



State of New Jersey

PHILIP D. MURPHY
Governor

OFFICE OF THE ATTORNEY GENERAL
DEPARTMENT OF LAW AND PUBLIC SAFETY
DIVISION ON CIVIL RIGHTS
P.O. BOX 089
140 EAST FRONT STREET, 6th FLOOR
TRENTON, NJ 08625-0089

GURBIR S. GRUWAL
Attorney General

SHEILA Y. OLIVER
Lt. Governor

CRAIG SASHIHARA
Director

TO: Property Owners
FROM: Gurbir S. Grawal, Attorney General, State of New Jersey
Craig Sashihara, Director, NJ Division on Civil Rights
DATE: August 2018
SUBJECT: Housing Discrimination Laws

The New Jersey Real Estate Commission requires every licensed broker or salesperson with whom you list your property to give you a copy of this notice. The purpose is to help you comply with the New Jersey Law Against

Discrimination (the "LAD") and federal laws prohibiting discrimination in the sale or rental of real property.

In New Jersey, it is illegal to discriminate against a prospective or current buyer or tenant because of race, creed, color, national origin, sex, gender identity or expression, marital status, civil union status, affectional or sexual orientation, familial status, pregnancy or breastfeeding, actual or perceived physical or mental disability, ancestry, national origin, domestic partner status, source of lawful income used for mortgage or rental payments, or liability for service in the Armed Forces of the United States. It is also illegal to place any advertisement or make any statements or utterances that express, directly or indirectly, any limitations to offer housing or real estate based on any of those characteristics.

State and federal fair housing laws apply to a wide range of activities such as advertising, selling, renting, leasing, subleasing, assigning, and showing property (including open land). Here are some issues that come up frequently in enforcing the LAD:

- Discrimination based on "source of lawful income used for mortgage or rental payments," means, for example, that a landlord cannot reject a prospective tenant because he or she intends to rely on a Section 8 rental voucher, FIMA voucher issued to Superstorm Sandy victims, or other types of rent subsidies.
- A "No Pets" rule cannot be enforced to prevent a person with a disability from using a service or guide dog. A landlord may not charge a tenant with a disability an extra fee for keeping a service or guide dog.
- Discrimination based on "familial status" prohibits discrimination against families with a child or children under 18 years old, and includes pregnant women.
- Landlords must permit a tenant with a disability - at that tenant's own expense - to make reasonable modifications to the premises if such modifications are needed to give the tenant full enjoyment of the premises.

Penalties. If you commit a discriminatory housing practice that violates the LAD, you may be subject to penalties not exceeding \$10,000 for a first violation, not exceeding \$25,000 for a second violation within five years of the first offense, and not exceeding \$50,000 for two or more violations within seven years.

Other remedies. Victims of discrimination may recover economic damages related to the discrimination (such as having to pay higher rent for another unit) as well as damages for emotional distress, pain and humiliation. In more egregious cases, a victim may also recover punitive damages.

Brokers. The broker or salesperson with whom you list your property must transmit to you every written offer he/she receives on your property. Brokers and salespersons are licensed by the New Jersey Real Estate Commission and their activities are subject to the general real estate laws of the State and the Commission's own rules and regulations. The broker or salesperson must refuse your listing if you indicate an intent to discriminate based on any of the protected classes.

Exemptions. The sale or rental of property (including open land) whether for business or residential purposes, is covered by the LAD. In most cases, the following sales or rentals are exempt from the LAD:

- Renting one apartment in a two-family dwelling if the owner lives in the other apartment.
- Renting a room or rooms in a one-family dwelling if the owner lives in the same dwelling.
- A religious organization can give preference to persons of the same religion when selling or renting real property.
- In certain types of housing designated for older persons, it is not unlawful to discriminate based on familial status.

For more information about the LAD and Fair Housing Amendments Act of 1988, or if you have other questions about discrimination in the sale or rental of real property, including how to report a complaint, please review our website www.NJCivilRights.gov or call our Housing Hotline at (866) 405-3050. Please contact us if you would like the Division on Civil Rights to provide training on the subject of housing discrimination. Thank you.

Gurbir S. Grawal
Attorney General

Craig Sashihara
Director, Division on Civil Rights



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DISCLOSURE OF INFORMATION AND ACKNOWLEDGMENT ABOUT LEAD-BASED PAINT AND/OR LEAD-BASED PAINT HAZARDS

JACKEN GREEN REALTY

I. LEAD PAINT WARNING

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...

II. PROPERTY ADDRESS: 79 Main Ave

III. SELLER'S DISCLOSURE (initial) (To be completed and signed at time of listing)

(a) Presence of lead-based paint and/or lead-based paint hazards (check one below):
[] Known lead-based paint and/or lead-based paint hazards are present in the housing (explain):
[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 one below):
[X] Seller has no reports or records pertaining to lead-based paint and/or lead-based hazards in the housing.
[] Seller has the following reports or records pertaining to lead-based paint and/or lead-based paint hazards in the housing...

(c) If there is any change in the above information prior to seller accepting an offer from the purchaser or to purchase, seller will disclose all changes to the purchaser prior to accepting the offer.

IV. SELLER'S CERTIFICATION OF ACCURACY

Seller(s) have reviewed the Seller's Disclosure in Section III and certify, to the best of his/her/their knowledge, that the information they have provided is true and accurate.

X Seller [Signature] Date 1/28/2020 Seller _____ Date _____

V. LISTING AGENT'S CERTIFICATION OF ACCURACY

Listing Agent certifies that he/she has informed the seller of the seller's obligations under 42 U.S.C. 4852d and is aware of his/her responsibility to ensure compliance.

Listing Agent [Signature] Date _____

VI. PURCHASER'S ACKNOWLEDGMENT (initial) (The Seller's Disclosure in Section III and Certification in Section IV and the Listing Agent's Certification in Section V to be completed and signed prior to purchaser signing this Disclosure.)

(a) Purchaser has received copies of all information listed in Section III above.
(b) Purchaser has received the pamphlet Protect Your Family From Lead in Your Home.



**CONSUMER INFORMATION STATEMENT ON
NEW JERSEY REAL ESTATE RELATIONSHIPS**

In New Jersey, real estate licensees are required to disclose how they intend to work with buyers and sellers in a real estate transaction. (In rental transactions, the terms "buyers" and "sellers" should be read as "tenants" and "landlords," respectively.)

1. AS A SELLER'S AGENT OR SUBAGENT, I, AS A LICENSEE, REPRESENT THE SELLER AND ALL MATERIAL INFORMATION SUPPLIED TO ME BY THE BUYER WILL BE TOLD TO THE SELLER.

2. AS A BUYER'S AGENT, I, AS LICENSEE, REPRESENT THE BUYER AND ALL MATERIAL INFORMATION SUPPLIED TO ME BY THE SELLER WILL BE TOLD TO THE BUYER.

3. AS A DISCLOSED DUAL AGENT, I, AS A LICENSEE, REPRESENT BOTH PARTIES, HOWEVER, I MAY NOT, WITHOUT EXPRESS PERMISSION, DISCLOSE THAT THE SELLER WILL ACCEPT A PRICE LESS THAN THE LISTING PRICE OR THAT THE BUYER WILL PAY A PRICE GREATER THAN THE OFFERED PRICE.

4. AS A TRANSACTION BROKER, I, AS A LICENSEE, DO NOT REPRESENT EITHER THE BUYER OR THE SELLER. ALL INFORMATION I ACQUIRE FROM ONE PARTY MAY BE TOLD TO THE OTHER PARTY.

Before you disclose confidential information to a real estate licensee regarding a real estate transaction, you should understand what type of business relationship you have with that licensee. There are four business relationships: (1) seller's agent; (2) buyer's agent; (3) disclosed dual agent; and (4) transaction broker. Each of these relationships imposes certain legal duties and responsibilities on the licensee as well as on the seller or buyer represented. These four relationships are defined in greater detail below. Please read carefully before making your choice.

SELLER'S AGENT

A seller's agent WORKS ONLY FOR THE SELLER and has legal obligations, called fiduciary duties, to the seller. These include reasonable care, undivided loyalty, confidentiality and full disclosure. Seller's agents often work with buyers, but do not represent the buyers. However, in working with buyers a seller's agent must act honestly. In dealing with both parties, a seller's agent may not make any misrepresentations to either party on matters material to the transaction, such as the buyer's financial ability to pay, and must disclose

defects of a material nature affecting the physical condition of the property, which a reasonable inspection by the licensee would disclose.

Seller's agents include all persons licensed with the brokerage firm, which has been authorized through a listing agreement to work as the seller's agent. In addition, other brokerage firms may accept an offer to work with the listing broker's firm as the seller's agents. In such cases, those firms and all persons licensed with such firms are called "sub-agents." Sellers who do not desire to have their property marketed through sub-agents should so inform the seller's agent.

BUYER'S AGENT

A buyer's agent WORKS ONLY FOR THE BUYER. A buyer's agent has fiduciary duties to the buyer, which include reasonable care, undivided loyalty, confidentiality and full disclosure. However, in dealing with sellers, a buyer's agent must act honestly. In dealing with both parties, a buyer's agent may not make any misrepresentations on matters material to the transaction, such as the buyer's financial ability to pay, and must disclose defects of a material nature affecting the physical condition of the property which a reasonable inspection by the licensee would disclose.

A buyer wishing to be represented by a buyer's agent is advised to enter into a separate written buyer agency contract with the brokerage firm, which is to work as their agent.

DISCLOSED DUAL AGENT

A disclosed dual agent WORKS FOR BOTH THE BUYER AND SELLER. To work as a dual agent, a firm must first obtain the informed written consent of the buyer and the seller. Therefore, before acting as a disclosed dual agent, brokerage firms must make written disclosure to both parties. Disclosed dual agency is most likely to occur with a licensee when a real estate firm working as a buyer's agent shows the buyer properties owned by sellers for whom that firm is also working as a seller's agent or sub-agent.

A real estate licensee working as a disclosed dual agent must carefully explain to each party, that, in addition to working as their agent, their firm will also work as the agent for the other party. They must also explain what effect their working as a disclosed dual agent will have on the fiduciary duties their firm owes to the buyer and to the seller. When working as a disclosed dual agent, a brokerage firm must have the express permission of a party prior to disclosing confidential information to the other party. Such information includes the highest price a buyer can afford to pay and the lowest price a seller will accept and the parties' motivation to buy or sell.

Remember, a brokerage firm acting as a disclosed dual agent will not be able to put one party's interests ahead of those of the other party and cannot advise or counsel either party on how to gain an advantage at the expense of the other party on the basis of confidential information obtained from or about the other party.

If you decide to enter into an agency relationship with a firm, which is to work as a disclosed dual agent, you are advised to sign a written agreement with that firm.

TRANSACTION BROKER

The New Jersey Real Estate Licensing Law does not require licensees to work in the capacity of an "agent" when providing brokerage services. A transaction broker works with a buyer or a seller or both in the sales transaction without representing anyone. A TRANSACTION BROKER DOES NOT PROMOTE THE OTHER PARTY TO THE TRANSACTION. Licensees with such a firm would be required to treat all parties honestly and to act in a competent manner, but they would not be required to keep confidential any information. A transaction broker can locate qualified buyers for a seller or suitable properties for a buyer. They can then work with both parties in an effort to arrive at an agreement on the sale or rental of real estate and perform tasks to facilitate the closing of a transaction.

A transaction broker primarily serves as a manager of the transaction, communicating information between the parties to assist them in arriving at a mutually acceptable agreement and in closing the transaction, but cannot advise or counsel either party on how to gain an advantage at the expense of the other party. Owners considering working with transaction brokers are advised to sign a written agreement with that firm which clearly states what services that firm will perform and how it will be paid. In addition, any transaction brokerage agreement with a seller or landlord should specifically state whether a notice on the property to be rented or sold will or will not be circulated in any or all Multiple Listing System(s) of which that firm is a member.

YOU MAY OBTAIN LEGAL ADVICE ABOUT THESE BUSINESS RELATIONSHIPS FROM YOUR OWN LAWYER.

THIS STATEMENT IS NOT A CONTRACT AND IS PROVIDED FOR INFORMATIONAL PURPOSES ONLY.

ACKNOWLEDGEMENT OF RECEIPT OF CONSUMER INFORMATION STATEMENT (CIS)

FOR SELLERS AND LANDLORDS

"By signing this Consumer Information Statement, I acknowledge that I received this Statement from John Green Realty (name of brokerage firm) prior to discussing my motivation to sell or lease or my desired selling or leasing price with one of its representatives."

Signed: [Redacted] 1/28/2020
for 179 Mains Ave LLC

FOR BUYERS AND TENANTS

"By signing this Consumer Information Statement, I acknowledge that I received this Statement from _____ (name of brokerage firm) prior to discussing my motivation or financial ability to buy or lease with one of its representatives."

Signed: _____

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DECLARATION OF BUSINESS RELATIONSHIP

I, [Redacted] (name of licensee) as an authorized representative of John Green Realty (name of brokerage firm)

intend, as of this time, to work with you as a (indicate one of the following):

- Seller's Agent Only
- Buyer's Agent Only
- Seller's Agent and Disclosed Dual Agent if the opportunity arises
- Buyer's Agent and Disclosed Dual Agent if the opportunity arises
- Transaction Broker Only
- Seller's Agent on properties on which this firm is acting as the seller's agent and transaction broker on other properties

DATE: _____

2012 CIS (A)



NEW JERSEY REALTORS® STANDARD FORM OF INFORMED CONSENT TO DUAL AGENCY (LANDLORD)

©2001 New Jersey REALTORS®, Inc.

PROPERTY ADDRESS: 79 Main Ave

This Agreement evidences Landlord's consent that the Brokerage Firm, as Landlord's Agent, may act as a Disclosed Dual Agent in order to represent both Landlord and Tenant in the same real estate transaction, and seeks Landlord's consent to allow Landlord's Agent to act as a Disclosed Dual Agent when the opportunity arises. Landlord should be aware that a real estate licensee may legally act as a Disclosed Dual Agent only with Landlord's and Tenant's informed written consent.

Landlord understands that Disclosed Dual Agency (representing more than one party to a transaction) has the potential of creating a conflict of interest in that both Landlord and Tenant may intend to rely on the Landlord's Agent's advice, and their respective interests may be adverse to each other. Therefore, when acting as a Disclosed Dual Agent, Landlord's Agent will not represent the interests of Tenant to the exclusion or detriment of the interests of a Landlord; nor will Landlord's Agent represent the interests of Landlord to the exclusion and detriment of the interests of Tenant.

As a Disclosed Dual Agent of both the Landlord and the Tenant, Landlord's Agent will be working equally for both parties to the real estate transaction, and will provide services to complete the transaction without the full range of fiduciary duties ordinarily owed by an agent who represents Landlord alone, or the Tenant alone. In the preparation of offers and counteroffers between Landlord and Tenant, Landlord's Agent will act only as an intermediary to facilitate the transaction rather than as an active negotiator representing either the Landlord or Tenant in a fiduciary capacity. By consenting to this dual agency, Landlord is giving up the right to undivided loyalty and will be owed only limited duties of disclosure by the Landlord's Agent.

For example, Landlord acknowledges that Landlord's Agent, as a Disclosed Dual Agent, is not permitted, under law, to disclose to either Landlord or Tenant any confidential information which has been, or will be communicated to Landlord's Agent by either of the parties to the transaction. Moreover, Landlord's Agent is not permitted to disclose (without the express written permission of the Landlord) to the Tenant that such Landlord will accept a price less than the full listing price. Nor will Landlord's Agent disclose (without the express written permission of the Tenant) to the Landlord that Tenant will pay a sum greater than the price offered by Tenant. It is also impermissible for Landlord's Agent to advise or counsel either the Landlord or Tenant on how to gain an advantage at the expense of the other party on the basis of confidential information obtained from or about the other party.

Landlord acknowledges receipt of the Consumer Information Statement on New Jersey Real Estate Relationships.

I, [Redacted] AS AN AUTHORIZED REPRESENTATIVE OF John Green Realty (Name of Licensee) (Name of Firm) INTEND, AS OF THIS TIME, TO WORK WITH YOU (LANDLORD) AS A LANDLORD'S AGENT AND DISCLOSED DUAL AGENT IF THE OPPORTUNITY ARISES.

If Landlord does not understand all of the provisions of this Informed Consent to Dual Agency, legal advice should be sought before signing.

By signing below, Landlord acknowledges that Landlord has read and understood this Informed Consent to Dual Agency and gives consent to Landlord's Agent to act as a Disclosed Dual Agent.

[Redacted] LANDLORD'S SIGNATURE

79 Main Ave LLC LANDLORD'S SIGNATURE

1/28/2020 DATE

John Green Realty BROKERAGE FIRM

79 Main Ave ADDRESS

Ocean Grove NJ 07756 CITY, STATE, ZIP CODE

[Redacted] SALESPERSON SIGNATURE





RESIDENTIAL BROKERAGE

STATEMENT OF DISCLOSURES

CONSUMER INFORMATION STATEMENT ON NEW JERSEY REAL ESTATE RELATIONSHIP

In New Jersey, real estate licensees are required to disclose how they intend to work with buyers and sellers in a real estate transaction. (In rental transactions, the terms "buyers" and "sellers" should be read as "tenants" and "landlords", respectively.)

1. As a seller's agent or sub-agent, I, as a licensee, represent the seller and all material information supplied to me by the buyer will be told to the seller.
2. As a buyer's agent, I, as a licensee, represent the buyer and all material information supplied to me by the seller will be told to the buyer.
3. As a disclosed dual agent, I, as a licensee, represent both parties; however, I may not, without express permission, disclose that the seller will accept a price less than the listing price or that the buyer will pay a price greater than the offered price.
4. As a transaction broker, I, as a licensee, do not represent either the buyer or the seller. All information I acquire from one party may be told to the other party.

Before you disclose confidential information to a real estate licensee regarding a real estate transaction, you should understand what type of business relationship you have with that licensee. There are four business relationships: (1) seller's agent; (2) buyer's agent; (3) disclosed dual agent; and (4) transaction broker. Each of these relationships imposes certain legal duties and responsibilities on the licensee as well as on the seller or buyer represented. These four relationships are defined in greater detail below. Please read carefully before making your choice.

SELLER'S AGENT

A seller's agent **WORKS ONLY FOR THE SELLER** and has legal obligations, called fiduciary duties, to the seller. These include reasonable care, undivided loyalty, confidentiality and full disclosure. Seller's agents often work with buyers, but do not represent the buyers. However, in working with buyers, a seller's agent must act honestly. In dealing with both parties, a seller's agent may not make any misrepresentations to either party on matters material to the transaction, such as the buyer's financial ability to pay, and must disclose defects of a material nature affecting the physical condition of the property which a reasonable inspection by the licensee would disclose.

Seller's agents include all persons licensed with the brokerage firm which has been authorized through a listing agreement to work as the seller's agent. In addition, other brokerage firms may accept an offer to work with the listing broker's firm as the seller's agents. In such cases, those firms and all persons licensed with such firms, are called "sub-agents." Sellers who do not desire to have their property marketed through sub-agents should so inform the seller's agent.

BUYER'S AGENT

A buyer's agent **WORKS ONLY FOR THE BUYER**. A buyer's agent has fiduciary duties to the buyer which include reasonable care, undivided loyalty, confidentiality and full disclosure. However, in dealing with sellers, a buyer's agent must act honestly. In dealing with both parties, a buyer's agent may not make any misrepresentations on matters material to the transaction, such as the buyer's financial ability to pay, and must disclose defects of a material nature affecting the physical condition of the property which a reasonable inspection by the licensee would disclose.

A buyer wishing to be represented by a buyer's agent is advised to enter into a separate written buyer agency contract with the brokerage firm which is to work as their agent.

DISCLOSED DUAL AGENT

A disclosed dual agent **WORKS FOR BOTH THE BUYER AND SELLER**. To work as a dual agent, a firm must first obtain the informed written consent of the buyer and the seller. Therefore, before acting as a disclosed dual agent, brokerage firms must make written disclosure to both parties. Disclosed dual agency is most likely to occur when a licensee with a real estate firm working as a buyer's agent shows the buyer properties owned by sellers for whom that firm is also working as a seller's agent or sub-agent.

A real estate licensee working as a disclosed dual agent must carefully explain to each party that, in addition to working as their agent, their firm will also work as the agent for the other party. They must also explain what effect their working as a disclosed dual agent will have on the fiduciary duties their firm owes to the buyer and to the seller. When working as a disclosed dual agent, a brokerage firm must have the express permission of a party prior to disclosing confidential information to the other party. Such information includes the highest price a buyer can afford to pay and the lowest price a seller will accept and the parties' motivation to buy or sell. Remember, a brokerage firm acting as a disclosed dual agent will not be able to put one party's interests ahead of those of the other party and cannot advise or counsel either party on how to gain an advantage at the expense of the other party on the basis of confidential information obtained from or about the other party.

If you decide to enter into an agency relationship with a firm which is to work as a disclosed dual agent, you are advised to sign a written agreement with that firm.

TRANSACTION BROKER

The New Jersey Real Estate Licensing Law does not require licensees to work in the capacity of an "agent" when providing brokerage services. A transaction broker works with a buyer or a seller or both in the sales transaction without representing anyone. A transaction broker does not promote the interests of one party over those of the other party to the transaction. Licensees with such a firm would be required to treat all parties honestly and to act in a competent manner, but they would not be required to keep confidential any information. A transaction broker can locate qualified buyers for a seller or suitable properties for a buyer. They can then work with both parties in an effort to arrive at an agreement on the sale or rental of real estate and perform tasks to facilitate the closing of a transaction.

A transaction broker primarily serves as a manager of the transaction, communicating information between the parties to assist them in arriving at a mutually acceptable agreement and in closing the transaction, but cannot advise or counsel either party on how to gain an advantage at the expense of the other party. Owners considering working with transaction brokers are advised to sign a written agreement with that firm which clearly states what services that firm will perform and how it will be paid. In addition, any transaction brokerage agreement with a seller or landlord should specifically state whether a notice on the property to be rented or sold will or will not be circulated in any or all Multiple Listing System(s) of which that firm is a member.

You may obtain legal advice about these business relationships from your own lawyer.

This statement is not a contract and is provided for informational purposes only.

DISCLOSURE OF REAL ESTATE AGENCY RELATIONSHIPS

We offer three possible types of agency relationships. They are:

1. Seller's Agent/Listing Agent
2. Buyer's Agent
3. Dual Agent

Each carries with it legal duties and responsibilities on the part of the broker/salesperson as well as the seller and buyer. After reading the explanations of agency relationships below, you will be asked to acknowledge receipt of this form.

SELLER'S AGENT/LISTING AGENT

A seller's agent acts solely on behalf of the seller. A seller's agent has fiduciary duties to the seller which include reasonable care, undivided loyalty, confidentiality and full disclosure.

Seller's agents often work with buyers, but do not represent the buyer. However, in working with a buyer, a seller's agent must act honestly and fairly. A seller's agent must also disclose all information material to any transaction which is known by the broker.

BUYER'S AGENT

An agent can agree to act as an agent for the buyer. A buyer's agent acts solely on behalf of the buyer. A buyer's agent has fiduciary duties to the buyer which include reasonable care, undivided loyalty, confidentiality and full disclosure. Buyer's agents often work with sellers, but do not represent the seller. However, in working with a seller, a buyer's agent must act honestly and fairly.

DUAL AGENT

Dual agency occurs when a real estate firm representing the buyer shows the buyer properties where the firm has also agreed to be the agent of the seller or another buyer. A real estate firm can be the agent of both the buyer and seller (or multiple buyers) in a transaction with the knowledge and written consent of the buyer/s and seller.

A real estate firm acting as a dual agent must carefully explain to both buyer and seller (or multiple buyers) that they are representing both parties and that their fiduciary duties are different if they represent both parties.

When representing both seller and buyer (or multiple buyers), the agent must have the express permission of the respective party in order to disclose confidential information to the other party, such as price, terms and motivation to sell or buy. The buyer or seller may consult with an attorney about the dual agency relationship.

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

To: (Seller/Landlord) 79 Main Ave, LLC

From: Coldwell Banker Residential Brokerage

Property: If this form is being provided to you as the seller then this form refers to the property being sold. If this form is being provided to you as a buyer or prospective buyer then this form refers to any property that you may consider purchasing with the assistance of Coldwell Banker Residential Brokerage.

Date: September 6, 2019

This is to give you notice that **Coldwell Banker Residential Brokerage**, a subsidiary of Realogy Holdings Corp., ("Broker") is part of the NRT LLC family of real estate brokerage companies and has a business relationship with the companies listed below in this Statement. Realogy Holdings Corp. owns 100% of NRT LLC, which owns 100% of Broker. Realogy Holdings Corp. also owns 100% of each company listed below, except for (i) the mortgage lender, in which TRG Venture Partner LLC has a 49.9% ownership interest (ii) the title insurance provider, in which Title Resource Group, a subsidiary of Realogy Holdings Corp., has a 60% ownership interest and (iii) Ojo Labs, Inc. in which Realogy Services Group LLC, a subsidiary of Realogy Holdings Corp., has a 10.2% ownership interest. Realogy Holdings Corp. also owns the franchisors of the BETTER HOMES & GARDENS® REAL ESTATE, COLDWELL BANKER®, COLDWELL BANKER COMMERCIAL®, CENTURY 21®, ERA®, AND SOTHEBY'S INTERNATIONAL REALTY® franchise systems. Because of these relationships, Broker's referral of business to any of the companies listed below may provide Broker, Realogy Holdings Corp., NRT LLC, the franchisors owned by Realogy Holdings Corp. and/or their employees, affiliates, or any other related parties noted herein a financial or other benefit.

Set forth below is the estimated charge or range of charges for the settlement services listed. You are NOT required to use the listed providers as a condition of the purchase or sale of your property. THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.

COMPANIES	SETTLEMENT SERVICES	ESTIMATE OF CHARGES OR RANGE OF CHARGES
Guaranteed Rate Affinity, LLC Provides a full range of residential mortgage loan products and services.	Loan origination charge	\$1,290
	Loan discount fee/points	0% - 5% of loan amount
	Application fee	\$150
Castle Edge Insurance Agency, Inc. Provides insurance agency services for homeowner's insurance.	Homeowner's insurance premium	\$2.00 - \$6.00 per thousand dollars of replacement cost of dwelling
NRT Title Agency, LLC Provides handling of all details in transferring the property in accordance with the real estate contract.	Purchase of owner's or lender's policy for: \$100,000 home	\$525
	\$250,000 home	\$1,163
	\$500,000 home	\$2,225
	Purchase of lender's simultaneous issued policy	\$25.
	Settlement/escrow fee	\$425
	Document preparation / processing fee	\$125-\$150
Carlus Corporation Provides relocation, assignment management and cooperative real estate brokerage services to its corporate and government clients and its network of real estate brokerage companies.	Cooperative real estate brokerage commission	The Carlus referral commission varies, but is generally paid to Carlus (a licensed real estate broker) by a real estate broker as a percentage (typically, 37.5% -42.5%) of the real estate broker's commission on a transaction side, and may be shared by Carlus with other brokers.

Other NRT LLC Real Estate Brokerage Companies and Other Franchises

In certain markets other NRT LLC subsidiaries provide real estate brokerage services under Coldwell Banker, Corcoran, Gill Habitats, Sotheby's International Realty, Climb Real Estate and ZipRealty trade names. Also note that in other markets, franchisees of Realogy Holdings Corp. subsidiaries provide real estate brokerage services as franchisees of Better Homes & Gardens, Coldwell Banker, Coldwell Banker Commercial, Century 21 ERA and Sotheby's International Realty

Real estate brokerage commission

Cooperative real estate brokerage commission

3 - 10% of sales price of the property depending on multiple factors including type of property, transaction side, services, region and transaction structure. However, commissions vary per agreement with each customer and may be negotiated, in whole or in part, as fixed amounts, such as a fixed amount in lieu of all or part of a percentage, or an amount such as \$100 - \$1000 in addition to a percentage. In addition, referral commissions vary, but are generally paid by a real estate broker as a percentage (approximately 25% - 50%) of the real estate broker's commission on a transaction side

Ojo Labs, Inc.

Provides artificial intelligence technology to validate and incubate real estate leads, a digital real estate assistant, and cooperative real estate brokerage services.

Cooperative real estate brokerage commission

The Ojo referral commission will be paid to Ojo (a licensed real estate broker) by a real estate broker as a percentage (in this case, 17.5%) of the real estate broker's commission on a transaction side.

In addition to the affiliated business relationships described above, Broker has business arrangements with American Home Shield Corporation ("AHS") and Home Partners of America ("HPA"). While Broker, Realogy Holdings Corp., and NRT LLC, including their subsidiaries and affiliates, do not have any ownership interests in AHS or HPA, they may receive fees from AHS or HPA in return for their performance of services.

ACKNOWLEDGMENT

I/we have read this disclosure form and understand that Broker is referring me/us to purchase the above-described settlement service(s) and that Broker, Realogy Holdings Corp., NRT LLC, their employees and/or subsidiaries and affiliates may receive a financial or other benefit as the result of this referral.

 09/06/2019 09:21 PM GMT
Seller/Landlord Signature 79 Main Ave, LLC

September 6, 2019
Date

Seller/Landlord Signature

Date



RESIDENTIAL BROKERAGE

FDIC AND WIRE FRAUD DISCLOSURE

COLDWELL BANKER RESIDENTIAL BROKERAGE IS PROVIDING THIS FDIC AND WIRE FRAUD NOTIFICATION TO ALERT BUYERS AND/OR SELLERS, AS THE CASE MAY BE, ABOUT POTENTIAL RISKS RELATING TO THE FUNDING OF TRANSACTIONS

Disclosure Regarding FDIC Coverage

(Applicable when Coldwell Banker Residential Brokerage is acting as the Escrow Agent)

When acting as an escrow agent in a real estate transaction, Coldwell Banker Residential Brokerage deposits funds in state or federally-chartered banks that are insured by the Federal Deposit Insurance Corporation ("FDIC"). The account is currently held at **Bank of America**. FDIC deposit insurance coverage applies to a maximum amount of \$250,000 per depositor for deposits held in the same legal ownership category at each bank. For example, escrowed funds held on your behalf in the Bank of America account maintained by us will be considered together with any individual accounts held directly by you at Bank of America for purposes of calculating the \$250,000 FDIC coverage limit. You are responsible for monitoring the total amount of deposits that are owned directly or indirectly by you in any one bank. If you have questions about FDIC deposit insurance, contact your financial or legal advisors or go to <http://www.fdic.gov/deposit/deposits/index.html>. We do not guarantee the solvency of any bank into which funds are deposited and we assume no liability for any loss you incur due to the failure, insolvency or suspension of operations of any bank or the \$250,000 FDIC deposit insurance limit.

Disclosure to Buyer Clients Regarding Risks of Receiving Fraudulent Wiring Instructions

Criminals/hackers are targeting email accounts of various parties involved in a real estate transaction (e.g., lawyers, title agents, mortgage brokers, real estate agents). Among other concerns, this has led to fraudulent wiring instructions being used to divert funds to the criminal's bank account. These emails may look like legitimate emails from the proper party. **Coldwell Banker Residential Brokerage strongly recommends that you, your lawyers and others working on a transaction, should refrain from placing any sensitive personal and financial information in an email, directly or through an email attachment. When you need to share Social Security numbers, bank accounts, credit card numbers, wiring instructions or similar sensitive information, we strongly recommend using more secure means, such as providing the information in person, over the phone, or through secure mail or package services, whenever possible. In addition, before you wire any funds to any party (including your lawyer, title agent, mortgage broker, or real estate agent) personally call them to confirm it is legitimate (i.e., confirm the ABA routing number or SWIFT code and credit account number). You should call them at a number that you obtain on your own (e.g., the sales contract, their website, etc.) and not use the phone number in the email in order to be sure that you are contacting a legitimate party.**

Acknowledgement of Receipt:

[Redacted]

09/06/2019 09:21 PM GMT

09/06/2019

Seller/Landlord
79 Main Ave, LLC

Date

Seller/Landlord

Date

ACKNOWLEDGEMENT OF DISCLOSURES

79 Main Ave, LLC

Seller/Landlord

Seller/Landlord

By signing below, I acknowledge that

David Angelini

Sales Associate's Name

has explained the information contained in this "Statements of Disclosure" Brochure and that we have received, read and understood:

1. Coldwell Banker Residential Brokerage has given me/us the Consumer Information Statement on New Jersey Real Estate Relationships. I/we understand that I/we will have a **Seller's Agency Relationship. The undersigned consents to Dual Agency should that situation arise.**

*Note: If Coldwell Banker Residential Brokerage is acting in a Dual Agency capacity, where it represents both Buyer and Seller or multiple buyers, a Dual Agency Consent Form will be provided for signature.
2. I/We have received the Affiliated Business Arrangement Disclosure Statement from Coldwell Banker Residential Brokerage (Broker) and understand that Broker may refer me/us to the settlement service providers listed in this Statement. Broker, its employees or its affiliate(s) may receive a financial or other benefit as the result of that referral.
3. The "Protect Your Family From Lead in Your Home" EPA Booklet. The Lead Paint Disclosure Form required for residential dwellings built prior to 1978 will be provided under separate cover.
4. The Home Protection Plan has been explained to me and I agree to:
 purchase decline to purchase undecided at this time
5. Disclosure Regarding FDIC Coverage.

Date: **September 6, 2019**

Seller/Landlord
79 Main Ave, LLC

Seller/Landlord

Address: **79 Main Ave, Ocean Grove, NJ 07756**

Cell Phone Number: _____ Email: _____



RESIDENTIAL BROKERAGE

973-407-5499

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(Rev. 2/19)

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Page 6 of 6
18 pages 79 Main Ave

DISCLOSURE OF INFORMATION AND ACKNOWLEDGMENT ABOUT LEAD-BASED PAINT AND/OR LEAD-BASED PAINT HAZARDS

I. LEAD PAINT WARNING

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.

II. PROPERTY ADDRESS: 79 Main Ave, Neptune, NJ 07756

III. SELLER'S DISCLOSURE (initial) (To be completed and signed at time of listing)

KH (a) Presence of lead-based paint and/or lead-based paint hazards (check one below):
 Known lead-based paint and/or lead-based paint hazards are present in the housing (explain):

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

KH (b) Records and Reports available to the seller (check one below):

Seller has no reports or records pertaining to lead-based paint and/or lead-based hazards in the housing.
 Seller has the following reports or records pertaining to lead-based paint and/or lead-based paint hazards in the housing, all of which seller has provided to its listing agent, and has directed its listing agent to provide purchaser or purchaser's agent with these records and reports prior to seller accepting any offer to purchase (list documents below):

KH (c) If there is any change in the above information prior to seller accepting an offer from the purchaser to purchase, seller will disclose all changes to the purchaser prior to accepting the offer.

IV. SELLER'S CERTIFICATION OF ACCURACY

Seller(s) have reviewed the Seller's Disclosure in Section III and certify, to the best of his/her/their knowledge, that the information they have provided is true and accurate.

Seller [Redacted] Date [Redacted] Seller [Redacted] Date [Redacted]
79 Main Ave, LLC

V. LISTING AGENT'S CERTIFICATION OF ACCURACY

Listing Agent certifies that he/she has informed the seller of the seller's obligations under 42 U.S.C. 4852d and is aware of his/her responsibility to ensure compliance.

Listing Agent [Redacted] Date [Redacted]
David Angelini

VI. PURCHASER'S ACKNOWLEDGMENT (initial) (The Seller's Disclosure in Section III & Certification in Section IV & the Listing Agent's Certification in Section V to be completed & signed prior to purchaser signing this Disclosure.)

[Redacted] (a) Purchaser has received copies of all information listed in Section III above.

[Redacted] (b) Purchaser has received the pamphlet Protect Your Family From Lead in Your Home.

[Redacted] (c) Purchaser has (check one below):

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

Waived the opportunity to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards.

VII. PURCHASER'S CERTIFICATION OF ACCURACY

Purchaser(s) have reviewed the Purchaser's Acknowledgement in Section VI and certify, to the best of his/her/their knowledge, that the information they have provided is true and accurate.

Purchaser [Redacted] Date [Redacted] Purchaser [Redacted] Date [Redacted]

VIII. SELLING/BUYER'S AGENT'S CERTIFICATION OF ACCURACY

Selling/Buyer's Agent certifies that the purchaser has received the information in section VI (a) and (b).

Selling/Buyer's Agent [Redacted] Date [Redacted]

MONMOUTH OCEAN REGIONAL MULTIPLE LISTING SERVICE
EXCLUSIVE RIGHT TO SELL AGREEMENT OR EXCLUSIVE RIGHT TO RENT/LEASE AGREEMENT

PROPERTY ADDRESS 79 Main Ave TWP OR BORO Neptune
MAILING ADDRESS (IF DIFFERENT) _____ COMPLEX/SUB-DIVISION Ocean Grove
OWNER(S) 79 Main Ave, LLC HOME PHONE _____
OWNER'S ADDRESS 79 Main Ave Ocean Grove, NJ 07756 A/E PHONE _____
LISTING AGENCY Coldwell Banker Res. Brokerage 0903652 LISTING AGENT David Angelini
PHONE _____

In consideration of the services to be performed by the Listing REALTOR® (the "Listing Realtor"), the Owners (meaning one or more owners) hereby grant the Listing REALTOR® the sole and exclusive irrevocable right to sell the real estate and/or business located at 79 Main Ave, Neptune, NJ 07756 (Property Address) at

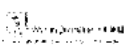
a price of \$ _____, or to lease the property at a monthly rental rate of \$ 1,750.00

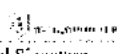
The Owners agree to assist and fully cooperate in the sale or lease of the property, including granting the listing REALTOR® the exclusive right to place his or her sign on the property, advertise the property (including, without limitation, placing the property on internet sites (the "Internet"), including proprietary sites owned by third parties). The Owners represent that this property is not listed in any manner with any other broker.

- The right to sell, lease term, shall begin on the 9th day of September, 2019 and shall expire on the 31st day of December, 2019 (the "Expiration Date"). Such period is called the "Term" of this agreement.
- The Listing REALTOR® agrees to exert his/her best efforts to obtain a buyer or lessee for the property and agrees to register the same with all Participants of the Multiple Listing Service, in accordance with its Rules and Regulations.
- All persons signing this agreement as Owners represent that they are either owners or authorized by the Owners to sign this agreement, and that they have the legal right to sell, lease, or exchange the property and that they can and will convey good and marketable title to the property. Owners acknowledge receipt of the Summary of the NJ Law Against Discrimination, as printed on the reverse side of this agreement.
- If before the Expiration Date a contract for the sale or exchange of the property is executed, regardless of who brought about such sale or exchange (including the Owners), the Owners shall pay a commission of _____ of the sale price to the Listing Realtor®. The commission shall be due and payable upon closing of title. In the event of an exchange, the listing price shall be considered the sale price.
- If before the Expiration Date, the property is leased, regardless of who brought about such lease (including the Owners), the Owners shall pay a commission of (choose one): 5.000 % of the total rent payable during the term of the lease; or _____ month(s) rent. The commission shall be payable (choose one) upon execution of the lease; in equal monthly installments over the term of the lease. If the tenancy continues beyond the initial term, the Owners shall pay a commission on all renewals or extensions, pursuant to the provisions of the preceding sentences. If during the term of the lease or any extension or renewal thereof, the tenant purchases the property a commission of 5.000 % of the sale price shall be paid by the Owner to the Listing Realtor® upon closing of title.
- If a lease or a contract for the sale or exchange of the property is executed within a period of 180 days after the Expiration Date or any extension thereof (the "protection period") to a prospective buyer or lessee that was introduced to the property during the Term of this agreement, the Owners shall pay to the Listing Realtor® a commission as above described, irrespective of when the closing date or commencement date of the lease occurs. However, the Owners shall not be obligated to pay such commission if (a) a bona-fide listing agreement is entered into during the protection period with another licensed real estate broker, and a sale, lease or exchange of the property is made during the protection period; and (b) as of the Expiration Date there is no executed lease or contract of sale then pending.
- The Owners agree to indemnify and hold harmless the REALTORS® from any claim arising out of personal injuries to a tenant or other persons injured in or on the property.
- The Owners (check one) agree to permit _____ [do not agree to permit] a lock box to be placed upon the property by the Listing REALTOR®.
The Owners (check one) agree to permit _____ [do not agree to permit] the street address of the property to be placed on the Internet.
- In the event the property is sold in cooperation with another member of the Multiple Listing Service and a commission is paid, the Listing REALTOR® will retain _____ of the purchase price as his/her part of the commission. Listing REALTOR® offers the following commission to: Seller's Agents (subagents):
N/A ; Buyer's Agent: N/A ; Transaction Broker: N/A
- In the event the property is leased in cooperation with another member of the Multiple Listing Service, the Listing REALTOR® will retain 1/2 mo or 2/5% of the rental amount as his/her part of the commission. Listing REALTOR® offers the following lease commission to: Landlord's Agents (subagents):
1/2 month or 2/5% ; Tenant's Agent: 1/2 month or 2/5% ; Transaction Broker: 1/2 month or 2/5%
- Owners and Listing REALTOR® understand that if a buyer has been obtained by a Buyer's Agent who has a written Buyer's Agent contract with that Buyer, in such a case the Buyer's Agent is representing the Buyer and has no fiduciary responsibility to the Owners or the Listing REALTOR®, regardless of whether the Buyer's Agent participates in the brokerage fee.
- The Owners agree and acknowledge that the dollar amount of the commission shall be a lien (a legal claim) on the purchase money proceeds derived from sale of the property. The Owners, by executing this agreement, authorize and direct the party disbursing the closing proceeds to pay to the broker/brokers, the full commission as set forth above out of the proceeds of the sale, prior to the payment of any funds to the Owners or other lienholders.
- In the event the property is taken by condemnation through an eminent domain proceeding while the property is under contract of sale, the Listing Realtor® shall be entitled to a commission at the rate set forth herein on the price paid by the condemning authority.
- I, David Angelini (Name of Licensee) as an authorized representative of Coldwell Banker Res. Brokerage 0903652 (Name of Brokerage Firm) intend as of this time, to work with you, the Seller, as a
Seller's (landlord's) agent only Seller's (landlord's) agent and disclosed dual agent if the opportunity arises Transaction broker

REMARKS: Commission terms: 1 month rent if single year lease; 5% total rent payable if multiyear lease

Witness

David Angelini 
Salesperson

Kelly Hogan 
Owner, Partner or Corporate Legal Signature
79 Main Ave, LLC
Owner, Partner or Corporate Legal Signature

Accepted by Listing Broker or Authorized Signature

LISTING BROKERS USUALLY COOPERATE WITH OTHER BROKERAGE FIRMS BY SHARING INFORMATION ABOUT THEIR LISTINGS AND OFFERING TO PAY PART OF THEIR COMMISSION TO THE FIRM THAT PRODUCES A BUYER. THIS IS GENERALLY REFERRED TO AS THE "COMMISSION SPLIT." SOME LISTING BROKERS OFFER TO PAY A COMMISSION SPLIT OF A PORTION OF THE GROSS COMMISSION, USUALLY EXPRESSED AS A PERCENTAGE OF THE SELLING PRICE, LESS A SIGNIFICANT DOLLAR AMOUNT. OTHER LISTING BROKERS OFFER A PORTION OF THE GROSS COMMISSION LESS ONLY A MINIMAL LISTING FEE OR LESS ZERO. THE AMOUNT OF COMMISSION SPLIT YOUR BROKER OFFERS CAN AFFECT THE EXTENT TO WHICH PROPERTY IS EXPOSED TO PROSPECTIVE BUYERS WORKING WITH LICENSEES FROM OTHER BROKERAGE FIRMS. ON THIS LISTING, THE BROKER IS OFFERING A COMMISSION SPLIT OF 1/2 mo or 2/5% MINUS 550 TO

POTENTIAL COOPERATING BROKERS: IF YOU FEEL THAT THIS MAY RESULT IN YOUR PROPERTY RECEIVING LESS THAN MAXIMUM EXPOSURE TO BUYERS, YOU SHOULD DISCUSS THOSE CONCERNS WITH THE LISTING SALESPERSON OR HIS/HER SUPERVISING BROKER. BY SIGNING THIS LISTING AGREEMENT THE OWNER(S) ACKNOWLEDGE HAVING READ THIS STATEMENT ON COMMISSION SPLIT(S). *AS SELLER, YOU HAVE THE RIGHT TO INDIVIDUALLY REACH AN AGREEMENT ON ANY FEE, COMMISSION, OR OTHER VALUABLE CONSIDERATION WITH ANY BROKER, NO FEE, COMMISSION OR OTHER CONSIDERATION HAS BEEN FIXED BY ANY GOVERNMENTAL AGENCY OR BY ANY TRADE ASSOCIATION OR MULTIPLE LISTING SERVICE. NOTHING HEREIN IS INTENDED TO PROHIBIT AN INDIVIDUAL BROKER FROM INDEPENDENTLY ESTABLISHING A POLICY REGARDING THE AMOUNT OF FEE, COMMISSION, OR OTHER VALUABLE CONSIDERATION TO BE CHARGED BY THE BROKER IN THIS TRANSACTION.*

REVISED 7/2010

CBRR - Spring Lake, 1132 3rd Avenue, Spring Lake, NJ 07762

Phone: (908)431-6917

Fax: (732)449-3025

Hogan 79 Mail

State Real

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State of New Jersey

PHILIP D. MURPHY
Governor

OFFICE OF THE ATTORNEY GENERAL
DEPARTMENT OF LAW AND PUBLIC SAFETY
DIVISION ON CIVIL RIGHTS

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Attorney General

SIBEL A. OLIVER
LT Governor

P.O. BOX 089
1401 EAST FRONT STREET, 6th FLOOR
TRENTON, NJ 08625-0889

CRAIG SASHIHARA
Director

TO: Property Owners
FROM: Gurhir S. Grewal, Attorney General, State of New Jersey
Craig Sashihara, Director, NJ Division on Civil Rights
DATE: August 2018
SUBJECT: Housing Discrimination Laws

The New Jersey Real Estate Commission requires every licensed broker or salesperson with whom you list your property to give you a copy of this notice. The purpose is to help you comply with the New Jersey Law Against Discrimination (the "LAD") and federal laws prohibiting discrimination in the sale or rental of real property.

In New Jersey, it is illegal to discriminate against a prospective or current buyer or tenant because of race, creed, color, national origin, sex, gender identity or expression, marital status, civil union status, affectional or sexual orientation, familial status, pregnancy or breastfeeding, actual or perceived physical or mental disability, ancestry, nationality, domestic partner status, source of lawful income used for mortgage or rental payments, or liability for service in the Armed Forces of the United States. It is also illegal to place any advertisement or make any statements or utterances that express, directly or indirectly, any limitations to offer housing or real estate based on any of those characteristics.

State and federal fair housing laws apply to a wide range of activities such as advertising, selling, renting, leasing, subleasing, assigning, and showing property (including open land). Here are some issues that come up frequently in enforcing the LAD:

- Discrimination based on "source of lawful income used for mortgage or rental payments," means, for example, that a landlord cannot reject a prospective tenant because he or she intends to rely on a Section 8 rental voucher, FEMA voucher issued to Superstorm Sandy victims, or other types of rent subsidies.
- A "No Pets" rule cannot be enforced to prevent a person with a disability from using a service or guide dog. A landlord may not charge a tenant with a disability an extra fee for keeping a service or guide dog.
- Discrimination based on "familial status" prohibits discrimination against families with a child or children under 18 years old, and includes pregnant women.
- Landlords must permit a tenant with a disability - at that tenant's own expense - to make reasonable modifications to the premises if such modifications are needed to give the tenant full enjoyment of the premises.

Penalties. If you commit a discriminatory housing practice that violates the LAD, you may be subject to penalties not exceeding \$10,000 for a first violation, not exceeding \$25,000 for a second violation within five years of the first offense, and not exceeding \$50,000 for two or more violations within seven years.

Other remedies. Victims of discrimination may recover economic damages related to the discrimination (such as having to pay higher rent for another unit) as well as damages for emotional distress, pain and humiliation. In more egregious cases, a victim may also recover punitive damages.

Brokers. The broker or salesperson with whom you list your property must transmit to you every written offer he/she receives on your property. Brokers and salespersons are licensed by the New Jersey Real Estate Commission and their activities are subject to the general real estate laws of the State and the Commission's own rules and regulations. The broker or salesperson must advise your listing if you indicate an intent to discriminate based on any

regarding the amount of deposits and other costs being charged to you because of race or ethnicity, most of the protected classes.

Exemptions. The sale or rental of property (including open land) whether for business or residential purposes, is covered by the LAD. In most cases, the following sales or rentals are exempt from the LAD:

- Renting one apartment in a two-family dwelling if the owner lives in the other apartment.
- Renting a room or rooms in a one-family dwelling if the owner lives in the same dwelling.
- A religious organization can give preference to persons of the same religion when selling or renting real property.
- In certain types of housing designated for older persons, it is not unlawful to discriminate based on familial status.

For more information about the LAD and Fair Housing Amendments Act of 1988, or if you have other questions about discrimination in the sale or rental of real property, including how to report a complaint, please review our website www.NJCivilRights.gov or call our Housing Hotline at (866) 405-3050. Please contact us if you would like the Division on Civil Rights to provide training on the subject of housing discrimination. Thank you.



Gurbir S. Grewal
Attorney General



Craig Sashihara
Director, Division on Civil Rights



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79 Main Ave LLC.



Professional Office Space available.

(Deed restricted No Retail)

Great Space for Accountants / Lawyers / Doctors /
Architects / Consultants ...

Space Includes:

- Front Office / Reception
- Library / Meeting Room
- 2 Private Office Rooms
- 1 Full bathroom
- 1 Half Bathroom
- Storage Room

Interested Parties call and ask for Kelly, or Leave
message with contact Info and we will call you back as
soon as possible.