



Property Listing Disclosure

HUD Case Number: 371-385408

Property Address: 961 Route 23A Catskill NY 12414

MPR PROPERTY REPAIRS

Repair escrow, when applicable, is to be determined by the underwriting mortgagee, per HUD Handbook 4000.0 and ML 2015-17

PROPERTY DISCLOSURES

Property is listed as uninsurable

Buyer is responsible for all inspections and any cost to cure

Mold contaminants may exist in the property

Wood infestation inspection by a licensed inspector contractor is recommended

Buyer is responsible for determining property's water source and sanitary system.

HUD is exempt from Smoke/Carbon Monoxide detector requirements.

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GENERAL DISCLOSURES

All HUD homes are sold AS-IS. HUD will not make any repairs nor allow the purchaser to complete any repairs prior to closing. **FOR YOUR PROTECTION GET A HOME INSPECTION**

Utility activation requests (submitting after contract execution) must be approved by HUD's Field Service Manager prior to activation. In cases where plumbing or electrical deficiencies exist, approval for activation may be denied. Repairs will not be made for the purpose of utility activation.

All properties built prior to 1978 utilizing FHA financing will require a Lead Based Paint (LBP) Inspection and possible stabilization.

Should the purchaser elect to change financing from FHA to any other method of financing or cash after LBP/Termite inspections and/or treatments have begun, the purchaser will be responsible for reimbursing HUD for the cost of the inspection, treatment and clearance prior to closing.

FHA repair escrow amounts are not a credit from the seller to the buyer. Escrow items represent the minimum property requirements as required by FHA to bring the property into standards that will allow it to meet FHA funding eligibility. All repair costs are financed into the mortgage and are the responsibility of the buyer.

This information is accurate based on the data available at the time of listing and is deemed reliable, but not guaranteed. All information should be independently verified.