

**29 Jerome Avenue  
Cairo, NY 12413**

**\$339,900**



*Brought to you as a courtesy of:*



Theodore Banta III  
RVW Select Properties  
Primary Phone: 518-466-1219  
Office Phone: 518-943-5303  
[tedbanta3@yahoo.com](mailto:tedbanta3@yahoo.com)  
[rvwselectproperties.com/](http://rvwselectproperties.com/)



## Basics

Beds	4
Baths	2
Baths Full	2
Living Area	1512

## Details

<b>Above Grd Fin Area:</b>	1512
<b>Below Grd Fin Area:</b>	0
<b>Sub Type:</b>	Single Family Residence

**Year Built:** 1930

**Acres:** 0.16

## Additional Info

Basement

Yes

Flood Plain

Yes

## Remarks

Discover this beautifully maintained, spacious four-bedroom, two-bath home nestled right along the serene Shingle Kill Creek. More than just a residence, this property offers a complete lifestyle package, combining the peace of waterfront living with the convenience of being centrally located in the heart of Cairo. The current owners have lovingly cared for and continuously improved the home, ensuring it is move-in ready for its next chapter. The main floor provides the classic comfort and flow you desire, featuring a large, cozy living room that flows into the dining area. The adjacent kitchen offers convenient access to a walk-out covered side deck, perfect for morning coffee or evening dining. This level also includes a full bath and two versatile bedrooms, one of which is currently utilized as a convenient home office. Upstairs, the flexible layout expands your living space dramatically with a second family room featuring a private walk-out balcony, two additional bedrooms, a second full bath, and an extra room ideal for a studio, storage, or custom space. Further opportunity awaits in the full basement, which offers a separate partitioned room ready to be finished, allowing you to expand your functional square footage. The outdoor space is truly the crowning jewel of this property. The landscaped grounds boast ample trees, a dedicated front parking area, and a backyard oasis centered around an above-ground pool. Best of all, you have private access to the tranquil Shingle Kill Creek, offering a unique opportunity for waterside enjoyment. This unique

Information is deemed to be reliable, but is not guaranteed. © 2026 MLS and FBS. Prepared by Theodore Banta III on Tuesday, January 27, 2026 3:13PM.



<b>Beds:</b>	4	<b>Sub-Type:</b>	Single Family Residence
<b>Baths - Total (F,H)</b>	2	<b>Township:</b>	Cairo
	(2,0)	<b>Town (Taxable):</b>	Cairo
<b>Basement YN:</b>	Yes	<b>911 Address:</b>	29 Jerome Ave, Cairo, NY 12413
<b>Living Area:</b>	1,512	<b>Lot Size Acres:</b>	0.16
<b>Above Grade Finished Area:</b>	1,512	<b>Zoning:</b>	01
<b>Below Grade Finished Area:</b>	0	<b>Zoning:</b>	210 - Single Family Residence
		<b>Description:</b>	
		<b>Year Built:</b>	1930
		<b>New Construction YN:</b>	No
		<b>Flood Plain YN:</b>	Yes
		<b>Garage YN:</b>	No
		<b>Lease:</b>	No
		<b>Considered YN:</b>	

**Public Remarks:** Discover this beautifully maintained, spacious four-bedroom, two-bath home nestled right along the serene Shingle Kill Creek. More than just a residence, this property offers a complete lifestyle package, combining the peace of waterfront living with the convenience of being centrally located in the heart of Cairo. The current owners have lovingly cared for and continuously improved the home, ensuring it is move-in ready for its next chapter. The main floor provides the classic comfort and flow you desire, featuring a large, cozy living room that flows into the dining area. The adjacent kitchen offers convenient access to a walk-out covered side deck, perfect for morning coffee or evening dining. This level also includes a full bath and two versatile bedrooms, one of which is currently utilized as a convenient home office. Upstairs, the flexible layout expands your living space dramatically with a second family room featuring a private walk-out balcony, two additional bedrooms, a second full bath, and an extra room—ideal for a studio, storage, or custom space. Further opportunity awaits in the full basement, which offers a separate partitioned room ready to be finished, allowing you to expand your functional square footage. The outdoor space is truly the crowning jewel of this property. The landscaped grounds boast ample trees, a dedicated front parking area, and a backyard oasis centered around an above-ground pool. Best of all, you have private access to the tranquil Shingle Kill Creek, offering a unique opportunity for waterside enjoyment. This unique configuration—combining separate living areas on two levels, two kitchens (with minor modifications), and two separate entrances—makes this home an ideal mother-daughter setup or a multi-generational living solution. Location is paramount here. Situated in the heart of Cairo, you are mere steps away from the vibrant town center, putting cafes, bakeries, eateries, the Cairo Public Library, and Angelo Canna Town Park all within easy walking distance. Moreover, the home serves as the perfect gateway to the best of the Catskills and Hudson Valley region. Enjoy being just 20 minutes from Windham Mountain and 30 minutes from Hunter Mountain for skiing, 15 minutes from Zoom Flume Water Park and Green Lake for summer fun, and only 20 minutes from the historic Dutchman's Landing Park and the Hudson River. Don't miss the chance to own a home that delivers on space, lifestyle, and unmatched convenience. Please explore our 3D virtual tours, floor plans, and comprehensive multi-media website for a full viewing experience.

**Possession:** Close Of Escrow

**Status Change Timestamp:** 09/06/2025

**Original List Price:** \$349,900  
**List Price:** \$339,900

<b>School District:</b> Cairo-Durham Central School District	<b>Tax Annual Amount:</b>	\$3,809	<b>Parcel Number:</b>	101.05-1-9
<b>List Price/SqFt:</b> \$224.8	<b>General Tax:</b>	\$0	<b>Tax Block:</b>	9
	<b>School Tax:</b>	\$1,808.4	<b>Tax Lot:</b>	1
	<b>Town Tax:</b>	1,999.94	<b>Tax Exemptions:</b>	No
	<b>Tax Assessed Value:</b>	\$68,900	<b>YN:</b>	
	<b>Assessors Full Market Value:</b>	\$196,900	<b>Tax Legal Description:</b>	210 - Single Family Residence

Room Name	Level	Length	Width	Remarks	Room Name	Level	Length	Width	Remarks
Bedroom	First	19.24	11.05	See Floor Plans	Bathroom	First	5.92		See Floor Plans
Bedroom	Second	12.29	11.39	See Floor Plans	Bathroom	Second	7.12	9.72	See Floor Plans
Bedroom	Second	7	35.06	See Floor Plans	Living Room	First	22.74	10.44	See Floor Plans
Family Room	Second	12.07	18.78	See Floor Plans					
Kitchen	Second	9.69	11.31	See Floor Plans					
Office	First	10.51	9.53	See Floor Plans					

**Appliances:** Dryer; Range; Refrigerator; Washer

**Architectural Style:** Queen Anne

**Laundry Features:** In Basement

**Lot Features:** Sloped Down; Stream On Lot; Wooded

**Basement:** Full; Partially Finished

**Book Information:** Liber/Book: 2021; Page: 1497; Section: 101.05

**Construction Materials:** Frame; Vinyl Siding

**Electric:** 100 Amp Service; Circuit Breakers

**Exterior Features:** Balcony; Private Yard

**Flooring:** Hardwood; Laminate

**Foundation Details:** Block

**Heating:** Baseboard; Hot Water

**Parking Features:** Driveway

**Patio And Porch Features:** Front Porch

**Pool Features:** Above Ground

**Roof:** Shingle

**Security Features:** 24 Hour Security; Closed Circuit

Camera(s)

**Sewer:** Public Sewer

**Utilities:** Cable Available

**View:** Creek/Stream; Neighborhood

**Water Source:** Public

**Window Features:** Double Hung Window(s)



**Theodore Banta III**

**License:** 10311206649

RVW Select Properties

7 W Moorehouse Rd

Cairo, NY 12413

518-466-1219

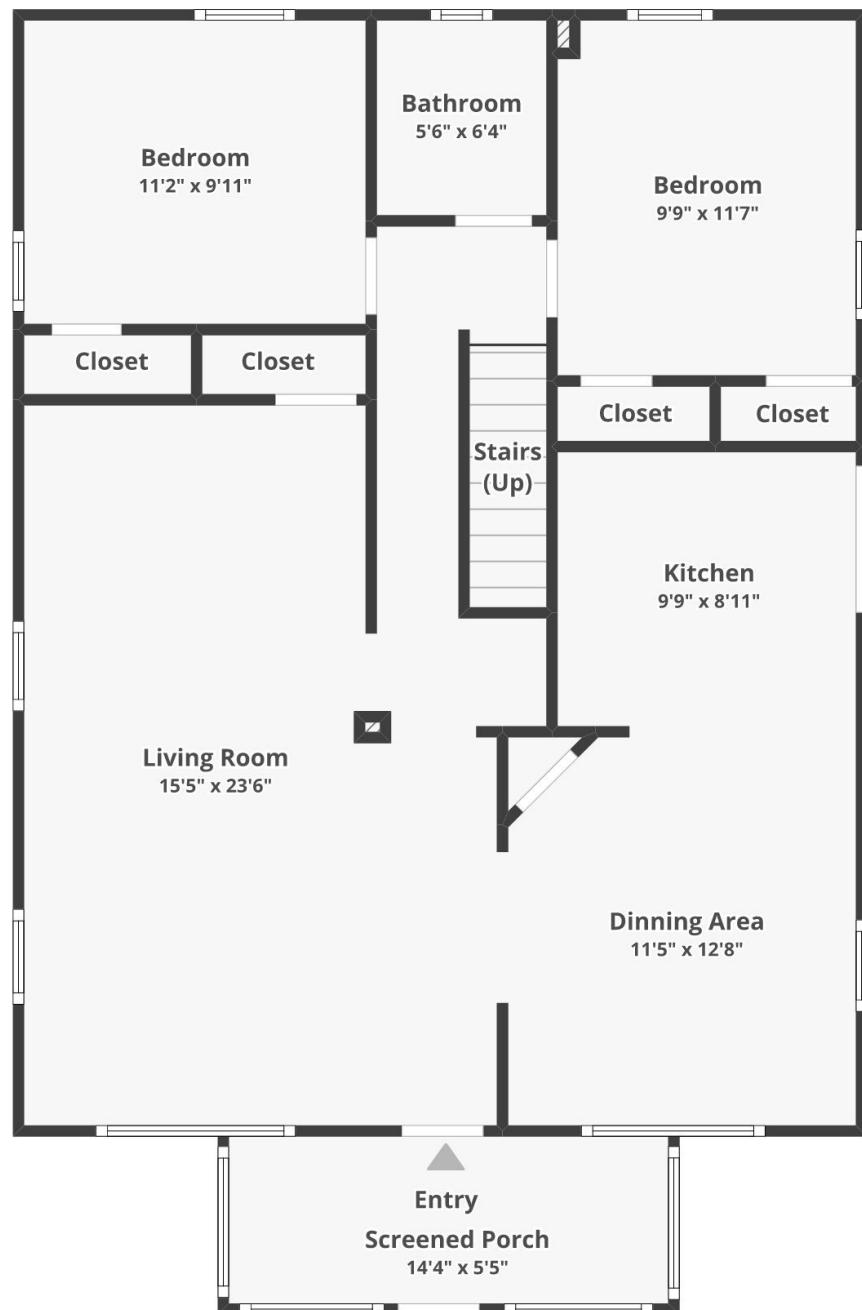
518-943-5303

[tedbanta3@yahoo.com](mailto:tedbanta3@yahoo.com)

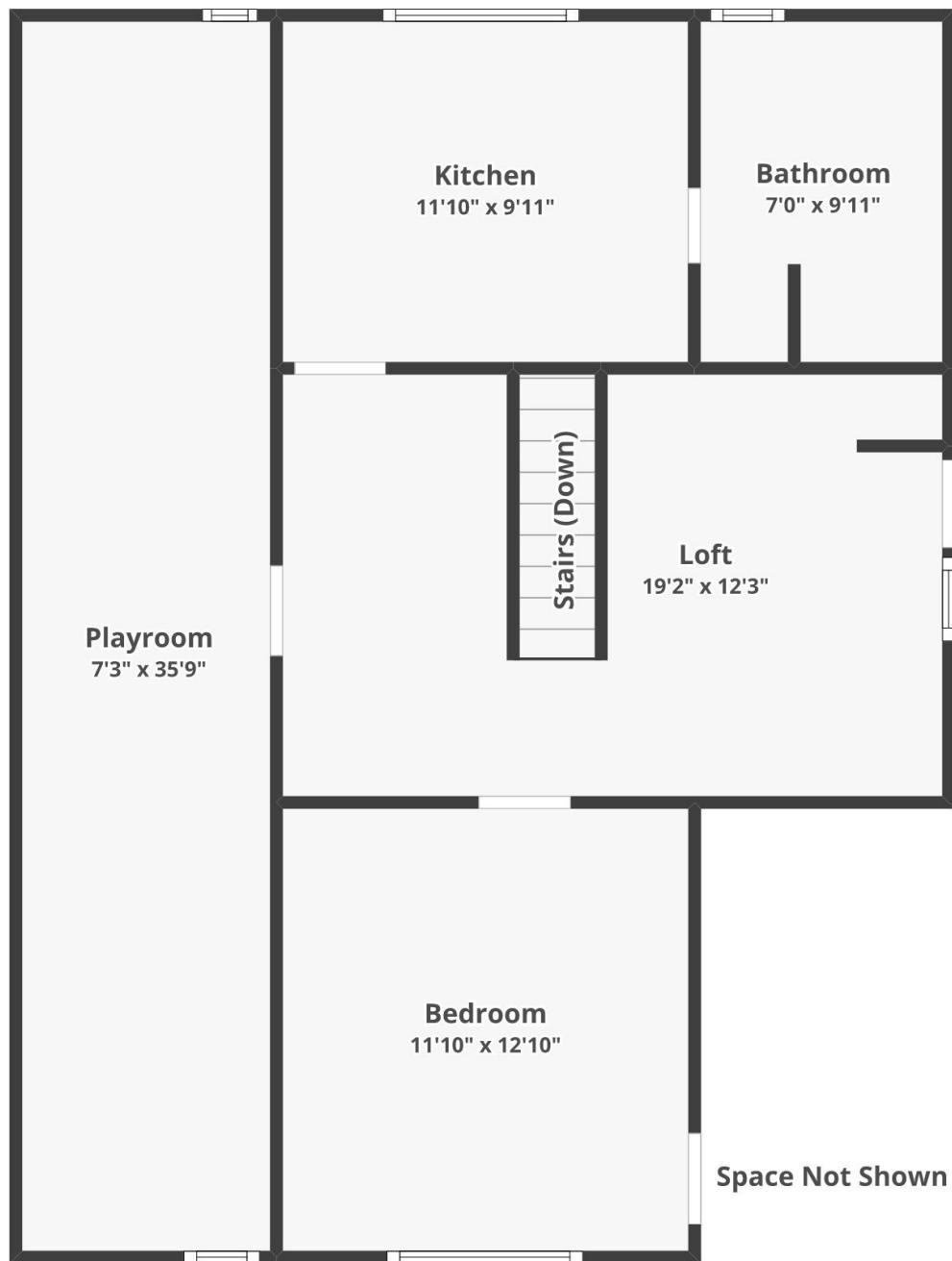
<https://rvwselectproperties.com/>



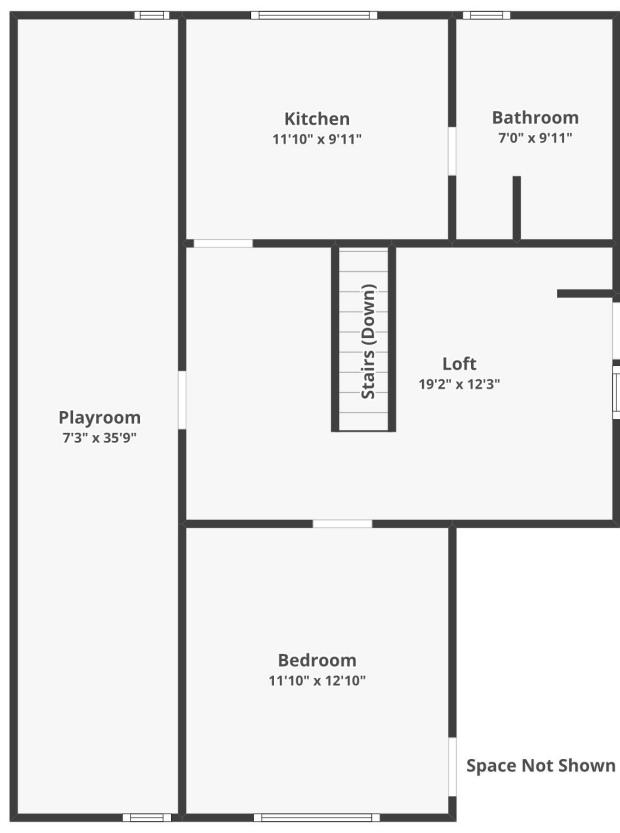
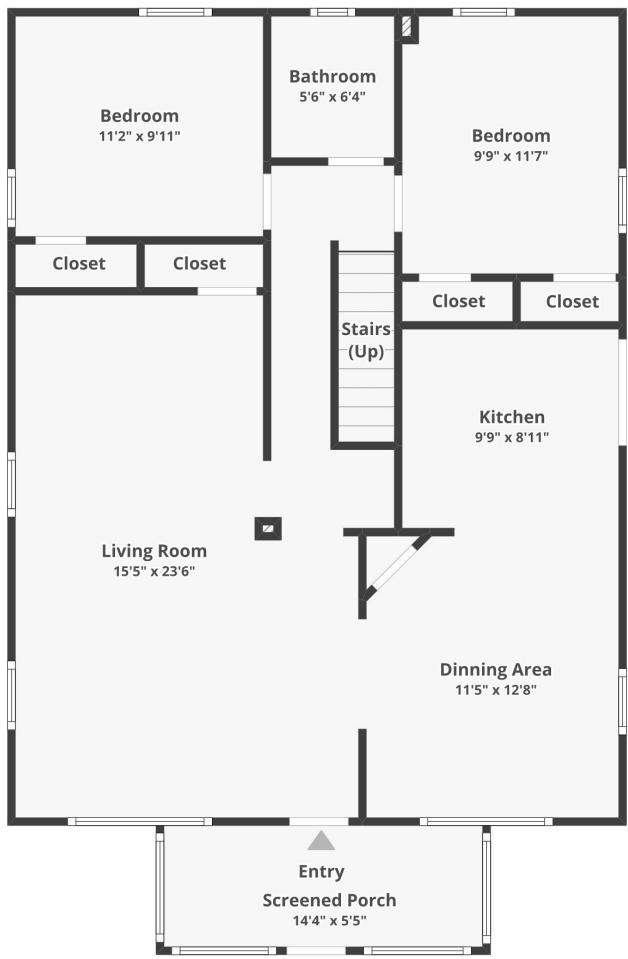
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Floor plans/tour cannot be used for building or design purposes. Sizes and dimensions are approximate.



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Floor plans/tour cannot be used for building or design purposes. Sizes and dimensions are approximate.

101.05-1-6  
Forrester,  
Edward D.

101.05-1-7  
Gorelick,  
Mark

101.05-2-21  
Dill, Alex B

101.05-2-20  
Snyder,  
Bonnie J

101.05-2-19  
Strait, Paul  
Stephen

101.05-2-29  
New Cairo LLC

101.05-1-16  
Angona,  
Douglas

101.05-1-9  
Cross, Emmy

101.05-1-10  
Masaro and  
Co LLC

101.05-1-11  
Lintok Corp

101.05-7-21  
Carr, James A.

101.05-7-22  
Argueta,  
Carlos

101.05-7-23  
Rhodes, Ly

101.05-6-1  
Cairo Creek  
Apartments LLC

**101.05-1-6**  
Forrester,  
Edward D.

**101.05-1-7**  
Gorelick,  
Mark

**101.05-2-21**  
Dill, Alex B

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Bonnie J

**101.05-2-19**  
Strait, Paul  
Stephen

**101.05-2-29**  
New Cairo LLC

**101.05-1-16**  
Angona,  
Douglas

**101.05-1-8**  
Anderson,  
Michael P

**101.05-1-9**  
Cross, Emmy

**101.05-1-10**  
Masaro and  
Co LLC

**101.05-1-11**  
Lintok Corp

Main St

**101.05-7-21**  
Carr, James A

**101.05-7-22**  
Argueta,  
Carlos

**101.05-7-23**  
Rhodes, Ly

41  
41  
41  
41

Jerome Ave

Jerome Ave

Main St

Shingle Kill Creek  
Pine Creek  
Apartments LLC

101.05-1-6  
Cortesier,  
Edward J.

101.05-2-21  
Dill, Alex B

101.05-1-7  
Gorelick  
Mark

101.05-2-20  
Snyder,  
Bonnie J

101.05-1-8  
Anderson  
Michael P

101.05-2-19  
Strait, Paul  
Stephen

101.05-1-16  
Anderson  
Douglas

101.05-2-29  
New Cairo LLC

AE

101.05-1-9  
Cross, Emily

AE

AE

101.05-1-10  
Masaro and  
Co LLC

101.05-1-11  
Lintok Corp

101.05-7-21  
Carr, James A.

101.05-7-21  
Argueta  
Carlos

101.05-7-23  
Rhodes, L

AE

101.05-6-1  
Eairo Creek  
Apartment LLC

## Collection: Town &amp; County 2026

Fiscal Year Start: 1/1/2026

Fiscal Year End: 12/31/2026

Warrant Date: 12/21/2025

Total Tax Due (minus penalties &amp; interest) \$1,999.94

\$1,999.94

Pay Full

Tax Bill #	SWIS	Tax Map #	Status
000858	192400	101.05-1-9	Unpaid
Address		Municipality	School
29 Jerome Ave		Town of Cairo	Cairo-Durham

Owners	Property Information		Assessment Information	
Cross Emmy	Roll Section:	1	Full Market Value:	196900.00
PO Box 365	Property Class:	1 Family Res	Total Assessed Value:	68900.00
Round Top, NY 12473	Lot Size:	0.16	Uniform %:	35.00

Description	Tax Levy	Percent Change	Taxable Value	Rate	Tax Amount
County Tax	27309370	0.0000	68900.000	6.48208100	\$446.62
Town Tax	3946738	0.9000	68900.000	9.02196800	\$621.61
Del Swr USE	0	0.0000	0.000	0.00000000	\$321.39
Del Swr EDU	0	0.0000	0.000	0.00000000	\$100.00
Del Wtr	0	0.0000	0.000	0.00000000	\$309.00
Cairo fire	512700	2.0000	68900.000	1.44183600	\$99.34
Cairo hydrant	34000	-2.5000	68900.000	0.67810300	\$46.72
Cairo lt	36350	3.9000	68900.000	0.80200000	\$55.26

Total Taxes: \$1,999.94

## FULL PAYMENT OPTION

From:	To:	Tax Amount	Penalty	Notice Fee	Total Due
Dec 29	Feb 02, 2026	\$1,999.94	\$0.00	\$0.00	\$1,999.94
Feb 03	Mar 02, 2026	\$1,999.94	\$20.00	\$0.00	\$2,019.94
Mar 03	Mar 31, 2026	\$1,999.94	\$40.00	\$0.00	\$2,039.94
Apr 01	Apr 30, 2026	\$1,999.94	\$60.00	\$0.00	\$2,059.94
May 01	Jun 01, 2026	\$1,999.94	\$80.00	\$2.00	\$2,081.94
Jun 02	Jun 30, 2026	\$1,999.94	\$100.00	\$2.00	\$2,101.94
Jul 01	Jul 31, 2026	\$1,999.94	\$120.00	\$2.00	\$2,121.94

Estimated State Aid - Type	Amount
County	24079274.00
Town	470591.00

## Mail Payments To:


**CAIRO-DURHAM CSD**  
**Albany, Greene, Schoharie Counties**  
**PAY TO:** Cairo Durham CSD Tax Collector, POB 10, Cairo, NY 12413 (518) 622-8534 ext. 25140

Property and summary tax balance information for the selected parcel is shown to the right. Exemptions are displayed as well if they exist for the property.

You can view or hide tax bill detail and any payments by clicking the bar near the bottom of the page.

If the property appears in other tax years, you can quickly view the tax history for the property. Just select a tax year from the drop-down list at the top of the page.

To request a signed Tax Certification, click the "Request Signed Certificate" button at the bottom of the page.

[Re-enter search conditions](#)

For Tax Year: **2025 School Tax (2025-2026) ▾**

Last Updated: 08/29/25 10:06 am

Owner: **Cross Emmy**  
**1430 Hearts Content Rd**  
**Round Top, NY 12473**

Tax Map #: **101.05-1-9**  
Tax Bill #: **002421**  
Bank Code:  
School Code: **192401**  
Property Class: **210** Tax Roll: **1**

Location: **29 Jerome Ave**  
**SWIS: 192400 Cairo**

Acreage: **.16**  
Frontage: **65** Liber: **2021**  
Depth: **115** Page: **1497**

Full Value:	<b>196,900</b>
Assessment:	<b>68,900</b>
STAR Savings:	<b>0.00</b>
<b>Tax Amount:</b>	<b>1,808.40</b>
Tax Paid:	<b>0.00</b>
<b>Balance:</b>	<b>1,808.40</b>

(Hide Bill and Payment Details...)

Tax Description	Tax Levy	Taxable Value	Rate / 1000	Tax Amount
School tax	17,322,960	68,900	26.21263	1,806.05
LibraryTax	22,543	68,900	0.034112	2.35

**Tax Balance does not include any accrued Late Fees**

**Payments shown may not include  
payments made directly to the County**

[Pay Balance](#) [Late Fee Schedule](#) [Tax Certification](#) [Request Certification](#)

AGRICULTURAL DISTRICT DISCLOSURE FORM AND NOTICE 04/07

for property commonly known as: 29 Jerome Ave, Cairo, NY 12413

When any purchase and sale contract is presented for the sale, purchase, or exchange of real property located partially or wholly within an agricultural district established pursuant to the provisions of article 25-AA of the Agricultural and Markets law, the prospective grantor shall present to the prospective grantee a disclosure notice which states the following:

*It is the policy of this state and this community to conserve, protect and encourage the development and improvement of agricultural land for the production of food, and other products, and also for its natural and ecological value. This disclosure notice is to inform prospective residents that the property they are about to acquire lies partially or wholly within an agricultural district and that farming activities occur within the district. Such farming activities may include, but not be limited to, activities that cause noise, dust and odors.*

Prospective residents are also informed that the location of property within an agricultural district may impact the ability to access water and/or sewer services for such property under certain circumstances. Prospective purchasers are urged to contact the New York State Department of Agriculture and Markets to obtain additional information or clarification regarding their rights and obligations under article 25-AA of the Agriculture and Markets Law.

Such disclosure notice shall be signed by the prospective grantor and grantee prior to the sale, purchase or exchange of such real property.

Receipt of such disclosure notice shall be recorded on a property transfer report form prescribed by the state board of real property services as provided for in section three hundred thirty-three of the real property law.

Initial the following:

The aforementioned property IS located in an agricultural district.

**Initial**  **IS NOT** The aforementioned property IS NOT located in an agricultural district.

I have received and read this disclosure notice.

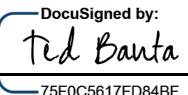
Signed by:  8/24/2025  
Seller DBF58A3DFBA4448... Date Purchaser Date

Seller \_\_\_\_\_ Date \_\_\_\_\_ Purchaser \_\_\_\_\_ Date \_\_\_\_\_

## Carbon Monoxide and Smoke Detectors/Alarms Disclosure

1. Regulations require that a functioning carbon monoxide and smoke detector must be installed in every one-and two-family house, co-op or condo constructed or offered for sale.
2. At least one carbon monoxide alarm and smoke detector must be present in each dwelling unit.
3. A carbon monoxide detector must be located in the immediate vicinity of the bedrooms on the lowest floor. For example, if the bedrooms are all on the second floor then the detector must be placed on the second floor near the bedrooms.
4. The carbon monoxide alarms must have UL certification (this will most likely be stated on the packaging) and must be installed according to the manufacturer's instructions.
5. The carbon monoxide alarms may be hardwired to the dwelling, plugged into an outlet or battery operated.
6. If the carbon monoxide detector is part of a fire/burglar/carbon monoxide system or the alarms are monitored by a service, a distinctive alarm must be used to differentiate between the carbon monoxide alarm and the other system functions.
7. The carbon monoxide alarm must be maintained according to the manufacturer's instructions.
8. The alarms shall not be removed except for replacement, service or repair of the alarm.
9. Combination smoke/carbon monoxide detectors are allowed under new regulations if they meet the same criteria above.
10. The regulations DO APPLY for properties "For Sale By Owners".

Purchaser	Date	Signed by:  DBF58A3DFBA4448...
		8/24/2025

Purchaser	Date	Seller
		Signed by:  Theodore Banta III & Konrad Roman 75F0C5617FD84BF...
Purchasers Agent		Sellers Agent

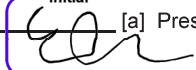
## DISCLOSURE OF INFORMATION AND ACKNOWLEDGMENT LEAD-BASED PAINT AND/OR LEAD-BASED PAINT HAZARDS

### **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 (initial)**

Initial



[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): \_\_\_\_\_

Initial



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):

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

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 one below):

Received a 10-day opportunity (or mutually agreed upon period) to conduct a risk assessment or inspection of the presence of lead-based paint or lead-based paint hazards; or

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

### **Agent's Acknowledgment (initial)**

DS



TSB3&amp;KR

[f] Agent 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.

### **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:



8/24/2025

Seller

Date

Seller

Date

Purchaser

DocuSigned by:



Date

Purchaser

Date

Theodore Banta III &amp; Konrad Roman

8/24/2025

Agent

75F0C5617FD84BF...

Date

Agent

Date



## AUDIO RECORDING DEVICE DISCLOSURE FORM



PROPERTY ADDRESS: 29 Jerome Ave, Cairo, NY 12413

Owners/Landlords/Property Managers are advised that it is in violation of NYS Penal Law to mechanically overhear a conversation by having any device (or devices) recording, streaming or otherwise documenting the conversation of an individual during real estate-related activities at the property (open houses, showings etc.) if you are not a party to that conversation.

If such a device is present and operating in the property, this disclosure must be completed. Individuals entering the property will be notified that such a device is present and operating in the property. Such devices may include but are not limited to: devices used for smart homes; security; computers; web cams, nanny cams or other covert devices.

### DISCLOSURE

The property set forth above has a device that can record, stream or otherwise document conversations of individuals that enter the property.



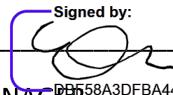
The device is enabled and may record, stream, or transcribe any conversation inside the property.

**CAUTION: Buyers/Tenants/Cooperating Brokers should be aware that any conversation conducted inside the property may be available to the party utilizing the device.**



The device has been deactivated and will not record, stream, or transcribe any conversation inside the property.

I have received and read this disclosure notice. I authorize and direct my agent to provide a copy of this disclosure notice to any prospective purchaser/tenant/cooperating broker acknowledging their consent prior to a showing.

Signed by:  


8/24/2025

SELLER/LANDLORD/PROPERTYMANAGER

DATE

SELLER/LANDLORD/PROPERTY MANAGER

DATE

### OPTION:

By signing below, purchaser/tenant/cooperating broker understands, acknowledges and consents that, if indicated above, the seller/landlord/property manager may have access to the audio portion of any conversation conducted inside the property.

PURCHASER/TENANT/COOPERATING BROKER

DATE

PURCHASER/TENANT/COOPERATING BROKER

DATE



# Division of 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  
[www.dos.ny.gov](http://www.dos.ny.gov)

## 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 consistent 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 Theodore Banta III & Konrad Roman of RVW Select Properties  
 (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 \_\_\_\_\_ is appointed to represent the seller in this transaction.

(I) (We) Emmy Cross acknowledge receipt of a copy of this disclosure form:

Signature of  Buyer(s) and/or  Seller(s):

Signed by:  
  
 DBF58A3DFBA4448...

Date: \_\_\_\_\_

Date: \_\_\_\_\_ 8/24/2025



# Division of Licensing Services

New York State  
 Department of State, Division of Licensing Services  
 (518) 474-4429  
[www.dos.ny.gov](http://www.dos.ny.gov)

New York State  
 Division of Consumer Rights  
 (888) 392-3644

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

Federal, State and local Fair Housing 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 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](http://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](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.



## Division of Licensing Services

New York State  
Department of State, Division of Licensing Services

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(888) 392-3644

### 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 Theodore Banta III & Konrad Roman (print name of Real Estate Salesperson/  
Broker) of RVW Select Properties (print name of Real Estate company, firm or brokerage)

(I)(We) Emmy Cross

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

Buyer/Tenant/Seller/Landlord Signature \_\_\_\_\_ Date: 8/24/2025

Signed by:  
A handwritten signature in blue ink, enclosed in a blue rectangular box.  
DBF58A3DFBA4448...

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.