

DISCLOSURE REGARDING REAL ESTATE AGENCY RELATIONSHIP

(As required by the Civil Code) (C.A.R. Form AD, Revised 12/21)

(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(j), (k), and (l).

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 Buyer's 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 salespersons and broker associates, 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, a dual agent may not, without the express permission of the respective party, disclose to the other party confidential information, including, but not limited to, facts relating to either the Buyer's or Seller's financial position, motivations, bargaining position, or other personal information that may impact price, including the Seller's willingness to accept a price less than the listing price or the Buyer's willingness to pay a price greater than the price offered.

SELLER AND BUYER RESPONSIBILITIES

Either the purchase agreement or a separate document will contain a confirmation of which agent is representing you and whether that agent is representing you exclusively in the transaction or acting as a dual agent. Please pay attention to that confirmation to make sure it accurately reflects your understanding of your agent's role.

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.

If you are a Buyer, you have the duty to exercise reasonable care to protect yourself, including as to those facts about the property which are known to you or within your diligent attention and observation.

Both Sellers and Buyers should strongly consider obtaining tax advice from a competent professional because the federal and state tax consequences of a transaction can be complex and subject to change.

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 SECOND PAGE.

Buyer Se	eller 🗌 Landlord 🔲 Tenant	Date
Buyer Se	eller 🗌 Landlord 🔲 Tenant	Date
Agent	Jack Andrew Schoberg (of Premier Realty Associates)	DRE Lic. # <u>01425679</u>
	Real Estate Broker (Firm)	
By	Jack Andrew Schoberg DRE Lic. # (02078776 Date
-	(Salesperson or Broker-Associate, if any)	

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CIVIL CODE SECTIONS 2079.13 – 2079.24 (2079.16 APPEARS ON THE FRONT)

2079.13. As used in Sections 2079.7 and 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. The agent in the real property transaction bears responsibility for that agent's salespersons or broker associates who perform as agents of the agent. When a salesperson or broker associate 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 salesperson or broker associate functions. (b) "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 of real property. (c) "Commercial real property" means all real property in the state, except (1) single-family residential real property, (2) dwelling units made subject to Chapter 2 (commencing with Section 1940) of Title 5, (3) a mobilehome, as defined in Section 798.3, (4) vacant land, or (5) a recreational vehicle, as defined in Section 799.29. (d) "Dual agent" means an agent acting, either directly or through a salesperson or broker associate, as agent for both the seller and the buyer in a real property agent means an agent acting, either directly of through a salesperson of proker associate, as agent for both the seller and the buyer in a real property transaction. (e) "Listing agreement" means a written contract between a seller 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, including rendering other services for which a real estate license is required to the seller pursuant to the terms of the agreement. (f) "Seller's agent" means a person who has obtained a listing of real property to act as an agent for compensation.

(g) "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 seller's agent. (h) "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. (i) "Offer to purchase" means a written contract executed by a buyer acting through a buyer's agent that becomes the contract for the sale of the real property upon purchase means a written contract executed by a buyer acting through a buyers agent that becomes the contract for the sale of the real property upon acceptance by the seller. (j) "Real property" means any estate specified by subdivision (1) or (2) of Section 761 in property, and includes (1) single-family residential property, (2) multiunit residential property with more than four dwelling units, (3) commercial real property, (4) vacant land, (5) a ground lease coupled with improvements, or (6) a manufactured home as defined in Section 18007 of the Health and Safety Code, or a mobilehome as defined in Section 18008 of the Health and Safety Code, when offered for sale or sold through an agent pursuant to the authority contained in Section 10131.6 of the Business and Professions Code. (k) "Real property transaction" means a transaction for the sale of real property in which an agent is retained by a buyer, seller, or both a buyer and seller to act in that transaction, and includes a listing or an offer to purchase. (I) "Sell," "sale," or "sold" refers to a transaction for the transaction between the seller to act in that 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. (m) "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 of real property. (n) "Buyer's agent" means an agent who represents a buyer in a real property transaction.

2079.14. A seller's agent and buyer's agent shall provide the seller and buyer in a real property transaction with a copy of the disclosure form specified in

Section 2079.16, and shall obtain a signed acknowledgment of receipt from that seller and buyer, except as provided in Section 2079.15, as follows: (a) The seller's agent, if any, shall provide the disclosure form to the seller prior to entering into the listing agreement. (b) The buyer's agent shall provide the disclosure form to the buyer as soon as practicable prior to execution of the buyer's offer to purchase. If the offer to purchase is not prepared by the buyer's agent, the buyer's agent shall present the disclosure form to the buyer not later than the next business day after receiving the offer to purchase from the buyer.

2079.15. In any circumstance in which the seller or buyer refuses to sign an acknowledgment of receipt pursuant to Section 2079.14, the 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 buyer's agent shall disclose to the buyer and seller whether the agent is acting in the real property transaction as the buyer'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 buyer's agent prior to or coincident with execution of that contract by the buyer and the seller, respectively. (b) As soon as practicable, the seller's agent shall disclose to the seller whether the seller's agent is acting in the real property transaction 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 seller's agent prior to or coincident with the execution of that contract by the seller.

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

Seller's Brokerage Firm	DO NOT COMPLETE. SAMPLE ONLY	License Number
Is the broker of (check one):	the seller; or both the buyer and seller. (dual agent)	
Seller's Agent	DO NOT COMPLETE. SAMPLE ONLY	License Number
Is (check one): the Seller's	Agent. (salesperson or broker associate) both the Buyer's a	and Seller's Agent. (dual agent)
Buyer's Brokerage Firm	DO NOT COMPLETE. SAMPLE ONLY	License Number
Is the broker of (check one):	the buyer; or both the buyer and seller. (dual agent)	
Buyer's Agent	DO NOT COMPLETE. SAMPLE ONLY	License Number
Is (check one): the Buyer's	Agent. (salesperson or broker associate) both the Buyer's a	and Seller's Agent. (dual agent)

(d) The disclosures and confirmation required by this section shall be in addition to the disclosure required by Section 2079.14. An agent's duty to provide disclosure and confirmation of representation in this section may be performed by a real estate salesperson or broker associate affiliated with that broker. 2079.18 (Repealed pursuant to AB-1289)

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) A dual agent may not, without the express permission of the seller, disclose to the buyer any confidential information obtained from the seller.

(b) A dual agent may not, without the express permission of the buyer, disclose to the seller any confidential information obtained from the buyer. (c) "Confidential information" means facts relating to the client's financial position, motivations, bargaining position, or other personal information that may impact price, such as the seller is willing to accept a price less than the price offered. (d) 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 seller's agent from also being a buyer's agent. If a seller or buyer in a transaction chooses to not be represented by an agent, that 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, 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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FAIR HOUSING & DISCRIMINATION ADVISORY

(C.A.R. Form FHDA, 6/22)

1. EQUAL ACCESS TO HOUSING FOR ALL: All housing in California is available to all persons. Discrimination as noted below is prohibited by law. Resources are available for those who have experienced unequal treatment under the law.

- 2. FEDERAL AND STATE LAWS PROHIBIT DISCRIMINATION AGAINST IDENTIFIED PROTECTED CLASSES:
 - **A.** FEDERAL FAIR HOUSING ACT ("FHA") Title VIII of the Civil Rights Act; 42 U.S.C. §§ 3601-3619; Prohibits discrimination in sales, rental or financing of residential housing against persons in protected classes;
 - **B.** CALIFORNIA FAIR EMPLOYMENT AND HOUSING ACT ("FEHA") California Government Code ("GC") §§ 12900-12996,12955; 2 California Code of Regulations ("CCR") §§ 12005-12271; Prohibits discrimination in sales, rental or financing of housing opportunity against persons in protected classes by providers of housing accommodation and financial assistance services as related to housing;
 - C. CALIFORNIA UNRUH CIVIL RIGHTS ACT ("Unruh") California Civil Code ("CC") § 51; Prohibits business establishments from discriminating against, and requires full and equal accommodation, advantages, facilities, privileges, and services to persons in protected classes;
 - D. AMERICANS WITH DISABILITIES ACT ("ADA") 42 U.S.C. §§ 12181-12189; Title III of the ADA prohibits discrimination based on disability in public accommodations; and
 - **E.** OTHER FAIR HOUSING LAWS: § 504 of Rehabilitation Act of 1973 29 U.S.C. § 794; Ralph Civil Rights Act CC § 51.7.; California Disabled Persons Act; CC §§ 54-55.32; any local city or county fair housing ordinances, as applicable.
- 3. POTENTIAL LEGAL REMEDIES FOR UNLAWFUL DISCRIMINATION: Violations of fair housing laws may result in monetary civil fines, injunctive relief, compensatory and/or punitive damages, and attorney fees and costs.
- 4. PROTECTED CLASSES/CHARACTERISTICS: Whether specified in Federal or State law or both, discrimination against persons if based on that person's belonging to, association with, or perceived membership in, certain classes or categories, such as the following, is prohibited. Other classes, categories or restrictions may also apply.

Race	Color	Ancestry	National Origin	Religion
Age	Sex, Sexual Orientation	Gender, Gender Identity, Gender expression	Marital Status	Familial Status (family with a child or children under 18)
Citizenship	Immigration Status	Primary Language	Military/Veteran Status	Source of Income (e.g., Section 8 Voucher)
Medical Condition	Disability (Mental & Physical)	Genetic Information	Criminal History (non- relevant convictions)	Any arbitrary characteristic

5. THE CALIFORNIA DEPARTMENT OF REAL ESTATE REQUIRES TRAINING AND SUPERVISION TO PREVENT HOUSING DISCRIMINATION BY REAL ESTATE LICENSEES:

- A. California Business & Professions Code ("B&PC") § 10170.5(a)(4) requires 3 hours of training on fair housing for DRE license renewal; Real Estate Regulation § 2725(f) requires brokers who oversee salespersons to be familiar with the requirements of federal and state laws relating to the prohibition of discrimination.
- B. Violation of DRE regulations or real estate laws against housing discrimination by a real estate licensee may result in the loss or suspension of the licensee's real estate license. B&PC § 10177(I)(1); 10 CCR § 2780
- 6. REALTOR® ORGANIZATIONS PROHIBIT DISCRIMINATION: NAR Code of Ethics Article 10 prohibits discrimination in employment practices or in rendering real estate license services against any person because of race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity by REALTORS®.
- 7. WHO IS REQUIRED TO COMPLY WITH FAIR HOUSING LAWS?

Below is a non-exclusive list of providers of housing accommodations or financial assistance services as related to housing who are most likely to be encountered in a housing transaction and who must comply with fair housing laws.

Sellers

CALIFORNIA

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- Real estate licensees
- Mobilehome parks
- Insurance companies
- Landlords
- Real estate brokerage firms
- Homeowners Associations ("HOAs");
- Government housing services
- Sublessors
- Property managers
- Banks and Mortgage lenders
- Appraisers

EXAMPLES OF CONDUCT THAT MAY NOT BE MOTIVATED BY DISCRIMINATORY INTENT BUT COULD HAVE A DISCRIMINATORY EFFECT:

- A. Prior to acceptance of an offer, asking for or offering buyer personal information or letters from the buyer, especially with photos. Those types of documents may inadvertently reveal, or be perceived as revealing, protected status information thereby increasing the risk of (i) actual or unconscious bias, and (ii) potential legal claims against sellers and others by prospective buyers whose offers were rejected.
- B. Refusing to rent (i) an upper-level unit to an elderly tenant out of concern for the tenant's ability to navigate stairs or (ii) a house with a pool to a person with young children out of concern for the children's safety.
- 9. EXAMPLES OF UNLAWFUL OR IMPROPER CONDUCT BASED ON A PROTECTED CLASS OR CHARACTERISTIC:
 - **A.** Refusing to negotiate for a sale, rental or financing or otherwise make a housing opportunity unavailable; failing to present offers due to a person's protected status;
 - **B.** Refusing or failing to show, rent, sell or finance housing; "channeling" or "steering" a prospective buyer or tenant to or away from a particular area due to that person's protected status or because of the racial, religious or ethnic composition of the neighborhood;
 - **C.** "Blockbusting" or causing "panic selling" by inducing a listing, sale or rental based on the grounds of loss of value of property, increase in crime, or decline in school quality due to the entry or prospective entry of people in protected categories into the neighborhood;
 - D. Making any statement or advertisement that indicates any preference, limitation, or discrimination;

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EQUAL HOUSING

FAIR HOUSING AND DISCRIMINATION ADVISORY (FHDA PAGE 1 OF 2)

- E. Inquiring about protected characteristics (such as asking tenant applicants if they are married, or prospective purchasers if they have children or are planning to start a family);
- F. Using criminal history information before otherwise affirming eligibility, and without a legally sufficient justification;
- **G.** Failing to assess financial standards based on the portion of the income responsible by a tenant who receives government subsidies (such as basing an otherwise neutral rent to income ratio on the whole rent rather than just the part of rent that is the tenant's responsibility);
- H. Denying a home loan or homeowner's insurance;
- I. Offering inferior terms, conditions, privileges, facilities or services;
- **J.** Using different qualification criteria or procedures for sale or rental of housing such as income standards, application requirements, application fees, credit analyses, sale or rental approval procedures or other requirements;
- K. Harassing a person;
- L. Taking an adverse action based on protected characteristics;
- **M.** Refusing to permit a reasonable modification to the premises, as requested by a person with a disability (such as refusing to allow a wheelchair bound tenant to install, at their expense, a ramp over front or rear steps, or refusing to allow a physically disabled tenant from installing, at their own expense, grab bars in a shower or bathtub);
- **N.** Refusing to make reasonable accommodation in policies, rules, practices, or services for a person with a disability (such as the following, if an actual or prospective tenant with a disability has a service animal or support animal):
 - (i) Failing to allow that person to keep the service animal or emotional support animal in rental property,
 - (ii) Charging that person higher rent or increased security deposit, or
 - (iii) Failing to show rental or sale property to that person who is accompanied by the service animal or support animal, and;
- **D.** Retaliating for asserting rights under fair housing laws.

10. EXAMPLES OF POSITIVE PRACTICES:

- **A.** Real estate licensees working with buyers or tenants should apply the same objective property selection criteria, such as location/neighborhood, property features, and price range and other considerations, to all prospects.
- B. Real estate licensees should provide complete and objective information to all clients based on the client's selection criteria.
- **C.** Real estate licensees should provide the same professional courtesy in responding to inquiries, sharing of information and offers of assistance to all clients and prospects.
- **D.** Housing providers should not make any statement or advertisement that directly or indirectly implies preference, limitation, or discrimination regarding any protected characteristic (such as "no children" or "English-speakers only").
- **E.** Housing providers should use a selection process relying on objective information about a prospective buyer's offer or tenant's application and not seek any information that may disclose any protected characteristics (such as using a summary document, e.g. C.A.R. Form SUM-MO, to compare multiple offers on objective terms).
- 11. FAIR HOUSING RESOURCES: If you have questions about your obligations or rights under the Fair Housing laws, or you think you have been discriminated against, you may want to contact one or more of the sources listed below to discuss what you can do about it, and whether the resource is able to assist you.
 - A. Federal: https://www.hud.gov/program_offices/fair_housing_equal_opp
 - B. State: https://www.dfeh.ca.gov/housing/
 - C. Local: local Fair Housing Council office (non-profit, free service)
 - D. DRE: https://www.dre.ca.gov/Consumers/FileComplaint.html
 - E. Local Association of REALTORS®. List available at: https://www.car.org/en/contactus/rosters/localassociationroster.
 - F. Any qualified California fair housing attorney, or if applicable, landlord-tenant attorney.
- 12. LIMITED EXCEPTIONS TO FAIR HOUSING REQUIREMENTS: No person should rely on any exception below without first seeking legal advice about whether the exception applies to their situation. Real estate licensees are not qualified to provide advice on the application of these exceptions.
 - A. Legally compliant senior housing is exempt from FHA, FEHA and Unruh as related to age or familial status only;
 - **B.** An owner of a single-family residence who resides at the property with one lodger may be exempt from FEHA for rental purposes, PROVIDED **no real estate licensee is involved** in the rental;
 - **C.** An owner of a single-family residence may be exempt from FHA for sale or rental purposes, PROVIDED (i) no real estate licensee is involved in the sale or rental and (ii) no discriminatory advertising is used, and (iii) the owner owns no more than three single-family residences. Other restrictions apply;
 - **D.** An owner of residential property with one to four units who resides at the property, may be exempt from FHA for rental purposes, PROVIDED **no real estate licensee is involved** in the rental; and
 - E. Both FHA and FEHA do not apply to roommate situations. See, Fair Housing Council v Roommate.com LLC, 666 F.3d 1216 (2019).
 - F. Since both the 14th Amendment of the U.S. Constitution and the Civil Rights Act of 1866 prohibit discrimination based on race; the FHA and FEHA exemptions do not extend to discrimination based on race.

Buyer/Tenant and Seller/Landlord have read, understand and acknowledge receipt of a copy of this Fair Housing & Discrimination Advisory.

Buyer/Tenant	Date
Buyer/Tenant	Date
Seller/Landlord	Date
Seller/Landlord	Date

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CALIFORNIA ASSOCIATION OF REALTORS®

BUYER REPRESENTATION AGREEMENT - EXCLUSIVE

(C.A.R. Form BRE, Revised 12/18)

1.	EXC	CLUSIVE RIGHT TO REPRESENT: ("Buyer")
	grar	· · · · · · · · · · · · · · · · · · ·
	beg	inning on (date) and ending at: (i) 11:59 P.M. on (date) , or
	(ii) o	completion of a resulting transaction, whichever occurs first ("Representation Period"), the exclusive and irrevocable right, on the
	term	ns specified in this Agreement, to represent Buyer in acquiring real property or a manufactured home as follows:
	A.	PROPERTY TO BE ACQUIRED:
		(1) Any purchase, lease or other acquisition of any real property or manufactured home described as
		Location: Any Real Property or Manufactured Home Located in California
		Other:
		Price range: \$ to \$
OR		(2) The following specified properties only:
OR		(3) Only the properties identified on the attached list.
	В.	Broker agrees to exercise due diligence and reasonable efforts to fulfill the following authorizations and obligations.
	C.	Broker will perform its obligations under this Agreement through the individual signing for Broker below or another real estate
		licensee assigned by Broker, who is either Broker individually or an associate-licensee (an individual licensed as a real estate
		salesperson or Broker who works under Broker's real estate license). Buyer agrees that Broker's duties are limited by the
		terms of this Agreement, including those limitations set forth in paragraphs 5 and 6.
2.	AGE	ENCY RELATIONSHIPS:
	A.	DISCLOSURE: Unless the property is 5 or more residential dwelling units, Buyer acknowledges receipt of the "Disclosure
		Regarding Real Estate Agency Relationships" (C.A.R. Form AD) prior to entering into this Agreement.
		BUYER REPRESENTATION: Broker will represent, as described in this Agreement, Buyer in any resulting transaction.
	C.	(1) POSSIBLE DUAL AGENCY WITH SELLER: (C(1) APPLIES UNLESS C(2)(i) or (ii) is checked below.)
		Depending on the circumstances, it may be necessary or appropriate for Broker to act as an agent for both Buyer and a seller,
		exchange party, or one or more additional parties ("Seller"). Broker shall, as soon as practicable, disclose to Buyer any
		election to act as a dual agent representing both Buyer and Seller. If Buyer is shown property listed with Broker, Buyer
		consents to Broker becoming a dual agent representing both Buyer and Seller with respect to those properties. In event of dual
		agency, Buyer agrees that: a dual agent may not, without the express permission of the respective party, disclose to the other
		party confidential information, including, but not limited to, facts relating to either the buyer's or seller's financial position, motivations, bargaining position, or other personal information that may impact price, including the seller's willingness to
		accept a price less than the listing price or the buyer's willingness to pay a price greater than the price offered; and except as
		set forth above, a dual agent is obligated to disclose known facts materially affecting the value or desirability of the property to
		both parties.
	OR	(2)SINGLE AGENCY ONLY: (APPLIES ONLY IF (i) or (ii) is checked below.)
	• • • • • • • • • • • • • • • • • • • •	(i) Broker's firm lists properties for sale: Buyer understands that this election will prevent Broker from showing Buyer
		those properties that are listed with Broker's firm or from representing Buyer in connection with those properties. Buyer's
		acquisition of a property listed with Broker's firm shall not affect Broker's right to be compensated under paragraph 3. In any
		resulting transaction in which Seller's property is not listed with Broker's firm, Broker will be the exclusive agent of Buyer and
		not a dual agent also representing Seller.
	OR	(ii) Broker's firm DOES NOT list property: Entire brokerage firm only represents buyers and does not list property. In any
		resulting transaction, Broker will be the exclusive agent of Buyer and not a dual agent also representing Seller.
	D.	OTHER POTENTIAL BUYERS: Buyer understands that other potential buyers may, through Broker, consider, make offers on or
		acquire the same or similar properties as those Buyer is seeking to acquire. Buyer consents to Broker's representation of such
		other potential buyers before, during and after the Representation Period, or any extension thereof.
	E.	NON CONFIDENTIALITY OF OFFERS: Buyer is advised that Seller or Listing Agent may disclose the existence, terms, or
		conditions of Buyer's offer unless all parties and their agent have signed a written confidentiality agreement. Whether any such
		information is actually disclosed depends on many factors, such as current market conditions, the prevailing practice in the real
	_	estate community, the Listing Agent's marketing strategy and the instructions of the Seller.
	г.	CONFIRMATION: Unless the property is for 5 or more residential dwelling units, Broker shall confirm the agency relationship
2	COI	described above, or as modified, in writing, prior to or concurrent with Buyer's execution of a Property Contract (as defined below).
3.		MPENSATION TO BROKER: TCE: The amount or rate of real estate commissions is not fixed by law. They are set by each Broker
		vidually and may be negotiable between Buyer and Broker (real estate commissions include all
		pensation and fees to Broker).
		er agrees to pay to Broker, irrespective of agency relationship(s), as follows:
		AMOUNT OF COMPENSATION: (Check (1), (2) or (3). Check only one.)
	<u> </u>	
OR	Н	(1) percent of the acquisition price AND \$, (2) \$
OR		(3) Pursuant to the compensation schedule attached as an addendum <i>Exclusive Buyer's Representation Compensation</i>
J.\	_	LACIDATE Dayer 3 Representation compensation.
Bro	ker Ini	tials () () Buyer's Initials () ()
@ 20)18 Ca	EQUAL-HOUSE ASSOCIATION OF REAL TORS® Inc

BRE REVISED 12/18 (PAGE 1 OF 4)

BUYER REPRESENTATION AGREEMENT - EXCLUSIVE (BRE PAGE 1 OF 4)

Buyer:	Date:
B.	COMPENSATION PAYMENTS AND CREDITS: Buyer is responsible for payment of compensation provided for in this Agreement. However, if anyone other than Buyer compensates Broker for services covered by this Agreement, tha amount shall be credited toward Buyer's obligation to pay compensation. If the amount of compensation Broker receives from anyone other than Buyer exceeds Buyer's obligation, the excess amount shall be disclosed to Buyer and if allowed by law paid to Broker, or credited to Buyer, or distributed per Exclusive Buyer's Representation Comp. Addendum
C.	BROKER RIGHT TO COMPENSATION: Broker shall be entitled to the compensation provided for in paragraph 3A: (1) If during the Representation Period, or any extension thereof, Buyer enters into an agreement to acquire property described in paragraph 1A, on terms acceptable to Buyer provided Seller completes the transaction or is prevented from doing so by Buyer. (Broker shall be entitled to compensation whether any escrow resulting from such agreement closes during o after the expiration of the Representation Period.) (2) If, within calendar days after expiration of the Representation Period or any extension thereof, Buyer enters
D.	into an agreement to acquire property described in paragraph 1A , which property Broker introduced to Buyer, or for which Broker acted on Buyer's behalf. The obligation to pay compensation pursuant to this paragraph shall arise only if, prior to o within 3 (or) calendar days after expiration of this Agreement or any extension thereof, Broker gives Buyer a written notice of those properties which Broker introduced to Buyer, or for which Broker acted on Buyer's behalf. TIMING OF COMPENSATION: Compensation is payable:
	 Upon completion of any resulting transaction, and if an escrow is used, through escrow. If acquisition is prevented by default of Buyer, upon Buyer's default. If acquisition is prevented by a party to the transaction other than Buyer, when Buyer collects damages by suit, settlemen or otherwise. Compensation shall equal one-half of the damages recovered, not to exceed the compensation provided for in paragraph 3A, after first deducting the unreimbursed payments, credits and expenses of collection, if any.
	Buyer hereby irrevocably assigns to Broker the compensation provided for in paragraph 3A from Buyer's funds and proceeds in escrow. Buyer agrees to submit to escrow any funds needed to compensate Broker under this Agreement. Broker may submit this Agreement, as instructions to compensate Broker, to any escrow regarding property involving Buyer and a seller o other transferor.
F. G.	 "BUYER" includes any person or entity, other than Broker, related to Buyer or who in any manner acts on Buyer's behalf to acquire property described in paragraph 1A. (1) Buyer has not previously entered into a representation agreement with another broker regarding property described in paragraph 1A, unless specified as follows (name other broker here):
4. INT	(2) Buyer warrants that Buyer has no obligation to pay compensation to any other broker regarding property described in paragraph 1A, unless Buyer acquires the following property(ies): (3) If Buyer acquires a property specified in G(2) above during the time Buyer is obligated to compensate another broker Broker is neither: (i) entitled to compensation under this Agreement, nor (ii) obligated to represent Buyer in such transaction. *ERNET ADVERTISING; INTERNET BLOGS; SOCIAL MEDIA: Buyer acknowledges and agrees that: (i) properties presented to
the Inte soc acti	m may have been marketed through a "virtual tour" on the Internet, permitting potential buyers to view properties over the rinet, or that the properties may have been the subject of comments or opinions of value by others on Internet blogs or othe ial media sites; (ii) neither the service provider(s) nor Broker has control over who will obtain access to such services or what on such persons might take; and (iii) Broker has no control over how long the information concerning the properties will be inlable on the Internet or social media sites.
5. BR	OKER AUTHORIZATIONS AND OBLIGATIONS: Buyer authorizes Broker to: (i) locate and present selected properties to Buyer, present offers authorized by Buyer, and assis Buyer in negotiating for acceptance of such offers; (ii) assist Buyer with the financing process, including obtaining loan pre qualification; (iii) upon request, provide Buyer with a list of professionals or vendors who perform the services described in the attached Buyer's Inspection Advisory; (iv) order reports, and schedule and attend meetings and appointments with professionals chosen by Buyer; (v) provide guidance to help Buyer with the acquisition of property; and (vi) obtain a credit report on Buyer.
В.	For property transactions of which Broker is aware and not precluded from participating in by Buyer, Broker shall provide and review forms to create a property contract ("Property Contract") for the acquisition of a specific property ("Property"). With respect to such Property, Broker shall: (i) if the Property contains residential property with one to four dwelling units, conduct a reasonably competent and diligent on-site visual inspection of the accessible areas of the Property (excluding any commor areas), and disclose to Buyer all facts materially affecting the value or desirability of such Property that are revealed by this inspection; (ii) deliver or communicate to Buyer any disclosures, materials or information received by, in the personal possession of or personally known to the individual signing for Broker below during the Representation Period; and (iii) facilitate the escrow process, including assisting Buyer in negotiating with Seller. Unless otherwise specified in writing, any information provided through Broker in the course of representing Buyer has not been and will not be verified by Broker Broker's services are performed in compliance with federal, state and local anti-discrimination laws.
Broker In	itials () () Buyer's Initials () ()



Suye	er:	Date:
	DOODE OF BROKER BUTY.	
	described in the attached Buyer's Inspection Advisory surveys, reports, studies and other available inform Inspections, to the extent they exceed the obligations duties. Broker informs Buyer that it is in Buyer's best in Buyer acknowledges and agrees that Broker: (i) does does not guarantee the condition of the Property; (ii inspections, services, products or repairs provided or repairs	graph 6B, Broker recommends that Buyer select other professionals, as r , to investigate the Property through inspections, investigations, tests ation ("Inspections") during the transaction. Buyer agrees that these described in paragraph 6B, are not within the scope of Broker's agency terest to obtain such Inspections. In some such that price Buyer should pay or Seller should accept; (ii) does not guarantee the performance, adequacy or completeness of made by Seller or others; (iv) does not have an obligation to conduct an Property; (v) shall not be responsible for identifying defects on the
	Property, in common areas or offsite unless such def areas of the Property or are known to Broker; (vi) shat the title or use of the Property; (vii) shall not be reaffecting title; (viii) shall not be responsible for verifyir Investigation reports, Multiple Listing Service, adverseponsible for providing legal or tax advice regarding shall not be responsible for providing other advice of	ects are visually observable by an inspection of reasonably accessible in not be responsible for inspecting public records or permits concerning sponsible for identifying the location of boundary lines or other items ag square footage, representations of others or information contained in ertisements, flyers or other promotional material; (ix) shall not be grany aspect of a transaction entered into by Buyer or Seller; and (x) or information that exceeds the knowledge, education and experience agrees to seek legal, tax, insurance, title and other desired assistance
	C. Broker owes no duty to inspect for common environmental hazards. If Buyer receives the booklets titled "Environments," "The Homeowner's Guide to Earthquake Safety," the booklets are deemed adequate to inform E as specified in 6B above, Broker is not required to provide booklets.	onmental hazards, earthquake weaknesses, or geologic and seismic commental Hazards: A Guide for Homeowners, Buyers, Landlords and Safety," or "The Commercial Property Owner's Guide to Earthquake Buyer regarding the information contained in the booklets and, other than vide Buyer with additional information about the matters described in the
	BUYER OBLIGATIONS:	pological by Proker and to populiste in good faith to acquire a property
	Buyer further agrees to act in good faith toward the Agreement. Within 5 (or) calend relevant personal and financial information to Broker to Buyer fails to provide such information, or if Buyer do then Broker may cancel this Agreement in writing. Buy discovery of the legal, practical and technical implication facts which are known to Buyer or are within the diligeread all documents provided to Buyer. Buyer agrees Buyer, such as those referenced in the attached Buyer	
(requests for information on, or concerns regarding, any C. Buyer agrees to: (i) indemnify, defend and hold Broand attorney fees arising from any incorrect information to disclose in writing to Broker; and (ii) pay for report	All) of any material issue to Buyer, such as, but not limited to, Buyer particular area of interest or importance to Buyer ("Material Issues"). Oker harmless from all claims, disputes, litigation, judgments, costs ation supplied by Buyer, or from any Material Issues that Buyer fails rts, Inspections and meetings arranged by Broker on Buyer's behalf.
[D. Buyer is advised to read the attached Buyer's Inspect Inspections or investigation by Buyer or other profession	ion Advisory for a list of items and other concerns that typically warrant onals.
. (OTHER TERMS AND CONDITIONS: The following disclos	
	A. X Buyer's Inspection Advisory (C.A.R. Form BIA-B)	DDOA)
	 B. Statewide Buyer and Seller Advisory (C.A.R. Form Statewide Buyer's Representation Compensation 	n Addendum (for Jack Schoberg of Premier Realty Associates)
	D.	r Addendam (for back behoberg of Fremier Really Associates)
ι		between Buyer and Broker regarding the obligation to pay compensation be entitled to reasonable attorney fees and costs, except as provided in
r c a a	parties as a final, complete and exclusive expression of contradicted by evidence of any prior agreement or contamended, modified, altered or changed, except in writing Agreement is held to be ineffective or invalid, the rema	arties are incorporated in this Agreement. Its terms are intended by the their agreement with respect to its subject matter, and may not be emporaneous oral agreement. This Agreement may not be extended signed by Buyer and Broker. In the event that any provision of this ining provisions will nevertheless be given full force and effect. This n, including any copy, whether by copier, facsimile, NCR or electronical constitute one and the same writing.

Buyer's Initials (_____) (____)

Broker Initials (_____) (_____)

Buyer:			Date:	
A. MEDIATION: Buy commission unde equally among the an action without to mediate after	ON: yer and Broker agree to er this Agreement, before the parties involved. If, for the first attempting to resolution a request has been must be available to that p	o mediate any dispute or claim arising ore resorting to arbitration or court a for any dispute or claim to which thi lve the matter through mediation, or nade, then that party shall not be e party in any such action. Exclusions	action. Mediation fees is paragraph applies, (ii) before commencen entitled to recover atto	s, if any, shall be divided any party (i) commences ment of an action, refuses prney's fees, even if they
B. MEDIATION TER other action or p Code §2985; (ii) that is within the recording of a remedies, shall r	MS: The following moroceeding to enforce an unlawful detainer purisdiction of a probnotice of pending action constitute a waiver	atters are excluded from mediation a deed of trust, mortgage or instanction; (iii) the filing or enforcementate, small claims or bankruptcy coetion, for order of attachment, remote the mediation provisions.	allment land sale con ent of a mechanic's l ourt. The filing of a co ceivership, injunctio	ntract as defined in Civi lien; and (iv) any matter ourt action to enable the on, or other provisiona
C. ADVISORY: If B court, they can c	uyer and Broker desi locument their agreem	ire to resolve disputes arising be nent by attaching and signing an Ar	tween them through bitration Agreement	ı arbitration rather thar (C.A.R. Form ARB).
Buyer acknowledges that E	Buyer has read, understa	ands, received a copy of and agrees t	to the terms of this Agr	eement.
			·	
Buyer		City	Date State	Zip
BuyerAddress			Date State	Zip
Buyer Address Telephone	Fax	CityE-mail	Date _ State	Zip
Buyer Address Telephone Buyer	Fax	City E-mail	Date _ State Date _	Zip
Buyer Address Telephone Buyer Address	Fax	CityE-mail	Date State Date Date State	Zip Zip
Buyer Address Telephone Buyer Address Telephone	FaxFax	CityE-mailCityE-mail	Date State Date Date State	Zip
Buyer Address Telephone Buyer Address Telephone Telephone Real Estate Broker (Firm)	Fax FaxFaxFaxFaxFaxFaxFack Andrew Schoberg	City E-mail City E-mail E-mai	DateStateDate	ZipZipZipZip
Buyer	Fax Fax Sack Andrew Schoberg	CityE-mailCityE-mail	Date State Date State Date State DRE Lice Date	ZipZip

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BUYER'S INVESTIGATION ADVISORY



(C.A.R. Form BIA, Revised 12/21)

Property Address

Intentionally left blank

- IMPORTANCE OF PROPERTY INVESTIGATION: The physical condition of the land and improvements being purchased is not guaranteed by either Seller or Brokers. You have an affirmative duty to exercise reasonable care to protect yourself, including discovery of the legal, practical and technical implications of disclosed facts, and the investigation and verification of information and facts that you know or that are within your diligent attention and observation. A general physical inspection typically does not cover all aspects of the Property nor items affecting the Property that are not physically located on the Property. If the professionals recommend further investigations, including a recommendation by a pest control operator to inspect inaccessible areas of the Property, you should contact qualified experts to conduct such additional investigations.
- BROKER OBLIGATIONS: Brokers do not have expertise in all areas and therefore cannot advise you on many items, such as those listed below. If Broker gives you referrals to professionals, Broker does not guarantee their
- YOU ARE STRONGLY ADVISED TO INVESTIGATE THE CONDITION AND SUITABILITY OF ALL ASPECTS OF THE PROPERTY, INCLUDING BUT NOT LIMITED TO THE FOLLOWING. IF YOU DO NOT DO SO, YOU ARE ACTING AGAINST THE ADVICE OF BROKERS.
 - A. GENERAL CONDITION OF THE PROPERTY, ITS SYSTEMS AND COMPONENTS: Foundation, roof (condition, age, leaks, useful life), plumbing, heating, air conditioning, electrical, mechanical, security, pool/spa (cracks, leaks, operation), other structural and non-structural systems and components, fixtures, built-in appliances, any personal property included in the sale, and energy efficiency of the Property.
 - B. SQUARE FOOTAGE, AGE, BOUNDARIES: Square footage, room dimensions, lot size, age of improvements and boundaries. Any numerical statements regarding these items are APPROXIMATIONS ONLY and have not been verified by Seller and cannot be verified by Brokers. Fences, hedges, walls, retaining walls and other barriers or markers do not necessarily identify true Property boundaries.
 - C. WOOD DESTROYING PESTS: Presence of, or conditions likely to lead to the presence of wood destroying pests and organisms.
 - D. SOIL STABILITY: Existence of fill or compacted soil, expansive or contracting soil, susceptibility to slippage, settling or movement, and the adequacy of drainage.
 - E. WATER AND UTILITIES; WELL SYSTEMS AND COMPONENTS; WASTE DISPOSAL: Water and utility availability, use restrictions and costs. Water quality, adequacy, condition, and performance of well systems and components. The type, size, adequacy, capacity and condition of sewer and septic systems and components, connection to sewer, and applicable fees.
 - F. ENVIRONMENTAL HAZARDS: Potential environmental hazards, including, but not limited to, asbestos, leadbased paint and other lead contamination, radon, methane, other gases, fuel oil or chemical storage tanks, contaminated soil or water, hazardous waste, waste disposal sites, electromagnetic fields, nuclear sources, and other substances, materials, products, or conditions (including mold (airborne, toxic or otherwise), fungus or similar contaminants).
 - G. EARTHQUAKES AND FLOODING: Susceptibility of the Property to earthquake/seismic hazards and propensity of the Property to flood.
 - H. FIRE, HAZARD, AND OTHER INSURANCE: The availability and cost of necessary or desired insurance may vary. The location of the Property in a seismic, flood or fire hazard zone, and other conditions, such as the age of the Property and the claims history of the Property and Buyer, may affect the availability and need for certain types of insurance. Buyer should explore insurance options early as this information may affect other decisions, including the removal of loan and inspection contingencies.
 - BUILDING PERMITS, ZONING, GOVERNMENTAL REQUIREMENTS, AND ADDRESS: Permits, inspections, certificates, zoning, other governmental limitations, restrictions, and requirements affecting the current or future use of the Property, its development or size. Postal/mailing address and zip code may not accurately reflect the city which has jurisdiction over the property.
 - J. RENTAL PROPERTY RESTRICTIONS: The State, some counties, and some cities impose restrictions that limit the amount of rent that can be charged, the maximum number of occupants, and the right of a landlord to terminate a tenancy. Deadbolt or other locks and security systems for doors and windows, including window bars, should be examined to determine whether they satisfy legal requirements.
 - K. SECURITY AND SAFETY: State and local Law may require the installation of barriers, access alarms, selflatching mechanisms and/or other measures to decrease the risk to children and other persons of existing swimming pools and hot tubs, as well as various fire safety and other measures concerning other features of the Property.

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Fax: 4244177676

L.	NEIGHBORHOOD, AREA, SUBDIVISION CONDITIONS; PERSONAL FACTORS: Neighborhood or area
	conditions, including schools, law enforcement, crime statistics, registered felons or offenders, fire protection,
	other government services, availability, adequacy and cost of internet connections or other technology services
	and installations, commercial, industrial or agricultural activities, existing and proposed transportation,
	construction and development that may affect noise, view, or traffic, airport noise, noise or odor from any source,
	wild and domestic animals, other nuisances, hazards, or circumstances, protected species, wetland properties,
	botanical diseases, historic or other governmentally protected sites or improvements, cemeteries, facilities and
	condition of common areas of common interest subdivisions, and possible lack of compliance with any governing
	documents or Homeowners' Association requirements, conditions and influences of significance to certain
	cultures and/or religions, and personal needs, requirements and preferences of Buyer.

By signing below, Buyers acknowledge that they have read, understand, accept and have received a Copy of this Advisory. Buyers are encouraged to read it carefully.

Buyer	Date
Buyer	Date

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CALIFORNIA CONSUMER PRIVACY ACT ADVISORY, DISCLOSURE AND NOTICE

(C.A.R. Form CCPA, Revised 12/21)

The California Consumer Privacy Act (commencing with Civil Code § 1798.100) ("CCPA") grants to California residents certain rights in their private, personal information ("PI") that is collected by companies with whom they do business. Under the CCPA, PI is defined broadly to encompass non-public records information that could reasonably be linked directly or indirectly to you. PI could potentially include photographs of, or sales information about, your property.

During the process of buying and selling real estate your PI will be collected and likely shared with others, including real estate licensees, a Multiple Listing Service, real estate internet websites, service providers, lenders, and title and escrow companies, to name several possibilities. Businesses that are covered by the CCPA are required to grant you various rights in your PI, including the right to know what PI is collected, "opt out" or stop the transfer of your PI to others, and the right to request that the business delete your PI entirely. You may get one or more notices regarding your CCPA rights from businesses you interact with in a real estate transaction. However, not all businesses that receive or share your PI are obligated to comply with the CCPA. Also, even businesses that are otherwise covered under the CCPA may have a legal obligation to maintain PI, notwithstanding your instruction to the contrary. For instance, regardless of whether they are covered by CCPA, under California law, brokers and Multiple Listing Services are required to maintain their records for 3 years. If you wish to exercise your rights under CCPA, where applicable, you should contact the respective business directly.

You can obtain more information about the CCPA and your rights under the law from the State of California Department of Justice (oag.ca.gov/privacy/ccpa).

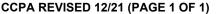
I/we acknowledge receipt of a copy of this California Consumer Privacy Act Advisory, Disclosure and Notice.

Buyer/Seller/Landlord/Tenant	Date
Buyer/Seller/Landlord/Tenant	Date

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