



GEOASSURANCE

Report Date: 5/6/2019
Report Number: 24968-100
Subject Property: 1234 MAIN ST
APN: 1234-123-123
Page Number: Invoice

Subject Property:
1234 MAIN ST
ANYCITY, CA 90094
APN#: 1234-123-123

Ordered By:
John Smith
The Escrow Company
(123) 123-1234

Bill To:
John Smith
The Escrow Company
(123) 123-1234

Product Description	Billing Terms	Amount Owed
Residential NHD Report + Environmental Report	Check	\$99.00

\$99.00

NATURAL HAZARD DISCLOSURE

This Natural Hazard Disclosure ("Report") complies with Civil Code Section 1103 et seq. The maps and data cited herein were reviewed using the assessor parcel number ("APN") and/or the physical address listed in this Report ("Property"). Not all publicly available data regarding the Property is included in this Report. No physical inspection of the Property has been performed. Therefore, GeoAssurance, Inc. ("GeoAssurance") recommends a Certified Engineering Geologist or Professional Engineer be consulted to address specific concerns about the Property. This Report was prepared in accordance with, and therefore subject to, all of the conditions and limitations stated in the Report including the "Terms and Conditions" contained therein. An explanation of each category of disclosure is included later in this Report. The terms "No Map" or "Not Mapped" indicate that a disclosure map is not available from the governmental agency relative to specific disclosure in this Report. GeoAssurance has relied upon the statutes identified and has reviewed the maps and records specifically required for disclosure pursuant to California law. This information is made available to the public so that determinations if and to what extent each statute applies to the Property can be made. Receipt/use of this Report by recipient or any third party constitutes acceptance of the Terms and Conditions detailed at the end of this Report. This Report is not a policy of insurance or a warranty. This Report is prepared by GeoAssurance to comply with California law relating to public record information in connection with the sale of residential real estate. Please read the Terms and Conditions carefully.

Please return bottom portion with payment. Please do not staple check to stub.

----- TEAR-OFF HERE -----

Received from:
The Escrow Company

**1234 MAIN ST
ANYCITY, CA 90094
1234-123-123**

Make Checks Payable to:

**GeoAssurance, Inc.
PO Box 241426
Los Angeles, CA 90024**

**REPORT NUMBER: 24968-100
Amount Due \$99.00**



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NATURAL HAZARD DISCLOSURE STATEMENT

NOTICE: This acknowledgement page does not represent the entire natural hazard disclosure report issued by GeoAssurance. Buyer acknowledges receipt of the entire NHD report and agrees to be bound by the terms and conditions thereof.

APN: 1234-123-123 ADDRESS: 1234 MAIN ST ANYCITY, CA 90094

The transferor and his or her agent(s) or a third-party consultant disclose the following information with the knowledge that even though this is not a warranty, prospective transferees may rely on this information in deciding whether and on what terms to purchase the subject property.

The following are representations made by the transferor and his or her agent(s) based on their knowledge and maps drawn by the state and federal governments. This information is a disclosure and is not intended to be part of any contract between the transferee and transferor.

THIS REAL PROPERTY LIES WITHIN THE FOLLOWING HAZARDOUS AREA(S):

A SPECIAL FLOOD HAZARD AREA (Any type Zone "A" or "V") designated by the Federal Emergency Management Agency.

Yes No Information is not available from local jurisdiction

AN AREA OF POTENTIAL FLOODING shown on a dam failure inundation map pursuant to Section 8589.5 of the Government Code.

Yes No Information is not available from local jurisdiction

A VERY HIGH FIRE HAZARD SEVERITY ZONE pursuant to Section 51178 or 51179 of the Government Code. The owner of this property is subject to the maintenance requirements of Section 51182 of the Government Code.

Yes No

A WILDLAND AREA THAT MAY CONTAIN SUBSTANTIAL FOREST FIRE RISKS AND HAZARDS pursuant to Section 4125 of the Public Resources Code. The owner of this property is subject to the maintenance requirements of Section 4291 of the Public Resources Code. Additionally, it is not the state's responsibility to provide fire protection services to any building or structure located within the wildlands unless the Department of Forestry and Fire Protection has entered into a cooperative agreement with a Local agency for those purposes pursuant to Section 4142 of the Public Resources Code.

Yes No

AN EARTHQUAKE FAULT ZONE pursuant to Section 2622 of the Public Resources Code.

Yes No

A SEISMIC HAZARD ZONE pursuant to Section 2696 of the Public Resources Code.

Yes (Landslide Zone) No Map is not yet released by state

Yes (Liquefaction Zone) No Map is not yet released by state

THESE HAZARDS MAY LIMIT YOUR ABILITY TO DEVELOP THE REAL PROPERTY TO OBTAIN INSURANCE, OR TO RECEIVE ASSISTANCE AFTER A DISASTER. THE MAPS ON WHICH THESE DISCLOSURES ARE BASED ESTIMATE WHERE NATURAL HAZARDS EXIST. THEY ARE NOT DEFINITIVE INDICATORS OF WHETHER OR NOT A PROPERTY WILL BE AFFECTED BY A NATURAL DISASTER. TRANSFEEE(S) AND TRANSFEROR(S) MAY WISH TO OBTAIN PROFESSIONAL ADVICE REGARDING THOSE HAZARDS AND OTHER HAZARDS THAT MAY AFFECT THE PROPERTY.

Signature of Seller(s) Date Signature of Seller(s) Date

Signature of Agent(s) Date Signature of Agent(s) Date

Check only one of the following:

Transferor(s) (Seller(s)) and their agent(s) represent that the information herein is true and correct to the best of their knowledge as of the date signed by the transferor(s) and agent(s).

X Transferor(s) (Seller(s)) and their agent(s) acknowledge that they have exercised good faith in the selection of a third-party report provider as required in Civil Code Section 1103.7, and that the representations made in this Natural Hazard Disclosure Statement are based upon information provided by the independent third-party disclosure provider as a substituted disclosure pursuant to Civil Code Section 1103.4. Neither transferor(s) nor their agent(s) (1) has independently verified the information contained in this statement and report or (2) is personally aware of any errors or inaccuracies in the information contained on the statement.

Transferee (Buyer) represents that he or she has read and understands this document. Pursuant to Civil Code Section 1103.8, the representations made in this Natural Hazard Disclosure Statement do not constitute all of the transferor's or agent's disclosure obligations in this transaction.

This statement was prepared by the following provider: Third-Party Disclosure Provider(s) GeoAssurance, Inc. Date 5/6/2019

There are other statutory disclosures, determinations and legal information in the Report. Refer to Report for these additional disclosures, determinations and legal information. With their signature below, Transferee(s) also acknowledge(s) they have received, read, and understand this document and the additional disclosures, determinations and legal information provided in this Report, in the tax disclosures (Mello-Roos and Special Assessments), in the Environmental Report (if ordered), and in the required notices and booklets/information regarding Environmental Hazards, Earthquake Safety, Home Energy Rating System, Lead-Based Paint and Mold, which booklets/information are available at https://www.geoassurance.com/booklets/combined_booklets_engl.pdf.

Signature of Buyer(s) Date Signature of Buyer(s) Date



[VIEW ALL MAPS](#)

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NATURAL HAZARD DISCLOSURE

Report Summary

Subject Property: 1234 MAIN ST ANYCITY, CA 90094

APN: 1234-123-123

This property is located in/within:

	Yes	No	Not Mapped	Details:
A Special Flood Hazard Area	<input type="checkbox"/>	<input checked="" type="checkbox"/>		Page 3
An Area of Potential Flooding Due to Dam Inundation	<input checked="" type="checkbox"/>	<input type="checkbox"/>		Page 3
A Very High Fire Hazard Severity Zone	<input type="checkbox"/>	<input checked="" type="checkbox"/>		Page 3
A State of California Fire Responsibility Area	<input type="checkbox"/>	<input checked="" type="checkbox"/>		Page 3
An Earthquake Fault Zone	<input type="checkbox"/>	<input checked="" type="checkbox"/>		Page 3
A Landslide Seismic Hazard Zone	<input type="checkbox"/>	<input checked="" type="checkbox"/>		Page 4
A Liquefaction Seismic Hazard Zone	<input checked="" type="checkbox"/>	<input type="checkbox"/>		Page 4
1 Mile of a Former Military Ordnance Site	<input type="checkbox"/>	<input checked="" type="checkbox"/>		Page 4
1 Mile of a Commercial/Industrial Use Zone	<input checked="" type="checkbox"/>	<input type="checkbox"/>		Page 4
2 Miles of FAA Approved Landing Facility	<input checked="" type="checkbox"/>	<input type="checkbox"/>		Page 4
An Airport Influence Area	<input checked="" type="checkbox"/>	<input type="checkbox"/>		Page 4
Tsunami Inundation Hazard	<input type="checkbox"/>	<input checked="" type="checkbox"/>		Page 4
Land Under Contract Pursuant to the Williamson Act	<input type="checkbox"/>	<input checked="" type="checkbox"/>		Page 5
Right to Farm/Important Farmland	<input type="checkbox"/>	<input checked="" type="checkbox"/>		Page 5
A Naturally Occurring Asbestos Area	<input type="checkbox"/>	<input checked="" type="checkbox"/>		Page 5
Critical Habitats	<input type="checkbox"/>	<input checked="" type="checkbox"/>		Page 5
1 Mile of a Mining Operation	<input type="checkbox"/>	<input checked="" type="checkbox"/>		Page 5
A Petrochemical Complex Area	<input type="checkbox"/>	<input checked="" type="checkbox"/>		Page 6
A Methane Gas Zone	<input checked="" type="checkbox"/>	<input type="checkbox"/>		Page 6
Gas and Hazardous Liquid Transmission Pipelines	Included			Page 6
City/County Hazard Disclosures	Included			Page 7
A Mello-Roos Community Facility District	<input checked="" type="checkbox"/>	<input type="checkbox"/>		Page 8
A Special Tax Assessment District	<input checked="" type="checkbox"/>	<input type="checkbox"/>		Page 9
Property Tax Breakdown/Tax Calculator	Included			Page 10, 11
Notice of Supplemental Property Tax Bill/Transfer Tax Disclosure	Included			Page 12
Notice of Database Disclosure	Included			Page 14
Notice of Duct Sealing Requirements – 13 Seer	Included			Page 14
Notice of Energy Efficiency Standards/Tax Credit Advisory	Included			Page 15
Mold Addendum	Included			Page 16
Notice of Methamphetamine Contamination	Included			Page 16
Notice of Abandoned Water Wells and Oil/Gas Wells	Included			Page 16
Notice of Naturally Occurring Asbestos / Radon Gas Advisory	Included			Page 17
Notice of Abandoned Mines Advisory	Included			Page 17
Wood-Burning Heater Advisory	Included			Page 17
Environmental Report	Included			Page 18
Notice of Terms and Conditions	Included			Page 26

This Report Summary merely summarizes the research results contained in this full GeoAssurance Report, and does not, in any way, reduce or eliminate the need to read the Report in its entirety. Please verify the street address and APN for accuracy.



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EXPLANATIONS AND NOTICES

SPECIAL FLOOD HAZARD AREAS

SUBJECT PROPERTY IS IS NOT LOCATED IN A SPECIAL FLOOD HAZARD AREA

Special Flood Hazard Areas have been mapped by the Federal Emergency Management Agency (FEMA) on their Flood Rate Insurance maps. Special Flood Hazard Areas are located with the 100-year flood plain and are designated as either Zone A (Inland area) or Zone V (Coastal areas). Flood insurance is required by lenders for properties located within a Zone A or Zone V. FEMA periodically removes a property or a group of properties from a Special Flood Hazard Area based on information provided by cities, counties, or homeowners. The revised status of the property or properties is provided in a Letter of Map Amendment (LOMA) or in a Letter of Map Revision (LOMR). A search for a specific LOMA or LOMR is outside the scope of this report. Please visit www.fema.gov to search for a specific LOMA or LOMR.

Irrespective of the FEMA determination as to whether the subject property is located in a special flood hazard area, the subject property may be subject to limitations on development due to concerns over potential flooding. If there are concerns relative to the viability of potential development on the subject property an inquiry should be made with the local building and safety department.

AREAS OF POTENTIAL FLOODING FROM DAM FAILURES

[View Map](#)

SUBJECT PROPERTY IS IS NOT LOCATED IN A DAM INUNDATION ZONE

Maps have been prepared for most dams in the State of California that show the potential flooding areas due to dam failure. The maps are reviewed and approved by the California Office of Emergency Services. Local offices of emergency services have prepared evacuation plans in the areas affected by potential dam failure inundation.

Dam Name(s): Stone Canyon, Mulholland, Silver Lake, Lower Franklin

VERY HIGH FIRE HAZARD SEVERITY ZONES

SUBJECT PROPERTY IS IS NOT LOCATED IN A VERY HIGH FIRE SEVERITY ZONE

Very High Fire Hazard Severity Zones have been mapped by the California Department of Forestry and Fire Protection to indicate area with increase fire risk. The Map by the California Department of Forestry and Fire Protection (CDF), dated January 2006, does not reflect changes made at the local level. Therefore, the CDF recommends verifying status with the local fire department. Brush clearing and other fire defense improvements are required for properties located in Very High Fire Hazard Severity Zones. Please contact the local fire department for fire defense and maintenance requirements.

STATE OF CALIFORNIA FIRE RESPONSIBILITY AREA

SUBJECT PROPERTY IS IS NOT LOCATED IN A STATE FIRE RESPONSIBILITY AREA

Wildland areas that may contain substantial forest fire risk and hazards have been mapped by the California Department of Forestry and Fire Protection to indicate areas with increased fire risk. These areas are also known as State Fire Responsibility Areas because the State of California has primary responsibility for fire prevention and suppression. The State of California assesses a \$150 annual wildfire protection fee for properties located in State Fire Responsibility Areas. In addition, the property owner may be responsible for structure protection and is responsible for brush clearing and other fire defense improvements. Please contact the county fire department for fire defense and maintenance requirements.

ALQUIST-PRIOLO EARTHQUAKE FAULT ZONES

SUBJECT PROPERTY IS IS NOT LOCATED IN AN ALQUIST-PRIOLO FAULT ZONE

The purpose of the Alquist-Priolo Earthquake Fault Zoning Act is to regulate development near active faults in order to mitigate hazards associated with ground rupture. The State Geologist through the California Geological Survey has provided maps that show specific zones around active faults. Development of a property located within an Earthquake Fault Zone will likely require a fault study by State-licensed geologist. The determination made in this report does not indicate whether or not an active fault is located on the subject property and is not a substitute for a fault study by a State Licensed geologist.



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SEISMIC HAZARD ZONES

View Map:

[Liquefaction](#)

SUBJECT PROPERTY IS IS NOT LOCATED IN A LANDSLIDE HAZARD ZONE MAP NOT YET RELEASED BY STATE

SUBJECT PROPERTY IS IS NOT LOCATED IN A LIQUEFACTION HAZARD ZONE MAP NOT YET RELEASED BY STATE

The purpose of the Seismic Hazards Mapping Act is to regulate development in areas determined to have increased risk of the seismic hazards of liquefaction and earthquake-induced land sliding. The California Geological Survey provides maps delineating liquefaction hazard zones and earthquake-induced landslide hazard zones. Although not all areas of the state have been mapped, the California Geological Survey is currently mapping additional areas. Liquefaction is a seismic hazard in which sediments below the water table lose strength as a result of strong earthquake ground shaking. Saturated soils comprised of sands and silts that are within 40 feet of the ground surface have a higher potential for liquefaction. Liquefaction is a rare, but real phenomenon that can result in damage to structures.

FORMER MILITARY ORDNANCE SITE DISCLOSURE

SUBJECT PROPERTY IS IS NOT WITHIN 1 MILE OF A KNOWN FORMER MILITARY ORDNANCE SITE

Military Ordnance sites are areas that were previously used for military training and that may contain unexploded munitions or other hazardous materials. Sites closed prior to 1989 are part of the Formerly Used Defense Sites database maintained by the United States Department of Defense. Current military bases or those closed after 1989 are not a part of the Formerly Used Defense Sites database.

COMMERCIAL/INDUSTRIAL DISCLOSURE

[View Map](#)

SUBJECT PROPERTY IS IS NOT LOCATED WITHIN 1 MILE OF A PROPERTY ZONED FOR COMMERCIAL/INDUSTRIAL USE

The disclosure regarding the Subject Property’s proximity to a zone or district allowing heavy commercial Industrial use zones is based upon currently available public records and excludes entirely agricultural properties. A physical inspection of the Subject Property has not been made. The calculation of the one-mile proximity measurement is based upon the distance between the Subject Property’s street address and the street address of the next closest property allowing heavy commercial Industrial use. This is an actual knowledge disclosure required by the seller on the Transfer Disclosure Statement. There could be other nuisances not covered by this commercial industrial zoning.

FAA APPROVED LANDING FACILITY

[View Map](#)

SUBJECT PROPERTY IS IS NOT LOCATED WITHIN 2 MILES OF AN FAA APPROVED LANDING FACILITY

A search of data from the Federal Aviation Administration was made to determine if the property is located within two miles of a public/private FAA approved landing facility (i.e., an airport). Properties within proximity to airports/flight paths may experience airport noise and/or other nuisances. For more information please visit http://www.faa.gov/airports/environmental/airport_noise/.

Airport Name(s)	Distance (in miles) from Subject Property
HUGHES/CORPORATE - Private	0.43
LOS ANGELES INTERNATIONAL AIRPORT - Public	1.08
THE RITZ-CARLTON HOTEL COMPANY - Private	1.64

AIRPORT INFLUENCE AREA “AIA”

[View Map](#)

SUBJECT PROPERTY IS IS NOT LOCATED IN AN AIRPORT INFLUENCE AREA “AIA”

An Airport Influence Area is determined and mapped by the local Airport Land Use Commission. A property with an Airport Influence Area may be subject to annoyances and inconveniences associated with proximity to airport operations. Concerns about an Airport Influence Area should be addressed to the local Airport Land Use Commission. Inclusion of private and military airports vary by county and may or may not be included in this disclosure report.

TSUNAMI INUNDATION HAZARD

SUBJECT PROPERTY IS IS NOT LOCATED IN A TSUNAMI INUNDATION AREA

A tsunami is a sea wave typically generated by a submarine earthquake, but may be caused by an offshore landslide or volcanic action. A large offshore earthquake, typically a magnitude 7 or greater, may generate a tsunami. Properties located along the California coastline have a potential for inundation from a tsunami. Although early warning systems may provide sufficient warning from distant tsunamis, near-shore generated tsunamis may reach the coast in a matter of minutes. Therefore, homeowners should contact their local emergency management agency and become knowledgeable about tsunami warning signs and local evacuation plans.



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LAND UNDER CONTRACT PURSUANT TO THE WILLIAMSON ACT

SUBJECT PROPERTY IS IS NOT LOCATED IN LAND UNDER CONTRACT PURSUANT TO THE CALIFORNIA LAND

OR WILLIAMSON ACT

The California Land Conservation Act of 1965, also known as the Williamson Act, allows contracts between landowners and local governments that restrict parcels of land to agricultural or open space use in exchange for reduced property tax assessments. Local governments receive annual payments (subvention) from the State of California that help make up for lost property tax revenue.

Los Angeles, San Francisco, Del Norte, Yuba, Inyo and Modoc Counties do not participate in the program. A Williamson Act contract runs with the land and is binding on all successors in interest of the landowner. For more information contact: California Department of Conservation, Division of Land Resource Protection (916) 324-0850 or <http://www.conservation.ca.gov/dlrp/lca/Pages/Index.aspx>.

RIGHT TO FARM/IMPORTANT FARMLAND

SUBJECT PROPERTY IS IS NOT LOCATED WITHIN 1 MILE OF A FARM OR RANCH LAND

The search determines if the subject property is located within one mile of a property containing agricultural activity, operation or facility, or appurtenances thereof. These facilities may contain agricultural nuisances that may conflict with non-agricultural uses. Agricultural practices may include noise from farm equipment and machinery, dust, pesticides, and odors associated with animals, manure, and fertilizers.

NATURALLY OCCURRING ASBESTOS

SUBJECT PROPERTY IS IS NOT LOCATED WITHIN AN AREA OF NATURALLY OCCURRING ASBESTOS

Asbestos refers to naturally-occurring fibrous minerals found throughout the State of California. Serpentine, an ultra-mafic rock, contains asbestos and is commonly found in the Sierra foothills, the Coast Ranges, and the Klamath Mountains. On residential properties, naturally-occurring asbestos sources are typically dust from unpaved roads or driveways. Paving the unpaved driveways or roads can help to reduce exposure to asbestos. For more information please visit the Air Resources Board of the California Environmental Protection Agency website: <http://www.arb.ca.gov/homepage.htm>.

CRITICAL HABITATS

SUBJECT PROPERTY IS IS NOT LOCATED WITHIN AN AREA OF CRITICAL HABITATS

The Endangered Species Act establishes critical habitats for any species listed under the Act. A critical habitat is defined as a specific area within the geographical area occupied by the species at the time of listing, if the area contains physical or biological features essential to conservation. Those features may require special management considerations or protection even in areas outside their geographical area if the agency determines the area itself essential for conservation.

MINING OPERATION

SUBJECT PROPERTY IS IS NOT LOCATED WITHIN 1 MILE OF A MINING OPERATION

If the property is located within one mile of a mine operation for which the mine owner or operator has reported mine location data to the Department of Conservation pursuant to Section 2207 of the Public Resources Code, the property may be subject to inconveniences resulting from mining operations. The impacts of these practices should be considered when such mining operations are present within one mile of the property.

Effective January 1, 2012 Senate Bill 110 amends Section 1103.4 of the Civil Code and requires disclosure if the subject property is within one mile of a mining operation. The widespread degradation of land and water resources caused by strip mining and the failure of the states to effectively regulate the industry resulted in the passage of the Surface Mining Control and Reclamation Act ("SMCRA") of 1977. The Office of Surface Mining ("OSM") was created in 1977 when Congress enacted the SMCRA Act. OSM works with the states and Indian Tribes to assure that citizens and the environment are protected during coal mining and that the land is restored to beneficial use when mining is finished. OSM and its partners are also responsible for reclaiming and restoring lands and water degraded by mining operations before 1977. For more information, please visit <http://www.conservation.ca.gov/omr/Pages/Index.aspx>.



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PETROCHEMICAL COMPLEX AREA (LA CITY ONLY)

SUBJECT PROPERTY IS IS NOT LOCATED IN A DESIGNATED PETROCHEMICAL AREA NOT MAPPED

Petrochemical complex areas may contain gas, oil, or other volatile materials from oil refineries or other oil production sites. Petrochemical complex areas have a higher potential from fires after earthquakes due to pipe line rupture.

Methane Gas Area (MethaneGas) - (Note - for LA and Orange County Only)

SUBJECT PROPERTY IS IS NOT LOCATED IN A DESIGNATED METHANE GAS AREA NOT MAPPED [View Map](#)

Methane is a colorless, odorless gas with a wide distribution in nature, often occurring naturally as a part of natural gas in areas containing petroleum deposits. Properties located in a methane area may also be in proximity to other methane gas sources such as landfills, oil wells, oil fields, and underground gas storage facilities. Although natural methane gas is relatively harmless, high concentrations of it can be hazardous due to its highly combustible chemical composition, as well as its ability to displace oxygen. Migration of the gas into areas containing impermeable surfaces (i.e. concrete, pavement, basements, etc.) can trap the gas, resulting in the accumulation of high concentrations. Information available is based on data from the California Division of Oil, Gas and Geothermal Resources. Properties located in a methane zone may be required to undergo testing and mitigation requirements, and additional report requirements. If the property is found to be in a methane zone, GeoAssurance, Inc. recommends that the buyer contact the local Building and Safety Department or other applicable department to ascertain what previous measures might have been taken to properly vent the area and what considerations might apply regarding building permits or renovations.

For more information please see the following:

Los Angeles County

<https://dpw.lacounty.gov/epd/swims/onlineservices/methane-mitigation-standards.aspx>

City of Los Angeles

<https://www.ladbs.org/services/core-services/plan-check-permit/methane-mitigation-standards>

City of Huntington Beach

https://www.huntingtonbeachca.gov/government/departments/fire/fire_prevention_code_enforcement/PetroChemProgram.cfm

NOTICE REGARDING GAS AND HAZARDOUS LIQUID TRANSMISSION PIPELINES

This notice is being provided simply to inform you that information about the general location of gas and hazardous liquid transmission pipelines is available to the public via the National Pipeline Mapping System (NPMS) Internet Web site maintained by the United States Department of Transportation at <http://www.npms.phmsa.dot.gov/>. To seek further information about possible transmission pipelines near the property, you may contact your local gas utility or other pipeline operators in the area. Contact information for pipeline operators is searchable by ZIP Code and county on the NPMS Internet Web site.

Upon delivery of the notice to the transferee of the real property, the seller or broker is not required to provide information in addition to that contained in the notice regarding gas and hazardous liquid transmission pipelines. The information in the notice shall be deemed to be adequate to inform the transferee about the existence of a statewide database of the locations of gas and hazardous liquid transmission pipelines and information from the database regarding those locations.

Nothing in this section shall alter any existing duty under any other statute or decisional law imposed upon the seller or broker, including, but not limited to, the duties of a seller or broker under this article, or the duties of a seller or broker under Article 1.5 (commencing with Section 1102) of Chapter 2 of Title 4 of Part 4 of Division 2.



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CITY/COUNTY HAZARD DISCLOSURE EXPLANATIONS

GeoAssurance provides information on locally identified natural hazards as an additional service because their disclosure to purchasers is either required by ordinance or the information is available on maps publicly available from various City and County sources. This service also supplements and completes the natural hazard information required by the California Civil Code 1103.

The Subject Property:

- | | | |
|--|---|-------------------------------------|
| <input type="checkbox"/> IS <input checked="" type="checkbox"/> IS NOT | Located in a Supplemental Flood Hazard Zone. | <input type="checkbox"/> NOT MAPPED |
| <input type="checkbox"/> IS <input checked="" type="checkbox"/> IS NOT | Located in a Supplemental Fire Hazard Zone. | <input type="checkbox"/> NOT MAPPED |
| <input type="checkbox"/> IS <input checked="" type="checkbox"/> IS NOT | Located in a Supplemental Earthquake Fault Hazard Zone. | <input type="checkbox"/> NOT MAPPED |
| <input type="checkbox"/> IS <input checked="" type="checkbox"/> IS NOT | Located in a Supplemental Seismic Geologic Hazard Zone. | <input type="checkbox"/> NOT MAPPED |

Flood Hazard Zones

Supplemental flood zones include information not covered by Special Flood Hazard Areas as designated by the Federal Emergency Management Agency or by Dam Inundation zones as reported by the California State Office of Emergency Services. These can include tsunamis, runoff hazards, historical flood data and additional dike failure hazards.

Fire Hazard Zones

Local agencies may, at their discretion, include or exclude certain areas from the requirements of California Government Code Section 51182 (imposition of fire prevention measures on property owners), following a finding supported by substantial evidence in the record that the requirements of Section 51182 either are, or are not necessary for effective fire protection within the area. Any additions to these maps that GeoAssurance has been able to identify and substantiate are included in this Report.

Earthquake Fault Hazard Zones

Many local jurisdictions have different or higher standards than the State of California for the identification of active earthquake fault zones. These jurisdictions have created their own maps which indicate the active faults according to these alternate standards. Some jurisdictions also recommend or require the disclosures of potentially active faults. GeoAssurance has attempted to include all official and publicly available maps indicating earthquake faults identified by these jurisdictions.

Seismic/Geologic Hazard Zones

The California Division of Mines and Geology ("DMG") has not completed the project assigned it by Section 2696 of the California Public Resources Code to identify areas of potential seismic hazards within the State of California. The DMG and the United States Geological Survey have performed many valuable studies that supplement the Section 2696 maps and fill many missing areas. These maps were reviewed in the preparation of this Report. Also included in this Report is the review of maps that indicate many hazards that may or may not be seismically related, including, but not limited to, landslides, debris flows, mudslides, coastal cliff instability, volcanic hazards, and avalanches. Many cities and counties require geologic studies before any significant construction if the subject property is in or near a geologic hazard known to them. GeoAssurance has attempted to include all official and publicly available maps indicating geologic hazards identified by these jurisdictions.



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MELLO-ROOS COMMUNITY FACILITIES DISTRICT(S)

SUBJECT PROPERTY IS IS NOT SUBJECT TO MELLO-ROOS COMMUNITY FACILITIES DISTRICT SPECIAL TAX LIEN(S).

Mello-Roos Community Facilities Districts ("CFD") provide a method of financing certain public capital facilities and services especially in developing areas and areas undergoing rehabilitation. Public improvements funded by Mello-Roos CFDs may include, but are not limited to, roads, schools, water, sewer and storm drain facilities. Public services funded by Mello-Roos CFDs may include, but are not limited to, police and fire protection services, recreation program services, and flood or storm protection services. Mello-Roos CFDs commonly fund the construction of public improvements through the issuance of bonds. A special tax lien is placed on property within the district for the annual payment of principal and interest as well as administrative expenses. Typically, the annual special tax continues until the bonds are repaid, or until special taxes are no longer needed. In most instances, but not all, the special tax is collected with regular property taxes.

This property is within the Mello-Roos CFD(s) listed below and is subject to a special tax that will appear on the property tax bill. This special tax is in addition to the regular property taxes and any other charges and benefit assessments that will be listed on the property tax bill. This special tax may not be imposed on all parcels within the city or county where the property is located. This special tax is used to provide public facilities or services that are likely to particularly benefit the property.

The maximum tax rate, the maximum tax rate escalator, and the authorized facilities which are being paid for by the special taxes and by the money received from the sale of bonds which are being repaid by the special taxes, and any authorized services are indicated below. These facilities may not yet have all been constructed or acquired and it is possible that some may never be constructed or acquired.

1. Community Facilities District No. 4 - City of Los Angeles - (213) 485-5705

Current Levy: \$2,548.32 **Maximum Tax Rate:** \$3,802.28

Ending Year: 2049-2050

Maximum Tax Rate Escalator: The Maximum Tax Rate Amount will increase by The Maximum Tax Rate will increase by 2.00% per year, commencing July 1, 2000. per year.

Authorized Facilities: Proceeds from the sale of Bonds and the special taxes collected will be used to finance street and traffic improvements, improvements along the Ballona Channel, a fire station, parks and landscaping, utility, storm drain and similar relocations and undergrounding, water system improvements and interconnections, sanitary sewer improvements, and electrical distribution and transmission system facilities.

Authorized Services: None



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1915 BOND ACT ASSESSMENT DISTRICT(S)

SUBJECT PROPERTY IS IS NOT SUBJECT TO IMPROVEMENT BOND ACT OF 1915 SPECIAL ASSESSMENTS LIEN(S).

1915 Bond Act Assessment Districts ("AD") provide a method of financing certain public capital facilities. Public improvements funded by 1915 Bond Act Assessment Districts may include, but are not limited to, roads, sewer, water and storm drain systems, and street lighting. 1915 Bond Act Assessment Districts commonly fund the construction of public improvements through the issuance of bonds. A special assessment lien is placed on property within the Assessment District. The lien amount is calculated according to the specific benefit that an individual property receives from the improvements and is amortized over a period of years. 1915 Bond Act Assessments Districts can be prepaid at any time. In most instances, but not all, the assessment is collected with regular property taxes.

This property is within the 1915 Bond Act Assessment District(s) named below and is subject to annual assessment installments levied by the assessment district that will appear on the property tax bill. The annual assessments are in addition to the regular property taxes and any other charges and benefit assessments that will be listed on the property tax bill. The assessment district(s) has issued bonds to finance the acquisition or construction of certain public improvements that are of direct and special benefit to property within the assessment district. The bonds will be repaid from annual assessment installments on property within the assessment district. The special assessment is used to provide public facilities that are likely to particularly benefit the property.

The annual assessment installment and public facilities that are being paid for by the money received from the sale of bonds that are being repaid by the assessments are indicated below. These facilities may not yet have all been constructed or acquired and it is possible that some may never be constructed or acquired.

1. Regional Park & Open Space District - Los Angeles County Regional Park and Open Space District - (213) 738-2983

Current Levy: \$5.30

Ending Year: 2019

Authorized Facilities: Proceeds from the sales of these bonds will be used for the acquisition, development, rehabilitation, protection and restoration of beach, wildlife, park and natural lands with the County, tree-planting, gang prevention and intervention, improvement of recreation facilities for youth and senior citizens, restoration and maintenance of parks, recreational, cultural and community facilities and open space lands within the County of Los Angeles.

Authorized Services: Proceeds from the sale of these bonds cannot be used to pay for any ongoing maintenance or services.



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BREAKDOWN OF THE 2018-2019 PROPERTY TAX BILL

This report is an estimate of the original secured property tax bill charges for the above-mentioned property using information obtained from the County on a given date. Changes made by the County or the underlying public agencies levying charges against this property after the date of this Report may not be reflected in this Report.

Basic Prop 13 Levy

1.	Combined Ad Valorem Tax Charges County of Los Angeles (213) 974-7175	Ad Valorem Tax General	\$6,713.77
Basic Prop 13 Levy & Voter Approved Ad Valorem Taxes:			\$6,713.77
Estimated Tax Rate:			1%

Direct Assessments

2.	Community Facilities District No. 4 City of Los Angeles (213)978-1099	Mello-Roos Community Facilities District Public Facilities	\$2,548.32
3.	Los Angeles County Trauma and Emergency Services County of Los Angeles (866) 587-2862	Police, Fire or Emergency Medical Services Health	\$54.69
4.	Street Lighting Maintenance District No. 218 City of Los Angeles (213) 847-1821	Landscaping & Lighting Maintenance District Landscape and Lighting	\$26.72
5.	Special Tax (Measure A) Los Angeles County Regional Park and Open Space District (213) 738-2985	2/3 Voter Approved Special Tax Park and Recreation Maintenance	\$19.35
6.	Standby Charge Metropolitan Water District of Southern California (213) 217-7517	Standby Charge Water Availability	\$16.00
7.	Landscape and Lighting District No. 96-1 City of Los Angeles (213) 847-1821	Landscaping & Lighting Maintenance District Landscape and Lighting	\$13.92
8.	Mosquito Abatement District (Los Angeles) County of Los Angeles (310) 915-7370	Vector Control District Vector Control	\$10.81
9.	Flood Control County of Los Angeles (626) 458-5165	1982 Act Benefit Assessment District Flood Control	\$7.35
10.	Stormwater Pollution Abatement City of Los Angeles (213) 847-5224	Sewer or Water Charge Stormwater	\$5.86
11.	Regional Park and Open Space District Los Angeles County Regional Park and Open Space District (213) 738-2983	1915 Bond Act Assessment District Parks and Recreation	\$5.30
Total Direct Assessment Charges:			\$2,708.32
Total 2018-2019 Amount			\$9,422.09



GEOASSURANCE

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Subject Property: 1234 MAIN ST ANYCITY, CA 90094

THIS IS A NOTIFICATION TO YOU PRIOR TO YOUR PURCHASING THIS PROPERTY.

On July 1, 1983, California State law was changed to require the reassessment of property following a change of ownership or the completion of new construction. This reassessment may result in one or more supplemental tax bills being mailed to the assessed owner, in addition to the annual property tax bill. The calculator below is provided an estimate of the potential amount of supplemental taxes to be billed on the listed property.

Instantly calculate estimated property taxes and supplemental taxes on our website: (or manually calculate below).

Instant Tax Calculator: https://dev.geoassurance.com/suptax/calculator/75387/e4edc5b663d37ee1b519f0fc21f0142c

SUPPLEMENTAL TAX CALCULATOR (ESTIMATE ONLY)

Table with 5 rows: 1. Estimated Sales Price, 2. Estimated Current Assessed Value, 3. Subtract line #2 from line #1. Estimated Supplemental Assessed Value, 4. Ad Valorem Tax Rate, 5. Multiply line #3 by line #4. Estimated Supplemental Tax Amount Obligation.

If a supplemental event occurs between June 1 and December 31, only one supplemental tax bill or refund check is issued. This bill or refund accounts for the property's change in value for the period between the first day of the month following the event date and the end of the current fiscal year (i.e., the following June 30).

IF SALE DATE FOR THE RESIDENTIAL PROPERTY IS BETWEEN THE MONTHS OF JANUARY THROUGH MAY:

Table with 4 rows: 6. Enter Proration Month Factor, 7. Multiply line #5 by line #6. Estimated Supplemental Tax Bill #1, 8. Enter the amount from line #5. Estimated Supplemental Tax Bill #2, 9. Add lines #7 and line #8. Total Estimated Supplemental Tax Bill.

IF SALE DATE FOR THE RESIDENTIAL PROPERTY IS BETWEEN THE MONTHS OF JUNE THROUGH DECEMBER:

Table with 2 rows: 10. Enter Proration Month Factor, 11. Multiply line #5 by line #10. Total Estimated Supplemental Tax Bill.

Proration Month-of-Sale Factor

TABLE 1. January 0.4167, February 0.3333, March 0.2500, April 0.1667, May 0.0833

TABLE 2. June 1.0000, July 0.9167, August 0.8333, September 0.7500, October 0.6667, November 0.5833, December 0.5000

Real Property Taxes in California are influenced by several factors, including but not limited to the reassessment rules pursuant to Proposition 13, appraisal values, and bonds. As such, this calculator is not intended to provide a representation of the actual tax amounts that will be assessed. This information is provided for informational and planning purposes only, and should not be relied upon to make a determination regarding acquisition of a property.



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NOTICE OF SUPPLEMENTAL PROPERTY TAX BILL

In accordance with Section 1102.6c of the Civil Code, it is the sole responsibility of the seller of any real property, or his or her agent, to deliver to the prospective purchaser a disclosure notice of the following:

California property tax law requires the Assessor to revalue real property at the time the ownership of the property changes. Because of this law, you may receive one or two supplemental tax bills, depending on when your loan closes.

The supplemental tax bills are not mailed to your lender. If you have arranged for your property tax payments to be paid through an impound account, the supplemental tax bills will not be paid by your lender. It is your responsibility to pay these supplemental bills directly to the Tax Collector. If you have any question concerning this matter, please call your local Tax Collector's Office.

As stated above, California law requires that the Assessor re-appraise property upon a change of ownership or the completion of new construction (the "Triggering Event"). This re appraisal results in a supplemental tax assessment which is based on the difference between the new value and the old value of the property, multiplied by the property's Ad Valorem tax rate. The resulting Supplemental Tax amount is then pro-rated, based upon the number of months remaining in the fiscal year in which the Triggering Event occurred.

The number of tax bills which will be issued also depends on the date the event Triggering Event occurred. If the change of ownership or new construction is completed between January 1st and May 31st, the result will be two supplemental assessments levied on two supplemental tax bills. If the event occurs between June 1st and December 31st, then only one supplemental bill will be issued.

MANDATORY PRIVATE TRANSFER FEE DISCLOSURE PURSUANT TO CIVIL CODE SECTION 1102.6E

A "Private Transfer Fee" is a fee imposed by a private entity such as a property developer, home builder, or homeowner association, when a property within a certain type of subdivision is sold or transferred. A Private Transfer Fee may also be imposed by an individual property owner. Private Transfer Fees are different from and are charged in addition to any Documentary Transfer Taxes levied by a City or County Government upon sale or transfer of a property.

Civil Code Section 1098 defines a "Transfer Fee" as "any fee payment requirement imposed within a covenant, restriction, or condition contained in any deed, contract, security instrument, or other document affecting the transfer or sale of, or any interest in, real property that requires a fee be paid upon transfer of the real property." Certain existing fees such as governmental fees, court ordered fees, mechanic lien fees, common interest development fees, etc. are specially excluded from the definition of "Transfer Fee".

To determine if the property is subject to a Transfer Fee, OBTAIN COPIES OF ALL THE EXCEPTIONS LISTED ON THE PRELIMINARY (TITLE) REPORT FROM THE TITLE COMPANY AND READ THEM TO DETERMINE IF ANY TRANSFER FEES ARE APPLICABLE. Please be aware that private transfer fees may be difficult to identify by simply reading the title report.

Effective January 1, 2008, Civil Code Section 1102.6e requires the Seller to notify the Buyer of whether a private transfer fee applies and if present, to disclose certain specific information about the fee.

Content of Disclosure: Civil Code Section 1102.6e requires the Seller to disclose specific information about any Transfer Fee that may affect the property. Please refer to the Section 1102.6e or the California Association of Realtors Notice of Private Transfer Fee Form, for a standard format to use in making the Transfer Fee Disclosure if such a disclosure is required.



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How to Determine the Existence of a Transfer Fee: If a Transfer Fee does exist affecting the property, the document creating the fee may be on file with the County Recorder as a notice recorded against the property and should be disclosed in the preliminary (title) report on the property. However, the preliminary (title) report will merely disclose the existence of the documents affecting title, not the content of the documents. The title of a document may also not be sufficient to disclose that a transfer fee is included in its terms. Accordingly Seller should (a) request the title company which issued the preliminary (title) report to provide copies of the documents shown as “exceptions,” and (b) review each document to determine if it contains a transfer fee.

Documentary Transfer Taxes

This is a government tax imposed by a City or County when a property within the jurisdiction is sold or transferred. It is NOT the same as a Private Transfer Fee, which may be imposed by a private entity such as a property developer, home builder, or homeowner association. However, it is a similar fee due upon closing, calculated based on a percentage of the purchase price.

Transfer Tax Defined. Pursuant to Revenue and Taxation Code Sections 11911-11929, Counties and Cities are authorized to impose a tax on the transfer of property located within their jurisdiction. The tax is commonly known by various names, including the Documentary Transfer Tax, Real Property Transfer Tax, or Real Estate Transfer Tax (hereinafter, the “Transfer Tax”).

How Much? Transfer Tax is due at closing and payable through escrow. This tax does not expire. All future sales of this property will be charged this tax at close of escrow. The amount of the Transfer Tax is based on the value or sale prices of the property that is transferred. The County rate is one dollar and ten cents (\$1.10) for each one thousand dollars (\$1,000) of value. The rate for noncharter (“general law”) cities is one-half of the County rate and is credited against the County tax due. Charter cities may impose a transfer tax at a rate higher than the County rate.

For any City or County in California, the Transfer Tax rate (“Tax Rate Table”) is available at no charge from many sources, most conveniently on the website of the California Local Government Finance Almanac (sponsored by the California League of Cities): <http://www.californiacityfinance.com/PropTransfTaxRates.pdf>.

To estimate the Transfer Tax for the property, multiply the Property’s estimated sales price (in thousands of dollars) by the amount shown in the Tax Rate Table for the City and County in which the property is located.

Who Pays? The law states that, “the Transfer Tax must be paid by the person who makes signs or issues any document subject to the tax, or for whose use or benefit the document is made, signed or issued.” In practice, this means that the payment of the Transfer Tax is customarily made by the Seller or the Buyer, or shared by both, depending on the jurisdiction in which the transferred property is located.

Are there any exemptions? The Revenue and Taxation Code, which provides the statutory authority for counties to impose the Transfer Tax, specifically exempts from the transfer tax the following transactions:

1. Instruments in writing given to secure a debt.
2. Transfers whereby the federal or any state government, or agency, instrumentality or political subdivision thereof, acquires title to realty.
3. Transfers made to effect a plan of reorganization or adjustment (i) confirmed under the Federal Bankruptcy Act, (ii) approved in certain equity receivership proceedings or (iii) whereby a mere change in identity, form or place of organization is effected.
4. Certain transfers made to effect an order of the Securities and Exchange Commission relating to the Public Utility Holding Company Act of 1935.
5. Transfers of an interest in a partnership (or, beginning January 1, 2000, an entity treated as a partnership for federal income tax purposes) that holds realty, if (i) the partnership is treated as continuing under IRC § 708 and (ii) the continuing partnership continues to hold the realty.
6. Certain transfers in lieu of foreclosure.
7. Transfers, divisions or allocations of community, quasi-community or quasi-marital property between spouses pursuant to, or in contemplation of, a judgment under the Family Code.
8. Transfers by the State of California, or any political subdivision, agency or instrumentality thereof, pursuant to an agreement whereby the purchaser agrees to immediately reconvey the realty to the exempt agency.
9. Transfers by the State of California, or any political subdivision, agency or instrumentality thereof, to certain nonprofit corporations.
10. Transfers pursuant to certain inter vivos gifts or inheritances.



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NOTICE OF DATABASE DISCLOSURE

Pursuant to Section 290.46 of the Penal Code, information about specified registered sex offenders is made available to the public via an Internet Website by the Department of Justice at www.meganslaw.ca.gov. Depending on an offender's criminal history, this information will include either the address at which the offender resides or the community of residence and Zip Code in which he or she resides. California Law (AB 488), signed by the Governor on September 24, 2004, provides the public with Internet access to detailed information on registered sex offenders. The Sex Offender Tracking Program of the California Department of Justice maintains the database of the locations or persons required to register pursuant to paragraph (1) of subdivision (a) of Section 290.46 of the Penal Code. The online database is updated with data provided by local sheriff and police agencies on an ongoing basis. It presents offender information in 13 languages; may be searched by sex offender's specific name, zip code, or City/County provides access to detailed personal profile information on each registrant; and includes a map of the neighborhood surrounding any particular property.

California Department of Justice Information Sources:

Megan's Law Sex Offender Locator Web Site: <http://www.meganslaw.ca.gov>.

California Department of Justice Megan's Law Email Address: meganslaw@doj.ca.gov.

Local Information Locations for the Subject Property:

All sheriffs' departments and every police department in jurisdiction with a population of 200,000 or more are required to make a CD-ROM available free to the public for viewing. Although not required, many other law enforcement departments in smaller jurisdictions make the CD-ROM available as well. Please contact the local law enforcement department to investigate availability.

NOTICE OF MINIMUM ENERGY CONSERVATION STANDARDS FOR RESIDENTIAL CENTRAL AIR CONDITIONERS AND HEAT PUMPS

Manufacturers have been required to comply with the Department of Energy's ("DOE") energy conservation standards for residential central air conditioners and heat pumps since 1992. From time to time the DOE amends the minimum seasonal energy efficiency ratio ("SEER") for such equipment for the purpose of saving energy. Equipment manufactured after January 1, 1992, and before January 23, 2006, must meet a minimum SEER rating of 10. Equipment manufactured between January 23, 2006 and January 1, 2015, must meet a minimum SEER rating of 13. After January 1, 2015, equipment installed in California must meet a minimum SEER rating of 14. The law does not require a seller to replace non-compliant existing equipment upon transfer. For more information about the new standards please visit http://www1.eere.energy.gov/buildings/appliance_standards/product.aspx/productid/75.



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NOTICE OF CALIFORNIA'S 2013 ENERGY EFFICIENCY STANDARDS

Public Resources Code Sections 25402 and 25402.1 were enacted in 1975 as part of the enabling legislation establishing the California Energy Commission and its basic mandates. These sections require the Energy Commission to adopt, implement, and periodically update energy efficiency standards for both residential and nonresidential buildings.

The Standards must be cost effective based on the life cycle of the building, must include performance and prescriptive compliance approaches, and must be periodically updated to account for technological improvements in efficiency technology. Accordingly, the California Energy Commission has adopted and periodically updated the Standards (codified in Title 24, Part 6 of the California Code of Regulations) to ensure that building construction, system design and installation achieve energy efficiency and preserve outdoor and indoor environmental quality. The Standards establish a minimum level of building energy efficiency. A building can be designed to a higher efficiency level, resulting in additional energy savings.

The 2013 Building Energy Efficiency Standards, which are effective July 1, 2014, focus on several key areas to improve the energy efficiency of newly constructed buildings and additions and alterations to existing buildings, and include requirements that will enable both demand reductions during critical peak periods and future solar electric and thermal system installations. The most significant efficiency improvements to the residential Standards are proposed for windows, envelope insulation and HVAC system testing. The most significant efficiency improvements to the nonresidential Standards are proposed for lighting controls, windows, unitary HVAC equipment and building commissioning. New efficiency requirements for process loads such as commercial refrigeration, data centers, kitchen exhaust systems and compressed air systems are included in the nonresidential Standards. The 2013 Standards include expanded criteria for acceptance testing of mechanical and lighting systems, as well as new requirements for code compliance data to be collected in a California Energy Commission-managed repository.. Compliance with the standard is assured by hiring a contractor who is properly licensed, and doing the installation with a building permit so that the City Building Inspector can check the work when completed. For more information, visit <http://www.energy.ca.gov/title24/2013standards/>.

NOTICE OF HOME ENERGY EFFICIENCY IMPROVEMENTS TAX CREDIT ADVISORY

According to the DOE, the higher replacement cost of SEER compliant air conditioning system will be offset by a savings of up to 23 percent in monthly energy costs. The California Energy Commission notes that leaking ductwork accounts for up to 25 percent of the heating costs of a typical home. Therefore, compliance with the new Federal and State standards offers substantial benefits to the property owner, as well as significant environmental benefits through decreased energy consumption, compared with older systems. In addition, consumers who purchase and install specific products, such as energy efficient windows, insulation, doors, roofs, and heating and cooling equipment in the home can receive a tax credit of up to \$500 beginning January 2006. For more information visit <http://www.energy.gov/taxbreaks.htm>.



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MOLD ADDENDUM

All prospective home and condominium purchasers are advised to thoroughly inspect the Property for mold. Mold may appear as discolored patches or cottony or speckled growth on walls, furniture, or floors, and it often has an earthy or musty odor. Mold may also grow beneath water-damaged surfaces and floors, behind walls and above ceilings. Therefore, if a property has an earthy smell or musty odor, mold contamination may exist even if no actual mold growth is visible.

Mold only needs a food source (any organic material such as wood, paper, dirt or leaves) and moisture to grow. There are many potential food sources for mold in homes. Therefore, preventing excess moisture is the key to preventing mold growth. Excess moisture can come from many sources, including flooding, plumbing or roof leaks, lawn sprinklers hitting the house, air conditioner condensation, humidifiers, overflow from sinks and sewers, steam, and wet clothes drying indoors. Be sure to inspect the Property for sources of excess moisture, current water leaks and evidence of past water damage. Once mold is found and the contaminated area properly cleaned up, mold growth is likely to recur unless the source of moisture is also eliminated.

If it is suspected that the Property has a mold problem, be sure to have a qualified inspector conduct a more thorough inspection. All areas contaminated with mold should be properly and thoroughly remediated.

Additional information can be found in the Homeowner's Guide to Earthquake Safety and Environmental Hazards and in the following publication:

Mold In My Home: What Do I Do?

Available online at http://www.cdph.ca.gov/programs/IAQ/Documents/MIMH_2012-07-05.pdf.

For more information visit: www.cal-iaq.org

NOTICE OF METHAMPHETAMINE CONTAMINATION

According to the "Methamphetamine Contaminated Property Cleanup Act of 2005" a property owner must disclose in writing to a prospective buyer if local health officials have issued an order prohibiting the use or occupancy of a property contaminated by meth lab activity. The owner must also give a copy of the pending order to the buyer who must acknowledge receipt of the order in writing. Failure to comply with these requirements may subject an owner to, among other things, a civil penalty up to \$5,000. Aside from disclosure requirements, this law also sets forth procedures for local authorities to deal with meth contaminated properties, including the filing of a lien against a property until the owner cleans up the contamination or pays for the cleanup costs.

NOTICE OF ABANDONED WELLS

According to the California Department of Water Resources an abandoned or "permanently inactive well" is a well that has not been used for a period of one year. Abandoned wells that are not properly sealed are a potential hazard to people and animals and may be a potential site of illegal waste disposal. Abandoned wells may allow contamination of groundwater. Abandoned wells should be destroyed in accordance with methods developed by the Department of Water Resources pursuant to Section 13800 of the Water Code.

NOTICE OF OIL AND GAS WELLS

California is a leading oil producer with most production in Los Angeles, Kern, Fresno, and Ventura Counties. There are thousands of idle and "orphan" wells. An idle well is a well that has not produced oil and/or gas or has not been used for fluid injection for six months during the last five years. The Division of Oil, Gas, and Geothermal Resources tracks and maintains an idle-well inventory. According to the Division an abandoned or "orphan" well is a well that has been deserted and has no viable operator or owner. The Division plugged 1,062 orphan wells from 1977 to 2004 at a cost of 14.8 million dollars. Oil and gas wells pose a threat to humans for fall hazard, fire hazard, groundwater contamination, methane gas seeps, and other hazards.



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NOTICE OF NATURALLY OCCURRING ASBESTOS

Asbestos refers to naturally-occurring fibrous minerals found throughout the State of California. Serpentine, an ultra-mafic rock, contains asbestos and is commonly found in the Sierra foothills, the Coast Ranges, and the Klamath Mountains. On residential properties, naturally-occurring asbestos sources are typically dust from unpaved roads or driveways. Paving the unpaved driveways or roads can help to reduce exposure to asbestos. Asbestos is a known carcinogen and exposure may increase the risk of lung cancer. It is recommended that prospective buyers in an area designated as a Naturally Occurring Asbestos Zone consult an appropriate expert(s) who can test and identify naturally occurring asbestos rocks, on or near the property, which are exposed and may present a health risk. For more information please visit the Air Resources Board of the California Environmental Protection Agency website: <http://www.arb.ca.gov/homepage.htm>.

RADON GAS ADVISORY

THE COUNTY IN WHICH THE SUBJECT PROPERTY IS LOCATED IS DESIGNATED ZONE

2

 FOR RADON GAS POTENTIAL

Radon is a gas that is produced from the radioactive decay of uranium and thorium found in certain rock and soil types. Radon, an odorless and colorless gas, can move from the soil into buildings. Exposure to concentrated levels of radon can increase a person's risk of developing lung cancer.

The Highest Radon Potential, Zone 1, is set at 4.0pCi/l and above by the U.S. Environmental Protection Agency ("EPA"). Moderate Radon Potential, Zone 2, is set at between 2.0pCi and 4.0pCi/l. Low Radon Potential, Zone 3, is set at less than 2.0pCi/l. The EPA recommends indoor radon testing for all homes and recommends radon reduction measures for homes with radon levels of 4.0pCi/l and above. Radon testing kits can be purchased by homeowners or homeowners can hire contractors to provide the testing. For more information please visit <https://www.geoassurance.com/booklets/geoassurance-RadonInformation.pdf>.

NOTICE OF ABANDONED MINES ADVISORY

According to the Abandoned Mine Lands Unit of the State of California Department of Conservation, there are more than 165,000 mines features on more than 47,000 abandoned mine sites in the State of California. Approximately 84 percent of those sites contain physical safety hazards. The public is warned against entering any open shafts or mine openings. For more information please visit the Abandoned Mine Lands Unit website: http://www.conservation.ca.gov/omr/abandoned_mine_lands/Pages/Index.aspx.

WOOD-BURNING HEATER ADVISORY

The Clean Air Act is the law that defines EPA's responsibilities for protecting and improving the nation's air quality and the stratospheric ozone layer. Using a nationwide network of monitoring sites, EPA has developed ambient air quality trends for particle pollution, also called Particulate Matter (PM). Under the [Clean Air](#) Act, EPA sets and reviews national air quality standards for PM. Air quality monitors measure concentrations of PM throughout the country. EPA, state, tribal and local agencies use that data to ensure that PM in the air is at levels that protect public health and the environment.

"Particulate matter," also known as particle pollution or PM, is a complex mixture of extremely small particles and liquid droplets. Particle pollution is made up of a number of components, including acids (such as nitrates and sulfates), organic chemicals, metals, and soil or dust particles. The size of particles is directly linked to their potential for causing [health](#) problems. EPA is concerned about particles that are 10 micrometers in diameter or smaller because those are the particles that generally pass through the throat and nose and enter the lungs. Once inhaled, these particles can affect the heart and lungs and cause serious health effects. "Fine particles," such as those found in smoke and haze, are 2.5 micrometers in diameter and smaller. Approximately 10 million wood stoves are currently in use in the United States, and 70 to 80 percent of them are older, inefficient, conventional stoves that pollute.

[The Great American Woodstove Changeout](#) is a voluntary program designed to reduce particle pollution from woodstoves by encouraging people to replace older, more polluting stoves with EPA-certified stoves and fireplace inserts. It also provides information on building more efficient, less polluting fires. Certain jurisdictions have established legal requirements to reduce wood smoke. For example, some communities have restrictions on installing wood-burning appliances in new construction. For more information on possible regulations in your area go to <http://www.epa.gov/burnwise/ordinances.html>.



[VIEW ALL MAPS](#)

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ENVIRONMENTAL REPORT

Report Summary

Subject Property: 1234 MAIN ST ANYCITY, CA 90094

APN: 1234-123-123

Federal and state databases list numerous sites within California that have actual or potential environmental contamination associated with them. This Report identifies whether the subject property is located within a specific distance from sites listed within these databases. However, these databases are not all-inclusive and may be inaccurate; some environmental hazards have not yet been located or their location has been inaccurately recorded in the database. There may be errors or inaccuracies in the databases. Moreover, not all properties containing environmental contamination are listed in these databases. There are additional environmental concerns that may affect the subject property. Although data for these concerns are not provided in databases, brief descriptions of them are provided below. It should be noted that this does not constitute a complete listing of all environmental concerns. Therefore, no representations or warranties, express or implied, are made in connection with this environmental report, and all implied warranties are disclaimed. This Report is not a substitute for a Phase I Environmental Assessment. All of the Terms and Conditions applicable to the GeoAssurance Natural Hazard Disclosure Report are equally applicable to the GeoAssurance Environmental Report and are incorporated herein by reference.

SUBJECT PROPERTY IS IN PROXIMITY TO:	YES	NO	DISTANCE SEARCH	View Map
			FROM PROPERTY	DETAILS
EPA Final Superfund Site ("NPL")	<input type="checkbox"/>	<input checked="" type="checkbox"/>	1 Mile	1
Landfill and/or Waste Transfer Stations ("SWIS")	<input type="checkbox"/>	<input checked="" type="checkbox"/>	½ Mile	1
Leaking Underground Storage Tanks ("LUST")	<input type="checkbox"/>	<input checked="" type="checkbox"/>	¼ Mile	1
The Resource Conservation and Recovery Act ("RCRA")	<input type="checkbox"/>	<input checked="" type="checkbox"/>	1 Mile	2
Toxics Release Inventory ("TRI")	<input checked="" type="checkbox"/>	<input type="checkbox"/>	1 Mile	2
EnviroStor	<input checked="" type="checkbox"/>	<input type="checkbox"/>	1 Mile	3
Radiation Sites ("RADIATION")	<input type="checkbox"/>	<input checked="" type="checkbox"/>	1 Mile	3
Spills, Leaks, Investigation, and Cleanups sites ("SLIC")	<input checked="" type="checkbox"/>	<input type="checkbox"/>	1 Mile	3
CERCLIS	<input type="checkbox"/>	<input checked="" type="checkbox"/>	½ Mile	4
Oil Wells	<input type="checkbox"/>	<input checked="" type="checkbox"/>	¼ Mile	5
National Clandestine Laboratory Register ("DRUGLAB")	<input type="checkbox"/>	<input checked="" type="checkbox"/>	¼ Mile	5
Major Natural Gas Pipeline	<input checked="" type="checkbox"/>	<input type="checkbox"/>	1 Mile	6
Gas and Hazardous Liquid Transmission Pipelines		Included		6
Notice of Noise Pollution		Included		7
Notice of Air Pollution		Included		7
Notice of Electrical and Magnetic Fields ("EMF")		Included		7
Notice of Light Pollution		Included		7



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EPA FINAL SUPERFUND SITE (“NPL”)

SUBJECT PROPERTY IS IS NOT LOCATED WITHIN 1 MILE OF AN EPA FINAL SUPERFUND SITE (“NPL”)

Superfund Site Information from the Environmental Protection Agency (“EPA”) provides data on hazardous waste sites, potentially hazardous waste sites and remedial activities across the nation. It also contains sites that are on the National Priorities List (“NPL”). NPL is the list of known releases or threatened releases of hazardous substances, pollutants, or contaminants. According to the EPA, inclusion of a site on the NPL does not in itself reflect a judgment of the activities of its owner or operator, it does not require those persons to undertake any action, nor does it assign liability to any person. The NPL serves primarily informational purposes, identifying for the States and the public those sites or releases that appear to warrant remedial actions. For more information visit <http://www.epa.gov/superfund>.

LANDFILLS AND/OR WASTE TRANSFER STATIONS (“SWIS”)

SUBJECT PROPERTY IS IS NOT LOCATED WITHIN ½ MILE OF A LANDFILL AND/OR WASTE TRANSFER STATION (“SWIS”)

The Solid Waste Information System (“SWIS”) database contains data on solid waste facilities, operations, and disposal sites in California. Types of facilities include transfer stations, composting sites, landfills, material recovery sites, waste tire sites, as well as closed disposal sites. The database provides data on owner, location, operator, facility type, regulatory and operational status, authorized waste types, local enforcement agency, and inspection and enforcement records. The data is regularly updated. Enforcement and inspection data are current to the preceding quarter. For more information visit <http://www.calrecycle.ca.gov/SWFacilities/Directory>.

LEAKING UNDERGROUND STORAGE TANKS (“LUST”)

SUBJECT PROPERTY IS IS NOT LOCATED WITHIN ¼ MILE OF A LEAKING UNDERGROUND STORAGE TANK (“LUST”)

According to the State Water Resources Control Board (“SWRCB”), leaking underground storage tanks are a significant source of petroleum impacts to groundwater. They may pose potential risks to health and safety such as exposure from impacts to soil and/or groundwater, contamination of drinking water, contamination of water wells, and inhalation of vapors. The SWRCB maintains a database, Leaking Underground Storage Tank Information System (“LUSTIS”), which contains information investigation and cleanup data that is updated quarterly. All of the information formerly contained in the LUSTIS database now resides in the SWRCB Geotracker database. For more information visit <http://www.swrcb.ca.gov> or www.geotracker.waterboards.ca.gov.



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THE RESOURCE CONSERVATION AND RECOVERY ACT ("RCRA")

SUBJECT PROPERTY IS IS NOT LOCATED WITHIN 1 MILE OF A RESOURCE CONSERVATION AND RECOVERY ACT ("RCRA")

The Resource Conservation and Recovery Act ("RCRA"), enacted in 1976, is the principal federal law in the United States governing the disposal of solid waste and hazardous waste. Hazardous waste generators, transporters, treaters, storers and disposers of hazardous waste are required to provide information on their activities to state environmental agencies. These agencies then provide the information to regional and national EPA offices through the Resource Conservation and Recovery Act Information System ("RCRAInfo"). Information on cleaning up after accidents or other activities that result in a release of hazardous materials to the water, air or land must also be reported through RCRAInfo. For more information visit <https://www.epa.gov/rcra>.

TOXICS RELEASE INVENTORY ("TRI")

SUBJECT PROPERTY IS IS NOT LOCATED WITHIN 1 MILE OF A TOXICS RELEASE INVENTORY ("TRI") SITE

The Toxics Release Inventory ("TRI") is a publicly available EPA database that contains information on specific toxic chemical releases and other waste management activities reported annually by certain covered industry groups as well as federal facilities. This inventory was established under the Emergency Planning and Community Right-to-Know Act of 1986, which requires facilities to use their best readily available data to calculate their releases and waste management estimates. If facilities do not have actual monitoring data, submitted values are derived from various estimation techniques. This report incorporates original TRI reports since 2001 and any updates that are available. To view the data that has been submitted more recently than the published updates, please access EPA Envirofacts at <https://www3.epa.gov/enviro/>. TRI sites within one mile of the Property are listed below:

FACILITY	CHEMICAL	DISTANCE (IN MILES) FROM SUBJECT PROPERTY
ONEIL DATA SYSTEMS INCORPORATED	1 1 1-TRICHLOROETHANE	0.58
TELEDYNE ELECTRONIC TECHNOLOGIES	LEAD	0.71



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ENVIROSTOR

SUBJECT PROPERTY IS IS NOT LOCATED WITHIN 1 MILE OF A HAZARDOUS WASTE AND CORRECTIVE ACTION FACILITY
("ENVIROSTOR") SITE

The mission of the California Environmental Protection Agency's Department of Toxic Substances Control ("DTSC") is to protect California's people and environment from the harmful effects of toxic substances by restoring contaminated properties, identifying and promoting safer ingredients in consumer products, and ensuring stewardship through enforcement, regulation and pollution prevention. The EnviroStor database contains detailed information on hazardous waste permitted and corrective action facilities, as well as existing site cleanup information. The DTSC manages this database and has developed a public website for informational searches on investigation, cleanup, permitting, and/or corrective actions that are planned, being conducted or have been completed under DTSC's oversight. The EnviroStor database can be accessed through the DTSC Web Page located at: <http://www.envirostor.dtsc.ca.gov>. Sites listed on the EnviroStor website within one mile of the Property are listed below:

PROJECT NAME	PROGRAM TYPE	STATUS	DISTANCE (IN MILES) FROM SUBJECT PROPERTY
PLAYA VISTA	HISTORICAL	REFER: RWQCB	0.35
HH AIRCRAFT MFG CORP	MILITARY EVALUATION	INACTIVE - NEEDS EVALUATION	0.96

Radiation Sites ("RADIATION")

SUBJECT PROPERTY IS IS NOT LOCATED WITHIN 1 MILE OF A KNOWN RADIATION SITE

The Radiation Information Database (RADINFO) contains basic information about certain facilities that the U.S. Environmental Protection Agency (EPA) regulates for [radiation](http://oaspub.epa.gov/enviro/ef_home2.radiation) and radioactivity. For more information see: http://oaspub.epa.gov/enviro/ef_home2.radiation

Spills, Leaks, Investigation, and Cleanups sites ("SLIC")

SUBJECT PROPERTY IS IS NOT LOCATED WITHIN 1 MILE OF A KNOWN SPILLS, LEAKS, INVESTIGATIONS & CLEANUP SITE

In the Spills, Leaks, Investigations & Cleanup (SLIC) Program, Water Board staff oversee soil and water investigations, corrective actions, and human health risk assessments at sites with current or historic unauthorized discharges, which have adversely affected or threaten to adversely affect waters of the state. The program covers all types of pollutants (such as solvents, petroleum fuels, heavy metals, pesticides, etc) and all environments (including surface water, groundwater, sediment, and soil). Public participation is conducted and tailored to the needs of the community. SLIC sites within one mile of the Property are listed below:

SITE ID	SITE NAME	ADDRESS	STATUS	DISTANCE (IN MILES) FROM SUBJECT PROPERTY
T10000007254	Playa Vista Property - Playa Vista,	13000 West Bluff Creek Drive	Open -	0.09
SL0603737980	PLAYA VISTA - TRACT 49104-02	6775 CENTINELA	Completed - Case	0.13



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SITE ID	SITE NAME	ADDRESS	STATUS	DISTANCE (IN MILES) FROM SUBJECT PROPERTY
SL0603771510	PLAYA VISTA - TRACT 49104-01	6775 CENTINELA	Completed - Case	0.23
SL2046C1644	TRANSACTION TECHNOLOGY INC	12959 CORAL TREE PLACE	Completed - Case	0.24
T10000007255	Playa Vista Property - Playa Vista,	12746 W Jefferson Blvd	Open -	0.41
T10000004452	Celery Dump	Northwest of Culver Blvd and	Open - Inactive	0.44
SL2047F1674	O'NEIL DATA SYSTEM	12655 BEATRICE ST	Open -	0.49
SLT43368366	WESTWAY DEVELOPMENT CORP.	12636 BEATRICE ST	Completed - Case	0.54
SL204601632	MARINA DEL REY PLANT YARD	5535 WESTLAWN AVE	Completed - Case	0.61
T10000004824	The Panama Site	12922 Panama Street	Open - Site	0.65
T10000007253	Playa Vista Property - Playa Vista,	12475 West Bluff Creek Drive	Open -	0.76
SL204AK1749	MARINA WATERSIDE SHOPPING	4745 LINCOLN BLVD	Completed - Case	0.80
SL2043W1573	PLAYA VISTA PROPERTY	6775 CENTINELA AVE	Open -	0.88
SL0603710890	MARINA WATER SIDE CENTER-	4704 ADMIRALTY WAY	Open - Inactive	0.89

CERCLIS

SUBJECT PROPERTY IS IS NOT LOCATED WITHIN 1/2 MILE OF A KNOWN CERCLIS FACILITY.

The CERCLIS (Comprehensive Environmental Response, Compensation and Liability Information System) Database is now known as "SEMS" (Superfund Enterprise Management System) and includes all potential and confirmed hazardous waste sites at which the EPA Superfund program has some involvement. The EPA retired CERCLIS in November 2013 and has been transitioning to SEMS, which contains the same content as CERCLIS. SEMS contains information such as the current status of cleanup efforts, cleanup milestones reached, and amounts of liquid and solid media treated at sites on the National Priorities List (NPL) or under consideration for the NPL.



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Oil Wells

SUBJECT PROPERTY IS IS NOT LOCATED WITHIN 1/4 MILE OF A KNOWN OIL WELL

This list includes oil wells which were used for production, exploration, injection, etc., and which may have been abandoned or are still in use. The requirements for abandonment of such wells have become more stringent since the 1970s. In some situations, formerly abandoned wells must be re-abandoned pursuant to such newer, more stringent requirements. We have divided the wells into "active" OILWELL-A and "plugged and abandoned" OILWELL-P. Further information on these wells can be obtained from: <http://www.consrv.ca.gov/dog/>.

National Clandestine Laboratory Register ("DRUGLAB")

SUBJECT PROPERTY IS IS NOT LOCATED WITHIN 1/4 MILE OF A KNOWN DRUG LAB

The U.S. Department of Justice ("the Department") and the State of California Department of Toxic Substances Control provided this data. It contains addresses of some locations where law enforcement agencies reported they found chemicals or other items that indicated the presence of either clandestine drug laboratories or dumpsites the source of the entries is primarily the DTSC. Neither the federal or state have verified the entry and neither guarantees its accuracy. Members of the public must verify the accuracy of all entries by, for example, contacting local law enforcement and local health departments. To report erroneous information found in the database, please contact DEA at NCLR@usdoj.gov. The Department does not establish, implement, enforce, or certify compliance with clean-up or remediation standards for contaminated sites; the public should contact a state or local health department or environmental protection agency for that information. In addition, you can find additional information at: <http://www.usdoj.gov/dea/seizures/index.html>, http://www.dtsc.ca.gov/SiteCleanup/ERP/Clan_Labs.cfm and <http://www.usdoj.gov/dea/seizures/index.html>.



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MAJOR NATURAL GAS PIPELINE

SUBJECT PROPERTY IS IS NOT located within 1 mile of a major natural gas pipeline according to the California Energy Commission Map of Major Natural Gas Pipelines.

Only 13.5 percent of the natural gas California used came from in-state production in 2006; the rest was delivered by pipelines from several production areas in the western United States and western Canada. California is at the end of those pipelines, forcing it to compete with other states for supplies. Once the gas arrives in California, it is distributed by the state's three major gas utilities - San Diego Gas & Electric, Southern California Gas Company, and Pacific Gas and Electric - that provide a collective total of 98 percent of the state's natural gas. Long Beach and Palo Alto are the only municipal utilities in California that operate city-owned utility services for natural gas customers.

On September 9, 2010, a 30-inch Pacific Gas and Electric Company natural gas transmission pipeline in San Bruno exploded, claiming the lives of eight residents, injuring numerous others, and destroying many homes. As the state agency charged with overseeing the operation of the state's utilities, the California Public Utilities Commission immediately had an inspector on-site in San Bruno, and has since been working closely with the National Transportation Safety Board to investigate the cause of the explosion, and take other actions in the interest of public safety. The National Pipeline Mapping System ("NPMS") has provided a map viewer that shows pipeline locations throughout the United States at <https://www.npms.phmsa.dot.gov/>.

Source: California Energy Commission

NOTICE REGARDING GAS AND HAZARDOUS LIQUID TRANSMISSION PIPELINES

(a) Every contract for the sale of residential real property entered into on or after July 1, 2013, shall contain, in not less than 8-point type, a notice as specified below:

NOTICE REGARDING GAS AND HAZARDOUS LIQUID TRANSMISSION PIPELINES

This notice is being provided simply to inform you that information about the general location of gas and hazardous liquid transmission pipelines is available to the public via the NPMS Internet Web site maintained by the United States Department of Transportation at <https://www.npms.phmsa.dot.gov/>. To seek further information about possible transmission pipelines near the property, you may contact your local gas utility or other pipeline operators in the area. Contact information for pipeline operators is searchable by ZIP Code and county on the NPMS Internet Web site.

(b) Upon delivery of the notice to the transferee of the real property, the seller or broker is not required to provide information in addition to that contained in the notice regarding gas and hazardous liquid transmission pipelines in subdivision (a). The information in the notice shall be deemed to be adequate to inform the transferee about the existence of a statewide database of the locations of gas and hazardous liquid transmission pipelines and information from the database regarding those locations.

(c) Nothing in this section shall alter any existing duty under any other statute or decisional law imposed upon the seller or broker, including, but not limited to, the duties of a seller or broker under this article, or the duties of a seller or broker under Article 1.5 (commencing with Section 1102) of Chapter 2 of Title 4 of Part 4 of Division 2.



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Notice of Noise Pollution

Environmental sounds that impede daily activities are considered noise pollution. Sources of noise that can diminish the quality of life include automobile traffic, trains, aircraft and construction operations. Health effects from noise pollution can include stress related illnesses, sleep loss, high blood pressure, and even hearing loss. For more information: www.epa.gov/air/noise.html.

Notice of Air Pollution

The burning of fossil fuels in automobiles, trucks, and industrial concerns contributes to reduced air quality. Ultraviolet light in the atmosphere acts on the traffic and industrial emissions to create photochemical smog. Air pollution can affect the respiratory system and cardiovascular system in the human body. It is an increased risk factor in respiratory infections, heart disease, and lung cancer. Asthma can be exacerbated by air pollution. For more information: www.epa.gov/air/urbanair.

Notice of Electrical and Magnetic Fields ("EMF")

Electrical and magnetic fields ("EMF") are natural forces caused by electricity. Sources of EMF include high voltage transmission lines, distribution lines, and household electronic devices. Health concerns from EMF have been studied. According to the EPA and the California Department of Public Health ("CDPH") these studies do not show a clear pattern of health hazards. However, the CDPH provides information regarding decreases of EMF at given distances. They indicate that the EMF from household electronic device decreases to background levels at a distance of 3 to 4 feet. The EMF from electricity distribution lines decreases to background levels at a distance of 60 to 200 feet. The EMF from high voltage transmission lines decreases to background levels at a distance of 300 to 1000 feet. For more information: <http://www.epa.gov/radtown/power-lines.html>.

Notice of Light Pollution

Street lights, lighted commercial signs, and commercial buildings are examples of unnatural light that may diminish quality of life. An overly bright night time environment may cause sleep deprivation and may reduce scenic views.

For more information: http://en.wikipedia.org/wiki/Light_pollution.



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TERMS AND CONDITIONS

1. This GeoAssurance Natural Hazard Disclosure Report ("Report") was prepared by GeoAssurance, Inc. ("GeoAssurance"). This Report was prepared solely for one transaction and one escrow, as described on page 1 (collectively, the "Transaction"). This Report may be used solely between this seller and this buyer for that single Transaction related to the property address and assessor's parcel number ("Property") provided to GeoAssurance.
2. Only the seller, buyer, listing agent/broker and selling agent/broker, if any, involved in the Transaction (collectively, the "Recipients") may use and rely on this Report and only after they have paid in full for the Report. Neither lenders nor subsequent buyers of the Property may use or rely on this Report. There are no third party beneficiaries to this Report even if they have a foreseeable relationship with any of the Recipients, or with the Property. This Report is time-sensitive; its information is accurate only as of the date referenced on Page 1 (the "Effective Date"). Taxes, governmental legislation and other matters affecting the Property after the Effective Date are not disclosed, and GeoAssurance expressly disclaims any duty to supplement this Report to disclose any taxes, legislation, changes or charges becoming effective after the Effective Date. If the Transaction does not close within a reasonable time after the Effective Date, GeoAssurance strongly recommends that a new report be ordered.
3. This Report may not be used in conjunction with any Natural Hazard Disclosure Statement ("NHDS") other than the NHDS issued as part of this Report. This Report may have an effect on the value of the Property; nevertheless, this Report may not be used in connection with any appraisal or valuation of the Property, or for any other valuation purposes. This Report is protected by copyright, trademark and other intellectual property laws and may not be copied or reproduced in any manner. Violators will be prosecuted as permitted by law.
4. GeoAssurance has not visually inspected the Property. Instead, this Report refers specifically to certain records, statutes and other information provided by various governmental agencies and third parties. In particular, the information contained in the C.L.U.E. Report (if ordered) and the tax disclosures are obtained from independent third parties. GeoAssurance has no way to verify the accuracy or completeness of this information, but has assumed the information is accurate and complete. If such information is not accurate or complete, GeoAssurance cannot and shall not be liable or responsible for such omissions or inaccuracies. GeoAssurance further shall not be liable or responsible for omissions or inaccuracies in the Report that the Recipients, or any of them, knew or should have known as of the Effective Date. This Report does not disclose whether the Property is contaminated with hazardous substances.
5. There may be other disclosures required by California law; GeoAssurance makes no representations or warranties as to the adequacy or accuracy of any other representations, warranties or disclosures required under other such laws. GeoAssurance shall not be liable or responsible for failing to disclose any matters not known to GeoAssurance, not shown on the maps used by GeoAssurance, not recorded in the public record as of the Effective Date, or not included within the categories of items included in the Report. GeoAssurance's total liability and responsibility to any Recipient for any liabilities, causes of action, claim or claims, including but not limited to any claim for breach of contract or negligence, shall be limited to actual proven damages measured by the difference in fair market value of the Property on the Effective Date, if any, caused by GeoAssurance's error. Any action initiated relative to the Report shall be governed by the laws of the State of California without regard to conflicts of law principles. In the event of any error, omission or inaccuracy in the GeoAssurance Report for which GeoAssurance is liable, GeoAssurance reserves the right to assume defense of the action and/or, compromise or settle the matter with the Recipients, or any of them. The Recipients, and each of them, expressly waive the benefits of Civil Code Section 2778.
6. Recipients are encouraged to contact a local insurance agent regarding earthquake insurance, fire insurance and flood insurance. Recipients also may contact the National Flood Insurance Program regarding flood insurance. If there is a dispute involving a FEMA flood determination, GeoAssurance shall obtain a "Flood Certificate" from a flood insurance company admitted and licensed to do business in California. The determination shown on the Flood Certificate shall be final and binding as to whether the Property is or is not in Zone "A" or "V" as shown on Flood Insurance Rate Map panels. The issuance of a "Flood Certificate" showing that a property is not in Zone "A" or "V" does not guarantee that the entire parcel of property is outside of the area designated by FEMA as at risk of a flood. GeoAssurance is not and shall not be responsible or liable for any costs, losses, or compensatory or consequential damages arising from earthquakes, fires or floods.
7. If the Transaction involves multiple adjacent parcels, the parcel shown on Page 1 of this Report is regarded as the "Primary Parcel," and the disclosures contained in the Report operate as if only a single parcel is involved. In other words, even if a matter affects only one parcel, it will be disclosed as affecting all of the parcels. For parcel-by-parcel disclosures, individual reports must be ordered separately for each parcel. With regard to Mello-Roos Community Facilities Districts, Special Assessment Districts (1915 Bond Act) (collectively, "Mello-Roos/SAD") tax disclosures and the property tax breakdown, the tax information is provided only for the Primary Parcel.



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8. Only current tax-year Mello-Roos/SAD assessments are disclosed. However, accurate or complete Mello-Roos/SAD information sometimes is unavailable for a number of reasons, including (a) if a property is in foreclosure because a Mello-Roos/SAD assessment is delinquent, (b) if the secured property tax bill information is unavailable or has not been released by the county where the property is located. In addition, this Report may not disclose certain items because (i) they are not levied on the current tax bill, (ii) if the owner has applied for an exemption, certain items may not appear on the current tax bill, (iii) judicial foreclosure lawsuits sometimes cause items to be removed from the current tax bill, (iv) the property owner was billed directly for an item, e.g., apart from the secured property tax bills, and (v) the relevant County has not yet released the applicable tax information. The information in this Report comes from what GeoAssurance believes to be reliable sources. However, GeoAssurance shall not be responsible or liable for errors in the tax data it obtains from third party suppliers.

9. The maximum tax amounts specified in this Report are estimates only, calculated based on available County assessor data and/or third party data. GeoAssurance does not review of the relevant County recorder's or other jurisdictions' files to determine the presence of any other taxes or assessments affecting the Property. The levy amounts are subject to change for many reasons, including different interpretations of the Special Tax Formula, availability of data, and changes or corrections to classifications from year-to-year. The Report provides an estimate of items not included on the current tax bill, but the estimates are not comprehensive. For example, there may exist taxes and assessments which have not yet been levied on the tax bill or during the tax year described in the Report. GeoAssurance updates its information annually reasonably after updated information is released. Assessment districts also are subject to change, and therefore, this Report cannot be used or relied upon for nearby properties or future transactions involving this Property. Each Recipient is encouraged to contact the appropriate agents representing the local Mello-Roos/SAD with any specific questions they may have.

10. This Report is intended to satisfy the disclosure obligations related to Civil Code Sections 1103.2, 1102.6b, 1102.6c, 1102.6e, 1102.15, 1102.17, and 2079.10a. GeoAssurance has been asked by the seller to provide this Report to assist the seller, and both the buyer's and seller's agents, in availing itself/themselves of the protections contained in Civil Code Section 1103.4. However, GeoAssurance cannot guaranty the availability of such protections, and makes no representations or warranties in connection therewith. California law also requires sellers to disclose a continuing lien securing the levy of special taxes pursuant to the Mello-Roos Community Facilities Act (Chapter 2.5 (commencing with Section 53311) of Part 1 of Division 2 of Title 5 of the Government Code) and of a fixed lien assessment collected in installments to secure bonds issued pursuant to the Improvement Bond Act of 1915 (Division 10 (commencing with Section 8500) of the Streets and Highways Code) in connection with the sale of real property in California. GeoAssurance strongly recommends that the buyer obtain a title report and title insurance covering the Property; the GeoAssurance Report is not a replacement for a title report or a title insurance policy.

11. This Report discloses certain earthquake zones, flood zones, fire zones, and special tax assessment matters. Nothing in this Report relates to (a) title or title defects, (b) encroachments, geological issues or matters that would be disclosed by a land surveyor, soil survey or geological survey, (c) land use or zoning related matters, (d) parcel maps or subdivisions under the California Subdivided Land Acts or the Subdivision Map Act, (e) compliance with the Americans with Disabilities Act, local building codes or other federal, state or local laws, ordinances or restrictions that may affect the Property, (f) the use, occupancy or development of the Property, including any restrictions resulting from any state, local or federal governmental agency, such as school districts, water districts, joint power districts, flood control districts, or the California Coastal Commission, (g) building permits or any other permits that may be required for the Property or its current or future anticipated uses, or (h) any other matter potentially affecting the Property.

12. BY SIGNING, ACCEPTING OR USING THE NATURAL HAZARD DISCLOSURE STATEMENT OR THIS REPORT, THE RECIPIENTS, AND EACH OF THEM AND THEIR AGENTS AND REPRESENTATIVES, HEREBY ACKNOWLEDGE AND AGREE (AND SHALL BE DEEMED TO HAVE ACKNOWLEDGED AND AGREED) THAT THEY HAVE REVIEWED, APPROVED AND ACCEPTED ALL OF THE TERMS, CONDITIONS AND LIMITATIONS CONTAINED HEREIN. GeoAssurance SHALL NOT BE LIABLE OR RESPONSIBLE FOR ANY INDIRECT, INCIDENTAL OR CONSEQUENTIAL DAMAGES, INCLUDING WITHOUT LIMITATION LOST PROFITS OR ANY REDUCTION IN THE VALUE OF THE PROPERTY, ARISING OUT OF OR RELATED TO THE PREPARATION, ISSUANCE, USE OF OR RELIANCE UPON THIS REPORT, EVEN IF SUCH DAMAGES ARE FORESEEABLE.

13. GeoAssurance, Inc. hereby agrees to indemnify the real estate brokers, agents and transaction coordinators, escrow company, and the seller ordering this report as covered by our Professional Liability Insurance Policy for damages to the extent they are caused by our negligent acts, errors or omissions in the performance of our services and subject to the limitations of this report. The seller nor any listing or selling agent, transaction coordinator or escrow company will not be liable for any error in this information as long as ordinary care is exercised in transmitting it. (Cal. Civ. Code §1102.4).