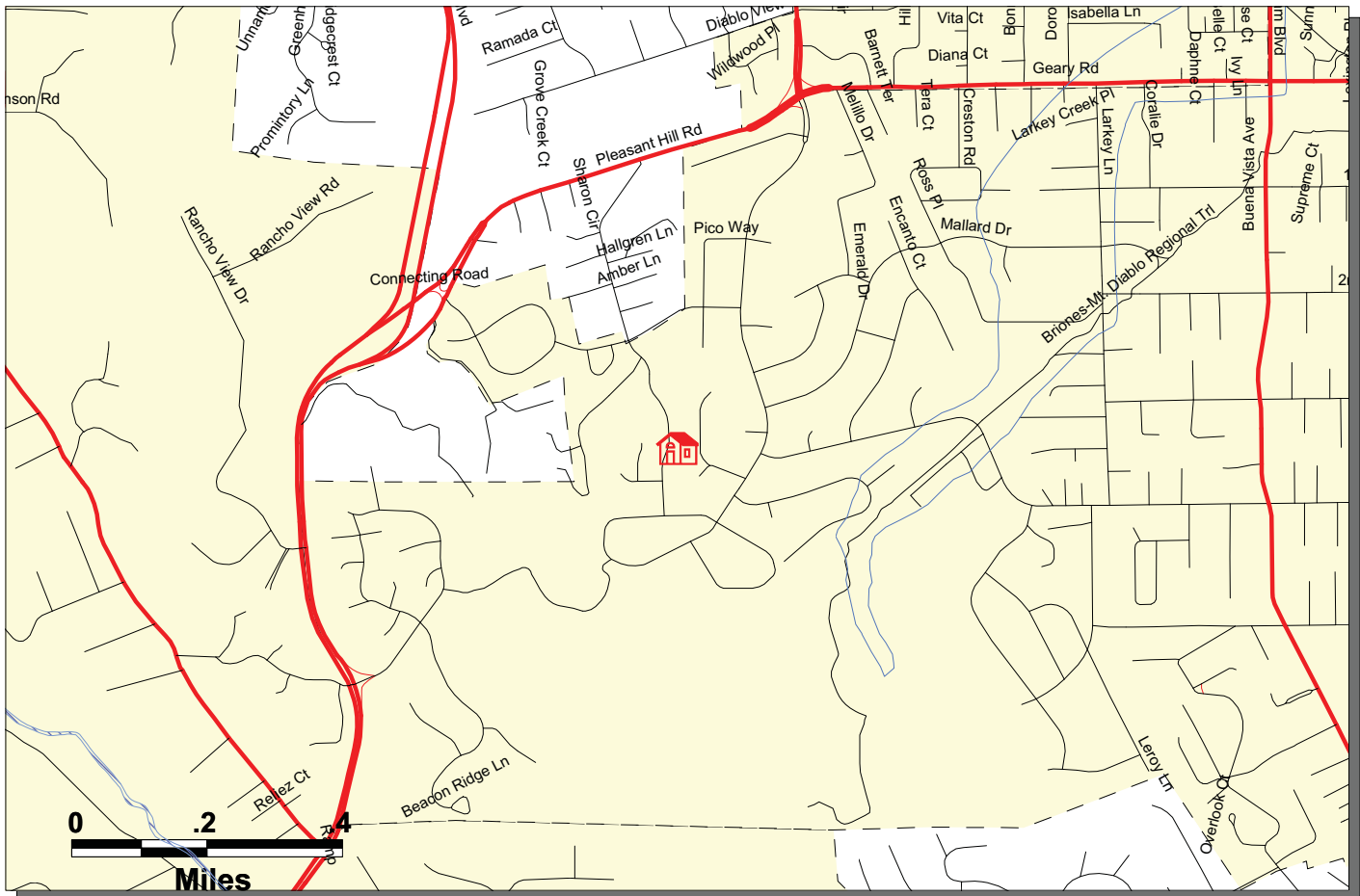


Natural Hazard Reference Map




Mandatory State Disclosures



WALNUT CREEK, CA 94597

- IS IS NOT located in a FEMA Special Flood Hazard Area.
- IS IS NOT located in a Dam Inundation Area.
- IS IS NOT located in a Very High Fire Hazard Area.
- IS IS NOT located in a Wildland Fire Area.
- IS IS NOT located in an Alquist-Priolo Earthquake Fault Zone.
- ★ IS IS NOT located in a Seismic Hazard Zone.

Map Legend

-  FEMA Flood Zones
-  Dam Inundation Hazard Zones
-  Very High Fire Hazard Area
-  Wildland Fire Area
-  Earthquake Fault Zones
-  Seismic Hazard Zones
-  Bodies of Water and Rivers
-  City Regions

10-Jan-08

APN: 169-361-006

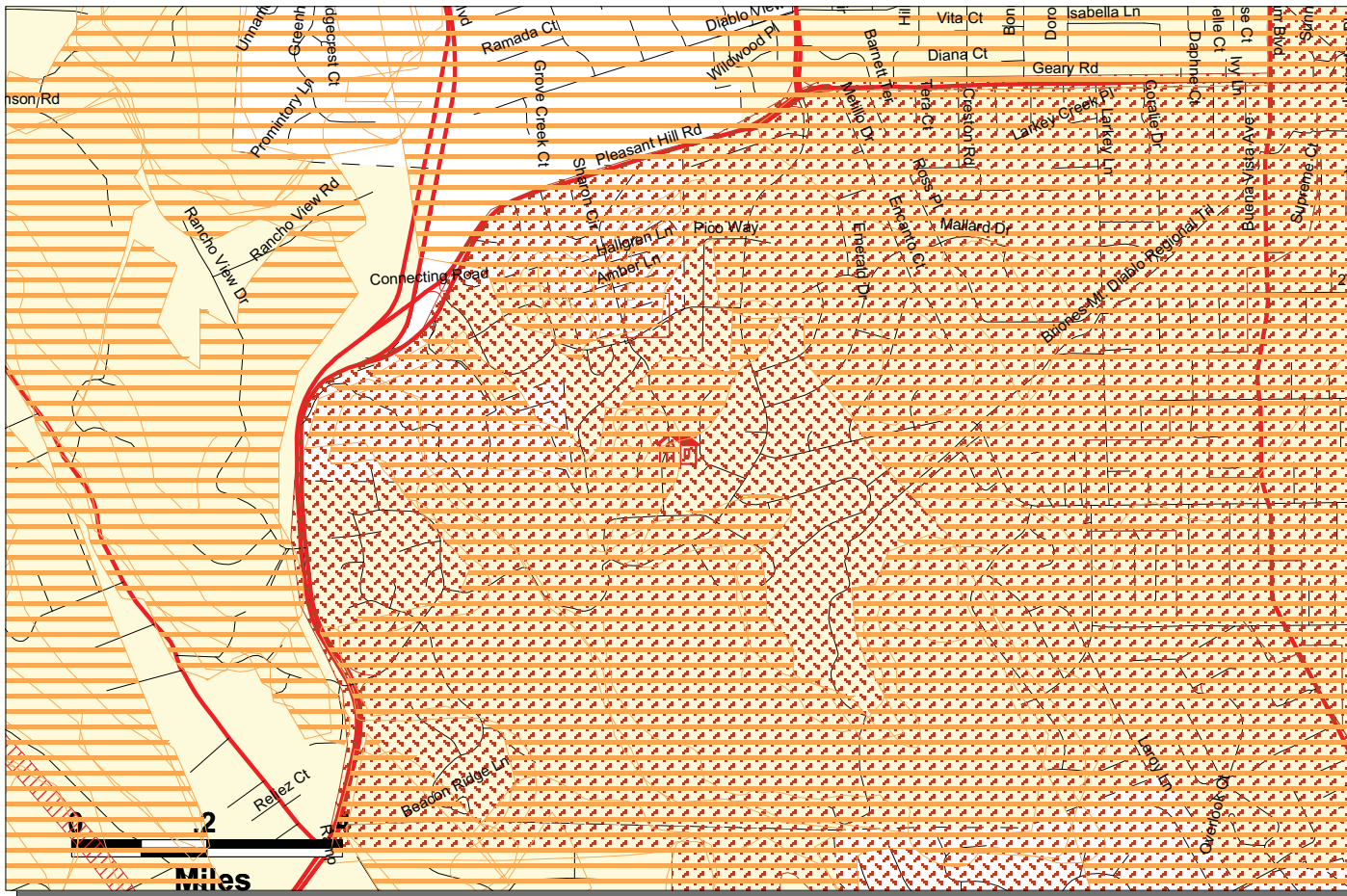
ERN: 010908-00214

★ **Please read the report
for further information**

This map is for your aid in locating natural hazard areas in relation to the subject property. It is intended for informational purposes only. The company assumes no liability (express or implied) for any loss occurring by reference, misinterpretation, misuse, or sole reliance thereon.
This map is not intended for use as a substitute disclosure under California Civil Code § 1103.2

Natural Hazard Reference Map







Expanded Disclosures



WALNUT CREEK, CA 94597

- ★ IS IS NOT located in a City/County Flood Hazard Area.
- ★ IS IS NOT in a City/County High Fire Hazard Zone.
- ★ IS IS NOT in an Expanded Fault Special Studies Zone.
- ★ IS IS NOT in an Expanded Seismic/Geologic Hazard Area.

Map Legend

-  Flood Hazard Zones
-  High Fire Hazard Area
-  Fault Zones
-  Seismic Hazard Zones
-  Bodies of Water and Rivers
-  City Regions

10-Jan-08

APN: 169-361-006

ERN: 010908-00214

★ **Please read the report
for further information**

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This map is not intended for use as a substitute disclosure under California Civil Code § 1103.2

NATURAL HAZARD DISCLOSURE STATEMENT

This statement applies to the following property:

WALNUT CREEK, CA 94597

The transferor 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 may rely on this information in deciding whether and on what terms to purchase the subject 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 [checked] Do not know/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 [checked] Do not know/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 [checked]

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 wild-lands 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 [checked]

AN EARTHQUAKE FAULT ZONE pursuant to Section 2622 of the Public Resources Code. Yes No [checked]

A SEISMIC HAZARD ZONE pursuant to Section 2696 of the Public Resources Code. Yes (Landslide Zone) Yes (Liquefaction Zone) No [checked] 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).

[checked] 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)



Date 1/10/2008

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 this transaction.

Signature of Transferee(s) Date Signature of Transferee(s) Date

Natural Hazard Disclosure Report

Residential Version with Expanded Disclosure

Customer Support: 800.880.9123
Escrow Number:
Order Number: 010908-00214
Dated as of: 1/10/2008

Deliver To

Ken Jacobs

THE INFORMATION CONTAINED IN THIS REPORT IS INTENDED FOR THE EXCLUSIVE BENEFIT AND USE OF THE RECIPIENT(S). NO PERSON OTHER THAN THE RECIPIENT(S) SHOULD RELY UPON, REFER TO, OR USE THIS REPORT, OR ANY INFORMATION CONTAINED WITHIN THIS REPORT, FOR ANY PURPOSE. THE RECIPIENT(S) SHOULD CAREFULLY READ THE EXPLANATION OF SERVICES, AND, THE CONDITIONS AND STIPULATIONS CONTAINED IN THIS REPORT.

Recipient _____

Subject Property

NO RECIPIENT MAY RELY ON THIS REPORT UNLESS FULL PAYMENT FOR IT IS MADE.

INFORMATION

Natural Hazard Reference Map(s) Form – Natural Hazard Disclosure Statement	Maps 1 & 2 Attachment
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SECTION I: NATURAL HAZARD SUMMARY

A Special Flood Hazard Area (Any Type Zone "A" or "V")	1
An Area of Potential Flooding (Government Code Section 8589.4)	1
Wildland Area Forest Fire Risks and Hazards (Public Resources Code Section 4136)	2
Very High Fire Hazard Severity Zone (Government Code Section 51183.5)	2
Earthquake Fault Zone (Public Resources Code Section 2621.9)	3
Seismic Hazard Zone (Public Resources Code Section 2694)	3

SECTION II: EXPANDED DISCLOSURES

Important Expanded Natural Hazard Information	4
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SECTION III:

Explanation of Services, Conditions and Stipulations - **Read Carefully**

SECTION I: Natural Hazard Summary

Subject Property:

SPECIAL FLOOD HAZARD AREA DETERMINATION

BACKGROUND INFORMATION / DISCUSSION:

Pursuant to federal law, The Federal Emergency Management Agency (FEMA) is required to identify and designate areas that are subject to flooding as part of the National Flood Insurance Program. If a property is located in a special flood hazard area, the cost and availability of flood insurance may be affected. Property not located in a Special Flood Hazard Area is not relieved from the possibility of sustaining flood damage.

Sources of data: Government agencies and/or their appointed designate(s). Title 42 United States Code Section 4101

FINDINGS:

Based on a review of flood insurance map(s) published by the Director of the Federal Emergency Management Agency, the Company reports:

IS located in a Special Flood Hazard Area. IS NOT located in a Special Flood Hazard Area

Do not know/information not available

ADDITIONAL INFORMATION:

an area outside of the 100 year flood zone.

DAM INUNDATION / AREA OF POTENTIAL FLOODING DETERMINATION

BACKGROUND INFORMATION / DISCUSSION:

By this act, the California State Legislature intended to establish procedures for the emergency evacuation and control of populated area(s) near/below dams. Pursuant to Government Code Section 8589.4, The State of California Office of Emergency Services is required to review, approve and maintain copies of the maps that have been prepared and submitted to them by local governmental organizations, utilities or other owners of any dam in the state. The maps delineate areas of potential inundation and flooding that could result from a sudden, partial or total dam failure. The actual risk of dam failure is not defined by the map(s). This legislation also requires, appropriate public safety agencies of any city, county, the territory of which is located in such an area, to adopt/implement adequate emergency procedures for the evacuation and control of populated areas below such dams.

Source(s) of data: Government agencies and/or their appointed designate(s). Government Code Section 8589.4 Et Seq.

FINDINGS:

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

IS located in a Dam Inundation Zone. IS NOT located in a Dam Inundation Zone

Do not know/information not available

SECTION I: Natural Hazard Summary (continued)

Subject Property:

VERY HIGH FIRE SEVERITY ZONE DETERMINATION

BACKGROUND INFORMATION / DISCUSSION:

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

According to the pertinent codes, local fire districts have created Very High Fire Severity Zone maps covering their jurisdictions. However the officially released maps compiled by the state do not include all of these local district maps. Where available, DisclosureSource® has obtained these local jurisdiction maps and added them to this search.

Source(s) of data: Government agencies or their appointed designate(s). California Government Code Section 51178 and 51179

FINDINGS:

Based on a review of the official map(s) issued by the Director of Forestry and Fire Protection for the State of California, the Company reports:

IS located in a Very High Fire Hazard Severity Zone. IS NOT located in a Very High Fire Hazard Severity Zone

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

BACKGROUND INFORMATION / DISCUSSION:

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

However the degree of hazard is not indicated within the official State Fire Responsibility Area maps. It may range from Low to Very High.

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

FINDINGS:

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

IS located in a State Fire Responsibility Area. IS NOT located in a State Fire Responsibility Area.

SECTION I: Natural Hazard Summary (continued)

Subject Property:

ALQUIST-PRIOLO EARTHQUAKE FAULT ZONE DETERMINATION

BACKGROUND INFORMATION / DISCUSSION:

Earthquake Fault Zone maps are delineated and compiled by the California State Geologist pursuant to the Alquist-Priolo Earthquake Fault Zoning Act. During an earthquake, structures located directly over fault zones (surface fault traces) could sustain damage as a result of a seismic event resulting from ground fault rupture (surface cracking). For the purposes of this report, an Earthquake Fault Zone is generally defined as an area approximately 1/4 mile in total width (1,320 feet) located on either side of a known active or potentially active earthquake fault.

An "active" fault as defined by the State of California, Department of Conservation, Division of Mines and Geology is an earthquake fault that has produced ground surface displacement (ground surface rupture) within the last eleven thousand years. A "potentially active" fault is defined by the State of California, Department of Conservation, Division of Mines and Geology as a fault that has produced ground surface displacement (ground surface rupture) within the last 1.5 million years.

Source(s) of data: State of California Department of Conservation Division of Mines and Geology. California Public Resources Code Section 2621 ET SEQ

FINDINGS:

Based on a review of the official Earthquake Fault Zone Map(s), issued by the California State Geologist the Company reports:

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

SEISMIC HAZARD ZONE DETERMINATION

BACKGROUND INFORMATION / DISCUSSION:

The intent of the Seismic Hazards Mapping Act of 1990 is to provide for a statewide seismic hazard mapping and technical advisory program to assist cities and counties in fulfilling their responsibilities for protecting the public health and safety from the effects of strong ground shaking, liquefaction (failure of water-saturated soil), landslides and other seismic hazards caused by earthquakes.

Under this act, The California Department of Conservation is mandated to identify and map the state's most prominent earthquake hazards. Information produced by these maps is utilized (in part) by cities and counties to regulate future development. Development/ Construction permits may be withheld until adequate geologic or soils investigations are conducted for specific sites, and mitigation measures are incorporated into development plans.

Source(s) of data: California Public Resources Code Section 2694

FINDINGS:

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

Yes - Landslide Hazard Zone No - Landslide Hazard Zone Map not released by state
 Yes - Liquefaction Hazard Zone No - Liquefaction Hazard Zone Map not released by state

END OF SECTION I

SECTION II: Expanded Disclosures

Subject Property:

NOTICE REGARDING EXPANDED NATURAL HAZARDS DISCLOSURES

DisclosureSource® is providing information on locally identified natural hazards set forth below as an additional service because their disclosure to purchasers is either required by ordinance or the information is readily available. The purpose of this document is to disclose whether the Subject Property lies within any of the hazard areas described below.

DisclosureSource has obtained maps that are officially referenced by the jurisdiction's Safety Element, publicly available from city, county, state and federal sources, and at a scale that allows the location of an individual property which supplement and complete the natural hazard information required by the California Civil Code 1103.

The foregoing statement should be considered a part of the Explanation of Services, Limitations & Disclaimers of this DisclosureSource Report and Those Limitations and Disclaimers apply to this Statement. Please refer to them for further information.

EXPANDED FLOOD HAZARD DISCLOSURE

BACKGROUND INFORMATION / DISCUSSION:

Supplemental flood zones include information not covered by Special Flood Hazard Areas as designated by the Federal Emergency Management Agency nor by Dam Inundation zones as reported by the California State Office of Emergency Services. These can include tsunamis, seiches (inland lake tsunamis), runoff hazards, historical flood data and additional dike failure hazards.

FINDINGS:

Based on a review of the available maps, the subject property:

IS located in a supplemental Flood Hazard Zone. IS NOT located in a supplemental Flood Hazard Zone.

Do not know or Information not available from Local Jurisdiction.

ADDITIONAL INFORMATION:

None.

SECTION II: Expanded Disclosures (continued)

Subject Property:

NOTICE REGARDING EXPANDED NATURAL HAZARDS DISCLOSURES

DisclosureSource® is providing information on locally identified natural hazards set forth below as an additional service because their disclosure to purchasers is either required by ordinance or the information is readily available. The purpose of this document is to disclose whether the Subject Property lies within any of the hazard areas described below.

DisclosureSource has obtained maps that are officially referenced by the jurisdiction's Safety Element, publicly available from city, county, state and federal sources, and at a scale that allows the location of an individual property which supplement and complete the natural hazard information required by the California Civil Code 1103.

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SUPPLEMENTAL FIRE HAZARD DISCLOSURE

BACKGROUND INFORMATION:

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

There are other substantial fire hazards that are not subject to Section 51182 such as brush fires. We have included these maps in this search.

The State required fire hazard disclosures only indicate areas of extremely high risk. Also included in this search are known areas of moderate to high fire risk.

FINDINGS:

Based on a review of the available maps, the subject property:

IS located in a supplemental Fire Hazard Zone. IS NOT located in a supplemental Fire Hazard Zone.

Do not know or Information not available from Local Jurisdiction.

ADDITIONAL INFORMATION:

In a Very High Fire Hazard Area

The property at 1360 HUSTON RD. WALNUT CREEK, CA 94597 is located in a Very High Fire Hazard Zone. These are zones described as areas lying adjacent to extensive wildland areas, which contain the condition and type of topography, weather, vegetation and structure density to increase the susceptibility to fires. In these areas, the City or County will likely impose strategies to enforce stringent fire enforcement measures, including fire or fuel breaks, brush clearance, and fuel load management measures. For example, emphasis on roof type and fire-resistive materials may be necessary for new construction or roof replacement. In addition, other fire defense improvements may be demanded, including special weed abatement, brush management, and minimum clearance around structures. In most cases, if the Property is in a Very High Fire Area, insurance rates may be affected. DisclosureSource recommends that the buyer contact the local fire department or planning commission to ascertain what additional required improvements are needed, as well as his/her insurance carrier for accurate rate data. (Fire3)

SECTION II: Expanded Disclosures (continued)

Subject Property:

NOTICE REGARDING EXPANDED NATURAL HAZARDS DISCLOSURES

DisclosureSource® is providing information on locally identified natural hazards set forth below as an additional service because their disclosure to purchasers is either required by ordinance or the information is readily available. The purpose of this document is to disclose whether the Subject Property lies within any of the hazard areas described below.

DisclosureSource has obtained maps that are officially referenced by the jurisdiction's Safety Element, publicly available from city, county, state and federal sources, and at a scale that allows the location of an individual property which supplement and complete the natural hazard information required by the California Civil Code 1103.

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EXPANDED SEISMIC/GEOLOGIC HAZARD DISCLOSURE

BACKGROUND INFORMATION:

The California Division of Mines and Geology (DMG) has not completed the project assigned it by Section 2696 of the California Public Resources Code to identify areas of potential seismic hazard within the State of California. The DMG and the USGS have performed many valuable studies that supplement the Section 2696 maps and fill in many missing areas. These maps are included in this search.

Also included in this search are maps that indicate many hazards that may or may not be seismically related, including, but not limited to, landslides, debris flows, mudslides, coastal cliff instability, volcanic hazards and avalanches.

Many cities and counties require geologic studies before any significant construction if the subject property is in or near a geologic hazard known to them. We have included all official and publicly available maps indicating geologic hazards known by these jurisdictions.

FINDINGS:

Based on a review of the available maps, the subject property:

IS located in a supplemental Geologic Hazard Zone. IS NOT located in a supplemental Geologic Hazard Zone.

Do not know or Information not available from Local Jurisdiction.

ADDITIONAL INFORMATION:

In a City of Walnut Creek Landslide Area

The property located at 1360 HUSTON RD. WALNUT CREEK, CA 94597 is positioned within an area, designated by the City of Walnut Creek, where landslides are known to occur. Landslides can be influenced by a number of geologic factors, such as soil porosity, saturation, poor vegetation, slope, and subsurface soil consolidation. Both earthquakes and localized rainfall can induce landslides. If within this zone, new or renovation construction may require a geologic study as part of the permitting requirements. Some types of construction may be restricted, and structural reinforcement might be required. DisclosureSource recommends that the buyer contact the City of Walnut Creek Planning and Building departments with the address of the Property to verify what restrictions or additional requirements for permitting construction or renovation might apply in this zone. (WC3:WalnutC-LS)

SECTION II: Expanded Disclosures (continued)

Subject Property:

EXPANDED SEISMIC/GEOLOGIC HAZARD DISCLOSURE (continued)

Near a DMG Most Susceptible Landslide Area

The Property at 1360 HUSTON RD. WALNUT CREEK, CA 94597 is positioned on the map within 500 feet of a zone designated by the Division of Mines and Geology (DMG) as a Most Susceptible Landslide Area. These areas are characterized by steep slopes and include most landslides in unsloped areas, whether apparently active at present or not, and slopes upon which there is substantial evidence of downslope creep of surface materials. These maps are based upon judgments that are interpretative and that apply generally to large areas. Therefore, within each area conditions may range, locally, through all levels of susceptibility. No attempt was made to assess the susceptibility of slopes to seismically induced landslides. (DMG, 1989) While the Property is NOT actually positioned on the map within the designated area, because of the inherent possibility of error between maps, and interpretation(s) of those maps, DisclosureSource recommends that the buyer contact the local planning and building departments with the address of the Property to verify that the Property is not considered to be within the designated zone. If the Property IS considered to be with the designated zone, additional requirements for permitting construction or renovation should be evaluated by the buyer. (DMG2:LS4)

SECTION II: Expanded Disclosures (continued)

Subject Property:

NOTICE REGARDING EXPANDED NATURAL HAZARDS DISCLOSURES

DisclosureSource® is providing information on locally identified natural hazards set forth below as an additional service because their disclosure to purchasers is either required by ordinance or the information is readily available. The purpose of this document is to disclose whether the Subject Property lies within any of the hazard areas described below.

DisclosureSource has obtained maps that are officially referenced by the jurisdiction's Safety Element, publicly available from city, county, state and federal sources, and at a scale that allows the location of an individual property which supplement and complete the natural hazard information required by the California Civil Code 1103.

The foregoing statement should be considered a part of the Explanation of Services, Limitations & Disclaimers of this DisclosureSource Report and Those Limitations and Disclaimers apply to this Statement. Please refer to them for further information.

EXPANDED EARTHQUAKE FAULT HAZARD DISCLOSURE

BACKGROUND INFORMATION:

Many local jurisdictions have different or higher standards than the state for the identification of active earthquake faults. These jurisdictions have created their own maps which indicate the active faults according these standards. Some jurisdictions also recommend or require the disclosure of potentially active faults. We have included both types of maps in our search.

Many cities and counties require geologic studies before any significant construction if the subject property is in or near an earthquake fault zone known to them. We have included all official and publicly available maps indicating earthquake faults known by these jurisdictions.

FINDINGS:

Based on a review of the available maps, the subject property:

IS located in a supplemental Fault Hazard Zone. IS NOT located in a supplemental Fault Hazard Zone.

Do not know or Information not available from Local Jurisdiction.

ADDITIONAL INFORMATION:

None.