

Opendoor

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

To:

From: Opendoor Labs Inc. and its affiliates identified below

Property: 14854 Eden Mills Pl, San Diego, CA 92131

Date:

This is to give you notice that Opendoor Labs Inc. (“Opendoor”) has a business relationship with (i) Opendoor Brokerage LLC, Opendoor Brokerage Inc., OD Homes Brokerage Inc., and Tremont Realty LLC d/b/a Opendoor Connect (collectively, the “Opendoor Brokerages”); (ii) OS National LLC, OS National Alabama LLC, OSN Texas LLC, OSN Title Company, and OSN Escrow Inc. (collectively, the “OSN Entities”); (iii) Title Resources Guaranty Company; (iv) Mainstay Brokerage LLC and Mainstay Brokerage Inc. (collectively, the “Mainstay Brokerages”); and (v) Mainstay National Title LLC and Mainstay National Title Alabama LLC (together, the “Mainstay National Entities” and collectively with the Opendoor Brokerages, OSN Entities, Title Resources Guaranty Company, and Mainstay Brokerages, the “Affiliates”). Specifically, Opendoor is the ultimate owner of the Opendoor Brokerages and the OSN Entities, and is an indirect, partial owner of Title Resources Guaranty Company, the Mainstay Brokerages, and the Mainstay National Entities. Additionally, Lennar Corporation has an indirect ownership interest in Title Resources Guaranty Company. Because of these relationships, this referral may provide Opendoor and/or its Affiliates a financial or other benefit.

Set forth below is the estimated charge or range of charges for the settlement services listed. You are NOT required to use the Affiliates as a condition for the purchase, sale, or refinance of the subject property. The services of one or more of the Affiliates may not be available in the location of the subject property. THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.

<i>Provider and Settlement Service</i>	<i>Charge or Range of Charges</i>
Opendoor Brokerages and Mainstay Brokerages: Residential real estate brokerage services	<i>BROKERAGE FEES ARE NOT SET BY LAW AND ARE FULLY NEGOTIABLE</i>
Real Estate Fees	0 - 6% of purchase price
OSN Entities: Title insurance for owner’s and/or lender’s coverage; settlement and closing services	For a detailed quote for your home, please visit osnational.com/get-a-quote
Owner Title Policy Premium	\$0 - \$5,000
Lender Title Policy Premium	\$0 - \$5,000
Other Endorsements	\$0 - \$1,000 per endorsement
Escrow/Closing Services	\$0 - \$4,000
Loan Closing Services	\$0 - \$350

{continued on next page}

Opendoor

<i>Provider and Settlement Service</i>	<i>Charge or Range of Charges</i>
Title Resources Guaranty Company: Title insurance for owner's and/or lender's coverage; settlement and closing services Owner Title Policy Premium Lender Title Policy Premium Other Endorsements Escrow/Closing Services	 \$0 - \$5,000 \$0 - \$5,000 \$0 - \$1,000 per endorsement \$0 - \$4,000
Mainstay National Entities: Title insurance for owner's and/or lender's coverage; settlement and closing services Owner Title Policy Premium Lender Title Policy Premium Other Endorsements Escrow/Closing Services Loan Closing Services	For a detailed quote for your home, please visit https://mainstaynationaltitlellc.com \$0 - \$5,000 \$0 - \$5,000 \$0 - \$1,000 per endorsement \$0 - \$4,000 \$0 - \$350
This is an affiliated business arrangement disclosure statement. Actual services and charges may vary according to the particular circumstances underlying the transaction, including the home value, coverage and limits chosen, whether you are the purchaser or seller, as well as other requested terms, unusual market conditions, government regulation, property location, and similar factors. This disclosure statement does not account for fees paid or payable to third party service providers.	

ACKNOWLEDGMENT

I/we have read this disclosure form and understand that Opendoor and/or its Affiliates are referring me/us to purchase the above-described settlement service(s) and may receive a financial or other benefit as the result of this referral.

Printed Name

Printed Name

Signature

Signature

Date

Date

Opendoor Addendum

This **ADDENDUM** ("Addendum") modifies the **PURCHASE AND SALE CONTRACT** (the "Contract") dated _____ between Seller and Buyer (collectively, the "Parties") with respect to the real property commonly known as 14854 Eden Mills Pl, San Diego, CA 92131 (hereinafter, "Property"). Capitalized terms used but not defined in this Addendum have the meaning given to them in the Contract. In the event of any conflict with the terms in the Contract, the terms of this Addendum shall control to the full extent permitted by law.

1. SECURITY SYSTEM AND LOCK

The Parties agree that the security system and electronic door lock do not convey. The electronic lock will be replaced with a standard door lock before close.

2. AFFILIATED BUSINESS DISCLOSURE

Buyer agrees to review and sign the Affiliated Business Arrangement Disclosure provided by Seller.

3. EXPIRATIONS

For any expiration date or deadline in the Contract that ends on a Saturday, Sunday, or state or national holiday, the date will be automatically extended to 5:00 p.m. the next business day.

4. EXTENSIONS

The Parties agree that time is of the essence and expressly waive any provisions in the Contract that grant either party the right to unilaterally change any previously agreed upon date. All extensions shall be by mutual written agreement between the Parties.

5. ASSIGNABILITY

The Contract may not be assigned by Buyer unless (a) the transfer of Buyer's interest in the Contract is to an entity in which Buyer holds a legal interest, such as a partnership, trust, limited liability company, or corporation or (b) Seller provides prior written consent. Any such assignment will not release Buyer of its obligations to Seller.

6. BREACH AND REMEDY

If Buyer is in breach of the Contract, Seller's only remedy is to cancel the Contract and receive the earnest money, thereby releasing both Parties from the Contract.

If Seller is in breach of the Contract, Buyer's only remedy is to cancel the Contract and receive the earnest money, thereby releasing both Parties from the Contract.

7. SOLAR ENERGY SYSTEM (IF ANY)

If applicable, any solar energy system (including all related panels, accessories, and equipment) present on the Property is sold **AS-IS**. The Seller makes no warranties or guarantees regarding the functionality, efficiency, or condition of any solar energy system.

8. DISBURSEMENTS

The Parties agree to release Escrow Agent from any and all claims related to disbursements authorized by the foregoing sections of this Addendum.



Brad Bonney

Seller Signature

02/02/2026

Date

authorized signer on behalf of Opendoor
Property Trust I

Buyer Signature

Date

Buyer Signature

Date



I found the booklet, *The Homeowner's Guide to Environmental Hazards and Earthquake Safety (with gas shut-off valve update)* which includes the Federal Lead booklet and Toxic Mold Update:

- Helpful
- Too detailed
- Not detailed enough
- Clearly written
- Confusing
- The booklet helped me to locate earthquake weaknesses in my home.
- I have strengthened my home to resist earthquakes.
- I plan to fix my home's earthquake weaknesses.
- The booklet helped me find out that my home did not have any earthquake weaknesses.

The year my home was built was _____.

Comments: _____

We Want To Hear From You!

California Seismic Safety Commission
1900 K Street, Suite 100
Sacramento, California 95814-4186

To Whom It May Concern: I have received a copy of the Environmental Hazards and Earthquake Safety (with gas shut-off valve update) which includes the Federal Lead booklet and Toxic Mold Update, and Home Energy Rating booklet.

Property Address: 14854 Eden Mills Pl, San Diego, CA 92131

Date _____ Time _____
(Buyer's signature) (printed name)

Date _____ Time _____
(Buyer's signature) (printed name)

Date _____
(Buyer's Agent's signature) (printed name) (Broker's name)

NOTE: For applicable transactions, it is also necessary to complete C.A.R. Standard form FLD-11 (Lead-based paint and Lead-based paint Hazards Addendum, Disclosure and Acknowledgement.)

ALL SIGNERS SHOULD RETAIN A COPY OF THIS PAGE FOR THEIR RECORDS

California Civil Code Section 2079.10 states that if the HERS booklet is provided to the Buyer by the Seller or Broker, then this booklet is deemed to be adequate to inform the home buyer about the existence of California Home Energy Rating Program.

Revised 09/10 Official C.A.R. * Publication 09/10

To Whom It May Concern: I have received a copy of the Environmental Hazards and Earthquake Safety (with gas shut-off valve update) which includes the Federal Lead booklet and Toxic Mold Update, and Home Energy Rating booklet.

Property Address: 14854 Eden Mills Pl, San Diego, CA 92131

Date 02/02/2026 Time 9:00 AM
(Seller's signature) Brad Bonney (printed name) Opendoor Property Trust I

(Seller's signature) authorized signer on behalf of Opendoor Property Trust I (printed name)

(Listing Agent's signature) (printed name) (Broker's name)

NOTE: For applicable transactions, it is also necessary to complete C.A.R. Standard form FLD-11 (Lead-based paint and Lead-based paint Hazards Addendum, Disclosure and Acknowledgement.)

ALL SIGNERS SHOULD RETAIN A COPY OF THIS PAGE FOR THEIR RECORDS

California Civil Code Section 2079.10 states that if the HERS booklet is provided to the Buyer by the Seller or Broker, then this booklet is deemed to be adequate to inform the home buyer about the existence of California Home Energy Rating Program.

Revised 09/10 Official C.A.R. * Publication 09/10



LOCAL AREA DISCLOSURES



FOR SAN DIEGO COUNTY

© 2023 Greater San Diego Association of REALTORS®

LOCAL AREA DISCLOSURES FOR SAN DIEGO COUNTY

The Local Area Disclosures for San Diego County (“LAD”) should be reviewed by Buyer and Seller along with the Statewide Buyer and Seller Advisory, Revised 6/21 (“SBSA”) from the California Association of REALTORS® (“C.A.R.”), and all other disclosures. The LAD provides information on conditions in San Diego County which may impact Buyer's decision to purchase the Property and is an advisory to Buyer and Seller.

- The LAD does not relieve Seller or Brokers from making disclosures legally required of them.
- The LAD does not eliminate Buyer's duty to conduct a thorough physical inspection of the Property.
- Buyer is advised to investigate, and obtain additional information on, all issues of concern to Buyer and not to rely solely on the information received from Seller and Brokers.
- Buyer is advised to consult with qualified professional advisors, consultants and appropriate governmental authorities in evaluating all information related to the Property.
- Buyer is advised that Brokers do not verify the results of any inspections or guarantee the performance of any inspector.
- In every instance below that advises or urges Buyer to investigate or verify information, this should be done before removing contingencies in the purchase agreement.

DISCLAIMER: The LAD is produced by the Greater San Diego Association of REALTORS® (“SDAR”), which has been doing so since 2003. The LAD is based on information obtained primarily from its members who conduct business throughout San Diego County and are familiar with commonly used local disclosures in those areas. SDAR believes the sources of information are reliable but has not verified all information. Conditions impacting the Property or area (especially those listed in “Specific Area Disclosures”) may have changed since the LAD was published.

THE LAD HAS BEEN APPROVED BY SDAR. NO REPRESENTATION OR WARRANTY IS MADE AS TO THE VALIDITY OR ADEQUACY OF ANY OF ITS PROVISIONS IN ANY PARTICULAR TRANSACTION.

Published and distributed by:

Greater San Diego Association of REALTORS®

4845 Ronson Court, San Diego, CA 92111-1803

(858) 715-8000 • www.sdar.com

Revision Date: January 2023

Table of Contents

A. General Disclosures 3

- 1. Attractions, Amusement Parks and Casinos 3
- 2. Regional Planning 3
- 3. Residential and Commercial Development 3
- 4. Construction and Soil Defects—Prior, Pending or Threatened Litigation 3
- 5. Quarries 3
- 6. Fireplaces 3
- 7. High Winds 3
- 8. Homeowners' Associations 4
- 9. Prisons and Jails 4
- 10. Proposition 65 4
- 11. Historic Review/Historic Districts 4
- 12. Golf Course Closures 4
- 13. Rental Restrictions 4
- 14. Parking Restrictions 5
- 15. Trolley and Trains 5
- 16. Homelessness and Illegal Encampments 5
- 17. Soil and Geologic Hazards and Conditions 5
- 18. Gas Pipelines 5
- 19. Property Photographs and Data Online 5
- 20. View Restrictions 5
- 21. Electrical Blackouts to Prevent Fires 5
- 22. Mediation and Arbitration 6
- 23. Accessory Dwelling Units 6
- 24. Preliminary Report and Title Policy 6

B. Environmental Disclosures 6

- 1. Animals and Insects 6
- 2. Coastal Cliffs and Beach Areas 6
- 3. Electric and Magnetic Fields (EMFs) 6
- 4. Cell Phone Towers and Coverage 6
- 5. High Speed Internet 6
- 6. Flood Hazards 6
- 7. Landfills 7
- 8. Defective Drywall 7
- 9. Hazardous Materials 7
- 10. Lead Hazard Inspection 7
- 11. Methane Gas 7
- 12. Nuclear Energy/Material 7
- 13. Trees, Crops and Vegetation-Economic Significance 7
- 14. Private Waste Disposal Systems 8
- 15. Toxic Mold Advisory 8
- 16. General Environmental Concerns 8
- 17. Desalination Plants 8
- 18. Water Availability and Quality 8
- 19. Outdoor Lighting Ordinance 8

C. Traffic, Roads and Transportation 8

- 1. Major Freeways— Traffic 8
- 2. Mass Transit 8
- 3. Vehicle Miles Traveled Subdivision/Redevelopment 9

D. Air Traffic and Airport Disclosures 9

- 1. Aircraft Noise—General 9
- 2. Aircraft Noise—MCAS Miramar, Camp Pendleton 9
- 3. Proposed Airport Sites & Runway Expansion 9
- 4. Air Installation Compatible Use Zone (AICUZ) 9

E. Specific Area Disclosures 10

- 1. COASTAL
 - a. California Coastal Commission 10
 - b. Coastal - Sea Level Rise 10
 - c. Coastal View Restrictions 10
 - d. Equestrian Facilities and Clean Water Act 10
- e. Camp Pendleton 10
- f. Coronado Island (City of Coronado) 11
 - i. Naval Base Coronado 11
 - ii. Traffic 11
 - iii. Development 11
 - iv. Historic Demolition Ordinance 11
 - v. Coronado Shores Condominiums 11
 - vi. Hotel Del Coronado 11

2. NORTH COUNTY INLAND

- a. Fallbrook (Unincorporated) 11
 - i. Naval Weapons Station 11
 - ii. Public Utility District 11
- b. Bonsall (Unincorporated) 11
- c. Carmel Mountain Ranch and Rancho Penasquitos 12
- d. Escondido (City of Escondido) 12
 - i. Agricultural Activity and Odors 12
 - ii. Chatham Brothers Barrel Yard 12
- e. Ramona (Unincorporated) 12
 - i. Noise, Barona Raceway, Off-Road Vehicles 12
 - ii. Odors, Fumes and Dust 12
 - iii. Environmental Concerns 12
 - iv. Sewage 12
 - v. Unavailability of Natural Gas 12
 - vi. Explosive Ordnance 12
- f. Rancho Bernardo (City of San Diego) 12
 - i. Groundwater Seepage 12
 - ii. Methane Gas 12
 - iii. Soils 12
 - iv. Poway Unified School District 12
- g. Poway Unified School District 12
- h. Rancho Santa Fe/Del Rayo (Unincorporated) 13
- i. Fairbanks Ranch (Unincorporated) 13

3. EAST COUNTY

- a. Santee (City of Santee) 13
- b. Fletcher Hills (City of El Cajon) 13
- c. Julian 13
- d. Ramona 13
- e. Ranch Santa Teresa Estates 13
- f. General Disclosures 13
- g. El Cajon - Cottonwood Sand Mining Project 13

4. SAN DIEGO (City of San Diego)

- a. Tierrasanta 13
- b. Navajo/San Carlos Area 14
- c. Downtown San Diego 14
 - i. Traffic and Noise 14
 - ii. New Buildings 14
 - iii. Homelessness 14
 - iv. Governments 14
 - v. Information 14

5. SOUTH COUNTY

- a. Chula Vista 14
 - i. North Island Credit Union Amphitheater 14
 - ii. Sesame Place 14
 - iii. Tijuana International Airport 14
 - iv. Trolley Lines 14
 - v. Bayfront Development 14
 - vi. Eastern Urban Center 14
- b. All Border Areas 14

6. DESERT

- a. Salton Sea 15
- b. Borrego Water District 15

Signature Page 16

A. General Disclosures

The best source for regional information is San Diego County's regional agency, the San Diego Association of Governments (SANDAG): www.sandag.org.

1. Attractions, Amusement Parks, and Casinos

Buyer and Seller are advised that various public attractions and amusement parks may impact the traffic in the area near the Property or create noise which may concern some Buyers. Buyer is advised to investigate the impacts from such attractions including the San Diego Zoo and Safari Park, SeaWorld, Aztec Stadium, Petco Park, Legoland, North Island Credit Union Amphitheater, Sesame Place, Mission Bay, Waterfront Park San Diego, Pechanga Arena, various casinos and resorts throughout the county, wineries that hold music events, and other public event venues.

2. Regional Planning

Buyer and Seller are advised that the Regional Comprehensive Plan serves as the long-term planning framework for the San Diego region. It provides the broad context in which local and regional decisions are made. For information visit www.sandag.org/index.asp?projectid=1&fuseaction=projects.detail.

The City of San Diego General Plan provides a comprehensive policy framework for how the City should grow and develop. There are also over 50 smaller community plans which provide additional detailed land use designations and site-specific policy recommendations. For information visit www.sandiego.gov/planning/genplan.

Other general or comprehensive plans may exist. Buyer is urged to contact the applicable authority for more information.

3. Residential and Commercial Development

Residential and commercial development occurs on an ongoing basis in San Diego County. Some developments are mentioned in this disclosure, but this should not be considered a comprehensive list. Buyer is urged to investigate to determine any new developments planned near the Property.

4. Construction and Soils Defects – Prior, Pending, or Threatened Litigation

Buyer and Seller are advised that many subdivisions and condominiums in San Diego County have been

subject to litigation or construction and soils defects arising out of the original construction of homes. The status of any legal action and the repairs to remedy the defect may impact the values and use of the Property. It is important to verify the status of any threatened, pending or resolved legal action, including what repairs were made, for the residence and subdivision. For further information, contact the homeowners association, if one exists, or the original home builder.

5. Quarries

Properties in the vicinities of the rock quarries may experience occasional explosion and equipment noise, increased industrial traffic and dust from quarry operations. Buyer is advised to investigate locations of quarries in and around the Property in addition to various safety hazards quarries may present. Proximity to a quarry does not affirmatively establish the risk or safety of the Property. Buyer is advised to consult with appropriate experts. Below is a partial list of potential resources provided as a starting point for Buyer/Seller investigations and not as an endorsement or guarantee that any Federal, state, county, city or other resource will provide complete advice. For information visit https://quarriesandbeyond.org/states/ca/quarry_photo/ca-san_diego_photos_1_b.html and <https://www.sandiegocounty.gov/> (and search "quarry")

6. Fireplaces

Buyer and Seller are advised that some areas of San Diego County, including areas in Santee, Tierrasanta, Scripps Ranch, Rancho Peñasquitos, and Rancho Bernardo, may have homes with Rampart General Fireplaces in some homes. These fireplaces were pre-cast concrete fireplaces brought to the site and erected instead of built at the site through masonry work. These fireplaces have been known to crack, and many fireplace inspectors, chimney sweeps, and contractors will not attempt to repair them. Any repairs, if even possible, are likely to be costly, if available and most likely replacement of the fireplace will be necessary.

7. High Winds

Buyer and Seller are advised that if the Property is located in an area subject to high winds, the property may suffer or incur damage from fire, blowing dust, sand and debris, and such winds can dislodge roof tiles and shingles and cause trees to fall. From time to time, all areas of the county are subject to high winds which

can cause damage to structures and be susceptible to fire and blown embers. Buyer is advised to prepare for such events by securing their Property and keeping trees and vegetation trimmed.

8. Homeowners' Associations

Buyer and Seller are advised that the Property may be subject to mandatory membership in one or more homeowners' associations (HOAs). HOAs may impose restrictions on the use and development of Property according to the HOA's Conditions, Covenants and Restrictions (CC&Rs) and Bylaws. If there are multiple HOAs, they may each charge separate dues.

9. Prisons and Jails

Buyer and Seller are advised that there are prisons, jails, and detention centers located in the County of San Diego which may influence Buyer's decision to purchase. Buyer is advised to investigate the impact, if any, of such facilities.

10. Proposition 65

Buyer and Seller are advised that the California Safe Drinking Water and Toxic Enforcement Act of 1986, also known as Proposition 65, which became effective January 1, 1988, concerns potential health danger from hazardous chemicals. Proposition 65 requires all businesses (including all builder of residential homes) to provide a warning to the public of the danger of potential harm by exposure to these chemicals.

11. Historic Review/Historic Districts

Buyer and Seller are advised that many municipalities in San Diego County have historic resource ordinances which can impact a Property owner's ability to modify or demolish a Property. In the City of San Diego, for example, a building not located in an exempt area that is at least 45 years old may be subject to historic review before demolition or exterior modification is permitted. The City of San Diego also has a number of Historic Districts that may impact whether a Property may be modified. Buyer should contact the planning department of the city (or the county) to determine what impact a historic ordinance may have on the Property. For properties located in unincorporated areas, contact the County Department of Planning and Land use, Historic Site Board 858.694.3656 or visit <https://www.sandiego.gov/development-services/public-hearings-meetings-notice/historical-resources-board>. For more information on historic districts, visit www.sohosandiego.org/resources/historicaldistricts.htm

12. Golf Course Closures

Buyer and Seller are advised that if the Property is located on or near a golf course, there is a possibility of closure of the golf course and potential redevelopment thereof which may affect the value or desirability of the Property. Multiple golf courses in San Diego County have closed in recent years and more may follow. For more information on a certain golf course, Buyer is advised to contact the appropriate local authority, such as an affiliated HOA or golf course manager. Brokers do not have expertise in this area.

13. Rental Restrictions

a. Short-Term Rental Restrictions

Buyer and Seller are advised that multiple cities within San Diego County are restricting the short-term rental of residential properties. Further regulation and the outcome of related legal and regulatory challenges may affect the value, use, or desirability of the Property. Buyer is advised to investigate these issues with the appropriate government authority or third-party professionals. Brokers do not have expertise in this area.

b. Rent Control and Just-Cause Eviction Law

California's Tenant Protection Act of 2019 (effective Jan. 1, 2020) imposes statewide rent control measures and grounds for just-cause tenancy termination. For more information, visit <https://caanet.org/what-is-the-tenant-relief-act-of-2020/>. Statewide and local governmental restrictions may restrict the ability of landlords to evict a tenant, raise rents or take other action related to the tenancy. Cities and counties may implement greater restrictions than the state. Buyer and Seller are urged to investigate how such regulations may impact their ability to evict a tenant or take other tenant-related action once escrow has closed and title has transferred. In addition to rent restrictions, a landlord may not be able to evict a tenant in the following situations: Landlord intends to occupy the Property or remove the Property from the rental market. Property is in escrow for sale to a buyer who intends to occupy the Property. Landlord seeks to substantially remodel the Property. The lease term is ending and the tenant is offered a new lease but opts not to accept the new lease. If you have any questions on how the law may affect your ownership of the property as a landlord, you should consult a qualified California real estate attorney for advice. Brokers do not have expertise in this area.

14. Parking Restrictions

Buyer and Seller are advised that certain towns and cities in San Diego County restrict on-street parking in residential and commercial areas, including to provide for bike lanes and outdoor dining in commercial areas. Buyer is advised to investigate these issues with appropriate local authorities, as conditions may change. Brokers do not have expertise in this area.

15. Trolley and Trains

Buyer and Seller are advised that trolleys and trains run throughout San Diego County which may create noise and impact traffic. New or expanded tracks may also be proposed. For further information regarding train routes, development and possible expansions, visit www.gonctd.com for maps and updates. Trolleys and train information can be accessed at www.511sd.com. Refer to Section C.2 below for additional information.

16. Homelessness and Illegal Encampments

Buyer and Seller are advised that there are numerous illegal encampments of people experiencing homelessness in San Diego County, including in urban and undeveloped areas, canyons, and parks. Local law enforcement authorities have been unable to eradicate such encampments. People experiencing homelessness also live in their vehicles on and off public streets. Buyer is advised to investigate the impact, if any, of such activity on the Property, including contacting appropriate government authorities.

17. Soil and Geologic Hazards and Conditions

For information on these topics, see SBSA, paragraphs 4 and 9.

18. Gas Pipelines

Buyer and Seller are advised of the existence of underground “transmission” pipelines used to transport natural gas, crude petroleum, and refined petroleum liquids such as gasoline, jet fuel, and ethanol in San Diego County. In addition, smaller “distribution” pipelines that operate at lower pressures also exist in San Diego County. Each home that uses natural gas is connected to an underground gas distribution pipeline. Pipeline proximity has become a concern to some

homeowners following a number of pipeline disasters in the U.S. While buried pipelines can present a risk of explosion, fire, and other health hazards, proximity to a pipeline does not of itself indicate a safety risk. Information on the location of transmission pipelines can be obtained from Natural Hazard Disclosure (NHD) providers. At this time, not all NHD providers report this information. Information on the location of hazardous liquid and natural gas transmission pipelines can also be obtained from the National Pipelines Mapping System at: <https://www.npms.phmsa.dot.gov/About-PublicViewer.aspx>. San Diego Gas & Electric provides gas pipeline information which can be accessed at: <http://www.sdge.com/safety/gas-safety/pipeline-map>.

19. Property Photographs and Data Online

Buyer and Seller acknowledge and understand that the Property was likely listed in the Multiple Listing Service and advertised for sale on the Internet. As such, persons listing or entering on the Property may have photos and/or videos of the Property. Once images of the Property are taken or put on the Internet or otherwise, neither the Broker nor the Seller has control over the use of the images, how long they are available to the public via the Internet, or who views such images after the sale of the Property.

20. View Restrictions

Buyer and Seller are advised that coastal and other areas may be subject to governmental development or height restrictions to preserve views. Buyer is advised to contact appropriate government authorities on such restrictions.

21. Electrical Blackouts to Prevent Fires

Buyer and Seller are advised that San Diego County experiences wildfires due to high winds and dry conditions. See SBSA, page 10, paragraph D.4, Fire Hazards. In recent years, utility companies have been forced to shut off electricity to certain areas to prevent fires which have allegedly been caused by downed power lines. This may cause disruption of electrical service to the Property. Buyer is advised to investigate the potential impact such electrical disruption may have on the Property.

If you are aware of any local disclosure that should be included in this booklet and is not, please contact the SDAR Risk Management Department via e-mail at riskmanagement@sdar.com. Thank you.

22. Mediation and Arbitration

As set forth in the purchase agreement (RPA), paragraphs 30 and 31, the parties have a right to resolve their disputes through mediation and arbitration according to the terms in these paragraphs. The parties may be able to choose the Real Estate Mediation Center operated by SDAR. For more information, visit: <http://realestatemediationcenter.com>.

23. Accessory Dwelling Units

Accessory Dwelling Units (ADUs) are more and more permitted to be built on lots in San Diego County. See paragraph B.1. on this topic in the Statewide Buyer and Seller Advisory. Buyers and Sellers should

be aware that construction of such ADUs may impact the density of the neighborhood and parking. Buyer is advised to investigate this potential issue. Brokers do not have expertise in this area.

24. Preliminary Report and Title Policy

Buyer and Seller are advised to carefully review the preliminary title report for any title concerns, including easements, and to contact the title officer listed on the report with any questions. Buyer should also ask the title officer about title insurance coverage options to be sure appropriate title policy is ordered. Brokers do not have expertise in this area.

B. Environmental Disclosures

1. Animals and Insects

Buyer and Seller are advised that the Property, and surrounding areas, may be inhabited by various species of animals and pests, from insects and bees, rodents and bugs to large animals such as mountain lions, bobcats, coyotes, bears, snakes and reptiles, which may pose hazards. Areas may also be subject to domestic and farm animals, and non-native and endangered species which may pose a hazard to occupants, and may impact the potential development of a property.

towers which are not always apparent as they can be disguised as trees, etc. Some areas of the county have limited or no cell phone coverage. If Buyer is concerned with proximity of such towers to the Property, their potential impact on the Property or residents, or cell phone coverage, buyer is advised to investigate. Brokers are not qualified to provide advice on these issues. For more information see: <https://www.epa.gov/radiation/where-can-i-find-information-about-living-near-cell-phone-tower>. See also SBSA, paragraph 2, Environmental Hazards.

2. Coastal Cliffs and Beach Areas

Buyer and Seller are advised that building structures located near or on the edge of coastal cliffs and beach areas may be prone to erosion and sea level rise resulting in damage. The stability of the soils and other geological characteristics can impact the Property and the ability to build on the Property.

5. High Speed Internet

Some areas of San Diego County may not have high speed Internet service, or may have limited or no Internet access. Buyer is advised to investigate these issues before purchasing. Brokers do not have expertise in this area.

3. Electrical and Magnetic Fields (EMFs)

Buyer and Seller are advised that Electric and Magnetic Fields (EMFs) are found wherever there is electricity, including underground power lines. Brokers are not qualified to explain potential risks, if any, associated with EMFs. Public concern with EMFs may affect the value of a property in close proximity to high-voltage power lines. For further information, visit https://www.sdge.com/sites/default/files/final_emf_s1510006_eng.pdf.

6. Flood Hazards

Buyer and Seller are advised that flooding can occur throughout the county during storms and heavy rains, resulting in property damage, slippage of embankments, and leaks to structures. Areas particularly affected by storms are river valleys, including Mission Valley, San Dieguito River Valley, San Luis Rey River Valley and various coastal areas. A property's history of flooding and its propensity to flood may impact its value and use, and availability and cost of flood insurance. For more information, see the SBSA page 10, paragraph D.6, and visit the FEMA website:

4. Cell Phone Towers and Coverage

Buyer and Seller are advised that communities throughout San Diego County may contain cell phone

<http://www.fema.gov/floodplain-management> and County website: <https://www.sandiegocounty.gov/content/sdc/sdcfcd.html>.

7. Landfills

Buyer and Seller are advised that within San Diego County there are several active landfills, including the Borrego Landfill, Las Pulgas Landfill, Miramar Landfill, Otay Landfill, San Onofre Landfill, Sycamore Landfill located in Santee and other known or undiscovered, inactive landfills located within San Diego County. These landfills can also cause odor to travel for miles. For more information on these and other possible landfills visit www.sandiego.gov/environmental-services.

8. Defective Drywall

Buyer and Seller are advised that some homes built between 2001 and 2009 may contain defective drywall imported from China. Some residents of properties with this drywall have reported problems, including adverse health effects. Eliminating problems with this drywall may require its removal from the home. For more information, visit: the Consumer Product Safety Commission website at <https://www.cpsc.gov/safety-education/safety-education-centers/drywall-information-center/how-can-i-tell-if-my-home-has-problem-drywall>.

9. Hazardous Materials

Buyer and Seller are advised that the Property may contain hazardous materials, including asbestos, lead, radon, formaldehyde. Various hazardous materials, such as paint, solvents, cleaning supplies or insecticides, may remain on the Property after close of escrow and require special handling, removal and disposal. Information on these and other hazards is contained in the Homeowner's Guide to Environmental Hazards.

10. Lead Hazard Inspection

Buyer and Seller are advised that the Centers for Disease Control and Prevention (CDC) has identified lead poisoning as the number-one preventable environmental hazard facing children. The primary source of poisoning is found in deteriorated lead-based paint and associated dust in residential units built before 1978, the year lead was banned from residential paint. For residences built before 1978, Buyer is to receive the Federal Lead-Based Paint Pamphlet and disclosure by seller of any known lead-based paint. Review this

information carefully and consider hiring a certified lead-based paint inspector to assess potential lead hazards. For further information, contact the California Department of Public Health certified inspector/ assessor at <https://www.cdph.ca.gov/Programs/CCDPHP/DEODC/CLPPB/Pages/edmatls.aspx> or <https://www.epa.gov/lead>.

11. Methane Gas

Buyer and Seller are advised that methane gas has been found in many areas of San Diego County. Methane is a colorless and odorless gas that exists naturally. When found in high concentrations, if not properly mitigated in accordance with county and city standards, methane can cause breathing problems and can burn or explode.

12. Nuclear Energy/Material

a. San Onofre Nuclear Generation Station

Buyer and Seller are advised that this inactive nuclear power facility located on the San Diego coast, near the Orange County line, contains two nuclear power generators and stores radioactive waste. For further information, including an Emergency Plan and Evacuation Zone Map, view the following websites: U.S. Government Nuclear Regulatory Commission: www.nrc.gov; Beyond Nuclear Institute: www.beyondnuclear.org; Union of Concerned Scientists: www.ucsusa.org; Nuclear Information & Resource Service: www.nirs.org.

b. Naval & Military Bases

Buyer and Seller are advised that various military bases, including North Island Naval Air Station, Naval Amphibious Base, Pt. Loma Submarine Base and 32nd Street Naval Station contain naval vessels which may carry nuclear weapons and/or may be nuclear powered. For further information, visit www.militarybases.com.

13. Trees, Crops and Vegetation—Economic Significance

Buyer and Seller are advised that if any trees or crops located on the Property are economic significance to Buyer, Buyer should obtain from a qualified professional a grove report, verifying tree or plant count and the costs to maintain the trees or crops. Commercial and private agriculture areas are also subject to land and air insecticide spraying which may impact surrounding areas.

14. Private Waste Disposal Systems

Buyer and Seller are advised that if the Property is serviced by a private waste disposal or septic system, its condition, capacity and future expansion potential will affect the value and use of the Property. Changes in the use or condition of the system may also require that the Property be connected to the municipal sewer system, at the owner's expense. For more information, contact the local municipal water and sewer department.

15. Toxic Mold Advisory

Buyer and Seller are advised that the presence of certain kinds of mold, fungi, mildew and other organisms may cause health problems in certain individuals. Not all hazardous organisms are detectable by visual inspection by Brokers or even by a professional home inspector. If concerned, Buyer should retain the services of an environmental expert to conduct appropriate tests of the Property. For more information on toxic mold and other health hazards, visit California Dept. of Public Health (CDPH): <https://www.cdph.ca.gov/Programs/CCDCPHP/DEODC/EHIB/CPE/Pages/Mold.aspx>; U.S. Environmental Protection Agency (EPA): <https://www.epa.gov/mold/mold-and-health>. See also, SBSA, paragraph A.6, Mold.

16. General Environmental Concerns

Buyer and Seller are advised that environmental concerns may affect the development and use of a property including local restriction on use, contamination of grounds and wells, proximity to a county dump,

requirement of an Environmental Impact Report prior to building, preservation of endangered plants and animals, preservation of Native American artifacts, percolation tests for septic systems and utility pumps.

17. Desalination Plants

Buyer and Seller are advised that a desalination plant located in Carlsbad provides a portion of water to the county. Additional desalination plants, including in Oceanside, may be constructed in the future. Buyer is advised to investigate the impact of such facility on the Property. <https://www.carlsbaddesal.com/>; <https://www.sdcwa.org/your-water/local-water-supplies/seawater-desalination/>; https://www.ci.oceanside.ca.us/gov/water/pure_water_oceanside.asp; <https://www.sweetwater.org/251/Reynolds-Groundwater-Desalination-Facili>; <https://www.olivenhain.com/your-water-supplies/desalination/>.

18. Water Availability and Quality

Buyer and Seller are advised that periodic droughts may impact the availability and cost of water. Use of water may be restricted during periods of drought. Quality of water varies by area. Various areas in the County are serviced by well water. Buyer is advised to contact the local water district for more information.

19. Outdoor Lighting Ordinance

Buyer and Seller are advised that various areas in the county, including near Palomar Mountain, Ramona, Julian, Santa Ysabel are subject to "dark sky" outdoor lighting ordinance. Buyer is advised to investigate this issue with appropriate authority.

C. Traffic, Roads and Transportation

Buyer is advised to investigate road conditions and traffic in the areas Buyer intends to travel. For highway conditions, call 1.800.427.7623. The Caltrans website, www.dot.ca.gov, as well as SANDAG's website, www.keepsandiego-moving.com, include information on traffic, road closures and upcoming projects. Its local San Diego telephone number is 619.688.6699. These traffic and road disclosures are not an exhaustive list. If concerned, Buyer should investigate further.

1. Major Freeways — Traffic

Buyer and Seller are advised that Interstates 5 (I-5), 15 (I-15) and 805 (I-805) and State Routes 125 and 163

are major San Diego County north-south freeways. Highways 52, 56, 76, 78, 94, and Interstate 8 (I-8) are major San Diego County east-west freeways. Due to increased traffic volume and timing, these freeways and their interconnecting roads may regularly experience traffic resulting in delays. For current traffic information, visit <http://traffic.511sd.com>.

2. Mass Transit

Buyer is advised to investigate any mass transit concerns Buyer may have, including contacting the Metropolitan Transit Development Board at 619.231.1466 or visit www.sandiego.gov/planning/programs and look

for “Mobility Planning” link for more information.
<https://www.sandag.org/index.asp?fuseaction=projects.detail&projectid=250#:~:text=The%20Mid-Coast%20Trolley%20will,to%20begin%20in%20late%202021>.

a. Buses: For information on bus routes, contact: For San Diego, visit www.sdmts.com. For North County, call the North San Diego County Transit District (NCTD) at 760.966.6500, or visit www.gonctd.com.

3. Vehicle Miles Traveled VMT Subdivision/Redevelopment

Buyer is advised to investigate state and local mandated restrictions on development due to location and vehicle miles traveled (VMT). For further information contact the state and local authority to investigate or visit <https://www.sandiegocounty.gov/content/sdc/pds/SB743.html>.

D. Air Traffic and Airport Disclosures

Buyer is advised to investigate the area in which the Property is located before purchasing for potential impacts from aircraft noise, flyovers or airports. These disclosures are not an exhaustive list of airports or airfields that may affect county residents.

1. Aircraft Noise – General

Buyer and Seller are advised that some areas are subject to noise emitted by military and/or civilian aircraft including helicopters. Properties near a commercial airport or military facility may be impacted by this activity. If a Property is in the vicinity of the following civilian airports or military airfields, further information on the Airport Land Use Commission (ALUC) may be obtained by contacting the appropriate airport management: (a) Agua Caliente Airport, (b) Borrego Valley Airport, (c) Brown Field, (d) Fallbrook Airpark, (e) Gillespie Field, (f) Jacumba, (g) Marine Corps Air Station Miramar, (h) Marine Corps Base Camp Pendleton, (i) McClellan-Palomar, (j) Montgomery Field, (k) Naval Air Station North Island, (l) Naval Outlying Field Imperial Beach, (m) Oceanside, (n) Ocotillo, (o) Ramona, (p) San Diego International, or private airports. Buyer and Seller are further advised that flight paths may be temporarily or permanently altered without notice to affected residents.

2. Aircraft Noise – MCAS Miramar, Camp Pendleton

a. Buyer and Seller are advised that the Property may be located in an area subject to aircraft noise or overflights of aircraft, including aircraft transitioning to and from Marine Corps Air Station (MCAS) Miramar. Aircraft regularly fly over the coast and I-15 corridor to reach Camp Pendleton. Currently, there are no restrictions on the hours of operation for MCAS Miramar, and if necessary can operate 24 hours a day, seven days a week.

- b. Buyer and Seller are advised that impacts generated by the use of aircraft at MCAS Miramar can affect the use and enjoyment of the Property. Further information may be obtained by reviewing the Final Environmental Impact Statement for Realignment of MCAS Miramar, available at many San Diego area public libraries, and contacting the Commanding General, Community Plans and Liaisons, MCAS Miramar, P.O. Box 452000, San Diego, CA 92145; 858.577.6603.
- c. Buyer and Seller are advised that if the Property is located within a 25-mile radius of the U.S. Marine Corps Air Station or Camp Pendleton, military operations may have an impact on the Property.

3. Proposed Airport Sites & Runway Expansion

Buyer and Seller are advised that various areas in San Diego County have been proposed, or are being considered, as site for a future international airport, including expanding Lindbergh Field. Additionally, the runway at Carlsbad's McClellan-Palomar will likely be extended to accommodate larger jets, possibly causing additional noise and increased traffic. For further information contact the San Diego County Regional Airport Authority at www.san.org or visit SANDAG at www.sandag.org.

4. Air Installation Compatible Use Zone (AICUZ)

The Department of Defense's (DOD) Air Installation Compatible Use Zone (AICUZ) Program is to protect the health, safety, and welfare of those living on and near a military airfield. AICUZ seeks to identify areas near airfields that might be impacted by noise or aircraft mishaps. If you are considering purchasing a property near such airfields, including in Coronado, Imperial Beach, Point Loma or areas surrounding

MCAS Miramar, you are advised to investigate this issue, contact appropriate authorities, and review the following:

- a. The San Diego Airport Land Use Commission has issued a draft (May 2017) of their latest Airport Land Use Compatibility Plan (ALUCP) for North Island/ Imperial Beach based on the Navy AICUZ. This ALUCP may mandate the City of Coronado to change the zoning, specific use, and

permitting process for parcels located in the zones identified in the AICUZ and ALUCP.

- b. The USMC AICUZ study for Marine Corps Air Station (MCAS) Miramar is more dated but is available at the MCAS Miramar website: www.miramar.usmc.mil. Portions of Sorrento Valley, Carmel Valley, and University City are included in what the Marine Corps refer to as Accident Potential Zones.

E. Specific Area Disclosures

These disclosures cover various communities and are not exhaustive. Buyer should not assume that any community not listed is free of concerns. Buyer is advised to investigate the area to learn what specific conditions may exist. Because services to the Property are affected by whether the Property is in an incorporated city or unincorporated area of the county, Buyer should verify the Property status.

1. COASTAL

a. California Coastal Commission

Buyer and Seller are advised that development or construction on property within the coastal zone may be subject to the jurisdiction and regulations of the California Coastal Commission, or local regulations approved by the Coastal Commission. The coastal zone extends a great distance inland in various areas of San Diego County, depending upon the location of coastal habitat, sloughs, and other waterways affected by ocean tides. The development of beachfront property may also be impacted by the determination of “mean high tide lines” in relation to the boundary lines for beachfront property. For further information, contact the California Coastal Commission at 619.767.2370 <https://www.coastal.ca.gov/>. Transfers of leases with the California Coastal Commission for land in the coastal areas may not appear in a preliminary or final title report. Buyer is advised to investigate any impact on the property.

b. Coastal - Sea Level Rise

Buyer and Seller are advised that coastal communities in the county are working with the California Coastal Commission to address issues related to climate change and sea level rise, including potential changes in flood maps, flood risks and insurance. For more information on how this may impact properties adjacent

to the ocean, including any mitigation plans, contact the local jurisdiction handling this issue. Also, visit: <https://www.coastal.ca.gov/climate/slr/>.

c. Coastal View Restrictions

Buyer and Seller are advised that various properties in San Diego County, including those on the coast and those subject to the Midway Height Restrictions may have governmental development or height restrictions to preserve views. Buyer is advised to contact the appropriate government authority on such restrictions.

d. Equestrian Facilities and Clean Water Act

Buyer and Seller are advised that there has been litigation involving claims that equestrian facilities have violated the Federal Clean Water Act. If Buyer is concerned with how this may impact the Property, Buyer is advised to investigate this issue, including reviewing the Coast Keepers website at www.coastkeeper.org.

e. Camp Pendleton

Buyer and Seller are advised that a live-fire-artillery range exists at the Marine Corps Base, Camp Pendleton. Periodic training exercises occur at Camp Pendleton which includes the detonation of military ordnance. During training exercises, noise from the artillery and ordnance can be heard in some areas of North San Diego County. For further information, contact Camp Pendleton at 760.725.4111 or visit www.pendleton.marines.mil. For noise inquiries, contact Range Operations Division Offices at 760.725.0358 during the hours of 7:30 a.m. to 4:30 p.m., Monday through Friday. After normal business hours (and weekends), contact the Command Duty Officer at 760.725.5061.

f. Coronado Island (City of Coronado)

Buyer and Seller are advised that:

- i. Naval Base Coronado.** This base comprises North Island Naval Station, Naval Amphibious Base Coronado, Outlying Landing Field Imperial Beach, and a number of other small facilities. Military ordnance, possibly including nuclear weapons, may be stored at these facilities. Nuclear powered warships moor at NAS North Island. For more information about Naval Base Coronado, visit its website: www.cnic.navy.mil/regions/cnrsw/installations/navbase_coronado.html.
- ii. Coastal Campus Expansion - Coronado Cays.** The Navy is currently developing 170 acres on the south end of Coronado for training and administrative center.
- iii. Traffic.** Traffic to and from Naval Base Coronado can be heavy including on the bridge and particularly on the following streets: First, Third, Fourth, Orange, Alameda, Ocean, Pomona, and Silver Strand Boulevard. For more information, visit www.cnic.navy.mil/coronado/index.htm.
- iv. Development.** City of Coronado development and zoning standards have changed in recent years. Buyer should verify with the City of Coronado any proposed changes to existing structures and/or zoning constraints on new construction. Many structures no longer comply with the current zoning code.
- v. Historic Demolition Ordinance.** The City of Coronado has implemented an ordinance which may limit a Buyer's ability to modify or demolish older homes. Homes older than 75 years are automatically subject to City review before any significant changes are allowed. Buyer is urged to consult with the city if demolition or modifications are contemplated.
- vi. Coronado Shores Condominiums.** Of the 10 Coronado Shores buildings, the following five buildings are without fire sprinklers: 1720, 1730, 1760, 1770, and 1830 Avenida del Mundo. The same building has tested positive for asbestos. 1830 Avenida Del Mundo has leased rooftop space for wireless communication carriers. Buyers are urged to contact individual building managers for building specific information.

vii. Hotel Del Coronado. The City of Coronado has approved a master plan for expansion of the Hotel Del Coronado. Construction is active. Details can be found at www.coronado.ca.us; <https://masterplan2022.hoteldel.com/>.

g. City of Oceanside

Buyer and Seller are advised that an indoor sports and entertainment complex is under construction and is expected to open in 2023. Located near the intersection of Oceanside Boulevard and Rancho Del Oro Drive, the 170,000-square-foot arena is expected to host more than 6,000 fans for sporting events and the San Diego Sockers, and as many as 7,600 people for concerts and special events. This project and related development in the area may impact the traffic in the area near the Property or create noise which may concern some Buyers. For more information, contact City of Oceanside and visit the website for Frontwave Arena at <https://frontwavearena.com/home>.

2. NORTH COUNTY INLAND

a. Fallbrook (Unincorporated)

Buyer and Seller are advised that:

- i. Naval Weapons Station.** The Naval Weapons Station stores explosive munitions, including napalm, and is located along the westerly boundary of Fallbrook. For further information, contact 760.731.3609, or www.cnic.navy.mil. (See also Sections D.2 and E.1.b, above.)
- ii. Public Utility District.** If the utility account of previous owner of a property within the Fallbrook Public Utility District is closed, delinquent or remains unpaid, the amount due will be transferred to the new owner of the property after normal collection procedures are exhausted. As a result, and to prevent conflict, the district will accept payment of closing bills through escrow. For further information, obtain the status of a Property's account by calling the District's Customer Service number at 760.728.1125. Additional information is at www.fpud.com.

b. Bonsall (Unincorporated)

Buyer and Seller are advised that a mushroom farm is located in Bonsall between Old River Road and Gopher Canyon Road, under certain atmospheric conditions, odors can emanate from the mushroom farm and may affect properties in the area.

c. Carmel Mountain Ranch and Rancho Penasquitos

Buyer and Seller are advised that large residential developments are occurring in these communities where the now-closed golf courses were located. For more information, visit: The Trails at Carmel Mountain Ranch at www.thetrailsatcmr.com and The Junipers at www.connecttheglens.com/.

d. Escondido (City of Escondido)

Buyer and Seller are advised that:

- i. Agricultural Activity and Odors.** Areas of Escondido may contain farms, chicken ranches, horse ranches, and dairies. As a result, there may be odors and noise from these activities that affect a property.
- ii. Chatham Brothers Barrel Yard.** The Chatham Brothers Barrel Yard, once used as a solvent recycling facility and oil drum storage area, is located near the intersection of Gamble Lane and Bernardo Avenue. Designated a hazardous waste site, it is subject to an ongoing State cleanup project. In 1987 the County of San Diego established an area around the site within which proposed residential projects required special review. Residential construction has been approved within that area. For further information, contact the Project Manager, California Environmental Protection Agency, Department of Toxic Substances Control at (800) 728-6942, or visit <https://www.dtsc.ca.gov/smrp-projects/chatham/>.

e. Ramona (Unincorporated)

Buyer and Seller are advised that:

- i. Noise, Barona Raceway and Off-Road Vehicles.** Potential noise exists from farms, ranches, factories, animals, civilian/military aircraft, heavy equipment, off-road vehicles, motorcycles, schools, and related activities. Marine helicopters and other aircraft from MCAS Miramar may travel over this area. See Section D.2 above. The Ramona Airport has a variety of aircraft that use the facility, including the California Department of Forestry.
- ii. Odors, Fumes and Dust.** Potential odors and fumes exist from county waste facilities, farms, ranches and residences, herbicides, pesticides, chemical fertilizers, and soil amendments.
- iii. Environmental Concerns.** Ramona strictly enforces the rules regarding the use of private waste disposal or septic systems. See B.12 above.

- iv. Sewage.** The Ramona Municipal Water District operates the water, sewer, and related systems in the Ramona area. An expansion and upgrading of the sewer system may be necessary in the future and may affect the ability to connect to the sewer. Some unimproved lots in the San Diego Country Estates and Ramona may not have the ability to hook up to the public sewer system or may be subject to special fees or assessments. There may be additional fees in the future. For further information, contact the Water District to verify sewer availability for a property. A Property that is not hooked up to the sewer will need to have septic system to construct a home. Not all properties can support a septic system. For more information, visit www.rmwd.org or call 760.789.1330.
- v. Unavailability of Natural Gas** Natural gas is not yet readily available in Ramona and, therefore, propane is used. Propane tanks are available for purchase or lease from vendors.
- vi. Explosive Ordnance.** Areas in and immediately around the Ramona Airport have been used in the past (1942 through 1946) by the military for bombing practice. Some live, unexploded military ordnance has been found and other ordnance may exist.

f. Rancho Bernardo (City of San Diego)

Buyer and Seller are advised that:

- i. Groundwater Seepage.** There are areas in Rancho Bernardo where groundwater emerges, even in summertime, including certain areas of the Seven Oaks subdivision.
- ii. Methane Gas.** See SBSA Paragraph A.2.
- iii. Soils.** Rancho Bernardo is known to have significant areas of expansive soils. Any area that has had substantial grading may have locations where fill has been inadequately or improperly compacted. There is a potential for subsidence and resultant structural or cosmetic problems in such locations. See SBSA, Paragraphs 4 and 9 on Geologic Hazards and Soils Conditions.
- iv. Poway Unified School District.** See next paragraph.

g. Poway Unified School District

Buyer and Seller are advised that owners of properties in the Poway Unified School District, except those in Mello-Roos assessment districts, may be annually

assessed \$55 per \$100,000 of the assessed property value for school bonds approved by the district's voters in November 2002 (Proposition U). For further information, visit <https://voiceofsandiego.org/2020/02/04/nine-years-after-notorious-deal-poway-wants-voters-to-ok-another-school-bond>.

h. Rancho Santa Fe / Del Rayo (Unincorporated)

Buyer and Seller are advised that the Rancho Santa Fe area is known to have significant areas of expansive soils. Any areas (such as the greater Fairbanks Ranch area) have had substantial grading may have locations where fill has been inadequately or improperly compacted. There is a potential for subsidence and resultant structural or cosmetic problems in such locations. See Section B.5 Cell Phone Towers. A soil report dated January 13, 1992, prepared by MV Engineering, Inc., concluded that a soils problem exists with the retaining wall behind 5867, 5859, 5851, and 5843 Saratoga Corte (lots 36-39, inclusive), in the Del Rayo Downs development.

i. Fairbanks Ranch (Unincorporated)

Buyer and Seller are advised that:

- i.** There are easement areas throughout Fairbanks Ranch, including various open space easement requirements that may be applicable to the Property. For further information, review a preliminary title report and contact the Fairbanks Ranch Association at 858.756.4415 or <https://www.thefairbanksranch.com/>.
- ii.** There is fill soil on many lots in Fairbanks Ranch, and soils problems on specific lots may affect a lot's suitability for development. See paragraph 3 of the Statewide Buyer and Seller Advisory.
- iii.** Fairbanks Ranch is a private community managed by and through its homeowners association, and subject to applicable CC&Rs and Bylaws. See Section A.6 above. Multiple amenities throughout the community, including the Fairbanks Ranch Equestrian Center, that buyer should investigate. www.thefairbanksranch.com.

3. EAST COUNTY

a. Santee (City of Santee)

Buyer and Seller are advised that:

- i.** The Las Colinas Women's Jail is located in Santee.
- ii.** The Sycamore Landfill facility may be expanded.
- iii.** For information on these and other matters in Santee, visit www.cityofsanteeca.gov.

b. Fletcher Hills (City of El Cajon)

Buyer and Seller are advised that portions of Fletcher Hills in the area of El Cajon have been designated as an ancient landslide area and may contain unstable soils conditions. See SBSA, paragraph 4 and 9, on Geological Hazards Soils and Geological Conditions.

c. Julian

Buyer and Seller are advised that water in this area, including water districts, is serviced entirely by wells. For more information, contact the local water authority. Buyer and Seller are advised that Julian, and surrounding areas, are in a "dark sky community." See Section B.19, above.

d. Ramona

Buyer and Seller are advised that, similar to wineries through out the county, wineries in this community may hold music events which create noise and traffic during those times. Buyer is advised to investigate this issue.

e. Rancho Santa Teresa Estates

Buyer and Seller are advised that water in this area, including the applicable water district, is serviced entirely by wells. For more information, contact the local water authority.

f. General Disclosures

Unincorporated county line you may be subject to (California fair plan). A volunteer fire department.

g. El Cajon - Cottonwood Sand Mining Project

Buyer and Seller are advised that the Cottonwood Golf Club in El Cajon is the subject of efforts to convert this into a 10-year sand mining operation with an additional two-year reclamation period. Various approval processes are underway. Buyer is advised to investigate this issue by contacting all appropriate government offices, and visiting: <https://www.sandiegocounty.gov/pds/ceqa/MUP-18-023.html#:~:text=The%20Cottonwood%20Sand%20Mining%20Project,additional%20two%20year%20reclamation%20period>.

4. SAN DIEGO (City of San Diego)

a. Tierrasanta

Buyer and Seller are advised that the Tierrasanta community was previously the site of a World War II military training base. Some live, unexploded military ordnance has been found and is known to exist in the open space and canyon areas of Tierrasanta and may

underlie other areas of the community. A comprehensive program to clean up this ordnance began in 1990 and was completed in 1994. Caution is required when traveling in the canyons and Mission Trails Park areas.

b. Navajo/San Carlos Area

Buyer and Seller are advised that due to a high incidence of landslides over the past few years, the City of San Diego has established a geological hazard area in the Navajo community bounded by Mission Gorge Road, Golfcrest Drive, Navajo Road, Waring Road and Princess View Drive in San Diego. Development in this area may be restricted by City requirements for geological reports and warranties against landslides.

c. Downtown San Diego

Buyer and Seller are advised that:

- i. Traffic and Noise.** Downtown San Diego (including the Gaslamp Quarter) is subject to noise from trolleys, trains, and heavy traffic at times, especially when there is a baseball game or other event at Petco Park, San Diego Convention Center, Rady Shell at Jacobs Park, and Waterfront Park. There are also other events such as Comic-Con, Mardi Gras, symphony Summer Pops Concerts, marathons, and music and sports events that cause street closures and other traffic problems, noise, including fireworks, etc.
- ii. New Buildings.** Views may be altered or obstructed by new buildings, parks, trees, and other projects. From time to time, there are noise issues related to construction.
- iii. Homelessness.** Downtown and adjacent areas have a population of people experiencing homelessness. Programs exist to service this population, including for temporary housing, food distribution centers and healthcare outreach facilities.
- iv. Governments.** Downtown is home to administrative offices of the City of San Diego, the County of San Diego, the State of California, and the U.S. (federal) government, including the U.S. District Court, IRS, Navy, Customs, Social Service Administration, and others. Both the federal government and the County operate correctional facilities downtown. For specific information, visit the websites of the appropriate agencies.

- v. Information.** For more information, visit the website of the agency in question. Information may also be obtained from Civic San Diego at 619.235.2200 or visit www.civicsd.com. For Gaslamp Quarter events: www.gaslamp.org.

5. SOUTH COUNTY

a. Chula Vista

Buyer and Seller are advised that:

- i. North Island Credit Union Amphitheater** (located in south Chula Vista) creates noise from concerts and events, as well as traffic, which may impact properties in the area.
- ii. Sesame Place** (family-friendly theme rides and water slides) is located in south Chula Vista.
- iii. Tijuana International Airport** is located approximately five miles south of the U.S.-Mexico border.
- iv. Trolley Lines** are proposed from time to time in the area. Check with mass transit for the most current information. For more information refer to Section A.10.
- v. Bayfront Development.** Both Chula Vista and National City are subject to bayfront development. For more information, visit www.portof-sandiego.org/chulavistabayfront.
- vi. Eastern Urban Center** is located in Otay Ranch. For more information visit: www.projectdesign.com/projects-eastern-urban-center.html

b. All Border Areas – Impacts from Mexico

- i.** South County may experience air, water, sewage, and noise pollution and beach closures from activities in Mexico/Tijuana River. For information on air pollution go to www.sdapcd.org. For water pollution, go to <https://www.waterboards.ca.gov/sandiego/>.
- ii.** Buyer should evaluate the impact to the property that illegal crossings along the U.S.-Mexico border may have, as well as any new construction or activity along the border. For further information, visit <https://www.cbp.gov/border-security/along-us-borders/border-patrol-sectors/san-diego-sector-california>.

6. DESERT

a. Salton Sea

The Salton Sea, east of Borrego Springs, occasionally experiences wind conditions that cause odors to be transmitted from the Salton Sea to the Borrego Valley. For more information, visit the County of San Diego website: www.saltonseaauthority.org.

b. Borrego Water District

There is a legal dispute concerning the Borrego Springs Subbasin Groundwater Adjudication. For more information, visit: www.sandiegocounty.gov/content/sdc/pds/SGMA/borrego-valley.html.

If you are aware of any local disclosure that should be included in this booklet and is not, please contact the SDAR Risk Management Department via e-mail at riskmanagement@sdar.com. Thank you.

Published and distributed by:

Greater San Diego Association of REALTORS®

4845 Ronson Court, San Diego, CA 92111-1803

(858) 715-8000 • www.sdar.com

Revision Date: January 2023

©2023 GREATER SAN DIEGO ASSOCIATION OF REALTORS®



PAGE 15 OF 16

SIGNATURE PAGE

The LAD does not list all conditions in San Diego County that may affect the Property. There may also be new conditions since the LAD was published, or particular conditions of concern to Buyer. BUYER SHOULD INVESTIGATE AND OBTAIN ADDITIONAL INFORMATION ON ALL ISSUES OF CONCERN, AND NOT RELY SOLELY ON THE INFORMATION RECEIVED FROM SELLER AND BROKERS. SHOULD BUYER FAIL TO DO SO, BUYER IS ACTING AGAINST THE ADVICE OF BROKERS.

Buyer and Seller are encouraged to read all 16 pages of the LAD carefully. By signing below, Buyer and Seller acknowledge that each has read, understands, and received a copy of all 16 pages of the LAD.

BUYERS

Date

Date

Buyer Signature

Buyer Signature

Buyer Printed Name

Buyer Printed Name

SELLERS

02/02/2026

Date

Date

Brad Bonney authorized signer on behalf of Opendoor

Seller Signature Property Trust I

Seller Signature

Opendoor Property Trust I

Seller Printed Name

Seller Printed Name