



CALIFORNIA ASSOCIATION OF REALTORS®

EXEMPT SELLER DISCLOSURE
Use by Sellers Who Are Exempt From Completing a TDS, Or For Any Seller Who Does Not Provide a SPQ. (C.A.R. Form ESD, Revised 6/23)

Seller makes the following disclosures with regard to the real property or manufactured home described as 1795 Eldora Street, situated in Lemon Grove (City), SAN DIEGO (County), California, 91945 (Zip Code), Assessor's Parcel No. 576-343-01-00 ("Property").

- This property is a duplex, triplex or fourplex. An ESD is required for all units. This ESD is for all units (or only unit(s)).
1. A. Under California law (Civil Code §1102, et seq.) most Sellers of real property containing 1-4 residential units are required to provide prospective Buyers with a completed Real Estate Transfer Disclosure Statement ("TDS").
B. Under Civil Code §§ 1101.4 and 1101.5, non-compliant plumbing fixtures in any single family or multi-family residential real property built before January 1, 1994 shall be replaced by the Property owner with water-conserving plumbing fixtures.
2. THE FOLLOWING ARE REPRESENTATIONS MADE BY THE SELLER AND ARE NOT THE REPRESENTATIONS OF THE AGENT(S), IF ANY. THIS DISCLOSURE STATEMENT IS NOT A WARRANTY OF ANY KIND BY THE SELLER OR ANY AGENT(S) AND IS NOT A SUBSTITUTE FOR ANY INSPECTIONS OR WARRANTIES THE PRINCIPAL(S) MAY WISH TO OBTAIN. A REAL ESTATE BROKER IS QUALIFIED TO ADVISE ON REAL ESTATE TRANSACTIONS. IF SELLER OR BUYER DESIRE LEGAL ADVICE, CONSULT AN ATTORNEY.
3. Are you (Seller) aware of any of the following? (Explain any "yes" answers below.)
A. Within the last 3 years, the death of an occupant of the Property upon the Property [X] Yes [] No
B. An Order from a government health official identifying the Property as being contaminated by methamphetamine. (If yes, attach a copy of the Order.) [] Yes [X] No
C. The release of an illegal controlled substance on or beneath the Property [] Yes [X] No
D. Whether the Property is located in or adjacent to an "industrial use" zone [] Yes [X] No
E. Whether the Property is affected by a nuisance created by an "industrial use" zone [] Yes [X] No
F. Whether the Property is located within 1 mile of a former federal or state ordnance location (In general, an area once used for military training purposes that may contain potentially explosive munitions.) [] Yes [X] No
G. Whether the Property is a condominium or located in a planned unit development or other common interest subdivision [] Yes [X] No
H. Insurance claims affecting the Property within the past 5 years [] Yes [X] No
I. Matters affecting title of the Property [] Yes [X] No
J. Plumbing fixtures on the Property that are non-compliant plumbing fixtures as defined by Civil Code § 1101.3 [] Yes [X] No
K. Any other material facts or defects affecting the Property, or material documents in Seller's possession affecting the Property, not otherwise disclosed to Buyer [] Yes [X] No
Explanation, or (if checked) see attached; 3.A: Owner passed away in the garage.

Seller represents that the information herein is true and correct to the best of Seller's knowledge as of the date signed by Seller. Seller hereby authorizes any agent(s) representing any principal(s) in this transaction to provide a Copy of this statement to any person or entity in connection with any actual or anticipated sale of the Property.

Seller Andrea Curless Date 1/22/2025 | 11:52
Seller FCAEC76885C54EF... Date

By signing below, Buyer acknowledges Buyer has received, read, and understands this Exempt Seller Disclosure form.
Buyer Date
Buyer Date

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LEAD-BASED PAINT AND LEAD-BASED PAINT HAZARDS DISCLOSURE, ACKNOWLEDGMENT AND ADDENDUM For Pre-1978 Housing Sales, Leases, or Rentals (C.A.R. Form LPD, 12/21)

The following terms and conditions are hereby incorporated in and made a part of the Purchase Agreement, OR [] Residential Lease or Month-to-Month Rental Agreement, [] Other: _____, dated _____, on property known as: 1795 Eldora Street, Lemon Grove, CA 91945 ("Property") in which _____ is referred to as Buyer or Tenant and Andrea Curless is referred to as Seller or Landlord. Buyer/Tenant and Seller/Landlord are referred to as the "Parties."

LEAD WARNING STATEMENT (SALE OR PURCHASE) Every purchaser of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that such property may present exposure to lead from lead-based paint that may place young children at risk of developing lead poisoning. Lead poisoning in young children may produce permanent neurological damage, including learning disabilities, reduced intelligent quotient, behavioral problems and impaired memory. Lead poisoning also poses a particular risk to pregnant women. The seller of any interest in residential real property is required to provide the buyer with any information on lead-based paint hazards from risk assessments or inspections in the seller's possession and notify the buyer of any known lead-based paint hazards. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to purchase.

LEAD WARNING STATEMENT (LEASE OR RENTAL) Housing built before 1978 may contain lead-based paint. Lead from paint, paint chips and dust can pose health hazards if not managed properly. Lead exposure is especially harmful to young children and pregnant women. Before renting pre-1978 housing, lessors must disclose the presence of lead-based paint and/or lead-based paint hazards in the dwelling. Lessees must also receive federally approved pamphlet on lead poisoning prevention.

EPA'S LEAD-BASED PAINT RENOVATION, REPAIR AND PAINTING RULE: The new rule requires that contractors and maintenance professionals working in pre-1978 housing, child care facilities, and schools with lead-based paint be certified; that their employees be trained; and that they follow protective work practice standards. The rule applies to renovation, repair, or painting activities affecting more than six square feet of lead-based paint in a room or more than 20 square feet of lead-based paint on the exterior. Enforcement of the rule begins October 1, 2010. See the EPA website at www.epa.gov/lead for more information.

1. SELLER'S OR LANDLORD'S DISCLOSURE

I (we) have no knowledge of lead-based paint and/or lead-based paint hazards in the housing other than the following: None

I (we) have no reports or records pertaining to lead-based paint and/or lead-based paint hazards in the housing other than the following, which, previously or as an attachment to this addendum, have been provided to Buyer or Tenant: None

I (we), previously or as an attachment to this addendum, have provided Buyer or Tenant with the pamphlet "Protect Your Family From Lead In Your Home" or an equivalent pamphlet approved for use in the State such as "The Homeowner's Guide to Environmental Hazards and Earthquake Safety."

For Sales Transactions Only: Buyer has 10 days, unless otherwise agreed in the real estate purchase contract, to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards.

I (we) have reviewed the information above and certify, to the best of my (our) knowledge, that the information provided is true and correct.

DocuSigned by: Andrea Curless 1/22/2025 | 11:52 AM PST Seller or Landlord... Date

Seller or Landlord Date



Property Address: 1795 Eldora Street, Lemon Grove, CA 91945

2. LISTING AGENT'S ACKNOWLEDGMENT

Agent has informed Seller or Landlord of Seller's or Landlord's obligations under § 42 U.S.C. 4852d and is aware of Agent's responsibility to ensure compliance.

I have reviewed the information above and certify, to the best of my knowledge, that the information provided is true and correct.

Coldwell Banker West
(Please Print) Agent (Broker representing Seller or Landlord)

Signed by: 1/21/2025 | 4:32 PM
By Mike & Jessica Wolf
CF4C043D44994D8... Associate-Licensee or Broker Signature Date
Michael Wolf

3. BUYER'S OR TENANT'S ACKNOWLEDGMENT

I (we) have received copies of all information listed, if any, in **paragraph 1** above and the pamphlet "Protect Your Family From Lead In Your Home" or an equivalent pamphlet approved for use in the State such as "The Homeowner's Guide to Environmental Hazards and Earthquake Safety." **If delivery of any of the disclosures or pamphlet referenced in paragraph 1 above occurs after Acceptance of an offer to purchase, Buyer has a right to cancel pursuant to the purchase contract. If you wish to cancel, you must act within the prescribed period.**

For Sales Transactions Only: Buyer acknowledges the right for **10 days**, unless otherwise agreed in the real estate purchase contract, to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards; OR, (if checked) Buyer waives the right to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards.

I (we) have reviewed the information above and certify, to the best of my (our) knowledge, that the information provided is true and correct.

Buyer or Tenant Date Buyer or Tenant Date

4. COOPERATING AGENT'S ACKNOWLEDGMENT

Agent has informed Seller or Landlord, through the Listing Agent if the property is listed, of Seller's or Landlord's obligations under § 42 U.S.C. 4852d and is aware of Agent's responsibility to ensure compliance.

I have reviewed the information above and certify, to the best of my knowledge, that the information provided is true and correct.

Agent (Broker obtaining the Offer) By _____
Associate-Licensee or Broker Signature Date

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Residential Earthquake Risk Disclosure Statement (2020 Edition)

Name Andrea Curless APN 576-343-01-00
 Street Address 1795 Eldora Street Year Built 1952
 City Lemon Grove County SAN DIEGO Zip Code 91945

Answer these questions to the best of your knowledge. If any of the questions are answered "No," your home is likely to have an elevated/disclosable earthquake risk. If you do not have actual knowledge as to whether these risks exist, answer "Don't Know." Questions answered "Don't Know" may indicate a need for further evaluation. If your home does not have the feature, answer "Doesn't Apply." If you corrected one or more of these risks, describe the work on a separate page. The page numbers in the right-hand column indicate where in this guide you can find information on each of these features.

	Yes	No	Doesn't Apply	Don't Know	See Page
1. Is the water heater braced to resist falling during an earthquake?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	14
2. Is your home bolted to its foundation?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	15
3. If your home has crawl space (cripple) walls:					
a. Are the exterior crawl space (cripple) walls braced?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	17
b. If the exterior foundation consists of unconnected concrete piers and posts, have they been strengthened?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	18
4. If the exterior foundation, or part of it, is made of unreinforced masonry, has it been strengthened?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	19
5. If your home is on a hillside:					
a. Are the exterior tall foundation walls braced?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	20
b. Are the tall posts or columns either built to resist earthquakes or have they been strengthened?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	20
6. If the exterior walls of your home are made of unreinforced masonry, either completely or partially, have they been strengthened?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	21
7. If your home has a room over the garage, is the wall around the garage door opening built to resist earthquakes or has it been strengthened?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	22
8. Is your home outside an Alquist-Priolo Earthquake Fault Zone (an area immediately surrounding known active earthquake faults)?	<i>To be reported on the Natural Hazard Disclosure Statement</i>				
9. Is your home outside a Seismic Hazard Zone (an area identified as susceptible to liquefaction or a landslide)?	<i>To be reported on the Natural Hazard Disclosure Statement</i>				

As seller of the property described herein, I have answered the questions above to the best of my knowledge in an effort to disclose fully any potential earthquake risks it may have.

EXECUTED BY

1/22/2025 | 11:52 AM PST

Andrea Curless

SELLER Andrea Curless

Seller

Date

I acknowledge receipt of the *Homeowner's Guide to Earthquake Safety* and this Disclosure Statement, completed and signed by the seller. I understand that if the seller has answered "No" to one or more questions, or if the seller has indicated a lack of knowledge, there may be one or more earthquake risks in this home.

Buyer

Buyer

Date

This Disclosure Statement is made in addition to the standard real estate transfer disclosure statement also required by law.

Residential Earthquake Risk Disclosure Statement Addendum

1795 Eldora Street, Lemon Grove, CA 91945

If you corrected one or more earthquake weaknesses, please describe the work performed:

Is there anything else you would like to disclose?



SELLER'S AFFIDAVIT OF NONFOREIGN STATUS (FIRPTA)
(Use a separate form for each Transferor)
(C.A.R. Form AS, Revised 12/21)

- 1. GENERAL INFORMATION REGARDING FIRPTA AND SELLER'S AFFIDAVIT OF NON-FOREIGN STATUS:**
Internal Revenue Code ("IRC") §1445 provides that a transferee (Buyer) of a U.S. real property interest must withhold tax if the transferor (Seller) is a "foreign person." In order to avoid withholding, IRC §1445 (b) requires that the Seller (a) provides an affidavit to the Buyer with the Seller's taxpayer identification number ("TIN"), or (b) provides a proper affidavit, (such as this form) including Seller's TIN, to a "qualified substitute" who furnishes a statement to the Buyer under penalty of perjury that the qualified substitute has such affidavit in their possession. A qualified substitute may be (i) an attorney, title company, or escrow company responsible for closing the transaction, or (ii) the Buyer's agent (but not the Seller's agent).
- 2. SELLER'S INFORMATION:**
 - A. PROPERTY ADDRESS** (property being transferred): 1795 Eldora Street, Lemon Grove, CA 91945 ("Property")
 - B. TRANSFEROR'S NAME:** Andrea Curless ("Transferor")
 - C. AUTHORITY TO SIGN:** If this document is signed on behalf of an Entity Transferor, THE UNDERSIGNED INDIVIDUAL DECLARES THAT HE/SHE HAS AUTHORITY TO SIGN THIS DOCUMENT ON BEHALF OF THE TRANSFEROR.
- 3. EXEMPTION CLAIMED:** I, the undersigned, declare under penalty of perjury that, for the reason checked below, if any, I am exempt (or if signed on behalf of an Entity Transferor, the Entity is exempt) from the federal withholding law (FIRPTA):
 - A.** (For individual Transferors) I am not a nonresident alien for purposes of U.S. income taxation.
 - B.** (For corporation, partnership, limited liability company, trust, and estate transferor) The transferor is not a foreign corporation, foreign partnership, foreign limited liability company, foreign trust, or foreign estate, as those terms are defined in the Internal Revenue Code and Income Tax Regulations.
- 4. QUALIFIED SUBSTITUTE OR DIRECT DELIVERY TO BUYER:**
 - A. TRANSFEROR'S USE OF QUALIFIED SUBSTITUTE (TITLE OR ESCROW) TO SATISFY FIRPTA**
(1) A Qualified Substitute shall be used in this transaction to satisfy the requirements under Internal Revenue Code § 1445. Seller shall provide a completed affidavit to the Qualified Substitute, who will furnish a statement (C.A.R. Form QS) to the Buyer stating, under penalty of perjury that the Qualified Substitute (i) has the Seller's affidavit; (ii) the affidavit is complete; and (iii) the Seller states in the affidavit that no withholding is required because an exemption is claimed.
(2) Qualified Substitute may require Seller to complete and provide to Qualified Substitute the information in paragraph 5. If so, that information should be completed after this form is provided to Buyer. Qualified Substitute and Seller's Broker shall NOT provide the information in paragraph 5 to Buyer.
 - B.** **TRANSFEROR ADDITIONAL INFORMATION DIRECT TO BUYER:** If this paragraph is checked, Seller shall complete the information in 5 below and provide a completed form to Buyer.
- 5. SELLER INFORMATION (NOTE: DO NOT PROVIDE THE INFORMATION IN 5 BELOW TO BUYER UNLESS 4B IS CHECKED)**
 - A.** Social Security No., or Federal Employer Identification No. (TIN) _____
 - B.** Address _____ (Use HOME address for individual transferors. Use OFFICE address for an "Entity" i.e.: corporations, partnerships, limited liability companies, trusts, and estates.)
 - C.** Telephone Number _____
- 6. CALIFORNIA WITHHOLDING:** Seller agrees to provide escrow with necessary information to comply with California Withholding Law, Revenue and Taxation Code, §18662

I understand that this affidavit may be disclosed to the Internal Revenue Service by the transferee, and that any false statement I have made herein may result in a fine, imprisonment or both.

By Andrea Curless 1/22/2025 | 11:52 AM PST
Date _____
(Transferor's Signature) (Indicate if you are signing as the grantor of a revocable/grantor trust).

Andrea Curless _____
Typed or printed name Title (If signed on behalf of Entity Transferor)

Buyer's unauthorized use of disclosure of Seller's TIN could result in civil or criminal liability.

Buyer _____ Date _____
(Buyer acknowledges receipt of a Copy of this Seller's Affidavit).

Buyer _____ Date _____
(Buyer acknowledges receipt of a Copy of this Seller's Affidavit).

IMPORTANT NOTICE: An Affidavit should be signed by each individual or entity Transferor to whom or to which it applies. Before you sign, any questions relating to the legal sufficiency of this form, or to whether it applies to you or to a particular transaction, or about the definition of any of the terms used, should be referred to a qualified California real estate attorney, certified public accountant, or other professional tax advisor, the Internal Revenue Service, or the California Franchise Tax Board.



For further information on federal guidelines, see C.A.R. Legal Q & A "Federal Withholding: The Foreign Investment in Real Property Tax Act," and/or IRS Publication 515 or 519. For further information on state guidelines, see C.A.R. Legal Q & A "California Nonresident Withholding," and/or California FTB Pub. 1016.

FEDERAL GUIDELINES

FOREIGN PERSONS DEFINED. The following general information is provided to assist sellers in determining whether they are "foreign persons" for purposes of the Foreign Investment in Real Property Tax Act (FIRPTA), IRC §1445. FIRPTA requires a buyer to withhold and send to the IRS 15% of the gross sales price of a United States (U.S.) real property interest if the seller is a foreign person. Certain restrictions and limitations apply. No withholding is required for a seller who is a U.S. person (that is, not a foreign person). In order for an individual to be a U.S. person, he/she must be either a U.S. citizen or a U.S. resident alien. The test must be applied separately to each seller in transactions involving more than one seller. Even if the seller is a foreign person, withholding will not be required in every circumstance.

NONRESIDENT ALIEN INDIVIDUAL. An individual whose residence is not within the U.S. and who is not a U.S. citizen is a nonresident alien. The term includes a nonresident alien fiduciary. An alien actually present in the U.S. who is not just staying temporarily (i.e., not a mere transient or sojourner), is a U.S. resident for income tax purposes. An alien is considered a U.S. resident and not subject to withholding under FIRPTA if the alien meets either the green card test or the substantial presence test for the calendar year.

GREEN CARD TEST. An alien is a U.S. resident if the individual was a lawful permanent resident of the U.S. at any time during the calendar year. This is known as the "green card test."

SUBSTANTIAL PRESENCE TEST. An alien is considered a U.S. resident if the individual meets the substantial presence test for the calendar year. Under this test, the individual must be physically present in the U.S. on at least: (1) 31 days during the current calendar year; and (2) 183 days during the current year and the two preceding years, counting all the days of physical presence in the current year but only 1/3 the number of days present in the first preceding year, and 1/6 the number of days present in the second preceding year.

DAYS OF PRESENCE IN THE U.S. TEST. Generally, a person is treated as physically present in the country at any time during the day. However, if a person regularly commutes to work in the U.S. from a residence in Canada or Mexico or is in transit between two points outside the U.S. and is physically present in the country for less than 24 hours, he/she is not treated as present in the U.S. on any day during the transit or commute. In addition, the individual is not treated as present in the U.S. on any day during which he/she is unable to leave the U.S. because of a medical condition which arose while in the U.S.

EXEMPT INDIVIDUAL. For the substantial presence test, do not count days for which a person is an exempt individual. An exempt individual is anyone in the following categories:

- 1) An individual temporarily present in the U.S. because of (a) full-time diplomatic or consular status, (b) full-time employment with an international organization or (c) an immediate family member of a person described in (a) or (b).
2) A teacher or trainee temporarily present in the U.S. under a "J" visa (other than as a student) who substantially complies with the requirements of the visa. An individual will not be exempt under this category for a calendar year if he/she was exempt as a teacher or trainee or as a student for any two calendar years during the preceding six calendar years.
3) A student temporarily present in the U.S. under an "F" or "J" visa who substantially complies with the requirements of the visa. Generally, a person will not be exempt as a student for any calendar year after the fifth calendar year for which he/she was exempt as a student, teacher or trainee. However, the individual may continue to be exempt as a student beyond the fifth year if he/she is in compliance with the terms of the student visa and does not intend to permanently reside in the U.S.

CLOSER CONNECTION TO A FOREIGN COUNTRY. Even if an individual would otherwise meet the substantial presence test, that person is not treated as meeting the test for the current calendar year if he/she:

- 1) Is present in the U.S. on fewer than 183 days during the current year, and has a tax home in a foreign country and has a closer connection to that country than to the U.S.
2) SPECIAL RULES. It is possible to be both a nonresident alien and a resident alien during the same tax year. Usually this occurs for the year a person arrives in or departs from the U.S. Other special provisions apply to individuals who were U.S. residents for at least three years, cease to be U.S. residents, and then become U.S. residents again.

NONRESIDENT ALIEN INDIVIDUALS MARRIED TO U.S. CITIZENS OR RESIDENT ALIENS may choose to be treated as resident aliens for most income tax purposes. However, these individuals are considered nonresidents for purposes of withholding taxes.

A FOREIGN PERSON OR PARTNERSHIP is one that does not fit the definition of a domestic corporation or partnership. A domestic corporation or partnership is one that was created or organized in the U.S., or under the laws of the U.S., or of any U.S. state or territory.

GUAM AND U.S. VIRGIN ISLANDS CORPORATIONS. A corporation created or organized in or under the laws of Guam or the U.S. Virgin Islands is not considered a foreign corporation for the purpose of withholding tax for the tax year if:

- 1) at all times during the tax year, less than 25% in value of the corporation's stock is owned, directly or indirectly, by foreign persons, and
2) at least 20% of the corporation's gross income is derived from sources within Guam or at least 65% of the corporation's income is effectively connected with the conduct of a trade or business in the U.S. Virgin Islands or the U.S. for the 3-year period ending with the close of the preceding tax year of the corporation, or the period the corporation has been in existence if less.

A NONRESIDENT ALIEN TRUSTEE, ADMINISTRATOR OR EXECUTOR of a trust or an estate is treated as a nonresident alien, even though all the beneficiaries of the trust or estate are citizens or residents of the U.S.

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Buyer's Initials _____ / _____

Seller's Initials _____ / _____

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AS REVISED 12/21 (PAGE 2 OF 2)





DISCLOSURE INFORMATION ADVISORY
(FOR SELLERS)
 (C.A.R. Form DIA, Revised 6/23)

1. **INTRODUCTION:** All sellers in California are required to provide various disclosures in real property transactions. Among the disclosure requirements, sellers have an affirmative duty to disclose to buyers all material conditions, defects and/or issues known to them that might impact the value or desirability of the Property. Failing to provide those disclosures may lead to a claim or a lawsuit against you which can be very costly and time consuming. As a seller, you may be required to fill out one or more of the following: Real Estate Transfer Disclosure Statement ("TDS"); Seller Property Questionnaire ("SPQ"); Exempt Seller Disclosure ("ESD"). (Collectively, or individually, "Disclosure Forms"). Please read this document carefully and, if you have any questions, ask your broker or appropriate legal or tax advisor for help.
2. **PREPARING TO COMPLETE YOUR DISCLOSURE OBLIGATIONS:**
 - A. Read and carefully review all questions in the Disclosure Form(s) to make sure that you understand the full extent of the information that is being requested in each question.
 - B. While a seller does not have the duty to investigate or discover unknown issues, you may have been given disclosures either from the previous owner at the time of purchase or from a previous buyer who cancelled. Information about the Property may have been revealed if you may have posted or recorded information and material facts about the Property online (social media, blogs, personal websites, Facebook, advertisements, etc.) or received documents or correspondence from an Homeowners' Association ("HOA").
 - C. Use any known and available documentation to refresh your memory of past and current issues, condition and/or problems and then provide a copy of that paperwork with your fully completed Disclosure Forms. A seller does not have to find lost documents or to speculate about what was in the documents that they cannot remember, but if the documents are known and available to you, they should be used to assist you in completing the Disclosures forms.
 - D. Allow plenty of time to fully complete the Disclosure Forms.
 - E. Your knowledge may be based upon what you have been told orally (e.g., in a conversation with a neighbor) or received in writing (such as a repair estimate, report, invoice, an appraisal, or sources as informal as neighborhood or HOA newsletters). Keep in mind that if a neighbor told you something, they are likely to tell the new owner the same information after the transaction.
 - F. If you are unsure about whether something is important enough to be disclosed, you should probably disclose it. If you don't want to disclose a piece of information about the Property, think about your reasoning for why you do not want to disclose this information. If the answer is because you think a buyer will not want to buy the Property or will want to purchase at a lower price, that is exactly the reason why the fact ought to be disclosed; it materially affects the value or desirability of the Property.
3. **INSTRUCTIONS FOR COMPLETING ALL DISCLOSURE FORMS:**
 - A. **DO NOT** leave any questions blank or unanswered unless the section is not applicable. Answer all questions and provide all documents, information and explanations to every "Yes" response in the blank lines or in an addendum to the Disclosure Form.
 - B. Many questions on the Disclosure Forms ask if you "are aware" of a particular condition, fact or item. If you do not know the answer to any question, then you are "not aware" and should answer that question "No."
 - C. The Disclosure Forms are designed to get sellers to provide buyers with as much information as possible, and thus many of the questions on these forms may list multiple issues, conditions or problems and/or have subparts. It is important to address each aspect of each question and provide precise details so that Buyers will understand the "who, what, where, when and how."
 - D. The Disclosure Forms are written using very broad language. You should not limit the information, documents, and/or explanations that you provide Buyers.
 - E. Be specific and provide facts for each response; you should not let subjective beliefs limit, qualify or downplay your disclosures. Avoid words such as "never," "minor," "insignificant," "small" or "infrequent" as these terms may reflect your opinion but that opinion may not be shared by Buyers, professionals or others. Do not speculate as to what you guess the issue is, or assume something is true without actual knowledge. State your disclosures only to the extent of what you actually know.
 - F. Consider all issues, conditions or problems that impact your Property, even those that are not necessarily on your Property but are related to a neighbor's property (such as shared fences, lot-line debates) or exist in the neighborhood (such as noise, smells, disputes with neighbors, or other nuisances).



- G. Even if you have learned to live with an issue, condition or problem, disclose it.
- H. Even if you believe that an issue, condition or problem has been repaired, resolved or stopped, disclose the issue and what has been done, but do not speculate, predict or guarantee the quality or effectiveness of the repair or resolution.
- I. If there is conflicting information, data, and/or documents regarding any issue, condition or problem, disclose and identify everything.
- J. Do not assume that you know the answer to all questions; for example, unless you personally obtained or received copies of permits do not assume that anyone who did work on the Property obtained permits.
- K. If you are relying on written or oral information you received from someone else, even if you disagree with that information or are unsure as to its truth, disclose and identify the source of that information.

4. COMPLETING SPECIFIC TYPES OF DISCLOSURE DOCUMENTS:

REAL ESTATE TRANSFER DISCLOSURE STATEMENT (“TDS”) (Civil Code Section 1102.6)

Section I allows sellers to incorporate and provide reports and disclosures that relate to the information requested in that Disclosure Form. Providing those “Substituted Disclosures” does not eliminate your responsibility to fully and completely disclose all information known by you that is requested in the TDS. **For the TDS to be complete, one of the three boxes provided in Section I must be checked. If no Substituted Disclosures are being provided, Seller should check the box that indicates “No substituted disclosures for this transfer.”**

Section II A asks you to check a series of boxes to indicate what appliances, fixtures and other items exist on the property and asks whether any of those existing items are “not in operating condition”, a term which is not defined. Consider whether the checked appliances, fixtures and items fully function as if they were new and if not, disclose any issues, limitations or problems. The TDS is not a contract and it does not control which items must remain with the property after close of escrow; the purchase agreement determines which items must remain. However, you should be careful not to represent an amenity that the property does not have, so do not assume that feature is there (*i.e.* sewer or central air conditioning), and only check the box if you know it is a part of the property.

Section II B asks if you are aware of any significant defects/malfunctions in certain identified areas of the property. There is no definition for “significant defects/malfunctions”; do not assume this terminology places any limits on what you need to disclose. If you check any of the boxes, please provide as much information as possible regarding the issues, conditions or problems that you know about the checked areas.

Section II C asks sixteen questions regarding the Property and the surrounding areas. These questions are written very broadly and contain multiple issues, conditions and/or problems. Make sure that you respond as to each issue, condition or problem. If you respond “Yes” to any question, you should provide as much information as possible about the issue. If you are answering any of these questions “No” because you lack familiarity with the Property or the topic of any question, then you can explain the reasons, such as that you have not seen the Property in a long time or at all. This may help the buyers to understand that your “No” answer reflects the lack of awareness of the item, not that you are representing that the problem, condition or issue does not exist.

Question 16 in section II C refers to various code sections which part of a law are concerning construction defects that is widely known as SB 800 or Title 7. This law (Civil Code Sections 895-945.5) applies to residential real property built by a “Builder” and sold for the first time on or after January 1, 2003. If you have any questions about the applicability to the Property of any of the laws referenced in Question 16, or how you should answer this question, your Listing Agent recommends that you consult with a qualified California real estate attorney for advice. Your Listing Agent cannot and will not give you legal advice on these matters.

SELLER PROPERTY QUESTIONNAIRE

The C.A.R. Residential Purchase Agreement requires Sellers to complete an SPQ for any transaction that requires a TDS because the TDS does not include questions regarding everything that sellers need to disclose to buyers. One example of a question not covered in the TDS but that is on the SPQ is whether there has been a death on the Property within the last 3 years (Civil Code Section 1710.2). Another example is the requirement that sellers of single family residences built prior to January 1, 1994 (and other properties built before that date) must disclose if the Property has any noncompliant plumbing fixtures (Civil Code Sections 1101.4 and 1101.5). This includes: 1. Any toilet that uses more than 1.6 GPF; 2. Any showerhead that has a flow capacity of more than 2.5 GPM and 3. Any interior faucet that emits more than 2.2 GPM. The SPQ should be used in conjunction with the TDS to help the seller carry out the obligation to disclose known material facts and defects affecting the value or desirability of the Property. One of the questions on the SPQ (and ESD, see next section) addresses the seller’s obligation to provide to the buyer any relevant documents, including reports, whether past or current, in the seller’s possession.

EXEMPT SELLER DISCLOSURE (“ESD”)

Some sellers of real property may be legally exempt from completing the TDS. For example, probate and bankruptcy court sales and sales by governmental entities are exempt from the obligation to provide a TDS. Some property that is owned by a trust which has trustee(s) acting in the capacity of a seller may also be exempt; but not all trustee(s) are exempt. If a qualified California real estate attorney has advised you that you are exempt from completing the TDS, then you may choose not to complete that form or any supplement to the TDS, but you may still be required to complete the ESD. Being exempt from completing certain Disclosure Forms does not completely eliminate those disclosure obligations that apply to all sellers under federal, state or local laws, ordinances or regulations and/or by contractual agreement with the buyer. The seller is still obligated to disclose all known material facts that may affect the value of the property. Further, the C.A.R. Residential Purchase Agreement requires those sellers who are exempt from the TDS to fill out the ESD. Pay particular attention to the “catch all” question, which asks you to disclose your awareness of any other material facts or defects affecting the property.

5. FINAL RECOMMENDATIONS:

It is important that you fully complete any legally or contractually required Disclosure Forms. To that end, the real estate Broker, and, if different, the real estate licensee, who listed the property for sale (“Listing Broker”) strongly recommend that you consider the following points when completing your Disclosure Forms:

- If you are aware of any planned or possible changes to your neighbor’s property (such as an addition), changes in the neighborhood (such as new construction or road changes) that may affect traffic, views, noise levels or other issues, conditions or problems, disclose those plans or proposed changes even if you are not certain whether the change(s) will ever occur.
- Disclose any lawsuits, whether filed in the past, presently filed or that will be filed regarding the property or the neighborhood (such as an HOA dispute) even if you believe that the case has been resolved. Provide as much detail as possible about any lawsuit, including the name of the case and the County where the case was filed.
- If any disclosure that you have made becomes inadequate, incomplete, inaccurate or changes over time, including right up until the close of escrow, you should update and correct your Disclosure Forms in a timely fashion.
- **If you have any questions about the applicability of any law to the Property, your Listing Broker recommends that you consult with a qualified California real estate attorney for advice. Your Listing Broker cannot and will not tell you if any law is applicable to the Property.**
- **If you need help regarding what to disclose, how to disclose it or what changes need to be made to your Disclosure Forms, the best advice is to consult with a qualified California real estate attorney for advice. Your Listing Broker cannot and will not tell you what to disclose, how to disclose it or what changes need to be made to your answers.**
- While limited exceptions may exist, such as questions that may impact fair housing and discrimination laws, generally speaking, **when in doubt, the best answer to the question: “Do I need to disclose ...?” is almost always “YES, disclose it.”**

Seller has read and understands this Advisory. By signing below, Seller acknowledges receipt of a copy of this Advisory.

DocuSigned by:
 Seller Andrea Curless Andrea Curless Date 1/22/2025 | 11:52 AM P
FCAEC76885C54EF...

Seller _____ Date _____

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**SQUARE FOOTAGE AND LOT SIZE
ADVISORY AND DISCLOSURE**
(C.A.R. Form SFLS, Revised 12/24)

Property Address: 1795 -97 El Dora St, Lemon Grove, CA 91945 ("Property")

- 1. DIFFERENT SOURCES OF SQUARE FOOTAGE MEASUREMENTS:** Measurements of structures vary from source to source and that data is often contradictory. There is no one "official" size source or a "standard" method of calculating exterior structural size, interior space or square footage. Buyer should not rely on any advertised or disclosed square footage measurements and should retain their own experts to measure, as applicable, structure size and square footage during their investigation period, if any. This is especially important if Buyer is using square footage to determine whether to purchase the Property or are using price per square foot to determine purchase price. Price per square foot calculations are generally broad estimates only, which can vary greatly depending upon property location, type of property and amenities. Such calculations should not be relied upon by Buyer and the accuracy of any such figures should be independently verified by Buyer with their own experts including, but not limited to, a licensed appraiser.
- 2. PROPERTY (LOT) SIZE, DIMENSIONS, CONFIGURATIONS, AND BOUNDARIES:** Fences, hedges, walls, retaining walls, and other barriers or markers may not correspond with any legally-defined property boundaries. Existing structures or amenities may not be located within the actual property boundaries or local setback requirements. If lot size, dimensions, property configurations, boundary lines, and locations of improvements are important to Buyer's decision to purchase or the price Buyer is willing to pay, then Buyer should independently investigate by retaining the services of a licensed surveyor, the only professional who can accurately determine lot dimensions, boundary locations and acreage for the Property.
- 3. BROKER OBLIGATIONS:** Brokers and Agents do not have expertise in determining the exact square footage and lot size. Broker has not and will not verify the accuracy of any numerical statements regarding square footage, room dimensions, or lot size, or the location of boundaries.
- 4. DISCLOSURE OF MEASUREMENTS AND SOURCES:** Square footage and/or lot size numbers inserted into the spaces below, if any, were taken from the referenced source and may be approximations only. Other measurement sizes may exist from other sources.

Source of Information	Sq. Footage	Lot Size	Additional Information	If checked, report attached
Public Record	1,248	5,789		<input type="checkbox"/>
Multiple Listing Service				<input type="checkbox"/>
Seller			Measurement comes from the following source:	
Appraisal #1				<input type="checkbox"/>
Appraisal #2				<input type="checkbox"/>
Condominium Map/Plan				<input type="checkbox"/>
Architectural Drawings				<input type="checkbox"/>
Floor Plan/Drawings				<input type="checkbox"/>
Survey				<input type="checkbox"/>
Other				<input type="checkbox"/>
Other				<input type="checkbox"/>

By signing below, Seller: (i) represents that Seller is not aware of any other measurements of the Property; and (ii) acknowledges that Seller has read, understands, and received a Copy of this Square Footage and Lot Size Advisory and Disclosure. Seller is encouraged to read it carefully.

Seller Andrea Curless Andrea Curless Date 1/22/2025 | 11:52
FCAEC76885C54EF... _____ Date _____

By signing below, Buyer acknowledges that Buyer has read, understands, and received a Copy of this Square Footage and Lot Size Advisory and Disclosure. Buyer is encouraged to read it carefully. IF NO INFORMATION IS PROVIDED AND/OR ANY OF THESE MEASUREMENTS ARE MATERIAL TO BUYER, BUYER IS STRONGLY ADVISED TO INVESTIGATE THE VALIDITY, ACCURACY, OR EXISTENCE OF ANY MEASUREMENTS PROVIDED HEREIN OR OTHERWISE. IF BUYER DOES NOT DO SO, BUYER IS ACTING AGAINST THE ADVICE OF BROKERS AND AGENTS.

Buyer _____ Date _____
 Buyer _____ Date _____

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COLDWELL BANKER WEST AFFILIATED BUSINESS DISCLOSURE

Thank you for considering Coldwell Banker West in connection with the purchase or sale of a home or other property. In connection with your purchase or sale, you may need or elect to obtain a mortgage, escrow, insurance, and/or other settlement services. This disclosure is to give you notice that the companies (a) West Edge, Inc., dba Coldwell Banker West, (b) Point Mortgage Corporation, (c) California Preferred Escrow, Inc., (d) California Preferred Escrow Metro, Inc., and (e) Viridian Escrow, Inc., are part of a family of companies that share common ownership (the "Affiliated Companies"), and each may refer to you the services of another. Referrals to any of these settlement service providers may provide the owners of the Affiliated Companies with a financial or other benefit.

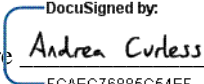
Set forth below is the estimated charge or range of charges for each settlement service listed. You are NOT required to use these or any service provider as a condition for the purchase or sale of the subject property, and no one will be paid a referral fee as a result of any referral to any settlement service provider listed. THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.

SERVICE PROVIDER	SERVICE PROVIDED	ESTIMATE OF RANGE OF CHARGES GENERALLY MADE BY PROVIDER
Point Mortgage Corporation	Residential Mortgage Lending Loan Origination Fee Loan Discount Fee/Points	0-3% of loan amount 0-4% of loan amount
California Preferred Escrow, Inc.	Escrow Services: Loans/Refinances up to \$1,000,000 Residential Resales up to \$1,500,000.00 Per thousand of sales price Document Processing/Archiving/FTB Processing Residential Resales more than \$1,500,000	\$600 Base Fee \$1000.00 Base Fee \$3.00 \$200-500 (varies by transaction details and applicable party expense) Please call for quote
California Preferred Escrow Metro, Inc.	Escrow Services: Loans/Refinances up to \$1,000,000 Residential Resales up to \$1,500,000.00 Per thousand of sales price Document Processing/Archiving/FTB Processing Residential Resales more than \$1,500,000	\$600 Base Fee \$1000.00 Base Fee \$3.00 \$200-500 (varies by transaction details and applicable party expense) Please call for quote
Viridian Escrow, Inc.	Escrow Services: Loans/Refinances up to \$1,000,000 Residential Resales up to \$1,500,000.00 Per thousand of sales price Document Processing/Archiving/FTB Processing Residential Resales more than \$1,500,000	\$600 Base Fee \$1000.00 Base Fee \$3.00 \$200-500 (varies by transaction details and applicable party expense) Please call for quote

I/We have read this disclosure form and understand that the Affiliated Companies may refer me/us to purchase the above-described settlement service(s) from one another and that any such referrals may provide the referring company, its affiliates, and/or their owners/employees with a financial or other benefit.

Buyer Name: _____ Signature _____ Date: _____

Buyer Name: _____ Signature _____ Date: _____

Seller Name: Andrea Curless Signature  Date: 1/22/2025 | 11:52 AM PST
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Seller Name: _____ Signature _____ Date: _____



MARKET CONDITIONS ADVISORY

(C.A.R. Form MCA, Revised 6/24)

1. **MARKET CONDITIONS:** Real estate markets are cyclical and can change over time. It is impossible to predict future market conditions with accuracy. In a competitive or “hot” real estate market, there are generally more Buyers than Sellers. This will often lead to multiple buyers competing for the same property. As a result, in order to make their offers more attractive, some Buyers may offer more than originally planned or eliminate certain contingencies in their offers. In a less competitive or “cool” market there are generally more Sellers than Buyers, often causing real estate prices to level off or drop, sometimes precipitously. The sales price of homes being sold as foreclosures and short sales is difficult to anticipate and can affect the value of other homes in the area. Brokers, appraisers, Sellers and Buyers take these “distressed” property sales and listings into consideration when valuing property. In light of the real estate market’s cyclical nature it is important that Buyers understand the potential for little or no appreciation in value, or an actual loss in value, of the property they purchase. This Advisory discusses some of the potential risks inherent in changing market conditions.
2. **BUYER CONSIDERATIONS:**
 - A. **OFFERING PRICE: AS A BUYER, YOU ARE RESPONSIBLE FOR DETERMINING THE PRICE YOU WANT TO OFFER FOR A PROPERTY.** Although Brokers may provide you with comparable sales data, generally from information published in the local multiple listing service, you should know that the reporting of this data is often delayed and prices may change, up or down, faster than reported sales indicate. All buyers should be sure they are comfortable with the price they are offering or the price they are accepting in a counter offer. You should be aware of and think about the following: **(i)** If your offer is accepted, the property’s value may not increase and may even decrease. **(ii)** If your offer is accepted, you may have “Buyer’s remorse” that you paid too much. **(iii)** If your offer is rejected there can be no guarantee that you will find a similar property at the same price. **(iv)** If your offer is rejected, you may not be satisfied that the amount you offered was right for you. Only you can determine that your offer was reasonable and prudent in light of the property and your circumstances.
 - B. **NON-CONTINGENT OFFERS:** Most residential purchase agreements contain contingencies allowing a Buyer within a specified period of time to cancel a purchase if: **(i)** the Buyer cannot obtain a loan; **(ii)** if the property does not appraise at a certain value ; **(iii)** if the Buyer is dissatisfied with the property’s condition after an inspection; **(iv)** if an insurance policy cannot be obtained for an acceptable cost; or **(v)** for any other contingency within the purchase agreement. To make their offers more attractive, Buyers will sometimes write offers with few or no contingencies or offer to remove contingencies within a short period of time. In a “hot” market, sellers will sometimes insist that Buyers write offers with no contingencies. Broker recommends that Buyers do not write non-contingent offers and if you do so, you are acting against Broker’s advice. However, if you do write a non-contingent offer these are some of the contractual rights you may be giving up:
 - (1) **LOAN CONTINGENCY:** If you give up your loan contingency, and you cannot obtain a loan, whether through your fault or the fault of your lender, and as a result, you do not or cannot purchase the property, you may legally be in default under the contract and required to pay damages or forfeit your deposit to the seller.
 - (2) **APPRAISAL CONTINGENCY:** If your lender’s (or your own) appraiser does not believe the property is worth what you have agreed to pay for it, your lender may not loan the full amount needed for the purchase or may not loan any amount at all because of a low appraisal. As a result, if you do not purchase the property, and you have removed your appraisal contingency, you may legally be in default under the contract and could be required to pay damages to, or forfeit your deposit to, the Seller. The Seller is not obligated to reduce the purchase price to match the appraised value.
 - (3) **INVESTIGATION CONTINGENCY:** If you disapprove of the condition of the property and as a result, you do not purchase the property, you may legally be in default under the contract and required to pay damages to, or forfeit your deposit to, the Seller if you have removed your investigation contingency. However, even if you make an offer without an investigation contingency or you remove that contingency, the Seller may still be obligated to disclose to you material facts about the property. In some cases, once you receive that information the law gives you an independent right to cancel for a limited period of time.



(4) **INSURANCE CONTINGENCY:** If you cannot obtain insurance or disapprove of the cost, and you do not purchase the property, you may legally be in default under the contract and required to pay damages to, or forfeit your deposit to, the Seller if you have removed your insurance contingency.

There is inherent risk in writing a non-contingent offer. Only you, after careful consultation and deliberation with your attorney, accountant, or financial advisor can decide how much risk you are willing to take. IT IS YOUR DECISION ALONE AND CANNOT BE MADE BY YOUR BROKER OR REAL ESTATE AGENT.

C. BROKER RECOMMENDATIONS. Broker recommends that you do not write a non-contingent offer, even if you are planning on paying all cash for the property. If you intend to write a non-contingent offer, Broker recommends that, prior to writing the offer, you: (i) review all available Seller reports, disclosures, information and documents; (ii) have an appropriate professional inspect the property (even if it is being sold "as is" in its present condition); and (iii) carefully assess your financial position and risk with your attorney, accountant or financial advisor.

D. MULTIPLE OFFERS: At times Buyers may write offers on more than one property even though the Buyer intends to purchase only one. This may occur in a short sale when the approval process can take a considerable amount of time, or it could also occur in a hot market when the Buyer is having difficulty getting an offer accepted. While it is not illegal to make offers on multiple properties with intent to purchase only one, the Buyer can be obligated to many Sellers if more than one accepts the Buyer's offers. Additionally, if any offer is accepted without contingencies, and the buyer does not perform, there can be a breach. If the Buyer has not disclosed that the Buyer is writing multiple offers with the intent to purchase only one and the Buyer subsequently cancels without using a contingency created for this purpose, the Seller may claim the Buyer is in breach of contract because the Buyer fraudulently induced the Seller to enter into a contract. This claim may even be possible when the Buyer has all the standard contingencies remaining in the contract, as the Seller could argue that a cancellation for this reason would not fall under the good faith exercise of any of the those contingencies.

3. SELLER CONSIDERATIONS: As a Seller, you are responsible for determining the asking price for your property. Although Brokers may provide you with comparable sales data, generally from information published in the local multiple listing service, you should know that the reporting of this data is often delayed and prices may change, up or down, faster than reported sales indicate. All Sellers should be sure they are comfortable with the asking price they are setting and the price they are accepting. There is not, and cannot be, any guarantee that the price you decide to ask for your property, or the price at which you agree to sell your property is the highest available price obtainable for the property. It is solely your decision as to how much to ask for your property and at which price to sell your property.

Buyer/Seller acknowledges each has read, understands and has received a copy of this Market Conditions Advisory.

Buyer _____ Date _____

Buyer _____ Date _____

Seller DocuSigned by:
Andrea Curless _____ Date 1/22/2025 | 11:52 AM PST

Seller FCAEC76885C54EF... _____ Date _____

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WIRE FRAUD AND ELECTRONIC FUNDS TRANSFER ADVISORY (C.A.R. Form WFA, Revised 12/21)

Property Address: 1795 -97 El Dora St, Lemon Grove, CA 91945 ("Property").

WIRE FRAUD AND ELECTRONIC FUNDS TRANSFERS ADVISORY:

The ability to communicate and conduct business electronically is a convenience and reality in nearly all parts of our lives. At the same time, it has provided hackers and scammers new opportunities for their criminal activity. Many businesses have been victimized and the real estate business is no exception.

While wiring or electronically transferring funds is a welcome convenience, we all need to exercise extreme caution. Emails attempting to induce fraudulent wire transfers have been received and have appeared to be legitimate. Reports indicate that some hackers have been able to intercept emailed transfer instructions, obtain account information and, by altering some of the data, redirect the funds to a different account. It also appears that some hackers were able to provide false phone numbers for verifying the wiring or funds transfer instructions. In those cases, the victim called the number provided to confirm the instructions, and then unwittingly authorized a transfer to somewhere or someone other than the intended recipient.

ACCORDINGLY, YOU ARE ADVISED:

- 1. Obtain phone numbers and account numbers only from Escrow Officers, Property Managers, or Landlords at the beginning of the transaction.
2. DO NOT EVER WIRE OR ELECTRONICALLY TRANSFER FUNDS PRIOR TO CALLING TO CONFIRM THE TRANSFER INSTRUCTIONS. ONLY USE A PHONE NUMBER YOU WERE PROVIDED PREVIOUSLY. Do not use any different phone number or account number included in any emailed transfer instructions.
3. Orally confirm the transfer instruction is legitimate and confirm the bank routing number, account numbers and other codes before taking steps to transfer the funds.
4. Avoid sending personal information in emails or texts. Provide such information in person or over the telephone directly to the Escrow Officer, Property Manager, or Landlord.
5. Take steps to secure the system you are using with your email account. These steps include creating strong passwords, using secure WiFi, and not using free services.

If you believe you have received questionable or suspicious wire or funds transfer instructions, immediately notify your bank, and the other party, and the Escrow Office, Landlord, or Property Manager. The sources below, as well as others, can also provide information:

Federal Bureau of Investigation: https://www.fbi.gov/; the FBI's IC3 at www.ic3.gov; or 310-477-6565

National White Collar Crime Center: http://www.nw3c.org/

On Guard Online: https://www.onguardonline.gov/

NOTE: There are existing alternatives to electronic and wired fund transfers such as cashier's checks. By signing below, the undersigned acknowledge that each has read, understands and has received a copy of this Wire Fraud and Electronic Funds Transfer Advisory.

Buyer/Tenant _____ Date _____

Buyer/Tenant _____ Date _____

Seller/Landlord [DocuSigned by: Andrea Curless] _____ Date 1/22/2025 | 11:52 AM PST

Seller/Landlord [FCAEC76885C54EF...] _____ Date _____

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CALIFORNIA ASSOCIATION OF REALTORS®

WATER-CONSERVING PLUMBING FIXTURES AND CARBON MONOXIDE DETECTOR ADVISORY (C.A.R. Form WCMD, Revised 6/24)

1. WATER-CONSERVING PLUMBING FIXTURES

A. INSTALLATION:

- (1) Requirements: California law (Civil Code §§ 1101.4 and 1101.5) requires all single-family residences, multi-family and commercial property built on or before January 1, 1994 to be equipped with water-conserving plumbing fixtures.
(2) Exceptions: These requirements do not apply to (i) registered historical sites, (ii) real property for which a licensed plumber certified that, due to the age or configuration of the property or its plumbing, installation of water-conserving plumbing fixtures is not technically feasible, or (iii) a building for which water service is permanently disconnected.

B. Disclosure of Water-Conserving Plumbing Fixtures: Although the installation of water-conserving plumbing fixtures is not a point-of-sale requirement, California Civil Code §§ 1101.4 (single family properties beginning 2017) and 1101.5 (multifamily and commercial properties beginning 2019) require the seller to disclose to the buyer the requirements concerning water-conserving plumbing fixtures and whether the property contains any noncompliant water fixtures.

C. Noncompliant Water Fixtures: Noncompliant water fixtures are any of the following: (i) any toilet manufactured to use more than 1.6 gallons of water per flush, (ii) any urinal manufactured to use more than one gallon of water per flush, (iii) any showerhead manufactured to have a flow capacity of more than 2.5 gallons of water per minute, (iv) any interior faucet that emits more than 2.2 gallons of water per minute. (Civil Code § 1101.3.) Buyer and Seller are each advised to consult with their own home inspector or contractor to determine if any water fixture is noncompliant.

2. CARBON MONOXIDE DETECTORS:

A. INSTALLATION:

- (1) Requirements: As of January 1, 2013, California law (Health and Safety Code §§ 13260 to 13263 and 17926 to 17926.2) has required the following types of dwelling units intended for human occupancy have carbon monoxide detectors installed: single-family dwellings, duplex, lodging house, dormitory, hotel, condominium, time-share and apartment, among others.
(2) Exceptions: The law does not apply to a dwelling unit which does not have any of the following: a fossil fuel burning heater or appliance, a fireplace, or an attached garage.

B. DISCLOSURE OF CARBON MONOXIDE DETECTORS: The Health and Safety Code does not require a disclosure regarding the existence of carbon monoxide detectors in a dwelling. However, a seller of residential 1-4 property who is required to complete a Real Estate Transfer Disclosure Statement, (C.A.R. Form TDS) or a Manufactured Home and Mobilehome Transfer Disclosure Statement (C.A.R. Form MHTDS) must use section II A of that form to disclose whether or not the dwelling unit has a carbon monoxide detector.

C. COMPLIANCE WITH INSTALLATION REQUIREMENT: State building code requires at a minimum, placement of carbon monoxide detectors in applicable properties outside of each sleeping area, and on each floor in a multi-level dwelling but additional or different requirements may apply depending on local building standards and manufacturer instructions. An owner who fails to install a carbon monoxide detector when required by law and continues to fail to install the detector after being given notice by a governmental agency could be liable for a fine for each violation.

3. LOCAL REQUIREMENTS: Some localities maintain their own retrofit or point of sale requirements which may include the requirement that water-conserving plumbing fixtures and/or a carbon monoxide detector be installed prior to a transfer of property. Therefore, it is important to check the local city or county building and safety departments regarding point of sale or retrofit requirements when transferring property.

By signing below, Buyer and Seller each acknowledge that they have read, understand, and have received a copy of this Water-Conserving Plumbing Fixtures and Carbon Monoxide Detector Advisory

Seller Andrea Curless Andrea Curless Date 1/22/2025 | 11:52 AM
Seller FCAEC76885C54EF... Date
Buyer Date
Buyer Date

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WATER HEATER AND SMOKE ALARM STATEMENT OF COMPLIANCE (C.A.R. Form WHSD, Revised 12/23)

Property Address: 1795 -97 El Dora St, Lemon Grove, CA 91945

NOTE: For use only for REO sales with Exempt Seller Disclosure (ESD). A seller who is not required to provide one of the following statements of compliance is not necessarily exempt from the obligation to provide the other statement of compliance.

WATER HEATER STATEMENT OF COMPLIANCE

- 1. STATE LAW: California Law requires that all new and replacement water heaters and existing residential water heaters be braced, anchored or strapped to resist falling or horizontal displacement due to earthquake motion.
2. LOCAL REQUIREMENTS: Some local ordinances impose more stringent water heater bracing, anchoring or strapping requirements than does California Law.
3. TRANSFEROR'S WRITTEN STATEMENT: California Health and Safety Code § 19211 requires the seller of any real property containing a water heater to certify, in writing, that the seller is in compliance with California State Law.
4. CERTIFICATION: Seller represents that the Property, as of the Close Of Escrow, will be in compliance with Health and Safety Code § 19211 by having the water heater(s) braced, anchored or strapped in place, in accordance with those requirements.

Seller Andrea Curless Andrea Curless Date 1/22/2025 | 11:52
Seller FCAEC76885C54EF... Date

The undersigned hereby acknowledge(s) receipt of a copy of this document.

Buyer Date
Buyer Date

SMOKE ALARM STATEMENT OF COMPLIANCE

- 1. STATE LAW: California Law requires that (i) every single-family dwelling and factory built housing unit sold on or after January 1, 1986, must have an operable smoke alarm, approved and listed by the State Fire Marshal, installed in accordance with the State Fire Marshal's regulations (Health and Safety Code § 13113.8) and (ii) all used manufactured or mobilehomes have an operable smoke alarm in each sleeping room.
2. LOCAL REQUIREMENTS: Some local ordinances impose more stringent smoke alarm requirements than does California Law.
3. TRANSFEROR'S WRITTEN STATEMENT: California Health and Safety Code § 13113.8(b) requires every transferor of any real property containing a single-family dwelling, whether the transfer is made by sale, exchange, or real property sales contract (installment sales contract), to deliver to the transferee a written statement indicating that the transferor is in compliance with California State Law concerning smoke alarms.
4. EXCEPTIONS: Generally, a written statement of smoke alarm compliance is not required for transactions for which the Seller is exempt from providing a transfer disclosure statement.
5. CERTIFICATION: Seller represents that the Property, as of the Close Of Escrow, will be in compliance with the law by having operable smoke alarm(s) (i) approved and listed by the State Fire Marshal installed in accordance with the State Fire Marshal's regulations Health and Safety Code § 13113.8 or (ii) in compliance with Manufactured Housing Construction and Safety Act (Health and Safety Code § 18029.6) located in each sleeping room for used manufactured or mobilehomes as required by HCD and (iii) in accordance with applicable local ordinance(s).

Seller Andrea Curless Andrea Curless Date 1/22/2025 | 11:52
Seller FCAEC76885C54EF... Date

The undersigned hereby acknowledge(s) receipt of a copy of this Water Heater and Smoke Alarm Statement of Compliance.

Buyer Date
Buyer Date

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MEGAN'S LAW DATA BASE DISCLOSURE
Regarding Registered Sex Offenders
(C.A.R. Form DBD, Revised 6/23)

The following terms and conditions are hereby incorporated in and made a part of the [] Residential Purchase Agreement, [] Residential Lease or Month-to-Month Rental Agreement OR, [] other _____, dated _____, on property known as: 1795 -97 El Dora St, Lemon Grove, CA 91945, in which _____ is referred to as Buyer/Tenant and Andrea Curless is referred to as Seller/Housing Provider.

Notice: Pursuant to § 290.46 of the Penal Code, information about specified registered sex offenders is made available to the public via an Internet Web site maintained 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.

(Neither Seller nor Brokers are required to check this website. If Buyer wants further information, Broker recommends that Buyer obtain information from this website during Buyer's investigation contingency period. Brokers do not have expertise in this area.)

Buyer/Tenant _____ Date _____

Buyer/Tenant _____ Date _____

Seller/Housing Provider DocuSigned by: Andrea Curless Andrea Curless Date 1/22/2025 | 11:52 AM FCAEC76885C54EF...

Seller/Housing Provider _____ Date _____

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CONSUMER INFORMATION ACKNOWLEDGEMENT

I, the undersigned, acknowledge receipt of the "Homeowner's Combined Information Guides" booklet which includes the following publications:

1) Homeowner's Guide to Earthquake Safety

State of California Seismic Safety Commission
(<https://www.disclosuresource.com/downloads/earthquake.pdf>)

2) Protect Your Family From Lead in Your Home

United States Environmental Protection Agency
(<https://www.disclosuresource.com/downloads/lead.pdf>)

3) Residential Environmental Hazards - A Guide for Homeowners, Homebuyers, Landlords and Tenants

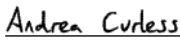

California Environmental Protection Agency
(<https://www.disclosuresource.com/downloads/environment.pdf>)

4) What is Your Home Energy Rating?

California Energy Commission
(<https://www.disclosuresource.com/downloads/HomeEnergyRating.pdf>)

Property Address: _____

Buyer's Signature:	_____	Date:	_____
Buyer's Signature:	_____	Date:	_____
Selling Agent's Signature:	_____	Date:	_____

Seller's Signature:	<div style="border: 1px solid black; border-radius: 15px; padding: 2px;"> <small>DocuSigned by:</small>  <small>FCAEC76885C54EF...</small> </div>	Date:	1/22/2025 11:52 AM PST
Seller's Signature:	_____	Date:	_____
Listing Agent's Signature:	<div style="border: 1px solid black; border-radius: 15px; padding: 2px;"> <small>Signed by:</small>  <small>CF4C043D44994D8...</small> </div>	Date:	1/21/2025 4:32 PM PST

CALIFORNIA ENVIRONMENTAL PROTECTION AGENCY

RESIDENTIAL ENVIRONMENTAL HAZARDS: *A Guide For Homeowners, Homebuyers, Landlords and Tenants* 2011

This guide was originally developed by M. B. Gilbert Associates, under contract with the California Department of Real Estate in cooperation with the California Department of Health Services. The 2005 edition was prepared by the California Department of Toxic Substances Control, in cooperation with the California Air Resources Board and the California Department of Health Services, and meets all State and Federal guidelines and lead disclosure requirements pursuant to the Residential Lead-Based Paint Hazard Reduction Act of 1992. The 2005 edition incorporates the Federal "Protect Your Family from Lead" pamphlet. The 2011 update was developed California Department of Toxic Substances Control. This booklet is offered for information purposes only, not as a reflection of the position of the administration of the State of California.

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Introduction

The California Departments of Real Estate and Health Services originally prepared this booklet in response to the California legislative mandate (Chapter 969, Statutes of 1989, AB 983, Bane) to inform the homeowner and prospective homeowner about environmental hazards located on and affecting residential property.

The 2005 edition was prepared by the California Department of Toxic Substances Control, in cooperation with the California Air Resources Board and the California Department of Health Services' Childhood Lead Poisoning Prevention Program, Radon Program, and Division of Drinking Water and Environmental Management, in response to a 1994 legislative mandate (Chapter 264, Statutes of 1994, AB 2753, Sher). The 1994 legislation also requires this booklet to consolidate the California disclosure requirements (Ch. 969, Statutes of 1989) and the federal disclosure requirements (The Residential Lead-Based Paint Hazard Reduction Act of 1992).

The information contained in this booklet is an overview of some environmental hazards which may be found on or in residential property and which may affect residential real estate. Since this booklet is not meant to be all inclusive, it should be used only for general guidance. Although law requires the disclosure of known hazards, an environmental survey may be conducted to obtain further information. Homeowners, tenants, and prospective homeowners may wish to obtain other literature for additional information on hazards of concern.

In California, sellers are required to disclose the presence of any known environmental hazard. A statement that the homeowner is unaware of environmental hazards is not a guarantee that the property is free of such hazards. It is in the homeowner's and prospective homeowner's interest to know what hazards are common, where they are found, and how they might be mitigated. This booklet will provide homeowners and prospective homeowners with the information and additional resources needed to make an informed decision about environmental hazards that may be present on a property.

Because of the contribution of household hazardous wastes to the problem of hazardous waste disposal, a section on proper storage and disposal of household hazardous products is included. In discussing health impacts of hazardous substances, lifetime exposure to low levels is emphasized because the resident is more likely to encounter this type of exposure than exposure to high levels of hazards for a short time. Sources of additional information and a list of government agencies are provided for further information.

Pursuant to AB 983, if this environmental hazards booklet is made available to homeowners or prospective homeowners, real estate licensees and home sellers are not required to provide additional information on such hazards. However, delivery of this publication to homeowners or prospective homeowners does not relieve home sellers

and real estate licensees of the responsibility to disclose the existence of environmental hazards when such hazards are known to them.

The material is presented with the understanding that the publisher is not engaged in offering legal or other professional advice. If legal or other expert assistance is required, the services of a skilled professional should be obtained.

CHAPTER I ASBESTOS

What is Asbestos?

Asbestos is the name given to a number of naturally occurring fibrous silicate minerals that have been mined for their useful properties such as thermal insulation, chemical and thermal stability, and high tensile strength. The three common types of asbestos are chrysotile, amosite, and crocidolite. Chrysotile, also known as white asbestos and a member of the serpentine mineral group, is the most common. Asbestos can only be identified under a microscope.

Where is asbestos found in the home?

Asbestos has been used in many products found in the home that provide insulation, strength, and fire protection. In 1989, the U.S. Environmental Protection Agency (U.S. EPA) announced a phased ban of asbestos products to be completed by 1996. However, in 1991, the U.S. Fifth Circuit Court of Appeals overturned and remanded the asbestos ban and phase-out rule to EPA. Today, most asbestos products can still be legally manufactured, although production of asbestos containing materials has decreased dramatically since the late 1970s. The most common items in the home that may contain asbestos are:

- Vinyl flooring
- Duct wrapping on heating and air conditioning systems
- Insulation on hot water pipes and boilers
- Some roofing shingles, and siding
- Vermiculite attic insulation
- Ceiling and wall insulation
- Sheet rock taping compounds and some ceiling materials

Asbestos that has been sprayed on ceilings often has a spongy, “cottage cheese” appearance with irregular soft surfaces. Asbestos troweled on walls has a textured, firm appearance. Vermiculite attic insulation, found both in the attic between trusses and in-between walls, also has the potential to contain asbestos. Vermiculite attic insulation is a pebble-like, pour-in product and is usually light-brown or gold in color.

Manufacturers can provide information on the asbestos content of home products. A certified asbestos consultant can be hired to test building material and determine whether or not asbestos is present and to give advice about how to take care of it safely. Current asbestos bulk testing methods may be insufficient to determine the presence of asbestos in vermiculite attic insulation. For more information on vermiculite, see U.S. EPA’s Protect Your Family from Asbestos-Contaminated Vermiculite at www.epa.gov/asbestos/pubs/verm_questions.html.

How is asbestos harmful?

Intact or sealed (painted or taped over) asbestos is not harmful unless it becomes damaged and friable. Friable means the material can be easily crushed or pulverized to a powder by hand pressure. Friable materials have a higher potential to release fibers. Asbestos fibers that are released into the air and inhaled can accumulate in the lungs and pose a health risk. This risk can be divided into two general categories: risk of asbestosis (lung scarring); and increased risk of cancer.

The U.S. EPA classifies asbestos as a known human carcinogen. If asbestos fibers are inhaled, the chance of contracting lung cancer or mesothelioma (cancer of the lining of the chest or abdomen) increases. The more asbestos is inhaled, the greater risk of developing cancer. Smokers who are exposed to high levels of asbestos have a much greater risk of developing lung cancer than nonsmokers exposed to the same level. Symptoms of cancer may not develop until 10-40 years after the first exposure to asbestos.

Is there a safe level of asbestos?

There is no safe level of asbestos exposure. The more asbestos fibers you inhale, the greater your risk of developing lung cancer and asbestos-related disease. Exposure to asbestos should always be avoided.

How can asbestos content in materials be determined?

When you suspect asbestos is present in building materials, it is important to have the materials tested by a qualified laboratory. Visual inspection alone is not enough to identify the presence of asbestos. It is recommended that you contact a certified asbestos consultant to take samples of potential asbestos containing materials and have them tested by a qualified laboratory. A list of asbestos consultants who have been certified by the California Department of Industrial Relations, Division of Occupational Safety and Health (Cal/OSHA) for evaluating building materials and recommending a course of action may be obtained on the Internet at www.dir.ca.gov/Databases/doshacru/acruList.asp or by calling 510-286-7362 .

How should the homeowner repair or remove asbestos?

Repair or removal of asbestos by the homeowner may be unwise if the damage is severe, since it may result in unnecessary exposure to airborne fibers. In cases where planned remodeling projects are expected to damage asbestos-containing materials, it is wise to hire a qualified contractor to remove the material. The homeowner should use the following guidelines in choosing a qualified contractor:

- Check to see if the contractor is licensed by the California Contractors State License Board and registered with the California Department of Industrial

Relations, Division of Occupational Safety and Health (Cal/OSHA) for doing asbestos work.

- Be aware that some contractors may remove material incorrectly and still charge a substantial fee.
- Require references from the contractor and check them to see if the contractor's work is satisfactory.
- Require the contractor to specify his safety procedures in writing.

The homeowner can expect to pay three times as much for a small removal job than a large one as it is expensive for a contractor to set up all the necessary safety equipment. You should consider hiring a certified asbestos consultant to review safety procedures and oversee the performance of the contractor.

Does the law require asbestos mitigation?

Asbestos mitigation is at the discretion of the homeowner. Even if material contains asbestos, the homeowner may choose to leave it alone or, if necessary, repair it. If the home owner chooses to do his or her own repairs, the home owner must comply with the law. The free Department of Toxic Substances Control fact sheet "Managing Asbestos Waste" is available on the DTSC Web site at www.dtsc.ca.gov/PublicationsForms/upload/OAD_FS_Asbestos1.pdf

What about naturally occurring asbestos that is found near the home?

Naturally Occurring Asbestos (NOA) includes six regulated naturally occurring minerals (actinolite, amosite, anthophyllite, chrysotile, crocidolite, and tremolite) and is commonly found in California within serpentine and other ultramafic rocks and soils of the Coastal Ranges, Klamath Mountains, and the Sierra Nevada Mountains. The California Geological Survey has produced a map that identifies areas more likely to contain NOA in California. The map may be found online at www.consrv.ca.gov/cgs/minerals/hazardous_minerals/asbestos/index.htm.

Asbestos fibers may be released into the air as a result of activities which disturb NOA-containing rock or soils. Development construction activities in areas that contain NOA may release asbestos. Also, driving on roads or driveways surfaced with asbestos containing gravel, such as serpentine, may release asbestos. The California Air Resources Board (ARB) has established Asbestos Airborne Toxic Control Measures (ATCMs) to regulate the surfacing of roads with asbestos-containing gravels and construction and grading activities in areas potentially containing asbestos. For more information about naturally occurring asbestos, go to www.arb.ca.gov/toxics/asbestos/asbestos.htm.

Hotlines:

For information on the identification and abatement of asbestos hazards in the home, and other information about asbestos visit the U.S. EPA Asbestos Web site at www.epa.gov/asbestos .

For technical assistance and information about:

- Toxic Substances Control Act (TSCA);
- Regulations and programs administered under TSCA, including asbestos, lead-based paint, and PCB's; and
- EPA's 33/60 voluntary pollution prevention program;

Contact the Toxic Substances Control Act Assistance Information Service (T.A.I.S.), Washington, D.C. at:

Telephone: (202) 554-1404
Fax: (202) 554-560
E-mail: tsca-hotline@epa.gov

Publications:

Indoor Air Quality Infosheet - Asbestos

This free publication is available from:

American Lung Association
Environmental Health Department
909 12th Street
Sacramento, CA 95814
Telephone: (800) LUNG-USA [(800) 586-4872]

***The Inside Story - A Guide to Indoor Air Quality
Asbestos in Your Home***

These free publications are available from:

U.S. EPA Indoor Air Quality Information Clearinghouse
P.O. Box 37133
Washington, D.C. 20013-7133
Telephone: (800) 438-4318
FAX: (202) 484-1510
E-mail: iaqinfo@aol.com
Web: www.epa.gov/iaq

Asbestos in the Home and Workplace

This list is available on the Internet from:
California Department of Health Services
Indoor Air Quality Program

http://www.cdph.ca.gov/programs/IAQ/Documents/IAQ_Asbestos_2000-03.pdf

List of Certified Asbestos Consultants

This list is available on the Internet or by mail for \$8.00 from:

California Department of Industrial Relations

Division of Occupational Safety and Health (Cal/OSHA)

Asbestos Consultant Certification Unit

2211 Park Towne Circle, Suite 1

Sacramento, CA 95825

Telephone: (916) 574-2993

Web: www.dir.ca.gov

List of Asbestos Abatement Contractors

This list is available for \$25.00 from:

California Department of Industrial Relations

Division of Occupational Safety and Health (Cal/OSHA)

Asbestos Contractor Registration Unit

455 Golden Gate Avenue, 10th Floor

San Francisco, CA 94102

Telephone: (415) 703-5190

Web: www.dir.ca.gov

What You Should Know Before You Hire a Contractor

This free publication is available from:

California Contractors State License Board

9835 Goethe Road

P.O. Box 26000

Sacramento, CA 95827

Telephone: (800) 321-2752 (To receive the publication, leave your name and address on message phone.)

Note: Telephone numbers and prices were correct at the date of publication of this booklet, but are subject to change.

CHAPTER II CARBON MONOXIDE

What is carbon monoxide?

Carbon Monoxide (CO) is an odorless, colorless and tasteless gas. It is highly toxic to humans and animals in higher quantities.

Because it is impossible to see, taste or smell, breathing CO can incapacitate or kill you before you are aware it is present in your home. At lower concentrations, CO may produce flu-like symptoms, including headache, dizziness, disorientation, nausea and fatigue.

What are the sources of carbon monoxide in the home?

CO is the result of incomplete combustion of carbon fuels and is produced from both man-made and natural sources. Typical sources of CO in the home are:

- Unvented kerosene and gas space heaters
- Gas water heaters
- Improperly adjusted or maintained furnaces or boilers
- Wood stoves and fireplaces
- Gas stoves and ovens
- Gasoline powered equipment, such as generators
- Automobile exhaust
- Tobacco smoke

How is carbon monoxide harmful?

Following inhalation, CO combines with hemoglobin in the blood producing carboxyhemoglobin, which is ineffective in delivering oxygen to the body tissues. Carbon monoxide binds to other molecules such as myoglobin and mitochondrial cytochrome oxidase and may cause significant damage to the heart and central nervous system.

At low concentrations, CO exposure may result in fatigue in healthy individuals and chest pain in people with heart disease. At higher concentrations, CO may result in headache, nausea, dizziness, confusion, impaired vision, angina and reduced brain function, depending upon the concentration in air and length of exposure. Exposure to very high concentrations of CO can be fatal.

Breathing high levels of CO during pregnancy may result in miscarriage. Breathing moderate levels of CO during pregnancy can result in slower than normal mental development of your child. In animal studies, exposure to CO during pregnancy had

effects on birth weight, the heart, the central nervous system and development. Children with asthma may be more susceptible to respiratory effects following exposure to CO.

What levels of carbon monoxide are found in the home?

Typical levels in homes with no gas appliances range from 0.5 to 5 parts per million (ppm). Levels measured near properly adjusted gas appliances were between 5 and 15 ppm, while levels near poorly adjusted appliances can be 30 ppm or higher.

Is there a safe level of carbon monoxide?

No standards for CO have been adopted for indoor air. The National Ambient Air Quality Standards for outdoor air are 9 ppm for eight hours and 35 ppm for one hour. The State of California Air Resources Board (ARB) air quality standards for CO are 9 ppm for eight hours and 20 ppm for one hour. The State of California, Office of Environmental Health Hazard Assessment (OEHHA) established an acute, one hour exposure level of 23,000 micrograms per cubic meter of air ($\mu\text{g}/\text{m}^3$) or 20 ppm for CO. This exposure level was based on heart toxicity.

Can carbon monoxide be detected and measured?

California Senate Bill 183 (SB 183) will require owners of single family homes that have a fossil-fuel burning appliance, fireplace or attached garage to install a CO alarm(s) by July 1, 2011. CO detectors trigger an alarm based on accumulation of CO over time or continuous detection of CO.

What can be done to reduce exposure to carbon monoxide?

Always make sure that gas appliances are maintained and properly installed. Here are some common tips to reduce potential CO levels in your home:

- Make sure appliances that burn natural gas, kerosene or other fuels are properly installed and vented.
- Have all appliances maintained on a regular basis.
- Always follow the manufacturer's recommendations and instructions for installation of these devices.
- Do not use portable gas heaters in enclosed indoor settings.
- Do not let your car idle for long periods of time inside the garage.
- Install and use an exhaust fan vented to the outside over gas stoves.
- Make sure the flue is open when using your fireplace.
- Use properly sized wood stoves certified to meet emission standards.
- Most importantly, install carbon monoxide detectors throughout the home.

Links to Additional Information on Carbon Monoxide:

U.S. EPA, An Introduction to Indoor Air Quality (IAQ), Basic Information on Pollutants and Sources of Indoor Air Pollution, Carbon Monoxide,
www.epa.gov/iaq/co.html

OEHHA, Impacts of Criteria Air Pollutants on the Respiratory Health of Children
www.oehha.ca.gov/public_info/public/kids/pdf/balmes.pdf

USFA, DHS, Exposing an Invisible Killer: The Dangers of Carbon Monoxide
www.usfa.dhs.gov/citizens/co/fswy17.shtm

Centers for Disease Control and Prevention (CDC), Carbon Monoxide Poisoning Fact Sheet
www.cdc.gov/co/faqs.htm

Agency for Toxic Substances Disease Registry, CDC, ToxFAQs for Carbon Monoxide
www.atsdr.cdc.gov/toxfaqs/tf.asp?id=1163&tid=25

American Lung Association, Carbon Monoxide Indoors
www.lungusa.org/healthy-air/home/resources/carbon-monoxide-indoors.html

US Consumer Product Safety Commission (CPSC), Carbon Monoxide Questions and Answers
www.cpsc.gov/cpsc/pub/pubs/466.html

CHAPTER III FORMALDEHYDE

What is formaldehyde?

Formaldehyde is a colorless, pungent gas that is soluble in water and most organic solvents. It is used as a raw material in the manufacture of building materials, many consumer products, and some fabrics. Formaldehyde is found in the outdoor air at an average concentration of approximately 3 parts per billion (ppb) or 3.7 micrograms per cubic meter of air ($\mu\text{g}/\text{m}^3$).

How is formaldehyde harmful?

The Office of Environmental Health Hazard Assessment (OEHHA) has concluded that exposures to formaldehyde can cause cancer in humans. In 2004, the International Agency for Cancer Research upgraded formaldehyde to a Group I (known human) carcinogen, based on human epidemiology studies of nasopharyngeal cancer. Exposure to airborne formaldehyde may also cause other illnesses, such as irritation to the eyes, skin, and respiratory tract; coughing; sore or burning throat; nausea; and headaches. Formaldehyde may also worsen asthma or allergy symptoms in those with such pre-existing sensitivities. Reducing exposures to formaldehyde will reduce these health risks.

What levels of formaldehyde are found in the home?

The average formaldehyde concentration inside California homes is about 14 ppb ($17 \mu\text{g}/\text{m}^3$) in conventional homes and 37 ppb ($45 \mu\text{g}/\text{m}^3$) in manufactured homes. Formaldehyde concentrations have been measured at levels greater than 200 ppb ($246 \mu\text{g}/\text{m}^3$) in both manufactured and new conventional homes. However, concentrations inside manufactured homes are generally higher than those in conventional homes due to the increased use of composite wood products.

What are the sources of formaldehyde in the home?

Indoor sources are the major cause of exposures to formaldehyde because people spend most of their time indoors, and there are many indoor sources of formaldehyde that typically produce concentrations several times higher than outdoor levels. Composite wood products are probably the greatest source of formaldehyde in the home. Other sources include other building materials such as some paints, coatings, and wallpaper; some consumer products such as fingernail products; permanent pressed fabric such as clothing and draperies; and combustion sources such as cigarettes and gas appliances.

What are composite wood products?

Plywood, particleboard, and oriented strandboard are composite wood products that are bound together with formaldehyde-containing resins. The two most commonly used resins are urea-formaldehyde and phenol-formaldehyde. Composite wood products used within the home include:

- Particleboard - used for cabinetry, subflooring, shelving, and furniture
- Hardwood plywood - used in paneling, furniture, and as a wall covering
- Medium density fiberboard - used in cabinets, doors, table tops, furniture, and shelving
- Oriented strandboard and softwood plywood - used for exterior use and subflooring, which are manufactured using low-emitting phenol-formaldehyde resins

Why is formaldehyde emitted from these products?

In the production of the resins, not all formaldehyde is bound tightly. Unbound or free formaldehyde can be released later as a gas from composite wood products. Formaldehyde emissions are highest from products made with urea-formaldehyde resins and new products. Emissions ordinarily decrease to low levels over time, as the product ages and off-gasses. If properly manufactured, composite wood products that incorporate phenol-formaldehyde resins do not release significant amounts of formaldehyde.

Is urea-formaldehyde foam a significant source of formaldehyde in homes?

Urea-formaldehyde foam insulation (UFFI) was installed in the wall cavities of some homes during the 1970s and has been used in the manufacture of mobile homes. The Consumer Product Safety Commission banned the use of UFFI in homes and schools in 1982. Although a Federal Court subsequently removed this ban for procedural reasons, UFFI is not currently being installed in homes in California because it does not meet the insulation standards of the California Energy Commission. In homes where UFFI was installed prior to 1982, formaldehyde concentrations have declined with time to levels that are generally comparable to those in homes without UFFI.

How can formaldehyde be detected and measured?

Levels of formaldehyde can be measured by chemical analysis of air samples collected indoors. In general, ambient air monitoring of formaldehyde is done on a 24-hour or several day basis using standard analytical techniques and methods established by federal and state agencies. A useful indicator of the presence of indoor formaldehyde is knowledge of the formaldehyde content or emissions of products. This information can usually be obtained from the manufacturer. In general, you do not need to measure formaldehyde levels if there are few or no materials in the building known to emit high levels of formaldehyde, because levels would then be expected to approach the lower outdoor levels. However, if known or suspected sources are extensively present and cannot be readily removed, it is wise to measure the levels of formaldehyde, to assure that levels are no greater than 7 ppb ($9 \mu\text{g}/\text{m}^3$).

Is there a safe level of formaldehyde?

Most people experience eye and throat irritation when exposed to formaldehyde at levels above 100 ppb (123 $\mu\text{g}/\text{m}^3$). Because people differ in their sensitivity to toxic effects, it is difficult to precisely define a concentration of formaldehyde that would be harmless to all people under all circumstances.

Levels in the outdoor air may be considered as the lowest levels that can practicably be achieved in the home. OEHHA has established acute (55 $\mu\text{g}/\text{m}^3$, or 44 ppb, one-hour average) and chronic (9 $\mu\text{g}/\text{m}^3$, or 7 ppb, long-term average) exposure levels to identify the levels at which sensitive individuals might experience adverse non-cancer health effects. For indoor environments, OEHHA has also identified 7 ppb as the eight hour average level that is protective against non-cancer effects for sensitive individuals. Because formaldehyde may cause cancer, and there is no known level that is absolutely risk free, the California Air Resources Board (ARB) recommends that indoor formaldehyde levels be reduced as much as possible.

What can be done to reduce indoor formaldehyde levels?

Immediate measures include opening windows to increase ventilation and reducing the number of new composite wood products in a home. Where possible, replace composite wood products such as bookcases with products made from solid wood or non-wood materials. Formaldehyde emissions increase with increasing humidity and temperature. Therefore, reducing the temperature and humidity in the home will reduce formaldehyde levels.

Where the source of formaldehyde is wood paneling or extensive cabinetry, these measures may not be adequate. In those cases, removal of the paneling or coating, or replacement of cabinets may be necessary. Local trade organizations and builders' associations may be helpful in finding a contractor to do this work. You can find additional suggestions for reducing indoor formaldehyde levels in the publications listed below.

Publications:

Formaldehyde in the Home-Indoor Air Quality Guideline #1, updated August 2004, www.arb.ca.gov/research/indoor/guidelines.htm

OEHHA, Appendix D. Individual Acute, 8-Hour, and Chronic Reference Exposure Level Summaries, December 2008, www.oehha.ca.gov/air/hot_spots/2008/AppendixD1_final.pdf#page=128

Determination of Formaldehyde and Toluene Diisocyanate Emissions from Indoor Residential Sources, www.arb.ca.gov/research/apr/past/indoor.htm , click on Toxic Air Contaminants, scroll down.

Final Report on the Identification of Formaldehyde as a Toxic Air Contaminant - 1992.

These free publications are available from:
California Air Resources Board, Research Division, Indoor Exposure Assessment
Section
P.O. Box 2815
Sacramento, CA 95812
Telephone: (916) 322-8282 (For first two publications listed)
Telephone: (916) 322-7072 (For third publication listed)
Web: www.arb.ca.gov

***The Inside Story - A Guide to Indoor Air Quality
An Update on Formaldehyde***

These free publications are available from:
Indoor Air Quality Information Clearinghouse
P.O. Box 37133
Washington, D.C. 20013-7133
Telephone: (800) 438-4318
FAX: (202) 484-1510
E-mail: iaqinfo@aol.com
Web: www.epa.gov/iaq/

***A Consumers Guide to Manufactured Housing
Manufactured Housing for Families***

These free publications are available from:
California Department of Housing and Community Development
Division of Administration
P.O. Box 31
Sacramento, CA 95812-0031
Telephone: (916) 445-3338
Web: www.hcd.ca.gov

Note: Telephone numbers and prices were correct at the date of publication of this booklet, but are subject to change.

CHAPTER IV HAZARDOUS WASTE

What is hazardous waste?

Hazardous waste is anything left over from a manufacturing process, chemical laboratory, or a commercial product that is dangerous and could hurt people, animals, or the environment. Many industries, such as oil and gas, petrochemical, electronics, dry cleaners, and print shops, generate hazardous waste.

When hazardous waste is properly managed it is shipped to special facilities for treatment, storage, disposal, or recycling. Hazardous waste that is not properly managed may escape into the environment and contaminate the soil, surface and ground water, or pollute the air. Some causes of hazardous waste releases are leaking underground storage tanks, poorly contained landfills or ponds, hazardous waste spills, or illegal dumping directly on land or water.

What is California doing to locate and clean up hazardous waste sites?

The U.S. EPA has targeted about 1,200 sites nationwide for federal cleanup under the federal Superfund Program. Almost 100 of those sites are in California. California is overseeing the cleanup of hundreds of other sites under a state Superfund administered by the California Department of Toxic Substances Control (DTSC). DTSC works jointly with U.S. EPA and other state agencies, such as the California Regional Water Quality Control Boards and local health departments, to manage hazardous waste problems. The primary purpose of site cleanup and mitigation activities at hazardous waste sites is to reduce or eliminate the risks the sites pose to public health or the environment.

How can the prospective homeowner determine if a home is affected by a hazardous waste site?

State law requires certain written disclosures to be made to prospective homeowners. The seller is required to disclose whether he or she is aware that the property has any environmental hazards such as asbestos, formaldehyde, radon, lead-based paint, fuel or chemical storage tanks, or contaminated soil or water. You can find additional information on real estate disclosure "Disclosures in Real Property Transactions" available from the California Department of Real Estate. See Appendix A in this document for information on how to contact them.

A prospective homeowner may also get information about hazardous waste sites near a home by consulting the "Hazardous Waste and Substances Sites List" which is maintained by the California Environmental Protection Agency (CalEPA). The list is a comprehensive inventory of hazardous waste sites in California, including contaminated wells, leaking underground storage tanks, and sanitary landfills from which there is a known migration of hazardous waste. It also lists active federal and state hazardous waste sites scheduled for cleanup as well as potential hazardous waste sites.

Information on how you can get a copy of this list is at the end of this chapter. The addresses of federal and state agencies that manage hazardous waste programs are listed in Appendix A.

A homeowner or prospective homeowner may choose to hire a registered environmental assessor to investigate a known or suspected environmental hazard at a property. To obtain a list of registered environmental assessors, contact the Registered Environmental Assessor Program at:

P.O. Box 806
Sacramento, CA 95812-0806
Telephone: (916) 324-6881
FAX (916) 324-1379
Web: www.dtsc.ca.gov/rea/

Internet Resources:

You can learn more about the role of the Department of Toxic Substances Control in protecting Californians from hazardous waste by visiting its Web site at

www.dtsc.ca.gov .

Department of Toxic Substances Control Envirostor Database can be accessed at <http://www.envirostor.dtsc.ca.gov/public/>.

The Federal database of potentially contaminated sites is available at www.epa.gov/superfund/sites/index.htm.

The Hazardous Waste and Substances Sites List (Cortese List) on the locations of hazardous materials release sites is at

www.dtsc.ca.gov/database/Calsites/Cortese_List.cfm .

The List of Leaking Underground Storage Tanks is available on the Web at www.geotracker.waterboards.ca.gov.

Hotlines:

For information on the federal Superfund program and the National Priorities List (NPL), contact the U.S. EPA RCRA, Superfund, EPCRA hotline at:

Telephone: (800) 424-9346

Publications:

Disclosures in Real Property Transactions

This publication is available for \$2.00 plus tax from:

California Department of Real Estate Book Orders

P.O. Box 187006

Sacramento, CA 95818-7006 (Mail orders only; a self-addressed envelope is required.)

Web: http://www.dre.ca.gov/pdf_docs/re6.pdf

List of Registered Environmental Assessors

This list is free if you are hiring a registered environmental assessor. If you wish to use it as a mailing list, it is available on CD for \$6.25 and as a hard-copy printout for \$35.00. It's also available free on our Web site at:

www.dtsc.ca.gov/rea

Department of Toxic Substances Control
Registered Environmental Assessor Program
P.O. Box 806
Sacramento, CA 95812-0806
Telephone: (916) 324-6881

The Toxics Directory: References and Resources on the Health Effects of Toxic Substances

This publication is available for \$9.90 from:
California Department of General Services
Documents and Publications
P.O. Box 1015
North Highlands, CA 95660
(Send written request with your name and street address. Make your check out to *Procurement Publications.*)

Ensuring Safe Drinking Water (600M91012)

This free publication is available from:
U.S. Environmental Protection Agency
Public Information Center
1200 Pennsylvania Ave, N.W.
Washington, D.C. 20460
Telephone: (800) 490-9198

Consumer's Guide to California Drinking Water

This publication is available for \$4.00 (plus 5% shipping charge and tax) from:
Local Government Commission
1414 K Street, Suite #600
Sacramento, CA 95814
Telephone: (916) 448-1198 x307
Web: www.lgc.org

Is Your Drinking Water Safe? (PB94-203387)

This publication is available for \$19.50 plus \$4.00 shipping from:
National Technical Information Service
5285 Port Royal Road
Springfield, VA 22161
Telephone: (800) 553-6847
Web: www.ntis.gov

Note: Telephone numbers and prices were correct at the date of publication of this booklet, but are subject to change.

CHAPTER V HOUSEHOLD HAZARDOUS WASTE

What is household hazardous waste?

Although hazardous waste is usually associated with industrial or manufacturing processes, each year Californians discard tons of hazardous wastes in trash cans or down the drain. To determine whether a product is hazardous, ask yourself these questions:

- Is it poisonous when swallowed, touched, or inhaled?
- Does it catch fire easily?
- Is it corrosive? Can it eat through certain containers?
- Is it reactive? Could it explode if it is improperly stored, spilled, or mixed with other products?

If you answer yes to any these questions, then the product is hazardous. Information about whether a product is hazardous usually can be found on the container label. The words "caustic," "flammable," "toxic," and "ignitable" mean that the product is hazardous.

Some products are hazardous on their own, but can become even more dangerous when they are mixed with other household products. For example, most people know that bleach is poisonous, but when it is mixed with ammonia-based cleaners it releases chlorine and hydrazine gases, both of which are extremely poisonous.

Some other hazardous household products are:

- Cleaning products containing ammonia
- Chlorine bleach and cleaning products containing it
- Drain cleaners
- Carpet cleaning products
- Oven cleaners
- Metal polishes
- Garden supplies such as weed and insect killers, rat poison, and fertilizer
- Charcoal lighter fluid, and kerosene
- Automotive supplies such as antifreeze, motor oil, gasoline, batteries and brake fluid
- Paint, varnish, paint removers, glues, and waxes
- Electronic products such as cathode ray tubes, televisions, computers, cell phones
- Universal wastes such as fluorescent lights, small batteries, and products containing mercury

How should hazardous household products be stored?

Hazardous products should be stored in a cool, dry, secure location. They should be stored in locked cupboards, locked drawers, or on a high shelf out of the reach of children and pets. To prevent hazardous products from spilling during an earthquake, shelves should be firmly secured to the wall and have a restraining bar along the side.

The following guidelines will help you properly store household hazardous products:

- Store poisonous products apart from other products.
- Sort products into hazardous waste categories of poisonous, flammable, corrosive, and reactive and store them separately. For example, flammable products such as charcoal lighter and waste oil should be stored apart from corrosive products such as drain cleaner and acid batteries. It is important to store reactive products in a separate location.
- Store bleach and ammonia-based cleaners in separate cupboards, so that if there is a spill the products won't get mixed and release poisonous gas.
- Store products in their original containers.
- Make sure labels can be read and won't come off the container.
- Tightly seal containers and check them often to make sure they are not breaking down. If you notice a container is rusting or leaking, put it inside a larger container and label it clearly.

What is the best way to dispose of household hazardous waste?

The best way to dispose of household hazardous waste is to take it to a community household hazardous waste collection center in your area.

You should never pour unused hazardous household products down the drain. That is illegal in California. It is also illegal to pour used oil and paints on land, down drains, including the storm drains, or to burn them. Waste motor oil, oil filters, antifreeze, and used batteries can be recycled. You should take them to a recycling center or a household hazardous waste collection center. For information about recycling specific products or about household hazardous waste collection programs in your community, call 1-800-CLEANUP or visit the

Department of Resources Recycling and Recovery (CalRecycle) Web site at <http://www.calrecycle.ca.gov/>. You can get additional information on household hazardous waste at www.earth911.org.

Hotlines:

For information on household hazardous waste and used oil collection and recycling centers, information on buying recycled products, the 3 R's - Reduce, Reuse and Recycle, and other environmental tips and events, contact the California Environmental Hotline at:

Telephone: 1-800-CLEANUP (1-800-253-2687)

Web Site: www.1800cleanup.org

*For information on recycling and collection centers and referrals for county and city agencies, call the California Integrated Waste Management Board at:
Telephone: (800) 553-2962*

*To report hazardous waste violations, call the California Department of Toxic Substances Control Waste Alert hotline at:
Telephone: (800)-69TOXIC [(800) 698-6942]*

*For general information on hazardous wastes, call the California Department of Toxic Substances Control at:
Telephone: (800) 61TOXIC [(800) 618-6942]*

Publications:

Household Products Management Wheel

This product is available for \$4.95 from:
Environmental Hazards Management
Institute 10 New Market Road
P.O. Box 932
Durham, NH 03824
Telephone: (603) 868-1496
FAX: (603) 868-1547

Note: Telephone numbers and prices were correct at the date of publication of this booklet, but are subject to change.

CHAPTER VI LEAD

How is lead harmful?

Lead is a common environmental toxin that has been used extensively in consumer products such as paint and gasoline. Much of that lead remains in the California environment where people may be exposed to it. Children under the age of six years are particularly at risk. They typically are exposed to lead through the normal hand-to-mouth behavior that occurs as they explore their environment. Crawling or playing on the floor, and putting their fingers, toys, and other items in their mouths can expose a child to lead. Lead poisoning, which is often unrecognized, can result in health effects that are often irreversible, including brain damage, mental retardation, convulsions, and even death. If lead poisoning goes undetected, it may result in behavior problems, reduced intelligence, anemia, and serious liver or kidney damage.

Lead is also harmful to adults. Lead poisoning can cause reproductive problems in both men and women, high blood pressure, kidney disease, digestive problems, nerve disorders, memory and concentration problems, and muscle and joint pain. Adult lead poisoning is most often the result of occupational exposure, or exposure following unsafe home renovation. If a pregnant woman is lead poisoned, the lead can pass into her baby's blood and poison the baby.

How can I find out if my family has lead poisoning?

The most important step you can take to protect your children is to prevent them from being exposed to lead. Most lead poisoning does not cause acute symptoms, so the only way to know if a person is lead poisoned is by testing the level of lead in his or her blood.

There are many ways a child can be exposed to lead. The law assumes that, at minimum, children are at risk if they are on publicly funded programs for low-income children or if they live in, or spend a lot of time in, a place built before 1978 that has peeling or chipped paint, or that has been recently renovated. These children must be tested for lead at age one and two years. Children below the age of six years, who were not tested at ages one or two, should receive make-up testing as soon as possible. If you have a job or a hobby where you may be exposed to lead, you should be tested regularly. If you are pregnant, ask your doctor about a lead test.

A physician can order this simple test. Some doctors and healthcare centers can perform the test in their offices. Under California law, it must be covered by health insurance plans. Children from families with modest incomes can be tested at no cost through the Child Health and Disability Prevention Program (CHDP). The test is a required part of well-child checkups. For more information on CHDP and to locate an office in your area visit their Web site at www.dhs.ca.gov/pcfh/cms/chdp.

Because lead poisoning is the result of contact with lead, the primary treatment is to identify the source of lead, and remove or isolate it. Further medical management may be necessary, depending on factors such as the severity and duration of exposure. Adults and children who become lead poisoned will need regular testing to monitor levels of lead in the body.

Where is lead found in the home?

Many houses and apartments built before 1978 have paint that contains lead. In 1978, the Consumer Product Safety Commission banned paint containing high levels of lead for residential use. If your home or apartment was built before 1978, you should assume it has lead paint.

Lead-based paint that is peeling, chipping, chalking, or cracking is a hazard and needs immediate attention. Lead-based paint may also pose a hazard on surfaces children can chew or in areas with heavy wear. These areas include windows, windowsills, doors and doorframes, stairs, railings, banisters, porches, and fences. When painted surfaces bump or rub together, they generate lead dust. Likewise, dry-scraping, sanding, or heating lead paint during repainting or remodeling also creates large amounts of lead dust. This dust can poison your family.

Soil may be contaminated with lead from leaded gasoline emissions and from deteriorating exterior paint. Lead in soil can be a hazard to children who play in the bare soil. It can also contaminate the home and floor dust when people track soil into the house on their shoes.

Other Sources: Lead can be found in jobs such as battery repair or recycling, radiator repair, painting or remodeling, and lead smelting. Lead from the workplace poses a hazard for workers' families. Workers can bring lead into their homes on their work clothes, shoes, and bodies without knowing it. Some hobbies also use lead. These include ceramics, stained glass, fishing weights, and bullet casting or firing. Lead can leach into food cooked, stored, or served in some imported dishes or handmade pottery. Some traditional remedies such as Azarcon, Greta, Pay-loo-ah, Surma, Kohl, and Kandou contain large amounts of lead and present a serious danger. Imported candy, especially chili or tamarind candy or its packaging, is frequently lead contaminated. Lead has been found in painted toys and inexpensive costume jewelry, particularly imported items. Older water systems may have pipes containing lead or pipes with lead solder.

How can I check my home for lead hazards?

To inspect your home for lead hazards, hire an individual who has been certified by the California Department of Public Health (CDPH). CDPH certification is now required for all those doing lead hazard evaluations, lead abatement plan preparation, lead abatement work and lead clearance inspections for residential and public buildings in California ([Title 17, CCR § 35001-35050 and § 36000-36100](#)). A CDPH-certified

inspector/assessor can determine the lead content of painted surfaces in your home and identify sources of lead exposure such as peeling paint, lead contaminated soil, or lead-contaminated dust. The assessment should outline the actions to take to address these hazards.

A CDPH-certified inspector/assessor may use a variety of methods to assess lead hazards in your home. These include visual inspection of paint condition; laboratory tests of paint, dust and soil samples; and a portable x-ray fluorescence lead testing (XRF) machine.

You may have seen home lead test kits in your local hardware store. Recent studies suggest, however, that they are not accurate for testing paint, soil, or dust. They may be used, however, to test pottery and ceramics for the presence of lead.

How can I reduce lead hazards safely?

If your house has lead hazards, you can take action to reduce your family's risk. Most importantly, if you have young children, be sure they receive a blood lead test. This is particularly critical if you live in a unit that has been recently renovated or have remodeled your home.

Second, keep your home as clean and free of dust and deteriorated paint chips as possible. Clean floors, window frames, windowsills, and other horizontal surfaces weekly. Use a mop, sponge, or disposable cloths with a solution of water and an all-purpose cleaner. Rinse out mops and sponges thoroughly after use. Use doormats or remove shoes before entering your home to avoid tracking in lead from bare soil. Have children play in grassy or landscaped areas instead of bare soil.

Wash children's hands often, especially before meals and bedtime. Keep play areas clean. Wash bottles, pacifiers, toys, and stuffed animals regularly. Feed your children nutritious meals that include foods high in iron and calcium. Give children regular meals and snacks. Children with full stomachs and nutritious diets tend to absorb less lead.

How can I significantly reduce lead hazards?

In addition to regular cleaning and good nutrition, you can **temporarily** reduce lead hazards by repairing damaged painted surfaces and planting grass or using landscaping materials to cover soil with high lead levels. These actions are not permanent solutions and need ongoing attention.

To **permanently** remove lead hazards, you should hire a lead abatement contractor. Abatement methods include removing, sealing, or enclosing lead-based paint with special materials. Simply painting over lead-based paint with regular paint is not a permanent solution. Hire an individual who has been certified by the CDPH as a Supervisor. CDPH-certified Supervisors and Workers have the proper training to do this

work safely. They have the proper equipment to clean up thoroughly. They will also follow strict safety rules set by the state and federal governments.

What precautions should I take when remodeling my home?

Before you begin any remodeling or renovations that will disturb painted surfaces, (such as scraping or sanding paint, or tearing out walls) test the area for lead-based paint. To fully protect your family from unsafe renovation hazards, hire a CDPH-certified Supervisor.

Never use a dry scraper, belt-sander, propane torch, or heat gun to remove lead-based paint. These actions create large amounts of poisonous lead dust and fumes. This lead dust can remain in your home long after the work is done, and can make your family very sick. It is important to move your family (especially children and pregnant women) out of the home until the work is completed and the area has been properly cleaned.

You can find out about other safety measures by calling (800) 424-LEAD [(800) 424-5323]. Ask for the brochure "Reducing Lead Hazards when Remodeling Your Home." This brochure explains what to do before, during, and after renovations.

What is the source of lead in water?

The source of lead in water is most likely to be lead in water pipes, lead solder used on copper pipes, and some brass plumbing fixtures. Lead pipes are generally found only in homes built before 1930. The use of lead-based solder in plumbing applications in homes and buildings was banned in 1988. However, many homes built prior to 1988 may contain plumbing systems that use lead solder. The levels of lead in water from these homes are likely to be highest during the first five years after construction. After five years there can be sufficient mineral deposit, except where the water is soft, to form a coating inside the pipe; this coating prevents the lead from dissolving. However, recently, new chemical agents being used in some water systems have been associated with increased corrosion and have resulted in increased levels of lead in water.

How can lead levels in water be determined?

If you suspect lead contamination in drinking water, you may submit water samples to a laboratory certified by the CDPH. For a list of certified laboratories, see Publications at the end of this chapter. Consult with the laboratory on the proper procedures for sample taking. Information on the possibility of lead contamination in your municipal water supply may be obtained from the water utility serving your area.

How can levels of lead in water be reduced?

Lead levels in water can be reduced by removing lead piping or lead solder, by installing a home treatment system certified by the CDPH, or regularly flushing each tap before consuming the water. Another alternative for homeowners is to purchase bottled water. A detailed discussion of home treatment systems is presented in, "Consumers Guide to California Drinking Water" (see Publications).

Where there are elevated lead levels in water, homeowners who choose not to install a treatment system, or use bottled drinking water, should flush each tap before the water is consumed. Water which has been standing in the water pipes for more than six hours should be flushed from the tap until the temperature changes, and then, for about 15 seconds more. Because lead is more soluble in hot water, the homeowner should not drink or prepare food using hot water from the tap. The flushed water should be saved and used for other purposes, such as washing clothes or watering plants.

What are my responsibilities if I am selling, renting, or remodeling a home built before 1978?

If you are planning to buy, rent, or renovate a home built before 1978, federal law requires sellers, landlords, and remodelers to disclose certain information prior to finalizing contracts.

Landlords must:

- Disclose known information on lead-based paint hazards.
- Give you a lead hazard pamphlet before leases take effect. Leases must also include a federal form about lead-based paint.

Sellers must:

- Disclose known information on lead-based paint hazards.
- Give you a lead hazard pamphlet before selling a house. Sales contracts must also include a federal form about lead-based paint. Buyers have up to 10 days to check for lead hazards.

Renovators must:

- Give you a lead hazard pamphlet before starting to work.

If you want more information on these requirements, call the National Lead Information Clearinghouse at (800) 424-LEAD [(800) 424-5323].

Hotlines:

*For more information on lead in drinking water and information on federal regulations about lead in drinking water, contact the U.S. EPA Safe Drinking Water Hotline in Washington, D.C. at:
Telephone: (800) 426-4791*

For information on how to protect children from lead poisoning, contact The National Lead Information Center at:

Telephone: (800) Lead-FYI [(800) 532-3394]

For other information on lead hazards, call The National Lead Information Center Clearinghouse at:

Telephone: (800) 424-LEAD [(800) 424-5323]

To request information on lead in consumer products, or to report an unsafe consumer product or a product-related injury, contact the Consumer Product Safety Commission at:

Telephone: (800) 638-2772

To request local lists of CDPH-certified inspectors or abatement workers, contact the Lead-related Construction Hotline at:

Telephone: (800) 597-LEAD [(800) 597-5323] or visit the CDPH Web site at www.cdph.ca.gov

To obtain additional information on lead poisoning, or a list of local county lead programs, contact the CDPH Childhood Lead Poisoning Prevention Branch at:

Telephone: (510) 620-5600 or visit the CDPH Web site at www.cdph.ca.gov/programs/CLPPB.

Publications:

List of Certified Laboratories to Perform Hazardous Waste Analysis

This free list is available from:

California Department of Health Services
Environmental Laboratory Accreditation Program
850 Marina Bay Parkway, Ste. G365/EHL
Richmond, CA 94804
Telephone: (510) 620-2800

Web: www.cdph.ca.gov/certlic/labs/Documents/ELAPLablist.xls

Guidelines for the Evaluation and Control of Lead-Based Paint Hazards in Housing

This publication is available for \$45.00 from:

Department of Housing and Urban Development (HUD)
Information Services, HUD User
P.O. Box 6091
Rockville, MD 20849
Telephone: (800) 245-2691

Web: www.huduser.org

Lead in your Drinking Water

This publication is available from:

U.S. Environmental Protection Agency
Public Information Center
1200 Pennsylvania Ave., N.W.
Washington, D.C. 20460
Telephone: (202) 272-0167

The Inside Story - A Guide to Indoor Air Quality

This free publication is available from:
Indoor Air Quality Information Clearinghouse
P.O. Box 37133
Washington, D.C. 20013-7133
Telephone: (800) 438-4318
Web: www.epa.gov/iaq/

Consumers Guide to California Drinking Water

This publication is available for \$4.00 (plus 5 percent shipping charge, and tax) from:
Local Government Commission
1414 K Street, Suite #250
Sacramento, CA 95814
Telephone: (916) 448-1198 x 307
Web: www.lgc.org

Lead Poisoning Prevention Wheel

This publication is available for \$3.95 from:
Environmental Hazards Management Institute
10 New Market Road
P.O. Box 932
Durham, NH 03824
Telephone: (603) 868-1496

Note: Telephone numbers and prices were correct at the date of publication of this booklet, but are subject to change.

CHAPTER VII MOLD

What are molds?

Molds are simple, microscopic organisms present virtually everywhere, indoors and outdoors. Molds, along with mushrooms and yeasts, are fungi and are needed to break down dead material and recycle nutrients in the environment.

For molds to grow and reproduce, they need only a food source – any organic material, such as leaves, wood, paper, or dirt – and moisture. Because molds grow by digesting organic material, they gradually destroy whatever they grow on. Sometimes, new molds grow on old mold colonies. Mold growth on surfaces can often be seen in the form of discoloration, frequently green, gray, brown, or black but also white and other colors. Molds release countless tiny, lightweight spores, which travel easily through the air.

How am I exposed to indoor molds?

Everyone is exposed to some mold on a daily basis without evident harm. There are usually mold spores in the air inside homes. Most indoor mold spores come from outdoors by blowing through open windows or being tracked into homes as dust on shoes. Mold spores primarily cause health problems when they are present in large numbers and people inhale high concentrations of spores in air. This can occur when there is active mold growth in a home, office, or school where people live or work. People can also be exposed to mold by touching moldy materials and by eating contaminated foods. Molds will grow and multiply whenever conditions are right, that is when sufficient moisture is available and organic material is present. The most important factor allowing mold to grow is dampness or moisture accumulation in the home. The following are common sources of indoor moisture that may lead to mold problems:

- Flooding
- Leaky roofs
- Sprinkler spray hitting the house
- Plumbing leaks
- Overflow from sinks, showers, bathtubs, or sewers
- Damp basement or crawl space
- Steam from bathing, doing laundry, or cooking
- Humidifier use
- Wet clothes drying indoors or clothes dryers exhausting hot, humid air indoors

Warping floors and discoloration of walls and ceilings can be indications of moisture problems. Condensation on windows or walls is also an important indication, but it can sometimes be caused by an indoor combustion problem. Have fuel-burning appliances routinely inspected by your local utility or a professional heating contractor.

Should I be concerned about mold in my home?

Yes, if indoor mold growth is extensive, it can cause very high and persistent airborne spore exposures. Persons exposed to high spore levels can become sensitized and develop allergies to the mold or other health problems. Mold growth can also damage your furnishings, such as carpets, sofas, and cabinets. Clothes and shoes in damp closets can become soiled. In time, unchecked mold growth can cause serious damage to the structure of your home.

What symptoms are commonly seen with mold exposure?

Exposure to large amounts of mold can cause health effects through inflammation, allergic response, or, rarely, infection. Allergic reactions, often referred to as hay fever, are the most common health problems reported following mold exposure. Typical symptoms that mold-exposed persons report, alone or in combination, include:

- Breathing problems, such as wheezing, difficulty breathing, and shortness of breath
- Nose or sinus congestion (stuffy feeling, sinus headache)
- Eye irritation (burning, watery, or reddened eyes)
- Dry, hacking cough
- Nose or throat irritation (runny nose, sneezing, sore throat)
- Skin rashes or red, itchy skin

Headaches, memory problems, mood swings, nosebleeds, body aches and pains, and fevers are occasionally reported in mold cases, but their cause is not understood.

How much mold can make me sick?

For some people, encountering even a relatively small number of mold spores can trigger an asthma attack or lead to other health problems. For other persons, symptoms may occur only when exposure levels are much higher. Nonetheless, indoor mold growth is unsanitary and undesirable. Basically, if you can see or smell mold inside your home, take steps to identify and eliminate the excess moisture and to cleanup and remove the mold.

Are some molds more hazardous than others?

Allergic persons have different levels of sensitivity to molds, both as to the amount and the types that cause them to feel ill. In addition to being able to cause allergies, certain types of molds, such as *Stachybotrys chartarum*, may produce compounds that have toxic properties, which are called mycotoxins. Mycotoxins are not always produced, and whether a mold produces mycotoxins while growing in a building depends on what the mold is growing on as well as environmental conditions such as temperature, humidity, and other unknown factors. When mycotoxins are present, they occur in both living and

dead mold spores and may be present in materials into which mold has grown. While *Stachybotrys chartarum* and some other types of molds are growing, a wet slime layer covers the spores, preventing them from becoming airborne. However, when the mold dies and dries up, air currents or physical handling can cause spores to become airborne.

At present there is no readily available, inexpensive test to determine if a mold growing in a building is producing toxins. A limited number of specialized laboratories can test for mycotoxins in dust or building materials such as gypsum wallboard. These tests are very expensive and the results are not helpful in determining if there is an additional health risk from mycotoxins. There are also no blood or urine tests that a physician can use to determine if an individual has been exposed to the spores of a toxin-producing fungus or its mycotoxins.

How can I tell if I have mold in my house?

You may suspect that you have mold if you see discolored patches or cottony or speckled growth on walls or furniture or if you smell an earthy or musty odor. You also may suspect mold contamination if mold-allergic individuals experience some of the symptoms listed earlier when in the house. Evidence of past or ongoing water damage should also trigger a more thorough inspection. You may find mold growth underneath water-damaged surfaces or behind walls, floors, or ceilings.

Should I test my home for mold?

The California Department of Public Health (CDPH) does not recommend testing as a first step to determine if you have a mold problem. Reliable air testing for mold can be expensive and requires experience and equipment that is not available to most people. Owners of individual private homes and apartments generally will need to pay a contractor to do such testing, because insurance companies and public health agencies seldom provide this service. Mold inspection and cleanup is usually considered a housekeeping task that is the responsibility of the homeowner or landlord, as are roof and plumbing repairs, house cleaning, and yard maintenance.

Another reason the CDPH does not recommend testing for mold is that there are few available standards for judging what is an acceptable amount of mold. In all locations, there is some level of airborne mold outdoors. If air testing is carried out in a home, an outdoor air sample also must be collected at the same time, to allow comparison of indoor and outdoor spore types and numbers. Because some people are much more sensitive to mold spores than are other people, mold testing is at best a general guide. The simplest way to deal with a suspicion of mold contamination is, if you can see or smell mold, you likely have a problem and should take the steps outlined below. Mold growth is likely to recur unless the source of moisture that is allowing mold to grow is removed and the contaminated area is cleaned.

Assessing the Size of a Mold Contamination Problem

There will be a significant difference in the cleaning recommendations for a small mold problem – total area of visible mold growth is less than 10 square feet – and a large mold problem – more than 100 square feet. In the case of a relatively small area, the homeowner using personal protective equipment, such as a dust mask, safety goggles, and household gloves, can handle the cleanup. However, for larger areas, choose an experienced, professional contractor.

General Cleanup Procedures

- Find and remove sources of moisture
- Find and determine the extent and area of visible mold growth
- Clean and dry moldy areas – do not allow dust from the moldy areas to get into the rest of the home
- Bag and dispose of all material that may have moldy residues, such as rags, paper, leaves, and debris

Clean up should begin after the moisture source is fixed and excess water has been removed. Wear gloves when handling moldy materials. **Spores are more easily released when moldy materials dry out, so it is advisable to remove moldy items as soon as possible.** Detailed cleanup procedures are available in the California Department of Health Services Indoor Air Quality Section fact sheet entitled, “Mold in My Home: What Do I Do?” It is available on the Internet at www.cdph.ca.gov/programs/IAQ/Documents/MIMH_2006-06_2009-03rev6p.doc or by calling (510) 620-2874.

How can I prevent indoor mold problems in my home?

Inspect your home regularly for signs and sources of indoor moisture and mold. Take steps to eliminate sources of water as quickly as possible. If a leak or flooding occurs, it is essential to act quickly so that wet materials can dry within 48 hours:

- Stop the source of the leak or flooding.
- Remove excess water with mops or wet vacuum.
- Move wet items to a dry, well-ventilated area. Move rugs and pull up wet carpet as soon as possible.
- Open closet and cabinet doors and move furniture away from walls to increase circulation.
- Run portable fans to increase air circulation. Do NOT use the home’s central blower if flooding has occurred in it or in any of the ducts. Do NOT use fans if mold may have already started to grow, or if it has been more than 48 hours since the flooding.
- Run dehumidifiers and window air conditioners to lower humidity.
- Do NOT turn up the heat or use heaters in confined areas, as higher temperatures may increase the rate of mold growth.

- If water has soaked inside the walls, it may be necessary to open wall cavities by removing the baseboards and drilling a hole through the bottom of the wet wall, or by prying away wall paneling.

Publications:

Mold in My Home: What Do I Do?

This free document is available from:
California Department of Public Health
Indoor Air Quality Section
850 Marina Bay Parkway, G365 EHLB
Richmond, CA 94804
Telephone: (510) 620-2874

Web: www.cdph.ca.gov/programs/IAQ/Documents/MIMH_2006-06_2009-03rev6p.doc

Numerous mold-related articles

and documents are available from:

California Department of Public Health
Environmental Health Investigation Branch
850 Marina Bay Parkway
Building P, 3rd floor
Richmond, CA 94804-6403

Web: www.ehib.org/search.jsp?ss=mold&google=on

***Mold Remediation in Schools and Commercial Buildings
A Brief Guide to Mold, Moisture, and Your Home***

These free documents are available from:

U.S. Environmental Protection Agency
IAQ Information Clearinghouse
Telephone: (800) 438-4318

Web: www.epa.gov/mold/moldresources.html

Repairing Your Flooded Home

This free publication is available from:

American Red Cross
8928 Volunteer Lane, Sacramento, CA 95826
Telephone: (916) 368-3131

Web: www.redcross.org

For local assistance, contact your county or city Department of Health, Housing, or Environmental Health. Phone numbers for these agencies are located in the blue government pages at the front of your local telephone directory.

Note: Telephone numbers and prices were correct at the date of publication of this booklet, but are subject to change.

CHAPTER VIII RADON

What is radon?

Radon is a naturally occurring colorless, tasteless, and odorless radioactive gas that comes from the decay of uranium found in nearly all soils. It enters buildings from the ground through cracks and openings in concrete slabs, crawl spaces, floor drains, sumps, and the many tiny pores in hollow-wall concrete blocks. When the pressure within a home is lowered, more radon can be drawn from the soil and enter the home. Indoor air pressure may be lower during colder months when heated air rises from the floor level to the ceiling or second story level in the house. Indoor pressure may also be lowered in tightly sealed houses through use of exhaust fans such as those in many kitchens and bathrooms.

Once inside a building, radon can become trapped. Unless the building is properly ventilated to remove it, the gas can become a health hazard.

Where is radon found?

Radon is typically present in rocks containing uranium such as certain granites and shales. The amount of radon that can enter soils and groundwater depends on the concentrations of uranium in the underlying rock. Radon can also be found in the air at very low concentrations.

If radon is present in tap water, it can be released when water is used indoors for showering, washing dishes, or washing clothes. Radon is of most concern when water is obtained directly from a well that draws water from a source exposed to uranium and radium. Most of the radon in water obtained from a surface source, such as a reservoir or well water stored in an open tank, has been released before it reaches the home. Building materials are not a significant source of radon except where they incorporate rocks rich in radium or uranium such as granite and shales.

Why is radon harmful?

Long-term exposure to elevated levels of radon can increase your risk of getting lung cancer. Tobacco smokers are at an even greater risk. Radon levels vary throughout the country. The amount of radon entering homes varies from home to home. Because radon is colorless, odorless, and tasteless, testing is the only way to find out if you and your family are at risk from it.

Exposure to radon does not result in any immediate symptoms. For example, it does not result in acute respiratory effects such as colds or allergies. Any cancer resulting from inhaling radon is not likely to arise for at least 20-30 years after exposure begins, and both the level of exposure and duration of exposure are factors which determine the risk of developing lung cancer.

Where are the highest levels of radon in the home?

Generally, the living area closest to the soil surface has the highest level of radon. Upper stories have lower levels of radon. Consequently, radon is rarely a concern in high rise apartment buildings, other than at ground level.

Do adjacent houses have similar levels of radon?

Because the amount of uranium and radium in the soil varies, and because houses are constructed and used in different ways, houses in the same neighborhood will have different radon levels.

Is there a safe level of radon?

We know that the greater the exposure to radon, the greater the risk of developing lung cancer. But we do not know if there is a radon level that is harmless. Both the duration of exposure and the level of radon in the air are important in determining the risk of developing lung cancer. Smoking may be a large contributing factor to lung disease associated with radon exposure. Currently, the California Department of Public Health (CDPH) **recommends that you take action to reduce radon levels in your house if the annual average indoor air concentration exceeds 4 picocuries per liter (pCi/L).**

How can radon levels be measured?

Several types of passive radon detectors or active devices can measure the level of radon in a house. Passive detectors are devices left in place for a period of time that require no ongoing activity or power. To obtain accurate results, the homeowner should carefully follow the manufacturer's instructions. Although short-term measurements of radon levels are more convenient, health risk can be more accurately determined from measurements made over a year. Active devices require a source of power and are used by professional radon testers to monitor radon levels. These devices are usually used during real estate transactions.

Where can I get a radon detector?

The CDPH Radon Program is now offering short term test kits for \$7.00 for California residents. CDPH has contracted with Alpha Energy Laboratories ([DrHomeAir](#)) to provide this service. The test kit can be ordered on-line at www.drhomeair.com/ . The CDPH Radon Program maintains lists of currently certified testers, mitigators and laboratories at www.cdph.ca.gov/HealthInfo/environhealth/Pages/RadonServiceProviders.aspx This list of certified radon providers can also be obtained by calling the CDPH Radon Program Hotline at (800) 745-7236.

What must be done to reduce indoor radon levels?

The U.S. EPA and CDPH recommend that homeowners attempt to reduce radon levels in any home that has an annual average level of radon at or above 4 pCi/L. The mitigation method chosen will depend on the construction of the house, extent of radon reduction required, and cost. After installing a mitigation system, we recommend that radon levels be monitored at regular intervals to make sure the mitigation is working.

A qualified contractor should install the radon mitigation system unless the homeowner fully understands the principles of the mitigation system.

When should water be tested for radon?

When a test shows that indoor levels of radon are at or above 4 picocuries per liter, homeowners should also consider a water test. If the water comes from a water system, information about the source of the water and any radon tests done on it can be obtained from the company supplying the water. For information or assistance with interpreting test results, contact the CDPH Division of Drinking Water and Environmental Management (see Appendix A) at .
www.cdph.ca.gov/programs/Pages/DDWEM.aspx .

The radon concentration of water from a private well can be measured by having a sample analyzed at a laboratory certified to test for radon in water. Homeowners should consult the CDPH radon program at (916) 449-5674 for guidance on the type of water analysis appropriate to the area and well type. The method of sample collection is critical. To get a list of certified laboratories, call the CDPH at (800) 745-7236 or visit their website at
www.cdph.ca.gov/HealthInfo/environhealth/Pages/RadonServiceProviders.aspx .

How can levels of radon in water be reduced?

Radon levels in water can be reduced by 99 percent by the installation of a granular activated carbon unit (GAC) on the water line entering the house. GAC units should be certified by the CDPH. As radon accumulates and decays in the GAC unit, the unit itself becomes radioactive. Therefore, these units must be shielded or located away from the house to protect occupants from radiation. The GAC filters also require special handling during replacement and disposal. Aeration may also remove radon from water. This technique may be more costly but avoids the problem of radiation build up. Selection of the proper water treatment technology depends primarily upon its removal efficiency (other contaminants in the water may adversely affect this), safety, initial costs, and operating and maintenance costs. Therefore, professional guidance is strongly advised.

Does the law require mitigation?

Mitigation of radon is not required by law and is at the discretion of the homeowner.

Hotlines:

For information on how to purchase a radon detector, how to find someone to test your home, or for informational publications on radon, call the CDPH Radon Program Hotline at: (800) 745-7236 or visit their website at

www.cdph.ca.gov/HealthInfo/environhealth/Pages/Radon.aspx

For specific assistance, call the CDPH Radon Program at: (916) 449-5674

Publications:

List of Certified Providers of Radon Services

This publication is available by calling CDPH Radon Program Hotline at (800) 745-745-7236 or at

www.cdph.ca.gov/HealthInfo/environhealth/Pages/RadonServiceProviders.aspx

California Department of Public Health

Indoor Radon Program

1616 Capitol Avenue, 2nd Floor

P.O. Box 997413

Sacramento, CA 95899-7413

Telephone: (800) 745-7236

Web: www.cdph.ca.gov/HealthInfo/environhealth/Pages/Radon.aspx

Radon in California

A Citizen's Guide to Radon

Homebuyers and Sellers Guide to Radon

The Inside Story - A Guide to Indoor Air Quality

How to Reduce Radon Levels in your Home

Model Standards for Radon in New Residential Buildings

These free publications are available from:

U.S. EPA Indoor Air Quality Information Clearinghouse

P.O. Box 37133

Washington, D.C. 20013-7133

Telephone: (800) 438-4318

Fax: (202) 484-1510

Email: iaqinfo@aol.com

Web: www.epa.gov/iaq/

Note: Telephone numbers and prices were correct at the date of publication of this booklet, but are subject to change.

Federal Agencies

**U.S. Department of Housing and Urban Development
(HUD)**

Office of Lead Hazard Control
451 7th Street S.W., Room B133
Washington, D.C. 20410
Telephone: (202) 755-1785
Web: www.hud.gov
HUD helps people build and maintain communities of opportunity.

U.S. Environmental Protection Agency (U.S. EPA)

Public Information Center
1200 Pennsylvania Ave., N.W.
Washington, D.C. 20460
Telephone: (202) 272-0167
Web: www.epa.gov
The U.S. EPA is a regulatory agency responsible for implementing federal laws designed to protect our air, water, and land from past and future environmental hazards.

State Agencies

California Air Resources Board

Research Division
Indoor Exposure Assessment Section
1001 I Street
P.O. Box 2815
Sacramento, CA 95814
Telephone: (916) 322-8282
Web: www.arb.ca.gov

California Contractor's State License Board

9821 Business Park Drive
P.O. Box 26000
Sacramento, CA 95827
Telephone: (800) 321-2752
Web: www.contractorslicense.com
This board is responsible for licensing contractors, including asbestos abatement.

California Department of Industrial Relations

Division of Occupational Safety and Health (Cal/OSHA)
Asbestos Consultant Certification Unit
2211 Park Towne Circle, #1
Sacramento, CA 95825
Telephone: (916) 574-2993
Web: www.dir.ca.gov
Cal/OSHA is the state equivalent to the Federal Occupational

Safety and Health Administration (OSHA) and regulates protection of workers.

California Department of Public Health

Call your local county health department listed in the front of the white pages or, on the Internet, visit www.cdph.ca.gov

California Department of Public Health

Environmental Management Branch, Radon Program
1616 Capital Avenue, 2nd Floor, MS 7405
P.O. Box 997413
Sacramento, CA 95899-7413
Telephone: (800) 745-7236
Web: www.cdph.ca.gov/HealthInfo/environhealth/Pages/Radon.aspx
This branch provides publications and information about radon hazards.

California Department of Public Health

Environmental Lab Accreditation Program
850 Marina Bay Parkway
Building P, Third Floor
Richmond, CA 94804-6403
Telephone: (510) 620-5600

APPENDIX A List of Federal and State Agencies

Contact information provided was correct as of the date of publication, but is subject to change.

This office may provide information about test procedures for analyzing environmental pollutants.

California Department of Public Health

Division of Drinking Water and Environmental Management

Drinking Water Technical Program Branch

Sacramento Headquarters

1616 Capital Avenue, MS 7400

P.O. Box 997413

Sacramento, CA 95899-7413

Telephone: (916) 449-5600

This division collects and evaluates water quality information on drinking water in California and supervises the activities of all public water systems. It also provides assistance to local health departments, water purveyors, and the general public on issues related to water quality, water supply, and water treatment:

Northern California Section

Sacramento District

8455 Jackson Road, Room 120

Sacramento, CA 95826

Telephone: (916) 229-3126

Lassen, Valley, Klamath & Shasta Districts

415 Knollcrest Drive, Suite 110

Redding, CA 96002

Telephone: (916) 224-4800

North Coastal Section

San Francisco & Santa Clara Districts

2151 Berkeley Way, Room 458

Berkeley, CA 94704

Telephone: (510) 540-2158

Mendocino & Sonoma Districts

50 D Street, Suite 200

Santa Rosa, CA 95404-4752

Telephone: (707) 576-2145
Monterey District
1 Lower Ragsdale, Bldg. 1, Suite 120
Monterey, CA 93940
Telephone: (831) 655-6939

Central California Section
Merced & Visalia Districts
1040 East Herndon Avenue, Suite 205
Fresno, CA 93720-3158
Telephone: (559) 447-3300

Stockton District
31 E. Channel Street, Room 270
Stockton, CA 95202
Telephone: (209) 948-7696

Tehachapi District
1200 Discovery Drive, Suite 100
Bakersfield, CA 993309
Telephone: (661) 335-7315

Southern California Section
Los Angeles District & Metropolitan Districts
1449 W. Temple Street, Room 202
Los Angeles, CA 90026
Telephone: (213) 580-5723

Santa Barbara District
1180 Eugenia Place, Suite 200
Carpinteria, CA 93013
Telephone: (805) 566-1326

South Coastal Section
San Bernardino District
464 West 4th Street, #437
San Bernardino, CA 92401
Telephone: (909) 383-4328

San Diego & Riverside Districts
1350 Front Street, Room 2050
San Diego, CA 92101
Telephone: (619) 525-4159

Santa Ana District
28 Civic Center Plaza, Room 325

Santa Ana, CA 92701
Telephone: (714) 558-4410California

**Department of Toxic Substances
Control**

1001 I Street
P.O. Box 806
Sacramento, CA 95812-0806
Telephone: (916) 324-1826
Web: www.dtsc.ca.gov
DTSC issues permits for treatment, storage, and disposal of hazardous wastes; inspects facilities; maintains a Superfund list; and has a site cleanup program.

Northern California Regional Offices

Sacramento Office
8800 Cal Center Drive
Sacramento, CA 95826-3268
Telephone: (916) 255-3618

Clovis Office
1515 Tollhouse Road
Clovis, CA 93611-0522
Telephone: (559) 297-3901

Berkeley Office
700 Heinz Avenue, Suite #200
Berkeley, CA 94710-2721
Telephone: (510) 540-2122

Southern California Regional Offices

Chatsworth Office
9211 Oakdale Avenue
Chatsworth, CA 91311-6505
Phone: (818) 717-6500

Cypress Office
5796 Corporate Avenue
Cypress, CA 90630-4732
Telephone: (714) 484-5300

San Diego Office
9174 Skypark Court, Suite 150
San Diego, CA 92123
Telephone: (858) 637-5531

**California Department of Housing and Community
Development**

Division of Administration - Manufactured Housing
1800 Third Street, Room 260

P.O. Box 31
Sacramento, CA 95814
Telephone: (916) 445-3338
Administration of codes and statutes relating to mobile homes. It also allocates grants and loans for low-income housing, house rehabilitation, and disaster relief.

California Department of Real Estate (DRE)

Fresno District Office
Department of Real Estate
2550 Mariposa, Room 3070
Fresno, CA 93721-2273
Telephone: (559) 445-6153

Oakland District Office
Department of Real Estate
1515 Clay Street, Room 702
Oakland, CA 94612-1462
Telephone: (510) 622-2552

Los Angeles Executive Office
Department of Real Estate
320 W. 4th Street, Suite 350
Los Angeles, CA 90013-1150
Telephone: (213) 620-2072

San Diego District Office
Department of Real Estate
1350 Front Street, Room 3064
San Diego, CA 92101-3687
Telephone: (619) 525-4375

Sacramento Principal Office
Department of Real Estate
2201 Broadway
P.O. Box 187000
Sacramento, CA 95818-7000
Telephone: (916) 227-0864
This unit provides information on lead toxicity and treatment of lead toxicity in children.

APPENDIX B Glossary

AERATION: A technique by which air is introduced into a liquid; bubbles and aerosols are generated and dissolved gases released. For example, water aerated by passing through a shower head will release dissolved radon gas.

ACTIVATED CARBON: A material made from burnt wood which is used to remove organic solutes, such as pesticides, and some inorganic solutes, such as chlorine, from water. Dissolved organic solutes are removed from the water by absorption onto the activated carbon. The activated carbon must be periodically replaced when it becomes saturated and unable to adsorb any more solute. Activated carbon is not effective in removing heavy metals, such as lead, and salts, which make water hard.

ANNUAL AVERAGE LEVEL: The average of measurements taken at different times over the period of one year or the level measured by a device left in place for a full year.

CARCINOGEN: A substance that causes cancer.

CATHODE RAY TUBE: The cathode ray tube, or CRT, is the display device used in most computer displays, video monitors, and televisions.

CERTIFIED LABORATORY: A laboratory that has demonstrated that it can meet the federal and state standards for accuracy and precision for a given analytical procedure.

DISTILLATION: As referenced in this booklet, distillation is a technique used to purify water by removal of inorganic contaminants such as salts through heating the solution and condensing the steam. The resultant distilled water has a reduced salt concentration. Distillation is not effective in removing pesticides and volatile organic contaminants such as chloroform and benzene.

EXPOSURE: Contact with an agent through inhalation, ingestion, or touching. For example, exposure to radon is primarily through inhalation; exposure to lead is primarily through ingestion.

FILTRATION: Purification of water by removing undissolved solids or sediment by passing the water through a filter or sieve. Filtration does not remove dissolved salts or organic contaminants.

FRIABLE: Easily crumbled, pulverized, or reduced to a powder by hand.

LEVEL: Another term for concentration; also, the amount of a substance in a given volume of air, liquid or solid.

LITER: Metric unit of volume equivalent to 1.057 quarts of liquid. One gallon is equivalent to about four liters.

MILLIGRAM: A unit of weight. There are 1,000 milligrams in one gram and about 28 grams in one ounce.

MITIGATION: Mitigation means any action taken to reduce or eliminate the risk to human health and the environment from hazardous waste.

PARTS PER MILLION: A unit of concentration. For example, air that contains 1 part per million formaldehyde contains 1.2 milligrams formaldehyde in 1 million milliliters air, i.e. 1,000 liters air. Also, water which contains 1 part per million lead contains 1 milligram lead in 1 million milligrams water, i.e., 1 kilogram water. One part per million can be compared to one cent in ten thousand dollars.

PASSIVE DETECTOR: A measuring device that functions without any energy input or ongoing attention from the user. For example, use of a passive radon detector to measure radon requires only that the detector be left in place for a specified time.

PICOCURIE: A unit of amount used in measurement of radioactive substances. For example, five picocuries of radon are five trillionths of a curie and are equivalent to 11 radioactive radon atoms decaying every minute.

RADIOACTIVE: A term used to describe atoms that are unstable and break down or decay to form another kind of atom. For example, radium breaks down to form radon. In the process of decay some high-energy particles are emitted. The detection of these particles by special instruments indicates that a substance is radioactive. The high-energy particles and gamma rays are called radiation.

REACTIVE: A solid waste that is normally unstable, reacts violently with water, or generates toxic gases when exposed to water or other materials.

REVERSE OSMOSIS: A technology used to purify water by removing the salts from water. Osmosis involves the diffusion of water from a dilute to a concentrated solution across a semi-permeable membrane that allows only the passage of water. In reverse osmosis, water is forced through a semi-permeable membrane from a concentrated solution to a stream of purified water. For example, in the desalination of seawater, reverse osmosis is used to separate the salts from the water generating drinking water and a residue of salts.

RISK: In the context of this booklet, risk indicates the chance of developing a disease after exposure to an environmental hazard. Risk depends on the time period for which a person is exposed to a particular hazard and the level of the hazard.

SOFT WATER: Water that does not contain large amounts of dissolved minerals such as salts containing calcium or magnesium.

SOLDER: A metallic compound used to seal joints between pipes. Until recently, most solder contained about 50 percent lead. Lead solder is now banned for plumbing applications.

TOXICITY: The extent to which a material is toxic.



Protect Your Family From Lead in Your Home



United States
Environmental
Protection Agency



United States
Consumer Product
Safety Commission



United States
Department of Housing
and Urban Development

Are You Planning to Buy or Rent a Home Built Before 1978?

Did you know that many homes built before 1978 have **lead-based paint**? Lead from paint, chips, and dust can pose serious health hazards.

Read this entire brochure to learn:

- How lead gets into the body
- How lead affects health
- What you can do to protect your family
- Where to go for more information

Before renting or buying a pre-1978 home or apartment, federal law requires:

- Sellers must disclose known information on lead-based paint or lead-based paint hazards before selling a house.
- Real estate sales contracts must include a specific warning statement about lead-based paint. Buyers have up to 10 days to check for lead.
- Landlords must disclose known information on lead-based paint or lead-based paint hazards before leases take effect. Leases must include a specific warning statement about lead-based paint.

If undertaking renovations, repairs, or painting (RRP) projects in your pre-1978 home or apartment:

- Read EPA's pamphlet, *The Lead-Safe Certified Guide to Renovate Right*, to learn about the lead-safe work practices that contractors are required to follow when working in your home (see page 12).



Simple Steps to Protect Your Family from Lead Hazards

If you think your home has lead-based paint:

- Don't try to remove lead-based paint yourself.
- Always keep painted surfaces in good condition to minimize deterioration.
- Get your home checked for lead hazards. Find a certified inspector or risk assessor at [epa.gov/lead](https://www.epa.gov/lead).
- Talk to your landlord about fixing surfaces with peeling or chipping paint.
- Regularly clean floors, window sills, and other surfaces.
- Take precautions to avoid exposure to lead dust when remodeling.
- When renovating, repairing, or painting, hire only EPA- or state-approved Lead-Safe certified renovation firms.
- Before buying, renting, or renovating your home, have it checked for lead-based paint.
- Consult your health care provider about testing your children for lead. Your pediatrician can check for lead with a simple blood test.
- Wash children's hands, bottles, pacifiers, and toys often.
- Make sure children eat healthy, low-fat foods high in iron, calcium, and vitamin C.
- Remove shoes or wipe soil off shoes before entering your house.

Lead Gets into the Body in Many Ways

Adults and children can get lead into their bodies if they:

- Breathe in lead dust (especially during activities such as renovations, repairs, or painting that disturb painted surfaces).
- Swallow lead dust that has settled on food, food preparation surfaces, and other places.
- Eat paint chips or soil that contains lead.

Lead is especially dangerous to children under the age of 6.

- At this age, children's brains and nervous systems are more sensitive to the damaging effects of lead.
- Children's growing bodies absorb more lead.
- Babies and young children often put their hands and other objects in their mouths. These objects can have lead dust on them.



Women of childbearing age should know that lead is dangerous to a developing fetus.

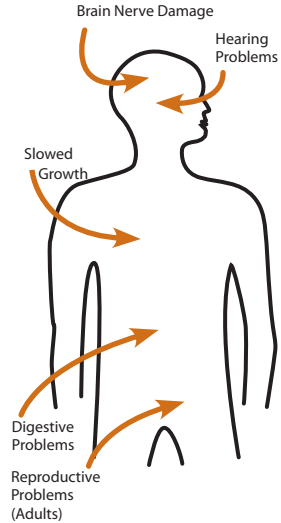
- Women with a high lead level in their system before or during pregnancy risk exposing the fetus to lead through the placenta during fetal development.

Health Effects of Lead

Lead affects the body in many ways. It is important to know that even exposure to low levels of lead can severely harm children.

In children, exposure to lead can cause:

- Nervous system and kidney damage
- Learning disabilities, attention-deficit disorder, and decreased intelligence
- Speech, language, and behavior problems
- Poor muscle coordination
- Decreased muscle and bone growth
- Hearing damage



While low-lead exposure is most common, exposure to high amounts of lead can have devastating effects on children, including seizures, unconsciousness, and in some cases, death.

Although children are especially susceptible to lead exposure, lead can be dangerous for adults, too.

In adults, exposure to lead can cause:

- Harm to a developing fetus
- Increased chance of high blood pressure during pregnancy
- Fertility problems (in men and women)
- High blood pressure
- Digestive problems
- Nerve disorders
- Memory and concentration problems
- Muscle and joint pain

Check Your Family for Lead

Get your children and home tested if you think your home has lead.

Children's blood lead levels tend to increase rapidly from 6 to 12 months of age, and tend to peak at 18 to 24 months of age.

Consult your doctor for advice on testing your children. A simple blood test can detect lead. Blood lead tests are usually recommended for:

- Children at ages 1 and 2
- Children or other family members who have been exposed to high levels of lead
- Children who should be tested under your state or local health screening plan

Your doctor can explain what the test results mean and if more testing will be needed.

Where Lead-Based Paint Is Found

In general, the older your home or childcare facility, the more likely it has lead-based paint.¹

Many homes, including private, federally-assisted, federally-owned housing, and childcare facilities built before 1978 have lead-based paint. In 1978, the federal government banned consumer uses of lead-containing paint.²

Learn how to determine if paint is lead-based paint on page 7.

Lead can be found:

- In homes and childcare facilities in the city, country, or suburbs,
- In private and public single-family homes and apartments,
- On surfaces inside and outside of the house, and
- In soil around a home. (Soil can pick up lead from exterior paint or other sources, such as past use of leaded gas in cars.)

Learn more about where lead is found at [epa.gov/lead](https://www.epa.gov/lead).

¹ "Lead-based paint" is currently defined by the federal government as paint with lead levels greater than or equal to 1.0 milligram per square centimeter (mg/cm²), or more than 0.5% by weight.

² "Lead-containing paint" is currently defined by the federal government as lead in new dried paint in excess of 90 parts per million (ppm) by weight.

Identifying Lead-Based Paint and Lead-Based Paint Hazards

Deteriorated lead-based paint (peeling, chipping, chalking, cracking, or damaged paint) is a hazard and needs immediate attention. **Lead-based paint** may also be a hazard when found on surfaces that children can chew or that get a lot of wear and tear, such as:

- On windows and window sills
- Doors and door frames
- Stairs, railings, banisters, and porches

Lead-based paint is usually not a hazard if it is in good condition and if it is not on an impact or friction surface like a window.

Lead dust can form when lead-based paint is scraped, sanded, or heated. Lead dust also forms when painted surfaces containing lead bump or rub together. Lead paint chips and dust can get on surfaces and objects that people touch. Settled lead dust can reenter the air when the home is vacuumed or swept, or when people walk through it. EPA currently defines the following levels of lead in dust as hazardous:

- 10 micrograms per square foot ($\mu\text{g}/\text{ft}^2$) and higher for floors, including carpeted floors
- 100 $\mu\text{g}/\text{ft}^2$ and higher for interior window sills

Lead in soil can be a hazard when children play in bare soil or when people bring soil into the house on their shoes. EPA currently defines the following levels of lead in soil as hazardous:

- 400 parts per million (ppm) and higher in play areas of bare soil
- 1,200 ppm (average) and higher in bare soil in the remainder of the yard

Remember, lead from paint chips—which you can see—and lead dust—which you may not be able to see—both can be hazards.

The only way to find out if paint, dust, or soil lead hazards exist is to test for them. The next page describes how to do this.

Checking Your Home for Lead

You can get your home tested for lead in several different ways:

- A lead-based paint **inspection** tells you if your home has lead-based paint and where it is located. It won't tell you whether your home currently has lead hazards. A trained and certified testing professional, called a lead-based paint inspector, will conduct a paint inspection using methods, such as:
 - Portable x-ray fluorescence (XRF) machine
 - Lab tests of paint samples
- A **risk assessment** tells you if your home currently has any lead hazards from lead in paint, dust, or soil. It also tells you what actions to take to address any hazards. A trained and certified testing professional, called a risk assessor, will:
 - Sample paint that is deteriorated on doors, windows, floors, stairs, and walls
 - Sample dust near painted surfaces and sample bare soil in the yard
 - Get lab tests of paint, dust, and soil samples
- A combination inspection and risk assessment tells you if your home has any lead-based paint and if your home has any lead hazards, and where both are located.



Be sure to read the report provided to you after your inspection or risk assessment is completed, and ask questions about anything you do not understand.

Checking Your Home for Lead, continued

In preparing for renovation, repair, or painting work in a pre-1978 home, Lead-Safe Certified renovators (see page 12) may:

- Take paint chip samples to determine if lead-based paint is present in the area planned for renovation and send them to an EPA-recognized lead lab for analysis. In housing receiving federal assistance, the person collecting these samples must be a certified lead-based paint inspector or risk assessor
- Use EPA-recognized tests kits to determine if lead-based paint is absent (but not in housing receiving federal assistance)
- Presume that lead-based paint is present and use lead-safe work practices

There are state and federal programs in place to ensure that testing is done safely, reliably, and effectively. Contact your state or local agency for more information, visit [epa.gov/lead](https://www.epa.gov/lead), or call **1-800-424-LEAD (5323)** for a list of contacts in your area.³

³ Hearing- or speech-challenged individuals may access this number through TTY by calling the Federal Relay Service at 1-800-877-8339.

What You Can Do Now to Protect Your Family

If you suspect that your house has lead-based paint hazards, you can take some immediate steps to reduce your family's risk:

- If you rent, notify your landlord of peeling or chipping paint.
- Keep painted surfaces clean and free of dust. Clean floors, window frames, window sills, and other surfaces weekly. Use a mop or sponge with warm water and a general all-purpose cleaner. (Remember: never mix ammonia and bleach products together because they can form a dangerous gas.)
- Carefully clean up paint chips immediately without creating dust.
- Thoroughly rinse sponges and mop heads often during cleaning of dirty or dusty areas, and again afterward.
- Wash your hands and your children's hands often, especially before they eat and before nap time and bed time.
- Keep play areas clean. Wash bottles, pacifiers, toys, and stuffed animals regularly.
- Keep children from chewing window sills or other painted surfaces, or eating soil.
- When renovating, repairing, or painting, hire only EPA- or state-approved Lead-Safe Certified renovation firms (see page 12).
- Clean or remove shoes before entering your home to avoid tracking in lead from soil.
- Make sure children eat nutritious, low-fat meals high in iron, and calcium, such as spinach and dairy products. Children with good diets absorb less lead.

Reducing Lead Hazards

Disturbing lead-based paint or removing lead improperly can increase the hazard to your family by spreading even more lead dust around the house.

- In addition to day-to-day cleaning and good nutrition, you can **temporarily** reduce lead-based paint hazards by taking actions, such as repairing damaged painted surfaces and planting grass to cover lead-contaminated soil. These actions are not permanent solutions and will need ongoing attention.
- You can minimize exposure to lead when renovating, repairing, or painting by hiring an EPA- or state-certified renovator who is trained in the use of lead-safe work practices. If you are a do-it-yourselfer, learn how to use lead-safe work practices in your home.
- To remove lead hazards permanently, you should hire a certified lead abatement contractor. Abatement (or permanent hazard elimination) methods include removing, sealing, or enclosing lead-based paint with special materials. Just painting over the hazard with regular paint is not permanent control.



Always use a certified contractor who is trained to address lead hazards safely.

- Hire a Lead-Safe Certified firm (see page 12) to perform renovation, repair, or painting (RRP) projects that disturb painted surfaces.
- To correct lead hazards permanently, hire a certified lead abatement contractor. This will ensure your contractor knows how to work safely and has the proper equipment to clean up thoroughly.

Certified contractors will employ qualified workers and follow strict safety rules as set by their state or by the federal government.

Reducing Lead Hazards, continued

If your home has had lead abatement work done or if the housing is receiving federal assistance, once the work is completed, dust cleanup activities must be conducted until clearance testing indicates that lead dust levels are below the following levels:

- 40 micrograms per square foot ($\mu\text{g}/\text{ft}^2$) for floors, including carpeted floors
- 250 $\mu\text{g}/\text{ft}^2$ for interior windows sills
- 400 $\mu\text{g}/\text{ft}^2$ for window troughs

For help in locating certified lead abatement professionals in your area, call your state or local agency (see pages 14 and 15), or visit [epa.gov/lead](https://www.epa.gov/lead), or call 1-800-424-LEAD.

Renovating, Repairing or Painting a Home with Lead-Based Paint

If you hire a contractor to conduct renovation, repair, or painting (RRP) projects in your pre-1978 home or childcare facility (such as pre-school and kindergarten), your contractor must:

- Be a Lead-Safe Certified firm approved by EPA or an EPA-authorized state program
- Use qualified trained individuals (Lead-Safe Certified renovators) who follow specific lead-safe work practices to prevent lead contamination
- Provide a copy of EPA's lead hazard information document, *The Lead-Safe Certified Guide to Renovate Right*



RRP contractors working in pre-1978 homes and childcare facilities must follow lead-safe work practices that:

- **Contain the work area.** The area must be contained so that dust and debris do not escape from the work area. Warning signs must be put up, and plastic or other impermeable material and tape must be used.
- **Avoid renovation methods that generate large amounts of lead-contaminated dust.** Some methods generate so much lead-contaminated dust that their use is prohibited. They are:
 - Open-flame burning or torching
 - Sanding, grinding, planing, needle gunning, or blasting with power tools and equipment not equipped with a shroud and HEPA vacuum attachment
 - Using a heat gun at temperatures greater than 1100°F
- **Clean up thoroughly.** The work area should be cleaned up daily. When all the work is done, the area must be cleaned up using special cleaning methods.
- **Dispose of waste properly.** Collect and seal waste in a heavy duty bag or sheeting. When transported, ensure that waste is contained to prevent release of dust and debris.

To learn more about EPA's requirements for RRP projects, visit epa.gov/getleadsafe, or read *The Lead-Safe Certified Guide to Renovate Right*.

Other Sources of Lead

Lead in Drinking Water

The most common sources of lead in drinking water are lead pipes, faucets, and fixtures.

Lead pipes are more likely to be found in older cities and homes built before 1986.

You can't smell or taste lead in drinking water.

To find out for certain if you have lead in drinking water, have your water tested.

Remember older homes with a private well can also have plumbing materials that contain lead.

Important Steps You Can Take to Reduce Lead in Drinking Water

- Use only cold water for drinking, cooking and making baby formula. Remember, boiling water does not remove lead from water.
- Before drinking, flush your home's pipes by running the tap, taking a shower, doing laundry, or doing a load of dishes.
- Regularly clean your faucet's screen (also known as an aerator).
- If you use a filter certified to remove lead, don't forget to read the directions to learn when to change the cartridge. Using a filter after it has expired can make it less effective at removing lead.

Contact your water company to determine if the pipe that connects your home to the water main (called a service line) is made from lead. Your area's water company can also provide information about the lead levels in your system's drinking water.

For more information about lead in drinking water, please contact EPA's Safe Drinking Water Hotline at 1-800-426-4791. If you have other questions about lead poisoning prevention, call 1-800 424-LEAD.*

Call your local health department or water company to find out about testing your water, or visit [epa.gov/safewater](https://www.epa.gov/safewater) for EPA's lead in drinking water information. Some states or utilities offer programs to pay for water testing for residents. Contact your state or local water company to learn more.

* Hearing- or speech-challenged individuals may access this number through TTY by calling the Federal Relay Service at 1-800-877-8339.

Other Sources of Lead, continued

- **Lead smelters** or other industries that release lead into the air.
- **Your job.** If you work with lead, you could bring it home on your body or clothes. Shower and change clothes before coming home. Launder your work clothes separately from the rest of your family's clothes.
- **Hobbies** that use lead, such as making pottery or stained glass, or refinishing furniture. Call your local health department for information about hobbies that may use lead.
- Old **toys** and **furniture** may have been painted with lead-containing paint. Older toys and other children's products may have parts that contain lead.⁴
- Food and liquids cooked or stored in **lead crystal** or **lead-glazed pottery or porcelain** may contain lead.
- Folk remedies, such as "**greta**" and "**azarcon,**" used to treat an upset stomach.

⁴ In 1978, the federal government banned toys, other children's products, and furniture with lead-containing paint. In 2008, the federal government banned lead in most children's products. The federal government currently bans lead in excess of 100 ppm by weight in most children's products.

For More Information

The National Lead Information Center

Learn how to protect children from lead poisoning and get other information about lead hazards on the Web at epa.gov/lead and hud.gov/lead, or call **1-800-424-LEAD (5323)**.

EPA's Safe Drinking Water Hotline

For information about lead in drinking water, call **1-800-426-4791**, or visit epa.gov/safewater for information about lead in drinking water.

Consumer Product Safety Commission (CPSC) Hotline

For information on lead in toys and other consumer products, or to report an unsafe consumer product or a product-related injury, call **1-800-638-2772**, or visit CPSC's website at cpsc.gov or saferproducts.gov.

State and Local Health and Environmental Agencies

Some states, tribes, and cities have their own rules related to lead-based paint. Check with your local agency to see which laws apply to you. Most agencies can also provide information on finding a lead abatement firm in your area, and on possible sources of financial aid for reducing lead hazards. Receive up-to-date address and phone information for your state or local contacts on the Web at epa.gov/lead, or contact the National Lead Information Center at **1-800-424-LEAD**.

Hearing- or speech-challenged individuals may access any of the phone numbers in this brochure through TTY by calling the toll-free Federal Relay Service at **1-800-877-8339**.

U. S. Environmental Protection Agency (EPA) Regional Offices

The mission of EPA is to protect human health and the environment. Your Regional EPA Office can provide further information regarding regulations and lead protection programs.

Region 1 (Connecticut, Massachusetts, Maine, New Hampshire, Rhode Island, Vermont)

Regional Lead Contact
U.S. EPA Region 1
5 Post Office Square, Suite 100, OES 05-4
Boston, MA 02109-3912
(888) 372-7341

Region 2 (New Jersey, New York, Puerto Rico, Virgin Islands)

Regional Lead Contact
U.S. EPA Region 2
2890 Woodbridge Avenue
Building 205, Mail Stop 225
Edison, NJ 08837-3679
(732) 906-6809

Region 3 (Delaware, Maryland, Pennsylvania, Virginia, DC, West Virginia)

Regional Lead Contact
U.S. EPA Region 3
1650 Arch Street
Philadelphia, PA 19103
(215) 814-2088

Region 4 (Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee)

Regional Lead Contact
U.S. EPA Region 4
AFC Tower, 12th Floor, Air, Pesticides & Toxics
61 Forsyth Street, SW
Atlanta, GA 30303
(404) 562-8998

Region 5 (Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin)

Regional Lead Contact
U.S. EPA Region 5 (LL-17J)
77 West Jackson Boulevard
Chicago, IL 60604-3666
(312) 353-3808

Region 6 (Arkansas, Louisiana, New Mexico, Oklahoma, Texas, and 66 Tribes)

Regional Lead Contact
U.S. EPA Region 6
1445 Ross Avenue, 12th Floor
Dallas, TX 75202-2733
(214) 665-2704

Region 7 (Iowa, Kansas, Missouri, Nebraska)

Regional Lead Contact
U.S. EPA Region 7
11201 Renner Blvd.
Lenexa, KS 66219
(800) 223-0425

Region 8 (Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming)

Regional Lead Contact
U.S. EPA Region 8
1595 Wynkoop St.
Denver, CO 80202
(303) 312-6966

Region 9 (Arizona, California, Hawaii, Nevada)

Regional Lead Contact
U.S. EPA Region 9 (CMD-4-2)
75 Hawthorne Street
San Francisco, CA 94105
(415) 947-4280

Region 10 (Alaska, Idaho, Oregon, Washington)

Regional Lead Contact
U.S. EPA Region 10 (20-C04)
Air and Toxics Enforcement Section
1200 Sixth Avenue, Suite 155
Seattle, WA 98101
(206) 553-1200

Consumer Product Safety Commission (CPSC)

The CPSC protects the public against unreasonable risk of injury from consumer products through education, safety standards activities, and enforcement. Contact CPSC for further information regarding consumer product safety and regulations.

CPSC

4330 East West Highway
Bethesda, MD 20814-4421
1-800-638-2772

cpsc.gov or saferproducts.gov

U. S. Department of Housing and Urban Development (HUD)

HUD's mission is to create strong, sustainable, inclusive communities and quality affordable homes for all. Contact to Office of Lead Hazard Control and Healthy Homes for further information regarding the Lead Safe Housing Rule, which protects families in pre-1978 assisted housing, and for the lead hazard control and research grant programs.

HUD

451 Seventh Street, SW, Room 8236
Washington, DC 20410-3000
(202) 402-7698

hud.gov/lead

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U. S. EPA Washington DC 20460
U. S. CPSC Bethesda MD 20814
U. S. HUD Washington DC 20410

EPA-747-K-12-001
January 2020

IMPORTANT!

Lead From Paint, Dust, and Soil in and Around Your Home Can Be Dangerous if Not Managed Properly

- Children under 6 years old are most at risk for lead poisoning in your home.
- Lead exposure can harm young children and babies even before they are born.
- Homes, schools, and child care facilities built before 1978 are likely to contain lead-based paint.
- Even children who seem healthy may have dangerous levels of lead in their bodies.
- Disturbing surfaces with lead-based paint or removing lead-based paint improperly can increase the danger to your family.
- People can get lead into their bodies by breathing or swallowing lead dust, or by eating soil or paint chips containing lead.
- People have many options for reducing lead hazards. Generally, lead-based paint that is in good condition is not a hazard (see page 10).

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Homeowner's Guide to Earthquake Safety

2020 EDITION



State of California
Gavin Newsom
Governor

SSC No. 20-01



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Ordering Information

Single copies of this booklet are available from the

California Seismic Safety Commission

2945 Ramco St. #195
West Sacramento, CA 95691

To order call (916) 263-5506 or download an online copy at
http://ssc.ca.gov/forms_pubs/index.html

*Cover photo: Collapsed two-story home. Nigel Spiers, 2011
Shutterstock, Enhanced License*

**Disclaimer: The effects, descriptions, recommendations and suggestions included in this Guide are intended to improve earthquake preparedness; however, they do not guarantee the safety of an individual or a structure. The California Seismic Safety Commission takes responsibility for the inclusion of material in this Guide. The State of California, the California Seismic Safety Commission, and all contributors to this document do not assume liability for any injury, death, property damage, loss of revenue, or any other effects of earthquakes.*

Effective July 1, 2020, the 2020 edition of the *Homeowner's Guide to Earthquake Safety* replaces the 2005 edition.



Introduction

EARTHQUAKES ARE INEVITABLE IN CALIFORNIA.

They can occur at any time and without warning. They can be extremely destructive and even deadly.

As a current or future owner of a home*, you should be aware of the risks—potentially considerable and catastrophic—that earthquakes pose to your property and to the safety of you and your family.

THIS GUIDE is designed to help you prevent injuries, save lives, and avoid costly property damage from earthquakes. It provides information on:

- The most common earthquake-related hazards that can damage homes
- How to find and then fix the potential structural risks in a home
- How to find more information on earthquake safety

If you sell your home, this Guide also will help you meet your requirements under California law.

There are no guarantees of safety during earthquakes, but properly constructed and strengthened homes are far less likely to collapse or be damaged during earthquakes. The California Seismic Safety Commission advises you to act on the suggestions outlined in this Guide and make yourself, your family, and your home safer.

**In this Guide, "home" means single-family residences, duplexes, triplexes, and four-plexes. Under California law, a seller of a home built before 1960 must fulfill certain disclosure requirements as part of the sales process (see page 4).*

USING THIS GUIDE PAGE

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\$55+
BILLION

Earthquake related losses in California since 1971

\$12+
BILLION

Estimated home damage in the 1994 Northridge Earthquake

Selling or Buying A Home: Requirements & Recommendations

SELLING A HOME

If you are selling a home built before 1960, California law* requires you to:

- Properly strap the water heater.
- Provide buyers with the following documents:
 - A Residential Earthquake Risk Disclosure Statement (page 13), where you identify known home risks
 - A Natural Hazard Disclosure Statement, where you indicate if your home is in an Earthquake Fault Zone or Seismic Hazard Zone. Ask your realtor for a copy of this Disclosure Statement.
 - A copy of this Guide (Your real estate agent is required to give you the Guide.)
 - Note: If you list your home through a real estate agent or broker, you should have him or her give the documentation to the buyer.
- **Note:** Keep a copy of all documentation signed by the buyer as evidence that you complied with the requirements.

Under the law, you are NOT required to:

- Remove siding, drywall, or plaster to complete the disclosure statements.
- Hire someone to evaluate your home or to complete the disclosure statements. You may seek the assistance of a certified home inspector or a licensed contractor, architect, or engineer.
- Fix the risks before you sell your home; on the other hand, making the improvements could increase your home's value.

**A summary of the relevant California laws related to seismic safety is included at the end of this Guide (page 35).*



BUYING A HOME

Before you agree to buy a home, you should consider the following:

- Have a certified home inspector, licensed building contractor, engineer, or architect inspect the home and give an opinion on existing earthquake risks and the estimated cost to strengthen the home.
- Check the location of the home to determine if it is in an Alquist-Priolo Earthquake Fault Zone or an area susceptible to landslides, liquefaction, or tsunami. A licensed geotechnical engineer and/or engineering geologist can help you answer these questions and check the stability of the land under the home.
- Negotiate with the seller the cost of any proposed repairs or upgrades. State law does not require either the seller or buyer to strengthen a home against earthquake risks. However, the cost to repair a home after a damaging earthquake may far exceed the costs to strengthen the home and reduce the risks.

Property Tax Exclusion

Under California law (Revenue and Tax Code, Section 74.5), a homeowner can implement seismic-strengthening measures without a property tax reassessment. To receive the exclusion, you must have the work approved by the local building department and file a claim form with your county tax assessor.

Earthquake Insurance

Typically, residential property insurance does **not** include earthquake coverage. A homeowner may purchase a separate earthquake policy. Information on earthquake insurance is on page 37.

Earthquake Hazards

KNOW IF YOUR HOME IS AT RISK

Earthquakes occur in California every day. As a homeowner, you should know if your home is in an area that is more prone to earthquakes or if the geology or soil conditions of your neighborhood or community present greater risk during an earthquake. The more you know, the better able you are to take appropriate precautions to protect your home and family.

Is your home near an active earthquake fault or an area prone to severe shaking?

See the maps on pages 10 & 11.

Requirements under the law: If you are selling your home or any other type of real estate, no matter its age, you must disclose to buyers information about natural hazards that can affect the property, including flood and fire hazards and earthquake hazards. You report this information on the Natural Hazard Disclosure Statement.

The most common earthquake-related natural hazards are **ground shaking, fault ruptures, landslides, liquefaction, and tsunami**. In addition, earthquake damage to a dam can be a hazard to "downstream" homes.



Earthquake Hazards

GROUND SHAKING



Guy Morrow, 2004

In California, ground shaking causes 99% of earthquake damage to homes. Homes in areas near large active faults are more likely to feel severe shaking—and experience damage—than homes in other areas of the state.

FAULT RUPTURE



A strong earthquake can cause the two sides of a fault to suddenly slide by one another. Even a relatively minor fault rupture can cause foundation and structural damage requiring expensive repairs.

Pilar Villamor, GNS Science, 2016

Earthquake Hazards

LANDSLIDE



Earthquake shaking can be strong enough to cause soil and rock on a hillside to slide down the slope. A landslide can rip apart homes at the top of the slope and also crush homes at the bottom of the slope.

Al Seib, Los Angeles Times, 1994

LIQUEFACTION



Graeme Beattie, BRANZ, 2011

Strong ground shaking can cause liquefaction—excess pore water pressure that reduces the soil's ability to support structures. Liquefaction can cause structures to tilt or collapse.



Earthquake Hazards

TSUNAMI



National Oceanographic and Atmospheric Administration, 1964

California's coastal areas are prone to damage from tsunami—a series of large ocean waves caused by an underwater earthquake or landslide. Tsunami waves can travel a great distance and cause flooding or wash away structures in low-lying areas along the shore, in and along harbors, and along the banks of rivers. Tsunamis generated by the 1964 Alaskan earthquake (magnitude 9.2) and the 2011 Japan earthquake (magnitude 9.0) caused property damage and loss of life in California.

Is your home at risk of a tsunami?

Check with your County's office of emergency services.

DAM FAILURE



E. V. Leyendecker, United States Geological Survey, 1971

A very strong earthquake could damage a dam, resulting in sudden and devastating flooding of nearby homes. The 1971 San Fernando earthquake damaged the Lower San Fernando Dam, which sits less than half-mile above the neighborhoods of the San Fernando Valley in southern California. The risk of an aftershock forced the three-day evacuation of residents of an 11-square-mile area.

Is your home near a dam?

Check with your County's office of emergency services for a dam inundation map, which shows the location of major dams and areas that could flood in the event of a dam failure.

BETTER SAFE THAN SORRY

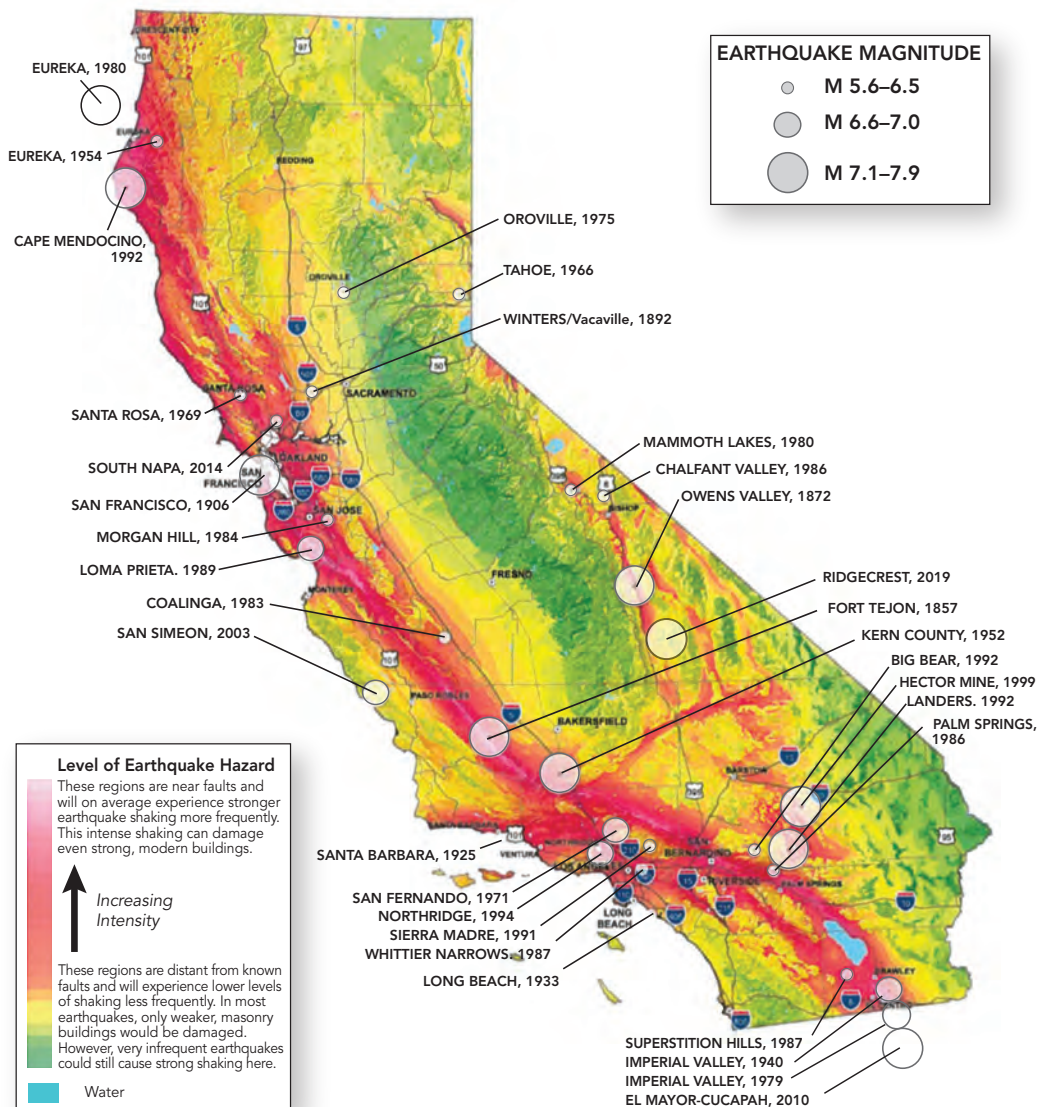
If you live in a low-lying coastal area or an area near a dam (dam inundation zone), know where to evacuate to higher ground and be prepared to evacuate immediately after an earthquake.

Earthquake Shaking Potential for California

This map shows the relative intensity of ground shaking in California from anticipated future earthquakes and significant earthquakes that have occurred since the Great 1857 magnitude 7.9 Fort Tejon earthquake. Although the greatest hazard is in areas of highest intensity as shown on the map, no region is immune from potential earthquake damage.

\$3+
BILLION
PER YEAR

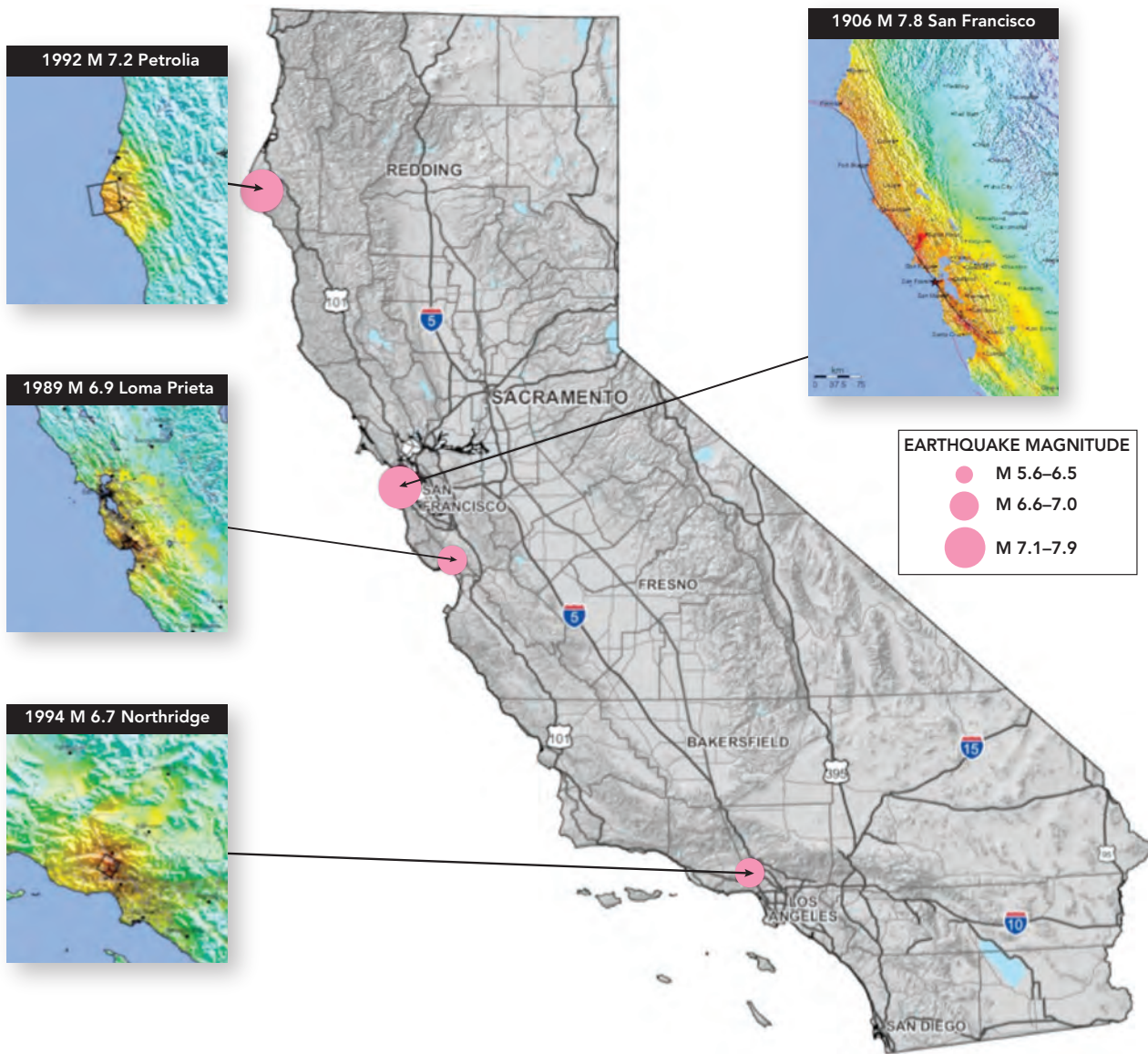
Expected long-term average earthquake damage in California





Significant Historical Earthquakes and Their ShakeMaps

The ShakeMaps (inserts) show areas of moderate-to-heavy ground shaking in four historical earthquakes.



ShakeMap Explanation

INSTRUMENTAL INTENSITY	I	II-III	IV	V	VI	VII	VIII	IX	X+
PERCEIVED SHAKING	NOT FELT	WEAK	LIGHT	MODERATE	STRONG	VERY STRONG	SEVERE	VIOLENT	EXTREME
POTENTIAL DAMAGE	NONE	NONE	NONE	VERY LIGHT	LIGHT	MODERATE	MOD/HEAVY	HEAVY	VERY HEAVY

Source: USGS

Residential Earthquake Risks & the Disclosure Statement

Earthquakes in California can occur at any time and without warning. To prevent injuries and avoid costly property damage, homeowners should determine the potential for earthquake risks in their homes and then retrofit or upgrade these conditions. If not corrected, these risks can lead to:

- Severe property damage, including foundation damage and damage to floors, walls, and windows
- Loss of personal property
- Broken utilities, which can result in fire, water damage, and spread of toxic substances
- Personal injuries

In addition, under California law, sellers of homes built before 1960 must disclose known earthquake risks to buyers as part of the property sales process.

Completing the Residential Earthquake Risk Disclosure Statement

When you sell a home built before 1960, you are required to fill out the Residential Earthquake Risk Disclosure Statement, (see next page) and give the completed statement to the buyer. You are required to answer each question to the best of your knowledge.

To complete the Disclosure Statement, answer:

- “Yes” if you know your home is protected from the risk (e.g., for Item #1, answer “Yes” if your home’s water heater is properly braced)
- “No” if you know your home is at risk (e.g., for Item #6, answer “No” if your home’s exterior brick walls are not strengthened)
- “Doesn’t Apply” if the question is not relevant to your home (e.g., for Item #7, answer “Doesn’t Apply” if your home does not have a living space over the garage)
- “Don’t Know” if you do not have adequate information to answer the question

IN THIS SECTION PAGE

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You are not required to remove siding, drywall, or plaster or to hire an inspector to determine the answer to a question. Also, you are not required to fix or retrofit your home before you sell the property.



Residential Earthquake Risk Disclosure Statement (2020 Edition)

Name _____ Assessor’s Parcel No. _____
 Street Address _____ Year Built _____
 City _____ County _____ Zip Code _____

Answer these questions to the best of your knowledge. If any of the questions are answered “No,” your home is likely to have an elevated/disclosable earthquake risk. If you do not have actual knowledge as to whether these risks exist, answer “Don’t Know.” Questions answered “Don’t Know” may indicate a need for further evaluation. If your home does not have the feature, answer “Doesn’t Apply.” If you corrected one or more of these risks, describe the work on a separate page. The page numbers in the right-hand column indicate where in this guide you can find information on each of these features.

	Yes	No	Doesn’t Apply	Don’t Know	See Page
1. Is the water heater braced to resist falling during an earthquake?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	14
2. Is your home bolted to its foundation?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	15
3. If your home has crawl space (cripple) walls:					
a. Are the exterior crawl space (cripple) walls braced?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	17
b. If the exterior foundation consists of unconnected concrete piers and posts, have they been strengthened?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	18
4. If the exterior foundation, or part of it, is made of unreinforced masonry, has it been strengthened?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	19
5. If your home is on a hillside:					
a. Are the exterior tall foundation walls braced?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	20
b. Are the tall posts or columns either built to resist earthquakes or have they been strengthened?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	20
6. If the exterior walls of your home are made of unreinforced masonry, either completely or partially, have they been strengthened?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	21
7. If your home has a room over the garage, is the wall around the garage door opening built to resist earthquakes or has it been strengthened?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	22
8. Is your home outside an Alquist-Priolo Earthquake Fault Zone (an area immediately surrounding known active earthquake faults)?	<i>To be reported on the Natural Hazard Disclosure Statement</i>				
9. Is your home outside a Seismic Hazard Zone (an area identified as susceptible to liquefaction or a landslide)?	<i>To be reported on the Natural Hazard Disclosure Statement</i>				

As seller of the property described herein, I have answered the questions above to the best of my knowledge in an effort to disclose fully any potential earthquake risks it may have.

EXECUTED BY

Seller _____ Seller _____ Date _____

I acknowledge receipt of the *Homeowner’s Guide to Earthquake Safety* and this Disclosure Statement, completed and signed by the seller. I understand that if the seller has answered “No” to one or more questions, or if the seller has indicated a lack of knowledge, there may be one or more earthquake risks in this home.

Buyer _____ Buyer _____ Date _____

This Disclosure Statement is made in addition to the standard real estate transfer disclosure statement also required by law.

Earthquake Risk Disclosure Statement Item 1



During an earthquake, an unbraced water heater can topple, which can start a fire or lead to major water damage.

Is your home's water heater braced?

If your home's water heater is not properly braced, or if it has rigid rather than flexible pipes, the water heater may move or topple during an earthquake. This movement can break gas or water lines, resulting in fire, water damage, or release of toxic gas.

Under California law, you are required to brace your home's water heater whenever you install a new water heater or if you sell the home.

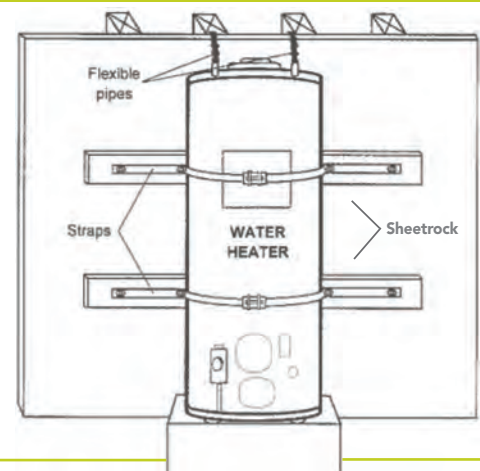
How to Check for Proper Water Heater Bracing

1. Examine your home's water heater.
2. Look for two sets of straps that wrap around the water heater and securely bolt the water heater to the wall and wall studs (see diagram).

Tankless Water Heater?

If you have a tankless water heater, be sure it is securely attached to the wall and that its pipes are installed according to the manufacturer's instructions.

PROPER WATER HEATER BRACING



WANT TO RETROFIT?

Find out more on pages 26-29.



Earthquake Risk Disclosure Statement Item 2

Is your home bolted to its foundation?

If your home is not bolted to its foundation, it could slide off the foundation during an earthquake.

- A home that has moved can cause gas, water, and sewer lines to break, resulting in fire, water damage, and release of toxic fluids.
- Lifting a home back onto its foundation is difficult and expensive.

How to Check for Foundation Bolting

1. Determine if your home has a crawl space, which will be below the first floor.
Clue: If your home has steps leading to an exterior door, the home probably has a crawl space. If you have no steps, the home is most likely built on a concrete slab and has no crawl space. If you do not have a crawl space, see "What If" section on next page.
2. Go into the crawl space. Access will be through a small removable panel or door along an exterior wall or from inside the garage.
3. Look for areas of unfinished wood framing at base of walls (see diagram). If the crawl space has finished wood framing, see "What If" section.
4. Find sill plates (wood boards that sit directly on top of foundation) and look for anchor bolts that fasten sill plates to foundation (see diagram on next page).
 - **Adequate bolting:** Bolts with nuts and square washers spaced every 4 to 6 feet
 - **Inadequate bolting:** No visible bolts

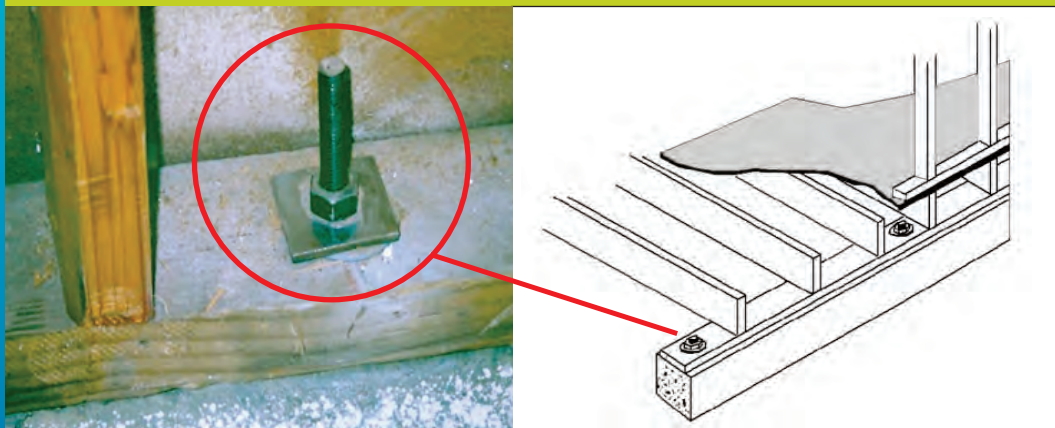


WANT TO RETROFIT?
Find out more on pages 26-29.

WHAT IF . . .

- Q** My home does not have a crawl space?
- A** Particularly after 1960, many California homes were built directly on concrete slabs. Fortunately, most of these homes and other post-1960 homes built to code have anchor bolts.
- Q** The crawl space has finished framing, so I cannot see the sill plates or anchors?
- A** You are not required to remove siding, drywall or plaster to determine if your home's foundation has anchor bolts.

For both situations, check "Don't Know" on the Disclosure Statement.

LOCATING FOUNDATION BOLTS**WANT TO RETROFIT?**

Find out more on pages 26-29.



Earthquake Risk Disclosure Statement Item 3a

Are your crawl space (cripple) walls braced?

If your home has a crawl space with un-braced walls, these crawl space (cripple) walls could collapse during an earthquake, which, in turn, may cause your entire home to collapse or lead to major damage to the structure as well as possible fire, water line breaks and injuries.

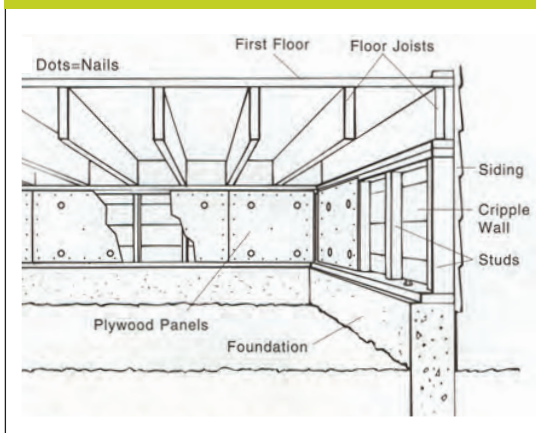


This older home collapsed after earthquake shaking damaged its crawl space (cripple) walls.

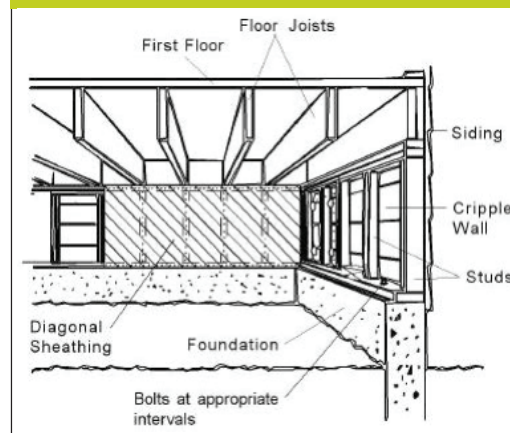
How to Check for Bracing of Crawl Space Walls

1. Determine if your home has a crawl space with cripple walls.
 - Clue:** If your home has three or more steps leading to an exterior door, the home has a crawl space below the first floor and, therefore, has cripple walls.
2. Go into the crawl space. Access will be through small removable panel or door along an exterior wall or from inside the garage.
3. Examine the inside surfaces of the exterior walls.
 - **Adequate bracing:** Plywood or diagonal sheathing on exterior walls (see diagrams)
 - **Inadequate bracing:** No plywood or diagonal sheathing

PLYWOOD OR ORIENTED STRAND BOARD



DIAGONAL SHEATHING



WANT TO RETROFIT?
Find out more on pages 26-29.

Earthquake Risk Disclosure Statement Item 3b

Is your home's pier-and-post foundation strengthened?

If your home sits on large wood posts that rest on unconnected concrete piers, the posts may not be braced properly. During an earthquake, the posts could fail and your home could shift or collapse.

How to Check for Pier-and-Post Foundation Strengthening

1. Go under the home and determine the type of foundation that supports the exterior walls.
 - Continuous perimeter foundation wall (check "Does Not Apply" on the statement)
 - Concrete piers and wood posts
2. For concrete piers and wood posts, look further to determine if the foundation is adequately braced or strengthened.
 - **Adequate bracing:** A continuous foundation around the perimeter edges of the home that consists of either reinforced concrete or reinforced masonry.
 - **Inadequate bracing** along the perimeter edges of the home:
 - Wood posts supported by concrete piers, or
 - Wood posts without concrete piers or continuous perimeter foundations



This home's pier-and-post foundation was damaged during an earthquake. The diagonal bracing was added after the earthquake to temporarily stabilize the home during repairs.



WANT TO RETROFIT?

Find out more on pages 26-29.



Earthquake Risk Disclosure Statement Item 4

Is your home's unreinforced masonry foundation strengthened?

If your home is supported by a brick, stone or concrete block foundation that lacks steel reinforcing, the foundation may not be able to resist earthquake shaking. Your home could slide off its foundation during an earthquake, damaging the walls and floors, rupturing utility connections, and destroying the contents of your home. This, in turn, could lead to fire, water damage, and injuries.



How to Check an Unreinforced Masonry Foundation

1. Walk around the perimeter of your home to determine the composition of the foundation. If the foundation has siding or a plaster finish, you will need to check the foundation from inside the crawl space.
 - Solid concrete foundation (check "Does Not Apply" on the statement)
 - Unreinforced brick, stone, or concrete block foundation
2. For unreinforced brick, stone, or concrete block foundation, look further to determine if the foundation is adequately braced or strengthened (e.g., steel plates attached to foundation walls). If you do not know what to look for, consult a licensed engineer or architect.



WANT TO RETROFIT?
Find out more on pages 26-29.

Earthquake Risk Disclosure Statement Item 5

The balcony of this hillside home partially collapsed and the home tilted when the stilt-type support posts and poorly braced walls shifted during an earthquake.

Does the foundation of your hillside home have adequate support?

Hillside homes require special engineering to resist earthquake shaking.

If your home is built on a hillside and the home's tall foundation walls and stilt-type support posts are not properly braced, your home could collapse during an earthquake, causing severe damage to the home and injuries.

How to Check the Foundation of a Hillside Home

1. Walk around the perimeter of your home to examine both the tall foundation walls and the tall posts or columns that support the home.
2. Examine the exterior tall foundation walls for evidence of extensive wall bracing below the home.
3. If you do not know what to look for, consult a licensed engineer or architect.



WANT TO RETROFIT?

Find out more on pages 26-29.



Earthquake Risk Disclosure Statement Item 6

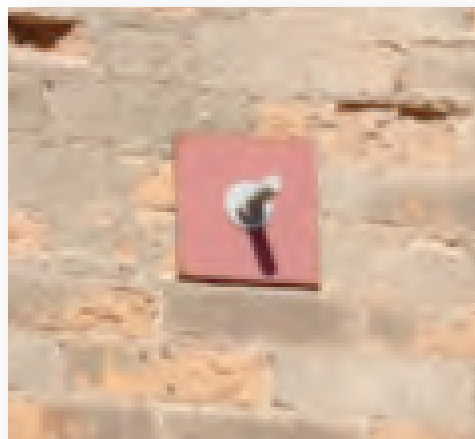
Are your home's unreinforced masonry walls strengthened?

If your home has walls built of unreinforced masonry—brick, hollow clay tiles, stone, concrete blocks, or adobe—the walls may be too brittle to resist earthquake shaking. As a result, the walls could collapse in an earthquake.



How to Check for Unreinforced Masonry Walls

1. Walk around the perimeter of your home to examine the composition of the exterior walls. Look for evidence of unreinforced brick, clay tile, stone, adobe, or concrete-block wall construction.
 - Look closely at wall surfaces at windows and doors.
 - If the exterior walls are covered with plaster, examine the walls from inside the home (e.g., beneath light switch plates).
2. If the exterior walls are built of masonry, check further for the strength of construction or for indicators of retrofit. Steel plates and anchor bolts are common retrofits (see photo).
3. If you do not know what to look for, consult a licensed engineer or architect.



A steel plate with anchor bolts.



WANT TO RETROFIT?
Find out more on pages 26-29.

Earthquake Risk Disclosure Statement Item 7



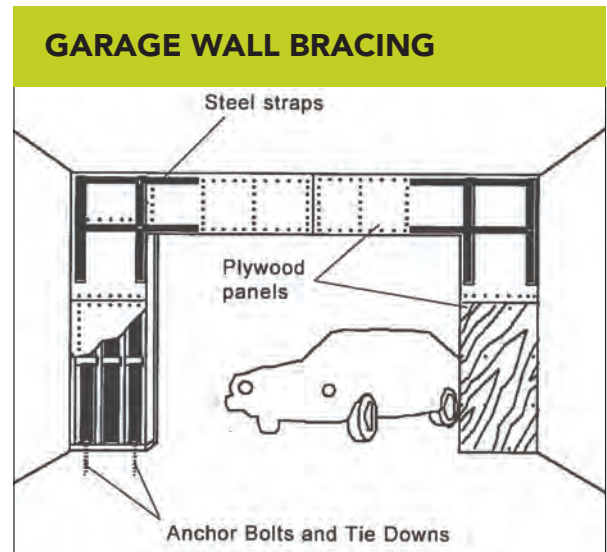
The walls around the garage door of this home were not strong enough to withstand the shaking of the 1989 Loma Prieta Earthquake.

Does your home have a room above the garage?

If your home has a room above the garage, you need to ensure that the narrow walls on either side of the garage doorway are strong enough to withstand earthquake shaking. Without adequate support, these walls could collapse, causing serious damage and injuries.

How to Check the Strength of a Garage with a Room Above

1. Go into your garage and examine the walls on both sides of the garage doorway. If the garage has been built or strengthened to support a second story, you will see plywood bracing on the walls and metal straps (see diagram).
2. If you do not know what to look for, consult a licensed engineer or architect.



Adequate bracing for a garage wall includes plywood and metal straps.



WANT TO RETROFIT?

Find out more on pages 26-29.



Other Structural Risks

Your home also may have other structural issues that could result in serious property damage or injuries during an earthquake. These risks are not included in the Residential Earthquake Risk Disclosure Statement because, typically, it is not cost effective to complete a retrofit. On the other hand, these risks should be considered if you are a homeowner or a potential home buyer.

UNREINFORCED MASONRY CHIMNEY

If your home has an unreinforced brick or stone chimney, it could collapse during an earthquake and fall on the ground beside the home or fall through the roof into your home (see photos).

How to Check Your Chimney

To determine if your chimney will withstand an earthquake:

1. Check the mortar with a screwdriver. If the mortar crumbles, it may be too weak to withstand earthquake shaking.
2. Access the attic area above the fireplace to verify that the chimney is securely attached to the home with metal straps or ties.
3. If you are unable to verify the strength of the chimney, consult a licensed engineer or architect or a general contractor.

How to Protect against Damage and Injuries (Safety Precautions)

- Avoid parking cars or locating patios or children's play areas within the falling radius of a chimney.
- Remind home occupants to stay away from chimneys and fireplaces during earthquakes.



California Earthquake Authority, 2014



Bay Area Regional Earthquake Preparedness Project, 1989



WANT TO RETROFIT?
Find out more on pages 26-29.

Other Structural Risks

INADEQUATE FOUNDATION

A wood foundation or a foundation of concrete or masonry that is cracked or crumbling may not have the strength to withstand earthquake shaking.

How to Check the Condition of Your Foundation

Determining if a foundation is susceptible to earthquake damage can be a challenge, and the advice of a licensed engineer or architect or a foundation contractor may be necessary.

Wood foundation: In the past, some homes were built on wood beams laid directly on the ground without concrete or masonry supports. If you do not see concrete or masonry foundation walls along the perimeter of your home, your home may have a wood foundation.

Deteriorating masonry: Older concrete or stone foundations can deteriorate over time and become too weak to withstand earthquake shaking. Large cracks, crumbling, or rock pockets are visual signs of deterioration. You also can poke a screwdriver into a foundation wall to check its strength; if the concrete or stone crumbles easily, the foundation may be vulnerable to earthquake damage.



WANT TO RETROFIT?

Find out more on pages 26-29.



Other Structural Risks

HOMES WITH UNIQUE DESIGNS

If not designed adequately and with earthquakes in mind, homes with unique designs can be prone to damage from earthquake shaking.

Unique design features include homes with:

- Large porches or overhangs
- Large windows or window walls
- Three or more stories
- Irregular shapes

Evaluation and Options

In many cases, homes with unique designs have been built to withstand earthquake shaking. Identifying if a home has been strengthened can be difficult. Consulting with a licensed engineer or architect for a seismic evaluation can be helpful.



You can make large windows safer by applying plastic film to the glass.



WANT TO RETROFIT?
Find out more on pages 26-29.

Tips for a Successful Retrofit

MAKE A PLAN: DEFINE THE SCOPE OF WORK AND HOW TO ACCOMPLISH THE PROJECT

The first step in an earthquake retrofit or upgrade is to ensure that you, as the homeowner, understand the work that will be required for the retrofit project and the required building and performance standards. You should not rush into repairs, no matter how badly they are needed, or hire the first contractor you meet with.



Define Scope of Work

Defining the scope of a retrofit or upgrade project is a critical first step. Additional resources are listed on page 34.

Reminders:

- For any retrofit project, be sure to consult with your local building department for advice on the State's requirements, local building codes and standards.
- To determine the best solution for a retrofit, you may want to consult a licensed engineer or architect or a general contractor that specializes in this type of work.
- You or your contractor will need to obtain a building permit from your local building department.
- When evaluating the cost of a retrofit, remember to consider both the economic value of the work and the value to your "peace of mind."



Water Heater Bracing

Under California law, you are required to brace the water heater when you install a new water heater and when you sell your home.

You can brace a water heater yourself using a strap kit, available from a local hardware store. Or, you can hire a plumber or handyperson to do the work. The diagram on page 14 illustrates proper water heater bracing.

As an added safety precaution, consider having a licensed plumber replace any rigid pipes with flexible pipes, which will better withstand shaking during an earthquake.

Simple Retrofit Projects

The *California Existing Building Code, Appendix A, Chapter A3* contains how-to information for retrofitting. *FEMA P-1100, Volume 2A* is also easy to use and accepted for retrofits by local building departments. Do-it-yourself homeowners can undertake simple retrofits without hiring an engineer, architect, or contractor.

Types of Simple Retrofit Projects

- **Foundation bolting:** To add or retrofit a foundation bolting system requires drilling new holes into the foundation and installing bolts.
- **Crawl space wall bracing:** To add or retrofit the wall bracing in a crawl space requires nailing new plywood or oriented strand board to crawl space studs. **Note:** For crawl spaces taller than four feet, consult *FEMA P-1100, Volume 2A*.

More Complicated Retrofit Projects

By their nature, some earthquake retrofit projects are more complicated and will require the expertise of a licensed engineer or architect and/or a general contractor who specializes in this type of work.

- **Pier-and-post foundation:** You may be able to strengthen a pier-and-post foundation system adequately with bracing; alternatively, the best solution may be to install a new, continuous foundation.

- **Unreinforced masonry foundation:** You may be able to replace or supplement all or part of an existing foundation with a new reinforced concrete or masonry foundation.
- **Other inadequate foundation:** If your home's foundation is inadequate (see pages 19, 24), you may need to add a new or replace an existing foundation to reduce the risks of earthquake damage.
- **Unreinforced masonry walls:** In most cases, retrofitting unreinforced masonry walls requires 1) better connecting the walls to the roof and floors and 2) installing steel frames or reinforced concrete. In some cases, large steel plates must be attached with anchor bolts through the masonry (see photo on page 21). Engineering information is in the *California Existing Building Code, Appendix A, Chapter A1*.
- **Unreinforced masonry chimney:** Strengthening or bracing a chimney can be expensive. Retrofit options include:
 - o Adding plywood panels either above ceiling joists or, when re-roofing, on roof framing
 - o Removing or replacing all or a portion of the chimney with lighter-weight material (e.g., using a metal flue for the upper portion of a chimney). (see *FEMA P-1100, Volume 2C*)
- **Garage walls:** Engineering information on retrofitting garage walls is in the *California Existing Building Code* or *FEMA P-1100, Volume 2B*.
- **Hillside homes:** Retrofitting hillside homes includes strengthening foundations, walls, columns and diagonal bracing. Engineering information is in the *California Existing Building Code* or the *FEMA P-1100* publication.
- **Historical homes:** Your project will need to comply with the *California Historical Building Code*.

Keep Your Retrofit Documents

Once your project is complete, remember to keep all plans, permits, and other project records so you can provide them to a future home buyer.



Select a Licensed Contractor

A critical step is to find and hire the right contractor for your job.

Be sure you:

- Discuss your project with at least two and, ideally, more licensed contractors.
- Obtain a written proposal from each contractor. Do not accept verbal promises. Be sure to compare the proposals to ensure the scope of work in each proposal (project description) meets your needs and are similar. Examine all terms of the proposal (e.g., price, project plan and timeframe, use of subcontractors). Consider each contractor's experience with residential earthquake retrofitting. The lowest-priced bid may not be the best bid.
- Ask for and then check with references.
- Before finalizing a contract, verify that your preferred contractor's state license is current and that your contractor is licensed to do business in your community.



You will find useful a number of publications from the Contractor's State License Board. Visit www.cslb.ca.gov.

- *What You Should Know before Hiring a Contractor:*
Provides information on how to find, hire and work with a contractor
- *A Consumer Guide to Home Improvement Contracts:*
Provides information on the legal obligations of home improvement contractors

Avoid Contractor Payment Pitfalls

- For any project that costs \$500 or more, a licensed contractor must provide a written contract.
- Pay the contractor in installments as the work is completed.
 - Keep the down payment low. By law, a down payment on a home improvement contract cannot exceed 10% of the contract price or \$1,000, whichever is less.
 - Withhold at least 10% of the total contract price until the project is completed to your satisfaction.
 - Do not make the final payment until the local building department has signed off on the work and you have conducted a final review of the work to make sure it is complete and correct.

Earthquake Safety Tips

Precautions: During an Earthquake

If you are indoors: Drop, cover and hold on.

- Get under a sturdy desk or table and hang on to it OR move into a hallway OR get against an interior wall.
- Stay clear of windows, fireplaces, and heavy furniture or appliances.
- Get out of a kitchen or any area that has numerous objects that can fall.
- Do not run downstairs or rush outside while the building is shaking. Debris may be falling and/or you might fall and sustain an injury.

If you are outdoors: Get into an open area.

Move away from buildings, power lines, chimneys, and anything else that might fall on you.

If you are driving: Prepare to stop.

- Move as far out of traffic as possible.
- Do not stop on or under a bridge or overpass or under trees, light poles, power lines, or signs.
- Remain in your car until the shaking stops.
- After you resume driving, watch for cracks or bumps in the road and fallen objects.

If you are near a steep hillside: Watch for landslides.

Earthquakes can loosen rocks, trees, and other debris.





COASTAL AREAS: SPECIAL TSUNAMI PRECAUTIONS

An earthquake or large landslide near the coast or beneath the ocean can cause a tsunami. A tsunami may occur without warning, and the first waves—which often are not the largest—may reach the coast within minutes after the initial earthquake. And, an earthquake may result in more than one set of waves; potentially deadly tsunami waves can continue to arrive for hours and at intervals of 10 minutes or more.

During the shaking: Drop, cover, and hold on.

Watch for falling objects until the shaking stops.

After the shaking: Move (evacuate) immediately either to higher ground or inland away from the shore, and do so on foot if you cannot evacuate by vehicle. Note: Authorities may have no time to issue a warning. If you do not hear an evacuation announcement but you see a drop or rise in water level or you hear a loud noise coming from the water, move immediately and quickly away from the shore.

Stay away from the shore. Wait for an official “all clear” announcement before you return to the area.



Precautions: After an Earthquake

Check for Injuries

- If a person is bleeding, put direct pressure on the wound. Use clean gauze or cloth, if available.
- If a person is not breathing, immediately call 911. If you can, perform CPR.
- Seek medical help for other serious injuries.
- Do not attempt to move a person who is seriously injured unless there is an immediate danger of further injury.
- Cover injured persons with blankets to keep them warm.

Check for Hazards

- **Fires:** If safe to do so, immediately extinguish a fire. Otherwise, call 911.
- **Gas leaks:** If you suspect a gas leak or smell natural gas (rotten eggs), shut off the main gas valve. **Note:** Once you turn off the gas, do not turn it back on yourself. Wait for the gas utility company to check for leaks and have the company restore your service.
- **Damaged electrical wiring:** Shut off your power at the control box.
- **Downed or damaged utility lines:** Do not touch downed power lines or any objects in contact with them. Contact the local electric utility company.
- **Spills:** If you can do so safely, clean up any spilled medications or spills of other potentially harmful materials such as bleach, lye, or gasoline.
- **Downed or damaged chimneys:** Approach chimneys with caution; they may be weakened and could topple during aftershocks. Do not use a fireplace with a damaged chimney; the damage could cause a fire or leak toxic fumes into the home.
- **Broken glass:** To avoid injuries, be sure to wear sturdy shoes.
- **Fallen objects:** Look for objects that have fallen, being careful as you check closets and cupboards for objects that still might fall.

Aftershocks may occur and you may need to continue to take precautions even after the initial earthquake.



Check Food and Water Supplies

- **Lack of electricity and meal planning:** If you have no electricity, plan to first eat refrigerated and frozen foods that will spoil quickly. Refrigerated and frozen food will keep for at least two days if you do not open the doors too often.
- **Using the stove:** If you suspect a gas leak, do not turn on a stove. Even an electric stove can create a spark that could cause an explosion.
- **Outdoor cooking:** Only use barbecues or camp stoves outdoors. Do not use them indoors.



Other Information

The pages that follow provide additional information that homeowners may find useful.

Additional Resources

A number of additional resources on seismic safety and earthquake safety for homeowners are available both from the California Seismic Safety Commission and the Federal Emergency Management Administration (FEMA).

- California Seismic Safety Commission:
www.ssc.ca.gov/forms_pubs/hog.html
- FEMA: www.fema.gov
- California Building Standards Commission:
www.dgs.ca.gov/BSC/Codes

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Relevant State Seismic Safety Laws

The full wording of these laws is available at <http://leginfo.legislature.ca.gov/faces/codes.xhtml>

Publishing the Guide (Business and Professions Code, Section 10149)

The California Seismic Safety Commission is required to develop, adopt, publish, and update the *Homeowner's Guide to Earthquake Safety*, containing information on geologic and seismic hazards, explanations of structural and nonstructural earthquake hazards, and recommendations for mitigating these hazards.

Delivering this Guide (Government Code, Section 8897.1- 8897.5)

Sellers of homes built before 1960 with one to four units of conventional light-frame construction must deliver to the buyer "as soon as practicable before the transfer" a copy of the *Homeowner's Guide to Earthquake Safety* and disclose certain earthquake deficiencies. The seller's real estate agent must provide the seller with a copy of this Guide to give to the buyer.

Water Heater Bracing (Health and Safety Code, Section 19211)

Water heaters must be anchored or strapped to resist falling during an earthquake. The seller must certify to the potential buyer that the water heater is properly braced.

Disclosing Risks (Civil Code, Section 1102 and following sections)

Sellers of real property must disclose known defects and deficiencies in the property—including earthquake risks and hazards—to prospective buyers.

Disclosing Natural Hazards (Civil Code, Section 1103)

Sellers of real property must disclose, using the statutory Natural Hazard Disclosure Statement, whether the property is within any of the seven mapped natural hazard areas, including those areas with earthquake faults or those areas with potential for landslides or liquefaction.

Earthquake Faults (Public Resources Code, Section 2621 and following sections)

The Alquist-Priolo Earthquake Fault Zoning Act prohibits building for human occupancy astride active faults and requires sellers of existing residences to disclose to potential buyers, on a Natural Hazard Disclosure Statement, if the property is located in a designated fault zone.

Landslide and Liquefaction (Public Resources Code, Section 2694 and following sections)

The Seismic Hazard Mapping Act requires the State to prepare maps of the zones in California most susceptible to landslide and liquefaction hazards during earthquakes and requires sellers to disclose to buyers, on a Natural Hazard Disclosure Statement, if the property is in such a zone.



Earthquake Insurance

Companies that sell residential property insurance in California are required by law to offer earthquake insurance to homeowners both at the time of initial sale of the policy and then every two years at the time of policy renewal.

The cost of earthquake insurance coverage is based on a number of factors, including a home's location, age, construction type, and value.

Every home is different. In considering earthquake insurance, a homeowner should evaluate the home's individual risk factors and then weigh the cost of earthquake coverage against the benefits. In other words, a homeowner should determine a home's potential for earthquake damage and the cost of repairs and compare these costs against the cost of coverage (less the deductible that is applicable to the policy). The advice of a licensed civil or structural engineer or architect can be helpful in determining a home's potential for damage and expected costs of repairs.

The California Earthquake Authority (CEA) website has an online calculator to help estimate earthquake insurance premiums. The calculator uses ZIP code, insured value, dwelling type, and desired coverage and deductible to estimate the premiums.

The CEA is required to provide, and the insurance companies are required to disclose, the availability of discounts on earthquake insurance premiums for older homes that have been strengthened to resist earthquake damage.

Residential insurance agents can also help homeowners locate earthquake insurers and estimate annual premiums.

California Earthquake Authority
www.EarthquakeAuthority.com

California Department of Insurance
www.insurance.ca.gov

Acknowledgments

California Seismic Safety Commission

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California Building Officials	Southern California Association of Governments
California Council of the American Institute of Architects	Southern California Gas Company/SEMPRA
California Geological Survey	Structural Engineers Association of California
California Real Estate Inspection Association	
California Governor's Office of Emergency Services	



What is your Home ENERGY RATING

know before you buy or sell

- Lower your energy bills
- Enjoy a safer, more comfortable and durable home
- Reduce your impact on the environment
- Increase your home's sales appeal and appraisal value

U P D A T E D F O R 2 0 1 1

What
is your



Whether you are buying or selling a residential property, or staying in your current home, every Californian should know his or her home **energy rating.**

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The California
ENERGY COMMISSION

What is your Home ENERGY RATING

California is a national leader in promoting energy efficiency. As a result, our energy use per person has remained stable for over 30 years while the national average has steadily increased. Despite this success, we must continue to reduce energy use in our homes. The benefits are highly valuable – reducing energy use not only lowers your energy bills, but helps our electricity system remain reliable, even during high peak-load periods, while also protecting our environment.

In 2006, California established aggressive goals to reduce greenhouse gases that cause global warming. These goals will cut today's carbon emissions by 25 percent, so we can return to 1990 levels by the year 2020. Efforts to accomplish this goal represent important first steps in addressing the threat of global warming. We owe our children and grandchildren nothing less.

As you consider the sale or purchase of your home, this booklet asks that you recognize what energy efficiency measures have been built into the home, or ways to make further improvements to save energy and reduce peak electricity demand.

Your energy efficiency actions help make California a better, more environmentally sustainable place to raise your families.

Whether you are buying or selling a residential property, or staying in your current home, every Californian should know his or her home energy rating. Wasted energy wastes more than just your money – it changes our climate. The scientific community agrees that we must act now or risk facing an uncertain future.

The California Home Energy Rating System (HERS) Program provides a reliable way to estimate and compare the energy efficiency of California homes and identify wise energy saving

improvements. This booklet explains how the HERS program works and helps you find a qualified professional to rate your own home. Once you know your home energy rating, you will be able to choose smart energy upgrades and investments that will benefit your family now... and generations to come.

During a real estate transaction, a California HERS Rating is a great way to disclose facts about the energy efficiency of a home.

Know the
FACTS

Whether you are getting ready to sell your home – or preparing to buy one – knowing the energy efficiency facts about the property is a major consideration. As buyers become more aware of the benefits of an energy-efficient home, homes with a favorable home energy rating may be more attractive to buyers.

Have you checked your ducts?

Heating and cooling ducts in an average California home leak almost 30 percent. That is why when heating or cooling equipment is replaced, testing the system's ducts for leaks is now required by building officials in many parts of the state.

If you are selling your home and had upgrades made without the required permits or duct testing, be sure to disclose this on your Real Estate Transfer Disclosure Statement. If you are preparing to buy a home that had duct work performed after October 2005, ask to see the duct testing report, or an explanation as to why such testing was not required.

For more information, visit:
www.energy.ca.gov/title24/changeout/

Selling?

A HERS rating will:

- Help determine facts about the energy efficiency of your home.
- Identify energy improvements that may make your home more attractive to buyers.
- Alert appraisers to add value for any energy improvements you may have made already.

Buying?

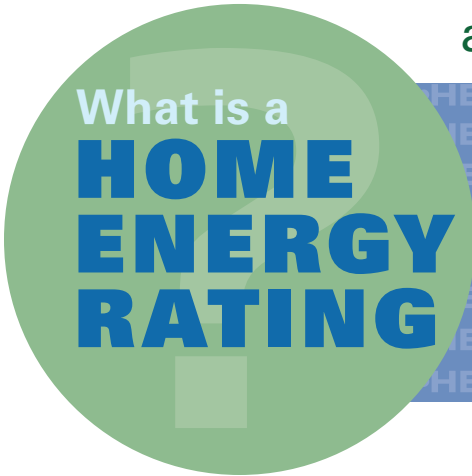
- Use a HERS rating to shop and compare the energy efficiency of homes you are considering.
- Learn about the most cost-effective options for lowering the energy bills in any home you are considering buying.
- Identify and qualify for energy efficiency financing.

Staying in your current home?

- Find out your HERS rating.
- Discover the best options for lowering your energy bills.
- Identify energy efficiency improvements that may also make your home more comfortable.
- Find resources to help finance your improvements.
- Improve your home's resale value.



You wouldn't buy a new car without knowing its "miles per gallon" rating. So why buy a home without a "home energy rating?"



A Whole-House Home Energy Rating is a comprehensive evaluation of the efficiency of the entire home. The homeowner receives a written report that includes a numeric score or "rating" of the home, plus recommendations for improvements that will reduce energy bills and make the home more comfortable. Knowing the energy rating of your home is similar to knowing the miles per gallon rating of your car.

The California Energy Commission has developed the California Home Energy Rating System (HERS) Program to cover almost every type of residence in California. This includes new and existing single-family homes and multifamily buildings of three stories or less. Energy Commission-approved HERS Providers train, certify, and oversee a new type of service professional known as a "California Whole-House Home Energy Rater."

Each California HERS Rater must follow standardized energy auditing procedures and use energy analysis software that meets the Energy Commission's technical requirements. The HERS Rater will inspect and assess all the major energy efficiency features of your home:

- Air leaks (sealed or unsealed)
- Cooling system
- Heating system
- Water heating system
- Heating and cooling ducts and/or pipes
- Insulation (attic, walls, floor)
- Windows
- Attached lighting fixtures
- Major appliances
- Solar electricity generating systems (if any)
- Other energy uses

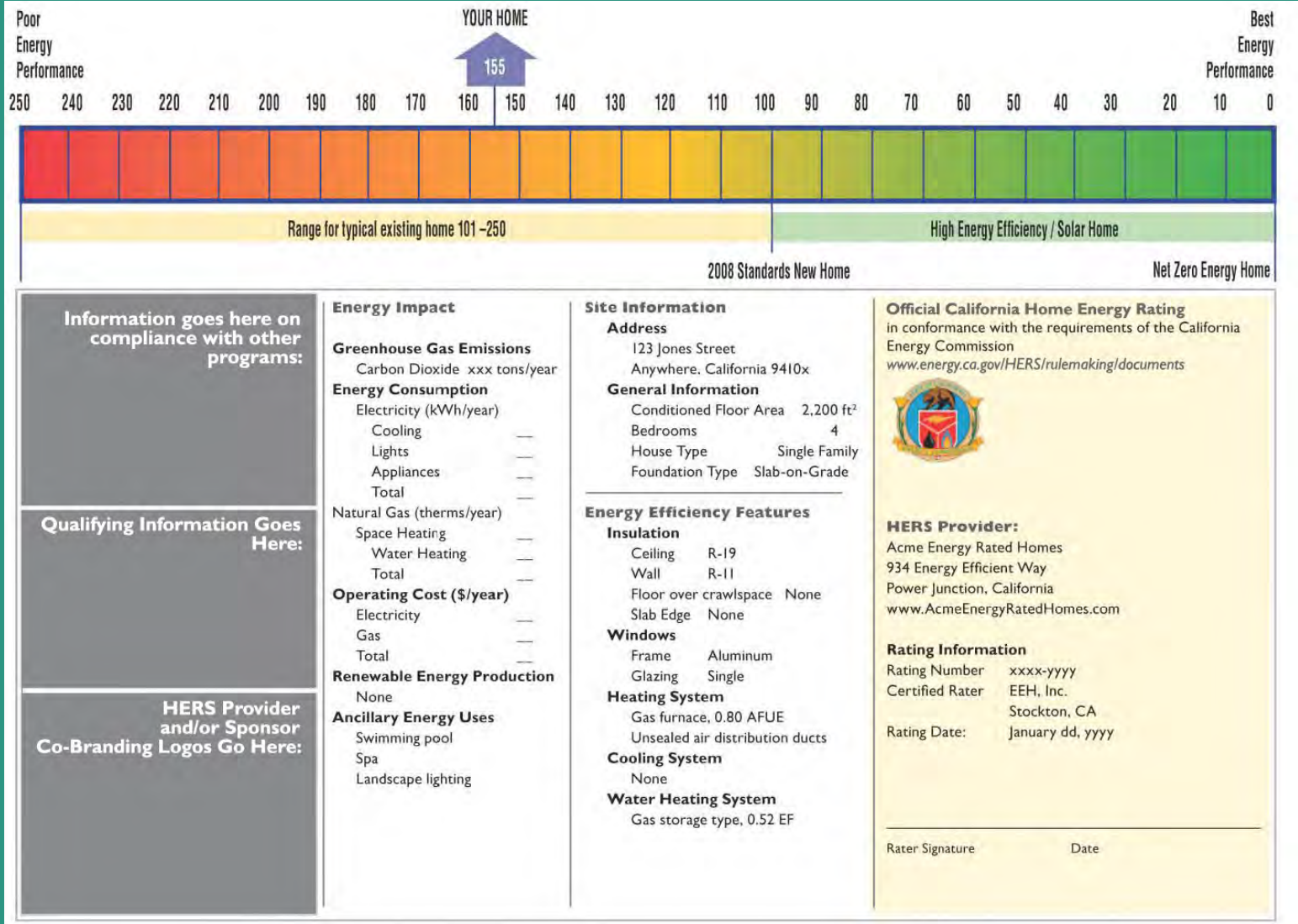
Your HERS report will identify the most cost-effective and appropriate energy efficiency improvements for your home. Only a properly prepared HERS Report will receive an official California Home Energy Rating Certificate with the California Energy Commission's seal.

Rating costs vary depending on factors such as the size and features of your home and the extent of rater services needed. Ask your real estate agent for names of certified HERS Raters in your area or find an Energy Commission-approved HERS Provider at: www.energy.ca.gov/HERS/index.html or call the Energy Hotline at (800) 772-3300.

Your HERS Rating Certificate will:

- Display an official HERS Index efficiency rating on a 0 to 250-point scale.
- Itemize the home's major energy-efficiency features as determined by the HERS Rater.
- Estimate the home's annual energy use, operating cost, and greenhouse gas emissions.
- Calculate the amount of solar or other onsite renewable energy that the home may produce.

Understanding your HERS index



*What is your Home Energy Rating?
How low can it go?*

**A lower HERS Index indicates a more energy efficient home.
A home with a HERS Index of:**

- "250" or more is likely to have very high energy bills, and many opportunities for efficiency improvements.
- "100" uses the same energy as a new home that meets California's 2008 Building Energy Efficiency Standards.
- "0" is a super-efficient "Net Zero Energy Home" that consumes no more energy than it produces with solar or other onsite renewable sources.

Your HERS report will contain detailed recommendations so that you can learn about all the improvements that are cost-effective and appropriate for your particular home. Here are a few examples:

HERS Recommendations

Test and seal air leaks in building envelope

A pressure test will show where the air is leaking out so you can make your home less drafty.



Increase attic insulation to R-38

Properly installed insulation makes your home quieter and more comfortable.



Test and seal air duct leaks

Almost every home in California has leaky ducts, typically wasting 30 percent or more.



Tune-up the heating and cooling system

Proper maintenance saves energy and improves comfort and safety.



Upgrade to a correctly sized ENERGY STAR® furnace

A new ENERGY STAR® furnace will run more quietly and keep you warm all winter for less money.



Hire a Professional

Don't trust just anyone to make your improvements. Trying to save a little can sometimes cost you more in the long run. Instead, find one or more licensed specialty contractors who have the knowledge, tools, and skills to do each job right. You may want to consider a "building performance" contractor who is a licensed general contractor and is specially trained and certified to help address all of the energy and comfort improvement opportunities in your home and make them work together as an efficient system. The Contractors State License Board website www.cslb.ca.gov provides more information on how to choose a qualified contractor.

Making WISE IMPROVEMENTS



Do it Yourself

Some improvements are so easy and inexpensive, you don't need a HERS rating to know they pay back quickly:

- Replace incandescent bulbs with ENERGY STAR® compact fluorescent lamps (CFLs).
- Replace all nightlights and holiday lights with light-emitting diodes (LEDs).
- Choose ENERGY STAR® appliances, computers, and televisions.
- Install low-flow showerheads and faucet aerators.
- Insulate the first 5 feet of pipes from the cold and hot water heater.
- Add or repair weather stripping on all doors and windows.
- Use caulk and spray foam to fill all visible air gaps.
- Clean or replace furnace air filters monthly.
- Plant shade trees.



Energy Wise HABITS

These no-cost tips will help reduce the energy consumption in your home:

- Turn off lights and computers when not in use.
- Use a power strip for televisions, DVD players, VCRs, and chargers, and turn off power to the strip when not in use.
- Recycle burned-out CFL bulbs, fluorescent tubes, televisions, computer monitors, and all other electronic waste.
- Unplug and recycle any inefficient old refrigerators and freezers.
- Use appliances efficiently. Use your dishwasher and clothes washer for full loads only. Use the cold water setting on your clothes washer when possible.
- Turn down the water heater to 120 degrees Fahrenheit.
- Use your drapes properly. In the summer, close your drapes during the day. In the winter, open your drapes during the day and close your drapes at night.
- Open your windows for natural ventilation on cool summer mornings and nights.

A \$100 per month reduction in your utility bills frees up enough cash to pay for a \$17,000 increase in your mortgage (assuming 6 percent interest over 30 years).

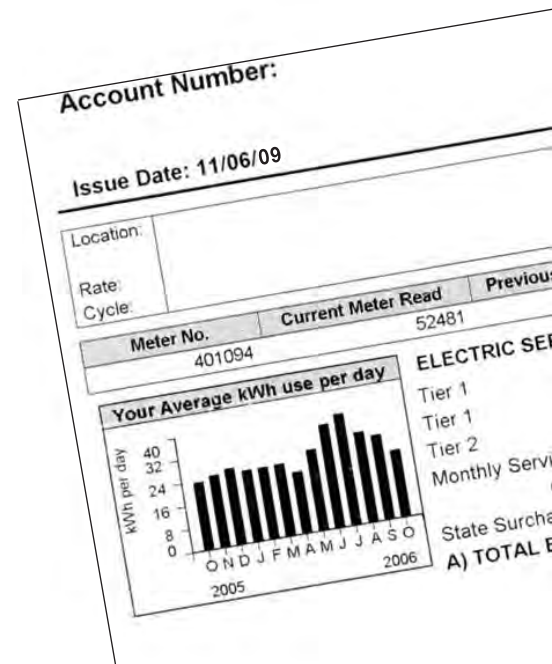
Utility Bills & RATINGS

Home energy efficiency ratings are designed to help you focus on the physical features of the house – not on other factors that can affect energy consumption like unusual weather or personal energy use habits.

Utility bills give a personal perspective: the history of how much energy the occupants of the home actually used over a period. Unless you consider a rating coupled with the utility bills, you may get only half of the story.

As a potential buyer, you should always ask to see the previous occupant's energy bills. While sellers are not obligated to share their utility bills, many will if asked.

If the old bills have not been saved, current occupants can access their records by calling the local utility or by setting up an account on the utility's website. Your HERS Rater can assist you in obtaining the bills and will consider them to establish a more complete picture of your home energy use to make the best recommendations for improvements. A Home Buyers' Energy Checklist that helps buyers ask questions related to the home's energy use is available at: www.energy.ca.gov/HERS/index.html.



Energy efficiency is different than energy consumption. Efficiency depends upon the physical features of the home and all the equipment it contains. Consumption is reduced through efficiency but also depends on the energy use behavior of the occupants. Wasteful habits, unusual weather, or malfunctioning equipment can drive up energy bills, even in the most energy-efficient house in the neighborhood.

After your mortgage payment, your energy bill is often the second largest monthly home ownership expense.



Principal
+ **I**nterest
+ **T**axes
+ **I**nsurance
+ **E**nergy

**True cost of owning
your home**

If you are buying or refinancing and looking for a way to finance your energy improvements, you should get advice from a knowledgeable real estate agent or lender about the many new options now available. The federal government, Fannie Mae/Freddie Mac, and many major lenders are introducing new products to help you fund your energy efficiency improvements. Some cities and counties also have programs that allow homeowners to finance efficiency improvements and solar installations over 20 years.

You may also be able to qualify for an Energy Efficient Mortgage (EEM). An EEM is a loan program that recognizes the importance of the energy efficiency of a home and allows for cost-effective energy upgrades to be financed in the mortgage. A HERS rating is required to qualify for an EEM. These loans provide borrowers the opportunity to make energy efficiency improvements to their homes and gain several desirable benefits including:

- Provide the ability to roll the cost of your efficiency improvements into a low mortgage rate.
- May stretch your debt-to-income qualifying ratio.
- Enjoy your improvements and energy savings right away.
- Earn a higher resale price when you sell.

Best of all, you get to enjoy all the benefits of your home improvements for the same total monthly cost (PITI+E)...or maybe even less.

EEM programs are available from:

- Federal Housing Authority (FHA)
- Veterans Administration (VA)
- Conventional lenders (Fannie Mae, Freddie Mac)
- Other home-buyer or refinancing programs

Combine an EEM with other programs and you may be able to borrow up to \$40,000 or more for efficiency improvements. Ask a knowledgeable lender if an EEM is right for you.

Another way to finance energy improvements is through an equity loan or equity line of credit. If your HERS rating is low enough, some lenders may offer a "green" mortgage or equity line of credit at a discount relative to their regular interest rates or points. Shop around to see if these products make sense for you. Utilities also offer financial incentives such as re-bates, for energy smart improvements, such as:

- Added insulation
- ENERGY STAR® appliances
- Refrigerator recycling
- High-efficiency heating and air conditioning systems
- Compact fluorescent light fixtures
- Whole-house fans, cool roofs, swimming pool pump motors, and more

Contact your local utility for information on their program offerings. Manufacturers also offer discounts or rebates on efficient products so check their websites or with a retailer for possible offers.





It's no secret; energy efficiency features may make your home more valuable and sell faster.

Federal tax credits now available include:

10 percent of the cost, up to \$500 or a specific amount from \$50-\$300, through 2011 (existing homes only) for:

- Windows and Doors
- Biomass Stoves
- Insulation
- Roofs
- HVAC
- Water Heaters

30 percent of the cost, with no upper limit through 2016 (existing homes and new construction) for:

- Geothermal Heat Pumps
- Small Wind Turbines (Residential)
- Solar Energy Systems

For more news on energy efficiency tax credits, visit: www.energystar.gov/taxcredits

Did You Know?

- A study of energy-efficient homes in The Appraisal Journal showed that a \$1 reduction in annual energy bills resulted in more than \$10 increase in resale value.
- A past president of the California Association of Real Estate Appraisers recommends that appraisals account for any efficiency improvements because they "so contribute to the habitability, enjoyability and economic stability of the home."
- FHA authorizes the cost of energy efficiency measures to be added to the mortgage.
- Home builders find that homes with efficiency and solar electricity upgrades sell faster and at higher prices than similar homes nearby.

Make sure your real estate agent knows about any efficiency improvements you have made, let buyers know your home is "Energy-Rated," and give the appraiser a copy of your HERS Report.

The energy used in the average home produces roughly twice as much greenhouse gas pollution as the average car (US EPA).

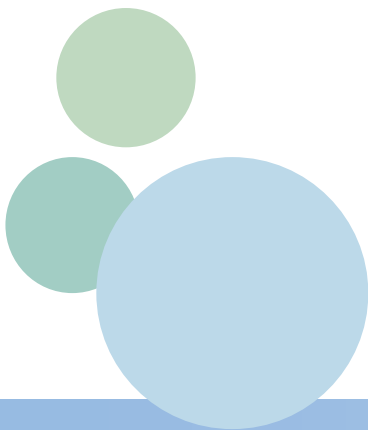


Once you have made all appropriate energy efficiency improvements, you may also want to consider solar electric generation.

If you have already decided on the size of solar electric system, investing in energy efficiency measures first will allow your solar system to power more of your home's electricity need. Plan ahead and don't oversize your new solar electric system to power an energy-inefficient house. Your HERS Rater will show you how.

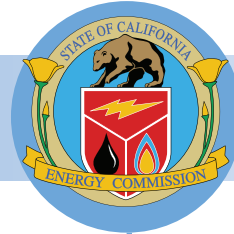
California has set a goal to generate 3,000 megawatts of new, solar-produced electricity by 2017 — moving the state toward a cleaner energy future and lowering the cost of solar systems for all consumers. The California Solar Initiative offers incentives up to 30 percent off the installed cost of a solar system for a typical home. This discount may be combined with any federal tax credits or other incentives available.

Visit www.gosolarcalifornia.ca.gov for details.



The California Energy Commission does not endorse any product, supplier, manufacturer, builder or organization.

The text in this booklet is designed to be informational and not all-inclusive.



CALIFORNIA
ENERGY COMMISSION

ACKNOWLEDGEMENTS

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**Need Help? Call the Energy Hotline
(800) 772-3300 or (916) 654-5106**

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June 2011

Prepared by:
Architectural Energy Corporation
San Francisco, California
Contract No. 400-05-020

Photo on page 4 courtesy of The Energy Conservatory.
Photos on page 7 courtesy of: National Renewable Energy
Laboratory, CertainTeed, and Carrier.

CUT HERE



Property Address:

I have received a copy of the **WHAT IS YOUR HOME ENERGY RATING?** booklet (CEC-400-2009-008-BR-REV1)

Buyer's Signature

Printed Name

Date

Buyer's Signature

Printed Name

Date

Buyer's Agent Signature

Printed Name

Date

Broker's Name

Seller's Signature

Printed Name

Date

Seller's Signature

Printed Name

Date

Listing Agent's Signature

Printed Name

Date

Broker's Name

ALL SIGNERS SHOULD RETAIN A COPY OF THIS PAGE FOR THEIR RECORDS



California Civil Code Section 2079.10 states that if this booklet is provided to the buyer by the seller or broker, then this booklet is deemed to be adequate to inform the home buyer about the existence of California Home Energy Rating Program.

For more information, visit: www.energy.ca.gov/HERS/index.html



STATEWIDE BUYER AND SELLER ADVISORY
(This Form Does Not Replace Local Condition Disclosures.
Additional Advisories or Disclosures May Be Attached)
(C.A.R. Form SBSA, Revised 6/24)

BUYER RIGHTS AND DUTIES:

- The physical condition of the land and improvements being purchased are not guaranteed by Seller or Brokers.
- You should conduct thorough investigations of the Property both personally and with appropriate professionals.
- If professionals recommend further inspections, you should contact qualified experts to conduct such inspections.
- You should retain your own professional even if Seller or Broker has provided you with existing reports.
- You should read all written reports given to you and discuss those reports with the persons who prepared them. It is possible that different reports provided to you contain conflicting information. If there are discrepancies between reports, disclosures or other information, you are responsible for contacting appropriate professionals to confirm the accuracy of correctness of the reports, disclosures or information.
- You have the right to request that the Seller make repairs or corrections or take other actions based on inspections or disclosures, but the Seller is not obligated to respond to you or make any such repairs, corrections or other requested actions.
- If the Seller is unwilling or unable to satisfy your requests, and you act within certain time periods, you may have the right to cancel the Agreement (the Purchase Agreement and any Counter Offer and Addenda together are the "Agreement"). If you cancel outside of these periods, you may be in breach of the Agreement and your deposit might be at risk.

YOU ARE STRONGLY ADVISED TO INVESTIGATE THE CONDITION AND SUITABILITY OF ALL ASPECTS OF THE PROPERTY. IF YOU DO NOT DO SO, YOU ARE ACTING AGAINST THE ADVICE OF BROKERS.

SELLER RIGHTS AND DUTIES:

- You have a duty to disclose material facts known to you that affect the value or desirability of the Property.
- You are obligated to make the Property available to the Buyer and have utilities on for inspections as allowed by the Agreement.
- This form is not a substitute for completing a Real Estate Transfer Disclosure Statement, if required, and any other property-specific questionnaires or disclosures.

BROKER RIGHTS AND DUTIES:

- Brokers do not have expertise in all areas and matters affecting the Property or your evaluation of it.
- For most sales of residential properties with no more than four units, Brokers have a duty to make a reasonably competent and diligent visual inspection of the accessible areas of the Property and disclose to you material facts or defects that the inspection reveals.
- Many defects and conditions may not be discoverable by a Broker's visual inspection.
- If Brokers give a referral to another professional, Brokers do not guarantee that person's performance. You may select any professional of your own choosing.
- If a Broker gives you reports or other documents, unless otherwise specified, it is possible that different reports provided to you contain conflicting information. Broker has not and will not verify or otherwise investigate the information contained therein.
- Any written agreement between a Broker and either Buyer or Seller or both establishes the rights and responsibilities of those parties.

LEGAL, TAX AND CONTRACT CONSIDERATIONS FOR BOTH BUYER AND SELLER:

- You are advised to seek legal, tax, and other assistance from appropriate professionals in order to fully understand the implications of any documents or actions during the transaction. You should contact a CPA or tax attorney to determine **(i)** the basis of the property for income tax purposes; and **(ii)** any calculations necessary to determine if a sale, and what price, would result in any capital gains taxes that may need to be reported to State and Federal taxing agencies. In addition, you should consult with the CPA or tax attorney regarding what factors affect how the property tax basis is determined. If you are doing a 1031 exchange, you are advised to contact an exchange accommodator to discuss the proper method and timing of the exchange.
- The terms of the Agreement and any counter offers and addenda establish your rights and responsibilities to each other.



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A. Investigation of Physical Conditions

1. **EASEMENTS, ACCESS AND ENCROACHMENTS:** Buyer and Seller are advised that confirming the exact location of easements, shared or private driveways or roadways, and encroachments on or to the Property may be possible only by conducting a survey. There may be unrecorded easements, access rights, encroachments and other agreements affecting the Property that may not be disclosed by a survey. Representations regarding these items that are made in a Multiple Listing Service or advertisements, or plotted by a title company are often approximations, or based upon inaccurate or incomplete records. Unless otherwise specified by Broker in writing, Brokers have not verified any such matters or any representations made by Seller(s) or others. If Buyer wants further information, Buyer is advised and Broker(s) recommend that Buyer hire a licensed surveyor during Buyer’s inspection contingency period. Brokers do not have expertise in this area.



2. **ENVIRONMENTAL HAZARDS:** Buyer and Seller are advised that the presence of certain kinds of organisms, toxins and contaminants, including, but not limited to, mold (airborne, toxic or otherwise), fungi, mildew, lead-based paint and other lead contamination, asbestos, formaldehyde, radon, pcb's, methane, other gases, fuel oil or chemical storage tanks, contaminated soil or water, hazardous waste, waste disposal sites, electromagnetic fields, nuclear sources, urea formaldehyde, or other materials may adversely affect the Property and the health of individuals who live on or work at the property as well as pets. Some municipalities may impose additional requirements regarding underground storage tanks, which may be more common in certain areas and cities throughout the State, especially where there are larger, older homes built before 1935. It is possible that these tanks, either now or in the future, may require inspections or abatement. If Buyer wants further information, Buyer is advised, and Broker(s) recommends, that Buyer have the Property inspected for the existence of such conditions and organisms, and conditions that may lead to their formation. Not all inspectors are licensed and licenses are not available for all types of inspection activities. Buyer is also advised to consult with appropriate experts regarding this topic during Buyer's inspection contingency period. Broker recommends that Buyer and Seller read the booklets titled, "Residential Environmental Hazards: A Guide for Homeowners, Homebuyers, Landlords and Tenants," and "Protect Your Family From Lead In Your Home." Brokers do not have expertise in this area.
3. **FORMALDEHYDE:** Formaldehyde is a substance known to the State of California to cause cancer. Exposure to formaldehyde may be caused by materials used in the construction of homes. The United States Environmental Protection Agency, the California Air Resources Board, and other agencies have measured the presence of formaldehyde in the indoor air of select homes in California. Levels of formaldehyde that present a significant cancer risk have been measured in most homes that were tested. Formaldehyde is present in the air because it is emitted by a variety of building materials and home products used in construction. The materials include carpeting, pressed wood products, insulation, plastics, and glues. Most homes that have been tested elsewhere do contain formaldehyde, although the concentrations vary from home to home with no obvious explanation for the differences. One of the problems is that many suppliers of building materials and home products do not provide information on chemical ingredients to builders. Buyers may have further questions about these issues. Buyer is advised to consult with appropriate experts regarding this topic during Buyer's inspection contingency period. Broker(s) recommend that Buyer and Seller read the booklet titled "Residential Environmental Hazards: A Guide for Homeowners, Homebuyers, Landlords and Tenants." Brokers do not have expertise in this area.
4. **GEOLOGIC HAZARDS:** Buyer and Seller are advised that California has experienced earthquakes in the past, and there is always a potential of future earthquakes. Damage caused by an earthquake may not be discoverable by a visual inspection of Buyer(s) or Broker(s). Inspection by a licensed, qualified professional is strongly recommended to determine the structural integrity and safety of all structures and improvements on the Property. If the Property is a condominium, or located in a planned unit development or in a common interest subdivision, Buyer is advised to contact the homeowners association about earthquake repairs and retrofit work and the possibility of an increased or special assessment to defray the costs of earthquake repairs or retrofit work. Buyer is encouraged to obtain and read the booklet entitled, "The Homeowner's Guide to Earthquake Safety." In most cases a questionnaire within the booklet must be completed by Seller and the entire booklet given to the Buyer if the Property was built prior to 1960. If the Property was built before 1975, and contains structures constructed of masonry or precast (tilt up) concrete walls, with wood frame floors or roof, or if the building has unreinforced masonry walls, then Seller must provide Buyer a pamphlet entitled "The Commercial Property Owner's Guide to Earthquake Safety." Many areas have a wide range of geologic problems and numerous studies have been made of these conditions. Some of this information is available for public review at city and county planning departments. Buyer is encouraged to review the public maps and reports and/or obtain a geologist's inspection report. Buyer may be able to obtain earthquake insurance to protect their interest in the Property. Sellers who agree to provide financing should also consider requiring Buyers to obtain such insurance naming Seller(s) as insured lien holder(s). Brokers do not have expertise in this area.
5. **INSPECTIONS:** Buyer and Seller are advised that Buyer has the right to obtain various inspections of the Property under most residential purchase agreements. Buyer is advised to have the Property inspected by a professional property inspection service within Buyer's inspection contingency period. A licensed building contractor or other professional may perform these services. The inspector generally does not look behind walls or under carpets, or take equipment apart. Certain items on the Property, such as chimneys and spark arresters, plumbing, heating, air conditioning, electrical wiring, pool and spa, septic system, well, roof, foundation and structural items may need to be inspected by another professional, such as a chimney sweep, plumber, electrician, pool and spa service, septic or well company or roofer. A general physical inspection typically will not test for mold, wood destroying pests, lead-based paint, radon, asbestos and other environmental hazards, geologic conditions, age, remaining useful life or water-tightness of roof, cracks, leaks or operational problems associated with a pool or spa or connection of the Property to a sewer system. If Buyer wants further information on any aspect of the Property, Broker recommends that Buyer have a discussion with the professional property inspector and that Buyer hire an appropriate professional for the area of concern to Buyer. Brokers do not verify the results of any such inspection or guarantee the performance of any such inspector or service. Any election by Buyer to waive the right to a physical inspection of the Property or to rely on somebody other than an appropriate professional is against the advice of Brokers. Not all inspectors are licensed and licenses are not available for all types of inspection activities. Brokers do not have expertise in these area.
6. **MOLD:** Buyer and Seller are advised that the presence of certain kinds of mold, fungi, mildew and other organisms, sometimes referred to as "toxic mold" (collectively "Mold"), may adversely affect the Property and the health of individuals who live on or work at the Property as well as pets. Mold does not affect all people the same way, and may not affect some people at all. Mold may be caused by water leaks or other sources of moisture such as, but not limited

to, flooding, and leaks in windows, pipes and roof. Seller is advised to disclose the existence of any such conditions of which he or she is aware. Buyer should carefully review all of Seller's disclosures for any indication that any of these conditions exist. It is, however, possible that Mold may be hidden and that Seller is completely unaware of its existence. In addition, Mold is often undetectable from a visual inspection, a professional general property inspection and even a structural pest control inspection. Brokers do not have expertise in this area. If Buyer wants further information, Broker recommends that Buyer have the Property tested for Mold by an environmental hygienist or other appropriate professional during Buyer's inspection contingency period. Not all inspectors are licensed and licenses are not available for all types of inspection activities. Brokers do not have expertise in this area.

7. **PETS AND ANIMALS:** Buyer and Seller are advised that the current or previous owner(s) may have had domesticated or other pets and animals at the Property. Odors from animal urine or other contamination may be dormant for long periods of time and then become active because of heat, humidity or other factors and might not be eliminated by cleaning or replacing carpets or other cleaning methods. Pet urine and feces can also damage hardwood floors and other floor coverings. Additionally, an animal may have had fleas, ticks and other pests that remain on the Property after the animal has been removed. If Buyer wants further information, Broker(s) recommend that Buyer discuss the issue with an appropriate professional during Buyer's inspection contingency period. Brokers do not have expertise in this area.
8. **SEPTIC SYSTEMS:** Buyer and Seller are advised that a property may be served by one or more septic systems even though adjoining properties are connected to a sewer line. Buyer and Seller are also advised that some septic tanks and systems may have been abandoned or have leaked into ground water sources. Buyer is advised to contact the appropriate government agency to verify that the Property is connected to a sewer or served by a septic system. If the Property is served by a septic system, it may consist of a septic tank, cesspool, pits, leach lines or a combination of such mechanisms ("collectively, System"). No representation or warranty is made by Seller or Broker concerning the condition, operability, size, capacity or future expansion of a System, nor whether a System is adequate for use by the intended occupants of the Property. A change in the number of occupants or the quantity, composition or methods of depositing waste may affect the efficiency of the System. In addition, the amount of rainfall and ground water table may also affect the efficiency of the System. Many factors including, but not limited to, natural forces, age, deterioration of materials and the load imposed on a System can cause the System to fail at any time. Broker recommends that Buyer obtain an independent evaluation of any System by a qualified sanitation professional during Buyer's inspection contingency period. Buyer should consult with their sanitation professional to determine if their report includes the tank only, or other additional components of the System such as pits and leach fields. Not all inspectors are licensed and licenses are not available for all types of inspection activities. In some cases, Buyer's lender as well as local government agencies may require System inspection. System-related maintenance costs may include, but not be limited to, locating, pumping or providing outlets to ground level. Brokers are unable to advise Buyer or Seller regarding System-related issues or associated costs, which may be significant. If Buyer and Seller agree to obtain a System inspection, Buyer and Seller are cautioned that the inspection cost may include, but not be limited to, the costs of locating, pumping or providing outlets to ground level. Brokers do not have expertise in this area.
9. **SOIL AND GEOLOGIC CONDITIONS:** Buyer and Seller are advised that real estate in California is subject to settling, slippage, contraction, expansion erosion, subsidence, earthquakes and other land movement. The Property may be constructed on fill or improperly compacted soil and may have inadequate drainage capability. Any of these matters can cause structural problems to improvements on the Property. Civil or geo-technical engineers are best suited to evaluate soil stability, grading, drainage and other soil conditions. Additionally, the Property may contain known or unknown mines, mills, caves or wells. If Buyer wants further information, Broker recommends that Buyer hire an appropriate professional. Not all inspectors are licensed and licenses are not available for all types of inspections. Brokers do not have expertise in this area.
10. **SQUARE FOOTAGE, LOT SIZE, BOUNDARIES AND SURVEYS:** Buyer and Seller are advised that only an appraiser or land surveyor, as applicable, can reliably confirm square footage, lot size, Property corners and exact boundaries of the Property. Representations regarding these items that are made in a Multiple Listing Service, advertisements, and from property tax assessor records are often approximations, or based upon inaccurate or incomplete records. Fences, hedges, walls or other barriers may not represent actual boundary lines. Unless otherwise specified by Broker in writing, Brokers have not verified any such boundary lines or any representations made by Seller or others concerning square footage, lot size, Property corners or exact boundaries. Standard title insurance does not insure the boundaries of the Property. If the exact square footage or lot size or location of Property corners or boundaries is an important consideration in Buyer's decision to purchase the Property and/or how much Buyer is willing to pay for the Property, then Buyer must independently conduct Buyer's own investigation through appropriate professionals, appraisers, or licensed surveyors and rely solely on their data, recognizing that all measurements may not be consistent and that different sources may have different size assessments. Brokers do not have expertise in this area.
11. **WATER INTRUSION:** Buyer and Seller are advised that many homes suffer from water intrusion or leakage. The causes of water intrusion are varied, and can include defective construction, faulty grading, deterioration of building materials and absence of waterproof barriers. Water intrusion can cause serious damage to the Property. This damage can consist of wood rot, mold, mildew and even damage to the structural integrity of the Property. The cost of repairing and remediating water intrusion damage and its causes can be very significant. The existence and cause of water intrusion is often difficult to detect. Because you, your Broker or a general home inspector cannot visually observe any effects of water intrusion, Buyer and Seller should not assume that such intrusion does not exist. Broker recommends that Buyer have the Property inspected for water intrusion by an appropriate professional. Brokers do not have expertise in this area.

- 12. WELL AND WATER SYSTEM(S):** Buyer and Seller are advised that the Property may be served by one or more water wells, springs, or private community or public water systems. Any of these private or public water systems may contain bacteria, chemicals, minerals and metals, such as chromium. Well(s) may have been abandoned on the Property. Buyer is advised to have both the quality and the quantity of water evaluated, and to obtain an analysis of the quality of any domestic and agricultural water in use, or to be used at the Property, from whatever source. Water quality tests can include not only tests for bacteria, such as coliform, but also tests for organic and inorganic chemicals, metals, mineral content and gross alpha testing for radioactivity. Broker recommends that Buyer consult with a licensed, qualified well and pump company and local government agency to determine whether any well/spring or water system will adequately serve Buyer's intended use and that Buyer have a well consultant perform an extended well output test for this purpose. Water well or spring capacity, quantity output and quality may change at any time. There are no guarantees as to the future water quality, quantity or duration of any well or spring. If Buyer wants further information, Broker(s) recommend that Buyer obtain an inspection of the condition, age, adequacy and performance of all components of the well/spring and any water system during Buyer's inspection contingency period. Brokers do not have expertise in this area.
- 13. WOOD DESTROYING PESTS:** Buyer and Seller are advised that the presence of, or conditions likely to lead to the presence of infestation or infection of wood destroying pests and organisms may adversely affect the Property. Inspection reports covering these items can be separated into two sections: Section 1 identifies areas where infestation or infection is evident. Section 2 identifies areas where there are conditions likely to lead to infestation or infection. If Buyer wants further information, Buyer is advised and Broker recommends that Buyer have the Property inspected for the existence of such conditions and organisms, and conditions that may lead to their formation, by a registered structural pest control company during Buyer's inspection contingency period. Brokers do not have expertise in this area.
- 14. FIRE HARDENING, DEFENSIBLE SPACE, AND WILDFIRE DISASTERS:** California is subject to wildfires which have resulted in damage and destruction of many properties located in the state. Several recent state laws have mandated disclosures by sellers when selling properties in certain identified zones, such as "high" or "very high" fire severity zones. Additionally, state law mandates that sellers provide buyers with statements of compliance with local mandates if adopted by local agencies. The Property may be located in a high or very high fire severity zone. This may impact the availability of insurance and the ability to build or rebuild structures on the Property. Additionally, there may be requirements that certain fire prevention steps may be mandated. Information on fire hardening, including current building standards and information on minimum annual vegetation management standards to protect homes from wildfires, can be obtained on the internet website <http://www.readyforwildfire.org>. Cal Fire has made available a "Fire Hazard Severity Zone Viewer" where you can input the Property address to determine which fire hazard zone, if any, that the Property is located in. The viewer is available at <https://egis.fire.ca.gov/FHSZ/>. Below is a partial list of potential resources provided as a starting point for Buyer/Lessee investigations and not as an endorsement or guarantee that any federal, state, county, city or other resource will provide complete advice.
- California Department of Insurance ("Wildfire Resource") <http://insurance.ca.gov/01-consumers/140-catastrophes/WildfireResources.cfm>; 1-800-927-4357
 - Governor's Office of Emergency Services ("Cal OES") California Wildfires Statewide Recovery Resources <http://wildfirerecovery.org/>
 - California Department of Forestry and Fire ("Cal Fire") <http://fire.ca.gov/> and <https://www.readyforwildfire.org/>
 - California Department of Transportation <https://calsta.ca.gov/>
 - California Attorney General <https://oag.ca.gov/consumers/pricegougingduringdisasters#8C1>

Brokers do not have expertise in this area.

- 15. PRELIMINARY (TITLE) REPORT:** A preliminary report is a document prepared by a title company which shows the conditions upon which the title company is willing to offer a policy of title insurance. However, a preliminary report is not an "abstract of title;" the title company does not conduct an exhaustive search of the title record and does not guarantee the condition of title. Nevertheless, the preliminary report documents many matters that have been recorded that can impact an owner's use of the property such as known easements, access rights, and encroachments and, if applicable, governing documents and restrictions for a homeowners' association (HOA). Among many other restrictions that may appear in the HOA documents are restrictions on the number and weight of pets that are allowed. A preliminary report may contain links to important documents referred to in the report. Broker recommends that Buyer reviews the preliminary report and any documents referenced by links and keep a printed or electronic copy of the preliminary report and documents referenced by link. Brokers do not have expertise in this area.

B. Property Use and Ownership

- 1. ACCESSORY DWELLING UNITS:** Accessory Dwelling Units (ADUs) are known by many names: granny flats, in-law units, backyard cottages, secondary units and more. California has passed laws to promote the development of ADUs. Additional information about ADUs can be found at <http://hcd.ca.gov/policy-research/AccessoryDwellingUnits.shtml>. Buyer is advised to check with appropriate government agencies or third party professionals to verify permits and legal requirements and the effect of such requirements on current and future use and rentability of the Property, its development and size. Brokers do not have expertise in this area.
- 2. BUILDING PERMITS, ZONING AND CODE COMPLIANCE:** Buyer and Seller are advised that any structure on the Property, including the original structure and any addition, modification, remodel or improvement may have been built without permits, not according to building codes, or in violation of zoning laws. Further, even if such structure was built according to the then-existing code or zoning requirement, it may not be in compliance with current building standards

or local zoning. It is also possible that local law may not permit structures that now exist to be rebuilt in the event of damage or destruction. Certain governmental agencies may require periodic inspections to occur in the future. If Buyer wants further information, Broker(s) recommend that Buyer discuss the issue with an appropriate professional during Buyer's inspection contingency period. Brokers do not have expertise in this area.

3. **BUYER INTENDED FUTURE USE OF, AND MODIFICATIONS TO, THE PROPERTY:** Buyer and Seller are advised that Seller's existing use of the property may not be consistent with Buyer's intended use or any future use that Buyer makes of the property, whether or not Buyer has any current plans to change the use. Buyer is advised to check with appropriate government agencies or third party professionals to verify what legal requirements are needed to accommodate any change in use. In addition, neither Seller nor Broker make any representations as to what modifications Buyer can make to the Property after close of escrow as well as any cost factors associated with any such modifications. Buyer is advised to check with his own licensed contractor and other such professionals as well as with the appropriate government agencies to determine what modifications Buyer will be allowed to make after close of escrow. Brokers do not have expertise in this area.
4. **CALIFORNIA FAIR PLAN:** Buyer and Seller are advised that insurance for certain hillside, oceanfront and brush properties may be available only from the California Fair Plan. This may increase the cost of insurance for such properties and coverage may be limited. Broker(s) recommend that Buyer consult with Buyer's own insurance agent during Buyer's inspection contingency period regarding the availability of coverage under the California Fair Plan and the length of time it may take for processing of a California Fair Plan application. Brokers do not have expertise in this area.
5. **FUTURE REPAIRS, REPLACEMENTS AND REMODELS:** Buyer and Seller are advised that replacement or repairs of certain systems or rebuilding or remodeling of all or a portion of the Property may trigger requirements that homeowners comply with laws and regulations that either come into effect after Close of Escrow or are not required to be complied with until the replacement, repair, rebuild or remodel has occurred. Permit or code requirements or building standards may change after Close of Escrow, resulting in increasing costs to repair existing features. If Buyer wants further information, Broker recommends that Buyer discuss the issue with an appropriate professional during Buyer's inspection contingency period. Brokers do not have expertise in this area.
6. **HEATING VENTILATING AND AIR CONDITIONING SYSTEMS:** Changes to state and federal energy efficiency regulations impact the installation, replacement and some repairs of heating and air conditioning units (HVAC): **(i)** Federal regulations now require manufacturers of HVAC units to produce only units meeting a new higher Seasonal Energy Efficiency Rating (SEER). This will likely impact repairs and replacements of existing HVAC units. State regulations now require that when installing or replacing HVAC units, with some exceptions, duct work must be tested for leaks. Duct work leaking more than 15 percent must be repaired to reduce leaks. The average existing duct work typically leaks 30 percent. More information is available at the California Energy Commission's website: <https://www.energy.ca.gov/programs-and-topics/programs/home-energy-rating-system-hers-program>. Home warranty policies may not cover such inspections or repairs, **(ii)** the phase out of the use of HCFC-22 (R-22 Freon) will have an impact on repairs and replacement of existing air conditioning units and heat pumps. The production and import of HCFC-22 ended January 1, 2020. Existing systems may continue to be used and HCFC-22 recovered and reclaimed or that was produced prior to 2020 can help meet the needs of existing systems, however, costs may rise. More information is available from the Environmental Protection Agency at https://www.epa.gov/sites/production/files/2018-08/documents/residential_air_conditioning_and_the_phaseout_of_hcfc-22_what_you_need_to_know.pdf and <http://www.epa.gov/ozone/title6/phaseout/22phaseout.html>, and **(iii)** New efficiency standards are also in place for water heaters. As a consequence, replacement water heaters will generally be larger than existing units and may not fit in the existing space. Additional venting and other modifications may be required as well. More information is available from the U.S. Department of Energy at http://www.eere.energy.gov/buildings/appliance_standards/product.aspx/productid/27. If Buyer wants further information, Broker recommends that Buyer discuss the issue with an appropriate professional during Buyer's inspection contingency period. Brokers do not have expertise in this area.
7. **HISTORICAL DESIGNATION, COASTAL COMMISSION, ARCHITECTURAL, LANDSCAPE, AGRICULTURAL OR OPEN SPACE AND OTHER RESTRICTIONS ON BUILDINGS OR IMPROVEMENTS:** Buyer and Seller are advised that the Property may be: **(i)** designated as a historical landmark, **(ii)** protected by a historical conservancy, **(iii)** subject to an architectural or landscaping review process, **(iv)** within the jurisdiction of the California Coastal Commission or other government agency, or **(v)** subject to a contract preserving use of all or part of the Property for agriculture or open space. If the Property is so designated or within the jurisdiction of any such, or similar, government agency, then there may be restrictions or requirements regarding Buyer's ability to develop, remove or trim trees or other landscaping, remodel, make improvements to and build on or rebuild the Property. Broker(s) recommend that Buyer satisfy him/herself during Buyer's inspection contingency period if any of these issues are of concern to Buyer. Brokers do not have expertise in this area.
8. **INSURANCE, TITLE INSURANCE AND TITLE INSURANCE AFTER FORECLOSURE:** Buyer and Seller are advised that Buyer may have difficulty obtaining insurance regarding the Property if there has been a prior insurance claim affecting the Property or made by Buyer but unrelated to the Property. Seller is required by C.A.R. Form RPA to disclose known insurance claims made during the past five years (C.A.R. Form SPQ or ESD). Sellers may not be aware of claims prior to their ownership. If Buyer wants further information, Broker(s) recommend that, during Buyer's inspection contingency period, Buyer conduct his or her own investigation for past claims. Buyer may need to obtain Seller's consent in order to have access to certain investigation reports. If the Property is a condominium, or is located in a planned unit development or other common interest subdivision, Buyer and Seller are advised to determine if the individual unit is covered by the Homeowner's Association Insurance and the type of insurance coverage that Buyer may purchase. Broker(s) recommend that Buyer consult Buyer's insurance agents during Buyer's inspection contingency

period to determine the need, availability and possibility of securing any and all forms of other insurance or coverage or any conditions imposed by insurer as a requirement of issuing insurance. If Buyer does any repairs to the property during the escrow period or Buyer takes possession prior to Close of Escrow or Seller remains in possession after Close of Escrow, whether for a limited or extended period of time, Broker(s) recommend that Buyer and Seller each consult with their own insurance agent regarding insurance or coverage that could protect them in the transaction (including but not limited to: personal property, flood, earthquake, umbrella and renter's). Buyer and Seller are advised that traditional title insurance generally protects Buyer's title acquired through the sale of the property. While all title insurance policies, as do all insurance policies, contain some exclusions, some title insurance policies contain exclusions for any liability arising from a previous foreclosure. This can occur when a short sale has occurred but the lender mistakenly has also proceeded with a foreclosure. Buyer is strongly advised to consult with a title insurer to satisfy themselves that the policy to be provided adequately protects their title to the property against other possible claimants. Brokers do not have expertise in this area.

- 9. LAND LEASE:** Buyer and Seller are advised that certain developments are built on leased land. This means that: **(i)** Buyer does not own the land, **(ii)** the right to occupy the land will terminate at some point in time, **(iii)** the cost to lease the land may increase at some point in the future, and **(iv)** Buyer may not be able to obtain title insurance or may have to obtain a different type of title insurance. If Buyer wants further information, Broker recommends that Buyer discuss the issue with an attorney or other appropriate professional. Brokers do not have expertise in this area.
- 10. MARIJUANA, CANNABIS, AND METHAMPHETAMINE LABS:** Buyer and Seller are advised that California law permits individual patients to cultivate, possess and use marijuana for medical purposes. Furthermore, California law permits primary caregivers, lawfully organized cooperatives, and collectives to cultivate, distribute and possess marijuana for medicinal purposes. California law also allows recreational use of marijuana for adults, as well as limited rights for individuals to grow and cultivate marijuana, and rights of others, subject to a licensing process, to grow, cultivate and distribute marijuana for recreational use. California's medical and recreational marijuana laws are in direct conflict with federal law which recognizes no lawful use for marijuana and has no exemptions for medical use. Federal criminal penalties, some of which mandate prison time, remain in effect for the possession, cultivation and distribution of marijuana. Buyer and Seller are strongly advised to seek legal counsel as to the legal risks and issues surrounding owning or purchasing a property where medical or any other marijuana activity is taking place. Marijuana storage, cultivation and processing carry the risk of causing mold, fungus or moisture damage to a property, additionally, some properties where marijuana has been cultivated have had alterations to the structure or the electrical system which may not have been done to code or with permits and may affect the safety of the structure or the safe operation of the electrical system. Buyer is strongly advised to retain an environmental hygienist contractor and other appropriate professionals to inspect a property where medical or any other marijuana activity has taken place. Broker recommends that Buyer and Seller involved with a property where there is medical marijuana activity or where it may take place review the California Attorney General's Guidelines for the "Security and Non-Diversion of Marijuana Grown for Medical Use" <https://oag.ca.gov/system/files/attachments/press-docs/MEDICINAL%20CANNABIS%20Guidelines.pdf> and the U.S. Department of Justice memo regarding marijuana prosecutions at <https://www.justice.gov/opa/press-release/file/1022196/download>. Brokers do not have expertise in this area. While no state law permits the private production of methamphetamine, some properties have been the site of an illegal methamphetamine laboratory. State law imposes an obligation to notify occupants, a ban on occupying the property and clean up requirements when authorities identify a property as being contaminated by methamphetamine. Buyer is advised that a property where methamphetamine has been produced may pose a very serious health risk to occupants. Buyer is strongly advised to retain an environmental hygienist contractor or other appropriate professionals to inspect the property if methamphetamine production is suspected to have taken place. Brokers do not have expertise in this area.
- 11. OWNER'S TITLE INSURANCE:** The Truth in Lending/RESPA integrated disclosure (TRID) established by the Consumer Financial Protection Bureau (CFPB) requires that lenders must tell borrowers that title insurance is "optional." While obtaining an owner's policy of title insurance may be "optional", it may be a contractual requirement as between Buyer and Seller. Furthermore, California Civil Code § 1057.6 requires that Buyers be provided with the following notice: "IMPORTANT: IN A PURCHASE OR EXCHANGE OF REAL PROPERTY, IT MAY BE ADVISABLE TO OBTAIN TITLE INSURANCE IN CONNECTION WITH THE CLOSE OF ESCROW SINCE THERE MAY BE PRIOR RECORDED LIENS AND ENCUMBRANCES WHICH AFFECT YOUR INTEREST IN THE PROPERTY BEING ACQUIRED. A NEW POLICY OF TITLE INSURANCE SHOULD BE OBTAINED IN ORDER TO ENSURE YOUR INTEREST IN THE PROPERTY THAT YOU ARE ACQUIRING."

Additionally, even the CFPB on its "ask CFPB" "What is owner's title insurance?" page advises "You may want to buy an owner's title insurance policy, which can help protect your financial interest in the home." Moreover, not obtaining an owner's policy may increase the cost of the lender's policy (required by most lenders), possibly require the separate purchase of a preliminary title report, and may have an impact on the sale of the Property in the future.

Buyers who decide to opt out of obtaining an owner's title insurance policy are acting against the advice of Brokers as well as the advice provided in the California Civil Code § 1057.6 and by the CFPB. Brokers do not have expertise in this area.

- 12. RENT AND EVICTION CONTROL LAWS AND ORDINANCES:** Buyer and Seller are advised that California and some cities and counties impose or may impose restrictions that limit the rent that can be charged to a tenant, the maximum number of tenants who can occupy the property, the right of a landlord to terminate a tenancy and the costs to do so, and the consequences of terminating a tenancy unlawfully. Even if property that is currently vacant was previously tenant occupied, the termination of that previous tenancy may affect a buyer's rights such as the legal use of the property and who may occupy the property in the future. If Buyer wants further information, Broker(s) recommend that Buyer investigate the issue with an appropriate government authority or a qualified California real estate attorney during Buyer's inspection contingency period. Brokers do not have expertise in this area.
- 13. RETROFIT, BUILDING REQUIREMENTS, AND POINT OF SALE REQUIREMENTS:** Buyer and Seller are advised that state and local Law may require (i) the installation of operable smoke detectors, (ii) bracing or strapping of water heaters, and (iii) upon sale completion of a corresponding written statement of compliance that is delivered to Buyer. Although not a point of sale or retrofit obligation, state law may require the property to have operable carbon monoxide detection devices. Additionally, some city and county governments may impose additional retrofit standards at time of sale including, but not limited to, installing or retrofitting low-flow toilets and showerheads, gas shut-off valves, fireplaces, and tempered glass. Further, there may be potential health impacts from air pollution caused from burning wood. Exposure to particulate matter from the smoke may cause short-term and long-term health effects. Buyers should consult with licensed professional to inspect, properly maintain, and operate a wood burning stove or fireplace. Broker(s) recommend that Buyer and Seller consult with the appropriate government agencies, inspectors, and other professionals to determine the retrofit standards for the Property, the extent to which the Property complies with such standards, and the costs, if any, of compliance. Brokers do not have expertise in this area.
- 14. SHORT TERM RENTALS AND RESTRICTIONS:** Buyer and Seller are advised that some cities, counties and Homeowner Associations (HOAs) do impose or may impose restrictions that limit or prohibit the right of the owner or occupant to rent-out the Property for short periods of time (usually 30 Days or less). In short term rentals, as well as all rentals, Buyer and Seller are advised to seek assistance to ensure compliance with all fair housing laws and regulations. If Buyer wants further information, Broker(s) recommend that Buyer investigate the issue with an appropriate government authority or HOA during Buyer's inspection contingency period. Brokers do not have expertise in this area.
- 15. VIEWS:** Buyer and Seller are advised that present views from the Property may be affected by future development or growth of trees and vegetation on adjacent properties and any other property within the line of sight of the Property. Brokers make no representation regarding the preservation of existing views. If Buyer wants further information, Broker(s) recommend that Buyer review covenants, conditions and restrictions, if any, and contact neighboring property owners, government agencies and homeowner associations, if any, during Buyer's inspection contingency period. Brokers do not have expertise in this area.
- 16. SWIMMING POOL, SECURITY AND SAFETY:** Buyer and Seller are advised that state and local Law may require the installation of barriers, anti-entrapment grates, access alarms, self-latching mechanisms, pool covers, exit alarms and/or other measures to decrease the risk to children and other persons of existing swimming pools and hot tubs, as well as various fire safety and other measures concerning other features of the Property. Compliance requirements differ from city to city and county to county. Unless specifically agreed, the Property may not be in compliance with these requirements. If Buyer wants further information, Broker(s) recommend that Buyer contact local government agencies about these restrictions and other requirements. State law requires that new pools and spas be equipped with at least two of seven specified drowning prevention safety features. Home inspectors have a statutory obligation to perform a non-invasive physical examination of the pool area to identify which safety features are present. Brokers do not have expertise in this area.
- 17. WATER SHORTAGES AND CONSERVATION:** Buyer and Seller are advised that the Property may be located in an area that could experience water shortages. The policies of local water districts and the city or county in which the Property is located can result in the occurrence of any or all of the following: (i) limitations on the amount of water available to the Property, (ii) restrictions on the use of water, and (iii) an increasingly graduated cost per unit of water use, including, but not limited to, penalties for excess usage. For further information, Broker recommends that Buyer contact the supplier of water to the Property regarding the supplier's current or anticipated policies on water usage and to determine the extent to which those policies may affect Buyer's intended use of the Property. If the Property is serviced by a private well, Buyer is advised that drought conditions and/or a low water table may make it necessary to arrange, through a private supplier, for delivery of water to the Property. Buyers should contact water truck companies for the costs involved. Brokers do not have expertise in this area.
- 18. 1915 IMPROVEMENT BOND MELLO-ROOS COMMUNITY DISTRICT, AND OTHER ASSESSMENT DISTRICTS:** Buyer and Seller are advised that the Property may be subject to an improvement bond assessment under the Improvement Bond Act of 1915, a levy of a special tax pursuant to a Mello-Roos Community Facilities district, and/or a contractual assessment as provided in § 5898.24 of the Streets And Highways Code or other assessment districts. Seller is generally required to make a good faith effort to obtain a disclosure notice from any local agency collecting such taxes and deliver such notice to Buyers. If there is a question as to whether an existing bond or assessment will be prorated as of the close of escrow, or whether Seller will pay off the bond or assessment at close of escrow, Buyers are advised to discuss the matter with the appropriate entity and address the responsibility for payment in negotiations for the purchase agreement or amendment prior to removing contingencies. Some cities and other localities have begun, or have the intention to begin, the process of requiring the replacement of utility poles by requiring that utility lines be buried underground. These projects can result in special tax assessments and set-up costs that are imposed on individual property owners. Brokers do not have expertise in this area.

C. Off-Site and Neighborhood Conditions

1. **GOLF COURSE DISCLOSURES:** Buyer and Seller are advised that if the Property is located adjacent to or near a golf course the following may apply: (i) Stray golf balls – Any residence near a golf course may be affected by errant golf balls, resulting in personal injury or destruction to property. Golfers may attempt to trespass on adjacent property to retrieve golf balls even though the project restrictions may expressly prohibit such retrieval. (ii) Noise and lighting – The noise of lawn mowers irrigation systems and utility vehicles may create disturbances to homeowners. Maintenance operations may occur in the early morning hours. Residents living near the clubhouse may be affected by extra lighting, noise, and traffic. (iii) Pesticides and fertilizer use – A golf course may be heavily fertilized, as well as subjected to other chemicals during certain periods of the year. (iv) Irrigation system – Golf course sprinkler systems may cause water overspray upon adjacent property and structures. Also the irrigation system of a golf course may use reclaimed and retreated wastewater. (v) Golf carts – Certain lots may be affected more than others by the use of golf carts. Lots adjacent to a tee or putting green may be subject to noise disturbances and loss of privacy. (vi) Access to golf course from residences – It is likely that most residences will not have direct access from their lots to the golf course. The project restrictions may disclaim any right of access or other easements from a resident's lot onto the golf course. (vii) View obstruction – Residents living near a golf course may have their views over the golf course impacted by maturing trees and landscaping or by changes to the course's configuration. (viii) Water restrictions – As some municipalities face water shortages, the continued availability of water to the golf course may be restricted or otherwise reduced by the local water agency. If Buyer wants further information, Broker(s) recommend that Buyer contact the local water agency regarding this matter. Brokers do not have expertise in this area.
2. **NEIGHBORHOOD, AREA, PERSONAL FACTORS, BUYER INTENDED USE, HIGH SPEED RAILS, AND SMOKING RESTRICTIONS:** Buyer and Seller are advised that the following may affect the Property or Buyer's intended use of it: neighborhood or area conditions, including schools, proximity and adequacy of law enforcement, crime, fire protection, other government services, availability, adequacy and cost of any speed-wired, wireless internet connections or other telecommunications or other technology services and installations, proximity to medical marijuana growing or distribution locations, cell phone towers, manufacturing, commercial, industrial, airport or agricultural activities or military ordnance locations, existing and proposed transportation, construction, and development, any other source that may affect noise, view, traffic, or odor, wild and domestic animals, susceptibility to tsunami and adequacy of tsunami warnings, other nuisances, hazards, or circumstances, protected species, wetland properties, botanical diseases, historic or other governmentally-protected sites or improvements, cemeteries, conditions and influences of significance to certain cultures and/or religions, and personal needs, requirements and preferences of Buyer and FAA requirements for recreational and non-recreational use of Unmanned Aircraft Systems (UAS) (drones) (see UAS frequently asked questions <http://www.faa.gov/uas/faqs/>). California is potentially moving toward high speed rail service between Northern and Southern California. This rail line could have an impact on the Property if it is located nearby. More information on the timing of the project and routes is available from the California High-Speed Rail Authority at www.cahighspeedrail.ca.gov/. The State of California has long-standing no smoking laws in place restricting smoking in most business and some public spaces. Local jurisdictions may enact laws that are more restrictive than state law. Many California cities have enacted restrictions on smoking in parks, public sidewalks, beaches and shopping areas. Some jurisdictions have restrictions entirely banning smoking inside privately owned apartments and condominiums as well as in the common areas of such structures, or limiting smoking to certain designated areas. If Buyer wants further information, Broker(s) recommend that Buyer contact local government agencies about these restrictions. Brokers do not have expertise in this area.
3. **NEIGHBORHOOD NOISE SOURCES:** Buyer and Seller are advised that even if the Property is not in an identified airport noise influence area, the Property may still be subject to noise and air disturbances resulting from airplanes and other aircraft, commercial or military or both, flying overhead. Other common sources of noise include nearby commercial districts, schools, traffic on streets, highways and freeways, trains and general neighborhood noise from people, dogs and other animals. Noise levels and types of noise that bother one person may be acceptable to others. Buyer is advised to satisfy him/herself with regard to any sources of and amounts of noise at different times of day and night. Brokers do not have expertise in this area.
4. **SCHOOLS:** Buyer and Seller are advised that children living in the Property may not, for numerous reasons, be permitted to attend the school nearest the Property. Various factors including, but not limited to, open enrollment policies, busing, overcrowding and class size reductions may affect which public school serves the Property. School district boundaries are subject to change. Buyer is advised to verify whether the Property is now, and at the Close of Escrow will be, in the school district Buyer understands it to be in and whether residing in the Property entitles a person to attend any specific school in which that Buyer is interested. Broker(s) recommend that Buyer contact the local school or school district for additional information during Buyer's inspection contingency period. Brokers do not have expertise in this area.
5. **UNDERGROUND PIPELINES AND UTILITIES:** Throughout California underground pipelines transport natural gas, liquid fuel and other potentially hazardous materials. These pipelines may or may not provide utility services to the Property. Information about the location of some of the pipelines may be available from a company that also provides disclosures of natural and other hazards or from other sources of public maps or records. Proximity to underground pipelines, in and of itself, does not affirmatively establish the risk or safety of the property. If Buyer wants further information about these underground pipelines and utilities, Buyer is advised to consult with appropriate experts during Buyer's inspection contingency period. Brokers do not have expertise in this area.
6. **WILDLIFE:** California is the home to many species of wildlife. The location of homes in California continues to expand into areas that are the natural habitat of wildlife and the Property may be in such an area. Wildlife may become a nuisance especially if the availability of their natural sources of food or water is limited. Buyer should investigate the need to

implement mitigation measures at the Property including but not limited to the use of animal-resistant garbage containers, and other appropriate measures depending on the species and habitat involved. Brokers do not have expertise in this area.

7. **SEA LEVEL RISE/COASTAL PROPERTIES:** Sea level rise has the potential to affect coastal residents, recreation, and development. Coastal communities may or may not have addressed the potential impact. The following is a non-exclusive list of issues that may be impacted by sea level rise: **(i)** Shoreline, beach and bluff erosion, and flooding; **(ii)** The effectiveness of seawalls and bulkheads, whether built with or without permits; **(iii)** Seaward construction, development or improvement to existing structures; **(iv)** The enactment of geological hazard abatement districts and assessments; and **(v)** The location of the “mean high tide line” which is used to delineate shoreline boundaries for some coastal properties.

Below is a non-exhaustive list of potential resources provided as a starting point for Buyer investigations into sea level rise, and not as an endorsement or guarantee that any federal, state, county, city or other resource will provide complete advice.

- A. California Coastal Commission contact information: <https://www.coastal.ca.gov/contact/#/>
- B. State Lands Commission contact information: <https://www.slc.ca.gov/contact-us/>
- C. National Oceanic and Atmospheric Administration (sea level rise page): <https://coast.noaa.gov/slr/>
- D. California Coastal Commission (sea level rise page): <https://www.coastal.ca.gov/climate/slr/>
- E. Federal Emergency Management Agency (FEMA): <https://www.fema.gov/flood-maps>; <https://msc.fema.gov>

If Buyer wants further information, Broker recommends that Buyer discuss the issue with an appropriate professional during Buyer’s inspection contingency period. Brokers do not have expertise in this area.

D. Legal Requirements (Federal, State and Local)

1. **DEATH ON THE PROPERTY:** California Civil Code § 1710.2 protects a seller from: **(i)** failing to disclose a death on the property that occurred more than 3 years before a buyer has made an offer on a property; and **(ii)** failing to disclose if an occupant of a property was afflicted with HIV/AIDS, regardless of whether a death occurred or if so, when § 1710.2 does not protect a seller from making a misrepresentation in response to a direct inquiry. If the Buyer has any concerns about whether a death occurred on the Property or the manner, location, details or timing of a death, the buyer should direct any specific questions to the Seller in writing. Brokers do not have expertise in this area.
2. **EARTHQUAKE FAULT ZONES AND SEISMIC HAZARD ZONES:** Buyer and Seller are advised that California Public Resources Code §§ 2622 and 2696 require the delineation and mapping of “Earthquake Fault Zones” along known active faults and “Seismic Hazard Zones” in California. Affected cities and counties must regulate certain development projects within these zones. Construction or development on affected properties may be subject to the findings of a geological report prepared by a registered California geologist. Generally, Seller must disclose if the Property is in such a zone and can use a research company to aid in the process. If Buyer wants further information, Broker recommends that, during Buyer’s inspection contingency period, Buyer make independent inquiries with such research companies or with appropriate government agencies concerning the use and improvement of the Property. Buyer is advised that there is a potential for earthquakes and seismic hazards even outside designated zones. Brokers do not have expertise in this area.
3. **EPA’s LEAD-BASED PAINT RENOVATION, REPAIR AND PAINTING RULE:** The new rule requires that contractors and maintenance professionals working in pre-1978 housing, child care facilities, and schools with lead-based paint be certified; that their employees be trained; and that they follow protective work practice standards. The rule applies to renovation, repair, or painting activities affecting more than six square feet of lead-based paint in a room or more than 20 square feet of lead-based paint on the exterior. Enforcement of the rule begins October 1, 2010. See the EPA website at <http://www.epa.gov/lead> for more information. Buyer and Seller are advised to consult an appropriate professional. Brokers do not have expertise in this area.
4. **FIRE HAZARDS:** Buyer and Seller are advised that fires annually cause the destruction of thousands of homes. Due to varied climate and topography, certain areas have higher risks of fires than others. Certain types of materials used in home construction create a greater risk of fire than others. If the Property is located within a State Fire Responsibility Area or a Very High Fire Hazard Zone, generally Seller must disclose that fact to Buyer under California Public Resources Code § 4136 and California Government Code §§ 51178 and 51183.5, and may use a research company to aid in the process. Owners of property may be assessed a fire prevention fee on each structure on each parcel in such zones. The fee may be adjusted annually commencing July 1, 2013. If Buyer wants further information, Broker recommends that, during Buyer’s inspection contingency period, Buyer contact the local fire department and Buyer’s insurance agent regarding the risk of fire. Buyer is advised that there is a potential for fires even outside designated zones. Brokers do not have expertise in this area.
5. **FIRPTA/CALIFORNIA WITHHOLDING:** Buyer and Seller are advised that: **(i)** Internal Revenue Code § 1445, as of February 17, 2016, requires a Buyer to withhold and to remit to the Internal Revenue Service 15% of the purchase price of the property if the Seller is a non-resident alien, unless an express exemption applies. Only 10% needs to be withheld if the Buyer acquires the property as Buyer’s residence and the price does not exceed \$1,000,000. Seller may avoid withholding by providing Buyer a statement of non-foreign status. The statement must be signed by Seller under penalty of perjury and must include Seller’s tax identification number. Buyer can also avoid having to withhold Federal taxes from Seller’s Proceeds if the property price is \$300,000 or less, and the Buyer signs an affidavit stating Buyer intends to occupy the property as a principal residence. **(ii)** California Revenue and Taxation Code § 18662 requires that a Buyer withhold and remit to the California Franchise Tax Board 3 1/3% of the purchase price of the property unless the Seller

signs an affidavit that the property was the Seller's (or the decedent's, if a trust or probate sale) principal residence or that the sales price is \$100,000 or less or another express exemption applies. Exemptions from withholding also apply to legal entities such as corporations, LLCs, and partnerships. Brokers cannot give tax or legal advice. Broker recommends that Buyer and Seller seek advice from a CPA, attorney or taxing authority. Brokers do not have expertise in this area.

- 6. FLOOD HAZARDS:** Buyer and Seller are advised that if the Property is located within a Special Flood Hazard Area, as designated by the Federal Emergency Management Agency (FEMA), or an area of Potential Flooding pursuant to California Government Code § 8589.3, generally Seller must disclose this fact to Buyer and may use a research company to aid in the process. The National Flood Insurance Program was established to identify all flood plain areas and establish flood-risk zones within those areas. The program mandates flood insurance for properties within high-risk zones if loans are obtained from a federally-regulated financial institution or are insured by any agency of the United States Government. The extent of coverage and costs may vary. If Buyer wants further information, Broker(s) recommend that Buyer consult his or her lender and/or insurance agent during Buyer's inspection contingency period. Buyer is advised that there is a potential for flooding even outside designated zones. Brokers do not have expertise in this area.
- 7. MEGAN'S LAW DATABASE DISCLOSURE:** Notice: Pursuant to § 290.46 of the Penal Code, information about specific registered sex offenders is made available to the public via an Internet Web site maintained by the Department of Justice at <http://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. (Neither Seller nor Brokers, in any, are required to check this website. If Buyer wants further information, Buyer should obtain information directly from this website.) Brokers do not have expertise in this area.
- 8. NOTICE OF YOUR SUPPLEMENTAL PROPERTY TAX BILL; ACCURATE SALES PRICE REPORTING:** Buyer and Seller are advised that pursuant to Civil Code § 1102.6(c), Seller, or his or her agent, is required to provide the following notice to the Buyer:

“California property tax law requires the Assessor to revalue real property at the time the ownership of 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. Even 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 questions concerning this matter, please call your Tax Collector's Office.”

Although the notice refers to loan closing as a trigger, it is actually the change of ownership which triggers this reassessment of property taxes. Therefore, the Property can be reassessed even if there is no loan involved in the purchase of the Property. The Purchase Agreement may allocate supplemental tax bills received after the Close of Escrow to the Buyer. A change (preliminary change) of ownership form is generally required to be filed by the Buyer with the local taxing agency. The form identifies the sales price of the Property. An assessor may value the Property at its fair market value regardless of the sales price declared by the Buyer. If Buyer wants further information concerning these matters, Broker(s) recommend that Buyer discuss the issue with the County Assessor or Tax Collector or their own tax or legal advisor. Brokers do not have expertise in this area.

- 9. ZONE MAPS MAY CHANGE:** Maps that designate, among other things, Earthquake Fault Zones, Seismic Hazard Zones, State Fire Responsibility Areas, Very High Fire Hazard Zones, Special Flood Hazard Areas, and Potential Flooding Areas are occasionally redrawn by the applicable Government Agency. Properties that are currently designated in a specified zone or area could be removed and properties that are not now designated in a specified zone or area could be placed in one or more such zones or areas in the future. A property owner may dispute a FEMA flood hazard location by submitting an application to FEMA. Brokers do not have expertise in this area.
- 10. ELECTRIFICATION OF ENERGY SOURCE:** Several local jurisdictions in California have enacted laws which prohibit the use of natural gas appliances in new construction. Other local jurisdictions, and State of California, are considering bans, and may even prohibit the replacement, sale or installation of appliances that use any fuel source other than electricity. Brokers do not have expertise in this area.

E. Contract Related Issues and Terms

- 1. SIGNING DOCUMENTS ELECTRONICALLY:** The ability to use electronic signatures to sign legal documents is a great convenience, however Buyers and Sellers should understand they are signing a legally binding agreement. Read it carefully. Although electronic signature programs make it easy to skip from one signature or initial line to another, Buyers and Sellers are cautioned to only sign if they have taken the time necessary to read each document thoroughly, understand the entire document, and agree to all of its terms. Do not just scroll through or skip to the next signature or initial line, even if you have reviewed an earlier draft of the document. If you have questions or do not understand a provision, before you sign ask your Broker, Agent or legal advisor about the contract term and sign only if you agree to be bound by it. Some signature or initial lines are optional, such as for the liquidated damages and arbitration clauses. Consider your decision before signing or initialing. See below for more information on the liquidated damages and arbitration clauses. If there are more than one buyer or seller, each must sign or initial on their own. Do not sign or initial for anyone else unless you have a power of attorney for that person or are otherwise legally authorized, in writing, to

sign or initial for another. Print or electronically store a copy of the document for your own records. Brokers do not have expertise in this area.

2. **LIQUIDATED DAMAGES:** Buyer and Seller are advised that a liquidated damages clause is a provision Buyer and Seller can use to agree in advance to the amount of damages that a seller will receive if a buyer breaches the Agreement. The clause usually provides that a seller will retain a buyer's initial deposit paid if a buyer breaches the agreement, and generally must be separately initialed by both parties and meet other statutory requirements to be enforceable. For any additional deposits to be covered by the liquidated damages clause, there generally must be another separately signed or initialed agreement (see C.A.R. Form DID). However, if the Property contains from 1 to 4 units, one of which a buyer intends to occupy, California Civil Code Section 1675 limits the amount of the deposit subject to liquidated damages to 3% of the purchase price. Even though both parties have agreed to a liquidated damages clause, an escrow company will usually require either a judge's or arbitrator's decision or instructions signed by both parties in order to release a buyer's deposit to a seller. Buyers and Sellers must decide on their own, or with the advice of legal counsel, whether to agree to a liquidated damages clause. Brokers do not have expertise in this area.
3. **MEDIATION:** Buyer and Seller are advised that mediation is a process by which the parties hire a neutral person to facilitate discussion and negotiation between the parties with the goal of helping them reach a settlement of their dispute. The parties generally share in the cost of this confidential, non-binding negotiation. If no agreement is reached, either party can pursue further legal action. Under C.A.R. Form RPA: (i) the parties must mediate any dispute arising out of their agreement (with a few limited exceptions, such as matters within the jurisdiction of a small claims court) before they resort to arbitration or court, and (ii) if a party proceeds to arbitration or court without having first attempted to mediate the dispute, that party risks losing the right to recover attorney fees and costs even if he or she prevails. Brokers do not have expertise in this area.
4. **ARBITRATION:** Buyer and Seller are advised that arbitration is a process by which the disputing parties hire a neutral person to render a binding decision. Generally, arbitration is faster and less expensive than resolving disputes by litigating in court. The rules are usually less formal than in court, and it is a private process not a matter of public record. By agreeing to arbitration, the parties give up the right to a jury trial and to appeal the arbitrator's decision. Arbitration decisions have been upheld even when arbitrators have made a mistake as to the law or the facts. If the parties agree to arbitration, then after first attempting to settle the dispute through mediation, any dispute arising out of their agreement (with a few limited exceptions) must be submitted to binding arbitration. Buyer and Seller must weigh the benefits of a potentially quicker and less expensive arbitration against giving up the right to a jury trial and the right to appeal. Brokers cannot give legal advice regarding these matters. Buyers and Sellers must decide on their own, or with the advice of legal counsel, whether to agree to arbitration. Brokers do not have expertise in this area.
5. **ESCROW FUNDS:** Buyer and Seller are advised that California Insurance Code § 12413.1 provides that escrow companies cannot disburse funds unless there are sufficient "good funds" to cover the disbursement. "Good funds" are defined as cash, wire transfers and cashiers' or certified checks drawn on California depositories. Escrow companies vary in their own definitions of "good funds." Broker(s) recommend that Buyer and Seller ask the escrow company regarding its treatment of "good funds." All samples and out-of-state checks are subject to waiting periods and do not constitute "good funds" until the money is physically transferred to and received by the escrow holder. Brokers do not have expertise in this area.
6. **HOME WARRANTY:** Buyer and Seller are advised that Buyer and Seller can purchase home warranty plans covering certain standard systems of the Property both before and after Close of Escrow. Seller can obtain coverage for the Property during the listing period. For an additional premium, an upgraded policy providing additional coverage for air conditioning, pool and spa and other features can be purchased. Home warranties do not cover every aspect of the Property and may not cover inspections or upgrades for repairs required by state or federal laws or pre-existing conditions. Broker(s) recommend that Buyer review the policy for details. Brokers do not have expertise in this area.
7. **IDENTIFICATION OF NATURAL PERSONS BEHIND SHELL COMPANIES IN ALL-CASH TRANSACTIONS:** The U.S. Treasury Department's Financial Crimes Enforcement Network (FinCEN) has issued Geographic Targeting Orders (GTOs) targeting alleged money laundering risk in the real estate sector. The GTOs will temporarily require U.S. title insurance companies to identify the natural persons behind shell companies used to pay "all cash" for high-end residential real estate in certain major metropolitan areas. FinCEN explained that it remains concerned that all-cash purchases (i.e., those without bank financing) may be conducted by individuals attempting to hide their assets and identity by purchasing residential properties through limited liability companies or other similar structures. Since the original issuance, the GTOs have been renewed and may continue to be renewed. The GTOs cover the following areas in California: Los Angeles, San Francisco, San Mateo, Santa Clara and San Diego Counties. The monetary thresholds for each county is \$300,000. GTOs have helped law enforcement identify possible illicit activity. FinCEN reported that a significant portion of covered transactions have dictated possible criminal activity associated with the individuals reported to be the beneficial owners behind shell company purchasers. Brokers do not have expertise in this area.
8. **NON CONFIDENTIALITY OF OFFERS:** Buyer is advised that Seller or Listing Agent may disclose the existence, terms, or conditions of Buyer's offer, unless all parties and their agent have signed a written confidentiality agreement (such as C.A.R. Form CND). Whether any such information is actually disclosed depends on many factors, such as current market conditions, the prevailing practice in the real estate community, the Listing Agent's marketing strategy and the instructions of the Seller. Brokers do not have expertise in this area.
9. **ONLINE OR WIRE FUNDS TRANSFERS:** Instructions for the online or wire transfer of escrow deposits have been known to be intercepted by hackers who alter them so that Buyer's funds are actually wired to accounts controlled by criminals rather than the escrow company. Buyers should exercise extreme caution in making electronic funds transfers,

verifying that the organization they are transferring funds to is, in fact, the escrow company and that their own bank account information is not being exposed. See C.A.R. Form WFA for further information. Brokers do not have expertise in this area.

F. Other Factors Affecting Property

1. **COMMUNITY ENHANCEMENT AND PRIVATE TRANSFER FEES:** Buyer and Seller are advised that some areas or communities may have enhancement fees or user-type fees, or private transfer taxes and fees, over and above any stated fees. The Federal Housing Finance Agency has issued a rule that prohibits Fannie Mae and Freddie Mac from purchasing loans made on properties with private transfer fees if those fees were established on or after February 8, 2011. See title 12 Code of Federal Regulations § 1228 for more information and exceptions. Private transfer fees: (i) may last for a fixed period of time or in perpetuity, (ii) are typically calculated as a percentage of the sales price, and (iii) may have private parties, charitable organizations or interest-based groups as their recipients who may use the funds for social issues unrelated to the property. Brokers do not have expertise in this area.
2. **GENERAL RECALL/DEFECTIVE PRODUCT/CLASS ACTION INFORMATION:** Buyer and Seller are advised that government entities and manufacturers may at any time issue recall notices and/or warnings about products that may be present in the Property, and that these notices or warnings can change. The following nonexclusive, non-exhaustive list contains examples of recalled/defective products/class action information: horizontal furnaces, Whirlpool Microwave Hood Combination; RE-ConBuilding products roof tiles; Central Sprinkler Company Fire Sprinklers; Robert Shaw Water Heater Gas Control Valves; Trex Decking; water heaters; aluminum wiring; galvanized, abs, polybutylene PEX, KITEC® and copper pipe; and dry wall manufactured in China. There is no single, all-inclusive source of information on product recalls, defective products or class actions; however, the U.S. Consumer Product Safety Commission (CPSC) maintains a website that contains useful information. If Buyer wants further information regarding the items listed above, Broker(s) recommend that Buyer review the CPSC website at <http://www.cpsc.gov/> during Buyer's inspection contingency period. Another source affiliated with the CPSC is <http://saferproducts.gov/> which allows a Buyer to search by product type or product name. Buyer may also search using the various search engines on the Internet for the specified product or products in question. Brokers recommend that Buyer satisfy themselves regarding recalled or defective products. Brokers will not determine if any aspect of the Property is subject to a recall or is affected by a class action lawsuit. Brokers do not have expertise in this area.
3. **HOMEOWNER ASSOCIATIONS AND COVENANTS, CONDITIONS AND RESTRICTIONS ("CC&Rs"); CHARGING STATIONS; FHA/VA APPROVAL:** Buyer and Seller are advised that if the Property is a condominium, or located in a planned unit development, or in a common interest subdivision, there are typically restrictions on use of the Property and rules that must be followed. Restrictions and rules are commonly found in Declarations and other governing documents. Further there is likely to be a homeowner association (HOA) that has the authority to affect the Property and its use. Whether or not there is a HOA, the Property may still be subject to CC&Rs restricting use of the Property. The HOA typically has the authority to enforce the rules of the association, assess monetary payments (both regular monthly dues and special assessments) to provide for the upkeep and maintenance of the common areas, and enforce the rules and assessment obligations. If you fail to abide by the rules or pay monies owed to the HOA, the HOA may put a lien against your Property. Additionally, if an electric vehicle charging station is installed in a common area or an exclusive use common area, each Seller whose parking space is on or near that charging station must disclose its existence and that the Buyer will have the responsibilities set forth in California Civil Code §4745. The law requires the Seller to provide the Buyer with the CC&Rs and other governing documents, as well as a copy of the HOA's current financial statement and operating budget, among other documents. Effective July 1, 2016, a Common Interest Development (CID) will be required to include in its annual budget report a separate statement describing the status of the CID as a Federal Housing Administration or Department of Veterans Affairs approved Development. While the purchase agreement and the law require that the annual budget be provided by Seller to Buyer, Brokers will not and cannot verify the accuracy of information provided by the CID. Buyer is advised to carefully review all HOA documents provided by Seller and the CC&Rs, if any, and satisfy him/herself regarding the use and restrictions of the Property, the amount of monthly dues and/or assessments, the adequacy of reserves, current and past insurance coverage and claims, and the possibility of any legal action that may be taken by or against the HOA. The HOA may not have insurance or may not cover personal property belonging to the owner of the unit in the condominium, common interest or planned unit development. For more information Buyer may request from Broker the C.A.R. Legal Q&A titled: "Homeowners' Associations: A Guide for REALTORS®". Brokers do not have expertise in this area.

Although unenforceable, it is possible the CC&Rs, deed or other document on title may contain a covenant which at one time may have purported to discriminate against persons based on race, religion or other protected class or characteristics. You have the right to request the assistance of the title or escrow company to help you prepare a form which will be provided to the County and may result in the discriminatory language being removed from the public record. You may also get a notice informing you of these rights from the Broker or title or escrow company. For more information Buyer may request from Broker the C.A.R. Legal Quick Guide titled: "Agent Disclosure of Discriminatory Covenants Based on Actual Knowledge."

4. **LEGAL ACTION:** Buyer and Seller are advised that if Seller or a previous owner was involved in a legal action (litigation or arbitration) affecting the Property, Buyer should obtain and review public and other available records regarding the

legal action to determine: **(i)** whether the legal action or any resolution of it affects Buyer and the Property, **(ii)** if any rights against any parties involved in the legal action survive the legal action or have been terminated or waived as a result of the legal action, whether or not involving the same issue as in the legal action, and **(iii)** if any recommendations or requirements resulting from the legal action have been fulfilled and, if so, that Buyer is satisfied with any such action. Buyer should seek legal advice regarding these matters. Brokers do not have expertise in this area.

5. **MARKETING; INTERNET ADVERTISING; INTERNET BLOGS; SOCIAL MEDIA:** Buyer and Seller are advised that Broker may employ a “staging” company to assist in the presentation of the Property. The furnishings and decorations in the staging are generally not included in the sale unless specifically noted in the Agreement. Statements and inclusion in the MLS entry, flyers, and other marketing materials are NOT part of the Agreement. In addition, Broker may employ a service to provide a “virtual tour” or “virtual staging” or Internet marketing of the Property, permitting potential buyers to view the Property over the Internet. While they are supposed to be an accurate representation of the property, the photos may be enhanced and not fully representative of the actual condition of the property. Further, neither the service provider nor Broker have total control over who will obtain access to materials placed on the internet or what action such persons might take. Additionally, some Internet sites and other social media provide formats for comments or opinions of value of properties that are for sale. Information on the Property, or its owner, neighborhood, or any homeowner association having governance over the Property may be found on the internet on individual or commercial web sites, blogs, Facebook pages, or other social media. Any such information may be accurate, speculative, truthful or lies, and it may or may not reflect the opinions or representations by the Broker. Broker will not investigate any such sites, blogs, social media or other internet sites or the representations contained therein. Buyer is advised to make an independent search of electronic media and online sources prior to removing any investigation contingency. Buyer and Seller are advised that Broker has no control over how long the information or photos concerning the Property will be available on the Internet or through social media, and Broker will not be responsible for removing any such content from the internet or MLS. Brokers do not have expertise in this area.
6. **PACE LOANS AND LIENS:** The acronym PACE stands for Property Assessed Clean Energy. PACE programs allow property owners to finance energy and water conservation improvements and pay for them through an assessment on the owner’s property. PACE programs are available in most areas for both residential one to four unit properties and commercial properties. PACE programs may be referred to by different names such as HERO or SCEIP, among others. If a PACE project is approved, an assessment lien is placed on a property for the amount owed plus interest. A property owner repays the entity for the improvements as a special tax assessment on the property tax bill over a period of years. A PACE lien is similar to a property tax lien in that it has “super priority.” Sellers are obligated to disclose, pursuant to the C.A.R. Residential Purchase Agreement (C.A.R. Form RPA), whether any improvement is subject to a lien such as a PACE lien. Properties that are subject to PACE liens made on or after July 6, 2010 may not be eligible for financing. For more information, Buyer may request from Broker the C.A.R. Legal Q&A titled: “PACE Programs and Solar Leases”. Brokers do not have expertise in this area.
7. **RE-KEYING:** All locks should be re-keyed immediately upon close of escrow so as to ensure the Buyer’s safety and security of their persons as well as their personal belongings. Alarms, if any, should be serviced by professionals and codes should be changed. Garage door openers and remotes should be re-coded. In the event of a lease back to Seller after the close of escrow, Seller is advised that the Buyer is entitled to the keys as the Owner of the Property even though the Seller stays in possession of the Property as provided in the RPA. Brokers do not have expertise in this area.
8. **SOLAR PANELS AND NET ENERGY METERING:** Solar panel or power systems may be owned or leased. Although leased systems are probably personal property, they are included in the sale by the C.A.R. purchase agreement which also obligates the Seller to make a disclosure to the Buyer and provide the Buyer with documentation concerning the lease and system. Leasing companies generally secure payments by filing a UCC-1 (a Uniform Commercial Code form giving notice of a creditor’s security interest) against the property. Sellers are required to provide material information about solar panels (C.A.R. form SOLAR may be used). Buyers are given a contingency right to investigate the solar related system and documentation and assume any lease. Assumption of the lease may require Buyer to provide financial information to the leasing company who may require a credit report be obtained on the Buyer. Should a solar panel or power system be on the Property, Buyers should determine if the system is leased or owned. Buyers willingness to assume any such lease is a contingency in favor of Seller. For more information, Buyer may request from Broker the C.A.R. Legal Q&A titled: “PACE Programs and Solar Leases”. **Solar panel systems may have net energy metering.** Payback rates from utilities to property owners with their own source of energy (such as rooftop solar panels) who contribute electricity back to the grid may change from those currently in place and may differ upon change of ownership in the property, Fees for new solar installation may be added or changed. Buyers should discuss with the applicable utility if applicable to the property. Brokers do not have expertise in this area.
9. **RECORDING DEVICES:** Audio or video recording devices or both may be present on the Property, whether or not notice of any such devices has been posted. Seller may or may not even be aware of the capability of such devices. Brokers do not have expertise in this area.
10. **WOOD BALCONIES, STAIRS AND OTHER STRUCTURES:** Prior to January 1, 2025, buildings with three units or more, may be required to obtain an inspection of exterior balconies, stairways, walkways, or decks that are supported

in whole or in substantial part by a wood or wood-based materials. For condos, the HOA will be responsible for the inspections per its governing documents. For other buildings, it is the owner's responsibility. An inspection report must be incorporated into a condo HOA's study of reserve account requirements. This could in turn affect lender certification requirements as well as future dues and assessments. A balcony report that identifies an immediate threat to the safety of the occupants will require the condo HOA or owner to prevent access to the balcony further impacting a property's marketability.

G. Local Disclosures and Advisories

LOCAL ADVISORIES OR DISCLOSURES (IF CHECKED):

The following disclosures or advisories are attached:

- A. _____
- B. _____
- C. _____
- D. _____

Buyer and Seller are encouraged to read all 15 pages of this Advisory carefully. By signing below, Buyer and Seller acknowledge that each has read, understands and received a copy of all 15 pages of this Advisory.

BUYER _____ Date _____

BUYER _____ Date _____

DocuSigned by:
 SELLER Andrea Curless **Andrea Curless** Date 1/22/2025 | 11:52 A
 SELLER ECAEC76885C54EF Date _____

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LOCAL AREA DISCLOSURES FOR SAN DIEGO COUNTY

The Local Area Disclosures for San Diego County (“LAD”) should be reviewed by Buyer and Seller along with the Statewide Buyer and Seller Advisory (“SBSA”) from the California Association of REALTORS® (“C.A.R.”), and all other disclosures. The LAD provides information on conditions in San Diego County which may impact Buyer’s decision to purchase the Property and is an advisory to Buyer and Seller. Buyer and Seller are urged to carefully read all pages of the LAD.

- The LAD does not relieve Seller or Brokers from making disclosures legally required of them.
- The LAD does not eliminate Buyer’s duty to conduct a thorough physical inspection and investigation of the Property.
- Buyer is advised to investigate, and obtain additional information on, all issues of concern to Buyer and not to rely solely on information from Seller and Brokers.
- Buyer is advised to consult with qualified professional advisors, consultants and appropriate governmental authorities in evaluating information related to the Property. Brokers do not have expertise in these areas.
- Buyer is advised that Brokers do not verify the results of any inspections or guarantee the performance of any inspector.
- In every instance in the LAD that advises Buyer to investigate or verify information, this should be done *before* removing contingencies in the purchase agreement (“RPA”).

DISCLAIMER: The LAD is produced by the Greater San Diego Association of REALTORS® (“SDAR”), which has been doing so since 2003. The LAD is based on information obtained primarily from its members who conduct business throughout San Diego County and are familiar with commonly used local disclosures in those areas. SDAR believes the sources of information are reliable but has not verified all information. Conditions impacting the Property or area (especially those listed in “Specific Area Disclosures”) may have changed since the LAD was published.

THE LAD HAS BEEN APPROVED BY SDAR. NO REPRESENTATION OR WARRANTY IS MADE AS TO THE VALIDITY OR ADEQUACY OF ANY OF ITS PROVISIONS IN ANY PARTICULAR TRANSACTION.

* * *

To request that a local disclosure be included in a future publication of the LAD, please contact the SDAR Risk Management Department via e-mail at riskmanagement@sdar.com.

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A. General Disclosures

The best source for regional information is San Diego County's regional agency, the San Diego Association of Governments (SANDAG): www.sandag.org.

1. Insurance for Homeowners and HOA's

Due to ongoing changes in the insurance industry, including those caused by fire and natural disaster, it is important that Buyer thoroughly research the availability and cost of homeowner's insurance prior to removing their investigation contingency in the RPA. Properties with homeowners associations (HOA's) may have separate insurance requirements paid through the HOA fees. Increasing insurance costs may also result in Special Assessments in addition to HOA fees. Buyer is urged to review all HOA documents received to determine the financial condition of the HOA and possible future assessments. See also SBSA Paragraph F.3.

2. Showing Property with Hazardous Conditions

Buyer, including any prospective Buyer or others going onto the Property should heed any warnings of possible environmental hazards and take necessary precautions to protect themselves when entering the Property. If warranted, these parties are advised to consult with appropriate industrial/residential environmental specialists to determine the risk of entering the Property.

3. Vacant Land Scams

Various scams have occurred involving fraudulent attempts to sell properties owned by others. These individuals often claim they need an expedited sale and are unwilling to meet the agent in-person. This should be a "red flag" prompting extreme caution. The San Diego County Assessor/Recorder/County Clerk office has set up an Owner Alert system to help protect property owners from real estate fraud. Visit: <https://www.sdarcc.gov/content/arcc/home/divisions/recorder-clerk/recording/owner-alert.html> or call (619) 238-8158 or email: OwnerAlert@sdcounty.ca.gov.

4. Rooftop Solar

Buyer is advised to verify the ownership or lease requirements of any solar panel system that will transfer with the Property. Many sellers are unaware of the terms and conditions attached to their solar agreements. Buyer is urged to request all documentation and determine whether the solar panel system is owned

or leased. Systems may be leased, owned, and other contracts may involve the leasing of roof top square footage for the placement of panels which are owned by a third party. Buyer is advised to retain the services of a solar-qualified contractor for evaluation.

5. Sidewalk Liability

Some municipalities may require a property owner to maintain and indemnify the city or county for repairs and/or injuries relating to the sidewalk(s) in front of or adjacent to the Property. Any sidewalk repairs may require permits and inspections at the Property owner's expense. Buyer is advised to inspect the sidewalk and consult with governmental officials and Buyer's homeowner's insurance carrier before removing contingencies in the RPA.

6. Attractions, Amusement Parks, and Casinos

Buyer and Seller are advised that various public attractions and amusement parks may impact the traffic in the area near the Property or create noise which may concern some Buyers. Buyer is advised to investigate the impacts from such attractions including the San Diego Zoo and Safari Park, SeaWorld, Aztec Stadium, Petco Park, Legoland, North Island Credit Union Amphitheater, Sesame Place, Mission Bay, Waterfront Park San Diego, Pechanga Arena, various casinos and resorts throughout the county, wineries that hold music events, and other public event venues.

7. Regional Planning

Buyer and Seller are advised that the Regional Comprehensive Plan serves as the long-term planning framework for the San Diego region. It provides the broad context in which local and regional decisions are made. Visit www.sandag.org/regionalplanning for more information.

The City of San Diego General Plan provides a comprehensive policy framework for how the City should grow and develop. There are also over 50 smaller community plans which provide additional detailed land use designations and site-specific policy recommendations. For information visit www.sandiego.gov/planning/genplan. Other general or comprehensive plans may exist. Buyer is urged to contact the applicable authority for more information.

8. Residential and Commercial Development

Residential and commercial development occurs on an ongoing basis in San Diego County. Some developments are mentioned in this disclosure, but this should not be considered a comprehensive list. Buyer is urged to investigate to determine any new developments planned near the Property.

9. Construction and Soils Defects -- Prior, Pending, or Threatened Litigation

Buyer and Seller are advised that many subdivisions and condominiums in San Diego County have been subject to litigation for construction and soils defects arising out of the original construction of homes. The status of any legal action and the repairs to remedy the defect may impact the values and use of the Property. It is important to verify the status of any threatened, pending or resolved legal action, including what repairs were made, for the residence and subdivision. For further information, contact the homeowners association, if one exists, or the original home builder.

10. Fireplaces

Buyer and Seller are advised that some areas of San Diego County, including areas in Santee, Tierrasanta, Scripps Ranch, Rancho Peñasquitos, and Rancho Bernardo, may have homes with Rampart General Fireplaces in some homes. These fireplaces were pre-cast concrete fireplaces brought to the site and erected instead of built at the site through masonry work. These fireplaces have been known to crack, and many fireplace inspectors, chimney sweeps, and contractors will not attempt to repair them. Any repairs, if even possible, are likely to be costly, if available and most likely replacement of the fireplace will be necessary.

11. Homeowners Associations

Buyer and Seller are advised that the Property may be subject to mandatory membership in one or more homeowners associations (HOAs). HOAs may impose restrictions on the use and development of Property according to the HOA's Conditions, Covenants and Restrictions (CC&Rs) and Bylaws. If there are multiple HOAs, they may each charge separate dues.

12. Prisons and Jails

Buyer and Seller are advised that there are prisons, jails, and detention centers located in the County of San Diego which may influence Buyer's decision to purchase. Buyer is advised to investigate the impact, if any, of such facilities.

LOCAL AREA DISCLOSURES FOR SAN DIEGO COUNTY**13. Proposition 65**

Buyer and Seller are advised that the California Safe Drinking Water and Toxic Enforcement Act of 1986, also known as Proposition 65, which became effective January 1, 1988, concerns potential health danger from hazardous chemicals. Proposition 65 requires all businesses (including all builder of residential homes) to provide a warning to the public of the danger of potential harm by exposure to these chemicals.

14. Historic Review/Historic Districts

Buyer and Seller are advised that many municipalities in San Diego County have historic resource ordinances which can impact a Property owner's ability to modify or demolish a Property. In the City of San Diego, for example, a building not located in an exempt area that is at least 45 years old may be subject to historic review before demolition or exterior modification is permitted. The City of San Diego also has a number of Historic Districts that may impact whether a Property may be modified. Buyer should contact the planning department of the city (or the county) to determine what impact a historic ordinance may have on the Property. For properties located in unincorporated areas, contact the County Department of Planning and Land use, Historic Site Board 858.694.3656 or visit <https://www.sandiego.gov/planning/work/historic-preservation-planning/reviews-over-45>. For more information on historic districts, visit <https://www.sohosandiego.org/fourmuseums/fourmuseums.htm>.

15. Golf Course Closures

Buyer and Seller are advised that if the Property is located on or near a golf course, there is a possibility of closure of the golf course and potential redevelopment thereof which may affect the value or desirability of the Property. Multiple golf courses in San Diego County have closed in recent years and more may follow. For more information on a certain golf course, Buyer is advised to contact the appropriate local authority, such as an affiliated HOA or golf course manager.

16. Rental Restrictions**a. Short-Term Rental Restrictions**

Buyer and Seller are advised that multiple cities within San Diego County are restricting the short-term rental of residential properties. Further regulation and the outcome of related legal and regulatory challenges may affect the value, use, or desirability

of the Property. Buyer is advised to investigate these issues with the appropriate government authority or third-party professionals.

b. Rent Control and Just-Cause Eviction Law

California's Tenant Protection Act of 2019 (effective Jan. 1, 2020) imposes statewide rent control measures for just-cause tenancy termination. Statewide and local governmental restrictions may further restrict the ability of landlords to evict a tenant, raise rents or take other action related to the tenancy. Cities and counties may implement greater restrictions than the state, and the laws are in constant flux. Buyer and Seller are urged to investigate how such regulations may impact their ability to evict a tenant or take other tenant-related action. If you have any questions on how the law may affect your ownership of the property as a landlord, you should consult with a qualified real estate attorney for advice. See also SBSA, Page 7, Paragraphs 12 and 14.

17. Parking Restrictions

Buyer and Seller are advised that certain towns and cities in San Diego County restrict on-street parking in residential and commercial areas, including to provide for bike lanes and outdoor dining in commercial areas. Buyer is advised to investigate these issues with appropriate local authorities, as conditions may change.

18. Trolley and Trains

Buyer and Seller are advised that trolleys and trains run throughout San Diego County which may create noise and impact traffic. New or expanded tracks may also be proposed. For further information regarding train routes, development and possible expansions, visit www.gonctd.com for maps and updates. Trolleys and train information can be accessed at <https://511sd.com/sd511/transit/MTS.aspx>. Refer to Section C.2 below for additional information.

19. Homelessness and Illegal Encampments

Buyer and Seller are advised that there are numerous illegal encampments of people experiencing homelessness in San Diego County, including in urban and undeveloped areas, canyons, and parks. People experiencing homelessness also live in their vehicles on and off public streets. Buyer is advised to investigate the impact, if any, of such activity on the Property, including contacting appropriate government authorities.

LOCAL AREA DISCLOSURES FOR SAN DIEGO COUNTY

20. Property Photographs and Data Online

Buyer and Seller acknowledge and understand that the Property was likely listed in the Multiple Listing Service and advertised for sale on the Internet. As such, persons listing or entering on the Property may have photos and/or videos of the Property. Once images of the Property are taken or put on the Internet or otherwise, neither the Broker nor the Seller has control over the use of the images, how long they are available to the public via the Internet, or who views such images after the sale of the Property.

21. View Restrictions

Buyer and Seller are advised that coastal and other areas may be subject to governmental development or height restrictions to preserve views. Buyer is advised to contact appropriate government authorities on such restrictions.

22. Electrical Blackouts to Prevent Fires

Buyer and Seller are advised that San Diego County experiences wildfires due to high winds and dry conditions. See SBSA, page 10, paragraph D.4, Fire Hazards. In recent years, utility companies have been forced to shut off electricity to certain areas to prevent fires which have allegedly been caused by downed power lines. This may cause disruption of electrical service to the Property. Buyer is advised to investigate the potential impact such electrical disruption may have on the Property.

23. Mediation and Arbitration

As set forth in the purchase agreement (RPA), paragraphs 30 and 31, the parties have a right to resolve their disputes through mediation and arbitration according to the terms in these paragraphs. The parties may be able to choose the Real Estate Mediation Center operated by SDAR. For more information, visit: <http://realestatemediationcenter.com> and REMC's brochure on mediation and arbitration, also found on this website.

24. Accessory Dwelling Units

Accessory Dwelling Units (ADUs) may be allowed on the Property, with approval, which can include one or more units, including second story ADUs. Buyer is advised to verify any future plans to develop, remodel or construct ADUs on the Property, including what could be built on neighboring properties if this is a concern to Buyer. ADUs can affect the Property, including density, view, noise, and parking. Many

elements are involved with ADUs, including limited utility connections (water, gas, electric, septic/sewer requirements), height/size/setback limitations requirements, various engineering/design limitations, permitting and costs. If Buyer is contemplating building an ADU, they are advised to consult with a qualified contractor and architect before removing contingencies in the RPA. See also, SBSA, Paragraph B.1.

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25. Preliminary Report and Title Policy

Buyer and Seller are advised to carefully review the preliminary title report for any title concerns, including easements, and to contact the title officer listed on the report with any questions. Buyer should also ask the title officer about title insurance coverage options to be sure appropriate title policy is ordered.

B. Environmental Disclosures

1. Animals and Insects

Buyer and Seller are advised that the Property, and surrounding areas, may be inhabited by various species of animals and pests, from insects and bees, rodents and bugs to large animals such as mountain lions, bobcats, coyotes, bears, snakes and reptiles, which may pose hazards. Areas may also be subject to domestic and farm animals, and non-native and endangered species which may pose a hazard to occupants, and may impact the potential development of a property.

2. Coastal Cliffs and Beach Areas

Buyer and Seller are advised that building structures located near or on the edge of coastal cliffs and beach areas may be prone to erosion and sea level rise resulting in damage. The stability of the soils and other geological characteristics can impact the Property and the ability to build on the Property.

3. Electrical and Magnetic Fields (EMFs)

Buyer and Seller are advised that Electric and Magnetic Fields (EMFs) are found wherever there is electricity, including underground power lines. Brokers are not qualified to explain potential risks, if any, associated with EMFs. Public concern with EMFs may affect the value of a property in close proximity to high-voltage power lines. For further information, visit https://www.sdge.com/sites/default/files/final_emf_s1510006_eng.pdf.

4. Cell Phone Towers and Coverage

Buyer and Seller are advised that communities throughout San Diego County may contain cell phone towers which are not always apparent as they can be disguised as trees, etc. Some areas of the county have limited or no cell phone coverage. If Buyer is concerned with proximity of such towers to the Property,

their potential impact on the Property or residents, or cell phone coverage, buyer is advised to investigate. Brokers are not qualified to provide advice on these issues. For more information see: <https://www.epa.gov/radiation/where-can-i-find-information-about-living-near-cell-phone-tower>. See also SBSA Environmental Hazards.

5. High Speed Internet

Some areas of San Diego County may not have high speed Internet service, or may have limited or no Internet access. Buyer is advised to investigate these issues before purchasing.

6. Flood Hazards

Buyer and Seller are advised that flooding can occur throughout the county during storms and heavy rains, resulting in property damage, slippage of embankments, and leaks to structures. Areas particularly affected by storms are river valleys, including Mission Valley, San Dieguito River Valley, San Luis Rey River Valley and various coastal areas. A property's history of flooding and its propensity to flood may impact its value and use, and availability and cost of flood insurance. For more information, see the SBSA Page 10, Paragraph D.6, and visit the FEMA website: <http://www.fema.gov/floodplain-management> and County website: <https://www.sandiegocounty.gov/content/sdc/sdcfd.html>.

7. Landfills

Buyer and Seller are advised that within San Diego County there are several active landfills, including the Borrego Landfill, Las Pulgas Landfill, Miramar Landfill, Otay Landfill, San Onofre Landfill, Sycamore Landfill located in Santee and other known or undis-

covered, inactive landfills located within San Diego County. These landfills can also cause odor to travel for miles. For more information on these and other possible landfills visit <https://www.sandiego.gov/environmental-services/miramar>.

8. Defective Drywall

Buyer and Seller are advised that some homes built between 2001 and 2009 may contain defective drywall imported from China. Some residents of properties with this drywall have reported problems, including adverse health effects. Eliminating problems with this drywall may require its removal from the home. For more information, visit: the Consumer Product Safety Commission website at <https://www.cpsc.gov/safety-education/safety-education-centers/drywall-information-center/how-can-i-tell-if-my-home-has-problem-drywall>.

9. Hazardous Materials

Buyer and Seller are advised that the Property may contain hazardous materials, including asbestos, lead, radon, formaldehyde. Various hazardous materials, such as paint, solvents, cleaning supplies or insecticides, may remain on the Property after close of escrow and require special handling, removal and disposal. Information on these and other hazards is contained in the Homeowner's Guide to Environmental Hazards.

10. Lead Hazard Inspection

Buyer and Seller are advised that the Centers for Disease Control and Prevention (CDC) has identified lead poisoning as the number-one preventable environmental hazard facing children. The primary source of poisoning is found in deteriorated lead-based paint and associated dust in residential units built before 1978, the year lead was banned from residential paint. For residences built before 1978, Buyer is to receive the Federal Lead-Based Paint Pamphlet and disclosure by seller of any known lead-based paint. Review this information carefully and consider hiring a certified lead-based paint inspector to assess potential lead hazards. For further information, contact the California Department of Public Health certified inspector/ assessor at <https://www.cdph.ca.gov/Programs/CCDCPPH/DEOD/CLPPB/Pages/edmatls.aspx> or <https://www.epa.gov/lead>.

11. Methane Gas

Buyer and Seller are advised that methane gas has been found in many areas of San Diego County.

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Methane is a colorless and odorless gas that exists naturally. When found in high concentrations, if not properly mitigated in accordance with county and city standards, methane can cause breathing problems and can burn or explode.

12. Nuclear Energy/Material

a. San Onofre Nuclear Generation Station

Buyer and Seller are advised that this inactive nuclear power facility located on the San Diego coast, near the Orange County line, contains two nuclear power generators and stores radioactive waste. For further information, including an Emergency Plan and Evacuation Zone Map, view the following websites: U.S. Government Nuclear Regulatory Commission: www.nrc.gov; Beyond Nuclear Institute: <https://beyondnuclear.org/nuclear-power/>; Union of Concerned Scientists: <https://www.ucsusa.org/energy>; Nuclear Information & Resource Service: www.nirs.org.

b. Naval & Military Bases

Buyer and Seller are advised that various military bases, including North Island Naval Air Station, Naval Amphibious Base, Pt. Loma Submarine Base and 32nd Street Naval Station contain naval vessels which may carry nuclear weapons and/or may be nuclear powered. For further information, visit www.militarybases.com.

13. Trees, Crops and Vegetation — Economic Significance

Buyer and Seller are advised that if any trees or crops located on the Property are of economic significance to Buyer, Buyer should obtain from a qualified professional a grove report, verifying tree or plant count and the costs to maintain the trees or crops. Commercial and private agriculture areas are also subject to land and air insecticide spraying which may impact surrounding areas.

14. Private Waste Disposal Systems

Buyer and Seller are advised that if the Property is serviced by a private waste disposal or septic system, its condition, capacity and future expansion potential will affect the value and use of the Property. Changes in the use or condition of the system may also require that the Property be connected to the municipal sewer system, at the owner's expense. For more information, contact the local municipal water and sewer department.

15. Toxic Mold Advisory

Buyer and Seller are advised that the presence of certain kinds of mold, fungi, mildew and other organisms may cause health problems in certain individuals. Not all hazardous organisms are detectable by visual inspection by Brokers or even by a professional home inspector. If concerned, Buyer should retain the services of an environmental expert to conduct appropriate tests of the Property. For more information on toxic mold and other health hazards, visit California Dept. of Public Health (CDPH): <https://www.cdph.ca.gov/Programs/CCDC/DEOD/CEH/CEH/Pages/Mold.aspx>; U.S. Environmental Protection Agency (EPA): <https://www.epa.gov/mold/mold-and-health>. See also, SBSA Mold.

16. General Environmental Concerns

Buyer and Seller are advised that environmental concerns may affect the development and use of a property including local restriction on use, contamination of grounds and wells, proximity to a county dump, requirement of an Environmental Impact Report prior to building, preservation of endangered plants and animals, preservation of Native American artifacts, percolation tests for septic systems and utility pumps.

17. Desalination Plants

Buyer and Seller are advised that a desalination plant located in Carlsbad provides a portion of water to the county. Additional desalination plants, including in Oceanside, may be constructed in the future. Buyer is advised to investigate the impact of such facility on the Property. <https://www.carlsbaddesal.com/>; <https://www.sdcwa.org/>; <https://www.ci.oceanside.ca.us/government/water-utilities/>; <https://www.sweetwater.org/251/Reynolds-Groundwater-Desalination-Facili/>; <https://www.olivenhain.com/your-water-supplies/desalination/>.

18. Water Availability and Quality

Buyer and Seller are advised that periodic droughts may impact the availability and cost of water. Use of water may be restricted during periods of drought. Quality of water varies by area. Various areas in the County are serviced by well water. Buyer is advised to contact the local water district for more information.

19. Outdoor Lighting Ordinance

Buyer and Seller are advised that various areas in the county, including near Palomar Mountain, Valley Center, Pauma Valley, Warner Springs, Descanso, Pine

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Valley, Cuyamaca, Boulevard, and several additional communities that fall within a 15-mile radius around the astronomical observatories at Palomar Mountain and Mount Laguna are subject to “dark sky” outdoor lighting ordinance as is designated as “Zone A” with significant restrictions on outdoor lighting.

Julian and Borrego Springs are International Dark Sky Communities and are designated as “Zone C” with significant restrictions on outdoor lighting. Additional communities may become subject to “dark sky” outdoor lighting ordinance. Buyer and Seller are advised to review the Light Pollution Chapter beneath “Title 5 Regulation of Buildings, Mobilehome and Special Occupancy Parks and Trailer Coaches” of the San Diego County Code of Regulatory Ordinances: https://codelibrary.amlegal.com/codes/san_diego/latest/sandiego_regs/0-0-0-76851.

20. Quarries

Properties in the vicinities of the rock quarries may experience occasional explosion and equipment noise, increased industrial traffic and dust from quarry operations. Buyer is advised to investigate locations of quarries in and around the Property in addition to various safety hazards quarries may present. Proximity to a quarry does not affirmatively establish the risk or safety of the Property. Buyer is advised to consult with appropriate experts. Below is a partial list of potential resources provided as a starting point for Buyer/Seller investigations and not as an endorsement or guarantee that any Federal, state, county, city or other resource will provide complete advice. For information visit https://quarriesandbeyond.org/states/cal/quarry_photo/ca-san_diego_photos_1_b.html and <https://www.sandiegocounty.gov/> (and search “quarry”)

21. High Winds

Buyer and Seller are advised that if the Property is located in an area subject to high winds, the property may suffer or incur damage from fire, blowing dust, sand and debris, and such winds can dislodge roof tiles and shingles and cause trees to fall. From time to time, all areas of the county are subject to high winds which can cause damage to structures and be susceptible to fire and blown embers. Buyer is advised to prepare for such events by securing their Property and keeping trees and vegetation trimmed.

22. Soil and Geologic Hazards and Conditions

For information on these topics, see SBSA, Paragraphs 4 and 9.

23. Gas Pipelines

Buyer and Seller are advised of the existence of underground “transmission” pipelines used to transport natural gas, crude petroleum, and refined petroleum liquids such as gasoline, jet fuel, and ethanol in San Diego County. In addition, smaller “distribution” pipelines that operate at lower pressures also exist in San Diego County. Each home that uses natural gas is connected to an underground gas distribution pipeline. Pipeline proximity has become a concern to some

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homeowners following a number of pipeline disasters in the U.S. While buried pipelines can present a risk of explosion, fire, and other health hazards, proximity to a pipeline does not of itself indicate a safety risk. Information on the location of transmission pipelines can be obtained from Natural Hazard Disclosure (NHD) providers. At this time, not all NHD providers report this information. Information on the location of hazardous liquid and natural gas transmission pipelines can also be obtained from the National Pipelines Mapping System at: <https://www.npms.phmsa.dot.gov/>. San Diego Gas & Electric provides gas pipeline information which can be accessed at: <http://www.sdge.com/safety/gas-safety/pipeline-map>.

C. Traffic, Roads and Transportation

Buyer is advised to investigate road conditions and traffic in the areas Buyer intends to travel. For highway conditions, call 1.800.427.7623. The City of San Diego website, <https://www.sandiego.gov/transportation>, as well as SANDAG’s website, <https://keepsandiegomoving.com/Home.aspx>, include information on traffic, road closures and upcoming projects. Traffic and road disclosures are not an exhaustive list. If concerned, Buyer should investigate further.

1. Major Freeways – Traffic

Buyer and Seller are advised that Interstates 5 (I-5), 15 (I-15) and 805 (I-805) and State Routes 125 and 163 are major San Diego County north-south freeways. Highways 52, 56, 76, 78, 94, and Interstate 8 (I-8) are major San Diego County east-west freeways. Due to increased traffic volume and timing, these freeways and their interconnecting roads may regularly experience traffic resulting in delays. For current traffic information, visit <http://traffic.511sd.com>.

2. Mass Transit

Buyer is advised to investigate any mass transit concerns Buyer may have, including contacting the Metropolitan Transit Development Board at 619.231.1466 or visit www.sandiego.gov/planning/programs and look for “Mobility Planning” link for more information. <https://www.sandag.org>.

a. Buses: For information on bus routes, contact: For San Diego, visit www.sdmts.com. For North County, call the North San Diego County Transit District (NCTD) at 760.966.6500, or visit www.gonctd.com.

3. Vehicle Miles Traveled VMT Subdivision/Redevelopment

Buyer is advised to investigate state and local mandated restrictions on development due to location and vehicle miles traveled (VMT). For further information contact the state and local authority to investigate or visit <https://www.sandiegocounty.gov/content/sdc/pds/SB743.html>.

D. Air Traffic and Airport Disclosures

Buyer is advised to investigate the area in which the Property is located before purchasing for potential impacts from aircraft noise, flyovers or airports. These disclosures are not an exhaustive list of airports or airfields that may affect county residents.

1. Aircraft Noise — General

Buyer and Seller are advised that some areas are subject to noise emitted by military and/or civilian aircraft including helicopters. Properties near a commercial airport or military facility may be impacted by this activity. If a Property is in the vicinity of the following civilian airports or military airfields, further information on the Airport Land Use Commission (ALUC) may be obtained by contacting the appropriate airport management: (a) Agua Caliente Airport, (b) Borrego Valley Airport, (c) Brown Field, (d) Fallbrook Airpark, (e) Gillespie Field, (f) Jacumba, (g) Marine Corps Air Station Miramar, (h) Marine Corps Base Camp Pendleton, (i) McClellan-Palomar, (j) Montgomery Field, (k) Naval Air Station North Island, (l) Naval Outlying Field Imperial Beach, (m) Oceanside, (n) Ocotillo, (o) Ramona, (p) San Diego International, or private airports. Buyer and Seller are further advised that flight paths may be temporarily or permanently altered without notice to affected residents.

2. Aircraft Noise — MCAS Miramar, Camp Pendleton

- a. Buyer and Seller are advised that the Property may be located in an area subject to aircraft noise or overflights of aircraft, including aircraft transitioning to and from Marine Corps Air Station (MCAS) Miramar. Aircraft regularly fly over the coast and I-15 corridor to reach Camp Pendleton. Currently, there are no restrictions on the hours of operation for MCAS Miramar, and if necessary can operate 24 hours a day, seven days a week.
- b. Buyer and Seller are advised that impacts generated by the use of aircraft at MCAS Miramar can affect the use and enjoyment of the Property. Further information may be obtained by reviewing the Final Environmental Impact Statement for Realignment of MCAS Miramar, available at many San Diego area public libraries, and contacting the Commanding General, Community Plans and Liaisons, MCAS Miramar, P.O. Box 452000, San Diego, CA 92145; 858.577.6603.

- c. Buyer and Seller are advised that if the Property is located within a 25-mile radius of the U.S. Marine Corps Air Station or Camp Pendleton, military operations may have an impact on the Property.

3. Proposed Airport Sites & Runway Expansion

Buyer and Seller are advised that various areas in San Diego County have been proposed, or are being considered, as site for a future international airport, including expanding Lindbergh Field. Additionally, the runway at Carlsbad's McClellan-Palomar will likely be extended to accommodate larger jets, possibly causing additional noise and increased traffic. For further information contact the San Diego County Regional Airport Authority at www.san.org or visit SANDAG at www.sandag.org.

4. Air Installation Compatible Use Zone (AICUZ)

The Department of Defense's (DOD) Air Installation Compatible Use Zone (AICUZ) Program is to protect the health, safety, and welfare of those living on and near a military airfield. AICUZ seeks to identify areas near airfields that might be impacted by noise or aircraft mishaps. If you are considering purchasing a property near such airfields, including in Coronado, Imperial Beach, Point Loma or areas surrounding MCAS Miramar, you are advised to investigate this issue, contact appropriate authorities, and review:

- a. The San Diego Airport Land Use Commission has issued a draft (May 2017) of their latest Airport Land Use Compatibility Plan (ALUCP) for North Island/ Imperial Beach based on the Navy AICUZ. This ALUCP may mandate the City of Coronado to change the zoning, specific use, and permitting process for parcels located in the zones identified in the AICUZ and ALUCP.
Visit: <https://www.miramar.marines.mil/Resources/Air-Installations-Compatible-Use-Zones/>.
- b. The USMC AICUZ study for Marine Corps Air Station (MCAS) Miramar is more dated but is available at the MCAS Miramar website: www.miramar.usmc.mil. Portions of Sorrento Valley, Carmel Valley, and University City are included in what the Marine Corps refer to as Accident Potential Zones.

E. Specific Area Disclosures

These disclosures cover various communities and are not exhaustive. Buyer should not assume that any community not listed is free of concerns. Buyer is advised to investigate the area to learn what specific conditions may exist. Because services to the Property are affected by whether the Property is in an incorporated city or unincorporated area of the county, Buyer should verify the Property status.

1. COASTAL

a. California Coastal Commission

Buyer and Seller are advised that development or construction on property within the coastal zone may be subject to the jurisdiction and regulations of the California Coastal Commission, or local regulations approved by the Coastal Commission. The coastal zone extends a great distance inland in various areas of San Diego County, depending upon the location of coastal habitat, sloughs, and other waterways affected by ocean tides. The development of beachfront property may also be impacted by the determination of “mean high tide lines” in relation to the boundary lines for beachfront property. For further information, contact the California Coastal Commission at 619.767.2370 <https://www.coastal.ca.gov/>. Transfers of leases with the California Coastal Commission for land in the coastal areas may not appear in a preliminary or final title report. Buyer is advised to investigate any impact on the property.

b. Coastal - Sea Level Rise

Buyer and Seller are advised that coastal communities in the county are working with the California Coastal Commission to address issues related to climate change and sea level rise, including potential changes in flood maps, flood risks and insurance. For more information on how this may impact properties adjacent to the ocean, including any mitigation plans, contact the local jurisdiction handling this issue. Also, visit: <https://www.coastal.ca.gov/climate/slr/>.

c. Coastal View Restrictions

Buyer and Seller are advised that various properties in San Diego County, including those on the coast and those subject to the Midway Height Restrictions may have governmental development or height restrictions to preserve views. Buyer is advised to contact the appropriate government authority on such restrictions.

d. Equestrian Facilities and Clean Water Act

Buyer and Seller are advised that there has been litigation involving claims that equestrian facilities have violated the Federal Clean Water Act. If Buyer is concerned with how this may impact the Property, Buyer is advised to investigate this issue, including reviewing the Coast Keepers website at www.coastkeeper.org.

e. Camp Pendleton

Buyer and Seller are advised that a live-fire-artillery range exists at the Marine Corps Base, Camp Pendleton. Periodic training exercises occur at Camp Pendleton which includes the detonation of military ordnance. During training exercises, noise from the artillery and ordnance can be heard in some areas of North San Diego County. For further information, contact Camp Pendleton at 760.725.4111 or visit www.pendleton.marines.mil. For noise inquiries, contact Range Operations Division Offices at 760.725.0358 during the hours of 7:30 a.m. to 4:30 p.m., Monday through Friday. After normal business hours (and weekends), contact the Command Duty Officer at 760.725.5061.

f. Coronado Island (City of Coronado)

Buyer and Seller are advised that:

i. Naval Base Coronado. This base comprises North Island Naval Station, Naval Amphibious Base Coronado, Outlying Landing Field Imperial Beach, and a number of other small facilities. Military ordnance, possibly including nuclear weapons, may be stored at these facilities. Nuclear powered warships moor at NAS North Island. For more information about Naval Base Coronado, visit its website: www.cnic.navy.mil/regions/cnrsw/installations/navbase_coronado.html.

ii. Coastal Campus Expansion - Coronado Cays. The Navy is currently developing 170 acres on the south end of Coronado for training and administrative center.

iii. Traffic. Traffic to and from Naval Base Coronado can be heavy including on the bridge and particularly on the following streets: First, Third, Fourth, Orange, Alameda, Ocean, Pomona, and Silver Strand Boulevard. For more information, visit www.cnic.navy.mil/coronado/index.htm.

iv. Development. City of Coronado development and zoning standards have changed in recent years. Buyer should verify with the City of Coronado any proposed changes to existing structures and/or zoning constraints on new construction. Many structures no longer comply with the current zoning code.

v. Historic Demolition Ordinance. The City of Coronado has implemented an ordinance which may limit a Buyer's ability to modify or demolish older homes. Homes older than 75 years are automatically subject to City review before any significant changes are allowed. Buyer is urged to consult with the city if demolition or modifications are contemplated.

vi. Coronado Shores Condominiums. Of the 10 Coronado Shores buildings, the following five buildings are without fire sprinklers: 1720, 1730, 1760, 1770, and 1830 Avenida del Mundo. The same building has tested positive for asbestos. 1830 Avenida Del Mundo has leased rooftop space for wireless communication carriers. Buyers are urged to contact individual building managers for building specific information.

vii. Hotel Del Coronado. The City of Coronado has approved a master plan for expansion of the Hotel Del Coronado. Construction is active. Details at: <https://masterplan2022.hoteldel.com/press/master-plan-fact-sheet-2/>.

g. City of Oceanside

Buyer and Seller are advised that an indoor sports and entertainment complex is under construction and is expected to open in 2023. Located near the intersection of Oceanside Boulevard and Rancho Del Oro Drive, the 170,000-square-foot arena is expected to host more than 6,000 fans for sporting events and the San Diego Sockers, and as many as 7,600 people for concerts and special events. This project and related development in the area may impact the traffic in the area near the Property or create noise which may concern some Buyers. For more information, contact City of Oceanside and visit the website for Frontwave Arena at <https://frontwavearena.com/home>.

2. NORTH COUNTY INLAND

a. Fallbrook (Unincorporated)

Buyer and Seller are advised that:

i. Naval Weapons Station. The Naval Weapons Station stores explosive munitions, includ-

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ing napalm, and is located along the westerly boundary of Fallbrook. For further information, contact 760.731.3609, or <https://cnrsw.cninc.navy.mil/Installations/WPNSTA-Seal-Beach/About/Installation-Guide/Installation-Locations/Detachment-Fallbrook/>. (See also Sections D.2 and E.1.e, above.)

ii. Public Utility District. If the utility account of previous owner of a property within the Fallbrook Public Utility District is closed, delinquent or remains unpaid, the amount due will be transferred to the new owner of the property after normal collection procedures are exhausted. As a result, and to prevent conflict, the district will accept payment of closing bills through escrow. For further information, obtain the status of a Property's account by calling the District's Customer Service number at 760.728.1125. Additional information is at www.fpud.com.

b. Bonsall (Unincorporated)

Buyer and Seller are advised that a mushroom farm is located in Bonsall between Old River Road and Gopher Canyon Road, under certain atmospheric conditions, odors can emanate from the mushroom farm and may affect properties in the area.

c. Carmel Mountain Ranch and Rancho Penasquitos

Buyer and Seller are advised that large residential developments are occurring in these communities where the now-closed golf courses were located. For more information, visit: The Trails at Carmel Mountain Ranch at <https://www.newurbanwest.com/thetrailscmr> and The Junipers at <https://www.sdhc.org/wp-content/uploads/2021/12/HCR22-012-Junipers.pdf>.

d. Escondido (City of Escondido)

Buyer and Seller are advised that:

i. Agricultural Activity and Odors. Areas of Escondido may contain farms, chicken ranches, horse ranches, and dairies. As a result, there may be odors and noise from these activities that affect a property.

ii. Chatham Brothers Barrel Yard. The Chatham Brothers Barrel Yard, once used as a solvent recycling facility and oil drum storage area, is located near the intersection of Gamble Lane and Bernardo Avenue. Designated a hazardous waste site, it is subject to an ongoing State

cleanup project. In 1987 the County of San Diego established an area around the site within which proposed residential projects required special review. Residential construction has been approved within that area. For further information, contact the Project Manager, California Environmental Protection Agency, Department of Toxic Substances Control at (800) 728-6942, or visit <https://www.dtsc.ca.gov/smrp-projects/chatham/>.

e. Ramona (Unincorporated)

Buyer and Seller are advised that:

i. Noise, Barona Raceway and Off-Road

Vehicles. Potential noise exists from farms, ranches, factories, animals, civilian/military aircraft, heavy equipment, off-road vehicles, motorcycles, schools, and related activities. Marine helicopters and other aircraft from MCAS Miramar may travel over this area. See Section D.2 above. The Ramona Airport has a variety of aircraft that use the facility, including the California Department of Forestry.

ii. Odors, Fumes and Dust. Potential odors and fumes exist from county waste facilities, farms, ranches and residences, herbicides, pesticides, chemical fertilizers, and soil amendments.

iii. Environmental Concerns. Ramona strictly enforces the rules regarding the use of private waste disposal or septic systems. See B.14 above.

iv. Sewage. The Ramona Municipal Water District operates the water, sewer, and related systems in the Ramona area. An expansion and upgrading of the sewer system may be necessary in the future and may affect the ability to connect to the sewer. Some unimproved lots in the San Diego Country Estates and Ramona may not have the ability to hook up to the public sewer system or may be subject to special fees or assessments. There may be additional fees in the future. For further information, contact the Water District to verify sewer availability for a property. A Property that is not hooked up to the sewer will need to have septic system to construct a home. Not all properties can support a septic system. For more information, visit <https://www.rmwd.org/about-us/wastewater-operations> or call 760.789.1330.

v. Unavailability of Natural Gas Natural gas is not yet readily available in Ramona and, there-

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fore, propane is used. Propane tanks are available for purchase or lease from vendors.

vi. Explosive Ordnance. Areas in and immediately around the Ramona Airport have been used in the past (1942 through 1946) by the military for bombing practice. Some live, unexploded military ordnance has been found and other ordnance may exist.

vii. Wineries. Similar to wineries throughout the county, wineries in this community may hold music events which create noise and traffic during those times. Buyer is advised to investigate this issue.

f. Rancho Bernardo (City of San Diego)

Buyer and Seller are advised that:

i. Groundwater Seepage. There are areas in Rancho Bernardo where groundwater emerges, even in summertime, including certain areas of the Seven Oaks subdivision.

ii. Methane Gas. See SBSA, Paragraph A.2.

iii. Soils. Rancho Bernardo is known to have significant areas of expansive soils. Any area that has had substantial grading may have locations where fill has been inadequately or improperly compacted. There is a potential for subsidence and resultant structural or cosmetic problems in such locations. See SBSA, Paragraphs 4 and 9 on Geologic Hazards and Soils Conditions.

iv. Poway Unified School District.
See next paragraph.

g. Poway Unified School District

Buyer and Seller are advised that owners of properties in the Poway Unified School District, except those in Mello-Roos assessment districts, may be annually assessed \$55 per \$100,000 of the assessed property value for school bonds approved by the district's voters in November 2002 (Proposition U). For further information, visit <https://voiceofsandiego.org/2020/02/04/nine-years-after-notorious-deal-poway-wants-voters-to-ok-another-school-bond>.

h. Rancho Santa Fe / Del Rayo (Unincorporated)

Buyer and Seller are advised that the Rancho Santa Fe area is known to have significant areas of expansive soils. Any areas (such as the greater Fairbanks Ranch area) that have had substantial grading may have locations where fill has been inadequately or improperly

compacted. There is a potential for subsidence and resultant structural or cosmetic problems in such locations. See Section B.4 Cell Phone Towers. A soil report dated January 13, 1992, prepared by MV Engineering, Inc., concluded that a soils problem exists with the retaining wall behind 5867, 5859, 5851, and 5843 Saratoga Corte (lots 36-39, inclusive), in the Del Rayo Downs development.

i. Fairbanks Ranch (Unincorporated)

Buyer and Seller are advised that:

- i.** There are easement areas throughout Fairbanks Ranch, including various open space easement requirements that may be applicable to the Property. For further information, review a preliminary title report and contact the Fairbanks Ranch Association at 858.756.4415 or <https://www.thefairbanksranch.com/>.
- ii.** There is fill soil on many lots in Fairbanks Ranch, and soils problems on specific lots may affect a lot's suitability for development. See SBSA, Paragraph 3.
- iii.** Fairbanks Ranch is a private community managed by and through its homeowners association, and subject to applicable CC&Rs and Bylaws. See Section A.14 above. There are multiple amenities throughout the community, including the Fairbanks Ranch Equestrian Center, that buyer should investigate. www.thefairbanksranch.com.

j. Lake Hodges and Other Dams

Buyer and Seller are advised that Lake Hodges Dam is more than 100 years old and the discovery of new defects in the dam are outpacing the City of San Diego's ability to make repairs. In early 2023, the dam's condition was downgraded from "poor" to "unsatisfactory" with the dam's potential for hazard rated as "extremely high." The dam is attached to the Hodges reservoir which provides water to various areas throughout San Diego County. Issues with the dam pose a potential threat to the communities of Solana Beach and Rancho Santa Fe which are located below the dam. Other local water supply dams that have been downgraded include the high hazard dams of the El Capitan and Morena reservoirs and the Lower Otay Reservoir. For more information, visit <https://www.sandiego.gov/reservoirs-lakes>.

LOCAL AREA DISCLOSURES FOR SAN DIEGO COUNTY

3. EAST COUNTY

a. Santee (City of Santee)

Buyer and Seller are advised that:

- i.** The Las Colinas Women's Jail is located in Santee.
- ii.** The Sycamore Landfill facility may be expanded.
- iii.** For information on these and other matters in Santee, visit www.cityofsanteeca.gov.

b. Fletcher Hills (City of El Cajon)

Buyer and Seller are advised that portions of Fletcher Hills in the area of El Cajon have been designated as an ancient landslide area and may contain unstable soils conditions. See SBSA, Paragraph 4 and 9, on Geological Hazards Soils and Geological Conditions.

c. Julian

Buyer and Seller are advised that water in this area, including water districts, is serviced entirely by wells. For more information, contact the local water authority. Buyer and Seller are advised that Julian is an International Dark Sky Community and is subject to "dark sky" lighting regulations as outlined in "Zone C" of the Light Pollution Chapter within the San Diego County municipal code. See Section B.19, above.

d. Rancho Santa Teresa Estates

Buyer and Seller are advised that water in this area, including the applicable water district, is serviced entirely by wells. For more information, contact the local water authority.

e. Wildfires and Insurance

Property in the East County and back-country may be in a high wildlands fire area. Buyer is advised to investigate this issue and the availability of insurance, including, if necessary, under California Fair Plan. For more information see Section A.1, above, and also SBSA, Paragraphs A.14 and D.4.

f. El Cajon - Cottonwood Sand Mining Project

Buyer and Seller are advised that the Cottonwood Golf Club in El Cajon is the subject of efforts to convert this into a 10-year sand mining operation with an additional two-year reclamation period. Various approval processes are underway. Buyer is advised to investigate this issue by contacting all appropriate government offices, and visiting: <https://www.sandiegocounty.gov/pds/ceqa/MUP-18-023.html#:~:text=The-Cottonwood-Sand-Mining-Project>.

4. SAN DIEGO (City of San Diego)

a. Tierrasanta

Buyer and Seller are advised that the Tierrasanta community was previously the site of a World War II military training base. Some live, unexploded military ordnance has been found and is known to exist in the open space and canyon areas of Tierrasanta and may underlie other areas of the community. A comprehensive program to clean up this ordnance began in 1990 and was completed in 1994. Caution is required when traveling in the canyons and Mission Trails Park areas.

b. Navajo/San Carlos Area

Buyer and Seller are advised that due to a high incidence of landslides over the past few years, the City of San Diego has established a geological hazard area in the Navajo community bounded by Mission Gorge Road, Golfcrest Drive, Navajo Road, Waring Road and Princess View Drive in San Diego. Development in this area may be restricted by City requirements for geological reports and warranties against landslides.

c. Downtown San Diego

Buyer and Seller are advised that:

- i. **Traffic and Noise.** Downtown San Diego (including the Gaslamp Quarter) is subject to noise from trolleys, trains, and heavy traffic at times, especially when there is a baseball game or other event at Petco Park, San Diego Convention Center, Rady Shell at Jacobs Park, and Waterfront Park. There are also other events such as Comic-Con, Mardi Gras, symphony Summer Pops Concerts, marathons, and music and sports events that cause street closures and other traffic problems, noise, including fireworks, etc.
- ii. **New Buildings.** Views may be altered or obstructed by new buildings, parks, trees, and other projects. From time to time, there are noise issues related to construction.
- iii. **Homelessness.** Downtown and adjacent areas have a population of people experiencing homelessness. Programs exist to service this population, including for temporary housing, food distribution centers and healthcare outreach facilities.
- iv. **Governments.** Downtown is home to administrative offices of the City of San Diego, the County of San Diego, the State of California,

LOCAL AREA DISCLOSURES FOR SAN DIEGO COUNTY

and the U.S. (federal) government, including the U.S. District Court, IRS, Navy, Customs, Social Service Administration, and others. Both the federal government and the County operate correctional facilities downtown. For specific information, visit the websites of the appropriate agencies.

- v. **Information.** For more information, visit the website of the agency in question. Information may also be obtained from Civic San Diego at 619.235.2200 or visit www.civicsd.com. For Gaslamp Quarter events: www.gaslamp.org.

5. SOUTH COUNTY

a. Chula Vista

Buyer and Seller are advised that:

- i. **North Island Credit Union Amphitheater** (located in south Chula Vista) creates noise from concerts and events, as well as traffic, which may impact properties in the area.
- ii. **Sesame Place** (family-friendly theme rides and water slides) is located in south Chula Vista.
- iii. **Tijuana International Airport** is located approximately five miles south of the U.S.-Mexico border.
- iv. **Trolley Lines** are proposed from time to time in the area. Check with mass transit for the most current information. For more information refer to Section A.21.
- v. **Bayfront Development.** Both Chula Vista and National City are subject to bayfront development. For more information, visit <https://www.portofsandiego.org/projects/chula-vista-bayfront>.
- vi. **Eastern Urban Center** is located in Otay Ranch. For more information visit: www.projectdesign.com/projects-eastern-urban-center.html

b. All Border Areas – Impacts from Mexico

- i. South County may experience air, water, sewage, and noise pollution and beach closures from activities in Mexico/Tijuana River. For information on air pollution go to www.sdapcd.org. For water pollution, go to <https://www.waterboards.ca.gov/sandiego/>.
- ii. Buyer should evaluate the impact to the property that illegal crossings along the

U.S.-Mexico border may have, as well as any new construction or activity along the border. For further information, visit <https://www.cbp.gov/border-security/along-us-borders/border-patrol-sectors/san-diego-sector-california>.

6. DESERT

a. Salton Sea

The Salton Sea, east of Borrego Springs, occasionally experiences wind conditions that cause odors to be transmitted from the Salton Sea to the Borrego Valley.

LOCAL AREA DISCLOSURES FOR SAN DIEGO COUNTY

For more information, visit the County of San Diego website: www.saltonseaaauthority.org.

b. Borrego Springs

There is a legal dispute concerning the Borrego Springs Subbasin Groundwater Adjudication. For more information, visit: www.sandiegocounty.gov/content/sdc/pds/SGMA/borrego-valley.html. Buyer and Seller are advised that Borrego Springs is an International Dark Sky Community and is subject to “dark sky” lighting regulations as outlined in “Zone C” of the Light Pollution Chapter within the San Diego County municipal code. See Section B.19, above.

To request that a local disclosure be included in a future publication of the LAD, please contact the SDAR Risk Management Department via e-mail at riskmanagement@sdar.com.

LOCAL AREA DISCLOSURES FOR SAN DIEGO COUNTY

SIGNATURE PAGE

The LAD does not list all conditions in San Diego County that may affect the Property. There may also be new conditions since the LAD was published, or particular conditions of concern to Buyer. BUYER SHOULD INVESTIGATE AND OBTAIN ADDITIONAL INFORMATION ON ALL ISSUES OF CONCERN, AND NOT RELY SOLELY ON THE INFORMATION RECEIVED FROM SELLER AND BROKERS. SHOULD BUYER FAIL TO DO SO, BUYER IS ACTING AGAINST THE ADVICE OF BROKERS.

Buyer and Seller are urged to carefully read all 17 pages of the LAD. By signing below, Buyer and Seller acknowledge that each has read, understands, and received a copy of all 17 pages of the LAD.

BUYERS

Date

Date

Buyer Signature

Buyer Signature

Buyer Printed Name

Buyer Printed Name

SELLERS

1/22/2025 | 11:52 AM PST

Date

Date

DocuSigned by: Andrea Curless

Seller Signature

Seller Signature

Seller Printed Name

Seller Printed Name



A FIDELITY NATIONAL FINANCIAL, INC. COMPANY

P.O. Box 51113
Los Angeles, CA 90051-5412

DEMAND

Order Number: 250107-00096
Escrow Number:
Demand Date: 1/7/2025

Bill To: **Amount Due: \$99.00**

MICHAEL WOLF
COLDWELL BANKER WEST
410 KALMIA ST
SAN DIEGO, CA 92101

Please include the Order Number on check to receive proper credit.

THE LIABILITY PROVISIONS OF THE REPORT DO NOT APPLY UNTIL FULL PAYMENT IS RECEIVED

Ordering Party/Agent	Escrow	Order Details
MICHAEL WOLF COLDWELL BANKER WEST 410 KALMIA ST SAN DIEGO, CA 92101 (619) 325-4100		Property Address: CURLESS ROCKLEY T 1795-97 ELDORA ST LEMON GROVE, CA 91945-3746

Quantity	Description	Amount	Total
1	Residential Premium	\$99.00	\$99.00

Subtotal: \$99.00
Paid: \$0.00
Amount Due \$99.00

Important Ordering Agent Payment Instructions:

- When escrow opens for this transaction please do the following:
1. Fill out the escrow information above.
 2. Fax a copy of this demand to Disclosure Source at (800) 287-8673.
 3. Have this demand placed into the escrow file for payment.
 4. **Should the escrow we were instructed to bill not close, please forward this demand to the next escrow, and inform Disclosure Source of the new pertinent data.** Disclosure Source will provide the new escrow with an updated demand and a copy of the report.

In the event demands are unpaid after closing, the Ordering Agent will be responsible for payment.

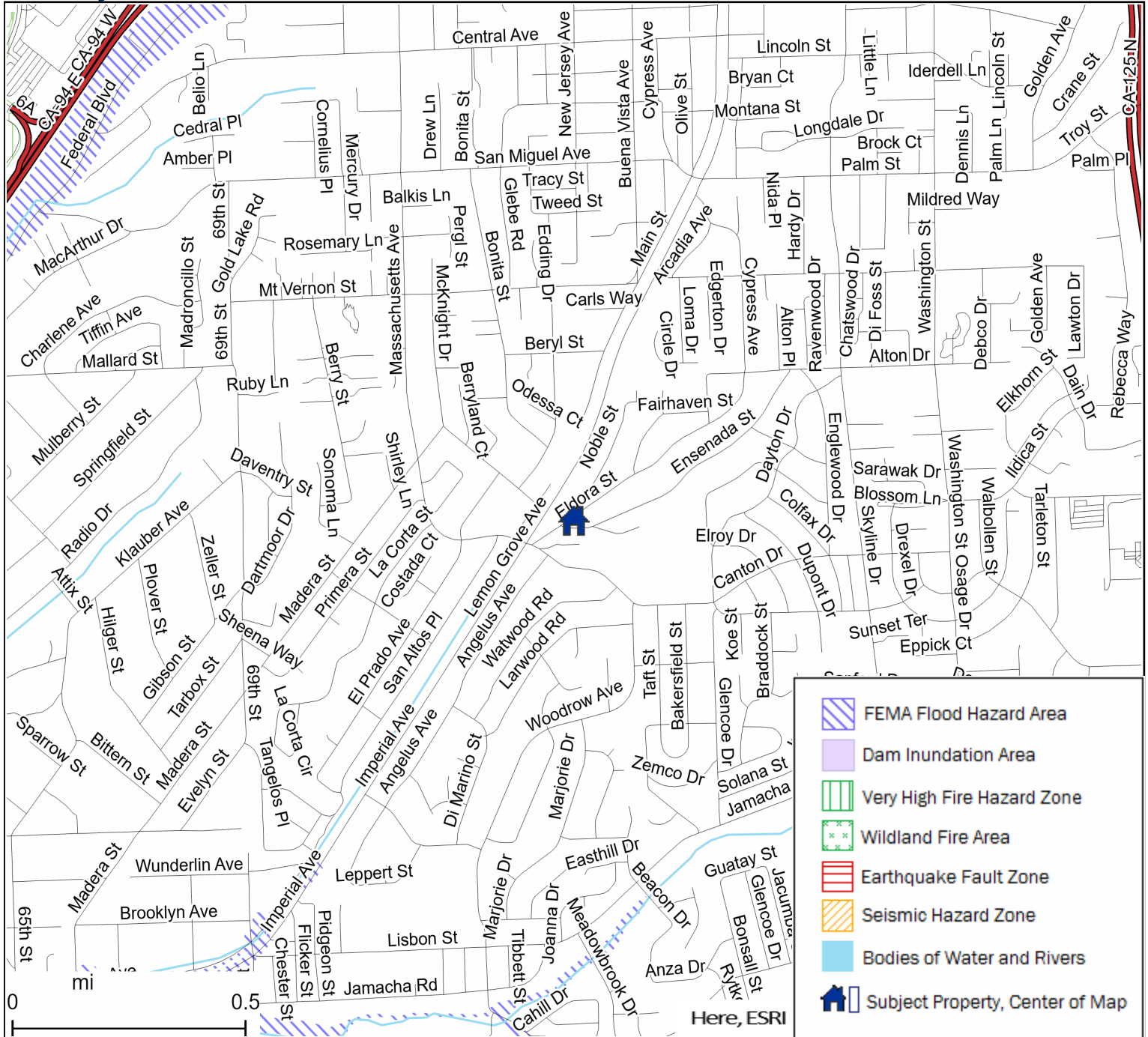
Escrow Instructions:

If the escrow documents are being transferred to a new escrow, please notify Disclosure Source Customer Service at (800) 880-9123 to update changes and transfer this demand along with the Disclosure Source Report to the new escrow. If the escrow fails to close, please notify the Disclosure Source Accounting Dept. at (800) 880-9123.

Property Address: 1795-97 ELDORA ST
 LEMON GROVE, CA 91945-3746
Parcel Number: 576-343-01-00

Date: 1/7/2025
Order Number: 250107-00096

Statutory Natural Hazard Disclosures



- IS IS NOT Located in a FEMA Special Flood Hazard Area.
- IS IS NOT Located in a Dam Inundation Area.
- IS IS NOT Located in a Very High Fire Hazard Severity Zone.
- IS IS NOT Located in a Wildland Fire Area.
- IS IS NOT Located in an Alquist-Priolo Earthquake Fault Zone.
- * IS IS NOT Located in a Seismic Hazard Zone.

This map is for your aid in locating natural hazard areas in relation to the subject Property described above. Please verify street address and/or assessor's parcel number for accuracy. The map is intended for informational purposes only. The company assumes no liability (express or implied) for any loss occurring by reference, misinterpretation, misuse, or sole reliance thereon. **This map is not intended for use as a substitute disclosure**

Fire Hazard Severity Zone: Very High High

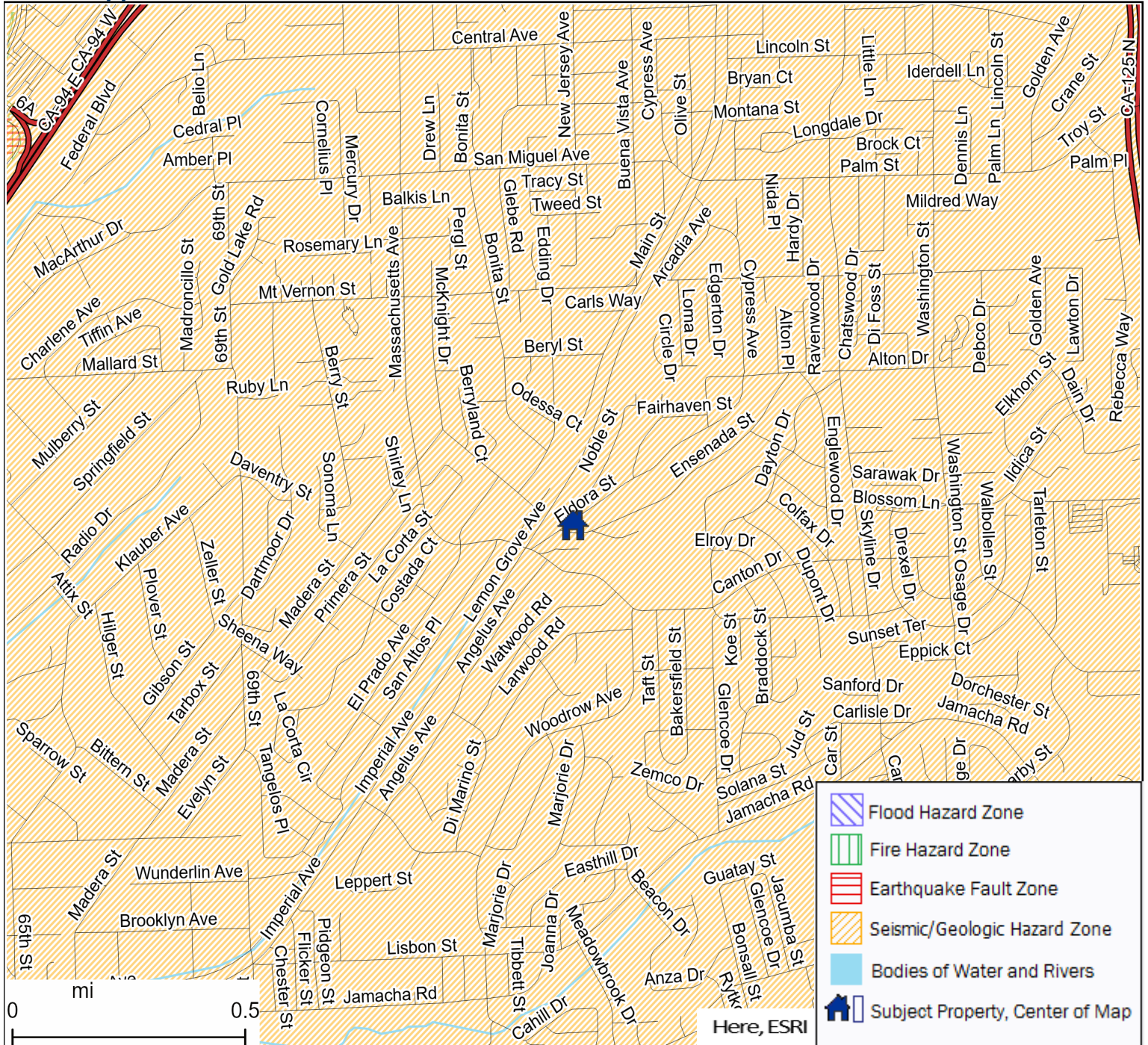
*** Please read the report for further information as AB38 disclosure advisory may apply.**

Property Address: 1795-97 ELDORA ST
 LEMON GROVE, CA 91945-3746

Parcel Number: 576-343-01-00

Date: 1/7/2025
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Local/Supplemental Natural Hazard Disclosures



- IS IS NOT in a Supplemental Flood Hazard Zone.
- IS IS NOT in a Supplemental Fire Hazard Zone.
- IS IS NOT in a Supplemental Earthquake Fault Zone.
- * IS IS NOT in a Supplemental Seismic/Geologic Hazard Zone.

This map is for your aid in locating natural hazard areas in relation to the subject Property described above. Please verify street address and/or assessor's parcel number for accuracy. The map is intended for informational purposes only. The company assumes no liability (express or implied) for any loss occurring by reference, misinterpretation, misuse, or sole reliance thereon. **This map is not intended for use as a substitute disclosure under California law.**

* Please read the report for further information



California Residential Disclosure Report

Property Address: 1795-97 ELDORA ST
LEMON GROVE, CA 91945-3746
Parcel Number: 576-343-01-00

Date: 1/7/2025
Order Number: 250107-00096

NATURAL HAZARD DISCLOSURE STATEMENT

This statement applies to the following property: **1795-97 ELDORA ST, LEMON GROVE, CA, 91945-3746 APN: 576-343-01-00**

The seller and the seller's agent(s) or a third-party consultant disclose the following information with the knowledge that even though this is not a warranty, prospective buyers may rely on this information in deciding whether and on what terms to purchase the subject property. Seller hereby authorizes any agent(s) representing any principal(s) in this action to provide a copy of this statement to any person or entity in connection with any actual or anticipated sale of the property. The following are representations made by the seller and seller's 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 seller and buyer.

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 X Do not know and information 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 X Do not know and information not available from local jurisdiction _____

A HIGH or VERY HIGH FIRE HAZARD SEVERITY ZONE (FHSZ) as identified by the Director of Forestry and Fire Protection pursuant to Section 51178 of the Government Code or Article 9 (commencing with Section 4201) of Chapter 1 of Part 2 of Division 4 of the Public Resources Code. The owner of this property is subject to the maintenance requirements of Section 51182 of the Government Code.
Yes _____ No X

High FHSZ in a state responsibility area Yes _____ No X
Very High FHSZ in a state responsibility area Yes _____ No X
Very High FHSZ in a local responsibility area Yes _____ No X

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 X

AN EARTHQUAKE FAULT ZONE pursuant to Section 2622 of the Public Resources Code.
Yes _____ No X

A SEISMIC HAZARD ZONE pursuant to Section 2696 of the Public Resources Code.
Yes (Landslide Zone) _____ Yes (Liquefaction Zone) _____ No _____ Map not yet released by state X

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. SELLER(S) AND BUYER(S) MAY WISH TO OBTAIN PROFESSIONAL ADVICE REGARDING ANY OF THESE HAZARDS AND OTHER HAZARDS THAT MAY AFFECT THE PROPERTY.

Signature of Seller(s) Andrea Curtless
FCAEC76885C54EF...
Signed by:
Signature of Seller(s) _____
Seller's Agent(s) Mike & Jessica Wolf
CF4C043D44994D8...
Seller's Agent(s) _____

Date 1/22/2025 | 11:52 AM PST
Date 1/21/2025 | 4:32 PM PST
Date _____
Date _____

Check only one of the following:

- 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 seller (s) and agent(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 Section 1103.7 of the Civil Code, 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 Section 1103.4 of the Civil Code. Neither seller(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. This statement was prepared by the provider below:

Third-Party Disclosure Provider(s) **DISCLOSURE SOURCE NHD** Date 1/7/2025
A FIDELITY NATIONAL FINANCIAL, INC. COMPANY

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 seller's or agent's disclosure obligations in this transaction.

By signing below, the buyer(s), also acknowledge they have read and understand the additional disclosures, notices, advisories, and disclaimers provided in this report including, but not limited to, local/supplemental natural hazards, commercial/industrial zoning, airport influence area and airport proximity, Williamson Act, right to farm, mining operations, transfer fee notice, notice of your supplemental property tax bill, gas and hazardous liquid transmission pipelines, toxic mold, methamphetamine or fentanyl contaminated property, Megan's law, flood insurance, military ordnance location, energy efficiency standards, water conserving plumbing fixtures, solar energy systems notice, mudslide / debris flow advisory, habitat sensitivity area/endangered species, oil, gas wells and methane, naturally occurring asbestos, radon, additional local disclosures, tax information (Mello-Roos and 1915 special tax and assessments notice, tax summary), if included in the report, environmental information, if included in the report, and links to download Governmental Guides referred to in the Report (additional signatures may be required):

1. "[Residential Environmental Hazards: A Guide for Homeowners, Homebuyers, Landlords and Tenants](#)";
2. "[Protect Your Family From Lead In Your Home](#)";
3. "[Homeowners Guide to Earthquake Safety](#)" and "[Residential Earthquake Hazards Report](#)" form;
4. "[What is your Home Energy Rating?](#)".

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



California Residential Disclosure Report

Property Address: 1795-97 ELDORA ST
LEMON GROVE, CA 91945-3746

Parcel Number: 576-343-01-00

Date: 1/7/2025
Order Number: 250107-00096

THE RECIPIENT(S) SHOULD CAREFULLY READ THE EXPLANATION OF SERVICES, CONDITIONS, LIMITATIONS & DISCLAIMERS CONTAINED IN THIS REPORT.

PAYMENT POLICY: FULL PAYMENT FOR THIS REPORT IS DUE UPON CLOSE OF ESCROW. THE LIABILITY PROVISIONS OF THE REPORT DO NOT APPLY UNTIL FULL PAYMENT IS RECEIVED.

CANCELATION POLICY: OUR REPORT CAN ONLY BE CANCELLED IF ESCROW IS CANCELLED, OR THE SELLER TAKES THE PROPERTY OFF THE MARKET. SIGNED ESCROW CANCELLATION INSTRUCTIONS ARE REQUIRED.

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AB38 NOTICE	1

In	Out	Not Mapped	Statutory Natural Hazard Disclosures	
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Special Flood Hazard Area designated by the Federal Emergency Management Agency	2
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Dam Inundation / Area of Potential Flooding	2
			Wildfire Mitigation: Home Hardening And Defensible Space Notice (AB 38)	3
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Very High Fire Hazard Severity Zone	3
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Wildland Area That May Contain Substantial Forest Fire Risks And Hazards	4
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Earthquake Fault Zone	4
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Seismic Hazard - Landslide Zone	5
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Seismic Hazard - Liquefaction Zone	5

In	Out	Not Mapped	Local/Supplemental Natural Hazard Disclosures	
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Supplemental Flood Hazard Zone	6
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Supplemental Fire Hazard Zone	6
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Supplemental Earthquake Fault Hazard Zone	7
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Supplemental Seismic/Geologic Hazard Zone	7

In	Out	Additional Disclosures	
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Commercial/Industrial Zoning	8
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Airport Influence Area	8
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Airport Proximity	8
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Right to Farm	9
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Mining Operations	9



California Residential Disclosure Report

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Yes	No	Tax Information	
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Mello-Roos Communities Facilities District Special Tax Liens – currently levied against the property	10
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Improvement Bond Act of 1915 Lien Assessments – currently levied against the property	11
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Property Assessed Clean Energy (PACE) Programs	11
		Tax Summary – annual taxes, liens and assessments currently included on the tax bill	12
		Property Tax Descriptions	13
		Supplemental Tax Estimator Worksheet	14
		Property Tax Estimator Worksheet	15

Yes	No	Environmental Information	
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Identified sites with known or potential environmental concerns	16
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		Databases Researched	19

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AB38 NOTICE

If this property is located in either a High or Very High Fire Severity Zone according to this report, it is subject to AB38 Disclosure Requirements. Precise disclosure of fire zones can be found on the Summary Page, and on either of the maps included in this report. AB38 applies to Residential 1-4 unit properties (including condos and manufactured homes). Additionally, the property may be subject to a Defensible Space Inspection. Senate Bill 63, among other things, would instead provide that fuel modification beyond the property line may only be required by State law, local ordinance, rule, or regulation to maintain the 100 feet of defensible space.

To Request a Defensible Space Inspection, click the following link:

<https://survey123.arcgis.com/share/a15c7706b4114e20b39d2a26294338ed>



For more Information on Defensible Space, please click this link:

<https://www.readyforwildfire.org/>

Property Address: 1795-97 ELDORA ST
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Parcel Number: 576-343-01-00

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STATUTORY NATURAL HAZARD DISCLOSURES

Disclosure Source reviews specific public records to determine whether the property is located in any of six statutorily defined natural hazard areas described below.

SPECIAL FLOOD HAZARD AREA

Pursuant to federal law, the Federal Emergency Management Agency (FEMA) is required to identify and designate areas that are subject to flooding as part of the National Flood Insurance Program. A "Special Flood Hazard Area" (any type Zone "A" or "V") as determined by FEMA is an area where all or a portion of the property has a 1% chance each year of being inundated by flood waters. If a property is located in a Special Flood Hazard Area, the cost and availability of flood insurance may be affected. Properties not located in a Special Flood Hazard Area are not relieved from the possibility of sustaining flood damage. A few areas are not covered by official Flood Insurance Rate Maps. If information is not available, Disclosure Source recommends that the buyer contact the local jurisdiction's planning and building department to determine the potential for flooding at the subject Property.

Source(s) of data: Title 42 United States Code Section 4101

Based on a review of the Flood Insurance Rate Map(s) issued by FEMA, the subject Property:

IS IS NOT located in a Special Flood Hazard Area Do not know and information not available

DAM INUNDATION / AREA OF POTENTIAL FLOODING

The State of California Office of Emergency Services is required to review, approve and maintain copies of the maps that have been prepared and submitted to them by local governmental organizations, utilities or other owners of any dam in the state. The maps delineate areas of potential inundation and flooding that could result from a sudden, partial or total dam failure. Dams in many parts of the world have failed during significant earthquakes, causing flooding of those areas in the pathway of the released water. The actual risk of dam failure is not defined by the map(s). Legislation also requires, appropriate public safety agencies of any city, county, or territory of which is located in such an area, to adopt/implement adequate emergency procedures for the evacuation and control of populated areas near/below such dams.

Source(s) of data: Government Code Section 8589.5.

Based on a review of the official map(s) available through the State of California, Office of Emergency Services, the subject Property:

IS IS NOT located in a Dam Inundation Zone Do not know and information not available



California Residential Disclosure Report

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Parcel Number: 576-343-01-00

Date: 1/7/2025
Order Number: 250107-00096

WILDFIRE MITIGATION: HOME HARDENING AND DEFENSIBLE SPACE NOTICE (AB 38)

Pursuant to California Civil Code Section 1102.6f, the seller of residential real property that is located in a high or very high fire hazard severity zone, as identified by the Director of Forestry and Fire Protection pursuant to Section 51178 of the Government Code or Article 9 (commencing with Section 4201) of Chapter 1 of Part 2 of Division 4 of the Public Resources Code, shall provide the following information to the buyer, if the home was constructed before January 1, 2010:

"This home is located in a high or very high fire hazard severity zone and this home was built before the implementation of the Wildfire Urban Interface building codes which help to fire harden a home. To better protect your home from wildfire, you might need to consider improvements. Information on fire hardening, including current building standards and information on minimum annual vegetation management standards to protect homes from wildfires, can be obtained on the internet website <http://www.readyforwildfire.org>."

Seller should also disclose which of the listed features, if any, exist on the property that may make the home vulnerable to wildfire and flying embers: a) eave, soffit, and roof ventilation where the vents have openings in excess of one-eighth of an inch or are not flame and ember resistant, b) roof coverings made of untreated wood shingles or shakes, c) combustible landscaping or other materials within five feet of the home and under the footprint of any attached deck, d) single pane or nontempered glass windows, e) loose or missing bird stopping or roof flashing, f) rain gutters without metal or noncombustible gutter covers.

If, pursuant to Section 51182 of the Government Code, the seller has obtained a final inspection report described in that section, the seller shall provide to the buyer a copy of that report or information on where a copy of the report may be obtained.

California Civil Code Section 1102.19 requires the seller, on and after July 1, 2021, to provide to the buyer documentation stating that the property complies with Section 4291 of the Public Resources Code or local vegetation management ordinances. If the local jurisdiction has not enacted an ordinance for an owner of real property to obtain documentation that a property is in compliance with Section 4291 of the Public Resources Code or a local vegetation management ordinance, and if a state or local agency, or other government entity, or other qualified nonprofit entity, provides an inspection with documentation for the jurisdiction in which the property is located, the seller shall provide the buyer with the documentation obtained in the six-month period preceding the date the seller enters into a transaction to sell that real property and provide information on the local agency from which a copy of that documentation may be obtained.

If the seller has not obtained documentation of compliance, the seller and the buyer shall enter into a written agreement pursuant to which the buyer agrees to obtain documentation of compliance with Section 4291 of the Public Resources Code or local vegetation management ordinance within one year of the close of escrow date.

VERY HIGH FIRE HAZARD SEVERITY ZONE

The California Legislature has declared that space and structure defensibility is essential to diligent fire prevention. Further, the Director of Forestry and Fire Protection has identified Very High Fire Hazard Severity Zones in Local Responsibility Areas based on consistent statewide criteria, and based on the severity of fire hazard that is expected to prevail in those areas. Determining information includes, but is not limited to: Fuel loading, terrain (slope), fire weather conditions and other relevant factors.

Source(s) of data: California Government Code Section 51178 and 51179

Based on a review of the official map(s) issued by the California Department of Forestry and Fire Protection, the subject Property:

IS IS NOT located in a VERY HIGH FIRE HAZARD SEVERITY ZONE

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WILDLAND AREA THAT MAY CONTAIN SUBSTANTIAL FOREST FIRE RISKS AND HAZARDS / STATE RESPONSIBILITY AREA

The California Department of Forestry and Fire Protection designates State Responsibility Areas (SRA) and bears the primary financial responsibility for the prevention and/or suppression of fires in these areas. A seller of real property located within a SRA must disclose the fact that there may be a forest fire risk and hazard on the property, and the fact that the property owner may be subject to the imposition of fire mitigation measures as set forth in Public Resources Code Section 4291.

Source(s) of data: California Public Resources Code Section 4125

Based on a review of the official map(s) issued by the California Department of Forestry and Fire Protection, the subject Property:

IS IS NOT located in a State Responsibility Area

ALQUIST-PRIOLO EARTHQUAKE FAULT ZONE

Earthquake Fault Zone maps are delineated and compiled by the California State Geologist pursuant to the Alquist-Priolo Earthquake Fault Zoning Act. During an earthquake, structures located directly over fault zones (surface fault traces) could sustain damage as a result of a seismic event resulting from ground fault rupture (surface cracking). For the purposes of this report, an Earthquake Fault Zone is generally defined as an area approximately 1/4 mile in total width (1,320 feet) located along a known active earthquake fault. An "active" fault as defined by the State of California, Department of Conservation, Division of Mines and Geology is an earthquake fault that has produced ground surface displacement (ground surface rupture) within the last eleven thousand years.

Source(s) of data: California Public Resources Code Section 2622

Based on a review of the official map(s) issued by the California Department of Conservation, Division of Mines and Geology, the subject Property:

IS IS NOT located in an Alquist-Priolo Fault Zone



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SEISMIC HAZARD ZONE

The intent of the Seismic Hazards Mapping Act of 1990 is to provide for a statewide seismic hazard mapping and technical advisory program to assist cities and counties in fulfilling their responsibilities for protecting the public health and safety from the effects of strong ground shaking, liquefaction (failure of water-saturated soil), landslides and other seismic hazards caused by earthquakes. Under this act, The California Department of Conservation is mandated to identify and map the state's most prominent earthquake hazards. Information produced by these maps is utilized (in part) by cities and counties to regulate future development. Development/Construction permits may be withheld until adequate geologic or soils investigations are conducted for specific sites, and mitigation measures are incorporated into development plans.

Seismic Hazard Zone maps delineate areas subject to earthquake hazards. New development in a Seismic Hazard Zone is only permitted if it can be shown that mitigation makes the site acceptably safe. Maps are only available for limited areas now, but will eventually cover all of California.

Earthquake-Induced Landslide Hazard Zones are areas where there has been a recent landslide, or where the local slope, geological, geotechnical, and ground moisture conditions indicate a potential for landslides as a result of earthquake shaking. Landslides zones are described as areas in which masses of rock, soil or debris have been displaced down slope by flowing, sliding or falling. The severity of a landslide depends on the underlying geology, slope and soil in the area.

Liquefaction Hazard Zones are areas where there is a potential for, or an historic occurrence of liquefaction. Liquefaction is a liquid-like condition of soil which sometimes occurs during strong earthquake shaking where the groundwater is shallow and soils are loose and granular (sands for example). These factors can combine to produce liquefaction in localized areas. When liquefaction occurs the soil temporarily becomes liquid-like and structures may settle unevenly. This condition can cause lateral spreading of level ground, and ground failure and sliding on slopes. Liquefaction can cause structural damage under certain geologic conditions. The type of sedimentary deposit, penetration resistance, and depth to ground water are the key factors that govern an area's susceptibility to liquefaction.

Source(s) of data: California Public Resources Code Section 2696

Based on a review of the official map(s) issued by the California Department of Conservation, Division of Mines and Geology, the subject Property:

IS IS NOT located in a Landslide Hazard Zone Map not released by state

IS IS NOT located in a Liquefaction Hazard Zone Map not released by state

GOVERNMENTAL GUIDES: "HOMEOWNER'S [COMMERCIAL PROPERTY OWNER'S] GUIDE TO EARTHQUAKE SAFETY" PUBLISHED BY THE CALIFORNIA SEISMIC SAFETY COMMISSION CONTAINING IMPORTANT INFORMATION REGARDING EARTHQUAKE AND GEOLOGIC HAZARDS. THEY ARE AVAILABLE FOR DOWNLOAD AT [HTTPS://WWW.DISCLOSURESOURCE.COM/DOWNLOADS QUAKE.ASPX](https://www.disclosuresource.com/downloads/quake.aspx)



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LOCAL/SUPPLEMENTAL NATURAL HAZARD DISCLOSURES

Disclosure Source has obtained maps that are both official and publicly available from city, county, and state sources which supplement the statutory natural hazard information. The company has only reviewed maps that are available in a usable format and at an appropriate scale to delineate where hazards may exist on a single parcel basis. Disclosure Source recommends that the buyer contact the local building and planning departments to help ascertain what, if any, special requirements there might be for construction or renovation, and building code requirements for this property. The foregoing statement should be considered a part of the Disclaimers of this Disclosure Report and those Disclaimers apply to this Statement. Please refer to them for further information.

SUPPLEMENTAL FLOOD HAZARD ZONE

Supplemental flood zones include information in addition to, or different from, the areas mapped on Flood Insurance Rate Maps by the Federal Emergency Management Agency or Dam Inundation zones as reported by the California State Office of Emergency Services. These can include tsunamis, seiches (inland lake tsunamis), runoff hazards, historical flood data and additional dike failure hazards.

If a portion or all of the property is located within one of these hazard areas, the lending institution may require flood insurance. Disclosure Source recommends that the buyer: 1) contact the lending institution to ascertain any additional requirements for flood insurance, 2) contact the insurance company to ascertain the availability and cost of the flood insurance.

Based on the maps obtained, the subject Property:

IS IS NOT located in a supplemental Flood Hazard Zone Do not know OR information is not available

ADDITIONAL INFORMATION:

NONE

SUPPLEMENTAL FIRE HAZARD ZONE

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 adequate or necessary for effective fire protection within the area. Any additions to these maps that the company has been able to identify and substantiate are included in this search.

There may be maps of other substantial fire hazards such as brush fires that are not subject to Section 51182. Disclosure Source has included these maps in this search.

Fire hazard zones listed here, if any, are areas which contain the condition and type of topography, weather, vegetation and structure density to increase the susceptibility to fires. In these areas, the City or County may impose strategies to enforce fire mitigation measures, including fire or fuel breaks, brush clearance, and fuel load management measures. For example, emphasis on roof type and fire-resistive materials may be necessary for new construction or roof replacement. In addition, other fire defense improvements may be demanded, including special weed abatement, brush management, and minimum clearance around structures. In most cases, if a property is in a Fire Hazard Area, insurance rates may be affected.

Based on the maps obtained, the subject Property:

IS IS NOT located in a supplemental Fire Hazard Zone Do not know OR information is not available

ADDITIONAL INFORMATION:

NONE



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SUPPLEMENTAL EARTHQUAKE FAULT HAZARD ZONE

Many local jurisdictions have different or higher standards than the State for the identification of earthquake faults. Those jurisdictions have created their own maps which indicate active or potentially active faults according to those standards.

Many cities and counties require geologic studies before any significant construction if a property is in or near an earthquake fault zone known to them and certain types of construction may be restricted in these areas. Disclosure Source has included official and publicly available maps indicating earthquake faults known by those jurisdictions. In some cases the company has used the description of an Earthquake Fault Zone established by the Alquist -Priolo Earthquake Fault Zone Act of approximately 1,320 feet wide to define a supplemental Fault Hazard Zone.

Based on the maps obtained, the subject Property:

IS IS NOT located in a supplemental Fault Hazard Zone Do not know OR information is not available

ADDITIONAL INFORMATION:

NONE

SUPPLEMENTAL SEISMIC/GEOLOGIC HAZARD ZONE

The California Division of Mines and Geology (DMG) has not completed the project assigned by Section 2696 of the California Public Resources Code to identify areas of potential seismic hazard within the State of California. The DMG and the US Geologic Survey (USGS) have performed many valuable studies that supplement the Section 2696 maps and fill in many missing areas. These maps are included in this search. Also included in this search are maps that indicate many hazards that may or may not be seismically related, including, but not limited to, liquefaction, landslides, debris flows, mudslides, coastal cliff instability, volcanic hazards and avalanches. A number of various geologic factors may influence the types of geologic hazards present: rainfall amounts, removal of vegetation, erosion, seismic activity, or even human activity. The severity of a geologic hazard depends on the underlying geology, slope, proximity to earthquake faults, and soil type in the area. Many cities and counties require geologic studies before any significant construction if a property is in or near a geologic hazard known to them and certain types of construction may be prohibited.

Based on the maps obtained, the subject Property:

IS IS NOT located in a supplemental Geologic Hazard Zone Do not know OR information is not available

ADDITIONAL INFORMATION:

In an area of HIGH potential for Landsliding.



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ADDITIONAL DISCLOSURES

COMMERCIAL / INDUSTRIAL ZONING

Pursuant to California Civil Code Section §1102.17, the seller of residential real property subject to this article who has actual knowledge that the property is adjacent to, or zoned to allow, an industrial use described in Section 731a of the Code of Civil Procedure, or affected by a nuisance created by such a use, shall give written notice of that knowledge as soon as practicable before transfer of title.

"Whenever any city, city and county, or county shall have established zones or districts under authority of law wherein certain manufacturing or commercial or airport uses are expressly permitted, except in an action to abate a public nuisance brought in the name of the people of the State of California, no person or persons, firm or corporation shall be enjoined or restrained by the injunctive process from the reasonable and necessary operation in any such industrial or commercial zone or airport of any use expressly permitted therein, nor shall such use be deemed a nuisance without evidence of the employment of unnecessary and injurious methods of operation. Nothing in this act shall be deemed to apply to the regulation and working hours of canneries, fertilizing plants, refineries and other similar establishments whose operation produce offensive odors." California Code of Civil Procedure Section §731a.

Based on the county tax assessment rolls, the subject Property:

IS IS NOT located within one mile of a property zoned for commercial or industrial use.

AIRPORT INFLUENCE AREA

Section 1103.4 of the California Civil Code requires notice if a property is encompassed within an airport influence area. According to Section 11010 of the Business and Professions Code, an airport influence area is defined as "an area in which current or future airport related noise, overflight, safety or airspace protection factors may significantly affect land uses or necessitate restrictions on those uses." Disclosure Source has utilized publicly available airport influence area maps from county Airport Land Use Commissions (ALUC). Airport influence area maps can be found within a county Airport Land Use Comprehensive Plan, available to the public through most county planning departments. Some airports have not published influence area maps and the property may still be subject to some of the annoyances or inconveniences associated with proximity to airport operations. Airports physically located outside California were not included in this report.

According to airport influence maps available, the subject Property:

IS IS NOT located in a mapped airport influence area.

If the subject property is located in an airport influence area, the following statement applies - NOTICE OF AIRPORT IN VICINITY This property is presently located in the vicinity of an airport, within what is known as an airport influence area. For that reason, the property may be subject to some of the annoyances or inconveniences associated with proximity to airport operations (for example: noise, vibration, or odors). Individual sensitivities to those annoyances can vary from person to person. You may wish to consider what airport annoyances, if any, are associated with the property before you complete your purchase and determine whether they are acceptable to you.

AIRPORT PROXIMITY

Aircraft landing facilities listed herein, if any, consists of those owned by the United States Federal Government (Military aviation), public and privately owned civil and commercial aviation facilities. Private landing facilities (restricted public access), glider ports, facilities that have not been assigned a current location identifier by the Federal Aviation Administration (FAA), and airports physically located outside California were not included in this report.

While a property may not be within a defined airport influence area or within several miles of an aircraft landing facility, it may still be exposed to the nuisances related to such uses. No finding or opinion is expressed or implied in this report regarding the take-off and landing patterns utilized by airports, the noise levels experienced at the subject property as a result thereof, or the impact of any planned or approved airport expansion projects or modifications.

Note: This information does not relieve the sellers' duty to disclose, in writing, their actual knowledge that the property is adjacent to, or zoned to allow an industrial use described in Section 731a of the Code of Civil Procedure, including airport uses, or that is affected by a nuisance created by such a use.

According to information available from the FAA the company reports the following aircraft landing facilities within two miles of the subject Property. The calculated distance can be dependent upon the size of the airport influence area, if any.

FAA ID#	FACILITY NAME	TYPE	DISTANCE
MYF	MONTGOMERY FIELD	AIRPORT	9.11 MILES
SAN	SAN DIEGO INTERNATIONAL - LINDBURGH FIELD AIRPORT	AIRPORT	9.72 MILES

For further information regarding any of the aircraft landing facilities identified in this report, please contact the following agency:

Western Pacific Region Airports Division, 15000 Aviation Blvd, #3012, Lawndale, CA 90261, (310) 725-3600

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RIGHT TO FARM

California Civil Code section 1103.4 requires notice if a property is presently located within one mile of a parcel of real property designated as "Prime Farmland," "Farmland of Statewide Importance," "Unique Farmland," "Farmland of Local Importance," or "Grazing Land" on the most current county-level GIS "Important Farmland Map" issued by the California Department of Conservation, Division of Land Resource Protection, and if so, accompanied by the following notice:

NOTICE OF RIGHT TO FARM This property is located within one mile of a farm or ranch land designated on the current county-level GIS "Important Farmland Map," issued by the California Department of Conservation, Division of Land Resource Protection. Accordingly, the property may be subject to inconveniences or discomforts resulting from agricultural operations that are a normal and necessary aspect of living in a community with a strong rural character and a healthy agricultural sector. Customary agricultural practices in farm operations may include, but are not limited to, noise, odors, dust, light, insects, the operation of pumps and machinery, the storage and disposal of manure, bee pollination, and the ground or aerial application of fertilizers, pesticides, and herbicides. These agricultural practices may occur at any time during the 24-hour day. Individual sensitivities to those practices can vary from person to person. You may wish to consider the impacts of such agricultural practices before you complete your purchase. Please be advised that you may be barred from obtaining legal remedies against agricultural practices conducted in a manner consistent with proper and accepted customs and standards pursuant to Section 3482.5 of the Civil Code or any pertinent local ordinance.

According to the current county-level GIS "Important Farmland Map," issued by the California Department of Conservation, Division of Land Resource Protection, the subject Property:

IS IS NOT located within one mile of a farm or ranch land.

MINING OPERATIONS

The California Department of Conservation, Office of Mine Reclamation, maintains a database of map coordinate data submitted annually by mine operators in the State. Section 1103.4 of the California Civil Code requires notice if a property is within one mile of a mine operation for which the mine owner or operator has reported map coordinate data to the Office of Mine Reclamation, pursuant to Section 2207 of the Public Resources Code. (Note: Not all mine operators have provided map coordinate data to the Office of Mine Reclamation)

According to the database maintained by the California Department of Conservation, Office of Mine Reclamation, the subject Property:

IS IS NOT located within one mile of a mine operation.

If the subject Property is within one mile of a mine, the following statement applies - NOTICE OF MINING OPERATIONS:

This 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. Accordingly, the property may be subject to inconveniences resulting from mining operations. You may wish to consider the impacts of these practices before you complete your transaction.

In addition to active mines, California's landscape contains tens of thousands of abandoned mine sites. Many of these mines were immediately abandoned when insufficient minerals were found or when poor economics of the commodity made mining unprofitable. It is estimated that the majority of abandoned mines possess serious physical safety hazards, such as open shafts or adits (mine tunnel), while many others pose environmental hazards. Thousands of sites have the potential to contaminate surface water, groundwater, or air quality. Some are such massive problems as to earn a spot on the Federal Superfund list.

Maps and information on abandoned mines are available at the California Department of Conservation, Office of Mine Reclamation https://www.conservation.ca.gov/dmr/abandoned_mine_lands. The State of California, Department of Conservation makes no warranty, express or implied, as to the accuracy of these data or the suitability of the data for any particular use. Distribution of these data is intended for informational purposes and should not be considered authoritative or relied upon for navigation, engineering, legal, or other site-specific uses, including but not limited to the obligations of sellers of real property and their disclosure obligations under California law.

Parties with concerns about the existence or impact of abandoned mines in the vicinity of the property should contact the State Office of Mine Reclamation at: <https://www.conservation.ca.gov/DMR> and/or the local Engineering, Planning or Building Departments in the county where the property is located.

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TAX INFORMATION

NOTICE OF SPECIAL TAX AND ASSESSMENT

TO THE PROSPECTIVE PURCHASER OF THE REAL PROPERTY SHOWN ABOVE. THIS IS A NOTIFICATION TO YOU PRIOR TO YOUR PURCHASING THIS PROPERTY. YOU SHOULD TAKE THESE TAXES AND ASSESSMENTS, IF ANY, AND THE BENEFITS FROM THE PUBLIC FACILITIES AND SERVICES FOR WHICH THEY PAY INTO ACCOUNT IN DECIDING WHETHER TO BUY THIS PROPERTY. YOU MAY OBTAIN A COPY OF THE RESOLUTION OF FORMATION THAT AUTHORIZED CREATION OF THE COMMUNITY FACILITIES DISTRICT, AND THAT SPECIFIES MORE PRECISELY HOW THE SPECIAL TAX AND ASSESSMENTS ARE APPORTIONED AMONG PROPERTIES IN THE ASSESSMENT DISTRICT AND HOW THE PROCEEDS OF THE TAX WILL BE USED, BY CALLING THE CONTACT NAME AND NUMBER LISTED BELOW. THERE MAY BE A CHARGE FOR THIS DOCUMENT NOT TO EXCEED THE ESTIMATED REASONABLE COST OF PROVIDING THE DOCUMENT. YOU MAY TERMINATE THE CONTRACT TO PURCHASE OR DEPOSIT RECEIPT AFTER RECEIVING THIS NOTICE FROM THE OWNER OR AGENT SELLING THE PROPERTY. THE CONTRACT MAY BE TERMINATED WITHIN THREE DAYS IF THE NOTICE WAS RECEIVED IN PERSON OR WITHIN FIVE DAYS AFTER IT WAS DEPOSITED IN THE MAIL BY GIVING WRITTEN NOTICE OF THAT TERMINATION TO THE OWNER OR AGENT SELLING THE PROPERTY.

If Mello-Roos Community Facilities Special Tax Liens or Improvement Bond Act of 1915 Lien Assessments are not paid on time, the issuer has the right to initiate foreclosure proceedings on the property and it may be sold to satisfy the obligation. By statute, the special tax lien is made superior in priority to private liens such as mortgages and deeds of trust, even if the aforementioned preceded the creation of the assessment. Unlike property tax sales initiated by a County Tax Collector (which require a five year waiting period) special tax lien foreclosure may be initiated quickly if payments become delinquent. This can occur as soon as a few months after a property tax bill becomes delinquent.

The annual assessment installment against this property as shown on the tax bill for the 2024-2025 tax year is listed below. Assessment installments will be collected each year until the assessment bonds are repaid. The authorized facilities that are being paid for by the special taxes, and by the money received from the sale of bonds that are being repaid by the special taxes are summarized below. These facilities may not yet have all been constructed or acquired and it is possible that some may never be constructed or acquired.

Mello-Roos Community Facilities Districts

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 and services funded by Mello-Roos districts may include, but are not limited to police and fire protection services, roads, new school construction, backbone infrastructure improvements, new or expanded water and sewer systems, recreation program services and flood or storm protection services. When construction of facilities is involved, in most cases, the money required to provide initial funding for the improvements is obtained through the issuance of municipal bonds. A special tax lien is placed on each property within the district for the annual payment of principal and interest as well as administrative expenses. The annual special tax continues until the bond is paid, or until revenues are no longer needed. Mello-Roos tax amounts may vary (increase), or the term of the payments may be extended, especially if additional bonds are issued. These special taxes are usually collected with regular property tax installments.

If this property is subject to the Mello-Roos CFD(s) lien(s) listed below, it is subject to a special tax that will appear on your property tax bill that is in addition to the regular property taxes and any other charges and benefit assessments on the parcel. This special tax is not necessarily imposed on all parcels within the city or county where the property is located. If you fail to pay this tax when due each year, the property may be foreclosed upon and sold. The tax is used to provide public facilities and/or services that are likely to particularly benefit the property.

There is a maximum special tax that may be levied against this parcel each year to pay for public facilities. This amount may be subject to increase each year based on the special tax escalator listed below (if applicable). The annual tax charged in any given year may not exceed the maximum tax amount. However, the maximum tax may increase if the property use changes, or if the home or structure size is enlarged. The special tax will be levied each year until all of the authorized facilities are built and all special tax bonds are repaid. If additional bonds are issued, the estimated end date of the special tax may be extended.

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

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Improvement Bond Act of 1915 Assessments Districts

Improvement Bond Act of 1915 Assessments Districts provide a method of financing certain public capital improvements and infrastructures including, but not limited to, roads, sewer, water and storm drain systems, and street lighting. The money required to fund the improvement is obtained in advance through the issuance of municipal bonds pursuant to the Improvement Bond Act of 1915. A special assessment lien is placed on the property within the Assessment District. The lien amount is calculated according to the specific benefit that an individual property receives from the improvement(s) and is amortized over a period of years. Improvement Bond Act of 1915 Lien Assessments can be prepaid at any time. In most instances but not all, the assessment is placed on the secured tax roll and is collected with your annual county real property taxes.

If this property is subject to the Improvement Bond Act of 1915 Lien Assessment(s) listed below, the lien(s) will be repaid from annual assessment installments levied by the assessment district that will appear on the property tax bill, but which are in addition to the regular property taxes and any other charges and levies that will be listed on the property tax bills. Each assessment district has issued bonds to finance the acquisition or construction of certain public improvements that are of direct and special benefit to property within that assessment district.

THIS PROPERTY IS NOT CURRENTLY SUBJECT TO IMPROVEMENT BOND ACT OF 1915 LIEN ASSESSMENT(S).

Property Assessed Clean Energy (PACE) Programs

California legislature enables local governments to help property owners finance the acquisition, installation, and improvement of energy efficiency, water conservation, wildfire safety improvements as defined in Section 5899.4 of the Streets and Highways Code, and renewable energy projects through PACE programs. Owners of residential and commercial properties within a PACE participating district can finance 100% of their project and pay it back over time as a property tax assessment through their property tax bill, which is delivered and collected by the County. The tax bill will have a line item titled with the name of the PACE program. Payments on the assessment contract will be made through an additional annual assessment on the property and paid either directly to the county tax collector's office as part of the total annual secured property tax bill, or through the property owner's mortgage impound account. If the property owner pays his or her taxes through an impound account he or she should notify their mortgage lender to discuss adjusting his or her monthly mortgage payment by the estimated monthly cost of the PACE assessment. Under the PACE programs, if the property is sold before the PACE financing is paid in full, the remaining payments may be passed on to the new property owner. However, a lender may require the property owner to pay off the remaining balance when the property is sold or refinanced. The remaining debt may affect the amount a new buyer can borrow when financing the property purchase. It is the responsibility of the property owner to contact the property owner's home insurance provider to determine whether the efficiency improvement to be financed by the PACE assessment is covered by the property owner's insurance plan. For more information on the PACE financing programs, go to: <https://dfpi.ca.gov/pace-program-administrators/pace/>

THIS PROPERTY IS NOT PARTICIPATING IN A PACE PROGRAM



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TAX SUMMARY

ANNUAL TAXES, LIENS, AND ASSESSMENTS CURRENTLY LEVIED AGAINST THE PROPERTY AND INCLUDED ON THE TAX BILL

Basic Property Taxes:

Agency / Contact	District / Benefit	Levy Amount
ALL AD VALOREM TAX CHARGES		\$6965.10
SAN DIEGO COUNTY TAX COLLECTOR 877-829-4732		

Voter Approved Taxes:

NONE

Mello-Roos Community Facilities Special Tax Lien(s):

NONE

Improvement Bond Act of 1915 Lien Assessment(s):

NONE

Other Direct Assessments:

Agency / Contact	District / Benefit	Levy Amount
CO MOSQUITO/RAT CTRL 800-273-5167		\$2.28
MOSQUITO VECTOR CONT 800-273-5167		\$11.40
LEMN GR LCL LTG ZN L INFRASTRUCTURE FINANCE 916-808-1440		\$24.00
WATER STANDBY CHARGE 866-807-6864		\$11.50
CWA HELIX WTR AVAIL 858-522-6691		\$10.00
SWR SERV CHRG 866-427-4304		\$1310.40

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PROPERTY TAX DESCRIPTIONS

Basic Property Taxes

The Basic Levy is the primary property tax charge levied by the County on behalf of government agencies. As a result of the passage of Proposition 13 in 1978 (Article XIII A of the California State Constitution), the basic levy is limited to one percent (1%) of the property's net assessed value. Proceeds from this tax are divided by the County and used to help fund nearly every function the state, county, city and other local municipal agencies provide. All other charges that appear on the tax bill vary by district and county.

Voter Approved Taxes

Voter Approved Debt are taxes levied on a parcel that is calculated based on the assessed value of the parcel. Taxes may include those taxes that were approved by voters before the passage of Proposition 13 in 1978, General Obligation Bonds or Special Taxes that are based on assessed value as opposed to some other method. Taxes that were established before 1978 may be used for various services and improvements and may or may not be associated with public indebtedness (the issuance of municipal bonds). A General Obligation Bond is a municipal bond that may be issued by a city, county or school district in order to finance the acquisition and construction of public capital facilities and real property. Equipment purchases and the cost of operation and maintenance cannot be financed with a General Obligation Bond. Special Taxes are created pursuant to various California Code Sections and require 2/3 majority approval of the qualified voters for approval. A special tax may be formed by a local government (a city, county, special district, etc) in order to finance specific facilities and/or services and cannot be used for general purposes.

Other Direct Assessments

In addition to the items discussed in the previous sections, real property may be subject to Other Direct Assessments. These assessments may appear on the annual property tax bill. Increases or modifications to these assessments are subject to public notice/hearing requirements (as governed by law) and require a vote by the legal property owners or the registered voters in the area. Additional information is available by contacting the agency actually levying the assessment.



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SUPPLEMENTAL TAX ESTIMATOR

This worksheet is provided for you as a convenience to allow you to **estimate** the potential supplemental property tax amount on a given property and whether you will receive one or two Supplemental Tax Bills. Depending on the date your escrow closes you will receive either one or two Supplemental Tax Bills which are in addition to your regular annual secured property taxes and must be paid separately. **Supplemental Tax Bills are not paid in escrow and are not impounded by your mortgage lender.** This worksheet is an estimate and is for your planning purposes only. This Supplemental Tax amount estimate is based on the 2024-2025 secured roll valuation and does not take into account other transactions that may have occurred and will impact the future assessed value.

Adobe Reader is suggested for interactive features

Supplemental Tax Estimator		
	Input the Purchase Price of the Property	
-	Current Assessed Value	\$ 581,268.00
=	Taxable Supplemental Assessed Value	
X	Tax Rate	1.19826%
=	Estimated Full-Year Supplemental Tax Amount	

Jan - May Close of Escrow - Complete This Section		
	Computation Factor for Month of Close (See Table Below)	
X	Estimated Full-Year Supplemental Tax Amount (Computed Above)	
=	Supplemental Tax Bill #1 Amount	
+	Supplemental Tax Bill #2 Amount = Estimated Full-Year Supplemental Tax Amount	
=	Estimated Supplemental Tax Amount	

Jun - Dec Close of Escrow - Complete This Section		
	Computation Factor for Month of Close (See Table Below)	
X	Estimated Full-Year Supplemental Tax Amount (Computed Above)	
=	Supplemental Tax Bill Amount	

Computation Factors			
Month	Factor	Month	Factor
January	0.4167	July	0.9167
February	0.3333	August	0.8333
March	0.2500	September	0.7500
April	0.1667	October	0.6667
May	0.0833	November	0.5833
June	1.0000	December	0.5000



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PROPERTY TAX ESTIMATOR

The total tax charges listed on the previous pages provide an accurate portrayal of what the property tax charges were for the 2024-2025 tax year at the current assessed value. California law requires the Assessor re -calculate or re-assess the value of real property when it is sold, subdivided or upon the completion of new construction. In coming years, the Ad Valorem (or value based) property tax charges will be assessed based on this new assessed value. It is possible to calculate an **estimate** of what those charges will be using the property tax estimator provided below:

Adobe Reader is suggested for interactive features

Property Tax Estimator

	Purchase Price of Property	
X	Ad Valorem Tax Rate	1.19826%
=	Ad Valorem Tax Amount	
+	Total Direct Assessments	\$ 1,369.58
=	Total Estimated Taxes	

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ENVIRONMENTAL INFORMATION

IDENTIFIED SITES WITH KNOWN OR POTENTIAL ENVIRONMENTAL CONCERNS

The "Environmental Sites Summary" is divided into three categories: A, B, and C.

Category A: Sites listed with known environmental concerns/contamination. The locations of these sites are researched within a one (1) mile radius of the subject property.




Category B: Sites possessing the potential to release hazardous substances into the environment. These facilities are permitted to generate, treat, store, or dispose of hazardous substances. Locations of these sites are researched within a one-half (1/2) mile radius of the subject property.

Category C: Sites that have Underground Storage Tanks (UST) registered with the appropriate agencies. The locations of these sites are researched within one-eighth (1/8) mile radius of the subject property.






ENVIRONMENTAL SITES SUMMARY

Up to 1/8 Mile 1/8 to 1/2 Mile 1/2 to 1 Mile


CATEGORY A: SITES WITH KNOWN ENVIRONMENTAL CONCERNS

 U.S. EPA National Priority / Superfund List (NPL)	0	0	0
 Hazardous Waste Sites with Corrective Action (CORRACTS)	0	0	0
 State Priority List (SPL)	0	0	1

CATEGORY B: SITES WITH POTENTIAL ENVIRONMENTAL CONCERNS

 Treatment, Storage, Disposal and Generators (TSDG)	0	4	
 Comprehensive Environmental Response, Compensation, and Liability Information System (CERCLIS)	0	0	
 No Further Remedial Action Planned (NFRAP)	0	0	
 Leaking Underground Storage Tanks (LUST)	0	0	
 Solid Waste Landfills, Tire Disposal Centers, or Transfer Stations (SWLF)	0	0	

CATEGORY C: SITES WITH REGISTERED UNDERGROUND STORAGE TANKS

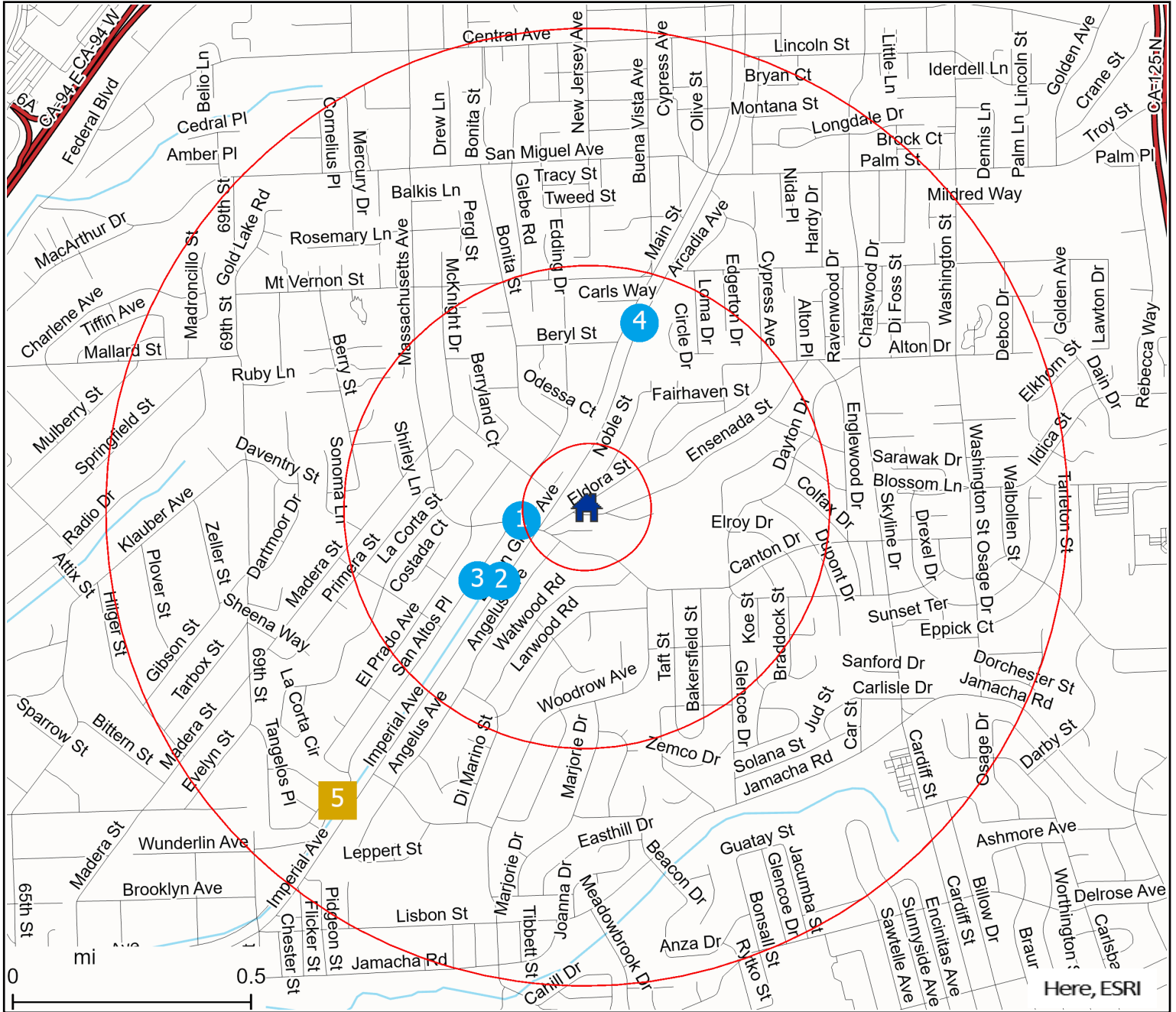
 Registered Underground Storage tank(s) (UST)	0		
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Environmental Sites



Category A: Sites with Known Environmental Concerns

Category B: Sites with Potential Environmental Concerns

Category C: Sites with Registered Underground Storage Tanks

- NPL
- CORRACTS
- SPL
- TSDG
- CERCLIS
- NFRAP
- LUST
- SWLF
- UST

This map is for your aid in locating environmental hazard sites in relation to the subject property described above. Please verify street address and /or assessors' parcel number for accuracy. The map is intended for informational purposes only. The company assumes no liability (expressed or implied) for any loss occurring by reference, misinterpretation, misuse, or sole reliance thereon. Most sites are depicted by a point representing their approximate address location and make no attempt to represent the actual areas of the associated site. Some NPL sites are depicted by polygons approximating their location and size. The boundaries of the polygons may be different than the actual areas of these sites and may include contaminated areas outside of the listed site. A property may be affected by contamination or environmental hazards that have not been identified on any of the databases researched for this report.

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Category A: SITES WITH KNOWN ENVIRONMENTAL CONCERNS

Refer to the pages following the site records for contact information and status definitions.

NATIONAL PRIORITY LIST / SUPERFUND SITES (NPL)

NONE

HAZARDOUS WASTE SITES WITH CORRECTIVE ACTION (CORRACTS)

NONE

STATE PRIORITY LIST SITES (SPL)

Record ID#	5	Distance/Direction: 0.8 miles SW
Site Name:	ENCANTO GAS HOLDER SITE	
Address:	1350 SAN ALTOS PLACE LEMON GROVE, CA 91945	
Status:	NO FURTHER ACTION	

Category B: SITES WITH POTENTIAL ENVIRONMENTAL CONCERNS

Refer to the pages following the site records for contact information and status definitions.

TREATMENT, STORAGE, DISPOSAL AND GENERATORS SITES (TSDG)

Record ID#	1	Distance/Direction: 0.13 miles SW
Site Name:	U-HAUL/ LEMON GROVE CENTER	
Address:	1805 MASSACHUSETTS AVE LEMON GROVE, CA 91945	
Record ID#	2	Distance/Direction: 0.23 miles SW
Site Name:	CIRCLE K STORE #2991	
Address:	1688 SAN ALTOS PLACE LEMON GROVE, CA 91945	
Record ID#	3	Distance/Direction: 0.26 miles SW
Site Name:	CIRCLE K STORE #2991	
Address:	1688 SAN ALTOS PLACE LEMON GROVE, CA 91945	
Record ID#	4	Distance/Direction: 0.39 miles NE
Site Name:	LOCKMAN BODY & PAINT	
Address:	2295 LEMON GROVE LEMON GROVE, CA 91945	

COMPREHENSIVE ENVIRONMENTAL RESPONSE, COMPENSATION, AND LIABILITY INFORMATION SYSTEM SITES (CERCLIS)

NONE

NO FURTHER REMEDIAL ACTION PLANNED SITES (NFRAP)

NONE

LEAKING UNDERGROUND STORAGE TANK SITES (LUST)

NONE

SOLID WASTE LANDFILLS, TIRE DISPOSAL CENTERS, OR TRANSFER STATIONS SITES (SWLF)

NONE

Category C: SITES WITH REGISTERED UNDERGROUND STORAGE TANKS

Refer to the pages following the site records for contact information.

REGISTERED UNDERGROUND STORAGE TANKS SITES (UST)

NONE

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EXPLANATION OF DATABASES RESEARCHED

The Explanation of Databases Researched identifies and provides details on the information sources used to create the report. It also defines the acronyms and certain environmental terminology used throughout the report.

Due to the limitations, constraints, inaccuracies and incompleteness of government information and computer mapping data currently available to Disclosure Source, certain conventions have been utilized in preparing the locations of all federal, state, and local agency sites. Most sites are depicted by a point representing their approximate address location and make no attempt to represent the actual areas of the associated site. Some NPL sites are depicted by polygons approximating their location and size. The boundaries of the polygons may be different than the actual areas of these sites and may include contaminated areas outside of the listed site. A property may be affected by contamination or environmental hazards that have not been identified on any of the databases researched for this report.

Category A: Sites With Known Environmental Concerns

U.S. EPA National Priority/Superfund List (NPL)

The U.S. Environmental Protection Agency (EPA) maintains a list of sites that fall under the Superfund program. The Superfund program was designed to provide federal resources to assist in facilitating remediation of the United States most environmentally impacted sites (based on the severity of the substance problem identified). Any site identified in this database will require remedial action or a final investigation prior to being removed from the National Priority List.

Specific questions regarding these sites should be directed to the U.S. EPA. Regional office location: 75 Hawthorne Street, San Francisco, CA 94105. (866) 372-9378. To see detailed information on specific sites go to: <https://www.epa.gov/superfund/superfund-national-priorities-list-npl>.

Hazardous Waste Sites with Corrective Action (CORRACTS)

The Resource Conservation and Recovery Act Information (RCRAInfo) is a national program management and inventory system about hazardous waste handlers. In general, all generators, transporters, treaters, storers, and disposers of hazardous waste are required to provide information about their activities to regulatory environmental agencies. CORRACTS Sites on this list are facilities that have reported violations and are subject to corrective actions.

For further information contact The United States Environmental Protection Agency. Regional office location: 75 Hawthorne Street, San Francisco, CA 94105, (866) 372-9378 or visit: <https://www.epa.gov/hw/learn-about-corrective-action>.

State Priority List (SPL)

The California Department of Toxic Substances Control's (DTSC's) database EnviroStor, is an online search tool for identifying sites that are known to be contaminated with hazardous substances as well as sites where further studies may reveal problems. EnviroStor is used primarily by DTSC's staff as an informational tool to evaluate and track activities at sites that may have been affected by the release of hazardous substances. For the purpose of this section Disclosure Source includes sites listed in the Cleanup Sites program of EnviroStor.

For more information on a specific site contact: The California Department of Toxic Substances Control 1001 I Street Sacramento, CA 95814, (916) 323-3400 or visit: <https://www.envirostor.dtsc.ca.gov/public/search.asp?basic=True>.

Category B: Sites With Potential Environmental Concerns

Treatment, Storage, Disposal, Generators (TSDG)

The Resource Conservation and Recovery Act Information (RCRAInfo) is a national program management and inventory system about hazardous waste handlers. In general, all generators, transporters, treaters, storers, and disposers of hazardous waste are required to provide information about their activities to regulatory environmental agencies. These sites are facilities that treat, store, dispose of or generate hazardous materials.

Specific questions regarding a particular site should be addressed to: The United States Environmental Protection Agency, Regional Main Office, 75 Hawthorne Street, San Francisco, California, 94105, (866) 372-9378 or visit: <https://echo.epa.gov/facilities/facility-search>.

Comprehensive Environmental Response, Compensation, and Liability Information System (CERCLIS)

The Comprehensive Environmental Response, Compensation, and Liability Information System (CERCLIS) is a database of potential and confirmed hazardous waste sites at which the EPA Superfund program has some involvement. It contains sites that are either proposed to be or are on the National Priorities List (NPL) as well as sites that are in the screening and assessment phase for possible inclusion on the NPL. Disclosure Source gathers data from the EPA's Superfund Enterprise Management System (SEMS).

For further information on sites found within this database, please contact: The United States Environmental Protection Agency, Regional Main Office, 75 Hawthorne Street, San Francisco, California, 94105, or the Superfund Information Center at (800) 424-9346 or visit:

<https://cumulis.epa.gov/supercpad/CurSites/srchsites.cfm>.

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No Further Remedial Action Planned (NFRAP)

CERCLIS sites that to the best of EPA's knowledge, assessment has been completed and it has been determined that no further steps will be taken to list these sites on the National Priorities List (NPL). This decision does not necessarily mean that there are no hazards associated with a given site; it only means that, based upon available information, the location is not judged to be a potential NPL site.

Additional information is available from: The United States Environmental Protection Agency, Regional Main Office, 75 Hawthorne Street, San Francisco, California, 94105, (866) 372-9378. Archived site status reports can be downloaded at <https://www.epa.gov/superfund/list-8r-archived-site-inventory>.

Leaking Underground Storage Tank (LUST)

The State Water Resources Control Board maintains a database of sites with leaking underground storage tanks. Leaking underground storage tanks are a major source of soil and ground water contamination. It is noteworthy to impart the fact that leaking tank information is rarely removed from the State Water Resources Control Board's Underground Storage Tank database.

For further information concerning leaking tanks, contact: The State of California Environmental Protection Agency State Water Resources Control Board, Office of Underground Storage Tanks, 1001 I Street, Sacramento, CA 95814, (916) 341-5851 or visit: <https://geotracker.waterboards.ca.gov/search.asp>.

Solid Waste Land Fills, Tire Disposal Centers, or Transfer Stations (SWLF)

Sites classified as Solid Waste Landfills include: landfills (both active and inactive), incinerators, transfer stations, recycling centers, and other facilities where solid waste is treated or stored. The California Integrated Waste Management Board maintains a database on solid waste facilities, operations, and disposal sites throughout the state of California referred to as the Solid Waste Information System (SWIS).

For further information pertaining to Solid Waste Landfills, contact: The State of California, Integrated Waste Management Board, 8800 Cal Center Drive, Sacramento, California 95826, (916) 341-6000 or visit: <https://www2.calrecycle.ca.gov/Search/> or <https://geotracker.waterboards.ca.gov/search.asp>.

Disclosure Source also includes sites listed in the Hazardous Waste Facilities program of DTSC's EnviroStor database.

For more information on a specific site contact: The California Department of Toxic Substances Control 1001 I Street Sacramento, CA 95814, (916) 323-3400 or visit: <https://www.envirostor.dtsc.ca.gov/public/search.asp?basic=True>.

Category C: Sites With Registered Underground Storage Tanks

Registered Underground Storage Tanks (UST)

The State Water Resources Control Board maintains a database of sites with registered underground storage tanks.

For further information concerning underground storage tanks, contact: The State of California Environmental Protection Agency State Water Resources Control Board, Office of Underground Storage Tanks, 1001 I Street, Sacramento, CA 95814, (916) 341-5851 or visit: <https://geotracker.waterboards.ca.gov/search.asp>.

Potential Status Field Definitions:

Abandoned: A site that has ceased accepting waste but is not closed pursuant to applicable statutes, regulations and local ordinances in effect at that time, and where there is no responsible party as determined by the local enforcement agency and board.

Absorbed: An operational status used only when existing facilities (permitted facilities) are being combined into a single.

Active: Identifies that an investigation and/or remediation is currently in progress and that DTSC is actively involved, either in a lead or support capacity. Or a facility/operation currently accepting, handling, processing, or disposing waste.

ACW (Asbestos Containing Waste) Disposal Site: A solid waste landfill that accepts asbestos containing waste.

Backlog: Identifies non-active sites which DTSC is not currently investigating or remediating. These sites generally become active when staff and/or financial resources are available. Priorities for placing a site on backlog status versus active are based on the degree of long-term threat posed by the property. Before placing a property on backlog status, DTSC considers whether interim actions are necessary to protect the public and the environment from any immediate hazard posed by the property. Often there are no parties available to fund the full cleanup of these properties.

Border Zone/Haz Waste Property (BZP/HWP): Identifies properties that went through the Border Zone Property or Hazardous Waste Property process of evaluation. Potential Border Zone properties are located within 2,000 feet of a significant disposal of hazardous waste; Hazardous Waste Property facilities/sites have a significant disposal of hazardous waste.

Case Closed: The Regional Board and the Local Agency have determined that no further work is necessary at the site.

Certified: Identifies completed sites with previously confirmed release that are subsequently certified by DTSC as having been remediated satisfactorily under DTSC oversight.

Certified Operation & Maintenance: Identifies sites that have certified cleanups in place but require ongoing Operation and Maintenance (O&M) activities. The Certified O&M status designation means that all planned activities necessary to address the contamination problems have been implemented. However, some of these remedial activities (such as pumping and treating contaminated groundwater) must be continued for many years before complete cleanup will be achieved. Prior to the Certified O&M designation, all institutional controls (e.g., land use restrictions) that are necessary to protect public health must be in place.

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Clean closed: A solid waste disposal site that has documentation of the removal of solid waste on file with the Board. When a site is clean closed, the site is considered to cease to exist as a solid waste disposal site, but records are kept to document the status of the site.

Closed: A solid waste facility, site or operation that has ceased accepting, handling, or disposing of waste (and is not inactive) and/or has documentation that closure was conducted in accordance with applicable statutes, regulations, and local ordinances in effect at the time.

Closing: A site that has ceased accepting waste and is undergoing closure consistent with an approved final closure plan. Closing applies to landfills or disposal sites undergoing closure operations pursuant to closure plan development and implementation up to certification of closure.

Completed - Case Closed: A closure letter or other formal closure decision document has been issued for the site.

Completed - Case Closed/No Monitoring: A land disposal site that ceased accepting waste and was closed in accordance with applicable statutes, regulations, and local ordinances in effect at time of closure. The land disposal site was monitored for at least thirty years and Water Board staff has determined that wastes no longer pose a threat to water quality.

Excluded: A waste tire site that does not meet the definition of a major or minor waste tire facility.

Deleted: Deleted from the Final NPL.

Final: Currently on the Final NPL.

Hazardous Waste Border Zone Property (HWP/BZP): Potential Border Zone properties are located within 2,000 feet of a significant disposal of hazardous waste, and hazardous waste property sites having significant disposal of hazardous waste.

Hazardous Waste Disposal Land Use (NOT BZP/HWP): Identifies facilities/sites that went through the Hazardous Waste or Border Zone Property process and entered into voluntary deed restrictions, but were not formally designated as either a "Border Zone" or "Hazardous Waste Property".

Inactive - Action Required: Identifies non-active sites where, through a Preliminary Endangerment Assessment (PEA) or other evaluation, DTSC has determined that a removal or remedial action or further extensive investigation is required.

Inactive - Needs Evaluation: Identifies non-active sites where DTSC has determined a PEA or other evaluation is required.

No Action Required: Identifies sites where a Phase I Environmental Assessment was completed and resulted in a no action required determination.

No Further Action: Identifies completed sites where DTSC determined after investigation, generally a PEA (an initial assessment), that the property does not pose a problem to public health or the environment.

Non-Operating: A Treatment, Storage, Disposal or Transfer Facility (TSDTF) with no operating hazardous waste management unit(s).

Non-Operating Permit: A facility that has received a hazardous waste facility permit but, has no hazardous waste management operating unit(s). This could be a post-closure permit.

Not Currently Regulated: Never regulated by the Board or no longer subject to the Board's regulation. In the case of waste tire locations below 500 tires or tire facilities that have reduced the tire count to under 500.

Not Proposed: Not on the NPL.

Not Reported: The status was not reported by the Lead Agency.

Open - Assessment & Interim Remedial Action: An "interim" remedial action is occurring at the site AND additional activities such as site characterization, investigation, risk evaluation, and/or site conceptual model development are occurring.

Open - Eligible for Closure: Corrective action at the Site has been determined to be completed and any remaining petroleum constituents from the release are considered to be low threat to Human Health, Safety, and the Environment.

Open - Inactive: No regulatory oversight activities are being conducted by the Lead Agency.

Open - Remediation: An approved remedy or remedies has/have been selected for the impacted media at the site and the responsible party (RP) is implementing one or more remedy under an approved cleanup plan for the site.

Open - Closed/with Monitoring: A land disposal site that has ceased accepting waste and was closed in accordance with applicable statutes, regulations, and local ordinances in effect at time of closure.

Open - Closing/with Monitoring: A land disposal site that is no longer accepting waste and is undergoing all operations necessary to prepare the site for post-closure maintenances in accordance with an approved plan for closure.

Open - Inactive: A land disposal site that has ceased accepting waste but has not been formally closed or is still within the post closure monitoring period.

Open - Operating: A land disposal site that is accepting waste.

Open - Proposed: A land disposal site that is in the process of undergoing the permit process from several agencies.

Open - Site Assessment: Site characterization, investigation, risk evaluation, and/or site conceptual model development are occurring at the site. Examples of site assessment activities include, but are not limited to, the following: 1) identification of the contaminants and the investigation of their potential impacts; 2) determination of the threats/impacts to water quality; 3) evaluation of the risk to humans and ecology; 4) delineation of the nature and extent of contamination; 5) delineation of the contaminant plume(s); and 6) development of the Site Conceptual Model.

Open - Verification Monitoring: Remediation phases are essentially complete and a monitoring/sampling program is occurring to confirm successful completion of cleanup at the Site. (e.g. No "active" remediation is considered necessary or no additional "active" remediation is anticipated as needed. Active remediation system(s) has/have been shut-off and the potential for a rebound in contaminant concentrations is under evaluation).

Operating: A Treatment, Storage, Disposal or Transfer (TSDTF) Facility with an operating hazardous waste management unit(s).

Part of NPL: Site is Part of a NPL Site.

Permitted: Indicates that a facility or site held a solid waste facility permit.

Planned: A facility in the planning stages. It may be awaiting a permit and not yet accepting waste or it may be permitted but not yet constructed or accepting waste.

Pollution Characterization: The responsible party is in the process of installing additional monitoring wells and/or borings in order to fully define the lateral and vertical extent of contamination in soil and ground water and assess the hydrogeology of the area. This phase of work may also include performing aquifer tests, soil gas surveys, continued ground water gradient determinations and monitoring, and assessing impacts on surface and/or ground water.

Post Remedial Action Monitoring: Periodic ground water or other monitoring at the site, as necessary, in order to verify and/or evaluate the effectiveness of remedial action.

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Pre-Title 27 CAI - Open/With Monitoring: A waste management unit that was closed, abandoned or inactive prior to November 27, 1984 (Pre-Title 27) and has monitoring data indicating the unit has the potential to adversely affect water quality. The site has been reopened (post-1984) and is under a detection monitoring program or implementing a corrective action program.

Pre-Title 27 CAI - Closed/With Monitoring: A waste management unit that was abandoned or inactive prior to November 27, 1984 (Pre-Title 27) but was not formally and completely closed. The site has the potential to adversely affect water quality and is implementing a detection monitoring program.

Pre-Title 27 CAI - Closed/No Monitoring: A waste management unit that was abandoned or inactive (CAI) prior to November 27, 1984 (Pre-Title 27) but was not formally and completely closed and is not implementing a monitoring program. The unit has the potential to adversely affect water quality.

Pre-Title 27 CAI - Completed - Case Closed/No Monitoring: A waste management unit that was formally and completely closed prior to November 27, 1984 (Pre-Title 27) in accordance with applicable statutes, regulations, and local ordinances in effect at time of closure. The unit does not pose a threat to water quality.

Preliminary Endangerment Assessment: An assessment of information about a site and its surrounding area. A Preliminary Assessment is designed to determine whether a site poses little or no threat to human health and the environment or if it does pose a threat, whether the threat requires further investigation. Generally includes historical review of documents and may include limited sampling of a site.

Preliminary Site Assessment Underway: Implementation of a work plan addressing the Preliminary Site Assessment Work Plan.

Preliminary Site Assessment Work Plan Submitted: A work plan/proposal has been requested of, or submitted by, the responsible party in order to determine whether groundwater has been, or will be, impacted as a result of a release from any underground tanks or associated piping. This phase of work usually includes plans for the installation and sampling of monitoring wells, soil boring sampling, additional soil excavation, and disposal or treatment of contaminated soil.

Proposed: Proposed for NPL, or a facility or operation that is in the planning and development phase and is not yet operational.

Referred: 1248 Local Agency: Identifies sites that were referred to a local agency (through the SB 1248 determination process) to supervise the cleanup of a simple waste release.

Referred: EPA: Identifies sites that, based on limited information available to DTSC, appear to be more appropriately addressed by the United States Environmental Protection Agency (U.S. EPA).

Referred: IWMB: Identifies sites that, based on limited information available to DTSC, appear to be more appropriately addressed by the California Integrated Waste Management Board (IWMB).

Referred: Other Agency: Identifies sites that, based on limited information available to DTSC, appear to be more appropriately addressed by another state or local environmental regulatory agency.

Referred: RCRA: Identifies sites that, based on limited information available to DTSC, appear to be more appropriately addressed by DTSC's Hazardous Waste Management Program and are identified as Resource Conservation and Recovery Act (RCRA).

Referred: RWQCB: Identifies sites that, based on limited information available to DTSC, appear to be more appropriately addressed by the California Regional Water Quality Control Boards (RWQCBs).

Remedial Action: Implementation of corrective action plan.

Remediation Plan: A remediation plan has been submitted evaluating long term remediation options (or corrective actions). A proposal and implementation schedule for an appropriate remediation option has also been submitted. This phase of work may also include preparing and submitting the necessary information for any permits needed prior to implementation of the plan.

Removed: Removed from Proposed NPL

Reopen Previously Closed Case: Previously closed cases may be re-opened by the Lead Agency because of new information, a change in site conditions, or other factors such as negative test results during post remedial action monitoring.

Revoked: Permit has been taken back (nullified) by the enforcement agency.

Surrendered: The voluntary relinquishment of a permit by the operator to the enforcement agency.

Suspended: Indicates that the facility, operation or site never had or does not have a Solid Waste Facility Permit.

To Be Determined: There is presently not enough information to determine a Regulatory Status or Operational Status. This information may be gathered as part of the Site Investigation Process (SIP) which includes completion of the Site Identification form and Site Assessment form or further investigation by the enforcement agency. Additionally, the operational or regulatory status may be pending permit action, enforcement action, or ongoing investigation.

Unknown - Insufficient Information.

Unpermitted: Indicates that the facility, operation or site never had or does not have a Solid Waste Facility Permit.

Voluntary Cleanup: Identifies sites with either confirmed or unconfirmed releases, and the project proponents have requested that DTSC oversee evaluation, investigation, and/or cleanup activities and have agreed to provide coverage for DTSC's costs.

Un-Locatable Sites

For reporting purposes, these potential hazard sites from any of the three categories are missing certain pieces of relevant data, such as: street addresses, zip codes, city, or county information. This may be the result of limited governmental records or data. While the site may in fact exist, the absence of accurate (or missing) information may create the inability to delineate the property's radial distance in relation to the subject property on a map. If seller or seller's agent has actual knowledge of site(s) with possible contamination or other sensitive environmental impacts not listed in this report, written notification should be provided to the buyer and buyer's agent.

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NOTICES AND ADVISORIES

TRANSFER FEE NOTICE

This is commonly known as a "Private Transfer Tax". It is a fee imposed by a private entity such as a property developer, home builder, or home owner 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 city or county Documentary Transfer Taxes. Private Transfer Fees may apply in addition to government Documentary Transfer Taxes that are due upon sale or transfer of the property.

California 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 as a result of transfer of the real property." Certain existing fees such as government 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 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 legal code or to the C.A.R. Form NTF (11/07), provided by the California Association of Realtors, for a standard format to use in making the Transfer Fee Disclosure if you elect to investigate and make this disclosure personally.

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.

NOTICE OF YOUR "SUPPLEMENTAL" PROPERTY TAX BILL

California Civil Code 1102.6c, states that the seller, or his or her agent, is responsible for delivering a notice specifying information about supplemental tax assessments:

"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."

TOXIC MOLD NOTICE (PURSUANT TO THE "TOXIC MOLD PROTECTION ACT OF 2001")

The seller, or lessor of residential, commercial or industrial property; or a public entity that owns, leases, or operates a building should provide a written disclosure to prospective purchasers, prospective tenants, renters, or occupants if the seller, lessor or public entity has knowledge of mold conditions or in specified instances has reasonable cause to believe, that mold (visible or hidden) that exceeds permissible exposure limits is present that affects the unit or building. The State Department of Health Services is designated as the lead agency for identifying, adopting, and determining permissible exposure limits to mold in indoor environments, mold identification and remediation efforts.

PUBLICATIONS PROVIDING INFORMATION ON TOXIC MOLD AVAILABLE ON THE INTERNET:

- Mold in My Home: What Do I Do?
- Stachybotrys Chartarum (atra) - A mold that may be found in water-damaged homes
- Fungi - and Indoor Air Quality
- Health Effects of Toxin-Producing Molds In California
- Mold Remediation in Schools and Commercial Buildings
- Biological Pollutants in Your Home

<https://www.cdph.ca.gov/Programs/CCDC/PHP/DEODC/EHLB/IAQ/Pages/Mold.aspx>; <https://www.epa.gov/mold/>

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GAS AND HAZARDOUS LIQUID TRANSMISSION PIPELINES NOTICE

The following notice is provided to the buyer(s) of real property regarding information about the general location of gas and hazardous liquid transmission pipelines.

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 <https://pvnpmns.phmsa.dot.gov/PublicViewer/>. 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.

Gas and hazardous liquid pipelines of any size pose a potential risk to life, property and the environment if damaged or punctured. In addition, precise locations of larger gas transmission pipelines are restricted by Federal Homeland Security policies. Additional information relating to other types and sizes of pipelines and other underground utility infrastructures may be available from local pipeline operators such as: PG&E : <https://www.pge.com/en/about/pge-systems/gas-systems/pipeline.html>, San Diego Gas & Electric: <https://sdge.com/safety/gas-safety/natural-gas-safety-map>, Sacramento Municipal Utilities District: <https://www.smud.org/en/In-Our-Community/Safety-Tips/Equipment-and-lines>. Southern California Gas: <https://www.socalgas.com/stay-safe/pipeline-and-storage-safety/natural-gas-pipeline-map>. You may want to contact your local utility provider if they are not listed above.

You should also review your Preliminary Title Report for pipelines right-of-way (easements) and further investigate information about pipelines by contacting the owner or operator responsible for the pipelines, consider what factors, if any, are associated with the property's proximity to pipelines, and determine whether the information you receive is acceptable before you purchase. No excavation work should be done before contacting the One-Call Center (811).

FLOOD INSURANCE NOTICE

Floods can have a devastating effect on communities, causing loss of life, property damage, and loss of income, and can have an adverse effect on government functioning. As such, the federal government has designed measures that are intended to aid disaster assistance by encouraging insurance coverage for those properties in flood disaster areas.

In addition to the flood disclosure in the Natural Hazard Disclosure Statement, Federal law {U.S. Code Title 42, Chapter 68, subchapter III, § 5154a(b)(1)} requires a seller, no later than the date on which a property is to be transferred, to notify a buyer of the requirement to purchase and maintain flood insurance, if disaster relief assistance (including a loan assistance payment) has been previously provided on that property and such assistance was conditioned on obtaining flood insurance according to Federal law. If a buyer fails to obtain and maintain flood insurance on a property disclosed to have been in a previous federal disaster area and that received disaster relief assistance, then no Federal disaster relief assistance will be made available should that property subsequently be in a flood disaster area. If a seller fails to notify a buyer of the requirement to purchase and maintain flood insurance because of said property's inclusion in a Federal disaster area and Federal disaster relief assistance was received for that property, and the buyer does not obtain and maintain flood insurance, then should that property be damaged by a flood disaster and receive Federal disaster relief assistance, the seller will be required to reimburse the Federal Government for the amount of that assistance for that property.

State law (SBX17, Chaptered October 10, 1995) also prohibits "state disaster assistance from being provided to a person required to maintain flood insurance by state or federal law, who has canceled or failed to maintain that coverage."

The information contained here is not intended to indicate whether a property has been in a Federal disaster area and has received Federal disaster relief assistance, but merely to indicate an additional flood insurance disclosure requirement related to future disaster relief assistance availability.

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ENERGY EFFICIENCY STANDARDS AND DUCT SEALING REQUIREMENTS NOTICE

The Energy Policy and Conservation Act directs the Department of Energy (DOE) to establish minimum efficiency standards for various products, including central air conditioners and heat pumps. On January 1, 2015, the DOE amended the energy conservation standards for residential central air conditioners and heat pumps manufactured for sale in the United States to be manufactured with an energy rating of 14 SEER (SEER, Seasonal Energy Efficiency Ratio, is the measurement of energy efficiency for the cooling performance of central air conditioners and heat pumps). Homeowners are not required to replace or upgrade existing central air conditioning units or heat pumps to comply with the new standards. Disclosure Source recommends that the potential buyer of the subject property verify the SEER rating of the central air conditioning or heat pump system through a professional such as a home inspector or through the California Home Energy Efficiency Rating Services. This agency, a home energy rating provider, is a non-profit organization that promotes energy efficiency through comprehensive analyses of homes. Additional information may be found at:

https://www.eere.energy.gov/buildings/appliance_standards/residential/central_ac_hp.html or at www.cheers.org

Additionally, beginning October 1, 2005, and with subsequent revisions to the California building energy efficiency standards, the California Energy Commission ("CEC") outlined new duct sealing requirements which require the home's ducts tested for leaks when the central air conditioner or furnace is installed or replaced. Ducts that leak 15 percent or more must be repaired to reduce the leaks. After your contractor tests and fixes the ducts, you need to have an approved third-party field verifier check to make sure the duct testing and sealing was done properly. Duct sealing is generally not required in the following situations: 1) duct systems that are documented to have been previously sealed as confirmed through field verification and diagnostic testing; 2) when systems have less than 40 feet of ductwork in unconditioned spaces like attics, garages, crawlspaces, basements or outside the building, or 3) when ducts are constructed, insulated or sealed with asbestos. There also are specific alternatives that allow high efficiency equipment and added duct insulation to be installed instead of fixing duct leaks. You also should know that any contractor failing to obtain a required building permit and failing to test and repair your ducts is violating the law and exposing you to additional costs and liability. Real estate law requires you to disclose to potential buyers and appraisers whether or not you obtained required permits for work done on your house. If you do not obtain a permit, you may be required to bring your home into compliance with code requirements for that work and you may have to pay penalty permit fees and fines prior to selling your home. According to the CEC, these duct sealing requirements apply when the following are replaced: the air handler, the outdoor condensing unit of a split system air conditioner or heat pump, the cooling or heating coil, or the furnace heat exchanger. Several cities and counties have adopted more stringent building energy standards. You can find a link to the modified standards on the CEC's Local Ordinances page and a list of the cities and counties: <https://www.energy.ca.gov/title24/2019standards/> and <https://www.energy.ca.gov/resources/publications/energy-commission-publications/>. More information may also be found at www.energy.ca.gov/title24/.

GOVERNMENTAL GUIDE: "WHAT IS YOUR HOME ENERGY RATING?" PUBLISHED BY THE CALIFORNIA ENERGY COMMISSION CONTAINING IMPORTANT INFORMATION REGARDING THE CALIFORNIA HOME ENERGY RATING SYSTEM (HERS) PROGRAM. IT IS AVAILABLE FOR DOWNLOAD AT [HTTPS://WWW.DISCLOSURESOURCE.COM/DOWNLOADS HOMEENERGYRATING.ASPX](https://www.disclosuresource.com/downloads/homeenergyrating.aspx)

WATER-CONSERVING PLUMBING FIXTURE NOTICE

The seller of single-family residential real property built on or before January 1, 1994 shall disclose, in writing, to the prospective buyer that Section 1101.4 of the Civil Code requires that California single-family residences be equipped with water-conserving plumbing fixtures on or before January 1, 2017, and whether the property includes any noncompliant plumbing fixtures as defined in subdivision(c) of Section 1101.3.

Further, on and after January 1, 2019, a seller of multifamily residential real property or of commercial real property built on or before January 1, 1994 shall disclose to the prospective buyer, in writing, that all noncompliant plumbing fixtures in any multifamily residential real property and in any commercial real property shall be replaced with water-conserving plumbing fixtures on or before January 1, 2019, and whether the property includes any noncompliant plumbing fixtures.

For purposes of these requirements, noncompliant plumbing fixtures mean any toilet manufactured to use more than 1.6 gallons of water per flush, any urinal manufactured to use more than one gallon of water per flush, any showerhead manufactured to have a flow capacity of more than 2.5 gallons of water per minute, any interior faucet that emits more than 2.2 gallons of water per minute.

SOLAR ENERGY SYSTEMS NOTICE

On and after January 1, 2018, a seller of residential real property within a common interest development shall disclose to the prospective buyer(s) the existence of any solar energy system owned by the seller and the related responsibilities of the owner according to California Civil Code Section 4746. The owner and each successive owner is required to maintain a homeowner liability coverage policy at all times and to provide the homeowner's association with the corresponding certificate of insurance within 14 days of approval of the application and annually thereafter. The owner and each successive owner of the solar energy system is responsible for the costs of damage to the common area, exclusive use common area, or separate interests resulting from the installation, maintenance, repair, removal, or replacement of the solar energy system. Further, the owner and each successive owner of the solar energy system is responsible for the costs of maintenance, repair, and replacement of the solar energy system until it has been removed and for the restoration of the common area, exclusive use common area, or separate interests after removal. The new owner will be responsible for the same disclosures mentioned above to subsequent buyers.

California Residential Disclosure Report

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REGISTERED SEX OFFENDER DATABASE NOTICE ALSO KNOWN AS “MEGAN’S LAW”

For more than 50 years, California has required sex offenders to register with their local law enforcement agencies. However, information on the whereabouts of these sex offenders was not available to the public until the implementation of the Child Molester Identification Line in July 1995. The information available was further expanded by California’s Megan’s Law in 1996 (Chapter 908, Stats. of 1996).

Section 2079.10a of the California Civil Code specifies notice be provided to buyer(s) of real property of the existence of a registered sex offender database:

Notice: Pursuant to Section 290.46 of the Penal Code, information about specified registered sex offenders is made available to the public via an Internet Web site maintained 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.

The public, excluding those who have registered as sex offenders pursuant to Section 290 of the Penal Code, may search this database by a sex offender’s specific name, obtain ZIP Code and city/county listings, obtain detailed personal profile information on each registrant, and use the map application to search a neighborhood or anywhere throughout the State to determine the specific location of any of those registrants on whom the law allows the State of California to display a home address.

In addition, the public may also contact the California Department of Justice, Sex Offender Tracking Program, for information on making an inquiry with the Department concerning at least six individuals as to whether any are required to register as a sex offender and subject to public notification. A fee is assessed for such inquiries, which will be deposited into the Sexual Predator Public Information Account within the Department of Justice. The contact number for the Sex Offender Tracking Program is (916) 227-4974.

METHAMPHETAMINE OR FENTANYL CONTAMINATED PROPERTY NOTICE

California law (Health and Safety Code Section 25400.28) requires property owners to notify prospective buyers in writing of any pending order that would prevent the use or occupancy of a property because of methamphetamine or fentanyl laboratory activity, and to provide the prospective buyer with a copy of the pending order. Receipt of a copy of the pending order shall be acknowledged in writing by the prospective buyer.

The “Methamphetamine or Fentanyl Contaminated Property Cleanup Act,” chapter 6.9.1 specifies human occupancy standards for property that is subject to the act. These standards will be replaced by any that are devised by the Department of Toxic Substances Control, in consultation with the Office of Environmental Substances Control. In addition, this Act outlines procedures for local authorities in dealing with methamphetamine or fentanyl contaminated properties, including the use of a property lien. This notice is meant to inform prospective buyers of California disclosure law regarding methamphetamine or fentanyl lab activity, and does not indicate or imply that a particular property is or has been contaminated according to this law.

MILITARY ORDNANCE LOCATION NOTICE

California Civil Code Section §1102.15 states “The seller of residential real property subject to this article who has actual knowledge of any former federal or state ordnance locations within the neighborhood area shall give written notice of that knowledge as soon as practicable before transfer of title.”

For purposes of this notice, “former federal or state ordnance locations” means an area identified by an agency or instrumentality of the federal or state government as an area once used for military training purposes, which may contain potentially explosive munitions.

“Neighborhood area” means within one mile of the residential real property.

For more information or to view the location of site(s) near a property, go to:

<https://www.usace.army.mil/Missions/Environmental/FormerlyUsedDefenseSites.aspx>

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CALIFORNIA LAND CONSERVATION (WILLIAMSON) ACT NOTICE

The purpose of the California Land Conservation Act of 1965 (Williamson Act) is to allow local governments and private landowners to enter voluntarily into contracts to restrict the use of parcels of land of no less than 100 acres to agricultural and open space use. The landowner receives compensation for the land use restrictions in the form of reduced property tax assessments which are much lower than normal because they are based upon farming and open space uses as opposed to full market value.

A Williamson Act contract is initially for a minimum term of ten years but local jurisdictions have the option to increase the initial term up to twenty years. Williamson Act contracts run with the land and are binding on all subsequent landowners. The contract is automatically extended by one year after the tenth and subsequent years unless a request for non-renewal is filed by either party. A request for non-renewal begins a 9 year term during which the tax assessments gradually increase to the full fair market value at which time the contract is terminated. The use of the property will then be controlled by the local jurisdiction's use and zoning laws.

Williamson Act contracts can be canceled only by the landowner's petition; however the minimum penalty for canceling a contract is 12.5 percent of the unrestricted, fair market value of the property. To approve a tentative contract cancellation, a county or city must make specific findings that are supported by substantial evidence. The existence of an opportunity for another use of the property or the uneconomic character of an existing agricultural use shall not, by itself, be a sufficient reason to cancel a contract.

There are penalties for breach of a contract, caused by the owner intentionally using the land for other than agriculture or making the land unusable for the contracted purposes. The penalties for breach of contract are as much as 25% of the unrestricted fair market value of the land rendered incompatible, plus 25% of the value of any building and any related improvements on the contracted land that cause the breach of contract. If a local jurisdiction allows a contract to be canceled and the State determines that there is a breach of contract, the penalties may be reduced, but not to less than 12.5% of the value of the land.

Contact the planning department to obtain information on requirements for entering into a Williamson Act contract and the uses allowed. Local government uniform rules and the specific Williamson Act contract can be more restrictive than the Williamson Act Government Code provisions.

For more information contact the Department of Conservation, Division of Land Resource Protection at 916-324-0850 or visit its website <https://www.conservation.ca.gov/dlrp/lca>.

MUDSLIDE / DEBRIS FLOW ADVISORY

Wildfires dramatically alter the terrain and ground conditions. Post wildfire rainstorms can produce dangerous flash floods, mudslides, and debris flows. These events are a threat to property located within or along an area which has experienced a recent wildfire.

This advisory is provided to simply inform you about the US Geologic Survey's maps that estimate the probability and volume of debris flow that may be produced by a storm in a recently burned area. They are available at:

[www.usgs.gov/natural-hazards/landslide-hazards/science/emergency-assessment-post-fire-debris-flow-hazards?](http://www.usgs.gov/natural-hazards/landslide-hazards/science/emergency-assessment-post-fire-debris-flow-hazards?qt-science_center_objects=0#qt-science_center_objects)

[qt-science_center_objects=0#qt-science_center_objects](http://www.usgs.gov/natural-hazards/landslide-hazards/science/emergency-assessment-post-fire-debris-flow-hazards?qt-science_center_objects=0#qt-science_center_objects)

There may be additional or updated maps and resources available. To seek further information about possible mudslide and debris flow areas that may affect the property, contact the County Planning Department.

OIL, GAS WELLS & METHANE ADVISORY

California's oil and gas production has been in decline since the 1980's and wells, many of which were drilled at the turn of the past century, have been shut down or improperly abandoned. Such wells are often found when they begin to leak oil, natural gas (methane), or water. Building construction in the past several years has expanded into areas where wells were once, or are, active. Buyer should be aware that wells may exist on or near any property and new construction may also be restricted in the vicinity of wells. The California Division of Oil, Gas and Geothermal Resources administers the program to properly abandon wells. Abandoned or active oil wells, areas containing petroleum deposits, oil fields, landfills, and gas storage facilities could present risks and safety hazards to life, health, and natural resources. Risks could include, but are not limited to, soil and ground water contamination, physical safety hazards to humans and animals, fire hazards, oil and methane seeps, and air quality problems.

Migration of methane gas into areas containing impermeable surfaces (i.e. concrete, pavement, basements, etc.) can trap the gas, resulting in the accumulation of high concentrations. 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. Properties located in a methane zone may be required to undergo testing and mitigation. Disclosure Source recommends that the buyer contact the local Planning, Building and Safety Department to ascertain what previous measures, if any, might have been taken to properly vent the area and what considerations might apply regarding building permits or renovations. For more information and maps visit

<https://www.conservation.ca.gov/CalGEM>.

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HABITAT SENSITIVITY AREA / ENDANGERED SPECIES ADVISORY

The California Endangered Species Act, Fish and Game Code, section 2051, states that there are certain species of fish, wildlife and plants that are in danger of, or threatened with, extinction because their habitats are being threatened, destroyed or adversely modified. Legislation declares that landowner cooperation is essential for conservation on those lands that have been identified as a habitat for endangered or threatened species. According to Section 2052.1 of the Fish and Game Code, if a person needs to address mitigation measures in relation to a particular impact on a threatened species, then those measures will be roughly proportional to the impact that the person has on those species. Disclosure Source recommends the buyer contact the local planning department and the California Department of Fish & Wildlife to ascertain what, if any, considerations might be involved as a result of being in or nearby habitat sensitive areas. Additional information is available at <https://www.wildlife.ca.gov/Conservation/CESA>.

NATURALLY OCCURRING ASBESTOS ADVISORY

Asbestos is the common name for a group of silicate minerals that are made of thin, strong fibers. It occurs naturally in certain geologic settings in California, most commonly in ultrabasic and ultramafic rock, including serpentine rock. These rocks are commonly found in the Sierra Foothills, the Klamath Mountains, Coast Ranges, and along some faults. While asbestos is more likely found in these rock formations, its presence is not certain. Because asbestos is a mineral, asbestos fibers are generally stable in the natural environment. The fibers will not evaporate into the air. Some naturally occurring asbestos can become friable, or crushed into a powder. This may occur when vehicles drive over unpaved roads or driveways that are surfaced with ultrabasic, ultramafic or serpentine rock, when land is graded for building purposes, or at quarrying operations. Weathering and erosion may also naturally release asbestos. Friable asbestos can become suspended in the air, and under these conditions, asbestos fibers represent a significant risk to human health. Asbestos is a known carcinogen, and inhalation of asbestos may result in the development of lung cancer. Disclosure Source recommends that the buyer visit this website for further information and maps at: https://www.atsdr.cdc.gov/noa/docs/Asbestos-FAQ_ENG_web.pdf

RADON ADVISORY

Radon is a colorless, odorless radioactive gas that is produced by the natural decay of uranium, which is found in nearly all soils and rocks. Radon can seep from the ground into the air in a property through openings in the ground, and its presence increases the risk of lung cancer. Radon levels are variable and may be influenced by not only geology, but also soil permeability, weather and climatic conditions, building design, condition and usage. The Environmental Protection Agency (EPA) has produced a map that assigns one of three zone designations to each county based on radon potential and each zone designation reflects the average short-term radon measurement that can be expected to be measured in a building without the implementation of radon control methods. That map is not meant to be used to determine whether a particular property should be tested for radon, but is used to assist various government agencies and organizations in focusing their radon program resources. Properties with high levels of radon have been found in all zones. Long-term (up to one year) measurement is generally recommended for the most accurate determination of radon levels. Radon testing is affordable and easily done. Test kits are available at the California Department of Public Health website at <https://www.cdph.ca.gov/Programs/CEH/DRSEM/Pages/EMB/Radon/Radon-Testing.aspx>. **The EPA recommends all structures should be tested for radon, regardless of geographic location or zone determination.** If the radon level is greater than 4 picoCuries per Liter of air (pCi/L), the EPA suggests remediation. Additionally, the California Department of Conservation outlines Radon Zone areas where geologic conditions are likely to produce high, moderate, or low potential indoor radon levels above 4 pCi/L. Those maps are available at <https://www.epa.gov/radon/radon-frequently-asked-questions>

GOVERNMENTAL GUIDES: "RESIDENTIAL ENVIRONMENTAL HAZARDS: A GUIDE FOR HOMEOWNERS, HOMEBUYERS, LANDLORDS AND TENANTS"; "PROTECT YOUR FAMILY FROM LEAD IN YOUR HOME" PUBLISHED BY THE ENVIRONMENTAL PROTECTION AGENCY CONTAINING IMPORTANT INFORMATION REGARDING ENVIRONMENTAL HAZARDS LOCATED ON AND AFFECTING RESIDENTIAL PROPERTY. AVAILABLE FOR DOWNLOAD AT [HTTPS://WWW.DISCLOSURESOURCE.COM/DOWNLOADS.ASPX](https://www.disclosuresource.com/downloads.aspx) AND [HTTPS://WWW.DISCLOSURESOURCE.COM/DOWNLOADS_LEAD.ASPX](https://www.disclosuresource.com/downloads_lead.aspx)

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DISCLAIMERS

ACCEPTANCE OR USE OF THIS REPORT BY ANY PERSON CONSTITUTES AN AGREEMENT TO BE BOUND BY ALL OF THE TERMS AND CONDITIONS, AND LIMITATIONS OF LIABILITY, STATED HEREIN.

THIS AGREEMENT TO BE BOUND BY THESE TERMS AND CONDITIONS, AND LIMITATIONS ON LIABILITY, IS MADE REGARDLESS OF WHETHER THE PERSON ACCEPTING OR USING THE REPORT PAID FOR, OR ORDERED, THE REPORT.

THIS REPORT IS NOT A WARRANTY OR A POLICY OF INSURANCE

TERMS AND CONDITIONS

1. Recipient(s) Defined

"Recipient(s)" shall mean and refer to transferor(s)/seller(s), transferee(s)/buyer(s), and their respective agent(s)/broker(s) who access a copy of this Report.

2. Report Defined

"Report" shall mean and refer to any disclosure Report prepared by Disclosure Source and made available to the Recipient(s), whether the Report is provided as a hard copy, via email, or accessed via <https://www.DisclosureSource.com>

3. No Third Party Reliance

The information contained in this Report is intended for the exclusive benefit and use of the Recipient(s). No person other than the Recipient(s) should rely upon, refer to, or use this Report, or any information contained within this Report, for any purpose. Disclosure Source expressly disclaims all liability, including liability for breach of contract and negligence, to persons other than Recipient(s). The disclosures contained in this Report "shall not be used by any other party, including, but not limited to, insurance companies, lenders, or governmental agencies, for any purpose." California Civil Code section 1103.2(g).

4. Seller's and Seller's Agent's Independent Disclosure Obligations

Seller(s) and their agent(s) are independently required to make certain statutory disclosures of all material facts about the subject property within their actual knowledge. This Report does not alter, change, impact, affect, or replace seller or seller's agent's independent disclosure obligations. Disclosure Source acknowledges that there may be other disclosures required under applicable state law and/or within seller's and seller's agent's actual knowledge, and Disclosure Source makes no representations as to the adequacy or accuracy of any other representations or disclosures made under applicable state law.

5. Explanation of Services and Limitations

(a) Statutory and Local/Supplemental Disclosures, Notices and Advisories

The purpose of the Disclosure Report is to assist the Recipient(s) in notifying the prospective buyer whether the property is located in any of six statutorily defined natural hazard areas. Disclosure Source has also obtained maps that are both official and publicly available from city, county, and state sources which supplement this natural hazard information.

Disclosure Source is also providing disclosures, notices and advisories on potentially hazardous conditions or occurrences that may affect the subject property. These additional disclosures, notices and advisories are either required by the California Civil Code, local ordinance, or the information is readily available. Disclosure Source recommends contacting the local building and planning departments prior to the transfer to help ascertain, what, if any, additional requirements there might be for construction or renovation, and building code requirements for this property. Disclosure Source has not performed a visual or physical inspection of the property. This Report is not a substitute for a visual or physical inspection of the property or a geologic or engineering study. Disclosure Source assumes no responsibility for any costs or consequences, direct or indirect, arising due to the need, or the lack of need, for earthquake insurance, fire insurance or flood hazard insurance. An agent for the Federal Flood Insurance Program should be contacted to determine the actual need for flood hazard insurance.

In order to prepare this Report, either the seller (or his/her agent) or the buyer (or his/her agent) supplied Disclosure Source with the Assessor's Parcel Number ("APN") for the subject property. Disclosure Source has not verified the accuracy of the APN. This Report was prepared based upon such APN, and shall not, and does not, include any property beyond the boundaries of the subject property identified by such APN, including but not limited to, any common interest areas, structures (whether located on the subject property, or not), easements, or any right, title, interest, estate, or easement in any abutting streets, roads, alleys, lanes, ways, or waterways

Disclosure Source shall not be responsible or liable for any losses, liabilities or damages resulting from an incorrect APN. No determination is made and no opinion is expressed, or intended, by this Report concerning whether the subject property is comprised of legal lots in conformance with the California Subdivision Map Act. If the subject property is part of a condominium project, planned unit development, or other properties with a common or undivided interest area, the Report may indicate that the subject property is within the natural hazard zone if any portion of the common or undivided interest area is within the reported natural hazard zone. In preparing this Report, Disclosure Source has reviewed and relied upon the statutes identified and has reviewed the records referred to in each determination.

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(b) Tax Information, if included in the report

California Civil Code requires that the seller of certain real property determine from local agencies whether the property is subject to a Mello -Roos Community Facilities Act and Special Tax Assessment, and if so, deliver notice of such special tax assessment(s) to the prospective buyer. The purposes of the Special Tax and Assessment Section are to (a) make preliminary determinations regarding whether secured tax rolls contain Mello Roos Community Facilities District Special Taxes or Improvement Bond Act of 1915 Lien Assessments against the subject property, and (b) assist the seller in fulfilling his/her duty to comply with California Civil Code Section 1102.6b.

When preparing the Special Tax and Assessment Section, the Company reviewed county tax records and other official and third party resources to determine whether, according to those records, the property is subject to a Special Tax pursuant to the Mello -Roos Community Facilities Act or a Special Assessment pursuant to the Improvement Bond Act of 1915. Only assessments that were levied against the property at the time the Company obtained the tax records are disclosed. No study of the public records was made by the Company to determine the presence of any other tax or assessment. Items not yet levied on the tax bill, items not appearing on the tax bill because the current owner has applied for an available exemption, supplemental taxes, unsecured property taxes, and items removed from the tax bill due to a pending judicial foreclosure suit may not be reflected on this Report. The amount of the levy, ending year, and other tax information may be subject to change in the future. Tax information can vary from property to property. The tax and assessment information in this Report is for the specific time frame and property referenced and may not be used for other properties. The Company is not responsible for any changes that may occur. In some instances, (including some condos, mobile homes, and new subdivisions), the tax roll data disclosed may represent the amount assessed for an entire parcel prior to subdivision of said parcel.

This Report and the above explanation of Special Tax and Assessments are intended to be general in nature and is not a substitute for a tax bill, title report or title insurance and may not be relied upon as such. If detailed information is desired, the Company recommends contacting the agency that administers the Special Tax and Assessment or retaining a professional consultant. The Company believes that the information and data contained in this Report is correct but we do not guarantee the accuracy of County records or the records of Bond Administrators from which this information is based, or accept liability for future tax payments in the event the information is inaccurate, incomplete or outdated. The assessed levy amounts listed are provided by the Tax Collector's office and are accurate based on the levies listed in the identified tax record as of the beginning of the identified tax year. No determination is made and no opinion is expressed, or intended, by the Report concerning the existence of property tax liabilities, unless specifically described in the Report. The applicable county tax assessor/collector updates their Tax Assessment frequently and the Company updates their Tax Assessment information yearly. If your decision to purchase this property is based in part on information contained in this Report, the Company recommends you contact the County Tax Collector's office and the Bond Administrators to verify its accuracy.

(c) Environmental Information, if included in the report

The environmental information (including reference aids) assist the seller(s) in satisfying their general obligations to provide information regarding the property's proximity to site(s) identified by appropriate County, State, and/or Federal Agencies' databases as possessing (either presently or historically) an environmental concern. Disclosure Source has not verified the accuracy, validity, or completeness of those lists and does not insure, warrant or guarantee that they are accurate and up to date. Disclosure Source has not performed a physical inspection of the property and the Report is not intended to be used as a preliminary site assessment or Phase 1 report. Disclosure Source does not make any representation as to the health hazards to humans or animals that may be associated with any of the substances that may exist at the sites or how they may affect the subject property. Disclosure Source does not report on the significance or extent of the contamination or remediation of any of the sites identified in the Agencies' databases.

6. Notice to Recipient(s)

(a) Disclosure Source provides the Report for the benefit of all Recipient(s). Disclosure Source considers Recipient(s) to be a contracting party who is subject to the explanation of services, conditions, limitations and disclaimers herein, and by signing the Report, Recipient (s) expressly agrees to receive the services, and be bound by the conditions, limitations and disclaimers herein. This Report is for the exclusive benefit of the Recipient (s). There shall be no third party beneficiaries, and the Report may not be used in any subsequent transaction affecting the subject property or for any other real property.

(b) Disclosure Source hereby agrees to indemnify the owner of any property for which a Report is issued and paid, and the owner's real estate broker, agent, transaction coordinator, escrow agent, and/or settlement agent involved in the transaction related to the issuance of the Report, for damages incurred to the extent those damages are a result of our negligent acts or errors/omissions in the performance of our services and subject to the limitations of this Report.

7. Limitation of Liability

(a) Disclosure Source has prepared this Report solely based upon records and information provided by various governmental and private agencies. Although reasonable care has been exercised by Disclosure Source in compiling the data and information contained in the Report, Disclosure Source has assumed that these records and information are accurate and complete, and Disclosure Source has not conducted any independent verification of their accuracy or completeness. Disclosure Source shall not be liable to Recipient(s) for errors, inaccuracies or omissions in this Report if such errors, inaccuracies or omissions were based upon information contained in the public and private records used by Disclosure Source, or were known to exist by Recipient (s) on the date of delivery of this Report to Recipient(s).

(b) Disclosure Source expressly excludes from liability any disclosures or information (i) not known to Disclosure Source, (ii) not on the maps used by Disclosure Source, (iii) not recorded in the public record as of the date it was reviewed by Disclosure Source, (iv) not included in the categories included in the Disclosure Report, (v) which would be discovered by a physical inspection of the property, (vi) known to any Recipient prior to receipt of the Report, and/or

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(vii) regarding the health or risk to any humans or other living things which may be associated in way with any of the disclosed hazards.

(c) Disclosure Source is not responsible or liable for the costs of investigating or remediating any of the disclosed hazards.

(d) Disclosure Source shall not be liable for any damages resulting from a Recipient's inability to access the Report.

(e) Any website or hyperlink contained in the Report is provided for informational purposes only, and Disclosure Source is not responsible for the accuracy of any information available from or through any referenced website or hyperlink.

(f) Disclosure Source liability for any claim, or claims, including but not limited to any claim for breach of contract or negligence, is limited to actual proven damages as a result of an error or omission in the Report and shall be measured by the difference between the amount paid for the property and the fair market value of the property as of the date of the Report, if and only if such difference is caused by the error or omission.

(g) Disclosure Source shall not be liable for any incidental damages, consequential damages, special damages, indirect damages, or lost profits suffered by Recipient(s).

8. FEMA Flood Determination

This Report may include a FEMA Flood Determination Certificate provided by a third-party. If such a certificate is included, Disclosure Source makes no representation or determination, or offers any opinion, as to whether flood insurance is required, whether private or offered as part of a government program, or any representation or determination of the cost of any such insurance .

9. Report Is Not For Credit Purposes

The information collected and disclosed in the Report is not indicative of any person's credit worthiness, credit standing, credit score, credit capacity or any other characteristics listed in Section 1681(a) of the Fair Credit Reporting Act ("FCRA"). The Report shall not be used in any way, or for any purpose, or in any manner that would cause the Report to be construed as a "consumer report" under the FCRA or any similar State or Federal statute, rule, law or regulation .

10. Change in Information

This Report is an "AS IS" Report. Updates to the databases used in this Report are determined by the responsible agency and may be made at any time and without notice. For that reason, Disclosure Source maintains an update schedule and makes reasonable efforts to use updated information. The complexities of obtaining and adapting the data into a usable format for preparing this Report necessitate some delay once the updated information is obtained; therefore the Report may be considered accurate only as of the date when the database was last reviewed and implemented by Disclosure Source. Subsequent to Disclosure Source's acquisition of government records, changes may be made to said government records and Disclosure Source shall have no obligation to update the Report or to communicate to any Recipient(s), or any other person, any changes, acts, occurrences, circumstances or agreements occurring after the date of the Report, which render inaccurate anything contained in the Report. Disclosure Source may at its sole discretion supplement the Report. The determinations made in the Report are time-sensitive. Disclosure Source shall not be liable for any impact on the Property, or the value thereof, that any change to the government records may have. Disclosure Source is under no duty to update this Report when or if new information is released or becomes available.

11. Notice of Claim

Recipient(s) must promptly notify Disclosure Source in writing of any error or omission, and give Disclosure Source an opportunity to correct such error and omission. All notices and claims shall be addressed to Disclosure Source, Claims Department, 1200 Concord Ave, Suite 400, Concord, CA 94520. Any claim must be given promptly in writing when knowledge is acquired by any Claimant of any information which is contrary to the Disclosure Report. If a written claim notice is not given promptly to Disclosure Source, all liability of Disclosure Source shall terminate with regard to the matters for which a prompt claim notice is required but only to the extent that the failure to give prompt written notice has prejudiced Disclosure Source.

12. Governing Law

These Terms and Conditions, and any Recipient's use of the Report, shall be governed by, and construed in accordance with, the laws of the State of California.

13. Resolution of Disputes (Arbitration or Small Claims)

MANDATORY ARBITRATION. This provision constitutes an agreement to arbitrate disputes on an individual basis. **Any party may bring an individual action in small claims court instead of pursuing arbitration.**

Any claim, dispute or controversy, pursuant to contract or tort law, or otherwise, arising out of or relating to this Agreement, the Report, its issuance, its contents, the disclosures, a breach of the Agreement, any controversy or claim arising out of the transaction giving rise to this Agreement, or the relationships among the parties hereto ("Claim"), shall be resolved by one arbitrator through binding arbitration administered by the American Arbitration Association ("AAA"), under the AAA Consumer Rules in effect at the time the Claim is filed ("AAA Rules"). Copies of AAA Rules and forms can be located at www.adr.org, or by calling 1-800-778-7879.

The arbitration will take place in the same county in which the property is located. The arbitrator's decision shall be final, binding, and non -appealable. Judgment upon the award may be entered and enforced in *any* court having jurisdiction. This clause is made pursuant to a transaction involving interstate commerce and shall be governed by the Federal Arbitration Act. By receiving this Report, and entering into this Agreement, the parties acknowledge that they are giving up the right to a jury trial, and the right to participate in any class action, private attorney general action, or other representative or consolidated action, including any class arbitration or consolidated arbitration proceeding. Neither party shall sue the other party other than as provided herein or for enforcement of this clause or of the arbitrator's award: any such suit may be brought only in Federal District Court for the District or, if any such court lacks jurisdiction, in *any* state court that has jurisdiction. The arbitrator, and not any federal, state, or local court, shall have exclusive authority to resolve any dispute relating to the interpretation, applicability, unconscionability, arbitrability, enforceability or formation of this agreement to arbitrate, including *any* claim that all or *any* part of the Terms and Conditions, including this agreement to arbitrate, is void or voidable. However, the preceding sentence shall not apply to the clause entitled "Class Action



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Waiver."

As noted above, a party *may* elect to bring an individual action in small claims court instead of arbitration, so long as the dispute falls within the jurisdictional requirements of small claims court.

CLASS ACTION WAIVER. Any Claim must be brought in the parties' individual capacity, and not as a plaintiff or class member in any purported class, collective, representative, multiple plaintiff, or similar proceeding ("Class Action"). The parties expressly waive any ability to maintain any Class Action in *any* forum. The arbitrator shall not have authority to combine or aggregate similar claims or conduct any Class Action nor make an award to *any* person or entity not a party to the arbitration. Any claim that all or part of this Class Action Waiver is unenforceable, unconscionable, void, or voidable may be determined only by a court of competent jurisdiction and not by an arbitrator.

14. Severability

In the event any provision of this Disclosure Report is held invalid or unenforceable under applicable law, this Disclosure Report shall be deemed not to include that provision and all other provisions shall remain in full force and effect.

15. Complete Agreement

These Terms and Conditions constitute the single and entire integrated agreement between Disclosure Source and the Recipient(s), and supersede and replace all prior statements, representations, discussions, negotiations and agreements.

Certificate Of Completion

Envelope Id: 8C4244C2-E48B-480B-B4E9-886F033264D7

Status: Completed

Subject: 1795-97 Eldora_ Seller Disclosures

Source Envelope:

Document Pages: 210

Signatures: 20

Envelope Originator:

Certificate Pages: 5

Initials: 1

Mike & Jessica Wolf

AutoNav: Enabled

410 Kalmia Street

Envelopeld Stamping: Enabled

San Diego, CA 92101

Time Zone: (UTC-08:00) Pacific Time (US & Canada)

wolf@cbwhomes.com

IP Address: 73.48.180.107

Record Tracking

Status: Original

Holder: Mike & Jessica Wolf

Location: DocuSign

1/21/2025 4:03:37 PM

wolf@cbwhomes.com

Signer Events

Andrea Curless

msearchmom@hotmail.com

Security Level: Email, Account Authentication
(None)

Signature

DocuSigned by:
Andrea Curless
FCAEC76885C54EF...

Signature Adoption: Pre-selected Style
Using IP Address: 72.132.86.74
Signed using mobile

Timestamp

Sent: 1/21/2025 4:16:23 PM

Viewed: 1/22/2025 11:51:46 AM

Signed: 1/22/2025 11:52:44 AM

Electronic Record and Signature Disclosure:

Accepted: 1/7/2025 10:55:35 AM

ID: 1aab9cd0-eb3b-4ecf-967e-0a44238c6cd6

Mike & Jessica Wolf

wolf@cbwhomes.com

WOLF REAL ESTATE TEAM

Coldwell Banker West

Security Level: Email, Account Authentication
(None)

Signed by:
Mike & Jessica Wolf
CF4C043D44994D8...

Signature Adoption: Pre-selected Style
Using IP Address: 72.197.8.49
Signed using mobile

Sent: 1/21/2025 4:16:22 PM

Viewed: 1/21/2025 4:31:56 PM

Signed: 1/21/2025 4:32:14 PM

Electronic Record and Signature Disclosure:

Not Offered via DocuSign

In Person Signer Events

Signature

Timestamp

Editor Delivery Events

Status

Timestamp

Agent Delivery Events

Status

Timestamp

Intermediary Delivery Events

Status

Timestamp

Certified Delivery Events

Status

Timestamp

Carbon Copy Events

Status

Timestamp

renee herrenschmidt

rherrenschmidt@cbwhomes.com

Security Level: Email, Account Authentication
(None)

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Sent: 1/22/2025 11:52:47 AM

Viewed: 1/22/2025 12:28:16 PM

Electronic Record and Signature Disclosure:

Not Offered via DocuSign

Witness Events

Signature

Timestamp

Notary Events	Signature	Timestamp
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Envelope Summary Events	Status	Timestamps
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Envelope Sent	Hashed/Encrypted	1/21/2025 4:16:23 PM
Certified Delivered	Security Checked	1/21/2025 4:31:56 PM
Signing Complete	Security Checked	1/21/2025 4:32:14 PM
Completed	Security Checked	1/22/2025 11:52:47 AM

Payment Events	Status	Timestamps
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Electronic Record and Signature Disclosure

ELECTRONIC RECORD AND SIGNATURE DISCLOSURE

From time to time, Coldwell Banker West (we, us or Company) may be required by law to provide to you certain written notices or disclosures. Described below are the terms and conditions for providing to you such notices and disclosures electronically through the DocuSign system. Please read the information below carefully and thoroughly, and if you can access this information electronically to your satisfaction and agree to this Electronic Record and Signature Disclosure (ERSD), please confirm your agreement by selecting the check-box next to 'I agree to use electronic records and signatures' before clicking 'CONTINUE' within the DocuSign system.

Getting paper copies

At any time, you may request from us a paper copy of any record provided or made available electronically to you by us. You will have the ability to download and print documents we send to you through the DocuSign system during and immediately after the signing session and, if you elect to create a DocuSign account, you may access the documents for a limited period of time (usually 30 days) after such documents are first sent to you. After such time, if you wish for us to send you paper copies of any such documents from our office to you, you will be charged a \$0.00 per-page fee. You may request delivery of such paper copies from us by following the procedure described below.

Withdrawing your consent

If you decide to receive notices and disclosures from us electronically, you may at any time change your mind and tell us that thereafter you want to receive required notices and disclosures only in paper format. How you must inform us of your decision to receive future notices and disclosure in paper format and withdraw your consent to receive notices and disclosures electronically is described below.

Consequences of changing your mind

If you elect to receive required notices and disclosures only in paper format, it will slow the speed at which we can complete certain steps in transactions with you and delivering services to you because we will need first to send the required notices or disclosures to you in paper format, and then wait until we receive back from you your acknowledgment of your receipt of such paper notices or disclosures. Further, you will no longer be able to use the DocuSign system to receive required notices and consents electronically from us or to sign electronically documents from us.

All notices and disclosures will be sent to you electronically

Unless you tell us otherwise in accordance with the procedures described herein, we will provide electronically to you through the DocuSign system all required notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you during the course of our relationship with you. To reduce the chance of you inadvertently not receiving any notice or disclosure, we prefer to provide all of the required notices and disclosures to you by the same method and to the same address that you have given us. Thus, you can receive all the disclosures and notices electronically or in paper format through the paper mail delivery system. If you do not agree with this process, please let us know as described below. Please also see the paragraph immediately above that describes the consequences of your electing not to receive delivery of the notices and disclosures electronically from us.

How to contact Coldwell Banker West:

You may contact us to let us know of your changes as to how we may contact you electronically, to request paper copies of certain information from us, and to withdraw your prior consent to receive notices and disclosures electronically as follows:

To contact us by email send messages to: liz@rocksynergies.com

To advise Coldwell Banker West of your new email address

To let us know of a change in your email address where we should send notices and disclosures electronically to you, you must send an email message to us at liz@rocksynergies.com and in the body of such request you must state: your previous email address, your new email address. We do not require any other information from you to change your email address.

If you created a DocuSign account, you may update it with your new email address through your account preferences.

To request paper copies from Coldwell Banker West

To request delivery from us of paper copies of the notices and disclosures previously provided by us to you electronically, you must send us an email to liz@rocksynergies.com and in the body of such request you must state your email address, full name, mailing address, and telephone number. We will bill you for any fees at that time, if any.

To withdraw your consent with Coldwell Banker West

To inform us that you no longer wish to receive future notices and disclosures in electronic format you may:

- i. decline to sign a document from within your signing session, and on the subsequent page, select the check-box indicating you wish to withdraw your consent, or you may;
- ii. send us an email to liz@rocksynergies.com and in the body of such request you must state your email, full name, mailing address, and telephone number. We do not need any other information from you to withdraw consent.. The consequences of your withdrawing consent for online documents will be that transactions may take a longer time to process..

Required hardware and software

The minimum system requirements for using the DocuSign system may change over time. The current system requirements are found here: <https://support.docusign.com/guides/signer-guide-signing-system-requirements>.

Acknowledging your access and consent to receive and sign documents electronically

To confirm to us that you can access this information electronically, which will be similar to other electronic notices and disclosures that we will provide to you, please confirm that you have read this ERSD, and (i) that you are able to print on paper or electronically save this ERSD for your future reference and access; or (ii) that you are able to email this ERSD to an email address where you will be able to print on paper or save it for your future reference and access. Further, if you consent to receiving notices and disclosures exclusively in electronic format as described herein, then select the check-box next to 'I agree to use electronic records and signatures' before clicking 'CONTINUE' within the DocuSign system.

By selecting the check-box next to 'I agree to use electronic records and signatures', you confirm that:

- You can access and read this Electronic Record and Signature Disclosure; and
- You can print on paper this Electronic Record and Signature Disclosure, or save or send this Electronic Record and Disclosure to a location where you can print it, for future reference and access; and
- Until or unless you notify Coldwell Banker West as described above, you consent to receive exclusively through electronic means all notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you by Coldwell Banker West during the course of your relationship with Coldwell Banker West.