Tracie Andrews

# **MISSISSIPPI REAL ESTATE COMMISSION**

# **Property Condition Disclosure Statement (PCDS)**

The following is a Property Condition Disclosure Statement (PCDS) required by §89-1-501 through §89-1-527 of the Mississippi Code, made by the SELLER(S) concerning the condition of the RESIDENTIAL PROPERTY (1 TO 4 UNITS) located at:

Signature(s) of Seller(s)	Date
Segond by:	7/24/2024
Transfer to or from any governmental entity.	
Transfer to a spouse (including due to divorce/separation), or to a person in the lineal line of constants.  Transfer to or from any governmental entity.	anguinity.
Transfer from one co-owner to one or more co-owners.	
Transfer of real property on which no dwelling is located.	
Other Transfers to include the following:	
Transfer by a deed in lieu of foreclosure.	
Transfer by a mortgagee or a beneficiary following a foreclosure.	
Transfer by a foreclosure sale after default on a mortgage.	
Transfer to a beneficiary of a deed of trust.	
Transfers by a Mortgagor who is in default to the Mortgagee, to include the following:	
Transfer by a fiduciary in the administration of an estate, guardianship, conservatorship or trust.	
Transfer from a decree for specific performance.	
Transfer by an eminent domain proceeding.	
Transfer by a Trustee in Bankruptcy.	
Transfer by any foreclosure sale.	
Transfer pursuant to a writ of execution.	
Transfer by order of a probate court in the administration of an estate.	
Transfers pursuant to a court order, to include the following:	
Code. (Check all that apply, sign in attestation of the truth of this representation, and leave the remainder of the structure of the structur	the PCDS blank).
the requirement to provide a fully completed PCDS. A more thorough explanation is provided in §89-01	
statutory exclusion to the contrary for the seller. The following is a "summary" of those transfers which are	•
delivered to a buyer prior to the signing by the buyer of an offer to purchase or a binding contract of sale	* *
The Property Condition Disclosure statutes require the seller of residential real property to cause a PCDS	
IS A PCDS NECESSARY? – STATUTORY EXCLUSION	NS
Tracie Andrews	
Signature(s) of Seller(s)	Date
Signed by:	7/24/2024
No Seller has occupied the property, <u>AND</u> no Seller has any knowledge of the property	y's condition.
mark the two boxes below, sign in attestation of the truth of these representations, and leave the remainder of the	e PCDS blank.
Instructions to Seller(s): If no seller has occupied (lived in) the property, AND no seller has any knowledge	of the property's condition,
IS A PCDS NECESSARY? - NO OCCUPANCY AND NO KNO	WLEDGE
There to Buyot. If the Structure was built belone 1070, you are entouraged to invocagate the possible pro-	ooneo en loud buoca pulli.
Note to Buyer: If the structure was built before 1978, you are encouraged to investigate the possible pres	Duit.
SELLER(S): Tracie Andrews	Year Built. 1975
808 Oak Drive, Tylertown, Ms 39667	
ADDRESS:	,
Mississippi Code, made by the SELLER(S) concerning the condition of the RESIDENTIAL PROPERTY (	1 IO 4 UNITS) located at:

#### **GENERAL INSTRUCTIONS**

This document is a disclosure of the condition of residential property known by the SELLER on the date this statement was completed, and it is based on the seller's actual knowledge of the property. It is NOT a warranty of any kind by the seller or any Real Estate Licensee participating in any capacity in this transaction and this PCDS is not a substitute for any inspection(s) or test(s). The buyer is encouraged to obtain their own independent professional inspections and environmental tests and is encouraged to check public records pertaining to the property. However, the buyer may rely on the information contained herein when deciding to negotiate the terms for the purchase of this residential real estate. This statement may be made available to other parties and is to be signed and dated by the SELLER(S).

# Instructions to Seller(s):

- a. Complete this form yourself.
- b. Answer all questions based upon your actual (personal) knowledge of the residential property.
- c. Attach additional pages with your signature if additional space is required to describe the condition(s).
- d. If some items do not apply to your property, check "NA" (Not Applicable). If you do not know the answer to a question, you should check "UNK" (Unknown).

### Note to Seller(s):

A knowingly false or incomplete statement by the seller on this form may subject the seller to claims by the buyer prior to or after the transfer of title. In the event a seller fails to perform the statutory duty to deliver a PCDS prior to the signing by the buyer of an offer to purchase or a binding contract of sale, the buyer will be allowed (upon the subsequent receipt of a PCDS or material amendment thereto) to terminate the contract (including a full return of earnest money) by delivery of a written notice of termination within three (3) days after in-person delivery of a PCDS (or material amendment thereto), or within five (5) days after delivery by deposit in the mail of a PCDS (or material amendment thereto).

# Note to Buyer(s):

If the seller does not give you a completed PCDS before you make a written offer to purchase the property (or sign a contract to purchase), you may terminate any resulting contract without penalty to you as the buyer (your earnest money will be fully returned). To terminate the contract, you must deliver to the seller or the seller's agent a written notice of termination within three (3) days of your in-person receipt of a PCDS (or material amendment thereto) from the seller (or within five (5) days of the seller's depositing a PCDS (or material amendment thereto) in the mail to you).

# SELLER'S STATEMENT OF PROPERTY'S CONDITION

The seller makes the representations on this PCDS based upon the seller's actual (personal) knowledge of the property for delivery to a prospective buyer of the residence. The following are representations made by the seller and are not the representations of any real estate licensee involved in the transaction.

#### I. GENERAL INFORMATION 1. Does the seller currently have ownership of the residence? No Unk 2. Does the seller currently occupy the residence? Yes No Unk NA 3. Are there certificates of occupancy related to the property? Yes No Unk ŃΑ 4. Is the residence a condominium? Yes No Unk NA 5. Is the residence a modular/mobile home on a permanent foundation? Yes Unk NA 6. Was the residence built in conformity to approved building codes? Yes NA 7. What dates have the seller occupied the residence? DNK 8. What is the approximate square footage of the heated/cooled living area? 9. How or by whom was the heated/cooled square footage area determined?



3. Are you aware of any current leaks or defects with the roof such as structural issues, dry rot, water backups, moisture issues, wind damage, or hail damage?  If Yes, please explain here (attach additional pages if necessary).  III. UTILITIES, INTERNET, AND TELEVISION SERVICES  Utilities Service Provider (state NA if Not Applicable) Average Electricity Natural Gas Water Garbage Collection Propane Solar Panels (other)	
2. To your knowledge, are there any written warranties presently in place for the roof? If Yes, please provide a copy.  3. Are you aware of any current leaks or defects with the roof such as structural issues, dry rot, water backups, moisture issues, wind damage, or hail damage?  If Yes, please explain here (attach additional pages if necessary).  4. The roof is	Unk NA
roof? If Yes, please provide a copy.  3. Are you aware of any current leaks or defects with the roof such as structural issues, dry rot, water backups, moisture issues, wind damage, or hail damage?  If Yes, please explain here (attach additional pages if necessary).  III. UTILITIES, INTERNET, AND TELEVISION SERVICES  Utilities  Service Provider (state NA if Not Applicable)  Average Electricity Natural Gas Water  Garbage Collection Propane Solar Panels (other)  If applicable, Propane Tank is: Owned, Leased. If leased, the fee is per: Mon (a) If YES, please attach the Water Safety Report (if available).  2. The sewage system is: Public Private Septic Cesspool Treatment Lift If an individual system, provide: Manufacturer Name: Location on Property: Is a sewage pump installed? If an individual system, has it been inspected by the proper state/county/Health Department officials?  If an individual system, what is the date of the last servicing? How many bedrooms are allowed by the individual wastewater permit?  3. Is cable Television available at the site?  What type of internet service is available at the site?  What type of internet service is available at the site?  What type of internet service is available at the site?  What type of internet service is available at the site?  If an intervious and service is available at the site?  What type of internet service is available at the site?  What type of internet service is available at the site?  What type of internet service is available at the site?  Water Television available at the site?  What type of internet service is available at the site?  DSL Cable Fiber Optic Satellite	
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3. Are you aware of any current leaks or defects with the roof such as structural issues, dry rot, water backups, moisture issues, wind damage, or hail damage?  If Yes, please explain here (attach additional pages if necessary).  4. The roof is	Unk NA
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4. The roof is	
Utilities   Service Provider (state NA if Not Applicable)   Average Electricity   Natural Gas   Water   Garbage Collection   Propane   Solar Panels   (other)	
Utilities   Service Provider (state NA if Not Applicable)   Average Electricity   Natural Gas   Water   Garbage Collection   Propane   Solar Panels   (other)	
Utilities   Service Provider (state NA if Not Applicable)   Average Electricity   Natural Gas   Water   Garbage Collection   Propane   Solar Panels   (other)	
Utilities Service Provider (state NA if Not Applicable) Average Electricity	
Electricity Natural Gas Water Garbage Collection Propane Solar Panels (other)  If applicable, Propane Tank is: Owned, Leased. If leased, the fee is \$	
Electricity Natural Gas Water Garbage Collection Propane Solar Panels (other)  If applicable, Propane Tank is: Owned, Leased. If leased, the fee is per: Mon 1. Is your drinking water from a private well? a) If YES, has the water quality been tested for safety? If YES, please attach the Water Safety Report (if available).  2. The sewage system is: Public Private Septic Cesspool Treatment Lift If an individual system, provide: Manufacturer Name: Location on Property: Is a sewage pump installed? If an individual system, has it been inspected by the proper state/county/ Health Department officials? If an individual system, what is the date of the last servicing? How many bedrooms are allowed by the individual wastewater permit?  3. Is cable Television available at the site?  What type of internet service is available at the site?  DSL Cable Fiber Optic Satellite	erage Monthly Bill
Water Garbage Collection Propane Solar Panels (other)  If applicable, Propane Tank is: Owned, Leased. If leased, the fee is per: Mon  1. Is your drinking water from a private well?  a) If YES, has the water quality been tested for safety? If YES, please attach the Water Safety Report (if available).  2. The sewage system is: Public Private Septic Cesspool Treatment Lift If an individual system, provide: Manufacturer Name: Location on Property: Is a sewage pump installed? If an individual system, has it been inspected by the proper state/county/ Health Department officials? If an individual system, what is the date of the last servicing? How many bedrooms are allowed by the individual wastewater permit?  3. Is cable Television available at the site?  What type of internet service is available at the site?  DSL Cable Fiber Optic Satellite	UNK
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Solar Panels   (other)	
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If YES, please attach the Water Safety Report (if available).  2. The sewage system is:	Unk NA
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If an individual system, provide:  Manufacturer Name:  Location on Property:  Is a sewage pump installed?  If an individual system, has it been inspected by the proper state/county/ Health Department officials?  If an individual system, what is the date of the last servicing?  How many bedrooms are allowed by the individual wastewater permit?  3. Is cable Television available at the site?  What type of internet service is available at the site?  DSL  Cable  Fiber Optic  Satellite	
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Manufacturer Name:  Location on Property:  Is a sewage pump installed?  If an individual system, has it been inspected by the proper state/county/ Health Department officials?  If an individual system, what is the date of the last servicing?  How many bedrooms are allowed by the individual wastewater permit?  3. Is cable Television available at the site?  What type of internet service is available at the site?  DSL Cable Fiber Optic Satellite	
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What type of internet service is available at the site?  DSL Cable Fiber Optic Satellite	
	o Unk NA
If internet service is currently available, who is the provider?	e Unk NA

initial

IV	STRI	ICTI	IRAL	ITEMS	2 !	SOILS
1 W .	311	J W I I	JIXOL		-	

1.	Are you aware of any settlement/heaving of soils, any collapsible or expansive soils or poorly compacted fill on the Property?	Yes No Lunk NA
2.	Are you aware of any past or present movement, shifting, deterioration or other problems with the walls (interior or exterior) or the foundation of the Property?	Yes No Unk NA
3.	Are you aware of any tests to determine the composition/compaction of soil or the presence of any "expandable soils" being present on the Property?	Yes No Unk NA
4.	Are you aware of any foundation repairs made in the past?	Yes No Unk NA
	a) If YES, is there a written report?	Yes No Lunk NA
	b) If YES, is there a warranty which can be transferred to the buyer?	Yes No Unk NA
5.	To your knowledge, are any foundation repairs currently needed?	Yes No Unk NA
6.	Except for "Cosmetic Upgrades" (carpet, paint, wallpaper) have you remodeled, made any additions, structural modifications, or other alterations or improvements to the property?	Yes No Unk NA
	a) If YES, please attach a detailed description of all work completed, the name completed the work and the completion date of the work.	of the building contractor who
7.	Were all necessary work PERMITS and approvals secured in compliance with local, city and county building codes?	Yes No Unk NA
	If Yes, please explain here (attach additional pages if necessary).	
8.	Are you aware if there has ever been damage to any portion of the (residence) structure.  Fire Yes Yoo Unk NA Windstorm Hail Yes Yoo Unk NA Tornados Hurricane Yes Yoo Unk NA Other Disas	☐ Yes ☑ No ☐ Unk ☐ NA ☐ Yes ☑ No ☐ Unk ☐ NA
	If Yes, please explain here (attach additional pages if necessary).	
9.	Are you aware of the presence of, or damage (repaired or unrepaired) caused by, termites or wood-destroying insects?	Yes No Unk NA
	If Yes, please explain here (attach additional pages if necessary).	
10	Are you aware of the presence of animals or animal infestations on the property and/or in the residence?	Yes No Unk NA
	If Yes, please explain here (attach additional pages if necessary).	



	ur ownership, are you aware of any problems, malfunctions,				
or defects with any of the following?					
Interior Walls Yes Y No Unk NA	Exterior Walls Yes 🕅 No 🗌 Unk 🗍 NA				
Fireplace Yes X No Unk NA	Chimney Yes 🖸 No 🗌 Unk 🗎 NA				
Windows ☐ Yes ② No ☐ Unk ☐ NA	Skylights Yes No Unk NA				
Doors/Door Trim ☐ Yes [ No ☐ Unk ☐ NA	Rain Gutters Yes No Unk NA				
Ceiling Yes No Unk NA	Driveway Yes No Unk NA				
Flooring Yes No Unk NA	Irrigation Sys Yes No Unk NA				
Sinks/Wet Bar Yes No Unk NA	French Drain Yes 🖾 No 🗌 Unk 🗍 NA				
Shower ☐ Yes ☐ No ☐ Unk ☐ NA	Patio ☐ Yes ☒ No ☐ Unk ☐ NA				
Sauna Yes No Unk NA	Outdoor Fireplace Yes No Unk NA				
Jetted Bathtubs	Outdoor Kitchen Yes No Unk NA				
Lighting Yes No Unk NA	Soffit(s)/Fascia(s) ☐ Yes ☑-No ☐ Unk ☐ NA				
Ceiling Fans Yes No Unk NA	Stucco/Dryvit  Yes No Unk NA				
Electrical Outlets  Yes  No  Unk  NA	Garage Door Yes W No Unk NA				
Locks Yes No Unk NA	☐ Yes ☑ No ☐ Unk ☐ NA				
Yes No Unk NA	Yes ☑ No ☐ Unk ☐ NA				
If Yes, please explain here (attach additional pages if nee	essary).				
V. LAND A	ND SITE DATA				
4. In these on anning of the Dremoute available?	Yes No (/ Unk NA				
1. Is there an engineer's survey of the Property available?	Yes NO Onk NA				
If Yes, please attach a copy of the survey and indicate	If Yes, please attach a copy of the survey and indicate by whom the survey was completed and the date of the				
survey (attach additional pages if necessary).					
	ld additional distinct issues below, use a separate page if needed:				
2. Are you aware of the existence of any of the following? Ad Property tax: ☐ Yes ☐ No ☑ Unk If Yes: \$	/year. Homestead exemption: Yes No				
	/year. Homestead exemption: Yes No				
Property tax: ☐ Yes ☐ No ☑ Unk ☐ If Yes: \$ Encroachments ☐ Yes ☑ No ☐ Unk ☐ NA Easements ☐ Yes ☑ No ☐ Unk ☐ NA	/year. Homestead exemption: ☐ Yes ☐ No  Boundary Dispute ☐ Yes ☐ No ☐ Unk ☐ NA				
Property tax: Yes No Vunk If Yes: \$ Encroachments Yes No Unk NA	/year. Homestead exemption:  Yes No  Boundary Dispute Yes No Unk NA  Soil Erosion Yes No Unk NA				
Property tax: ☐ Yes ☐ No ☑ Unk ☐ If Yes: \$ Encroachments ☐ Yes ☑ No ☐ Unk ☐ NA Easements ☐ Yes ☑ No ☐ Unk ☐ NA	/year. Homestead exemption:  Yes No  Boundary Dispute Yes No Unk NA  Soil Erosion Yes No Unk NA  Standing Water Yes No Unk NA				
Property tax: Yes No Vunk If Yes: \$	/year. Homestead exemption:  Yes No  Boundary Dispute Yes No Unk NA  Soil Erosion Yes No Unk NA  Standing Water Yes No Unk NA  Drainage Problems Yes No Unk NA				
Property tax: Yes No Vunk If Yes: \$	/year. Homestead exemption:  Yes No  Boundary Dispute Yes No Unk NA  Soil Erosion Yes No Unk NA  Standing Water Yes No Unk NA  Drainage Problems Yes No Unk NA  Zoning Noncompliance Yes No Unk NA				
Property tax:  Yes No Vunk If Yes: \$	/year. Homestead exemption:  Yes No  Boundary Dispute Yes No Unk NA  Soil Erosion Yes No Unk NA  Standing Water Yes No Unk NA  Drainage Problems Yes No Unk NA  Zoning Noncompliance Yes No Unk NA  Judgments/Liens Yes No Unk NA				
Property tax: Yes No Vunk If Yes: \$	/year. Homestead exemption: Yes No  Boundary Dispute Yes No Unk NA  Soil Erosion Yes No Unk NA  Standing Water Yes No Unk NA  Drainage Problems Yes No Unk NA  Zoning Noncompliance Yes No Unk NA  Judgments/Liens Yes No Unk NA  Special Assessments Yes No Unk NA				
Property tax: Yes No Vunk If Yes: \$	/year. Homestead exemption:  Yes No  Boundary Dispute Yes No Unk NA  Soil Erosion Yes No Unk NA  Standing Water Yes No Unk NA  Drainage Problems Yes No Unk NA  Zoning Noncompliance Yes No Unk NA  Judgments/Liens Yes No Unk NA  Special Assessments Yes No Unk NA  Eminent Domain Yes No Unk NA				
Property tax: Yes No Yunk If Yes: \$	Year. Homestead exemption:   Yes   No     Boundary Dispute   Yes   No   Unk   NA     Soil Erosion   Yes   No   Unk   NA     Standing Water   Yes   No   Unk   NA     Drainage Problems   Yes   No   Unk   NA     Zoning Noncompliance   Yes   No   Unk   NA     Judgments/Liens   Yes   No   Unk   NA     Special Assessments   Yes   No   Unk   NA     Eminent Domain   Yes   No   Unk   NA     HOA/COA Dues   Yes   No   Unk   NA				
Property tax: Yes No Vunk If Yes: \$	/year. Homestead exemption:				
Property tax: Yes No Vunk If Yes: \$	Year   Homestead exemption:   Yes   No     Boundary Dispute   Yes   No   Unk   NA     Soil Erosion   Yes   No   Unk   NA     Standing Water   Yes   No   Unk   NA     Drainage Problems   Yes   No   Unk   NA     Zoning Noncompliance   Yes   No   Unk   NA     Judgments/Liens   Yes   No   Unk   NA     Special Assessments   Yes   No   Unk   NA     Eminent Domain   Yes   No   Unk   NA     HOA/COA Dues   Yes   No   Unk   NA     Historic Registry   Yes   No   Unk   NA     Pearl River Valley Land   Yes   No   Unk   NA				
Property tax:  Yes No Wunk If Yes: \$	Year   Homestead exemption:   Yes   No     Boundary Dispute   Yes   No   Unk   NA     Soil Erosion   Yes   No   Unk   NA     Standing Water   Yes   No   Unk   NA     Drainage Problems   Yes   No   Unk   NA     Zoning Noncompliance   Yes   No   Unk   NA     Judgments/Liens   Yes   No   Unk   NA     Special Assessments   Yes   No   Unk   NA     Eminent Domain   Yes   No   Unk   NA     HOA/COA Dues   Yes   No   Unk   NA     Historic Registry   Yes   No   Unk   NA     Pearl River Valley Land   Yes   No   Unk   NA     PlD: \$   Yes   No   Unk   NA     NA				
Property tax:  Yes No Vunk If Yes: \$_Encroachments Yes No Unk NA Easements Yes No Unk NA Soil Problems Yes No Unk NA Land Fill Yes No Unk NA Pending Litigation Yes No Unk NA Restrictive Covenants Yes No Unk NA Mechanics Lien(s) Yes No Unk NA Materials Lien(s) Yes No Unk NA Rights of Way Yes No Unk NA CRP Yes No Unk NA CRP Yes No Unk NA Leasehold Yes No Unk NA NA Leasehold Yes No Unk NA NA Leasehold NA NA NA NA NA NA Leasehold NA					
Property tax:  Yes No Vunk If Yes: \$					



3.	Are you aware if any portion of the Property (including a part of the site) is currently located in a FEMA Designated Flood Hazard Zone?  a) If Yes, what is the flood zone classification of the Flood Hazard Zone?	Yes No Unk NA
4.	Has the residence ever been flooded by rising water from the outside?	Yes No Unk NA
5.	Is flood insurance currently required?  a) If Yes, please indicate the premium currently being paid and the date that the premium was last adjusted.  Date Paid	Yes No Yunk NA
6.	Are you aware if any portion of the Property (Site) is currently designated as bein located within a WETLANDS area and is subject to specific restrictive uses?	g Yes No Unk NA
7.	Are you aware of any occurrence of water penetration or damage (at any time, for Walls Yes No Unk NA Windows Doors Yes No Unk NA Crawl Spa Attic Yes No Unk NA Basement	Yes No Unk NA
8.	Are you aware of water penetration or damage FOR ANY REASON, because of:	
	Flooding	age Yes No Unk NA ation Yes No Unk NA Seep Yes No Unk NA Pipes Yes No Unk NA pipes Yes No Unk NA
	If Yes, please explain here (attach additional pages if necessary).	

#### VI. BUILT-IN APPLIANCES, SYSTEMS AND MECHANICAL EQUIPMENT REMAINING WITH RESIDENCE

## Instructions to Seller(s):

- a) If an item listed below <u>does not exist</u> or <u>will be uninstalled and removed from the residence before closing</u>, CROSS THROUGH the name of the item using a line or "X," so that the list below will reflect the items remaining with the residence.
- b) If other distinct built-in appliances, systems, or mechanical equipment exist and will remain, add them in the blanks provided below or use a separate page.
- c) Indicate whether the item is powered by gas or electricity, and the age in years of the item (if age not known, indicate "Unknown").
- d) Where a "(#)" appears in the entries below, indicate, in the blank space provided immediately thereafter, how many of the item will remain with the property.



e) Indicate in the box provided after the list below if seller knows of a problem with one or more items appearing in the list.

ITEM	GAS/ELECTRIC	AGE
Built-In Cooktop	1	
Built-In Oven(s)	11	
Built-In Dishwasher	1)10	
Built-In Microwave		
Built-In Ice Maker		
Built-in Trash Compactor		
Built-in Range		
Built-In Refrigerator		

ITEM	GAS/ELECTRIC	AGE
Garbage Disposal	116	
Garage Door Opener(s) (#)	116.1	
Central Air (#)		
Central Heat (#)		
Water Heaters (#)		
Tankless Heater (#)		
Ductless HVAC		
	(	

If seller knows of a problem with one or more items listed above, explain the problem here (attach additional pages if necessary). If no explanation(s) appear in this box or on an attached page, seller thereby indicates being unaware of any problems.

#### VII. CERTIFICATION

SELLER certifies that the information in this Property Condition Disclosure Statement is true and complete to the seller's actual (personal) knowledge as of the date signed by the seller. If a seller of residential real property acquires knowledge which renders materially inaccurate a Property Condition Disclosure Statement provided previously, the seller shall deliver a revised Property Condition Disclosure Statement to the buyer as soon as practicable. In no event, however, shall a seller be required to provide a revised Property Condition Disclosure Statement after the transfer of title from the seller to the buyer or occupancy by the buyer, whichever is earlier.

buyer or occupancy by the buyer, whichever is earlier.	ent after the transier of the norm the selier to the
Seller's Signature(s) X	Date
x	
<b>BUYER</b> acknowledges receipt of a copy of this statement and buyer usertain conditions and information concerning the property known to the seller and is not a substitute for any home, pest, hazardous waste, inspection(s) of the public records.	he seller. It is not a warranty of any kind by the
Buyer's Signature(s)	
x	Date
x	
SELLER'S CLOSING CERTIFICATION: Seller certifies at closing that the remains true and complete to the seller's actual (personal) knowledge as	
Seller's Signature(s) at closing	
X	Date of closing
x	Date of closing