



153 County Route 40, Windham, NY 12496

\$349,900

ML#: 150975

Type: Deeded

Bedrooms: 4

Bathrooms: 2 (1 1 0 0)

Approx Finished SqFt: 1596

Remarks - A Beautiful 4 to 5 Bedroom, 2 Bath Home with a 2 Car Garage in a Wonderful Mountaintop Setting in Windham! The home features a large living room with a fireplace, a kitchen with a breakfast bar, 4 bedrooms with a 5th bedroom or an office, a laundry area, 2 full baths, and a basement for storage. The home has abundant, rich light throughout, modern improvements, and upgrades, such as stainless steel appliances, a new heating and AC system, a new hot water heater, appliances approximately 2 to 3 years old, and more. The grounds offer front and back yards, a back deck, a large 2 car garage, a paved driveway, and a shed. It's a beautiful home in a wonderful setting with mountain views! the home has great proximity to the area's destinations and amenities as it's 5 minutes to Windham Mountain, 15 minutes to Hunter Mountain, 15 minutes to Colgate Lake, 3 minutes to Windham Country Club, 20 minutes to North-South Lake, & 15 minutes to Zoom Flume Water Park. View our 3D virtual tour, 3D sky tour, and floor plans of this home and property.

View Virtual Tour and more details at:

<https://show.tours/153cord40?b=0>



Ted Banta III

RVW Select Properties

Phone: Primary:518-627-6290 Secondary:518-466-1219

Email: tedbanta3@yahoo.com

Public Detail Report

Listings as of 02/01/24 at 3:08pm

Active 12/19/23 **Listing # 150975** **153 County Route 40, Windham, NY 12496** [Map](#) **Listing Price: \$349,900**
County: Greene



Property Type	Residential	Property Subtype	Deeded
Town (Taxable)	Windham	Approx Finished SqFt	1596
Beds	4	Lot Sq Ft (approx)	25265
Baths	2 (1 1 0 0)	Lot Acres (approx)	0.5800
Year Built	1952		
Tax Map ID	96.18-2-22		
DOM	44		

[See Additional Pictures](#) [See Virtual Tour](#)

School District Wind-Ash-Jewett

Directions From Cairo, take Route 23 West, turn left onto Brooksborg Rd/CR 65, turn left onto Seeley Rd, continue onto Maple Crest Rd/CR 40, home is on the left #153.

Marketing Remark A Beautiful 4 to 5 Bedroom, 2 Bath Home with a 2 Car Garage in a Wonderful Mountaintop Setting in Windham! The home features a large living room with a fireplace, a kitchen with a breakfast bar, 4 bedrooms with a 5th bedroom or an office, a laundry area, 2 full baths, and a basement for storage. The home has abundant, rich light throughout, modern improvements, and upgrades, such as stainless steel appliances, a new heating and AC system, a new hot water heater, appliances approximately 2 to 3 years old, and more. The grounds offer front and back yards, a back deck, a large 2 car garage, a paved driveway, and a shed. It's a beautiful home in a wonderful setting with mountain views! the home has great proximity to the area's destinations and amenities as it's 5 minutes to Windham Mountain, 15 minutes to Hunter Mountain, 15 minutes to Colgate Lake, 3 minutes to Windham Country Club, 20 minutes to North-South Lake, & 15 minutes to Zoom Flume Water Park. View our 3D virtual tour, 3D sky tour, and floor plans of this home and property.

Commission	Sub Agency	0	Buyer Agency	2.25	Brokers Agent Comp	0
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Property Attached	No	1st Floor	1596
Special Conditions	None/Unknown		

General Information

911 Address	153 Route 40, Windham, NY 12496	Sign on Property	Yes
Zoning	210 - Single Family Residence	Views	Country, Mountain, Neighborhood, Parklike, Wooded
Internet Access	Wired Broadband (Cable, DSL, Fiber Optic)	Secluded	No
Paved Street	Yes	Ag District	No
Other Buildings	2-Car Garage		

Room Sizes/Location

First Floor Bedroom 1 (11.47x9.53), Bedroom 2 (11.44x13.10), Bedroom 3 (11.24x9.53), Bedroom 4 (10.92x10.01), Bath (Full bath: 7.99x6.62), Living Room (22.8x13.35), Dining Room (9.12x11.72), Kitchen (16.04x10.45), Den/Office (14.85x11.27), Other Room (3/4 bath: 6.67x5.92)

Property Features

Style	Ranch	Green Features	No
Condition	Very Good	Color	Beige
Construction	Frame	Roof	Asphalt (2015), Shingle
Garage	Detached	# of Garage Spaces	2.00
Basement	Crawl, Partial, Unfinished	Siding	Vinyl
Windows	Double Hung	Walls	Sheetrock
Floors	Laminated, Tile	Foundation	Block
# of Fireplaces	1	Fireplace Location	Living Room
Fireplace Type	Electric Log	Central Air	Yes

Porch/Deck Porch/Deck
Options

Public Records

School Tax \$982.36
Total Tax 2436
Assessors \$217231.00
FulMrktVal

Town Tax \$1452.89
Assessment \$141200
Tax Yes (STAR Exemption = \$209.61)
Exemptions

Utilities

Water Municipal
Electric 200 Amps
Fuel Oil
Appliances Clothes Dryer, Clothes Washer, Dishwasher,
Included Refrigerator, Stove

Sewer Septic Tank
Heat Type Forced, Hot Air
Water Heater Electric

Presented By:

Ted Banta III

Primary: 518-627-6290
Secondary: 518-466-1219
Other:

E-mail: tedbanta3@yahoo.com

Web Page: <https://rvwselectproperties.com/>

RVW Select Properties

1169 State Route 23
Catskill, NY 12414
518-943-5303
Fax : 518-943-5306

See our listings online:

<https://rvwselectproperties.com/>



February 2024

Featured properties may not be listed by the office/agent presenting this brochure.
Information not guaranteed.
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U.S. Patent 6,910,045



Any offers of compensation are made only to participants of the MLS where the listing is filed.

<BOL>96.18-2-20</BOL>
LoPresti, Joseph & Rosy

96.00-5-42
Brown,
Alexander

96.18-2-21
Lenseth, Eric

96.18-2-22
Hewitt,
Rachel Ann

Maple Crest Rd

96.00-5-41
Higgins,
Teresa

113.00-1-5
Ofstedal,
Charles E.

113.00-1-6
BARBER,
BEVERLY

113.00-1-7
Decheyska, Martha

96.18-2-20
LoPresti, Joseph & Rosy

96.00-5-42
Brown,
Alexander

96.18-2-21
Lenseth, Eric

96.18-2-22
Hewitt,
Rachael Ann

96.00-5-41
Higgins,
Teresa

113.00-1-5
Ofstedal,
Charles E.

113.00-1-6
BARBER,
BEVERLY

113.00-1-7
Dechevska, Martina

Greene County



Image Mate Online

Details for Taxes Levied in 2024

Tax Links
Property Info
Tax Info

Municipality of Windham

Swis:	194600	Tax Map ID#:	96.18-2-22
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2024 County/Town Taxes			
Description	Rate (per \$1000 or Unit)	Value	Amount Due
County Tax	4.173335	141,200.00	589.27
Town Tax	2.611468	141,200.00	368.74
WindhamAmbulanceDist	0.622263	141,200.00	87.86
Windham fire	0.313433	141,200.00	44.26
WINDHAM DEBT SVC	347.110000	1.00 units	347.11
Bataviakl watershed	0.110861	141,200.00	15.65
			Total: 1,452.89

2024-25 School
No School tax information is available.



**WINDHAM - ASHLAND - JEWETT CSD
Greene County**

PAY TO: Windham Ashland Jewett CSD, P.O. Box 157, Windham, NY 12496 (518) 734-6611

Property and summary tax balance information for the selected parcel is shown to the right. Exemptions are displayed as well if they exist for the property.

You can view or hide tax bill detail and any payments by clicking the bar near the bottom of the page.

If the property appears in other tax years, you can quickly view the tax history for the property. Just select a tax year from the drop-down list at the top of the page.

To request a signed Tax Certification, click the "Request Signed Certificate" button at the bottom of the page.

[Re-enter search conditions](#)

For Tax Year: 2023 School Tax

Last Updated: 11/28/23 07:14 am

Owner: Hewitt Rachel Ann PO Box 1094 Windham, NY 12496	Tax Map # 96.18-2-22 Tax Bill # 005705 Bank Code: CORE School Code: 194601 Property Class: 210 Tax Roll: 1																		
Location: 153 Route 40 SWIS: 194600 Windham	Acreage: .58 Frontage: Liber: 2017 Depth: Page: 2776																		
<table border="1"> <thead> <tr> <th>Code</th> <th>Description</th> <th>Exemption</th> </tr> </thead> <tbody> <tr> <td>41854</td> <td>STAR B</td> <td>24,830</td> </tr> </tbody> </table>	Code	Description	Exemption	41854	STAR B	24,830	<table border="1"> <tr> <td>Full Value:</td> <td>217,231</td> </tr> <tr> <td>Assessment:</td> <td>141,200</td> </tr> <tr> <td>STAR Savings:</td> <td>209.61</td> </tr> <tr> <td>Tax Amount:</td> <td>982.36</td> </tr> <tr> <td>Tax Paid:</td> <td>982.36</td> </tr> <tr> <td>Balance:</td> <td>0.00</td> </tr> </table>	Full Value:	217,231	Assessment:	141,200	STAR Savings:	209.61	Tax Amount:	982.36	Tax Paid:	982.36	Balance:	0.00
Code	Description	Exemption																	
41854	STAR B	24,830																	
Full Value:	217,231																		
Assessment:	141,200																		
STAR Savings:	209.61																		
Tax Amount:	982.36																		
Tax Paid:	982.36																		
Balance:	0.00																		

(Hide Bill and Payment Details...)

Tax Description	Tax Levy	Taxable Value	Rate / 1000	Tax Amount
School Tax	11,135,539	141,200	8.441731	1,191.97

Pmt Date	Payor	Check #	Tax Paid	Fees Paid
09/29/23	CORE LOGIC ROCKET MTG.	52123343	982.36	

Tax Balance does not include any accrued Late Fees
Payments shown may not include payments made directly to the County

AGRICULTURAL DISTRICT DISCLOSURE FORM AND NOTICE 04/07

for property commonly known as: 153 County Route 40, Windham, NY 12496

When any purchase and sale contract is presented for the sale, purchase, or exchange of real property located partially or wholly within an agricultural district established pursuant to the provisions of article 25-AA of the Agricultural and Markets law, the prospective grantor shall present to the prospective grantee a disclosure notice which states the following:

It is the policy of this state and this community to conserve, protect and encourage the development and improvement of agricultural land for the production of food, and other products, and also for its natural and ecological value. This disclosure notice is to inform prospective residents that the property they are about to acquire lies partially or wholly within an agricultural district and that farming activities occur within the district. Such farming activities may include, but not be limited to, activities that cause noise, dust and odors.

Prospective residents are also informed that the location of property within an agricultural district may impact the ability to access water and/or sewer services for such property under certain circumstances. Prospective purchasers are urged to contact the New York State Department of Agriculture and Markets to obtain additional information or clarification regarding their rights and obligations under article 25-AA of the Agriculture and Markets Law.

Such disclosure notice shall be signed by the prospective grantor and grantee prior to the sale, purchase or exchange of such real property.

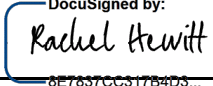
Receipt of such disclosure notice shall be recorded on a property transfer report form prescribed by the state board of real property services as provided for in section three hundred thirty-three of the real property law.

Initial the following:

_____ The aforementioned property IS located in an agricultural district.

DS
RH IS NOT _____ The aforementioned property IS NOT located in an agricultural district.

I have received and read this disclosure notice.

	DocuSigned by:			
		12/7/2023		
Seller	8E7837CC317B4DS...	Date	Purchaser	Date
Seller	Date	Purchaser	Date	Date



Division of Licensing Services

New York State
Department of State
Division of Licensing Services
 P.O. Box 22001
 Albany, NY 12201-2001
 Customer Service: (518) 474-4429
 www.dos.ny.gov

New York State Disclosure Form for Buyer and Seller

THIS IS NOT A CONTRACT

New York State law requires real estate licensees who are acting as agents of buyers or sellers of property to advise the potential buyers or sellers with whom they work of the nature of their agency relationship and the rights and obligations it creates. This disclosure will help you to make informed choices about your relationship with the real estate broker and its sales agents.

Throughout the transaction you may receive more than one disclosure form. The law may require each agent assisting in the transaction to present you with this disclosure form. A real estate agent is a person qualified to advise about real estate.

If you need legal, tax or other advice, consult with a professional in that field.

Disclosure Regarding Real Estate Agency Relationships

Seller's Agent

A seller's agent is an agent who is engaged by a seller to represent the seller's interests. The seller's agent does this by securing a buyer for the seller's home at a price and on terms acceptable to the seller. A seller's agent has, without limitation, the following fiduciary duties to the seller: reasonable care, undivided loyalty, confidentiality, full disclosure, obedience and duty to account. A seller's agent does not represent the interests of the buyer. The obligations of a seller's agent are also subject to any specific provisions set forth in an agreement between the agent and the seller. In dealings with the buyer, a seller's agent should (a) exercise reasonable skill and care in performance of the agent's duties; (b) deal honestly, fairly and in good faith; and (c) disclose all facts known to the agent materially affecting the value or desirability of property, except as otherwise provided by law.

Buyer's Agent

A buyer's agent is an agent who is engaged by a buyer to represent the buyer's interest. The buyer's agent does this by negotiating the purchase of a home at a price and on terms acceptable to the buyer. A buyer's agent has, without limitation, the following fiduciary duties to the buyer: reasonable care, undivided loyalty, confidentiality, full disclosure, obedience and duty to account. A buyer's agent does not represent the interest of the seller. The obligations of a buyer's agent are also subject to any specific provisions set forth in an agreement between the agent and the buyer. In dealings with the seller, a buyer's agent should (a) exercise reasonable skill and care in performance of the

agent's duties; (b) deal honestly, fairly and in good faith; and (c) disclose all facts known to the agent materially affecting the buyer's ability and/or willingness to perform a contract to acquire seller's property that are not consistent with the agent's fiduciary duties to the buyer.

Broker's Agents

A broker's agent is an agent that cooperates or is engaged by a listing agent or a buyer's agent (but does not work for the same firm as the listing agent or buyer's agent) to assist the listing agent or buyer's agent in locating a property to sell or buy, respectively, for the listing agent's seller or the buyer agent's buyer. The broker's agent does not have a direct relationship with the buyer or seller and the buyer or seller cannot provide instructions or direction directly to the broker's agent. The buyer and the seller therefore do not have vicarious liability for the acts of the broker's agent. The listing agent or buyer's agent do provide direction and instruction to the broker's agent and therefore the listing agent or buyer's agent will have liability for the acts of the broker's agent.

Dual Agent

A real estate broker may represent both the buyer and the seller if both the buyer and seller give their informed consent in writing. In such a dual agency situation, the agent will not be able to provide the full range of fiduciary duties to the buyer and seller. The obligations of an agent are also subject to any specific provisions set forth in an agreement between the agent, and the buyer and seller. An agent acting as a dual agent must explain carefully to both the buyer and seller that the agent is acting for the other party as well. The agent should also explain the possible effects of dual representation, including that by consenting to the dual agency relationship the buyer and seller are giving up their right to undivided loyalty. A buyer or seller should carefully consider the possible consequences of a dual agency relationship before agreeing to such representation. A seller or buyer may provide advance informed consent to dual agency by indicating the same on this form.

Dual Agent with Designated Sales Agents

If the buyer and seller provide their informed consent in writing, the principals and the real estate broker who represents both parties as a dual agent may designate a sales agent to represent the buyer and another sales agent to represent the seller. A sales agent works under the supervision of the real estate broker. With the informed consent of the buyer and the seller in writing, the designated sales agent for the buyer will function as the buyer's agent representing the interests of and advocating on behalf of the buyer and the designated sales agent for the seller will

New York State Disclosure Form for Buyer and Seller

function as the seller's agent representing the interests of and advocating on behalf of the seller in the negotiations between the buyer and seller. A designated sales agent cannot provide the full range of fiduciary duties to the landlord or tenant. A designated sales agent cannot provide full range of fiduciary duties to the buyer or seller. The designated sales agent must explain that like the dual agent

under whose supervision they function, they cannot provide undivided loyalty. A buyer or seller should carefully consider the possible consequences of a dual agency relationship with designated sales agents before agreeing to such representation. A seller or buyer provide advance informed consent to dual agency with designated sales agents by indicating the same on this form.

This form was provided to me by Theodore Banta III & Konrad Roman of RVW Select Properties
(Print Name of Licensee) *(Print Name of Company, Firm or Brokerage)*

a licensed real estate broker acting in the interest of the:

Seller as a *(check relationship below)*

Seller's Agent

Broker's Agent

Buyer as a *(check relationship below)*

Buyer's Agent

Broker's Agent

Dual Agent

Dual Agent with Designated Sales Agent

For advance informed consent to either dual agency or dual agency with designated sales agents complete section below:

Advance Informed Consent Dual Agency

Advance Informed Consent to Dual Agency with Designated Sales Agents

If dual agent with designated sales agents is indicated above: _____ is appointed to represent the buyer; and _____ is appointed to represent the seller in this transaction.

(I) (We) Rachel Ann Hewitt acknowledge receipt of a copy of this disclosure form:

Signature of Buyer(s) and/or Seller(s):

DocuSigned by:
Rachel Hewitt
8E7837CC317B4D3...

Date: _____

Date: 12/7/2023

DISCLOSURE OF INFORMATION AND ACKNOWLEDGMENT LEAD-BASED PAINT AND/OR LEAD-BASED PAINT HAZARDS

Lead Warning Statement

Every purchaser of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that such property may present exposure to lead from lead-based paint that may place young children at risk of developing lead poisoning. Lead poisoning in young children may produce permanent neurological damage, including learning disabilities, reduced intelligence quotient, behavioral problems, and impaired memory. Lead poisoning also poses a particular risk to pregnant women. 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 (initial)

^{DS}
RA [a] Presence of lead-based paint and/or lead-based paint hazards (check one below):
 Known lead-based paint and/or lead-based paint hazards are present in the housing (explain): _____

^{DS}
RA Seller has no knowledge of lead-based paint and/or lead-based paint hazards in the housing.

[b] Records and Reports available to the seller (check one below):
 Seller has provided the purchaser with all available records and reports pertaining to lead-based paint and/or lead-based hazards in the housing (list documents below): _____

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

Purchaser's Acknowledgment (initial)

_____ [c] Purchaser has received copies of all information listed above.

_____ [d] Purchaser has received the pamphlet Protect Your Family From Lead in Your Home.

_____ [e] Purchaser has (check one below):
 Received a 10-day opportunity (or mutually agreed upon period) to conduct a risk assessment or inspection of the presence of lead-based paint or lead-based paint hazards; or
 Waived the opportunity to conduct a risk assessment or inspections for the presence of lead-based paint and/or lead-based paint hazards.

Agent's Acknowledgment (initial)

^{DS}
TB TSB3&KR [f] Agent has informed the seller of the seller's obligations under 42 U.S.C. 4852d and is aware of his/her responsibility to ensure compliance.

Certification of Accuracy

The following parties have reviewed the information above and certify, to the best of their knowledge, that the information they have provided is true and accurate.

DocuSigned by:
Rachel Hewitt 12/7/2023
Seller _____ Date _____
8E7837CC317B4D3...

Purchaser _____ Date _____
Theodore Banta III & Konrad Roman Ted Banta 12/6/2023
Agent _____ Date _____
75F0C5617FD84BF...

Seller _____ Date _____

Purchaser _____ Date _____

Agent _____ Date _____

DISCLOSURE TO SELLER REGARDING PROPERTY CONDITION DISCLOSURE STATEMENT

As the seller of residential real property, you are required by law to complete and sign a Property Condition Disclosure Statement as prescribed by Real Property Law 462(2) and cause it, or a copy thereof, to be delivered to a buyer or buyer's agent prior to the signing by the buyer of a binding contract of sale.

A copy of the Property Condition Disclosure Statement containing the signatures of both the buyer and seller must be attached to the real estate purchase contract.

If you acquire knowledge which renders materially inaccurate a Property Condition Disclosure Statement previously provided, you must deliver a revised Property Condition Disclosure Statement to the buyer as soon as practicable.

In no event, however, will you be required to provide a revised Property Condition Disclosure Statement after the transfer of title from you to the buyer or after the buyer has commenced occupancy of the property.

If you fail to deliver a Property Condition Disclosure Statement to the buyer prior to the buyer signing a binding contract of sale, the buyer will be entitled to a credit in the amount of \$500.00 against the purchase price of the property upon the transfer of title.

I have received and read this disclosure notice with a copy of the Property Condition Disclosure Statement.

12/7/2023

Dated

DocuSigned by:

Rachel Hewitt

8E7837CC317B4D3...

Seller

Dated

Seller



Division of Licensing Services

New York State
Department of State, Division of Licensing Services
(518) 474-4429
www.dos.ny.gov

New York State
Division of Consumer Rights
(888) 392-3644

New York State Housing and Anti-Discrimination Disclosure Form

Federal, State and local Fair Housing Laws provide comprehensive protections from discrimination in housing. It is unlawful for any property owner, landlord, property manager or other person who sells, rents or leases housing, to discriminate based on certain protected characteristics, which include, but are not limited to **race, creed, color, national origin, sexual orientation, gender identity or expression, military status, sex, age, disability, marital status, lawful source of income or familial status**. Real estate professionals must also comply with all Fair Housing Laws.

Real estate brokers and real estate salespersons, and their employees and agents violate the Law if they:

- Discriminate based on any protected characteristic when negotiating a sale, rental or lease, including representing that a property is not available when it is available.
- Negotiate discriminatory terms of sale, rental or lease, such as stating a different price because of race, national origin or other protected characteristic.
- Discriminate based on any protected characteristic because it is the preference of a seller or landlord.
- Discriminate by “steering” which occurs when a real estate professional guides prospective buyers or renters towards or away from certain neighborhoods, locations or buildings, based on any protected characteristic.
- Discriminate by “blockbusting” which occurs when a real estate professional represents that a change has occurred or may occur in future in the composition of a block, neighborhood or area, with respect to any protected characteristics, and that the change will lead to undesirable consequences for that area, such as lower property values, increase in crime, or decline in the quality of schools.
- Discriminate by pressuring a client or employee to violate the Law.
- Express any discrimination because of any protected characteristic by any statement, publication, advertisement, application, inquiry or any Fair Housing Law record.

YOU HAVE THE RIGHT TO FILE A COMPLAINT

If you believe you have been the victim of housing discrimination you should file a complaint with the New York State Division of Human Rights (DHR). Complaints may be filed by:

- Downloading a complaint form from the DHR website: www.dhr.ny.gov;
- Stop by a DHR office in person, or contact one of the Division’s offices, by telephone or by mail, to obtain a complaint form and/or other assistance in filing a complaint. A list of office locations is available online at: <https://dhr.ny.gov/contact-us>, and the Fair Housing HOTLINE at (844)-862-8703.

You may also file a complaint with the NYS Department of State, Division of Licensing Services. Complaints may be filed by:

- Downloading a complaint form from the Department of State’s website https://www.dos.ny.gov/licensing/complaint_links.html
- Stop by a Department’s office in person, or contact one of the Department’s offices, by telephone or by mail, to obtain a complaint form.
- Call the Department at (518) 474-4429.

There is no fee charged to you for these services. It is unlawful for anyone to retaliate against you for filing a complaint.



Division of Licensing Services

New York State
Department of State, Division of Licensing Services
(518) 474-4429
www.dos.ny.gov

New York State
Division of Consumer Rights
(888) 392-3644

New York State Housing and Anti-Discrimination Disclosure Form

For more information on Fair Housing Act rights and responsibilities please visit <https://dhr.ny.gov/fairhousing> and <https://www.dos.ny.gov/licensing/fairhousing.html>.

This form was provided to me by Theodore Banta III & Konrad Roman (print name of Real Estate Salesperson/
Broker) of RVW Select Properties (print name of Real Estate company, firm or brokerage)

(I)(We) Rachel Ann Hewitt

(Buyer/Tenant/Seller/Landlord) acknowledge receipt of a copy of this disclosure form:

Buyer/Tenant/Seller/Landlord Signature  Date: 12/7/2023

Buyer/Tenant/Seller/Landlord Signature _____ Date: _____

Real Estate broker and real estate salespersons are required by New York State law to provide you with this Disclosure.