



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

- 10
- 11 • All sellers of **residential property** must complete Questions 1-108 on the property condition disclosure statement; and
- 12
- 13 • All sellers of **residential and non-residential (i.e. commercial)**, must complete the Flood Risk Addendum,
14 Questions 109-117, on the property condition disclosure statement.
- 15

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

18
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.*

25
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.*

28
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.*

32
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.*

38
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.*

42
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: 106 N Harvard Ave
57
58 Ventnor City, Nj 08406 ("Property").
59

60 Seller: Stephen T Kaminski, Gloria M Kaminski
61
62
63 ("Seller").

64 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
65 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
66 addressed in this printed form. Seller alone is the source of all information contained in this form. All prospective buyers of the Property
67 are cautioned to carefully inspect the Property and to carefully inspect the surrounding area for any off-site conditions that may adversely
68 affect the Property. Moreover, this Disclosure Statement is not intended to be a substitute for prospective buyer's hiring of qualified experts
69 to inspect the Property.

70
71 If your Property consists of multiple units, systems and/or features, please provide complete answers on all such units, systems and/or
72 features even if the question is phrased in the singular, such as if a duplex has multiple furnaces, water heaters and fireplaces.

74 OCCUPANCY

75 Yes No Unknown
76 [] [] [] 1. Age of House, if known 101 YEARS
77 [X] [] 2. Does the Seller currently occupy this Property?
78 If not, how long has it been since Seller occupied the Property?
79 [X] [] 3. What year did the Seller buy the Property? 2002
80 3a. Do you have in your possession the original or a copy of the deed evidencing your ownership of
81 the Property? If "yes," please attach a copy of it to this form.

83 ROOF

84 Yes No Unknown
85 [] [] [] 4. Age of roof 7 YEARS
86 [X] [] 5. Has roof been replaced or repaired since Seller bought the Property?
87 [] [X] 6. Are you aware of any roof leaks?
88 7. Explain any "yes" answers that you give in this section:
89
90

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

92 Yes No Unknown
93 [] [X] [] 8. Does the Property have one or more sump pumps?
94 [] [X] 8a. Are there any problems with the operation of any sump pump?
95 [] [X] 9. Are you aware of any water leakage, accumulation or dampness within the basement or crawl
96 spaces or any other areas within any of the structures on the Property?
97 [] [X] 9a. Are you aware of the presence of any mold or similar natural substance within the basement or
98 crawl spaces or any other areas within any of the structures on the Property?
99 [] [X] 10. Are you aware of any repairs or other attempts to control any water or dampness problem in the
100 basement or crawl space? If "yes," describe the location, nature and date of the repairs:
101
102
103 [] [X] 11. Are you aware of any cracks or bulges in the basement floor or foundation walls? If "yes," specify
104 location:
105 [] [X] 12. Are you aware of any restrictions on how the attic may be used as a result of the manner in which
106 the attic or roof was constructed?
107 [X] [] 13. Is the attic or house ventilated by: a whole house fan? an attic fan? ATTIC RIDGE
108 [] [X] 13a. Are you aware of any problems with the operation of such a fan? VENT
109
110



- 171 [] 34. Do you have a softener, filter, or other water purification system? Leased Owned
 172
 173 35. What is the type of sewage system?
 Public Sewer Private Sewer Septic System Cesspool Other (explain): _____
 174 [] [] 36. If you answered "septic system," have you ever had the system inspected to confirm that it is a
 175 true septic system and not a cesspool?
 176 [] 37. If Septic System, when was it installed? _____
 177 Location? _____
 178 [] 38. When was the Septic System or Cesspool last cleaned and/or serviced? _____
 179 [] 39. Are you aware of any abandoned Septic Systems or Cesspools on your Property?
 180 [] [] 39a. If "yes," is the closure in accordance with the municipality's ordinance? Explain: _____
 181
 182 [] 40. Are you aware of any leaks, backups, or other problems relating to any of the plumbing systems and
 183 fixtures (including pipes, sinks, tubs and showers), or of any other water or sewage related problems?
 184 If "yes," explain _____
 185
 186 [] 41. Are you aware of the presence of any lead piping, including but not limited to any service line,
 187 piping materials, fixtures, and solder. If "yes," explain: _____
 188
 189 [] 42. Are you aware of any shut off, disconnected, or abandoned wells, underground water or sewage
 190 tanks, or dry wells on the Property?
 191 [] [] 43. Is either the private water or sewage system shared? If "yes," explain: _____
 192
 193 44. Water Heater: Electric Fuel Oil Gas
 194 Age of Water Heater 15
 195 [] [] 44a. Are you aware of any problems with the water heater?
 196 45. Explain any "yes" answers that you give in this section: _____
 197
 198
 199

HEATING AND AIR CONDITIONING

Yes No Unknown

- 201
 202 46. Type of Air Conditioning:
 Central one zone Central multiple zone Wall/Window Unit None
 203
 204 47. List any areas of the house that are not air conditioned: _____
 205
 206 [X] 48. What is the age of Air Conditioning System? _____
 207 49. Type of heat: Electric Fuel Oil Natural Gas Propane Unheated Other
 208 50. What is the type of heating system? (for example, forced air, hot water or base board, radiator,
 209 steam heat) RADIATOR
 210 51. If it is a centralized heating system, is it one zone or multiple zones? 1 ZONE
 211
 212 52. Age of furnace 7 YEARS Date of last service: _____
 213 53. List any areas of the house that are not heated: _____
 214
 215 [] [] 54. Are you aware of any tanks on the Property, either above or underground, used to store fuel or
 216 other substances?
 217 [] [] 55. If tank is not in use, do you have a closure certificate?
 218 [] 56. Are you aware of any problems with any items in this section? If "yes," explain: _____
 219
 220

WOODBURNING STOVE OR FIREPLACE

Yes No Unknown

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

231 **ELECTRICAL SYSTEM**

232 Yes No Unknown

- 233 61. What type of wiring is in this structure? Copper ___ Aluminum ___ Other ___ Unknown
- 234 62. What amp service does the Property have? ___ 60 ___ 100 ___ 150 200 ___ Other ___ Unknown
- 235 [] [] [] 63. Does it have 240 volt service? Which are present Circuit Breakers, ___ Fuses or ___ Both?
- 236 [] 64. Are you aware of any additions to the original service?
- 237 If "yes," were the additions done by a licensed electrician? Name and address: _____
- 238 _____
- 239 _____
- 240 [] [] 65. If "yes," were proper building permits and approvals obtained?
- 241 [] 66. Are you aware of any wall switches, light fixtures or electrical outlets in need of repair?
- 242 67. Explain any "yes" answers that you give in this section: _____
- 243 _____
- 244 _____

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

246 Yes No Unknown

- 247 [] [] 68. Are you aware of any fill or expansive soil on the Property?
- 248 [] 69. Are you aware of any past or present mining operations in the area in which the Property is located?
- 249 [] 70. Is the Property located in a flood hazard zone?
- 250 [] 71. Are you aware of any drainage or flood problems affecting the Property?
- 251 [] [] 72. Are there any areas on the Property which are designated as protected wetlands?
- 252 [] [] 73. Are you aware of any encroachments, utility easements, boundary line disputes, or drainage or other easements affecting the Property?
- 253 [] 74. Are there any water retention basins on the Property or the adjacent properties?
- 254 [] 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: _____
- 255 _____
- 256 [] 76. Are you aware of any shared or common areas (for example, driveways, bridges, docks, walls, bulkheads, etc.) or maintenance agreements regarding the Property?
- 257 [] 77. Explain any "yes" answers to the preceding questions in this section: _____
- 258 _____
- 259 _____
- 260 [] 78. Do you have a survey of the Property?

261 **ENVIRONMENTAL HAZARDS**

262 Yes No Unknown

- 263 [] 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.
- 264 [] 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: _____
- 265 _____
- 266 [] 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: _____
- 267 _____
- 268 [] 81. Are you aware if any underground storage tank has been tested?
- 269 (Attach a copy of each test report or closure certificate if available.)
- 270 [] [] 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.)
- 271 83. If "yes" to any of the above, explain: _____
- 272 _____
- 273 _____
- 274 _____
- 275 _____
- 276 _____
- 277 _____
- 278 _____
- 279 _____
- 280 _____
- 281 _____
- 282 _____
- 283 _____
- 284 _____
- 285 _____
- 286 _____
- 287 _____
- 288 _____
- 289 _____
- 290 _____

- 291 [] 83a. If "yes" to any of the above, were any actions taken to correct the problem? Explain: _____
 292 _____
 293 _____
 294 [] [] 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 [] 85. Are you aware if the Property is subject to any deed restrictions or other limitations on how it
 300 may be used due to its being situated within a designated historic district, or a protected area like
 301 the New Jersey Pinelands, or its being subject to similar legal authorities other than typical local
 302 zoning ordinances?
 303 [] 86. Is the Property part of a condominium or other common interest ownership plan?
 304 [] 86a. If so, is the Property subject to any covenants, conditions, or restrictions as a result of its being
 305 part of a condominium or other form of common interest ownership?
 306 [] 87. As the owner of the Property, are you required to belong to a condominium association or
 307 homeowners association, or other similar organization or property owners?
 308 [] 87a. If so, what is the Association's name and telephone number? _____
 309 _____
 310 [] [] 87b. If so, are there any dues or assessments involved?
 311 If "yes," how much? _____
 312 [] 88. Are you aware of any defect, damage, or problem with any common elements or common areas
 313 that materially affects the Property?
 314 [] 89. Are you aware of any condition or claim which may result in an increase in assessments or fees?
 315 [] [] 90. Since you purchased the Property, have there been any changes to the rules or by-laws of the
 316 Association that impact the Property?
 317 91. Explain any "yes" answers you give in this section: _____
 318 _____
 319 _____

320
 321 **MISCELLANEOUS**

- 322 Yes No Unknown
 323 [] 92. Are you aware of any existing or threatened legal action affecting the Property or any condominium
 324 or homeowners association to which you, as an owner, belong?
 325 [] 93. Are you aware of any violations of Federal, State or local laws or regulations relating to this
 326 Property?
 327 [] 94. Are you aware of any zoning violations, encroachments on adjacent properties, non-conforming
 328 uses, or set-back violations relating to this Property? If so, please state whether the condition is
 329 pre-existing non-conformance to present day zoning or a violation to zoning and/or land use
 330 laws. _____
 331 _____
 332 [] 95. Are you aware of any public improvement, condominium or homeowner association assessments
 333 against the Property that remain unpaid? Are you aware of any violations of zoning, housing,
 334 building, safety or fire ordinances that remain uncorrected?
 335 [] [] 96. Are there mortgages, encumbrances or liens on this Property?
 336 [] 96a. Are you aware of any reason, including a defect in title, that would prevent you from conveying
 337 clear title?
 338 [] 97. Are you aware of any material defects to the Property, dwelling, or fixtures which are not disclosed
 339 elsewhere on this form? (A defect is "material," if a reasonable person would attach importance
 340 to its existence or non-existence in deciding whether or how to proceed in the transaction.)
 341 If "yes," explain: _____
 342 _____
 343 [] 98. Other than water and sewer charges, utility and cable tv fees, your local property taxes, any
 344 special assessments and any association dues or membership fees, are there any other fees that you
 345 pay on an ongoing basis with respect to this Property, such as garbage collection fees?
 346 99. Explain any other "yes" answers you give in this section: _____
 347 _____
 348 _____
 349 _____
 350

351 **RADON GAS Instructions to Owners**

352 By law (N.J.S.A. 26:2D-73), a Property owner who has had his or her Property tested or treated for radon gas may require that information
353 about such testing and treatment be kept confidential until the time that the owner and a buyer enter into a contract of sale, at which time
354 a copy of the test results and evidence of any subsequent mitigation or treatment shall be provided to the buyer. The law also provides that
355 owners may waive, in writing, this right of confidentiality. As the owner(s) of this Property, do you wish to waive this right?

356 Yes No
357 [] EL Bmk
358 (Initials) (Initials)

360 If you responded "yes," answer the following questions. If you responded "no," proceed to the next section.

- 361
- 362 Yes No Unknown
- 363 [] 100. Are you aware if the Property has been tested for radon gas? (Attach a copy of each test report if
364 available.)
- 365 [] 101. Are you aware if the Property has been treated in an effort to mitigate the presence of radon gas?
366 (If "yes," attach a copy of any evidence of such mitigation or treatment.)
- 367 [] 102. Is radon remediation equipment now present in the Property?
- 368 [] 102a. If "yes," is such equipment in good working order?
- 369

370 **MAJOR APPLIANCES AND OTHER ITEMS**


371 The terms of any final contract executed by the Seller shall be controlling as to what appliances or other items, if any, shall be included
372 in the sale of the Property. Which of the following items are present in the Property? (For items that are not present, indicate "not
373 applicable.")

- 374
- 375 Yes No Unknown N/A
- 376 [] [] 103. Electric Garage Door Opener
- 377 [] [] [] 103a. If "yes," are they reversible? Number of Transmitters _____
- 378 [] [] [] 104. Smoke Detectors
379 Battery Electric Both How many 5
380 _____
381 _____ Carbon Monoxide Detectors How many _____
382 _____ Location _____
- 382 [] [] 105. With regard to the above items, are you aware that any item is not in working order?
383 105a. If "yes," identify each item that is not in working order or defective and explain the nature
384 of the problem: _____
385 _____
- 386 [] [] [] 106. In-ground pool Above-ground pool Pool Heater Spa/Hot Tub
- 387 [] [] [] 106a. Were proper permits and approvals obtained?
- 388 [] [] [] 106b. Are you aware of any leaks or other defects with the filter or the walls or other structural or
389 mechanical components of the pool or spa/hot tub?
- 390 [] [] [] 106c. If an in-ground pool, are you aware of any water seeping behind the walls of the pool?
- 391 107. Indicate which of the following may be included in the sale? (Indicate Y for yes N for no.)
- 392 Refrigerator
- 393 Range
- 394 Microwave Oven
- 395 Dishwasher
- 396 [] Trash Compactor
- 397 Garbage Disposal
- 398 [] In-Ground Sprinkler System
- 399 [] Central Vacuum System
- 400 [] Security System
- 401 Washer
- 402 Dryer
- 403 [] Intercom
- 404 [] Other
- 405 108. Of those that may be included, is each in working order? YES
- 406 If "no," identify each item not in working order, explain the nature of the problem: _____
- 407 _____
- 408 _____
- 409 _____
- 410 _____

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 _____
419 _____

420 _____
421  _____ *Gloria M. Kaminski* _____
422 SELLER DATE SELLER DATE
423 Stephen T Kaminski 5-12-26 Gloria M Kaminski 5-12-26
424 _____
425 SELLER DATE SELLER DATE
426 _____

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

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

429 _____
430 _____
431 SIGNED DATE SIGNED DATE
432 _____

433 **RECEIPT AND ACKNOWLEDGMENT BY PROSPECTIVE BUYER**

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

444 _____
445 _____
446 PROSPECTIVE BUYER DATE PROSPECTIVE BUYER DATE
447 _____
448 _____
449 PROSPECTIVE BUYER DATE PROSPECTIVE BUYER DATE
450 _____

451 **ACKNOWLEDGMENT OF REAL ESTATE BROKER/BROKER-SALESPERON/SALESPERSON**

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

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

458 _____
459 The Prospective Buyer's real estate broker/broker-salesperson/salesperson also acknowledges receipt of the Property Disclosure Statement
460 form for the purpose of providing it to the Prospective Buyer.

461 _____
462 _____
463 SELLER'S REAL ESTATE BROKER/ DATE
464 BROKER-SALESPERON/SALESPERSON
465 _____
466 _____
467 PROSPECTIVE BUYER'S REAL ESTATE BROKER/ DATE
468 BROKER-SALESPERON/SALESPERSON
469 _____

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



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.


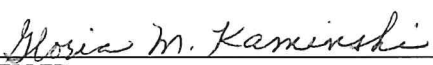
- 488
489 Yes No Unknown
490 [X] [] 109. Is any or all of the Property located wholly or partially in the Special Flood Hazard Area ("100-
491 year floodplain") according to FEMA's current flood insurance rate maps for your area?
492 [] [] 110. Is any or all of the Property located wholly or partially in a Moderate Risk Flood Hazard Area
493 ("500-year floodplain") according to FEMA's current flood insurance rate maps for your area?
494 [] [X] [] 111. Is the Property subject to any requirement under federal law to obtain and maintain flood
495 insurance on the Property?
496 Properties in the special flood hazard area, also known as high risk flood zones, on FEMA's flood insurance rate
497 maps with mortgages from federally regulated or insured lenders are required to obtain and maintain flood insurance.
498 Even when not required, FEMA encourages property owners in high risk, moderate risk, and low risk flood zones
499 to purchase flood insurance that covers the structure and the personal property within the structure. Also note that
500 properties in coastal and riverine areas may be subject to increased risk of flooding over time due to projected sea level
501 rise and increased extreme storms caused by climate change which may not be reflected in current flood insurance rate
502 maps.
503 [] [X] [] 112. Have you ever received assistance, or are you aware of any previous owners receiving assistance,
504 from FEMA, the U.S. Small Business Administration, or any other federal disaster flood assistance
505 for flood damage to the Property?
506 For properties that have received federal disaster assistance, the requirement to obtain flood insurance passes down
507 to all future owners. Failure to obtain and maintain flood insurance can result in an individual being ineligible for
508 future assistance.
509 [X] [] [] 113. Is there flood insurance on the Property?
510 A standard homeowner's insurance policy typically does not cover flood damage. You are encouraged to examine your
511 policy to determine whether you are covered.
512 [] [] [X] 114. Is there a FEMA elevation certificate available for the Property? If so, the elevation certificate
513 must be shared with the buyer.
514 An elevation certificate is a FEMA form, completed by a licensed surveyor or engineer. The form provides critical
515 information about the flood risk of the Property and is used by flood insurance providers under the National Flood
516 Insurance Program to help determine the appropriate flood insurance rating for the Property. A buyer may be able to
517 use the elevation certificate from a previous owner for their flood insurance policy.
518 [] [X] [] 115. Have you ever filed a claim for flood damage to the Property with any insurance provider,
519 including the National Flood Insurance Program?
520 If the claim was approved, what was the amount received? \$ _____
521
522
523
524
525



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	SELLER	DATE	SELLER	DATE
546	Stephen T Kaminski	5-12	Gloria M Kaminski	5-12
547	SELLER	DATE	SELLER	DATE
548				
549				
550				
551				
552				

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.
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557	SIGNED	DATE	SIGNED	DATE
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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
 566 to 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 _____
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574	PROSPECTIVE BUYER	DATE	PROSPECTIVE BUYER	DATE
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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

597
598 _____ DATE _____
599 SELLER'S REAL ESTATE BROKER/
600 BROKER-SALESPERSON/SALESPERSON:
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603 _____ DATE _____
604 PROSPECTIVE BUYER'S REAL ESTATE BROKER/
605 BROKER-SALESPERSON/SALESPERSON
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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 [] 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

Choose one of the following three options:

670
 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.

SECTION A - THE SOLAR PANEL SYSTEM IS SUBJECT TO A PPA

677
 678
 679 [] 123. What is the current periodic payment amount? \$ _____
 680 [] 124. What is the frequency of the periodic payments (check one)? [] Monthly [] Quarterly
 681 [] 125. What is the expiration date of the PPA, which is when you will become the owner of the Solar
 682 Panel System? _____ ("PPA Expiration Date")
 683 [] [] 126. Is there a balloon payment that will become due on or before the PPA Expiration Date?
 684 [] 127. If there is a balloon payment, what is the amount? \$ _____

Choose one of the following three options:

685
 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.

SECTION B - THE SOLAR PANEL SYSTEM IS SUBJECT TO A LEASE

691
 692
 693 [] 129. What is the current periodic lease payment amount? \$ _____
 694 [] 130. What is the frequency of the periodic lease payments (check one)? [] Monthly [] Quarterly
 695 [] 131. What is the expiration date of the lease? _____

Choose one of the following two options:

696
 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.
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SECTION C - THE SOLAR PANEL SYSTEM IS SUBJECT TO ENERGY CERTIFICATE(S)

- 133. Are Solar Transition Renewable Energy Certificates ("TRECs") available from the Solar Panel System?
- 133a. If TRECs are available, when will the TRECs expire? _____
- 134. Are Solar Renewable Energy Certificate IIs ("SREC IIs") available from the Solar Panel System?
- 134a. If SREC IIs are available, when will the SREC IIs expire? _____

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

- Yes No Unknown
- 135. Are you aware of any water leakage, accumulation or dampness, the presence of mold or other similar natural substance, or repairs or other attempts to control any water or dampness problem on the Property? If yes, please describe the nature of the issue and any attempts to repair or control it:



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

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

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

ACKNOWLEDGMENT OF SELLER

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

 SELLER _____ DATE _____ Stephen T Kaminski	 SELLER _____ DATE _____ Gloria M Kaminski
SELLER _____ DATE _____	SELLER _____ DATE _____

EXECUTOR, ADMINISTRATOR, TRUSTEE (if applicable)

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

SIGNED _____ DATE _____ SIGNED _____ DATE _____

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.

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

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

790
791 _____ DATE _____
792 SELLER'S REAL ESTATE BROKER/
793 BROKER-SALESPERSON/SALESPERSON:
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796 _____ DATE _____
797 PROSPECTIVE BUYER'S REAL ESTATE BROKER/
798 BROKER-SALESPERSON/SALESPERSON
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DISCLOSURE OF INFORMATION AND ACKNOWLEDGMENT ABOUT LEAD-BASED PAINT AND/OR LEAD-BASED PAINT HAZARDS

I. LEAD PAINT WARNING

Every purchaser of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that such property may present exposure to lead from lead-based paint that may place young children at risk of developing lead poisoning. Lead poisoning in young children may produce permanent neurological damage, including learning disabilities, reduced intelligence quotient, behavioral problems, and impaired memory. Lead poisoning also poses a particular risk to pregnant women. The seller of any interest in residential real property is required to provide the buyer with any information on lead-based paint hazards from risk assessments or inspections in the seller's possession and notify the buyer of any known lead-based paint hazards. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to purchase.

II. PROPERTY ADDRESS: 106 N Harvard Ave
Ventnor City, Nj 08406

III. SELLER'S DISCLOSURE (initial) (To be completed and signed at time of listing)

- (a) Presence of lead-based paint and/or lead-based paint hazards (check one below):
Known lead-based paint and/or lead-based paint hazards are present in the housing (explain):
Seller has no knowledge of lead-based paint and/or lead-based paint hazards in the housing.
(b) Records and Reports available to the seller (check one below):
Seller has no reports or records pertaining to lead-based paint and/or lead-based hazards in the housing.
Seller has the following reports or records pertaining to lead-based paint and/or lead-based paint hazards in the housing, all of which seller has provided to its listing agent, and has directed its listing agent to provide purchaser or purchaser's agent with these records and reports prior to seller accepting any offer to purchase (list documents below):
(c) If there is any change in the above information prior to seller accepting an offer from the purchaser to purchase, seller will disclose all changes to the purchaser prior to accepting the offer.

IV. SELLER'S CERTIFICATION OF ACCURACY

Seller(s) have reviewed the Seller's Disclosure in Section III and certify, to the best of his/her/their knowledge, that the information they have provided is true and accurate.

Seller Stephen T Kaminski Date 5-12-26 Seller Gloria M Kaminski Date 5-12-26
Gloria M Kaminski

V. LISTING AGENT'S CERTIFICATION OF ACCURACY

Listing Agent certifies that he/she has informed the seller of the seller's obligations under 42 U.S.C. 4852d and is aware of his/her responsibility to ensure compliance.

Listing Agent Julie Cicali Date

VI. PURCHASER'S ACKNOWLEDGMENT (initial) (The Seller's Disclosure in Section III and Certification in Section IV and the Listing Agent's Certification in Section V to be completed and signed prior to purchaser signing this Disclosure.)

- (a) Purchaser has received copies of all information listed in Section III above.
(b) Purchaser has received the pamphlet Protect Your Family From Lead in Your Home.



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- _____ (c) Purchaser has (check one below):
- Received a 10-day opportunity (or mutually agreed upon period) to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards; or
 - Waived the opportunity to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards.

VII. PURCHASER'S CERTIFICATION OF ACCURACY

Purchaser(s) have reviewed the Purchaser's Acknowledgment in Section VI and certify, to the best of his/her/their knowledge, that the information they have provided is true and accurate.

Purchaser _____ Date _____ Purchaser _____ Date _____

Purchaser _____ Date _____ Purchaser _____ Date _____

VIII. SELLING/BUYER'S AGENT'S CERTIFICATION OF ACCURACY

Selling/Buyer's Agent certifies that the purchaser has received the information in section VI (a) and (b).

Selling/Buyer's Agent _____ Date _____