SELLER'S DISCLOSURE STATEMENT (RESIDENTIAL IMPROVED PROPERTY)

Seller is obligated by Florida law to disclose to a buyer all known facts or conditions that materially affect the value of the Property which are not readily observable by a buyer. This disclosure statement is designed to facilitate Seller's compliance with Florida law and to assist a buyer in evaluation of the condition and desirability of the Property. This statement and the information contained herein do not constitute a warranty to a buyer by the Seller or any licensee involved in the sale of the Property, nor should buyer consider the information contained herein a substitute for any physical inspections of the Property. The following information is provided by the Seller and not by any licensee involved in the sale of the Property to a buyer.

NOTICE TO BUYER: ANY DEFECTIVE INSPECTION ITEMS CONTAINED IN THIS SELLER'S DISCLOSURE STATEMENT SIGNED BY BUYER PRIOR TO BUYER'S EXECUTION OF ANY OFFER (OR COUNTER-OFFER, AS APPLICABLE), SHALL NOT BE DEEMED DEFECTIVE INSPECTION ITEMS UNDER STANDARD D.2.b. OF THE SALES CONTRACT.

Property Address: 4655 St. Croix Lane #1428, Naples, FL 34109

1. OCCUPANCY

A. Owner occupied ☐

B. Tenant occupied by written or verbal lease or rental agreement. If written attach copy of same ☐

C. Unoccupied ☒

How long has it been since SELLER occupied the Property? 1 year

	YES	NO	DON'T KNOW
2. APPLIANCES AND EQUIPMENT			
(a) All appliances and equipment in working condition? If no, identify items not working:	☒	☐	☐
(b) Any appliances or equipment leased? If yes, Company Name:	☐	☒	☐
(c) Security system?	☐	☒	☐
If yes, is system currently operational?	☐	☐	☐
3. ELECTRICAL SYSTEMS AND EQUIPMENT:			
(a) Damaged or malfunctioning switches, receptacles or wiring? If yes, describe nature and location:	☐	☒	☐
4. PLUMBING:			
(a) Drinking water source: ☒ Public ☐ Private ☐ Well			
(b) Problems with quality, supply or flow of potable water? If yes, describe and specify:	☐	☒	☐

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	YES	NO	DON'T KNOW
(c) Water softener, filter or purifier ☐ Leased ☐ Owned. If leased, Company Name: N/A			
Service Contract ☐ Yes ☒ No			
(d) Sewage system: ☒ Public ☐ Private ☐ Septic			
(e) Leaks, backups, or similar problems relating to plumbing, water and/or sewage-related items? If yes, describe nature and location:	☐	☒	☐
(f) Does the property contain polybutylene piping?	☐	☒	☐

5. HEATING AND AIR CONDITIONING SYSTEMS AND EQUIPMENT:

(a) Number of HVAC units: 1

(b) HVAC system(s) ☒ central ☐ window/wall unit Age: 4 years; Age: _____ years

(c) Number of water heaters: 1

(d) Water heated by ☒ electric ☐ gas ☐ solar ☐ heat recovery Age: 0 years

(e) All enclosed living areas connected to heating/air conditioning system? If no, describe location:	☒	☐	☐

6. ROOF: N/A, managed by HOA

(a) Approximate age: _____ years.			
(b) Current roof leaks or problems with the roof, gutters or downspouts? If yes, describe nature and location:	☐	☐	☐

7. STRUCTURAL AND FOUNDATION:

(a) Movement, shifting, cracking, deterioration, or other structural problems with any dwelling or garage?	☐	☒	☐
(b) Structural problems with driveways, walkways, patios, retaining walls, seawalls and docks?	☐	☒	☐

If the answer to any of the above is Yes, describe and specify: _____

8. PERMITS, ADDITIONS AND ALTERATIONS:

(a) Material additions, structural changes, or any other major alterations to original improvements?	☐	☒	☐
If yes, were permits and/or approvals obtained?	☐	☐	☐
If yes, were permits closed out and finalized?	☐	☐	☐
(b) Any work not done in compliance with prevailing building codes or zoning regulations?	☐	☒	☐

If the answer to any of the above is Yes, describe and specify: _____

9. DRAINAGE, FLOODING AND MOISTURE:

(a) Water leakage, accumulation, dampness or damage within improvements?	☐	☒	☐
(b) Drainage problems or flooding?	☐	☒	☐

(c) Problems with siding or exterior cladding retaining moisture, swelling, chipping or delaminating? ☐ ☒ ☐

If the answer to any of the above is Yes, describe and specify: _____

_____

	YES	NO	DON'T KNOW
10. RADON; MOLD; DRYWALL			
(a) Any elevated levels of radon in the residence on the Property?	☐	☐	☒
(b) Any elevated levels of mold in the residence on the Property?	☐	☒	☐
(c) Any defective drywall on the Property?	☐	☒	☐
(d) Any reports, notices, or documentation of the existence of possible defective drywall on the Property?	☐	☒	☐

If the answer to any of the above is Yes, describe and specify: _____

_____

11. TERMITES, WOOD ROT, PESTS, WOOD-DESTROYING ORGANISMS:			
(a) Any infestation or damage? If yes, describe type and location: _____	☐	☒	☐
(b) Property currently under service contract, warranty or other coverage?	☐	☒	☐
Name of Company: _____			
Type of coverage ☐ re-treatment and repair or ☐ re-treatment only or ☐ preventative maintenance contract			
Is service contract, warranty or other coverage transferable?	☐	☐	☐
12. INSURANCE:			
(a) Any insurance claims made upon the Property?	☒	☐	☐
(b) If Yes, the claim was for: ☒ water damage/flood ☐ fire ☐ wind ☐ theft ☐ injury ☐ sinkhole damage ☐ Other			
(c) Explain any insurance claim(s) shown in (b) above: Two water damage events from unit above in kitchen, first in June of '26, second in August of '26			
(d) If any insurance claim was made for sinkhole damage, was the claim paid? *Note: Florida law requires a seller disclosure to prospective buyers if the seller has ever made an insurance claim related to sinkhole damage, the seller must disclose whether the claim was paid and whether or not the full amount paid was used to repair the sinkhole damage.*	☐	☒	☐
(e) If any sinkhole claim was paid, were all the proceeds used to repair the damage?	☐	☒	☐

If the answer to any of the above is Yes, describe and specify: _____

_____

13. PRIVATE SWIMMING POOL AND SPA: N/A			
(a) Spa? If Yes, source of heat: ☐ electrical ☐ solar ☐ gas ☐ other: If other, type: _____	☐	☐	☐
(b) Swimming pool heated? If Yes, source of heat: ☐ electrical ☐ solar ☐ gas ☐ other: If other, type: _____	☐	☐	☐
(c) Current leaks/unusual loss of water? If yes, describe nature and location: _____	☐	☐	☐

_____

(d) Problems with pool or spa filtration systems? If yes, describe: _____ ☐ ☐ ☐

_____

	YES	NO	DON'T KNOW
(e) Any non-functioning or malfunctioning pool or spa equipment? If yes, describe: _____	☐	☐	☐
(f) Pool or spa issued a certification of substantial completion after October 1, 2000? If yes, check those that apply: ☐ enclosure that meets pool barrier requirements ☐ required door locks ☐ required door and window exit alarms ☐ approved pool safety cover	☐	☐	☐
(g) Pool/spa professionally serviced? Company Name: _____	☐	☐	☐

_____

MULTI-FAMILY (CONDOMINIUM/COOPERATIVE) PROPERTIES

14. FIRE SPRINKLER/LIFE SAFETY SYSTEM/RETROFIT:

(a) If the property is located in a condominium or cooperative building, are you aware of any requirement for the building to be retrofit with fire sprinkler or other safety systems in the future?	☐	☒	☐
(b) If the above answer is "Yes," has the association voted to waive retrofitting the building (or just the individual units if the building is over 75 feet in height) with such systems? Note: If "Yes," copies of the Notice of Association Waiver must be provided to buyers.	☐	☐	☐

SINGLE FAMILY PROPERTIES

15. SOIL, TOPOGRAPHY, LANDSCAPE AND BOUNDARIES:

(a) Any portion of the Property filled or used as a landfill?	☐	☒	☐
(b) Any sliding, earth movement, sinkholes, upheaval, or earth stability expansion soil problems?	☐	☒	☐
(c) Any drainage, water infiltration, flooding or grading problems on the Property?	☐	☒	☐
(d) Do you know in which FEMA-designated flood zone the Property is located?	☐	☐	☒
(e) Presence on the Property of any Prohibited Exotic Plant Species?	☐	☒	☐
(f) Any encroachments of neighboring property improvements, unrecorded easements, or boundary line disputes?	☐	☒	☐

If the answer to any of the above is Yes, describe and specify: _____

_____

16. IRRIGATION SYSTEMS AND EQUIPMENT: N/A

(a) Irrigation system: ☐ Public ☐ Private Source: _____	☐	☐	☐
(b) Any non-functioning or malfunctioning equipment? If yes, describe: _____	☐	☐	☐

17. TOXIC AND HAZARDOUS WASTE

(a) Any underground tanks or toxic or hazardous substances (structure or soil) such as asbestos, polychlorinated biphenyls (PCBs), methane gas, radon, benzene, lead-based paint, toxic or pathogenic mold or others? If yes, describe nature and location: _____	☐	☒	☐

_____

	YES	NO	DON'T KNOW
(b) Any prior use of the Property for agriculture, storage of vehicles or equipment, or commercial uses? If yes, describe nature and location: _____	☐	☒	☐

18. WETLANDS AND ENVIRONMENTALLY SENSITIVE AREAS:

(a) Any wetlands located on the Property?	☐	☒	☐
(b) Any wetlands determination report or application for environmental resource permit ever been filed or received as to the Property?	☐	☒	☐
If your answer to (b) above is Yes, if the report or permit is available to you, attach a copy.			
(c) Any mangroves, archeological sites, protected species or other environmentally sensitive areas located on the Property?	☐	☒	☐
(d) If located near the coast, does the Coastal Construction Control Line touch the Property?	☐	☒	☐

If the answer to any of the above is Yes, describe and specify: _____

19. PROPERTY REPORTS:

(a) Do you have a survey to provide to the Buyer?	☐	☒	☐
(b) Do you have an Elevation Certificate to provide to the Buyer?	☐	☒	☐
(c) Do you have a prior owner's title insurance policy to provide to the Buyer?	☐	☐	☒
(d) Do you have a wind mitigation report to provide to the Buyer?	☐	☒	☐
(e) Do you have a four-point inspection report to provide to the Buyer?	☐	☒	☐

20. ADDITIONAL SELLER COMMENTS:

_____

_____

SELLER'S REPRESENTATION:

Seller represents that, to the best of Seller's knowledge, the information contained herein with respect to the condition of the Property is accurate and complete as of the date signed by Seller. Seller hereby authorizes the listing broker to provide this information to prospective buyers of the Property and to buyers' brokers and licensees. If there are any material changes in the answers to the questions contained herein, Seller agrees to promptly update this Seller's Property Disclosure Statement and to provide to the listing broker and prospective buyers a revised copy of the same.

_____ 10/25/2026
(Seller's Signature) (Date)

_____
(Seller's Signature) (Date)

Michael Knight
(Seller's Printed Name)

_____
(Seller's Printed Name)

RECEIPT AND ACKNOWLEDGMENT BY BUYER:

Buyer acknowledges receipt of this Seller's Property Disclosure Statement, and understands that any Defective Inspection Items contained in this Seller's Disclosure Statement signed by Buyer prior to Buyer's execution of any offer (or counter-offer, as applicable), shall not be deemed Defective Inspection Items under Standard D.2.b. of the Sales Contract. Buyer further acknowledges that there may be conditions unknown to Seller. No representations concerning the condition of Property are being relied upon by Buyer except as disclosed herein or stated in the sales contract.

_____
(Buyer's Signature) (Date)

_____
(Buyer's Signature) (Date)

_____
(Buyer's Printed Name)

_____
(Buyer's Printed Name)