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SELLER INITIALS

JSK

**West Penn Multi-List, Inc.™
SELLER DISCLOSURE STATEMENT**

763604

WPML LISTING #
10/04 REVISED

THIS FORM MAY ONLY BE CERTIFIED TO BY THE SELLER

SELLER INFORMATION

Seller(s) Name(s): James S. Keffalas

Property Address (Mailing Address and Municipality of Property) (hereinafter referred to as the "Property"):

410 Kohler Avenue, Lyndora, PA 16045

Approximate age of Property: 60 yrs +/- Years Seller has owned Property: 18 yrs.

NOTICE TO PARTIES

A Seller must disclose to a Buyer all known material defects about the 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.

If an item of information is unknown or not available to Seller and Seller has made an effort to ascertain it, Seller may make a disclosure based on the best information available provided it is identified as a disclosure based on incomplete factual basis.

A material defect is a problem with the Property of 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.

1. SELLER'S EXPERTISE

The Seller does not possess expertise in contracting, engineering, architecture or other areas related to the construction and conditions of the Property and its improvements, except as follows: Real Estate Broker & Appraiser

2. OCCUPANCY

- (a) Do you, the Seller, currently occupy this Property? Yes No If "No", when did you last occupy the Property? _____ (Year)
- (b) Is the Property zoned for single family residential use? Yes No Unknown
- (c) Will a Certificate of Occupancy be required by the Municipality and/or government unit? Yes No
- (d) Are you aware of any pets having lived in the house or other structures during your ownership? Yes No

3. ROOF

- (a) Date roof was installed: 1998 Documented: Yes No Unknown
- (b) Has the roof been replaced, repaired, or overlay during your ownership? Yes No
- (c) Has the roof ever leaked during your ownership? Yes No
- (d) Do you know of any problems with the roof, gutters, or downspouts? Yes No

Explain any "Yes" answers that you give in this section: _____

4. BASEMENTS, GARAGES AND CRAWL SPACES (COMPLETE ONLY IF APPLICABLE).

- (a) Does the Property have a sump pump or a grinder pump? Yes No Unknown
- (b) Are you aware of any water leakage, accumulation or dampness within the basement, garage or crawl space? Yes No
If "Yes", describe in detail: Basement floor & garage floor are wet in heavy rain & Spring thaw.
- (c) Do you know of any repairs or other attempts to control any water or dampness problem in the basement, garage or crawl space? Yes No

If "Yes", describe the location, extent, date and name of the person who did the repair or control effort: _____

5. TERMITES / WOOD DESTROYING INSECTS, DRY ROT, PESTS

- (a) Are you aware of any termites / wood destroying insects, dry rot or pests affecting the Property? Yes No
- (b) Are you aware of any damage to the Property caused by termites / wood destroying insects, dry rot or pests? Yes No
- (c) Is your Property currently under contract by a licensed pest control company? Yes No
- (d) Are you aware of any termite / pest control reports or treatments to the property? Yes No

Explain any "Yes" answers that you give in this section: Treated for termites in 1998. Henry's Pest Control did treatment.

6. STRUCTURAL ITEMS

- (a) Are you aware of any past or present water leakage in the house or other structure? Yes No
- (b) Are you aware of any past or present movement, shifting, deterioration or other problem with walls, foundations or other structural components? Yes No
- (c) Are you aware of any past or present problems with driveways, walkways, patios or retaining walls on the Property? Yes No
- (d) Have there been any repairs or other attempts to remedy or control the cause or effect of any defects or conditions described above? Yes No Unknown
- (e) Are you aware of any problem with the use or operation of the windows? Yes No
- (f) Are you aware of any defects (including stains) in flooring or floor coverings? Yes No carpet stains
- (g) Has there ever been fire damage to the Property? Yes No Unknown

Explain any "Yes" answers 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 the person by whom the work was done, if known: Bath tub sometimes has water on floor from showering. Wood retaining wall along Alton St. in poor condition.

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7. ADDITIONS / REMODELING

- (a) Have you made any additions, structural changes or other alterations to the Property? Yes X No
If "Yes", please describe: Installed gable roof over house dormer (was flat roof) same for garage.
(b) Did you obtain all necessary permits and approvals and was all work in compliance with building codes? Yes X No Unknown
(c) Did any former owners of the Property make any additions, structural changes or other alterations to the Property? Yes No Unknown X

8. WATER SUPPLY

- (a) What is the source of your drinking water? Public X Community System Well on Property Other
If "Other", please explain:
(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", Please explain:
(c) Do you have a water softener, filter or other purification system? Yes No X If "Yes", Is the system leased owned

9. SEWAGE SYSTEM

- (a) What is the type of sewage system? Public sewer X Individual on-lot sewage system Individual on-lot sewage disposal system in proximity to well
Community sewage disposal system Ten acre permit exemption Holding tank Cesspool Septic tank Sand mound
None None available / permit limitations in effect Other
If "Other", please explain:

NOTE TO SELLER AND BUYER: If this Property is not serviced by a community sewage system, The Pennsylvania Sewage Facilities Act requires disclosure of this fact and compliance with the provisions of the Act. A Sewage Facilities Disclosure of the type of sewage facility must be included in every Agreement of Sale.

- (b) Is there a sewage pump? Yes No X If "Yes", is it in working order? Yes No
(c) When was the septic system, holding tank or cesspool last serviced?
(d) Is either the water or sewage shared? Yes No X
If "Yes", please explain:
(e) Are you aware of any leaks, backups or other problems relating to any of the plumbing, water and sewage-related items? Yes No
If "Yes", please explain:

10. PLUMBING SYSTEM

- (a) Type of plumbing: Copper X Galvanized Lead PVC Polybutylene pipe (PB) Mixed Unknown Other ABS plastic
If "Other", please explain:
(b) Are you aware of any problems with any of your plumbing fixtures (including, but not limited to: kitchen, laundry or bathroom fixtures, wet bars, hot water heater, etc.)? Yes X No
If "Yes", please explain: Shower sometimes leaks water to floor.

11. DOMESTIC WATER HEATING

- (a) Type of water heating: Electric Natural Gas X Fuel Oil Propane Solar Summer / Winter Hook-Up
Other (explain): Garage has separate electric on-demand
(b) Are you aware of any problems with any water heater or related equipment? Yes No X
If "Yes", explain:

12. AIR CONDITION SYSTEM

- (a) Type of air conditioning: Central electric Central gas Wall Units X None Number of window units included in sale: 2 "AS 15"
Location(s):
(b) List any areas of the house that are not air conditioned: need wall units
(c) Age of Central Air Conditioning System: Unknown Date last serviced, if known:
(d) Are you aware of any problems with any item in this section? Yes No
If "Yes", explain:

13. HEATING SYSTEM

- (a) Type(s) of heating fuel(s) (check all that apply): Electric Fuel Oil Natural Gas X Propane Coal Wood Other
If "Other", please explain:
(b) Type(s) of heating system(s) (check all that apply): Forced Hot Air Hot Water X Heat Pump Electric Baseboard Steam
Wood Stove (How many?) Coal Stove (How many?) Other:
(c) Age of Heating System: Unknown X Date last serviced, if known: 2008
(d) List any areas of the house that are not heated:
(e) Are there any fireplaces? Yes No X If "Yes", how many? Are they working? Yes No
(f) Are there any chimneys (from a fireplace, water heater, or any other heating system)? Yes X No
If "Yes", how many? Are they working? Yes X No
When were they last cleaned? Unknown X
(g) Are you aware of any heating fuel tanks on the Property? Yes No X
If "Yes", please describe location(s), including underground tank(s):
If you do not own the tank(s), explain:
(h) Are you aware of any problems or repairs needed regarding any item in this section? Yes No X
If "Yes", please explain:

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14. ELECTRICAL SYSTEM

- (a) Type of Electrical System: Fuses _____ Circuit Breakers How many Amps? 100 Unknown _____
 - (b) Are you aware of any knob and tube wiring in the home? Yes _____ No
 - (c) Are you aware of any problems or repairs needed in the electrical system? Yes _____ No
- If "Yes", please explain: _____

15. OTHER EQUIPMENT AND APPLIANCES INCLUDED IN SALE (COMPLETE WHERE APPLICABLE):

This section must be completed for each item that will, or may, be sold with the property. The fact that an item is listed does not mean it is included in the Agreement of Sale. Terms of the Agreement of Sale negotiated between Buyer and Seller will determine which items, if any, is included in the purchase of the Property.

- (a) 2 Electrical garage door opener / Number of transmitters 2 Are they in working order? Yes No _____
- (b) 3 Smoke detectors / How many? _____ Location(s): BR, BR, LR
- (c) _____ Security alarm system: Owned _____ Leased _____ Lease Information: _____
- (d) _____ Lawn sprinkler Number _____ Automatic timer _____ In working order? Yes _____ No _____
- (e) _____ Swimming pool Pool heater _____ Spa / Hot tub _____ List all pool / spa equipment: _____
- (f) 1 Refrigerator Range 1 Microwave oven _____ Dishwasher 1 Trash compactor _____ Garbage disposal _____
- (g) 1 Washer Dryer 1 "All Appliances "AS IS".
- (h) _____ Intercom
- (i) _____ Ceiling Fans Number _____ Location(s): _____
- (j) Other: _____

Are any items in this section in need of repair or replacement? Yes No _____ Unknown _____ If "Yes", please explain:
Washing machine is on it's last legs. Plan to replace soon.

16. LAND (SOILS, DRAINAGE AND BOUNDARIES)

- (a) Are you aware of any fill or expansive soil on the Property? Yes _____ No
- (b) Are you aware of any sliding, settling, earth movement, upheaval, subsidence or earth stability problems that have occurred on or that affect the Property? Yes _____ No

NOTE TO BUYER: THE PROPERTY MAY BE SUBJECT TO MINE SUBSIDENCE DAMAGE. MAPS OF THE COUNTIES AND MINES WHERE MINE SUBSIDENCE DAMAGE MAY OCCUR AND INFORMATION ON MINE SUBSIDENCE INSURANCE ARE AVAILABLE THROUGH: DEPARTMENT OF ENVIRONMENTAL PROTECTION, MINE SUBSIDENCE INSURANCE FUND, 25 Technology Drive, California Technology Park, Coal Center, PA 15423. 800-922-1678 or 724-769-1100.

- (c) Are you aware of any existing or proposed mining, strip mining or any other excavations that might affect this Property? Yes _____ No
- (d) To your knowledge, is the Property, or part of it, located in a flood zone or wetlands area? Yes _____ No
- (e) Do you know of any past or present drainage or flooding problems affecting the Property or adjacent properties? Yes _____ No
- (f) Do you know of any encroachments, boundary line disputes, rights of way or easements? Yes No _____

NOTE TO BUYER: Most properties have easements running across them for utility services and other reasons. In many cases, the easements do not restrict the ordinary use of the Property, and the 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 the title or searching the records in the Office of the Recorder of Deeds for the County before entering into an agreement of sale.

- (g) Are you aware of any shared or common areas (for example, driveways, bridges, docks, walls, etc.) or maintenance agreements? Yes _____ No
- (h) Do you have an exiting survey of the Property? Yes No _____

If "Yes", has the survey been made available to the Listing Real Estate Broker? Yes No _____

- (i) Does the Property abut a public road? Yes No _____
- If not, is there a recorded right-of-way and maintenance agreement to a public road? Yes _____ No _____

- (j) Is the Property or a portion of it, preferentially assessed for tax purposes, or subject to limited development rights? Yes _____ No

- If "Yes", check all that apply below:
- _____ Farmland and Forest Land Assessment Act - 72 P.S. § 5490.1 et seq. (Clean and Green Program)
 - _____ Open Space Act - 16 P.S. § 11941 et seq.
 - _____ Agricultural Area Security Law - 3 P.S. § 901 et seq. (Development Rights)
 - _____ Other _____

Note to Buyer: Pennsylvania has enacted the Right to Farm Act (3 P.S. § 951-957) in an effort to limit the circumstances under which agricultural operations may be subject to nuisance suits or ordinances. Buyers are encouraged to investigate whether any agricultural operations covered by the Act operate in the vicinity of the Property. Explain any "Yes" answers in this section: Corner of house & garage are within 40 ft. of Alton St. Right of Way. Southeast corner of house is 1" over property line.

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17. HAZARDOUS SUBSTANCES AND ENVIRONMENTAL ISSUES

- (a) Are you aware of any underground tanks (other than home heating fuel or septic tanks disclosed above)? Yes _____ No
- (b) Are you aware of any past or present hazardous substances present on the Property (structure or soil) such as, but not limited to, asbestos or polychlorinated biphenyls (PCBs), etc.? Yes _____ No
- (c) Are you aware of sewage sludge (other than commercially available fertilizer products) being spread on the property, or have received written notice of sewage sludge being spread on an adjacent property? Yes _____ No
- (d) Are you aware of any tests for mold, fungi, or indoor air quality on the Property? Yes _____ No
- (e) Other than general household cleaning, have you taken any efforts to control or remediate mold or mold-like substances in the property? Yes _____ No _____

Note to Buyer: Individuals may be affected differently, or not at all, by mold contamination, lead-based paint or other environmental concerns. If mold contamination, indoor air quality, lead-based paint or any other type of environmental issue is a concern, Buyers are encouraged to engage the services of a qualified professional to do testing. Information on environmental issues is available from the United States Environmental Protection Agency and may be obtained by contacting IAQ INFO. P.O. Box 37133, Washington, D.C. 20013-7133. 1-800-438-4318.

- (f) Are you aware of any dumping on the Property? Yes _____ No
- (g) Have you received written notice regarding the presence of an environmental hazard or biohazard on your property or any adjacent property? Yes _____ No
- (h) Are you aware of any tests for radon gas that have been performed in any buildings on the Property? Yes _____ No

DATE	TYPE OF TEST	RESULTS (picocuries / liter or working levels)	NAME OF TESTING SERVICE

- (i) Are you aware of any radon removal system on the Property? Yes _____ No _____ If "Yes", list date installed, type of system and whether it is in working order below:

DATE INSTALLED	TYPE OF SYSTEM	PROVIDER	WORKING ORDER
			Yes _____ No _____
			Yes _____ No _____

- (j) If Property was constructed, or if construction began before 1978, you must disclose any knowledge of lead-based paint on the Property. Are you aware of any lead-based paint hazards on the Property? Yes _____ No If "Yes", explain how you know of it, where it is, and the condition of those lead-based paint surfaces: _____
- (k) If the Property was constructed, or if construction began before 1978, you must disclose any reports or records of lead-based paint or lead-based paint hazards on the Property. Are you aware of any reports or records regarding lead-based paint or lead-based paint hazards on the Property? Yes _____ No If "Yes", list all available reports and records: _____
- (l) Are you aware of testing on the Property for any other hazardous substances or environmental concerns? Yes _____ No
- (m) Are you aware of any other hazardous substances or environmental concerns that might impact upon the property? Yes _____ No Explain any "Yes" answers in this Section: _____

18. CONDOMINIUMS AND OTHER HOMEOWNERS ASSOCIATIONS (COMPLETE ONLY IF APPLICABLE)

N/A

- (a) Type: Condominium _____ Cooperative _____ Homeowners Association _____ Other _____ If "Other", please explain: _____

Notice regarding Condominiums, Cooperatives and Homeowners Associations: According to Section 3407 of the Uniformed Condominium Act (68 Pa.C.S. § 3407) (Relating to resales of Units) and 68 Pa.C.S. § 4409 (Relating to resales of cooperative interests) and Section 5407 of the Uniform Planned Community Act (68 Pa.C.S.A. 5407), a Buyer of a resale Unit must receive a Certificate of Resale issued by the Association. The Buyer will have the option of canceling the Agreement with return of all deposit moneys until the Certificate has been provided to the Buyer and for five days thereafter or until conveyance, whichever occurs first. The Seller must be sure the Buyer receives a Resale Certificate.

- (b) Do you know of any defect, damage or problem with any common elements or common areas which could affect their value or desirability? Yes _____ No _____ Unknown _____
- (c) Do you know of any condition or claim which may result in an increase in assessments or fees? Yes _____ No _____ Unknown _____

If your answer to (b) or (c) is "Yes", explain in detail: _____

19. MISCELLANEOUS

- (a) Are you aware of any existing or threatened legal action affecting the Property? Yes _____ No
- (b) Do you know of any violations of Federal, State or local laws or regulations relating to this Property? Yes _____ No
- (c) 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 that remain uncorrected? Yes _____ No
- (d) Are you aware of any judgment, encumbrances, lien (for example, comaker or equity loan) or other debt against this Property that cannot be satisfied by the proceeds of this sale? Yes _____ 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 Property? Yes _____ No
- (f) Are you aware of any material defects to the Property, dwelling or fixtures which are not disclosed elsewhere on this form? Yes _____ No
- (g) Are you aware of a historic preservation restriction or ordinance or archeological designation associated with the Property? Yes _____ No
- (h) Are you aware of any insurance claims filed related to the Property? Yes _____ No

If "Yes", please explain: _____

- (i) Is there any additional information that you feel you should disclose to a prospective Buyer because it may materially and substantially affect the value or desirability of the Property, e.g. zoning violation, set back violations, zoning changes, road changes, pending municipal improvements, pending tax assessment appeals, etc.? Yes _____ No Unknown _____

If your answers in this section are "Yes", explain in detail: _____

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 the Listing Broker to provide this information to prospective Buyers of the Property and to other Real Estate Agents. **THE SELLER ALONE IS RESPONSIBLE FOR THE COMPLETION AND ACCURACY OF THE INFORMATION CONTAINED IN THIS STATEMENT. The Broker, Agent and/or West Penn Multi-List, Inc. are not responsible for the information contained herein.** The Seller shall cause the Buyer to be notified in writing of any information supplied on this form which is rendered inaccurate by a change in the condition of the Property following the completion of this form.

West Penn Multi-List, Inc. has not participated, in any way, in providing the information in this statement. Seller is responsible to complete this form in its entirety. Every Seller signing a Listing Contract must sign this statement.

SELLER Jana S. Yeffels DATE 02-25-2009
SELLER _____ DATE _____
SELLER _____ DATE _____

EXECUTOR, ADMINISTRATOR, TRUSTEE, COURT APPOINTED GUARDIAN, RECORDED POWER OF ATTORNEY

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

DATE _____

DATE _____

Please Indicate Capacity / Title of Person Signing Plus Include Documentation.

CORPORATE LISTING

The undersigned has never occupied the Property. Any information contained in this Disclosure Statement was obtained from third party sources and Buyer should satisfy himself or herself as to the condition of the Property.

DATE _____
Please Indicate Capacity / Title of Person Signing Plus Include Documentation.

RECEIPT AND ACKNOWLEDGEMENT BY BUYER

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

BUYER _____ DATE _____
BUYER _____ DATE _____
BUYER _____ DATE _____