

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 4 Cedar St, Marcus Hook, PA 19061

SELLER Francis M. Krasowski by her gaurdian.

The Real Estate Seller Disclosure Law (68 P.S. §7301 et seq.) requires that a seller of a property must disclose to a buyer all known material defects about the property being sold that are not readily observable. While the Law requires certain disclosures, this disclosure statement covers common topics beyond the basic requirements of the Law in an effort to assist sellers in complying with disclosure requirements and to assist buyers in evaluating the property being considered. Sellers who wish to see or use the basic disclosure form can find the form on the Web site of the Pennsylvania State Real Estate Commission.

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 conditions of the property that may not be included in this Statement. This Statement does not relieve Seller of the obligation to disclose a material defect that may not be addressed on this form.

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.

1. SELLER'S EXPERTISE Seller does not possess expertise in contracting, engineering, architecture, environmental assessment or other areas related to the construction and conditions of the property and its improvements, except as follows:

2. OWNERSHIP/OCCUPANCY

(a) Is the property currently occupied? Yes No If "yes," by whom? Seller Other occupants (tenants)

If property is not occupied, when was it last occupied?

(b) How long have you owned the property?

(c) Are you aware of any pets having lived in the house or other structures during your ownership? Yes No

If "yes," describe:

3. ROOF

(a) Date roof installed: Documented? Yes No Unknown

(b) Has the roof been replaced or repaired during your ownership? Yes No

If "yes," was the existing roofing material removed? Yes No Unknown

(c) Has the roof ever leaked during ownership? Yes No

(d) Are you aware of any problems with the roof, gutters, flashing or downspouts? Yes No

Explain any "yes" answers in this section, including the location and extent of any problem(s) and any repair or remediation efforts:

4. BASEMENTS AND CRAWL SPACES (Complete only if applicable)

(a) Does the property have a sump pump? Yes No Unknown

If "yes," has it ever run? Yes No Unknown Is it in working order? Yes No Unknown

(b) Are you aware of any water leakage, accumulation, or dampness within the basement or crawl space? Yes No

(c) Do you know of any repairs or other attempts to control any water or dampness problem in the basement or crawl space? Yes No

Explain any "yes" answers in this section, including the location and extent of any problem(s) and any repair or remediation efforts:

5. TERMITES/WOOD-DESTROYING INSECTS, DRYROT, PESTS

(a) Are you aware of any termites/wood-destroying insects, dryrot, or pests affecting the property? Yes No

(b) Are you aware of any damage to the property caused by termites/wood-destroying insects, dryrot, or pests? Yes No

(c) Is your property currently under contract by a licensed pest control company? Yes No

(d) Are you aware of any termite/pest control reports or treatments for the property? Yes No

Explain any "yes" answers in this section, including the name of any service/treatment provider, if applicable:

6. STRUCTURAL ITEMS

(a) Are you aware of any past or present water leakage in the house or other structures? Yes No

(b) Are you aware of any past or present movement, shifting, deterioration, or other problems with walls, foundations, or other structural components? Yes No

(c) Are you aware of any past or present problems with driveways, walkways, patios, or retaining walls on the property? Yes No

(d) Is your property constructed with an Exterior Insulating Finishing System (EIFS), such as Dryvit or synthetic stucco?

Yes No Unknown If yes, date installed, if known

(e) Are there any defects (including stains) in flooring or floor coverings? Yes No Unknown

(f) Are you aware of any fire, storm, water or ice damage to the property? Yes No

Explain any "yes" answers in this section, including the location and extent of any problem(s) and any repair or remediation efforts:

Buyer Initials: Date SPD Page 1 of 5 Seller Initials: Date 2/2/12



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59 7. **ADDITIONS/ALTERATIONS** Have any additions, structural changes, or other alterations been made to the property
 60 during your ownership? Yes No

61	If yes, list additions, structural changes, or alterations (use additional sheets if necessary).	Approximate date of work	Were permits obtained? (Yes/No/Unknown)	Were final inspections/approvals obtained? (Yes/No/Unknown)
62				
63				
64				
65				
66				
67				

68 *Note to Buyer: The PA Construction Code Act, 35 P.S. §7210.101 et seq. (effective 2004), and local codes establish standards for building and*
 69 *altering properties. Buyers should check with the municipality to determine if permits and/or approvals were necessary for disclosed work and if*
 70 *so, whether they were obtained. Where required permits were not obtained, the municipality might require the current owner to upgrade or remove*
 71 *changes made by prior owners. Buyers can have the property inspected by an expert in codes compliance to determine if issues exist. Expanded*
 72 *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.*

73 8. **WATER SUPPLY**

- 74 (a) What is the source of your drinking water? Public Water Well on Property Community Water
 75 None Other (explain): _____
- 76 (b) When was your water last tested? _____ Test results: _____
 77 If your drinking water source is not public, is the pumping system in working order? Yes No
 78 If "no," explain: _____
- 79 (c) Do you have a softener, filter, or other treatment system? Yes No
 80 If you do not own the system, explain: _____
- 81 (d) Have you ever had a problem with your water supply? Yes No
- 82 (e) Has your well ever run dry? Yes No Not Applicable
- 83 (f) Is there a well on the property not used as the primary source of drinking water? Yes No
 84 If yes, is the well capped? Yes No
- 85 (g) Is the water system shared? Yes No
- 86 (h) Are you aware of any leaks or other problems, past or present, relating to the water supply, pumping system, and related items?
 87 Yes No

88 **Explain any "yes" answers in this section, including the location and extent of any problem(s) and any repair or remediation efforts:**
 89 _____
 90 _____

91 9. **SEWAGE SYSTEM**

- 92 (a) What is the type of sewage system? Public Sewer Individual On-lot Sewage Disposal System
 93 Individual On-lot Sewage Disposal System in Proximity to Well Community Sewage Disposal System
 94 Ten-acre Permit Exemption Holding Tank None None Available/Permit Limitations in Effect
 95 Other type of sewage system (explain): _____
- 96 (b) If Individual On-lot sewage system, what type? Cesspool Drainfield Unknown
 97 Other (specify): _____
- 98 (c) Are there any septic tanks on the Property? Yes No Unknown
 99 If "yes," what type of tank(s)? Metal/steel Cement/concrete Fiberglass Unknown
 100 Other (specify): _____
- 101 (d) When was the on-site sewage disposal system last serviced? _____
- 102 (e) Are there any sewage pumps located on the property? Yes No
 103 If yes, type(s) of pump(s) _____ Are pump(s) in working order? Yes No
 104 Who is responsible for maintenance of sewage pumps? _____
- 105 (f) Is the sewage system shared? Yes No
- 106 (g) Are you aware of any past or present leaks, backups, or other problems relating to the sewage system and related items? Yes No

107 **Explain any "yes" answers in this section, including the location and extent of any problem(s) and any repair or remediation efforts:**
 108 _____

109 10. **PLUMBING SYSTEM**

- 110 (a) Type of plumbing (check all that apply): Copper Galvanized Lead PVC Polybutylene pipe (PB)
 111 Mixed Unknown Other (explain): _____
- 112 (b) Are you aware of any problems with any of your plumbing fixtures (e.g., including but not limited to: kitchen, laundry, or bath-
 113 room fixtures; wet bars; etc.)? Yes No
 114 If "yes," explain: _____

115 11. **DOMESTIC WATER HEATING**

- 116 (a) Type of water heating: Electric Natural Gas Fuel Oil Propane Solar Summer/Winter Hook-Up
 117 Other (explain): _____
- 118 (b) Are you aware of any problems with any water heater or related equipment? Yes No
 119 If "yes," explain: _____

120 **Buyer Initials:** _____ **Date** _____ **SPD Page 2 of 5** **Seller Initials:** G **Date** 2/2/12

121 12. AIR CONDITIONING SYSTEM

- 122 (a) Type of air conditioning: Central Air Wall Units Window Units None
- 123 Other (explain): _____
- 124 Number of window units included in sale _____ Location(s) _____
- 125 (b) Age of Central Air Conditioning System: _____ Unknown Date last serviced, if known _____
- 126 (c) List any areas of the house that are not air conditioned: _____
- 127 (d) Are you aware of any problems with any item in this section? Yes No
- 128 If "yes," explain: _____

129 13. HEATING SYSTEM

- 130 (a) Type(s) of heating fuel(s) (check all that apply): Electric Fuel Oil Natural Gas Propane
- 131 Coal Wood Other: _____
- 132 (b) Type(s) of heating system(s) (check all that apply): Forced Hot Air Hot Water Heat Pump
- 133 Electric Baseboard Steam Wood Stove (How many? _____) Coal Stove (How many? _____)
- 134 Other: _____
- 135 (c) Age of Heating System: _____ Unknown Date last serviced, if known _____
- 136 (d) Are there any fireplaces? Yes No If "yes," how many? _____ Are they working? Yes No
- 137 (e) Are there any chimneys (from a fireplace, water heater or any other heating system)? Yes No
- 138 If "yes," how many? _____ When were they last cleaned? _____ Unknown _____
- 139 Are they working? Yes No If "no," explain: _____
- 140 (f) List any areas of the house that are not heated: _____
- 141 (g) Are you aware of any heating fuel tanks on the property? Yes No
- 142 Location(s), including underground tank(s): _____
- 143 If you do not own the tanks, explain: _____

144 Are you aware of any problems or repairs needed regarding any item in this section? Yes No

145 If "yes," explain: _____

146 _____

147 14. ELECTRICAL SYSTEM

- 148 (a) Type of Electrical System: Fuses Circuit Breakers How Many Amps? _____ Unknown
- 149 (b) Are you aware of any knob and tube wiring in the home? Yes No
- 150 Are you aware of any problems or repairs needed in the electrical system? Yes No
- 151 If "yes," explain: _____

152 15. OTHER EQUIPMENT AND APPLIANCES

153 **This section must be completed for each item that will, or may, be sold with the property. The fact that an item is listed does**

154 **not mean it is included in the Agreement of Sale. Terms of the Agreement of Sale negotiated between Buyer and Seller will**

155 **determine which items, if any, are included in the purchase of the Property.**

- 156 (a) Electric Garage Door Opener Number of Transmitters _____ Keyless Entry
- 157 (b) Smoke Detectors How many? _____ Location(s) _____
- 158 (c) Security Alarm System Owned Leased (Lease Information _____)
- 159 (d) Lawn Sprinkler(s) How many? _____ Automatic Timer
- 160 (e) Swimming Pool Hot Tub/Spa Pool/Spa Heater Pool/Spa Cover Whirlpool/Tub
- 161 Pool/Spa Equipment and Accessories (list): _____
- 162 (f) Refrigerator(s) Range/Oven Microwave Oven Dishwasher Trash Compactor
- 163 Garbage Disposal Chest Freezer Washer Dryer Intercom
- 164 (g) Ceiling Fan(s) How many? _____ Location(s) _____
- 165 (h) Awnings Attic Fan(s) Satellite Dish Storage Shed Deck(s) Electric Animal Fence
- 166 (i) Other: _____

167 Are you aware of any problems or repairs needed regarding any item in this section? Yes No

168 If "yes," explain: _____

169 _____

169 16. LAND (SOILS, DRAINAGE, FLOODING AND BOUNDARIES)

- 170 (a) Land/Soils
- 171 1) Are you aware of any fill or expansive soil on the property? Yes No
- 172 2) Are you aware of any sliding, settling, earth movement, upheaval, subsidence, or earth stability problems that have
- 173 occurred on or affect the property? Yes No
- 174 3) Are you aware of any existing, past or proposed mining, strip-mining, or any other excavations that might affect this
- 175 property? Yes No
- 176 *Note to Buyer: The property may be subject to mine subsidence damage. Maps of the counties and mines where mine subsidence*
- 177 *damage may occur and mine subsidence insurance are available through: Department of Environmental Protection, Mine Subsidence*
- 178 *Insurance Fund, 25 Technology Drive, California Technology Park, Coal Center, PA 15423 (800) 922-1678 (within Pennsylvania) or*
- 179 *(724) 769-1100 (outside Pennsylvania).*

180 Buyer Initials: _____ Date _____ SPD Page 3 of 5 Seller Initials: GH Date 2/2/12

- 181 4) Is the property, or a portion of it, preferentially assessed for tax purposes, or subject to limited development rights?
 182 Yes No If "yes", check all that apply below:
 183 **Farmland and Forest Land Assessment Act** - 72 P.S. §5490.1 et seq. (Clean and Green Program)
 184 **Open Space Act** - 16 P.S. §11941 et seq.
 185 **Agricultural Area Security Law** - 3 P.S. §901 et seq. (Development Rights)
 186 Other _____

187 **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
 188 operations may be subject to nuisance suits or ordinances. Buyers are encouraged to investigate whether any agricultural operations covered by
 189 the Act operate in the vicinity of the property.

- 190 5) Are you aware of sewage sludge (other than commercially available fertilizer products) being spread on the property, or
 191 have you received written notice of sewage sludge being spread on an adjacent property? Yes No
 192 6) 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
 193 property)? Timber Coal Oil Natural Gas Other minerals

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

197 Explain any "yes" answers in this section: _____

198
 199 (b) **Flooding/Drainage**

- 200 1) Is any part of this property located in a wetlands area or a FEMA flood zone? Yes No Unknown
 201 2) Do you know of any past or present drainage or flooding problems affecting the property? Yes No

202 Explain any "yes" answers in this section, including dates and extent of flooding: _____

203
 204 (c) **Boundaries**

- 205 1) Do you know of any encroachments, boundary line disputes, or easements affecting the property? Yes No

206 **Note to Buyer:** Most properties have easements for utility services and other reasons. These easements generally do not restrict the ordinary use of the
 207 property and Seller may not be aware of them. Before entering into an agreement of sale, Buyers can investigate the existence of easements and similar
 208 restrictions by ordering an Abstract of Title or searching the official records in the county Office of the Recorder of Deeds.

- 209 2) Do you access the property from a private road or lane? Yes No
 210 If yes, do you have a recorded right of way or maintenance agreement? Yes No
 211 3) Are you aware of any shared or common areas (e.g., driveways, bridges, docks, walls, etc.) or maintenance agreements?
 212 Yes No

213 Explain any "yes" answers in this section: _____

214
 215 **17. HAZARDOUS SUBSTANCES AND ENVIRONMENTAL ISSUES**

- 216 (a) Are you aware of any underground tanks (other than home heating fuel or septic tanks disclosed above)? Yes No
 217 (b) Are you aware of any past or present hazardous substances present on the property (structure or soil) such as, but not limited to,
 218 asbestos or polychlorinated biphenyls (PCBs), etc? Yes No
 219 (c) Are you aware of any tests for mold, fungi, or indoor air quality in the property? Yes No
 220 (d) Other than general household cleaning, have you taken any efforts to control or remediate mold or mold-like substances in the
 221 property? Yes No
 222 **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,
 223 buyers are encouraged to engage the services of a qualified professional to do testing. Information on this issue is available from the United States
 224 Environmental Protection Agency and may be obtained by contacting IAQ INFO, P.O. Box 37133, Washington, D.C. 20013-7133, 1-800-438-4318.
 225 (e) Are you aware of any dumping on the property? Yes No
 226 (f) Have you received written notice regarding the presence of an environmental hazard or biohazard on your property or any
 227 adjacent property? Yes No
 228 (g) Are you aware of any tests for radon gas that have been performed in any buildings on the property? Yes No
 229 If "yes," list date, type, and results of all tests below:

DATE	TYPE OF TEST	RESULTS (picocuries/liter or working levels)	NAME OF TESTING SERVICE
_____	_____	_____	_____

- 233 (h) Are you aware of any radon removal system on the property? Yes No

234 If "yes," list date installed and type of system, and whether it is in working order below:

DATE INSTALLED	TYPE OF SYSTEM	PROVIDER	WORKING ORDER?
_____	_____	_____	<input type="checkbox"/> Yes <input type="checkbox"/> No
_____	_____	_____	<input type="checkbox"/> Yes <input type="checkbox"/> No

- 238 (i) If property was constructed, or if construction began, before 1978, you must disclose any knowledge of lead-based paint on the
 239 property. Are you aware of any lead-based paint or lead-based paint hazards on the property? Yes No
 240 If "yes," explain how you know of it, where it is, and the condition of those lead-based paint surfaces: _____

243 Buyer Initials: _____ Date _____

Seller Initials: *GH* Date *2/2/12*

RESIDENTIAL LEAD-BASED PAINT HAZARDS DISCLOSURE FORM

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

LPD

THIS FORM MUST BE COMPLETED FOR ANY PROPERTY BUILT PRIOR TO 1978

1 PROPERTY 4 Cedar St, Marcus Hook, PA 19061
2 SELLER Francis M. Krasowski by her gaurdian,

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

11 SELLER'S DISCLOSURE
12 Seller has no knowledge of the presence of lead-based paint and/or lead-based paint hazards in or about the Property.
13 Seller has knowledge of the presence of lead-based paint and/or lead-based paint hazards in or about the Property. (Provide
14 the basis for determining that lead-based paint and/or hazards exist, the location(s), the condition of the painted surfaces, and
15 other available information concerning Seller's knowledge of the presence of lead-based paint and/or lead-based paint hazards.)

16 SELLER'S RECORDS/REPORTS
17 Seller has no records or reports pertaining to lead-based paint and/or lead-based paint hazards in or about the Property
18 Seller has provided Buyer with all available records and reports regarding lead-based paint and/or lead-based paint hazards in
19 or about the Property. (List documents): _____
20 _____

21 Seller certifies that to the best of Seller's knowledge the above statements are true and accurate.
22 WITNESS _____ SELLER Carol J. Steehy Guardian DATE 2/2/12
23 WITNESS _____ SELLER Francis M. Krasowski by her g DATE _____
24 WITNESS _____ SELLER _____ DATE _____

25 AGENT ACKNOWLEDGEMENT AND CERTIFICATION
26 Agent/Licensee represents that Agent has informed Seller of Seller's obligations under the Residential Lead-Based-Paint
27 Hazard Reduction Act, 42 U.S.C. §4852(d), and is aware of Agent's responsibility to ensure compliance.
28 The following have reviewed the information above and certify that the Agent statements are true to the best of their knowledge and belief.
29 Seller Agent and Buyer Agent must both sign this form.

30 BROKER FOR SELLER (Company Name) RE/MAX Hometown
31 LICENSEE John J. McFadden DATE _____
32 BROKER FOR BUYER (Company Name) _____
33 LICENSEE _____ DATE _____

34 BUYER _____
35 DATE OF AGREEMENT _____

36 BUYER'S ACKNOWLEDGMENT
37 Buyer has received the pamphlet *Protect Your Family from Lead in Your Home* and has read the Lead Warning Statement.
38 Buyer has reviewed Seller's disclosure of known lead-based paint and/or lead-based paint hazards and has received the records
39 and reports regarding lead-based paint and/or lead-based paint hazards identified above.

40 Buyer certifies that to the best of Buyer's knowledge the above statements are true and accurate.
41 WITNESS _____ BUYER _____ DATE _____
42 WITNESS _____ BUYER _____ DATE _____
43 WITNESS _____ BUYER _____ DATE _____



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