

Property Offering
April 2026



**TURKEY CREEK, VILLAGE 1
CITY OF LINCOLN, PLACER COUNTY**

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Property Overview

- Turkey Creek, Village 1

Location

- The subject site is in the City of Lincoln, County of Placer at the northeast intersection of McBean Park Drive (State Route 193) and Oak Tree Lane. Turkey Creek Golf Course is adjacent to the property’s eastern boundary.

Assessor Parcel Number

- 021-272-081-000

Acreage

- 10.1 acres

Zoning

- The subject site is currently zoned: Village Medium Density Residential, VMDR.

Single-Family	Density Range: 6.0-12.9 du/ac. Min. Lot Area: 2,780 sqft.
Rear Loaded	Density Range: 6.0-12.9 du/ac. Min. Lot Area: 2,780 sqft.
Cluster Homes	Density Range: 6.0-12.9 du/ac. Min. Lot Area: 2,780 sqft.
Duplexes/Triplexes	Density Range: 6.0-12.9 du/ac. Min. Lot Area: 1,800 sqft.
Townhomes (4-plex ≤)	Density Range: 6.0-12.9 du/ac. Min. Lot Area: 1,600 sqft.

SERVICES	PROVIDER
Cable	DIRECTV, Wave Broadband, Consolidated Communications, Xfinity
Domestic Water	City of Lincoln
Electricity	PG&E
Fire Department	Lincoln Fire Department
Gas	PG&E
Parks & Recreation	City of Lincoln
Police/Safety	Lincoln Police Department
Sewer	City of Lincoln
Telephone	AT&T, Century Link, Frontier & Fidium

Entitlement Status

- Tentative map to be submitted and approved.

Topography

- The elevation of the pad grade on the Oak Tree Lane frontage ranges from 184'-190'. On the McBean Park Drive frontage, the elevation ranges from 184'-196'.

Site Condition

- The subject site primarily consists of undeveloped grasslands. The subject site will be delivered “as is”.

School District

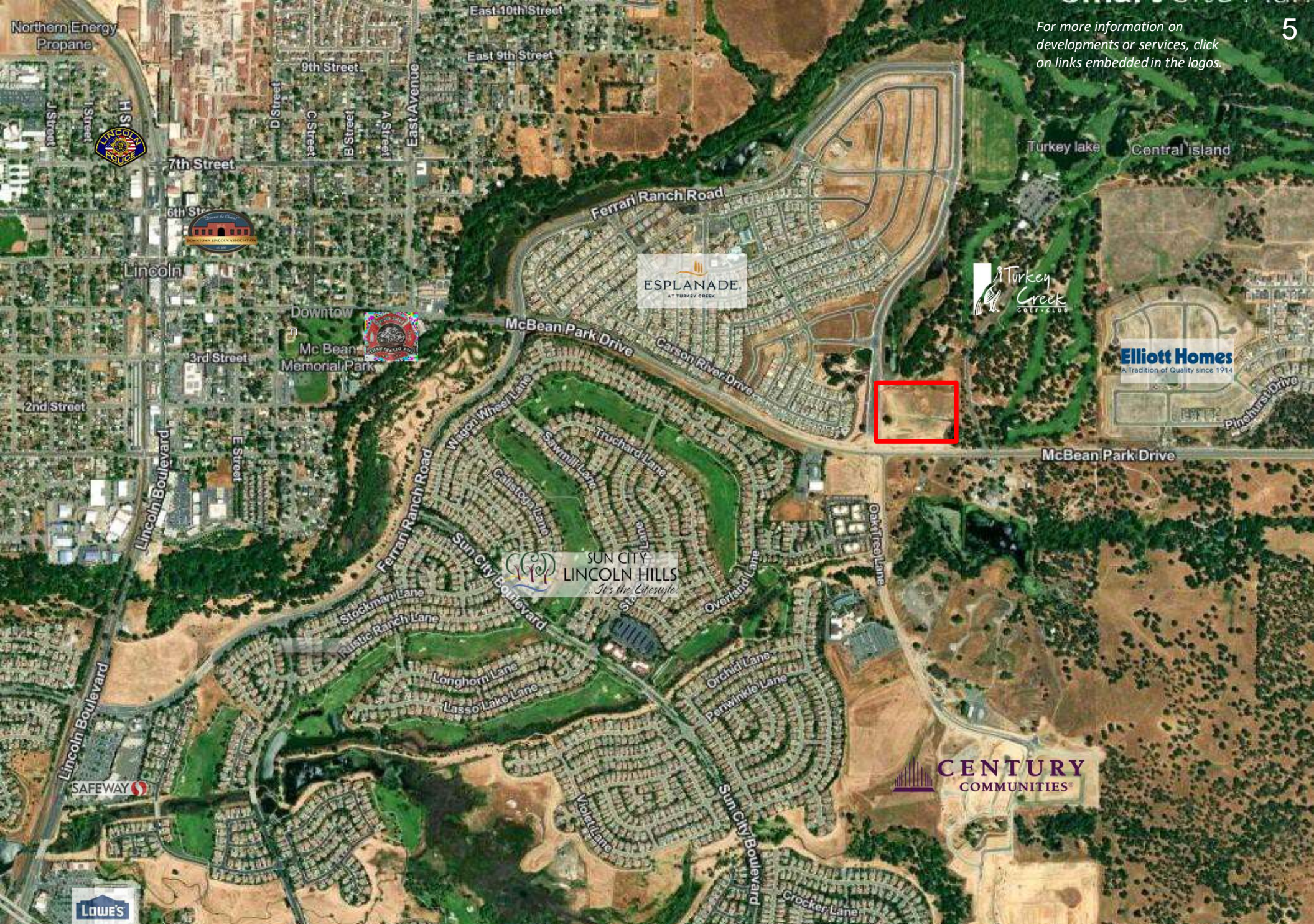
- Western Placer Unified School District

2025-2026 Property Taxes	
Tax Description	Tax Rate
Placer County Property Tax Rate	1.00000
Sierra Coll SFID #4 B&I 2018 Series A	0.002190
Sierra Coll SFID #4 B&I 2018 Series B	0.002723
Sierra Coll SFID #4 B&I 2018 Series C	0.000403
W Placer Unif B&I 2014 Series 2015	0.006841
W Placer Unif B&I 2014 Series 2017B	0.007573
W Placer Unif B&I 2014 Series 2018C	0.005424
W Placer Unif B&I 2016 Series 2017A	0.008895
W Placer Unif B&I 2016 Series 2018B	0.006152
Tax Rate Total	1.040201
Direct Charges	
Placer Mosquito & Vector Control	\$3.34 ¹
Placer Mosquito & Vector Control Measure H Zone	\$15.00 ¹
City of Lincoln CFD No. 2018-1MR	\$20,229.82 ^{1,2}

¹Amounts are only applicable for 2025-2026 tax year. Subject to change each tax year.

² Amount shown is only for a vacant land parcel. Upon building permit issuance, the charge would be \$934.78/house based on 2025-2026 tax year. CFD No. 2018-1MR is scheduled to increase each tax year.

For more information on developments or services, click on links embedded in the logos.





Turkey Creek Golf Course

Turkey Creek is a public 18-hole golf course in Lincoln, California, designed to offer a scenic and challenging experience. The course highlights natural terrain, including a former granite quarry turned lake that plays into several holes, along with rolling oak woodlands and varied landscapes.

This course, designed by Brad Bell opened in 1999. Par for this course is 72, ~7,000 yards from back tees. The course is suitable for all skill levels, from casual players to more serious golfers. Turkey Creek also offers an 18-hole championship course, practice facilities including a driving range and cart and walking options.

Personal carts are allowed if they follow the club standards. The golf club has planning services and space available for weddings and receptions, corporate events and meetings, parties as well as community and school events. For more information [click here](#).





Esplanade at Turkey Creek

Builder: Taylor Morrison

Esplanade at Turkey Creek is a new 55+ resort-style living community set in a picturesque gated setting in Lincoln, CA. This active adult community will consist of 850 single-family homes built by Taylor Morrison and is adjacent to the popular Turkey Creek Golf Course. It's just 30 minutes from Downtown Sacramento.

All homes are single-story with California-style architecture including tile roofs and stucco elevations. There are 13 floor plans across four collections. Homes are priced from approximately \$500,999 to \$882,999.

*Prices are current as of 4/23/26



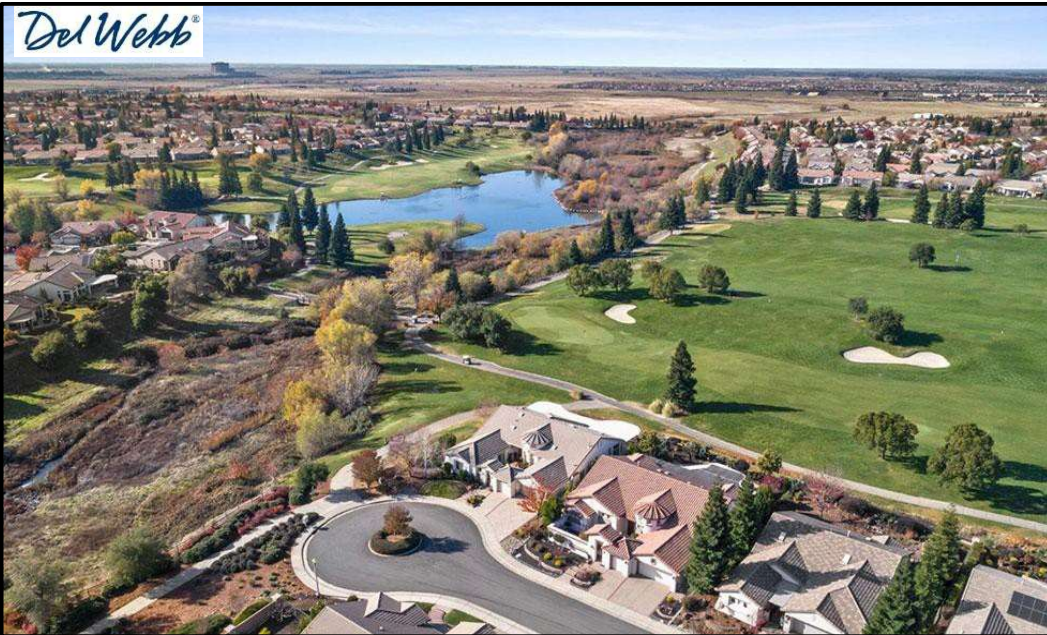
Estates at Turkey Creek

Builder: Elliott Homes

Turkey Creek Estates is one of the newest luxury communities by Elliott Homes, situated amongst well-maintained parks and trails, near a highly rated golf course, with easy access to major roads and highways while still being quiet and private.

The community offers a spacious collection of high-end floor plans with single- and two-story options, ranging from 2,360 to 4,137 sq ft, with 3–5 bedrooms and 2.5–4.5 bathrooms. Homes start in the mid \$900s, with available inventory currently priced from approximately \$939,010 to over \$1 million.

*Prices are current as of 4/23/26



Sun City Lincoln Hills

Builder: Del Webb

Sun City Lincoln Hills is a resort-style, active adult community exclusively for adults 55 or older. The community encompasses nearly 3,000 acres of landscaped grounds and features two main recreation centers. Residents can walk, jog, or bike on 19 trails covering 27 miles throughout the community, and there are two 18-hole championship golf courses designed by Billy Casper/Greg Nash.

The community was built by Del Webb between 1999 and 2008 and consists of 6,783 attached and single-family homes available in over 40 floor plans. Homes are available on a resale basis. Home prices typically start in the mid-\$400,000s, with premium homes reaching upwards of \$1 million. The median home price is approximately \$640,000.

*Prices are current as of 4/23/26



Hidden Hills

Builder: Century Communities

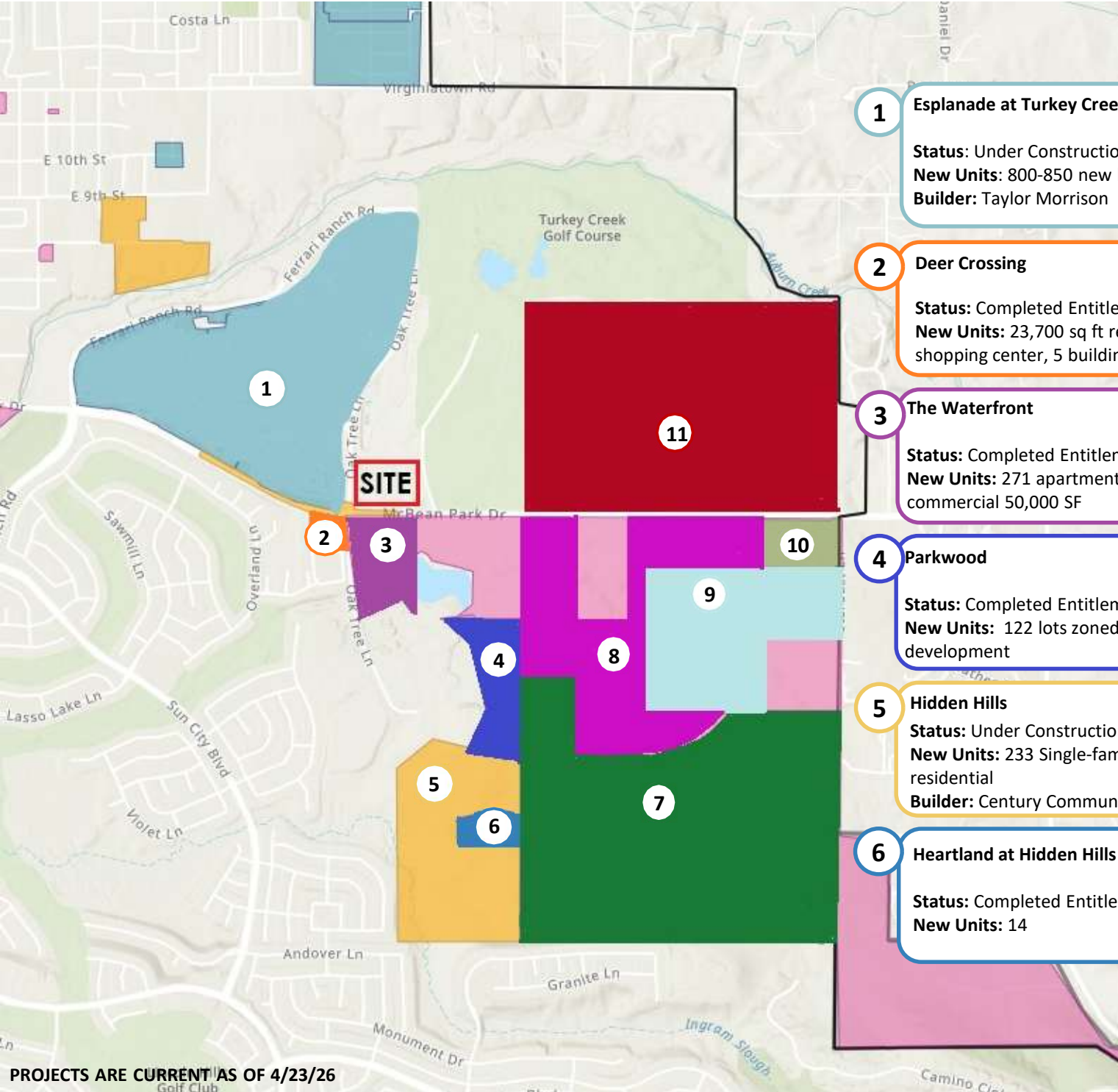
Hidden Hills is a newly selling gated community by Century Communities, offering three home collections with single- and two-story floor plans in an idyllic foothills setting. It officially opened in September 2025.

This community fosters a close-knit community that values a quiet, suburban lifestyle while staying connected to modern conveniences and top-rated schools.

Prices range from mid \$600s to the upper \$800s. There are new homes at the starting price of \$654,590.

*Prices are current as of 4/23/26

*Prices are current as of 4/23/26



1 Esplanade at Turkey Creek
Status: Under Construction
New Units: 800-850 new homes
Builder: Taylor Morrison

2 Deer Crossing
Status: Completed Entitlements
New Units: 23,700 sq ft retail shopping center, 5 buildings

3 The Waterfront
Status: Completed Entitlements
New Units: 271 apartments & commercial 50,000 SF

4 Parkwood
Status: Completed Entitlements
New Units: 122 lots zoned for VMDR development

5 Hidden Hills
Status: Under Construction
New Units: 233 Single-family residential
Builder: Century Communities

6 Heartland at Hidden Hills
Status: Completed Entitlements
New Units: 14

7 Leavell Ranch
Status: Completed Entitlements
New Units: 1050 single-family residences low & medium densities

8 Leavell North
Status: Completed Entitlements
New Units: Tentative Parcel Map to subdivide approx. 103 acres of land into 4 parcels

9 The Grove
Status: Design Review
New Units: 302 single-family residential lots.

10 Stardust 12
Status: Tentative Subdivision Map, Specific Plan Amend., and Development Agreement
New Units: 86 single-family lots

11 The Estates at Turkey Creek
Status: Under Construction
New Units: 250+ new homes
Builder: Elliott Homes

PROJECTS ARE CURRENT AS OF 4/23/26

**OFFERING 10.1 ACRE SITE
LINCOLN, CA, PLACER COUNTY**



VIEW TO SOUTHWEST

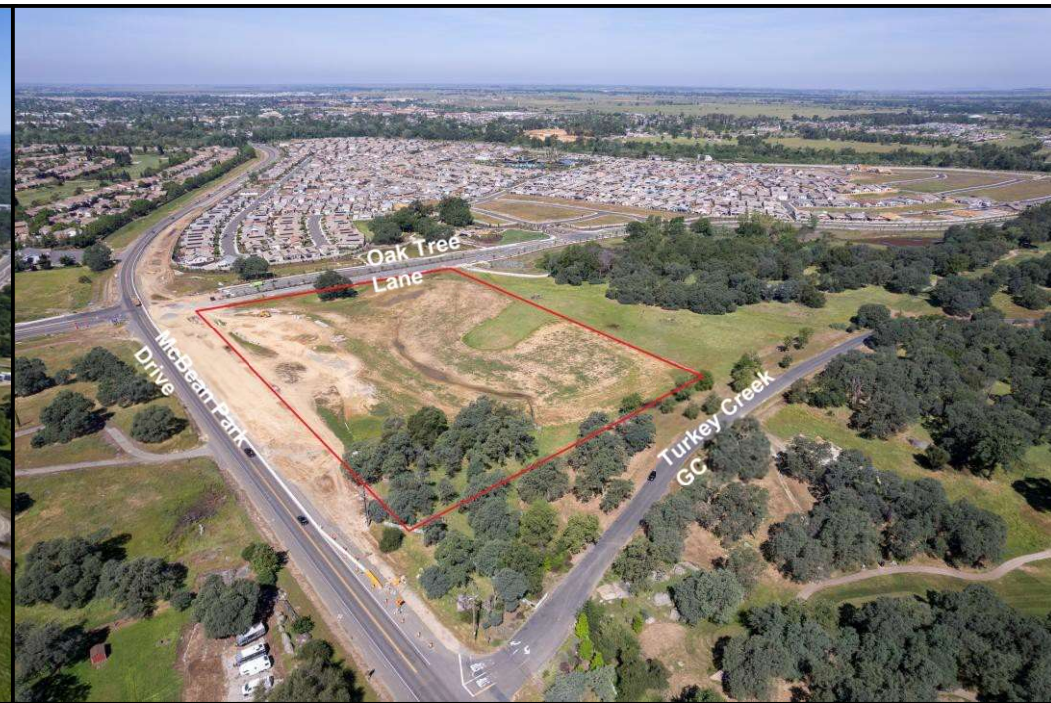


VIEW TO SOUTH

**OFFERING 10.1 ACRE SITE
LINCOLN, CA, PLACER COUNTY**



VIEW TO NORTHEAST



VIEW TO NORTHWEST

OFFERING 10.1 ACRE SITE LINCOLN, CA, PLACER COUNTY



VIEW TO EAST



VIEW TO SOUTHEAST

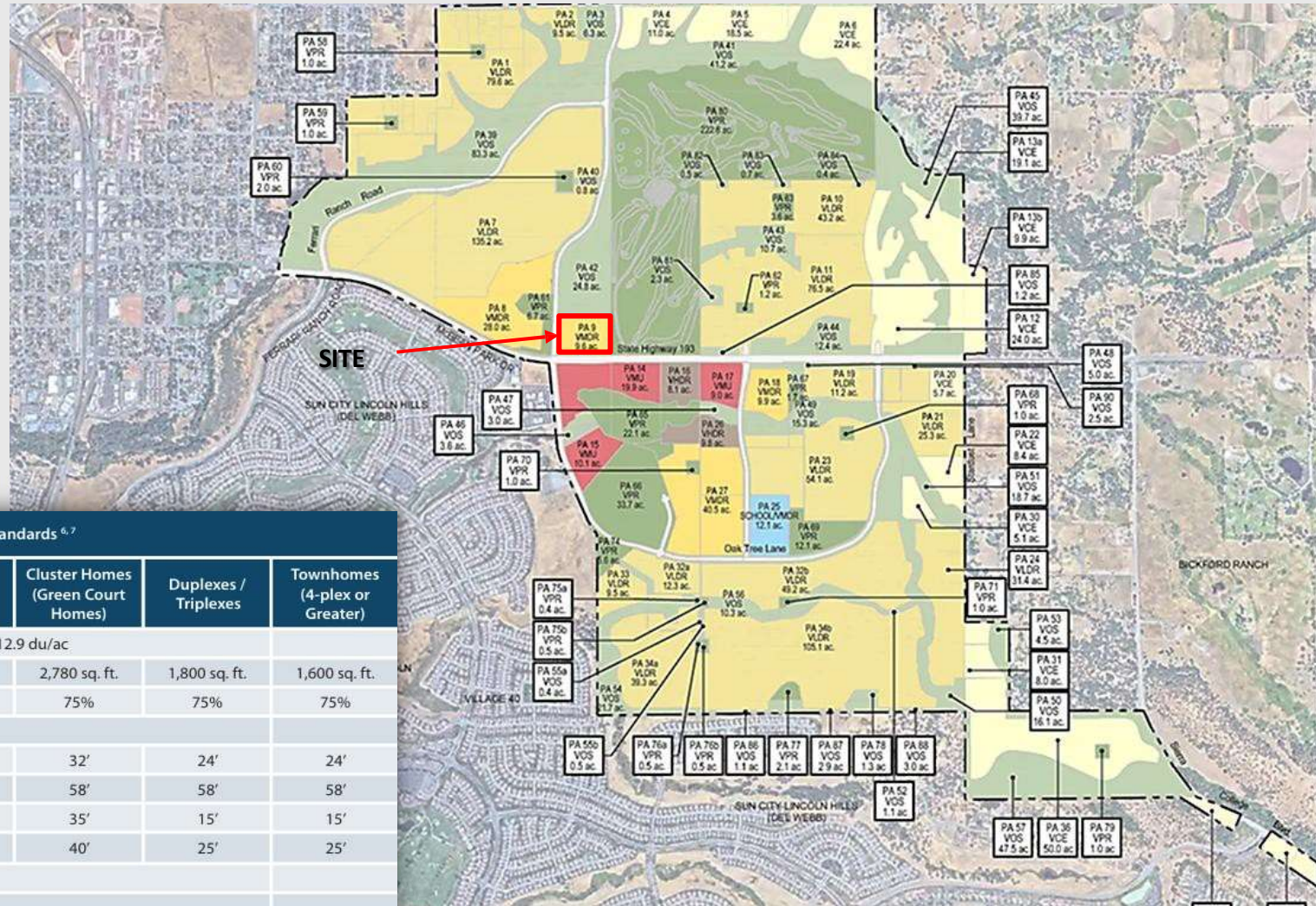
**OFFERING 10.1 ACRE SITE
LINCOLN, CA, PLACER COUNTY**



VIEW TO NORTHEAST



VIEW TO SOUTHEAST



LEGEND	Acres (ac.)	Dwelling Units (du)
VCE - Village Country Estates	192.3	405
VLDR - Village Low Density Residential	681.4	3,113
VMDR - Village Medium Density Residential	88.0	744
VHDR - Village High Density Residential	17.9	421
VMU - Village Mixed Use	39.0	790
VFF/VMDR - Village Public Facility	12.1	117
VPR - Village Park / Recreation	321.3	-
VOS - Village Open Space / Corridors	419.7	-
Village Roadways	40.4	-
TOTAL	1,832.1 ac.	5,410 du

VMDR Development Standards ^{6,7}					
Development Standard	Single-Family Detached	Rear-Loaded Detached	Cluster Homes (Green Court Homes)	Duplexes / Triplexes	Townhomes (4-plex or Greater)
Density Range	6.0 - 12.9 du/ac				
Minimum Lot Area	2,780 sq. ft.	2,780 sq. ft.	2,780 sq. ft.	1,800 sq. ft.	1,600 sq. ft.
Maximum Lot Coverage	75%	75%	75%	75%	75%
Lot Dimensions					
Minimum Lot Width	40'	40'	32'	24'	24'
Minimum Lot Depth	58'	58'	58'	58'	58'
Minimum Product Paseo Width ⁵	n/a	15'	35'	15'	15'
Minimum Green Court Width ⁵	n/a	25'	40'	25'	25'
Minimum Yard Setbacks: ¹					
Front Yard, Facing the Street: ²					
Porch, Balcony or Deck	8'	8'	8'	8'	8'
Living Space	12'	12'	12'	12'	12'
Front Entry Garage	16'	n/a	5' or 16' or greater	5' or 16' or greater	5' or 16' or greater
Front yard, Facing a Paseo or Green Court ^{4,5} :					
Porch, Balcony or Deck	n/a	0'	0'	0'	0'

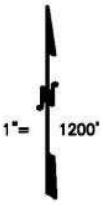
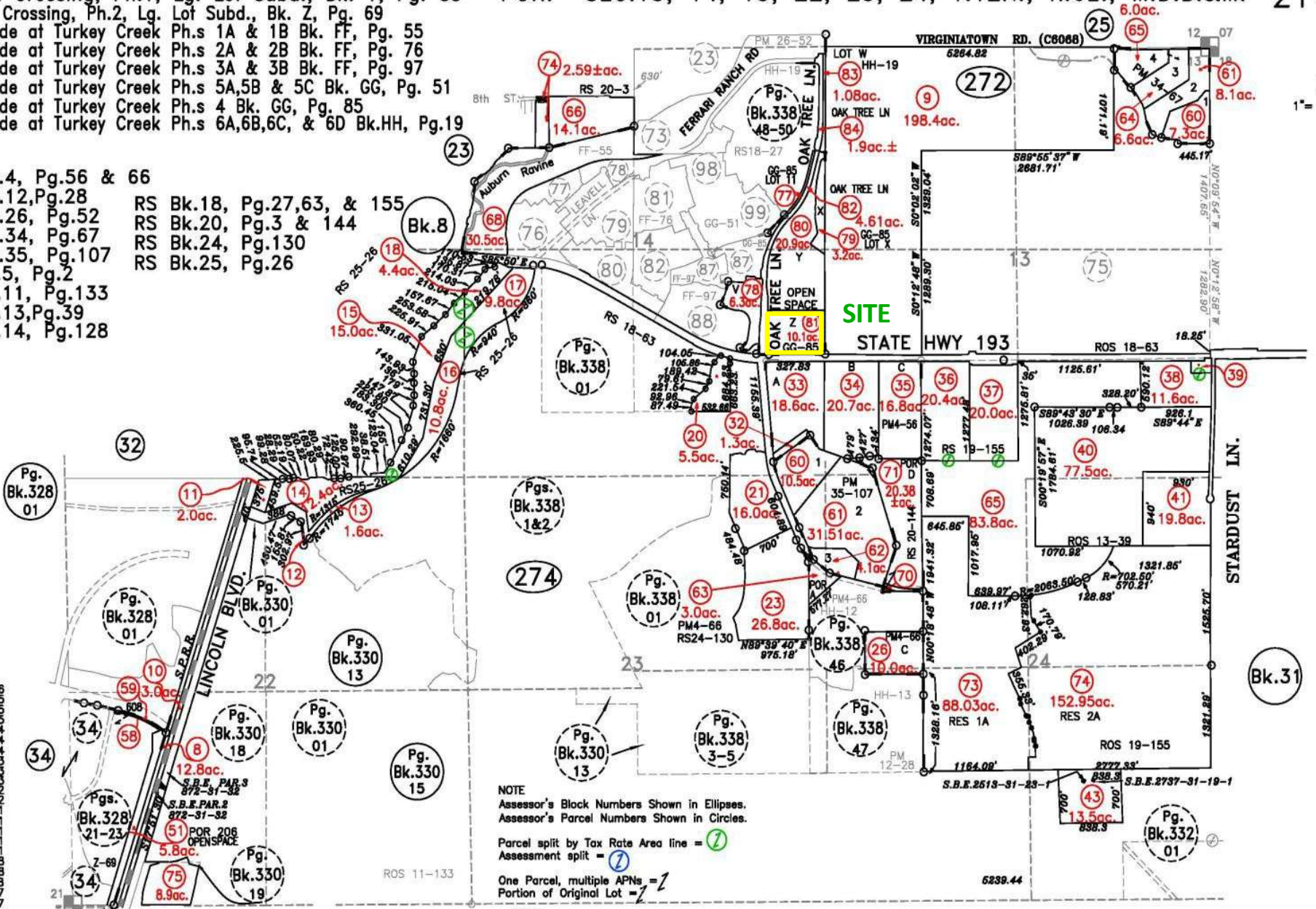
Lincoln Crossing, Ph.1, Lg. Lot Subd., Bk. Y, Pg. 83
 Lincoln Crossing, Ph.2, Lg. Lot Subd., Bk. Z, Pg. 69
 Esplanade at Turkey Creek Ph.s 1A & 1B Bk. FF, Pg. 55
 Esplanade at Turkey Creek Ph.s 2A & 2B Bk. FF, Pg. 76
 Esplanade at Turkey Creek Ph.s 3A & 3B Bk. FF, Pg. 97
 Esplanade at Turkey Creek Ph.s 5A,5B & 5C Bk. GG, Pg. 51
 Esplanade at Turkey Creek Ph.s 4 Bk. GG, Pg. 85
 Esplanade at Turkey Creek Ph.s 6A,6B,6C, & 6D Bk.HH, Pg.19

POR. SEC.13, 14, 15, 22, 23, 24, T.12N., R.6E., M.D.B.&M. 21-27

PM Bk.4, Pg.56 & 66
 PM Bk.12, Pg.28
 PM Bk.26, Pg.52
 PM Bk.34, Pg.67
 PM Bk.35, Pg.107
 RS Bk.5, Pg.2
 RS Bk.11, Pg.133
 RS Bk.13, Pg.39
 RS Bk.14, Pg.128
 RS Bk.18, Pg.27,63, & 155
 RS Bk.20, Pg.3 & 144
 RS Bk.24, Pg.130
 RS Bk.25, Pg.26

01-26-2026
 09-22-2025
 09-11-2025
 08-14-2025
 10-11-2024
 02-16-2024
 01-26-2024
 12-15-2023
 09-18-2023
 07-04-2022
 06-04-2022
 03-10-2022
 12-27-2021
 10-15-2021
 10-14-2021
 09-23-2021
 02-08-2021
 12-17-2018
 03-16-2018
 03-15-2018
 12-14-2017
 10-05-2017
 09-05-2017
 07-22-2016

*Please see Void Maps for prior change dates
 Page Redrawn Electronically BMJ



NOTE
 Assessor's Block Numbers Shown in Ellipses.
 Assessor's Parcel Numbers Shown in Circles.
 Parcel split by Tax Rate Area line = Z
 Assessment split = Z
 One Parcel, multiple APNs = Z
 Portion of Original Lot = Z

NOTE
 This map was prepared for assessment purposes only and is not intended to illustrate legal building sites or establish precedence over local ordinances. Official information concerning the size or use of any parcel should be obtained from recorded documents and local governing agencies.

Assessor's Map Bk.21 Pg.27
 County of Placer, Calif.

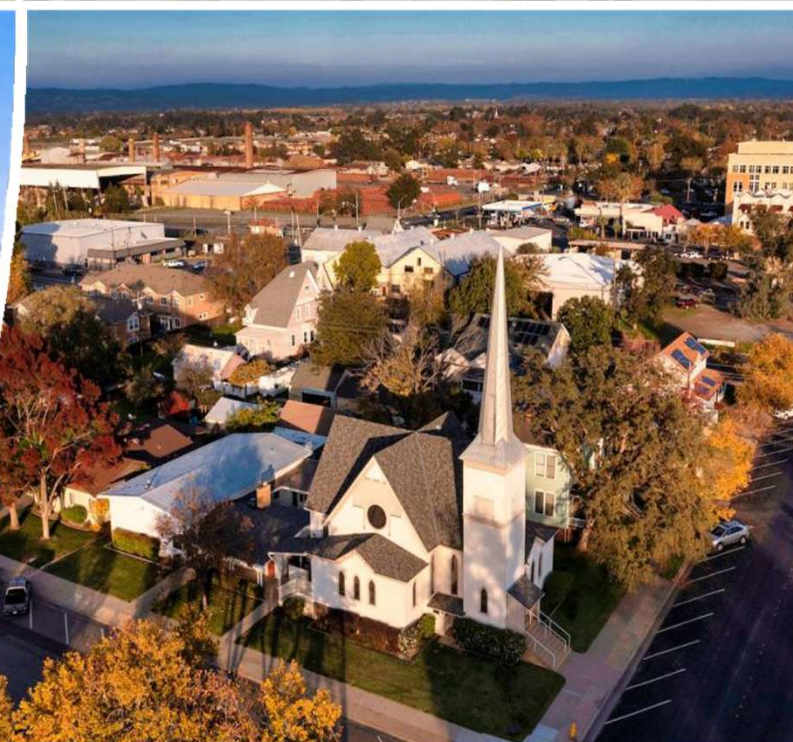
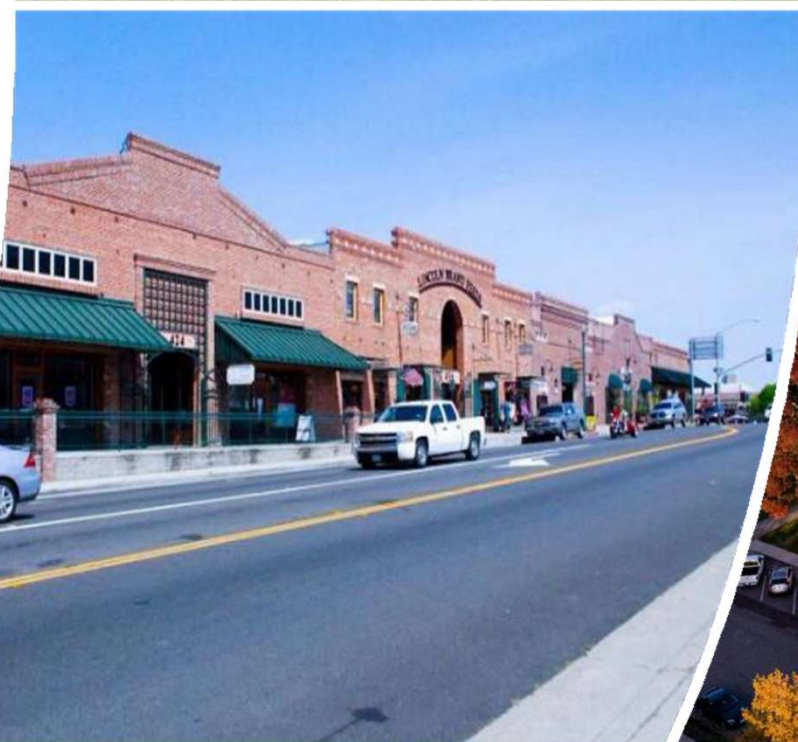
CITY OF LINCOLN

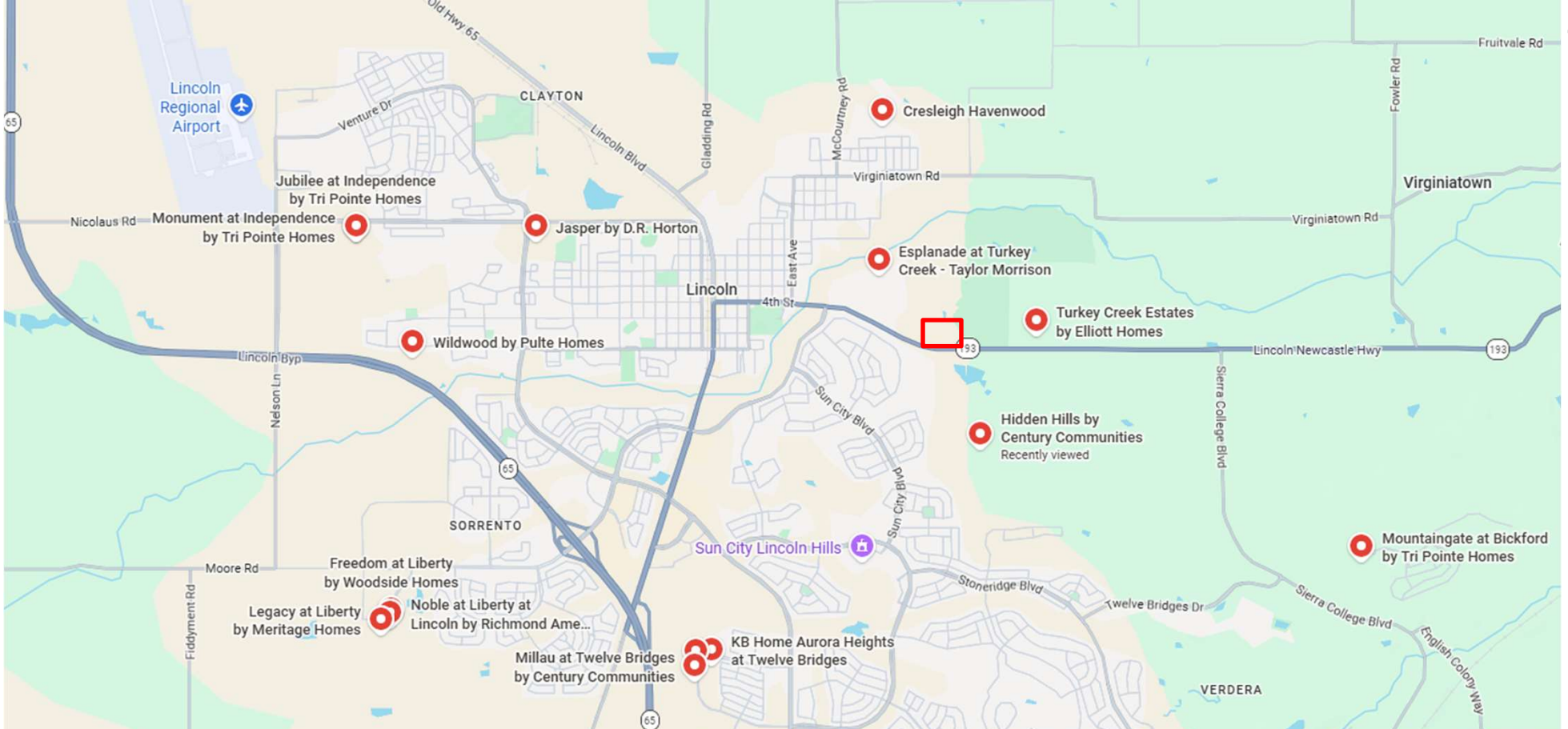
Located in Placer County, Lincoln is a city located about 10 miles north of Roseville.

Incorporated in 1890, it was named after real estate magnate Charles Lincoln Wilson and sits about 25 miles northeast of Sacramento near the Sierra Foothills.

Residents describe it as a hidden gem with a strong community and small-town charm, where neighbors are friendly and connected, parents are actively involved in their children's activities, and community events are plentiful.

There are numerous outdoor activities geared toward families and active adults. Lincoln is a golfer's paradise. Lincoln Hills Golf Club and Turkey Creek Golf Club are popular courses. Downtown Lincoln offers boutique shopping, dining, entertainment, and local events throughout the year.



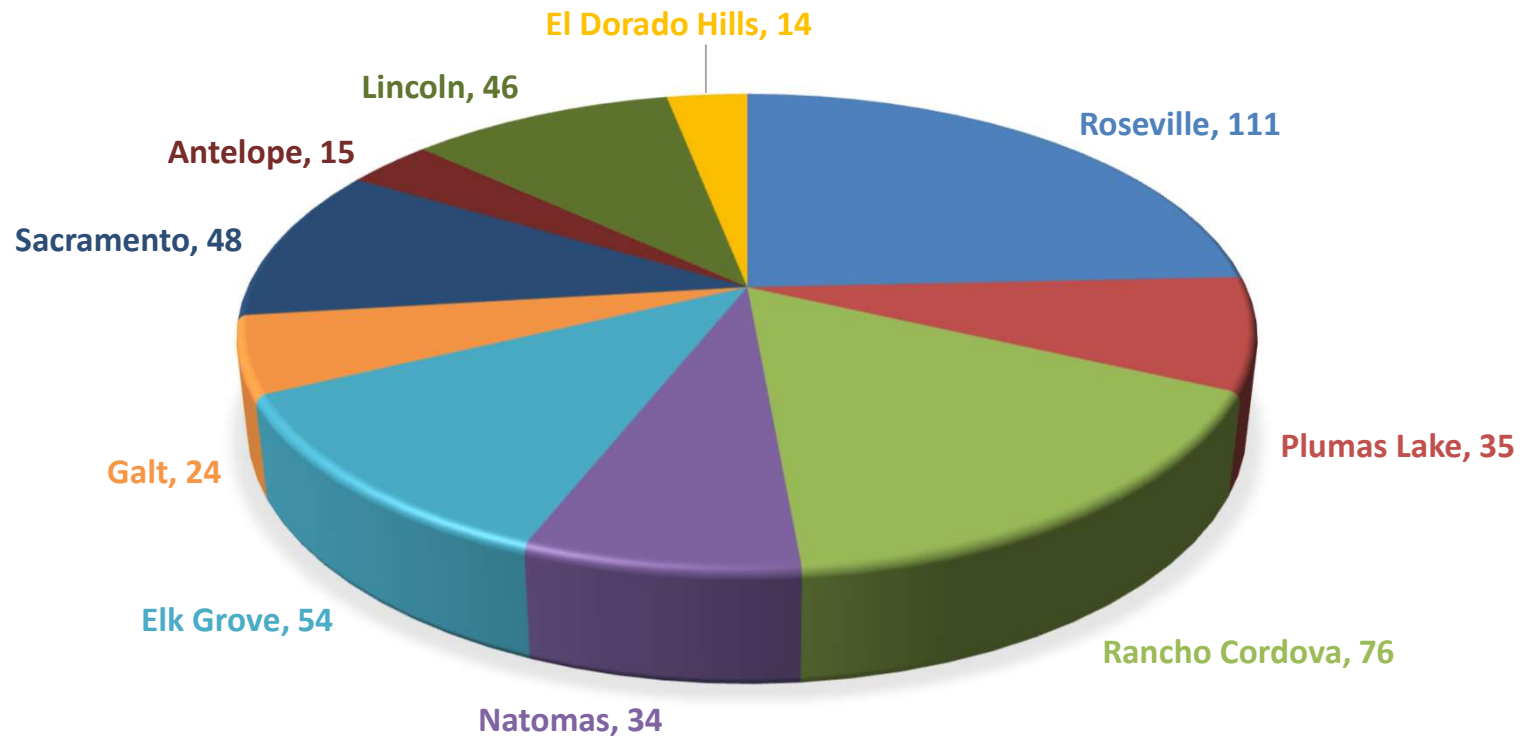


Builder Sales Report- Lincoln, CA

	Type	Units	New Rel.	Rel'd Rm'g	Traffic	Wk's Sales	Wk's Cans	Sold to Date	Sold YTD	Av. Sis/Week	Av. Sis/YTD
Century*	DTST/DTMU	345	0-3	1-13	3	0-1	0	154	32	0.43	0.54
Cresleigh	DTMU	83	3	5	3	2	0	78	6	0.32	0.40
DR Horton	DTST	198	0	7	11	2	0	37	24	1.02	1.60
Elliott	DTMU	228	0	5	9	0	0	110	3	0.44	0.20
KB Homes	DTMU	224	0	7	22	1	1	118	10	0.92	0.67
Meritage	DTMU	105	0	3	0	1	0	12	6	0.35	0.40
Pulte	DTMU	132	0	8	18	1	0	26	26	1.98	1.98
Richmond American	DTMU	69	0	3	12	0	0	17	7	0.47	0.47
Taylor Morrison*	AASF	863	0	2-6	3	0-1	0	616	40	0.62	0.67
TRI Pointe*	DTMU	314	0	5-6	20	0-1	0	136	40	0.46	0.75
Woodside	DTST/DTMU	88	0	4	32	0	0	16	6	0.43	0.40

*Ranges from multiple builder developments
 Data from The Ryness Report for Lincoln, CA Week Ending 4/12/26

MARCH 2026 HOME SALES BY SUBMARKET



Location: PLACER COUNTY
 Property Types: Single Family Homes - All Properties - All Properties
 Price Range: \$0 - No Limit SQFT Range: 0 - No Limit Bedrooms: 0 - No Limit
 Full Baths: 0 - No Limit Half Baths: 0 - No Limit Year Built: 0 - No Limit

Number of Homes For Sale vs. Sold vs. Pended vs. New Listing (Jan. 2025 - Mar. 2026)



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Lincoln sits at the northern edge of the Sacramento metro area and has its own remarkable growth story.

Located in Placer County, Lincoln is a rapidly growing city that blends small-town charm with modern amenities. Its population increased by 282% between 2000 and 2010, making it one of the fastest-growing cities in the United States during that period.

The median sale price in Lincoln sits near \$612,500 through late 2025. Inventory is higher than pandemic-era lows, which has eased some immediate seller pressure but has not created an oversupply — meaning pricing has been steady rather than rapidly rising or falling. Compared to the Bay Area, this represents significant value for the size and quality of homes available.

PLACER COUNTY HIGHLIGHTS



Placer County stretches roughly 65 miles from Sacramento's suburbs at Roseville all the way to the Nevada border and the shore of Lake Tahoe. The county seat is Auburn, and Roseville serves as the primary job and retail center, with Auburn and Lincoln as secondary commercial hubs.

Nestled between Sacramento and the Sierra Nevada, Placer County's recreational options cater to all tastes — from skiing and hiking in the mountains to golfing at upscale resorts or exploring local wineries and art galleries. You also have easy access to Lake Tahoe, and Sacramento is just a short drive for major sports, concerts, and city amenities making it a wonderful place to live year-round.

The median household income in Placer County is approximately \$115,998, with a per capita income of \$73,073 — and the poverty rate is just 6.76%. That's well below the national average of around 12.5%, pointing to a healthy, prosperous community. The county is projected to see exceptional job growth in Information, Wholesale/Retail Trade, Financial Activities, and Health and Education sectors through 2050, making it a strong long-term bet economically.

The median property value in Placer County was \$688,100 in 2024, with a homeownership rate of 74.8%. That's high by California standards, reflecting a community where ownership is the norm. As of early 2026, the average price per square foot is around \$349, and homes are averaging about 43 days on market — slightly more balanced than a year ago, giving buyers a bit more breathing room. Placer County covers over 1,400 square miles of diverse landscape, stretching from Sacramento's suburbs through the historic Gold Country Foothills and into the rugged High Sierras of North Lake Tahoe. Every season is peak season for play, with adventure and opportunity everywhere you look.

Other attraction include the Placer Wine & Ale Trail winds through stops from Rocklin to Newcastle to Loomis to Auburn, making for great day trips. Local eateries, farmers markets, and hidden gem cafés using locally sourced ingredients are a hallmark of the region.

There are always local concerts, markets, theater performances, and celebrations happening around the county. From the Auburn Symphony's Masterworks series to Indigenous cultural celebrations like the Yoomén spring festival at the Maidu Museum in Roseville, the cultural calendar is rich and diverse.

The site highlights several unique towns within the county, each with its own character — from Roseville, known for excellent shopping, dining, and a high quality of life, to Auburn with its historic Gold Rush roots, to lakeside communities near Lake Tahoe offering peaceful mountain retreats.

OFFERING GUIDELINES

Purchase Price

- Please submit an all-cash offer in writing.

Seller

- Elizabeth Grey Layn & Jeannette W. Duff

Letter of Intent

- A Letter of Intent (“LOI”) should identify the purchase price, deal structure, terms, feasibility period, closing date, and source of capital which will be used to purchase the Property.

Feasibility Period

- Buyer shall have a forty-five (45) day Feasibility Period in which to investigate all aspects of the Property. The Feasibility Period shall commence upon mutual execution of the Purchase & Sale Agreement.

Deposit

- Upon completion of the Feasibility Period, a ten percent (10%) deposit shall be released to escrow.

Purchase & Sale Agreement

- Seller shall provide Buyer with the initial draft of the Purchase & Sale Agreement

Property Condition at COE

- The subject site will be delivered “as-is”.

Title & Escrow

- Title Company: Placer Title Company

Close of Escrow

- The close of escrow shall occur after approval of the Tentative Map.

Due Diligence Materials

- Offering Materials are available upon request.

Offering Deadline

- Please submit all offers in writing by _____.

Contact

Bernau Realty

Jeremy Bernau, Broker

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Folsom, CA 95630

License #01153142

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C: 916-390-6992

E: jbernau@sbcglobal.net

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CONFIDENTIALITY & DISCLAIMER

The information contained in this offering material is confidential and furnished solely for the purpose of a review by a prospective purchaser of any portion of "Turkey Creek" (APN: 021-272-081-000) located within Lincoln, Placer County, CA. This material is not to be used for any other purpose or made available to any other person without the express written consent of Bernau Realty, ("Broker").

The material is based in part upon information supplied by Elizabeth G. Layn and Jeannette W. Duff ("Seller") and in part upon information obtained by Broker from sources it deems reasonably reliable. Summaries of any documents are not intended to be comprehensive or all-inclusive but rather only an outline of some of the provisions contained therein.

No warranty or representation, express or implied, is made by Seller, Broker, or any of their respective affiliates as to the accuracy or completeness of the information contained herein, including but not limited to engineering, environmental, or financial matters. Prospective purchasers should make their own projections and conclusions without reliance upon this Offering Memorandum and conduct their own independent due diligence, including engineering and environmental inspections, to determine the condition of the Property and the existence of any potentially hazardous materials.

This Offering was prepared by Broker. It contains select information pertaining to the Property and does not purport to be all-inclusive or to contain all of the information that a prospective purchaser may desire. All assumptions are provided for general reference purposes only and are based on conditions subject to change, including but not limited to market conditions, economic factors, and competition.

In this Offering, certain documents and other materials are described in summary form. These summaries do not purport to be complete nor necessarily accurate descriptions of the full agreements involved, nor do they constitute legal analysis. Interested parties are expected to independently review all documents.

This Offering is subject to prior placement, errors, omissions, changes, or withdrawal without notice and does not constitute a recommendation, endorsement, or advice as to the value of the Property by Broker or Seller. Each prospective purchaser is to rely upon its own investigation, evaluation, and judgment as to the advisability of purchasing the Property described herein.

Seller and Broker expressly reserve the right, at their sole discretion, to reject any or all expressions of interest or offers to purchase the Property and/or to terminate discussions with any party at any time with or without notice. Seller shall have no legal commitment or obligation to any purchaser reviewing this Offering Memorandum or making an offer unless a written agreement for the purchase of the Property has been fully executed, delivered, and approved by Seller and all conditions to Seller's obligations thereunder have been satisfied or waived. Broker is not authorized to make any representations or agreements on behalf of Seller.

This Offering is the property of Broker and may be used only by parties approved by Broker. The Property is privately offered, and by accepting this Offering Memorandum, the recipient agrees to return it to Broker immediately upon request, and that this Offering Memorandum and its contents are confidential and will be held and treated in the strictest confidence.

No portion of this Offering Memorandum may be copied, reproduced, or disclosed to any other person without the prior written authorization of Broker and Seller.

Buyer acknowledges that Bernau Realty may act as an agent for more than one prospective buyer on the Property, and/or act as the agent for both Buyer and Seller with respect to the Property.

Any prospective buyer requesting Broker to submit an offer on its behalf acknowledges the foregoing disclosures and agrees to the described agency relationships with other prospective buyers.

The terms and conditions set forth above apply to this Offering Memorandum in its entirety.

DISCLOSURE AND CONSENT FOR REPRESENTATION OF MORE THAN ONE BUYER OR SELLER

A real estate broker, whether a corporation, partnership or sole proprietorship, (“Broker”) may represent more than one buyer or seller provided the Broker has made a disclosure and the principals have given their consent. This multiple representation can occur through an individual license as a broker or through different associate licensees acting for the Broker. The associates licensees may be working out of the same or different office locations.

Broker may be working with many prospective buyers at the same time. These prospective buyers may have an interest in, and make offers on, the same properties. Some of these properties may be listed with Broker and some may not. Broker will not limit or restrict any particular buyer from making an offer on any particular property whether or not Broker represents other buyers interested in the same property.

Broker (individually or through its associate licensees) may have listings on many properties at the same time. As a result, Broker will attempt to find buyers for each of those listed properties. Some listed properties may appeal to the same prospective buyers. Some properties may attract more prospective buyers than others. Some of these prospective buyers may be represented by Broker and some may not. Broker will market all listed properties to all prospective buyers whether or not Broker has another or other listed properties that may appeal to the same prospective buyers.

Buyer and Seller understand that Broker may represent more than one buyer or seller and even both buyer and seller on the same transaction.

If Seller is represented by Broker, Seller acknowledges that Broker may represent prospective buyers of Seller’s property and consents to Broker acting as a dual agent for both Seller and Buyer in that transaction.

If Buyer is represented by Broker, Buyer acknowledges that Broker may represent sellers of property that Buyer is interested in acquiring and consents to Broker acting as a dual agent for both Buyer and Seller with regard to that property.

In the event of a dual agency, Seller and Buyer agree that: (a) Broker, without the prior notice written consent of the Buyer, will not disclose to the Seller that the Buyer is willing to pay a price greater than the offered price; (b) Broker, without the prior written consent of the Seller, will not disclose to the Buyer that Seller is willing to sell property at a price less than the listing price; and (c) other than as set forth in (a) and (b) above, a Dual Agent is obligated to disclose known facts materially affecting the value or desirability of the property to both parties.

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.

Seller and/or Buyer acknowledges reading and understanding this Disclosure and Consent for Representation of More than One Buyer or Seller and agree to the dual agency possibility disclosed.

SOURCES

Sources used throughout this package include, but are not limited to: Visit Placer, Visit Lincoln, MLS Prospector, The Ryness Report.

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Jeremy Bernau, Broker

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