

PROPERTY LOCATED AT: 44 Greenwood Drive, Lovell, ME 04051

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): _____ ☐ 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: NA 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? NA

IF PRIVATE: (Strike Section if Not Applicable):

INSTALLATION: Location: Behind the house off the porch

Installed by: Unknown

Date of Installation: 1960's?

USE: Number of persons currently using system: 2

Does system supply water for more than one household? ☐ Yes ☒ No ☐ Unknown

Comments: Water pump was replaced

Source of Section I information: Sellers

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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? _____~~

IF PRIVATE (Strike Section if Not Applicable):

Tank: ☒ Septic Tank ☐ Holding Tank ☐ Cesspool ☐ Other: _____

Tank Size: ☐ 500 Gallon ☒ 1000 Gallon ☐ Unknown ☐ Other: _____

Tank Type: ☐ Concrete ☒ Metal ☐ Unknown ☐ Other: _____

Location: Off corner of house/opposite of driveway OR ☐ Unknown

Date installed: 1970's Date last pumped: Never pumped Name of pumping company: Never pumped

Have you experienced any malfunctions? ☐ Yes ☒ No

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

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

Leach Field: ☐ Yes ☒ No ☐ Unknown

If Yes, Location: NA

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

Date of last servicing of leach field: NA 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: NA

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: Kitchen sink goes into a drywell/gray water system. Holding tank used minimally during the summer

Source of Section II information: Sellers

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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	Electric Baseboards	Fireplace - Wood		
Age of system(s) or source(s)	late 1970-early 1980	1952		
TYPE(S) of Fuel	Electricity	Wood		
Annual consumption per system or source (i.e., gallons, kilowatt hours, cords)	Unknown Used infrequently	Unknown Used infrequently		
Name of company that services system(s) or source(s)	None	None		
Date of most recent service call	None	None		
Malfunctions per system(s) or source(s) within past 2 years	None	None		
Other pertinent information	NA	NA		

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: NA

Date chimney(s) last cleaned: NA

Direct/Power Vent(s): ☐ Yes ☒ No ☐ Unknown

~~Has vent(s) been inspected? ☐ Yes ☐ No ☐ Unknown~~

~~If Yes, date: _____~~

Comments: 12"by 12" tiled chimney - used minimally in the summer only

Source of Section III information: Sellers

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: _____~~

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~~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: Sellers

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: NA ☐ Yes ☐ No ☐ Unknown

Comments: NA

Source of information: Sellers

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: Property does not have a foundation

Source of information: Sellers

D. RADON/WATER - 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: NA

Source of information: Seller

E. METHAMPHETAMINE - Current or previously existing:

☐ Yes ☒ No ☐ Unknown

Comments: NA

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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: NA

Do you know of any records/reports pertaining to such lead-based paint/lead-based paint hazards: ☐ Yes ☒ No

If Yes, describe: NA

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

Comments: exterior of the house has some cracking/peeling. Exterior windows painted approximately 10 years

Source of information: Seller

G. OTHER HAZARDOUS MATERIALS - Current or previously existing:

TOXIC MATERIAL: ☐ Yes ☒ No ☐ Unknown

LAND FILL: ☐ Yes ☒ No ☐ Unknown

RADIOACTIVE MATERIAL: ☐ Yes ☒ No ☐ Unknown

Other: NA

Source of information: Sellers

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: see documents for details

Source of information: Deed/Conservation Easement/Restrictive Covenant, Reservations & Common Easements

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? HOA

Road Association Name (if known): Conifer Association

Source of information: Sellers/Deed

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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: NA

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

If Yes, explain: NA

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

If Yes, explain: NA

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: NA

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: NA

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?

Approximately 1 acre along the Kezar Lake shoreline is located in Zone AE-100 per LandID measurement

Relevant Panel Number: 23017C1170D Year: 7/7/2009 (Attach a copy)

Comments: NA

Source of Section VI information: Seller/FEMA Map/LandID Map

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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: NA

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

Are there any actual or alleged violations of a shoreland zoning ordinance

including those that are imposed by the state or municipality? ☐ Yes ☒ No ☐ Unknown

If Yes, explain: NA

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: 1952 What year did Seller acquire property? 1951

Roof: Year Shingles/Other Installed: early 2000? -asphalt

Water, moisture or leakage: Living room and kitchen. Tar added to chimney flashing and roof. A new leak has recently developed and will be looked

Comments: Tree came down on roof in 2022 in kitchen and roof was fixed at that time.

Foundation/Basement:

Is there a Sump Pump?NA ☐ Yes ☐ No ☐ Unknown

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

Prior water, moisture or leakage?NA ☐ Yes ☐ No ☐ Unknown

Comments: Property does not have a foundation

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

If Yes, are test results available?NA ☐ Yes ☐ No

Comments: No sign of mold

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: Conifer on Kezar Lake Survey is available.

KNOWN MATERIAL DEFECTS about Physical Condition and/or value of Property, including those that may have an adverse impact on health/safety: None

Comments: NA

Source of Section VII information: _____

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SECTION VIII - ADDITIONAL INFORMATION

Designed by architect, Frank Lopez. Porch railings and roof overhang are in the process of being fixed/replaced.

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.

Authentisign
David Q Cadigan 07/16/2026
 SELLER DATE
David Q Cadigan

Authentisign
Rufus J Cadigan 07/10/2026
 SELLER DATE
Rufus J Cadigan Trust

Authentisign
Vincent D Montgomery 07/10/2026
 SELLER DATE
Vincent D Montgomery

Authentisign
Christine Cadigan
 SELLER DATE
Christine Cadigan

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.

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