

SANTA CRUZ COUNTY DISCLOSURES AND DISCLAIMERS ADVISORY

*(This form is intended for use with the California Association of REALTORS®
form "Statewide Buyer and Seller Advisory")*

This Advisory is intended for use in Santa Cruz County, including all cities and unincorporated areas of the County. Please read it carefully along with any local Advisories or local disclosures and Seller or Agent Disclosures relating to the Property. This document is subject to change.

TABLE OF CONTENTS

	PAGE		PAGE
		C. FED., STATE & REG. CONDITIONS ADVISORY	Cont'
INTRODUCTION	1		
		General Rental Property Information	8
A. MARKET CONDITIONS ADVISORY	2	Rent Caps & Just Cause Eviction	8
		Rental Property Inspection & Maintenance	8
B. GENERAL PROPERTY ADVISORIES	3	Short-Term & Vacation Rentals	9
		Public Services	9
Tempered Glass	3	Private Roads	9
Fireplaces/Wood-Burning Appliances	3	SmartMeters™	9
Square Footage & Lot Size	3	Coastal Commission	9
Fence Maintenance	3		
River, Creek & Levee Protection	3		
Wildfire Hazards	3	D. COUNTY & CITY ADVISORIES	10
Underground Storage Tanks	4	Access to Santa Cruz County Files	10
Flood Mapping		Agricultural Land Preservation & Protection Ord.	10
Condos, CIDs & HOAs	4	Santa Cruz County Sanitation Districts	10
Plastic Pipe	4	County Swimming Pool Enclosure Ordinance	10
Insurance & C.L.U.E. Reports of Claims	4	City of Santa Cruz Swimming Pool Enclosure	10
Animals	5	City/County Relocation Ordinance	11
Architectural & Construction Plans	5	City of Santa Cruz Sewer System Ordinance	11
		Watsonville Sewer Lateral Ordinance	11
C. FEDERAL, STATE & REGIONAL CONDITIONS ADVISORIES	5	County Wastewater Systems Inspections	11
		County Individual Water System Disclosure	12
		Plumbing retrofitting/certification	12
Unstable Hillsides/Expansive Soils	5	E. SOURCES OF INFORMATION	12
High Water Tables	5		
Wet Weather Conditions	6	F. ATTORNEY/ACCOUNTANT	12
Climate Conditions	6		
Permit Issues	6	G. ACKNOWLEDGMENT RE BROKERS	12-13
Nonconforming Uses, etc.	6		
Balconies/Decks Retrofit Requirements	7		
Crime	7		
Water-Conserving Plumbing Fixtures	7		
Pool and Spa Safety	8		

INTRODUCTION

This Advisory provides general information about selling and buying real property in Santa Cruz County and is effective as of May 22, 2025. It is not intended to be a comprehensive guide to buying real estate nor is it designed to alarm Buyers and Sellers. Although this Advisory does not limit any legal duty of real estate brokers, it does point out some limitations on real estate brokers' duties. This Advisory is designed to explain that when transferring something as important and valuable as real estate, and that as a buyer or seller of real estate you have a legal responsibility to protect yourselves by taking special precautions to investigate the issues detailed in this Advisory and any other issues that may impact the use, value or desirability of the Property. In all events consult with the appropriate experts and/or governmental agencies. Do not just rely on real estate brokers or Sellers as sources for all information. When Buyers have questions, doubts or concerns, they should conduct their own investigation with their own chosen professionals. For more information about the geographical areas covered by this Advisory, Buyers and Sellers can go online at the sites referenced at the end of this Advisory.

The information in this Advisory may change over time and/or new issues may develop due to actions taken at the federal, state, county, city and/or private, local level. Some of the issues that are covered in this Advisory are point of sale or retrofit requirements that may also get triggered by remodeling efforts or efficiency requirements. Sellers and Buyers should investigate the applicability of these requirements to the past, present and future sale, purchase, ownership and/or development of the Property.

Sellers must understand the importance and significance of their disclosure obligations. Sellers need to take the time to carefully and fully complete all aspects of the disclosure documents. Sellers must disclose anything that is known to the Sellers that materially affects the value or desirability of the Property. Sellers who need help in meeting their disclosure obligations should consult with their own attorney; Brokers cannot determine the legal sufficiency of any disclosure.

Sellers should conduct a diligent search of their documents to determine if they have any disclosures, reports, repair estimates and invoices (of any age) or other information that relate to the Property or the issues in this Advisory and provide a copy of that material to Buyers, preferably with the Sellers' disclosure documents, regardless of which disclosure forms are used.

Whether documents are signed electronically or in hard copy, Sellers and Buyers should read this Advisory in conjunction with a careful review of all disclosures required by Sellers and by the real estate Brokers involved in the transaction including, without limitation, the Transfer Disclosure Statement and the Seller Property Questionnaire, if provided by Seller. This Advisory is not an exhaustive list of the disclosure obligations a seller of real property may be required to make and should not be relied upon by Sellers, Buyers, or real estate Brokers as an exhaustive list of the disclosure obligations a seller of real property may be required to make or should make.

Buyers are responsible for conducting their own investigations into the issues discussed in this Advisory as well as those issues that are not referenced below to the extent that those additional issues may affect the Buyers' determination of the use, value, desirability or development of the Property. That investigation should take place prior to the Buyers' removal or waiver of any investigation or inspection contingency. Buyers are urged to:

- Carefully read the information contained in any advisories, disclosures, inspections, and/or reports that Buyers receive from any source.
- Conduct additional/further investigations and inspections regarding any issues that concern Buyers that are raised in those advisories, disclosures, inspections, and/or reports received by Buyers from any source.
- Thoroughly and thoughtfully inspect and evaluate the Property and, in so doing, meet Buyers' obligation to protect themselves, including those facts that are known to or within the diligent attention and observation of the Buyers. Viewing videos, virtual tours and other online sources is not a good substitute for visiting the actual Property in person and observing the location of the Property.
- Buyers need to inquire into other or additional matters (beyond those contained in this Advisory) to the extent that those additional issues affect the Buyers' determination of the use, value, desirability or development of the Property.

- Buyers must bear in mind that a Property may suffer defects and deficiencies of which neither Sellers nor Brokers are aware. Buyers should also recognize that not all issues can be objectively determined and some issues can have varying impacts on different people since some people may be more sensitive than others.
- Buyers are urged to engage licensed professionals to evaluate all aspects of the Property and to consult all appropriate governmental agencies. Buyers' right to conduct certain types of investigations may be limited by the Purchase Agreement.
- Any representations about the issues in this Advisory made by third parties have not been verified by Brokers and need to be independently confirmed by Buyers.
- **Although licensed to list, sell and lease real estate, Brokers may not have expertise on the issues in this Advisory.**

This Advisory is not meant to be a complete source of information on all matters which can become issues in real property purchase and sale contracts. **Given Buyers' legal duty to exercise reasonable care to protect themselves regarding facts that are known to them or within their diligent attention or observation, Buyers are urged to investigate, without limitation, the items in the following paragraphs of this Advisory as well as, but not limited to, the condition of the foundation, roof, plumbing, heating air conditioning, electrical, mechanical, energy efficiency, security, appliances/personal property, pool/spa, and all other systems and components.**

The real estate licensees involved in the transaction do not warrant or guarantee the accuracy of the information contained in this Advisory or the adequacy of this information as it relates to a specific real property transaction.

A. MARKET CONDITIONS ADVISORY

Real estate markets are cyclical. It is impossible to predict what market conditions will be at any given time. The ultimate decision of how much to offer on any property rests with Buyers. Buyers need to decide what they are willing to pay in light of market conditions and their own financial resources. Buyers must also decide what type of offer to make in recognition of existing market conditions. A purchase price is not a simple calculation based upon square footage but an agreement as to what Buyers will pay and what Sellers will accept.

Real estate brokers traditionally recommend that Buyers protect themselves by conditioning their purchase on an inspection of the Property so that the Buyers can be assured that the Property meets their needs. In some markets, many Buyers are choosing to forego that sage advice so that their offer is more attractive to Sellers. If, after making an offer without an inspection contingency, Buyers become aware of an aspect of the condition of the Property that affects its value or desirability, Buyers may still be required to proceed to purchase the Property or possibly pay damages to the Seller, which may be the deposit in escrow. If this is a condition that must subsequently be repaired, Buyers may have no legal recourse against any of the parties in the transaction after escrow closes, including the Seller, the brokers or the inspectors, and then the Buyers may have to pay to correct those problems at the Buyers' expense.

Waiving the right to have a contingency regarding inspection of the property does not necessarily waive the Buyers' right to access the Property, even if the Property is being sold "AS IS". Regardless of whether there is an inspection contingency, Broker recommends that prospective Buyers have the Property thoroughly inspected by their own experts prior to the close of escrow.

The lender's approval of financing includes the lender's determination that (1) Buyers are creditworthy and can afford to make the mortgage payments and (2) that the Property appraises for at least the principal amount of the loan. Even if Buyers have obtained a pre-qualification or pre-approval letter from a lender, the lender may not ultimately approve the loan if the lender's appraiser determines that the Property's fair market value is less than the amount of the purchase price or if the Buyers' financial/employment situation has changed. If there is no financing contingency and the Property does not "appraise", Buyers may not be able to afford to make up the difference between the loan amount applied for and the loan amount actually offered by the lender. Under those circumstances, Buyers may not be able to perform on Buyers' contractual obligations. This could then result in the Buyers paying damages to the Seller. **It is a serious risk for Buyers to eliminate from the purchase contract their right to have a financing and/or appraisal contingency if they intend to secure a loan.**

B. GENERAL PROPERTY ADVISORIES

1. **TEMPERED GLASS:** Many homes in Santa Cruz County contain glass that IS NOT tempered in locations where tempered glass IS required by building regulations. Buyers are advised to have a contractor's inspection to identify the presence of any glass that is not properly tempered before removing a physical inspection contingency on a prospective purchase of real property. Buyers should consider replacing any non-tempered glass with tempered glass to reduce the risk of injury.
2. **FIREPLACES: WOOD-BURNING APPLIANCES:** Due to public health concerns regarding particulate matter from wood smoke that may be affecting air quality due to use of any wood-burning appliances, including, but not limited to fireplace inserts, free standing wood stoves, wood heaters, or masonry fireplaces, Buyers should consult with appropriate experts as to the ability to use such appliances now or in the future and should be aware that use restrictions established by the Monterey Bay Air Resources District (MBARD) may affect the ability to utilize wood-burning appliances.
3. **SQUARE FOOTAGE AND LOT SIZE:** Different sources of size information often provide different square footage or lot size numbers for a property. Public records may be, and often are, inaccurate and there are frequently discrepancies in the advertised sizes. Buyers are advised that square footage and/or lot size numbers, which may be obtained from various sources such as public records, MLS and others that are provided to Buyers are not, and will not be, verified by Sellers or the real estate agents. Buyers should obtain a specific disclosure regarding any known size discrepancies from Sellers and/or the real estate Brokers. **If the square footage or lot size of the property is an important consideration in Buyers' decision to purchase the Property and/or how much Buyers are willing to pay for the Property, then Buyers must independently conduct Buyers' own investigation through appropriate professionals and rely solely on that data.**
4. **FENCE MAINTENANCE:** If the Property has a fence that is located on the boundary line, Civil Code Section 841 provides that the adjoining private landowners have an equal obligation to maintain the fence. However, fences are not often located on the boundary line and when that is true, who is responsible for maintaining the fence is a legal determination. Thus, questions regarding who is responsible for repairing or maintaining a fence should be reviewed with a qualified California real estate attorney. Brokers are not qualified to make that determination.
5. **RIVER, CREEK AND LEVEE PROTECTION:** Many properties are impacted by creeks (a narrow channel or small stream), underground aquifers, and/or culverts (a man-made structure used to enclose a flowing body of water which is usually designed to allow water to pass underneath a road or other structures). If the Property includes, abuts or is located near a creek or culvert, Buyers should investigate the possibility of flooding and/or water intrusion or other nuisances that may result from proximity to those water sources by contacting appropriate experts. Brokers cannot determine these issues. In addition, some public agencies have enacted regulations regarding creeks and culverts making maintenance of these creeks and culverts the responsibility of adjacent property owners which can involve considerable expense. For example, the Santa Cruz County General Plan includes regulations to protect waterways, especially those that are within the County's Coastal Zone.
6. **WILDFIRE HAZARDS AND HOME HARDENING AND DEFENSIBLE SPACE:**
 - (a) Wildfire disasters create health and safety concerns in the aftermath of clean-up efforts, as well as unknown and possible future concerns related to the rebuilding of infrastructure in the impacted areas. Some of the concerns and issues of wildfires include, but are not limited to: lot clearing costs; environmental clean-up concerns; local, state and/or federal regulations for issuing permits and/or for authorizing rebuilding efforts; the availability and cost of insurance (along with any insurance company retrofit requirements and/or the availability or disruption of utilities; construction-related inconvenience and delay; and the impact that federal, state or local disaster declarations may have on materials, prices, costs and rent. Local jurisdictions may impose defensible space and maintenance restrictions on the height of weeds or plant growth to prevent the spread of fires, which may vary from property to property or from jurisdiction to jurisdiction. Buyers should investigate all fire-related issues to determine what impact, if any, they may have on Buyers' current and future use or development of the Property during any investigation/inspection contingency.

(b) Civil Code Section 1102.19 provides that a Seller of a real property that is located in a high or very high fire hazard severity zone, as identified by the Director of Forestry and Fire Protection pursuant to Section 51178 of the Government Code or Article 9 (commencing with Section 4201) of Chapter 1 of Part 2 of Division 4 of the Public Resources Code, shall provide to the buyer documentation stating that the property is in compliance with Section 4291 of the Public Resources Code or local vegetation management ordinances. If the seller has not obtained documentation of compliance, the Seller and the Buyer shall enter into a written agreement pursuant to which the Buyer agrees to obtain documentation of compliance with Section 4291 of the Public Resources Code or a local vegetation management ordinance.

7. UNDERGROUND STORAGE TANKS (UST): Many of the larger, older homes in this area built before 1935 may have or have had an Underground Storage Tank for the fuel oil that fired the Property's furnace. As natural gas became the more common standard fuel for home furnaces, virtually all of the old furnaces have been replaced. However, many of the fuel oil tanks remain buried on the property. In residential applications, the California State Water Resources Control Board regulates all UST's in California. Each public agency has very different regulations concerning UST's that may include removal and soil clean-up of any toxic material that may have leaked from the tank. Buyers and Sellers are advised to speak directly to the Public Works Department, Building Department and/or Fire Department in the proper jurisdiction concerning specific regulations affecting UST's if any are present on the Property.

GeoTracker is the California Water Boards' data management system for sites that impact, or have the potential to impact, water quality in California, with emphasis on groundwater. GeoTracker contains records for sites that require cleanup, such as Leaking Underground Storage Tank (LUST) Sites, Department of Defense Sites, and Cleanup Program Sites. GeoTracker also contains records for various unregulated projects as well as permitted facilities including: Irrigated Lands, Oil and Gas production, operating Permitted USTs, and Land Disposal Sites. GeoTracker portals retrieve records and view integrated data sets from multiple State Water Board programs and other agencies: <https://geotracker.waterboards.ca.gov/>

8. FLOOD MAPPING: Flood maps and flood designations for all properties may change over time which could impact the future use, value, desirability or development of the Property as well as its insurability. Rising sea levels may also have an impact on future flooding. Under the "Homeowner Flood Insurance Affordability Act of 2014," properties in flood zones, designated in an NHD report, will experience annual premium increases which could be as much as 18% to 25% per year. For further details regarding any specific Property, go to: <https://msc.fema.gov/portal/home> or <https://gis.santacruzcounty.us/gisweb/>

9. CONDOMINIUMS, COMMON INTEREST DEVELOPMENTS & HOMEOWNERS' ASSOCIATIONS:

If the Property is located in a Common Interest Development ("CID"), the Seller should request that the Homeowners' Association ("HOA") provide all required documents regarding the HOAs operation and expenses to meet the Seller's disclosure obligations under Civil Code Section 4525. It is strongly recommended that Buyers receive the current HOA documents directly from the HOA or the HOA's Property Manager, rather than from any online, third party service or from an earlier transaction. Although Sellers can legally provide their own copies of the required documents, the best practice is to have the HOA provide the documents so that the most current information is provided to Buyers.

Sellers who have ever served on the HOA Board may have access to information and documentation that is not provided by the HOA and/or which is deemed "confidential" or protected by an "attorney-client privilege". Sellers should consult with their own qualified California real estate attorney to determine how they will need to disclose that additional information; Brokers are not qualified to evaluate or investigate those legal issues.

10. PLASTIC PIPE: Some builders in Northern California used PEX water pipes in constructing homes. This type of pipe, manufactured under the name of KITEC®, has been alleged to be deemed faulty. Buyers should investigate whether or not there are any deficient plastic pipes or fittings, including, but not limited to PEX or KITEC prior to removing their inspection contingency by retaining the services of a licensed plumber who has knowledge and experience in identifying the same; licensed plumbers are also able to advise Buyers as to the current and future condition of those pipes.

11. INSURANCE & C.L.U.E. REPORTS OF INSURANCE CLAIMS: As part of Buyers investigation into their ability to obtain homeowners' insurance coverage, Buyers should ascertain if their chosen insurance company will require certain retrofit repairs, such as installation of safety glass and/or fireplace spark arresters and a gas shut-off valve.

The fact that an insurance company may require these repairs does not necessarily mean that the Seller is obligated to pay for and/or make the repairs requested by the insurer. In addition, prior claims submitted by Buyers on other properties may affect the final cost of the homeowners' insurance on the property being purchased by Buyers. Buyers should investigate these matters thoroughly prior to removing their inspection contingency.

Standard real estate purchase agreement forms require Sellers to provide Buyers with insurance claims history for the property for a period of five years preceding the sale. Sellers do not always know (or remember) the insurance claims history. Natural Hazards Disclosure Statement ("NHDS") Reports had included a report used by insurance companies called (Comprehensive Loss Underwriting Exchange) Report (C.L.U.E), but NHDS Reports no longer include those reports. Because a C.L.U.E. report itself is not required, Sellers may disclose the insurance information themselves as part of the disclosure process. For the most accurate information regarding past insurance claims, Sellers may be able to either: (a) go online to: https://personalreports.lexisnexis.com/homesellers_disclosure_report/agent.jsp and create an account that will enable the Sellers to order a C.L.U.E. report; or (b) contact their homeowner insurance policy broker who may be able to provide a copy. Buyers can also include in their purchase contract an obligation for Sellers to provide them a C.L.U.E. report.

12. ANIMALS: Current or previous owner(s) may have had domestic and/or other indoor or outdoor animals on the Property; animals can cause damage to various aspects of the Property. Odors from animal urine or waste may be dormant for long periods and then become active because of heat, humidity or other factors such as some cleaning techniques, or be temporarily masked by other odors such as fresh paint or new carpet. Animal urine and feces can also damage floors, floor coverings, walls, baseboard, or other components. Additionally, animals can attract fleas, ticks and other pests that can remain on the Property after the animal has been removed. Complete elimination of odors and other problems created by animals may not be possible even by professional cleaning efforts or replacing carpets, pads and other affected components.

Neighbors may have animals that can cause problems including, but not limited to, noise or odors. Common pets such as dogs can bark, cats are not easily contained, and in some cases more unusual animals (e.g. poultry, exotic birds, and reptiles) may create issues that impact the value, use and enjoyment of the Property. Buyers should investigate animal issues with licensed professionals, including local animal/pest control companies, and/or other qualified agencies or organizations during Buyers' inspection period.

13. ARCHITECTURAL & CONSTRUCTION PLANS: Property owners often have architectural/ construction plans and renderings, whether or not those plans were ever approved or used for any purpose. These plans and drawings do not "run with the land" even if the plans were used to build existing structures and even if they are on file with the local planning department. In most situations, Sellers's contracts with the architect specify that the plans remain the possession of the architect; the Seller is granted a limited "non-exclusive license" to use that material. Thus, Sellers generally do not have the legal right to advertise, sell or give that documentation to Buyers without the express written authorization of the architect who in all likelihood has copyrighted the plans. Buyers who want to use the Sellers' plans and drawings for any purpose should contact the creator of the plans directly for authorization to use that material.

C. FEDERAL, STATE AND REGIONAL CONDITIONS ADVISORIES

14. UNSTABLE HILLSIDES/EXPANSIVE SOILS: Many hillside properties are active and potentially active landslide areas. Many of the geologic forces which have shaped California over the eons are still active today. There is also a significant risk of slope instability after a wildfire. The only way to determine the nature of the soil and bedrock under a structure, and how these forces may affect those structures, is with a geologic or geotechnical inspection and report and ability to obtain approval to construct additions, make replacements, or remodel structures may be limited due to soil conditions. Some parts of Santa Cruz County have expansive, or adobe, soil which will expand and contract with the wet and dry seasons. This expansion and contraction can cause movement or shifting of structures and their foundations.

15. HIGH WATER TABLES: Some parts of Santa Cruz County have high water tables that can intensify mold growth and compromise the stability of soil and/or foundation. In addition, high water tables may affect the use and enjoyment of the surrounding land, particularly during months of heavy rain. Buyers should consult the appropriate experts to help evaluate the effect of high-water tables on the subject Property and, when necessary, consider drainage modifications to protect the structure and improve the use and enjoyment of the surrounding landscape.

Some real property in Santa Cruz suffers from drainage and soils issues, which can lead to settlement affecting the structural integrity of the property. Occasional heavy rains, high water tables, and variations in yard elevations, can also cause standing water and poor drainage. Buyers should consult with appropriate experts regarding any concerns.

Reports from Natural Hazard Disclosure (NHD) companies may not contain all information from all sources regarding the Property and surrounding conditions, and cannot be relied on for all information regarding natural hazards which may affect the Property. Brokers recommend that Buyers have any Property they are purchasing inspected by a qualified geologist, geologic or geotechnical engineer, and/or other qualified professionals if drainage or soil issues may be of a concern to a Buyer.

16. WET WEATHER CONDITIONS: At times, Santa Cruz County may have months with heavier than usual rainfall. During these times, hillside properties may be more susceptible to earth movement and drainage problems. Properties on flatlands may be susceptible to flooding. Properties which may not have experienced water intrusion into or under the property in the past may experience these conditions as a result of weather-related phenomena. Sellers are obligated to disclose to Buyers those material defects or conditions known to them which affect the value or desirability of the property; however, not all Sellers may be aware of recent changes in the conditions of the property or its improvements caused by unusually wet weather. Because of these factors, it is recommended that, in addition to a home inspection, Buyers have such additional inspections by inspectors or engineers regarding these conditions as Buyers may desire.

17. CLIMATE CONDITIONS: Santa Cruz County exhibits several micro climates. Buyers are advised that these areas are subject to frequent strong winds, wind-driven rain, fog and mist, and direct sunlight, any of which, alone or in combination, can impact the condition of the land as well as prematurely age the interior and exterior of structures. Erosion, warping and cracking of surfaces, failed seals on dual-paned windows, loss of roof shingles, and water intrusion, among other problems, are not uncommon with such properties, and thus these properties require regular, thorough maintenance. In particular, properties located near sources of water, such as the ocean, rivers and streams, may require additional maintenance and repair efforts. Buyers are advised to fully investigate these conditions and to determine for themselves the cost of any increased maintenance and repairs that may be needed for any Property located in these coastal areas.

18. PERMIT ISSUES: An improvement that is made without the required permit can, among other things, have a negative impact on value, require a retrofit, impact habitability, impact financing ability, preclude insurance coverage and/or result in fees, penalties, government and/or civil enforcement actions. Obtaining and finalizing permits may trigger additional retrofit requirements that are not required as a condition of sale.

19. NONCONFORMING USES, ROOMS, ALTERATIONS OR ADDITIONS: Any rooms, alterations or additions to the Property which were done without necessary permits or certificates of completion ("nonconforming improvements") may be subject to fines, permit and construction costs, and other expenses to bring them into conformity. Nonconforming improvements may be subject to removal by local building inspection and code enforcement agencies. Nonconforming rental units may be required to be vacated and possibly torn down. It may not be feasible to legalize nonconforming improvements because of zoning, permit and/or other legal or regulatory limitations. Some building inspection and code enforcement agencies may conduct random inspections of properties for permit, code and other violations while the Property is being marketed. Such nonconforming improvements may also be discovered when anyone applies for a permit to do work on the property either before or after escrow closes. Whenever nonconforming uses are discovered, the then-current owner could face expensive repairs, permit fees and other costs and/or even removal of the nonconforming improvement.

While Sellers are obligated to disclose any known nonconforming improvements, Sellers may not be aware of some or all illegal improvements or uses especially those that were made prior to Seller's ownership of the Property. Real estate brokers and agents are not required by law to inspect public records and cannot determine the legal status of improvements based solely on their required visual inspection of the property. Thus, Buyers are strongly urged to investigate possible nonconforming improvements by personally contacting the local building inspection and code enforcement agencies as well as obtaining the advice of contractors, architects, engineers or other professionals regarding the status and condition of the Property prior to removing the investigation and inspection contingencies.

20. BALCONIES/DECKS INSPECTION & RETROFIT REQUIREMENTS: Civil Code Section Civil Code §5551 requires, at least once every nine years, the board of an association of a condominium project to cause a reasonably competent and diligent visual inspection to be conducted by a licensed structural engineer or architect of a random and statistically significant sample of exterior elevated elements (balconies) for which the association has maintenance or repair responsibility. The inspection shall determine whether the exterior elevated elements are in a generally safe condition and performing in accordance with applicable standards. A Buyer of a condominium unit is strongly urged to contact the Association Board or HOA Property Manager to investigate the status of the Association's inspection and retrofit process prior to removing any inspection contingency.

21. CRIME: Neither Seller nor brokers will independently investigate crime or criminal activity in the area of any property being purchased by any means including, but not limited to, contacting the police or reviewing any internet data bases. If criminal activity is a factor in the decision to purchase a particular property, or in a particular neighborhood, Buyers are urged to check with the local law enforcement agencies and online information, prior to removing their investigation contingency.

22. WATER-CONSERVING PLUMBING FIXTURES:

Sellers must disclose to Buyers, in either the Seller Property Questionnaire (SPQ) or the Exempt Seller Disclosure (ESD) form, if Sellers are aware of whether the Property has any non-compliant plumbing fixtures Pursuant to California Civil Code Section 1101.3 A noncompliant plumbing fixture means: (1) any toilet manufactured to use more than 1.6 gallons of water per flush; (2) any urinal manufactured to use more than one gallon of water per flush; (3) any showerhead manufactured to have a flow capacity of more than 2.5 gallons of water per minute; and (4) any interior faucet that emits more than 2.2 gallons of water per minute. If a Seller answers "No" to that question, Buyers should not assume that the Property is fully compliant since the "No" response may merely mean that Seller is unaware or is uncertain as to whether or not any such fixtures are non-compliant. For this reason, as a part of their property inspection of properties subject to this law, Buyers are urged to have all plumbing fixtures inspected by a qualified professional to determine whether all plumbing fixtures are actually compliant with this law. Sellers and Buyers are advised to determine, prior to Acceptance of the Purchase Agreement, which Party will be responsible for the cost of any required water-conserving plumbing fixtures retrofit.

ADDITIONAL LOCAL REQUIREMENTS:

In addition to the forms created by Brokers and real state organizations, some areas, such as Santa Cruz County and the City of Watsonville, require use of their own requirements concerning water-conserving plumbing fixtures. See links below:

COUNTY OF SANTA CRUZ

http://scceh.com/Portals/6/Env_Health/water_resources/Water%20Resources%20Documents/WC_DisclosureStatement.pdf

http://scceh.com/Portals/6/Env_Health/water_resources/Water%20Resources%20Documents/WC_Certificate.pdf

http://scceh.com/Portals/6/Env_Health/water_resources/Water%20Resources%20Documents/WC_TxResponsibility2Retrofit.pdf

http://scceh.com/Portals/6/Env_Health/water_resources/Water%20Resources%20Documents/FAQ2019.pdf

CITY OF WATSONVILLE

<https://www.cityofwatsonville.org/DocumentCenter/View/5877/City-of-Watsonville-Water-Conservation-Certificate-for-Property-Transfers->

<https://www.watsonville.gov/DocumentCenter/View/15937/City-of-Watsonville-Transfer-of-Responsibility-to-Retrofit-Form>

<https://www.cityofwatsonville.org/DocumentCenter/View/5878/FAQ--High-Efficiency-Plumbing>

<https://www.cityofwatsonville.org/DocumentCenter/View/7022/Watsonville-Water-Service-Area>

Regardless of where the Property is located, Sellers and Buyers are advised to determine, prior to contract acceptance, which Party will be responsible for the cost of the water-conserving plumbing fixtures retrofit and precisely what local forms need to be completed as a requirement of sale.

23. POOL AND SPA SAFETY: All home inspection reports used in the sale of a single-family residence must indicate whether or not a Property with a pool and/or spa has any of the 7 drowning prevention safety features described in Health & Safety Code Section 115922. Neither home inspectors nor Buyers and Sellers can agree to waive this requirement if there is a home inspection report but the new law does not obligate Sellers or Buyers to obtain a home inspection report. Real estate professionals are not obligated to and are not qualified to determine if the Property meets current safety requirements.

Although it is important to have appropriate safety measures in place to prevent drowning of small children, this law is not a retrofit requirement that must be completed as a condition of sale. At the time that a single-family residence is altered or improved, the installation of 2 pool/spa safety features must be a condition of final permit approval. Therefore, Sellers and Buyers are advised to determine, prior to contract acceptance, which Party will be responsible for the cost of adding any required pool/spa safety features. **Some jurisdictions have their own separate requirements on this topic. See Paragraphs 35 and 36 below.**

24. GENERAL RENTAL PROPERTY INFORMATION: Sellers and Buyers of tenant-occupied property should consult with their own Local Landlord-Tenant Attorney to determine the legal viability of entering into an agreement that the Property shall be vacant prior to the Close of Escrow. Buyers intending to use some or all of a Property for rental purposes should investigate all rental property issues with appropriate governmental authorities, regarding, but not limited to, any local rent control or eviction requirements and/or any special permits, inspections, retrofit or disclosure obligations, relevant HOAs, and a Local Landlord-Tenant Attorney during Buyers' investigation/inspection contingency period, if any, and before removing any inspection contingencies. Each local jurisdiction can impose regulations on various habitability issues such as heat supply. Brokers are not qualified to provide legal advice and they are not qualified to determine which Landlord-Tenant laws apply to any given Property or Tenancy.

Although state law encourages construction of secondary housing units (accessory dwelling unit "ADU") and prohibits HOAs from unreasonably restricting building an ADU on an owner's separate interest, the ability to construct those units and/or to rent those units to Tenants is still subject to local jurisdiction regulations and approvals. If Buyers intend to construct or use secondary units for rental purposes, they should investigate the financial and legal feasibility of those improvements and uses with appropriate experts during Buyers' investigation/inspection contingency period.

25. RENT CAPS & JUST CAUSE EVICTION: RELOCATION ORDINANCE: With certain exemptions, California law limits the amount of rent increases that can be made by Landlords during any 12-month period of time and establishes "Just Cause" requirements for evicting Tenants who have continuously and lawfully occupied the Property for 12 months or more. This state law establishes criteria and procedures for At-Fault Just Cause Evictions, No-Fault Just Cause Evictions as well as Tenant payments for No-Fault Just Cause Evictions. Existing and future local ordinances may also apply to the frequency and amount of any rent increases as well as the ability to evict Tenants depending upon whether or not the local law is more restrictive on the Landlord than the state law. Real estate Brokers and Agents are not qualified to make these determinations. Landlords are urged to consult with a local California Landlord-Tenant Attorney regarding the ability to increase rents, the timing of any notices regarding rent increases and/or the ability to evict a Tenant. Additionally Cities and Counties may have their own rent increase and eviction requirements that Brokers are not qualified to provide legal advice on and that may affect a Buyer's ability to raise rent or evict Tenants after close of a sale. Buyers are urged to consult with California Landlord Tenant Attorney's regarding City and County requirements.

26. RENTAL PROPERTY INSPECTION & MAINTENANCE: Some areas, such as the City of Santa Cruz, require that Property which is or will be rented or leased to tenants undergo a specific rental property inspection and the rental unit needs to be registered with the City. Buyers who intend to use the Property for rental purposes should contact the relevant City or County to ascertain all governmental requirements that may impact the ability to use the Property for rental purposes prior to removing any inspection contingencies. Although state law allows for the construction of secondary housing units, the ability to construct those units and/or to rent those units is subject to local jurisdiction regulations and approvals. If Buyers intend to construct or use secondary units for rental purposes, they should investigate the feasibility of those improvements and uses with appropriate experts during Buyers' inspection contingency period, if any. Information regarding the City of Santa Cruz's Residential Rental Inspection program can be found here: <https://www.cityofsantacruz.com/government/city-departments/planning-and-community-development/residential-rental-inspection-services>

27. SHORT-TERM & VACATION RENTAL: With the increased popularity of short-term and vacation rental services and websites such as Airbnb and VBRO, various local governmental entities and homeowner associations (“HOA”) have enacted, or are considering enacting, regulations on the ability of owners to rent out some portion or all of their property on either a short-term or long-term basis. Existing and proposed regulations may include a complete prohibition against certain types of rentals, regulations limiting the number of rentals approved by a jurisdiction, licensing, permit requirements, special health and safety inspections, taxation and/or restrictions such as a limitation on the number of nights per month, total number of renter occupants, parking requirements and noise restriction. Renting out one’s property may also be impacted by subdivision and HOA Covenants, Conditions, and Restrictions (“CC&Rs”). In some areas, HOAs and/or governmental entities are classifying short-term and vacation rentals as constituting the running of a business out of a residence which is often prohibited in CC&Rs and/or requires approval of a home occupation permit from the local governmental entity.

Presently the County of Santa Cruz and the Cities of Watsonville, Capitola, Santa Cruz, and Scotts Valley all have enacted vacation and short-term rental regulations and restrictions. Neither Sellers nor Brokers can predict if, or when, any jurisdiction or HOA will adopt regulations, limitations or prohibitions on rentals in the future and/or what changes may be implemented with existing vacation rental or short term rental ordinances. Buyers who are considering using their property for short-term or vacation rentals are strongly encouraged to investigate current and pending governmental and/or HOA rules and regulations related to rentals, insurance coverage, and the existence of taxation such as a Transient Occupancy Tax (“TOT”) and to review that documentation with a qualified California real estate attorney as well as their own insurance broker prior to the close of escrow and should be advised that permits may not convey/transfer to a Buyer upon the sale of a Property with an existing permit.

28. PUBLIC SERVICES: Public services (schools, fire, law enforcement, emergency response, etc.) may have been impacted by financial difficulties which can lead to changes in the level of service. For example, some school districts have experienced financial and academic achievement difficulties and, as a result, may face bankruptcy, reorganization or takeover by a state administrator. Each school district has its own rules regarding school assignments, and these rules may change at any time with little notice. For these reasons, brokers cannot represent or guarantee that anyone who resides in any particular property will be able to attend any particular school or school district. If Buyers have any concerns regarding the quality and/or financial viability of public services, Buyers should investigate to their satisfaction prior to removing any applicable contingencies.

29. PRIVATE ROADS: If the Property is assessed or affected by a private road that is shared with one or more other properties, Buyers need to determine the existence of a recorded private road maintenance agreement and compliance with that document. If no such agreement exists, Civil Code Section 845(s) provides that “the cost shall be shared proportionately to the use made of the easement by each owner.” Buyers should contact city/county officials and/or their attorney to evaluate their potential responsibilities.

30. SMARTMETERS™: A controversy exists statewide about SmartMeters™ and other types of utility meters that record consumption of energy and communicate that information to the utility for monitoring and billing purposes. Some public agencies and governmental bodies have placed moratoriums on the installation of these meters. Buyers are advised to fully investigate and satisfy themselves regarding the health, safety and security of such meters. Brokers cannot and will not investigate or verify whether or not there are risks associated with SmartMeters™ or other similar meters.

31. COASTAL COMMISSION AND OTHER RESTRICTIONS ON IMPROVEMENTS & LAND USE: The Property may be located within the jurisdiction of the California Coastal Commission or other government agency, or subject to a contract preserving use of all or part of the Property for agriculture or open space. Specific structures, sites, trails, roads and natural features may be identified in a General Plan or local Specific Plan as requiring special treatment and/or various types of permits and other fees especially if the Property is located along the California coastline. If the Property is specially designated on any governmental entity’s list or map, there may be severe restrictions on Buyers’ ability to retain existing features of the Property, develop, remodel, improve, remove, build or rebuild any of the structures and/or remove or trim trees or landscaping. Buyers should investigate these issues during Buyers’ inspection period, if any, by retaining the services of a land use consultant and/or contacting all of the applicable governmental agencies including, but not limited to, local city and/or county planning departments, the California Coastal commission at www.coastal.ca.gov. Buyers should also check with the California Department of Fish and Wildlife at www.wildlife.ca.gov and the U.S. Army Corps of Engineers at www.spn.usace.army.mil. Brokers have not

and will not verify any of the issues detailed in this Paragraph and thus cannot determine the ability of Buyers to preserve, maintain, change or develop the Property.

D. COUNTY AND CITY ADVISORIES

32. ACCESS TO SANTA CRUZ COUNTY FILES: Files maintained by the County of Santa Cruz Assessor can only be accessed if the Owner provides specific written Authorization to the person seeking to review and/or copy documents from those files by means of a form created by the County of Santa Cruz. The Santa Cruz County Assessor's Authorization to Access Confidential Files can be found at: <https://www.santacruzcountyca.gov/portals/0/County/asr/forms/ASRG1.pdf>

33. AGRICULTURAL LAND PRESERVATION AND PROTECTION ORDINANCE NOTIFICATION AND DISCLOSURE STATEMENT REQUIREMENT: Santa Cruz County Code §16.50.090(A): "Santa Cruz County has a strong rural character and an active historical agricultural sector. As a property owner or lessee, you should be prepared to accept properly-conducted agricultural practices that are allowed for in Federal, State and County laws and regulations, are consistent with accepted customs and standards and are operated in a non-negligent manner. Accepted agricultural practices that may cause inconveniences to property owners during any 24-hour period may include, but are not limited to: noise, odors, fumes, dust, smoke, pests, operation of farm equipment, storage, application and/or disposal of manure and the application of pesticides and fertilizers by ground or air. The County of Santa Cruz will not consider any agricultural practice to be a nuisance if it is implemented in accordance with Federal, State and local law. Nothing herein is intended to limit rights under Federal, State, and local regulations governing pesticide use."

34. POINT OF SALE: SANTA CRUZ COUNTY SANITATION DISTRICTS: Santa Cruz County administers and manages three Sanitation Districts: (1) Santa Cruz County Sanitation District; (2) Freedom Sanitation District; and (3) Davenport Sanitation District. Pursuant to Section 7.04.375 of the County Sanitation District Code Property Owners whose properties are serviced by these Districts to maintain their sewer systems to prevent overflows; Property Owners are financially responsible for any repairs made by the Districts. If there are more than 2 overflows within a 6-month period, the system must be televised and repaired or replaced and certified, in writing, by a licensed plumber that it is in good working condition and free of obstruction and/or breaks. As a condition of sale for property connected to a sanitary sewer main constructed more than 20 years before the date of sale which has not been inspected within the past 20 years, the Owner shall have the sanitary system inspected and certified by a licensed plumber to be in good working order (free of obstructions and breaks) before Close of Escrow. Sellers are responsible for the testing/inspection and repair where required and if the County and the Buyer agree, the responsibility for repair can be transferred to the Buyer under certain circumstances. The County also requires the installation of a clean-out and an overflow device by and at the sole expense of the Owner on all sewer systems. For further information, contact the County Sanitation District at (831) 454-2160.

The County of Santa Cruz maintains a Frequently Asked Questions memorandum for Sewer Lateral Inspection Requirements at the following website for each of the County Service Areas and individual Sanitation Districts:

<https://cdi.santacruzcountyca.gov/Portals/19/pdfs/Sanitation/Forms%20FAQs%20Laterals/FAQs%20-%20lateral%20program%20190913.pdf>

35. POINT OF SALE: COUNTY OF SANTA CRUZ SWIMMING POOL ENCLOSURE ORDINANCE: The County requires that all new and modified residential one and two-family dwellings (R-3) that have swimming pools meet the design, construction of barriers, and entrapment avoidance device requirements of the Swimming Pool Enclosure Amendment of Santa Cruz County Code Section 12.10.216 ("Ordinance"). The Ordinance applies to all swimming pools, spas and hot tubs, including in-ground, above-ground, on-ground and fixed-in-place swimming pools in the unincorporated areas of Santa Cruz County. The Ordinance requires Sellers of such dwellings to provide written certification of compliance with the Ordinance to the Buyer upon transfer of the property to the Buyer. Certification can only be issued by a Certified Home Inspector or County Building Inspector. A real estate licensee cannot determine compliance nor issue the requisite Certification.

36. CITY OF SANTA CRUZ SWIMMING POOLS, SPAS AND HOT TUB ENCLOSURES: Although the City of Santa Cruz does not have any independent Seller certification requirements, private swimming pools, hot tubs and spas, containing water more than 18 inches in depth, are required to comply with Santa Cruz Municipal Code Chapter 18.32. Every outdoor swimming pool must be completely surrounded by a fence or wall not less than 5 feet

in height with self-closing access gates of not less than 5 feet that must open away from the pool area. More information about these requirements is available online at <https://www.codepublishing.com/CA/SantaCruz/html/SantaCruz18/SantaCruz1832.html>

37. CITY/COUNTY OF SANTA CRUZ RELOCATION ORDINANCE: The City of Santa Cruz and the County of Santa Cruz have adopted relocation ordinances, which require that Landlords must pay a relocation fee for displaced tenants under certain circumstances. Buyers intending to use some or all of a Property for rental purposes should investigate all requirements for relocation ordinances and fees and should consult with California Land-Lord Tenant Attorney's regarding City and County requirements.

38. POINT OF SALE: CITY OF SANTA CRUZ SEWER SYSTEM ORDINANCE: In the City of Santa Cruz, Property Owners are responsible for maintaining the sewer laterals which connect their Property to the public sanitary sewer collection system as well as any Private Sewer System. Property Owners are also responsible for the prevention of and correction of any sewer overflows and must use City-certified inspectors to inspect and correct problems. Upon transfer of title, unless the sanitary sewer was constructed or completely replaced after 2010 and twenty years or less prior to the sale date or the sewer was inspected less than five years prior to the sale date, the sewer lateral must be inspected by a City-certified inspector. The Seller must be responsible for the cost of the Inspection and the filing of a Time of Sale Sewer Lateral Inspection Form. The Seller may transfer responsibility for any required repairs to the Buyer but only if both Parties agree and they complete and sign a Transfer of Responsibility to Repair Form. Private systems must also be inspected. More information, including the list of certified inspectors, is available online at <https://www.cityofsantacruz.com/government/city-departments/public-works/wastewater-system/wastewater-and-storm-water-collections/sewer-lateral-information-and-forms>

39. POINT OF SALE: WATSONVILLE SEWER LATERAL ORDINANCE: In the City of Watsonville, Property Owners are responsible for maintaining the sanitary sewer laterals which connect their Property to the public sanitary sewer collection system as well as any Private Sanitary Sewer Collection System. Property Owners are also responsible for the prevention of and correction of any sewer overflows. Upon change of ownership and before the Close of Escrow, the Property Owner must have the sewer lateral inspected (using a video camera) by a NASSCO certified plumber with a current business license in the City of Watsonville if the sewer lateral was constructed or inspected more than 25 years before the sale and has not been inspected within the past 25 years. The lateral is to be certified to be in good working order and, if not, repairs must be completed before the Close of Escrow. At Time of Sale Sewer Lateral Inspection Form must be filed with the inspection video and appropriate City fee. Private systems must also be inspected. More information and the required Inspection Form are available online at: <https://www.watsonville.gov/1953/Private-Sewer-Laterals>

40. POINT OF SALE: INSPECTION REGARDING ONSITE WASTEWATER TREATMENT SYSTEMS: Pursuant to Santa Cruz County Code Chapter 7.38, Sellers of real property are required to complete a point-of-sale septic inspection to identify any defects in their onsite waste water treatment system (OWTS). If the inspection reveals a failing septic system, the Seller must either make the necessary repairs to meet the County's OWTS standards before the property sale or transfer the responsibility to the Buyer for completion. The County Code also includes design requirements for repair/replacement of existing OWTS or installation of new systems, which may require the use of Enhanced Treatment Systems in certain cases. The pumping inspection must be conducted and reported within the preceding six months of the property sale. Buyers should be aware of circumstances that may necessitate an upgrade or installation of a new OWTS to comply with the County Code, including, but not limited to, addition of a bedroom or sleep space, addition of an ADU or additional structures, addition of more than 500 square feet to the property, change in property use leading to increased wastewater flow, or past unpermitted work on the OWTS or property structures. Buyers are strongly advised to research the history and condition of a Property's current OWTS along with any conditions on the Property that may require the OWTS to be upgraded in the future. Santa Cruz County's Local Disclosure Regarding OWTS can be found at:

https://scceh.com/Portals/6/Env_Health/Land%20Use/Land%20Use%20Documents/OWTS%20Disclosure.pdf

41. **POINT OF SALE: Plumbing retrofitting/certification is required** within the unincorporated County area (outside the City of Watsonville water service) and the City of Watsonville. More information can be found:

<https://scceh.com/NewHome/Programs/WaterResources/DroughtResponse/WaterUseEfficiency/PlumbingFixtureRetrofitRequirements.aspx>

42. **POINT OF SALE: INDIVIDUAL WATER SYSTEM DISCLOSURE REQUIREMENT** (Effective September 1, 2025.): Pursuant to Santa Cruz County Code Chapter 7.73.075, sellers of real property served by an Individual Water System (IWS), such as a domestic well, are required to conduct water quality and well yield testing prior to the transfer of the property. Testing must be performed by qualified professionals and must be conducted within the three years preceding the sale date. Water quality testing must include bacteriological analysis for total coliform organisms and chemical analysis, including, but not limited to, tests for arsenic, nitrates, lead, and other inorganics. Chromium VI testing is also required for wells located south of Valencia Creek. Yield testing must demonstrate a minimum of three gallons per minute (November–July) or two gallons per minute (August–October) during a continuous four-hour pump test. While treatment or upgrade is not mandated based on test results, sellers must disclose if a water treatment system exists, whether a notice of nonstandard water quality has been recorded, and any known well agreements or service provider information. Buyers are encouraged to seek professional advice to understand the condition and regulatory implications of any existing IWS on the property. Buyers are advised that real estate agents are not qualified to interpret water system results and should consult a licensed professional for evaluation. This requirement applies to all incorporated and unincorporated areas of Santa Cruz County. Additional information can be found by contacting the Santa Cruz County Environmental Health Division 831-454-2022, <https://scceh.com/NewHome/Programs/LandUse/ruralrealestatesales.aspx>

E. SOURCES OF INFORMATION: COUNTY AND MUNICIPAL WEBSITES :

County and municipal websites can be a useful source of information about their communities including, but not limited to, representatives, services, ordinances, demographics and local news. These websites may also have links to other resources such as governmental agencies, non-profit community-based organizations, and for-profit entities. While these links are provided for your convenience in accessing the information, this Advisory does not warrant or guarantee the accuracy of the information provided by these sites and resources.

COUNTY OF SANTA CRUZ:

<https://www.santacruzcountyca.gov>

CITY OF CAPITOLA:

<http://www.cityofcapitola.org>

CITY OF SANTA CRUZ:

<http://www.cityofsantacruz.com>

CITY OF SCOTTS VALLEY:

<https://www.scottsvalley.gov>

CITY OF WATSONVILLE:

<https://www.watsonville.gov>

F. ATTORNEY AND ACCOUNTANT RECOMMENDATIONS: In addition to the professional service providers Buyers will retain to inspect and analyze the property being purchased or sold, a situation may arise during the course of Buyers' purchase transaction that requires Buyers to either make an important decision or select a plan of action that could result in significant legal consequences and/or have a substantial impact on Buyers' personal finances. The most prudent and best plan is to identify a certified public accountant and a qualified California real estate attorney in advance of the sale or purchase of the property so that Buyers and Sellers can quickly contact and seek the proper financial and/or legal advice and guidance if needed during the transaction. If a 1031 exchange is contemplated, also contact an exchange accommodator to discuss the proper method and timing of the exchange. This Advisory does not constitute legal or tax advice and real estate brokers and agents will not provide legal or tax advice.

G. THE PARTIES ACKNOWLEDGE THE FOLLOWING REGARDING BROKER:

- **Broker does not warrant or guarantee the condition of the Property.**
- **Broker shall not be responsible for failure to disclose to Buyer facts regarding the condition of the property where the condition (i) is unknown to Broker or (ii) is not capable of being seen by Broker because it is in an area of the property that is reasonably and normally inaccessible to a Broker;**
- **Broker has not verified square footage, size of structures, acreage or boundary lines of the property; representations made by others; information received from public records, Seller or other third parties; information contained in inspection reports or in the Multiple Listing Service, or that has been copied therefrom; or statements in advertisements, flyers or other promotional material; or any other matters described in this Disclosures and Disclaimers Advisory.;**
- **Broker does not guarantee, and shall not be responsible for, the labor or services or products provided by others to or on behalf of Buyers or Seller and does not guarantee, and shall not be responsible for, the quality, adequacy, completeness or code compliance of repairs made by Seller or by others;**
- **Broker does not decide what price Buyers should pay or Seller should accept;**
- **Broker is not qualified to give legal, tax, insurance or title advice; Brokers lack expertise in these other professional services. Broker does not verify the results of any inspections or guarantee the performance or reports of any inspection or professional services provided by third parties.**
-
- **Buyers and Sellers should investigate and choose their own service providers to conduct investigations to provide advice on all matters related to the sale and purchase of real property. Buyers and Sellers are advised to seek any desired assistance from appropriate qualified professionals. Nothing any real estate licensee may say changes the terms or effect of this Advisory.**

THE UNDERSIGNED ACKNOWLEDGE RECEIPT OF ALL 13 PAGES OF THIS SANTA CRUZ COUNTY DISCLOSURES AND DISCLAIMERS ADVISORY WHICH CAN BE SIGNED IN COUNTERPART

Dated: _____

Buyer

Dated: _____

Buyer

Dated: _____

Seller

Dated: _____

Seller