



Report Date: 11/3/2022
Report Number: 59351-104
Subject Property: 1234 MAIN STREE
APN: 102-27-757
Page Number: Invoice

Subject Property:
1234 MAIN STREE
ANYCITY, AZ 12345
APN#: 102-27-757

Ordered By:
John Smith
The Escrow Company
(123) 123-1234

Bill To:
John Smith
The Escrow Company
(123) 123-1234

Table with 3 columns: Product Description, Billing Terms, Amount Owed. Row 1: Residential NHD Report, Check, \$74.95

\$74.95

NATURAL HAZARD DISCLOSURE

The maps and data cited herein were reviewed using the assessor parcel number ("APN") and/or the physical address listed in this Report ("Property"). Not all publicly available data regarding the Property is included in this Report. No physical inspection of the Property has been performed. Therefore, MyNHD ("MyNHD") recommends a Certified Engineering Geologist or Professional Engineer be consulted to address specific concerns about the Property. This Report was prepared in accordance with, and therefore subject to, all of the conditions and limitations stated in the Report including the "Terms and Conditions" contained therein. An explanation of each category of disclosure is included later in this Report. The terms "No Map" or "Not Mapped" indicate that a disclosure map is not available from the governmental agency relative to specific disclosure in this Report. Receipt/use of this Report by recipient or any third party constitutes acceptance of the Terms and Conditions detailed at the end of this Report. This Reprt is not a policy of insurance or a warranty. Please read the Terms and Conditions carefully.

Please return bottom portion with payment. Please do not staple check to stub.

----- TEAR-OFF HERE -----

Received from:
The Escrow Company

1234 MAIN STREE
ANYCITY, AZ 12345
102-27-757

Make Checks Payable to:

MyNHD, Inc./CRESNHD
PO Box 849337
Los Angeles, CA 90084-9337

REPORT NUMBER: 59351-104
Amount Due \$74.95



[VIEW ALL MAPS](#)

NATURAL HAZARD RISK DISCLOSURE

Report Summary

Subject Property: 1234 MAIN STREE ANYCITY, AZ 12345

APN: 102-27-757

This property is located in/within:	Yes	No		Details:
FEMA Flood Hazard Area	<input type="checkbox"/>	<input checked="" type="checkbox"/>		Page 2
Wildfire Hazard Risk Area	<input checked="" type="checkbox"/>	<input type="checkbox"/>		Page 2
Earthquake Severity Zone (MMI & Shake)	<input type="checkbox"/>	<input checked="" type="checkbox"/>		Page 3
Earthquake Fault Zones	<input type="checkbox"/>	<input checked="" type="checkbox"/>		Page 3
Tornado Risk Area	<input type="checkbox"/>	<input checked="" type="checkbox"/>	VERY LOW RISK	Page 4
Straight-Line Damaging Wind Risk Area	<input type="checkbox"/>	<input checked="" type="checkbox"/>	VERY LOW RISK	Page 4
Hail Risk Area	<input type="checkbox"/>	<input checked="" type="checkbox"/>	VERY LOW RISK	Page 5
Lightning Risk	<input type="checkbox"/>	<input checked="" type="checkbox"/>	VERY LOW RISK	Page 5
Military Base Disclosure	<input type="checkbox"/>	<input checked="" type="checkbox"/>		Page 5
Arizona Hazards Disclosure	Included			Page 6
Environmental Report	Included			Page 9
Radon Gas Advisory	Included			Page 12
Lead Based Paint Disclosure	Included			Page 12
Mold Disclosure	Included			Page 12
Nearby Schools Proximity	<input checked="" type="checkbox"/>	<input type="checkbox"/>		Page 14
Fire Stations Proximity	<input checked="" type="checkbox"/>	<input type="checkbox"/>		Page 14
Police Stations Proximity	<input type="checkbox"/>	<input checked="" type="checkbox"/>		Page 14
Hospitals Proximity	<input checked="" type="checkbox"/>	<input type="checkbox"/>		Page 15
Libraries Proximity	<input type="checkbox"/>	<input checked="" type="checkbox"/>		Page 15
Notice of Terms and Conditions	Included			Page 16

This Report Summary merely summarizes the research results contained in this full myNHD Report, and does not, in any way, reduce or eliminate the need to read the Report in its entirety. Please verify the street address and APN for accuracy.

There are other statutory disclosures, determinations and legal information in this Report. Refer to the full Report for these additional disclosures, determinations and legal information. Not all publicly available data regarding the Property is included in this Report. With their signature(s) below, Buyer(s) also acknowledge(s) they have received, read, and understand this document and the additional disclosures, determinations and legal information provided in this Report, and in the required notices and booklets/information regarding Lead In Your Home, which booklet/information are available at http://www.mynhd.com/booklets/lead_in_your_home_booklet.pdf.

Signature of Buyer(s) _____ Date _____

Signature of Buyer(s) _____ Date _____

NATURAL HAZARDS

FEMA FLOOD HAZARD AREA

SUBJECT PROPERTY IS IS NOT LOCATED IN FEMA FLOOD HAZARD AREA

The Federal Emergency Management Agency (FEMA) has prepared Flood Insurance Rate Maps, which delineate flood zones based on estimated flood risk. The zones pertinent to the Natural Hazard Disclosure are Zone A and V (Special Flood Hazard Areas). Zone V is for coastal areas and Zone A is for inland areas. These zones are located within a 100-year flood plain. In these areas, a 100-year flood has a one-percent chance of occurrence in any given year. Flood insurance is required by federally regulated lending institutions for the properties located within Zones A or V. Local flood control projects to mitigate flood hazard potential can change the flood risk of a specific area or property. The flood risk of a specific area or property may be updated through a Letter of Map Amendment (LOMA) or a Letter of Map Revision (LOMR) filed with FEMA. Specific updated flood risk information, not included on the Flood Insurance Rate Maps, is not provided in this Report. If a property is located within a Special Flood Hazard Area, "MyNHD, Inc." recommends contacting FEMA for the updated risk assessment of the property and the current flood insurance requirements. It should be noted that properties within a Special Flood Hazard Zone may never experience flooding, and conversely, properties not located within a Special Flood Hazard Zone may experience flooding. This disclosure is not meant to predict flooding, but rather to identify properties for which flood insurance may be required by federally regulated lending institutions. Please visit www.fema.gov for more info including specifics on the LOMA or LOMR process.

WILDFIRE HAZARD AREA

[View Map](#)

SUBJECT PROPERTY IS IS NOT LOCATED IN A WILDFIRE HAZARD AREA

WILDFIRE HAZARD RISK: **HIGH***
 RESIDENTIAL HOUSE DENSITY: **NONE**
 % WILDLAND (NATURAL) VEGETATION: **50% - 84%**
 WILDLAND/URBAN INTERFACE: **OUT**

Wildfires are an important and necessary occurrence in many natural areas of the southern United States, but they also present a risk to homes constructed in, or next to, such areas. Wildfires can result in significant, long-lasting impacts to ecological, social, and economic systems. Risk is determined by assessing the vegetation fuel load, housing density, and the distance to urban/wildland interface.

Wildfire Hazard Risk Legend:

NONE
 LOW
 MODERATE
 HIGH
 VERY HIGH

*MyNHD classifies all properties as "IN" a Wildfire Hazard Risk Area unless the property is classified as "NONE" on the Wildfire Probability Table.

EARTHQUAKE SEVERITY ZONE (MMI & SHAKE)

SUBJECT PROPERTY IS IS NOT LOCATED IN AN EARTHQUAKE SEVERITY ZONE

EARTHQUAKE DAMAGE RISK: **NONE***
EARTHQUAKE SHAKE RISK: **LIGHT**

Damage to property can occur during an earthquake. This could be due to landslides or liquefaction, which is a phenomenon in which the strength and stiffness of a soil is reduced by earthquake shaking.

The effect of an earthquake on the Earth's surface is called the intensity. The intensity scale consists of a series of certain key responses such as people awakening, movement of furniture, damage to chimneys, and finally - total destruction. Although numerous intensity scales have been developed over the last several hundred years to evaluate the effects of earthquakes, the one currently used in the United States is the Modified Mercalli (MM) Intensity Scale. It was developed in 1931 by the American seismologists Harry Wood and Frank Neumann. This scale, composed of increasing levels of intensity that range from imperceptible shaking to catastrophic destruction, is designated by Roman numerals. It does not have a mathematical basis; instead it is an arbitrary ranking based on observed effects. For more information please visit: <https://earthquake.usgs.gov/learn/topics/mercalli.php>

Earthquake Damage Risk Legend:

NONE
VERY LIGHT
LIGHT
MODERATE
MODERATE/HEAVY
HEAVY
VERY HEAVY

Earthquake Shake Risk Legend:

NOT FELT
WEAK
LIGHT
MODERATE
STRONG
VERY STRONG
SEVERE
VIOLENT
EXTREME

*MyNHD classifies all properties as "IN" an Earthquake Severity Zone unless the property damage is classified as "NONE" on the Earthquake Damage Risk Table.

EARTHQUAKE FAULT ZONES

SUBJECT PROPERTY IS IS NOT LOCATED WITHIN 20 MILES OF A KNOWN EARTHQUAKE FAULT ZONE

Earthquakes occur on faults, a thin zone of crushed rock separating blocks of the earth's crust. When an earthquake occurs, the rock on one side of the fault slips with respect to the other. Faults can be centimeters to thousands of kilometers long, and can extend deep into the earth both above and below the surface. For more information please visit: <https://www.usgs.gov/science-explorer-results?es=earthquake>

TORNADO RISK AREA

SUBJECT PROPERTY IS IS NOT LOCATED IN A TORNADO RISK AREA

SUBJECT PROPERTY TORNADO RISK: **VERY LOW***

Tornadoes have a unique destructive power among wind-related natural disasters because they concentrate a massive amount of energy in a relatively small area. The strongest category of tornadoes can generate maximum wind speeds of greater than 250 mph, which is enough to destroy most buildings and structures in their path. These maximum wind speeds generate forces that are about twice as large as those generated by the strongest hurricanes.

Tornado Risk Legend:

VERY LOW	Probability of 0.00 – 1.00 Events Per Decade (Extremely Rare)
LOW	Probability of 1.01 – 2.00 Events Per Decade (Low Frequency)
MODERATE	Probability of 2.01 – 5.00 Events Per Decade (Below Average Frequency)
HIGH	Probability of 5.01 – 10.00 Events Per Decade (Above Average Frequency)
VERY HIGH	Probability of 10.01 – 21.28 Events Per Decade (Very High Frequency)

*MyNHD classifies all properties as “IN” a Tornado Risk Area unless the property is classified as “VERY LOW” on the Tornado Probability Table.

STRAIGHT-LINE DAMAGING WIND RISK AREA

SUBJECT PROPERTY IS IS NOT LOCATED IN A STRAIGHT-LINE DAMAGING WIND RISK AREA

SUBJECT PROPERTY STRAIGHT-LINE DAMAGING WIND RISK: **VERY LOW***

The Straight-Line Damaging Wind Risk Report gauges the potential for damage for any location in the Continental US from straight line winds. Straight-line winds can cause damage to trees and property with wind gusts as forceful as a tornado. These winds give almost no warning and are unpredictable. Straight-line winds are caused by a storm front, and can have gusts of 100 mph or more. They often strike without warning and cover a much larger area than a tornado.

Straight-Line Damaging Wind Risk Legend:

VERY LOW	Probability of 0 – 48 Events Per Decade (Extremely Rare)
LOW	Probability of 49 – 113 Events Per Decade (Low Frequency)
MODERATE	Probability of 114 – 198 Events Per Decade (Below Average Frequency)
HIGH	Probability of 199 – 326 Events Per Decade (Above Average Frequency)
VERY HIGH	Probability of 327 – 860 Events Per Decade (Very High Frequency)

*MyNHD classifies all properties as “IN” a Straight-Line Damaging Wind Risk Area unless the property is classified as “VERY LOW” on the Straight-Line Damaging Wind Probability Table.

HAIL RISK AREA

SUBJECT PROPERTY IS IS NOT LOCATED IN A HAIL RISK AREA

SUBJECT PROPERTY DAMAGING HAIL EXPOSURE RISK: **VERY LOW***

Hail is a form of solid precipitation, which can cause serious damage, notably to automobiles, aircraft, skylights, roofed structures, livestock, and farmer’s crops. The Damaging Hail Exposure score is based on frequency-of-occurrence data sourced from the National Oceanic and Atmospheric Administration long term databases.

Damaging Hail Exposure Risk Legend:

VERY LOW	Probability of 0 – 5 Events Per Decade (Extremely Rare)
LOW	Probability of 6 – 12 Events Per Decade (Low Frequency)
MODERATE	Probability of 13 – 18 Events Per Decade (Below Average Frequency)
HIGH	Probability of 19 – 27 Events Per Decade (Above Average Frequency)
VERY HIGH	Probability of 28 – 43 Events Per Decade (Very High Frequency)

*MyNHD classifies all properties as “IN” a Hail Risk Area unless the property is classified as “VERY LOW” on the Hail Probability Table.

LIGHTNING RISK

SUBJECT PROPERTY IS IS NOT LOCATED IN A LIGHNING RISK AREA

SUBJECT PROPERTY LIGHTNING RISK: **VERY LOW***

A lightning strike is an electric discharge between the atmosphere and an earth-bound object. Lightning Ground Strikes are those that hit the ground. They account for more than one billion dollars annually in structural damage to buildings in the U.S. Lightning Ground Strikes can cause structure fires (hit a building) or wildfires (major source of wildfire ignition).

Lightning Risk Legend:

VERY LOW	Probability of 0 – 169 Events Per Decade (Extremely Rare)
LOW	Probability of 170 – 390 Events Per Decade (Low Frequency)
MODERATE	Probability of 391 – 635 Events Per Decade (Below Average Frequency)
HIGH	Probability of 636 – 1048 Events Per Decade (Above Average Frequency)
VERY HIGH	Probability of 1049 – 2341 Events Per Decade (Very High Frequency)

*MyNHD classifies all properties as “IN” a Lightning Risk Area unless the property is classified as “VERY LOW” on the Lightning Probability Table.

MILITARY BASE DISCLOSURE

SUBJECT PROPERTY IS IS NOT LOCATED WITHIN 2 MILES OF A MILITARY BASE

This property is presently located within 2 miles of a Military Base. For that reason, the property may be subject to some of the annoyances or inconveniences associated with proximity to Military Base operations (for example: noise, vibration, or odors). You may wish to consider what annoyances, if any, are associated with the property and determine whether they are acceptable to you.



ARIZONA HAZARD DISCLOSURES

The Subject Property:

- | | | | | |
|--|--|--|-------------------------------------|--------------------------|
| <input type="checkbox"/> IS | <input checked="" type="checkbox"/> IS NOT | LOCATED IN AN AIRPORT INFLUENCE AREA | <input type="checkbox"/> NOT MAPPED | |
| <input type="checkbox"/> IS | <input checked="" type="checkbox"/> IS NOT | LOCATED IN A MILITARY AIRPORT TERRITORY | <input type="checkbox"/> NOT MAPPED | |
| <input type="checkbox"/> IS | <input checked="" type="checkbox"/> IS NOT | LOCATED WITHIN A MILITARY TRAINING ROUTE | <input type="checkbox"/> NOT MAPPED | |
| <input type="checkbox"/> IS | <input checked="" type="checkbox"/> IS NOT | LOCATED WITHIN A RESTRICTED AIRSPACE | <input type="checkbox"/> NOT MAPPED | |
| <input type="checkbox"/> IS | <input checked="" type="checkbox"/> IS NOT | LOCATED WITHIN THE ELECTRONIC TEST RANGE | <input type="checkbox"/> NOT MAPPED | |
| <input checked="" type="checkbox"/> IS | <input type="checkbox"/> IS NOT | LOCATED IN A LAND SUBSIDENCE AREA | <input type="checkbox"/> NOT MAPPED | View Map |

Name(s): West Valley

- | | | | | |
|--|--|--|-------------------------------------|--------------------------|
| <input type="checkbox"/> IS | <input checked="" type="checkbox"/> IS NOT | LOCATED IN AN EARTH FISSURE STUDY AREA | <input type="checkbox"/> NOT MAPPED | |
| <input checked="" type="checkbox"/> IS | <input type="checkbox"/> IS NOT | LOCATED IN AN EXPANSIVE SOIL AREA | <input type="checkbox"/> NOT MAPPED | View Map |

Name(s): High

AIRPORT INFLUENCE AREA

This property is presently located within 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). You may wish to consider what airport annoyances, if any, are associated with the property and determine whether they are acceptable to you. For more information regarding noise contours and traffic patterns please see the maps: <http://www.re.state.az.us/AirportMaps/PublicAirports.aspx>

MILITARY AIRPORTS AND ANCILLARY FACILITIES

If the property is located within territory in the vicinity of a military airport or ancillary military facility as defined in section 28-8461 or Public Airport section 28-8486 Arizona requires the buyer be notified "This property is located within territory in the vicinity of a military airport or ancillary military facility and may be subject to increased noise and accident potential." You may wish to consider what airport annoyances, if any, are associated with the property and determine whether they are acceptable to you. For more information regarding noise contours and traffic patterns and other information please see the maps: <http://www.re.state.az.us/AirportMaps/MilitaryAirports.aspx>

MILITARY TRAINING ROUTES DISCLOSURE

"Military training route" means a low level military route that allows Department of Defense aircraft to conduct flights that may be as low as one hundred feet above the ground at speeds in excess of two hundred fifty knots indicated air speed as delineated in the military training route map pursuant to section 37-102. Properties under these training routes may experience noise, vibration, or odors. You may wish to consider what airport annoyances, if any, are associated with the property and determine whether they are acceptable to you. Maps can be viewed at: <http://www.re.state.az.us/AirportMaps/PublicAirports.aspx>

RESTRICTED AIRSPACE DISCLOSURE

Properties within these areas may experience noise, vibration, or odors. You may wish to consider what airport annoyances, if any, are associated with the property and determine whether they are acceptable to you. Restricted Airspace Maps can be viewed at: <http://www.re.state.az.us/AirportMaps/MilitaryAirports.aspx>

BUFFALO SOLDIER ELECTRONIC TEST RANGE DISCLOSURE

The Buffalo Soldier Electronic Test Range is a military electronic test range administered by Fort Huachuca. The range is used to test command control, communications, computer and intelligence systems in an electromagnetically quiet part of the state: portions of Cochise, Santa Cruz and Pima Counties). Senate Bill 1387 provides for protection of the test range and range activity in the form of real estate disclosure. The bill was signed into law by Governor Napolitano on May 7, 2008.

LAND SUBSIDENCE AREA DISCLOSURE

The Arizona Department of Water Resources has released a new set of maps tracking land subsidence issues throughout Arizona. The 55 new maps depict a continuation of established trends: The largest land subsidence rate remains in southeastern Arizona.

“Land subsidence in the basins of Arizona is generally due to compaction of alluvium caused by lowering of the water table. As the water table declines, pores in the alluvium once held open by water pressure are no longer supported and collapse. Collapse and subsequent lowering in elevation of the land surface is defined as land subsidence. This subsidence is generally not recoverable. If this subsidence occurs over areas of bedrock, differential subsidence can occur.”

EARTH FISSURE STUDY AREA DISCLOSURE

Earth fissures are found primarily in five Arizona counties: Cochise, La Paz, Maricopa, Pima, and Pinal. There are 26 study areas mapped. Earth fissures form as the result of substantial basin subsidence that stems from groundwater withdrawal. Fissures range from discontinuous hairline fractures to open ground cracks up to two miles long, as much as 15- to 25-feet wide, and up to 90 feet deep or deeper. In 2006, legislation was passed requiring all earth fissures in the state be mapped. A.R.S. §37-173. If your property is located within a fissure study area please visit the interactive Natural Hazards in Arizona Viewer for the most up-to-date distribution of Arizona earth fissures:

<https://uagis.maps.arcgis.com/apps/webappviewer/index.html>

In 2007, the Arizona Geological Survey began publishing a series of maps of known or reported earth fissures. Digital maps can be viewed at:

<http://www.azgs.az.gov/efresources.shtml>.

These maps as well as the interactive maps show the actual locations of the earth fissures. Also the Arizona Department of Real Estate has information of earth fissures at:

<https://www.azre.gov/PublicInfo/Fissures.aspx>

EXPANSIVE SOILS AREA DISCLOSURE

Expansive soils are soils which have a potential to undergo significant changes in volume, either shrinking or swelling, with changes in moisture content. Periodic shrinking and swelling of expansive soils can cause extensive damage to buildings, other structures and roads. Soils containing clays have variable potential for volume changes. High, moderate or low indicates the dominant soil condition in the area but does not eliminate the need for onsite investigation as conditions can vary within any neighborhood. Detailed investigations are required to fully evaluate the shrink-swell characteristics of soils at any given site. For more information see: A Home Buyer's Guide to Geologic Hazards in Arizona; see pages 11 – 15 and

<https://websoilsurvey.sc.egov.usda.gov/App/WebSoilSurvey.aspx>

ENVIRONMENTAL REPORT

Federal and state databases list numerous sites that have actual or potential environmental contamination associated with them. This Report identifies whether the subject property is located within a specific distance from sites listed within these databases. However, these databases are not all-inclusive and may be inaccurate; some environmental hazards have not yet been located or their location has been inaccurately recorded in the database. There may be errors or inaccuracies in the databases. Moreover, not all properties containing environmental contamination are listed in these databases. There are additional environmental concerns that may affect the subject property. Although data for these concerns are not provided in databases, brief descriptions of them are provided below. It should be noted that this does not constitute a complete listing of all environmental concerns. Therefore, no representations or warranties, express or implied, are made in connection with the provision of environmental data within this Report, and all implied warranties are disclaimed. This Report is not a substitute for a Phase I Environmental Assessment. All of the Terms and Conditions applicable to this Report are equally applicable to the Environmental Report and are incorporated herein by reference.

SUBJECT PROPERTY IS IN PROXIMITY TO:	YES	NO	DISTANCE SEARCH FROM PROPERTY	DETAILS
Brownfield Risk	<input type="checkbox"/>	<input checked="" type="checkbox"/>	500 Feet	Page 10
Superfund Site	<input type="checkbox"/>	<input checked="" type="checkbox"/>	2,500 Feet	Page 10
Radiation Site	<input type="checkbox"/>	<input checked="" type="checkbox"/>	1 Mile	Page 10
Formerly Used Defense Site (FUDS)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	1 Mile	Page 10
RCRA Corrective Action Site	<input type="checkbox"/>	<input checked="" type="checkbox"/>	1 Mile	Page 10
Landfill and/or Solid Waste Disposal Site	<input type="checkbox"/>	<input checked="" type="checkbox"/>	1 Mile	Page 11
Leaking Underground Storage Take ("LUST")	<input type="checkbox"/>	<input checked="" type="checkbox"/>	1/2 Mile	Page 11

BROWNFIELD RISK

SUBJECT PROPERTY IS IS NOT LOCATED WITHIN 500 FEET OF A KNOWN BROWNFIELD SITE

Brownfield is a term used in urban planning to describe land previously used for industrial purposes or some commercial uses. Such land may have been contaminated with hazardous waste or pollution or is feared to be so. Property is considered in a Brownfield Site if it is < 500 feet from a known Brownfield site.

SUPERFUND SITE

SUBJECT PROPERTY IS IS NOT LOCATED WITHIN 2,500 FEET FROM A KNOWN SUPERFUND SITE

Superfund sites are polluted locations requiring a long-term response to clean up hazardous material contaminations.

RADIATION SITES

SUBJECT PROPERTY IS IS NOT LOCATED WITHIN 1 MILE OF A KNOWN RADIATION SITE

The Radiation Information Database (RADINFO) contains basic information about certain facilities that the U.S. Environmental Protection Agency (EPA) regulates for radiation and radioactivity. The regulations that govern radiation across the federal government are complex, and, therefore, RADINFO may not include every facility you might expect to find. For more information see: <https://www.epa.gov/enviro/radinfo-overview>

FUDS (Formerly Used Defense Sites) Disclosure

SUBJECT PROPERTY IS IS NOT LOCATED WITHIN 1 MILE OF A FORMERLY USED DEFENSE SITE

Formerly Used Defense Sites or FUDS, Military Munitions Response Program MMRP

The objective of the Military Munitions Response Program (MMRP) is to reduce the risk to human health, safety and the environment caused by military munitions-related hazards and contamination that may have resulted from past Department of Defense activities. There are four main phases in the MMRP — Preliminary Assessment, Site Inspection, Remedial Investigation/Feasibility Study and Remedial Design / Remedial Action.

The MMRP program prioritizes sites for cleanup based on risk to human health and the environment. The Army maintains an inventory of its munitions response sites and assigns a relative priority to each. Munitions response sites within the DoD's MMRP will not be completed for several decades.

RCRA Corrective Action Sites Disclosure

SUBJECT PROPERTY IS IS NOT LOCATED WITHIN 1 MILE OF A KNOWN CORRECTIVE ACTION SITE

EPA, states, and territories work with facilities that treat, store, or dispose of hazardous wastes to investigate and clean up hazardous releases at their facilities in accordance with state and federal requirements. States and territories are authorized by EPA to lead Corrective Action Programs if EPA determines that a state's program is equivalent to the federal program. EPA leads cleanups with federal cleanup orders or at the state's request. Corrective actions are largely enforced through statutory authorities established by the Resource Conservation and Recovery Act (RCRA). <https://www.epa.gov/hwcorrectiveactionsites>

Landfill and/or Solid Waste Disposal Site Disclosure

SUBJECT PROPERTY IS IS NOT LOCATED WITHIN 1 MILE OF A LANDFILL AND/OR SOLID WASTE DISPOSAL SITE

The Solid Waste Information contains data on solid waste facilities, operations, and disposal sites provided by the individual states. Types of facilities include transfer stations, composting sites, landfills, material recovery sites, waste tire sites, as well as closed disposal sites. Effective solid waste management is a cooperative effort involving federal, state, regional, and local entities. Thus, the RCRA's Solid Waste program section D encourages the environmental departments of each state to develop comprehensive plans to manage nonhazardous industrial and municipal solid waste. Contact your State Solid Waste Regulatory Authority for more information.

LEAKING UNDERGROUND STORAGE TANKS ("LUST")

SUBJECT PROPERTY IS IS NOT LOCATED WITHIN 1/2 MILE OF A LEAKING UNDERGROUND STORAGE TANK ("LUST")

The State's Leaking Underground Storage Tank Information System identifies properties shown on a government list to have a leaking fuel tank. In some cases, above ground storage tanks are included. This database is provided by the individual state which works with local agencies such as water districts, fire departments and health departments for permitting as well as monitoring for groundwater pollution. The greatest potential hazard from a leaking tank is that the petroleum or other hazardous substance can seep into the soil and contaminate groundwater, the source of drinking water for nearly half of all Americans. Check with your state LUST program.

RADON GAS ADVISORY

THE COUNTY IN WHICH THE SUBJECT PROPERTY IS LOCATED IS DESIGNATED ZONE

2

 FOR RADON GAS POTENTIAL

Radon is a gas that is produced from the radioactive decay of uranium and thorium found in certain rock and soil types. Radon, an odorless and colorless gas, can move from the soil into buildings. Exposure to concentrated levels of radon can increase a person's risk of developing lung cancer.

The Highest Radon Potential, Zone 1, is set at 4.0pCi/l and above by the U.S. Environmental Protection Agency ("EPA"). Moderate Radon Potential, Zone 2, is set at between 2.0pCi and 4.0pCi/l. Low Radon Potential, Zone 3, is set at less than 2.0pCi/l. The EPA recommends indoor radon testing for all homes and recommends radon reduction measures for homes with radon levels of 4.0pCi/l and above. Radon testing kits can be purchased by homeowners or homeowners can hire contractors to provide the testing. For more information please visit <http://www.mynhd.com/booklets/MyNHD-RadonInformation-National.pdf>.

LEAD BASED PAINT DISCLOSURE

Every purchase of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that such property may present exposure to lead from lead-based paint that may place young children at risk of developing lead poisoning. Lead poisoning in young children may produce permanent neurological damage, including learning disabilities, reduced intelligence quotient, behavioral problems, and impaired memory. Lead poisoning also poses a particular risk to pregnant women. The Seller of any interest in residential real property is required to provide the Buyer with any information on lead-based paint hazards from risk assessments or inspections in the Seller's possession and notify the Buyer of any known lead-based paint hazards. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to purchase.

MOLD DISCLOSURE

Every purchase of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that such property may present exposure to lead from lead-based paint that may place young children at risk of developing lead poisoning. Lead poisoning in young children may produce permanent neurological damage, including learning disabilities, reduced intelligence quotient, behavioral problems, and impaired memory. Lead poisoning also poses a particular risk to pregnant women. The Seller of any interest in residential real property is required to provide the Buyer with any information on lead-based paint hazards from risk assessments or inspections in the Seller's possession and notify the Buyer of any known lead-based paint hazards. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to purchase.

Mold only needs a food source (any organic material such as wood, paper, dirt or leaves) and moisture to grow. There are many potential food sources for mold in homes. Therefore, preventing excess moisture is the key to preventing mold growth. Excess moisture can come from many sources, including flooding, plumbing or roof leaks, lawn sprinklers hitting the house, air conditioner condensation, humidifiers, overflow from sinks and sewers, steam, and wet clothes drying indoors. Be sure to inspect the Property for sources of excess moisture, current water leaks and evidence of past water damage. Once mold is found and the contaminated area properly cleaned up, mold growth is likely to recur unless the source of moisture is also eliminated.

If it is suspected that the Property has a mold problem, be sure to have a qualified inspector conduct a more thorough inspection. All areas contaminated with mold should be properly and thoroughly remediated.

Notice of Noise Pollution

Environmental sounds that impede daily activities are considered noise pollution. Sources of noise that can diminish the quality of life include automobile traffic, trains, aircraft and construction operations. Health effects from noise pollution can include stress related illnesses, sleep loss, high blood pressure, and even hearing loss. For more information: www.epa.gov/air/noise.html.

Notice of Air Pollution

The burning of fossil fuels in automobiles, trucks, and industrial concerns contributes to reduced air quality. Ultraviolet light in the atmosphere acts on the traffic and industrial emissions to create photochemical smog. Air pollution can affect the respiratory system and cardiovascular system in the human body. It is an increased risk factor in respiratory infections, heart disease, and lung cancer. Asthma can be exacerbated by air pollution. For more information: www.epa.gov/air/urbanair.

Notice of Electrical and Magnetic Fields (“EMF”)

Electrical and magnetic fields (“EMF”) are natural forces caused by electricity. Sources of EMF include high voltage transmission lines, distribution lines, and household electronic devices. Health concerns from EMF have been studied. According to the EPA and the California Department of Public Health (“CDPH”) these studies do not show a clear pattern of health hazards. However, the CDPH provides information regarding decreases of EMF at given distances. They indicate that the EMF from household electronic device decreases to background levels at a distance of 3 to 4 feet. The EMF from electricity distribution lines decreases to background levels at a distance of 60 to 200 feet. The EMF from high voltage transmission lines decreases to background levels at a distance of 300 to 1000 feet. For more information: <http://www.epa.gov/radtown/power-lines.html>.

Notice of Light Pollution

Street lights, lighted commercial signs, and commercial buildings are examples of unnatural light that may diminish quality of life. An overly bright night time environment may cause sleep deprivation and may reduce scenic views. For more information: http://en.wikipedia.org/wiki/Light_pollution.

NEARBY SCHOOLS PROXIMITY

SUBJECT PROPERTY IS IS NOT LOCATED WITHIN 2 MILES OF A KNOWN SCHOOL

The following schools have been identified as being assigned for residents of the subject property. Buyer is encouraged to research the ranking of said schools.

<u>Nearby School Name, Address</u>	<u>Distance (in miles) from Subject Property</u>
Garden Lakes Elementary School, 10825 W Garden Lakes Pkwy, Avondale	0.55
Westview High School, 10850 W Garden Lakes Pkwy, Avondale	0.70
Rio Vista Elementary School, 10237 W Encanto Blvd, Avondale	0.80
Arizona Preparatory Academy, 10720 W Indian School Rd, Phoenix	1.05
Rancho Santa Fe Elementary, 2150 N Rancho Santa Fe Blvd, Avondale	1.22
St John Paul II Catholic High, 3120 N 137th Ave, Avondale	1.22
Sun Valley Academy, 1515 N 117th Ave, Avondale	1.22
North Star Charter School, Inc, 4200 N 99th Ave, Phoenix	1.39
Canyon Breeze Elementary School, 11675 W Encanto Blvd, Avondale	1.48
SHEELY FARMS ELEMENTARY SCHOOL, 9450 W Encanto Blvd, Phoenix	1.51
Copper King Elementary School, 10730 W Campbell Ave, Phoenix	1.56
Legacy Traditional School-Phoenix, 4545 N 99th Ave, Phoenix	1.69
Arizona Preparatory Academy, 4200 N 99th Ln, Phoenix	1.72
Villa De Paz Elementary School, 4940 N 103rd Ave, Phoenix	1.91
Pendergast Elementary, 3800 N 91st Ave, Phoenix	1.96

MyNHD discloses a maximum of 15 schools within a 2-mile radius of subject property. Please contact MyNHD for additional details.

FIRE STATIONS PROXIMITY

SUBJECT PROPERTY IS IS NOT LOCATED WITHIN 2 MILES OF A KNOWN FIRE STATION

Public records located 2 fire stations for this property. The closest fire station is 0.83 miles away.

<u>Fire Station Name, Address</u>	<u>Distance (in miles) from Subject Property</u>
Avondale Fire Department Station 172, 1825 N 107th Ave, Avondale	0.83
Phoenix Fire Department Station 54, 9820 W Campbell Ave, Phoenix	1.84

POLICE STATIONS PROXIMITY

SUBJECT PROPERTY IS IS NOT LOCATED WITHIN 2 MILES OF A KNOWN POLICE STATION

HOSPITALS PROXIMITY

SUBJECT PROPERTY IS IS NOT LOCATED WITHIN 2 MILES OF A KNOWN HOSPITAL

Public records located 2 hospitals for this property. The closest hospital is 0.95 miles away.

Hospital Name, Address

Copper Springs, 10550 W McDowell Rd, Avondale

Banner Estrella Medical Center, 9201 W Thomas Rd, Phoenix

Distance (in miles) from Subject Property

0.95

1.81

LIBRARIES PROXIMITY

SUBJECT PROPERTY IS IS NOT LOCATED WITHIN 2 MILES OF A KNOWN LIBRARY

TERMS AND CONDITIONS

1. This myNHD Natural Hazard Disclosure Report ("Report") was prepared by MyNHD, Inc. ("MyNHD"). This Report was prepared solely for one transaction as described on page 1 (collectively, the "Transaction"). This Report may be used solely between this seller and this buyer for that single Transaction related to the property address and assessor's parcel number ("Property") provided to MyNHD.
2. Only the seller, buyer, listing agent/broker and selling agent/broker, if any, and settlement agent involved in the Transaction (collectively, the "Recipients") may use and rely on this Report and only after they have paid in full for the Report. Neither lenders nor subsequent buyers of the Property may use or rely on this Report. There are no third party beneficiaries to this Report even if they have a foreseeable relationship with any of the Recipients, or with the Property. This Report is time-sensitive; its information is accurate only as of the date referenced on Page 1 (the "Effective Date"). Taxes, governmental legislation and other matters affecting the Property after the Effective Date are not disclosed, and MyNHD expressly disclaims any duty to supplement this Report to disclose any taxes, legislation, changes or charges becoming effective after the Effective Date. If the Transaction does not close within a reasonable time after the Effective Date, MyNHD strongly recommends that a new report be ordered.
3. This Report may not be used in conjunction with any Natural Hazard Disclosure Statement ("NHDS") other than the NHDS issued as part of this Report. This Report may have an effect on the value of the Property; nevertheless, this Report may not be used in connection with any appraisal or valuation of the Property, or for any other valuation purposes. This Report is protected by copyright, trademark and other intellectual property laws and may not be copied or reproduced in any manner. Violators will be prosecuted as permitted by law.
4. MyNHD has not visually inspected the Property. Instead, this Report refers specifically to certain records, statutes and other information provided by various governmental agencies and third parties. MyNHD has no way to verify the accuracy or completeness of this information, but has assumed the information is accurate and complete. If such information is not accurate or complete, MyNHD cannot and shall not be liable or responsible for such omissions or inaccuracies. MyNHD further shall not be liable or responsible for omissions or inaccuracies in the Report that the Recipients, or any of them, knew or should have known as of the Effective Date. This Report does not disclose whether the Property is contaminated with hazardous substances.
5. There may be other disclosures required by law in the State where the Property is located; MyNHD makes no representations or warranties as to the adequacy or accuracy of any other representations, warranties or disclosures required under other such laws. MyNHD shall not be liable or responsible for failing to disclose any matters not known to MyNHD, not shown on the maps used by MyNHD, not recorded in the public record as of the Effective Date, or not included within the categories of items included in the Report. MyNHD's total liability and responsibility to any Recipient for any liabilities, causes of action, claim or claims, including but not limited to any claim for breach of contract or negligence, shall be for actual proven damages measured by the difference in fair market value of the Property on the Effective Date, if any, caused by MyNHD's error. Any action initiated relative to the Report shall be governed by the laws of the State of California without regard to conflicts of law principles. In the event of any error, omission or inaccuracy in the MyNHD Report for which MyNHD is liable, MyNHD shall reserve the right to defend or pay any attorneys' fees, costs or expenses incurred by the Recipients, or any of them. The Recipients, and each of them, expressly waive the benefits of Civil Code Section 2778.
6. Recipients are encouraged to contact a local insurance agent regarding earthquake insurance, fire insurance and flood insurance. Recipients also may contact the National Flood Insurance Program regarding flood insurance. If there is a dispute involving a FEMA flood determination, MyNHD shall obtain a "Flood Certificate" from a flood insurance company admitted and licensed to do business in the State where the Property is located. The determination shown on the Flood Certificate shall be final and binding as to whether the Property is or is not in Zone "A" or "V" as shown on Flood Insurance Rate Map panels. MyNHD is not and shall not be responsible or liable for any costs, losses, or compensatory or consequential damages arising from earthquakes, fires or floods.
7. If the Transaction involves multiple adjacent parcels, the parcel shown on Page 1 of this Report is regarded as the "Primary Parcel," and the disclosures contained in the Report operate as if only a single parcel is involved. In other words, even if a matter affects only one parcel, it will be disclosed as affecting all of the parcels. For parcel-by-parcel disclosures, individual reports must be ordered separately for each parcel. With regard to tax information said data is provided only for the Primary Parcel.

8. The maximum tax amounts specified in this Report are estimates only, calculated based on available third party data. MyNHD does not review of the relevant recorder's or other jurisdictions' files to determine the presence of any other taxes or assessments affecting the Property. The levy amounts are subject to change for many reasons, including different interpretations of the Special Tax Formula, availability of data, and changes or corrections to classifications from year-to-year. The Report provides an estimate of items not included on the current tax bill, but the estimates are not comprehensive. For example, there may exist taxes and assessments which have not yet been levied on the tax bill or during the tax year described in the Report. MyNHD updates its information annually reasonably after updated information is released. Assessment districts also are subject to change, and therefore, this Report cannot be used or relied upon for nearby properties or future transactions involving this Property. Each Recipient is encouraged to contact the appropriate agents representing the local taxing authority with any specific questions they may have.

9. This Report discloses certain earthquake zones, flood zones, fire zones, and special tax assessment matters. Nothing in this Report relates to (a) title or title defects, (b) encroachments, geological issues or matters that would be disclosed by a land surveyor, soil survey or geological survey, (c) land use or zoning related matters, (d) parcel maps or subdivisions, (e) compliance with the Americans with Disabilities Act, local building codes or other federal, state or local laws, ordinances or restrictions that may affect the Property, (f) the use, occupancy or development of the Property, including any restrictions resulting from any state, local or federal governmental agency, such as school districts, water districts, joint power districts, or flood control districts, (g) building permits or any other permits that may be required for the Property or its current or future anticipated uses, or (h) any other matter potentially affecting the Property.

10. BY SIGNING, ACCEPTING OR USING THE NATURAL HAZARD DISCLOSURE STATEMENT OR THIS REPORT, THE RECIPIENTS, AND EACH OF THEM AND THEIR AGENTS AND REPRESENTATIVES, HEREBY ACKNOWLEDGE AND AGREE (AND SHALL BE DEEMED TO HAVE ACKNOWLEDGED AND AGREED) THAT THEY HAVE REVIEWED, APPROVED AND ACCEPTED ALL OF THE TERMS, CONDITIONS AND LIMITATIONS CONTAINED HEREIN. MYNHD SHALL NOT BE LIABLE OR RESPONSIBLE FOR ANY INDIRECT, INCIDENTAL OR CONSEQUENTIAL DAMAGES, INCLUDING WITHOUT LIMITATION LOST PROFITS OR ANY REDUCTION IN THE VALUE OF THE PROPERTY, ARISING OUT OF OR RELATED TO THE PREPARATION, ISSUANCE, USE OF OR RELIANCE UPON THIS REPORT, EVEN IF SUCH DAMAGES ARE FORESEEABLE.

Certificate

SELLER'S PROTECTION PLAN

Selling your home doesn't end at the sale. Protecting yourself is important and by listing your home with an experienced professional, you've chosen an insured plan that covers you even after your real estate transaction.

The Seller's Protection Plan, administered by **CRES A Gallagher Affinity Division**, provides you coverage for up to 180 days after your escrow closes. In the event of any inadvertent errors and omissions related to the sale of your home, you'll receive up to \$25,000, including defense costs, which you would be legally obligated to pay in the event of a claim.

Seller's Name(s)

Property Address

City / State / Zip

Real Estate Company / Agent

Closing Date



*SPP coverage afforded to members of the Real Estate Services Council Risk Purchasing Group and is written through A- rated or better insurance carriers. *\$2,500 retention applies. Coverage subject to the terms, conditions and exclusions of the policy.*

--- Detach this section and return it with your payment ---

Seller's Name(s): _____

Seller's New Address: _____

Real Estate Company: _____

Agent Name: _____

Address of Property Sold: _____

Close of Escrow Date: _____ / _____ / _____

Yes, I would like to purchase a 180 day extension for only \$100* (\$200 for California)

*To activate your 180 extension, complete this form and mail it along with your payment and closing statement within 15 days of the close of escrow

Make check payable to:

CRES A Gallagher Affinity Division
See reverse side for mailing instructions

A \$2,500 deductible applies. Coverage subject to the terms, conditions and exclusions of the policy

SELLER'S PROTECTION PLAN Enrollment Form

SELLER'S PROTECTION PLAN SUMMARY SHEET

What's Covered? This policy will pay on behalf of you, the seller, all amounts, including defense costs, up to \$25,000 over the \$2,500 retention, which you, the seller, become legally obligated to pay as a result of a covered circumstance. The covered circumstance must occur and claim must be made and reported within the coverage period. A covered circumstance means a lawsuit, arbitration or mediation proceeding, or alternate dispute resolution proceeding to which you submit, with our consent, instituted against you by the buyer, resulting from actual or alleged undisclosed defects in residential property which is your principal residence. For your coverage to be valid your broker's policy with us must be in effect at the time of the completed contract (your closing) and when claim is made against seller.

What's Not Covered? All insurance products have exclusions, or situations they don't cover. The major exclusions in this coverage include:

- Intentional, dishonest or fraudulent act(s) committed by you or on your behalf
- Covered circumstances of which you had knowledge prior to closing
- Claims by you against your real estate broker and/or agent
- Claims involving escrow monies
- Claims for damages to the residential property sustained subsequent to closing escrow
- Claims against you not involving your principal residence.

How Does It Work? Because your real estate broker cares about your peace of mind, you will be automatically enrolled in the SPP program. Coverage begins on the date of the completed contract (closing) and continues for 180 days. You have the option to extend your coverage for an additional 180 days, for a total of 360 days. If you wish to extend your coverage, you must complete the attached installment form and mail it along with your check and closing statement within fifteen (15) days of the close of escrow. You may also contact CRES at 1-858-618-1648. No additional extensions are available. The premium to extend your coverage for an additional 180 days is \$100 (\$200 in California) paid by you. The premium paid for the SPP is fully earned and non-refundable.

What Do I Do in the Event of a Claim? Since you are working with a highly professional real estate broker, we are confident you won't have any problems. If a problem develops between you and the buyer, please call us as soon as possible at 1-858-618-1648. Don't wait until it becomes a lawsuit. Early intervention is often the key to a favorable outcome.

THIS DOCUMENT IS AN OVERVIEW AND SUMMARY OF COVERAGE, FOR A COPY OF THE ACTUAL ENDORSEMENT AND ALL TERMS AND CONDITIONS WHICH APPLY, CONTACT CRES AT 1-858-618-1648.

Your Agent/Broker has a business relationship with the Real Estate Services Council Risk Purchasing Group, which is a casualty insurance buying and risk management collective. Through this relationship, in addition to the protection you receive, your Agent/Broker may also receive more protection because your home warranty belongs to a class of warranties that afford superior protection. This additional protection is in the form of a reduced deductible in case there is a claim for money or services arising from their representation in the purchase and sale of your home.

CRES A Gallagher Affinity Division | PO Box 29502 #69121 Las Vegas, NV 89126
(P) 858.618.1648 (F) 858.618.1655 | cresinsurance.com | info@cresinsurance.com



Please mail your completed
enrollment form and payment to:

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PO Box 95632
Chicago, IL 60694-5632