



**INSTRUCTIONS -
NEW JERSEY REALTORS®
SELLER'S PROPERTY CONDITION DISCLOSURE STATEMENT**

©2018 New Jersey REALTORS®

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

©2018 New Jersey REALTORS®

56 Property Address: 810 Asbury 303 NJ

57
58 Ocean City, NJ 08226 ("Property").

59
60 Seller: Joseph Bednarz, Jr., Linda M Bednarz

61
62 ("Seller").

63
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.

73
74 OCCUPANCY
75 Yes No Unknown
76 [X] [] [X] 1. Age of House, if known
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? 2021
80 [X] [] 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.

82
83 ROOF
84 Yes No Unknown
85 [] [X] [X] 4. Age of roof
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?
108 [] [X] [] 13a. Are you aware of any problems with the operation of such a fan?

109
110



111
112
113
114
115
116
117
118
119
120
121
122
123
124
125
126
127
128
129
130
131
132
133
134
135
136
137
138
139
140
141
142
143
144
145
146
147
148
149
150
151
152
153
154
155
156
157
158
159
160
161
162
163
164
165
166
167
168
169
170

14. In what manner is access to the attic space provided?
__ staircase __ pull down stairs __ crawl space with aid of ladder or other device
__ other _____
15. Explain any "yes" answers that you give in this section: _____

TERMITES/WOOD DESTROYING INSECTS, DRY ROT, PESTS

Yes No Unknown

16. Are you aware of any termites/wood destroying insects, dry rot, or pests affecting the Property?
17. Are you aware of any damage to the Property caused by termites/wood destroying insects, dry rot, or pests?
18. If "yes," has work been performed to repair the damage?
19. Is your Property under contract by a licensed pest control company? If "yes," state the name and address of the licensed pest control company: _____

20. Are you aware of any termite/pest control inspections or treatments performed on the Property in the past?
21. Explain any "yes" answers that you give in this section: _____

STRUCTURAL ITEMS

Yes No Unknown

22. Are you aware of any movement, shifting, or other problems with walls, floors, or foundations, including any restrictions on how any space, other than the attic or roof, may be used as a result of the manner in which it was constructed?
23. Are you aware if the Property or any of the structures on it have ever been damaged by fire, smoke, wind or flood?
24. Are you aware of any fire retardant plywood used in the construction?
25. Are you aware of any current or past problems with driveways, walkways, patios, sinkholes, or retaining walls on the Property?
26. Are you aware of any present or past efforts made to repair any problems with the items in this section?
27. Explain any "yes" answers that you give in this section. Please describe the location and nature of the problem: _____

ADDITIONS/REMODELS

Yes No Unknown

28. Are you aware of any additions, structural changes or other alterations to the structures on the Property made by any present or past owners?
29. Were the proper building permits and approvals obtained? Explain any "yes" answers you give in this section: _____

PLUMBING, WATER AND SEWAGE

Yes No Unknown

30. What is the source of your drinking water?
 Public __ Community System __ Well on Property __ Other (explain) _____
31. If your drinking water source is not public, have you performed any tests on the water? If so, when? _____
Attach a copy of or describe the results: _____

32. Does the wastewater from any clothes washer, dishwasher, or other appliance discharge to any location other than the sewer, septic, or other system that services the rest of the Property?
33. When was well installed? _____
Location of well? _____

- 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 [] _____
 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

- 200 Yes No Unknown
 201
 202 46. Type of Air Conditioning:
 203 Central one zone Central multiple zone Wall/Window Unit None
 204 47. List any areas of the house that are not air conditioned: _____
 205
 206 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) FORCED AIR
 210 51. If it is a centralized heating system, is it one zone or multiple zones? ONE
 211
 212 52. Age of furnace _____ 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

- 221 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 _____

246 **LAND (SOILS, DRAINAGE AND BOUNDARIES)**
 247 Yes No Unknown

- 248 68. Are you aware of any fill or expansive soil on the Property?
 249 69. Are you aware of any past or present mining operations in the area in which the Property is
 250 located?
 251 70. Is the Property located in a flood hazard zone?
 252 71. Are you aware of any drainage or flood problems affecting the Property?
 253 72. Are there any areas on the Property which are designated as protected wetlands?
 254 73. Are you aware of any encroachments, utility easements, boundary line disputes, or drainage or
 255 other easements affecting the Property?
 256 74. Are there any water retention basins on the Property or the adjacent properties?
 257 75. Are you aware if any part of the Property is being claimed by the State of New Jersey as land
 258 presently or formerly covered by tidal water (Riparian claim or lease grant)? Explain: _____
 259 _____
 260 _____
 261 76. Are you aware of any shared or common areas (for example, driveways, bridges, docks, walls,
 262 bulkheads, etc.) or maintenance agreements regarding the Property?
 263 77. Explain any "yes" answers to the preceding questions in this section: _____
 264 _____
 265 _____
 266 78. Do you have a survey of the Property?
 267 _____

268 **ENVIRONMENTAL HAZARDS**
 269 Yes No Unknown

- 270 79. Have you received any written notification from any public agency or private concern informing you
 271 that the Property is adversely affected, or may be adversely affected, by a condition that exists on a
 272 property in the vicinity of this Property? If "yes," attach a copy of any such notice currently in your
 273 possession.
 274 79a. Are you aware of any condition that exists on any property in the vicinity which adversely affects,
 275 or has been identified as possibly adversely affecting, the quality or safety of the air, soil, water,
 276 and/or physical structures present on this Property? If "yes," explain: _____
 277 _____
 278 80. Are you aware of any underground storage tanks (UST) or toxic substances now or previously
 279 present on this Property or adjacent property (structure or soil), such as polychlorinated biphenyl
 280 (PCB), solvents, hydraulic fluid, petro-chemicals, hazardous wastes, pesticides, chromium,
 281 thorium, lead or other hazardous substances in the soil? If "yes," explain: _____
 282 _____
 283 81. Are you aware if any underground storage tank has been tested?
 284 (Attach a copy of each test report or closure certificate if available.)
 285 82. Are you aware if the Property has been tested for the presence of any other toxic substances, such
 286 as lead-based paint, urea-formaldehyde foam insulation, asbestos-containing materials, or others?
 287 (Attach copy of each test report if available.)
 288 83. If "yes" to any of the above, explain: _____
 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

DEED RESTRICTIONS, SPECIAL DESIGNATIONS, HOMEOWNERS ASSOCIATION/CONDOMINIUMS AND CO-OPS

297 Yes No Unknown
 298 [] 85. Are you aware if the Property is subject to any deed restrictions or other limitations on how it
 299 [] may be used due to its being situated within a designated historic district, or a protected area like
 300 [] the New Jersey Pinelands, or its being subject to similar legal authorities other than typical local
 301 [] zoning ordinances?
 302 [] 86. Is the Property part of a condominium or other common interest ownership plan?

303 [] 86a. If so, is the Property subject to any covenants, conditions, or restrictions as a result of its being
 304 [] part of a condominium or other form of common interest ownership?
 305 [] 87. As the owner of the Property, are you required to belong to a condominium association or
 306 [] homeowners association, or other similar organization or property owners?
 307 [] [] [] 87a. If so, what is the Association's name and telephone number? _____

308 [] [] [] 87b. If so, are there any dues or assessments involved?
 309 [] [] If "yes," how much? CONDO Fee \$336/MO.
 310 [] [] 88. Are you aware of any defect, damage, or problem with any common elements or common areas
 311 [] that materially affects the Property?
 312 [] 89. Are you aware of any condition or claim which may result in an increase in assessments or fees?
 313 [] 90. Since you purchased the Property, have there been any changes to the rules or by-laws of the
 314 [] [] Association that impact the Property?
 315 [] [] 91. Explain any "yes" answers you give in this section: _____
 316 _____
 317 _____
 318 _____
 319 _____

MISCELLANEOUS

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

359 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 **MAJOR APPLIANCES AND OTHER ITEMS**

370 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
 371 in the sale of the Property. Which of the following items are present in the Property? (For items that are not present, indicate "not
 372 applicable.")
 373

- 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 2
 380 Carbon Monoxide Detectors How many 1
 381 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? Y
 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	<u>Joseph Bednarz Jr.</u>		<u>Linda M. Bednarz</u>	
421	SELLER	DATE	SELLER	DATE
422	Joseph Bednarz, Jr.	8/18/2025	Linda M Bednarz	8/18/2025
423	SELLER	DATE	SELLER	DATE
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	SIGNED	DATE	SIGNED	DATE
431	_____	_____	_____	_____
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	PROSPECTIVE BUYER	DATE	PROSPECTIVE BUYER	DATE
446	_____	_____	_____	_____
447	PROSPECTIVE BUYER	DATE	PROSPECTIVE BUYER	DATE
448	_____	_____	_____	_____
449	PROSPECTIVE BUYER	DATE	PROSPECTIVE BUYER	DATE
450	_____	_____	_____	_____

451 **ACKNOWLEDGMENT OF REAL ESTATE BROKER/BROKER-SALESPERSON/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 The Seller's real estate broker/broker-salesperson/salesperson also confirms that he or she visually inspected the Property with reasonable
455 diligence to ascertain the accuracy of the information disclosed by the Seller, prior to providing a copy of the property disclosure statement
456 to the buyer.

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

459	_____	_____
460	SELLER'S REAL ESTATE BROKER/ BROKER-SALESPERSON/SALESPERSON	DATE
461	<u>[Signature]</u>	<u>8/18/25</u>
462	_____	_____
463	PROSPECTIVE BUYER'S REAL ESTATE BROKER/ BROKER-SALESPERSON/SALESPERSON	DATE
464	_____	_____
465	_____	_____
466	_____	_____
467	_____	_____
468	_____	_____
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**

©2018 New Jersey REALTORS®

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	<input checked="" type="checkbox"/>	<input type="checkbox"/>		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	<input type="checkbox"/>	<input type="checkbox"/>		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	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	111. Is the Property subject to any requirement under federal law to obtain and maintain flood 495 insurance on the Property? 496 <i>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.</i>
503	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	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 <i>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.</i>
509	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	113. Is there flood insurance on the Property? 510 <i>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.</i>
512	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	114. Is there a FEMA elevation certificate available for the Property? If so, the elevation certificate 513 must be shared with the buyer. 514 <i>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.</i>
518	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	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
527
528
529
530
531
532
533
534
535
536
537
538
539
540
541
542
543
544
545
546
547
548
549
550
551
552
553
554
555
556
557
558
559
560
561
562
563
564
565
566
567
568
569
570
571
572
573
574
575
576
577
578
579
580
581
582
583
584
585

[] [X] [] 116. Has the Property experienced any flood damage, water seepage, or pooled water due to a natural flood event, such as heavy rainfall, coastal storm surge, tidal inundation, or river overflow?
If so, how many times? _____
117. Explain any "yes" answers that you give in this section: _____

ACKNOWLEDGMENT OF SELLER

The undersigned Seller affirms that the information set forth in the above Flood Risk Addendum to the Disclosure Statement is accurate and complete to Seller's actual 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 completed Flood Risk Addendum to the 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 representation 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.

x Joseph Bednarz Jr. 8/18/2025 Linda M. Bednarz 8/18/2025
SELLER DATE SELLER DATE
Joseph Bednarz, Jr. Linda M Bednarz

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

RECEIPT AND ACKNOWLEDGMENT BY PROSPECTIVE BUYER

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

PROSPECTIVE BUYER DATE PROSPECTIVE BUYER DATE

PROSPECTIVE BUYER DATE PROSPECTIVE BUYER DATE

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  _____ 8/18/25 _____
598 SELLER'S REAL ESTATE BROKER/ DATE
599 BROKER-SALESPERSON/SALESPERSON:
600
601

602 _____
603 PROSPECTIVE BUYER'S REAL ESTATE BROKER/ DATE
604 BROKER-SALESPERSON/SALESPERSON
605
606
607
608
609
610
611
612
613
614
615
616
617
618
619
620
621
622
623
624
625
626
627
628
629
630
631
632
633
634
635
636
637
638
639
640
641
642
643
644
645

ADDENDUM REGARDING STATUTORY DISCLOSURES & OTHER ITEMS CONTINUES ON NEXT PAGE