

SELLER'S PROPERTY DISCLOSURE STATEMENT

SPD

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

PROPERTY 586 Barrett Ave, Haverford PA 19041,
SELLER Scott Henkels

The Real Estate Seller Disclosure Law (68 P.S. §7301 et seq.) requires that a seller of a property must disclose to a buyer all known material defects about the property being sold that are not readily observable. While the Law requires certain disclosures, this disclosure statement covers common topics beyond the basic requirements of the Law in an effort to assist sellers in complying with disclosure requirements and to assist buyers in evaluating the property being considered. Sellers who wish to see or use the basic disclosure form can find the form on the Web site of the Pennsylvania State Real Estate Commission.

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

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

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

2. OWNERSHIP/OCCUPANCY

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

If property is not occupied, when was it last occupied? Feb 2008

(b) How long have you owned the property? since July 2005

(c) Are you aware of any pets having lived in the house or other structures during your ownership? Yes No

If "yes," describe: one cat & one small dog

3. ROOF

(a) Date roof installed: 5-19-2006 Documented? Yes No Unknown

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

6. STRUCTURAL ITEMS

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

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

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

(d) Is your property constructed with an Exterior Insulating Finishing System (EIFS), such as Dryvit or synthetic stucco? Yes No Unknown If yes, date installed, if known

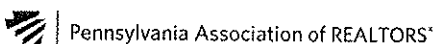
(e) Are there any defects (including stains) in flooring or floor coverings? Yes No Unknown

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

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

Buyer Initials: Date SPD Page 1 of 6

Seller Initials: SH Date 3/10/2009



COPYRIGHT PENNSYLVANIA ASSOCIATION OF REALTORS® 2006 3/06

Keller Williams Real Estate 1400 N. Providence Road, Suite 6035Media, PA 19063 Phone: (484) 614 - 2362 Fax: (610) 565 - 2001 Haven Freihofe

586 Barrett Av

59 7. ADDITIONS/ALTERATIONS Have any additions, structural changes, or other alterations been made to the property
60 during your ownership? Yes No

If yes, list additions, structural changes, or alterations (use additional sheets if necessary).	Approximate date of work	Were permits obtained? (Yes/No/Unknown)	Were final inspections/approvals obtained? (Yes/No/Unknown)

68 **Note to Buyer:** The PA Construction Code Act, 35 P.S. §7210.101 et seq. (effective 2004), and local codes establish standards for building
69 and altering properties. Buyers should check with the municipality to determine if permits and/or approvals were necessary for disclosed
70 work and if so, whether they were obtained. Where required permits were not obtained, the municipality might require the current owner to
71 upgrade or remove changes made by prior owners. Buyers can have the property inspected by an expert in codes compliance to determine if
72 issues exist. Expanded title insurance policies may be available for Buyers to cover the risk of work done to the property by previous owners
73 without a permit or approval.

74 8. WATER SUPPLY

- 75 (a) What is the source of your drinking water? Public Water Well on Property Community Water
76 None Other (explain): _____
- 77 (b) When was your water last tested? 11 months ago Test results: _____
78 If your drinking water source is not public, is the pumping system in working order? Yes No
79 If "no," explain: _____
- 80 (c) Do you have a softener, filter, or other treatment system? Yes No
81 If you do not own the system, explain: _____
- 82 (d) Have you ever had a problem with your water supply? Yes No
- 83 (e) Has your well ever run dry? Yes No Not Applicable
- 84 (f) Is there a well on the property not used as the primary source of drinking water? Yes No
85 If yes, is the well capped? Yes No
- 86 (g) Is the water system shared? Yes No
- 87 (h) Are you aware of any leaks or other problems, past or present, relating to the water supply, pumping system, and related items?
88 Yes No

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

92 9. SEWAGE SYSTEM

- 93 (a) What is the type of sewage system? Public Sewer Individual On-lot Sewage Disposal System
94 Individual On-lot Sewage Disposal System in Proximity to Well Community Sewage Disposal System
95 Ten-acre Permit Exemption Holding Tank None None Available/Permit Limitations in Effect
96 Other type of sewage system (explain): _____
- 97 (b) If Individual On-lot sewage system, what type? Cesspool Drainfield Unknown
98 Other (specify): _____
- 99 (c) Are there any septic tanks on the Property? Yes No Unknown
100 If "yes," what type of tank(s)? Metal/steel Cement/concrete Fiberglass Unknown
101 Other (specify): _____
- 102 (d) When was the on-site sewage disposal system last serviced? n/a
- 103 (e) Are there any sewage pumps located on the property? Yes No
104 If yes, type(s) of pump(s) _____ Are pump(s) in working order? Yes No
105 Who is responsible for maintenance of sewage pumps? _____
- 106 (f) Is the sewage system shared? Yes No
- 107 (g) Are you aware of any past or present leaks, backups, or other problems relating to the sewage system and related items? Yes No

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

110 10. PLUMBING SYSTEM

- 111 (a) Type of plumbing (check all that apply): Copper Galvanized Lead PVC Polybutylene Pipe (PB)
112 Mixed Unknown Other (explain): _____
- 113 (b) Are you aware of any problems with any of your plumbing fixtures (e.g., including but not limited to: kitchen, laundry, or bath-
114 room fixtures; wet bars; etc.)? Yes No
115 If "yes," explain: _____

116 11. DOMESTIC WATER HEATING

- 117 (a) Type of water heating: Electric Natural Gas Fuel Oil Propane Solar Summer/Winter Hook-Up
118 Other (explain): _____
- 119 (b) Are you aware of any problems with any water heater or related equipment? Yes No
120 If "yes," explain: _____

121 Buyer Initials: _____ Date _____ SPD Page 2 of 6 Seller Initials: SH Date 3/10/09

122 12. AIR CONDITIONING SYSTEM
123 (a) Type of air conditioning: Central Air ___ Wall Units ___ Window Units ___ None
124 Other (explain): _____
125 Number of window units included in sale _____ Location(s) _____
126 (b) Age of Central Air Conditioning System: 31 yrs ___ Unknown Date last serviced, if known 2/10/07
127 (c) List any areas of the house that are not air conditioned: NONE
128 (d) Are you aware of any problems with any item in this section? ___ Yes No
129 If "yes," explain: _____

130 13. HEATING SYSTEM
131 (a) Type(s) of heating fuel(s) (check all that apply): ___ Electric ___ Fuel Oil ___ Natural Gas ___ Propane
132 ___ Coal ___ Wood ___ Other: _____
133 (b) Type(s) of heating system(s) (check all that apply): ___ Forced Hot Air Hot Water ___ Heat Pump
134 ___ Electric Baseboard ___ Steam ___ Wood Stove (How many? _____) ___ Coal Stove (How many? _____)
135 ___ Other: _____
136 (c) Age of Heating System: 31 yrs ___ Unknown Date last serviced, if known _____
137 (d) Are there any fireplaces? Yes ___ No If "yes," how many? 2 Are they working? Yes ___ No
138 (e) Are there any chimneys (from a fireplace, water heater or any other heating system)? Yes ___ No
139 If "yes," how many? 1 When were they last cleaned? _____ Unknown
140 Are they working? Yes ___ No If "no," explain: _____
141 (f) List any areas of the house that are not heated: _____
142 (g) Are you aware of any heating fuel tanks on the property? ___ Yes No
143 Location(s), including underground tank(s): _____
144 If you do not own the tanks, explain: _____

145 Are you aware of any problems or repairs needed regarding any item in this section? ___ Yes No
146 If "yes," explain: _____
147 _____

148 14. ELECTRICAL SYSTEM
149 (a) Type of Electrical System: Fuses ___ Circuit Breakers How Many Amps? _____ Unknown
150 (b) Are you aware of any knob and tube wiring in the home? ___ Yes No
151 Are you aware of any problems or repairs needed in the electrical system? ___ Yes No
152 If "yes," explain: _____

153 15. OTHER EQUIPMENT AND APPLIANCES
154 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
155 not mean it is included in the Agreement of Sale. Terms of the Agreement of Sale negotiated between Buyer and Seller will
156 determine which items, if any, are included in the purchase of the Property.
157 (a) ___ Electric Garage Door Opener Number of Transmitters _____ Keyless Entry ___
158 (b) Smoke Detectors How many? 5 Location(s) hallway - 2 per apt
159 (c) ___ Security Alarm System ___ Owned ___ Leased (Lease Information _____)
160 (d) ___ Lawn Sprinkler(s) How many? _____ Automatic Timer ___
161 (e) ___ Swimming Pool ___ Hot Tub/Spa ___ Pool/Spa Heater ___ Pool/Spa Cover ___ Whirlpool/Tub
162 ___ Pool/Spa Equipment and Accessories (list): _____
163 (f) ___ Refrigerator(s) Range/Oven ___ Microwave Oven Dishwasher ___ Trash Compactor
164 Garbage Disposal ___ Chest Freezer Washer Dryer ___ Intercom
165 (g) ___ Ceiling Fan(s) How many? _____ Location(s) _____
166 (h) ___ Awnings ___ Attic Fan(s) ___ Satellite Dish ___ Storage Shed ___ Deck(s) ___ Electric Animal Fence
167 (i) ___ Other: _____
168 Are you aware of any problems or repairs needed regarding any item in this section? ___ Yes No
169 If "yes," explain: _____

170 16. LAND (SOILS, DRAINAGE, FLOODING AND BOUNDARIES)
171 (a) Land/Soils
172 1) Are you aware of any fill or expansive soil on the property? ___ Yes No
173 2) Are you aware of any sliding, settling, earth movement, upheaval, subsidence, or earth stability problems that have
174 occurred on or affect the property? ___ Yes No
175 3) Are you aware of any existing, past or proposed mining, strip-mining, or any other excavations that might affect this
176 property? ___ Yes ___ No
177 Note to Buyer: The property may be subject to mine subsidence damage. Maps of the counties and mines where mine subsidence
178 damage may occur and mine subsidence insurance are available through: Department of Environmental Protection, Mine Subsidence
179 Insurance Fund, 25 Technology Drive, California Technology Park, Coal Center, PA 15423 (800) 922-1678 (within Pennsylvania) or
180 (724) 769-1100 (outside Pennsylvania).

181 Buyer Initials: _____ Date _____ SPD Page 3 of 6 Seller Initials: SP Date 3/10/09

- 182 4) Is the property or a portion of it, preferentially assessed for tax purposes, or subject to limited development rights?
 183 ___ Yes No If "yes", check all that apply below:
 184 ___ Farmland and Forest Land Assessment Act - 72 P.S. §5490.1 et seq. (Clean and Green Program)
 185 ___ Open Space Act - 16 P.S. §11941 et seq.
 186 ___ Agricultural Area Security Law - 3 P.S. §901 et seq. (Development Rights)
 187 ___ Other _____

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

191 Explain any "yes" answers in this section: _____
 192 _____

193 (b) **Flooding/Drainage**

- 194 1) Is any part of this property located in a wetlands area or a FEMA flood zone? ___ Yes No ___ Unknown
 195 2) Do you know of any past or present drainage or flooding problems affecting the property? ___ Yes No

196 Explain any "yes" answers in this section, including dates and extent of flooding: _____
 197 _____

198 (c) **Boundaries**

- 199 1) Do you know of any encroachments, boundary line disputes, or easements affecting the property? ___ Yes No

200 *Note to Buyer: Most properties have easements running across them for utility services and other reasons. In many cases, the*
 201 *easements do not restrict the ordinary use of the property, and Seller may not be readily aware of them. Buyers may wish to*
 202 *determine the existence of easements and restrictions by examining the property and ordering an Abstract of Title or searching*
 203 *the records in the Office of the Recorder of Deeds for the county before entering into an agreement of sale.*

- 204 2) Do you access the property from a private road or lane? ___ Yes No
 205 If yes, do you have a recorded right of way or maintenance agreement? ___ Yes ___ No
 206 3) Are you aware of any shared or common areas (e.g., driveways, bridges, docks, walls, etc.) or maintenance agreements?
 207 ___ Yes No

208 Explain any "yes" answers in this section: _____
 209 _____

210 **17. HAZARDOUS SUBSTANCES AND ENVIRONMENTAL ISSUES**

- 211 (a) Are you aware of any underground tanks (other than home heating fuel or septic tanks disclosed above)? ___ Yes No
 212 (b) Are you aware of any past or present hazardous substances present on the property (structure or soil) such as, but not limited to,
 213 asbestos or polychlorinated biphenyls (PCBs), etc? ___ Yes No
 214 (c) Are you aware of sewage sludge (other than commercially available fertilizer products) being spread on the property, or have you
 215 received written notice of sewage sludge being spread on an adjacent property? ___ Yes No
 216 (d) Are you aware of any tests for mold, fungi, or indoor air quality in the property? ___ Yes No
 217 (e) Other than general household cleaning, have you taken any efforts to control or remediate mold or mold-like substances in the
 218 property? Yes ___ No *used treatment on 1st floor during carpet change*
 219 *Note to Buyer: Individuals may be affected differently, or not at all, by mold contamination. If mold contamination or indoor air qual-*
 220 *ity is a concern, buyers are encouraged to engage the services of a qualified professional to do testing. Information on this issue is*
 221 *available from the United States Environmental Protection Agency and may be obtained by contacting IAQ INFO, P.O. Box 37133,*
 222 *Washington, D.C. 20013-7133, 1-800-438-4318.*
 223 (f) Are you aware of any dumping on the property? ___ Yes No
 224 (g) Have you received written notice regarding the presence of an environmental hazard or biohazard on your property or any
 225 adjacent property? ___ Yes ___ No
 226 (h) Are you aware of any tests for radon gas that have been performed in any buildings on the property? ___ Yes No
 227 If "yes," list date, type, and results of all tests below:

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

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

DATE INSTALLED	TYPE OF SYSTEM	PROVIDER	WORKING ORDER?
			___ Yes ___ No
			___ Yes ___ No

- 236 (j) If property was constructed, or if construction began, before 1978, you must disclose any knowledge of lead-based paint on the
 237 property. Are you aware of any lead-based paint or lead-based paint hazards on the property? ___ Yes No
 238 If "yes," explain how you know of it, where it is, and the condition of those lead-based paint surfaces: _____
 239 _____

- 240 (k) If property was constructed, or if construction began, before 1978, you must disclose any reports or records of lead-based paint
 241 or lead-based paint hazards on the property. Are you aware of any reports or records regarding lead-based paint or lead-based paint
 242 hazards on the property? ___ Yes No
 243 If "yes," list all available reports and records: _____
 244 _____

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

248 Explain any "yes" answers in this section: _____
 249 _____
 250 _____
 251 _____

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

253 Type: Condominium Cooperative Homeowner Association or Planned Community n/a
 254 Other: _____

255 *Notice regarding Condominiums, Cooperatives, and Planned Communities: A buyer of a resale unit in a condominium, coopera-*
 256 *tive, or planned community must receive a copy of the declaration (other than the plats and plans), the by-laws, the rules or regula-*
 257 *tions, and a certificate of resale issued by the association in the condominium, cooperative, or planned com-*
 258 *munity. Buyers may be responsible for capital contributions, initiation fees or similar one-time fees in addition to regular monthly*
 259 *maintenance fees. The buyer will have the option of canceling the agreement with the return of all deposit monies until the certifi-*
 260 *cate has been provided to the buyer and for five days thereafter or until conveyance, whichever occurs first.*

261 19. MISCELLANEOUS

- 262 (a) Are you aware of any historic preservation restriction or ordinance or archeological designation associated with the property?
 263 Yes No
 264 (b) Are you aware of any existing or threatened legal action affecting the property? Yes No
 265 (c) Are you aware of any violations of federal, state, or local laws or regulations relating to this property? Yes No
 266 (d) Are you aware of any public improvement, condominium or homeowner association assessments against the property that remain
 267 unpaid or of any violations of zoning, housing, building, safety or fire ordinances that remain uncorrected? Yes No
 268 (e) Are you aware of any judgment, encumbrance, lien (for example, co-maker or equity loan), overdue payment on a support obli-
 269 gation, or other debt against this property that cannot be satisfied by the proceeds of this sale? Yes No
 270 (f) Are you aware of any reason, including a defect in title, that would prevent you from giving a warranty deed or conveying title to the
 271 property? Yes No
 272 (g) Are you aware of any insurance claims filed relating to the property? Yes No
 273 (h) Are you aware of any material defects to the property, dwelling, or fixtures which are not disclosed elsewhere on this form?
 274 Yes No

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

279 Explain any "yes" answers in this section: _____
 280 _____

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

286 WITNESS _____ SELLER Scott Henkel's DATE 3/10/09
 287 WITNESS _____ SELLER _____ DATE _____
 288 WITNESS _____ SELLER _____ DATE _____

289 EXECUTOR, ADMINISTRATOR, TRUSTEE SIGNATURE BLOCK

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

293 _____ DATE _____

294 RECEIPT AND ACKNOWLEDGEMENT BY BUYER

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

299 WITNESS _____ BUYER _____ DATE _____
 300 WITNESS _____ BUYER _____ DATE _____
 301 WITNESS _____ BUYER _____ DATE _____

INFORMATION REGARDING THE REAL ESTATE SELLER DISCLOSURE LAW

Generally speaking, the Real Estate Seller Disclosure Law requires that before an agreement of sale is signed, the seller in a residential real estate transfer must make certain disclosures regarding the property to potential buyers in a form defined by the law. A residential real estate transfer is defined as a sale, exchange, installment sales contract, lease with an option to buy, grant or other transfer of an interest in real property where **NOT LESS THAN ONE AND NOT MORE THAN FOUR RESIDENTIAL DWELLING UNITS** are involved.

The Law defines a number of exceptions where the disclosures do not have to be made:

1. Transfers that are the result of a court order.
2. Transfers to a mortgage lender that result from a buyer's default and subsequent foreclosure sales that result from default.
3. Transfers from a co-owner to one or more other co-owners.
4. Transfers made to a spouse or direct descendant.
5. Transfers between spouses that result from divorce, legal separation, or property settlement.
6. Transfers by a corporation, partnership or other association to its shareholders, partners or other equity owners as part of a plan of liquidation.
7. Transfer of a property to be demolished or converted to non-residential use.
8. Transfer of unimproved real property.
9. Transfers by a fiduciary during administration of a decedent estate, guardianship, conservatorship or trust.
10. Transfers of new construction that has never been occupied when:
 - a. The buyer has received a one-year warranty covering the construction;
 - b. The building has been inspected for compliance with the applicable building code or, if none, a nationally recognized model building code; and
 - c. A certificate of occupancy or a certificate of code compliance has been issued for the dwelling.

In addition to these exceptions, disclosures for condominiums and cooperatives are limited to the seller's particular unit(s). Disclosures regarding common areas or facilities are not required, as those elements are already addressed in the laws that govern the resale of condominium and cooperative interests.