

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

DISCLAIMER: This NHD Summary (a) is not valid unless delivered with the complete JCP-LGS 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 **X** No ___

High FHSZ in a state responsibility area ___

High FHSZ in a local responsibility area ___

Very High FHSZ in a state responsibility area **X**

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 **X** No ___

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 JCP-LGS DIVISION.
Date 03 March 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 JCP-LGS 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.disclosures.com/resources/electronic_bookshelf/regulatory_pamphlets.



JCP-LGS™
Natural Hazard Disclosures



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.	11
	Dam		•		NOT IN an area of potential dam inundation.	11
County	Dam Inundation		•		NOT IN a dam inundation area.	12
Fire		IN	NOT IN	MAP N/A	Description	Pg.
State	High or Very High Fire Hazard Severity	•			IN a very high fire hazard severity zone in state responsibility area as identified by CAL FIRE.	13
	Wildland Fire Area	•			IN a Wildland-State Responsibility Area.	13
	Fire Hazard Severity Zone (AB 38) (Includes Local Inspection Contact Info)	•			IN a very high fire hazard severity zone in state responsibility area as identified by CAL FIRE and subject to defensible space compliance inspection by governing fire agency.	14
	Vegetation Management (Defensible Space) Inspection Advisory			•	Details in hazard explanation.	15
	Local Vegetation Management Ordinance Inquiries			•	Applicable fire authority and email inquiry regarding the existence of a local vegetation management ordinance.	16
	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	•			IN an area of medium fire potential.	17
Earthquake		IN	NOT IN	MAP N/A	Description	Pg.
State	Fault		•		NOT IN an earthquake fault zone designated pursuant to the Alquist-Priolo Act.	18



Earthquake (continued)		IN	NOT IN	MAP N/A	Description	Pg.
	Landslide			•	Map Not Available.	18
	Liquefaction			•	Map Not Available.	18
County	Fault		•		NOT IN a County-designated fault zone.	19
	Liquefaction	•			IN an area of moderate liquefaction potential.	19
Landslide		IN	NOT IN	MAP N/A	Description	Pg.
County	Landslide	•			IN an area of low landslide potential.	20
Soils		IN	NOT IN	MAP N/A	Description	Pg.
State	Soils			•	Details in hazard explanation.	21
Climate Change		IN	NOT IN	MAP N/A	Description	Pg.
County	Climate Change			•	Details in hazard explanation.	22
Neighborhood		IN	NOT IN	MAP N/A	Description	Pg.
State	Former Military Ordnance	•			WITHIN one mile of a formerly used ordnance site.: Morro Bay San Simeon Maneuver Area.	23
	Commercial or Industrial	•			WITHIN one mile of a property zoned to allow commercial or industrial use.	23
	Airport Influence Area		•		NOT IN an airport influence area.	23
	Airport Noise Area for 65 Decibel		•		NOT IN a delineated 65 dB CNEL or greater aviation noise zone.	24
	California Energy Commission	•			IN a climate zone where properties are usually subject to duct sealing and testing requirements.	24
	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.	24
	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.	25

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.	26
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.	26
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.	27



General Advisories (continued)	Description	Pg.
Methamphetamine Contamination	Provides an advisory that a disclosure may be required pursuant to the "Methamphetamine Contaminated Property Cleanup Act of 2005".	27
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.	27
Radon	Provides an advisory on the risk associated with Radon gas concentrations.	28
Endangered Species	Provides an advisory on resources to educate the public on locales of endangered or threatened species.	28
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.	28
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.	29
Sustainable Groundwater Management Act	Provides an advisory about groundwater basins that may be prioritized for groundwater management.	29
Electromagnetic Fields Advisory	Provides an advisory about electromagnetic fields in the local environment and their assessment.	29
Tsunami Map Advisory	Provides an advisory about maximum tsunami inundation maps issued for jurisdictional emergency planning.	30

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.	33
1915 Bond Act Assessment Districts		•	NOT SUBJECT TO one or more 1915 Bond Act Assessment Districts.	33
Property Assessed Clean Energy (PACE) Contract		•	NOT SUBJECT TO a PACE Contract.	34
Other Direct Assessments	•		SUBJECT TO one or more other direct assessments.	35
SRA Fire Prevention Fee		•	NOT SUBJECT TO SRA Fire Prevention Fee (Fee suspended until 2031 by Assembly Bill 398 of 2017).	40

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.	35
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.	35
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.	35
Estimating Property Taxes After the Sale	Provides a utility for automatically calculating estimated property taxes after the sale.	37



Additional Tax Information (continued)	Description	Pg.
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.	38
Supplemental Property Tax Estimator	Provides a utility for automatically calculating estimated Supplemental Taxes.	39
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.	40

Environmental Screening	IS	IS NOT	Description	Pg.
Superfund or RCRA Corrective Action Site		•	NOT WITHIN one mile of a Superfund or RCRA Corrective Action site.	42
Leaking Underground Storage Tanks		•	NOT WITHIN one-quarter mile of a known leaking underground storage tank.	42
Other sites in databases screened		•	NOT WITHIN one-half mile of sites other than those above that are listed in the databases searched.	42
Oil and Gas Wells		•	NOT WITHIN one-quarter mile of a mapped oil or gas well(s).	43
Groundwater Basin Priority		•	NOT IN a groundwater basin the state has prioritized for monitoring under the Sustainable Groundwater Management Act. See discussion for additional details.	44
Underground Transmission Pipelines		•	NOT WITHIN 2,000 feet of a gas transmission or hazardous liquid pipeline(s) depicted in the National Pipeline Mapping System.	45

Determined by First American Real Estate Disclosures Corporation

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



JCP-LGS™
Natural Hazard Disclosures