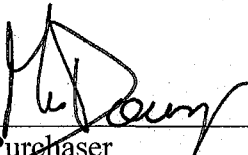
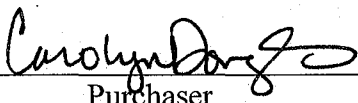


Disclosures for
2397 Sunnyside Rd., Findley Lake, NY 14736
Owner: Michael V Douglas and Carolyn G Douglas
Parcel ID: 359.15-2-49.1

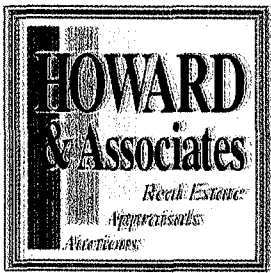
1. NY Property Condition Disclosure Statement
2. Radon Disclosure
3. Lead Based Paint Disclosure
4. Agriculture Disclosure
5. Environmental Disclosure
6. Utility Disclosure
7. Natural Gas Disclosure
8. Mineral & Timber Rights Disclosure
9. Current Property Tax Statements for Town and School
10. Smoke Alarm Disclosure
11. Flood Plain Disclosure
12. Property Inspections
13. New York State Agency Disclosure
14. New York State Anti-Discrimination Disclosure

We, the purchaser(s) have received reviewed, and signed the above list of disclosures including pages without a signature line.

If you have any questions regarding any of the above, we recommend you contact your legal councilor.

	5/24/24		5/24/24
Purchaser	Date	Purchaser	Date





RADON DISCLOSURE

Property: 2397 Sunnyside Rd., Findley Lake, NY 14736
Buyers: _____ Sellers: Michael V Douglas and Carolyn G Douglas
Date of Agreement: _____ Settlement Date: _____
Sale Price _____

1. BUYER acknowledges that he/she has read and understands the notice as set forth on the reverse side hereof.
2. SELLER hereby acknowledges that he/she has read and understands the notice as set forth on the reverse side hereof and represents that: (Check appropriate response(s))

- (X) A. SELLER has no knowledge concerning the presence or absence of radon.
- () B. SELLER has knowledge that the property was tested on the dates, by the methods (e.g., charcoal canister, alpha track, etc.), and with the results of all tests indicated below:

Date	Method	Results (picocuries/liter or working levels)

**Copies of all available Test Reports will be delivered to Buyer with this addendum.
Seller does not warrant either the methods or results of the tests.**

- () C. SELLER has knowledge that the property underwent radon reduction measures on the date(s) and by the method(s) indicated below:

Date	Radon Reduction Method

BUYER'S OPTION: (check only one)
() BUYER'S OPTION: (check only one)
() BUYER acknowledges that BUYER has the right to have the property inspected for radon by a certified inspector. BUYER WAIVES THIS RIGHT and agrees to accept the property on the basis of SELLER'S representation and agrees to the release as set forth in paragraph 4 below.
() BUYER, at BUYER'S expense, elects to obtain a certified radon test of the property and will deliver a copy of the test report to SELLER or AGENT FOR SELLER within _____ days of SELLER'S acceptance of this agreement. Failure to obtain and provide radon test results by this date will constitute a WAIVER of BUYER'S right to obtain the test.





- A. If the test report reveals the presence of radon at or below 0.02 working levels (4 picocuries/liter), BUYER shall be deemed to have accepted the property and to have agreed to the release as set forth in paragraph 4 below.
- B. If the test report reveals the presence of radon which exceeds 0.02 working levels (4 picocuries/liter), SELLER may, within _____ days of receipt of the test results, submit a written, corrective proposal to BUYER. The corrective proposal will include, but not be limited to, the name of the certified mitigation company; provisions for payment; and completion date for corrective measures.

Upon receipt of the corrective proposal, BUYER, within five (5) days, will:

- 1. Accept the corrective proposal and the property in writing, which will constitute a release as set forth in paragraph 4 below; or
- 2. Declare this agreement NULL AND VOID, in which case all deposit monies paid on account will be promptly returned to BUYER.

Should SELLER fail to submit a written corrective proposal within the time set forth in paragraph 3 (B), then BUYER will, within five (5) days:

- 1. Accept the property in writing which will constitute a release as set forth in paragraph 4 below; or
- 2. Declare this agreement NULL AND VOID, in which case all deposit monies paid on account will be promptly returned to BUYER.

If BUYER fails to exercise any of BUYER'S options within the time limit specified in this addendum, then BUYER shall be deemed to have accepted the property and to have agreed to the Release as set forth in paragraph 4 below.

4. RELEASE—BUYER hereby releases, quit claims, and forever discharges SELLER, ALL AGENTS, their SUBAGENTS, EMPLOYEES, and any OFFICER or PARTNER or any one of them and any other PERSON, FORM, or CORPORATION who may be liable by or through them, from any and all claims, losses or demands, including personal injuries, and all of the consequences thereof, where now known or not, which may arise from the presence of radon in any building on the property. This release shall survive the settlement.

_____ Witness	_____ Buyer	_____ Date
_____ Witness	_____ Buyer	_____ Date
_____ Witness	_____ Seller	_____ Date
_____ Witness	_____ Seller	_____ Date





AGRICULTURAL DISTRICTS / FARMING
ACTIVITY DISCLOSURE

Owner: Michael V Douglas and Carolyn G Douglas

Property Address: 2397 Sunnyside Rd., Findley Lake, NY 14736

Property Tax ID: 359.15-2-49.1

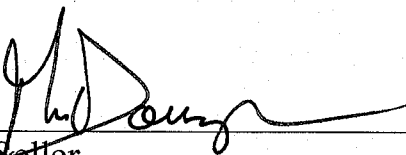
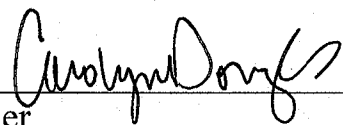
Zoning: R-II Lakeside Residential

It is the policy of this state and this community to conserve, protect, and encourage the development and improvement of agricultural land for the production of food and other products, and also for its natural and ecological value. This notice is to inform prospective residents that the property they are about to acquire:

This community is in an agricultural area. "Farming Community" with its associated activities causing noise, dust, odors, in addition to but not limited to the use of various agricultural chemicals for crop maintenance and production

(Check one below)

1. lies wholly within an agricultural district/zone
2. lies partially within an agricultural district/zone
3. adjoins an agricultural district/zone
4. is adjacent to an agricultural district/zone
5. is in close proximity to an agricultural district/zone
6. Is not in or in close proximity to an agricultural district/zone and that farming activities may include, but are not limited to activities that cause noise, dust, and odors.


5/24/24

5/24/24

Seller Date Seller Date

Purchaser Date Purchaser Date

A disclosure containing the above paragraph must be included in all purchase contracts that may be either wholly or partially within an agricultural district/zone. This was mandated with passage of Chapter 797 of the Laws of 1992. Have this signed by both buyer and seller, and include a copy with the purchase offer.





SELLER'S CERTIFICATION - ENVIRONMENTAL HAZARDOUS SUBSTANCES

Property Identification:

Address: 2397 Sunnyside Rd., Findley Lake, NY 14736

Parcel ID: 359.15-2-49.1

Seller Identification:

Name of Owner(s): Michael V Douglas and Carolyn G Douglas

Address: 679 Jockey Circle, Avon Lake, OH 44012

Telephone: 216-470-2728

Property Owned: _____ To: _____

Seller's Certification:

I do hereby certify that to the best of my knowledge during and before my ownership of the above described property:

- a) The property was not used as a dump site or storage facility for hazardous substances.
- b) No one has received notification from a federal, state or local government in regard to pending or threatened Superfund or Superlien liability.
- c) To the best of my knowledge no environmental hazards have been identified on the subject property.

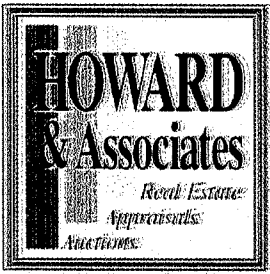
Exception to above:

I (we) do hereby certify that the above information is true to the best of my (our) knowledge and belief.

	5/24/24		5/24/24
Seller	Date	Seller	Date

Purchaser	Date	Purchaser	Date
-----------	------	-----------	------





UTILITY DISCLOSURE

Owner: Michael V Douglas and Carolyn G Douglas
Property Address: 2397 Sunnyside Rd., Findley Lake, NY 14736
Property Tax ID: 359.15-2-49.1

The following notice is given by the seller to the purchaser in connection with the sale by the seller to purchaser of the property.

1. Electric Utility Service Availability

- a. Available in the Utility Right of Way
b. Provided to the Structure (Meter/Meter Set)
c. NO Utility Provided to the Property

2. Gas Utility Service

- a. Gas is Available (Check one) Natural Gas Propane Fuel Oil
b. There is no gas utility service provided to the property.

3. Utility Surcharge Assessments

- a. NO gas or electric utility surcharge assessment applies to the property.
b. A gas or electric utility surcharge assessment applies to the property outlined below

4. Sanitary Sewer Service to the Property:

- a. Public Sanitary Sewer Service to the Property, Town of:
b. There is no public sanitary service to the property, nor is there any planned in the future at this time.

5. Public Domestic Water Service:

- a. There is public domestic water service to the property Town of:
b. There is no public domestic water service to the property, nor is there any planned in the future at this time.

Type of surcharge (gas, electric, or sanitary sewer)
Amount of Surcharge:
Payable: Monthly/Yearly/Other
Purpose of surcharge:

Seller Date Seller Date (with handwritten signatures and dates)

Purchaser Date Purchaser Date





NATURAL GAS DISCLOSURE

Natural Gas Well / Capped Gas Well / Uncapped Gas Well

Owner: Michael V Douglas and Carolyn G Douglas

Property Address: 2397 Sunnyside Rd., Findley Lake, NY 14736

Property Tax ID: 359.15-2-49.1

Deed: Book 2016 Page 2936 File 5/6/2016

It is the law of NY State that under Real Property Law Section 242, subdivision three, requires that anyone with actual knowledge of the existence of an uncapped natural gas well on the property must disclose the existence of said well/wells to a prospective purchaser before a contract for the sale/purchase of the property is signed.

(1) NATURAL GAS WELL ON PROPERTY UNDER LEASE TO OTHERS

Current Leasor: _____

(2) NATURAL GAS WELL ON PROPERTY OWNED BY SELLER/SELLERS

(3) CAPPED NATURAL GAS WELL ON PROPERTY

(4) UNCAPPED NATURAL GAS WELL ON PROPERTY

(5) THERE IS NO GAS WELL LOCATED ON THE PROPERTY

(6) THERE IS NO CAPPED OR UNCAPPED GAS WELL LOCATED ON THE PROPERTY

Seller

5/24/24
Date

Seller

5/24/24
Date

Purchaser

Date

Purchaser

Date





Dedicated to the Quality of Service You Have Come to Expect

Listing/Disclosures
Page 16 of 24

Current Property Tax Statements for the Town and School

Owner: Michael V Douglas and Carolyn G Douglas

Property Address: 2397 Sunnyside Rd., Findley Lake, NY 14736

Property Tax ID: 359.15-2-49.1

We, the purchasers, acknowledge that we are aware of property taxes for the subject property as obtained from public records for this property:

2022 Town & County Tax:	\$ 3311.32
2021-22 School Tax:	\$ 3975.72
Total Tax:	\$7287.04

Purchaser

Date

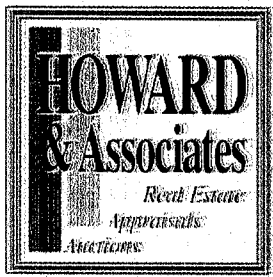
Purchaser

Date



10438 Main St. #1 Alexander Findley Square. PO BOX 496 Findley Lake, NY 14736-0496
PHONE: (716)769-7300 • FAX (716) 769-7341 • Licensed and Bonded in NY, PA, and OH.
Web: www.findleylakeproperty.com • Email: findleylakeproperty@gmail.com
Howard & Associates Corporate License Numbers: NY – 109930827 * PA – SBR001643





Dedicated to the Quality of Service You Have Come to Expect

Listing/Disclosures
Page 15 of 24

DISCLOSURE NOTICE MINERAL & TIMBER RIGHTS

Owner: Michael V Douglas and Carolyn G Douglas

Property Address: 2397 Sunnyside Rd., Findley Lake, NY 14736

Property Tax ID: 359.15-2-49.1

Mineral Rights

- Are the Mineral Rights Leased?
 YES NO Don't Know
- Are You Receiving Royalty Payments?
 YES NO

If Royalties:

Estimated Annual Income: _____

Amount of Free Gas Available: _____

Name of Company: _____

Timber Rights:

- Are the Timber Rights Leased?
 YES NO

If Leased

Length of Contract: _____

Name of Company: _____

M. V. Douglas
Seller

5/24/24
Date

Carolyn Douglas
Seller

5/24/24
Date

Purchaser

Date

Purchaser

Date



10438 Main St. #1 Alexander Findley Square. PO BOX 496 Findley Lake, NY 14736-0496
 PHONE: (716)769-7300 • FAX (716) 769-7341 • Licensed and Bonded in NY, PA, and OH.
 Web: www.findleylakeproperty.com • Email: findleylakeproperty@gmail.com
 Howard & Associates Corporate License Numbers: NY – 109930827 * PA – SBR001643





STATE OF NEW YORK AFFIDAVIT OF COMPLIANCE OF SMOKE ALARM AND CARBON MONOXIDE DETECTOR INSTALLATION IN ONE AND TWO FAMILY HOMES

STATE OF NY)) SS: COUNTY OF Chautauqua)

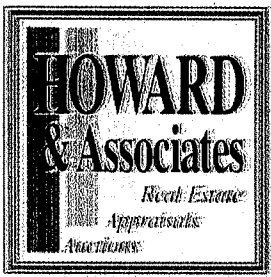
- 1. (I) (we) am/are the transferor(s) of the property described herein, and attest that the property at the time of transfer has installed on its premises an operable single station smoke detecting alarm device and carbon monoxide detection device.
2. The property is a (one) (two) family dwelling located at: Address: 2397 Sunnyside Rd., Findley Lake, NY 14736
3. The transferee(s) shall have ten (10) days from the date of the conveyance within which to notify the transferor(s) if the alarm or alarms are not operable. Upon notification the transferor(s) shall bear any cost of compliance with the provisions of Section 378 Subdivision 5 and 5-a of the Executive Law.
4. (I) (We) make this affidavit in accordance with Section 378 Subdivision 5 and 5-a of the Executive Law.

Handwritten signatures of Michael V Douglas and Carolyn G Douglas, followed by L.S. labels and the printed name Seller(s): Michael V Douglas and Carolyn G Douglas

Sworn to before me this _____ day of _____, 2021

NOTARY PUBLIC





FLOOD PLAIN NOTIFICATION CHAUTAUQUA COUNTY, NY

PROPERTY OWNER: Michael V Douglas and Carolyn G Douglas

ADDRESS: 2397 Sunnyside Rd., Findley Lake, NY 14736

PARCEL TAX ID: 359.15-2-49.1

Flood Plain Information:

In the opinion of Howard & Associates Real Estate the home

IS IN

IS NOT IN

a designated flood plain zone.

It is the responsibility of the purchaser/purchasers to verify and satisfy themselves of this opinion.

Community: Town of Mina

Map No.: 3613710025B

Zone: X

Panel No.: 0025A

Map Revised: January 2, 2003

NOTE: Not all lending institutions will accept an elevation certificate showing the property out of the flood plain. Verify this fact with your lending institution. Many will require flood insurance even though an elevation certificate shows the property to be out of the flood plain.

If you have any questions regarding flood plain insurance or the filing of an elevation certificate showing the property out of the 100 year flood plain contact:

FEMA

www.fema.gov

1-800-427-4661

NOTE: It is recommended before purchasing a property that may or may not be in the flood plain, that you contact your lending institution for their requirements covering this property. In addition, you should contact your proposed insurance carrier for a price quotation on flood insurance.

Purchaser

Date

Purchaser

Date





TO FACILITATE THE SALE AND FOR YOUR PROTECTION GET A PRE-HOME INSPECTION

Why A Seller Needs A Pre-Home Inspection:

NOTE: In today's real estate market it has become common place for a prospective purchaser to ask if a pre-home inspection was done.

If one was done or if one wasn't done, they will generally request that another one be done as a condition of the purchase offer, with it being satisfactory to them.

REASONS FOR A PRE INSPECTION:

1. It allows you to see your home through the eyes of a critical third party.
2. It helps you to price your home realistically.
3. It permits you to make repairs ahead of time so that ...
 - A. Defects won't become negotiating stumbling blocks later
 - B. There is no delay in obtaining the Use and Occupancy Permit, if required.
 - C. You have the time to get reasonable priced contractors or make the repairs yourself, if qualified.
4. It may encourage the buyer to waive the inspection contingency.
5. It may alert you of items of immediate personal concern, such as radon gas, active termite infestation, mold, electrical, mechanical, plumbing & heating defects, etc.
6. It may relieve prospect's concerns and suspicions.
7. It reduces your liability by adding professional supporting documentation to your disclosure statement.
8. It may alert you to immediate safety issues before agents and visitors tour your home.

Copies of the inspection report along with receipts for any repairs should be made available to potential buyers.

If you're preparing to place your home on the market, a pre-inspection is something you can't afford to overlook. It's your insurance policy for a smooth and speedy transaction.

Seller acknowledges the importance of getting an independent pre-home inspection.

Address: 2397 Sunnyside Rd., Findley Lake, NY 14736

Seller

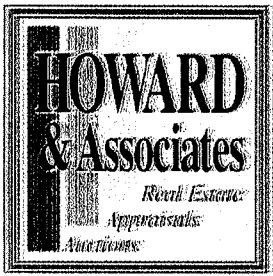
5/24/24
Date

Seller

5/24/24
Date

SELLER Waives This Right to A Pre-Home Inspection





Property Inspections

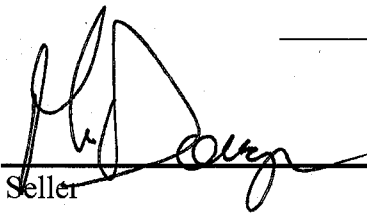
It is the policy of Howard & Associates Real Estate – Appraisers – Auctions to recommend to anyone purchasing a property that they give consideration to have one or more of the following inspections performed on the property.

The sale of the property shall be contingent upon satisfactory reports on any of the following which are performed:

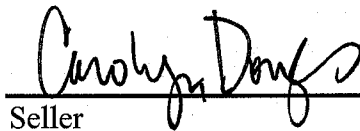
- Home Inspection
- Radon Inspection
- Lead Base Paint Inspection
- Environmental Inspection
- Pest Infestation Inspection
- Electrical Inspection
- Plumbing Inspection
- Heating/Air Condition Inspection
- Structural Inspection
- Roof Inspection
- Chimney / Fireplace Inspection
- Flood Plain Determination
- On-Site Water Inspection (Bacteria and Flow Rate, Conducted by Regulatory Agency)
- On-Site Septic Sewage System (Conducted by Regulatory Agency)

Subject Property Address:

2397 Sunnyside Rd., Findley Lake, NY 14736


Seller

5/24/24
Date


Seller

5/24/24
Date

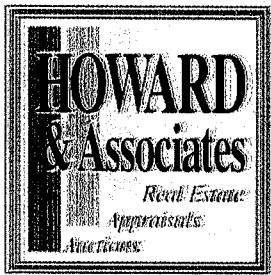
Purchaser

Date

Purchaser

Date





Division of
Licensing Services

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

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

New York State Housing and Anti-Discrimination Disclosure Form

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:

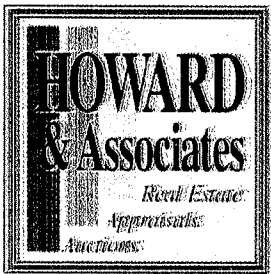
- Downloading a complaint form from the DHR website: www.dhr.ny.gov.
- Stop by a DHR office in person, or contact one of the Division's offices, by telephone or by mail, to obtain a complaint form and/or other assistance in filing a complaint. A list of office locations is available online at: <https://dhr.ny.gov/contact-us>;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





Property Address: 2397 Sunnyside Rd., Findley Lake, NY 14736

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: E. Stephen Denny of Howard & Associates Real Estate (Print Name of Licensee) (Print Name of Company, Firm or Brokerage)

a licensed real estate broker acting in the interest of the: License #31DE1178908

- 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) acknowledge receipt of a copy of this disclosure form:

Signature of Buyer(s) and/or Seller(s): Michael V Douglas and Carolyn

Purchasers

Date: 5/24/24

Date:





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 represent 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 exercise reasonable skill and care in performance of the

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 duties of the agent, and (b) deal honestly, fairly and in good faith, and (c) disclose all facts known to the agent that materially affect the value or desirability of property, except as otherwise provided by law.

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 a 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.

Buyer's Agent
A seller's agent is an agent who is engaged by a seller to represent the seller's interest. 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 duties of the agent, and (b) deal honestly, fairly and in good faith, and (c) disclose all facts known to the agent that materially affect the value or desirability of property, except as otherwise provided by law.

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 a 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.

Seller's Agent
A seller's agent is an agent who is engaged by a seller to represent the seller's interest. 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 duties of the agent, and (b) deal honestly, fairly and in good faith, and (c) disclose all facts known to the agent that materially affect the value or desirability of property, except as otherwise provided by law.

Disclosure Regarding Real Estate Agency Relationships

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 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.

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.

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 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.

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THIS IS NOT A CONTRACT

New York State Disclosure Form for Buyer and Seller

New York State
Department of State
Division of Licensing Services
P.O. Box 22001
Albany, NY 12201-2001
Customer Service: (518) 474-4291
www.dos.ny.gov

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 Web: www.findleylakeproperty.com • Email: findleylakeproperty@gmail.com
 Howard & Associates Corporate License Numbers: NY - 109930827 * PA - SBR001643



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

Real Estate Consumer/Seller/Landlord Signature: Stephen Denny Date: 5/21/24

(Buyer/Tenant/Seller/Landlord) acknowledge receipt of a copy of this disclosure form:

(I)(We)

Howard & Associates, Real Estate - Auctions - Appraisers - Auctions
 Broker of _____ (print name of Real Estate company, firm or brokerage)

This form was provided to me by _____ (print name of Real Estate Salesperson/

E. Stephen Denny

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>

New York State Housing and Anti-Discrimination Disclosure Form

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