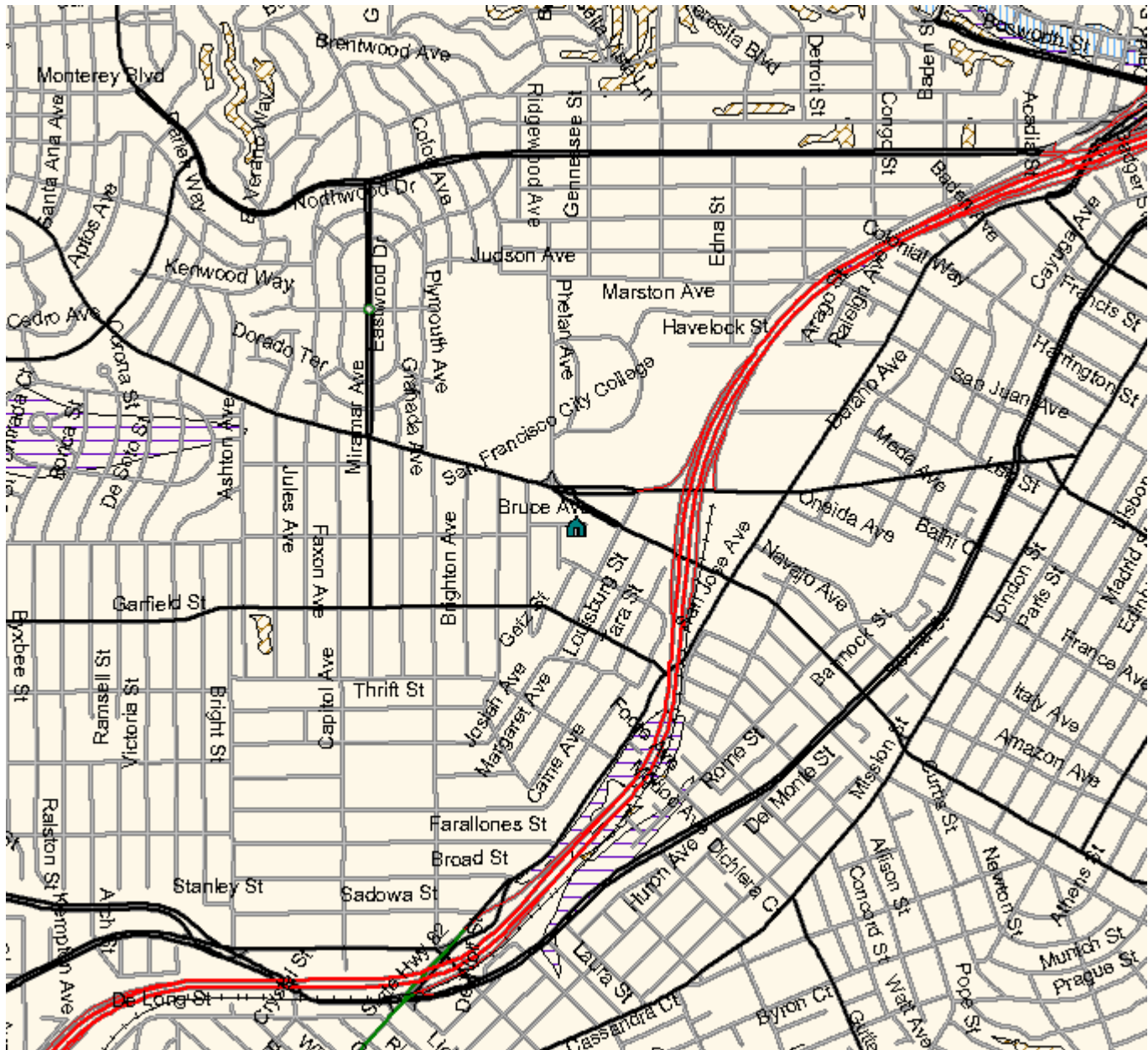


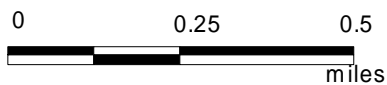
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

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

 Subject Property



	Special Flood Hazard Area
	Area of Potential Flooding, Dam Failure
	Very High Fire Hazard Severity Zone
	Wildland Area, Substantial Forest Fire Risk
	Earthquake Fault Zone
	Seismic Hazard Zone, Landslide
	Seismic Hazard Zone, Liquefaction



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Statutory Natural Hazard Disclosure Statement

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

The following are representations made by the transferor and his or her agent(s) based on their knowledge and maps drawn by the State. This information is a disclosure and is not intended to be part of any contract between the transferee and the transferor. THIS REAL PROPERTY LIES WITHIN THE FOLLOWING HAZARDOUS AREA(S):

A SPECIAL FLOOD HAZARD AREA (Any type Zone "A" or "V") designated by the Federal Emergency Management Agency.
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 RISK AND HAZARDS pursuant to Section 4125 of the Public Resources Code. The owner of this property is subject to the maintenance requirements of Section 4291 of the Public Resources Code. Additionally, it is not the state's responsibility to provide fire protection services to any building or structure located within the wildlands unless the Department of Forestry and Fire Protection has entered into a cooperative agreement with a local agency for those purposes pursuant to Section 4142 of the Public Resources Code.
Yes _____ No 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) ___
No 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. TRANSFEREE(S) AND TRANSFEROR(S) MAY WISH TO OBTAIN PROFESSIONAL ADVICE REGARDING THOSE HAZARDS AND OTHER HAZARDS THAT MAY AFFECT THE PROPERTY.

Signature of Transferor (Seller) _____ Date _____
Signature of Transferor (Seller) _____ Date _____
Signature of Agent _____ Date _____
Signature of Agent _____ Date _____

Check only one of the following:

Transferor(s) and their agent(s) represent that the information herein is true and correct to the best of their knowledge as of the date signed by the transferor(s) and agent(s).

Transferor(s) and their agent(s) acknowledge that they have exercised good faith in the selection of a third-party report provider as required in Civil Code Section 1103.7, and that the representations made in this Natural Hazard Disclosure Statement are based upon information provided by the independent third-party disclosure provider as a substituted disclosure pursuant to Civil Code Section 1103.4. Neither transferor(s) nor their agent(s) (1) has independently verified the information contained in this statement and report or (2) is personally aware of any errors or inaccuracies in the information contained on the statement. This statement was prepared by the provider below

Third-Party Disclosure Provider(s) _____ Date 7/18/2006 Rept. No. 2006071700617
Scott Roeklein, Sr. Vice President
First American Natural Hazard Disclosures

Transferee represents that he or she has read and understands this document. I (We) also have read and understand the added local hazard, airport, 1915 Bond Act, Mello-Roos, military ordnance, commercial zoning, and Megan's Law disclosures, as well as the mold and radon advisories and the map cover page contained in this report. Pursuant to Civil Code Section 1103.8, the representations made in this Natural Hazard Disclosure Statement do not constitute all of the transferor's or agent's disclosure obligations in this transaction.

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

Additional Signatures Required – Section 5 EnviroCheck™ Disclosure Report

Statutory Form



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Summary Declaration of Liability Provisions

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

Recipients

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

Member Companies

- JCP Property Disclosure Reports

Protections

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

- (1) FANHD will resolve the claim promptly and in good faith.
- (2) FANHD will defend a Recipient against legal action brought against that Recipient as a result of the Error or otherwise resolve the Error without economic loss to the Recipient.
- (3) Recipients will enjoy the benefits of amounts received by FANHD from its errors and omissions ("E&O") insurance carrier as a result of the Error.
- (4) To the extent that economic loss resulting from the Error is not paid by the E&O insurance proceeds, FANHD shall be liable for any remaining loss.

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

By: First American Scott Roecklein, Sr. Vice President **Date:** 7/18/2006



Confirmation of Coverage



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The JCP Report™

Map Cover Page
Statutory Form
Confirmation of Coverage

SUMMARY AND INDEX OF DISCLOSURES AND ADVISORIES

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

SECTION 1

State level Statutory Zone Disclosures

		<u>Determination</u>	
Flood	A SPECIAL FLOOD HAZARD AREA	NOT IN	See Section 1 Page 1
	AN AREA OF POTENTIAL FLOODING	NOT IN	See Section 1 Page 1
Fire	A VERY HIGH FIRE HAZARD SEVERITY ZONE	NOT IN	See Section 1 Page 1
	A WILDLAND FIRE AREA (SRA)	NOT IN	See Section 1 Page 2
Seismic	AN EARTHQUAKE FAULT ZONE	NOT IN	See Section 1 Page 2
	A SEISMIC HAZARD LANDSLIDE ZONE	OUT	See Section 1 Page 2
	A SEISMIC HAZARD LIQUEFACTION ZONE	OUT	See Section 1 Page 2

SECTION 2

County Level Natural Hazard Disclosures

FAULT	OUT	See Section 2 Page 1
LANDSLIDE POTENTIAL	OUT	See Section 2 Page 1
LIQUEFACTION POTENTIAL	OUT	See Section 2 Page 1
GROUND SHAKING	ZONE C	See Section 2 Page 1
TSUNAMI	OUT	See Section 2 Page 1
SUBSIDENCE	OUT	See Section 2 Page 1
DAM INUNDATION	OUT	See Section 2 Page 1

City Level Zone Disclosures

GEOLOGIC HAZARD ZONE	See Section 2 Page 3
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Located in the City and County of San Francisco which share the same maps. Please refer to section above for the geologic disclosure information for the City and County of San Francisco.

SECTION 3

OTHER DISCLOSURES, ADVISORIES AND SERVICES SECTION

Other Zone Disclosures

	<u>Determination</u>	
Commercial/ Industrial LOCATED WITHIN 1 MILE OF A COMMERCIAL OR INDUSTRIAL SITE	YES	See Section 3 Page 1
Military Ordnance FORMER MILITARY ORDNANCE SITE DISCLOSURE	NOT IN	See Section 3 Page 1
Airports AIRPORT NOISE 65 DECIBEL ZONE	NOT IN	See Section 3 Page 2
AIRPORT INFLUENCE AREA	NOT IN	See Section 3 Page 2
Megan's Law		See Section 3 Page 3
San Francisco Bay Conservation and Development Commission Disclosure	OUT	See Section 3 Page 4

Advisories

METHAMPHETAMINE CONTAMINATED PROPERTY DISCLOSURE ADVISORY		See Section 3 Page 5
Mold Advisory		See Section 3 Page 5
Radon Advisory		See Section 3 Page 6
Energy Efficiency Advisory		See Section 3 Page 6

Special Tax Disclosures

DESCRIPTION OF PROPERTY TAX CHARGES		See Full Tax Report
MELLO-ROOS SPECIAL ASSESSMENT DISTRICT	YES	See Section 3 Page 7
1915 IMPROVEMENT BOND ACT DISTRICT	NO	See Section 3 Page 7

JCP Services Section



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SECTION 4

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

SECTION 5

The JCP EnviroCheck Report™

<<Requires Additional Signature on Section 5, Page 1>>

The JCP EnviroCheck Report™
State Level Environmental Disclosures

LEAKING UNDERGROUND STORAGE TANKS
OTHER LISTED OR REGULATED SITES

See EnviroCheck



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SECTION 1

JCP STATUTORY MAP READING DETERMINATIONS AND DISCUSSIONS SUMMARY

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

◦ ◦ ◦ SPECIAL FLOOD HAZARD AREA ◦ ◦ ◦

Determination

Community is NOT participating in the National Flood Insurance Program. No panel available.

Discussion

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

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

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

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

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

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

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

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

Determination

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

Discussion

These areas are subject to potential flooding in the event of a sudden and total failure of a dam and injury could occur as a result. Most areas are defined assuming an instantaneous dam failure with a full reservoir. However, dams rarely fail instantaneously and reservoirs are not always filled to capacity. Not all dams in the state have inundation zones mapped. There may be exceptional conditions where such a map was not required by the OES; therefore, the zones are not delineated.

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

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

Determination

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

Discussion

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

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



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◦ ◦ ◦ WILDLAND FIRE AREA (STATE RESPONSIBILITY AREA) ◦ ◦ ◦

Determination

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

Discussion

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

PUBLIC RECORD: Official maps issued by the California Department of Forestry and Fire Protection (CDF) pursuant to California Public Resources Code § 4125.

◦ ◦ ◦ EARTHQUAKE FAULT ZONE ◦ ◦ ◦

Determination

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

Discussion

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

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

◦ ◦ ◦ SEISMIC HAZARD MAPPING ACT ZONE ◦ ◦ ◦

Determination

Not in an Official Seismic Hazard Zone. In an area of no state-level identified Liquefaction or Earthquake-Induced Landslide Hazard. Other Seismic Hazards that may eventually be addressed on these maps have not yet been evaluated for San Francisco County.

Discussion

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

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

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

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



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SECTION 2

COUNTY AND CITY NATURAL HAZARD DISCLOSURE STATEMENT

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

San Francisco County Geologic and Seismic Zone Determination

Based on the officially adopted county-level Seismic Safety Element natural hazard maps, the subject property is: **NOT in a zone of high geologic hazard as shown on the maps used in this report. Located in Ground Shaking Zone C. In an area of no county-level identified fault, liquefaction, dam inundation, landslide, bay mud, or subsidence hazards on the adopted General Plan maps. See the County Geologic Zones Explanation included with this report for more information.**

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

CITY AND COUNTY OF SAN FRANCISCO GEOLOGIC ZONES DISCUSSION

The City and County of San Francisco, separately from the State and Federal governments, has officially produced maps to delineate potential geological and seismic hazards that are recognized at the local level. Those hazard maps are incorporated into the Seismic Safety Element of the General Plan, adopted by the County Board of Supervisors in 1997. The local-level disclosure in this JCP report was based on the following official County map(s): "San Francisco Seismic Safety Investigation, Geologic Evaluation," prepared by John Blume & Associates (incorporated by reference into the Safety Element of the General Plan).

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

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

FAULT

Although the City and County of San Francisco does not include any known active faults, San Francisco does map several inactive faults. Inactive faults are not considered to be a high hazard, but building set-backs may be required prior to construction near them.

LANDSLIDE POTENTIAL

Landslide hazard potential exists in certain hillside areas of the city. If a property is located in one of these areas, it does not necessarily mean that a landslide exists on the property or that landsliding is imminent or even probable. It does mean that a greater risk of landsliding exists in this area compared with other more stable or less hilly areas of the city. There is also a potential for earthquake-triggered slope failure to occur in this hazard zone. However, because these areas are usually underlain by near-surface bedrock, earthquake-shaking intensities generally are lower and the effects of such shaking are less severe than in other areas.

LIQUEFACTION POTENTIAL



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Liquefaction is a liquid-like condition of the ground materials that sometimes occurs during strong earthquake shaking. Liquefaction occurs in places where the groundwater level is close to the surface and where subsurface materials are loose and lack cohesion (sandy soils and sediments).

GROUND SHAKING

Ground-shaking intensities are estimated values based on a major earthquake similar to the 1906 event in magnitude and proximity to San Francisco. The 1906 earthquake is estimated to have been 8.3 in magnitude on the Richter scale with its epicenter located about 20 miles north of San Francisco in Marin County. Geologists have estimated a "recurrence interval" (length of time between earthquakes of similar size and location) for an earthquake of this magnitude and location on the San Andreas Fault to be approximately 316 years. However, it should be noted that there are other active faults in the Bay Area that can cause significant shaking in the San Francisco area.

Zone A represents an area subject to very violent shaking.

Zone B represents an area subject to violent shaking, fairly general collapse of brick and frame structures when not unusually strong, and serious cracking of brickwork and masonry in excellent structures.

Zone C represents an area subject to very strong shaking and bad cracking of masonry and brickwork with occasional collapse. Frame buildings lurched (knocked off foundations) if on weak underpinning, with occasional collapse. General destruction of chimneys.

Zone D represents an area subject to strong shaking, general but not universal fall of brick chimneys, and cracking of masonry and brick work. A few isolated cases of frame buildings knocked off poorly constructed foundations.

Zone E represents an area subject to weak shaking, with occasional fall of brick chimneys and plaster.

TSUNAMI

Tsunami (seismically-induced "tidal" waves) are large ocean waves generated by undersea earthquakes. Some shore front areas may be subject to tsunami run up on the average of once every two hundred years. Properties in these low-lying areas may be inundated if a 20-foot-high tsunami run up occurs at the Golden Gate.

SUBSIDENCE

Subsidence areas represent tidal marshlands and mud flats normally overlain by artificial fill. These muds consist primarily of deposits of unconsolidated clay, but they may also include sand layers that can liquefy. Bay mud deposits may be compressible and subject to settling during earthquake shaking.

DAM INUNDATION

Reservoir Inundation Zones may be subject to flooding in the event of a reservoir failure. These areas were defined assuming an instantaneous dam failure with the reservoir full to capacity. However, dams rarely fail instantaneously, and reservoirs are not filled to capacity at all times.



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City of San Francisco Geologic and Seismic Zone Determination

Based on the officially adopted city-level Seismic Safety Element natural hazard maps, the subject property is:
Located in the City and County of San Francisco which share the same maps. Please refer to the County Geologic Zones Discussion for the geologic disclosure information for the City and County of San Francisco.

CITY-LEVEL GEOLOGIC AND SEISMIC ZONES DISCUSSION

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

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

• • • **END OF LOCAL AREA DISCLOSURES AND DISCUSSIONS SECTION** • • •



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SECTION 3

FORMER MILITARY ORDNANCE SITE DISCLOSURE

Determination

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

Discussion

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

COMMERCIAL OR INDUSTRIAL ZONING DISCLOSURE

Determination

Based on publicly-available parcel zoning records only:

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

Discussion

The seller of residential real property who has actual knowledge that the property is affected by or zoned to allow commercial or industrial use described in Section 731a of the Code of Civil Procedure shall give written notice of that knowledge to purchasers as soon as practicable before transfer of title (California Civil Code Section 1102.17). The Code of Civil Procedure Section 731a defines industrial use as areas in which a city and/or county has established zones or districts under authority of law wherein certain manufacturing or commercial or airport uses are expressly permitted. The "Zoning Disclosure" made in this report **DOES NOT** purport to determine whether the subject property is or is not affected by a commercial or industrial zone. As stated above, that determination is based solely upon ACTUAL KNOWLEDGE of the seller of the subject property.

In an effort to help determine areas where this may be applicable, this disclosure identifies if a property exists within one mile of the seller's property that is zoned to allow for commercial or industrial use. Very commonly, a home will have in its vicinity one or more properties that are zoned for commercial or industrial use such as restaurants, gasoline stations, convenience stores, golf courses, country club etc.



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AIRPORT INFLUENCE AREA DISCLOSURE

Determination

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

The property is NOT IN an officially-designated Airport Influence Area (AIA) and is NOT WITHIN two (2) statute miles of an airport for which no AIA has been officially designated.

Discussion

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

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

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

AIRPORT NOISE DISCLOSURE

Determination

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

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

Discussion

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

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

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

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



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

Notice: Pursuant to Section 290.46 of the Penal Code, information about specified registered sex offenders is made available to the public via an Internet Web site maintained by the Department of Justice at www.meganslaw.ca.gov. Depending on an offender's criminal history, this information will include either the address at which the offender resides or the community of residence and ZIP Code in which he or she resides.

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

California Department of Justice Information Sources:

Megan's Law Sex Offender Locator Web Site: <http://www.meganslaw.ca.gov>
California Department of Justice Megan's Law Email Address: meganslaw@doj.ca.gov

Local Information Locations For The Subject Property:

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

According to current records your local law enforcement department phone number is 415-553-9203.

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

San Francisco County Sheriff Department	(415) 553-9203
San Francisco Police Department	(415) 553-9203

Explanation and How to Obtain Information

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



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**SAN FRANCISCO BAY CONSERVATION AND DEVELOPMENT
COMMISSION DISCLOSURE
(Applicable Only in Alameda, Contra Costa, Marin, Napa,
San Francisco, San Mateo, Santa Clara, Solano, and Sonoma Counties)**

Determination

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

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

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

Discussion

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

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



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ADVISORIES

METHAMPHETAMINE CONTAMINATED PROPERTY DISCLOSURE ADVISORY

According to the "Methamphetamine Contaminated Property Cleanup Act of 2005" a property owner must disclose in writing to a prospective buyer if local health officials have issued an order prohibiting the use or occupancy of a property contaminated by meth lab activity. The owner must also give a copy of the pending order to the buyer to acknowledge receipt in writing. Failure to comply with these requirements may subject an owner to, among other things, a civil penalty up to \$5,000. Aside from disclosure requirements, this new law also sets forth procedures for local authorities to deal with meth-contaminated properties, including the filing of a lien against a property until the owner cleans up the contamination or pays for the cleanup costs.

MOLD ADVISORY

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

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

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

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

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



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RADON ADVISORY

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

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

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

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

ENERGY EFFICIENCY ADVISORIES

"13 SEER" Federal Energy Efficiency Standard Advisory

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

California's 2005 Energy Efficiency Standards Advisory

Effective October 1, 2005, the California Energy Commission adopted Title 24, Building Energy Efficiency Standards for 2005. Under these standards, local governments must adopt and enforce building codes that require ductwork to be inspected whenever new heating, ventilating or air conditioning equipment is installed. If the ductwork is found to leak in excess of 15%, then repairs to the ductwork are required to bring it into compliance. The California Energy Commission estimates that the average home's ductwork leaks by 30% or more; so, some repair costs are likely for most homes when a new furnace, for example, is installed. Title 24 does not require a seller to replace a furnace that is otherwise safe and serviceable or to inspect or repair a home's ductwork. However, the future replacement of a furnace will require such an inspection and possible repairs, which may impose an unexpected cost on the property owner. This new standard also specifically bans the use of cloth-backed tape ("duct tape") in making duct repairs, unless the tape is used in combination with approved adhesive materials. Compliance with the standard is assured by hiring a contractor who is properly licensed, and doing the installation with a building permit so that the City Building Inspector can check the work when completed. For more information, visit <http://www.energy.ca.gov/title24/2005standards>

Home Energy Efficiency Improvement Tax Credits Advisory

According to the DOE, the higher replacement cost of a 13 SEER-compliant air conditioning system will be offset by a savings of up to 23 percent in monthly energy costs. The California Energy Commission notes that leaking ductwork accounts for up to 25 percent of the heating costs of a typical home. Therefore, compliance with the new Federal and State standards offers substantial benefits to the property owner, as well as significant environmental benefits through decreased energy consumption, compared with older systems. In addition, consumers who purchase and install specific products, such as energy-efficient windows, insulation, doors, roofs, and heating and cooling equipment in the home can receive a **tax credit** of up to \$500 beginning in January 2006. For more information, visit <http://www.energy.gov/taxbreaks.htm>



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MELLO-ROOS and SPECIAL ASSESSMENT DETERMINATION

Determination Based on data from an independent tax information service:

The subject property is **WITHIN** a Mello-Roos Special Assessment District

1. Name and Issuing Agency:	San Francisco Unified School District	Contact: Mike Cetinich	(415) 241-6480
Project Financed:	Schools	Amount:\$ 32.20	

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

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

0.00

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

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

Discussion

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

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

IMPORTANT: This information was obtained from an independent tax information service using their proprietary database. It is not a substitute for a title report, for special tax information that may be contained in a title report, or for title insurance. There are a limited number of properties



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that may be subject to Special Assessment that are not included in this tax database. If the seller has additional information on Special Tax Assessments that do not appear in this report, it must be disclosed to the buyer.



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•• JCP SERVICES SECTION ••

Any use of this report is an acknowledgement of and an agreement to abide by the terms stated in this section. For the Natural Hazard Disclosures, JCP Geologists (JCP) examines only the following maps: (a) NFIP Flood Insurance Rate Maps, (b) California Office of Emergency Services Dam Failure Inundation maps, (c) Real Estate: disclosure (CDF) fire maps, (d) Seismic Hazards Mapping Act maps, (e) geologic and seismic hazard maps adopted by the county as part of its General Plan's Safety Element, (f) geologic and seismic hazard maps adopted by the city as a part of its General Plan's Safety Element, (g) LOMR's or LOMA's (made available to us), for location of the above property as identified by the seller or seller's agent. JCP relies on these official sources for the information in this report and does not produce, maintain or verify the information. Our services include, where appropriate, use of the assessors rolls, cadastral-type maps, photographic enlargements of maps and various cartographic techniques to locate the site on the appropriate map. The determination is made as accurately as reasonably possible using these said maps. For purposes of defining property lines, the assessor's parcel number and parcel maps are used. Any errors in the assessor's rolls may affect the determination procedures.

Decisions by jurisdictions relative to required studies, reports, etc. may be made using the same information sources used in the disclosures in this report, as well as information in their files and/or local ordinances and procedures. The disclosure information in this report is not a substitute for a geologic or engineering study, nor can it be construed that a city or county will not require such studies. No visual examination of the subject site was performed nor was a study of any jurisdiction's files or other sources made to determine the existence of any hazard which may exist on the site. This report is for the purpose of certain map-based real estate transaction disclosures only and is not a substitute for the broker/agent property inspection.

Our determination for Mello-Roos Special Tax and 1915 Special Assessment Districts was made using a proprietary third-party database of Special Tax and Assessment Districts (STAD) that have issued bonds as the method to pay for facilities. Only STAD's which levied a tax against the subject property in the previous tax year are disclosed. STAD information may not be available if the property is in foreclosure for delinquent or non-payment of a Special Tax or Assessment. JCP cannot be held responsible for not reporting these cases. The databases are deemed to be accurate based on information supplied by bond issuers. Under no circumstances will JCP Geologists be responsible for errors in the data supplied by bond issuers and suppliers of the tax databases. Information is up-dated on a yearly basis as soon as possible after updated information is released.

No study of the assessor's or jurisdiction's files was made to determine the presence of any other tax or assessment which may exist for the property. Other types of "special assessments" likely exist that are not Mello-Roos or 1915 Bond Act Assessments. This JCP report is for disclosure only and is not intended to provide any type of tax advice. JCP suggests that if any party to this transaction has any concerns or questions regarding Mello-Roos Community Facilities Districts, or 1915 Special Assessment Districts they contact an appropriate expert.

Military ordinance disclosures were provided using Department of Defense data sources that JCP neither produces nor maintains. JCP cannot accept liability for the accuracy of the information derived from these public data sources. No on-site inspection was performed.

JCP performs services for the real estate agent/broker and current owner. This report is for residential property only and is for the exclusive use of the contractual parties, their broker/agent(s), and the current owner's sale for which it is issued. Due to changes in tax districts, disclosure maps, laws and contractual parties, this report cannot be relied upon for other properties nor for future transactions of the subject property. All parties should be aware that the information is subject to change. JCP is not responsible for advising parties of any changes that may occur after the date of this report. As a courtesy, JCP will update this report at no cost during the single transaction process for which this report was issued, if requested. JCP shall not be liable to anyone who may claim any right through his/her relationship with the agent, except when acts or omissions are due to willful misconduct or negligence by JCP.

Reproduction of this report is permitted only for the purpose of fulfilling the seller's disclosure duty to the buyer in the transaction of the real property at the subject address noted herein. Any other reproduction, facsimile, or republication of this report is expressly prohibited and is a violation of the copyrights, trademarks and service marks of the First American Corporation, and will be prosecuted to the fullest extent of the law. **The Company shall assume no liability unless and until the fee for this (these) report(s) is paid in full.**

This JCP Report includes a statutory Natural Hazard Disclosure Statement as legislated in California Civil Code 1103. The delivery of this report is sufficient compliance for the legal exemption that states neither the seller nor any listing or selling agent will be liable for any error in this information as long as ordinary care is exercised in transmitting it and they have no personal knowledge of errors (California Civil Code 1103.4).

This report is not an insurance policy and is not a substitute for the buyer obtaining Property & Casualty Insurance Policies which will provide coverage against losses incurred as a result of earthquakes, fires, flooding, environmental hazards, or any other kinds of risks associated with the property. If any party to this transaction has concerns relative to the stability or condition of the property or if "red flags" are observed during any party's inspection, an appropriate consultant should be retained to study the site and render an opinion.



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Section 5

THE PARTIES: The owner of the Residential Property on the Report Date ("Seller"), the buyer of the Residential Property under contract of sale as of the Report Date ("Buyer") and their respective licensed real estate agents ("Agents") are the parties to the Transaction to which this Report applies ("Parties"). First American and the Parties are the parties to the contract that is entered into by the purchase of this Report.

SECTION 5.1: SUMMARY OF DETERMINATIONS

The sites disclosed on this report have been identified from certain government lists and are within one-half mile of the subject property. Please refer to the remaining Parts of this report for individual site summaries and additional information. Methods and limitations are at the end of the report.

The subject property:

IS IS NOT within 1/4 mile of 1 known leaking underground fuel tank site(s).

IS IS NOT within 1/2 mile of 1 site(s) other than a leaking underground fuel tank.

Some official lists may include sites that have been closed or otherwise cleaned up, or are simply being monitored or regulated with no known contamination.

The hazard 'sites' included in this report are 'POINT' SOURCES ONLY, such as a leaking underground tank on a specific property. This report does NOT address 'AREAS' of potential environmental hazard, such as a contamination Study Area or a groundwater plume. In addition, any point source that lies beyond the standard 1/4 and 1/2-mile radius distances considered here will not be reflected in this report--even if it is known to be the origin of a larger contaminated area. Point sources are included in this report as of the time they are identified in the government lists consulted by JCP Geologists.

JCP Geologists prepared this report. Real estate brokers, agents and contractual parties ordering this report are 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.

Determined by

JCP Geologists

Scott Roecklein, Sr. Vice President
First American Natural Hazard Disclosures

I have read this JCP EnviroCheck Report prior to signing and have received a copy of this report.

Signature of Transferor (Seller) _____ Date _____

Signature of Transferor (Seller) _____ Date _____

Signature of Transferee (Buyer) _____ Date _____

Signature of Transferee (Buyer) _____ Date _____



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SECTION 5.2: INTRODUCTION AND SUMMARY

WHAT THIS REPORT DISCLOSES: This Report discloses information from six governmental Databases as to the existence of any underground storage tank or other specific types of potentially contaminated sites ("Sites") located within a specified distance of the Residential Property. This Report is divided into five parts:

- Section 5.1. **Summary of Determinations**
- Section 5.2. **INTRODUCTION** and Summary
- Section 5.3. **Information Regarding Potentially Contaminated Sites** within specified distances of the Residential Property
- Section 5.4. **EXPLANATION OF THE DATABASES** from which this Report has been prepared
- Section 5.5. Explanation of the **METHODS** used in creating this Report and **Important Limitations** of the Report
- Section 5.6. **BACKGROUND INFORMATION** regarding environmental contamination

UNDERSTANDING THIS REPORT: To understand the information in the Report, including Schedules A and B, it is important to read this entire Report.

THIS IS A DATABASE REPORT ONLY: This Report only provides information from the Databases identified in this Report. While First American has made good faith efforts to report from the Databases as accurately as possible, the quality, accuracy, and currency of the information contained in these Databases can vary greatly. For more information regarding a specific Database, please read the Part below entitled "Databases Used in this Report."

POINT SOURCE METHODOLOGY: This Report does not identify the precise areas actually contaminated by an environmental hazard; rather, as a reasonable approximation, it identifies as "point sources" for contamination those Sites identified in a specific Database. The point sources identified in this Report may not precisely reflect the location of the source of contamination on the Site, nor will they describe the spread of any contamination from the source. If a box is checked "IN" on Schedule A, First American recommends further investigation of that Site.

NOT AN INSPECTION REPORT: This Report is not the same thing as a physical inspection report or a full environmental assessment report. First American has **not** physically inspected the Residential Property nor the Sites. This Report only summarizes the information from governmental Databases using the Point Source methodology described above to determine the proximity of Sites to the Residential Property.

LIABILITY PROTECTIONS: Upon consummation of the sale of the Residential Property to Buyer ("Sale Date"), the Parties involved in that sale are protected against loss caused by any error in this Report as specified in the Part below entitled "Methods and Limitations."

NOT AN INSURANCE POLICY: This Report is a binding contract but is not an insurance policy. The price charged for the Report does not cover the costs that would be necessary to provide all of the protections of an insurance policy.



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SECTION 5.3: INFORMATION REGARDING SITES IDENTIFIED IN SECTION 5.1

SITES LISTED ON A LEAKING UNDERGROUND FUEL TANK LIST

All of the sites in this section are listed in the State's Leaking Underground Storage Tank Information System database (LUSTIS) and have been identified to have had a leaking underground fuel tank (LUFT). Many of these sites have been cleaned up, and this is noted below if it is the case. Leaking underground fuel tanks are the most common type of contamination. Fuel tank leaks are often less extensive than other types of contamination releases and usually do not extend beyond the property on which the tank is located. **NOTE!** The LUSTIS database identifies the type of resource (soil, groundwater, aquifer, etc.) that is or was affected by the contamination. For some listed sites, the resource description may appear to contradict information cited for "cleanup activity status". Please contact the State Water Resources Control Board for an explanation of any such discrepancy.

The following sites are on the Leaking Underground Fuel Tank List:

Site 1

TOSCO (UNOCAL) STATION #0458
999 Ocean Av
San Francisco, CA 94112

Listed on:LUSTIS

Site Type:This site had or has a Leaking Underground Storage Tank

The Resource Affected by this site:O- Groundwater that is not used for drinking has been impacted

Status: 3B- A leak has been determined to exist at this site. The Preliminary Site Assessment is underway to determine if groundwater has been or will be impacted.

Type of Contamination: Hydrocarbons, i.e. fuels, oils, or kerosene

Contact for more information: State Water Resources Control Board, Geotracker Help Desk at (866) 480-1028 or online at www.geotracker.waterboards.ca.gov



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SITES WITHIN ½ MILE OF THE SUBJECT PROPERTY OTHER THAN A LEAKING UNDERGROUND FUEL TANK

The following sites are regulated by an agency or have been listed by a state or federal agency as being contaminated either currently or in the past. Many of these sites have been cleaned-up; and this will be noted if it is the case. NOTE: sites listed on SWIS are not considered contaminated; they are simply monitored for compliance with regulatory procedures.

Site 1

CITY COLLEGE OF SAN FRANCISCO
50 Phelan Ave, Ne Cor Phelan Av/Ocean Av
San Francisco

Listed on: SWIS

Site Type: Solid waste landfill, disposal site or transfer station.

Status:

Further information on this landfill or disposal site is available on line at
www.ciwmb.ca.gov/Swis/search.asp#DOWNLOAD.



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Sites Missing Key Location Information

N/P = Not Provided on list used.

N/A = Not Applicable - Sites listed as containing, using or storing hazardous substances, no cleanup status provided.

Active = Site undergoing clean-up or investigation.

Closed = Clean-up completed.

A limited number of listed sites contain address information that is inaccurate, incorrect, or is missing key information necessary to locate the site with confidence using the geocoding methods used in this report. These sites are reported in the generalized list below for your review based on their possible existence in proximity to the subject site. Sites in this section are not necessarily within a one mile search radius of the subject property. We are providing this list for general information only.

Site Name	Address	Status	Database
ARCO # 00319	5101 Mission St, San Francisco	Closed	LUSTIS



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SECTION 5.4: EXPLANATION OF THE DATABASES USED IN THIS REPORT

This Report uses the following Databases as of the specified date for each Database ("Database Date"):

1. NATIONAL PRIORITIES SITES (NPL sites - commonly called "Superfund" or "CERCLIS" Sites) AS OF JULY 1, 2006.

The National Priorities List ("NPL") is a federal Environmental Protection Agency ("USEPA") database which includes sites where known releases or threatened releases of hazardous substances, pollutants, or contaminants have occurred. As a part of the Superfund cleanup program, the NPL helps the USEPA determine which sites warrant further investigation to assess human health and environmental risks, identify what remedial actions may be appropriate, notify the public of sites believed to warrant further investigation, and serve notice to potentially responsible parties that the USEPA may initiate remedial action. Some NPL sites encompass relatively large areas. **Responsible Agency: USEPA**

FOR MORE INFORMATION: Contact the Environmental Protection Agency Superfund Hotline at **(800) 424-9346** to speak with a Superfund consultant to request information from the individual Site Fact Sheet. This help-line can also provide the telephone number of the local Community Relations Coordinator for the Site in question and the location of the local information repository for that Site. The USEPA's official Internet website address is www.epa.gov/superfund/sites/npl/ca.htm.

2. Leaking Underground Fuel Tank Sites (LUFT) PER GEIMS/GeoTRACKER INFORMATION MANAGEMENT SYSTEM AS OF JULY 1, 2006.

Leaking underground storage tanks ("LUSTs") may be a significant source of soil and groundwater contamination. The State Water Resources Control Board maintains a database of LUSTs known as the Leaking Underground Storage Tank Information System which was recently supplanted by the statewide GEIMS/GeoTracker information management system. LUSTIS contains the locations of all reported LUSTs, as well as the contents and status of the LUSTs. **Responsible Agency: SWRCB**

FOR MORE INFORMATION: For general questions, telephone the State Water Resources Control Board's Clean Water Desk in Sacramento at **(866) 480-1028**. Information on specific sites is available at www.swrcb.ca.gov or visit their official Internet site at www.geotracker.waterboards.ca.gov

3. California Integrated Waste Management Board's SWIS List AS OF JULY 1, 2006.

Solid Waste Landfill Sites vary from state to state and may include active landfills, inactive landfills, incinerators, transfer stations, recycling facilities, and other facilities where solid waste is treated or stored. The California Integrated Waste Management Board ("CIWMB") tracks such sites via its SWIS database. SWIS contains information on facility type, regulatory and operational status, type of wastes received, and local enforcement actions. Please note that *these sites are simply regulated facilities and are not classified as being "contaminated"* by the Board. **Responsible Agency: CIWMB**

FOR MORE INFORMATION: Contact the Board's "Solid Waste Information Center" at (916) 341 6320 and ask for the Associate Waste Management Specialist who should be able to answer some limited general questions. For more information, please contact the CIWMB in Sacramento or visit www.ciwmb.CA.Gov/Swis/search.asp#DOWNLOAD on the Internet.

4. Spills, Leaks, Investigation and Cleanup list (SLIC) AS OF JULY 1, 2006.

The SLIC Program oversees soil and water investigations, corrective actions, and assessments at sites with current or historic unauthorized discharges and covers all types of pollutants (such as solvents, petroleum fuels, heavy metals, pesticides, etc.) As of January 1, 2005, all SLIC data is required to be submitted to the State Water Resources Control Board's Geotracker database. Information on individual sites may be available online at www.geotracker.waterboards.ca.gov. Please note that according to the SWRCB, "data is undergoing data cleanup and may contain errors".

FOR MORE INFORMATION: Contact the Geotracker Help Desk at (866) 480-1028

5. CALIFORNIA ACTIVE ANNUAL WORKPLAN LIST (AWP) AS OF JULY 1, 2006.

Responsible Agency: State EPA

FOR MORE INFORMATION: Contact the State Environmental Protection Agency Department of Toxic Substances Control at: (916) 323-3400



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WANT MORE INFORMATION?

There is no single government agency that handles information for all contaminated sites. Multiple agencies are responsible for organizing clean-up efforts at different types of sites. Each generally maintains files on the sites they oversee with information on the type and extent of contamination, clean-up efforts etc. There is also the possibility that the file may have no additional information. For general information, refer to the discussions in this report. If your question isn't answered there, call us here at First American. We will try and answer them for you.

In each site summary, there is the name and telephone number of the agency overseeing that site. Agencies are limited to answering general questions. **NOTE!** Additional information on a site may be limited and the government agency you contact will not venture opinions.

How to Obtain Generalized Environmental Information

Brochures published by the Environmental Protection Agency (EPA) are a good source of general information. County health departments may have a health and safety officer or a "haz-mat" (hazardous materials) specialist that can answer general questions also. The telephone number for your local Department of Health should be listed in the telephone book.

Environmental Protection Agency Drinking Water Hotline: **(800) 426-4791**
Federal Environmental Protection Agency Public Information Office: **(866) 372-9378**
California Environmental Protection Agency: **(916) 445-3846**



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SECTION 5.5: METHODS AND LIMITATIONS -- PLEASE READ!

As in all studies and reports, there are limitations in this Report. This Part will summarize (a) the methods used in creating this Report, (b) the limitations with respect to the data and the government site lists ("Databases"), and (c) the responsibilities and liabilities of First American under this Report. Please read this Part carefully so you understand the limitations on this Report and First American's responsibilities.

A. LIMITATIONS ON DATABASE INFORMATION

First American has accurately reported the information in the Databases as of the Database Dates. With respect to the Databases, it is important to understand that:

- The Databases may not be accurate, current, fully detailed, or complete.
- A parcel of real property may be affected by contamination or environmental hazards that have not been identified on any of the Databases.
- A Database may not contain sufficient information to locate a particular parcel of property.
- Changes may have occurred in the Databases since the Database Date specified above.
- There may be other governmental databases with relevant information which are not included in this Report.

B. FIRST AMERICAN DOES NOT CONSTANTLY CHECK DATABASES FOR CHANGES

Each Database used in this Report is updated by the Responsible Agency at various intervals. Updates for a Database are determined by the Responsible Agency and may be made at any time and without notice. First American maintains an update schedule and makes reasonable efforts to use updated information but it cannot feasibly do so on a constant basis, and the complexities of obtaining and adapting the data into a usable format for preparing this Report necessitates some delay once the updated information is obtained. For these reasons, First American reports information as of the date when the Database was last updated by First American. That date is specified as the "Database Date" for each Database in Part 4.

C. LIMITATIONS ON HOW SITES ARE LOCATED AND REPORTED

Due to the way information is reported in the Databases, the Sites identified are "POINT SOURCES" ONLY which means that the specific location of the Site is located based on the information in the Database and used as the beginning point for measuring the distance to the Residential Property. This Report does NOT use "AREAS" of potential environmental contamination, such as a contamination study area or a groundwater plume, even if the source of that study area or plume derives from a Site. In other words, this Report identifies a single point as the approximate source point for an environmental hazard identified on a Database, even if the hazard actually covers an expanded area.

In the Databases, the Sites are identified by their address. In this Report, the point location for a Site is based on that address, **not** on the actual location of a source of contamination on the Property. As a result, the location of any Site set forth in this Report may not be precisely the location of the source of contamination. Furthermore, some of the Databases may not have the complete address information for a Site so it can not be located at all.

The Residential Property has been located by approximating its street address as a point. While First American has attempted to locate that point as accurately as possible, there may be some inaccuracy due to the shape of the property or the mapping information upon which we have relied. Furthermore, since the Sites are located using a geographic information system, if the address of the Residential Property provided to First American is inaccurate, the information provided in this Report will not be accurate.

In certain instances, Sites cannot be precisely located (or "geocoded") due to missing or inaccurate data in the Database. However, based on information available in the Databases, these Sites are locatable within zip codes. These sites are referred to as "Unlocated Sites" and reported in the Part, "Sites Missing Key Location Information." That Part reports such Unlocated Sites that are in the zip codes that are within a one (1) mile radius of the Residential Property. Unlocated Sites are not necessarily within one mile of the Residential Property. They are identified to alert you to potential issues on which you may desire to obtain further information.



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For these reasons, parties should seek additional information about the Sites listed, as described in the discussion of the relevant Database.

D. LIMITATIONS IN THIS REPORT

First American does not make any representations as to:

- The accuracy, validity or completeness of the Databases.
- The significance or extent of the contamination or remediation of any of the Sites identified in the Databases.
- The health hazards to humans or animals that may be associated with any of the substances that may exist at the Sites or how they may affect the Residential Property.
- The drinking water sources for the Residential Property.
- Any information in a Database after the Database Date for that Database.
- Any information regarding the Residential Property after the Report Date.

First American does not perform a physical examination or any testing of the Residential Property or the Sites. This Report only provides information derived from the Databases in accordance with the Methods and Limitations. This Report should not be considered a substitute for an on-site environmental assessment. If additional information is desired, the Parties are encouraged to investigate other sources and to consult an environmental expert.

E. ONLY THE PARTIES MAY RELY ON THIS REPORT

This Report is valid, the Parties may rely on the Report, and a contract is formed with First American, **only** upon receipt by First American of payment of the full price of the Report.

This Report may be relied upon only by the Parties to the transaction for which it has been purchased. This Report cannot be relied upon (a) by any persons other than the Seller, the Buyer and their Agents, (b) for any other real property, or (c) for any future transactions involving the Residential Property. The price paid for the Report does not include any amounts for protection of such other parties.

F. LIMITATIONS ON FIRST AMERICAN'S LIABILITY

Given the limited nature of this Report, and the fact that First American is reporting, not assuming liability, First American is not responsible for:

- Any inaccuracies or incompleteness of the information in the Databases.
- Inaccurate address information provided for the Residential Property.
- Any other information not contained in the specified Databases.
- Any information which would be disclosed by a physical inspection of the Residential Property.
- Any information known by one of the Parties.
- Any changes to the information in the Databases after the Database Date.
- The health hazards to humans or animals that may be associated with any of the substances that may exist at the Sites or how they may affect the Residential Property.
- The costs of investigating or cleaning up any environmental hazards.

This Report is not an insurance policy and does not provide the same protections as an insurance policy. It does not obligate First American to defend any Party against any claims, and First American shall not have any duty to defend against any claims pursuant to California Civil Code § 2778 or otherwise. The price of this Report has not been based upon any responsibility for defense costs, nor for assumption of environmental risks. The premium for an insurance policy would be significantly greater than the cost of this Report. The Parties acknowledge that claims for damages beyond actual losses can significantly increase the costs of reports and make prompt resolution of claims more difficult. In order to induce First American to provide this Report for the price charged, and to help streamline the process of resolving any disputes between the Parties and First American, the Buyer, Seller and Agents agree that if there is a material error or omission in this Report:



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- **The Party who suffers damages as a result of such error or omission shall be entitled at most to recover from First American the actual proved damages measured by the difference in the fair market value of the Residential Property as of the Report Date, caused by the error or omission but not in excess of \$100,000 Dollars (\$100,000).**
- **First American shall not be liable for indirect, consequential, or punitive damages (including, but not limited to, emotional distress or pain and suffering).**

First American shall not be liable to a Party for any matters known to that Party or its Agent (including errors in this Report) and not disclosed in writing to both the other Parties and First American prior to the Sale Date.

G. SELLER AND SELLER'S AGENT'S RESPONSIBILITY OF FULL DISCLOSURE

Sellers of real property and their Agents should always fully disclose all material facts regarding the real property which they are selling. Regardless of the information in this Report, if Seller or Seller's Agent has any actual knowledge of contamination, releases of hazardous materials or remediation activities potentially affecting the Residential Property, that information should be promptly disclosed in writing to the Buyer and the Buyer's Agent.

H. OTHER AGREEMENTS

This Report sets forth the complete, integrated agreement between First American and the Parties. Evidence of prior or contemporaneous statements, representations, promises or agreements shall not be admissible to vary the terms of this written agreement. This agreement may not be changed or amended except by a written document signed by an authorized representative of First American and the Parties.

In the event that any dispute arises between First American and any Parties arising out of or relating to this Report or its subject matter, or any act or omission of First American, the prevailing party shall be entitled to recover his, her or its reasonable costs, including attorneys' fees, from the losing party.

If any provision of this Report, or its application to any circumstance, is held to be invalid, unenforceable, or void, the remainder of this Report shall remain in full force and effect and enforced to the fullest extent possible.

PART 5: BACKGROUND INFORMATION

The subject of hazardous waste can be an emotional and uncertain topic. You have taken an important step by obtaining this report to help become informed on environmental issues. There are a number of important factors to consider when assessing environmental issues. Risk is only one factor. Others include public values and perceptions, economic constraints, perceived risk to health etc. Accurate and unbiased information is important. It provides a logical foundation for decisions that are often emotionally based on "perceived" rather than on actual risk.

This section includes discussions on certain topics to help you understand this report. The subject of contamination is broad and complex. These discussions are not intended to be an exhaustive study of environmental issues. In addition, many aspects of hazardous substance clean up and control change as state-of-the-art practice and legislation changes. For these reasons, the following information is of necessity generalized and may not apply to every site. This section is divided into the following:

What Are Hazardous Substances? Understanding the Risk in Perspective
Groundwater
Formation of Plumes: The Transport of Chemicals into Groundwater
Leaking Underground Fuel Tanks
What is a "Superfund" Site?
Drinking Water: Tap vs. Private Well



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WHAT ARE HAZARDOUS SUBSTANCES?

Chemicals in our environment are a controversial subject. This is because their effects on human health are often not well understood. Both the government and the public want clear standards that define when a substance is considered "hazardous." Unfortunately, it is not always easy to determine such a clear standard. Precise instruments allow us to detect a wide variety of substances even in very small concentrations. Sometimes these substances are only detectable in the parts per billion (ppb) or parts per trillion (ppt) ranges. In these cases, the concentrations are at or near the limit of our ability to even detect them.

If scientific study shows that a particular chemical is known or suspected to adversely affect our health, that substance could become listed as an official hazardous substance. The list of what "is" and "is not" a hazardous substance changes. With increased research, substances are added and, in some cases, removed.

The potential health implications make us question the presence of chemicals in our environment. It's important to understand that any risk associated with a substance is dependent on both the concentration of the chemical *and* the length of exposure time. Some scientists believe that a "threshold" level exists for many chemical concentrations below which there are no known or anticipated adverse health effects. This allows standard concentration limits of some chemicals to be established. These standards are called "Maximum Contaminant Levels" (MCL), and they are enforceable by the Environmental Protection Agency. If these levels are exceeded, the substance must be cleaned-up until it is at or below the MCL.

The term "hazardous substance" is used in this report as synonymous with "hazardous waste" and "toxic substance." In general, the terms refer to a material with potentially harmful affects. Once a particular substance is determined to be harmful, it may become regulated by one or more environmental laws. When this happens, it is termed "listed." Once a chemical is "listed," sites that have spilled or leaked the substance may be required to clean it up.

Hazardous Substances in Perspective

As is true with *any* hazardous substance, the mere presence of it is not a threat to human health. In order to pose a health risk, that substance must come into physical contact with the body by eating, drinking, inhalation, or skin contact. It is the likelihood of physical exposure to a substance that must be carefully examined to determine an acceptable level of risk. Information on how contaminated sites can or *cannot* affect the property is vital in making decisions. Inaccurate perceptions could lead to making misinformed decisions. Two lines of logic to consider when analyzing risk are:

- We make daily decisions based on familiar and acceptable levels of risk because we feel the benefits outweigh the potential consequences. For instance, although we know driving freeways might be dangerous, we drive them anyway because convenience and speed makes this risk acceptable. Many risks we undertake everyday aren't considered hazardous simply because they are familiar.
- Everyday, we make decisions based on what is most important to accomplish first, second, etc. This is necessary because if all problems were assigned equal importance, nothing could be accomplished. Risk is commonly considered similarly or, in other words, as "relative risk." This consideration is based on deciding what "risk" has the worst or immediate adverse consequence and then address that risk first.

Often, decisions are not based on scientific analysis and hard data, but on perceived risk and public opinion. In the environmental arena, these two approaches go head to head. Public attention may be focused on certain environmental hazards based on a dramatic and well-publicized environmental problem. Unfortunately, this may lead to a diminished concern for other environmental issues that may pose more immediate concern. This line of thinking is not directed at undermining the significance of large-scale contamination, but is meant to direct attention to the "big picture."



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Many studies indicate that things we do on a daily basis in our homes may expose us to a greater overall health risk than living next door to virtually any contaminated site. It's hard to imagine that many of the items we take for granted in our homes have higher concentrations of hazardous substances and expose us for greater amounts of time than just about anything we encounter in normal outdoor activities. This is where familiarity with items such as "dry-cleaned" clothes, many air fresheners, mothballs, paints or shoe polishes make the hazardous substances in such things acceptable. In certain cases, chemicals that are strictly regulated in industry are not regulated in homes. An example is methylene chloride, which the EPA found in about one-third of 1000 common household products in a 1987 study. Methylene chloride is regulated in factory emissions, but not within homes.

Understanding a variety of issues is important for making informed decisions. Evaluating risks accurately in order to avoid over- or under-reacting is a task best completed based on sound, accurate information.

GROUNDWATER

The water in lakes, rivers, and groundwater all together only account for about 0.6% of the total water on Earth. Of these, groundwater is the most important fresh water supply. About half of the United States depends on groundwater for their drinking water. An expanding population and economy has prompted a dramatic increase in the demand for water from groundwater supplies. Many thought such water was immune from contamination. However, as more incidents of groundwater pollution occur, public interest in protecting our groundwater has increased as well as legislative protection of this resource.

Although the technical aspects of groundwater and groundwater pollution are beyond the scope of this report, the basic concepts are easy to understand and can help in evaluating other information in this report.

How Groundwater Reservoirs Form

In order to understand the basic principles of groundwater, it is necessary to appreciate the "hydrologic cycle." This is the system by which nature circulates water. In short, water evaporates from the ocean and rises to form clouds. Water in the air condenses and eventually falls back to the earth in the form of rain, snow, sleet, hail etc. which then eventually flows back to the ocean.

We depend on precipitation that falls on land to replenish our fresh water supply. Precipitation can fall directly into water bodies, from run-off, or soak into the soil. Much is absorbed by plants or evaporates, but a portion seeps down into the groundwater. Technically, "groundwater" is water located in water-saturated zones below the surface. Water located in unsaturated zones is simply called "soil water."

Groundwater is primarily stored in "aquifers." Usually, aquifers consist of gravel, sand, clay or fractured rock. Groundwater is stored in the pores and cavities of sediments or in rock fractures. It does not occur as an underground "ocean" or "river" except perhaps in a rare cave-type environment. Aquifers may consist of one continuous "layer" or as several layers stacked-up like pancakes.

How Groundwater Moves

Groundwater is added to (recharged) by water seeping down through the ground and is released (discharged) when it intersects a surface body of water such as a lake or stream or when it is pumped out. The surface area below the ground where the soil or rock is water saturated is called the "water table." The water table is not fixed. It can move up and down as water is removed from or added to the aquifer.

In general, groundwater moves slowly. This is an important concept when considering groundwater contamination. The water can move as slowly as a few inches per year in clays. However, if the aquifer consists of loose sand and gravel, the groundwater can move hundreds of feet per year. Like water at the surface, groundwater moves with the gradient (i.e. downhill). However, groundwater can also move as a result of being under pressure. Pressurized water will move from high to low pressure areas. This works under the same principle as any material under pressure, such as fluid in an aerosol can.

FORMATION OF PLUMES

The Transport of Chemicals into Groundwater

Chemicals that are spilled or released into soil may dissolve in any water that is present. In some cases, the chemicals may be transported into groundwater by water slowly seeping downward. How fast this occurs and the details are complex, but water generally moves downward. Lateral movement is generally not significant until water reaches the water table. The contaminant concentration reaching groundwater is less than the concentration at the source because of dilution and breakdown that occur along the way.

As contaminants are slowly transported downward, they can chemically interact with other things in the water or soil. This can temporarily or permanently remove the contamination. Natural defense mechanisms such as biological degradation also act to naturally mitigate contamination to varying extents by removing or altering the contaminants. For instance, some bacteria that live naturally in soil and groundwater can metabolize many of the contaminants in gasoline.

Contaminants become “pollution” if they reach concentrations high enough to be judged harmful to humans or the environment. Groundwater standards are set by the United States Environmental Protection Agency (EPA) and state agencies. Contamination can originate from a “point source” such as a leaking underground tank, or from a “non-point” source such as infiltration from agriculture (i.e. pesticides and fertilizers) or urban run-off (i.e. road salt or trace metals left on roads from tires and car emissions).

When contaminants enter the groundwater, they are slowly dispersed to form a diluted cloud or “plume.” Chemical reactions and biological breakdown can continue. Pumping, complex flow patterns, chemical and biological processes all affect the travel, size and shape of plumes. Some contaminants may be removed by a process called “adsorption.” Adsorption is the process by which a chemical adheres to grains in the soil. Although this does not remove the contaminant, it may immobilize it and help prevent it from spreading.

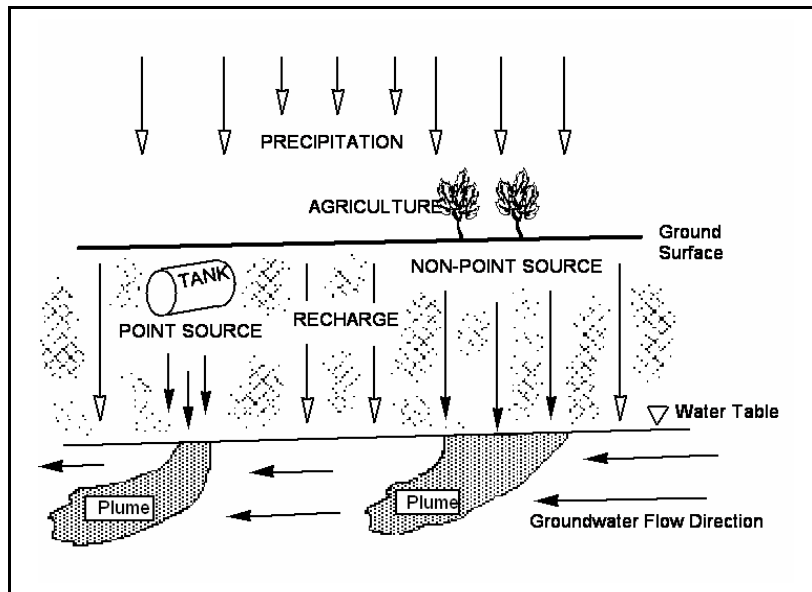


Figure 1. How a contaminant plume forms. A plume forms in the direction of groundwater flow.

The size and extent of plumes are determined using “monitoring wells.” Such wells also help track clean-up efforts. Information from monitoring wells and other sources are used to determine appropriate mitigation recommendations. Clean-up methods can vary widely depending on local site conditions.



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LEAKING UNDERGROUND FUEL TANKS

The most common type of contamination comes from leaking underground fuel tanks and piping systems. Underground tanks are common throughout California as well as throughout the United States. These tanks are predominantly used for storing fuel, although solvents used in high technology industries and other substances are stored in this manner also.

Why underground tanks? Many years ago, jurisdictions developed regulations with regards to fuel tanks for the “esthetic” protection of growing cities as well as providing important fire safety measures. For these reasons, the majority of fuel tanks must be buried. Unfortunately, the state building codes that regulate underground fuel tank construction did not keep up with changing technology. The result was that industry used traditional methods in building underground tanks and pipes. Today, there are laws in place that ensure strict building codes are followed in new tank construction, as well as upgrades for all substandard underground tanks.

When an underground tank leaks, the soil and/or groundwater can become contaminated. How much fuel actually gets into the soil depends on how big the leak is and how long the leak continues. Experience shows that leaking fuel “seeps” into the ground at a generally slow rate and usually does not travel very far. “Seeping” fuel into the soil can be likened to wetting the corner of a sponge. With only a small amount of water, only the corner gets wet and the rest of the sponge remains dry.

If a leaking underground fuel tank is discovered, the tank owner or responsible party must notify the appropriate Regional Water Quality Control Board (RWQCB) or county-level agency and submit an “unauthorized release form”. The responsible party must also make every effort to stop the leak and empty the tank if necessary. The RWQCB or county-level agency will then undertake the lead in clean-up efforts, with the tank owner or responsible party reporting directly to them. Until investigation and cleanup are complete, the tank owner or responsible party must submit reports detailing cleanup efforts to the lead agency at least every three months. If the investigation fails to confirm that a leak has actually occurred, no further corrective action will be required. For those sites that do require corrective action, the cleanup process could take a few months to many years, depending on the severity of the leak.

Additional information may be available through the Public Safety Officer or Hazardous Materials Specialist in your city. They are generally located in the Fire Department or Public Works Department.

WHAT IS A “SUPERFUND” SITE?

“Superfund” is a common term for a piece of legislation called the “Comprehensive Environmental Response, Compensation, and Liability Act”, which was enacted by Congress on December 11, 1980, and is enforced by the United States Environmental Protection Agency (EPA). This legislation provides funding for clean up at the worst hazardous waste sites in the United States. Because the moneys involved in clean up are large, this federal statute was dubbed “Superfund.”

The purpose of Superfund is to clean up or mitigate hazardous materials that pose an immediate and substantial danger to the public or the environment. This could be a chemical “spill” that requires immediate response or a site that requires long-term clean-up action. The chemicals found at Superfund sites can vary but some have included familiar contaminants such as arsenic, lead and mercury. Other lesser known contaminants include toluene, pentachlorophenol and vinyl chloride. This Act also holds polluters liable for clean-up expenses as well as forces responsible parties to take clean-up actions.

How does a site get on the Superfund list? Proposed sites are brought to the EPA’s attention in several ways. It could come from notification by the owner, complaints by citizens, identification by a state or local jurisdiction, or by special EPA investigations. A site is then placed on the Superfund, or “National Priorities List” (NPL) once the EPA determines that it represents a long-term threat to public health or the environment. The EPA makes this determination by evaluating such things as the likelihood that a site has released or has the potential to release hazardous substances into the environment, the characteristics of the waste (e.g. toxicity and waste quantity), and the number of people affected by the release.

The government believes that “Superfund” funding is warranted if the site poses a significant and immediate health concern. Even if federal funding is not provided, the site may require action under other statutes.



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DRINKING WATER: TAP VS. PRIVATE WELL

Being in proximity to a contaminated site occasionally raises concern regarding the quality of the drinking water and whether or not the contamination is present in that water. One important question to keep in mind is “where does the drinking water come from... a municipal water system or a private well?” The answer to this question will help to resolve the issue of contamination.

In general, homes in urban areas are typically hooked up to a municipal water system. The water from this type of system is commonly referred to as “tap water”. Municipal water suppliers are required to meet stringent drinking water standards set forth by the US EPA. These drinking water suppliers provide reports, sometimes called consumer confidence reports, which outline where the water comes from and what substances are in it. The municipal water supplier should be able to provide these reports upon request.

On the other hand, if a home is not hooked up to a municipal water source but instead is using a private well on the property, then the US EPA regulations do not apply. The homeowner is responsible for the quality and safety of the drinking water. Keep in mind that being in proximity to a contaminated site does not necessarily mean the well will be contaminated. There is always the possibility that the contamination could be traveling in the opposite direction to where the private well is located, in which case the well water would remain uncontaminated. Another possibility is that the contamination could be at a much shallower depth than where the private well is drawing water. If the private well is deep, then it possibly can bypass contamination at more shallow depths. In any case, the US EPA recommends that well owners have their water tested annually.

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For additional general information on environmental topics, contact the Public Affairs office of the California Environmental Protection Agency. This should be listed in the State government section of your local telephone book. Another good source of information may be found by contacting the environmental or hazardous materials specialist in your City or County Department of Health.