

NHDirect



Order Number:
db76x12ab7b3

Loan Number:
12345

Escrow Number:
54321

Order Date:
September 27, 2017

Ordered by:
TEST ORDER

Property Address:
30 HIDDEN COVE CIR
SACRAMENTO, CA 95831

APN- 03106500190000

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Property Address: 30 HIDDEN COVE CIR
SACRAMENTO, CA

Order #: db76x12ab7b3

Completed Date: September 27, 2017

Escrow #: 54321

Loan #: 12345

APN: 03106500190000

The transferor (Seller) and his or her agent(s) or a third party consultant disclose the following information with the knowledge that even though this is not a warranty, prospective transferees (Buyer) 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 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 the 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 purposes pursuant to Section 4142 of the Public Resources Code.

Yes _____ No

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

Yes _____ No

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

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

THESE HAZARDS MAY LIMIT YOUR ABILITY TO DEVELOP THE REAL PROPERTY, TO OBTAIN INSURANCE, OR TO RECEIVE ASSISTANCE AFTER A DISASTER. THE MAPS ON WHICH THESE DISCLOSURES ARE BASED ESTIMATE WHERE NATURAL HAZARDS EXIST. THEY ARE NOT DEFINITIVE INDICATORS OF WHETHER OR NOT A PROPERTY WILL BE AFFECTED BY A NATURAL DISASTER. 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 _____

Agent(s) _____ Date _____

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).

(X) 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) NHDIRECT Date 09/27/2017

Transferee represents that he or she has read and understands this document including additional disclosures, determinations and legal information. 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 this transaction.

Signature of Transferee(s) _____ Date _____

Signature of Transferee(s) _____ Date _____

FEMA FLOOD HAZARD

The Federal Emergency Management Agency (FEMA) maintains maps delineating Special Flood Hazard Areas. A property lying within a SFHA in a participating community is eligible for low cost flood insurance through FEMA's National Flood Insurance Program (NFIP). Properties identified to lie within the SFHA (usually A and V zones) are identified in this report.

DAM INUNDATION

Dam inundation hazards are areas affected by the failure of a dam or levee. While these areas are usually protected from flood by the dams and levees, in the case of failure due to earthquake or erosion, these areas become the drainage basin. The State of California Office of Emergency Services (OES) regulates areas of Dam inundation susceptibility. Inundation maps for the entire state are available via the internet from the OES web page. Maps can also be obtained from the individual counties themselves, however inundation areas often span multiple counties while maps are only available from the county containing the dam.

VERY HIGH FIRE

The State of California has mapped areas of high fire risk. Included are areas which are windy, dry, difficult to access or contain abundant fuel. Maps for High Fire Susceptibility are available digitally through the Department of Forestry. Paper maps are also available or can be reproduced using the digital data.

WILDLAND FIRE

The California Department of Forestry Fire Protection Services are responsible for extinguishing fires in areas delineated as State Responsibility Areas. These areas usually contain large areas of rural, state-owned land containing grasslands, brushlands and forests. Generally, Federal land and incorporated communities are not included.

Maps for State Responsibility Areas are available digitally through the Department of Forestry. Paper maps are also available or can be reproduced using the digital data. Areas not included in the State Fire Responsibility Areas maintain independent fire protection services.

ALQUIST-PRIOLO EARTHQUAKE FAULT ZONE HAZARD

In 1973, the Alquist-Priolo Special Studies Zone Act began the creation of the maps known as of January 1, 1994, as the Alquist-Priolo Earthquake Fault Zone Maps. These maps were

created to prohibit the location of most structures for human occupancy across the traces of active faults, preventing the hazard of fault rupture. In most cases the zones include areas within 600 feet of known active faults which displacement has occurred in the last 11,000 years. These maps are available through the Department of Conservation- Division of Mines and Geology.

SEISMIC HAZARD

Seismic Hazards are defined as areas subject to strong earthquake shaking, liquefaction, landslide or other earthquake related ground failures. In 1992, the Seismic Hazards Mapping Act was enacted which mandated the creation of Seismic Hazard Maps by the Department of Conservation - Division of Mines and Geology. These Seismic Hazard Maps include Liquefaction and Landslide Zones which must be differentiated on the Natural Hazard Disclosure Statement (NHDS).

● LIQUEFACTION

Liquefaction is a phenomenon where soils, usually water saturated, exhibit water-like properties when subject to the ground shaking forces of an earthquake. Soils such as unconsolidated sands and silts are likely candidates to show effects of liquefaction. During liquefaction, soil is incapable of supporting structures. This causes structures to settle or sink and soil to boil up through cracks in the ground or pavement.

● LANDSLIDE

Landslide areas are defined as areas which exhibit displacement during seismic events. These areas are often located on hillsides with grades exceeding 25 degrees and contain unconsolidated bedrock. These areas are delineated on the State Seismic Hazard maps and, like Liquefaction, must be reported specifically within the Seismic Hazard section of the NHDS.

Right to Farm Disclosure

1 mile state-designated farmland radius

Yes No Not Mapped

NOTICE OF RIGHT TO FARM

This property is located within one mile of a farm or ranch land designated on the current county-level GIS "Important Farmland Map," issued by the California Department of Conservation, Division of Land Resource Protection.

Accordingly, the property may be subject to inconveniences or discomforts resulting from agricultural operations that are a normal and necessary aspect of living in a community with a strong rural character and a healthy agricultural sector.

Customary agricultural practices in farm operations may include, but are not limited to, noise, odors, dust, light, insects, the operation of pumps and machinery, the storage and disposal of manure, bee pollination, and the ground or aerial application of fertilizers, pesticides, and herbicides.

These agricultural practices may occur at any time during the 24-hour day. Individual sensitivities to those practices can vary from person to person. You may wish to consider the impacts of such agricultural practices before you complete your purchase. Please be advised that you may be barred from obtaining legal remedies against agricultural practices conducted in a manner consistent with proper and accepted customs and standards pursuant to Section 3482.5 of the Civil Code or any pertinent local ordinance.

Notice of Mining Operations

1 mile reported mining operation(s) radius

Yes No Not Mapped

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

Land under Contract Pursuant to the Williamson Act

The California Land Conservation Act of 1965, also known as the Williamson Act, allows contracts between landowners and local governments that restrict parcels of land to agricultural or open space use in exchange for reduced property tax assessments. Local governments receive annual payments (subvention) from the State of California that help make up for lost property tax revenue. Los Angeles, San Francisco, Del Norte, Yuba, Inyo and Modoc Counties do not participate in the program. A Williamson Act contract runs with the land and is binding on all successors in interest of the landowner. For more information contact: California Department of Conservation, Division of Land Resource Protection (916) 324-0850 or

<http://www.conservation.ca.gov/dlrp/lca/Pages/Index.aspx>.

Radon Gas

The property is located in a Zone [3] according to the EPA Map of Radon Zones.

Radon Zone maps are available at www.epa.gov/radon/zonemap/california.htm.

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.

Home kits can be purchased at the following link to determine the property's actual Radon concentration:

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

Natural Gas

NOTICE REGARDING GAS AND HAZARDOUS LIQUID TRANSMISSION PIPELINES

This notice is being provided simply to inform you that information about the general location of gas and hazardous liquid transmission pipelines is available to the public via the National Pipeline Mapping System (NPMS) Internet Web site maintained by the United States Department of Transportation at

<http://www.npms.phmsa.dot.gov/>.

To seek further information about possible transmission pipelines near the property, you may contact your local gas utility or other pipeline operators in the area. Contact information for pipeline operators is searchable by ZIP Code and county on the NPMS Internet Web site.

Megan's Law

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

Airport Influence Area

The property **is not** located in an area identified as an Airport Influence Area by the county Airport Land Use Commission.

Airport Influence Areas may not include military or private airports. Airport Influence Areas may also be referred to as Airport Referral Area. Typically, this area includes all properties within 2 miles of a designated airport.

Military Ordnance – Formerly Used Defense Sites

The property is located near the following US Army Core of Engineers database of known Formerly Used Military Sites which are known to contain hazards:

Facility Name	Facility #	County
FRANKLIN AUX FLD #6	J09CA0809	SACRAMENTO
SAC MUN AIRPORT	J09CA0923	SACRAMENTO
CAMP KOHLER	J09CA7063	SACRAMENTO

DISCLOSURE DIRECT - TERMS AND CONDITIONS

1. Natural Hazard Disclosures. The information contained within the Natural Hazard Report and the supplemental disclosures (collectively the "Report") is intended, in part, to assist the transferee(s), transferor(s), and, if applicable, their respective real estate professional(s) ("Recipient(s)") in complying with applicable laws and regulations, including California Civil Code §1103 which requires that the transferor(s) of certain real property, and their agent(s), deliver to the prospective transferee(s) a Natural Hazard Disclosure Statement ("NHDS"). ServiceLink National Flood (SLNF) has obtained its information through the publicly available, official maps and data from city, county, state and federal sources that pertain solely to the natural hazard information required by the California Civil Code § 1103. Specifically, SLNF uses the following maps and databases in developing the Report:

Natural Hazard Disclosure Sources

Map	Source Agency	Link
Alquist-Priolo Earthquake Fault Zone Maps	California Department of Conservation	http://www.quake.ca.gov/gmaps/ap/ap_maps.htm
Recommended Very High Fire Hazard Severity Zones in the Local Responsibility Area*	California Department of Forestry and Fire Protection	http://www.fire.ca.gov/fire_prevention/fire_prevention_wildland_zones_maps.php
Fire Hazard Severity Zones in the State Responsibility Area	California Department of Forestry and Fire Protection	http://www.fire.ca.gov/fire_prevention/fire_prevention_wildland_zones_maps.php
Dam Inundation Maps	State of California Office of Emergency Services	http://www.caloes.ca.gov/cal-oes-divisions/hazard-mitigation/hazard-mitigation-planning/dam-safety-program
FEMA Flood Status from current effective FEMA Flood Insurance Rate Maps	Federal Emergency Management Agency	http://msc.fema.gov/portal
Official Seismic Hazard Zone Maps	California Department of Conservation	http://www.conservation.ca.gov/cgs/shzp/Pages/Index.aspx

Additional Disclosure Sources.

Map/Database	Source Agency	Link
Airport Influence Area	Local County Airport Land use Commission	
Map of Radon Zones for California	Environmental Protection Agency	http://www.epa.gov/radon/states/california.html
Military Ordnance – Formerly Used Defense Sites	Army Corps of Engineers	http://www.usace.army.mil/Missions/Environmental/FormerlyUsedDefenseSites.aspx
Megan's Law	State of California Department of Justice	http://www.meganslaw.ca.gov/
Right to Farm	Department of Conservation	http://www.conservation.ca.gov/dlrp/fmmp/Pages/RE_Disclosure.aspx
Mining	Department of Conservation	http://www.conservation.ca.gov/omr/Pages/Index.aspx
Williamson Act	Department of Conservation	http://www.conservation.ca.gov/dlrp/lca/Pages/Index.aspx

2. SLNF takes no responsibility concerning the accuracy or completeness of the maps and databases used for the Report.

3. The Report was prepared based on the assessor's parcel number ("APN"), street address or additional property information provided by the Recipients and is assumed by SLNF to be correct and accurate. To the extent any Recipient believes the property identified in the Report is incorrect they shall notify SLNF. Upon receipt of such notice, SLNF will prepare a substitute report for the correct property location. The Report was prepared based upon the property information provided by the Recipients, and SLNF shall not be responsible or liable for any losses, liabilities or damages resulting from its reliance upon and utilization of incorrect property information.
4. SLNF has not performed a physical inspection of the property and makes no representations as to its condition. The Report is not a substitute for a physical inspection of the property or geologic or engineering study. SLNF also makes no representations as to the subject property concerning: (a) title or title defects, (b) the physical condition of the property (whether based known, unknown, concealed or undisclosed conditions), (c) compliance with other federal, state or local laws that may apply to the property, or (d) its market value. The Report shall not be considered as a substitute for a physical inspection of the property, any required transferor disclosure or any other type of inspection by a qualified professional. If any party has any concerns as to the structural integrity, stability or condition of any structure on the subject property, or possible risks related to fire, earthquake, flood or otherwise, they should seek an opinion from a professional qualified to assess any such risk, whether known, unknown, disclosed or undisclosed.
5. SLNF assumes no responsibility for any costs or consequences arising due to the need, or the lack of need, for any insurance coverage, whether related to earthquakes, flooding or otherwise. An agent for the Federal Flood Insurance Program should be contacted to determine the actual need for flood hazard insurance.
6. No Third-Party Beneficiaries. The Report is for the sole and exclusive benefit of the Recipient(s) and shall not be used by any other party, for any other purpose, or in any subsequent transaction affecting the subject property.
7. Change in Information. The determinations made in the Report are time-sensitive, and, as a result, the information in the Report shall be considered accurate only as of the date shown herein. The Recipients further understand and agree that the maps and databases relied upon by SLNF may be periodically updated and that SLNF has no duty or obligation, under any circumstances, to communicate to Recipient (s), or any other person, any acts, occurrences, circumstances or agreements occurring after the date of the Report.
8. Notices/Communications. Any notice or written communication shall be addressed to SLNF National Flood, LLC, 1521 North Cooper Street, Suite 400, Arlington, Texas 76011, Attn: President, with a copy to Lender Processing Services, Inc., 601 Riverside Avenue, Jacksonville, Florida 32204, Attn: General Counsel.
9. Governing Law. The Report shall be governed by and construed in accordance with the laws of the State of California.

10. Arbitration. If a claim, controversy or dispute between the parties arising out of, in connection with, or with respect to the Report, or any subject matter governed by these terms and conditions either party may request binding arbitration of the issue in accordance with the following procedures:
- (a) Either party may request arbitration by giving the other involved party written notice to such effect, which notice shall describe, in reasonable detail, the nature of the dispute, controversy or claim. Such arbitration shall be governed by the Commercial Arbitration Rules of the American Arbitration Association (“AAA”), as such Commercial Arbitration Rules are amended by these terms and conditions (collectively, the “Rules”).
 - (b) Upon either party's request for arbitration, an arbitrator shall be selected by mutual agreement of the parties to hear the dispute in accordance with the Rules. If the parties are unable to agree upon an arbitrator, then either party may request that the AAA select an arbitrator and such arbitrator shall hear the dispute in accordance with the Rules. The arbitration shall be conducted in Orange County, California.
 - (c) Each party shall bear its own fees, costs and expenses of the arbitration and its own legal expenses (including any attorneys', experts' or witnesses' fees). Unless the award provides otherwise, the fees and expenses of the arbitration procedures, including the fees of the arbitrator or arbitrators, will be shared equally by the involved parties.
 - (d) Any award rendered pursuant to such arbitration shall be final, conclusive and binding upon the parties, and any judgment thereon may be entered and enforced in any court of competent jurisdiction.

11. Limitation of Liability. SLNF hereby disclaims any liability for any errors, omissions, and inaccuracies found within the Report that originate from the data and information relied upon and provided by the Recipients and various governmental and private agencies.

SLNF shall not be liable to Recipient(s), for errors, inaccuracies or omissions in the Report if such errors, inaccuracies or omissions were known to exist by Recipient (s) on the date of delivery of the Report to Recipient(s). Further, SLNF expressly disclaims any disclosures not known to SLNF or not on the maps used by SLNF, not recorded in the public record as of the date of the Report, or disclosures not included in the categories included in the Report. There may be other disclosures required under applicable state law. SLNF makes no representations as to the adequacy or accuracy of any other representations or disclosures made under applicable state law.

SLNF shall not be liable for any incidental or consequential damages suffered by Recipient(s). SLNF's liability for any claim, or claims, including, but not limited to, any claim for breach of contract or negligence is limited to actual proven damages as a direct result of any error or omission in the Report. In the event of any error, omission or inaccuracy in the Report, SLNF shall have, notwithstanding California Civil Code Section 2778, no duty to defend and/or pay any attorneys' fees, costs and expenses incurred by Recipient(s).

12. Not an Insurance Policy. In preparing the Report, SLNF has relied upon the statutes identified and has reviewed the records referred to in each determination. These are available to the public as government records to make the determinations if and to what extent each assessment applies to the subject property. The Report shall not be construed as a warranty or a policy of insurance of any kind.