

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).

Property Address 21279 Barrens Road Stewartstown, PA 17363

Seller William & Rebecca Calder

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 material defects about the property being sold that are not readily observable. While the Law requires certain disclosures, this disclosure statement covers common topics beyond the basic requirements of the Law in an effort to assist sellers in complying with disclosure requirements and to assist buyers in evaluating the property being considered. Sellers who wish to see or use the basic disclosure form can find the form on the Web site of the Pennsylvania State Real Estate Commission.

This Statement discloses Seller's knowledge of the condition of the property as of the date signed by Seller and is not a substitute for any inspections or warranties that Buyer may wish to obtain. This Statement is not a warranty of any kind by Seller or a warranty or representation by any listing real estate broker, any selling real estate broker, or their licensees. Buyer is encouraged to address concerns about the conditions of the property that may not be included in this Statement. This Statement does not relieve Seller of the obligation to disclose a material defect that may not be addressed on this form.

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 value of the property or that involves an unreasonable risk to people on the property. The fact that a structural element, 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 itself a material defect.

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

2. OWNERSHIP/OCCUPANCY

(a) Is the property currently occupied? Yes No If "yes," by whom? Seller Other occupants (tenants)

If property is not occupied, when was it last occupied?

(b) How long have you owned the property? 5 yrs.

(c) Are you aware of any pets having lived in the house or other structures during your ownership? Yes No if "yes," describe: we own two small dogs.

3. ROOF

(a) Date roof installed: various updates Documented? Yes No Unknown

(b) Has the roof been replaced or repaired during your ownership? Yes No

If "yes," was the existing roofing material removed? Yes No Unknown

(c) Has the roof ever leaked during ownership? Yes No

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

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

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

(a) Does the property have a sump pump? Yes No Unknown

If "yes," has it ever run? Yes No Unknown Is it in working order? Yes No Unknown

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

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

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

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

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

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

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

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

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

6. STRUCTURAL ITEMS

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

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

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

(d) Is your property constructed with an Exterior Insulating Finishing System (EIFS), such as Dryvit or synthetic stucco?

Yes No Unknown If yes, date installed, if known

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

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

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

Buyer Initials: Date SPD Page 1 of 5 Seller Initials: RJC/BC Date 8/20/09



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60 7. **ADDITIONS/REMODELS** Have you made any additions, structural changes, or other alterations to the property? Yes No
61 If "yes," describe: Kitchen

62
63 8. **WATER SUPPLY**
64 (a) What is the source of your drinking water? Public Water Well on Property Community Water
65 None Other (explain): _____
66 (b) When was your water last tested? _____ Test results: _____
67 If your drinking water source is not public, is the pumping system in working order? Yes No
68 If "no," explain: _____
69 (c) Do you have a softener, filter, or other treatment system? Yes No
70 If you do not own the system, explain: Yes
71 (d) Have you ever had a problem with your water supply? Yes No
72 (e) Has your well ever run dry? Yes No Not Applicable
73 (f) Is there a well on the property not used as the primary source of drinking water? Yes No
74 If yes, is the well capped? Yes No
75 (g) Is the water system shared? Yes No
76 (h) Are you aware of any leaks or other problems, past or present, relating to the water supply, pumping system, and related items?
77 Yes No

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

79
80 9. **SEWAGE SYSTEM**
81 (a) What is the type of sewage system? Public Sewer Individual On-Lot Sewage Disposal System
82 Individual On-Lot Sewage Disposal System in Proximity to Well Community Sewage Disposal System
83 Ten-acre Permit Exemption Holding Tank None None Available/Permit Limitation in Effect
84 Other type of sewage system (explain): _____
85
86 (b) If Individual On-lot sewage system, what type? Cesspool Drainfield Unknown
87 Other (specify): _____
88 (c) Are there any septic tanks on the Property? Yes No Unknown
89 If "yes," what type of tank(s)? Metal/steel Cement/concrete Fiberglass Unknown
90 Other (specify): _____
91 (d) When was the on-site sewage disposal system last serviced? 2004
92 (e) Are there any sewage pumps located on the property? Yes No
93 If yes, type(s) of pump(s) _____ Are pump(s) in working order? Yes No
94 Who is responsible for maintenance of sewage pumps? Owner
95 (f) Is the sewage system shared? Yes No
96 (g) Are you aware of any past or present leaks, backups, or other problems relating to the sewage system and related items?
97 Yes No

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

99
100 10. **PLUMBING SYSTEM**
101 (a) Type of plumbing (check all that apply): Copper Galvanized Lead PVC Polybutylene Pipe (PB) Mixed
102 Unknown Other (explain): _____
103 (b) Are you aware of any problems with any of your plumbing fixtures (e.g., including but not limited to: kitchen, laundry, or bathroom
104 fixtures; wet bars; etc)? Yes No
105 If "yes," explain: _____

106 11. **DOMESTIC WATER HEATING**
107 (a) Type of water heating: Electric Natural Gas Fuel Oil Propane Solar Summer/Winter Hook-Up
108 Other (explain): _____
109 (b) Are you aware of any problems with any water heater or related equipment? Yes No
110 If "yes," explain: _____

111 12. **AIR CONDITIONING SYSTEM**
112 (a) Type of air conditioning: Central Air Wall Units Window Units None
113 Other (explain): _____
114 Number of window units included in sale _____ Location(s) _____
115 (b) Age of Central Air Conditioning System: 2004 Unknown Date last serviced, if known _____
116 (c) List any areas of the house that are not air conditioned: sun room + pool room
117
118 (d) Are you aware of any problems with any item in this section? Yes No
119 If "yes," explain: _____

120 **Buyer Initials:** _____ **Date** _____ **SPD Page 2 of 5** **Seller Initials:** RJC/MSC **Date** 8/20/09

121 **13. HEATING SYSTEM**
 122 (a) Type(s) of heating fuel(s) (check all that apply): Electric Fuel Oil Natural Gas Propane Coal Wood (Fireplace)
 123 Other: _____
 124 (b) Type(s) of heating system(s) (check all that apply): Forced Hot Air Hot Water Heat Pump Electric Baseboard
 125 Steam Wood Stove (How many? _____) Coal Stove (How many? _____)
 126 Other: _____
 127 (c) Age of Heating System: Unknown Date last serviced, if known 2008
 128 (d) Are there any fireplaces? Yes No If "yes," how many? 2 Are they working? Yes No
 129 (e) Are there any chimneys (from a fireplace, water heater or any other heating system)? Yes No
 130 If "yes," how many? 3 When were they last cleaned? unknown Unknown
 131 Are they working? Yes No If "no," explain: _____
 132 (f) List any areas of the house that are not heated: _____
 133 (g) Are you aware of any heating fuel tanks on the property? Yes No
 134 Location(s), including underground tank(s): Basement
 135 If you do not own the tanks, explain: _____
 136 Are you aware of any problems or repairs needed regarding any item in this section? Yes No

137 If "yes," explain: _____
 138 _____

139 **14. ELECTRICAL SYSTEM**
 140 (a) Type of Electrical System: Fuses Circuit Breakers How Many Amps? _____ Unknown
 141 (b) Are you aware of any knob and tube wiring in the home? Yes No
 142 Are you aware of any problems or repairs needed in the electrical system? Yes No

143 If "yes," explain: _____
 144 _____

144 **15. OTHER EQUIPMENT AND APPLIANCES**
 145 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
 146 not mean it is included in the Agreement of Sale. Terms of the Agreement of Sale negotiated between Buyer and Seller will
 147 determine which items, if any, are included in the purchase of the Property.

148 (a) Electric Garage Door Opener Number of Transmitters 2 Keyless Entry
 149 (b) Smoke Detectors How many? 4 Location(s) throughout home
 150 (c) Security Alarm System Owned Leased (Lease Information _____)
 151 (d) Lawn Sprinkler(s) How many? _____ Automatic Timer
 152 (e) Swimming Pool Hot Tub/Spa Pool/Spa Heater Pool/Spa Cover Whirlpool/Tub
 153 Pool/Spa Equipment and Accessories (list): _____
 154 (f) Refrigerator(s) Range/Oven Microwave Oven Dishwasher Trash Compactor Garbage Disposal
 155 Chest-Freezer Washer Dryer Intercom
 156 (g) Ceiling Fan(s) How many? 10 Location(s) _____
 157 (h) Awnings Attic Fan(s) Satellite Dish Storage Shed Deck(s) Electric Animal Fence
 158 (i) Other: _____

159 Are you aware of any problems or repairs needed regarding any item in this section? Yes No
 160 If "yes," explain: _____
 161 _____

161 **16. LAND (SOILS, DRAINAGE, FLOODING AND BOUNDARIES)**

162 (a) Land/Soils
 163 1) Are you aware of any fill or expansive soil on the property? Yes No
 164 2) Are you aware of any sliding, settling, earth movement, upheaval, subsidence, or earth stability problems that have
 165 occurred on or affect the property? Yes No
 166 3) Are you aware of any existing, past or proposed mining, strip-mining, or any other excavations that might affect this
 167 property? Yes No
 168 *Note to Buyer: The property may be subject to mine subsidence damage. Maps of the counties and mines where mine subsidence*
 169 *damage may occur and mine subsidence insurance are available through: Department of Environmental Protection, Mine Subsidence*
 170 *Insurance Fund, 25 Technology Drive, California Technology Park, Coal Center, PA 15423 (800) 922-1678 (within Pennsylvania)*
 171 *or (724) 769-1100 (outside Pennsylvania).*
 172 4) Is the property, or a portion of it, preferentially assessed for tax purposes, or subject to limited development rights?
 173 Yes No If "yes", check all that apply below:
 174 Farmland and Forest Land Assessment Act - 72 P.S. §5490.1 et seq. (Clean and Green Program)
 175 Open Space Act - 16 P.S. §11941 et seq.
 176 Agricultural Area Security Law - 3 P.S. §901 et seq. (Development Rights)
 177 Other _____

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

181 Explain any "yes" answers in this section: _____
 182 _____

183 Buyer Initials: _____ Date _____ SPD Page 3 of 5 Seller Initials: slg/wbc Date 8/20/09

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(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. Buyer 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: _____

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

Explain any "yes" answers in this section: _____

Buyer Initials: _____ Date _____ SPD Page 4 of 5 Seller Initials: RGJ/WSC Date 8/20/09

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

244 Type: Condominium Cooperative Homeowner Association or Planned Community

245 Other: _____
246 **Notice regarding Condominiums, Cooperatives, and Planned Communities:** A buyer of a resale unit in a condominium, cooperative,
247 or planned community must receive a copy of the declaration (other than the plats and plans), the by-laws, the rules or regulations,
248 and a certificate of resale issued by the association in the condominium, cooperative, or planned community. Buyers may
249 be responsible for capital contributions, initiation fees or similar one-time fees in addition to regular monthly maintenance fees.
250 The buyer will have the option of canceling the agreement with the return of all deposit monies until the certificate has been provided
251 to the buyer and for five days thereafter or until conveyance, whichever occurs first.

252 19. MISCELLANEOUS

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

266 A material defect is a problem with a residential real property or any portion of it that would have a significant adverse impact
267 on the value of the property or that involves an unreasonable risk to people on the property. The fact that a structural element,
268 system or subsystem is at or beyond the end of normal useful life of such a structural element, system or subsystem is not by
269 itself a material defect.

270 Explain any "yes" answers in this section: _____
271 _____

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

277 WITNESS _____ SELLER Rebecca J. Cochrane DATE 8/20/09

278 WITNESS _____ SELLER William Staller DATE 8/20/09

279 WITNESS _____ SELLER _____ DATE _____

280 **EXECUTOR, ADMINISTRATOR, TRUSTEE SIGNATURE BLOCK**
 281 According to the provisions of the Real Estate Seller Disclosure Law, the undersigned executor, administrator or trustee is not required to fill
 282 out a Seller's Property Disclosure Statement. The executor, administrator or trustee, must, however, disclose any known material defect(s) of
 283 the property.
 284 _____ DATE _____

285 **RECEIPT AND ACKNOWLEDGEMENT BY BUYER**
 286 The undersigned Buyer acknowledges receipt of this Disclosure Statement. Buyer acknowledges that this Statement is not a warranty
 287 and that, unless stated otherwise in the sales contract, Buyer is purchasing this property in its present condition. It is Buyer's
 288 responsibility to satisfy himself or herself as to the condition of the property. Buyer may request that the property be inspected, at
 289 Buyer's expense and by qualified professionals, to determine the condition of the structure or its components.

290 WITNESS _____ BUYER _____ DATE _____

291 WITNESS _____ BUYER _____ DATE _____

292 WITNESS _____ BUYER _____ DATE _____