

DISCLOSURE REGARDING REAL ESTATE AGENCY RELATIONSHIP

(Listing Firm to Seller)
(As required by the Civil Code)
(C.A.R. Form AD, Revised 12/14)

(If checked) This form is being provided in connection with a transaction for a leasehold interest exceeding one year as per Civil Code section 2079.13(k) and (I).

When you enter into a discussion with a real estate agent regarding a real estate transaction, you should from the outset understand what type of agency relationship or representation you wish to have with the agent in the transaction.

SELLER'S AGENT

A Seller's agent under a listing agreement with the Seller acts as the agent for the Seller only. A Seller's agent or a subagent of that agent has the following affirmative obligations:

To the Seller: A Fiduciary duty of utmost care, integrity, honesty and loyalty in dealings with the Seller.

To the Buyer and the Seller:

- (a) Diligent exercise of reasonable skill and care in performance of the agent's duties.
- (b) A duty of honest and fair dealing and good faith.
- (c) A duty to disclose all facts known to the agent materially affecting the value or desirability of the property that are not known to, or within the diligent attention and observation of, the parties. An agent is not obligated to reveal to either party any confidential information obtained from the other party that does not involve the affirmative duties set forth above.

BUYER'S AGENT

A selling agent can, with a Buyer's consent, agree to act as agent for the Buyer only. In these situations, the agent is not the Seller's agent, even if by agreement the agent may receive compensation for services rendered, either in full or in part from the Seller. An agent acting only for a Buyer has the following affirmative obligations:

To the Buyer: A fiduciary duty of utmost care, integrity, honesty and loyalty in dealings with the Buyer.

To the Buyer and the Seller:

- (a) Diligent exercise of reasonable skill and care in performance of the agent's duties.
- (b) A duty of honest and fair dealing and good faith.
- (c) A duty to disclose all facts known to the agent materially affecting the value or desirability of the property that are not known to, or within the diligent attention and observation of, the parties.

An agent is not obligated to reveal to either party any confidential information obtained from the other party that does not involve the affirmative duties set forth above.

AGENT REPRESENTING BOTH SELLER AND BUYER

A real estate agent, either acting directly or through one or more associate licensees, can legally be the agent of both the Seller and the Buyer in a transaction, but only with the knowledge and consent of both the Seller and the Buyer.

In a dual agency situation, the agent has the following affirmative obligations to both the Seller and the Buyer:

- (a) A fiduciary duty of utmost care, integrity, honesty and loyalty in the dealings with either the Seller or the Buyer.
- (b) Other duties to the Seller and the Buyer as stated above in their respective sections.

In representing both Seller and Buyer, the agent may not, without the express permission of the respective party, disclose to the other party that the Seller will accept a price less than the listing price or that the Buyer will pay a price greater than the price offered.

The above duties of the agent in a real estate transaction do not relieve a Seller or Buyer from the responsibility to protect his or her own interests. You should carefully read all agreements to assure that they adequately express your understanding of the transaction. A real estate agent is a person qualified to advise about real estate. If legal or tax advice is desired, consult a competent professional.

Throughout your real property transaction you may receive more than one disclosure form, depending upon the number of agents assisting in the transaction. The law requires each agent with whom you have more than a casual relationship to present you with this disclosure form. You should read its contents each time it is presented to you, considering the relationship between you and the real estate agent in your specific transaction. This disclosure form includes the provisions of Sections 2079.13 to 2079.24, inclusive, of the Civil Code set forth on page 2. Read it carefully. I/WE ACKNOWLEDGE RECEIPT OF A COPY OF THIS DISCLOSURE AND THE PORTIONS OF THE CIVIL CODE

PRINTED ON THE BACK (OR A SEPARA	ATE PAGE).	
☐ Buyer ☐ Seller ☐ Landlord ☐ Tenant ☐		Date
Oc	cwen Loan Servicing	
☐ Buyer ☐ Seller ☐ Landlord ☐ Tenant _		Date
Agent \ \RF\LHome S	ervices and Solutions, Inc.	BRE Lic. # <u>01853923</u>
	Estate Broker (Firm)	
Ву	BRE Lic. # <u>00621966</u>	Date
D(SVIJesperson or Broke DAssociate)		
Agency Disclosure Compliance (Civil Code §		
. When the listing brokerage company als	o represents Buyer/Tenant: The Listing Ag	ent shall have one AD form signed by Seller/Landlord and a
different AD form signed by Buyer/Tenant.		
		panies: (i) the Listing Agent shall have one AD form signed by
		by Buyer/Tenant and either that same or a different AD form
	prior to presentation of the offer. If the same	
(SELLER/LANDLORD: DO NOT S	SIGN HERE)	(SELLER/LANDLORD: DO NOT SIGN HERE)
Seller/Landlord	Date Seller/L	andlord Date

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Reviewed by	Date



DISCLOSURE

AD REVISED 12/14 (PAGE 1 OF 2)

DISCLOSURE REGARDING REAL ESTATE AGENCY RELATIONSHIP (AD PAGE 1 OF 2)

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CIVIL CODE SECTIONS 2079.24 (2079.16 APPEARS ON THE FRONT)

2079.13 As used in Sections 2079.14 to 2079.24, inclusive, the following terms have the following meanings: (a) "Agent" means a person acting under provisions of Title 9 (commencing with Section 2295) in a real property transaction, and includes a person who is licensed as a real estate broker under Chapter 3 (commencing with Section 10130) of Part 1 of Division 4 of the Business and Professions Code, and under whose license a listing is executed or an offer to purchase is obtained. (b) 'Associate licensee" means a person who is licensed as a real estate broker or salesperson under Chapter 3 (commencing with Section 10130) of Part 1 of Division of the Business and Professions Code and who is either licensed under a broker or has entered into a written contract with a broker to act as the broker's agent in connection with acts requiring a real estate license and to function under the broker's supervision in the capacity of an associate licensee. The agent in the real property transaction bears responsibility for his or her associate licensees who perform as agents of the agent. When an associate licensee owes a duty to any principal, or to any buyer or seller who is not a principal, in a real property transaction, that duty is equivalent to the duty owed to that party by the broker for whom the associate licensee functions. (c) "Buyer" means a transferee in a real property transaction, and includes a person who executes an offer to purchase real property from a seller through an agent, or who seeks the services of an agent in more than a casual, transitory, or preliminary manner, with the object of entering into a real property transaction. "Buyer" includes vendee or lessee. (d) "Commercial real property" means all real property in the state, except single-family residential real property, dwelling units made subject to Chapter 2 (commencing with Section 1940) of Title 5, mobilehomes, as defined in Section 798.3, or recreational vehicles, as defined in Section 799.29. (e) "Dual agent" means an agent acting, either directly or through an associate licensee, as agent for both the seller and the buyer in a real property transaction. (f) "Listing agreement" means a contract between an owner of real property and an agent, by which the agent has been authorized to sell the real property or to find or obtain a buyer. (g) "Listing agent" means a person who has obtained a listing of real property to act as an agent for compensation. (h) "Listing price" is the amount expressed in dollars specified in the listing for which the seller is willing to sell the real property through the listing agent. (i) "Offering price" is the amount expressed in dollars specified in an offer to purchase for which the buyer is willing to buy the real property. (j) "Offer to purchase" means a written contract executed by a buyer acting through a selling agent that becomes the contract for the sale of the real property upon acceptance by the seller. (k) "Real property" means any estate specified by subdivision (1) or (2) of Section 761 in property that constitutes or is improved with one to four dwelling units, any commercial real property, any leasehold in these types of property exceeding one year's duration, and mobilehomes, when offered for sale or sold through an agent pursuant to the authority contained in Section 10131.6 of the Business and Professions Code. (I) "Real property transaction" means a transaction for the sale of real property in which an agent is employed by one or more of the principals to act in that transaction, and includes a listing or an offer to purchase. (m) "Sell," "sale," or "sold" refers to a transaction for the transfer of real property from the seller to the buyer, and includes exchanges of real property between the seller and buyer, transactions for the creation of a real property sales contract within the meaning of Section 2985, and transactions for the creation of a leasehold exceeding one year's duration. (n) "Seller" means the transferor in a real property transaction, and includes an owner who lists real property with an agent, whether or not a transfer results, or who receives an offer to purchase real property of which he or she is the owner from an agent on behalf of another. "Seller" includes both a vendor and a lessor. (o) "Selling agent" means a listing agent who acts alone, or an agent who acts in cooperation with a listing agent, and who sells or finds and obtains a buyer for the real property, or an agent who locates property for a buyer or who finds a buyer for a property for which no listing exists and presents an offer to purchase to the seller. (p) "Subagent" means a person to whom an agent delegates agency powers as provided in Article 5 (commencing with Section 2349) of Chapter 1 of Title 9. However, "subagent" does not include an associate licensee who is acting under the supervision of an agent in a real property transaction.

2079.14 Listing agents and selling agents shall provide the seller and buyer in a real property transaction with a copy of the disclosure form specified in Section

2079.14 Listing agents and selling agents shall provide the seller and buyer in a real property transaction with a copy of the disclosure form specified in Section 2079.16, and, except as provided in subdivision (c), shall obtain a signed acknowledgement of receipt from that seller or buyer, except as provided in this section or Section 2079.15, as follows: (a) The listing agent, if any, shall provide the disclosure form to the seller prior to entering into the listing agreement. (b) The selling agent shall provide the disclosure form to the seller as soon as practicable prior to presenting the seller with an offer to purchase, unless the selling agent previously provided the seller with a copy of the disclosure form pursuant to subdivision (a). (c) Where the selling agent does not deal on a face-to-face basis with the seller, the selling agent form prepared by the selling agent may be furnished to the seller (and acknowledgement of receipt obtained for the selling agent from the seller) by the listing agent may deliver the disclosure form by certified mail addressed to the seller at his or her last known address, in which case no signed acknowledgement of receipt is required. (d) The selling agent shall provide the disclosure form to the buyer as soon as practicable prior to execution of the buyer's offer to purchase, except that if the offer to purchase is not prepared by the selling agent, the selling agent shall present the disclosure form to the buyer not later than the next business day after the selling agent receives the offer to purchase from the buyer.

2079.15 In any circumstance in which the seller or buyer refuses to sign an acknowledgement of receipt pursuant to Section 2079.14, the agent, or an associate licensee acting for an agent, shall set forth, sign, and date a written declaration of the facts of the refusal.

2079.16 Reproduced on Page 1 of this AD form.

2079.17 (a) As soon as practicable, the selling agent shall disclose to the buyer and seller whether the selling agent is acting in the real property transaction exclusively as the buyer's agent, exclusively as the seller's agent, or as a dual agent representing both the buyer and the seller. This relationship shall be confirmed in the contract to purchase and sell real property or in a separate writing executed or acknowledged by the seller, the buyer, and the selling agent prior to or coincident with execution of that contract by the buyer and the seller, respectively. (b) As soon as practicable, the listing agent shall disclose to the seller whether the listing agent is acting in the real property transaction exclusively as the seller's agent, or as a dual agent representing both the buyer and seller. This relationship shall be confirmed in the contract to purchase and sell real property or in a separate writing executed or acknowledged by the seller and the listing agent prior to or coincident with the execution of that contract by the seller.

(c) The confirmation required by subdivisions (a) and (b) shall be in the following form.

(DO NOT COMPLETE. SAMPLE ONLY)	is the agent of (check one): □ the seller exclusively; or □ both the buyer and seller
(Name of Listing Agent)	
(DO NOT COMPLETE. SAMPLE ONLY)	is the agent of (check one): □ the buyer exclusively; or □ the seller exclusively; or

(DO NOT COMPLETE. SAMPLE ONLY) is the agent of (check one):
the buyer exclusively; or
(Name of Selling Agent if not the same as the Listing Agent)

The disclosures and confirmation required by this section shall be in addition to the disclosure required by Section 2079.14.

2079.18 No selling agent in a real property transaction may act as an agent for the buyer only, when the selling agent is also acting as the listing agent in the transaction.

2079.19 The payment of compensation or the obligation to pay compensation to an agent by the seller or buyer is not necessarily determinative of a particular agency relationship between an agent and the seller or buyer. A listing agent and a selling agent may agree to share any compensation or commission paid, or any right to any compensation or commission for which an obligation arises as the result of a real estate transaction, and the terms of any such agreement shall not necessarily be determinative of a particular relationship.

2079.20 Nothing in this article prevents an agent from selecting, as a condition of the agent's employment, a specific form of agency relationship not specifically prohibited by this article if the requirements of Section 2079.14 and Section 2079.17 are complied with.

2079.21 A dual agent shall not disclose to the buyer that the seller is willing to sell the property at a price less than the listing price, without the express written consent of the seller. A dual agent shall not disclose to the seller that the buyer is willing to pay a price greater than the offering price, without the express written consent of the buyer. This section does not alter in any way the duty or responsibility of a dual agent to any principal with respect to confidential information other than price.

2079.22 Nothing in this article precludes a listing agent from also being a selling agent, and the combination of these functions in one agent does not, of itself, make that agent a dual agent.

2079.23 A contract between the principal and agent may be modified or altered to change the agency relationship at any time before the performance of the act which is the object of the agency with the written consent of the parties to the agency relationship.

2079.24 Nothing in this article shall be construed to either diminish the duty of disclosure owed buyers and sellers by agents and their associate licensees,

2079.24 Nothing in this article shall be construed to either diminish the duty of disclosure owed buyers and sellers by agents and their associate licensees, subagents, and employees or to relieve agents and their associate licensees, subagents, and employees from liability for their conduct in connection with acts governed by this article or for any breach of a fiduciary duty or a duty of disclosure.

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Reviewed by _____ Date ____



DISCLOSURE REGARDING REAL ESTATE AGENCY RELATIONSHIP (AD PAGE 2 OF 2)

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DISCLOSURE

CALIFORNIA ASSOCIATION OF REALTORS®

REO ADVISORY

For Properties Being Sold by a Lender After Foreclosure (C.A.R. Form REO, Revised 4/11)

Property Address: ("Property"). The Seller of the Property is a lender who has acquired title to the Property either by foreclosure or through a deed given in lieu of foreclosure. Many obligations imposed upon sellers, particularly sellers of real property containing

given in lieu of foreclosure. Many obligations imposed upon sellers, particularly sellers of real property containing one-to-four dwelling units, may not be applicable to the sale of the Property. However, even though Seller is exempt from many obligations, Seller must still comply with many others. Further, even though a Seller may be exempt from certain obligations, a real estate broker's obligations may still apply. This Advisory is intended to inform Buyer and Seller of their rights and obligations independent of those established by the contract between them.

EXEMPTIONS:

- 1. TDS, NHD, Mello-Roos, Improvement Bond Act, Supplemental Property Taxes, Private Transfer Fee: Seller is exempt from providing Buyer with the Real Estate Transfer Disclosure Statement (TDS), Natural Hazard Disclosure Statement (NHD), a Mello-Roos district lien disclosure, an Improvement Bond Act of 1915 notice, a Supplemental Property Tax notice, and a Notice of Private Transfer Fee pursuant to California Civil Code §§ 1102 et seq.
- 2. Earthquake Guides: Seller is <u>exempt</u> from providing either a Homeowner's or Commercial Property Owner's Guide to Earthquake Safety.

REQUIREMENTS:

- 1. Disclosures: Seller is <u>not exempt</u> from common law and statutory duties concerning fraud and deceit, even though the specific TDS Form is not required to be completed. Seller remains obligated to disclose known material facts affecting the value and desirability of the Property.
- 2. Hazard Zones: Seller is <u>not exempt</u> from applicable statutory obligations to disclose earthquake fault zones, seismic hazard zones, state fire responsibility areas, very high fire hazard severity zones, special flood hazard areas and flood hazard zones pursuant to the Public Resources Code, Government Code and United States Code, even though, pursuant to the Civil Code, the specific NHD Form is not required to be completed.
- 3. Smoke Detectors: The sale is <u>not exempt</u> from the State requirements that, for <u>single family residences</u>, operable smoke detectors be in place and that a written statement of compliance be provided to Buyer. It is negotiable between Buyer and Seller who is to pay for the cost of compliance.
- 4. Water Heaters: The sale is <u>not exempt</u> from the State requirement that water heaters be properly anchored, braced or strapped and that Seller provide a written statement of compliance to Buyer. It is negotiable between Buyer and Seller who is to pay for the cost of compliance.
- 5. Lead-based Paint: The Seller is <u>not exempt</u> from the federal obligation to: (i) disclose known lead-based paint and lead-based paint hazards; (ii) provide Buyer with copies of reports or studies covering lead-based paint and hazards on the Property; (iii) provide Buyer with the pamphlet "Protect Your Family From Lead In Your Home"; and (iv) give Buyer a 10-day opportunity to inspect for lead-based paint and hazards, if the Property contains residential dwelling units and was constructed prior to 1978.
- 6. Carbon Monoxide Devices: The sale is <u>not exempt</u> from the State requirements that on or before July 1, 2011, for all existing single family dwelling units, and on or before January 1, 2013, for all other existing dwelling units, the owner must install a carbon monoxide device approved and listed by the State Fire Marshall in the dwelling unit if the dwelling unit has a fossil fuel burning heater or appliance, fireplace, or an attached garage.
- 7. Tax Withholding: The sale is <u>not exempt</u> from providing information pertaining to the withholding obligation under either the federal "FIRPTA" or the California withholding requirements upon the sale of real property. However, an REO Seller which is a corporation or limited liability company, formed within the United States, and qualified either with the Secretary of State to do business in California or with a permanent place of business in California will be exempt from withholding under both federal and California law.

place of business in California, will be exempt from withholding	under both fe	ederal and California	a law.
Buyer's Initials () ()		Seller's Initials (_)()
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ALL RIGHTS RESERVED.	Reviewed by	Date	EQUAL HOUSING OPPORTUNITY
REO REVISED 4/11 (PAGE 1 OF 2)			
REO ADVISORY (REO PAGE 1	I OF 2)		

Real Home Service & Solutions, 3020 Old Ranch Parkway, Suite 300 Seat Beach, CA 90740

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Www.zipLogix.com

David Judd

	Property Address:	Date:
	Megan's Law Database Disclosure: The sale is not exempt from the contain the following notice regarding the availability of information Pursuant to Section 290.46 of the Penal Code, information about spavailable to the public via an Internet Web site maintained by the Depart Depending on an offender's criminal history, this information will include resides or the community of residence and ZIP Code in which he or strequired to check this website. If Buyer wants further information, information from this website during Buyer's inspection contingency period. Brokers:	requirement that residential sales contracts about registered sex offenders. "Notice: pecified registered sex offenders is made trent of Justice at www.meganslaw.ca.gov. le either the address at which the offender ne resides." (Neither Seller nor Brokers are Broker recommends that Buyer obtain
Э.	 A. Inspection: The sale is <u>not exempt</u> from the Broker's obligation diligent visual inspection of the accessible areas of the Proper revealed by such an inspection in the sale of residential proper Brokers may do so on C.A.R. Form AVID. B. Agency: The sale is <u>not exempt</u> from the obligation to provi confirmation forms in the sale of residential property containing or 	rty and disclose to Buyer material facts rty containing one-to-four dwelling units. ide agency relationship disclosure and
	THER CONSIDERATIONS:	
1. 2. 3. 4.	Selection of Title and Escrow: Calfornia Civil Code section 1 directly or indirectly, a Buyer to purchase title insurance or escrow escrow agent in connection with the sale of residential property implementation and the right to make an independent selection of the applicable services of the right to make an independent selection of the applicable services. Federal law, 12 U.S.C. Section 2608, prohibits Seller from Buyer purchase title insurance from any particular title company property improved with four or fewer dwellings if the purchase mortgage loan. Seller and Buyer understand that Brokers do not reservices from any particular provider. Any communications from Selleyer's agent concerning the selection of title or escrow service endorsement or recommendation of, or request for Buyer to use, and Local Law: Local law may impose obligations on the transfer of real flow toilets or shower heads, emergency gas shut-off valves or insulated to determine if sales of Lender-owned property and Amendments to Contract: Seller-prepared addenda, amendment contract, may conflict with, contradict or be inconsistent with terms Buyer or Seller: (i) which specific terms in any offer may be affect Seller-prepared documents are permissible under California Law between the Seller-prepared documents and any other Agreem document or which terms may supersede the other. Buyer is advis applicability and interpretation of any Seller-prepared documents pri Rental Property: If the Property was occupied by a tenant at the tire the tenant had a bona fide arm's length rental agreement at a fair in the balance of their lease term, or at least a 90-day notice for term addition, certain rent control jurisdictions have asserted that the terms of the deposit was not given to the lender after the foreclosure sale or to the signing below, the undersigned acknowledge that each has reply of this REO Advisory.	services from a particular title insurer or proved with four or fewer dwellings. The by Seller if the Buyer has been informed vice. This law is in effect until January 1, requiring, directly or indirectly, that the man a condition of selling residential will be made with a federally-related equire Buyer to purchase title or escrow eller that Broker may deliver to Buyer or as should not be construed as Broker's may particular title or escrow provider. In property (such as the installation of low stallation of smoke detectors). Local law are exempt from such requirements. The second of the terms in any such that it is not to seek legal counsel to discrepancy ment between Buyer and Seller, which seed to seek legal counsel to discuss the first of a month-to-month tenancy. In mant has rights under rent control after a their security deposit even if the security me buyer of the REO Property. The security deposit even if the security me buyer of the REO Property. The security deposit even if the security me buyer of the REO Property. The security deposit even if the security me buyer of the REO Property. The security deposit even if the security me buyer of the REO Property. The security deposit even if the security me buyer of the REO Property.
Bu	yer	Date
Bu	yer	Date
Se	ller	Date
Se	Ocwen Loan Servicing	Date
ADI TRA This whi	S FORM HAS BEEN APPROVED BY THE CALIFORNIA ASSOCIATION OF REALTORS® (C.A.R.). NO REQUACY OF ANY PROVISION IN ANY SPECIFIC TRANSACTION. A REAL ESTATE BROKER IS INSACTIONS. IF YOU DESIRE LEGAL OR TAX ADVICE, CONSULT AN APPROPRIATE PROFESSIONAL form is available for use by the entire real estate industry. It is not intended to identify the user as a REAL through the user of the NATIONAL ASSOCIATION OF REALTORS® who subscribe to its impulsion and Distributed by: Published and Distributed by:	THE PERSON QUALIFIED TO ADVISE ON REAL ESTATE IL. TOR®. REALTOR® is a registered collective membership mark
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SELLER'S AFFIDAVIT OF NONFOREIGN STATUS AND/OR CALIFORNIA WITHHOLDING EXEMPTION

FOREIGN INVESTMENT IN REAL PROPERTY TAX ACT (FIRPTA)
AND CALIFORNIA WITHHOLDING LAW

(Use a separate form for each Transferor) (C.A.R. Form AS, Revised 4/12)

Internal Revenue Code ("IRC") Section 1445 provides that a transferee of a U.S. real property interest must withhold tax if the transferor is a "foreign person." California Revenue and Taxation Code Section 18662 provides that a transferee of a California real property interest must withhold tax unless an exemption applies.

I understand that this affidavit may be disclosed to the Internal Revenue Service and to the California Franchise Tax Board by the transferee, and that any false statement I have made herein may result in a fine, imprisonment or both.

۱.	PROPERTY ADDRESS (property being transferred):TRANSFEROR'S INFORMATION:		_ ("Property")
	Full Name Ocwen Loan Servicing	(("Transferor")
	Telephone Number		
	Address		
	(Use HOME address for individual transferors. Use OFFICE address for an "Entity"	" i.e.: corporations, partnerships, limited liability comp	panies, trusts
	and estates.)		
	Social Security No., or Federal Employer Identification No.		
	For a corporation qualified to do business in California, California Corporation No Note: In order to avoid withholding, IRC Section 1445 (b) requires that		Dance with
	the Seller's taxpayer identification number ("TIN"), or (b) provides		
	substitute" who furnishes a statement to the Buyer under penalty of	periury that the qualified substitute has su	ch affidavit
	in their possession. A qualified substitute may be (i) an attorney, tit	tle company, or escrow company (but not	the Seller's
	agent) responsible for closing the transaction, or (ii) the Buyer's agent.		
3.	AUTHORITY TO SIGN: If this document is signed on behalf of an Entity Transferor		HAT HE/SHE
	HAS AUTHORITY TO SIGN THIS DOCUMENT ON BEHALF OF THE TRANSFERO		
٠.	FEDERAL LAW: I, the undersigned, declare under penalty of perjury that, for the rea		d on behalf of
	an Entity Transferor, the Entity is exempt) from the federal withholding law (FIRPTA)		
	(For individual Transferors) I am not a nonresident alien for purposes of U.S. inc (For corporation, partnership, limited liability company, trust and estate Tra		ation foreign
	partnership, foreign limited liability company, foreign trust or foreign estate, a		
	Income Tax Regulations.	as those telling are defined in the internal flevent	io code and
5.	CALIFORNIA LAW: I, the undersigned, declare under penalty of perjury that, for	the reason checked below, if any, I am exempt (or	if signed on
	behalf of an Entity Transferor, the Entity is exempt) from the California withholding la	aw.	-
	Certifications which fully exempt the sale from withholding:		
	The total sales price for the Property is \$100,000 or less.		
	The Property qualifies as my principal residence (or the decedent's, if being so	old by the decedent's estate) within the meaning of	IRC Section
	121 (owned and occupied as such for two of the last five years).	haing gold by the decodent's estate) within the ma	oning of IBC
	The Property was last used as my principal residence (or the decedent's, if be Section 121 without regard to the two-year time period.	being sold by the decedent's estate) within the mea	aning of IRC
	The transaction will result in a loss or zero gain for California income tax purpose	ses (Complete FTR Form 593-F.)	
	The Property has been compulsorily or involuntarily converted (within the me		ts to acquire
	property similar or related in service or use to be eligible for non-recognition of g		
	Transferor is a corporation (or an LLC classified as a corporation) that is eith		
	permanent place of business in California.		
	Transferor is a partnership (or an LLC that is not a disregarded single mem		
	Property is in the name of the partnership or LLC. If so, the partnership or LLC must	ust withhold from nonresident partners or members as	required.
	Transferor is exempt from tax under California or federal law.	or charitable remainder truct	
	Transferor is an insurance company, qualified pension/profit sharing plan, IRA o Certifications which may partially or fully exempt the sale from withholding:	of chantable remainder trust.	
	The Property is being, or will be, exchanged for property of like kind within the m	neaning of IRC Section 1031.	
	Payments for the Property are being made in installments, the transferor is		lied to each
	principal payment.	•	
	As a result of the sale of the Property, Seller's tax liability, calculated at the max		
	the 3 1/3% withholding otherwise required. Seller will be required to sign a cell	artification, under penalty of perjury, specifying the a	imount to be
. .	withheld. (Not to be used for sales closing prior to January 1, 2007)	Date	
yy Tra	ansferor's Signature) (Indicate if you are signing as the grantor of a revocable/grantor	Date	
	and color of digital color (mandate in you are digitally dealed granted or a fortestable) granted		
Уþ	ned or printed name	Title (If signed on behalf of Entity Transfe	ror)
3ι	yer's unauthorized use or disclosure of Seller's TIN	could result in civil or criminal li	ability.
	ver	Date	
Вú	yer acknowledges receipt of a Copy of this Seller's Affidavit)		
Buy	er	Date	
	yer acknowledges receipt of a Copy of this Seller's Affidavit)	A second	-t.
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5	a subsidiary of the California Association of REALTORS® 525 South Virgit Avenue, Los Angeles, California 90020	Reviewed by Date	EDUAL HOUSING
S	4/12 (PAGE 1 OF 2)		
	SELLER'S AFFIDAVIT OF NONFOREIGN STATUS AND/OR CALIFORN	NA WITHHOLDING EXEMPTION (AS PAGE 1	OF 2)

Real Home Service & Solutions, 3020 Old Ranch Parkway, Suite 300 Seal Beach, CA 90740

Phone: 407-737-5483

Fax: 407-737-5531 DISCLOSURE

David Judd Produced with zipForm® by zipLogix 18070 Fifteen Mile Road, Fraser, Michigan 48026 www.zipLogix.com

IMPORTANT NOTICE: An Affidavit should be signed by each individual or entity Transferor to whom or to which it applies. Before you sign, any questions relating to the legal sufficiency of this form, or to whether it applies to you or to a particular transaction, or about the definition of any of the terms used, should be referred to an attorney, certified public accountant, or other professional tax advisor, the Internal Revenue Service, or the California Franchise Tax Board. For further information on federal guidelines, see C.A.R. Legal Q & A "Federal Withholding: The Foreign Investment in Real Property Tax Act," and/or IRS Publication 515 or 519. For further information on state guidelines, see C.A.R. Legal Q & A "California Nonresident Withholding," and/or California FTB Pub. 1016.

FEDERAL GUIDELINES

FOREIGN PERSONS DEFINED. The following general information is provided to assist sellers in determining whether they are "foreign persons" for purposes of the Foreign Investment in Real Property Tax Act (FIRPTA), IRC §1445. FIRPTA requires a buyer to withhold and send to the Internal Revenue Service 10% of the gross sales price of a United States (U.S.) real property interest if the seller is a foreign person. No withholding is required for a seller who is a U.S. person (that is, not a foreign person). In order for an individual to be a U.S. person, he/she must be either a U.S. citizen or a U.S. resident alien. The test must be applied separately to each seller in transactions involving more than one seller. Even if the seller is a foreign person, withholding will not be required in every circumstance.

- NONRESIDENT ALIEN INDIVIDUAL. An individual whose residence is not within the U.S. and who is not a U.S. citizen is a nonresident alien. The term includes a nonresident alien fiduciary. An alien actually present in the U.S. who is not just staying temporarily (i.e., not a mere transient or sojourner), is a U.S. resident for income tax purposes. An alien is considered a U.S. resident and not subject to withholding under FIRPTA if the alien meets either the green card test or the substantial presence test for the calendar year.
- GREEN CARD TEST. An alien is a U.S. resident if the individual was a lawful permanent resident of the U.S. at any time during the calendar year. This is known as the "green card test."
- SUBSTANTIAL PRESENCE TEST. An alien is considered a U.S. resident if the individual meets the substantial presence test for the calendar year. Under this test, the individual must be physically present in the U.S. on at least: (1) 31 days during the current calendar year; and (2) 183 days during the current year and the two preceding years, counting all the days of physical presence in the current year but only 1/3 the number of days present in the first preceding year, and 1/6 the number of days present in the second preceding year.
- DAYS OF PRESENCE IN THE U.S. TEST. Generally, a person is treated as physically present in the country at any time during the day. However, if a person regularly commutes to work in the U.S. from a residence in Canada or Mexico, or is in transit between two points outside the U.S. and is physically present in the country for less than 24 hours, he/she is not treated as present in the U.S. on any day during the transit or commute. In addition, the individual is not treated as present in the U.S. on any day during which he/she is unable to leave the U.S. because of a medical condition which arose while in the U.S.
- EXEMPT INDIVIDUAL. For the substantial presence test, do not count days for which a person is an exempt individual. An exempt individual is anyone in the following categories:
- (1) An individual temporarily present in the U.S. because of (a) full-time diplomatic or consular status, (b) full-time employment with an international organization or (c) an immediate family member of a person described in (a) or (b).
 - (2) A teacher or trainee temporarily present in the U.S. under a "J" visa (other than as a student) who substantially complies with the requirements of the visa. An individual will not be exempt under this category for a calendar year if he/she was exempt as a teacher or trainee or as a student for any two calendar years during the preceding six calendar years.
 - (3) A student temporarily present in the U.S. under an "F" or "J" visa who substantially complies with the requirements of the visa. Generally, a person will not be exempt as a student for any calendar year after the fifth calendar year for which he/she was exempt as a student, teacher or trainee. However, the individual may continue to be exempt as a student beyond the fifth year if he/she is in compliance with the terms of the student visa and does not intend to permanently reside in the U.S.
- CLOSER CONNECTION TO A FOREIGN COUNTRY. Even if an individual would otherwise meet the substantial presence test, that person is not treated as meeting the test for the current calendar year if he/she:
 - (1) Is present in the U.S. on fewer than 183 days during the current year, and
 - (2) Has a tax home in a foreign country and has a closer connection to that country than to the U.S.
- SPECIAL RULES. It is possible to be both a nonresident alien and a resident alien during the same tax year. Usually this occurs for the year a person arrives in or departs from the U.S. Other special provisions apply to individuals who were U.S. residents for at least three years, cease to be U.S. residents, and then become U.S. residents again.
- NONRESIDENT ALIEN INDIVIDUALS MARRIED TO U.S. CITIZENS OR RESIDENT ALIENS may choose to be treated as resident aliens for most income tax purposes. However, these individuals are considered nonresidents for purposes of withholding taxes.
- A FOREIGN PERSON OR PARTNERSHIP is one that does not fit the definition of a domestic corporation or partnership. A domestic corporation or partnership is one that was created or organized in the U.S., or under the laws of the U.S., or of any U.S. state or territory.
- GUAM AND U.S. VIRGIN ISLANDS CORPORATIONS. A corporation created or organized in or under the laws of Guam or the U.S. Virgin Islands is not considered a foreign corporation for the purpose of withholding tax for the tax year if:
 - (1) at all times during the tax year, less than 25% in value of the corporation's stock is owned, directly or indirectly, by foreign persons, and
 - (2) at least 20% of the corporation's gross income is derived from sources within Guam or at least 65% of the corporation's income is effectively connected with the conduct of a trade or business in the U.S. Virgin Islands or the U.S. for the 3-year period ending with the close of the preceding tax year of the corporation, or the period the corporation has been in existence if less.
- A NONRESIDENT ALIEN TRUSTEE, ADMINISTRATOR OR EXECUTOR of a trust or an estate is treated as a nonresident alien, even though all the beneficiaries of the trust or estate are citizens or residents of the U.S.

Buyer's Initials () ()	
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AS REVISED 4/12 (PAGE 2 OF 2)	

Seller's Initials (_ Date Reviewed by _

SELLER'S AFFIDAVIT OF NONFOREIGN STATUS AND/OR CALIFORNIA WITHHOLDING EXEMPTION (AS PAGE 2 OF 2)



SUPPLEMENTAL STATUTORY AND CONTRACTUAL DISCLOSURES (C.A.R. Form SSD, Revised 11/09)

		ng disclosures with regard				
(: !	OF THE AGENT(S), IF AI SELLER OR ANY AGEN' PRINCIPAL(S) MAY WISH	EPRESENTATIONS MADE I NY. THIS DISCLOSURE ST T(S) AND IS NOT A SUBS I TO OBTAIN. A REAL ESTA LER OR BUYER DESIRE LEG	ATEMENT IS N TITUTE FOR A TE BROKER IS	IOT A WARRAN' NY INSPECTION GUALIFIED TO	TY OF ANY KINI IS OR WARRAN' ADVISE ON REAI	BY THE
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LEAD-BASED PAINT AND LEAD-BASED PAINT HAZARDS DISCLOSURE, ACKNOWLEDGMENT AND ADDENDUM For Pre-1978 Housing Sales, Leases, or Rentals

·	m FLD, Revised 11/10)
The following terms and conditions are hereby incorporate Purchase Agreement, Residential Lease or Month-to-M	prated in and made a part of the: California Residential
Agreement	
which	is referred to as Buyer or
Tenant and Ocwen Loan Se	
Landlord.	
which a residential dwelling was built prior to 1978 is no lead-based paint that may place young children at risk of do produce permanent neurological damage, including learning and impaired memory. Lead poisoning also poses a paresidential real property is required to provide the buye assessments or inspections in the seller's possession and assessment or inspection for possible lead-based paint had LEAD WARNING STATEMENT (LEASE OR RENTAL) of from paint, paint chips and dust can pose health hazards by young children and pregnant women. Before renting pre-1 paint and/or lead-based paint hazards in the dwelling. Leap poisoning prevention. EPA'S LEAD-BASED PAINT RENOVATION, REPA contractors and maintenance professionals working is lead-based paint be certified; that their employees standards. The rule applies to renovation, repair, or lead-based paint in a room or more than 20 square for rule begins October 1, 2010. See the EPA website at 1. SELLER'S OR LANDLORD'S DISCLOSURE	Housing built before 1978 may contain lead-based paint. Lead f not managed properly. Lead exposure is especially harmful to 978 housing, lessors must disclose the presence of lead-based essees must also receive federally approved pamphlet on lead AIR AND PAINTING RULE: The new rule requires that n pre-1978 housing, child care facilities, and schools with be trained; and that they follow protective work practice painting activities affecting more than six square feet of set of lead-based paint on the exterior. Enforcement of the
	sed paint and/or lead-based paint hazards in the housing other nt to this addendum, have been provided to Buyer or Tenant:
Family From Lead In Your Home" or an equivalent pan Guide to Environmental Hazards and Earthquake Safet	have provided Buyer or Tenant with the pamphlet "Protect Your applet approved for use in the State such as "The Homeowner's y." ess otherwise agreed in the real estate purchase contract, to
conduct a risk assessment or inspection for the present	
	y, to the best of my (our) knowledge, that the information
Seller or Landlord Ocwen Loan Servicing	Date
Seller or Landlord	Date
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	Reviewed by Date EDUAL HOUSING GREATURITY
FLD REVISED 11/10 (PAGE 1 OF 2)	INT HAZARDS DISCLOSURE (FLD PAGE 1 OF 2)
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David Judd Produced with zipForm® by zipLogix 18070 Fift	een Mile Road, Fraser, Michigan 48026 <u>www.zipLoqix.com</u>

Property Address:			Date	
2. LISTING AGENT'S ACKNOWL	.EDGMENT			
Agent has informed Seller or Agent's responsibility to ensure		or Landlord's obligations und	ər §42 U.S.C. 4852d	and is aware of
I have reviewed the information true and correct.	above and certify,	to the best of my knowled	je, that the information	tion provided is
REALHome Services and Solution (Please Print) Agent (Broker representation)	ons, Inc. enting Seller or Landk	ord) ByAssociate-Di0ehsee	of BrokePSignature	Date
3. BUYER'S OR TENANT'S ACK				<u> </u>
I (we) have received copies of In Your Home" or an equiva Environmental Hazards and E paragraph 1 above occurs af purchase contract. If you wis	lent pamphlet appro farthquake Safety." It ter Acceptance of a	oved for use in the State so f delivery of any of the disc on offer to purchase, Buyer h	uch as "The Homeo closures or pamphle has a right to cancel	wner's Guide to et referenced in
For Sales Transactions Only: purchase contract, to conduct paint hazards; OR, (if checked) of lead-based paint and/or lead-	a risk assessment or DBuyer waives the	r inspection for the presence of eright to conduct a risk asset	of lead-based paint a	nd/or lead-based
I (we) have reviewed the inform provided is true and correct.	nation above and c	ertify, to the best of my (ou	ır) knowledge, that	the information
Buyer or Tenant	Date	Buyer or Tenant		Date
4. COOPERATING AGENT'S AC	KNOWLEDGMENT			
Agent has informed Seller or obligations under §42 U.S.C. 4				r's or Landlord's
I have reviewed the information true and correct.	above and certify,		je, that the informat	tion provided is
Agent (Broker obtaining the Offer)		Associate-Licensee	or Broker Signature	Date
THIS FORM HAS BEEN APPROVED BY THE C ADEQUACY OF ANY PROVISION IN ANY S TRANSACTIONS, IF YOU DESIRE LEGAL OR This form is available for use by the entire real e	PECIFIC TRANSACTION. A TAX ADVICE, CONSULT AN	REAL ESTATE BROKER IS THE PER APPROPRIATE PROFESSIONAL.	RSON QUALIFIED TO ADVIS	SE ON REAL ESTATE

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MEGAN'S LAW DATA BASE DISCLOSURE

Regarding Registered Sex Offenders (C.A.R. Form DBD, Revised 11/08)

	dated _		, on property
property known as:			
in which		is referred t	to as Buyer/Tenant
and Ocwen Loan Se	rvicing	is referred to a	s Seller/Landlord.
Notice: Pursuant to Section 290.46 of the Penal Code, in	nformation about specified req	gistered sex offenders is ma	de available to the
public via an Internet Web site maintained by the Dep	artment of Justice at www.m	eganslaw.ca.gov. Dependin	g on an offender's
criminal history, this information will include either the ac	ddress at which the offender r	esides or the community of	residence and ZIP
Code in which he or she resides.			
(Neither Seller nor Brokers are required to check this v	website. If Buyer wants furthe	er information, Broker recon	nmends that Buyer
obtain information from this website during Buyer's inspec	tion contingency period. Broke	rs do not have expertise in th	nis area.)
	A		
Buyer/Tenant		Date	
Buyer/Tenant		Date	
		*	
Seller/Landlord		Date	
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a subsidiary of the California Association of REALTORS® 5 c 525 South Virgil Avenue, Los Angeles, California 90020			_ (=)
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MEGAN'S LAW DATA BASE DISCLOSURE (DBD PAGE 1 OF 1)

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WATER HEATER AND SMOKE DETECTOR STATEMENT OF COMPLIANCE

(C.A.R. Form WHSD, Revised 11/10)

Property Address:		
• •		

NOTE: A seller who is not required to provide one of the following statements of compliance is not necessarily exempt from the obligation to provide the other statement of compliance.

WATER HEATER STATEMENT OF COMPLIANCE

- STATE LAW: California Law requires that all new and replacement water heaters and existing residential water heaters be braced, anchored or strapped to resist falling or horizontal displacement due to earthquake motion. "Water heater" means any standard water heater with a capacity of no more than 120 gallons for which a pre-engineered strapping kit is readily available. (Health and Safety Code §19211d). Although not specifically stated, the statute requiring a statement of compliance does not appear to apply to a properly installed and bolted tankless water heater for the following reasons: There is no tank that can overturn; Pre-engineered strapping kits for such devices are not readily available; and Bolting already exists that would help avoid displacement or breakage in the event of an earthquake.
- LOCAL REQUIREMENTS: Some local ordinances impose more stringent water heater bracing, anchoring or strapping requirements than does California Law. Therefore, it is important to check with local city or county building and safety departments regarding the applicable water heater bracing, anchoring or strapping requirements for your property.
- TRANSFEROR'S WRITTEN STATEMENT: California Health and Safety Code §19211 requires the seller of any real property containing a water heater to certify, in writing, that the seller is in compliance with California State Law. If the Property is a manufactured or mobile home, Seller shall also file a required Statement with the Department of Housing and Community Development.
- CERTIFICATION: Seller represents that the Property, as of the Close Of Escrow, will be in compliance with Health and Safety Code §19211 by having the water heater(s) braced, anchored or strapped in place, in accordance with those requirements.

Seller/Landlord		Ocwen Loan Servicing	Date
	(Signature)	(Print Name)	
Seller/Landlord		<u> </u>	Date
	(Signature)	(Print Name)	
The undersigne	ed hereby acknowledges recei	pt of a copy of this document.	
Buyer/Tenant			Date
	(Signature)	(Print Name)	
Buyer/Tenant			Date
	(Signature)	(Print Name)	

SMOKE DETECTOR STATEMENT OF COMPLIANCE

- STATE LAW: California Law requires that (i) every single-family dwelling and factory built housing unit sold on or after January 1, 1986, must have an operable smoke detector, approved and listed by the State Fire Marshal, installed in accordance with the State Fire Marshal's regulations (Health and Safety Code §13113.8) and (ii) all used manufactured or mobilehomes have an operable smoke detector in each sleeping room.
- LOCAL REQUIREMENTS: Some local ordinances impose more stringent smoke detector requirements than does California Law. Therefore, it is important to check with local city or county building and safety departments regarding the applicable smoke detector requirements for your property.
- TRANSFEROR'S WRITTEN STATEMENT: California Health and Safety Code §13113.8(b) requires every transferor of any real property containing a single-family dwelling, whether the transfer is made by sale, exchange, or real property sales contract (installment sales contract), to deliver to the transferee a written statement indicating that the transferor is in compliance with California State Law concerning smoke detectors. If the Property is a manufactured or mobile home, Seller shall also file a required Statement with the Department of Housing and Community Development (HCD).
- EXCEPTIONS: Generally, a written statement of smoke detector compliance is not required for transactions for which the Seller is exempt from providing a transfer disclosure statement.
- CERTIFICATION: Seller represents that the Property, as of the Close Of Escrow, will be in compliance with the law by having operable smoke detector(s) (i) approved and listed by the State Fire Marshal installed in accordance with the State Fire Marshal's regulations Health and Safety Code §13113.8 or (ii) in compliance with Manufactured Housing Construction and Safety Act (Health and Safety Code §18029.6) located in each sleeping room for used manufactured or mobilehomes as required by HCD and (iii) in accordance with applicable local ordinance(s).

Seller/Landlord		Ocwen Loan Servicing	Date			
Seller/Landlord	(Signature)	(Print Name)	Date			
	(Signature)	(Print Name)				
The undersigned hereby acknowledge(s) receipt of a copy of this Water Heater and Smoke Detector Statement of Compliance.						
Buyer/Tenant			Date			
	(Signature)	(Print Name)	Dot-			
Buyer/Tenant _	(Signature)	(Print Name)	Date			

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Reviewed by Date



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WATER HEATER AND SMOKE DETECTOR STATEMENT OF COMPLIANCE (WHSD PAGE 1 OF 1)

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Fax: 407-737-5531

DISCLOSURE

STATE OF CALIFORNIA

MUNICIPAL INSPECTION ADDENDUM

ASSET #: enerteneen
PROPERTY ADDRESS:
It is the sole responsibility of Buyer to order, arrange, or otherwise cause to be completed any inspection(s), Point of Sale (POS) requirements, Pre-sale Inspections or other type of city, county or government certification or inspection that may be required in the jurisdiction where Property is located including but not limited to The Los Angeles County 9A report, San Francisco 3R report, and various Sewer Lateral Inspections and Certificates. See Section 13.3.8.1 of the Purchase and Sale Agreement ("Agreement").
Buyer acknowledges that Buyer is purchasing the Property in its current "As Is" condition. Seller is under no obligation to make repairs to Property identified by municipal inspection.
In the event any applicable governing body requires an escrow for repair(s) identified during the course of an inspection(s), Buyer agrees that it shall be their sole responsibility to fulfill the escrow requirement.
This Municipal Inspection Addendum ("Addendum") shall also serve as authorization for Buyer's real estate agent ("Buyer's Agent") to participate in the fulfillment of Buyer's responsibilities as defined herein.
Buyer:
Buyer:
Buyer's Agent:

NOTICE REGARDING GAS AND HAZARDOUS LIQUID TRANSMISSION PIPELINES

ASSET #:
PROPERTY ADDRESS:
NOTICE REGARDING GAS AND HAZARDOUS LIQUID TRANSMISSION PIPELINES
This notice is being provided simply to inform you that information about the general location of gas and hazardous liquid transmission pipelines is available to the public via the National Pipeline Mapping System (NPMS) Internet Web site maintained by the United States Department of Transportation at http://www.npms.phmsa.dot.gov/. To seek further information about possible transmission pipelines near the property, you may contact your local gas utility or other pipeline operators in the area. Contact information for pipeline operators is searchable by ZIP Code and county on the NPMS Internet Web site.
(b) Upon delivery of the notice to the transferee of the real property, the seller or broker is not required to provide information in addition to that contained in the notice regarding gas and hazardous liquid transmission pipelines in subdivision (a). The information in the notice shall be deemed to be adequate to inform the transferee about the existence of a statewide database of the locations of gas and hazardous liquid transmission pipelines and information from the database regarding those locations. (c) Nothing in this section shall alter any existing duty under any other statute or decisional law imposed upon the seller or broker, including, but not limited to, the duties of a seller or broker under this article, or the duties of a seller or broker under Article 1.5 (commencing with Section 1102) of Chapter 2 of Title 4 of Part 4 of Division 2. BUYER SIGNATURE:
By: Date:

Date: