

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 51 Oak Knoll Drive Berwyn PA 19312-1282
2 SELLER Constance H Cullen

3 INFORMATION REGARDING THE REAL ESTATE SELLER DISCLOSURE LAW

4 Generally speaking, the Real Estate Seller Disclosure Law (68 P.S. §7301 et seq.) requires that before an agreement of sale is signed, the
5 seller in a residential real estate transfer must make certain disclosures regarding the property to potential buyers in a form defined by the
6 law. A residential real estate transfer is defined as a sale, exchange, installment sales contract, lease with an option to buy, grant or other
7 transfer of an interest in real property where NOT LESS THAN ONE AND NOT MORE THAN FOUR RESIDENTIAL DWELLING
8 UNITS are involved. The Law defines a number of exceptions where the disclosures do not have to be made:

- 9 1. Transfers that are the result of a court order.
10 2. Transfers to a mortgage lender that result from a buyer's default and subsequent foreclosure sales that result from default.
11 3. Transfers from a co-owner to one or more other co-owners.
12 4. Transfers made to a spouse or direct descendant.
13 5. Transfers between spouses that result from divorce, legal separation, or property settlement.
14 6. Transfers by a corporation, partnership or other association to its shareholders, partners or other equity owners as part of a plan of
15 liquidation.
16 7. Transfer of a property to be demolished or converted to non-residential use.
17 8. Transfer of unimproved real property.
18 9. Transfers by a fiduciary during the administration of a decedent estate, guardianship, conservatorship or trust.
19 10. Transfers of new construction that has never been occupied when:
20 a. The buyer has received a one-year warranty covering the construction;
21 b. The building has been inspected for compliance with the applicable building code or, if none, a nationally recognized model
22 building code; and
23 c. A certificate of occupancy or a certificate of code compliance has been issued for the dwelling.

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

27 While the Law requires certain disclosures, this statement includes disclosures beyond the basic requirements of the Law in an effort to
28 assist sellers in complying with seller disclosure requirements and to assist buyers in evaluating the property being considered. Sellers who
29 wish to see or use the basic disclosure form can find the form on the Web site of the Pennsylvania State Real Estate Commission.

30 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
31 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 rep-
32 resentation by any listing real estate broker, any selling real estate broker, or their licensees. Buyer is encouraged to address concerns about
33 the conditions of the property that may not be included in this Statement. This Statement does not relieve Seller of the obligation to disclose
34 a material defect that may not be addressed on this form.

35 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
36 value of the property or that involves an unreasonable risk to people on the property. The fact that a structural element, system or subsystem
37 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.

38
39 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
40 the property. Check unknown when the question does apply to the property but you are not sure of the answer.

41 Seller's Initials CAC / Date 05-27-2017 SPD Page 1 of 10 Buyer's Initials / Date

42  
43  
44  
45  
46  
47  
48  
49  
50  
51  
52  
53  
54  
55  
56  
57  
58  
59  
60  
61  
62  
63  
64  
65  
66  
67  
68  
69  
70  
71  
72  
73  
74  
75  
76  
77  
78  
79  
80  
81  
82  
83  
84  
85  
86  
87  
88  
89  
90  
91  
92  
93  
94  
95  
96  
97  
98

	Yes	No	Unk	N/A
A		✓		
B		✓		
C		✓		

**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: \_\_\_\_\_

**2. OWNERSHIP/OCCUPANCY**

(A) Occupancy

1. When was the property most recently occupied? 05-27-2017  
 2. Was the Seller the most recent occupant? If "no," when did the Seller most recently occupy the property? Yes  
 3. How many persons most recently occupied the property? One

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

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

(C) When was the property purchased? February 2014

(D) Are you aware of any pets having lived in the house or other structures during your ownership?

Explain section 2 (if needed): Yes. One dog for two years.

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

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

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

(B) If "yes," how much are the fees? \$ 370.00, paid (  Monthly ) (  Quarterly ) (  Yearly )

(C) If "yes," are there any community services or systems that the association or community is responsible for supporting or maintaining? Explain: \$380.00 as of July 1, 2017. \$50.00 monthly for garage

(D) If "yes," provide the following information about the association:

1. Community Name Oak Knoll  
 2. Contact Jessica Kruppenberg CMCA  
 3. Mailing Address CAMCO  
 4. Telephone Number J.Kruppenberg@camcomgmt.com

(E) How much is the capital contribution/initiation fee? \$ \$760.00 as of July 1, 2017

*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 in the condominium, cooperative, or planned community. Buyers may be responsible for capital contributions, initiation fees or similar one-time fees in addition to regular monthly 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.*

**4. ROOF AND ATTIC**

(A) Installation

1. When was the roof installed? Approximately twenty years.  
 2. Do you have documentation (invoice, work order, warranty, etc.)?

(B) Repair

1. Has the roof or any portion of it been replaced or repaired during your ownership?  
 2. If it has been replaced or repaired, was the existing roofing material removed?

(C) Issues

1. Has the roof ever leaked during your ownership?  
 2. Are you aware of any current/past problems with the roof, gutters, flashing or downspouts?

Explain any "yes" answers in section 4, including the location and extent of any problem(s) and any repair or remediation efforts: See Oak Knoll roof replacement addendum.

	Yes	No	Unk	N/A
1				
2				
3				
1	✓			
2		✓		
3		✓		
4		✓		
5		✓		
C				
D				

	Yes	No	Unk	N/A
1		✓		
2	✓			
3		✓		
4		✓		
B				
C				
E				

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

100  
101  
102  
103  
104  
105  
106  
107  
108  
109  
110  
111  
112  
113  
114  
115  
116  
117  
118  
119  
120  
121  
122  
123  
124  
125  
126  
127  
128  
129  
130  
131  
132  
133  
134  
135  
136  
137  
138  
139  
140  
141  
142  
143  
144  
145  
146  
147  
148  
149  
150  
151  
152  
153  
154

**5. BASEMENTS AND CRAWLSPACES**

	Yes	No	Unk	N/A
1		✓		
2		✓		
3				✓
4				✓
1				
2				✓
3			✓	

**(A) Sump Pump**

1. Does the property have a sump pit? If yes, how many? \_\_\_\_\_
2. Does the property have a sump pump? If yes, how many? \_\_\_\_\_
3. If it has a sump pump, has it ever run?
4. If it has a sump pump, is the sump pump in working order?

**(B) Water Infiltration**

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

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

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

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

**(A) Status**

1. Are you aware of any termites/wood-destroying insects, dryrot, or pests affecting the property?
2. Are you aware of any damage caused by termites/wood-destroying insects, dryrot, or pests?

**(B) Treatment**

1. Is your property currently under contract by a licensed pest control company?
2. Are you aware of any termite/pest control reports or treatments for the property?

Explain any "yes" answers in section 6, including the name of any service/treatment provider, if applicable: \_\_\_\_\_

**7. STRUCTURAL ITEMS**

	Yes	No	Unk	N/A
A		✓		
B		✓		
C		✓		
1		✓		
2			✓	
3				
E		✓		
F		✓		

**(A)** Are you aware of any past or present movement, shifting, deterioration, or other problems with walls, foundations, or other structural components?

**(B)** Are you aware of any past or present problems with driveways, walkways, patios, or retaining walls on the property?

**(C)** Are you aware of any past or present water infiltration in the house or other structures, other than the roof, basement or crawl spaces?

**(D) Stucco and Exterior Synthetic Finishing Systems**

1. Is your property constructed with stucco?
2. Is your property constructed with an Exterior Insulating Finishing System (EIFS), such as Dryvit or synthetic stucco, synthetic brick or synthetic stone?
3. If "yes," when was it installed? \_\_\_\_\_

**(E)** Are you aware of any fire, storm, water or ice damage to the property?

**(F)** Are you aware of any defects (including stains) in flooring or floor coverings?

Explain any "yes" answers in section 7, including the location and extent of any problem(s) and any repair or remediation efforts: \_\_\_\_\_

**8. ADDITIONS/ALTERATIONS**

	Yes	No	Unk	N/A
A	✓			
B		✓		

**(A)** Have any additions, structural changes, or other alterations been made to the property during your ownership? Itemize and date all additions/alterations below.

**(B)** Are you aware of any private or public architectural review control of the property other than zoning codes?

Addition, structural change, or alteration	Approximate date of work	Were permits obtained? (Yes/No/Unknown)	Final inspections/ approvals obtained? (Yes/No/Unknown)
New cement walk way and stairs Work performed by HOA	August 2016		

A sheet describing other additions and alterations is attached.

*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.*

*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

	Yes	No	Unk	N/A
1	✓			
2				
3				
4				
5				
6				
7				
8				
1			✓	
2				
1				✓
2				✓
3				✓
4				✓
5				✓
1				✓
2				
3				
1		✓		
2		✓		

(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 \_\_\_\_\_
8. No water service (explain): \_\_\_\_\_

(B) 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?

(C) Well

1. Has your well ever run dry?
2. Depth of Well \_\_\_\_\_
3. Gallons per minute \_\_\_\_\_, measured on (date) \_\_\_\_\_
4. Is there a well used for something other than the primary source of drinking water?
5. If there is an unused well, is it capped?

(D) Pumping and Treatment

1. If your drinking water source is not public, is the pumping system in working order? If "no," "no," explain: \_\_\_\_\_
2. Do you have a softener, filter, or other treatment system?
3. Is the softener, filter, or other treatment system leased? From whom? \_\_\_\_\_

(E) General

1. When was your water last tested? \_\_\_\_\_ Test results: \_\_\_\_\_
2. Is the water system shared? With whom? \_\_\_\_\_

(F) 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?

Explain any "yes" answers in section 9, including the location and extent of any problem(s) and any repair or remediation efforts: \_\_\_\_\_

10. SEWAGE SYSTEM

	Yes	No	Unk	N/A
1	✓			
2				✓
3				✓
1	✓			
2				
3				
4				

(A) General

1. Is your property served by a sewage system (public, private or community)?
2. If no, is it due to availability or permit limitations?
3. When was the sewage system installed (or date of connection, if public)? \_\_\_\_\_

(B) Type Is your property served by:

1. Public (if "yes," continue to E, F and G below)
2. Community (non- public)
3. An individual on-lot sewage disposal system
4. Other, explain: \_\_\_\_\_

213  
214  
215  
216  
217  
218  
219  
220  
221  
222  
223  
224  
225  
226  
227  
228  
229  
230  
231  
232  
233  
234  
235  
236  
237  
238  
239  
240  
241  
242  
243  
244  
245  
246  
247  
248  
249  
250  
251  
252  
253  
254  
255  
256  
257  
258  
259  
260  
261  
262  
263  
264  
265  
266  
267  
268  
269  
270

	Yes	No	Unk	N/A
1			✓	
2			✓	
3			✓	
4			✓	
5			✓	
6			✓	
7			✓	
8				
1			✓	
2			✓	
3			✓	
4			✓	
5			✓	
6			✓	
7			✓	
1		✓		
2			✓	
1			✓	
2			✓	
3			✓	
4			✓	
1			✓	
2	✓			

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

1. Within 100 feet of a well
2. Subject to a ten-acre permit exemption
3. A holding tank
4. A drainfield
5. Supported by a backup or alternate drainfield, sandmound, etc.
6. A cesspool
7. Shared
8. Other, explain: \_\_\_\_\_

**(D) Tanks and Service**

1. Are there any metal/steel 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? \_\_\_\_\_
5. Where are the septic tanks located? \_\_\_\_\_
6. How often is the on-lot sewage disposal system serviced? \_\_\_\_\_
7. When was the on-lot sewage disposal system last serviced? \_\_\_\_\_

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

1. Are you aware of any abandoned septic systems or cesspools on your property?
2. Have these systems or cesspools been closed in accordance with the municipality's ordinance?

**(F) Sewage Pumps**

1. Are there any sewage pumps located on the property?
2. What type(s) of pump(s)? \_\_\_\_\_
3. Are pump(s) in working order?
4. Who is responsible for maintenance of sewage pumps? \_\_\_\_\_

**(G) Issues**

1. Is any waste water piping not connected to the septic/sewer system?
2. 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, including the location and extent of any problem(s) and any repair or remediation efforts: \_\_\_\_\_

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

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

**(B) Are you aware of any 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: \_\_\_\_\_

**12. DOMESTIC WATERHEATING**

	Yes	No	Unk	N/A
1	✓			
2				
3				
4				
5				
6				
7				
8				
B				
C		✓		

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

1. Electric
2. Natural gas
3. Fuel oil
4. Propane
5. Solar
6. Geothermal
7. Other \_\_\_\_\_
8. Is your water heating a summer-winter hook-up (integral system, hot water from the boiler, etc.)? \_\_\_\_\_

**(B) How many water heaters are there? \_\_\_\_\_ When were they installed? \_\_\_\_\_**

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

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

272  
273  
274  
275  
276  
277  
278  
279  
280  
281  
282  
283  
284  
285  
286  
287  
288  
289  
290  
291  
292  
293  
294  
295  
296  
297  
298  
299  
300  
301  
302  
303  
304  
305  
306  
307  
308  
309  
310  
311  
312  
313  
314  
315  
316  
317  
318  
319  
320  
321  
322  
323  
324  
325  
326  
327  
328  
329

**13. HEATING SYSTEM**

	Yes	No	Unk	N/A
1	✓			
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				
21				
22				
23				
24				
25				
26				
27				
28				
29				
30				
31				
32				
33				
34				
35				
36				
37				
38				
39				
40				
41				
42				
43				
44				
45				
46				
47				
48				
49				
50				
51				
52				
53				
54				
55				
56				
57				
58				
59				
60				
61				
62				
63				
64				
65				
66				
67				
68				
69				
70				
71				
72				
73				
74				
75				
76				
77				
78				
79				
80				
81				
82				
83				
84				
85				
86				
87				
88				
89				
90				
91				
92				
93				
94				
95				
96				
97				
98				
99				
100				

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

1. Electric
2. Natural gas
3. Fuel oil
4. Propane
5. Geothermal
6. Coal
7. Wood
8. 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
7. Wood stove(s) How many? \_\_\_\_\_
8. Coal stove(s) How many? \_\_\_\_\_
9. Other \_\_\_\_\_

(C) **Status**

1. When was your heating system(s) installed? In last eight years
2. When was the heating system(s) last serviced? February 2017
3. How many heating zones are in the property? one
4. Is there an additional and/or backup heating system? Explain: \_\_\_\_\_

(D) **Fireplaces**

1. Are there any fireplace(s)? How many? Two
2. Are all fireplace(s) working?
3. Fireplace types(s) (wood, gas, electric, etc.): Wood
4. Were the fireplace(s) installed by a professional contractor or manufacturer's representative?
5. Are there any chimney(s) (from a fireplace, water heater or any other heating system)?
6. How many chimney(s)? \_\_\_\_\_ When were they last cleaned? \_\_\_\_\_
7. Are the chimney(s) working? If "no," explain: \_\_\_\_\_

(E) List any areas of the house that are not heated: \_\_\_\_\_

(F) **Heating Fuel Tanks**

1. Are you aware of any heating fuel tank(s) on the property?
2. Location(s), including underground tank(s): \_\_\_\_\_
3. If you do not own the tank(s), explain: \_\_\_\_\_

Are you aware of any problems or repairs needed regarding any item in section 13? If "yes," explain: \_\_\_\_\_

**14. AIR CONDITIONING SYSTEM**

	Yes	No	Unk	N/A
1	✓			
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				
21				
22				
23				
24				
25				
26				
27				
28				
29				
30				
31				
32				
33				
34				
35				
36				
37				
38				
39				
40				
41				
42				
43				
44				
45				
46				
47				
48				
49				
50				
51				
52				
53				
54				
55				
56				
57				
58				
59				
60				
61				
62				
63				
64				
65				
66				
67				
68				
69				
70				
71				
72				
73				
74				
75				
76				
77				
78				
79				
80				
81				
82				
83				
84				
85				
86				
87				
88				
89				
90				
91				
92				
93				
94				
95				
96				
97				
98				
99				
100				

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

1. Central air
2. Wall units
3. Window units
4. Other \_\_\_\_\_
5. None

(B) **Status**

1. When was the central air conditioning system installed? In last eight years
2. When was the central air conditioning system last serviced? August 2016
3. How many air conditioning zones are in the property? \_\_\_\_\_

(C) List any areas of the house that are not air conditioned: \_\_\_\_\_

Are you aware of any problems with any item in section 14? If "yes," explain: \_\_\_\_\_

**15. ELECTRICAL SYSTEM**

	Yes	No	Unk	N/A
1		✓		
2	✓			

(A) **Type(s)**

1. Does the electrical system have fuses?
2. Does the electrical system have circuit breakers?

Yes	No	Unk	N/A
		✓	
	✓		
	✓		

(B) What is the system amperage? \_\_\_\_\_

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

Are you aware of any problems or repairs needed in the electrical system? If "yes," explain: \_\_\_\_\_

**16. OTHER EQUIPMENT AND APPLIANCES**

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 not mean it is included in the Agreement of Sale.** 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.

Item	Yes	No		Item	Yes	No
Electric garage door opener	✓			Trash compactor		
Garage transmitters				Garbage disposal	✓	
Keyless entry				Stand-alone freezer		
Smoke detectors	✓			Washer	✓	
Carbon monoxide detectors				Dryer	✓	
Security alarm system				Intercom		
Interior fire sprinklers				Ceiling fans	✓	
In-ground lawn sprinklers				A/C window units		
Sprinkler automatic timer				Awnings		
Swimming pool				Attic fan(s)		
Hot tub/spa				Satellite dish		
Deck(s)				Storage shed		
Pool/spa heater				Electric animal fence		
Pool/spa cover				Other:		
Whirlpool/tub				1.		
Pool/spa accessories				2.		
Refrigerator(s)	✓			3.		
Range/oven	✓			4.		
Microwave oven	✓			5.		
Dishwasher	✓			6.		

Are you aware of any problems or repairs needed regarding any item in section 16? If "yes," explain: \_\_\_\_\_

**17. 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 sewage sludge (other than commercially available fertilizer products) being spread on the property, or 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 that might affect this property?

*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 mine subsidence insurance are available through: Department of Environmental Protection, Mine Subsidence Insurance Fund, 25 Technology Drive, California Technology Park, Coal Center, PA 15423 (800) 922-1678 (within Pennsylvania) or (724) 769-1100 (outside Pennsylvania).*

Yes	No	Unk	N/A
	✓		
	✓		
	✓		
	✓		

381  
382  
383  
384  
385  
386  
387  
388  
389  
390  
391  
392  
393  
394  
395  
396  
397  
398  
399  
400  
401  
402  
403  
404  
405  
406  
407  
408  
409  
410  
411  
412  
413  
414  
415  
416  
417  
418  
419  
420  
421  
422  
423  
424  
425  
426  
427  
428  
429  
430  
431  
432  
433  
434  
435  
436

(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:

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

- 1. Farmland and Forest Land Assessment Act - 72 P.S. §5490.1 et seq. (Clean and Green Program)
- 2. Open Space Act - 16 P.S. §11941 et seq
- 3. Agricultural Area Security Law - 3 P.S. §901 et seq. (Development Rights)
- 4. Any other law/program: \_\_\_\_\_

*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. Other minerals or rights (such as farming rights, hunting rights, quarrying rights) Explain: \_\_\_\_\_

*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 17: \_\_\_\_\_

18. FLOODING, DRAINAGE AND BOUNDARIES

(A) Flooding/Drainage

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

- 1. Is any part of this property located in a wetlands area?
- 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?

Explain any "yes" answers in section 18(A), including dates and extent of flooding and the condition of any man-made storm water management features: \_\_\_\_\_

(B) Boundaries

- 1. Are you aware of any encroachments, boundary line disputes, or easements affecting the property?

*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.

- 2. Do you access the property from a private road or lane?
- 3. If "yes," do you have a recorded right of way or maintenance agreement?
- 4. Are you aware of any shared or common areas (driveways, bridges, docks, walls, etc.) or maintenance agreements?

Explain any "yes" answers in section 18(B): \_\_\_\_\_



438  
439  
440  
441  
442  
443  
444  
445  
446  
447  
448  
449  
450  
451  
452  
453  
454  
455  
456  
457  
458  
459  
460  
461  
462  
463  
464  
465  
466  
467  
468  
469  
470  
471  
472  
473  
474  
475  
476  
477  
478  
479  
480  
481  
482  
483  
484  
485  
486  
487  
488  
489  
490  
491  
492  
493  
494  
495  
496  
497

**19. HAZARDOUS SUBSTANCES AND ENVIRONMENTAL ISSUES**

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

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

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

*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**

1. Are you aware of any tests for radon gas that have been performed in any buildings on the property? If "yes," list date, type, and results of all tests below:

	First Test	Second Test
Date	_____	_____
Type of Test	_____	_____
Results (picocuries/liter)	_____	_____
Name of Testing Service	_____	_____

2. Are you aware of any radon removal system on the property? If "yes" list date installed and type of system, and whether it is in working order below:

Date Installed	Type of System	Provider	Working?
_____	_____	_____	_____

**(C) Lead Paint**

If 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.

1. Are you aware of any lead-based paint or lead-based paint hazards on the property?
2. Are you aware of any reports or records regarding lead-based paint or lead-based paint hazards on the property?

**(D) Tanks**

1. Are you aware of any existing or removed underground tanks? Size: \_\_\_\_\_
2. If "yes," have any tanks been removed during your ownership?

**(E) Dumping.** Are you aware of any dumping on the property?

**(F) Other**

1. Are you aware of any existing hazardous substances on the property (structure or soil) such as, but not limited to, asbestos or polychlorinated biphenyls (PCBs)?
2. Have you received written notice regarding the presence of an environmental hazard or bio-hazard on your property or any adjacent property?
3. Are you aware of testing on the property for any other hazardous substances or environmental concerns?
4. Are you aware of any other hazardous substances or environmental concerns that might impact upon the property?

Explain any "yes" answers in section 19: \_\_\_\_\_

**20. MISCELLANEOUS**

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

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

1. Are you aware of any deed restrictions 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, that would prevent you from giving a warranty deed or conveying title to the property?

**(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 mortgage, judgment, encumbrance, lien, overdue payment on a support obligation, or other debt 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?

	Yes	No	Unk	N/A
498				
499		✓		
500		✓		
501				
502				
503		✓		
504				

**(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(s). These inspection reports are for informational purposes only.

Explain any "yes" answers in section 20: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**21. 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. Seller shall cause Buyer to be notified in writing of any information supplied on this form which is rendered inaccurate by a change in the condition of the property following completion of this form.

528 SELLER Constance D. Cullen DATE 05-27-2017  
 529 SELLER \_\_\_\_\_ DATE \_\_\_\_\_  
 530 SELLER \_\_\_\_\_ DATE \_\_\_\_\_

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

**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.

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

## Oak Knoll Roof Replacement

### Background

As many Oak Knoll residents may be aware, the unit building roofs are nearing the end of their useful lives. The existing roofs are approximately 20 years old. Unfortunately, the fire rated sheathing used in the roofing industry at the time was later found to be defective and has led to the need to replace roofing on an earlier basis. Specifically at Oak Knoll, this sheathing is beginning to fail near the common walls between units and repair of only those areas would not be practical or cost-effective. In the fall of 2016, the board commissioned an engineering study of the building roofs by Falcon Engineering. The engineers concluded that the roofs should be replaced within the next two to three years. The replacement cost, inclusive of necessary related repairs and replacement to items such as chimney cladding, soffits, and gutters was estimated at \$1.1 million including construction contingency. The board has begun planning for this project to take place in the spring/summer of 2019. Due to efficiencies in construction and funding, the board is also planning for full replacement of the building's wood cladding as part of the project at an estimated additional expense of \$130,000.

### Current Status of Unit Capital Funds

We began the current 2016-2017 fiscal year with a balance of \$554,000 in unit capital funds (garage capital and landscape reserve are not included in this figure as they cannot be used towards unit capital expenses). \$125 of the current \$370 monthly dues payment is dedicated to unit capital funding for a total funding of \$120,000 for the current year. We are forecasting approximately \$40,000 in actual unit capital expenses in 2016-2017 with a forecast ending balance of \$634,000 plus interest earned as of June 30, 2017.

### Project Funding

In addition to the major roofing project as proposed above, we have a responsibility to continue to contribute to the capital fund so that future projects in line with our long term capital reserve spending plan can be achieved on an ongoing basis. The board would also like to balance past contributions by residents with the future benefits of the roofing project while minimizing the financial impact to current unit owners. In other words, the board does not feel that one major special assessment of thousands of dollars per unit would be the most equitable or desirable way to fund this major project, although a small special assessment of \$240 per year or \$60 per quarter over the next two fiscal years is proposed to help build up the reserve fund prior to beginning the project. As the benefits of the project will be spread out over many years, we are beginning to plan for obtaining a HOA loan. Current projections show that a loan of approximately \$600-\$700 thousand over a 7 year term would allow for unit contributions to remain at approximately their current level over the term of the loan while maintaining an adequate reserve balance to fund continuing capital obligations in line with the long-term plan per the capital reserve study completed by Falcon Engineering in 2017. Please see the attached schedules for detailed financial projections through 2026.

### Skylights and Roof Vents are the Unit Owner's Responsibility

All skylights will need to be replaced as part of the roofing project. Please note that per Restrictions, Covenants, Easements, p. 43, paragraph 1.a (1) of the governing documents, skylights are the

responsibility of the individual unit owners. Currently, a non-operating (non-opening) skylight has been estimated in the \$2,000-\$3,000 range with operating skylights potentially somewhat higher. Unit owners should begin to plan for this expense which will be billed to the unit owners based on the actual unit(s) selected and installed. We anticipate working with the construction company and unit owners to offer a selection of operating/non-operating models to be selected by the unit owners and installed during the roofing project by the construction company.

Many units, especially interior units, have dryer vents and bathroom exhaust fans that vent to the interior attic space. As this is not to current code and presents humidity and interior air quality issues, all vents will need to be vented to the roof as part of the roofing project. Per Restrictions, Covenants, Easements, p. 44, paragraph 1.a (2) of the governing documents, this vent work is also the responsibility of the individual unit owners. Unit owners should also begin to plan for this expense which will be billed to the unit owners based on the actual unit(s) selected and installed. Venting expense will vary based on individual unit requirements, but Falcon Engineering has estimated an approximate cost per vent of \$300. Unit Owners may estimate 2-3 vents per unit.

#### **Summary of Additional Expenses to Unit Owners**

July 2017-June 2018 Fiscal Year - \$240 special assessment (\$60 per quarter)

July 2018-June 2019 Fiscal Year - \$240 special assessment (\$60 per quarter)

Spring/Summer 2019 -- actual construction -- skylight(s) and vent installation(s) billed to owners