



Report Date: 4/2/2026  
 Report Number: 82268-120  
 Subject Property: 2026 SHASTA ST  
 APN: 236-302-16-00-7

# FLOOD, FIRE & TAX UPFRONT

The following are special notifications as they may require attention regarding flood, fire and tax disclosures

## FLOOD ALERTS

Yes No

SPECIAL FLOOD HAZARD AREA

[View Map](#)

LOCAL CITY/COUNTY FLOOD HAZARD AREA

A Yes determination means there may be insurance, building and/or development concerns. Please consult your insurance carrier and the local building/permitting office for further guidance.



## FIRE ALERTS (Zones that may qualify for AB38 Forms/Disclosures)

Yes No

A HIGH or VERY HIGH FIRE HAZARD SEVERITY ZONE (FHSZ)

HIGH FHSZ IN A STATE RESPONSIBILITY AREA (SRA)

VERY HIGH FHSZ IN A STATE RESPONSIBILITY AREA (SRA)

HIGH or VERY HIGH FHSZ IN A LOCAL RESPONSIBILITY AREA (LRA)

A LOCAL CITY/COUNTY FIRE ZONE

A Yes determination may qualify for AB38 Disclosures. If the home is in a qualifying fire zone, C.A.R. form FHDS (included in this report) may apply. The property may also require a Defensible Space Inspection and Certificate.



To request a Defensible space Inspection from Cal Fire visit: <https://www.fire.ca.gov/dspace>  
 For more information on Defensible Space visit: <https://www.fire.ca.gov/dspace>

LOCAL AGENCY	ADDRESS	CITY	ZIP	TELEPHONE
KRN STATION 14 FS	1953 HIGHWAY 58	MOJAVE	93501	661-824-4581

Note: "Not all Defensible Space Inspections are performed by Cal Fire. After requesting an inspection from Cal Fire where the inspection is out of Cal Fire's jurisdiction, you can contact your local fire department above to request your inspection. Advisory: Local agencies, counties and cities may, at their discretion, designate additional fire zones or areas within their jurisdiction that they determine require defensible space and vegetation management to prevent fire spread and reduce intensity. Please check with your local jurisdiction for up to date changes, and current additional information / requirements."

## SPECIAL TAX ASSESSMENTS

Yes No

MELLO-ROOS BOND ASSESSMENTS

1915 BOND ASSESSMENTS/PACE HERO

A Yes determination means there will be tax assessments that the buyer will be responsible for in addition to Basic Prop 13 Levy, Voter Approved Ad Valorem Taxes, Direct Assessments and Supplemental Property Taxes.



There are other statutory disclosures, determinations and legal information in this report. Please read the entire report for these additional disclosures, determinations and legal information regarding the subject property. Irrespective of the flood and fire zone determinations, insurance companies, at their discretion may require additional flood and/or fire insurance based upon their assessment and the location of the parcel. Please check with your insurance provider for up-to-date quotes, coverages and insurability. Please verify the street address and APN provided to MyNHD for accuracy.



# NATURAL HAZARD DISCLOSURE STATEMENT

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

APN: 236-302-16-00-7 ADDRESS: 2026 SHASTA ST MOJAVE, CA 93501

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

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

**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  Information is 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  Information is 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

High FHSZ in a state responsibility area (SRA)  Yes  No

Very High FHSZ in a state responsibility area (SRA)  Yes  No

High or Very High FHSZ in a local responsibility area (LRA)  Yes  No

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

Yes  No

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

Yes  No

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

Yes (Landslide Zone)  No  Map is not yet released by state

Yes (Liquefaction Zone)  No  Map is not yet released by state

**THESE HAZARDS MAY LIMIT YOUR ABILITY TO DEVELOP THE REAL PROPERTY TO OBTAIN INSURANCE, OR TO RECEIVE ASSISTANCE AFTER A DISASTER. THE MAPS ON WHICH THESE DISCLOSURES ARE BASED ESTIMATE WHERE NATURAL HAZARDS EXIST. THEY ARE NOT DEFINITIVE INDICATORS OF WHETHER OR NOT A PROPERTY WILL BE AFFECTED BY A NATURAL DISASTER. TRANSFEEE(S) AND TRANSFEROR(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 Agent(s) \_\_\_\_\_ Date \_\_\_\_\_ Signature of Agent(s) \_\_\_\_\_ Date \_\_\_\_\_

**Check only one of the following:**

Transferor(s) (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).

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

Transferee (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 transferor's or agent's disclosure obligations in this transaction.

This statement was prepared by the following provider: **Third-Party Disclosure Provider(s) MyNHD, Inc. Date 4/2/2026**

**PLEASE VERIFY THE STREET ADDRESS AND ASSESSOR'S PARCEL NUMBER PROVIDED TO MyNHD FOR ACCURACY.**

There are other statutory disclosures, determinations and legal information in the Report. Refer to Report for these additional disclosures, determinations and legal information. With their signature below, Transferee(s) also acknowledge(s) they have received, read, and understand this document, the Terms and Conditions, and the additional disclosures, determinations and legal information provided in this Report, in the AB 38 Advisory and information, in the tax disclosures (Mello-Roos and Special Assessments), in the Environmental Report (if ordered), and in the required notices and booklets/information regarding Environmental Hazards, Earthquake Safety, Home Energy Rating System, Lead-Based Paint and Mold, which booklets/information are available at [https://www.MyNHD.com/booklets/combined\\_booklets\\_engl.pdf](https://www.MyNHD.com/booklets/combined_booklets_engl.pdf). Irrespective of the flood and fire zone determinations, insurance companies may, at their discretion, require additional flood and /or fire insurance based upon their assessment and the location of the parcel. Please check with your insurance provider for up to date quotes, coverages and insurability.

Signature of Buyer(s) \_\_\_\_\_ Date \_\_\_\_\_ Signature of Buyer(s) \_\_\_\_\_ Date \_\_\_\_\_



[VIEW MAPS](#)

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## NATURAL HAZARD DISCLOSURE REPORT SUMMARY

**Subject Property:** 2026 SHASTA ST MOJAVE, CA 93501

**APN:** 236-302-16-00-7

**This property is located in/within:**

	Yes	No	Details:
A Special Flood Hazard Area	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<a href="#">Page 4</a>
An Area of Potential Flooding Due to Dam Inundation	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<a href="#">Page 4</a>
A state level High or Very High Fire Hazard Severity Zone	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<a href="#">Page 4</a>
A WILDLAND AREA (State Responsibility Area or SRA)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<a href="#">Page 4</a>
A High or Very High Fire Hazard Zone in the SRA	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<a href="#">Page 4</a>
An Earthquake Fault Zone	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<a href="#">Page 4</a>
A Landslide Seismic Hazard Zone	<input type="checkbox"/>	<input type="checkbox"/>	Data Not Available <a href="#">Page 5</a>
A Liquefaction Seismic Hazard Zone	<input type="checkbox"/>	<input type="checkbox"/>	Data Not Available <a href="#">Page 5</a>
1 Mile of a Former Military Ordnance Site	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<a href="#">Page 5</a>
1 Mile of a Commercial/Industrial Use Zone	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<a href="#">Page 5</a>
2 Miles of FAA Approved Landing Facility	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<a href="#">Page 5</a>
An Airport Influence Area	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<a href="#">Page 5</a>
Tsunami Inundation Hazard	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<a href="#">Page 5</a>
Right to Farm/Important Farmland	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<a href="#">Page 6</a>
A Naturally Occurring Asbestos Area	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<a href="#">Page 6</a>
Critical Habitats	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<a href="#">Page 6</a>
1 Mile of a Mining Operation	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<a href="#">Page 6</a>
Sustainable Groundwater Management Act	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<a href="#">Page 6</a>
Within an Oil Field Boundary	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<a href="#">Page 7</a>
Gas and Hazardous Liquid Transmission Pipelines	Included		<a href="#">Page 8</a>
<b>City/County Hazard Disclosures</b>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<a href="#">Page 9, 10</a>
<b>City/County Supplemental Fire Zone</b>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<a href="#">Page 9, 10</a>
A Mello-Roos Community Facility District	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<a href="#">Page 11</a>
A Special Tax Assessment District	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<a href="#">Page 12</a>
Property Tax Breakdown/Tax Calculator	Included		<a href="#">Page 13, 14</a>
Notice of Supplemental Property Tax Bill/Transfer Tax Disclosure	Included		<a href="#">Page 15</a>
Notice of Database Disclosure/Duct Sealing Requirements	Included		<a href="#">Page 17</a>
Contaminated Water Advisory	Included		<a href="#">Page 17</a>
Notice of Energy Efficiency Standards/Tax Credit Advisory	Included		<a href="#">Page 18</a>
Notice of Williamson Act/Fire Burn Area/Insurance Advisory	Included		<a href="#">Page 18</a>
Mold Addendum/Notice of Methamphetamine Contamination	Included		<a href="#">Page 19</a>
Notice of Abandoned Water Wells and Oil/Gas Wells	Included		<a href="#">Page 19</a>
Notice of Naturally Occurring Asbestos / Radon Gas Advisory	Included		<a href="#">Page 20</a>
Notice of Abandoned Mines/Wood-Burning Heater Advisory	Included		<a href="#">Page 20</a>
Notice of Terms and Conditions	Included		<a href="#">Page 21</a>

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



## EXPLANATIONS AND NOTICES

### SPECIAL FLOOD HAZARD AREAS

[View Map](#)

SUBJECT PROPERTY  IS  IS NOT LOCATED IN A SPECIAL FLOOD HAZARD AREA

Special Flood Hazard Areas have been mapped by the Federal Emergency Management Agency (FEMA) on their Flood Rate Insurance maps. Special Flood Hazard Areas are located with the 100-year flood plain and are designated as either Zone A (Inland area) or Zone V (Coastal areas). Flood insurance is required by lenders for properties located within a Zone A or Zone V. FEMA periodically removes a property or a group of properties from a Special Flood Hazard Area based on information provided by cities, counties, or homeowners. The revised status of the property or properties is provided in a Letter of Map Amendment (LOMA) or in a Letter of Map Revision (LOMR). A search for a specific LOMA or LOMR is outside the scope of this report. Please visit [www.fema.gov](http://www.fema.gov) to search for a specific LOMA or LOMR.

Irrespective of the FEMA Flood Cert. determination as to whether the structure or property have been removed from the Special Flood Hazard Area, the property may be subject to limitations on development due to concerns over potential flooding. If there are concerns relative to the viability of potential development on the subject property an inquiry should be made with the local building and safety department.

### AREAS OF POTENTIAL FLOODING FROM DAM FAILURES

SUBJECT PROPERTY  IS  IS NOT LOCATED IN A DAM INUNDATION ZONE

Maps have been prepared for most dams in the State of California that show the potential flooding areas due to dam failure. The maps are reviewed and approved by the California Office of Emergency Services. Local offices of emergency services have prepared evacuation plans in the areas affected by potential dam failure inundation.

### A STATE LEVEL HIGH OR VERY HIGH FIRE HAZARD SEVERITY

SUBJECT PROPERTY  IS  IS NOT LOCATED IN A STATE LEVEL HIGH OR VERY

Very High Fire Hazard Severity Zones have been mapped by the California Department of Forestry and Fire Protection to indicate area with increase fire risk. The Map by the California Department of Forestry and Fire Protection (CDF), dated January 2006, does not reflect changes made at the local level. Therefore, the CDF recommends verifying status with the local fire department. Brush clearing and other fire defense improvements are required for properties located in Very High Fire Hazard Severity Zones. Please contact the local fire department for fire defense and maintenance requirements.

### STATE OF CALIFORNIA FIRE RESPONSIBILITY AREA (SRA)

SUBJECT PROPERTY  IS  IS NOT LOCATED IN A STATE FIRE RESPONSIBILITY AREA

SUBJECT PROPERTY  IS  IS NOT LOCATED IN A HIGH/VERY HIGH FIRE HAZARD ZONE PER 2007/8 SRA ZONE MAP

Wildland areas that may contain substantial forest fire risk and hazards have been mapped by the California Department of Forestry and Fire Protection to indicate areas with increased fire risk. These areas are also known as State Fire Responsibility Areas because the State of California has primary responsibility for fire prevention and suppression. In addition, the property owner may be responsible for structure protection and is responsible for brush clearing and other fire defense improvements. Please contact the county fire department for fire defense and maintenance requirements. If subject property is in a High/Very High Fire Hazard Zone per 2007/8 SRA zone map, the State may not have fire fighting responsibility. Please check with your local fire authority.

### ALQUIST-PRIOLO EARTHQUAKE FAULT ZONES

SUBJECT PROPERTY  IS  IS NOT LOCATED IN AN ALQUIST-PRIOLO FAULT ZONE

The purpose of the Alquist-Priolo Earthquake Fault Zoning Act is to regulate development near active faults in order to mitigate hazards associated with ground rupture. The State Geologist through the California Geological Survey has provided maps that show specific zones around active faults. Development of a property located within an Earthquake Fault Zone will likely require a fault study by State-licensed geologist. The determination made in this report does not indicate whether or not an active fault is located on the subject property and is not a substitute for a fault study by a State Licensed geologist.



**SEISMIC HAZARD ZONES**

SUBJECT PROPERTY  IS  IS NOT LOCATED IN A LANDSLIDE HAZARD ZONE  MAP NOT YET RELEASED BY STATE

SUBJECT PROPERTY  IS  IS NOT LOCATED IN A LIQUEFACTION HAZARD ZONE  MAP NOT YET RELEASED BY STATE

The purpose of the Seismic Hazards Mapping Act is to regulate development in areas determined to have increased risk of the seismic hazards of liquefaction and earthquake-induced land sliding. The California Geological Survey provides maps delineating liquefaction hazard zones and earthquake-induced landslide hazard zones. Although not all areas of the state have been mapped, the California Geological Survey is currently mapping additional areas. Liquefaction is a seismic hazard in which sediments below the water table lose strength as a result of strong earthquake ground shaking. Saturated soils comprised of sands and silts that are within 40 feet of the ground surface have a higher potential for liquefaction. Liquefaction is a rare, but real phenomenon that can result in damage to structures.

**FORMER MILITARY ORDNANCE SITE DISCLOSURE**

[View Map](#)

SUBJECT PROPERTY  IS  IS NOT WITHIN 1 MILE OF A KNOWN FORMER MILITARY ORDNANCE SITE

Military Ordnance sites are areas that were previously used for military training and that may contain unexploded munitions or other hazardous materials. Sites closed prior to 1989 are part of the Formerly Used Defense Sites database maintained by the United States Department of Defense. Current military bases or those closed after 1989 are not a part of the Formerly Used Defense Sites database.

**SITE NAME**

MARINE CORPS AIRSTATION MOJAVE

**SITE ID#**

J09CA1106

**COMMERCIAL/INDUSTRIAL DISCLOSURE**

[View Map](#)

SUBJECT PROPERTY  IS  IS NOT LOCATED WITHIN 1 MILE OF A PROPERTY ZONED FOR COMMERCIAL/INDUSTRIAL USE

The disclosure regarding the Subject Property's proximity to a zone or district allowing heavy commercial Industrial use zones is based upon currently available public records and excludes entirely agricultural properties. A physical inspection of the Subject Property has not been made. The calculation of the one-mile proximity measurement is based upon the distance between the Subject Property's street address and the street address of the next closet property allowing heavy commercial Industrial use. This is an actual knowledge disclosure required by the seller on the Transfer Disclosure Statement. There could be other nuisances not covered by this commercial industrial zoning.

**FAA APPROVED LANDING FACILITY**

[View Map](#)

SUBJECT PROPERTY  IS  IS NOT LOCATED WITHIN 2 MILES OF AN FAA APPROVED LANDING FACILITY

A search of data from the Federal Aviation Administration was made to determine if the property is located within two miles of a public/private FAA approved landing facility (i.e., an airport). Properties within proximity to airports/flight paths may experience airport noise and/or other nuisances. For more information please visit [https://www.faa.gov/airports/environmental/airport\\_noise/](https://www.faa.gov/airports/environmental/airport_noise/).

**Airport Name(s)**

MOJAVE AIRPORT - Public

**Distance (in miles) from Subject Property**

0.15

**AIRPORT INFLUENCE AREA "AIA"**

[View Map](#)

SUBJECT PROPERTY  IS  IS NOT LOCATED IN AN AIRPORT INFLUENCE AREA "AIA"

An Airport Influence Area is determined and mapped by the local Airport Land Use Commission. A property with an Airport Influence Area may be subject to annoyances and inconveniences associated with proximity to airport operations. Concerns about an Airport Influence Area should be addressed to the local Airport Land Use Commission. Inclusion of private and military airports vary by county and may or may not be included in this disclosure report.

**TSUNAMI INUNDATION HAZARD**

SUBJECT PROPERTY  IS  IS NOT LOCATED IN A TSUNAMI INUNDATION AREA

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



**RIGHT TO FARM/IMPORTANT FARMLAND**

SUBJECT PROPERTY  IS  IS NOT LOCATED WITHIN 1 MILE OF A FARM OR RANCH LAND

The search determines if the subject property is located within one mile of a property containing agricultural activity, operation or facility, or appurtenances thereof. These facilities may contain agricultural nuisances that may conflict with non-agricultural uses. Agricultural practices may include noise from farm equipment and machinery, dust, pesticides, and odors associated with animals, manure, and fertilizers.

**NATURALLY OCCURRING ASBESTOS**

SUBJECT PROPERTY  IS  IS NOT LOCATED WITHIN AN AREA OF NATURALLY OCCURRING ASBESTOS

Asbestos refers to naturally-occurring fibrous minerals found throughout the State of California. Serpentine, an ultra-mafic rock, contains asbestos and is commonly found in the Sierra foothills, the Coast Ranges, and the Klamath Mountains. On residential properties, naturally-occurring asbestos sources are typically dust from unpaved roads or driveways. Paving the unpaved driveways or roads can help to reduce exposure to asbestos. For more information please visit the Air Resources Board of the California Environmental Protection Agency website: <http://www.arb.ca.gov/homepage.htm>.

**CRITICAL HABITATS**

SUBJECT PROPERTY  IS  IS NOT LOCATED WITHIN AN AREA OF CRITICAL HABITATS

The Endangered Species Act establishes critical habitats for any species listed under the Act. A critical habitat is defined as a specific area within the geographical area occupied by the species at the time of listing, if the area contains physical or biological features essential to conservation. Those features may require special management considerations or protection even in areas outside their geographical area if the agency determines the area itself essential for conservation.

**MINING OPERATION**

SUBJECT PROPERTY  IS  IS NOT LOCATED WITHIN 1 MILE OF A MINING OPERATION

If the property is located within one mile of a mine operation for which the mine owner or operator has reported mine location data to the Department of Conservation pursuant to Section 2207 of the Public Resources Code, the property may be subject to inconveniences resulting from mining operations. The impacts of these practices should be considered when such mining operations are present within one mile of the property.

Effective January 1, 2012 Senate Bill 110 amends Section 1103.4 of the Civil Code and requires disclosure if the subject property is within one mile of a mining operation. The widespread degradation of land and water resources caused by strip mining and the failure of the states to effectively regulate the industry resulted in the passage of the Surface Mining Control and Reclamation Act ("SMCRA") of 1977. The Office of Surface Mining ("OSM") was created in 1977 when Congress enacted the SMCRA Act. OSM works with the states and Indian Tribes to assure that citizens and the environment are protected during coal mining and that the land is restored to beneficial use when mining is finished. OSM and its partners are also responsible for reclaiming and restoring lands and water degraded by mining operations before 1977. For more information, please visit <https://www.conservation.ca.gov/dmr>.

**SUSTAINABLE GROUNDWATER MANAGEMENT ACT**

[View Map](#)

SUBJECT PROPERTY  IS  IS NOT LOCATED WITHIN A GROUNDWATER BASIN

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

Basin Name: FREMONT VALLEY

Priority: Low



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**OIL FIELD BOUNDARY**

SUBJECT PROPERTY  IS  IS NOT LOCATED WITHIN AN OIL FIELD BOUNDARY  NOT MAPPED

This property is has been identified as within an Administrative Boundary that represent certain areas in California where specific oil and gas operators hold rights to explore for oil and gas minerals or is near an oil or gas well. As a result, the property may be subject to developmental restrictions and/or may be impacted by methane gas, environmental contaminants, noxious odors, offensive sights, excessive noise or any other potential nuisance associated with oil and/or gas operations.

For more information on mitigation standards check with your local agency City or County.





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

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

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

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





### CITY/COUNTY HAZARD DISCLOSURE EXPLANATIONS

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

The Subject Property:

- |                             |  |   |                                     |
|-----------------------------|--|---|-------------------------------------|
| <input type="checkbox"/> IS | <input checked="" type="checkbox"/> IS NOT | Located in a Supplemental Flood Hazard Zone.            | <input type="checkbox"/> NOT MAPPED |
| <input type="checkbox"/> IS | <input checked="" type="checkbox"/> IS NOT | Located in a Supplemental Fire Hazard Zone.             | <input type="checkbox"/> NOT MAPPED |
| <input type="checkbox"/> IS | <input checked="" type="checkbox"/> IS NOT | Located in a Supplemental Earthquake Fault Hazard Zone. | <input type="checkbox"/> NOT MAPPED |
| <input type="checkbox"/> IS | <input checked="" type="checkbox"/> IS NOT | Located in a Supplemental Seismic Geologic Hazard Zone. | <input type="checkbox"/> NOT MAPPED |
| <input type="checkbox"/> IS | <input checked="" type="checkbox"/> IS NOT | Located in an Expansive/Subsidence Soil Area.           | <input type="checkbox"/> NOT MAPPED |
| <input type="checkbox"/> IS | <input checked="" type="checkbox"/> IS NOT | Located in Supplemental Liquefaction Hazard Zone.       | <input type="checkbox"/> NOT MAPPED |

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

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

An answer of "IN" on the supplemental Fire Zone would indicate that the property is in a high, very high or other high fire-risk areas. More information may be found on the FIRE HARDENING AND DEFENSIBLE SPACE ADVISORY. (C.A.R. form FHDS, 6/22) if provided by owner.

Even though the Answer to the Supplemental Fire may show "NOT IN", if the property is in or near a mountainous area, forest-covered lands brush covered lands, grass-covered lands or land that is covered with flammable material additional disclosures may be warranted. More information may be found on the FIRE HARDENING AND DEFENSIBLE SPACE ADVISORY. (C.A.R. form FHDS, 6/22) if provided by owner. Petrochemical complex area determinations do not qualify as high fire hazards in reference to California Assembly Bill 38.

Advisory: Local agencies, counties and cities may, at their discretion, designate additional fire zones or areas within their jurisdiction that they determine require defensible space and vegetation management to prevent fire spread and reduce intensity. Please check with your local jurisdiction for up to date changes, and current additional information / requirements. This information should be verified and available through the local agency where the property is located.

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



## CITY/COUNTY HAZARD DISCLOSURE EXPLANATIONS (CONTINUED)

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

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

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

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

### SB-63 FIRE PREVENTION NOTICE REGARDING MAPS

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



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

SUBJECT PROPERTY  IS  IS NOT SUBJECT TO MELLO-ROOS COMMUNITY FACILITIES DISTRICT SPECIAL TAX LIEN(S).

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

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

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



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

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

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

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

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



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## BREAKDOWN OF THE 2025-2026 PROPERTY TAX BILL

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

### Basic Prop 13 Levy

1.	All Ad Valorem Charges County of Kern	<b>\$2,612.72</b>
<b>Basic Prop 13 Levy &amp; Voter Approved Ad Valorem Taxes:</b>		<b>\$2,612.72</b>
<b>Estimated Tax Rate:</b>		<b>1.070449%</b>

### Direct Assessments

2.	Maintenance and Operation of Landfill Site	<b>\$185.52</b>
3.	County Service Area No. 16	<b>\$12.00</b>
<b>Total Direct Assessment Charges:</b>		<b>\$197.52</b>
<b>Total 2025-2026 Amount</b>		<b>\$2,810.24</b>



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Subject Property: 2026 SHASTA ST MOJAVE, CA 93501

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

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

Instantly calculate estimated property taxes and supplemental taxes on our website: (or manually calculate below).

Instant Tax Calculator: <https://www.mynhd.com/suptax/calculator/1355810/7b95f9193a794995e33a93908855058a>

**SUPPLEMENTAL TAX CALCULATOR (ESTIMATE ONLY)**

1. Estimated Sales Price.....	\$	_____
2. Estimated Current Assessed Value .....	\$	_____
3. Subtract line #2 from line #1. Estimated Supplemental Assessed Value .....	\$	_____
4. Ad Valorem Tax Rate .....		1.07
5. Multiply line #3 by line #4. Estimated Supplemental Tax Amount Obligation .....	\$	_____

If a supplemental event occurs between June 1 and December 31, only one supplemental tax bill or refund check is issued. This bill or refund accounts for the property's change in value for the period between the first day of the month following the event date and the end of the current fiscal year (i.e., the following June 30). If, however, a supplemental event occurs between January 1 and May 31, two supplemental tax bills or refund checks are issued. The second bill or refund accounts for the property's change in value for the entire 12 months of the coming fiscal year, beginning on the following July 1.

**IF SALE DATE FOR THE RESIDENTIAL PROPERTY IS BETWEEN THE MONTHS OF JANUARY THROUGH MAY:**

6. Enter Proration Month Factor (See TABLE 1. below).....	_____
7. Multiply line #5 by line #6. Estimated Supplemental Tax Bill #1 .....	\$ _____
8. Enter the amount from line #5. Estimated Supplemental Tax Bill #2 .....	\$ _____
9. Add lines #7 and line #8. Total Estimated Supplemental Tax Bill .....	\$ _____

**IF SALE DATE FOR THE RESIDENTIAL PROPERTY IS BETWEEN THE MONTHS OF JUNE THROUGH DECEMBER:**

10. Enter Proration Month Factor (See TABLE 2. below).....	_____
11. Multiply line #5 by line #10. Total Estimated Supplemental Tax Bill .....	\$ _____

**Proration Month-of-Sale Factor**

**TABLE 1.**

January	0.4167
February	0.3333
March	0.2500
April	0.1667
May	0.0833

**TABLE 2.**

June	1.0000
July	0.9167
August	0.8333
September	0.7500
October	0.6667
November	0.5833
December	0.5000

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



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## NOTICE OF SUPPLEMENTAL PROPERTY TAX BILL

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

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

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

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

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

### **MANDATORY PRIVATE TRANSFER FEE DISCLOSURE PURSUANT TO CIVIL CODE SECTION 1102.6E**

A "Private Transfer Fee" is a fee imposed by a private entity such as a property developer, home builder, or homeowner association, when a property within a certain type of subdivision is sold or transferred. A Private Transfer Fee may also be imposed by an individual property owner. Private Transfer Fees are different from and are charged in addition to any Documentary Transfer Taxes levied by a City or County Government upon sale or transfer of a property.

Civil Code Section 1098 defines a "Transfer Fee" as "any fee payment requirement imposed within a covenant, restriction, or condition contained in any deed, contract, security instrument, or other document affecting the transfer or sale of, or any interest in, real property that requires a fee be paid upon transfer of the real property." Certain existing fees such as governmental fees, court ordered fees, mechanic lien fees, common interest development fees, etc. are specially excluded from the definition of "Transfer Fee".

**To determine if the property is subject to a Transfer Fee, OBTAIN COPIES OF ALL THE EXCEPTIONS LISTED ON THE PRELIMINARY (TITLE) REPORT FROM THE TITLE COMPANY AND READ THEM TO DETERMINE IF ANY TRANSFER FEES ARE APPLICABLE. Please be aware that private transfer fees may be difficult to identify by simply reading the title report.**

**Effective January 1, 2008, Civil Code Section 1102.6e requires the Seller to notify the Buyer of whether a private transfer fee applies and if present, to disclose certain specific information about the fee.**

**Content of Disclosure:** Civil Code Section 1102.6e requires the Seller to disclose specific information about any Transfer Fee that may affect the property. Please refer to the Section 1102.6e or the California Association of Realtors Notice of Private Transfer Fee Form, for a standard format to use in making the Transfer Fee Disclosure if such a disclosure is required.



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**How to Determine the Existence of a Transfer Fee:** If a Transfer Fee does exist affecting the property, the document creating the fee may be on file with the County Recorder as a notice recorded against the property and should be disclosed in the preliminary (title) report on the property. However, the preliminary (title) report will merely disclose the existence of the documents affecting title, not the content of the documents. The title of a document may also not be sufficient to disclose that a transfer fee is included in its terms. Accordingly Seller should (a) request the title company which issued the preliminary (title) report to provide copies of the documents shown as “exceptions,” and (b) review each document to determine if it contains a transfer fee.

## Documentary Transfer Taxes

This is a government tax imposed by a City or County when a property within the jurisdiction is sold or transferred. It is NOT the same as a Private Transfer Fee, which may be imposed by a private entity such as a property developer, home builder, or homeowner association. However, it is a similar fee due upon closing, calculated based on a percentage of the purchase price.

**Transfer Tax Defined.** Pursuant to Revenue and Taxation Code Sections 11911-11929, Counties and Cities are authorized to impose a tax on the transfer of property located within their jurisdiction. The tax is commonly known by various names, including the Documentary Transfer Tax, Real Property Transfer Tax, or Real Estate Transfer Tax (hereinafter, the “Transfer Tax”).

**How Much?** Transfer Tax is due at closing and payable through escrow. This tax does not expire. All future sales of this property will be charged this tax at close of escrow. The amount of the Transfer Tax is based on the value or sale prices of the property that is transferred. The County rate is one dollar and ten cents (\$1.10) for each one thousand dollars (\$1.000) of value. The rate for noncharter (“general law”) cities is one-half of the County rate and is credited against the County tax due. Charter cities may impose a transfer tax at a rate higher than the County rate.

For any City or County in California, the Transfer Tax rate (“Tax Rate Table”) is available at no charge from many sources, most conveniently on the website of the California Local Government Finance Almanac (sponsored by the California League of Cities): <http://www.californiacityfinance.com/PropTransfTaxRates.pdf>.

To estimate the Transfer Tax for the property, multiply the Property’s estimated sales price (in thousands of dollars) by the amount shown in the Tax Rate Table for the City and County in which the property is located.

**Who Pays?** The law states that, “the Transfer Tax must be paid by the person who makes signs or issues any document subject to the tax, or for whose use or benefit the document is made, signed or issued.” In practice, this means that the payment of the Transfer Tax is customarily made by the Seller or the Buyer, or shared by both, depending on the jurisdiction in which the transferred property is located.

**Are there any exemptions?** The Revenue and Taxation Code, which provides the statutory authority for counties to impose the Transfer Tax, specifically exempts from the transfer tax the following transactions:

1. Instruments in writing given to secure a debt.
2. Transfers whereby the federal or any state government, or agency, instrumentality or political subdivision thereof, acquires title to realty.
3. Transfers made to effect a plan of reorganization or adjustment (i) confirmed under the Federal Bankruptcy Act, (ii) approved in certain equity receivership proceedings or (iii) whereby a mere change in identity, form or place of organization is effected.
4. Certain transfers made to effect an order of the Securities and Exchange Commission relating to the Public Utility Holding Company Act of 1935.
5. Transfers of an interest in a partnership (or, beginning January 1, 2000, an entity treated as a partnership for federal income tax purposes) that holds realty, if (i) the partnership is treated as continuing under IRC § 708 and (ii) the continuing partnership continues to hold the realty.
6. Certain transfers in lieu of foreclosure.
7. Transfers, divisions or allocations of community, quasi-community or quasi-marital property between spouses pursuant to, or in contemplation of, a judgment under the Family Code.
8. Transfers by the State of California, or any political subdivision, agency or instrumentality thereof, pursuant to an agreement whereby the purchaser agrees to immediately reconvey the realty to the exempt agency.
9. Transfers by the State of California, or any political subdivision, agency or instrumentality thereof, to certain nonprofit corporations.
10. Transfers pursuant to certain inter vivos gifts or inheritances.



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## NOTICE OF DATABASE DISCLOSURE

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

### California Department of Justice Information Sources:

Megan's Law Sex Offender Locator Web Site: <http://www.meganslaw.ca.gov>.

California Department of Justice Megan's Law Email Address: [meganslaw@doj.ca.gov](mailto:meganslaw@doj.ca.gov).

### Local Information Locations for the Subject Property:

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

## NOTICE OF MINIMUM ENERGY CONSERVATION STANDARDS FOR RESIDENTIAL CENTRAL AIR CONDITIONERS AND HEAT PUMPS

Manufacturers have been required to comply with the Department of Energy's ("DOE") energy conservation standards for residential central air conditioners and heat pumps since 1992. From time to time the DOE amends the minimum seasonal energy efficiency ratio ("SEER") for such equipment for the purpose of saving energy. Equipment manufactured after January 1, 1992, and before January 23, 2006, must meet a minimum SEER rating of 10. Equipment manufactured between January 23, 2006 and January 1, 2015, must meet a minimum SEER rating of 13. After January 1, 2015, equipment installed in California must meet a minimum SEER rating of 14. The law does not require a seller to replace non-compliant existing equipment upon transfer. For more information about the new standards please visit [https://www1.eere.energy.gov/buildings/appliance\\_standards/product.aspx/productid/75](https://www1.eere.energy.gov/buildings/appliance_standards/product.aspx/productid/75).

## CONTAMINATED WATER ADVISORY

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

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

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

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



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## NOTICE OF CALIFORNIA'S 2013 ENERGY EFFICIENCY STANDARDS

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

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

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

## NOTICE OF HOME ENERGY EFFICIENCY IMPROVEMENTS TAX CREDIT ADVISORY

According to the DOE, the higher replacement cost of SEER compliant air conditioning system will be offset by a savings of up to 23 percent in monthly energy costs. The California Energy Commission notes that leaking ductwork accounts for up to 25 percent of the heating costs of a typical home. Therefore, compliance with the new Federal and State standards offers substantial benefits to the property owner, as well as significant environmental benefits through decreased energy consumption, compared with older systems. In addition, consumers who purchase and install specific products, such as energy efficient windows, insulation, doors, roofs, and heating and cooling equipment in the home can receive a tax credit of up to \$500 beginning January 2006. For more information visit <http://www.energy.gov/taxbreaks.htm>.

## NOTICE OF WILLIAMSON ACT

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

## FIRE BURN AREA ADVISORY

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

## INSURANCE COVERAGE ADVISORY

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

[www.myQuotes.com](http://www.myQuotes.com) | 800.741.1500 | [Quotes@myQuotes.com](mailto:Quotes@myQuotes.com)





## NOTICE OF NATURALLY OCCURRING ASBESTOS

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

## RADON GAS ADVISORY

THE COUNTY IN WHICH THE SUBJECT PROPERTY IS LOCATED IS DESIGNATED ZONE 

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 FOR RADON GAS POTENTIAL

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

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

## NOTICE OF ABANDONED MINES ADVISORY

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

## WOOD-BURNING HEATER ADVISORY

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

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

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



**Report Date:** 4/2/2026  
**Report Number:** 82268-120  
**Subject Property:** 2026 SHASTA ST  
**APN:** 236-302-16-00-7  
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## TERMS AND CONDITIONS

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



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

**8. This Report is not an Insurance Policy.** This MyNHD Report is not a replacement for a title report, a title insurance policy, or any other type of insurance policy. Irrespective of the flood and fire zone determinations, insurance companies may, at their discretion, require additional flood and /or fire insurance based upon their assessment and the location of the parcel. Please check with your insurance provider for up to date quotes ,coverages and insurability. Recipients are encouraged to obtain a title report, purchase a title insurance policy, and to contact a local insurance agent regarding earthquake insurance, fire insurance and flood insurance. Recipients also may contact the National Flood Insurance Program regarding flood insurance. If there is a dispute involving a FEMA flood determination, MyNHD shall obtain a "Flood Certificate" from a flood insurance company admitted and licensed to do business in California. The determination shown on the Flood Certificate shall be final and binding as to whether the Property is or is not in Zone "A" or "V" as shown on Flood Insurance Rate Map panels. The issuance of a "Flood Certificate" showing that a property is not in Zone "A" or "V" does not guarantee that the entire parcel of property is outside of the area designated by FEMA as at risk of a flood. MyNHD is not and shall not be responsible or liable for any costs, losses, or compensatory or consequential damages arising from earthquakes, fires or floods.

9. If the Transaction involves multiple adjacent parcels, the parcel shown on Page 1 of this Report is regarded as the "Primary Parcel," and the disclosures contained in the Report operate as if only a single parcel is involved. In other words, even if a matter affects only one parcel, it will be disclosed as affecting all of the parcels. For parcel-by-parcel disclosures, individual reports must be ordered separately for each parcel. With regard to Mello-Roos Community Facilities Districts, Special Assessment Districts (1915 Bond Act) (collectively, "Mello-Roos/SAD") tax disclosures and the property tax breakdown (if included), the tax information is provided only for the Primary Parcel.

10. Only current tax-year Mello-Roos/SAD assessments are disclosed. However, accurate or complete Mello-Roos/SAD information sometimes is unavailable for a number of reasons, including (a) if a property is in foreclosure because a Mello-Roos/SAD assessment is delinquent, (b) if the secured property tax bill information is unavailable or has not been released by the county where the property is located. In addition, this Report may not disclose certain items because (i) they are not levied on the current tax bill, (ii) if the owner has applied for an exemption, certain items may not appear on the current tax bill, (iii) judicial foreclosure lawsuits sometimes cause items to be removed from the current tax bill, (iv) the property owner was billed directly for an item, e.g., apart from the secured property tax bills, and (v) the relevant County has not yet released the applicable tax information. The information in this Report comes from what MyNHD believes to be reliable sources. However, MyNHD shall not be responsible or liable for errors in the tax data it obtains from third party suppliers.

11. The maximum tax amounts specified in this Report are estimates only, calculated based on available County assessor data and/or third party data. MyNHD does not review of the relevant County recorder's or other jurisdictions' files to determine the presence of any other taxes or assessments affecting the Property. The levy amounts are subject to change for many reasons, including different interpretations of the Special Tax Formula, availability of data, and changes or corrections to classifications from year-to-year. The Report provides an estimate of items not included on the current tax bill, but the estimates are not comprehensive. For example, there may exist taxes and assessments which have not yet been levied on the tax bill or during the tax year described in the Report. MyNHD updates its information annually reasonably after updated information is released. Assessment districts also are subject to change, and therefore, this Report cannot be used or relied upon for nearby properties or future transactions involving this Property. Each Recipient is encouraged to contact the appropriate agents representing the local Mello-Roos/SAD with any specific questions they may have.



**Report Date:** 4/2/2026  
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12. This Report is intended to satisfy the disclosure obligations related to Civil Code Sections 1103.2, 1102.6b, 1102.6c, 1102.6e, 1102.15, 1102.17, and 2079.10a. MyNHD has been asked by the seller to provide this Report to assist the seller, and both the buyer's and seller's agents, in availing itself/ themselves of the protections contained in Civil Code Section 1103.4. However, MyNHD cannot guaranty the availability of such protections, and makes no representations or warranties in connection therewith. California law also requires sellers to disclose a continuing lien securing the levy of special taxes pursuant to the Mello-Roos Community Facilities Act (Chapter 2.5 (commencing with Section 53311) of Part 1 of Division 2 of Title 5 of the Government Code) and of a fixed lien assessment collected in installments to secure bonds issued pursuant to the Improvement Bond Act of 1915 (Division 10 (commencing with Section 8500) of the Streets and Highways Code) in connection with the sale of real property in California. MyNHD strongly recommends that the buyer obtain a title report and title insurance covering the Property; the MyNHD Report is not a replacement for a title report or a title insurance policy.

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

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

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



**STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF)**

SECTION I - LOAN INFORMATION		
1. LENDER/SERVICER NAME AND ADDRESS		2. COLLATERAL DESCRIPTION (Building/Mobile Home/Property) (See Instructions) 2026 Shasta St Mojave, CA 93501-1745 Parcel ID: 236-302-16 Ref/File#(s): 82268-120 +Census Tract Data: St 06 Co 029 MSA 12540 Tr 59+
3. LENDER/SERVICER ID #	4. LOAN IDENTIFIER	5. AMOUNT OF FLOOD INSURANCE REQUIRED

**SECTION II**

**A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION**

1. NFIP Community Name Kern County	2. County(ies) Kern County	3. State CA	4. NFIP Community Number 060075
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**B. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) DATA AFFECTING BUILDING/MOBILE HOME**

1. NFIP Map Number or Community-Panel Number (Community name, if not the same as "A") 06029C3295E	2. NFIP Map Panel Effective / Revised Date 2008-09-26	3. Is there a Letter of Map Change (LOMC)? <input checked="" type="radio"/> NO <input type="radio"/> YES (if yes, and LOMC date/no. is available, enter date and case no. below.) Date Case No.
4. Flood Zone AO	5. No NFIP Map	

**C. FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply.)**

1.  Federal Flood Insurance is available (community participates in the NFIP).  Regular Program  Emergency Program of NFIP

2.  Federal Flood Insurance is not available (community does not participate in the NFIP).

3.  Building/Mobile Home is in a Coastal Barrier Resources Area (CBRA) or Otherwise Protected Area (OPA). Federal Flood Insurance may not be available.  
CBRA/OPA Designation Date: \_\_\_\_\_

**D. DETERMINATION**

**IS BUILDING/MOBILE HOME IN SPECIAL FLOOD HAZARD AREA (ZONES CONTAINING THE LETTERS "A" OR "V")?**  YES  NO

If yes, flood insurance is required by the Flood Disaster Protection Act of 1973.  
If no, flood insurance is not required by the Flood Disaster Protection Act of 1973. Please note, the risk of flooding in this area is only reduced, not removed.

This determination is based on examining the NFIP map, any Federal Emergency Management Agency revisions to it, and any other information needed to locate the building /mobile home on the NFIP map.

**E. COMMENTS (Optional)**  
THIS DETERMINATION COMPLIES WITH THE FLOOD DISASTER PROTECTION ACT OF 1973.  
Zone AO: Approximate base flood depth 1-3ft.  
Ref/File#(s): 82268-120  
Cert #: 20875661-20965371-RI v 153877697 Fee: \$6.00

**F. PREPARER'S INFORMATION**

NAME, ADDRESS, TELEPHONE NUMBER (If other than Lender) MyNHD, Inc. P.O. BOX 241426 Los Angeles, CA 90024 800.814.2922	DATE OF DETERMINATION 04/01/2026
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## NOTICE IS GIVEN TO:

Borrower:

Loan Number:

Co-borrower:

Order Number: 20875661

Property Location: 2026 Shasta St Mojave, CA 93501-1745

Determination Date: 04/01/2026

The Flood Disaster Protection Act of 1973, as amended, requires that federally regulated lending institutions shall not make, increase, extend, or renew any loan secured by improved real estate, or a mobile home located, or to be located, in an area that has been identified by the Director of the Federal Emergency Management Agency (FEMA) as an area having special flood hazards and in which flood insurance has been made available under the National Flood Insurance Act of 1968, through the National Flood Insurance Program (NFIP), unless the building or mobile home and any personal property securing such loan is covered for the term of the loan by flood insurance in an amount at least equal to the outstanding principal balance of the loan or the maximum limit of coverage made available under the Act with respect to the particular type of property, whichever is less.

## NOTICE TO BORROWER ABOUT SPECIAL FLOOD HAZARD AREA STATUS

### Notice of Property in Special Flood Hazard Area (SFHA)

The building or mobile home securing the loan for which you have applied is or will be located in an area with special flood hazards. The area has been identified by the Director of FEMA as a SFHA using FEMA's Flood Insurance Rate Map or the Flood Hazard Boundary Map for the following community: Kern County

The area has at least a one percent (1%) chance of a flood equal to or exceeding the base flood elevation (a 100-year flood) in any given year. During the life of a 30-year mortgage loan, the risk of a 100-year flood in a SFHA is 26 percent (26%). Federal law allows a lender and borrower jointly to request the Director of FEMA to review the determination of whether the property securing the loan is located in a SFHA. If you would like to make such a request, please contact us for further information.

### Notice of Property Not in Special Flood Hazard Area (SFHA)

The building or mobile home described in the attached instrument is not currently located in an area designated by the Director of FEMA as a SFHA. NFIP flood insurance is not required, but may be available. If, during the term of this loan, the subject property is identified as being in a SFHA, as designated by FEMA, you may be required to purchase and maintain flood insurance at your expense.

## NOTICE TO BORROWER ABOUT FEDERAL DISASTER ASSISTANCE

### Notice in Participating Communities

The community in which the property securing the loan is located participates in the NFIP. The Flood Disaster Protection Act of 1973, as amended, mandates federally insured or regulated lenders to require the purchase of flood insurance on all buildings being financed that are located in SFHAs of communities participating in the NFIP. The flood insurance must be maintained for the term of the loan. If you fail to purchase or renew flood insurance on the property, federal law authorizes and requires us to purchase the flood insurance at your expense.

- At a minimum, flood insurance purchased must cover the lesser of:
  - (1) the outstanding principal balance of the loan; or
  - (2) the maximum amount of coverage allowed for the type of property under the NFIP.
- Flood insurance coverage under the NFIP is limited to the building or mobile home and any personal property that secures your loan and not the land itself.
- Federal disaster relief assistance (usually in the form of a low-interest loan) may be available for damages incurred in excess of your flood insurance if your community's participation in the NFIP is in accordance with NFIP requirements.
- Although you may not be required to maintain flood insurance on all structures, you may still wish to do so, and your mortgage lender may still require you to do so to protect the collateral securing the mortgage. If you choose not to maintain flood insurance on a structure and it floods, you are responsible for all flood losses relating to that structure.

### Notice in Non-participating Communities

Flood insurance coverage under the NFIP is not available for the property securing the loan because the community in which the property is located does not participate in the NFIP. In addition, if the nonparticipating community has been identified for at least one year as containing a SFHA, properties located in the community will not be eligible for the federal disaster relief assistance in the event of a federally-declared flood disaster.

**NOTICE IS GIVEN TO:**

Borrower:

Loan Number:

Co-borrower:

Order Number: 20875661

Property Location: 2026 Shasta St Mojave, CA 93501-1745

Determination Date: 04/01/2026

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**NOTICE TO BORROWER ABOUT AVAILABILITY OF PRIVATE FLOOD INSURANCE COVERAGE**

Flood insurance coverage under the NFIP may be purchased through an insurance agent who will obtain the policy either directly through the NFIP or through an insurance company that participates in the NFIP. Flood insurance that provides the same level of coverage as a standard flood insurance policy under the NFIP may be available from private insurers that do not participate in the NFIP. You should compare the flood insurance coverage, deductibles, exclusions, conditions, and premiums associated with flood insurance policies issued on behalf of the NFIP and policies issued on behalf of private insurance companies and contact an insurance agent as to the availability, cost, and comparisons of flood insurance coverage.

**NOTICE TO BORROWER ABOUT ESCROW REQUIREMENT FOR RESIDENTIAL LOANS**

Federal law may require a lender or its servicer to escrow all premiums and fees for flood insurance that covers any residential building or mobile home securing a loan that is located in an area with special flood hazards. If your lender notifies you that an escrow account is required for your loan, then you must pay your flood insurance premiums and fees to the lender or its servicer with the same frequency as you make loan payments for the duration of your loan. These premiums and fees will be deposited in the escrow account, which will be used to pay the flood insurance provider.

\_\_\_\_\_  
Borrower's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Borrower's Signature

\_\_\_\_\_  
Date

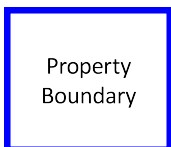


# Flood Determination

## DFIRM



2026 Shasta St , Mojave, CA 93501-1745  
NFIP Map Panel/Effective Date: 06029C3295E (09/26/2008)

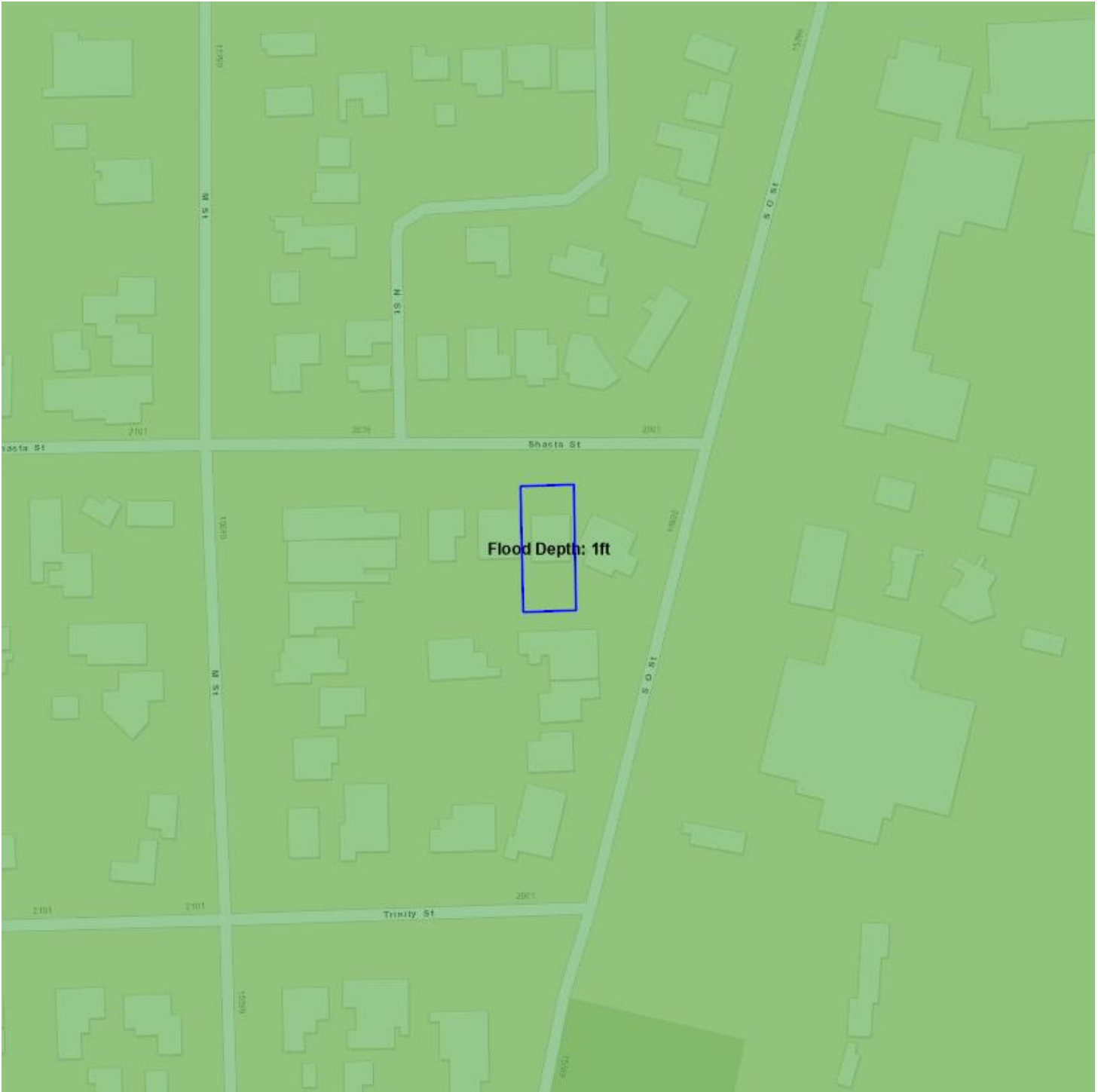


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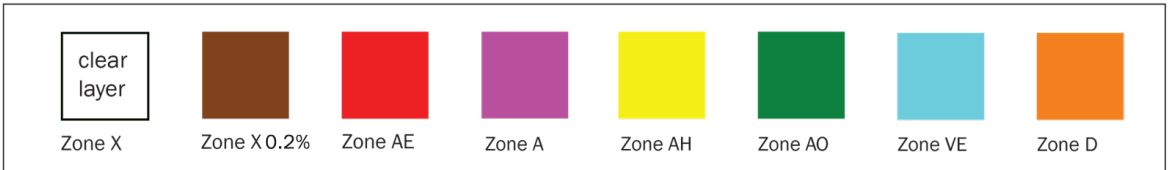
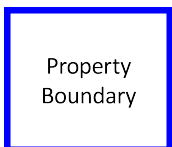


# Flood Determination

## DFIRM



2026 Shasta St , Mojave, CA 93501-1745  
NFIP Map Panel/Effective Date: 06029C3295E (09/26/2008)










# Flood Determination

## DFIRM




### FEMA SFHA (Special Flood Hazard Area)

All zones starting with A or V; referred to as "100-year floodplain"


-  **Zone A** No Base Flood Elevations determined.
-  **Zone AE** Base Flood Elevations determined.  
This zone may also be labeled Zone A1-A30.
-  **Zone AH** Flood depths of 1 to 3 feet (usually areas of ponding);  
Base Flood Elevations determined.
-  **Zone AO** Flood Depths of 1 to 3 feet (usually sheet flow on sloping terrain);  
Average depths determined.  
For areas of alluvial fan flooding, velocities also determined.
-  **Zone VE** Coastal flood zone with velocity hazard (wave action);  
Base Flood Elevations determined.  
This zone may also be labeled Zone V1-V30.

### Moderate Risk Flood Hazard Area


Referred to as "500-year floodplain"

-  **Zone X(0.2%)** Areas of 0.2% annual chance flood; Areas of 1% annual chance flood with average depths of less than 1 foot or with drainage areas less than 1 square mile; Areas protected by levees from 1% annual chance flood.  
This zone may also be labeled Zone X(shaded) or B.

### Low Risk Flood Hazard Area

-  **Zone X** Areas determined to be outside the 0.2% annual chance floodplain.  
This zone may also be labeled Zone X(unshaded) or C.

### Other Zone not designated SFHA (Special Flood Hazard Area)

-  **Zone D** Areas in which flood hazards are undetermined, but possible.