



Report Date: 11/5/2017
 Report Number: 4597-113
 Subject Property: 1234 MAIN STREET
 APN: 12-34-567-890
 Page Number: Invoice

Subject Property:
 1234 MAIN STREET
 ANYCITY, IL 60030
 APN#: 12-34-567-890

Ordered By:
 John Smith
 The Escrow Company
 (773) 555-5555

Bill To:
 John Smith
 The Escrow Company
 (773) 555-5555
 Escrow #: 12341

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

\$74.95

NATURAL HAZARD DISCLOSURE

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

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

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

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

Received from:
 The Escrow Company
 Escrow #: 12341

**1234 MAIN STREET
 ANYCITY, IL 60030
 12-34-567-890**

Make Checks Payable to:

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

**REPORT NUMBER: 4597-113
 Amount Due \$74.95**



Report Date: 11/5/2017
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NATURAL HAZARD RISK DISCLOSURE

Report Summary

Subject Property: 1234 MAIN STREET ANYCITY, IL 60030

APN: 12-34-567-890

This property is located in/within:	Yes	No		Details:
FEMA Flood Hazard Area	<input type="checkbox"/>	<input checked="" type="checkbox"/>		Page 2
Wildfire Hazard Risk Area	<input type="checkbox"/>	<input checked="" type="checkbox"/>	NONE	Page 2
Earthquake Severity Zone (MMI & Shake)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	NONE	Page 3
USGS Designated Minor Fault Zone	<input type="checkbox"/>	<input checked="" type="checkbox"/>		Page 3
Tornado Risk Area	<input checked="" type="checkbox"/>	<input type="checkbox"/>	HIGH	Page 4
Straight-Line Damaging Wind Risk Area	<input checked="" type="checkbox"/>	<input type="checkbox"/>	HIGH	Page 4
Hail Risk Area	<input checked="" type="checkbox"/>	<input type="checkbox"/>	HIGH	Page 5
Lightning Risk	<input checked="" type="checkbox"/>	<input type="checkbox"/>	MODERATE	Page 5
Environmental Report	Included			Page 6
Radon Gas Advisory	Included			Page 8
Lead Based Paint Disclosure	Included			Page 8
Mold Disclosure	Included			Page 8
Current Taxes	Included			Page 9
Nearby Schools Proximity	<input checked="" type="checkbox"/>	<input type="checkbox"/>		Page 9
Fire Stations Proximity	<input type="checkbox"/>	<input checked="" type="checkbox"/>		Page 9
Police Stations Proximity	<input checked="" type="checkbox"/>	<input type="checkbox"/>		Page 10
Hospitals Proximity	<input type="checkbox"/>	<input checked="" type="checkbox"/>		Page 10
Libraries Proximity	<input checked="" type="checkbox"/>	<input type="checkbox"/>		Page 10
Notice of Terms and Conditions	Included			Page 11

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

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

Signature of Buyer(s) _____ Date _____

Signature of Buyer(s) _____ Date _____



NATURAL HAZARDS

FEMA FLOOD HAZARD AREA

SUBJECT PROPERTY IS IS NOT LOCATED IN FEMA FLOOD HAZARD AREA

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

WILDFIRE HAZARD AREA

SUBJECT PROPERTY IS IS NOT LOCATED IN A WILDFIRE HAZARD AREA

WILDFIRE HAZARD RISK: **NONE***
RESIDENTIAL HOUSE DENSITY: **HIGH**
% WILDLAND (NATURAL) VEGETATION: **0%**
WILDLAND/URBAN INTERFACE: **OUT**

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

Wildfire Hazard Risk Legend:

- NONE
- LOW
- MODERATE
- HIGH
- VERY HIGH

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



EARTHQUAKE SEVERITY ZONE (MMI & SHAKE)

SUBJECT PROPERTY IS IS NOT LOCATED IN AN EARTHQUAKE SEVERITY ZONE

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

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

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

Earthquake Damage Risk Legend:

- NONE
- VERY LIGHT
- LIGHT
- MODERATE
- MODERATE/HEAVY
- HEAVY
- VERY HEAVY

Earthquake Shake Risk Legend:

- NOT FELT
- WEAK
- LIGHT
- MODERATE
- STRONG
- VERY STRONG
- SEVERE
- VIOLENT
- EXTREME

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

USGS DESIGNATED MINOR FAULT ZONE

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

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



TORNADO RISK AREA

SUBJECT PROPERTY IS IS NOT LOCATED IN A TORNADO RISK AREA

SUBJECT PROPERTY TORNADO RISK: **HIGH***

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

Tornado Risk Legend:

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

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

STRAIGHT-LINE DAMAGING WIND RISK AREA

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

SUBJECT PROPERTY STRAIGHT-LINE DAMAGING WIND RISK: **HIGH***

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

Straight-Line Damaging Wind Risk Legend:

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

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



HAIL RISK AREA

SUBJECT PROPERTY IS IS NOT LOCATED IN A HAIL RISK AREA

SUBJECT PROPERTY DAMAGING HAIL EXPOSURE RISK: **HIGH***

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

Damaging Hail Exposure Risk Legend:

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

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

LIGHTNING RISK

SUBJECT PROPERTY IS IS NOT LOCATED IN A LIGHNING RISK AREA

SUBJECT PROPERTY LIGHTNING RISK: **MODERATE***

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

Lightning Risk Legend:

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

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

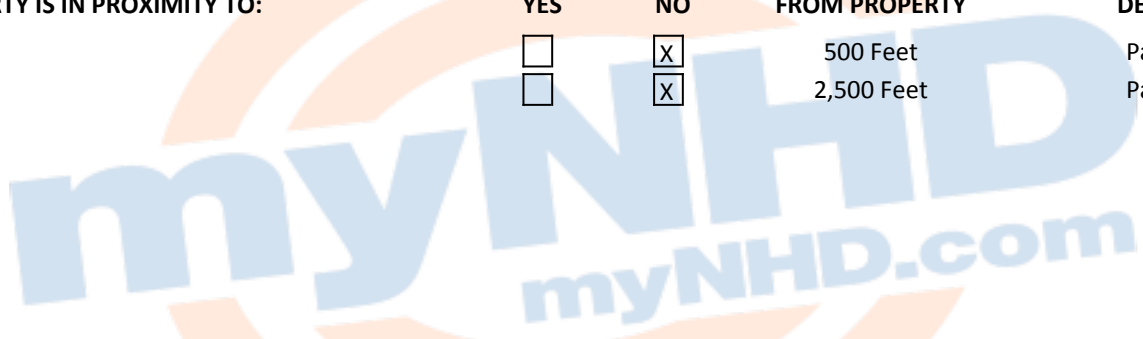


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ENVIRONMENTAL REPORT

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

SUBJECT PROPERTY IS IN PROXIMITY TO:	YES	NO	DISTANCE SEARCH FROM PROPERTY	DETAILS
Brownfield Risk	<input type="checkbox"/>	<input checked="" type="checkbox"/>	500 Feet	Page 7
Superfund Site	<input type="checkbox"/>	<input checked="" type="checkbox"/>	2,500 Feet	Page 7





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BROWNFIELD RISK

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

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

SUPERFUND SITE

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

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





RADON GAS ADVISORY

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

2

 FOR RADON GAS POTENTIAL

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

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

LEAD BASED PAINT DISCLOSURE

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

MOLD DISCLOSURE

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

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

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

Notice of Noise Pollution

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



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Notice of Air Pollution

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

Notice of Electrical and Magnetic Fields (“EMF”)

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

Notice of Light Pollution

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

CURRENT TAXES

Tax Year: 2015 Tax Amount: \$5,974.00

NEARBY SCHOOLS PROXIMTY

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

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

<u>Nearby School Name, Address</u>	<u>Distance (in miles) from Subject Property</u>
Westlake Christian Academy, 275 S Lake St, Grayslake	0.37
Grayslake School District, 450 Barron Blvd, Grayslake	0.92
Grayslake Chsd 127, 400 N Lake St, Grayslake	0.93
Community Cnsld School DST 46, 565 Frederick Rd, Grayslake	1.22
Grayslake Community Consolidated School District 46, 565 Frederick Rd, Grayslake	1.22
Prairie Crossing Charter School, 1531 Jones Point Rd, Grayslake	1.53
Huntington Learning Center, 1832 E Belvidere Rd, Grayslake	1.75

FIRE STATIONS PROXIMITY

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



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POLICE STATIONS PROXIMITY

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

Public records located **1** police stations for this property. The closest police station is **0.48** miles away.

Police Station Name, Address

Grayslake Village Police Department, 33 S Whitney St, Grayslake

Distance (in miles) from Subject Property

0.48

HOSPITALS PROXIMITY

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

LIBRARIES PROXIMITY

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

Public records located **2** libraries for this property. The closest library is **0.6** miles away.

Library Name, Address

Library Lane Senior Residence, 50 Library Ln, Grayslake

Grayslake Area Public Library District, 100 Library Ln, Grayslake

Distance (in miles) from Subject Property

0.60

0.67



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TERMS AND CONDITIONS

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



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

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

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