

SELLER'S PROPERTY DISCLOSURE STATEMENT

SPD

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

1 **PROPERTY** 230 Kachinka Hollow Road, Berwick, PA 18603
 2 **SELLER** Peter Mark Pypiak and Robin Pypiak

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
 4 material defects about the property being sold that are not readily observable. While the Law requires certain disclosures, this disclosure state-
 5 ment includes disclosures beyond the basic requirements of the Law in an effort to assist sellers in complying with seller disclosure
 6 requirements and to assist buyers in evaluating the property being considered. Sellers who wish to see or use the basic disclosure form
 7 can find the form on the Web site of the Pennsylvania state Real estate Commission.

8 This Statement discloses Seller's knowledge of the condition of the property as of the date signed by Seller and is not a substi-
 9 tute for any inspections or warranties that Buyer may wish to obtain. This Statement is not a warranty of any kind by Seller or a
 10 warranty or representation by any listing real estate broker, any selling real estate broker, or their licensees. Buyer is encouraged to
 11 address concerns about the conditions of the property that may not be included in this Statement. This Statement does not
 12 relieve Seller of the obligation to disclose a material defect that may not be addressed on this form. Any non-exempt seller is
 13 obligated to complete the disclosure form even if the seller does not occupy or has never occupied the property. For a list of
 14 exempt sellers, see Information Regarding the Real estate seller's Property Disclosure law found on the last page of this document.

15 A Material Defect is a problem with a residential real property or any portion of it that would have a significant adverse impact on
 16 the value of the property or that involves an unreasonable risk to people on the property. The fact that a structural element, system or
 17 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 mate-
 18 rial defect.

19 Check yes, no, unknown (unk) or not applicable (N/A) for each question. Be sure to check N/A when a question does not apply to the
 20 property. Check unknown when the question does apply to the property but you are not sure of the answer.

	Yes	No	Unk	N/A
A		X		
B	X			
C		X		

21 **1. SELLER'S EXPERTISE**
 22 (A) Does Seller possess expertise in contracting, engineering, architecture, environmental assessment
 23 or other areas related to the construction and conditions of the property and its improvements?
 24 (B) Is Seller the Landlord for the property?
 25 (C) Is Seller a real estate licensee? B. Seller owns Property
 26 Explain any "yes" answers in section 1: Seller owns Property

	Yes	No	Unk	N/A
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2	X			
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28 **2. OWNERSHIP/OCCUPANCY**
 29 (A) **Occupancy**
 30 1. When was the property most recently occupied? 9-2004
 31 2. Was the Seller the most recent occupant? If "no," when did the Seller occupy most recently occupy
 32 the property? _____
 33 3. How many persons most recently occupied the property? 2
 34 (B) **Role of Individual Completing this Disclosure.** Is the individual completing this form:
 35 1. The owner
 36 2. The executor
 37 3. The administrator
 38 4. The trustee
 39 5. An individual holding power of attorney
 40 (C) When was the property purchased? 1948 APPROX
 41 (D) Are you aware of any pets having lived in the house or other structures during your ownership?
 42 Explain Section 2 (if needed): _____

	Yes	No	Unk	N/A
1		X		
2		X		
3		X		
4		X		
B				X
C		X		

43 **3. CONDOMINIUMS/PLANNED COMMUNITIES/OTHER HOMEOWNERS ASSOCIATIONS**
 44 (A) **Type.** Is the Property part of a(n):
 45 1. Condominium
 46 2. Homeowners association or planned community
 47 3. Cooperative
 48 4. Other type of association or community _____
 49 (B) If "yes," how much are the fees? \$ _____, paid (Monthly) (Quarterly) (Yearly)
 50 (C) If "yes," are there any community services or systems that the association or community is
 51 responsible for supporting or maintaining? explain: _____

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Yes	No	Unk	N/A
			X

(D) How much is the capital contribution/initiation fee? _____
Notice to Buyer: 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. Buyers may be responsible for capital contributions, initiation fees or similar one-time fees in addition to regular monthly maintenance fees. The buyer will have the option of canceling the agreement with the return of all deposit monies until the certificate has been provided to the buyer and for five days thereafter or until conveyance, whichever occurs first.

4. ROOF

Yes	No	Unk	N/A
X			
X			
X			
	X		

(A) Installation
 1. When was the roof installed? 5-16-2009
 2. Do you have documentation (invoice, work order, warranty, etc.)?
 (B) Repair
 1. Has the roof or any portion of it been replaced or repaired during your ownership?
 2. If it has been replaced or repaired, was the existing roofing material removed?
 (C) Issues
 1. Has the roof ever leaked during your ownership?
 2. Are you aware of any current/past problems with the roof, gutters, flashing or downspouts?

Explain any "yes" answers in section 4, including the location and extent of any problem(s) and any repair or remediation efforts: _____

5. BASEMENTS AND CRAWL SPACES

Yes	No	Unk	N/A
X			
X			
X			
X			
X			
	X		
	X		

(A) Sump Pump
 1. Does the property have a sump pit? If yes, how many? 1
 2. Does the property have a sump pump? If yes, how many? 1
 3. If it has a sump pump, has it ever run?
 4. If it has a sump pump, is the sump pump in working order?

(B) Water Infiltration
 1. Are you aware of any water leakage, accumulation, or dampness within the basement or crawl space?
 2. Do you know of any repairs or other attempts to control any water or dampness problem in the basement or crawl space?
 3. Are the downspouts or gutters connected to a public system?

Explain any "yes" answers in this section, including the location and extent of any problem(s) and any repair or remediation efforts: 1. Water enters Basement in the Spring MAYBE Snow melt NOT every year.

6. TERMITES/WOOD-DESTROYING INSECTS, DRYROT, PESTS

Yes	No	Unk	N/A
	X		
	X		
	X		
	X		

(A) Status
 1. Are you aware of any termites/wood-destroying insects, dryrot, or pests affecting the property?
 2. Are you aware of any damage caused by termites/wood-destroying insects, dryrot, or pests?
 (B) Treatment
 1. Is your property currently under contract by a licensed pest control company?
 2. Are you aware of any termite/pest control reports or treatments for the property?

Explain any "yes" answers in section 6, including the name of any service/treatment provider, if applicable: _____

7. STRUCTURAL ITEMS

Yes	No	Unk	N/A
X			
	X		
	X		
	X		
	X		
	X		
	X		
	X		X

(A) Are you aware of any past or present movement, shifting, deterioration, or other problems with walls, foundations, or other structural components?
 (B) Are you aware of any past or present problems with driveways, walkways, patios, or retaining walls on the property?
 (C) Are you aware of any past or present water infiltration in the house or other structures, other than the roof, basement or crawl spaces?
 (D) Stucco and Exterior Synthetic Finishing Systems
 1. Is your property constructed with stucco?
 2. Is your property constructed with an Exterior Insulating Finishing System (EIFS), such as Dryvit or synthetic stucco, synthetic brick or synthetic stone?
 3. If "yes," when was it installed?
 (E) Are you aware of any fire, storm, water or ice damage to the property?
 (F) Are you aware of any defects (including stains) in flooring or floor coverings?

Explain any "yes" answers in section 7, including the location and extent of any problem(s) and any repair or remediation efforts: A. Front Porch Vestibule Blocks, Plus Inside Flooring Near Right Front from Inside, BACK CORNER NEAR BACK Door.

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	Yes	No	Unk	N/A
A	X			
B		X		

8. ADDITIONS/ALTERATIONS

- (A) Have any additions, structural changes, or other alterations been made to the property during your ownership? Itemize and date all additions/alterations below.
- (B) Are you aware of any private or public architectural review control of the property other than zoning codes?

Note to Buyer: The PA Construction Code Act, 35 P.S. §7210.101 et seq. (effective 2004), and local codes establish standards for building and altering properties. Buyers should check with the municipality to determine if permits and/or approvals were necessary for disclosed work and if so, whether they were obtained. Where required permits were not obtained, the municipality might require the current owner to upgrade or remove changes made by prior owners. Buyers can have the property inspected by an expert in codes compliance to determine if issues exist. Expanded title insurance policies may be available for Buyers to cover the risk of work done to the property by previous owners without a permit or approval.

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Addition, structural change, or alteration	Approximate date of work	Were permits obtained? (Yes/No/Unknown)	Final inspections/ approvals obtained? (Yes/No/Unknown)
Backporch, Additional Bedroom	1969	YES	YES
GARAGE	1973	UNKNOWN	UNKNOWN

A sheet describing other additions and alterations is attached.

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	Yes	No	Unk	N/A
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5		X		
6		X		
7		X		
8		X		
1		X		
2				X
1		X		
2			X	
3			X	
4		X		
5		X		
1	X			
2		X		
3				X
1			X	
2		X		

9. WATER SUPPLY

(A) Source. Is the source of your drinking water (check all that apply):

1. Public
2. A well on the property
3. Community water
4. A holding tank
5. A cistern
6. A spring
7. Other _____
8. No water service (explain): _____

(B) Bypass valve (for properties with multiple sources of water)

1. Does your water source have a bypass valve?
2. If "yes," is the bypass valve working?

(C) Well

1. Has your well ever run dry?
2. Depth of Well _____
3. Gallons per minute _____, measured on (date) _____
4. Is there a well used for something other than the primary source of drinking water?
5. If there is an unused well, is it capped?

(D) Pumping and Treatment

1. If your drinking water source is not public, is the pumping system in working order? If "no," explain: _____
2. Do you have a softener, filter, or other treatment system?
3. Is the softener, filter, or other treatment system leased? From whom? _____

(E) General

1. When was your water last tested? _____ Test results: _____
2. Is the water system shared? With whom? _____

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	Yes	No	Unk	N/A
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6		X		
7		X		
8		X		
B				
C		X		

12. DOMESTIC WATER HEATING

(A) Type(s). Is your water heating (check all that apply):

1. Electric
2. Natural gas
3. Fuel oil
4. Propane
5. Solar
6. Geothermal
7. Other _____

8. Is your water heating a summer-winter hook-up (integral system, hot water from the boiler, etc.)? _____

(B) How many water heaters are there? 0 When were they installed? _____

(C) Are you aware of any problems with any water heater or related equipment?
If "yes," explain: NO water heater, new electric wire R 11-8-13

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	Yes	No	Unk	N/A
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7	X			
E				X
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2				X
3				X
P		X		

13. HEATING SYSTEM

(A) Fuel Type(s). Is your heating source (check all that apply):

1. Electric
2. Natural gas
3. Fuel oil
4. Propane
5. Geothermal
6. Coal
7. Wood
8. Other _____

(B) System Type(s) (check all that apply):

1. Forced hot air
2. Hot water
3. Heat pump
4. Electric baseboard
5. Steam
6. Radiant
7. Wood stove(s) How many? _____
8. Coal stove(s) How many? _____
9. Other _____

(C) Status

1. When was your heating system(s) installed? 1968 APPROX
2. When was the heating system(s) last serviced? ELECTRIC BASEBOARD
3. How many heating zones are in the property? 1
4. Is there an additional and/or backup heating system? Explain: _____

(D) Fireplaces

1. Are there any fireplace(s)? How many? _____
2. Are all fireplace(s) working? _____
3. Fireplace types(s) (wood, gas, electric, etc.): _____
4. Were the fireplace(s) installed by a professional contractor or manufacturer's representative? _____
5. Are there any chimney(s) (from a fireplace, water heater or any other heating system)? _____
6. How many chimney(s)? 1 When were they last cleaned? STAINLESS STEEL LINER
7. Are the chimney(s) working? If "no," explain: INSTALLED 9-2002

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

(F) Heating Fuel Tanks

1. Are you aware of any heating fuel tank(s) on the property? _____
2. Location(s), including underground tank(s): _____
3. If you do not own the tank(s), explain: _____

Are you aware of any problems or repairs needed regarding any item in section 13? If "yes," explain: _____

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	Yes	No	Unk	N/A
1		X		
2		X		
3		X		
4		X		
5	X			

14. AIR CONDITIONING SYSTEM

(A) Type(s). Is the air conditioning (check all that apply):

1. Central air
2. Wall units
3. Window units
4. Other _____
5. None

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	Yes	No	Unk	N/A
295				
296 1				X
297 2				X
298 3				X
299 C				X
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301 P		X		
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(B) Status

1. When was the central air conditioning system installed? _____
2. When was the central air conditioning system last serviced? _____
3. How many air conditioning zones are in the property? _____

(C) List any areas of the house that are not air conditioned: _____

Are you aware of any problems with any item in section 14? If "yes," explain: _____

	Yes	No	Unk	N/A
304				
305 1		X		
306 2	X			
307 B				
308 C		X		
309 P		X		

15. ELECTRICAL SYSTEM

(A) Type(s)

1. Does the electrical system have fuses?
2. Does the electrical system have circuit breakers?

(B) What is the system amperage? 200 AMP

new Service Installed 11-8-13

(C) Are you aware of any knob and tube wiring in the home?

Are you aware of any problems or repairs needed in the electrical system? If "yes," explain: _____

16. 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.

Item	Yes	No	Item	Yes	No
Electric garage door opener	X		Trash compactor		X
Garage transmitters	X		Garbage disposal		X
Keyless entry		X	Stand-alone freezer		X
Smoke detectors		X	Washer		X
Carbon monoxide detectors		X	Dryer		X
Security alarm system		X	Intercom		X
Interior fire sprinklers		X	Ceiling fans		X
In-ground lawn sprinklers		X	A/C window units		X
Sprinkler automatic timer		X	Awnings		X
Swimming pool		X	Attic fan(s)		X
Hot tub/spa		X	Satellite dish		X
Deck(s)		X	Storage shed		X
Pool/spa heater		X	Electric animal fence		X
Pool/spa cover		X	Other:		X
Whirlpool/tub		X	1.		
Pool/spa accessories		X	2.		
Refrigerator(s)		X	3.		
Range/oven		X	4.		
Microwave oven		X	5.		
Dishwasher		X	6.		

	Yes	No	Unk	N/A
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337 P		X		
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Are you aware of any problems or repairs needed regarding any item in section 16? If "yes," explain: _____

	Yes	No	Unk	N/A
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343 1		X		
344 2		X		
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346 3		X		
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17. LAND/SOILS

(A) Property

1. Are you aware of any fill or expansive soil on the property?
2. Are you aware of any sliding, settling, earth movement, upheaval, subsidence, sinkholes or earth stability problems that have occurred on or affect the property?
3. Are You aware of sewage sludge (other than commercially available fertilizer products) being spread on the property, or have you received written notice of sewage sludge being spread on an adjacent property?

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	Yes	No	Unk	N/A
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4. Are you aware of any existing, past or proposed mining, strip-mining, or any other excavations that might affect this property?

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).

(B) Preferential Assessment and Development Rights

Is the property, or a portion of it, preferentially assessed for tax purposes, or subject to limited development rights under the:

1. Farmland and Forest Land Assessment Act - 72 P.s. §5490.1 et seq. (Clean and Green Program)
2. Open Space Act - 16 P.s. §11941 et seq.
3. Agricultural Area Security law - 3 P.s. §901 et seq. (Development Rights)
4. Any other law/program: _____

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.

(C) Property Rights

Are you aware of the transfer, sale and/or lease of any of the following property rights (by you or a previous owner of the property):

1. Timber
2. Coal
3. Oil
4. Natural gas
5. Other minerals or rights (such as farming rights, hunting rights, quarrying rights) Explain: _____

Note to Buyer: Before entering into an agreement of sale, Buyer can investigate the status of these rights by, among other means, engaging legal counsel, obtaining a title examination of unlimited years and searching the official records in the county Office of the Recorder of Deeds, and elsewhere. Buyer is also advised to investigate the terms of any existing leases, as Buyer may be subject to terms of those leases.

Explain any "yes" answers in section 17: _____

18. FLOODING, DRAINAGE AND BOUNDARIES

(A) Flooding/Drainage

1. Is any part of this property located in a wetlands area?
2. Is any part of this property located in a FEMA flood zone?
3. Are you aware of any past or present drainage or flooding problems affecting the property?
4. Are you aware of any drainage or flooding mitigation on the property?

Explain any "yes" answers in section 18(A), including dates and extent of flooding: _____

(B) Boundaries

1. Are you aware of any encroachments, boundary line disputes, or easements affecting the property?

Note to Buyer: Most properties have easements running across them for utility services and other reasons. In many cases, the easements do not restrict the ordinary use of the property, and Seller may not be readily aware of them. Buyers may wish to determine the existence of easements and restrictions by examining the property and ordering an Abstract of Title or searching the records in the Office of the Recorder of Deeds for the county before entering into an agreement of sale.

2. Do you access the property from a private road or lane?
3. If "yes," do you have a recorded right of way or maintenance agreement?
4. Are you aware of any shared or common areas (driveways, bridges, docks, walls, etc.) or maintenance agreements?

Explain any "yes" answers in section 18(B): _____

	Yes	No	Unk	N/A
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389		X		
390		X		
391		X		
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	Yes	No	Unk	N/A
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395		X		
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19. HAZARDOUS SUBSTANCES AND ENVIRONMENTAL ISSUES

	Yes	No	Unk	N/A
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2		X		
1		X		
2		X		

(A) Mold and Indoor Air Quality (other than radon)

1. Are you aware of any tests for mold, fungi, or indoor air quality in the property?
2. Other than general household cleaning, have you taken any efforts to control or remediate mold or mold-like substances in the property?

Note to Buyer: Individuals may be affected differently, or not at all, by mold contamination. If mold contamination or indoor air quality is a concern, buyers are encouraged to engage the services of a qualified professional to do testing. Information on this issue is available from the United States Environmental Protection Agency and may be obtained by contacting IAQ INFO, P.O. Box 37133, Washington, D.C. 20013-7133, 1-800-438-4318.

(B) Radon

1. Are you aware of any tests for radon gas that have been performed in any buildings on the property? If "yes," list date, type, and results of all tests below:

Date _____ First Test _____ Second Test _____
 Type of Test _____
 Results (picocuries/liter) _____
 Name of Testing Service _____

2. Are you aware of any radon removal system on the property?
 If "yes," list date installed and type of system, and whether it is in working order below:
 Date Installed _____ Type of System _____ Provider _____ Working? _____

(C) Lead Paint

If property was constructed, or if construction began, before 1978, you must disclose any knowledge of, and records and reports about, lead-based paint on the property.

1. Are you aware of any lead-based paint or lead-based paint hazards on the property?
2. Are you aware of any reports or records regarding lead-based paint or lead-based paint hazards on the property?

(D) Tanks

1. Are you aware of any existing or removed underground tanks? Size: _____
2. If "yes," have any tanks been removed during your ownership?

(E) Dumping. Are you aware of any dumping on the property?

(F) Other

1. Are you aware of any existing hazardous substances on the property (structure or soil) such as, but not limited to, asbestos or polychlorinated biphenyls (PCBs)?
2. Have you received written notice regarding the presence of an environmental hazard or biohazard on your property or any adjacent property?
3. Are you aware of testing on the property for any other hazardous substances or environmental concerns?
4. Are you aware of any other hazardous substances or environmental concerns that might impact upon the property?

Explain any "yes" answers in section 19: _____

	Yes	No	Unk	N/A
1		X		
2		X		
1		X		
2		X		
E		X		
1		X		
2		X		
3		X		
4		X		

20. MISCELLANEOUS

(A) Deeds, Restrictions and Title

1. Are you aware of any deed restrictions that apply to the property?
2. Are you aware of any historic preservation restriction or ordinance or archeological designation associated with the property?
3. 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?
4. Are you aware of any insurance claims filed relating to the property?

(B) Financial

1. 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 or other use restriction ordinances that remain uncorrected?
2. Are you aware of any mortgage, judgment, encumbrance, lien, overdue payment on a support obligation, or other debt against this property or seller that cannot be satisfied by the proceeds of this sale?

	Yes	No	Unk	N/A
1		X		
2		X		
3		X		
4		X		
1		X		
2		X		

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	Yes	No	Unk	N/A
475				
476	1	X		
477				
478	2	X		
479				
480				
481	1	X		
482				

(C) Legal

1. Are you aware of any violations of federal, state, or local laws or regulations relating to this property?
2. Are you aware of any existing or threatened legal action affecting the property?

(D) Additional material Defects

1. Are you aware of any material defects to the property, dwelling, or fixtures which are not disclosed elsewhere on this form?

Note to Buyer: 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.

2. After completing this form, if Seller becomes aware of additional information about the property, including through inspection reports from a buyer, the Seller must update the Seller's Property Disclosure Statement and/or attach the inspection(s). These inspection reports are for informational purposes only.

491 Explain any "yes" answers in section 20: _____
 492 _____
 493 _____
 494 _____
 495 _____

21. ATTACHMENTS

(A) The following are part of this Disclosure if checked:

- Seller's Property Disclosure Statement Addendum (PAR Form SDA)
- _____
- _____
- _____

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

508 SELLER Peter Mark Pypick DATE 3-1-2014

509 SELLER Robin Tyfick DATE 3-1-2014

510 SELLER _____ DATE _____

511 INFORMATION REGARDING THE REAL ESTATE SELLER DISCLOSURE LAW

512 EXECUTOR, ADMINISTRATOR, TRUSTEE SIGNATURE BLOCK

513 According to the provisions of the Real Estate Seller Disclosure Law, the undersigned executor, administrator or trustee is not required
 514 to fill out a Seller's Property Disclosure Statement. The executor, administrator or trustee, must, however, disclose any known mate-
 515 rial defect(s) of the property.

516 _____ DATE _____

517 RECEIPT AND ACKNOWLEDGEMENT BY BUYER

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

522 BUYER _____ DATE _____

523 BUYER _____ DATE _____

524 BUYER _____ DATE _____

Generally speaking, the Real estate seller Disclosure law requires that before an agreement of sale is signed, the seller in a residential real estate transfer must make certain disclosures regarding the property to potential buyers in a form defined by the law. A residential real estate transfer is defined as a sale, exchange, installment sales contract, lease with an option to buy, grant or other transfer of an interest in real property where **NOT LESS THAN ONE AND NOT MORE THAN FOUR RESIDENTIAL DWELLING UNITS** are involved. The law defines a number of exceptions where the disclosures do not have to be made:

1. Transfers that are the result of a court order.
2. Transfers to a mortgage lender that result from a buyer's default and subsequent foreclosure sales that result from default.
3. Transfers from a co-owner to one or more other co-owners.
4. Transfers made to a spouse or direct descendant.
5. Transfers between spouses that result from divorce, legal separation, or property settlement.
6. Transfers by a corporation, partnership or other association to its shareholders, partners or other equity owners as part of a plan of liquidation.
7. Transfer of a property to be demolished or converted to non-residential use.
8. Transfer of unimproved real property.
9. Transfers by a fiduciary during the administration of a decedent estate, guardianship, conservatorship or trust.
10. Transfers of new construction that has never been occupied when:
 - a. The buyer has received a one-year warranty covering the construction;
 - b. The building has been inspected for compliance with the applicable building code or, if none, a nationally recognized model building code; and
 - c. A certificate of occupancy or a certificate of code compliance has been issued for the dwelling.

In addition to these exceptions, disclosures for condominiums and cooperatives are limited to the seller's particular unit(s). Disclosures regarding common areas or facilities are not required, as those elements are already addressed in the laws that govern the resale of condominium and cooperative interests.

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