SELLERS PROPERTY DISCLOSURE STATEMENT

845 Terrace Avenue, Mount Joy, Pennsylvania 17552

A seller must disclose to a buyer all known material defects about property being sold that are not readily observable. This disclosure statement is designed to assist the seller in complying with disclosure requirements and to assist the buyer in evaluating the property being considered.

This statement discloses the seller's knowledge of the condition of the property as of the date signed by the seller and is not a substitute for any inspections or warranties that the buyer may wish to obtain. This statement is not a warranty of any kind by the seller or a warranty or representation by any listing real estate broker, any selling real estate broker or their agents. The 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 the seller of the obligation to disclose a material defect that may not be addressed on this form.

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

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

2. **OCCUPANCY:** Do you, Seller, currently occupy this property? _____ Yes __X__ No

   If "no", when did you last occupy the property? September 2026

3. **ROOF:**
   (a) Date roof installed: 2014 Documented? _____ Yes __X__ No
   (b) Has the roof been replaced or repaired during your ownership? __X__ Yes _____ No
   If yes, were the existing shingles removed? __X__ Yes _____ No
   (c) Has the roof ever leaked during your ownership? __X__ Yes _____ No
   (d) Do you know of any problems with the roof gutters or down spouts? _____ Yes __X__ No
   Explain any "yes" answers that you give in this section:
   Roof leaked & was replaced completely (trusses, & entire roof)

4. **BASEMENTS AND CRAWL SPACES:** (Complete only if applicable):
   (a) Does the property have a sump pump? _____ Yes __X__ No _____ Unknown
   (b) Are you aware of any water leakage, accumulation or dampness within the basement or crawl space? _____ Yes __X__ No. If "yes", describe in detail:
   (c) Do you know of any repairs or other attempts to control any water or dampness problem in the basement or crawl space? __X__ Yes _____ No. If "yes", describe the location, extent, date and name of the person who did the repair or control effort:
   After having water in basement from Hurricane Andrew we dry locked the basement wall interior

5. **TERMITES/WOOD DESTROYING INSECTS, DRYROT, PESTS:**
(a) Are you aware of any termites/wood destroying insects, dry-rot or pests affecting the property? ____ Yes __X__ No
(b) Are you aware of any damage to the property caused by termites/wood destroying insects, dry-rot or pests? ____ Yes __X__ No
(c) Is the Premises currently under contract by a licensed pest control company? ____ Yes __X__ No
(d) Are you aware of any termite/pest control reports or treatments for the property in the last five years? ____ Yes __X__ No
Explain any "yes" answers that you give in this section:

6. **STRUCTURAL ITEMS:**
(a) Are you aware of any past or present water leakage in the house or other structures? __X__ 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 __X__ No
(c) Are you aware of any past or present problems with driveways, walkways, patios, or retaining walls on the Premises? ____ Yes __X__ No
Explain any "yes" answers that you give in this section. When explaining efforts to control or repair, please describe the location and extent of the problem and the date and person by whom the work was done if known:
water leak from roof prior to replacement
water was in basement from Hurricane Andrew

7. **ADDITIONS / REMODELS:** Have you made any additions, structural changes, or other alterations to the Premises? ____ Yes __X__ No If "yes", describe:

8. **WATER AND SEWAGE:**
(a) What is the source of your drinking water? ____ Well on Property __X__ Public Water ____ Community Water System ____ Other (explain):
If public, water service provider is Mount Joy Borough
(b) If your drinking water source is not public:
When was your water last tested?_____
What was the result of the test? _____
Is the pumping system in working order? ____ Yes ____ No. If "no", explain:

(c) Do you have a softener, filter or other purification system? ____ Yes __X__ No
If yes is the system ____ Leased ____ Owned?
(d) What is the type of sewage system? __X__ Public Sewer ____ Private Sewer ____ Septic Tank ____ Cesspool ____ Other (explain):
If public, sewage service provider is Mount Joy Borough
(e) Is there a sewage pump? ____ Yes __X__ No.
If "yes", is it in working order? ____ Yes ____ No

(f) When was the septic system or cesspool last serviced? _____
(g) Is either the water or sewage system shared? ____ Yes __X__ No. If "yes", explain:
(h) Are you aware of any leaks, backups or other problems relating to any of the plumbing, water and sewage-related items? __X__ Yes ____ No. If "yes", explain:
- Bathroom sink & tub there is hard calcium build up

9. **PLUMBING SYSTEM:**
(a) Type of plumbing: __X__ Copper ____ Galvanized
____ Lead ____ PVC ____ 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; hot water heater; etc.)?
__X__ Yes ____ No. If "yes" explain:
Due to hard water the faucets need replaced in bathroom - already replaced in kitchen, Hot water heater was also replaced due to hard water corrosion

10. **HEATING AND AIR CONDITIONING:**
(a) Type of air conditioning: ____ Central Electric ____ Central Gas
__X__ Wall ____ None. Number of window units included in sale: 0
Location of window units included in sale, if any: _____
(b) List any areas of the house that are not air-conditioned: Bedrooms
(c) Type of heating: __X__ Electric ____ Fuel Oil ____ Natural Gas ____ Other (explain):

(d) List any areas of the house that are not heated: _____

(e) Type of water heating: __X__ Electric ____ Gas ____ Solar ____ Other (explain):

(f) Are you aware of any underground fuel tanks on the property? ____ Yes __X__ No
If "yes", describe:

(g) Are you aware of any problems with any item in this section? ____ Yes __X__ No
If "yes", explain:

11. **ELECTRICAL SYSTEM:**
(a) Are you aware of any problems or repairs needed in the electrical system?
__X__ Yes ____ No. If "yes," explain: Electrical outlets/heater (baseboard) along back wall are not connected (due to ongoing need for renovation)
(b) Has a solar electrical system been installed?
____ Yes __X__ No. If "yes,":

Location of the solar system: _____.

Is the system owned or leased: _____. If leased, provide the terms of the lease:_____

12. **OTHER EQUIPMENT & APPLIANCES INCLUDED IN SALE:** (Complete only if applicable)
(a) ____ Electric Garage Door Opener. Number of Transmitters _____
(b) __X__ Smoke Detectors. How many? __1__ Locations: main hall living area

(c) ____Security Alarm System ____ Owned ____ Leased.
Lease Information:
(d) ____Lawn Sprinkler # _____. ____ Automatic Timer
(e) ____Swimming Pool ____ Pool Heater ____ Spa/Hot Tub
Pool/Spa Equipment (list):

(f) X Refrigerator X Range ____Microwave Oven X Dishwasher
____Trash Compactor ____Garbage Disposal
(g) X Washer X Dryer
(h) ____Intercom
(i) X Ceiling fans Number: 1 Location: Dining area
(j) Other: _____

Are any items in this section in need of repair or replacement?
X Yes ____ No ____ Unknown. If yes, explain: Dishwasher (due to corosive hard water)

13. **LAND (SOILS, DRAINAGE, AND BOUNDARIES):**
(a) Are you aware of any fill or expansive soil on the Premises? ____ Yes X No
(b) Are you aware of any sliding, settling, earth movement, upheaval, subsidence, or earth stability problems that have occurred on or affect the Premises? ____ Yes X No

Note to Purchaser: The Premises 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, 3913 Washington Road, McMurray, PA 15317 (412) 941-7100.

(c) Are you aware of any existing or proposed mining, strip-mining, or any other excavations that might affect this Premises? ____ Yes X No
(d) To your knowledge, is this property, or part of it, located in a flood zone or wetlands area?
____ Yes X No
(e) Do you know of any past or present drainage or flooding problems affecting the property?
X Yes ____ No runoff from neighbor street in to back yard (From street behind our property-Bruce Ave) with really heavy rains
(f) Do you know of any encroachments, boundary line disputes, or easements?
____ Yes X No

Note to Purchaser: Most properties have easements running across them from 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. Purchasers may wish to determine the existence of easements and restrictions by examining the property and ordering an Abstract of Title or searching the records of the Recorder of Deeds Office for the county before entering into an Agreement of Sale.

(g) Are you aware of any shared or common areas (e.g., driveways, bridges, docks, walls, etc.) or maintenance agreements? ____ Yes X No
Explain any "yes" answers that you give in this section:

(h) Are you aware of any sinkholes that have developed on the property?
____ Yes X No
Explain any "yes" answers that you give in this section:

14. **HAZARDOUS SUBSTANCES:**

(a) Are you aware of any underground tanks or hazardous substances present on the Premises (structure or soil) such as, but not limited to, asbestos, Polychlorinated biphenyls (PCBs), radon, lead paint, Urea Formaldehyde Foam Insulation (UFFI) etc? ____ Yes _X_ No

(b) To your knowledge, has the property been tested for any hazardous substances? ____ Yes _X_ No

(c) Do you know of any other environmental concerns that might impact upon the Premises? ____Yes _X_No

Explain any "yes" answers that you give in this section:

15. **CONDOMINIUMS AND OTHER HOMEOWNERS' ASSOCIATIONS:**

(Complete only if applicable) Type of Association, if any: ____Condominium ____Cooperative ____ Homeowners Association ____ Other

Notice Regarding Condominiums and Cooperatives: According to Section 3407 of the Uniform Condominium Act [68 Pa.C.S. §3407 (relating to resale of units) and 68 Pa.C.S. §4409 (relating to resale of cooperative interests)], a Buyer of a resale unit in a condominium or cooperative must receive a certificate of resale issued by the association in the condominium or cooperative. The Buyer will have the option of canceling the agreement with the return of all deposit monies until the certificate has been provided to the Buyer and for five days thereafter or until conveyance, whichever occurs first.

16. **STORM WATER FACILITIES**

(a) Do you know the location and condition of any basin, pond, ditch, drain, swale, culvert, pipe or other manmade feature of the land that temporarily or permanently conveys or manages storm water for the property? ____ Yes ____ No _X_ Unknown

(b) If the answer to (a) is yes, is the owner of this property responsible for the ongoing maintenance of the storm water facility? ____ Yes ____ No ____ Unknown. If yes, explain:

17. **MISCELLANEOUS:**

(a) Are you aware of any existing or threatened legal action affecting the property? ____ Yes _X_ No

(b) Do you know of any violations of federal, state, or local laws or regulations relating to this Premises? ____ Yes _X_ No

(c) Are you aware of any public improvement, condominium or homeowner association assessments against the Premises that remain unpaid or of any violations of zoning, housing, building, safety or fire ordinances that remain uncorrected? ____ Yes _X_ No

(d) Are you aware of any judgment, encumbrance, lien (for example co-maker or equity loan) or other debt against this Premises that cannot be satisfied by the proceeds of this sale? ____ Yes _X_ No

(e) 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 Premises? ____Yes _X_ No

(f) Are you aware of any material defects to the Premises, dwelling, or fixtures which are not disclosed elsewhere on this form? ____ Yes _X_ No. A material defect is a problem with the property or any portion of it that would have a significant adverse impact on the value of the residential real property or that involves an unreasonable risk to people on the land.

(g) Do you have trash service that is provided by the township? X Yes _____ No
(h) Do you have any other public services that are paid to the township i.e. Street Lights?
_____ Yes X No
Explain any "yes" answers that you give in this section:

The undersigned seller represents that the information set forth in this disclosure statement is accurate and complete to the best of the seller's knowledge. The seller hereby authorizes any agent for the seller to provide this information to prospective buyers of the property and to other real estate agents. The seller alone is responsible for the accuracy of the information contained in this statement. The seller shall cause the buyer to be notified in writing of any information supplied on this form that is rendered inaccurate by a change in the condition of the property following the completion of this form.

Seller's Signature(s):

Donald M. Payne, Jr.

Joy E. Payne

Date: September 30, 2026

INFORMATION AND ACKNOWLEDGEMENT
LEAD-BASED AND/OR LEAD-BASED PAINT HAZARDS

LEAD WARNING STATEMENT

Every Purchaser of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that such property may present exposure to lead from lead-based paint that may place young children at risk of developing lead poisoning. Lead poisoning in young children may produce permanent neurological damage, including learning disabilities, reduced intelligence quotient, behavioral problems, and impaired memory. Lead poisoning also poses a particular risk to pregnant women. Seller of any interest in residential real property is required to provide Purchaser with any information on lead-based paint hazards from risk assessments or inspections in Seller's possession and notify Purchaser of any known lead-based paint hazards. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to purchase.

SELLER'S DISCLOSURE

(a) Presence of lead-based paint and/or lead-based paint hazards (check one below):

____ Known lead-based paint and/or lead-based paint hazards are present in the housing, as follows:

_X_ Seller has no knowledge of lead-based paint and/or lead-based paint hazards in the housing.

(b) Records and Reports available to Seller (check one below):

____ Seller has provided Purchaser with all available records and reports pertaining to lead-based paint and/or lead-based paint hazards in the housing (list documents below):

_X_ Seller has no reports or records pertaining to lead-based paint and/or lead-based paint hazards in the housing.

PURCHASER'S ACKNOWLEDGEMENT

(c) Purchaser has received copies of all information listed above, if any.

(d) Purchaser waives rights to be provided with the pamphlet *Protect Your Family From Lead In Your Home* concerning the dangers of lead poisoning.

(e) Purchaser has (check one below):

____ Received a 10-day opportunity (or mutually agreed upon period) to conduct a risk assessment or inspection of the presence of lead-based paint or lead-based paint hazards; or

_X_ Waived the opportunity to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards.

Donald M. Payne, Jr.

Joy E. Payne