BUYER FAQ & DISCLOSURE SUMMARY

4 Ada St, Apt 3

Roslindale, MA 02131 · 207 Cummins Highway Condo Trust

2 bd · 1.5 ba · Approx. 1,360 sq.ft. · 4-unit association · 2 deeded parking spaces · Skylights · exposed brick & beams

> **Note to buyers:** This document is a summary of disclosures provided by the sellers of this unit. It is intended as a resource, not a substitute for reviewing the full condominium documents, including the Master Deed, Declaration of Trust, budget, and meeting minutes. All information is sourced from the owner; buyers must complete their own due diligence.



01 HOA & Management

Q What is the association, and how many units are there?

The **207 Cummins Highway Condo Trust**. **Four units** in total, **three of them owner-occupied**. The HOA is self-managed.

Q What is the monthly HOA fee and what does it cover?

$350 per month. Covers master insurance, water and sewer, common electric, exterior and common-area maintenance, parking, landscaping, and snow removal.

Electricity, natural gas, and internet within the unit are billed separately to the owner.

Q What does the association hold in reserve?

Approximately **$2,130** at present. $7000 typically

Q Is there a special assessment in place?

> ✓ **No outstanding balance for Apt 3.**
> A special assessment was approved to repair the front step and railing and to patch the foundation, quoted at $6,700. Work began and finished the week of October 5, 2026. The current owners have paid their full share. Any buyer of this unit assumes zero financial liability associated with this assessment.

The association chose to fund this work by special assessment rather than draw down its reserves.

Q Is any further work being discussed as a future assessment?

- A pressure-reducing valve on the condominium water supply line. Two professionals have been consulted: one quoted roughly $1,050 or less, the other advised the work is not necessary. Waiting on a third opinion. No final quote and no association vote to date.
- Repair of the porch designated for the first-floor unit's exclusive use.
- Landscaping work planned for the spring.

Q What has the association completed during the sellers' ownership?

- Roof moss removal
- Oak tree trimming
- Gutter downspout repair
- Re-bolting of an I-bolt to the house
- Replacement of the motion lights
- Building-wide pest control

02 Parking & Storage

Q Does the unit include parking? **Yes — two deeded spaces** in a fenced, fully paved, plowed lot. The two spaces are spread across the lot rather than arranged in tandem.

Q What about guest and street parking? The lot fits a few additional cars beyond the deeded spaces, and the sellers report never having trouble accommodating guests temporarily. On-street parking is easy per the seller.

Q Is there private storage outside the unit? Yes. A small lockable room in the basement, plus a separate delineated area for additional items.



03 Common Areas & Grounds

Q **What common outdoor space does the building have?** A patio shared by the association, mature trees, and tall fencing that keeps the space private. Solar lights run along the fence perimeter, with string lights over the patio and motion lights on the building.

Q **Is any common area reserved for the exclusive use of one unit?** One porch is designated for the exclusive use of the first-floor unit. No other areas are reserved, per the seller.

Q **How are landscaping and snow removal handled?** Landscapers come monthly under contract with the association, which also plans to build out the garden in the spring. Snow removal is covered by the HOA fee; the parking lot and steps are shoveled, and the public sidewalk along Cummins.

Q **Who owns the fence?** The association. It was built in **2020**.

04 Rules & Restrictions

Q **Can the unit be rented out?** Yes. There are no restrictions on renting, per the seller.

Q **Are pets allowed?** Yes, per the seller.

Q **Is smoking restricted?** No. There is no prohibition on smoking, per the seller.

Q **Are there rules on signage, decorations, or anything else?** None, per the seller, beyond what appears in the Master Deed and Declaration of Trust.

Buyers should read the Master Deed and Declaration of Trust directly; they govern regardless of practice.

05 Building Envelope & Systems

Q **What is the siding?** Wood shingle, in okay condition, per the seller.

Q **What about the windows and skylights?** Simonton windows throughout, modern and all operating well. The skylights are in good shape and well sealed, per the seller.

Q **Is the unit insulated?** The seller reports the home is fully insulated. The insulation type is unknown to the seller. Buyers should confirm during the inspection period.

Q **What is the heating system?** Single-zone hydro-air heat. A natural gas boiler in the basement (installed 2004) heats water that circulates to a coil in the air handler, and the blower sends warm air through the same ducts and vents as the central A/C.

Q **What is the cooling system?** Single-zone **central air**. Serviced in 2024, cleaned in 2025, filter replaced in 2026, and functioning well, per the seller. Installed in 2004.

Q What is the condition of the roof? Asphalt and fiberglass shingle, installed in **2011**. The association had moss removed from the roof in the weeks before listing.



Q What is the water heater?

✓ **Water heater replaced in 2025.**

Natural gas, direct vent, on-demand. It was installed in 2025 after the previous water heater failed. See Section 07 for the seller's disclosure of the related basement water event.

Q What is the electrical service? 100 amp, confirmed by the seller. The panel is in the unit's storage closet.

Q Is there a fireplace? No.

Q What are the interior finishes? White oak floors run through the living space and bedrooms. The kitchen has granite counters and a breakfast bar that seats four. Ceilings reach 11 feet at the peak, with skylights and exposed brick and beams in the living space. The bathroom includes a soaking tub with jets and built-in storage.

The patterned wall covering is contact paper rather than wallpaper, and can be removed without refinishing the wall beneath.

06 Utilities & Appliances

Q **What utilities does the owner pay directly?** Electricity through Eversource, averaging **approx. $204/month**. Natural gas through National Grid, averaging **approx. $30/month**. Internet through Verizon; the unit was served by Xfinity before the sellers' ownership. No oil. Water, sewer, and common electric are covered by the HOA fee.

Q **Is there a smart thermostat or security system?** A Google Nest smart thermostat is installed and conveys with the home. There is no home security system.

Q **What service contracts are in place?** Landscaping, snow removal, and gutter cleaning are contracted through the association.

Q **Which appliances convey with the sale?** Stove/range, refrigerator, washer, dryer, and dishwasher.

GE range (2023), LG refrigerator (2023), GE dishwasher (2025).

Q **Are any fixtures being removed?**

- Chandeliers in the bedrooms
- Chandelier above the desk in the living room
- Bedside lamp fixtures

Everything else conveys. The sellers would also consider leaving the bookcase, the storage unit above the bathtub, and the kitchen island/table — negotiable with the sale.

07 Seller Disclosures

Q **Are there recording devices on the premises?** Yes — voice-assistant devices with active microphones. The sellers have agreed to unplug them for all showings and open houses.

Massachusetts restricts the recording of conversations without the consent of all parties. Buyers and agents should assume devices are live outside of scheduled showings.

Q **Is there any history of water in the unit or basement?** Barely.

> **! One past water event disclosed by the seller.**
> The unit's water heater failed in the basement in 2025 and put water on the basement floor. The sellers dried the area themselves using a wet vacuum and fans. No professional remediation was performed and no invoice or inspection report exists. The water heater was replaced the same year. Per the seller, there are no active water incursions.

Q **Is there any active knob-and-tube wiring?** Unknown to the seller. Buyers should confirm during the inspection period.

Q **Are there open permits, hazardous materials, or easements?** No open permits, per the seller. No hazardous materials known to the seller. No easements recorded on the deed and no shared-use or access agreements with abutters that the seller is aware of.

Q **What updates have the sellers completed?**

- Range — GE, 2023

- Refrigerator — LG, 2023
- Dishwasher — GE, 2025
- Water heater — on-demand natural gas, 2025
- Toilet hardware and kitchen sink hardware replaced
- AC filter replaced, 2026

Q What would the sellers update if they were staying? No items were identified by the sellers.

Q Is anything in the unit or on the grounds in need of repair? Nothing, per the seller,

08 Seller's Words

Q What is the neighborhood like? Highly walkable to Roslindale Village, which the sellers note is almost entirely small businesses — coffee, wine, and ice cream are all a short walk. The Arnold Arboretum is an easy walk. The commuter rail is within walking distance, and Forest Hills is a quick drive. Hub Station and the park host community events, free dance lessons, and brewery pop-ups. The sellers describe neighbors who care about the property.

Q What are the sellers' go-to spots?

- Shanti — Indian takeout
- Russ & Mimi's — coffee and pastries
- Midnight Morning — patio dining and wine, and a daytime spot to work from

Q Any hidden gems? The **Roslindale Farmers Market** — live music in the park, a long list of vendors, and good food, all within walking distance. The sellers also point to the Arnold Arboretum entrance on the far side of the commuter rail tracks: harder to find, and worth it.

Q What do the sellers love about this home?

> "It gets incredible morning light — the skylights all face sunrise, so in the mornings you get a beautiful golden glow in the living room. The exposed brick and beams look really nice in all light and will absolutely impress your friends. It's very private; you rarely hear neighbors. There's an incredible bathroom for an apartment of this size — we love the soaking tub with jets and the built-ins. As big cooks and bartenders, we replaced the appliances, and we love hosting in the space, with the counter and the open space to the living room."

Q Why are you moving? We no longer work in the city and are fully remote, and fell in love with a property outside of Boston with as much character as this one.

Q What is the sellers' preferred closing timeline? We are happy to close within 4-5 weeks.

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