



Natural Hazard Disclosure Report

Report Details

Gold

Order Details

Subject Address:

6026 West Fir Avenue

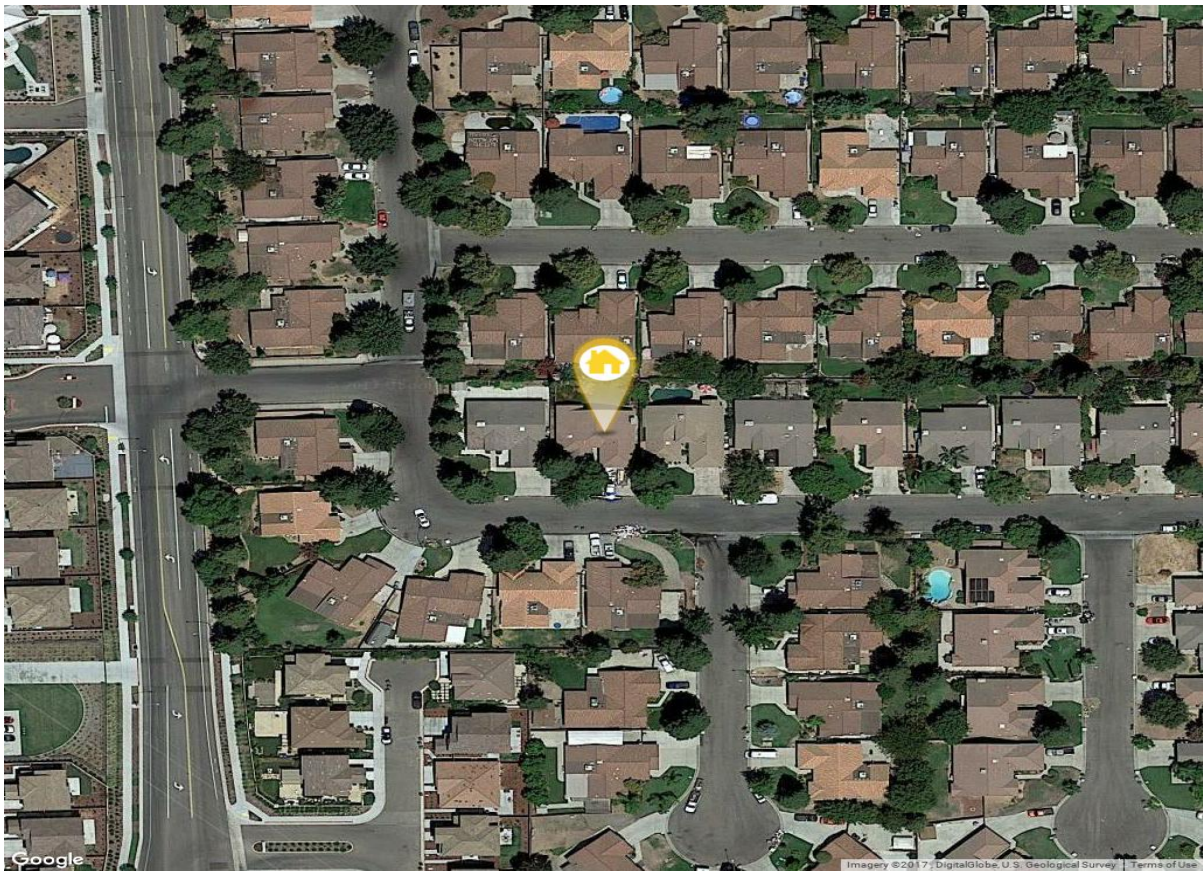
Fresno, CA 93722

Assessor's Parcel Number: 503-033-02S

Order ID: 9511619

Date of Issuance: 11/21/2017

Escrow Number: 1914-DH



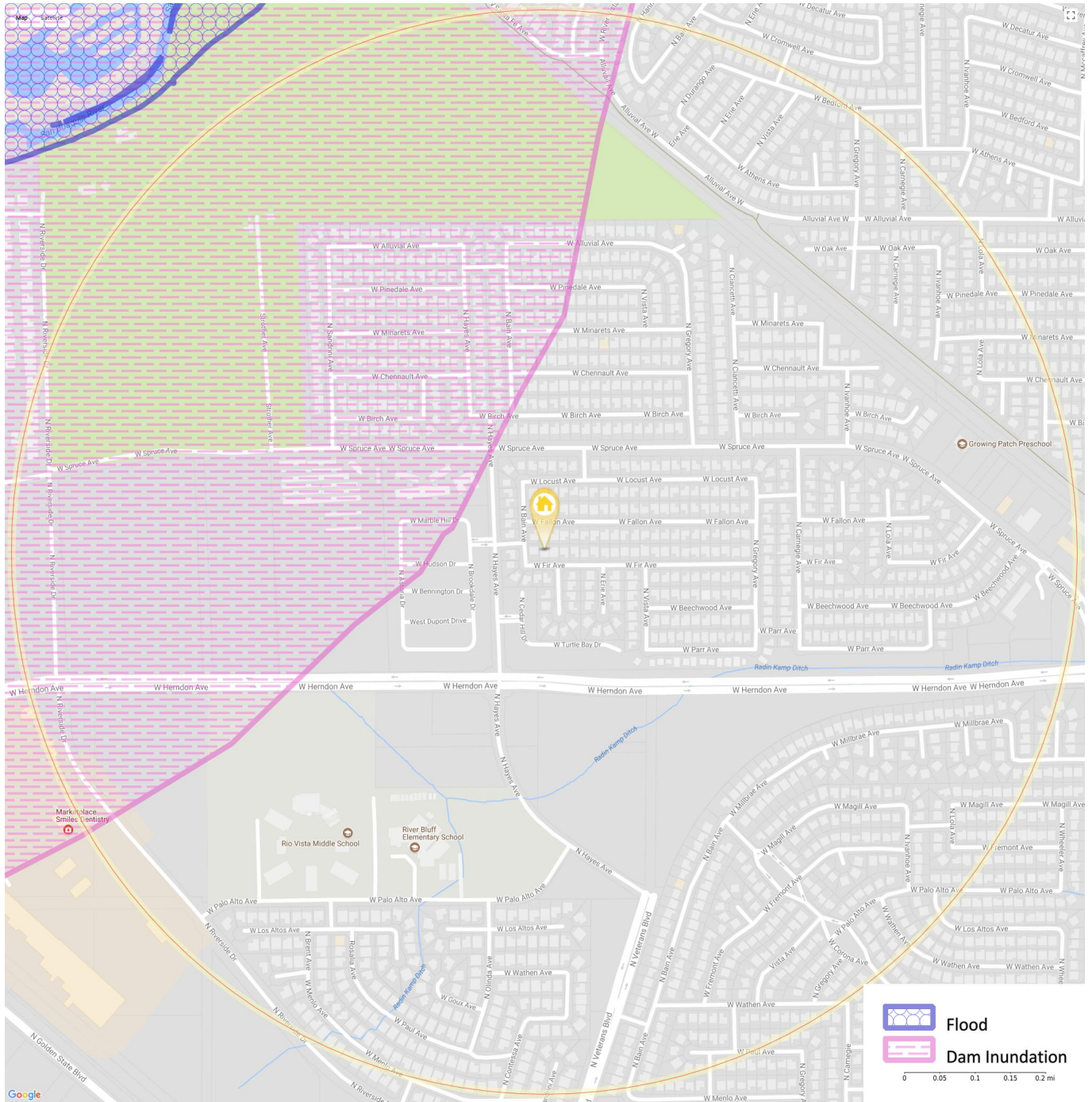
Please review Page 7 of the report to determine if the subject property is with a recognized Firewise Communities/USA® site and to learn more about this national wildfire safety recognition program.



This NHD statement and report is prepared based on information provided by public agencies, in compliance with California Civil Code Section 1103.4, AB920 and thus provides for legal exemption from liability to the transferor and listing agent for any error in this information provided that ordinary care is exercised in transmitting the statement and report. **Disclaimer:** DisclosureSave has no obligation to advise any persons, including the recipient, of any change in relevant facts, conditions, or circumstances that occur after Date of Report. Please be aware, only fully paid Reports are considered valid. Prices subject to change without notice. Limited Warranty subject to Terms and Conditions.

Property Address: 6026 West Fir Avenue
 Fresno, CA 93722
County: Fresno County
APN: 503-033-02S

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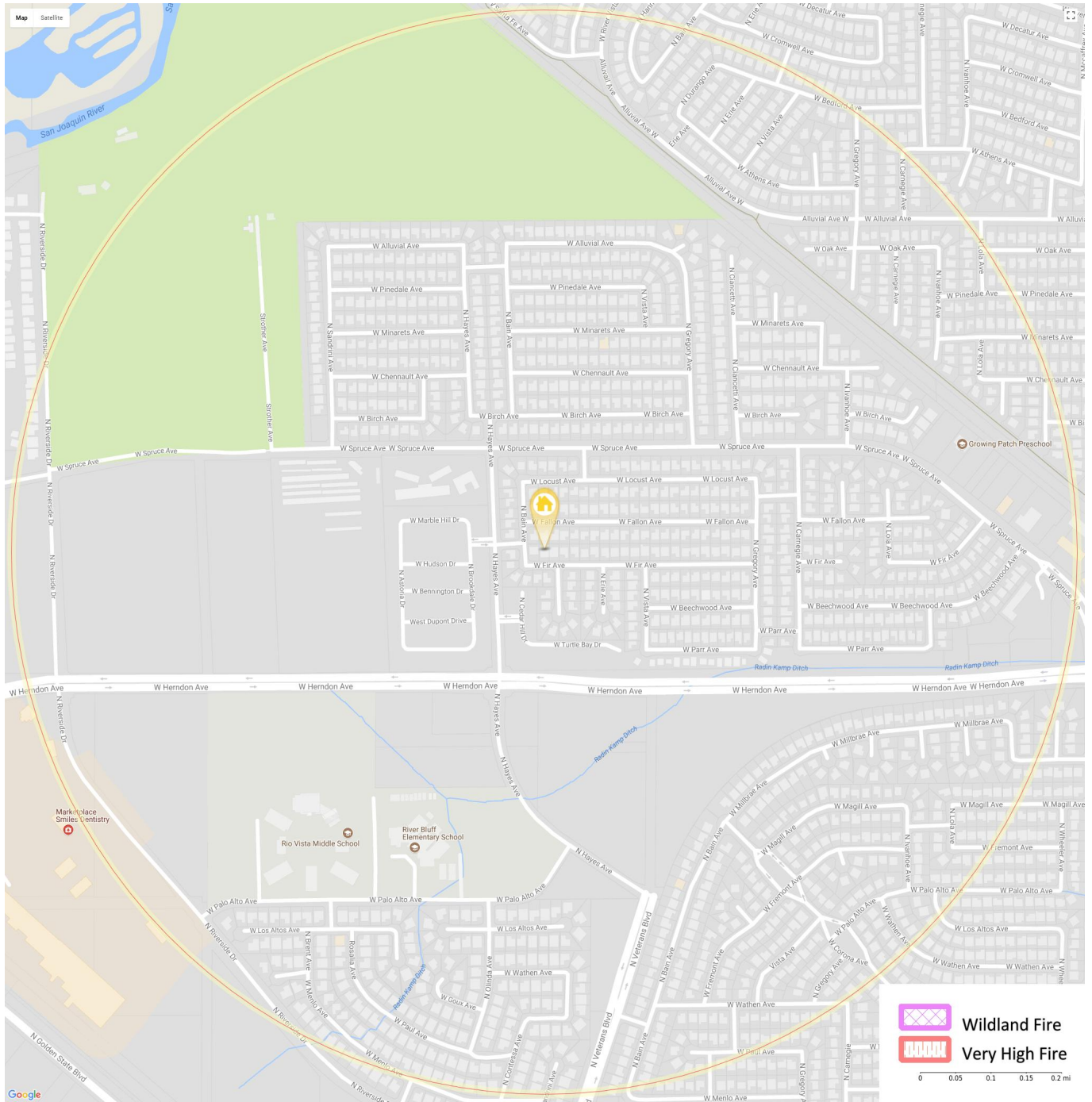
IN OUT Special Flood Hazard Area IN OUT Area of Potential Flooding

Subject Property

This map is provided as an aid to show the approximate location of the Property and its relation to hazard areas. This map is not based on a field survey and is intended for informational purposes only. Transferee must read and acknowledge the complete Disclosure Report.

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 IN OUT Very High Fire Hazard Zone  IN OUT Wildland Area (Forest Fire Risks)

 **Subject Property**

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IN OUT Earthquake Fault Zone
 IN OUT NOT MAPPED Seismic, Landslide
 IN OUT NOT MAPPED Seismic, Liquefaction

Subject Property

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The transferor and his or her agent(s) disclose the following information with the knowledge that even though this is not a warranty, prospective transferees may rely on this information in deciding whether and on what terms to purchase the subject property. Transferor 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 transferor and his or her agent(s) based on their knowledge and maps drawn by the state and federal governments. This information is a disclosure and is not intended to be part of any contract between the transferee and transferor.

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

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

Yes ___ No 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 VERY HIGH FIRE HAZARD SEVERITY ZONE pursuant to Section 51178 or 51179 of the Government Code. The owner of this property is subject to the maintenance requirements of Section 51182 of the Government Code.

Yes ___ No 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. TRANSFEE(S) AND TRANSFEROR(S) MAY WISH TO OBTAIN PROFESSIONAL ADVICE REGARDING THOSE HAZARDS AND OTHER HAZARDS THAT MAY AFFECT THE PROPERTY.

SIGNATURE OF TRANSFEROR(S) _____ Date _____

SIGNATURE OF TRANSFEROR(S) _____ Date _____

SIGNATURE OF AGENT(S) _____ Date _____

SIGNATURE OF AGENT(S) _____ Date _____

Check only one of the following:

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

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

Third-Party Disclosure Provider(s): DisclosureSave, LLC

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

I have received a copy of the following booklets in this transaction: "Combined Hazards Book" a combination "Residential Environmental Hazards: A Guide for Homeowners, Homebuyers, Landlords and Tenants" including toxic mold, "Protect Your Family From Lead in Your Home", "The Homeowner's Guide to Earthquake Safety"- includes Natural Gas Safety and "Home Energy Rating System" (HERS). If applicable, I have received and reviewed Tax Assessment Report. I hereby acknowledge the receipt of all information identified on page 6 and 7 of this report.

SIGNATURE OF TRANSFEE _____ Date _____

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The items listed below are additional Natural Hazard Disclosures and Advisories that may be provided in the report:

Local Municipality Hazards - (depending on county/city)

Additional Statutory Disclosures

Supplements/Notices

Tax Information

Environmental Concerns

Booklets

- [Residential Environmental Hazard Guide](#)
- [Spanish Residential Environmental Hazard Guide](#)
- [Protect Your Family From Lead In Your Home Guide](#)
- [Homeowners Guide to Earthquake Safety](#)
- [Home Energy Rating Booklet](#)
- [Full Homeowners Guide](#)

Report Terms and Conditions

Important Note: Flood insurance premiums are expected to rise.

The Biggert-Waters Flood Insurance Act was passed to strengthen the National Flood Insurance Program (NFIP). The law will phase in increased flood insurance rates for homes within flood zones at the rate of 15%-18% per year, until full-risk rates are reached. These changes may increase your monthly mortgage payment.

In addition, flood zone maps are changing and being update throughout the country to reflect current flood risk. To see if your home is in an area where a map could be updated, visit https://www.floodsmart.gov/floodsmart/pages/flooding_flood_risks/map_update_schedule.jsp

To learn more about NFIP visit www.floodsmart.gov.



To learn more about Biggert-Waters and rate changes visit <http://www.fema.gov/flood-insurance-reform> or contact your insurance agent.

NOTE: In preparing this report, the Disclosure Company has relied upon the statutes identified and has reviewed the maps and records specifically referred to in each Disclosure Determination. These are available to the public as Government Records to make the determinations if and to what extent each statute applies to the Subject Property. Receipt or use of this report by recipient or any third party constitutes acceptance of the terms and conditions detailed at end of this document. Please read these terms and conditions carefully. This report is not a warranty. This report is not a policy of insurance. This report is prepared by The Disclosure Company to comply with California statutory disclosure law relating to public record information in connection with the sale of real estate. Recipient is cautioned and warned that no onsite inspection is performed by The Disclosure Company in preparing the report.

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Determinations, Advisories and Table of Contents

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Area of Potential Flooding Due to Dam Inundation Section 8589.4 of the California Government Code	<input type="checkbox"/>	<input checked="" type="checkbox"/>		8
Very High Fire Hazard Severity Zone Section 51183.5 of the California Government Code	<input type="checkbox"/>	<input checked="" type="checkbox"/>		9
Wildland Area That May Contain Substantial Forest Fire Risks and Hazards Section 4136 of the California Public Resource Code	<input type="checkbox"/>	<input checked="" type="checkbox"/>		9
Earthquake Fault Zone Section 2121 of the California Public Resource Code	<input type="checkbox"/>	<input checked="" type="checkbox"/>		10
Seismic Hazard Zone Section 2694 of the California Public Resource Code				
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B) Liquefaction Zone	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	10
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San Francisco Bay Conservation And Development Commission Jurisdiction	<input type="checkbox"/>	<input type="checkbox"/>		N/A
Firewise Communities/USA®  	<input type="checkbox"/>	<input checked="" type="checkbox"/>		15
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State Level Determinations

FEMA DESIGNATED SPECIAL FLOOD HAZARD AREA

DISCUSSION:

Pursuant to Section 1103 of the California Civil Code, this determination by the disclosure Company is based on a review of maps including the Flood Insurance Rate Maps published by the Director of the Federal Emergency Management Agency.

The Federal Emergency Management Agency (FEMA) is the federal agency with the responsibility to produce Flood Insurance Rate Maps. These maps are used to determine whether structures, such as private residences are contained within designated Special Flood Hazard Areas. This information is then used to determine the need for obtaining flood insurance through the National Flood Insurance Program and also for floodplain management purposes. The fact that a structure lies with a designated Special Flood Hazard Area does not guarantee that it will necessarily flood; nor does the fact that a structure lies outside a flood zone guarantee that it will not flood.

Condominium Note:

California disclosure requirements state that if any part of the property owned by the Condominium Association or owned in undivided interests by the unit owners is in an area subject to flood inundation, then all dwelling units are shown in said area. However, if the particular dwelling unit is not in the flood inundation area, the owner may not be required to purchase flood insurance pursuant to federal requirements. In some circumstances the Owners Association may have obtained flood insurance covering the Common Areas and, where applicable, the affected dwelling units. A precise determination may be made by obtaining a flood certificate usually required by the lender.

For more information about flood zones, please contact your local FEMA Regional Office or access this department's Internet address through the World Wide Web at <http://www.fema.gov/>.

AN AREA OF POTENTIAL FLOODING DUE TO DAM INUNDATION

DISCUSSION:

Pursuant to Section 1103 of the California Civil Code and Section 8589.5 of the California Government Code, this determination by the disclosure Company is based on a review of inundation maps showing areas of potential flooding in the event of sudden or total failure of any dam. Section 8589.5 of the California Government Code requires that inundation maps be prepared for certain dams and debris basins. Should there be a catastrophic breakdown of a basin or dam during peak capacity, the dam inundation maps indicate the areas that could potentially be inundated by this breakdown. Potential causes of catastrophic breakdowns include heavy rainfall, watershed runoff, foundation failure, earthquakes, etc. Not all California dams have dam inundation maps associated with them, so there may be circumstances where specialized consultants may need to be consulted for detailed analyses.

Maps approved pursuant to section 8589.5 of the California Government Code are kept on file with the Department of Water Resources and the Office of Emergency Services. For more information, please contact the California Office of Emergency Services in Sacramento or access this department's Internet address, <http://www.caloes.ca.gov/>.

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VERY HIGH FIRE HAZARD SEVERITY ZONE

DISCUSSION:

Pursuant to Section 1103 of the California Civil Code and Section 51183.5 of the California Government Code, this determination by the disclosure Company is based on a review of maps issued by the Director of Forestry and Fire Protection for the State of California

Section 51178 of the California Government Code requires that the California Director of Forestry and Fire Protection identify and prepare maps showing certain Very High Fire Hazard Severity Zones. Placement within these zones is based on criteria that includes, but is not limited to, structure density, weather, topography, fuels, and other relevant considerations. Buyers are subject to fines for failing to provide for proper brush clearance and other preventive measures in these zones. For more information, please contact the California Department of Forestry and Fire Protection in Sacramento or access this department's Internet address access the World Wide Web at, <http://www.fire.ca.gov/>.

WILDLAND AREA THAT MAY CONTAIN SUBSTANTIONAL FOREST FIRE RISKS AND HAZARDS

DISCUSSION:

Pursuant to Section 1103 of the California Civil Code, Sections 4102, 4125, 4136 of the California Public Resources Code, and Section 13811 of the Health and Safety Code, this determination by the disclosure Company is based on a review of maps including those issued by the Director of Forestry and Fire Protection for the State of California

Section 4125 of the California Public Resources Code requires that the California Director of Forestry and Fire Protection identify and prepare maps showing certain State Responsibility Areas that designate wildland areas that may contain substantial forest fire risks and hazards. These State Responsibility Areas are subject to the requirements of Section 4291 of the California Public Resources Code governing any person who own, controls, operates leases, or maintains a building or structure in a designated area in reference to firebreaks, trimming of trees, installation of chimney screens and regulation of these matters by the State Forester.

In the exercise of its responsibility for identifying State Responsibility Areas, the California Department of Forestry and Fire Protection is also responsible for identifying lands outside of cities and federal lands for which the state takes primary financial responsibility for protecting natural resources from fire damage. These designated locations are determined in part on vegetation and other natural resource characteristics within the area. Public Resources Code Section 4291 imposes a duty on the seller of real property to disclose whether the property is within a State Responsibility Area and that the buyer must take specific fire mitigation measures to be in compliance with California law.

Fire Prevention Fee

In 2011, the California Legislature and Governor enacted a "Fire Prevention Fee" on habitable structures in the State's wildland fire responsibility area. The yearly fee, levied on property owners, paid for various activities to prevent and suppress wildfires in the SRA, and was most recently at the rate of \$152.33 per habitable structure on the property.

Effective July 1, 2017, as authorized by Assembly Bill 398 and signed by the Governor, that fire prevention fee is suspended until 2031.

For more information, please contact the California Department of Forestry and Fire Protection in Sacramento or access this department's Internet address through the World Wide Web at, <http://www.fire.ca.gov/>.

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EARTHQUAKE FAULT ZONE

DISCUSSION:

Pursuant to Section 1103 of the California Civil Code and Sections 2621.9 and 2622 of the California Public Resources Code, this determination by the disclosure Company is based on a review of maps issued by the Division of Mines and Geology of the Department of Conservation.

The California State Geologist has the responsibility for mapping earthquake fault zones. Fault zones lie on either side of known faults and are generally a quarter mile or less in width. Faults can be categorized as active or inactive and are subject to continual revision as new findings dictate. Just as with FEMA flood zones, lying outside of the fault zone boundary does not ensure that there is no danger from earthquake-generated ground shaking, but it is presumed that there is a greater statistical danger within the zone. More information may be obtained from the California Department of Conservation, Division of Mines and Geology through their nearest office or through the world wide web address, <http://www.consrv.ca.gov/>.

For more information, please contact the California Office of Emergency Services in Sacramento or access this department's Internet address through the World Wide Web at, <http://www.caloes.ca.gov/>.

SEISMIC HAZARD ZONE

DISCUSSION:

Pursuant to Section 1103 of the California Civil Code, Sections 2621.9, 2622, and 2296 of the California Public Resources Code, this determination by the disclosure Company is based on a review of maps issued by the Division of Mines and Geology of the Department of Conservation,

The California State Geologist and the Division of Mines and Geology of the Department of Conservation, have the responsibility for mapping seismic hazard zones and must identify areas of potential danger to the public from ground failure caused by earthquake ground shaking. These dangers include landslides and liquefaction (liquefaction refers to the earth taking on a fluid consistency under conditions of prolonged shaking). More information may be obtained from the California Department of Conservation, Division of Mines and Geology through their nearest office or access this department's Internet address through the World Wide Web at, <http://www.consrv.ca.gov/>.

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County and City Locals Disclosure

In the process of approving land use and development permit applications many counties and cities have created additional disclosures to federal and states maps under California Civil Code Section 1103 to reflect various seismic and geologic hazards. The Disclosure Company utilizes good-faith efforts to research, identify and collect local-disclosures identified in County and City General Plan Safety Elements. If the spatial data is in a usable format, is made available by the municipality and is of quality and scale, The Disclosure Company collects and integrates the hazard layers into the Disclosure Report. In some circumstances, the hazard data is not available or accessible in a usable format and The Disclosure Company cannot include the determination in its local-disclosure. In some circumstances, The Disclosure Company may supplement hazards identified in the County or City General Plan Safety Element with more current or more accessible data identified by The Disclosure Company.

The Disclosure Company researches local-disclosure information annually by identifying if any new County or City General Plan Safety Elements have been published.

- If an officially adopted Safety Element or Seismic Safety Element map relies on data which is redundant of that used for state-level disclosures, the Disclosure Report, in most cases, will not include redundant information on the local-level disclosure.
- If an officially adopted Safety Element or Seismic Safety Element cites underlying maps are created by another agency, those maps may be regarded as incorporated by reference and may be used as the basis for parcel-specific determinations.
- Because county- and city-level maps are developed independently and do not necessarily define or delineate a given hazard the same way, the boundaries for the “same” hazard may be different. If one or more maps contained in the Safety Element and/or Seismic Safety Element of an officially adopted General Plan are used as the basis for local disclosure, those sources will be identified for that county or city on the local-disclosure page.

Report Recipients should always contact their county and city’s local planning agency, prior to any transaction, to determine if any of the local disclosures made in this Report or any other hazard could affect the Subject Property and/or its use.

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Fresno County Local Hazard Disclosure Statement

This real property lies within the following LOCAL Disclosure Area(s):

Seismic Surface Bearing Pressure Areas

Yes Zone 3
No Zone 4

Local Hazard Definitions:

Seismic surface bearing pressure areas-Special areas in the far east part of Fresno county in which building codes used surface bearing pressure to determine the building codes for that area. Lateral earth pressure is the pressure or stress that soil exerts in the horizontal plane (i.e. perpendicular to gravity). The common applications of lateral earth pressure theory are for the design of ground engineering structures such as retaining walls, deep basements, tunnels, and also to determine the friction on the sides of foundation piles. Most geotechnical engineering design requires an understanding of the horizontal earth pressure for the given problem being considered, including bearing capacity and slope stability.

For further information, please contact the Fresno County Planning office at 2220 Tulare Street 7th Floor, Fresno, CA 93721, 559-262-4078.

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City Local Disclosures

The Disclosure Company has reviewed the General Plan Safety Element for the city that the Subject Property is located in. For one of the reasons below no City Local Disclosures have been included in this Disclosure Report:

- The Subject Address is in an unincorporated area.
- The City has not mapped any local level natural hazard disclosures in its General Plan Safety Element.
- The City relies upon state or county hazard maps which are redundant to the ones used in disclosing state or county mandated natural hazards already identified in this Disclosure Report.
- The City will not / cannot provide the local disclosure data in a usable format to allow The Disclosure Company to report on any City level disclosures.
- The City level local disclosure data is no longer applicable.

The Recipients of this report should consult their local City planning department if they have any questions regarding local level natural hazards that could affect the Subject Property.

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Wood-Burning Heater Statement of Compliance

Property Address	City	State	Zip
County Assessor	Parcel Number (APN)		

Section 5.2 of **Rule 4901 – Wood-Burning Fireplaces and Wood-Burning Heaters**, requires any wood-burning heater (stove or fireplace insert) included with the sale or transfer of real property to be EPA Phase II certified. Any non-certified wood-burning heater must be removed from the property or rendered permanently inoperable prior to the close of escrow.

There are no restrictions on the sale or transfer of property with open-hearth masonry or zero-clearance fireplaces, pellet stoves, or wood-burning cook stoves with ovens. A certified heater should have a permanent label attached that indicates that the heater meets July 1, 1990, emissions standards. A list of certified heaters is maintained at: <http://www.epa.gov/Compliance/resources/publications/monitoring/caa/woodstoves/certifiedwood.pdf>.

Sellers are required to complete this form whenever a wood-burning stove or insert is included with the property. A copy shall be mailed or faxed to the San Joaquin Valley Air Pollution Control District within 30 days of close of escrow.

Seller Disclosure

Seller represents that the subject property will meet the following requirements of Section 5.2 of District Rule 4901 at the close of escrow: That any woodstoves or fireplace inserts included in the property are EPA Phase II certified and that any non-certified woodstove or insert has been removed from the property or rendered permanently inoperable.

Seller Signature	Print Name	Date
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The undersigned hereby acknowledges receipt of a copy of this document.

Buyer Signature	Print Name	Date
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WARNING: It is unlawful to sell any wood-burning heater that is not EPA Phase II certified. This includes, but is not limited to the transfer through a real estate transaction. This transaction is subject to an audit by the San Joaquin Valley Air Pollution Control District for compliance.

For more information please contact:
San Joaquin Valley Air Pollution Control District
1990 East Gettysburg Avenue
Fresno, California 93726 (559) 230-6000
www.valleyair.org FAX (559) 230-6062

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Firewise Communities/USA®

This real property does not lie within a participating Firewise Communities/USA® recognition site.

Community	City	State	Zip Code	# of Residents	Application Date	Status

Discussion:

The Firewise Communities/USA® Recognition Program encourages local solutions for safety by involving homeowners in taking individual responsibility for preparing their homes from the risk of wildfire. Established by the nonprofit National Fire Protection Association (NFPA) in 2002 in partnership with state forestry agencies, the program provides resources to help homeowners learn how to adapt to living with wildfire and encourages neighbors to work together to take action now to prevent losses.

- As more communities expand towards formerly rural and wild areas, many more people are placed in the path of potential wildfires. Threats to life and property are expanding at an astounding rate.
- Firewise Communities have taken appropriate measures to become more resistant to wildfire structural damage.
- Firewise brings peace of mind to homeowners by taking steps to reduce their risk of damage and having a plan of action in the event of a fire.
- Communities that have earned the special distinction of being recognized under the Firewise Communities/USA Recognition Program follow a systematic approach to organizing and implementing a Firewise mitigation plan in their neighborhood, invest \$2 per resident in local Firewise actions and conduct a “Firewise Day” event per year.
- Although the subject property does not lie within a recognized community, this does not preclude the property owner from working with neighbors to earn Firewise Communities/USA recognition status, which can confer benefits and incentives to community residents.
- To learn more about how a neighborhood can earn this recognition status, visit www.firewise.org/usa.



HOMEOWNERS INSURANCE NOTE: USAA members can save on their homeowners insurance premiums by living within the boundaries of a recognized Firewise Communities/USA® program. This discount applies to policies issuing (if they meet USAA’s underwriting standards) or renewing within California. For more information about USAA, visit usaa.com or call 800-531-8722.

Limitations. NEITHER MYRIAD NOR NFPA MAKES ANY REPRESENTATIONS OR WARRANTIES OF ANY KIND REGARDING THE FIREWISE DATA OR THE MYRIAD OFFERINGS, AND EACH PARTY SPECIFICALLY DISCLAIMS ALL SUCH WARRANTIES. THE PARTIES ACKNOWLEDGE AND AGREE THAT THE FIREWISE DATA IS PROVIDED (i) “AS IS” AND “AS AVAILABLE” WITHOUT FURTHER WARRANTY OF ANY KIND WHETHER EXPRESS OR IMPLIED (INCLUDING THE WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE); (ii) WITHOUT REPRESENTATION OR WARRANTY REGARDING THE ACCURACY, COMPLETENESS, USEFULNESS, TIMELINESS, RELIABILITY OR APPROPRIATENESS. NFPA ASSUMES NO RESPONSIBILITY OR LIABILITY FOR ANY USE OF THE FIREWISE DATA BY MYRIAD OR ITS CUSTOMERS AND EXPRESSLY DISCLAIMS ANY AND ALL OBLIGATION, RESPONSIBILITY AND LIABILITY FOR ANY DATA-RELATED DAMAGES. NFPA DOES NOT REPRESENT OR WARRANT THAT THE FIREWISE DATA OR ACCESS TO IT WILL BE UNINTERRUPTED OR ERROR-FREE OR THAT ERRORS WILL BE CORRECTED.

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Additional Statutory Disclosures

Airport Influence Area Disclosure Statement

The Disclosure Company has determined whether the Subject Property is located within an airport influence area as defined in subdivision (b) of Section 11010 of the Business and Professions Code. **If the Table of Contents (page 4) of this Natural Hazard Disclosure Report reflects the Subject Property as IN** an airport influence area, the Recipients are hereby notified:

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.

The Disclosure:

Not all airports are disclosed in this Natural Hazard Disclosure Report. The Disclosure Company has reviewed data from the California Department of Transportation, National Flight Data Center, National Plan of Integrated Airport Systems, the Air Carrier Activity Information System, Terminal Area Forecast, AirNav.com and other known sources. Inclusion of private, military, heliport and seaplane airports varies by county and may or may not be disclosed.

The determination is based upon the Subject Property being either within a recorded Airport Influence Area or within 2 miles of the recorded centroid of the airport. If the seller has actual knowledge of an airport in the vicinity of the subject property that is not disclosed in this report, and that is material to the transaction, the seller should disclose this actual knowledge in writing to the buyer.

California Land Conservation Act (Williamson)

The Disclosure Company has determined whether the Subject Property has been entered into Williamson Act contract with the applicable county and if that contract is current. Please refer to the Table of Contents of this Natural Hazard Disclosure Report to determine if the Subject Property is affected by a Williamson Act contract.

Note: The Disclosure Company uses good faith efforts to collect current Williamson Act information. If the data can be provided by the state or county agency in a usable format, we have integrated the information into the report. Due to government funding challenges, the State and County agencies sometimes cannot provide updates to the Williamson Act data.

The Disclosure:

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.

For further information visit:

Contact the applicable County 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. Additionally and for more information contact the Department of Conservation, Division of Land Resource Protection at 916-324-0850 or visit its website <http://www.conservation.ca.gov/dlrp/lca>.

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FORMER MILITARY ORDNANCE SITE DISCLOSURE SUPPLEMENT

Former Military Ordnance (FUD) sites can include sites with common industrial waste (such as fuels), ordnance or other warfare materiel, unsafe structures to be demolished, or debris for removal. California Civil Code 1102 requires disclosure of those sites containing unexploded ordnance. "Military ordnance" is any kind of munitions, explosive device/material or chemical agent used in military weapons. Unexploded ordnance are munitions that did not detonate. NOTE: most FUD sites do not contain unexploded ordnance. Only those FUD sites that the U.S. Army Corps of Engineers (USACE) has identified to contain Military Ordnance or have mitigation projects planned for them are disclosed in this report. Additional sites may be added as military installations are released under the Federal Base Realignment and Closure (BRAC) Act. Active military sites are NOT included on the FUD site list.

Data contained in Inventory Project Reports, Archives Search Reports, and related materials produced for, and made publicly available in conjunction with, the Defense Environmental Restoration Program for Formerly Used Defense Sites by the U.S. Army Corps of Engineers. Sites for which no map has been made publicly available shall not be disclosed.

If one or more facility identified in the Public Record is situated within a one (1) mile radius of the Property, "IN" shall be reported.

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Duct Sealing & Testing Requirement Disclosure Statement

Explanation:

According to the California Energy Commission ("CEC") most California homes have improperly sealed central air conditioning and heating system ducts such that approximately 30 percent of the conditioned air actually leaks outside the home.

Effective July 1, 2014, in order to combat this waste of energy and money, the CEC updated its residential duct sealing and testing requirements in the 2013 Building Energy Efficiency Standards (Title 24). Previously, such duct sealing and testing was required only in certain CEC-designated climate zones when a central air conditioner or furnace is installed or replaced. **The revised standards now make duct sealing and testing mandatory in all California climate zones when such a system is installed or replaced.** Ducts found to leak more than 15 percent or more must be repaired. Once a contractor tests and fixes these ducts, you must have an approved third-party verifier determine that the ducts have been properly sealed. The CEC cautions homeowners that a contractor who fails to obtain a required building permit and fails to test and repair your ducts "is violating the law and exposing you to additional costs and liability." If you do not obtain a permit, you may be required to bring your home into compliance with code requirements for that work and may incur additional penalties and fines that have to be paid prior to selling your home. Remember that you have a duty to disclose whether you obtained required permits for work performed to prospective Buyers and appraisers. Local governments may mandate more stringent requirements.

Please note there are specific alternatives that allow high efficiency equipment and added duct insulation to be installed instead of fixing duct leaks. Please also be advised that there are separate regulations which govern duct insulation levels required by climate zone and HVAC system.

For more information please contact the California Energy Commission or visit the official CEC "2013 Building Energy Efficiency Standards" portal at: <http://www.energy.ca.gov/title24/2013standards/index.html>

NOTE: "WITHIN" shall be reported regardless of CEC-designated climate zone pursuant to the revised Title 24 Standards.

Industrial or Commercial Hazard Disclosure Statement

Per California Civil Code, a seller of residential real property subject to CA Civil Code 1102.17 who has actual knowledge that the property is affected by or zoned to allow an industrial use described in Section 731a (below) of the Code of Civil Procedure shall give written notice of that knowledge as soon as practicable before transfer of title.

Section 731a. 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.

In an effort to help determine areas where this may be applicable, The Disclosure Company has reviewed if the subject property is within one mile of a property that is zoned to allow for commercial or industrial use based on publicly-available county tax assessment records. This disclosure only identifies commercial and industrial locations flagged by the respective County Tax Assessor as being a "Commercial or Industrial" location. Only those locations in which The Disclosure Company can identify valid geographic coordinates within County Tax Assessor data are used in this review. Please refer to the Table of Contents of this Natural Hazard Disclosure Report to see the results of The Disclosure Company's review regarding if the Subject Property is within one mile of an Industrial or Commercial Property.

The "Industrial or Commercial Hazard Determination" made in the Table of Contents of this report DOES NOT purport to determine whether the subject property is or is not affected by a commercial or industrial zone. As stated in the initial paragraph above, that determination is based solely upon ACTUAL KNOWLEDGE of the seller of the subject property. The Seller and Seller's Agent should disclose any personal knowledge of such existing commercial or industrial zone under a separate Seller's Disclosure.

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California Right to Farm Disclosure Statement

This real property lies within One Mile of a Right to Farm Area:

<u>No</u>	Prime Farmland (P)
<u>Yes</u>	Farmland of Statewide Importance (S)
<u>Yes</u>	Unique Farmland (U)
<u>Yes</u>	Farmland of Local Importance (L)
<u>No</u>	Grazing Land (G)

Discussion

If the 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 Important Farmland Map, issued by the California Department of Conservation, Division of Land Resource Protection, the following notice is required:

Notice of Right to Farm

This property is located within one mile of a farm or ranch 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 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 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 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.

California has a Right to Farm Act-Civil Code Section 3482.5 to protect farming operations. When agricultural land within the state's agricultural areas is bought and sold, the purchasers are often not made aware of the fact that there are right -to-farm laws. This has led to confusion and a misunderstanding of the actual uses of the land or uses of the surrounding agricultural lands.

In 2008 the state of California enacted Assembly Bill 2881 to limit the exposure of farmers to nuisance lawsuits by homeowners in neighboring developments. The mechanism of this bill is a formal notification of the buyer, through a Notice of Right to Farm in an expert disclosure report that advises the buyer if the subject property is within one mile as defined by the bill.

If the seller has actual knowledge of an agricultural operation in the vicinity of the subject property that is not disclosed in this report, and that is material to the transaction, the seller should disclose this actual knowledge in writing to the buyer.

Public Record

Based on the most current publicly available version of the Important Farmland Map issued by the California Department of Conservation, Division of Land Resource Protection, utilizing solely the county level GIS map data, if any available on the Divisions Farmland Mapping and Monitoring Program website, pursuant to Section 11010 of the Business and Professions Code, Section 1103.4 of the California Civil Code.

Reporting Standard

YES shall be reported and the Notice to Right to Farm provided if any portion of the property situated within or 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 in the public record. NO shall be reported if no portion of the property is within that area.

Definitions:

Prime Farmland (P) - irrigated land with the best combination of physical and chemical features able to sustain long term production of agricultural crops. This land has soil quality, growing season and moisture supply needed to produce sustained

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high yields. Land must have been used for production of irrigated crops at some time during the four years prior to mapping date.

Farmland of Statewide Importance (S) - irrigated land similar to prime farmland that has good combination of physical and chemical characteristics for the production of agricultural crops. This land has minor shortcomings, such as greater slopes or less ability to store soil moisture than prime farmland. Land must have been used for production of irrigated crops at some time during the four years prior to mapping date.

Unique Farmland (U) - less quality soils used for the production of the state's leading agricultural crops. This land is usually irrigated, but may include non-irrigated orchards or vineyards as found in some climatic zones in California. Land must have been cropped at some time during the four years prior to mapping date.

Farmland of Local Importance (L) -farmlands growing dryland pasture, dryland small grains and irrigated pasture.

Grazing Land (G) - land on which the existing vegetation is suited to the grazing of livestock, this category is used only in California and was developed in cooperation with the California Cattleman's Association, University of California Cooperative Extension, and other groups interested in the extent of grazing activities.

Notice of Mining Operations

Utilizing map coordinate data made available by the Division of Mine Reclamation, The Disclosure Company has determined whether the Subject Property is located within one mile of a mine operation for which map coordinate data has been reported to the director pursuant to Section 2207 of the Public Resources Code.

If the Table of Contents of this Natural Hazard Disclosure Report reflects the Subject Property to be located within one mile of a mine operation, the Recipients are hereby notified:

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.

Note: The Division of Mine Reclamation's (DMR) database was aggregated based on data provided by individual mining operators, therefore the DMR cannot guarantee its accuracy.

For further information visit:

<http://www.conservation.ca.gov/dmr/Pages/index.aspx>

Mailing Address:

Department of Conservation
Division of Mine Reclamation
801 K Street, MS 09-06
Sacramento, CA 95814-3529

Street Address:

We are located in the Renaissance Tower in Downtown Sacramento at the corner of 8th and K Streets, in Suite 901 (9th Floor).

E-mail: DMR@consrv.ca.gov

Office Hours:

8 a.m. to 5 p.m: Monday through Friday (except State Holidays)

(916) 323-9198 – Phone

(916) 322-4862 – Fax

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California Tsunami Inundation Area Disclosure Statement

This real property lies within the following Disclosure Area(s):

According to the California Department of Conservation maps referenced below, the Subject property is located within the following hazard area:

No Tsunami Inundation area

Definitions:

A tsunami is a wave or series of waves, generated by an earthquake, landslide, volcanic eruption, or even large meteor hitting the ocean. The general cause of a tsunami is when a large earthquake with a magnitude of 8 or higher creates a significant upward movement of the sea floor resulting in a rise of water at the ocean surface. This rise or mound of water moves away from the center of where the earthquake occurred in all directions. A tsunami can travel at over 500MPH and as the wave approaches land and the ocean shallows, the wave will slow down to around 30MPH and will then grow in height. These maps used in this disclosure represent worst-case scenarios and were only meant to be used for emergency managers to prepare tsunami evacuation plans.

For further information, please contact the: California Department of Conservation.
http://www.consrv.ca.gov/cgs/geologic_hazards/Tsunami/Inundation_Maps/Pages/index.aspx

For Tsunami Information:
http://www.consrv.ca.gov/cgs/information/publications/cgs_notes/Documents/CGS_Note_55.pdf

California Coastal Protection Zones Disclosure Statement

This real property lies within the following Disclosure Area(s):

Subject property is located within ¼ mile of a California Coastal Commission Jurisdiction Area

No Coastal Commission Jurisdiction area

Definitions:

Local Coastal Programs (LCPs) are basic planning tools used by local governments to guide development in the coastal zone, in partnership with the Coastal Commission. LCPs contain the ground rules for future development and protection of coastal resources in the 76 coastal cities and counties. The LCPs specify appropriate location, type, and scale of new or changed uses of land and water. Each LCP includes a land use plan and measures to implement the plan (such as zoning ordinances). Prepared by local government, these programs govern decisions that determine the short- and long-term conservation and use of coastal resources. While each LCP reflects unique characteristics of individual local coastal communities, regional and statewide interests and concerns must also be addressed in conformity with Coastal Act goals and policies. Following adoption by a city council or county board of supervisors, an LCP is submitted to the Coastal Commission for review for consistency with Coastal Act requirements.

Many of the 76 coastal counties and cities have elected to divide their coastal zone jurisdictions into separate geographic segments, resulting in some 128 separate LCP segments. As of 2011, approximately 72% of the LCP segments have been effectively certified, representing about 85% of the geographic area of the coastal zone, and local governments are issuing coastal permits in these areas. To determine the status of the LCP in any given geographic area, contact the appropriate district office of the Coastal Commission or see the current LCP Status Report.

After an LCP has been finally approved, the Commission's coastal permitting authority over most new development is transferred to the local government, which applies the requirements of the LCP in reviewing proposed new developments. The Commission retains permanent coastal permit jurisdiction over development proposed on tidelands, submerged lands, and public trust lands, and the Commission also acts on appeals from certain local government coastal permit decisions. The Commission reviews and approves any amendments to previously certified Local Coastal Programs.

For further information, please contact the California Coastal Commission Office Headquarters at 415-904-5200.

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Supplements and Notices

Registered Sex Offender Database Disclosure Requirement ("Megan's Law")

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.

DISCUSSION:

California law (AB 488), signed by the Governor on September 24, 2004, provides the public with Internet access to detailed information on registered sex offenders. The Sex Offender Tracking Program of the California Department of Justice (DOJ) maintains the database of the locations of persons required to register pursuant to paragraph (1) of subdivision (a) of Section 290.46 of the Penal Code. The online database is updated with data provided by local sheriff and police agencies on an ongoing basis. It presents offender information in 13 languages; may be searched by a sex offender's specific name, zip code, or city/county; provides access to detailed personal profile information on each registrant; and includes a map of your neighborhood.

California Department of Justice Information Sources:

Megan's Law Sex Offender Locator Web Site: <http://www.meganslaw.ca.gov>
California Department of Justice Megan's Law Email Address: meganslaw@doj.ca.gov

Local Information Locations For The Property:

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

Notice Regarding Gas and Hazardous Liquid Transmission Pipelines

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

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

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

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Carbon Monoxide Devices Safety Law Supplemental Advisory

In May 2010, a new public safety measure was signed into law (Senate Bill 183) requiring all California homes to be equipped with carbon monoxide alarms. This law went into effect on July 1, 2011 and requires all single family homes with attached garage or a fossil fuel source to install a carbon monoxide alarm within the home. Multifamily dwellings must comply by January 1, 2013.

Carbon monoxide (CO) is known as the "Silent Killer" because it is an odorless, colorless and tasteless gas that can catch its victims completely unaware. CO is the leading cause of accidental poisoning deaths in the United States and accounts for up to 700 emergency room visits in California each year. CO poisoning can cause severe and chronic brain, lung and heart injuries and can lead to death. The only safe way to know if there is CO in your home is to install a working CO alarm.

New Home Construction Law (Required beginning January 1, 2011):
Residential (CA Residential Code, 2010)

All newly constructed detached one- and two-family dwellings and townhouses not more than three stories in height that contain fuel burning appliances or an attached garage in as well as when such an existing dwelling requires a permit for alterations, repairs or additions exceeding \$1,000.

Commercial (CA Building Code, 2010)

Group homes, assisted living facilities housing more than 16 persons in a supervised environment who are capable of responding to an emergency. Also includes hotels, boarding houses, apartments, dorms, adult and child day care facilities (all I-1, R-1, R-2 and R-3 dwellings and facilities).

CO Device must be hardwired with battery backup and interconnected.

Existing Home Law:

Single-Family Dwellings – Required beginning July 1, 2011

Multi-Family Dwellings – Required beginning January 1, 2013

Any single-family dwelling, duplex, lodging house, private dormitory, hotel, motel, condo, time-share or multiple unit dwelling that contains a fossil-fuel burning heater, appliance, fireplace or attached garage.

CO device may be battery operated, plug-in with battery backup, or hardwired with battery backup.

Installation: CO alarms must be installed outside each separate sleeping area in the immediate vicinity and on every level.

For a list of Approved Carbon Monoxide Devices Visit: http://osfm.fire.ca.gov/strucfireengineer/strucfireengineer_bml.php

For further information, please go to the California Department of Forestry and Fire Protection (CAL FIRE) web site at http://www.fire.ca.gov/communications/communications_firesafety_carbonmonoxide.php.

Endangered Species Act Notice

When Congress passed the Endangered Species Act (ESA) in 1973, it recognized that our rich natural heritage is of "esthetic, ecological, educational, recreational, and scientific value to our Nation and its people." It further expressed concern that many of our nation's native plants and animals were in danger of becoming extinct.

Under the Federal Endangered Species Act and the California Endangered Species Act, (ESA), all species that have been listed as "endangered", "threatened", or in some cases species that are "candidates" for declaration as endangered or threatened are protected. In California alone, over 300 species of plants and animals have been designated under the ESA as threatened or endangered, and over 80 species have critical habitats designated for them. Most California counties are host to a dozen or more protected species and, in many cases, 10 or more species have designated critical habitats within a county.

The presence of a listed plant or animal on the property can have consequences for Buyer's future plans, including but not limited to, prohibition or limitations on building, remodeling, grading, landscaping, and agricultural, livestock and equestrian activities and costs relating to governmental requirements for environmental mitigation of the effects of the buyer's plans or activities. Violation of these laws could result in fines, civil penalties, forfeiture of personal property and imprisonment.

For further information please go to www.wildlife.ca.gov or <http://www.fws.gov/endangered/laws-policies/index.html>

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Mold Supplement

Background

In 2001, California Senate Bill 732 was passed, which amended the transfer disclosure statement, to include a disclosure about mold. It also provides for a revision of the Environmental Hazards Booklet by the California Department of Toxic Substances Control to include a chapter on mold (Chapter VI).

A real estate agent is required to use the new transfer disclosure statement form. An agent should also provide a buyer with a current copy of the above-referenced Environmental Hazards Booklet. Buyers should be advised that if there is any question as to whether mold exists, they may elect to have a mold inspection conducted by a qualified expert.

About Mold

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 are possible. Warping floors and discoloration of walls and ceilings can be indications that moisture problems exist. Molds can release tiny spores into the air and often have a musty or earthy odor

The following are common sources of indoor moisture that may lead to mold problems:

- Past flooding
- Roof leaks
- Plumbing leaks
- Damp basement or crawl space
- Improper lawn irrigation procedures
- Steam build-up from showers or cooking
- Humidifiers
- Clothes dryers exhausting indoors

Additional Information Can Be Found in the [Homeowner's Guide to Earthquake Safety and Environmental Hazards](#), referenced in the first paragraph of this document, and in the Following Publication:

Mold in My Home: What Do I Do?

This document is available on the internet, or at no cost from:
California Department of Health Services
Indoor Air Quality Section
2151 Berkeley Way (EHLB)
Berkeley, CA 94704
Telephone: (510) 540-2476

Naturally Occurring Asbestos Notice

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, and along associated faults. Serpentine rock is a typically grayish -green to bluish-black color rock that may be shiny in appearance, and is commonly found in the Sierra foothills, the Klamath Mountains, and Coast Ranges. While asbestos formation is more likely in the formations of these rocks, its presence is not certain. Because asbestos is a mineral, asbestos fibers are generally stable in the environment. The fibers will not evaporate in 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.

The Disclosure Company recommends that the transferee visit the California Department of Conservation, Division of Mines and Geology website for further information and maps at:

http://www.consrv.ca.gov/CGS/minerals/hazardous_minerals/asbestos/Pages/Index.aspx

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Methamphetamine Contaminated Property Supplement

The Methamphetamine Contaminated Property Cleanup Act of 2005, makes it required for a property owner to disclose in writing to a prospective buyer if local health officials have issued an order prohibiting the occupancy or use of a property contaminated by methamphetamine (meth) laboratory activity. The owner must also provide a copy of the order to the Buyer to acknowledge receipt in writing. Failure to comply with these requirements may subject the owner to, among other things, a civil penalty up to \$5000.00. This law also sets forth procedures for local authorities to deal with meth contaminated properties, including the filing of a lien against a property until contamination is cleaned up, or the owner has paid for cleanup costs.

Note: The manufacture of methamphetamine has a severe impact on the environment. The production of one pound of meth releases poisonous gases into the atmosphere and creates 5 to 7 pounds of toxic waste. Many lab operators dump the toxic waste down household drains, in fields and yards, or on rural roads.

The Methamphetamine Contaminated Property Cleanup Act of 2005; Enforcement and Liability No later than five days after a prospective buyer signs a contract to, purchase the property identified in the order, the property owner shall notify the prospective buyer in writing of all methamphetamine laboratory activities that have taken place on the property, and provide the prospective buyer with a copy of the order. (a) A property owner who does not provide a notice or disclosure required by this chapter is subject to a civil penalty in an amount of up to five thousand dollars (\$5,000). A property owner shall also be assessed the full cost of all harm to public health or to the environment resulting from the property's owner's failure to comply with this chapter. (b) A person who violates an order issued by a local health officer pursuant to this chapter prohibiting the use or occupancy of a property contaminated by a methamphetamine laboratory activity is subject to a civil penalty in an amount of up to five thousand dollars (\$5,000). (for more information go to: http://www.leginfo.ca.gov/pub/05-06/bill/asm/ab_1051-1100/ab_1078_bill_20051006_chaptered.html).

Oil and Gas Well Notice

California has been producing oil and gas since the early 1900s. Many of these wells have been shut down over the years and abandoned. Often, these wells are improperly shut down and will leak oil, natural gas, or water into the area near the well. The California Division of Oil, Gas and Geothermal Resources (DOGGR) is mandated to monitor and administer the program to locate these abandoned wells as well as the remediation process. Health and safety hazards may be associated with oil and gas wells, whether active or not, including, but not limited to, soil and groundwater contamination, oil and methane seeps, fire hazards, air quality problems, and physical safety hazards to humans and animals. If an abandoned well that has not been safely plugged exists on a property, the landowner may be subject to additional costs for "re-abandonment" of the well in compliance with current State laws and regulations.

California has established laws with respect to well drilling, operation, maintenance, and abandonment to "prevent, as far as possible, damage to life, health, property, and natural resources; damage to underground oil and gas deposits from infiltrating water and other causes; loss of oil, gas, or reservoir energy, and damage to underground and surface waters suitable for irrigation or domestic purposes by the infiltration of, or the addition of, detrimental substances." (California Public Resources Code §3106).

For further information, please contact:

801 K Street, MS 20-20
Sacramento, CA 95814-3530
Phone: (916) 445-9686, Fax: (916) 323-0424
DOGGR_Headquarters@conservation.ca.gov

<http://www.conservation.ca.gov/dog/maps/Pages/GISMapping2.aspx>

Property Address: 6026 West Fir Avenue
Fresno, CA 93722
County: Fresno County
APN: 503-033-02S

Order Number: 9511619
Date of Issuance: 11/21/2017

Radon Notice

While California may have, on average, a small percentage of houses expected to have elevated radon it has a huge population. Also there are areas of high radon potential located in densely populated areas of the state. As a result some urban areas may have large numbers of houses with elevated radon levels.

Radon Potential Maps

The Indoor Radon Abatement Act of 1988 directed the U.S. Environmental Protection Agency (USEPA) to identify areas of the United States that have the potential to produce elevated levels of radon. US EPA, along with U.S. Geological Survey (USGS) and the Association of American State Geologists, produced a series of maps and documents (EPA's Map of Radon Zones, CALIFORNIA 402-R-93-025). The full report is available upon request--contact CDPH's [Radon Program](#).

The maps of Radon Zones identify areas of each state that have the highest potential for elevated indoor radon levels (greater than 4 pCi/L) ([California map](#), [U.S. map](#)). The maps were designed to assist national, State and local governments and organizations to target their radon program activities and resources and should not be used to determine radon levels of a given area or house within a particular county. California's Indoor Radon Program, along with [California Geological Survey](#), is developing detailed radon potential maps for counties of the state.

<http://www.cdph.ca.gov/HealthInfo/environhealth/Pages/RadoninCalifornia.aspx>

Contact Information

California Department of Public Health
ATTN: Radon Program Manager, Radonprogram@cdph.ca.gov
Indoor Radon Program, 1616 Capitol Avenue, MS 7404
P.O. Box 997377 | Sacramento, CA 95899-7377

Additionally, in a 1999 study published by the Lawrence Berkeley National Laboratory and the Columbia University, the predicted median annual-average of all fifty eight counties in California is below 2.0 pCi/L (picoCuries per liter of air). If the radon level is greater than 4 pCi/L, the Environmental Protection Agency (EPA) suggests remediation. It is important to note that the median annual -average listed is a prediction, and the actual median is subject to some uncertainty. Also, radon concentrations in a county may be highly variable. Some structures may have five times as high, or five times as low, a concentration as the median for a county. All areas have some high radon structures. More information may be found at the Radon Project web site from the Columbia University Department of Statistics and Lawrence Berkeley National Laboratory at <http://www.stat.columbia.edu/radon>. Long-term (up to one year) measurement is generally recommended for the most accurate determination of radon levels.

Notice of Supplemental Property Tax Bill

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

California property tax law requires the Assessor to revalue real property at the time the ownership of the property changes. Because of this law, you may receive one or two supplemental tax bills, depending on when your loan closes. The supplemental tax bills are not mailed to your lender. If you have arranged for your property tax payments to be paid through an impound account, the supplemental tax bills will not be paid by your lender. It is your responsibility to pay these supplemental bills directly to the Tax Collector.

As stated above, California law requires that the Assessor re-appraise property upon a change of ownership or the completion of new construction. This re-appraisal results in a supplemental tax assessment which is based on the difference between the new value and the old value of the property, multiplied by the property's Ad Valorem tax rate. The resulting Supplemental Tax amount is then pro-rated, based upon the number of months remaining in the fiscal year in which the event occurred. The number of tax bills which will be issued also depends on the date the event occurred. If the change of ownership or new construction is completed between January 1st and May 31, the result will be two supplemental assessments levied on two supplemental tax bills. If the event occurs between June 1st and December 31st, then only one supplemental bill will be issued. For a complete explanation and estimation of the supplemental tax bills affecting this parcel you can go to www.californiataxdata.com and order a complete notice of supplemental Tax Report.

TERMS AND CONDITIONS GOVERNING REPORTS AND DISCLOSURES

1. **DEFINITIONS.** As used herein, the following terms shall have the following definitions:

1.01 "**THE DISCLOSURE COMPANY**" shall mean the legal entity that provides the Disclosure Report.

1.02 "**Disclosure Report**" (or "Report") shall mean the attached Natural Hazard Disclosure Report provided by THE DISCLOSURE COMPANY that relates a Subject Property to specified zones or locations, as determined by the identified sources, and all other reports or disclosure statements provided by THE DISCLOSURE COMPANY regarding the Subject Property.

1.03 "**Date of Issue**" shall mean the date identified by THE DISCLOSURE COMPANY as of which the Report is issued.

1.04 "**Subject Property**" shall mean the residential or 1-4 multifamily property identified on the Report which is the focus of the Report. It shall not include any interest, title or easement in streets, roads, alleys, waterways, or any abutting or adjacent structures. Subject Property may not be a commercial property as defined by the local Tax Assessor. A Commercial NHD must be ordered for a commercial property.

1.05 "**Recipient**" shall mean only the seller of the Subject Property, the seller's agent(s)(if applicable), the buyer of the Subject Property, and the buyer's agent(s)(if applicable) and no other party, specifically excluding any other person to whom the Recipient(s) disclose(s) the Report.

2. **SCOPE OF REPORT.** Subject strictly to the terms and conditions of this Agreement and to the searches ordered and paid for by Recipient, THE DISCLOSURE COMPANY will conduct a review of such public records as are available at the time of the search, and will provide Recipient with a written report disclosing whether the Subject Property is (a) located within any of the FEMA Flood Hazard Zones, Dam Inundation Zones, Very High Fire Hazard Severity Zones, Wildland Area — State Fire Responsibility Area Zones, Alquist Priolo Earthquake Fault Zones, or Seismic Hazard Zones, as those terms are defined under California Civil Code § 1103; (b) located within a county or city municipality natural hazard disclosure, (c) subject to a lien securing a special tax levy pursuant to the Mello-Roos Community Facilities Act, California Civil Code § 1102.6(b) as identified by private sector information suppliers, and (d) near environmental concerns identified by certain governmental agencies or private sector information suppliers.

3. **LIMITATIONS OF REPORT.** The Report will not extend to, and THE DISCLOSURE COMPANY accepts no responsibility or liability in respect of, any of the following:

3.01 **No Reliance By Anyone Other Than Recipient.** No other individuals or parties except for Recipients are intended with respect to this Report or any undertaking by THE DISCLOSURE COMPANY. The Report is prepared by THE DISCLOSURE COMPANY solely to assist the Recipient in complying with the requirements of California Civil Code Sections 1103 & 1102.6(b) and for no other purpose. Without limiting the generality of the above, this Report is not to be used directly or indirectly to provide insurance related to the Subject Property or to disclose information relating to compliance or non-compliance with applicable laws and regulations. The Report is not to be relied upon by any person or entity other than the Recipient, and the Recipient is expressly denied to the right, and shall take no action to induce or which may induce, a third party to rely on Report or any of the information provided therein.

3.02 **No Duty to Update After Review.** The Report is issued as of the Date of Issue. It is based upon information made available to THE DISCLOSURE COMPANY as of the time when THE DISCLOSURE COMPANY reviewed such information, and THE DISCLOSURE COMPANY shall have no obligation to update the Report after the Date of Issue.

Information contained in this Report is updated by the agency responsible for the data used in the determination. The agency responsible for the data determines their own updating process and many agencies update without notice. The DISCLOSURE COMPANY maintains a regimented update process for the Information used in this Report and makes reasonable efforts to use updated information but it cannot feasibly do so on a constant basis, and the complexities of obtaining and adapting the data into a usable format for preparing this Report necessitates some delay once the updated information is obtained. Therefore, our data research team, methodically reviews and incorporate any newly published data from the respective agencies. THE DISCLOSURE COMPANY shall not be responsible for any failure on the part of the governmental agencies or private sector information suppliers to update the information. THE DISCLOSURE COMPANY shall also not be responsible for inaccuracies that may occur due to map changes, updates, or other changes, which may occur after such time.

3.03 **Recipient's Duty to Identify Subject Property Accurately.** It shall be the Recipient's sole responsibility to ensure that the address and assessor parcel number (APN) of the Subject Property are correct. Upon receipt of a Report from THE DISCLOSURE COMPANY, the Recipient shall verify that the Report accurately reflects the Subject Property address, APN, property description and other location information. Recipient shall notify THE DISCLOSURE COMPANY within ten (10) days of any discrepancy in the Subject Property.

3.04 **No Site Inspection.** The Report will be based solely on automated review of certain databases and maps which have been generated or approved by certain governmental agencies or subdivisions, and on no other study or review, including but not limited to personal site inspection. No personal site inspection or other site-specific studies or inspections have been or will be done.

3.05 **Report Limited to Inquiry Regarding Specific Statutes and No Other.** The Report will address compliance with Sections 1103 and 1102.6(b) of the California Civil Code and no other inquiry. Without limiting the generality of the above, unless a specific additional search has been ordered by the Recipient, THE DISCLOSURE COMPANY accepts no responsibility for reviewing all, or any other, public records related to the Subject Property or for reporting on all, or any other, natural hazards, other disclosures, and/or special tax or assessment requirements which may require disclosure under applicable law. THE DISCLOSURE COMPANY accepts no duty or responsibility to disclose or identify any other information concerning the Subject Property, even if such information is, may be, or ought to be known to THE DISCLOSURE COMPANY.

3.06 **No Guarantee of Substance of Information Contained Within Report.** In preparing its Report, THE DISCLOSURE COMPANY will rely entirely on information contained in the public records referred to above. It shall not be responsible for the accuracy or inaccuracy of the substance, or contents, of such records.

3.07 **Recipient's Duty to Disclose.** In the event that the Report omits any information of which the Recipient is aware, the Recipient shall notify THE DISCLOSURE COMPANY within (10) days of the omission so that THE DISCLOSURE COMPANY can issue a revised Report. THE DISCLOSURE COMPANY SHALL HAVE NO LIABILITY WHATSOEVER TO RECIPIENT OR ANY AGENT OF RECIPIENT FOR ANY OMISSIONS IF RECIPIENT WAS AWARE OF THE INFORMATION PRIOR TO THE ISSUANCE OF THE REPORT.

4. LIMITED WARRANTY.

4.01 **Limited Warranty.** THE DISCLOSURE COMPANY warrants to the Recipient that as of the Date of Issue, and subject strictly to the Limitations contained in Section 3 above, the Report will accurately reflect the information contained within the public records referred in Section 2(a) and (b) to above. In the event that THE DISCLOSURE COMPANY's breach of this limited warranty results in a claim for damages by a Party, and subject to the conditions and limitations set forth

in Section 5 below, THE DISCLOSURE COMPANY shall indemnify and hold the affected Party harmless for direct damages related to this claim. This recovery shall be the Parties' sole and exclusive remedy for claims or damages arising out of or relating in any way to the breach of the limited warranty.

4.02 No Warranty for Private Sector Information. Some reports contain information provided to THE DISCLOSURE COMPANY from private sector third party data suppliers that are not government agencies. THE DISCLOSURE COMPANY makes no representations or warranties about any private sector information contained in the Report. In particular, THE DISCLOSURE COMPANY DOES NOT WARRANT THE ACCURACY, CURRENCY OR COMPLETENESS OF ANY PRIVATE SECTOR INFORMATION CONTAINED IN THE REPORT.

4.03 No Warranty for Environmental Information. Some reports contain information regarding the possible proximity of the Subject Property to certain environmental concerns. These determinations are made in good faith using location data for the Subject Property, but Recipient understands and agrees that location data is based on one geographic point provided for both the Subject Property and the particular environmental concern. THE DISCLOSURE COMPANY makes no representations or warranties about any environmental disclosures contained in the Report. Additionally, the Report does not contain any information on environmental concerns other than those specifically listed on the Report, including (without limitation) any environmental concerns associated with the structure(s) located on the Subject Property. In particular, THE DISCLOSURE COMPANY DOES NOT WARRANT THE ACCURACY, CURRENCY OR COMPLETENESS OF ANY ENVIRONMENTAL INFORMATION CONTAINED IN THE REPORT NOR DOES THE DISCLOSURE COMPANY MAKE ANY REPRESENTATIONS ABOUT THE LACK OF OTHER ENVIRONMENTAL ISSUES ASSOCIATED WITH THE SUBJECT PROPERTY.

4.04 Limited Indemnification of Escrow Agents. Subject to all of the exclusions and limitations of liability set forth herein, THE DISCLOSURE COMPANY shall indemnify and hold harmless any licensed Escrow Company that procures a Report from any third party claim against it directly resulting from THE DISCLOSURE COMPANY's gross negligence or willful misconduct in preparing the Report.

4.05 Limited Indemnification of Transaction Coordinators. Subject to all of the exclusions and limitations of liability set forth herein, THE DISCLOSURE COMPANY shall indemnify and hold harmless any Transaction Coordinator that procures a Report from any third party claim against it directly resulting from THE DISCLOSURE COMPANY's gross negligence or willful misconduct in preparing the Report.

4.06 **NO OTHER WARRANTY. THE DISCLOSURE COMPANY MAKES NO OTHER WARRANTY OR REPRESENTATION OF ANY KIND, EITHER EXPRESS OR IMPLIED, WITH RESPECT TO THE REPORT OR THE INFORMATION CONTAINED THEREIN, AND EXPRESSLY DISCLAIMS AND EXCLUDES ANY AND ALL OTHER EXPRESS OR IMPLIED WARRANTIES, INCLUDING BUT NOT LIMITED TO WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. NO THE DISCLOSURE COMPANY EMPLOYEE OR REPRESENTATIVE IS AUTHORIZED TO MAKE ANY ADDITION OR MODIFICATION TO THIS WARRANTY.**

5. **LIMITATION OF LIABILITY.** Each Recipient, Escrow Company, and Transaction Coordinator understands and agrees that this Report does not provide any insurance, and THE DISCLOSURE COMPANY is not and will not underwrite any risks in connection with the sale of the Subject Property. Therefore, as part of the consideration for this Report, each Recipient understands and agrees to the following limitations on liability:

5.01: SUBJECT TO SECTIONS 5.02-5.04 BELOW, THE DISCLOSURE COMPANY'S TOTAL LIABILITY TO ALL RECIPIENTS COLLECTIVELY FOR ANY AND ALL BREACHES OF THE LIMITED WARRANTY GIVEN IN SECTION 4 ABOVE OR ANY OTHER CLAIMS ASSERTED BY ANY PARTY WHATSOEVER IS HEREBY LIMITED TO THE ACTUAL PROVEN DIRECT DAMAGES MEASURED BY THE DIFFERENCE IN THE FAIR MARKET VALUE OF THE SUBJECT PROPERTY AS OF THE DATE OF ISSUE, CAUSED AS A DIRECT RESULT OF THE BREACH.

5.02: NOTWITHSTANDING THE LIMITED WARRANTY, THE DISCLOSURE COMPANY SHALL HAVE NO LIABILITY WHATSOEVER FOR ANY MATTER KNOWN TO ANY RECIPIENT (OR WHICH SHOULD REASONABLY HAVE BEEN KNOWN BY THE RECIPIENT) AND NOT DISCLOSED TO THE DISCLOSURE COMPANY AND ALL OTHER RECIPIENTS IN WRITING WITHIN TEN (10) DAYS OF RECEIPT OF THE REPORT.

5.03 ADDITIONALLY, TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, IN NO EVENT WILL THE DISCLOSURE COMPANY BE LIABLE FOR ANY OTHER DIRECT, INDIRECT, SPECIAL, INCIDENTAL, OR CONSEQUENTIAL DAMAGES ARISING OUT OF OR RELATED DIRECTLY OR INDIRECTLY TO ANY ACTION, OR FAILURE TO ACT, BY THE DISCLOSURE COMPANY, EVEN IF THE DISCLOSURE COMPANY HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, AND REGARDLESS OF THE LEGAL OR EQUITABLE THEORY (CONTRACT, TORT OR OTHERWISE) UPON WHICH THE CLAIM IS BASED.

5.04 IN ORDER FOR ANY PARTY TO BE ENTITLED TO ANY COMPENSATION FOR BREACH OF THE LIMITED WARRANTY OR OTHER INDEMNIFICATION, SUCH PARTY MUST NOTIFY THE DISCLOSURE COMPANY WITHIN THIRTY (30) DAYS AFTER DISCOVERY OR RECEIPT ANY CLAIM TO REQUEST INDEMNIFICATION. THE DISCLOSURE COMPANY SHALL HAVE THE RIGHT TO ASSUME THE DEFENSE OF, COMPROMISE OR SETTLE THE CLAIM AT ITS EXPENSE. EACH PARTY SHALL ALSO PROVIDE THE DISCLOSURE COMPANY WITH ALL INFORMATION, ASSISTANCE AND AUTHORITY REASONABLY REQUESTED IN ORDER TO EVALUATE THE CLAIM AND ADMINISTER ANY DEFENSE, COMPROMISE OR SETTLEMENT THEREOF.

6. GENERAL PROVISIONS.

6.01 Governing Law. This Agreement shall be governed by and construed in accordance with the laws of the State of California, excluding its conflict of laws provisions. Any action or proceeding to enforce, or related directly or indirectly to, this Agreement shall be brought in the federal or state courts located in California and in no other jurisdiction.

6.02 Entire Agreement. This Agreement sets forth the entire understanding of the parties and supersedes all prior agreements or understandings, whether written or oral. No modification or amendment will be binding unless in writing signed by the parties.

6.03 Arbitration. The Parties agree that any dispute or claim in law or equity arising between them out of this Natural Hazard Report or any resulting transaction, shall be decided by neutral, binding arbitration. The arbitrator shall be a retired judge or justice, unless the parties mutually agree to a different arbitrator. The Parties shall have the right to discovery in accordance with Code of Civil Procedure §1283.05. In all other respects, the arbitration shall be conducted in accordance with Title 9 of Part 3 of the Code of Civil Procedure. Judgment upon the award of the arbitrator(s) may be entered into any court having jurisdiction.

NOTICE: BY ACCEPTING THE DISCLOSURE COMPANY'S NATURAL HAZARD REPORT, YOU ARE AGREEING TO HAVE ANY DISPUTE ARISING OUT OF THE NATURAL HAZARDS REPORT DECIDED BY NEUTRAL ARBITRATION AS PROVIDED BY CALIFORNIA LAW AND YOU ARE GIVING UP ANY RIGHTS YOU MIGHT POSSESS TO HAVE THE DISPUTE LITIGATED IN A COURT OR JURY TRIAL.

Report Number:9511627

MELLO-ROOS AND SPECIAL ASSESSMENT DISCLOSURE REPORT

Property Description

County:	FRESNO
Assessor's Parcel Number:	50303302s
Property Address:	6026 W FIR AVE, FRESNO
Last Taxed Owner:	KONGSHOY VIGGO & MARILYN TRUSTEES -

As of the date of this report, the subject property has been determined to be:

IN NOT IN

Mello-Roos Community Facilities District(s)

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

IN NOT IN

1915 Act Bond Assessment District(s)

A 1915 Act Assessment District is a special assessment district created pursuant to the Improvement Act of 1911 (Streets and Highways Code Section 5000 et seq.) or the Municipal Improvement Act of 1913 (Streets and Highways Code Section 10000 et seq.) upon majority approval of the property owners during an assessment balloting procedure. A 1915 Act Assessment District may be formed by a local government (a city, county, special district, etc...) in order to finance certain designated facilities that benefit the properties within the district. A 1915 Act Assessment District must provide special benefit to the properties within the district in order to levy special assessments. A 1915 Act Assessment District will include the ability to issue municipal bonds to finance facilities pursuant to the Improvement Bond Act of 1915 (Streets and Highways Code Section 8500 et seq.) and the debt is paid over time from the levy of the special assessments.

NOTICE OF FIRE PREVENTION FEE (ABx1 29)

TO: THE PROSPECTIVE PURCHASER OF THE REAL PROPERTY KNOWN AS:

Assessor's Parcel Number: 50303302s
Property Address or Legal Description: 6026 W FIR AVE, FRESNO
Report Date: 11/21/2017

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

IMPORTANT NOTICE

***** The Fire Prevention Fee has been suspended as of July 1, 2017. On July 25, 2017, Governor Edmund G Brown signed Assembly Bill 398, which suspended the State Responsibility Area (SRA) Fire Prevention Fee until 2031. *****

The State of California authorized a new State Responsibility Fire Prevention Fee (FPF) to be assessed on each habitable structures located within **State Responsibility Areas (SRA)**. The FPF will be collected in order to pay for fire prevention activities and to protect structures that fall within the SRA. The State Board of Forestry and Fire Protection (State Board) has established the FPF in an amount not to exceed \$152.33 to be assessed on each habitable structure located within the SRA. The FPF will be adjusted annually by the State Board, beginning July 1, 2013, to reflect the percentage of change in the average annual value of the Implicit Price Deflator for State and Local Government Purchases of Goods and Services. The State Responsibility Area (SRA) is the area of the state where the State of California is financially responsible for the prevention and suppression of wildfires.

Fire Prevention Maximum Fee (per each habitable structure located within State Responsibility Areas)..... **\$0.00**

Commencing with the 2011-12 fiscal year, the Board of Equalization (BOE) is required to annually assess and collect the FPF on behalf of the Department of Forestry and Fire Protection (CAL FIRE) in accordance with the Fee Collection Procedures Law. CAL FIRE is responsible for providing the BOE with a list identifying the names and addresses of persons who are liable for the FPF and the amount of the fee(s) to be assessed. In addition to assessing the FPF, the BOE is responsible for registering and maintaining fee payer accounts, issuing refunds, adjusting liabilities and performing fee collection duties. CAL FIRE is responsible for evaluating all petitions and claims for refunds submitted in regard to the FPF assessed

(Fire Prevention Fee (ABx1 29). 2011. California State Board of Equalization. 1 July 2017. www.boe.ca.gov)

*If the habitable structure is within the boundaries of a local agency that provides fire protection services, the owner will receive a \$35.00 reduction for each habitable structure.

THIS PROPERTY IS NOT SUBJECT TO FIRE PREVENTION FEE (ABx1 29).

Report Number:9511627

PROPERTY TAX BREAKDOWN

Property Description

County:	FRESNO
Assessor's Parcel Number:	50303302s
Property Address:	6026 W FIR AVE, FRESNO
Last Taxed Owner:	KONGSHOY VIGGO & MARILYN TRUSTEES -

Property Tax Breakdown

The following section shows the current property tax charges levied on the subject property, including (when available) Ad Valorem, Mello-Roos Special Taxes, 1915 Bond Act Assessments, and other Special Assessments. The assessments are based on 2017-2018 property tax roll data and will vary from year to year.

Ad Valorem Charges	
County of Fresno Ad Valorem Contact: Gary W. Peterson (209) 488-3496	\$2,937.80
Total Ad Valorem Charges: \$2,937.80	

Direct Assessments	
City of Fresno Landscape Maintenance District No. 1 Contact: Becky Gonzalez (559) 621-1301	\$49.32
Fresno Metro Flood Control District Fresno Metropolitan Flood Control-Special Assessment Contact: Rick Hara (559) 456-3292	\$20.70
Fresno Metro Flood Control District Fresno Mosquito and Vector Control Contact: Rick Hara (559) 456-3292	\$5.00
Total Direct Assessment Charges: \$75.02	
Total Amount: \$3,012.82	

NOTICE OF SUPPLEMENTAL TAX BILL

TO: THE PROSPECTIVE PURCHASER OF THE REAL PROPERTY KNOWN AS:

Assessor's Parcel Number: 50303302s
 Property Address or Legal Description: 6026 W FIR AVE, FRESNO
 Report Date: 11/21/2017

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

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

SUPPLEMENTAL TAX CALCULATOR

1. Estimated Sale Price.....	\$	
2. Estimated Current Assessed Value.....	\$	\$238,000.00
3. Increase / Decrease (Subtract line #2 from line #1) Estimated Supplemental Assessed Value.....	\$	
4. Ad Valorem Tax Rate.....		1.234
5. Multiply line #3 by line #4 Estimated Supplemental Tax Amount Obligation.....	\$	

If a supplemental event occurs between **June 1 and December 31**, only *one* supplemental tax bill or refund check is issued. This bill or refund accounts for the property's change in value for the period between the first day of the month following the event date and the end of the current fiscal year (i.e., the following June 30). If, however, a supplemental event occurs between **January 1 and May 31**, *two* supplemental tax bills or refund checks are issued. The second bill or refund accounts for the property's change in value for the entire 12 months of the coming fiscal year, beginning on the following July 1.

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

6. Enter Proration Month Factor (See table below).....		
7. Multiply line #5 by line #6 Estimated Supplemental Tax Bill #1.....	\$	
8. Enter the amount from line #5 Estimated Supplemental Tax Bill #2.....	\$	
9. Add lines #7 and line #8. Total Estimated Supplemental Tax Bill.....	\$	

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

10. Enter Proration Month Factor (See Table below).....		
11. Multiply line #5 by line #10 Total Estimated Supplemental Tax Bill.....	\$	

Proration Month Factor Table

Sale Month	Factor	Sale Month	Factor
January	0.4170	June	1.0000
February	0.3333	July	0.9167
March	0.2500	August	0.8333
April	0.1667	September	0.7500
May	0.0866	October	0.6670
		November	0.5830
		December	0.5000

SPECIAL ALERT

New Mandatory Transfer Fee Disclosure Required 1/1/08

1. Private Transfer Fee

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 homeowner association, when a property within a certain type of subdivision is sold or transferred. A private transfer fee may also be imposed by an individual property owner. Private transfer fees are different from 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 upon transfer of the real property." Certain existing fees such as governmental fees, court ordered fees, mechanic lien fees, common interest development fees, etc. are specially excluded from the definition of "Transfer Fee"

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

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

Content of Disclosure. Civil Code Section 1102.6e requires the Seller to disclose specific information about any Transfer Fee that may affect the property. Please refer to the 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.

2. Documentary Transfer Taxes

This is a government tax imposed by a city or county when a property within the jurisdiction is sold or transferred. (It is commonly known as a "Real Estate Transfer Tax".) It is NOT the same as a private transfer fee, which may be imposed by a private entity such as a property developer, home builder, or homeowner association. However, it is a similar fee due upon closing, calculated based on a percentage of the purchase price.

Transfer Tax Defined. Under California Revenue and Taxation Code Sections 11911-11929, counties and cities are authorized to impose a tax on the transfer of property located within their jurisdiction. The tax is commonly known by various names,

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including the Documentary Transfer Tax, or Real Property Transfer Tax, or Real Estate Transfer Tax (hereinafter, the "Transfer Tax").

How Much? The tax is due at closing and payable through escrow. This tax does not expire. All future sales of this property will be charged this tax at close of escrow. The amount of the transfer tax is based on the value or sale prices of the property that is transferred. The county rate is one dollar and ten cents (\$1.10) for each one thousand dollars (\$1.000) of value. The rate for non-charter ("general law") cities is one-half of the county rate and is credited against the county tax due. Charter cities may impose a transfer tax at a rate higher than the county rate.

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

To estimate the transfer tax for the property, multiply the Property's estimated sales price (in thousands of dollars) by the amount shown in the Tax Rate Table for the city and county in which the property is located.

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

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

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

Future Taxes

The following represents recent elections held in the County that may affect the subject property. This information has been collected from third-party sources on a given date, and may not represent all property tax elections that will affect this property. Additional property tax districts may be in the process of formation that will not be listed here. Changes made by the County or the underlying public agencies levying charges against this property after the date of this report may not be reflected in this report.

Public Agency	Charge Type	Elected On

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



Property Assessed Clean Energy (PACE) programs are a means of financing energy efficiency upgrades or renewable energy installations for your home. PACE partners with local governments to make energy efficient, water efficient and renewable energy products more affordable for homeowners. These programs allow homeowners to finance energy improvements for their homes, and to repay the financing through special assessments on their property taxes.

Property Assessed Clean Energy (PACE) Tax Amount..... \$ 0.00

PACE programs finances 100% of the cost to purchase and install eligible products. It offers low-fixed interest rates, flexible payment terms including 5, 10, 15, or 20 years for most products. The repayment of PACE is included in your property tax bill, which is delivered and collected by the County. If your property was enrolled into a PACE program after the annual tax bill has been issued, the PACE program will not appear on your annual tax bill until the following fiscal year. You will see a line item titled with the name of the PACE program you are participating in on your property tax bill. If you make property tax payments through an impound escrow account, your lender will adjust your monthly payment to include the amount due for PACE Financing. Just like a mortgage, interest paid on the principal balance is tax deductible. A property owner's initial payments will be comprised of more interest and less principle. Over time, payments will be comprised of more principle and less interest. Therefore, the amount that is tax deductible will vary over the term of the financing, just like it would be with a mortgage. Property taxes typically stay with the property when it is sold. Under the PACE programs, when you sell or refinance your property, your remaining payments may stay with the property. However, your lender may require you to pay off the remaining balance when you refinance or sell your home.

THIS PROPERTY IS NOT PARTICIPATING IN A PACE PROGRAM.