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Kastor-Drossin

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SELLER'S PROPERTY DISCLOSURE STATEMENT

This form recommended and approved for, but not restricted to use by, the members of the Pennsylvania Association of REALTORS® (PAR).

SPD

1 Property Address 2948 NORMANDY ROAD, ARDMORE, PA 19003-1810

2 Seller DELEANCE MAHER & JENNIFER RAINES

3 The Real Estate Seller Disclosure Law (68 P.S. §7301 et. seq.) requires that a seller of a property must disclose to a buyer all known material defects about the property being sold that are not readily observable. While the Law requires certain disclosures, this disclosure statement covers common topics beyond the basic requirements of the Law in an effort to assist sellers in complying with disclosure requirements and to assist buyers in evaluating the property being considered. Sellers who wish to see or use the basic disclosure form can find the form on the Web site of the Pennsylvania State Real Estate Commission.

4 This Statement discloses Seller's knowledge of the condition of the property as of the date signed by Seller and is not a substitute for any inspections or warranties that Buyer may wish to obtain. This Statement is not a warranty of any kind by Seller or a warranty or representation by any listing real estate broker, any selling real estate broker, or their licensees. Buyer is encouraged to address concerns about the conditions of the property that may not be included in this Statement. This Statement does not relieve Seller of the obligation to disclose a material defect that may not be addressed on this form.

5 A Material Defect is a problem with a residential real property or any portion of it that would have a significant adverse impact on the value of the property or that involves an unreasonable risk to people on the property. The fact that a structural element, system or subsystem is at or beyond the end of the normal useful life of such a structural element, system or subsystem is not by itself a material defect.

6 1. SELLER'S EXPERTISE Seller does not possess expertise in contracting, engineering, architecture, environmental assessment or other areas related to the construction and conditions of the property and its improvements, except as follows:

7 2. OWNERSHIP/OCCUPANCY

8 (a) Is the property currently occupied? Yes No If yes, by whom? Seller Other occupants (tenants)

9 If property is not occupied, when was it last occupied?

10 (b) How long have you owned the property? 1/2003

11 (c) Are you aware of any pets having lived in the house or other structures during your ownership? Yes No

12 If yes, describe: 1 dog, beerd-pug (15 lbs)

13 3. ROOF

14 (a) Date roof installed: 2000 Documented? Yes No Unknown

15 (b) Has the roof been replaced or repaired during your ownership? Yes No

16 If yes, was the existing roofing material removed? Yes No Unknown

17 (c) Has the roof ever leaked during your ownership? Yes No

18 (d) Are you aware of any problems with the roof, gutters, flashing or downspouts? Yes No

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

20 Downspout repaired May 2005

21 4. BASEMENTS AND CRAWL SPACES (Complete only if applicable)

22 (a) Does the property have a sump pump? Yes No Unknown

23 If yes, has it ever run? Yes No Unknown Is it in working order? Yes No Unknown

24 (b) Are you aware of any water leakage, accumulation, or dampness within the basement or crawl space? Yes No

25 (c) Do you know of any repairs or other attempts to control any water or dampness problem in the basement or crawl space? Yes No

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

27 5. TERMITES/WOOD-DESTROYING INSECTS, DRYROT, PESTS

28 (a) Are you aware of any termites/wood-destroying insects, dryrot, or pests affecting the property? Yes No

29 (b) Are you aware of any damage to the property caused by termites/wood-destroying insects, dryrot, or pests? Yes No

30 (c) Is your property currently under contract by a licensed pest control company? Yes No

31 (d) Are you aware of any termite/pest control reports or treatments for the property? Yes No

32 Explain any "yes" answers in this section, including the name of any service/treatment provider, if applicable:

33 Report available from 2003 Home Inspection

34 6. STRUCTURAL ITEMS

35 (a) Are you aware of any past or present water leakage in the house or other structures? Yes No

36 (b) Are you aware of any past or present movement, shifting, deterioration, or other problems with walls, foundations, or other structural components? Yes No

37 (c) Are you aware of any past or present problems with driveways, walkways, patios, or retaining walls on the property? Yes No

38 (d) Is your property constructed with an Exterior Insulating Finishing System (EIFS), such as Dryvit or synthetic stucco?

39 Yes No Unknown If yes, date installed, if known

40 (e) Are there any defects (including stains) in flooring or floor coverings? Yes No Unknown

41 (f) Are you aware of any fire, storm, water or ice damage to the property? Yes No

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

43 Buyer Initials: _____ Date _____

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45 Seller Initials: [Signature] Date 4/28/05

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7. ADDITIONS/REMODELS Have you made any additions, structural changes, or other alterations to the property? Yes No

If "yes," describe: _____

8. WATER SUPPLY

(a) What is the source of your drinking water? Public Water Well on Property Community Water None Other (explain): _____

(b) When was your water last tested? 1 Test results: Chlor with Aqua PA
If your drinking water source is not public, is the pumping system in working order? Yes No

If "no," explain: _____

(c) Do you have a softener, filter, or other treatment system? Yes No
If you do not own the system, explain: _____

(d) Have you ever had a problem with your water supply? Yes No

(e) Has your well ever run dry? Yes No Not Applicable

(f) Is there a well on the property not used as the primary source of drinking water? Yes No

If yes, is the well capped? Yes No

(g) Is the water system shared? Yes No

(h) Are you aware of any leaks or other problems, past or present, relating to the water supply, pumping system, and related items?

Yes No

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

9. SEWAGE SYSTEM

(a) What is the type of sewage system? Public Sewer Individual On-lot Sewage Disposal System
 Individual On-lot Sewage Disposal System in Proximity to Well Community Sewage Disposal System
 Ten-acre Permit Exemption Holding Tank None None Available/Permit Limitations in Effect
Other type of sewage system (explain): _____

(b) If Individual On-lot sewage system, what type? Cesspool Drainfield Unknown
Other (specify): _____

(c) Are there any septic tanks on the Property? Yes No Unknown
If "yes," what type of tank(s)? Metal/steel Cement/concrete Fiberglass Unknown
Other (specify): _____

(d) When was the on-site sewage disposal system last serviced? _____

(e) Are there any sewage pumps located on the property? Yes No
If yes, type(s) of pump(s) _____ Are pump(s) in working order? Yes No

Who is responsible for maintenance of sewage pumps? _____

(f) Is the sewage system shared? Yes No

(g) Are you aware of any past or present leaks, backups, or other problems relating to the sewage system and related items?
 Yes No

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

10. PLUMBING SYSTEM

(a) Type of plumbing (check all that apply): Copper Galvanized Lead PVC Polybutylene pipe (PB)
 Mixed Unknown Other (explain): _____

(b) Are you aware of any problems with any of your plumbing fixtures (e.g., including but not limited to: kitchen, laundry, or bathroom fixtures; wet bars; etc.)? Yes No

If "yes," explain: _____

11. DOMESTIC WATER HEATING

(a) Type of water heating: Electric Natural Gas Fuel Oil Propane Solar Summer/Winter Hook-Up
Other (explain): _____

(b) Are you aware of any problems with any water heater or related equipment? Yes No
If "yes," explain: _____

12. AIR CONDITIONING SYSTEM

(a) Type of air conditioning: Central Air Wall Units Window Units None
Other (explain): _____

Number of window units included in sale 3 Location(s) Dining Room, Master Bedroom, 1

(b) Age of Central Air Conditioning System: _____ Unknown Date last serviced, if known add bedroom

(c) List any areas of the house that are not air conditioned: all other

(d) Are you aware of any problems with any item in this section? Yes No
If "yes," explain: _____

Buyer Initials: _____ Date _____

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Seller Initials: JK Date 4/28/05

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13. HEATING SYSTEM

(a) Type(s) of heating fuel(s) (check all that apply): Electric Fuel Oil Natural Gas Propane
 Coal Wood Other: _____

(b) Type(s) of heating system(s) (check all that apply): Forced Hot Air Hot Water Heat Pump
 Electric Baseboard Steam Wood Stove (How many?) Coal Stove (How many?)
 Other: _____

(c) Age of Heating System: Unknown Date last serviced, if known _____

(d) Are there any fireplaces? Yes No If "yes," how many? Are they working? Yes No

(e) Are there any chimneys (from a fireplace, water heater or any other heating system)? Yes No
 If "yes," how many? When were they last cleaned? Oct 2004 Unknown _____
 Are they working? Yes No If "no," explain: _____

(f) List any areas of the house that are not heated: _____

(g) Are you aware of any heating fuel tanks on the property? Yes No
 Location(s), including underground tank(s): _____
 If you do not own the tanks, explain: _____

Are you aware of any problems or repairs needed regarding any item in this section? Yes No
 If "yes," explain: _____

14. ELECTRICAL SYSTEM

(a) Type of Electrical System: Fuses Circuit Breakers How Many Amps? Unknown

(b) Are you aware of any knob and tube wiring in the home? Yes No

Are you aware of any problems or repairs needed in the electrical system? Yes No
 If "yes," explain: _____

15. OTHER EQUIPMENT AND APPLIANCES

This section must be completed for each item that will, or may, be sold with the property. The fact that an item is listed does not mean it is included in the Agreement of Sale. Terms of the Agreement of Sale negotiated between Buyer and Seller will determine which items, if any, are included in the purchase of the Property.

(a) Electric Garage Door Opener Number of Transmitters _____ Keyless Entry _____

(b) Smoke Detectors How many? 3 Location(s) each floor

(c) Security Alarm System Owned _____ Leased (Lease Information _____)

(d) Lawn Sprinkler(s) How many? _____ Automatic Timer _____

(e) Swimming Pool Hot Tub/Spa Pool/Spa Heater Pool/Spa Cover Whirlpool/Tub
 Pool/Spa Equipment and Accessories (list): _____

(f) Refrigerator(s) Range/Oven Microwave Oven Dishwasher Trash Compactor
 Garbage Disposal Chest Freezer Washer Dryer Intercom

(g) Ceiling Fan(s) How many? 2 Location(s) _____

(h) Awnings Attic Fan(s) Satellite Dish Storage Shed Deck(s) Electric Animal Fence

(i) Other: _____

Are you aware of any problems or repairs needed regarding any item in this section? Yes No
 If "yes," explain: _____

16. LAND (SOILS, DRAINAGE, FLOODING AND BOUNDARIES)

(a) Land/Soils

- Are you aware of any fill or expansive soil on the property? Yes No
- Are you aware of any sliding, settling, earth movement, upheaval, subsidence, or earth stability problems that have occurred on or affect the property? Yes No
- Are you aware of any existing, past or proposed mining, strip-mining, or any other excavations that might affect this property? Yes No

Note to Buyer: The property may be subject to mine subsidence damage. Maps of the counties and mines where mine subsidence damage may occur and mine subsidence insurance are available through: Department of Environmental Protection, Mine Subsidence Insurance Fund, 25 Technology Drive, California Technology Park, Coal Center, PA 15423 (800) 922-1678 (within Pennsylvania) or (724) 769-1100 (outside Pennsylvania).

4) Is the property, or a portion of it, preferentially assessed for tax purposes, or subject to limited development rights?
 Yes No If "yes", check all that apply below:
 Farmland and Forest Land Assessment Act - 72 P.S. §5490.1 et seq. (Clean and Green Program)
 Open Space Act - 16 P.S. §11941 et seq.
 Agricultural Area Security Law - 3 P.S. §901 et seq. (Development Rights)
 Other _____

Note to Buyer: Pennsylvania has enacted the Right to Farm Act (3 P.S. § 951-957) in an effort to limit the circumstances under which agricultural operations may be subject to nuisance suits or ordinances. Buyers are encouraged to investigate whether any agricultural operations covered by the Act operate in the vicinity of the property.

Explain any "yes" answers in this section: _____

Buyer Initials: _____ Date: _____ SPD Page 3 of 5 Seller Initials: JK Date: 4/28/05

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- 184 (b) **Flooding/Drainage** 184
- 185 1) Is any part of this property located in a wetlands area or a FEMA flood zone? ___ Yes No ___ Unknown 185
- 186 2) Do you know of any past or present drainage or flooding problems affecting the property? ___ Yes No 186
- 187 Explain any "yes" answers in this section, including dates and extent of flooding: 187

- 188
- 189 (c) **Boundaries** 189
- 190 1) Do you know of any encroachments, boundary line disputes, or easements affecting the property? ___ Yes No 190
- 191 *Note to Buyer: Most properties have easements running across them for utility services and other reasons. In many cases, the* 191
- 192 *easements do not restrict the ordinary use of the property, and Seller may not be readily aware of them. Buyers may wish to* 192
- 193 *determine the existence of easements and restrictions by examining the property and ordering an Abstract of Title or searching* 193
- 194 *the records in the Office of the Recorder of Deeds for the county before entering into an agreement of sale.* 194
- 195 2) Do you access the property from a private road or lane? ___ Yes No 195
- 196 If yes, do you have a recorded right of way or maintenance agreement? ___ Yes ___ No 196
- 197 3) Are you aware of any shared or common areas (e.g., driveways, bridges, docks, walls, etc.) or maintenance agreements? 197
- 198 ___ Yes No 198
- 199 Explain any "yes" answers in this section: 199

- 200
- 201 **17. HAZARDOUS SUBSTANCES AND ENVIRONMENTAL ISSUES** 201
- 202 (a) Are you aware of any underground tanks (other than home heating fuel or septic tanks disclosed above)? ___ Yes No 202
- 203 (b) Are you aware of any past or present hazardous substances present on the property (structure or soil) such as, but not limited 203
- 204 to, asbestos or polychlorinated biphenyls (PCBs), etc.? ___ Yes No 204
- 205 (c) Are you aware of sewage sludge (other than commercially available fertilizer products) being spread on the property, or have you 205
- 206 received written notice of sewage sludge being spread on an adjacent property? ___ Yes No 206
- 207 (d) Are you aware of any tests for mold, fungi, or indoor air quality in the property? ___ Yes No 207
- 208 (e) Other than general household cleaning, have you taken any efforts to control or remediate mold or mold-like substances in the 208
- 209 property? ___ Yes No 209
- 210 *Note to Buyer: Individuals may be affected differently, or not at all, by mold contamination. If mold contamination or indoor air qual-* 210
- 211 *ity is a concern, buyers are encouraged to engage the services of a qualified professional to do testing. Information on this issue is* 211
- 212 *available from the United States Environmental Protection Agency and may be obtained by contacting IAQ INFO, P.O. Box 37133,* 212
- 213 *Washington, D.C. 20013-7133. 1-800-438-4318.* 213
- 214 (f) Are you aware of any dumping on the property? ___ Yes No 214
- 215 (g) Have you received written notice regarding the presence of an environmental hazard or biohazard on your property or any 215
- 216 adjacent property? ___ Yes No 216
- 217 (h) Are you aware of any tests for radon gas that have been performed in any buildings on the property? Yes ___ No 217
- 218 If "yes," list date, type, and results of all tests below: 218
- | DATE | TYPE OF TEST | RESULTS (picocuries/liter or working levels) | NAME OF TESTING SERVICE |
|---------|--------------|--|-------------------------|
| 11/2002 | RADON | | |
- 219
- 220
- 221 (i) Are you aware of any radon removal system on the property? ___ Yes No 221
- 222 If "yes," list date installed and type of system, and whether it is in working order below: 222
- | DATE INSTALLED | TYPE OF SYSTEM | PROVIDER | WORKING ORDER? |
|----------------|----------------|----------|----------------|
| | | | ___ Yes ___ No |
| | | | ___ Yes ___ No |
- 223
- 224
- 225
- 226
- 227 (j) If property was constructed, or if construction began, before 1978, you must disclose any knowledge of lead-based paint on the 227
- 228 property. Are you aware of any lead-based paint or lead-based paint hazards on the property? ___ Yes No 228
- 229 If "yes," explain how you know of it, where it is, and the condition of those lead-based paint surfaces: 229
- 230
- 231 (k) If property was constructed, or if construction began, before 1978, you must disclose any reports or records of lead-based paint 231
- 232 or lead-based paint hazards on the property. Are you aware of any reports or records regarding lead-based paint or lead-based 232
- 233 paint hazards on the property? ___ Yes No 233
- 234 If "yes," list all available reports and records: 234
- 235
- 236 (l) Are you aware of testing on the property for any other hazardous substances or environmental concerns? ___ Yes No 236
- 237 (m) Are you aware of any other hazardous substances or environmental concerns that might impact upon the property? 237
- 238 ___ Yes No 238
- 239 Explain any "yes" answers in this section: 239

18. CONDOMINIUMS AND OTHER HOMEOWNER ASSOCIATIONS (Complete only if applicable)

Type: ___ Condominium ___ Cooperative ___ Homeowner Association or Planned Community
Other: _____

Notice regarding Condominiums, Cooperatives, and Planned Communities: A buyer of a resale unit in a condominium, cooperative, or planned community must receive a copy of the declaration (other than the plats and plans), the by-laws, the rules or regulations, and a certificate of resale issued by the association in the condominium, cooperative, or planned community.

19. MISCELLANEOUS

- (a) Are you aware of any historic preservation restriction or ordinance or archeological designation associated with the property? ___ Yes ___ No
(b) Are you aware of any existing or threatened legal action affecting the property? ___ Yes ___ No
(c) Are you aware of any violations of federal, state, or local laws or regulations relating to this property? ___ Yes ___ No
(d) Are you aware of any public improvement, condominium or homeowner association assessments against the property that remain unpaid or of any violations of zoning, housing, building, safety or fire ordinances that remain uncorrected? ___ Yes ___ No
(e) Are you aware of any judgment, encumbrance, lien (for example, co-maker or equity loan), overdue payment on a support obligation, or other debt against this property that cannot be satisfied by the proceeds of this sale? ___ Yes ___ No
(f) Are you aware of any reason, including a defect in title, that would prevent you from giving a warranty deed or conveying title to the property? ___ Yes ___ No
(g) Are you aware of any insurance claims filed relating to the property? ___ Yes ___ No
(h) Are you aware of any material defects to the property, dwelling, or fixtures which are not disclosed elsewhere on this form? ___ Yes ___ No

A material defect is a problem with a residential real property or any portion of it that would have a significant adverse impact on the value of the property or that involves an unreasonable risk to people on the property. The fact that a structural element, system or subsystem is at or beyond the end of the normal useful life of such a structural element, system or subsystem is not by itself a material defect

Explain any "yes" answers in this section: _____

The undersigned Seller represents that the information set forth in this disclosure statement is accurate and complete to the best of Seller's knowledge. Seller hereby authorizes the Listing Broker to provide this information to prospective buyers of the property and to other real estate licensees. SELLER ALONE IS RESPONSIBLE FOR THE ACCURACY OF THE INFORMATION CONTAINED IN THIS STATEMENT. Seller shall cause Buyer to be notified in writing of any information supplied on this form which is rendered inaccurate by a change in the condition of the property following completion of this form.

WITNESS [Signature] SELLER [Signature] DATE 4/25/05
WITNESS [Signature] SELLER [Signature] DATE 4/28/05
WITNESS [Signature] SELLER [Signature] DATE _____

EXECUTOR, ADMINISTRATOR, TRUSTEE SIGNATURE BLOCK
According to the provisions of the Real Estate Seller Disclosure Law, the undersigned executor, administrator or trustee is not required to fill out a Seller's Property Disclosure Statement. The executor, administrator or trustee, must, however, disclose any known material defect(s) of the property.
DATE _____

RECEIPT AND ACKNOWLEDGEMENT BY BUYER
The undersigned Buyer acknowledges receipt of this Disclosure Statement. Buyer acknowledges that this Statement is not a warranty and that, unless stated otherwise in the sales contract, Buyer is purchasing this property in its present condition. It is Buyer's responsibility to satisfy himself or herself as to the condition of the property. Buyer may request that the property be inspected, at Buyer's expense and by qualified professionals, to determine the condition of the structure or its components.
WITNESS _____ BUYER _____ DATE _____
WITNESS _____ BUYER _____ DATE _____
WITNESS _____ BUYER _____ DATE _____