

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 26 N. 5th St. INDIANA PA 15701

2 SELLER HARRY CARNAHAN

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? \_\_\_ Seller X Other occupants (tenants)
20 If property is not occupied, when was it last occupied?
21 (b) How long have you owned the property?
22 (c) Are you aware of any pets having lived in the house or other structures during your ownership? \_\_\_ Yes X No
23 If "yes," describe:
24

25 3. ROOF

- 26 (a) Date roof installed: 12/07 Documented? X Yes \_\_\_ No \_\_\_ 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? X Yes \_\_\_ No \_\_\_ Unknown
29 (c) Has the roof ever leaked during your ownership? X Yes \_\_\_ No when purchased but has been replaced
30 (d) Are you aware of any problems with the roof, gutters, flashing or downspouts? \_\_\_ Yes X No
31

In Dec '09 new roof sheet material installed by Dunkel Roofing 10 year warranty

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

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

- 33 (a) Does the property have a sump pump? \_\_\_ Yes X No \_\_\_ Unknown
34 If "yes," has it ever run? \_\_\_ Yes \_\_\_ No \_\_\_ Unknown Is it in working order? \_\_\_ 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? \_\_\_ Yes X No
37

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

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

- 40 (a) Are you aware of any termites/wood-destroying insects, dryrot, or pests affecting the property? \_\_\_ Yes X No
41 (b) Are you aware of any damage to the property caused by termites/wood-destroying insects, dryrot, or pests? \_\_\_ Yes X No
42 (c) Is your property currently under contract by a licensed pest control company? \_\_\_ Yes X No
43 (d) Are you aware of any termite/pest control reports or treatments for the property? \_\_\_ Yes X No
44

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

46 6. STRUCTURAL ITEMS

- 47 (a) Are you aware of any past or present water leakage in the house or other structures? \_\_\_ Yes X 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 X No
50 (c) Are you aware of any past or present problems with driveways, walkways, patios, or retaining walls on the property? \_\_\_ Yes X No
51 (d) Is your property constructed with an Exterior Insulating Finishing System (EIFS), such as Dryvit or synthetic stucco?
52 \_\_\_ Yes X No \_\_\_ Unknown If yes, date installed, if known
53 (e) Are there any defects (including stains) in flooring or floor coverings? \_\_\_ Yes \_\_\_ No \_\_\_ Unknown Some stained carpet
54 (f) Are you aware of any fire, storm, water or ice damage to the property? \_\_\_ Yes X No
55

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

57 Buyer Initials: Date

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Seller Initials: HCC Date 1-1-10

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

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)
Design blueprints submitted & approved by Labor & Industry & Indiana Boro for change from commercial to student apartments on 2nd floors including complete hard-wired alarm system thru building	Apr '03-May '04	YES	Yes L+I Yes Indiana Boro

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

8. WATER SUPPLY

(a) What is the source of your drinking water?  Public Water  Well on Property  Community Water  None  Other (explain):

(b) When was your water last tested? Test results: If your drinking water source is not public, is the pumping system in working order?  Yes  No If "no," explain:

(c) Do you have a softener, filter, or other treatment system?  Yes  No If you do not own the system, explain:

(d) Have you ever had a problem with your water supply?  Yes  No

(e) Has your well ever run dry?  Yes  No  Not Applicable

(f) Is there a well on the property not used as the primary source of drinking water?  Yes  No If yes, is the well capped?  Yes  No

(g) Is the water system shared?  Yes  No

(h) Are you aware of any leaks or other problems, past or present, relating to the water supply, pumping system, and related items?  Yes  No

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

9. SEWAGE SYSTEM

(a) What is the type of sewage system?  Public Sewer  Individual On-lot Sewage Disposal System  Individual On-lot Sewage Disposal System in Proximity to Well  Community Sewage Disposal System  Ten-acre Permit Exemption  Holding Tank  None  None Available/Permit Limitations in Effect  Other type of sewage system (explain):

(b) If Individual On-lot sewage system, what type?  Cesspool  Drainfield  Unknown  Other (specify):

(c) Are there any septic tanks on the Property?  Yes  No  Unknown If "yes," what type of tank(s)?  Metal/steel  Cement/concrete  Fiberglass  Unknown  Other (specify):

(d) When was the on-site sewage disposal system last serviced?

(e) Are there any sewage pumps located on the property?  Yes  No If yes, type(s) of pump(s) Are pump(s) in working order?  Yes  No

Who is responsible for maintenance of sewage pumps?

(f) Is the sewage system shared?  Yes  No

(g) Are you aware of any past or present leaks, backups, or other problems relating to the sewage system and related items?  Yes  No

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

10. PLUMBING SYSTEM

(a) Type of plumbing (check all that apply):  Copper  Galvanized  Lead  PVC  Polybutylene pipe (PB)  Mixed  Unknown  Other (explain):

(b) Are you aware of any problems with any of your plumbing fixtures (e.g., including but not limited to: kitchen, laundry, or bathroom fixtures; wet bars; etc.)?  Yes  No If "yes," explain:

11. DOMESTIC WATER HEATING

(a) Type of water heating:  Electric  Natural Gas  Fuel Oil  Propane  Solar  Summer/Winter Hook-Up  Other (explain):

(b) Are you aware of any problems with any water heater or related equipment?  Yes  No If "yes," explain:

121 12. AIR CONDITIONING SYSTEM

- (a) Type of air conditioning: X Central Air ... Wall Units ... Window Units ... None
Other (explain): Commercial units + suite 3 have functioning AC
Number of window units included in sale 0 Location(s)
(b) Age of Central Air Conditioning System: Unknown Date last serviced, if known
(c) List any areas of the house that are not air conditioned:
(d) Are you aware of any problems with any item in this section? Yes X No
If "yes," explain:

New AC unit in beauty salon in 2007.

129 13. HEATING SYSTEM

- (a) Type(s) of heating fuel(s) (check all that apply): Electric Fuel Oil X Natural Gas Propane
Coal Wood Other:
(b) Type(s) of heating system(s) (check all that apply): Forced Hot Air X Hot Water Heat Pump
Electric Baseboard Steam Wood Stove (How many? ) Coal Stove (How many? )
Other:
(c) Age of Heating System: 1 original installed 2000 Unknown Date last serviced, if known NOV '09 + state inspected
(d) Are there any fireplaces? Yes X No If "yes," how many? Are they working? Yes No
(e) Are there any chimneys (from a fireplace, water heater or any other heating system)? Yes No
If "yes," how many? When were they last cleaned? Unknown
Are they working? Yes No If "no," explain:
(f) List any areas of the house that are not heated:
(g) Are you aware of any heating fuel tanks on the property? Yes X No
Location(s), including underground tank(s):
If you do not own the tanks, explain:
Are you aware of any problems or repairs needed regarding any item in this section? Yes X No
If "yes," explain:

147 14. ELECTRICAL SYSTEM

- (a) Type of Electrical System: X Fuses X Circuit Breakers How Many Amps? Unknown
(b) Are you aware of any knob and tube wiring in the home? Yes X No
Are you aware of any problems or repairs needed in the electrical system? Yes X No
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.
(a) Electric Garage Door Opener Number of Transmitters Keyless Entry
(b) X Smoke Detectors How many? Location(s) Every room as required by state + boro.
(c) Security Alarm System Owned Leased (Lease Information)
(d) Lawn Sprinkler(s) How many? Automatic Timer
(e) Swimming Pool Hot Tub/Spa Pool/Spa Heater Pool/Spa Cover Whirlpool/Tub
Pool/Spa Equipment and Accessories (list):
(f) X Refrigerator(s) 3 Range/Oven 3 Microwave Oven 3 Dishwasher Trash Compactor
Garbage Disposal Chest Freezer Washer Dryer Intercom
(g) X Ceiling Fan(s) How many? Location(s)
(h) Awnings Attic Fan(s) Satellite Dish Storage Shed Deck(s) Electric Animal Fence
(i) Other: All furnishing for 14 students in 3 apartments.
Are you aware of any problems or repairs needed regarding any item in this section? Yes X No
If "yes," explain:

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

- (a) Land/Soils
1) Are you aware of any fill or expansive soil on the property? Yes X No
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 X No
3) Are you aware of any existing, past or proposed mining, strip-mining, or any other excavations that might affect this property? Yes X 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).

- 4) Is 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: \_\_\_\_\_

(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 <input type="checkbox"/> No <input type="checkbox"/>
			Yes <input type="checkbox"/> No <input type="checkbox"/>

- (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: \_\_\_\_\_

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 Harry E. Carnahan DATE 1-1-10 285  
286 WITNESS \_\_\_\_\_ SELLER \_\_\_\_\_ 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 \_\_\_\_\_ 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.

*Complete Real Estate Services  
Certified Appraiser*



**NORMA WHITE REALTY**

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Indiana, Pennsylvania 15701*

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724-349-1506 (Fax)  
(Internet)  
[indianapa.com/nwrealty](http://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"*