

SELLER'S PROPERTY DISCLOSURE STATEMENT

This form recommended and approved for, but not restricted to use by, the members of the Pennsylvania Association of Realtors® (PAR).

SPD

PROPERTY 215 E Valley Point C-001
SELLER Donald W Ruby

Colleen E Ruby

Claysburg

PA

16825

INFORMATION REGARDING THE REAL ESTATE SELLER DISCLOSURE LAW

The Real Estate Seller Disclosure Law (68 P.S. §7301, et seq.) requires that before an agreement of sale is signed, the seller in a residential real estate transfer must disclose all known material defects about the property being sold that are not readily observable. 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 its normal useful life is not by itself a material defect.

This property disclosure statement ("Statement") includes disclosures beyond the basic requirements of the Law and is designed to assist the Seller in complying with disclosure requirements and to assist Buyer in evaluating the property being considered. Sellers who wish to see or use the basic disclosure form can find the form on the website of the Pennsylvania State Real Estate Commission. Neither this Statement nor the basic disclosure form limits Seller's obligation to disclose a material defect.

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 condition of the Property that may not be included in this Statement.

The Law provides exceptions (listed below) where a property disclosure statement does not have to be completed. All other sellers are obligated to complete a property disclosure statement, even if they do not occupy or have never occupied the Property.

1. Transfers by a fiduciary during the administration of a decedent estate, guardianship, conservatorship or trust.
2. Transfers as a result of a court order.
3. Transfers to a mortgage lender that results from a buyer's default and subsequent foreclosure sales that result from default.
4. Transfers from a co-owner to one or more other co-owners.
5. Transfers made to a spouse or direct descendant.
6. Transfers between spouses as a result of divorce, legal separation or property settlement.
7. Transfers by a corporation, partnership or other association to its shareholders, partners or other equity owners as part of a plan of liquidation.
8. Transfers of a property to be demolished or converted to non-residential use.
9. Transfers of unimproved real property.
10. Transfers of new construction that has never been occupied and:
 - 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.

COMMON LAW DUTY TO DISCLOSE

Although the provisions of the Real Estate Seller Disclosure Law exclude some transfers from the requirement of completing a disclosure statement, the Law does not excuse the seller's common law duty to disclose any known material defect(s) of the Property in order to avoid fraud, misrepresentation or deceit in the transaction. This duty continues until the date of settlement.

EXECUTOR, ADMINISTRATOR, TRUSTEE SIGNATURE BLOCK

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

DATE

Seller's Initials

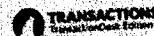
Date 2/7/20

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Buyer's Initials

Date

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rev. 3/21; ref. 7/21



44 Check yes, no, unknown (unk) or not applicable (N/A) for each question. Be sure to check N/A when a question does not apply to the
 45 Property. Check unknown when the question does apply to the Property but you are not sure of the answer. All questions must be answered.

46 **1. SELLER'S EXPERTISE**

- 47 (A) Does Seller possess expertise in contracting, engineering, architecture, environmental assessment or
 48 other areas related to the construction and conditions of the Property and its improvements?
 49 (B) Is Seller the landlord for the Property?
 50 (C) Is Seller a real estate licensee?
 51 Explain any "yes" answers in Section 1: _____
 52

	Yes	No	Unk	N/A
A				
B				
C				

53 **2. OWNERSHIP/OCCUPANCY**

- 54 (A) **Occupancy**
 55 1. When was the Property most recently occupied? 2-5-2026
 56 2. By how many people? one
 57 3. Was Seller the most recent occupant?
 58 4. If "no," when did Seller most recently occupy the Property? N/A
 59 (B) **Role of Individual Completing This Disclosure.** Is the individual completing this form:
 60 1. The owner
 61 2. The executor or administrator
 62 3. The trustee
 63 4. An individual holding power of attorney
 64 (C) When was the Property acquired? 2019
 65 (D) List any animals that have lived in the residence(s) or other structures during your ownership: None
 66

	Yes	No	Unk	N/A
A1				
A2				
A3				
A4				
B1				
B2				
B3				
B4				
C				

67 Explain Section 2 (if needed): _____
 68

69 **3. CONDOMINIUMS/PLANNED COMMUNITIES/HOMEOWNERS ASSOCIATIONS**

- 70 (A) Disclosures for condominiums and cooperatives are limited to Seller's particular unit(s). Disclosures
 71 regarding common areas or facilities are not required by the Real Estate Seller Disclosure Law.
 72 (B) **Type.** Is the Property part of a(n):
 73 1. Condominium
 74 2. Homeowners association or planned community
 75 3. Cooperative
 76 4. Other type of association or community
 77 (C) If "yes," how much are the fees? \$ 325, paid ☒ Monthly ☐ Quarterly ☐ Yearly
 78 (D) If "yes," are there any community services or systems that the association or community is responsi-
 79 ble for supporting or maintaining? Explain: Maintenance, Rec Center, Pest Control
 80 (E) If "yes," provide the following information:
 81 1. Community Name BKRCC Phase 2 Condo Assoc
 82 2. Contact BKRCC Board
 83 3. Mailing Address
 84 4. Telephone Number BKRCCboard@gmail.com
 85 (F) How much is the capital contribution/initiation fee(s)? \$ _____

	Yes	No	Unk	N/A
B1				
B2				
B3				
B4				
C				
D				
E1				
E2				
E3				
E4				
F				

86 **Notice to Buyer:** A buyer of a resale unit in a condominium, cooperative, or planned community must receive a copy of the declaration
 87 (other than the plats and plans), the by-laws, the rules or regulations, and a certificate of resale issued by the association, condominium,
 88 cooperative, or planned community. Buyers may be responsible for capital contributions, initiation fees or similar one-time fees in addition
 89 to regular maintenance fees. The buyer will have the option of canceling the agreement with the return of all deposit monies until the cer-
 90 tificate has been provided to the buyer and for five days thereafter or until conveyance, whichever occurs first.

91 **4. ROOFS AND ATTIC**

- 92 (A) **Installation**
 93 1. When was or were the roof or roofs installed? 2025
 94 2. Do you have documentation (invoice, work order, warranty, etc.)? HOA Has it.
 95 (B) **Repair**
 96 1. Was the roof or roofs or any portion of it or them replaced or repaired during your ownership?
 97 2. If it or they were replaced or repaired, were any existing roofing materials removed?
 98 (C) **Issues**
 99 1. Has the roof or roofs ever leaked during your ownership?
 100 2. Have there been any other leaks or moisture problems in the attic?
 101 3. Are you aware of any past or present problems with the roof(s), attic, gutters, flashing or down-
 102 spouts?

	Yes	No	Unk	N/A
A1				
A2				
B1				
B2				
C1				
C2				
C3				

103 Seller's Initials [Signature]

Date 2/7/26

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Buyer's Initials _____

Date _____



104 Check yes, no, unknown (unk) or not applicable (N/A) for each question. Be sure to check N/A when a question does not apply to the
 105 Property. Check unknown when the question does apply to the Property but you are not sure of the answer. All questions must be answered.

106 Explain any "yes" answers in Section 4. Include the location and extent of any problem(s) and any repair or remediation efforts,
 107 the name of the person or company who did the repairs and the date they were done:
 108

109 **5. BASEMENTS AND CRAWL SPACES**

110 (A) Sump Pump

- 111 1. Does the Property have a sump pit? If "yes," how many?
 112 2. Does the Property have a sump pump? If "yes," how many?
 113 3. If it has a sump pump, has it ever run?
 114 4. If it has a sump pump, is the sump pump in working order?

115 (B) Water Infiltration

- 116 1. Are you aware of any past or present water leakage, accumulation, or dampness within the base-
 117 ment or crawl space?
 118 2. Do you know of any repairs or other attempts to control any water or dampness problem in the
 119 basement or crawl space?
 120 3. Are the downspouts or gutters connected to a public sewer system?

121 Explain any "yes" answers in Section 5. Include the location and extent of any problem(s) and any repair or remediation efforts,
 122 the name of the person or company who did the repairs and the date they were done:
 123
 124

	Yes	No	Unk	N/A
A1				
A2				
A3				
A4				
B1				
B2				
B3				

125 **6. TERMITES/WOOD-DESTROYING INSECTS, DRYROT, PESTS**

126 (A) Status

- 127 1. Are you aware of past or present dryrot, termites/wood-destroying insects or other pests on the
 128 Property?
 129 2. Are you aware of any damage caused by dryrot, termites/wood-destroying insects or other pests?

130 (B) Treatment

- 131 1. Is the Property currently under contract by a licensed pest control company?
 132 2. Are you aware of any termite/pest control reports or treatments for the Property?

133 Explain any "yes" answers in Section 6. Include the name of any service/treatment provider, if applicable:
 134
 135

Pest Control through HOA Board

	Yes	No	Unk	N/A
A1				
A2				
B1				
B2				

136 **7. STRUCTURAL ITEMS**

- 137 (A) Are you aware of any past or present movement, shifting, deterioration, or other problems with walls,
 138 foundations or other structural components?

- 139 (B) Are you aware of any past or present problems with driveways, walkways, patios or retaining walls on
 140 the Property?

- 141 (C) Are you aware of any past or present water infiltration in the house or other structures, other than the
 142 roof(s), basement or crawl space(s)?

143 (D) Stucco and Exterior Synthetic Finishing Systems

- 144 1. Is any part of the Property constructed with stucco or an Exterior Insulating Finishing System
 145 (EIFS) such as Dryvit or synthetic stucco, synthetic brick or synthetic stone?
 146 2. If "yes," indicate type(s) and location(s)
 147 3. If "yes," provide date(s) installed

- 148 (E) Are you aware of any fire, storm/weather-related, water, hail or ice damage to the Property?

- 149 (F) Are you aware of any defects (including stains) in flooring or floor coverings?

150 Explain any "yes" answers in Section 7. Include the location and extent of any problem(s) and any repair or remediation efforts,
 151 the name of the person or company who did the repairs and the date the work was done: *In May 2025, the 2nd floor*
 152 *dishwasher leaked into c.g. Damage remediated + c.g. was remodeled*

153 **8. ADDITIONS/ALTERATIONS**

- 154 (A) Have any additions, structural changes or other alterations (including remodeling) been made to the
 155 Property during your ownership? Itemize and date all additions/alterations below.

Addition, structural change or alteration (continued on following page)	Approximate date of work	Were permits obtained? (Yes/No/Unk/NA)	Final inspections/ approvals obtained? (Yes/No/Unk/NA)
<i>Drywall cabinets + flooring in Kitchen replaced after leak</i>	<i>5/2025</i>	<i>N/A</i>	<i>N/A</i>

161 Seller's Initials *CRJ* Date *2/17/25*

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Buyer's Initials

Date



162 Check yes, no, unknown (unk) or not applicable (N/A) for each question. Be sure to check N/A when a question does not apply to the
 163 Property. Check unknown when the question does apply to the Property but you are not sure of the answer. All questions must be answered.

164	165	166	167	168	169	170	171	172
	Addition, structural change or alteration	Approximate date of work	Were permits obtained? (Yes/No/Unk/NA)	Final inspections/ approvals obtained? (Yes/No/Unk/NA)				

173 ☐ A sheet describing other additions and alterations is attached.

174 (B) Are you aware of any private or public architectural review control of the Property other than zoning
 175 codes? If "yes," explain: _____

Yes	No	Unk	N/A
	<input checked="" type="checkbox"/>		

176 **Note to Buyer:** The PA Construction Code Act, 35 P.S. §7210 et seq. (effective 2004), and local codes establish standards for building and
 177 altering properties. Buyers should check with the municipality to determine if permits and/or approvals were necessary for disclosed work
 178 and if so, whether they were obtained. Where required permits were not obtained, the municipality might require the current owner to up-
 179 grade or remove changes made by the prior owners. Buyers can have the Property inspected by an expert in codes compliance to determine
 180 if issues exist. Expanded title insurance policies may be available for Buyers to cover the risk of work done to the Property by previous
 181 owners without a permit or approval.

182 **Note to Buyer:** According to the PA Stormwater Management Act, each municipality must enact a Storm Water Management Plan for
 183 drainage control and flood reduction. The municipality where the Property is located may impose restrictions on impervious or semi-per-
 184 vious surfaces added to the Property. Buyers should contact the local office charged with overseeing the Stormwater Management Plan
 185 to determine if the prior addition of impervious or semi-pervious areas, such as walkways, decks, and swimming pools, might affect your
 186 ability to make future changes.

187 9. WATER SUPPLY

188 (A) Source. Is the source of your drinking water (check all that apply):

- 189 1. Public
- 190 2. A well on the Property
- 191 3. Community water
- 192 4. A holding tank
- 193 5. A cistern
- 194 6. A spring
- 195 7. Other _____
- 196 8. If no water service, explain: _____

197 (B) General

- 198 1. When was the water supply last tested? _____
- 199 Test results: _____
- 200 2. Is the water system shared? It's public water
- 201 3. If "yes," is there a written agreement?
- 202 4. Do you have a softener, filter or other conditioning system?
- 203 5. Is the softener, filter or other treatment system leased? From whom?
- 204 6. If your drinking water source is not public, is the pumping system in working order? If "no,"
 205 explain: _____

206 (C) Bypass Valve (for properties with multiple sources of water)

- 207 1. Does your water source have a bypass valve?
- 208 2. If "yes," is the bypass valve working?

209 (D) Well

- 210 1. Has your well ever run dry?
- 211 2. Depth of well _____, measured on (date) _____
- 212 3. Gallons per minute: _____, measured on (date) _____
- 213 4. Is there a well that is used for something other than the primary source of drinking water?
 214 If "yes," explain: _____
- 215 5. If there is an unused well, is it capped?

	Yes	No	Unk	N/A
A1	<input checked="" type="checkbox"/>			
A2		<input checked="" type="checkbox"/>		
A3		<input checked="" type="checkbox"/>		
A4		<input checked="" type="checkbox"/>		
A5		<input checked="" type="checkbox"/>		
A6		<input checked="" type="checkbox"/>		
A7		<input checked="" type="checkbox"/>		
B1			<input checked="" type="checkbox"/>	
B2		<input checked="" type="checkbox"/>		
B3			<input checked="" type="checkbox"/>	
B4		<input checked="" type="checkbox"/>		
B5		<input checked="" type="checkbox"/>		
B6				<input checked="" type="checkbox"/>
C1		<input checked="" type="checkbox"/>		
C2				<input checked="" type="checkbox"/>
D1				<input checked="" type="checkbox"/>
D2				<input checked="" type="checkbox"/>
D3				<input checked="" type="checkbox"/>
D4				<input checked="" type="checkbox"/>
D5				<input checked="" type="checkbox"/>

216 Seller's Initials CE

Date 2/7/26

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Buyer's Initials _____

Date _____



217 Check yes, no, unknown (unk) or not applicable (N/A) for each question. Be sure to check N/A when a question does not apply to the
 218 Property. Check unknown when the question does apply to the Property but you are not sure of the answer. All questions must be answered.

219 (E) Issues

- 220 1. Are you aware of any leaks or other problems, past or present, relating to the water supply,
 221 pumping system and related items?
 222 2. Have you ever had a problem with your water supply?

	Yes	No	Unk	N/A
E1		<input checked="" type="checkbox"/>		
E2		<input checked="" type="checkbox"/>		

223 Explain any problem(s) with your water supply. Include the location and extent of any problem(s) and any repair or remediation efforts, the name of the person or company who did the repairs and the date the work was done:
 224
 225

226 10. SEWAGE SYSTEM

227 (A) General

- 228 1. Is the Property served by a sewage system (public, private or community)?
 229 2. If "no," is it due to unavailability or permit limitations?
 230 3. When was the sewage system installed (or date of connection, if public)?
 231 4. Name of current service provider, if any: Greenfield Twp Sewage

232 (B) Type Is your Property served by:

- 233 1. Public
 234 2. Community (non-public)
 235 3. An individual on-lot sewage disposal system
 236 4. Other, explain:

237 (C) Individual On-lot Sewage Disposal System. (check all that apply):

- 238 1. Is your sewage system within 100 feet of a well?
 239 2. Is your sewage system subject to a ten-acre permit exemption?
 240 3. Does your sewage system include a holding tank?
 241 4. Does your sewage system include a septic tank?
 242 5. Does your sewage system include a drainfield?
 243 6. Does your sewage system include a sandmound?
 244 7. Does your sewage system include a cesspool?
 245 8. Is your sewage system shared?
 246 9. Is your sewage system any other type? Explain:
 247 10. Is your sewage system supported by a backup or alternate system?

248 (D) Tanks and Service

- 249 1. Are there any metal/steel septic tanks on the Property?
 250 2. Are there any cement/concrete septic tanks on the Property?
 251 3. Are there any fiberglass septic tanks on the Property?
 252 4. Are there any other types of septic tanks on the Property? Explain:
 253 5. Where are the septic tanks located?
 254 6. When were the tanks last pumped and by whom?

255 (E) Abandoned Individual On-lot Sewage Disposal Systems and Septic

- 256 1. Are you aware of any abandoned septic systems or cesspools on the Property?
 257 2. If "yes," have these systems, tanks or cesspools been closed in accordance with the municipality's ordinance?

258 (F) Sewage Pumps

- 259 1. Are there any sewage pumps located on the Property?
 260 2. If "yes," where are they located?
 261 3. What type(s) of pump(s)?
 262 4. Are pump(s) in working order?
 263 5. Who is responsible for maintenance of sewage pumps?

264 (G) Issues

- 265 1. How often is the on-lot sewage disposal system serviced?
 266 2. When was the on-lot sewage disposal system last serviced and by whom?
 267 3. Is any waste water piping not connected to the septic/sewer system?
 268 4. Are you aware of any past or present leaks, backups, or other problems relating to the sewage system and related items?

	Yes	No	Unk	N/A
A1	<input checked="" type="checkbox"/>			
A2				<input checked="" type="checkbox"/>
A3			<input checked="" type="checkbox"/>	
A4				
B1	<input checked="" type="checkbox"/>			
B2		<input checked="" type="checkbox"/>		
B3		<input checked="" type="checkbox"/>		
B4		<input checked="" type="checkbox"/>		
C1				<input checked="" type="checkbox"/>
C2				<input checked="" type="checkbox"/>
C3				<input checked="" type="checkbox"/>
C4				<input checked="" type="checkbox"/>
C5				<input checked="" type="checkbox"/>
C6				<input checked="" type="checkbox"/>
C7				<input checked="" type="checkbox"/>
C8				<input checked="" type="checkbox"/>
C9				<input checked="" type="checkbox"/>
C10				<input checked="" type="checkbox"/>
D1		<input checked="" type="checkbox"/>		
D2		<input checked="" type="checkbox"/>		
D3		<input checked="" type="checkbox"/>		
D4		<input checked="" type="checkbox"/>		
D5				<input checked="" type="checkbox"/>
D6				
E1		<input checked="" type="checkbox"/>		
E2				<input checked="" type="checkbox"/>
F1		<input checked="" type="checkbox"/>		
F2				<input checked="" type="checkbox"/>
F3				<input checked="" type="checkbox"/>
F4				<input checked="" type="checkbox"/>
F5				<input checked="" type="checkbox"/>
G1				<input checked="" type="checkbox"/>
G2				<input checked="" type="checkbox"/>
G3				<input checked="" type="checkbox"/>
G4				<input checked="" type="checkbox"/>

274 Seller's Initials CR/SM

Date 2/17/26

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Buyer's Initials _____

Date _____



275 Check yes, no, unknown (unk) or not applicable (N/A) for each question. Be sure to check N/A when a question does not apply to the
 276 Property. Check unknown when the question does apply to the Property but you are not sure of the answer. All questions must be answered.

277 Explain any "yes" answers in Section 10. Include the location and extent of any problem(s) and any repair or remediation ef-
 278 forts, the name of the person or company who did the repairs and the date the work was done.

280 11. PLUMBING SYSTEM

281 (A) Material(s). Are the plumbing materials (check all that apply):

- 282 1. Copper
- 283 2. Galvanized
- 284 3. Lead
- 285 4. PVC
- 286 5. Polybutylene pipe (PB)
- 287 6. Cross-linked polyethylene (PEX)
- 288 7. Other

289 (B) Are you aware of any past or present problems with any of your plumbing fixtures (e.g., including but
 290 not limited to: kitchen, laundry, or bathroom fixtures; wet bars; exterior faucets; etc.)?
 291 If "yes," explain:

	Yes	No	Unk	N/A
A1	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A2	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A3	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A4	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A5	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A6	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A7	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

292 12. DOMESTIC WATER HEATING

293 (A) Type(s). Is your water heating (check all that apply):

- 294 1. Electric
- 295 2. Natural gas
- 296 3. Fuel oil
- 297 4. Propane
- 298 If "yes," is the tank owned by Seller?
- 299 5. Solar
- 300 If "yes," is the system owned by Seller?
- 301 6. Geothermal
- 302 7. Other

303 (B) System(s)

- 304 1. How many water heaters are there? 1
- 305 Tanks Tankless
- 306 2. When were they installed?
- 307 3. Is your water heater a summer/winter hook-up (integral system, hot water from the boiler, etc.)?
- 308 (C) Are you aware of any problems with any water heater or related equipment?
- 309 If "yes," explain: No

	Yes	No	Unk	N/A
A1	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A2	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A3	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A4	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A5	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A6	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A7	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B1	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B2	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B3	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
C	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

310 13. HEATING SYSTEM

311 (A) Fuel Type(s). Is your heating source (check all that apply):

- 312 1. Electric
- 313 2. Natural gas
- 314 3. Fuel oil
- 315 4. Propane
- 316 If "yes," is the tank owned by Seller?
- 317 5. Geothermal
- 318 6. Coal
- 319 7. Wood
- 320 8. Solar shingles or panels
- 321 If "yes," is the system owned by Seller?
- 322 9. Other:

323 (B) System Type(s) (check all that apply):

- 324 1. Forced hot air
- 325 2. Hot water
- 326 3. Heat pump
- 327 4. Electric baseboard
- 328 5. Steam
- 329 6. Radiant flooring
- 330 7. Radiant ceiling

	Yes	No	Unk	N/A
A1	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A2	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A3	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A4	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A5	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A6	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A7	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A8	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A9	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B1	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B2	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B3	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B4	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B5	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B6	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B7	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

331 Seller's Initials CE/DAK Date 2/17/20

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Buyer's Initials _____ Date _____



334 Check yes, no, unknown (unk) or not applicable (N/A) for each question. Be sure to check N/A when a question does not apply to the
 335 Property. Check unknown when the question does apply to the Property but you are not sure of the answer. All questions must be answered.

- 336 8. Pellet stove(s)
 337 How many and location? _____
 338 9. Wood stove(s)
 339 How many and location? _____
 340 10. Coal stove(s)
 341 How many and location? _____
 342 11. Wall-mounted split system(s)
 343 How many and location? _____
 344 12. Other: _____
 345 13. If multiple systems, provide locations _____
 346 _____

347 (C) Status

- 348 1. Are there any areas of the house that are not heated?
 349 If "yes," explain: _____
 350 2. How many heating zones are in the Property? _____
 351 3. When was each heating system(s) or zone installed? _____
 352 4. When was the heating system(s) last serviced? _____
 353 5. Is there an additional and/or backup heating system? If "yes," explain: _____
 354 Electric heater, electric fireplace
 355 6. Is any part of the heating system subject to a lease, financing or other agreement?
 356 If "yes," explain: _____

357 (D) Fireplaces and Chimneys

- 358 1. Are there any fireplaces? How many? one
 359 2. Are all fireplaces working? _____
 360 3. Fireplace types (wood, gas, electric, etc.): electric
 361 4. Was the fireplace(s) installed by a professional contractor or manufacturer's representative?
 362 5. Are there any chimneys (from a fireplace, water heater or any other heating system)?
 363 6. How many chimneys? one
 364 7. When were they last cleaned?
 365 8. Are the chimneys working? If "no," explain: Chimney is capped off

366 (E) Fuel Tanks

- 367 1. Are you aware of any heating fuel tank(s) on the Property?
 368 2. Location(s), including underground tank(s): _____
 369 3. If you do not own the tank(s), explain: _____

370 (F) Are you aware of any problems or repairs needed regarding any item in Section 13? If "yes,"
 371 explain: _____

372 14. AIR CONDITIONING SYSTEM

373 (A) Type(s). Is the air conditioning (check all that apply):

- 374 1. Central air
 375 a. How many air conditioning zones are in the Property? _____
 376 b. When was each system or zone installed? _____
 377 c. When was each system last serviced? _____
 378 2. Wall units
 379 How many and the location? _____
 380 3. Window units
 381 How many? _____
 382 4. Wall-mounted split units
 383 How many and the location? portable
 384 5. Other _____
 385 6. None _____

386 (B) Are there any areas of the house that are not air conditioned?

387 If "yes," explain: _____

388 (C) Are you aware of any problems with any item in Section 14? If "yes," explain: _____

	Yes	No	Unk	N/A
B8		<input checked="" type="checkbox"/>		
B9		<input checked="" type="checkbox"/>		
B10		<input checked="" type="checkbox"/>		
B11		<input checked="" type="checkbox"/>		
B12		<input checked="" type="checkbox"/>		
B13				
C1				<input checked="" type="checkbox"/>
C2				<input checked="" type="checkbox"/>
C3				<input checked="" type="checkbox"/>
C4				<input checked="" type="checkbox"/>
C5	<input checked="" type="checkbox"/>			
C6		<input checked="" type="checkbox"/>		
D1	<input checked="" type="checkbox"/>			
D2	<input checked="" type="checkbox"/>			
D3				
D4				
D5				
D6				<input checked="" type="checkbox"/>
D7				<input checked="" type="checkbox"/>
D8				
E1		<input checked="" type="checkbox"/>		
E2				<input checked="" type="checkbox"/>
E3				<input checked="" type="checkbox"/>
F		<input checked="" type="checkbox"/>		
A1		<input checked="" type="checkbox"/>		
1a				<input checked="" type="checkbox"/>
1b				<input checked="" type="checkbox"/>
1c				<input checked="" type="checkbox"/>
A2		<input checked="" type="checkbox"/>		
A3		<input checked="" type="checkbox"/>		
A4		<input checked="" type="checkbox"/>		
A5	<input checked="" type="checkbox"/>			
A6		<input checked="" type="checkbox"/>		
B		<input checked="" type="checkbox"/>		
C		<input checked="" type="checkbox"/>		

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Date 2/7/26

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TRANSACTIONS
 Transactional Support

391 Check yes, no, unknown (unk) or not applicable (N/A) for each question. Be sure to check N/A when a question does not apply to the
 392 Property. Check unknown when the question does apply to the Property but you are not sure of the answer. All questions must be answered.

393 15. ELECTRICAL SYSTEM

394 (A) Type(s)

- 395 1. Does the electrical system have fuses?
 396 2. Does the electrical system have circuit breakers?
 397 3. Is the electrical system solar powered?
 398 a. If "yes," is it entirely or partially solar powered?
 399 b. If "yes," is any part of the system subject to a lease, financing or other agreement? If "yes,"

400 explain: _____

401 (B) What is the system amperage? 100

402 (C) Are you aware of any knob and tube wiring in the Property?

403 (D) Are you aware of any problems or repairs needed in the electrical system? If "yes," explain: _____

	Yes	No	Unk	N/A
A1	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
A2	<input checked="" type="checkbox"/>			
A3	<input checked="" type="checkbox"/>			
A4				<input checked="" type="checkbox"/>
A5				<input checked="" type="checkbox"/>
A6				<input checked="" type="checkbox"/>
B		<input checked="" type="checkbox"/>		
C				
D		<input checked="" type="checkbox"/>		

404 16. OTHER EQUIPMENT AND APPLIANCES

405 (A) **THIS SECTION IS INTENDED TO IDENTIFY PROBLEMS OR REPAIRS** and must be completed for each item that
 406 will, or may, be included with the Property. The terms of the Agreement of Sale negotiated between Buyer and Seller will deter-
 407 mine which items, if any, are included in the purchase of the Property. **THE FACT THAT AN ITEM IS LISTED DOES NOT**
 408 **MEAN IT IS INCLUDED IN THE AGREEMENT OF SALE.**

409 (B) Are you aware of any problems or repairs needed to any of the following:

Item	Yes	No	N/A	Item	Yes	No	N/A
A/C window units			<input checked="" type="checkbox"/>	Pool/spa heater			<input checked="" type="checkbox"/>
Attic fan(s)			<input checked="" type="checkbox"/>	Range/oven		<input checked="" type="checkbox"/>	
Awnings			<input checked="" type="checkbox"/>	Refrigerator(s)		<input checked="" type="checkbox"/>	
Carbon monoxide detectors			<input checked="" type="checkbox"/>	Satellite dish			<input checked="" type="checkbox"/>
Ceiling fans			<input checked="" type="checkbox"/>	Security alarm system			<input checked="" type="checkbox"/>
Deck(s)		<input checked="" type="checkbox"/>		Smoke detectors		<input checked="" type="checkbox"/>	
Dishwasher			<input checked="" type="checkbox"/>	Sprinkler automatic timer			<input checked="" type="checkbox"/>
Dryer			<input checked="" type="checkbox"/>	Stand-alone freezer			<input checked="" type="checkbox"/>
Electric animal fence			<input checked="" type="checkbox"/>	Storage shed			<input checked="" type="checkbox"/>
Electric garage door opener			<input checked="" type="checkbox"/>	Trash compactor			<input checked="" type="checkbox"/>
Garage transmitters			<input checked="" type="checkbox"/>	Washer			<input checked="" type="checkbox"/>
Garbage disposal			<input checked="" type="checkbox"/>	Whirlpool/tub			<input checked="" type="checkbox"/>
In-ground lawn sprinklers			<input checked="" type="checkbox"/>	Other:			<input checked="" type="checkbox"/>
Intercom			<input checked="" type="checkbox"/>	1.			
Interior fire sprinklers			<input checked="" type="checkbox"/>	2.			
Keyless entry			<input checked="" type="checkbox"/>	3.			
Microwave oven		<input checked="" type="checkbox"/>		4.			
Pool/spa accessories			<input checked="" type="checkbox"/>	5.			
Pool/spa cover			<input checked="" type="checkbox"/>	6.			

410 (C) Explain any "yes" answers in Section 16: _____

411 17. POOLS, SPAS AND HOT TUBS

412 (A) Is there a swimming pool on the Property? If "yes":

- 413 1. Above-ground or in-ground? Both, they are owned by HOA
 414 2. Saltwater or chlorine? chlorine
 415 3. If heated, what is the heat source? _____
 416 4. Vinyl-lined, fiberglass or concrete-lined? _____
 417 5. What is the depth of the swimming pool? _____
 418 6. Are you aware of any problems with the swimming pool?
 419 7. Are you aware of any problems with any of the swimming pool equipment (cover, filter, ladder,
 420 lighting, pump, etc.)?

421 (B) Is there a spa or hot tub on the Property?

- 422 1. Are you aware of any problems with the spa or hot tub?
 423 2. Are you aware of any problems with any of the spa or hot tub equipment (steps, lighting, jets,
 424 cover, etc.)?

425 (C) Explain any problems in Section 17: Spa is currently out of order
 426 Owned by HOA

	Yes	No	Unk	N/A
A1	<input checked="" type="checkbox"/>			
A2				
A3				
A4				
A5				
A6		<input checked="" type="checkbox"/>		
A7		<input checked="" type="checkbox"/>		
B	<input checked="" type="checkbox"/>			
B1	<input checked="" type="checkbox"/>			
B2	<input checked="" type="checkbox"/>			

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Date 2/7/20

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450 Check yes, no, unknown (unk) or not applicable (N/A) for each question. Be sure to check N/A when a question does not apply to the Property. Check unknown when the question does apply to the Property but you are not sure of the answer. All questions must be answered.

451 18. WINDOWS

- 452 (A) Have any windows or skylights been replaced during your ownership of the Property?
- 453 (B) Are you aware of any problems with the windows or skylights?
- 454 Explain any "yes" answers in Section 18. Include the location and extent of any problem(s), and any repair, replacement or
- 455 remediation efforts, the name of the person or company who did the repair and the date the work was done:
- 456

	Yes	No	Unk	N/A
A		<input checked="" type="checkbox"/>		
B			<input checked="" type="checkbox"/>	

457 19. LAND/SOILS

458 (A) Property

- 459 1. Are you aware of any fill or expansive soil on the Property?
- 460 2. Are you aware of any sliding, settling, earth movement, upheaval, subsidence, sinkholes or earth
- 461 stability problems that have occurred on or affect the Property?
- 462 3. Are you aware of sewage sludge (other than commercially available fertilizer products) being
- 463 spread on the Property?
- 464 4. Have you received written notice of sewage sludge being spread on an adjacent property?
- 465 5. Are you aware of any existing, past or proposed mining, strip-mining, or any other excavations on
- 466 the Property?

	Yes	No	Unk	N/A
A1		<input checked="" type="checkbox"/>		
A2		<input checked="" type="checkbox"/>		
A3		<input checked="" type="checkbox"/>		
A4		<input checked="" type="checkbox"/>		
A5		<input checked="" type="checkbox"/>		

467 *Note to Buyer: The Property may be subject to mine subsidence damage. Maps of the counties and mines where mine subsidence*

468 *damage may occur and further information on mine subsidence insurance are available through Department of Environmental*

469 *Protection Mine Subsidence Insurance Fund, (800) 922-1678 or ra-epmsi@pa.gov.*

470 (B) Preferential Assessment and Development Rights

471 Is the Property, or a portion of it, preferentially assessed for tax purposes, or subject to limited devel-

472 opment rights under the:

- 473 1. Farmland and Forest Land Assessment Act - 72 P.S. §5490.1, et seq. (Clean and Green Program)
- 474 2. Open Space Act - 16 P.S. §11941, et seq.
- 475 3. Agricultural Area Security Law - 3 P.S. §901, et seq. (Development Rights)
- 476 4. Any other law/program:

	Yes	No	Unk	N/A
B1			<input checked="" type="checkbox"/>	
B2			<input checked="" type="checkbox"/>	
B3			<input checked="" type="checkbox"/>	
B4			<input checked="" type="checkbox"/>	

477 *Note to Buyer: Pennsylvania has enacted the Right to Farm Act (3 P.S. § 951-957) in an effort to limit the circumstances under*

478 *which agricultural operations may be subject to nuisance suits or ordinances. Buyers are encouraged to investigate whether any*

479 *agricultural operations covered by the Act operate in the vicinity of the Property.*

480 (C) Property Rights

481 Are you aware of the transfer, sale and/or lease of any of the following property rights (by you or a

482 previous owner of the Property):

- 483 1. Timber
- 484 2. Coal
- 485 3. Oil
- 486 4. Natural gas
- 487 5. Mineral or other rights (such as farming rights, hunting rights, quarrying rights) Explain:

	Yes	No	Unk	N/A
C1		<input checked="" type="checkbox"/>		
C2		<input checked="" type="checkbox"/>		
C3		<input checked="" type="checkbox"/>		
C4		<input checked="" type="checkbox"/>		
C5		<input checked="" type="checkbox"/>		

488 *Note to Buyer: Before entering into an agreement of sale, Buyer can investigate the status of these rights by, among other means,*

489 *engaging legal counsel, obtaining a title examination of unlimited years and searching the official records in the county Office of*

490 *the Recorder of Deeds, and elsewhere. Buyer is also advised to investigate the terms of any existing leases, as Buyer may be subject*

491 *to terms of those leases.*

492 Explain any "yes" answers in Section 19:

493

494 20. FLOODING, DRAINAGE AND BOUNDARIES

495 (A) Flooding/Drainage

- 496 1. Is any part of this Property located in a wetlands area?
- 497 2. Is the Property, or any part of it, designated a Special Flood Hazard Area (SFHA)?
- 498 3. Do you maintain flood insurance on this Property?
- 499 4. Are you aware of any past or present drainage or flooding problems affecting the Property?
- 500 5. Are you aware of any drainage or flooding mitigation on the Property?
- 501 6. Are you aware of the presence on the Property of any man-made feature that temporarily or per-
- 502 manently conveys or manages storm water, including any basin, pond, ditch, drain, swale, culvert,
- 503 pipe or other feature?
- 504 7. If "yes," are you responsible for maintaining or repairing that feature which conveys or manages
- 505 storm water for the Property?
- 506
- 507

	Yes	No	Unk	N/A
A1		<input checked="" type="checkbox"/>		
A2		<input checked="" type="checkbox"/>		
A3		<input checked="" type="checkbox"/>		
A4		<input checked="" type="checkbox"/>		
A5		<input checked="" type="checkbox"/>		
A6		<input checked="" type="checkbox"/>		
A7				<input checked="" type="checkbox"/>

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Date 2/1/12

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Check yes, no, unknown (unk) or not applicable (N/A) for each question. Be sure to check N/A when a question does not apply to the Property. Check unknown when the question does apply to the Property but you are not sure of the answer. All questions must be answered. Explain any "yes" answers in Section 20(A). Include dates, the location and extent of flooding and the condition of any man-made storm water management features:

(B) Boundaries

- Are you aware of encroachments, boundary line disputes, or easements affecting the Property?
- Is the Property accessed directly (without crossing any other property) by or from a public road?
- Can the Property be accessed from a private road or lane?
 - If "yes," is there a written right of way, easement or maintenance agreement?
 - If "yes," has the right of way, easement or maintenance agreement been recorded?
- Are you aware of any shared or common areas (driveways, bridges, docks, walls, etc.) or maintenance agreements?

	Yes	No	Unk	N/A
B1		<input checked="" type="checkbox"/>		
B2	<input checked="" type="checkbox"/>			
B3			<input checked="" type="checkbox"/>	
B3a			<input checked="" type="checkbox"/>	
B3b			<input checked="" type="checkbox"/>	
B4		<input checked="" type="checkbox"/>		

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.

Explain any "yes" answers in Section 20(B):

21. HAZARDOUS SUBSTANCES AND ENVIRONMENTAL ISSUES

(A) Mold and Indoor Air Quality (other than radon)

- Are you aware of any tests for mold, fungi, or indoor air quality in the Property?
- Other than general household cleaning, have you taken any efforts to control or remediate mold or mold-like substances in the Property?

	Yes	No	Unk	N/A
A1		<input checked="" type="checkbox"/>		
A2		<input checked="" type="checkbox"/>		

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.

(B) Radon

- Are you aware of any tests for radon gas that have been performed in any buildings on the Property?
- If "yes," provide test date and results _____
- Are you aware of any radon removal system on the Property?

	Yes	No	Unk	N/A
B1		<input checked="" type="checkbox"/>		
B2		<input checked="" type="checkbox"/>		
B3		<input checked="" type="checkbox"/>		
C1		<input checked="" type="checkbox"/>		
C2		<input checked="" type="checkbox"/>		
D1		<input checked="" type="checkbox"/>		
D2		<input checked="" type="checkbox"/>		
E		<input checked="" type="checkbox"/>		
F1		<input checked="" type="checkbox"/>		
F2		<input checked="" type="checkbox"/>		
F3		<input checked="" type="checkbox"/>		
F4		<input checked="" type="checkbox"/>		

(C) Lead Paint

If the Property was constructed, or if construction began, before 1978, you must disclose any knowledge of, and records and reports about, lead-based paint on the Property on a separate disclosure form.

- Are you aware of any 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?

(D) Tanks

- Are you aware of any existing underground tanks?
- Are you aware of any underground tanks that have been removed or filled?

(E) Dumping. Has any portion of the Property been used for waste or refuse disposal or storage?

If "yes," location: _____

(F) Other

- Are you aware of any past or present hazardous substances on the Property (structure or soil) such as, but not limited to, asbestos or polychlorinated biphenyls (PCBs)?
- Are you aware of any other hazardous substances or environmental concerns that may affect the Property?
- If "yes," have you received written notice regarding such concerns?
- Are you aware of testing on the Property for any other hazardous substances or environmental concerns?

Explain any "yes" answers in Section 21. Include test results and the location of the hazardous substance(s) or environmental issue(s):

22. MISCELLANEOUS

(A) Deeds, Restrictions and Title

- Are there any deed restrictions or restrictive covenants that apply to the Property?
- Are you aware of any historic preservation restriction or ordinance or archeological designation associated with the Property?

	Yes	No	Unk	N/A
A1		<input checked="" type="checkbox"/>		
A2		<input checked="" type="checkbox"/>		

Seller's Initials CR/ Date 2/7/20

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Buyer's Initials _____ Date _____



Check yes, no, unknown (unk) or not applicable (N/A) for each question. Be sure to check N/A when a question does not apply to the Property. Check unknown when the question does apply to the Property but you are not sure of the answer. All questions must be answered.

3. Are you aware of any reason, including a defect in title or contractual obligation such as an option or right of first refusal, that would prevent you from giving a warranty deed or conveying title to the Property?

(B) Financial

- Are you aware of any public improvement, condominium or homeowner association assessments against the Property that remain unpaid or of any violations of zoning, housing, building, safety or fire ordinances or other use restriction ordinances that remain uncorrected?
- Are you aware of any mortgages, judgments, encumbrances, liens, overdue payments on a support obligation, or other debts against this Property or Seller that cannot be satisfied by the proceeds of this sale?
- Are you aware of any insurance claims filed relating to the Property during your ownership?

(C) Legal

- Are you aware of any violations of federal, state, or local laws or regulations relating to this Property?
- Are you aware of any existing or threatened legal action affecting the Property?

(D) Additional Material Defects

- Are you aware of any material defects to the Property, dwelling, or fixtures which are not disclosed elsewhere on this form?

Note to Buyer: 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.

- After completing this form, if Seller becomes aware of additional information about the Property, including through inspection reports from a buyer, the Seller must update the Seller's Property Disclosure Statement and/or attach the inspection report(s). These inspection reports are for informational purposes only.

Explain any "yes" answers in Section 22: Upstairs leak dripped into C901. Leak was remediated + insurer paid for remediation + kitchen remodel in 2025

23. ATTACHMENTS

(A) The following are part of this Disclosure if checked:

- ☐ Seller's Property Disclosure Statement Addendum (PAR Form SDA)
- ☐ _____
- ☐ _____
- ☐ _____

The undersigned Seller represents that the information set forth in this disclosure statement is accurate and complete to the best of Seller's knowledge. Seller hereby authorizes the Listing Broker to provide this information to prospective buyers of the property and to other real estate licensees. SELLER ALONE IS RESPONSIBLE FOR THE ACCURACY OF THE INFORMATION CONTAINED IN THIS STATEMENT. If any information supplied on this form becomes inaccurate following completion of this form, Seller shall notify Buyer in writing.

SELLER

Donald W Ruby
Colleen E Ruby

DATE 2/7/2026
DATE 2/7/2026
DATE
DATE
DATE

SELLER

SELLER

SELLER

SELLER

SELLER

RECEIPT AND ACKNOWLEDGEMENT BY BUYER

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

BUYER

DATE
DATE
DATE

BUYER

BUYER