

PROPERTY DISCLOSURE

Under Maine Law, certain information must be made available to buyers prior to or during preparation of an offer. This statement has been prepared to assist prospective buyers in evaluating this property. This disclosure is not a warranty of the condition of the property and is not part of any contract between Seller and any Buyer. Seller authorizes the disclosure of the information in this statement to real estate licensees and to prospective buyers of this property. The Seller agrees to provide prompt notice of any changes in the information and this form will be appropriately changed with an amendment date. Inspections are highly recommended.

DO NOT LEAVE ANY QUESTIONS BLANK. STRIKE, WRITE N/A OR UNKNOWN IF NEEDED.

SECTION I - WATER SUPPLY

TYPE OF SYSTEM: Public Private Seasonal _____ Unknown
 Drilled Dug Other _____

MALFUNCTIONS: Are you aware of or have you experienced any malfunctions with the (public/private/other) water system?
Pump (if any): well pump replaced 2010 N/A Yes No Unknown
Quantity: Yes No Unknown
Quality: Yes No Unknown

If Yes to any question, please explain in the comment section below or with attachment.

WATER TEST: Have you had the water tested? Yes No
If Yes, Date of most recent test: May 2021 Are test results available? .. Yes No
To your knowledge, have any test results ever been reported as unsatisfactory or satisfactory with notation? Yes No
If Yes, are test results available? Yes No
What steps were taken to remedy the problem? N/A

IF PRIVATE: (Strike Section if Not Applicable):

INSTALLATION: Location: In front of northeast bedroom
Installed by: Unknown
Date of Installation: Unknown

USE: Number of persons currently using system: seasonal
Does system supply water for more than one household? Yes No Unknown

Comments: _____

Source of Section I information: current owner WLS DDS
Buyer Initials _____ Page 1 of 8 Seller Initials _____

SECTION II - WASTE WATER DISPOSAL

TYPE OF SYSTEM: Public Private Quasi-Public _____ Unknown

IF PUBLIC OR QUASI-PUBLIC (Strike Section if Not Applicable):

Have you had the sewer line inspected?..... Yes No

If Yes, what results: _____

Have you experienced any problems such as line or other malfunctions? Yes No

What steps were taken to remedy the problem? Sewer pump & alarm replaced May 2026

IF PRIVATE (Strike Section if Not Applicable):

** SECTION NOT APPLICABLE **

Tank: Septic Tank Holding Tank Cesspool Other: _____
 Overboard Discharge (38 MRS Section 413(3) and (3-A))

Tank Size: 500 Gallon 1000 Gallon Unknown Other: _____

Tank Type: Concrete Metal Unknown Other: _____

Location: _____ OR Unknown

Date installed: _____ Date last pumped: _____ Name of pumping company: _____

Have you experienced any malfunctions? Yes No

If Yes, give the date and describe the problem: _____

Date of last servicing of tank: _____ Name of company servicing tank: _____

Leach Field: Yes No Unknown

If Yes, Location: _____

Date of installation of leach field: _____ Installed by: _____

Date of last servicing of leach field: _____ Company servicing leach field: _____

Have you experienced any malfunctions? Yes No

If Yes, give the date and describe the problem and what steps were taken to remedy: _____

Do you have records of the design indicating the # of bedrooms the system was designed for? Yes No

If Yes, are they available? Yes No

Is System located in a Shoreland Zone? Yes No Unknown

Comments: _____

Source of Section II information: Current owner and prior owner's disclosure, 2009

Buyer Initials _____

Seller Initials WLS DDS

SECTION III - HEATING SYSTEM(S)/HEATING SOURCE(S)

Heating System(s) or Source(s)	SYSTEM 1	SYSTEM 2	SYSTEM 3	SYSTEM 4
TYPE(S) of System	Baseboard radiator	Heat pumps (3)		
Age of system(s) or source(s)	Boiler new in 2016	Installed 11/2025		
TYPE(S) of Fuel	oil	Electric		
Annual consumption per system or source (i.e., gallons, kilowatt hours, cords)	572 gallons in 2025	Unknown		
Name of company that services system(s) or source(s)	Hillard walls & Sons Plumbing	Dave's world		
Date of most recent service call	July 2025	Nov 2025		
Malfunctions per system(s) or source(s) within past 2 years	Boiler oil leak 7/2025	none		
Other pertinent information	n/a	Heat & AC, app-enabled		

- Are there fuel supply lines? Yes No Unknown
- Are any buried? Yes No Unknown
- Are all sleeved? Yes No Unknown
- Chimney(s): Yes No
 - If Yes, are they lined: Yes No Unknown
 - Is more than one heat source vented through one flue? Yes No Unknown
 - Had a chimney fire: Yes No Unknown
 - Has chimney(s) been inspected? Yes No Unknown

If Yes, date: _____

Date chimney(s) last cleaned: unknown

- Direct and/or Power Vent(s): Yes No Unknown
- Has vent(s) been inspected? Yes No Unknown

If Yes, date: _____

Comments: Boiler vents directly outside, interior chimney only for wood stoves (removed 2010)

Source of Section III information: current owner and prior owner disclosure

SECTION IV - HAZARDOUS MATERIAL

The licensee is disclosing that the Seller is making representations contained herein.

- A. UNDERGROUND STORAGE TANKS** - Are there now, or have there ever been, any underground storage tanks on the property? Yes No Unknown
- If Yes, are tanks in current use? Yes No Unknown
- If no longer in use, how long have they been out of service? _____
- If tanks are no longer in use, have tanks been abandoned according to DEP? Yes No Unknown
- Are tanks registered with DEP? Yes No Unknown
- Age of tank(s): _____ Size of tank(s): _____

Location: _____

Buyer Initials _____ Page 3 of 8 Seller Initials WLS DDS

What materials are, or were, stored in the tank(s)? _____

Have you experienced any problems such as leakage: Yes No Unknown

Comments: _____

Source of information: Prior owner's disclosure, 2009

B. ASBESTOS - Is there now or has there been asbestos:

As insulation on the heating system pipes or duct work? Yes No Unknown

In the ceilings? Yes No Unknown

In the siding? Yes No Unknown

In the roofing shingles? Yes No Unknown

In flooring tiles? Yes No Unknown

Other: _____ Yes No Unknown

Comments: _____

Source of information: Prior owner's property disclosure, 2009

C. RADON/AIR - Current or previously existing:

Has the property been tested? Yes No Unknown

If Yes: Date: _____ By: _____

Results: _____

If applicable, what remedial steps were taken? _____

Has the property been tested since remedial steps? Yes No Unknown

Are test results available? Yes No

Results/Comments: Radon system installed in 2015, no tests available

Source of information: Current owner

D. RADON/WATER - Current or previously existing:

Has the property been tested? Yes No Unknown

If Yes: Date: May 2021 By: Northeast Laboratory Services

Results: <150 Radon (pCi/L)

If applicable, what remedial steps were taken? Favorable results, no action needed

Has the property been tested since remedial steps? Yes No Unknown

Are test results available? Yes No

Results/Comments: _____

Source of information: Current owner, lab report May 2021

E. METHAMPHETAMINE - Current or previously existing: Yes No Unknown

Comments: _____

Source of information: _____

Buyer Initials _____

Seller Initials WLS D D S

PROPERTY LOCATED AT: 108 Otter Creek Drive, Mount Desert (and Bar Harbor), ME 04660

F. LEAD-BASED PAINT/PAINT HAZARDS - (Note: Lead-based paint is most commonly found in homes constructed prior to 1978)

Is there now or has there ever been lead-based paint and/or lead-based paint hazards on the property?
..... Yes No Unknown Unknown (but possible due to age)

If Yes, describe location and basis for determination: N/A

Do you know of any records/reports pertaining to such lead-based paint/lead-based paint hazards: Yes No
If Yes, describe: _____

Are you aware of any cracking, peeling or flaking paint? Yes No

Comments: Home built in 1982, lead paint unlikely

Source of information: Prior owner's disclosure, 2009

G. OTHER HAZARDOUS MATERIALS - Current or previously existing:

TOXIC MATERIAL: Yes No Unknown

LAND FILL: Yes No Unknown

RADIOACTIVE MATERIAL: Yes No Unknown

Other: _____

Source of information: Prior owner's disclosure, 2009

Buyers are encouraged to seek information from professionals regarding any specific issue or concern.

SECTION V - ACCESS TO THE PROPERTY

Is the property subject to or have the benefit of any encroachments, easements, rights-of-way, leases, rights of first refusal, life estates, private ways, trails, homeowner associations (including condominiums and PUD's) or restrictive covenants? Yes No Unknown

If Yes, explain: ROW - see survey & deed

Source of information: Prior owner's seller disclosure, 2009

Is access by means of a way owned and maintained by the State, a county, or a municipality over which the public has a right to pass? Yes No Unknown

If No, who is responsible for maintenance? _____

Road Association Name (if known): _____

Source of information: _____

Buyer Initials _____

Seller Initials WLS DDS

SECTION VI – FLOOD HAZARD

For the purposes of this section, Maine law defines "flood" as follows:

- (1) A general and temporary condition of partial or complete inundation of normally dry areas from:(a) The overflow of inland or tidal waters; or (b) The unusual and rapid accumulation or runoff of surface waters from any source; or
- (2) The collapse or subsidence of land along the shore of a lake or other body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels or suddenly caused by an unusually high water level in a natural body of water, accompanied by a severe storm or by an unanticipated force of nature, such as a flash flood or an abnormal tidal surge, or by some similarly unusual and unforeseeable event that results in flooding as described in subparagraph (1), division (a).

For purposes of this section, Maine law defines “area of special flood hazard” as land in a floodplain having 1% or greater chance of flooding in any given year, as identified in the effective federal flood insurance study and corresponding flood insurance rate maps.

During the time the seller has owned the property:

Have any flood events affected the property? Yes No Unknown

If Yes, explain: _____

Have any flood events affected a structure on the property? Yes No Unknown

If Yes, explain: Hurricane Lee in Sept 2023, basement flooded, see add'l comments for steps taken

Has any flood-related damage to a structure occurred on the property? Yes No Unknown

If Yes, explain: Hurricane Lee in Sept 2023, basement flooded, see add'l comments for steps taken

Has there been any flood insurance claims filed for a structure on the property? Yes No Unknown

If Yes, indicate the dates of each claim: _____

Has there been any past disaster-related aid provided related to the property or a structure on the property from federal, state or local sources for purposes of flood recovery? Yes No Unknown

If Yes, indicate the date of each payment: _____

Is the property currently located wholly or partially within an area of special flood hazard mapped on the effective flood insurance rate map issued by the Federal Emergency Management Agency on or after March 4, 2002? Yes No Unknown

If yes, what is the federally designated flood zone for the property indicated on that flood insurance rate map?

Relevant Panel Number: _____ Year: _____ (Attach a copy)

Comments: _____

Source of Section VI information: Current owner
Buyer Initials _____ Page 6 of 8 Seller Initials WLS DDS

PROPERTY LOCATED AT: 108 Otter Creek Drive, Mount Desert (and Bar Harbor), ME 04660

SECTION VII - GENERAL INFORMATION

Are there any tax exemptions or reductions for this property for any reason including but not limited to: Tree Growth, Open Space and Farmland, Veteran's, Homestead Exemption, Blind, Working Waterfront?.....
..... Yes No Unknown

If Yes, explain: Homestead exemption, per prior owner's seller disclosure, 2009

Is a Forest Management and Harvest Plan available?..... Yes No Unknown

Is the property subject to any of the following relating to shoreland zoning ordinances: a) A notice of violation issued by a municipal official or state agency; b) A pending enforcement action; c) Litigation; d) A court judgment; or e) A settlement or consent agreement?..... Yes No Unknown

If Yes, explain: _____

Equipment leased or not owned (including but not limited to, propane tank, hot water heater, satellite dish, water filtration system, photovoltaics, wind turbines): Type: None

Year Principal Structure Built: 1982 What year did Seller acquire property? 2010

Roof: Year Shingles/Other Installed: Rear (2007), front (2008), per prior owner

Water, moisture or leakage: N/A

Comments: _____

Foundation/Basement:

Is there a Sump Pump? Yes No Unknown

Water, moisture or leakage since you owned the property: Yes No Unknown

Prior water, moisture or leakage? Yes No Unknown

Comments: sump pump, window well covers and interior perimeter drain tiles installed 2025

Mold: Has the property ever been tested for mold? Yes No Unknown

If Yes, are test results available? Yes No

Comments: Basement flood cleanup performed immediately after Hurricane Lee hit, Penobscot Cleaners, mold test from 2023

Electrical: Fuses Circuit Breaker Other: _____ Unknown

Comments: _____

Has all or a portion of the property been surveyed? Yes No Unknown

If Yes, is the survey available? Yes No Unknown

Manufactured Housing - Is the residence a:

Mobile Home Yes No Unknown

Modular Yes No Unknown

Known defects or hazardous materials caused by insect or animal infestation inside or on the residential structure
..... Yes No Unknown

Comments: Per prior owner disclosure, 2009 and current owner

Buyer Initials _____ Page 7 of 8 Seller Initials WLS D D S

PROPERTY LOCATED AT: 108 Otter Creek Drive, Mount Desert (and Bar Harbor), ME 04660

KNOWN MATERIAL DEFECTS about Physical Condition and/or value of Property, including those that may have an adverse impact on health/safety: _____

Comments: _____

Source of Section VII information: _____

SECTION VIII - ADDITIONAL INFORMATION

See attached pages for description of flood damages and repairs made, as well as other improvements.

ATTACHMENTS EXPLAINING CURRENT PROBLEMS, PAST REPAIRS OR ADDITIONAL INFORMATION IN ANY SECTION IN DISCLOSURE: Yes No

Seller shall be responsible and liable for any failure to provide known information regarding known material defects to the Buyer.

Neither Seller nor any Broker makes any representations as to the applicability of, or compliance with, any codes of any sort, whether state, municipal, federal or any other, including but not limited to fire, life safety, building, electrical or plumbing.

As Sellers, we have provided the above information and represent that all information is correct. To the best of our knowledge, all systems and equipment, unless otherwise noted on this form, are in operational condition.

<u>Wendy Sabin</u>	<u>5/26/2026</u>	<u>Dan Sabin</u>	<u>5/26/2026</u>
SELLER	DATE	SELLER	DATE
Wendy Sabin		Daniel Sabin	

_____ SELLER	_____ DATE	_____ SELLER	_____ DATE
-----------------	---------------	-----------------	---------------

I/We have read and received a copy of this disclosure, the arsenic in wood fact sheet, the arsenic in water brochure, and understand that I/we should seek information from qualified professionals if I/we have questions or concerns.

_____ BUYER	_____ DATE	_____ BUYER	_____ DATE
----------------	---------------	----------------	---------------

_____ BUYER	_____ DATE	_____ BUYER	_____ DATE
----------------	---------------	----------------	---------------

Flood & Restoration

Lower level took on 4-6" of water in Sept 2023 from Hurricane Lee. Penobscot Cleaning did immediate cleanout, removing flooring and wallboard. Heated lower level to kill any airborne mold. Lower level remained unoccupied and unrestored until the full restoration completed in 2025.

1. TC Hafford Basement Systems installed three window well covers, Waterguard drain system on interior perimeter walls, sump pump and whole-floor dehumidifier. Lower portion of studs replaced with steel studs. Perimeter walls finished with Everlast panels and chair rail (sheetrock remains above chair rail).
2. Acadia Building Company finished the interior framing and footing boards with pressure-treated lumber. Interior walls finished with Everlast panels and chair rail (sheetrock remains above chair rail).
3. Installed new flooring for entire lower level. Installed new bathroom vanity. New interior doors. Repainted entire basement and ceiling.
4. Radiators installed in laundry room and bathroom (Hillard Walls Plumbing); heat pumps installed in suite and NE bedroom.

2025 projects unrelated to flood:

Lower level: Replaced paperboard ceiling in lower-level NE bedroom, bathroom, laundry room. Installed recessed lighting. NE Bedroom: Replaced window, built out closet

Main/upper levels: Replaced railing in loft. Heat pump installed in main living level. Installed recessed light in top stairs.

Updates since January 2010

- 2010 Replace well pump
 Replace front stairs (Prebble Reach Construction)
- 2011 Replace back decks (Prebble Reach Construction)
- 2012 Began residing the house (Prebble Reach Construction)
 Regraded lawn (Jensen Rich)
- 2013 - 2015 Resided house & garage (McLoughlin Carpentry, Mike Modeen)
- 2016 Build boiler room in garage (George Lauriet), replace boiler (Hillard Walls Plumbing)
 Radon system installed in laundry room (Air & Water Quality Inc.)
- 2020 Replaced asphalt driveway with crushed stone (Harold MacQuinn, Inc.)
- 2021 - 2023 Built out the garage (sistered the joists, installed drywall (Mike Modeen), lighting (Robert Hall Electric)
- 2022 Installed new garage door (PDQ Door – uses MyQ app for remote access)
- 2023 Installed new bathtub in lower level bathroom (Bathfitters, do not use any scrubbing bubble cleaner, it will ruin the finish)
- 2025 perimeter walls in lower level: Installed perforated drain (Waterguard system), replaced wood studs with metal studs to chair rail, installed inorganic wallboard (Everlast panels) and chair rail; installed window wells in utility room, bathroom, and laundry room windows; installed sump pump with triple backup and battery backup (TC Hafford Basement Systems).
- Interior walls in lower level: replaced wood studs and footing boards with pressure treated lumber; replaced ceiling in portion of lower level; replaced windows, installed closet, installed recessed lighting in northeast bedroom; installed recessed lighting in hall and laundry room; installed new flooring throughout; installed new vanity in bathroom; replaced loft railing in upper level.
- Installed radiators (laundry and lower-level bathroom); replaced well-water holding tank (Hillard Walls Plumbing)
- Installed heat pumps with heat and AC (1 upstairs, 2 in bedrooms) (Dave's World)
- 2026 Replaced sewer tank pump, floats, and alarm

Appliances

2015? – Dishwasher

2016 – New stove

2023 – New fridge

2025 – King sized mattresses

2024 – Queen mattress

2023 – Ikea dining room table, chairs, dressers

Prior owner improvements (pre-2010):

2007 & 2008 Replaced roof, replaced two skylight windows

2009 Expanded curtain drain