



Date : 05-Sep-08
Report Number : 79945
Escrow Number: 8403402
Page No. : 1
Property Address: 273 Loch Lomond Road
Rancho Mirage, CA
673-520-035
APN:

INVOICE

LandAmerica Commonwealth Title
Dorothy Grames
1555 S. Palm Canyon Drive D1
Palm Springs, CA 92264

Note:
Buyers Zone Disclosure Report is now called the
LandAmerica Natural Hazard Disclosure Report.

Thank you for your order--we appreciate your business!

LandAmerica Natural Hazard Disclosure Report	79945	
APN	673-520-035	
Greg Hartmann c/o Sure Real 273 Loch Lomond Road Rancho Mirage, CA		
		Total Due : \$ 79.95
Please make check payable to: <u>Buyers Real Estate Services, Inc.</u>		

PLEASE DETACH AND RETURN WITH PAYMENT

LandAmerica Natural Hazard Disclosure Report 79945
APN 673-520-035

Amount Due: \$79.95

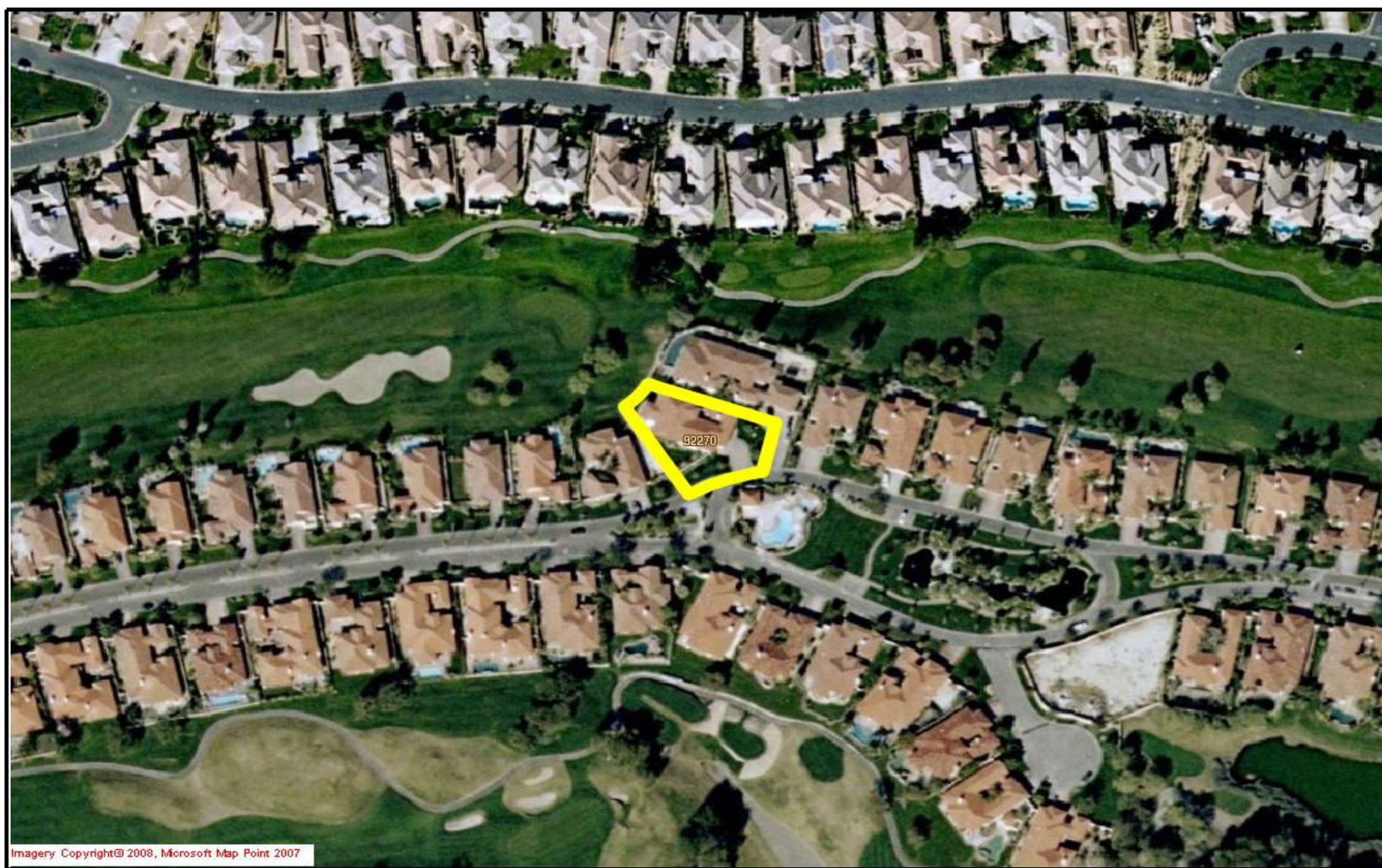
Greg Hartmann c/o Sure Real
273 Loch Lomond Road
Rancho Mirage, CA

Buyers Real Estate Services, Inc.

550 North Third Street, Burbank, CA 91502 (800) 372-1212

RIVERSIDE COUNTY
NATURAL HAZARD DISCLOSURE REPORT
RESIDENTIAL 1- 4 UNITS

REPORT DATE : 05-Sep-08
ASSESSORS PARCEL NUMBER : 673-520-035
PROPERTY ADDRESS - SITUS : 273 Loch Lomond Road
Rancho Mirage, CA
SELLER or TRANSFEROR : Greg Hartmann c/o Sure Real Estate
ADDRESS : 273 Loch Lomond Road
Rancho Mirage, CA



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REPORT SUMMARY

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

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

Yes No 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 Information not available from local jurisdiction

A VERY HIGH FIRE HAZARD SEVERITY ZONE pursuant to Section 51178 of the Government Code.

Yes No

A WILDLAND AREA THAT MAY CONTAIN SUBSTANTIAL FOREST FIRE RISKS AND HAZARDS pursuant to Section 4125 of the Public Resources Code.

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 No Landslide Zone Map not released by state

Yes No Liquefaction Zone Map not released by state

REPORT ADDENDUMS

MILITARY ORDNANCE PROXIMITY Appendix A
 AIRPORT PROXIMITY / INFLUENCE AREAS..... Appendix B
 MEGANS LAW DATABASE DISCLOSURE Appendix C
 MOLD/RADON/METHAMPHETAMINE ADVISORY Appendix D
 ENERGY EFFICIENCY ADVISORIES Appendix E
 INDUSTRIAL / COMMERCIAL PROXIMITY DISCLOSURE..... Appendix F
 NOTICE OF SUPPLEMENTAL PROPERTY TAX BILL Appendix H
 TRANSFER FEE ADVISORY Appendix I

NATURAL HAZARD DISCLOSURE STATEMENT FINAL PAGE

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THE SIX NATURAL HAZARD ZONES

Special Flood Hazard Area (California Government Code 8589. 3: U.S.C 4001 et seq.)

Federal law requires the Federal Emergency Management Agency ("FEMA") to compile Flood Insurance Rate Maps ("FIRM") identifying areas of potential flooding from natural sources. Property located with a Special Flood Hazard Area ("SFHA"), designated as any Zone "A" or "V" on such maps, is subject to a one percent (1%) or greater chance of complete or partial flooding in any given year. FEMA defines this type of flood as a "base flood" which is more commonly known as 100 year-flood. A 100 year flood has a 26% chance of occurring during any 30-year period.

*Civil Code 1103.2(c) a transferor or transferor's agent MAY mark "NO" on the SFHA component of the NHD if FEMA has issued a Letter of Map Amendment ("LOMA") confirming that the property is no longer within a Zone "A" or "V" even if the FIRM has not been yet updated. Seller must attach a copy of the LOMA to the NHDS.

* Federal Law (42 United States Code 4001 et seq.) requires lienholders of structures determined to be within a SFHA have adequate flood insurance coverage in place from either (1) the National Flood Insurance Program ("NFIP") which is administered by the Federal Insurance Administration ("FIA"), or (2) any licensed property/casualty insurance agent or any private insurance company that are writing flood insurance agreements with the FIA. In communities that participate in the NFIP, federally insured or regulated lenders require insurance for mortgages and other loans secured by structures located in SFHA.

*A parcel of property located outside a SFHA may still be subject to severe flooding FEMA reports that 20% to 25% of all flood insurance claims come from owners of property located outside of a SFHA.

*For ways to protect a house from flooding refer to FEMA Publication 312 "Homeowners Guide to Retrofitting."

For more information, please contact FEMA or visit their official Web site @ www.fema.gov

Area Of Potential Flooding (California Government Code 8589. 4/ 5)

Local Government agencies, utilities, and owners of a designated dam are required to prepare and submit inundation maps for review and approval by the California Office of Emergency Services ("OES"). These maps show areas of potential flooding in the event of sudden or total failure of any dam, failure of which would result in death or personal injury, however these maps do not identify areas of potential flooding resulting from storms and other cases. The OES is required to review and approve maps that have been prepared and submitted to ensure that the maps meet all requirements before providing approved copies to appropriate public safety agencies of any local jurisdiction likely to be affected so that emergency procedures can be adopted for the evacuation and control of popular areas.

OES has yet to review and submit approved maps for numerous dams to local authorities.

*Dam inundation maps depict a best estimate of water flow in the event of dam failure. Projected water flow is based on scenario in which a full reservoir completely empties itself and does not account for run-off from other sources. The maps, most which were created in the 1970's do not employ newer assumptions and map making methods.

*A property located outside an area of potential flooding may still be subject to severe flooding from other causes.

For more information, please contact the OES in Sacramento or visit their official Web site at www.oes.ca.gov

Very High Fire Hazard Severity Zone (California Government Code 51178)

Designated by the director of the California Department of Forestry and Fire Protection ("CDFFP"), a Very High Fire Hazard expected to prevail, VHFHS Zones are designated by fuel loading, slope, fire weather, and other factors. Designation allows identification and implementation of measures to retard the rate of spread and reduce the potential intensity of uncontrolled fires.

* Government Code 51179 allows a "local agency" (defined as a city, county, city and county, or district responsible for fire protection within a VHFHS Zones), at its discretion, to make changes to VHFHS Zones boundaries that may not be reflected on maps released by the CDFFP. For more information on this provision, please contact your local agency.

*Any person who owns, leases, controls, operates or maintains any occupied dwelling or occupied structure in, upon, or adjoining any land that is covered with flammable material and located within a VHFHS Zones has certain statutory duties of property maintenance. Please refer to Government Code 51182 ET seg. for more information.

For more information, contact your local fire protection agency or visit the official CDFFP Web site at www.fire.ca.gov

The determination of whether or not the subject property falls within a Very High Fire Hazard Severity Zone is made using maps produced by the California State Department of Forestry. Other than information incorporated into those maps pursuant to California Government Code Section 51179, no additional locally-prepared information was used in making this determination. No on-site or visual examination of the subject property site has been performed. For more information on this zone description and steps to be taken to reduce fire risk, contact your local fire department.

Wildland-State Responsibility Area (California Public Resources Code 4125 et seq.)

The State Board of Forestry classifies all lands within the State of California based on factors such as cover, beneficial use of water from watersheds, probable damage from erosion, and fire risks and hazards to determine those areas for which the financial responsibility of fire prevention and suppression is primarily the responsibility of the State. Fire prevention and suppression in all areas which are not within a Wildland State Responsibility Area ("WSRA") is primarily the responsibility of the local federal agencies, as applicable.

*For property located within a WSRA, a transferor must also disclose that there may be substantial forest fire risks and hazards, except for property located within a county which has assumed responsibility for prevention and suppression of all fire (California Public Resources Code 4129), it is not the states responsibility to provide fire protection services to any building or structure located within wildlands unless the Department has entered into a cooperative agreement with a local agency (California Public Resources Code 4291).

*WSRAs include lands which are covered wholly or in part by forest or by trees producing or capable of producing forest products. Covered wholly or in part by timber, brush, undergrowth, or grass, whether of commercial value or not, which protect the soil from excessive erosion, retard runoff of water or accelerate water percolation, if such lands are sources of water which is available for irrigation or for domestic or industrial use in areas principally used or useful for range or forage purposes and are contiguous to the lands described above.

*WSRAs do not include lands which are owned or controlled by the federal government or any agency of the federal government. Within the exterior boundaries of any city, except a city and county with a population of more than 25,000 if at the time the city and county government is established, the county contains no municipal corporations located within the State but do not come within any of the classes specifically described as being included.

For more information, contact your local fire protection agency, contact the CDFFP, or visit the official CDFFP web site at www.fire.ca.gov

Earthquake Fault Zone (California Public Resources Code 2622)

The Alquist-Priolo Special Studies Zone Act of 1972, renamed the "Alquist-Priolo Earthquake Fault Zoning Act" in 1994 ("A-P Act"), regulates development and construction of buildings intended for human occupancy so as to mitigate hazards associated with surface fault rupture and/or fault creep. State law requires the disclosure of only active faults known to date and delineated on Earthquake Fault Zones ("EF Zone") (also known as "Special Study Zone") maps approved by the State Geologist. The State Mining and Geology Board classify "Active" Faults as those having surface displacement within about the last 11,000 years. EF Zones vary in size, but average one-quarter mile in width (i.e, the "typical" zone boundaries are set back approximately 660 feet on either side of the fault trace).

*California Public Resources Code 2624 allows cities and counties to establish policies and criteria stricter than those set by the State respecting but not limited to permitting, development, and mapping of EF Zones.

*A property that lies partially or entirely within a designated EF Zone may be subject to requirements for site-specific geologic studies and mitigation before any new or additional construction may take place. If an active fault is found on a property, structures will generally will not be allowed to be constructed within 50 feet of the fault trace.

*Information on EF Zone maps are not a sufficient substitute for geologic and geotechnical site investigations.

*The AP-Act applies to new or renewed construction and development project, including all divisions of lands as well as most structures intended for human occupancy. Certain types of structures and developments are exemptions may be granted, but such exclusion or exemption does not excuse or limit disclosure obligations. For more information, contact the California Department of Conservation, Division of Mines and Geology in Sacramento, San Francisco, or Los Angeles, or visit their official web site at www.consrv.ca.gov

The determination of whether or not the subject property falls within an Earthquake Fault Zone is made using maps produced by the California State Department of Conservation and the California Geological Survey. Other than information incorporated into those maps pursuant to California Public Resources Code Section 2622, no additional locally-prepared information was used in making this determination. No on-site or visual examination of the subject property site has been performed. 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, www.consrv.ca.gov

Seismic Hazard Zone (California Public Resources Code 2696)

The Seismic Hazard Mapping Act ("SHM Act") requires the State Geologist to map areas subject to seismic hazard such as strong ground shaking, liquefaction, landslides, or other ground failure or other seismic hazards caused by earthquakes. The location and severity of seismic hazards resulting from earthquakes are based on technical evidence subject to debate among specialists. An earthquake capable of causing liquefaction or triggering a landslide may not uniformly affect all areas within a Seismic Hazard Zone ("SH Zone").

*California Public Resources Code 2698 allows cities and counties to establish policies and criteria stricter than those set by the State respecting, but not limited to permitting, development, and mapping of SH Zone.

*A property that lays partially or entirely within a designated SH Zone may be subject to requirements for site-specific geologic studies and mitigation before any new or additional construction may take place.

*Information on SH Zone maps is not a sufficient substitute for geologic and geotechnic investigations.

*Although property within a SH Zone should not be automatically excluded from development, a SH Zone is an area where the potential for damage from seismic hazards is great enough to make it prudent to conduct geologic investigations to identify and mitigate hazards prior to development. For more information, contact the California Department of Conservation, Division of Mines and Geology in Sacramento, San Francisco, or Los Angeles, or visit their official web site at www.consrv.ca.gov

The determination of whether or not the subject property falls within a Seismic Hazard Zone does not include any opinion as to wether the property can be further developed. If the property falls within a Seismic Hazard Zone, the city and/or county in which the property is situated may have additional licensing and/or permitting requirements in connection with any development projects.

Buyers Real Estate Services, Inc.

550 North Third Street, Burbank, CA 91502 (800) 372-1212



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Rancho Mirage, CA
APN: 673-520-035

MILITARY ORDNANCE LOCATION DISCLOSURE - Appendix A

Section 1102.15 of the California Civil Code requires that you, as seller/transferee, disclose the following:

The seller of residential property 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 section "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.

The disclosure required by this report does not limit or abridge any obligation for disclosure created by any other law or that may exist in order to avoid fraud, misrepresentation, or deceit in the transfer transaction.

The following disclosure is made by Buyers Real Estate Services, Inc. for the transferor and his or her agent (s) from legal descriptions and maps from the FUDS (Formerly Used Defense Sites) database produced by the United States Army Corps of Engineers, accessed through the project Information Retrieval System.

THE SUBJECT PROPERTY IS NOT LOCATED WITHIN (1) ONE MILE OF A FORMERLY USED DEFENSE SITE.

Buyers Real Estate Services, Inc.

550 North Third Street, Burbank, CA 91502 (800) 372-1212



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AIRPORT PROXIMITY LOCATION DISCLOSURE - Appendix B

This disclosure applies to the following property

Based on a review of "Sectional Aeronautical Charts" provided by the Federal Aviation Administration and available to the public :

THE PROPERTY IS NOT LOCATED WITHIN TWO MILES OF AN AIRPORT FACILITY.

Airport in Vicinity Notice

This disclosure states if the property is located within an Airport Influence Area

Yes

No

Information not available or required

For purposes of this section, an "airport influence area," also known as an "airport referral area," is the 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 as determined by an airport land use commission, within a 2 mile radius of the subject property.

If marked YES, 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.

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MEGAN'S LAW DATABASE DISCLOSURE - Appendix C
(Pertaining to 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.

Discussion: Megan's Law is named after seven year old Megan Kanka, a New Jersey girl who was raped and killed by a known child molester who had moved across the street from the family without their knowledge. In the wake of the tragedy, the Kankas sought to have local communities in every state warned about sex offenders in the area.

Additional Information: Megan's Law does not require that the seller or the seller's agent investigate or review the database. However, this notice does not exempt a seller or seller's agent from complying with California Civil Code Sections 1102 and 2079 which require disclosure of any fact materially affecting the value and desirability of the Property.

This disclosure is hereby made a part of the purchase agreement or lease, as applicable, and incorporated therein.

Buyers Real Estate Services, Inc.

550 North Third Street, Burbank, CA 91502 (800) 372-1212

MOLD ADVISORY - Appendix D

Recently there has been a great interest in the existence or non-existence of different types of mold in homes, apartments and commercial buildings. Some of the different types of mold are defined as toxic and non-toxic. Medical information indicates that some types of molds may cause health problems in certain human beings.

Some types of molds are not detectable by a visual inspection by real estate agents or by professional home inspectors. The property may have mold that is hidden from the real estate agents, professional home inspectors and the seller.

The only way to determine if the home you are purchasing contains mold or other health hazards is to retain an environmental expert who can perform specific tests to make that determination. If the presence of any mold or evidence of water intrusion or moisture has been disclosed to you, you should have that condition professionally evaluated.

This is especially necessary if any inspection reports or disclosure documents indicate that there is evidence of past or present moisture, standing water, visible stains or water intrusion on the property.

All inspections, including those to detect mold or other health hazards, should be completed within the time for inspections provided in the purchase agreement. Any waiver or failure on the part of the buyer to complete all appropriate inspections and tests, including those for mold or other health hazards, is against the advice and recommendations of the broker.

More information on mold may be found in the "Environmental Hazards and Earthquake Safety in the Home" booklet provided as a part of this transaction.

Broker has not and cannot verify whether or not there is any health hazard or mold on the property.

RADON ADVISORY

Radon is a naturally occurring gas that is produced by the radioactive decay of radium and uranium. All rocks and soils can emit some radon, although it is typically present in rocks containing uranium such as certain granites and shales. Breathing high concentrations of radon may cause respiratory problems in susceptible individuals; health risks for exposure of lower concentrations are not known. Currently, studies completed by the California Department of Health Services (CDHS) show that California does not have a substantial statewide problem with indoor radon exposure although elevated radon levels do occur in some isolated areas. For more information call the CDHS hotline at 800-745-7236 or visit www.dhs.ca.gov/radon

METHAMPHETAMINE CONTAMINATED PROPERTY DISCLOSURE ADVISORY

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

ENERGY EFFICIENCY ADVISORIES - Appendix E

13 SEER Federal Energy Efficiency

Effective January 23, 2006, Federal law requires that all new air conditioning equipment built in the U.S. comply with a minimum efficiency standard of 13 SEER (Seasonal Energy Efficiency Rating) set by the U.S. Department of Energy. The new standard does not require a seller to replace existing equipment, nor does it mean that an existing system will be obsolete or impossible to maintain. However, when replacing a system with 13-SEER compliant equipment, homeowners will likely see a higher cost to replace. For details, see www.eere.energy.gov/buildings/appliance_standards/residential/pdfs/ac_factsheet.pdf

California 2005 Energy Efficiency Standards

Effective October 1, 2005, the California Energy Commission adopted Title 24, Building Energy Efficiency Standards for 2005. Under these standards, local governments must adopt and enforce building codes that require ductwork to be inspected whenever new heating, ventilating or air conditioning equipment is installed. If the ductwork is found to leak more than 15%, then repairs to the ductwork are required for compliance. For more information, visit www.energy.ca.gov/title24/2005standards

Home Energy Efficiency Improvement Tax Credits

According to the DOE, the higher replacement cost of a 13 SEER compliant air conditioning system will be offset by a savings of up to 23% in monthly energy costs. The California Energy Commission notes that leaking ductwork accounts for up to 25% of the heating costs of a typical home. Therefore, compliance with the new Federal and State standards offers substantial benefits to the property owner, as well as significant environmental benefits through decreased energy consumption, compared with older systems. In addition, consumers who purchase and install specific products, such as energy-efficient windows, insulation, doors, roofs, and heating and cooling equipment in the home can receive a tax credit of up to \$500 beginning in January 2006. For more information, visit www.energy.gov

COMMERCIAL AND INDUSTRIAL ZONE DISCLOSURE NOTICE- Appendix F

Based on publicly-available land use records only:

The property **IS** **IS NOT** within one-mile of a property that is zoned for industrial or commercial use.

Discussion:

The seller of real property who has actual knowledge that the property is affected by or zoned to allow commercial or industrial use described in Section 731a of the Code of Civil Procedure shall give written notice of that knowledge to purchasers as soon as practicable before transfer of title (California Civil Code Section 1102.17). The Code of Civil Procedure 731a defines industrial use as areas in which a city and/or county has established zones or districts under authority of law wherein certain manufacturing or commercial or airport uses are expressly permitted. The "Zoning Disclosure" made in this report DOES NOT purport to determine whether the subject property is or is not affected by a commercial or industrial zone. As stated above, that determination is based solely upon ACTUAL KNOWLEDGE of the subject property.

The existence of various conditions such as traffic, noise, odors, pollution, obstructed views and other such conditions that are reasonable and necessary in industrial zones, cannot be enjoined or restrained, nor shall such use be deemed a nuisance as outlined in Section 731a of the Code of Civil Procedure.

In an effort to help determine areas where this may be applicable, this disclosure identifies if a property exists within one mile of the seller's property that is zoned to allow for commercial or industrial use. Very commonly, a home will have in its vicinity one or more properties that are zoned for commercial or industrial use such as restaurants, gas stations, stores, golf courses, country clubs, etc.



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TERMS, CONDITIONS AND LIMITATIONS OF LIABILITY

Transfer of Liability and the Law:

In its own words the NHD Law speaks of "representations made by the transferor and his or her agent(s) based on their knowledge and maps drawn and/or approved by state and federal governments" California Civil Code 1103.2(a). This Report has been prepared by Buyers Real Estate Services, Inc. (hereinafter BRES) and Digital Map Products, Inc. (hereinafter DMP) who have combined expertise and skill in cartography, natural hazard disclosure and digital mapping technology. Delivery of this Report by BRES relieves the transferor and the listing and selling real estate agent(s) from liability regarding the Report, as provided for by California Civil Code 1103.4.

The disclosures contained in this Report are valid as of the date of certification shown on the NHD Statement, or Report form relating to the specific assessor's parcel number (APN) provided by the seller as shown on page one (1) of this Report. Seller is responsible for verifying the accuracy of the APN within five (5) days from receipt of this Report. When notified of such an inaccuracy and upon receipt of the correct assessor's parcel number BRES will issue a corrected Report.

Furthermore, in accordance with California Civil Code 1103.5, the disclosure duties of the transferor and his or her agent shall have been met upon delivery of this Natural Hazard Disclosure Statement; neither shall be required to provide notice to the transferee if the information provided subsequently becomes inaccurate as a result of any governmental action, map revisions, changed information or other act or occurrence, unless the transferor or agent has actual knowledge that the information has become inaccurate. Likewise, BRES shall have no duty to notify transferor or his or her agent of subsequent changes to the information contained within this Report.

Indemnification of Liability:

BRES provides limited indemnification for this Report, subject to other terms and conditions stated in this Report, for any liabilities that may arise relative to the requirements of NHD Law and for no other purpose. This disclosure is not a substitute for an insurance policy, and BRES assumes no liability or responsibility for any costs or consequences arising due to the need, or lack of need, for a homeowners fire, flood or earthquake insurance policy. This Report is to be used only by parties ordering and signatory to the statutory Natural Hazard Disclosure Statement form required by NHD Law. BRES will not appear in court to defend or explain this Report without being paid reasonable consulting fees and expenses unless such appearance is due to an error in this Report.

Flood Determination Disputes:

In the event of a dispute or question of a FEMA flood determination, BRES, at its expense shall obtain a "Flood Certificate" from a flood insurance company admitted and licensed to do business in the state of California. The determination as shown on said "Flood Certificate" shall become the final determination as to whether the property is or is not in a Zone "A" or "V" as shown on FIRM (Flood Insurance Rate Map) panels.

Buyers Real Estate Services, Inc.'s limited indemnification is void and no indemnification exists:

If the ordering party submits incorrect or incomplete property information including but not limited to: 1) an incorrect address or assessor parcel number; 2) commercial properties not so identified; 3) common areas in condominiums and mobile home parks not so identified, vacant land not so identified; or 5) subdivision maps that are incorrect or incomplete.

- * If payment is not made within 60 days of escrow closing
- * For future sales transactions relating to this property
- * If errors, inaccuracies or omissions in this Report were known to exist by recipient(s) and not disclosed to BRES

DMP relies on the official sources of approved maps prescribed by NHD Law, and only those maps, in determining natural hazard zones. No on-site or visual examination of the subject property site has been performed. For most properties, DMP prepares this disclosure Report using digital mapping technology and the County Assessors electronic parcel map database to set the location of the property relative to the hazards shown on approved NHD maps. BRES accepts no liability for errors in federal and/or state maps relative to NHD Law or for errors or lack of maintenance in the County Assessor parcel maps as available through resellers of this material.

This Report may not be relied upon for commercial, industrial, or for multi-family properties of more than four dwelling units. If multiple adjacent parcels are being transferred as a single property or in a single transaction, this Report treats them as if they were a single parcel. That is, hazards and locations that affect an individual parcel will be disclosed as affecting all parcels. Should a seller or buyer desire hazards disclosure with regard to each parcel separately, a separate report must be ordered for each such parcel. With regard to Mello-Roos Community Facilities Districts and /or Special Assessment Districts (1915 Bond) Tax disclosures, the tax information is provided only for the primary parcel, which is the parcel shown on Page 1 of this Report.

ACCEPTANCE: USE OF THIS REPORT AND/OR ENVIRONMENTAL REPORT BY RECIPIENT OR ANY THIRD PARTY CONSTITUTES ACCEPTANCE OF THE TERMS, CONDITIONS AND LIMITATIONS DESCRIBED ABOVE. UNDER NO CIRCUMSTANCES SHALL BUYERS REAL ESTATE SERVICES, INC. BE LIABLE FOR ANY LOST PROFITS OR ANY DIRECT OR INDIRECT INCIDENTAL OR CONSEQUENTIAL DAMAGES ARISING OUT OF OR IN CONNECTION WITH THE PREPARATION, ISSUANCE OR USE OF THIS REPORT.

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NOTICE OF SUPPLEMENTAL PROPERTY TAX BILL - Appendix H

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

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

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

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

ESTIMATED SUPPLEMENTAL TAXES

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 most supplemental assessment purposes, the Assessor determines the amount of supplemental taxes as the difference between the purchase price and the current tax roll assessed value multiplied by the percentage of months remaining in the fiscal year multiplied by the tax rate.

Example:

Calculations		Calculations	
Purchase price:	\$450,000	Purchase price:	_____
Current tax roll assessed value:	\$300,000	Current tax roll assessed value:	_____
Supplemental value:	\$150,000	Supplemental value:	_____
Percentage Months Remaining:	0.92	Percentage Months Remaining:	_____
Tax Rate:	1.326%	Tax Rate:	_____
Supplemental Taxes:	\$1829.88	Supplemental Taxes:	_____

For more complete and accurate estimation and explanation of the supplemental tax bills affecting this parcel you can order a Notice of Supplemental Tax Report from California Tax Data by contacting 800-372-1212.

TRANSFER FEE ADVISORY - Appendix I

Effective January 1, 2008, Civil Code Section 1102.6e requires the Seller to notify the Buyer of whether a **Transfer Fee** applies and if present, to disclose certain specific information about the fee. **Transfer fees** are sometimes referred to as **“Private Transfer Taxes”**.

A **Transfer Fee** is any fee that must be paid upon transfer of real property as imposed by deed, CC&Rs, or other documents, with certain exceptions (such as, but not limited to transfer fees imposed by probate, trust, court order, or a governmental agency.) **Transfer Fees** are usually imposed by a private entity, such as a property developer, home builder or homeowner association.

To determine if a 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.

Be advised that private transfer fees may be difficult to identify by simply reading the title report. Furthermore, the preliminary (title) report will merely disclose the existence of the documents affecting title, but not the content of the documents.

Accordingly, the 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.

Form of Disclosure: The law requires the seller to disclose specific information about any Transfer Fee that may affect the property. The California Association of Realtors has created **C.A.R. Form NTF (11/07)** for use in making a Transfer Fee disclosure.

Documentary Transfer Taxes are NOT the same as a private transfer fee. These taxes are imposed by a city or county when a property within the jurisdiction is sold or transferred, and are sometimes referred to as **“Real Estate Transfer Tax or Real Property Transfer Tax”**.



Date : 05-Sep-08
 Report Number : 79945
 Escrow Number: 8403402
 Page No. : 15
 Property Address: 273 Loch Lomond Road
 Rancho Mirage, CA
 APN: 673-520-035

NATURAL HAZARD DISCLOSURE STATEMENT

The transferor and his/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. **THIS REAL PROPERTY LIES WITHIN THE FOLLOWING HAZARDOUS AREA(S):**

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 the transferor.

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

Yes No

A WILDLAND AREA THAT MAY CONTAIN SUBSTANTIAL FOREST FIRE RISKS AND HAZARDS pursuant to Section 4125 of the Public Resources Code. The owner of this property is subject to the maintenance requirements of Section 4291 of the Public Resources Code. Additionally, it is not the state's responsibility to provide fire protection services to any building or structure located within the wildlands unless the Department of Forestry and Fire Protection has entered into a cooperative agreement with a local agency for those 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 No Landslide Zone Map not released by state
 Yes No Liquefaction Zone Map not 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. TRANSFEREE (S) AND TRANSFEROR (S) MAY WISH TO OBTAIN PROFESSIONAL ADVICE REGARDING THOSE HAZARDS AND OTHER HAZARDS THAT MAY AFFECT THE PROPERTY.

Transferor represents that the information herein is true and correct to the best of the transferor's knowledge as of the date signed by the transferor.
 Signature of Transferor : _____ Date : _____

Agent represents that the information herein is true and correct to the best of the agent's knowledge as of the date signed by the agent.
 Signature of Agent : _____ 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 upon information provided by the independent third-party disclosure provider as a substituted disclosure pursuant to Civil Code Section 1103.4. Neither transferor(s) nor their agent(s) (1) has independently verified the information contained in this statement and report or (2) is personally aware of any errors or inaccuracies in the information contained on the statement. This statement was prepared by the provider below.

Third-Party Disclosure Provider (s) Buyers Real Estate Services Inc. Date : 05-Sep-08

Transferee represents that he or she has read and understands this document. I (We) also have read and understand this entire report, including the added Military Ordnance, Airport, Megan's Law, 1915 Bond Act, Mello-Roos, Bay Area Earthquake Intensity (if included), Local Geologic Disclosure (if included) and Commercial Zoning disclosures, as well as the mold, radon, methamphetamine, energy, and supplemental tax advisories. 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 agents disclosure obligations in this transaction.

Signature of Transferee (s) _____ Date : _____

This form meets the standards of civil code §1103. No representation is made as to the legal validity or adequacy of any provision in any specific transaction.

Buyers Real Estate Services, Inc.

550 North Third Street, Burbank, CA 91502 (800) 372-1212



Date : 05-Sep-08
 Report Number : 79945
 Escrow Number: 8403402
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 Property Address: 273 Loch Lomond Road
 Rancho Mirage, CA
 APN: 673-520-035

The undersigned hereby acknowledge receipt of the following documents:

**Natural Hazard Disclosure Report
 (prepared by Buyers Real Estate Services, Inc.)
 Natural Hazard Disclosure Statement**

AND

- (a) The "Environmental Hazards booklet (including a "Mold" addition)
- (b) "The Homeowner's Guide to Earthquake Safety," (including a "Gas Valve" insert or addition)
- (c) "Protect Your Family from Lead in Your Home."

Seller(s) : _____	Date : _____
Seller(s) : _____	Date : _____
Buyer : _____	Date : _____
Buyer : _____	Date : _____

This receipt is for the convenience of the seller and/or seller's agent involved in the transaction. The seller or their agent may want to have the buyer execute this form to be retained for their records.