



SELLER'S PROPERTY CONDITION DISCLOSURE STATEMENT

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Property Address: 126 West End Avenue
Summit NJ 07901 ("Property").

Seller: Raymond Cheong
Yan Qi ("Seller").

The purpose of this Disclosure Statement is to disclose, to the best of Seller's knowledge, the condition of the Property, as of the date set forth below. The Seller is aware that he or she is under an obligation to disclose any known material defects in the Property even if not addressed in this printed form. Seller alone is the source of all information contained in this form. All prospective buyers of the Property are cautioned to carefully inspect the Property and to carefully inspect the surrounding area for any off-site conditions that may adversely affect the Property. Moreover, this Disclosure Statement is not intended to be a substitute for prospective buyer's hiring of qualified experts to inspect the Property.

If your Property consists of multiple units, systems and/or features, please provide complete answers on all such units, systems and/or features even if the question is phrased in the singular, such as if a duplex has multiple furnaces, water heaters and fireplaces.

OCCUPANCY

Yes No Unknown

- ☐ ☐ ☐ 1. Age of House, if known 19
- ☒ ☐ ☐ 2. Does the Seller currently occupy this Property?
 If not, how long has it been since Seller occupied the Property? _____
- ☒ ☐ ☐ 3. What year did the Seller buy the Property? 2023
- ☒ ☐ ☐ 3a. Do you have in your possession the original or a copy of the deed evidencing your ownership of the Property? If "yes," please attach a copy of it to this form.

ROOF

Yes No Unknown

- ☐ ☐ ☒ 4. Age of roof _____
- ☐ ☒ ☐ 5. Has roof been replaced or repaired since Seller bought the Property?
- ☐ ☒ ☐ 6. Are you aware of any roof leaks?
- ☐ ☐ ☐ 7. Explain any "yes" answers that you give in this section: _____

ATTIC, BASEMENTS AND CRAWL SPACES (Complete only if applicable)

Yes No Unknown

- ☒ ☐ ☐ 8. Does the Property have one or more sump pumps?
- ☐ ☒ ☐ 8a. Are there any problems with the operation of any sump pump?
- ☐ ☒ ☐ 9. Are you aware of any water leakage, accumulation or dampness within the basement or crawl spaces or any other areas within any of the structures on the Property?
- ☐ ☒ ☐ 9a. Are you aware of the presence of any mold or similar natural substance within the basement or crawl spaces or any other areas within any of the structures on the Property?
- ☐ ☒ ☐ 10. Are you aware of any repairs or other attempts to control any water or dampness problem in the basement or crawl space? If "yes," describe the location, nature and date of the repairs: _____
- ☐ ☒ ☐ 11. Are you aware of any cracks or bulges in the basement floor or foundation walls? If "yes," specify location: _____



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12. Are you aware of any restrictions on how the attic may be used as a result of the manner in which the attic or roof was constructed?
13. Is the attic or house ventilated by: ☐ a whole house fan? ☒ an attic fan?
- 13a. Are you aware of any problems with the operation of such a fan?
14. In what manner is access to the attic space provided?
☐ staircase ☒ pull down stairs ☐ crawl space with aid of ladder or other device
☒ other doors to two additional attics
15. Explain any "yes" answers that you give in this section: _____

TERMITES/WOOD DESTROYING INSECTS, DRY ROT, PESTS

Yes No Unknown

☐ ☒

☐ ☒

☐ ☐

☐ ☒

☐ ☒

☐ ☒

16. Are you aware of any termites/wood destroying insects, dry rot, or pests affecting the Property?
17. Are you aware of any damage to the Property caused by termites/wood destroying insects, dry rot, or pests?
18. If "yes," has work been performed to repair the damage?
19. Is your Property under contract by a licensed pest control company? If "yes," state the name and address of the licensed pest control company: _____

20. Are you aware of any termite/pest control inspections or treatments performed on the Property in the past?
21. Explain any "yes" answers that you give in this section: _____

STRUCTURAL ITEMS

Yes No Unknown

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☐ ☒

22. Are you aware of any movement, shifting, or other problems with walls, floors, or foundations, including any restrictions on how any space, other than the attic or roof, may be used as a result of the manner in which it was constructed?
23. Are you aware if the Property or any of the structures on it have ever been damaged by fire, smoke, wind or flood?
24. Are you aware of any fire retardant plywood used in the construction?
25. Are you aware of any current or past problems with driveways, walkways, patios, sinkholes, or retaining walls on the Property?
26. Are you aware of any present or past efforts made to repair any problems with the items in this section?
27. Explain any "yes" answers that you give in this section. Please describe the location and nature of the problem: _____

ADDITIONS/REMODELS

Yes No Unknown

☐ ☒

☒ ☐

28. Are you aware of any additions, structural changes or other alterations to the structures on the Property made by any present or past owners?
29. Were the proper building permits and approvals obtained? Explain any "yes" answers you give in this section: Not applicable

PLUMBING, WATER AND SEWAGE

Yes No Unknown

☐ ☐

30. What is the source of your drinking water?
☒ Public ☐ Community System ☐ Well on Property ☐ Other (explain) _____
31. If your drinking water source is not public, have you performed any tests on the water? If so, when? _____
 Attach a copy of or describe the results: _____

111	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	32.	Does the wastewater from any clothes washer, dishwasher, or other appliance discharge to any location other than the sewer, septic, or other system that services the rest of the Property?
112					
113			<input type="checkbox"/>	33.	When was well installed? _____
114					Location of well? _____
115	<input type="checkbox"/>	<input checked="" type="checkbox"/>		34.	Do you have a softener, filter, or other water purification system? <input type="checkbox"/> Leased <input type="checkbox"/> Owned
116				35.	What is the type of sewage system?
117					<input checked="" type="checkbox"/> Public Sewer <input type="checkbox"/> Private Sewer <input type="checkbox"/> Septic System <input type="checkbox"/> Cesspool <input type="checkbox"/> Other (explain): _____
118	<input type="checkbox"/>	<input type="checkbox"/>		36.	If you answered "septic system," have you ever had the system inspected to confirm that it is a true septic system and not a cesspool?
119					
120			<input type="checkbox"/>	37.	If Septic System, when was it installed? _____
121					Location? _____
122			<input type="checkbox"/>	38.	When was the Septic System or Cesspool last cleaned and/or serviced? _____
123	<input type="checkbox"/>	<input checked="" type="checkbox"/>		39.	Are you aware of any abandoned Septic Systems or Cesspools on your Property?
124	<input type="checkbox"/>	<input type="checkbox"/>		39a.	If "yes," is the closure in accordance with the municipality's ordinance? Explain: _____
125					
126	<input type="checkbox"/>	<input checked="" type="checkbox"/>		40.	Are you aware of any leaks, backups, or other problems relating to any of the plumbing systems and fixtures (including pipes, sinks, tubs and showers), or of any other water or sewage related problems?
127					If "yes," explain _____
128					
129					
130	<input type="checkbox"/>	<input checked="" type="checkbox"/>		41.	Are you aware of the presence of any lead piping, including but not limited to any service line, piping materials, fixtures, and solder. If "yes," explain: _____
131					
132					
133	<input type="checkbox"/>	<input checked="" type="checkbox"/>		42.	Are you aware of any shut off, disconnected, or abandoned wells, underground water or sewage tanks, or dry wells on the Property?
134					
135	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	43.	Is either the private water or sewage system shared? If "yes," explain: _____
136					not applicable
137				44.	Water Heater: <input type="checkbox"/> Electric <input type="checkbox"/> Fuel Oil <input checked="" type="checkbox"/> Gas
138			<input type="checkbox"/>		Age of Water Heater <u>6</u>
139	<input type="checkbox"/>	<input checked="" type="checkbox"/>		44a.	Are you aware of any problems with the water heater?
140				45.	Explain any "yes" answers that you give in this section: _____
141					
142					
143					

HEATING AND AIR CONDITIONING

Yes No Unknown

146				46.	Type of Air Conditioning:
147					<input type="checkbox"/> Central one zone <input checked="" type="checkbox"/> Central multiple zone <input type="checkbox"/> Wall/Window Unit <input type="checkbox"/> None
148				47.	List any areas of the house that are not air conditioned: _____
149					
150			<input type="checkbox"/>	48.	What is the age of Air Conditioning System? <u>19</u>
151				49.	Type of heat: <input type="checkbox"/> Electric <input type="checkbox"/> Fuel Oil <input checked="" type="checkbox"/> Natural Gas <input type="checkbox"/> Propane <input type="checkbox"/> Unheated <input type="checkbox"/> Other
152				50.	What is the type of heating system? (for example, forced air, hot water or base board, radiator, steam heat) forced air, central air
153					
154				51.	If it is a centralized heating system, is it one zone or multiple zones? _____
155					multiple zones
156				52.	Age of furnace <u>19</u> Date of last service: _____
157				53.	List any areas of the house that are not heated: _____
158					
159	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	54.	Are you aware of any tanks on the Property, either above or underground, used to store fuel or other substances?
160					
161	<input type="checkbox"/>	<input type="checkbox"/>		55.	If tank is not in use, do you have a closure certificate?
162	<input type="checkbox"/>	<input checked="" type="checkbox"/>		56.	Are you aware of any problems with any items in this section? If "yes," explain: _____
163					
164					

WOODBURNING STOVE OR FIREPLACE

Yes No Unknown

167	<input checked="" type="checkbox"/>	<input type="checkbox"/>		57	Do you have <input type="checkbox"/> wood burning stove? <input checked="" type="checkbox"/> fireplace? <input type="checkbox"/> insert? <input type="checkbox"/> other
168	<input type="checkbox"/>	<input type="checkbox"/>		57a.	Is it presently usable?
169	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	58.	If you have a fireplace, when was the flue last cleaned? _____
170	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	58a.	Was the flue cleaned by a professional or non-professional? _____

171	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	59.	Have you obtained any required permits for any such item?
172	<input type="checkbox"/>	<input checked="" type="checkbox"/>		60.	Are you aware of any problems with any of these items? If "yes," please explain: _____
173					<u>will convey chimney/fireplace/flue/all associated components AS-IS</u>
174	ELECTRICAL SYSTEM				
175	Yes	No	Unknown		
176				61.	What type of wiring is in this structure? <input checked="" type="checkbox"/> Copper <input type="checkbox"/> Aluminum <input type="checkbox"/> Other <input type="checkbox"/> Unknown
177				62.	What amp service does the Property have? <input type="checkbox"/> 60 <input type="checkbox"/> 100 <input type="checkbox"/> 150 <input checked="" type="checkbox"/> 200 <input type="checkbox"/> Other <input type="checkbox"/> Unknown
178	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	63.	Does it have 240 volt service? Which are present <input checked="" type="checkbox"/> Circuit Breakers, <input type="checkbox"/> Fuses or <input type="checkbox"/> Both?
179	<input checked="" type="checkbox"/>	<input type="checkbox"/>		64.	Are you aware of any additions to the original service?
180					If "yes," were the additions done by a licensed electrician? Name and address: _____
181					<u>Electric car charger installed by Oliver Browne & Sons</u>
182					<u>(14 Parkview Terrace, Summit NJ 07901)</u>
183	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	65.	If "yes," were proper building permits and approvals obtained?
184	<input type="checkbox"/>	<input checked="" type="checkbox"/>		66.	Are you aware of any wall switches, light fixtures or electrical outlets in need of repair?
185				67.	Explain any "yes" answers that you give in this section: _____
186					_____
187					_____
188					
189	LAND (SOILS, DRAINAGE AND BOUNDARIES)				
190	Yes	No	Unknown		
191	<input type="checkbox"/>	<input checked="" type="checkbox"/>		68.	Are you aware of any fill or expansive soil on the Property?
192	<input type="checkbox"/>	<input checked="" type="checkbox"/>		69.	Are you aware of any past or present mining operations in the area in which the Property is located?
193					
194	<input type="checkbox"/>	<input checked="" type="checkbox"/>		70.	Is the Property located in a flood hazard zone?
195	<input type="checkbox"/>	<input checked="" type="checkbox"/>		71.	Are you aware of any drainage or flood problems affecting the Property?
196	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	72.	Are there any areas on the Property which are designated as protected wetlands?
197	<input type="checkbox"/>	<input checked="" type="checkbox"/>		73.	Are you aware of any encroachments, utility easements, boundary line disputes, or drainage or other easements affecting the Property?
198					
199	<input type="checkbox"/>	<input checked="" type="checkbox"/>		74.	Are there any water retention basins on the Property or the adjacent properties?
200	<input type="checkbox"/>	<input checked="" type="checkbox"/>		75.	Are you aware if any part of the Property is being claimed by the State of New Jersey as land presently or formerly covered by tidal water (Riparian claim or lease grant)? Explain: _____
201					_____
202					_____
203					
204	<input type="checkbox"/>	<input checked="" type="checkbox"/>		76.	Are you aware of any shared or common areas (for example, driveways, bridges, docks, walls, bulkheads, etc.) or maintenance agreements regarding the Property?
205					
206				77.	Explain any "yes" answers to the preceding questions in this section: _____
207					<u>see question 135</u>
208					_____
209	<input checked="" type="checkbox"/>	<input type="checkbox"/>		78.	Do you have a survey of the Property?
210					
211	ENVIRONMENTAL HAZARDS				
212	Yes	No	Unknown		
213	<input type="checkbox"/>	<input checked="" type="checkbox"/>		79.	Have you received any written notification from any public agency or private concern informing you that the Property is adversely affected, or may be adversely affected, by a condition that exists on a property in the vicinity of this Property? If "yes," attach a copy of any such notice currently in your possession.
214					
215					
216					
217	<input type="checkbox"/>	<input checked="" type="checkbox"/>		79a.	Are you aware of any condition that exists on any property in the vicinity which adversely affects, or has been identified as possibly adversely affecting, the quality or safety of the air, soil, water, and/or physical structures present on this Property? If "yes," explain: _____
218					
219					
220					
221	<input type="checkbox"/>	<input checked="" type="checkbox"/>		80.	Are you aware of any underground storage tanks (UST) or toxic substances now or previously present on this Property or adjacent property (structure or soil), such as polychlorinated biphenyl (PCB), solvents, hydraulic fluid, petro-chemicals, hazardous wastes, pesticides, chromium, thorium, lead or other hazardous substances in the soil? If "yes," explain: _____
222					
223					
224					
225					
226	<input type="checkbox"/>	<input checked="" type="checkbox"/>		81.	Are you aware if any underground storage tank has been tested?
227					(Attach a copy of each test report or closure certificate if available.)
228	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	82.	Are you aware if the Property has been tested for the presence of any other toxic substances, such as lead-based paint, urea-formaldehyde foam insulation, asbestos-containing materials, or others?
229					(Attach copy of each test report if available.)
230					

- 231 83. If "yes" to any of the above, explain: _____
 232 _____
 233 _____
 234 ☐ ☐ 83a. If "yes" to any of the above, were any actions taken to correct the problem? Explain: _____
 235 _____
 236 _____
 237 ☐ ☒ ☐ 84. Is the Property in a designated Airport Safety Zone?
 238

DEED RESTRICTIONS, SPECIAL DESIGNATIONS, HOMEOWNERS ASSOCIATION/CONDOMINIUMS AND CO-OPS

- 241 Yes No Unknown
 242 ☐ ☒ 85. Are you aware if the Property is subject to any deed restrictions or other limitations on how it
 243 may be used due to its being situated within a designated historic district, or a protected area like
 244 the New Jersey Pinelands, or its being subject to similar legal authorities other than typical local
 245 zoning ordinances?
 246 ☐ ☒ 86. Is the Property part of a condominium or other common interest ownership plan?
 247 ☐ ☐ 86a. If so, is the Property subject to any covenants, conditions, or restrictions as a result of its being
 248 part of a condominium or other form of common interest ownership?
 249 ☐ ☒ 87. As the owner of the Property, are you required to belong to a condominium association or
 250 homeowners association, or other similar organization or property owners?
 251 ☐ ☐ 87a. If so, what is the Association's name and telephone number? _____
 252 _____
 253 ☐ ☐ ☐ 87b. If so, are there any dues or assessments involved?
 254 If "yes," how much? _____
 255 ☐ ☐ 88. Are you aware of any defect, damage, or problem with any common elements or common areas
 256 that materially affects the Property?
 257 ☐ ☐ ☐ 89. Are you aware of any condition or claim which may result in an increase in assessments or fees?
 258 ☐ ☐ ☐ 90. Since you purchased the Property, have there been any changes to the rules or by-laws of the
 259 Association that impact the Property?
 260 91. Explain any "yes" answers you give in this section: _____
 261 _____
 262 _____

MISCELLANEOUS

- 265 Yes No Unknown
 266 ☐ ☒ 92. Are you aware of any existing or threatened legal action affecting the Property or any condominium
 267 or homeowners association to which you, as an owner, belong?
 268 ☐ ☒ 93. Are you aware of any violations of Federal, State or local laws or regulations relating to this
 269 Property?
 270 ☐ ☒ 94. Are you aware of any zoning violations, encroachments on adjacent properties, non-conforming
 271 uses, or set-back violations relating to this Property? If so, please state whether the condition is
 272 pre-existing non-conformance to present day zoning or a violation to zoning and/or land use
 273 laws. _____
 274 _____
 275 ☐ ☒ 95. Are you aware of any public improvement, condominium or homeowner association assessments
 276 against the Property that remain unpaid? Are you aware of any violations of zoning, housing,
 277 building, safety or fire ordinances that remain uncorrected?
 278 ☒ ☐ ☐ 96. Are there mortgages, encumbrances or liens on this Property?
 279 ☐ ☒ 96a. Are you aware of any reason, including a defect in title, that would prevent you from conveying
 280 clear title?
 281 ☐ ☒ 97. Are you aware of any material defects to the Property, dwelling, or fixtures which are not disclosed
 282 elsewhere on this form? (A defect is "material," if a reasonable person would attach importance
 283 to its existence or non-existence in deciding whether or how to proceed in the transaction.)
 284 If "yes," explain: _____
 285 _____
 286 ☐ ☒ 98. Other than water and sewer charges, utility and cable tv fees, your local property taxes, any
 287 special assessments and any association dues or membership fees, are there any other fees that you
 288 pay on an ongoing basis with respect to this Property, such as garbage collection fees?
 289 99. Explain any other "yes" answers you give in this section: _____
 290 **There is a mortgage on the property but no encumbrance or lien**

RADON GAS Instructions to Owners

By law (N.J.S.A. 26:2D-73), a Property owner who has had his or her Property tested or treated for radon gas may require that information about such testing and treatment be kept confidential until the time that the owner and a buyer enter into a contract of sale, at which time a copy of the test results and evidence of any subsequent mitigation or treatment shall be provided to the buyer. The law also provides that owners may waive, in writing, this right of confidentiality. As the owner(s) of this Property, do you wish to waive this right?

Yes

No

☒☐

KL
(Initials)

YQ
(Initials)

If you responded "yes," answer the following questions. If you responded "no," proceed to the next section.

Yes

No

Unknown

☒☐

100. Are you aware if the Property has been tested for radon gas? (Attach a copy of each test report if available.)

☐☒

101. Are you aware if the Property has been treated in an effort to mitigate the presence of radon gas? (If "yes," attach a copy of any evidence of such mitigation or treatment.)

☐☒

102. Is radon remediation equipment now present in the Property?

☐☐

102a. If "yes," is such equipment in good working order?

MAJOR APPLIANCES AND OTHER ITEMS

The terms of any final contract executed by the Seller shall be controlling as to what appliances or other items, if any, shall be included in the sale of the Property. Which of the following items are present in the Property? (For items that are not present, indicate "not applicable.")

Yes

No

Unknown

N/A

☒☐☐

103. Electric Garage Door Opener

☒☐☐

103a. If "yes," are they reversible? Number of Transmitters 2

☒☐☐☐

104. Smoke Detectors

☐ Battery ☒ Electric ☐ Both How many 7

☐ Carbon Monoxide Detectors How many _____

Location basement, 1st fl hallway, 2nd fl landing, all bedrooms

☐☒☐

105. With regard to the above items, are you aware that any item is not in working order?

105a. If "yes," identify each item that is not in working order or defective and explain the nature of the problem: _____

☐☒☐☐

106. ☐ In-ground pool ☐ Above-ground pool ☐ Pool Heater ☐ Spa/Hot Tub

☐☐☐☒

106a. Were proper permits and approvals obtained?

☐☐☐☒

106b. Are you aware of any leaks or other defects with the filter or the walls or other structural or mechanical components of the pool or spa/hot tub?

☐☐☐☒

106c. If an in-ground pool, are you aware of any water seeping behind the walls of the pool?

107. Indicate which of the following may be included in the sale? (Indicate Y for yes N for no.)

☒ Refrigerator

☒ Range

☒ Microwave Oven

☒ Dishwasher

☐ Trash Compactor

☒ Garbage Disposal

☒ In-Ground Sprinkler System

☒ Central Vacuum System

☒ Security System

☒ Washer

☒ Dryer

☒ Intercom

☐ Other

X

108. Of those that may be included, is each in working order?

If "no," identify each item not in working order, explain the nature of the problem: _____

SOLAR PANEL SYSTEMS

By completing this section, Seller is acknowledging that the Property is serviced by a Solar Panel System, which means a system of solar panels designed to absorb the sunlight as a source of energy for generating electricity or heating, any and all inverters, net meter, wiring, roof supports and any other equipment pertaining to the Solar Panels (collectively, the "Solar Panel System"). This information may be used, among other purposes, to prepare a Solar Panel Addendum to be affixed to and made a part of a contract of sale for the Property.

Yes No Unknown

☐

109. When was the Solar Panel System Installed? _____

☐

109a. What is the name and contact information of the business that installed the Solar Panel System? _____

☐

☐

109b. Do you have documents and/or contracts relating to the Solar Panel System? If "yes," please attach copies to this form.

☐

☐

☐

110. Are SRECs available from the Solar Panel System?

☐

110a. If SRECs are available, when will the SRECs expire? _____

☐

☐

☐

111. Is there any storage capacity on the Property for the Solar Panel System?

☐

☐

112. Are you aware of any defects in or damage to any component of the Solar Panel System? If yes, explain: _____

Choose one of the following three options:

☐

113a. The Solar Panel System is financed under a power purchase agreement or other type of financing arrangement which requires me/us to make periodic payments to a Solar Panel System provider in order to acquire ownership of the Solar Panel System ("PPA")? If yes, proceed to **Section A** below.

☐

113b. The Solar Panel System is the subject of a lease agreement. If yes, proceed to **Section B** below.

☐

113c. I/we own the Solar Panel System outright. If yes, you do not have to answer any further questions.

SECTION A - THE SOLAR PANEL SYSTEM IS SUBJECT TO A PPA

☐

114. What is the current periodic payment amount? \$_____

☐

115. What is the frequency of the periodic payments (check one)? ☐ Monthly ☐ Quarterly

☐

116. What is the expiration date of the PPA, which is when you will become the owner of the Solar Panel System? _____ ("PPA Expiration Date")

☐

☐

117. Is there a balloon payment that will become due on or before the PPA Expiration Date?

☐

118. If there is a balloon payment, what is the amount? \$_____

Choose one of the following three options:

☐

119a. Buyer will assume my/our obligations under the PPA at Closing.

☐

119b. I/we will pay off or otherwise obtain cancellation of the PPA as of the Closing so that the Solar Panel System can be included in the sale free and clear.

☐

119c. I/we will remove the Solar Panel System from the Property and pay off or otherwise obtain cancellation of the PPA as of the Closing.

SECTION B - THE SOLAR PANEL SYSTEM IS SUBJECT TO A LEASE

☐

120. What is the current periodic lease payment amount? \$_____

☐

121. What is the frequency of the periodic lease payments (check one)? ☐ Monthly ☐ Quarterly

☐

122. What is the expiration date of the lease? _____

Choose one of the following two options:

☐

123a. Buyer will assume our obligations under the lease at Closing.

☐

123b. I/we will obtain an early termination of the lease and will remove the Solar Panel System prior to Closing.

SECTION C - THE SOLAR PANEL SYSTEM IS SUBJECT TO ENERGY CERTIFICATE(S)

☐

☐

☐

124. Are Solar Transition Renewable Energy Certificates ("TREC's") available from the Solar Panel System?

☐

124a. If TREC's are available, when will the TREC's expire? _____

☐

☐

☐

125. Are Solar Renewable Energy Certificates IIs ("SREC IIs") available from the Solar Panel System?

☐

125a. If SREC IIs are available, when will the SREC IIs expire? _____

WATER INTRUSION

Yes No Unknown

☐ ☒ ☐

126. Are you aware of any water leakage, accumulation or dampness, the presence of mold or other similar natural substance, or repairs or other attempts to control any water or dampness problem on the Property? If yes, please describe the nature of the issue and any attempts to repair or control it: _____

If yes, pursuant to New Jersey law, the **buyer** of the real Property is advised to refer to the 'Mold Guidelines for New Jersey Residents' pamphlet issued by the New Jersey Department of Health (njreal.to/mold-guidelines) and has the right to request a physical copy of the pamphlet from the real estate broker, broker-salesperson, or salesperson.

FLOOD RISK

Flood risks in New Jersey are growing due to the effects of climate change. Coastal and inland areas may experience significant flooding now and in the near future, including in places that were not previously known to flood. For example, by 2050, it is likely that sea-level rise will meet or exceed 2.1 feet above 2000 levels, placing over 40,000 New Jersey properties at risk of permanent coastal flooding. In addition, precipitation intensity in New Jersey is increasing at levels significantly above historic trends, placing inland properties at greater risk of flash flooding. These and other coastal and inland flood risks are expected to increase within the life of a typical mortgage originated in or after 2020.

To learn more about these impacts, including the flood risk to the Property, visit njreal.to/flood-disclosure. To learn more about how to prepare for a flood emergency, visit njreal.to/flood-planning.

Yes No Unknown

☐ ☒ ☐

127. Is any or all of the Property located wholly or partially in the Special Flood Hazard Area ("100-year floodplain") according to FEMA's current flood insurance rate maps for your area?

☐ ☒

128. Is any or all of the Property located wholly or partially in a Moderate Risk Flood Hazard Area ("500-year floodplain") according to FEMA's current flood insurance rate maps for your area?

☐ ☒ ☐

129. Is the Property subject to any requirement under federal law to obtain and maintain flood insurance on the Property?

Properties in the special flood hazard area, also known as high risk flood zones, on FEMA's flood insurance rate maps with mortgages from federally regulated or insured lenders are required to obtain and maintain flood insurance. Even when not required, FEMA encourages property owners in high risk, moderate risk, and low risk flood zones to purchase flood insurance that covers the structure and the personal property within the structure. Also note that properties in coastal and riverine areas may be subject to increased risk of flooding over time due to projected sea level rise and increased extreme storms caused by climate change which may not be reflected in current flood insurance rate maps.

☐ ☒ ☐

130. Have you ever received assistance, or are you aware of any previous owners receiving assistance, from FEMA, the U.S. Small Business Administration, or any other federal disaster flood assistance for flood damage to the Property?

For properties that have received federal disaster assistance, the requirement to obtain flood insurance passes down to all future owners. Failure to obtain and maintain flood insurance can result in an individual being ineligible for future assistance.

☐ ☒ ☐

131. Is there flood insurance on the Property?

A standard homeowner's insurance policy typically does not cover flood damage. You are encouraged to examine your policy to determine whether you are covered.

☐ ☒ ☐

132. Is there a FEMA elevation certificate available for the Property? If so, the elevation certificate must be shared with the buyer.

An elevation certificate is a FEMA form, completed by a licensed surveyor or engineer. The form provides critical information about the flood risk of the Property and is used by flood insurance providers under the National Flood Insurance Program to help determine the appropriate flood insurance rating for the Property. A buyer may be able to use the elevation certificate from a previous owner for their flood insurance policy.

☐ ☒ ☐

133. Have you ever filed a claim for flood damage to the Property with any insurance provider, including the National Flood Insurance Program?

If the claim was approved, what was the amount received? \$ _____

☐ ☒ ☐

134. Has the Property experienced any flood damage, water seepage, or pooled water due to a natural flood event, such as heavy rainfall, coastal storm surge, tidal inundation, or river overflow?

If so, how many times? _____

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

See attached FEMA flood hazard determination form

The undersigned Seller affirms that the information set forth in this Disclosure Statement is accurate and complete to the best of Seller's knowledge, but is not a warranty as to the condition of the Property. Seller hereby authorizes the real estate brokerage firm representing or assisting the Seller to provide this Disclosure Statement to all prospective buyers of the Property, and to other real estate agents. Seller alone is the source of all information contained in this statement. *If the Seller relied upon any credible representations of another, the Seller should state the name(s) of the person(s) who made the representation(s) and describe the information that was relied upon.

[illegible]

Raymond Cheong

SELLER-356E9F3C5ADD4CC...

DATE _____

Yan Qi

SELLER A1BF3681FC93480...

DATE _____

SELLER

DATE _____

SELLER

DATE _____

(If applicable) The undersigned has never occupied the Property and lacks the personal knowledge necessary to complete this Disclosure Statement.

DATE _____

DATE _____

DATE _____

DATE _____

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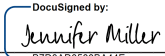
RECEIPT AND ACKNOWLEDGMENT BY PROSPECTIVE BUYER

The undersigned Prospective Buyer acknowledges receipt of this Disclosure Statement prior to signing a Contract of Sale pertaining to this Property. Prospective Buyer acknowledges that this Disclosure Statement is not a warranty by Seller and that it is Prospective Buyer’s responsibility to satisfy himself or herself as to the condition of the Property. Prospective Buyer acknowledges that the Property may be inspected by qualified professionals, at Prospective Buyer’s expense, to determine the actual condition of the Property. Prospective Buyer further acknowledges that this form is intended to provide information relating to the condition of the land, structures, major systems and amenities, if any, included in the sale. This form does not address local conditions which may affect a purchaser’s use and enjoyment of the Property such as noise, odors, traffic volume, etc. Prospective Buyer acknowledges that they may independently investigate such local conditions before entering into a binding contract to purchase the Property. Prospective Buyer acknowledges that he or she understands that the visual inspection performed by the Seller’s real estate broker/broker-salesperson/salesperson does not constitute a professional home inspection as performed by a licensed home inspector.

PROSPECTIVE BUYER	DATE
PROSPECTIVE BUYER	DATE
PROSPECTIVE BUYER	DATE
PROSPECTIVE BUYER	DATE

ACKNOWLEDGMENT OF REAL ESTATE BROKER/BROKER-SALESPERSON/SALESPERSON

The undersigned Seller’s real estate broker/broker-salesperson/salesperson acknowledges receipt of the Property Disclosure Statement form and that the information contained in the form was provided by the Seller.
The Seller’s real estate broker/broker-salesperson/salesperson also confirms that he or she visually inspected the Property with reasonable diligence to ascertain the accuracy of the information disclosed by the Seller, prior to providing a copy of the property disclosure statement to the buyer.
The Prospective Buyer’s real estate broker/broker-salesperson/salesperson also acknowledges receipt of the Property Disclosure Statement form for the purpose of providing it to the Prospective Buyer.

<div>DocuSigned by:  B7D0AD0580BA44E</div> <div>SELLER’S REAL ESTATE BROKER/ BROKER-SALESPERSON/SALESPERSON:</div>	4/28/2025 10:38 EDT DATE
PROSPECTIVE BUYER’S REAL ESTATE BROKER/ BROKER-SALESPERSON/SALESPERSON:	DATE



WWW.SUEADLER.COM

Addendum to the Seller's Property Condition Disclosure Statement for: 126 West End Ave, Summit

The following items are to be INCLUDED in the sale:

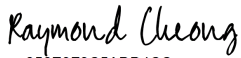
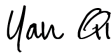
Audio equipment in living room (AS-IS)
Spare paint, kitchen tiles, carpet (AS-IS)
Trash & recycling bins.
Wall mount for TV above fireplace in living room (no TV is included).

The following items are to be EXCLUDED from the sale:

Ring security system (all associated components including base station, sensors, cameras, doorbells, and chimes)
Mini-fridge and mini-freezer

The following items are to convey in strictly AS-IS condition:

Chimney, fireplace, flue, and all associated components
Fence surrounding backyard (some slats or decorative lattice work are missing).
Refrigerator ice maker (doesn't produce ice).
Outdoor playground (in working condition but lowest rung of ladder is broken)

Signed by:		4/22/2025 21:25 EDT	
Seller:	 350E9F3C5ADD4CC...	Buyer:	
	(date)		(date)
Signed by:		4/22/2025 21:29 EDT	
Seller:	 A1BF3601FC93400...	Buyer:	
	(date)		(date)

488 SPRINGFIELD AVE • SUMMIT, NJ 07901 • OFFICE: 908.273.2991 x101 • CELL: 973-464-9129 • VIP@SUEADLER.COM





RAdata, LLC
27 Ironia Road, Unit 2
Flanders, NJ 07836
973-927-7303 Phone 973-927-4980 Fax

McEvoy Home Inspections, LLC
 Jack McEvoy
 20 Montclair Avenue
 Verona, NJ 07044

Original Report: 3/30/2023

Radon Test Results/Information:

File No. 90

Location Name Gheon

Test Location: 126 West End Avenue, Summit, NJ 07901

County: Union

Municipality: Summit City

The purpose of this test was: Real Estate Screening

Test #	Test Date, Time	Test Device	Location	Laboratory*	Avg. Radon Concentration
1487202-898092	03/25/2023, 13:36 - 03/28/2023, 13:06	Charcoal Canister	Basement	RAdata, LLC 14006	1.0 pCi/L
1487203-898093	03/25/2023, 13:36 - 03/28/2023, 13:06	Charcoal Canister	Basement	RAdata, LLC 14006	1.0 pCi/L

The average of the radon tests conducted at: Basement level is: 1.0 pCi/L

* Certified Radon Laboratory used to analyze the test device.

Test Placed/Picked Up By: Licensed measurement technician; NJ DEP License # MET13030/MET13030

The results of this measurement provide an idea of the average concentration in the area of the structure tested during this testing period. The actual risk depends upon the amount of time you are exposed to this concentration. The US EPA has identified 4.0 pCi/L as failing their action guidelines. Radon has been identified as the second leading cause of lung cancer. US EPA recommends that mitigation be considered at that level or higher. They have identified the national indoor average as 1.3 pCi/L but suggest that there is no safe level for radon and that homes with radon levels above 2.0 pCi/L be considered for mitigation as well. When untreated levels of radon are below 4.0 pCi/L the US EPA recommends at a minimum you should retest every 5 years or following any construction or changes to the home. If mitigation is installed to reduce radon levels the US EPA recommends the system be evaluated and radon retested at a minimum of every 2 years.

Important Notice:

"This notice is provided to you by a business certified by the New Jersey Department of Environmental Protection to perform radon measurements. N.J.S.A. 26:2D-73 requires that no person shall disclose to any individual, except the Department of Environmental Protection or the Department of Health, the address or owner of a nonpublic building that the person has tested or treated for the presence of radon, unless the owner of the building waives, in writing, this right of confidentiality. In the case of a prospective sale of a building which has been tested for radon, the seller shall provide the buyer, at the time the contract of sale is entered into, with a copy of the results of that test and evidence of any subsequent mitigation or treatment, and any prospective buyer who contracts for testing shall have the right to receive the results of that testing." Any questions, comments, or complaints regarding the persons performing these measurements, or related mitigation, or safeguarding services should be directed to the New Jersey Department of Environmental Protection, Attention: Radon Section, Bureau of Environmental Radiation (1-800-648-0394). Visit the department's website at www.njradon.org for the most recent version of the approved testing and mitigation guidance documents.

[The testing and analytical methods for the above radon concentration(s) were performed in accordance with established United States Environmental Protection Agency (USEPA) protocols for measurement methodology. RAdata, LLC makes no recommendations, representations, or warranties other than as specifically set forth in this report and shall not be liable for any action or consequences of any action taken in connection with or in reliance on this report. We are not responsible for any financial or health consequences or subsequent action or inaction by the client or its representatives.]

Jasmine Satorre, NJ Licensed Measurement Specialist #MES14351

NJ DEP License #MEB90001

Page 1 of -1



DEPARTMENT OF HOMELAND SECURITY
Federal Emergency Management Agency

STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF)

OMB Control No. 1660-0040

SECTION I - LOAN INFORMATION

1. LENDER/SERVICER NAME AND ADDRESS Wells Fargo Bank, N.A.		2. COLLATERAL DESCRIPTION (Building/Mobile Home/Property) 126 W End Ave Summit, NJ 07901 Block: 1402 Lot: 28 Ref/File#(s): 335415 +Census Tract Data: St 34 Co 039 MSA 35084 Tr 378+	
3. LENDER/SERVICER ID #	4. LOAN IDENTIFIER	5. AMOUNT OF FLOOD INSURANCE REQUIRED Click here to get a free insurance quote	

SECTION II

A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION

1. NFIP Community Name Summit City	2. County(ies) Union County	3. State NJ	4. NFIP Community Number 340476
---------------------------------------	--------------------------------	----------------	------------------------------------

B. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) DATA AFFECTING BUILDING/MOBILE HOME

1. NFIP Map Number or Community-Panel Number (Community name, if not the same as "A") 34039C0001F	2. NFIP Map Panel Effective / Revised Date ‡ 2006-09-20	3. Is there a Letter of Map Change (LOMC)? <input type="radio"/> NO <input checked="" type="radio"/> YES (If yes, and LOMC date/no. is available, enter date and case no. below). Date 08/30/2016 Case No. 16-02-1734A
4. Flood Zone † X	5. No NFIP Map	

C. FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply.)

1. ☒ Federal Flood Insurance is available (community participates in the NFIP). ☒ Regular Program ☐ Emergency Program of NFIP

2. ☐ Federal Flood Insurance is not available (community does not participate in the NFIP).

3. ☐ Building/Mobile Home is in a Coastal Barrier Resources Area (CBRA) or Otherwise Protected Area (OPA). Federal Flood Insurance may not be available.
CBRA/OPA Designation Date: _____

D. DETERMINATION

IS BUILDING/MOBILE HOME IN SPECIAL FLOOD HAZARD AREA (ZONES CONTAINING THE LETTERS "A" OR "V")? ☐ YES ☒ NO

If yes, flood insurance is required by the Flood Disaster Protection Act of 1973.

If no, flood insurance is not required by the Flood Disaster Protection Act of 1973. Please note, the risk of flooding in this area is only reduced, not removed.

This determination is based on examining the NFIP map, any Federal Emergency Management Agency revisions to it, and any other information needed to locate the building /mobile home on the NFIP map.

E. COMMENTS (Optional)

THIS DETERMINATION COMPLIES WITH THE FLOOD DISASTER PROTECTION ACT OF 1973.
 â€ Special flood hazard area A appears on the property, however no structures are affected at this time.
 Building/mobile home appears in Flood Zone X as per attached LOMC Case No. 16-02-1734A.
 Preliminary Flood Panel: 34039C0001G Preliminary Flood Zone: A,X
 Ref/File#(s): 335415

WTG #: 20300403-20383113-RI

F. PREPARER'S INFORMATION

NAME, ADDRESS, TELEPHONE NUMBER (If other than Lender) Western Technologies Group, LLC P.O. Box 636 Somerville, NJ 08876 908-725-1143	DATE OF DETERMINATION 03/22/2023
---	---

NOTICE IS GIVEN TO:

Borrower:

Co-borrower:

Loan Number:

Order Number: 20300403

Determination Date: 03/22/2023

The Flood Disaster Protection Act of 1973, as amended, requires that federally regulated lending institutions shall not make, increase, extend, or renew any loan secured by improved real estate, or a mobile home located, or to be located, in an area that has been identified by the Director of the Federal Emergency Management Agency (FEMA) as an area having special flood hazards and in which flood insurance has been made available under the National Flood Insurance Act of 1968, through the National Flood Insurance Program (NFIP), unless the building or mobile home and any personal property securing such loan is covered for the term of the loan by flood insurance in an amount at least equal to the outstanding principal balance of the loan or the maximum limit of coverage made available under the Act with respect to the particular type of property, whichever is less.

NOTICE TO BORROWER ABOUT SPECIAL FLOOD HAZARD AREA STATUS☐ Notice of Property in Special Flood Hazard Area (SFHA)

The building or mobile home securing the loan for which you have applied is or will be located in an area with special flood hazards. The area has been identified by the Director of FEMA as a SFHA using FEMA's Flood Insurance Rate Map or the Flood Hazard Boundary Map for the following community: Summit City

The area has at least a one percent (1%) chance of a flood equal to or exceeding the base flood elevation (a 100-year flood) in any given year. During the life of a 30-year mortgage loan, the risk of a 100-year flood in a SFHA is 26 percent (26%). Federal law allows a lender and borrower jointly to request the Director of FEMA to review the determination of whether the property securing the loan is located in a SFHA. If you would like to make such a request, please contact us for further information.

☒ Notice of Property Not in Special Flood Hazard Area (SFHA)

The building or mobile home described in the attached instrument is not currently located in an area designated by the Director of FEMA as a SFHA. NFIP flood insurance is not required, but may be available. If, during the term of this loan, the subject property is identified as being in a SFHA, as designated by FEMA, you may be required to purchase and maintain flood insurance at your expense.

NOTICE TO BORROWER ABOUT FEDERAL DISASTER ASSISTANCE☒ Notice in Participating Communities

The community in which the property securing the loan is located participates in the NFIP. The Flood Disaster Protection Act of 1973, as amended, mandates federally insured or regulated lenders to require the purchase of flood insurance on all buildings being financed that are located in SFHAs of communities participating in the NFIP. The flood insurance must be maintained for the term of the loan. If you fail to purchase or renew flood insurance on the property, federal law authorizes and requires us to purchase the flood insurance at your expense.

- At a minimum, flood insurance purchased must cover the lesser of:
 - (1) the outstanding principal balance of the loan; or
 - (2) the maximum amount of coverage allowed for the type of property under the NFIP.
- Flood insurance coverage under the NFIP is limited to the building or mobile home and any personal property that secures your loan and not the land itself.
- Federal disaster relief assistance (usually in the form of a low-interest loan) may be available for damages incurred in excess of your flood insurance if your community's participation in the NFIP is in accordance with NFIP requirements.
- Although you may not be required to maintain flood insurance on all structures, you may still wish to do so, and your mortgage lender may still require you to do so to protect the collateral securing the mortgage. If you choose not to maintain flood insurance on a structure and it floods, you are responsible for all flood losses relating to that structure.

☐ Notice in Non-participating Communities

Flood insurance coverage under the NFIP is not available for the property securing the loan because the community in which the property is located does not participate in the NFIP. In addition, if the nonparticipating community has been identified for at least one year as containing a SFHA, properties located in the community will not be eligible for the federal disaster relief assistance in the event of a federally-declared flood disaster.

NOTICE IS GIVEN TO:

Loan Number:

Order Number: 20300403

Determination Date: 03/22/2023

Borrower:

Co-borrower:

NOTICE TO BORROWER ABOUT AVAILABILITY OF PRIVATE FLOOD INSURANCE COVERAGE

Flood insurance coverage under the NFIP may be purchased through an insurance agent who will obtain the policy either directly through the NFIP or through an insurance company that participates in the NFIP. Flood insurance that provides the same level of coverage as a standard flood insurance policy under the NFIP may be available from private insurers that do not participate in the NFIP. You should compare the flood insurance coverage, deductibles, exclusions, conditions, and premiums associated with flood insurance policies issued on behalf of the NFIP and policies issued on behalf of private insurance companies and contact an insurance agent as to the availability, cost, and comparisons of flood insurance coverage.

NOTICE TO BORROWER ABOUT ESCROW REQUIREMENT FOR RESIDENTIAL LOANS

Federal law may require a lender or its servicer to escrow all premiums and fees for flood insurance that covers any residential building or mobile home securing a loan that is located in an area with special flood hazards. If your lender notifies you that an escrow account is required for your loan, then you must pay your flood insurance premiums and fees to the lender or its servicer with the same frequency as you make loan payments for the duration of your loan. These premiums and fees will be deposited in the escrow account, which will be used to pay the flood insurance provider.

Borrower's Signature

Date

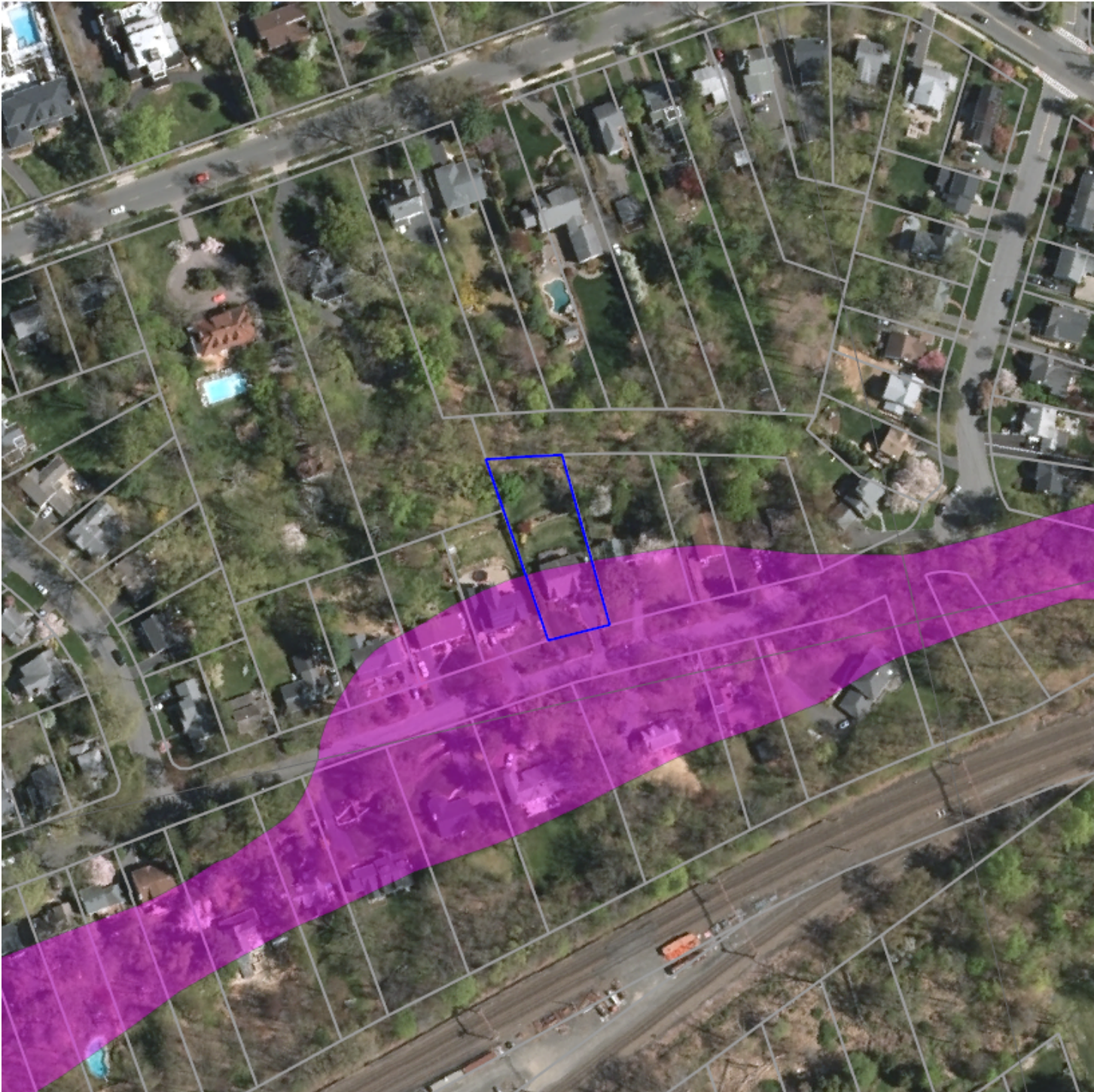
Co-Borrower's Signature

Date

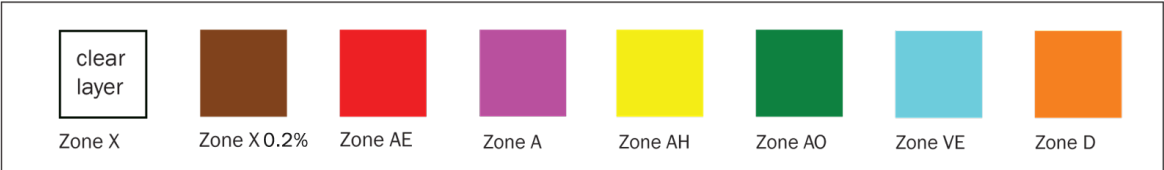
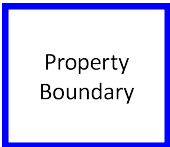


Flood Determination

DFIRM



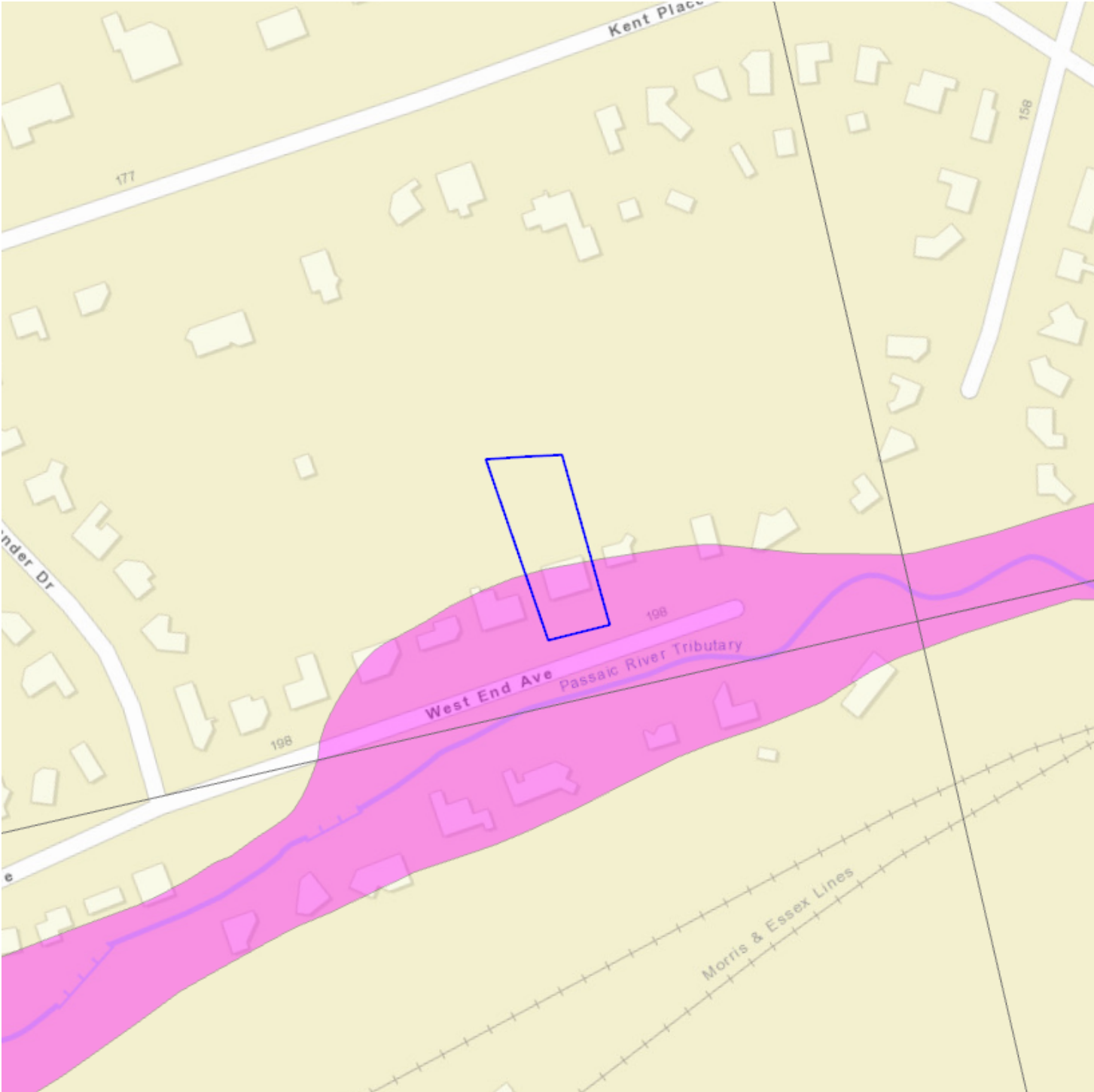
126 W End Ave, Summit City, NJ 07901-1223 Block 1402 Lot 28
NFIP Map Panel/Effective Date: 34039C0001F (09/20/2006)



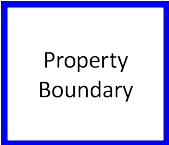


Flood Determination

DFIRM



126 W End Ave, Summit City, NJ 07901-1223 Block 1402 Lot 28
NFIP Map Panel/Effective Date: 34039C0001F (09/20/2006)



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Zone X	Zone X 0.2%	Zone AE	Zone A	Zone AH	Zone AO	Zone VE	Zone D



Preliminary FEMA Data

- Advisory Base Flood Elevation Maps
- FEMA Working Maps
- Preliminary FIRMs



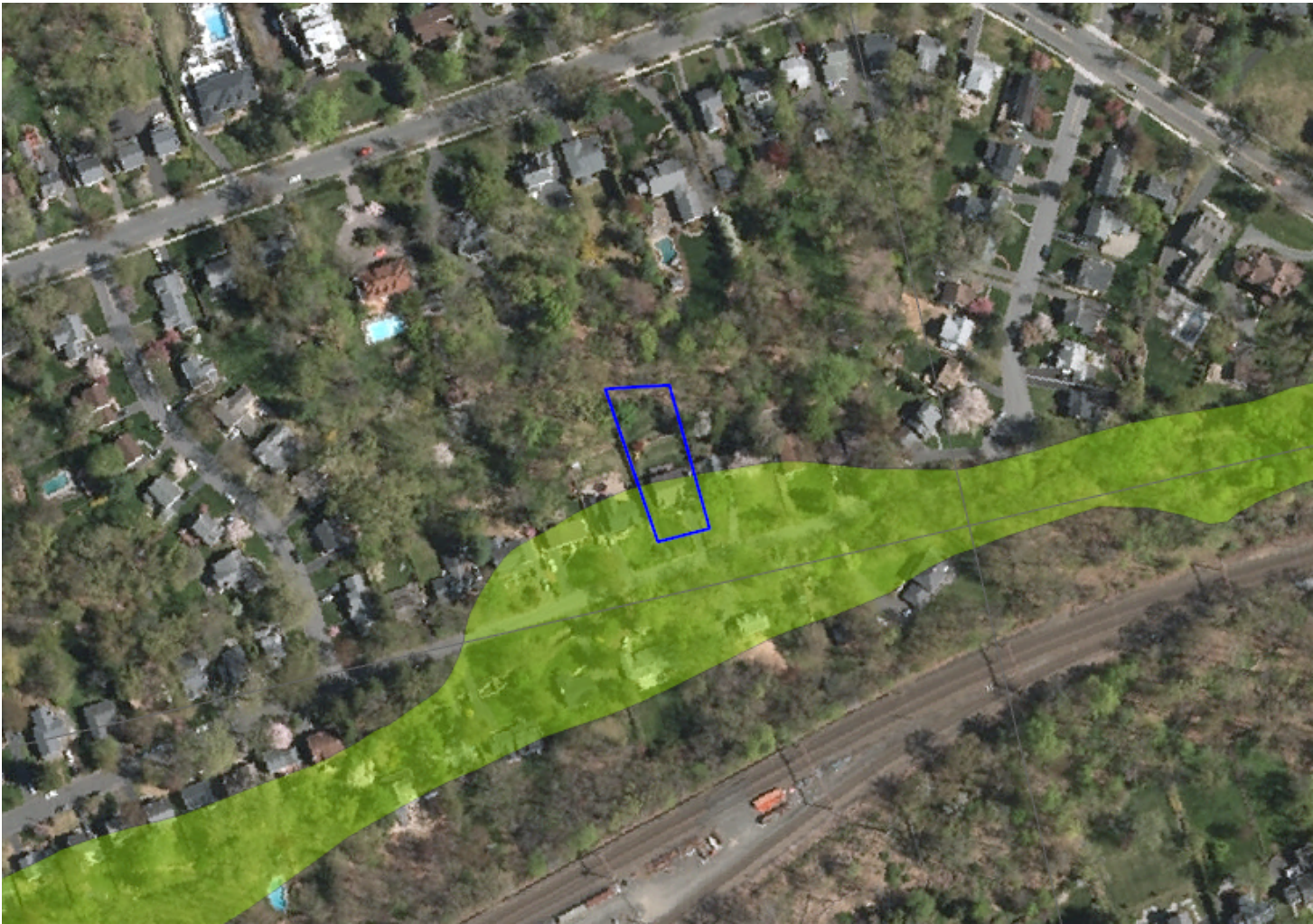
Advisory Base Flood Elevation Maps (ABFE)/FEMA Working Maps (FWM)/Preliminary FIRMs (PFIRM):

This page is included for informational purposes only. It has no effect on whether a property currently requires flood insurance or what the insurance rate would be. The map below depicts the most recent preliminary data released by FEMA.

- ABFE** Advisory maps containing only coastal studies released for areas where recent storm events caused significant property loss
- FWM** Second revision of advisory maps released after a more detailed coastal study
- PFIRM** Coastal and Inland study maps that are subject to final review (and possible revision) before they are made effective FIRMs

The current regulatory FIRMs are still the official source for determining Flood Insurance Requirements and Premiums. The new ABFE/FWM/PFIRM will aid local officials, builders, architects, insurance professionals, and property owners in making informed decisions about rebuilding.

****** Property owners should check with their local building officials to fully understand any requirements for using ABFE/FWM for rebuilding efforts.



Property Boundary

clear layer

Zone X

Zone X0.2%

Zone A/AE

Zone AO

Zone V/VE

n

n

 = ABFE or FWM base flood elevation in feet above sea level. Only applies to AE and VE zones. AO zones have base elevations of 3' or less. X and X0.2% zones are low risk zones with no elevations.



Flood Determination

DFIRM



FEMA SFHAs (Special Flood Hazard Area designated zones)



Zone A – No Base Flood Elevations determined.



Zone AE – Base Flood Elevations determined.



Zone AH – Flood depths of 1 to 3 feet (usually areas of ponding); Base Flood Elevations determined.



Zone AO – Flood Depths of 1 to 3 feet (usually sheet flow on sloping terrain); average depths determined. For areas of alluvial fan flooding, velocities also determined.



Zone VE – Coastal flood zone with velocity hazard (wave action); Base Flood Elevations determined.

Other Zones not designated SFHA (Special Flood Hazard Area)



D – Areas in which flood hazards are undetermined, but possible.



X – Areas determined to be outside the 0.2% annual chance floodplain.



X (0.2 percent annual chance) – Areas of 0.2% annual chance flood; areas of 1% annual chance flood with average depths of less than 1 foot or with drainage areas less than 1 square mile; and areas protected by levees from 1% annual chance flood.



Federal Emergency Management Agency

Washington, D.C. 20472

LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY	CITY OF SUMMIT, UNION COUNTY, NEW JERSEY	A parcel of land, as described in the Deed recorded as Instrument No. 165138, in Book 5556, Pages 0705 through 0709, in the Office of the County Clerk, Union County, New Jersey
	COMMUNITY NO.: 340476	
AFFECTED MAP PANEL	NUMBER: 34039C0001F	
	DATE: 9/20/2006	
FLOODING SOURCE: PASSAIC RIVER TRIBUTARY		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 40.719137, -74.376349 SOURCE OF LAT & LONG: LOMA LOGIC DATUM: NAD 83

DETERMINATION

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NGVD 29)	LOWEST ADJACENT GRADE ELEVATION (NGVD 29)	LOWEST LOT ELEVATION (NGVD 29)
--	--	--	126 West End Avenue	Structure (Residence)	X (unshaded)	--	299.4 feet	--

Special Flood Hazard Area (SFHA) - The SFHA is an area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood).

ADDITIONAL CONSIDERATIONS (Please refer to the appropriate section on Attachment 1 for the additional considerations listed below.)

PORTIONS REMAIN IN THE SFHA
ZONE A
STUDY UNDERWAY

This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Amendment for the property described above. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we have determined that the structure(s) on the property(ies) is/are not located in the SFHA, an area inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This document amends the effective NFIP map to remove the subject property from the SFHA located on the effective NFIP map; therefore, the Federal mandatory flood insurance requirement does not apply. However, the lender has the option to continue the flood insurance requirement to protect its financial risk on the loan. A Preferred Risk Policy (PRP) is available for buildings located outside the SFHA. Information about the PRP and how one can apply is enclosed.

This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMA Clearinghouse, 847 South Pickett Street, Alexandria, VA 22304-4605.

Luis V. Rodriguez, P.E., Director
Engineering and Modeling Division
Federal Insurance and Mitigation Administration



Federal Emergency Management Agency

Washington, D.C. 20472

LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

PORTIONS OF THE PROPERTY REMAIN IN THE SFHA (This Additional Consideration applies to the preceding 1 Property.)

Portions of this property, but not the subject of the Determination/Comment document, may remain in the Special Flood Hazard Area. Therefore, any future construction or substantial improvement on the property remains subject to Federal, State/Commonwealth, and local regulations for floodplain management.

ZONE A (This Additional Consideration applies to the preceding 1 Property.)

The National Flood Insurance Program map affecting this property depicts a Special Flood Hazard Area that was determined using the best flood hazard data available to FEMA, but without performing a detailed engineering analysis. The flood elevation used to make this determination is based on approximate methods and has not been formalized through the standard process for establishing base flood elevations published in the Flood Insurance Study. This flood elevation is subject to change.

STUDY UNDERWAY (This Additional Consideration applies to all properties in the LOMA DETERMINATION DOCUMENT (REMOVAL))

This determination is based on the flood data presently available. However, the Federal Emergency Management Agency is currently revising the National Flood Insurance Program (NFIP) map for the community. New flood data could be generated that may affect this property. When the new NFIP map is issued it will supersede this determination. The Federal requirement for the purchase of flood insurance will then be based on the newly revised NFIP map.

This attachment provides additional information regarding this request. If you have any questions about this attachment, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 847 South Pickett Street, Alexandria, VA 22304-4605.

Luis V. Rodriguez, P.E., Director
Engineering and Modeling Division
Federal Insurance and Mitigation Administration