9MAPLE STREET MELROSE | 02176









LIST PRICE \$589,900

Beautifully appointed, offering excellent scale and thoughtfully detailed, this Colonial is sure to please those with discerning eyes and seeking a well-established neighborhood in a downtown location. Perfectly situated in Cedar Park across from Gooch Park, offering a short walk to Cedar Park train, bus to Oak Grove and shops & restaurants in Cedar Park or downtown, plus the trails of the Fells, makes this beauty a walker's dream. The stewards of this home reclaimed and preserved the turn of the century charm evident throughout, including the soaring ceilings, circular flow, decorative mantle and detailed moldings, and hardwood floors, while sympathetically weaving an addition into the structure. Welcoming front porch entry is a quiet spot to enjoy your morning "cuppa". The kitchen boasts a dining peninsula, quartz counters, upgraded appliances, fabulous pantry, marble backsplash and trendy lighting plus half bath. The living and dining rooms open to each other and offer comfortable space for gatherings. The second level hosts three generous bedrooms, master bedroom with paired closets, renovated full bath and an office/reading nook. Undertaking a three story expansion allowed this home to blossom, and includes an open stairwell providing an airy entry to the lower level family room which offers two spaces for recreation or perhaps office and exercise. Over the last several years, this home has been thoroughly updated including electrical and plumbing, kitchen, the addition and Bosch heating system paired with a Fujitsu Halcyon mini-split system to cool the first floor and two bedrooms, which optimized the space and latest technology to heat and cool this home smartly. The private yard has just enough space to play as well as host BBQs on the patio. One car garage. This home is a sweet score, such that if Goldilocks ventured inside, she'd say "this feels just right"!

ALISON SOCHA & LINDA O'

AGENT EXPERTISE TEAM 781.517.0213 LindaandAlison@LeadingEdgeAgents.com AgentExpertise.com

RE/MAX LEADING EDGE 536 MAIN STREET, MELROSE | 781.979.0100



9 MAPLE STREET | MELROSE





Living Room	12x12	lst	HWF
Dining Room	12×12	1st	HWF
Kitchen	16×11	lst	HWF
Master Bedroom	15×12	2nd	HWF
Bedroom	13×11	2nd	HWF
Bedroom	12×11	2nd	HWF
Bathroom	Full	2nd	Marble
Bathroom	Half	lst	HWF
Sunroom/Porch	11x7	1st	Tile
Family Room	21x20	LL	Vinyl/LVT

Style	Colonial
Year Built	1880
Rooms	7
Bedrooms	3
Baths	1 Full 1 Half
Living Area*	1,918 sq./ft.
Lot Size	4,080 sq./ft.
Range	Gas
Dishwasher	Yes SS
Disposal	Yes
Laundry Connection	LL Gas
Microwave	Yes

	LAALUCG
Siding	Asbestos (original) and Cement Fiber replica (addition)
Roof	Asphalt 2009
Foundation	Fieldstone Cast Concrete
Fireplace	No
Lined?	N/A
Patio	Yes Pavers
Parking	3c parking 1c garage
Solar Panels	No
Assessed	\$426,800
Annual Tax	\$5,036.24
Monthly	\$419.68
Book/Page	63373/453
Deed Date	03/04/2014

Color White

AC	Central** Mini-split
Heat	Bosch FHW Gas 2014 1 zone per floor
Hot Water	HTP Indirect
Sump Pump	No
New WM	Yes
Insulation	Spray Foam & Blown-in
Electric	СВ
Fenced Yard	No
Sewer/Water	MWRA
School	Apply
Utilities	Averages
Gas	\$85.12

\$85.26

\$87.34

Exclusions: See Inclusion/Exclusion Sheet. Disclosures:*Living Area includes finished LL Family Room and excludes Sunroom. **Air conditioning: first floor is via the wall unit Halcyon mini-split in the dining room; the rear two bedrooms are via the Halcyon mini-split ducts. Room measurements are estimated and vary between listing info & floor plans. We ask that anyone who wants to make an offer read our letter on offers and home inspections (visit AgentExpertise.com). This home, like all of our properties, is being sold "as is". Buyers need to understand that a home inspection is not done so that buyers can ask sellers to compensate them for the perfect house, but to ensure that buyers know what problems they should expect to address during their ownership; make offers accordingly. We mean it and will negotiate for radon & active termites ONLY. When making offers please attach RE/MAX Leading Edge Rider which states that only a mutually agreeable purchase and sale will act as a binding agreement and purchase is not contingent on the sale of any assets.

Вι	JYER'S	INITIALS	\Box

Electric

Water

RE/MAX Leading Edge Rider to Contract to Purchase - (Listing)

Address	9 Maple Street, Melrose, MA 02176
Audi ess	

This contract to purchase is expressly conditioned upon the execution of a mutually acceptable Purchase and Sale Agreement, in form and substance approved by both parties' attorneys, unless waived, which when agreed upon and signed will become the contract between the parties. Until the expiration of this agreement, the parties will each make a good faith effort to achieve a mutually acceptable Purchase and Sale Agreement. Meanwhile, the seller will not accept another offer during the pendency of the Contract to Purchase. It is RE/MAX Leading Edge's policy not to release the executed Contract to Purchase if listing agent is not in possession of good faith deposit, fully executed lead paint disclosure (if built before 1978), fully executed Seller's Description of Property (if provided by listing agent), agency disclosure and satisfactory bank letter or verification of funds, if cash.

This RE/MAX Leading Edge Rider to Contract to Purchase and Purchase & Sale Agreement shall form part of the Contract, and shall also form part of the Purchase and Sale Agreement referred to herein. Time is of the essence.

Check One:

_____ The following shall be deemed added to the end of the paragraph contained in the Contract to Purchase regarding financing: The buyer acknowledges and agrees that Buyer's obligation to purchase the premises is not, in any way, contingent

upon the sale of any of Buyer's assets. In the event that Buyer receives a mortgage commitment conditioned upon the sale of any of Buyer's assets or is denied financing because of Buyer's inability or failure to sell any assets, it is agreed that such conditional commitment or denial of financing, shall not, in any way, be deemed just cause for termination of this Contract and/or any subsequent Purchase and Sale Agreement and shall not entitle Buyer to a return of Buyer's deposit.

OR

☐ This offer is contingent on the sale of Buyer's assets (Real Property or other)

• The Buyer is urged to conduct independent investigations through his/her attorney, through town officials, such as tax assessors, zoning and building departments, and the Board of Health or through a home inspector, etc. to verify any such information, including but not limited to the age of the home or its components, square footage and borders of the house lot; square footage of the home, zoning type; condition and age of mechanical and electrical systems, annual taxes, condition of home, idiosyncrasies of the neighborhood abutting the home; past and present structural problems of the home including problems with the roof or basement; the title to the property, etc. Buyer understands that information provided by Broker is based on information supplied by others and Brokers do not have personal knowledge of the matters relayed.

Parties agree to the following:

- The purchase and sale agreement will stipulate how oil will be adjusted by the parties, either by buyer reimbursing seller for remaining oil or seller gifting it to buyer at closing.
- All parties agree to deliver all requested information to lender no later than 10 business days prior to scheduled closing, unless
 another date will comply with lending and closing attorney policies which will be noted in the P&S. (Utilities such as final
 municipal water, sewer, electrical and gas; rents, security deposit, 6D last month's rent; commission statement etc, if applicable).
- If applicable, the condo or HOA fee is \$_____ per month and/or \$_____ per year.
- If applicable, a portion of the Buyer's Agent fee is being paid directly to the Buyer's Agent's Firm by the Buyer at closing in the amount of \$______.
- No claim, counterclaim or cause of action for any loss or damage resulting from an extension required by Buyer's Lender
 pursuant to TRID regulations, shall be initiated or maintained by SELLER against BUYER or by BUYER against SELLER,
 unless caused by breach of the terms of this Rider.

Page 1 of 2

Agent 1	Name: Alison Socha	Agent email AlisonSoch	a@LeadingEdgeAgents.com	<u> </u>
Agent p	hone number: <u>781-729-5505</u>	Agent RE License #		
Buyer:				
Real Estate F	irm Address		License #	
Agent ?	Name	Agent email		
Agent p	hone number	Agent License #		
Buyer	Date	Buyer	Date	
Buyer	Date	Buyer	Date	
Seller	Date	Seller	Date	
relationship wit agent is a licens client, another That disclosure Agreement (for Broker represer Connection with Seller) or in the relationship. B both Buyer and Seller in a trans	DESIGNATED AGENCY: Brith both Buyer and Seller in connective who has been appointed by a Idicensee associated with the same was contained in the Exclusive Buyer). Broker now gives noticent both Buyer and Seller in connective Buyer Representation of the Exclusive Buyer Representation of the Exclusi	ICE OF AGENCY — check coker previously gave not bection with your real estate. Broker or salesman to represent to re- broker is authorized to re- Listing Agreement (for Si that a designated agency ction with the above named usly gave notice of the po- at disclosure was contained on Agreement (for Buyer al agency has occurred and bove named property. A coregard to any conflicting in	tice of the potential for a desertansaction. It was disclosed the transaction. It was disclosed the seent a Buyer or Seller and, with present the other party in the sateller) or in the Exclusive Buyer has occurred and that licenseed property. The ential for a dual agency relationed either in the Exclusive Listing to. You previously gave your at that Broker and affiliated lice lual agent is authorized to assistanterest of the Buyer and Seller.	signated agence hat a designate on consent of the me transaction of the saffiliated with the
dual agent will lawful instructi Signature (Selle	not have the ability to satisfy fuons, but shall still owe the duty of	lly the duties of loyalty, for confidentiality of material Print Name	l information and the duty to acc	nd obedience t count for funds
oignature (Selle	a sagenty	rimi Name	Date	

INCLUSION/EXCLUSION SHEET FOR: 9 Maple Street, Melrose, MA 02176

ITEM	INCLUDED	EXCLUDED	N/A
REFRIGERATOR		XX	
RANGE (STOVE)	x		
MICROWAVE	х		
DISHWASHER	Х		
COMPACTOR			<u>x</u>
A/C (PORTABLE/WNDW)			х
WASHER		XX	
DRYER		XX	
DINING RM LIGHT	Х		
OTHER LIGHT FIXTURES			
DRAPES/WNDW TREATMENTS CURTAINS/HARDWARE		drapes/rods/bracke ts from kids' rms	
FIREPLACE SCREEN & EQUIPMENT			<u>x</u>
SWINGSET			x
SHED			х
PLAY STRUCTURE			x
PLANTS/WINDOW BOXES	x		
STEREO SPEAKERS			x
C/VAC ATTACHMENTS			x
POOL EQUIPMENT			x
TV & MOUNTS		LR TV & mount	
OTHER			
OTHER			
OTHER			
SELLER Kent D. Kovacs Megan C. Kovacs	dotloop verified 10/09/17 8:06AM E M9KY-CJ7G-U4Q8-P	DATE	
SELLER Megan C. Kovacs	doiloop verified 10/09/17 8:44AM Et ZZSV-ZPSS-ZBUC-O	ort.	
BUYER		DATE	
BUYER		DATE	

Note: Real Estate law stipulates that anything that is attached to the house must remain with the property unless excluded. E.g. Only window treatments that are permanently attached would stay if not excluded. Only the window treatment hardware that is attached would be expected to stay unless otherwise negotiated. Note refrigerators with ice-makers are plumbed into house and will require disconnection to be moved but can be excluded.

PROPERTY TRANSFER NOTIFICATION CERTIFICATION

This form is to be signed by the prospective purchaser before signing a purchase and sale agreement or a memorandum of agreement, or by the lessee-prospective purchaser before signing a lease with an option to purchase for residential property built before 1978, for compliance with federal and Massachusetts lead-based paint disclosure requirements.

Required Federal Lead Warning Statement:

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

Seller's Disclosure			
(a) Presence of lead-based paint a	nd/or lead-based paint hazards (paint and/or lead-based paint ha		DE VESSELLEN
	wners, sellers have not viewed		ig (explain).
	ledge of lead-based paint and/or		ne housing.
(b) Records and reports available			io iio iio
		e records and reports pertaining	ng to lead-based paint and/or lead-based
paint hazards in the housing (c			
170,700 to 100,000 to	Risk Assessment Report;		Proposal .
(ii) Seller has no report	s or records pertaining to lead-b	ased paint and/or lead-based p	paint hazards in the housing.
Purchaser's or Lessee Purchase	ser's Acknowledgment (init	ial)	
	purchaser has received copies o		e.
(d) Purchaser or lessee	purchaser has received no docu	ments.	
(e) Purchaser or lessee	purchaser has received the Prop	erty Transfer Lead Paint Noti	fication.
	purchaser has (check (i) or (ii) b		
(i) received a 10-day of presence of lead-based paint a	opportunity (or mutually agree nd/or lead-based paint hazards;	d upon period) to conduct a	risk assessment or inspection for the
1749 CERTON SON SON SON SON SON SON SON SON SON S	#####################################		presence of lead-based paint and/or
lead-based paint hazards.		anion or improviou in the	presence of read-based paint and/of
Agent's Acknowledgment (init			
(g) Agent has informed	the seller of the seller's obliga	tions under federal and state	law for lead-based paint disclosure and
notification; and is aware of his/her			
(h) Agent has verbally	informed purchaser or lessee-pu	irchaser of the possible preser	nce of dangerous levels of lead in paint, ompliance with the Massachusetts Lead
Law - either through full deleading	or interim control - if it was b	uilt hefore 1978 and a child u	nder six years old resides or will reside
in the property.	,	and defere 1970 and a china a	nder six years old resides or will reside
Certification of Accuracy			
그는 그는 그는 살이 다이 살아보았다면서 하다는 그리스에 그리고 하는 그리고 하는 것이다면서 살아보니다.	ad the information above and a		
provided is true and accurate.	ed the information above and c	ertify, to the best of their kno	wledge, that the information they have
Kent D. Kovacs	dolloop verified 10/09/17 8:07AM EDT EMUG-TPOT-9WMD-JBVU	Megan C. Kovacs	dottop verified 10/09/17 8:42AM EDT DZSL-M7P3-HDRR-ADCC
Seller	Date	Seller	Date
		Defici	Date
Purchaser	Date	Purchaser	Date
Alison Socha	dotlaap verified 10/08/17 4:30PM EDT 8EHA-3SRI-AXZR-9799		
Agent	8EHA-3SRJ-AXZR-9799 Date	Acont	D-4-
49 AM - 300 40		Agent	Date
Address of Property / Unit 9 1	Maple Street, Melrose, MA (02176	
CLPPP Form 94-3, 6/30/94, Rev. 12/10			





LETTER TO BUYERS AND SELLERS -

BEST PRACTICE FOR SMOOTH TRANSACTIONS

We ask parties to live by the golden rule when making or receiving an offer.

Treat the other side the way you would want to be treated.

Advice to sellers: if you receive an offer, respond to it in a timely manner. Work with the "bird in the hand." Buyers understandably get upset if they feel their offer is being leveraged for another offer that may or may not materialize. This alienates a potentially good buyer and gets negotiations off to a bad start.

Advice to buyers: make offers in good faith. If you find yourself in a position of multiple offers, or if you feel the only way to put a house under agreement when it is new to the market is to pay top price, then don't try to renegotiate the price after a home inspection. Only offer a price that you feel comfortable with and always assume that the house will need work and budget accordingly. All houses need work. Please be patient after submitting an offer. We often have to wait to get in touch with the seller who may need to talk to an attorney, spouse, partner or extended family. Expect a long delay if the owner is an estate or bank. We will do our best to explain the circumstances and respond to you as soon as we can. There are many reasons a response may not be immediately available – please try to understand. We know waiting can be anguishing.

The Purpose of a Home Inspection: Rules of the Road for Buyers and Sellers

Everyone needs to keep in mind that most of the housing stock we have here in Greater Boston and surrounding communities is USED. The purpose of a home inspection is to inform a buyer about what he or she is buying, not to renegotiate the sale price of a property. When potential Buyers are MAKING AN OFFER THEY SHOULD BUDGET TO SPEND THEIR OWN FUNDS TOWARD THE REPAIRS SUGGESTED BY THE HOME INSPECTOR. It would not be unusual for that sum to add up to many thousands of dollars. We ask all buyers to take this into consideration when they make their offer so that they don't feel they overpaid if they discover things that need to be fixed in the house. No house is perfect no matter how well maintained. We as REALTORS have priced a property taking into consideration its location, size, configuration, number of rooms, bedrooms and bathrooms, lot size and general condition. Buyers are always taken by surprise by the costs of maintenance and repairs to a house and want to renegotiate the price after home inspection. We ask that you don't shop in a price range that stretches your household budget so much you cannot assume the maintenance of a house. Do you have access to thousands and thousands of dollars over the next 5-10 years to take care of the items your home inspector will inevitably find? If not, you may not be a good match for a used house. So, except for some very expensive item that needs immediate repair that you could never have known about without an inspection, we expect the buyer to assume the house and its issues at closing. That is normal. We keep hearing from buyers, "I knew I'd have to do some work, but I just can't afford to go forward without a price adjustment." So we ask you to take this very real issue into consideration now, before you make an offer on a house you can't afford.

Buyer's	INITIALS		
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It is the job of all home inspectors to highlight maintenance issues, look for pests and insects, point out needed repairs, assess structural condition and scrutinize major systems like plumbing, electric, heat and roof. Every home inspection, even in the best maintained home, turns up multiple issues. Commonly we find that a chimney or wall needs re-pointing, that fireplaces aren't lined, (new building codes require linings - however old fireplaces are often triple bricked which may in fact be a better, but more expensive way to build a chimney than today's current code requires). It is not uncommon for some electrical wire to be loose or not properly boxed or for homes to have knob and tube wiring. Expect to have to upgrade electrical service; today's buyers have needs for computers and equipment that many of our sellers never faced. We see that ropes in windows are broken, that older kitchens and baths do not have GFI outlets and that lots of physical things that currently exist do not meet updated building codes. Our older housing stock has older waste pipes, water services, heating systems. roofs, exterior shingles and gutters, facia boards and plumbing. It is typical for roofs to be installed without vents, and insulation not to be in keeping with your home inspector's recommendations. Powder Post Beetles and termites have left their damage scars in virtually all basements in older homes. When a basement is finished, a home inspector will tell you that he can't determine what is going on in the sills and joists behind the covered walls, so take that into consideration now when you make your offer. We don't want you backing out of the deal later because you don't know what is covered up in the finished basement.

Another very common issue in our 19th c. homes is settling and sloping. Some home inspectors will sound the alarm of structural problems when floors tip. If you see tree trunk columns in the basement, know that a home inspector will suggest you put in steel columns in concrete footings (at about \$1500 apiece - the seller has lived without steel columns - so this is a buyer's expense - budget accordingly.) In the homes we own, we think of the slanting floors as part of the charm. If you don't want that charm, don't make an offer on a home with floors that aren't level. Buyers should not expect sellers to upgrade a house for them. Every buyer should expect most, if not all, of these things in our beautiful older housing stock.

We ask everyone to further understand that every home inspector has his own opinion as to the proper maintenance of a home. Please remember that the issues that are brought up by the home inspector have probably not been a concern to the current homeowner. (The house is functioning fine from their perspective and they may like their old fuses... and the corrosion on the pipe feeding the laundry has never leaked... they are used to the windows that won't stay up...they've been having fires in their fireplaces for years, ...etc.)

Please do not expect a seller to negotiate on something visible to the eye: tree roots uprooting sidewalks, tree limbs or trees too close to the house, cracked tile in the bathroom or cracked windows, rotting bulkhead doors, gutters that are broken or disconnected, etc. We expect that you have carefully seen the property and that problems that are in plain view have been taken into consideration when you make an offer. Also, expect a home inspector to recommend maintenance items like servicing the heating system or cleaning the gutters. The purpose of the home inspection is not to compensate a buyer for the perfect house, but to make them aware of the items they will need to address when they buy the home. Again, these are buyer's expenses and should be anticipated.

Just because a home inspector recommends a lightening rod, updated electrical system, vinyl siding, new storms and screens, GFI outlets or lining the chimney, does not mean that the seller should be responsible for these or any other improvements for the new buyer. (We have witnessed home inspectors recommending things that we feel would hurt the value of a property!)

A significant sea change has occurred in the way pest control companies look at homes for pest problems, most notably termites. Until recently pest companies only recommended treatment if there were signs of active termites in the house. Today, many pest companies, concerned about liability, are recommending treatments for every home they come out to review. Rotting wood near the ground, termite activity in landscape timbers and under rocks near the foundation and termite damage in porches and sills are common, and most companies are recommending treatment even if the damage is a century old. It is also the policy of many chemical companies not to distinguish between old and active termite damage. It is the policy of many companies to always recommend treatment if there is any evidence of damage, past or present. Because it is evident that some termite or wood boring insect damage is present in almost every property that we list we would like to set a standard for negotiations. We believe it is a seller's responsibility to treat for termite damage if, and only if, termite mud tubes are found to be present in the structure of the main house or an attached garage or if there is evidence of "swarming". This is the industry standard for active termites. We also believe that all buyers who elect to have a pest inspection should be prepared to follow up on the recommended treatment of the pest control company after they purchase their house if mud tubes or swarming are not present. Sheds and detached garages are not considered the main house and are very attractive to pests. Buyers should be prepared to treat those structures when they purchase a home as normal home maintenance and not expect the seller to compensate them for such.

On occasion there are major issues which cannot be known to the buyer, or perhaps even the seller, without the more in-depth investigation usually done by a home inspector or specialist, (e.g. extensive termite damage). There is a possibility that such an issue might require negotiating and/or repair. A cash settlement may be warranted so that work can be done to the satisfaction of the new owner.

ADVICE FOR BUYERS

If you want to make the terms of your offer more favorable to a seller you should agree to do your home inspection within three days of an accepted offer and sign a purchase and sale as soon thereafter as possible. Sellers cannot accept other offers while you have it under agreement, and they lose valuable marketing time not knowing whether or not their deal is solid. A deal is solid when there is a fully executed Purchase and Sale and if the bank has issued a commitment letter. Also, please disclose to seller in writing if you will be using a government loan (FHA or VA) when you make your offer. Under no circumstance will the seller consider an offer contingent on the closing of the buyer's property. Every transaction has inherent risk for both parties. A buyer who attempts to eliminate all risk on their end creates high risk for the seller which is simply unacceptable. A buyer cannot expect the seller to assume all the risk. Consult a real estate attorney.

WARNING - It is our experience that many banks/mortgage companies are very eager for your loan and will promise you the moon but are having difficulty delivering on their promises. (Read: the loan you get at closing isn't the one you thought you were getting.) In addition to causing delay with some financing, there are a lot of bank/mortgage operations that are using attorneys, appraisers, surveyors and title examiners who do not complete their work in time to meet the financing deadline. Unfortunately, many buyers who are purchasing homes we have listed have experienced carelessness. oversights and ineptness with the bank they have chosen and are unable to close on time. New TRID regulations are challenging. The buyer's deposit (five percent of a sale price) is at risk if they are unable to perform or close on the date required by their contract. It is not unreasonable for the seller to want a large sum of money to agree to extend the closing in order to bridge their next purchase or to compensate them for not closing on time. We are happy to provide a long list of reliable lenders, but if a buyer chooses to work with someone else and the closing is delayed, we will consider the buyer forewarned, and will be less likely to be sympathetic when trouble arises from a bank that is not on our list of reliable lenders. Buyers can also request that a local attorney be used to do the conveyancing which tends to streamline the process. Buyers may, of course, use the bank of their choosing but it is our goal for every transaction to go smoothly. We have learned that the people we rely upon will do a good job for their clients, the buyer (s). This warning is simply to prevent any misery in the buyer's life. We would be glad to furnish names of people who wish they had taken this advice.

BUYER'S INITIALS		
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MASSACHUSETTS ASSOCIATION OF REALTORS® SELLER'S STATEMENT OF PROPERTY CONDITION

THE SELLER AUTHORIZES THE BROKERS OR SALESPERSONS TO PROVIDE THE FOLLOWING INFORMATION TO PROSPECTIVE BUYERS. THIS INFORMATION IS BASED UPON THE SELLER'S KNOWLEDGE, BUT IS NOT INTENDED AS A GUARANTEE OF THE CONDITION OF THE PROPERTY OR THE CONTINUED SATISFACTORY OPERATION OF ANY SYSTEM. THE BUYER SHOULD INDEPENDENTLY VERIFY ALL INFORMATION BEFORE PURCHASE.

	Property	Address	9 Maple Street, Meirose, MA 02176
	ANSWI	ERS	
YES	NO	UNKN	I. TITLE/ZONING/BUILDING INFORMATION
			Seller/Owner <u>Kent D. Kovacs and Megan C. Kovacs</u> How long occupied? 3.5 years Approximate year built? Have you been advised of any title problems or limitations (for example, deed restriction, lot line dispute, order of conditions)? If yes, please explain no
	\square		a) Do you know of any easement, common driveway, or right of way? If yes, please explain.
			4. Zoning classification of property (if known) 5. Has your city/town issued a notice of any violation which is still outstanding? If yes, explain a) Have you been advised that the current use is nonconforming in any way? Explain
	abla		Do you know of any variances or special permits? Explain
KK			7. During Scller's ownership, has work been done for which a permit was required? If yes, explain multi-story addition and various system updates a) Were permits obtained? b) Was the work approved by inspector? c) Is there an outstanding notice of any building code violation? Yes
			Have you been informed that any part of the property is in a designated flood zone or wetlands? Explain. (See Flood Zone disclosure Page 4)
			9. Water drainage problems? Explain
YES	NO	UNKN	II. SYSTEM AND UTILITIES INFORMATION DO YOU KNOW OF ANY CURRENT PROBLEM WITH ANY SYSTEM LISTED BELOW? 10. Has there ever been an UNDERGROUND FUEL TANK? If yes, is it still in use? If not used, was it removed?
	\square		(See Hazardous Materials Disclosure Page 4) 11. HEATING SYSTEM: Problems? Explain
	Ø		a) Identify any unheated room or area front porch, half bath (close enough to direct heat sources) b) Approximate date of last service May 2016 c) Reason part of the addition 12. DOMESTIC HOT WATER: Type Gas Age Problems? Explain Burners Owned or rented? 13. SEWAGE SYSTEM: Problems? Explain Type: Municipal Sewer Private If private, describe type of system:
			Coesspool, septic tank, etc.) Name of service company
SELLI	er's init		10/09/17 BUYER'S INITIALS

MASSFORMS**
Statewide Standard Real Estate Forms

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This form is in use by:

Use by anyone other than a participant in the transaction is strictly prohibited.

A	ANSWERS					
	abla		14. PLUMBING SYSTEM: Problems/Leaks/Freezing? Explain			
			Bathroom ventilation problems? Explain 15. DRINKING WATER SOURCE: Public Private If private: a) Location b) Date last tested Report: Attached Not attached			
8	XX	\blacksquare	b) Date last tested Report: Attached Not attached c) Water quality problems? Explain. d) Water quantity problems? Explain. e) Flow rate (gal. min.)			
В	A	B	f) Age of pump g) Is there a filtration system? Age/Type of filtration system 16. ELECTRICAL SYSTEM: Problems? Explain			
	A KI A		17. APPLIANCES: List appliances that are included Stove, dishwasher, microwave Any known problems? If yes, explain 18. SECURITY SYSTEM: None Type Age Company ADT Problems? Explain 19. AIR CONDITIONING: Central Window Other None Problems? Explain ,			
YES	NO Z	UNKN	III. BUILDING/STRUCTURAL IMPROVEMENTS INFORMATION 20. FOUNDATION/SLAB: Problems? Explain			
	N KK		21. BASEMENT: Water Scepage Dampness DExplain anount, frequency, and location a) Sump pump? If yes, age. location Problems?			
	abla		Problems? Explain			
	abla		Location of leaks/repairs			
	abla		If not, explain			
	abla		25. FLOORS: Type of floors under carpet/linoleum? Problems with floors (buckling, sagging, etc.)? Explain			
	AT I I M		26. WALLS: a) INTERIOR Walls: Problems? Explain b) EXTERIOR Walls: Problems? Explain, 27. WINDOWS/SLIDING DOORS/DOORS: Problems or leaks? Explain LR & back BR safety locks are used manually 28. INSULATION: Does house have insulation? If yes, type Date installed Location 29. ASBESTOS: Do you know whether asbestos is present in exterior shingles, pipecovering or boiler insulation? Has a fiber count been performed? If yes, attach copy			
abla			(See Asbestos disclosure Page 4) 30. LEAD PAINT: Is lead paint present? If yes, locations (attach copy of inspection reports) no reports, test performed by previous owners			
		Ø	If yes, describe abatement plan/interim controls, if any unknown Has paint been encapsulated? If yes, when and by whom? unknown (See Lead Paint disclosure Page 4)			
Н		\square	31. RADON: Has test for radon been performed? If yes, attach copy (See Radon disclosure Page 4) 32. INSECTS: History of Termites/Wood Destroying Insects as Rodon Problems? If yes, applied to add dates			
	E		32. INSECTS: History of Termites/Wood Destroying Insects or Rodent Problems? If yes, explain treatment and dates			
SELLER'S INITIALS 10/09/17 10/09/17 BUYER'S INITIALS BUYER'S INITIALS						

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AN	SWEE	<u>ts</u>	
			33. SWIMMING POOL/JACUZZI: Problems? Explain
			Name of service company 34. GARAGE/SHED/OR OTHER STRUCTURE: Problems, explain
			35. Have you been advised of elevated levels of mold at the Property? Explain
YES	NO	UNKN	IV. MISCELLANEOUS INFORMATION
	\square		36. Do you know of any other problem which may affect the value or use of the property which may not be obvious to a prospective buyer?
			Explain
YES	Ä	UNKN	V. CONDOMINIUM INFORMATION 37. If converted to condominium, are documents recorded (Master deed/Unit deed etc.)?
H		님	38. PARKING: Number of Spaces Of those spaces, identify number that are decdd; exclusive easements; assigned; Unassigned or in common area? 39. CONDO FEES: Current monthly fees for Unit are \$
	Ħ	Ħ	Heat included? Yes No Electricity included? Yes No
	Н		40. RESERVE FUND: Has an advance payment been made to a condo reserve fund? If yes, how much \$
			41. CONDO ASSOC. INFO: Is owners' association currently involved in any litigation? If yes, explain
			42. Have you been advised of any matter which is likely to result in a special assessment or substantially increase condominium fees?
			Explain
YES	NO	UNKN	VI. RENTAL PROPERTY INFORMATION 43. NUMBER OF UNITS:
			Has a unit been added/subdivided since original construction? If yes, was a permit for new/added unit obtained? 44. RENTS: Number of units occupied
В	В	В	Expiration date of each lease Any tenants without leases? Is owner holding last month's rentsecurity deposit?
			If security deposit held attach a copy of statements of condition. Attached Not attached _
			VII. ACKNOWLEDGMENT
o defen eccipt o	d and i	ndemnify	acknowledge that the information set forth above is true and accurate to the best of my (our) knowledge. I (we) further agree the broker(s) and any subagents for disclosure of any on the information contained herein. Seller(s) further acknowledge Statement of Property Condition.
Date <u>10</u>	/08/20	17	Scilcr Kent D. Kovacs dolloop verified 10/09/17 8:03AM EDT 10KH-XOVN-NTLD-7ADI Seller Megan C. Kovacs dolloop verified 10/09/17 8:39AM EDT ACUN-OGNA-MFAQ-GKLF
epresen nulti-far or other orivate re	ias not tation, nily, re classifi estrictio	verified to verbal or sidential, cation is ons by the	ive Buyer acknowledges receipt of Seller's Statement of Property Condition before purchase. Buyer acknowledges that he information herein and Buyer has been advised to verify information independently. BUYER is not relying upon any written, from any real estate broker or licensee concerning legal use. Any reference to the category (single family, commercial) or the use of this property in any advertisement or listing sheet, including the number of units, number of rooms not a representation concerning legal use or compliance with zoning by-laws, building code, sanitary code or other public or broker. The BUYER understands that if this information is important to BUYER, it is the duty of the BUYER to seek advice the confirmation from the municipality.
Date	30.009000000		Buyer Buyer
SELLER'S	S INITI	ALS	10/09/17 BUYER'S INITIALS
8 2 00 25			

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This form is in use by: Use by anyone other than a participant in the transaction is strictly prohibited.

VIII. EXPLANATORY MATERIAL

The following clauses are provided for descriptive purposes only. For detailed information, consult the Massachusetts Department of Public Health, the Massachusetts Department of Environmental Protection, or other appropriate agency, or your attorney.

A. Flood Hazard Insurance Disclosure Clause (Question #8)

The lender may require Flood Hazard Insurance as a condition of the mortgage loan if the lender determines that the property is in a flood hazard zone.

B. Hazardous Materials Disclosure Clause (Question #10)

In certain circumstances Massachusetts law can hold an owner of real estate liable to pay for the cost of removing hazardous or toxic materials from real estate and for damages resulting from the release of such materials, according to the Massachusetts Oil and Hazardous Material Release and Response Act, General Laws, Chapter 21E. The buyer acknowledges that he may have the property professionally inspected for the presence of, or the substantial likelihood of release of oil or hazardous material and such proof of inspection may be required as a prerequisite for financing the property.

C. Asbestos Disclosure Clause (Question #29)

The United States Consumer Product Safety Commission has maintained that asbestos materials are hazardous if they release separate fibers which can be inhaled. Asbestos is a common insulation material on heating pipes, boilers, and furnaces. It may also be present in certain types of floor and ceiling materials, shingles, plaster products, cements and other building materials. The buyer may have the property professionally inspected for the presence of asbestos and if repair or removal of asbestos is desired, proper safety guidelines must be observed.

D. Lead Paint Disclosure Clause (Question #30)

Whenever a child under six years of age resides in any residential premises in which any paint, plaster or other accessible material contains dangerous levels of lead, the owner is required by law, to remove all said paint, plaster or cover with appropriate materials so as to make it inaccessible to a child under six years of age. Consumption of lead is poisonous and may cause serious personal injury. Whenever such residential premises containing dangerous levels of lead undergoes a change of ownership, as a result, a child under six years of age will become a resident, the new owner is required by law to remove said paint, plaster cover or encapsulate it with appropriate materials so as to make it inaccessible to such child. Buyer should receive information pamphlet from Department of Public Health.

E. Radon Disclosure Clause

(Question #31)

Radon is an odorless, colorless, tasteless gas produced naturally in the ground by the normal decay of uranium and radium. Radon can lead to the development of radioactive particles which can be inhaled. Studies indicate the result of extended exposure to high levels of radon may increase the risk of developing lung cancer.

F. Chlordane Disclosure Clause (Question #32)

Pesticide products containing chlordane were banned in Massachusetts on June 11, 1985, following a determination by the Department of Food and Agriculture that the use of chlordane may cause unreasonable adverse effects on the environment including risk of cancer. Although existing data does not conclusively prove that significant health effects have occurred as a direct result of chlordane use, the long-term potential health risks are such that is prudent public health policy, according to the Department, to eliminate the further introduction of chlordane into the environment.

G. Mold Information

Molds are naturally occurring organisms that exist both indoors and outdoors. More than 1000 different kinds of mold have been found in homes in the United States. Molds are fungi that reproduce by making spores. Spores are small and lightweight and able to travel through the air. Molds need moisture and food to grow and their growth is stimulated by warm, damp and humid conditions. Molds can use materials such as wood, paper, drywall and carpet as food sources. Reducing dampness indoors is often key to reducing the growth of mold. Depending on the level of mold, allergies, respiratory problems and other health consequences can be triggered in sensitive individuals. However, exposure to mold does not always result in health problems. As of July of 2002, U.S. governmental agencies reported that a determination had not been made what quantity of mold was acceptable in an indoor environment. For more information on mold, contact an engineer or other qualified mold inspector. Information may also be found at the web site for the U.S. Environmental Protection Agency, www.epa.gov.

H. Fair Housing Notice

It is unlawful to discriminate on the basis of race, color, religious creed, national origin, age, gender, sex, ancestry, marital status, veteran status, sexual orientation, disability, presence of a child, receipt of public assistance or other protected classification in the sale or rental of covered housing.







