

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 65 Bradley Ct Indiana PA 15701

2 SELLER

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:

19 2. OWNERSHIP/OCCUPANCY

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

22 (b) How long have you owned the property? 9 years

23 (c) Are you aware of any pets having lived in the house or other structures during your ownership? [X] Yes ___ No
24 If "yes," describe: 2 dogs

25 3. ROOF

26 (a) Date roof installed: Documented? ___ Yes ___ No [X] Unknown

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

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

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

31 Explain any "yes" answers in this section, including the location and extent of any problem(s) and any repair or remediation efforts:
32 LEAK IN 3-SEASON ROOM - REPAIRED, DOWNSPOUT FIXED - PROBLEM RESOLVED (REPAIRED 6/10)

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

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

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

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

38 Explain any "yes" answers in this section, including the location and extent of any problem(s) and any repair or remediation efforts:
39 New french drains and sump pump - 2009

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

41 (a) Are you aware of any termites/wood-destroying insects, dryrot, or pests affecting the property? [X] Yes [X] No (SEE BACK) KA MA

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

43 (c) Is your property currently under contract by a licensed pest control company? ___ Yes [X] No (SEE BACK)

44 (d) Are you aware of any termite/pest control reports or treatments for the property? [X] Yes [X] No (SEE BACK) May 21 2011

46 Explain any "yes" answers in this section, including the name of any service/treatment provider, if applicable:
47 a carpenter bee in trim around pool room door - will caulk

48 6. STRUCTURAL ITEMS

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

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

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

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

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

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

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

58 Buyer Initials: Date SPD Page 1 of 5 Seller Initials: KA Date 9/23/2010 MA 9/23/10

6 2 8/31/11 SOME WATER HAS COME IN IN CORNER OF MAIN ROOM IN BASEMENT. HAD SUMP PUMP PIPE CHANGED AND DOWNSPOUT CHANGED TO PREVENT WATER FROM COMING IN. WILL EVALUATE & FIX COMPLETELY.

UMA KA

Appearance of some dry rot in back porch trim - around door and 1st window

5 ap.d MAY 2011 - ~~DISCOVERED~~ DISCOVERED THERE HAD BEEN SOME WATER DAMAGE TO FLOOR IN GUEST HOUSE AND WALL AT END OF GUEST HOUSE. ALSO, TERMITES WERE FOUND IN WOOD AT END OF GUEST HOUSE. WE HAD ENVIRONMENTAL PEST CONTROL TREAT THE GUEST HOUSE FOR TERMITES. THEN WE HAD HANDYMAN FOR HIRE COMPLETELY REPAIR ALL THE DAMAGED AREAS, REPLACING ALL DAMAGED WOOD AND FLOORING.

ka
ma

ALSO, WE HAD ENVIRONMENTAL PEST CONTROL CHECK ALL AROUND BACK DOOR AREA OF MAIN HOUSE, AND INSIDE THE MAIN HOUSE AROUND BACK DOOR, AS WELL AS IN THE BASEMENT BENEATH THE BACK DOOR, AND THEY COULD SEE NO EVIDENCE OF ANY TERMITES.

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

61	If yes, list additions, structural changes, or alterations (use additional sheets if necessary).	Approximate date of work	Were permits obtained? (Yes/No/Unknown)	Were final inspections/approvals obtained? (Yes/No/Unknown)
62	Deck	06/2010	no	no
63				
64				
65				
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? 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 No
 80 If you do not own the system, explain: _____
- 81 (d) Have you ever had a problem with your water supply? Yes No
- 82 (e) Has your well ever run dry? Yes No Not Applicable
- 83 (f) Is there a well on the property not used as the primary source of drinking water? Yes No
 84 If yes, is the well capped? Yes No
- 85 (g) Is the water system shared? Yes 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 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? 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 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 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 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 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): Copper Galvanized Lead 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 No
 114 If "yes," explain: _____

115 **11. DOMESTIC WATER HEATING**

- 116 (a) Type of water heating: Electric 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 No
 119 If "yes," explain: _____

120 Buyer Initials: _____ Date _____

Seller Initials: KA MA Date 9/23/2010 9/23/10

121 12. AIR CONDITIONING SYSTEM

- 122 (a) Type of air conditioning: 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: 3 yrs Unknown Date last serviced, if known _____
- 126 (c) List any areas of the house that are not air conditioned: _____
- 127 (d) Are you aware of any problems with any item in this section? Yes No
- 128 If "yes," explain: back porch / 3 season room

129 13. HEATING SYSTEM

- 130 (a) Type(s) of heating fuel(s) (check all that apply): Electric Fuel Oil Natural Gas Propane
- 131 Coal Wood Other: _____
- 132 (b) Type(s) of heating system(s) (check all that apply): 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: 4 yrs Unknown Date last serviced, if known _____
- 136 (d) Are there any fireplaces? Yes No If "yes," how many? 1 Are they working? Yes No
- 137 (e) Are there any chimneys (from a fireplace, water heater or any other heating system)? Yes No
- 138 If "yes," how many? 1 When were they last cleaned? Unknown
- 139 Are they working? Yes No If "no," explain: _____
- 140 (f) List any areas of the house that are not heated: 3 season room
- 141 (g) Are you aware of any heating fuel tanks on the property? Yes 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 No
- 145 If "yes," explain: _____

147 14. ELECTRICAL SYSTEM

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

152 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.
- 156 (a) Electric Garage Door Opener Number of Transmitters _____ Keyless Entry
 - 157 (b) Smoke Detectors How many? _____ Location(s) _____
 - 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): Sand filter, hoses, vacuum, 2 poles, net
 - 162 (f) Refrigerator(s) Range/Oven Microwave Oven Dishwasher Trash Compactor
 - 163 Garbage Disposal Chest Freezer Washer Dryer Intercom
 - 164 (g) Ceiling Fan(s) How many? 2 Location(s) Kitchen, Family room
 - 165 (h) Awnings Attic Fan(s) Satellite Dish Storage Shed Deck(s) Electric Animal Fence
 - 166 (i) Other: _____
 - 167 Are you aware of any problems or repairs needed regarding any item in this section? Yes 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 No
- 172 2) 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
- 173 3) 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).

- 162 Yes No If "yes", check all that apply below:
- 163 Farmland and Forest Land Assessment Act - 72 P.S. §5490.1 et seq. (Clean and Green Program)
- 164 Open Space Act - 16 P.S. §11941 et seq.
- 165 Agricultural Area Security Law - 3 P.S. §901 et seq. (Development Rights)
- 166 Other _____

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

170 Explain any "yes" answers in this section: _____

171

172 (b) **Flooding/Drainage**

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

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

176

177 (c) **Boundaries**

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

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

- 183 2) Do you access the property from a private road or lane? Yes No
- 184 If yes, do you have a recorded right of way or maintenance agreement? Yes No
- 185 3) Are you aware of any shared or common areas (e.g., driveways, bridges, docks, walls, etc.) or maintenance agreements?
- 186 Yes No

187 Explain any "yes" answers in this section: _____

188

189 **17. HAZARDOUS SUBSTANCES AND ENVIRONMENTAL ISSUES**

- 190 (a) Are you aware of any underground tanks (other than home heating fuel or septic tanks disclosed above)? Yes No
- 191 (b) Are you aware of any past or present hazardous substances present on the property (structure or soil) such as, but not limited to,
- 192 asbestos or polychlorinated biphenyls (PCBs), etc.? Yes No
- 193 (c) Are you aware of sewage sludge (other than commercially available fertilizer products) being spread on the property, or have you
- 194 received written notice of sewage sludge being spread on an adjacent property? Yes No
- 195 (d) Are you aware of any tests for mold, fungi, or indoor air quality in the property? Yes No
- 196 (e) Other than general household cleaning, have you taken any efforts to control or remediate mold or mold-like substances in the
- 197 property? Yes No

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

- 202 (f) Are you aware of any dumping on the property? Yes No
- 203 (g) Have you received written notice regarding the presence of an environmental hazard or biohazard on your property or any
- 204 adjacent property? Yes No
- 205 (h) Are you aware of any tests for radon gas that have been performed in any buildings on the property? Yes No
- 206 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

- 207 (i) Are you aware of any radon removal system on the property? Yes No
- 208 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

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

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

244 (l) Are you aware of testing on the property for any other hazardous substances or environmental concerns ? Yes No 244
245 (m) Are you aware of any other hazardous substances or environmental concerns that might impact upon the property? 245
246 Yes No 246

247 Explain any "yes" answers in this section: _____ 247
248 _____ 248
249 _____ 249
250 _____ 250

251 18. CONDOMINIUMS AND OTHER HOMEOWNER ASSOCIATIONS (Complete only if applicable) 251

252 Type: Condominium Cooperative Homeowner Association or Planned Community 252
253 Other: _____ 253

254 Notice regarding Condominiums, Cooperatives, and Planned Communities: A buyer of a resale unit in a condominium, coopera- 254
255 tive, or planned community must receive a copy of the declaration (other than the plats and plans), the by-laws, the rules or regula- 255
256 tions, and a certificate of resale issued by the association in the condominium, cooperative, or planned com- 256
257 munity. Buyers may be responsible for capital contributions, initiation fees or similar one-time fees in addition to regular monthly 257
258 maintenance fees. The buyer will have the option of canceling the agreement with the return of all deposit monies until the certificate 258
259 has been provided to the buyer and for five days thereafter or until conveyance, whichever occurs first. 259

260 19. MISCELLANEOUS 260

- 261 (a) Are you aware of any historic preservation restriction or ordinance or archeological designation associated with the property? 261
262 Yes No 262
- 263 (b) Are you aware of any existing or threatened legal action affecting the property? Yes No 263
- 264 (c) Are you aware of any violations of federal, state, or local laws or regulations relating to this property? Yes No 264
- 265 (d) Are you aware of any public improvement, condominium or homeowner association assessments against the property that remain 265
266 unpaid or of any violations of zoning, housing, building, safety or fire ordinances that remain uncorrected? Yes No 266
- 267 (e) Are you aware of any judgment, encumbrance, lien (for example, co-maker or equity loan), overdue payment on a support obli- 267
268 gation, or other debt against this property that cannot be satisfied by the proceeds of this sale? Yes No 268
- 269 (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 269
270 property? Yes No 270
- 271 (g) Are you aware of any insurance claims filed relating to the property? Yes No 271
- 272 (h) Are you aware of any material defects to the property, dwelling, or fixtures which are not disclosed elsewhere on this form? 272
273 Yes No 273

274 A material defect is a problem with a residential real property or any portion of it that would have a significant adverse impact 274
275 on the value of the property or that involves an unreasonable risk to people on the property. The fact that a structural element, 275
276 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 276
277 itself a material defect 277

278 Explain any "yes" answers in this section: _____ 278
279 _____ 279

280 The undersigned Seller represents that the information set forth in this disclosure statement is accurate and complete to the best 280
281 of Seller's knowledge. Seller hereby authorizes the Listing Broker to provide this information to prospective buyers of the prop- 281
282 erty and to other real estate licensees. SELLER ALONE IS RESPONSIBLE FOR THE ACCURACY OF THE INFORMATION 282
283 CONTAINED IN THIS STATEMENT. Seller shall cause Buyer to be notified in writing of any information supplied on this form 283
284 which is rendered inaccurate by a change in the condition of the property following completion of this form. 284

285 WITNESS _____ SELLER Mark V. Casey DATE 9/23/10 285
286 WITNESS _____ SELLER Rusti A. Altshuler DATE 9/23/10 286
287 WITNESS _____ SELLER _____ DATE _____ 287

288 EXECUTOR, ADMINISTRATOR, TRUSTEE SIGNATURE BLOCK 288

289 According to the provisions of the Real Estate Seller Disclosure Law, the undersigned executor, administrator or trustee is not required 289
290 to fill out a Seller's Property Disclosure Statement. The executor, administrator or trustee, must, however, disclose any known mate- 290
291 rial defect(s) of the property. 291

292 _____ DATE _____ 292

293 RECEIPT AND ACKNOWLEDGEMENT BY BUYER 293

294 The undersigned Buyer acknowledges receipt of this Disclosure Statement. Buyer acknowledges that this Statement is not a 294
295 warranty and that, unless stated otherwise in the sales contract, Buyer is purchasing this property in its present condition. It 295
296 is Buyer's responsibility to satisfy himself or herself as to the condition of the property. Buyer may request that the property 296
297 be inspected, at Buyer's expense and by qualified professionals, to determine the condition of the structure or its components. 297

298 WITNESS _____ BUYER _____ DATE _____ 298
299 WITNESS _____ BUYER _____ DATE _____ 299
300 WITNESS _____ BUYER _____ DATE _____ 300

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.