

# 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)

1 **PROPERTY** 610 LANCASTER CT

2 **Seller:**

Charly Lubeach

3  
4 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  
5 material defects about the property being sold that are not readily observable. While the Law requires certain disclosures, this disclosure  
6 statement covers common topics beyond the basic requirements of the Law in an effort to assist sellers in complying with disclosure  
7 requirements and to assist buyers in evaluating the property being considered. Sellers who wish to see or use the basic disclosure form can find  
8 the form on the Web site of the Pennsylvania State Real Estate Commission

9 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**  
10 **inspections or warranties that Buyer may wish to obtain.** This Statement is not a warranty of any kind by Seller or a warranty or  
11 representation by any listing real estate broker, any selling real estate broker or their licensees. Buyer is encouraged to address concerns about  
12 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  
13 material defect that may not be addressed on this form

14 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  
15 value of the property or that involves an unreasonable risk to people on the property. The fact that a structural element, system or subsystem  
16 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.

17 1 **SELLER'S EXPERTISE** Seller does not possess expertise in contracting engineering architecture, or other areas related to the  
18 construction and conditions of the property and its improvements except as follows: \_\_\_\_\_  
19 \_\_\_\_\_

20 2 **OCCUPANCY/OWNERSHIP**

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

22 If property is not occupied, when was it last occupied? \_\_\_\_\_

23 (b) How long have you owned the property? 4.5 years

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

25 If "yes," describe: \_\_\_\_\_

26 3 **ROOF**

27 (a) Date roof installed: 2003 Documented?  Yes  No  Unknown

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

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

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

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

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

34 4 **BASEMENTS AND CRAWL SPACES (Complete only if applicable)**

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

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

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

38 (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

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

41 5 **TERMITES/WOOD-DESTROYING INSECTS, DRYROT, PESTS**

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

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

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

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

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

48 6 **STRUCTURAL ITEMS**

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

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

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

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

PREPARED BY: Thomas J. Linkins Jr., Realtor

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Buyer(s) \_\_\_\_\_

- 54  Yes  No  Unknown If yes, date installed, if known \_\_\_\_\_
- 55 (e) Are there any defects (including stains) in flooring or floor coverings?  Yes  No  Unknown
- 56 (f) Are you aware of any fire, storm, water or ice damage to the property?  Yes  No  Unknown

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

58 \_\_\_\_\_

59 7. ADDITIONS/ALTERATIONS Have any additions, structural changes, or other alterations been made to the property during your

60 ownership?  Yes  No

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)

67 *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 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 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.*

74 8. WATER SUPPLY  Public Water  Well on Property  Community Water  None

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

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

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  Nonc  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)  Mixed

Buyer(s) \_\_\_\_\_

111  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 bathroom  
 113 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): new hot water heater 06  
 118 (b) Are you aware of any problems with any water heater or related equipment?  Yes  No  
 119 If "yes," explain: \_\_\_\_\_

120 12. AIR CONDITIONING SYSTEM  
 121 (a) Type of air conditioning:  Central Electric  Wall Units  Window Units  None  
 122 Other (explain): \_\_\_\_\_  
 123 Number of window units included in sale \_\_\_\_\_ Location(s) \_\_\_\_\_  
 124 (b) Age of Central Air Conditioning System: \_\_\_\_\_ Unknown Date last serviced, if known \_\_\_\_\_  
 125 (c) List any areas of the house that are not air conditioned: \_\_\_\_\_  
 126 (d) Are you aware of any problems with any item in this section?  Yes  No  
 127 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? \_\_\_\_\_  
 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 regarding any item in this section?  Yes  No  
 151 If "yes," explain: \_\_\_\_\_  
 152

153 15. OTHER EQUIPMENT AND APPLIANCES  
 154 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  
 155 not mean it is included in the Agreement of Sale. Terms of the Agreement of Sale negotiated between Buyer and Seller will  
 156 determine which items, if any, are included in the purchase of the Property  
 157 (a)  Electric Garage Door Opener Number of Transmitters \_\_\_\_\_ Keyless Entry   
 158 (b)  Smoke Detectors How many? 2 Location(s) downtair hall, upstairs hall  
 159 (c)  Security Alarm System  Owned  Leased (Lease Information \_\_\_\_\_)  
 160 (d)  Lawn Sprinkler(s) How many? \_\_\_\_\_ Automatic Timer   
 161 (e)  Swimming Pool  Hot Tub/Spa  Pool/Spa Heater  Pool/Spa Cover  Whirlpool/Tub  
 162  Pool/Spa Equipment and Accessories (list): \_\_\_\_\_  
 163 (f)  Refrigerator(s)  Range/Oven  Microwave Oven  Dishwasher  Trash Compactor  Garbage Disposal  
 164  Chest Freezer  Washer  Dryer  Intercom  
 165 (g)  Ceiling Fan(s) How many? 2 Location dining room; master bedroom  
 166 (h)  Awnings  Attic Fan(s)  Satellite Dish  Storage Shed  Deck(s)  Electric Animal Fence

167 (i)  Other: \_\_\_\_\_  
168 Are you aware of any problems or repairs needed regarding any item in this section?  Yes  No

169 If "yes," explain: \_\_\_\_\_

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

- 171 (a) Land/Soils
- 172 1) Are you aware of any fill or expansive soil on the property?  Yes  No
- 173 2) Are you aware of any sliding, settling, earth movement, upheaval, subsidence, or earth stability problems that have occurred on or
- 174 affect the property?  Yes  No
- 175 3) Are you aware of any existing, past or proposed mining, strip-mining or any other excavations that might affect this property?
- 176  Yes  No

177 *Note to Buyer: The property may be subject to mine subsidence damage. Maps of the counties and mines where mine subsidence*  
 178 *damage may occur and mine subsidence insurance are available through: Department of Environmental Protection Mine Subsidence*  
 179 *Insurance Fund, 25 Technology Drive, California Technology Park, Coal Center, PA 15423 (800) 922-1678 (within Pennsylvania) or*  
 180 *(724) 769-1100 (outside Pennsylvania).*

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

190 Explain any "yes" answers in this section: \_\_\_\_\_

- 191 (b) Flooding/Drainage
- 192 1) Is any part of this property located in a wetland area or a FEMA flood zone?  Yes  No  Unknown
- 193 2) Do you know of any past or present drainage or flooding problems affecting the property?  Yes  No
- 194

195 Explain any "yes" answers in this section, including dates and extent of flooding: \_\_\_\_\_

- 196 (c) Boundaries
- 197 1) Do you know of any encroachments, boundary line disputes, or easements affecting the property?  Yes  No
- 198 *Note to Buyer: Most properties have easements running across them for utility services and other reasons. In many cases, the easements*  
 199 *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*  
 200 *easements and restrictions by examining the property and ordering an Abstract of Title or searching the records in the Office of the*  
 201 *Recorder of Deeds for the county before entering into an agreement of sale.*

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

207 Explain any "yes" answers in this section: \_\_\_\_\_

209 17. HAZARDOUS SUBSTANCES AND ENVIRONMENTAL ISSUES

- 210 (a) Are you aware of any underground tanks (other than home heating fuel or septic tanks disclosed above)?  Yes  No
- 211 (b) Are you aware of any past or present hazardous substances present on the property (structure or soil) such as, but not limited to asbestos,
- 212 or polychlorinated biphenyls (PCBs), etc.?  Yes  No
- 213 (c) Are you aware of sewage sludge (other than commercially available fertilizer products) being spread on the property, or have you
- 214 received written notice of sewage sludge being spread on an adjacent property?  Yes  No
- 215 (d) Are you aware of any tests for mold, fungi, or indoor air quality in the property?  Yes  No
- 216 (e) Other than general household cleaning, have you taken any efforts to control or remediate mold or mold-like substances in the
- 217 property?  Yes  No

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

- 222 (f) Are you aware of any dumping on the property?  Yes  No
- 223 (g) Have you received written notice regarding the presence of an environmental hazard or biohazard on your property or any adjacent
- 224 property?  Yes  No
- 225 (h) Are you aware of any tests for radon gas that have been performed in any buildings on the property?  Yes  No
- 226 If "yes," list date, type, and results of all tests below: \_\_\_\_\_

PREPARED BY: Thomas J. Linkins Jr., Realtor  
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Buyer(s) \_\_\_\_\_

DATE	TYPE OF TEST	RESULTS (picocuries/liter or working levels)	NAME OF TESTING SERVICE
227			
228			
229	(i) Are you aware of any radon removal system on the property? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
230	If "yes," list date installed and type of system, and whether it is in working order below:		WORKING ORDER?
231	DATE INSTALLED	TYPE OF SYSTEM	PROVIDER
232			<input type="checkbox"/> Yes <input type="checkbox"/> No
233			<input type="checkbox"/> Yes <input type="checkbox"/> No
234	(j) If property was constructed, or if construction began, before 1978, you must disclose any knowledge of lead-based paint on the property.		
235	Are you aware of any lead-based paint or lead-based paint hazards on the property? <input type="checkbox"/> Yes <input type="checkbox"/> No		
236	If "yes," explain how you know of it, where it is, and the condition of those lead-based paint surfaces:		
237			
238	(k) If property was constructed, or if construction began, before 1978, you must disclose any reports or records of 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? <input type="checkbox"/> Yes <input type="checkbox"/> No		
239	If "yes," list all available reports and records:		
240			
241	(l) Are you aware of testing on the property for any hazardous substances or environmental concerns? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
242	(m) Are you aware of any other hazardous substances or environmental concerns that might impact upon the property? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
243			
244	245 Explain any "yes" answers in this section:		
245			
246			
247			
248			

249 **18. CONDOMINIUMS AND OTHER HOMEOWNER ASSOCIATIONS (Complete only if applicable)**

250 Type  Condominium  Cooperative  Homeowner Association or Planned Community

251 Other: \_\_\_\_\_

252 *Notice Regarding Condominiums, Cooperatives, and Planned Communities: A buyer of a resale unit in a condominium cooperative,*

253 *or planned community must receive a copy of the declaration (other than the plats and plans), the by-laws, the rules or regulations,*

254 *and a certificate of resale issued by the association in the condominium, cooperative or planned community. Buyers may be responsible*

255 *for capital contributions, initiation fees or similar one-time fees in addition to regular monthly maintenance fees. The buyer will have*

256 *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*

257 *days thereafter or until conveyance whichever occurs first.*

258 **19. MISCELLANEOUS**

259 (a) Are you aware of any historic preservation restriction or ordinance or archeological designation associated with the property?

260  Yes  No

261 (b) Are you aware of any existing or threatened legal action affecting the property?  Yes  No

262 (c) Are you aware of any violations of federal, state, or local laws or regulations relating to this property?  Yes  No

263 (d) Are you aware of any public improvement, condominium or homeowner association assessments against the property that remain unpaid

264 or of any violations of zoning, housing, building safety or fire ordinances that remain uncorrected?  Yes  No

265 (e) Are you aware of any judgment, encumbrance, lien (for example co-maker or equity loan), overdue payment on a support obligation, or

266 other debt against this property that cannot be satisfied by the proceeds of this sale?  Yes  No

267 (f) Are you aware of any reason, including a defect in title, that would prevent you from giving a warranty deed or conveying title to the

268 property?  Yes  No

269 (g) Are you aware of any insurance claims filed relating to the property?  Yes  No

270 (h) Are you aware of any material defects to the property, dwelling, or fixtures which are not disclosed elsewhere on this form?

271  Yes  No

272 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

273 value of the property or that involves an unreasonable risk to people on the property. The fact that a structural element, system or

274 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

275 defect.

276 Explain any "yes" answers in this section: \_\_\_\_\_

277

278 The undersigned Seller represents that the information set forth in this disclosure statement is accurate and complete to the best of

279 Seller's knowledge. Seller hereby authorizes the Listing Broker to provide this information to prospective buyers of the property and to

280 other real estate licensees. **SELLER ALONE IS RESPONSIBLE FOR THE ACCURACY OF THE INFORMATION CONTAINED IN**

281 **THIS STATEMENT.** Seller shall cause Buyer to be notified in writing of any information supplied on this form which is rendered

282 inaccurate by a change in the condition of the property following completion of this form.

WITNESS A. Hausen SELLER Charyl Lubeach DATE 10/11/07  
 Charyl Lubeach

283  
284  
285  
286  
287  
288

**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 \_\_\_\_\_

289  
290  
291  
292  
293  
294

**RECEIPT AND ACKNOWLEDGEMENT BY BUYER**

The undersigned Buyer acknowledges receipt of this Disclosure 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.

WITNESS \_\_\_\_\_ BUYER \_\_\_\_\_ DATE \_\_\_\_\_

WITNESS \_\_\_\_\_ BUYER \_\_\_\_\_ DATE \_\_\_\_\_

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

Generally speaking the Real Estate Seller Disclosure Law requires that before an agreement of sale is signed, the seller in a residential real estate transfer must make certain disclosures regarding the property to potential buyers in a form defined by the law. A residential real estate transfer is defined as a sale, exchange, installment sales contract, lease with an option to buy, grant or other transfer of an interest in real property where **NOT LESS THAN ONE AND NOT MORE THAN FOUR RESIDENTIAL DWELLING UNITS** are involved.

The Law defines a number of exceptions where the disclosures do not have to be made:

1. Transfers that are the result of a court order.
2. Transfers to a mortgage lender that result from a buyer's default and subsequent foreclosure sales that result from default.
3. Transfers from a co-owner to one or more other co-owners.
4. Transfers made to a spouse or direct descendant.
5. Transfers between spouses that result from divorce, legal separation, or property settlement.
6. Transfers by a corporation, partnership or other association to its shareholders, partners or other equity owners as part of a plan of liquidation.
7. Transfer of a property to be demolished or converted to non-residential use.
8. Transfer of unimproved real property.
9. Transfers by a fiduciary during the administration of a decedent estate, guardianship, conservatorship or trust.
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.

In addition to these exceptions, disclosures for condominiums and cooperatives are limited to the seller's particular unit(s). Disclosures regarding common areas or facilities are not required, as those elements are already addressed in the laws that govern the resale of condominium and cooperative interests.