

GeoDisclosure[®] Report

for Monterey County

Disclosure for success!

Dear James Frangella

4/7/14

Thank you for choosing a GeoDisclosure Report to fulfill your natural hazard disclosure requirements! We take pride in being your local experts for the last 14 years. Call us anytime with questions or concerns you or your client might have about any of the disclosures made in our report. We thank you for your continued business and support.

There have been new rules issued by FEMA affecting flood insurance rates for properties in 100-year flood zones that have caused some surprise and frustration among many involved in the sale of real estate. We urge you to do your homework and understand which flood properties are affected by these rules and by how much. The insurance premiums have gone up, quite dramatically in some cases, seriously affecting the saleability of some homes.

The good news is that by being proactive and understanding these new changes, you can, in some cases, dramatically decrease flood insurance rates. Contact us if you would like to find out more about this important issue.

Or check out our web site at: www.geodisclosure.com Then click on Useful Links for more information.

May this be a great 2014 for you!

From the Folks at GeoDisclosure

This GeoDisclosure report is for property address: 1840 Soto Street

<u>REPORT #</u>	<u>DESCRIPTION OF SERVICE</u>
14 - 18776	Natural Hazard Disclosure Report

TOTAL DUE UPON CLOSE OF ESCROW: \$ 49

Escrow Number: TO FOLLOW
Title Company: Old Republic Title Salinas
Escrow Officer: Patty Castellanos

If this is incorrect, or if there has been a change in escrow billing information.
Please let us know

Email: info@geodisclosure.com

Phone: 469-4438

(Prior to receipt of full payment, GeoDisclosure assumes no liability for any of the information contained herein)

Summary Page

This statement applies to the following property: 1840 Soto Street, Seaside, CA 93955

Transferor: Kristl

APN: 012854021000

Natural Hazards

The subject property:

- | IS | IS NOT | |
|--------------------------|-------------------------------------|--|
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | within a Special Flood Hazard Area caused by rainstorm activity. |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | within an Area of Potential Flooding caused by dam failure. |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | within a California State Very High Fire Hazard Severity Zone, (VHFHSZ). |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | within a Wild land (Forest) Fire Area, (SRA, State Responsibility Areas). |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | within an Alquist-Priolo Earthquake Fault Zone (APZ) . |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | mapped for landslide or liquefaction potential by the California Geological Survey . |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | within a potential Monterey County Seismic Hazard Zone. |

Additional Disclosures

The subject property:

- | IS | IS NOT | |
|-------------------------------------|-------------------------------------|---|
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | in a Mello-Roos Special Assessment District. (See page 4 for more tax information). |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | within an Airport Proximity Zone. |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | within 1 mile of a Former Military Ordinance site, (FUD or BRAC site). |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | within 1 mile of an Operational Mine. |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | within a Monterey County Critical Habitat Area. |

THIS IS ONLY A SUMMARY.

PLEASE READ THE FOLLOWING PAGES FOR THE STATUTORY FORM AND FULL EXPLANATIONS.

GeoDisclosure hereby agrees to indemnify the real estate brokers and agents ordering this report as covered by our Professional Liability Insurance Policy for damages to the extent they are caused by our negligent acts, errors or omissions in the performance of our services and subject to the limitations of this report. The seller nor any listing or selling agent will be liable for any error in this information as long as ordinary care is exercised in transmitting it.(Cal. Civ. Code § 1 102.4).

This statement applies to the following property: 1840 Soto Street, Seaside, CA 93955
Transferor: Kristl APN: 012854021000

Statutory Natural Hazard Disclosure Statement

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

The following are representations made by the transferor and his or her agent(s) based on their knowledge and maps drawn by the state and federal governments. This information is a disclosure and is not intended to be part of any 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 (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 RISKS AND HAZARDS pursuant to Section 4125 of the Public Resources Code. The owner of this property is subject to the maintenance requirements of Section 4291 of the Public Resources Code. Additionally, it is not the state's responsibility to provide fire protection services to any building or structure located within the wildlands unless the Department of Forestry and Fire Protection has entered into a cooperative agreement with a local agency for those purposes pursuant to Section 4142 of the Public Resources Code.
Yes ___ No X

AN EARTHQUAKE FAULT ZONE pursuant to Section 2622 of the Public Resources Code.
Yes ___ No X

A SEISMIC HAZARD ZONE pursuant to Section 2696 of Public Resources Code
Yes (Landslide zone) ___ No ___ Yes (Liquefaction Zone) ___ No ___ Map not released yet 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. TRANSFEREE(S) AND TRANSFEROR(S) MAY WISH TO OBTAIN PROFESSIONAL ADVICE REGARDING THOSE HAZARDS AND OTHER HAZARDS THAT MAY AFFECT THE PROPERTY.

Signature of Seller Roman Kristl Date 4/7/2014

Signature of Seller Claire Kristi Date 4/7/2014

Signature of Agent James Frangella Date 4/7/2014

Signature of Agent _____ Date _____

Check only one of the following:

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

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

Third-party Disclosure Provider(s) GeoDisclosure Date 4/7/2014

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

Signature of Buyer _____ Date _____

Signature of Buyer _____ Date _____

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APN: 012854021000

COUNTY LEVEL NATURAL HAZARDS

Monterey County geologic and seismic zone, flood prone, and fire hazard area determinations are based on the officially adopted county-level safety element natural hazard maps:

Seismic Hazards:

Is within an undetermined Seismic Hazard Zone. IS within 1/4 mile of the Ord Terrace Fault.

Is within a Low Landslide Susceptibility area

Is within a Low Liquefaction Susceptibility area

Fire Hazards

Subject property IS NOT within a Very High Fire Hazard Area

Flood Prone Areas

Property IS NOT within a Flood Prone Area.

Explanation of Local Area Natural Hazards - MONTEREY COUNTY HAZARD ZONES

Monterey County has officially produced maps to delineate the following potential geologic, seismic, fire and flood hazards:

Landslide, Liquefaction and Erosion Susceptibility: The County of Monterey uses “Low, Moderate, and High” ratings, as well as Roman numerals to designate the level of landslide, liquefaction and erosion susceptibility with I being the least susceptible and VI as having the greatest susceptibility. Several factors are taken into account to determine the level of susceptibility including soil type and steepness of slope. Property owners with higher susceptibility ratings are advised to contact an erosion control specialist. This information was compiled from several sources including U.S. Geological Survey Miscellaneous Field Studies Map MF-1199, Sheet 1, 1980, and Burkland & associates Landslide and Erosion Susceptibility map, Monterey County, 1974, as well as maps prepared by Monterey County ERP/GIS dated 2003.

Seismic Hazards: The County of Monterey uses Roman numerals to designate the levels of Seismic Hazard. The levels are described as: I - Very low, II - Low, III - Moderate, IV - Moderately high, V - High, VI - Very high. These Seismic Hazard Zones are determined by location of active faults, slope stability, and liquefaction potential in the vicinity of the zone. Areas designated as Moderately High to Very High can experience stronger shaking during an earthquake. It is generally accepted that properly constructed wood-framed houses are resistant to earthquake damage. The county's sources for this information were the U.S. Geological Survey Miscellaneous Field Studies Map MF-1199, Sheet 1 & 2, 1980, Burkland & associates Faults, Seismicity and Tsunami Hazards map, Monterey County, 1974, and the State Division of Mines & Geology Geologic Map of California, Santa Cruz Sheet, 1959.

Fire Hazards: The County of Monterey has 4 levels of fire hazard zonation, Low Fire Hazard (Urban/ Agricultural zones), Moderate Fire Hazard zone, High Fire Hazard zone, and Very High Fire Hazard zone. Property owners in High to Very High Fire Hazard zones are advised to contact their local fire department for more information. Their sources of information for determining these zones are: the State of California Division of Forestry Fire Hazard Severity Classification System maps, 2003, and the Monterey County Planning Department, 1982.

Flood Prone Areas: The county combines Dam failure inundation and 100-year floodplain information for determining these zones. Flood Prone areas may have an effect on your ability to obtain flood insurance. The sources they use for compiling this map are FEMA, and the Monterey County Flood Control District.

Additional natural hazards may exist and are delineated on other sources used by the County in its Planning, Engineering, or Building Departments. Such potential sources are not reviewed in this report. To investigate other sources of natural hazard information that may be available and used at the county level, contact the county Engineering, Planning or Building Departments. (831) 759-6683

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FIRE HAZARDS - STATE LEVEL

WILDLAND AREAS (SRA) - That may contain substantial forest fire risks

Subject property IS NOT within a Wildland Fire Hazard Area.

State Responsibility Areas (SRA) are zones where the State is responsible for suppressing wildland fires using the California Department of Forestry (CDF) fire protection services. SRAs are generally rural areas of brushland, forests, etc. outside of incorporated cities. Because of the generally rural nature of SRAs, there may be significant wildland fire potential. Property owners in these areas are responsible for maintaining brush and tree clearance around their structures. Under Section 4291 of the Public Resources Code, owners must clear tree limbs from within ten feet of chimneys and stovepipes, eliminate dead or dying wood adjacent to or overhanging any building, clear roofs of leaves, maintain spark screens over chimneys and stovepipes, and maintain vegetation clearance of 100 feet around structures. In addition, property owners in SRAs are responsible for organizing structural fire protection services which may be in the form of a volunteer group. This is just a general summary of the basic requirements. It is highly recommended to contact your local fire department for a complete list of the requirements and exceptions. For very isolated properties within SRAs with no local fire services, the CDF only provides seasonal fire services for wildland fires. Contact the local fire service for additional information in your area. If a property is not located in an SRA, then the city's or town's fire protection service is the primary provider of fire protection.

Explanation of State Responsibility Area (SRA) Fire Prevention Fees:

AB 29 was recently passed by the state legislature and signed into law by the governor in response to the devastating wildfires that have plagued this state in recent years. The increasing presence of structures in state responsibility areas pose increased risk of fire ignition and increased potential for fire damage within the state's wildlands and watersheds. According to AB 29 the fees for fire prevention activities in these areas should be borne by the owners of those structures.

AB 29 requires the State Board of Forestry and Fire Prevention to adopt emergency regulations to establish a fire prevention fee in an amount not to exceed \$150 to be charged on each habitable structure, including mobile homes, on a parcel that is within a State Responsibility Area. This bill would require the State Board of Equalization to collect the fire prevention fees and deposit them into a State Responsibility Area Fire Prevention Fund for certain specified fire prevention activities which would benefit the owners of structures in state responsibility areas who are subject to the fee. The fees will provide local assistant grants to Fire Safe Councils, the California Conservation Corps, and qualified nonprofit organizations. The money will also be used for inspections by the fire departments for compliance of defensible space requirements around structures, in addition to public education, and fire hazard mapping projects.

Due to a significant limitation in the scale of SRA maps, it may be impossible to determine if a property is definitively in, or not in an SRA zone near the zone boundaries. In such cases, the property will be reported as being in an SRA zone. If any party has concerns relative to fire hazards, we suggest that the California Department of Forestry, local fire services, or appropriate expert be contacted to obtain additional information.

For more information: Call CDF (831) 335-5353 or web site www.fire.ca.gov/

VERY HIGH FIRE HAZARD SEVERITY ZONES (VHFHSZ)

Subject property IS NOT within a CalFire Very High Fire Severity Zone.

The Bates Bill (AB 337) requires that Very High Fire Hazard Severity Zones (VHFHSZ) be established by the California Department of Forestry and local fire authorities. Local Responsibility Areas (areas where fire suppression is the responsibility of a local fire department and not the California Department of Forestry) that are designated as VHFHSZ may have a higher risk for damage to property by fire than other areas. Structures in these zones are required to have a "Class A" roof for new construction or replacement of existing roofs. Property owners must clear tree limbs from within ten feet of chimneys and stovepipes, clear roofs of leaves, etc., maintain spark screens over chimneys and stovepipes and generally maintain vegetation clearance of 30 feet around structures. This is just a general summary of the basic requirements. Please contact your fire department for a complete list of the requirements and exceptions.

For more information: Call CDF (831) 335-5353 or, check the CAL FIRE web site: <http://www.fire.ca.gov/index.php>

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FLOOD HAZARDS

FEMA FLOOD ZONE DETERMINATION

The subject property is:

NOT in a Special Flood Hazard Area- Located in Zone X500. Lenders are not federally required to have property owners purchase and maintain flood insurance for property in this zone designation.

FEMA FLOOD HAZARD AREAS CAUSED BY RAINSTORM ACTIVITY

The Federal Emergency Management Agency has issued Flood Insurance Rate Maps delineating areas that have a higher risk of flooding during a "100-year rainstorm." A 100-year flood occurs on average once every 100 years, but might not occur in 1,000 years or may occur in successive years. If the subject property is located in a Special Flood Hazard Area "A" or "V," it is in a zone subject to flooding during a "100-year rainstorm." Federally insured lenders require property owners to maintain flood insurance in these zones. Flood Insurance Rate Maps are sometimes updated with a "Letter of Map Revision" or "Letter of Map Amendment" issued by the National Flood Insurance Program which may waive or modify insurance requirements. If a property is located partially or wholly within a Zone "A" or "V," flood insurance is generally required by federally connected lenders for newly financed or refinanced homes. In some circumstances, the insurance requirement may be waived or modified by obtaining a Letter of Map Revision (LOMR) or Letter of Map Amendment (LOMA) from the Federal Emergency Management Agency (FEMA). This might be possible where flooding is shallow and fill was placed on the site, appropriate flood control measures were taken, or only the lot and no part of the structure is in the zone. As an example, if a surveying study shows the lowest ground level adjacent to a structure is higher than the expected base flood elevation for that site, flood insurance may not be required. Other possible flooding causes such as dam failure were not considered in developing the official maps delineating flood areas. Contact FEMA directly for more information on these procedures. Flood insurance for properties in Zones B, C, X or D is available but is not usually required by a lender.

Zones A, AO, AE, AH, AI-A30: Areas of "100-year" flooding, a 1% or greater chance of yearly flooding from excessive rainfall.

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

Zone B: Area of "moderate" flood risk from excessive rainfall. These are areas between the "100" and "500" year flood-risk level.

Zones X, X500: An area of "moderate" flood risk (when shaded on the map, a Zone X is equivalent to Zone B) or an area of minimal flood risk (an unshaded X zone on the map).

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

For more information: Call FEMA: (877) 336-2627, or go to the web site: www.fema.gov

AREA OF POTENTIAL FLOODING DUE TO DAM FAILURE

Subject property IS NOT within a Potential Dam Inundation Area.

The California Office of Emergency Services has issued Dam Inundation Maps. These maps show areas subject to flooding from a sudden, catastrophic failure of a dam with a full reservoir. Inundation from a dam failure could result in loss of life, injury, and major property damage. Most areas are defined assuming an instantaneous dam failure with a full reservoir. Dams generally are not always maintained at full capacity and sudden failure is extremely rare. All dams in the state have not been mapped. There may be exceptional conditions where a map is not required by the Office of Emergency Services which results in some dam inundation zones not appearing on any maps.

For more information: Call Office of Emergency Service: (916) 262-1800, or go to the web site www.oes.ca.gov

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STATE SEISMIC HAZARD ZONES

Subject property IS NOT within an Earthquake Fault Zone (APZ)

EARTHQUAKE FAULT ZONE (APZ)

Earthquake Fault Zones, also known as Alquist-Priolo Zones (APZ), are delineated and adopted by the State of California as part of the Alquist-Priolo Special Studies Zone Act of 1972. In 1994 This Act was re-titled as the "Alquist-Priolo Earthquake Fault Zone Act." APZ's are areas or bands on both sides of a "sufficiently active and well defined" fault. Typically these are the most active faults in the State. These areas or bands average about ¼ of a mile wide. If a property is located in an APZ, it does not necessarily mean that a fault trace exists on the property or within several hundred feet of the property. The potential for "fault rupture" (ground cracking along the fault trace) damage to a structure is relatively high only if the building is located directly on a fault trace. If a structure is not built across a fault trace but in the APZ, then shaking, will be the primary effect of an earthquake. It is recommended that soil and bedrock conditions should be investigated in this case. Your proximity to the APZ or distance from the fault trace will not determine the strength of the ground shaking during a major earthquake as shaking may be stronger at some distance from the fault depending on local soil and bedrock conditions. It is generally accepted that properly constructed wood-frame houses are resistant to earthquake-shaking damage.

For more information: State Mining & Geology Board : (916) 322-1082,
or go to web site <http://www.conservation.ca.gov/cgs/rghm/ap/Pages/Index.aspx>

'SEISMIC HAZARD MAPPING ACT' ZONE (SHMA) of 1990

Please note: Monterey County is not included on the current inventory of Official Seismic Hazard Maps

SHMA Maps are fairly recent maps being created by the State of California to delineate areas prone to seismic hazards such as liquefaction and/or landsliding during a major earthquake. **The purpose of this act is to provide cities and counties with zones where site-specific geotechnical studies are required prior to development.** New development in a Seismic Hazard Zone will only be permitted if the developer can show that geologic hazard mitigation can make the site acceptably safe. The information is also important if the Buyer is planning to undertake a major remodeling or redevelopment as the information can affect the building and permit process. Monterey County is not included on the current inventory of Official Seismic Hazard Maps at this time. These may become available for this property in the future. In the meantime, the **local geologic hazard maps are relied on for providing this type of information.**

For additional information and to find when maps may become available, contact the California Geological Survey or visit their website at <http://www.conservation.ca.gov/cgs/shzp/Pages/Index.aspx> Phone: (916) 324-7299

More:

The hazards that will eventually be addressed by the Seismic Hazards Mapping Act are: liquefaction, enhanced ground shaking and settling of the soil, earthquake induced landslides, and various types of ground failure. The first release of maps for limited areas only address liquefaction and/or landslide zones and are not a substitute for County-level hazard maps. Liquefaction Hazard Zones represent areas where there is an historic occurrence of liquefaction, or where the local geological, geotechnical and ground water conditions indicate a potential for liquefaction such that mitigation would be required prior to new development. Liquefaction is a rare soil phenomenon that can occur when loose, water saturated, fine-grained sands and silty sands that lie within 50 feet of the ground surface are shaken in a significant earthquake. The soil temporarily becomes liquid-like and structures may settle unevenly. Liquefaction Hazard Zones may also contain areas susceptible to the effects of earthquake-induced landslides. This situation typically exists at or near the toe of existing landslides, downslope from rockfall or debris flow source areas, or adjacent to steep stream banks. Earthquake-Induced Landslide Hazard Zones represent areas where recent occurrence of landslide movement, or local slope terrain, and Geological, geotechnical and ground moisture conditions indicate a potential for landslides such that mitigation would be required.

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TAX DISCLOSURE

NOTICE OF SPECIAL TAX AND ASSESSMENT

These taxes are used to provide public facilities or services that are likely to benefit the property. The facilities financed by this (these) Mello-Roos and / or Special Assessment(s) may not yet have been constructed or acquired and it is possible that some may never be constructed or acquired. **You should take into account this assessment and the benefits from the public facilities for which it pays in deciding whether or not to buy this property.** An important feature of the "Mello-Roos" and "1915 Bond Act" assessment districts is that the lien has a priority status. If the assessment tax is not paid on time, the home can be foreclosed upon and sold through an accelerated foreclosure process. Even though a "special" or "supplemental assessment" may appear on the property tax bill, it is not necessarily a "Mello-Roos" or "1915 Bond Act" assessment subject to a property lien or a specific disclosure requirement.

The taxes listed in the box below do not include basic property tax and local school tax.

ANNUAL TAX CHARGES BONDS AND SPECIAL ASSESSMENTS

<u>Tax Year</u>	<u>Tax Amount</u>	<u>Department</u>
2013 - 2014	\$5.00	NoSalinasValleyMosquitoAbatementDist
	\$23.28	MtryPenRegParkDist
	\$55.34	MPWMD-Water Supply Charge
	\$12.00	CSA74 EMSAmbCountyWide

Property IS NOT subject to Mello-Roos special tax lein.

The information provided in this report was prepared by GeoDisclosure and is subject to the terms and conditions contain herein. The purpose of this report is to assist the seller in fulfilling his or her legal disclosure requirement . This report was compiled using information obtained from the county, various governmental agencies, and third parties. GeoDisclosure is not responsible for any inaccuracies or omission in the public records of the County, various governmental agencies or for information provided by third parties. **This report is not a substitute for a title report or title insurance and may not be relied upon as such.**

IMPORTANT! REQUIRED SIGNATURE ON NEXT PAGE FOR TAX DISCLOSURE

This statement applies to the following property: 1840 Soto Street, Seaside, CA 93955

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NOTICE OF "SUPPLEMENTAL" 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 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 questions concerning this matter, please contact your local Tax Collector's Office. Pursuant to Civil Code 1102.6c, Seller or his or her agent is providing this "Notice of your 'Supplemental' Property Tax Bill. This notice is general in nature and is not a substitute for the actual supplemental tax bill you will receive from the County Tax Collector

OPTIONAL SUPPLEMENTAL TAX ESTIMATOR

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. It does not include the regular annual taxes. The estimated supplemental tax is not a substitute for the supplemental bill and may not be relied upon as such.

- 1 Estimated Sales Price _____ 1 \$ _____
- 2 Estimated Current Assessed Value _____ 2 \$ _____
- 3 Subtract line 2 from line 1.
Estimated Supplemental Assessed Value _____ 3 \$ _____
- 4 Multiply line 3 by 0.01060. (The Estimated Ad Valorem Tax Rate for the Residential Property)

Estimated Full-Year Supplemental Tax Obligation _____ 4 \$ _____

If the sale date 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 number from TABLE 1 _____ 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 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 number from TABLE 2 _____ 9 _____
- 10 Multiply line 4 by line 9.
Total Estimated Supplemental Tax Bill _____ 10 \$ _____

TABLE 1.	
Jan	0.4170
Feb	0.3333
Mar	0.2500
Apr	0.1667
May	0.086

TABLE 2.	
Jun	1.0000
Jul	0.9167
Aug	0.8333
Sep	0.7500
Oct	0.6670
Nov	0.5830
Dec	0.5000

Buyer has read, understands and has received a copy of this "Notice of Special Tax and Assessment" and has read, understands and has received a copy of this "Notice of Your "Supplemental Property" Tax Bill".

Buyer's (Transferee) Signature _____ Date _____

Buyer's (Transferee) Signature _____ Date _____

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DESCRIPTION OF SPECIAL TAX ASSESSMENTS

1915 Bond Act Assessment Districts

1915 Bond Act Assessment is a special assessment district created upon majority approval of the property owners during an assessment balloting procedure. A 1915 Act Assessment District may be formed by a local government in order to finance certain designated facilities that benefit the properties within the district. A 1915 Act Assessment District must provide special benefit to the properties within the district in order to levy special assessments. A 1915 Act Assessment District will include the ability to issue municipal bonds to finance facilities and the debt is paid over time from the levy of special assessments.

Mello-Roos Community Facilities Districts

A Mello-Roos Community Facilities District, know as a CFD, is a special tax district formed by a local government in order to finance certain facilities and/or services which benefit the properties within the CFD. Often a CFD will include the ability to issue municipal bonds to finance facilities and the debt is paid over time from the levy of the special tax. The levy of the special tax may also be used to directly finance facilities and/or services. There are currently three Mello-Roos Community Facility Districts in Santa Cruz County: 1) Live Oak School District, 2) City of Scotts Valley, and 3) Felton Water System Acquisition.

TRANSFER FEE/TAX ADVISORY

PRIVATE TRANSFER FEE (PAYMENT OF TRANSFER FEE REQUIRED NOTICE)

Effective January 1, 2008, a seller has an obligation to make specific disclosures if the property being sold is subject to a Private Transfer Fee. These fees typically originated from an agreement between a developer and a government entity or interest group. As a result of this law, any person or entity who will impose or has in the past imposed a Private Transfer Fee must, in order to continue to receive payment of the fee, record both the instrument creating the transfer fee and a separate notice of "Payment of Transfer Fee Required" in the county recorder's office in the county where the property is located. (Private transfer fees are typically created by developers to be used for environmental compliance or to mitigate ongoing costs incurred with the development of a property). All sellers who have properties subject to a transfer fee will have to provide a separate disclosure statement, called a Notice of Transfer Fee (NTF), regarding the fee to the buyer.

COUNTY OF MONTEREY TRANSFER TAX

Documentary Transfer Tax is a government tax imposed by a city or county when a property within the jurisdiction is sold or transferred. Also known as a Real Estate Transfer Tax. The one time payment is made at the close of escrow and the amount of the tax is based on the sales price of the property. The tax rate is \$1.10 (one dollar ten cents) per \$1000 (thousand dollars) of the sale price.

County Service Areas (CSAs)

Purpose: Service areas can be formed to provide residents in rural areas with services that are not generally provided by existing business or government agencies. Residents organize to form the service area and determine the benefit assessment rate that they wish to assess themselves to finance a specific service, such as road maintenance. One of the major reasons to form a CSA is that it provides an effective mechanism to collect benefit assessments from all property owners in an area that benefits from the specific services provided. The annual benefit assessment appears on each parcel's property tax bill.

MCWRA is an acronym for Monterey County Water Resource Agency

MtryPenRegParkDist stands for Monterey Peninsula Regional Park District

EMSAmbCountyWide stands for Emergency Services Ambulance County Wide

This statement applies to the following property: 1840 Soto Street, Seaside, CA 93955

Transferor: *Kristl*

APN: 012854021000

FORMER MILITARY ORDNANCE SITE DETERMINATION

Subject property IS within 1 mile of a Former Military Ordnance Location.

Former Fort Ord

FUD Location:

Fort Ord, is located on the Monterey Bay Peninsula in central California. It is bordered on the North by the city of Marina and on the South by Sand City. In it's hey-day, Fort Ord covered over 28,600 acres.

FUD Site History:

It was established in 1917 as a maneuver area and field artillery target range and was closed in September 1994. Fort Ord was converted to civilian use, space was set aside for the first nature reserve in the United States created for conservation of an insect, the endangered species Smith's blue butterfly. After some 77 years of military use, the base was found to be highly and widely contaminated with toxics including lead from bullets at the beach rifle training ranges, unexploded ordnance (UXO) spread across more than 10,000 acres of impact ranges, and unlined landfills leaking trichloroethane and carbon tetrachloride into ground water under residential areas, some detected in drinking water wells. This contamination finding resulted in Fort Ord's placement on the National Priorities List, a subset of the most contaminated Superfund sites. Much of the clean-up has been accomplished but a good portion still remains. For more information contact the Fort Ord Reuse Authority at <http://www.fora.org> the city of Marina and on the South by Sand City. In it's hey-day, Fort Ord covered over 28,600 acres.

California Civil Code 1102.15. The seller of residential real property subject to this article who has actual knowledge of any former federal or state ordnance locations within the neighborhood area shall give written notice of that knowledge as soon as practicable before transfer of title.

For purposes of this section, "former federal or state ordnance locations" means an area identified by an agency or instrumentality of the federal or state government as an area once used for military training purposes which may contain potentially explosive munitions. "Neighborhood area" means within one mile of the residential real property.

The disclosure required by this section does not limit or abridge any obligation for disclosure created by any other law or that may exist in order to avoid fraud, misrepresentation, or deceit in the transfer transaction.

Interpretation of California Civil Code 1102.15

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. **NOTE: most FUDS sites do not contain unexploded ordnance.** California Civil Code 1102.15 requires disclosure of those sites containing unexploded ordnance. "Military ordnance" is any kind of munition, explosive device/material or chemical agent used in military weapons. Unexploded ordnance are munitions that did not detonate. Additional sites may be added as military installations are released under the Base Realignment and Closure (BRAC) Act. Active military sites are NOT included on the FUDS list.

This statement applies to the following property: 1840 Soto Street, Seaside, CA 93955

Transferor: *Kristl*

APN: 012854021000

AIRPORT NOISE DISCLOSURE

Based on certain 65 decibel (dB) Community Noise Equivalent Level (CNEL) contour maps produced under the Federal Aviation Administration's Airport Noise Compatibility Planning Program Part 150, the following determination has been made:

The property IS NOT within a delineated 65 dB CNEL or greater aviation noise zone.

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

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.

NOTE: The Airport Noise Compatibility Planning Program is voluntary. Not all airports have elected to participate. 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. Purchasers should be aware that aviation noise levels can vary seasonally or change if airport usage changes after a map is published or after GeoDisclosure receives the updated maps.

Federal funding may be available to help airports implement noise reduction programs. Such programs vary and might 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.

AIRPORT RUNWAY PROXIMITY DISCLOSURE

Is within 3 miles of the Monterey Airport

The Airport Noise Compatibility Planning Program is a voluntary set of guidelines to help airports produce and implement noise reduction programs for the surrounding communities. Not all airports have elected to participate and produce noise exposure maps subject to disclosure. In an effort to provide a more complete disclosure, this report determines if a property is within three (3) miles of an airport, runway. For the purposes of this GeoDisclosure Airport Proximity Report, airport runways are used and not the airport as a whole since runways are the source location of aviation noise.

NOT E: Proximity to an airport runway 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 three miles from an airport runway. Currently, only LAX, SFO, SJC, SAN, and Travis Airforce Base have delineated high average aviation noise level zones (65 dB or more) at distances greater than three miles from a runway. GeoDisclosure does not produce or maintain the maps used for this disclosure, therefore public airstrips may exist that are not included here. Private runways, and helipads are not included in this disclosure.

This statement applies to the following property: 1840 Soto Street, Seaside, CA 93955

Transferor: *Kristl*

APN: 012854021000

NOTICE OF MINING OPERATIONS

Subject Property IS within 1 mile of an Operational Mine.

Explanation : A new mining disclosure law has become effective since the first day of 2012 to inform property buyers that a property is within 1 mile of an operating mine. California Public Resources Code §2207 requires owners and operators of mining operations to provide annually specific information to the California Department of Conservation ("DOC"), including but not limited to, (i) ownership and contact information, and (ii) the latitude, longitude, and approximate boundaries of the mining operation marked on a specific United States Geological Survey map. The Office of Mining Reclamation ("OMR") is a division of the DOC. Using the mandatory data specified above, OMR provides map coordinate data that can be used by GIS systems to create points representing mine locations ("OMR Maps"). Effective January 1, 2012, California Civil Code §1103.4 requires the seller of residential property to disclose to a buyer if the residential property is located with one (1) mile of mining operations as specified on OMR Maps.

Special Notes: 1. This statutory disclosure does not rely on the OMR's "AB 3098 List," a list of mines regulated under the Surface Mining and Reclamation Act of 1975 ("SMARA") that meet provisions set forth under California Public Resources Code §2717(b). The AB 3098 List does not include map coordinate data as required under California Public Resources Code §2207 and may not include all mining operations subject to the "Notice of Mining Operations" disclosure. 2. This "Notice of Mining Operations" disclosure is not satisfied by disclosing abandoned mines. An abandoned mine is NOT an operating mine. California Civil Code §1103.4 is satisfied only by disclosing based on OMR Maps. 3. Some mining operations in the Public Record have incomplete information and cannot be precisely located. These operations are considered "unlocatable" and could potentially be anywhere in the city, county, or state.

ABANDONED MINES ADVISORY

Explanation : 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 Office of Mine Reclamation (OMR) 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 OMR warns that the State's abandoned mines database "should NOT be relied upon for...the obligations of sellers of real property and their disclosure obligations under California law." (See reference below.) This Report does not contain an abandoned mines disclosure from any government database or map or any other source. 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 Office of Mine Reclamation at (916) 323-9198 (website: <http://www.conservation.ca.gov/OMR>), and the Engineering, Planning or Building Departments in the subject City and County.

More information available at : State Office of Mine Reclamation's website :
http://www.conservation.ca.gov/omr/abandoned_mine_lands/california_abandoned_mines/Pages/overview.aspx

REGISTERED SEX OFFENDER DATABASE DISCLOSURE ("MEGAN'S LAW")

Notice: The California Department of Justice, sheriff's departments, police departments and other local law enforcement authorities serving jurisdictions of 200,000 or more maintain for public access a database of the locations of persons required to register pursuant to paragraph (1) of subdivision (a) of Section 290.4 of the Penal Code. The database is updated on a quarterly basis and is a source of information about the presence of these individuals in any neighborhood. **Once this notice is provided to the buyer, the seller and agent are not required to provide additional information, unless they have personal knowledge of the existence or proximity of a registered sex offender**

For more information visit the State of California Attorney General Megan's Law Web Page: <http://www.meganslaw.ca.gov/>

Local Information Available:

All sheriff's departments and every police department in jurisdictions with a population of **200,000** or more are required to make a CD-ROM available free to the public for viewing. Although not required, many other law enforcement departments in smaller jurisdictions make the CD-ROM available as well. Contact your local law enforcement department to inquire about the availability of a CD-ROM.

The registered Sex Offender Database for Monterey County is only available through the internet at: <http://www.meganslaw.ca.gov/>

Explanation of Information Provided:

For over 50 years, California has required certain sex offenders to register with their local law enforcement agencies. However, information on the whereabouts of the sex offenders was not available to the public until implementation of the Child Molester Identification Line in July 1995. The available information was expanded by California's "Megan's Law" in 1996 (Chapter 908, Stats. of 1996). Megan's Law provides certain information on the whereabouts of "serious" and "high-risk" sex offenders. The law specifically prohibits using the information to harass or commit any crime against the offender. The information on a registered sex offender includes: name and known aliases; age and sex; physical description, including scars; marks and tattoos; photograph, if available; crimes resulting in registration; county of residence; and zip code (from last registration). When requesting access to the information, you may be asked to provide personal identification information as well as to comply with local authority's information release requirements.

MOLD ADVISORY

The Buyer should be aware 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 buyers of residential and commercial property are advised to thoroughly inspect the subject 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.

What are molds?

Molds are simple, microscopic organisms, present virtually everywhere. Molds, along with mushrooms and yeast, are needed to break down dead material and recycle nutrients in the environment. Molds grow and reproduce on any organic material, such as leaves, wood, paper, or dirt exposed to moisture over an extended period of time. Because molds grow by digesting the organic material, they gradually destroy whatever they grow on. Mold growth on surfaces can often be seen in the form of discoloration, frequently green, gray, brown, or black but also white and other colors. Molds release countless tiny, lightweight spores, which travel through the air.

As part of a buyer's physical inspection of the condition of a property, the buyer may consider hiring a 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 advice is not a disclosure of whether harmful mold conditions exist at a property or not. GeoDisclosure has not performed testing or inspections of any kind for mold. Any use of this form is acknowledgment and acceptance that GeoDisclosure 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. More information about mold is listed below.

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 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 VI of that booklet.

Publications:

Mold in My Home: What Do I Do? - California Department of Health Services Indoor Air Quality Section, 2151 Berkeley Way (EHLB), Berkeley, CA 94704 Telephone: (510) 622-4500 Web: www.dhs-iaq.ca.gov

Health Effects of Toxin-Producing Molds in California. *Stachybotrys chartarum* (atra) - a mold that may be found in water damaged homes. Fungi and Indoor Air Quality. Misinterpretation of *Stachybotrys* Serology - California department of health services, Environmental Health Investigation Branch 2151 Berkeley Way (EHLB), Berkeley, CA 94704 Telephone: (510) 622-4500 Web: www.dhs-iaq.ca.gov/ehib/

General Information Molds, Toxic Molds, and Indoor Air Quality - This is available on the Internet at www.cal-iaq.org/MOLD

Biological Pollutants in Your Home - U.S. EPA IAQ Information Clearinghouse, Telephone: (800) 438-4318 Web: www.epa.gov

TERMS, CONDITIONS AND LIMITATIONS OF LIABILITY

Prior to receipt of full payment, GeoDisclosure assumes no liability for any of the information contained herein.

GeoDisclosure services consist of an examination of: (a) NFIP Flood Hazard Boundary Maps, (b) California Office of Emergency Services Dam Failure Inundation Maps, (c) Bates Bill AB 337 Very High Fire Hazard Severity Zone Maps, (d) State Responsibility for Fire Protection Maps, (e) Alquist-Priolo Earthquake Fault Zone Map, (f) Seismic Hazards Mapping Act Maps, (where available), (g) geologic and seismic hazard maps adopted by the county as part of its General Plan's Safety Element, (h) geologic and seismic hazard maps adopted by the city as a part of its General Plan's Safety Element, (i) LOMR's or LOMA's (made available to us), only for location of the above property as identified by the seller or seller's agent. GeoDisclosure relies on these official sources for the information in this report and does not produce, maintain or verify the information from these sources. GeoDisclosure will update its information when it is made available. The following procedures and limitations apply to all the disclosures on all pages of this report. Our services include, where appropriate, use of the assessor's rolls, cadastral-type maps, photographic enlargements of maps, digital maps, and various cartographic techniques to locate the site on the appropriate map. The determination is made as accurately as reasonably possible using these said maps. For purposes of defining property lines, the assessor's parcel number and parcel maps are used. Any errors in the assessor's rolls may affect the determination procedures.

Decisions by jurisdictions relative to required studies, reports, etc. may be made using the same information used in the disclosures in these reports, as well as information in their files and/or local ordinances and procedures. The disclosure information in this report cannot be construed as a substitute for a geologic or engineering study or does it guarantee that a city or county will not require such studies. No visual examination of the subject site was performed nor was a study of any jurisdiction's files or other sources made to determine the existence of any hazard that may exist on the site. This report is for the purpose of certain map based real estate transaction disclosures only and is not a substitute for the broker/agent property inspection. GeoDisclosure performs services for the real estate agent/broker, current owner and buyer. This report is for the exclusive use of the contractual parties, their broker/agent(s) and the current owner's sale for which it was issued. Due to changing maps, laws and contractual parties, this report cannot be relied upon for other properties nor for future transactions of the subject property. All parties should be aware that the information is subject to change. GeoDisclosure is not responsible for advising parties of any changes that may occur after the date of this report. As a courtesy, GeoDisclosure will update this report at no cost during the single transaction process for which this report was issued, if requested. This report is GeoDisclosure's property until it is paid for. If in the event GeoDisclosure is not paid for its report, GeoDisclosure's liability protection will become null and void. GeoDisclosure shall not be liable to anyone who may claim any right through his relationship with the agent, except when acts or omissions are due to willful misconduct or negligence by GeoDisclosure. Any dispute, controversy, or claim arising out of, or relating in any way, to the Report, shall be resolved by arbitration in Santa Cruz, California, in accordance with the arbitration rules of the Judicial Arbitration and Mediation Service ("JAMS"). The prevailing party in the arbitration shall be entitled to its attorneys' fees and costs, including, without limitation, the fees of the arbitrator.

If any party to this transaction has concerns relative to the stability or condition of the property or if "red flags" are observed during any party's inspection, we suggest a consultant be retained to study the site and render an opinion.