granted by this Agreement, Buyer will be entitled to a return of all deposit monies paid on account of Purchase Price pursuant to the terms of Paragraph 26(B), and this Agreement will be VOID. Termination of this Agreement may occur for other reasons giving rise to claims by Buyer and/or Seller for the deposit monies.
- (B) Regardless of the apparent entitlement to deposit monies, Pennsylvania law does not allow a Broker holding deposit monies to determine who is entitled to the deposit monies when settlement does not occur. Broker can only release the deposit monies:
 - 1. If this Agreement is terminated prior to settlement and there is no dispute over entitlement to the deposit monies. A written agreement signed by both parties is evidence that there is no dispute regarding deposit monies.
 - 2. If, after Broker has received deposit monies, Broker receives a written agreement that is signed by Buyer and Seller, directing Broker how to distribute some or all of the deposit monies.
 - 3. According to the terms of a final order of court.
 - 4. According to the terms of a prior written agreement between Buyer and Seller that directs the Broker how to distribute the deposit monies if there is a dispute between the parties that is not resolved. (See Paragraph 26(C))

710 Buyer Initials:	ASR Page 12 of 14	Seller Initials:			
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- (C) Buyer and Seller agree that if there is a dispute over the entitlement to deposit monies that is unresolved ______ days (180 if not specified) after the Settlement Date stated in Paragraph 4(A) (or any written extensions thereof) or following termination of the Agreement, whichever is earlier, then the Broker holding the deposit monies will, within 30 days of receipt of Buyer's written request, distribute the deposit monies to Buyer unless the Broker is in receipt of verifiable written notice that the dispute is the subject of litigation or mediation. If Broker has received verifiable written notice of litigation or mediation prior to the receipt of Buyer's request for distribution, Broker will continue to hold the deposit monies until receipt of a written distribution agreement between Buyer and Seller or a final court order. Buyer and Seller are advised to initiate litigation or mediation for any portion of the deposit monies prior to any distribution made by Broker pursuant to this paragraph. Buyer and Seller agree that the distribution of deposit monies based upon the passage of time does not legally determine entitlement to deposit monies, and that the parties maintain their legal rights to pursue litigation even after a distribution is made.
- (D) Buyer and Seller agree that a Broker who holds or distributes deposit monies pursuant to the terms of Paragraph 26 or Pennsylvania law will not be liable. Buyer and Seller agree that if any Broker or affiliated licensee is named in litigation regarding deposit monies, the attorneys' fees and costs of the Broker(s) and licensee(s) will be paid by the party naming them in litigation.
- (E) Seller has the option of retaining all sums paid by Buyer, including the deposit monies, should Buyer:
 - 1. Fail to make any additional payments as specified in Paragraph 2, OR
 - 2. Furnish false or incomplete information to Seller, Broker(s), or any other party identified in this Agreement concerning Buyer's legal or financial status, OR
 - 3. Violate or fail to fulfill and perform any other terms or conditions of this Agreement.
- (F) Unless otherwise checked in Paragraph 26(G), Seller may elect to retain those sums paid by Buyer, including deposit monies:
 - 1. On account of purchase price, OR
 - 2. As monies to be applied to Seller's damages, OR
 - 3. As liquidated damages for such default.

(G) \square SELLER IS LIMITED TO RETAINING THOSE SUMS PAID BY BUYER, INCLUDING DEPOSIT MONIES, AS LIQUIDATED DAMAGES.

- (H) If Seller retains all sums paid by Buyer, including deposit monies, as liquidated damages pursuant to Paragraph 26(F) or (G), Buyer and Seller are released from further liability or obligation and this Agreement is VOID.
- (I) Brokers and licensees are not responsible for unpaid deposits.

738 27. MEDIATION (7-20)

Buyer and Seller will submit all disputes or claims that arise from this Agreement, including disputes and claims over deposit monies, to mediation. Mediation will be conducted in accordance with the Rules and Procedures of the Home Sellers/Home Buyers Dispute Resolution System, unless it is not available, in which case Buyer and Seller will mediate according to the terms of the mediation system offered or endorsed by the local Association of Realtors®. Mediation fees, contained in the mediator's fee schedule, will be divided equally among the parties and will be paid before the mediation conference. Legal proceedings may be initiated prior to the completion of the mediation process to stop any statute of limitations from expiring and for the purpose of indexing a lis pendens by Buyer to prevent the transfer of title to a third party when Buyer is seeking to purchase the Property. The parties agree that all proceedings shall be stayed until the completion of mediation and that a court of competent jurisdiction may award attorneys' fees to the prevailing party should the court find that a party has unreasonably breached this provision or acted in bad faith. Any agreement reached through mediation and signed by the parties will be binding. Any agreement to mediate disputes or claims arising from this Agreement will survive settlement.

750 28. RELEASE (9-05)

Buyer releases, quit claims and forever discharges SELLER, ALL BROKERS, their LICENSEES, EMPLOYEES and any OFFICER or PARTNER of any one of them and any other PERSON, FIRM or CORPORATION who may be liable by or through them, from any and all claims, losses or demands, including, but not limited to, personal injury and property damage and all of the consequences thereof, whether known or not, which may arise from the presence of termites or other wood-boring insects, radon, lead-based paint hazards, mold, fungi or indoor air quality, environmental hazards, any defects in the individual on-lot sewage disposal system or deficiencies in the on-site water service system, or any defects or conditions on the Property. Should Seller be in default under the terms of this Agreement or in violation of any Seller disclosure law or regulation, this release does not deprive Buyer of any right to pursue any remedies that may be available under law or equity. This release will survive settlement.

759 29. REAL ESTATE RECOVERY FUND (4-18)

A Real Estate Recovery Fund exists to reimburse any persons who have obtained a final civil judgment against a Pennsylvania real estate licensee (or a licensee's affiliates) owing to fraud, misrepresentation, or deceit in a real estate transaction and who have been unable to collect the judgment after exhausting all legal and equitable remedies. For complete details about the Fund, call (717) 783-3658.

764 30. COMMUNICATIONS WITH BUYER AND/OR SELLER (1-10)

- (A) If Buyer is obtaining mortgage financing, Buyer shall promptly deliver to Broker for Buyer, if any, a copy of all Loan Estimate(s) and Closing Disclosure(s) upon receipt.
- (B) Wherever this Agreement contains a provision that requires or allows communication/delivery to a Buyer, that provision shall be satisfied by communication/delivery to the Broker for Buyer, if any, except for documents required to be delivered pursuant to Paragraph 16. If there is no Broker for Buyer, those provisions may be satisfied only by communication/delivery being made directly to the Buyer, unless otherwise agreed to by the parties. Wherever this Agreement contains a provision that requires or allows communication/delivery to a Seller, that provision shall be satisfied by communication/delivery to the Broker for Seller, if any. If there is no Broker for Seller, those provisions may be satisfied only by communication/delivery being made directly to the Seller, unless otherwise agreed to by the parties.

74 Buyer Initials:		ASR Page 13 of 14 Seller Initials:		

775 31	1. HEADINGS (4-14)		
776	The section and paragraph headings in this Agreement are for conv		
777	sections which follow them. They shall have no effect whatsoever 2. SPECIAL CLAUSES (1-10)	in determining the rights, obligation	s or intent of the parties.
778 32	(A) The following are attached to and made part of this Agree	nent if checked:	
780	Sale & Settlement of Other Property Contingency Addendu		
781	☐ Sale & Settlement of Other Property Contingency with Righ	t to Continue Marketing Addendum	
782	Sale & Settlement of Other Property Contingency with Tim		SSPTKO)
783	Settlement of Other Property Contingency Addendum (PAF	Form SOP)	
784	Appraisal Contingency Addendum (PAR Form ACA)		
785	Short Sale Addendum (PAR Form SHS)		
786	H		
787	H		
788 789	(B) Additional Terms:		
790	(b) Multiviidi Terinis.		
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799 800			
	Buyer and Seller acknowledge receipt of a copy of this Agreement at	he time of signing	
		8 8	
	This Agreement may be executed in one or more counterparts, each ogether shall constitute one and the same Agreement of the Parties.	of which shall be deemed to be an o	original and which counterparts
	NOTICE TO PARTIES: WHEN SIGNED, THIS AGREEMENT dvised to consult a Pennsylvania real estate attorney before signing if		Parties to this transaction are
	Leturn of this Agreement, and any addenda and amendments, including arties, constitutes acceptance by the parties.	g return by electronic transmission	on, bearing the signatures of all
808	Buyer has received the Consumer Notice as adopted by	the State Real Estate Commission	at 49 Pa. Code §35.336.
809	Buyer has received a statement of Buyer's estimated c	osing costs before signing this Agre	ement.
810 811	Buyer has received the Deposit Money Notice (for cobefore signing this Agreement.	operative sales when Broker for Se	eller is holding deposit money)
812. 813	Buyer has received the Lead-Based Paint Hazards Direceived the pamphlet Protect Your Family from Lead		
814 B U	BUYER	DATE	
815 B l	BUYER	DATE	
816 B l	BUYER	DATE	
817 S o	eller has received the Consumer Notice as adopted by the State Real	Estate Commission at 40 Pa. Code 8	3 3 3 3 3 3 6
	eller has received a statement of Seller's estimated closing costs before		, 33.330.
819 SI	ELLER	DATE	
820 SI	ELLER	DATE	
821 S F	ELLER	DATE	

SELLER'S PROPERTY DISCLOSURE STATEMENT

This form recommended and approved for, but not restricted to use by, the members of the Pennsylvania Association of Realtors® (PAR).

1 PROPERTY		
² SELLER		

INFORMATION REGARDING THE REAL ESTATE SELLER DISCLOSURE LAW

⁴ The Real Estate Seller Disclosure Law (68 P.S. §7301, et seq.) requires that before an agreement of sale is signed, the seller in a residential ⁵ real estate transfer must disclose all known **material defects** about the property being sold that are not readily observable. A **material defect** ⁶ is a problem with a residential real property or any portion of it that would have a significant adverse impact on the value of the property or ⁷ that involves an unreasonable risk to people on the property. The fact that a structural element, system or subsystem is at or beyond the end ⁸ of its normal useful life is not by itself a material defect.

9 This property disclosure statement ("Statement") includes disclosures beyond the basic requirements of the Law and is designed to assist 10 Seller in complying with disclosure requirements and to assist Buyer in evaluating the property being considered. Sellers who wish to see 11 or use the basic disclosure form can find the form on the website of the Pennsylvania State Real Estate Commission. Neither this Statement 12 nor the basic disclosure form limits Seller's obligation to disclose a material defect.

13 This Statement discloses Seller's knowledge of the condition of the Property as of the date signed by Seller and is not a substitute for any 14 inspections or warranties that Buyer may wish to obtain. This Statement is not a warranty of any kind by Seller or a warranty or rep-15 resentation by any listing real estate broker, any selling real estate broker, or their licensees. Buyer is encouraged to address concerns 16 about the condition of the Property that may not be included in this Statement.

17 The Law provides exceptions (listed below) where a property disclosure statement does not have to be completed. All other sellers 18 are obligated to complete a property disclosure statement, even if they do not occupy or have never occupied the Property.

- 1. Transfers by a fiduciary during the administration of a decedent estate, guardianship, conservatorship or trust.
- 20 2. Transfers as a result of a court order.

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- 3. Transfers to a mortgage lender that results from a buyer's default and subsequent foreclosure sales that result from default.
- 4. Transfers from a co-owner to one or more other co-owners.
- 5. Transfers made to a spouse or direct descendant.
 - 6. Transfers between spouses as a result of divorce, legal separation or property settlement.
- 7. Transfers by a corporation, partnership or other association to its shareholders, partners or other equity owners as part of a plan of liquidation.
 - 8. Transfers of a property to be demolished or converted to non-residential use.
 - 9. Transfers of unimproved real property.
 - 10. Transfers of new construction that has never been occupied and:
 - a. The buyer has received a one-year warranty covering the construction;
 - b. The building has been inspected for compliance with the applicable building code or, if none, a nationally recognized model building code; and
 - c. A certificate of occupancy or a certificate of code compliance has been issued for the dwelling.

34 COMMON LAW DUTY TO DISCLOSE

Although the provisions of the Real Estate Seller Disclosure Law exclude some transfers from the requirement of completing a disclosure statement, the Law does not excuse the seller's common law duty to disclose any known material defect(s) of the Property in order to avoid fraud, misrepresentation or deceit in the transaction. **This duty continues until the date of settlement.**

8	EXECUTOR, ADMINISTRATOR, TRUSTEE SIGNATURE BLOCK			
9	According to the provisions of the Real Estate Seller Disclosure Law, the undersigned executor, administrator or trustee is not required			
0	to fill out a Seller's Property Disclosure Statement. The executor, administrator or trustee, must, however, disclose any known			
1	material defect(s) of the Property.			
2	DATE			

SPD Page 1 of 11



Buver's Initials

44 Check yes, no, unknown (unk) or not applicable (N/A) for each question. Be sure to check N/A when a question does not apply to the Property. Check unknown when the question does apply to the Property but you are not sure of the answer. All questions must be answered. N/A No Unk 461. SELLER'S EXPERTISE (A) Does Seller possess expertise in contracting, engineering, architecture, environmental assessment or 47 other areas related to the construction and conditions of the Property and its improvements? 48 49 (B) Is Seller the landlord for the Property? (C) Is Seller a real estate licensee? 50 Explain any "yes" answers in Section 1: 51 52 **OWNERSHIP/OCCUPANCY** 53 **2**. N/A Unk 54 (A) Occupancy When was the Property most recently occupied? 55 A1 2. By how many people? 56 3. Was Seller the most recent occupant? 57 4. If "no," when did Seller most recently occupy the Property? 58 59 (B) Role of Individual Completing This Disclosure. Is the individual completing this form: 1. The owner 60 61 2. The executor or administrator 3. The trustee 62 4. An individual holding power of attorney 63 (C) When was the Property acquired? 64 (D) List any animals that have lived in the residence(s) or other structures during your ownership: 65 66 **Explain Section 2 (if needed):** 67 68 CONDOMINIUMS/PLANNED COMMUNITIES/HOMEOWNERS ASSOCIATIONS 693. (A) Disclosures for condominiums and cooperatives are limited to Seller's particular unit(s). Disclosures 70 71regarding common areas or facilities are not required by the Real Estate Seller Disclosure Law. Yes No Unk N/A (B) **Type.** Is the Property part of a(n): 72 73 1. Condominium 74 2. Homeowners association or planned community 75 3. Cooperative 4. Other type of association or community 76 (C) If "yes," how much are the fees? \$______, paid (☐Monthly) (☐Quarterly) (☐Yearly)
(D) If "yes," are there any community services or systems that the association or community is responsi-77 78 79 ble for supporting or maintaining? Explain: 80 (E) If "yes," provide the following information: 1. Community Name 81 82 2. Contact 3. Mailing Address E3 83 84 4. Telephone Number 85 (F) How much is the capital contribution/initiation fee(s)? \$ 86 Notice to Buyer: A buyer of a resale unit in a condominium, cooperative, or planned community must receive a copy of the declaration 87 (other than the plats and plans), the by-laws, the rules or regulations, and a certificate of resale issued by the association, condominium, 88 cooperative, or planned community. Buyers may be responsible for capital contributions, initiation fees or similar one-time fees in addition 89 to regular maintenance fees. The buyer will have the option of canceling the agreement with the return of all deposit monies until the cer-⁹⁰ tificate has been provided to the **buyer** and for five days thereafter or until conveyance, whichever occurs first. 914. ROOFS AND ATTIC 92 (A) Installation 1. When was or were the roof or roofs installed? 93 94 2. Do you have documentation (invoice, work order, warranty, etc.)? 95 (B) Repair 1. Was the roof or roofs or any portion of it or them replaced or repaired during your ownership? 96 97 2. If it or they were replaced or repaired, were any existing roofing materials removed? (C) Issues 98 99 1. Has the roof or roofs ever leaked during your ownership? 2. Have there been any other leaks or moisture problems in the attic? 100 3. Are you aware of any past or present problems with the roof(s), attic, gutters, flashing or down-101 spouts? 103 Seller's Initials Date_____ SPD Page 2 of 11 **Buver's Initials** Date

	neck yes, no, unknown (unk) or not applicable (N/A) for each questoperty. Check unknown when the question does apply to the Property l				
106 107	Explain any "yes" answers in Section 4. Include the location and the name of the person or company who did the repairs and the			air or remediati	on efforts,
108 109 5.	BASEMENTS AND CRAWL SPACES				
110	(A) Sump Pump			Yes No	Unk N/A
111	1. Does the Property have a sump pit? If "yes," how many?			A1	H
112	2. Does the Property have a sump pump? If "yes," how many?			A2	 -
113 114	3. If it has a sump pump, has it ever run?4. If it has a sump pump, is the sump pump in working order?			A3 A4	┣═╡╎┣═╡ ╎
115	(B) Water Infiltration			A4	
116 117	Are you aware of any past or present water leakage, accumument or crawl space?	ılation, or dampness v	vithin the base-	в1 🗆 🗆	
118 119	2. Do you know of any repairs or other attempts to control an basement or crawl space?	y water or dampness	problem in the	B2 🔲 🔲	
120	3. Are the downspouts or gutters connected to a public sewer s	ystem?		В3	
121	Explain any "yes" answers in Section 5. Include the location and		n(s) and any rep	air or remediati	on efforts,
122	the name of the person or company who did the repairs and the	date they were done:			
123					
124					
125 6.	TERMITES/WOOD-DESTROYING INSECTS, DRYROT, P	PESTS			** 1 **/*
126	(A) Status	4		Yes No	Unk N/A
127 128	1. Are you aware of past or present dryrot, termites/wood-des Property?		_	A1	
129	2. Are you aware of any damage caused by dryrot, termites/wo	od-destroying insects	or other pests?	A2	
130 131	(B) Treatment1. Is the Property currently under contract by a licensed pest contract by a license pest co	entral company?		B1	
132	2. Are you aware of any termite/pest control reports or treatme			B1 B2	
133	Explain any "yes" answers in Section 6. Include the name of any		rovider, if applic		
134	Zapana any yes answers in section of include the name of any	por vice, er eminione p	o (i uppin		
135					
136 7.	STRUCTURAL ITEMS			Yes No	Unk N/A
137 138	(A) Are you aware of any past or present movement, shifting, deterior foundations or other structural components?	oration, or other proble	ems with walls,	A 🗆 🗆	
139 140	(B) Are you aware of any past or present problems with driveways, we the Property?	valkways, patios or ret	aining walls on	В	
141 142	(C) Are you aware of any past or present water infiltration in the hor roof(s), basement or crawl space(s)?	use or other structures	, other than the	c 🗆 🗆	
143	(D) Stucco and Exterior Synthetic Finishing Systems				
144	1. Is any part of the Property constructed with stucco or an I		nishing System		
145	(EIFS) such as Dryvit or synthetic stucco, synthetic brick or	synthetic stone?		D1	ᆜᆜ
146	2. If "yes," indicate type(s) and location(s)			D2	
147	3. If "yes," provide date(s) installed	'1	4-9	D3	
148	(E) Are you aware of any fire, storm/weather-related, water, hail or		perty?	E	
149	(F) Are you aware of any defects (including stains) in flooring or flo Explain any "yes" answers in Section 7. Include the location and		n(s) and any ron	F	on offorts
150 151	the name of the person or company who did the repairs and the			all of Tellieulati	on enorus,
152	the name of the person of company who did the repairs and the	date the work was di	JIIC.		
153 8.	ADDITIONS/ALTERATIONS			Yes No	Unk N/A
154	(A) Have any additions, structural changes or other alterations (incl	uding remodeling) be	en made to the		
155	Property during your ownership? Itemize and date all additions/			$_{\mathrm{A}}$ \square \mid \square \mid	
156	A 1422		Were permit		
157	Addition, structural change or alteration	Approximate date	obtained?	approvals	
158	(continued on following page)	of work	(Yes/No/Unk/I	NA) (Yes/No/U	∪nk/NA)
159					
160			<u> </u>		
161 Se	ller's Initials Date SPD Page 3	of 11 Buyer's	s Initials	Date	

215 5.	If there is an unused well, is it capped?		D5		
214	If "yes," explain				
	Is there a well that is used for something other than the pri	imary source of drinking			
212 3.	Gallons per minute: , measured on (date)		D3		
	Depth of well		D2		⋒
, ,	Has your well ever run dry?		D1		
209 (D) W	· · · · · · · · · · · · · · · · · · ·		C2		
	If "yes," is the bypass valve working?		C1 C2	┾╣╎┾┥	╎╎┣═╣╎╏
	Does your water source have a bypass valve?		C1		
	pass Valve (for properties with multiple sources of water)		Вб		
205	explain:	5 system in working orde	B6		
	If your drinking water source is not public, is the pumping		er? If "no."		╵╏
	Is the softener, filter or other treatment system leased? From the softener is the softener in the softener in the softener is the softener in		B4	┾┽╎┾┥	╎╎┣═┩╎┣
	If "yes," is there a written agreement? Do you have a softener, filter or other conditioning system	າໃ	B3	┾╣┼╞	╎╎╞═╣╎╏
	Is the water system shared?		B2		╎╎╞╍╣╎┖
199	Test results:				
	When was the water supply last tested?		B1		
97 (B) G					
	If no water service, explain:				
	Other				
	A spring		A6	$H \cap H$	
	A cistern		A5	┾┪┼┾┥	
	A holding tank		A3 A4	┝╣╎┝┥	
	Community water		A2 A3	┾╡╎┝┥	│┤┣═ ┥╏═
	A well on the Property		A1 A2	┾┥╎┾┥	╟┼┢═┩╏═
	ource. Is the source of your drinking water (check all that ap Public	ppry).		Yes No	Unk N
	ER SUPPLY	anly).	Г	Voc N	IImi- N
	nake future changes.				
	ne if the prior addition of impervious or semi-pervious area	as, such as walkways, de	ecks, and swimming p	pools, mig	ht affect y
⁸⁴ vious surf	aces added to the Property. Buyers should contact the loca	al office charged with ov	erseeing the Stormw	ater Mand	agement P
	control and flood reduction. The municipality where the Pro				
	uyer: According to the PA Stormwater Management Act, o	each municipality must	enact a Storm Water	· Manager	nent Plan
	thout a permit or approval.	. Dayers to cover the His	oj work done to til	e i roperi	, by previo
_	emove changes made by the prior owners. Buyers can have t cist. Expanded title insurance policies may be available for		-		
	vnetner tney were obtainea. W nere requirea permits were n emove changes made by the prior owners. Buyers can have t				
	operties. Buyers should check with the municipality to deten whether they were obtained. Where required permits were n				
	tyer: The PA Construction Code Act, 35 P.S. §7210 et seq. (, ,		v	_
	des? If "yes," explain:	/ (() 200 ()	B		1 11:
	re you aware of any private or public architectural review co		ner than zoning		
73	☐ A sheet describing other additions and a			Yes No	Unk N
172					
71					
170				ļ	
169				-	
168		+		-	
				 	
167			/		
66	Addition, structural change or alteration	of work	(Yes/No/Unk/NA)		o/Unk/NA
.03		Approximate date	obtained?	annrova	ls obtained
164 165			Were permits		nspections

		• • • • • • • • • • • • • • • • • • • •	pplicable (N/A) for each question. Be sure on does apply to the Property but you are no		-				
219	(E)	Issues				Yes	No	Unk	N/A
220	(2)		other problems, past or present, relating to	the water supply,					
221		pumping system and related ite		11 37	F		$ \sqcup$		⊔
222		2. Have you ever had a problem v				22	\Box		
223	Exp		ater supply. Include the location and ext	tent of any proble	m(s) and	any r	epair o	r rem	edia-
224			or company who did the repairs and the			٠	•		
225		_			· -				
226 10). SEV	VAGE SYSTEM							
227	(A)	General				Yes	No	Unk	N/A
228		1. Is the Property served by a sew	rage system (public, private or community))?	A	.1			
229		2. If "no," is it due to unavailabili	ty or permit limitations?		Α	.2	\sqcup		
230		3. When was the sewage system i	nstalled (or date of connection, if public)?		A	.3			
231		4. Name of current service provid	er, if any:		A	4			
232	(B)	Type Is your Property served by:							
233		1. Public			E	31			
234		2. Community (non-public)			E	32			
235		3. An individual on-lot sewage di	sposal system		E	3			
236		4. Other, explain:			E	34 🔲	$\perp \Box$		
237	(C)	Individual On-lot Sewage Dispos	al System. (check all that apply):						
238		1. Is your sewage system within 1	00 feet of a well?			C1 🔲			
239		2. Is your sewage system subject	to a ten-acre permit exemption?			22			
240		3. Does your sewage system inclu				3			
241		4. Does your sewage system inclu				34 <u> </u>			
242		5. Does your sewage system inclu				25 🔲			
243		6. Does your sewage system inclu	ide a sandmound?			26			
244		7. Does your sewage system inclu	ide a cesspool?			27			
245		8. Is your sewage system shared?				28			
246		9. Is your sewage system any other	er type? Explain:			29			
247		10. Is your sewage system supported	ed by a backup or alternate system?		C1	.0			
248	(D)	Tanks and Service							
249		1. Are there any metal/steel seption	tanks on the Property?		Б	01			
250		2. Are there any cement/concrete	septic tanks on the Property?		Г)2			
251		3. Are there any fiberglass septic	tanks on the Property?		Г)3			
252		4. Are there any other types of se	ptic tanks on the Property? Explain		Г)4			
253		5. Where are the septic tanks loca	ted?			5			
254		6. When were the tanks last pump	ed and by whom?						
255					Г	6		ш	ш
256	(E)	Abandoned Individual On-lot Se	wage Disposal Systems and Septic						
257		1. Are you aware of any abandon	ed septic systems or cesspools on the Prop	erty?	F	1			
258		2. If "yes," have these systems, ta	nks or cesspools been closed in accordance	e with the municipa	lity's	\perp			
259		ordinance?			F	2	<u> </u>	Ш	ш
260	(F)	Sewage Pumps							
261		1. Are there any sewage pumps lo			I	1	$\perp \Box$		
262		2. If "yes," where are they located	1?		I	72			
263		3. What type(s) of pump(s)?			F	73			
264		4. Are pump(s) in working order?			I	4	\Box	\Box	\Box
265		5. Who is responsible for mainter	ance of sewage pumps?						
266					I	5			
267	(G)	Issues							
268		1. How often is the on-lot sewage				1		\Box	\Box
269		2. When was the on-lot sewage di	sposal system last serviced and by whom?	?					
270					(2		쁘	ᆜ
271			onnected to the septic/sewer system?		(13	$\downarrow \Box$		\Box
272		•	present leaks, backups, or other problems	s relating to the se	wage				
273		system and related items?			G	4			
274 S	eller's	Initials Date	SPD Page 5 of 11	Buyer's Initials			Date_		
			_						

Check yes, no, unknown (unk) or not applicable (N/A) for each question. Be sure to check N/A when a question does not apply to the Property. Check unknown when the question does apply to the Property but you are not sure of the answer. All questions must be answered. Explain any "yes" answers in Section 10. Include the location and extent of any problem(s) and any repair or remediation efforts, the name of the person or company who did the repairs and the date the work was done: 278 1. PLUMBING SYSTEM 280 Unk N/A Yes No (A) **Material(s).** Are the plumbing materials (check all that apply): 281 1. Copper 282 2. Galvanized 283 A2 3. Lead 284 4. PVC 285 A45. Polybutylene pipe (PB) 6. Cross-linked polyethyline (PEX) 287 A6 288 (B) Are you aware of any past or present problems with any of your plumbing fixtures (e.g., including but 289 not limited to: kitchen, laundry, or bathroom fixtures; wet bars; exterior faucets; etc.)? 290 If "yes," explain: 291 292 293 12. DOMESTIC WATER HEATING No Unk N/A (A) **Type(s).** Is your water heating (check all that apply): 294 1. Electric 295 2. Natural gas 296 3. Fuel oil 297 4. Propane If "yes," is the tank owned by Seller? 299 300 If "yes," is the system owned by Seller? 301 6. Geothermal 302 7. Other 303 304 (B) System(s) 1. How many water heaters are there?_____ 305 Tankless Tanks 306 2. When were they installed? 307 B2 3. Is your water heater a summer/winter hook-up (integral system, hot water from the boiler, etc.)? 308 (C) Are you aware of any problems with any water heater or related equipment? 309 310 If "yes," explain: 312 13. HEATING SYSTEM N/A No Unk (A) Fuel Type(s). Is your heating source (check all that apply): 313 1. Electric 314 Natural gas 315 3. Fuel oil 316 A3 4. Propane 317 If "yes," is the tank owned by Seller? 318 5. Geothermal 319 6. Coal 7. Wood 321 8. Solar shingles or panels 322 A8If "yes," is the system owned by Seller? 9. Other: 324 (B) **System Type(s)** (check all that apply): 325 1. Forced hot air 2. Hot water 327 B2 Heat pump 328 4. Electric baseboard 329 5. Steam 6. Radiant flooring 331 Radiant ceiling **Buyer's Initials** 333 Seller's Initials Date SPD Page 6 of 11 Date

Check yes, no, unknown (unk) or not applicable (N/A) for each question. Be sure to check N/A when a question does not apply to the 335 Property. Check unknown when the question does apply to the Property but you are not sure of the answer. All questions must be answered. No Unk N/A 8. Pellet stove(s) How many and location? 337 9. Wood stove(s) 338 How many and location? 10. Coal stove(s) 340 How many and location? 11. Wall-mounted split system(s) 342 How many and location? 343 12. Other: 344 13. If multiple systems, provide locations 345 346 (C) Status 347 1. Are there any areas of the house that are not heated? 348 If "yes," explain: 349 2. How many heating zones are in the Property? C2 3. When was each heating system(s) or zone installed? 351 4. When was the heating system(s) last serviced? 5. Is there an additional and/or backup heating system? If "yes," explain: 353 354 6. Is any part of the heating system subject to a lease, financing or other agreement? 355 If "yes," explain: 356 (D) Fireplaces and Chimneys 357 1. Are there any fireplaces? How many? 358 2. Are all fireplaces working? 359 3. Fireplace types (wood, gas, electric, etc.): D3 360 4. Was the fireplace(s) installed by a professional contractor or manufacturer's representative? 361 5. Are there any chimneys (from a fireplace, water heater or any other heating system)? 362 6. How many chimneys? D6 363 7. When were they last cleaned? 364 8. Are the chimneys working? If "no," explain: 365 (E) Fuel Tanks 366 1. Are you aware of any heating fuel tank(s) on the Property? 367 2. Location(s), including underground tank(s): **E2** 368 3. If you do not own the tank(s), explain: 369 (F) Are you aware of any problems or repairs needed regarding any item in Section 13? If "yes," 370 explain: 4. AIR CONDITIONING SYSTEM 372 (A) **Type(s)**. Is the air conditioning (check all that apply): 373 a. How many air conditioning zones are in the Property? 375 b. When was each system or zone installed? c. When was each system last serviced? 2. Wall units 378 How many and the location? 379 3. Window units 380 How many? 381 4. Wall-mounted split units 382 How many and the location? 383 5. Other 384 6. None 385 (B) Are there any areas of the house that are not air conditioned? 386 If "yes," explain: 387 (C) Are you aware of any problems with any item in Section 14? If "yes," explain: 388 389

SPD Page 7 of 11

Buyer's Initials

Date

390 Seller's Initials

Date_

193 15. ELECTRICAL SYSTEM 194 (A) Type(s)													
									ſ	Yes	No	Unk	N/A
1. Does the electrical system	nave	fuses	?						A 1				1071
2. Does the electrical system 1				eaker	?				A1 A2	H	H	\blacksquare	
3. Is the electrical system sola									A3	Ħ		\blacksquare	
a. If "yes," is it entirely or				r pow	ered?				3a				П
					o a lease, financing or other agreen	nent?	If "ye	es,"	- "				
explain:									3b	ᅟᅵᅵ	ш	ш	╵╙
(B) What is the system amperage?									В				
(C) Are you aware of any knob and	l tube	wirii	ng i	n the	Property?				С				
(D) Are you aware of any problems	s or r	epairs	ne	eded	n the electrical system? If "yes," exp	plain:							
04									D	ш	ш		
05 16. OTHER EQUIPMENT AND A													
(A) THIS SECTION IS INTEN													
					rms of the Agreement of Sale nego								
					se of the Property. THE FACT TH	HAT .	AN I	ΓEM	IS	LIST	ED E	OES	NOT
MEAN IT IS INCLUDED I													
(B) Are you aware of any problems	s or r				o any of the following:				_				
11 Item	Ye	s No	0	N/A	Item	Yes	No	N/A					
12 A/C window units	↓⊑	<u> </u>]		Pool/spa heater			$\downarrow \square$	Ц				
13 Attic fan(s)	Д	Щ⊑]		Range/oven	Щ	Щ	↓⊑	Ц				
14 Awnings	↓	╙┺	4	Щ	Refrigerator(s)	Щ	□	↓ _	Ц				
15 Carbon monoxide detectors	↓ <u>∟</u>	<u> </u>	4	Щ	Satellite dish	Ш	Щ	<u> </u>	Ц				
Ceiling fans	↓ 上	<u> </u>	4	Ш	Security alarm system	Ш	Щ	<u> </u>	Ц				
Deck(s)	┵┢	<u>↓↓ </u>	┵	Щ	Smoke detectors	Щ	Щ	↓<u>Ļ</u>	Ц				
18 Dishwasher	↓	╙┺	4	Ш	Sprinkler automatic timer	Щ	Щ	↓	Ц				
19 Dryer	<u> </u>	<u> </u>	<u> </u>	ш	Stand-alone freezer	Ш	Ш	<u> </u>	Ц				
Electric animal fence	$\perp \Box$	<u> </u>]		Storage shed			$\downarrow \Box$	Ц				
Electric garage door opener	↓	Ш∟	11		Trash compactor	Ш	Ш	↓∟	Ц				
Garage transmitters	↓ ∟	<u> </u>	4	ш	Washer	Ш	Ш	↓ ∟	Ц				
Garbage disposal	<u> </u>	<u> </u>	1	ш	Whirlpool/tub	Ш	Ш	<u> </u>	Ц				
			Ш	ш	Other:	Ш	Ш	<u> </u>	Ц				
In-ground lawn sprinklers	+-				1								
Intercom	┆╘	<u> </u>]	ш	1.	Ш	\sqcup	<u> </u>	Ц				
Intercom Interior fire sprinklers			1		2.			╠	Ц				
Intercom Interior fire sprinklers Keyless entry					2. 3.								
Intercom Interior fire sprinklers Keyless entry Microwave oven					2. 3. 4.								
Intercom Interior fire sprinklers Keyless entry Microwave oven Pool/spa accessories					2. 3. 4. 5.								
Intercom Interior fire sprinklers Keyless entry Microwave oven Pool/spa accessories Pool/spa cover					2. 3. 4.								
Intercom Interior fire sprinklers Keyless entry Microwave oven Pool/spa accessories Pool/spa cover					2. 3. 4. 5.								
Intercom Interior fire sprinklers Keyless entry Microwave oven Pool/spa accessories Pool/spa cover (C) Explain any "yes" answers in	Sec				2. 3. 4. 5.								
Intercom Interior fire sprinklers Keyless entry Microwave oven Pool/spa accessories Pool/spa cover (C) Explain any "yes" answers in	S S	tion 1	6:_		2. 3. 4. 5. 6.					Yes	No	Unk	N/A
Intercom Interior fire sprinklers Keyless entry Keyless entry Microwave oven Pool/spa accessories Pool/spa cover (C) Explain any "yes" answers in An	S see Pro	tion 1	6:_	"yes	2. 3. 4. 5. 6.				A	Yes	No D	Unk	N/A
Intercom Interior fire sprinklers Keyless entry Microwave oven Pool/spa accessories Pool/spa cover (C) Explain any "yes" answers in (A) Is there a swimming pool on the last of the special service of the service of	S see Pro	tion 1	6:_	"yes,	2. 3. 4. 5. 6.				A A1	Yes	No D	Unk	N/A
Intercom Interior fire sprinklers Keyless entry Microwave oven Pool/spa accessories Pool/spa cover (C) Explain any "yes" answers in (A) Is there a swimming pool on the 1. Above-ground or in-ground 2. Saltwater or chlorine?	S see Pro	tion 1	6:_	"yes,	2. 3. 4. 5. 6.				A A1 A2	Yes	No D	Unk	N/A
Intercom Interior fire sprinklers Keyless entry Microwave oven Pool/spa accessories Pool/spa cover (C) Explain any "yes" answers in (A) Is there a swimming pool on the 1. Above-ground or in-ground 2. Saltwater or chlorine? 3. If heated, what is the heat see	S e Pro	tion 1	6:? If		2. 3. 4. 5. 6.					Yes	No D	Unk	N/A
Intercom Interior fire sprinklers Keyless entry Microwave oven Pool/spa accessories Pool/spa cover (C) Explain any "yes" answers in (A) Is there a swimming pool on the 1. Above-ground or in-ground 2. Saltwater or chlorine? 3. If heated, what is the heat seeds 4. Vinyl-lined, fiberglass or ce	S ee Produce ource oncre	tion 1	?? If		2. 3. 4. 5. 6.				A2 A3 A4	Yes	No	Unk	N/A
Intercom Interior fire sprinklers Keyless entry Microwave oven Pool/spa accessories Pool/spa cover (C) Explain any "yes" answers in (A) Is there a swimming pool on the 1. Above-ground or in-ground 2. Saltwater or chlorine? 3. If heated, what is the heat seed as the se	s e Produce oncre	perty	? If ed?	-	2. 3. 4. 5. 6.				A2 A3	Yes	No	Unk	N/A
Intercom Interior fire sprinklers Keyless entry Microwave oven Pool/spa accessories Pool/spa cover (C) Explain any "yes" answers in (A) Is there a swimming pool on the I. Above-ground or in-ground Saltwater or chlorine? In the pool of the system of the	See Produce oncreommidems	pperty	?? If	·swim	2. 3. 4. 5. 6.				A2 A3 A4	Yes	No D	Unk	N/A
Intercom Interior fire sprinklers Keyless entry Microwave oven Pool/spa accessories Pool/spa cover (C) Explain any "yes" answers in (A) Is there a swimming pool on the swimmin	See Produce oncreommidems	pperty	?? If	·swim	2. 3. 4. 5. 6.				A2 A3 A4 A5 A6	Yes	No D	Unk	N/A
Intercom Interior fire sprinklers Keyless entry Microwave oven Pool/spa accessories Pool/spa cover (C) Explain any "yes" answers in (A) Is there a swimming pool on the swimmin	S S S S S S S S S S S S S S S S S S S	e? ite-lin ing powith t with	?? If	·swim	2. 3. 4. 5. 6.				A2 A3 A4 A5	Yes	No	Unk	N/A
Intercom Interior fire sprinklers Keyless entry Microwave oven Pool/spa accessories Pool/spa cover (C) Explain any "yes" answers in (A) Is there a swimming pool on the 1. Above-ground or in-ground 2. Saltwater or chlorine? 3. If heated, what is the heat selection of the swims	See Production of the Proposition of the Propositio	pperty e? tion 1 pperty e? with to with to with the erty?	6:? If	swim of th	2. 3. 4. 5. 6. ining pool? e swimming pool equipment (cover				A2 A3 A4 A5 A6 A7 B	Yes I	No	Unk	N/A
Intercom Interior fire sprinklers Keyless entry Microwave oven Pool/spa accessories Pool/spa cover Interior fire sprinklers Keyless entry Microwave oven Pool/spa accessories Pool/spa cover Interior fire sprinklers Keyless entry Microwave oven Pool/spa accessories Pool/spa cover Interior fire sprinklers Keyless entry Microwave oven Pool/spa accessories Pool/spa cover Interior fire sprinklers Interior sprinklers Interior fire sprinklers Interior sprinklers	se Production ource oncre immigliers	tion 1 erty er with t with erty?	ed? If	swim of the	2. 3. 4. 5. 6. ining pool? e swimming pool equipment (cover thot tub?	, filter	r, lado	der,	A2 A3 A4 A5 A6	Yes	No D	Unk	N/A
Intercom Interior fire sprinklers Keyless entry Microwave oven Pool/spa accessories Pool/spa cover (C) Explain any "yes" answers in (A) Is there a swimming pool on the Saltwater or chlorine? I heated, what is the heat se Vinyl-lined, fiberglass or ce What is the depth of the sw Are you aware of any probe Inghting, pump, etc.)? (B) Is there a spa or hot tub on the Are you aware of any probe	se Production ource oncre immigliers	tion 1 erty er with t with erty?	ed? If	swim of the	2. 3. 4. 5. 6. ining pool? e swimming pool equipment (cover	, filter	r, lado	der,	A2 A3 A4 A5 A6 A7 B	Yes	No D	Unk	N/A
Intercom Interior fire sprinklers Keyless entry Microwave oven Pool/spa accessories Pool/spa cover Interior fire sprinklers Keyless entry Microwave oven Pool/spa accessories Pool/spa cover Interior fire sprinklers Keyless entry Microwave oven Pool/spa accessories Pool/spa cover Interior fire sprinklers Reyless entry Microwave oven Pool/spa accessories Pool/spa cover Interior fire sprinklers	See Production of the Proposition of the Propositio	e? tion 1 eperty e? tte-lin ing po with t with erty? with ts	ed? If	swim of the	2. 3. 4. 5. 6. ining pool? e swimming pool equipment (cover thot tub?	, filter	r, lado	der,	A2 A3 A4 A5 A6 A7 B	Yes	No D	Unk	N/A
Intercom Interior fire sprinklers Keyless entry Microwave oven Pool/spa accessories Pool/spa cover (C) Explain any "yes" answers in (A) Is there a swimming pool on the 1. Above-ground or in-ground 2. Saltwater or chlorine? 3. If heated, what is the heat selection of the swims	See Production of the Proposition of the Propositio	e? tion 1 eperty e? tte-lin ing po with t with erty? with ts	ed? If	swim of the	2. 3. 4. 5. 6. ining pool? e swimming pool equipment (cover thot tub?	, filter	r, lado	der,	A2 A3 A4 A5 A6 A7 B	Yes	No D	Unk	N/A
Intercom Interior fire sprinklers Keyless entry Microwave oven Pool/spa accessories Pool/spa cover (C) Explain any "yes" answers in (A) Is there a swimming pool on the 1. Above-ground or in-ground 2. Saltwater or chlorine? 3. If heated, what is the heat selection of the swims	See Production of the Proposition of the Propositio	e? tion 1 eperty e? tte-lin ing po with t with erty? with ts	ed? If	swim of the	2. 3. 4. 5. 6. ining pool? e swimming pool equipment (cover thot tub?	, filter	r, lado	der,	A2 A3 A4 A5 A6 A7 B	Yes	No D	Unk	N/A

OUNDARIES ated in a wetlands area? t, designated a Special Flood Hazard Area (SFHA)? ce on this Property? cresent drainage or flooding problems affecting the Property? c or flooding mitigation on the Property? c on the Property of any man-made feature that temporarily or perstorm water, including any basin, pond, ditch, drain, swale, culvert, or maintaining or repairing that feature which conveys or manages	A1 A2 A3 A4 A5	Yes			
ated in a wetlands area? t, designated a Special Flood Hazard Area (SFHA)? ce on this Property? cresent drainage or flooding problems affecting the Property? cor flooding mitigation on the Property? con the Property of any man-made feature that temporarily or perstorm water, including any basin, pond, ditch, drain, swale, culvert,	A2 A3 A4 A5 A6	Yes			
ated in a wetlands area? t, designated a Special Flood Hazard Area (SFHA)? ce on this Property? cresent drainage or flooding problems affecting the Property? cor flooding mitigation on the Property? con the Property of any man-made feature that temporarily or perstorm water, including any basin, pond, ditch, drain, swale, culvert,	A2 A3 A4 A5	Yes			
OUNDARIES ated in a wetlands area? t, designated a Special Flood Hazard Area (SFHA)? ce on this Property? bresent drainage or flooding problems affecting the Property? c or flooding mitigation on the Property? c on the Property of any man-made feature that temporarily or per-	A2 A3 A4 A5	Yes			
OUNDARIES ated in a wetlands area? t, designated a Special Flood Hazard Area (SFHA)? ce on this Property? bresent drainage or flooding problems affecting the Property? c or flooding mitigation on the Property? c on the Property of any man-made feature that temporarily or per-	A2 A3 A4	Yes			
OUNDARIES ated in a wetlands area? t, designated a Special Flood Hazard Area (SFHA)? ce on this Property? resent drainage or flooding problems affecting the Property? e or flooding mitigation on the Property?	A2 A3 A4	Yes			
OUNDARIES ated in a wetlands area? t, designated a Special Flood Hazard Area (SFHA)? ce on this Property? bresent drainage or flooding problems affecting the Property?	A2 A3 A4	Yes			
OUNDARIES ated in a wetlands area? t, designated a Special Flood Hazard Area (SFHA)? ce on this Property?	A2 A3	Yes		Ħ	
OUNDARIES ated in a wetlands area? t, designated a Special Flood Hazard Area (SFHA)?	A2	Yes	H	H	
OUNDARIES ated in a wetlands area?		Yes	\blacksquare		
OUNDARIES	A1	Yes		$\boldsymbol{\vdash}$	
	 Г	Yes			
			No	Unk	N/A
n 19:					
and the state of t	, 0	y		,	
ere. Buyer is also advised to investigate the terms of any existing led					
a title examination of unlimited years and searching the official re					
to an agreement of sale, Buyer can investigate the status of these ri	ghts b	y, am	ong c	ther n	neans
s farming rights, hunting rights, quarrying rights) Explain:	C5	Ш	Ш		
	C4	┧	Н		
	СЗ	\sqcup	Ш		
	C2	Щ	щ		
	C1	Щ	Ц.		
	L	Yes	No	Unk	N/A
e and/or lease of any of the following property rights (by you or a	_				
·					
the Act operate in the vicinity of the Property.					
v be subject to nuisance suits or ordinances. Buyers are encourage	ed to i	nvesti	igate ⁻	vheth	er anj
enacted the Right to Farm Act (3 P.S. § 951-957) in an effort to l					
	B4	Ш	Ш	Ш	
v - 3 P.S. §901, et seq. (Development Rights)	B3	┢╣	H	₩	
941, et seq.	B2	┢╣	H	H	
essment Act - 72 P.S.§5490.1, et seq. (Clean and Green Program)	B1_	┢╣	H	H	
	D1		110		11///
preferentially assessed for tax purposes, or subject to limited devel-	Г	Yes	No	Unk	N/A
velopment Rights					
formation on mine subsidence insurance are available through Dance Fund, (800) 922-1678 or ra-epmsi@pa.gov.	eparti	nent	OI EN	v II OIII	псша
be subject to mine subsidence damage. Maps of the counties and n	∟ nines ·	whor	o mina	suhe	idenc
r r r r r r r r r-	A5	\sqcup	Ш		
past or proposed mining, strip-mining, or any other excavations on	Γ				
ice of sewage sludge being spread on an adjacent property?	A4				
company or me	A3	ш	Ш		
dge (other than commercially available fertilizer products) being		\neg			
curred on or affect the Property?	A2	ш	Ш		
settling, earth movement, upheaval, subsidence, sinkholes or earth	Γ				
pansive soil on the Property?	A1				
		Yes	No	Unk	N/A
		-			
person or company who did the repairs and the date the work	was d	one:			
on 18. Include the location and extent of any problem(s) and a	ny re	pair,	repla	ceme	nt or
ith the windows or skylights?	В				
en replaced during your ownership of the Property?	A				
	L	Yes	No	Unk	N/A
en de se appriy de dire i repersy end yeur dire necessite er dire direction	-		10000		
	on does apply to the Property but you are not sure of the answer. All	on does apply to the Property but you are not sure of the answer. All questi	on does apply to the Property but you are not sure of the answer. All questions n	on does apply to the Property but you are not sure of the answer. All questions must be Yes No	

			ble (N/A) for each question			-					
	· •	-	es apply to the Property but A). Include dates, the loc								
512		management features:	1). Include dutes, the loc			5 4114 1					
513 514	(B) Boundaries						7	Zes	No	Unk	N/A
515			undary line disputes, or ea				B1				
516			hout crossing any other pr	operty) by o	r from a public r	oad?	B2				
517		perty be accessed from a					ВЗ	┛┼	Ш	Щ	
518	•	_	f way, easement or mainte	_			3a	▄┤┼	H	₩	╎╞╡
519	•	_	ement or maintenance agree			aimta	3b	┵┼	щ	щ	
520 521	nance agree		mon areas (driveways, brid	iges, docks,	wans, etc.) or m	allite-	B4	$\Box \bot$			
522			ements running across the	n for utility	services and othe	er reasoi		many	y cas	es, the	e ease
523	ments do not res	strict the ordinary use of	the property, and Seller m	ay not be re	adily aware of th	ет. Виз	vers n	nay w	vish t	o dete	ermin
524			ns by examining the proper			of Title	or se	archi	ng th	e reco	ords ii
525		0	he county before entering i	nto an agre	ement of sale.						
526 527	Explain any "yes" a	nnswers in Section 20(B);								
-	HAZARDOUS SU	JBSTANCES AND EN	NVIRONMENTAL ISS	JES							_
529		oor Air Quality (other t					7	es	No	Unk	N/A
530	•	•	fungi, or indoor air quality		•		A1	-	Щ		
531	_		g, have you taken any effo	rts to contro	l or remediate me	old or					
532		bstances in the Property's	! cted differently, or not at a	ll by mold.	contamination I	fmold c	A2 L	ninat	ion o	r inda	oor ai
533 534			aged to engage the service								
535			Environmental Protection .								
536		ton, D.C. 20013-7133, 1		<i>G</i> ,				, 2		- , .	
	(B) Radon						7	/es	No	Unk	N/A
538		re of any tests for radon g	as that have been performe	d in any bui	dings on the Prop	erty?	B1				
539	2. If "yes," pro	vide test date and results					B2				
540		are of any radon removal	system on the Property?				В3		Ш		
	(C) Lead Paint		1 . 1 . 0 . 10	5 0							
542			struction began, before 19								
543 544	•		ad-based paint on the Prop nt or lead-based paint haza			iorm.	C1	7	П		
545			rds regarding lead-based pa			rds on	C1		므		
546	the Property	* 1	as regarding read oused pr	init of four	завеа рани надаг	as on	C2	-	ш		
547	(D) Tanks										
548	* *	are of any existing underg	ground tanks?				D1				
549			anks that have been remov				D2	┚┞			
550		• 1	ty been used for waste or	efuse dispo	sal or storage?		E	\Box		Д	
551	If "yes," location	n:						_		ш	$\perp \perp \perp$
	(F) Other	6	11	l D	(-4						
553 554	•	•	hazardous substances on to proper polychlorinated bipheny		(structure or soil	1)	F1				
554 555			us substances or environm		ns that may affe	ct the	F1	_			
556	Property?	ire of any other nazardot	as substances of environm	ciitai concei	ns that may are	or the	F2	$\Box \bot$			
557		e you received written no	otice regarding such conce	rns?			F3	T)			П
558			perty for any other hazar		nces or environn	nental		$\exists \top$	$\overline{}$		
559	concerns?						F4		<u> </u>		
		answers in Section 21. I	Include test results and t	ne location	of the hazardou	ıs subst	ance	(s) or	env	ironn	nenta
	issue(s):	IC									
	MISCELLANEOU						Г	/es	No	Unk	N/A
563 564	(A) Deeds, Restrict		trictive covenants that app	ly to the Pro	nerty?		A1	7			11/74
565		-	vation restriction or ordin	•		nation	Δ1		H		
566	•	rith the Property?			510 510 61 6101 51		A2		Ш		
	ler's Initials	Date	SPD Page 10 of		Buyer's Initials				ate		

		s, no, unknown (unk) or not applicable (N/A) for each question. Be sure to check N/A whe Check unknown when the question does apply to the Property but you are not sure of the answer						
				П	Yes	No	Unk	N/A
70 71	3.	Are you aware of any reason, including a defect in title or contractual obligation such as an or or right of first refusal, that would prevent you from giving a warranty deed or conveying title the Property?	o the				CHA	1071
72 73 (]	D) Ei	rroperty?		A3				
74	/	Are you aware of any public improvement, condominium or homeowner association assessn	nents	ŀ				
75	1.	against the Property that remain unpaid or of any violations of zoning, housing, building, safe						
76		fire ordinances or other use restriction ordinances that remain uncorrected?	-	B1	ш	╵╙		
77	2	Are you aware of any mortgages, judgments, encumbrances, liens, overdue payments on a sup		D1		_		
78	۷.	obligation, or other debts against this Property or Seller that cannot be satisfied by the procee						
79		this sale?	us 01	B2	ш			
80	3	Are you aware of any insurance claims filed relating to the Property during your ownership?		B3	П	П		
	C) Le			Б	_			
82	-	Are you aware of any violations of federal, state, or local laws or regulations relating to this I	Prop-	ı	_			
83		erty?	-	C1		$ \sqcup $		
84	2.	Are you aware of any existing or threatened legal action affecting the Property?		C2	П			
		ditional Material Defects						
86		Are you aware of any material defects to the Property, dwelling, or fixtures which are not	dis-	ı	$\overline{}$			
87		closed elsewhere on this form?		D1	ш	ΙШ		
88		Note to Buyer: A material defect is a problem with a residential real property or any portion	of it the	at v	vould	have	a sign	ifican
89		adverse impact on the value of the property or that involves an unreasonable risk to people						
90		structural element, system or subsystem is at or beyond the end of the normal useful life of su						
91		subsystem is not by itself a material defect.					,,	
92	2.	After completing this form, if Seller becomes aware of additional information about to	the Pro	pei	ty, i	ncludi	ing th	rough
93		inspection reports from a buyer, the Seller must update the Seller's Property Disclosi						
)4		inspection report(s). These inspection reports are for informational purposes only.						
5 E	xplai	n any "yes" answers in Section 22:						
6	•							
\overline{A} 23. \overline{A}	TTA	CHMENTS						
8 (4	A) Th	e following are part of this Disclosure if checked:						
99		Seller's Property Disclosure Statement Addendum (PAR Form SDA)						
00								
1								
2								
04 of Se 05 erty : 06 TIO	ller's and to N CO	signed Seller represents that the information set forth in this disclosure statement is acc knowledge. Seller hereby authorizes the Listing Broker to provide this information to provide the conservation of the real estate licensees. SELLER ALONE IS RESPONSIBLE FOR THE ACCUINTAINED IN THIS STATEMENT. If any information supplied on this form becomes form, Seller shall notify Buyer in writing.	rospect RACY	ive OF	buye TH	ers of E INI	the pi	op- 1A-
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09 SEL 09 SEL			ATE					
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3 SEL			ATE	_				
~ GEL	LEK		AIL					
4		RECEIPT AND ACKNOWLEDGEMENT BY BUYER						
- 1	e und	ersigned Buyer acknowledges receipt of this Statement. Buyer acknowledges that this St	tatemer	ıt ic	not	a war	ranty	and
		ess stated otherwise in the sales contract, Buyer is purchasing this property in its prese						
		ity to satisfy himself or herself as to the condition of the property. Buyer may request the						
		expense and by qualified professionals, to determine the condition of the structure or its				50 III	pecie	49 411
9 BU	YER		ATE					
20 BU	YER	D	ATE -					
21 BU	YER	<u> </u>	ATE =					