

DISCLOSURESAVE PLATINUM

NATURAL HAZARD DISCLOSURE STATEMENT Parcel No. 6 AND ADDITIONAL REPORTS

DETAILS OF REQUEST:

PERSON/ENTITY MAKING REQUEST

Mary Margaret Keck
108 Fountain Ave
Gadsden Al 35901

ORDER NUMBER

377633

**ADDRESS OF PROPERTY
SUBJECT OF DISCLOSURE REPORT**

Apn 060-310-008
Shasta County, Ca

ASSESSOR'S PARCEL NUMBER

060-310-008

RECIPIENT OF DISCLOSURE REPORT

Fidel Realyvasquez, As Trustee
Apn 060-310-008
Shasta County, Ca

DATE OF ISSUANCE

5/12/2008

ESCROW NUMBER

1401-13777

**PREPARED BY R. W.
RODGERS OF RWR
ASSOCIATES, AMERICAN
INSTITUTE OF
PROFESSIONAL
GEOLOGISTS, NO. 8032**



www.disclosureSAVE.com

DISCLOSURESAVE

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

NATURAL HAZARD DISCLOSURE STATEMENT

APN: 060-310-008
Order #: 377633

THIS STATEMENT APPLIES TO THE FOLLOWING PROPERTY: Apn 060-310-008, Shasta County, Ca

DATE OF ISSUE: 5/12/2008

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

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

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

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

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

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

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

Yes ___ No X

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

Yes X No ___

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) ___

Neither ___ Map not yet released by state X

APN: 060-310-008
Order #: 377633

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. TRANSFEREE(S) AND TRANSFEROR(S) MAY WISH TO OBTAIN PROFESSIONAL ADVICE REGARDING THOSE HAZARDS AND OTHER HAZARDS THAT MAY AFFECT THE PROPERTY.

SIGNATURE OF TRANSFEROR(S) _____ Date _____

SIGNATURE OF TRANSFEROR(S) _____ Date _____

SIGNATURE OF AGENT(S) _____ Date _____

SIGNATURE OF AGENT(S) _____ Date _____

Check only one of the following:

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

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

Third-Party Disclosure Provider(s)

Robert W. Rodgers Date 5/12/2008



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

SIGNATURE OF TRANSFEREE _____ Date _____

SIGNATURE OF TRANSFEREE _____ Date _____

**DisclosureSave Platinum Report
FOR
APN 060-310-008
SHASTA COUNTY, CA**

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NOTE

In preparing this report, DISCLOSURESAVE has relied upon the statutes identified and has reviewed the maps and records specifically referred to in each Disclosure Determination. These are available to the public as Government Records to make the determinations if and to what extent each statute applies to the Subject Property. Receipt or use of this report by recipient or any third party constitutes acceptance of the terms and conditions detailed at end of this document.

Please read these terms and conditions carefully. This report is not a warranty. This report is not a policy of insurance. This report is prepared by DISCLOSURESAVE to comply with California statutory disclosure law relating to public record information in connection with the sale of residential real estate. Recipient is cautioned and warned that no on site inspection is performed by DISCLOSURESAVE in preparing the report.

DETERMINATION OF SPECIAL FLOOD HAZARD AREA

FOR

Apn 060-310-008

Shasta County, Ca

DETERMINATION:

Based on DISCLOSURESAVE's review of the Flood Insurance Rate Maps published by the Director of the Federal Emergency Management Agency, the following determination is made:

THE PROPERTY IDENTIFIED IN THIS REPORT IS NOT LOCATED IN A FEMA DESIGNATED SPECIAL FLOOD HAZARD AREA

DISCUSSION:

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

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

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



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**DETERMINATION OF AN AREA OF POTENTIAL
FLOODING DUE TO DAM INUNDATION**

FOR

Apn 060-310-008

Shasta County, Ca

DETERMINATION:

Based on DISCLOSURESAVE's review of maps approved by the Office of Emergency Services, the following determination is made:

***THE PROPERTY IDENTIFIED IN THIS REPORT IS NOT LOCATED IN AN OFFICIALLY
DESIGNATED AREA OF POTENTIAL FLOODING
DUE TO DAM INUNDATION***

DISCUSSION:

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

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



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**DETERMINATION OF
VERY HIGH FIRE HAZARD SEVERITY ZONE
FOR
Apn 060-310-008
Shasta County, Ca**

DETERMINATION:

Based on DISCLOSURESAVE's review of maps issued by the Director of Forestry and Fire Protection for the State of California, the following determination is made:

***THE PROPERTY IDENTIFIED IN THIS REPORT IS NOT LOCATED
IN AN OFFICIALLY DESIGNATED
VERY HIGH FIRE HAZARD SEVERITY ZONE***

DISCUSSION:

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

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



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**DETERMINATION OF
WILDLAND AREA THAT MAY CONTAIN
SUBSTANTIAL FOREST FIRE RISKS AND HAZARDS
FOR
Apn 060-310-008
Shasta County, Ca**

DETERMINATION:

Based on DISCLOSURESAVE's review of maps issued by the Director of Forestry and Fire Protection for the State of California, the following determination is made:

***THE PROPERTY IDENTIFIED IN THIS REPORT IS LOCATED
IN AN OFFICIALLY DESIGNATED WILDLAND AREA THAT MAY CONTAIN
SUBSTANTIAL FOREST FIRE RISKS AND HAZARDS***

DISCUSSION:

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

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

In the exercise of its responsibility for identifying State Responsibility Areas, the California Department of Forestry and Fire Protection is also responsible for identifying lands outside of cities and federal lands for which the state takes primary financial responsibility for protecting natural resources from fire damage. These designated locations are determined in part on vegetation and other natural resource characteristics within the area. Public Resources Code Section 4291 imposes a duty on the seller of real property to disclose whether the property is within a State Responsibility Area and that the buyer must take specific fire mitigation measures to be in compliance with California law. For more information, please contact the California Department of Forestry and Fire Protection in Sacramento or access this department's Internet address through the World Wide Web at, <http://www.fire.ca.gov/>.



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DETERMINATION OF EARTHQUAKE FAULT ZONE

FOR

Apn 060-310-008

Shasta County, Ca

DETERMINATION:

Based on DISCLOSURESAVE's review of maps issued by the Division of Mines and Geology of the Department of Conservation, the following determination is made:

THE PROPERTY IDENTIFIED IN THIS REPORT IS NOT LOCATED IN AN OFFICIALLY DESIGNATED EARTHQUAKE FAULT ZONE

DISCUSSION:

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

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

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

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DETERMINATION OF SEISMIC HAZARD ZONE

FOR

Apn 060-310-008

Shasta County, Ca

DETERMINATION:

Based on DISCLOSURESAVE's review of maps issued by the Division of Mines and Geology of the Department of Conservation, the following determination is made:

THE PROPERTY IDENTIFIED IN THIS REPORT:

A. DOES NOT HAVE A MAP RELEASED TO DETERMINE IF IT IS LOCATED IN LANDSLIDE ZONE,

B. DOES NOT HAVE A MAP RELEASED TO DETERMINE IF IT IS LOCATED IN A LIQUEFACTION ZONE.

DISCUSSION:

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

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

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DATA BASE DISCLOSURE SUPPLEMENT

(MEGAN'S LAW)

FOR

SHASTA COUNTY

Property: Apn 060-310-008
Shasta County, Ca

APN:060-310-008

Transferor: Fidel Realyvasquez, As Trustee

NOTICE: The California Department of Justice, sheriff's departments, police departments of 200,000 or more and many other local law enforcement authorities maintain for public access a data base of the location of persons required to register pursuant to paragraph (1) of subdivision (a) of Section 290.4 of Penal Code. The database is updated on a quarterly basis and a source of information about the presence of these individuals in any neighborhood. The department of justice also maintains a Sex Offender Identification Line through which inquiries about individuals may be made. This is a "900" telephone service. Callers must have specific information about individuals they are checking. Information regarding neighborhoods is not available through the "900" telephone service.

The form and content of the Megan's Law disclosure notice is prescribed by statute. (California Civil Code 2079.10a.) No representation or warranty, express or implied, is made regarding the existence or non-existence of convicted sex offenders or other criminals in the neighborhood or area surrounding the Subject Property.

Prospective purchasers are encouraged to investigate web sites on the Internet dedicated to Megan's Law. Call your local Sheriff's Department for more information.

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AIRPORT INFLUENCE AREA DISCLOSURE DISCLOSURE SUPPLEMENT

SUBJECT PROPERTY: Apn 060-310-008, Shasta County, Ca

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

AIRPORT INFLUENCE AREA DISCLOSURE

“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 (noise, vibration, or odors for example). Individual sensitivities to such annoyances can vary from person to person. You may wish to consider what airport annoyances effects related to aircraft operations, if any, are associated with the property before you complete your purchase and determine whether they are acceptable to you.”

IS within an Airport Influence Area

IS NOT within an Airport Influence Area

For purposes of this disclosure, an “airport influence area,” also known as an “airport referral area,” is the area in which current or future airport-related noise, over flight, safety, or airspace protection factors may significantly affect land uses or necessitate restrictions on those uses as determined by an airport land use commission.

DisclosureSave relies on maps provided by County Land Use authorities to determine Airport Influence Area exposure. Where Land Use authorities have not provided explicit areas, the following four Federal Aviation Administration landing facilities databases were utilized and to determine if an airport is located within 2 miles of the subject property.

- National Flight Data Center (NFDC) database for February 1994
- National Plan of Integrated Airport Systems (NPIAS) database, current as of May 1994
- Air Carrier Activity Information System *ACAIS) database for calendar year 1992
- Terminal Area Forecast (TAF) for FY91
- AirNav.com
- Other known credible sources

Inclusion of private and military airports varies by county and may or may not be included in this disclosure report.



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Industrial Use Zone Report

CIVIL CODE SECTION 1102-1102.18

The seller of residential real property subject to this article who has actual knowledge that the property is affected by or zoned to allow an industrial use described in Section 731a (Refer to bottom of page) of the Code of Civil Procedure shall give written notice of that knowledge as soon as practicable before transfer of title.

Subject Property Address: Apn 060-310-008

Shasta County, Ca

_____ YES, the seller DOES have actual knowledge that the property is affected by or is in an industrial use zone.

_____ NO, the seller DOES NOT have actual knowledge that the property is affected by or is in an industrial use zone.

Buyer _____ Seller _____

Date _____ Date _____

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



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Radon Disclosure Hazard Statement

This statement applies to the following property:

APN: 060-310-008
Address: Apn 060-310-008
Shasta County, Ca
Order #: 377633
Date of Issue: 5\12\2008

According to the EPA Map of Radon Zones, this county is: ZONE 3

The EPA Map of Radon Zones was developed using five factors to determine radon potential: indoor radon measurements; geology; aerial radioactivity; soil permeability; and, foundation type. Radon potential assessment is based on geologic provinces. Radon Index Matrix is the quantitative assessment of radon potential. Confidence Index Matrix shows the quantity and quality of the data used to assess radon potential. Geologic Provinces were adapted to county boundaries for the Map of Radon Zones.

Sections 307 and 309 of the Indoor Radon Abatement Act of 1988 (IRAA) directed EPA to list and identify areas of the U.S. with the potential for elevated indoor radon levels. EPA's Map of Radon Zones assigns each of the 3,141 counties in the U.S. to one of three zones based on radon potential:

Zone 1 counties have a predicted average indoor radon screening level greater than 4 pCi/L (pico curies per liter) (red zones)	Highest Potential
Zone 2 counties have a predicted average indoor radon screening level between 2 and 4 pCi/L (orange zones)	Moderate Potential
Zone 3 counties have a predicted average indoor radon screening level less than 2 pCi/L (yellow zones)	Low Potential

This report is for informational purposes only.

Radon Map can be reviewed at the following address: www.epa.gov/radon/zonemap/california.htm

FORMER MILITARY ORDNANCE SITE DISCLOSURE SUPPLEMENT

SUBJECT PROPERTY: Apn 060-310-008, Shasta County, Ca

Based on maps provided by the federal government, the Subject Property is determined:

TO BE within one (1) mile of a Former Military Ordnance Site

NOT TO BE within one (1) mile of a Former Military Ordnance Site

The federal government has published maps depicting all former military ordnance sites in the United States. The Defense Environmental Restoration Program was established to remove hazardous and harmful materials left at those sites. In conjunction with this program, the United States Army Corps of Engineers has evaluated the risks of the materials left at the sites. An Inventory Project Report ("INPR") containing a risk code is generated for sites, which have been evaluated. Those risks are evaluated by applying a Risk Assessment Code ("RAC"), which scores the level of hazard at the sites. RAC includes five (5) categories of harm with a one (1) being the most harmful and five (5) being the least harmful. The categories are as follows:

RAC 1 – Imminent Harm

RAC 2 – Action required to mitigate hazard

RAC 3 – Action required to evaluate potential threat (includes search of archive and site investigation)

RAC 4 – Action required to evaluate potential threat (archives search)

RAC 5 – No Action Required

The hazards referred to above could include, but are not limited to the following:

1. **Hazardous , Toxic or Radioactive Waste (HTRW)** -Groundwater, soils, etc. contamination which may result in a clean-up program to a "superfund" project. HTRW includes underground storage tanks, pcb-containing electrical transformers, abandoned drums, etc.
2. **Ordnance and Explosives (OE)**- Consists of either (1) or (2) below:
 1. Ammunition, ammunition components, chemical warfare materials or explosives which have been lost, abandoned, discarded, buried, fired, thrown from demolition pits or burning pads, or shot off ranges. Such ammunition, ammunition components and explosives are no longer under accountable record control of any DOD organization or activity.
 2. Explosive Soil. Explosive soil refers to mixtures of explosives in soil, sand, clay, or other solid media at concentrations such that the mixture itself is explosive.
3. **'Building Debris/Debris Removal (BD/BR)**-Hazardous structures, buildings, etc.

FORMER MILITARY ORDNANCE SITE DISCLOSURE - Continued

Details of locations found within 1 mile of subject property:

<u>Location Name</u>	<u>INPR Identifier</u>	<u>RAC Score</u>
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This disclosure is based on maps provided by the federal government. DisclosureSave makes no representations regarding accuracy or inclusiveness of the maps, research or any evaluations performed by the federal government and cannot be held liable for any of the information included in this report. If any party needs further information, they are advised to refer to the World Wide Web site <http://hq.environmental.usace.army.mil>.



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Environmental Hazard Disclosure

FOR

Apn 060-310-008

Shasta County, Ca

APN Number: 060-310-008

377633

The Environmental Disclosure Report provides a search of certain databases of environmental information. Search distances and database descriptions are listed in the back of this report. The search is based on the property location provided above.

Summary

- ___ Comprehensive Environmental Response, Compensation, and Liability Information System (CERCLIS)
- ___ Corrective Action Report (CORRACTS)
- ___ Solid Waste Information System (LF)
- ___ CERCLA Lien Information (LIENS 2)
- ___ National Priority List (NPL)
- ___ Clandestine Drug Labs (CDL)
- ___ EnviroStor Database (ENVIROSTOR)
- ___ Registered Waste Tire Haulers Listing (HAULERS)
- ___ RCRA - Non Generators (RCRA-NLR)
- ___ Report on the Status of Open Dumps on Indian Lands (INDIAN ODI)
- ___ Solid Waste Facility Database (LF)
- ___ Environmental Liens Listing (LIENS)
- ___ State Response Sites (RESPONSE)
- ___ Clandestine Drug Labs (CDL)
- ___ Geotracker`s Leaking Underground Fuel Tank Report (LUST)
- ___ Torres Martinez Reservation Illegal Dump Site Locations (DEBRIS REGION 9)
- ___ Unlocated Sites

I have read this report prior to signing and have received a copy of this report.

Buyer _____ Seller _____

Date _____

Date _____

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

CERCLIS contains data on potentially hazardous waste sites that have been reported to the USEPA by states, municipalities, private companies and private persons, pursuant to Section 103 of the Comprehensive Environmental Response, Compensation, and Liability Act (CERCLA). CERCLIS contains sites which are either proposed to or on the National Priorities List (NPL) and sites which are in the screening and assessment phase for possible inclusion on the NPL.

None Found

Corrective Action Report (CORRACTS)

CORRACTS identifies hazardous waste handlers with RCRA corrective action activity.

None Found

Solid Waste Information System (LF)

Active, Closed and Inactive Landfills. SWF/LF records typically contain an inventory of solid waste disposal facilities or landfills. These may be active or inactive facilities or open dumps that failed to meet RCRA Section 4004 criteria for solid waste landfills or disposal sites.

None Found

CERCLA Lien Information (LIENS 2)

A Federal CERCLA ('Superfund') lien can exist by operation of law at any site or property at which EPA has spent Superfund monies. These monies are spent to investigate and address releases and threatened releases of contamination. CERCLIS provides information as to the identity of these sites and properties.

None Found

National Priority List (NPL)

National Priorities List (Superfund). The NPL is a subset of CERCLIS and identifies over 1,200 sites for priority cleanup under the Superfund Program. NPL sites may encompass relatively large areas. As such, EDR provides polygon coverage for over 1,000 NPL site boundaries produced by EPA's Environmental Photographic Interpretation Center (EPIC) and regional EPA offices.

None Found

Clandestine Drug Labs (CDL)

A listing of clandestine drug lab locations. The U.S. Department of Justice ("the Department") provides this web site as a public service. It contains addresses of some locations where law enforcement agencies reported they found chemicals or other items that indicated the presence of either clandestine drug laboratories or dumpsites. In most cases, the source of the entries is not the Department, and the Department has not verified the entry and does not guarantee its accuracy. Members of the public must verify the accuracy of all entries by, for example, contacting local law enforcement and local health departments.

None Found

EnviroStor Database (ENVIROSTOR)

The Department of Toxic Substances Control's (DTSC's) Site Mitigation and Brownfields Reuse Program's (SMBRP's) EnviroStor database identifies sites that have known contamination or sites for which there may be reasons to investigate further. The database includes the following site types: Federal Superfund sites (National Priorities List (NPL)); State Response, including Military Facilities and State Superfund; Voluntary Cleanup; and School sites. EnviroStor provides similar information to the information that was available in CalSites, and provides additional site information, including, but not limited to, identification of formerly-contaminated properties that have been released for reuse, properties where environmental deed restrictions have been recorded to prevent inappropriate land uses, and risk characterization information that is used to assess potential impacts to public health and the environment at contaminated sites.

None Found

Registered Waste Tire Haulers Listing (HAULERS)

A listing of registered waste tire haulers.

None Found

RCRA - Non Generators (RCRA-NLR)

RCRAInfo is EPA's comprehensive information system, providing access to data supporting the Resource Conservation and Recovery Act (RCRA) of 1976 and the Hazardous and Solid Waste Amendments (HSWA) of 1984. The database includes selective information on sites which generate, transport, store, treat and/or dispose of hazardous waste as defined by the Resource Conservation and Recovery Act (RCRA). Non-Generators do not presently generate hazardous waste.

None Found

Report on the Status of Open Dumps on Indian Lands (INDIAN ODI)

Location of open dumps on Indian land.

None Found

Solid Waste Facility Database (LF)

Active, Closed and Inactive Landfills. SWF/LF records typically contain an inventory of solid waste disposal facilities or landfills. These may be active or inactive facilities or open dumps that failed to meet RCRA Section 4004 criteria for solid waste landfills or disposal sites.

None Found

Environmental Liens Listing (LIENS)

A listing of property locations with environmental liens for California where DTSC is a lien holder.

None Found

State Response Sites (RESPONSE)

Identifies confirmed release sites where DTSC is involved in remediation, either in a lead or oversight capacity. These confirmed release sites are generally high-priority and high potential risk.

None Found

Clandestine Drug Labs (CDL)

A listing of drug lab locations. Listing of a location in this database does not indicate that any illegal drug lab materials were or were not present there, and does not constitute a determination that the location either requires or does not require additional cleanup work.

None Found

Geotracker's Leaking Underground Fuel Tank Report (LUST)

Leaking Underground Storage Tank Incident Reports. LUST records contain an inventory of reported leaking underground storage tank incidents. Not all states maintain these records, and the information stored varies by state. For more information on a particular leaking underground storage tank sites, please contact the appropriate regulatory agency.

None Found

Torres Martinez Reservation Illegal Dump Site Locations (DEBRIS REGION 9)

A listing of illegal dump sites location on the Torres Martinez Indian Reservation located in eastern Riverside County and northern Imperial County, California.

None Found

Unlocated Sites

Government records occasionally lack sufficient address information for some sites to be accurately plotted to an exact location. The following site(s) may or may not be in a close proximity to the target property. None Found

TERMS AND CONDITIONS – LIMITATIONS

Terms, conditions and Limitations of Liability

This report contains certain information described herein pertaining solely to the exterior of the target property, which information was obtained from a variety of public and other sources reasonably available to Environmental Data Resources, Inc. (EDR). EDR has assumed, without independent investigation, that the information in such sources is accurate and complete. It cannot be concluded from this Report that coverage information for the target and surrounding properties does not exist from other sources.

This Report is intended solely for the individual use of the property buyer, seller, listing agent and selling agent, and is not provided for the benefit of any third parties. Report purchaser will not use the Environmental Data to create or assemble a database of environmental information for itself or any third party.

Any analyses, estimates, ratings or risk codes provided in this Report are provided for illustrative purposes only, and are not intended to provide, nor should they be interpreted as providing any facts regarding, or prediction or forecast of, any environmental risk for any property. Only a Phase 1 Environmental Site Assessment performed by an environmental professional can provide information regarding the environmental risk for any property. This Report is not a replacement for a home inspection. This Report provides no information pertaining to the interior of the target property such as, but not limited to: mold, asbestos, lead, radon or other issues. Additionally, the information provided in this Report is not to be construed as legal advice.

Any liability on the part of EDR or Report reseller is strictly limited to a refund of the amount paid for this Report.

Report purchaser hereby indemnifies EDR and Report reseller from and against all third party claims, lawsuits and losses (including claims sounding in contract or tort, including negligence), and any claim brought by or against Report purchaser, against EDR or against Report Reseller, alleging loss or harm to be caused by information contained in this Report. This indemnification includes, but is not limited to prompt payment of all attorneys' fees and costs incurred by EDR and Report Reseller.

Report purchaser hereby agrees that any dispute relating to or arising out of this Report shall be heard exclusively by a single arbitrator under the rules of the American Arbitration Association. The exclusive venue for the arbitration shall be in the State of Connecticut, New Haven County. Any arbitration award shall be enforced solely in the Federal or State Courts of the State of Connecticut.

EDR AND REPORT RESELLER SPECIFICALLY DISCLAIMS THE MAKING OF ANY EXPRESS OR IMPLIED WARRANTIES IN CONNECTION WITH THIS REPORT, INCLUDING WITHOUT LIMITATION, MERCHANTABILITY OR FITNESS FOR A PARTICULAR USE OR PURPOSE. IN NO EVENT SHALL EDR, OR REPORT RESELLER BE LIABLE TO ANYONE FOR SPECIAL, INCIDENTAL, CONSEQUENTIAL, OR EXEMPLARY DAMAGES.

COPYRIGHT NOTICE

Copyright 2007 by EDR. All rights reserved. Reproduction in any media or format, in whole or in part, of any report or map of EDR or its affiliates, is prohibited without prior written permission.

TRADEMARK NOTICE

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MOLD SUPPLEMENT

Background

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

A real estate agent is required to use the new transfer disclosure statement form. An agent should also provide a buyer with a current copy of the above-referenced Environmental Hazards Booklet.

Buyers should be advised that if there is any question as to whether mold exists, they may elect to have a mold inspection conducted by a qualified expert.

About Mold

Mold growth on surfaces can often be seen in the form of discoloration, frequently green, gray, brown, or black, but also white and other colors are possible. Warping floors and discoloration of walls and ceilings can be indications that moisture problems exist. Molds can release tiny spores into the air and often have a musty or earthy odor

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

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

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

Mold in My Home: What Do I Do?

This document is available on the internet, or at no cost from:

California Department of Health Services
Indoor Air Quality Section
2151 Berkeley Way (EHLB)
Berkeley, CA 94704
Telephone: (510) 540-2476

NOTICE OF SUPPLEMENTAL PROPERTY TAX BILL

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

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

The supplemental tax bills are not mailed to your lender. If you have arranged for your property tax payments to be paid through an impound account, the supplemental tax bills will not be paid by your lender. It is your responsibility to pay these supplemental bills directly to the Tax Collector.

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

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

For a complete explanation and estimation of the supplemental tax bills affecting this parcel you can go to www.californiataxdata.com and order a complete notice of supplemental Tax Report

**TERMS AND CONDITIONS
GOVERNING REPORTS
AND
DISCLOSURES**

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

1.01 "Disclosure Report" shall mean the attached Natural Hazard Disclosure Report provided by DISCLOSURESAVE that relates a Subject Property to specified zones or locations, as determined by the identified sources, and all other reports or disclosure statements providing by DISCLOSURESAVE regarding the Subject Property.

1.02 "Date of Issue" shall mean the date identified by DISCLOSURESAVE as of which the Report is issued.

1.03 "Subject Property" shall mean the residential location, which is the focus of the Report. It shall not include any interest, title or easement in streets, roads, alleys, waterways, or any abutting or adjacent structures.

1.04 "Recipient" shall include only the seller of the Subject Property and seller's agent(s) and no other party, specifically excluding any other person to whom the Recipient(s) disclose(s) the Report or any of the information contained therein.

2. SCOPE OF REPORT. Subject strictly to the terms and conditions of this Agreement, DISCLOSURESAVE will conduct a review of such public records as are available at the time of the search, and will provide Recipient with a written report disclosing whether the Subject Property is (a) located within any of the FEMA Flood Hazard Zones, Dam Inundation Zones, Very High Fire Hazard Severity Zones, Wildland Area — State Fire Responsibility Area Zones, Delineated Earthquake Fault Zones, or Seismic Hazard Zones, as those terms are defined under California Civil Code § 1103; (b) located within a state-mandated county-specific natural hazard area, as set forth on any applicable Local Hazard Disclosure Statements, (c) subject to a lien securing a special tax levy pursuant to the Mello-Roos Community Facilities Act, California Civil Code § 1102.6(b), and other applicable authorities in effect as of January 1, 2000.

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

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

3.02 No Duty to Update After Review. The Report is issued as of the Date of Issue. It is based upon information made available to DISCLOSURESAVE as of the time when DISCLOSURESAVE reviewed such information. Information contained in the County Local Hazard Disclosure Statements is current as the first day of the calendar quarter prior to the review. DISCLOSURESAVE shall not be responsible for inaccuracies that may occur due to map changes, updates, or other changes, which may occur after such time.

3.03 Recipient's Duty to Identify Subject Property Accurately. It shall be the Recipient's sole responsibility to ensure that the address of the Subject Property is correct. Upon receipt of a Report from DISCLOSURESAVE, the Recipient shall verify that the Report accurately reflects the Subject Property address, property description and other location information. Recipient shall notify DISCLOSURESAVE within ten (10) days of any discrepancy in the Subject Property."

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

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

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

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

4. LIMITED WARRANTY.

4.01 Limited Warranty. DISCLOSURESAVE warrants to the Recipient that as of the Date of Issue, and subject strictly to the Limitations contained in Section 3 above, the Report will accurately reflect the information contained within the public records referred to above. **DISCLOSURESAVE MAKES NO OTHER WARRANTY OR REPRESENTATION OF ANY KIND, EITHER EXPRESS OR IMPLIED, WITH RESPECT TO THE REPORT, AND EXPRESSLY DISCLAIMS AND EXCLUDES ANY AND ALL OTHER EXPRESS OR IMPLIED WARRANTIES, INCLUDING BUT NOT LIMITED TO WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. NO DISCLOSURESAVE EMPLOYEE OR REPRESENTATIVE IS AUTHORIZED TO MAKE ANY ADDITION OR MODIFICATION TO THIS WARRANTY.** Some states/localities do not allow the exclusion of implied warranties, so the above limitations may not apply to you.

4.02 Limitation of Liability. **TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, IN NO EVENT WILL DISCLOSURESAVE BE LIABLE FOR DIRECT, INDIRECT, SPECIAL, INCIDENTAL, OR CONSEQUENTIAL DAMAGES ARISING OUT OF OR RELATED DIRECTLY OR INDIRECTLY TO ANY ACTION, OR FAILURE TO ACT, BY DISCLOSURESAVE, EVEN IF DISCLOSURESAVE HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, AND REGARDLESS OF THE LEGAL OR EQUITABLE THEORY (CONTRACT, TORT OR OTHERWISE) UPON WHICH THE CLAIM IS BASED.** In the event that DISCLOSURESAVE is found liable for any cost or damage suffered by the Recipient or its Agent, the liability of DISCLOSURESAVE and its employees and agents shall be limited to \$50,000. Some states do not allow the exclusion or limitation of incidental or consequential damages, so this exclusion and limitation may not apply to you.

5. **GENERAL PROVISIONS.**

5.01 **Governing Law.** This Agreement shall be governed by and construed in accordance with the laws of the State of Texas, excluding its conflict of laws provisions. Any action or proceeding to enforce, or related directly or indirectly to, this Agreement shall be brought in the federal or state courts located in Austin, Texas (Travis County) or in Los Angeles, California (Los Angeles County) and in no other jurisdiction.

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

5.03 **Arbitration.** Any claim, dispute or controversy which arises from or relates directly or indirectly to this Agreement or to the Report to be generated hereunder will be resolved by binding arbitration in Austin, Texas, according to the then-current Commercial Arbitration Rules of the American Arbitration Association, and judgment may be entered upon the award in any court of competent jurisdiction; provided, however, that either party may apply for temporary or preliminary injunctive relief in the federal or state courts located in Austin, Texas (Travis County) or Los Angeles, California (Los Angeles County) if time is of the essence.



Disclosure Save Property Tax Report
Report Number:377633

Date: 5/12/2008

MELLO-ROOS AND SPECIAL ASSESSMENT DISCLOSURE REPORT

Property Description

County:	SHASTA
Assessor's Parcel Number:	060310008000
Property Address:	Address Unassigned by County
Last Taxed Owner:	FRV TRUST

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

IN NOT IN

Mello-Roos Community Facilities District(s)

A Mello-Roos Community Facilities District, known as a CFD, is a special tax district formed by a local government (a city, county, special district, etc...) in order to finance certain designated facilities and/or services which benefit the properties within the CFD. Often, a CFD will include the ability to issue municipal bonds to finance facilities and the debt is paid over time from the levy of the special tax. The levy of the special tax may also be used to directly finance facilities and/or services.

IN NOT IN

1915 Act Bond Assessment District(s)

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



Disclosure Save Property Tax Report
Report Number:377633

Date: 5/12/2008

PROPERTY TAX BREAKDOWN

Property Description

County:	SHASTA
Assessor's Parcel Number:	060310008000
Property Address:	Address Unassigned by County
Last Taxed Owner:	FRV TRUST

Property Tax Breakdown

The following section shows the current property tax charges levied on the subject property, including (when available) Ad Valorem, Mello-Roos Special Taxes, 1915 Bond Act Assessments, and other Special Assessments. The assessments are based on 2007-2008 property tax roll data and will vary from year to year.

Ad Valorem Charges	
County of Shasta Basic Tax Rates Contact: Lori Scott (530) 225-5511	\$913.08
North Cow Creek School District North Cow Creek School District SSB Contact: Lori Brunelli (530) 549-4488	\$56.52
Shasta Union High School District General Obligation Bond, Election of 2001 Contact: Mrs. Simona Padilla-Scholtens (707) 784-6280	\$14.60
Shasta-Tehama-Trinity Joint Community College District General Obligation Bonds, Election of 2002 Contact: Mr. Jack Briggs (530) 242-7529	\$10.78
Total Ad Valorem Charges:	\$994.98

Direct Assessments	
County of Shasta Mosquito and Disease Zone 2 Contact: Linda Gehres (530) 225-5571	\$2.58
Total Direct Assessment Charges:	\$2.58
Total Amount:	\$997.56



Disclosure Save Property Tax Report
Report Number:377633

Date: 5/12/2008

NOTICE OF SUPPLEMENTAL PROPERTY TAX BILL

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

The supplemental tax bills are not mailed to your lender. If you have arranged for your property tax payments to be paid through an impound account, the supplemental tax bills will not be paid by your lender. It is your responsibility to pay these supplemental bills directly to the Tax Collector.

If you have any question concerning this matter, please call your local Tax Collector's Office.

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

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

For a complete explanation and estimation of the supplemental tax bills affecting this parcel you can go to www.californiataxdata.com and order a complete Notice of Supplemental Tax Report.



SPECIAL ALERT

New Mandatory Transfer Fee Disclosure Required 1/1/08

1. Private Transfer Fee

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

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

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

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

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

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

2. Documentary Transfer Taxes

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



Disclosure Save Property Tax Report
Report Number:377633

Date: 5/12/2008

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

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

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

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

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

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

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



Future Taxes

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

Public Agency	Charge Type	Elected On
1 Fall River Joint Unified School District To renovate and modernize its schools and classrooms; including electrical, heating and plumbing systems, fix leaky roofs; and to qualify for state matching funds, the Fall River Joint Unified School District will be authorized to replace, renovate, construct and acquire school facilities and equipment and issue \$4,400,000 in bonds at an interest rate within the legal limit, with no funds for administrator salaries and an appointed Independent Citizens Oversight Committee to monitor all bond expenditures.	General Obligation Bond	11/2/2004
2 Grant Elementary School District In order to provide funds to finish the new junior high wing of Grant School (paid for by a \$4,600,000 State grant) from its current unfinished state to a condition suitable for student occupancy and community use; install safety lights, fencing, floors, carpets, interior finishes and doors; develop playing fields; finish the gymnasium, and provide desks, computers, science and other equipment; the Grant Elementary School District will issue \$1.7 million of bonds bearing interest at rates within legal limits.	General Obligation Bond	3/2/2004



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2. SCOPE OF REPORT. Subject strictly to the terms and conditions of this Agreement, DISCLOSURESAVE will conduct a review of such public records as are available at the time of the search, and will provide Recipient with a written report disclosing whether the Subject Property is (a) located within any of the FEMA Flood Hazard Zones, Dam Inundation Zones, Very High Fire Hazard Severity Zones, Wildland Area — State Fire Responsibility Area Zones, Delineated Earthquake Fault Zones, or Seismic Hazard Zones, as those terms are defined under California Civil Code § 1103; (b) located within a state-mandated county-specific natural hazard area, as set forth on any applicable Local Hazard Disclosure Statements, (c) subject to a lien securing a special tax levy pursuant to the Mello-Roos Community Facilities Act, California Civil Code § 1102.6(b), and other applicable authorities in effect as of January 1, 2000.

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

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



3.02 No Duty to Update After Review. The Report is issued as of the Date of Issue. It is based upon information made available to DISCLOSURESAVE as of the time when DISCLOSURESAVE reviewed such information. Information contained in the County Local Hazard Disclosure Statements is current as the first day of the calendar quarter prior to the review. DISCLOSURESAVE shall not be responsible for inaccuracies that may occur due to map changes, updates, or other changes, which may occur after such time.

3.03 Recipient's Duty to Identify Subject Property Accurately. It shall be the Recipient's sole responsibility to ensure that the address of the Subject Property is correct. Upon receipt of a Report from DISCLOSURESAVE, the Recipient shall verify that the Report accurately reflects the Subject Property address, property description and other location information. Recipient shall notify DISCLOSURESAVE within ten (10) days of any discrepancy in the Subject Property."

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

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

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

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

4. LIMITED WARRANTY.

4.01 Limited Warranty. DISCLOSURESAVE warrants to the Recipient that as of the Date of Issue, and subject strictly to the Limitations contained in Section 3 above, the Report will accurately reflect the information contained within the public records referred to above. **DISCLOSURESAVE MAKES NO OTHER WARRANTY OR REPRESENTATION OF ANY KIND, EITHER EXPRESS OR IMPLIED, WITH RESPECT TO THE REPORT, AND EXPRESSLY DISCLAIMS AND EXCLUDES ANY AND ALL OTHER EXPRESS OR IMPLIED WARRANTIES, INCLUDING BUT NOT LIMITED TO WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. NO DISCLOSURESAVE EMPLOYEE OR REPRESENTATIVE IS AUTHORIZED TO MAKE ANY ADDITION OR MODIFICATION TO THIS WARRANTY.** Some states/localities do not allow the exclusion of implied warranties, so the above limitations may not apply to you.



4.02 Limitation of Liability. TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, IN NO EVENT WILL DISCLOSURESAVE BE LIABLE FOR DIRECT, INDIRECT, SPECIAL, INCIDENTAL, OR CONSEQUENTIAL DAMAGES ARISING OUT OF OR RELATED DIRECTLY OR INDIRECTLY TO ANY ACTION, OR FAILURE TO ACT, BY DISCLOSURESAVE, EVEN IF DISCLOSURESAVE HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, AND REGARDLESS OF THE LEGAL OR EQUITABLE THEORY (CONTRACT, TORT OR OTHERWISE) UPON WHICH THE CLAIM IS BASED. In the event that DISCLOSURESAVE is found liable for any cost or damage suffered by the Recipient or its Agent, the liability of DISCLOSURESAVE and its employees and agents shall be limited to \$50,000. Some states do not allow the exclusion or limitation of incidental or consequential damages, so this exclusion and limitation may not apply to you.

5. GENERAL PROVISIONS.

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

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

5.03 Arbitration. Any claim, dispute or controversy which arises from or relates directly or indirectly to this Agreement or to the Report to be generated hereunder will be resolved by binding arbitration in Austin, Texas, according to the then-current Commercial Arbitration Rules of the American Arbitration Association, and judgment may be entered upon the award in any court of competent jurisdiction; provided, however, that either party may apply for temporary or preliminary injunctive relief in the federal or state courts located in Austin, Texas (Travis County) or Los Angeles, California (Los Angeles County) if time is of the essence.