



Report Date: 10/3/2024  
Report Number: 59351-103  
Subject Property: 1234 MAIN STREET  
APN: 4417-0040-0008-000  
Page Number: Invoice

**Subject Property:**  
1234 MAIN STREET  
ANYCITY, TX 12345  
APN#: 4417-0040-0008-000

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

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

Product Description	Billing Terms	Amount Owed
Residential NHD Report	Check	\$74.95

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**\$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 STREET  
ANYCITY, TX 12345  
4417-0040-0008-000**

Make Checks Payable to:

**MyNHD, Inc.  
PO Box 241426  
Los Angeles, CA 90024**

**REPORT NUMBER: 59351-103  
Amount Due \$74.95**



[VIEW ALL MAPS](#)

## NATURAL HAZARD RISK DISCLOSURE

### Report Summary

**Subject Property:** 1234 MAIN STREET ANYCITY, TX 12345

**APN:** 4417-0040-0008-000

<b>This property is located in/within:</b>	<b>Yes</b>	<b>No</b>	<b>Details:</b>
FEMA Flood Hazard Area	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<a href="#">Page 2</a>
Flash Floods Risk	HIGH		<a href="#">Page 2</a>
FEMA Wildland Fire Hazard Risk Area	MODERATE		<a href="#">Page 3</a>
Damaging Earthquake	Potential		<a href="#">Page 4</a>
USGS Designated Minor Fault Zone	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<a href="#">Page 4</a>
Earthquake Fracking Hazard Zone	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<a href="#">Page 5</a>
Sinkhole Proximity	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<a href="#">Page 5</a>
Tornado Risk Area	VERY HIGH		<a href="#">Page 5</a>
Thunderstorm Wind	VERY HIGH		<a href="#">Page 6</a>
Hurricane Damage Risk Area	VERY HIGH		<a href="#">Page 6</a>
Hail Risk Area	MODERATE		<a href="#">Page 7</a>
Private Airports and Small Public Airports	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<a href="#">Page 7</a>
Military Base/Airports/Landuse Disclosure	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<a href="#">Page 8</a>
Texas Hazards/Intracoastal Waterway Addendum	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<a href="#">Page 9, 10</a>
Environmental Report	Included		<a href="#">Page 11</a>
Radon Gas/Lead Based Paint/Mold Advisory	Included		<a href="#">Page 14</a>
Texas Special Purpose Districts Advisory	Included		<a href="#">Page 14</a>
Points of Interest Proximity	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<a href="#">Page 16</a>
Notice of Terms and Conditions	Included		<a href="#">Page 17</a>

**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://cresNHD.com/booklets/lead\\_in\\_your\\_home\\_booklet.pdf](http://cresNHD.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

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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" 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](http://www.fema.gov) for more info including specifics on the LOMA or LOMR process.

### FLASH FLOOD RISK AREA

[View Map](#)

SUBJECT PROPERTY IS LOCATED IN A **HIGH** FLASH FLOOD HAZARD AREA

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From the national weather service: Most flash floods are caused by slow-moving thunderstorms, or thunderstorms which move over the same area one right after the other. Flash floods generally occur within a short time period after a rain event - generally 6 hours or less. For this reason, they are more life threatening. Areas most susceptible to flash flooding are mountainous streams and rivers, urban areas, low-lying areas, storm drains, and culverts. Shown as Ordinal scale or number of incidents since 1996.

**FEMA WILDLAND FIRE HAZARD AREA**

[View Map](#)

SUBJECT PROPERTY IS LOCATED IN A **MODERATE** WILDLAND FIRE HAZARD AREA

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YOUR COUNTY **GALVESTON TX** RATING IS **MODERATE**

A Wildfire is an unplanned fire burning in natural or wildland areas such as forests, shrub lands, grasslands, or prairies. A Wildfire Expected Annual Loss score and rating represent a community's relative level of expected building and population loss each year due to Wildfires when compared to the rest of the United States. Scores are ranked by county from Very Low, Relatively Low, Relatively Moderate, Relatively High to Very High by FEMA. For more information visit: <https://hazards.fema.gov/nri/wildfire>

**Wildland Fire Risk Legend:**

VERY LOW Expected Annual Loss

LOW Expected Annual Loss

MODERATE Expected Annual Loss

HIGH Expected Annual Loss

VERY HIGH Expected Annual Loss

## DAMAGING EARTHQUAKE

[View Map](#)

THERE IS A **LESS THAN 5%** CHANCE THAT A MINOR DAMAGING EARTHQUAKE COULD OCCUR IN YOUR REGION IN THE NEXT 100 YEARS

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This map is not meant to alarm current or future residents of those areas but to help them prepare and reinforce their homes before the next earthquake hits. Mitigation measure might include improve the seismic resistance of nonstructural building components such as parapets, chimneys, non-load bearing walls, fire sprinkler systems, HVAC systems, suspended ceilings and lights, windows, water heaters, furnaces, air conditioners and emergency generators as well as insurance. The map and supporting documentation also are used by municipal planners to create building codes. A committee of the FEMA-funded Building Seismic Safety Council has voted to use the new model in its 2020 recommendations. Then it must be adopted by the American Society of Civil Engineers, the 2024 International Building Code and local building codes. The shaking is equivalent to Modified Mercalli Intensity VI. These water systems are divided into two categories: large and small water systems. Any water system that serves more than 1,850 residents will be classified as a large water system.

Community Water Systems are required to complete annual water-use reports and system water plans. These requirements are part of a larger set of recommendations made by the Governor's Drought Task Force in 2005. The reports and plans are intended to reduce Community Water Systems' vulnerability to drought and ensure that water providers are prepared to respond to drought or water shortage conditions.

### Earthquake Damage Chance Legend:

- 4% to 19%
- 19% to 36%
- 36% to 74%
- 74% or greater

## USGS DESIGNATED MINOR FAULT ZONE

[View Map](#)

SUBJECT PROPERTY  IS  IS NOT LOCATED IN AN USGS DESIGNATED MINOR FAULT ZONE

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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>

### Earthquake Fault Zone(s)

Gulf Coast normal faults, TX (Class B)

### EARTHQUAKE FRACKING HAZARD ZONE

SUBJECT PROPERTY  IS  IS NOT LOCATED IN AN EARTHQUAKE FRACKING HAZARD ZONE

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The number of earthquakes in the central U.S. has increased dramatically over the past decade. The United States Geological Survey has created a map that shows where a rapid increase in seismicity has been associated with wastewater injection otherwise known as fracking. The issue of man-made earthquakes has become more of a concern recently as geologic surveys have shown parts of the United States to be at risk for induced seismic activity due to fracking. Fracking occurs when a large volume of fluid is suddenly injected at high rates, it can upset a fault's fluid stress balance. In some cases, this sudden injection can lubricate a fault and cause rocks on either side to slip and trigger an earthquake. These are called "Induced Earthquakes". For more information please visit: <https://earthquake.usgs.gov/research/induced/>

### SINKHOLE PROXIMITY

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

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A sinkhole is an area of ground that has no natural external surface drainage. When it rains, the water stays inside the sinkhole and typically drains into the subsurface. Sinkholes form when rock erodes and dissolves due to contact with groundwater and run-off. Sinkholes are most common in areas containing high amounts of soft rock, such as limestone. Over time, this process may form large cavities and caves in the bedrock. When this happens, the ground above crumbles, forming a collapse sinkhole. Collapse sinkholes form very quickly and unexpectedly, sometimes swallowing homes or even roadways. For more information please visit: <https://www.usgs.gov/special-topic/water-science-school/science/sinkholes>

### TORNADO RISK AREA

[View Map](#)

SUBJECT PROPERTY IS LOCATED IN A **VERY HIGH** TORNADO RISK HAZARD AREA

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THERE HAVE BEEN **64** TORNADOS IN **GALVESTON COUNTY TX** SINCE 1980.

**From NOAA - Tornadoes are one of nature's most violent storms.** In an average year, about 1,000 tornadoes are reported across the United States, resulting in 80 deaths and more than 1,500 injuries. A tornado is a violently rotating column of air extending from a thunderstorm to the ground. The most violent tornadoes are capable of tremendous destruction with wind speeds of 250 mph or more. Damage paths can be in excess of one mile wide and 50 miles long.

Tornadoes come in all shapes and sizes and can occur anywhere in the U.S. at any time of the year. In the southern states, peak tornado season is March through May, while peak months in the northern states are during the summer.

#### Tornado Risk Legend:

VERY LOW	0 to 8 Tornadoes Since 1980
LOW	8 to 16 Tornadoes Since 1980
MODERATE	16 to 27 Tornadoes Since 1980
HIGH	27 to 48 Tornadoes Since 1980
VERY HIGH	48 to 210 Tornadoes Since 1980

**THUNDERSTORM WIND RISK AREA**

[View Map](#)

SUBJECT PROPERTY IS LOCATED IN A **VERY HIGH** THUNDERSTORM WIND RISK HAZARD AREA

THERE HAVE BEEN **370** WIND DAMAGING EVENTS IN **GALVESTON** COUNTY **TX** SINCE 1980.

Damaging wind from thunderstorms is much more common than damage from tornadoes. In fact, many confuse damage produced by "straight-line" winds and often erroneously attribute it to tornadoes. There are two types of thunderstorm winds: 1) those associated with the UPDRAFT, and 2) winds associated with the DOWNDRAFT, creating Strong wind gusts in excess of 57.5 mph. In fact, Strong thunderstorm winds can exceed 100 mph and cause damage equal to a tornado. Wind gusts can be further classified as one of the following severe weather wind phenomena Straight-line winds, Microbursts, Macrobursts and Derechos. A derecho is made up of a "family of downburst clusters" and by definition must be at least 240 miles in length. Data includes damaging events which means one storm can create multiple events within and across a number of counties.

More info [https://mrcc.purdue.edu/living\\_wx/thunderstorms/index.html](https://mrcc.purdue.edu/living_wx/thunderstorms/index.html)

**Thunderstorm Wind Risk Legend:**

VERY LOW	0 to 50 Wind Damaging Events Since 1980
LOW	50 to 120 Wind Damaging Events Since 1980
MODERATE	120 to 200 Wind Damaging Events Since 1980
HIGH	200 to 360 Wind Damaging Events Since 1980
VERY HIGH	360 to 1160 Wind Damaging Events Since 1980

**HURRICANE DAMAGE RISK AREA**

[View Map](#)

SUBJECT PROPERTY IS LOCATED IN A **VERY HIGH** HURRICANE RISK HAZARD AREA

THERE HAVE BEEN **12** HURRICANE INCIDENTS IN **GALVESTON** COUNTY **TX** SINCE 1980.

The two greatest risks from hurricanes are Wind and Flooding. Wind damage generally occurs within 150 miles of the coast and flooding is the greatest problem when hurricanes head inland but other problems like Tornados and Storm Surge are also present. Check with your inspector to see what mitigation measures can be taken to reduce wind damage like bracing the roof, reinforcing garage doors etc.. Damage from inland hurricanes can also include falling trees, flooding, and power outages as evidenced most recently by hurricane Ida where at least 23 people died in New Jersey in 2021 due to flooding. There are numerous other examples of inland hurricane damage from St Louis to Wisconsin, Michigan, Arizona and California.

**Hurricane Risk Legend:**

VERY LOW	0 Hurricanes Since 1980
LOW	1 to 2 Hurricanes Since 1980
MODERATE	3 to 4 Hurricanes Since 1980
HIGH	5 to 8 Hurricanes Since 1980
VERY HIGH	9 and above Hurricanes Since 1980

**HAIL RISK AREA**

[View Map](#)

SUBJECT PROPERTY IS LOCATED IN A **MODERATE** HAIL RISK HAZARD AREA

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THERE HAVE BEEN **33** HAIL STORMS IN **GALVESTON COUNTY TX** SINCE 1980.

Hailstorms are much more likely to form than tornadoes and are among the most expensive weather events in the U.S., often causing more damage than hurricanes, and computer models predict that due to warming temperatures, severe storms will become more intense.

Hail-producing thunderstorms are shown from NOAA databases of hail reports from 1980 to present. Hail at least one inch in diameter is enough to justify a severe thunderstorm warning from the National Weather Service and that is the criteria used to produce this data map below. While the data is not perfect there is at least some evidence that the largest, most destructive hailstones could become more common in those area shown on the map. Climate-model projections indicate this apparent enlargement trend may continue in at least some hail-prone areas as the century unfolds.

**Damaging Hail Exposure Risk Legend:**

VERY LOW	0 to 10 Hail Storms Since 1980
LOW	10 to 30 Hail Storms Since 1980
MODERATE	30 to 40 Hail Storms Since 1980
HIGH	40 to 140 Hail Storms Since 1980
VERY HIGH	140 to 1030 Hail Storms Since 1980

**PRIVATE AIRPORTS AND SMALL PUBLIC AIRPORTS**

SUBJECT PROPERTY  IS  IS NOT LOCATED WITHIN 2 MILES OF AN AIRPORT

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This property is presently located within 2 miles of an airport. 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.



**MILITARY BASE DISCLOSURE**

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

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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.

**MILITARY AIRPORT/LANDUSE DISCLOSURE (AICUZ/JLUS)**

SUBJECT PROPERTY  IS  IS NOT LOCATED IN A MILITARY AIRPORT "AICUZ" ZONE

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SUBJECT PROPERTY  IS  IS NOT LOCATED IN A MILITARY LANDUSE "JLUS" ZONE

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This property may be located near a military installation and may be affected by high noise or air installation compatible use zones or other operations. Information relating to high noise and compatible use zones is available in the most recent Air Installation Compatible Use Zone Study or Joint Land Use Study prepared for a military installation and may be accessed on the Internet website of the military installation and of the county and any municipality in which the military installation is located.

## TEXAS HAZARD DISCLOSURES

The Subject Property:

**IS**  **IS NOT** LOCATED IN GROUNDWATER CONSERVATION DISTRICT  NOT MAPPED [View Map](#)

**District Name:** HARRIS-GALVESTON SUBSIDENCE DISTRICT

**IS**  **IS NOT** LOCATED IN A SUBSIDENCE DISTRICT  NOT MAPPED [View Map](#)

**District Name:** Harris-Galveston Subsidence District **Regulatory Area:** Regulatory Area 1

**IS**  **IS NOT** LOCATED WITHIN 1/2 MILE FROM A RESERVOIR  NOT MAPPED

**IS**  **IS NOT** LOCATED WITHIN 1/2 MILE FROM A PIPELINE  NOT MAPPED [View Map](#)

### GROUNDWATER CONSERVATION DISTRICTS

The Texas Water Development Board is charged with the approval of groundwater management plans. All confirmed groundwater conservation districts in Texas are required to develop and implement a management plan for the effective management of their groundwater resources. For more information click here: [https://www.twdb.texas.gov/groundwater/conservation\\_districts/index.asp](https://www.twdb.texas.gov/groundwater/conservation_districts/index.asp)

### SUBSIDENCE DISTRICTS

It is the purpose and intent of the HGSD Regulatory Plan to establish policy in the areas of groundwater regulation, permits and enforcement and to establish the HGSD [Regulatory Areas](#) and regulatory requirements for each area. For more information see: <https://hgsubsidence.org/planning/regulatory-plan/>

### RESERVOIRS

More than half of the available surface water in the state is from reservoirs (8.9 million acre-feet per year for reservoirs out of a total of 13.3 million acre-feet per year). Reservoirs are able to capture and store flood-waters for use during times of drought when the rivers are low or dry. In fact, many of the state's major reservoirs were constructed principally for flood control, with water supply as a secondary benefit before 1950s.

### PIPELINES

Texas has the largest pipeline infrastructure in the nation, with 479,798 miles of pipeline representing about 1/6 of the total pipeline mileage of the entire United States. Texas' pipelines are divided into the categories of natural gas and LP-gas distribution lines (160,860 miles), hazardous liquid and natural gas transmission lines (79,034 miles), hazardous liquid and natural gas regulated gathering lines (8,656 miles), intrastate production and gathering lines leaving a lease (178,963 miles), and interstate lines (52,285 miles). The Railroad Commission of Texas has safety responsibility over the first four categories. For more details please visit: <https://www.rrc.texas.gov/pipeline-safety/>



PROMULGATED BY THE TEXAS REAL ESTATE COMMISSION (TREC)

12-05-11

**ADDENDUM FOR  
PROPERTY LOCATED SEAWARD OF THE  
GULF INTRACOASTAL WATERWAY**  
(SECTION 61.025, TEXAS NATURAL RESOURCES CODE)



**TO CONTRACT CONCERNING THE PROPERTY AT**

1234 MAIN STREET ANYCITY, TX 12345

(Address of Property)

**DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING  
COASTAL REAL PROPERTY NEAR A BEACH**

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.
- BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.
- IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.
- AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.
- THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should: (1) determine the rate of shoreline erosion in the vicinity of the real property; and (2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

Buyer

Seller

Buyer

Seller



This form has been approved by the Texas Real Estate Commission for use with similarly approved or promulgated contract forms. Such approval relates to this form only. TREC forms are intended for use only by trained real estate licensees. No representation is made as to the legal validity or adequacy of any provision in any specific transactions. It is not suitable for complex transactions. Texas Real Estate Commission, P.O. Box 12188, Austin, TX 78711-2188, 512-936-3000 (<http://www.trec.texas.gov>) TREC No. 34-4. This form replaces TREC No. 34-3.



[VIEW ALL MAPS](#)

## 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.

<b>SUBJECT PROPERTY IS IN PROXIMITY TO:</b>	<b>YES</b>	<b>NO</b>	<b>DISTANCE SEARCH FROM PROPERTY</b>	<b><a href="#">View Map</a> DETAILS</b>
Brownfield Risk	<input type="checkbox"/>	<input checked="" type="checkbox"/>	500 Feet	<a href="#">Page 12</a>
Superfund Site	<input type="checkbox"/>	<input checked="" type="checkbox"/>	2,500 Feet	<a href="#">Page 12</a>
Radiation Site	<input checked="" type="checkbox"/>	<input type="checkbox"/>	1 Mile	<a href="#">Page 12</a>
Formerly Used Defense Site (FUDS)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	1 Mile	<a href="#">Page 12</a>
RCRA Corrective Action Site	<input checked="" type="checkbox"/>	<input type="checkbox"/>	1 Mile	<a href="#">Page 13</a>
Landfill and/or Solid Waste Disposal Site	<input type="checkbox"/>	<input checked="" type="checkbox"/>	1 Mile	<a href="#">Page 13</a>
Leaking Underground Storage Tank ("LUST")	<input checked="" type="checkbox"/>	<input type="checkbox"/>	1/2 Mile	<a href="#">Page 13</a>

### 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>

#### Radiation Sites

GALVESTON BAY REFINERY, 2401 FIFTH AVENUE SOUTH

#### Distance (in miles) from Subject Property

0.00

### 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>

**Corrective Action Sites**

**Distance (in miles) from Subject Property**

BLANCHARD REFINING COMPANY LLC - GALVESTON BAY REF, 2401 5TH AVENUE SOUTH

0.96

**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.

**Leaking Underground Storage Tanks**

**Type**

**Distance (in miles) from Subject Property**

MAINLAND CONSTRUCTION CO	underground/above ground	0.24
MARSHALL CHEVROLET CO INC	underground/above ground	0.24
SUPER FOOD STORE	underground/above ground	0.42
FORMER GULF AST FAC	underground/above ground	0.43

## RADON GAS ADVISORY

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

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 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 <https://cresNHD.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.

## TEXAS SPECIAL PURPOSE DISTRICTS ADVISORY

There are 388 special purpose districts (SPDs) that impose sales and use tax in Texas. Public Improvement Districts (PIDs) and MUDS are defined geographical areas established to provide specific types of improvements or maintenance, which are financed by assessments against the property owners within the area. Both are special purpose taxation vehicles used for financing new or developing areas to fund the infrastructure like water-related infrastructure, utilities, and parks. When purchasing a home these MUD and PID will add your monthly PITI. (Principle, Interest, Tax, and Insurance). For more information see <https://comptroller.texas.gov/taxes/sales/spd.php>.

### **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](http://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](http://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](http://en.wikipedia.org/wiki/Light_pollution).



## POINTS OF INTEREST PROXIMITY (POI)

[View POI Map](#)

### 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>
Manuel Guajardo Jr Elementary School, 2020 21st St N, Texas City	0.88
Texas City High School, 1431 9th Ave N, Texas City	1.04
Our Lady of Fatima School, 1600 9th Ave N, Texas City	1.10
Heights Elementary, 300 N Logan St, Texas City	1.15
Blocker Middle School, 1800 9th Ave N, Texas City	1.30
Kohfeldt Elementary School, 1705 13th Ave N, Texas City	1.37
Woodrow Wilson Alternative Program, 1508 6th St N, Texas City	1.58
Roosevelt-Wilson Elementary, 301 16th Ave N, Texas City	1.74

### 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 1.03 miles away.

<u>Fire Station Name, Address</u>	<u>Distance (in miles) from Subject Property</u>
Texas City Fire Department Station 2, 825 10th St N, Texas City	1.03
Texas City Fire Department Station 1, 1725 25th St N, Texas City	1.91

### POLICE STATIONS PROXIMITY

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

Public records located 1 police stations for this property. The closest police station is 1.07 miles away.

<u>Police Station Name, Address</u>	<u>Distance (in miles) from Subject Property</u>
Texas City Police Department, 1004 9th Ave N, Texas City	1.07

### HOSPITALS PROXIMITY

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

### 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 277.
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. If included, 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.

11. MyNHD hereby agrees to indemnify the Owner or Seller, real estate broker(s) and agent(s), HCD dealer(s) and HCD salesperson(s), transaction coordinator(s), the escrow company, and/or settlement agent(s) and each of their respective employees, including office managers, ordering this Report as covered by our Professional Liability Insurance Policy for damages to the extent they are caused by our negligent acts, errors or omissions in the performance of our services and subject to the limitations of this Report. The Owner or Seller, real estate broker(s) and agent(s), HCD dealer(s) and HCD salesperson(s), transaction coordinator(s), the escrow company, and/or settlement agent(s) and each of their respective employees, including office managers, will not be liable for any error in this information as long as ordinary care is exercised in transmitting it. (Cal. Civ. Code §1102.4.)

# 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

Please mail your completed  
enrollment form and payment to:

**AJG RMS INC CRES AF**  
**PO Box 95632**  
**Chicago, IL 60694-5632**

**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**

