

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 290 S. 4th St. Indiana, PA 15701

2 SELLER William & Amanda Gilligan

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 disclo-
5 sure statement covers common topics beyond the basic requirements of the Law in an effort to assist sellers in complying with disclo-
6 sure requirements and to assist buyers in evaluating the property being considered. Sellers who wish to see or use the basic disclosure
7 form 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 substitute
9 for any inspections or warranties that Buyer may wish to obtain. This Statement is not a warranty of any kind by Seller or a war-
10 ranty or representation by any listing real estate broker, any selling real estate broker, or their licensees. Buyer is encouraged to address
11 concerns about the conditions of the property that may not be included in this Statement. This Statement does not relieve Seller of the
12 obligation to disclose a material defect that may not be addressed on this form.

13 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
14 value of the property or that involves an unreasonable risk to people on the property. The fact that a structural element, system or sub-
15 system 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.

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

18 2. OWNERSHIP/OCCUPANCY

19 (a) Is the property currently occupied? X Yes ___ No If "yes," by whom? X Seller ___ Other occupants (tenants)
20 If property is not occupied, when was it last occupied?

21 (b) How long have you owned the property? 6-10-06

22 (c) Are you aware of any pets having lived in the house or other structures during your ownership? X Yes ___ No
23 If "yes," describe: 1 beagle

24 3. ROOF

25 (a) Date roof installed: Documented? ___ Yes ___ No X Unknown

26 (b) Has the roof been replaced or repaired during your ownership? ___ Yes X No
27 If "yes," was the existing roofing material removed? ___ Yes ___ No ___ Unknown

28 (c) Has the roof ever leaked during your ownership? ___ Yes X No

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

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

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

32 (a) Does the property have a sump pump? ___ Yes X No ___ Unknown
33 If "yes," has it ever run? ___ Yes ___ No ___ Unknown Is it in working order? ___ Yes ___ No ___ Unknown

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

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

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

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

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

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

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

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

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

43 6. STRUCTURAL ITEMS

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

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

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

48 (d) Is your property constructed with an Exterior Insulating Finishing System (EIFS), such as Dryvit or synthetic stucco?
49 ___ Yes X No ___ Unknown If yes, date installed, if known

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

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

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

53 Living room stain plus to clean after July 1

54 Buyer Initials: Date SPD Page 1 of 5 Seller Initials: ADG Date 6-1-10

59 7. **ADDITIONS/ALTERATIONS** Have any additions, structural changes, or other alterations been made to the property
60 during your ownership? Yes X No

61	If yes, list additions, structural changes, or alterations 62 (use additional sheets if necessary).	Approximate 63 date of work	Were permits obtained? 64 (Yes/No/Unknown)	Were final inspections/approvals 65 obtained? (Yes/No/Unknown)
66				
67				

68 *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*
69 *altering properties. Buyers should check with the municipality to determine if permits and/or approvals were necessary for disclosed work and if*
70 *so, whether they were obtained. Where required permits were not obtained, the municipality might require the current owner to upgrade or remove*
71 *changes made by prior owners. Buyers can have the property inspected by an expert in codes compliance to determine if issues exist. Expanded*
72 *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.*

73 **8. WATER SUPPLY**

- 74 (a) What is the source of your drinking water? X Public Water Well on Property Community Water
75 None Other (explain): _____
- 76 (b) When was your water last tested? _____ Test results: _____
77 If your drinking water source is not public, is the pumping system in working order? Yes No
78 If "no," explain: _____
- 79 (c) Do you have a softener, filter, or other treatment system? Yes X No
80 If you do not own the system, explain: _____
- 81 (d) Have you ever had a problem with your water supply? Yes X No
- 82 (e) Has your well ever run dry? Yes No X Not Applicable
- 83 (f) Is there a well on the property not used as the primary source of drinking water? Yes X No
84 If yes, is the well capped? Yes No
- 85 (g) Is the water system shared? Yes X No
- 86 (h) Are you aware of any leaks or other problems, past or present, relating to the water supply, pumping system, and related items?
87 Yes X No

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

91 **9. SEWAGE SYSTEM**

- 92 (a) What is the type of sewage system? X Public Sewer Individual On-lot Sewage Disposal System
93 Individual On-lot Sewage Disposal System in Proximity to Well Community Sewage Disposal System
94 Ten-acre Permit Exemption Holding Tank None None Available/Permit Limitations in Effect
95 Other type of sewage system (explain): _____
- 96 (b) If Individual On-lot sewage system, what type? Cesspool Drainfield Unknown
97 Other (specify): _____
- 98 (c) Are there any septic tanks on the Property? Yes X No Unknown
99 If "yes," what type of tank(s)? Metal/steel Cement/concrete Fiberglass Unknown
100 Other (specify): _____
- 101 (d) When was the on-site sewage disposal system last serviced? _____
- 102 (e) Are there any sewage pumps located on the property? Yes X No
103 If yes, type(s) of pump(s) _____ Are pump(s) in working order? Yes No
104 Who is responsible for maintenance of sewage pumps? _____
- 105 (f) Is the sewage system shared? Yes X No
- 106 (g) Are you aware of any past or present leaks, backups, or other problems relating to the sewage system and related items? Yes X No

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

109 **10. PLUMBING SYSTEM**

- 110 (a) Type of plumbing (check all that apply): X Copper X Galvanized Lead X PVC Polybutylene pipe (PB)
111 Mixed Unknown Other (explain): _____
- 112 (b) Are you aware of any problems with any of your plumbing fixtures (e.g., including but not limited to: kitchen, laundry, or bath-
113 room fixtures; wet bars; etc.)? Yes X No
114 If "yes," explain: _____

115 **11. DOMESTIC WATER HEATING**

- 116 (a) Type of water heating: Electric X Natural Gas Fuel Oil Propane Solar Summer/Winter Hook-Up
117 Other (explain): _____
- 118 (b) Are you aware of any problems with any water heater or related equipment? Yes X No
119 If "yes," explain: _____

121 12. AIR CONDITIONING SYSTEM

- 122 (a) Type of air conditioning: X Central Air ___ Wall Units ___ Window Units ___ None
123 Other (explain):
124 Number of window units included in sale ___ Location(s)
125 (b) Age of Central Air Conditioning System: approx. 10 yr Unknown Date last serviced, if known Summer 05
126 (c) List any areas of the house that are not air conditioned: Att:c
127 (d) Are you aware of any problems with any item in this section? ___ Yes X No
128 If "yes," explain:

129 13. HEATING SYSTEM

- 130 (a) Type(s) of heating fuel(s) (check all that apply): ___ Electric ___ Fuel Oil X Natural Gas ___ Propane
131 ___ Coal ___ Wood ___ Other:
132 (b) Type(s) of heating system(s) (check all that apply): X Forced Hot Air ___ Hot Water ___ Heat Pump
133 ___ Electric Baseboard ___ Steam ___ Wood Stove (How many? ___) ___ Coal Stove (How many? ___)
134 ___ Other:
135 (c) Age of Heating System: 5 years ___ Unknown Date last serviced, if known Summer 05
136 (d) Are there any fireplaces? ___ Yes X No If "yes," how many? ___ Are they working? ___ Yes ___ No
137 (e) Are there any chimneys (from a fireplace, water heater or any other heating system)? X Yes ___ No
138 If "yes," how many? 2 When were they last cleaned? ___ Unknown X
139 Are they working? X Yes ___ No If "no," explain:
140 (f) List any areas of the house that are not heated: Att:c
141 (g) Are you aware of any heating fuel tanks on the property? ___ Yes X No
142 Location(s), including underground tank(s):
143 If you do not own the tanks, explain:

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

147 14. ELECTRICAL SYSTEM

- 148 (a) Type of Electrical System: X Fuses ___ Circuit Breakers How Many Amps? ___ X Unknown
149 (b) Are you aware of any knob and tube wiring in the home? ___ Yes X No
150 Are you aware of any problems or repairs needed in the electrical system? ___ Yes X No
151 If "yes," explain:

152 15. OTHER EQUIPMENT AND APPLIANCES

153 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
154 not mean it is included in the Agreement of Sale. Terms of the Agreement of Sale negotiated between Buyer and Seller will
155 determine which items, if any, are included in the purchase of the Property.

- 156 (a) ___ Electric Garage Door Opener Number of Transmitters ___ Keyless Entry ___
157 (b) X Smoke Detectors How many? 2 Location(s) Stair well + Basement
158 (c) ___ Security Alarm System ___ Owned ___ Leased (Lease Information)
159 (d) ___ Lawn Sprinkler(s) How many? ___ Automatic Timer ___
160 (e) ___ Swimming Pool ___ Hot Tub/Spa ___ Pool/Spa Heater ___ Pool/Spa Cover ___ Whirlpool/Tub
161 ___ Pool/Spa Equipment and Accessories (list):
162 (f) X Refrigerator(s) X Range/Oven X Microwave Oven ___ Dishwasher ___ Trash Compactor
163 ___ Garbage Disposal ___ Chest Freezer ___ Washer X Dryer X Intercom
164 (g) X Ceiling Fan(s) How many? 2 Location(s) Living Room
165 (h) X Awnings ___ Attic Fan(s) ___ Satellite Dish X Storage Shed ___ Deck(s) ___ Electric Animal Fence
166 (i) X Other: Porch Swing, All curtains, Satellite Dish

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

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

- 170 (a) Land/Soils
171 1) Are you aware of any fill or expansive soil on the property? ___ Yes X No
172 2) Are you aware of any sliding, settling, earth movement, upheaval, subsidence, or earth stability problems that have
173 occurred on or affect the property? ___ Yes X No
174 3) Are you aware of any existing, past or proposed mining, strip-mining, or any other excavations that might affect this
175 property? ___ Yes X No

176 Note to Buyer: The property may be subject to mine subsidence damage. Maps of the counties and mines where mine subsidence
177 damage may occur and mine subsidence insurance are available through: Department of Environmental Protection, Mine Subsidence
178 Insurance Fund, 25 Technology Drive, California Technology Park, Coal Center, PA 15423 (800) 922-1678 (within Pennsylvania) or
179 (724) 769-1100 (outside Pennsylvania).

- 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: _____

(b) Flooding/Drainage

- 1) Is any part of this property located in a wetlands area or a FEMA flood zone? Yes No Unknown
- 2) Do you know of any past or present drainage or flooding problems affecting the property? Yes No

Explain any "yes" answers in this section, including dates and extent of flooding: _____

(c) Boundaries

- 1) Do you know of any encroachments, boundary line disputes, or easements affecting the property? Yes No

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? Yes No
If yes, do you have a recorded right of way or maintenance agreement? Yes No
- 3) Are you aware of any shared or common areas (e.g., driveways, bridges, docks, walls, etc.) or maintenance agreements?
 Yes No

Explain any "yes" answers in this section: _____

17. HAZARDOUS SUBSTANCES AND ENVIRONMENTAL ISSUES

- (a) Are you aware of any underground tanks (other than home heating fuel or septic tanks disclosed above)? Yes No
- (b) Are you aware of any past or present hazardous substances present on the property (structure or soil) such as, but not limited to, asbestos or polychlorinated biphenyls (PCBs), etc.? Yes No
- (c) 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? Yes No
- (d) Are you aware of any tests for mold, fungi, or indoor air quality in the property? Yes No
- (e) Other than general household cleaning, have you taken any efforts to control or remediate mold or mold-like substances in the property? Yes No

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.

- (f) Are you aware of any dumping on the property? Yes No
- (g) Have you received written notice regarding the presence of an environmental hazard or biohazard on your property or any adjacent property? Yes No
- (h) Are you aware of any tests for radon gas that have been performed in any buildings on the property? Yes No
If "yes," list date, type, and results of all tests below:

DATE	TYPE OF TEST	RESULTS (picocuries/liter or working levels)	NAME OF TESTING SERVICE

- (i) Are you aware of any radon removal system on the property? Yes No
If "yes," list date installed and type of system, and whether it is in working order below:

DATE INSTALLED	TYPE OF SYSTEM	PROVIDER	WORKING ORDER?
			<input type="checkbox"/> Yes <input type="checkbox"/> No
			<input type="checkbox"/> Yes <input type="checkbox"/> No

- (j) If property was constructed, or if construction began, before 1978, you must disclose any knowledge of lead-based paint on the property. Are you aware of any lead-based paint or lead-based paint hazards on the property? Yes No
If "yes," explain how you know of it, where it is, and the condition of those lead-based paint surfaces: _____

- (k) If property was constructed, or if construction began, before 1978, you must disclose any reports or records of lead-based paint or lead-based paint hazards on the property. Are you aware of any reports or records regarding lead-based paint or lead-based paint hazards on the property? Yes No
If "yes," list all available reports and records: _____

INFORMATION REGARDING THE REAL ESTATE SELLER DISCLOSURE LAW

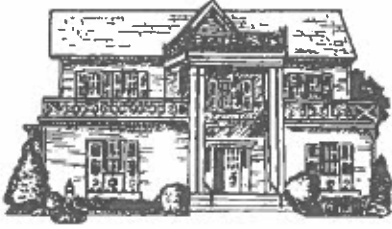
Generally speaking, the Real Estate Seller Disclosure Law requires that before an agreement of sale is signed, the seller in a residential real estate transfer must make certain disclosures regarding the property to potential buyers in a form defined by the law. A residential real estate transfer is 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.

*Complete Real Estate Services
Certified Appraiser*



NORMA WHITE REALTY

*Jimmy Stewart Boulevard
200 South Seventh Street
Indiana, Pennsylvania 15701*

*724-349-1501 (Phone)
724-349-1506 (Fax)
(Internet)
indianapa.com/nwrealty*



Please be sure that you are viewing the correct disclosure for this listing.

If you find this disclosure is incorrect, please contact Norma White Realty immediately at 724-349-1501.

Thank you!

Norma White Realty

"Everyone Should Live in a White House"