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DS Order No.: 210150
Researcher #: 41

Qty	Description	Unit Price	TOTAL
1	DisclosureSave Silver-4/25/02 9:17:00 AM 5734 Country Club Dr Oakland, Ca 94618 APN: 048a71802000	29.50	29.50
TOTAL			29.50

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DISCLOSURESAVE
SILVER
NATURAL HAZARD DISCLOSURE STATEMENT

DETAILS OF REQUEST:

PERSON/ENTITY MAKING REQUEST

Henry Gannett
683 Ironbark Circle
Orinda Ca 94563

ORDER NUMBER

210150

ADDRESS OF PROPERTY
SUBJECT OF DISCLOSURE REPORT

5734 Country Club Dr
Oakland, Ca 94618

ASSESSOR'S PARCEL NUMBER

048a71802000

RECIPIENT OF DISCLOSURE REPORT

Aaron Watcher
5734 Country Club Dr
Oakland, Ca 94618

DATE OF ISSUANCE

4/25/02

ESCROW NUMBER

PREPARED BY R.W.
RODGERS OF RWR
ASSOCIATES, AMERICAN
INSTITUTE OF
PROFESSIONAL
GEOLOGISTS, NO. 8032

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This NHD statement and report is prepared based on information provided by public agencies, in compliance with California Civil Code Section 1103.4 and thus provides for legal exemption from liability to the transferor and listing agent for any error in this information provided that ordinary care is exercised in transmitting the statement and report. **Disclaimer:** DisclosureSave has no obligation to advise any persons, including the recipient, of any change in relevant facts, conditions, or circumstances that occur after Date of Report. Please also be aware, only fully paid Reports are considered valid. **Prices Subject to change without notice. Thank You - DisclosureSave.**

NATURAL HAZARD DISCLOSURE STATEMENT

APN: 048a71802000

Order #: 210150

THIS STATEMENT APPLIES TO THE FOLLOWING PROPERTY: 5734 Country Club Dr, Oakland, Ca 94618

DATE OF ISSUE: 4/25/02

The transferor and his or her agent(s) disclose the following information with the knowledge that even though this is not a warranty, prospective transferees may rely on this information in deciding whether and on what terms to purchase the subject property.

THIS REAL PROPERTY LIES WITHIN THE FOLLOWING HAZARDOUS AREA(S):

A SPECIAL FLOOD HAZARD AREA (Any type Zone "A" or "V") designated by the Federal Emergency Management Agency.

Yes ___ No X Do not know and information not available from local jurisdiction ___

AN AREA OF POTENTIAL FLOODING shown on a dam failure inundation map pursuant to Section 8589.5 of the Government Code.

Yes ___ No X Do not know and information not available from local jurisdiction ___

A VERY HIGH FIRE HAZARD SEVERITY ZONE pursuant to Section 51178 or 51179 of the Government Code. The owner of this property is subject to the maintenance requirements of Section 51182 of the Government Code.

Yes ___ No X

A WILDLAND AREA THAT MAY CONTAIN SUBSTANTIAL FOREST FIRE RISKS AND HAZARDS pursuant to Section 4125 of the Public Resources Code. The owner of this property is subject to the maintenance requirements of Section 4291 of the Public Resources Code.

Yes ___ No X

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

Yes ___ No X

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

Yes (Landslide Zone) ___ Yes (Liquefaction Zone) ___

Neither X Map not yet released by state ___

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

Transferor represents that the information herein is true and correct to the best of the transferor's knowledge as of the date signed by the transferor.

SIGNATURE OF TRANSFEROR _____ Date _____

Agent represents that the information herein is true and correct to the best of the agent's knowledge as of the date signed by the agent.

SIGNATURE OF AGENT _____ Date _____

SIGNATURE OF AGENT _____ Date _____

Transferee represents that he or she has read and understands this document.

SIGNATURE OF TRANSFEEEE _____ Date _____

The representations made in this Natural Hazard Disclosure Form are based on information provided by an independent third party report provided as a substitute disclosure pursuant to California Civil Code Section 1103.4. Neither the transferor nor the transferor's agent (1) has independently verified the information contained in this form and report or (2) is personally aware of any errors or inaccuracies in the information contained on this form.

Robert W. Rodgers



**NATURAL HAZARD DISCLOSURE REPORT
FOR
5734 Country Club Dr
Oakland, Ca 94618**

TABLE OF CONTENTS

SPECIAL FLOOD HAZARD AREA (FEMA)..... 4
Section 8589.3 of the California Government Code

**AREA OF POTENTIAL
FLOODING DUE TO DAM INUNDATION..... 5**
Section 8589.4 of the California Government Code

A VERY HIGH FIRE HAZARD SEVERITY ZONE 6
Section 51183.5 of the California Government Code

**WILDLAND AREA THAT MAY CONTAIN
SUBSTANTIAL FOREST FIRE RISKS AND HAZARDS 7**
Section 4136 of the California Public Resource Code

EARTH QUAKE FAULT ZONE..... 8
Section 2621.9 of the California Public Resource Code

SEISMIC HAZARD ZONE
Section 2694 of the California Public Resource Code

A. Landslide Zone..... 9

B. Liquefaction Zone..... 9

DATA BASE DISCLOSURE ADDENDUM (MEGAN’S LAW)..... 10

MOLD DISCLOSURE 11

TERMS AND CONDITIONS..... 12

NOTE

In preparing this report, DISCLOSURESAVE has relied upon the statutes identified and has reviewed the maps and records specifically referred to in each Disclosure Determination. These are available to the public as Government Records to make the determinations if and to what extent each statute applies to the Subject Property. Receipt or use of this report by recipient or any third party constitutes acceptance of the terms and conditions detailed at end of this document.

Please read these terms and conditions carefully. This report is not a warranty. This report is not a policy of insurance. This report is prepared by DISCLOSURESAVE to comply with California statutory disclosure law relating to public record information in connection with the sale of residential real estate. Recipient is cautioned and warned that no on site inspection is performed by DISCLOSURESAVE in preparing the report.

DETERMINATION OF SPECIAL FLOOD HAZARD AREA

FOR

5734 Country Club Dr

Oakland, Ca 94618

DETERMINATION:

Based on DISCLOSURESAVE's review of the Flood Insurance Rate Maps published by the Director of the Federal Emergency Management Agency, the following determination is made:

THE PROPERTY IDENTIFIED IN THIS REPORT IS NOT LOCATED IN A FEMA DESIGNATED SPECIAL FLOOD HAZARD AREA

DISCUSSION:

Pursuant to Section 1103 of the California Civil Code, this determination by DISCLOSURESAVE is based on a review of maps including the Flood Insurance Rate Maps published by the Director of the Federal Emergency Management Agency.

The Federal Emergency Management Agency (FEMA) is the federal agency with the responsibility to produce Flood Insurance Rate Maps. These maps are used to determine whether structures, such as private residences are contained within designated Special Flood Hazard Areas. This information is then used to determine the need for obtaining flood insurance through the National Flood Insurance Program and also for floodplain management purposes. The fact that a structure lies with a designated Special Flood Hazard Area does not guarantee that it will necessarily flood; nor does the fact that a structure lies outside a flood zone guarantee that it will not flood.

For more information about flood zones, please contact your local FEMA Regional Office or access this department's Internet address through the World Wide Web at <http://www.fema.gov/>.



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1-877-302-3262 (Toll Free)
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**DETERMINATION OF AN AREA OF POTENTIAL
FLOODING DUE TO DAM INUNDATION**

FOR

5734 Country Club Dr

Oakland, Ca 94618

DETERMINATION:

Based on DISCLOSURESAVE's review of maps approved by the Office of Emergency Services, the following determination is made:

***THE PROPERTY IDENTIFIED IN THIS REPORT IS NOT LOCATED IN AN
OFFICIALLY DESIGNATED AREA OF POTENTIAL FLOODING
DUE TO DAM INUNDATION***

DISCUSSION:

Pursuant to Section 1103 of the California Civil Code and Section 8589.5 of the California Government Code, this determination by DISCLOSURESAVE is based on a review of inundation maps showing areas of potential flooding in the event of sudden or total failure of any dam. Section 8589.5 of the California Government Code requires that inundation maps be prepared for certain dams and debris basins. Should there be a catastrophic breakdown of a basin or dam during peak capacity, the dam inundation maps indicate the areas that could potentially be inundated by this breakdown. Potential causes of catastrophic breakdowns include heavy rainfall, watershed runoff, foundation failure, earthquakes, etc. Not all California dams have dam inundation maps associated with them, so there may be circumstances where specialized consultants may need to be consulted for detailed analyses.

Maps approved pursuant to section 8589.5 of the California Government Code are kept on file with the Department of Water Resources and the Office of Emergency Services. For more information, please contact the California Office of Emergency Services in Sacramento or access this department's Internet address, <http://www.oes.ca.gov/>.



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**DETERMINATION OF
VERY HIGH FIRE HAZARD SEVERITY ZONE
FOR
5734 Country Club Dr
Oakland, Ca 94618**

DETERMINATION:

Based on DISCLOSURESAVE's review of maps issued by the Director of Forestry and Fire Protection for the State of California, the following determination is made:

***THE PROPERTY IDENTIFIED IN THIS REPORT IS NOT LOCATED
IN AN OFFICIALLY DESIGNATED
VERY HIGH FIRE HAZARD SEVERITY ZONE***

DISCUSSION:

Pursuant to Section 1103 of the California Civil Code and Section 51183.5 of the California Government Code, this determination by DISCLOSURESAVE is based on a review of maps issued by the Director of Forestry and Fire Protection for the State of California

Section 51178 of the California Government Code requires that the California Director of Forestry and Fire Protection identify and prepare maps showing certain Very High Fire Hazard Severity Zones. Placement within these zones is based on criteria that includes, but is not limited to, structure density, weather, topography, fuels, and other relevant considerations. Buyers are subject to fines for failing to provide for proper brush clearance and other preventive measures in these zones. For more information, please contact the California Department of Forestry and Fire Protection in Sacramento or access this department's Internet address access the World Wide Web at, <http://www.fire.ca.gov/>.



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**DETERMINATION OF
WILDLAND AREA THAT MAY CONTAIN
SUBSTANTIAL FOREST FIRE RISKS AND HAZARDS
FOR
5734 Country Club Dr
Oakland, Ca 94618**

DETERMINATION:

Based on DISCLOSURESAVE's review of maps issued by the Director of Forestry and Fire Protection for the State of California, the following determination is made:

***THE PROPERTY IDENTIFIED IN THIS REPORT IS NOT LOCATED
IN AN OFFICIALLY DESIGNATED WILDLAND AREA THAT MAY CONTAIN
SUBSTANTIAL FOREST FIRE RISKS AND HAZARDS***

DISCUSSION:

Pursuant to Section 1103 of the California Civil Code, Sections 4102, 4125, 4136 of the California Public Resources Code, and Section 13811 of the Health and Safety Code, this determination by DISCLOSURESAVE is based on a review of maps including those issued by the Director of Forestry and Fire Protection for the State of California

Section 4125 of the California Public Resources Code requires that the California Director of Forestry and Fire Protection identify and prepare maps showing certain State Responsibility Areas that designate wildland areas that may contain substantial forest fire risks and hazards. These State Responsibility Areas are subject to the requirements of Section 4291 of the California Public Resources Code governing any person who own, controls, operates leases, or maintains a building or structure in a designated area in reference to firebreaks, trimming of trees, installation of chimney screens and regulation of these matters by the State Forester.

In the exercise of its responsibility for identifying State Responsibility Areas, the California Department of Forestry and Fire Protection is also responsible for identifying lands outside of cities and federal lands for which the state takes primary financial responsibility for protecting natural resources from fire damage. These designated locations are determined in part on vegetation and other natural resource characteristics within the area. Public Resources Code Section 4291 imposes a duty on the seller of real property to disclose whether the property is within a State Responsibility Area and that the buyer must take specific fire mitigation measures to be in compliance with California law. For more information, please contact the California Department of Forestry and Fire Protection in Sacramento or access this department's Internet address through the World Wide Web at, <http://www.fire.ca.gov/>.



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DETERMINATION OF EARTHQUAKE FAULT ZONE

FOR

5734 Country Club Dr

Oakland, Ca 94618

DETERMINATION:

Based on DISCLOSURESAVE's review of maps issued by the Division of Mines and Geology of the Department of Conservation, the following determination is made:

THE PROPERTY IDENTIFIED IN THIS REPORT IS NOT LOCATED IN AN OFFICIALLY DESIGNATED EARTHQUAKE FAULT ZONE

DISCUSSION:

Pursuant to Section 1103 of the California Civil Code and Sections 2621.9 and 2622 of the California Public Resources Code, this determination by DISCLOSURESAVE is based on a review of maps issued by the Division of Mines and Geology of the Department of Conservation

The California State Geologist has the responsibility for mapping earthquake fault zones. Fault zones lie on either side of known faults and are generally a quarter mile or less in width. Faults can be categorized as active or inactive and are subject to continual revision as new findings dictate. Just as with FEMA flood zones, lying outside of the fault zone boundary does not ensure that there is no danger from earthquake-generated ground shaking, but it is presumed that there is a greater statistical danger within the zone. More information may be obtained from the California Department of Conservation, Division of Mines and Geology through their nearest office or through the world wide web address, <http://www.consrv.ca.gov/>.

For more information, please contact the California Office of Emergency Services in Sacramento or access this department's Internet address through the World Wide Web at, <http://www.oes.ca.gov/>.



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DETERMINATION OF SEISMIC HAZARD ZONE

FOR

5734 Country Club Dr

Oakland, Ca 94618

DETERMINATION:

Based on DISCLOSURESAVE's review of maps issued by the Division of Mines and Geology of the Department of Conservation, the following determination is made:

THE PROPERTY IDENTIFIED IN THIS REPORT:

- A. IS NOT LOCATED IN LANDSLIDE ZONE,***
- B. IS NOT LOCATED IN A LIQUEFACTION ZONE.***

DISCUSSION:

Pursuant to Section 1103 of the California Civil Code, Sections 2621.9, 2622, and 2296 of the California Public Resources Code, this determination by DISCLOSURESAVE is based on a review of maps issued by the Division of Mines and Geology of the Department of Conservation,

The California State Geologist and the Division of Mines and Geology of the Department of Conservation, have the responsibility for mapping seismic hazard zones and must identify areas of potential danger to the public from ground failure caused by earthquake ground shaking. These dangers include landslides and liquefaction (liquefaction refers to the earth taking on a fluid consistency under conditions of prolonged shaking). More information may be obtained from the California Department of Conservation, Division of Mines and Geology through their nearest office or access this department's Internet address through the World Wide Web at, <http://www.consrv.ca.gov/>.



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DATA BASE DISCLOSURE SUPPLEMENT
(MEGAN'S LAW)
FOR
ALAMEDA COUNTY

Property: 5734 Country Club Dr
Oakland, Ca 94618

APN:048a71802000

Transferor: Aaron Watcher

NOTICE: The California Department of Justice, sheriff's departments, police departments of 200,000 or more and many other local law enforcement authorities maintain for public access a data base of the location of persons required to register pursuant to paragraph (1) of subdivision (a) of Section 290.4 of Penal Code. The data base is updated on a quarterly basis and a source of information about the presence of these individuals in any neighborhood. The department of justice also maintains a Sex Offender Identification Line through which inquiries about individuals may be made. This is a "900" telephone service. Callers must have specific information about individuals they are checking. Information regarding neighborhoods is not available through the "900" telephone service.

The form and content of the Megan's Law disclosure notice is prescribed by statute. (California Civil Code 2079.10a.) No representation or warranty, express or implied, is made regarding the existence or non-existence of convicted sex offenders or other criminals in the neighborhood or area surrounding the Subject Property.

Prospective purchasers are encouraged to investigate web sites on the Internet dedicated to Megan's Law. Call your local Sheriff's Department for more information.

MOLD SUPPLEMENT

Background

In 2001, California Senate Bill 732 was passed, which amended the transfer disclosure statement, to include a disclosure about mold. It also provides for a revision of the Environmental Hazards Booklet by the California Department of Toxic Substances Control to include a chapter on mold (Chapter VI).

A real estate agent is required to use the new transfer disclosure statement form. An agent should also provide a buyer with a current copy of the above-referenced Environmental Hazards Booklet.

Buyers should be advised that if there is any question as to whether mold exists, they may elect to have a mold inspection conducted by a qualified expert.

About Mold

Mold growth on surfaces can often be seen in the form of discoloration, frequently green, gray, brown, or black, but also white and other colors are possible. Warping floors and discoloration of walls and ceilings can be indications that moisture problems exist. Molds can release tiny spores into the air and often have a musty or earthy odor

The following are common sources of indoor moisture that may lead to mold problems:

- Past flooding
- Roof leaks
- Plumbing leaks
- Damp basement or crawl space
- Improper lawn irrigation procedures
- Steam build-up from showers or cooking
- Humidifiers
- Clothes dryers exhausting indoors

Additional Information Can Be Found in the Homeowner's Guide to Earthquake Safety and Environmental Hazards, referenced in the first paragraph of this document, and in the Following Publication:

Mold in My Home: What Do I Do?

This document is available on the internet, or at no cost from:

California Department of Health Services
Indoor Air Quality Section
2151 Berkeley Way (EHLB)
Berkeley, CA 94704
Telephone: (510) 540-2476

**TERMS AND CONDITIONS
OF
NATURAL HAZARD DISCLOSURE STATEMENT & REPORT
AND
MELLO-ROOS COMMUNITY FACILITIES ACT DISCLOSURE**

1. DEFINITIONS. As used herein, the following terms shall have the following definitions:

1.01 “Disclosure Report” shall mean the attached Natural Hazard Disclosure Report provided by DISCLOSURESAVE that relates a Subject Property to specified zones or locations, as determined by the identified sources.

1.02 “Date of Issue” shall mean the date identified by DISCLOSURESAVE as of which the Report is issued.

1.03 “Subject Property” shall mean the residential location, which is the focus of the Report. It shall not include any interest, title or easement in streets, roads, alleys, waterways, or any abutting or adjacent structures.

1.04 “Recipient” shall include only the seller of the Subject Property and seller's agent(s) and no other party, specifically excluding any other person to whom the Recipient(s) disclose(s) the Report or any of the information contained therein.

2. SCOPE OF REPORT. Subject strictly to the terms and conditions of this Agreement, DISCLOSURESAVE will conduct a review of such public records as are available at the time of the search, and will provide Recipient with a written report disclosing whether the Subject Property is (a) located within any of the FEMA Flood Hazard Zones, Dam Inundation Zones, Very High Fire Hazard Severity Zones, Wildland Area — State Fire Responsibility Area Zones, Delineated Earthquake Fault Zones, or Seismic Hazard Zones, as those terms are defined under California Civil Code § 1103; (b) subject to a lien securing a special tax levy pursuant to the Mello-Roos Community Facilities Act, California Civil Code § 1102.6(b), and other applicable authorities in effect as of January 1, 2000.

3. LIMITATIONS OF REPORT. The Report will not extend to, and DISCLOSURESAVE accepts no responsibility or liability in respect of, any of the following:

3.01 No Reliance By Anyone Other Than Recipient. No third-party beneficiaries are intended with respect to this Report or any undertaking by DISCLOSURESAVE. The Report is prepared by DISCLOSURESAVE solely to assist the Recipient in complying with the requirements of California Civil Code Sections 1103 and 1102.6(b) and for no other purpose. Without limiting the generality of the above, this Report is not to be used directly or indirectly to provide insurance related to the Subject Property or to disclose information relating to compliance or non-compliance with applicable laws and regulations. The Report is not to be relied upon by any person or entity other than the Recipient, and the Recipient is expressly denied to the right, and shall take no action to induce or which may induce, a third party to rely on Report or any of the information provided therein.

3.02 No Duty to Update After Review. The Report is issued as of the Date of Issue. It is based upon information made available to DISCLOSURESAVE as of the time when DISCLOSURESAVE reviewed such information. DISCLOSURESAVE shall not be responsible for inaccuracies that may occur due to map changes, updates, or other changes, which may occur after such time.

3.03 Recipient's Duty to Identify Subject Property Accurately. It shall be the Recipient's sole responsibility to ensure that the address of the Subject Property is correct.

3.04 No Site Inspection. The Report will be based solely on automated review of certain databases and maps which have been generated or approved by certain governmental agencies or subdivisions, and on no other study or review, including but not limited to personal site inspection. No personal site inspection or other site-specific studies or inspections have been or will be done.

3.05 Report Limited to Inquiry Regarding Specific Statutes and No Other. The Report will address compliance with Sections 1103 and 1102.6(b) of the California Civil Code and no other inquiry. Without limiting the generality of the above, DISCLOSURESAVE accepts no responsibility for reviewing all, or any other, public records related to the Subject Property or for reporting on all, or any other, natural hazards and/or special tax or assessment requirements which may require disclosure under applicable law. DISCLOSURESAVE accepts no duty or responsibility to disclose or identify any other information concerning the Subject Property, even if such information is, may be, or ought to be known to DISCLOSURESAVE.

3.06 No Guarantee of Substance of Information Contained Within Report. In preparing its Report, DISCLOSURESAVE will rely entirely on information contained in the public records referred to above. It shall not be responsible for the accuracy or inaccuracy of the substance, or contents, of such records.

4. LIMITED WARRANTY.

4.01 Limited Warranty. DISCLOSURESAVE warrants to the Recipient that as of the Date of Issue, and subject strictly to the Limitations contained in Section 3 above, the Report will accurately reflect the information contained within the public records referred to above. **DISCLOSURESAVE MAKES NO OTHER WARRANTY OR REPRESENTATION OF ANY KIND, EITHER EXPRESS OR IMPLIED, WITH RESPECT TO THE REPORT, AND EXPRESSLY DISCLAIMS AND EXCLUDES ANY AND ALL OTHER EXPRESS OR IMPLIED WARRANTIES, INCLUDING BUT NOT LIMITED TO WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. NO DISCLOSURESAVE EMPLOYEE OR REPRESENTATIVE IS AUTHORIZED TO MAKE ANY ADDITION OR MODIFICATION TO THIS WARRANTY.** Some states/localities do not allow the exclusion of implied warranties, so the above limitations may not apply to you.

4.02 Limitation of Liability. **TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, IN NO EVENT WILL DISCLOSURESAVE BE LIABLE FOR DIRECT, INDIRECT, SPECIAL, INCIDENTAL, OR CONSEQUENTIAL DAMAGES ARISING OUT OF OR RELATED DIRECTLY OR INDIRECTLY TO ANY ACTION, OR FAILURE TO ACT, BY DISCLOSURESAVE, EVEN IF DISCLOSURESAVE HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, AND REGARDLESS OF THE LEGAL OR EQUITABLE THEORY (CONTRACT, TORT OR OTHERWISE) UPON WHICH THE CLAIM IS BASED.** Some states do not allow the exclusion or limitation of incidental or consequential damages, so this exclusion and limitation may not apply to you.

5. GENERAL PROVISIONS.

5.01 Governing Law. This Agreement shall be governed by and construed in accordance with the laws of the State of Texas, excluding its conflict of laws provisions. Any action or proceeding to enforce, or related directly or indirectly to, this Agreement shall be brought in the federal or state courts located in Austin, Texas (Travis County) or in Los Angeles, California (Los Angeles County) and in no other jurisdiction.

5.02 Entire Agreement. This Agreement sets forth the entire understanding of the parties and supercedes all prior agreements or understandings, whether written or oral. No modification or amendment will be binding unless in writing signed by the parties.

5.03 Arbitration. Any claim, dispute or controversy which arises from or relates directly or indirectly to this Agreement or to the Report to be generated hereunder will be resolved by binding arbitration in Austin, Texas, according to the then-current Commercial Arbitration Rules of the American Arbitration Association, and judgment may be entered upon the award in any court of competent jurisdiction; provided, however, that either party may apply for temporary or preliminary injunctive relief in the federal or state courts located in Austin, Texas (Travis County) or Los Angeles, California (Los Angeles County) if time is of the essence.