



CALIFORNIA
ASSOCIATION
OF REALTORS®

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

Seller makes the following disclosures with regard to the real property or manufactured home described as 6 San Pedro Place, situated in San Ramon (City), Contra Costa (County), California, 94583 (Zip Code), Assessor's Parcel No. 212-132-027-5 ("Property").

This property is a duplex, triplex or fourplex. An ESD is required for all units. This ESD is for all units (or only unit(s)).

1. A. Under California law (Civil Code §1102, et seq.) most Sellers of real property containing 1-4 residential units are required to provide prospective Buyers with a completed Real Estate Transfer Disclosure Statement ("TDS"). Certain Sellers are exempt from completing the TDS but not exempt from making other disclosures. Sellers who are not legally required to complete a TDS can use this form to make other required disclosures, including the disclosure of material facts of which they are aware.
- B. Under Civil Code §§ 1101.4 and 1101.5, non-compliant plumbing fixtures in any single family or multi-family residential real property built before January 1, 1994 shall be replaced by the Property owner with water-conserving plumbing fixtures.
2. **THE FOLLOWING ARE REPRESENTATIONS MADE BY THE SELLER AND ARE NOT THE REPRESENTATIONS OF THE AGENT(S), IF ANY. THIS DISCLOSURE STATEMENT IS NOT A WARRANTY OF ANY KIND BY THE SELLER OR ANY AGENT(S) AND IS NOT A SUBSTITUTE FOR ANY INSPECTIONS OR WARRANTIES THE PRINCIPAL(S) MAY WISH TO OBTAIN. A REAL ESTATE BROKER IS QUALIFIED TO ADVISE ON REAL ESTATE TRANSACTIONS. IF SELLER OR BUYER DESIRE LEGAL ADVICE, CONSULT AN ATTORNEY.**
3. **Are you (Seller) aware of any of the following? (Explain any "yes" answers below.)**
 - A. Within the last 3 years, the death of an occupant of the Property upon the Property Yes No
 - B. An Order from a government health official identifying the Property as being contaminated by methamphetamine. (If yes, attach a copy of the Order.) Yes No
 - C. The release of an illegal controlled substance on or beneath the Property Yes No
 - D. Whether the Property is located in or adjacent to an "industrial use" zone Yes No
(In general, a zone or district allowing manufacturing, commercial or airport uses.)
 - E. Whether the Property is affected by a nuisance created by an "industrial use" zone Yes No
 - F. Whether the Property is located within 1 mile of a former federal or state ordnance location (In general, an area once used for military training purposes that may contain potentially explosive munitions.) Yes No
 - G. Whether the Property is a condominium or located in a planned unit development or other common interest subdivision Yes No
 - H. Insurance claims affecting the Property within the past 5 years Yes No
 - I. Matters affecting title of the Property Yes No
 - J. Plumbing fixtures on the Property that are non-compliant plumbing fixtures as defined by Civil Code § 1101.3 Yes No
 - K. Any other material facts or defects affecting the Property, or material documents in Seller's possession affecting the Property, not otherwise disclosed to Buyer Yes No
Explanation, or (if checked) see attached; 3.J: PVC pipe in garage on the ground doesn't look right. Low water pressure.
3.K: Rodent problem in the past. Fixed when vent covers replaced. Sprinkler system does not work. Minor gas leak detected near dryer. Gas has been shut off.

PVC pipes old and brittle. Kitchen faucet needs to be replaced. Shuts off by pressing down on head.

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

Seller  Benjamin R. Ortiz, Successor Trustee Date 6/16/2025
Seller DF5158F5523A457... Date _____

By signing below, Buyer acknowledges Buyer has received, read, and understands this Exempt Seller Disclosure form.
Buyer  Samuel Meskimen Date 6/25/2025
Buyer 7AC926E8504D400... Date _____

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

BUYER RIGHTS AND DUTIES:

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

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

SELLER RIGHTS AND DUTIES:

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

BROKER RIGHTS AND DUTIES:

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

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

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

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A. Investigation of Physical Conditions

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

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

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

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

12. WELL AND WATER SYSTEM(S): Buyer and Seller are advised that the Property may be served by one or more water wells, springs, or private community or public water systems. Any of these private or public water systems may contain bacteria, chemicals, minerals and metals, such as chromium. Well(s) may have been abandoned on the Property. Buyer is advised to have both the quality and the quantity of water evaluated, and to obtain an analysis of the quality of any domestic and agricultural water in use, or to be used at the Property, from whatever source. Water quality tests can include not only tests for bacteria, such as coliform, but also tests for organic and inorganic chemicals, metals, mineral content and gross alpha testing for radioactivity. Broker recommends that Buyer consult with a licensed, qualified well and pump company and local government agency to determine whether any well/spring or water system will adequately serve Buyer's intended use and that Buyer have a well consultant perform an extended well output test for this purpose. Water well or spring capacity, quantity output and quality may change at any time. There are no guarantees as to the future water quality, quantity or duration of any well or spring. If Buyer wants further information, Broker(s) recommend that Buyer obtain an inspection of the condition, age, adequacy and performance of all components of the well/spring and any water system during Buyer's inspection contingency period. Brokers do not have expertise in this area.

13. WOOD DESTROYING PESTS: Buyer and Seller are advised that the presence of, or conditions likely to lead to the presence of infestation or infection of wood destroying pests and organisms may adversely affect the Property. Inspection reports covering these items can be separated into two sections: Section 1 identifies areas where infestation or infection is evident. Section 2 identifies areas where there are conditions likely to lead to infestation or infection. If Buyer wants further information, Buyer is advised and Broker recommends that Buyer have the Property inspected for the existence of such conditions and organisms, and conditions that may lead to their formation, by a registered structural pest control company during Buyer's inspection contingency period. Brokers do not have expertise in this area.

14. FIRE HARDENING, DEFENSIBLE SPACE, AND WILDFIRE DISASTERS: California is subject to wildfires which have resulted in damage and destruction of many properties located in the state. Several recent state laws have mandated disclosures by sellers when selling properties in certain identified zones, such as "high" or "very high" fire severity zones. Additionally, state law mandates that sellers provide buyers with statements of compliance with local mandates if adopted by local agencies. The Property may be located in a high or very high fire severity zone. This may impact the availability of insurance and the ability to build or rebuild structures on the Property. Additionally, there may be requirements that certain fire prevention steps may be mandated. Information on fire hardening, including current building standards and information on minimum annual vegetation management standards to protect homes from wildfires, can be obtained on the internet website <http://www.readyforwildfire.org>.

Cal Fire has made available a "Fire Hazard Severity Zone Viewer" where you can input the Property address to determine which fire hazard zone, if any, that the Property is located in. The viewer is available at <https://egis.fire.ca.gov/FHSZ/>. Below is a partial list of potential resources provided as a starting point for Buyer/Lessee investigations and not as an endorsement or guarantee that any federal, state, county, city or other resource will provide complete advice.

- A. California Department of Insurance ("Wildfire Resource") <http://insurance.ca.gov/01-consumers/140-catastrophes/WildfireResources.cfm>; 1-800-927-4357
- B. Governor's Office of Emergency Services ("Cal OES") California Wildfires Statewide Recovery Resources <http://wildfirerecovery.org/>
- C. California Department of Forestry and Fire ("Cal Fire") <http://fire.ca.gov/> and <https://www.readyforwildfire.org/>
- D. California Department of Transportation <https://calsta.ca.gov/>
- E. California Attorney General <https://oag.ca.gov/consumers/pricegougingduringdisasters#8C1>

Brokers do not have expertise in this area.

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

B. Property Use and Ownership

1. ACCESSORY DWELLING UNITS: Accessory Dwelling Units (ADUs) are known by many names: granny flats, in-law units, backyard cottages, secondary units and more. California has passed laws to promote the development of ADUs. Additional information about ADUs can be found at <http://hcd.ca.gov/policy-research/AccessoryDwellingUnits.shtml>. Buyer is advised to check with appropriate government agencies or third party professionals to verify permits and legal requirements and the effect of such requirements on current and future use and rentability of the Property, its development and size. Brokers do not have expertise in this area.

2. BUILDING PERMITS, ZONING AND CODE COMPLIANCE: Buyer and Seller are advised that any structure on the Property, including the original structure and any addition, modification, remodel or improvement may have been built without permits, not according to building codes, or in violation of zoning laws. Further, even if such structure was built according to the then-existing code or zoning requirement, it may not be in compliance with current building standards

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

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

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

9. LAND LEASE: Buyer and Seller are advised that certain developments are built on leased land. This means that: (i) Buyer does not own the land, (ii) the right to occupy the land will terminate at some point in time, (iii) the cost to lease the land may increase at some point in the future, and (iv) Buyer may not be able to obtain title insurance or may have to obtain a different type of title insurance. If Buyer wants further information, Broker recommends that Buyer discuss the issue with an attorney or other appropriate professional. Brokers do not have expertise in this area.

10. MARIJUANA, CANNABIS, AND METHAMPHETAMINE LABS: Buyer and Seller are advised that California law permits individual patients to cultivate, possess and use marijuana for medical purposes. Furthermore, California law permits primary caregivers, lawfully organized cooperatives, and collectives to cultivate, distribute and possess marijuana for medicinal purposes. California law also allows recreational use of marijuana for adults, as well as limited rights for individuals to grow and cultivate marijuana, and rights of others, subject to a licensing process, to grow, cultivate and distribute marijuana for recreational use. California's medical and recreational marijuana laws are in direct conflict with federal law which recognizes no lawful use for marijuana and has no exemptions for medical use. Federal criminal penalties, some of which mandate prison time, remain in effect for the possession, cultivation and distribution of marijuana. Buyer and Seller are strongly advised to seek legal counsel as to the legal risks and issues surrounding owning or purchasing a property where medical or any other marijuana activity is taking place. Marijuana storage, cultivation and processing carry the risk of causing mold, fungus or moisture damage to a property, additionally, some properties where marijuana has been cultivated have had alterations to the structure or the electrical system which may not have been done to code or with permits and may affect the safety of the structure or the safe operation of the electrical system. Buyer is strongly advised to retain an environmental hygienist contractor and other appropriate professionals to inspect a property where medical or any other marijuana activity has taken place. Broker recommends that Buyer and Seller involved with a property where there is medical marijuana activity or where it may take place review the California Attorney General's Guidelines for the "Security and Non-Diversion of Marijuana Grown for Medical Use" <https://oag.ca.gov/system/files/attachments/press-docs/MEDICINAL%20CANNABIS%20Guidelines.pdf> and the U.S. Department of Justice memo regarding marijuana prosecutions at <https://www.justice.gov/opa/press-release/file/1022196/download>. Brokers do not have expertise in this area. While no state law permits the private production of methamphetamine, some properties have been the site of an illegal methamphetamine laboratory. State law imposes an obligation to notify occupants, a ban on occupying the property and clean up requirements when authorities identify a property as being contaminated by methamphetamine. Buyer is advised that a property where methamphetamine has been produced may pose a very serious health risk to occupants. Buyer is strongly advised to retain an environmental hygienist contractor or other appropriate professionals to inspect the property if methamphetamine production is suspected to have taken place. Brokers do not have expertise in this area.

11. OWNER'S TITLE INSURANCE: The Truth in Lending/RESPA integrated disclosure (TRID) established by the Consumer Financial Protection Bureau (CFPB) requires that lenders must tell borrowers that title insurance is "optional." While obtaining an owner's policy of title insurance may be "optional", it may be a contractual requirement as between Buyer and Seller. Furthermore, California Civil Code § 1057.6 requires that Buyers be provided with the following notice: "IMPORTANT: IN A PURCHASE OR EXCHANGE OF REAL PROPERTY, IT MAY BE ADVISABLE TO OBTAIN TITLE INSURANCE IN CONNECTION WITH THE CLOSE OF ESCROW SINCE THERE MAY BE PRIOR RECORDED LIENS AND ENCUMBRANCES WHICH AFFECT YOUR INTEREST IN THE PROPERTY BEING ACQUIRED. A NEW POLICY OF TITLE INSURANCE SHOULD BE OBTAINED IN ORDER TO ENSURE YOUR INTEREST IN THE PROPERTY THAT YOU ARE ACQUIRING."

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

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

12. RENT AND EVICTION CONTROL LAWS AND ORDINANCES: Buyer and Seller are advised that California and some cities and counties impose or may impose restrictions that limit the rent that can be charged to a tenant, the maximum number of tenants who can occupy the property, the right of a landlord to terminate a tenancy and the costs to do so, and the consequences of terminating a tenancy unlawfully. Even if property that is currently vacant was previously tenant occupied, the termination of that previous tenancy may affect a buyer's rights such as the legal use of the property and who may occupy the property in the future. If Buyer wants further information, Broker(s) recommend that Buyer investigate the issue with an appropriate government authority or a qualified California real estate attorney during Buyer's inspection contingency period. Brokers do not have expertise in this area.

13. RETROFIT, BUILDING REQUIREMENTS, AND POINT OF SALE REQUIREMENTS: Buyer and Seller are advised that state and local Law may require **(i)** the installation of operable smoke detectors, **(ii)** bracing or strapping of water heaters, and **(iii)** upon sale completion of a corresponding written statement of compliance that is delivered to Buyer. Although not a point of sale or retrofit obligation, state law may require the property to have operable carbon monoxide detection devices. Additionally, some city and county governments may impose additional retrofit standards at time of sale including, but not limited to, installing or retrofitting low-flow toilets and showerheads, gas shut-off valves, fireplaces, and tempered glass. Further, there may be potential health impacts from air pollution caused from burning wood. Exposure to particulate matter from the smoke may cause short-term and long-term health effects. Buyers should consult with licensed professional to inspect, properly maintain, and operate a wood burning stove or fireplace. Broker(s) recommend that Buyer and Seller consult with the appropriate government agencies, inspectors, and other professionals to determine the retrofit standards for the Property, the extent to which the Property complies with such standards, and the costs, if any, of compliance. Brokers do not have expertise in this area.

14. SHORT TERM RENTALS AND RESTRICTIONS: Buyer and Seller are advised that some cities, counties and Homeowner Associations (HOAs) do impose or may impose restrictions that limit or prohibit the right of the owner or occupant to rent-out the Property for short periods of time (usually 30 Days or less). In short term rentals, as well as all rentals, Buyer and Seller are advised to seek assistance to ensure compliance with all fair housing laws and regulations. If Buyer wants further information, Broker(s) recommend that Buyer investigate the issue with an appropriate government authority or HOA during Buyer's inspection contingency period. Brokers do not have expertise in this area.

15. VIEWS: Buyer and Seller are advised that present views from the Property may be affected by future development or growth of trees and vegetation on adjacent properties and any other property within the line of sight of the Property. Brokers make no representation regarding the preservation of existing views. If Buyer wants further information, Broker(s) recommend that Buyer review covenants, conditions and restrictions, if any, and contact neighboring property owners, government agencies and homeowner associations, if any, during Buyer's inspection contingency period. Brokers do not have expertise in this area.

16. SWIMMING POOL, SECURITY AND SAFETY: Buyer and Seller are advised that state and local Law may require the installation of barriers, anti-entrapment grates, access alarms, self-latching mechanisms, pool covers, exit alarms and/or other measures to decrease the risk to children and other persons of existing swimming pools and hot tubs, as well as various fire safety and other measures concerning other features of the Property. Compliance requirements differ from city to city and county to county. Unless specifically agreed, the Property may not be in compliance with these requirements. If Buyer wants further information, Broker(s) recommend that Buyer contact local government agencies about these restrictions and other requirements. State law requires that new pools and spas be equipped with at least two of seven specified drowning prevention safety features. Home inspectors have a statutory obligation to perform a non-invasive physical examination of the pool area to identify which safety features are present. Brokers do not have expertise in this area.

17. WATER SHORTAGES AND CONSERVATION: Buyer and Seller are advised that the Property may be located in an area that could experience water shortages. The policies of local water districts and the city or county in which the Property is located can result in the occurrence of any or all of the following: **(i)** limitations on the amount of water available to the Property, **(ii)** restrictions on the use of water, and **(iii)** an increasingly graduated cost per unit of water use, including, but not limited to, penalties for excess usage. For further information, Broker recommends that Buyer contact the supplier of water to the Property regarding the supplier's current or anticipated policies on water usage and to determine the extent to which those policies may affect Buyer's intended use of the Property. If the Property is serviced by a private well, Buyer is advised that drought conditions and/or a low water table may make it necessary to arrange, through a private supplier, for delivery of water to the Property. Buyers should contact water truck companies for the costs involved. Brokers do not have expertise in this area.

18. 1915 IMPROVEMENT BOND MELLO-ROOS COMMUNITY DISTRICT, AND OTHER ASSESSMENT DISTRICTS: Buyer and Seller are advised that the Property may be subject to an improvement bond assessment under the Improvement Bond Act of 1915, a levy of a special tax pursuant to a Mello-Roos Community Facilities district, and/or a contractual assessment as provided in § 5898.24 of the Streets And Highways Code or other assessment districts. Seller is generally required to make a good faith effort to obtain a disclosure notice from any local agency collecting such taxes and deliver such notice to Buyers. If there is a question as to whether an existing bond or assessment will be prorated as of the close of escrow, or whether Seller will pay off the bond or assessment at close of escrow, Buyers are advised to discuss the matter with the appropriate entity and address the responsibility for payment in negotiations for the purchase agreement or amendment prior to removing contingencies. Some cities and other localities have begun, or have the intention to begin, the process of requiring the replacement of utility poles by requiring that utility lines be buried underground. These projects can result in special tax assessments and set-up costs that are imposed on individual property owners. Brokers do not have expertise in this area.

C. Off-Site and Neighborhood Conditions

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

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

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

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

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

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

D. Legal Requirements (Federal, State and Local)

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

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

6. **FLOOD HAZARDS:** Buyer and Seller are advised that if the Property is located within a Special Flood Hazard Area, as designated by the Federal Emergency Management Agency (FEMA), or an area of Potential Flooding pursuant to California Government Code § 8589.3, generally Seller must disclose this fact to Buyer and may use a research company to aid in the process. The National Flood Insurance Program was established to identify all flood plain areas and establish flood-risk zones within those areas. The program mandates flood insurance for properties within high-risk zones if loans are obtained from a federally-regulated financial institution or are insured by any agency of the United States Government. The extent of coverage and costs may vary. If Buyer wants further information, Broker(s) recommend that Buyer consult his or her lender and/or insurance agent during Buyer's inspection contingency period. Buyer is advised that there is a potential for flooding even outside designated zones. Brokers do not have expertise in this area.
7. **MEGAN'S LAW DATABASE DISCLOSURE:** Notice: Pursuant to § 290.46 of the Penal Code, information about specific registered sex offenders is made available to the public via an Internet Web site maintained by the Department of Justice at <http://www.meganslaw.ca.gov/>. Depending on an offender's criminal history, this information will include either the address at which the offender resides or the community of residence and ZIP Code in which he or she resides. (Neither Seller nor Brokers, in any, are required to check this website. If Buyer wants further information, Buyer should obtain information directly from this website.) Brokers do not have expertise in this area.
8. **NOTICE OF YOUR SUPPLEMENTAL PROPERTY TAX BILL; ACCURATE SALES PRICE REPORTING:** Buyer and Seller are advised that pursuant to Civil Code § 1102.6(c), Seller, or his or her agent, is required to provide the following notice to the Buyer:

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

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

Although the notice refers to loan closing as a trigger, it is actually the change of ownership which triggers this reassessment of property taxes. Therefore, the Property can be reassessed even if there is no loan involved in the purchase of the Property. The Purchase Agreement may allocate supplemental tax bills received after the Close of Escrow to the Buyer. A change (preliminary change) of ownership form is generally required to be filed by the Buyer with the local taxing agency. The form identifies the sales price of the Property. An assessor may value the Property at its fair market value regardless of the sales price declared by the Buyer. If Buyer wants further information concerning these matters, Broker(s) recommend that Buyer discuss the issue with the County Assessor or Tax Collector or their own tax or legal advisor. Brokers do not have expertise in this area.

9. **ZONE MAPS MAY CHANGE:** Maps that designate, among other things, Earthquake Fault Zones, Seismic Hazard Zones, State Fire Responsibility Areas, Very High Fire Hazard Zones, Special Flood Hazard Areas, and Potential Flooding Areas are occasionally redrawn by the applicable Government Agency. Properties that are currently designated in a specified zone or area could be removed and properties that are not now designated in a specified zone or area could be placed in one or more such zones or areas in the future. A property owner may dispute a FEMA flood hazard location by submitting an application to FEMA. Brokers do not have expertise in this area.
10. **ELECTRIFICATION OF ENERGY SOURCE:** Several local jurisdictions in California have enacted laws which prohibit the use of natural gas appliances in new construction. Other local jurisdictions, and State of California, are considering bans, and may even prohibit the replacement, sale or installation of appliances that use any fuel source other than electricity. Brokers do not have expertise in this area.

E. Contract Related Issues and Terms

1. **SIGNING DOCUMENTS ELECTRONICALLY:** The ability to use electronic signatures to sign legal documents is a great convenience, however Buyers and Sellers should understand they are signing a legally binding agreement. Read it carefully. Although electronic signature programs make it easy to skip from one signature or initial line to another, Buyers and Sellers are cautioned to only sign if they have taken the time necessary to read each document thoroughly, understand the entire document, and agree to all of its terms. Do not just scroll through or skip to the next signature or initial line, even if you have reviewed an earlier draft of the document. If you have questions or do not understand a provision, before you sign ask your Broker, Agent or legal advisor about the contract term and sign only if you agree to be bound by it. Some signature or initial lines are optional, such as for the liquidated damages and arbitration clauses. Consider your decision before signing or initialing. See below for more information on the liquidated damages and arbitration clauses. If there are more than one buyer or seller, each must sign or initial on their own. Do not sign or initial for anyone else unless you have a power of attorney for that person or are otherwise legally authorized, in writing, to

sign or initial for another. Print or electronically store a copy of the document for your own records. Brokers do not have expertise in this area.

2. **LIQUIDATED DAMAGES:** Buyer and Seller are advised that a liquidated damages clause is a provision Buyer and Seller can use to agree in advance to the amount of damages that a seller will receive if a buyer breaches the Agreement. The clause usually provides that a seller will retain a buyer's initial deposit paid if a buyer breaches the agreement, and generally must be separately initialed by both parties and meet other statutory requirements to be enforceable. For any additional deposits to be covered by the liquidated damages clause, there generally must be another separately signed or initialed agreement (see C.A.R. Form DID). However, if the Property contains from 1 to 4 units, one of which a buyer intends to occupy, California Civil Code Section 1675 limits the amount of the deposit subject to liquidated damages to 3% of the purchase price. Even though both parties have agreed to a liquidated damages clause, an escrow company will usually require either a judge's or arbitrator's decision or instructions signed by both parties in order to release a buyer's deposit to a seller. Buyers and Sellers must decide on their own, or with the advice of legal counsel, whether to agree to a liquidated damages clause. Brokers do not have expertise in this area.
3. **MEDIATION:** Buyer and Seller are advised that mediation is a process by which the parties hire a neutral person to facilitate discussion and negotiation between the parties with the goal of helping them reach a settlement of their dispute. The parties generally share in the cost of this confidential, non-binding negotiation. If no agreement is reached, either party can pursue further legal action. Under C.A.R. Form RPA: (i) the parties must mediate any dispute arising out of their agreement (with a few limited exceptions, such as matters within the jurisdiction of a small claims court) before they resort to arbitration or court, and (ii) if a party proceeds to arbitration or court without having first attempted to mediate the dispute, that party risks losing the right to recover attorney fees and costs even if he or she prevails. Brokers do not have expertise in this area.
4. **ARBITRATION:** Buyer and Seller are advised that arbitration is a process by which the disputing parties hire a neutral person to render a binding decision. Generally, arbitration is faster and less expensive than resolving disputes by litigating in court. The rules are usually less formal than in court, and it is a private process not a matter of public record. By agreeing to arbitration, the parties give up the right to a jury trial and to appeal the arbitrator's decision. Arbitration decisions have been upheld even when arbitrators have made a mistake as to the law or the facts. If the parties agree to arbitration, then after first attempting to settle the dispute through mediation, any dispute arising out of their agreement (with a few limited exceptions) must be submitted to binding arbitration. Buyer and Seller must weigh the benefits of a potentially quicker and less expensive arbitration against giving up the right to a jury trial and the right to appeal. Brokers cannot give legal advice regarding these matters. Buyers and Sellers must decide on their own, or with the advice of legal counsel, whether to agree to arbitration. Brokers do not have expertise in this area.
5. **ESCROW FUNDS:** Buyer and Seller are advised that California Insurance Code § 12413.1 provides that escrow companies cannot disburse funds unless there are sufficient "good funds" to cover the disbursement. "Good funds" are defined as cash, wire transfers and cashiers' or certified checks drawn on California depositories. Escrow companies vary in their own definitions of "good funds." Broker(s) recommend that Buyer and Seller ask the escrow company regarding its treatment of "good funds." All samples and out-of-state checks are subject to waiting periods and do not constitute "good funds" until the money is physically transferred to and received by the escrow holder. Brokers do not have expertise in this area.
6. **HOME WARRANTY:** Buyer and Seller are advised that Buyer and Seller can purchase home warranty plans covering certain standard systems of the Property both before and after Close of Escrow. Seller can obtain coverage for the Property during the listing period. For an additional premium, an upgraded policy providing additional coverage for air conditioning, pool and spa and other features can be purchased. Home warranties do not cover every aspect of the Property and may not cover inspections or upgrades for repairs required by state or federal laws or pre-existing conditions. Broker(s) recommend that Buyer review the policy for details. Brokers do not have expertise in this area.
7. **IDENTIFICATION OF NATURAL PERSONS BEHIND SHELL COMPANIES IN ALL-CASH TRANSACTIONS:** The U.S. Treasury Department's Financial Crimes Enforcement Network (FinCEN) has issued Geographic Targeting Orders (GTOs) targeting alleged money laundering risk in the real estate sector. The GTOs will temporarily require U.S. title insurance companies to identify the natural persons behind shell companies used to pay "all cash" for high-end residential real estate in certain major metropolitan areas. FinCEN explained that it remains concerned that all-cash purchases (i.e., those without bank financing) may be conducted by individuals attempting to hide their assets and identity by purchasing residential properties through limited liability companies or other similar structures. Since the original issuance, the GTOs have been renewed and may continue to be renewed. The GTOs cover the following areas in California: Los Angeles, San Francisco, San Mateo, Santa Clara and San Diego Counties. The monetary thresholds for each county is \$300,000. GTOs have helped law enforcement identify possible illicit activity. FinCEN reported that a significant portion of covered transactions have dictated possible criminal activity associated with the individuals reported to be the beneficial owners behind shell company purchasers. Brokers do not have expertise in this area.
8. **NON CONFIDENTIALITY OF OFFERS:** Buyer is advised that Seller or Listing Agent may disclose the existence, terms, or conditions of Buyer's offer, unless all parties and their agent have signed a written confidentiality agreement (such as C.A.R. Form CND). Whether any such information is actually disclosed depends on many factors, such as current market conditions, the prevailing practice in the real estate community, the Listing Agent's marketing strategy and the instructions of the Seller. Brokers do not have expertise in this area.
9. **ONLINE OR WIRE FUNDS TRANSFERS:** Instructions for the online or wire transfer of escrow deposits have been known to be intercepted by hackers who alter them so that Buyer's funds are actually wired to accounts controlled by criminals rather than the escrow company. Buyers should exercise extreme caution in making electronic funds transfers,

verifying that the organization they are transferring funds to is, in fact, the escrow company and that their own bank account information is not being exposed. See C.A.R. Form WFA for further information. Brokers do not have expertise in this area.

F. Other Factors Affecting Property

- 1. COMMUNITY ENHANCEMENT AND PRIVATE TRANSFER FEES:** Buyer and Seller are advised that some areas or communities may have enhancement fees or user-type fees, or private transfer taxes and fees, over and above any stated fees. The Federal Housing Finance Agency has issued a rule that prohibits Fannie Mae and Freddie Mac from purchasing loans made on properties with private transfer fees if those fees were established on or after February 8, 2011. See title 12 Code of Federal Regulations § 1228 for more information and exceptions. Private transfer fees: (i) may last for a fixed period of time or in perpetuity, (ii) are typically calculated as a percentage of the sales price, and (iii) may have private parties, charitable organizations or interest-based groups as their recipients who may use the funds for social issues unrelated to the property. Brokers do not have expertise in this area.
- 2. GENERAL RECALL/DEFECTIVE PRODUCT/CLASS ACTION INFORMATION:** Buyer and Seller are advised that government entities and manufacturers may at any time issue recall notices and/or warnings about products that may be present in the Property, and that these notices or warnings can change. The following nonexclusive, non-exhaustive list contains examples of recalled/defective products/class action information: horizontal furnaces, Whirlpool Microwave Hood Combination; RE-ConBuilding products roof tiles; Central Sprinkler Company Fire Sprinklers; Robert Shaw Water Heater Gas Control Valves; Trex Decking; water heaters; aluminum wiring; galvanized, abs, polybutylene PEX, KITEC® and copper pipe; and dry wall manufactured in China. There is no single, all-inclusive source of information on product recalls, defective products or class actions; however, the U.S. Consumer Product Safety Commission (CPSC) maintains a website that contains useful information. If Buyer wants further information regarding the items listed above, Broker(s) recommend that Buyer review the CPSC website at <http://www.cpsc.gov/> during Buyer's inspection contingency period. Another source affiliated with the CPSC is <http://saferproducts.gov/> which allows a Buyer to search by product type or product name. Buyer may also search using the various search engines on the Internet for the specified product or products in question. Brokers recommend that Buyer satisfy themselves regarding recalled or defective products. Brokers will not determine if any aspect of the Property is subject to a recall or is affected by a class action lawsuit. Brokers do not have expertise in this area.
- 3. HOMEOWNER ASSOCIATIONS AND COVENANTS, CONDITIONS AND RESTRICTIONS ("CC&Rs"); CHARGING STATIONS; FHA/VA APPROVAL:** Buyer and Seller are advised that if the Property is a condominium, or located in a planned unit development, or in a common interest subdivision, there are typically restrictions on use of the Property and rules that must be followed. Restrictions and rules are commonly found in Declarations and other governing documents. Further there is likely to be a homeowner association (HOA) that has the authority to affect the Property and its use. Whether or not there is a HOA, the Property may still be subject to CC&Rs restricting use of the Property. The HOA typically has the authority to enforce the rules of the association, assess monetary payments (both regular monthly dues and special assessments) to provide for the upkeep and maintenance of the common areas, and enforce the rules and assessment obligations. If you fail to abide by the rules or pay monies owed to the HOA, the HOA may put a lien against your Property. Additionally, if an electric vehicle charging station is installed in a common area or an exclusive use common area, each Seller whose parking space is on or near that charging station must disclose its existence and that the Buyer will have the responsibilities set forth in California Civil Code §4745. The law requires the Seller to provide the Buyer with the CC&Rs and other governing documents, as well as a copy of the HOA's current financial statement and operating budget, among other documents. Effective July 1, 2016, a Common Interest Development (CID) will be required to include in its annual budget report a separate statement describing the status of the CID as a Federal Housing Administration or Department of Veterans Affairs approved Development. While the purchase agreement and the law require that the annual budget be provided by Seller to Buyer, Brokers will not and cannot verify the accuracy of information provided by the CID. Buyer is advised to carefully review all HOA documents provided by Seller and the CC&Rs, if any, and satisfy him/herself regarding the use and restrictions of the Property, the amount of monthly dues and/or assessments, the adequacy of reserves, current and past insurance coverage and claims, and the possibility of any legal action that may be taken by or against the HOA. The HOA may not have insurance or may not cover personal property belonging to the owner of the unit in the condominium, common interest or planned unit development. For more information Buyer may request from Broker the C.A.R. Legal Q&A titled: "Homeowners' Associations: A Guide for REALTORS®". Brokers do not have expertise in this area.

Although unenforceable, it is possible the CC&Rs, deed or other document on title may contain a covenant which at one time may have purported to discriminate against persons based on race, religion or other protected class or characteristics. You have the right to request the assistance of the title or escrow company to help you prepare a form which will be provided to the County and may result in the discriminatory language being removed from the public record. You may also get a notice informing you of these rights from the Broker or title or escrow company. For more information Buyer may request from Broker the C.A.R. Legal Quick Guide titled: "Agent Disclosure of Discriminatory Covenants Based on Actual Knowledge."

- 4. LEGAL ACTION:** Buyer and Seller are advised that if Seller or a previous owner was involved in a legal action (litigation or arbitration) affecting the Property, Buyer should obtain and review public and other available records regarding the

legal action to determine: (i) whether the legal action or any resolution of it affects Buyer and the Property, (ii) if any rights against any parties involved in the legal action survive the legal action or have been terminated or waived as a result of the legal action, whether or not involving the same issue as in the legal action, and (iii) if any recommendations or requirements resulting from the legal action have been fulfilled and, if so, that Buyer is satisfied with any such action. Buyer should seek legal advice regarding these matters. Brokers do not have expertise in this area.

- 5. MARKETING; INTERNET ADVERTISING; INTERNET BLOGS; SOCIAL MEDIA:** Buyer and Seller are advised that Broker may employ a "staging" company to assist in the presentation of the Property. The furnishings and decorations in the staging are generally not included in the sale unless specifically noted in the Agreement. Statements and inclusion in the MLS entry, flyers, and other marketing materials are NOT part of the Agreement. In addition, Broker may employ a service to provide a "virtual tour" or "virtual staging" or Internet marketing of the Property, permitting potential buyers to view the Property over the Internet. While they are supposed to be an accurate representation of the property, the photos may be enhanced and not fully representative of the actual condition of the property. Further, neither the service provider nor Broker have total control over who will obtain access to materials placed on the internet or what action such persons might take. Additionally, some Internet sites and other social media provide formats for comments or opinions of value of properties that are for sale. Information on the Property, or its owner, neighborhood, or any homeowner association having governance over the Property may be found on the internet on individual or commercial web sites, blogs, Facebook pages, or other social media. Any such information may be accurate, speculative, truthful or lies, and it may or may not reflect the opinions or representations by the Broker. Broker will not investigate any such sites, blogs, social media or other internet sites or the representations contained therein. Buyer is advised to make an independent search of electronic media and online sources prior to removing any investigation contingency. Buyer and Seller are advised that Broker has no control over how long the information or photos concerning the Property will be available on the Internet or through social media, and Broker will not be responsible for removing any such content from the internet or MLS. Brokers do not have expertise in this area.
- 6. PACE LOANS AND LIENS:** The acronym PACE stands for Property Assessed Clean Energy. PACE programs allow property owners to finance energy and water conservation improvements and pay for them through an assessment on the owner's property. PACE programs are available in most areas for both residential one to four unit properties and commercial properties. PACE programs may be referred to by different names such as HERO or SCEIP, among others. If a PACE project is approved, an assessment lien is placed on a property for the amount owed plus interest. A property owner repays the entity for the improvements as a special tax assessment on the property tax bill over a period of years. A PACE lien is similar to a property tax lien in that it has "super priority." Sellers are obligated to disclose, pursuant to the C.A.R. Residential Purchase Agreement (C.A.R. Form RPA), whether any improvement is subject to a lien such as a PACE lien. Properties that are subject to PACE liens made on or after July 6, 2010 may not be eligible for financing. For more information, Buyer may request from Broker the C.A.R. Legal Q&A titled: "PACE Programs and Solar Leases". Brokers do not have expertise in this area.
- 7. RE-KEYING:** All locks should be re-keyed immediately upon close of escrow so as to ensure the Buyer's safety and security of their persons as well as their personal belongings. Alarms, if any, should be serviced by professionals and codes should be changed. Garage door openers and remotes should be re-coded. In the event of a lease back to Seller after the close of escrow, Seller is advised that the Buyer is entitled to the keys as the Owner of the Property even though the Seller stays in possession of the Property as provided in the RPA. Brokers do not have expertise in this area.
- 8. SOLAR PANELS AND NET ENERGY METERING:** Solar panel or power systems may be owned or leased. Although leased systems are probably personal property, they are included in the sale by the C.A.R. purchase agreement which also obligates the Seller to make a disclosure to the Buyer and provide the Buyer with documentation concerning the lease and system. Leasing companies generally secure payments by filing a UCC-1 (a Uniform Commercial Code form giving notice of a creditor's security interest) against the property. Sellers are required to provide material information about solar panels (C.A.R. form SOLAR may be used). Buyers are given a contingency right to investigate the solar related system and documentation and assume any lease. Assumption of the lease may require Buyer to provide financial information to the leasing company who may require a credit report be obtained on the Buyer. Should a solar panel or power system be on the Property, Buyers should determine if the system is leased or owned. Buyers willingness to assume any such lease is a contingency in favor of Seller. For more information, Buyer may request from Broker the C.A.R. Legal Q&A titled: "PACE Programs and Solar Leases". Solar panel systems may have net energy metering. Payback rates from utilities to property owners with their own source of energy (such as rooftop solar panels) who contribute electricity back to the grid may change from those currently in place and may differ upon change of ownership in the property. Fees for new solar installation may be added or changed. Buyers should discuss with the applicable utility if applicable to the property. Brokers do not have expertise in this area.
- 9. RECORDING DEVICES:** Audio or video recording devices or both may be present on the Property, whether or not notice of any such devices has been posted. Seller may or may not even be aware of the capability of such devices. Brokers do not have expertise in this area.
- 10. WOOD BALCONIES, STAIRS AND OTHER STRUCTURES:** Prior to January 1, 2025, and periodically thereafter, buildings with three units or more, may be required to obtain an inspection of exterior balconies, stairways, walkways, or decks that are supported

in whole or in substantial part by a wood or wood-based materials. For condos, the HOA will be responsible for the inspections per its governing documents. For other buildings, it is the owner's responsibility. An inspection report must be incorporated into a condo HOA's study of reserve account requirements. This could in turn affect lender certification requirements as well as future dues and assessments. A balcony report that identifies an immediate threat to the safety of the occupants will require the condo HOA or owner to prevent access to the balcony further impacting a property's marketability.

G. Local Disclosures and Advisories

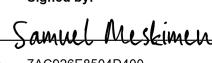
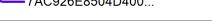
LOCAL ADVISORIES OR DISCLOSURES (IF CHECKED):

The following disclosures or advisories are attached:

- A.
- B.
- C.
- D.

Buyer and Seller are encouraged to read all 15 pages of this Advisory carefully. By signing below, Buyer and Seller acknowledge that each has read, understands and received a copy of all 15 pages of this Advisory.

Signed by:

BUYER  **Samuel Mekimen** Date 6/25/2025
 BUYER  **7AC926E8504D400...** Date _____
 SELLER  **Benjamin R. Ortiz, Trustee** Date 6/16/2025
 SELLER  **DF5158F5523A457...** Date _____

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STATEWIDE BUYER AND SELLER ADVISORY (SBSA PAGE 15 OF 15)

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6 San Pedro Place



CONTRA COSTA COUNTY

DISCLOSURES AND DISCLAIMERS ADVISORY

*(This form is intended for use with the California Association of REALTORS®
form "Statewide Buyer and Seller Advisory")*

**This Advisory is for use in Contra Costa County. Please read it carefully along with any local
Advisories or local disclosures and Seller or Agent Disclosures relating to the Property.**

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INTRODUCTION

This Advisory provides general information about buying and selling real property in Contra Costa County and is effective as of April 2024. It is not intended to be a comprehensive guide to buying real estate nor is it designed to alarm Buyers and Sellers. Although this Advisory does not limit any legal duty of real estate brokers, it does point out some limitations on real estate brokers' duties. This Advisory is designed to be used in conjunction with the California Association of REALTORS® Statewide Buyer Seller Advisory to explain that when transferring something as important and valuable as real estate, Buyers and Sellers have a legal responsibility to protect themselves by taking the actions recommended in this Advisory. Buyers should not just rely on real estate brokers or Sellers as sources for all information. When Buyers have questions, doubts or concerns, they should conduct their own investigation with their own chosen professionals.

Contra Costa County Disclosures and Disclaimers Advisory

04/2024

For more information about Contra Costa County, go online at: <http://www.co.contra-costa.ca.us/> The information in this Advisory may change over time, including, but not limited to, website references, and/or new issues may develop due to actions taken at the federal, state, county, city and/or private, local level. Some of the issues that are covered in this Advisory are point of sale or retrofit requirements that may also get triggered by remodeling efforts or efficiency requirements. Sellers and Buyers should investigate the applicability of these requirements to the past, present and future use, sale, purchase, ownership and/or development of the Property.

- Sellers must disclose anything that is known to the Sellers that materially affects the value or desirability of the Property. Sellers who need help in completing their disclosure obligations should consult with their own qualified, California real estate attorney; Brokers cannot determine the legal sufficiency of any disclosure.
- Sellers should conduct a diligent search of their documents to determine if they have any reports, disclosures, repair estimates and invoices (of any age) or other information which relate to the Property or the issues in this Advisory and provide a copy of that material to Buyers preferably with the Sellers' disclosure documents regardless of which disclosure forms are used.
- Sellers and Buyers should read this Advisory in conjunction with a careful review of all disclosures required by Sellers and by the real estate Brokers involved in the transaction including, without limitation, the Real Estate Transfer Disclosure Statement and the Supplemental Property Questionnaire, if provided by Seller.
- Buyers are responsible for conducting their own investigations into the issues discussed in this Advisory as well as those issues that are not referenced in this Advisory to the extent that those additional issues may affect the Buyers' determination of the use, value, desirability or development of the Property. That investigation should take place prior to the Buyer's removal or waiver of any inspection/investigation contingency. Buyers are urged to:
 - Carefully read the information contained in all advisories, pamphlets, disclosures, inspections, and/or reports that Buyers receive from any source.
 - Conduct additional/further investigations and inspections regarding any issues that concern Buyers which are raised in the documents received by Buyers from any source.
 - Thoroughly and thoughtfully inspect and evaluate the Property and, in so doing, meet Buyers' obligation to protect themselves, including those facts which are known to or within the diligent attention and observation of the Buyers. Viewing videos, virtual tours and other on-line sources is not a good substitute for visiting the actual Property in person and observing the location of the Property.
- Buyers need to inquire into any additional matters (beyond those in this Advisory) to the extent that those additional issues affect the Buyers' determination of the use, value, desirability or development of the Property.
- Buyers must bear in mind that a Property may suffer defects and deficiencies which neither Sellers nor Brokers are aware. Buyers should also recognize that not all issues can be objectively determined and some issues can have varying impacts on different people since some people may be more sensitive than others.
- Buyers are urged to engage licensed professionals to evaluate all aspects of the Property and to consult all appropriate governmental agencies. Buyers' right to conduct certain types of investigations may be limited by the Purchase Contract or other factors such as Homeowners' Association requirements.
- Any representations about the issues in this Advisory made by third parties have not been verified by Brokers and need to be independently confirmed by Buyers.
- **Although licensed to list, sell and lease real estate, Brokers may not have expertise on the issues in this Advisory.**

This Advisory is not meant to be a complete source of information on all matters which can become issues in real property purchase and sale contracts. Given Buyers' legal duty to exercise reasonable care to protect themselves regarding facts that are known to them or within their diligent attention or observation, Buyers are urged to investigate, without limitation, the items listed in this Advisory as well as the condition of the foundation, roof, plumbing, heating air conditioning, electrical, mechanical, energy efficiency, security, appliances/personal property, pool/spa, and all other aspects of the property prior to removing any contingencies, if any.

A. MARKET CONDITIONS ADVISORY

Real estate markets are cyclical. It is impossible to predict what market conditions will be at any given time. The ultimate decision of how much to offer on any property rests with Buyers. Buyers need to decide what they are willing to pay in light of market conditions and their own financial resources. Buyers must also decide what type of offer to make in recognition of existing market conditions. Purchase price is not a simple calculation based upon square footage but an agreement as to what Buyers will pay and what Sellers will accept.

Real estate brokers traditionally recommend that Buyers protect themselves by conditioning their purchase on an inspection of the Property so that the Buyers can be assured that the Property meets their needs. In some markets, many Buyers are choosing to forego that sage advice so that their offer is more attractive to Sellers. If, after making an offer without a property condition contingency, Buyers become aware of an aspect of the condition of the Property that affects its value or desirability, Buyers may still be required to proceed to purchase the Property or possibly pay damages to the Seller, which may be the deposit in escrow. If this is a condition that must subsequently be repaired, Buyers may have no legal recourse against any of the parties in the transaction after escrow closes, including the Seller, the brokers or the inspectors, and then the Buyers may have to pay to correct those problems.

Waiving the right to have a contingency regarding the property condition does not necessarily waive the Buyers' right to access the Property, even if the Property is being sold "AS IS". Regardless of whether there is an inspection/investigation contingency, Broker recommends that prospective Buyers have the Property thoroughly inspected by their own experts prior to the close of escrow.

The lender's approval of financing includes the lender's determination that (1) Buyers are creditworthy and can afford to make the mortgage payments and (2) that the Property appraises for at least the principal amount of the loan. Even if Buyers have obtained a pre-qualification or pre-approval letter from a lender, the lender may not ultimately approve the loan if the lender's appraiser determines that the Property's fair market value is less than the amount of the purchase price or if the Buyers' financial/employment situation has changed. If there is no financing contingency and the Property does not "appraise", Buyers may not be able to afford to make up the difference between the loan amount applied for and the loan amount actually offered by the lender. Under those circumstances, Buyers may not be able to perform on Buyers' contractual obligations. This could then result in the Buyers paying damages to the Seller. **It is a serious risk for Buyers to eliminate from the purchase contract their right to have a financing and/or appraisal contingency if they intend to secure a loan.**

B. GENERAL PROPERTY ADVISORIES

- EXISTING HOUSING STOCK:** Many properties have been built under different building codes and may not accommodate current or future personal property items such as electric cars. Regardless of its age, Buyers should have the Property inspected by a competent property inspector and obtain additional inspections recommended in any inspection report, or as may be necessary for Buyers to determine the actual condition of the Property. The Property's components, appliances, fixtures, systems and materials may have varying degrees of remaining useful life and may be subject to failure without notice. In addition, not all components, improvements or fixtures of the Property may comply with current code, zoning, health and safety, setback requirements, religious or cultural preferences. Some homes contain appliances, products or manufactured materials, such as Chinese dry wall, which may be defective, create problems with the use or value of other aspects of the home and/or may be subject to manufacturer or governmental recall and/or a class action lawsuit. All homes include many components which require ongoing maintenance. Deferred maintenance will decrease the life span and/or functionality of many of these components. Buyers should seek reliable advice from appropriate professionals and to plan/budget for maintenance and future repairs.
- FLOORS AND WALLS:** The personal property of the Seller may make a visual inspection of floors and walls difficult. The existence of certain types of floor coverings, such as carpeting and rugs, as well as certain types of wall coverings, such as wallpaper and paneling, and furniture prevent inspectors and brokers from inspecting the condition of the floors and walls beneath those materials. When exposed, these areas may have a different pattern of wear or shade of color. If Buyers wish to determine the condition of the floors and walls beneath such coverings, Buyers will need to secure the written authorization of the Seller to conduct investigations with appropriate professionals since removal of floor coverings may be required.
- TEMPERED GLASS:** Many homes contain glass that IS NOT tempered in locations where tempered glass IS required by building regulations. Buyers are advised to have a contractor's inspection to identify the presence of any glass that is not properly tempered before removing any inspection/investigation contingency. Buyers should consider replacing any non-tempered glass with tempered glass to reduce the risk of injury.

4. FIREPLACES; WOOD-BURNING APPLIANCES: Residential wood burning is the leading source of wintertime air pollution in the Bay Area and studies have confirmed there are significant health impacts from exposure to fine particulate matter found in wood smoke. The Bay Area Air Quality Management District ("BAAQMD") established the Wood Smoke Rule, Regulation 6, Rule 3 to reduce wintertime smoke pollution and protect public health. The Wood Smoke Rule requires anyone selling, renting or leasing a property in the Bay Area to disclose the potential health impacts from air pollution caused from burning wood. Fine particulate matter, also known as PM2.5, can travel deep into the respiratory system, bypass the lungs and enter the blood stream. Exposure may cause short-term and long-term health effects, including eye, nose and throat irritation, reduced lung function, asthma, chronic bronchitis, cancer and premature deaths. Exposure to fine particulates can worsen existing respiratory conditions. High PM2.5 levels are associated with increased respiratory and cardiovascular hospital admissions, emergency department visits, and even deaths. Children, the elderly and those with pre-existing respiratory or heart conditions are most at risk from negative health effects of PM2.5 exposure. Buyers should consult with a licensed professional to inspect, properly maintain, and operate a wood burning stove or fireplace insert according to manufacturer's specifications to help reduce wood smoke pollution. The Air District encourages the use of cleaner and more efficient, non-wood burning heating options such as gas-fueled or electric fireplace inserts to help reduce emissions and exposure to fine particulates.

When the BAAQMD issues a Winter Spare the Air Alert during the winter season from November 1st through the end of February, it is illegal to burn wood, manufactured fire logs, pellets or any solid fuels in fireplaces, wood stoves or outdoor fire pits. To check when the air quality is unhealthy and when a Winter Spare the Air Alert is issued, call 1-877-4NO-BURN or visit www.baaqmd.gov or www.sparetheair.org. The information in Paragraph 4 was provided by BAAQMD. Brokers have not verified and will not verify any of the information provided by BAAQMD.

5. SQUARE FOOTAGE AND LOT SIZE: Different sources of size information often provide different square footage or lot size numbers for a property. Public records may be, and often are, inaccurate and there are frequently discrepancies in the advertised sizes. Buyers are advised that square footage and/or lot size numbers, which may be obtained from various sources such as public records, MLS and others that are provided to Buyers are not, and will not be, verified by Sellers or the real estate agents. Buyers should obtain a specific disclosure regarding any known size discrepancies from Sellers and/or the real estate Brokers. **If the square footage or lot size of the property is an important consideration in Buyers' decision to purchase the Property and/or how much Buyers are willing to pay for the Property, then Buyers must independently conduct Buyers' own investigation through appropriate professionals and rely solely on that data.**

6. FENCE MAINTENANCE: If the Property has a fence that is located on the boundary line, Civil Code Section 841 provides that the adjoining private landowners have an equal obligation to maintain the fence. However, fences are often not located on the boundary line and when that is true, who is responsible for maintaining the fence is a legal determination. Thus, questions regarding who is responsible for repairing or maintaining a fence should be reviewed with a qualified California real estate attorney. Brokers are not qualified to make that determination.

7. TREES AND VEGETATION: *Protected Trees*. Most cities have an ordinance that requires property owners to obtain a permit prior to removing *Protected Trees* from their property. *Protected Trees* are defined within the code of each city. Removing or damaging any *Protected Tree* without the proper permit constitutes an infraction. In addition to the cost of the infraction, violators may be liable for damages. A City may place a lien on the Property if imposed fees are not paid on a timely basis. That lien may subsequently be added to the county property tax bill.

Hazardous Trees: Some cities define hazardous tree conditions within their Municipal Building Codes and address ways of mitigating those conditions on both private and public property. There are often stringent time frames for responding to hazardous tree claims. If hazardous tree claims are not resolved privately, a claimant may, as a last resort, pursue the claim through the court system.

View Ordinances: Some cities have view ordinances that restrict the height of trees so that trees do not unreasonably obstruct the view that existed at the time of purchase of the property. Certain trees that are part of the natural habitat can be exempt from this law. Often a view property will have recently trimmed trees and shrubs revealing the view. Buyers should take note that maintaining that view could entail not only trimming foliage on their own property, but also enlisting the cooperation of their neighbor to keep their foliage trimmed, usually at the Buyers' expense. Cities do not take an active role in these issues; rather they encourage the private resolution of such disputes. Each city has a slightly different mechanism for handling these situations,

and Buyer is encouraged to review the Municipal Code during their inspection period.

Buyers are encouraged to seek the advice of a licensed arborist for any questions regarding trees that are on the Property or on a neighbor's property.

8. RIVER, CREEK AND LEVEE PROTECTION: Many properties are impacted by creeks (a narrow channel or small stream) and/or culverts (a man-made structure used to enclose a flowing body of water which is usually designed to allow water to pass underneath a road or other structures). If the Property includes, abuts or is located near a creek or culvert, Buyers should investigate the possibility of flooding and/or water intrusion or other nuisances that may result from proximity to those water sources by contacting appropriate experts. Brokers cannot determine these issues. In addition, some cities have enacted regulations regarding creeks and culverts making maintenance of these creeks and culverts the responsibility of adjacent property owners which can involve considerable expense.

For example, the City of Orinda has enacted ordinances (a) making creek maintenance the responsibility of the owner on commencing any work in, over or near a river, levee, creek or culvert whose property the creek or watercourse is located; and (b) providing for storm water pollution prevention measures. Buyers need to review local ordinances and maps with their own experts regarding these issues and before commencing any work in, over or near a creek or culvert.

9. FLOOD MAPPING: Flood maps and flood designations for all properties may change over time which could impact the future use, value, desirability or development of the Property as well as its insurability. Rising sea levels may also have an impact on future flooding. Under the "Homeowner Flood Insurance Affordability Act of 2014," properties in flood zones, designated in an NHD report, will experience annual premium increases which could be as much as 18% to 25% per year. For further details regarding any specific Property, go to: <https://www.floodsmart.gov/floodsmart/> or <http://www.realtor.org/articles/senate-passes-flood-insurance-with-house-amendments>

10. ENVIRONMENTAL MAPPING: Some of the third-party Natural Hazards Disclosure ("NHD") companies may provide information regarding environmental hazards that are mapped by the federal government, state or local entities such as Super Fund Clean-Up sites. Buyers should consider discussing with the NHDS provider what environmental disclosures and maps may be available.

11. WILDFIRE HAZARDS: Wildfire disasters can create health and safety concerns in the aftermath of clean-up efforts, as well as unknown and possible future concerns related to the rebuilding of infrastructure in the impacted areas. Some of the concerns and issues of wildfires include, but are not limited to: lot clearing costs; environmental clean-up concerns; local, state and/or federal regulations for issuing permits and/or for authorizing rebuilding efforts; availability of insurance and/or utilities; construction-related inconvenience and delay; and the impact that federal, state or local disaster declarations may have on materials, prices, costs and rent. Buyers should investigate all wildfire related issues to determine what impact, if any, those issues may have on Buyer's current and future use or development of the Property during any investigation contingency.

Property located in a High and Very High Fire Hazard Severity Zone may be subject to CalFire building and use restrictions which can impact the rebuilding, renovation and/or expansion of existing structures and the building of new structures. Brokers have no expertise on these issues and thus Buyer should investigate with Buyer's own construction, architectural and development experts prior to removing any investigation contingency.

12. UNDERGROUND STORAGE TANKS (UST): Many of the larger, older homes in this area built before 1935 may have or have had an Underground Storage Tank for the fuel oil that fired the Property's furnace. Virtually all of the old furnaces have been replaced; however, many of the fuel oil tanks remain buried on the property. In residential applications, the California State Water Resources Control Board regulates all UST's in this state. The licensing, inspection and regulation of UST's in residential application are currently exempt as long as the tank is less than 750 gallons and was used for fuel oil only. There is no guarantee that the Property would be exempt from abatement if a UST is discovered. Each municipality has different regulations concerning UST's that may include removal and soil clean-up of any toxic material that may have leaked from the tank. Buyers and Sellers are advised to speak directly to the Public Works Department, Building Department and/or Fire Department in the pertinent city concerning specific regulations affecting UST's.

13. CONDOMINIUMS, COMMON INTEREST DEVELOPMENTS & HOMEOWNERS' ASSOCIATIONS: If the Property is in a Common Interest Development ("CID"), the Seller should request that the Homeowners'

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Association (HOA) provide all required documents regarding the HOA operation and expenses to meet the Seller's disclosure obligations under Civil Code Section 4525. It is strongly recommended that Buyers receive the current HOA documents directly from the HOA rather than from any online service or from an earlier transaction. Although Sellers can legally provide their own copies of the required documents, the best practice is to have the HOA provide the documents so that Buyers receive the most current information.

Buyers need to carefully examine all of the documents that are provided regarding the HOA and compare the documents with the list of required disclosures specified in the HOA form from the California Association of REALTORS®. If any document(s) are missing, Buyers should send a written request to the Seller that the Seller provide the missing documents and/or provide a written explanation for why the document(s) were not included with the other HOA documents.

Some HOAs do not prepare or keep all documents required by the law, such as reserve studies, minutes of all meetings and/or financials and may not be operating in compliance with the law. As a result, Buyers may only receive a portion of the state required documents; in which case Buyers must be aware that they are buying into an HOA without the benefit of the information those documents would provide. Buyers should retain the services of experts, such as attorneys, accountants or others who specialize in reviewing HOA documents to determine the adequacy of the reserves and whether or not the Property is suitable for Buyers' intended uses.

Any changes or improvements to a unit generally require some form of review and approval by the HOA. The HOA may impose significant restrictions on any changes, especially those which impact the common area(s). Those restrictions may include imposing maintenance obligations and/or indemnification requirements in case of damage during installation. Buyers should carefully review all HOA documents and determine the impact of those restrictions, during the contingency period, if they intend to make changes including but not limited to those which involve adding solar energy systems onto common area roofs or adding special equipment for televisions and other electronic equipment. Another example is that HOA often restrict the type of floor and/or wall material that can be used in certain units and/or the number of pets due to noise and other factors. Buyers should directly contact the HOA Board to determine whether or not the Property can be used for Buyers' intended purposes. Buyers should also determine whether or not the Property meets Buyers' subjective personal preferences. Buyers should keep in mind that HOA governing documents can change over time (by board action, the member approval process and/or court action) thus there is no guarantee that the Buyers' future intended uses will be allowed. See also **Paragraphs 36 & 37** regarding long-term and short-term rental issues.

Many CIDs have been involved in or are presently involved in litigation regarding the design, construction, maintenance and/or condition of all or a part of the Development. Whether or not these lawsuits are successful, litigation is expensive and the cost of such legal actions may impact not only the adequacy of the HOA reserves but also the amount of current or future assessments. The existence of HOA insurance does not necessarily mean that there is insurance coverage for any given single interest or unit in the Development, an owner's remodeling or upgrade efforts, and/or the owner's contents.

Occasionally issues arise in the purchase of Property in a CID regarding parking and/or storage spaces associated with a single interest or unit in the Development. Buyers should determine for themselves whether or not the allotted parking space(s) are adequate to park the Buyers' vehicle(s) in the assigned spaces by actually parking in those spaces. Parking space(s) and storage space(s), if any, may be described in a Condominium Map or in the Preliminary Report issued by a Title Company. The actual markings, striping and numbering of these space(s) may not accurately reflect the actual spaces and may be in conflict with the space(s) designated in the recorded documents. It is therefore crucial that Buyers personally determine that the parking and storage space(s) that are designated in the recorded documents are actually being transferred to Buyers and that those space(s) are acceptable for the Buyers' intended needs and uses of the Property.

Sellers who have ever served on the HOA Board, may have access to information and documentation that is not provided by the HOA and/or which is deemed "confidential" or protected by an "attorney client privilege". Sellers should consult with their own qualified California real estate attorneys to determine how they will need to disclose that additional information; Brokers are not qualified to evaluate or investigate those legal issues.

Effective January 1, 2017, owners of a single interest in a common interest development will be required to provide annual notification to the HOA of their contact information.

If EBMUD provides sewer and water services to an HOA, EBMUD is imposing certain requirements on those HOAs that are legally responsible for maintaining the sewers. This obligation must be dealt with by the HOA before July 2021. Agents and Brokers have not and will not investigate or otherwise verify whether the HOA is or will be in compliance. Buyers should investigate directly with the HOA as to whether or not the HOA is subject to this requirement and/or whether the HOA has filed the requisite Statement of Responsibility with EBMUD and/or what steps the HOA is taking to ensure that it is in compliance. See also **Paragraph 44**.

14. PLASTIC PIPE: Builders in the Contra Costa County area may have used PEX water pipes in constructing homes. This type of pipe, manufactured under the name of KITEC®, has been alleged in a class action lawsuit to be faulty and a settlement of that suit has been reached. Buyers should investigate the presence of such pipes prior to removing their inspection/investigation contingency. For additional information about this product and any litigation, go to: <http://www.kitecsettlement.com/faq.cfm>

15. INSURANCE & C.L.U.E. REPORTS OF INSURANCE CLAIMS: Buyers should investigate the availability and cost of insurance coverage for the Property they are buying. As part of that investigation, Buyers should ascertain if their chosen insurance company will require certain retrofit repairs, such as installation of safety glass and/or fireplace spark arresters and a gas shut-off valve. The fact that an insurance company may require these repairs does not necessarily mean that the Seller is obligated to pay for and/or make the repairs requested by the insurer. In addition, prior claims submitted by Buyers on other properties may affect the final cost of the homeowners' insurance on the property being purchased by Buyers. Buyers should investigate these matters thoroughly prior to removing their inspection/investigation contingency.

Standard real estate purchase agreement forms require Sellers to provide Buyers with insurance claims history for the property for a period of five years preceding the sale. Sellers do not always know (or remember) the insurance claims history. Natural Hazards Disclosure Statement ("NHDS") Reports had included a report used by insurance companies called C.L.U.E., but NHDS Reports no longer include those reports. Because a C.L.U.E. report itself is not required, Sellers may disclose the insurance information themselves as part of the disclosure process. For the most accurate information regarding past insurance claims, Sellers may be able to either: (a) go online to:

https://personalreports.lexisnexis.com/homesellers_disclosure_report/agent.jsp and create an account that will enable the Sellers to order a C.L.U.E. report; or (b) contact their homeowner insurance policy broker who may be able to provide a copy. Buyers can also include in their purchase contract an obligation for Sellers to provide them with a C.L.U.E. report.

16. ONLINE PHOTOS, INFORMATION & CONSUMER PRIVACY: Effective January 1, 2020, the California Consumer Privacy Act of 2018 ("CCPA") imposes new privacy obligations on certain types of businesses that collect "personal information" about California consumers. Not all individuals and/or entities with whom you interact during a real estate transaction are required to comply with the CCPA. For additional information, review the ***California Consumer Privacy Act Advisory*** created by the California Association of REALTORS®. Whether or not CCPA applies, photographs of the Property provided to the MLS and Brokers' websites may appear on other Brokers' sites as well as national data aggregation sites, including, but not limited to, Realtor.com, Zillow and Trulia. It is not possible for Brokers to remove photos from websites over which they have no control.

Information regarding the Property and the neighborhood may exist online in various blogs, discussion boards, Nextdoor, Facebook pages, official neighborhood association and HOA sites. However, other unofficial sites written by third parties may also exist with postings about the community, people and properties. Some online sites offer viewers the opportunity to express opinions and air complaints. The information available on official and unofficial sites may consist of opinion, speculation, unfounded assertions and rumors, making it difficult to determine what is and what is not true. Neither Seller nor any of the real estate licensees may be aware of, nor will they conduct a search of, any online information, even if they are using or have used those platforms to advertise goods or services. Sellers and real estate licensees are not obligated to verify, investigate, explain or remove commentary of third parties.

17. PROBATE SALES AND COURT CONFIRMATION: An executor or administrator (the "Representative") of a probate estate may sell estate property if it is in the best interests of the estate to do so. The sale of estate real property is typically subject to Probate Court Confirmation. The Independent Administration of Estates Act ("IAEA") provides a simplified method of probating estates with limited court supervision. Under the IAEA, the Representative may list real property with a broker for a period not to exceed 90 days without prior court approval and to sell the Property without court confirmation, unless a person named in the will or other person who is entitled to receive a Notice of Proposed Action objects; in which case court confirmation will be required. The Representative's ability to sell without court supervision or approval under IAEA is not absolute.

and is conditioned upon there being no objections by interested persons (generally, the heirs). If there is any objection, Court Confirmation may be necessary.

Probate property is always sold "As-Is" and certain standard disclosure forms, such as the Real Estate Transfer Disclosure Statement, are not required. However, the Representative must nonetheless disclose all actual knowledge of material facts affecting the value or desirability of the Property.

If Court Confirmation is required and is subject to open competitive bidding (which is true in probate, conservatorship, guardianship, receivership or bankruptcy sales), it is strongly recommended that Buyers personally appear in Court when their offer is scheduled for confirmation. Buyers should understand that in most sales requiring Court Confirmation, the Property may continue to be marketed and that their broker and others may represent other competitive bidders prior to and at the Court Confirmation hearing. Different types of courts have their own rules for how to handle the possibility of over-bids, including whether initial deposits need to be in a certain amount or whether an over-bid needs to be a specific percentage above the original offer. Any questions regarding the specific rules for the Court where the confirmation hearing is to be held should be directed to the clerk of that Court. It is also strongly recommended that Buyers consult a real estate attorney who is knowledgeable about Court Confirmation sales since real estate brokers/agents are not qualified to provide legal advice.

18. SMOKE ALARMS AND CARBON MONOXIDE DETECTORS: California Health and Safety Code §13113.8 requires installation of smoke alarms in residential property. If a TDS is required, the Sellers certify in the TDS that the Property has (or will have prior to Close of Escrow) operable smoke alarms which are approved and installed in compliance with the State Fire Marshal's regulations and applicable local standards, including installation of alarms with 10-year batteries in all bedrooms before finalizing any permitted contracting work costing \$1,000 or more. State law requires carbon monoxide detectors in living areas of residential properties that have fossil fuel burning appliances, even if those appliances are several floors below, for example, furnaces in the basement of a condominium building.

19. WATER HEATERS: Under State law, all water heaters must be braced, anchored or strapped to resist falling or horizontal displacement due to earthquake motion and Sellers of Property must certify to Buyers that the bracing requirement has been satisfied. In addition, water heaters which are newly installed or moved must be raised so their ignition point is 18 inches off the ground. Many other plumbing code requirements may also apply, e.g. gas venting, pipe wrapping, temperature and pressure relief valves, drain valves, bollard protection in garages.

20. ANIMALS: The past or present existence of animals anywhere on the property may be a red flag of damage or other problems. Animal urine and feces can damage floors, floor coverings, walls, baseboards, or other components. Additionally, animals can attract fleas, ticks and other pests that can remain on the Property after the animal has been removed. Complete elimination of odors and other problems created by animals may not be possible even by professional cleaning efforts or replacing carpets, pads and other affected components.

Property may be subject to local ordinances regulating the maintenance, breeding, number or type of animals permitted, or other requirements such as spaying or neutering. Buyers should investigate whether Homeowner and Common Interest Associations have imposed restrictions on animals. Neighbors may have animals that can cause problems including but not limited to noise or odors. Common pets such as dogs can bark, cats are not easily contained, and in some cases more unusual animals (e.g. poultry, exotic birds, and reptiles) may create issues that impact the value, use and enjoyment of the Property.

California is home to a wide variety of animals, birds, reptiles and insect life, including but not limited to ants, bedbugs, bats, rodents, snakes and larger wild animals such as mountain lions and deer, some or all of which may enter or inhabit the Property and may be difficult to eliminate or control. These creatures can damage landscaping, might be a hazard to people, pets or other animals and may cause issues that impact the Buyers' use and enjoyment of the Property. Proximity to rural or open space areas increases the likelihood of this problem. Buyers should investigate these issues with licensed professionals, including local animal/pest control companies, and/or other qualified agencies or organizations during Buyers' inspection period.

21. ARCHITECTURAL & CONSTRUCTION PLANS: Property owners often have architectural/ construction plans and renderings, whether or not those plans were ever approved or used for any purpose. These plans and drawings do not "run with the land" even if the plans were used to build existing structures and

even if they are on file with the local planning department. In most situations, Sellers's contracts with the architect specify that the plans remain the possession of the architect; the Seller is granted a limited "non-exclusive license" to use that material. Thus, Sellers generally do not have the legal right to advertise, sell or give that documentation to Buyers without the express written authorization of the architect who in all likelihood has copyrighted the plans. Buyers who want to use the Sellers' plans and drawings for any purpose should contact the creator of the plans directly for authorization to use that material.

C. FEDERAL, STATE AND REGIONAL CONDITIONS ADVISORIES

22. UNSTABLE HILLSIDES: Many hillside properties are active and potentially active landslide areas. Many of the geologic forces which have shaped California over the eons are still active today. The only way to determine the nature of the soil and bedrock under a structure, and how these forces may affect those structures, is with a geologic or geotechnical inspection and report.

23. EXPANSIVE SOILS: Some parts of the Contra Costa area have expansive, or adobe, soil which will expand and contract with the wet and dry seasons. This expansion and contraction can cause movement or shifting of structures and their foundations.

24. HIGH WATER TABLES: Some parts of Contra Costa County have high water tables that can intensify mold growth and compromise the stability of soil and/or foundation. In addition, high water tables may affect the use and enjoyment of the surrounding land, particularly during months of heavy rain. Buyers should consult the appropriate experts to help evaluate the effect of high-water tables on the subject property and, when necessary, consider drainage modifications to protect the structure and improve the use and enjoyment of the surrounding landscape.

Reports from Natural Hazard Disclosure (NHD) companies may not contain all information from all sources regarding the Property and surrounding conditions and cannot be relied on for all information regarding natural hazards which may affect the Property. Brokers recommend that Buyers have any Property they are purchasing inspected by a qualified geologist, geologic or geotechnical engineer, or other qualified professional.

25. WET WEATHER CONDITIONS: At times, this area may have months with heavier than usual rainfall. During these times, hillside properties may be susceptible to earth movement and drainage problems. Properties on flatlands may be susceptible to flooding. Properties which may not have experienced water intrusion into or under the property in the past may experience these conditions as a result of weather-related phenomena. Sellers are obligated to disclose to Buyers those material defects or conditions known to them which affect the value or desirability of the property; however, not all Sellers may be aware of recent changes in the conditions of the property or its improvements caused by unusually wet weather. Because of these factors, it is recommended that, in addition to a home inspection, Buyers have such additional inspections by inspectors or engineers regarding these conditions as Buyers may desire.

26. CLIMATE CONDITIONS: Contra Costa County has several micro climates. Buyers are advised that some of these areas are subject to frequent strong winds, wind-driven rain, fog and mist, and direct sunlight, any of which, alone or in combination, can impact the condition of the land as well as prematurely age the interior and exterior of structures. Erosion, warping and cracking of surfaces, failed seals on dual-paned windows, loss of siding or roof shingles, water intrusion, and other problems, are not uncommon and require regular maintenance. In particular, properties located near sources of water, such as the Bay, rivers and streams may require additional, more thorough maintenance. Buyers are advised to fully investigate these conditions and to determine for themselves the cost of any increased maintenance and repairs that may be needed for any Property located in these areas.

27. PERMIT ISSUES: An improvement that is made without the required permit can, among other things, have a negative impact on value, require a retrofit, impact habitability, preclude insurance coverage and/or result in fees, penalties, government and/or civil enforcement actions. In some cities, there may be a lower standard applied in those circumstances where the property owner is obtaining the permits, as opposed to a contractor doing so. Obtaining and finalizing permits may trigger additional retrofit requirements that are not required as a condition of sale. Examples include but are not limited to water conserving plumbing fixtures and safety devices to prevent drowning of small children in pools and spas. See **Paragraphs 32 and 33.**

28. NONCONFORMING USES, ROOMS, ALTERATIONS OR ADDITIONS: Any rooms, alterations or additions to the Property which were done without necessary permits or certificates of completion ("nonconforming improvements") may be subject to fines, permit and construction costs, and other expenses to bring into

conformity. Nonconforming improvements may be subject to removal by local building inspection and code enforcement agencies. Nonconforming rental units may be required to be vacated and possibly torn down. It may not be feasible to legalize nonconforming improvements because of zoning, permit and/or other legal or regulatory limitations. Some building inspection and code enforcement agencies may conduct random inspections of properties for permit, code and other violations while the Property is being marketed. Such nonconforming improvements may also be discovered when anyone applies for a permit to do work on the property either before or after escrow closes. Whenever nonconforming uses are discovered, the then-current owner could face expensive repairs, permit fees and other costs and/or even removal of the nonconforming improvement.

While Sellers are obligated to disclose any known nonconforming improvements, Seller may not be aware of some or all illegal improvements or uses especially those that were made prior to Seller's ownership of the Property. Real estate brokers and agents are not required by law to inspect public records and cannot determine the legal status of improvements based solely on their required visual inspection of the property. Thus, Buyers are strongly urged to investigate possible nonconforming improvements by personally contacting the local building inspection and code enforcement agencies as well as obtaining the advice of contractors, architects, engineers or other professionals regarding the status and condition of the Property prior to removing inspection contingencies.

29. BALCONIES/DECKS INSPECTION & RETROFIT REQUIREMENTS: Effective January 1, 2019, state law requires an owner of multi-family buildings with 3 or more dwelling units to conduct an inspection of and make any necessary repairs to exterior decks, balconies and other components that are elevated more than 6 feet above the ground. The inspection must be completed by January 1, 2025 and will require subsequent inspection by January 1st of every six years thereafter. The purpose of the inspection is to determine whether the decks, balconies, and exterior elevated elements and their associated water proofing elements are in a generally safe condition, adequate working order, and free from any hazardous condition caused by fungus, deterioration, decay or improper alteration. State law requires that the inspection be performed by certain qualified professionals. The law sets forth timelines for the completion of the report, delivery to the owner, and completion of any repairs or replacement. Fines, penalties and/or liens on the property can be imposed for non-compliance with this law. State law allows cities and counties to enact their own regulations which may be stricter than the state requirements, including but not limited to extending the inspection and repair requirements to other exterior components, such as landings, exit corridors, stairway systems and other elements to determine if these structures are in safe condition, in adequate working order and free from hazards, dry rot, fungus, deterioration, decay, improper construction or hazardous conditions. Buyers are strongly urged to investigate possible inspection and retrofit requirements by personally contacting the local building inspection and code enforcement agencies as well as additional licensed professionals regarding the status and condition of any building components at the Property prior to removing any inspection contingency.

See, for example, **Paragraph 54**

30. UNDERGROUND UTILITIES: Some towns and cities have begun the process of burying utility lines underground in order to remove the utility poles in the neighborhood. These projects can result in special tax assessments and set-up costs for the individual homeowners. It is recommended that Buyers investigate this issue with Pacific Gas and Electric Company ("PG&E").

31. CRIME: The existence of crime is a fact of urban and suburban life. Some areas experience more crime than others. Crime statistics for various areas and municipalities may rise and fall over time and the incidence of various types of criminal activity may also increase or decrease. At times, local law enforcement agencies may target designated areas for special but temporary enforcement measures. Individual criminal acts may occur in any neighborhood or may occur close to a property that is being sold while other criminal acts may occur far away. Some crimes may be reported in the local news while others are ignored by the media. Because of the ever-changing nature of the statistics and information regarding crimes, neither Seller nor brokers will independently investigate crime or criminal activity in the area of any property being purchased by any means including, but not limited to, contacting the police or reviewing any internet data bases. If criminal activity is a factor in the decision to purchase a particular property, or in a particular neighborhood, Buyers are urged to check with the local law enforcement agencies and online information, prior to removing their inspection/investigation contingency.

32. WATER-CONSERVING PLUMBING FIXTURES: Existing law calls for installation of water-conserving plumbing fixtures when the existing plumbing fixtures are "noncompliant" by certain dates, as discussed here. A **noncompliant plumbing fixture** means: (1) any toilet manufactured to use more than 1.6 gallons of water

per flush; (2) any urinal manufactured to use more than one gallon of water per flush; (3) any showerhead manufactured to have a flow capacity of more than 2.5 gallons of water per minute; and (4) any interior faucet that emits more than 2.2 gallons of water per minute. There are various dates for compliance:

SINGLE-FAMILY RESIDENCES: Effective January 1, 2017, all single-family residences built prior to January 1, 1994 must comply with this law by replacing all noncompliant plumbing fixtures whether or not the property is being remodeled or sold.

Sellers need to disclose to Buyers, in either the Seller Property Questionnaire (SPQ) or the Exempt Seller Disclosure (ESD) form, if Sellers are aware of whether the Property has any noncompliant plumbing fixtures. If Sellers answer "No" to that question, Buyers should not assume that the Property is fully compliant since a "No" response may merely mean that Sellers are unaware or are uncertain as to whether any such fixtures are noncompliant. For this reason, as a part of their property inspection of Properties subject to this law, Buyers are urged to have all plumbing fixtures inspected by a qualified professional to determine whether all plumbing fixtures are actually compliant with this law. Sellers and Buyers are advised to determine, prior to contract acceptance, which Party will be responsible for the cost of the water-conserving plumbing fixtures retrofit.

MULTI-FAMILY AND COMMERCIAL PROPERTIES: All multi-family and commercial properties must comply with this law by replacing all noncompliant plumbing fixtures. Sellers will need to disclose to the prospective Buyer if Seller is aware whether the property has any noncompliant plumbing fixtures.

33. POOL AND SPA SAFETY: All home inspection reports used in the sale of a single-family residence, must indicate whether or not a Property with a pool and/or spa has any of the 7 drowning prevention safety features described in Health & Safety Code Section 115925. No one can agree to waive this requirement if there is a home inspection report. Real estate professionals are not obligated to and are not qualified to determine if the Property meets current safety requirements.

Although it is important to have appropriate safety measures in place to prevent drowning of small children, this is not a retrofit requirement that must be completed as a condition of sale. However, when a single-family residence is altered or improved, the installation of 2 pool/spa safety features must be a condition of final permit approval. Sellers and Buyers are advised to determine, prior to contract acceptance, which Party will be responsible for the cost of adding any required pool/spa safety features.

34. GARAGE DOOR SAFETY REQUIREMENTS: Effective July 1, 2019, in addition to existing safety standards regarding automatic reversing device standards, all new automatic garage doors openers sold or installed in California must have a battery-operated back-up system to function during electrical outages.

35. REAL PROPERTY TAXES, ASSESSMENT DISTRICTS AND VACANT LAND: The Purchase Agreement addresses payment of real property taxes and assessments relating to the Property. As part of their negotiations for the Purchase Agreement, the parties may decide how to prorate such taxes and assessments; payments on bonds and assessments and their assumption by Buyers; and payment on Mello-Roos and other Special Assessment District bonds and assessments that are now a lien on the Property.

Some cities have imposed or are contemplating imposing an annual tax on vacant property. Vacant land and developments are subject to imposition of different fees in different jurisdictions, usually based upon the length of time the land is left vacant. Unpaid fees can become a lien on the property. Buyers should determine the extent of any unpaid fees and other restrictions by contacting the relevant city. Real estate brokers and agents are not qualified to make these determinations.

36. RENTAL PROPERTY, RENT CAPS & JUST CAUSE EVICTION: Effective January 1, 2020, with certain exemptions, California law limits the amount of rent increases that can be made by Landlords/Housing Providers during any 12 month period of time and establishes "Just Cause" requirements for evicting Tenants who have continuously and lawfully occupied the Property for 12 months or more. This state law establishes criteria and procedures for At-Fault Just Cause Evictions, No-Fault Just Cause Evictions as well as Tenant payments for No-Fault Just Cause Evictions. Existing and future local ordinances may also apply to the frequency and amount of any rent increases as well as the ability to evict Tenants depending upon whether or not the local law is more restrictive on the Landlord/Housing Providers than the state law.

When rental properties are offered to the public, the owner and real estate agent must act in compliance with all Fair Housing laws and regulations including, but not limited to, providing unrestricted access to potential tenants

with service/companion animals. Landlords/Housing Providers are required under Fair Housing laws to provide a "reasonable accommodation" for tenants with disabilities; in the case of tenants with disabilities, this includes allowing the tenant to occupy the rented residence with the service/companion animal. The landlord/housing provider may not charge a "pet deposit" or otherwise charge the tenant for the service/companion animal in any manner different from a tenant without such an animal. Any property owner renting their property should consult with a California real estate attorney specializing in landlord/tenant and Fair Housing issues for advice on any matters related to Fair Housing and service/companion animals.

HUD has issued guidelines for housing providers, landlords/housing providers and property managers in the use of criminal records in tenant selection, and when that use may be a Fair Housing violation. While it is still legal to take into consideration a criminal record of a prospective tenant in approving an application, the blanket use of criminal records to refuse to rent can be a Fair Housing violation. And the discrimination does not have to be intentional. The violation can occur if the effect of the use of criminal records results in a "disparate impact" on protected classes. Landlords/housing providers are urged to consult with a qualified local landlord tenant attorney regarding the use of criminal records in tenant selection. To access the article, go to: https://portal.hud.gov/hudportal/documents/huddoc?id=HUD_OGCGuidAppFHAStandCR.pdf.

State law prohibits Landlords/Housing Providers from refusing to rent to Tenants who intend to operate a day care facility; a residence with up to 14 children is deemed to be a legitimate residential use. State law also prohibits Landlords/Housing Providers from discriminating against Tenants on the basis of their source of income, such as "Section 8", the informal name for the federal housing choice voucher program administered by HUD.

Several HOAs already have or are considering imposing restrictions on new owners who intend to rent out some or all of their Property which may differ from rules for existing owners in an effort to limit the percentage of non-owner-occupied units which can impact the ability to obtain financing.

Landlords/Housing Providers must provide various disclosures and advisories to Tenants and comply with state and local Landlord-Tenant regulations. For example, commencing July 1, 2020, Landlords/Housing Providers must disclose, in writing, if the Property is exempt from the Just Cause Eviction requirements. Other statewide Landlord/Housing Providers notice requirements include, but are not limited to, providing Tenants with a statutory flood hazard disclosure and a bedbug notice to all Tenants. Landlords/Housing Providers must also comply with other regulations to eradicate bedbugs. Sellers and Buyers of tenant-occupied property should consult with their own Local Landlord-Tenant Attorney to determine the legal viability of entering into an agreement that the Property shall be vacant prior to the Close of Escrow.

Although state law encourages construction of secondary housing units (an accessory dwelling unit "ADU" or "in-law unit") and prohibits HOAs from unreasonably restricting building an ADU on an owner's separate interest, the ability to construct those units and/or to rent those units to Tenants is still subject to local jurisdiction regulations and approvals. If Buyers intend to construct or use secondary units for rental purposes, they should investigate the financial and legal feasibility of those improvements and uses with appropriate experts during Buyers' inspection/investigation contingency period, if any. Brokers are not qualified to make those determinations.

Buyers who intend to use some portion or all of the Property for any type of rental purposes should contact the relevant City or County to ascertain all governmental requirements that may impact the ability to use the Property for rental purposes, including but not limited to any rent control or eviction requirements and/or any special permits, inspections, retrofit or disclosure obligations, prior to removing any inspection contingencies. See, for example, **Paragraph 56**.

NOTE: Brokers are not qualified to provide legal advice and they are not qualified to determine which Landlord-Tenant laws apply to any given Property or Tenancy.

37. SHORT-TERM & VACATION RENTAL: With the increased popularity of short-term and vacation rental services and websites such as Airbnb and VRBO, various local governmental entities and homeowner associations ("HOA") have enacted, or are considering enacting, regulations on the ability of owners to rent out some portion or all of their property on either a short-term or long-term basis. Existing and proposed regulations may include a complete prohibition against certain types of rentals, licensing, permit requirements, special health and safety inspections, taxation and/or restrictions such as a limitation on the number of nights per month, total number of renter occupants, types of uses, parking requirements and noise restriction. Renting out one's property may also be impacted by subdivision and HOA Covenants, Conditions, and Restrictions ("CC&R's"). In some areas the HOA and/or governmental entities are classifying short-term and

vacation rentals as constituting the running of a business out of a residence which is often prohibited in CC&R's and/or requires approval of a home occupation permit from the local governmental entity.

Neither Sellers nor Brokers can predict if, or when, any jurisdiction or HOA will adopt regulations, limitations or prohibitions on rentals in the future. Buyers who are considering using some portion of or all of their property for short-term or vacation rentals are strongly encouraged to investigate current and pending governmental and/or HOA rules and regulations related to rentals, insurance coverage, and the existence of taxation such as a Transient Occupancy Tax ("TOT") and to review that documentation with a qualified California real estate attorney as well as their own insurance broker prior to the close of escrow.

38. PUBLIC SERVICES: Public services (schools, fire, law enforcement, emergency response, etc.) may have been impacted by financial difficulties which can lead to changes in the level of service. In addition, each school district has its own rules regarding school assignments, and these rules may change at any time with little notice. For these reasons, Brokers cannot represent or guarantee that anyone who resides in any particular property will be able to attend any particular school or school district. If Buyers have any concerns regarding the quality and/or financial viability of public services, Buyers should investigate to their satisfaction prior to removing any applicable contingencies.

39. NEW CONSTRUCTION WARRANTIES, DEFECTS AND LAWSUITS: The Real Estate Transfer Disclosure Statement ("TDS") requires Sellers to disclose if there are any lawsuits by or against the Sellers threatening or affecting the real property along with questions related to construction defects, citing Civil Code Sections 900, 903, 910 and 914. These codes are part of a law that is often referred to as SB800 or Title 7, which generally applies to residential real property built by a "Builder" (as defined in Section 911) and sold for the first time after January 1, 2003. Section 900 provides for a limited one-year warranty from the Builder and Builders may provide "enhanced protection agreements" which may extend the warranty period. Homeowners are required to follow all reasonable maintenance obligations and schedules communicated in writing by the Builder and product manufacturers, as well as commonly accepted maintenance practices. Failure to do so may provide a defense against a homeowner claim and Builders often require specific pre-litigation procedures and remedies in the event of a claim against the Builder. Sellers who have questions about how to answer this TDS question should consult with a California real estate attorney for advice. If the Sellers disclose any lawsuits or claims, Buyers should investigate such disclosures with a California real estate attorney. Brokers are not qualified to provide advice on these matters.

40. AFFORDABLE HOUSING - CHANGED NEIGHBORHOODS: Many cities are studying how to add residential units and "affordable housing" within their jurisdictions so as to comply with state and local legal requirements; some cities are in litigation relating to mandatory affordable housing issues, and others have already implemented affordable housing plans. As a result of recent revisions to state laws, there is a possibility that multi-family units and/or Accessory Dwelling Units ("ADUs") may be added to existing properties within single-family housing developments which may change the character and appearance of some neighborhoods. For more information about what any particular city is doing in regard to this topic, go to that city's website which is listed in this Advisory. Brokers do not have expertise on the issues addressed in this paragraph.

41. PRIVATE ROADS: If the property is accessed, or affected, by a private road that is shared with one or more other properties, Buyers need to determine the existence of a recorded private road maintenance agreement and compliance with that document. If no such agreement exists, Civil Code Section 845(s) provides that "the cost shall be shared proportionately to the use made of the easement by each owner." Buyers should contact city/county officials and/or their attorney to evaluate their potential responsibilities.

42. MARIJUANA (CANNABIS): Effective January 1, 2018, California has legalized certain uses of cannabis; however, this statewide law requires local cities and counties to enact their own regulations regarding where cannabis can be used as well as the requirements for the issuance of permits and licenses prior to anyone cultivating, distributing and/or selling cannabis. Those regulations may include but are not limited to an inspection of the property and/or a determination as to the availability of water and other resources to grow cannabis. Federal laws still exist which may make those activities illegal and the federal government's ability to enforce its stricter restrictions in states such as California is still possible.

State law allow landlords/housing providers to prohibit/regulate smoking of marijuana in or on the Landlord's/Housing Provider's property as well as to allow landlords/housing providers to prohibit the cultivation, distribution and sale of marijuana for any purpose. Some HOAs may impose their own restrictions on these activities as well.

43. COMMUNICATION SERVICES & DEVICES: The availability of communication services differs throughout the state and can vary by neighborhood. The quality of those services is a subjective issue due to people's individual preferences and uses. The quality and range of cell phone reception that a Buyer's current carrier provides may not be as good (or even available) at the Property; Buyers need to evaluate that issue for themselves. Buyers should also investigate the availability of any desired type of television service (e.g., cable, satellite) and the quality of reception. The availability, speed, quality and cost of internet access and service should also be investigated to determine that Buyers' intended uses are feasible. Asking if a Seller has had any problems with the current internet service (including, but not limited to, any issues with the speed of downloading and uploading data), is not necessarily the best means of predicting whether the Buyer will be satisfied with the internet service. Prior to Buyer's removal of their investigation contingency, Buyers should contact the internet service provider to determine if the current service will be adequate for Buyer's intended usage and/or the cost of installing a service that will better meet the Buyers' needs. Brokers cannot and will not investigate or verify the availability, quality or cost of any communication services or devices.

D. COUNTY AND CITY ADVISORIES: Changes to cities, towns, neighborhoods, road ways and other areas of the county do occur, often with some regularity; these changes can impact the environment, population, traffic and other factors. Real estate licensees cannot predict the impact that such changes may have on the present or future value, desirability use, and or development of any Property. The following information is general in nature and is subject to change.

44. GAS SHUT-OFF VALVE REQUIREMENTS: On February 9, 2010, the Contra Costa County Board of Supervisors revised an existing Ordinance regulating installation of approved gas shut-off devices in new buildings and in existing residential, commercial and industrial buildings prior to the sale of those buildings or when undertaking certain alterations or additions to those buildings located anywhere in the unincorporated areas of Contra Costa County if the building has a natural gas piping system. The City of Hercules has also enacted a similar requirement. This law also applies to the sale of individual condominium units. The Ordinance seeks to make buildings safer in case of a breakage or disconnection of a gas line caused by earthquakes, landslides or common household accidents. Some insurance companies provide discounts on their homeowner's insurance policy if such devices are in place.

This Ordinance does not contain any exceptions or exemptions for the type of sale (such as probate); Buyers and Sellers cannot agree to waive compliance with this Ordinance. The County is now requiring that on all improved real property that closes escrow after December 1, 2006 and that have fuel gas piping supplying a structure with gas, an approved seismic gas shut-off device (motion sensitive) or an approved excess flow gas shut-off device (non-motion sensitive) must be installed prior to the close of escrow:

1. For the sale of existing residential, commercial or industrial buildings, the approved gas shut-off device must be installed downstream of the gas utility meter at the beginning of each rigid gas piping system that serves the structure.
2. For the sale of existing condominium units, the approved gas shut-off device must be installed downstream of the meter on the gas piping serving the actual condominium unit that is being sold. If any existing residential building is altered or added to that has fuel gas piping supplying the existing building or the addition and the building permit is issued after March 11, 2010, the approved gas shut-off device must be installed if the alteration or addition is either more than \$5,000 where fuel gas piping is involved in the alteration or addition, or more than \$15,000 where fuel gas piping is not involved in the alteration or addition. For a list of the approved gas shut-off valves, please visit the home page for the California Division of the State Architect website at <http://www.dgs.ca.gov/dsa/home.aspx> and search the site for gas shutoff devices.

NOTE: Real estate licensees cannot determine whether any Property is in compliance with this Ordinance and Agents have no liability for ensuring that there is compliance with this Ordinance either before, during or after escrow closes. Seller and Buyers should retain appropriate experts to investigate the existing gas lines to determine whether the required shut-off devices are in place. Buyers and Seller should reach a written agreement as to who is to pay for the inspection and/or the installation of any required devices since the Ordinance does not specify which Principal must be financially responsible.

45. SEWER LINE INSPECTION AND COMPLIANCE: Several cities in Contra Costa County have a Sewer Lateral Ordinance, but each city and/or Wastewater Municipality have their own requirements AND THOSE REQUIREMENTS ARE SUBJECT TO CHANGE AT ANY TIME. Sellers and Buyers should check with the

local wastewater municipality to determine if the Property falls within a jurisdiction that enforces a Sewer Lateral Ordinance and can obtain additional information at the websites listed in this Paragraph.

If the Property is located within an HOA, both Buyer and Seller are strongly encouraged to contact the HOA to determine whether the individual homeowner or the HOA is responsible for maintenance of the Private Sewer Lateral lines within the development.

In the City of Pinole Municipal Code requires inspection of and compliance with sewer lateral regulations as part of the sale of residential property. If the Property is serviced by the West County Wastewater District ("WCWD"), only Sellers can apply for and be approved to secure a hardship deferral/ extension to enable the Buyer to pay for required repairs and/or to complete repairs after Close of Escrow. Currently, the WCWD will not grant a hardship deferral/extension if the Property has been sold after 2008 without securing compliance with sewer lateral requirements.

NOTE: Real estate licensees cannot determine whether any Property is in compliance with any applicable local sewer line requirements; Agents have no liability for ensuring that there is compliance with local requirements either before, during or after escrow closes.

WASTEWATER MUNICIPALITIES IN WEST CONTRA COSTA COUNTY:

Crockett Community Service District <http://www.town.crockett.ca.us> or (510) 787-2992

Stege Sanitary District <http://www.stegesd.dst.ca.us/> or (510) 524-4668

East Bay MUD <http://www.ebmud.com> or (866) 403-2683

West County Wastewater District <http://www.w cwd.org> or (510) 222-6700

Rodeo Sanitary District <http://www.rodeosan.org> or (510) 799-2970

City of Richmond Municipal Sewer District <http://www.ci.richmond.ca.us/> or (510) 620-6513

City of Hercules <http://www.ci.hercules.ca.us> or (510) 799-8200

City of Pinole <http://www.ci.pinole.ca.us/> or (510) 724-9000

46. WEATHERIZING DISCLOSURE REQUIREMENTS: As of the date of this Advisory, the Cities of Concord, Pleasant Hill and Walnut Creek have enacted ordinances imposing disclosure obligations on Sellers of residential property to complete and sign a city-specific Weatherization Disclosure Form which is to be provided to the Buyers. After the Buyers certify receipt of the Seller's Disclosure, the fully completed and signed form must be submitted to the respective City. Unlike certain California statutory disclosure requirements, these separate Seller disclosure requirements have no Seller exemptions; however, some jurisdictions do not enforce their own ordinances and have made compliance "voluntary". Additional Cities in Contra Costa County may require comparable weatherization disclosures in the future. Buyers should investigate the existence of such ordinances and whether those ordinances are being enforced by contacting the city where the Property is located.

47. NO-SMOKING, VAPING AND SECOND-HAND SMOKE ORDINANCES: As of the date of this Advisory, the Cities of Danville, San Pablo, Richmond and Walnut Creek have enacted ordinances that prohibit smoking in certain parts of those cities, and in some cases e-cigarettes; smoking and vaping restrictions may also apply to multi-unit residential units, including balconies, common areas and within certain distances of all enclosed areas. These ordinances are usually designed to limit ingestion of second-hand smoke by other residents. Other cities may enact such ordinances as well. For information on whether these ordinances exist and/or are being enforced contact the City or County website where the Property is located.

48. BRENTWOOD: The City of Brentwood has announced it is studying a proposed development plan for the two golf courses serving the communities of Shadow Lakes and Deer Ridge, which could potentially impact the adjacent area known as Brentwood Hills. An Environmental Impact Report will study the proposed plan's impact on the environment, population, traffic and other factors. Buyers are strongly encouraged to investigate whether or not the proposed development plan will impact their own present or future assessment of the value, desirability, use and/or development of any Property that may be impacted by this proposed development plan. For more information, contact the City of Brentwood at (925) 516-5400 or online at: www.brentwoodca.gov. Real estate licensees are not qualified to verify or investigate this information.

49. EL CERRITO TRANSFER TAX REBATE PROGRAM FOR SEISMIC UPGRADES & CONSERVATION PROJECTS: To encourage seismic upgrades as well as energy & water conservation projects, the City of El Cerrito will give homeowners a rebate of up to one third (1/3) of the tax paid for a transfer of real property if certain qualifying work is completed either up to one year prior to the transfer or within one year after the transfer. If the work qualifying for a rebate is completed prior to Close of Escrow, the Buyer and Seller may decide who is to apply for and receive the rebate. For more information and to obtain the required rebate

form, go online at: <https://www.el-cerrito.org/1314/Transfer-Tax Rebate-Program>. Real estate licensees are not qualified to determine whether any work will qualify for the rebate. Rebate programs often change and funds may or may not be available. Buyers should investigate.

50. WEED ABATEMENT: Several cities in Contra Costa County, including the County, have a weed abatement ordinance which requires maintenance of overgrown and upkeep grounds which could result in a fire hazard. Seller and Buyer should investigate this further.

51. CONTRA COSTA COUNTY FIRE PROTECTION DISTRICT, MORAGA-ORINDA FIRE DISTRICT

REQUIREMENTS & INSPECTION UPON TRANSFER: Fire District ordinances require property owners to minimize conditions that are hazardous to life and property from fire, explosion, or hazardous substances. The Contra Costa County Fire Protection District & Moraga-Orinda Fire District have adopted regulations which impact the need for property owners to maintain defensible space around structures, vehicles and other items stored on the Property by eliminating weeds and other materials which fuel fires. Property owners will need to obtain various construction permits for any modification or rebuilding of the Property and must comply with state and local standards designed to minimize fires. Upon transfer of the Property, there must be an exterior fire hazard inspection completed by the Fire District to determine if there is a need for weed and/or other hazards to be abated. If the Fire District determines that abatement efforts are needed, the Seller will receive an Assessment Letter or notice. The Seller will then need to comply with the Assessment Letter or notice and report their "Self-Compliance" to the Fire District.

Moraga-Orinda Fire District: Buyers can check the status of a Property at <https://www.mofd.org/our-district/fuels-mitigation-fire-prevention/hazardous-wildfire-fuels-reduction-program>. For more information about the ordinance, the major fire code changes, and a list of approved ground cover go to the Moraga-Orinda Fire District site at mofd.org/home. Contra Costa County Fire Protection District: Sellers should submit the AB-38 Inspection Request at <https://docs.google.com/forms/d/e/1FAIpQLSdF40ncfJGVcBssh9VftRtLQZSqchspKGAMA57ImPAznWloOA/viewform>

52. MORAGA-ORINDA FIRE HYDRANT CAPACITY: The Moraga-Orinda Fire District has a community fire flow standard, which is to be obtained from any three adjacent or reasonable nearby hydrants flowing simultaneously. Several neighborhoods within the City of Orinda do not meet this current fire flow requirement. The City of Orinda, Moraga-Orinda Fire District, East Bay Municipal Utility District and the Orinda Fire Safety Committee are currently working together to address the fire flow concern and correct the situation through a multi-task program.

53. ORINDA PROSPECTIVE BUYER & HOMEOWNER GUIDE: The City of Orinda has produced a brochure entitled Prospective Buyer and Homeowner Guide. For a copy of this brochure Sellers and Buyers are advised to contact the City of Orinda personally at 22 Orinda Way, Orinda, California 94563, or (925) 253-4200, or online at: <https://www.cityoforinda.org/603/Homeowner-Guide>.

54. PINOLE: As of July 21, 2017, the City of Pinole also requires that all balconies must be inspected by licensed professionals and Buyers must receive the inspection report. The cost of compliance of these requirements is negotiable by and between Seller and Buyer.

The Parties are encouraged to use the Contra Costa County Purchase Agreement Addendum that is intended for use in the City of Pinole to reach mutual agreements regarding the issues discussed in Paragraph 53.

55. DISCOVERY BAY:

Water: The Town of Discovery Bay Community Services District ("CSD") provides drinking water, maintains the wastewater and sewer systems. Discovery Bay water comes from a system comprised of service wells and contains a high mineral content which in some locations may have an undesirable odor and may stain clothing or corrode appliances. The fee for usage of these systems will appear on your Contra Costa Tax Bill.

CSD is in the process of installing water meters at various residential properties that do not currently have water meters. Recipients of the new meters may pay the full cost of the meter installation up front or they can pay for the meter in installments over a ten-year period but there will be an interest charge. The exact cost of the water meter installation varies, and the exact cost will not be known until after the meters have been installed; the project is estimated to be completed by mid-2018. The estimated installation costs range from \$500 to \$1500 depending upon the type of equipment and complexity of construction work. If the Seller has not already fully paid all costs for water meter installation, Buyer and Seller should contractually agree who

will be responsible for this expense by using the Discovery Bay Purchase Contract Addendum. For further information, contact the Town at (925) 634-1131 or go to their website at www.todb.ca.gov.

Waterways: Discovery Bay is within the jurisdiction of Reclamation District 800. This agency maintains the waterways and provides for the slopes on the channels and bays of Discovery Bay. Dock construction, decks on or near the slope areas, and maintenance of the slope areas are subject to the rules of this District. Slope control and maintenance is generally the responsibility of the property owner. Some homeowners have received letters from the District with regard to removal of trees that may be located in restricted areas of a main levee. District 800 fees appear on the Contra Costa County tax bill for all properties within the district. Buyers are advised to contact the District for more information at (925) 634-2351.

Filled Lots: All lots in the development contain some filled ground. There have been some incidents of slope failure, particularly on the eastern side of Discovery Bay on Drakes Drive. A number of homeowners in that area filed a lawsuit in December 1989 against the Hoffmann Company, Kleinfelder Engineers and Reclamation District 800. The lawsuit was settled in February 1994. The information concerning filled ground, geologic and soil condition is available at Contra Costa County Building Dept., 651 Pine Street, Martinez, California 94533.

56. LOCAL RENTAL ISSUES: The City of Richmond enacted an Ordinance covering Rent and Eviction Control. Other cities have or may create comparable requirements and/or require the issuance of permits or mandate inspections prior to renting out any type of property and/or any portion of the Property. Buyers should investigate the existence of applicable local ordinances as well as applicable past or current fees or city liens and other regulations that impact on their ability to rent property. Buyers should satisfy themselves as to whether a local ordinance will impact their intended use of the Property. Determining the existence of and/or the applicability of any laws regulating the ability of a Property Owner to rent some or all of the property, the amount of rent, the eviction of tenants, and/or mandatory city rental health and safety inspections, is beyond the expertise of the real estate professionals. Buyers should consult with a local Landlord-Tenant attorney.

57. ROSSMOOR: Rossmoor is a planned unit development with housing and recreational amenities designed for people who are over 55 years of age. It consists of single-family homes, condominiums and cooperative units and sales in Rossmoor include membership in a Mutual/Home Owners Association and a membership in Golden Rain foundation. There are many separate Home Owners Associations (referred to as a "Mutual") and the applicable Mutual depends upon the type of unit and where the unit is located within the development (for general information on Common Interest Developments see **Paragraph 13**); which Mutual applies to any unit may change over time. Rossmoor has a Member Records Department that must be notified of the closing date and that Department must be notified no later than five (5) days prior to any new closing date.

Due to the ongoing insurance issues in California, community interest developments (CID) like Rossmoor, are seeing increased levels of approval restrictions by federal agencies, such as Fannie Mae and Freddie Mac, Federal Housing Administration (FHA), and Veterans Affairs (VA) when purchasing. Buyers should consult with their lender for more information regarding these restrictions.

Some of the Rossmoor properties have electric furnaces that may no longer have parts available for repair or replacement. Future repairs or replacement may be difficult and/or expensive; warranty companies may not cover the cost of a new system. Some of the buildings do not have fire breaks in the attic. Some asbestos containing materials ("ACM") exist in some building components in Rossmoor. ACM is generally found in buildings constructed prior to 1980 and is known to be found in some ceilings' acoustical insulation and exhaust flue joint insulations.

Most of the units in Rossmoor are required to pass a building and/or alteration compliance inspection prior to any change in ownership but that inspection should not be viewed as a substitute for conducting any inspections that are routinely obtained by Buyers including but not limited to a general house inspection. If the presale inspection notes any required corrective work it may be the responsibility of the Seller or the Mutual. The Mutual reserves the right to remedy non-emergency repairs items after escrow closes.

Replacements, alterations or remodeling of a unit may require a permit from the Golden Rain Foundation and the City of Walnut Creek. To obtain such permits, certain existing deck enclosures (which were approved at the time they were built) may need to be brought up to current code before any new permits are issued.

On April 14, 2010, a Rossmoor News article was published regarding a registered sex offender who lives in Rossmoor. Buyer is advised to investigate this issue further through the Megan's Law Database:

<http://www.meganslaw.ca.gov/>

NOTE: Buyers of condominium units within Rossmoor should discuss the actual location and title to any parking space that is being transferred as part of the sale with a Title Officer during the Buyer's investigation contingency, if any. However, Buyers of cooperative units do not receive title to any specific parking space since the spaces are owned by the Mutual which merely assigned the spaces when the units were originally sold. Rossmoor cannot and will not verify which space is assigned to any cooperative unit because, over time, private arrangements by cooperative unit owners have altered the original assignments, Buyers should confirm this issue directly with their Seller since Brokers have no means of confirming that information.

Brokers do not have the requisite expertise to investigate or verify any or all of the issues detailed in this Rossmoor Advisory and they will not verify the information provided by a Mutual, Sellers or others.

58. SAN PABLO: The City of San Pablo requires a pre-sale city inspection and a certificate of compliance issued prior to the sale or lease of any non-owner-occupied unit more than three years from the original construction date, or any owner-occupied unit more than ten years from the original construction date. For more information, sellers and buyers should contact the City of San Pablo at 1000 Gateway Avenue, San Pablo, CA 94806 • (510) 215-3030 • <http://www.SanPabloCA.gov>

59. COUNTY AND CITY CONTRACT ADDENDA: The Contra Costa County Association of REALTORS® has developed Purchase Contract Addenda which are intended for use in the following specific Cities and in the Unincorporated Areas of Contra Costa County to address certain local retrofit/point of sale issues discussed in this Advisory. The Available Purchase Contract Addenda are for the following jurisdictions:

City of El Cerrito
City of Hercules
City of Oakley
City of Pinole

City of Richmond
City of San Pablo
Unincorporated Contra Costa County

E. ATTORNEY AND ACCOUNTANT RECOMMENDATIONS:

In addition to the professional service providers Buyers will retain to inspect and analyze the property being purchased or sold, Buyers and Sellers may face situations which could result in significant legal consequences and substantial impact on their personal finances. The most prudent plan is to identify a certified public accountant and qualified California real estate attorney in advance so that Buyers and Sellers can quickly contact and seek the proper financial and/or legal advice and guidance if needed during the transaction. If a 1031 exchange is contemplated, an exchange accommodator should be consulted regarding the proper method and timing of an exchange.

F. THE PARTIES ACKNOWLEDGE THE FOLLOWING REGARDING BROKER:

- Broker does not warrant or guarantee the condition of the Property.
- Broker shall not be responsible for failure to disclose to Buyer facts regarding the condition of the property where the condition (i) is unknown to Broker or (ii) is not capable of being seen by Broker because it is in an area of the property that is reasonably and normally inaccessible to a Broker;
- Broker has not verified; square footage, size of structures, acreage or boundary lines of the property; representations made by others; information received from public records, Seller or other third parties; information contained in inspection reports or in the Multiple Listing Service, or that has been copied therefrom; or statements in advertisements, flyers or other promotional material; or any other matters described in this Disclosures and Disclaimers Advisory; unless otherwise agreed in writing;
- Broker does not guarantee, and shall not be responsible for, the labor or services or products provided by others to or on behalf of Buyers or Seller and does not guarantee, and shall not be responsible for, the quality, adequacy, completeness or code compliance of repairs made by Seller or by others;
- Broker does not decide what price Buyers should pay or Seller should accept;
- Broker is not qualified to give legal, tax, insurance or title advice;
- Brokers lack professional expertise in the topics listed in this Advisory, and do not verify the results of any inspections or guarantee the performance or reports of any inspection or professional services.

- **Buyers and Sellers are advised to investigate and choose their own service providers to conduct investigations and advise them on all matters related to the sale and purchase of real property. Nothing any real estate licensee may say will change the terms or effect of this Advisory.**

G. WIRE FRAUD ADVISORY

There has been a small but growing scheme in which Buyers and Sellers have received e-mails from their agent or an escrow company providing wire transfer information for money from Buyer to Escrow, or to Seller for proceeds from Escrow. Hackers intercept these e-mails and then alter the wire transfer instructions to re-direct the funds to the hacker's account with an off-shore bank. **DO NOT EVER WIRE FUNDS PRIOR TO CALLING THE ESCROW OFFICER AT THE NUMBER PREVIOUSLY PROVIDED TO YOU and confirming verbal wire transfer instructions before taking steps to have the funds transferred.** If you have received questionable wiring instructions, notify your bank, real estate agent and the Escrow Holder, as well as the FBI at: <https://www.fbi.gov/> and the Internet Crime Complaint Center at: <http://www.ic3.gov/>

THE UNDERSIGNED ACKNOWLEDGE RECEIPT OF ALL 19 PAGES OF THIS CONTRA COSTA COUNTY DISCLOSURES AND DISCLAIMERS ADVISORY WHICH CAN BE SIGNED IN COUNTERPART

Dated: 6/25/2025

Buyer  Signed by:
Samuel Meshkin
FLIPUR INC

Dated: _____

Buyer _____

Dated: 6/16/2025

Seller  Signed by:
Benjamin R. Ortiz, Trustee

Dated: _____

Seller _____



WATER-CONSERVING PLUMBING FIXTURES AND CARBON MONOXIDE DETECTOR ADVISORY

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

1. WATER-CONSERVING PLUMBING FIXTURES

A. INSTALLATION:

- (1) **Requirements:** California law (Civil Code §§ 1101.4 and 1101.5) requires all single-family residences, multi-family and commercial property built on or before January 1, 1994 to be equipped with water-conserving plumbing fixtures. Additionally, a residential and commercial property built on or before January 1, 1994 that is altered or improved is required to be equipped with water-conserving plumbing fixtures as a condition of final approval if the alteration or improvement increases floor area space by more than 10 percent, or has a cost greater than \$150,000, or for any room in a building which requires a building permit.
- (2) **Exceptions:** These requirements do not apply to (i) registered historical sites, (ii) real property for which a licensed plumber certified that, due to the age or configuration of the property or its plumbing, installation of water-conserving plumbing fixtures is not technically feasible, or (iii) a building for which water service is permanently disconnected. Additionally, there is a one-year exemption for any building slated for demolition, and any city or county that has adopted a retrofit requirement prior to 2009 is itself exempt. (Civil Code §§1101.6, 1101.7, and 1101.9.)

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

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

2. CARBON MONOXIDE DETECTORS:

A. INSTALLATION:

- (1) **Requirements:** As of January 1, 2013, California law (Health and Safety Code §§ 13260 to 13263 and 17926 to 17926.2) has required the following types of dwelling units intended for human occupancy have carbon monoxide detectors installed: single-family dwellings, duplex, lodging house, dormitory, hotel, condominium, time-share and apartment, among others.
- (2) **Exceptions:** The law does not apply to a dwelling unit which does not have any of the following: a fossil fuel burning heater or appliance, a fireplace, or an attached garage. The law does not apply to dwelling units owned or leased by the State of California, the Regents of the University of California or local government agencies. Aside from these three owner types, there are **no other owner exemptions** from the installation requirement; it applies to all owners of dwellings, be they individual banks, corporations, or other entities. There is no exemption for REO properties.

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

C. COMPLIANCE WITH INSTALLATION REQUIREMENT: State building code requires at a minimum, placement of carbon monoxide detectors in applicable properties outside of each sleeping area, and on each floor in a multi-level dwelling but additional or different requirements may apply depending on local building standards and manufacturer instructions. An owner who fails to install a carbon monoxide detector when required by law and continues to fail to install the detector after being given notice by a governmental agency could be liable for a fine for each violation. A transfer of a property where a seller, as an owner, has not installed carbon monoxide detectors, when required to do so by law, will not be invalidated, but the seller/owner could be subject to damages, plus court costs and attorney fees. Buyer and Seller are each advised to consult with their own home inspector, contractor or building department to determine the exact location for installation of carbon monoxide detectors. Buyer is advised to consult with a professional of Buyer's choosing to determine whether the property has carbon monoxide detector(s) installed as required by law, and if not to discuss with their counsel the potential consequences.

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

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

<p>Signed by:  Seller DF5158F5523A457...</p> <p>Signed by:  Seller 7AC926E8504D400...</p> <p>Signed by:  Buyer 7AC926E8504D400...</p>	<p>Benjamin R. Ortiz, Trustee Date <u>6/16/2025</u></p> <p>FLIPUR INC Date <u>6/25/2025</u></p> <p>Date _____</p>
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WCMD REVISED 6/24 (PAGE 1 OF 1)



WATER-CONSERVING PLUMBING FIXTURES AND CARBON MONOXIDE DETECTOR ADVISORY (WCMD PAGE 1 OF 1)



**LEAD-BASED PAINT AND LEAD-BASED PAINT HAZARDS
DISCLOSURE, ACKNOWLEDGMENT AND ADDENDUM For
Pre-1978 Housing Sales, Leases, or Rentals**
(C.A.R. Form LPD, Revised 12/24)

The following terms and conditions are hereby incorporated in and made a part of the Purchase Agreement, OR
 Residential Lease or Month-to-Month Rental Agreement, Other: _____, dated 05/29/2025, on property known as: 6 San Pedro Place, San Ramon, CA 94583 ("Property") in which FLIPUR INC is referred to as Buyer or Tenant and Benjamin R. Ortiz, Trustee is referred to as Seller or Housing Provider. Buyer/Tenant and Seller/Housing Provider are referred to as the "Parties."

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

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

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

1. SELLER'S OR HOUSING PROVIDER'S DISCLOSURE:

A. I (we) have no knowledge of lead-based paint and/or lead-based paint hazards in the housing other than the following:

B. I (we) have no records or reports pertaining to lead-based paint and/or lead based paint hazards in the housing other than the following, which, previously or as an attachment to this addendum, have been provided to Buyer or Tenant:

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

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

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

6/16/2025

 Seller or Housing Provider **Benjamin R. Ortiz, Trustee**

Date

Seller or Housing Provider

Date



/



Property Address: 6 San Pedro Place, San Ramon, CA 94583Date 6/16/2025**2. LISTING AGENT'S ACKNOWLEDGMENT:**

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

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

Coldwell Banker RealtyAgent (Broker representing Seller or Housing Provider)
(Please print)

DocuSigned by:

Ashley Mancera

Associate Licensee or Broker Signature

Date 6/16/2025Ashley Mancera, Julie Long, Eva Lei, Siddique Ahmed**3. BUYER'S OR TENANT'S ACKNOWLEDGMENT:**

- A. (1) I (we) have received copies of all records and reports pertaining to lead-based paint and/or lead-based paint hazards in the housing listed, if any, in **paragraph 1** above
(2) (if initialed) SM / _____ I have not received any records and reports regarding lead-based paint and/or lead-based paint hazards in the housing.
- B. I have received the pamphlet "Protect Your Family From Lead In Your Home" or an equivalent pamphlet approved for use in the State such as "The Homeowner's Guide to Environmental Hazards and Earthquake Safety."
- C. **If delivery of any of the disclosures or pamphlet referenced in paragraph 1 above occurs after Acceptance of an offer to purchase, Buyer has a right to cancel pursuant to the purchase contract. If you wish to cancel, you must act within the prescribed period.**
- D. **For Sales Transactions Only:** Buyer acknowledges the right for **10 days**, unless otherwise agreed in the real estate purchase contract, to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead based paint hazards; OR, (if checked) Buyer waives the right to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards.

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

Samuel Neskimen
Buyer or Tenant
FLIPUR INC

Signed by: 6/25/2025

Date

Buyer or Tenant

Date

4. BUYER OR TENANT AGENT'S ACKNOWLEDGMENT:

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

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

Coldwell Banker RealtyAgent (Broker obtaining the Offer)
(Please print)

DocuSigned by:

Eva Lei

Associate Licensee or Broker Signature

Date 6/16/2025Ashley Mancera, Julie Long, Eva Lei, Siddique Ahmed

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**LPD REVISED 12/24 (PAGE 2 OF 2)****LEAD-BASED PAINT AND LEAD-BASED PAINT HAZARDS DISCLOSURE (LPD PAGE 2 OF 2)**Produced with Lone Wolf Transactions (zipForm Edition) 717 N Harwood St, Suite 2200, Dallas, TX 75201 www.lwolf.com

6 San Pedro Place



REPRESENTATIVE CAPACITY SIGNATURE DISCLOSURE (FOR SELLER REPRESENTATIVES)

(C.A.R. Form RCSD-S, Revised 6/23)

This form is not an assignment. It should not be used to add new parties after a contract has been formed. The purpose of this form is to identify who the principal is in the transaction and who has authority to sign documents on behalf of the principal.

The disclosure in this form supersedes any Legally Authorized Signer representation or Representative Capacity Signature Disclosure made in the Agreement specified below or on separate form.

This is a disclosure to the Purchase Agreement, OR Listing Agreement, Other _____ ("Agreement"),

dated _____, for the property known as **6 San Pedro Place, San Ramon, CA 94583** ("Property"),
between _____ ("Buyer", Listing Broker, Other).
and **Benjamin R. Ortiz, Trustee** ("Seller").

Buyer and Seller are referred to as the "Parties." If a trust, in the blank line above identify Seller as the trustee(s) of the trust or by simplified trust name (ex. John Doe, co-trustee, Jane Doe, co-trustee or Doe Revocable Family Trust 3.). Full name of trust should be identified in 1A below. If power of attorney, insert principal's name as Seller.

1. A. **TRUST:** (1) The Property is held in trust pursuant to a trust document, titled (Full name of trust): **Spenst Trust**

dated **01/31/1995**

(2) The person(s) signing below is/are Sole/Co/Successor Trustee(s) of the Trust.

B. **ENTITY:** Seller is a Corporation, Limited Liability Company, Partnership Other: _____ which has authorized the officer(s), managing member(s), partner(s) or person(s) signing below to act on its behalf. An authorizing resolution of the applicable body of the entity described above is is not attached.

C. **POWER OF ATTORNEY:** Seller ("Principal") has authorized the person(s) signing below ("Attorney-In-Fact", "Power of Attorney" or "POA") to act on his/her behalf pursuant to a General Power of Attorney (Specific Power of Attorney for the Property), dated _____. **This form is not a Power of Attorney. A Power of Attorney must have already been executed before this form is used.**

D. **ESTATE:** (1) Seller is an estate, conservatorship, or guardianship, identified by Superior Court Case name as _____, Case # _____.
(2) The person(s) signing below is/are court approved representatives (whether designated as Sole or Co-Executor, Administrator, Conservator, Guardian) of the estate, conservatorship or guardianship identified above.

2. Seller's Representative represents that the trust, entity or power of attorney for which that Party is acting already exists.

Seller: Signed by:

By  Date: **6/16/2025**
(Sign Name of Trustee, Officer, Managing Member, Partner, Attorney-in-Fact or Administrator/Executor)
(Print Representative Name) **Benjamin R. Ortiz** Title: **Sole Successor Trustee**

By _____ Date: _____
(Sign Name of Trustee, Officer, Managing Member, Partner, Attorney-in-Fact or Administrator/Executor)
(Print Representative Name) _____ Title: _____

Acknowledgement of Receipt by Other Party: Signed by:

Buyer/Broker/Other _____ Date: **6/25/2025**

7AC926E8504D400...

Buyer/Broker/Other _____ Date: _____

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525 South Virgil Avenue, Los Angeles, California 90020

RCSD-S REVISED 6/23 (PAGE 1 OF 1)

REPRESENTATIVE CAPACITY SIGNATURE DISCLOSURE (RCSD-S PAGE 1 OF 1)





SQUARE FOOTAGE AND LOT SIZE ADVISORY AND DISCLOSURE

(C.A.R. Form SFLS, Revised 12/24)

Property Address: 6 San Pedro Place, San Ramon, CA 94583 ("Property")

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

Source of Information	Sq. Footage	Lot Size	Additional Information	If checked, report attached
Public Record	<u>2,309</u>	<u>7,650</u>		<input type="checkbox"/>
Multiple Listing Service				<input type="checkbox"/>
Seller			Measurement comes from the following source:	<input type="checkbox"/>
Appraisal #1				<input type="checkbox"/>
Appraisal #2				<input type="checkbox"/>
Condominium Map/Plan				<input type="checkbox"/>
Architectural Drawings				<input type="checkbox"/>
Floor Plan/Drawings				<input type="checkbox"/>
Survey				<input type="checkbox"/>
Other				<input type="checkbox"/>
Other				<input type="checkbox"/>

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

Seller Benjamin R. Ortiz, Trustee Signed by:
 Date 6/16/2025
Seller _____ Date _____

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

Signed by:
Samuel Meshimen 7AC926E8504D400... Date 6/25/2025
Buyer FLIPUR INC Date _____
Buyer _____ Date _____

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SQUARE FOOTAGE AND LOT SIZE ADVISORY AND DISCLOSURE (SFLS PAGE 1 OF 1)





SELLER'S AFFIDAVIT OF NONFOREIGN STATUS (FIRPTA)

(Use a separate form for each Transferor)
(C.A.R. Form AS, Revised 12/21)

1. GENERAL INFORMATION REGARDING FIRPTA AND SELLER'S AFFIDAVIT OF NON-FOREIGN STATUS:

Internal Revenue Code ("IRC") § 1445 provides that a transferee (Buyer) of a U.S. real property interest must withhold tax if the transferor (Seller) is a "foreign person." In order to avoid withholding, IRC § 1445 (b) requires that the Seller (a) provides an affidavit to the Buyer with the Seller's taxpayer identification number ("TIN"), or (b) provides a proper affidavit, (such as this form) including Seller's TIN, to a "qualified substitute" who furnishes a statement to the Buyer under penalty of perjury that the qualified substitute has such affidavit in their possession. A qualified substitute may be (i) an attorney, title company, or escrow company responsible for closing the transaction, or (ii) the Buyer's agent (but not the Seller's agent).

2. SELLER'S INFORMATION:

A. PROPERTY ADDRESS (property being transferred): 6 San Pedro Place ("Property")
 B. TRANSFEROR'S NAME: Spens Trust ("Transferor")
 C. AUTHORITY TO SIGN: If this document is signed on behalf of an Entity Transferor, THE UNDERSIGNED INDIVIDUAL DECLARES THAT HE/SHE HAS AUTHORITY TO SIGN THIS DOCUMENT ON BEHALF OF THE TRANSFEROR.

3. EXEMPTION CLAIMED: I, the undersigned, declare under penalty of perjury that, for the reason checked below, if any, I am exempt (or if signed on behalf of an Entity Transferor, the Entity is exempt) from the federal withholding law (FIRPTA):

A. (For individual Transferors) I am not a nonresident alien for purposes of U.S. income taxation.
 B. (For corporation, partnership, limited liability company, trust, and estate transferor) The transferor is not a foreign corporation, foreign partnership, foreign limited liability company, foreign trust, or foreign estate, as those terms are defined in the Internal Revenue Code and Income Tax Regulations.

4. QUALIFIED SUBSTITUTE OR DIRECT DELIVERY TO BUYER:

A. TRANSFEROR'S USE OF QUALIFIED SUBSTITUTE (TITLE OR ESCROW) TO SATISFY FIRPTA

(1) A Qualified Substitute shall be used in this transaction to satisfy the requirements under Internal Revenue Code § 1445. Seller shall provide a completed affidavit to the Qualified Substitute, who will furnish a statement (C.A.R. Form QS) to the Buyer stating, under penalty of perjury that the Qualified Substitute (i) has the Seller's affidavit; (ii) the affidavit is complete; and (iii) the Seller states in the affidavit that no withholding is required because an exemption is claimed.
 (2) Qualified Substitute may require Seller to complete and provide to Qualified Substitute the information in paragraph 5. If so, that information should be completed after this form is provided to Buyer. Qualified Substitute and Seller's Broker shall NOT provide the information in paragraph 5 to Buyer.

B. TRANSFEROR ADDITIONAL INFORMATION DIRECT TO BUYER: If this paragraph is checked, Seller shall complete the information in 5 below and provide a completed form to Buyer.

5. SELLER INFORMATION (NOTE: DO NOT PROVIDE THE INFORMATION IN 5 BELOW TO BUYER UNLESS 4B IS CHECKED)

A. Social Security No., or Federal Employer Identification No. (TIN) _____
 B. Address _____
 (Use HOME address for individual transferors. Use OFFICE address for an "Entity" i.e.: corporations, partnerships, limited liability companies, trusts, and estates.)
 C. Telephone Number _____

6. CALIFORNIA WITHHOLDING: Seller agrees to provide escrow with necessary information to comply with California Withholding Law, Revenue and Taxation Code, § 18662

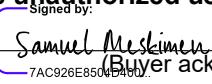
I understand that this affidavit may be disclosed to the Internal Revenue Service by the transferee, and that any false statement I have made ~~herein~~ may result in a fine, imprisonment or both.

By  Date 6/16/2025
 (DF5100-0020467)
 (Transferor's Signature) (Indicate if you are signing as the grantor of a revocable/grantor trust).
 Benjamin R. Ortiz, Trustee

Typed or printed name

Title (If signed on behalf of Entity Transferor)

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

Signed by:
 Buyer  Samuel Mestelman Date 6/25/2025
 (7AC926E8500E4900)
 (Buyer acknowledges receipt of a Copy of this Seller's Affidavit).
 Buyer _____ Date _____
 (Buyer acknowledges receipt of a Copy of this Seller's Affidavit).

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

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AS REVISED 12/21 (PAGE 1 OF 2)

SELLER'S AFFIDAVIT OF NONFOREIGN STATUS AND CALIFORNIA WITHHOLDING (AS PAGE 1 OF 2)



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

FEDERAL GUIDELINES

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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SELLER'S AFFIDAVIT OF NONFOREIGN STATUS AND CALIFORNIA WITHHOLDING (AS PAGE 2 OF 2)

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6 San Pedro Place



1. MARKET CONDITIONS: Real estate markets are cyclical and can change over time. It is impossible to predict future market conditions with accuracy. In a competitive or "hot" real estate market, there are generally more Buyers than Sellers. This will often lead to multiple buyers competing for the same property. As a result, in order to make their offers more attractive, some Buyers may offer more than originally planned or eliminate certain contingencies in their offers. In a less competitive or "cool" market there are generally more Sellers than Buyers, often causing real estate prices to level off or drop, sometimes precipitously. The sales price of homes being sold as foreclosures and short sales is difficult to anticipate and can affect the value of other homes in the area. Brokers, appraisers, Sellers and Buyers take these "distressed" property sales and listings into consideration when valuing property. In light of the real estate market's cyclical nature it is important that Buyers understand the potential for little or no appreciation in value, or an actual loss in value, of the property they purchase. This Advisory discusses some of the potential risks inherent in changing market conditions.

2. BUYER CONSIDERATIONS:

A. OFFERING PRICE: AS A BUYER, YOU ARE RESPONSIBLE FOR DETERMINING THE PRICE YOU WANT TO OFFER FOR A PROPERTY. Although Brokers may provide you with comparable sales data, generally from information published in the local multiple listing service, you should know that the reporting of this data is often delayed and prices may change, up or down, faster than reported sales indicate. All buyers should be sure they are comfortable with the price they are offering or the price they are accepting in a counter offer. You should be aware of and think about the following: **(i)** If your offer is accepted, the property's value may not increase and may even decrease. **(ii)** If your offer is accepted, you may have "Buyer's remorse" that you paid too much. **(iii)** If your offer is rejected there can be no guarantee that you will find a similar property at the same price. **(iv)** If your offer is rejected, you may not be satisfied that the amount you offered was right for you. Only you can determine that your offer was reasonable and prudent in light of the property and your circumstances.

B. NON-CONTINGENT OFFERS: Most residential purchase agreements contain contingencies allowing a Buyer within a specified period of time to cancel a purchase if: **(i)** the Buyer cannot obtain a loan; **(ii)** if the property does not appraise at a certain value ; **(iii)** if the Buyer is dissatisfied with the property's condition after an inspection; **(iv)** if an insurance policy cannot be obtained for an acceptable cost; or **(v)** for any other contingency within the purchase agreement. To make their offers more attractive, Buyers will sometimes write offers with few or no contingencies or offer to remove contingencies within a short period of time. In a "hot" market, sellers will sometimes insist that Buyers write offers with no contingencies. Broker recommends that Buyers do not write non-contingent offers and if you do so, you are acting against Broker's advice. However, if you do write a non-contingent offer these are some of the contractual rights you may be giving up:

(1) LOAN CONTINGENCY: If you give up your loan contingency, and you cannot obtain a loan, whether through your fault or the fault of your lender, and as a result, you do not or cannot purchase the property, you may legally be in default under the contract and required to pay damages or forfeit your deposit to the seller.

(2) APPRAISAL CONTINGENCY: If your lender's (or your own) appraiser does not believe the property is worth what you have agreed to pay for it, your lender may not loan the full amount needed for the purchase or may not loan any amount at all because of a low appraisal. As a result, if you do not purchase the property, and you have removed your appraisal contingency, you may legally be in default under the contract and could be required to pay damages to, or forfeit your deposit to, the Seller. The Seller is not obligated to reduce the purchase price to match the appraised value.

(3) INVESTIGATION CONTINGENCY: If you disapprove of the condition of the property and as a result, you do not purchase the property, you may legally be in default under the contract and required to pay damages to, or forfeit your deposit to, the Seller if you have removed your investigation contingency. However, even if you make an offer without an investigation contingency or you remove that contingency, the Seller may still be obligated to disclose to you material facts about the property. In some cases, once you receive that information the law gives you an independent right to cancel for a limited period of time.

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

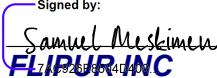
There is inherent risk in writing a non-contingent offer. Only you, after careful consultation and deliberation with your attorney, accountant, or financial advisor can decide how much risk you are willing to take. IT IS YOUR DECISION ALONE AND CANNOT BE MADE BY YOUR BROKER OR REAL ESTATE AGENT.

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

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

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

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

<p>Signed by:</p> <p>Buyer  Samuel Mestinen FLIP UP INC</p> <p>Buyer _____</p> <p>Signed by:</p> <p>Seller  Benjamin R. Ortiz, Trustee</p> <p>Seller _____</p>	<p>Date <u>6/25/2025</u></p> <p>Date _____</p> <p>Date <u>6/16/2025</u></p> <p>Date _____</p>
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MARKET CONDITIONS ADVISORY (MCA PAGE 2 OF 2)

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6 San Pedro Place



DISCLOSURE INFORMATION ADVISORY

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

1. INTRODUCTION: All sellers in California are required to provide various disclosures in real property transactions. Among the disclosure requirements, sellers have an affirmative duty to disclose to buyers all material conditions, defects and/or issues known to them that might impact the value or desirability of the Property. Failing to provide those disclosures may lead to a claim or a lawsuit against you which can be very costly and time consuming. As a seller, you may be required to fill out one or more of the following: Real Estate Transfer Disclosure Statement ("TDS"); Seller Property Questionnaire ("SPQ"); Exempt Seller Disclosure ("ESD"). (Collectively, or individually, "Disclosure Forms"). Please read this document carefully and, if you have any questions, ask your broker or appropriate legal or tax advisor for help.

2. PREPARING TO COMPLETE YOUR DISCLOSURE OBLIGATIONS:

- A. Read and carefully review all questions in the Disclosure Form(s) to make sure that you understand the full extent of the information that is being requested in each question.
- B. While a seller does not have the duty to investigate or discover unknown issues, you may have been given disclosures either from the previous owner at the time of purchase or from a previous buyer who cancelled. Information about the Property may have been revealed if you may have posted or recorded information and material facts about the Property online (social media, blogs, personal websites, Facebook, advertisements, etc.) or received documents or correspondence from an Homeowners' Association ("HOA").
- C. Use any known and available documentation to refresh your memory of past and current issues, condition and/or problems and then provide a copy of that paperwork with your fully completed Disclosure Forms. A seller does not have to find lost documents or to speculate about what was in the documents that they cannot remember, but if the documents are known and available to you, they should be used to assist you in completing the Disclosures forms.
- D. Allow plenty of time to fully complete the Disclosure Forms.
- E. Your knowledge may be based upon what you have been told orally (e.g., in a conversation with a neighbor) or received in writing (such as a repair estimate, report, invoice, an appraisal, or sources as informal as neighborhood or HOA newsletters). Keep in mind that if a neighbor told you something, they are likely to tell the new owner the same information after the transaction.
- F. If you are unsure about whether something is important enough to be disclosed, you should probably disclose it. If you don't want to disclose a piece of information about the Property, think about your reasoning for why you do not want to disclose this information. If the answer is because you think a buyer will not want to buy the Property or will want to purchase at a lower price, that is exactly the reason why the fact ought to be disclosed; it materially affects the value or desirability of the Property.

3. INSTRUCTIONS FOR COMPLETING ALL DISCLOSURE FORMS:

- A. **DO NOT** leave any questions blank or unanswered unless the section is not applicable. Answer all questions and provide all documents, information and explanations to every "Yes" response in the blank lines or in an addendum to the Disclosure Form.
- B. Many questions on the Disclosure Forms ask if you "are aware" of a particular condition, fact or item. If you do not know the answer to any question, then you are "not aware" and should answer that question "No."
- C. The Disclosure Forms are designed to get sellers to provide buyers with as much information as possible, and thus many of the questions on these forms may list multiple issues, conditions or problems and/or have subparts. It is important to address each aspect of each question and provide precise details so that Buyers will understand the "who, what, where, when and how."
- D. The Disclosure Forms are written using very broad language. You should not limit the information, documents, and/or explanations that you provide Buyers.
- E. Be specific and provide facts for each response; you should not let subjective beliefs limit, qualify or downplay your disclosures. Avoid words such as "never," "minor," "insignificant," "small" or "infrequent" as these terms may reflect your opinion but that opinion may not be shared by Buyers, professionals or others. Do not speculate as to what you guess the issue is, or assume something is true without actual knowledge. State your disclosures only to the extent of what you actually know.
- F. Consider all issues, conditions or problems that impact your Property, even those that are not necessarily on your Property but are related to a neighbor's property (such as shared fences, lot-line debates) or exist in the neighborhood (such as noise, smells, disputes with neighbors, or other nuisances).



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

4. COMPLETING SPECIFIC TYPES OF DISCLOSURE DOCUMENTS:

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

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

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

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

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

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

SELLER PROPERTY QUESTIONNAIRE

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

EXEMPT SELLER DISCLOSURE ("ESD")

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

5. FINAL RECOMMENDATIONS:

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

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

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

Seller Signed by:



Benjamin R. Ortiz, Trustee

Date 6/16/2025

Seller _____

Date _____

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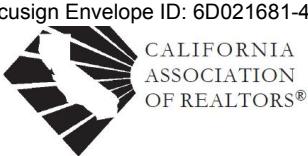


DIA REVISED 6/23 (PAGE 3 OF 3)

DISCLOSURE INFORMATION ADVISORY (DIA PAGE 3 OF 3)

Produced with Lone Wolf Transactions (zipForm Edition) 717 N Harwood St, Suite 2200, Dallas, TX 75201 www.lwolf.com

6 San Pedro Place



TRUST ADVISORY
For Properties Being Sold by the Trustee of a Trust
(C.A.R. Form TA, Revised 12/21)

Property Address: 6 San Pedro Place, San Ramon, CA 94583 ("Property").

Property is being held in a revocable or irrevocable trust for the benefit of those persons or entities named as beneficiaries in the trust. For the purpose of the sale of Property, the trustee of the trust is treated as the Seller. Even if Seller is exempt from some obligations, Seller must still comply with many others. This Advisory is intended to inform Buyer and Seller of their rights and obligations independent of those established by the contract between them. **If Property is placed in a trust, any trustee must complete a TDS and other disclosures that would be required of other owners if: (i) any such trustee is a natural person AND (ii) the trust is a revocable trust, AND (iii) the trustee either is the former owner of Property or was an occupant in possession of Property within the preceding year. The disclosures are required of any trustee who meets the above requirements even if other trustees do not.**

1. SELLER MUST COMPLY WITH THE FOLLOWING:

- A. Known Material Fact Disclosures:** Seller is obligated to disclose known material facts affecting the value and desirability of the Property even if the specific Real Estate Transfer Disclosure Statement Form is not required to be completed.
- B. Hazard Zones:** Seller is not exempt from applicable statutory obligations to disclose earthquake fault zones, seismic hazard zones, state fire responsibility areas, very high fire hazard severity zones, special flood hazard areas and flood hazard zones pursuant to the Public Resources Code, Government Code and United States.
- C. Smoke Detectors:** The sale is not exempt from the State requirements that, for single family residences, operable smoke detectors be in place. It is negotiable between Buyer and Seller who is to pay for the cost of compliance.
- D. Water Heaters:** The sale is not exempt from the State requirement that water heaters be properly anchored, braced or strapped and that Seller provide a written statement of compliance to Buyer.
- E. Lead-based Paint:** The Seller is not exempt from the federal obligation to: (i) disclose known lead-based paint and lead-based paint hazards; (ii) provide Buyer copies of reports or studies covering lead-based paint and hazards on the Property; (iii) provide Buyer with the pamphlet "Protect Your Family From Lead In Your Home;" and (iv) give Buyer a 10-day opportunity to inspect for lead-based paint and hazards, if the Property contains residential dwelling units and was constructed prior to 1978.
- F. Carbon Monoxide Devices:** The sale is not exempt from the State requirement that on or before July 1, 2011, for all existing single family dwelling units, and on or before January 1, 2013, for all other existing dwelling units, the owner must install a carbon monoxide device approved and listed by the State Fire Marshall in the dwelling unit if the dwelling unit has a fossil fuel burning heater or appliance, fireplace, or an attached garage.
- G. Water Conserving Plumbing Fixtures:** The Sale is not exempt from the State requirement that (i) single family residences built before January 1, 1994 be equipped with water conserving plumbing fixtures by January 1, 2017 and multi-family and commercial properties be equipped with water conserving plumbing fixtures by January 1, 2019; (ii) Sellers disclose to Buyers the requirements of the law; and (iii) sellers disclose to Buyers whether the Property contains any non-compliant plumbing fixtures. See C.A.R. Form WCMD for further information.
- H. Tax Withholding:** The sale is not exempt from providing information pertaining to the withholding obligation under either the federal "FIRPTA" or the California withholding requirements upon the sale of real property. **Federal:** For federal purposes, a non-resident alien includes a fiduciary. A trustee is treated as a non-resident even if all beneficiaries are citizens or residents of the United States. **State:** The trust may be exempt from withholding (but not the completion of the real estate withholding certificate) if: (i) the trust was revocable prior to the decedent's death; (ii) the Property was last used as the decedent's principal residence; and (iii) the trustee is electing to treat the trust as part of the decedent's estate under IRC § 645 (see Instructions for FTB Form 593-C).
- I. Megan's Law Database Disclosure:** The sale is not exempt from the requirement that residential sales contracts contain the following notice regarding the availability of information about registered sex offenders: "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." (Neither Seller nor Brokers are required to check this website. If Buyer wants further information, Broker recommends that Buyer obtain information from this website during Buyer's inspection contingency period. Brokers do not have expertise in this area.)



TRUST ADVISORY (TA PAGE 1 OF 2)

2. SELLER MAY BE EXEMPT FROM THE FOLLOWING:

A. (i) Disclosure Statements: Seller, unless specified in 2A(ii), does not have to complete, sign and provide Buyer with a Real Estate Transfer Disclosure Statement or Natural Hazard Disclosure Statement (C.A.R. Forms TDS and NHD). **Seller remains obligated to make the disclosures and comply with the items specified in Paragraph 1.**

(ii) If Property has been placed in a trust, the trustee(s) of the trust is considered the Seller for the purpose of complying with disclosure laws. Seller must complete, sign and provide Buyer with a TDS if (1) the Seller is a natural person, AND (2) the trust is a revocable trust, AND (3) the trustee is either a former owner of the Property or was an occupant in possession of the Property within the preceding year.

B. Other Exemptions: Unless paragraph 2A(ii) applies, Seller is exempt from providing Buyer with a Mello- Roos district lien disclosure, an Improvement Bond Act of 1915 notice, a Supplemental Property Tax notice, a Notice of Private Transfer Fee pursuant to California Civil Code §§ 1102 et seq. completing and providing either a Homeowner's or Commercial Property Owners Guide to Earthquake Safety, including any corresponding form.

C. Exempt Seller Disclosures: Even exempt Sellers have statutory or contractual obligations to make certain disclosures and may, or are required by contract to, use an Exempt Seller Disclosure (C.A.R. Form ESD) and is strongly encouraged to do so.

3. OTHER CONSIDERATIONS:

A. Local Law: Local law may impose obligations on the transfer of real property (such as the installation of low flow toilets or shower heads, emergency gas shut-off valves or installation of smoke detectors). Local law should be consulted to determine if sales by a trustee of a trust are exempt from such requirements.

B. Death: If the Property is being sold because of the death of an occupant of the Property, and if Buyer has concerns about the manner, location or details of the death, then Buyer should direct any specific questions to Seller.

4. BROKERS:

A. Inspection: The sale is not exempt from the Broker's obligation to conduct a reasonably competent and diligent visual inspection of the accessible areas of the Property and disclose to Buyer material facts revealed by such an inspection in the sale of residential property containing one-to-four dwelling units. Brokers may do so on C.A.R. Form AVID.

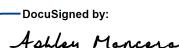
B. Agency: The sale is not exempt from the obligation to provide agency relationship disclosure and confirmation forms in the sale of residential property containing one-to-four dwelling units, commercial Property and vacant land.

By signing below, the undersigned acknowledge that each has read, understands and has received a copy of this Trust Advisory.

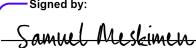
Seller  Signed by: **Benjamin R. Ortiz, Trustee** Date 6/16/2025
 Seller _____ Date _____

AT TIME OF LISTING

Real Estate Broker **Coldwell Banker Realty**

DocuSigned by:  **Ashley Mancera, Julie Long, Eva Lei, Siddique Ahmed** Date 6/16/2025
 By **Ashley Mancera** Date 6/16/2025
 574E47C298D2418...

AT TIME OF SALE

Buyer  **FLIPUR INC** Date 6/25/2025
 Buyer _____ Date _____

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TA Revised 12/21 (PAGE 2 OF 2)

TRUST ADVISORY (TA PAGE 2 OF 2)



CALIFORNIA
ASSOCIATION
OF REALTORS®

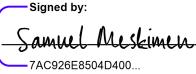
ADDITIONAL AGENT ACKNOWLEDGEMENT

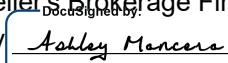
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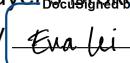
This is an addendum to the Purchase Agreement, OR Residential Listing Agreement, Buyer Representation Agreement, Other _____ ("Agreement"), dated _____, on property known as **6 San Pedro Place, San Ramon, CA 94583** between _____ ("Buyer/Tenant/Broker") and _____ ("Seller/Landlord/Broker").

1. Check **ONE** box **ONLY**. If more than one applies, use separate forms for each.
 - A. Multiple Associate-Licensees working with Seller/Landlord;
 - OR B. Multiple Associate-Licensees working with Buyer/Tenant;
2. A. The real estate licensees named below are all conducting real estate licensed activity under the same Broker:
 Real Estate Broker name: **Coldwell Banker Realty**
 If applicable, Team Name: **The Julie Long Team**
- B. The licensees below have entered into a separate written agreement to share responsibility and compensation for certain real estate licensed activity and have informed Broker of, or given Broker a copy of, that separate written agreement.
- C. Agent **Julie Long** DRE Lic # **01399634**
 Agent **Eva Lei** DRE Lic # **02180315**
 Agent **Ashley Mancera** DRE Lic # **02204408**
 Agent **Siddique Ahmed** DRE Lic # **02232473**
 Agent _____ DRE Lic # _____

3. By signing below, all parties understand, acknowledge and agree that, wherever the name of any licensee above is indicated in the Agreement or related document, as a representative for the Buyer or Seller specified in 1A or B above, the other licensees shall also be deemed to be named. Seller's Broker and Seller signatures are not necessary if this form is only used to modify a Buyer Representation Agreement. Buyer's Broker and Buyer signatures are not necessary if this form is only used to modify a Listing Agreement.

Buyer/Tenant  **FLIPUR INC** Date **6/25/2025**
 Buyer/Tenant _____ Date _____
 Seller/Landlord  **Benjamin R. Ortiz, Trustee** Date **6/16/2025**
 Seller/Landlord _____ Date _____

Seller's Brokerage Firm **Coldwell Banker Realty** DRE Lic. # **01908304**
 By  **Ashley Mancera, Julie Long, Eva Lei**, DRE Lic. # **02204408, 02180315** Date **6/16/2025**

Buyer's Brokerage Firm **Coldwell Banker Realty** DRE Lic. # **01908304**
 By  **Ashley Mancera, Julie Long, Eva Lei**, DRE Lic. # **02204408 02180315** Date **6/16/2025**

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AAA REVISED 12/21 (PAGE 1 OF 1)



ADDITIONAL AGENT ACKNOWLEDGEMENT (AAA PAGE 1 OF 1)



WATER HEATER AND SMOKE ALARM STATEMENT OF COMPLIANCE

(C.A.R. Form WHSD, Revised 12/23)

Property Address: 6 San Pedro Place, San Ramon, CA 94583

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

WATER HEATER STATEMENT OF COMPLIANCE

1. **STATE LAW:** California Law requires that all new and replacement water heaters and existing residential water heaters be braced, anchored or strapped to resist falling or horizontal displacement due to earthquake motion. "Water heater" means any standard water heater with a capacity of no more than 120 gallons for which a pre-engineered strapping kit is readily available. (Health and Safety Code § 19211d). Although not specifically stated, the statute requiring a statement of compliance does not appear to apply to a properly installed and bolted tankless water heater for the following reasons: There is no tank that can overturn; Pre-engineered strapping kits for such devices are not readily available; and Bolting already exists that would help avoid displacement or breakage in the event of an earthquake.
2. **LOCAL REQUIREMENTS:** Some local ordinances impose more stringent water heater bracing, anchoring or strapping requirements than does California Law. Therefore, it is important to check with local city or county building and safety departments regarding the applicable water heater bracing, anchoring or strapping requirements for your property.
3. **TRANSFEROR'S WRITTEN STATEMENT:** California Health and Safety Code § 19211 requires the seller of any real property containing a water heater to certify, in writing, that the seller is in compliance with California State Law. If the Property is a manufactured or mobile home, Seller shall also file a required Statement with the Department of Housing and Community Development.
4. **CERTIFICATION:** Seller represents that the Property, as of the Close Of Escrow, will be in compliance with Health and Safety Code § 19211 by having the water heater(s) braced, anchored or strapped in place, in accordance with those requirements.

Seller  Benjamin R. Ortiz, Trustee Date 6/16/2025
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Seller Date

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

Buyer  Samuel Meskimen FLIPUR INC Date 6/25/2025
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Buyer Date

SMOKE ALARM STATEMENT OF COMPLIANCE

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

Seller  Benjamin R. Ortiz, Trustee Date 6/16/2025
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Seller Date

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

Buyer  Samuel Meskimen FLIPUR INC Date 6/25/2025
 7AC926E8504D400...

Buyer Date

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WHSD REVISED 12/23 (PAGE 1 OF 1)

WATER HEATER AND SMOKE ALARM STATEMENT OF COMPLIANCE (WHSD PAGE 1 OF 1)

COLDWELL BANKER
REALTYADDENDUM 1

ADDENDUM CONFIRMING AGENCY RELATIONSHIP(S)

THE FOLLOWING TERMS AND CONDITIONS ARE HEREBY INCORPORATED INTO AND ARE MADE A PART OF THE REAL ESTATE PURCHASE AGREEMENT, RESIDENTIAL LEASE OR MONTH-TO-MONTH RENTAL AGREEMENT, RESIDENTIAL TENANCY AGREEMENT, OR OTHER DATED _____ BY AND BETWEEN _____

FLIPUR INC

("BUYER/TENANT")

Benjamin R. Ortiz, Trustee

("SELLER/LANDLORD")

REGARDING THE PROPERTY KNOWN AS **6 San Pedro Place, San Ramon, CA 94583**.

Buyer/Tenant and Seller/Landlord agree that the Agency Confirmation provision in the above referenced Agreement is changed or incorporated to reflect that the agency relationship(s) in this transaction are as follows:

SELLER'S/LANDLORD'S BROKERAGE FIRM: *Coldwell Banker Realty* License Number *01908304*

Is the broker of (check one): the Seller/Landlord; or both the Buyer/Tenant and Seller/Landlord (dual agent)

SELLER'S/LANDLORD'S AGENT: *Ashley Mancera, Julie Long, Eva Lei, Siddique Ahmed* License Number *02204408, 02180315*

Is (check one): the Seller's/Landlord's Agent (salesperson or broker associate); or *01399634, 02232473* both the Buyer's/Tenant's and Seller's/Landlord's Agent (dual agent)

BUYER'S/TENANT'S BROKERAGE FIRM: *Coldwell Banker Realty* License Number *01908304*

Is the broker of (check one): the Buyer/Tenant; or both the Buyer/Tenant and Seller/Landlord (dual agent)

BUYER'S/TENANT'S AGENT: *Ashley Mancera, Julie Long, Eva Lei, Siddique Ahmed* License Number *02204408 02180315*

Is (check one): the Buyer's/Tenant's Agent (salesperson or broker associate); or *01399634, 02232473* both the Buyer's/Tenant's and Seller's/Landlord's Agent (dual agent)

All other terms and conditions of the Agreement shall remain in full force and effect.

The undersigned Parties agree that this Addendum is made part of the above referenced Agreement and acknowledge receipt of a copy of this Addendum.

Date: *6/16/2025*

SELLER/LANDLORD:

Benjamin R. Ortiz, Trustee
Signed by:
DE5158F5529A457...

Date: _____

SELLER/LANDLORD: _____

Date: *6/25/2025*

BUYER/TENANT:

Samuel Miskimen
FLIPUR INC
7AC6026E8504D400...

Date: _____

BUYER/TENANT: _____

Revised 12/18

CB124



COLDWELL BANKER
REALTY

ADVISORY REGARDING COMPLETING DOCUMENTS ELECTRONICALLY

PLEASE READ THE FOLLOWING IMPORTANT INFORMATION REGARDING SIGNING DOCUMENTS ELECTRONICALLY.

During a real estate transaction, you may be asked to sign various documents electronically if you are willing to use that method. Because of the nature of electronic documents, it is possible to skip from one signature line to the next, making it easy to ignore the language of the paragraph(s) to which a signature or initials apply. Because of this feature of electronic signatures, it is important that you read and understand the following recommendations:

- 1. PLEASE READ EACH DOCUMENT:** It is important that you read and understand each transaction document prior to initialing any paragraphs or pages or signing the document where indicated. You should take the time to thoroughly read through each document and make sure that you understand what you are signing, just as you should do if you were signing paper versions of these documents.
- 2. TAKE YOUR TIME:** Although there may be a temptation to just skip from one place indicated for your signature to the next because of the convenient way that electronic documents are formatted, please **TAKE YOUR TIME**. Review the entire document before initialing or signing it.
- 3. OPTIONAL SIGNATURES OR INITIALS:** If there is an indication that a signature or initial is optional, such as for the Liquidated Damages and Arbitration paragraphs, please take your time to consider whether or not you want to sign/initial any of those paragraphs so as to make it a part of the contract.
- 4. MORE THAN ONE SIGNER:** If more than one person is required to sign the documents, it is essential that each party separately affix their signatures where indicated on each document.
- 5. QUESTIONS OR CONCERNS:** If you have any questions or concerns it is important that you call or email your real estate professional or if you need legal, tax or insurance advice, be certain to consult the appropriate professional(s).

I acknowledge receipt and I have carefully read this Advisory.

Seller/Landlord:  Signed by:

DE5158F5523A457

Date: 5/29/2025

Seller/Landlord:

Date:

Buyer/Tenant: Samuel Meskimen
7AC926E8504D400...

Date: 6/25/2025

Buyer/Tenant: _____

Date: _____



BROKER COMPENSATION ADVISORY

(C.A.R. Form BCA, 7/24)

1. WHEN SELLERS LIST THEIR PROPERTY FOR SALE THROUGH A REAL ESTATE BROKER THEY AGREE TO PAY THE SELLER'S BROKER WHEN ESCROW CLOSES.

- A. LISTING AGREEMENT COMPENSATION IS FULLY NEGOTIABLE:** When a seller enters into a listing agreement with a broker, the seller authorizes the broker to find a buyer for the seller's property and agrees to pay the seller's broker if a buyer is found who purchases the property. Compensation amounts are not fixed by law and are fully negotiable between the seller and the seller's broker. When negotiating compensation, the parties may discuss factors such as the broker's expertise and experience, the type of broker services to be performed, and the broker's time and expenses, among other considerations.
- B. OPTIONAL ADDITIONAL COMPENSATION IF BUYER IS UNREPRESENTED:** A listing agreement may include optional additional compensation amounts owed to the seller's broker for situations where the broker takes on additional responsibilities or workload. Sometimes a buyer may not be working with nor want to be represented by a real estate broker. When that happens, the seller's broker is not required to represent the buyer, and the seller and seller's broker may decide that they do not want to create such a relationship. In those situations, the seller's broker is advised to use a Buyer Non-Agency (C.A.R. Form BNA) to inform the buyer that the seller's broker will be acting on behalf of the seller only, and not act as the buyer's agent, throughout the transaction. However, because the buyer is unrepresented, the seller's agent will inevitably have to do more work to facilitate the transaction. A seller may agree to compensate their broker for the additional work in such cases.
- C. BROKER MAY REPRESENT BOTH BUYER AND SELLER; DUAL AGENCY:** California law allows a brokerage company to represent both seller and buyer in a real estate transaction. At the time the agent, on behalf of a brokerage, obtains the signature of a seller on a listing agreement, the agent will not, in most cases, know who the eventual buyer will be for a seller's property. Similarly, at the time an agent, on behalf of a brokerage, obtains the signature of a buyer on a buyer representation agreement, the agent will not, in most cases, know who the eventual seller will be for a property the buyer wants to buy. Because many individual licensees may work through one brokerage company, and some individual licensees work with many buyers and sellers, there is a possibility that the same brokerage company will represent both buyer and seller in a transaction. If licensees working through broker represent both seller and buyer, broker is allowed to receive compensation from each, provided the seller and buyer are advised of the relationship and the total amount of compensation the broker will receive.

2. BROKER AGREEMENTS WITH BUYERS:

- A. BUYER REPRESENTATION COMPENSATION IS FULLY NEGOTIABLE:** When a buyer enters into a representation agreement with a broker, the buyer authorizes the broker to locate properties for the buyer to buy and agrees to pay the buyer's broker if a transaction is completed. Compensation amounts are not fixed by law and are fully negotiable. When negotiating compensation, the parties may discuss factors such as the broker's expertise and experience, the type of broker services to be performed, and the broker's time and expenses, among other considerations.
- B. REQUIREMENT FOR WRITTEN AGREEMENTS:** Pursuant to a nationwide class action settlement reached by the National Association of REALTORS® (NAR), participants in Multiple Listing Services are required to have a written agreement with a buyer prior to showing a buyer a residential property or giving a buyer a tour of such a property. The agreement must identify the amount of compensation to be paid to the broker for services provided and require that the broker cannot receive any compensation in excess of the amount specified in the agreement. Pursuant to legislation expected to become law in California on January 1, 2025, all licensees showing a buyer any type of property will be required to have a written agreement with that buyer prior to the showing.



C. ADVANTAGES OF WRITTEN AGREEMENTS: Buyers and their brokers benefit when the terms of their relationship and respective duties are in writing. A written agreement establishes clear, mutual expectations and helps avoid misunderstandings over the buyer and broker's duties and the amount of compensation the buyer's agent is to be paid.

3. WHEN ENLISTING A REAL ESTATE BROKER TO REPRESENT THEM, BUYERS AGREE TO PAY THE BUYER'S BROKER WHEN ESCROW CLOSES, BUT THE PERSON RESPONSIBLE FOR PAYMENT MAY BE NEGOTIATED IN THE TRANSACTION:

A. BUYER PAYS THE COMPENSATION PURSUANT TO A BUYER REPRESENTATION AGREEMENT:

A buyer's broker may negotiate the amount of compensation directly with the Buyer and then document that agreement in a buyer representation agreement (C.A.R. Form BRBC or PSRA). The buyer then becomes contractually obligated to pay the broker by providing funds to escrow prior to the closing of a transaction.

B. SELLER PAYS THE COMPENSATION:

(1) **Buyer negotiates for Seller to Compensate Buyer's Broker:** A buyer may make a conditional offer to the seller by including a term in the purchase offer asking the seller to pay the buyer's broker if the buyer has already agreed to pay their own broker pursuant to a buyer representation agreement. If such a term is included in the purchase offer, the request will become one term among many that a seller may accept, reject, or negotiate by way of a counter offer. The possibility of asking the seller to pay the buyer's contractual compensation obligation option should be discussed when creating a buyer representation agreement and prior to an offer being made.

(2) **Buyer's Agent negotiates an agreement directly with Seller:** If a seller is unrepresented or does not have an exclusive agency relationship with another broker, a buyer's broker may approach that seller asking the seller to sign an agreement (C.A.R. Form SP, Single Party Compensation Agreement) to pay the buyer's broker. In this situation, the seller agrees to pay the buyer's broker compensation without necessarily creating an agency relationship with the broker. When that happens, the buyer's broker is advised to use a Seller Non-Agency (C.A.R. Form SNA) to inform the seller that the buyer's broker will be acting on behalf of the buyer only, and not act as the seller's agent, throughout the transaction. However, because the seller is unrepresented, the buyer's agent will inevitably have to do more work to facilitate the transaction, which may be factored into the negotiation of the single party compensation agreement.

C. CHANGING PRACTICE RELATED TO A SELLER'S BROKER'S OFFER OF COMPENSATION:

Historically, in California, many seller's brokers used a Multiple Listing Service (MLS) to make a unilateral offer to compensate a buyer's broker who procured a buyer for the seller's property. However, the nationwide NAR settlement prohibits the seller's broker from using an MLS to make such an offer of compensation. The California Association REALTORS® (C.A.R.) listing agreement forms no longer provide for such offers of cooperating broker compensation nor does C.A.R. include other forms in its library of forms that might facilitate such offers. Buyers and sellers must separately negotiate compensation with their respective brokers, as specified above.

By signing below, Seller or Buyer acknowledges that they have read, understand, and have received a Copy of this Broker Compensation Advisory. Seller or Buyer acknowledges they have been advised of their various options regarding compensation to be paid to real estate brokers and that any written agreement they have signed with a seller's or buyer's broker reflects a mutual understanding.

Signed by: 
 Seller/Buyer DF5158F5523A457... Date 5/29/2025
 Signed by: Benjamin R. Ortiz, Trustee Date 5/29/2025
 Seller/Buyer Samuel Meskinen Date 6/25/2025
 FLIPUR INC, BUYER

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BCA 7/24 (PAGE 2 OF 2)



BROKER COMPENSATION ADVISORY (BCA PAGE 2 OF 2)

Produced with Lone Wolf Transactions (zipForm Edition) 717 N Harwood St, Suite 2200, Dallas, TX 75201 www.lwolf.com

6 San Pedro Place



BUYER'S INSPECTION WAIVER

(C.A.R. Form BIW, Revised 12/21)

Property Address: 6 San Pedro Place, San Ramon, CA 94583 ("Property").

This form is intended for use between a buyer and buyer's broker. It does not alter the legal or contractual relationship between a buyer and seller.

1. IMPORTANCE OF PROPERTY INVESTIGATION: Unless otherwise specified in the purchase agreement used, the physical condition of the land and any improvements being purchased is not guaranteed by either Seller or Brokers. For this reason, (i) you should conduct thorough inspections, investigations, tests, surveys and other studies ("Investigations") of the Property personally and with professionals of your own choosing who should provide written reports of their findings and recommendations, and (ii) you should not rely solely on reports provided by Seller or others. A general physical (home) inspection typically does not cover all aspects of the Property nor items affecting the Property that are not physically located on the Property. If any professional recommends additional Investigations, including a recommendation by a pest control operator to inspect inaccessible areas of the Property, you should contact qualified experts to conduct such additional Investigations.

2. BUYER RIGHTS AND DUTIES: You have an affirmative duty to exercise reasonable care to protect yourself, including discovery of the legal, practical and technical implications of disclosed facts, and to investigate and verify information and facts that you know or that are within your diligent attention and observation. If the purchase agreement gives you the right to investigate the Property the best way to protect yourself is to exercise this right. However, you must do so in accordance with the terms of, and time specified in, that agreement. It is extremely important for you to read all written reports/disclosures provided by professionals and to discuss the results of Investigations with the professionals who conducted the Investigations.

3. WAIVERS:

A. HOME INSPECTION WAIVER: Broker recommends that Buyer obtain a home inspection, **even if Seller or Broker has provided Buyer with a copy of a home inspection report obtained by Seller or a previous buyer. IF YOU DO NOT DO SO, YOU ARE ACTING AGAINST THE ADVICE OF BROKERS.**

SM / Buyer has decided not to obtain a general home inspection at this time. Unless Buyer makes a subsequent election in writing during Buyer's investigation period, if any, Buyer waives the right to obtain a general home inspection.

B. WOOD DESTROYING PEST INSPECTION WAIVER: Broker recommends that Buyer obtain an inspection for wood destroying pests and organisms (whether paid for by Buyer or Seller). **IF YOU DO NOT DO SO, YOU ARE ACTING AGAINST THE ADVICE OF BROKERS.**

SM / Buyer has decided not to obtain an inspection for wood destroying pests and organisms at this time. Unless Buyer makes a subsequent election in writing during Buyer's investigation period, if any, Buyer waives the right to obtain an inspection for wood destroying pests and organisms.

C. OTHER: Broker recommends that Buyer obtain an inspection for the following items: _____

IF YOU DO NOT DO SO, YOU ARE ACTING AGAINST THE ADVICE OF BROKERS.

SM / Buyer has decided not to obtain the inspection(s) noted above at this time. Unless Buyer makes a subsequent election in writing during Buyer's investigation period, if any, Buyer waives the right to obtain such inspection(s).

4. WAIVERS OF ADDITIONAL INVESTIGATIONS RECOMMENDED BY OTHER REPORTS: Buyer has received a:

General Home Inspection Report prepared by _____ dated _____,
 Wood Destroying Pest and Organism Report prepared by _____ dated _____,
 Other _____ Report prepared by _____ dated _____,

That report recommends that Buyer obtain additional Investigations, Broker recommends that Buyer obtain those additional investigations. **IF YOU DO NOT DO SO, YOU ARE ACTING AGAINST THE ADVICE OF BROKERS.**

SM / Buyer has decided not to obtain any of the additional inspections, investigations, or reports at this time and, unless Buyer makes a subsequent election in writing during Buyer's investigation period, if any, Buyer waives the right to obtain such additional inspections, investigations, or reports.

Buyer represents and agrees that Buyer has independently considered the above, and all other Investigation options, has read all written reports provided by professionals and discussed the results with the professional who conducted the Investigation. Buyer further agrees that unless Buyer makes a subsequent election in writing during Buyer's Investigation period, if any, Buyer waives the right to conduct the Investigation(s) above.

Signed by:

Buyer Samuel Meshimen FLIPUR INC Date 6/25/2025
 Buyer 7AC920E8504D400... Date _____

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BIW Revised 12/21 (PAGE 1 OF 1)



BUYER'S INSPECTION WAIVER (BIW PAGE 1 OF 1)



WILDFIRE DISASTER ADVISORY

(For use with properties in or around areas affected by a wildfire)

(C.A.R. Form WFDA, Revised 6/22)

- 1. WILDFIRE DISASTERS:** Buyer/Lessee is aware that as a result of recent wildfire disasters there are current and unresolved health and safety concerns related to the aftermath and clean-up of the wildfire disaster areas, as well as unknown and possible future concerns related to the rebuilding of infrastructure in the affected areas of the wildfires. Unfortunately, the impact of wildfires has not been limited to the fire areas themselves. Many areas have had air quality impacted by smoke and air particulates from distant fires. Additionally, fires continue to occur in previously unaffected areas. Fires may be an issue throughout the state of California.
- 2. WILDFIRE DISASTER CONCERNS AND ISSUES:** The following non-exhaustive list represents concerns and issues that may impact Buyer/Lessee decisions about purchasing or leasing property impacted by a wildfire disaster, both currently and in the future. It is not intended to be, nor can it be, a check list for all issues that might arise when purchasing or leasing property impacted by a wildfire disaster; **concerns and issues include, but are not limited to:**
 - A. Insurance related issues such as past claims, the importance of identifying the insurability of the property, and the availability and the cost of insurance as early in the process as possible;
 - B. Lot clearing costs and requirements; toxic materials analysis, debris removal requirements;
 - C. Whether the home has been fire hardened, and if so to what extent, to help reduce the risk of the structure catching fire;
 - D. Local, state and federal requirements for cleanup and building approvals;
 - E. Air quality, soil quality, and any other environmental or personal health concerns, even after the wildfire event has ended;
 - F. Timelines, costs and requirements when obtaining required permits for building and utilities installation;
 - G. Availability of and access to electricity, gas, sewer and other public or private utility services;
 - H. Water delivery/potability; septic and/or sewer design; requirements and construction costs;
 - I. Potential redesign of streets and infrastructure including possible eminent domain, land condemnation and/or acquisition;
 - J. Inconvenience and delays due to road construction and unavailability of various goods, systems, or services; and
 - K. Impact that federal, state or local disaster declarations may have on materials prices, costs and rents.
- 3. BUYER/LESSEE ADVISORIES: Buyer/Lessee is advised:**
 - A. To check early in your transaction to determine if you are able to obtain insurance on the property.
 - B. To investigate to their own satisfaction any and all concerns of Buyer/Lessee about the intended use of the property.
 - C. That the area of the wildfire disaster will likely be under construction for a protracted period of time after a fire, and Buyer/Lessee may be inconvenienced by delays, traffic congestion, noise, dust, intermittent utilities availability.
 - D. That due to the extraordinary catastrophe of a wildfire, there may be changes and variations in local, state or federal laws, codes, or requirements throughout the ongoing process of planning and rebuilding in the wildfire disaster area.
 - E. That some insurers have reduced or cancelled offerings for fire insurance or increased costs that impact a Buyer/Lessee's ability to afford or qualify for loans or meet income ratios for rentals.
 - F. That if you are not able to obtain fire insurance and have removed property investigation or loan contingencies you may be in breach of the purchase or rental agreement.
- 4. RESOURCES:** Below is a non-exhaustive list of potential resources provided as a starting point for Buyer/Lessee investigations and not as an endorsement or guarantee that any federal, state, county, city or other resource will provide complete advice.
 - A. California Department of Insurance "WildfireResource" <http://insurance.ca.gov/01-consumers/140-catastrophes/WildfireResources.cfm>; 1-800-927-4357
 - B. Governor's Office of Emergency Services "Cal OES" California Wildfires Statewide Recovery Resources <https://wildfirerecovery.caloes.ca.gov/>
 - C. California Department of Forestry and Fire ("Cal Fire") <https://calfire.ca.gov/> and <https://www.readyforwildfire.org/>
 - D. California Department of Transportation <https://calsta.ca.gov/>
 - E. California Attorney General <https://oag.ca.gov/consumers/pricegougingduringdisasters#8C1>
 - F. The American Institute of Architects "Wildfire Recovery Resources" <https://aia.org/pages/165776-wildfire-recovery-resources>
 - G. Buyer/Lessee is advised to check all local municipalities (County, City, and/or Town where the property is located) for additional resources.
- 5. FIRE HARDENING AND DEFENSIBLE SPACE ADVISORY:**
 - A. California law requires certain disclosures be made concerning a property's compliance with safeguards that may minimize the risk of a structure on the property catching fire (fire hardening) and that an agreement be reached concerning compliance with requirements that the area surrounding structures be maintained to minimize the risk of the spread of wildfires (defensible space). The fire hardening and defensible space laws only apply if, among other requirements, the property is located in either a high or very high fire hazard severity zone. If there exists a final inspection report covering fire hardening or defensible space compliance, such a report may need to be provided to the buyer. C.A.R. Form FHDS may be used to satisfy the legal requirements.
 - B. **WHERE TO LOCATE INFORMATION:** Seller has the obligation to determine if compliance with the fire hardening and defensible space requirements are applicable to Seller and the property. It may be possible to determine if a property is in a high or very high fire hazard severity zone by consulting with a natural hazard zone disclosure company or reviewing the company's report. This information may also be available through a local agency where this information should have been filed.

C. Even if the Property is not in either of the zones specified above, or if the Seller is unable to determine whether the Property is in either of those zones, if the Property is in or near a mountainous area, forest-covered lands, brush covered lands, grass-covered lands or land that is covered with flammable material, a Seller may choose to make the disclosures because a Buyer might consider the information material. Reports in the Seller's possession that materially affect the value and desirability of the property shall be Delivered as provided by the agreement.

6. BUYER/LESSEE ACKNOWLEDGEMENT: Buyer/Lessee understands that Real Estate Agents and Real Estate Brokers have no authority or expertise for providing guidance through the process of investigating the concerns described herein. Buyer/Lessee has an affirmative duty to exercise reasonable care in protecting themselves.

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

Buyer/Lessee  Signed by: **Samuel Miskimen**
FLIPUR INC Date 6/25/2025

Buyer/Lessee _____ Date _____

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WFDA REVISED 6/22 (PAGE 2 OF 2)



WILDFIRE DISASTER ADVISORY (WFDA PAGE 2 OF 2)

Produced with Lone Wolf Transactions (zipForm Edition) 717 N Harwood St, Suite 2200, Dallas, TX 75201 www.lwolf.com

6 San Pedro Place

California Residential Disclosure Report

Property Address: 6 SAN PEDRO PL
SAN RAMON, CA, 94583-3017

Parcel Number: 212-132-027-5

Date: 6/11/2025

Order Number: 250611-00015

NATURAL HAZARD DISCLOSURE STATEMENT

This statement applies to the following property: **6 SAN PEDRO PL, SAN RAMON, CA, 94583-3017 APN: 212-132-027-5**

The seller and the seller's agent(s) or a third-party consultant disclose the following information with the knowledge that even though this is not a warranty, prospective buyers may rely on this information in deciding whether and on what terms to purchase the subject property. Seller hereby authorizes any agent(s) representing any principal(s) in this action to provide a copy of this statement to any person or entity in connection with any actual or anticipated sale of the property. The following are representations made by the seller and seller's agent(s) based on their knowledge and maps drawn by the state and federal governments. This information is a disclosure and is not intended to be part of any contract between the seller and buyer.

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

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

Yes No 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 Do not know and information not available from local jurisdiction

A HIGH or VERY HIGH FIRE HAZARD SEVERITY ZONE (FHSZ) as identified by the Director of Forestry and Fire Protection pursuant to Section 51178 of the Government Code or Article 9 (commencing with Section 4201) of Chapter 1 of Part 2 of Division 4 of the Public Resources Code. The owner of this property is subject to the maintenance requirements of Section 51182 of the Government Code.

Yes No

High FHSZ in a state responsibility area Yes No

Very High FHSZ in a state responsibility area Yes No

Very High FHSZ in a local responsibility area Yes No

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

Yes No

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

Yes No

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

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

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

Signed by:


DF5158F5523A457...

Signature of Seller(s)

Date 6/16/2025

Signature of Seller(s)

Date

Seller's Agent(s)

Date 6/16/2025

Seller's Agent(s)

Date

Check only one of the following:

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

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

Third-Party Disclosure Provider(s)


A FIDELITY NATIONAL FINANCIAL, INC. COMPANY

Date 6/11/2025

Buyer represents that he or she has read and understands this document. Pursuant to Civil Code Section 1103.8, the representations made in this Natural Hazard Disclosure Statement do not constitute all of the seller's or agent's disclosure obligations in this transaction. By signing below, the buyer(s), also acknowledge they have read and understand the additional disclosures, notices, advisories, and disclaimers provided in this report including, but not limited to, local/supplemental natural hazards, commercial/industrial zoning, airport influence area and airport proximity, Williamson Act, right to farm, mining operations, transfer fee notice, notice of your supplemental property tax bill, gas and hazardous liquid transmission pipelines, toxic mold, methamphetamine or fentanyl contaminated property, Megan's law, flood insurance, military ordnance location, energy efficiency standards, water conserving plumbing fixtures, solar energy systems notice, mudslide / debris flow advisory, habitat sensitivity area/endangered species, oil, gas wells and methane, naturally occurring asbestos, radon, asbestos, radon, additional local disclosures, tax information (Mello-Roos and 1915 special tax and assessments notice, tax summary), if included in the report, environmental information, if included in the report, and links to download Governmental Guides referred to in the Report (additional signatures may be required); and links to download Governmental Guides referred to in the Report (additional signatures may be required):

[1. "Residential Environmental Hazards: A Guide for Homeowners, Homebuyers, Landlords and Tenants":](#)

[2. "Protect Your Family From Lead In Your Home":](#)

[3. "Homeowners Guide to Earthquake Safety" and "Residential Earthquake Hazards Report" form:](#)

[4. "What is your Home Energy Rating?":](#)

Signature of Buyer(s)

Date 6/25/2025

Signature of Buyer(s)

Date

California Residential Disclosure Report

Property Address: 6 SAN PEDRO PL
SAN RAMON, CA, 94583-3017
Parcel Number: 212-132-027-5

Date: 6/11/2025**Order Number:** 250611-00015

ACKNOWLEDGMENT OF RECEIPT OF CONSUMER INFORMATION PAMPHLETS AND DISCLAIMER

Property Address: 6 SAN PEDRO PL, SAN RAMON, CA, 94583-3017

The accompanying pages are "signature pages" requiring signatures of acknowledgment that were compiled for your convenience relating to the purchase transaction of the above referenced property from the following five (5) sources listed below. Prior to signing this page, or, the accompanying pages, read the **IMPORTANT DISCLAIMER** set forth below.

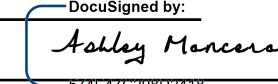
1. **Residential Environmental Hazards: A Guide for Homeowners, Homebuyers, Landlords and Tenants** from the California Environmental Protection Agency available at:
<https://www.disclosuresource.com/downloads/environment.pdf>
2. **Protect Your Family from Lead in Your Home** from the United States Environmental Protection Agency available at:
<https://www.disclosuresource.com/downloads/lead.pdf>
3. **What is your Home Energy Rating (HERS)** from the United States Environmental Protection Agency available at:
<https://www.disclosuresource.com/downloads/HomeEnergyRating.pdf>
4. **Homeowner's Guide to Earthquake Safety** from the California Seismic Safety Commission available at:
<https://www.disclosuresource.com/downloads/earthquake.pdf>
(Signature for Homeowner's Guide to Earthquake Safety only necessary if Property built before 1960.)
5. **A Brief Guide To Mold, Moisture and Your Home** from the United States Environmental Protection Agency available at:
<https://www.epa.gov/sites/default/files/2016-10/documents/moldguide12.pdf>

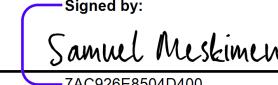
I acknowledge receipt of the five (5) listed pamphlet(s) via the links set forth above.

I acknowledge that I have read the **IMPORTANT DISCLAIMER** below these signature lines.

Seller: 
Signed by:
DF5158F5523A457...

Date: 6/16/2025

Seller: _____
Date: _____
Seller's Agent: 
DocuSigned by:
Ashley Mancera
574E47C298D2418...
Date: 6/16/2025

Buyer: 
Signed by:
7AC926E8504D400...

Date: 6/25/2025
Buyer: _____
Date: _____
Buyer's Agent: 
DocuSigned by:
Eva Iei
FC5BD8A35D754C8...
Date: 6/16/2025

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Signed by:
Samuel Meskimen
7AC926E8504D400...

6/25/2025



A FIDELITY NATIONAL FINANCIAL, INC. COMPANY

P.O. Box 51113
Los Angeles, CA 90051-5412

DEMAND

Order Number: 250611-00015
Escrow Number:
Demand Date: 6/11/2025

Bill To:

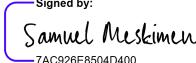
Amount Due: \$99.00

JULIE LONG
COLDWELL BANKER REALTY
4115 BLACKHAWK PLAZA CIRCLE STE. 201
DANVILLE, CA 94526

Please include the Order Number on
check to receive proper credit.

THE LIABILITY PROVISIONS OF THE REPORT DO NOT APPLY UNTIL FULL PAYMENT IS RECEIVED

Ordering Party/Agent	Escrow	Order Details
JULIE LONG COLDWELL BANKER REALTY 4115 BLACKHAWK PLAZA CIRCLE STE. 201 DANVILLE, CA 94526 (925) 683-9799		Property Address: SPENST MARILYN R (TRE); ORTIZ BENJAMIN R 6 SAN PEDRO PL SAN RAMON, CA 94583-3017

Quantity	Description	Amount	Total
1	Residential Premium	\$99.00	\$99.00
6/16/2025	<p>Signed by:</p>  <p>DF5158F5523A457...</p>		
6/25/2025	<p>Signed by:</p>  <p>Samuel Miskimen 7AC926E8504D400...</p>	<p>Subtotal: \$99.00 Paid: \$0.00 Amount Due \$99.00</p>	

Important Ordering Agent Payment Instructions:

When escrow opens for this transaction please do the following:

1. Fill out the escrow information above.
2. Fax a copy of this demand to Disclosure Source at (800) 287-8673.
3. Have this demand placed into the escrow file for payment.
4. **Should the escrow we were instructed to bill not close, please forward this demand to the next escrow, and inform Disclosure Source of the new pertinent data.** Disclosure Source will provide the new escrow with an updated demand and a copy of the report.

In the event demands are unpaid after closing, the Ordering Agent will be responsible for payment.

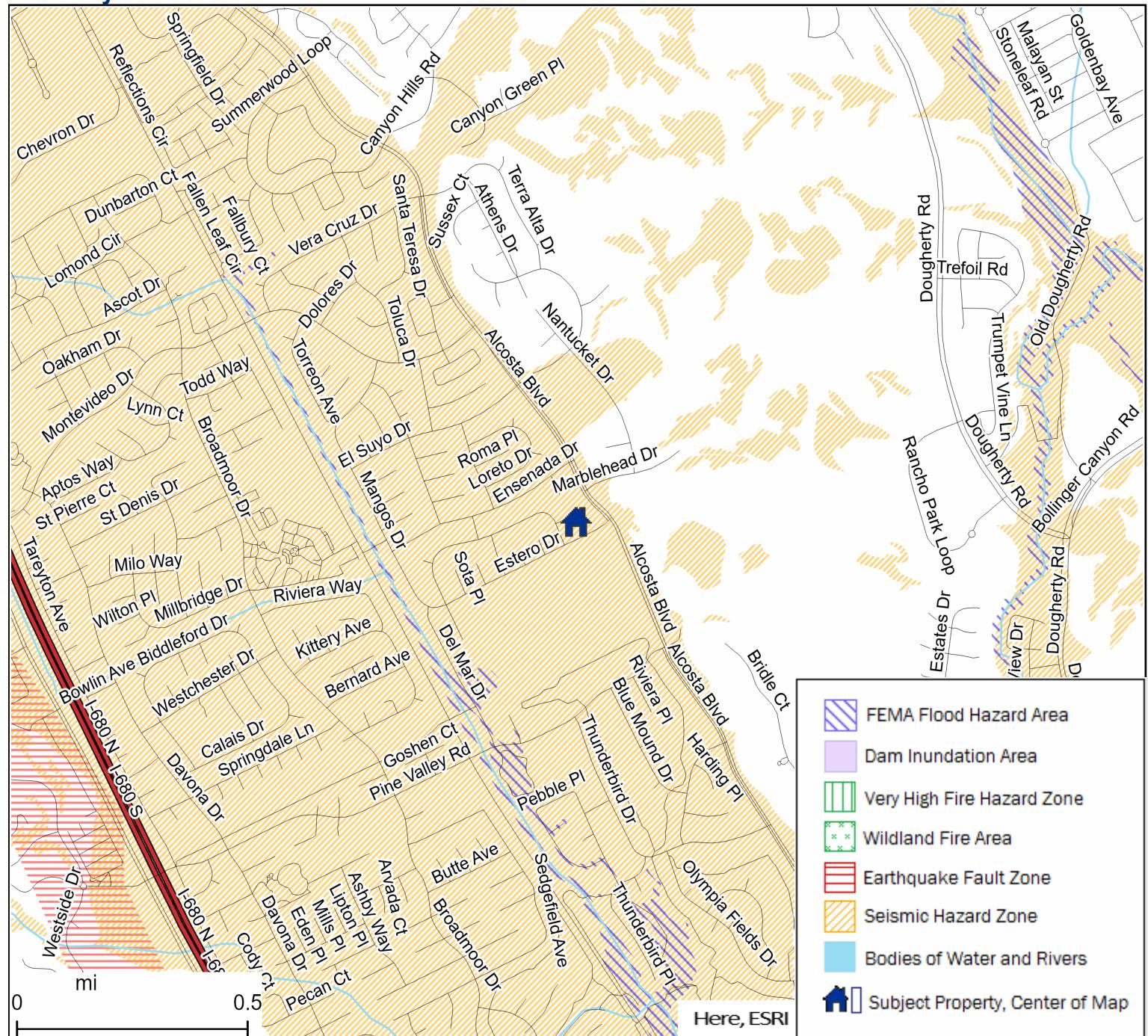
Escrow Instructions:

If the escrow documents are being transferred to a new escrow, please notify Disclosure Source Customer Service at (800) 880-9123 to update changes and transfer this demand along with the Disclosure Source Report to the new escrow. If the escrow fails to close, please notify the Disclosure Source Accounting Dept. at (800) 880-9123.

Property Address: 6 SAN PEDRO PL
SAN RAMON, CA 94583-3017
Parcel Number: 212-132-027-5

Date: 6/11/2025
Order Number: 250611-00015

Statutory Natural Hazard Disclosures



* Located in a FEMA Special Flood Hazard Area.

* Located in a Dam Inundation Area.

Located in a Very High Fire Hazard Severity Zone.

Located in a Wildland Fire Area.

Located in an Alquist-Priolo Earthquake Fault Zone.

* Located in a Seismic Hazard Zone.

This map is for your aid in locating natural hazard areas in relation to the subject Property described above. Please verify street address and/or assessor's parcel number for accuracy. The map is intended for informational purposes only. The company assumes no liability (express or implied) for any loss occurring by reference, misinterpretation, misuse, or sole reliance thereon. **This map is not intended for use as a substitute disclosure under California law.**

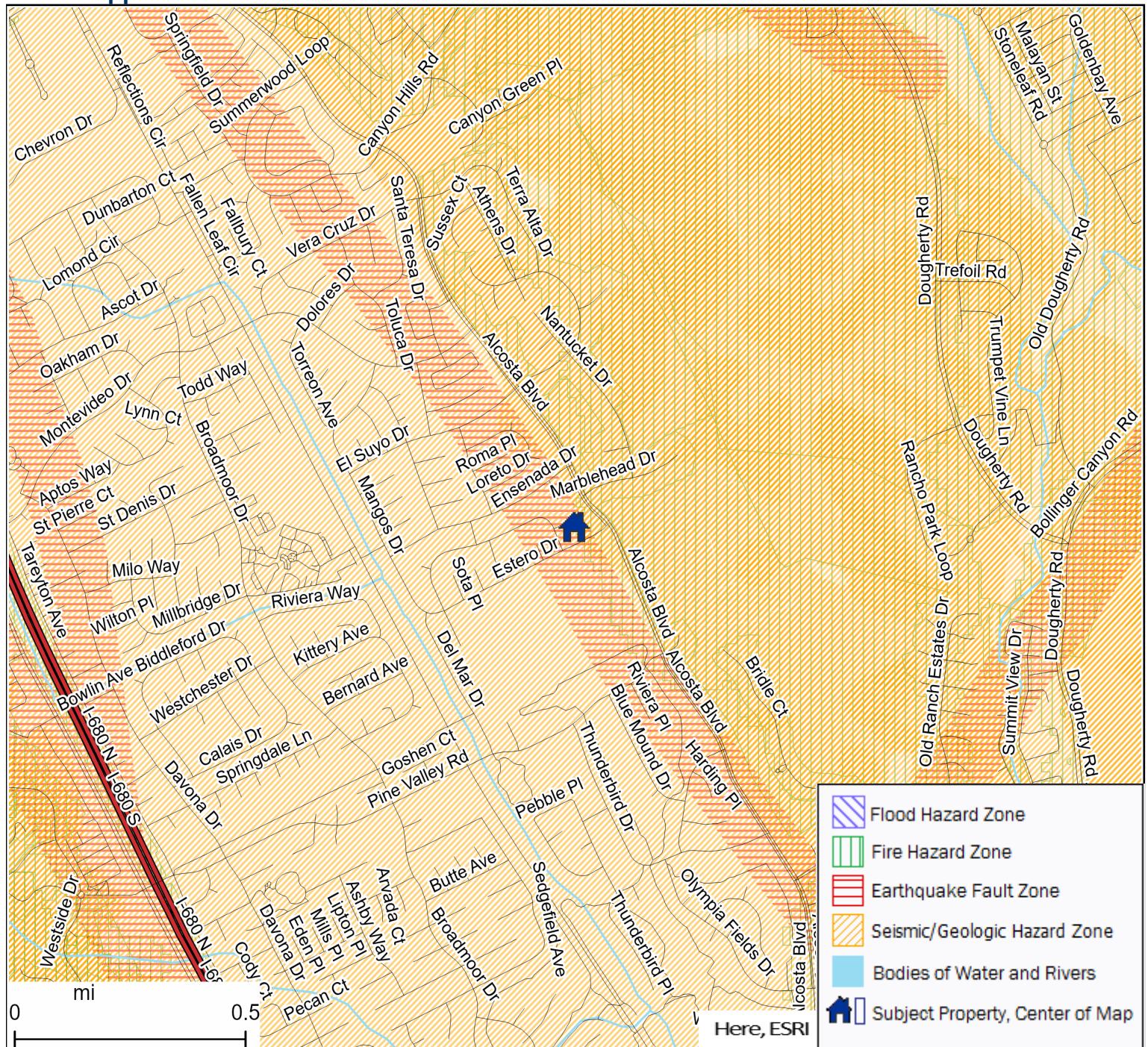
Fire Hazard Severity Zone: Very High High

* Please read the report for further information as AB38 disclosure advisory may apply.

Property Address: 6 SAN PEDRO PL
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Parcel Number: 212-132-027-5

Date: 6/11/2025
Order Number: 250611-00015

Local/Supplemental Natural Hazard Disclosures



IS IS NOT in a Supplemental Flood Hazard Zone.

* IS IS NOT in a Supplemental Fire Hazard Zone.

* IS IS NOT in a Supplemental Earthquake Fault Zone.

* IS IS NOT in a Supplemental Seismic/Geologic Hazard Zone.

* Please read the report for further information

This map is for your aid in locating natural hazard areas in relation to the subject Property described above. Please verify street address and/or assessor's parcel number for accuracy. The map is intended for informational purposes only. The company assumes no liability (express or implied) for any loss occurring by reference, misinterpretation, misuse, or sole reliance thereon. **This map is not intended for use as a substitute disclosure under California law.**

California Residential Disclosure Report

Property Address: 6 SAN PEDRO PL
SAN RAMON, CA 94583-3017

Parcel Number: 212-132-027-5

Date: 6/11/2025**Order Number:** 250611-00015

NATURAL HAZARD DISCLOSURE STATEMENT

This statement applies to the following property: **6 SAN PEDRO PL, SAN RAMON, CA, 94583-3017 APN: 212-132-027-5**

The seller and the seller's agent(s) or a third-party consultant disclose the following information with the knowledge that even though this is not a warranty, prospective buyers may rely on this information in deciding whether and on what terms to purchase the subject property. Seller hereby authorizes any agent(s) representing any principal(s) in this action to provide a copy of this statement to any person or entity in connection with any actual or anticipated sale of the property. The following are representations made by the seller and seller's agent(s) based on their knowledge and maps drawn by the state and federal governments. This information is a disclosure and is not intended to be part of any contract between the seller and buyer.

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

A SPECIAL FLOOD HAZARD AREA (Any type Zone "A" or "V") designated by the Federal Emergency Management Agency.
Yes _____ No **X** Do not know and information not available from local jurisdiction _____

AN AREA OF POTENTIAL FLOODING shown on a dam failure inundation map pursuant to Section 8589.5 of the Government Code.
Yes _____ No _____ Do not know and information not available from local jurisdiction **X** _____

A HIGH or VERY HIGH FIRE HAZARD SEVERITY ZONE (FHSZ) as identified by the Director of Forestry and Fire Protection pursuant to Section 51178 of the Government Code or Article 9 (commencing with Section 4201) of Chapter 1 of Part 2 of Division 4 of the Public Resources Code. The owner of this property is subject to the maintenance requirements of Section 51182 of the Government Code.

Yes _____ No **X** _____

High FHSZ in a state responsibility area Yes _____ No **X** _____
Very High FHSZ in a state responsibility area Yes _____ No **X** _____
Very High FHSZ in a local responsibility area Yes _____ No **X** _____

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

Yes _____ No **X** _____

AN EARTHQUAKE FAULT ZONE pursuant to Section 2622 of the Public Resources Code.
Yes _____ No **X** _____

A SEISMIC HAZARD ZONE pursuant to Section 2696 of the Public Resources Code.
Yes (Landslide Zone) _____ Yes (Liquefaction Zone) **X** _____ No _____ Map not yet released by state _____

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

Signature of Seller(s) _____

Date _____

Signature of Seller(s) _____

Date _____

Seller's Agent(s) _____

Date _____

Seller's Agent(s) _____

Date _____

Check only one of the following:

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


A FIDELITY NATIONAL FINANCIAL, INC. COMPANY

Date **6/11/2025**

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

By signing below, the buyer(s), also acknowledge they have read and understand the additional disclosures, notices, advisories, and disclaimers provided in this report including, but not limited to, local/supplemental natural hazards, commercial/industrial zoning, airport influence area and airport proximity, Williamson Act, right to farm, mining operations, transfer fee notice, notice of your supplemental property tax bill, gas and hazardous liquid transmission pipelines, toxic mold, methamphetamine or fentanyl contaminated property, Megan's law, flood insurance, military ordnance location, energy efficiency standards, water conserving plumbing fixtures, solar energy systems notice, mudslide / debris flow advisory, habitat sensitivity area/endangered species, oil, gas wells and methane, naturally occurring asbestos, radon, additional local disclosures, tax information (Mello-Roos and 1915 special tax and assessments notice, tax summary), if included in the report, environmental information, if included in the report, and links to download Governmental Guides referred to in the Report (additional signatures may be required):

1. [Residential Environmental Hazards: A Guide for Homeowners, Homebuyers, Landlords and Tenants](#);
2. [Protect Your Family From Lead In Your Home](#);
3. [Homeowners Guide to Earthquake Safety](#) and [Residential Earthquake Hazards Report](#) form;
4. [What is your Home Energy Rating?](#).

Signature of Buyer(s) _____

Date _____

Signature of Buyer(s) _____

Date _____

California Residential Disclosure Report

Property Address: 6 SAN PEDRO PL
SAN RAMON, CA 94583-3017

Parcel Number: 212-132-027-5

Date: 6/11/2025
Order Number: 250611-00015

THE RECIPIENT(S) SHOULD CAREFULLY READ THE EXPLANATION OF SERVICES, CONDITIONS, LIMITATIONS & DISCLAIMERS CONTAINED IN THIS REPORT.

PAYMENT POLICY: FULL PAYMENT FOR THIS REPORT IS DUE UPON CLOSE OF ESCROW. THE LIABILITY PROVISIONS OF THE REPORT DO NOT APPLY UNTIL FULL PAYMENT IS RECEIVED.

CANCELLATION POLICY: OUR REPORT CAN ONLY BE CANCELLED IF ESCROW IS CANCELLED, OR THE SELLER TAKES THE PROPERTY OFF THE MARKET. SIGNED ESCROW CANCELLATION INSTRUCTIONS ARE REQUIRED.

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<u>Natural Hazard Disclosure Statement</u>	<u>NHDS</u>
<u>AB38 NOTICE</u>	<u>1</u>

In	Out	Not Mapped	Statutory Natural Hazard Disclosures	
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<u>Special Flood Hazard Area designated by the Federal Emergency Management Agency</u>	<u>2</u>
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<u>Dam Inundation / Area of Potential Flooding</u>	<u>2</u>
			<u>Wildfire Mitigation: Home Hardening And Defensible Space Notice (AB 38)</u>	<u>3</u>
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<u>Very High Fire Hazard Severity Zone</u>	<u>3</u>
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<u>Wildland Area That May Contain Substantial Forest Fire Risks And Hazards</u>	<u>4</u>
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<u>Earthquake Fault Zone</u>	<u>4</u>
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<u>Seismic Hazard - Landslide Zone</u>	<u>5</u>
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<u>Seismic Hazard - Liquefaction Zone</u>	<u>5</u>

In	Out	Not Mapped	Local/Supplemental Natural Hazard Disclosures	
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<u>Supplemental Flood Hazard Zone</u>	<u>6</u>
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<u>Supplemental Fire Hazard Zone</u>	<u>6</u>
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<u>Supplemental Earthquake Fault Hazard Zone</u>	<u>7</u>
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<u>Supplemental Seismic/Geologic Hazard Zone</u>	<u>7</u>

In	Out	Additional Disclosures	
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<u>Commercial/Industrial Zoning</u>	<u>8</u>
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<u>Airport Influence Area</u>	<u>8</u>
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<u>Airport Proximity</u>	<u>8</u>
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<u>Right to Farm</u>	<u>9</u>
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<u>Mining Operations</u>	<u>9</u>

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Date: 6/11/2025
Order Number: 250611-00015

Parcel Number: 212-132-027-5

Yes	No	Tax Information	
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Mello-Roos Communities Facilities District Special Tax Liens – currently levied against the property	10
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Improvement Bond Act of 1915 Lien Assessments – currently levied against the property	11
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Property Assessed Clean Energy (PACE) Programs	11
		Tax Summary – annual taxes, liens and assessments currently included on the tax bill	12
		Property Tax Descriptions	13
		Supplemental Tax Estimator Worksheet	14
		Property Tax Estimator Worksheet	15

Yes	No	Environmental Information	
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Identified sites with known or potential environmental concerns	16
		Environmental Sites Map and details	17
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AB38 NOTICE

If this property is located in either a High or Very High Fire Severity Zone according to this report, it is subject to AB38 Disclosure Requirements.

Precise disclosure of fire zones can be found on the Summary Page, and on either of the maps included in this report. AB38 applies to Residential 1-4 unit properties (including condos and manufactured homes). Additionally, the property may be subject to a Defensible Space Inspection.

Senate Bill 63, among other things, would instead provide that fuel modification beyond the property line may only be required by State law, local ordinance, rule, or regulation to maintain the 100 feet of defensible space.

To Request a Defensible Space Inspection, click the following link:

<https://survey123.arcgis.com/share/a15c7706b4114e20b39d2a26294338ed>



For more Information on Defensible Space, please click this link:

<https://www.readyforwildfire.org/>

California Residential Disclosure Report

Property Address: 6 SAN PEDRO PL
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Parcel Number: 212-132-027-5

Date: 6/11/2025
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STATUTORY NATURAL HAZARD DISCLOSURES

Disclosure Source reviews specific public records to determine whether the property is located in any of six statutorily defined natural hazard areas described below.

SPECIAL FLOOD HAZARD AREA

Pursuant to federal law, the Federal Emergency Management Agency (FEMA) is required to identify and designate areas that are subject to flooding as part of the National Flood Insurance Program. A "Special Flood Hazard Area" (any type Zone "A" or "V") as determined by FEMA is an area where all or a portion of the property has a 1% chance each year of being inundated by flood waters. If a property is located in a Special Flood Hazard Area, the cost and availability of flood insurance may be affected. Properties not located in a Special Flood Hazard Area are not relieved from the possibility of sustaining flood damage. A few areas are not covered by official Flood Insurance Rate Maps. If information is not available, Disclosure Source recommends that the buyer contact the local jurisdiction's planning and building department to determine the potential for flooding at the subject Property.

Source(s) of data: Title 42 United States Code Section 4101

Based on a review of the Flood Insurance Rate Map(s) issued by FEMA, the subject Property:

IS IS NOT located in a Special Flood Hazard Area Do not know and information not available

DAM INUNDATION / AREA OF POTENTIAL FLOODING

The State of California Office of Emergency Services is required to review, approve and maintain copies of the maps that have been prepared and submitted to them by local governmental organizations, utilities or other owners of any dam in the state. The maps delineate areas of potential inundation and flooding that could result from a sudden, partial or total dam failure. Dams in many parts of the world have failed during significant earthquakes, causing flooding of those areas in the pathway of the released water. The actual risk of dam failure is not defined by the map(s). Legislation also requires, appropriate public safety agencies of any city, county, or territory of which is located in such an area, to adopt/implement adequate emergency procedures for the evacuation and control of populated areas near/below such dams.

Source(s) of data: Government Code Section 8589.5.

Based on a review of the official map(s) available through the State of California, Office of Emergency Services, the subject Property:

IS IS NOT located in a Dam Inundation Zone Do not know and information not available

California Residential Disclosure Report

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WILDFIRE MITIGATION: HOME HARDENING AND DEFENSIBLE SPACE NOTICE (AB 38)

Pursuant to California Civil Code Section 1102.6f, the seller of residential real property that is located in a high or very high fire hazard severity zone, as identified by the Director of Forestry and Fire Protection pursuant to Section 51178 of the Government Code or Article 9 (commencing with Section 4201) of Chapter 1 of Part 2 of Division 4 of the Public Resources Code, shall provide the following information to the buyer, if the home was constructed before January 1, 2010:

"This home is located in a high or very high fire hazard severity zone and this home was built before the implementation of the Wildfire Urban Interface building codes which help to fire harden a home. To better protect your home from wildfire, you might need to consider improvements. Information on fire hardening, including current building standards and information on minimum annual vegetation management standards to protect homes from wildfires, can be obtained on the internet website <http://www.readyforwildfire.org>."

Seller should also disclose which of the listed features, if any, exist on the property that may make the home vulnerable to wildfire and flying embers: a) eave, soffit, and roof ventilation where the vents have openings in excess of one-eighth of an inch or are not flame and ember resistant, b) roof coverings made of untreated wood shingles or shakes, c) combustible landscaping or other materials within five feet of the home and under the footprint of any attached deck, d) single pane or nontempered glass windows, e) loose or missing bird stopping or roof flashing, f) rain gutters without metal or noncombustible gutter covers.

If, pursuant to Section 51182 of the Government Code, the seller has obtained a final inspection report described in that section, the seller shall provide to the buyer a copy of that report or information on where a copy of the report may be obtained.

California Civil Code Section 1102.19 requires the seller, on and after July 1, 2021, to provide to the buyer documentation stating that the property complies with Section 4291 of the Public Resources Code or local vegetation management ordinances. If the local jurisdiction has not enacted an ordinance for an owner of real property to obtain documentation that a property is in compliance with Section 4291 of the Public Resources Code or a local vegetation management ordinance, and if a state or local agency, or other government entity, or other qualified nonprofit entity, provides an inspection with documentation for the jurisdiction in which the property is located, the seller shall provide the buyer with the documentation obtained in the six-month period preceding the date the seller enters into a transaction to sell that real property and provide information on the local agency from which a copy of that documentation may be obtained.

If the seller has not obtained documentation of compliance, the seller and the buyer shall enter into a written agreement pursuant to which the buyer agrees to obtain documentation of compliance with Section 4291 of the Public Resources Code or local vegetation management ordinance within one year of the close of escrow date.

VERY HIGH FIRE HAZARD SEVERITY ZONE

The California Legislature has declared that space and structure defensibility is essential to diligent fire prevention. Further, the Director of Forestry and Fire Protection has identified Very High Fire Hazard Severity Zones in Local Responsibility Areas based on consistent statewide criteria, and based on the severity of fire hazard that is expected to prevail in those areas. Determining information includes, but is not limited to: Fuel loading, terrain (slope), fire weather conditions and other relevant factors.

Source(s) of data: California Government Code Section 51178 and 51179

Based on a review of the official map(s) issued by the California Department of Forestry and Fire Protection, the subject Property:

IS IS NOT located in a VERY HIGH FIRE HAZARD SEVERITY ZONE

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WILDLAND AREA THAT MAY CONTAIN SUBSTANTIAL FOREST FIRE RISKS AND HAZARDS / STATE RESPONSIBILITY AREA

The California Department of Forestry and Fire Protection designates State Responsibility Areas (SRA) and bears the primary financial responsibility for the prevention and/or suppression of fires in these areas. A seller of real property located within a SRA must disclose the fact that there may be a forest fire risk and hazard on the property, and the fact that the property owner may be subject to the imposition of fire mitigation measures as set forth in Public Resources Code Section 4291.

Source(s) of data: California Public Resources Code Section 4125

Based on a review of the official map(s) issued by the California Department of Forestry and Fire Protection, the subject Property:

IS X IS NOT located in a State Responsibility Area

ALQUIST-PRIOLO EARTHQUAKE FAULT ZONE

Earthquake Fault Zone maps are delineated and compiled by the California State Geologist pursuant to the Alquist-Priolo Earthquake Fault Zoning Act. During an earthquake, structures located directly over fault zones (surface fault traces) could sustain damage as a result of a seismic event resulting from ground fault rupture (surface cracking). For the purposes of this report, an Earthquake Fault Zone is generally defined as an area approximately 1/4 mile in total width (1,320 feet) located along a known active earthquake fault. An "active" fault as defined by the State of California, Department of Conservation, Division of Mines and Geology is an earthquake fault that has produced ground surface displacement (ground surface rupture) within the last eleven thousand years.

Source(s) of data: California Public Resources Code Section 2622

Based on a review of the official map(s) issued by the California Department of Conservation, Division of Mines and Geology, the subject Property:

IS X IS NOT located in an Alquist-Priolo Fault Zone

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SEISMIC HAZARD ZONE

The intent of the Seismic Hazards Mapping Act of 1990 is to provide for a statewide seismic hazard mapping and technical advisory program to assist cities and counties in fulfilling their responsibilities for protecting the public health and safety from the effects of strong ground shaking, liquefaction (failure of water-saturated soil), landslides and other seismic hazards caused by earthquakes. Under this act, The California Department of Conservation is mandated to identify and map the state's most prominent earthquake hazards. Information produced by these maps is utilized (in part) by cities and counties to regulate future development. Development/Construction permits may be withheld until adequate geologic or soils investigations are conducted for specific sites, and mitigation measures are incorporated into development plans.

Seismic Hazard Zone maps delineate areas subject to earthquake hazards. New development in a Seismic Hazard Zone is only permitted if it can be shown that mitigation makes the site acceptably safe. Maps are only available for limited areas now, but will eventually cover all of California.

Earthquake-Induced Landslide Hazard Zones are areas where there has been a recent landslide, or where the local slope, geological, geotechnical, and ground moisture conditions indicate a potential for landslides as a result of earthquake shaking. Landslides zones are described as areas in which masses of rock, soil or debris have been displaced down slope by flowing, sliding or falling. The severity of a landslide depends on the underlying geology, slope and soil in the area.

Liquefaction Hazard Zones are areas where there is a potential for, or an historic occurrence of liquefaction. Liquefaction is a liquid-like condition of soil which sometimes occurs during strong earthquake shaking where the groundwater is shallow and soils are loose and granular (sands for example). These factors can combine to produce liquefaction in localized areas. When liquefaction occurs the soil temporarily becomes liquid-like and structures may settle unevenly. This condition can cause lateral spreading of level ground, and ground failure and sliding on slopes. Liquefaction can cause structural damage under certain geologic conditions. The type of sedimentary deposit, penetration resistance, and depth to ground water are the key factors that govern an area's susceptibility to liquefaction.

Source(s) of data: California Public Resources Code Section 2696

Based on a review of the official map(s) issued by the California Department of Conservation, Division of Mines and Geology, the subject Property:

IS IS NOT located in a Landslide Hazard Zone Map not released by state

IS IS NOT located in a Liquefaction Hazard Zone Map not released by state

GOVERNMENTAL GUIDES: "HOMEOWNER'S [COMMERCIAL PROPERTY OWNER'S] GUIDE TO EARTHQUAKE SAFETY" PUBLISHED BY THE CALIFORNIA SEISMIC SAFETY COMMISSION CONTAINING IMPORTANT INFORMATION REGARDING EARTHQUAKE AND GEOLOGIC HAZARDS. THEY ARE AVAILABLE FOR DOWNLOAD AT [HTTPS://WWW.DISCLOSURESOURCE.COM/DOWNLOADS/QUAKE.ASPX](https://www.disclosuresource.com/downloads/quake.aspx)

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LOCAL/SUPPLEMENTAL NATURAL HAZARD DISCLOSURES

Disclosure Source has obtained maps that are both official and publicly available from city, county, and state sources which supplement the statutory natural hazard information. The company has only reviewed maps that are available in a usable format and at an appropriate scale to delineate where hazards may exist on a single parcel basis. Disclosure Source recommends that the buyer contact the local building and planning departments to help ascertain what, if any, special requirements there might be for construction or renovation, and building code requirements for this property. The foregoing statement should be considered a part of the Disclaimers of this Disclosure Report and those Disclaimers apply to this Statement. Please refer to them for further information.

SUPPLEMENTAL FLOOD HAZARD ZONE

Supplemental flood zones include information in addition to, or different from, the areas mapped on Flood Insurance Rate Maps by the Federal Emergency Management Agency or Dam Inundation zones as reported by the California State Office of Emergency Services. These can include tsunamis, seiches (inland lake tsunamis), runoff hazards, historical flood data and additional dike failure hazards.

If a portion or all of the property is located within one of these hazard areas, the lending institution may require flood insurance. Disclosure Source recommends that the buyer: 1) contact the lending institution to ascertain any additional requirements for flood insurance, 2) contact the insurance company to ascertain the availability and cost of the flood insurance.

Based on the maps obtained, the subject Property:

IS IS NOT located in a supplemental Flood Hazard Zone Do not know OR information is not available

ADDITIONAL INFORMATION:

NONE

SUPPLEMENTAL FIRE HAZARD ZONE

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

There may be maps of other substantial fire hazards such as brush fires that are not subject to Section 51182. Disclosure Source has included these maps in this search.

Fire hazard zones listed here, if any, are areas which contain the condition and type of topography, weather, vegetation and structure density to increase the susceptibility to fires. In these areas, the City or County may impose strategies to enforce fire mitigation measures, including fire or fuel breaks, brush clearance, and fuel load management measures. For example, emphasis on roof type and fire-resistant materials may be necessary for new construction or roof replacement. In addition, other fire defense improvements may be demanded, including special weed abatement, brush management, and minimum clearance around structures. In most cases, if a property is in a Fire Hazard Area, insurance rates may be affected.

Based on the maps obtained, the subject Property:

IS IS NOT located in a supplemental Fire Hazard Zone Do not know OR information is not available

ADDITIONAL INFORMATION:

In an area of Moderate Potential for Fire Hazard.

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SUPPLEMENTAL EARTHQUAKE FAULT HAZARD ZONE

Many local jurisdictions have different or higher standards than the State for the identification of earthquake faults. Those jurisdictions have created their own maps which indicate active or potentially active faults according to those standards.

Many cities and counties require geologic studies before any significant construction if a property is in or near an earthquake fault zone known to them and certain types of construction may be restricted in these areas. Disclosure Source has included official and publicly available maps indicating earthquake faults known by those jurisdictions. In some cases the company has used the description of an Earthquake Fault Zone established by the Alquist-Priolo Earthquake Fault Zone Act of approximately 1,320 feet wide to define a supplemental Fault Hazard Zone.

Based on the maps obtained, the subject Property:

IS IS NOT located in a supplemental Fault Hazard Zone Do not know OR information is not available

ADDITIONAL INFORMATION:

The subject property is located in a Fault Zone. Fault Zones are areas where the ground has a higher propensity to fracture during a significant earthquake along a fault. An engineering geologic study may be required prior to any new or additional construction, and certain types of construction may be restricted in these areas.

SUPPLEMENTAL SEISMIC/GEOLOGIC HAZARD ZONE

The California Division of Mines and Geology (DMG) has not completed the project assigned by Section 2696 of the California Public Resources Code to identify areas of potential seismic hazard within the State of California. The DMG and the US Geologic Survey (USGS) have performed many valuable studies that supplement the Section 2696 maps and fill in many missing areas. These maps are included in this search. Also included in this search are maps that indicate many hazards that may or may not be seismically related, including, but not limited to, liquefaction, landslides, debris flows, mudslides, coastal cliff instability, volcanic hazards and avalanches. A number of various geologic factors may influence the types of geologic hazards present: rainfall amounts, removal of vegetation, erosion, seismic activity, or even human activity. The severity of a geologic hazard depends on the underlying geology, slope, proximity to earthquake faults, and soil type in the area. Many cities and counties require geologic studies before any significant construction if a property is in or near a geologic hazard known to them and certain types of construction may be prohibited.

Based on the maps obtained, the subject Property:

IS IS NOT located in a supplemental Geologic Hazard Zone Do not know OR information is not available

ADDITIONAL INFORMATION:

In an area of MODERATE potential for Landsliding.
In an area of LOW potential for Liquefaction.

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ADDITIONAL DISCLOSURES

COMMERCIAL / INDUSTRIAL ZONING

Pursuant to California Civil Code Section §1102.17, the seller of residential real property subject to this article who has actual knowledge that the property is adjacent to, or zoned to allow, an industrial use described in Section 731a of the Code of Civil Procedure, or affected by a nuisance created by such a use, shall give written notice of that knowledge as soon as practicable before transfer of title.

"Whenever any city, city and county, or county shall have established zones or districts under authority of law wherein certain manufacturing or commercial or airport uses are expressly permitted, except in an action to abate a public nuisance brought in the name of the people of the State of California, no person or persons, firm or corporation shall be enjoined or restrained by the injunctive process from the reasonable and necessary operation in any such industrial or commercial zone or airport of any use expressly permitted therein, nor shall such use be deemed a nuisance without evidence of the employment of unnecessary and injurious methods of operation. Nothing in this act shall be deemed to apply to the regulation and working hours of canneries, fertilizing plants, refineries and other similar establishments whose operation produce offensive odors." California Code of Civil Procedure Section §731a.

Based on the county tax assessment rolls, the subject Property:

IS IS NOT located within one mile of a property zoned for commercial or industrial use.

AIRPORT INFLUENCE AREA

Section 1103.4 of the California Civil Code requires notice if a property is encompassed within an airport influence area. According to Section 11010 of the Business and Professions Code, an airport influence area is defined as "an area in which current or future airport related noise, overflight, safety or airspace protection factors may significantly affect land uses or necessitate restrictions on those uses." Disclosure Source has utilized publicly available airport influence area maps from county Airport Land Use Commissions (ALUC). Airport influence area maps can be found within a county Airport Land Use Comprehensive Plan, available to the public through most county planning departments. Some airports have not published influence area maps and the property may still be subject to some of the annoyances or inconveniences associated with proximity to airport operations. Airports physically located outside California were not included in this report.

According to airport influence maps available, the subject Property:

IS IS NOT located in a mapped airport influence area.

If the subject property is located in an airport influence area, the following statement applies - NOTICE OF AIRPORT IN VICINITY This property is presently located in the vicinity of an airport, within what is known as an airport influence area. For that reason, the property may be subject to some of the annoyances or inconveniences associated with proximity to airport operations (for example: noise, vibration, or odors). Individual sensitivities to those annoyances can vary from person to person. You may wish to consider what airport annoyances, if any, are associated with the property before you complete your purchase and determine whether they are acceptable to you.

AIRPORT PROXIMITY

Aircraft landing facilities listed herein, if any, consists of those owned by the United States Federal Government (Military aviation), public and privately owned civil and commercial aviation facilities. Private landing facilities (restricted public access), glider ports, facilities that have not been assigned a current location identifier by the Federal Aviation Administration (FAA), and airports physically located outside California were not included in this report.

While a property may not be within a defined airport influence area or within several miles of an aircraft landing facility, it may still be exposed to the nuisances related to such uses. No finding or opinion is expressed or implied in this report regarding the take-off and landing patterns utilized by airports, the noise levels experienced at the subject property as a result thereof, or the impact of any planned or approved airport expansion projects or modifications.

Note: This information does not relieve the sellers' duty to disclose, in writing, their actual knowledge that the property is adjacent to, or zoned to allow an industrial use described in Section 731a of the Code of Civil Procedure, including airport uses, or that is affected by a nuisance created by such a use.

According to information available from the FAA the company reports the following aircraft landing facilities within two miles of the subject Property. The calculated distance can be dependent upon the size of the airport influence area, if any.

FAA ID#	FACILITY NAME	TYPE	DISTANCE
NONE			

For further information regarding any of the aircraft landing facilities identified in this report, please contact the following agency:

Western Pacific Region Airports Division, 15000 Aviation Blvd, #3012, Lawndale, CA 90261, (310) 725-3600

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RIGHT TO FARM

California Civil Code section 1103.4 requires notice if a property is presently located within one mile of a parcel of real property designated as "Prime Farmland," "Farmland of Statewide Importance," "Unique Farmland," "Farmland of Local Importance," or "Grazing Land" on the most current county-level GIS "Important Farmland Map" issued by the California Department of Conservation, Division of Land Resource Protection, and if so, accompanied by the following notice:

NOTICE OF RIGHT TO FARM This property is located within one mile of a farm or ranch land designated on the current county-level GIS "Important Farmland Map," issued by the California Department of Conservation, Division of Land Resource Protection. Accordingly, the property may be subject to inconveniences or discomforts resulting from agricultural operations that are a normal and necessary aspect of living in a community with a strong rural character and a healthy agricultural sector. Customary agricultural practices in farm operations may include, but are not limited to, noise, odors, dust, light, insects, the operation of pumps and machinery, the storage and disposal of manure, bee pollination, and the ground or aerial application of fertilizers, pesticides, and herbicides. These agricultural practices may occur at any time during the 24-hour day. Individual sensitivities to those practices can vary from person to person. You may wish to consider the impacts of such agricultural practices before you complete your purchase. Please be advised that you may be barred from obtaining legal remedies against agricultural practices conducted in a manner consistent with proper and accepted customs and standards pursuant to Section 3482.5 of the Civil Code or any pertinent local ordinance.

According to the current county-level GIS "Important Farmland Map," issued by the California Department of Conservation, Division of Land Resource Protection, the subject Property:

IS IS NOT located within one mile of a farm or ranch land.

MINING OPERATIONS

The California Department of Conservation, Office of Mine Reclamation, maintains a database of map coordinate data submitted annually by mine operators in the State. Section 1103.4 of the California Civil Code requires notice if a property is within one mile of a mine operation for which the mine owner or operator has reported map coordinate data to the Office of Mine Reclamation, pursuant to Section 2207 of the Public Resources Code. (Note: Not all mine operators have provided map coordinate data to the Office of Mine Reclamation)

According to the database maintained by the California Department of Conservation, Office of Mine Reclamation, the subject Property:

IS IS NOT located within one mile of a mine operation.

If the subject Property is within one mile of a mine, the following statement applies - **NOTICE OF MINING OPERATIONS:**

This property is located within one mile of a mine operation for which the mine owner or operator has reported mine location data to the Department of Conservation pursuant to Section 2207 of the Public Resources Code. Accordingly, the property may be subject to inconveniences resulting from mining operations. You may wish to consider the impacts of these practices before you complete your transaction.

In addition to active mines, California's landscape contains tens of thousands of abandoned mine sites. Many of these mines were immediately abandoned when insufficient minerals were found or when poor economics of the commodity made mining unprofitable. It is estimated that the majority of abandoned mines possess serious physical safety hazards, such as open shafts or adits (mine tunnel), while many others pose environmental hazards. Thousands of sites have the potential to contaminate surface water, groundwater, or air quality. Some are such massive problems as to earn a spot on the Federal Superfund list.

Maps and information on abandoned mines are available at the California Department of Conservation, Office of Mine Reclamation https://www.conserv.ca.gov/dmr/abandoned_mine_lands. The State of California, Department of Conservation makes no warranty, express or implied, as to the accuracy of these data or the suitability of the data for any particular use. Distribution of these data is intended for informational purposes and should not be considered authoritative or relied upon for navigation, engineering, legal, or other site-specific uses, including but not limited to the obligations of sellers of real property and their disclosure obligations under California law.

Parties with concerns about the existence or impact of abandoned mines in the vicinity of the property should contact the State Office of Mine Reclamation at: <https://www.conserv.ca.gov/DMR> and/or the local Engineering, Planning or Building Departments in the county where the property is located.

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TAX INFORMATION

NOTICE OF SPECIAL TAX AND ASSESSMENT

TO THE PROSPECTIVE PURCHASER OF THE REAL PROPERTY SHOWN ABOVE. THIS IS A NOTIFICATION TO YOU PRIOR TO YOUR PURCHASING THIS PROPERTY. YOU SHOULD TAKE THESE TAXES AND ASSESSMENTS, IF ANY, AND THE BENEFITS FROM THE PUBLIC FACILITIES AND SERVICES FOR WHICH THEY PAY INTO ACCOUNT IN DECIDING WHETHER TO BUY THIS PROPERTY. YOU MAY OBTAIN A COPY OF THE RESOLUTION OF FORMATION THAT AUTHORIZED CREATION OF THE COMMUNITY FACILITIES DISTRICT, AND THAT SPECIFIES MORE PRECISELY HOW THE SPECIAL TAX AND ASSESSMENTS ARE APPORTIONED AMONG PROPERTIES IN THE ASSESSMENT DISTRICT AND HOW THE PROCEEDS OF THE TAX WILL BE USED, BY CALLING THE CONTACT NAME AND NUMBER LISTED BELOW. THERE MAY BE A CHARGE FOR THIS DOCUMENT NOT TO EXCEED THE ESTIMATED REASONABLE COST OF PROVIDING THE DOCUMENT. YOU MAY TERMINATE THE CONTRACT TO PURCHASE OR DEPOSIT RECEIPT AFTER RECEIVING THIS NOTICE FROM THE OWNER OR AGENT SELLING THE PROPERTY. THE CONTRACT MAY BE TERMINATED WITHIN THREE DAYS IF THE NOTICE WAS RECEIVED IN PERSON OR WITHIN FIVE DAYS AFTER IT WAS DEPOSITED IN THE MAIL BY GIVING WRITTEN NOTICE OF THAT TERMINATION TO THE OWNER OR AGENT SELLING THE PROPERTY.

If Mello-Roos Community Facilities Special Tax Liens or Improvement Bond Act of 1915 Lien Assessments are not paid on time, the issuer has the right to initiate foreclosure proceedings on the property and it may be sold to satisfy the obligation. By statute, the special tax lien is made superior in priority to private liens such as mortgages and deeds of trust, even if the aforementioned preceded the creation of the assessment. Unlike property tax sales initiated by a County Tax Collector (which require a five year waiting period) special tax lien foreclosure may be initiated quickly if payments become delinquent. This can occur as soon as a few months after a property tax bill becomes delinquent.

The annual assessment installment against this property as shown on the tax bill for the 2024-2025 tax year is listed below. Assessment installments will be collected each year until the assessment bonds are repaid. The authorized facilities that are being paid for by the special taxes, and by the money received from the sale of bonds that are being repaid by the special taxes are summarized below. These facilities may not yet have all been constructed or acquired and it is possible that some may never be constructed or acquired.

Mello-Roos Community Facilities Districts

Mello-Roos Community Facilities Districts ("CFD") provide a method of financing certain public capital facilities and services especially in developing areas and areas undergoing rehabilitation. Public improvements and services funded by Mello-Roos districts may include, but are not limited to police and fire protection services, roads, new school construction, backbone infrastructure improvements, new or expanded water and sewer systems, recreation program services and flood or storm protection services. When construction of facilities is involved, in most cases, the money required to provide initial funding for the improvements is obtained through the issuance of municipal bonds. A special tax lien is placed on each property within the district for the annual payment of principal and interest as well as administrative expenses. The annual special tax continues until the bond is paid, or until revenues are no longer needed. Mello-Roos tax amounts may vary (increase), or the term of the payments may be extended, especially if additional bonds are issued. These special taxes are usually collected with regular property tax installments.

If this property is subject to the Mello-Roos CFD(s) lien(s) listed below, it is subject to a special tax that will appear on your property tax bill that is in addition to the regular property taxes and any other charges and benefit assessments on the parcel. This special tax is not necessarily imposed on all parcels within the city or county where the property is located. If you fail to pay this tax when due each year, the property may be foreclosed upon and sold. The tax is used to provide public facilities and/or services that are likely to particularly benefit the property.

There is a maximum special tax that may be levied against this parcel each year to pay for public facilities. This amount may be subject to increase each year based on the special tax escalator listed below (if applicable). The annual tax charged in any given year may not exceed the maximum tax amount. However, the maximum tax may increase if the property use changes, or if the home or structure size is enlarged. The special tax will be levied each year until all of the authorized facilities are built and all special tax bonds are repaid. If additional bonds are issued, the estimated end date of the special tax may be extended.

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

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Improvement Bond Act of 1915 Assessments Districts

Improvement Bond Act of 1915 Assessments Districts provide a method of financing certain public capital improvements and infrastructures including, but not limited to, roads, sewer, water and storm drain systems, and street lighting. The money required to fund the improvement is obtained in advance through the issuance of municipal bonds pursuant to the Improvement Bond Act of 1915. A special assessment lien is placed on the property within the Assessment District. The lien amount is calculated according to the specific benefit that an individual property receives from the improvement(s) and is amortized over a period of years. Improvement Bond Act of 1915 Lien Assessments can be prepaid at any time. In most instances but not all, the assessment is placed on the secured tax roll and is collected with your annual county real property taxes.

If this property is subject to the Improvement Bond Act of 1915 Lien Assessment(s) listed below, the lien(s) will be repaid from annual assessment installments levied by the assessment district that will appear on the property tax bill, but which are in addition to the regular property taxes and any other charges and levies that will be listed on the property tax bills. Each assessment district has issued bonds to finance the acquisition or construction of certain public improvements that are of direct and special benefit to property within that assessment district.

THIS PROPERTY IS NOT CURRENTLY SUBJECT TO IMPROVEMENT BOND ACT OF 1915 LIEN ASSESSMENT(S).

Property Assessed Clean Energy (PACE) Programs

California legislature enables local governments to help property owners finance the acquisition, installation, and improvement of energy efficiency, water conservation, wildfire safety improvements as defined in Section 5899.4 of the Streets and Highways Code, and renewable energy projects through PACE programs. Owners of residential and commercial properties within a PACE participating district can finance 100% of their project and pay it back over time as a property tax assessment through their property tax bill, which is delivered and collected by the County. The tax bill will have a line item titled with the name of the PACE program. Payments on the assessment contract will be made through an additional annual assessment on the property and paid either directly to the county tax collector's office as part of the total annual secured property tax bill, or through the property owner's mortgage impound account. If the property owner pays his or her taxes through an impound account he or she should notify their mortgage lender to discuss adjusting his or her monthly mortgage payment by the estimated monthly cost of the PACE assessment. Under the PACE programs, if the property is sold before the PACE financing is paid in full, the remaining payments may be passed on to the new property owner. However, a lender may require the property owner to pay off the remaining balance when the property is sold or refinanced. The remaining debt may affect the amount a new buyer can borrow when financing the property purchase. It is the responsibility of the property owner to contact the property owner's home insurance provider to determine whether the efficiency improvement to be financed by the PACE assessment is covered by the property owner's insurance plan. For more information on the PACE financing programs, go to: <https://dfpi.ca.gov/pace-program-administrators/pace/>

THIS PROPERTY IS NOT PARTICIPATING IN A PACE PROGRAM

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TAX SUMMARY

ANNUAL TAXES, LIENS, AND ASSESSMENTS CURRENTLY LEVIED AGAINST THE PROPERTY AND INCLUDED ON THE TAX BILL

Basic Property Taxes:

Agency / Contact	District / Benefit	Levy Amount
COUNTY GENERAL LEVY - AD VALOREM 925-957-5280		\$1422.54

Voter Approved Taxes:

NONE

Mello-Roos Community Facilities Special Tax Lien(s):

NONE

Improvement Bond Act of 1915 Lien Assessment(s):

NONE

Other Direct Assessments:

Agency / Contact	District / Benefit	Levy Amount
STORMWATER A15 SAN RAMON 925-957-5280		\$35.00
SFBRA PCL TAX 888-508-8157		\$12.00
EBRP TRAILS LLD 800-676-7516		\$5.44
DUBLIN-SR SVC DIST 925-875-2274		\$516.18
SRVUSD PARCEL TAX #2009-C 925-552-2968		\$144.00
EMERGENCY MED-1 Z A 925-957-5280		\$3.94
MOSQUITO & VECTOR ABATEMENT 925-867-3400		\$4.74
SAN RAMON ST LT 925-973-2882		\$111.48

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PROPERTY TAX DESCRIPTIONS

Basic Property Taxes

The Basic Levy is the primary property tax charge levied by the County on behalf of government agencies. As a result of the passage of Proposition 13 in 1978 (Article XIII A of the California State Constitution), the basic levy is limited to one percent (1%) of the property's net assessed value. Proceeds from this tax are divided by the County and used to help fund nearly every function the state, county, city and other local municipal agencies provide. All other charges that appear on the tax bill vary by district and county.

Voter Approved Taxes

Voter Approved Debt are taxes levied on a parcel that is calculated based on the assessed value of the parcel. Taxes may include those taxes that were approved by voters before the passage of Proposition 13 in 1978, General Obligation Bonds or Special Taxes that are based on assessed value as opposed to some other method. Taxes that were established before 1978 may be used for various services and improvements and may or may not be associated with public indebtedness (the issuance of municipal bonds). A General Obligation Bond is a municipal bond that may be issued by a city, county or school district in order to finance the acquisition and construction of public capital facilities and real property. Equipment purchases and the cost of operation and maintenance cannot be financed with a General Obligation Bond. Special Taxes are created pursuant to various California Code Sections and require 2/3 majority approval of the qualified voters for approval. A special tax may be formed by a local government (a city, county, special district, etc) in order to finance specific facilities and/or services and cannot be used for general purposes.

Other Direct Assessments

In addition to the items discussed in the previous sections, real property may be subject to Other Direct Assessments. These assessments may appear on the annual property tax bill. Increases or modifications to these assessments are subject to public notice/hearing requirements (as governed by law) and require a vote by the legal property owners or the registered voters in the area. Additional information is available by contacting the agency actually levying the assessment.

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SUPPLEMENTAL TAX ESTIMATOR

This worksheet is provided for you as a convenience to allow you to **estimate** the potential supplemental property tax amount on a given property and whether you will receive one or two Supplemental Tax Bills. Depending on the date your escrow closes you will receive either one or two Supplemental Tax Bills which are in addition to your regular annual secured property taxes and must be paid separately. **Supplemental Tax Bills are not paid in escrow and are not impounded by your mortgage lender.** This worksheet is an estimate and is for your planning purposes only. This Supplemental Tax amount estimate is based on the 2024-2025 secured roll valuation and does not take into account other transactions that may have occurred and will impact the future assessed value.

Adobe Reader is suggested for interactive features

Supplemental Tax Estimator

	Input the Purchase Price of the Property	
-	Current Assessed Value	\$ 131,426.00
=	Taxable Supplemental Assessed Value	
X	Tax Rate	1.08239%
=	Estimated Full-Year Supplemental Tax Amount	

Jan - May Close of Escrow - Complete This Section

	Computation Factor for Month of Close (See Table Below)	
X	Estimated Full-Year Supplemental Tax Amount (Computed Above)	
=	Supplemental Tax Bill #1 Amount	
+	Supplemental Tax Bill #2 Amount = Estimated Full-Year Supplemental Tax Amount	
=	Estimated Supplemental Tax Amount	

Jun - Dec Close of Escrow - Complete This Section

	Computation Factor for Month of Close (See Table Below)	
X	Estimated Full-Year Supplemental Tax Amount (Computed Above)	
=	Supplemental Tax Bill Amount	

Computation Factors

Month	Factor
January	0.4167
February	0.3333
March	0.2500
April	0.1667
May	0.0833
June	1.0000

Month	Factor
July	0.9167
August	0.8333
September	0.7500
October	0.6667
November	0.5833
December	0.5000

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PROPERTY TAX ESTIMATOR

The total tax charges listed on the previous pages provide an accurate portrayal of what the property tax charges were for the 2024-2025 tax year at the current assessed value. California law requires the Assessor re-calculate or re-assess the value of real property when it is sold, subdivided or upon the completion of new construction. In coming years, the Ad Valorem (or value based) property tax charges will be assessed based on this new assessed value. It is possible to calculate an **estimate** of what those charges will be using the property tax estimator provided below:

Adobe Reader is suggested for interactive features

Property Tax Estimator

	Purchase Price of Property	
X	Ad Valorem Tax Rate	1.08239%
=	Ad Valorem Tax Amount	
+	Total Direct Assessments	\$ 832.78
=	Total Estimated Taxes	

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ENVIRONMENTAL INFORMATION

IDENTIFIED SITES WITH KNOWN OR POTENTIAL ENVIRONMENTAL CONCERNS

The "Environmental Sites Summary" is divided into three categories: A, B, and C.

Category A: Sites listed with known environmental concerns/contamination. The locations of these sites are researched within a one (1) mile radius of the subject property.

Category B: Sites possessing the potential to release hazardous substances into the environment. These facilities are permitted to generate, treat, store, or dispose of hazardous substances. Locations of these sites are researched within a one-half (1/2) mile radius of the subject property.

Category C: Sites that have Underground Storage Tanks (UST) registered with the appropriate agencies. The locations of these sites are researched within one-eighth (1/8) mile radius of the subject property.

ENVIRONMENTAL SITES SUMMARY

	Up to 1/8 Mile	1/8 to 1/2 Mile	1/2 to 1 Mile
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CATEGORY A: SITES WITH KNOWN ENVIRONMENTAL CONCERNS

<input checked="" type="checkbox"/> U.S. EPA National Priority / Superfund List (NPL)	0	0	0
<input checked="" type="checkbox"/> Hazardous Waste Sites with Corrective Action (CORRACTS)	0	0	0
<input checked="" type="checkbox"/> State Priority List (SPL)	0	0	3

CATEGORY B: SITES WITH POTENTIAL ENVIRONMENTAL CONCERNS

<input checked="" type="checkbox"/> Treatment, Storage, Disposal and Generators (TSDG)	0	1
<input checked="" type="checkbox"/> Comprehensive Environmental Response, Compensation, and Liability Information System (CERCLIS)	0	0
<input checked="" type="checkbox"/> No Further Remedial Action Planned (NFRAP)	0	0
<input checked="" type="checkbox"/> Leaking Underground Storage Tanks (LUST)	0	0
<input checked="" type="checkbox"/> Solid Waste Landfills, Tire Disposal Centers, or Transfer Stations (SWLF)	0	0

CATEGORY C: SITES WITH REGISTERED UNDERGROUND STORAGE TANKS

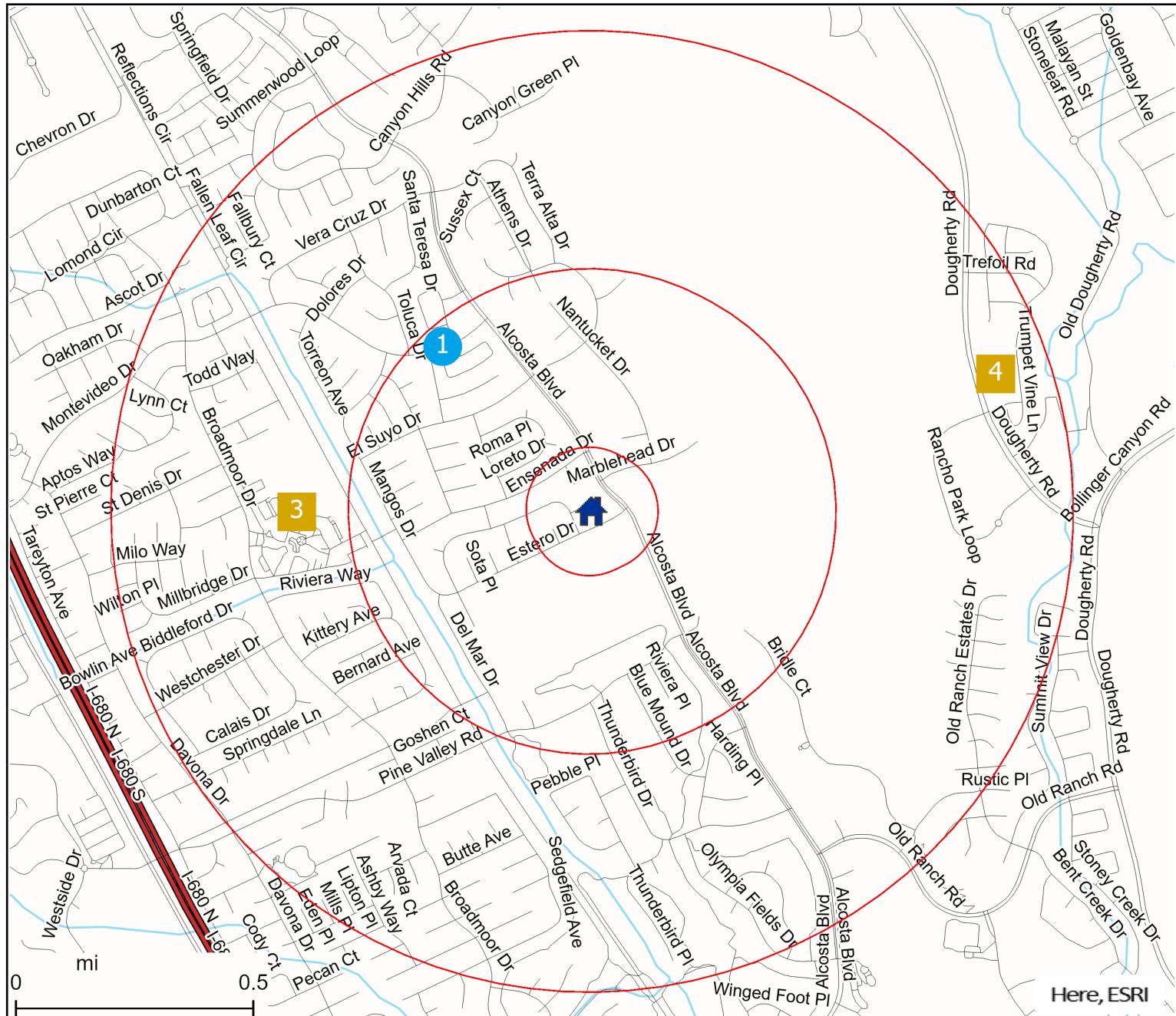
<input checked="" type="checkbox"/> Registered Underground Storage tank(s) (UST)	0
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Environmental Sites



Category A: Sites with Known Environmental Concerns

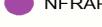
 NPL

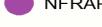
 CORRACTS

 SPL

Category B: Sites with Potential Environmental Concerns

 TSDG

 CERCLIS

 NFRAP

Category C: Sites with Registered Underground Storage Tanks

 UST

 LUST

 SWLF

This map is for your aid in locating environmental hazard sites in relation to the subject property described above. Please verify street address and /or assessors' parcel number for accuracy. The map is intended for informational purposes only. The company assumes no liability (expressed or implied) for any loss occurring by reference, misinterpretation, misuse, or sole reliance thereon. Most sites are depicted by a point representing their approximate address location and make no attempt to represent the actual areas of the associated site. Some NPL sites are depicted by polygons approximating their location and size. The boundaries of the polygons may be different than the actual areas of these sites and may include contaminated areas outside of the listed site. A property may be affected by contamination or environmental hazards that have not been identified on any of the databases researched for this report.

California Residential Disclosure Report

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Parcel Number: 212-132-027-5

Date: 6/11/2025
Order Number: 250611-00015

Category A: SITES WITH KNOWN ENVIRONMENTAL CONCERNS

Refer to the pages following the site records for contact information and status definitions.

NATIONAL PRIORITY LIST / SUPERFUND SITES (NPL)

NONE

HAZARDOUS WASTE SITES WITH CORRECTIVE ACTION (CORRACTS)

NONE

STATE PRIORITY LIST SITES (SPL)

Record ID#	2	Distance/Direction:	0.61 miles SW
Site Name:	CALIFORNIA HIGH SCHOOL		
Address:	9870 BROADMOOR DRIVE		
	SAN RAMON, CA 94583		
Status:	NO ACTION REQUIRED		
Record ID#	3	Distance/Direction:	0.61 miles SW
Site Name:	CALIFORNIA HIGH SCHOOL BUILDING O		
Address:	9870 BROADMOOR DRIVE		
	SAN RAMON, CA 94583		
Status:	NO FURTHER ACTION		
Record ID#	4	Distance/Direction:	0.88 miles NE
Site Name:	GALE RANCH PHASE IV ELEMENTARY SCHOOL		
Address:	FUTURE DOUGHERTY RD & RANCHO PARK LOOP		
	SAN RAMON, CA 94582		
Status:	NO ACTION REQUIRED		

Category B: SITES WITH POTENTIAL ENVIRONMENTAL CONCERNS

Refer to the pages following the site records for contact information and status definitions.

TREATMENT, STORAGE, DISPOSAL AND GENERATORS SITES (TSDG)

Record ID#	1	Distance/Direction:	0.45 miles NW
Site Name:	LUND TRUCKING		
Address:	3352 MONTEVIDEO DR		
	SAN RAMON, CA 94583		

COMPREHENSIVE ENVIRONMENTAL RESPONSE, COMPENSATION, AND LIABILITY INFORMATION SYSTEM SITES (CERCLIS)

NONE

NO FURTHER REMEDIAL ACTION PLANNED SITES (NFRAP)

NONE

LEAKING UNDERGROUND STORAGE TANK SITES (LUST)

NONE

SOLID WASTE LANDFILLS, TIRE DISPOSAL CENTERS, OR TRANSFER STATIONS SITES (SWLF)

NONE

Category C: SITES WITH REGISTERED UNDERGROUND STORAGE TANKS

Refer to the pages following the site records for contact information.

REGISTERED UNDERGROUND STORAGE TANKS SITES (UST)

NONE

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EXPLANATION OF DATABASES RESEARCHED

The Explanation of Databases Researched identifies and provides details on the information sources used to create the report. It also defines the acronyms and certain environmental terminology used throughout the report.

Due to the limitations, constraints, inaccuracies and incompleteness of government information and computer mapping data currently available to Disclosure Source, certain conventions have been utilized in preparing the locations of all federal, state, and local agency sites. Most sites are depicted by a point representing their approximate address location and make no attempt to represent the actual areas of the associated site. Some NPL sites are depicted by polygons approximating their location and size. The boundaries of the polygons may be different than the actual areas of these sites and may include contaminated areas outside of the listed site. A property may be affected by contamination or environmental hazards that have not been identified on any of the databases researched for this report.

Category A: Sites With Known Environmental Concerns

U.S. EPA National Priority/Superfund List (NPL)

The U.S. Environmental Protection Agency (EPA) maintains a list of sites that fall under the Superfund program. The Superfund program was designed to provide federal resources to assist in facilitating remediation of the United States most environmentally impacted sites (based on the severity of the substance problem identified). Any site identified in this database will require remedial action or a final investigation prior to being removed from the National Priority List.

Specific questions regarding these sites should be directed to the U.S. EPA. Regional office location: 75 Hawthorne Street, San Francisco, CA 94105. (866) 372-9378. To see detailed information on specific sites go to: <https://www.epa.gov/superfund/superfund-national-priorities-list-npl>.

Hazardous Waste Sites with Corrective Action (CORRACTS)

The Resource Conservation and Recovery Act Information (RCRAInfo) is a national program management and inventory system about hazardous waste handlers. In general, all generators, transporters, treaters, storers, and disposers of hazardous waste are required to provide information about their activities to regulatory environmental agencies. CORRACTS Sites on this list are facilities that have reported violations and are subject to corrective actions.

For further information contact The United States Environmental Protection Agency. Regional office location: 75 Hawthorne Street, San Francisco, CA 94105, (866) 372-9378 or visit: <https://www.epa.gov/hw/learn-about-corrective-action>.

State Priority List (SPL)

The California Department of Toxic Substances Control's (DTSC's) database EnviroStor, is an online search tool for identifying sites that are known to be contaminated with hazardous substances as well as sites where further studies may reveal problems. EnviroStor is used primarily by DTSC's staff as an informational tool to evaluate and track activities at sites that may have been affected by the release of hazardous substances. For the purpose of this section Disclosure Source includes sites listed in the Cleanup Sites program of EnviroStor.

For more information on a specific site contact: The California Department of Toxic Substances Control 1001 I Street Sacramento, CA 95814, (916) 323-3400 or visit: <https://www.envirostor.dtsc.ca.gov/public/search.asp?basic=True>.

Category B: Sites With Potential Environmental Concerns

Treatment, Storage, Disposal, Generators (TSDG)

The Resource Conservation and Recovery Act Information (RCRAInfo) is a national program management and inventory system about hazardous waste handlers. In general, all generators, transporters, treaters, storers, and disposers of hazardous waste are required to provide information about their activities to regulatory environmental agencies. These sites are facilities that treat, store, dispose of or generate hazardous materials.

Specific questions regarding a particular site should be addressed to: The United States Environmental Protection Agency, Regional Main Office, 75 Hawthorne Street, San Francisco, California, 94105, (866) 372-9378 or visit: <https://echo.epa.gov/facilities/facility-search>.

Comprehensive Environmental Response, Compensation, and Liability Information System (CERCLIS)

The Comprehensive Environmental Response, Compensation, and Liability Information System (CERCLIS) is a database of potential and confirmed hazardous waste sites at which the EPA Superfund program has some involvement. It contains sites that are either proposed to be or are on the National Priorities List (NPL) as well as sites that are in the screening and assessment phase for possible inclusion on the NPL. Disclosure Source gathers data from the EPA's Superfund Enterprise Management System (SEMS).

For further information on sites found within this database, please contact: The United States Environmental Protection Agency, Regional Main Office, 75 Hawthorne Street, San Francisco, California, 94105, or the Superfund Information Center at (800) 424-9346 or visit:

<https://cumulis.epa.gov/supercpad/CurSites/srchsites.cfm>.

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No Further Remedial Action Planned (NFRAP)

CERCLIS sites that to the best of EPA's knowledge, assessment has been completed and it has been determined that no further steps will be taken to list these sites on the National Priorities List (NPL). This decision does not necessarily mean that there are no hazards associated with a given site; it only means that, based upon available information, the location is not judged to be a potential NPL site.

Additional information is available from: The United States Environmental Protection Agency, Regional Main Office, 75 Hawthorne Street, San Francisco, California, 94105, (866) 372-9378. Archived site status reports can be downloaded at <https://www.epa.gov/superfund/list-8r-archived-site-inventory>.

Leaking Underground Storage Tank (LUST)

The State Water Resources Control Board maintains a database of sites with leaking underground storage tanks. Leaking underground storage tanks are a major source of soil and ground water contamination. It is noteworthy to impart the fact that leaking tank information is rarely removed from the State Water Resources Control Board's Underground Storage Tank database.

For further information concerning leaking tanks, contact: The State of California Environmental Protection Agency State Water Resources Control Board, Office of Underground Storage Tanks, 1001 I Street, Sacramento, CA 95814, (916) 341-5851 or visit: <https://geotracker.waterboards.ca.gov/search.asp>.

Solid Waste Land Fills, Tire Disposal Centers, or Transfer Stations (SWLF)

Sites classified as Solid Waste Landfills include: landfills (both active and inactive), incinerators, transfer stations, recycling centers, and other facilities where solid waste is treated or stored. The California Integrated Waste Management Board maintains a database on solid waste facilities, operations, and disposal sites throughout the state of California referred to as the Solid Waste Information System (SWIS).

For further information pertaining to Solid Waste Landfills, contact: The State of California, Integrated Waste Management Board, 8800 Cal Center Drive, Sacramento, California 95826, (916) 341-6000 or visit: <https://www2.calrecycle.ca.gov/Search/> or <https://geotracker.waterboards.ca.gov/search.asp>.

Disclosure Source also includes sites listed in the Hazardous Waste Facilities program of DTSC's EnviroStor database.

For more information on a specific site contact: The California Department of Toxic Substances Control 1001 I Street Sacramento, CA 95814, (916) 323-3400 or visit: <https://www.envirostor.dtsc.ca.gov/public/search.asp?basic=True>.

Category C: Sites With Registered Underground Storage Tanks

Registered Underground Storage Tanks (UST)

The State Water Resources Control Board maintains a database of sites with registered underground storage tanks.

For further information concerning underground storage tanks, contact: The State of California Environmental Protection Agency State Water Resources Control Board, Office of Underground Storage Tanks, 1001 I Street, Sacramento, CA 95814, (916) 341-5851 or visit: <https://geotracker.waterboards.ca.gov/search.asp>.

Potential Status Field Definitions:

Abandoned: A site that has ceased accepting waste but is not closed pursuant to applicable statutes, regulations and local ordinances in effect at that time, and where there is no responsible party as determined by the local enforcement agency and board.

Absorbed: An operational status used only when existing facilities (permitted facilities) are being combined into a single.

Active: Identifies that an investigation and/or remediation is currently in progress and that DTSC is actively involved, either in a lead or support capacity. Or a facility/operation currently accepting, handling, processing, or disposing waste.

ACW (Asbestos Containing Waste) Disposal Site: A solid waste landfill that accepts asbestos containing waste.

Backlog: Identifies non-active sites which DTSC is not currently investigating or remediating. These sites generally become active when staff and/or financial resources are available. Priorities for placing a site on backlog status versus active are based on the degree of long-term threat posed by the property. Before placing a property on backlog status, DTSC considers whether interim actions are necessary to protect the public and the environment from any immediate hazard posed by the property. Often there are no parties available to fund the full cleanup of these properties.

Border Zone/Haz Waste Property (BZP/HWP): Identifies properties that went through the Border Zone Property or Hazardous Waste Property process of evaluation. Potential Border Zone properties are located within 2,000 feet of a significant disposal of hazardous waste; Hazardous Waste Property facilities/sites have a significant disposal of hazardous waste.

Case Closed: The Regional Board and the Local Agency have determined that no further work is necessary at the site.

Certified: Identifies completed sites with previously confirmed release that are subsequently certified by DTSC as having been remediated satisfactorily under DTSC oversight.

Certified Operation & Maintenance: Identifies sites that have certified cleanups in place but require ongoing Operation and Maintenance (O&M) activities. The Certified O&M status designation means that all planned activities necessary to address the contamination problems have been implemented. However, some of these remedial activities (such as pumping and treating contaminated groundwater) must be continued for many years before complete cleanup will be achieved. Prior to the Certified O&M designation, all institutional controls (e.g., land use restrictions) that are necessary to protect public health must be in place.

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Clean closed: A solid waste disposal site that has documentation of the removal of solid waste on file with the Board. When a site is clean closed, the site is considered to cease to exist as a solid waste disposal site, but records are kept to document the status of the site.

Closed: A solid waste facility, site or operation that has ceased accepting, handling, or disposing of waste (and is not inactive) and/or has documentation that closure was conducted in accordance with applicable statutes, regulations, and local ordinances in effect at the time.

Closing: A site that has ceased accepting waste and is undergoing closure consistent with an approved final closure plan. Closing applies to landfills or disposal sites undergoing closure operations pursuant to closure plan development and implementation up to certification of closure.

Completed - Case Closed: A closure letter or other formal closure decision document has been issued for the site.

Completed - Case Closed/No Monitoring: A land disposal site that ceased accepting waste and was closed in accordance with applicable statutes, regulations, and local ordinances in effect at time of closure. The land disposal site was monitored for at least thirty years and Water Board staff has determined that wastes no longer pose a threat to water quality.

Excluded: A waste tire site that does not meet the definition of a major or minor waste tire facility.

Deleted: Deleted from the Final NPL.

Final: Currently on the Final NPL.

Hazardous Waste Border Zone Property (HWP/BZP): Potential Border Zone properties are located within 2,000 feet of a significant disposal of hazardous waste, and hazardous waste property sites having significant disposal of hazardous waste.

Hazardous Waste Disposal Land Use (NOT BZP/HWP): Identifies facilities/sites that went through the Hazardous Waste or Border Zone Property process and entered into voluntary deed restrictions, but were not formally designated as either a "Border Zone" or "Hazardous Waste Property".

Inactive - Action Required: Identifies non-active sites where, through a Preliminary Endangerment Assessment (PEA) or other evaluation, DTSC has determined that a removal or remedial action or further extensive investigation is required.

Inactive - Needs Evaluation: Identifies non-active sites where DTSC has determined a PEA or other evaluation is required.

No Action Required: Identifies sites where a Phase I Environmental Assessment was completed and resulted in a no action required determination.

No Further Action: Identifies completed sites where DTSC determined after investigation, generally a PEA (an initial assessment), that the property does not pose a problem to public health or the environment.

Non-Operating: A Treatment, Storage, Disposal or Transfer Facility (TSDTF) with no operating hazardous waste management unit(s).

Non-Operating Permit: A facility that has received a hazardous waste facility permit but, has no hazardous waste management operating unit(s). This could be a post-closure permit.

Not Currently Regulated: Never regulated by the Board or no longer subject to the Board's regulation. In the case of waste tire locations below 500 tires or tire facilities that have reduced the tire count to under 500.

Not Proposed: Not on the NPL.

Not Reported: The status was not reported by the Lead Agency.

Open - Assessment & Interim Remedial Action: An "interim" remedial action is occurring at the site AND additional activities such as site characterization, investigation, risk evaluation, and/or site conceptual model development are occurring.

Open - Eligible for Closure: Corrective action at the Site has been determined to be completed and any remaining petroleum constituents from the release are considered to be low threat to Human Health, Safety, and the Environment.

Open - Inactive: No regulatory oversight activities are being conducted by the Lead Agency.

Open - Remediation: An approved remedy or remedies has/have been selected for the impacted media at the site and the responsible party (RP) is implementing one or more remedy under an approved cleanup plan for the site.

Open - Closed/with Monitoring: A land disposal site that has ceased accepting waste and was closed in accordance with applicable statutes, regulations, and local ordinances in effect at time of closure.

Open - Closing/with Monitoring: A land disposal site that is no longer accepting waste and is undergoing all operations necessary to prepare the site for post-closure maintenances in accordance with an approved plan for closure.

Open - Inactive: A land disposal site that has ceased accepting waste but has not been formally closed or is still within the post closure monitoring period.

Open - Operating: A land disposal site that is accepting waste.

Open - Proposed: A land disposal site that is in the process of undergoing the permit process from several agencies.

Open - Site Assessment: Site characterization, investigation, risk evaluation, and/or site conceptual model development are occurring at the site. Examples of site assessment activities include, but are not limited to, the following: 1) identification of the contaminants and the investigation of their potential impacts; 2) determination of the threats/impacts to water quality; 3) evaluation of the risk to humans and ecology; 4) delineation of the nature and extent of contamination; 5) delineation of the contaminant plume(s); and 6) development of the Site Conceptual Model.

Open - Verification Monitoring: Remediation phases are essentially complete and a monitoring/sampling program is occurring to confirm successful completion of cleanup at the Site. (e.g. No "active" remediation is considered necessary or no additional "active" remediation is anticipated as needed. Active remediation system(s) has/have been shut-off and the potential for a rebound in contaminant concentrations is under evaluation).

Operating: A Treatment, Storage, Disposal or Transfer (TSDTF) Facility with an operating hazardous waste management unit(s).

Part of NPL: Site is Part of a NPL Site.

Permitted: Indicates that a facility or site held a solid waste facility permit.

Planned: A facility in the planning stages. It may be awaiting a permit and not yet accepting waste or it may be permitted but not yet constructed or accepting waste.

Pollution Characterization: The responsible party is in the process of installing additional monitoring wells and/or borings in order to fully define the lateral and vertical extent of contamination in soil and ground water and assess the hydrogeology of the area. This phase of work may also include performing aquifer tests, soil gas surveys, continued ground water gradient determinations and monitoring, and assessing impacts on surface and/or ground water.

Post Remedial Action Monitoring: Periodic ground water or other monitoring at the site, as necessary, in order to verify and/or evaluate the effectiveness of remedial action.

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Pre-Title 27 CAI - Open/With Monitoring: A waste management unit that was closed, abandoned or inactive prior to November 27, 1984 (Pre-Title 27) and has monitoring data indicating the unit has the potential to adversely affect water quality. The site has been reopened (post-1984) and is under a detection monitoring program or implementing a corrective action program.

Pre-Title 27 CAI - Closed/With Monitoring: A waste management unit that was abandoned or inactive prior to November 27, 1984 (Pre-Title 27) but was not formally and completely closed. The site has the potential to adversely affect water quality and is implementing a detection monitoring program.

Pre-Title 27 CAI - Closed/No Monitoring: A waste management unit that was abandoned or inactive (CAI) prior to November 27, 1984 (Pre-Title 27) but was not formally and completely closed and is not implementing a monitoring program. The unit has the potential to adversely affect water quality.

Pre-Title 27 CAI - Completed - Case Closed/No Monitoring: A waste management unit that was formally and completely closed prior to November 27, 1984 (Pre-Title 27) in accordance with applicable statutes, regulations, and local ordinances in effect at time of closure. The unit does not pose a threat to water quality.

Preliminary Endangerment Assessment: An assessment of information about a site and its surrounding area. A Preliminary Assessment is designed to determine whether a site poses little or no threat to human health and the environment or if it does pose a threat, whether the threat requires further investigation. Generally includes historical review of documents and may include limited sampling of a site.

Preliminary Site Assessment Underway: Implementation of a work plan addressing the Preliminary Site Assessment Work Plan.

Preliminary Site Assessment Work Plan Submitted: A work plan/proposal has been requested of, or submitted by, the responsible party in order to determine whether groundwater has been, or will be, impacted as a result of a release from any underground tanks or associated piping. This phase of work usually includes plans for the installation and sampling of monitoring wells, soil boring sampling, additional soil excavation, and disposal or treatment of contaminated soil.

Proposed: Proposed for NPL, or a facility or operation that is in the planning and development phase and is not yet operational.

Referred: 1248 Local Agency: Identifies sites that were referred to a local agency (through the SB 1248 determination process) to supervise the cleanup of a simple waste release.

Referred: EPA: Identifies sites that, based on limited information available to DTSC, appear to be more appropriately addressed by the United States Environmental Protection Agency (U.S. EPA).

Referred: IWMB: Identifies sites that, based on limited information available to DTSC, appear to be more appropriately addressed by the California Integrated Waste Management Board (IWMB).

Referred: Other Agency: Identifies sites that, based on limited information available to DTSC, appear to be more appropriately addressed by another state or local environmental regulatory agency.

Referred: RCRA: Identifies sites that, based on limited information available to DTSC, appear to be more appropriately addressed by DTSC's Hazardous Waste Management Program and are identified as Resource Conservation and Recovery Act (RCRA).

Referred: RWQCB: Identifies sites that, based on limited information available to DTSC, appear to be more appropriately addressed by the California Regional Water Quality Control Boards (RWQCBs).

Remedial Action: Implementation of corrective action plan.

Remediation Plan: A remediation plan has been submitted evaluating long term remediation options (or corrective actions). A proposal and implementation schedule for an appropriate remediation option has also been submitted. This phase of work may also include preparing and submitting the necessary information for any permits needed prior to implementation of the plan.

Removed: Removed from Proposed NPL

Reopen Previously Closed Case: Previously closed cases may be re-opened by the Lead Agency because of new information, a change in site conditions, or other factors such as negative test results during post remedial action monitoring.

Revoked: Permit has been taken back (nullified) by the enforcement agency.

Surrendered: The voluntary relinquishment of a permit by the operator to the enforcement agency.

Suspended: Indicates that the facility, operation or site never had or does not have a Solid Waste Facility Permit.

To Be Determined: There is presently not enough information to determine a Regulatory Status or Operational Status. This information may be gathered as part of the Site Investigation Process (SIP) which includes completion of the Site Identification form and Site Assessment form or further investigation by the enforcement agency. Additionally, the operational or regulatory status may be pending permit action, enforcement action, or ongoing investigation.

Unknown - Insufficient Information:

Unpermitted: Indicates that the facility, operation or site never had or does not have a Solid Waste Facility Permit.

Voluntary Cleanup: Identifies sites with either confirmed or unconfirmed releases, and the project proponents have requested that DTSC oversee evaluation, investigation, and/or cleanup activities and have agreed to provide coverage for DTSC's costs.

Un-Locatable Sites

For reporting purposes, these potential hazard sites from any of the three categories are missing certain pieces of relevant data, such as: street addresses, zip codes, city, or county information. This may be the result of limited governmental records or data. While the site may in fact exist, the absence of accurate (or missing) information may create the inability to delineate the property's radial distance in relation to the subject property on a map. If seller or seller's agent has actual knowledge of site(s) with possible contamination or other sensitive environmental impacts not listed in this report, written notification should be provided to the buyer and buyer's agent.

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NOTICES AND ADVISORIES

TRANSFER FEE NOTICE

This is commonly known as a "Private Transfer Tax". It is a fee imposed by a private entity such as a property developer, home builder, or home owner association, when a property within a certain type of subdivision is sold or transferred. A private transfer fee may also be imposed by an individual property owner. Private transfer fees are different from city or county Documentary Transfer Taxes. Private Transfer Fees may apply in addition to government Documentary Transfer Taxes that are due upon sale or transfer of the property.

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

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

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

Content of Disclosure. Civil Code Section 1102.6e requires the seller to disclose specific information about any Transfer Fee that may affect the property. Please refer to the legal code or to the C.A.R. Form NTF (11/07), provided by the California Association of Realtors, for a standard format to use in making the Transfer Fee Disclosure if you elect to investigate and make this disclosure personally.

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

NOTICE OF YOUR "SUPPLEMENTAL" PROPERTY TAX BILL

California Civil Code 1102.6c, states that the seller, or his or her agent, is responsible for delivering a notice specifying information about supplemental tax assessments:

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

TOXIC MOLD NOTICE (PURSUANT TO THE "TOXIC MOLD PROTECTION ACT OF 2001")

The seller, or lessor of residential, commercial or industrial property; or a public entity that owns, leases, or operates a building should provide a written disclosure to prospective purchasers, prospective tenants, renters, or occupants if the seller, lessor or public entity has knowledge of mold conditions or in specified instances has reasonable cause to believe, that mold (visible or hidden) that exceeds permissible exposure limits is present that affects the unit or building. The State Department of Health Services is designated as the lead agency for identifying, adopting, and determining permissible exposure limits to mold in indoor environments, mold identification and remediation efforts.

PUBLICATIONS PROVIDING INFORMATION ON TOXIC MOLD AVAILABLE ON THE INTERNET:

- Mold in My Home: What Do I Do?
- Stachybotrys Chartarum (atra) - A mold that may be found in water-damaged homes
- Fungi - and Indoor Air Quality
- Health Effects of Toxin-Producing Molds In California
- Mold Remediation in Schools and Commercial Buildings
- Biological Pollutants in Your Home

<https://www.cdph.ca.gov/Programs/CCDPHP/DEODC/EHLB/IAQ/Pages/Mold.aspx>; <https://www.epa.gov/mold/>

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GAS AND HAZARDOUS LIQUID TRANSMISSION PIPELINES NOTICE

The following notice is provided to the buyer(s) of real property regarding information about the general location of gas and hazardous liquid transmission pipelines.

NOTICE REGARDING GAS AND HAZARDOUS LIQUID TRANSMISSION PIPELINES

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

Gas and hazardous liquid pipelines of any size pose a potential risk to life, property and the environment if damaged or punctured. In addition, precise locations of larger gas transmission pipelines are restricted by Federal Homeland Security policies. Additional information relating to other types and sizes of pipelines and other underground utility infrastructures may be available from local pipeline operators such as: PG&E: <https://www.pge.com/en/about/pge-systems/gas-systems/pipeline.html>, San Diego Gas & Electric: <https://sdge.com/safety/gas-safety/natural-gas-safety-map>, Sacramento Municipal Utilities District: <https://www.smud.org/en/In-Our-Community/Safety-Tips/Equipment-and-lines>, Southern California Gas: <https://www.socalgas.com/stay-safe/pipeline-and-storage-safety/natural-gas-pipeline-map>. You may want to contact your local utility provider if they are not listed above.

You should also review your Preliminary Title Report for pipelines right-of-way (easements) and further investigate information about pipelines by contacting the owner or operator responsible for the pipelines, consider what factors, if any, are associated with the property's proximity to pipelines, and determine whether the information you receive is acceptable before you purchase. No excavation work should be done before contacting the One-Call Center (811).

FLOOD INSURANCE NOTICE

Floods can have a devastating effect on communities, causing loss of life, property damage, and loss of income, and can have an adverse effect on government functioning. As such, the federal government has designed measures that are intended to aid disaster assistance by encouraging insurance coverage for those properties in flood disaster areas.

In addition to the flood disclosure in the Natural Hazard Disclosure Statement, Federal law {U.S. Code Title 42, Chapter 68, subchapter III, § 5154a(b)(1)} requires a seller, no later than the date on which a property is to be transferred, to notify a buyer of the requirement to purchase and maintain flood insurance, if disaster relief assistance (including a loan assistance payment) has been previously provided on that property and such assistance was conditioned on obtaining flood insurance according to Federal law. If a buyer fails to obtain and maintain flood insurance on a property disclosed to have been in a previous federal disaster area and that received disaster relief assistance, then no Federal disaster relief assistance will be made available should that property subsequently be in a flood disaster area. If a seller fails to notify a buyer of the requirement to purchase and maintain flood insurance because of said property's inclusion in a Federal disaster area and Federal disaster relief assistance was received for that property, and the buyer does not obtain and maintain flood insurance, then should that property be damaged by a flood disaster and receive Federal disaster relief assistance, the seller will be required to reimburse the Federal Government for the amount of that assistance for that property.

State law (SBX17, Chaptered October 10, 1995) also prohibits "state disaster assistance from being provided to a person required to maintain flood insurance by state or federal law, who has canceled or failed to maintain that coverage."

The information contained here is not intended to indicate whether a property has been in a Federal disaster area and has received Federal disaster relief assistance, but merely to indicate an additional flood insurance disclosure requirement related to future disaster relief assistance availability.

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SAN RAMON, CA 94583-3017

Date: 6/11/2025
Order Number: 250611-00015

Parcel Number: 212-132-027-5

ENERGY EFFICIENCY STANDARDS AND DUCT SEALING REQUIREMENTS NOTICE

The Energy Policy and Conservation Act directs the Department of Energy (DOE) to establish minimum efficiency standards for various products, including central air conditioners and heat pumps. On January 1, 2015, the DOE amended the energy conservation standards for residential central air conditioners and heat pumps manufactured for sale in the United States to be manufactured with an energy rating of 14 SEER (SEER, Seasonal Energy Efficiency Ratio, is the measurement of energy efficiency for the cooling performance of central air conditioners and heat pumps). Homeowners are not required to replace or upgrade existing central air conditioning units or heat pumps to comply with the new standards. Disclosure Source recommends that the potential buyer of the subject property verify the SEER rating of the central air conditioning or heat pump system through a professional such as a home inspector or through the California Home Energy Efficiency Rating Services. This agency, a home energy rating provider, is a non-profit organization that promotes energy efficiency through comprehensive analyses of homes. Additional information may be found at:

https://www.eere.energy.gov/buildings/appliance_standards/residential/central_ac_hp.html or at www.cheers.org

Additionally, beginning October 1, 2005, and with subsequent revisions to the California building energy efficiency standards, the California Energy Commission ("CEC") outlined new duct sealing requirements which require the home's ducts tested for leaks when the central air conditioner or furnace is installed or replaced. Ducts that leak 15 percent or more must be repaired to reduce the leaks. After your contractor tests and fixes the ducts, you need to have an approved third-party field verifier check to make sure the duct testing and sealing was done properly. Duct sealing is generally not required in the following situations: 1) duct systems that are documented to have been previously sealed as confirmed through field verification and diagnostic testing; 2) when systems have less than 40 feet of ductwork in unconditioned spaces like attics, garages, crawlspaces, basements or outside the building, or 3) when ducts are constructed, insulated or sealed with asbestos. There also are specific alternatives that allow high efficiency equipment and added duct insulation to be installed instead of fixing duct leaks. You also should know that any contractor failing to obtain a required building permit and failing to test and repair your ducts is violating the law and exposing you to additional costs and liability. Real estate law requires you to disclose to potential buyers and appraisers whether or not you obtained required permits for work done on your house. If you do not obtain a permit, you may be required to bring your home into compliance with code requirements for that work and you may have to pay penalty permit fees and fines prior to selling your home. According to the CEC, these duct sealing requirements apply when the following are replaced: the air handler, the outdoor condensing unit of a split system air conditioner or heat pump, the cooling or heating coil, or the furnace heat exchanger. Several cities and counties have adopted more stringent building energy standards. You can find a link to the modified standards on the CEC's Local Ordinances page and a list of the cities and counties: <https://www.energy.ca.gov/title24/2019standards/> and <https://www.energy.ca.gov/resources/publications/energy-commission-publications/>. More information may also be found at www.energy.ca.gov/title24/.

GOVERNMENTAL GUIDE: "WHAT IS YOUR HOME ENERGY RATING?" PUBLISHED BY THE CALIFORNIA ENERGY COMMISSION CONTAINING IMPORTANT INFORMATION REGARDING THE CALIFORNIA HOME ENERGY RATING SYSTEM (HERS) PROGRAM. IT IS AVAILABLE FOR DOWNLOAD AT [HTTPS://WWW.DISCLOSURESOURCE.COM/DOWNLOADS/HOMEENERGYRATING.ASPX](https://WWW.DISCLOSURESOURCE.COM/DOWNLOADS/HOMEENERGYRATING.ASPX)

WATER-CONSERVING PLUMBING FIXTURE NOTICE

The seller of single-family residential real property built on or before January 1, 1994 shall disclose, in writing, to the prospective buyer that Section 1101.4 of the Civil Code requires that California single-family residences be equipped with water-conserving plumbing fixtures on or before January 1, 2017, and whether the property includes any noncompliant plumbing fixtures as defined in subdivision(c) of Section 1101.3.

Further, on and after January 1, 2019, a seller of multifamily residential real property or of commercial real property built on or before January 1, 1994 shall disclose to the prospective buyer, in writing, that all noncompliant plumbing fixtures in any multifamily residential real property and in any commercial real property shall be replaced with water-conserving plumbing fixtures on or before January 1, 2019, and whether the property includes any noncompliant plumbing fixtures.

For purposes of these requirements, noncompliant plumbing fixtures mean any toilet manufactured to use more than 1.6 gallons of water per flush, any urinal manufactured to use more than one gallon of water per flush, any showerhead manufactured to have a flow capacity of more than 2.5 gallons of water per minute, any interior faucet that emits more than 2.2 gallons of water per minute.

SOLAR ENERGY SYSTEMS NOTICE

On and after January 1, 2018, a seller of residential real property within a common interest development shall disclose to the prospective buyer(s) the existence of any solar energy system owned by the seller and the related responsibilities of the owner according to California Civil Code Section 4746. The owner and each successive owner is required to maintain a homeowner liability coverage policy at all times and to provide the homeowner's association with the corresponding certificate of insurance within 14 days of approval of the application and annually thereafter. The owner and each successive owner of the solar energy system is responsible for the costs of damage to the common area, exclusive use common area, or separate interests resulting from the installation, maintenance, repair, removal, or replacement of the solar energy system. Further, the owner and each successive owner of the solar energy system is responsible for the costs of maintenance, repair, and replacement of the solar energy system until it has been removed and for the restoration of the common area, exclusive use common area, or separate interests after removal. The new owner will be responsible for the same disclosures mentioned above to subsequent buyers.

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REGISTERED SEX OFFENDER DATABASE NOTICE ALSO KNOWN AS "MEGAN'S LAW"

For more than 50 years, California has required sex offenders to register with their local law enforcement agencies. However, information on the whereabouts of these sex offenders was not available to the public until the implementation of the Child Molester Identification Line in July 1995. The information available was further expanded by California's Megan's Law in 1996 (Chapter 908, Stats. of 1996).

Section 2079.10a of the California Civil Code specifies notice be provided to buyer(s) of real property of the existence of a registered sex offender database:

Notice: Pursuant to Section 290.46 of the Penal Code, information about specified registered sex offenders is made available to the public via an Internet Web site maintained by the Department of Justice at www.meganslaw.ca.gov. Depending on an offender's criminal history, this information will include either the address at which the offender resides or the community of residence and ZIP Code in which he or she resides.

The public, excluding those who have registered as sex offenders pursuant to Section 290 of the Penal Code, may search this database by a sex offender's specific name, obtain ZIP Code and city/county listings, obtain detailed personal profile information on each registrant, and use the map application to search a neighborhood or anywhere throughout the State to determine the specific location of any of those registrants on whom the law allows the State of California to display a home address.

In addition, the public may also contact the California Department of Justice, Sex Offender Tracking Program, for information on making an inquiry with the Department concerning at least six individuals as to whether any are required to register as a sex offender and subject to public notification. A fee is assessed for such inquiries, which will be deposited into the Sexual Predator Public Information Account within the Department of Justice. The contact number for the Sex Offender Tracking Program is (916) 227-4974.

METHAMPHETAMINE OR FENTANYL CONTAMINATED PROPERTY NOTICE

California law (Health and Safety Code Section 25400.28) requires property owners to notify prospective buyers in writing of any pending order that would prevent the use or occupancy of a property because of methamphetamine or fentanyl laboratory activity, and to provide the prospective buyer with a copy of the pending order. Receipt of a copy of the pending order shall be acknowledged in writing by the prospective buyer.

The "Methamphetamine or Fentanyl Contaminated Property Cleanup Act," chapter 6.9.1 specifies human occupancy standards for property that is subject to the act. These standards will be replaced by any that are devised by the Department of Toxic Substances Control, in consultation with the Office of Environmental Substances Control. In addition, this Act outlines procedures for local authorities in dealing with methamphetamine or fentanyl contaminated properties, including the use of a property lien. This notice is meant to inform prospective buyers of California disclosure law regarding methamphetamine or fentanyl lab activity, and does not indicate or imply that a particular property is or has been contaminated according to this law.

MILITARY ORDNANCE LOCATION NOTICE

California Civil Code Section §1102.15 states "The seller of residential real property subject to this article who has actual knowledge of any former federal or state ordnance locations within the neighborhood area shall give written notice of that knowledge as soon as practicable before transfer of title."

For purposes of this notice, "former federal or state ordnance locations" means an area identified by an agency or instrumentality of the federal or state government as an area once used for military training purposes, which may contain potentially explosive munitions.

"Neighborhood area" means within one mile of the residential real property.

For more information or to view the location of site(s) near a property, go to:

<https://www.usace.army.mil/Missions/Environmental/FormerlyUsedDefenseSites.aspx>

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CALIFORNIA LAND CONSERVATION (WILLIAMSON) ACT NOTICE

The purpose of the California Land Conservation Act of 1965 (Williamson Act) is to allow local governments and private landowners to enter voluntarily into contracts to restrict the use of parcels of land of no less than 100 acres to agricultural and open space use. The landowner receives compensation for the land use restrictions in the form of reduced property tax assessments which are much lower than normal because they are based upon farming and open space uses as opposed to full market value.

A Williamson Act contract is initially for a minimum term of ten years but local jurisdictions have the option to increase the initial term up to twenty years. Williamson Act contracts run with the land and are binding on all subsequent landowners. The contract is automatically extended by one year after the tenth and subsequent years unless a request for non-renewal is filed by either party. A request for non-renewal begins a 9 year term during which the tax assessments gradually increase to the full fair market value at which time the contract is terminated. The use of the property will then be controlled by the local jurisdiction's use and zoning laws.

Williamson Act contracts can be canceled only by the landowner's petition; however the minimum penalty for canceling a contract is 12.5 percent of the unrestricted, fair market value of the property. To approve a tentative contract cancellation, a county or city must make specific findings that are supported by substantial evidence. The existence of an opportunity for another use of the property or the uneconomic character of an existing agricultural use shall not, by itself, be a sufficient reason to cancel a contract.

There are penalties for breach of a contract, caused by the owner intentionally using the land for other than agriculture or making the land unusable for the contracted purposes. The penalties for breach of contract are as much as 25% of the unrestricted fair market value of the land rendered incompatible, plus 25% of the value of any building and any related improvements on the contracted land that cause the breach of contract. If a local jurisdiction allows a contract to be canceled and the State determines that there is a breach of contract, the penalties may be reduced, but not to less than 12.5% of the value of the land.

Contact the planning department to obtain information on requirements for entering into a Williamson Act contract and the uses allowed. Local government uniform rules and the specific Williamson Act contract can be more restrictive than the Williamson Act Government Code provisions.

For more information contact the Department of Conservation, Division of Land Resource Protection at 916-324-0850 or visit its website <https://www.conservation.ca.gov/dlrp/1ca>.

MUDSLIDE / DEBRIS FLOW ADVISORY

Wildfires dramatically alter the terrain and ground conditions. Post wildfire rainstorms can produce dangerous flash floods, mudslides, and debris flows. These events are a threat to property located within or along an area which has experienced a recent wildfire.

This advisory is provided to simply inform you about the US Geologic Survey's maps that estimate the probability and volume of debris flow that may be produced by a storm in a recently burned area. They are available at:

www.usgs.gov/natural-hazards/landslide-hazards/science/emergency-assessment-post-fire-debris-flow-hazards?

at-science center objects=0#qt-science center objects

There may be additional or updated maps and resources available. To seek further information about possible mudslide and debris flow areas that may affect the property, contact the County Planning Department.

OIL, GAS WELLS & METHANE ADVISORY

California's oil and gas production has been in decline since the 1980's and wells, many of which were drilled at the turn of the past century, have been shut down or improperly abandoned. Such wells are often found when they begin to leak oil, natural gas (methane), or water. Building construction in the past several years has expanded into areas where wells were once, or are, active. Buyer should be aware that wells may exist on or near any property and new construction may also be restricted in the vicinity of wells. The California Division of Oil, Gas and Geothermal Resources administers the program to properly abandon wells. Abandoned or active oil wells, areas containing petroleum deposits, oil fields, landfills, and gas storage facilities could present risks and safety hazards to life, health, and natural resources. Risks could include, but are not limited to, soil and ground water contamination, physical safety hazards to humans and animals, fire hazards, oil and methane seeps, and air quality problems.

Migration of methane gas into areas containing impermeable surfaces (i.e. concrete, pavement, basements, etc.) can trap the gas, resulting in the accumulation of high concentrations. Although natural methane gas is relatively harmless, high concentrations of it can be hazardous due to its highly combustible chemical composition, as well as its ability to displace oxygen. Properties located in a methane zone may be required to undergo testing and mitigation. Disclosure Source recommends that the buyer contact the local Planning, Building and Safety Department to ascertain what previous measures, if any, might have been taken to properly vent the area and what considerations might apply regarding building permits or renovations. For more information and maps visit

<https://www.conservation.ca.gov/CalGEM>.

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HABITAT SENSITIVITY AREA / ENDANGERED SPECIES ADVISORY

The California Endangered Species Act, Fish and Game Code, section 2051, states that there are certain species of fish, wildlife and plants that are in danger of, or threatened with, extinction because their habitats are being threatened, destroyed or adversely modified. Legislation declares that landowner cooperation is essential for conservation on those lands that have been identified as a habitat for endangered or threatened species. According to Section 2052.1 of the Fish and Game Code, if a person needs to address mitigation measures in relation to a particular impact on a threatened species, then those measures will be roughly proportional to the impact that the person has on those species. Disclosure Source recommends the buyer contact the local planning department and the California Department of Fish & Wildlife to ascertain what, if any, considerations might be involved as a result of being in or nearby habitat sensitive areas. Additional information is available at <https://www.wildlife.ca.gov/Conservation/CESA>.

NATURALLY OCCURRING ASBESTOS ADVISORY

Asbestos is the common name for a group of silicate minerals that are made of thin, strong fibers. It occurs naturally in certain geologic settings in California, most commonly in ultrabasic and ultramafic rock, including serpentine rock. These rocks are commonly found in the Sierra Foothills, the Klamath Mountains, Coast Ranges, and along some faults. While asbestos is more likely found in these rock formations, its presence is not certain. Because asbestos is a mineral, asbestos fibers are generally stable in the natural environment. The fibers will not evaporate into the air. Some naturally occurring asbestos can become friable, or crushed into a powder. This may occur when vehicles drive over unpaved roads or driveways that are surfaced with ultrabasic, ultramafic or serpentine rock, when land is graded for building purposes, or at quarrying operations. Weathering and erosion may also naturally release asbestos. Friable asbestos can become suspended in the air, and under these conditions, asbestos fibers represent a significant risk to human health. Asbestos is a known carcinogen, and inhalation of asbestos may result in the development of lung cancer. Disclosure Source recommends that the buyer visit this website for further information and maps at: https://www.atsdr.cdc.gov/noa/docs/Asbestos-FAQ_ENG_web.pdf

RADON ADVISORY

Radon is a colorless, odorless radioactive gas that is produced by the natural decay of uranium, which is found in nearly all soils and rocks. Radon can seep from the ground into the air in a property through openings in the ground, and its presence increases the risk of lung cancer. Radon levels are variable and may be influenced by not only geology, but also soil permeability, weather and climatic conditions, building design, condition and usage. The Environmental Protection Agency (EPA) has produced a map that assigns one of three zone designations to each county based on radon potential and each zone designation reflects the average short-term radon measurement that can be expected to be measured in a building without the implementation of radon control methods. That map is not meant to be used to determine whether a particular property should be tested for radon, but is used to assist various government agencies and organizations in focusing their radon program resources. Properties with high levels of radon have been found in all zones. Long-term (up to one year) measurement is generally recommended for the most accurate determination of radon levels. Radon testing is affordable and easily done. Test kits are available at the California Department of Public Health website at <https://www.cdph.ca.gov/Programs/CEH/DRSEM/Pages/EMB/Radon/Radon-Testing.aspx>.

The EPA recommends all structures should be tested for radon, regardless of geographic location or zone determination. If the radon level is greater than 4 picoCuries per Liter of air (pCi/L), the EPA suggests remediation. Additionally, the California Department of Conservation outlines Radon Zone areas where geologic conditions are likely to produce high, moderate, or low potential indoor radon levels above 4 pCi/L. Those maps are available at <https://www.epa.gov/radon/radon-frequently-asked-questions>

GOVERNMENTAL GUIDES: "RESIDENTIAL ENVIRONMENTAL HAZARDS: A GUIDE FOR HOMEOWNERS, HOMEBUYERS, LANDLORDS AND TENANTS"; "PROTECT YOUR FAMILY FROM LEAD IN YOUR HOME" PUBLISHED BY THE ENVIRONMENTAL PROTECTION AGENCY CONTAINING IMPORTANT INFORMATION REGARDING ENVIRONMENTAL HAZARDS LOCATED ON AND AFFECTING RESIDENTIAL PROPERTY. AVAILABLE FOR DOWNLOAD AT [HTTPS://WWW.DISCLOSURESOURCE.COM/DOWNLOADS.ASPX](https://WWW.DISCLOSURESOURCE.COM/DOWNLOADS.ASPX) AND [HTTPS://WWW.DISCLOSURESOURCE.COM/DOWNLOADS LEAD.ASPX](https://WWW.DISCLOSURESOURCE.COM/DOWNLOADS LEAD.ASPX)

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SAN FRANCISCO BAY CONSERVATION AND DEVELOPMENT COMMISSION JURISDICTION

Concern for the future of San Francisco Bay prompted the California Legislature to create the San Francisco Bay Conservation and Development Commission (BCDC) in 1965. This 27-member commission is made up of appointees from various local governments and state and federal agencies.

California Civil Code Section 1103.4 Et Seq. requires sellers and/or their agent(s) to disclose to prospective buyers written notice if the property is located within the jurisdiction of the San Francisco Bay Conservation and Development Commission, and if so, accompanied by the following notice:

Notice of San Francisco Bay Conservation and Development Commission Jurisdiction

This property is located within the jurisdiction of the San Francisco Bay Conservation and Development Commission. Use and development of property within the commission's jurisdiction may be subject to special regulations, restrictions, and permit requirements. You may wish to investigate and determine whether they are acceptable to you and your intended use of the property before you complete your transaction.

The BCDC specifically notes that there are no official maps that outline the jurisdiction of the BCDC, including those maps in the San Francisco Bay Plan or other BCDC documents. According to the BCDC website:

The Commission's jurisdiction is legally delineated by California statute and is determined and implemented only by the Commission's review of applications, projects, and violations, on a case-by-case basis. Therefore, you must contact the Commission in order to determine if a project falls within its jurisdiction.

Thus, although information is available on the BCDC website at www.bcdc.ca.gov, the BCDC is stating that such information should not be relied upon for jurisdiction questions. Furthermore, THE INFORMATION PRESENTED HERE IS NOT TO BE RELIED UPON TO DETERMINE IF A PROPERTY IS WITHIN BCDC JURISDICTION, AND THE ACCOMPANYING NOTICE OF INCLUSION IN BCDC JURISDICTION, IF SO LOCATED, IS NOT INCLUDED IN INFORMATION PROVIDED BY THE COMPANY.

IN ORDER TO OBTAIN THE CASE-BY-CASE INFORMATION REGARDING WHETHER THE SUBJECT PROPERTY IS WITHIN THE BCDC'S JURISDICTION, YOU SHOULD CONTACT THE BCDC DIRECTLY. THE TELEPHONE NUMBER FOR THE BCDC IS (415) 352-3600.

The responsibilities of the BCDC include regulating all filling and dredging in the Bay and the Bay system, including sloughs and certain creeks and tributaries, as well as salt ponds and other areas diked-off from the Bay; protection of the Suisun Marsh; regulating development near the Bay; overseeing shoreline usage; and working in conjunction with state and federal activities for effective protection and use of the Bay.

According to the Commission website, it should be contacted for projects involving any kind of fill, extraction of materials, development, redevelopment, repair, dredging, or change in use in any area subject to tidal action in or around San Francisco Bay, South San Francisco Bay, San Pablo Bay, Suisun Marsh, and the Carquinez Strait, including all tidal sloughs, wetlands, creeks and rivers, marshlands, salt ponds, managed wetlands, the shoreline band, and the Priority Use Areas described in the Bay Plan. Projects in these areas may require a permit according to State law, and violations of State law may result in civil and criminal penalties.

BAY AREA AIR QUALITY MANAGEMENT DISTRICT (BAAQMD) RESIDENTIAL FIREPLACE NOTICE

The BAAQMD's Regulation 6, Rule 3, Section 304 requires any person selling, renting or leasing real property with a wood-burning device in the nine-county Bay Area to provide the following notice:

RESIDENTIAL FIREPLACE DISCLOSURE: Residential wood burning is the leading source of wintertime air pollution in the Bay Area and studies have confirmed there are significant health impacts from exposure to fine particulate matter found in wood smoke. The Bay Area Air Quality Management District ("BAAQMD") established the Wood Burning Devices (Wood Smoke Rule), Regulation 6, Rule 3 to reduce wintertime smoke pollution and protect public health.

The Wood Smoke Rule requires anyone selling, renting or leasing a property in the Bay Area to disclose the potential health impacts from air pollution caused from burning wood. Fine particulate matter, also known as PM2.5, can travel deep into the respiratory system, bypass the lungs and enter the blood stream. Exposure may cause short term and long term health effects, including eye, nose and throat irritation, reduced lung function, asthma, heart attacks, chronic bronchitis, cancer and premature deaths. Exposure to fine particulates can worsen existing respiratory conditions. High PM 2.5 levels are associated with increased respiratory and cardiovascular hospital admissions, emergency department visits, and even deaths. Children, the elderly and those with pre-existing respiratory or heart conditions are most at risk from negative health effects of PM 2.5 exposure. The Buyer should consult with a licensed professional to inspect, properly maintain, and operate a wood burning stove or fireplace insert according to manufacturer's specifications to help reduce wood smoke pollution. The Air District encourages the use of cleaner and more efficient, non-wood burning heating options such as gas-fueled or electric fireplace inserts to help reduce emissions and exposure to fine particulates.

When the BAAQMD issues a Winter Spare the Air Alert during the winter season from November 1 through the end of February, it is illegal to burn wood, manufactured fire logs, pellets or any solid fuels in fireplaces, wood stoves or outdoor fire pits. To check when a Winter Spare the Air Alert is issued and it is illegal to burn wood, please call 1-877-4NO-BURN or visit www.baaqmd.gov or www.sparetheair.org.

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DISCLAIMERS

ACCEPTANCE OR USE OF THIS REPORT BY ANY PERSON CONSTITUTES AN AGREEMENT TO BE BOUND BY ALL OF THE TERMS AND CONDITIONS, AND LIMITATIONS OF LIABILITY, STATED HEREIN.

THIS AGREEMENT TO BE BOUND BY THESE TERMS AND CONDITIONS, AND LIMITATIONS ON LIABILITY, IS MADE REGARDLESS OF WHETHER THE PERSON ACCEPTING OR USING THE REPORT PAID FOR, OR ORDERED, THE REPORT.

THIS REPORT IS NOT A WARRANTY OR A POLICY OF INSURANCE

TERMS AND CONDITIONS

1. Recipient(s) Defined

"Recipient(s)" shall mean and refer to transferor(s)/seller(s), transferee(s)/buyer(s), and their respective agent(s)/broker(s) who access a copy of this Report.

2. Report Defined

"Report" shall mean and refer to any disclosure Report prepared by Disclosure Source and made available to the Recipient(s), whether the Report is provided as a hard copy, via email, or accessed via <https://www.DisclosureSource.com>

3. No Third Party Reliance

The information contained in this Report is intended for the exclusive benefit and use of the Recipient(s). No person other than the Recipient(s) should rely upon, refer to, or use this Report, or any information contained within this Report, for any purpose. Disclosure Source expressly disclaims all liability, including liability for breach of contract and negligence, to persons other than Recipient(s). The disclosures contained in this Report "shall not be used by any other party, including, but not limited to, insurance companies, lenders, or governmental agencies, for any purpose." California Civil Code section 1103.2(g).

4. Seller's and Seller's Agent's Independent Disclosure Obligations

Seller(s) and their agent(s) are independently required to make certain statutory disclosures of all material facts about the subject property within their actual knowledge. This Report does not alter, change, impact, affect, or replace seller or seller's agent's independent disclosure obligations. Disclosure Source acknowledges that there may be other disclosures required under applicable state law and/or within seller's and seller's agent's actual knowledge, and Disclosure Source makes no representations as to the adequacy or accuracy of any other representations or disclosures made under applicable state law.

5. Explanation of Services and Limitations

(a) Statutory and Local/Supplemental Disclosures, Notices and Advisories

The purpose of the Disclosure Report is to assist the Recipient(s) in notifying the prospective buyer whether the property is located in any of six statutorily defined natural hazard areas. Disclosure Source has also obtained maps that are both official and publicly available from city, county, and state sources which supplement this natural hazard information.

Disclosure Source is also providing disclosures, notices and advisories on potentially hazardous conditions or occurrences that may affect the subject property. These additional disclosures, notices and advisories are either required by the California Civil Code, local ordinance, or the information is readily available. Disclosure Source recommends contacting the local building and planning departments prior to the transfer to help ascertain, what, if any, additional requirements there might be for construction or renovation, and building code requirements for this property. Disclosure Source has not performed a visual or physical inspection of the property. This Report is not a substitute for a visual or physical inspection of the property or a geologic or engineering study. Disclosure Source assumes no responsibility for any costs or consequences, direct or indirect, arising due to the need, or the lack of need, for earthquake insurance, fire insurance or flood hazard insurance. An agent for the Federal Flood Insurance Program should be contacted to determine the actual need for flood hazard insurance.

In order to prepare this Report, either the seller (or his/her agent) or the buyer (or his/her agent) supplied Disclosure Source with the Assessor's Parcel Number ("APN") for the subject property. Disclosure Source has not verified the accuracy of the APN. This Report was prepared based upon such APN, and shall not, and does not, include any property beyond the boundaries of the subject property identified by such APN, including but not limited to, any common interest areas, structures (whether located on the subject property, or not), easements, or any right, title, interest, estate, or easement in any abutting streets, roads, alleys, lanes, ways, or waterways.

Disclosure Source shall not be responsible or liable for any losses, liabilities or damages resulting from an incorrect APN. No determination is made and no opinion is expressed, or intended, by this Report concerning whether the subject property is comprised of legal lots in conformance with the California Subdivision Map Act. If the subject property is part of a condominium project, planned unit development, or other properties with a common or undivided interest area, the Report may indicate that the subject property is within the natural hazard zone if any portion of the common or undivided interest area is within the reported natural hazard zone. In preparing this Report, Disclosure Source has reviewed and relied upon the statutes identified and has reviewed the records referred to in each determination.

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(b) Tax Information, if included in the report

California Civil Code requires that the seller of certain real property determine from local agencies whether the property is subject to a Mello-Roos Community Facilities Act and Special Tax Assessment, and if so, deliver notice of such special tax assessment(s) to the prospective buyer. The purposes of the Special Tax and Assessment Section are to (a) make preliminary determinations regarding whether secured tax rolls contain Mello-Roos Community Facilities District Special Taxes or Improvement Bond Act of 1915 Lien Assessments against the subject property, and (b) assist the seller in fulfilling his/her duty to comply with California Civil Code Section 1102.6b.

When preparing the Special Tax and Assessment Section, the Company reviewed county tax records and other official and third party resources to determine whether, according to those records, the property is subject to a Special Tax pursuant to the Mello-Roos Community Facilities Act or a Special Assessment pursuant to the Improvement Bond Act of 1915. Only assessments that were levied against the property at the time the Company obtained the tax records are disclosed. No study of the public records was made by the Company to determine the presence of any other tax or assessment. Items not yet levied on the tax bill, items not appearing on the tax bill because the current owner has applied for an available exemption, supplemental taxes, unsecured property taxes, and items removed from the tax bill due to a pending judicial foreclosure suit may not be reflected on this Report. The amount of the levy, ending year, and other tax information may be subject to change in the future. Tax information can vary from property to property. The tax and assessment information in this Report is for the specific time frame and property referenced and may not be used for other properties. The Company is not responsible for any changes that may occur. In some instances, (including some condos, mobile homes, and new subdivisions), the tax roll data disclosed may represent the amount assessed for an entire parcel prior to subdivision of said parcel.

This Report and the above explanation of Special Tax and Assessments are intended to be general in nature and is not a substitute for a tax bill, title report or title insurance and may not be relied upon as such. If detailed information is desired, the Company recommends contacting the agency that administers the Special Tax and Assessment or retaining a professional consultant. The Company believes that the information and data contained in this Report is correct but we do not guarantee the accuracy of County records or the records of Bond Administrators from which this information is based, or accept liability for future tax payments in the event the information is inaccurate, incomplete or outdated. The assessed levy amounts listed are provided by the Tax Collector's office and are accurate based on the levies listed in the identified tax record as of the beginning of the identified tax year. No determination is made and no opinion is expressed, or intended, by the Report concerning the existence of property tax liabilities, unless specifically described in the Report. The applicable county tax assessor/collector updates their Tax Assessment frequently and the Company updates their Tax Assessment information yearly. If your decision to purchase this property is based in part on information contained in this Report, the Company recommends you contact the County Tax Collector's office and the Bond Administrators to verify its accuracy.

(c) Environmental Information, if included in the report

The environmental information (including reference aids) assist the seller(s) in satisfying their general obligations to provide information regarding the property's proximity to site(s) identified by appropriate County, State, and/or Federal Agencies' databases as possessing (either presently or historically) an environmental concern. Disclosure Source has not verified the accuracy, validity, or completeness of those lists and does not insure, warrant or guarantee that they are accurate and up to date. Disclosure Source has not performed a physical inspection of the property and the Report is not intended to be used as a preliminary site assessment or Phase 1 report. Disclosure Source does not make any representation as to the health hazards to humans or animals that may be associated with any of the substances that may exist at the sites or how they may affect the subject property. Disclosure Source does not report on the significance or extent of the contamination or remediation of any of the sites identified in the Agencies' databases.

6. Notice to Recipient(s)

(a) Disclosure Source provides the Report for the benefit of all Recipient(s). Disclosure Source considers Recipient(s) to be a contracting party who is subject to the explanation of services, conditions, limitations and disclaimers herein, and by signing the Report, Recipient(s) expressly agrees to receive the services, and be bound by the conditions, limitations and disclaimers herein. This Report is for the exclusive benefit of the Recipient(s). There shall be no third party beneficiaries, and the Report may not be used in any subsequent transaction affecting the subject property or for any other real property.

(b) Disclosure Source hereby agrees to indemnify the owner of any property for which a Report is issued and paid, and the owner's real estate broker, agent, transaction coordinator, escrow agent, and/or settlement agent involved in the transaction related to the issuance of the Report, for damages incurred to the extent those damages are a result of our negligent acts or errors/omissions in the performance of our services and subject to the limitations of this Report.

7. Limitation of Liability

(a) Disclosure Source has prepared this Report solely based upon records and information provided by various governmental and private agencies. Although reasonable care has been exercised by Disclosure Source in compiling the data and information contained in the Report, Disclosure Source has assumed that these records and information are accurate and complete, and Disclosure Source has not conducted any independent verification of their accuracy or completeness. Disclosure Source shall not be liable to Recipient(s) for errors, inaccuracies or omissions in this Report if such errors, inaccuracies or omissions were based upon information contained in the public and private records used by Disclosure Source, or were known to exist by Recipient(s) on the date of delivery of this Report to Recipient(s).

(b) Disclosure Source expressly excludes from liability any disclosures or information (i) not known to Disclosure Source, (ii) not on the maps used by Disclosure Source, (iii) not recorded in the public record as of the date it was reviewed by Disclosure Source, (iv) not included in the categories included in the Disclosure Report, (v) which would be discovered by a physical inspection of the property, (vi) known to any Recipient prior to receipt of the Report, and/or

California Residential Disclosure Report

Property Address: 6 SAN PEDRO PL
SAN RAMON, CA 94583-3017

Parcel Number: 212-132-027-5

Date: 6/11/2025
Order Number: 250611-00015

(vii) regarding the health or risk to any humans or other living things which may be associated in way with any of the disclosed hazards.

(c) Disclosure Source is not responsible or liable for the costs of investigating or remediating any of the disclosed hazards.

(d) Disclosure Source shall not be liable for any damages resulting from a Recipient's inability to access the Report.

(e) Any website or hyperlink contained in the Report is provided for informational purposes only, and Disclosure Source is not responsible for the accuracy of any information available from or through any referenced website or hyperlink.

(f) Disclosure Source liability for any claim, or claims, including but not limited to any claim for breach of contract or negligence, is limited to actual proven damages as a result of an error or omission in the Report and shall be measured by the difference between the amount paid for the property and the fair market value of the property as of the date of the Report, if and only if such difference is caused by the error or omission.

(g) Disclosure Source shall not be liable for any incidental damages, consequential damages, special damages, indirect damages, or lost profits suffered by Recipient(s).

8. FEMA Flood Determination

This Report may include a FEMA Flood Determination Certificate provided by a third-party. If such a certificate is included, Disclosure Source makes no representation or determination, or offers any opinion, as to whether flood insurance is required, whether private or offered as part of a government program, or any representation or determination of the cost of any such insurance.

9. Report Is Not For Credit Purposes

The information collected and disclosed in the Report is not indicative of any person's credit worthiness, credit standing, credit score, credit capacity or any other characteristics listed in Section 1681(a) of the Fair Credit Reporting Act ("FCRA"). The Report shall not be used in any way, or for any purpose, or in any manner that would cause the Report to be construed as a "consumer report" under the FCRA or any similar State or Federal statute, rule, law or regulation.

10. Change in Information

This Report is an "AS IS" Report. Updates to the databases used in this Report are determined by the responsible agency and may be made at any time and without notice. For that reason, Disclosure Source maintains an update schedule and makes reasonable efforts to use updated information. The complexities of obtaining and adapting the data into a usable format for preparing this Report necessitate some delay once the updated information is obtained; therefore the Report may be considered accurate only as of the date when the database was last reviewed and implemented by Disclosure Source. Subsequent to Disclosure Source's acquisition of government records, changes may be made to said government records and Disclosure Source shall have no obligation to update the Report or to communicate to any Recipient(s), or any other person, any changes, acts, occurrences, circumstances or agreements occurring after the date of the Report, which render inaccurate anything contained in the Report. Disclosure Source may at its sole discretion supplement the Report. The determinations made in the Report are time-sensitive. Disclosure Source shall not be liable for any impact on the Property, or the value thereof, that any change to the government records may have. Disclosure Source is under no duty to update this Report when or if new information is released or becomes available.

11. Notice of Claim

Recipient(s) must promptly notify Disclosure Source in writing of any error or omission, and give Disclosure Source an opportunity to correct such error and omission. All notices and claims shall be addressed to Disclosure Source, Claims Department, 1200 Concord Ave, Suite 400, Concord, CA 94520. Any claim must be given promptly in writing when knowledge is acquired by any Claimant of any information which is contrary to the Disclosure Report. If a written claim notice is not given promptly to Disclosure Source, all liability of Disclosure Source shall terminate with regard to the matters for which a prompt claim notice is required but only to the extent that the failure to give prompt written notice has prejudiced Disclosure Source.

12. Governing Law

These Terms and Conditions, and any Recipient's use of the Report, shall be governed by, and construed in accordance with, the laws of the State of California.

13. Resolution of Disputes (Arbitration or Small Claims)

MANDATORY ARBITRATION. This provision constitutes an agreement to arbitrate disputes on an individual basis. **Any party may bring an individual action in small claims court instead of pursuing arbitration.**

Any claim, dispute or controversy, pursuant to contract or tort law, or otherwise, arising out of or relating to this Agreement, the Report, its issuance, its contents, the disclosures, a breach of the Agreement, any controversy or claim arising out of the transaction giving rise to this Agreement, or the relationships among the parties hereto ("Claim"), shall be resolved by one arbitrator through binding arbitration administered by the American Arbitration Association ("AAA"), under the AAA Consumer Rules in effect at the time the Claim is filed ("AAA Rules"). Copies of AAA Rules and forms can be located at www.adr.org, or by calling 1-800-778-7879.

The arbitration will take place in the same county in which the property is located. The arbitrator's decision shall be final, binding, and non-appealable. Judgment upon the award may be entered and enforced in any court having jurisdiction. This clause is made pursuant to a transaction involving interstate commerce and shall be governed by the Federal Arbitration Act. By receiving this Report, and entering into this Agreement, the parties acknowledge that they are giving up the right to a jury trial, and the right to participate in any class action, private attorney general action, or other representative or consolidated action, including any class arbitration or consolidated arbitration proceeding. Neither party shall sue the other party other than as provided herein or for enforcement of this clause or of the arbitrator's award: any such suit may be brought only in Federal District Court for the District or, if any such court lacks jurisdiction, in any state court that has jurisdiction. The arbitrator, and not any federal, state, or local court, shall have exclusive authority to resolve any dispute relating to the interpretation, applicability, unconscionability, arbitrability, enforceability or formation of this agreement to arbitrate, including any claim that all or any part of the Terms and Conditions, including this agreement to arbitrate, is void or voidable. However, the preceding sentence shall not apply to the clause entitled "Class Action

California Residential Disclosure Report

Property Address: 6 SAN PEDRO PL
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Parcel Number: 212-132-027-5

Date: 6/11/2025
Order Number: 250611-00015

Waiver."

As noted above, a party *may* elect to bring an individual action in small claims court instead of arbitration, so long as the dispute falls within the jurisdictional requirements of small claims court.

CLASS ACTION WAIVER. Any Claim must be brought in the parties' individual capacity, and not as a plaintiff or class member in any purported class, collective, representative, multiple plaintiff, or similar proceeding ("Class Action"). The parties expressly waive any ability to maintain any Class Action in *any* forum. The arbitrator shall not have authority to combine or aggregate similar claims or conduct any Class Action nor make an award to *any* person or entity not a party to the arbitration. Any claim that all or part of this Class Action Waiver is unenforceable, unconscionable, void, or voidable may be determined only by a court of competent jurisdiction and not by an arbitrator.

14. Severability

In the event any provision of this Disclosure Report is held invalid or unenforceable under applicable law, this Disclosure Report shall be deemed not to include that provision and all other provisions shall remain in full force and effect.

15. Complete Agreement

These Terms and Conditions constitute the single and entire integrated agreement between Disclosure Source and the Recipient(s), and supersede and replace all prior statements, representations, discussions, negotiations and agreements.

CLTA Preliminary Report Form

(Rev. 11/06)

Order Number: O-SA-7278107

Page Number: 1

*First American Title™***First American Title Company****330 N. Brand Blvd. Suite 1150****Glendale, CA 91203**

California Department of Insurance License No. 2549-4

Andrea Kawasaki

Greater LA Escrow, Inc
 15315 Magnolia Boulevard, Suite 423
 Sherman Oaks, CA 91403
 Phone: (818)643-3225
 Fax: (818)649-6066

6/16/2025

Signed by:

 DF5158F5523A457...

6/25/2025

Signed by:

 7AC026E8504D400...

Customer Reference: The Spenst Trust / The Benjamin R Ortiz Trust

Title Officer: Gerardo Dellosa / Frank Tejeda
 Phone: (818)550-2585
 Fax No.:
 E-Mail: teamGD@firstam.com

E-Mail Loan Documents to:

Lenders please contact the Escrow Officer for email address for sending loan documents.

Owner: The Spenst Trust and The Benjamin R Ortiz Trust

Property: 6 San Pedro Place
 San Ramon, CA 94583**PRELIMINARY REPORT**

In response to the above referenced application for a policy of title insurance, this company hereby reports that it is prepared to issue, or cause to be issued, as of the date hereof, a Policy or Policies of Title Insurance describing the land and the estate or interest therein hereinafter set forth, insuring against loss which may be sustained by reason of any defect, lien or encumbrance not shown or referred to as an Exception below or not excluded from coverage pursuant to the printed Schedules, Conditions and Stipulations of said Policy forms.

The printed Exceptions and Exclusions from the coverage and Limitations on Covered Risks of said policy or policies are set forth in Exhibit A attached. *The policy to be issued may contain an arbitration clause. When the Amount of Insurance is less than that set forth in the arbitration clause, all arbitrable matters shall be arbitrated at the option of either the Company or the Insured as the exclusive remedy of the parties.* Limitations on Covered Risks applicable to the CLTA and ALTA Homeowner's Policies of Title Insurance which establish a Deductible Amount and a Maximum Dollar Limit of Liability for certain coverages are also set forth in Exhibit A. Copies of the policy forms should be read. They are available from the office which issued this report.

Please read the exceptions shown or referred to below and the exceptions and exclusions set forth in Exhibit A of this report carefully. The exceptions and exclusions are meant to provide you with notice of matters which are not covered under the terms of the title insurance policy and should be carefully considered.

It is important to note that this preliminary report is not a written representation as to the condition of title and may not list all liens, defects, and encumbrances affecting title to the land.

Please be advised that any provision contained in this document, or in a document that is attached, linked or referenced in this document, that under applicable law illegally discriminates against a class of individuals based

CLTA Preliminary Report Form

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upon personal characteristics such as race, color, religion, sex, sexual orientation, gender identity, familial status, disability, national origin, or any other legally protected class, is illegal and unenforceable by law.

This report (and any supplements or amendments hereto) is issued solely for the purpose of facilitating the issuance of a policy of title insurance and no liability is assumed hereby. If it is desired that liability be assumed prior to the issuance of a policy of title insurance, a Binder or Commitment should be requested.

Dated as of June 05, 2025 at 7:30 A.M.

The form of Policy of title insurance contemplated by this report is:

ALTA/CLTA Homeowner's (EAGLE) Policy of Title Insurance and ALTA Ext Loan Policy if the land described is an improved residential lot or condominium unit on which there is located a one-to-four family residence; or ALTA Standard Owner's Policy (with Western Regional Exceptions) and the ALTA Loan Policy if the land described is an unimproved residential lot or condominium unit.

A specific request should be made if another form or additional coverage is desired.

Title to said estate or interest at the date hereof is vested in:

MARILYN R. SPENST AND BENJAMIN R. ORTIZ, AS CO-TRUSTEES OF THE SPENST TRUST DATED JANUARY 31, 1995, SUBJECT TO EXCEPTION NO. 8 & 13

The estate or interest in the land hereinafter described or referred to covered by this Report is:

FEE

The Land referred to herein is described as follows:

(See attached Legal Description)

At the date hereof exceptions to coverage in addition to the printed Exceptions and Exclusions in said policy form would be as follows:

1. General and special taxes and assessments for the fiscal year 2025-2026, a lien not yet due or payable.
2. The lien of supplemental taxes, if any, assessed pursuant to Chapter 3.5 commencing with Section 75 of the California Revenue and Taxation Code.
3. An easement for public utilities and incidental purposes in the document recorded April 26, 1946 as [Book 872, Page 230](#) of Official Records.
4. Covenants, conditions, and restrictions in the document recorded MARCH 26, 1969 as Instrument No. [20704](#), Book 5840, Page 446 of Official Records, which provide that a violation thereof shall not defeat or render invalid the lien of any first mortgage or deed of trust made in good faith and for value, but deleting any covenant, condition, or restriction, if any, indicating a preference, limitation, or discrimination based on race, color, religion, sex, gender, gender identity, gender expression, sexual orientation, familial status, marital status, disability, handicap, veteran or military status, genetic information, national origin, source of income as defined in subdivision (p) of Section 12955, or ancestry, to the extent that such covenants, conditions or restrictions violate applicable state or

federal laws. Lawful restrictions under state and federal law on the age of occupants in senior housing or housing for older persons shall not be construed as restrictions based on familial status.

Document(s) declaring modifications thereof recorded MAY 26, 1969 as Instrument No. [36919](#), Book 5882, Page 272 of Official Records.

5. A deed of trust to secure an original indebtedness of \$250,000.00 recorded January 15, 2016 as INSTRUMENT NO. [20167778](#) OF OFFICIAL RECORDS.

Dated: December 18, 2015
Trustor: MARILYN SPENST AKA MARILYN R. SPENST-ORTIZ,
TRUSTEE, SPENST-ORTIZ TRUST, DATED JANUARY 31,
1995
Trustee: AMERICAN SECURITIES COMPANY
Beneficiary: WELLS FARGO BANK, N.A.

The above deed of trust states that it secures an equity line/revolving line of credit. Prior to the payment and suspension of the equity line/revolving line of credit, an instruction to suspend and close the equity line/revolving line of credit pursuant to CA Civil Code Section 2943.1 must be executed by the borrower.

6. A lien for unsecured property taxes, evidenced by a certificate recorded by the tax collector of Contra Costa County, recorded October 25, 2019, as INSTRUMENT NO. [2019-0183948](#) of Official Records.

Debtor: SPENST MARILYN R
Year & No.: 2019 & CF0917CK13
Amount: \$76.06, and any other amounts due thereunder.

7. A lien for unsecured property taxes, evidenced by a certificate recorded by the tax collector of Contra Costa County, recorded December 03, 2020, as INSTRUMENT NO. [2020-0296503](#) of Official Records.

Debtor: SPENST MARILYN R
Year & No.: 2020 & CF0917CK13
Amount: \$75.07, and any other amounts due thereunder.

8. The effect of a document entitled "AFFIDAVIT OF DEATH OF CO-TRUSTEE", recorded April 14, 2025 as INSTRUMENT NO. [2025-0035307](#) of Official Records.

9. Water rights, claims or title to water, whether or not shown by the Public Records.

10. The new lender, **if any**, for this transaction may be a Non-Institutional Lender. If so, the Company will require the Deed of Trust to be signed before a **First American approved notary**.

11. **An Owner's Certification must be completed, executed, and returned to the Company.**

Prior to the issuance of any policy of title insurance, the Company will require:

12. With respect to the trust referred to in the vesting:
 - a. A certification pursuant to Section 18100.5 of the California Probate Code in a form satisfactory to the Company.
 - b. Copies of those excerpts from the original trust documents and amendments thereto which designate the trustee and confer upon the trustee the power to act in the pending transaction.
 - c. Other requirements which the Company may impose following its review of the material required herein and other information which the Company may require.
13. A copy of the Trust Agreement and all amendments should be submitted prior to closing. The Company may make additional requirements following a review of such documents including, but not limited to, a certification of trust confirming the powers of the trustees and the continuing existence of the trust.

INFORMATIONAL NOTES

Note: The policy to be issued may contain an arbitration clause. When the Amount of Insurance is less than the certain dollar amount set forth in any applicable arbitration clause, all arbitrable matters shall be arbitrated at the option of either the Company or the Insured as the exclusive remedy of the parties. If you desire to review the terms of the policy, including any arbitration clause that may be included, contact the office that issued this Commitment or Report to obtain a sample of the policy jacket for the policy that is to be issued in connection with your transaction.

1. General and special taxes and assessments for the fiscal year 2024-2025.

First Installment:	\$1,127.66, PAID
Penalty:	\$0.00
Second Installment:	\$1,127.66, PAID
Penalty:	\$0.00
Tax Rate Area:	17-008
A. P. No.:	<u>212-132-027</u>

2. This report is preparatory to the issuance of an ALTA Loan Policy. We have no knowledge of any fact which would preclude the issuance of the policy with CLTA endorsement forms 100 and 116 and if applicable, 115 and 116.2 attached.

When issued, the CLTA endorsement form 116 or 116.2, if applicable will reference a(n) Single Family Residence known as 6 San Pedro Place, San Ramon, CA 94583.

3. According to the public records, there has been no conveyance of the land within a period of twenty-four months prior to the date of this report, except as follows:

None

NOTE to proposed insured lender only: No Private transfer fee covenant, as defined in Federal Housing Finance Agency Final Rule 12 CFR Part 1228, that was created and first appears in the Public Records on or after February 8, 2011, encumbers the Title except as follows: None

The map attached, if any, may or may not be a survey of the land depicted hereon. First American expressly disclaims any liability for loss or damage which may result from reliance on this map except to the extent coverage for such loss or damage is expressly provided by the terms and provisions of the title insurance policy, if any, to which this map is attached.

LEGAL DESCRIPTION

Real property in the City of San Ramon, County of Contra Costa, State of California, described as follows:

Lot 33, as shown on the map of Subdivision 3840, filed March 26, 1969, in [Book 125 of Maps, Page 42, 43, 44, 45, 46 and 47](#), in the Office of the County Recorder of Contra Costa County.

EXCEPTING FROM the above described parcel of land, all oil, gas minerals and other hydrocarbon substances in and under or that may be produced from a depth below 500 feet from the surface of said land, without right of entry upon the surface of said land, for the purpose of mining, drilling, exploring or extracting such oil, gas, minerals and other hydrocarbon substances or other use of or rights in or to any portion of the surface of said land to a depth of 500 feet below the surface thereof, as reserved in the deed executed by Volk -Mc Lain Communities, Inc., a California Corporation, to Qualified Investments, Inc., a California Corporation, recorded June 7, 1967, in Book 5398 Official Records, Page 25, Instrument No. [38550](#).

ALSO EXCEPTING THEREFROM: all water rights, including the right to use subterranean waters, together with any pipes, well or other equipment relating the use of or extracting of waters from or under said premises, as reserved in the deed dated June 27, 1967, executed by Qualified Investments, Inc., a California Corporation to Boise Cascade Corporation, a Delaware Corporation, recorded June 27 1967 in Book 5398, Page 136, Series No. [38555](#), Official Records.

APN: [212-132-027](#)



NOTICE

Section 12413.1 of the California Insurance Code, effective January 1, 1990, requires that any title insurance company, underwritten title company, or controlled escrow company handling funds in an escrow or sub-escrow capacity, wait a specified number of days after depositing funds, before recording any documents in connection with the transaction or disbursing funds. This statute allows for funds deposited by wire transfer to be disbursed the same day as deposit. In the case of cashier's checks or certified checks, funds may be disbursed the next day after deposit. In order to avoid unnecessary delays of three to seven days, or more, please use wire transfer, cashier's checks, or certified checks whenever possible.

EXHIBIT A
LIST OF PRINTED EXCEPTIONS AND EXCLUSIONS (BY POLICY TYPE)
CLTA/ALTA HOMEOWNER'S POLICY OF TITLE INSURANCE [(07-01-2021) v. 01.00]
EXCLUSIONS FROM COVERAGE

The following matters are excluded from the coverage of this policy and We will not pay loss or damage, costs, attorneys' fees, or expenses that arise by reason of:

1. a. any law, ordinance, permit, or governmental regulation (including those relating to building and zoning) that restricts, regulates, prohibits, or relates to:
 - i. the occupancy, use, or enjoyment of the Land;
 - ii. the character, dimensions, or location of any improvement on the Land;
 - iii. the subdivision of land; or
 - iv. environmental remediation or protection.
- b. any governmental forfeiture, police, or regulatory, or national security power.
- c. the effect of a violation or enforcement of any matter excluded under Exclusion 1.a. or 1.b.

Exclusion 1 does not modify or limit the coverage provided under Covered Risk 8.a., 14, 15, 16, 18, 19, 20, 23, or 27.

2. Any power to take the Land by condemnation. Exclusion 2 does not modify or limit the coverage provided under Covered Risk 17.
3. Any defect, lien, encumbrance, adverse claim, or other matter:
 - a. created, suffered, assumed, or agreed to by You;
 - b. not Known to Us, not recorded in the Public Records at the Date of Policy, but Known to You and not disclosed in writing to Us by You prior to the date You became an Insured under this policy;
 - c. resulting in no loss or damage to You;
 - d. attaching or created subsequent to the Date of Policy (Exclusion 3.d. does not modify or limit the coverage provided under Covered Risk 5, 8.f., 25, 26, 27, 28, or 32); or
 - e. resulting in loss or damage that would not have been sustained if You paid consideration sufficient to qualify You as a bona fide purchaser of the Title at the Date of Policy.
4. Lack of a right:
 - a. to any land outside the area specifically described and referred to in Item 3 of Schedule A; and
 - b. in any street, road, avenue, alley, lane, right-of-way, body of water, or waterway that abut the Land.

Exclusion 4 does not modify or limit the coverage provided under Covered Risk 11 or 21.
5. The failure of Your existing structures, or any portion of Your existing structures, to have been constructed before, on, or after the Date of Policy in accordance with applicable building codes. Exclusion 5 does not modify or limit the coverage provided under Covered Risk 14 or 15.
6. Any claim, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights law, that the transfer of the Title to You is a:
 - a. fraudulent conveyance or fraudulent transfer;
 - b. voidable transfer under the Uniform Voidable Transactions Act; or
 - c. preferential transfer:
 - i. to the extent the instrument of transfer vesting the Title as shown in Schedule A is not a transfer made as a contemporaneous exchange for new value; or
 - ii. for any other reason not stated in Covered Risk 30.
7. Contamination, explosion, fire, flooding, vibration, fracturing, earthquake, or subsidence.
8. Negligence by a person or an entity exercising a right to extract or develop oil, gas, minerals, groundwater, or any other subsurface substance.
9. Any lien on Your Title for real estate taxes or assessments imposed or collected by a governmental authority that becomes due and payable after the Date of Policy. Exclusion 9 does not modify or limit the coverage provided under Covered Risk 8.a. or 27.
10. Any discrepancy in the quantity of the area, square footage, or acreage of the Land or of any improvement to the Land.

LIMITATIONS ON COVERED RISKS

Your insurance for the following Covered Risks is limited on the Owner's Coverage Statement as follows:

For Covered Risk 16, 18, 19, and 21 Your Deductible Amount and Our Maximum Dollar Limit of Liability shown in Schedule A. The deductible amounts and maximum dollar limits shown on Schedule A are as follows:

	<u>Your Deductible Amount</u>	<u>Our Maximum Dollar Limit of Liability</u>
Covered Risk 16:	1% of Policy Amount Shown in Schedule A or \$2,500 (whichever is less)	\$10,000
Covered Risk 18:	1% of Policy Amount Shown in Schedule A or \$5,000 (whichever is less)	\$25,000
Covered Risk 19:	1% of Policy Amount Shown on Schedule A or \$5,000 (whichever is less)	\$25,000
Covered Risk 21:	1% of Policy Amount Shown on Schedule A or \$2,500 (whichever is less)	\$5,000

**ALTA OWNER'S POLICY [(07-01-2021) V. 01.00]
CLTA STANDARD COVERAGE OWNER'S POLICY [(02-04-22) V. 01.00]**
EXCLUSIONS FROM COVERAGE

The following matters are excluded from the coverage of this policy, and the Company will not pay loss or damage, costs, attorneys' fees, or expenses that arise by reason of:

1. a. any law, ordinance, permit, or governmental regulation (including those relating to building and zoning) that restricts, regulates, prohibits, or relates to:
 - i. the occupancy, use, or enjoyment of the Land;
 - ii. the character, dimensions, or location of any improvement on the Land;
 - iii. the subdivision of land; or
 - iv. environmental remediation or protection.
- b. any governmental forfeiture, police, regulatory, or national security power.
- c. the effect of a violation or enforcement of any matter excluded under Exclusion 1.a. or 1.b.

Exclusion 1 does not modify or limit the coverage provided under Covered Risk 5 or 6.

2. Any power of eminent domain. Exclusion 2 does not modify or limit the coverage provided under Covered Risk 7.
3. Any defect, lien, encumbrance, adverse claim, or other matter:
 - a. created, suffered, assumed, or agreed to by the Insured Claimant;
 - b. not Known to the Company, not recorded in the Public Records at the Date of Policy, but Known to the Insured Claimant and not disclosed in writing to the Company by the Insured Claimant prior to the date the Insured Claimant became an Insured under this policy;
 - c. resulting in no loss or damage to the Insured Claimant;
 - d. attaching or created subsequent to the Date of Policy (Exclusion 3.d. does not modify or limit the coverage provided under Covered Risk 9 or 10); or
 - e. resulting in loss or damage that would not have been sustained if consideration sufficient to qualify the Insured named in Schedule A as a bona fide purchaser had been given for the Title at the Date of Policy.
4. Any claim, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights law, that the transaction vesting the Title as shown in Schedule A is a:
 - a. fraudulent conveyance or fraudulent transfer;
 - b. voidable transfer under the Uniform Voidable Transactions Act; or
 - c. preferential transfer:
 - i. to the extent the instrument of transfer vesting the Title as shown in Schedule A is not a transfer made as a contemporaneous exchange for new value; or
 - ii. for any other reason not stated in Covered Risk 9.b.
5. Any claim of a PACA-PSA Trust. Exclusion 5 does not modify or limit the coverage provided under Covered Risk 8.
6. Any lien on the Title for real estate taxes or assessments imposed or collected by a governmental authority that becomes due and payable after the Date of Policy. Exclusion 6 does not modify or limit the coverage provided under Covered Risk 2.b.
7. Any discrepancy in the quantity of the area, square footage, or acreage of the Land or of any improvement to the Land.

NOTE: The 2021 ALTA Owner's Policy may be issued to afford either Standard Coverage or Extended Coverage. In addition to variable exceptions such as taxes, easements, CC&R's, etc., the Exceptions from Coverage in a Standard Coverage policy will also include the Western Regional Standard Coverage Exceptions listed below as numbers 1 through 7. The 2021 CLTA Standard Coverage Owner's Policy will include the Western Regional Standard Coverage Exceptions listed below as numbers 1 through 7.

EXCEPTIONS FROM COVERAGE

Some historical land records contain Discriminatory Covenants that are illegal and unenforceable by law. This policy treats any Discriminatory Covenant in a document referenced in Schedule B as if each Discriminatory Covenant is redacted, repudiated, removed, and not republished or recirculated. Only the remaining provisions of the document are excepted from coverage.

This policy does not insure against loss or damage and the Company will not pay costs, attorneys' fees, or expenses resulting from the terms and conditions of any lease or easement identified in Schedule A, and the following matters:

1. (a) Taxes or assessments that are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the Public Records; (b) proceedings by a public agency that may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the Public Records.
2. Any facts, rights, interests, or claims that are not shown by the Public Records but that could be ascertained by an inspection of the Land or that may be asserted by persons in possession of the Land.
3. Easements, liens or encumbrances, or claims thereof, not shown by the Public Records.
4. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land and not shown by the Public Records.
5. (a) Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) water rights, claims or title to water, whether or not the matters excepted under (a), (b), or (c) are shown by the Public Records.
6. Any lien or right to a lien for services, labor or material unless such lien is shown by the Public Records at Date of Policy.
7. Any claim to (a) ownership of or rights to minerals and similar substances, including but not limited to ores, metals, coal, lignite, oil, gas,

uranium, clay, rock, sand, and gravel located in, on, or under the Land or produced from the Land, whether such ownership or rights arise by lease, grant, exception, conveyance, reservation, or otherwise; and (b) any rights, privileges, immunities, rights of way, and easements associated therewith or appurtenant thereto, whether or not the interests or rights excepted in (a) or (b) appear in the Public Records or are shown in Schedule B.

2006 ALTA OWNER'S POLICY (06-17-06)
EXCLUSIONS FROM COVERAGE

The following matters are expressly excluded from the coverage of this policy, and the Company will not pay loss or damage, costs, attorneys' fees, or expenses that arise by reason of:

1. (a) Any law, ordinance, permit, or governmental regulation (including those relating to building and zoning) restricting, regulating, prohibiting, or relating to
 - (i) the occupancy, use, or enjoyment of the Land;
 - (ii) the character, dimensions, or location of any improvement erected on the Land;
 - (iii) the subdivision of land; or
 - (iv) environmental protection;
 or the effect of any violation of these laws, ordinances, or governmental regulations. This Exclusion 1(a) does not modify or limit the coverage provided under Covered Risk 5.

(b) Any governmental police power. This Exclusion 1(b) does not modify or limit the coverage provided under Covered Risk 6.
2. Rights of eminent domain. This Exclusion does not modify or limit the coverage provided under Covered Risk 7 or 8.
3. Defects, liens, encumbrances, adverse claims, or other matters
 - (a) created, suffered, assumed, or agreed to by the Insured Claimant;
 - (b) not Known to the Company, not recorded in the Public Records at Date of Policy, but Known to the Insured Claimant and not disclosed in writing to the Company by the Insured Claimant prior to the date the Insured Claimant became an Insured under this policy;
 - (c) resulting in no loss or damage to the Insured Claimant;
 - (d) attaching or created subsequent to Date of Policy (however, this does not modify or limit the coverage provided under Covered Risk 9 and 10); or
 - (e) resulting in loss or damage that would not have been sustained if the Insured Claimant had paid value for the Title.
4. Any claim, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights laws, that the transaction vesting the Title as shown in Schedule A, is
 - (a) a fraudulent conveyance or fraudulent transfer; or
 - (b) a preferential transfer for any reason not stated in Covered Risk 9 of this policy.
5. Any lien on the Title for real estate taxes or assessments imposed by governmental authority and created or attaching between Date of Policy and the date of recording of the deed or other instrument of transfer in the Public Records that vests Title as shown in Schedule A.

NOTE: The 2006 ALTA Owner's Policy may be issued to afford either Standard Coverage or Extended Coverage. In addition to variable exceptions such as taxes, easements, CC&R's, etc., the Exceptions from Coverage in a Standard Coverage policy will also include the Western Regional Standard Coverage Exceptions listed below as numbers 1 through 7.

EXCEPTIONS FROM COVERAGE

This policy does not insure against loss or damage, and the Company will not pay costs, attorneys' fees or expenses, that arise by reason of:

The above policy form may be issued to afford either Standard Coverage or Extended Coverage. In addition to the above Exclusions from Coverage, the Exceptions from Coverage in a Standard Coverage policy will also include the following Exceptions from Coverage:

1. (a) Taxes or assessments that are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the Public Records; (b) proceedings by a public agency that may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the Public Records.
2. Any facts, rights, interests, or claims that are not shown by the Public Records at Date of Policy but that could be (a) ascertained by an inspection of the Land, or (b) asserted by persons or parties in possession of the Land.
3. Easements, liens or encumbrances, or claims thereof, not shown by the Public Records at Date of Policy.
4. Any encroachment, encumbrance, violation, variation, easement, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land and not shown by the Public Records at Date of Policy.
5. (a) Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) water rights, claims or title to water, whether or not the matters excepted under (a), (b), or (c) are shown by the Public Records.
6. Any lien or right to a lien for services, labor, material or equipment unless such lien is shown by the Public Records at Date of Policy.
7. Any claim to (a) ownership of or rights to minerals and similar substances, including but not limited to ores, metals, coal, lignite, oil, gas, uranium, clay, rock, sand, and gravel located in, on, or under the Land or produced from the Land, whether such ownership or rights arise by lease, grant, exception, conveyance, reservation, or otherwise; and (b) any rights, privileges, immunities, rights of way, and easements associated therewith or appurtenant thereto, whether or not the interests or rights excepted in (a) or (b) appear in the Public Records or are shown in Schedule B.



Old Republic Title Company
419 Sycamore Valley Road West
Danville, CA 94526
Phone: (925) 855-8700 / **Fax:** (925) 855-8706

Preliminary Report

Property Address:

6 San Pedro Place, San Ramon, CA 94583

When Replying Please Contact:

Contact Name: Laurel Leftwich

Email: laurell@ortc.com

Phone: (925) 855-8700

Our Order No.: 0118039272

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Embracing modern technology, we've significantly enhanced the Preliminary Report, making it more user-friendly than ever. With a simple click on **ORTPreView**, you can swiftly access a summary of the report; spot highlighted items that may require your attention and more. This new system, designed with your comfort in mind, is set to make your review process more efficient and convenient.

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ORDER NO. : 0118039272

EXHIBIT A

The land referred to is situated in the County of Contra Costa, City of San Ramon, State of California, and is described as follows:

Lot 33, as shown on the Map of Subdivision 3840, filed March 26, 1969, in [Map Book 125, Pages 42, 43, 44, 45, 46 and 47](#), Official Records of Contra Costa County.

EXCEPTING THEREFROM the above described parcel of land all oil, gas, minerals and other hydrocarbon substances in and under or that may be produced from a depth below 500 feet from the surface of said land, without right of entry upon the surface of said land, for the purpose of mining, drilling, exploring of extracting such oil, gas, minerals and other hydrocarbon substances or other use of or rights in or to any portion of the surface of said land to a depth of 500 feet below the surface thereof, as reserved in the Deed executed by Volk-McLain Communities, Inc., a California corporation to Qualified Investments, Inc., a California corporation, recorded June 27, 1967, in [Book 5398, Official Records, at Page 23, Series No. 38550](#).

ALSO EXCEPTING THEREFROM:

All water rights, including the right to use subterranean water, together with any pipes, wells, or other equipment relating to the use of or extracting of waters from or under said premises, as reserved in the Deed dated June 27, 1967, executed by Qualified Investments, Inc., a California corporation, to Boise Cascade Corporation, a Delaware corporation, recorded June 27, 1967, in [Book 5398, Official Records, at Page 136, Series No. 38555](#).

APN: 212-132-027-5



OLD REPUBLIC
TITLE COMPANY

419 Sycamore Valley Road West
Danville, CA 94526
(925) 855-8700 Fax: (925) 855-8706

PRELIMINARY REPORT

Our Order Number 0118039272-LL

COLDWELL BANKER REALTY
4115 Blackhawk Plaza Circle Suite 20
Danville, CA 94506

Attention: JULIE LONG

When Replying Please Contact:

Laurel Leftwich
laurell@ortc.com
(925) 855-8700

Buyer:
BUYER TO FOLLOW

Property Address:

6 San Pedro Place, San Ramon, CA 94583

In response to the above referenced application for a policy of title insurance, OLD REPUBLIC TITLE COMPANY, as issuing Agent of Old Republic National Title Insurance Company, hereby reports that it is prepared to issue, or cause to be issued, as of the date hereof, a Policy or Policies of Title Insurance describing the land and the estate or interest therein hereinafter set forth, insuring against loss which may be sustained by reason of any defect, lien or encumbrance not shown or referred to as an Exception below or not excluded from coverage pursuant to the printed Schedules, Conditions and Stipulations of said policy forms.

The printed Exceptions and Exclusions from the coverage and Limitations on Covered Risks of said Policy or Policies are set forth in Exhibit I attached. The policy to be issued may contain an arbitration clause. When the Amount of Insurance is less than that set forth in the arbitration clause, all arbitrable matters shall be arbitrated at the option of either the Company or the Insured as the exclusive remedy of the parties. Limitations on Covered Risks applicable to the Homeowner's Policy of Title Insurance which establish a Deductible Amount and a Maximum Dollar Limit of Liability for certain coverages are also set forth in Exhibit I. Copies of the Policy forms should be read. They are available from the office which issued this report.

Please read the exceptions shown or referred to below and the exceptions and exclusions set forth in Exhibit I of this report carefully. The exceptions and exclusions are meant to provide you with notice of matters which are not covered under the terms of the title insurance policy and should be carefully considered.

It is important to note that this preliminary report is not a written representation as to the condition of title and may not list all liens, defects, and encumbrances affecting title to the land.

This report (and any supplements or amendments hereto) is issued solely for the purpose of facilitating the issuance of a policy of title insurance and no liability is assumed hereby. If it is desired that liability be assumed prior to the issuance of a policy of title insurance, a Binder or Commitment should be requested.

Dated as of May 14, 2025, at 7:30 AM

6/16/2025

Signed by:

DF5158F5523A457...

6/25/2025

Signed by:

7AC926E8504D400...

OLD REPUBLIC TITLE COMPANY
For Exceptions Shown or Referred to, See Attached

OLD REPUBLIC TITLE COMPANY
ORDER NO. 0118039272-LL

The form of policy of title insurance contemplated by this report is:

ALTA Homeowner's Policy of Title Insurance - 2021; AND ALTA Loan Policy of Title Insurance - 2021. A specific request should be made if another form or additional coverage is desired.

The estate or interest in the land hereinafter described or referred or covered by this Report is:

Fee

Title to said estate or interest at the date hereof is vested in:

Benjamin R. Ortiz, Sole Successor Trustee of the Spenst Trust dated January 31, 1995

The land referred to in this Report is situated in the County of Contra Costa, City of San Ramon, State of California, and is described as follows:

Lot 33, as shown on the Map of Subdivision 3840, filed March 26, 1969, in [Map Book 125, Pages 42, 43, 44, 45, 46 and 47](#), Official Records of Contra Costa County.

EXCEPTING THEREFROM the above described parcel of land all oil, gas, minerals and other hydrocarbon substances in and under or that may be produced from a depth below 500 feet from the surface of said land, without right of entry upon the surface of said land, for the purpose of mining, drilling, exploring or extracting such oil, gas, minerals and other hydrocarbon substances or other use of or rights in or to any portion of the surface of said land to a depth of 500 feet below the surface thereof, as reserved in the Deed executed by Volk-McLain Communities, Inc., a California corporation to Qualified Investments, Inc., a California corporation, recorded June 27, 1967, in [Book 5398, Official Records, at Page 23, Series No. 38550](#).

ALSO EXCEPTING THEREFROM:

All water rights, including the right to use subterranean water, together with any pipes, wells, or other equipment relating to the use of or extracting of waters from or under said premises, as reserved in the Deed dated June 27, 1967, executed by Qualified Investments, Inc., a California corporation, to Boise Cascade Corporation, a Delaware corporation, recorded June 27, 1967, in [Book 5398, Official Records, at Page 136, Series No. 38555](#).

APN: 212-132-027-5

At the date hereof exceptions to coverage in addition to the Exceptions and Exclusions in said policy form would be as follows:

1. Taxes and assessments, general and special, for the fiscal year 2025 - 2026, a lien, but not yet due or payable.

OLD REPUBLIC TITLE COMPANY
ORDER NO. 0118039272-LL

2. Taxes and assessments, general and special, for the fiscal year 2024 - 2025, as follows:

Assessor's Parcel No	:	212-132-027-5	
Bill No.	:	2024-231889	
Code No.	:	17008	
1st Installment	:	\$1,127.66	Marked Paid
2nd Installment	:	\$1,127.66	Marked Paid
Land Value	:	\$28,215.00	
Imp. Value	:	\$103,211.00	

3. The lien of supplemental taxes, if any, assessed pursuant to the provisions of Section 75, et seq., of the Revenue and Taxation Code of the State of California.

4. The herein described property lying within the proposed boundaries of a Community Facilities District, as follows:

District No	:	2014-1
For	:	Clean Energy Program
Disclosed By	:	Assessment Map
Recorded	:	August 26, 2015 in Book 85 of Assessment Maps, Page 16

Further information may be obtained by contacting:
County of Contra Costa

5. Covenants, Conditions and Restrictions which do not contain express provisions for forfeiture or reversion of title in the event of violation, but omitting any covenants or restrictions if any, based upon age, race, color, religion, sex, gender, gender identity, gender expression, sexual orientation, familial status, marital status, disability, veteran or military status, genetic information, national origin, source of income as defined in subdivision (p) of Section 12955 of the Government Code, or ancestry, unless and only to the extent that said covenant (a) is exempt under Title 42, Section 3607 of the United States Code or (b) relates to handicap but does not discriminate against handicapped persons, as provided in an instrument

Entitled	:	Declaration of Restrictions
Recorded	:	March 26, 1969 in Book 5840 of Official Records, Page 446 under Recorder's Serial Number 20704

OLD REPUBLIC TITLE COMPANY
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Modification thereof, but omitting any covenants or restrictions if any, based upon age, race, color, religion, sex, gender, gender identity, gender expression, sexual orientation, familial status, marital status, disability, veteran or military status, genetic information, national origin, source of income as defined in subdivision (p) of Section 12955 of the Government Code, or ancestry, unless and only to the extent that said covenant (a) is exempt under Title 42, Section 3607 of the United States Code or (b) relates to handicap but does not discriminate against handicapped persons, as provided in an instrument

Recorded : [May 26, 1969 in Book 5882 of Official Records, Page 272 under Recorder's Serial Number 36919](#)

Said Covenants, Conditions and Restrictions provide that a violation thereof shall not defeat or render invalid the lien of any Mortgage or Deed of Trust made in good faith and for value.

NOTE: "If this document contains any restriction based on age, race, color, religion, sex, gender, gender identity, gender expression, sexual orientation, familial status, marital status, disability, veteran or military status, genetic information, national origin, source of income as defined in subdivision (p) of Section 12955 of the Government Code, or ancestry, that restriction violates state and federal fair housing laws and is void, and may be removed pursuant to Section 12956.2 of the Government Code, by submitting a "Restrictive Covenant Modification" form, together with a copy of the attached document with the unlawful provision redacted to the county recorder's office. The "Restrictive Covenant Modification" form can be obtained from the county recorder's office and may be available on its internet website. The form may also be available from the party that provided you with this document. Lawful restrictions under state and federal law on the age of occupants in senior housing or housing for older persons shall not be construed as restrictions based on familial status."

6. An easement affecting that portion of said land and for the purposes stated herein and incidental purposes as provided in the above mentioned instrument,

For : PGE & PTT
Affects : Southeasterly portion

OLD REPUBLIC TITLE COMPANY
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7. Deed of Trust to secure an indebtedness of the amount stated below and any other amounts payable under the terms thereof,

Amount : \$250,000.00
 Trustor/Borrower : Marilyn Spenst AKA Marilyn R. Spenst-Ortiz, Trustee, Spenst-Ortiz Trust, dated January 31
 Trustee : American Securities Company
 Beneficiary/Lender : Wells Fargo Bank, N.A.
 Dated : December 18, 2015
 Recorded : [January 15, 2016 in Official Records under Recorder's Serial Number 2016-0007778-00](#)

NOTE: Said Deed of Trust appears to secure a Revolving Line or Equity Line of Credit. If this loan is to be paid off and reconveyed through this transaction, the Company will require a written statement from the Beneficiary/Lender that a freeze is in effect on the account, and that the demand for payoff from the Beneficiary/Lender states that a reconveyance will be issued upon payment of the amounts shown therein.

The Beneficiary/Lender may be assisted in freezing this account by receiving a creditline freeze authorization letter signed by the Trustor/Borrower/Seller with the request for payoff demand. A sample copy of a typical such letter is available from the Company upon request.

8. Certificate of Lien by the Contra Costa County Tax Collector as follows:

Against : Marilyn R. Spenst
 Last Address : 6 San Pedro Pl., San Ramon, CA 94583
 Year : 2019 - 2020
 Account No. : CF0917CK13
 Amount : \$76.06
 Recorded : [October 25, 2019 in Official Records under Recorder's Serial Number 2019-018398-00](#)

9. Certificate of Lien by the Contra Costa County Tax Collector as follows:

Against : Marilyn R. Spenst
 Last Address : 6 San Pedro Pl., San Ramon, CA 94583
 Year : 2020 - 2021
 Account No. : CF0917CK13
 Amount : \$75.07
 Recorded : [December 3, 2020 in Official Records under Recorder's Serial Number 2020-0296503-00](#)

OLD REPUBLIC TITLE COMPANY
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10. Terms and conditions contained in the Spenst Trust dated January 31, 1995 as disclosed by Affidavit of Death of Co-Trustee.

Recorded [April 14, 2025 in Official Records under Recorder's Serial Number 2025-0035307](#)

The requirement that:

[A Certification of Trust](#) be furnished in accordance with Probate Code Section 18100.5; and

If the acting trustee is a successor trustee the additional requirement the Company is provided a complete copy of the trust, with all amendments and any intervening trustee is no longer acting in that capacity by providing copies of resignation letters, etc.

The Company reserves the right to make additional exceptions and/or requirements upon review of the above.

11. The Homeowner's Policy applies only if each insured named in Schedule A is a Natural Person (as Natural Person is defined in said policy). If each insured to be named in Schedule A is not such a Natural Person, contact the Title Department immediately.

12. The requirement that this Company be provided with a suitable [Owner's Declaration](#) (form ORT 174). The Company reserves the right to make additional exceptions and/or requirements upon review of the Owner's Declaration.

OLD REPUBLIC TITLE COMPANY
ORDER NO. 0118039272-LL

----- **Informational Notes** -----

A. The above numbered report (including any supplements or amendments thereto) is hereby modified and/or supplemented to reflect the following additional items relating to the issuance of an American Land Title Association loan form policy:

NONE

NOTE: Our investigation has been completed and there is located on said land a single family residence known as 6 San Pedro Place, San Ramon, CA 94583.

The ALTA loan policy, when issued, will contain the CLTA 100 Endorsement and 116 series Endorsement.

Unless shown elsewhere in the body of this report, there appear of record no transfers or agreements to transfer the land described herein within the last three years prior to the date hereof, except as follows:

Affidavit of Death of Co-Trustee wherein Marilyn Spenst is named the decedent and Benjamin R. Ortiz is named the Sole Successor Trustee of the Spenst Trust dated January 31, 1995, as recorded on April 14, 2025 in [Contra Costa Official Records Serial No. 2025-0035307](#).

B. A "Monument User Fee" is not applicable to recorded documents describing the Land.

C. NOTE TO ESCROW OFFICER: Please call the Tax Collector prior to closing, for latest information about:

- a) Tax Payment Verification
- b) Amount to pay current and delinquent taxes
- c) Supplemental Amounts, if any.

Contra Costa Telephone Number: (925) 957-5280

Alameda Telephone Number: (510) 272-6925

San Francisco Telephone Number: (415) 554-4400

www.sfgov.org/ptx/intro.asp

OLD REPUBLIC TITLE COMPANY
ORDER NO. 0118039272-LL

NOTE:

The following statement is deemed attached as a coversheet to any declaration, governing document, or deed identified in the above exceptions:

If this document contains any restriction based on age, race, color, religion, sex, gender, gender identity, gender expression, sexual orientation, familial status, marital status, disability, veteran or military status, genetic information, national origin, source of income as defined in subdivision (p) of Section 12955, or ancestry, that restriction violates state and federal fair housing laws and is void, and may be removed pursuant to Section 12956.2 of the Government Code by submitting a "Restrictive Covenant Modification" form, together with a copy of the attached document with the unlawful provision redacted to the county recorder's office. The "Restrictive Covenant Modification" form can be obtained from the county recorder's office and may be available on its internet website. The form may also be available from the party that provided you with this document. Lawful restrictions under state and federal law on the age of occupants in senior housing or housing for older persons shall not be construed as restrictions based on familial status.

Information for processing a "Restrictive Covenant Modification" form:

1. Print a complete copy of the document in question. Strike out what you believe to be unlawful restrictive language in the document.
2. Print and complete the "Restrictive Covenant Modification" ("RCM") form. Note that the signature on the form must be acknowledged by a notary public or other qualified officer.
3. Submit the completed RCM form and the document with your strike-outs to the County Clerk-Recorder's Office for the county where the property is located. No fee is required for this service.
4. The County Clerk-Recorder's Office will forward the RCM form and the document with your strike-outs to the Office of the County Counsel, who will determine whether the document contains any unlawful restrictions.
5. The Office of the County Counsel will return the RCM form and the document with your strike-outs to the County Clerk-Recorder's Office along with its determination. If approved, a Deputy County Counsel will sign the RCM, and the County Clerk-Recorder's Office will record, image and index it. If the Office of the County Counsel determines that the document does not contain an unlawful restriction, the County Clerk-Recorder's Office will not record the RCM.
6. The approved RCM will be returned to the submitter by mail.

The "Restrictive Covenant Modification" form is linked below:

[Restrictive Covenant Modification form](#)

Exhibit I

**CLTA HOMEOWNER'S POLICY OF TITLE INSURANCE – 2021
ALTA HOMEOWNER'S POLICY OF TITLE INSURANCE – 2021**

EXCLUSIONS FROM COVERAGE

The following matters are excluded from the coverage of this policy and We will not pay loss or damage, costs, attorneys' fees, or expenses that arise by reason of:

1. a. any law, ordinance, permit, or governmental regulation (including those relating to building and zoning) that restricts, regulates, prohibits, or relates to:
 - i. the occupancy, use, or enjoyment of the Land;
 - ii. the character, dimensions, or location of any improvement on the Land;
 - iii. the subdivision of land; or
 - iv. environmental remediation or protection.b. any governmental forfeiture, police, or regulatory, or national security power.c. the effect of a violation or enforcement of any matter excluded under Exclusion 1.a. or 1.b.
Exclusion 1 does not modify or limit the coverage provided under Covered Risk 8.a., 14, 15, 16, 18, 19, 20, 23, or 27.
2. Any power to take the Land by condemnation. Exclusion 2 does not modify or limit the coverage provided under Covered Risk 17.
3. Any defect, lien, encumbrance, adverse claim, or other matter:
 - a. created, suffered, assumed, or agreed to by You;
 - b. not Known to Us, not recorded in the Public Records at the Date of Policy, but Known to You and not disclosed in writing to Us by You prior to the date You became an Insured under this policy;
 - c. resulting in no loss or damage to You;
 - d. attaching or created subsequent to the Date of Policy (Exclusion 3.d. does not modify or limit the coverage provided under Covered Risk 5, 8.f., 25, 26, 27, 28, or 32); or
 - e. resulting in loss or damage that would not have been sustained if You paid consideration sufficient to qualify You as a bona fide purchaser of the Title at the Date of Policy.
4. Lack of a right:
 - a. to any land outside the area specifically described and referred to in Item 3 of Schedule A; and
 - b. in any street, road, avenue, alley, lane, right-of-way, body of water, or waterway that abut the Land.
Exclusion 4 does not modify or limit the coverage provided under Covered Risk 11 or 21.
5. The failure of Your existing structures, or any portion of Your existing structures, to have been constructed before, on, or after the Date of Policy in accordance with applicable building codes. Exclusion 5 does not modify or limit the coverage provided under Covered Risk 14 or 15.
6. Any claim, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights law, that the transfer of the Title to You is a:
 - a. fraudulent conveyance or fraudulent transfer;
 - b. voidable transfer under the Uniform Voidable Transactions Act; or
 - c. preferential transfer:
 - i. to the extent the instrument of transfer vesting the Title as shown in Schedule A is not a transfer made as a contemporaneous exchange for new value; or
 - ii. for any other reason not stated in Covered Risk 30.
7. Contamination, explosion, fire, flooding, vibration, fracturing, earthquake, or subsidence.
8. Negligence by a person or an entity exercising a right to extract or develop oil, gas, minerals, groundwater, or any other subsurface substance.
9. Any lien on Your Title for real estate taxes or assessments imposed or collected by a governmental authority that becomes due and payable after the Date of Policy. Exclusion 9 does not modify or limit the coverage provided under Covered Risk 8.a. or 27.
10. Any discrepancy in the quantity of the area, square footage, or acreage of the Land or of any improvement to the Land.

Exhibit I

CLTA HOMEOWNER'S POLICY OF TITLE INSURANCE – 2021
ALTA HOMEOWNER'S POLICY OF TITLE INSURANCE – 2021
(Continued)

LIMITATIONS ON COVERED RISKS

Your insurance for the following Covered Risks is limited on the Owner's Coverage Statement as follows:

- For Covered Risk 16, 18, 19, and 21 Your Deductible Amount and Our Maximum Dollar Limit of Liability shown in Schedule A.

Deductible Amounts and Maximum Dollar Limits of Liability for Covered Risks 16, 18, 19, and 21:

	<u>Your Deductible Amount</u>	<u>Our Maximum Dollar Limit of Liability</u>
Covered Risk 16:	1.00% of Policy Amount Shown in Schedule A or \$5,000.00 (whichever is less)	\$25,000.00
Covered Risk 18:	1.00% of Policy Amount Shown in Schedule A or \$5,000.00 (whichever is less)	\$25,000.00
Covered Risk 19:	1.00% of Policy Amount Shown in Schedule A or \$5,000.00 (whichever is less)	\$25,000.00
Covered Risk 21:	1.00% of Policy Amount Shown in Schedule A or \$5,000.00 (whichever is less)	\$25,000.00

Exhibit I

**AMERICAN LAND TITLE ASSOCIATION
LOAN POLICY OF TITLE INSURANCE – 2021**

EXCLUSIONS FROM COVERAGE

The following matters are excluded from the coverage of this policy, and the Company will not pay loss or damage, costs, attorneys' fees, or expenses that arise by reason of:

1. a. any law, ordinance, permit, or governmental regulation (including those relating to building and zoning) that restricts, regulates, prohibits, or relates to:
 - i. the occupancy, use, or enjoyment of the Land;
 - ii. the character, dimensions, or location of any improvement on the Land;
 - iii. the subdivision of land; or
 - iv. environmental remediation or protection.**b.** any governmental forfeiture, police, regulatory, or national security power.
c. the effect of a violation or enforcement of any matter excluded under Exclusion 1.a. or 1.b.
Exclusion 1 does not modify or limit the coverage provided under Covered Risk 5 or 6.
2. Any power of eminent domain. Exclusion 2 does not modify or limit the coverage provided under Covered Risk 7.
3. Any defect, lien, encumbrance, adverse claim, or other matter:
 - a. created, suffered, assumed, or agreed to by the Insured Claimant;
 - b. not Known to the Company, not recorded in the Public Records at the Date of Policy, but Known to the Insured Claimant and not disclosed in writing to the Company by the Insured Claimant prior to the date the Insured Claimant became an Insured under this policy;
 - c. resulting in no loss or damage to the Insured Claimant;
 - d. attaching or created subsequent to the Date of Policy (Exclusion 3.d. does not modify or limit the coverage provided under Covered Risk 11, 13, or 14); or
 - e. resulting in loss or damage that would not have been sustained if consideration sufficient to qualify the Insured named in Schedule A as a bona fide purchaser or encumbrancer had been given for the Insured Mortgage at the Date of Policy.
4. Unenforceability of the lien of the Insured Mortgage because of the inability or failure of an Insured to comply with applicable doing-business law.
5. Invalidity or unenforceability of the lien of the Insured Mortgage that arises out of the transaction evidenced by the Insured Mortgage and is based upon usury law or Consumer Protection Law.
6. Any claim, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights law, that the transaction creating the lien of the Insured Mortgage is a:
 - a. fraudulent conveyance or fraudulent transfer;
 - b. voidable transfer under the Uniform Voidable Transactions Act; or
 - c. preferential transfer:
 - i. to the extent the Insured Mortgage is not a transfer made as a contemporaneous exchange for new value; or
 - ii. for any other reason not stated in Covered Risk 13.b.
7. Any claim of a PACA-PSA Trust. Exclusion 7 does not modify or limit the coverage provided under Covered Risk 8.
8. Any lien on the Title for real estate taxes or assessments imposed by a governmental authority and created or attaching between the Date of Policy and the date of recording of the Insured Mortgage in the Public Records. Exclusion 8 does not modify or limit the coverage provided under Covered Risk 2.b. or 11.b.
9. Any discrepancy in the quantity of the area, square footage, or acreage of the Land or of any improvement to the Land.

Exhibit I

**AMERICAN LAND TITLE ASSOCIATION
LOAN POLICY OF TITLE INSURANCE – 2021
(Continued)**

EXCEPTIONS FROM COVERAGE

Some historical land records contain Discriminatory Covenants that are illegal and unenforceable by law. This policy treats any Discriminatory Covenant in a document referenced in Schedule B as if each Discriminatory Covenant is redacted, repudiated, removed, and not republished or recirculated. Only the remaining provisions of the document are excepted from coverage.

This policy does not insure against loss or damage and the Company will not pay costs, attorneys' fees, or expenses resulting from the terms and conditions of any lease or easement identified in Schedule A, and the following matters:

NOTE: The 2021 ALTA Loan Policy may be issued to afford either Standard Coverage or Extended Coverage. In addition to variable exceptions such as taxes, easements, CC&R's, etc., the Exceptions from Coverage in a Standard Coverage policy will also include the Western Regional Standard Coverage Exceptions listed as 1 through 7 below:

1. (a) Taxes or assessments that are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the Public Records; (b) proceedings by a public agency that may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the Public Records.
2. Any facts, rights, interests, or claims that are not shown by the Public Records at Date of Policy but that could be (a) ascertained by an inspection of the Land, or (b) asserted by persons or parties in possession of the Land.
3. Easements, liens or encumbrances, or claims thereof, not shown by the Public Records at Date of Policy.
4. Any encroachment, encumbrance, violation, variation, easement, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land and not shown by the Public Records at Date of Policy.
5. (a) Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) water rights, claims or title to water, whether or not the matters excepted under (a), (b), or (c) are shown by the Public Records.
6. Any lien or right to a lien for services, labor, material or equipment unless such lien is shown by the Public Records at Date of Policy.
7. Any claim to (a) ownership of or rights to minerals and similar substances, including but not limited to ores, metals, coal, lignite, oil, gas, uranium, clay, rock, sand, and gravel located in, on, or under the Land or produced from the Land, whether such ownership or rights arise by lease, grant, exception, conveyance, reservation, or otherwise; and (b) any rights, privileges, immunities, rights of way, and easements associated therewith or appurtenant thereto, whether or not the interests or rights excepted in (a) or (b) appear in the Public Records or are shown in Schedule B.

Updated 1/1/2025



FACTS

WHAT DOES OLD REPUBLIC TITLE
DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and employment information • Mortgage rates and payments and account balances • Checking account information and wire transfer instructions <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Old Republic Title chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Old Republic Title share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), or respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes — to offer our products and services to you	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For non-affiliates to market to you	No	We don't share

Go to www.oldrepublictitle.com (Contact Us)

Who we are	
Who is providing this notice?	Companies with an Old Republic Title name and other affiliates. Please see below for a list of affiliates.

What we do	
How does Old Republic Title protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. For more information, visit https://www.oldrepublictitle.com/privacy-policy
How does Old Republic Title collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Give us your contact information or show your driver's license • Show your government-issued ID or provide your mortgage information • Make a wire transfer <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes - information about your creditworthiness • Affiliates from using your information to market to you • Sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See the State Privacy Rights section location at https://www.oldrepublictitle.com/privacy-policy for your rights under state law.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Our affiliates include companies with an Old Republic Title name, and financial companies such as Attorneys' Title Fund Services, LLC, Lex Terrae National Title Services, Inc., and Mississippi Valley Title Services Company
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • Old Republic Title does not share with non-affiliates so they can market to you
Joint marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Old Republic Title doesn't jointly market.

Affiliates Who May be Delivering This Notice				
American First Title & Trust Company	American Guaranty Title Insurance Company	Attorneys' Title Fund Services, LLC	Compass Abstract, Inc.	eRecording Partners Network, LLC
Genesis Abstract, LLC	Guardian Consumer Services, Inc.	iMarc, Inc.	L.T. Service Corp.	Lenders Inspection Company
Lex Terrae National Title Services, Inc.	Lex Terrae, Ltd.	Mississippi Valley Title Services Company	Old Republic Branch Information Services, Inc.	Old Republic Diversified Services, Inc.
Old Republic Escrow of Vancouver, Inc.	Old Republic Exchange Company	Old Republic Title and Escrow of Hawaii, Ltd.	Old Republic National Title Insurance Company	Old Republic Title Company
Old Republic Title Company of Conroe	Old Republic Title Company of Nevada	Old Republic Title Company of Oklahoma	Old Republic Title Company of Oregon	Old Republic Title Company of St. Louis
Old Republic Title Information Concepts	Old Republic Title Insurance Agency, Inc.	Old Republic Title, Ltd.	RamQuest Software, Inc.	Republic Abstract & Settlement, LLC
Sentry Abstract Company	Surety Title Agency, Inc.	Trident Land Transfer Company, LLC		

Updated: January 1, 2025

Privacy Notice for California Consumers

This Privacy Notice for California Consumers supplements the information contained in the Master Privacy Notice for Old Republic Title and applies to consumers that reside in the State of California. The terms used in this Privacy Notice have the same meaning as the terms defined in the California Consumer Privacy Act (“CCPA”).

What Personal Information We Collect

In accordance with the CCPA, personal information is information that identifies, relates to, describes, is capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or household. Personal information does not include:

Information outside the scope of the CCPA such as:

- Health or medical information covered by the Health Insurance Portability Act of 1996 (HIPAA) and the California Confidentiality of Medical Information Act (CMIA).
- Personal Information covered by the Gramm-Leach-Bliley Act (GLBA), the Fair Credit Reporting Act (FCRA), the California Financial Information Privacy Act (FIPA), and the Driver’s Privacy Protection Act of 1994,
- Publicly available information or lawfully obtained, truthful information that is a matter of public concern, and
- De-identified or aggregated consumer information.

Please see the chart below to learn what categories of personal information we may have collected about California consumers within the preceding twelve months, the sources of and business purposes for that collection and the third parties to whom the information has been disclosed, if any.

Category	Examples	Sources	Business Purpose for Collection	Categories of Third Parties with Whom Information is Shared
Identifiers	Real name, alias, postal address, unique personal identifier, online	Consumers, Lenders, Brokers, Attorneys, Real Estate Agents, and	Underwriting or providing other products or services, responding to policyholder/consumer claims, inquiries or	Service providers associated with the transaction for a business

	<p>identifier, Internet protocol address, email address, account name, social security number, driver's license number, passport number or other similar identifiers</p> <p>Social security number, driver's license number, passport number are collected</p>	Title Agents associated with the transaction	<p>complaints, detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity. Other audit or operational purposes.</p>	purpose
Personal information described in California Customer Records statute (Cal. Civ. Code § 1798.80(e))	<p>Name, signature, social security number, physical characteristics or description, address, telephone number, passport number, driver's license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card</p>	<p>Consumers, Lenders, Brokers, Attorneys, Real Estate Agents, and Title Agents associated with the transaction</p>	<p>Underwriting or providing other products or services, responding to policyholder/consumer claims, inquiries or complaints, detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity. Other audit or operational purposes.</p>	Service providers associated with the transaction for a business purpose

	<p>number, or any other financial information, medical information, or health insurance information. "Personal information" does not include publicly available information that is lawfully made available to the general public from federal, state, or local government records.</p> <p>Social security number, driver's license number or state identification card number, passport number, bank account number, citizenship, immigration status are collected</p>			
Characteristics of protected classifications under California or federal law	Age (40 years or older), race, color, ancestry, national origin, citizenship, religions or creed, marital	Consumers, Lenders, Brokers, Attorneys, Real Estate Agents, and Title Agents	Underwriting or providing other products or services, responding to policyholder/consumer claims, inquiries or complaints. Other	Service providers associated with the transaction for a business purpose

	<p>status, medical condition, physical or mental disability, sex (including gender, gender identity, gender expression, pregnancy or childbirth and related medical conditions), sexual orientation, veteran or military status, or genetic information (including familial genetic information).</p> <p>Marital status, sex, physical disability, citizenship is collected</p>	associated with the transaction	audit or operational purposes.	
Internet or other electronic network activity	Browsing history, search history, information about a consumer's interaction with a website, application, or advertisement.	Consumers, Lenders, Brokers, Attorneys, Real Estate Agents, and Title Agents associated with the transaction	To provide access to certain online services. To understand the interests of visitors to our online services, to support certain features of our site, for navigation and to display certain features more effectively. Detecting security incidents,	Not Disclosed

			protecting against malicious, deceptive, fraudulent, or illegal activity. Other audit or operational purposes.	
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What Personal Information We Disclose and Why We Disclose It

The CCPA requires us to tell you what categories of personal information we “sell”, “share” or “disclose.” We do not sell and will not sell your personal information as that term is commonly understood. We also do not sell and will not sell your personal information, including the personal information of persons under 16 years of age, as that term is defined by the CCPA. We do not share your personal information as that term is defined in the CCPA. When it is necessary for a business purpose, we may disclose your personal information with a service provider or contractor, and we enter into a contract with the service provider or contractor that limits how the information may be used and requires the service provider to protect the confidentiality of the information.

In the preceding twelve months, we have disclosed the following categories of personal information for the following business purposes. Where the personal information is shared with third parties, as that term is defined in the CCPA, the category of the third party is indicated.

Category	Examples	Business Purpose for Disclosure	Categories of Third Parties with Whom Information is Shared
Identifiers (Including social security number, driver's license number,	Real name, alias, postal address, unique personal identifier, online identifier, internet protocol address, email address, account name, social security number, driver's license number, passport number or other similar identifiers	Underwriting or providing other products or services, responding to policyholder/consumer claims, inquiries or complaints, detecting security incidents, protecting against	Service providers associated with the transaction for a business purpose

and passport number)		malicious, deceptive, fraudulent, or illegal activity. Other audit or operational purposes.	
Personal information described in California Customer Records statute (Cal. Civ. Code § 1798.80(e)) (Including Social security number, driver's license number or state identification card number, passport number, bank account number, citizenship, and immigration status)	Name, signature, social security number, physical characteristics or description, address, telephone number, passport number, driver's license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information. "Personal information" does not include publicly available information that is lawfully made available to the general public from federal, state, or local government records.	Underwriting or providing other products or services, responding to policyholder/consumer claims, inquiries or complaints, detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity. Other audit or operational purposes.	Service providers associated with the transaction for a business purpose
Characteristics of protected classifications under California or federal law (Including marital status, sex, citizenship, and physical disability)	Age (40 years or older), race, color, ancestry, national origin, citizenship, religions or creed, marital status, medical condition, physical or mental disability, sex (including gender, gender identity, gender expression, pregnancy or childbirth and related medical conditions), sexual orientation, veteran or military status, or genetic information (including familial genetic information).	Underwriting or providing other products or services, responding to policyholder/consumer claims, inquiries or complaints. Other audit or operational purposes.	Service providers associated with the transaction for a business purpose
Internet or other electronic	Browsing history, search history, information about a consumer's interaction with a	To provide access to certain online services. To	Not Disclosed

network activity	website, application, or advertisement.	understand the interests of visitors to our online services, to support certain features of our site, for navigation and to display certain features more effectively. Detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity. Other audit or operational purposes.	
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We may also transfer to a third party the personal information of a consumer as an asset that is part of a merger, acquisition, bankruptcy, or other transaction in which the third party assumes control of all or part of the business.

Our Retention of Your Personal Information

The length of time that we retain personal information largely depends upon the purpose for which the information was collected rather than the category of the information as set forth in this Notice. When establishing retention periods, we consider applicable statutes of limitation and legal and regulatory requirements and guidelines. Personal information is generally retained for periods of time that permit the company to meet its legal and regulatory obligations.

Your Rights and Choices

The CCPA provides California consumers with certain rights regarding their personal information. This chart describes those rights and certain limitations to those rights.

Right	What This Means
Notice	At or before the time your personal information is collected, you will be given written notice of the categories of personal information to be collected, the purposes for which the categories of personal information will be used, and whether that information is sold or shared.
Access	At your verifiable request, but no more than twice in a twelve month period, we shall disclose to you: 1) the categories of personal information we have collected about you, 2) the categories of sources for the personal information we collected about you, 3) our business or commercial purpose for collecting, selling or sharing your personal information, 4) the categories of third parties to whom we disclose your personal information, 5) the specific pieces of information we have collected about you, 6) the categories of personal

	information disclosed about you for a business purpose and the categories of persons to whom your personal information was disclosed for a business purpose, and 7) if we sold or shared personal information, the categories of personal information sold or shared and the categories of third parties to whom it was sold or shared.
Deletion	<p>You have the right to request that we delete any of your personal information that we collected from you, subject to certain exceptions. Once we receive and verify your request, we will delete (and direct our service providers and contractors to delete) your personal information from our records unless an exception applies. We may deny your request if retention of the information is necessary for us or our service providers to:</p> <ul style="list-style-type: none"> • Complete the transaction for which we collected the personal information, provide a good or service that you requested, take actions reasonably anticipated within the context of our ongoing business relationship with you, or otherwise perform our contract with you. • Help to ensure security and integrity to the extent the use of your personal information is reasonably necessary and proportionate to that purpose. Debug to identify and repair errors that impair existing intended functionality. • Exercise free speech, ensure the right of another consumer to exercise their free speech rights, or exercise another right provided for by law. • Comply with the California Electronic Communications Privacy Act (Cal. Penal Code §1546 et seq.) • Engage in public or peer reviewed scientific, historical, or statistical research that conforms or adheres to all other applicable ethics and privacy laws, when the information's deletion is likely to render impossible or seriously impair the research's completion, if you previously provided informed consent. • Enable solely internal uses that are reasonably aligned with consumer expectations based on your relationship with us and compatible with the context in which you provided the information. • Comply with a legal obligation. • Or if it is the type of personal information that falls outside the scope of the CCPA, (HIPAA, CIMA, GLBA, or publicly available information)
Correct	You have the right to request that we correct inaccurate personal information about you, taking into account the nature of the personal information and the purposes of the processing of the personal information. After we receive and verify your request, we will use commercially reasonable efforts to correct the inaccurate personal information as directed by you.
Opt-Out of Sale or Sharing	<p>With some limitations, you may direct a business that sells or shares personal information to third parties not to sell or share the personal information to these third parties.</p> <p>A business may not sell or share the personal information of persons less than sixteen years of age without their affirmative consent, and in the case of those less than thirteen years of age, the consent must come from a parent.</p>

Opt-In to Sale or Sharing	
Limit Use of Sensitive Personal Information	You may direct a business to limit the use of your sensitive personal information to that use which is necessary to perform the services or provide the goods reasonably expected by an average consumer who requests those goods or services and certain other limited uses as described in the CCPA and applicable regulations.
Non-Discrimination	We will not discriminate against you for exercising your rights under the CCPA. Unless otherwise permitted by the CCPA we will not: <ul style="list-style-type: none"> • Deny you goods or service • Charge you different prices or rates for goods or services, including through granting discounts or other benefits, or imposing penalties • Provide a different level or quality of goods or services • Suggest that you will receive a different price or rate for goods or services or a different level or quality of goods or services

To Exercise Your Rights

To Opt-out of the Sale or Sharing of Your Personal Information

The CCPA gives consumers the right to direct a business that sells or shares personal information about the consumer to third parties not to sell or share the consumer's personal information. We do not sell and will not sell your personal information as that term is commonly understood. We also do not sell and will not sell your personal information, as that term is defined by the CCPA. We do not share your personal information as that term is defined in the CCPA.

To Limit the Use of Sensitive Personal Information

The CCPA gives consumers the right to direct a business to limit the use of the consumer's sensitive personal information to that use which is necessary to perform the services or provide the goods reasonably expected by an average consumer who requests those goods or services and certain other limited uses as described in the CCPA and applicable regulations. We do not use or disclose sensitive personal information for purposes other than those purposes specified in Section 7027, subsection (m) of the California Consumer Privacy Act Regulations. If we begin using or disclosing your sensitive personal information outside of those purposes, then we will provide you with the option to limit our use or disclosure through a clear and conspicuous link on our internet homepage.

To Request Access to, Correction or Deletion of Your Personal Information

To exercise your access, correction or deletion rights described above, please submit a verifiable consumer request to us by either: Calling us at 1-855-557-8437 or contacting us through our website <https://ccpa.oldrepublictitle.com/> .

Only you or your representative that you authorize to act on your behalf (Authorized Agent) can make a verifiable consumer request for your personal information. You may also make a request for your minor child. The verifiable request must provide enough information that allows us to reasonably verify you are the person about whom we collected personal information. We cannot respond to your request or provide you with personal information if we cannot verify your identity or authority to make the request and to confirm the personal information relates to you.

We work to respond to a verifiable consumer request within 45 days of its receipt. If we require additional time, we will inform you of the extension period (up to an additional 45 days), and the reason for the extension in writing. If you have an account with us, we will deliver our response to that account. If you do not have an account with us, we will deliver our response by mail or electronically, depending on your preference. The response we provide will also explain any reasons why we cannot comply with a request.

You may only make a consumer request for access twice within a twelve-month period. Any disclosures we provide will apply to the twelve-month period preceding the consumer request's receipt.

Contact Us

If you have any questions regarding our Privacy Notice or practices, please contact us or send your written request to: CCPA@oldrepublictitle.com, 1-855-557-8437, or 3000 Bayport Drive, Suite 1000 Tampa FL 33707

1970 ROLL TRACT 3840

M.B. 125-42



6/16/2025

Published by the California Seismic Safety Commission

6/25/2025

Signed by:

DF5158F5523A457...

Signed by:

Samuel Meshimer
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Homeowner's Guide to Earthquake Safety

2020 EDITION



State of California
Gavin Newsom
Governor

SSC No. 20-01



The Homeowner's Guide to Earthquake Safety was developed and published by the California Seismic Safety Commission. It is distributed under the provisions of the Library Distribution Act and Government Code Section 11096.*

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Legislation

This guide has been developed and adopted by the California Seismic Safety Commission as required by Assembly Bill 2959, authored by Assemblymember Johan Klehs (Chapter 1499, Statutes of 1990), and by Assembly Bill 200, authored by Assemblymember Dominic Cortese (Chapter 699, Statutes of 1991).

Ordering Information

Single copies of this booklet are available from the
California Seismic Safety Commission
2945 Ramco St. #195
West Sacramento, CA 95691

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

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

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

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



California Seismic Safety Commission

Introduction

EARTHQUAKES ARE INEVITABLE IN CALIFORNIA.

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

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

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

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

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

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

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

USING THIS GUIDE	PAGE
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Earthquake
related losses
in California
since 1971

\$12+
BILLION

Estimated home
damage in the
1994 Northridge
Earthquake

Selling or Buying A Home: Requirements & Recommendations

SELLING A HOME

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

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

Under the law, you are NOT required to:

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

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



BUYING A HOME

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

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

Property Tax Exclusion

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

Earthquake Insurance

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

Earthquake Hazards

KNOW IF YOUR HOME IS AT RISK

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

*See the maps on
pages 10 & 11.*

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

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

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



Earthquake Hazards

GROUND SHAKING



Guy Morrow, 2004

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

FAULT RUPTURE



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

Pilar Villamor, GNS Science, 2016

HOMEOWNER'S GUIDE TO EARTHQUAKE SAFETY

Earthquake Hazards

LANDSLIDE



Al Seib, Los Angeles Times, 1994

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

LIQUEFACTION



Graeme Beattie, BRANZ, 2011

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

HOMEOWNER'S GUIDE TO EARTHQUAKE SAFETY



Earthquake Hazards

TSUNAMI



National Oceanographic and Atmospheric Administration, 1964

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

DAM FAILURE



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

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

Is your home at risk of a tsunami?

Check with your County's office of emergency services.

Is your home near a dam?

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

BETTER SAFE THAN SORRY

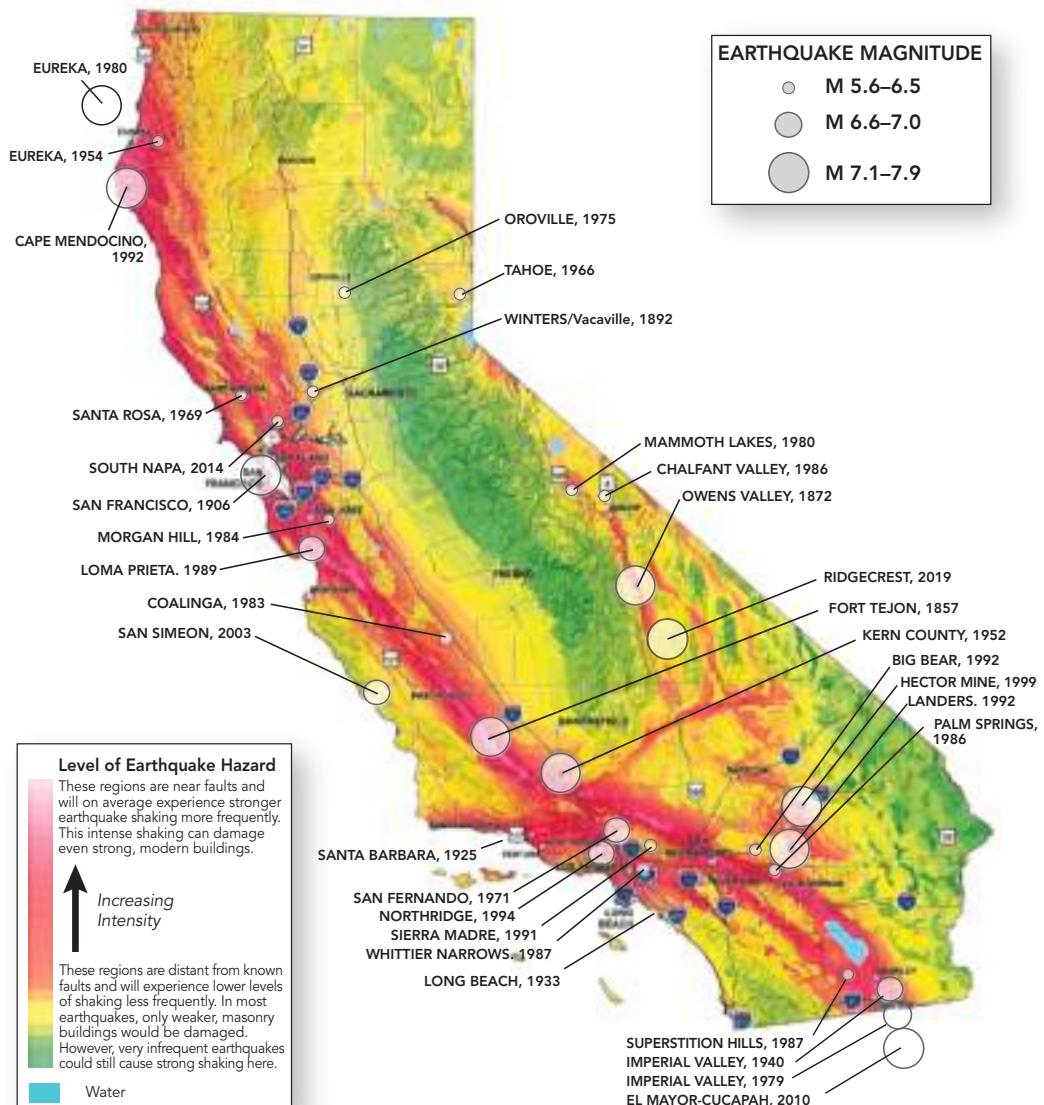
If you live in a low-lying coastal area or an area near a dam (dam inundation zone), know where to evacuate to higher ground and be prepared to evacuate immediately after an earthquake.

\$3+
BILLION
PER YEAR

Expected
long-term
average
earthquake
damage in
California

Earthquake Shaking Potential for California

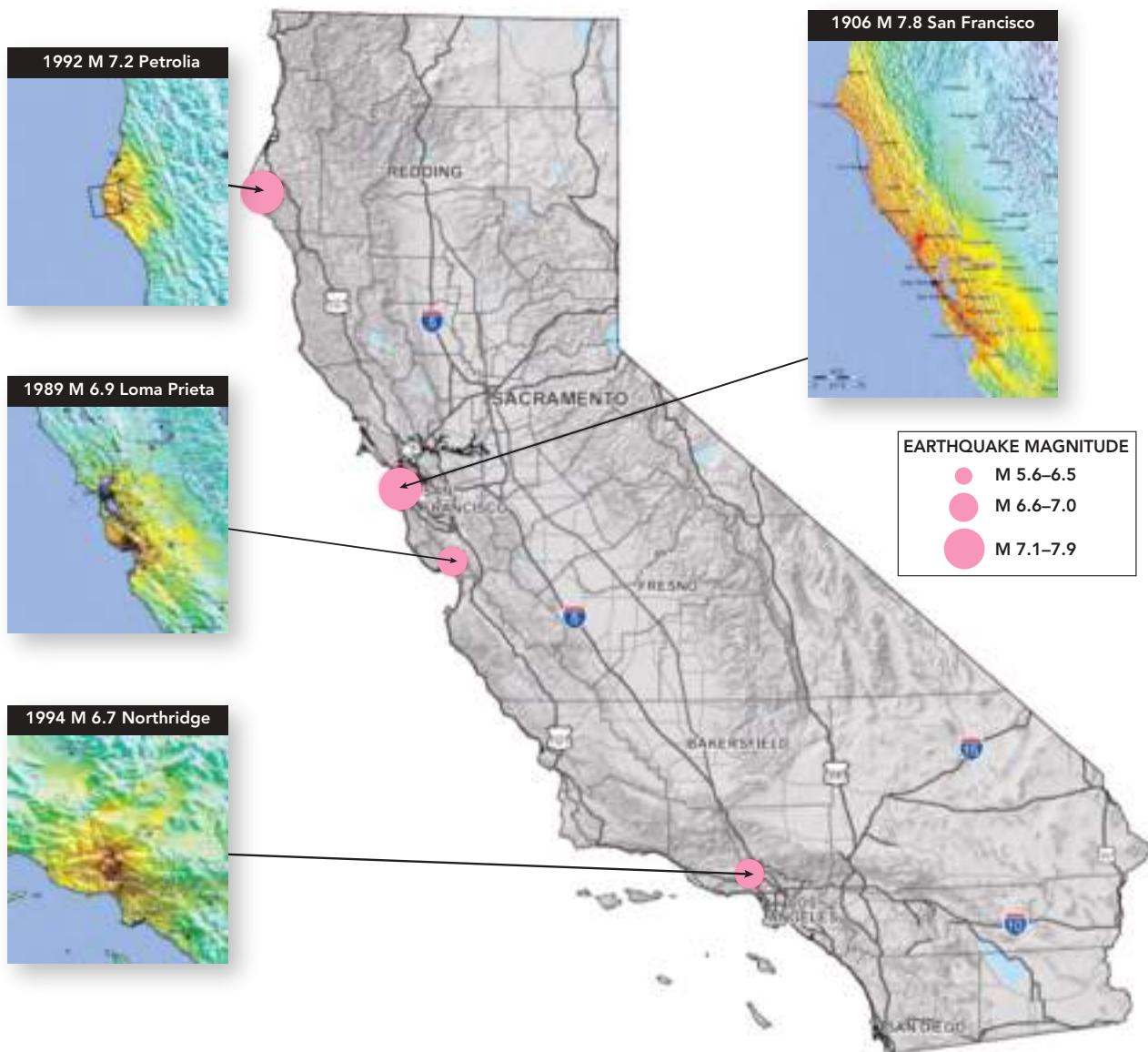
This map shows the relative intensity of ground shaking in California from anticipated future earthquakes and significant earthquakes that have occurred since the Great 1857 magnitude 7.9 Fort Tejon earthquake. Although the greatest hazard is in areas of highest intensity as shown on the map, no region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





Significant Historical Earthquakes and Their ShakeMaps

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



ShakeMap Explanation

INSTRUMENTAL INTENSITY	I	II-III	IV	V	VI	VII	VIII	IX	X+
PERCEIVED SHAKING	NOT FELT	WEAK	LIGHT	Moderate	STRONG	VERY STRONG	SEVERE	Violent	EXTREME
POTENTIAL DAMAGE	None	None	None	Very Light	Light	Moderate	Mod/Heavy	Heavy	Very Heavy

Source: USGS

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

Residential Earthquake Risks & the Disclosure Statement

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

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

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

Completing the Residential Earthquake Risk Disclosure Statement

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

To complete the Disclosure Statement, answer:

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

HOMEOWNER'S GUIDE TO EARTHQUAKE SAFETY



Residential Earthquake Risk Disclosure Statement (2020 Edition)

Name _____ Assessor's Parcel No. _____

Street Address _____ Year Built _____

City _____ County _____ Zip Code _____

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

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

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

EXECUTED BY

Seller	Seller	Date
--------	--------	------

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

Buyer	Buyer	Date
-------	-------	------

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

HOMEOWNER'S GUIDE TO EARTHQUAKE SAFETY

Earthquake Risk Disclosure Statement Item 1



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

Is your home's water heater braced?

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

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

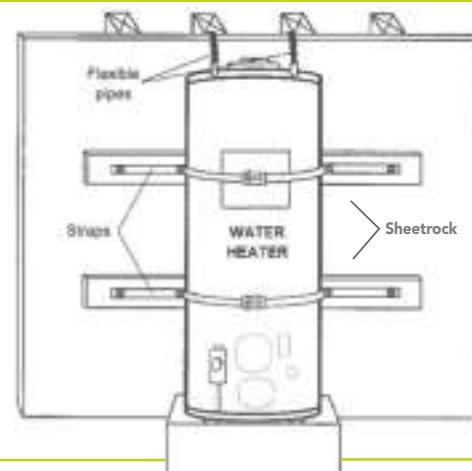
How to Check for Proper Water Heater Bracing

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

Tankless Water Heater?

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

PROPER WATER HEATER BRACING



WANT TO RETROFIT?

Find out more on pages 26-29.

Earthquake Risk Disclosure Statement Item 2



Is your home bolted to its foundation?

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

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

How to Check for Foundation Bolting

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



WANT TO RETROFIT?

Find out more on pages 26-29.

WHAT IF . . .

Q My home does not have a crawl space?

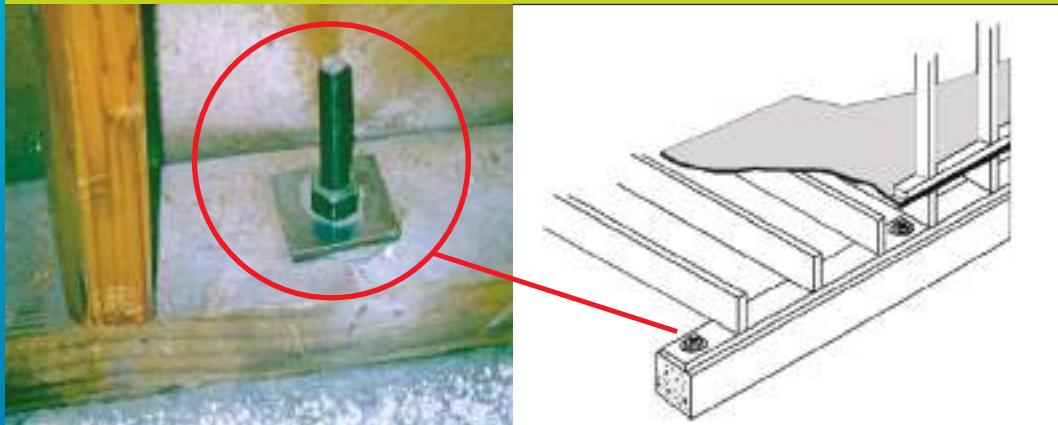
A Particularly after 1960, many California homes were built directly on concrete slabs. Fortunately, most of these homes and other post-1960 homes built to code have anchor bolts.

Q The crawl space has finished framing, so I cannot see the sill plates or anchors?

A You are not required to remove siding, drywall or plaster to determine if your home's foundation has anchor bolts.

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

LOCATING FOUNDATION BOLTS



WANT TO RETROFIT?

Find out more on pages 26-29.

Earthquake Risk Disclosure Statement Item 3a



Are your crawl space (cripple) walls braced?

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

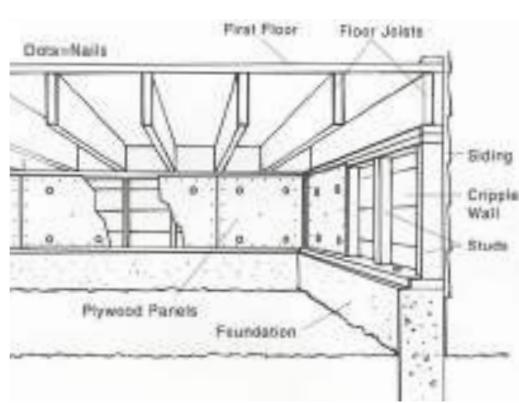


How to Check for Bracing of Crawl Space Walls

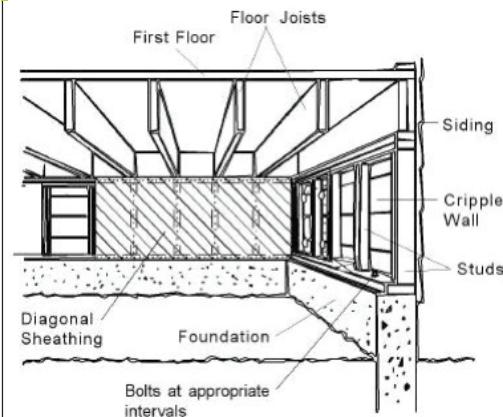
1. Determine if your home has a crawl space with cripple walls.
Clue: If your home has three or more steps leading to an exterior door, the home has a crawl space below the first floor and, therefore, has cripple walls.
2. Go into the crawl space. Access will be through small removable panel or door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

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

PLYWOOD OR ORIENTED STRAND BOARD



DIAGONAL SHEATHING



WANT TO RETROFIT?

Find out more on pages 26-29.

Earthquake Risk Disclosure Statement Item 3b

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

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

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

How to Check for Pier-and-Post Foundation Strengthening

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



WANT TO RETROFIT?

Find out more on pages 26-29.



Earthquake Risk Disclosure Statement Item 4

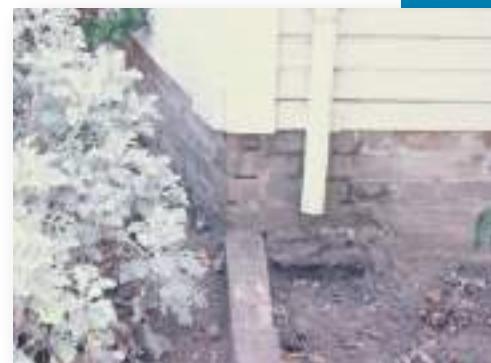
Is your home's unreinforced masonry foundation strengthened?

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



How to Check an Unreinforced Masonry Foundation

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



WANT TO RETROFIT?

Find out more on pages 26-29.

HOMEOWNER'S GUIDE TO EARTHQUAKE SAFETY

Earthquake Risk Disclosure Statement Item 5



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

Does the foundation of your hillside home have adequate support?

Hillside homes require special engineering to resist earthquake shaking.

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

How to Check the Foundation of a Hillside Home

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



WANT TO RETROFIT?

Find out more on pages 26-29.



Earthquake Risk Disclosure Statement Item 6

Are your home's unreinforced masonry walls strengthened?

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



How to Check for Unreinforced Masonry Walls

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



A steel plate with anchor bolts.



WANT TO RETROFIT?

Find out more on pages 26-29.

HOMEOWNER'S GUIDE TO EARTHQUAKE SAFETY

Earthquake Risk Disclosure Statement Item 7



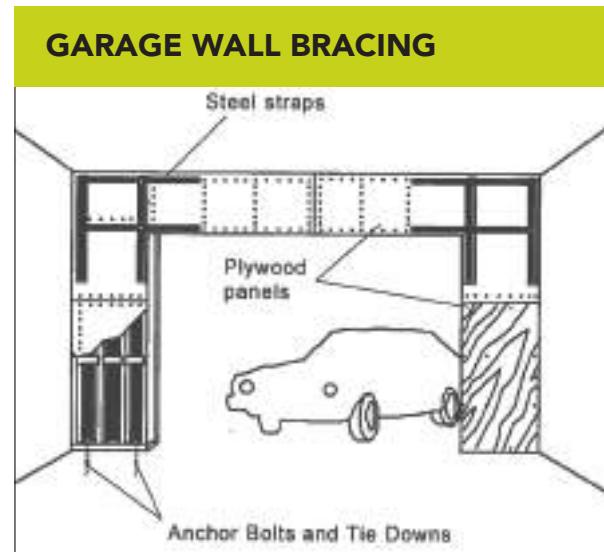
The walls around the garage door of this home were not strong enough to withstand the shaking of the 1989 Loma Prieta Earthquake.

Does your home have a room above the garage?

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

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

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



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



WANT TO RETROFIT?

Find out more on pages 26-29.



Other Structural Risks

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

UNREINFORCED MASONRY CHIMNEY

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

How to Check Your Chimney

To determine if your chimney will withstand an earthquake:

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

How to Protect against Damage and Injuries

(Safety Precautions)

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



California Earthquake Authority, 2014



Bay Area Regional Earthquake Preparedness Project, 1989



WANT TO RETROFIT?

Find out more on pages 26-29.

Other Structural Risks

INADEQUATE FOUNDATION

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

How to Check the Condition of Your Foundation

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

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

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



WANT TO RETROFIT?

Find out more on pages 26-29.



Other Structural Risks

HOMES WITH UNIQUE DESIGNS

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

Unique design features include homes with:

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

Evaluation and Options

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



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



WANT TO RETROFIT?

Find out more on pages 26-29.

Tips for a Successful Retrofit

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

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



Define Scope of Work

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

Reminders:

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



Water Heater Bracing

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

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

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

Simple Retrofit Projects

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

Types of Simple Retrofit Projects

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

More Complicated Retrofit Projects

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

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

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

Keep Your Retrofit Documents

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



Select a Licensed Contractor

A critical step is to find and hire the right contractor for your job. Be sure you:

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



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

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

Avoid Contractor Payment Pitfalls

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

Earthquake Safety Tips

Precautions: During an Earthquake

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

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

If you are outdoors: Get into an open area.

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

If you are driving: Prepare to stop.

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

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

Earthquakes can loosen rocks, trees, and other debris.





COASTAL AREAS: SPECIAL TSUNAMI PRECAUTIONS

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

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

Watch for falling objects until the shaking stops.

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

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



Precautions: After an Earthquake

Check for Injuries

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

Check for Hazards

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

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



Check Food and Water Supplies

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



Other Information

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

Additional Resources

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

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

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Relevant State Seismic Safety Laws

The full wording of these laws is available at

<http://leginfo.legislature.ca.gov/faces/codes.xhtml>

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

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

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

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

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

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

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

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

Disclosing Natural Hazards (Civil Code, Section 1103)

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

HOMEOWNER'S GUIDE TO EARTHQUAKE SAFETY

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

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

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

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



Earthquake Insurance

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

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

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

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

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

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

California Earthquake Authority
www.EarthquakeAuthority.com

California Department of Insurance
www.insurance.ca.gov

Acknowledgments

California Seismic Safety Commission

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Dr. Jorge Fernando Meneses, Geotechnical Engineer
Dr. Kit Miyamoto, Structural Engineer
Hon. David Rabbitt, Local Government
Hon. Cindy Silva, Local Government
Timothy Strack, Fire Protection
Fuad Sweiss, Mechanical Engineer
Andrew (Andy) Tran, Insurance
Ivan Wong, Seismologist

Commission Staff

Richard McCarthy, Executive Director
Robert Anderson
Lena Daniel
Michael Orille
Fred Turner
Salina Valencia

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California Real Estate Inspection Association	
California Governor's Office of Emergency Services	

CALIFORNIA ENVIRONMENTAL PROTECTION AGENCY

RESIDENTIAL ENVIRONMENTAL HAZARDS:

A Guide For Homeowners, Homebuyers, Landlords and Tenants

2011

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

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Introduction

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

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

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

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

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

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

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

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

CHAPTER I ASBESTOS

What is Asbestos?

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

Where is asbestos found in the home?

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

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

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

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

How is asbestos harmful?

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

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

Is there a safe level of asbestos?

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

How can asbestos content in materials be determined?

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

How should the homeowner repair or remove asbestos?

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

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

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

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

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

Does the law require asbestos mitigation?

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

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

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

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

Hotlines:

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

For technical assistance and information about:

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

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

Telephone: (202) 554-1404

Fax: (202) 554-560

E-mail: tsca-hotline@epa.gov

Publications:

Indoor Air Quality Infosheet - Asbestos

This free publication is available from:

American Lung Association

Environmental Health Department

909 12th Street

Sacramento, CA 95814

Telephone: (800) LUNG-USA [(800) 586-4872]

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

These free publications are available from:

U.S. EPA Indoor Air Quality Information Clearinghouse

P.O. Box 37133

Washington, D.C. 20013-7133

Telephone: (800) 438-4318

FAX: (202) 484-1510

E-mail: iaqinfo@aol.com

Web: www.epa.gov/iaq

Asbestos in the Home and Workplace

This list is available on the Internet from:

California Department of Health Services

Indoor Air Quality Program

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

List of Certified Asbestos Consultants

This list is available on the Internet or by mail for \$8.00 from:
California Department of Industrial Relations
Division of Occupational Safety and Health (Cal/OSHA)
Asbestos Consultant Certification Unit
2211 Park Towne Circle, Suite 1
Sacramento, CA 95825
Telephone: (916) 574-2993
Web: www.dir.ca.gov

List of Asbestos Abatement Contractors

This list is available for \$25.00 from:
California Department of Industrial Relations
Division of Occupational Safety and Health (Cal/OSHA)
Asbestos Contractor Registration Unit
455 Golden Gate Avenue, 10th Floor
San Francisco, CA 94102
Telephone: (415) 703-5190
Web: www.dir.ca.gov

What You Should Know Before You Hire a Contractor

This free publication is available from:
California Contractors State License Board
9835 Goethe Road
P.O. Box 26000
Sacramento, CA 95827
Telephone: (800) 321-2752 (To receive the publication, leave your name and address on message phone.)

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

CHAPTER II CARBON MONOXIDE

What is carbon monoxide?

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

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

What are the sources of carbon monoxide in the home?

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

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

How is carbon monoxide harmful?

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

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

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

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

What levels of carbon monoxide are found in the home?

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

Is there a safe level of carbon monoxide?

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

Can carbon monoxide be detected and measured?

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

What can be done to reduce exposure to carbon monoxide?

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

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

Links to Additional Information on Carbon Monoxide:

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

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

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

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

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

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

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

CHAPTER III FORMALDEHYDE

What is formaldehyde?

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

How is formaldehyde harmful?

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

What levels of formaldehyde are found in the home?

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

What are the sources of formaldehyde in the home?

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

What are composite wood products?

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

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

Why is formaldehyde emitted from these products?

In the production of the resins, not all formaldehyde is bound tightly. Unbound or free formaldehyde can be released later as a gas from composite wood products.

Formaldehyde emissions are highest from products made with urea-formaldehyde resins and new products. Emissions ordinarily decrease to low levels over time, as the product ages and off-gasses. If properly manufactured, composite wood products that incorporate phenol-formaldehyde resins do not release significant amounts of formaldehyde.

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

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

How can formaldehyde be detected and measured?

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

Is there a safe level of formaldehyde?

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

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

What can be done to reduce indoor formaldehyde levels?

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

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

Publications:

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

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

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

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

These free publications are available from:

California Air Resources Board, Research Division, Indoor Exposure Assessment Section

P.O. Box 2815

Sacramento, CA 95812

Telephone: (916) 322-8282 (For first two publications listed)

Telephone: (916) 322-7072 (For third publication listed)

Web: www.arb.ca.gov

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

These free publications are available from:

Indoor Air Quality Information Clearinghouse

P.O. Box 37133

Washington, D.C. 20013-7133

Telephone: (800) 438-4318

FAX: (202) 484-1510

E-mail: iaqinfo@aol.com

Web: www.epa.gov/iaq/

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

These free publications are available from:

California Department of Housing and Community Development

Division of Administration

P.O. Box 31

Sacramento, CA 95812-0031

Telephone: (916) 445-3338

Web: www.hcd.ca.gov

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

CHAPTER IV HAZARDOUS WASTE

What is hazardous waste?

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

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

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

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

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

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

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

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

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

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

Internet Resources:

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

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

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

The Hazardous Waste and Substances Sites List (Cortese List) on the locations of hazardous materials release sites is at www.dtsc.ca.gov/database/Calsites/Cortese_List.cfm.

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

Hotlines:

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

Telephone: (800) 424-9346

Publications:

Disclosures in Real Property Transactions

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

California Department of Real Estate Book Orders

P.O. Box 187006

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

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

List of Registered Environmental Assessors

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

www.dtsc.ca.gov/reia

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

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

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

Ensuring Safe Drinking Water (600M91012)

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

Consumer's Guide to California Drinking Water

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

Is Your Drinking Water Safe? (PB94-203387)

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

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

CHAPTER V HOUSEHOLD HAZARDOUS WASTE

What is household hazardous waste?

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

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

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

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

Some other hazardous household products are:

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

How should hazardous household products be stored?

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

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

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

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

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

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

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

Hotlines:

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

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

Web Site: www.1800cleanup.org

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

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

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

Publications:

Household Products Management Wheel

This product is available for \$4.95 from:

Environmental Hazards Management

Institute 10 New Market Road

P.O. Box 932

Durham, NH 03824

Telephone: (603) 868-1496

FAX: (603) 868-1547

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

CHAPTER VI LEAD

How is lead harmful?

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

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

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

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

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

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

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

Where is lead found in the home?

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

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

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

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

How can I check my home for lead hazards?

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

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

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

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

How can I reduce lead hazards safely?

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

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

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

How can I significantly reduce lead hazards?

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

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

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

What precautions should I take when remodeling my home?

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

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

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

What is the source of lead in water?

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

How can lead levels in water be determined?

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

How can levels of lead in water be reduced?

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

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

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

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

Landlords must:

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

Sellers must:

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

Renovators must:

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

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

Hotlines:

For more information on lead in drinking water and information on federal regulations about lead in drinking water, contact the U.S. EPA Safe Drinking Water Hotline in Washington, D.C. at:

Telephone: (800) 426-4791

*For information on how to protect children from lead poisoning, contact The National Lead Information Center at:
Telephone: (800) Lead-FYI [(800) 532-3394]*

*For other information on lead hazards, call The National Lead Information Center Clearinghouse at:
Telephone: (800) 424-LEAD [(800) 424-5323]*

*To request information on lead in consumer products, or to report an unsafe consumer product or a product-related injury, contact the Consumer Product Safety Commission at:
Telephone: (800) 638-2772*

*To request local lists of CDPH-certified inspectors or abatement workers, contact the Lead-related Construction Hotline at:
Telephone: (800) 597-LEAD [(800) 597-5323] or visit the CDPH Web site at www.cdph.ca.gov*

*To obtain additional information on lead poisoning, or a list of local county lead programs, contact the CDPH Childhood Lead Poisoning Prevention Branch at:
Telephone: (510) 620-5600 or visit the CDPH Web site at www.cdph.ca.gov/programs/CLPPB.*

Publications:

List of Certified Laboratories to Perform Hazardous Waste Analysis

This free list is available from:

California Department of Health Services
Environmental Laboratory Accreditation Program
850 Marina Bay Parkway, Ste. G365/EHL
Richmond, CA 94804
Telephone: (510) 620-2800
Web: www.cdph.ca.gov/certlic/labs/Documents/ELAPLablist.xls

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

This publication is available for \$45.00 from:
Department of Housing and Urban Development (HUD)
Information Services, HUD User
P.O. Box 6091
Rockville, MD 20849
Telephone: (800) 245-2691
Web: www.huduser.org

Lead in your Drinking Water

This publication is available from:

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

The Inside Story - A Guide to Indoor Air Quality

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

Consumers Guide to California Drinking Water

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

Lead Poisoning Prevention Wheel

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

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

CHAPTER VII MOLD

What are molds?

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

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

How am I exposed to indoor molds?

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

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

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

Should I be concerned about mold in my home?

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

What symptoms are commonly seen with mold exposure?

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

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

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

How much mold can make me sick?

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

Are some molds more hazardous than others?

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

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

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

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

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

Should I test my home for mold?

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

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

Assessing the Size of a Mold Contamination Problem

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

General Cleanup Procedures

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

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

How can I prevent indoor mold problems in my home?

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

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

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

Publications:

Mold in My Home: What Do I Do?

This free document is available from:
California Department of Public Health
Indoor Air Quality Section
850 Marina Bay Parkway, G365 EHLB
Richmond, CA 94804
Telephone: (510) 620-2874
Web: www.cdph.ca.gov/programs/IAQ/Documents/MIMH_2006-06_2009-03rev6p.doc

Numerous mold-related articles

and documents are available from:
California Department of Public Health
Environmental Health Investigation Branch
850 Marina Bay Parkway
Building P, 3rd floor
Richmond, CA 94804-6403
Web: www.ehib.org/search.jsp?ss=mold&google=on

Mold Remediation in Schools and Commercial Buildings

A Brief Guide to Mold, Moisture, and Your Home

These free documents are available from:
U.S. Environmental Protection Agency
IAQ Information Clearinghouse
Telephone: (800) 438-4318
Web: www.epa.gov/mold/moldresources.html

Repairing Your Flooded Home

This free publication is available from:
American Red Cross
8928 Volunteer Lane, Sacramento, CA 95826
Telephone: (916) 368-3131
Web: www.redcross.org

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

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

CHAPTER VIII RADON

What is radon?

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

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

Where is radon found?

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

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

Why is radon harmful?

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

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

Where are the highest levels of radon in the home?

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

Do adjacent houses have similar levels of radon?

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

Is there a safe level of radon?

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

How can radon levels be measured?

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

Where can I get a radon detector?

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

What must be done to reduce indoor radon levels?

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

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

When should water be tested for radon?

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

www.cdph.ca.gov/programs/Pages/DDWEM.aspx .

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

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

How can levels of radon in water be reduced?

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

Does the law require mitigation?

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

Hotlines:

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

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

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

Publications:

List of Certified Providers of Radon Services

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

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

California Department of Public Health

Indoor Radon Program

1616 Capitol Avenue, 2nd Floor

P.O. Box 997413

Sacramento, CA 95899-7413

Telephone: (800) 745-7236

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

Radon in California

A Citizen's Guide to Radon

Homebuyers and Sellers Guide to Radon

The Inside Story - A Guide to Indoor Air Quality

How to Reduce Radon Levels in your Home

Model Standards for Radon in New Residential Buildings

These free publications are available from:

U.S. EPA Indoor Air Quality Information Clearinghouse

P.O. Box 37133

Washington, D.C. 20013-7133

Telephone: (800) 438-4318

Fax: (202) 484-1510

Email: iaqinfo@aol.com

Web: www.epa.gov/iaq/

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

Federal Agencies

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

Office of Lead Hazard Control
451 7th Street S.W., Room B133
Washington, D.C. 20410
Telephone: (202) 755-1785
Web: www.hud.gov

HUD helps people build and maintain communities of opportunity.

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

Public Information Center
1200 Pennsylvania Ave., N.W.
Washington, D.C. 20460
Telephone: (202) 272-0167
Web: www.epa.gov

The U.S. EPA is a regulatory agency responsible for implementing federal laws designed to protect our air, water, and land from past and future environmental hazards.

State Agencies

California Air Resources Board

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

California Contractor's State License Board

9821 Business Park Drive
P.O. Box 26000
Sacramento, CA 95827
Telephone: (800) 321-2752
Web: www.contractorslicense.com

This board is responsible for licensing contractors, including asbestos abatement.

California Department of Industrial Relations

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

Cal/OSHA is the state equivalent to the Federal Occupational

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

California Department of Public Health

Call your local county health department listed in the front of the white pages or, on the Internet, visit

www.cdph.ca.gov

California Department of Public Health

Environmental Management Branch, Radon Program

1616 Capital Avenue, 2nd Floor, MS 7405

P.O. Box 997413

Sacramento, CA 95899-7413

Telephone: (800) 745-7236

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

This branch provides publications and information about radon hazards.

California Department of Public Health

Environmental Lab Accreditation Program

850 Marina Bay Parkway

Building P, Third Floor

Richmond, CA 94804-6403

Telephone: (510) 620-5600

APPENDIX A List of Federal and State Agencies

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

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

California Department of Public Health

Division of Drinking Water and Environmental Management
Drinking Water Technical Program Branch
Sacramento Headquarters
1616 Capital Avenue, MS 7400
P.O. Box 997413
Sacramento, CA 95899-7413
Telephone: (916) 449-5600

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

Northern California Section
Sacramento District
8455 Jackson Road, Room 120
Sacramento, CA 95826
Telephone: (916) 229-3126

Lassen, Valley, Klamath & Shasta Districts
415 Knollcrest Drive, Suite 110
Redding, CA 96002
Telephone: (916) 224-4800

North Coastal Section
San Francisco & Santa Clara Districts
2151 Berkeley Way, Room 458
Berkeley, CA 94704
Telephone: (510) 540-2158

Mendocino & Sonoma Districts
50 D Street, Suite 200
Santa Rosa, CA 95404-4752

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

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

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

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

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

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

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

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

Santa Ana District
28 Civic Center Plaza, Room 325

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

**Department of Toxic Substances
Control**

1001 I Street
P.O. Box 806
Sacramento, CA 95812-0806
Telephone: (916) 324-1826
Web: www.dtsc.ca.gov

DTSC issues permits for treatment, storage, and disposal of hazardous wastes; inspects facilities; maintains a Superfund list; and has a site cleanup program.

Northern California Regional Offices

Sacramento Office
8800 Cal Center Drive
Sacramento, CA 95826-3268
Telephone: (916) 255-3618
Clovis Office
1515 Tollhouse Road
Clovis, CA 93611-0522
Telephone: (559) 297-3901
Berkeley Office
700 Heinz Avenue, Suite #200
Berkeley, CA 94710-2721
Telephone: (510) 540-2122

Southern California Regional Offices

Chatsworth Office
9211 Oakdale Avenue
Chatsworth, CA 91311-6505
Phone: (818) 717-6500
Cypress Office
5796 Corporate Avenue
Cypress, CA 90630-4732
Telephone: (714) 484-5300
San Diego Office
9174 Skypark Court, Suite 150
San Diego, CA 92123
Telephone: (858) 637-5531

**California Department of Housing and Community
Development**

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

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

California Department of Real Estate (DRE)

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

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

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

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

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

APPENDIX B Glossary

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

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

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

CARCINOGEN: A substance that causes cancer.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

TOXICITY: The extent to which a material is toxic.



Protect Your Family From Lead in Your Home



United States
Environmental
Protection Agency



United States
Consumer Product
Safety Commission



United States
Department of Housing
and Urban Development

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

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

Read this entire brochure to learn:

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

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

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

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

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



Simple Steps to Protect Your Family from Lead Hazards

If you think your home has lead-based paint:

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

Lead Gets into the Body in Many Ways

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

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

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

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



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

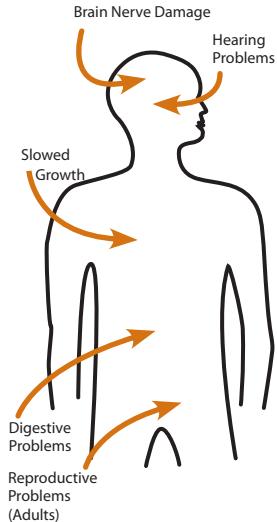
- Women with a high lead level in their system before or during pregnancy risk exposing the fetus to lead through the placenta during fetal development.

Health Effects of Lead

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

In children, exposure to lead can cause:

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



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

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

In adults, exposure to lead can cause:

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

Check Your Family for Lead

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

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

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

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

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

Where Lead-Based Paint Is Found

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

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

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

Lead can be found:

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

Learn more about where lead is found at epa.gov/lead.

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

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

Identifying Lead-Based Paint and Lead-Based Paint Hazards

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

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

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

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

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

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

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

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

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

Checking Your Home for Lead

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

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



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

Checking Your Home for Lead, continued

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

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

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

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

What You Can Do Now to Protect Your Family

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

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

Reducing Lead Hazards

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

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



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

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

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

Reducing Lead Hazards, continued

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

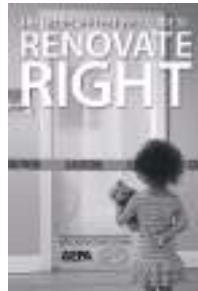
- 40 micrograms per square foot ($\mu\text{g}/\text{ft}^2$) for floors, including carpeted floors
- 250 $\mu\text{g}/\text{ft}^2$ for interior windows sills
- 400 $\mu\text{g}/\text{ft}^2$ for window troughs

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

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

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

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



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

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

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

Other Sources of Lead

Lead in Drinking Water

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

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

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

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

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

Important Steps You Can Take to Reduce Lead in Drinking Water

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

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

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

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

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

Other Sources of Lead, continued

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

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

For More Information

The National Lead Information Center

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

EPA's Safe Drinking Water Hotline

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

Consumer Product Safety Commission (CPSC) Hotline

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

State and Local Health and Environmental Agencies

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Region 7 (Iowa, Kansas, Missouri, Nebraska)

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

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

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

Region 9 (Arizona, California, Hawaii, Nevada)

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

Region 10 (Alaska, Idaho, Oregon, Washington)

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

Consumer Product Safety Commission (CPSC)

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

CPSC

4330 East West Highway
Bethesda, MD 20814-4421
1-800-638-2772
cpsc.gov or saferproducts.gov

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

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

HUD

451 Seventh Street, SW, Room 8236
Washington, DC 20410-3000
(202) 402-7698
hud.gov/lead

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IMPORTANT!

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

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



know before you buy or sell

Home **ENERGY RATING**

Lower your energy bills

**Enjoy a safer, more comfortable
and durable home**

Reduce your impact on the environment

**Increase your home's sales appeal
and appraisal value**

What
is your

Home **ENERGY RATING**

The California
ENERGY COMMISSION

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

What is your

Home ENERGY RATING

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

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

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

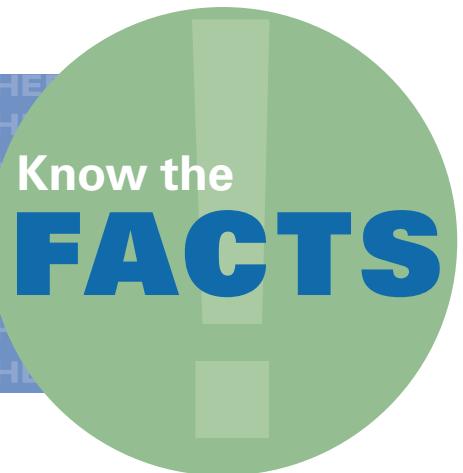
Your energy efficiency actions help make California a better, more environmentally sustainable place to raise your families.

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

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

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

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



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

Selling?

A HERS rating will:

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

Buying?

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

Staying in your current home?

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

Have you checked your ducts?

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

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

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



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

What is a **HOME ENERGY RATING**

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

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

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

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

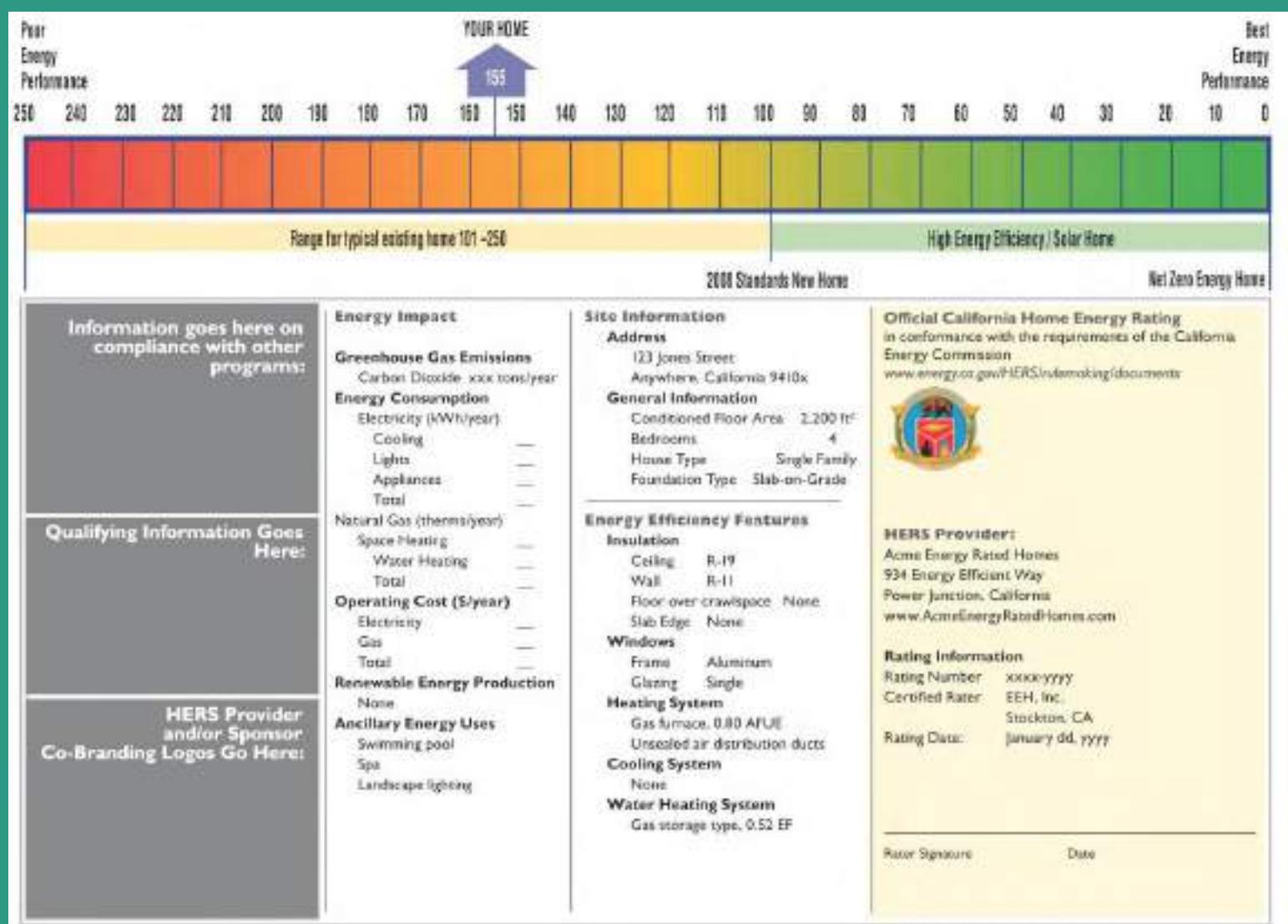
Your HERS report will identify the most cost-effective and appropriate energy efficiency improvements for your home. Only a properly prepared HERS Report will receive an official California Home Energy Rating Certificate with the California Energy Commission's seal.

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

Your HERS Rating Certificate will:

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

Understanding your HERS index



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

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

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

HERS Recommendations

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

Test and seal air leaks in building envelope

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



Increase attic insulation to R-38

Properly installed insulation makes your home quieter and more comfortable.



Test and seal air duct leaks

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



Tune-up the heating and cooling system

Proper maintenance saves energy and improves comfort and safety.



Upgrade to a correctly sized ENERGY STAR® furnace

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



Hire a Professional

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

Making WISE IMPROVEMENTS



Do it Yourself

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

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



Energy Wise HABITS

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

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

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

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

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

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

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





Utility Bills & **RATINGS**



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

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

Financing your IMPROVEMENTS

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

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

True cost of owning your home

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

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

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

EEM programs are available from:

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

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

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

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

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





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

Federal tax credits now available include:

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

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

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

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

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

Did You Know?

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

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

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

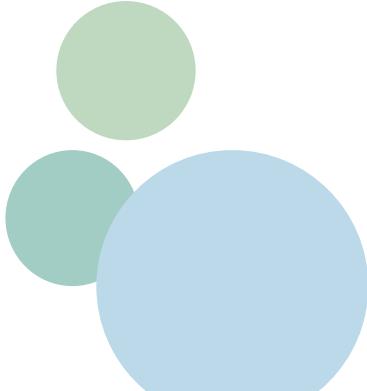


Once you have made all appropriate energy efficiency improvements, you may also want to consider solar electric generation.

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

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

Visit
www.gosolarcalifornia.ca.gov
for details.



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

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



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ACKNOWLEDGEMENTS

ADVISORY COMMITTEE

Arlene Baxter	REALTOR®, Berkeley, CA
Mike Bachand	CalCERTS, Inc.
Elizabeth Gavric	California Association of REALTORS®, Government Affairs
Greg Harding	Office of Real Estate Appraisers
Shery Hoellwarth	ConSol, Inc.
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Charles Segerstrom	Pacific Gas & Electric Company
Bernie Stephan	Broker, Marin County

PROJECT CONSULTANTS

Tom Conlon	GeoPraxis, Inc.
Charles Eley	Architectural Energy Corporation
Margaret Kapranos	REALTOR®, Greenbrae, CA
Dan Suyeyasu	Architectural Energy Corporation
Andrew Waegel	GeoPraxis, Inc.

ADDITIONAL CONTRIBUTORS

Rashid Mir	California Energy Commission
Betty LaFranchi	California Energy Commission
Vanessa Byrd	California Energy Commission
Bruce Maeda	California Energy Commission
Beverly Duffy	California Energy Commission
Parker Scott	California Energy Commission
Lance DeLaura	SEMPRA

Governor	Jerry Brown
Chairman	Robert Weisenmiller, Ph.D.
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Commissioners	Karen Douglas Carla Peterman Anthony Eggert
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Office Manager	High Performance Buildings and Standards Development Bill Pennington
Project Manager	Helen Lam
California Energy Commission	1516 Ninth Street, MS-37 Sacramento, CA 95814-5512

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

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CUT HERE

Property Address:

The California
ENERGY COMMISSION

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

Buyer's Signature

Printed Name

Date

Buyer's Signature

Printed Name

Date

Buyer's Agent Signature

Printed Name

Date

Broker's Name

Seller's Signature

Printed Name

Date

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Listing Agent's Signature

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

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

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