



First American
Natural Hazard Disclosures™

Commercial Resale Disclosure Phase Zero Report

NHD + Tax

Property Address: GATEWAY DR, PASO ROBLES, CA 93446, SAN LUIS OBISPO COUNTY

APN: 012-352-058

Report Date: 09/17/2026

Report Number: 3641422

See [TERMS & CONDITIONS](#) on page 35

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

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

The following are representations made by the transferor and his or her agent(s) or a third-party consultant based on their knowledge and maps drawn by the State. This information is a disclosure and is not intended to be part of any contract between the transferee and the transferor. THIS REAL PROPERTY LIES WITHIN THE FOLLOWING HAZARDOUS AREA(S):

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

Yes ___ No **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 VERY HIGH FIRE HAZARD SEVERITY ZONE pursuant to Section 51178 or 51179 of the Government Code. The owner of this Property is subject to the maintenance requirements of Section 51182 of the Government Code.

Yes ___ No **X**

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

Yes **X** No ___

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

Yes ___ No **X**

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

Yes (Landslide Zone) ___ Yes (Liquefaction Zone) ___

No ___ Map not yet released by state **X**

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

Signature of Transferor(s) _____ Date _____ Signature of Transferor(s) _____ Date _____

Signature of Agent _____ Date _____ Signature of Agent _____ Date _____

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

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

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

Date 17 September 2026

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

Signature of Transferee(s) _____ Date _____ Signature of Transferee(s) _____ Date _____

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

- Commercial Natural Hazard Disclosure Report, Commercial Tax Report.
- Additional Property-specific Statutory Disclosures: Former Military Ordnance Site, Airport Influence Area, Airport Noise, San Francisco Bay Conservation and Development District Jurisdiction (in S.F. Bay counties only).
- 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.
- General advisories: Methamphetamine Contamination, Mold, Radon, Endangered Species Act, Abandoned Mines, Oil & Gas Wells, Tsunami Maps (coastal only), Non-residential Building Energy Use. Enclosed if applicable: Local Addenda.
- Government Guides in Combined Booklet with Report. Refer to Booklet: Commercial Property Owner's Guide to Earthquake Safety. Government Guides are also available on the Company's "Electronic Bookshelf" at https://orderform.fanhd.com/resources/electronic_bookshelf/regulatory_pamphlets.



Hazard Maps

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

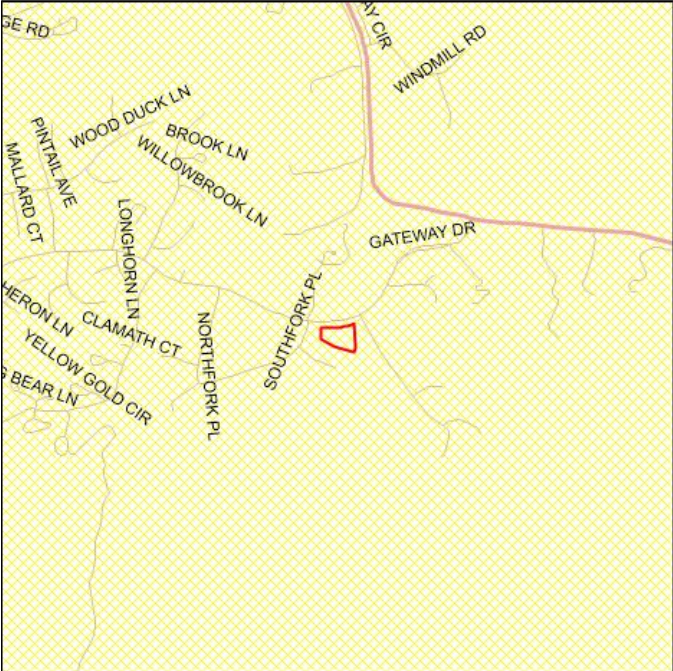
FLOOD



- Special Flood Hazard Area
- Area of Potential Flooding, Dam Failure



FIRE



- 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.	8
	Dam		•		NOT IN an area of potential dam inundation.	8
County	Dam Inundation		•		NOT IN a dam inundation area.	9
Fire		IN	NOT IN	MAP N/A	Description	Pg.
State	Very High Fire Hazard Severity		•		NOT IN a very high fire hazard severity zone.	10
	Wildland Fire Area	•			IN a Wildland-State Responsibility Area.	10
	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.	10
County	Fire Hazard Zone	•			IN an area of high fire potential.	11
Earthquake		IN	NOT IN	MAP N/A	Description	Pg.
State	Fault		•		NOT IN an earthquake fault zone designated pursuant to the Alquist-Priolo Act.	12
	Landslide			•	Map Not Available.	12
	Liquefaction			•	Map Not Available.	12
County	Fault		•		NOT IN a County-designated fault zone.	13
	Liquefaction	•			IN an area of moderate liquefaction potential.	13



Landslide		IN	NOT IN	MAP N/A	Description	Pg.
County	Landslide	•			IN an area of low landslide potential.	14
Soils		IN	NOT IN	MAP N/A	Description	Pg.
State	Soils			•	Details in hazard explanation.	15
Climate Change		IN	NOT IN	MAP N/A	Description	Pg.
County	Climate Change			•	Details in hazard explanation.	16
Neighborhood		IN	NOT IN	MAP N/A	Description	Pg.
State	Former Military Ordnance		•		NOT WITHIN one mile of a formerly used ordnance site.	17
	Airport Influence Area		•		NOT IN an airport influence area.	17
	Airport Noise Area for 65 Decibel		•		NOT IN a delineated 65 dB CNEL or greater aviation noise zone.	17

General Advisories		Description			Pg.
Methamphetamine Contamination		Provides an advisory that a disclosure may be required pursuant to the "Methamphetamine Contaminated Property Cleanup Act of 2005".			19
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.			19
Radon		Provides an advisory on the risk associated with Radon gas concentrations.			19
Endangered Species		Provides an advisory on resources to educate the public on locales of endangered or threatened species.			20
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.			20
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.			20
Electromagnetic Fields Advisory		Provides an advisory about electromagnetic fields in the local environment and their assessment.			21
Tsunami Map Advisory		Provides an advisory about maximum tsunami inundation maps issued for jurisdictional emergency planning.			21



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.	24
1915 Bond Act Assessment Districts		•	NOT SUBJECT TO one or more 1915 Bond Act Assessment Districts.	24
Property Assessed Clean Energy (PACE) Contract		•	NOT SUBJECT TO a PACE Contract.	25
Other Direct Assessments		•	NOT SUBJECT TO one or more other direct assessments.	26
SRA Fire Prevention Fee		•	NOT SUBJECT TO SRA Fire Prevention Fee (Fee suspended until 2031 by Assembly Bill 398 of 2017).	30

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.	26
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.	26
Estimating Property Taxes After the Sale	Provides a utility for automatically calculating estimated property taxes after the sale.	27
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.	28
Supplemental Property Tax Estimator	Provides a utility for automatically calculating estimated Supplemental Taxes.	29
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.	30

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: **GATEWAY DR, PASO ROBLES, CA 93446, SAN LUIS OBISPO COUNTY**

APN: **012-352-058**

Report Date: **09/17/2026**

Report Number: **3641422**

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: Very High Fire Hazard Severity

A very high fire hazard severity zone can be identified by the California Department of Forestry and Fire Protection ("CAL FIRE") as well as by a local fire authority within a "Local Responsibility Area" where fire suppression is the responsibility of a local fire department. Properties located within a very high fire hazard severity zone may have a higher risk for fire damage and, therefore, 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. Contact the local fire department for a complete list of requirements and exceptions.

REPORTING STANDARDS: "IN" shall be reported if any portion of the Property is located within a very high fire hazard severity zone as delineated in the Public Record. "NOT IN" shall be reported if no portion of the Property is located within a very high fire hazard severity zone as delineated in the Public Record.

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: 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 form at the front of the report) 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.



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.

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

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.



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.

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.

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.



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.)



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.)

NOT 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 material, 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.

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.



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.)

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/CCDCPHP/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/>.



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: **GATEWAY DR, PASO ROBLES, CA 93446, SAN LUIS OBISPO COUNTY**

APN: **012-352-058**

Report Date: **09/17/2026**

Report Number: **3641422**

Tax Summary

The parties for whom this Report was prepared are the owner or transferor ("Seller") of the Commercial Property ("Property") on the Report Date, the buyer or transferee ("Buyer") of the Commercial 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 Commercial 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 Commercial Property:	IS	IS NOT	Description	Pg.
A.		•	NOT SUBJECT TO one or more Mello-Roos Community Facilities Districts. *	24
B.		•	NOT SUBJECT TO one or more 1915 Bond Act Districts. *	24
C.		•	NOT SUBJECT TO a PACE Contract.	25
D.		•	NOT SUBJECT TO other direct assessments. *	26
E.		•	NOT SUBJECT TO the State Responsibility Area Fire Prevention Fee (SRA Fee is suspended until 2031 by Assembly Bill 398 of 2017).	30

*** Property is currently assessed as Unimproved Land. Additional Direct or Special Assessments may apply if developed.**

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 Commercial 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 COMMERCIAL PROPERTY AT THE ADDRESS REFERENCED ABOVE: THIS IS A NOTIFICATION TO THE BUYER PRIOR TO PURCHASING THE COMMERCIAL PROPERTY.

NOT IN



Mello-Roos Community Facilities Districts

If the Commercial 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 COMMERCIAL PROPERTY.

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

NOT IN



1915 Bond Act Assessment Districts

If the Commercial 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 Commercial Property may be foreclosed upon and sold.

The annual assessment installment against the Commercial 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 COMMERCIAL PROPERTY.

The Commercial 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	\$200,906.00	Total Annual Tax Liability	\$2,162.36
1st Installment Due 11/01/2025	\$1,081.18	2nd Installment Due 02/01/2026	\$1,081.18

General Ad Valorem Taxes

Agency	Description	Contact Phone	Amount
SAN LUIS OBISPO COUNTY	PROP 13 BASIC TAX RATE	(805) 781-5031	\$2,009.10
CA STATE WATER RESOURCES	STATE WATER PROJECT BOND	805-781-5643	\$6.44
CUESTA COMMUNITY COLLEGE DISTRICT	CUESTA CCD 2014 BOND	(805)788-2968	\$30.12
PASO ROBLES UNIFIED SCHOOL DISTRICT	PASO ROBLES UNIF 2006 GO BD	(805) 769-1000	\$20.78
PASO ROBLES UNIFIED SCHOOL DISTRICT	PASO ROBLES SFID 2016 A BD	(805) 788-2968	\$95.92
TOTAL AD VALOREM TAXES			\$2,162.36

Direct and/or Special Assessments

Agency	Description	Contact Phone	Amount
TOTAL DIRECT ASSESSMENTS			\$0.00

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=cujuE9fdok8Oa%2bge9BJjWVv2hMrA6tYDe7nxzBw8eMLTXT%2fvLohrGfNZnKDhgfbzU4OcLsQ6pqM83R0UpLMGZPyY%2b9vbnDcdzoDun%2flwvo0%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 Commercial 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		0.01076
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	\$	0.00
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 Commercial 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=cujuE9fdok8Oa%2bge9BJjWVv2hMrA6tYDe7nxzBw8eMLTXT%2fvLohrGfNZnKDhgfbzU4OcLsQ6pqM83R0UpLMGZPyY%2b9vbnDcdzoDun%2flwvo0%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

\$

200,906.00

3

Subtract line 2 from line 1.
Estimated Supplemental Assessed Value.....

• 3

\$

4

Multiply line 3 by 0.01076000 (the Estimated Ad Valorem Tax Rate for the Commercial Property).
Estimated Full-Year **Supplemental** Tax Obligation.....

• 4

\$

If the Sale Date for the Commercial 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.
Estimated Supplemental Tax Bill # 1.....

• 6

\$

7

Enter the amount on line 4.
Estimated Supplemental Tax Bill # 2.....

• 7

\$

8

Add lines 6 and 7. Total estimated Supplemental Tax Bill.....

• 8

\$

If the Sale Date for the Commercial 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 Commercial 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 commercial 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.





First American
Natural Hazard Disclosures™

Public Records Searched

Property Address: **GATEWAY DR, PASO ROBLES, CA 93446, SAN LUIS OBISPO COUNTY**

APN: **012-352-058**

Report Date: **09/17/2026**

Report Number: **3641422**

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.

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.

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 Paso Robles) 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.

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*.

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 Records 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*.

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.





First American
*Natural Hazard Disclosures*TM

Terms & Conditions

Property Address: **GATEWAY DR, PASO ROBLES, CA 93446, SAN LUIS OBISPO COUNTY**

APN: **012-352-058**

Report Date: **09/17/2026**

Report Number: **3641422**

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 Report ("Report") is subject to each of the following Terms and Conditions. Each Recipient (defined below) of the Report agrees that the Report is subject to the following Terms and Conditions, and each Recipient agrees to be bound by such. Use of this Report by any Recipient constitutes acceptance of the Terms and Conditions to the Report. The Terms and Conditions below are incorporated by this reference into the Report. **This Report is not an insurance policy.**

This Report is made for the real property specifically described in the Report (the "Property") 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 the 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 the 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 this Report. Those documents do not replace the complete Report or remove the need to read the complete Report, and do not remove the requirement to disclose. The Signature Page and Summary Pages documents are subject to the Terms and Conditions of the complete Report.

- A. **No Third Party Reliance on This 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 this Report and only after they have paid in full for the Report. While disclosures made on the Natural Hazard Disclosure Statement in the 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).
- B. **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.
- C. **Scope of Report.** This Report is limited to determining whether the Property is 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. FANHD makes no determination, expresses no opinion or view, and assumes no responsibility in this Report concerning the right, entitlement, or ability to develop or improve the Property. FANHD has no information concerning whether the Property can be developed or improved. No determination is made and no opinion is expressed, or intended, by this 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 this 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 this 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 this Report concerning architectural, structural, mechanical, engineering, or legal matters, or the marketability or value of the Property. FANHD has not conducted any testing or physical or visual examination or inspection of the Property, nor is this Report a substitute for any such testing, physical or visual examination, or inspection.
- D. **Tax and Environmental Disclosures (if included in Report).** No determination is made and no opinion is expressed, or intended, by the 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. FANHD's total liability for any error or omission in its disclosures relating to taxes and/or environmental matters shall be limited to actual proven damages not to exceed the price paid for this Report.
- E. **FANHD Database Updates.** Each database used in this Report 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. FANHD maintains an update schedule and makes reasonable efforts to use updated information. For these reasons, FANHD reports information as of the date when the database was last updated by FANHD. 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.
- F. **Statutory and Additional Disclosures, Advisories, and Local Addenda (if included in Report).** No determination is made and no opinion is expressed, or intended, by this Report concerning the need to purchase earthquake or flood insurance for the Property. In preparing the Report, FANHD accurately reported on information contained in Government Records. FANHD reviewed and relied upon those Government Records specifically identified and described in the Report. FANHD has not reviewed or relied upon any Government Records that are not specifically identified in the Report. FANHD 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 FANHD. Local Addenda, where applicable, are included "AS IS" as an accommodation to the local real estate board that provided the content; FANHD assumes no responsibility for the accuracy of any information included in the Local Addenda.
- G. **FEMA Flood Determination Certificate (if accompanying the Report).** No determination is made and no opinion is expressed, or intended, by the 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"), which may accompany the Report, is produced by a third-party expert certified by FEMA to provide Flood Certificates. FANHD assumes no liability for errors in that third-party flood determination.



- H. **Changes to Government Record after Report Date.** This Report is issued as of the Report Date identified in the Report. FANHD 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 FANHD acquisition of Government Records, changes may be made to said Government Records and FANHD is not responsible for advising the Recipients of any changes. FANHD will update this Report upon request and at no charge during the transaction process for which this Report was issued, but not to exceed one year from the date of the Report. Likewise, FANHD is not liable for any impact on the Property that any change to the Government Records may have.
- I. **Government Record Sources.** FANHD relies upon the Government Records specifically identified in the Report without conducting an independent investigation of their accuracy. FANHD assumes no responsibility for the accuracy of the Government Records identified in the Report. FANHD makes no warranty or representation of any kind, express or implied, with respect to the Report. FANHD 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 FANHD Report is "AS IS".
- J. **Limitation of FANHD's Liability**
1. FANHD 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 one of the Parties.
 - 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.
 2. FANHD's total liability and responsibility to all Recipients 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 limited to the price paid for the Report. FANHD expressly disclaims any liability for Recipients indirect, incidental and/or consequential damages, including without limitation lost profits even if such damages are foreseeable. In the event of any error, omission or inaccuracy in the FANHD Report for which FANHD is liable, FANHD shall have no duty to defend or pay any attorneys' fees, costs or expenses incurred by the Recipients, or any of them. The Recipients, and each of them, expressly waive the benefits of California Civil Code Section 2778. FANHD has not conducted an independent investigation of the accuracy of the information provided by the Recipient. FANHD assumes no responsibility for the accuracy of information provided by the Recipient. FANHD shall be subrogated to all rights of any claiming party against anyone including, but not limited to, another party who had actual knowledge of a matter and failed to disclose it to the Recipients in writing prior to the close of escrow.
- K. **Reporting of Risk Elements for Condominium Projects, Planned Unit Developments, and Other Properties with Common or Undivided Interests ("Common Interests")** Unless otherwise noted, this report is based solely on the real Property referenced by the Property's Assessor's Parcel Number ("APN"). An APN whose boundary does not include all Common Interests associated with the parcel will generate a report which does not identify the natural hazards relating to the Common Interests that extend beyond the APN parcel boundary. Accordingly, it is imperative that you consult with the property's homeowners association(s) to determine those risks.
- L. **Governing Law.** The Report shall be governed by, and construed in accordance with, the laws of the State of California.
- M. **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, 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. 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.
- N. **Severability.** If any provision of the Terms and Conditions to this Report 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.
- O. **Other Agreements.** This Report constitutes the entire, integrated agreement between FANHD and Recipients, and supersedes and replaces all prior statements, representations, negotiations, and agreements.

END OF TERMS AND CONDITIONS





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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.

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