MAP Bk. 77 Pg. 69

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THIS MAP SHOULD BE USED FOR REFERENCE PURPOSES ONLY. NO LIABILITY IS ASSUMED FOR THE ACCURACY OF THE DATA SHOWN. PARCELS MAY NOT COMPLY WITH LOCAL SUBDIVISION OR BUILDING ORDINANCES.

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THIS MAP SHOULD BE USED FOR REFERENCE PURPOSES ONLY. NO LIABILITY IS ASSUMED FOR THE ACCURACY OF THE DATA SHOWN. PARCELS MAY NOT COMPLY WITH LOCAL SUBDIVISION OR BUILDING ORDINANCES.



NOTICE OF YOUP "SUPPLEMENTAL" PROPEL. Y TAX BILL

(C.A.R. Form SPT, 10/05)

Name of Buyer(s)
Property Address 3422 Kellask Jane
Olaweds, Ca
Pursuant to Civil Code §1102.6c, Seller or his or her agent is providing this "Notice of Your 'Supplemental' Property Tax Bill":
"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."
Buyer acknowledges Buyer has read, understands and has received a copy of this "Notice of Your 'Supplemental' Property Tax Bill".
Buyer Date
Buyer Date

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THIS FORM HAS BEEN APPROVED BY THE CALIFORNIA ASSOCIATION OF REALTORS® (C.A.R.). NO REPRESENTATION IS MADE AS TO THE LEGAL VALIDITY OR ADEQUACY OF ANY PROVISION IN ANY SPECIFIC TRANSACTION. A REAL ESTATE BROKER IS THE PERSON QUALIFIED TO ADVISE ON REAL ESTATE TRANSACTIONS. IF YOU DESIRE LEGAL OR TAX ADVICE, CONSULT AN APPROPRIATE PROFESSIONAL.

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SPT 10/05 (PAGE 1 OF 1) Print Date BDC Nov 05

Reviewed by _____ Date ____





Page number: Report date: Invoice No.: Query No.:

Reference:

4/6/2006 431454 1250964

PROPERTY TAX DISCLOSURE REPORT FOR:

Property Address: 3422 REDHOOK LN

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Notice of Special Tax and Assessment Pursuant to Section 1102.6b of the California Civil Code	2
Notice of Special Tax and Assessment Signature Page	3
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Tax Bill General Breakdown	5
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Terms, Conditions and Limitations	8

NOTE

This report is void and not guaranteed if it has not been paid for within 30 days after the close of escrow.

In preparing this report, California Tax Data 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 special tax and assessment statute applies to the subject property. Receipt or use of this report by recipient or any other third party constitutes acceptance of the terms and conditions detailed at the end of this document. Please read these terms and conditions carefully. This report is not a warranty or a policy of insurance. This report is prepared by California Tax Data to comply with certain California laws relating to the disclosure of a continuing lien securing the levy of special taxes pursuant to the Mello-Roos Community Facilities Act (Chapter 2.5 (commencing with Section 53311) of Part 1 of Division 2 of Title 5 of the Government Code) or to a fixed lien assessment collected in installments to secure bonds issued pursuant to the Improvement Bond Act of 1915 (Division 10 (commencing with Section 8500) of the Streets and Highways Code) in connection with the sale of real property in California.

NOTICE OF SPECIAL TAX AND ASSESSMENT

TO: THE PROSPECTIVE PURCHASER OF THE REAL PROPERTY KNOWN AS:

Assessor's Parcel Number:
Property Address or Legal Description:

074 -1075-180-00 3422 REDHOOK LN

Report Date:

4/6/2006

THIS IS A NOTIFICATION TO YOU PRIOR TO YOUR PURCHASING THIS PROPERTY.

1. MELLO-ROOS COMMUNITY FACILITIES DISTRICTS

Mello-Roos Community Facilities Districts ("CFD") provide a method of financing certain public capital facilities and services especially in developing areas and areas undergoing rehabilitation. Public improvements funded by Mello-Roos CFDs may include, but are not limited to, roads, schools, water, sewer and storm drain facilities. Public services funded by Mello-Roos CFDs may include, but are not limited to, police and fire protection services, recreation program services, and flood or storm protection services. Mello-Roos CFDs commonly fund the construction of public improvements through the issuance of bonds. A special tax lien is placed on property within the district for the annual payment of principal and interest as well as administrative expenses. Typically, the annual special tax continues until the bonds are repaid, or until special taxes are no longer needed. Mello-Roos special tax rates may increase each year. In most instances but not all, the special tax is collected with regular property taxes

Properties located within a Mello-Roos Community Facilities District are subject to a special tax, which is in addition to the regular property taxes and any other charges and benefit assessments that will be listed on the property tax bill. This special tax may not be imposed on all parcels within the city or county where the property is located. The special tax is used to provide public facilities or services that are likely to particularly benefit the property.

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

2. 1915 BOND ACT ASSESSMENT DISTRICTS

1915 Bond Act assessment districts provide a method of financing certain public capital facilities. Public improvements funded by 1915 Bond Act districts may include, but are not limited to, roads, sewer, water and storm drain systems, and street lighting. 1915 Bond Act assessment districts commonly fund the construction of public improvements through the issuance of bonds. A special assessment lien is placed on property within the assessment district. The lien amount is calculated according to the specific benefit that individual property receives from the improvements and is amortized over a period of years. 1915 Bond Act assessments can be prepaid at any time. In most instances but not all, the assessment is collected with regular property taxes.

Properties within a 1915 Bond Act assessment district are subject to annual assessment installments (a Mello-Roos Community Facilities District special tax and the 1915 Bond Act Assessment District annual assessment installments are hereinafter collectively referred to as "Special Liens"), which are in addition to the regular property taxes and any other charges and benefit assessments that will be listed on the property tax bill. The assessment district issues bonds to finance the acquisition or construction of certain public improvements that are of direct and special benefit to property within the assessment district. The bonds will be repaid from annual assessment installments on property within the assessment district. The special assessment is used to provide public facilities that are likely to particularly benefit the property.

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

MELLO-ROOS COMMUNITY FACILITIES DISTRICT SPECIAL TAXES AND THE 1915 BOND ACT ASSESSMENT DISTRICT ANNUAL ASSESSMENT INSTALLMENTS ARE HEREINAFTER COLLECTIVELY REFERRED TO AS "SPECIAL LIENS." IF SPECIAL LIENS DESCRIBED ABOVE ARE NOT PAID WHEN DUE, FORECLOSURE PROCEEDINGS MAY BE INITIATED AT ANY TIME, AFTER PROPERTY TAXES BECOME DELINQUENT. YOUR PROPERTY MAY BE SOLD FOR THE DELINQUENT AMOUNTS, EARLIER THAN WITH REGULAR PROPERTY TAXES.

NOTICE OF SPECIAL TAX AND ASSESSMENT (continued)

TO: THE PROSPECTIVE PURCHASER OF THE REAL PROPERTY KNOWN AS:

Assessor's Parcel Number: Property Address or Legal Description: 074 -1075-180-00 3422 REDHOOK LN

Report Date:

4/6/2006

THE INFORMATION PROVIDED IN THIS REPORT WAS PREPARED BY NATIONAL TAX DATA, INC. dba CALIFORNIA TAX DATA ("CTD") AND IS SUBJECT TO THE TERMS AND CONDITIONS CONTAINED HEREIN. THE PURPOSE OF THIS REPORT IS TO ASSIST THE SELLER IN FULFILLING HIS OR HER LEGAL DISCLOSURE REQUIREMENT PURSUANT TO CALIFORNIA CIVIL CODE § 1102.6B. THIS REPORT WAS COMPILED USING INFORMATION OBTAINED FROM THE COUNTY, VARIOUS GOVERNMENTAL AGENCIES AND THIRD PARTIES. CTD IS NOT RESPONSIBLE FOR ANY INACCURACIES OR OMISSION IN THE PUBLIC RECORDS OF THE COUNTY, VARIOUS GOVERNMENTAL AGENCIES OR FOR INFORMATION PROVIDED BY THIRD PARTIES. THIS REPORT IS NOT A SUBSTITUTE FOR A TITLE REPORT OR TITLE INSURANCE AND MAY NOT BE RELIED UPON AS SUCH.

BUYER'S CONFIRMATION OF REC	CEIPT:
I (WE) ACKNOWLEDGE THAT I (WE) HA	VE RECEIVED A COPY OF THIS NOTICE.
Date:	Transferee's Signature (Buyer):
Date:	Transferee's Signature (Buyer):



Page number: 4
Report date: 4/6/
Invoice No.: 431
Query No.: 125

Reference:

4/6/2006 431454 1250964

NOTICE OF SUPPLEMENTAL PROPERTY TAX BILL

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

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

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

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

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

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

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



Page number:

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4/6/2006

Invoice No.:

431454 1250964

Query No.: Reference:

BREAKDOWN OF THE 2005-2006 PROPERTY TAX BILL

This report is an estimate of the original secured property tax bill charges for the above-mentioned property using information obtained from the County on a given date. Changes made by the County or the underlying public agencies levying charges against this property after the date of this report may not be reflected in this report.

Basic Prop 13 Levy

1.	All Ad Valorem Taxes County of Alameda (510) 272-6564	Prop 13 General Service	
Vot	er Approved Ad Valorem Taxes		
	Basic Prop 13 Levy &	Voter Approved Ad Valorem Taxes:	\$4,211.44
Dire	ect Assessments	Estimated Tax Rate:	1.119%
2.	Health Care District City of Alameda (510) 748-4648	Health & Safety Code Section 308 Health Care District	38 \$298.00
3.	School Special Tax Alameda Unified School District (510) 337-7066	School District Special Tax Education	\$189.00
4.	Sewer Service City of Alameda (510) 748-4520	Sewer Assessment Water & Sewer Service	\$159.72
5.	Wet Weather Facilities Charges East Bay Municipal Utilities District (510) 287-1620	Fee/Charge Facilities Charge	\$58.80
6.	Urban Runoff City of Alameda (510) 749-5896	Flood Control/Storm Drainage Assess Urban Runoff	sment \$56.14
7.	Alameda-Contra Costa Parcel Tax Alameda-Contra Costa Transit District (510) 891-4753	2/3 Voter Approved Special Tax Transportation	\$48.00
8.	E.B.R.P.D. Park Safety/Maint East Bay Regional Park District (510) 635-0135	Landscaping & Lighting District - P Maintenance Park	ark \$12.00
9.	County Service Area 1991-1 (Lead Abatement) County of Alameda (510) 567-8280	County Service Area County Services	\$10.00
0.	County Service Area V.c. 1984-1 (Vector Control) County of Alameda (510) 567-6800	County Service Area Vector Control	\$5.92
1.	Landscape & Lighting District (East Bay Trails)	Landscaping & Lighting Maintenan District	ce \$5.44
2.	East Bay Regional Park District (510) 635-0135 Mosquito Abatement District Special Tax Alameda County Mosquito Abatement District (510) 783-7744	Landscape & Lighting Vector Control District Vector Control	\$1.74

Total Direct Assessment Charges:

\$844.76

Total 2005-2006 Amount:

\$5,056.20



Page number: Report date: Invoice No.:

4/6/2006 431454 1250964

Query No.: Reference:

DESCRIPTION OF PROPERTY TAX CHARGES

Ad Valorem Tax

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

School District Special Tax

A Special Tax for schools is created pursuant to the Government Code Section 50079-50079.5. upon 2/3 majority approval of the qualified voters. A municipal bond may be issued in order to finance public school facilities. The debt is paid over time from the levy of the special tax. The levy of the special tax may also be used to directly finance facilities and/or services.

Sewer Assessment

A Sewer Assessment is a special assessment created pursuant to the Health and Safety Code Section 5470 et seq. upon majority approval of the property owners during an assessment balloting procedure. A Sewer Assessment may be created by a local government (a city, county, special district, etc...) in order to finance sewer facilities and services. A Sewer Assessment must provide special benefit to the properties within the service area in order to be levied.

Fee/Charge

A Fee or Charge is created pursuant to various California Code Sections that is a voluntary charge imposed on an individual. State law requires that a fee cannot exceed the estimated reasonable cost of providing a service or facility, or else it is considered a special tax. Many special districts, such as those that provide water or electricity, impose fees or charges. Fees usually show up on utility bills, although some fees or charges are collected annually as a separate line item on the County property tax bills for each of the parcels within the district.

Flood Control/Storm Drainage Assessment

A Flood Control/Storm Drainage Assessment is a special assessment created pursuant to the Health and Safety Code Section 5470 et seq. upon majority approval of the property owners during an assessment balloting procedure. A Flood Control/Storm Drain Assessment may be created by a local government (a city, county, special district, etc...) in order to finance flood control/Storm Drain Assessment must provide special benefit to the properties within the service area in order to be levied.

2/3 Voter Approved Special Tax

A Special Tax is created pursuant to the Government Code Section 50075 et. Seq. upon 2/3 majority approval of the qualified voters. A municipal bond may be issued in order to finance public facilities and/or services. The debt is paid over time from the levy of the special tax. The levy of the special tax may also be used to directly finance facilities and/or services.

Landscaping & Lighting District - Park Maintenance

A 1972 Act Landscaping and Lighting District is a special assessment district created pursuant to the Landscaping and Lighting Act of 1972 (Streets and Highways Code Section 22500 et seq.) upon majority approval of the property owners during an assessment balloting procedure. A 1972 Act Landscaping and Lighting District may be formed by a local government (a city, county, special district, etc...) in order to finance certain services that benefit the properties within the district. A 1972 Act Landscaping and Lighting District must provide special benefit to the properties within the district in order to levy special assessments. A 1972 Act Landscaping and Lighting District will include the ability to issue municipal bonds to finance improvements pursuant to the Improvement Bond Act of 1915 (Streets and Highways Code Section 8500 et seq.) however this is not common.



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Query No.: 1250964
Reference:

County Service Area

A County Service Area, known as a CSA, is a multi-purpose special district created pursuant to Government Code Section 25210.1 et seq. upon majority approval of the qualified voters during an election procedure. A CSA may include all or part of the unincorporated area of a county that provides wide variety of facilities and services within the CSA. A CSA is used to identify areas that desire a higher level of specific services than those already provided within the entire county. A CSA must provide special benefit to the properties within the CSA in order to levy special assessments and/or fees/charges may provide general benefit and/or special benefit to the properties within the CSA in order to levy special taxes and/or ad valorem taxes. A Community Services District will include the ability to issue municipal bonds to finance facilities. The debt is paid over time from the levy of the assessments.

Vector Control District

A Vector Control District is a special assessment district created pursuant to the Health and Safety Code Section 2270 et seq., in order to collect costs of a local government (a city, county, special district, etc...) related to vector control. One-time abatements include a notice to the property owner prior to abatement followed by a public hearing. Upon abatement, if the amount owing remains delinquent, a recorded lien is placed on the parcel for the abatement amount, which may include a surcharge that is usually 10% of the amount or is an administrative charge based on actual administrative costs. Ongoing abatements are established upon majority approval of the property owners during an assessment balloting procedure.



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Report date: 4/6/2006
Invoice No.: 431454
Query No.: 1250964

Reference:

Terms, Conditions and Limitations

This report and the determinations made herein were prepared by California Tax Data, Inc. ("CTD"). Only the buyer (and his/her agent) and the seller (and his/her agent) may use or rely on this report. The determinations made in this report are time-sensitive. Therefore, the information in this report may be considered accurate only as of the date shown herein. Governmental actions occurring after the date of this report are not disclosed, and CTD is under no duty to update this report when or if new tax information is released or becomes available. The sole purposes of this report are to (a) make preliminary determinations regarding whether current secured tax rolls contain Mello-Roos Community Facilities District Special Taxes or 1915 Bond Act Special Assessments against the subject property, and (b) assist the seller in fulfilling his/her duty to comply with California Civil Code §1102.6b. This report is not a substitute for a title report or title insurance and may not be relied upon as such.

This report is for the exclusive benefit and reliance of the specific buyer and specific seller mentioned herein and there shall be no third party beneficiaries. This report may not be used in any subsequent transaction affecting the subject property. This report is void and not guaranteed if it has not been paid for within 30 days after the close of escrow.

This Report addresses special tax assessment matters only. It does not address matters related to (a) title or title defects, (b) earthquake zones, flood zones, fire zones or other natural hazard zones, (c) survey or geologic issues, (d) land use or zoning, (e) the California Subdivided Lands Act or the Subdivision Map Act, (f) compliance with other federal, state or local laws, ordinances or restrictions that may apply to the property, such as the Americans with Disabilities Act and building codes, (g) restrictions affecting the use, occupancy or development of the property imposed by any state, local or federal governmental agency, including without limitation, flood control districts, the California Coastal Commission, joint power districts, water districts, agencies or school districts, (h) any permits of any nature that may be required for the current or anticipated future use of the property, or (i) any other legal concerns that might affect the property.

CTD has prepared this report solely based upon records and information provided by various governmental and private agencies. CTD has assumed that these records and information are accurate and complete, and CTD has not conducted any independent verification of their accuracy or completeness. CTD hereby disclaims all liability and shall not be responsible for any inaccuracies or omissions in the public records or information supplied by the various governmental and private agencies supplying information to CTD.

In order to prepare this report, either the seller (or his/her agent) or the buyer (or his/her agent) supplied CTD with the Assessors Parcel Number ("APN") for the subject property. CTD has not verified the accuracy of the APN. This report was prepared based upon such APN, and CTD shall not be responsible or liable for any losses, liabilities or damages resulting from an incorrect APN.

BY ACCEPTING OR USING THIS REPORT, THE BUYER AND SELLER HEREBY AGREE TO BE BOUND BY ALL OF THE TERMS, CONDITIONS, AND LIMITATIONS OF LIABILITY STATED HEREIN.

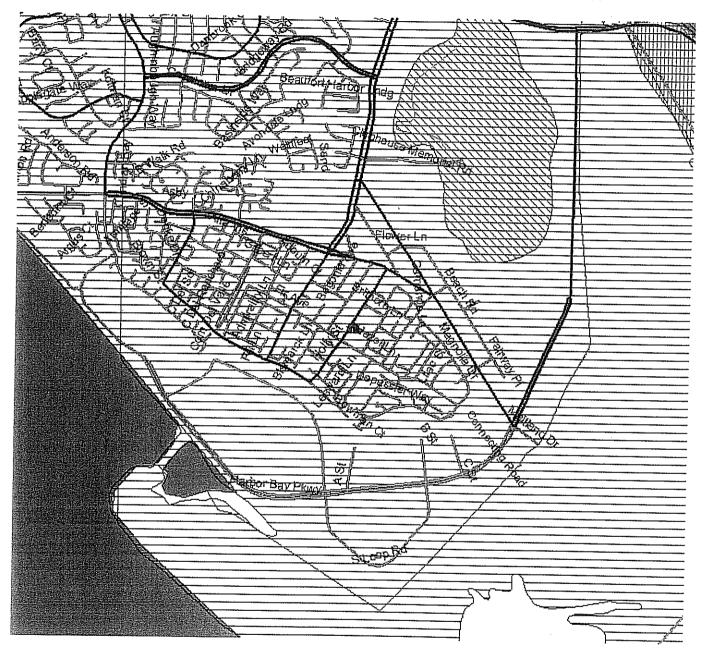
The JCP Report | MAP COVER PAGE

Property Address: 3422 Redhook Ln, Alameda, Alameda County, CA

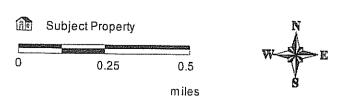
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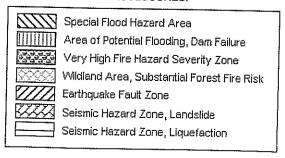
Date: 4/6/2006

Report Number: 2006040600001



NOTE – This map is for general reference only. ANY USE OF THIS MAP IS AN ACKNOWLEDGEMENT AND AGREEMENT THAT ONLY THE INFORMATION ON THE STATUTORY FORM SHALL BE RELIED UPON FOR THE ACTUAL DISCLOSURES.







The JCP Property Disclosure Reports Property Disclosure Report TM

Property Address: 3422 Redhook Ln, Alameda, Alameda County, CA

APN: 074 1075 180 00

Date: 4/6/2006

Report Number: 2006040600001

Statutory Natural Hazard Disclosure Statement

The transferor and his or her agent(s) disclose the following information with the knowledge that even though this is not a warranty, prospective transferees may rely on this information in deciding whether and on what terms to purchase the subject property. Transferor hereby authorizes any agent(s) representing any principal(s) in this action to provide a copy of this statement to any person or entity in connection with any actual or anticipated sale of the property.

The following are representations made by the transferor and his or her agent(s) based on their knowledge and maps drawn by the State. This information is a disclosure and is not intended to be part of any contract between the transferee and the 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.	
10 AN URDIN and information - 1 - 1 - 1 - 1 - 1	
AN AREA OF POTENTIAL FLOODING shown on a dam failure inundation map pursuant to Section 8589.5 of the Government Code.	
A VERY HIGH FIRE HAZARD SEVERITY ZONE pursuant to Spotton F1170 as	
	s
Yes No V	1
A WILDLAND AREA THAT MAY CONTAIN SUBSTANTIAL FOREST FIRE RISK AND HAZARDS pursuant to Section 4125 of the Public Resources Code. The owner of this property is subject to the maintenance requirements of Section 4024.	c
Additionally, it is not the state's responsibility to provide a contract requirements of Section 4291 of the Public Resources Code	· #
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.	s l
1	כ 🎇
Yes No X	
AN EARTHQUAKE FAULT ZONE pursuant to Section 2622 of the Public Resources Code.	
res No_X	
A SEISMIC HAZARD ZONE pursuant to Section 2696 of the Public Resources Code.	
Yes (Landslide Zone) Yes (Liquefaction Zone) _X	
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 ROR NOT A PROPERTY WHE BE AFFECTED BY A NATURAL DISASTER. TRANSFEREE(S) AND TRANSFEROR(S) MAY WISH TO OBTAIN PROPESSIONAL ADVICE BECARDING THOSE WAY ARE NOT A PROPERTY WHE	. [
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.	
THE PADPERTY.	
Signature of Transferor (Seller) Date	
Signature of Transferor (Seller) Date	
Signature of Agent	
Date	
Signature of Agent Date	
Check only one of the following:	
Transferor(s) and their arient(s) represent that the information baseline is to use of	
Transferor(s) and their agent(s) represent that the information herein is true and correct to the best of their knowledge as of the late 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 and the representations made in this Natural Hazard Disclosure Statement are based upon information and the representations made in this Natural Hazard Disclosure Statement are based upon information and the representations made in this Natural Hazard Disclosure Statement are based upon information and the representations made in this Natural Hazard Disclosure Statement are based upon information and the representations made in this Natural Hazard Disclosure Statement are based upon information and the representations made in this Natural Hazard Disclosure Statement are based upon information and the representations made in this Natural Hazard Disclosure Statement are based upon information and the representations made in this Natural Hazard Disclosure Statement are based upon information at the representation of the representatio	
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Third-Party Disclosure Provider(s) Scott Rocklein, St. Vice Provider Date 4/6/2006 Rept. No. 2006040600001	
First American Natural Hazard Disclosures	
ransferee represents that he or the box code and and and and a later than the contract of the	55
Ontained in this report. Pursuant to Civil Code Section 1103 6, the second of the man cover page	
ontained in this report. Pursuant to Civil Code Section 1103.8, the representations made in this Natural Hazard Disclosure Statement do not constitute all of the anspect of the representations and the map cover page ansferor's or agent's disclosure obligations in this transaction.	
Date	
Signature of Transferee(s) Date	
dditional Signatures Required –8Section 5 EnviroCheck™ Disclosure Report	

Statutory Form

321 Warren Avenue Fremont CA 94539 phone: 800-748-5233 fax: 800-329-9527 1590 N. Batavia Street #1 Orange CA 92865 phone: 800-200-2561 fax: 800-854-9625

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Summary Declaration of Liability Provisions

First American Natural Hazard Disclosures ("FANHD"), a subsidiary of The First American Corporation, hereby declares that Recipients of a natural hazard disclosure report issued by a Member Company ("Report") pursuant to California Civil Code §1103 et seq. for a residential transaction are provided the following assurances and protections.

Recipients

Buyers, Sellers and their respective real estate agents and brokers involved in the sale of the residential property for which the Report was issued.

Member Companies

JCP Property Disclosure Reports

Protections

All Recipients of a Report shall enjoy the following assurances and protections if their Report contains an error which results in damages as defined in the Report ("Error") upon proper tender of the claim:

FANHD will resolve the claim promptly and in good faith.

(2) FANHD will defend a Recipient against legal action brought against that Recipient as a result of the Error or otherwise resolve the Error without economic loss to the Recipient. (3) Recipients will enjoy the benefits of amounts received by FANHD from its errors and omissions ("E&O")

insurance carrier as a result of the Error.

(4) To the extent that economic loss resulting from the Error is not paid by the E&O insurance proceeds, FANHD shall be liable for any remaining loss.

Recipients are entitled to rely on the provisions of the Report as of the close of escrow for the transaction for which said Report was issued.

By: First American Scott Roecklein, Sr. Vice President Date: 4/6/2006



Confirmation of Coverage



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The JCP Report™

Map Cover Page Statutory Form Confirmation of Coverage

SUMMARY AND INDEX OF DISCLOSURES AND ADVISORIES

For a complete explanation of the disclosures summarized below, refer to the sections and pages indicated.

SEC	ПО	N	7
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State level Statutory Zon	SECTION 1		
	tie Disclosures	<u>Determination</u>	
Flood	A SPECIAL FLOOD HAZARD AREA	NOT IN	See Section 1 Page 1
	AN AREA OF POTENTIAL FLOODING	NOT IN	See Section 1 Page 1
Fire	A VERY HIGH FIRE HAZARD SEVERITY ZONE	NOT IN	See Section 1 Page 1
	A WILDLAND FIRE AREA (SRA)	NOT IN	See Section 1 Page 2
Seismic	AN EARTHQUAKE FAULT ZONE	и тои	See Section 1 Page 2
	A SEISMIC HAZARD LANDSLIDE ZONE	оит	See Section 1 Page 2
	A SEISMIC HAZARD LIQUEFACTION ZONE	IN	See Section 1 Page 2
County Level Natural Ha	SECTION 2		
	FAULT	оит	See Section 2 Page 1
	LANDSLIDE	OUT	See Section 2 Page 1
	TSUNAMI	OUT	See Section 2 Page 1
Located partially or wholly	SOILS in an area underlain by recent bay mud and artificial fill of		See Section 2 Page 1

Located partially or wholly in an area underlain by recent bay mud and artificial fill of varying thickness

City Level Zone Disclosures

The jurisdiction that the subject property is located in is either in an unincorporated area or does not have officially adopted mapped information available at this time from which a geologic determination can be made.

SECTION 3

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JCP Services Section

The JCP Property Disclosure Report™

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OTHER DISCLOSURES, ADVISORIES AND SERVICES SECTION

Other Zone Disclosures			
Military Ordnance FORMER MILITARY ORDNANCE	SITE DISCLOSURE	NOT IN	See Section 3 Page 1
<u>Determination</u> Commercial/ Industrial			
LOCATED WITHIN 1 MILE OF A C	COMMERCIAL OR INDUSTRIAL SITE	YES	See Section 3 Page 1
Airports			
AIRPORT NOISE 65 DECIBEL ZOI	NE	иот іи	See Section 3 Page 2
AIRPORT INFLUENCE AREA		IN	See Section 3 Page 2
Megan's Law			See Section 3 Page 3
San Francisco Bay Conservation and Deve	Iopment Commission Disclosure	OUT	See Section 3 Page 4
Advisories			
METHAMPHETAMINE CONTAMINATED PRO	OPERTY DISCLOSURE ADVISORY		See Section 3 Page 5
Mold Advisory			See Section 3 Page 5
Radon Advisory			See Section 3 Page 6
Energy Efficiency Advisory			See Section 3 Page 6
Special Tax Disclosures			
DESCRIPTION OF PROPERTY TAX MELLO-ROOS SPECIAL ASSESSM	K CHARGES		See Full Tax Report
1915 IMPROVEMENT BOND ACT I	DISTRICT	NO NO	See Section 3 Page 7 See Section 3 Page 7
Additional Addenda			
CITY OF ALAMEDA UNDERGROUND UTILIT	TY DISTRICT*	OUT	See Section 3 Page 7

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SECTION 4

Note: The complete Tax Report was not ordered with this report package. Please see Section 3 for preliminary Mello-Roos and 1915 Bond Act determinations.



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SECTION 1 JCP STATUTORY MAP READING DETERMINATIONS AND DISCUSSIONS SUMMARY

The statutory Natural Hazard Disclosure Statement on page one of this report does not provide for informing purchasers if the property is only partially within any of the delineated zones or provide additional flood zone information which could be very important to the disclosure process This summary of JCP's map reading used to complete the statutory form in this report is provided here to give buyers the additional information they may need to help them in the decision making process and to place the information in perspective.

• • • SPECIAL FLOOD HAZARD AREA • • •

Determination

NOT in a special flood hazard area. Located in Zone "X." Areas of minimal flooding determined to be outside the 500year flood plain. Lenders are not federally required to have homeowners purchase and maintain flood insurance for property in this zone designation.

Discussion

Property in a Special Flood Hazard Area "A" or "V" is subject to flooding in a "100-year rainstorm." Federally connected lenders are required to have homeowners maintain flood insurance in these zones. A 100-year flood occurs on average once every 100 years, but may not occur in 1,000 years or may occur in successive years. Other types of flooding, such as dam failure, are not considered in developing these zones. In some cases, the insurance requirement may be waived or modified by obtaining a "Letter of Map Revision" (LOMR) or "Letter of Map Amendment" (LOMA) from the Federal Emergency Management Agency (FEMA). This might be possible where flooding is shallow and fill was placed on the site, appropriate flood control measures were taken, or only the lot and no part of the structure is in the zone. Contact FEMA directly for more information. Flood insurance for properties in Zones B, C, X or D is available but is not required.

Zones A, AO, AE, AH, A1-A30:Area of "100-year" flooding - a 1% or greater chance of annual flooding.

Zones V, V1-V30: Area of "100-year" flooding in coastal (shore front) areas subject to wave action.

Zone B: Area of moderate flood risk. These are areas between the "100" and "500" year flood-risk levels.

Zones X: An area of moderate to minimal flood risk.

Zones C, D: NOT IN an area of "100-year" flooding. Area of minimal (Zone C) or undetermined (Zone D) flood hazard.

PUBLIC RECORD: Official Flood Insurance Rate Maps ("FIRM") compiled and issued by FEMA pursuant to 42 United States Code §4001, e

• • • AREA OF POTENTIAL FLOODING (DAM FAILURE) • • •

<u>Determination</u>

NOT in an Area of Potential Flooding Caused By Dam Failure according to the maps adopted by The State of California Office of Emergency Services.

Discussion

These areas are subject to potential flooding in the event of a sudden and total failure of a dam and injury could occur as a result. Most areas are defined assuming an instantaneous dam failure with a full reservoir. However, dams rarely fail instantaneously and reservoirs are no always filled to capacity. Not all dams in the state have inundation zones mapped. There may be exceptional conditions where such a map was not required by the OES; therefore, the zones are not delineated.

PUBLIC RECORD: Official dam inundation maps adopted by The State of California Office of Emergency Services ("OES") pursuant to California Government Code §8589.5

。。。 VERY HIGH FIRE HAZARD SEVERITY ZONE (VHFHSZ) 。。。

Determination

NOT in an area of Very High Fire Hazard Severity Zone as defined on the State level maps (Gov. Code 51178). A local agency may exclude or include additional fire zones at their option. Concerned parties should contact their local fire services for more information.

Discussion

VHFHSZs are defined by the California Department of Forestry and Fire Protection (CDF) and local fire authorities in "Local Responsibility Areas" where fire suppression is the responsibility of a local fire department. In these zones properties may have a higher risk for fire damage and are required to have a "Class A" roof for new construction or replacement of existing roofs. In addition, the property must be maintained in a fire-resistant condition through adequate vegetation clearance around and above the structure, spark screens on chimneys and stovepipes, leaf removal from roofs, and other basic fire-safety practices. Contact your fire department for a complete list of requirements and exceptions.

PUBLIC RECORD: Official maps issued by the California Department of Forestry and Fire Protection (CDF) pursuant to California Public Resources Code § 51178.

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• • • WILDLAND FIRE AREA (STATE RESPONSIBILITY AREA) • • •

Determination

NOT in an official State Responsibility Area. Fire protection services for structures in this area are provided by local

Discussion

A wild land area where the CDF's fire protection services are responsible for suppressing fires is called a "State Responsibility Area" (SRA). These are generally rural areas where a significant wild land fire potential exists. Unless the county has assumed the fire suppression responsibility or has an agreement with a local fire agency, property owners in an SRA are responsible for organizing structural fire protection services. Such information is not available on maps; therefore, it can't be provided here. For very isolated properties with no local fire services there may be significant fire risk or only seasonal fire services. Property owners in an SRA are required to maintain adequate vegetation clearance around and above the structure, spark screens on chimneys and stovepipes, and other basic fire-safety practices. Contact your fire department for a complete list of requirements and exceptions.

PUBLIC RECORD: Official maps issued by the California Department of Forestry and Fire Protection (CDF) pursuant to California Public

° ° ° EARTHQUAKE FAULT ZONE ° ° °

Determination

NOT in an official Earthquake Fault Zone. There are no mapped active fault traces on the property. See the Alquist-Priolo Earthquake Fault explanation section for additional information.

Discussion

Earthquake Fault Zones are delineated and adopted by California as part of the Alquist-Priolo Earthquake Fault Zone Act of 1972. Property in an Earthquake Fault Zone does not necessarily have a fault trace existing on the site. Earthquake Fault Zones are areas or bands delineated on both sides of known active earthquake faults. In some places, the zones are more than one-quarter of a mile wide. The potential for "fault rupture" damage (ground cracking along the fault trace) is relatively high only if a structure is located directly on a fault trace. If a structure is not on a fault trace, shaking will be the primary effect of an earthquake. During a major earthquake, shaking will be strong in the vicinity of the fault and may be strong at some distance from the fault depending on soil and bedrock conditions. It is generally accepted that properly constructed wood-frame houses are resistant to shaking damage.

PUBLIC RECORD: Official earthquake fault zone or special study zone maps approved by the State Geologist and issued by the California Department of Conservation, California Geological Survey pursuant to California Public Resources Code §2622.

• • • SEISMIC HAZARD MAPPING ACT ZONE • • •

In an Official Seismic Hazard Zone. Located in a Liquefaction Hazard Zone. Other Seismic Hazards that may eventually be addressed on these maps have not yet been evaluated for Alameda County.

Seismic Hazard Zone maps delineate areas subject to earthquake hazards. New development in a Seismic Hazard Zone is only permitted if it can be shown that mitigation makes the site acceptably safe. Maps are only available for limited areas now, but will eventually cover all of California. The hazards addressed are or will be: liquefaction, enhanced ground shaking, earthquake induced landslides, and various other ground failures. The first release of maps only addresses liquefaction and/or landslide zones.

Liquefaction Hazard Zones are areas where there is a potential for, or an historic occurrence of liquefaction. Liquefaction is a rare soil phenomenon that can occur when loose, water saturated, fine-grained sands, and silty sands that lie within 50 feet of the ground surface, are shaken in a significant earthquake. The soil temporarily becomes liquid-like and structures may settle unevenly.

Earthquake-Induced Landslide Hazard Zones are areas where there has been a recent landslide, or where the local slope, geological, geotechnical, and ground moisture conditions indicate a potential for landslides as a result of earthquake shaking.

PUBLIC RECORD: Official earthquake fault zone or special study zone maps approved by the State Geologist and issued by the California Department of Conservation, California Geological Survey pursuant to California Public Resources Code §2696.

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SECTION 2

COUNTY AND CITY NATURAL HAZARD DISCLOSURE STATEMENT

The following natural hazard disclosures are provided to give local-level Seismic Safety information for the subject property This information may be used by the local jurisdiction relative to making decisions regarding new development or additional construction. The agencies and jurisdictions who develop the official maps do not necessarily define or delineate hazards in the same way. A site can be in a hazard zone from one source and not in a hazard zone from another source.

Alameda County Geologic and Seismic Zone Determination

Based on the officially adopted county-level Seismic Safety Element natural hazard maps, the subject property is: Located partially or wholly in an area underlain by recent bay mud and artificial fill of varying thickness. See the County Geologic Zones Discussion included with this report for an explanation of zones.

NOTE: If the site is in a locally mapped hazard zone or if information of concern exists in another source, the property may require a geologic study prior to any new or additional construction. The disclosures above are material facts and should prudently be disclosed to buyers in addition to the Statutory Natural Hazard Disclosures. Additional sources of information which are not officially adopted, may be available at the local jurisdiction that are not reported here.

ALAMEDA COUNTY GEOLOGIC ZONES DISCUSSION

The County of Alameda, separately from the State and Federal governments, has officially produced or adopted maps to delineate potential geologic and seismic hazards that are recognized at the local level. Those hazard maps are incorporated into the Seismic Safety Element of the General Plan, adopted by the County Board of Supervisors in 1982. The local-level disclosure in this JCP report was based on the following official County map(s): "Phase I - Preliminary Evaluation of Geologic Problems in the County of Alameda," December 1973, by Woodward Lundgren & Associates (incorporated by reference into the Safety Element of the General Plan).

The hazard zones delineated on the above map source, in addition to the statutorily-required State and Federal hazard maps, are typically considered by the County when approving land use and development permit applications under County jurisdiction. Additional maps exist in the General Plan and other maps, including updated versions of the above-referenced map(s), may exist in the files of specific County departments. Those additional map sources were not consulted for this JCP disclosure because parcel-level details cannot be resolved at the scale and quality of the available official map, or the map is inappropriate for application to this report, or the map has not yet been officially adopted and incorporated into the County's Safety Element. As mapping technology advances, JCP later may determine that some additional map sources become usable for parcel-level disclosure. The mapped County hazard zones represent evaluations of generalized hazard information. Any specific site within a mapped zone could be at less or more relative risk than is indicated by the zone designation. If a sitespecific evaluation is desired, JCP recommends that a geotechnical consultant be retained to study the site and issue a report.

The official County-level information addresses the potential geologic and seismic hazards itemized below:

Earthquake Faults have been divided into three categories by the County: active faults, potentially active faults and inactive faults. Inactive faults are not considered to be a high hazard, but building set-backs may be required prior to construction near them.

Potential Landslide areas are mapped by air-photo interpretation. Properties in these areas are subject to some risk of damage from slope failure. However, areas mapped as large landslide deposits are not necessarily less stable than adjacent areas. Detailed site studies are necessary before judgments can be made about the slope stability of individual properties.

Tsunamis (commonly called "tidal waves") are large ocean waves generated by undersea earthquakes. Some areas along the Bay in Alameda County may be subject to damage from tsunami run-up on the average of once every two hundred years. Properties in these low-lying regions may be inundated if a 20-foot high tsunami occurs at the Golden Gate.

SOILS

Bedrock areas, Colluvial, Alluvial and Terrace deposits, do not represent zones of high geologic hazard. "Colluvial deposits" are sediments that are deposited at the base of slopes. Alluvial and terrace sediments were deposited by flowing water. Bedrock areas encompass a variety

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of rock types of various ages and engineering characteristics. These areas may be subject to slope stability problems if slopes are steeper that 20% and are underlain by low-strength geologic materials.

Alluvial Fan deposits represent sediments (clay, silt and sand) deposited by streams flowing over sloping terrain.

Fluvial deposits and Interfluvial Basin deposits represent sediments (clay, silt, and sand) deposited by streams in nearly level lowland

Merrit Sand deposits are loose, fine-grained, very well-sorted, beach and wind-blown sands. This zone is subject to moderate to high potential

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City of Alameda Geologic and Seismic Zone Determination

Based on the officially adopted city-level Seismic Safety Element natural hazard maps, the subject property is: The jurisdiction that the subject property is located in is either in an unincorporated area or does not have officially adopted mapped information available at this time from which a geologic determination can be made.

CITY-LEVEL GEOLOGIC AND SEISMIC ZONES DISCUSSION

This disclosure report reviews the officially adopted geologic hazard maps in the Safety Element that each incorporated city in California is required to include in its General Plan. The city the subject property is located in has either not officially adopted hazard zonation maps in its General Plan at an appropriate scale to delineate where hazards may exist on a single parcel basis or will not make such maps available outside city offices. However, potential natural hazards may exist and be delineated on other sources used by the city in its Planning Engineering, or Building Departments. Such potential sources are not reviewed in this report.

All parties should be aware that California is "earthquake country." Faults that may exist in this City or in neighboring regions could cause earthquake shaking or other fault related phenomena at the property. Other geologic hazards such as, but not limited to liquefaction (a type of soil settling that can occur when loose, water-saturated sediments are shaken significantly in an earthquake) may occur in certain valley floo areas and landslides are a possibility in any hillside area.

 \circ \circ \circ END OF LOCAL AREA DISCLOSURES AND DISCUSSIONS SECTION \circ \circ \circ

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SECTION 3

FORMER MILITARY ORDNANCE SITE DISCLOSURE

Determination

The subject property is NOT WITHIN one mile of a Formerly Used Defense (FUD) site containing military ordnance.

Discussion

FUD sites can include sites with common industrial waste (such as fuels), ordnance or other warfare materiel, unsafe structures to be demolished, or debris for removal. NOTE: most FUDS sites do not contain unexploded ordnance. California Civil Code 1102 requires disclosure of those sites containing unexploded ordnance. "Military ordnance" is any kind of munition, explosive device/material or chemical agent used in military weapons. Unexploded ordnance are munitions that did not detonate. Only those FUD sites that the USACE has identified to contain Military Ordnance or have mitigation projects planned for them are disclosed in this report. Additional sites may be added as military installations are released under the Base Realignment and Closure (BRAC) Act. Active military sites are NOT included on the FUDS list.

COMMERCIAL OR INDUSTRIAL ZONING DISCLOSURE

Determination

Based on publicly-available parcel zoning records only:

The property IS within one-mile of a property that is zoned for industrial or commercial use.

Discussion

The seller of residential 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 Section 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 seller of the subject property.

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, gasoline stations, convenience stores, golf courses, country club etc.

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AIRPORT INFLUENCE AREA DISCLOSURE

Determination

Based on certain mapped Airport Influence Areas determined by a County Airport Land Use Commission, the following determination can be made:

The property is in an Airport Influence Area for Oakland International Airport and Hayward Air Terminal.

STATUTORY NOTICE OF AIRPORT IN VICINITY

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

Discussion

Certain airports are not disclosed in this report. FANHD has made a good faith effort to identify the airports covered under Section 1102.6 Sources consulted include official land use maps and/or digital data made available by a governing ALUC or other designated government body Most facilities for which an Airport Influence Area has been designated are included on the "California Airports List" maintained by the California Department of Transportation's Division of Aeronautics. Not disclosed in this report are public use airports that are not in the "California Airport List", airports that are physically located outside California, heliports and seaplane bases that do not have regularly scheduled commercial service, and private airports or military air facilities unless specifically identified in the "California Airports List". If the seller has actual knowledge of an airport in the vicinity of the subject property that is not disclosed in this report, and that is material to the transaction, the seller should disclose this actual knowledge in writing to the buyer.

JCP uses official land use maps and/or digital data made available by governing ALUC or other designated government body. Most facilities f which an Airport Influence Area has been designated are included on the "California Airports List" maintained by the California Department Transportation's Division of Aeronautics. The inclusion of military and private airports varies by County, and heliports and seaplane bases are not included, therefore, airports in these categories may or may not be included in this disclosure.

NOTE: Proximity to an airport does not necessarily mean that the property is exposed to significant aviation noise levels. Alternatively, there may be properties exposed to aviation noise that are greater than two miles from an airport. Factors that affect the level of aviation noise include weather, aircraft type and size, frequency of aircraft operations, airport layout, flight patterns or nighttime operations. Buyer should be aware the aviation noise levels can vary seasonally or change if airport usage changes.

AIRPORT NOISE DISCLOSURE

Determination

Based on certain 65 decibel (dB) Community Noise Equivalent Level (CNEL) contour maps produced under the Federal Aviation Administration Airport Noise Compatibility Planning Program Part 150, the following determination has been made:

The property IS NOT within a delineated 65 dB CNEL or greater aviation noise zone.

Discussion

The seller(s) of residential real property who has (have) actual knowledge that the property in transaction is affected by airport use must give written notice of that knowledge, as soon as practicable, before transfer of title. (California Civil Code, Section 1102.17).

Not all airports have produced noise exposure maps. A property may be near or at some distance from an airport and not be within delineated noise exposure area, but still experience aviation noise. Unless 65dB CNEL contour maps are published, helipads and military sites are not included in this section of the report.

NOTE: The Airport Noise Compatibility Planning Program is voluntary. Not all airports have elected to participate. Not all property in the vicini of an airport is exposed to 65dB CNEL or greater average aviation noise levels. Conversely a property may be at some distance from an airport and still experience aviation noise. JCP obtains updated maps once yearly. Purchasers should be aware that aviation noise levels can val seasonally or change if airport usage changes after a map is published or after JCP receives the updated maps within the schedule set by JCP JCP uses the most seasonally conservative noise exposures provided.

Federal funding may be available to help airports implement noise reduction programs. Such programs vary and might include purchasing properties, rezoning, and insulating homes for sound within 65dB areas delineated on CNEL maps. Airport owners have also cooperated by imposing airport use restrictions that include curfews, modifying flight paths, and aircraft limitations.

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REGISTERED SEX OFFENDER DATABASE DISCLOSURE ("MEGAN'S LAW")

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.

California law (AB 488), signed by the Governor on September 24, 2004, provides the public with Internet access to detailed information on registered sex offenders. The Sex Offender Tracking Program of the California Department of Justice (DOJ) maintains the database of the locations of persons required to register pursuant to paragraph (1) of subdivision (a) of Section 290.46 of the Penal Code. The online database is updated with data provided by local sheriff and police agencies on an ongoing basis. It presents offender information in 13 languages; may be searched by a sex offender's specific name, zip code, or city/county; provides access to detailed personal profile information on each registrant; and includes a map of your neighborhood.

California Department of Justice Information Sources:

Megan's Law Sex Offender Locator Web Site: http://www.meganslaw.ca.gov

California Department of Justice Megan's Law Email Address: meganslaw@doj.ca.gov

Local Information Locations For The Subject Property:

All sheriffs' departments and every police department in jurisdictions with a population of 200,000 or more are required to make a CD-ROM available free to the public for viewing. Although not required, many other law enforcement departments in smaller jurisdictions make the CD-ROM available as well. Please call your local law enforcement department to investigate availability.

According to current records your local law enforcement department phone number is 510-748-4508.

The following are the law enforcement departments in your county that are REQUIRED to make information available:

Alameda County Sheriff's Department Fremont Police Department Oakland Police Department

(510) 667-3190 (510) 790-6860 (510) 238-2188

Explanation and How to Obtain Information

For over 50 years, California has required certain sex offenders to register with their local law enforcement agencies. However, information on the whereabouts of the sex offenders was not available to the public until implementation of the Child Molester Identification Line in July 1995. The available information was expanded by California's "Megan's Law" in 1996 (Chapter 908, Stats. of 1996). Megan's Law provides certain information on the whereabouts of "serious" and "high-risk" sex offenders. The law specifically prohibits using the information to harass or commit any crime against the offender. The information on a registered sex offender includes: name and known aliases; age and sex; physical description, including scars, marks and tattoos; photograph, if available; crimes resulting in registration; county of residence; and zip code (from last registration). Accessing the online database requires your agreement with the DOJ's terms of use web page.

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SAN FRANCISCO BAY CONSERVATION AND DEVELOPMENT **COMMISSION DISCLOSURE**

(Applicable Only in Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, Santa Clara, Solano, and Sonoma Counties)

Determination

Based on certain mapped coastal zones determined by the San Francisco Bay Conservation and Development Commission (BCDC), the following determination can be made:

The property is NOT IN the jurisdiction of the San Francisco Bay Conservation and Development Commission, as defined in Section 66620 of the Government Code.

NOTE: The official BCDC jurisdictional maps issued by the BCDC are electronic documents generally of low resolution and poor quality. As defined by the BCDC, its jurisdiction spans a complexity of ever-changing geographic and topographic environments including: (1) tidal areas of San Francisco Bay; (2) a 100-foot-wide shoreline band that extends inland from the upper edge of the BCDC's San Francisco Bay jurisdiction; (3) certain named waterways that empty into San Francisco Bay; (4) salt ponds adjacent to the Bay; and (5) certain managed wetlands as well as the Suisun Marsh. The BCDC-issued maps are not adequate for determining confidently the proximity of the BCDC-defined jurisdictional boundaries to nearby parcels. Therefore, all parties in the transaction are advised that there is some uncertainty inherent in the "NOT IN" determination made above.

Discussion

As of July 1, 2005, Civil Code Section 1103.4 mandates disclosure to buyers of certain real estate if that property is located within the jurisdictional boundaries of the BCDC. Notice is required to prevent unknowing violations of the law by new owners who were unaware that certain activities on the real property are subject to the BCDC's permit requirements.

The BCDC has issued maps for some parts of its jurisdiction, including the San Francisco Bay Plan maps (California Code of Regulations, Title 14, Section 10121) and the Suisun Marsh Plan maps (Nejedly-Bagley-Z'berg Suisun Marsh Preservation Act of 1974). Official maps have not been issued for other parts of the BCDC jurisdiction (McAteer-Petris Act areas) because the Bay is a highly dynamic environment and the shoreline changes over time (in part because the sea level also changes over time). In those areas where official BCDC maps are not available or along the edges of the BCDC's mapped jurisdiction, to meet the disclosure requirements, this report will indicate that the property "could be within" the BCDC's jurisdiction and that a location-specific jurisdictional determination should be made by consulting the BCDC. This determination of "could be within" the BCDC's jurisdiction was recommended by the BCDC in that certain Memo entitled "Guidance on Determining Commission Jurisdiction Pursuant to Senate Bill 1568" issued in February 2005 and posted on the BCDC website.

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321 Warren Avenue Fremont CA 94539 phone: 800-748-5233 fax: 800-329-9527 www.icpreports.com



Property Address: 3422 Redhook Ln. Alameda, Alameda County, CA

APN: 074 1075 180 00

Date: 4/6/2006

Report Number: 2006040600001

ADVISORIES

METHAMPHETAMINE CONTAMINATED PROPERTY DISCLOSURE ADVISORY

According to the "Methamphetamine Contaminated Property Cleanup Act of 2005" a property owner must 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 filling of a lien against a property until the owner cleans up the contamination or pays for the cleanup costs.

MOLD ADVISORY

The Buyer is hereby advised that naturally occurring molds may exist both inside and outside of any home and may not be visible to casual inspection. Persons exposed to extensive mold levels can become sensitized and develop allergies to the mold or other health problems. Extensive mold growth can damage a structure and its contents. All prospective purchasers of residential and commercial property are advised to thoroughly inspect the subject property for mold. Be sure to inspect the property inside and out for sources of excess moisture, current water leaks and evidence of past water damage.

For molds to grow and reproduce, they need only a food source - any organic material, such as leaves, wood, paper, or dirt and moisture. Because molds grow by digesting the organic material, they gradually destroy whatever they grow on. Mold growth on surfaces can often be seen in the form of discoloration, frequently green, gray, brown, or black but also white and other colors.

As part of a buyer's physical inspection of the condition of a property, the buyer may consider engaging an appropriate and qualified professional to inspect and test for the presence of harmful molds and to advise the buyer of any potential risk and options available. This advisory is not a disclosure of whether harmful mold conditions exist at a property or not. JCP Geologists has not performed testing or inspections of any kind. Any use of this form is acknowledgement and acceptance that JCP does not disclose, warrant or indemnify mold conditions at a property in any way and is not responsible in any way for mold conditions that may exist. Information is available from the California Department of Health Services Indoor Air Quality Section fact sheet entitled, "Mold in My Home: What Do I Do?" The fact sheet is available at www.cal-iaq.org or by calling (510) 540-2476.

The Toxic Mold Protection Act of 2001 requires that information be developed regarding the potential issues surrounding naturally occurring molds within a home. Information was written by environmental authorities for inclusion in the Environmental Hazards: A Guide for Homeowners, Buyers, Landlords and Tenants booklet developed by the California Environmental Protection Agency and the Department of Health Services. It is found in Chapter VI of that booklet, and includes references to sources for additional information.

For local assistance, contact your county or city Department of Health, Housing, or Environmental Health.

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www.jcpreports.com



Property Address: 3422 Redhook Ln, Alameda, Alameda County, CA

APN: 074 1075 180 00

Date: 4/6/2006

Report Number: 2006040600001

RADON ADVISORY

For its Radon Advisory, JCP Geologists uses the updated assessment of radon exposure published in 1999 by the Lawrence Berkeley National Laboratory (LBNL) and Columbia University, under support from the U.S. Environmental Protection Agency (EPA), the National Science Foundation, and the US Department of Energy (published online at http://eetd.lbl.gov/IEP/high-radon/USgm.htm). Based on this recent assessment, JCP's radon advisory is as follows:

All of California's 58 counties have a predicted median annual-average living-area concentration of radon <u>below 2.0 pCi/L</u> (picocuries per liter of indoor air) — which is well below the EPA's guideline level of 4 pCi/L and equivalent to the lowest hazard zone (Zone 3) on the 1993 EPA Map of Radon Zones

A "median", like an average, is a central value. The "median concentration" means that half of the homes in a county are expected to be below this value and half to be above it. All houses contain some radon, and a few houses will contain much more than the median concentration. The only way to accurately assess long-term exposure to radon in a specific house is through long-term testing (sampling the indoor air for a year or more). The EPA recommends that all homes be tested for radon. Columbia University's "Radon Project" website offers help to homeowners in assessing the cost vs. benefit of testing a specific house for radon or modifying it for radon reduction (see http://www.stat.columbia.edu/radon/).

NOTE: JCP does not use the EPA's 1993 map for advisory purposes because that map shows "short-term" radon exposure averaged by county. It was based on "screening measurements" that were intentionally designed to sample the worst-case conditions for indoor air in US homes--using spot checks (sampling for just a few days), in the poorest air quality (with sealed doors and windows), at the worst time of the year (winter), in the worst part of the house (the basement, if one was available). These short-term, winter, basement measurements are both biased and variable compared to long-term radon concentrations (averaged over a year) in the living area of a house. Long-term concentrations are a more accurate way to judge the long-term health risk from radon. For the above reasons, the EPA expressly disclaims the use of its 1993 map for determining whether any house should be tested for radon, and authorizes no other use of its map for property-specific purposes. For additional information about EPA guidelines and radon testing, see "Chapter VII—Radon", in the California Department of Real Estate's Residential Environmental Hazards: A Guide for Homeowners, Homebuyers, Landlords and Tenants.

ENERGY EFFICIENCY ADVISORIES

"13 SEER" Federal Energy Efficiency Standard Advisory

Effective January 23, 2006, Federal law requires that all new air conditioning equipment manufactured in the United States comply with a minimum efficiency standard set by the U.S. Department of Energy (DOE). The new standard — called the "Seasonal Energy Efficiency Rating' standard of 13 (or "13 SEER") — does not require a seller to replace existing air conditioning equipment, nor does it mean that an existing system will be obsolete or impossible to maintain. However, property owners will likely see a higher cost of the 13 SEER-compliant equipment when an existing non-compliant system is eventually replaced. For more information, visit http://www.eere.energy.gov/buildings/appliance_standards/residential/pdfs/ac_factsheet.pdf

California's 2005 Energy Efficiency Standards Advisory

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 in excess of 15%, then repairs to the ductwork are required to bring if into compliance. The California Energy Commission estimates that the average home's ductwork leaks by 30% or more; so, some repair costs are likely for most homes when a new furnace, for example, is installed. Title 24 does not require a seller to replace a furnace that is otherwise safe and serviceable or to inspect or repair a home's ductwork. However, the future replacement of a furnace will require such an inspection and possible repairs, which may impose an unexpected cost on the property owner. This new standard also specifically bans the use of cloth-backed tape ("duct tape") in making duct repairs, unless the tape is used in combination with approved adhesive materials. Compliance with the standard is assured by hiring a contractor who is properly licensed, and doing the installation with a building permit so that the City Building Inspector can check the work when completed. For more information, visit http://www.energy.ca.gov/title24/2005standards

Home Energy Efficiency Improvement Tax Credits Advisory

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 percent in monthly energy costs. The California Energy Commission notes that leaking ductwork accounts for up to 25 percent 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 http://www.energy.gov/taxbreaks.htm

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Property Address: 3422 Redhook Ln. Alameda, Alameda County, CA

APN: 074 1075 180 00

Date: 4/6/2006

Report Number: 2006040600001

MELLO-ROOS and SPECIAL ASSESSMENT DETERMINATION

Determination Based on data from an independent tax information service:

The subject property is NOT WITHIN a Mello-Roos Special Assessment District

No Mello-Roos Special Assessment Districts were determined to have been assessed for this property in the previous tax year.

0.00

The subject property is NOT WITHIN an assessment district pursuant to the Improvement Bond Act of 1915:

No 1915 Bond Act Special Assessment Districts were determined to have been assessed for this property in the previous tax year.

0.00

The facilities financed by this (these) Mello-Roos and/or Special Assessment(s) may not yet have all been constructed or acquired and it is possible that some may never be constructed or acquired. You should take this assessment and the benefits from the public facilities for which it pays into account in deciding whether to buy this property.

If the property is subject to a Mello-Roos and/or a "1915" Special Assessment District Lien, the Seller must make a good faith effort to provide the Buyer(s) with a "Notice of Special Tax" and/or a "Notice of Special Assessment" as long as the notices are made available by the local agency (Section 1102.6b of the Civil Code). Cities and Counties vary where this type of information may be made available. Contact the local Controller, Finance Department, Treasurer or Tax Assessor for more information regarding the availability of a Notice of Special Assessment.

Discussion

California laws allow "special taxes" and "special assessments" to be levied against a property in addition to ad valorem property taxes in order to help fund benefits such as streets, curbs, gutters and underground sewer and water infrastructure. The "Mello- Roos Community Facilities Act" and the "Improvement Bond Act of 1915" are two of these assessment laws, and assessments made under these laws carry a disclosure obligation as of January 1, 2002 (Section 1102.6b of the Civil Code). This notice is designed to help Sellers fulfill this disclosure obligation.

When either of these assessment laws is activated, an assessment lien is placed against each affected property and a special assessment appears on the property tax bill until the amortized debt is fully paid. An important feature of "Mello-Roos" and "1915 Bond Act" assessment districts is that the lien has a priority status. If the assessment tax is not paid on time, the home can be foreclosed upon and sold through an accelerated foreclosure process. Even though a "special" or "supplemental assessment" may appear on the property tax bill, it is not necessarily a "Mello-Roos" or "1915" bond assessment subject to a property lien or a specific disclosure requirement.

IMPORTANT: This information was obtained from an independent tax information service using their proprietary database. It is not a substitute for a title report, for special tax information that may be contained in a title report, or for title insurance. There are a limited number of properties that may be subject to Special Assessment that are not included in this tax dalabase. If the seller has additional information on Special Tax Assessments that do not appear in this report, it must be disclosed to the buyer.

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Property Address: 3422 Redhook Ln, Alameda, Alameda County. CA

APN: 074 1075 180 00

Date: 4/6/2006

Report Number: 2006040600001

CITY OF ALAMEDA UNDERGROUND UTILITY DISTRICT

The property located at: 3422 Redhook Ln, Alameda, CA is NOT IN AN UNDERGROUND UTILITY DISTRICT—as determined by the Alameda City Council as per Alameda Municipal Code Sec. 19-4. These districts are areas where utility poles and overhead wiring will be removed and all property owners must be ready to receive underground service. The schedule for the implementation of these improvements is determined by the City and is anticipated to be completed by 2020. The following list is for informational purposes only. JCP Geologists makes every effort to update and maintain the accuracy of the list but will not be held liable for any inaccuracies in the list or the map used in making this determination.

Properties that are not located in one of these Underground Utility Districts may have already had work completed, or are not scheduled for this project. FOR FURTHER INFORMATION PLEASE CALL EDRIC KWAN OF THE ALAMEDA PUBLIC WORKS DEPARTMENT AT (510)749 5856.

Property owners in a "YET-TO-BE-COMPLETED" Underground Utility District will likely incur an expense related to this project. The expense is a requirement on the part of the homeowner to pay for under-grounding of the utility hook-up between their house and the street. The cost will vary depending on the distance from the street to the house and the location of the access points at both ends of the run.

The street districts which will benefit from this improvement are listed below according to Phase and current priority of implementation:

Note: District boundary and priority may be subject to change.

Underground	Underground Utility	Dringity	
Phase Number	District Number	Priority Number	
PHASE 3	16		Project Location
FINACES	10	In-	WESTLINE, NORTH OF OTIS TO SHORE POINT COURT
		Progress	
	21	_ ln-	FRANCISCAN WAY, BETWEEN WILLOW STREET AND GRAND
		Progress	STREET
DUADE	23	5	LINCOLN PARK OVERHEAD LINE FROM FERNSIDE BLVD.
PHASE 4	24	12	SHERMAN STREET-BUENA VISTA TO ATLANTIC AVENUE
	26	5	CENTRAL AVEWILLOW TO OAK STREET
	27	4	SANTA CLARA AVEWILLOW TO OAK STREET
	28	9	OTIS DRIVE-PARK TO WILLOW STREET
PHASE 5	29	ln-	LINCOLN AVE OAK TO PARK STREET
		Progress	
	30	1	BAY STREET – SOUTH OF CENTRAL AVENUE
			ST. CHARLES - SOUTH OF CENTRAL AVENUE
			SAN ANTONIO AVENUE
	31	2	WEBSTER ST. ALL CROSSINGS – CENTRAL TO PACIFIC
	<u> </u>		AVENUE
	32	3	BURBANK ST. AND PORTOLA AVE. UNION ST SOUTH OF
			CLINTON AVE.
	33	6	PARK AVE - CENTRAL TO ENCINAL AVE./ NOBLE AVENUE
PHASE 6	34	7	OTIS DRIVE - PARK ST. TO BROADWAY AND STREET SOUTH
			OF OTIS DRIVE INCLUDING PARK AVE., ROOSEVELT DRIVE,
			REGENT ST. AND DELMAR AVE.
	35	8	SHERMAN ST. – SOUTH OF CENTRAL AVE. SAN ANTONIO
		-	AVENUE
	36	10	WATERTON ST SOUTH OF BROADWAY/ EAGLE AVE
		· · ·	WEST OF CONSTITUTION WAY
	37	11	EIGHTH ST. – LINCOLN AVENUE TO CENTRAL AVENUE
		<u></u>	SIGNIFICATION AVENUE TO CENTRAL AVENUE

• • JCP SERVICES SECTION • •

Any use of this report is an acknowledgement of and an agreement to abide by the terms stated in this section. For the Natural Hazard Disclosures, JCP Geologists (JCP) examines only the following maps: (a) NFIP Flood Insurance Rate Maps, (b) California Office of Emergency Services Dam Failure Inundation maps, (c) Real Estate: disclosure (CDF) fire maps, (d) Seismic Hazards Mapping Act maps, (e) geologic and

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Property Address: 3422 Redhook Ln, Alameda, Alameda County, CA

APN: 074 1075 180 00

Date: 4/6/2006

Report Number: 2006040600001

321 Warren Avenue Fremont CA 94539 phone: 800-748-5233 fax: 800-329-9527 fax: 800-329-9527 phone: 800-200-2561 fax: 800-854-9625



New *Federal* and *State* ENERGY EFFICIENCY ADVISORIES – Now in Section 3, Page 6

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California's 2005 Energy Efficiency Standards Advisory

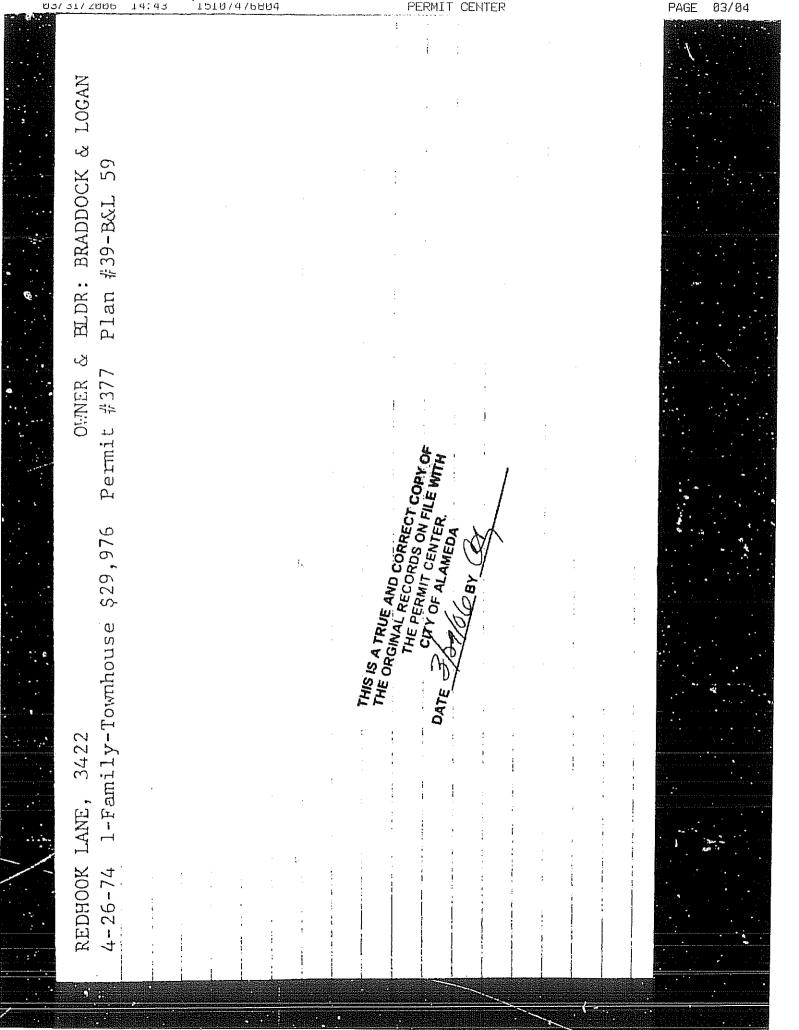
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http://www.energy.gov/taxbreaks.htm



PERMIT CENTER

PAGE U4/U4

CITY OF ALAMEDA

2263 SANTA CLARA AVENUE, ROOM 190 ALAMEDA, CA 94501

(510) 747-6800 FAX (510) 747-6804

Miscellaneous Revenue: MR06-0108

Applicant Information

HELENE BARKIN 1960 MOUNTAIN BLVD OAKLAND, CA 94611

Contractor Information

Owner Information POWELL SHARON 3422 REDHOOK LN ALAMEDA, CA 94502-7045

Project Information

Status: FINALED

Applied: 03/31/2006

Issued:

Type: Miscellaneous Revenue

Finaled: 03/31/2006

Category: NA Sub-Type: NA

Parcel Number: 074-1075-180-00

Job Address: 3422 REDHOOK LN Work Description: PERMIT HISTORY Valuation: \$13.75

INSPECTIONS

Building:

(510) 747-6830 (7:30-9:30 AM)

Electrical:

(510) 747-6830 (7:30-9:30 AM)

Fire:

(510) 337-2120

Plumbing & Mechanical: (510) 747-6830 (7:30-9:30 AM)

Design Review: (510) 747-6850

ITEM#

FEE DESCRIPTION

ACCOUNT CODE

UNITS

FEE AMOUNT

PAID

270

270-Bldg, Srvs. - CPO - Other Revenue

4140-37900 (1030)

13.75

\$13.75

\$13.75

Total Fees:

\$13.75

RECEIPT#	PAYMENT METHOD	CHECK#	COMMENTS/PAYEE	RECEIPT DATE	RECEIPT AMT
429818	Check	4304	HELENE BARKIN	03/31/2006	\$13.75
				Total Psyments:	
				Balance Due:	\$0.00



2400 Old Crow Canyon Rd. Suite A2 San Ramon, California 94583

T-877-838-5959 Fax Number. - 925-838-8717

Property Inspection Report

Address: 3422 Redhook Lane Alameda,

Inspection Date: 09/26/2000

Report Number: 092600DT8

Prepared For: Sharon Powell

Home Inspection fee: \$ 250.00

Method of payment: Check #: 513

Inspector: David Teare

Realtor: Marilyn Schumacher

Harbor Bay Realty 885 Island Dr. Ste 200 Alameda CA 94502

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Summary of Findings

The Summary of Findings is an inventory of reportable conditions discovered during our inspection that, we believe are the most significant of those observed. Reportable conditions are selected for the Summary because they may be a threat to health and safety, or because, if not attended to now, they could become much more significant very quickly, or because they could effect the habitability or enjoyment of the property. The cost of corrective action is not a factor in selecting items for the Summary and it should not influence which conditions are chosen for repair, replacement and/or upgrading. We do not assign responsibility for correction of the reportable conditions contained in the Summary. The decision(s) surrounding who is responsible for correction of the items and who will pay for these items is a matter best addressed by you and your agent and/or legal representative.

The Summary of Findings does not contain every reportable condition observed during the inspection and it is not a substitute for the written report. We recommend you read the Summary of Findings along with the full written report. Together, these documents will provide you with a more complete picture and a better understanding of the condition of this property.

NOTE: It is the policy of Inspection Pros, Inc. not to re-inspect Summary items. We recommend that Summary items be taken care of by qualified and licensed individuals familiar with this type of work. These individuals by virtue of their licensing and expertise can warrant the repairs and/or upgrades that have been completed in a "workmanlike" manner and can also provide written guarantees.

- 1) We noted deterioration in the base of the siding at the left side of the patio. This siding actually appears to be attached to the neighboring property, however we recommend repair or replacement of all damaged material as necessary.
- 2) Deterioration was noted in some of the railing boards at the upper front balcony. We recommend all damaged material be repaired or replaced as necessary.
- 3) The door jam at the base of the garage/patio door was deteriorated. We recommend repair or replacement of all damaged material.
- 4) We noted evidence of past water entry through the garage roof, with staining on the sheathing boards and drywall. We were unable to determine if the leak has been adequately repaired, and we recommend referral with the Home Owners Association for more information, and repairs performed if necessary.
- 5) The water heater was not strapped and/or braced in accordance with current requirements. We recommend that seismic restraints be installed as currently required.
- 6) The vinyl flooring at the base of the tub/showers in both upper bathrooms (under the carpets), was "hollow" sounding and/or discolored, however we were unable to determine if damage extend into the subfloor. We recommend the vinyl be replaced for a better appearance, and any damaged material found be repaired or replaced as necessary.
- 7) The fireplace damper was damaged and currently inoperable. We recommend repair or replacement to restore proper function.

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Introduction

We have inspected the building's major structural components and mechanical systems for signs of failure, excessive or unusual wear and general state of repair. Our inspection is conducted in accordance with the Standards of Practice of the California Real Estate Inspection Association®. A copy of these standards is available upon request. The following report is an overview of the conditions observed.

Our observations and recommendations are not intended as criticisms of the building, but as professional opinions regarding conditions discovered during the inspection. We are often asked to prioritize corrective repairs and upgrades that we recommend. Health and safety issues and conditions which effect system performance are the highest priority. Next are conditions that need repair, but have not yet effected performance. Typically these are deferred maintenance items. Last are upgrades. These items will enhance the property and provide an increased margin of safety but are not required.

When we recommend repair or replacement, the determination of appropriate corrective action must necessarily be left to the professionals retained for detailed evaluation and repair. Lower priority conditions that are neglected may become higher priority conditions. Do not equate low cost with low priority. Cost should not be the primary motivation for performing repairs and upgrades.

In this report, there may be specific references to areas and items that were inaccessible. We can make no representations regarding conditions that may be present but were concealed or inaccessible for review. With access and an opportunity for inspection, reportable conditions may be discovered. Inspection of the inaccessible areas will be performed upon arrangement and at additional cost after access is provided.

The report contained herein is **CONFIDENTIAL**, and is given solely for the use and benefit of the client. It is not intended to be for the benefit of or relied upon by any other buyer, lender, title insurance company, or other third party.

If you are not the client who contracted for this inspection and wish to rely on this report, you must read and sign our inspection agreement which states the scope and limitations of the home inspection and pay a fee of 50% of the total fee paid for this inspection. We will reissue the inspection report in your name and the inspector will be available for unlimited phone consultation regarding any findings in the report. This offer is good for 6 months from the date of inspection, at which time we recommend a complete new inspection be performed.

Notes

This real estate inspection is a non-invasive physical examination, designed to identify material defects in the systems, structures and components of a building as they exist at the time of inspection. A material defect is a condition that significantly affects the value, desirability, habitability, or safety of the building. Style or aesthetics shall not be considered in determining whether a specific system, structure or component is defective. It is assumed that the client will be the final judge of aesthetic issues and not the home inspector, as the inspector's tastes and values will always be different from those of client.

The age of the property was reported to be 30 years old by the listing.

The exterior of this unit, and the common areas, were not inspected, except as specifically noted. If inspection of any of the common areas is desired, this will be performed upon arrangement and at additional cost to the interested parties at such time as necessary permission is obtained and access can be arranged. Funds for maintenance and replacement of common area systems and components should be contained in the "reserve study" and based on the annualized costs of each of these items. We recommend you obtain and review a copy of the most recent "reserve study" which should be available from the homeowner's association.

The roof is considered a common area and therefore was not inspected and is not included as a part of this inspection report. No representations or warranties are provided as to the existing or possible future condition of the roof.

We make no representations as to the extent or presence of code violations, nor do we warrant the legal use of this building. This information would have to be obtained from the local building and/or zoning department. There may be information pertinent to this property which is a matter of public record. A search of public records is not within the scope of this inspection. We recommend the client or their representative review all appropriate public records.

Definition of Terms

The following terms are used to describe the condition(s) of the building's inspected systems and components. Our observations are based on conditions observed during our review. Our commentary is not a guarantee of future performance nor a prediction of expected service life.

- **Serviceable** A system or component that was serving its apparent intended purpose. Routine maintenance will prolong the useful service life of these items.
- Deteriorated A system or component that was worn, but still serving its apparent intended purpose.
 Maintenance and/or minor repair is necessary to reduce the possibility of these items becoming damaged or failed.
- Failed or Damaged A system or component that was no longer serving its apparent intended purpose These items will need to be repaired or replaced to restore their functional use.
- Action Item Action items are reportable conditions discovered during our inspection that, we believe are important and should be addressed. The cost of corrective action is not a factor in selecting Action items and it should not influence which conditions are chosen for repair, replacement and/or upgrading.
- **Investigate Further** If our inspection reveals evidence of hidden damage or conditions not within the scope of our services, we may recommend further inspection. Further inspections must be arranged by the interested parties at his or her own expense.
- Safety Upgrade These items will enhance the property and provide an increased margin of safety but are not required.
- Monitor These items currently need no further action, however, they need to be monitored for changes and repairs performed as necessary.

During the Inspection

- The weather was cloudy or overcast and dry at the time of the inspection.
- The client's friend and her agent were present during the inspection.
- The temperature during the inspection was between 60 and 70 degrees.

Orientation

For purposes of identification and reporting, we will describe the locations of this property, left or right, front or rear, as though viewing the building from the front door...

Location of Emergency Controls

In an emergency all occupants need to know where to shut off the gas, the water and the electricity, and/or access your plumbing drainage system. We have listed below those controls and their location for your convenience. We encourage all occupants to familiarize themselves with their location and operation.

Electrical meter, main service panel and disconnect

The electrical meterwas located at the front of the building. The service panel was located with the electrical meter.

Water shut-off

The domestic water supply main shut-off valve was located at the front of the building. Turning the valve clockwise turns off the water supply to the building. Turning the valve counter-clockwise will restore water supply. This valve can be used during plumbing system maintenance and repair and in the event of an emergency.

· Gas Meter and Shut-off

The gas meter was located at the front of the building. The main gas supply shutoff valve is located on the riser pipe between the ground and the meter. To shut off the gas to the entire building, first find the gas meter. Using a wrench, rotate the shut-off valve one-quarter turn (either direction) until it is perpendicular to the supply pipe.

Sewer cleanout(s)

The sewer cleanout(s) was at ground level at the front of the building. The cleanout cap(s) can be removed for access to the drain piping so that it may be cleaned to remove blockages that prevent proper drainage.

Siding and Trim

Our review of the siding and trim also considers the condition of fascia, eaves, and soffits, decks, porches and railings. These items are visually examined for signs of excessive or unusual wear and general state of repair. Components may not be visible because of soil, vegetation, storage and/or the nature of construction. In such cases these items are considered inaccessible. Reportable conditions may also not be exposed to view on freshly painted and/or caulked surfaces. The owner or occupant should be consulted regarding the maintenance and repair history of the exterior to determine the nature, extent and frequency of maintenance and repair that has been necessary and performed to date.

Description

- The primary siding was hardboard (simulated wood) and plywood siding.
- This property features an attached wooden balcony.

Observations and Recommendations

The exterior surfaces were visually reviewed from ground level. The siding was in serviceable condition, except as noted below.

Action Item We noted deterioration in the base of the siding at the left side of the patio. This siding actually appears to be attached to the neighboring property, however we recommend repair or replacement of all damaged material as necessary.

Exterior trim was in serviceable condition.

The fascia, eaves and/or soffits were in serviceable condition. The eaves, soffits, fascia boards and rafter tails should be inspected annually for stains that might indicate roof leakage.

The visible areas of the balcony were generally in serviceable condition, except as noted below.

Action Item Deterioration was noted in some of the railing boards at the upper front balcony. We recommend all damaged material be repaired or replaced as necessary.

We recommend the vegetation on the property be maintained to prevent over growth and encroachment onto the building.

General Comment

As preventive maintenance, caulking and sealing the gaps in the exterior of the building around the doors, windows, plumbing and electrical entry points will help prevent heat loss, cold air infiltration and moisture entry. When caulking is used for maintenance of any flashing or exterior trim, we suggest a high quality urethane sealant such as "Sikaflex". Latex, butyl, oil based, silicone or "architectural grade" sealants should be avoided.

Flatwork, Retaining Walls, and Fencing

The flatwork consisting of poured, paved or placed surfaces of the walkways, patios and driveways and the retaining walls, if present, and fencing and gates are reviewed for evidence of unusual or excessive wear and/or damage that affect their ability to function only. We only review the flatwork, fencing and retaining walls that directly abut or are in close proximity to the inspected buildings.

Description

- The driveway was concrete on grade.
- The walkways were concrete.
- The patio was concrete.
- Fencing was wood.

Observations and Recommendations

The walkways were in serviceable condition. We recommend the walkways be periodically inspected for trip hazards.

The patio was in serviceable condition.

The fencing showed normal wear and is in need of minor maintenance, but was generally in serviceable condition.

Grading and Drainage

Proper grading is required to minimize water buildup near the foundations. Soil should slope away from the building to minimize or prevent the problems associated with excess water. Roofing system gutter discharge should also be directed away from the foundations to minimize excessive moisture buildup. Our review of the grading and drainage is limited to the surfaces directly adjacent the inspected buildings. Installed drainage systems are not water tested during the inspection. We make no representations as to their effectiveness and recommend their operation be observed during adverse weather. We observed some, but possibly not all, of the intake and discharge points for the drainage system. The owner should also identify and flag them for future reference. The property owner should be consulted regarding the history of drainage on the site including the nature, extent and frequency of water that collects during adverse weather. If drainage improvements have been necessary, it should be determined if they were designed and installed by qualified personnel, if they were completed and successful. Installed drainage systems must be regularly inspected for debris and cleaned regularly to ensure proper operation during inclement weather.

Description

- Lot: Flat and level.
- Building pad: Flat and level.
- Site drainage systems: A surface drainage system was installed at the patio to collect and divert excessive soil
 moisture away from the building.

Observations and Recommendations

The grading of the lot should generally drain normal surface water and roof runoff away from the building.

The property was provided with an underground drainage system. Visual inspection cannot confirm the condition or adequacy of the below ground piping to provide proper site drainage due to concealment. It is suggested that the property owners be consulted to confirm that the site drainage system is currently in satisfactory working condition, and disclose any problems, past or present, with building site drainage.

We found no evidence of exterior moisture conditions present to date that would indicate the need for additional exterior drainage improvements.

Off Street Parking

Off street parking generally includes the garage, carport, parking deck or similar areas designed for automotive parking. Detached improvements are not included in the report unless their inspection was arranged for in advance and they are specifically referenced in this report. When included, we review the parking surfaces, garage doors, etc.

Description

- On-premises parking on this property consisted of a detached garage.
- The garage door was metal, it rolled up.

An automatic opener was present.

Observations and Recommendations

Garage Door

The garage door was in serviceable condition. The infrared beam was in serviceable condition. The door reversed when it was interrupted.

General Comments

Action Item The door jam at the base of the garage/patio door was deteriorated. We recommend repair or replacement of all damaged material.

Action Item We noted evidence of past water entry through the garage roof, with staining on the sheathing boards and drywall. We were unable to determine if the leak has been adequately repaired, and we recommend referral with the Home Owners Association for more information, and repairs performed if necessary.

We recommend regular lubrication of the garage door tracks, rollers, springs, and mounting hardware. Because garage doors are a frequently used item, mounting hardware often times loosens and sometimes even falls off due to vibration. All hardware should be periodically checked and tightened and/or replaced if necessary. The installation of lock washer between the nuts and bolts can often help to reduce this condition.

Garage door safety tips: Garage doors are often the largest moving object in a building. Operation of the safety mechanisms should be verified monthly. Switches for door openers should be located as high as practical to prevent children from playing with the door. Children should be warned of the potential risk of injury.

Electrical System

An electrical system consists of the service, distribution, wiring and convenience outlets (switches, lights and receptacles). Our examination of the electrical system includes the exposed and accessible conductors, branch circuitry, panels, overcurrent protection devices, and a random sampling of convenience outlets. Capacity, grounding and fusing are focal points. We look for adverse conditions such as improper installation of aluminum wiring, lack of grounding, overfusing, exposed wiring, running splices, reversed polarity and fused neutrals. The hidden nature of the electrical wiring prevents inspection of all electrical system components that are concealed from view and inaccessible. The inspection does not include low voltage lighting and/or switching systems, telephone wiring, intercoms, alarm systems, cable TV wiring, timers or smoke detectors.

Description

- The 120/240 volt, 100 ampere service entered the building from an underground service lateral.
- The main panel overcurrent protection was provided by circuit breakers.
- Subpanel overcurrent protection was provided by circuit breakers.
- Service grounding was provided by a grounding conductor connected to the water piping.
- The wiring method used to wire this building was nonmetallic sheathed cable (Romex).
- The accessible branch circuit wiring in this building was copper.

• Receptacles were the 3-prong grounded type.

Observations and Recommendations

Panels

The main service panel was opened and the inspected circuitry was found to be properly installed and correctly fused.

The system featured a main disconnect. Main disconnects are used to turn off the electricity to the entire building when servicing the system or in the event of an emergency.

The laundry room subpanel was opened and the inspected circuitry was found to be properly installed and correctly fused.

Service Grounding and Metallic Bonding

The electrical system and metal noncurrent carrying service equipment were grounded.

The above ground metal piping did not appear to be bonded and connected to the grounding system as presently required. For a greater margin of safety, we recommend bonding the water and gas lines together and connecting them to the grounding electrode.

Bonding refers to the permanent joining together of components for maintaining electrical continuity, typically to assure continuity to ground. Interior metal piping systems must be bonded to the grounding electrode system to keep the piping from becoming energized. If the piping is properly bonded, a ground fault which energizes the piping will complete circuit and activate the overcurrent protection device (fuse or circuit breaker), opening the circuit and eliminating the hazard. Whether the home was built prior to the requirement for bonding we recommend any interior metal piping systems that may become energized be bonded. This includes water piping, metal ducts, metal drain piping and gas piping

Service Capacity

The service capacity appears to be adequate for present demands, but may require upgrading if demand is increased by remodeling and/or changes in patterns of use.

Wiring and branch circuitry

The accessible branch wiring was in serviceable condition.

The conductor material in the 120 volt circuits is copper. One or more of the 240 volt circuits are aluminum.

Preventative Maintenance The aluminum circuits were securely fastened to rated devices, but lack the application of an anti-oxidant. As a preventive measure, we recommend each accessible connection be exposed and covered with anti-oxidant paste. This will help prevent oxidation.

Lights, Switches, Receptacles

A representative number of switches were operated and these were working and in serviceable condition.

A representative number of lights were operated using their switches and these were working and were in serviceable condition at the time of our inspection.

Safety Upgrade Incandescent light bulbs were installed in some of the closet. This is no longer approved and we recommend removing the fixtures or replacement with fluorescent bulbs for maximum safety against a fire.

A representative number of receptacles were tested using a testing device. These were working and tested as being wired correctly.

GFCI Protection

Investigate Further A Ground Fault Circuit Interrupter (GFCI) breaker was found in the subpanel and the breaker tripped when tested, however we were unable to locate any receptacles tied to this breaker. We recommend referral with an electrician for more information.

Ground fault circuit interrupters (GFCIs) are modern electrical devices, either receptacles or a circuit breakers, designed to protect the occupants from electric shock. In the event of a fault in a ground-fault protected appliance, the current passing through a person to ground is detected and the circuit is shut off, protecting from potentially fatal shocks. GFCIs are required in all wet or damp environments. These include, but may not be limited to, near all sinks, in bathrooms, garages, at spas, hot tubs, fountains, pools, crawl spaces, near laundry tubs, and on the exterior. We recommend that all such locations be provided with GFCI protection if they are not already so equipped. This will considerably improve electrical safety for occupants of the building. All GFCI devices must be tested in accordance with their manufacturers recommendations to ensure that they continue to provide the necessary protection.

We do not recommend that refrigerators or freezers be plugged into GFI protected receptacles as a tripped GFI may not be noticed before the contents of the refrigerator are ruined.

General Comment

Review of any low voltage electrical systems including but not limited to: yard lights, burglar alarms, telephone systems and jacks, cable TV, intercoms, stereo systems, sprinkler timers and irrigation systems is not within the scope of a home inspection. For information regarding these systems we recommend you consult with the seller or appropriate trades person.

Plumbing System

A plumbing system consists of the domestic water supply lines, drain, waste and vent lines and gas lines. Inspection of the plumbing system is limited to visible faucets, fixtures, valves, drains, traps, exposed pipes and fittings. These items are examined for proper function, excessive or unusual wear, leakage, and general state of repair. The hidden nature of piping prevents inspection of every pipe and joint. A sewer lateral test, necessary to determine the condition of the underground sewer lines, is beyond the scope of this inspection. If desired, a qualified individual could be retained for such a test. Wells, septic systems, sewer lines, sprinklers and water treatment equipment are not inspected and are expressly excluded from the inspection and report. If a well is present, we recommend the well water be tested by local health authorities. If the property relies upon an onsite waste disposal system, such as a septic tank, pumping and inspection of the tank and all related equipment by a qualified septic system specialist is recommended to determine the nature and condition of the system.

Description

- The domestic water was supplied by the local municipality.
- The waste system was municipal sewer.
- The main water line was copper.
- The exposed and accessible supply lines were copper.
- The drain, waste and vent lines were inaccessible.
- The water pressure as measured at the exterior hose bibs was 65 PSI.

Observations and Recommendations

Domestic Water Supply Lines

The exposed and accessible supply lines were in serviceable condition. The system pressure, measured at the exterior hose bibs, was within the range of normal.

A representative number of fixtures were operated and we observed reasonable flow when multiple fixtures were operated simultaneously.

Drain, Waste and Vent Lines

The exposed and accessible drain, waste and vent lines were in serviceable condition, however the majority of the drain lines were inaccessible because they were installed under the slab. The drain lines should be routinely cleaned to remove the buildup of grease, hair and dirt, and help prevent debris blockage and subsequent drainage failures.

Fixtures

Water was run through all of the basin and tub and shower drains. The drains emptied in a reasonable amount of time and did not overflow when other fixtures were drained simultaneously.

The valves and fixtures were operated. The fixtures were generally in serviceable condition.

Angle stops, which provide a way to shut water off at individual plumbing fixtures, were present. The angle stops were not turned because turning can cause leakage. We recommend all angle stops be operated during the course of routine maintenance.

Gas Service

The gas meter was in serviceable condition. There was no meter wrench attached to the meter. We recommend attaching a wrench to the meter so the gas can be shut off in an emergency.

The gas piping is in serviceable condition. We detected no evidence of leakage at any of this exposed and accessible gas piping. Pressure testing of the entire gas system may reveal leaks, but is beyond the scope of our inspection.

Domestic Hot Water

Our review of water heaters includes the tank, water and gas connections, electrical connections, venting and safety valves. These items are examined for proper function, excessive or unusual wear, leakage and general state of repair. The hidden nature of piping and venting prevents inspection of every pipe, joint, vent and connection.

Description

- The gas-fired 40 gallon water heater was located in the laundry area.
- The date of manufacture: 1998
- Water heater output: Typical for a building of this size

Observations and Recommendations

Combustion Air

Combustion air is the total amount of air provided to a space in which fuel-burning appliances are located. It includes air for fuel combustion, for draft hood dilution, and for ventilation of the equipment enclosure. Providing and maintaining adequate combustion air is vital to ensure the safe operation of fuel-burning appliances. Combustion air supply appeared to be adequate.

Venting

The water heater vent was properly installed and in serviceable condition.

Gas Supply

The water heater was equipped with a gas shut-off valve for use in an emergency. The gas connector was an approved flex line in serviceable condition.

Water Connections

The hot and cold water connections were in serviceable condition.

T/P Relief Valve

The water heater was equipped with a temperature and pressure relief valve. The drain line was properly installed and in serviceable condition.

We do not attempt to operate temperature pressure relief valves because valve manipulation often times results in failure (leakage). If the valve fails to reset and leaks, replacement is necessary. This is an important safety device that prevents the water heater from exploding in the event of a defect in the built in operating and safety controls and, therefore, should always be operational. We recommend either the valve be tested annually with an expectation of possible replacement or simply replaced every three years. The valve itself is inexpensive and can easily be installed.

Elevation/Location

The water heater was not located in the garage and there is no requirement that any additional elevation be provided between the pilot light and the floor.

Seismic Restraint

Action Item The water heater was not strapped and/or braced in accordance with current requirements. We recommend that seismic restraints be installed as currently required.

General Comment

The water heater was early in its expected service life, was operating and with routine maintenance should be reliable for a number of years.

You should be aware of the risk of scalding from water temperatures above 120°. The risk is especially acute for infants, children, and the elderly. Water temperatures should never be set higher than 120° F. Newer water supply valves contain anti-scalding mechanisms to prevent injury. These can be retrofitted into most plumbing fixtures.

We recommend draining a few gallons from the water heater periodically to flush sludge from the bottom of the tank. However, water heater drain valves often become encrusted with deposits and do not completely close as the unit gets older. Therefore, unless the water heater is flushed regularly from the time it is new, we do not recommend operation of the drain valve except in an emergency or when the unit is replaced.

Heating System

A heating system consists of the heating equipment, operating and safety controls, venting and the means of distribution. These items are visually examined for failure, excessive or unusual wear and general state of repair. The local gas utility company or a qualified and licensed heating contractor would have to be contacted to thoroughly inspect the condition of heat exchangers as their design renders areas inaccessible for our visual inspection.

Description

 The heating system for the entire building was located in the second floor hall closet and consisted of a gas-fired hot air furnace.

- The heating capacity was 80,000 btu.
- The date of manufacture: Original Installation.

Observations and Recommendations

Clearance

Clearance to combustibles was adequate. Personal belongings should not be stored in this area.

Combustion Air

The supply of combustion air was adequate. Be sure to maintain a supply of fresh air at all times. Do not block off the vents and do not store personal belongings around the heater.

Venting

The flue was in serviceable condition-

Gas Supply

The heater was equipped with a gas shut-off valve for use in an emergency or in case of repair.

The heater gas connector was flexible and made of brass. This type connector is no longer approved, because it is prone to deterioration and leakage. We recommend the connector be replaced.

Burners

Burners were observed during operation and were clean and in serviceable condition. The flame was normal.

Heat Exchanger

The heat exchanger, also referred to as the combustion chamber, is the area in the heater where combustion takes place.

The nature and configuration of most furnaces is that the openings of the heat exchanger prevents visual access to most of its surface. In addition, in most jurisdictions, the law does not allow a home inspector to disassemble a furnace beyond those panels that can be removed by a homeowner. Thus, any observations available to the home inspector will necessarily be limited and we can make no guarantee that the heat exchanger is crack free. A definitive evaluation of the heat exchanger is available from an HVAC contractor. The heat exchanger was inaccessible because of the design of the heater and we were unable to examine it for fractures.

Blower

The blower responded and was in serviceable condition.

Air Filters

The filters were in serviceable condition. The filters were located in the blower compartment.

Ducts

The ducts were inaccessible and we cannot comment on their physical condition, whether they are insulated and/or the condition of the insulation.

The flow of air was checked at each of the accessible registers. Registers that were closed were not opened and registers that were blocked by furnishings or any other items were not checked. We did not attempt to measure the flow. We only observed that there was some flow of air from register to register. Exact measurement of air flow requires special equipment and is beyond the scope of our inspection. We recommend inquires of the seller regarding the warmth of the home's various rooms during the winter and the cooling of the rooms in the summer as it is beyond the scope of this inspection to comment on the comfort level achieved in each room in the house at various times of the year. Air was observed flowing from each of the accessible registers.

Thermostat

The wall-mounted thermostat was used to turn the heater on and off and was in serviceable condition.

General Comment

The heater is an older unit showing normal wear and tear, however it appeared to be in serviceable condition. We recommend annual inspection to ensure safe operation.

During the service life of all heating equipment, we recommend periodic review-by the local gas utility company and servicing by a qualified and licensed contractor for continued safe and efficient operation. Filters, if present, should be replaced or cleaned at least twice a year to help filter out dust and prevent its reentry into the occupied interior.

Interior

Our review of the interior includes inspection of walls, ceilings, floors, doors, windows, steps, stairways, balconies and railings. These features are visually examined for excessive wear and general state of repair. Some of these components may not be visible because of furnishings and/or storage. In such cases these items are not inspected. It is not uncommon for sections of the interior floors to be slightly sloped. This condition is the result of typical support system settlement and/or framing irregularities. Individual perception and sensitivity to floor sloping and/or settlement varies greatly. If these conditions are of concern, more detailed evaluation should be obtained from a qualified engineer. Measurement and evaluation of floor slope is beyond the scope of our inspection.

Description

- Number of bedrooms: Three.
- Number of bathrooms: Two and one half.
- The walls were drywall.
- The ceilings were drywall and sprayed-on acoustic.
- The floor covering was carpet, tile and vinyl.

Observations and Recommendations

Hairline cracks are found on interior surfaces in most all buildings we inspect and are typically cosmetic in nature. This type of cracking is usually caused by settlement and/or shrinkage of building components. These cracks can be patched and painted to restore the cosmetic appearance of these interior surfaces. We make no attempt to list all cosmetic flaws, but do suggest attention to items relating to function and safety.

Surfaces: Overall

The finished walls and ceilings were in serviceable condition with exceptions noted.

We noted a few blemishes and/or cracks in the interior walls and ceilings. These blemishes and cracks appear to be cosmetic in nature, and can be repaired in the course of routine maintenance to restore their cosmetic appearance.

The sprayed-on acoustic ceiling material may contain asbestos. Asbestos is a potential health hazard. Neither dates nor visual examination can determine if asbestos is present. Actual asbestos content can only be determined by laboratory analysis.

The condition of floors underneath carpet and other coverings cannot be determined and is specifically excluded from the inspection and report. The finished interior floors were in serviceable condition, except as noted below or elsewhere in this report.

The carpets were dirty, stained and/or worn in some areas. Cleaning or the installation of new carpeting can be performed in the course of remodeling and/or upgrading.

The interior stairs were used several times during our inspection. The various components were generally in serviceable condition. The handrail was grippable and secure.

The stairwell and/or landing railings were spaced more than the currently required 4 inches apart. We recommend upgrading for maximum safety, particularly if small children will be present.

Detectors: Overall

Smoke detectors are presently required on each floor (including basements), in the corridors leading to all sleeping areas, and in rooms where the ceiling height of a room open to a hallway serving the bedrooms exceeds that of the hallway by 24 inches or more. In newer buildings and those that have undergone renovation, hard-wired smoke detectors with battery backup are required in the corridors leading to all sleeping areas and in each of the sleeping rooms. Whether or not installation is required prior to sale, or as a consequence of remodeling, we strongly recommend there installation. Accessible smoke detectors are tested with their test buttons. This method only verifies battery and/or horn function, but does not test the sensor(s) in the unit(s). Smoke detectors should be checked periodically in accordance with their manufacturers recommendations to ensure they remain fully operational. We recommend that smoke detector batteries be changed with any change in occupancy and twice a year thereafter. A convenient time to change batteries is with the changing of your clocks in the Spring and Fall.

Smoke detectors were observed outside of, but not in the sleeping rooms. For an increased margin of safety, we recommend smoke detectors be installed in each of the sleeping areas.

Windows and Doors

The windows and doors are visually examined for signs of excessive or unusual wear and general state of repair. The condition, extent and/or presence of flashing that may have been installed beneath the finished exterior finished surfaces can not be determined without destructive testing. Unless we observe signs of leakage or other conditions to warrant it, we do not recommend further inspection of these inaccessible areas. During extreme weather conditions, it is not unusual for some leakage to occur around doors and windows. This leakage can be reduced by annually inspecting these areas for gaps and cracks around the finished exterior surfaces and trim. All gaps should be caulked, sealed and maintained to help reduce water entry. Window channels and weep holes should be routinely cleaned to allow for proper drainage. The owner or occupant should be consulted regarding the maintenance and repair history of the doors and windows to determine the nature, extent and frequency of maintenance and repair that has been necessary and performed to date.

Description

- The windows were metal frame. They operated as horizontal sliding units. The window glazing was single pane.
- The doors were wood frame swinging and aluminum sliding glass. The door glass units were single pane.

Observations and Recommendations

We operate all entry doors and a representative number of interior doors and windows. We do not necessarily open, close, and latch every interior door and window. We recommend the exterior door locks be rekeyed after the transfer of ownership to ensure personal safety and security.

For homes with dual pane windows, failed seals (condensation) on insulated glass units are very often difficult to identify and sometimes can only be seen when the sun is shining through and the windows are clean. We make every effort to identify failed seals, however, we can make no guarantee that all windows with failed seals have been identified. Once you move in, you may notice additional failed seals that we were unable to identify at the time of inspection. Failed seals

loose some of their insulating value but are primarily a cosmetic deficiency. Insulated units can be easily replaced by a glass contractor.

Windows: Overall

A representative number of windows were operated and were found to be in serviceable condition.

Doors: Overall

A representative number of door were operated and were in serviceable condition.

Bathrooms

Bathroom fixtures are inspected, using their normal operating features and controls for function and leakage. The finished surfaces and hardware are examined for excessive or unusual wear and general state of repair. Issues related to plumbing and electrical are reported under the plumbing and electrical sections of the inspection report.

Observations and Recommendations

The hardware, fixtures and finished surfaces in the bathrooms were generally in serviceable condition, except as noted below or elsewhere in this report.

Action Item The vinyl flooring at the base of the tub/showers in both upper bathrooms (under the carpets), was "hollow" sounding and/or discolored, however we were unable to determine if damage extend into the subfloor. We recommend the vinyl be replaced for a better appearance, and any damaged material found be repaired or replaced as necessary.

Surface deterioration was noted in the base shelf under the half bath wash basin. This is primarily a cosmetic consideration and we only recommend repair or replacement for a better appearance.

The bottom of a stall shower is referred to as the "shower pan". The pan collects the water and diverts it into the floor drain. Older pans often develop leaks. These leaks can be very small and difficult to detect. Water testing shower pans is beyond the scope of this home inspection but is typically performed by pest control companies during their inspection.

The finished walls in the tub(s) and/or shower(s) were tapped to test for signs of damage and deterioration. The walls appeared to be in serviceable condition.

The joints between adjacent surfaces and/or dissimilar materials will always exhibit slight movement over time, because of different rates of expansion and contraction. We recommend these areas be kept sealed and maintained. A flexible sealant in lieu of rigid grout is preferable at these joints. We recommend the use of a quality sealant such as "GE Sanitary Silicone" or "Dow Corning 786" for bathroom caulking. Latex and "latex with silicone" sealants are inferior materials and their use in bathrooms is not recommended.

The shower glass enclosure was in serviceable condition and had a visible label identifying it as safety glass.

The bathroom ventilation appeared to be adequate to control normal moisture conditions.

Laundry

The visible laundry plumbing, electrical and venting components are inspected for general state of repair. We do not operate the washer and dryer. The finished surfaces are examined for excessive or unusual wear and general state of

repair. Reportable plumbing and electrical conditions may be reported under the plumbing and electrical sections of the report.

Observations and Recommendations

The laundry facilities were in a separate laundry area.

The hookups for the washer and dryer were in overall serviceable condition. The appliances themselves were not tested.

The dryer hookup is intended for a 240 volt electric unit only.

Clothes dryer vents are presently required to be a minimum 4 inch, smooth interior wall duct, no longer than 14 feet, with an unscreened hooded damper at the exterior termination 3 feet from the property line. A flexible duct (maximum of 6 feet) may be used at the dryer connection, but can not go through floors or walls. Dryer vents must be periodically cleaned to remove the buildup of lint. Failure to do so could result in a fire.

Kitchen

The kitchen is visually inspected for proper function of components, active leakage, excessive or unusual wear and general state of repair. We inspect built-in appliances to the extent possible using normal operating controls. Detailed evaluation of appliance components (thermostats, clocks and timers) would have to provided by a qualified appliance technician. Free-standing ranges are operated but refrigerators, portable dishwashers, and portable microwave ovens are not tested. Due to time constraints self-cleaning features are not tested.

Appliances The following appliances were installed

Range

Dishwasher

Disposal

Kitchen Exhaust Fan

Observations and Recommendations

All appliances were tested using normal operating controls and were generally found to be in satisfactory working condition.

The condition of the kitchen hardware, fixtures and finished surfaces were in serviceable condition.

The surface of the kitchen sink was chipped. This is primarily a cosmetic consideration and replacement is only recommended for a better appearance.

We recommend the purchase of a home warranty to cover the built-in appliances and major systems.

Chimney and Fireplace

Our inspection of fireplaces, wood stoves and fireplace inserts does not include their actual operation. We cannot offer opinions regarding fireplace, wood stove or fireplace insert performance; therefore, we recommend the owner or occupant be consulted in this regard. A fireplace has an interior, exterior and a fire burning area. Individual fireplaces may have a foundation, flue, firebox, mantel, hearth, damper, smoke shelf, lintel, cap, wash, gas log and/or gas lighter. Accessible components are visually inspected for signs of failure, excessive or unusual wear and general state of repair.

Fireplace construction renders areas inaccessible for our inspection. Zero clearance flue components are not removed for inspection because it is possible for inaccessible parts to come loose or disconnected.

Description

- This building featured a single wood-burning fireplace.
- The chimney was a prefabricated metal unit encased within a wood frame structure.
- Location: Living room.
- The chimney had a rain cap/spark arrestor.
- The fireplace was a metal prefabricated unit with masonry panels surrounding the firebox and had a damper.

Observations and Recommendations

The chimney was generally in serviceable condition.

The fireplace was in serviceable condition with no indications of excessive or unusual wear.

Action Item The fireplace damper was damaged and currently inoperable. We recommend repair or replacement to restore proper function.

We observed the flue from the firebox by looking up the chimney, but the view was limited by the design and configuration of the chimney. The readily visible areas were in serviceable condition.

It is important that chimneys be cleaned on a regular basis to prevent a buildup of creosote inside the flue which can catch fire. We recommend chimneys be inspected and cleaned if needed before use each year.

Attic

The attic contains the roof framing and serves as a raceway for components of the mechanical systems. There are often heating ducts, electrical wiring and appliance vents in the attic. We examine the exposed and accessible attic components for excessive or unusual wear, general state of repair, leakage, venting and misguided improvements. Where walking in an unfinished attic can result in damage to the ceiling, inspection is from the access opening only.

Description

 The low slope roof design of this building does not feature an accessible attic space, therefore, the roof structure and related components could not be inspected.

Insulation And Energy Conservation

Insulation helps to reduce heat loss and/or gain and increase system and appliance efficiency. Our visual inspection includes review to determine if insulation is present in representative locations and we may offer suggestions for upgrading. Our review of insulation is based upon a random sampling of accessible areas and does not constitute a warranty that all such areas are uniformly insulated or are insulated to current standards.

Description

- Attic insulation: The attic is inaccessible and the amount and type of insulation, if any is unknown.
- The walls were inaccessible and we were unable to determine to what extent that they are insulated.
- The furnace ducts were inaccessible and the type and amount of insulation, if any is unknown.

Observations and Recommendations

This building was partially insulated and is not as energy efficient as it could be. Upgrading can further reduce heat loss and gain and increase overall efficiency.

Structural Components

The structural elements of a building include foundation, footings, all lower support framing and components, wall framing and roof framing. These items are examined, where visible, failure, excessive or unusual wear and general state of repair. Many structural components are inaccessible because they are buried below grade or behind finishes. Therefore, much of the structural inspection is performed by identifying resultant symptoms of movement, damage and deterioration. Where there are no visible symptoms, conditions requiring further review or repair may go undetected and identification will not be possible. We make no representations as to the internal conditions or stability's of soils, concrete footings and foundations, except as exhibited by their performance.

Description

- The exterior walls were constructed of wood frame.
- Foundation type: Ground slab foundation.
- · Foundation material: Poured concrete.
- The roof framing supporting the sheathing and surfaces were inaccessible.
- The material supporting the roofing surfaces was inaccessible.

Observations and Recommendations

Foundation

Due to the installation of finished surfaces, the slab was mostly inaccessible and could not be thoroughly inspected. We observed no signs of significant settlement or related interior cracking to suggest the presence of a foundation failure. When the finished flooring is removed, it is quite common for there to be some hairline cracking in the concrete. These minor cracks are often a result of shrinkage of materials and/or minor settlement and usually do not effect the strength of the foundation.

The structural elements of the building's floor, wall and roof systems were in serviceable condition and were performing as would be expected for a building of this age and type of construction.

Seismic Considerations

Anchor bolts are fasteners that connect the wood framing to the foundation. They limit the framing's ability to move independently of the foundation in the event of seismic activity. Because of design and/or configuration of the construction of this building, we cannot verify the presence or extent of anchor bolts or sill straps, however we assume bolts were installed as per standards in effect at the time.

Environmental Concerns

Environmental issues include but are not limited to radon, asbestos, lead-based paint, lead contamination, toxic waste, formaldehyde, electromagnetic radiation, buried fuel oil tanks, ground water contamination and soil contamination. We are not trained or licensed to recognize or discuss any of these materials. We may make reference to one or more of these materials in this report when we recognize one of the common forms of these substances. If further study or analysis seems prudent, the advice and services of the appropriate specialists are advised.

Residential buildings constructed in or before 1978 may contain lead-based interior and exterior paint. Lead is considered a potential health threat if it is ingested or if the dust from it is inhaled. Pregnant women and young children are at the greatest risk. Paint can be tested for lead content by a lead paint consultant, abatement contractor or testing laboratory. Testing or evaluation for lead based paint is not within the scope of our inspection. For information regarding lead-based paint, please contact the Environmental Protection Agency.

For information regarding environmental issues, we recommend you obtain and review the State of California publication, "Environmental Hazards: Guide for Homeowners and Buyers" available from your real estate professional.

Conclusion

All buildings require routine maintenance and repair. Generally, older buildings and those in high exposure environments require more maintenance and repair. This varies depending on the nature, extent and quality of maintenance and upgrading performed over the years. Some of the reported maintenance and repair recommendations are of the type that some may be inclined to "live with" and others are necessary to minimize or prevent the progression of reportable conditions.

While we make an effort to identify reportable conditions, we are unable to predict the future conditions or performance. Conditions can change quickly, for this reason, we recommend that funds be budgeted yearly for maintenance and repairs.

Please feel free to call us at any time if you have questions regarding the report or our conversations on site.

