

PROPERTY DISCLOSURE – LAND ONLY

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 – 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 your 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: _____

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: Seller

B. OTHER HAZARDOUS MATERIALS - Current or previously existing:

TOXIC MATERIAL: Yes No Unknown

LAND FILL:..... Yes No Unknown

RADIOACTIVE MATERIAL:..... Yes No Unknown

METHAMPHETAMINE:..... Yes No Unknown

Comments: _____

Source of information: Seller

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

Buyer Initials _____ Page 1 of 4 Seller Initials JB _____

SECTION II – 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: _____

Source of information: Deed

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? N/A

Road Association Name (if known): N/A

Source of information: Seller

SECTION III – 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: _____

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

If Yes, explain: _____

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: _____

Buyer Initials _____

Seller Initials JB

PROPERTY LOCATED AT: 395 Water Street, Ellsworth, ME 04605

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: 23009C0766D Year: 2016 (Attach a copy)

Comments: _____

Source of Section III information: Maine Flood Hazard MAP

SECTION IV – GENERAL INFORMATION

Are there any shoreland zoning, resource protection or other overlay zone requirements on the property?..... Yes No Unknown

If Yes, explain: _____

Source of information: Town

Is the property the result of a division within the last 5 years (i.e. subdivision)? Yes No Unknown

If Yes, explain: _____

Source of information: Seller

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

If Yes, explain: _____

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

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

If Yes, is the survey available?..... Yes No Unknown

Has the property ever been soil tested?..... Yes No Unknown


If Yes, are the results available?..... Yes No Unknown

Are mobile/manufactured homes allowed?..... Yes No Unknown

Are modular homes allowed?..... Yes No Unknown

Source of Section IV information: Seller

Additional Information: Property has access to city water and city sewer.

Buyer Initials _____ Page 3 of 4 Seller Initials  _____

PROPERTY LOCATED AT: 395 Water Street, Ellsworth, ME 04605

ATTACHMENTS CONTAINING ADDITIONAL INFORMATION:..... Yes No

Seller shall be responsible and liable for any failure to provide known information about property defects to Buyer. As Seller, I/we have provided the above information and represent that all information is correct.

Jane L. Bull

SELLER _____ DATE _____
Fred R. Bull and Jane L. Bull Revocable Trust

SELLER _____ DATE _____

SELLER _____ DATE _____

SELLER _____ DATE _____

I/We have read and received a copy of this disclosure 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 _____



CYBER / WIRE FRAUD ADVISORY

Buyers and sellers need to exercise extreme caution when wiring funds in real estate transactions. Criminals/hackers target email accounts of real estate licensees as well as other parties involved in real estate transactions, including mortgage brokers, closing attorneys, and title agents. In many cases, they have been able to intercept emailed wire transfer instructions, obtain account information and, by altering some of the data, use emails to redirect the funds to a different account. These emails are convincing and sophisticated and may look like legitimate emails from parties in the transaction. You should look carefully at the entire email address as it may look legitimate but will contain some small change to fool you for example, joe@acme.com becomes joe@acrne.com a very hard distinction to pick up. If you believe you have received questionable or suspicious wire transfer instructions, immediately contact the title company/closing agent and your real estate professional.

Do NOT Initiate the Electronic Transfer of Funds (Wires) Without Double Checking the Legitimacy of the Destination

In every real estate transaction, Buyer and Seller are advised to:

- **Never wire funds without personally speaking with the intended recipient of the wire to confirm the routing number and account number.**
- **Verify that the contact information for the wire transfer recipient is legitimate. Buyer and seller should each call using a phone number that has been independently obtained, not the phone number contained in the email containing the wiring instructions.**
- **Never share personal information such as social security numbers, bank account numbers and credit card numbers, unless it is through secured/encrypted email or personal delivery (or phone call) to the intended recipient.**
- **Take steps to secure the system you are using with your email account such as using strong passwords and secure WiFi and email using a domain name account (safer than using a public account such as aol or gmail).**

If you suspect that you have been victimized by wire fraud:

- 1) Contact the financial institution immediately and ask them to do a "SWIFT recall".
- 2) Then call your local law enforcement immediately (town police department or county sheriff's office) to report the incident.
- 3) Then call the FBI immediately (24 hours or less) and let them know you are reporting the incident within 24 hours and file a complaint online at www.ic3.gov. Your chances of recovery are greater with less than 24-hour reporting.

To contact the FBI for Maine coverage:

Bangor: 207-947-6670 -- Portland: 207-541-0700 -- Boston, MA: 857-386-2000

Even if you cannot undo the damage, file a complaint as specified above as this will help track the criminals.

Again, Do Not Initiate Wires Without Double Checking the Legitimacy of the Destination