



INSTRUCTIONS -
NEW JERSEY REALTORS®
SELLER'S PROPERTY CONDITION DISCLOSURE STATEMENT

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1 Effective August 1, 2024, the New Jersey Real Estate Consumer Protection Enhancement Act, P.L.2024.c32, requires sellers
 2 of residential property located in New Jersey to complete and sign a property condition disclosure statement as promulgated
 3 by the New Jersey Division of Consumer Affairs pursuant to N.J.A.C. 13:45A-29.1. This requires all sellers of residential
 4 real estate to provide the property condition disclosure statement to a prospective buyer before the prospective buyer
 5 becomes obligated under any contract for the purchase of the property.

6 Additionally, the New Jersey Law of Flood Risk Notification, P.L.2023.c93, requires sellers of all real property located in
 7 New Jersey to make certain supplemental disclosures concerning flood risks on the "Flood Risk Addendum" incorporated
 8 within the property condition disclosure statement. As a result of these two laws:

- 11 • All sellers of **residential property** must complete Questions 1-108 on the property condition disclosure statement; and
- 12 • All sellers of **residential and non-residential (i.e. commercial)**, must complete the Flood Risk Addendum,
 13 Questions 109-117, on the property condition disclosure statement.

16 Moreover, regarding the property condition disclosure statement, the New Jersey Division of Consumer Affairs has provided
 17 the following instructions:

19 *The purpose of the Property Condition Disclosure Statement ("Disclosure Statement"), including the Flood Risk Addendum, is to disclose
 20 the condition of the property, as of the date set forth on the Disclosure Statement or Flood Risk Addendum. The seller is under an
 21 obligation to disclose any known material defects in the property even if not addressed in this printed form. The seller alone is the source
 22 of all information contained in this form. All prospective buyers of the property are cautioned to carefully inspect the property and to
 23 carefully inspect the surrounding area for any off-site conditions that may adversely affect the property. Moreover, this Disclosure
 24 Statement is not intended to be a substitute for prospective buyer's hiring of qualified experts to inspect the property.*

26 *If a property consists of multiple units, systems and/or features, please provide complete answers on all such units, systems and/or
 27 features even if the question is phrased in the singular, such as if a duplex has multiple furnaces, water heaters, and fireplaces.*

29 *Pursuant to P.L. 2024, c.32, completion of questions 1 through 108 is mandatory for all sellers of residential real property in the State.
 30 Sellers of residential real property must answer these questions before the purchaser becomes obligated under any contract for the
 31 purchase of the property. Questions 1 through 108 must be answered to the best of the seller's knowledge, unless otherwise stated.*

33 *Pursuant to N.J.S.A. 56:8-19.2, completion of the "Flood Risk Addendum" questions 109 through 117 of the Disclosure Statement, is mandatory
 34 for all sellers of real property (including both residential and non-residential property). Sellers of real property must answer these questions
 35 before the purchaser becomes obligated under any contract for the purchase of the property. This is the case regardless of whether a seller
 36 completes questions 1-108 of the Disclosure Statement. Sellers must verify their answers to questions 109 and 110, and may do so using the Flood
 37 Risk Notification Tool located at flooddisclosure.nj.gov. Questions 111 through 117 must be answered based on the seller's actual knowledge.*

39 *A seller must execute a separate acknowledgement for each portion of the Disclosure Statement that the seller completes. If a seller
 40 does not answer questions 1 through 108, no acknowledgement is required for that portion. However, the mandatory Flood Risk
 41 Addendum must still be completed and acknowledged in all cases.*

43 Lastly, **New Jersey REALTORS® Seller's Property Condition Disclosure Statement**, Form #140, includes an Addendum
 44 Regarding Statutory Disclosures & Other Items, Questions 118-136a, to be answered to the best of seller's knowledge as
 45 required by law.



NEW JERSEY REALTORS® SELLER'S PROPERTY CONDITION DISCLOSURE STATEMENT

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56 **Property Address:** 2316 Coles Mill Rd Franklinville NJ 08322

57 _____ ("Property").

58 **Seller:** David Cuspilich

59 _____ ("Seller").

60 The purpose of this Disclosure Statement is to disclose, to the best of Seller's knowledge, the condition of the Property, as of the date set
 61 forth below. The Seller is aware that he or she is under an obligation to disclose any known material defects in the Property even if not
 62 addressed in this printed form. Seller alone is the source of all information contained in this form. All prospective buyers of the Property
 63 are cautioned to carefully inspect the Property and to carefully inspect the surrounding area for any off-site conditions that may adversely
 64 affect the Property. Moreover, this Disclosure Statement is not intended to be a substitute for prospective buyer's hiring of qualified experts
 65 to inspect the Property.

66 If your Property consists of multiple units, systems and/or features, please provide complete answers on all such units, systems and/or
 67 features even if the question is phrased in the singular, such as if a duplex has multiple furnaces, water heaters and fireplaces.

71 **OCCUPANCY**

72 Yes	73 No	74 Unknown	75
[]	[X]	[]	1. Age of House, if known _____
[]	[X]	[]	2. Does the Seller currently occupy this Property? If not, how long has it been since Seller occupied the Property? _____
[X]	[]	[]	3. What year did the Seller buy the Property? <u>2025</u>
[]	[]	[]	3a. Do you have in your possession the original or a copy of the deed evidencing your ownership of the Property? If "yes," please attach a copy of it to this form.

81 **ROOF**

82 Yes	83 No	84 Unknown	85
[]	[]	[X]	4. Age of roof _____
[]	[]	[X]	5. Has roof been replaced or repaired since Seller bought the Property?
[]	[]	[X]	6. Are you aware of any roof leaks?
[]	[]	[]	7. Explain any "yes" answers that you give in this section: _____

91 **ATTIC, BASEMENTS AND CRAWL SPACES (Complete only if applicable)**

92 Yes	93 No	94 Unknown	95
[]	[]	[X]	8. Does the Property have one or more sump pumps?
[]	[]	[X]	8a. Are there any problems with the operation of any sump pump?
[]	[]	[X]	9. Are you aware of any water leakage, accumulation or dampness within the basement or crawl spaces or any other areas within any of the structures on the Property?
[]	[]	[X]	9a. Are you aware of the presence of any mold or similar natural substance within the basement or crawl spaces or any other areas within any of the structures on the Property?
[]	[]	[X]	10. Are you aware of any repairs or other attempts to control any water or dampness problem in the basement or crawl space? If "yes," describe the location, nature and date of the repairs: _____
[]	[]	[X]	11. Are you aware of any cracks or bulges in the basement floor or foundation walls? If "yes," specify location: _____
[]	[]	[X]	12. Are you aware of any restrictions on how the attic may be used as a result of the manner in which the attic or roof was constructed?
[]	[]	[X]	13. Is the attic or house ventilated by: <u> </u> a whole house fan? <u> </u> an attic fan?
[]	[]	[X]	13a. Are you aware of any problems with the operation of such a fan?



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14. In what manner is access to the attic space provided?
 staircase pull down stairs crawl space with aid of ladder or other device
 other No Attic

15. Explain any “yes” answers that you give in this section: _____

118 | TERMITES/WOOD DESTROYING INSECTS, DRY ROT, PESTS

119 Yes No Unknown

120 [] [X] 16. Are you aware of any termites/wood destroying insects, dry rot, or pests affecting the Property?
121 [] [] 17. Are you aware of any damage to the Property caused by termites/wood destroying insects, dry
122 [] X rot, or pests?
123 [] [X] 18. If "yes," has work been performed to repair the damage?
124 [] [] 19. Is your Property under contract by a licensed pest control company? If "yes," state the name and
125 [] X address of the licensed pest control company:

126
127 [] [X]
128
129
130
131

20. Are you aware of any termite/pest control inspections or treatments performed on the Property in the past?
21. Explain any "yes" answers that you give in this section: _____

133 | STRUCTURAL ITEMS

134 Yes No Unknown

22. Are you aware of any movement, shifting, or other problems with walls, floors, or foundations, including any restrictions on how any space, other than the attic or roof, may be used as a result of the manner in which it was constructed?
23. Are you aware if the Property or any of the structures on it have ever been damaged by fire, smoke, wind or flood?
24. Are you aware of any fire retardant plywood used in the construction?
25. Are you aware of any current or past problems with driveways, walkways, patios, sinkholes, or retaining walls on the Property?
26. Are you aware of any present or past efforts made to repair any problems with the items in this section?
27. Explain any “yes” answers that you give in this section. Please describe the location and nature of the problem:

150 ADDITIONS/REMODELING

151 Yes No Unknown

28. Are you aware of any additions, structural changes or other alterations to the structures on the Property made by any present or past owners?
29. Were the proper building permits and approvals obtained? Explain any “yes” answers you give in this section:

159 PLUMBING, WATER AND SEWAGE

160 Yes No Unknown

30. What is the source of your drinking water?
____ Public ____ Community System ____ Well on Property ____ Other (explain) _____

31. If your drinking water source is not public, have you performed any tests on the water?
If so, when? _____
Attach a copy of or describe the results: _____

32. Does the wastewater from any clothes washer, dishwasher, or other appliance discharge to any location other than the sewer, septic, or other system that services the rest of the Property?

33. When was well installed?
Location of well?

171	<input type="checkbox"/>	<input checked="" type="checkbox"/>	34. Do you have a softener, filter, or other water purification system? <input type="checkbox"/> Leased <input type="checkbox"/> Owned
172			35. What is the type of sewage system? <input type="checkbox"/> Public Sewer <input type="checkbox"/> Private Sewer <input type="checkbox"/> Septic System <input type="checkbox"/> Cesspool <input type="checkbox"/> Other (explain): _____
173			36. If you answered "septic system," have you ever had the system inspected to confirm that it is a true septic system and not a cesspool?
174	<input type="checkbox"/>	<input checked="" type="checkbox"/>	37. If Septic System, when was it installed? _____ Location? _____
175			38. When was the Septic System or Cesspool last cleaned and/or serviced? _____
176			39. Are you aware of any abandoned Septic Systems or Cesspools on your Property?
177			39a. If "yes," is the closure in accordance with the municipality's ordinance? Explain: _____
178			40. Are you aware of any leaks, backups, or other problems relating to any of the plumbing systems and fixtures (including pipes, sinks, tubs and showers), or of any other water or sewage related problems? If "yes," explain _____
179	<input type="checkbox"/>	<input checked="" type="checkbox"/>	41. Are you aware of the presence of any lead piping, including but not limited to any service line, piping materials, fixtures, and solder. If "yes," explain: _____
180	<input type="checkbox"/>	<input checked="" type="checkbox"/>	42. Are you aware of any shut off, disconnected, or abandoned wells, underground water or sewage tanks, or dry wells on the Property?
181			43. Is either the private water or sewage system shared? If "yes," explain: _____
182	<input type="checkbox"/>	<input checked="" type="checkbox"/>	44. Water Heater: <input type="checkbox"/> Electric <input type="checkbox"/> Fuel Oil <input type="checkbox"/> Gas Age of Water Heater _____
183			44a. Are you aware of any problems with the water heater?
184			45. Explain any "yes" answers that you give in this section: _____ _____
185			_____
186	<input type="checkbox"/>	<input checked="" type="checkbox"/>	_____
187			_____
188			_____
189	<input type="checkbox"/>	<input type="checkbox"/>	X
190			42. Are you aware of any shut off, disconnected, or abandoned wells, underground water or sewage tanks, or dry wells on the Property?
191	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
192			43. Is either the private water or sewage system shared? If "yes," explain: _____
193			44. Water Heater: <input type="checkbox"/> Electric <input type="checkbox"/> Fuel Oil <input type="checkbox"/> Gas Age of Water Heater _____
194			44a. Are you aware of any problems with the water heater?
195	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
196			45. Explain any "yes" answers that you give in this section: _____ _____
197			_____
198			_____
199			_____

HEATING AND AIR CONDITIONING

Yes No Unknown

200			46. Type of Air Conditioning: <input type="checkbox"/> Central one zone <input type="checkbox"/> Central multiple zone <input type="checkbox"/> Wall/Window Unit <input checked="" type="checkbox"/> None
201			47. List any areas of the house that are not air conditioned: _____
202			48. What is the age of Air Conditioning System? _____
203			49. Type of heat: <input type="checkbox"/> Electric <input type="checkbox"/> Fuel Oil <input type="checkbox"/> Natural Gas <input type="checkbox"/> Propane <input type="checkbox"/> Unheated <input type="checkbox"/> Other
204			50. What is the type of heating system? (for example, forced air, hot water or base board, radiator, steam heat) _____
205			51. If it is a centralized heating system, is it one zone or multiple zones? _____
206			52. Age of furnace _____ Date of last service: _____
207			53. List any areas of the house that are not heated: _____
208			54. Are you aware of any tanks on the Property, either above or underground, used to store fuel or other substances?
209			55. If tank is not in use, do you have a closure certificate?
210			56. Are you aware of any problems with any items in this section? If "yes," explain: _____
211			_____
212			_____
213			_____
214			_____
215	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
216			54. Are you aware of any tanks on the Property, either above or underground, used to store fuel or other substances?
217	<input type="checkbox"/>	<input type="checkbox"/>	
218	<input type="checkbox"/>	<input type="checkbox"/>	
219			55. If tank is not in use, do you have a closure certificate?
220			56. Are you aware of any problems with any items in this section? If "yes," explain: _____
221			_____

WOODBURNING STOVE OR FIREPLACE

Yes No Unknown

222			57. Do you have <input type="checkbox"/> wood burning stove? <input type="checkbox"/> fireplace? <input type="checkbox"/> insert? <input type="checkbox"/> other
223	<input type="checkbox"/>	<input checked="" type="checkbox"/>	57a. Is it presently usable?
224	<input type="checkbox"/>	<input checked="" type="checkbox"/>	58. If you have a fireplace, when was the flue last cleaned? _____
225	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
226	<input type="checkbox"/>	<input type="checkbox"/>	58a. Was the flue cleaned by a professional or non-professional? _____
227	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
228	<input type="checkbox"/>	<input type="checkbox"/>	59. Have you obtained any required permits for any such item?
229			60. Are you aware of any problems with any of these items? If "yes," please explain: _____
230			_____

231 **ELECTRICAL SYSTEM**

232 Yes No Unknown

233 [] [] [X]
234 [] []

61. What type of wiring is in this structure? Copper Aluminum Other Unknown
 62. What amp service does the Property have? 60 100 150 200 Other Unknown
 63. Does it have 240 volt service? Which are present Circuit Breakers, Fuses or Both?
 64. Are you aware of any additions to the original service?

If "yes," were the additions done by a licensed electrician? Name and address: _____

239 [] [] [X]
240 [] []

65. If "yes," were proper building permits and approvals obtained?
 66. Are you aware of any wall switches, light fixtures or electrical outlets in need of repair?
 67. Explain any "yes" answers that you give in this section: _____

245 **LAND (SOILS, DRAINAGE AND BOUNDARIES)**

246 Yes No Unknown

247 [] [X]
248 [] [X]
249 [] [X]
250 [] [X]

68. Are you aware of any fill or expansive soil on the Property?
 69. Are you aware of any past or present mining operations in the area in which the Property is located?
 70. Is the Property located in a flood hazard zone?
 71. Are you aware of any drainage or flood problems affecting the Property?
 72. Are there any areas on the Property which are designated as protected wetlands?
 73. Are you aware of any encroachments, utility easements, boundary line disputes, or drainage or other easements affecting the Property?
 74. Are there any water retention basins on the Property or the adjacent properties?
 75. Are you aware if any part of the Property is being claimed by the State of New Jersey as land presently or formerly covered by tidal water (Riparian claim or lease grant)? Explain: _____

251 [] [X]
252 [] [X]
253 [] [] [X]
254 [] [X]
255 [] [X]
256 [] [X]
257 [] [X]

76. Are you aware of any shared or common areas (for example, driveways, bridges, docks, walls, bulkheads, etc.) or maintenance agreements regarding the Property?
 77. Explain any "yes" answers to the preceding questions in this section: _____

258 [] [X]
259 [] [X]
260 [] [X]
261 [] [X]
262 [] [X]
263 [] [X]
264 [] [X]
265 [] [X]
266 [] [X]

78. Do you have a survey of the Property?

267 **ENVIRONMENTAL HAZARDS**

268 Yes No Unknown

269 [] [X]
270 [] [X]
271 [] [X]
272 [] [X]
273 [] [X]

79. Have you received any written notification from any public agency or private concern informing you that the Property is adversely affected, or may be adversely affected, by a condition that exists on a property in the vicinity of this Property? If "yes," attach a copy of any such notice currently in your possession.

274 [] [X]
275 [] [X]
276 [] [X]
277 [] [X]

79a. Are you aware of any condition that exists on any property in the vicinity which adversely affects, or has been identified as possibly adversely affecting, the quality or safety of the air, soil, water, and/or physical structures present on this Property? If "yes," explain: _____

278 [] [X]
279 [] [X]
280 [] [X]
281 [] [X]
282 [] [X]

80. Are you aware of any underground storage tanks (UST) or toxic substances now or previously present on this Property or adjacent property (structure or soil), such as polychlorinated biphenyl (PCB), solvents, hydraulic fluid, petro-chemicals, hazardous wastes, pesticides, chromium, thorium, lead or other hazardous substances in the soil? If "yes," explain: _____

283 [] [X]
284 [] [X]
285 [] [] [X]

81. Are you aware if any underground storage tank has been tested?
 (Attach a copy of each test report or closure certificate if available.)
 82. Are you aware if the Property has been tested for the presence of any other toxic substances, such as lead-based paint, urea-formaldehyde foam insulation, asbestos-containing materials, or others?
 (Attach copy of each test report if available.)
 83. If "yes" to any of the above, explain: _____

291	[]	[X]	83a. If "yes" to any of the above, were any actions taken to correct the problem? Explain: _____
292	_____		
293			
294	[]	[]	[X] 84. Is the Property in a designated Airport Safety Zone?
295			
296	DEED RESTRICTIONS, SPECIAL DESIGNATIONS, HOMEOWNERS ASSOCIATION/CONDOMINIUMS		
297	AND CO-OPS		
298	Yes	No	Unknown
299	[]	[X]	85. Are you aware if the Property is subject to any deed restrictions or other limitations on how it may be used due to its being situated within a designated historic district, or a protected area like the New Jersey Pinelands, or its being subject to similar legal authorities other than typical local zoning ordinances?
300			
301	[]	[X]	86. Is the Property part of a condominium or other common interest ownership plan?
302			
303	[]	[X]	86a. If so, is the Property subject to any covenants, conditions, or restrictions as a result of its being part of a condominium or other form of common interest ownership?
304	[]	[X]	87. As the owner of the Property, are you required to belong to a condominium association or homeowners association, or other similar organization or property owners?
305			
306	[]	[X]	87a. If so, what is the Association's name and telephone number? _____
307			
308	[]	[X]	87b. If so, are there any dues or assessments involved? If "yes," how much? _____
309			
310	[]	[]	88. Are you aware of any defect, damage, or problem with any common elements or common areas that materially affects the Property?
311			
312	[]	[X]	89. Are you aware of any condition or claim which may result in an increase in assessments or fees?
313			
314	[]	[X]	90. Since you purchased the Property, have there been any changes to the rules or by-laws of the Association that impact the Property?
315	[]	[X]	91. Explain any "yes" answers you give in this section: _____
316			
317			
318			
319			
320			
321	MISCELLANEOUS		
322	Yes	No	Unknown
323	[]	[X]	92. Are you aware of any existing or threatened legal action affecting the Property or any condominium or homeowners association to which you, as an owner, belong?
324			
325	[]	[X]	93. Are you aware of any violations of Federal, State or local laws or regulations relating to this Property?
326			
327	[]	[X]	94. Are you aware of any zoning violations, encroachments on adjacent properties, non-conforming uses, or set-back violations relating to this Property? If so, please state whether the condition is pre-existing non-conformance to present day zoning or a violation to zoning and/or land use laws. _____
328			
329			
330			
331			
332	[]	[X]	95. Are you aware of any public improvement, condominium or homeowner association assessments against the Property that remain unpaid? Are you aware of any violations of zoning, housing, building, safety or fire ordinances that remain uncorrected?
333			
334			
335	[]	[]	[X] 96. Are there mortgages, encumbrances or liens on this Property?
336	[]	[X]	96a. Are you aware of any reason, including a defect in title, that would prevent you from conveying clear title?
337			
338	[]	[X]	97. Are you aware of any material defects to the Property, dwelling, or fixtures which are not disclosed elsewhere on this form? (A defect is "material," if a reasonable person would attach importance to its existence or non-existence in deciding whether or how to proceed in the transaction.) If "yes," explain: _____
339			
340			
341			
342			
343	[]	[X]	98. Other than water and sewer charges, utility and cable tv fees, your local property taxes, any special assessments and any association dues or membership fees, are there any other fees that you pay on an ongoing basis with respect to this Property, such as garbage collection fees?
344			
345			
346			
347			
348			
349			
350			

411 **ACKNOWLEDGMENT OF SELLER**

412 The undersigned Seller affirms that the information set forth in this Disclosure Statement is accurate and complete to the best of Seller's
 413 knowledge, but is not a warranty as to the condition of the Property. Seller hereby authorizes the real estate brokerage firm representing
 414 or assisting the Seller to provide this Disclosure Statement to all prospective buyers of the Property, and to other real estate agents. Seller
 415 alone is the source of all information contained in this statement. *If the Seller relied upon any credible representations of another, the
 416 Seller should state the name(s) of the person(s) who made the representation(s) and describe the information that was relied upon.
 417

418  **Signed by:**
 419 **David L. Cusplich**
 420 **SELLER** **DATE** **SELLER** **DATE**
 421 **SELLER** **DATE** **SELLER** **DATE**
 422

1/1/2026 | 13:56 EST

423 **EXECUTOR, ADMINISTRATOR, TRUSTEE (if applicable)**

424 The undersigned has never occupied the Property and lacks the personal knowledge necessary to complete this Disclosure Statement.
 425

426 **SIGNED** **DATE** **SIGNED** **DATE**

427 **RECEIPT AND ACKNOWLEDGMENT BY PROSPECTIVE BUYER**

428 The undersigned Prospective Buyer acknowledges receipt of this Disclosure Statement prior to signing a Contract of Sale pertaining to
 429 this Property. Prospective Buyer acknowledges that this Disclosure Statement is not a warranty by Seller and that it is Prospective Buyer's
 430 responsibility to satisfy himself or herself as to the condition of the Property. Prospective Buyer acknowledges that the Property may be
 431 inspected by qualified professionals, at Prospective Buyer's expense, to determine the actual condition of the Property. Prospective Buyer
 432 further acknowledges that this form is intended to provide information relating to the condition of the land, structures, major systems and
 433 amenities, if any, included in the sale. This form does not address local conditions which may affect a purchaser's use and enjoyment of
 434 the Property such as noise, odors, traffic volume, etc. Prospective Buyer acknowledges that they may independently investigate such local
 435 conditions before entering into a binding contract to purchase the Property. Prospective Buyer acknowledges that he or she understands
 436 that the visual inspection performed by the Seller's real estate broker/broker-salesperson/salesperson does not constitute a professional
 437 home inspection as performed by a licensed home inspector.
 438

439 **PROSPECTIVE BUYER** **DATE** **PROSPECTIVE BUYER** **DATE**
 440 **PROSPECTIVE BUYER** **DATE** **PROSPECTIVE BUYER** **DATE**
 441

442 **ACKNOWLEDGMENT OF REAL ESTATE BROKER/BROKER-SALESPERSON/SALESPERSON**

443 The undersigned Seller's real estate broker/broker-salesperson/salesperson acknowledges receipt of the Property Disclosure Statement
 444 form and that the information contained in the form was provided by the Seller.
 445

446 The Seller's real estate broker/broker-salesperson/salesperson also confirms that he or she visually inspected the Property with reasonable
 447 diligence to ascertain the accuracy of the information disclosed by the Seller, prior to providing a copy of the property disclosure statement
 448 to the buyer.
 449

450 The Prospective Buyer's real estate broker/broker-salesperson/salesperson also acknowledges receipt of the Property Disclosure Statement
 451 form for the purpose of providing it to the Prospective Buyer.
 452

453  **DocuSigned by:**
 454 **Daniel Mau**
 455 **SELLER'S REAL ESTATE BROKER/** **DATE**
 456 **BROKER-SALESPERSON/SALESPERSON**
 457
 458 **PROSPECTIVE BUYER'S REAL ESTATE BROKER/** **DATE**
 459 **BROKER-SALESPERSON/SALESPERSON**
 460

1/2/2026 | 17:00 EST

461 **SELLER'S PROPERTY CONDITION DISCLOSURE STATEMENT CONTINUES ON NEXT PAGE**
 462



NEW JERSEY REALTORS®
SELLER'S PROPERTY CONDITION DISCLOSURE STATEMENT
ADDENDUM REGARDING FLOOD RISK

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471 Pursuant to N.J.S.A. 56:8-19.2, all Sellers of real property (including both residential and non-residential property) must complete
 472 questions 109-117 below.
 473

474 Sellers of real property must answer these questions before the purchaser becomes obligated under any contract for the purchase of the
 475 Property. This is the case regardless of whether the Seller completes questions 1-108. Sellers must verify their answers to questions 109-
 476 110, and may do so using the Flood Risk Notification Tool located at njreal.to/flood-disclosure. Questions 111-117 must be answered
 477 based on the Seller's actual knowledge.
 478

479 Flood risks in New Jersey are growing due to the effects of climate change. Coastal and inland areas may experience significant flooding
 480 now and in the near future, including in places that were not previously known to flood. For example, by 2050, it is likely that sea-level
 481 rise will meet or exceed 2.1 feet above 2000 levels, placing over 40,000 New Jersey properties at risk of permanent coastal flooding.
 482 In addition, precipitation intensity in New Jersey is increasing at levels significantly above historic trends, placing inland properties at
 483 greater risk of flash flooding. These and other coastal and inland flood risks are expected to increase within the life of a typical mortgage
 484 originated in or after 2020.
 485

486 To learn more about these impacts, including the flood risk to your Property, visit njreal.to/flood-disclosure. To learn more about how to
 487 prepare for a flood emergency, visit njreal.to/flood-planning.
 488

489 Yes	490 No	491 Unknown	
492 []	493 [X]		109. Is any or all of the Property located wholly or partially in the Special Flood Hazard Area ("100-year floodplain") according to FEMA's current flood insurance rate maps for your area?
494 []	495 []	496 [X]	110. Is any or all of the Property located wholly or partially in a Moderate Risk Flood Hazard Area ("500-year floodplain") according to FEMA's current flood insurance rate maps for your area?
			111. Is the Property subject to any requirement under federal law to obtain and maintain flood insurance on the Property? <i>Properties in the special flood hazard area, also known as high risk flood zones, on FEMA's flood insurance rate maps with mortgages from federally regulated or insured lenders are required to obtain and maintain flood insurance. Even when not required, FEMA encourages property owners in high risk, moderate risk, and low risk flood zones to purchase flood insurance that covers the structure and the personal property within the structure. Also note that properties in coastal and riverine areas may be subject to increased risk of flooding over time due to projected sea level rise and increased extreme storms caused by climate change which may not be reflected in current flood insurance rate maps.</i>
503 []	504 []	505 [X]	112. Have you ever received assistance, or are you aware of any previous owners receiving assistance, from FEMA, the U.S. Small Business Administration, or any other federal disaster flood assistance for flood damage to the Property? <i>For properties that have received federal disaster assistance, the requirement to obtain flood insurance passes down to all future owners. Failure to obtain and maintain flood insurance can result in an individual being ineligible for future assistance.</i>
509 []	510 []	511 [X]	113. Is there flood insurance on the Property? <i>A standard homeowner's insurance policy typically does not cover flood damage. You are encouraged to examine your policy to determine whether you are covered.</i>
512 []	513 []	514 [X]	114. Is there a FEMA elevation certificate available for the Property? If so, the elevation certificate must be shared with the buyer. <i>An elevation certificate is a FEMA form, completed by a licensed surveyor or engineer. The form provides critical information about the flood risk of the Property and is used by flood insurance providers under the National Flood Insurance Program to help determine the appropriate flood insurance rating for the Property. A buyer may be able to use the elevation certificate from a previous owner for their flood insurance policy.</i>
518 []	519 []	520 [X]	115. Have you ever filed a claim for flood damage to the Property with any insurance provider, including the National Flood Insurance Program? If the claim was approved, what was the amount received? \$ _____



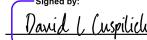
526 [] [] [] 116. Has the Property experienced any flood damage, water seepage, or pooled water due to a natural
 527 flood event, such as heavy rainfall, coastal storm surge, tidal inundation, or river overflow?
 528 If so, how many times? _____
 529 117. Explain any "yes" answers that you give in this section: _____
 530 _____
 531 _____
 532 _____
 533

534 **ACKNOWLEDGMENT OF SELLER**

535 The undersigned Seller affirms that the information set forth in the above Flood Risk Addendum to the Disclosure Statement is accurate
 536 and complete to Seller's actual knowledge, but is not a warranty as to the condition of the Property. Seller hereby authorizes the real
 537 estate brokerage firm representing or assisting the Seller to provide this completed Flood Risk Addendum to the Disclosure Statement
 538 to all prospective buyers of the Property, and to other real estate agents. Seller alone is the source of all information contained in this
 539 statement. *If the Seller relied upon any credible representation of another, the Seller should state the name(s) of the person(s) who made
 540 the representation(s) and describe the information that was relied upon.

541 _____
 542 _____
 543 _____
 544 _____

545 1/1/2026 | 13:56 EST

546  Signed by:
David L Cusplich SELLER DATE SELLER DATE

550 SELLER DATE SELLER DATE

553 **EXECUTOR, ADMINISTRATOR, TRUSTEE (if applicable)**

554 The undersigned has never occupied the Property and lacks the personal knowledge necessary to complete this Disclosure Statement.

557 SIGNED DATE SIGNED DATE

560 **RECEIPT AND ACKNOWLEDGMENT BY PROSPECTIVE BUYER**

561 The undersigned Prospective Buyer acknowledges receipt of this completed Flood Risk Addendum to the Disclosure Statement prior
 562 to signing a Contract of Sale pertaining to this Property. Prospective Buyer acknowledges that this completed Flood Risk Addendum to
 563 the Disclosure Statement is not a warranty by Seller and that it is Prospective Buyer's responsibility to satisfy himself or herself as to the
 564 condition of the Property. Prospective Buyer acknowledges that the Property may be inspected by qualified professionals, at Prospective
 565 Buyer's expense, to determine the actual condition of the Property. Prospective Buyer further acknowledges that this form is intended to
 566 provide information relating to the condition of the land, structures, major systems and amenities, if any, included in the sale. This form
 567 does not address local conditions which may affect a purchaser's use and enjoyment of the Property such as noise, odors, traffic volume,
 568 etc. Prospective Buyer acknowledges that they may independently investigate such local conditions before entering into a binding contract
 569 to purchase the Property. Prospective Buyer acknowledges that he or she understands that the visual inspection performed by the Seller's
 570 real estate broker/broker-salesperson/salesperson does not constitute a professional home inspection as performed by a licensed home
 571 inspector.

572 PROSPECTIVE BUYER DATE PROSPECTIVE BUYER DATE

577 PROSPECTIVE BUYER DATE PROSPECTIVE BUYER DATE

581 **SELLER'S PROPERTY CONDITION DISCLOSURE STATEMENT CONTINUES ON NEXT PAGE**

586

ACKNOWLEDGMENT OF REAL ESTATE BROKER/BROKER-SALESPERSON/SALESPERSON

587 The undersigned Seller's real estate broker/broker/broker-salesperson/salesperson acknowledges receipt of this completed Flood Risk
 588 Addendum to the Disclosure Statement and that the information contained in this form was provided by the Seller.

589
 590 The Seller's real estate broker/broker-salesperson/salesperson also confirms that he or she visually inspected the Property with reasonable
 591 diligence to ascertain the accuracy of the information disclosed by the Seller, prior to providing a copy of the property disclosure statement
 592 to the buyer.

593
 594 The Prospective Buyer's real estate broker/broker/broker-salesperson also acknowledges receipt of this completed Flood Disclosure
 595 Addendum to the Property Disclosure for the purpose of providing it to the Prospective Buyer.

596 DocuSigned by:

597  Daniel Mauz

598 SELLER'S REAL ESTATE BROKER/
 599 BROKER-SALESPERSON/SALESPERSON:

600 1/2/2026 | 17:00 EST

601 DATE

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 603 PROSPECTIVE BUYER'S REAL ESTATE BROKER/
 604 BROKER-SALESPERSON/SALESPERSON

605 DATE

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ADDENDUM REGARDING STATUTORY DISCLOSURES & OTHER ITEMS CONTINUES ON NEXT PAGE



NEW JERSEY REALTORS®
SELLER'S PROPERTY CONDITION DISCLOSURE STATEMENT
ADDENDUM REGARDING STATUTORY DISCLOSURES & OTHER ITEMS

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646 **SOLAR PANEL SYSTEMS Pursuant to P.L. 2023, c312**

647 This section is applicable if the Property is serviced by a Solar Panel System, which means a system of solar panels designed to absorb the
 648 sunlight as a source of energy for generating electricity or heating, any and all inverters, net meter, wiring, roof supports and any other
 649 equipment pertaining to the Solar Panels (collectively, the "Solar Panel System"). This information may be used, among other purposes,
 650 to prepare a Solar Panel Addendum to be affixed to and made a part of a contract of sale for the Property.

651
 652 Yes No
 653 [] [X] Is the Property serviced by a Solar Panel System?

654
 655 If you responded "yes," answer the following questions.

656
 657 Yes No Unknown
 658 [] 118. When was the Solar Panel System Installed? _____
 659 [] 118a. What is the name and contact information of the business that installed the Solar Panel System? _____
 660
 661 [] [] 118b. Do you have documents and/or contracts relating to the Solar Panel System? If "yes," please
 662 attach copies to this form.
 663 [] [] 119. Are SRECs available from the Solar Panel System?
 664 [] 119a. If SRECs are available, when will the SRECs expire? _____
 665 [] [] 120. Is there any storage capacity on the Property for the Solar Panel System?
 666 [] [] 121. Are you aware of any defects in or damage to any component of the Solar Panel System? If yes,
 667 explain: _____
 668
 669

670 **Choose one of the following three options:**

671 [] 122a. The Solar Panel System is financed under a power purchase agreement or other type of financing
 672 arrangement which requires me/us to make periodic payments to a Solar Panel System provider
 673 in order to acquire ownership of the Solar Panel System ("PPA")? If yes, proceed to Section A
 674 below.
 675 [] 122b. The Solar Panel System is the subject of a lease agreement. If yes, proceed to Section B below.
 676 [] 122c. I/we own the Solar Panel System outright. If yes, you do not have to answer any further questions.

677 [] **SECTION A - THE SOLAR PANEL SYSTEM IS SUBJECT TO A PPA**

678 [] 123. What is the current periodic payment amount? \$ _____
 679 [] 124. What is the frequency of the periodic payments (check one)? [] Monthly [] Quarterly
 680 [] 125. What is the expiration date of the PPA, which is when you will become the owner of the Solar
 681 [] Panel System? _____ ("PPA Expiration Date")
 682 [] [] 126. Is there a balloon payment that will become due on or before the PPA Expiration Date?
 683 [] [] 127. If there is a balloon payment, what is the amount? \$ _____
 684
 685 **Choose one of the following three options:**
 686 [] 128a. Buyer will assume my/our obligations under the PPA at Closing.
 687 [] 128b. I/we will pay off or otherwise obtain cancellation of the PPA as of the Closing so that the Solar
 688 [] Panel System can be included in the sale free and clear.
 689 [] 128c. I/we will remove the Solar Panel System from the Property and pay off or otherwise obtain
 690 [] cancellation of the PPA as of the Closing.

691 [] **SECTION B - THE SOLAR PANEL SYSTEM IS SUBJECT TO A LEASE**

692 [] 129. What is the current periodic lease payment amount? \$ _____
 693 [] 130. What is the frequency of the periodic lease payments (check one)? [] Monthly [] Quarterly
 694 [] 131. What is the expiration date of the lease? _____
 695
 696 **Choose one of the following two options:**
 697 [] 132a. Buyer will assume our obligations under the lease at Closing.
 698 [] 132b. I/we will obtain an early termination of the lease and will remove the Solar Panel System prior
 699 [] to Closing.



701 [] [] [] **SECTION C - THE SOLAR PANEL SYSTEM IS SUBJECT TO ENERGY CERTIFICATE(S)**
 702 133. Are Solar Transition Renewable Energy Certificates ("TRECs") available from the Solar Panel
 703 System?
 704 [] [] [] 133a. If TRECs are available, when will the TRECs expire? _____
 705 [] [] [] 134. Are Solar Renewable Energy Certificate IIs ("SREC IIs") available from the Solar Panel System?
 706 [] [] [] 134a. If SREC IIs are available, when will the SREC IIs expire? _____
 707

708 **WATER INTRUSION** Pursuant to N.J.S.A. 56:8-19.1

709 Yes No Unknown
 710 [] [] [] 135. Are you aware of any water leakage, accumulation or dampness, the presence of mold or other
 711 similar natural substance, or repairs or other attempts to control any water or dampness problem on
 712 the Property? If yes, please describe the nature of the issue and any attempts to repair or control it:
 713 _____
 714 _____
 715

716 If yes, pursuant to New Jersey law, the **buyer** of the real Property is advised to refer to the 'Mold
 717 Guidelines for New Jersey Residents' pamphlet issued by the New Jersey Department of Health
 718 (njreal.to/mold-guidelines) and has the right to request a physical copy of the pamphlet from the
 719 real estate broker, broker-salesperson, or salesperson.

720 **SECONDARY POWER SOURCE** Pursuant to P.L.2025, c19

721 Yes No Unknown
 722 [] [X] 136. Is there a secondary power source at the Property (i.e. permanently installed combustion
 723 generators, solar panels, battery storage systems, or any other supplemental source of electrical
 724 energy)?
 725 [] [] 136a. If "yes," is a label installed within 18 inches of the main electrical panel and electrical meter
 726 warning of the dangers associated with the secondary power sources?

727 **ACKNOWLEDGMENT OF SELLER**

728 The undersigned Seller affirms that the information set forth in this Disclosure Statement is accurate and complete to the best of Seller's
 729 knowledge, but is not a warranty as to the condition of the Property. Seller hereby authorizes the real estate brokerage firm representing
 730 or assisting the Seller to provide this Disclosure Statement to all prospective buyers of the Property, and to other real estate agents. Seller
 731 alone is the source of all information contained in this statement. *If the Seller relied upon any credible representations of another, the
 732 Seller should state the name(s) of the person(s) who made the representation(s) and describe the information that was relied upon.
 733 _____
 734 _____
 735 _____

736 **Signed by:** David L Cuspidi **1/1/2026 | 13:56 EST**
 737 **SELLER** **DATE** **SELLER** **DATE**
 738 _____

739 **SELLER** **DATE** **SELLER** **DATE**
 740 _____

741 **EXECUTOR, ADMINISTRATOR, TRUSTEE** (if applicable)
 742 The undersigned has never occupied the Property and lacks the personal knowledge necessary to complete this Disclosure Statement.
 743 _____

744 **SIGNED** **DATE** **SIGNED** **DATE**
 745 _____

746 **ADDENDUM REGARDING STATUTORY DISCLOSURES & OTHER ITEMS CONTINUES ON NEXT PAGE**

761 **RECEIPT AND ACKNOWLEDGMENT BY PROSPECTIVE BUYER**

762 The undersigned Prospective Buyer acknowledges receipt of this completed Statutory Disclosures & Other Items Addendum to Disclosure
 763 Statement prior to signing a Contract of Sale pertaining to this Property. Prospective Buyer acknowledges that this completed Statutory
 764 Disclosures & Other Items Addendum is not a warranty by Seller and that it is Prospective Buyer's responsibility to satisfy himself or
 765 herself as to the condition of the Property. Prospective Buyer's acknowledges that the Property may be inspected by qualified professionals,
 766 at Prospective Buyer's expense, to determine the actual condition of the Property. Prospective Buyer further acknowledges that this form is
 767 intended to provide information relating to the condition of the land, structures, major systems and amenities, if any, included in the sale.
 768 This form does not address local conditions which may affect a purchaser's use and enjoyment of the Property such as noise, odors, traffic
 769 volume, etc. Prospective Buyer acknowledges that they may independently investigate such local conditions before entering into a binding
 770 contract to purchase the Property. Prospective Buyer acknowledges that he or she understands that the visual inspection performed by the
 771 Seller's real estate broker/broker-salesperson/salesperson does not constitute a professional home inspection as performed by a licensed
 772 home inspector.

773 PROSPECTIVE BUYER

DATE

PROSPECTIVE BUYER

DATE

774 PROSPECTIVE BUYER

DATE

PROSPECTIVE BUYER

DATE

780 **ACKNOWLEDGMENT OF REAL ESTATE BROKER/BROKER-SALESPERSON/SALESPERSON**

781 The undersigned Seller's real estate broker/broker/broker-salesperson/salesperson acknowledges receipt of this Statutory Disclosures &
 782 Other Items Addendum to the Disclosure Statement and that the information contained in this form was provided by the Seller.

783 The Seller's real estate broker/broker-salesperson/salesperson also confirms that he or she visually inspected the Property with reasonable
 784 diligence to ascertain the accuracy of the information disclosed by the Seller, prior to providing a copy of the property disclosure statement
 785 to the buyer.

786 The Prospective Buyer's real estate broker/broker/broker-salesperson also acknowledges receipt of this completed Statutory Disclosures
 787 & Other Items Addendum to the Property Disclosure for the purpose of providing it to the Prospective Buyer.

788 DocuSigned by:
789 790 SELLER'S REAL ESTATE BROKER/
791 BROKER-SALESPERSON/SALESPERSON:

1/2/2026 | 17:00 EST

DATE

792 PROSPECTIVE BUYER'S REAL ESTATE BROKER/
793 BROKER-SALESPERSON/SALESPERSON

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