

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 55 Carlisle Street, Homer City, PA 15748

2 SELLER Estate of Josephine A. Petersen Ex Kathleen Zuchelli

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: None

18 2. OWNERSHIP/OCCUPANCY

19 (a) Is the property currently occupied? Yes No If "yes," by whom? Seller Other occupants (tenants)
20 If property is not occupied, when was it last occupied? October 2009

21 (b) How long have you owned the property? Approx. 45 years

22 (c) Are you aware of any pets having lived in the house or other structures during your ownership? Yes No
23 If "yes," describe: pet dog (House Only)

24 3. ROOF House 2003

25 (a) Date roof installed: Bldg 1985 Documented? Yes No X Unknown

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

28 (c) Has the roof ever leaked during your ownership? X Yes No Repaired in 2003

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 Building remodeled 2003, with new partial roof and house - new roof 2003

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

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

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

36 (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

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

38 French drain and sump pump installed Sept 2010. Lifetime warranty transferable

39 5. TERMITES/WOOD-DESTROYING INSECTS, DRYROT, PESTS House.

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

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

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

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

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

45 D-Bug maintains property - warranty transferable to new owner

46 6. STRUCTURAL ITEMS

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

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

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

51 (d) Is your property constructed with an Exterior Insulating Finishing System (EIFS), such as Dryvit or synthetic stucco?
52 Yes No Unknown If yes, date installed, if known
53 (e) Are there any defects (including stains) in flooring or floor coverings? Yes No Unknown

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

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

56 Buyer Initials: _____ Date _____ SPD Page 1 of 5 Seller Initials: KZ Date 11-21-11



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 62 (use additional sheets if necessary).	Approximate date of work	Were permits obtained? (Yes/No/Unknown)	Were final inspections/approvals obtained? (Yes/No/Unknown)
63 Added 4 rooms and bathroom to House	1977	yes	yes
64 Remodeled Building	1985	yes	yes
65 Added on to Building	2003	yes	yes
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? Unknown Test results: Unknown
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 Water system is shared with Building

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:

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: K3 Date 11-21-11

121 12. AIR CONDITIONING SYSTEM

- 122 (a) Type of air conditioning: [X] Central Air [] Wall Units [] Window Units [] None
123 Other (explain): Central Air in House and Building
124 Number of window units included in sale [] Location(s)
125 (b) Age of Central Air Conditioning System: [] [X] Unknown Date last serviced, if known House July 2011
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 [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: (newer) [X] Unknown Date last serviced, if known
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? 1 When were they last cleaned? Unknown [X]
139 Are they working? [] Yes [X] No If "no," explain: Forced Air system installed
140 (f) List any areas of the house that are not heated:
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 [X] 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 [] 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) [X] Electric Garage Door Opener Number of Transmitters [] Keyless Entry []
157 (b) [X] Smoke Detectors How many? 3 Location(s) House and Building various places
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 [] Microwave Oven [] Dishwasher [] Trash Compactor
163 [X] Garbage Disposal [X] Chest Freezer [X] Washer [X] Dryer [] Intercom
164 (g) [X] Ceiling Fan(s) How many? 4 Location(s) House various
165 (h) [] Awnings [] Attic Fan(s) [] Satellite Dish [X] Storage Shed [X] 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 [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).

as the property, or a portion of it, preferentially assessed for tax purposes, or subject to limited development rights?

Yes No If "yes", check all that apply below:

Farmland and Forest Land Assessment Act - 72 P.S. §5490.1 et seq. (Clean and Green Program)

Open Space Act - 16 P.S. §11941 et seq.

Agricultural Area Security Law - 3 P.S. §901 et seq. (Development Rights)

Other

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

Explain any "yes" answers in this section:

(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: French drains and sump pump installed Sept 2009 2010 with Lifetime Warranty transferable to new owners

(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?

Yes No Yes 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:

Buyer Initials: Date

Seller Initials: KZ Date 11-21-11

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, cooperative, 254
255 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 Kathleen J. Zuchelli DATE 11-21-11 285
286 WITNESS _____ SELLER Ex. for Josephine A. Petron DATE _____ 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 Kathleen J. Zuchelli Ex. DATE 11-21-11 292

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.

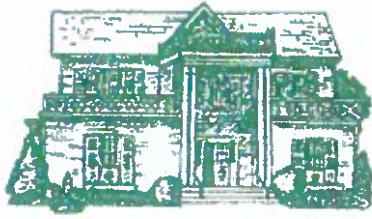
The Law defines a number of exceptions where the disclosures do not have to be made:

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.

NOTICES

*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"