

GeoDisclosure[®] Report

Committed to your success!

*Natural Hazard Disclosure
Report for Monterey County*

Dear All Agents

3/30/17

Thank you for choosing a GeoDisclosure Report! We provide a localized, comprehensive Natural Hazard Disclosure report to fulfill your California State disclosure requirements.

GeoDisclosure has been in business for over 16 years, and is comprised of a devoted group of earth scientists that specialize in natural hazard disclosure for this local area. We are dedicated to understanding and providing you the clear disclosure information for a successful transaction and your protection.

All the best wishes to you this new year 2017,

*Chris, Carole, Cate, and Maggie
the team at **GeoDisclosure***

This GeoDisclosure report is for property address: 123 Any Street

<u>REPORT #</u>	<u>DESCRIPTION OF SERVICE</u>
14 - 20057	Natural Hazard Disclosure Report

TOTAL DUE UPON CLOSE OF ESCROW: \$69

Escrow Number: 0000000000
Title Company: All Title Companies Anytown
Escrow Officer: Any Title Officer

If this is incorrect, or if there has been a change in escrow billing information.
Please let us know

Email: info@geodisclosure.com

Phone: 469-4438

(Prior to receipt of full payment, GeoDisclosure assumes no liability for any of the information contained herein)

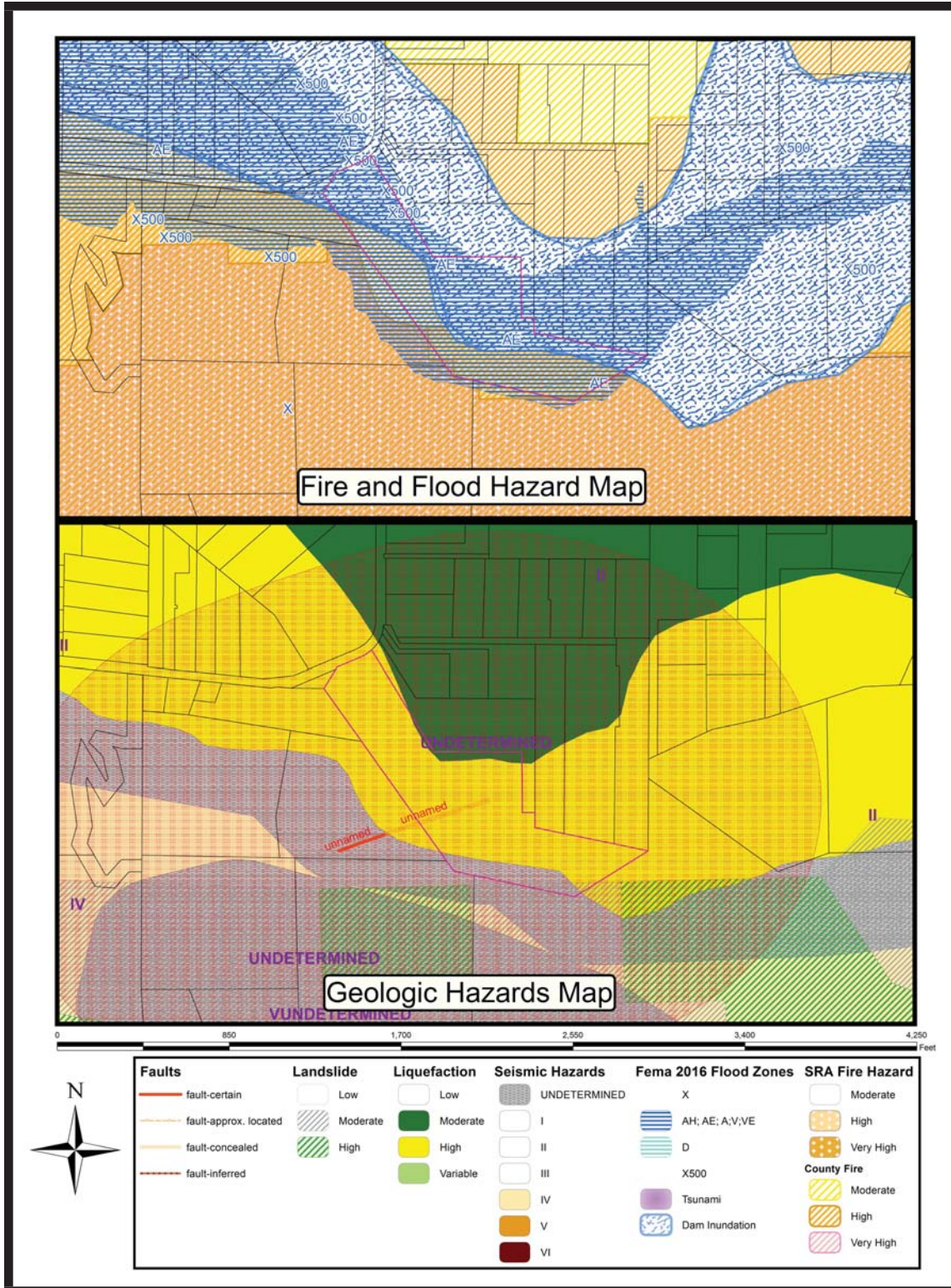
This statement applies to the following property: 123 Any Street, Santa Carmel, CA 12345

Transferor: Peter Seller

APN: 169171008000

Map Page

THIS MAP SHOWS ONLY APPROXIMATE LOCATION OF PROPERTY RELATIVE TO HAZARD ZONES.



This statement applies to the following property: 123 Any Street, Santa Carmel, CA 12345

Transferor: Peter Seller

APN: 169171008000

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Summary Page

Statutory Disclosures

The subject property:

- | IS | IS NOT | |
|-------------------------------------|-------------------------------------|--|
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | within a Special Flood Hazard Area caused by rainstorm activity. |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | within an Area of Potential Flooding caused by dam failure. |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | within a California State Very High Fire Hazard Severity Zone, (VHFHSZ). |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | within a Wild land (Forest) Fire Area, (SRA, State Responsibility Areas). |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | within an Alquist-Priolo Earthquake Fault Zone (APZ) . |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | mapped for landslide or liquefaction potential by the California Geological Survey . |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | within a potential Monterey County Seismic Hazard Zone. |

Additional Disclosures

The subject property:

- | IS | IS NOT | |
|-------------------------------------|-------------------------------------|--|
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | within a California Coastal Commision Zone. |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | in a Mello-Roos Special Assessment District. |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | within an Airport Proximity Zone. |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | within 1 mile of a Former Military Ordinance site, (FUD or BRAC site). |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | within 1 mile of an operational or abandoned mine. |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | within a Monterey County Critical Habitat Area. |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | within 1 mile of a Monterey County farmland area. |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | within a Tsunami Inundation Area |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | within 1 mile of an area zoned for commercial or industrial use |

THIS IS ONLY A SUMMARY.

PLEASE READ THE FOLLOWING PAGES FOR THE STATUTORY FORM AND FULL EXPLANATIONS.

This statement applies to the following property: 123 Any Street, Santa Carmel, CA 12345

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FIRE HAZARDS - STATE LEVEL

Subject property IS within a Very High Wildland Fire Hazard area. The property is subject to a fire prevention fee by the State of California of \$150 per habitable dwelling

WILDLAND AREAS (SRA) - That may contain substantial forest fire risks

State Responsibility Areas (SRA) are zones where the State is responsible for suppressing wildland fires using the California Department of Forestry (CDF) fire protection services. **SRAs are generally rural areas of brush land, forests, etc. outside of incorporated cities.** Because of the generally rural nature of SRAs, there may be significant wildland fire potential. Property owners in these areas are responsible for maintaining brush and tree clearance around their structures. Under Section 4291 of the Public Resources Code, owners must clear tree limbs from within ten feet of chimneys and stovepipes, eliminate dead or dying wood adjacent to or overhanging any building, clear roofs of leaves, maintain spark screens over chimneys and stovepipes, and maintain vegetation clearance of 100 feet around structures. In addition, property owners in SRAs are responsible for organizing structural fire protection services which may be in the form of a volunteer group. This is just a general summary of the basic requirements. It is highly recommended to contact your local fire department for a complete list of the requirements and exceptions. For very isolated properties within SRAs with no local fire services, the CDF only provides seasonal fire services for wildland fires. Contact the local fire service for additional information in your area. If a property is not located in an SRA, then the city's or town's fire protection service is the primary provider of fire protection.

For more information, visit www.ReadyForWildfire.org

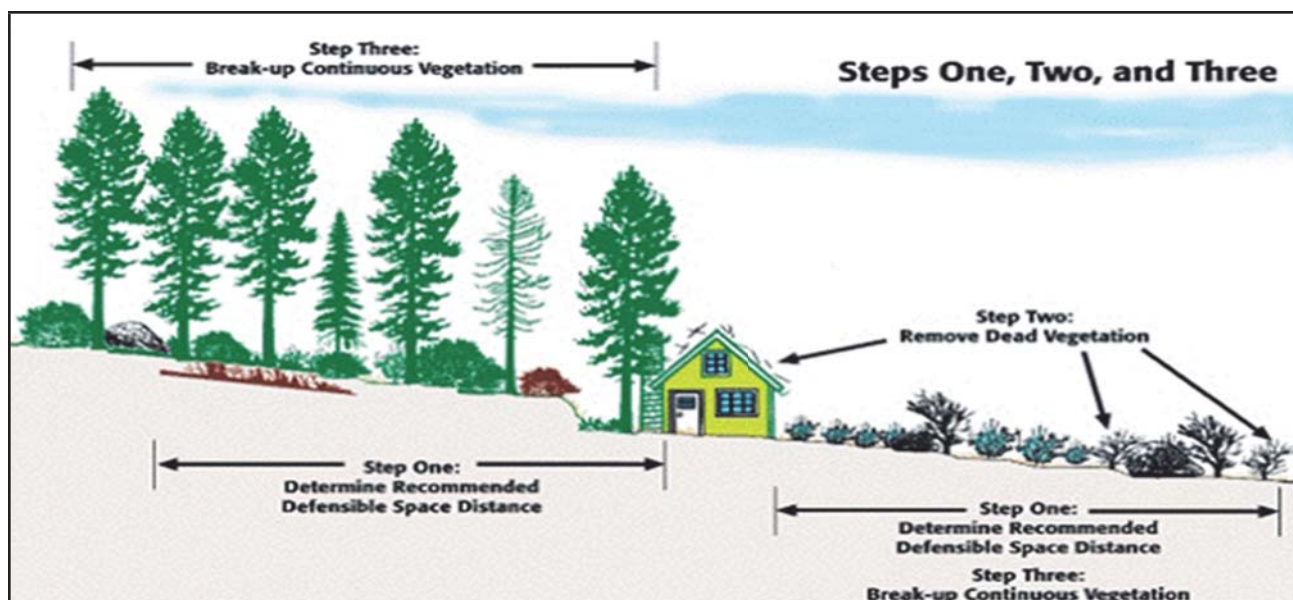
Explanation of State Responsibility Area (SRA) Fire Prevention Fees:

AB 29 was recently passed by the state legislature and signed into law by the governor in response to the devastating wildfires that have plagued California in recent years. The increasing presence of structures in state responsibility areas pose increased risk of fire ignition and increased potential for fire damage within the state's wildlands and watersheds. According to AB 29 the fees for fire prevention activities in these areas should be borne by the owners of those structures.

Due to a significant limitation in the scale of SRA maps, it may be impossible to determine if a property is definitively in, or not in an SRA zone near the zone boundaries. In such cases, the property will be reported as being in an SRA zone. If any party has concerns relative to fire hazards, we suggest that the California Department of Forestry, local fire services, or appropriate expert be contacted to obtain additional information.

For more information: www.fire.ca.gov/

This picture is an example of required brush and tree clearing that the property owner/controller is responsible for.



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FIRE HAZARDS - STATE LEVEL continued

Subject property IS NOT within a Very High Fire Hazard Severity Zone.

VERY HIGH FIRE HAZARD SEVERITY ZONES (VHFHSZ)

Very High Fire Hazard Severity Zones are generally in urban to suburban developments that are located in hilly areas combined with narrow roads. The Bates Bill (AB 337) requires that Very High Fire Hazard Severity Zones (VHFHSZ) be established by the California Department of Forestry and local fire authorities. Local Responsibility Areas (areas where fire suppression is the responsibility of a local fire department and not the California Department of Forestry) that are designated as VHFHSZ may have a higher risk for damage to property by fire than other areas. Structures in these zones are required to have a "Class A" roof for new construction or replacement of existing roofs. Property owners must clear tree limbs from within ten feet of chimneys and stovepipes, clear roofs of leaves, etc., maintain spark screens over chimneys and stovepipes and generally maintain vegetation clearance of 30 feet around structures. This is just a general summary of the basic requirements. Please contact your fire department for a complete list of the requirements and exceptions.

From June to September 2008 CAL FIRE is posting Recommended maps for Very High Fire Hazard Severity Zones in Local Responsibility Areas. For each county, until Recommended Maps are posted, Draft Maps used to develop recommendations for cities and unincorporated LRA in the county remain available. For draft maps, all rankings (Very High, High, and Moderate) in Local Responsibility Areas are shown for reference. For recommendations, only Very High Zones are shown.

For more information:

CAL FIRE web site: <http://www.fire.ca.gov/index.php>

Call California Department of Forestry at : (831) 335-5353

FIRE HAZARDS - COUNTY LEVEL

Subject Property IS within a County designated Very High Fire Hazard Area.

Fire Hazards: The County of Monterey has 4 levels of fire hazard zonation, Low Fire Hazard (Urban/ Agricultural zones), Moderate Fire Hazard zone, High Fire Hazard zone, and Very High Fire Hazard zone. Local ordinances may require ignition resistant construction for new homes or remodel projects.

The County of Monterey, as allowed by state code, has elected not to provide for fire protection. Through the formation of fire districts and service areas, local communities can develop their own fire protection delivery systems. This system allows each community to set its own service level based on its ability and willingness to pay for it. Funding for the fire districts and service areas is from service charges and special taxes. As a consequence of this system, the levels of service within the County vary from no organized fire protection to fully-paid, 24-hour fire protection departments.

Property owners in High to Very High Fire Hazard zones are advised to contact their local fire department for more information. Their sources of information for determining these zones are: the State of California Division of Forestry Fire Hazard Severity Classification System maps and the Monterey County Planning Department.

For more information, contact your local fire district:

<http://www.co.monterey.ca.us/government/departments-i-z/resource-management-agency-rma/planning/resources-documents/contact-other-agencies-departments>

or

<http://www.firedepartment.net/directory/california/monterey-county>

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FLOOD HAZARDS

FEMA FLOOD ZONE DETERMINATION

Subject property IS within a Special Flood Hazard Area -- Located within Zone AE. Lenders may be federally required to have property owners purchase and maintain flood insurance for property in this zone designation.

FEMA FLOOD HAZARD AREAS CAUSED BY RAINSTORM ACTIVITY

The Federal Emergency Management Agency has issued Flood Insurance Rate Maps delineating areas that have a higher risk of flooding during a "100-year rainstorm." A 100-year flood occurs on average once every 100 years, but might not occur in 1,000 years or may occur in successive years. If the subject property is located in a Special Flood Hazard Area "A" or "V," it is in a zone subject to flooding during a "100-year rainstorm." Federally insured lenders require property owners to maintain flood insurance in these zones. Flood Insurance Rate Maps are sometimes updated with a "Letter of Map Revision" or "Letter of Map Amendment" issued by the National Flood Insurance Program which may waive or modify insurance requirements. If a property is located partially or wholly within a Zone "A" or "V," flood insurance is generally required by federally connected lenders for newly financed or refinanced homes. In some circumstances, the insurance requirement may be waived or modified by obtaining a Letter of Map Revision (LOMR) or Letter of Map Amendment (LOMA) from the Federal Emergency Management Agency (FEMA). This might be possible where flooding is shallow and fill was placed on the site, appropriate flood control measures were taken, or only the lot and no part of the structure is in the zone. As an example, if a surveying study shows the lowest ground level adjacent to a structure is higher than the expected base flood elevation for that site, flood insurance may not be required. Other possible flooding causes such as dam failure were not considered in developing the official maps delineating flood areas. Contact FEMA directly for more information on these procedures. Flood insurance for properties in Zones B, C, X or D is available but is not usually required by a lender.

Zones X and X500	Moderate to Low Risk Areas - Areas outside the 1% annual chance flood plain. Flood insurance is not required in these zones.
Zones A, AE, AH A1-A30, AO	High Risk Areas - Areas with a 1% annual chance of flooding and a 26% chance of flooding over the life of a 30-year mortgage. Zone A99 - Areas with a 1% annual chance of flooding that will be protected by a Federal flood control system where construction has reached specified legal requirements. Mandatory flood insurance purchase requirements apply to all of these zones.
Zones V, VE, VI -30	High Risk Coastal Areas - Coastal areas with a 1% or greater chance of flooding and an additional hazard associated with storm waves. These areas have a 26% chance of flooding over the life of a 30-year mortgage. Flood insurance requirements apply to all of these zones.

For more information: Call FEMA: (877) 336-2627, or go to the web site: www.fema.gov

AREA OF POTENTIAL FLOODING DUE TO DAM FAILURE

Subject property IS within a dam inundation zone.

The California Office of Emergency Services has issued Dam Inundation Maps. These maps show areas subject to flooding from a sudden, catastrophic failure of a dam with a full reservoir. Inundation from a dam failure could result in loss of life, injury, and major property damage. Most areas are defined assuming an instantaneous dam failure with a full reservoir. Dams generally are not always maintained at full capacity and sudden failure is extremely rare. All dams in the state have not been mapped. There may be exceptional conditions where a map is not required by the Office of Emergency Services which results in some dam inundation zones not appearing on any maps.

For more information: Call Office of Emergency Service: (916) 262-1800, or go to www.oes.ca.gov

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TSUNAMI INUNDATION AREA

Subject property IS NOT within a potential Tsunami inundation zone.

Tsunami Description:

A tsunami is a wave, or series of waves, generated by an earthquake, landslide, volcanic eruption, or even a large meteor hitting the ocean. The Japanese word *tsu* means “harbor”; *nami* means “wave”. A tsunami is typically caused by a large, submarine earthquake (magnitude 8 or higher) that creates a significant upward movement of the sea floor resulting in a rise or mounding of water at the ocean’s surface. This mound of water moves away from this center in all directions as a tsunami. A tsunami can travel across the open ocean at approximately 500 miles per hour, the typical speed of a commercial jet liner. As the wave approaches land and shallower sea floor depths, the wave slows to approximately 30 miles per hour and grows significantly in height (amplitude).

Visit the website below for more information on how an earthquake along an ocean-floor subduction zone can create a tsunami:

<http://www.pbs.org/wnet/savageearth/animations/tsunami/index.html>

Warnings and Evacuation:

For properties located in tsunami evacuation zones, strong ground shaking from an earthquake is the natural warning that a tsunami could be approaching. People on the beach or in harbor areas should evacuate for any felt earthquake and, if strong shaking lasts for 20 seconds or more, those within evacuation areas should move inland or to higher ground. Strong earthquake shaking can also trigger additional hazards, such as landslides or downed power lines, which can inhibit or prevent safe evacuation. Without analysis to identify these potential hazards along evacuation routes, evacuees might be routed through unsafe areas while moving away from potential Tsunami Inundation Areas. It is strongly recommended that people living in or near Tsunami Inundation Areas locate evacuation routes nearest them.

Discussion:

Tsunami prediction technology is poor, mainly because an earthquake’s timing and magnitude cannot be predicted. Tsunamis are less likely to occur along the central coast of California because a subduction zone (the collision and subsidence of tectonic plates) is not present along the coastline. Because of population growth along coastlines, more investment into tsunami research is being conducted. The data used in this disclosure reflect the latest information available and its purpose is to raise the level of awareness among the most prone areas along the coast as well as to inform people of what to do in the event of a potential tsunami.

Note:

The tsunami inundation map used for this report was prepared to assist cities and counties in identifying their tsunami hazard potential. It is intended for local jurisdictional and coastal evacuation planning uses only. This map and the information presented herein is not a legal document and does not meet disclosure requirements for real estate transactions or any other regulatory purpose.

For more information, visit http://www.consrv.ca.gov/cgs/geologic_hazards/Tsunami/Pages/About_Tsunamis.aspx

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STATE SEISMIC HAZARD ZONES

Subject property IS NOT located within an Alquist-Priolo Zone (APZ).

EARTHQUAKE FAULT ZONE (APZ)

Earthquake Fault Zones, also known as Alquist-Priolo Zones (APZ), are delineated and adopted by the State of California as part of the Alquist-Priolo Special Studies Zone Act of 1972. In 1994 This Act was re-titled as the "Alquist-Priolo Earthquake Fault Zone Act." APZs are areas or bands on both sides of a "sufficiently active and well defined" fault. Typically these are the most active faults in the State. These areas or bands average about ¼ of a mile wide. If a property is located in an APZ, it does not necessarily mean that a fault trace exists on the property or within several hundred feet of the property. The potential for "fault rupture" (ground cracking along the fault trace) damage to a structure is relatively high only if the building is located directly on a fault trace. If a structure is not built across a fault trace but in the APZ, then shaking will be the primary effect of an earthquake. It is recommended that soil and bedrock conditions should be investigated in this case. Your proximity to the APZ or distance from the fault trace will not determine the strength of the ground shaking during a major earthquake as shaking may be stronger at some distance from the fault depending on local soil and bedrock conditions. It is generally accepted that properly constructed wood-frame houses are resistant to earthquake-shaking damage.

For more information, call the State Mining & Geology Board at (916) 322-1082
or go to <http://www.conservation.ca.gov/cgs/rghm/ap/Pages/Index.aspx>

'SEISMIC HAZARD MAPPING ACT' ZONE (SHMA) of 1990

Please note: Monterey County is not included on the current inventory of Official Seismic Hazard Maps

SHMA Maps are fairly recent maps being created by the State of California to delineate areas prone to seismic hazards such as liquefaction and/or landsliding during a major earthquake. **The purpose of this act is to provide cities and counties with zones where site-specific geotechnical studies are required prior to development.** New development in a Seismic Hazard Zone will only be permitted if the developer can show that geologic hazard mitigation can make the site acceptably safe. The information is also important if the Buyer is planning to undertake a major remodeling or redevelopment as the information can affect the building and permit process. Monterey County is not included on the current inventory of Official Seismic Hazard Maps at this time. These may become available for this property in the future. In the meantime, the **local geologic hazard maps are relied on for providing this type of information.**

For additional information and to find when maps may become available, contact the California Geological Survey at (916) 324-7299 or visit <http://www.conservation.ca.gov/cgs/shzp/Pages/Index.aspx>

More:

The hazards that will eventually be addressed by the Seismic Hazards Mapping Act are: liquefaction, enhanced ground shaking and settling of the soil, earthquake induced landslides, and various types of ground failure. The first release of maps for limited areas only address liquefaction and/or landslide zones and are not a substitute for County-level hazard maps. Liquefaction Hazard Zones represent areas where there is an historic occurrence of liquefaction, or where the local geological, geotechnical and ground water conditions indicate a potential for liquefaction such that mitigation would be required prior to new development. Liquefaction is a rare soil phenomenon that can occur when loose, water saturated, fine-grained sands and silty sands that lie within 50 feet of the ground surface are shaken in a significant earthquake. The soil temporarily becomes liquid-like and structures may settle unevenly. Liquefaction Hazard Zones may also contain areas susceptible to the effects of earthquake-induced landslides. This situation typically exists at or near the toe of existing landslides, down slope from rock fall or debris flow source areas, or adjacent to steep stream banks. Earthquake-Induced Landslide Hazard Zones represent areas where recent occurrence of landslide movement, or local slope terrain, and Geological, geotechnical and ground moisture conditions indicate a potential for landslides such that mitigation would be required.

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COUNTY SEISMIC HAZARD ZONES

Seismic Hazards:

- Subject property IS within an Undetermined Seismic Hazard Zone.

Subject property IS within a Low Liquefaction Susceptibility Area.

- Subject property IS within a Low Landslide Susceptibility Area.

Explanation of MONTEREY COUNTY GEOLOGIC ZONES

Seismic Hazards: The County of Monterey uses Roman numerals to designate the levels of Seismic Hazard. The levels are described as: **I - Very low, II - Low, III - Moderate, IV - Moderately high, V - High, VI - Very high**. These Seismic Hazard Zones are determined by location of active faults, slope stability, and liquefaction potential in the vicinity of the zone. Areas designated as Moderately High to Very High can experience stronger shaking during an earthquake. It is generally accepted that properly constructed wood-framed houses are resistant to earthquake damage. The county's sources for this information were the U.S. Geological Survey Miscellaneous Field Studies Map MF-1199, Sheet 1 & 2, 1980, Burkland & associates Faults, Seismicity and Tsunami Hazards map, Monterey County, 1974, and the State Division of Mines & Geology Geologic Map of California, Santa Cruz Sheet, 1959.

Landslide, Liquefaction and Erosion Susceptibility: The County of Monterey uses "Low, Moderate, and High" ratings to designate the level of landslide.

Several factors are taken into account to determine the level of susceptibility including soil type and steepness of slope. Property owners with higher susceptibility ratings are advised to contact an erosion control specialist. This information was compiled from several sources including U.S. Geological Survey Miscellaneous Field Studies Map MF-1199, Sheet 1, 1980, and Burkland & associates Landslide and Erosion Susceptibility map, Monterey County, 1974, as well as maps prepared by Monterey County ERP/GIS dated 2003.

Slope stability (landslide deposits): Slope stability has been delineated on its map using aerial photo interpretation. **Significant limitations to the accuracy of the map do exist.** The map indicates the relative certainty of a landslide's location. The Landslide zones are delineated into categories based on the potential hazards. The landslides are reported as High, Moderate or Low.

If the property is located in one of these designated landslide areas or deposits, it does not necessarily mean that a landslide actually exists. However, the potential for land sliding in these areas is higher. It is recommended that you seek the county's opinion prior to new development. Areas located within a small landslide deposit generally have a somewhat higher potential for slope instability than most hillside areas.

Area of soil creep usually signifies that a deep layer of soil exists on a relatively steep slope. Over time, these soils tend to move down slope due to gravitational pull and alternating wet/dry seasonal cycles.

Liquefaction: Liquefaction is a type of soil settling that can occur during earthquakes. Most damage occurs in higher liquefaction areas during earthquakes. The three most common conditions for liquefaction to occur are: 1) shallow groundwater, 2) soil that is relatively sandy and granular, and 3) soils that are relatively loose and porous.

Additional natural hazards may exist and are delineated on other sources used by the County in its Planning, Engineering, or Building Departments. Such potential sources are not reviewed in this report. **For general questions regarding these local hazard zone designations, please call GeoDisclosure at (831) 469-4438.**

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MONTEREY CITY & COUNTY CRITICAL HABITAT AREA

Subject property IS NOT within a County Critical Habitat Area

Important Note: Although there are maps for critical habitat areas the Critical Habitat boundaries are not perfectly defined. The County of Monterey will investigate for sensitive habitats on any property that applies for building permits. It's best to contact the planning department in your jurisdiction with any questions concerning building in the incorporated or un-incorporated areas of Monterey.

Biotic Review Steps taken when applying for a building permit:

A biological survey shall be required for all proposed developmental meeting one or more of the following criteria:

- A) The development is located within an environmentally sensitive habitat, as shown on current North County Environmentally Sensitive Habitat resource map or other available resource information, or through the planner's on-site investigation;
- B) The development is potentially located within an environmentally sensitive habitat, according to available resource information or on-site investigation ;
- C) The development is or may potentially be located within 100 feet of an environmentally sensitive habitat, and/or has potential to negatively-impact the long-term maintenance of the habitat, as determined through staff's project review; or
- D) There is disagreement between staff and the applicant as to whether the proposed development meets one of the above criteria.(Ref. Policy2.3.2.5)

The applicant submits project plans and pays a fee to the Planning Department. Plans will be reviewed against County-maintained maps to determine whether the site lies within a mapped sensitive habitat.

The Review may consist of one or more of the following:

- 1) A biotic pre-site: a preliminary site visit by County staff to determine if the site lies within a sensitive habitat
- 2) A biotic assessment: a brief review of on-site biotic resources conducted by a County-contracted biologist
- 3) A biotic report: (an in-depth study) will be required if the biotic assessment indicates that more information is needed. This report will be prepared at the applicant's expense by a professional biologist (the County has a list of biologists and revegetation specialists familiar with County report and plan preparation requirements.) The biotic report must be written according to County guidelines. The biotic report will be reviewed by a biologist contracted by the County for this purpose. If the project will impact a State or Federally listed species, review and approval by the State Department of Fish and Game and/or the U.S. Fish and Wildlife Service will be required.

Mitigating Conditions

The developer will be required to compensate for any significant effects on the environment, as determined by the County's Environmental Coordinator.

Other conditions specific to the site and project may be required by the Environmental Coordinator based on information contained in the biotic assessment or biotic report.

For More Information:

Environmental Services (831) 755-5877 for questions. For complete regulations, see Chapter 16 of the Monterey County Code:

https://www2.municode.com/library/ca/monterey_county/codes/code_of_ordinances?nodeId=TIT16EN

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COASTAL COMMISSION ZONE

Subject property IS NOT within a California Coastal Commission zone.

Coastal Zone Boundary: The near shore area of Monterey County as defined by the California Coastal Act of 1976, Division 20 of the California Public Resources Code. In Monterey County the Coastal Zone generally extends over much of the Elkhorn Slough watershed. In the central Monterey peninsula the coastal zone runs along Highway 1 through the Del Monte Forest and northern Carmel area. The southern part of the County includes the Big Sur Coast where the coastal zone reaches up to 5 miles inland generally to the coastal watershed ridgeline of the Santa Lucia Mountains.

Within the general description of the Coastal Zone Boundary are Residential Exclusion areas. The Residential Exclusion areas are exempt from Coastal Zone Jurisdiction; however, if the property is in a Residential Exclusion and Appeals Jurisdiction area of the Coastal Zone, the Coastal Commission has the right to appeal building permits in Residential Exclusion areas.

If a property is within a Coastal Zone, and not in a Residential Exclusion area, then any development of the property or remodeling of an existing structure will require a Coastal Permit. Contact the planning department in your area before considering any building construction in the coastal zone. Monterey County Planning Department: (831) 647-7715

Coastal Commission Program Overview

The mission of the Coastal Commission is to: Protect, conserve, restore, and enhance environmental and human-based resources of the California coast and ocean for environmentally sustainable and prudent use by current and future generations. The California Coastal Commission was established by voter initiative in 1972 (Proposition 20) and later made permanent by the Legislature through adoption of the California Coastal Act of 1976.

The Coastal Commission, in partnership with coastal cities and counties, plans and regulates the use of land and water in the Coastal Zone. Development activities, which are broadly defined by the Coastal Act to include (among others) construction of buildings, divisions of land, and activities that change the intensity of use of land or public access to coastal waters, generally require a coastal permit from either the Coastal Commission or the local government.

The Coastal Act includes specific policies (see Division 20 of the Public Resources Code) that address issues such as shoreline public access and recreation, lower cost visitor accommodations, terrestrial and marine habitat protection, visual resources, landform alteration, agricultural lands, commercial fisheries, industrial uses, water quality, offshore oil and gas development, transportation, development design, power plants, ports, and public works. The policies of the Coastal Act constitute the statutory standards applied to planning and regulatory decisions made by the Commission and by local governments, pursuant to the Coastal Act.

The Commission is an independent, quasi-judicial state agency. The Commission is composed of twelve voting members, appointed equally (four each) by the Governor, the Senate Rules Committee, and the Speaker of the Assembly. Six of the voting commissioners are locally elected officials and six are appointed from the public at large. Three ex officio (non-voting) members represent the Resources Agency, the Business, Transportation and Housing Agency, and the State Lands Commission.

Central Coast Coastal Commission: (831) 427-4863

Web sites for more information:

Monterey County Planning Department:

<http://www.co.monterey.ca.us/government/departments-i-z/resource-management-agency/planning>

California Coastal Commission:

<http://www.coastal.ca.gov/>

GeoDisclosure Report

Committed to your success!

Report Number: 14 - 20057

Date: 3/30/17

This statement applies to the following property: 123 Any Street, Santa Carmel, CA 12345

Transferor: Peter Seller

APN: 169171008000

TAX DISCLOSURE

NOTICE OF SPECIAL TAX AND ASSESSMENT

These taxes are used to provide public facilities or services that are likely to benefit the property. The facilities financed by this (these) Mello-Roos and / or Special Assessment(s) may not yet have been constructed or acquired and it is possible that some may never be constructed or acquired. **You should take into account this assessment and the benefits from the public facilities for which it pays in deciding whether or not to buy this property. An important feature of the "Mello-Roos" and "1915 Bond Act" assessment districts is that the lien has a priority status. If the assessment tax is not paid on time, the home can be foreclosed upon and sold through an accelerated foreclosure process. Even though a "special" or "supplemental assessment" may appear on the property tax bill, it is not necessarily a "Mello-Roos" or "1915 Bond Act" assessment subject to a property lien or a specific disclosure requirement.**

The taxes listed in the box below do not include basic property tax and local school tax.

ANNUAL TAX CHARGES BONDS AND SPECIAL ASSESSMENTS

<u>Tax Year</u>	<u>Tax Amount</u>	<u>Department</u>
2016 - 2017		This is where all of the special taxes are listed

Property IS NOT subject to an accelerated Mello-Roos special tax lien.

Property IS NOT subject to a 1915 Bond Act special tax lien.

The information provided in this report was prepared by GeoDisclosure and is subject to the terms and conditions contain herein. The purpose of this report is to assist the seller in fulfilling his or her legal disclosure requirement. This report was compiled using information obtained from the county, various governmental agencies, and third parties. GeoDisclosure is not responsible for any inaccuracies or omission in the public records of the County, various governmental agencies or for information provided by third parties. **This report is not a substitute for a title report or title insurance and may not be relied upon as such.**

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NOTICE OF "SUPPLEMENTAL" TAX BILL

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 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 questions concerning this matter, please contact your local Tax Collector's Office. Pursuant to Civil Code 1102.6c, Seller or his or her agent is providing this "Notice of your 'Supplemental' Property Tax Bill. This notice is general in nature and is not a substitute for the actual supplemental tax bill you will receive from the County Tax Collector

OPTIONAL SUPPLEMENTAL TAX ESTIMATOR

The following calculation provides an estimate of the supplemental property taxes that can be expected during the first year of ownership, and should be used for planning purposes only. It does not include the regular annual taxes. The estimated supplemental tax is not a substitute for the supplemental bill and may not be relied upon as such.

- 1 Estimated Sales Price _____ 1 \$ _____
- 2 Estimated Current Assessed Value _____ 2 \$ _____
- 3 Subtract line 2 from line 1.
Estimated Supplemental Assessed Value _____ 3 \$ _____
- 4 Multiply line 3 by 0.01060. (The Estimated Ad Valorem Tax Rate for the Residential Property)
- Estimated Full-Year Supplemental Tax Obligation _____ 4 \$ _____**

If the sale date falls during the months of January through May, Buyer will receive TWO supplemental tax bills: (a) one for the current partial tax year; and (b) one for the next full tax year. The supplemental taxes can be estimated by completing lines 5 through 8 below:

- 5 Enter the month of sale number from TABLE 1 _____ 5 _____
- 6 Multiply line 4 by line 5.
Estimated Supplemental Tax Bill # 1 _____ 6 \$ _____
- 7 Enter the amount on line 4.
Estimated Supplemental Tax Bill # 2 _____ 7 \$ _____
- 8 Add lines 6 and 7. Total estimated Supplemental Tax Bill _____ 8 \$ _____

If the sale date falls during the months of June through December, Buyer will receive ONE supplemental tax bill. The supplemental tax can be estimated by completing lines 9 and 10 below:

- 9 Enter the month of sale number from TABLE 2 _____ 9 _____
- 10 Multiply line 4 by line 9.
Total Estimated Supplemental Tax Bill _____ 10 \$ _____

TABLE 1.	
Jan	0.4170
Feb	0.3333
Mar	0.2500
Apr	0.1667
May	0.086
TABLE 2.	
Jun	1.0000
Jul	0.9167
Aug	0.8333
Sep	0.7500
Oct	0.6670
Nov	0.5830
Dec	0.5000

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DESCRIPTION OF SPECIAL TAX ASSESSMENTS

1915 Bond Act Assessment Districts

1915 Bond Act Assessment is a special assessment district created upon majority approval of the property owners during an assessment balloting procedure. A 1915 Act Assessment District may be formed by a local government in order to finance certain designated facilities that benefit the properties within the district. A 1915 Act Assessment District must provide special benefit to the properties within the district in order to levy special assessments. A 1915 Act Assessment District will include the ability to issue municipal bonds to finance facilities and the debt is paid over time from the levy of special assessments.

Mello-Roos Community Facilities Districts

A Mello-Roos Community Facilities District, know as a CFD, is a special tax district formed by a local government in order to finance certain facilities and/or services which benefit the properties within the CFD. Often a CFD will include the ability to issue municipal bonds to finance facilities and the debt is paid over time from the levy of the special tax. The levy of the special tax may also be used to directly finance facilities and/or services.

TRANSFER FEE/TAX ADVISORY

PRIVATE TRANSFER FEE (PAYMENT OF TRANSFER FEE REQUIRED NOTICE)

Effective January 1, 2008, a seller has an obligation to make specific disclosures if the property being sold is subject to a Private Transfer Fee. These fees typically originated from an agreement between a developer and a government entity or interest group. As a result of this law, any person or entity who will impose or has in the past imposed a Private Transfer Fee must, in order to continue to receive payment of the fee, record both the instrument creating the transfer fee and a separate notice of "Payment of Transfer Fee Required" in the county recorder's office in the county where the property is located. (Private transfer fees are typically created by developers to be used for environmental compliance or to mitigate ongoing costs incurred with the development of a property). All sellers who have properties subject to a transfer fee will have to provide a separate disclosure statement, called a Notice of Transfer Fee (NTF), regarding the fee to the buyer.

COUNTY OF MONTEREY TRANSFER TAX

Documentary Transfer Tax is a government tax imposed by a city or county when a property within the jurisdiction is sold or transferred. Also known as a Real Estate Transfer Tax. The one time payment is made at the close of escrow and the amount of the tax is based on the sales price of the property. The tax rate is \$1.10 (one dollar ten cents) per \$1000 (thousand dollars) of the sale price.

County Service Areas (CSAs)

Purpose: Service areas can be formed to provide residents in rural areas with services that are not generally provided by existing business or government agencies. Residents organize to form the service area and determine the benefit assessment rate that they wish to assess themselves to finance a specific service, such as road maintenance. One of the major reasons to form a CSA is that it provides an effective mechanism to collect benefit assessments from all property owners in an area that benefits from the specific services provided. The annual benefit assessment appears on each parcel's property tax bill.

MCWRA is an acronym for Monterey County Water Resource Agency

MtryPenRegParkDist stands for Monterey Peninsula Regional Park District

EMSAmbCountyWide stands for Emergency Services Ambulance County Wide

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FORMER MILITARY ORDNANCE SITE DETERMINATION

Subject property IS NOT within 1 mile of a formally used defense site.

California Civil Code 1102.15. The seller of residential real property subject to this article who has actual knowledge of any former federal or state ordnance locations within the neighborhood area shall give written notice of that knowledge as soon as practicable before transfer of title.

For purposes of this section, "former federal or state ordnance locations" means an area identified by an agency or instrumentality of the federal or state government as an area once used for military training purposes which may contain potentially explosive munitions. "Neighborhood area" means within one mile of the residential real property.

The disclosure required by this section does not limit or abridge any obligation for disclosure created by any other law or that may exist in order to avoid fraud, misrepresentation, or deceit in the transfer transaction.

Interpretaton of California Civil Code 1102.15

FUD sites can include sites with common industrial waste (such as fuels), ordance or other warfare material, unsafe structures to be demolished, or debris for removal. **NOTE: most FUDS sites do not contain unexploded ordnance.** California Civil Code 1102.15 requires disclosure of those sites containing unexploded ordnance. "Military ordnance" is any kind of munition, explosive device/material or chemical agent used in military weapons. Unexploded ordnance are munitions that did not detonate. Additional sites may be added as military installations are released under the Base Realignment and Closure (BRAC) Act. Active military sites are NOT included on the FUDS list.

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NATURALLY OCCURRING ASBESTOS

Subject property IS NOT located in a potential Ultramafic Rock Zone.

Naturally occurring asbestos (NOA) includes fibrous minerals found in certain types of rock formations. NOA can take the form of long, thin, separable fibers. Natural weathering or human disturbance can break NOA down to microscopic fibers, easily suspended in air. There is no health threat if NOA remains undisturbed and does not become airborne. When airborne NOA is inhaled, these thin fibers irritate tissues and resist the body's natural defenses. Asbestos, a known carcinogen, causes cancers of the lung and the lining of internal organs, as well as asbestosis and other diseases that inhibit lung function. This information is based on research of current maps issued by the California Division of Mines and Geology. The map is titled "A General Location Guide for Ultramafic Rocks in California - which are areas more likely to contain naturally occurring asbestos." A site specific investigation would be required to make an absolute determination.

For more information, go to the California Air Resources Board web site: <http://www.arb.ca.gov/toxics/asbestos/asbestos.htm>

COMMERCIAL OR INDUSTRIAL ZONING

Subject property IS within 1 mile of a commercial or industrial zone.

The seller of residential real property who has actual knowledge that the property is affected by or zoned to allow commercial or industrial use described in section 731a of the Code of Civil Procedure shall be given written notice of that knowledge to purchasers as soon as practicable before transfer of title (California Civil Code Section 1102.17). The Code of Civil Procedure Section 731a defines industrial use areas in which a city and/or county has established zones or districts under authority of law wherein certain manufacturing or commercial or airport uses are expressly permitted.

RADON GAS POTENTIAL

Radon is a naturally occurring colorless, tasteless, and odorless gas that results from the decay of uranium found in nearly all soils. It enters buildings by way of the ground through cracks and openings in foundations. Once inside the building, the radon can become trapped. Unless the building is properly ventilated to remove the gas, it can become a health hazard. Long-term exposure to elevated levels of radon increases the risk of contracting lung cancer. The levels of radon vary throughout the country and the concentrations entering homes varies from home to home. Because it is odorless, colorless, and tasteless, testing is the only way to know if you and your family are at risk from radon. There are simple ways to fix a problem if needed. The United States Environmental Protection Agency recommends that everyone test their homes for radon.

For more information, go to <http://www.epa.gov/radon/index.html>

METHAMPHETAMINE CONTAMINATED PROPERTY ADVISORY

Methamphetamine Contaminated Property Cleanup Act Of 2005 Summary

Starting January 1, 2006 a property owner is required to disclose in writing to a prospective buyer or tenant if local health officials have issued an order prohibiting the use or occupancy of a property contaminated by meth lab activity. The owner must also give a copy of the pending order to the buyer or tenant to acknowledge receipt in writing. Failure to comply with these requirements may subject an owner to, among other things, a civil penalty up to \$5,000. Aside from disclosure requirements, this new law also sets forth procedures for local authorities to deal with meth-contaminated properties, including the filing of a lien against a property until the owner cleans up the contamination or pays for the cleanup costs. Source: Assembly Bill 1078. **For more information about clandestine drug lab sites, contact the California Department of Toxic Substance Control at 800-260-3972 or go to http://www.dtsc.ca.gov/sitecleanup/erp/drug_lab_removal.cfm**

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SIDEWALK MAINTENANCE RESPONSIBILITY DISCLOSURE

The State of California's Streets & Highways Code (Section 5610-5618) states that "owners of lots or portions of lots fronting on any portion of a public street or place when that street or place is improved or if and when the area between the property line of the adjacent property and the street line is maintained as a park or parking strip, [the property owner] shall maintain any sidewalk in such condition that the sidewalk will not endanger persons or property and maintain it in a condition which will not interfere with the public convenience". If any portion of the sidewalk is out of repair or endangers persons or property or interferes with public convenience, the superintendent of streets will notify the property owner to repair the sidewalk in a manner that will be specified in the notice. If the repair is not completed within two weeks, the superintendent of streets will make the repair, the cost of which will be applied as a lien on the property. For more information on a property owner's obligation toward maintaining the sidewalk and/or other public convenience improvements adjacent to their property, please refer to Section 32-25

<http://www.codepublishing.com/CA/Monterey/?Monterey32.html>

GeoDisclosure Report *Committed to your success!*

REGISTERED SEX OFFENDER DATABASE DISCLOSURE ("MEGAN'S LAW")

Notice: The California Department of Justice, sheriff's departments, police departments and other local law enforcement authorities serving jurisdictions of 200,000 or more maintain for public access a database of the locations of persons required to register pursuant to paragraph (1) of subdivision (a) of Section 290.4 of the Penal Code. The database is updated on a quarterly basis and is a source of information about the presence of these individuals in any neighborhood. **Once this notice is provided to the buyer, the seller and agent are not required to provide additional information, unless they have personal knowledge of the existence or proximity of a registered sex offender.**

For more information visit the State of California Attorney General Megan's Law Web Page: <http://www.meganslaw.ca.gov/>

Local Information Available:

All sheriff's departments and every police department in jurisdictions 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. Contact your local law enforcement department to inquire about the availability of a CD-ROM.

The registered Sex Offender Database for Monterey County is only available through the internet at: <http://www.meganslaw.ca.gov/>

Explanation of Information Provided:

For over 50 years, California has required certain sex offenders to register with their local law enforcement agencies. However, information on the whereabouts of the sex offenders was not available to the public until implementation of the Child Molester Identification Line in July 1995. The available information was expanded by California's "Megan's Law" in 1996 (Chapter 908, Stats. of 1996). Megan's Law provides certain information on the whereabouts of "serious" and "high-risk" sex offenders. The law specifically prohibits using the information to harass or commit any crime against the offender. The information on a registered sex offender includes: name and known aliases; age and sex; physical description, including scars; marks and tattoos; photograph, if available; crimes resulting in registration; county of residence; and zip code (from last registration). When requesting access to the information, you may be asked to provide personal identification information as well as to comply with local authority's information release requirements.

MOLD ADVISORY

The Buyer should be aware that naturally occurring molds may exist both inside and outside of any home and may not be visible to casual inspection. Persons exposed to extensive mold levels can become sensitized and develop allergies to the mold or other health problems. Extensive mold growth can damage a structure and its contents. All prospective buyers of residential and commercial property are advised to thoroughly inspect the subject property for mold. Be sure to inspect the property inside and out for sources of excess moisture, current water leaks and evidence of past water damage.

What are molds?

Molds are simple, microscopic organisms, present virtually everywhere. Molds, along with mushrooms and yeast, are needed to break down dead material and recycle nutrients in the environment. Molds grow and reproduce on any organic material, such as leaves, wood, paper, or dirt exposed to moisture over an extended period of time. Because molds grow by digesting the organic material, they gradually destroy whatever they grow on. Mold growth on surfaces can often be seen in the form of discoloration, frequently green, gray, brown, or black but also white and other colors. Molds release countless tiny, lightweight spores, which travel through the air.

As part of a buyer's physical inspection of the condition of a property, the buyer may consider hiring a qualified professional to inspect and test for the presence of harmful molds and to advise the buyer of any potential risk and options available. This advice is not a disclosure of whether harmful mold conditions exist at a property or not. GeoDisclosure has not performed testing or inspections of any kind for mold. Any use of this form is acknowledgment and acceptance that GeoDisclosure does not disclose, warrant or indemnify mold conditions at a property in any way and is not responsible in any way for mold conditions that may exist. More information about mold is listed below.

The *Toxic Mold Protection Act of 2001* requires that information be developed regarding the potential issues surrounding naturally occurring molds within a home. Information was written by environmental authorities for inclusion in the Environmental Hazards: "A Guide for Homeowners, Buyers, Landlords and Tenants" booklet developed by the California Environmental Protection Agency and the Department of Health Services. It is found in Chapter VI of that booklet.

Publications:

Mold in My Home: What Do I Do? - California Department of Health Services Indoor Air Quality Section, 2151 Berkeley Way (EHLB), Berkeley, CA 94704
Telephone: (510) 622-4500 Web: www.cdph.ca.gov/programs/iaq/Pages/default.aspx

Health Effects of Toxin-Producing Molds in California. Web: www.cdph.ca.gov/programs/IAQ/Pages/IndoorMold.aspx

General Information Molds, Toxic Molds, and Indoor Air Quality - This is available on the Internet at the above web address.

Biological Pollutants in Your Home - U.S. EPA IAQ Information Clearinghouse, Telephone: (800) 438-4318 Web: www.epa.gov

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AIRPORT NOISE DISCLOSURE

Based on certain 65 decibel (dB) Community Noise Equivalent Level (CNEL) contour maps produced under the Federal Aviation Administration's Airport Noise Compatibility Planning Program Part 150, the following determination has been made:

The property IS NOT within a delineated 65 dB CNEL or greater aviation noise zone.

The seller(s) of residential real property who has (have) actual knowledge that the property in transaction is affected by airport use must give written notice of that knowledge, as soon as practicable, before transfer of title. (California Civil Code, Section 1102.17).

A property may be near or at some distance from an airport and not be within a delineated noise exposure area, but still experience aviation noise. Unless 65dB CNEL contour maps are published, helipads and military sites are not included in this section of the report.

NOTE: The Airport Noise Compatibility Planning Program is voluntary. Not all airports have elected to participate. Not all property in the vicinity of an airport is exposed to 65dB CNEL or greater average aviation noise levels. Conversely, a property may be at some distance from an airport and still experience aviation noise. Purchasers should be aware that aviation noise levels can vary seasonally or change if airport usage changes after a map is published or after GeoDisclosure receives the updated maps.

Federal funding may be available to help airports implement noise reduction programs. Such programs vary and might include purchasing properties, rezoning, and insulating homes for sound within 65dB areas delineated on CNEL maps. Airport owners have also cooperated by imposing airport use restrictions that include curfews, modifying flight paths, and aircraft limitations.

AIRPORT RUNWAY PROXIMITY DISCLOSURE

Subject property IS NOT within 3 miles of a commercial airport.

The Airport Noise Compatibility Planning Program is a voluntary set of guidelines to help airports produce and implement noise reduction programs for the surrounding communities. Not all airports have elected to participate and produce noise exposure maps subject to disclosure. In an effort to provide a more complete disclosure, this report determines if a property is within three (3) miles of an airport, runway. For the purposes of this GeoDisclosure Airport Proximity Report, airport runways are used and not the airport as a whole since runways are the source location of aviation noise.

NOTE: Proximity to an airport runway does not necessarily mean that the property is exposed to significant aviation noise levels. Alternatively, there may be properties exposed to aviation noise that are greater than three miles from an airport runway. Currently, only LAX, SFO, SJC, SAN, and Travis Air Force Base have delineated high average aviation noise level zones (65 dB or more) at distances greater than three miles from a runway. GeoDisclosure does not produce or maintain the maps used for this disclosure; therefore, public airstrips may exist that are not included here. Private runways and helipads are not included in this disclosure.

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CALIFORNIA ENERGY COMMISSION DUCT SEALING REQUIREMENT

The California Energy Commission's ("CEC") duct sealing requirements became effective on October 1, 2005 (California Code of Regulations, Title 24), and have since been updated effective July 1st, 2014.

Title 24 now requires in all climate zones as designated by the CEC, when a central air conditioner or furnace is installed or replaced, homeowners are required to test ducts for leaks. Ducts that leak more than 15 percent or more must be repaired. Once a contractor tests and fixes these ducts, the homeowner is required to retain an approved third-party verifier to ensure that the ducts have been properly sealed. The CEC cautions homeowners that a contractor who fails to obtain a required building permit and fails to test and repair your ducts "is violating the law and exposing you to additional costs and liability."

For specifics on residential building energy efficiency standards, go to:

http://www.energy.ca.gov/title24/2013standards/Changes_for_the_2013_Update_to_Building_Energy_Efficiency_Standards.pdf

For general information on these requirements, please contact the California Energy Commission at 800-772-3300, or visit the official CEC web site at: <http://www.energy.ca.gov/title24/2013standards/>

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NOTICE REGARDING GAS AND HAZARDOUS LIQUID TRANSMISSION PIPELINES

This notice pertains to information regarding the general location of gas and hazardous liquid transmission pipelines is available to the public via the National Pipeline Mapping System (NPMS) Internet Web site maintained by the United States Department of Transportation at:

<http://www.npms.phmsa.dot.gov/>

To seek further information about possible transmission pipelines near the property, you may contact your local gas utility or other pipeline operators in the area. Contact information for pipeline operators is searchable by ZIP code and county on the NPMS Internet Web site.

Upon delivery of the notice to the transferee of the real property, the seller or broker is not required to provide information in addition to that contained in the notice regarding gas and hazardous liquid transmission pipelines in subdivision. 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.

What are natural gas pipelines?

The transportation system for natural gas consists of a complex network of pipelines, designed to transport natural gas from its origin, to areas of high natural gas demand. Transmission pipes can measure anywhere from 6 to 48 inches in diameter, and distribution lines or "mains" that range from 2 inches to more than 24 inches in diameter, depending on their function. As a safety measure, pipelines are designed and constructed to handle much more pressure than is ever actually reached in the system. For example, pipelines in more populated areas operate at less than one-half of their design pressure level. Within each distribution system, there are sections that operate at different pressures, with regulators controlling the pressure. Generally speaking, the closer natural gas gets to a customer, the smaller the pipe diameter is and the lower the pressure is. The gas utility's central control center continuously monitors flow rates and pressures at various points in its system. The operators must ensure that the gas reaches each customer with sufficient flow rate and pressure to fuel equipment and appliances. They also ensure that the pressures stay below the maximum pressure for each segment of the system. Distribution lines typically operate at less than one-fifth of their design pressure. As gas flows through the system, regulators control the flow from higher to lower pressures. If a regulator senses that the pressure has dropped below a set point it will open accordingly to allow more gas to flow. Conversely, when pressure rises above a set point, the regulator will close to adjust. As an added safety feature, relief valves are installed on pipelines to vent gas harmlessly, if a line becomes over pressure and the regulators malfunction.

Pacific Gas and Electric (PG&E), the owner of natural Gas transmission pipelines in California, has been under significant pressure and scrutiny because of the Sept. 10, 2010 San Bruno disaster. California regulators are considering a plan that would require PG&E to test or replace more than 700 miles of gas transmission pipelines that run through heavily populated areas. They would be required to step up leak patrols and possibly reduce pressures inside the pipelines until they were screened. PG&E maintains that they employ a comprehensive inspection and monitoring program that monitors system status in real time on a 24-hour basis, and regularly conducts leak surveys, patrols and maintenance of all of its natural gas pipelines.

More Information call PG&E Information Hotline for Gas Transmission Pipeline Locations at 888-743-7431 or visit

www.pge.com/pipeline

www.npms.phmsa.dot.gov/

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NOTICE OF MINING OPERATIONS

Subject property IS within 1 mile of a former or current operational mine.

Explanation: A new mining disclosure law has become effective since January 1, 2012 to inform property buyers that a property is within 1 mile of an operating mine. California Public Resources Code §2207 requires owners and operators of mining operations to provide annually specific information to the California Department of Conservation (“DOC”), including but not limited to, (i) ownership and contact information, and (ii) the latitude, longitude, and approximate boundaries of the mining operation marked on a specific United States Geological Survey map. The Office of Mining Reclamation (“OMR”) is a division of the DOC. Using the mandatory data specified above, OMR provides map coordinate data that can be used by GIS systems to create points representing mine locations (“OMR Maps”). Effective January 1, 2012, California Civil Code §1103.4 requires the seller of residential property to disclose to a buyer if the residential property is located with one (1) mile of mining operations as specified on OMR Maps.

Special Notes: (1) This statutory disclosure does not rely on the OMR’s “AB 3098 List,” a list of mines regulated under the Surface Mining and Reclamation Act of 1975 (SMARA) that meet provisions set forth under California Public Resources Code §2717(b). The AB 3098 List does not include map coordinate data as required under California Public Resources Code §2207 and may not include all mining operations subject to the “Notice of Mining Operations” disclosure. (2) This “Notice of Mining Operations” disclosure is not satisfied by disclosing abandoned mines. An abandoned mine is NOT an operating mine. California Civil Code §1103.4 is satisfied only by disclosing based on OMR Maps. (3) Some mining operations in the Public Record have incomplete information and cannot be precisely located. These operations are considered “unlocatable” and could potentially be anywhere in the city, county, or state.

ABANDONED MINES ADVISORY

Explanation: According to the California Department of Conservation, Office of Mine Reclamation, since the Gold Rush of 1849, tens of thousands of mines have been dug in California. Many were abandoned when they became unproductive or unprofitable. The result is that California's landscape contains many thousands of abandoned mines, which can pose health, safety, or environmental hazards on and around the mine property. Mines can present serious physical safety hazards, such as open shafts or adits (mine tunnel), and they may create the potential to contaminate surface water, groundwater, or air quality. Some abandoned mines are such massive problems as to earn a spot on the Federal Superfund environmental hazard list. No California law requires the disclosure of abandoned mines in a real estate transaction, unless the existence of an abandoned mine is within the actual knowledge of the Seller and is deemed to be a fact material to the transaction. The Office of Mine Reclamation (OMR) and the U.S. Geological Survey maintain a database of abandoned mines, however, it is known to be incomplete and based on maps that are often decades out of date. Many mines are not mapped because they are on private land. The OMR warns that the State's abandoned mines database "should NOT be relied upon for the obligations of sellers of real property and their disclosure obligations under California law." (See reference below.) This Report does not contain an abandoned mines disclosure from any government database or map or any other source. Parties concerned about the possible existence or impact of abandoned mines in the vicinity of the Property are advised to retain a State-licensed geotechnical consultant to study the site and issue a report. Other sources of information include, but are not limited to, the State Office of Mine Reclamation at (916) 323-9198 (website: <http://www.conservation.ca.gov/OMR>), and the Engineering, Planning or Building Departments in the subject City and County.

More information is available at the State Office of Mine Reclamation's website:
http://www.conservation.ca.gov/omr/abandoned_mine_lands/Pages/Index.aspx

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WATER CONSERVATION ADVISORY FOR MONTEREY COUNTY 2016

With several consecutive years of historic low rainfall, water emergencies are being declared across the State, including Monterey County.

Water shortages can have a direct impact on property values and can place restrictions on new development. Currently water conservation is the most important, and cost effective practice we can do to sustain us through this drought period and going forward.

There are several water districts within the County, and each has their own policies and restrictions for water usage and rationing. The links to the water districts are below. Please review the regulations, restrictions, and penalties.

Monterey County Water Recourse Agency-

<http://www.mcwra.co.monterey.ca.us/index.php>

Marina Coast Water District-

<http://www.mcwd.org/conserv.html>

Castroville water district-

<http://www.castrovillecsd.org/water.html>

Aromas water district-

<http://www.aromaswaterdistrict.org/conservenewsevents.html>

Monterey Peninsula-

<http://www.mpwmd.net/conservation/>

Sustainable Groundwater Management Act 2014

The Department of Water Resources (DWR) has developed a Strategic Plan for its Sustainable Groundwater Management (SGM) Program. DWR's SGM Program will implement the new and expanded responsibilities identified in the 2014 Sustainable Groundwater Management Act (SGMA). Some of these expanded responsibilities include:

- (1) developing regulations to revise groundwater basin boundaries;
- (2) adopting regulations for evaluating and implementing Groundwater Sustainability Plans (GSPs) and coordination agreements;
- (3) identifying basins subject to critical conditions of overdraft;
- (4) identifying water available for groundwater replenishment; and
- (5) publishing best management practices for the sustainable management of groundwater.

This will require local water agencies to measure and monitor local aquifers and wells and create a plan for sustainability.

To learn more about how the SGM Act is being implemented in Monterey County, visit:

http://www.mcwra.co.monterey.ca.us/sustainable_groundwater_management_act/sustainable_groundwater_management_act.php

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APN: 169171008000

MONTEREY COUNTY REGIONAL TRANSPORTATION CORRIDOR

Subject property IS NOT within 1 mile of a railroad line.

Marina-Salinas Multimodal Corridor:

The Transportation Agency is planning for a transit, bicycle, pedestrian and auto corridor which will connect the Marina area to Salinas. Some features that may be considered are bicycle facilities, sidewalks or paths, transit stops/shelters, transit prioritization at signalized intersections, dedicated bus rapid transit facilities and pedestrian and equestrian crossing enhancements.

Because the route will traverse several jurisdictions and provide access to a mix of land uses the planning process will strive for stake holder consensus and community collaboration. TAMC will coordinate the creation of a comprehensive conceptual plan for the corridor.

The Transportation Agency for Monterey County, working with our local, state, and federal partners, has made great progress on making our highways safer and reducing traffic, ranging from large projects, such as US 101 at San Juan Road; to rail or bus service; to smaller projects such as neighborhood sidewalks, bicycle paths and bike racks.

Monterey Branch Line:

The Monterey Peninsula Fixed Guideway Service will provide light rail transit service using the existing Monterey Branch Line alignment, which was purchased by the Transportation Agency in 2003 for \$9.3 million.

The 16-mile corridor extends between Monterey and Castroville on the publicly owned tracks adjacent to Highway 1.

The first phase of the project will run between Monterey and north Marina with key stations in Monterey, Seaside, Sand City, Marina/CSUMB, and connecting bus service to Pacific Grove and Carmel to the south and Salinas to the east. Later phases will extend service to the planned commuter rail station in Castroville and increase the frequency of trains.

This project is currently in the environmental review process, there is no projected finish date or timeline currently.

GeoDisclosure Report *Committed to your success!*

Property address: 123 Any Street, Santa Carmel, CA 12345

APN: 169171008000

Statutory Natural Hazard Disclosure Statement and Acknowledgment of Receipt

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 part of any contract between the transferee and the transferor.

THIS REAL PROPERTY LIES WITHIN THE FOLLOWING HAZARDOUS AREA(S):

A SPECIAL FLOOD HAZARD AREA (Zone "A" or "V") designated by the Federal Emergency Management Agency.

Yes No - Do not know and information not available from local jurisdiction _____

AN AREA OF POTENTIAL FLOODING shown on a dam failure inundation map pursuant to Section 8589.5 of the Government Code.

Yes No - Do not know and information not available from local jurisdiction.

A VERY HIGH FIRE HAZARD SEVERITY ZONE pursuant to Section 51178 or 51179 of the Government Code. The owner of this property is subject to the maintenance requirements of Section 51182 of the Government Code.

Yes No

A WILDLAND AREA THAT MAY CONTAIN SUBSTANTIAL FOREST FIRE RISKS AND HAZARDS pursuant to Section 4125 of the Public Resources Code. The owner of this property is subject to the maintenance requirements of Section 4291 of the Public Resources Code. Additionally, it is not the state's responsibility to provide fire protection services to any building or structure located within the wildlands unless the Department of Forestry and Fire Protection has entered into a cooperative agreement with a local agency for those purposes pursuant to Section 4142 of the Public Resources Code.

Yes No

AN EARTHQUAKE FAULT ZONE pursuant to Section 2622 of the Public Resources Code.

Yes No

A SEISMIC HAZARD ZONE pursuant to Section 2696 of Public Resources Code

Yes (Landslide zone) No Yes (Liquefaction Zone) No Map not released yet by state:

THESE HAZARDS MAY LIMIT YOUR ABILITY TO DEVELOP THE REAL PROPERTY, TO OBTAIN INSURANCE, OR TO RECEIVE ASSISTANCE AFTER A DISASTER. THE MAPS ON WHICH THESE DISCLOSURES ARE BASED ESTIMATE WHERE NATURAL HAZARDS EXIST. THEY ARE NOT DEFINITIVE INDICATORS OF WHETHER OR NOT A PROPERTY WILL BE AFFECTED BY A NATURAL DISASTER. TRANSFEREE(S) AND TRANSFEROR(S) MAY WISH TO OBTAIN PROFESSIONAL ADVICE REGARDING THOSE HAZARDS AND OTHER HAZARDS THAT MAY AFFECT THE PROPERTY.

Signature of Seller _____ Date _____ Signature of Seller _____ Date _____

Signature of Agent _____ Date _____ Signature of Agent _____ Date _____

Check only one of the following:

Transferor(s) and their agent(s) represent that the information herein is true and correct to the best of their knowledge as of the date signed by the transferor(s) and agent(s).

Transferor(s) and their agent(s) acknowledge that they have exercised good faith in the selection of a third-party report provider as required in Civil Code Section 1103.7, and that the representations made in this Natural Hazard Disclosure Statement are based upon information provided by the independent third-party disclosure provider as a substituted disclosure pursuant to Civil Code Section 1103.4. Neither transferor(s) nor their agent(s) (1) has independently verified the information contained in this statement and report or (2) is personally aware of any errors or inaccuracies in the information contained on the statement. This statement was prepared by the provider below.

Third-party Disclosure Provider(s) _____ GEODISCLOSURE _____ Date 3/30/2017

Transferee represents that he or she has read and understands this document. I (We) also have read and understand the additional disclosures and notices herein:

- Additional State-required Disclosures – Refer to Report: (1) FORMER MILITARY ORDNANCE SITE, (2) AIRPORT PROXIMITY, (3) FLOOD (4) NOTICE OF MINING OPERATIONS, (5) SEX OFFENDER DATABASE (Megan’s Law), (6) NATURALLY OCCURRING ASBESTOS, (7) RADON, (8) NOTICES OF MELLO-ROOS & 1915 BOND ACT ASSESSMENTS, NOTICE OF SUPPLEMENTAL PROPERTY TAX BILL, (9) RIGHT TO FARM, (10) COMMERCIAL/INDUSTRIAL
- Additional City and County General Plan Hazard Disclosures as applicable – Refer to Report: Fire, Fault Zone, Landslide, Liquefaction, Mines, and Critical Habitat.
- General Advisories – Refer to Report: Methamphetamine Contamination, Mold, Abandoned Mines, Gas And Hazardous Liquid Transmission Pipeline Notice.
- Additional Reports – Enclosed if ordered. Refer to Report: (2) ENVIRONMENTAL HAZARD REPORT.
- Government Guides: (1) RESIDENTIAL ENVIRONMENTAL HAZARDS: "A Guide for Homeowners, Buyers, Landlords and Tenants"; (2) THE HOMEOWNER’S GUIDE TO EARTHQUAKE SAFETY and RESIDENTIAL EARTHQUAKE HAZARDS REPORT FORM; (3) LEAD-BASED PAINT: "Protect Your Family From Lead In Your Home"; (4) BRIEF GUIDE TO MOLD, MOISTURE AND YOUR HOME; (5) "WHAT IS YOUR HOME ENERGY RATING?" Government Guides are available on GeoDisclosure’s "Electronic Bookshelf" at www.geodisclosure.com/electronicbookshelf.html

NOTES: (1) This product includes the Natural Hazard Disclosure Report. Additional reports are included only if ordered. (2) Additional SIGNATURES are REQUIRED on any local disclosures (where applicable). (3) The representations in this Natural Hazard Disclosure Statement do not constitute all of the Transferor’s or Agent’s disclosure obligations in this transaction. **IMPORTANT NOTICE:** Read the complete GeoDisclosure Report, and Environmental Report if included, in its entirety before the close of escrow.

Signature of Buyer _____ Date _____ Signature of Buyer _____ Date _____

This statement applies to the following property: 123 Any Street, Santa Carmel, CA 12345

Transferor: Peter Seller

APN: 169171008000

CALIFORNIA LAND CONSERVATION (WILLIAMSON) ACT DISCLOSURE

The purpose of the California Land Conservation Act of 1965 (Williamson Act) is to allow local governments and private landowners to enter voluntarily into contracts to restrict the use of parcels of land of no less than 100 acres to agricultural and open space use. The landowner receives compensation for the land use restrictions in the form of reduced property tax assessments which are much lower than normal because they are based upon farming and open space uses as opposed to full market value.

A Williamson Act contract is initially for a minimum term of ten years but local jurisdictions have the option to increase the initial term up to twenty years. Williamson Act contracts run with the land and are binding on all subsequent landowners. The contract is automatically extended by one year after the tenth and subsequent years unless a request for non-renewal is filed by either party.

Williamson Act contracts can be canceled only by the landowner's petition; however the minimum penalty for canceling a contract is 12.5 percent of the unrestricted, fair market value of the property. To approve a tentative contract cancellation, a county or city must make specific findings that are supported by substantial evidence. The existence of an opportunity for another use of the property or the uneconomic character of an existing agricultural use shall not, by itself, be a sufficient reason to cancel a contract.

In return, restricted parcels are assessed for property tax purposes at a rate consistent with their actual use, rather than potential market value. The Williamson Act is estimated to save agricultural landowners from 20 percent to 75 percent in property tax liability each year.

For more information:

Call the Division of Land Resource Protection at 916-324-0850

or visit its website:

<http://www.conservation.ca.gov/dlrp/lca/Pages/Index.aspx>

This statement applies to the following property: 123 Any Street, Santa Carmel, CA 12345

Transferor: Peter Seller

APN: 169171008000

RIGHT TO FARM ORDINANCE FOR MONTEREY COUNTY

Subject property IS within 1 mile of farmland.

16.40.040 Disclosure of Right to Farm

A. Notice to Purchasers of Real Property.

Any authorized agent for a transferor of real property that is located in the County of Monterey, or the transferor if he or she is acting without an agent, shall provide a "right to farm" notice to the potential purchaser of said real property in substantially the following form:

NOTICE TO PURCHASERS OF REAL PROPERTY:

Notice is hereby provided that the Monterey County Board of Supervisors has adopted an ordinance (codified at Chapter 16.40 (Protection of Agricultural Activities) of the Monterey County Code) to protect agricultural resources and agricultural operations from nuisance claims. It is the policy of the County of Monterey to promote the long- term protection, conservation, and enhancement of productive and potentially productive agricultural land and to minimize potential conflict between agricultural and non--agricultural land uses within the County. Where non-agricultural land uses, especially residential development, extend into agricultural lands or are located in the vicinity of agricultural lands, agricultural operations may be subject to nuisance complaints which may be the result of lack of information about such operations. Such complaints may cause the curtailment of agricultural operations and discourage investment for improvement of agricultural land to the detriment of the economic viability of the agricultural industry of the County. Therefore, it is the intent of Chapter 16.40 of the Monterey County Code to promote a good neighbor policy by advising property owners, potential purchasers of real property located near agricultural operations, residents of the County, and the general public of the potential inconveniences or discomforts associated with living and/or visiting a County with a strong rural character and healthy agricultural sector, so long as the agricultural operations are conducted in a manner consistent with proper and accepted customs and standards. These potential inconveniences or discomforts may include, but are not limited to, noises, odors, lights, reflective surfaces, fumes, insects, dust, chemicals, smoke, the operation of machinery (including aircraft), agricultural truck traffic, and crop rotation, and impacts associated with the presence of a large labor force.

Thus, as a resident or visitor of Monterey County, you are hereby notified that you must be prepared to accept certain inconveniences or discomforts that are caused by agricultural operations as a normal and necessary aspect of living in a County with a strong rural character and a healthy agricultural sector. The Board of Supervisors has also established a voluntary dispute resolution process to assist in resolving complaints about agricultural operations without litigation.

For further information regarding County policies in respect to agriculture or the voluntary dispute resolution process, you are invited to contact the Monterey County Office of the Agricultural Commissioner.

More information: <http://www.co.monterey.ca.us/planning/>

The undersigned hereby acknowledge receipt of a copy of this Disclosure:

Signature of Transferor (Seller) _____ Date _____

Signature of Transferor (Seller) _____ Date _____

Signature of Transferee (Buyer) _____ Date _____

Signature of Transferee (Buyer) _____ Date _____

This statement applies to the following property: 123 Any Street, Santa Carmel, CA 12345

Transferor: Peter Seller

APN: 169171008000

TERMS AND CONDITIONS

This GeoDisclosure Report ("Report") is subject to each of the following Terms and Conditions. Each Recipient (defined below) of the Report agrees that the Report is subject to the following Terms and Conditions, and each Recipient agrees to be bound by such. Use of this Report by any Recipient constitutes acceptance of the Terms and Conditions to the Report. The Terms and Conditions below are incorporated by this reference into the Report. This Report is not an insurance policy.

This Report is for the real property specifically described in the Report (the "Property") and solely for the transaction for which it was originally purchased ("Transaction"). The Property shall not include any property beyond the boundaries of the real property described in the Report. The Property shall not include any structures (whether located on the Property, or not), easements, or any right, title, interest, estate, or easement in any abutting streets, roads, alleys, lanes, ways, or waterways.

IMPORTANT: Transferor(s) and transferee(s) shall read the complete Report in its entirety before the close of escrow. A "Signature Page" or "Summary Pages" document may be included in the electronic delivery of this Report. Those documents do not replace the complete Report or remove the need to read the complete Report, and do not remove the requirement to disclose. The Signature Page and Summary Pages documents are subject to the Terms and Conditions of the complete Report.

1. Only the Recipients may rely on This Report. Only the transferor(s) and transferee(s), and their agents/brokers, if any, 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. While disclosures made on the statutory Natural Hazard Disclosure Statement in the Report may indicate certain risks to the Property, the disclosures are only between the transferor, the transferor's agents, and the transferee, and shall not be used by any other party, including, but not limited to, insurance companies, lenders, or governmental agencies, for any purpose." Cal. Civil Code section 1103.2, subdivision (g).

2. Seller and Seller's Agent's Responsibility of Full Disclosure. Recipients are obligated to make disclosures, and always disclose material facts, that are within their actual knowledge.

3. Scope of Report. This Report is limited to determining whether the Property is in those specified natural hazard zones and property tax districts, and in proximity to those specified environmental sites (depending on the report product ordered), as defined in the Report. The Report is not a geologic report or a land survey and no site inspection has been made in producing the Report. GeoDisclosure makes no determination, expresses no opinion or view, and assumes no responsibility in this Report concerning the right, entitlement, or ability to develop or improve the Property. GeoDisclosure has no information concerning whether the Property can be developed or improved. No determination is made and no opinion is expressed, or intended, by this Report concerning structures or soils on or outside of the Property, including, without limitation, habitability of structures or the Property, suitability of the Property for construction or improvement, potential for soil settlement, drainage, soil subsidence, or other soil or site conditions. The Recipient(s) is advised to consult the local Planning Department to determine whether factors beyond the scope of this Report may limit the Transferee(s) ability to use or improve the Property.

The Report is not a property inspection report, and no determination is made and no opinion is expressed, or intended, by this Report concerning architectural, structural, mechanical, engineering, or legal matters, or the marketability or value of the Property. GeoDisclosure has not conducted any testing or physical or visual examination or inspection of the Property, nor is this Report a substitute for any such testing, physical or visual examination, or inspection.

4. Tax and Environmental Disclosures (if included in Report). No determination is made and no opinion is expressed, or intended, by the Report concerning the existence of property tax liabilities, or the existence of hazardous or toxic materials or substances, or any other defects, on, under, or in proximity to the Property, unless specifically described in the Report.

5. Statutory and Additional Disclosures, Advisories and Local Addenda (if included in Report). No determination is made and no opinion is expressed, or intended, by this Report concerning the need to purchase earthquake or flood insurance for the Property. In preparing the Report, GeoDisclosure accurately reported on information contained in Government Records. GeoDisclosure reviewed and relied upon those Government Records specifically identified and described in the Report. GeoDisclosure has not reviewed or relied upon any Government Records that are not specifically identified in the Report. No determination is made and no opinion is expressed, or intended, by the Report concerning any matters identified in Government Records that were not reviewed by GeoDisclosure. Local Addenda, where applicable, are included "AS IS" as an accommodation to the local real estate board that provided the content; GeoDisclosure assumes no responsibility for the accuracy of any information included in the Local Addenda.

6. FEMA Flood Determination Certificate (if accompanying the Report). No determination is made and no opinion is expressed, or intended, by the Report concerning the requirement for or cost of flood insurance on the Property. Recipient(s) understands that a lender may require flood insurance to secure its loan collateral independent of whether FEMA may require flood insurance under the National Flood Insurance Program on a federally backed mortgage. The FEMA Flood Determination Certificate ("Flood Certificate"), which may accompany the Report, is produced by a third-party expert certified by FEMA to provide Flood Certificates. GeoDisclosure assumes no liability for errors in that third-party flood determination.

This statement applies to the following property: 123 Any Street, Santa Carmel, CA 12345

Transferor: Peter Seller

APN: 169171008000

TERMS AND CONDITIONS (continued)

7. Changes to Government Record after Report Date. This Report is issued as of the Report Date identified in the Report. GeoDisclosure shall have no obligation to advise any Recipient of any information learned or obtained after the Report Date even if such information would modify or otherwise affect the Report. Subsequent to GeoDisclosure acquisition of Government Records, changes may be made to said Government Records and GeoDisclosure is not responsible for advising the Recipients of any changes. GeoDisclosure is not liable for any impact on the Property that any change to the Government Records may have.

8. Government Record Sources. GeoDisclosure relies upon the Government Records specifically identified in the Report without conducting an independent investigation of their accuracy. GeoDisclosure assumes no responsibility for the accuracy of the Government Records identified in the Report. GeoDisclosure makes no warranty or representation of any kind, express or implied, with respect to the Report. GeoDisclosure expressly disclaims and excludes any and all other express and implied warranties, including, without limitation, warranties of merchantability or fitness for a particular purpose. The GeoDisclosure Report is "AS IS".

9. Liability Provisions.

(a) Recipients are entitled to rely on the provisions of the Report as of the close of escrow for the transaction for which said Report was issued.

(b) Except as specifically described in the Report, GeoDisclosure's total liability and responsibility to any Recipient for any liabilities, causes of action, claim or claims, including but not limited to any claim for breach of Report or negligence, shall be for actual proven damages only and is limited to the difference in fair market value of the Property on the date payment for the Report was received by GeoDisclosure. GeoDisclosure shall have no responsibility, or liability, for any lost profits, consequential damages, special damages, indirect damages, or incidental damages allegedly suffered as a result of the use of, or reliance on, the Report. GeoDisclosure has not conducted an independent investigation of the accuracy of the information provided by the Recipient. GeoDisclosure assumes no responsibility for the accuracy of information provided by the Recipient. GeoDisclosure shall be subrogated to all rights of any claiming party against anyone including, but not limited to, another party who had actual knowledge of a matter and failed to disclose it to the Recipients in writing prior to the close of escrow.

10. Governing Law. The Report shall be governed by, and construed in accordance with, the laws of the State of California.

11. Small Claims or Arbitration. This provision constitutes an agreement to arbitrate disputes on an individual basis. All disputes and claims arising out of or relating to the Report must be resolved by binding arbitration. This Report to arbitrate includes, but is not limited to, all disputes and claims between GeoDisclosure transferor(s) and transferee(s) and claims that arose prior to purchase of the Report. This agreement to arbitrate applies to transferor(s) and transferee(s) successors in interest, assigns, heirs, spouses, and children.

Any arbitration must take place on an individual basis, GeoDisclosure, transferor(s) and transferee(s) agree that they are waiving any right to a jury trial and to bring or participate in a class, representative, or private attorney general action, and further agree that the arbitrator lacks the power to consider claims for injunctive or declaratory relief, or to grant relief effecting anyone other than the individual claimant.

The arbitration is governed by the Commercial Arbitration Rules and the Supplementary Procedures for Consumer Related Disputes (the "AAA Rules") of the American Arbitration Association ("AAA"), as modified by this Agreement, and will be administered by the AAA. The arbitration award may include attorney fees if allowed by Federal, state, or other applicable law and may be entered as a judgment in any court of proper jurisdiction. The Federal Arbitration Act will govern the interpretation, applicability and enforcement of this arbitration agreement. This arbitration agreement will survive the termination of this Report.

12. Severability. If any provision of the Terms and Conditions to this Report is determined to be invalid or unenforceable for any reason, then such provision shall be treated as severed from the remainder of the Terms and Conditions, and shall not affect the validity and enforceability of all of the other provisions of the Terms and Conditions.

13. Other Agreements. This Report constitutes the entire, integrated agreement between GeoDisclosure and Recipients, and supersedes and replaces all prior statements, representations, negotiations, and agreements.