

**SELLER'S PROPERTY DISCLOSURE STATEMENT**

**SPD**

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

**PROPERTY** 2710 River Road, Solebury PA 18938, Solebury, Pennsylvania 18938

**SELLER** Jeffrey Kamal Elisa Kamal

**INFORMATION REGARDING THE REAL ESTATE SELLER DISCLOSURE LAW**

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 real estate transfer must disclose all known **material defects** about the property being sold that are not readily observable. A **material defect** 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 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 of its normal useful life is not by itself a material defect.

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

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 inspections or warranties** that Buyer may wish to obtain. **This Statement is not a warranty of any kind by Seller or a warranty or representation by any listing real estate broker, any selling real estate broker, or their licensees.** Buyer is encouraged to address concerns about the condition of the Property that may not be included in this Statement.

**The Law provides exceptions (listed below) where a property disclosure statement does not have to be completed. All other sellers 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.
2. Transfers as a result of a court order.
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 when:
  - 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.

**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.**

**EXECUTOR, ADMINISTRATOR, TRUSTEE SIGNATURE BLOCK**

According to the provisions of the Real Estate Seller Disclosure Law, the undersigned executor, administrator or trustee is not required to fill out a Seller's Property Disclosure Statement. **The executor, administrator or trustee, must, however, disclose any known material defect(s) of the property.**

DATE \_\_\_\_\_

Seller's Initials JK, EK Date 2026-03-05 SPD Page 1 of 13

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.

**1. SELLER'S EXPERTISE**

- (A) Does Seller possess expertise in contracting, engineering, architecture, environmental assessment or other areas related to the construction and conditions of the Property and its improvements?
- (B) Is Seller the landlord for the Property?
- (C) Is Seller a real estate licensee?

Explain any "yes" answers in Section 1:

	Yes	No	Unk	N/A
A		✓		
B		✓		
C		✓		

**2. OWNERSHIP/OCCUPANCY**

**(A). Occupancy**

- 1. When was the property most recently occupied? **Currently**
- 2. By how many people? **2**
- 3. Was the seller the most recent occupant?
- 4. If "no", when did the Seller most recently occupy the property?

**(B) Role of Individual Completing This Disclosure:** Is the individual completing this form:

- 1. The owner
- 2. The executor or administrator
- 3. The trustee
- 4. An individual holding power of attorney

**(C) When was the Property acquired? 07-29-2015**

**(D) List any animals that have lived in the residence(s) or other structures during your ownership: Two dogs, each less than 15 pounds**

Explain Section 2 (if needed):

	Yes	No	Unk	N/A
A1				
A2				
A3	✓			
A4				
B1	✓			
B2		✓		
B3		✓		
B4		✓		
C				

**3. CONDOMINIUMS/PLANNED COMMUNITIES/OTHER HOMEOWNERS ASSOCIATIONS**

**(A) Disclosures for condominiums and cooperatives are limited to Seller's particular unit(s). Disclosures regarding common areas or facilities are not required by the Real Estate Seller Disclosure Law.**

**(B) Type.** Is the Property part of a(n):

- 1. Condominium
- 2. Homeowners association or planned community
- 3. Cooperative
- 4. Other type of associate or community

**(C) If "yes", how much are the fees? \$N/A, paid ( ) Monthly ( ) Quarterly ( ) Yearly**

**(D) If "yes", are there any community services or systems that the associate or community is responsible for supporting or maintaining? Explain: N/A**

**(E) If "yes", provide the following information:**

- 1. Community Name **N/A**
- 2. Contact **N/A**
- 3. Mailing Address **N/A**
- 4. Telephone Number **N/A**

**(F) How much is the capital contribution/initiation fee(s)? \$**

**Notice to buyer:** A buyer of a resale unit in a condominium, cooperative, or planned community must receive a copy of the declaration (other than the plats and plans), the by-laws, the rules or regulations, and a certificate of resale issued by the association, condominium, cooperative, or planned community. Buyers may be responsible for capital contributions, initiation fees or similar one-time fees in addition to regular maintenance fees. The buyer will have the option of canceling the agreement with the return of all deposit monies until the certificate has been provided to the buyer and for five days thereafter or until conveyance, whichever occurs first.

	Yes	No	Unk	N/A
B1		✓		
B2		✓		
B3		✓		
B4		✓		
C				✓
D				✓
E1				✓
E2				✓
E3				✓
E4				✓
F				

**4. ROOFS AND ATTIC**

**(A) Installation**

- 1. When was or were the roof or roofs installed? **2019**
- 2. Do you have documentation (invoice, work order, warranty, etc.)?

**(B) Repair**

- 1. Was the roof or roofs or any portion of it or them replaced or repaired during your ownership?
- 2. If it or they were replaced or repaired, where any existing roofing materials removed?

**(C) Issues**

- 1. Has the roof or roofs ever leaked during your ownership?
- 2. Have there been any other leaks or moisture problems in the attic?

	Yes	No	Unk	N/A
A1				
A2	✓			
B1		✓		
B2		✓		
C1		✓		
C2				✓

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**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.

3. Are you aware of any past or present problems with the roof(s), attic, gutters, flashing or downspouts?

C3	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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**Explain any "yes" answers in Section 4. 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 they were done:**

**5. BASEMENTS AND CRAWL SPACES**

**(A) Sump Pump**

- Does the Property have a sump pit? If "yes", how many? **N/A**
- Does the Property have a sump pump? If "yes", how many? **N/A**
- If it has a sump pump, has it ever run?
- If it has a sump pump, is the sump pump in working order?

	Yes	No	Unk	N/A
A1	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A2	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A3	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
A4	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
B1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
B2	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
B3	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**(B) Water Infiltration**

- Are you aware of any past or present water leakage, accumulation, or dampness within the basement or crawl space?
- Do you know of any repairs or other attempts to control any water or dampness problem in the basement or crawl space?
- Are the downspouts or gutters connected to a public sewer system?

**Explain any "yes" answers in Section 5. 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 they were done:**

**6. TERMITES/WOOD-DESTROYING INSECTS, DRYROT, PESTS**

**(A) Status**

- Are you aware of past or present dryrot, termites/wood-destroying insects or other pests on the Property?
- Are you aware of any damage caused by dryrot, termites/wood-destroying insects or other pests?

	Yes	No	Unk	N/A
A1	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A2	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B1	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B2	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**(B) Treatment**

- Is the Property currently under contract by a licensed pest control company?
- Are you aware of any termite/pest control reports or treatments for the Property?

**Explain any "yes" answers in Section 6. Include the name of any service/treatment provider, if applicable:**

**7. STRUCTURAL ITEMS**

- Are you aware of any past or present movement, shifting, deterioration, or other problems with walls, foundations or other structural components?
- Are you aware of any past or present problems with driveways, walkways, patios or retaining walls on the Property?
- Are you aware of any past or present water infiltration in the house or other structures, other than the roof(s), basement or crawl space(s)?
- Stucco and Exterior Synthetic Finishing Systems**
  - Is any part of the Property constructed with stucco or an Exterior Insulation Finishing System (EIFS) such as Dryvit or synthetic stucco, synthetic brick or synthetic stone?
  - If "yes", indicate type(s) and location(s) **N/A**
  - If "yes", provide date(s) installed **N/A**
- Are you aware of any fire, storm/weather-related, water, hail or ice damage to the Property?
- Are you aware of any defects (including stains) in flooring or floor coverings?

	Yes	No	Unk	N/A
A	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
C	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D1	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D2	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D3	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
E	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
F	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Explain any "yes" answers in Section 7. 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 they were done:**

**8. ADDITIONS/ALTERATIONS**

- Have any additions, structural changes, or other alterations (including remodeling) been made to the Property during your ownership? Itemize and date all additions/alterations below.

	Yes	No	Unk	N/A
A	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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**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.

Addition, structural change or alteration	Approximate date of work	Were permits obtained? (Yes/No/Unk/Na)	Final inspections/ approvals obtained? (Yes/No/Unk/NA)

A sheet describing other additions and alterations is attached.

(B) Are you aware of any private or public architectural review control of the Property other than zoning codes? If “yes”, explain: **N/A**

Yes	No	Unk	N/A
	✓		

**Note to Buyer:** The PA Construction Code Act, 35 P.S. §7210 et seq. (effective 2004), and local codes establish standards for building and altering properties. Buyers should check with the municipality to determine if permits and/or approvals were necessary for disclosed work and if so, whether they were obtained. Where required permits were not obtained, the municipality might require the current owner to upgrade or remove changes made by the prior owners. Buyers can have the Property inspected by an expert in codes compliance to determine if issues exist. Expanded title insurance policies may be available for Buyers to cover the risk of work done to the Property by previous owners without a permit or approval.

**Note to Buyer:** According to the PA Stormwater Management Act, each municipality must enact a Storm Water Management Plan for drainage control and flood reduction. The municipality where the Property is located may impose restrictions on impervious or semi-pervious surfaces added to the Property. Buyers should contact the local office charged with overseeing the Stormwater Management Plan to determine if the prior addition of impervious or semi-pervious areas, such as walkways, decks, and swimming pools, might affect your ability to make future changes.

**9. WATER SUPPLY**

(A) **Source.** Is the source of your drinking water (check all that apply):

1. Public
2. A well on the Property
3. Community water
4. A holding tank
5. A cistern
6. A spring
7. Other **N/A**
8. If no water service, explain:

	Yes	No	Unk	N/A
A1		✓		
A2	✓			
A3		✓		
A4		✓		
A5		✓		
A6		✓		
A7		✓		
A8				
B1				
B2		✓		
B3				✓
B4	✓			
B5		✓		
B6	✓			
C1		✓		
C2				✓
D1		✓		

(B) **General**

1. When was the water supply last tested? **At closing in 2019**  
Test results: **Solebury Township has rigorous standards, results are available**
2. Is the water system shared?
3. If “yes”, is there a written agreement?
4. **Do you have a softener, filter or other conditioning system?**
5. **Is the softener, filter or other treatment system leased? From whom? N/A**
6. **If your drinking water source is not public, is the pumping system in working order? If “no”, explain: N/A**

(C) **Bypass Valve** (for properties with multiple sources of water)

1. Does your water source have a bypass valve?
2. If “yes”, is the bypass valve working?

(D) **Well**

1. Has your well ever run dry?

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2. Depth of well: **Incredibly deep due to being closed to river bank**
3. Gallons per minute: **N/A**, measure on (date) **N/A**
4. Is there a well that is used for something other than the primary source of drinking water?  
If "yes", explain **N/A**
5. If there is an unused well, is it capped?

D2				
D3			✓	
D4		✓		
D5				✓

**(E) Issues**

1. Are you aware of any leaks or other problems, past or present, relating to the water supply, pumping system and related items?
2. Have you ever had a problem with your water supply?

	Yes	No	Unk	N/A
E1		✓		
E2		✓		

**Explain any problem(s) with your water supply. 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 they were done:**

**10. SEWAGE SYSTEM**

**(A) General**

1. Is the Property served by a sewage system (public, private or community)?
2. If "no", is it due to unavailability or permit limitations?
3. When was the sewage system installed (or date of connection, if public)? **N/A**
4. Name of current service provider, if any: **N/A**

	Yes	No	Unk	N/A
A1	✓			
A2				
A3			✓	
A4				

**(B) Type** Is your Property served by:

1. Public
2. Community (non-public)
3. An individual on-lot sewage disposal system
4. Other, explain: **N/A**

B1		✓		
B2		✓		
B3	✓			
B4		✓		

**(C) Individual On-lot Sewage Disposal System.** (check all that apply):

1. Is your sewage system within 100 feet of a well?
2. Is your sewage system subject to a ten-acre permit exemption?
3. Does your sewage system include a holding tank?
4. Does your sewage system include a septic tank?
5. Does your sewage system include a drainfield?
6. Does your sewage system include a sandmound?
7. Does your sewage system include a cesspool?
8. Is your sewage system shared?
9. Is your sewage system any other type? Explain: **N/A**
10. Is sewage system supported by a backup or alternate system?

C1		✓		
C2		✓		
C3			✓	
C4	✓			
C5	✓			
C6		✓		
C7		✓		
C8		✓		
C9		✓		
C10		✓		

**(D) Tanks and Service**

1. Are there any metal/stell septic tanks on the Property?
2. Are there any cement/concrete septic tanks on the Property?
3. Are there any fiberglass septic tanks on the Property?
4. Are there any other types of septic tanks on the Property? Explain **N/A**
5. Where are the septic tanks located? **I only know of one septic tank, in the meadow**
6. When were the tanks last pumped and by whom?

D1			✓	
D2			✓	
D3			✓	
D4			✓	
D5				

**(Last Service) 07/07/2025**  
**(By Whom) Stinky's**

**(E) Abandoned Individual On-lot Sewage Disposal Systems and Septic**

1. Are you aware of any abandoned septic systems or cesspools on the Property?
2. If "yes", have these systems, tanks or cesspools been closed in accordance with the municipality's ordinance?

E1		✓		
E2				✓

**(F) Sewage Pumps**

1. Are there any sewage pumps located on the Property?
2. If "yes", where are they located? **N/A**
3. What type(s) of pump(s)? **N/A**

F1			✓	
F2				✓
F3				✓

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**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.

- 4. Are pump(s) in working order?
- 5. Who is responsible for maintenance of sewage pumps? **N/A**

F4				✓
F5				✓
G1			✓	
G2				✓
G3		✓		
G4		✓		

**(G) Issues**

- 1. How often is the on-lot sewage disposal system serviced? **N/A**
- 2. When was the on-lot sewage disposal system last serviced and by whom?  
**N/A**
- 3. Is any waste water piping not connected to the septic/sewer system?
- 4. Are you aware of any past or present leaks, backups, or other problems relating to the sewage system and related items?

**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:**

**(C4) Septic tank is located in the wildflower meadow. Cleanout is located under a section of pavers on the driveway.**

**No work has been needed. We have a local company empty the tank every three years.**

**(C5) In the wildflower meadow.**

**11. PLUMBING SYSTEM**

**(A) Material(s).** Are the plumbing materials (check all that apply):

- 1. Copper
- 2. Galvanized
- 3. Lead
- 4. PVC
- 5. Polybutylene pipe (PB)
- 6. Cross-linked polyethylene (PEX)
- 7. Other

	Yes	No	Unk	N/A
A1	✓			
A2		✓		
A3		✓		
A4	✓			
A5		✓		
A6	✓			
A7			✓	
B		✓		

**(B)** Are you aware of any past or present problems with any of your plumbing fixtures (e.g., including but not limited to: kitchen, laundry, or bathroom fixtures; wet bars; exterior faucets; etc.)?

If "yes", explain:

**N/A**

**12. DOMESTIC WATER HEATING**

**(A) Type(s).** Is your water heating (check all that apply):

- 1. Electric
- 2. Natural gas
- 3. Fuel oil
- 4. Propane
- If "yes", is the tank owned by Seller?
- 5. Solar
- If "yes", is the system owned by Seller?
- 6. Geothermal
- 7. Other **N/A**

	Yes	No	Unk	N/A
A1		✓		
A2	✓			
A3	✓			
A4	✓			
A5		✓		
A6		✓		✓
A7		✓		
B1				
B2				
B3		✓		
C		✓		

**(B) System(s)**

- 1. How many water heaters are there? **1**  
    Tanks **1** Tankless
- 2. When were they installed? **2019**
- 3. Is your water heater a summer/winter hook-up (integral system, hot water from the boiler, etc.)?

**(C)** Are you aware of any problems with any water heater or related equipment?

If "yes", explain:

**N/A**

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**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.

**13. HEATING SYSTEM**

(A) **Fuel Type(s).** Is your heating source (check all that apply):

1. Electric
2. Natural Gas
3. Fuel Oil
4. Propane  
If "yes", is the tank owned by Seller?
5. Geothermal
6. Coal
7. Wood
8. Solar shingles or panels  
If "yes", is the system owned by Seller?
9. Other: \_\_\_\_\_

(B) **System Type(s)** (check all that apply):

1. Forced hot air
2. Hot water
3. Heat pump
4. Electric baseboard
5. Steam
6. Radiant flooring
7. Radiant ceiling
  
8. Pellet stove(s)  
How many and location?
9. Wood stove(s)  
How many and location?
10. Coal stove(s)  
How many and location?
11. Wall-mounted split system(s)  
How many and location?
12. Other: \_\_\_\_\_
13. If multiple systems, provide locations **2 systems, canal side/river side, units on roof**

(C) **Status**

1. Are there any areas of the house that are not heated?  
If "yes", explain: **N/A**
2. How many heating zones are in the Property? **12**
3. When was each heating system(s) or zone installed? **2019**
4. When was the heating system(s) last serviced? **02/15/26**
5. Is there an additional and/or backup heating system? If "yes", explain: **N/A**
6. Is any part of the heating system subject to a lease, financing or other agreement?  
If "yes", explain: **N/A**

(D) **Fireplaces and Chimneys**

1. Are there any fireplaces? How many? **2**
2. Are all fireplaces working?
3. Fireplace types (wood, gas electric, etc.): **Propane**
4. Was the fireplace(s) installed by a professional contractor or manufacturer's representative?
5. Are there any chimneys (from a fireplace, water heater or any other heating system)?
6. How many chimneys? **2**
7. When were they last cleaned?
8. Are the chimneys working? If "no", explain: **N/A**

(E) **Fuel tanks**

	Yes	No	Unk	N/A
A1		✓		
A2	✓			
A3	✓			
A4	✓			
	✓			
A5		✓		
A6		✓		
A7		✓		
A8		✓		
				✓
A9		✓		
B1	✓			
B2	✓			
B3		✓		
B4		✓		
B5		✓		
B6	✓			
B7		✓		
	Yes	No	Unk	N/A
B8		✓		
				✓
B9		✓		
				✓
B10		✓		
				✓
B11		✓		
				✓
B12			✓	
B13				
C1		✓		
C2				
C3				
C4				
C5		✓		
C6		✓		
D1	✓			
D2	✓			
D3				
D4	✓			
D5	✓			
D6				
D7				✓
D8	✓			

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**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.

1. Are you aware of any heating fuel tank(s) on the Property?
2. Location(s), including underground tank(s): **underground 1,000 gallon tank near dog enclosure**
3. If you do not own the tank(s), explain:

(F) **Are you aware of any problems or repairs needed regarding any item in Section 13? If “yes”, explain:**

E1	✓			
E2				
E3				
F	✓			
A1	✓			
1a				
1b				
1c				
A2		✓		
A3		✓		
A4		✓		
A5		✓		
A6		✓		
B		✓		
C		✓		

**14. AIR CONDITIONING SYSTEM**

(A) **Type(s).** Is the air conditioning (check all that apply):

1. Central air
  - a. How many air conditioning zones are in the Property? **3**
  - b. When was each system or zone installed? **2019**
  - c. When was each system last serviced? **08/26/25**
2. Wall units  
How many and the location? **N/A**
3. Window units  
How many and the location? **N/A**
4. Wall-mounted split units  
How many and the location? **N/A**
5. Other
6. None

(B) Are there any areas of the house that are not air conditioned?  
If “yes”, explain:

(C) **Are you aware of any problems with any item in Section 14? If “yes”, explain:**

**15. ELECTRICAL SYSTEM**

(A) **Type(s)**

1. Does the electrical system have fuses?
2. Does the electrical system have circuit breakers?
3. Is the electrical system solar powered?
  - a. If “yes”, is it entirely or partially solar powered? **N/A**
  - b. If “yes”, is any part of the system subject to a lease, financing or other agreement? If “yes”, explain: **N/A**

(B) What is the system amperage? **400**

(C) Are you aware of any knob and tube wiring in the Property?

(D) Are you aware of any problems or repairs needed in the electrical system? If “yes”, explain:  
**N/A**

	Yes	No	Unk	N/A
A1		✓		
A2	✓			
A3		✓		
3a				✓
3b				✓
B				
C		✓		
D		✓		

**16. OTHER EQUIPMENT AND APPLIANCES**

(A) **THIS SECTION IS INTENDED TO IDENTIFY PROBLEMS OR REPAIRS** and must be completed for each item that will, or may, be included with the Property. The terms of the Agreement of Sale negotiated between Buyer and Seller will determine which items, if any, are included in the purchase of the Property. **THE FACT THAT AN ITEM IS LISTED DOES NOT MEAN IT IS INCLUDED IN THE AGREEMENT OF SALE.**

(B) Are you aware of any problems or repairs needed to any of the following:

Item	Yes	No	N/A	Item	Yes	No	N/A
A/C window units			✓	Pool/spa heater		✓	
Attic fan(s)			✓	Range/oven		✓	
Awnings			✓	Refrigerator(s)		✓	
Carbon monoxide detectors		✓		Satellite dish			✓
Ceiling fans			✓	Security alarm system		✓	
Deck(s)		✓		Smoke detectors		✓	
Dishwasher		✓		Sprinkler automatic timer		✓	
Dryer		✓		Stand-alone freezer			✓
Electric animal fence			✓	Storage shed		✓	

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**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.

Electric garage door opener		✓		Trash compactor			✓
Garage transmitters		✓		Washer		✓	
Garbage disposal		✓		Whirlpool/tub		✓	
In-ground lawn sprinklers		✓		Other:			
Intercom			✓	1.			
Interior fire sprinklers			✓	2.			
Keyless entry		✓		3.			
Microwave oven		✓		4.			
Pool/spa accessories		✓		5.			
Pool/spa cover		✓		6.			

(C) Explain any "yes" answers in Section 16:  
N/A

**17. POOLS, SPAS AND HOT TUBS**

- (A) Is there a swimming pool on the Property? If "yes", :
- Above-ground or in-ground? **In-ground**
  - Saltwater or chlorine? **Chlorine**
  - If heated, what is the heat source? **Propane**
  - Vinyl-lined, fiberglass or concrete-lined? **Vinyl**
  - What is the depth of the swimming pool? **I believe it is approximately 12 feet at deep end**
  - Are you aware of any problems with the swimming pool?
  - Are you aware of any problems with any of the swimming pool equipment (cover, filter, ladder, lighting, pump, etc.)?
- (B) Is there a spa or hot tub on the Property?
- Are you aware of any problems with the spa or hot tub?
  - Are you aware of any problems with any of the spa or hot tub equipment (steps, lighting, jets, cover, etc.)?

	Yes	No	Unk	N/A
A	✓			
A1				
A2				
A3				
A4				
A5				
A6		✓		
A7		✓		
B	✓			
B1		✓		
B2		✓		

(C) Explain any problems in Section 17:

**18. WINDOWS**

- (A) Have any windows or skylights been replaced during your ownership of the Property?
- (B) Are you aware of any problems with the windows or skylights?

	Yes	No	Unk	N/A
A		✓		
B		✓		

Explain any "yes" answers in Section 18. Include the location and extent of any problem(s) and any repair, replacement or remediation efforts, the name of the person or company who did the repairs and the date the work was done:

**19. LAND/SOILS**

- (A) **Property**
- Are you aware of any fill or expansive soil on the Property?
  - Are you aware of any sliding, settling, earth movement, upheaval, subsidence, sinkholes, or earth stability problems that have occurred on or affect the Property?
  - Are you aware of any sewage sludge (other than commercially available fertilizer products) being spread on the Property?
  - Have you received written notice of sewage sludge being spread on an adjacent property?
  - Are you aware of any existing, past or proposed mining, strip-mining, or any other excavations on the Property?

	Yes	No	Unk	N/A
A1		✓		
A2		✓		
A3		✓		
A4		✓		
A5		✓		

**Note to Buyer:** The Property may be subject to mine subsidence damage. Maps of the counties and mines where mine subsidence damage may occur and further information on mine subsidence insurance are available through Department of Environmental Protection Mine Subsidence Insurance Fund, (800) 922-1678 or ra-epmsi@pa.gov

(B) **Preferential Assessment and Development Rights**

Is the Property, or a portion of it, preferentially assessed for tax purposes, or subject to limited development rights under the:

- Farmland and Forest Land Assessment Act - 72 P.S. § 5490.1, et seq. (Clean and Green Program)
- Open Space Act - 16 P.S. § 11941, et seq.

	Yes	No	Unk	N/A
B1			✓	
B2			✓	

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**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.

3. Agricultural Area Security Law - 3 P.S. § 901, et seq. (Development Rights)
4. Any other law/program:

B3			✓	
B4		✓		

***Note to Buyer:** Pennsylvania has enacted the Right to Farm Act (3 P.S. § 951-957) in an effort to limit the circumstances under which agricultural operations may be subject to nuisance suits or ordinances. Buyers are encouraged to investigate whether any agricultural operations covered by the Act operate in the vicinity of the Property.*

**(C) Property Rights**

Are you aware of the transfer, sale and/or lease of any of the following property rights (by you or a previous owner of the Property):

1. Timber
2. Coal
3. Oil
4. Natural gas
5. Mineral or other rights (such as farming rights, hunting rights, quarrying rights) Explain:

	Yes	No	Unk	N/A
C1		✓		
C2		✓		
C3		✓		
C4		✓		
C5		✓		

**N/A**

***Note to Buyer:** Before entering into an agreement of sale, Buyer can investigate the status of these rights by, among other means, engaging legal counsel, obtaining a title examination of unlimited years and searching the official records in the county Office of the Recorder of Deeds, and elsewhere. Buyer is also advised to investigate the terms of any existing leases, as Buyer may be subject to terms of those leases.*

**Explain any “yes” answers in Section 19:**

**20. FLOODING, DRAINAGE AND BOUNDARIES**

**(A) Flooding/Drainage**

1. Are you aware of any fill or expansive soil on the Property?
2. Is the Property, or any part of it, designated a Special Flood Hazard Area (SFHA)?
3. Do you maintain flood insurance on this Property?
4. Are you aware of any past or present drainage or flooding problems affecting the Property?
5. Are you aware of any drainage or flooding mitigation on the Property?
6. Are you aware of the presence on the Property of any man-made feature that temporarily or permanently conveys or manages storm water, including any basin, pond, ditch, drain, swale, culvert, pipe or other feature?
7. If “yes”, are you responsible for maintaining or repairing that feature which conveys or manages storm water for the Property?

	Yes	No	Unk	N/A
A 1		✓		
A 2	✓			
A 3	✓			
A 4	✓			
A 5		✓		
A 6	✓			
A 7	✓			

**Explain any “yes” answers in Section 20(A). Include dates, the location and extent of flooding and the condition of any man-made storm water management features:**

**(A2) We are in the AE flood zone with 75.9 feet of elevation. No flooding since we took possession of the property in 2015. House is elevated for this reason. We have flood vents as a precaution on ground floor.**

**(A3) No flooding of any kind**

**(A4) The building that was previously on this property had flooding in basement, we have had no flooding of any kind.**

**(A6) Roof runoff goes underground to location toward canal.**

**(A7) No flooding has ever occurred**

**(B) Boundaries**

1. Are you aware of encroachments, boundary line disputes, or easements affecting the Property?
2. Is the Property accessed directly (without crossing any other property) by or from a public road?
3. Can the Property be accessed from a private road or lane?
  - a. If “yes”, is there a written right of way, easement or maintenance agreement?
  - b. If “yes”, has the right of way, easement or maintenance agreement been recorded?
4. Are you aware of any shared or common areas (driveways, bridges, docks, walls, etc.) or maintenance agreements?

	Yes	No	Unk	N/A
B1	✓			
B2		✓		
B3			✓	
3a				✓
3b				✓
B4		✓		

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**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.

*Note to Buyer: Most properties have easements running across them for utility services and other reasons. In many cases, the easements do not restrict the ordinary use of the property, and Seller may not be readily aware of them. Buyers may wish to determine the existence of easements and restrictions by examining the property and ordering an Abstract of Title or searching the records in the Office of the Recorder of Deeds for the county before entering into an agreement of sale.*

Explain any "yes" answers in Section 20(B):

**(B1) The driveway from the location of the park to our property is provided through an easement. Our neighbors maintain that area including snow removal, we contribute money to remove snow.**

**21. HAZARDOUS SUBSTANCES AND ENVIRONMENTAL ISSUES**

**(A) Mold and Indoor Air Quality (other than radon)**

- Are you aware of any tests for mold, fungi, or indoor air quality in the Property?
- Other than general household cleaning, have you taken any efforts to control or remediate mold or mold-like substances in the Property?

	Yes	No	Unk	N/A
A1		✓		
A2		✓		

*Note to Buyer: Individuals may be affected differently, or not at all, by mold contamination. If mold contamination or indoor air quality is a concern, buyers are encouraged to engage the services of a qualified professional to do testing. Information on this issue is available from the United States Environmental Protection Agency and may be obtained by contacting IAQ INFO, P.O. Box 37133, Washington, D.C. 20013-7133, 1-800-438-4318*

**(B) Radon**

- Are you aware of any tests for radon gas that have been performed in any buildings on the Property?
- If "yes", provide test date and results
- Are you aware of any radon removal system on the Property?

	Yes	No	Unk	N/A
B1	✓			
B2			✓	
B3		✓		

**(C) Lead paint**

If the Property was constructed, or if construction began, before 1978, you must disclose any knowledge of, and records and reports about, lead-based paint on the Property on a separate disclosure form.

- Are you aware of any lead-based paint or lead-based paint hazards on the Property?
- Are you aware of any reports or records regarding lead-based paint or lead-based paint hazards on the Property?

	Yes	No	Unk	N/A
C1		✓		
C2		✓		

**(D) Tanks**

- Are you aware of any existing underground tanks?
- Are you aware of any underground tanks that have been removed or filled?

	Yes	No	Unk	N/A
D1	✓			
D2		✓		

**(E) Dumping.** Has any portion of the Property been used for waste or refuse disposal or storage?

If "yes", location: **N/A**

	Yes	No	Unk	N/A
E			✓	
				✓

**(F) Other**

- Are you aware of any past or present hazardous substances on the Property (structure or soil) such as, but not limited to, asbestos or polychlorinated biphenyls (PCBs)?
- Are you aware of any other hazardous substances or environmental concerns that may affect the Property?
- If "yes", have you received written notice regarding such concerns?
- Are you aware of testing on the Property for any other hazardous substances or environmental concerns?

	Yes	No	Unk	N/A
F1		✓		
F2		✓		
F3				
F4		✓		

Explain any "yes" answers in Section 21: Include test results and the location of the hazardous substance(s) or environmental issue(s):

**(B1) Tested in 2018, no detrimental levels especially since house is elevated in the air.**  
**(D1) Old propane tank underground near stairs that access river. We used this tank to heat the house during construction. My understanding is that we purposely ran the tank dry. It is also my understanding that there were no leaks to this tank, it was just not big enough for the new house's needs.**

**22. MISCELLANEOUS**

**(A) Deeds, Restrictions and Title**

Yes	No	Unk	N/A

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**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.

1. Are there any deed restrictions or restrictive covenants that apply to the Property?
2. Are you aware of any historic preservation restriction or ordinance or archeological designation associated with the Property?
3. Are you aware of any reason, including a defect in title or contractual obligation such as an option or right of first refusal, that would prevent you from giving a warranty deed or conveying title to the Property?

A 1			✓	
A 2		✓		
	Yes	No	Unk	N/A
A 3		✓		

**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.

**(B) Financial**

1. Are you aware of any public improvement, condominium or homeowner association assessments against the Property that remain unpaid or of any violations of zoning, housing, building, safety or fire ordinances or other use restriction ordinances that remain uncorrected?
2. Are you aware of any mortgages, judgments, encumbrances, liens, overdue payments on a support obligation, or other debts against this Property or Seller that cannot be satisfied by the proceeds of this sale?
3. Are you aware of any insurance claims filed relating to the Property during your ownership?

B1	✓		
B2	✓		
B3	✓		
C1	✓		
C2	✓		
D1	✓		

**(C) Legal**

1. Are you aware of any violations of federal, state or local laws or regulations relating to this Property?
2. Are you aware of any existing or threatened legal action affecting the Property?

**(D) Additional Material Defects**

1. Are you aware of any material defects to the Property, dwelling, or fixtures which are not disclosed elsewhere on this form?

*Note to Buyer: A material defect 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 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 of the normal useful life of such a structural element, system or subsystem is not by itself a material defect.*

2. **After completing this form, if Seller becomes aware of additional information about the Property, including through inspection reports from a buyer, the Seller must update the Seller's Property Disclosure Statement and/or attach the inspection report(s).** These inspection reports are for informational purposes only.

**Explain any "yes" answers in Section 22:**

**23. ATTACHMENTS**

**(A) The following are part of this Disclosure if checked:**

- Seller's Property Disclosure Statement Addendum (PAR Form SDA)
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

The undersigned Seller represents that the information set forth in this disclosure statement is accurate and complete to the best of Seller's knowledge. Seller hereby authorizes the Listing Broker to provide this information to prospective buyers of the property and to other real estate licensees. **SELLER ALONE IS RESPONSIBLE FOR THE ACCURACY OF THE INFORMATION CONTAINED IN THIS STATEMENT.** If any information supplied on this form becomes inaccurate following completion of this form, Seller shall notify Buyer in writing.

SELLER	<u>Jeffrey Kamal</u>	DATE	<u>2026-03-05</u>
SELLER	<u>Elisa Kamal</u>	DATE	<u>2026-03-05</u>
SELLER	_____	DATE	_____
SELLER	_____	DATE	_____
SELLER	_____	DATE	_____
SELLER	_____	DATE	_____

**RECEIPT AND ACKNOWLEDGEMENT BY BUYER**

The undersigned Buyer acknowledges receipt of this Statement. Buyer acknowledges that this Statement is not a warranty and that, unless stated otherwise in the sales contract, Buyer is purchasing this property in its present condition. It is Buyer's responsibility to satisfy himself or herself as to the condition of the property. Buyer may request that the property be inspected, at Buyer's expense and by qualified professionals, to determine the condition of the structure or its components.

BUYER	_____	DATE	_____
BUYER	_____	DATE	_____
BUYER	_____	DATE	_____