



Department of State Licensing Services

New York State
Department of State
Division of Licensing Services
P.O. Box 22001
Albany, NY 12201-2001
Customer Service: (518) 474-4429
<https://dos.ny.gov>

Property Condition Disclosure Statement

Name of Seller or Sellers: Zach Feldman

Property Address: 91 Main St Oneonta NY 13820

General Instructions:

The Property Condition Disclosure Act requires the seller of residential real property to cause this disclosure statement or a copy of thereof to be delivered to a buyer or buyer's agent prior to the signing by the buyer of a binding contract of sale.

Purpose of Statement:

This is a statement of certain conditions and information concerning the property known to the seller. This Disclosure Statement is not a warranty of any kind by the seller or by any agent representing the seller in this transaction. It is not a substitute for any inspections or tests and the buyer is encouraged to obtain his or her own independent professional inspections and environmental tests and also is encouraged to check public records pertaining to the property.

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.

"Residential real property" means real property improved by a one to four family dwelling used or occupied, or intended to be used or occupied, wholly or partly, as the home or residence of one or more persons, but shall not refer to (a) unimproved real property upon which such dwellings are to be constructed or (b) condominium units or cooperative apartments or (c) property on a homeowners' association that is not owned in fee simple by the seller.

Instruction to the Seller:

- Answer all questions based upon your actual knowledge.
- Attach additional pages with your signature if additional space is required.
- Complete this form yourself.
- If some items do not apply to your property, check "NA" (Non-applicable). If you do not know the answer check "Unkn" (Unknown).

Seller's Statement:

The seller makes the following representations to the buyer based upon the seller's actual knowledge at the time of signing this document. The seller authorized his or her agent, if any, to provide a copy of this statement to a prospective buyer of the residential real property. The following are representations made by the seller and are not the representations of the seller's agent.

GENERAL INFORMATION

- How long have you owned the property? Approx 6 Years
- How long have you occupied the property? 0
- What is the age of the structure or structures? Unsure
Note to buyer – If the structure was built before 1978 you are encouraged to investigate for the presence of lead based paint.
- Does anybody other than yourself have a lease, easement or any other right to use or occupy any part of your property other than those stated in documents available in the public record, such as rights to use a road or path or cut trees or crops? ☐ Yes ☒ No ☐ Unkn ☐ NA
- Does anybody else claim to own any part of your property? *If yes, explain below* ☐ Yes ☒ No ☐ Unkn ☐ NA

- Has anyone denied you access to the property or made a formal legal claim challenging your title to the property? *If yes, explain below* ☐ Yes ☒ No ☐ Unkn ☐ NA

Property Condition Disclosure Statement

7. Are there any features of the property shared in common with adjoining landowners or a home-owner's association, such as walls, fences or driveways? *If yes, describe below* ☒ Yes ☐ No ☐ Unkn ☐ NA
water line which gets reimbursed annually.
N/A
8. Are there any electric or gas utility surcharges for line extensions, special assessments or home-owner or other association fees that apply to the property? *If yes, describe below* ☐ Yes ☒ No ☐ Unkn ☐ NA
9. Are there certificates of occupancy related to the property? *If no, explain below* ☒ Yes ☐ No ☐ Unkn ☐ NA

ENVIRONMENTAL
Note to Seller:

In this section, you will be asked questions regarding petroleum products and hazardous or toxic substances that you know to have been spilled, leaked or otherwise been released on the property or from the property onto any other property. Petroleum products may include, but are not limited to, gasoline, diesel fuel, home heating fuel, and lubricants. Hazardous or toxic substances are products or other material that could pose short or long-term danger to personal health or the environment if they are not properly disposed of, applied or stored. These include, but are not limited to, fertilizers, pesticides and insecticides, paint including paint thinner, varnish remover and wood preservatives, treated wood, construction materials such as asphalt and roofing materials, antifreeze and other automotive products, batteries, cleaning solvents including septic tank cleaners, household cleaners, pool chemicals and products containing mercury and lead and indoor mold.

Note to Buyer:

If contamination of this property from petroleum products and/or hazardous or toxic substances is a concern to you, you are urged to consider soil and groundwater testing of this property.

10. Is any or all of the property located in a Federal Emergency Management Agency (FEMA) designated floodplain? *If yes, explain below* ☐ Yes ☐ No ☒ Unkn ☐ NA
11. Is any or all of the property located wholly or partially in the Special Flood Hazard Area ("SFHA"; "100-year floodplain") according to the Federal Emergency Management Agency's (FEMA's) current flood insurance rate maps for your area? *If yes, explain below*..... ☐ Yes ☐ No ☒ Unkn ☐ NA
12. Is any or all of the property located wholly or partially in a Moderate Risk Flood Hazard Area ("500-year floodplain") according to FEMA's current flood insurance rate maps for your area? *If yes, explain below*..... ☐ Yes ☐ No ☒ Unkn ☐ NA
13. Is the property subject to any requirement under federal law to obtain and maintain flood insurance on the property? *If yes, explain below*..... ☐ Yes ☐ No ☒ Unkn ☐ NA
- Homes in the Special Flood Hazard Area, also known as High Risk Flood Zones, on FEMA's flood insurance rate maps with mortgages from federally regulated or insured lenders are required to obtain and maintain flood insurance. Even when not required, FEMA encourages homeowners in high risk, moderate risk, and low risk flood zones to purchase flood insurance that covers the structure(s) and the personal property within the structure(s). Also note that homes in coastal areas may be subject to increased risk of flooding over time due to projected sea level rise and increased extreme storms caused by climate change which may not be reflected in current flood insurance rate maps.

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14. Have you ever received assistance, or are you aware of any previous owners receiving assistance, from the Federal Emergency Management Agency (FEMA), the U.S. Small Business Administration (SBA), or any other federal disaster flood assistance for flood damage to the property? *If yes, explain below*..... ☐ Yes ☐ No ☒ Unkn ☐ NA
- For properties that have received federal disaster assistance, the requirement to obtain flood insurance passes down to all future owners. Failure to obtain and maintain flood insurance can result in an individual being ineligible for future assistance.
- _____
15. Is there flood insurance on the property? *If yes, attach a copy of the policy*..... ☐ Yes ☐ No ☒ Unkn ☐ NA
- A standard homeowner's insurance policy typically does not cover flood damage. You are encouraged to examine your policy to determine whether you are covered.
16. Is there a FEMA elevation certificate available for the property?
If yes, attach a copy of the certificate..... ☐ Yes ☐ No ☒ Unkn ☐ NA
- An elevation certificate is a FEMA form, completed by a licensed surveyor or engineer. The form provides critical information about the flood risk of the property and is used by flood insurance providers under the National Flood Insurance Program (NFIP) to help determine the appropriate flood insurance rating for the property. A buyer may be able to use the elevation certificate from a previous owner for their flood insurance policy.
17. Have you ever filed a claim for flood damage to the property with any insurance provider, including the National Flood Insurance Program (NFIP)? *If yes, explain below*..... ☐ Yes ☒ No ☐ Unkn ☐ NA
- _____
18. Is any or all of the property located in a designated wetland? *If yes, explain below* ☐ Yes ☐ No ☒ Unkn ☐ NA
- _____
19. Is the property located in an agricultural district? *If yes, explain below* ☐ Yes ☐ No ☒ Unkn ☐ NA
- _____
20. Was the property ever the site of a landfill? *If yes, explain below* ☐ Yes ☐ No ☒ Unkn ☐ NA
- _____
21. Are there or have there ever been fuel storage tanks above or below the ground on the property?
• If yes, are they currently in use? ☐ Yes ☐ No ☒ Unkn ☐ NA
- Location(s)_____
 - Are they leaking or have they ever leaked? *If yes, explain below* ☐ Yes ☐ No ☒ Unkn ☐ NA
- _____
22. Is there asbestos in the structure? *If yes, state location or locations below* ☐ Yes ☐ No ☒ Unkn ☐ NA
- _____
23. Is lead plumbing present? *If yes, state location or locations below* ☐ Yes ☐ No ☒ Unkn ☐ NA
- _____
24. Has a radon test been done? *If yes, attach a copy of the report* ☐ Yes ☐ No ☒ Unkn ☐ NA
- _____

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25. Has motor fuel, motor oil, home heating fuel, lubricating oil or any other petroleum product, methane gas, or any hazardous or toxic substance spilled, leaked or otherwise been released on the property or from the property onto any other property? *If yes, describe below* ☐ Yes ☐ No ☒ Unkn ☐ NA
26. Has the property been tested for the presence of motor fuel, motor oil, home heating fuel, lubricating oil, or any other petroleum product, methane gas, or any hazardous or toxic substance? *If yes, attach report(s)* ☐ Yes ☐ No ☒ Unkn ☐ NA
27. Has the property been tested for indoor mold? *If yes, attach a copy of the report*..... ☐ Yes ☐ No ☒ Unkn

STRUCTURAL

28. Is there any rot or water damage to the structure or structures? *If yes, explain below* ☐ Yes ☐ No ☒ Unkn ☐ NA
29. Is there any fire or smoke damage to the structure or structures? *If yes, explain below* ☐ Yes ☐ No ☒ Unkn ☐ NA
30. Is there any termite, insect, rodent or pest infestation or damage? *If yes, explain below* ☐ Yes ☐ No ☒ Unkn ☐ NA
31. Has the property been tested for termite, insect, rodent or pest infestation or damage? *If yes, please attach report(s)* ☐ Yes ☐ No ☒ Unkn ☐ NA
32. What is the type of roof/roof covering (slate, asphalt, other)? UNKN
- Any known material defects? No
 - How old is the roof? Redone in 2019
 - Is there a transferable warranty on the roof in effect now? *If yes, explain below* ☐ Yes ☐ No ☒ Unkn ☐ NA
33. Are there any known material defects in any of the following structural systems: footings, beams, girders, lintels, columns or partitions? *If yes, explain below* ☐ Yes ☐ No ☒ Unkn ☐ NA

MECHANICAL SYSTEMS AND SERVICES

34. What is the water source? (*Check all that apply*) ☐ Well ☐ Private ☒ Municipal
- ☐ Other: _____
- If municipal, is it metered? ☒ Yes ☐ No ☐ Unkn ☐ NA

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35. Has the water quality and/or flow rate been tested? *If yes, describe below* ☐ Yes ☒ No ☐ Unkn ☐ NA

36. What is the type of sewage system? *(Check all that apply)* ☒ Public sewer ☐ Private sewer

☐ Septic ☐ Cesspool

• If septic or cesspool, age? ☐ UNKN

• Date last pumped? ☐ UNKN

• Frequency of pumping? ☐ UNKN

• Any known material defects? *If yes, explain below* (More information on “septic system operation and maintenance” can be found on the NYS Department of Health website in the informational health pamphlet made available by the Department of Health pursuant to section 396-s of NYS general business law.) ☐ Yes ☐ No ☒ Unkn ☐ NA

37. Who is your electric service provider? ☐ NYSEG

• What is the amperage? ☐ UNKN

• Does it have circuit breakers or fuses? ☐ Circuit Breakers

• Private or public poles? ☐ Public

• Any known material defects? *If yes, explain below* ☐ Yes ☐ No ☒ Unkn ☐ NA

38. Are there any flooding, drainage or grading problems that resulted in standing water on any portion of the property? *If yes, state locations and explain below* ☐ Yes ☒ No ☐ Unkn ☐ NA

39. Has the structure(s) experienced any water penetration or damage due to seepage or a natural flood event, such as from heavy rainfall, coastal storm surge, tidal inundation or river overflow? *If yes, explain below* ☐ Yes ☒ No ☐ Unkn ☐ NA

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Are there any known material defects in any of the following? If yes, explain below. Use additional sheets if necessary.

40. Plumbing system?	☐ Yes	☐ No	☒ Unkn	☐ NA
41. Security system?	☐ Yes	☐ No	☒ Unkn	☐ NA
42. Carbon monoxide detector?	☐ Yes	☐ No	☒ Unkn	☐ NA
43. Smoke detector?	☐ Yes	☐ No	☒ Unkn	☐ NA
44. Fire sprinkler system?	☐ Yes	☐ No	☒ Unkn	☐ NA
45. Sump pump?	☐ Yes	☐ No	☒ Unkn	☐ NA
46. Foundation/slab?	☐ Yes	☐ No	☒ Unkn	☐ NA
47. Interior walls/ceilings?	☐ Yes	☐ No	☒ Unkn	☐ NA
48. Exterior walls or siding?	☐ Yes	☐ No	☒ Unkn	☐ NA
49. Floors?	☐ Yes	☐ No	☒ Unkn	☐ NA
50. Chimney/fireplace or stove?	☐ Yes	☐ No	☒ Unkn	☐ NA
51. Patio/deck?	☐ Yes	☐ No	☒ Unkn	☐ NA
52. Driveway?	☐ Yes	☐ No	☒ Unkn	☐ NA
53. Air conditioner?	☐ Yes	☐ No	☒ Unkn	☐ NA
54. Heating system?	☐ Yes	☐ No	☒ Unkn	☐ NA
55. Hot water heater?	☐ Yes	☐ No	☒ Unkn	☐ NA

56. The property is located in the following school district Oneonta City School District

Note: Buyer is encouraged to check public records concerning the property (e.g. tax records and wetland and FEMA’s current flood insurance rate maps and elevation certificates).
The seller should use this area to further explain any item above. If necessary, attach additional pages and indicate here the number of additional pages attached.

Property Condition Disclosure Statement

SELLER’S CERTIFICATION:

Seller certifies that the information in this Property Condition Disclosure Statement is true and complete to the seller’s actual 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.

Seller's Signature

Signed by:

X

4E60D998165044C...

Each Feldman

Date10/27/2025 | 14:45 EDT

Seller's Signature

X

Date

BUYER’S ACKNOWLEDGMENT:

Buyer acknowledges receipt of a copy of this statement and buyer understands that this information is a statement of certain conditions and information concerning the property known to the seller. It is not a warranty of any kind by the seller or seller’s agent and is not a substitute for any home, pest, radon or other inspections or testing of the property or inspection of the public records.

Buyer's Signature

X

Date

Buyer's Signature

X

Date

DOS-1614-f (Rev. 02/25)

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Carbon Monoxide and Smoke Detector/Alarm Disclosure

Executive Law §378(5-a) (commonly known as Amanda's Law) requires that every one- or two-family dwelling, dwellings located in a condominium or cooperative and apartments in a multiple dwelling, where the dwelling unit has appliances, devices or systems that may emit carbon monoxide or that have an attached garage, shall have installed an operable carbon monoxide detector. Carbon monoxide alarms must be listed and labeled as complying with UL 2034 or CAN/CSA 6.19 and installed in accordance with the manufacturer's installation instructions.

Executive Law §378(5-b) requires that every one- or two-family dwelling and dwellings located in a condominium or cooperative shall have installed an operable single station smoke detecting alarm. The alarm must be installed in an area so that it is clearly audible in each bedroom or other sleeping area, with intervening doors closed. Upon conveyance of any real property containing a one- or two-family dwelling or condominium or cooperative apartment used as a residence, the grantor shall deliver to the grantee at the time of conveyance an affidavit indicating that the grantor is in compliance. The grantee shall have ten days from the date of conveyance to notify the grantor if the alarm(s) is not operable. Upon such notification, the grantor shall bear any cost of compliance. General Business Law §399-ccc provides that all solely battery operated smoke alarms sold after April 1, 2019 shall employ a non-removable, non-replaceable battery that powers the alarm for a minimum of ten years. This requirement does not apply to a smoke alarm that receives its power from the electrical system of the home.

I have received and read this disclosure notice.

Signed by:
Seller: *Ezekiel Feldman* Dated: 8/27/2026
F9EBD7AE08E947E...

Seller: _____ Dated: _____

Purchaser: _____ Dated: _____

Purchaser: _____ Dated: _____

Disclosure of Information on Lead-Based Paint and/or Lead-Based Paint Hazards

Lead Warning Statement

Every purchaser of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that such property may present exposure to lead from lead-based paint that may place young children at risk of developing lead poisoning. Lead poisoning in young children may produce permanent neurological damage, including learning disabilities, reduced intelligence quotient, behavioral problems, and impaired memory. Lead poisoning also poses a particular risk to pregnant women. The seller of any interest in residential real property is required to provide the buyer with any information on lead-based paint hazards from risk assessments or inspections in the seller's possession and notify the buyer of any known lead-based paint hazards. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to purchase.

Seller's Disclosure

(a) Presence of lead-based paint and/or lead-based paint hazards (check (i) or (ii) below):

(i) _____ Known lead-based paint and/or lead-based paint hazards are present in the housing (explain).

(ii) X Seller has no knowledge of lead-based paint and/or lead-based paint hazards in the housing.

(b) Records and reports available to the seller (check (i) or (ii) below):

(i) _____ Seller has provided the purchaser with all available records and reports pertaining to lead-based paint and/or lead-based paint hazards in the housing (list documents below).

(ii) X Seller has no reports or records pertaining to lead-based paint and/or lead-based paint hazards in the housing.

Purchaser's Acknowledgment (initial)

(c) _____ Purchaser has received copies of all information listed above.

(d) _____ Purchaser has received the pamphlet *Protect Your Family from Lead in Your Home*.

(e) Purchaser has (check (i) or (ii) below):

(i) _____ received a 10-day opportunity (or mutually agreed upon period) to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards; or

(ii) _____ waived the opportunity to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards.

Agent's Acknowledgment (initial)

(f) 84 Agent has informed the seller of the seller's obligations under 42 U.S.C. 4852(d) and is aware of his/her responsibility to ensure compliance.

Certification of Accuracy

The following parties have reviewed the information above and certify, to the best of their knowledge, that the information they have provided is true and accurate.

Signed by: <u> Zach Feldman </u> Seller	8/27/2026 Date	Seller	Date
Purchaser	Date	Purchaser	Date
Signed by: <u> Benjamin Halach </u> Agent	8/25/2026 Date	Agent	Date



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New York State Disclosure Form for Buyer and Seller

THIS IS NOT A CONTRACT

New York State law requires real estate licensees who are acting as agents of buyers or sellers of property to advise the potential buyers or sellers with whom they work of the nature of their agency relationship and the rights and obligations it creates. This disclosure will help you to make informed choices about your relationship with the real estate broker and its sales agents.

Throughout the transaction you may receive more than one disclosure form. The law may require each agent assisting in the transaction to present you with this disclosure form. A real estate agent is a person qualified to advise about real estate.

If you need legal, tax or other advice, consult with a professional in that field.

Disclosure Regarding Real Estate Agency Relationships

Seller's Agent

A seller's agent is an agent who is engaged by a seller to represent the seller's interests. The seller's agent does this by securing a buyer for the seller's home at a price and on terms acceptable to the seller. A seller's agent has, without limitation, the following fiduciary duties to the seller: reasonable care, undivided loyalty, confidentiality, full disclosure, obedience and duty to account. A seller's agent does not represent the interests of the buyer. The obligations of a seller's agent are also subject to any specific provisions set forth in an agreement between the agent and the seller. In dealings with the buyer, a seller's agent should (a) exercise reasonable skill and care in performance of the agent's duties; (b) deal honestly, fairly and in good faith; and (c) disclose all facts known to the agent materially affecting the value or desirability of property, except as otherwise provided by law.

Buyer's Agent

A buyer's agent is an agent who is engaged by a buyer to represent the buyer's interest. The buyer's agent does this by negotiating the purchase of a home at a price and on terms acceptable to the buyer. A buyer's agent has, without limitation, the following fiduciary duties to the buyer: reasonable care, undivided loyalty, confidentiality, full disclosure, obedience and duty to account. A buyer's agent does not represent the interest of the seller. The obligations of a buyer's agent are also subject to any specific provisions set forth in an agreement between the agent and the buyer. In dealings with the seller, a buyer's agent should (a) exercise reasonable skill and care in performance of the

agent's duties; (b) deal honestly, fairly and in good faith; and (c) disclose all facts known to the agent materially affecting the buyer's ability and/or willingness to perform a contract to acquire seller's property that are not inconsistent with the agent's fiduciary duties to the buyer.

Broker's Agents

A broker's agent is an agent that cooperates or is engaged by a listing agent or a buyer's agent (but does not work for the same firm as the listing agent or buyer's agent) to assist the listing agent or buyer's agent in locating a property to sell or buy, respectively, for the listing agent's seller or the buyer agent's buyer. The broker's agent does not have a direct relationship with the buyer or seller and the buyer or seller cannot provide instructions or direction directly to the broker's agent. The buyer and the seller therefore do not have vicarious liability for the acts of the broker's agent. The listing agent or buyer's agent do provide direction and instruction to the broker's agent and therefore the listing agent or buyer's agent will have liability for the acts of the broker's agent.

Dual Agent

A real estate broker may represent both the buyer and the seller if both the buyer and seller give their informed consent in writing. In such a dual agency situation, the agent will not be able to provide the full range of fiduciary duties to the buyer and seller. The obligations of an agent are also subject to any specific provisions set forth in an agreement between the agent, and the buyer and seller. An agent acting as a dual agent must explain carefully to both the buyer and seller that the agent is acting for the other party as well. The agent should also explain the possible effects of dual representation, including that by consenting to the dual agency relationship the buyer and seller are giving up their right to undivided loyalty. A buyer or seller should carefully consider the possible consequences of a dual agency relationship before agreeing to such representation. A seller or buyer may provide advance informed consent to dual agency by indicating the same on this form.

Dual Agent with Designated Sales Agents

If the buyer and seller provide their informed consent in writing, the principals and the real estate broker who represents both parties as a dual agent may designate a sales agent to represent the buyer and another sales agent to represent the seller. A sales agent works under the supervision of the real estate broker. With the informed consent of the buyer and the seller in writing, the designated sales agent for the buyer will function as the buyer's agent representing the interests of and advocating on behalf of the buyer and the designated sales agent for the seller will

New York State Disclosure Form for Buyer and Seller

function as the seller's agent representing the interests of and advocating on behalf of the seller in the negotiations between the buyer and seller. A designated sales agent cannot provide the full range of fiduciary duties to the landlord or tenant. A designated sales agent cannot provide full range of fiduciary duties to the buyer or seller. The designated sales agent must explain that like the dual agent

under whose supervision they function, they cannot provide undivided loyalty. A buyer or seller should carefully consider the possible consequences of a dual agency relationship with designated sales agents before agreeing to such representation. A seller or buyer provide advance informed consent to dual agency with designated sales agents by indicating the same on this form.

This form was provided to me by Ben Holscher of The Holscher Group
(Print Name of Licensee) (Print Name of Company, Firm or Brokerage)

a licensed real estate broker acting in the interest of the:

(☒) Seller as a (check relationship below)
(☒) Seller's Agent
(☐) Broker's Agent

(☐) Buyer as a (check relationship below)
(☐) Buyer's Agent
(☐) Broker's Agent

(☐) Dual Agent
(☐) Dual Agent with Designated Sales Agent

For advance informed consent to either dual agency or dual agency with designated sales agents complete section below:

(☒) Advance Informed Consent Dual Agency
(☒) Advance Informed Consent to Dual Agency with Designated Sales Agents

If dual agent with designated sales agents is indicated above: _____ is appointed to represent the buyer; and Ben Holscher is appointed to represent the seller in this transaction.

(I) (We) Ortona Capital LLC acknowledge receipt of a copy of this disclosure form:

Signature of {☐} Buyer(s) and/or {☒} Seller(s):

Signed by:
Ezekiel Feldman
F9EBD7AE08E947E...

Date: 8/27/2026

Date: _____



Division of Licensing Services

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New York State Housing and Anti-Discrimination Disclosure Form

Federal, State and local Fair Housing and Anti-discrimination Laws provide comprehensive protections from discrimination in housing. It is unlawful for any property owner, landlord, property manager or other person who sells, rents or leases housing, to discriminate based on certain protected characteristics, which include, but are not limited to **race, creed, color, national origin, sexual orientation, gender identity or expression, military status, sex, age, disability, marital status, lawful source of income or familial status**. Real estate professionals must also comply with all Fair Housing and Anti-discrimination Laws.

Real estate brokers and real estate salespersons, and their employees and agents violate the Law if they:

- Discriminate based on any protected characteristic when negotiating a sale, rental or lease, including representing that a property is not available when it is available.
- Negotiate discriminatory terms of sale, rental or lease, such as stating a different price because of race, national origin or other protected characteristic.
- Discriminate based on any protected characteristic because it is the preference of a seller or landlord.
- Discriminate by “steering” which occurs when a real estate professional guides prospective buyers or renters towards or away from certain neighborhoods, locations or buildings, based on any protected characteristic.
- Discriminate by “blockbusting” which occurs when a real estate professional represents that a change has occurred or may occur in future in the composition of a block, neighborhood or area, with respect to any protected characteristics, and that the change will lead to undesirable consequences for that area, such as lower property values, increase in crime, or decline in the quality of schools.
- Discriminate by pressuring a client or employee to violate the Law.
- Express any discrimination because of any protected characteristic by any statement, publication, advertisement, application, inquiry or any Fair Housing Law record.

YOU HAVE THE RIGHT TO FILE A COMPLAINT

If you believe you have been the victim of housing discrimination you should file a complaint with the New York State Division of Human Rights (DHR). Complaints may be filed by:

- Downloading a complaint form from the DHR website: www.dhr.ny.gov;
- Stop by a DHR office in person, or contact one of the Division’s offices, by telephone or by mail, to obtain a complaint form and/or other assistance in filing a complaint. A list of office locations is available online at: <https://dhr.ny.gov/contact-us>, and the Fair Housing HOTLINE at (844)-862-8703.

You may also file a complaint with the NYS Department of State, Division of Licensing Services. Complaints may be filed by:

- Downloading a complaint form from the Department of State’s website https://www.dos.ny.gov/licensing/complaint_links.html
- Stop by a Department’s office in person, or contact one of the Department’s offices, by telephone or by mail, to obtain a complaint form.
- Call the Department at (518) 474-4429.

There is no fee charged to you for these services. It is unlawful for anyone to retaliate against you for filing a complaint.



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New York State
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New York State Housing and Anti-Discrimination Disclosure Form

For more information on Fair Housing Act rights and responsibilities please visit
<https://dhr.ny.gov/fairhousing> and <https://www.dos.ny.gov/licensing/fairhousing.html>.

This form was provided to me by Ben Holscher (print name of Real Estate Salesperson/
Broker) of The Holscher Group (print name of Real Estate company, firm or brokerage)

(I)(We) Ortona Capital LLC

(Buyer/Tenant/Seller/Landlord) acknowledge receipt of a copy of this disclosure form:

Buyer/Tenant/Seller/Landlord Signature Signed by:
Zach Feldman
F9EBD7AE08E947E... Date 8/27/2026

Buyer/Tenant/Seller/Landlord Signature _____ Date: _____

Real Estate broker and real estate salespersons are required by New York State law to provide you with this Disclosure.