

**Subject Property: 1234 MAIN STREET** 

APN: 1234-123-123
Page Number: Invoice

Subject Property: 1234 MAIN STREET ANYCITY, CA 90293-8814 APN#: 1234-123-123 Ordered By:
John Smith
The Escrow Company
(123) 123-1234

Bill To:
John Smith
The Escrow Company
(123) 123-1234

Product DescriptionBilling TermsAmount OwedCommercial NHD ReportCheck\$89.95

\$89.95

# **NATURAL HAZARD DISCLOSURE**

This Natural Hazard Disclosure ("Report") complies with Civil Code Section 1103 et seq. The maps and data cited herein were reviewed using the assessor parcel number ("APN") and/or the physical address listed in this Report ("Property"). Not all publicly available data regarding the Property is included in this Report. No physical inspection of the Property has been performed. Therefore, MyNHD, Inc. "MyNHD") recommends a Certified Engineering Geologist or Professional Engineer be consulted to address specific concerns about the Property. This Report was prepared in accordance with, and therefore subject to, all of the conditions and limitations stated in the Report including the "Terms and Conditions" contained therein. An explanation of each category of disclosure is included later in this Report. The terms "No Map" or "Not Mapped" indicate that a disclosure map is not available from the governmental agency relative to specific disclosure in this Report. MyNHD has relied upon the statutes identified and has reviewed the maps and records specifically required for disclosure pursuant to California law. This information is made available to the public so that determinations if and to what extent each statute applies to the Property can be made. Receipt/use of this Report by recipient or any third party constitutes acceptance of the Terms and Conditions detailed at the end of this Report. This Report is not a policy of insurance or a warranty. Irrespective of the flood and fire zone determinations, insurance companies may, at their discretion, require additional flood and /or fire insurance based upon their assessment and the location of the parcel. Please check with your insurance provider for up to date quotes ,coverages and insurability. This Report is prepared by MyNHD to comply with California law relating to public record information in connection with the sale of commercial real estate. Please read the Terms and Conditions carefully.

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

Received from:
The Escrow Company



1234 MAIN STREET ANYCITY, CA 90293-8814 1234-123-123

Make Checks Payable to:

MyNHD, Inc. PO Box 849337 Los Angeles, CA 90084-9337

REPORT NUMBER: 4597-178

Amount Due: \$89.95



# NATURAL HAZARD DISCLOSURE STATEMENT

**Report Date:** 3/11/2025 **Report Number:** 4597-178

**Subject Property: 1234 MAIN STREET** 

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Page Number: 1 (Signature Page)

NOTICE: This acknowledgement page does not represent the entire natural hazard disclosure report issued by MyNHD. Buyer acknowledges receipt of the entire NHD report and agrees to be bound by the terms and conditions thereof.

APN: 1234-123-123 ADDRESS: 1234 MAIN STREET ANYCITY, CA 90293-8814

The transferor and his or her agent(s) or a third-party consultant disclose the following information with the knowledge that even though this is not a warranty, prospective transferees may rely on this information in deciding whether and on what terms to purchase the subject property. Transferor hereby authorizes any agent(s) representing any principal(s) in this action to provide a copy of this statement to any person or entity in connection with any actual or anticipated sale of the property.

The following are representations made by the transferor and his or her agent(s) based on their knowledge and maps drawn by the state and federal governments. This information is a disclosure and is not intended to be part of any contract between the transferor.

information is a disclosure and	is not intended to be part of any	contract between	the transferee and transferor.	
	HIN THE FOLLOWING HAZARDOL A (Any type Zone "A" or "V")des	• •	deral Emergency Management Agency.	
Yes <u>X</u> No	Information is not availa	able from local juri	sdiction	
AN AREA OF POTENTIAL FLOOR	ING shown on a dam failure inu	ndation map pursi	uant to Section 8589.5 of the Government Co	de.
Yes <u>X</u> No	Information is not availa	able from local juri	sdiction	
	tion 4201) of Chapter 1 of Part 2		rector of Forestry and Fire Protection pursuar e Public Resources Code. The owner of this pr	nt to Section 51178 of the Government Code or roperty is subject to the maintenance
Yes <u>X</u> No				
High FHSZ in a state responsibil	lity area (SRA) Yes	<u>X</u> No		
Very High FHSZ in a state respo	nsibility area (SRA) Yes	_X_ No		
Very High FHSZ in a local respon	nsibility area (LRA) Yes	<u>X</u> No		
provide fire protection services agreement with a Local agency		ted within the wild	llands unless the Department of Forestry and	ditionally, it is not the state's responsibility to Fire Protection has entered into a cooperative
Yes <u>X</u> _ No				
AN EARTHQUAKE FAULT ZONE	pursuant to Section 2622 of the	Public Resources (	Code.	
YesX_ No				
A SEISMIC HAZARD ZONE pursu	uant to Section 2696 of the Public	Resources Code.		
Yes (Landslide Zone)X	No Map is not ye	et released by stat	e	
Yes (Liquefaction Zone) _X	Map is not ye	et released by stat	e	
THESE DISCLOSURES ARE BASE	D ESTIMATE WHERE NATURAL H	IAZARDS EXIST. TH	IEY ARE NOT DEFINITIVE INDICATORS OF WH	ANCE AFTER A DISASTER. THE MAPS ON WHICH IETHER OR NOT A PROPERTY WILL BE AFFECTED HOSE HAZARDS AND OTHER HAZARDS THAT
Signature of Seller(s)			Signature of Seller(s)	
Signature of Agent(s)		Date	Signature of Agent(s)	Date
Check only one of the following	g:			
Transferor(s) (Seller(s) and and agent(s).	their agent(s) represent that the	e information here	in is true and correct to the best of their know	vledge as of the date signed by the transferor(s)
— 1103.7, and that the repre- provider as a substituted d	sentations made in this Natural F lisclosure pursuant to Civil Code S	Hazard Disclosure S Section 1103.4. Ne		. ,
Disclosure Statement do not co This statement was prepared by	nstitute all of the transferor's or y the following provider: <b>Third-Pa</b>	agent's disclosure orty Disclosure Prov	nent. Pursuant to Civil Code Section 1103.8, the obligations in this transaction.  Frider(s) MyNHD, Inc. Date 3/11/2025  OR'S PARCEL NUMBER PROVIDED TO MyNHI	ne representations made in this Natural Hazard  D FOR ACCURACY.
There are other statutory discloinformation. With their signature additional disclosures, determin (if ordered), and in the required commowners guide.pdf. Irres	usures, determinations and legal in the below, Transferee(s) also acknow the below and legal information prowed the below and booklet/information pective of the flood and fire zone	information in the owledge(s) they h ovided in this Repo n regarding Eartho e determinations, i	Report. Refer to Report for these additional of ave received, read, and understand this docuing, in the tax disclosures (Mello-Roos and Spequake Safety which booklet/information are a	disclosures, determinations and legal ment, the Terms and Conditions, and the cial Assessments), in the Environmental Report vailable at <a href="https://www.MyNHD.com/booklet/">https://www.MyNHD.com/booklet/</a> require additional flood and /or fire insurance
Signature of Buyer(s)		Date	Signature of Buyer(s)	Date





**Subject Property: 1234 MAIN STREET** 

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# **NATURAL HAZARD DISCLOSURE REPORT SUMMARY**

Subject Property: 1234 MAIN STREET ANYCITY, CA 90293-8814

**APN:** 1234-123-123

This property is located in/within:	Yes No		Details:
A Special Flood Hazard Area	X		Page 3
An Area of Potential Flooding Due to Dam Inundation			Page 3
A state level High or Very High Fire Hazard Severity Zone			Page 3
A WILDLAND AREA (State Responsibility Area or SRA)			Page 3
An Earthquake Fault Zone			Page 3
A Landslide Seismic Hazard Zone			Page 4
A Liquefaction Seismic Hazard Zone			Page 4
1 Mile of a Former Military Ordnance Site	$\overline{\mathbf{x}}$		Page 4
1 Mile of a Commercial/Industrial Use Zone	X		Page 4
2 Miles of FAA Approved Landing Facility	X		Page 4
An Airport Influence Area	$\overline{\mathbf{x}}$		Page 4
Tsunami Inundation Hazard			Page 5
Right to Farm/Important Farmland			Page 6
A Naturally Occurring Asbestos Area			Page 6
Critical Habitats			Page 6
1 Mile of a Mining Operation			Page 6
Sustainable Groundwater Management Act	X		Page 6
A Methane Gas Zone	$\overline{\mathbf{x}}$		Page 7
Gas and Hazardous Liquid Transmission Pipelines	Included		Page 8
City/County Hazard Disclosures	X	Fire	Page 9, 10
A Mello-Roos Community Facility District			<u>Page 11</u>
A Special Tax Assessment District			Page 12
Property Tax Breakdown/Tax Calculator	Included		Page 13, 14
Notice of Supplemental Property Tax Bill	Included		<u>Page 15</u>
Notice of Database Disclosure	Included		<u>Page 16</u>
Contaminated Water Advisory	Included		<u>Page 16</u>
Notice of Energy Efficiency Standards	Included		<u>Page 17</u>
Notice of Williamson Act/Fire Burn Area/Insurance Advisory	Included		<u>Page 17</u>
Notice of Abandoned Water Wells and Oil/Gas Wells	Included		<u>Page 18</u>
Notice of Naturally Occurring Asbestos / Radon Gas Advisory	Included		<u>Page 19</u>
Notice of Abandoned Mines/Wood-Burning Heater Advisory	Included		<u>Page 19</u>
Notice of Terms and Conditions	Included		<u>Page 20</u>

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



geologist.

**Report Date:** 3/11/2025 **Report Number:** 4597-178

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# **EXPLANATIONS AND NOTICES**

SPECIAL FLOOD HAZARD AREAS
SUBJECT PROPERTY IS X IS NOT LOCATED IN A SPECIAL FLOOD HAZARD AREA
Special Flood Hazard Areas have been mapped by the Federal Emergency Management Agency (FEMA) on their Flood Rate Insurance maps. Special Flood Hazard Areas are located with the 100-year flood plain and are designated as either Zone A (Inland area) or Zone V (Coastal areas). Flood insurance is required by lenders for properties located within a Zone A or Zone V.FEMA periodically removes a property or a group of properties from a Special Flood Hazard Area based on information provided by cities, counties, or homeowners. The revised status of the property or properties is provided in a Letter of Map Amendment (LOMA) or in a Letter of Map Revision (LOMR). A search for a specific LOMA or LOMR is outside the scope of this report. Please visit www.fema.gov to search for a specific LOMA or LOMR.
Irrespective of the FEMA Flood Cert. determination as to whether the structure or property have been removed from the Special Flood Hazard Area, the property may be subject to limitations on development due to concerns over potential flooding. If there are concerns relative to the viability of potential development on the subject property an inquiry should be made with the local building and safety department.  AREAS OF POTENTIAL FLOODING FROM DAM FAILURES
SUBJECT PROPERTY SIS X IS NOT LOCATED IN A DAM INUNDATION ZONE
Maps have been prepared for most dams in the State of California that show the potential flooding areas due to dam failure. The maps are reviewed and approved by the California Office of Emergency Services. Local offices of emergency services have prepared evacuation plans in the areas affected by potential dam failure inundation.  A STATE LEVEL HIGH OR VERY HIGH FIRE HAZARD SEVERITY  SUBJECT PROPERTY  IS X IS NOT LOCATED IN A STATE LEVEL HIGH OR VERY
Very High Fire Hazard Severity Zones have been mapped by the California Department of Forestry and Fire Protection to indicate area with increase fire risk. The Map by the California Department of Forestry and Fire Protection (CDF), dated January 2006, does not reflect changes made at the local level. Therefore, the CDF recommends verifying status with the local fire department. Brush clearing and other fire defense improvements are required for properties located in Very High Fire Hazard Severity Zones. Please contact the local fire department for fire defense and maintenance requirements.  STATE OF CALIFORNIA FIRE RESPONSIBILITY AREA (SRA)
SUBJECT PROPERTY IS IS NOT LOCATED IN A STATE FIRE RESPONSIBILITY AREA
SUBJECT PROPERTY . IS X IS NOT LOCATED IN A HIGH/VERY HIGH FIRE HAZARD ZONE PER 2007/8 SRA ZONE MAP
Wildland areas that may contain substantial forest fire risk and hazards have been mapped by the California Department of Forestry and Fire Protection to indicate areas with increased fire risk. These areas are also known as State Fire Responsibility Areas because the State of California has primary responsibility for fire prevention and suppression. In addition, the property owner may be responsible for structure protection and is responsible for brus clearing and other fire defense improvements. Please contact the county fire department for fire defense and maintenance requirements. If subject property is in a High/Very High Fire Hazard Zone per 2007/8 SRA zone map, the State may not have fire fighting responsibility. Please check with your local fire authority.
ALQUIST-PRIOLO EARTHQUAKE FAULT ZONES SUBJECT PROPERTY IS X IS NOT LOCATED IN AN ALQUIST-PRIOLO FAULT ZONE
The purpose of the Alquist-Priolo Earthquake Fault Zoning Act is to regulate development near active faults in order to mitigate hazards associated with ground rupture. The State Geologist through the California Geological Survey has provided maps that show specific zones around active faults.

Development of a property located within an Earthquake Fault Zone will likely require a fault study by State-licensed geologist. The determination made in this report does not indicate whether or not an active fault is located on the subject property and is not a substitute for a fault study by a State Licensed



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SEISMIC HAZARD ZONES	
SUBJECT PROPERTY IS NOT LOCATED IN A LANDSLIDE HAZARD 2	
SUBJECT PROPERTY IS X IS NOT LOCATED IN A LIQUEFACTION HAZA	RD ZONE MAP NOT YET RELEASED BY STATE
The purpose of the Seismic Hazards Mapping Act is to regulate development in areas det liquefaction and earthquake-induced land sliding. The California Geological Survey provide induced landslide hazard zones. Although not all areas of the state have been mapped, the areas. Liquefaction is a seismic hazard in which sediments below the water table lose stressoils comprised of sands and silts that are within 40 feet of the ground surface have a high phenomenon that can result in damage to structures.	les maps delineating liquefaction hazard zones and earthquakene California Geological Survey is currently mapping additional ength as a result of strong earthquake ground shaking. Saturated
FORMER MILITARY ORDNANCE SITE DISCLOSURE SUBJECT PROPERTY X IS IS NOT WITHIN 1 MILE OF A KNOWN FORME	View Map ER MILITARY ORDNANCE SITE
Military Ordnance sites are areas that were previously used for military training and that Sites closed prior to 1989 are part of the Formerly Used Defense Sites database maintain bases or those closed after 1989 are not a part of the Formerly Used Defense Sites datab	ed by the United States Department of Defense. Current military
SITE NAME	SITE ID#
NIKE BTY 70	J09CA0419
EL SEGUNDO BATTERY SITE	J09CA0215
COMMERCIAL/INDUSTRIAL DISCLOSURE SUBJECT PROPERTY X IS IS NOT LOCATED WITHIN 1 MILE OF A PROP	<u>View Map</u> ERTY ZONED FOR COMMERCIAL/INDUSTRIAL USE
The disclosure regarding the Subject Property's proximity to a zone or district allowing he available public records and excludes entirely agricultural properties. A physical inspection the one-mile proximity measurement is based upon the distance between the Subject Property allowing heavy commercial Industrial use. This is an actual knowledge disclosure There could be other nuisances not covered by this commercial industrial zoning.  FAA APPROVED LANDING FACILITY	on of the Subject Property has not been made. The calculation of operty's street address and the street address of the next closet
SUBJECT PROPERTY X IS IS NOT LOCATED WITHIN 2 MILES OF AN FAM	
A search of data from the Federal Aviation Administration was made to determine if the papproved landing facility (i.e., an airport). Properties within proximity to airports/flight pamore information please visit <a href="https://www.faa.gov/airports/environmental/airport_noise">https://www.faa.gov/airports/environmental/airport_noise</a>	ths may experience airport noise and/or other nuisances. For
Airport Name(s)	Distance (in miles) from Subject Property
LOS ANGELES INTERNATIONAL AIRPORT - Public	0.39
HUGHES/CORPORATE - Private	0.43
THE RITZ-CARLTON HOTEL COMPANY - Private	1.90
AIRPORT INFLUENCE AREA "AIA" SUBJECT PROPERTY X IS IS NOT LOCATED IN AN AIRPORT INFLUENCE	View Map E AREA "AIA"
An Airport Influence Area is determined and mapped by the local Airport Land Use Comm to annoyances and inconveniences associated with proximity to airport operations. Cond	

local Airport Land Use Commission. Inclusion of private and military airports vary by county and may or may not be included in this disclosure report.



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# **TSUNAMI INUNDATION HAZARD**

SUBJECT PROPERTY  $\square$  IS  $\square$  IS NOT LOCATED IN A TSUNAMI INUNDATION AREA

A tsunami is a sea wave typically generated by a submarine earthquake, but may be caused by an offshore landslide or volcanic action. A large offshore earthquake, typically a magnitude 7 or greater, may generate a tsunami. Properties located along the California coastline have a potential for inundation from a tsunami. Although early warning systems may provide sufficient warning from distant tsunamis, near-shore generated tsunamis may reach the coast in a matter of minutes. Therefore, homeowners should contact their local emergency management agency and become knowledgeable about tsunami warning signs and local evacuation plans.





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# RIGHT TO FARM/IMPORTANT FARMLAND The search determines if the subject property is located within one mile of a property containing agricultural activity, operation or facility, or appurtenances thereof. These facilities may contain agricultural nuisances that may conflict with non-agricultural uses. Agricultural practices may include noise from farm equipment and machinery, dust, pesticides, and odors associated with animals, manure, and fertilizers. NATURALLY OCCURRING ASBESTOS SUBJECT PROPERTY 🔲 IS 💢 IS NOT LOCATED WITHIN AN AREA OF NATURALLY OCCURRING ASBESTOS Asbestos refers to naturally-occurring fibrous minerals found throughout the State of California. Serpentine, an ultra-mafic rock, contains asbestos and is commonly found in the Sierra foothills, the Coast Ranges, and the Klamath Mountains. On residential properties, naturally-occurring asbestos sources are typically dust from unpaved roads or driveways. Paving the unpaved driveways or roads can help to reduce exposure to asbestos. For more information please visit the Air Resources Board of the California Environmental Protection Agency website: http://www.arb.ca.gov/homepage.htm. CRITICAL HABITATS SUBJECT PROPERTY IS X IS NOT LOCATED WITHIN AN AREA OF CRITICAL HABITATS The Endangered Species Act establishes critical habitats for any species listed under the Act. A critical habitat is defined as a specific area within the geographical area occupied by the species at the time of listing, if the area contains physical or biological features essential to conservation. Those features may require special management considerations or protection even in areas outside their geographical area if the agency determines the area itself essential for conservation. MINING OPERATION SUBJECT PROPERTY IS X IS NOT LOCATED WITHIN 1 MILE OF A MINING OPERATION If the property is located within one mile of a mine operation for which the mine owner or operator has reported mine location data to the Department of Conservation pursuant to Section 2207 of the Public Resources Code, the property may be subject to inconveniences resulting from mining operations. The impacts of these practices should be considered when such mining operations are present within one mile of the property. Effective January 1, 2012 Senate Bill 110 amends Section 1103.4 of the Civil Code and requires disclosure if the subject property is within one mile of a mining operation. The widespread degradation of land and water resources caused by strip mining and the failure of the states to effectively regulate the industry resulted in the passage of the Surface Mining Control and Reclamation Act ("SMCRA") of 1977. The Office of Surface Mining ("OSM") was created in 1977 when Congress enacted the SMCRA Act. OSM works with the states and Indian Tribes to assure that citizens and the environment are protected during coal mining and that the land is restored to beneficial use when mining is finished. OSM and its partners are also responsible for reclaiming and restoring lands and water degraded by mining operations before 1977. For more information, please visit https://www.conservation.ca.gov/dmr. SUSTAINABLE GROUNDWATER MANAGEMENT ACT View Map | IS | IS NOT LOCATED WITHIN A GROUNDWATER BASIN SUBJECT PROPERTY

https://water.ca.gov/programs/groundwater-management/basin-prioritization For more information.

Basin Name: COASTAL PLAIN OF LOS ANGELES Priority: Very Low

Basin Prioritization is a technical process that utilizes the best available data and information to classify California's 515 groundwater basins into one of four categories high-, medium-, low-, or very low-priority. Each basin's priority determines which provisions of California Statewide Groundwater Elevation Monitoring (CASGEM) and the Sustainable Groundwater Management Act (SGMA) apply. SGMA requires medium- and high-priority basins to develop groundwater sustainability agencies (GSAs), develop groundwater sustainability plans (GSPs) and manage groundwater for long-term sustainability. See:



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METHANE GAS AREA	(MethaneGas
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View Map

SUBJECT PROPERTY

X IS

IS NOT LOCATED IN A DESIGNATED METHANE GAS AREA

NOT MAPPED

Using local guidelines, this property is within a methane, solid waste and/or is near an oil or gas well. Elevated levels of methane gas in enclosed, unventilated locations expose buildings and occupants to explosive combustion and fire risks. Sources of methane gas include solid waste landfills, oil and gas wells, and contaminated soils. As a result, the property may be subject to developmental restrictions and/or may be impacted by methane gas, environmental contaminants, noxious odors, offensive sights, excessive noise or any other potential nuisance associated with oil and/or gas operations.

For more Information on mitigation standards check with your local agency. Also see:

City of Los Angeles

https://www.ladbs.org/services/core-services/plan-check-permit/methane-mitigation-standards

County of Los Angeles

https://dpw.lacounty.gov/epd/swims/OnlineServices/methane-mitigation-standards.aspx

**Orange County** 

https://www.ocfa.org/Uploads/CommunityRiskReduction/OCFA%20Guide-C03-Combustible%20Gas.pdf





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#### NOTICE REGARDING GAS AND HAZARDOUS LIQUID TRANSMISSION PIPELINES

This notice is being provided simply to inform you that information about the general location of gas and hazardous liquid transmission pipelines is available to the public via the National Pipeline Mapping System (NPMS) Internet Web site maintained by the United States Department of Transportation at <a href="https://www.npms.phmsa.dot.gov/">https://www.npms.phmsa.dot.gov/</a>. To seek further information about possible transmission pipelines near the property, you may contact your local gas utility or other pipeline operators in the area. Contact information for pipeline operators is searchable by ZIP Code and county on the NPMS Internet Web site.

Upon delivery of the notice to the transferee of the real property, the seller or broker is not required to provide information in addition to that contained in the notice regarding gas and hazardous liquid transmission pipelines. The information in the notice shall be deemed to be adequate to inform the transferee about the existence of a statewide database of the locations of gas and hazardous liquid transmission pipelines and information from the database regarding those locations.

Nothing in this section shall alter any existing duty under any other statute or decisional law imposed upon the seller or broker, including, but not limited to, the duties of a seller or broker under this article, or the duties of a seller or broker under Article 1.5 (commencing with Section 1102) of Chapter 2 of Title 4 of Part 4 of Division 2.





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# CITY/COUNTY HAZARD DISCLOSURE EXPLANATIONS

MyNHD provides information on locally identified natural hazards as an additional service because their disclosure to purchasers is either required by ordinance or the information is available on maps publicly available from various City and County sources. This service also supplements and completes the natural hazard information required by the California Civil Code 1103.

ne Subject Property:		
IS X IS NOT Located in a Supplemental Flood Hazard Zone.	NOT MAPPED	
X IS IS NOT Located in a Supplemental Fire Hazard Zone (Very High).	NOT MAPPED	<u>View Map</u>
IS X IS NOT Located in a Supplemental Earthquake Fault Hazard Zone.	NOT MAPPED	
IS X IS NOT Located in a Supplemental Seismic Geologic Hazard Zone.	NOT MAPPED	
IS X IS NOT Located in an Expansive/Subsidence Soil Area.	■ NOT MAPPED	
IS X IS NOT Located in Supplemental Liquefaction Hazard Zone.	NOT MAPPED	

Flood Hazard Zones: Supplemental flood zones include information not covered by Special Flood Hazard Areas as designated by the Federal Emergency Management Agency or by Dam Inundation zones as reported by the California State Office of Emergency Services. These can include tsunamis, runoff hazards, historical flood data and additional dike failure hazards. The property may be subject to limitations on development due to concerns over potential flooding. If there are concerns relative to the viability of potential development on the subject property an inquiry should be made with the local building and safety department.

Fire Hazard Zones: Local agencies may, at their discretion, include or exclude certain areas from the requirements of California Government Code Section 51182 (imposition of fire prevention measures on property owners), following a finding supported by substantial evidence in the record that the requirements of Section 51182 either are, or are not necessary for effective fire protection within the area. Any additions to these maps that MyNHD has been able to identify and substantiate are included in this Report.

Earthquake Fault Hazard Zones: Many local jurisdictions have different or higher standards then the State of California for the identification of active earthquake fault zones. These jurisdictions have created their own maps which indicate the active faults according to these alternate standards. Some jurisdictions also recommend or require the disclosures of potentially active faults. MyNHD has attempted to include all official and publicly available maps indicating earthquake faults identified by these jurisdictions.

Seismic/Geologic Hazard Zones: The California Division of Mines and Geology ("DMG") has not completed the project assigned it by Section 2696 of the California Public Resources Code to identify areas of potential seismic hazards within the State of California. The DMG and the United States Geological Survey have performed many valuable studies that supplement the Section 2696 maps and fill many missing areas. These maps were reviewed in the preparation of this Report. Also included in this Report is the review of maps that indicate many hazards that may or may not be seismically related, including, but not limited to, landslides, debris flows, mudslides, coastal cliff instability, volcanic hazards, and avalanches. Many cities and counties require geologic studies before any significant construction if the subject property is in or near a geologic hazard known to them. MyNHD has attempted to include all official and publicly available maps indicating geologic hazards identified by these jurisdictions.



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# CITY/COUNTY HAZARD DISCLOSURE EXPLANATIONS (CONTINUED)

**Expansive/Subsidence Soils:** Expansive soils are soils which have a potential to undergo significant changes in volume, either shrinking or swelling, with changes in moisture content. Periodic shrinking and swelling of expansive soils can cause extensive damage to buildings, other structures and roads. Soils containing clays have variable potential for volume changes. High, or Expansive, indicates the dominant soil condition. Detailed investigations are required to fully evaluate the shrink-swell characteristics of soils at any given site. Check with your local building department if there is a question as to special requirements for various soils conditions in their jurisdiction as they may impose additional requirements for new or additional construction.

The main cause of subsidence in California is groundwater pumping. The effects of subsidence include damage to buildings and infrastructure, increased flood risk in low-lying areas, and lasting damage to groundwater aquifers and aquatic ecosystems.

<u>Supplemental Liquefaction:</u> Supplemental Seismic Liquefaction Hazards are those areas defined and published by a local agency, city or county that could pose a danger to the public. Local agencies may add or detract to those Liquefaction Zones defined by the State and define "shallow ground water" differently. Some local agencies have required disclosure by ordinance.

# SB-63 FIRE PREVENTION NOTICE REGARDING MAPS

On September 28, 2021, California passed SB-63 which creates additional disclosures in real estate transactions for the purposes of fire prevention, vegetation management, and defensible space. The new law required disclosure to buyers in real estate transactions relative to transactions in certain state and local fire hazard severity zones. Disclosure is required based upon the maps available and MyNHD is providing fire hazard severity zone notices in this report based upon those maps. Cal Fire has advised MyNHD that new maps are in process in many areas. As new maps become available, MyNHD will be including them in reports.



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#### MELLO-ROOS COMMUNITY FACILITIES DISTRICT(S)

SUBJECT PROPERTY SUBJECT TO MELLO-ROOS COMMUNITY FACILITIES DISTRICT SPECIAL TAX LIEN(S).

Mello-Roos Community Facilities Dist	tricts ("CFD") provide a method of financing certain public capital facilities and services especially in developing are	eas and areas undergoing
rehabilitation. Public improvements t	funded by Mello-Roos CFDs may include, but are not limited to, roads, schools, water, sewer and storm drain facili	ties. Public services

rehabilitation. Public improvements funded by Mello-Roos CFDs may include, but are not limited to, roads, schools, water, sewer and storm drain facilities. Public services funded by Mello-Roos CFDs may include, but are not limited to, police and fire protection services, recreation program services, and flood or storm protection services. Mello-Roos CFDs commonly fund the construction of public improvements through the issuance of bonds. A special tax lien is placed on property within the district for the annual payment of principal and interest as well as administrative expenses. Typically, the annual special tax continues until the bonds are repaid, or until special taxes are no longer needed. In most instances, but not all, the special tax is collected with regular property taxes.

If this property is within the Mello-Roos CFD(s) listed below and is subject to a special tax that will appear on the property tax bill. This special tax is in addition to the regular property taxes and any other charges and benefit assessments that will be listed on the property tax bill. This special tax may not be imposed on all parcels within the city or county where the property is located. This special tax is used to provide public facilities or services that are likely to particularly benefit the property.

The maximum tax rate, the maximum tax rate escalator, and the authorized facilities which are being paid for by the special taxes and by the money received from the sale of bonds which are being repaid by the special taxes, and any authorized services are indicated below. These facilities may not yet have all been constructed or acquired and it is possible that some may never be constructed or acquired.



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#### 1915 BOND ACT ASSESSMENT DISTRICT(S)

SUBJECT PROPERTY IS IS NOT SUBJECT TO IMPROVEMENT BOND ACT OF 1915 SPECIAL ASSESSMENTS LIEN(S).

1915 Bond Act Assessment Districts ("AD") provide a method of financing certain public capital facilities. Public improvements funded by 1915 Bond Act Assessment Districts
may include but are not limited to reads, sower, water and storm drain systems, and street lighting, 1015 Rend Act Assessment Districts commonly fund the construction of

may include, but are not limited to, roads, sewer, water and storm drain systems, and street lighting. 1915 Bond Act Assessment Districts commonly fund the construction of public improvements through the issuance of bonds. A special assessment lien is placed on property within the Assessment District. The lien amount is calculated according to the specific benefit that an individual property receives from the improvements and is amortized over a period of years. 1915 Bond Act Assessments Districts can be prepaid at any time. In most instances, but not all, the assessment is collected with regular property taxes.

If this property is within the 1915 Bond Act Assessment District(s) named below and is subject to annual assessment installments levied by the assessment district that will appear on the property tax bill. The annual assessments are in addition to the regular property taxes and any other charges and benefit assessments that will be listed on the property tax bill. The assessment district(s) has issued bonds to finance the acquisition or construction of certain public improvements that are of direct and special benefit to property within the assessment district. The bonds will be repaid from annual assessment installments on property within the assessment district. The special assessment is used to provide public facilities that are likely to particularly benefit the property.

The annual assessment installment and public facilities that are being paid for by the money received from the sale of bonds that are being repaid by the assessments are indicated below. These facilities may not yet have all been constructed or acquired and it is possible that some may never be constructed or acquired.



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# **BREAKDOWN OF THE 2024-2025 PROPERTY TAX BILL**

This report is an estimate of the original secured property tax bill charges for the above-mentioned property using information obtained from the County on a given date. Changes made by the County or the underlying public agencies levying charges against this property after the date of this Report may not be reflected in this Report.

<b>Basic</b>	<b>Prop</b>	13	Levv
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	Combined Ad Valorem Tax Charges	Ad Valorem Tax	\$21,261.10
	County of Los Angeles (213) 974-7175	General	
	Basic Prop 13 Levy & Voter Approved Ad Valorem Taxes:	\$21,261.10	
	Estimated Tax Rate:	1.199691%	
)ir	ect Assessments		
	Los Angeles County Trauma and Emergency Services	Police, Fire or Emergency Medical Services	\$113.05
	County of Los Angeles (866) 587-2862	Health	
	Safe Clean Water Program Funding (Measure W)	Water Assessment	\$70.95
	County of Los Angeles (626) 300-3331	Safe Clean Water Program	
	Lighting Maintenance District	1972 Act Landscaping & Lighting Maintenance District	\$47.76
	City of Los Angeles (213) 847-1821	Lighting Maintenance	
	Special Tax (Measure A)	Voter Approved Special Tax	\$40.92
	Los Angeles County Regional Park and Open Space District (213) 738-2985	Park and Recreation Maintenance	
	Flood Control	1982 Act Benefit Assessment District	\$22.83
	County of Los Angeles (626) 458-5165	Flood Control	
	Stormwater Pollution Abatement	Sewer or Water Charge	\$18.20
	City of Los Angeles (213) 847-5224	Stormwater	
	Landscape and Lighting District No. 96-1	1972 Act Landscaping & Lighting Maintenance District	\$16.67
	City of Los Angeles (213) 847-1821	Landscape and Lighting	
	Mosquito Abatement District	Vector Control District	\$10.25
	County of Los Angeles (310) 915-7370	Vector Control	
	Total Direct Assessment Charges:	\$340.63	
	Total 2024-2025 Amount	\$21,601.73	



**Subject Property: 1234 MAIN STREET** 

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Subject Property: 1234 MAIN STREET ANYCITY, CA 90293-8814

## THIS IS A NOTIFICATION TO YOU PRIOR TO YOUR PURCHASING THIS PROPERTY.

May

0.0833

On July 1, 1983, California State law was changed to require the reassessment of property following a change of ownership or the completion of new construction. This reassessment may result in one or more supplemental tax bills being mailed to the assessed owner, in addition to the annual property tax bill. The calculator below is provided an estimate of the potential amount of supplemental taxes to be billed on the listed property.

Instantly calculate estimated property taxes and supplemental taxes on our website: (or manually calculate below). Instant Tax Calculator: <a href="https://www.mynhd.com/suptax/calculator/1194307/3cc714b7dab1103f4bc318ee2b0ab990">https://www.mynhd.com/suptax/calculator/1194307/3cc714b7dab1103f4bc318ee2b0ab990</a>

# **SUPPLEMENTAL TAX CALCULATOR (ESTIMATE ONLY)**

1. Estimated Sales Price				. >	
2. Estimated Current Assessed Value				\$ 1,772,2	15.00
3. Subtract line #2 from line #1. Estimated Supple	emental Assessed	d Value		. \$	
4. Ad Valorem Tax Rate					1.20
5. Multiply line #3 by line #4. Estimated Supplem	ental Tax Amoun	nt Obligation		\$	
If a supplemental event occurs between June 1 a	nd December 31	, only one supplemental tax bill or refund c	heck is issued. This bill	or refund acco	ounts for
the property's change in value for the period bet	ween the first da	ay of the month following the event date an	d the end of the curre	nt fiscal year (i.	e., the
following June 30). If, however, a supplemental e	event occurs bety	ween January 1 and May 31, two supplemen	ntal tax bills or refund	checks are issu	ed. The
second bill or refund accounts for the property's	change in value	for the entire 12 months of the coming fisca	al year, beginning on t	he following Jul	ly 1.
IF SALE DATE FOR THE RESIDENTIAL PROPE 6. Enter Proration Month Factor (See TABLE 1. be 7. Multiply line #5 by line #6. Estimated Supplem 8. Enter the amount from line #5. Estimated Suppl 9. Add lines #7 and line #8. Total Estimated Suppl IF SALE DATE FOR THE RESIDENTIAL PROPE	elow)ental Tax Bill #1 . plemental Tax Bil lemental Tax Bill RTY IS BETWEE	II #2 EN THE MONTHS OF JUNE THROUGH D	ECEMBER:	\$\$	
10. Enter Proration Month Factor (See TABLE 2. b					
11. Multiply line #5 by line #10. Total Estimated S	Supplemental Tax	x Bill		\$	
	Pror	ration Month-of-Sale Factor			
TAB	BLE 1.	TAB	LE 2.		
January	0.4167	June	1.0000		
February	0.3333	July	0.9167		
March	0.2500	August	0.8333		
April	0.1667	September	0.7500		

Real Property Taxes in California are influenced by several factors, including but not limited to the reassessment rules pursuant to Proposition 13, appraisal values, and bonds. As such, this calculator is not intended to provide a representation of the actual tax amounts that will be assessed. This information is provided for informational and planning purposes only, and should not be relied upon to make a determination regarding acquisition of a property. This calculator does not account for supplemental taxes that may be due as a result of the sale of a property or construction at a property which could result pursuant to Proposition 13. MyNHD, Inc. makes no representation regarding the actual amount of tax that will be assessed on any particular property. For specific questions or actual tax calculations, please call the tax assessor's office for the county in which the subject property is located.

October

November

December

0.6667

0.5833

0.5000



**Subject Property: 1234 MAIN STREET** 

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# NOTICE OF SUPPLEMENTAL PROPERTY TAX BILL

In accordance with Section 1102.6c of the Civil Code, it is the sole responsibility of the seller of any real property, or his or her agent, to deliver to the prospective purchaser a disclosure notice of the following:

California property tax law requires the Assessor to revalue real property at the time the ownership of the property changes. Because of this law, you may receive one or two supplemental tax bills, depending on when your loan closes.

The supplemental tax bills are not mailed to your lender. If you have arranged for your property tax payments to be paid through an impound account, the supplemental tax bills will not be paid by your lender. It is your responsibility to pay these supplemental bills directly to the Tax Collector. If you have any question concerning this matter, please call your local Tax Collector's Office.

As stated above, California law requires that the Assessor re-appraise property upon a change of ownership or the completion of new construction (the "Triggering Event"). This re appraisal results in a supplemental tax assessment which is based on the difference between the new value and the old value of the property, multiplied by the property's Ad Valorem tax rate. The resulting Supplemental Tax amount is then pro-rated, based upon the number of months remaining in the fiscal year in which the Triggering Event occurred.

The number of tax bills which will be issued also depends on the date the event Triggering Event occurred. If the change of ownership or new construction is completed between January 1st and May 31st, the result will be two supplemental assessments levied on two supplemental tax bills. If the event occurs between June 1st and December 31st, then only one supplemental bill will be issued.



**Subject Property: 1234 MAIN STREET** 

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# **NOTICE OF DATABASE DISCLOSURE**

Pursuant to Section 290.46 of the Penal Code, information about specified registered sex offenders is made available to the public via an Internet Website by the Department of Justice at <a href="www.meganslaw.ca.gov">www.meganslaw.ca.gov</a>. Depending on an offender's criminal history, this information will include either the address at which the offender resides or the community of residence and Zip Code in which he or she resides. California Law (AB 488), signed by the Governor on September 24, 2004, provides the public with Internet access to detailed information on registered sex offenders. The Sex Offender Tracking Program of the California Department of Justice maintains the database of the locations or persons required to register pursuant to paragraph (1) of subdivision (a) of Section 290.46 of the Penal Code. The online database is updated with data provided by local sheriff and police agencies on an ongoing basis. It presents offender information in 13 languages; may be searched by sex offender's specific name, zip code, or City/County provides access to detailed personal profile information on each registrant; and includes a map of the neighborhood surrounding any particular property.

#### **California Department of Justice Information Sources:**

Megan's Law Sex Offender Locator Web Site: <a href="http://www.meganslaw.ca.gov">http://www.meganslaw.ca.gov</a>. California Department of Justice Megan's Law Email Address: <a href="meganslaw@doj.ca.gov">meganslaw@doj.ca.gov</a>.

#### **Local Information Locations for the Subject Property:**

All sheriffs' departments and every police department in jurisdiction with a population of 200,000 or more are required to make a CD-ROM available free to the public for viewing. Although not required, many other law enforcement departments in smaller jurisdictions make the CD-ROM available as well. Please contact the local law enforcement department to investigate availability.

# **CONTAMINATED WATER ADVISORY**

According to the Public Policy Institute of California almost 400 small rural water systems and schools are unable to provide safe drinking water. In some areas, nitrate produced by nitrogen fertilizers and manure—is polluting local groundwater basins. Chemicals such as arsenic, chromium-6 and lead are also a challenge.

The San Joaquin Valley is particularly hard hit by nitrate: 63 percent of the state's public water systems that report violations of health standards for the contaminant in 2015 were in the Valley. Nitrate is the most critical and immediate contaminant in the San Joaquin Valley according to Thomas Harter University of California, Davis.

About 1 million Californians can't safely drink their tap water. Approximately 300 water systems in California currently have contamination issues ranging from nitrates, arsenic lead and uranium at levels that create severe health issues.

In particular the city of Fresno has Lead contamination in the northeast portion of the city.



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# **NOTICE OF CALIFORNIA'S 2013 ENERGY EFFICIENCY STANDARDS**

Public Resources Code Sections 25402 and 25402.1 were enacted in 1975 as part of the enabling legislation establishing the California Energy Commission and its basic mandates. These sections require the Energy Commission to adopt, implement, and periodically update energy efficiency standards for both residential and nonresidential buildings.

The Standards must be cost effective based on the life cycle of the building, must include performance and prescriptive compliance approaches, and must be periodically updated to account for technological improvements in efficiency technology. Accordingly, the California Energy Commission has adopted and periodically updated the Standards (codified in Title 24, Part 6 of the California Code of Regulations) to ensure that building construction, system design and installation achieve energy efficiency and preserve outdoor and indoor environmental quality. The Standards establish a minimum level of building energy efficiency. A building can be designed to a higher efficiency level, resulting in additional energy savings.

The 2013 Building Energy Efficiency Standards, which are effective July 1, 2014, focus on several key areas to improve the energy efficiency of newly constructed buildings and additions and alterations to existing buildings, and include requirements that will enable both demand reductions during critical peak periods and future solar electric and thermal system installations. The most significant efficiency improvements to the residential Standards are proposed for windows, envelope insulation and HVAC system testing. The most significant efficiency improvements to the nonresidential Standards are proposed for lighting controls, windows, unitary HVAC equipment and building commissioning. New efficiency requirements for process loads such as commercial refrigeration, data centers, kitchen exhaust systems and compressed air systems are included in the nonresidential Standards. The 2013 Standards include expanded criteria for acceptance testing of mechanical and lighting systems, as well as new requirements for code compliance data to be collected in a California Energy Commission-managed repository. Compliance with the standard is assured by hiring a contractor who is properly licensed, and doing the installation with a building permit so that the City Building Inspector can check the work when completed. For more information, visit <a href="https://www.energy.ca.gov/programs-and-topics/programs/building-energy-efficiency-standards">https://www.energy.ca.gov/programs-and-topics/programs/building-energy-efficiency-standards</a>.

## NOTICE OF WILLIAMSON ACT

The <u>Williamson Act</u> (California Land Conservation Act of 1965: Government Code Section 51200 et. seq.) is a state agricultural land protection program in which local governments elect to participate. The intent of the program is to preserve agricultural lands by discouraging their premature and unnecessary conversion to urban uses. No later than 20 days after a city or county enters into a contract with a landowner pursuant to this chapter, the clerk of the board or council, as the case may be, shall record with the county recorder a copy of the contract which would impart notice and therefore appear in the title report.

## FIRE BURN AREA ADVISORY

Please be advised that some properties may be impacted by wildfires that burned properties and the surrounding areas. Contamination of, including but not limited to, water, soil, structures, and materials may be present. To mitigate the risks associated with wildfire damage and environmental hazards, we recommend engaging an environmental and/or geotechnical expert to survey the subject property for any potential contamination, structural integrity concerns, and the feasibility of future development. Additionally, properties within and around the burn areas may also be affected by runoff and mudslides from recent rains.

#### INSURANCE COVERAGE ADVISORY

This report provides information pertaining to natural hazard zones that governmental agencies have identified for this property, including but not limited to fire, flood, and earthquake hazard zones. These zones may affect the ability or obligation of a homebuyer to obtain insurance relative to these hazards. It is recommended that homebuyers begin shopping for insurance coverage for these hazards as soon as possible to ensure they can obtain an appropriate policy. Not securing insurance early may interfere with loan and inspection contingencies and/or put the security deposit of the homebuyer at risk. As an option, contact mylQuotes, powered by Alta Vista Insurance for complimentary, no-obligation coverage quotes.

www.mylQuotes.com | 800.741.1500 | Quotes@mylQuotes.com



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## NOTICE OF METHAMPHETAMINE CONTAMINATION

The Methamphetamine Contaminated Property Act of 2005 requires the clean up of the property so it can be safe for occupancy if the property is found to be contaminated. In addition the bill provides for the imposition of a civil penalty (fines up to \$5,000) upon a property owner who does not provide a notice or disclosure in writing and acknowleged by the buyer as required by the act, or upon a person who violates an order issued by the local health officer prohibiting the use or occupancy of a property contaminated by a methamphetamine laboratory activity.

This law also requires the Department of Environmental Health (DEH) to respond to complaints of potentially contaminated property which includes evaluating the property, testing for contamination, notifying and posting of warning notices, issuing orders prohibiting occupancy if the site is not safe, as well as overseeing the ultimate return of the property to a safe environment. Property owners are responsible for all the costs that may be associated with these actions.

#### **NOTICE OF ABANDONED WELLS**

According to the California Department of Water Resources an abandoned or "permanently inactive well" is a well that has not been used for a period of one year. Abandoned wells that are not properly sealed are a potential hazard to people and animals and may be a potential site of illegal waste disposal. Abandoned wells may allow contamination of groundwater. Abandoned wells should be destroyed in accordance with methods developed by the Department of Water Resources pursuant to Section 13800 of the Water Code.

# **NOTICE OF OIL AND GAS WELLS**

California is a leading oil producer with most production in Los Angeles, Kern, Fresno, and Ventura Counties. There are thousands of idle and "orphan" wells. An idle well is a well that has not produced oil and/or gas or has not been used for fluid injection for six months during the last five years. The Division of Oil, Gas, and Geothermal Resources tracks and maintains an idle-well inventory. According to the Division an abandoned or "orphan" well is a well that has been deserted and has no viable operator or owner. The Division plugged 1,062 orphan wells from 1977 to 2004 at a cost of 14.8 million dollars. Oil and gas wells pose a threat to humans for fall hazard, fire hazard, groundwater contamination, methane gas seeps, and other hazards.



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# NOTICE OF NATURALLY OCCURRING ASBESTOS

Asbestos refers to naturally-occurring fibrous minerals found throughout the State of California. Serpentine, an ultra-mafic rock, contains asbestos and is commonly found in the Sierra foothills, the Coast Ranges, and the Klamath Mountains. On residential properties, naturally-occurring asbestos sources are typically dust from unpaved roads or driveways. Paving the unpaved driveways or roads can help to reduce exposure to asbestos. Asbestos is a known carcinogen and exposure may increase the risk of lung cancer. It is recommended that prospective buyers in an area designated as a Naturally Occurring Asbestos Zone consult an appropriate expert(s) who can test and identify naturally occurring asbestos rocks, on or near the property, which are exposed and may present a health risk. For more information please visit the Air Resources Board of the California Environmental Protection Agency website: <a href="http://www.arb.ca.gov/homepage.htm">http://www.arb.ca.gov/homepage.htm</a>.

## RADON GAS ADVISORY

THE COUNTY IN WHICH THE SUBJECT PROPERTY IS LOCATED IS DESIGNATED ZONE 2 FOR RADON GAS POTENTIAL

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

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

# NOTICE OF ABANDONED MINES ADVISORY

According to the Abandoned Mine Lands Unit of the State of California Department of Conservation, there are more than 165,000 mines features on more than 47,000 abandoned mine sites in the State of California. Approximately 84 percent of those sites contain physical safety hazards. The public is warned against entering any open shafts or mine openings. For more information please visit the Abandoned Mine Lands Unit website: <a href="https://www.conservation.ca.gov/dmr/abandoned\_mine\_lands">https://www.conservation.ca.gov/dmr/abandoned\_mine\_lands</a>.

# WOOD-BURNING HEATER ADVISORY

The Clean Air Act is the law that defines EPA's responsibilities for protecting and improving the nation's air quality and the stratospheric ozone layer. Using a nationwide network of monitoring sites, EPA has developed ambient air quality trends for particle pollution, also called Particulate Matter (PM). Under the <u>Clean Air</u> Act, EPA sets and reviews national air quality standards for PM. Air quality monitors measure concentrations of PM throughout the country. EPA, state, tribal and local agencies use that data to ensure that PM in the air is at levels that protect public health and the environment.

"Particulate matter," also known as particle pollution or PM, is a complex mixture of extremely small particles and liquid droplets. Particle pollution is made up of a number of components, including acids (such as nitrates and sulfates), organic chemicals, metals, and soil or dust particles. The size of particles is directly linked to their potential for causing <a href="health">health</a> problems. EPA is concerned about particles that are 10 micrometers in diameter or smaller because those are the particles that generally pass through the throat and nose and enter the lungs. Once inhaled, these particles can affect the heart and lungs and cause serious health effects. "Fine particles," such as those found in smoke and haze, are 2.5 micrometers in diameter and smaller. Approximately 10 million wood stoves are currently in use in the United States, and 70 to 80 percent of them are older, inefficient, conventional stoves that pollute.

<u>The Great American Woodstove Changeout</u> is a voluntary program designed to reduce particle pollution from woodstoves by encouraging people to replace older, more polluting stoves with EPA-certified stoves and fireplace inserts. It also provides information on building more efficient, less polluting fires. Certain jurisdictions have established legal requirements to reduce wood smoke. For example, some communities have restrictions on installing woodburning appliances in new construction. For more information on possible regulations in your area go to <a href="https://www.epa.gov/residential-wood-heaters">https://www.epa.gov/residential-wood-heaters</a>.



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# **TERMS AND CONDITIONS**

- 1. This Natural Hazard Disclosure Report ("Report") was prepared solely for one transaction and one escrow, as described on page 1 (collectively, the "Transaction"). This Report was prepared by ("MyNHD"). This Report may be used solely between this seller and this buyer for that single Transaction related to the property address and assessor's parcel number ("Property") provided to MyNHD.
- 2. Only the Owner of the Property, the seller, the buyer, listing agent (s), real estate broker(s) and settlement agent(s), and their respective employees or agents, including office managers, if any, and involved in the Transaction (collectively, the "Recipients") may use and rely on this Report and only after they have paid in full for the Report. Neither lenders nor subsequent buyers of the Property may use or rely on this Report. There are no third party beneficiaries to this Report even if they have a foreseeable relationship with any of the Recipients, or with the Property. This Report is time-sensitive; its information is accurate only as of the date referenced on Page 1 (the "Effective Date"). Taxes, governmental legislation and other matters affecting the Property after the Effective Date are not disclosed, and MyNHD expressly disclaims any duty to supplement this Report to disclose any taxes, legislation, changes or charges becoming effective after the Effective Date. If the Transaction does not close within a reasonable time after the Effective Date, MyNHD strongly recommends that a new report be ordered.
- 3. MyNHD has not physically or visually inspected the property and this Report should not be used as a substitute for a physical or visual inspection of the Property. This Report is based solely on the Property address or and Assessor's Parcel Number provided by the Owner, Seller, or their respective agent(s). In order to prepare this Report, either the owner, seller, or their respective agent(s) provided MyNHD with the address and/or Assessor's Parcel Number for the subject Property. It is the responsibility of the Owner, Seller, or their respective agent(s) to confirm that the Property, which is the subject of the Report, is correctly identified, located, and characterized as being residential property. It is also the responsibility of the Owner, Seller, or their respective agent(s), to disclose to the Buyer and MyNHD: (a) any incorrect or incomplete features of this Report and (b) any matters which are known or should be known by the Owner, Seller, or their respective brokers/agent(s) which may not be disclosed in this Report. The property search is on a single residential parcel and does not include a search of secondary parcels or easements or common areas (in the case of condominium properties). This Report is not a title report or insurance policy and makes no opinion regarding the existence of liens or encumbrances against the property. This Report does not disclose whether the Property is contaminated with hazardous substances.
- 4. This Report may not be used in conjunction with any Natural Hazard Disclosure Statement ("NHDS") other than the NHDS issued as part of this Report. This Report may have an effect on the value of the Property; nevertheless, this Report may not be used in connection with any appraisal or valuation of the Property, or for any other valuation purposes. This Report is protected by copyright, trademark and other intellectual property laws and may not be copied or reproduced in any manner. Violators will be prosecuted as permitted by law.
- 5. This Report refers specifically to certain records, statutes and other information provided by various governmental agencies and third parties. In particular, the information contained in the tax disclosures are obtained from independent third parties. MyNHD has no way to verify the accuracy or completeness of this information, but has assumed the information is accurate and complete. If such information is not accurate or complete, MyNHD cannot and shall not be liable or responsible for such omissions or inaccuracies. MyNHD further shall not be liable or responsible for omissions or inaccuracies in the Report that the Recipients, or any of them, knew or should have known as of the Effective Date. This Report does not disclose whether the Property is contaminated with hazardous substances.
- 6. This Report is subject to the terms, limitations and conditions stated in this Report. In the event that the Recipient(s) report any inaccuracies, errors, or omissions, MyNHD's only obligation is to provide a corrected report. In the event of any claim tendered concerning the information in this Report, MyNHD's liability in any case other than gross negligence, is limited to actual proven damages as a result of an error or omission in the Report. Actual proven damages shall be measured by the difference between the fair market value of the Property without the error or omission and the fair market value of the Property with the error or omission as of the Effective Date of this Report ("Actual Proven Damages"). Said Actual Proven Damages liability maximum shall be determined by a retrospective appraisal performed by an MAI Designated Member of the Appraisal Institute specializing in the subject Property category (i.e. commercial or residential). In no case shall MyNHD have any liability for speculative damages, lost profits, or any direct or indirect, incidental or consequential damages arising in any way whatsoever with the preparation or use of this Report. Any action initiated relative to the Report shall be governed by the laws of the State of California without regard to conflicts of law principles. If any dispute arises in connection with this Report, the parties agree that the jurisdiction to deciding such dispute shall be venued in Los Angeles County, California.



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7. There may be other disclosures required by California law; MyNHD makes no representations or warranties as to the adequacy or accuracy of any other representations, warranties or disclosures required under other such laws. MyNHD shall not be liable or responsible for failing to disclose any matters not known to MyNHD, not shown on the maps used by MyNHD, not recorded in the public record as of the Effective Date, or not included within the categories of items included in the Report. In the event of any error, omission or inaccuracy in the MyNHD Report for which MyNHD is liable, MyNHD reserves the right to assume defense of the action and/or, compromise or settle the matter with the Recipients, or any of them.

- 8. This Report is not an Insurance Policy. This MyNHD Report is not a replacement for a title report, a title insurance policy, or any other type of insurance policy. Irrespective of the flood and fire zone determinations, insurance companies may, at their discretion, require additional flood and /or fire insurance based upon their assessment and the location of the parcel. Please check with your insurance provider for up to date quotes ,coverages and insurability. Recipients are encouraged to obtain a title report, purchase a title insurance policy, and to contact a local insurance agent regarding earthquake insurance, fire insurance and flood insurance. Recipients also may contact the National Flood Insurance Program regarding flood insurance. If there is a dispute involving a FEMA flood determination, MyNHD shall obtain a "Flood Certificate" from a flood insurance company admitted and licensed to do business in California. The determination shown on the Flood Certificate shall be final and binding as to whether the Property is or is not in Zone "A" or "V" as shown on Flood Insurance Rate Map panels. The issuance of a "Flood Certificate" showing that a property is not in Zone "A" or "V" does not guarantee that the entire parcel of property is outside of the area designated by FEMA as at risk of a flood. MyNHD is not and shall not be responsible or liable for any costs, losses, or compensatory or consequential damages arising from earthquakes, fires or floods.
- 9. If the Transaction involves multiple adjacent parcels, the parcel shown on Page 1 of this Report is regarded as the "Primary Parcel," and the disclosures contained in the Report operate as if only a single parcel is involved. In other words, even if a matter affects only one parcel, it will be disclosed as affecting all of the parcels. For parcel-by-parcel disclosures, individual reports must be ordered separately for each parcel. With regard to Mello-Roos Community Facilities Districts, Special Assessment Districts (1915 Bond Act) (collectively, "Mello-Roos/SAD") tax disclosures and the property tax breakdown (if included), the tax information is provided only for the Primary Parcel.
- 10. Only current tax-year Mello-Roos/SAD assessments are disclosed. However, accurate or complete Mello-Roos/SAD information sometimes is unavailable for a number of reasons, including (a) if a property is in foreclosure because a Mello-Roos/SAD assessment is delinquent, (b) if the secured property tax bill information is unavailable or has not been released by the county where the property is located. In addition, this Report may not disclose certain items because (i) they are not levied on the current tax bill, (ii) if the owner has applied for an exemption, certain items may not appear on the current tax bill, (iii) judicial foreclosure lawsuits sometimes cause items to be removed from the current tax bill, (iv) the property owner was billed directly for an item, e.g., apart from the secured property tax bills, and (v) the relevant County has not yet released the applicable tax information. The information in this Report comes from what MyNHD believes to be reliable sources. However, MyNHD shall not be responsible or liable for errors in the tax data it obtains from third party suppliers.
- 11. The maximum tax amounts specified in this Report are estimates only, calculated based on available County assessor data and/or third party data. MyNHD does not review of the relevant County recorder's or other jurisdictions' files to determine the presence of any other taxes or assessments affecting the Property. The levy amounts are subject to change for many reasons, including different interpretations of the Special Tax Formula, availability of data, and changes or corrections to classifications from year-to-year. The Report provides an estimate of items not included on the current tax bill, but the estimates are not comprehensive. For example, there may exist taxes and assessments which have not yet been levied on the tax bill or during the tax year described in the Report. MyNHD updates its information annually reasonably after updated information is released. Assessment districts also are subject to change, and therefore, this Report cannot be used or relied upon for nearby properties or future transactions involving this Property. Each Recipient is encouraged to contact the appropriate agents representing the local Mello-Roos/SAD with any specific questions they may have.



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12. This Report is intended to satisfy the disclosure obligations related to Civil Code Sections 1103.2, 1102.6b, 1102.6c, 1102.6e, 1102.15, 1102.17, and 2079.10a. MyNHD has been asked by the seller to provide this Report to assist the seller, and both the buyer's and seller's agents, in availing itself/ themselves of the protections contained in Civil Code Section 1103.4. However, MyNHD cannot guaranty the availability of such protections, and makes no representations or warranties in connection therewith. California law also requires sellers to disclose a continuing lien securing the levy of special taxes pursuant to the Mello-Roos Community Facilities Act (Chapter 2.5 (commencing with Section 53311) of Part 1 of Division 2 of Title 5 of the Government Code) and of a fixed lien assessment collected in installments to secure bonds issued pursuant to the Improvement Bond Act of 1915 (Division 10 (commencing with Section 8500) of the Streets and Highways Code) in connection with the sale of real property in California. MyNHD strongly recommends that the buyer obtain a title report and title insurance covering the Property; the MyNHD Report is not a replacement for a title report or a title insurance policy.

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

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

15. MyNHD, Inc. hereby agrees to indemnify the Owner or Seller, real estate broker(s) and agent(s), HCD dealer(s) and HCD salesperson(s), transaction coordinator(s), the escrow company, and/or settlement agent(s) and each of their respective employees, including office managers, ordering this Report as covered by our Professional Liability Insurance Policy for damages to the extent they are caused by our negligent acts, errors or omissions in the performance of our services and subject to the limitations of this Report. The Owner or Seller, real estate broker(s) and agent(s), HCD dealer(s) and HCD salesperson(s), transaction coordinator(s), the escrow company, and/or settlement agent(s) and each of their respective employees, including office managers, will not be liable for any error in this information as long as ordinary care is exercised in transmitting it. (Cal. Civ. Code §1102.4.)