First American
Natural Hazard Disclosures™

# Residential Resale Disclosure Report

## NHD + Tax

Property Address: **1198 8TH ST, LOS OSOS, CA 93402, SAN LUIS OBISPO COUNTY**

APN: **038-051-006**

Report Date: **09/01/2026**

Report Number: **3635689**

See TERMS & CONDITIONS on page 44

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# Disclosure Insight - FIRE

**Property Address ("Property"):** 1198 8TH ST, LOS OSOS CA 93402
**Report ("Report"):** 3635689 | **Report Date:** 09/01/2026

This Property is **NOT IN** a mapped High or Very High Fire Hazard Severity Zone (FHSZ) identified by CAL FIRE and subject to AB 38.

See page 13 of the Report for further explanation.

This Property is **NOT IN** a Fire Hazard Severity Zone pursuant to California Government Code §51179.

State law allows a local agency, at its discretion, to adopt an FHSZ not identified by CAL FIRE, as an FHSZ. Vegetation Management and Defensible Space standards may be higher within these locally adopted zones.

See page 16 of the Report for further explanation.

This Property is **NOT IN** a mapped Fire Hazard Severity Zone (FHSZ) identified by CAL FIRE in the Local Responsibility Area.

Consult the local building department to investigate the existence of fire protection building standards or other requirements/conditions for new construction.

See page 15 of the Report for further explanation.

## Local Vegetation Management Ordinance?

To explore whether this transaction is subject to a local vegetation management ordinance that requires defensible space around the Property, see the FIRE ZONE DISCUSSION in this report.

## Defensible Space Inspection

The contact information below can help identify the Property's correct fire authority who may provide assistance with information regarding defensible space inspections.

CAL FIRE inspection website, https://survey123.arcgis.com/share/a15c7706b4114e20b39d2a26294338ed

| COUNTY | AGENCY | CONTACT | JURISDICTION |
|---|---|---|---|
| San Luis Obispo | Cal Fire DS Inspection / Los Osos CSD FD | 805-593-3490 / 805-543-4244 | Los Osos CSD |

## Distance Matters

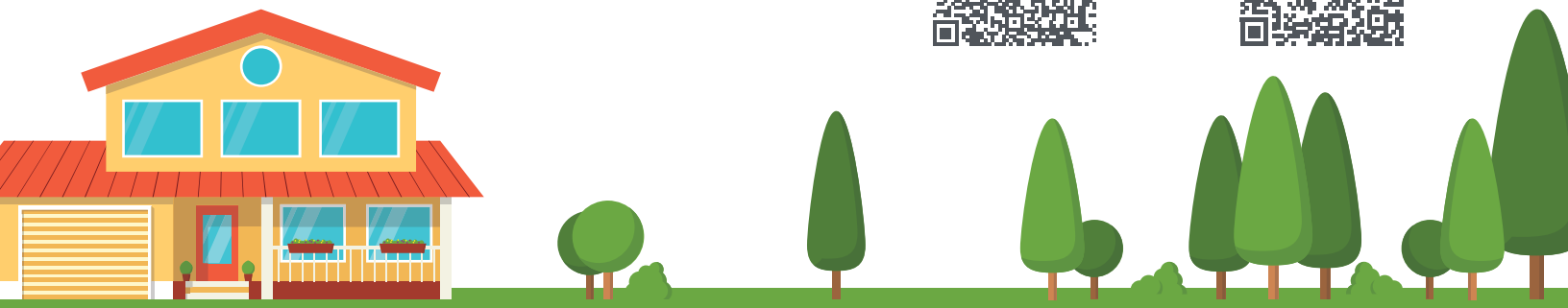
Per CAL FIRE, wildfire fuel management varies within the 100-foot perimeter of the home. Visit www.fire.ca.gov/dspace for a breakdown of each zone.

### Ember-Resistant Zone 0

This is the area within the first five feet of a home or structure and an important part of maintaining defensible space between property and ember driven wildfires. It was created in 2020, following the devastating fires in Santa Rosa, Redding, and Paradise. Click or Scan the QR codes for additional information.

Board of Forestry Fire and Protection FAQ's

CAL FIRE Checklist



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

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

The following are representations made by the seller and seller's agent(s) based on their knowledge and maps drawn by the state and federal governments. This information is a disclosure and is not intended to be part of any contract between the seller and buyer. THIS REAL PROPERTY LIES WITHIN THE FOLLOWING HAZARDOUS AREA(S):

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

Yes__ No_X_ Do not know and information not available from local jurisdiction __

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

Yes__ No_X_ Do not know and information not available from local jurisdiction__

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

Yes__ No_X_

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

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

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

Yes__ No_X_

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

Yes__ No_X_

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

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

No__ Map not yet released by state_X_

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

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

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

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

Third-Party Disclosure Provider(s) FIRST AMERICAN REAL ESTATE DISCLOSURES CORPORATION OPERATING THROUGH ITS FANHD DIVISION.
Date 01 September 2026

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

| Signature of Buyer(s) | Date | Signature of Buyer(s) | Date |
|---|---|---|---|

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

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

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

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

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

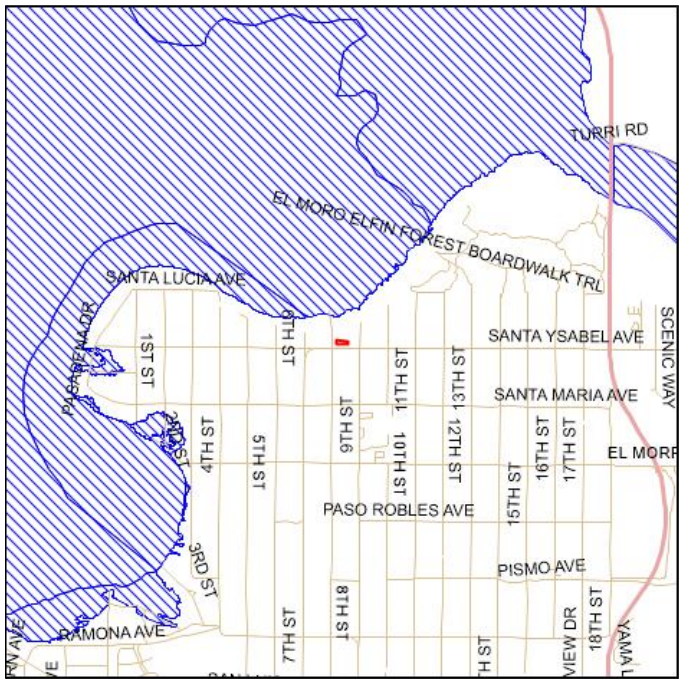
E. Government Guides in Combined Booklet with Report. Refer to Booklet: (1) ENVIRONMENTAL HAZARDS: "A Guide for Homeowners, Buyers, Landlords and Tenants"; (2) EARTHQUAKE SAFETY: "The Homeowners Guide To Earthquake Safety" and included "RESIDENTIAL EARTHQUAKE HAZARDS REPORT FORM"; (3) LEAD-BASED PAINT: "Protect Your Family From Lead In Your Home"; (4) BRIEF GUIDE TO MOLD, MOISTURE AND YOUR HOME; (5) WHAT IS YOUR HOME ENERGY RATING? Government Guides are also available on the Company's "Electronic Bookshelf" at: https://orderform.fanhd.com/resources/electronic_bookshelf/regulatory_pamphlets.

F. TERMS & CONDITIONS

# Hazard Maps

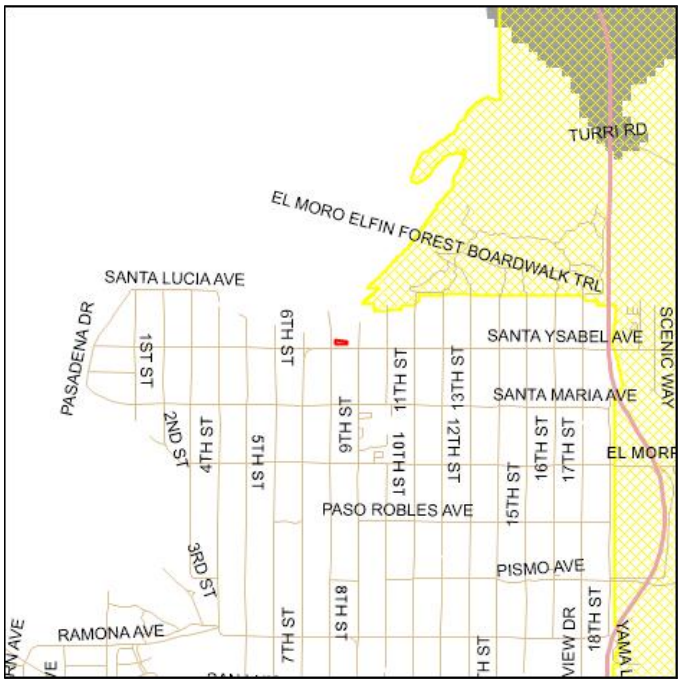
***These maps are for convenience only to show the approximate Property location and are not based on a field survey.***

## FLOOD



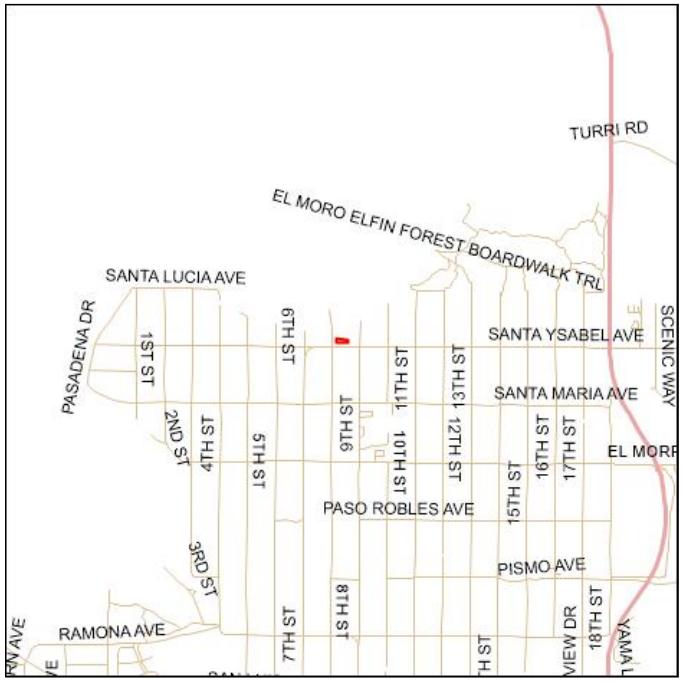

Special Flood Hazard Area
Area of Potential Flooding, Dam Failure

## FIRE



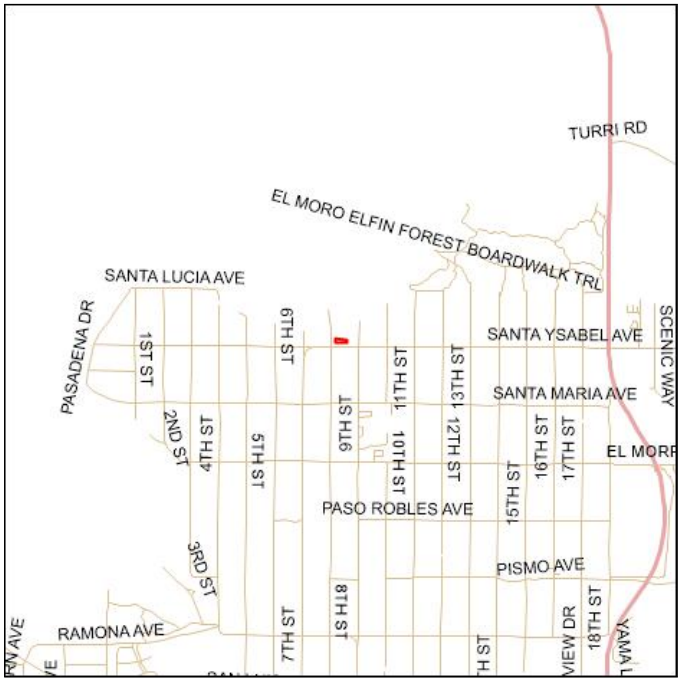

High or Very High Fire Hazard Severity Zone (CAL FIRE only)
Wildland Area, Substantial Forest Fire Risk

## FAULT




Earthquake Fault Zone

## SEISMIC




Seismic Hazard Zone, Landslide
Seismic Hazard, Liquefaction

# Property Disclosure Summary

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

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

## Property Hazard Disclosures

| Flood | | IN | NOT IN | MAP N/A | Description | Pg. |
|---|---|---|---|---|---|---|
| State | Flood | | • | | NOT IN a Flood Hazard Area. | 10 |
| | Dam | | • | | NOT IN an area of potential dam inundation. | 10 |
| County | Dam Inundation | | • | | NOT IN a dam inundation area. | 11 |
| **Fire** | | **IN** | **NOT IN** | **MAP N/A** | **Description** | **Pg.** |
| State | High or Very High Fire Hazard Severity | | • | | NOT IN a high or a very high fire hazard severity zone in state responsibility area or local responsibility area as identified by CAL FIRE. | 12 |
| | Wildland Fire Area | | • | | NOT IN a Wildland-State Responsibility Area. | 12 |
| | Fire Hazard Severity Zone (AB 38) (Includes Local Inspection Contact Info) | | • | | NOT IN a high or a very high fire hazard severity zone in state responsibility area or local responsibility area as identified by CAL FIRE but local laws may require inspection and defensible space compliance. | 13 |
| | Vegetation Management (Defensible Space) Inspection Advisory | | | • | Details in hazard explanation. | 14 |
| | Local Vegetation Management Ordinance Inquiries | | | • | Applicable fire authority and email inquiry regarding the existence of a local vegetation management ordinance. | 15 |
| | Senate Bill 63 (SB 63): Fire Protection Building Standards for New Construction | | • | | NOT IN a very high, high, or moderate fire hazard severity zone identified by CAL FIRE in the local responsibility area. | 15 |
| | Fire Hazard Severity Zone pursuant to Gov. Code §51179 | | • | | NOT IN a Locally Modified FHSZ pursuant to California Government Code Section 51179. | 16 |
| County | Fire Hazard Zone | • | | | IN an area of medium fire potential. | 16 |

| Earthquake | | IN | NOT IN | MAP N/A | Description | Pg. |
|---|---|---|---|---|---|---|
| State | Fault | | • | | NOT IN an earthquake fault zone designated pursuant to the Alquist-Priolo Act. | 17 |
| | Landslide | | | • | Map Not Available. | 17 |
| | Liquefaction | | | • | Map Not Available. | 17 |
| County | Fault | | • | | NOT IN a County-designated fault zone. | 18 |
| | Liquefaction | • | | | IN an area of high liquefaction potential. | 18 |
| **Landslide** | | **IN** | **NOT IN** | **MAP N/A** | **Description** | **Pg.** |
| County | Landslide | • | | | IN an area of low landslide potential. | 19 |
| **Soils** | | **IN** | **NOT IN** | **MAP N/A** | **Description** | **Pg.** |
| State | Soils | | | • | Details in hazard explanation. | 20 |
| **Climate Change** | | **IN** | **NOT IN** | **MAP N/A** | **Description** | **Pg.** |
| County | Climate Change | | | • | Details in hazard explanation. | 21 |
| **Neighborhood** | | **IN** | **NOT IN** | **MAP N/A** | **Description** | **Pg.** |
| State | Former Military Ordnance | • | | | WITHIN one mile of a formerly used ordnance site.: Baywood Park Training Area. | 22 |
| | Commercial or Industrial | • | | | WITHIN one mile of a property zoned to allow commercial or industrial use. | 22 |
| | Airport Influence Area | | • | | NOT IN an airport influence area. | 22 |
| | Airport Noise Area for 65 Decibel | | • | | NOT IN a delineated 65 dB CNEL or greater aviation noise zone. | 23 |
| | California Energy Commission | • | | | IN a climate zone where properties are usually subject to duct sealing and testing requirements. | 23 |
| | Right to Farm Act | • | | | IN a one mile radius of designated Important Farmland that requires a statutory "Notice of Right to Farm" be provided in this Report. | 23 |
| | Notice of Mining Operations | | • | | NOT IN a one mile radius of a mapped mining operation that requires a statutory "Notice of Mining Operation" be provided in this Report. | 24 |

| General Advisories | Description | Pg. |
|---|---|---|
| Registered Sex Offender Database (Megan's law) Notice | Provides an advisory required pursuant to Section 290.46 of the Penal Code. Information about specified registered sex offenders is made available to the public. | 25 |
| Gas and Hazardous Liquid Transmission Pipeline Database Notice | Provides a notice required pursuant to Section 2079.10.5(a) of the Civil Code. Information about transmission pipeline location maps is made available to the public. | 25 |

| General Advisories (continued) | Description | Pg. |
|---|---|---|
| Cooling and Heating Energy-efficiency | Provides an advisory that federal energy-efficiency standards apply to the repair and replacement of residential heating, ventilation and air conditioning ("HVAC") systems. | 26 |
| Methamphetamine Contamination | Provides an advisory that a disclosure may be required pursuant to the "Methamphetamine Contaminated Property Cleanup Act of 2005". | 26 |
| Mold | Provides an advisory that all prospective purchasers of residential and commercial property should thoroughly inspect the subject property for mold and sources for additional information on the origins of and the damage caused by mold. | 26 |
| Radon | Provides an advisory on the risk associated with Radon gas concentrations. | 27 |
| Endangered Species | Provides an advisory on resources to educate the public on locales of endangered or threatened species. | 27 |
| Abandoned Mines | Provides an advisory on resources to educate the public on the hazards posed by, and some of the general locales of, abandoned mines. | 27 |
| Oil and Gas Wells | Provides an advisory on the potential existence of oil and gas wells and sources for additional general and/or specific information. | 28 |
| Sustainable Groundwater Management Act | Provides an advisory about groundwater basins that may be prioritized for groundwater management. | 28 |
| Electromagnetic Fields Advisory | Provides an advisory about electromagnetic fields in the local environment and their assessment. | 28 |
| Tsunami Map Advisory | Provides an advisory about maximum tsunami inundation maps issued for jurisdictional emergency planning. | 29 |

## Property Tax Disclosures

| Tax Disclosures | IS | IS NOT | Description | Pg. |
|---|---|---|---|---|
| Mello-Roos Community Facilities District | | • | NOT SUBJECT TO one or more Mello-Roos Community Facilities Districts. | 32 |
| 1915 Bond Act Assessment Districts | | • | NOT SUBJECT TO one or more 1915 Bond Act Assessment Districts. | 32 |
| Property Assessed Clean Energy (PACE) Contract | | • | NOT SUBJECT TO a PACE Contract. | 33 |
| Other Direct Assessments | • | | SUBJECT TO one or more other direct assessments. | 34 |
| SRA Fire Prevention Fee | | • | NOT SUBJECT TO SRA Fire Prevention Fee (Fee suspended until 2031 by Assembly Bill 398 of 2017). | 39 |

| Additional Tax Information | Description | Pg. |
|---|---|---|
| Current Property Tax Bill Summary | Provides a breakdown of the property tax bill for the current year, including General Ad Valorem taxes and Direct and/or Special Assessments. | 34 |
| Available Senior Citizens Exemptions | Provides information about the possible existence of exemptions from certain special taxes or assessments that can result in substantial savings to qualified taxpayers. | 34 |
| Ad Valorem Tax Exemptions & Exclusions | Provides a list of exemptions and exclusions to Ad Valorem Taxes that California law makes available to qualified property owners, including 'Prop 19' tax-base transfers and senior citizens exemptions in applicable districts. | 34 |

| Additional Tax Information (continued) | Description | Pg. |
|---|---|---|
| Estimating Property Taxes After the Sale | Provides a utility for automatically calculating estimated property taxes after the sale. | 36 |
| Notice of Supplemental Property Tax Bill | Notifies the buyer about “Supplemental” Property Tax Bill(s) that may be due once the property is revalued after the change of ownership. | 37 |
| Supplemental Property Tax Estimator | Provides a utility for automatically calculating estimated Supplemental Taxes. | 38 |
| Private Transfer Fee | Notifies buyer to review Preliminary (Title) Report to determine if a fee is imposed by a private entity when a property within a certain type of subdivision is sold or transferred. | 39 |

Determined by First American Real Estate Disclosures Corporation

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

First American
Natural Hazard Disclosures™

# Natural Hazard Determinations

Property Address: **1198 8TH ST, LOS OSOS, CA 93402, SAN LUIS OBISPO COUNTY**

APN: **038-051-006**

Report Date: **09/01/2026**

Report Number: **3635689**

# Flood Zones

Section 1103 of the California Civil Code mandates the disclosure of six (6) natural hazard zones if the Property is located within any such zone. Those six "statutory" hazard zones and their parcel-specific determinations are disclosed on the Natural Hazard Disclosure (NHD) Statement and in the Property Disclosure Summary at the beginning of this Report. Note that the NHD Statement does not provide for informing buyers if a property is only partially within any of the delineated zones or provide additional hazard zone information which could be very important to the process. Here we explain those state-level hazards—and related hazards mapped or identified by county and/or city officials in the Safety Element of their jurisdiction's General Plan—in order to give buyers additional information they may need in the decision-making process and to place the information in perspective. (See *Public Records Searched* at end of Report for data sources and their acronyms.)

NOT IN

## State: FEMA Special Flood Hazard Area

Property in a Special Flood Hazard Area (any type of Zone "A" or "V") as designated by the Federal Emergency Management Agency ("FEMA") is subject to flooding in a "100-year rainstorm." Federally connected lenders require homeowners to maintain flood insurance for buildings in these zones. A 100-year flood occurs on average once every 100 years, but may not occur in 1,000 years or may occur in successive years. According to FEMA, a home located within a SFHA has a 26% chance of suffering flood damage during the term of a 30-year mortgage. Other types of flooding, such as dam failure, are not considered in developing these zones. Flood insurance for properties in Zones B, C, D, X, X500, and X500_Levee is available but is not required.

**Special Flood Hazard Area (SFHA) designations:**

**Zones A, AO, AE, AH, AR, A1-A30:** Area of "100-year" flooding.

**Zone A99** An "adequate progress" determination for flood control system construction projects that, once completed, may significantly limit the area of a community that will be included in the Special Flood Hazard Area (SFHA). Such projects reduce, but do not eliminate, the risk of flooding to people and structures in "levee-impacted" areas and allow mandatory flood insurance to be available at a lower cost.

**Zones V, V1-V30:** Area of "100-year" flooding in coastal (shore front) areas subject to wave action.

**NON-SFHA designations:**

**Zone X500:** An area of moderate flood risk. These are areas between the "100" and "500" year flood-risk levels.

**Zone X500_LEVEE:** An area of moderate flood risk that is protected from "100-year flood" by levee and that is subject to revision to high risk (Zone A) if levee is decertified by FEMA.

**Zone B:** Area of moderate flood risk. These are areas between the "100" and "500" year flood-risk levels.

**Zones C, D:** NOT IN an area of "100-year" flooding. Area of minimal (Zone C) or undetermined (Zone D) flood hazard.

**Zones X:** An area of minimal flood risk. These are areas outside the "500" year flood-risk level.

**Zone N:** Area Not Included, no flood zone designation has been assigned or not participating in the National Flood Insurance Program.

**NOTICE:** The Company is not always able to determine if the Property is subject to a FEMA Letter of Map Revision ("LOMR") or other FEMA letters of map change. If Seller is aware that the Property is subject to a LOMR or other letters of map change, the Seller shall disclose the map change and attach a copy of the FEMA letter(s) to the Report. Contact FEMA at https://msc.fema.gov/portal/home for additional information.

For more information about flood zones, visit: https://efotg.sc.egov.usda.gov/references/public/NM/FEMA_FLD_HAZ_guide.pdf

**REPORTING STANDARDS**: "IN" shall be reported if any portion of the Property is located within the FEMA Special Flood Hazard Area, as delineated in the Public Record. "NOT IN" shall be reported, as will the FEMA flood zone designation, if no portion of the Property is located within the FEMA Special Flood Hazard Area, as delineated in the Public Record.

NOT IN

## State: Area of Potential Flooding (Dam Failure)

Since 1998 California law has required seller disclosure of areas of potential inundation due to sudden or total dam failure as delineated on inundation maps submitted by dam owners to the California Office of Emergency Services ("OES") for review and approval; however, as of June 27, 2017, the date on which Senate Bill 92 (SB 92) became operative, the review and approval of inundation maps prepared by licensed civil engineers and submitted by dam owners became the statutory responsibility of the California Department of Water Resources ("DWR") Division of Safety of Dams ("DSOD") as required by California Water Code Section 6161. These inundation maps are a component of emergency action plans submitted by dam owners to comply with statutory requirements set forth under

the California Water Code for extremely high, high, and significant hazard dams and their critical appurtenant structures. Inundation maps are not required by the California Water Code for low hazard dams. SB 92 further requires dam owners to update the emergency action plan, including an inundation map, no less frequently than every 10 years or sooner.

To date, DWR has yet to review, approve, and make publicly available inundation maps and data for many facilities with inundation areas that are subject to disclosure requirements. Inundation maps will continue to be posted and updated maps will replace outdated maps as they are approved by Division of Safety of Dams (DSOD). In the absence of DSOD-approved data, inundation maps previously approved by the OES will be used by the Company to facilitate compliance with specified statutory real estate transfer disclosure requirements.

These include inundation maps for federally owned dams over which DSOD has no jurisdictional authority and for which inundation maps are not available from DSOD. These dams include, among others, Folsom Dam, Isabella Dam, Hansen Dam, Prado Dam, and Seven Oaks Reservoir (owned by the U.S. Army Corps of Engineers) as well as Monticello Dam, New Melones Dam, and Shasta Dam (owned by the U.S. Bureau of Reclamation).

The Company may also use OES-approved maps should the mapped inundation area for a given facility be greater than that depicted on a DSOD-approved map.

**REPORTING STANDARDS**: Boundaries of these non-regulatory flood zones are no longer viewable on the Cal DWR Best Available Map ("BAM") portal at https://gis.bam.water.ca.gov/bam/ under 100-Year Floodplains; however, the reader can input an address or location on this web site to determine if that point is located in a mapped Awareness Floodplain.

**NOT IN**

## County: Dam Inundation

Dam inundation is the flooding of lands due to release of impounded water resulting from the failure or overtopping of a dam. Even though there are several large publicly owned dams and a number of smaller privately owned dams in the County, the Safety Element states that the probability of dam inundation is highly unlikely. Were a dam to fail, the type of failure - a slow breach versus a sudden failure □ would also affect the downstream impact.

**REPORTING STANDARDS:** If any portion of the Property is within a dam inundation area as delineated in the Public Record, "IN" shall be reported.

# Fire Hazard Zones

Fire hazard zones disclosed on the statutory NHD Statement often differ from fire zones identified and designated by county and city officials. Parcel-specific determinations of the state-level fire zones, along with fire zones defined by county and/or city jurisdictions, are provided on the statutory Natural Hazard Disclosure Statement and/or in the Property Disclosure Summary at the beginning of this Report. Here we explain those state-level fire hazard zones—and associated hazards mapped or identified in the local General Plan Safety Element. (See *Public Records Searched* at end of Report for data sources and their acronyms.)

NOT IN

## State: High or Very High Fire Hazard Severity (FHSZ)

Recent California legislation (Assembly Bill 1280, approved by the Governor in 2023) amended the statutory natural hazard disclosure statement ("NHDS") at the front of this Report. The amendment expanded the NHDS fire zone determination to require disclosure of a high or very high fire hazard severity zone in a state responsibility area (state jurisdiction) or a local responsibility area (a city or county jurisdiction). The California Department of Forestry and Fire Protection ("CAL FIRE") identifies fire hazard severity zones ("FHSZs") in the state responsibility area ("SRA"), pursuant to California Public Resources Code §§4201–4204.1. CAL FIRE also identifies and recommends FHSZs in the local responsibility area ("LRA"), where fire suppression is the financial responsibility of a local fire agency, pursuant to California Government Code §51179.

According to the Office of the State Fire Marshal, the FHSZ maps are developed using a science-based and field-tested model that assigns a hazard score based on the factors that influence fire likelihood and fire behavior, such as fire history, existing and potential fuel (natural vegetation), blowing embers, terrain, and typical fire weather for the area. There are three levels of fire hazard severity in the SRA: moderate, high, and very high; and (beginning February 10, 2025, as released in phases by California region) the same three levels of hazard in the LRA.

A property located in a high or very high FHSZ may have a higher risk for fire damage and, therefore, may be subject to, but not limited to (i) additional requirements for ignition-resistant building construction such as a "Class A" roof for new construction or replacement of existing roofs; (ii) additional maintenance responsibilities such as adequate vegetation clearance near the structure, spark screens on chimneys and stovepipes, leaf removal from roofs, and other basic fire-safety practices; and (iii) periodic inspections by the local fire authority to ensure defensible space compliance. Contact the local fire department for a complete list of requirements and exceptions. Certain additional wildfire-related disclosures are required in a high or very high FHSZ under certain conditions, including a list of recommended home-hardening measures and documentation of defensible space compliance. For more information, please see the "Notice Regarding Fire Hazard Severity Zone (AB 38)" in this Report.

Assembly Bill 1280 further amended the NHDS by deleting reference to California Government Code §51179. That law (G.C. §51179) authorizes a local agency, at its discretion, to include areas within the jurisdiction of the local agency, not identified as very high, high, or moderate FHSZ by the State Fire Marshal, as a very high, high, or moderate FHSZ. Deletion of that reference leaves no provision on the NHDS for statutory disclosure of locally modified very high or high FHSZs in the LRA. For information about locally modified FHSZs, please see the separate disclosure in this Report under "Fire Hazard Severity Zone in LRA Pursuant to Calif. Gov. Code §51179".

**REPORTING STANDARDS**: "IN" shall be reported as will any mapped Fire Hazard Severity Zone ("High" or "Very High") in the state responsibility area or local responsibility area affecting any portion of the Property as identified by the State Fire Marshal in the Public Record. "NOT IN" shall be reported if no portion of the Property is located within a mapped High or Very High Fire Hazard Severity Zone as identified by the State Fire Marshal in the Public Record.

NOT IN

## State: Wildland Fire Area

The State Board of Forestry classifies all lands within the State of California based on various factors such as ground cover, beneficial use of water from watersheds, probable damage from erosion, and fire risks. Fire prevention and suppression in all areas which are not within a Wildland - State Responsibility Area ("WSRA") is primarily the responsibility of the local or federal agencies, as applicable. For property located within a WSRA, please note that (1) there may be substantial forest fire risks and hazards; (2) except for property located within a county which has assumed responsibility for prevention and suppression of all fires, it is NOT the state's responsibility to provide fire protection services to any building or structure located within a WSRA unless the Department has entered into a cooperative agreement with a local agency; and (3) the property owner may be subject to (i) additional construction requirements such as a "Class A" roof for new construction or replacement of existing roofs; and (ii) additional maintenance responsibilities such as adequate vegetation clearance near the structure, spark screens on chimneys and stovepipes, leaf removal from roofs, and other basic fire-safety practices.

The existence of local agreements for fire service is not available in the Public Record and, therefore, is not included in this disclosure. For very isolated properties with no local fire services or only seasonal fire services there may be significant fire risk. If the Property is located within a WSRA, please contact the local fire department for more detailed information.

**REPORTING STANDARDS**: "IN" shall be reported if any portion of the Property is located within WSRA as delineated in the Public Record. "NOT IN" shall be reported if no portion of the Property is located within A WSRA as delineated in the Public Record.

NOT IN

## State: Fire Hazard Severity Zone (AB 38)

The California Legislature finds and declares that wildfires, among other things, have grown larger and have increased in intensity over the last several decades. More than 2,000,000 California households, approximately one in four residential structures in California, are located within or in wildfire movement proximity of "high" or "very high" fire hazard severity zones identified on maps drawn by the Department of Forestry and Fire Protection ("CAL FIRE"). There is a pressing need to increase wildfire resistance within developed areas to minimize wildfire impacts and implement comprehensive vegetation management measures in wildlands to minimize wildfire size and severity. [Source: Calif. Assembly Bill 38 as amends the law on November 18, 2019]

As codified in California Civil Code Section 1102: On or after January 1, 2021, in addition to any other disclosure required pursuant to this article, the seller of any real property subject to this article that is located in a high or very high fire hazard severity zone, 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, shall provide the following prescribed disclosure notice to the buyer, if the home was constructed before January 1, 2010 [Subsection 1102.6f.(a)]:

**AB-38 NOTICE**

Pursuant to the above, IF the "FIRE HAZARD SEVERITY ZONE (AB 38)" determination above indicates "IN" (i.e., icon color is red and determination is "IN") and if the home was constructed before January 1, 2010, THEN the following notice applies:

> **This home is located in a high or very high fire hazard severity zone and this home was built before the implementation of the Wildfire Urban Interface building codes which help to fire harden a home. To better protect your home from wildfire, you might need to consider improvements. Information on fire hardening, including current building standards and information on minimum annual vegetation management standards to protect homes from wildfires, can be obtained on the internet website https://readyforwildfire.org/ (California Civil Code Section 1102.6f.(a)(1)).**

**Seller's Documentation of Compliance or Inspection**

On and after July 1, 2021, a seller of a real property subject to this article that is located in a high or very high fire hazard severity zone, 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, shall provide to the buyer documentation stating that the property is in compliance with Section 4291 of the Public Resources Code or local vegetation management ordinances, as follows [Section 1102.19.(a)]:

(1) In a local jurisdiction that has enacted an ordinance requiring an owner of real property to obtain documentation that the property is in compliance with Section 4291 of the Public Resources Code or a local vegetation management ordinance, the seller shall provide the buyer with a copy of the documentation that complies with the requirements of that local ordinance and information on the local agency from which a copy of that documentation may be obtained.

(2) In a local jurisdiction that has not enacted an ordinance for an owner of real property to obtain documentation that a property is in compliance with Section 4291 of the Public Resources Code or a local vegetation management ordinance, and if a state or local agency, or other government entity, or other qualified nonprofit entity, provides an inspection with documentation for the jurisdiction in which the property is located, the seller shall provide the buyer with the documentation obtained in the six-month period preceding the date the seller enters into a transaction to sell that real property and provide information on the local agency from which a copy of that documentation may be obtained.

**Buyer's Written Agreement to Comply**

On and after July 1, 2021, if the seller of a real property described in subdivision (a) has not obtained documentation of compliance in accordance with paragraph (1) or (2) of subdivision (a), the seller and the buyer shall enter into a written agreement pursuant to which the buyer agrees to obtain documentation of compliance with Section 4291 of the Public Resources Code or a local vegetation management ordinance as follows [Subsection 1102.19. (b)]:

(1) In a local jurisdiction that has enacted an ordinance requiring an owner or buyer to obtain documentation of compliance with Section 4291 of the Public Resources Code or a local vegetation management ordinance, the buyer shall comply with that ordinance.

(2) In a local jurisdiction that has not enacted an ordinance requiring an owner or buyer to obtain documentation of compliance, and if a state or local agency, or other government entity, or other qualified nonprofit entity, provides an inspection with documentation for the jurisdiction in which the property is located, the buyer shall obtain documentation of compliance within one year of the date of the close of escrow.

**Seller's Home Fire Hardening (and Retrofit) Disclosure Notice**

The Office of the State Fire Marshal has developed a list of low-cost ways to harden your home, pursuant to Section 51189 of the California Government Code Section 51189 ("Low-Cost Retrofit List"). On or after July 1, 2025, the seller of residential real property subject to AB 38, in a high or very high fire hazard severity zone, shall provide to the buyer a Low-Cost Retrofit List and notice disclosing which listed retrofits, if any, have been completed during

the time that the seller has owned the property [California Civil Code Section 1102.6f.(a)(2)]. See the California Association of REALTORS® Form FHDS for the listed retrofits. For more information on low-cost ways to harden your home, refer to CAL FIRE's "Low-Cost Retrofit List" at https://orderform.fanhd.com/Content/Files/ElectronicBookshelf/AB-38-Low-cost-Retrofit-List.pdf.

**About the Fire Hazard Severity Zone Maps**

According to the Office of the State Fire Marshal, CAL FIRE is required by law to map areas of significant fire hazards based on fuels, terrain, weather, and other relevant factors. These designations, referred to as Fire Hazard Severity Zones ("FHSZ"), mandate how people construct buildings and protect property to reduce risk associated with wildland fires. The FHSZ maps denote lands of similar hazards in areas where the state has financial responsibility for wildland fire protection, known as state responsibility area or SRA, and areas where a county, city or district has responsibility for fire protection, known as local responsibility area or LRA.

The last major comprehensive update to FHSZ in SRA maps took effect on April 1, 2024, and to FHSZ in LRA maps beginning February 10, 2025, in phases by California region — to incorporate improved fire science, data and mapping techniques. Prior to the 2025 update of the FHSZ in LRA maps, per law, only lands zoned as Very High Fire Hazard Severity were identified within local responsibility areas. The 2025 map updates Very High FHSZ in the LRA and creates a Moderate FHSZ and a High FHSZ in the LRA. Only a High FHSZ or a Very High FHSZ is a required disclosure under AB 38.

The "Fire Hazard Severity Zone Viewer" showing CAL FIRE's phased rollout of updated FHSZ in LRA released in 2025, is at the following link:

https://experience.arcgis.com/experience/6a9cb66bb1824cd98756812af41292a0

The "Fire Hazard Severity Zone Viewer" showing FHSZ in the State Responsibility Area, with FHSZ in the Local Responsibility Area Reclassified from the SRA and Recommended Very High FHSZ in LRA 2007-2011 — covering areas where CAL FIRE may not yet have released updated FHSZ in the Local Responsibility Area — is at the following link:

https://experience.arcgis.com/experience/03beab8511814e79a0e4eabf0d3e7247

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**REPORTING STANDARDS**: "IN" shall be reported as will any mapped Fire Hazard Severity Zone ("High" or "Very High") in the state responsibility area or local responsibility area affecting any portion of the Property as identified by the State Fire Marshal in the Public Record. "NOT IN" shall be reported if no portion of the Property is located within a mapped High or Very High Fire Hazard Severity Zone as identified by the State Fire Marshal in the Public Record.

MAP N/A

## State: Vegetation Management (Defensible Space) Inspection Advisory

In addition to state laws that require defensible space in wildland areas, many counties and cities have a vegetation management ordinance to ensure defensible space exists around buildings and that vacant land is not a wildfire hazard. Such laws and ordinances are enforced by the local fire authority, building department, or other governing agency through property inspections and mandatory cleanup requirements at the owner's expense. In many jurisdictions, failure of the inspection may result in a limited period (typically 30 days) within which the property owner must cure any violation, with financial penalties for continued non-compliance that may include a lien on the property. Pursuant to AB 38, documentation of defensible space compliance in a wildfire area is a required disclosure effective July 1, 2021 [California Civil Code Section 1102.19].

To inquire about the existence of a local vegetation management ordinance applicable to the Property, visit the website of the city or county, or call the City Clerk (or County Clerk) in the municipal jurisdiction where the property is located. CAL FIRE manages defensible space inspections on state lands and in certain local jurisdictions that contract fire services from or partner with CAL FIRE. In such cases, visit CAL FIRE's inspection request website at: https://survey123.arcgis.com/share/a15c7706b4114e20b39d2a26294338ed.

As an accommodation for the seller or buyer, contact information is listed below that may assist in identifying the governing fire authority for the Property, which could be a fire protection district, a city or county fire department, the CAL FIRE regional unit, or other community service agency.

**NOTE:** *Contacts listed below are based on the best available sources and public records at the time obtained (local fire officials and jurisdictional maps). However, any phone number should be considered a starting point while agencies organize and staff-up resources and offices, and decide procedures and protocols, for handling AB 38 defensible space inspection requests. FANHD updates its contact data as new information is discovered and is NOT responsible for inaccurate, incomplete, or outdated information obtained from or provided by the official sources and public records.*

| | |
|---|---|
| **County** | San Luis Obispo |
| **Agency** | Cal Fire DS Inspection / Los Osos CSD FD |
| **Telephone** | 805-593-3490 / 805-543-4244 |
| **Jurisdiction** | Los Osos CSD |

AB 38 narrowly specifies that its provisions apply to a "High" or "Very High" Fire Hazard Severity Zone (FHSZ) as identified by CAL FIRE and to a jurisdiction where a local vegetation management ordinance exists. AB 38 does not mention a "Moderate" FHSZ. Prior to CAL FIRE's 2025 update of FHSZ in the LRA maps, per law, only lands zoned as Very High Fire Hazard Severity were identified within

local responsibility areas. The 2025 map updates Very High FHSZ in the LRA and creates a Moderate FHSZ and a High FHSZ in the LRA. Only a High FHSZ or a Very High FHSZ is a required disclosure under AB 38.

The "Fire Hazard Severity Zone Viewer" showing CAL FIRE's phased rollout of updated FHSZ in LRA released in 2025, is at the following link:
https://experience.arcgis.com/experience/6a9cb66bb1824cd98756812af41292a0

The "Fire Hazard Severity Zone Viewer" showing FHSZ in the State Responsibility Area, with FHSZ in the Local Responsibility Area Reclassified from the SRA and Recommended Very High FHSZ in LRA 2007-2011 — covering areas where CAL FIRE may not yet have released updated FHSZ in the Local Responsibility Area — is at the following link:
https://experience.arcgis.com/experience/03beab8511814e79a0e4eabf0d3e7247

MAP N/A

## State: Local Vegetation Management Ordinance Inquiries

In a wildland area, brush clearance around a structure ("defensible space") on private property is typically mandated by law. The required distances and degrees of clearance vary with jurisdiction. Where the state (CAL FIRE) has fire protection responsibility, three clearance zones are specified outward from the foundation (Calif. Public Resources Code Section 4291): 0-5 feet (ember-resistant zone), 5-30 feet (mowed grass and limbed trees), and 30-100 feet (safely spaced shrubs and trees). Those CAL FIRE zones are the minimum standard where a city or county or local fire protection district has adopted a Very High Fire Hazard Severity Zone pursuant to state law (Calif. Government Code Section 51178 or 51179). However, a local jurisdiction may pass its own law that requires more intensive clearance over greater distances on a property, and over specified districts and within strict compliance deadlines.

Click VEGETATION-ORD@firstam.com (email) to explore whether the Property subject to this transaction may be located in an area where a local vegetation management ordinance requiring defensible space around the property applies.

NOT IN

## State: Senate Bill 63 (SB 63): Fire Protection Building Standards for New Construction

In February 2025, the State of California adopted the 2024 International Wildland-Urban Interface Code (IWUIC) as the basis for Title 24, Part 7, 2025 California Wildland-Urban Interface Code (formerly titled "Chapter 7A"). The IWUIC regulates new construction in a wildland area. Specifically, the IWUIC establishes minimum standards for the protection of life and property by increasing the ability of a building, including residential and commercial occupancy types, to resist the intrusion of flames or burning embers projected by a vegetation fire.

The fire protection building standards under the IWUIC, as adopted, apply to unincorporated lands in a State Responsibility Area ("SRA"). In a Local Responsibility Area ("LRA"), those fire protection building standards currently apply to land within a Very High Fire Hazard Severity Zone or a Wildland Urban Interface ("WUI") Fire Area as designated by cities and other local agencies.

Beginning February 10, 2025, pursuant to California Senate Bill 63, approved in 2021 (Government Code §51178 as amended), the Director of the Department of Forestry and Fire Protection ("Director") is releasing maps of Fire Hazard Severity Zones ("FHSZ") in the LRA, in phases by California region. Those maps include Moderate and High FHSZ, in addition to Very High FHSZ already designated in LRA. The SB 63 law ("SB 63") requires the State Fire Marshal, in consultation with the Director and other state agencies, to propose, and the State Building Standards Commission to adopt, expanded application of specified building standards to the High FHSZ in the LRA—and to consider, if it is appropriate, expanding application of these building standards to the Moderate FHSZ in the LRA.

**Affected Disclosures:** SB 63 does not itself create a new real estate disclosure. However, expansion of fire protection building standards to High and Moderate FHSZ in the LRA may affect the cost of new construction or modifications to existing structures on properties in those fire zones and, therefore, may be a material fact in a real property transaction. This Report provides that disclosure, if applicable, in the Property Disclosure Summary, in the "Senate Bill 63 (SB 63): Fire Protection Building Standards for New Construction" determination.

In addition, a prior law that still controls, Assembly Bill 38 ("AB 38"), created certain disclosure and vegetation management (defensible space) obligations for property subject to AB 38 that is located in a High or a Very High FHSZ as identified by the Director, or as required by a local vegetation management ordinance. The recently released SB 63 maps extend the area subject to AB 38 by adding a High FHSZ in the LRA—in addition to the Very High FHSZ that already may exist. Therefore, disclosure of a High or a Very High FHSZ in the LRA is now required under AB 38. This Report provides that disclosure, if applicable, in the Property Disclosure Summary, in the "Fire Hazard Severity Zone (AB 38)" determination.

A local agency may, at its discretion, include areas within the jurisdiction of the local agency, not identified as Very High Fire Hazard Severity Zones by the State Fire Marshal, as Very High Fire Hazard Severity Zones. Likewise, a local agency may include areas not identified as Moderate and High Fire Hazard Severity Zones by the State Fire Marshal, as Moderate and High Fire Hazard Severity Zones, respectively. Where a local agency has designated, by ordinance, such an expanded FHSZ, this Report will include that disclosure in the "Very High Fire Severity" disclosure in the Property Disclosure Summary, or in a separate disclosure of the "Fire Hazard Severity Zone pursuant to Gov. Code §51179." Please note that any mapped FHSZ boundary modifications submitted by the local

agency to CAL FIRE may not be reflected in CAL FIRE data and will have to be obtained from the local agency directly.

FANHD Reports will continue to include the current "NHD Statement" (the one-page statutory form at the front of the report) as specified under California Civil Code 1103.2, until such time that the Legislature officially amends that form with respect to the "Very High Fire Hazard Severity Zone" or any other listed disclosure.

**REPORTING STANDARDS**: "IN" shall be reported as will any mapped Fire Hazard Severity Zone ("Very High", "High", or "Moderate") in the local responsibility area affecting any portion of the Property as identified by the State Fire Marshal in the Public Record. "NOT IN" shall be reported if no portion of the Property is located within a Fire Hazard Severity Zone in the local responsibility area as identified by the State Fire Marshal in the Public Record. "Map Not Available" shall be reported if Fire Hazard Severity Zones in the local responsibility area as identified by the State Fire Marshal in the Public Record are not timely available as of the Report Date.

NOT IN

## State: Fire Hazard Severity Zone in LRA Pursuant to California Government Code §51179

The California State Fire Marshal identifies fire hazard severity zones ("FHSZs") in the state responsibility area ("SRA"), pursuant to California Public Resources Code §§4201–4204.1. The State Fire Marshal also identifies and recommends FHSZs in the local responsibility area ("LRA"), where fire suppression is the financial responsibility of a local fire agency, pursuant to California Government Code ("G.C.") §51178. However, the local agency, at its discretion, may include areas within the jurisdiction of the local agency, not identified as very high FHSZ by the State Fire Marshal, as a very high FHSZ (pursuant to G.C. §51179), following a finding supported by substantial evidence in the record that the requirements of G.C. §51182 are necessary for effective fire protection within the area. G.C. §51182 sets forth the duties of a property owner in an LRA to manage vegetation and maintain defensible space in a very high FHSZ; however, local regulations may be more restrictive.

Recent California legislation (Assembly Bill 1280, approved by the Governor in 2023) amended the natural hazard disclosure statement ("NHDS") at the front of this Report. As a result, the NHDS now recognizes only FHSZs identified by the State Fire Marshal. Effective January 1, 2024, the NHDS no longer reports a property in an area designated as a very high FHSZ by a local fire agency, pursuant to G.C. §51179, which may be likewise fire-prone.

Hence, for the purposes of this disclosure only, where a local jurisdiction has designated, in ordinance, an area of significant wildfire risk that includes an area not identified as very high FHSZ by the State Fire Marshal – and requires the property owner's compliance with G.C. §51182 or similar local standards – that local zone shall be disclosed under this title ("Fire Hazard Severity Zone in LRA Pursuant to Calif. Gov. Code §51179"). Within such zones, regulatory standards generally meet or exceed those set forth in G.C. §51182. Those standards typically require continual vegetation management at the property owner's expense, enforced through periodic property inspections by the local fire authority; maintenance of defensible space within 100 feet of structures on the property (or to the property line, if closer); and that new construction complies with current fire-resistive building codes.

Locally designated fire zones in an LRA may be known by different names, such as brush clearance zones or wildland-urban interface (WUI) areas, and generally vary by agency in their applicability, standards, specifications, authorities and enforcement. This disclosure does not include all such zones. Where a local jurisdiction has mapped a WUI or other fire zone in its general plan safety element, that fire zone will be disclosed as a county or city fire zone in this Report.

**IMPORTANT:** Local ordinances, codes, standards and regulatory zones vary by jurisdiction and are created and updated sporadically, and local fire authorities exercise discretion as to when and where defensible space inspections may be required. The company makes a reasonable effort to identify fire zones outside the boundaries of state-identified FHSZs but cannot guarantee complete or timely accuracy. Consult your local fire department or fire protection district for the most accurate and current information when planning projects that involve new construction, vegetation management or defensible space.

**REPORTING STANDARDS**: "IN" shall be reported as will the more severe mapped Fire Hazard Severity Zone (Moderate, High or Very High) affecting any portion of the Property. "NOT IN" shall be reported if no portion of the Property is located within a mapped Moderate, High or Very High Fire Hazard Severity Zone.

IN

## County: Fire Hazard Overlay

Any given area of the County is situated in at least one designated Fire Hazard Zone. "Very High" and "High" Zones are concentrated mainly in the Santa Lucia Mountains, which extend from Monterey County to the north, to Santa Barbara County to the south. These two Zones exhibit the combination of vegetative fuel, topography, and human proximity that contribute to an extreme fire hazard potential. "Medium" Hazard Zones, which are more geographically disbursed, are areas of reduced probability of damaging fire but could nevertheless experience a damaging fire.

**REPORTING STANDARDS:** If any portion of the Property is within a Fire Hazard Zone as delineated in the Public Record, only the most severe potential (Very High, High, or Moderate) in which the Property is situated shall be reported.

# Earthquake Zones

Seismic hazard zones disclosed on the statutory NHD Statement often differ from seismic hazard zones identified and designated by county and city officials. Parcel-specific determinations of the state-level hazard zones, along with related zones defined by county and/or city jurisdictions, are provided on the statutory NHD Statement and/or in the Property Disclosure Summary at the beginning of this Report. Here we explain those state-level seismic hazard zones—and associated hazards mapped or identified in the local General Plan Safety Element. (See *Public Records Searched* at end of Report for data sources and their acronyms.)

NOT IN

## State: Fault

Earthquake Fault Zones are delineated and adopted by California as part of the Alquist-Priolo Earthquake Fault Zone Act of 1972. Property in an Earthquake Fault Zone ("EF Zone") does not necessarily have a fault trace existing on the site. EF Zones are areas or bands delineated on both sides of known active earthquake faults. EF Zones vary in width but average one-quarter (1/4) mile in width with the "typical" zone boundaries set back approximately 660 feet on either side of the fault trace. The potential for "fault rupture" damage (ground cracking along the fault trace) is relatively high only if a structure is located directly on a fault trace. If a structure is not on a fault trace, shaking will be the primary effect of an earthquake. During a major earthquake, shaking will be strong in the vicinity of the fault and may be strong at some distance from the fault depending on soil and bedrock conditions. It is generally accepted that properly constructed wood-frame houses are resistant to shaking damage.

**REPORTING STANDARDS**: "IN" shall be reported if any portion of the Property is located within the above zone as delineated in the Public Record. "NOT IN" shall be reported if no portion of the Property is located within any of the above zones as delineated in the Public Record. Map Not Available shall be reported in areas not yet evaluated by the governing agency according to the Public Record. Please note that "MAP NOT AVAILABLE" will be applicable to most portions of the state.

MAP N/A

## State: SHMA Earthquake-induced Landslide

The State of California's Seismic Hazards Mapping Act (1990) ("SHMA") directs the State Geologist to delineate regulatory "Zones of Required Investigation" to reduce the threat to public health and safety and to minimize the loss of life and property posed by earthquake-triggered ground failures and other hazards. Counties and cities affected by the zones must regulate certain development projects within them. This Act also requires sellers of real property (and their agents)—where the property lies partially or entirely within a designated SHMA zone—to disclose at the time of sale that the property lies within such a zone.

An "SHMA Earthquake-induced Landslide" hazard zone is an area where the potential for earthquake-triggered landslides is relatively high. Areas most susceptible to these landslides are steep slopes in poorly cemented or highly fractured rocks, areas underlain by loose, weak soils, and areas on or adjacent to existing landslide deposits. The California Geological Survey cautions that these maps do not capture all potential earthquake-induced landslide hazards and that earthquake-induced ground failures are not addressed by these maps. Furthermore, no effort has been made to map potential run-out areas of triggered landslides. It is possible that such run-out areas may extend beyond the zone boundaries. An earthquake capable of triggering a landslide may not uniformly affect all areas within an SHMA Zone.

**REPORTING STANDARDS**: "IN" shall be reported if any portion of the Property is located within an SHMA Earthquake-induced Landslide hazard zone as delineated in the Public Record. "NOT IN" shall be reported if no portion of the Property is located within an SHMA Earthquake-induced Landslide hazard zone as delineated in the Public Record. Map Not Available (or "Map N/A") shall be reported in areas not yet evaluated by the governing agency according to the Public Record. Please note that "Map Not Available" will be applicable to most portions of the state.

MAP N/A

## State: SHMA Liquefaction Potential

The State of California's Seismic Hazards Mapping Act (1990) ("SHMA") directs the State Geologist to delineate regulatory "Zones of Required Investigation" to reduce the threat to public health and safety and to minimize the loss of life and property posed by earthquake-triggered ground failures and other hazards. Cities and counties affected by the zones must regulate certain development projects within them. This Act also requires sellers of real property (and their agents)—where the property lies partially or entirely within a designated SHMA zone—to disclose at the time of sale that the property lies within such a zone.

An "SHMA Liquefaction Potential" hazard zone is an area where there is a potential for, or an historic occurrence of liquefaction. Liquefaction is a soil phenomenon that can occur when loose, water-saturated granular sediment within 40 feet of the ground surface, is shaken in a significant earthquake. The soil temporarily becomes liquid-like and structures may settle unevenly. The Public Record is intended to identify areas with a relatively high potential for liquefaction but not to predict the amount or direction of liquefaction-related ground displacement, nor the amount of damage

caused by liquefaction. The many factors that control ground failure resulting from liquefaction must be evaluated on a site-specific basis.

**REPORTING STANDARDS**: "IN" shall be reported if any portion of the Property is located within an SHMA Liquefaction Potential hazard zone as delineated in the Public Record. "NOT IN" shall be reported if no portion of the Property is located within an SHMA Liquefaction Potential hazard zone as delineated in the Public Record. Map Not Available (or “Map N/A”) shall be reported in areas not yet evaluated by the governing agency according to the Public Record. Please note that "Map Not Available” will be applicable to most portions of the state.

NOT IN

## County: Fault

Fault rupture, as defined in the Public Record, refers to displacement of the ground surface along a fault trace. Rupture of the ground surface along a fault trace typically occurs during earthquakes of approximately magnitude 5 or greater. In addition to the Alquist-Priolo Earthquake Fault Zones delineated by the California Geological Survey, the Public Record also identifies the location of county-designated active fault (those showing evidence of movement within the past 11,000 years), potentially active (those showing evidence of movement between 2 million to 11,000 years ago), and inactive fault (those showing no evidence of movement over the past 2 million years).

**REPORTING STANDARDS:** If any portion of the Property is within one-eighth of one mile (660 feet) of a fault trace as digitized by Cal Poly, "WITHIN" shall be reported.

IN

## County: Liquefaction

Liquefaction is a sudden loss of soil strength due to a rapid increase in soil pore water pressures resulting from seismic ground shaking. The areas of the County most susceptible to the effects of liquefaction are those areas underlain by young, poorly consolidated, saturated granular alluvial sediments. These soil conditions are most frequently found in areas underlain by recent river and flood plain deposits. In order for liquefaction to occur, three general geotechnical characteristics should be present: 1) ground water should be present within the potentially liquefiable zone; 2) the potentially liquefiable zone should be granular and meet a specific range in grain-size distribution; and 3) the potentially liquefiable zone should be of relatively low density. Portions of the County have been identified as high, moderate, or low potential for liquefaction.

**REPORTING STANDARDS:** If any portion of the Property is within a Liquefaction Hazard as delineated in the Public Record, only the most severe hazard area (High, Moderate, or Low) in which the Property is situated shall be reported. "Map Not Available" shall be reported if the Property is in an area that has not been mapped.

# Landslide

Landslides are a common hazard on sloping terrain. They can range from slow, downslope creeping of soil, to rapid and dangerous movements of unstable bedrock and water-saturated soil (debris flows) as may be triggered by torrential rainfall. New or existing landslides can also be influenced by construction activity, unusual natural or artificial wetting (such as irrigation), or erosion. Parcel-specific landslide hazard determinations are provided on the Property Disclosure Summary at the beginning of this report. Here we explain such landslide zones as defined by local jurisdictions in their General Plan Safety Element or by the state. Note that landslide hazards recognized by county and city officials often differ from earthquake-triggered landslide zones defined under California statutes; therefore, please also refer to the state-level discussion and disclosure of Seismic Hazard Mapping Act in the preceding section of this Report. (See *Public Records Searched* at end of Report for data sources and their acronyms.)

IN

## County: Landslide

The Safety Element states that landslides and slope instability can occur as a result of wet weather, weak soils, improper grading, improper drainage, steep slopes, adverse geologic structure, earthquakes, or a combination of these factors. Landslides can result in damage to property and cause buildings to become unsafe either due to distress or collapse during sudden or gradual slope movement. Structures constructed in steep terrain, possibly on stable ground, may also experience landslide hazards if they are sited in the path of potential mud flows or rockfall hazards. The County acknowledges that areas of known landslide activity are generally not suitable for residential development. The County will avoid development in areas of known slope instability or high landslide risk when possible. Expansion will not be permitted to existing structures in areas of known landslide activity except when it will reduce the potential for loss of life and property. The County has categorized Landslide Potential areas as follows:

**Very High:** Areas of existing mapped landslides

**High Potential:** Areas of potentially unstable rocks

**Moderate Potential:** Areas know to have localized areas of instability

**Low Potential:** Areas with slope gradient less than 20%

**REPORTING STANDARDS:** If any portion of the Property is within a Landslide Hazard as delineated in the Public Record, only the most severe potential (Very High, High, Moderate, or Low) in which the Property is situated shall be reported. "Map Not Available" shall be reported if the Property is in an area that has not been mapped.

# Soils

Counties and cities often regulate land use in areas where development is constrained by hazardous ground conditions, including soil chemistry, mineralogy, drainage, bedrock, gas or fluid content, or other geologic or geotechnical issues. Local officials may consider such geologic hazards to be a factor in approving a building-permit application, and may require appropriate steps to mitigate such hazards prior to development—which could affect project cost or feasibility. Parcel-specific soil hazard determinations are provided on the Property Disclosure Summary at the beginning of this report. Here we explain local hazards related to soils that are addressed in the county or city General Plan Safety Element or by the state. (See *Public Records Searched* at end of Report for data sources and their acronyms.)

**MAP N/A**

## State: Soils

California state and local governments rely on soil mapping by the U.S. Department of Agriculture, Natural Resources Conservation Service ("USDA-NCSS"). According to the USDA-NCSS, soils can present significant risks and hazards to human life and property. For example, certain types of clay can cause a soil to expand and contract when it is wetted and dries ("shrink-swell" potential), which can damage foundations and paved surfaces if not appropriately engineered. The effects of expansive soils are most evident in areas of moderate to high precipitation, where prolonged drought is followed by prolonged periods of rainfall. Recent estimates put the damage from expansive soils as high as $7 billion annually across the U.S. (source: FEMA). On flat ground expansive soils are seldom a life-safety threat because the damage occurs slowly over time. On hillsides, soil can slowly "creep" downhill distorting trees and fences or move rapidly under sustained rainfall as a dangerous landslide or debris flow.

Soil chemistry can lead to damage. For example, in dry regions, sand grains in an alluvial soil (an ancient stream deposit) may be held together by mineral crystals that are water-soluble. Excess irrigation of landscaping after development could dissolve those binding minerals and cause a soil to collapse beneath a building foundation. In addition, some soils may contain natural minerals that are corrosive to metal pipes. Because soils contain abundant air spaces between the soil particles, a soil can be a reservoir for natural gasses such as methane, radon, or man-made contaminants. In the Central Valley, the soil surface on a sediment basin can gradually settle or sink if the basin's groundwater is excessively withdrawn; this could result in the loss of use of a water well on the property.

County and city building officials typically require a soils report before any building construction or remodeling on a property, which could affect project cost or approval. To investigate potential soil hazards on a property, consult the county or city building department.

**REPORTING STANDARDS**: No determination is reported because the Public Record does not include a map which delineates the boundaries for this hazard.

# Climate Change

In 2015, the Governor approved Senate Bill 379. It forced every California county and city to identify natural hazards within its jurisdictional boundaries that are caused by, or worsened by, climate change – such as sea level rise and tidal flooding, widening floodplains and increased storm damage, and wildfire threat and extreme heat – and then update its General Plan Safety Element to focus public attention on those hazards and how the jurisdiction plans to adapt to them. Effective in 2017, this law gave local jurisdictions about five years to complete their climate vulnerability assessments and update their planning documents. As a result, hazards related to a changing climate are a matter of public record in a growing number of county and city Safety Elements. Here we disclose hazards related to climate change addressed in the local General Plan or by the state that may be material to a real estate transaction. (See *Public Records Searched* at end of Report for data sources and their acronyms.)

**MAP N/A**

## County: Climate Change

Statewide studies project more frequent and severe extreme heat waves. The elderly and frail are generally found to be more sensitive to extreme heat than healthy adults. As seen historically in southern and central California, extreme rainfall events that follow large wildfires that have removed vegetation, especially on steep slopes, can lead to severe soil erosion, landslides, and resulting sedimentation of reservoirs, roads, and valleys. Climate change is projected to increase the annual acreage burned by wildfires statewide and in the county. Historically, the average area burned annually by wildfire has been 3.7% of the county land area, whereas the model projections show an increase to 6.8-7.3% of the county by 2035-45, or roughly a doubling in the area burned, and up to 8.5% by the end of the century. This increase in acreage burned could have significant implications for the demand on emergency services, water supply, air quality and associated public health, native species and ecosystems, and rural and urban establishments, including increased risk for residences at the wildland-urban interface. Sea-level rise along the coast of San Luis Obispo could lead to the following impacts:

**Erosion:** Increased erosion of already retreating coastal bluffs and beaches, increasing the risk of cliff failures.

**Flooding:** Coastal flooding with higher storm surges and flood elevations during coastal storms, potentially inundating valuable transportation, commercial, energy, wastewater, and residential infrastructure in low-lying areas.

**Inundation:** Permanent inundation of coastal wetlands in the county.

**Groundwater:** Saltwater intrusion into coastal freshwater wells that serve agriculture and local residents.

Coastal flooding is a periodic risk, which will become increasingly frequent and extensive the higher the sea level rises. Suggestive evidence points to the importance of the potential impacts of sea-level rise and associated hazards for coastal residents, businesses and water-dependent uses. People living in low-lying areas, floodplains, and downstream of the Salinas Dam (e.g., Atascadero) and Lopez Dam (Arroyo Grande, Grover Beach, Halcyon, Oceano and Pismo Beach) are at particular risk.

**REPORTING STANDARDS** : No determination is reported because the Public Record does not include officially adopted and definitive maps which delineate the boundaries for these hazards within the County.

# Neighborhood

The State Legislature has recognized other kinds of hazards in the vicinity of residential developments that may affect the potential use, enjoyment or value of real property. Those hazards are defined the California Civil Code (primarily Sections 1102 and 1103) and are required ("statutory") disclosures in a real estate transaction. This Report provides parcel-specific determinations of those hazards in the Property Disclosure Summary at the front of this document and describes them below as "Neighborhood" disclosures. (See *Public Records Searched* at end of Report for data sources and their acronyms.)

IN

## State: Former Military Ordnance Site

Former Military Ordnance (FUD) sites can include sites with common industrial waste (such as fuels), ordnance or other warfare materiel, unsafe structures to be demolished, or debris for removal. California Civil Code Section 1102 requires disclosure of those sites containing unexploded ordnance. "Military ordnance" is any kind of munitions, explosive device/material or chemical agent used in military weapons. Unexploded ordnance are munitions that did not detonate.

***NOTE:*** *MOST FUD sites do not contain unexploded ordnance. Only those FUD sites that the U.S. Army Corps of Engineers (USACE) has identified to contain Military Ordnance or have mitigation projects planned for them are disclosed in this Report. Additional sites may be added as military installations are released under the Federal Base Realignment and Closure (BRAC) Act. Active military sites are NOT included on the FUD site list.*

**REPORTING STANDARDS**: If one or more facility identified in the Public Record is situated within a one (1) mile radius of the Property, "WITHIN" shall be reported. The name of that facility or facilities shall also be reported.

IN

## State: Commercial or Industrial Zoning

The seller of real property who has actual knowledge that the property is affected by or zoned to allow commercial or industrial use described in Section 731a of the Code of Civil Procedure shall give written notice of that knowledge to purchasers as soon as practicable before transfer of title (California Civil Code Section 1102.17). The Code of Civil Procedure Section 731a defines industrial use as areas in which a city and/or county has established zones or districts under authority of law wherein certain manufacturing or commercial or airport uses are expressly permitted. The "Zoning Disclosure" made in this Report DOES NOT purport to determine whether the subject property is or is not affected by a commercial or industrial zone. As stated above, that determination is based solely upon ACTUAL KNOWLEDGE of the seller of the subject property.

In an effort to help determine areas where this may be applicable, this disclosure identifies if a property exists within one mile of the seller's property that is zoned to allow for commercial or industrial use. Very commonly, a home will have in its vicinity one or more properties that are zoned for commercial or industrial use such as restaurants, gasoline stations, convenience stores, golf courses, country club etc.

**REPORTING STANDARDS**: If one or more property identified in the Public Record as "commercial," "industrial," or "mixed use" is situated within a one (1) mile radius of the Property, "WITHIN" shall be reported. Please note that an airport facility that may be classified as public use facility in the Public Record will be reported as "commercial / industrial" in this disclosure.

NOT IN

## State: Airport Influence Area

Certain airports are not disclosed in this Report. FANHD has made a good faith effort to identify the airports covered under Section 1102.6a. Sources consulted include official land use maps and/or digital data made available by a governing Airport Land Use Commission (ALUC) or other designated government body. Most facilities for which an Airport Influence Area has been designated are included on the "California Airports List" maintained by the California Department of Transportation's Division of Aeronautics. Not disclosed in this Report are public airports that are not in the "California Airports List," airports that are physically located outside California, heliports and seaplane bases that do not have regularly scheduled commercial service, and private airports or military air facilities unless specifically identified in the "California Airports List." If the seller has actual knowledge of an airport in the vicinity of the subject property that is not disclosed in this Report, and that is material to the transaction, the seller should disclose this actual knowledge in writing to the buyer.

Most facilities for which an Airport Influence Area has been designated are included on the "California Airports List" maintained by the California Department of Transportation's Division of Aeronautics. The inclusion of military and private airports varies by County, and heliports and seaplane bases are not included; therefore, airports in these categories may or may not be included in this disclosure.

***NOTE:*** *Proximity to an airport does not necessarily mean that the property is exposed to significant aviation noise levels. Alternatively, there may be properties exposed to aviation noise that are greater*

*than two miles from an airport. Factors that affect the level of aviation noise include weather, aircraft type and size, frequency of aircraft operations, airport layout, flight patterns or nighttime operations. Buyer should be aware that aviation noise levels can vary seasonally or change if airport usage changes.*

**REPORTING STANDARDS**: "IN" shall be reported along with the facility name(s) and the "Notice of Airport in Vicinity" if any portion of the Property is situated within either (a) an Airport Influence Area as designated on officially adopted maps or digital data or (b) a two (2) mile radius of a qualifying facility for which an official Airport Influence Area map or digital data has not been made publicly available by the ALUC or other designated governing body. "NOT IN" shall be reported if no portion of the Property is within either area.

NOT IN

## State: Airport Noise

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

Under the Federal Aviation Administration's Airport Noise Compatibility Planning Program Part 150, certain 65 decibel (dB) Community Noise Equivalent Level (CNEL) contour maps have been produced for some airports. Not all airports have produced noise exposure maps. A property may be near or at some distance from an airport and not be within a delineated noise exposure area, but still experience aviation noise. Unless 65dB CNEL contour maps are published, helipads and military sites are not included in this section of the Report.

The Airport Noise Compatibility Planning Program is voluntary and not all airports have elected to participate. Furthermore, not all property in the vicinity of an airport is exposed to 65dB CNEL or greater average aviation noise levels. Conversely a property may be at some distance from an airport and still experience aviation noise. Buyer should be aware that aviation noise levels can vary seasonally or change if airport usage changes after a map is published or after the Report Date. FANHD uses the most seasonally conservative noise exposures provided.

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

**REPORTING STANDARDS**: "IN" shall be reported if any portion of the Property is situated within a 65 decibel Community Noise Equivalent Level contour identified in the Public Record. "NOT IN" shall be reported if no portion of the Property is situated within a 65 decibel Community Noise Equivalent Level contour identified in the Public Record.

IN

## State: California Energy Commission Duct Sealing & Testing Requirement

According to the California Energy Commission ("CEC"), most California homes have improperly sealed central air conditioning and heating system ducts such that approximately 30 percent of the conditioned air actually leaks outside the home. Effective July 1, 2014, in order to combat this waste of energy and money, the CEC updated its residential duct sealing and testing requirements in the 2013 Building Energy Efficiency Standards (Title 24). Previously, such duct sealing and testing was required only in certain CEC-designated climate zones when a central air conditioner or furnace is installed or replaced. The revised standards now make duct sealing and testing mandatory in all California climate zones when such a system is installed or replaced. Ducts found to leak more than 15 percent or more must be repaired. Once a contractor tests and fixes these ducts, you must have an approved third-party verifier determine that the ducts have been properly sealed. The CEC cautions homeowners that a contractor who fails to obtain a required building permit and fails to test and repair your ducts "is violating the law and exposing you to additional costs and liability." If you do not obtain a permit, you may be required to bring your home into compliance with code requirements for that work and may incur additional penalties and fines that have to be paid prior to selling your home. Remember that you have a duty to disclose whether you obtained required permits for work performed to prospective Buyers and appraisers. Local governments may mandate more stringent requirements.

Please note there are specific alternatives that allow high efficiency equipment and added duct insulation to be installed instead of fixing duct leaks. Please also be advised that there are separate regulations which govern duct insulation levels required by climate zone and HVAC system.

For more information please contact the California Energy Commission.

**REPORTING STANDARDS**: "WITHIN" shall be reported regardless of CEC-designated climate zone pursuant to Title 24 Standards as revised.

IN

## State: Statewide Right to Farm

IF the property is presently located within one mile of a parcel of real property designated as "Prime Farmland," "Farmland of Statewide Importance," "Unique Farmland," "Farmland of Local Importance," or

"Grazing Land" on the most current "Important Farmland Map" issued by the California Department of Conservation, Division of Land Resource Protection, the NOTICE OF RIGHT TO FARM is a required disclosure. (See NOTICE in this subsection.)

**NOTICE OF RIGHT TO FARM**

> **This property is located within one mile of a farm or ranch land designated on the current county-level GIS "Important Farmland Map," issued by the California Department of Conservation, Division of Land Resource Protection. Accordingly, the property may be subject to inconveniences or discomforts resulting from agricultural operations that are a normal and necessary aspect of living in a community with a strong rural character and a healthy agricultural sector. Customary agricultural practices in farm operations may include, but are not limited to, noise, odors, dust, light, insects, the operation of pumps and machinery, the storage and disposal of manure, bee pollination, and the ground or aerial application of fertilizers, pesticides, and herbicides. These agricultural practices may occur at any time during the 24-hour day. Individual sensitivities to those practices can vary from person to person. You may wish to consider the impacts of such agricultural practices before you complete your purchase. Please be advised that you may be barred from obtaining legal remedies against agricultural practices conducted in a manner consistent with proper and accepted customs and standards pursuant to Section 3482.5 of the Civil Code or any pertinent local ordinance.**

California has a "Right to Farm Act" (Civil Code Section 3482.5) to protect farming operations. When agricultural land within the State's agricultural areas is bought and sold, the purchasers are often not made aware of the fact that there are right-to-farm laws. This has lead to confusion and a misunderstanding of the actual uses of the land or uses of the surrounding agricultural lands.

In 2008 the State of California enacted Assembly Bill 2881 to limit the exposure of farmers to nuisance lawsuits by homeowners in neighboring developments. The mechanism of this bill is a formal notification of the Buyer, through a "Notice of Right to Farm" in an expert disclosure report that advises the Buyer if the subject property is within one mile of farmland as defined in the bill.

If the seller has actual knowledge of an agricultural operation in the vicinity of the subject property that is not disclosed in this Report, and that is material to the transaction, the seller should disclose this actual knowledge in writing to the Buyer.

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**REPORTING STANDARDS**: "IN" shall be reported and the "Notice of Right to Farm" provided if any portion of the Property is situated within, or within one mile of, a parcel of real property designated as "Prime Farmland," "Farmland of Statewide Importance," "Unique Farmland," "Farmland of Local Importance," or "Grazing Land" in the public record. "NOT IN" shall be reported if no portion of the Property is within that area. Some counties, or parts thereof, are not included in the Public Record because they have not been mapped for farmland parcels under this State program. Typically, this is because the county area is public land and not planned for incorporation, or, in the case of San Francisco, the county is entirely incorporated. In those instances, we report "Map Not Available" above, or "Map N/A" in the table of summary determinations at the beginning of this Report.

NOT IN

## State: Notice of Mining Operations

Historically, mining operations have been located in remote areas. However, increasing urbanization has resulted in some residential projects being developed near existing mining operations. California Public Resources Code §2207 requires owners and operators of mining operations to provide annually specific information to the California Department of Conservation ("DOC"), including but not limited to, (i) ownership and contact information, and (ii) the latitude, longitude, and approximate boundaries of the mining operation marked on a specific United States Geological Survey map. The Division of Mine Reclamation ("DMR") is a unit of the DOC. Using the mandatory data specified above, DMR provides map coordinate data that can be used by GIS systems to create points representing mine locations ("DMR Maps"). For more information please visit DMR's Mines Online Map Viewer (https://maps.conservation.ca.gov/mol/index.html) and click "View Map" to see mapped mine operations. Effective January 1, 2012, California Civil Code §1103.4 requires the seller of residential property to disclose to a Buyer if the residential property is located with one (1) mile of mining operations as specified on DMR Maps.

**Special Notes:**

(1) Mine status can change without notice (e.g., a 'Proposed' mine can become 'Active' or an 'Active' mine can become 'Idle'). Check the link above for current status.

(2) This statutory disclosure does not rely on the DMR's "AB 3098 List," a list of mines regulated under the Surface Mining and Reclamation Act of 1975 ("SMARA") that meet provisions set forth under California Public Resources Code §2717(b). The AB 3098 List does not include map coordinate data as required under California Public Resources Code §2207 and may not include all mining operations subject to the "Notice of Mining Operations" disclosure.

(3) This "Notice of Mining Operations" disclosure is not satisfied by disclosing abandoned mines. An abandoned mine is NOT an operating mine. California Civil Code§1103.4 is satisfied only by disclosing based on DMR Maps.

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**REPORTING STANDARDS**: "IN" is reported if any portion of the Property is located within a one (1) mile radius of one or more mining operation(s) identified in the Public Record for which map coordinate data is provided. If "IN", the name of the mining operation(s) as it appears in the Public Record is also reported. "NOT IN" is reported if no portion of the Property is located within a one (1) mile radius of a mining operation specified on DMR Maps.

# General Advisories

Unlike hazard-zone determinations that are tied to a property address, an advisory provides general information about a hazard and guides the consumer to a resource(s) that describes the hazard in more detail. Below are general advisories about natural hazards that may affect California real estate. (See *Public Records Searched* at end of Report for data sources and their acronyms.)

## Registered Sex Offender Database Disclosure Requirement ("Megan's Law")

**NOTICE: Pursuant to Section 290.46 of the Penal Code, information about specified registered sex offenders is made available to the public via an Internet Web site maintained by the Department of Justice at 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 (DOJ) maintains the database of the locations of 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 a 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 your neighborhood.

**California Department of Justice Information Sources:**

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

California Department of Justice Megan's Law Email Address:
meganslaw@doj.ca.gov

**Local Information Locations for the Property:**

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

The following are the law enforcement departments in your county that are REQUIRED to make information available:

**San Luis Obispo County Sheriff Department: (805) 781-4575**

**Explanation and How to Obtain Information**

For over 50 years, California has required certain sex offenders to register with their local law enforcement agencies. However, information on the whereabouts of the sex offenders was not available to the public until implementation of the Child Molester Identification Line in July 1995. The available information was expanded by California's "Megan's Law" in 1996 (Chapter 908, Stats. of 1996). Megan's Law provides certain information on the whereabouts of "serious" and "high-risk" sex offenders. The law specifically prohibits using the information to harass or commit any crime against the offender. The information on a registered sex offender includes: name and known aliases; age and sex; physical description, including scars, marks and tattoos; photograph, if available; crimes resulting in registration; county of residence; and zip code (from last registration). Accessing the online database requires agreement to the DOJ's terms of use on the web page.

## Gas and Hazardous Liquid Pipeline Database Disclosure Requirement

Following a number of pipeline disasters in the U.S., such as the 2010 San Bruno explosion in Northern California, there is an increased awareness of the potential dangers associated with underground transmission pipelines. As a result, the California Legislature unanimously passed Assembly Bill 1511 (Bradford), signed by Governor Jerry Brown on July 13, 2012. This law, which became effective January 1, 2013, is chaptered as California Civil Code Section 2079.10.5 and mandates the disclosure of the following notice to Buyers:

**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. (California Civil Code Section 2079.10.5(a))**

***Civil Code Section 2079.10.5(c) adds, "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."***

**Such "existing duties" include the disclosure of actual knowledge about a potential hazard, such as may be created by the delivery of a letter from the local utility company informing the seller that a gas transmission pipeline exists within 2,000 feet of the Property.**

**Beginning on the law's January 1, 2013,** effective date, except where such "existing duties" apply, "Upon delivery of the notice to the transferee of the real property, the seller or broker is not required to provide information in addition to that contained in the notice regarding gas and hazardous liquid transmission pipelines in subdivision (a). 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." (California Civil Code Section 2079.10.5(b))

**The disclosure of underground transmission pipelines helps the parties in a real estate transaction make an informed decision and is in the best interest of the public. Buyer should be aware that, according to the NPMS Internet Web site, gas and/or hazardous liquid transmission pipelines are known to exist in 49 of California's 58 counties, the exceptions being in rural mountainous parts of the state. Every home that utilizes natural gas is connected to a gas "distribution" pipeline, which is generally of smaller size and lower pressure than a transmission pipeline.**

FOR MORE INFORMATION: To investigate whether any pipeline easement (right-of-way) exists on the Property, Buyer should review the Preliminary Title Report. **Buyer should consult an attorney for interpretation of any law. This notice is for information purposes only and should not be construed as legal advice.**

## Cooling and Heating Energy-efficiency Advisory

Effective January 1, 2015, new federal energy-efficiency standards apply to the repair and replacement of residential heating, ventilation and air conditioning ("HVAC") systems. The new standards raise the minimum efficiency requirements for air conditioning systems and certain types of heating systems. Energy efficiency is measured by the Seasonal Energy Efficiency Ratio ("SEER"), which compares the amount of cooling (or heating) output by an HVAC system to the amount of energy (electricity or gas) input over its operating season. The higher the system's SEER value, the more energy-efficient it is and the lower the unit cost of cooling (or heating) a home.

For the first time, federal minimum-efficiency standards will vary by region. Prior to 2015 one standard, called SEER 13, applied nationwide. Now, in California, Nevada, Arizona and New Mexico (the Southwestern Region), SEER 13 has been replaced by the more efficient SEER 14 standard. In the Southwestern Region the new rule allows repairs to existing SEER 13-compliant systems. However, in many cases a full system replacement (both the indoor and outdoor unit) will be necessary to make the system compatible, and replacement is allowed only with a SEER 14-compliant unit. The higher standard may increase the replacement cost to the property owner because the SEER 14 efficiency improvements require increased complexity of the new equipment, and the SEER 14 units may not fit in the existing space, requiring structural modifications at the owner's expense. In some cases the SEER 14 standard could double the cost of replacement over the earlier replacement cost. For applicable details and codes, contact the California Energy Commission.

Federal energy-efficiency standards are updated from time to time. To determine the current applicable federal standard, inquire with a home inspector or other appropriately licensed professional.

## Methamphetamine Contaminated Property Disclosure Advisory

According to the "Methamphetamine Contaminated Property Cleanup Act of 2005," a property owner must disclose in writing to a prospective buyer if local health officials have issued an order prohibiting the use or occupancy of a property contaminated by meth lab activity.

The owner must also give a copy of the pending order to the buyer to acknowledge receipt in writing. Failure to comply with these requirements may subject an owner to, among other things, a civil penalty up to $5,000. Aside from disclosure requirements, this new law also sets forth procedures for local authorities to deal with meth-contaminated properties, including the filing of a lien against a property until the owner cleans up the contamination or pays for the cleanup costs.

## Mold Advisory

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

As part of a buyer's physical inspection of the condition of a property, the buyer should consider engaging an appropriate and qualified professional to inspect and test for the presence of harmful molds and to advise the buyer of any potential risk and options available. **This advisory is not a disclosure of whether harmful mold conditions exist at a property or not. No testing or inspections of any kind have been performed by The Company.** Any use of this form is acknowledgement and acceptance that The Company does not disclose, warrant or indemnify mold conditions at a property in any way and is not responsible in any way for mold conditions that may exist. Information is available from the California Department of Health Services Indoor Air Quality Section fact sheet entitled, "Mold in My Home: What Do I Do?" The fact sheet is available at:

https://www.cdph.ca.gov/Programs/CCDPHP/DEODC/EHLB/IAQ/CDPH Document Library/MMIMH_050619_ADA.pdf or by calling (510) 620-3620.

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

**For local assistance, contact your county or city Department of Health, Housing, or Environmental Health.**

## Radon Advisory

For its Radon Advisory, FANHD uses the updated assessment of radon exposure published in 1999 by the Lawrence Berkeley National Laboratory (LBNL) and Columbia University, under support from the U.S. Environmental Protection Agency (EPA), the National Science Foundation, and the US Department of Energy published online at:

https://eta.lbl.gov/news/11787/new-web-site-helps-homeowners-reduce-cancer-risk-posed-by-radon-gas

Based on this recent assessment, FANHD advises as follows:

**All of California's 58 counties have a predicted median annual-average living-area concentration of radon below 2.0 pCi/L (picocuries per liter of indoor air) -- which is well below the EPA's guideline level of 4 pCi/L and equivalent to the lowest hazard zone (Zone 3) on the 1993 EPA Map of Radon Zones.**

The "median concentration" means that half of the homes in a county are expected to be below this value and half to be above it. All houses contain some radon, and a few houses will contain much more than the median concentration. **The only way to accurately assess long-term exposure to radon in a specific house is through long-term testing (sampling the indoor air for a year or more). The EPA recommends that all homes be tested for radon.**

**NOTE:** FANHD does not use the EPA's 1993 map for advisory purposes because that map shows "short-term" radon exposure averaged by county. It was based on "screening measurements" that were intentionally designed to sample the worst-case conditions for indoor air in US homes--using spot checks (sampling for just a few days), in the poorest air quality (with sealed doors and windows), at the worst time of the year (winter), in the worst part of the house (the basement, if one was available).

These short-term, winter, basement measurements are both biased and variable compared to long-term radon concentrations (averaged over a year) in the living area of a house. Long-term concentrations are a more accurate way to judge the long-term health risk from radon. For the above reasons, the EPA expressly disclaims the use of its 1993 map for determining whether any house should be tested for radon, and authorizes no other use of its map for property-specific purposes. For additional information about EPA guidelines and radon testing, see "Chapter VII-- Radon, in the California Department of Real Estate's Residential Environmental Hazards: A Guide for Homeowners, Homebuyers, Landlords and Tenants."

## Endangered Species Act Advisory

The Federal Endangered Species Act of 1973 ("ESA"), as amended, requires that plant and animal species identified and classified ("listed") by the Federal government as "threatened" or "endangered" be protected under U.S. law. Areas of habitat considered essential to the conservation of a listed species may be designated as "critical habitat" and may require special management considerations or protection. All threatened and endangered species -- even if critical habitat is not designated for them -- are equally afforded the full range of protections available under the ESA.

In California alone, over 300 species of plants and animals have been designated under the ESA as threatened or endangered, and over 80 species have critical habitats designated for them. Most California counties are host to a dozen or more protected species and, in many cases, 10 or more species have designated critical habitats within a county.

An awareness of threatened and endangered species and/or critical habitats is not reasonably expected to be within the actual knowledge of a seller. No federal or state law or regulation requires a seller or seller's agent to disclose threatened or endangered species or critical habitats, or to otherwise investigate their possible existence on real property. Therefore, Buyer is advised that, prior to purchasing a vacant land parcel or other real property, Buyer should consider investigating the existence of threatened or endangered species, or designated critical habitats, on or in the vicinity of the Property which could affect the use of the Property or the success of any proposed (re)development.

FOR MORE INFORMATION: Complete and current information about the threatened and endangered species in California that are Federally listed in each county -- including all critical habitats designated there -- is available on the website of the U.S. Fish & Wildlife Service, the Federal authority which has enforcement responsibility for the ESA.

**U.S. Fish & Wildlife Service Endangered Species Database (TESS):** https://ecos.fws.gov/ecp/species-reports.

## Abandoned Mines Advisory

According to the California Department of Conservation, Office of Mine Reclamation, since the Gold Rush of 1849, tens of thousands of mines have been dug in California. Many were abandoned when they became unproductive or unprofitable. The result is that California's landscape contains many thousands of abandoned mines, which can pose health, safety, or environmental hazards on and around the mine property. Mines can present serious physical safety hazards, such as open shafts or adits (mine tunnel), and they may create the potential to contaminate surface water, groundwater, or air quality. Some abandoned mines are such massive problems as to earn a spot on the Federal Superfund environmental hazard list.

No California law requires the disclosure of abandoned mines in a real estate transaction, unless the existence of an abandoned mine is within the actual knowledge of the Seller and is deemed to be a fact material to the transaction.

The Division of Mine Reclamation (DMR) and the U.S. Geological Survey maintain a database of abandoned mines -- however, it is known to be incomplete and based on maps that are often decades out of date. Many mines are not mapped because they are on private land. The DMR warns that, ***"Many old and abandoned mines are not recorded in electronic databases, and when they are, the information may not be detailed enough to accurately define, differentiate or locate the mine feature, such as a potentially hazardous vertical shaft or horizontal adit or mine waste." (See reference below.)***

**Accordingly, this Report does not contain an abandoned mines disclosure from any government database or map or any other source, in order to protect the seller from liability for non-disclosure of unrecorded abandoned mines.**

Parties concerned about the possible existence or impact of abandoned mines in the vicinity of the Property are advised to retain a State-licensed geotechnical consultant to study the site and issue a report. Other sources of information include, but are not limited to, the State Division of Mine Reclamation at (916) 323-9198 (website: https://www.conservation.ca.gov/dmr), and the Engineering, Planning or Building Departments in the subject county and city.

FOR MORE INFORMATION: Visit the State Division of Mine Reclamation's website at:

https://www.conservation.ca.gov/dmr/abandoned_mine_lands/Documents/Abandoned Mine Lands FAQs.pdf.

## Oil and Gas Well Advisory

California is currently ranked fourth in the nation among oil producing states. Surface oil production is concentrated mainly in the Los Angeles Basin and Kern County, and in districts elsewhere in the state. In recent decades, real estate development has rapidly encroached into areas where oil production has occurred. Because the state's oil production has been in decline since the 1980's, thousands of oil and gas wells have been shut down or abandoned, and many are in areas where residential neighborhoods now exist.

According to the California Department of Conservation ("DOC"), to date, about 230,000 oil and gas wells have been drilled in California and around 105,000 are still in use. The majority of remaining wells have been sealed ("capped") under the supervision of the DOC's Geologic Energy Management Division (CalGEM). A smaller number have been abandoned and have no known responsible operator -- these are called "orphan" wells. The state has a special fund that pays the cost of safely capping orphan wells; however, that program is limited in its scope and progress.

**Buyer should be aware that, while the DOC database is the most comprehensive source available for California oil and gas well information, the DOC makes no warranties that the database is absolutely complete, or that reported well locations are known with absolute accuracy.**

FOR MORE INFORMATION: To obtain a search of the state's databases of oil and gas wells and sites of known environmental contamination on or near the Property, please order the FANHD Residential Environmental Report. For general information, visit the California Department of Conservation, Geologic Energy Management Division (CalGEM) at:

https://www.conservation.ca.gov/CalGEM/.

## Sustainable Groundwater Management Act Advisory

In 2014 the California Department of Water Resources (DWR) created the California Statewide Groundwater Elevation Monitoring (CASGEM) Program for the purpose of prioritizing groundwater basins for monitoring seasonal and long-term trends in groundwater elevations. According to DWR, Groundwater 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. The technical process is based on eight components that are identified in the California Water Code Section 10933(b).

In 2015 the **Sustainable Groundwater Management Act (SGMA)** became operative and required DWR to prioritize basins for purposes of SGMA. DWR implemented initial SGMA basin for purposes of SGMA. DWR implemented initial SGMA basin prioritization in 2015 and later updated it as the SGMA 2019 Basin Prioritization to include all 515 groundwater basins. Ninety-four basins and/or sub-basins were identified as medium or high priority. 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.

DWR prioritizes groundwater basins based on factors such as population, irrigated acreage, and the number of wells (Water Code §10933), focusing on the importance of groundwater in a basin. DWR will reassess current prioritization whenever Bulletin 118 boundaries are updated or as otherwise required. As of this date the next update to Bulletin 118 is scheduled to be published in 2025.

For a determination of whether the Property is located above a groundwater basin prioritized under the SGMA, including its priority, please see the FANHD Residential Environmental Report (if ordered). To view an interactive statewide map of groundwater basins and their prioritization please visit the SGMA Basin Prioritization Dashboard at the following link:

https://gis.water.ca.gov/app/bp-dashboard/final/.

California Water Code Section 10730(a) authorizes GSAs to collect fees to recover costs for GSP development and groundwater monitoring, and GSP Annual Reports. Fees vary by GSA and by parcel based on parameters set forth by each GSA. If the GSA does not impose fees, the State Board has the ability to impose its own fees to recover the cost of state intervention activities in groundwater basins. For more information on groundwater use and fees in unmanaged areas please visit the SGMA Reporting and Fees portal. For more information on possible groundwater fees in managed areas please contact your GSA or water service provider.

## Electromagnetic Fields Advisory

According to the National Cancer Institute ("NCI") a 1979 study pointed to a possible association between living near electric power lines and childhood leukemia. More recent studies have not found an association or have found one only for those children who lived in homes with very high levels of magnetic fields present in few residences. The NCI also notes that a majority of epidemiological studies have also shown no relationship between breast cancer in women and exposure to extremely low frequency EMFs ("ELF-EMF"s) in the home, although a few individual studies have suggested an association; only one reported results that were statistically significant. Sources of extremely low frequency ELF-EMF include power lines, electrical wiring, and electrical appliances such as shavers, hair dryers, and electric blankets.

FOR MORE INFORMATION: Visit the NCI Electromagnetic Fields and Cancer portal at:

https://www.cancer.gov/about-cancer/causes-prevention/risk/radiation/electromagnetic-fields-fact-sheet

Weighing in on the same matter, The World Health Organization ("WHO") states, "Based on a recent in-depth review of the scientific literature, the WHO concluded that current evidence does not confirm the existence of any health consequences from exposure to low level electromagnetic fields.

However, some gaps in knowledge about biological effects exist and need further research." WHO also asserts, "Despite many studies, the evidence for any effect remains highly controversial. However, it is clear that if electromagnetic fields do have an effect on cancer, then any increase in risk will be extremely small. The results to date contain many inconsistencies, but no large increases in risk have been found for any cancer in children or adults." For more information please visit WHO's EMF Q&A website at:

https://www.who.int/news-room/questions-and-answers/item/radiation-electromagnetic-fields.

The National Institute of Environmental Health Science ("NIEHS") Electric & Magnetic Fields web page at:

https://www.niehs.nih.gov/health/topics/agents/emf/index.cfm.

According to the above: "If you are concerned about EMFs emitted by a power line or substation in your area, you can contact your local power company to schedule an on-site reading. You can also measure EMFs yourself with the use of a gaussmeter, which is available for purchase online through a number of retailers."

For further information and additional reading please visit:

United States Environmental Protection Agency ("U.S. EPA") website at:

https://www.epa.gov/radtown/electric-and-magnetic-fields-power-lines.

The National Institute of Environmental Health Sciences ("NIEHS") & National Institutes of Health ("NIH") booklet:

https://www.niehs.nih.gov/health/materials/electric_and_magnetic_fields_associated_with_the_use_of_electric_power_questions_and_answers_english_508.pdf.

## Tsunami Map Advisory

The California Emergency Management Agency (CalEMA), the University of Southern California Tsunami Research Center (USC), and the California Geological Survey (CGS) have prepared maps that depict areas of maximum tsunami inundation for all populated areas at risk to tsunamis in California (20 coastal counties). The maps were publicly released in December 2009 with the stated purpose that the maps are to assist cities and counties in identifying their tsunami hazard and developing their coastal evacuation routes and emergency response plans only.

**These maps specifically contain the following disclaimer:**

**Map Disclaimer:** This tsunami inundation map was prepared to assist cities and counties in identifying their tsunami hazard. It is intended for local jurisdictional, coastal evacuation planning uses only. This map, and the information presented herein, ***is not a legal document and does not meet disclosure requirements for real estate transactions nor for any other regulatory purpose.*** The California Emergency Management Agency (CalEMA), the University of Southern California (USC), and the California Geological Survey (CGS) make no representation or warranties regarding the accuracy of this inundation map nor the data from which the map was derived. Neither the State of California nor USC shall be liable under any circumstances for any direct, indirect, special, incidental or consequential damages with respect to any claim by any user or any third party on account of or arising from the use of this map.

A tsunami is a series of ocean waves or surges most commonly caused by an earthquake beneath the sea floor. These maps show the maximum tsunami inundation line for each area expected from tsunamis generated by undersea earthquakes and landslides in the Pacific Ocean. Because tsunamis are rare events in the historical record, the maps provide no information about the probability of any tsunami affecting any area within a specific period of time.

Although these maps may not be used as a legal basis for real estate disclosure or any other regulatory purpose, the CGS has, however, provided diagrams of the maps online which the public can view. To see a maximum tsunami inundation map for a specific coastal community, or for additional information about the construction and/or intended use of the tsunami inundation maps, visit the websites below:

State of California Emergency Management Agency, Earthquake and Tsunami Program:
https://www.conservation.ca.gov/cgs/tsunami/maps
University of Southern California -- Tsunami Research Center:
https://tsunamiresearchcenter.com/category/tsunami-archive/
National Oceanic and Atmospheric Administration (NOAA) / National Weather Service, U.S. Tsunami Warning System:
https://www.tsunami.gov/
NOAA, Center for Tsunami Research (MOST model):
https://nctr.pmel.noaa.gov/time/background/models.html

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Natural Hazard Disclosures™

# Property Tax Determinations

Property Address: **1198 8TH ST, LOS OSOS, CA 93402, SAN LUIS OBISPO COUNTY**

APN: **038-051-006**

Report Date: **09/01/2026**

Report Number: **3635689**

# Tax Summary

The parties for whom this Report was prepared are the owner or transferor ("Seller") of the Residential Property ("Property") on the Report Date, the buyer or transferee ("Buyer") of the Residential Property from Seller as of the Report Date, and their respective licensed real estate agents ("Agents"). Seller, Buyer and the Agents are sometimes referred to herein as "Party" or "Parties."

This Tax Report section discusses the results of an electronic search of specified government lists containing real property tax information concerning the Residential Property. This tax information is based on the County's Fiscal Year 2025-2026 Secured Property Tax Roll and other sources identified in the Report. To understand the information provided, please read this entire Report.

| The Residential Property: | IS | IS NOT | Description | Pg. |
|---|---|---|---|---|
| A. | | • | NOT SUBJECT TO one or more Mello-Roos Community Facilities Districts. | 32 |
| B. | | • | NOT SUBJECT TO one or more 1915 Bond Act Districts. | 32 |
| C. | | • | NOT SUBJECT TO a PACE Contract. | 33 |
| D. | • | | SUBJECT TO one or more other direct assessments. | 34 |
| E. | | • | NOT SUBJECT TO the State Responsibility Area Fire Prevention Fee (SRA Fee is suspended until 2031 by Assembly Bill 398 of 2017). | 39 |

**Determined by First American Real Estate Disclosures Corporation (FAREDC)**

**THIS IS A DATABASE REPORT ONLY:** The tax information in this Report provides data derived only from the County Tax Assessor's and Treasure's/Collector's Databases ("Databases") identified in this Report unless specified otherwise in the Report. While FAREDC has made good faith efforts to report from the Databases as accurately as possible, the quality, accuracy, and currency ("Database Date") of the information contained in these Databases can vary greatly. For more information regarding a specific Database, please read the Notice of Special Tax/Assessment section (below). By use of this Report, Buyer agrees this is a Report product and not an insurance policy and is subject to the Terms and Conditions attached hereto and incorporated herein.

**This Report satisfies Seller's obligations to disclose (a) Mello-Roos and 1915 Act Bond Assessments applicable to the Residential Property as required by California Civil Code Section 1102.6b, and (b) Supplemental Taxes as required by California Civil Code Section 1102.6c**

## To understand the information provided, please read this entire Report.

# Notice of Special Tax/Assessment

Special assessments, also referred to as direct or fixed assessments, are charges that are not based on the value of the property. These charges are levied to provide funding for services or improvements that directly benefit the property. Mello-Roos Community Facility Districts and 1915 Bond Districts are also classified as special assessments. PACE contract agreements are typically created pursuant to the Mello-Roos Act or the 1915 Bond Act. Certain special assessments may be subject to accelerated foreclosure if allowed to go delinquent. This information is based on the SAN LUIS OBISPO County Secured Property Tax Roll (“Database”) for Tax Year 2025-2026 ("Database Date") unless otherwise specified in the section below.

**TO THE PROSPECTIVE PURCHASER OF THE RESIDENTIAL PROPERTY AT THE ADDRESS REFERENCED ABOVE: THIS IS A NOTIFICATION TO THE BUYER PRIOR TO PURCHASING THE RESIDENTIAL PROPERTY.**

NOT IN

## Mello-Roos Community Facilities Districts

If the Residential Property is within a Mello-Roos Community Facilities District (CFD), it is subject to a special tax that will appear on the property tax bill. This special tax is in addition to the ad valorem property taxes and any other charges and benefit assessments that will be itemized on the property tax bill and the proceeds of this tax or assessment are used to provide public facilities or services that are likely to particularly benefit the real property. This special tax may not be imposed on all parcels within the city or county where the property is located.

The current tax levy, maximum tax levy, the maximum tax escalator, and the authorized facilities and/or services which are being paid for by the special taxes are indicated below.

THE BUYER SHOULD TAKE THIS TAX AND THE BENEFITS FROM THE PUBLIC FACILITIES AND SERVICES FOR WHICH IT PAYS INTO ACCOUNT IN DECIDING WHETHER TO BUY THE RESIDENTIAL PROPERTY.

**The Residential Property is NOT SUBJECT to Mello-Roos Community Facilities Districts.**

NOT IN

## 1915 Bond Act Assessment Districts

If the Residential Property is within a 1915 Bond Act Assessment District, this assessment district has issued bonds to finance the acquisition or construction of certain public improvements that are of direct and special benefit to all real property within the assessment district. The bonds will be repaid from annual assessment installments against the property within the assessment district.

Annual assessment installments of such an assessment district will appear on the real property tax bills and are in addition to the ad valorem property taxes and any other charges and levies that will be itemized on the property tax bill. If the assessment installments are not paid when due each year, the Residential Property may be foreclosed upon and sold.

The annual assessment installment against the Residential Property and the public facilities that are being financed by the proceeds from the sale of bonds that are being repaid by the assessments are indicated below.

THE BUYER SHOULD TAKE ANY ASSESSMENT(S) AND THE BENEFITS FROM THE PUBLIC FACILITIES FOR WHICH IT PAYS INTO ACCOUNT IN DECIDING WHETHER TO BUY THE RESIDENTIAL PROPERTY.

**The Residential Property is NOT SUBJECT to 1915 Bond Act Assessment District(s).**

NOT IN

## Notice of Property Assessed Clean Energy (PACE) Program

Property assessed clean energy (PACE) programs allow owners to finance energy and water efficiency and renewable energy projects, and qualifying seismic and wildfire safety improvements, on residential and commercial structures through a voluntary assessment on the property. PACE programs are offered by many city, county and regional agencies, with repayment periods from 5 to 20 years or more. **PACE liens are authorized pursuant to Section 53328 of the California Government Code, (the "Mello-Roos Community Facilities Act of 1982") or California Streets & Highways Code Section 8500 (the "1915 Act") and are disclosed pursuant to Section 1102.6b of the California Civil Code.**

**WHAT THIS MEANS:** If a property owner voluntarily enters into a PACE program, a contractual assessment lien is placed on the property. The lien is repaid through installments collected on the property owner's secured county property tax bill. In certain situations the program administrator may bill the property owner directly. If the property is sold and the contractual assessment is not repaid in full, the new owner may be responsible for future assessments contributing towards repayment of the PACE contract.

**DISCLOSURES AT RESALE:** A PACE lien runs with the land. This means that the responsibility to repay the PACE lien may fall to the new owner upon transfer of the property unless the lien is paid off before closing. This fact may be material to a buyer's decision to purchase or price offered for the property. In addition, the buyer's lender may require the lien to be paid in full before closing (for certain federally backed mortgages, for example). Therefore, the property seller and his or her real estate agent may have a duty to disclose the existence of a PACE lien on the sale property.

**The Property IS NOT SUBJECT to a PACE lien documented in the county's Fiscal Year 2025-2026 Secured Property Tax Roll. Note: Buyer should read the preliminary title report and obtain and read all exceptions listed therein to investigate any PACE lien executed more recently. In the title report, lien exceptions are named as recorded with the county; therefore, a PACE lien may be listed under a name that is not obvious.**

## Accelerated Foreclosure Information

Certain assessment or bond issues may contain accelerated foreclosure liens which have priority over other real property taxes and are a legal right included as part of the security for the obligation. The issuers of such bonds are often contractually required to monitor and collect delinquent assessments quickly. Accordingly, these assessments are not subject to the five (5) year waiting period applicable to ad valorem real property taxes. If the real property is subject to such an assessment and the taxes are not paid promptly, the real property may be foreclosed upon and sold at public auction on an expedited basis. **Therefore, it is extremely important that the real property tax bill be paid on time to prevent the accelerated foreclosure**.

## Approved Districts Which Have Been Formed and Authorized But Are Not Yet Levied

Certain Mello-Roos Communities Facilities Districts or 1915 Bond Act Assessment Districts may have been formed and authorized but have not yet to be levied. These Districts may not appear in this Report. However, the information regarding such districts may appear on your preliminary report issued by a title company. The district may levy a special tax on future property tax bills for the Property.

# Current Property Tax Bill Summary

The following is a summary of Database information obtained from the SAN LUIS OBISPO County Secured Property Tax Roll ("Database") for Tax Year 2025-2026 ("Database Date"). This summary is provided for informational purposes only. The summary includes Ad Valorem taxes, which are based on the Property's Assessed Value, as well as other Non-Ad Valorem Direct or Special Assessments. Upon transfer of ownership, the Assessed Value may be reset to the Current Market Value or Sale Price which may result in a substantial change in the Ad Valorem taxes assessed.

Please see the subsequent sections of this Report for information about "Available Senior Citizens Exemptions," to estimate property taxes after the sale and supplemental taxes, and to review other tax-related exemptions and exclusions that California law provides.

| | | | |
|---|---|---|---|
| **Total Assessed Value** | $575,799.00 | **Total Annual Tax Liability** | $9,316.36 |
| **1st Installment Due 11/01/2025** | $4,658.18 | **2nd Installment Due 02/01/2026** | $4,658.18 |

## General Ad Valorem Taxes

| Agency | Description | Contact Phone | Amount |
|---|---|---|---|
| SAN LUIS OBISPO COUNTY | PROP 13 BASIC TAX RATE | (805) 781-5031 | $5,758.00 |
| CA STATE WATER RESOURCES | STATE WATER PROJECT BOND | 805-781-5643 | $18.48 |
| SAN LUIS COASTAL SCHOOL DISTRICT | SL COASTAL 2014 GO BOND | (805)788-2968 | $201.52 |
| SAN LUIS COASTAL SCHOOL DISTRICT | SL COASTAL 2022 GO BOND | (805)788-2968 | $282.14 |
| CUESTA COMMUNITY COLLEGE DISTRICT | CUESTA CCD 2014 BOND | (805)788-2968 | $86.36 |
| | | **TOTAL AD VALOREM TAXES** | **$6,346.50** |

## Direct and/or Special Assessments

| Agency | Description | Contact Phone | Amount |
|---|---|---|---|
| COUNTY PUBLIC WORKS | SLO CO SWR RATE/CHGS | (805) 781-5294 | $1,600.88 |
| COUNTY PUBLIC WORKS | SLO LO SWR-USDA/SRF | (805) 781-5294 | $1,036.96 |
| LOS OSOS CSD | LOCSD WASTE TREATMT | (805) 676-7516 | $203.02 |
| LOS OSOS CSD | LO J DRAINAGE CHG | (805) 544-4011 | $18.00 |
| LOS OSOS CSD | LO B FIRE SPECIAL TX | (805) 544-4011 | $111.00 |
| | | **TOTAL DIRECT ASSESSMENTS** | **$2,969.86** |

## Available Senior Citizens Exemptions

Certain districts that levy special taxes or assessments may offer exemptions to Senior Citizens. These exemptions can result in substantial savings to qualified tax payers. The filing of an application along with annual renewal may be required. Below is the contact information for requesting details on filing exemptions for districts that may offer a Senior Citizen Exemption. Additional Direct Assessment Districts may offer exemptions. Therefore, you may want to contact the districts to determine their policy on Senior Citizen Exemptions.

No Senior Citizen Exemptions listed as of the most recent update from the County.

## Exemptions & Exclusions to Ad Valorem Taxes

California law provides certain exemptions from reassessments. The following is a list of common exemptions which may be available:

- Homeowner exemption (Calif. Const. Art XIII §3, Art. XIII A §2.1, & R&T Code §218)
- Honorably discharged veterans (Calif. Const. Art XIII §3, Art. XIII A §2.1, & R&T Code §205)
- Disabled veterans (Calif. Const. Art XIII §4, Art. XIII A §2.1, & R&T Code §205)

California law also provides certain exclusions from reassessment. The following is a list of common exclusions which may be available:

- Persons over 55 years of age (Calif. Const. Art. XIII A §2.1 & R&T Code §69.5)
- Severely and permanently disabled persons (Calif. Const. Art. XIII A §2.1 & R&T Code §69.5(a))
- Transfers between parents and children and grandparents and grandchildren (Calif. Const. Art. XIII A §2.1 & R&T Code §63.1)
- Transfers into revocable trusts (Calif. Const. Art. XIII A §2 & R&T Code §62)
- Interspousal transfers (Calif. Const. Art. XIII A §2 & R&T Code §63)
- Improvements for seismic retrofitting (Calif. Const. Art. XIII A §2 & R&T Code §74.5)
- Improvements for disabled access (Calif. Const. Art. XIII A §2.1 & R&T Code §74.3)
- Replacement of property damaged or destroyed by disaster (Calif. Const. Art. XIII A §2.1 & R&T Code § 69)

In order to determine if Buyer may qualify for any exemptions or exclusions or to obtain a comprehensive list of available exemptions and exclusions, please contact the county tax assessor's office ((530) 889-4300) or visit the county website at https://www.sanbernardino.ca.gov/5800/Assessor. Additional information is also available on the website for the California Board of Equalization at www.boe.ca.gov.

# Calculating Property Taxes After Sale (Estimate Only)

Instantly and securely calculate estimated property taxes and supplemental taxes on our website by clicking on the following link (or manually calculate them below):

https://orderform.fanhd.com/Order/TaxCalcForm?token=iCP14RJi5XdVFu6G7p%2b8O4YHIIsrcmejvhIIdrIR2%2bB0aFTSQkvKf123NQ%2fz6%2b6HeOeuMavHeLiumZrZqYsv6d74ycTreg25I7bXu%2fWnByk%3d

## PROPERTY TAX ESTIMATOR

The following calculation method ("ESTIMATOR") is provided to assist Buyer in estimating the approximate amount of property tax charges that the Residential Property may be subject to for the upcoming tax year based on the assessed valuation being equal to the sales price. The amount derived is only an estimate and is not a substitute for a tax bill from the County, nor does it anticipate new property tax charges, fees or other changes in the property tax rates for future tax years if applicable to the Property.

| | | | | |
|---|---|---|---|---|
| 1 | Estimated Sales Price | • 1 | $ | |
| 2 | Estimated Ad Valorem Tax Rate | • 2 | | **0.01102** |
| 3 | Multiply line 1 by line 2. This is your Estimated Ad Valorem Tax | • 3 | $ | |
| 4 | Direct Assessments including Mello Roos Special Taxes, 1915 Bond Act Assessments or PACE Assessments applicable | • 4 | $ | **2,969.86** |
| 5 | Add lines 3 and 4. Total Estimated Annual Tax Amount After Sale | • 5 | $ | |

The information in the above form is an estimate only. The purpose of this ESTIMATOR is to assist Buyer in planning for property taxes which will be applicable after the Sale Date. This ESTIMATOR requires the Buyer's projection of the purchase price of the Residential Property. Please note that potential exemptions and exclusions are not reflected in this estimate.

**Additionally, undeveloped or recently developed properties may be subject to additional Direct Assessments not included in this estimate. FANHD is not responsible or liable for any losses, liabilities or damages resulting from use of this Property Tax Estimator.**

# Supplemental Property Tax Information

California law mandates the county assessor to reappraise real property upon a change in ownership or completion of new construction. The assessor's office issues a supplemental assessment which reflects the difference between the prior assessed value and the new assessment. This value is prorated based on the number of months remaining in the fiscal tax year which ends June 30.

Notices of the supplemental assessment are mailed out to the property owners prior to the issuance of the supplemental tax bill or refund if the value is reduced. The taxes or refund based on the supplemental assessment are in addition to the regular annual tax bill.

The supplemental tax will be due from the current owner in addition to the regular tax assessment. Accordingly for the first year of ownership, Buyer should plan for this additional payment.

## Supplemental Property Tax Disclosure

The following notice is mandated by California Civil Code Section 1102.6c:

**NOTICE OF YOUR "SUPPLEMENTAL" PROPERTY TAX BILL**

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

**The supplemental tax bills are not mailed to your lender. If you have arranged 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 Assessor or Collector's Office."**

SAN LUIS OBISPO County Assessor
Phone: 805-781-5643
Website: https://www.slocounty.ca.gov/Departments/Assessor.aspx

(See calculator below to estimate Supplemental Property Taxes after sale.)

# Calculating Supplemental Taxes After Sale (Estimate Only)

Instantly and securely calculate estimated property taxes and supplemental taxes on our website by clicking on the following link (or manually calculate them below):

https://orderform.fanhd.com/Order/TaxCalcForm?token=iCP14RJi5XdVFu6G7p%2b8O4YHIIsrcmejvhIIdrIR2%2bB0aFTSQkvKf123NQ%2fz6%2b6HeOeuMavHeLiumZrZqYsv6d74ycTreg25I7bXu%2fWnByk%3d

## SUPPLEMENTAL TAX ESTIMATOR

The following calculation method ("ESTIMATOR") is provided to estimate the potential amount of the supplemental taxes on a given property and does NOT include the amount of the regular annual ad valorem property tax. The following calculation provides an estimate of the supplemental property taxes that can be expected during the first year of ownership, and should be used for planning purposes only.

| | | | |
|---|---|---|---|
| 1 | Estimated Sales Price | • 1 | $ _____ |
| 2 | Estimated Current Assessed Value | • 2 | $ 575,799.00 |
| 3 | Subtract line 2 from line 1.<br>Estimated Supplemental Assessed Value | • 3 | $ _____ |
| 4 | Multiply line 3 by 0.01102000 (the Estimated Ad Valorem Tax Rate for the Residential Property).<br>Estimated Full-Year **Supplemental** Tax Obligation | • 4 | $ _____ |

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

| | | | |
|---|---|---|---|
| 5 | Enter the Month-of-Sale Factor from **TABLE 1** below | • 5 | _____ |
| 6 | Multiply line 4 by line 5.<br>Estimated Supplemental Tax Bill # 1 | • 6 | $ _____ |
| 7 | Enter the amount on line 4.<br>Estimated Supplemental Tax Bill # 2 | • 7 | $ _____ |
| 8 | Add lines 6 and 7. Total estimated Supplemental Tax Bill | • 8 | $ _____ |

**If the Sale Date for the Residential Property falls during the months of June through December, Buyer will receive ONE supplemental tax bill. The supplemental tax can be estimated by completing lines 9 and 10 below:**

| | | | |
|---|---|---|---|
| 9 | Enter the Month-of-Sale Factor from **TABLE 2** below | • 9 | _____ |
| 10 | Multiply line 4 by line 9. Total estimated Supplemental Tax Bill | • 10 | $ _____ |

**TABLE 1. Month-of-Sale Factor**

| | |
|---|---|
| **Jan** | 0.4167 |
| **Feb** | 0.3333 |
| **Mar** | 0.2500 |
| **Apr** | 0.1667 |
| **May** | 0.0833 |

**TABLE 2. Month-of-Sale Factor**

| | |
|---|---|
| **Jun** | 1.0000 |
| **Jul** | 0.9167 |
| **Aug** | 0.8333 |
| **Sept** | 0.7500 |
| **Oct** | 0.6667 |
| **Nov** | 0.5833 |
| **Dec** | 0.5000 |

The information in the above form is an estimate only. The purpose of this ESTIMATOR is to assist Buyer in planning for the supplemental taxes. The estimated supplemental tax is not a substitute for the supplemental bill and may not be relied upon as such. This ESTIMATOR requires the Buyer's projection of the purchase price of the Residential Property as well as month in which the transaction will be consummated. Please note that potential exemptions and exclusions are not reflected in these estimations. FANHD is not responsible or liable for any losses, liabilities or damages resulting from use of this Supplemental Tax Estimator.

# Other Fees and Taxes

Additional fees or taxes may apply now or in the future to residential property transfers in certain situations.

## State Responsibility Area Fire Prevention Fee

In 2011, the California Legislature and Governor enacted a "Fire Prevention Fee" on habitable structures in the State's wildland fire responsibility area ("SRA"). The yearly fee, levied on property owners, paid for various activities to prevent and suppress wildfires in the SRA, and was most recently at the rate of $152.33 per habitable structure on the property.

**Effective July 1, 2017, as authorized by Assembly Bill 398 and signed by the Governor, that fire prevention fee is suspended until 2031.**

The fire prevention activities supported by the fee will continue, but instead will be funded through a different State program – one aimed at curbing industrial emissions of carbon dioxide (also known as California's "cap-and-trade" program). For more information, please refer to the text of the Assembly bill at the following link:

https://leginfo.legislature.ca.gov/faces/billNavClient.xhtml?bill_id=201720180AB398

## Private Transfer Fee Advisory

**Private Transfer Fee.** This 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. (It is commonly known as a "Private Transfer Tax".) It is NOT the same as a city or county Documentary Transfer Tax. A Private Transfer Fee may apply in addition to government Documentary Transfer Taxes that are due upon sale or transfer of the Property.

**Transfer Fee Defined.** California Civil Code Section 1098 defines a "Transfer Fee."

**Effective January 1, 2008, if the payment of any Transfer Fee is required in the sale or transfer of the Property, Civil Code Section 1102.6e requires Seller to notify Buyer of the existence of the fee and to disclose certain specific information about the fee.**

**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.

Parties are advised that documents regarding any Transfer Fee should be obtained early in the sale process in order to avoid delays in the transaction process and to ensure full disclosure as required by law.

**To determine if the Property is subject to a Transfer Fee, OBTAIN COPIES OF ALL OF THE EXCEPTIONS LISTED ON THE PRELIMINARY (TITLE) REPORT FROM THE TITLE COMPANY AND READ THEM TO DETERMINE IF ANY TRANSFER FEES ARE APPLICABLE.**

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# Public Records Searched

Property Address: **1198 8TH ST, LOS OSOS, CA 93402, SAN LUIS OBISPO COUNTY**

APN: **038-051-006**

Report Date: **09/01/2026**

Report Number: **3635689**

# Public Records Searched

Below are the specific maps and documents ("Public Records") relied upon in compiling the hazard determinations in this report (generally in the order first cited). The reader is invited to check the report's accuracy by investigating those Public Records directly, and advised to read the information below that explains our process of hazard zone disclosure.

## Natural Hazard Report (if ordered)

**Special Flood Hazard Area** (Federal Emergency Management Agency, FEMA): Official *Flood Insurance Rate Map* ("FIRM") for the property, compiled and issued by FEMA pursuant to 42 United States Code §4001, et seq.

**Area of Potential Flooding (Dam Failure)** (Governor's Office of Emergency Services, CAL OES): (1) Official dam inundation maps made publicly available prior to June 27, 2017 by CAL OES pursuant to California Government Code §8589.5; (2) Official inundation boundary digital data made publicly available since June 28, 2017 by the Department of Water Resources (DWR) pursuant to California Water Code §6161. DWR states that its inundation boundary data typically includes flooding depths greater than one foot but some information may be redacted for security purposes.

**High or Very High Fire Hazard Severity Zone (FHSZ)** (California Department of Forestry and Fire Protection, CAL FIRE): Current officially adopted FHSZ data and/or maps issued by CAL FIRE effective as of the Report Date, including "Fire Hazard Severity Zone in SRA [State Responsibility Areas]" pursuant to California Public Resources Code §4201 et. seq., and "Fire Hazard Severity Zones in LRA [Local Responsibility Areas]" pursuant to California Government Code §51178 that are subject to statutory disclosure.

**Wildland Fire Area (State Responsibility Area)** (CAL FIRE): Official maps issued pursuant to California Public Resources Code §4125.

**Earthquake Fault Zone** (California Geological Survey, CGS): Official earthquake fault zone or special study zone maps approved by the State Geologist and issued pursuant to California Public Resources Code §2622.

**Seismic Hazard Mapping Act (SHMA) Zone** (CGS): Official seismic hazard maps approved by the State Geologist and issued pursuant to California Public Resources Code §2696.

**Fire Hazard Severity Zone (AB 38)** (CAL FIRE): Same records as searched for High or Very High Fire Hazard Severity Zone (FHSZ) disclosure (above). NOTE: VHFHSZs adopted by the local jurisdiction pursuant to California Government Code §51179 are addressed in a separate report section.

**Vegetation Management (Defensible Space) Inspection Advisory** (CAL FIRE and local agency): State and local fire authority contact information based on Company's periodic jurisdictional research.

**Local Vegetation Management Ordinance Inquiries** (Local Fire Authority): Local vegetation management and defensible space ordinances researched at the time of customer inquiry.

**Senate Bill 63 (SB 63): Fire Protection Building Standards for New Construction** (CAL FIRE): Official digital data of "Fire Hazard Severity Zones in the Local Responsibility Areas [LRA]" as identified by CAL FIRE and as modified concurrent with subsequent official CAL FIRE updates, pursuant to Section 51178 of the Government Code.

**Fire Hazard Severity Zone in LRA Pursuant to California Government Code §51179** (Local Fire Authority): Local ordinance designating an area of significant wildfire risk that includes an area not identified as very high FHSZ by the State Fire Marshal – and that requires the property owner's compliance with California Government Code §51182 or similar local standards.

**County General Plan** (County of San Luis Obispo): *Safety Element of the General Plan* as adopted by the County Board of Supervisors in 1999, are utilized for those County-level disclosures in this Report: "Fault Hazards," "Liquefaction Hazards," "Landslide Hazards," "Fire Hazards," and "Dam Inundation Hazards" maps prepared by the Department of Planning and Building and digitized at Cal Poly.

**City General Plan** (City of Los Osos) The City has either not officially adopted hazard zonation maps in the Safety Element of its General Plan at an appropriate scale to delineate where hazards may exist on a single parcel basis, or will not make such maps available outside City offices.

**Former Military Ordnance Sites** (U.S. Army Corps of Engineers, USACE): Data contained in Inventory Project Reports, Archives Search Reports, and related materials produced for, and made publicly available in conjunction with, the Defense Environmental Restoration Program for Formerly Used Defense Sites. Sites for which no map has been made publicly available shall not be disclosed.

**Commercial or Industrial Zoning** (Local jurisdiction): Based on publicly available hardcopy and/or digital zoning and land use records for California counties and cities.

**Airport Influence Area** (County Airport Land Use Commission, ALUC): Based on officially adopted land use maps and/or digital data made publicly available by the governing ALUC or other designated government body. If the ALUC or other designated government body has not made publicly available a current officially adopted airport influence area map, then California law states that "a written disclosure of an airport within two (2) statute miles shall be deemed to satisfy any city or county requirements for the disclosure of airports in connection with transfers of real property."

**Airport Noise** (Federal Aviation Administration, FAA): Certain 65 decibel (dB) Community Noise Equivalent Level (CNEL) contour maps produced under the FAA's *Airport Noise Compatibility Planning Program Part 150.*

**Duct Sealing & Testing Requirement** (California Energy Commission, CEC): Building Energy Efficiency Standards (Title 24).

**Statewide Right to Farm** (California Department of Conservation, DOC, Division of Land Resource Protection): The most current available version of the *"Important Farmland Map,"* utilizing solely the county-level GIS map data, if any, available on the Division's *Farmland Mapping and Monitoring Program* website, pursuant to the Business and Professions Code §11010, and California Civil Code §1103.4.

**Notice of Mining Operations** (DOC, Division of Mine Reclamation): Mining operations as located by map coordinate data provided on maps made publicly available by DOC pursuant to California Civil Code §1103.4.

## Property Tax Report (if ordered)

**Notice of Special Tax/Assessment** (County): Mello-Roos Community Facilities Districts and 1915 Bond Act Assessment Districts as included in the Secured Property Tax Roll of the Tax Assessor's and Treasurer's Databases.

**Notice of Property Assessed Clean Energy (PACE)** (County): Contracts as recorded in the County Recorders Database.

**Current Property Tax Bill Summary** (County): Data obtained from the Secured Property Tax Roll for the tax year.

## Environmental Screening Report (if ordered)

**National Priorities List (NPL or Superfund)** (U.S. Environmental Protection Agency, USEPA): Facilities located in California listed as NPL Status code "A" (Site is Part of NPL Site), "D" (Deleted from the Final NPL), "F" (Currently on the Final NPL), "P" (Proposed for NPL), "R" (Removed from Proposed NPL), or "W" (Withdrawn) in the Active SEMS database obtained from USEPA. Facilities assigned NPL Status code "N" (Not on the NPL) are not disclosed in this Report.

**Resource Conservation & Recovery Act—Corrective Action List (RCRA-COR)** (USEPA): "Subject to Corrective Action" facilities identified using USEPA's *RCRAInfo Hazardous Waste Query Form* for California.

**California EnviroStor State Response List** (California Department of Toxic Substances Control, DTSC): Sites listed as "State Response" under "Site Facility Type" in the DTSC *EnviroStor Cleanup Sites* database. Please note that a given Site may have more than one record if the Site has more than one activity Status or *EnviroStor ID* assigned to it.

**Spills, Leaks, Investigation & Cleanup List (SLIC)** (State Water Resources Control Board, SWRCB): Sites identified as "Cleanup Program Site" in the SWRCB *GeoTracker* database.

**Solid Waste Information System List (SWIS)** (California Integrated Waste Management Board, CIWMB): Sites listed in the "SwisGis.txt" database obtained from the CIWMB *Solid Waste Information System* website.

**Leaking Underground Storage Tank List (LUST)** (SWRCB) Sites identified as "LUST Cleanup Site" in the SWRCB *GeoTracker* database.

**California Statewide All Wells Database List** (DOC, California Geologic Energy Management Division, CalGEM): Well locations listed in the CalGEM *Statewide All Wells Database.*

**Groundwater Basin Prioritization** (California Department of Water Resources, DWR): An official publicly available digital data set entitled *"B118 SGMA 2019 Basin Prioritization."*

**Gas Transmission and Hazardous Liquid Pipelines** (U.S. Department of Transportation, USDOT, National Pipeline Mapping System, NPMS): Gas transmission pipelines and hazardous liquid pipelines as depicted on the *NPMS Public Map Viewer* at a scale of 1:24,000.

## Public Records Not Repeated or Reported

The county- and city-level property determinations in this Report are based on hazard zones mapped in the General Plan Safety Element for the respective jurisdictions (see above). Those local Public Records often include maps that are not adequate for parcel-level disclosure, or that duplicate the same maps used at the county or state level, which are already disclosed elsewhere in this Report. Public records that are not specifically referenced in *Public Records Searched* are not included in the search.

**County Hazards:** Hazards described in the County General Plan (if any) are disclosed above.

**City Hazards:** Hazards described in the City General Plan (if any) are disclosed above.

## SAFETY ELEMENT HAZARDS EXPLAINED

**General Plan regulates property development.** California currently has over 530 incorporated cities and counties. State Government Code (§65000 et seq.) requires each jurisdiction to adopt a comprehensive, long-term "General Plan" for its physical development. That General Plan regulates land uses within the local jurisdiction in order to protect the public from hazards in the environment and conserve local natural resources. The General Plan is the official city or county policy regarding the location of housing, business, industry, roads, parks, and other land uses.

**Municipal hazard zones can affect the cost of ownership.** Each county and city adopts its own distinct General Plan according to that jurisdiction's unique vegetation, landscape, terrain, and other geographic and geologic conditions. The “Safety Element” of that General Plan identifies the constraints of earthquake fault, landslide, flood, fire and other natural hazards on local land use, and it delineates hazard zones within which private property improvements may be regulated through the building-permit process. Permit approval (or denial) can affect the future cost of ownership. Those locally regulated hazard zones are in addition to the hazard zones defined and regulated at the state and federal levels.

**County and/or City hazard zones disclosed in this Report.** Unless otherwise specified, the only documents used as the basis for county- or city-level disclosures in this Report are those officially adopted Safety Element maps (or digital data thereof), which are

publicly available; are of a scale, resolution, and quality that readily enable parcel-specific hazard determinations; and are consistent in character with those statutory federal or state disclosures. Please note also:

- If an officially adopted Safety Element map relies on data which is redundant of that used for a state-level disclosure, this Report will indicate so and advise Report recipients to refer to the relevant state-level hazard discussion for more information.
- If an officially adopted Safety Element cites underlying maps created by another agency, those maps may be regarded as incorporated by reference and may be used as the basis for parcel-specific determinations if those maps meet the criteria set forth in this section.
- Because county- and city-level maps are developed independently and do not necessarily define or delineate a given hazard in the same way, the boundaries for that "same" hazard may be different.

If one or more maps contained in the Safety Element of an officially adopted General Plan are used as the basis for local disclosure, those maps will be identified above under *Public Records Searched.*

## Reporting Standards

A good faith effort has been made to disclose all hazard features on pertinent Safety Element maps with well-defined boundaries; however, those hazards with boundaries that are not delineated will be deemed not suitable for parcel-specific hazard determinations. Some map features, such as lines drawn to represent the location of a fault trace, may be buffered to create a zone to facilitate disclosure. A map feature that cannot be readily distinguished from the feature representing hazard may be included to prevent an omission of a hazard feature. If the width of a hazard zone boundary is in question, "IN" will be reported if that boundary impacts any portion of a property. Further explanations concerning specific map features peculiar to a given county or city or hazard zone will appear under the "Reporting Standards" for that jurisdiction or hazard discussion.

## Public Records vs. On-site Evaluations

Mapped hazard zones represent evaluations of generalized hazard information. Any specific site within a mapped zone could be at less or more relative risk than is indicated by the zone designation. A site-specific evaluation conducted by a geotechnical consultant or other qualified professional may provide more detailed and definitive information about the Property and any conditions which may or do affect it.

## Property Use and Permitting

No maps beyond those identified as "Public Record(s)" have been consulted for the purpose of these local disclosures. These disclosures are intended solely to make Report recipient(s) aware of the presence of mapped hazards. For this reason -- and because local authorities may use these or additional maps or data differently to determine property-specific land use and permitting approvals -- Report recipients are advised to contact the appropriate local agency, usually the Community Development, Planning, and/or Building Department, prior to the real estate transaction to ascertain if these or any other conditions or related regulations may impact the Property use or improvement.

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# Terms & Conditions

Property Address: **1198 8TH ST, LOS OSOS, CA 93402, SAN LUIS OBISPO COUNTY**

APN: **038-051-006**

Report Date: **09/01/2026**

Report Number: **3635689**

# Terms & Conditions

ACCEPTANCE OR USE OF THE WEBSITE, CUSTOMER SERVICE, OR ANY REPORT CONSTITUTES APPROVAL AND ACCEPTANCE OF THESE TERMS AND CONDITIONS AS STATED HEREIN.

The Website (defined below), Customer Service (defined below) and any Report (defined below) are subject to each of the following Terms and Conditions. Any User (defined below) accessing, using, or reviewing the Website, Customer Service, or any Report, including any portion thereof, agrees that the Website, Customer Service and Reports are subject to the following Terms and Conditions, and such User agrees to be bound by these Terms and Conditions, regardless of whether the User ordered a Report on the Website or over the telephone through Customer Service, and regardless of whether the User paid for the Report. Use of any kind of the Website or a Report by any User constitutes acceptance of these Terms and Conditions, which are incorporated by this reference into every Report.

**A Report is not an insurance policy.**

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

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

1) Definitions.

   a. **"Company"** shall mean First American Real Estate Disclosures Corporation, a California corporation, operating through its Natural Hazard Disclosure division, "FANHD."

   b. **"Company Content"** shall mean all editorial content, graphics, data, and information contained in the Report or on the Website, any portion thereof, including the selection, coordination, and arrangement of the editorial content, graphics, data, and information on the Website, and the hierarchy of the Website.

   c. **"Customer Service"** shall mean Company's customer service telephone service department or representatives.

   d. **"User"** shall mean any person or entity ordering Company's Report, including but not limited to an owner or seller, real estate broker, agent, escrow agent, transaction coordinator, the escrow company, and/or settlement agent.

   e. **"Property"** shall mean the real property specifically addressed in the Report, based on its Assessor's Parcel Number ("APN"). If the Property is part of a multi-unit or planned unit development, mobile home community, and like neighborhood, the Report's determination is based on the individual unit's APN. If the boundary of the individual unit's APN is not provided in the public record, then the determination is based on the boundary of the entire parcel of land that contains the unit. This may result in an "IN" determination based on the entire parcel of land, even if the individual unit is not directly affected by a natural hazard zone.

   f. **"Report"** shall mean any residential disclosure report prepared by the Company, including but not limited to a FANHD Residential Property Disclosure Report, available through the Website or Customer Service.

   g. **"Website"** shall mean the www.fanhd.com website, the www.disclosures.com website, the www.reodisclosure.com website, and any other individual sites as may be added to, or available through, the foregoing or any other Company website, including, without limitation, the data and computer code, underlying, contained on, or transmitted from the Website, a Report, and the Company Content. Any reference herein to the Website shall be to each individual item and also to the Website as a whole.

2) **No Third Party Reliance on Any Report.** Only the transferor(s) and transferee(s), and their agents/brokers, if any, involved in the Transaction (collectively, the "Recipients") may use and rely on a Report and only after they have paid in full for the Report. While disclosures made on the Natural Hazard Disclosure Statement in a Report may indicate certain risks to the Property, the disclosures are only "...between the transferor, the transferor's agents, and the transferee, and shall not be used by any other party, including, but not limited to, insurance companies, lenders, or governmental agencies, for any purpose." Cal. Civil Code section 1103.2, subdivision (g).

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

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

   The Report is not a title report, and no determination is made and no opinion is expressed, or intended, by the Report as to title to the Property or liens against the Property, recorded or otherwise, or whether the Property is comprised of legal lots in conformance with the California Subdivision Map Act or local ordinances. The Report is not a property inspection report, and no determination is made and no opinion is expressed, or intended, by the Report concerning architectural, structural, mechanical, engineering, or legal matters, or the marketability or value of the Property. Company

has not conducted any testing or physical or visual examination or inspection of the Property, nor is the Report a substitute for any such testing, physical or visual examination, or inspection.

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

6) **Company Database Updates.** To the extent databases are used in preparing a Report, each database is updated by the responsible agency at various intervals. Updates for a database are determined by the responsible agency and may be made at any time and without notice. The Company maintains an update schedule and makes reasonable efforts to use updated information. For these reasons, the Company reports information as of the date when the database was last updated by the Company. That date is specified as the "Database Date" for each database. The Tax Report discloses Mello Roos Community Facilities Districts, 1915 Bond Act Assessments and PACE assessments documented in the county's Fiscal Year 2025-2026 annual secured property tax roll. The Report may disclose PACE contracts where PACE taxes were first assessed or liens were recorded after the Fiscal Year 2025-2026 secured property tax roll, where recordation data is available to FANHD. To discover a PACE lien on the Property executed more recently, the buyer should read the preliminary title report and obtain and read all exceptions listed therein. Note that, in the title report, lien exceptions are named as recorded with the county; therefore, a PACE lien may be listed under a name that is not obvious.

7) **Statutory and Additional Disclosures, Advisories, and Local Addenda (if included in Report).** No determination is made and no opinion is expressed, or intended, by a Report concerning the need to purchase earthquake or flood insurance for the Property. In preparing the Report, Company accurately reported on information contained in public maps and databases ("Government Records"). Company reviewed and relied upon those Government Records specifically identified and described in the Report. Company has not reviewed or relied upon any Government Records that are not specifically identified in the Report. Company also has not reviewed any plat maps, survey maps, surveyor maps, assessor maps, assessor parcel maps, developer maps, or engineering maps, whether or not such maps have been recorded. No determination is made and no opinion is expressed, or intended, by the Report concerning any matters identified in Government Records that were not reviewed by Company. Local Addenda, where applicable, are included "AS IS" as an accommodation to the local real estate board that provided the content; Company assumes no responsibility for the accuracy of any information included in the Local Addenda.

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

9) **Changes to Government Record after Report Date.** A Report is issued as of the Report Date identified in the Report. Company shall have no obligation to advise any Recipient of any information learned or obtained after the Report Date even if such information would modify or otherwise affect the Report. Subsequent to Company's acquisition of Government Records, changes may be made to said Government Records, and Company is not responsible for advising Recipients of any changes. Company will update the Report upon request and at no charge during the transaction process for which the Report was issued, but not to exceed one year from the date of the Report. Likewise, Company is not liable for any impact on the Property that any change to the Government Records may have.

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

11) **Not for Credit Purposes.**

The Company Content available in any Report has not been collected for credit purposes and is not intended to be indicative of any consumer's credit worthiness, credit standing, credit capacity, or other characteristics listed in Section 1681(a) of the Fair Credit Reporting Act, 15 U.S.C. § 1681 et seq. The Report shall not be used:

a. as a factor in establishing an individual's eligibility for credit or insurance,

b. in connection with underwriting individual insurance,

c. in evaluating an individual for employment purposes,

d. in connection with a determination of an individual's eligibility for a license or other benefit granted by a governmental authority,

e. in any way that would cause the Report to constitute a "consumer report" under the Fair Credit Reporting Act, 15 U.S.C. § 1681 et seq., or

f. in any other manner that would cause such use of the Report to be construed as a consumer report by any pertinent governmental authority.

12) **Limitation of Company's Liability**

a. Company is not responsible for:

- Any inaccuracies or incompleteness of the information in the Public Records.
- Inaccurate address information provided for the Property.
- Any other information not contained in the Public Records as of the Report Date.
- Any information which would be disclosed by a physical inspection of the Property.
- Any information known by you, a Recipient, a User, the transferor or transferee, or their agents/brokers.
- The health or risk to humans or animals that may be associated with any of the disclosed hazards.
- The costs of investigating or remediating any of the disclosed hazards.
- The disclosure of any hazards, conditions, or risk elements situated beyond the boundary of the Property as defined herein.

b. In no event shall Company or its data suppliers be liable for any damages resulting from the inability or failure to access or interface with the Website or Customer Service.

c. Except as otherwise expressly set forth in these Terms and Conditions, Company's total liability and responsibility to all Users accessing the Website, Customer Service, or any Report collectively for any and all liabilities, causes of action, claim or claims, including, but not limited to, claims for breach of contract or negligence, shall be for actual proven damages only caused directly by Company's error. In no event shall Company's total liability exceed the difference between the amount actually paid for the Property and the fair market value on the date of the disclosure, as measured by a retrospective appraisal performed by - an MAI Designated Member of the Appraisal Institute specializing in the subject property category (e.g., residential, commercial or vacant land). Company expressly disclaims any liability for Recipients' or Users' indirect, incidental and/or consequential damages, including, without limitation, lost profits, even if such damages are foreseeable, and you, User and Recipients hereby waive and release any right to assert a claim against Company for such amounts.

d. FAREDC represents and warrants to all Users that its professional liability insurance policy, referred to as "E&O" ("Policy"), covers damages caused by its negligent acts, errors or omissions in the performance of its services and subject to the limitations of this report and the Policy. The Users acknowledge that pursuant to California Civil Code §1103.4, neither the seller nor listing agent is liable for any errors, inaccuracies or omissions in any information provided in a Company's Report, unless the seller or agent has personal knowledge of the error, inaccuracy, or omission.

e. **Product and Service Claims.** User shall provide prompt notice to Company, and a reasonable opportunity to cure, any known error, omission or mistake that may result in a claim on products or services provided under these Terms and Conditions, prior to making a claim against the Company. In addition, User shall use their best efforts to mitigate any losses resulting from any products or services provided pursuant to these Terms and Conditions. If User does not perform according to the requirements of this section, Company will not be liable. User also must provide sufficient documentation, as deemed appropriate by Company, to evidence any out-of-pocket, actual monetary loss.

f. **Links.** Where Company provides hypertext links to other Internet websites on the Website, or in any Report, the Company does so for informational purposes only, and such links are not endorsements by Company of any products or services on such sites. Company shall not accept, and shall not incur, any liability for such products or services and makes no endorsement or approval of the same.

13) **Reporting of Risk Elements for Condominium Projects, Planned Unit Developments, and Other Properties with Common or Undivided Interests ("Common Interests")** A Property whose boundary does not include all Common Interests associated with the Property will generate a report which does not identify the natural hazards relating to the Common Interests that extend beyond the boundary of the Property. Accordingly, it is imperative that you consult with the property's homeowner's association(s) to determine those risks.

14) **User Account and Information.**

a. To obtain and use a Report, User must order the Report through the Website or over the telephone through Customer Service or by email. To order the Report online, User must register for an account on the Website and provide information required in the Website registration form. As part of that registration, User agrees to accurately furnish all contact and other information requested by Company and notify Company immediately of any change in the information.

b. Company reserves the right to refuse or reject any request to create an account for any or no reason at Company's sole discretion. User solely is responsible for their account, contact information and other information made available through User's account or otherwise via the Website. User shall use reasonable care to protect the confidentiality of their account log-in information and will not share it with any other person or entity. User will be entirely responsible for the conduct of any person using their account information to access the Website, Customer Service, or any Report.

c. User only shall access the Website using a password or other security mechanism to prevent unauthorized access. Sharing of User access is prohibited, and any automation of accessing information is strictly prohibited unless expressly authorized in writing by Company. It is User's sole responsibility to maintain the confidentiality of all usernames and passwords, and User shall be responsible for all charges relating to the use of said usernames and passwords whether or not authorized by User. In no event shall User use the Website, Customer Service, or any Report for illegal purposes or in any manner that is defamatory, libelous, unlawfully threatening or unlawfully harassing, or that otherwise violates any federal, state or local statute, law or regulation, for debt collection, skip tracing, or electronic telephone directory assistance or otherwise breaches or violates these Terms and Conditions.

15) **Confidentiality.** User acknowledges that the Website and any Report contain valuable commercial products, the development of which has involved the expenditure of substantial time and money. User shall take appropriate measures and shall initiate strict security measures to prevent the accidental or otherwise unauthorized use or release of any and all proprietary and confidential information of the Company and any third parties associated with the Report or provided through the Website or Customer Service.

16) **License to Use Website, Customer Service, and Any Report.** Subject to User's compliance with these Terms and Conditions, Company grants User a limited, non-exclusive, revocable, non-assignable, personal and non-transferable license to access and make use of the Website, Customer Service, and any Report solely for the purposes specified in these Terms and Conditions, and not for any other purpose whatsoever. The foregoing license does not include any resale or commercial use of the Website, Customer Service, Report, or Company Content obtained from the Website, Customer Service, or any Report. The Website, Report, and the Company Content therein, and any portion thereof, may not be reproduced, duplicated, copied, sold, resold, visited, or otherwise exploited for any commercial purposes without Company's express written consent. This license does not include any derivative use of this Website or the Report, or any Company Content therein nor any use of data mining, robots, or similar data gathering and extraction tools. User may not frame or utilize framing techniques to enclose any trademark, logo, or other proprietary information (including images, text, page layout, or form) of the Website, the Report or the Company Content without express written consent of the Company. User may not use any meta tags or any other "hidden text" or trademarks without the express written consent of the Company. Any unauthorized use terminates the permission or license granted by the Company.

17) **Use of the Website, Customer Service, and Report.** User acknowledges and agrees that their use of and access to the Website, Customer Service, and any Report may be logged and monitored. User agrees that Company controls the terms of all access to, and use of, the Website (including any upgrades, modifications or updates thereto), Customer Service, and all products, services, and materials contained therein that are delivered by means of the Website, including the Reports, and all third-party products and information and data that may be included therein. The Company reserves the right to revise or alter the Website, Customer Service, the Reports, and the provisions of these Terms and Conditions at any time, in its sole discretion. By accessing or using the Website, Customer Service, or a Report, User agrees not to use the Website, Customer Service, or Report in any way that:

- is unlawful, fraudulent, tortious, or in any other manner Company deems in its sole discretion to be inappropriate or impermissible;
- may harm Company, any Recipient, or any other person or entity;
- violates or infringes the rights of the Company or any third party;

- gains or tries to gain unauthorized access to the Website, Customer Service, Company's computers and networks, any Report, or the Company's data, or that otherwise modifies or interferes with the permitted use or operation of the Website or Customer Service, or the permitted use of the Report;
- imposes an unreasonable or disproportionately large load on Company's infrastructure, including but not limited to transmitting spam or using other unsolicited communications or techniques;
- repurposes, copies, excerpts, disassembles, decompiles, manipulates, alters, damages, or deletes any Company Content or removes or modifies any copyright or other intellectual property notices that appear on the Website or any Report;
- contains computer viruses or other disruptive, damaging or harmful files or programs; or
- otherwise violates these Terms and Conditions, or any other terms, guidelines, or policies provided by Company.

In addition, User represents and warrants that:

- the information and other content that User provides using the Website, Customer Service, or Report does not infringe, violate, misappropriate or otherwise conflict with the rights of the Company or any third party; complies with all applicable local, state, national, and other laws, rules and regulations; and does not violate these Terms and Conditions;
- User will use their true legal name, address, electronic mail address, and only provide true, accurate and complete information on the Website;
- User will not impersonate another party or misrepresent or falsify their affiliation with another person, such as by using another user name, password or other account information or another name, likeness, image or photograph, or using fictitious personal or address information;
- User is at least 18 years of age, or the legal age of majority where User resides;
- User has all requisite rights and authority to use the Website, Customer Service, and Report, and to enter into these Terms and Conditions; and
- the performance of User's obligations under these Terms and Conditions will not violate, conflict with, or result in a default under any other agreement, including confidentiality agreements between User and third parties.

18) **User Content.** User hereby represents and warrants that any content that they upload to the Website, if permitted, or content that User uses in connection with any Report shall not be used in any manner that is defamatory, libelous, unlawfully threatening or unlawfully harassing, and does not and shall not infringe upon or misappropriate any rights, including, without limitation, intellectual property rights, proprietary rights or confidentiality rights, or rights of publicity or privacy of any third parties or the Company, and that such content is free of worms, viruses, Trojan Horses and other disabling code. For the avoidance of doubt, "content" as used in this section in connection with the User shall be construed broadly so as to include, but not be limited to, all materials, documents, data, information or other materials that User may upload to the Website or use in connection with any Report.

19) **Intellectual Property.**

a. Unless otherwise provided, Company owns the copyrights, trademarks, service marks, and trade dress rights to all materials and content displayed on and from the Website and any Report (including visual interfaces, interactive features, graphics, designs, databases and their data, computer code, products, software and all other elements and components of the Website and Report). User may not reproduce, repurpose, modify, excerpt, create derivative works, display, frame, perform, publish, distribute, sell, disseminate, transmit, broadcast, sell, or circulate any such materials or content, including, without limitation, the Report or Website, or the contents thereof, to any third party (including displaying or distributing the material using a third-party website) without Company's prior written consent.

b. Copyrights. The Website and any Report are owned and copyrighted by Company. No ownership rights are being granted to User by these Terms and Conditions. Subject to the limited license provided in these Terms and Conditions, Company reserves all rights in and to Website and any Report, including, but not limited to, the exclusive rights under copyright and other intellectual property and the right to grant further licenses. User shall only use the Website as specifically stated herein. Company and its licensors reserve and retain all copyright, intellectual property and other proprietary rights in and to Company Content, including without limitation, all rights in any public information that may have been gathered, including as a compilation. All Company Content is protected by U.S. and/or international copyright laws, international treaties and/or other applicable laws. Unauthorized use of the Website or the Company Content is strictly prohibited and may subject User to prosecution. User acknowledges that all information accessed through the Website and any Report are proprietary information of Company, including any third-party suppliers (including, without limitation, real property ownership information) under copyright, and have been furnished to User in trust. Any revision, republication and re-use of Company Content or the Website for any purpose are strictly prohibited in whole or in part. Except as expressly permitted herein, the materials from the Website including, but not limited to, Company Content may be used solely for limited non-commercial informational purposes only as necessary to do business with the Company or for evaluating or purchasing Company's products and services. Except for downloading as may be expressly authorized by Company within specific portions of the Website, the Company Content may not be reproduced, licensed, copied, displayed, published, sold, modified, transmitted or distributed without the Company's prior written permission which may be withheld in Company's sole discretion. Linking to and/or framing the Website is strictly prohibited unless Company expressly consents in writing to such a link or frame, and User enters into a further agreement for such linking to and/or framings. Any person or entity wishing to establish a link to the Website, frame the Website, or request the Company's consent to other uses of the Website or Company Content, may send their request by e-mail to the Company Webmaster. All other uses of the Website and/or Company Content not expressly addressed in these Terms and Conditions are strictly prohibited.

c. Trademarks. Company and/or its parent company, subsidiaries or affiliates own several trademarks and service marks that are used in connection with, among other things, the Website and any Report, including, but not limited to, First American, FANHD, the Eagle logo ® ("Company Marks"). Any use of the Company Marks requires prior approval in writing by the Company which may be withheld in Company's sole discretion. The "look and feel" of the Website and any Report, and the contents thereof, including, without limitation, the Company Content, such as the color combinations, buttons, layout, and other graphical elements are protected by applicable U.S. and international intellectual property laws, including, without limitation, trademark, copyright and trade dress laws. Nothing contained herein shall constitute a license (either express or implied) for User to use any of the Company Marks or trade dress, including the elements that constitute the "look and feel" of the Website and any Report.

d. Company retains all rights that are not otherwise expressly granted in these Terms and Conditions.

e. At Company's request, User shall return or delete any and all Website or Report content or portion thereof in their possession.

20) In the event of a dispute involving a violation of Paragraphs 15, 16, 17, 18, or 19 of these Terms and Conditions, such dispute shall not be subject to the Small Claims or Arbitration provisions set forth in Paragraph 23 below. In any litigation to stop a violation of those Paragraphs, the prevailing party shall be entitled to recover its reasonable attorneys' fees, expert fees and costs.

21) **Pricings/Billing and Payment Processing.** Company reserves the right to change any Report pricing, including whether a Report is billed for, at any time without notice. To the extent applicable, charges or fees for any Report will be accumulated under the licensee account number and will be invoiced either through escrow or directly to licensee, depending upon how licensee sets up their account.
In the event that any credit card payments are processed by a third-party card processing company, such third-party card processing company will be contractually required by Company to use commercially adequate security and confidentiality measures. That agreement requires the card processing company to use adequate security and confidentiality measures to protect User's payment information. All payment information that User provides through the Website will be transmitted directly to the card processing company over a secure connection. Company will not record User's credit card number, expiration date, or CVV number. However, this information may be stored by the card processing company in the normal course of its business, or as required or authorized by law, statute, regulation, or Payment Card Industry standard.

22) **Governing Law.** These Terms and Conditions, and a User's use of the Website, Customer Service, or any Report shall be governed by, and construed in accordance with, the laws of the State of California.

23) **Small Claims or Arbitration.** This provision constitutes an agreement to arbitrate disputes on an individual basis. Any party may bring an individual action in small claims court instead of pursuing arbitration, so long as the action remains in that court. All disputes and claims arising out of or relating to the Website, Customer Service, or any Report, except for those covered by Paragraph 20 above, must be resolved by binding arbitration. This agreement to arbitrate includes, but is not limited to, all disputes and claims between Company, transferor(s) and transferee(s) and claims that arose prior to purchase of the Report, but it excludes disputes and claims covered by Paragraph 20 above. This agreement to arbitrate applies to transferor(s) and transferee(s) successors in interest, assigns, heirs, spouses, and children. As noted above, a party may elect to bring an individual action in small claims court instead of arbitration, so long as the dispute falls within the jurisdictional requirements of small claims court.

    Any arbitration must take place on an individual basis. Company, transferor(s) and transferee(s) agree that they are waiving any right to a jury trial and to bring or participate in a class, representative, or private attorney general action, and further agree that the arbitrator lacks the power to grant relief affecting anyone other than the individual claimant. If a court decides that any of the provisions of this paragraph are invalid or unenforceable as to a particular claim or request for a particular remedy (such as a request for public injunctive relief), then that claim or request for that remedy must be brought in court and all other claims and requests for remedies must be arbitrated in accordance with this agreement

    The arbitration is governed by the Consumer Arbitration Rules (the "AAA Rules") of the American Arbitration Association ("AAA"), as modified by this Agreement, and will be administered by the AAA. Company will pay all AAA filing, administration and arbitrator fees for any arbitration it initiates and for any arbitration initiated by another party for which the value of the claims is $75,000 or less, unless an arbitrator determines that the claims have been brought in bad faith or for an improper purpose, in which case the payment of AAA fees will be governed by the AAA Rules #A COPY OF THESE RULES IS AVAILABLE FROM THE AAA'S WEB SITE AT WWW.ADR.ORG OR ON REQUEST FROM THE COMPANY. THE ARBITRATION AWARD MAY INCLUDE ATTORNEY'S FEES IF ALLOWED BY FEDERAL, STATE, OR OTHER APPLICABLE LAW AND MAY BE ENTERED AS A JUDGMENT IN ANY COURT OF PROPER JURISDICTION.

    The arbitration will take place in the same county in which the property covered by the Report is located. The Federal Arbitration Act will govern the interpretation, applicability and enforcement of this arbitration agreement. This arbitration agreement will survive the termination of the Report.

24) **Term; Termination.** The application of these Terms and Conditions will commence upon User's acceptance of the provisions of these Terms and Conditions by clicking "I Accept," calling Customer Service, or in any way accessing any Report or portion thereof and shall continue in perpetuity, unless sooner terminated pursuant to the terms hereof (the "Term"). Notwithstanding the foregoing, upon written notice to User, the Company may immediately terminate these Terms and Conditions, and terminate User's access to and use of the Website, Customer Service, and all Reports, for any reason at any time.

25) **Notices.** Any notice or other communication required or permitted under these Terms and Conditions shall be sufficiently given if delivered in person or sent by one of the following methods:

    a. Registered U.S. mail, return receipt requested (postage prepaid);

    b. Certified U.S. mail, return receipt requested (postage prepaid); or

    c. Commercially recognized overnight service with tracking capabilities.

    Notices to the Company shall be sent to 4 First American Way, Santa Ana, California 92707, with a copy to the Company's counsel at the same address marked Attention: Legal Department. Notices to User shall be sent to the address entered by User in the Website. Notices or communications shall be deemed properly delivered as of the date personally delivered or sent by mail or overnight service.

26) **Severability.** Except as otherwise provided above, if any provision of these Terms and Conditions is determined to be invalid or unenforceable for any reason, then such provision shall be treated as severed from the remainder of the Terms and Conditions, and shall not affect the validity and enforceability of all of the other provisions of the Terms and Conditions.

27) **Other Agreements.** These Terms and Conditions constitute the entire, integrated agreement between Company and any User using, possessing, or accessing the Website and/or Report, and supersede and replace all prior statements, representations, negotiations, and agreements.

## END OF TERMS AND CONDITIONS

First American
Natural Hazard Disclosures™

# Local Addenda

**Last Page of Report**

Addenda, where applicable, are included below “AS IS” as an accommodation to the local real estate board that provided the content; Company assumes no responsibility for the accuracy of any information included in the Local Addenda.

**NOTE:** This is the last page of the Company’s Report. Local Addenda attached, if any, are separate from this Report and not included in the Report’s page numbering.

Property Address: **1198 8TH ST, LOS OSOS, CA 93402, SAN LUIS OBISPO COUNTY**

APN: **038-051-006**

Report Date: **09/01/2026**

Report Number: **3635689**