Statutory Natural Hazard Disclosure ("NHD") Statement and Acknowledgment of Receipt

DISCLAIMER: This NHD Summary (a) is not valid unless delivered with the complete FANHD Disclosure Report which buyer must read and acknowledge before close of escrow, and (b) is subject to the Terms and Conditions contained in that complete Disclosure Report.

The seller and seller's agent(s) or a third-party consultant disclose the following information with the knowledge that even though this is not a warranty, prospective buyers may rely on this information in deciding whether and on what terms to purchase the Property. Seller 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 seller and seller's agent(s) based on their knowledge and maps drawn by the state and federal governments. This information is a disclosure and is not intended to be part of any contract between the seller and buyer. THIS REAL PROPERTY LIES WITHIN THE FOLLOWING HAZARDOUS AREA(S):

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

Yes__ No**X** 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**X** Do not know and information not available from local jurisdiction__

A HIGH or VERY HIGH FIRE HAZARD SEVERITY ZONE (FHSZ) as identified by the Director of Forestry and Fire Protection pursuant to Section 51178 of the Government Code or Article 9 (commencing with Section 4201) of Chapter 1 of Part 2 of Division 4 of the Public Resources Code. The owner of this Property is subject to the maintenance requirements of Section 51182 of the Government Code.

Yes__ No**X**

High FHSZ in a state responsibility area __ High FHSZ in a local responsibility area __

Very High FHSZ in a state responsibility area __ Very High FHSZ in a local responsibility area __

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**X**

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

Yes__ No**X**

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

Yes (Landslide Zone)__ Yes (Liquefaction Zone)__

No__ Map not yet released by state**X**

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. SELLER(S) AND BUYER(S) MAY WISH TO OBTAIN PROFESSIONAL ADVICE REGARDING THOSE HAZARDS AND OTHER HAZARDS THAT MAY AFFECT THE PROPERTY.

Signature of Seller(s)	Date	Signature of Seller(s)	Date
Signature of Seller's Agent	Date	Signature of Seller's Agent	Date

☐ Seller(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).

☒ Seller(s) and their agent(s) acknowledge that they have exercised good faith in the selection of a third-party report provider as required in Section 1103.7 of the Civil Code, 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 Section 1103.4 of the Civil Code. Neither seller(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) FIRST AMERICAN REAL ESTATE DISCLOSURES CORPORATION OPERATING THROUGH ITS FANHD DIVISION.
Date 17 September 2026

Buyer represents that he or she has read and understands this document. Pursuant to Civil Code Section 1103.8, the representations made in this Natural Hazard Disclosure Statement do not constitute all of the seller(s) or agent's disclosure obligations in this transaction.

Signature of Buyer(s)	Date	Signature of Buyer(s)	Date

BUYER(S) REPRESENTS ABOVE HE/SHE HAS RECEIVED, READ AND UNDERSTANDS THE COMPLETE FANHD DISCLOSURE REPORT DELIVERED WITH THIS SUMMARY:

A. Additional Property-specific Statutory Disclosures: Fire Hazard Severity Zone (AB 38), Fire Hazard Severity Zone Pursuant to Gov. Code §51179, Former Military Ordnance Site, Commercial/Industrial Use Zone, Airport Influence Area, Airport Noise, San Francisco Bay Conservation and Development District Jurisdiction (in S.F. Bay counties only), California Energy Commission Duct Sealing Requirement, Notice of Statewide Right to Farm, Notice of Mining Operations, Sex Offender Database (Megan's Law), Gas and Hazardous Liquid Transmission Pipeline Database.

B. Additional County and City Regulatory Determinations as applicable: Airports, Avalanche, Blow Sand, Coastal Zone, Dam/Levee Failure Inundation, Debris Flow, Erosion, Flood, Fault Zone, Fire, Groundwater, Landslide, Liquefaction, Methane Gas, Mines, Naturally Occurring Asbestos, Redevelopment Area, Right to Farm, Runoff Area, Seiche, Seismic Shaking, Seismic Ground Failure, Slope Stability, Soil Stability, Subsidence, TRPA, Tsunami.

C. General advisories: Methamphetamine Contamination, Mold, Radon, Endangered Species Act, Abandoned Mines, Oil & Gas Wells, Tsunami Maps (coastal only).

D. Additional Reports - Enclosed if ordered: (1) PROPERTY TAX REPORT (includes state-required Notices of Mello-Roos and 1915 Bond Act Assessments, and Notice of Supplemental Property Tax Bill, (2) ENVIRONMENTAL SCREENING REPORT (discloses Transmission Pipelines, Contaminated Sites, and Oil & Gas Wells). Enclosed if applicable: Local Addenda.

E. Government Guides in Combined Booklet with Report. Refer to Booklet: (1) ENVIRONMENTAL HAZARDS: "A Guide for Homeowners, Buyers, Landlords and Tenants"; (2) EARTHQUAKE SAFETY: "The Homeowners Guide To Earthquake Safety" and included "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 also available on the Company's "Electronic Bookshelf" at: https://orderform.fanhd.com/resources/electronic_bookshelf/regulatory_pamphlets.



First American
Natural Hazard Disclosures™

Property Address: **3534 ANZA WAY, CHICO, CA 95973, BUTTE COUNTY**

APN: **910-031-109-000** | Report Date: **09/17/2026** | Report Number: **3641234**

Property Disclosure Summary

Section 1103 of the California Civil Code mandates the disclosure of six (6) natural hazard zones if the Property is located within any such zone. Those six "statutory" hazard zones are disclosed on the Natural Hazard Disclosure ("NHD") Statement ("NHDS") on the preceding page. Note that the NHDS does not provide for informing buyers if a property is only partially within any of the delineated zones; therefore, a FEMA flood certificate is included if any portion of the parcel is within a Special Flood Hazard Area. This Report also discloses hazards identified by county and/or city officials in the Safety Element of their jurisdiction's General Plan.

Below is a summary of the property disclosures in this Report. Farther below, discussion sections explain each disclosure, place the determination in perspective, and give buyers additional information they may need in the decision-making process. The disclosures are grouped according to hazard category. In each category, the hazard identifies the government authority responsible for the disclosure requirement, statutory map, or relevant hazard data (state, county or city). Disclosure determinations (e.g., IN or NOT IN) are parcel specific. Where a governing agency describes a hazard but has not evaluated or mapped a hazard zone in the Public Record, a usable map is not available and "Map N/A" is reported. Often, a hazard zone mapped in a city (or county) General Plan is identical to county (or state) hazard zones disclosed elsewhere in the Report; those redundant local disclosures are cited in the *Public Records Searched* at end of Report (see "Public Records not Repeated or Reported"), as is the data source for each disclosure.

Property Hazard Disclosures

Flood		IN	NOT IN	MAP N/A	Description	Pg.
State	Flood		•		NOT IN a Flood Hazard Area.	10
	Dam		•		NOT IN an area of potential dam inundation.	10
County	Flood 200 Year		•		NOT IN a mapped USACE Comprehensive Study 200-Year Floodplain.	11
	Awareness Floodplain		•		NOT IN a mapped DWR Awareness Floodplain.	11
	Levee Inundation	•			IN a mapped Levee Flood Protection Zone.	11
	Regional Flood		•		NOT IN a mapped Regional/Special Studies Flood Zone.	12
	Dam Inundation			•	Map Not Available	12
	Seiche			•	Map Not Available	12
Fire		**IN**	**NOT IN**	**MAP N/A**	**Description**	**Pg.**
State	High or Very High Fire Hazard Severity		•		NOT IN a high or a very high fire hazard severity zone in state responsibility area or local responsibility area as identified by CAL FIRE.	13
	Wildland Fire Area		•		NOT IN a Wildland-State Responsibility Area.	13
	Fire Hazard Severity Zone (AB 38) (Includes Local Inspection Contact Info)		•		NOT IN a high or a very high fire hazard severity zone in state responsibility area or local responsibility area as identified by CAL FIRE but local laws may require inspection and defensible space compliance.	14
	Vegetation Management (Defensible Space) Inspection Advisory			•	Map Not Available	15
	Local Vegetation Management Ordinance Inquiries			•	Applicable fire authority and email inquiry regarding the existence of a local vegetation management ordinance.	16

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Fire (continued)		IN	NOT IN	MAP N/A	Description	Pg.
	Senate Bill 63 (SB 63): Fire Protection Building Standards for New Construction		•		NOT IN a very high, high, or moderate fire hazard severity zone identified by CAL FIRE in the local responsibility area.	16
	Fire Hazard Severity Zone pursuant to Gov. Code §51179		•		NOT IN a Locally Modified FHSZ pursuant to California Government Code Section 51179.	17
County	Fire Hazard Zone		•		NOT IN a mapped area of Very High, High, or Moderate Fire Hazard Severity.	17
	Wildland Urban Interface		•		NOT IN a mapped Regional/Special Studies Flood Zone.	18
Earthquake		**IN**	**NOT IN**	**MAP N/A**	**Description**	**Pg.**
State	Fault		•		NOT IN an earthquake fault zone designated pursuant to the Alquist-Priolo Act.	19
	Landslide			•	Map Not Available.	19
	Liquefaction			•	Map Not Available.	19
County	Fault		•		NOT WITHIN 660 feet of a mapped fault that is not contained in a mapped Alquist-Priolo Zone.	20
	Liquefaction	•			IN a mapped area of Generally Moderate Liquefaction Potential.	20
	Ground Shaking			•	Map Not Available	20
Landslide		**IN**	**NOT IN**	**MAP N/A**	**Description**	**Pg.**
County	Landslide	•			IN a mapped area of Low to No Landslide Potential.	22
Soils		**IN**	**NOT IN**	**MAP N/A**	**Description**	**Pg.**
County	Erosion	•			IN a mapped area of Slight Erosion Hazard Potential.	23
	Expansive Soils	•			IN a mapped area of Moderate Expansive Soils.	23
	Subsidence	•			IN a mapped area of Subsidence.	23
Climate Change		**IN**	**NOT IN**	**MAP N/A**	**Description**	**Pg.**
County	Climate Change			•	Map Not Available	24
Neighborhood		**IN**	**NOT IN**	**MAP N/A**	**Description**	**Pg.**
State	Former Military Ordnance		•		NOT WITHIN one mile of a formerly used ordnance site.	25
	Commercial or Industrial	•			WITHIN one mile of a property zoned to allow commercial or industrial use.	25
	Airport Influence Area	•			IN an airport influence area: Chico Municipal.	25
	Airport Noise Area for 65 Decibel		•		NOT IN a delineated 65 dB CNEL or greater aviation noise zone.	26

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Neighborhood (continued)		IN	NOT IN	MAP N/A	Description	Pg.
	California Energy Commission	•			IN a climate zone where properties are usually subject to duct sealing and testing requirements.	26
	Right to Farm Act	•			IN a one mile radius of designated Important Farmland that requires a statutory "Notice of Right to Farm" be provided in this Report.	27
	Notice of Mining Operations		•		NOT IN a one mile radius of a mapped mining operation that requires a statutory "Notice of Mining Operation" be provided in this Report.	27
County	Right-to-Farm Disclosure Advisory			•	Map Not Available	28

General Advisories	Description	Pg.
Registered Sex Offender Database (Megan's law) Notice	Provides an advisory required pursuant to Section 290.46 of the Penal Code. Information about specified registered sex offenders is made available to the public.	29
Gas and Hazardous Liquid Transmission Pipeline Database Notice	Provides a notice required pursuant to Section 2079.10.5(a) of the Civil Code. Information about transmission pipeline location maps is made available to the public.	29
Cooling and Heating Energy-efficiency	Provides an advisory that federal energy-efficiency standards apply to the repair and replacement of residential heating, ventilation and air conditioning ("HVAC") systems.	30
Methamphetamine Contamination	Provides an advisory that a disclosure may be required pursuant to the "Methamphetamine Contaminated Property Cleanup Act of 2005".	30
Mold	Provides an advisory that all prospective purchasers of residential and commercial property should thoroughly inspect the subject property for mold and sources for additional information on the origins of and the damage caused by mold.	30
Radon	Provides an advisory on the risk associated with Radon gas concentrations.	31
Endangered Species	Provides an advisory on resources to educate the public on locales of endangered or threatened species.	31
Abandoned Mines	Provides an advisory on resources to educate the public on the hazards posed by, and some of the general locales of, abandoned mines.	31
Oil and Gas Wells	Provides an advisory on the potential existence of oil and gas wells and sources for additional general and/or specific information.	32
Sustainable Groundwater Management Act	Provides an advisory about groundwater basins that may be prioritized for groundwater management.	32
Electromagnetic Fields Advisory	Provides an advisory about electromagnetic fields in the local environment and their assessment.	32

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Property Tax Disclosures

Tax Disclosures	IS	IS NOT	Description	Pg.
Mello-Roos Community Facilities District		•	NOT SUBJECT TO one or more Mello-Roos Community Facilities Districts.	36
1915 Bond Act Assessment Districts		•	NOT SUBJECT TO one or more 1915 Bond Act Assessment Districts.	36
Property Assessed Clean Energy (PACE) Contract		•	NOT SUBJECT TO a PACE Contract.	37
Other Direct Assessments		•	NOT SUBJECT TO one or more other direct assessments.	38
SRA Fire Prevention Fee		•	NOT SUBJECT TO SRA Fire Prevention Fee (Fee suspended until 2031 by Assembly Bill 398 of 2017).	43

Additional Tax Information	Description	Pg.
Current Property Tax Bill Summary	Provides a breakdown of the property tax bill for the current year, including General Ad Valorem taxes and Direct and/or Special Assessments.	38
Available Senior Citizens Exemptions	Provides information about the possible existence of exemptions from certain special taxes or assessments that can result in substantial savings to qualified taxpayers.	38
Ad Valorem Tax Exemptions & Exclusions	Provides a list of exemptions and exclusions to Ad Valorem Taxes that California law makes available to qualified property owners, including 'Prop 19' tax-base transfers and senior citizens exemptions in applicable districts.	38
Estimating Property Taxes After the Sale	Provides a utility for automatically calculating estimated property taxes after the sale.	40
Notice of Supplemental Property Tax Bill	Notifies the buyer about "Supplemental" Property Tax Bill(s) that may be due once the property is revalued after the change of ownership.	41
Supplemental Property Tax Estimator	Provides a utility for automatically calculating estimated Supplemental Taxes.	42
Private Transfer Fee	Notifies buyer to review Preliminary (Title) Report to determine if a fee is imposed by a private entity when a property within a certain type of subdivision is sold or transferred.	43

Local Addenda	Description	Pg.
DWR Urban Level of (200 Year) Flood Protection Informational Maps	Notifies the buyer if the Property is within a "200-Year Floodplain" or a "200-Year Riverine Flood Zone" as depicted on DWR Urban Level of Flood Protection Informational Maps.	A-1

Determined by First American Real Estate Disclosures Corporation

For more detailed information as to the foregoing determinations, please read this entire Report.

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200-Year Floodplain and 200-Year Riverine Flood Zones

California Senate Bill 1278/Assembly Bill 1965 Urban Level of Flood Protection Informational Maps

PUBLIC RECORD(S) SEARCHED: “Senate Bill 1278/Assembly Bill 1965 Urban Level of Flood Protection Informational Maps” produced by the California Department of Water Resources ("DWR").

DETERMINATION:

Senate Bill 5 ("SB 5"), which was enacted in 2007, authorized the DWR to develop maps displaying 100- and 200-year floodplains for areas located within the Sacramento-San Joaquin (SAC-SJ) Valley watershed. "Sacramento-San Joaquin Valley" means any lands in the bed or along or near the banks of the Sacramento River or San Joaquin River, or any of their tributaries or connected therewith, or upon any land adjacent thereto, or within any of the overflow basins thereof, or upon any land susceptible to overflow therefrom. The Sacramento-San Joaquin Valley does not include lands lying within the Tulare Lake basin, including the Kings River.

SB 5 requires that these maps contain the best available information on flood hazards and be provided to cities and counties in the SAC-SJ Valley watershed. This effort was completed by DWR in 2008. In 2012, the State legislature amended SB 5 requirements through SB 1278 and Assembly Bill (AB) 1965.

SB 1278 (“Planning and zoning: flood protection: Sacramento-San Joaquin Valley”) stipulated that on or before July 2, 2013, for the purpose of providing information to cities and counties necessary for their determinations relating to level of flood protection, the DWR shall release flood plain maps that identify at a minimum the facilities of the State Plan of Flood Control (“SPFC”) and the available data as to the water surface elevation of flooding in urban areas in the event of the failure of the facilities of the SPFC during flooding that has a 1-in-200 chance of occurring in any given year.

Within 24 months of July 2, 2013, each city and county within the Sacramento-San Joaquin Valley shall amend its general plan to contain (and zoning ordinances to address) the locations of flood hazard zones, including, but not limited to, “locations of undetermined risk areas” by no later than July 2, 2016. An “undetermined risk area is one “presumed to be at risk during flooding that has a 1-in-200 chance of occurring in any given year unless deemed otherwise by the SPFC, an official National Flood Insurance Program rate map issued by the Federal Emergency Management Agency, or a finding made by a city or county based on a determination of substantial evidence by a local flood agency.”

That same year companion legislation, California Assembly Bill 1965, defined the term “urban level of flood protection” to mean “the level of protection that is necessary to withstand flooding that has a 1-in-200 chance of occurring in any given year using criteria consistent with, or developed by, the DWR.”

The DWR was required to release informational 200-year floodplain maps for urban areas protected by the SPFC. These maps are specifically intended to assist cities and counties protected by the SPFC in their determinations relating to urban level of flood protection. According to DWR these informational maps cover the following jurisdictions:

- City of Chico (Butte County)
- City of Yuba City (Sutter County)
- City of Marysville (Yuba County)
- City of Davis (Yolo County)
- City of Woodland (Yolo County)
- City of West Sacramento (Yolo County)
- City of Merced (Merced County)
- Sacramento Metropolitan Water District (including City of Sacramento and City of West Sacramento)
- Stockton Metropolitan Area (City of Stockton and City of Lathrop)

Please note:

- These jurisdictions or other may choose to develop, use, or adopt 200-year floodplain maps which depict boundaries different from those depicted in the Public Record.
- Local planning, public works, or other agencies of these or other communities may choose to develop, use, or adopt other 200-year flood depth of inundation maps; however, the floodplain boundaries of these depth of inundation zones may not be the same as those depicted in the Public Record.
- The 200-year floodplain boundaries depicted in the Public Record are different from those identified in the “Sacramento and San Joaquin River Basins Comprehensive Study” produced by the U.S. Army Corps of Engineers (“USACE”) in 2002 and made publicly available by DWR.

Reporting Standards: “IN” shall be reported if any portion of the Property is located within a “200-Year Floodplain” or a “200-Year Riverine Flood Zone” as mapped in the Public Record. “NOT IN” shall be reported if no portion of the Property is located within a “200-Year Floodplain” or a “200-Year Riverine Flood Zone” as mapped in the Public Record. Please note this determination relies on official digital data of specified floodplain zones made publicly available by DWR.