



## Division of Licensing Services

New York State  
Department of State  
Division of Licensing Services  
P.O. Box 22001  
Albany, NY 12201-2001  
Customer Service: (518) 474-4429  
www.dos.ny.gov

### New York State Disclosure Form for Buyer and Seller

#### THIS IS NOT A CONTRACT

*New York State law requires real estate licensees who are acting as agents of buyers or sellers of property to advise the potential buyers or sellers with whom they work of the nature of their agency relationship and the rights and obligations it creates. This disclosure will help you to make informed choices about your relationship with the real estate broker and its sales agents.*

*Throughout the transaction you may receive more than one disclosure form. The law may require each agent assisting in the transaction to present you with this disclosure form. A real estate agent is a person qualified to advise about real estate.*

*If you need legal, tax or other advice, consult with a professional in that field.*

#### Disclosure Regarding Real Estate Agency Relationships

##### Seller's Agent

A seller's agent is an agent who is engaged by a seller to represent the seller's interests. The seller's agent does this by securing a buyer for the seller's home at a price and on terms acceptable to the seller. A seller's agent has, without limitation, the following fiduciary duties to the seller: reasonable care, undivided loyalty, confidentiality, full disclosure, obedience and duty to account. A seller's agent does not represent the interests of the buyer. The obligations of a seller's agent are also subject to any specific provisions set forth in an agreement between the agent and the seller. In dealings with the buyer, a seller's agent should (a) exercise reasonable skill and care in performance of the agent's duties; (b) deal honestly, fairly and in good faith; and (c) disclose all facts known to the agent materially affecting the value or desirability of property, except as otherwise provided by law.

##### Buyer's Agent

A buyer's agent is an agent who is engaged by a buyer to represent the buyer's interest. The buyer's agent does this by negotiating the purchase of a home at a price and on terms acceptable to the buyer. A buyer's agent has, without limitation, the following fiduciary duties to the buyer: reasonable care, undivided loyalty, confidentiality, full disclosure, obedience and duty to account. A buyer's agent does not represent the interest of the seller. The obligations of a buyer's agent are also subject to any specific provisions set forth in an agreement between the agent and the buyer. In dealings with the seller, a buyer's agent should (a) exercise reasonable skill and care in performance of the

agent's duties; (b) deal honestly, fairly and in good faith; and (c) disclose all facts known to the agent materially affecting the buyer's ability and/or willingness to perform a contract to acquire seller's property that are not consistent with the agent's fiduciary duties to the buyer.

##### Broker's Agents

A broker's agent is an agent that cooperates or is engaged by a listing agent or a buyer's agent (but does not work for the same firm as the listing agent or buyer's agent) to assist the listing agent or buyer's agent in locating a property to sell or buy, respectively, for the listing agent's seller or the buyer agent's buyer. The broker's agent does not have a direct relationship with the buyer or seller and the buyer or seller cannot provide instructions or direction directly to the broker's agent. The buyer and the seller therefore do not have vicarious liability for the acts of the broker's agent. The listing agent or buyer's agent do provide direction and instruction to the broker's agent and therefore the listing agent or buyer's agent will have liability for the acts of the broker's agent.

##### Dual Agent

A real estate broker may represent both the buyer and the seller if both the buyer and seller give their informed consent in writing. In such a dual agency situation, the agent will not be able to provide the full range of fiduciary duties to the buyer and seller. The obligations of an agent are also subject to any specific provisions set forth in an agreement between the agent, and the buyer and seller. An agent acting as a dual agent must explain carefully to both the buyer and seller that the agent is acting for the other party as well. The agent should also explain the possible effects of dual representation, including that by consenting to the dual agency relationship the buyer and seller are giving up their right to undivided loyalty. A buyer or seller should carefully consider the possible consequences of a dual agency relationship before agreeing to such representation. A seller or buyer may provide advance informed consent to dual agency by indicating the same on this form.

##### Dual Agent with Designated Sales Agents

If the buyer and seller provide their informed consent in writing, the principals and the real estate broker who represents both parties as a dual agent may designate a sales agent to represent the buyer and another sales agent to represent the seller. A sales agent works under the supervision of the real estate broker. With the informed consent of the buyer and the seller in writing, the designated sales agent for the buyer will function as the buyer's agent representing the interests of and advocating on behalf of the buyer and the designated sales agent for the seller will

# New York State Disclosure Form for Buyer and Seller

function as the seller's agent representing the interests of and advocating on behalf of the seller in the negotiations between the buyer and seller. A designated sales agent cannot provide the full range of fiduciary duties to the landlord or tenant. A designated sales agent cannot provide full range of fiduciary duties to the buyer or seller. The designated sales agent must explain that like the dual agent

under whose supervision they function, they cannot provide undivided loyalty. A buyer or seller should carefully consider the possible consequences of a dual agency relationship with designated sales agents before agreeing to such representation. A seller or buyer provide advance informed consent to dual agency with designated sales agents by indicating the same on this form.

This form was provided to me by x Michael Rastegar & Peter DeStefano of x Re/Max Elite  
(Print Name of Licensee) (Print Name of Company, Firm or Brokerage)

a licensed real estate broker acting in the interest of the:

Seller as a (check relationship below)

Seller's Agent

Broker's Agent

Buyer as a (check relationship below)

Buyer's Agent

Broker's Agent

Dual Agent

Dual Agent with Designated Sales Agent

For advance informed consent to either dual agency or dual agency with designated sales agents complete section below:

Advance Informed Consent Dual Agency

Advance Informed Consent to Dual Agency with Designated Sales Agents

If dual agent with designated sales agents is indicated above: \_\_\_\_\_ is appointed to represent the buyer; and \_\_\_\_\_ is appointed to represent the seller in this transaction.

(I) (We) x JOHN CUFFY / FERRIDE CUFFY acknowledge receipt of a copy of this disclosure form:

Signature of  Buyer(s) and/or  Seller(s):

x

John Cuffy

Date: x

2/21/24

Date:

2/21/24

BROOKLYN NEW YORK  
MULTIPLE LISTING SERVICE INC.  
28 Village Road North  
Brooklyn, New York 11223  
Phone 718-253-8815 Fax 718-692-1508

**PRIVACY REQUEST FORM**

Date: x 02/21/2024

To Whom It May Concern:

I, x Jordan Cuff FERRALINE CUFF, owner of property located at  
x 28 Northfield Ct have been advised that not publishing my phone  
number on the printed listing could interfere with the sale of my home. However, it is  
my wish to keep this information private.

I understand that this must be verified by the Multiple Listing Service. My home  
phone number is x 718 2733225 my business number is x                     . The best  
time to call me, Monday through Friday, from 9:00 a.m. to 5:00 p.m., is  
x Afternoon.

x [Signature]  
Owner's Signature

x [Signature]  
Owner's Signature



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New York State  
Department of State, Division of Licensing Services  
(518) 474-4429  
[www.dos.ny.gov](http://www.dos.ny.gov)

New York State  
Division of Consumer Rights  
(888) 392-3644

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### New York State Housing Discrimination Disclosure Form

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Federal, State and local Fair Housing Laws provide comprehensive protections from discrimination in housing. It is unlawful for any property owner, landlord, property manager or other person who sells, rents or leases housing, to discriminate based on certain protected characteristics, which include, but are not limited to **race, creed, color, national origin, sexual orientation, gender identity or expression, military status, sex, age, disability, marital status, lawful source of income or familial status**. Real estate professionals must also comply with all Fair Housing Laws.

**Real estate brokers and real estate salespersons, and their employees and agents violate the Law if they:**

- Discriminate based on any protected characteristic when negotiating a sale, rental or lease, including representing that a property is not available when it is available.
- Negotiate discriminatory terms of sale, rental or lease, such as stating a different price because of race, national origin or other protected characteristic.
- Discriminate based on any protected characteristic because it is the preference of a seller or landlord.
- Discriminate by "steering" which occurs when a real estate professional guides prospective buyers or renters towards or away from certain neighborhoods, locations or buildings, based on any protected characteristic.
- Discriminate by "blockbusting" which occurs when a real estate professional represents that a change has occurred or may occur in future in the composition of a block, neighborhood or area, with respect to any protected characteristics, and that the change will lead to undesirable consequences for that area, such as lower property values, increase in crime, or decline in the quality of schools.
- Discriminate by pressuring a client or employee to violate the Law.
- Express any discrimination because of any protected characteristic by any statement, publication, advertisement, application, inquiry or any Fair Housing Law record.

#### **YOU HAVE THE RIGHT TO FILE A COMPLAINT**

If you believe you have been the victim of housing discrimination you should file a complaint with the New York State Division of Human Rights (DHR). Complaints may be filed by:

- Downloading a complaint form from the DHR website: [www.dhr.ny.gov](http://www.dhr.ny.gov);
- Stop by a DHR office in person, or contact one of the Division's offices, by telephone or by mail, to obtain a complaint form and/or other assistance in filing a complaint. A list of office locations is available online at: <https://dhr.ny.gov/contact-us>, and the Fair Housing HOTLINE at (844)-862-8703.

You may also file a complaint with the NYS Department of State, Division of Licensing Services. Complaints may be filed by:

- Downloading a complaint form from the Department of State's website [https://www.dos.ny.gov/licensing/complaint\\_links.html](https://www.dos.ny.gov/licensing/complaint_links.html)
- Stop by a Department's office in person, or contact one of the Department's offices, by telephone or by mail, to obtain a complaint form.
- Call the Department at (518) 474-4429.

There is no fee charged to you for these services. It is unlawful for anyone to retaliate against you for filing a complaint.



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## New York State Housing Discrimination Disclosure Form

For more information on Fair Housing Act rights and responsibilities please visit <https://dhr.ny.gov/fairhousing> and <https://www.dos.ny.gov/licensing/fairhousing.html>.

This form was provided to me by Michael Ruston / Peter DeStefano (print name of Real Estate Salesperson/  
Broker) of RE/MAX Elite (print name of Real Estate company, firm or brokerage)

(I)(We) JOHN CURRY FERALINE CURRY

(Real Estate Consumer/Seller/Landlord) acknowledge receipt of a copy of this disclosure form:

Real Estate Consumer/Seller/Landlord Signature: [Signature] Date: 02/2/2021

Real Estate broker and real estate salespersons are required by New York State law to provide you with this Disclosure.



**PHASE 2  
COVID-19 DISCLOSURE**

**CO-BRANDING  
AREA**

On January 30, 2020, the World Health Organization (WHO) designated the novel coronavirus, COVID-19, outbreak as a Public Health Emergency of International Concern. On January 31, 2020, the United States Health and Human Services (HHS) Secretary declared a public health emergency for the entire United States and on March 7, 2020, Governor Andrew Cuomo declared a State disaster emergency for the entire State of New York (the "Emergency").

Empire State Development (ESD) has determined that real estate services, including appraisals, inspections and other services necessary to complete a transfer of real property; may be conducted in-person for those regions that have entered Phase 2 of the reopening so long as required health and safety precautions set forth in the Interim Guidance Document published by ESD and the Department of Health are followed. It may become necessary for a real estate licensee, inspector, appraiser, buyer, tenant or other third party to access the Property. Such access raises the potential for liability resulting from exposure to COVID-19. By agreeing to permit such parties to enter the Property or by agreeing to enter the Property, all parties acknowledge there is an assumption of exposure to COVID-19 and any and all consequences and/or injury which may result from such exposure, including but not limited to, physical and/or psychological injury, pain, suffering, illness, temporary or permanent disability, death or economic loss. This disclosure will help you to make informed choices about access to the Property during the Emergency.

The undersigned hereby acknowledge receipt of this COVID-19 Disclosure Statement.

*Feraline Cuffy* 2/21/20 FERALINE CUFFY  
Seller/Buyer/Landlord/Tenant Date Print name

*[Signature]* 2/21/20 JOHN CUFFY  
Seller/Buyer/Landlord/Tenant Date Print name

This form was provided by Michael Rastegar / Peter Destefano  
Print Name of Licensee

of RE/Max Elite a licensed real estate broker.  
Print Name of Company, Firm or Brokerage

**DISCLOSURE TO SELLER REGARDING  
PROPERTY CONDITION DISCLOSURE STATEMENT**

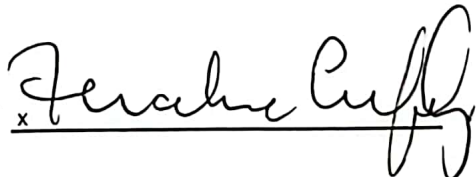
As the seller of residential real property, you are required by law to complete and sign a Property Condition Disclosure Statement as prescribed by Real Property Law §462(2) and cause it, or a copy thereof, to be delivered to a buyer or buyer's agent prior to the signing by the buyer of a binding contract sale. A copy of the Property Condition Disclosure Statement containing the signatures of both the buyer and seller must be attached to the real estate purchase contract. If you acquire knowledge which renders materially inaccurate a Property Condition Disclosure Statement previously provided, you must deliver a revised Property Condition Disclosure Statement to the buyer as soon as practicable. In no event, however, will you be required a revised Property Condition Disclosure Statement after the transfer of title from you to the buyer or after the buyer has commence occupancy of the property. If you fail to deliver a Property Condition Disclosure Statement to the buyer prior to the buyer signing a binding contract of sale, the buyer will be entitled to a credit in the amount of \$500.00 against the purchase price of the property upon the transfer of the title.

I have received and read this disclosure notice.

Date:  2/21/24

Seller:  

Date:  2/21/24

Seller:  

DISCLOSURE AND INSTRUCTIONS REGARDING OFFER PRESENTATION

I, JOHN CUFFY FERALINE CUFFY, residing at 28 Northfield Ct, hereby declare and acknowledge the following instructions regarding the presentation of offers for the sale of my property:

Non-Participation of Cooperating Broker: I hereby declare that I do not wish for any cooperating broker, other than my listing broker, Michael Rastegar & Peter DeStefano of Re/Max Elite, to be present during the presentation of any offer or counteroffer made on my property.

Handling of Offers: I authorize and instruct my listing broker, Michael Rastegar & Peter DeStefano of Re/Max Elite, to handle all offers and counteroffers related to the sale of my property. I do not wish for any cooperating broker to be involved in the negotiation process.

I hereby acknowledge that I have read and understood the contents of this document and agree to abide by the instructions provided herein.

Signature of Homeowner(s):

Feraline Cuffy John Cuffy

Print Name(s):

FERALINE CUFFY

Date:

2/21/24



**BROOKLYN NEW YORK MULTIPLE LISTING SERVICE, I N C.**  
**LISTING AGREEMENT FOR PROPERTY**  
 Commission for the Sale, Lease or Management of Property Shall Be  
 Negotiated Between the Listing Broker and the Seller

**EMPLOYMENT**

1. In consideration of the Broker's expertise, experience and knowledge as well as the Broker's efforts to market the subject property, the used of the service and facilities of the Broker's office and the Broker offering Agency to other Brokers participating in the Multiple Listing Service of BROOKLYN, NEW YORK (hereinafter "MLS") the undersigned owner grants the Broker an EXCLUSIVE RIGHT TO SELL the property known as 28 Northfield Ct Staten Island NY 10303  
 The listing expires at midnight on 8/30/2024

2. In the event owner signs a contract of sale during the term of this employment agreement, the parties agree that the above expiration date shall be extended until the time that said contract of sale is fully performed or until such time as said contract fails to be performed either by its terms or because of the default of the buyer. Nothing herein contained is intended to reduce the term of this agreement.

3. The owner authorizes the Broker to appoint the participants of the MLS, as Agents with respect to the performance of this agreement. The Broker shall appoint any other Agents or deal with any other Real Estate Brokers only when the Broker believes such appointment is in the owner's best interest. The owner shall be advised of all such appointments of Brokers not affiliated with the MLS and may object to such appointment. All such advice and objections shall be by written notice.

**REPRESENTATIONS OF BROKER**

4. That in consideration of this EXCLUSIVE RIGHT OF SALE, Broker agrees:  
 a. To submit this listing to the MLS for distribution within two (2) business days of the Owner signing this Contract.  
 b. To use due diligence in procuring a purchaser for the above-described property.

**REPRESENTATIONS OF OWNER**

5. That in consideration of the obligations of the Broker, Owner agrees:  
 a. That Owner warrants and certifies, to the best of their knowledge that all of the record title holders of the subject property, or their duly authorized agents, have signed this Contract in the space provided below and that there are no other signatures required on behalf of the Owner in order to grant broker the exclusive right to sell said Property.  
 b. That Owner shall immediately refer to Broker all inquiries pertaining to the sale and purchase of said Property.  
 c. That during the term of this Contract Broker shall have access to the Property and to the building or buildings on said Property for the purpose of showing the same at all reasonable hours by Broker or their agent, and should the Property be occupied by persons other than Owner, Owner agrees to notify the person(s) of the Broker's right to access, and Owner shall be responsible for the actions of any tenant or other persons in possession of the Property in permitting the Broker reasonable access of the Property.  
 d. That during the term of this Contract, Broker may place "For Sale" signs on the Property, unless said signs are prohibited by governmental authorities or matters of public record, in which case Owner agrees to notify Broker of said prohibited ordinance or restriction.  
 e. The broker may take and use photos of subject property for purpose of public and private display as a form of marketing subject property.

**PRICE OF SALE AND COMMISSION AMOUNT**

6. The price at which said property is to be offered is \$ 299,888 Dollars.  
 The owner hereby agrees to pay the Broker a commission of 6% under any of the following circumstances:

**WHEN COMMISSION IS EARNED**

7. (a) When the Broker brings about a buyer ready, willing and able to buy on the terms set forth above; or (b) when the broker brings about a buyer ready, willing and able to buy at another price or on other terms to which the owner agrees or consents either verbally or in writing; or (c) when the broker is the procuring cause of sale consummated between the owner and a purchaser; or (d) if the owner finds a buyer for the property during the term of this agreement; or (e) if another Broker, finds a buyer during the term of this agreement.

The owner agrees and understands that the success of an Agent in accomplishing the result is the same as the Broker.

Compensation to Brokers Agent 0.10%, Buyers Agent 0.10%

**THE SELLER IS UNDER NO OBLIGATION TO COMPENSATE A COOPERATING BROKER. IT IS THE SELLER, NOT THE LISTING BROKER, WHO HAS THE RIGHT TO ESTABLISH THE AMOUNT OF COMPENSATION, IF ANY, TO A COOPERATING BROKER.**

The owner(s) agrees and understands that should they employ any other Broker to sell, rent or exchange or otherwise dispose of the above property or any part thereof, and should said Broker be successful during the term of this agreement or should they personally sell, rent, exchange or otherwise dispose of the above property or any part thereof that they will be liable to the undersigned Broker for the amount of the commission set forth in this agreement.

**DISCLOSURE BY OWNER OF PROPERTY DEFECTS**

8. Owner specifically acknowledges and understands that where Owner knows of facts materially affecting the value or desirability of the Property, whether said facts are readily observable or not readily observable, then Owner is under a duty to disclose said facts to the Buyer and to the Broker. If Owner knows of said facts, he shall set them forth in writing under the "Special Clauses" provision below or by written document attached to this Exclusive Right of Sale Listing Contract and presented upon execution of this Contract. Owner has fully reviewed this Contract and the information relative to said Property (as shown in the listing information above and/or the attached listing information sheet) and Owner warrants, to the best of his knowledge, the accuracy of said information. Owner agrees to indemnify and save harmless Broker and those relying thereon for damages resulting from the inaccuracy of said information and from Owner's failure to disclose any facts materially affecting the value or desirability of the Property.

**ARBITRATION**

9. The merits of any dispute arising under or in connection with this agreement shall be determined by arbitration before an arbitrator in the county of New York, State of New York pursuant to the commercial arbitration rules then in effect with the American Arbitration Association. Judgment upon the award rendered may be entered in any court of competent jurisdiction. Should the disputed amount not exceed the jurisdictional limit of the Civil Court of the City Of New York, the parties may initiate an action in the Small Claims Division of that forum.

**IF YOU SIGN A SECOND EXCLUSIVE AGREEMENT DURING THE TIME OF THIS EXCLUSIVE AGREEMENT YOU MAY BE LIABLE FOR BOTH LISTING BROKERS COMMISSIONS**

OWNER: John Cuffey ADDRESS: 28 Northfield Ct  
(Signature of Owner)  
 OWNER: \_\_\_\_\_ PHONE: RES: \_\_\_\_\_ OFFICE: \_\_\_\_\_  
(Signature of Owner)  
 DATE: 07/21/24 BROKER: \_\_\_\_\_  
 LISTING SALESPERSON: Michael Rastner / Peter Rastner ADDRESS: \_\_\_\_\_  
 BROKER'S SIGNATURE: [Signature] PHONE: \_\_\_\_\_

I/WE HEREBY ACKNOWLEDGE RECEIPT OF A COPY OF THIS AGREEMENT:

The following explanations are provided for your review and signature:

- (1) An "EXCLUSIVE RIGHT TO SELL" listing means that if you, the owner of the property find a buyer for your house, or if another broker finds a buyer, you must pay the agreed commission to the present broker.  
 (2) An "EXCLUSIVE AGENCY" listing means that if you, The owner of the property, find a buyer, you will not have to pay a commission to the broker. However, if another broker finds a buyer, you will owe a commission to both the selling broker and your present broker.  
 (3) I have been informed of a list of the participating BROKERS in the MLS, which is available on the MLS website - bnymls.com.

Signature of owner: [Signature] Owner: 2/21/24

The Human Rights Law of the State of New York prohibits a Broker from discriminating in the rental or sale of real property based upon Race, Creed, Color, National Origin, Sex, Age, Disability or Familial Status.