

**Property Disclosure
For 104 Campbell Lane, Deering New Hampshire**

**This is a Property Disclosure for this property, prepared by Arthur C. Stickney, Seller.
It contains all the sections on the standard form and can be considered a full substitute document.**

Additional information is available in a companion document: "0408 Addendum to Property Disclosure...".

1. SELLER: Arthur C. Stickney
9 Cherry Street, Concord NH 03301

2. PROPERTY LOCATION: 104 Campbell Lane, Deering NH 03244

3. CONDOMINIUM, CO-OP, PUD DISCLOSURE RIDER OR MULTIFAMILY DISCLOSURE RIDER ATTACHED? No – none apply to property.

4: SELLER: Has owned and occupied the property for 40 years.
The property was purchased by the Seller in 9/1983. It has been used as a second home and year-around primary home. It has never been rented or loaned.

5. WATER SUPPLY

a. TYPE OF SYSTEM:

Private, Drilled

The 8" diameter well was drilled in 1978. It goes down about 389' into bedrock. A large water supply was encountered near the bottom. A submersible pump is located 250' down into the well.

b. INSTALLATION:

Location: Near the northwestern corner of the house.

Installed by: Unknown - Date of Installation: 1978

c. USE:

Currently used by 1 person. System serves only the property for sale

d. MALFUNCTIONS:

The Quantity has always exceeded demand. The original pump had a mechanical failure and was replaced in September 2009. The water has been without taste or odor, and has been used for drinking. The water is usually clear, but occasionally is cloudy after high usage, with tiny amounts of orange sediment and gray drilling sand. A filter had been installed to remove most of this. Orange buildup from trace amounts of Iron occurs in toilets and showers.

e. WATER TEST:

A water test was done 8/12/2022 and analyzed at the NH State Laboratory. This was a "Standard Test plus Radon". The report and information sheets are available. There were trace amounts of iron, which is common for house wells, and not unsafe. All other items tested were within their acceptable range.

6. SEWAGE DISPOSAL SYSTEM

a. TYPE OF SYSTEM:

Private system, not shared

Septic design and approvals are available.

b. Not applicable – not public, community or shared

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c. IF PRIVATE:

Septic Tank, 1500 Gal., concrete Location: East of enclosed porch.

Date of Installation: The original 2-bedroom system, installed in 1978, was completely replaced with a larger 4-bedroom Septic System in 1994, preceding the house expansion. The design and installation were approved by the State of NH. The system is gravity fed.

Date of Last Servicing: The tank was last inspected and pumped 5/18/2021 by Henniker Septic Service, Inc. of Henniker, NH. It was found to be in good condition. The town requires periodic service, which must be done again before 6/1/2024.

d. LEACH FIELD:

There is a Leach Field. Location: South of septic tank.

The Septic Tank discharges into a 15' x 20' Leach Field. The field is 75' from the lake and well and 10' from the property line, as required. It was installed in 1994 by Stuart Gross. It passed NH state inspection on 6/1/1994. There have been no problems or repairs.

e. IS SYSTEM LOCATED ON "DEVELOPED WATERFRONT" as described in RSA 485-A?

YES

The required Site Assessment was done on 6/8/2023 by Dan Higginson, NH license No. 1717. The finding was that the existing state-approved septic system complies with the applicable requirements for its current use of servicing the existing 4 bedroom house. The site assessment and required supporting documents are available.

7. INSULATION

The house was well insulated, trying to meet the standards in place in 1994. For wood framing Woven Fiberglass was used. For the rear of the basement 2" Polyisocyanurate panels were used. Details are in the Addendum.

8. HAZARDOUS MATERIAL

a. UNDERGROUND STORAGE TANKS

The original owners had a 1000 gallon underground steel storage tank for heating oil, installed in 1978. About 1996 the Seller had that tank removed and replaced by a pair of tanks in the basement. The removal was because of the increasing concern about buried tanks. The tank was in good condition when removed.

b. ASBESTOS

There is no knowledge of Asbestos used currently or previously anywhere at the property, including pipes, heating ducts, siding, roof shingles, or flooring tiles.

c. RADON/AIR

The property was tested for Radon in the air about 1995 by the owner. Results were negative. The lake area has no Radon problems.

d. RADON/WATER

The water was tested for Radon on 8/12/2022. The result from the State of NH Laboratory was Radon well below the threshold for treatment.

e. LEAD-BASED PAINT

There is no knowledge of lead-based paint having been used on the property.

f. Other hazardous materials.

There are no significant hazardous materials in the house or on the property, except for fuel for small equipment.

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9. General Information

a. (Encroachments)

The Garage currently encroaches about 6' onto the 40' wide road Campbell Lane right-of-way. See the Addendum document and "Statement Related to Garage Encroachment 2024 4 11" for more information.

a. (Rights of Way)

The deed defines a right-of-way for the private road that runs through the split lot. This is shown on the subdivision plan and tax maps.

a. (Other)

There are no known liens, easements, leases, life estates, or right of first refusal.

b. The property is not subject to any known special assessments, betterment fees, association fees, or any other transferable fees.

c. (Drainage and flooding).

There is a Vernal Pool that extends from the adjacent forest onto the rear of the back lot. This fills after heavy rain or snow melt. There is a tiny seasonal brook coming from that pool toward the road. This brook is intercepted by an underground drain that diverts the water down along the north side of the road to a culvert.

There have been a number of minor drainage and erosion problems. All significant ones have been solved by drainage improvements including drain pipes, rock beds, terraces, and increased vegetation.

There has been some occasional minor flooding in the rear half of the basement after major rainstorms. This is limited to about 1" by a floor drain. This is usually taken care of by the sump pump and a dehumidifier.

c. (Other)

There are no onsite landfills or problems with soil.

d. Problems with Other Buildings

The other buildings are a Garage and small Shed, both on the rear lot. The Garage has a main section, 24' wide x 30' deep, built on a concrete slab. This has a usable loft. It has an attached shed, 8' wide x 30' deep, with a crushed rock floor.

There have been significant improvements to the Garage and a few problems have been resolved. The major existing problem is decay at the bottom of the rear and west side wall. See the Addendum and "Statement Related to Garage Wall Damage...".

The second auxiliary building is an 8' x 8' shed. It was almost completely rebuilt in 2014. A lighting and outlet circuit has been added with buried conduit.

There are also a pair of permanent wooden docks at the waterfront.

f. Flood Hazard.

The lot abuts Deering Lake, which is a Federally Designated Flood Hazard Zone. This flood zone includes only the lot's immediate shoreline with the docks and beach. The lot rises quickly away from the lake and is no longer in the Flood Zone. The structures are safely above the flood zone.

g. Survey.

Prior to the sale of lots the subdivision was surveyed and lot corners were marked. The lot was partially surveyed in 1993 when a plan was made for the new Septic System.

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h. Zoning.

Deering has a single general "rural" zone for the entire town. This requires a minimum 2 acre lot size with proportional setbacks. Most of the lake shore, including the property being sold, was developed before there was any Zoning Ordinance.

i. Heating System

The furnace, located in the basement, is an oil-fired unit, using #2 home heating oil. There is forced hot air heat distribution. Ducts and registers for this central system provide heat to the basement, first floor, and bathrooms of the second floor.

The last full service was by Hilltop Plumbing & Heating on 10/4/2016. There was partial service in January 2024, including nozzle replacement.

The bedrooms on the second floor are heating primarily by heat rising from below. This is supplemented, as needed, by oil-filled electric heaters connected to dedicated circuits. Central heating for these rooms had been planned, but not implemented because these rooms ran only 5 to 10 degrees cooler than the rooms below.

The enclosed porch is heated by a permanent baseboard electric heater as needed. The house has a wood burning stove in the dining room that can heat much of the house.

There is a pair of 275 gallon heating oil tanks in the basement, installed about 1996. These service the furnace and oil-fired hot water heater. For most years there has been a Pre-Buy contract for heating oil with Vaillancourt Fuels, LLC of Hillsboro.

j. Roofs

House Roof. The house roof was completely replaced in 1994, as part of the expansion project. It is still in good condition. There have been a small number of occasions where an ice dam has caused some brief minor leaking into a Kitchen window casing. This has not caused any visible lasting damage. There has been some minor seepage into the attic at the high end of the chimney adjacent to the ridge vent.

Barn Roof. The barn roof was partially re-built and fully re-shingled in 2011. It was extended to include the attached shed, which originally had its own roof.

Shed Roof. The shed roof was completely replaced in 2014.

k. Foundation/Basement

The foundation of the original 1978 house was full height cinder block and remains in use. The 1994 foundation for the Kitchen Addition is full height poured concrete. The foundation for the Enclosed Porch is a set of six 12" concrete posts. Another 12" concrete post is used for the corner of the entry porch. The basement floor is concrete slabs.

There has been occasional minor seepage at the bottom of the rear foundation after major rain storms.

l. Chimneys

The House and Garage have chimneys.

The current House Chimney was built in 1994 on a base built in 1978. It has double flues; one flue is for the two oil burners in the basement and the other is for the wood stove on the 1st floor. This chimney was partially cleaned and inspected 8/2022, and not used since. There are no significant obstructions.

The Garage Chimney uses 7" double-wall metal pipe components. This was installed in 2011 to replace the original masonry chimney.

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m. Plumbing.

Internal water lines are all copper or brass. External water lines, including the well, are black flexible tubing. Drain Lines are Schedule 40 PVC. Proper vents have been provided for all water fixtures. Some original plumbing was installed in 1978. Most was installed between 1994 and 2000.

n. Domestic Hot Water.

Hot water is provided by an oil-fired tank unit. This was installed in 1997. The last service was by Hilltop Plumbing & Heating on 10/4/2016. This heater has rarely been used in the last 4 years.

o. Electrical System.

The house has 200A service.

There is a main panel near the power meter that feeds 4 sub-panels. One sub-panel, next to the main panel, used for critical loads, is fed through a Transfer Switch that allows it to be powered by the Generator in the garage. The other sub-panels are under the Kitchen, in the Attic Stairwell, and in the Garage.

Ground Fault Interrupters are used where appropriate, including the Kitchens, Bathrooms, Basement, Garage, and Outdoors. Arc Fault Circuit Breakers were not required in 1995.

p. Modifications.

The Seller obtained a town building permit for the enlargement of the house. Exterior work was done between 1994 and 1996.

q. Pest Infestation.

There have been occasional periods with a Field Mouse infestation. New holes have been blocked to prevent their entry.

s. Air Conditioning.

The house has a single 12,000 BTU/hr. window-mount Air Conditioner in the 2nd floor office. Because of the high altitude, lake water, and large tree coverage, the summer temperature at the lake tends to run 10 to 20 degrees cooler than the nearby cities. Many lake property owners have elected not to have air conditioners.

u. Generator.

The property has had a 10 hp Portable Generator in the Garage. This is wired under the road and through a Transfer Switch to a special 'E' Breaker Panel in the basement. It can handle all critical electrical loads, including the water pump, sump pump, oil burners, refrigerators, many overhead lights, and scattered outlets.

v. Internet.

The property had fiber service installed in 2016. This includes land-line telephone, television with optional "cable channels", high-speed internet, and WiFi.

The house also has a high-gain DTV antenna, which has picked up good quality reception from most Boston TV stations. It was used before the fiber TV service. It was damaged in March 2023 during a major winter storm.

w. (Fire Alarm Systems).

The house has an extensive wired-in Smoke Detector System. There are battery-powered CO detectors in the Basement and 1st Floor.

w. (Sump Pump).

There is a sump pump at the north end of the basement. There is also a small 12V back-up pump with a battery (Replaced 2023).

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w. (Emergency Lights).

The house has several outlets high on walls for plug-in Emergency Lights. These are at critical locations. Some are equipped with combination Night Light/Emergency Light modules.

10.ADDITIONAL INFORMATION

General

The home is a single-family residence on a fully-owned private lot. The house was built in 1978 for the first owner. It was a 2-bedroom Ranch. Between 1994 and 1996 the Seller significantly enlarged the house, adding a full second floor, large attic, new roof, Kitchen Addition, and Enclosed Porch Addition.

Prior to receiving the Building Permit, a Certificate of Compliance for the project, as require by the New Hampshire Energy Code, was approved by the NH Public Utilities Commission.

House Exterior

The house exterior is Oiled Cedar Shingles. Exterior trim is a combination of aluminum and plastic.

For the enlargement in the late 1990's Anderson windows were used in the walls. Roto windows were used on the roof. These were all double-glazed with high-efficiency glass. Eight double-hung windows remain from the 1978 original construction. These are single-glazed with combination storm windows. The four sliding door units remain from the original construction; one of the screens is broken and two doors have streaks from internal moisture. Some are hard to open or close. Two exterior doors and one basement window have decay caused by water from the roof splattering against the frames.

House Interior

Several rooms are partially unfinished. This varies and includes flooring, floor trim, and window trim. See a document "0653 Room-by-Room...." for details. This documents also explains the type of construction and conditions.

The Enclosed Porch was designed to house an indoor Hot Tub. There are Ceiling Fans in 5 rooms.

Utilities

The kitchen has a Gas Range that burns Propane. There was a large outside Propane Tank owned by the Propane Dealer. The Seller switched to an owned gas grill size tank to avoid tank rent.

Other

There have been no human deaths, serious injuries, or paranormal events on the property. There have been no significant criminal activities. There have been no liability claims. There has not been any significant fire or water damage.

Yard

The yard has a number of tall trees, some which have reached maturity. Some trees have health issues, and may possibly be dying.

Road

The house is located on private Campbell Lane. Maintenance and improvements, including snow removal, has been done informally by the owners or their contractors. The Seller and neighbors had the lower part of the road paved about 1999.

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Refer to the supporting documents in the computer files:

- 0407 Disclosure Addendum 2024 4 20
- Statement Related to Garage Encroachment 2024 4 11
- Statement Related to Garage Wall Damage 2024 4 11
- 0653 Room by Room 2023 3 28

The Buyers acknowledge receiving copies of these documents.

By Arthur Stickney

File: 0406 Property Disclosure 2024 4 20.odt