



**Natural Hazard Disclosure Report
with:**

- California Tax Data Report
- Environmental Disclosure Report

640 Dickinson Court, Discovery Bay, CA 94505



Invoice

Invoice Date: 9/11/2023

Invoice No: LIV1045146D

Bill To:

No Escrow Info.

Property Information:

Address: 640 Dickinson Court
Discovery Bay CA, 94505

Report No: 623155TPD

Escrow No:

Billing Information:

9/11/2023	Natural Hazard Disclosure Report	\$79.00
Total Due:		\$79.00

DUE UPON RECEIPT

Please remit to 510 Madera Ave., San Jose, CA 95112

There is a \$25 fee for all returned checks



Natural Hazard Disclosure Report

page 1

report number: 623155D

date: September 11, 2023

apn: 011-600-023-3

property address: 640 Dickinson Court

Discovery Bay, CA 94505

Contra Costa County

HomeGuard NHD acknowledgement of receipt signature page

Natural Hazard Disclosure Report

- ☒ statutory natural hazard disclosure statement (*disclosures of: special flood hazard area, area of potential flooding due to dam failure, high or very high fire hazard severity zone, wildland fire area, earthquake fault zone, and seismic hazard zone*)
- ☒ county-level natural hazard zone disclosure
- ☒ city-level natural hazard zone disclosure
- ☒ department of water resources (dwr) supplemental flood disclosures (*disclosures of: urban level of flood protection, 200-year BAM floodplain, levee flood protection, floodplain awareness*)
- ☒ sea level rise disclosure
- ☒ home fire hardening and defensible space disclosure
- ☒ tree mortality high fire hazard zone disclosure
- ☒ airport influence area disclosure
- ☒ military ordnance (formerly used defense sites) disclosure
- ☒ megan's law database disclosure
- ☒ tsunami inundation disclosure
- ☒ right to farm disclosure
- ☒ mining operations disclosure
- ☒ san francisco bay conservation and development (BCDC) disclosure
- ☒ endangered species disclosure
- ☒ radon zone disclosure
- ☒ naturally occurring asbestos disclosure
- ☒ mold addendum
- ☒ methamphetamine contamination disclosure
- ☒ commercial & industrial zoning disclosure
- ☒ sustainable groundwater management act (SGMA)/california drought advisory
- ☒ water conserving plumbing fixture replacement advisory
- ☒ seasonal energy efficiency rating (SEER) advisory
- ☒ gas and hazardous liquid transmission pipeline disclosure
- ☒ california high-speed rail advisory
- ☒ other local disclosures (if applicable)

ERIS Environmental Hazard Report

- ☒ disclosure of certain contaminated sites/landfills within a designated proximity of the subject property
- ☒ disclosure of certain drug labs/oil and gas wells within a designated proximity of the subject property

California Tax Disclosure Report

- ☒ mello-roos community facilities districts
- ☒ 1915 bond act assessments districts
- ☒ notice of supplemental property tax bill
- ☒ notice of property assessed clean energy (PACE) program
- ☒ private transfer fee disclosure advisory

2021 Combined Hazards Booklet

Provided as an email link or can be downloaded at: <http://homeguard.com/chbooklet/>

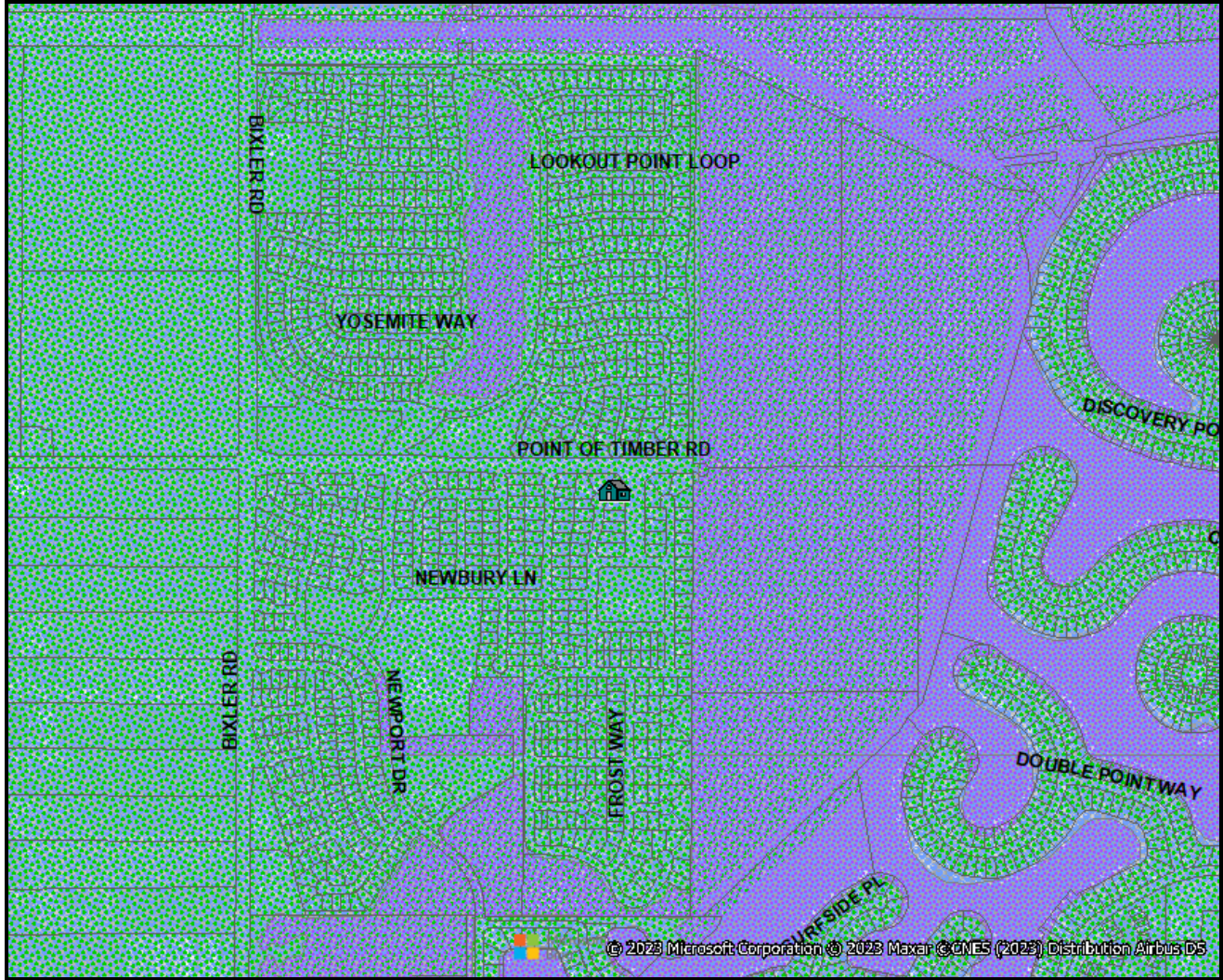
residential environmental hazards (2011), protect your family from lead in your home (2021), home energy rating system (HERS) (2011), homeowner's guide to earthquake safety (2020)

Receipt forms can be downloaded at: http://homeguard.com/receipt_forms/



By signing Page 3 of this report, I hereby acknowledge the receipt of the reports with the disclosures, notices, and advisories stated above



statutory zones map



hazard zone legend:

- | | | | |
|-------------------------------------------------------------------------------------|-------------------------------------|-------------------------------------------------------------------------------------|----------------------------------------|
|  | special flood hazard area |  | earthquake fault zone |
|  | dam failure inundation area |  | state seismic hazard zone-liquefaction |
|  | very high fire hazard severity zone |  | state seismic hazard zone-landslide |
|  | state responsibility area |  | property location |

NOTE: The map above represents an approximation of the property location. The map should not be relied upon to determine a final proximity of hazard zones. Other non-statutory zones are not included on this map. The location of the home symbol represents an approximate location of the center of the property and in no way constitutes a location of a structure on the subject property.



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natural hazard disclosure statement

The seller and the seller's agent(s) or a third-party consultant disclose the following information with the knowledge that even though this is not a warranty, prospective buyers may rely on this information in deciding whether and on what terms to purchase the subject property. Seller hereby authorizes any agent(s) representing any principal(s) in this action to provide a copy of this statement to any person or entity in connection with any actual or anticipated sale of the property. The following are representations made by the seller and the seller's agent(s) based on their knowledge and maps drawn by the state and federal governments. This information is a disclosure and is not intended to be part of any contract between the seller and buyer.

THIS REAL PROPERTY LIES WITHIN THE FOLLOWING HAZARDOUS AREA(S):

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

Yes ☐ No ☒ 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 ☐ Do not know and information not available from local jurisdiction ☐

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

Yes ☐ No ☒ High FHSZ in a State Responsibility Area: Yes ☐ No ☒

Very High FHSZ in a State Responsibility Area: Yes ☐ No ☒ Very High FHSZ in a Local Responsibility Area: Yes ☐ No ☒

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 ☒

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

Yes ☐ No ☒

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

Yes (Landslide Zone) ☐ Yes (Liquefaction Zone) ☒

No ☐ Map not yet released by state ☐

THESE HAZARDS MAY LIMIT YOUR ABILITY TO DEVELOP THE REAL PROPERTY, TO OBTAIN INSURANCE, OR TO RECEIVE ASSISTANCE AFTER A DISASTER.

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

Signature of Seller(s) _____ Date _____ Signature of Seller(s) _____ Date _____

Seller's Agent(s) _____ Date _____ Seller's Agent(s) _____ Date _____

Check only one of the following:

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

☒ Seller(s) and their agent(s) acknowledge that they have exercised good faith in the selection of a third-party report provider as required in 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 seller(s) nor their agent(s) (1) has independently verified the information contained in this statement and report or (2) is personally aware of any errors or inaccuracies in the information contained on the statement. This statement was prepared by the provider below:

Third-Party Disclosure Provider(s) _____ HomeGuard, Inc. _____ Date _____ September 11, 2023 _____

Buyer represents that he or she has read and understands this document in addition to County-level and City-level, airport influence area, military ordnance, commercial zoning, methamphetamine contamination, asbestos, BCDC, radon, endangered species, right to farm, tsunami inundation, mining, pipeline, BAAQMD fireplace, and Megan's Law disclosures, in addition to energy, drought, mold, and high-speed rail advisories. Pursuant to Civil Code Section 1103.8, the representations made in this Natural Hazard Disclosure Statement do not constitute all of the seller's or agent's disclosure obligations in this transaction.

Signature of Buyer(s) _____ Date _____ Signature of Buyer(s) _____ Date _____

statutory zones explanation page

On June 1, 1998, Sec. 1103 of the California Civil Code went into effect mandating certain disclosures to be made. This Statutory Zones Explanation Page is designed to supplement "YES/NO" information contained on the previous page of this report by providing specific zone information and/or zone explanation.

SPECIAL FLOOD HAZARD AREA

The subject property is:

Located in Zone X (shaded).

Copies of Federal Emergency Management Agency (FEMA) maps are usually available from the planning department in the city or county where the property is located. Information about FEMA's floodplain mapping program and the National Flood Insurance Program (NFIP) is available on FEMA's website: www.fema.gov

Defining Flood Hazard Areas:

Zones **A**, **A1-A30**, **AE**, **AH**, and **AO** represent Special Flood Hazard Areas, also known as "100-year floodplains", and are defined as portions of a river or stream channel and adjacent lands that are subject to floods with at least a one-percent chance of being exceeded in any given year. Zone **A99** represent areas subject to inundation by the 1-percent-annual-chance flood event, but which will ultimately be protected upon completion of an under-construction Federal flood protection system. Zones **V**, **V1-V30**, and **VE** represent areas of 100-year coastal flood with velocity (wave action). Typically these are zones in which flood insurance is required if loans are obtained from a federally regulated financial institution or are insured by any agency of the United States Government.

Zones **B** and **X (shaded)** represent the areas between limits of the 100-year flood and 500-year flood; or certain areas subject to 100-year flooding with average depths less than one (1) foot or where the contributing drainage area is less than one square mile; or areas protected by levees from the base flood. Zones **C** and **X (unshaded)**, represent areas of minimal or undetermined, but possible flood hazards. Zone **D** designation is used for areas where there are possible but undetermined flood hazards, as no analysis of flood hazards has been conducted.

Homeowners Flood Insurance Affordability Act of 2014 Advisory:

In 1968, Congress created the National Flood Insurance Program (NFIP) providing a means for property owners to protect themselves financially from flood events. The NFIP offers flood insurance to homeowners, renters and business owners if their community participates in the NFIP. Participating communities agree to adopt and enforce floodplain management ordinances that meet or exceed FEMA requirements. The National Flood Insurance Program (NFIP) is in the process of implementing Congressionally mandated reforms required by the Homeowner Flood Insurance Affordability Act of 2014 that repeal and modify the Biggert-Waters Flood Insurance Reform Act of 2012. Flood insurance rates are increasing due to many factors. FEMA, which backs flood insurance, has experienced extraordinary expenses dealing with natural disasters. Under 2014 Flood Insurance Affordability amendments, homeowners who are required to carry flood insurance are likely to see premiums costs increase 15% to 25%. Owners of non-residential property are likely to see premiums rise 25%. Policyholders who have questions about their flood insurance policies should contact their insurance agent.

For more information, please visit <https://www.floodsmart.gov/floodsmart/>

Flood Disaster Insurance Disclosure:

The transferor must notify the transferee in writing on a document about the requirement to obtain and maintain flood insurance in accordance with applicable Federal law in situations where the owner received Federal flood disaster assistance. Failure to notify the transferee means that in the event the transferee fails to maintain the required flood insurance and the property is damaged by a flood disaster requiring Federal disaster relief, the transferor will be required to reimburse the Federal government.

Best Available Maps (BAM) Advisory-California's 200-Year Flood Zone:

The BAM floodplains identify potential flood risks that may warrant further studies or analyses for land use decisions. Senate Bill 5 (SB 5), which was enacted in 2007, authorized the California Department of Water Resources (DWR) to develop the Best Available Maps (BAM) displaying 100-year and 200-year floodplains for areas located within the Sacramento-San Joaquin (SAC-SJ) Valley watershed. SB 5 requires that these maps contain the best available information on flood hazards and be provided to cities and counties in the SAC-SJ Valley watershed. This effort was completed by DWR in 2008. DWR has expanded the BAM to cover all counties in the State and to include 500-year floodplains. The California Department of Water Resources (DWR) has updated the Best Available Maps to display the latest floodplains in a web viewer located at <http://gis.bam.water.ca.gov/bam/>. This additional flood information is included in County and City-level disclosures in this report as local jurisdictions begin to include the zones when their General Plans are updated.

AREA OF POTENTIAL FLOODING AS SHOWN ON DAM FAILURE INUNDATION MAP

The subject property is located in a dam failure inundation area for the following reservoir(s):

Los Vaqueros Reservoir, San Luis Reservoir.

California Civil Code 1103 requires sellers to tell prospective buyers if the residential property lies within an area of potential flooding in the event of the failure of a state-regulated dam. Of the 1,200 dams under the state government's regulatory jurisdiction, about 650 are large enough and close enough to development to require inundation maps. The owner of a state-regulated dam must prepare a draft dam failure inundation map, which the state Office of Emergency Services (OES) then reviews. OES sends the final inundation map to the cities and counties with jurisdiction over the affected territory so that local emergency services officials can prepare evacuation plans.

These zones represent areas that could be inundated by a sudden and total failure of a dam or retaining structure. These maps are based on a worst-case scenario event in that the reservoir is filled to capacity and the dam fails instantaneously. However, dams rarely fail instantaneously and reservoirs are not always filled to capacity. Areas could still be flooded in the event of a partial failure or dam breach.

statutory zones explanation page (continued)**VERY HIGH FIRE HAZARD SEVERITY ZONES**

Originating as a response to the 1991 Oakland Hills firestorm, these zones contain a high fire risk due to topography, dwelling density, brush coverage, climate, etc. Properties located in a Very High Fire Hazard Severity Zone (VHFHSZ) are subject to certain fire prevention property maintenance requirements. It is important to note that, according to Government Code Section 51179, a "local agency" (defined as a city, county, city and county, or district responsible for fire protection within a VHFHS Zone) may make changes to recommendations made by the Director of the DFFP pursuant to Government Code Section 51178. This provision allows a local agency, at its discretion, to make changes to the boundaries of VHFHS Zones that may not be reflected on maps released by the California Department of Forestry and Fire Protection used in this report. For more information on this provision, please contact your local agency. For more information on State Very High Fire Hazard Severity Zone Maps, please visit <http://frap.fire.ca.gov>.

**A WILDLAND AREA THAT MAY CONTAIN SUBSTANTIAL FOREST FIRE RISKS AND HAZARDS
(STATE RESPONSIBILITY AREAS)**

Section 4102 of the Public Resources Code (PRC) defines "state responsibility areas" as those areas of the state for which the State has the financial responsibility of preventing and suppressing fires. Under PRC Sections 4125 and 4126, these areas roughly correspond to vegetated lands that have watershed value. Lands in incorporated cities or owned by the federal government are excluded. SRA lands cover about 31 million acres in 56 counties. Areas that are not federal or state responsibility are commonly referred to as "Local Responsibility Areas" or "LRA." For more information on State Responsibility Maps, please visit <http://frap.fire.ca.gov>.

FIRE INSURANCE ADVISORY

CAL FIRE's maps are intended to drive local planning decisions, not insurance decisions. Insurance companies utilize risk analysis tools, data and models that go beyond CAL FIRE's maps in determining what properties they will underwrite.

EARTHQUAKE FAULT ZONES

California Public Resources Code Section 2622 requires the delineation and mapping of "Earthquake Fault Zones" along known active faults in California. Affected cities and counties must regulate certain development projects within these zones. Construction or development, including additions, on affected properties may be subject to the findings of a geological report prepared by a registered California geologist. The Alquist-Priolo Earthquake Fault Zoning Act's main purpose is to prevent the construction of buildings used for human occupancy on the surface trace of active faults. The Act only addresses the hazard of surface fault rupture and is not directed toward other earthquake hazards. The Alquist-Priolo Earthquake Fault Zone Act was passed in 1972 to mitigate the hazard of surface faulting to structures. This state law was a direct result of the 1971 San Fernando Earthquake, which was associated with extensive surface fault ruptures that damaged numerous homes, commercial buildings, and other structures.

If a property is within an Earthquake Fault Zone, it means that an active fault is present within the zone and the fault may pose a risk of surface rupture to existing or future structures. For extensive information about this zone, please visit <http://www.consrv.ca.gov/CGS/rghm/ap/> on the internet.

SEISMIC HAZARD ZONES

California Public Resources Code Section 2696 requires the delineation and mapping of "Seismic Hazard Zones" in California. Affected cities and counties must regulate certain development projects within these zones. Construction or development, including additions, on affected properties may be subject to the findings of a geological report prepared by a registered California geologist.

Seismic Hazard Zones are regulatory zones that encompass areas prone to liquefaction (failure of water-saturated soil) and earthquake-induced landslides. What does it mean to be located within a Seismic Hazard Zone? It means that the state has determined that it is likely that weak soil and/or rock may be present beneath the property. If present, these weak materials can fail during an earthquake and, unless proper precautions are taken during grading and construction, can cause damage to structures. If a property is undeveloped, a site-specific investigation by a licensed engineering geologist and/or civil engineer may be required before the parcel can be subdivided or before most structures can be permitted. For extensive information about these zones, please visit

<http://www.conservation.ca.gov/cgs/shzp/Pages/Index.aspx>.

Defining Liquefaction:

Liquefaction occurs when a saturated formation, typically sandy soil, is turned into a liquid. The key ingredient is a formation of loose, saturated sand. A key component of mapping liquefaction hazard is estimating the shaking needed to trigger liquefaction. The answer is largely based on just how susceptible the material is to liquefaction. In areas exposed to moderate shaking, a material that is highly susceptible to liquefaction may liquefy, but adjacent material that is moderately susceptible may not.



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county-level natural hazard zone disclosures

In 1971, the California Legislature made Safety and Seismic Safety Elements mandatory for all Counties and incorporated Cities in the state of California. The requirements were partly a reaction to damaging natural hazards occurring at the time. The purpose of the Safety Element is to reduce deaths, injuries, property damage, and economic and social dislocation resulting from natural hazards including flooding, slope failure, tsunamis, subsidence, earthquakes, avalanches, other geologic phenomena, levee or dam failure, and fires. The Safety Element is the primary vehicle for identifying hazards that municipalities must consider when making land use decisions. Although relatively few Counties and Cities mandate disclosure from their Seismic Safety Elements, it should be considered prudent to disclose information from publicly available maps. Only maps contained in the County or City Seismic Safety Element, or similarly named element, that are of appropriate scale for disclosure are used in this report.

Contra Costa County Natural Hazard Zone Disclosure:

The subject property is in the following zones:

Fault Hazard Zone: **Not in**

Landslide Hazard Zone: **Not in**

Liquefaction Hazard Zone: **Moderate**

County Zone Explanations:

Fault Hazard Zones represent both active and potentially active faults in addition to other fault-related features. Active faults are defined as faults that have experienced fault rupture within the past 11,000 years and are usually seismically active. It cannot always be proven that potentially active faults have ruptured within the past 11,000 years.

Landslide Hazard Zones represent areas with a high potential for earthquake-induced landslides. The designated area has a greater chance of sliding than properties outside of the zone. Landslide Hazard Areas include United States Geological Survey maps mainly based on air-photo interpretation. These include areas where there has been a recent landslide, or where local slope, geological, geotechnical, and ground moisture conditions indicate a potential for landslides.

Liquefaction Hazard Zones represent areas where there is a potential for, or an historical occurrence of liquefaction. Liquefaction can occur when loose, water-saturated, fine-grained soils (such as sands and silt) are shaken during an earthquake. Soil can temporarily become liquid-like and structures may settle unevenly. Mapped liquefaction zones are based on USGS Open File Report 00-444 dated 2000. Although similar to small scale maps referenced in the County General Plan which are not publicly available, the USGS liquefaction maps are used by the County to determine liquefaction risk. Zones are defined as very high, high, moderate, low, and very low susceptibility for liquefaction.



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city-level natural hazard zone disclosures

In 1971, the California Legislature made Safety and Seismic Safety Elements mandatory for all Counties and incorporated Cities in the state of California. The requirements were partly a reaction to damaging natural hazards occurring at the time. The purpose of the Safety Element is to reduce deaths, injuries, property damage, and economic and social dislocation resulting from natural hazards including flooding, slope failure, tsunamis, subsidence, earthquakes, avalanches, other geologic phenomena, levee or dam failure, and fires. The Safety Element is the primary vehicle for identifying hazards that municipalities must consider when making land use decisions. Although relatively few Counties and Cities mandate disclosure from their Seismic Safety Elements, it should be considered prudent to disclose information from publicly available maps. Only maps contained in the County or City Seismic Safety Element, or similarly named element, that are of appropriate scale for disclosure are used in this report.

City-level Natural Hazard Zone Disclosure:

The subject property is in the following zones:

The subject property is in an unincorporated area of Contra Costa County.

Typically, hazards addressed within a General Plan are avoidable or manageable. They may only pose a risk to life and property if development is proposed in an area unsuitable for it, such as on an active or potential landslide, or saturated soils. Other hazards, such as earthquake-related hazards, settling, slippage, contraction, expansion, subsidence, and other land movement are inherent to life throughout much of California, and these must be addressed in ways which mitigate but cannot completely eliminate the risks associated with the hazard. The property may be constructed on fill or improperly compacted soil and may have inadequate drainage capability. Any of these issues can cause structural problems to improvements on the property. Civil or geotechnical engineers are best suited to evaluate soil stability, grading, drainage and other soil conditions. Additionally, the property may have unknown mines, mills, caves or wells. California is earthquake country and has experienced earthquakes in the past, and there is always a potential for future earthquakes. Damage caused by an earthquake, natural, or man-made hazard may not be discoverable by the visual inspections or natural hazard disclosure reports prepared during the transaction process. Inspection by a licensed, qualified professional is recommended to determine the development potential and/or the structural integrity and safety of all structures and improvements on the property.



department of water resources (DWR) supplemental flood disclosures

Pursuant to SB 5 (Machado, 2007) and AB 162 (Wolk, 2007), the California Department of Water Resources (DWR) and Central Valley Flood Protection Board are required to prepare and adopt a Central Valley Flood Protection Plan (CVFPP). The intent of the project is to identify all pertinent flood hazard areas for areas that are not mapped under the Federal Emergency Management Agency's (FEMA) National Flood Insurance Program (NFIP) and to provide the community and residents an additional tool in understanding potential flood hazards currently not mapped as a regulated floodplain.

Supplemental Flood Disclosures:

The subject property is in the following zones:

Urban Level of Flood Protection (ULOF) 200-Year Flood Zone: **Not in**

DWR 200-Year Floodplain (BAM): **Not in**

DWR Levee Flood Protection Zone: **Not in**

DWR Floodplain Awareness Zone: **Not in**

Zone Explanations:

Urban Level of Flood Protection (ULOF) 200-Year Flood Zone: The Urban Level of Flood Protection Criteria was developed in response to requirements from the Central Valley Flood Protection Act of 2008, enacted by Senate Bill (SB) 5 (2007), to strengthen the link between flood management and land use.

The ULOF Zones only include the seven urban areas of Chico, Yuba City and Marysville, Woodland, Davis, West Sacramento, Sacramento area, Stockton and Lathrop, and Merced. A "Not in" disclosure either means the subject property is not within the urban area mapped, or it's within the urban area but not within the 200-year flood zone.

The California Department of Water Resources (DWR) developed these criteria as a systematic approach to assist affected cities and counties within the Sacramento-San Joaquin Valley in making findings related to an urban level of flood protection before approving certain land-use decisions. In preparing these criteria, DWR used its broad experience and expertise in flood management and planning to address concerns related to flood protection and flood risk management.

Department of Water Resources (DWR) 200-Year Floodplain-Best Available Maps (BAM): The BAM floodplains identify potential flood risks that may warrant further studies or analyses for land use decisions. [Senate Bill 5](#) (SB 5), which was enacted in 2007, authorized the California Department of Water Resources (DWR) to develop the Best Available Maps (BAM) displaying 100-year and 200-year floodplains for areas located within the Sacramento-San Joaquin (SAC-SJ) Valley watershed. SB 5 requires that these maps contain the best available information on flood hazards and be provided to cities and counties in the SAC-SJ Valley watershed. The California Department of Water Resources (DWR) web viewer located at <http://gis.bam.water.ca.gov/bam/>.

Department of Water Resources (DWR) Levee Flood Protection Zone: The Levee Flood Protection Zone (LFPZ) maps were developed by DWR as required by Water Code Section 9130 to increase awareness of flood risks associated with State-Federal levees. They are not showing the same type of flood hazard and they were prepared for different purposes. LFPZ maps estimate the maximum area that may be flooded, if a State-Federal levee fails, with flows at maximum capacity that may reasonably be conveyed. These maps specifically focus on flood risks associated with State-Federal levees. Lands within the Levee Flood Protection Zone may also be subject to flooding due to other factors including, but not limited to, levee failure at flows less than design capacity, overtopping of a levee, drainage problems, or other types of flooding from sources on the land side of the levee.

Department of Water Resources (DWR) Floodplain Awareness Zone: The intent of the DWR's Awareness Floodplain Mapping project is to identify all pertinent flood hazard areas by 2015 for areas that are not mapped under FEMA's National Flood Insurance Program (NFIP) and to provide the community and residents an additional tool in understanding potential flood hazards currently not mapped as a regulated floodplain. The awareness maps identify the 100-year flood hazard areas using approximate assessment procedures. These floodplains are shown simply as flood prone areas without specific depths and other flood hazard data.

sea level rise disclosure

Sea level rise has the potential to affect coastal residents, recreation, and development. Coastal communities may or may not have addressed the potential impact. The following is a non-exclusive list of issues that may be impacted by sea level rise: (i) Shoreline, beach and bluff erosion; and sand replacement requirements; (ii) The effectiveness of seawalls and bulkheads, whether built with or without permits; (iii) Seaward construction, development or improvement to existing structures; (iv) The enactment of geological hazard abatement districts and assessments; and (v) The determination of the "mean high tide line" which is used to figure out the property's boundary. Buyer is advised to consult with appropriate professionals, including having a geological inspection, to identify the affect of the listed conditions, if any, on the property. Brokers do not have expertise in this area.

Below is a non-exhaustive list of potential resources provided as a starting point for Buyer investigations into sea level rise, and not as an endorsement or guarantee that any federal, state, county, city or other resource will provide complete advice.

A. California Coastal Commission contact information: <https://www.coastal.ca.gov/contact/#/>

B. State Lands Commission contact information: <https://www.slc.ca.gov/contact-us/>

C. National Oceanic and Atmospheric Administration (sea level rise page):

https://search.usa.gov/search?affiliate=csc_search_all&query=sea=level=rise&submit=submit

D. California Coastal Commission (sea level rise page): <https://www.coastal.ca.gov/climate/slr/>

E. Coastal Adaptation Planning Guidance: Residential Development (draft); California Coastal Commission:

<https://www.coastal.ca.gov/climate/slr/vulnerability-adaption/residential/>



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home fire hardening and defensible space disclosure

The passage of Assembly Bill 38 in 2019 requires, on or before January 1, 2021, the seller of any real property built before January 1, 2010 located in a high or very fire hazard severity zone, to provide a disclosure notice such as CAR form FHDS, to the buyer with information relating to fire hardening improvements on the property.

Fire Hazard Severity Zone:

The subject property is in the following zone:

High or Very High Fire Hazard Severity Zone: **Not in**

NOTE: CALFIRE is yet to provide maps that depict high fire hazard severity zones for Local Responsibility Areas (LRA).

The following notice is required to be provided to the buyer for properties within a high or very high fire hazard severity zone:

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

If the subject property is not within a high or very high severity zone, and the property is in or near a mountainous area, forest-covered lands, brush-covered lands, grass-covered lands or land that is covered with flammable material, the seller may choose to make the disclosures below because a buyer might consider the information material.

Local Vegetation Management Ordinances:

The seller must provide documentation of defensible space requirements and vegetation management ordinances, if applicable. Many local government agencies have local ordinances for defensible space or weed abatement. These local ordinances will often be more stringent than the State's minimum requirements listed above. Check with your local fire department or fire protection district for any additional defensible space or weed abatement ordinance requirements. **To search local ordinances near you, click <https://library.municode.com/> for a list of statewide municipal codes.**

The seller should also disclose any of the following six features that may make the home vulnerable to wildfire and flying embers: A) Eave, soffit, and roof ventilation where the vents have openings in excess of one-eighth of an inch or are not flame and ember resistant; B) Roof coverings made of untreated wood shingles or shakes; C) Combustible landscaping or other materials within five feet of the home and under the footprint of any attached deck; D) Single pane or non-tempered glass windows; E) Loose or missing bird stopping or roof flashing; and F) Rain gutters without metal or noncombustible gutter covers.

If the seller has obtained a home fire hardening final inspection report, a copy of that report is to be provided to the buyer or where a copy may be obtained. The bill, on or after July 1, 2025, would also require the disclosure notice to also include the State Fire Marshal's list of low-cost retrofits. The bill would also require a seller who has obtained a specified final inspection report to provide to the buyer a copy of that report or information on where a copy may be obtained. **Additional Defensible Space Information for Contra Costa County:** <https://cccfdp.org/wildfire-prep/>

tree mortality high fire hazard zone disclosure

Between 2012 and 2019 California experienced an unprecedented drought. The drought, combined with the increased infestation of native bark beetles and record temperatures, contributed to the death of millions of trees across California. The purpose of these maps are to allow private citizens and stakeholders to participate in understanding the areas of greatest impact, known as High Hazard Zones. These zones are areas the State of California focused on for removing hazard trees. For more information on wildfire prevention and preparedness, visit <https://www.readyforwildfire.org>

Tree Mortality High Fire Hazard Zone:

The subject property is in the following zone:

Tree Mortality High Fire Hazard Zone: **Not in**

Zone Explanations:

Tier 1 High Hazard Zone: These zones represent areas of tree mortality in direct proximity to assets determined to be important to life and property (including communications, transportation, recreation, communities, and utilities). They represent a direct threat to public safety from falling trees.

Tier 2 High Hazard Zone: These are high hazard zones defined by watersheds (Hydrologic Unit Code 12, average 24,000 acres) that have elevated tree mortality as well as significant community and natural resource assets. Work at the Tier 2 level addresses the immediate threat of falling trees and fire risk, and also supports broader forest health and landscape level fire planning issues.

airport influence area disclosure

An Airport Influence Area represents the area in which current or future airport-related noise, over flight, safety, or airspace protection factors may significantly affect land uses or necessitate on those uses determined by an airport land use commission (ALUC) pursuant to Section 11010 of the Business and Professions Code, or Section 1103.4 or 1153 of the California Civil Code. These areas may also be known as "Airport Referral Areas."

Airport Influence Area Disclosure

The subject property is:

Not located within an Airport Influence Area.

Zone Explanations:

Airport Influence Areas (AIA) are determined by County Airport Land Use Commissions (ALUC). Typically, the size of an AIA is dependant on length of a runway, and whether or not larger jet aircraft take off and land at the facility. Certain County ALUC's have not provided Airport Influence Area maps for their jurisdiction. In those situations, California Civil Code 1102.6a requires that a 2-mile airport proximity disclosure be used to satisfy the Airport Influence Area disclosure.

Even though a property may not be within a defined airport influence area, the property may still be subject to airplanes and other aircraft, commercial, private, or military flying overhead. Noise levels and types of noise that bother one person may be acceptable others.

military ordnance (formerly used defense sites) disclosure

California's military ordnance disclosure is defined by California Civil Code 1102.15 as a requirement to disclose former federal or state locations once used for military training purposes which may contain potentially explosive munitions within a neighborhood area. A neighborhood area is defined as being within one mile of a property.

Military Ordnance Disclosure

The subject property is:

Not located within one mile of a formerly used defense site.

Zone Explanations:

Established by Congress in the mid-1990's, the Formerly Used Defense Sites (FUDS) Program cleans up properties formerly owned, leased, possessed, or used by the military services. Properties included in the program range from privately owned property to National Parks, and can be located in industrial areas, residential developments, and public areas. The type of cleanup required varies from property to property but would likely include conducting building demolition and debris removal, cleanup of environmental contamination, radioactive waste, other common industrial waste, ordnance and/or other warfare material including chemical weaponry. Active military sites are not included on the FUDS list. Most FUDS do not contain unexploded ordnance. California Civil Code 1102.15 requires the disclosure of those sites containing unexploded ordnance.

For the purpose of this report, only sites that the United States Army Corps of Engineers (USACE) have determined as having hazards potential found (unless stated otherwise in detailed site description) are disclosed. For location purposes, a latitude/longitude coordinate is used unless detailed site boundary descriptions can be obtained. Certain sites that are former sites under the Base Realignment and Closure (BRAC) Act may also be included in this report.

megan's law database disclosure

California law signed by the Governor on September 24, 2004, provides the public with internet access to detailed information on registered sex offenders. The Sex Offender Tracking Program of the California Department of Justice maintains the database of the locations of persons required to register pursuant to paragraph (1) of subdivision (a) of Section 290.46 of the Penal Code. The online database is updated with data provided by local sheriff and police agencies on an ongoing basis. It presents offender information in thirteen languages; may be searched by a sex offender's specific name, zip code, or city/county; provides access to detailed personal profile information on each registrant; and includes a map of your neighborhood.

Notice: Pursuant to Section 290.46 of the Penal Code, information about specified registered sex offenders is made available to the public via an Internet Web Site maintained by the Department of Justice at www.meganslaw.ca.gov.

Depending on an offender's criminal history, this information will include either the address at which the offender resides or the community of residence and ZIP Code in which he or she resides.

California Department of Justice Information Sources:

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

California Department of Justice Megan's Law email address: meganslaw@doj.ca.gov

Local Information Locations for the Subject Property:

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

Megan's Law Database Disclosure Contact Information:

The following law enforcement departments in your County that are required to make information available to the public are:

Contra Costa County Sheriffs Department: (925) 335-1500

Explanation and How to Obtain Information:

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

tsunami inundation disclosure

A tsunami is a wave, or series of waves, generated by an earthquake, landslide, volcanic eruption, or even large meteor hitting the ocean (The Japanese word *tsu* means "harbor"; *nami* means "wave"). What typically happens is a large, submarine earthquake (magnitude 8 or higher) creates a significant up ward movement of the sea floor resulting in a rise or mounding of water at the ocean surface. This mound of water moves away from this center in all directions as a tsunami. A tsunami can travel across the open ocean at about 500-miles per hour, the speed of a jet airliner. As the wave approaches land and as the ocean shallows, the wave slows down to about 30 miles-per-hour and grows significantly in height (amplitude).

Although most people think a tsunami looks like a tall breaking wave, it actually resembles a flood or surge. Tsunamis can cause great loss of life and damage to property, as learned in the 2004 Indian Ocean Tsunami which killed over 200,000 people in eleven different countries. The key to surviving a tsunami is to know what the warning signs are, and know what to do and where to go if you think a tsunami is about to strike.

More than eighty tsunamis have been observed or recorded in California in historic times. Fortunately, almost all of these were small and did little or no damage. Though damaging tsunamis have occurred infrequently in California, they are a possibility that must be considered in coastal communities.

Tsunami Inundation disclosure:

The subject property is:

Not located within a tsunami inundation area.

Zone Explanations:

The tsunami inundation line represents the maximum considered tsunami runup from a number of extreme, yet realistic, tsunami sources. Tsunami inundation line boundaries may reflect updated digital orthophotographic and topographic data that can differ significantly from contours shown on the base map.

The maps used for this disclosure were produced by the State of California in 2009 by the California Emergency Management Agency, California Geological Survey, and University of Southern California Tsunami Research Center, mapped at 1:24,000 scale. Maps, education material, and additional information can be viewed online at:

http://www.consrv.ca.gov/cgs/geologic_hazards/Tsunami/Inundation_Maps/Pages/Index.aspx



Natural Hazard Disclosure Report

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report number: 623155D

date: September 11, 2023

apn: 011-600-023-3

property address: 640 Dickinson Court
Discovery Bay, CA 94505
Contra Costa County

contra costa county right to farm disclosure

Effective January 1, 2009, sellers must disclose to buyers if their property is located within one mile of farmland or ranch land as mandated by Civil Code Section 1103.4.

Right to Farm Disclosure:

The subject property is:

Located within one mile of farmland or ranchland designated as important Farmland.

Zone Explanations:

Important farmlands are defined as "Prime Farmland," "Farmland of Statewide Importance," "Unique Farmland," "Farmland of Local Importance," or "Grazing Land" on the most current "Important Farmland Map" issued by the California Department of Conservation, Division of Land Resource Protection, utilizing solely the county-level GIS map data, if any, available on the Farmland Mapping and Monitoring Program website.

Most counties and many cities in California have adopted Right to Farm ordinances which may discuss Right to Farm issues in greater detail. Note that properties more than one mile from designated farm or ranchland may also be adversely affected by agricultural activities. If the residential property is within one mile of a designated farmland area, the following notice is required to be disclosed:

NOTICE OF RIGHT TO FARM:

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

mining operations disclosure

Effective January 1, 2012, sellers must disclose to buyers if their property is located within one mile of a mine operation as mandated by Civil Code Section 1103.4.

Mining Operation Disclosure:

The subject property is:

Not located within one mile of a mining operation.

Zone Explanations:

The California Department of Conservation Office of Mine Reclamation is required to provide mine information to the general public. The data includes the mine name, point coordinate location, commodity sold, and if the mine is active. Mine owners and operators are expected to provide this information to the Office of Mine Reclamation but it can not be guaranteed they have. If the property is within one mile of a designated mine operation, the following notice is required to be disclosed:

NOTICE OF MINING OPERATIONS:

This property is located within one mile of a mine operation for which the mine owner or operator has reported mine location data to the Department of Conservation pursuant to Section 2207 of the Public Resources Code. Accordingly, the property may be subject to inconveniences resulting from mining operations. You may wish to consider the impacts of these practices before you complete your transaction.

The California Department of Conservation Office of Mine Reclamation also maintains information on abandoned mines in California. The Abandoned Mine Lands Unit (AMLU) was created in 1997 to deal with the abandoned mines issue in California. The AMLU estimates that about 47,000 abandoned mines exist statewide with most presenting a physical safety or environmental hazard. For more information, please visit http://www.conservation.ca.gov/omr/abandoned_mine_land/Pages/Index.aspx.

The California Department of Conservation Division of Oil, Gas and Geothermal Resources (DOGGR) oversees the drilling, operation, maintenance, and plugging and abandonment of oil, natural gas, and geothermal wells. For more information, please visit <http://www.conservation.ca.gov/dog/Pages/index.aspx>.

san francisco bay conservation and development (BCDC) disclosure

Effective July 1, 2005, sellers must disclose to buyers if their property is located within the jurisdiction of the San Francisco Bay Conservation and Development Commission (BCDC) as mandated by Civil Code Section 1103.4. The BCDC has issued maps outlining most of their jurisdiction which includes tidal areas, certain waterways that empty into the bay, salt ponds, and the Suisun Marsh wetlands. Areas within 100-feet of mean high tide are also part of the BCDC jurisdiction, but are not included on the maps. Due to the inadequate scale of available maps, there is some uncertainty regarding this disclosure. Based on a February 2005 memo circulated by the BCDC, the recommendation was made to indicate that a property "could be within" in borderline cases, and that the BCDC be consulted to make a location-specific determination.

BCDC Disclosure:

The subject property is:

Not in the jurisdiction of the San Francisco Bay Conservation and Development Commission.

Zone Explanations:

The BCDC is the federally-designated state coastal management agency for San Francisco Bay and has jurisdiction in the greater San Francisco Bay Area to administer the State's McAttee-Petris Act (the key legal provision under California state law to preserve San Francisco Bay from indiscriminate filling), the San Francisco Bay Plan, and the Suisun Marsh Preservation Act. The BCDC's primary roles in wetlands management in the Bay are planning the protection, enhancement, and restoration of wetlands, and balancing the protection of wetlands against other often high priority objectives. All projects proposed in tidal wetlands within the BCDC's jurisdiction require an approved BCDC permit before proceeding.

endangered species disclosure

The California Endangered Species Act (CESA) (Fish and Game Code Sections 2050 to 2097) is administered by the California Department of Fish and Game and prohibits the take of plant and animal species designated by the Fish and Game Commission as either threatened or endangered in the state of California. "Take" in the context of the CESA means to hunt, pursue, kill, or capture a listed species, as well as any other actions that may result in adverse impacts when attempting to take individuals of a listed species.

Compliance with the CESA may be required for proposed development and projects. Listed species change from time to time and the species listed may not represent a current comprehensive list of all protected species. Significant civil and criminal penalties, including fines and jail sentences, may be imposed upon individuals who "take" a state-listed species without appropriate permits and without California Department of Fish and Game approval.

Due to the large numbers of birds, reptiles, amphibians, fish, invertebrates, mammals, and plants that are considered endangered, threatened or proposed and their complex and constant changing habitat areas, it is prudent for individuals to consult with the U.S. Fish and Wildlife Service to investigate the possibility of endangered species in your area. Information about County specific endangered species can be found on the U.S. Fish & Wildlife Service web site at: <https://www.fws.gov/endangered/>. Select the state of California and your County to get detailed information.

radon zone disclosure

Radon is a naturally occurring radioactive gas which comes from the natural breakdown of uranium in soil, rock and water and gets into the air one breathes. Radon is odorless, tasteless, and colorless, and could be a potential problem in any home. Radon is regarded as the second leading cause of lung cancer following smoking. Radon can be found throughout the United States and can get into any type of building-homes, offices, and schools-and result in a high indoor radon level. For additional information, please visit the U.S. Environmental Protection Agency (EPA) Indoor Air Quality website at www.epa.gov/iaq/whereyoulive.html. The California Department of Health Services provides a radon message line at (800)745-7326. For information for California, please visit:

http://www.conservation.ca.gov/cgs/minerals/hazardous_minerals/radon#interactivemap.

The United States EPA and the United States Geological Survey (USGS) have evaluated the radon potential in the United States and have developed a County-specific map to assist local organizations to target their resources and to assist building code officials in deciding whether radon-resistant features are applicable in new construction.

Radon disclosure:

The subject property is:

Contra Costa County is located in Radon Zone 2: Moderate Potential.

Zone Explanations:

Radon levels are measures in picocuries per liter (pCi/L) of air, a measurement of radioactivity. The U.S. EPA and the Centers for Disease Control and Prevention recommend that homes with radon levels 4 pCi/L or greater, be mitigated. The map is not intended to be used to determine if an individual home is in a particular zone, but is intended to show which zone designation a particular County is located in:

Zone 1: Highest Potential (greater than 4 pCi/L)

Zone 2: Moderate Potential (from 2 to 4 pCi/L)

Zone 3: Low Potential (less than 2 pCi/L)



naturally occurring asbestos disclosure

Exposure to asbestos may create a significant health risk, and the presence of asbestos-bearing minerals may result in restrictions on the use or development of the property. Asbestos is classified as a known human carcinogen by state, federal, and international agencies and was identified by the Air Resources Board (ARB) as a toxic air contaminant in 1986. Naturally occurring asbestos minerals belong to either the serpentine mineral group or the amphibole mineral group. The most common type of asbestos found in California is chrysotile, a serpentine mineral.

The risk of disease depends upon the intensity and duration of exposure. Exposure to low levels of asbestos for short periods of time likely poses minimal risk. Asbestos fibers can penetrate body tissues and remain in the lungs and the tissue lining of the lungs and abdominal cavity. The fibers that remain in the body are thought to be responsible for asbestos-related disease. The illnesses caused by asbestos may not be observed for twenty or more years. The most common serious diseases caused by asbestos are asbestosis (a non-cancerous lung disease), lung cancer, and mesothelioma (cancer of the thin membranes lining the lungs, chest, and abdominal cavity).

Naturally Occurring Asbestos Disclosure:

The subject property is:

Not located in a zone of ultramafic rock more likely to contain naturally occurring asbestos.

Zone Explanations:

Ultramafic rocks are dunite, peridotite, pyroxenite, and less common in California, hornblendite. Ultramafic rocks form in high temperature environments well below the surface of the earth. By the time they are exposed at the surface by uplift and erosion, ultramafic rocks may be partially to completely altered to serpentinite, a type of metamorphic rock. Sometimes the metamorphic conditions are right for the formation of chrysotile asbestos or tremolite-actinolite asbestos in bodies of ultramafic rock or along their boundaries.

The State has produced detailed maps of naturally occurring asbestos for western El Dorado, Placer, and eastern Sacramento Counties. Reports prepared by HomeGuard for those counties make use of the referenced maps. For other counties in California, HomeGuard uses Open File Report 2005-1305, preliminary integrated geologic map database to disclose serpentinite and peridotite rock outcrops.

mold addendum

The buyer and seller are advised that the presence of mold, fungi, mildew and other organisms, sometimes referred to as "toxic mold" (collectively "mold") may adversely affect the property and the health of individuals who live on or work at the property as well as pets. Mold does not affect all people the same way and may not affect some people at all. Mold may be caused by water leaks or other sources of moisture such as, but not limited to, flooding, and leaks in windows, pipes, and roof. The seller is advised to disclose the existence of any such condition of which he or she is aware. The buyer should carefully review all of the seller's disclosures for any indication that any of the conditions exist. It is, however, possible that mold may be hidden and that the seller is completely unaware of its existence. In addition, mold is often undetectable from a visual inspection, a professional property inspection and even a structural pest control inspection. Brokers do not have expertise in this area. If the buyer wants further information, it may be necessary to have the property tested for mold by an environmental hygienist or other appropriate professional during the buyer's inspection contingency period. Not all inspectors are licensed and licenses are not available for all types of inspection facilities.

Additional information regarding mold can be found in Chapter VI of the booklet *Environmental Hazards: A Guide for Homeowners, Buyers, Landlords and Tenants*. Additional 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 www.cal-iaq.org or calling (510) 540-2476.

methamphetamine contamination disclosure

Due to the passage of Assembly Bill 1025 (Methamphetamine Contaminated Property Cleanup Act of 2005), it is now required for a property owner to disclose in writing to a prospective buyer or tenant if local health officials have issued an order prohibiting the use or occupancy of a property contaminated by methamphetamine laboratory activity. The owner must also give a copy of the pending order to the buyer to acknowledge receipt in writing. The bill also establishes remediation and re-occupancy standard for determining when a property, contaminated as a result of methamphetamine activity, is safe for human occupancy. Local health officials, after conducting an investigation, are also required to issue an order prohibiting the use or occupancy and to post the order on the property, in addition to the property owner to take specific actions. Failure to comply with these, and all requirements of AB 1025, may subject an owner to, among other things, a civil penalty up to \$5000. Aside from disclosure requirements, AB 1025 also outlines procedures for local authorities to deal with methamphetamine contaminated properties, including filing of a lien against a property until the owner cleans up contamination or pays for cleanup costs.

commercial & industrial zoning disclosure

California Civil Code Section 1102.17 states the seller of residential real property who has actual knowledge that the property is adjacent to, or zoned to allow, an industrial use as described in Section 731a of the Code of Civil Procedure) or affected by a nuisance created by such a use, shall give written notice of that knowledge before transfer of title. Section 731a of the Code of Civil Procedure states that any city, county, or county shall have established zones or districts under authority of law wherein certain manufacturing or commercial or airport uses are expressly permitted. The commercial/industrial zoning disclosure is designed as a seller's "actual knowledge" disclosure and is part of the residential purchase agreement contract. For most residential properties, there are various forms of commercial or industrially zoned property within a nearby proximity including gas stations, shopping centers, restaurants, golf courses, grocery stores, etc. that could adversely affect or possibly enhance a particular desirability of a property.

sustainable groundwater management act (SGMA)/california drought advisory

On September 16, 2014, a three-bill legislative package collectively known as the Sustainable Groundwater Management Act (SGMA) was signed into law. SGMA requires governments and water agencies of high and medium priority basins to halt overdraft and bring groundwater basins into balanced levels of pumping and recharge. Under SGMA, these basins should reach sustainability within 20 years of implementing their sustainability plans. For critically over-drafted basins, that will be 2040. For the remaining high and medium priority basins, 2042 is the deadline. SGMA fundamentally changes the way groundwater is regulated in the state. Restrictions on use of groundwater are likely to have severe impacts on farms and ranches. More information can be found at: <https://water.ca.gov/Programs/Groundwater-Management/SGMA-Groundwater-Management>

California is prone to droughts which can have profound effects to the economy and lifestyles. Prolonged drought could increase the cost of living and have negative impacts on daily life. Other impacts include lower groundwater tables and land subsidence. Land subsidence is a gradual settling or sudden sinking of the Earth's surface owing to subsurface movement of earth materials. Excessive groundwater pumping and aquifer depletion can cause land to sink, which can cause permanent loss of groundwater storage in the aquifer system and infrastructure damage. In coastal communities, the reversal of natural groundwater flows to the ocean as a result of groundwater pumping can cause seawater to enter the aquifer system. Seawater intrusion compromises groundwater quality and can be a costly problem to manage. For more information, please follow the links provided below:

California Water Conservation: <http://saveourwater.com/>

Where Does My Water Come From?: <http://www.watereducation.org/where-does-my-water-come>

Groundwater Information Center: http://www.water.ca.gov/groundwater/MAP_APP/

Reservoir Storage Information: <http://cdec.water.ca.gov/cgi-progs/reservoirs/RES>

water conserving plumbing fixture replacement advisory

Senate Bill 407 establishes requirements for residential and commercial real property built and available for use on or before January 1, 1994, for replacing plumbing fixtures that are not water conserving. The law requires all single-family homes to have all noncompliant plumbing fixtures retrofitted with more efficient models by 2017, and applies for any current remodels or home alterations. The law also requires, beginning Jan. 1, 2017, that a seller or transferor of most types of real property to disclose to a purchaser or transferee, in writing, the requirements for replacing plumbing fixtures and whether their real property includes noncompliant plumbing. This law also applies to commercial property beginning in 2019. For more information, please visit: <http://saveourwater.com/>

seasonal energy efficiency rating (SEER) advisory

Replacement or repairs of certain systems, or remodels of portions of the subject property, may trigger requirements that homeowners comply with laws and regulations that come into effect after close of escrow or are not required to be complied with until the replacement, resulting in increasing costs to repair existing features. In particular, changes to state and federal energy efficiency regulations impact the installation, replacement and some repairs of heating and air conditioning units (HVAC). State regulations now require that when installing or replacing HVAC units, with some exceptions, duct work must be tested for leaks. Duct work leaking more than 15% must be repaired to reduce leaks. More information is available at the California Energy Commission's website www.energy.ca.gov/title24/changeout.

gas and hazardous liquid transmission pipeline disclosure

Effective July 1, 2013, sellers must disclose to buyers a specific notice pertaining to gas and hazardous liquid transmission pipelines as mandated by Civil Code Section 2079.10.5.

NOTICE REGARDING GAS AND HAZARDOUS LIQUID TRANSMISSION PIPELINES:

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

Mapped information and data through the National Pipeline Mapping System (NPMS) consists of gas transmission pipelines, hazardous liquid trunklines, liquefied natural gas (LNG) plants, and breakout tanks (tanks used to relieve surges in hazardous liquid pipelines). The NPMS does not contain information on interconnects, pump and compressor stations, valves, direction of flow, capacity, throughput, operating pressure, or gathering or distribution pipelines, such as lines which deliver gas to a customer's home. Therefore, not all pipelines in an area will be visible in the Public Map Viewer. Distribution of detailed NPMS data is handled for the Pipeline and Hazardous Materials Safety Administration (PHMSA) by the National and repository and is limited to pipeline operators and local, state, and federal government officials. Neither the United States Government nor any party involved in the creation and compilation of NPMS data and maps guarantees the accuracy or completeness of the products. NPMS data has a target accuracy of +/- 500 feet and resides in geographic coordinates. NPMS data must never be used as a substitute for contacting the appropriate local one-call center prior to digging. Please call 811 before any digging occurs.



california high-speed rail advisory

The approval by California voters of Proposition 1A in 2008 authorized the funding of a high-speed rail system in California and the creation of the California High-Speed Rail Authority, the entity responsible for planning, constructing and operating this Rail System, intended to link various cities up and down the state.

The exact route that the proposed Rail System would take and how its construction and operation might affect surrounding communities have been the subject of considerable concern and debate. Along with its benefits, possible negative impacts of the Rail System could include, without limitation, noise, dust, traffic interruption, street closures and/or configurations, visual impacts, possible diminution of property values and other consequences on a particular neighborhood. Precisely what impact, if any, the Rail System would have on any particular piece of real property either before, during or after construction and placement in operation is unknown; certainly it will affect people and properties differently.

Real estate agents are not experts regarding the Rail System, and prospective buyers are advised to investigate and satisfy themselves in regard thereto during property inspection contingency periods. Important information about the Rail System may be obtained by contacting the Authority directly or by visiting the website <http://www.cahighspeedrail.ca.gov>.

residential fireplace disclosure (bay area air quality management district)

Effective June 1, 2016, the Bay Area Air Quality Management District (BAAQMD) will require a Residential Fireplace Disclosure to be provided in the sale, rent or lease of property with a Wood-Burning Device. The Disclosure (this report) must be signed and dated by the buyer or renter upon receipt. Wood-Burning Devices are any wood heater, fireplace or any indoor permanently installed device used to burn any solid fuel for space-heating or aesthetic purposes.

Residential wood burning is the leading source of wintertime air pollution in the Bay Area and studies have confirmed there are significant health impacts from exposure to fine particulate matter found in wood smoke. The Bay Area Air Quality Management District ("BAAQMD") established the Wood Burning Devices (Wood Smoke Rule), Regulation 6, Rule 3 to reduce wintertime smoke pollution and protect public health. The Wood Smoke Rule requires anyone selling, renting or leasing a property in the Bay Area to disclose the potential health impacts from air pollution caused from burning wood. Fine particulate matter, also known as PM2.5, can travel deep into the respiratory system, bypass the lungs and enter the blood stream. Exposure may cause short term and long term health effects, including eye, nose and throat irritation, reduced lung function, asthma, heart attacks, chronic bronchitis, cancer and premature deaths. Exposure to fine particulates can worsen existing respiratory conditions. High PM2.5 levels are associated with increased respiratory and cardiovascular hospital admissions, emergency department visits, and even deaths. Children, the elderly and those with pre-existing respiratory or heart conditions are most at risk from negative health effects of PM2.5 exposure. The Buyer should consult with a licensed professional to inspect, properly maintain, and operate a wood burning stove or fireplace insert according to manufacturer's specifications to help reduce wood smoke pollution. The Air District encourages the use of cleaner and more efficient, non-wood burning heating options such as gas-fueled or electric fireplace inserts to help reduce emissions and exposure to fine particulates.

When the BAAQMD issues a Winter Spare the Air Alert during the winter season from November 1 through the end of February, it is illegal to burn wood, manufactured fire logs, pellets or any solid fuels in fireplaces, wood stoves or outdoor fire pits. To check when a Winter Spare the Air Alert is issued and it is illegal to burn wood, please call 1-877-4NO-BURN or visit www.baaqmd.gov or www.sparetheair.org.

▲ ▲ ▲ END OF NATURAL HAZARD DISCLOSURES ▲ ▲ ▲





Natural Hazard Disclosure Report

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report number: 623155D

date: September 11, 2023

apn: 011-600-023-3

property address: 640 Dickinson Court
Discovery Bay, CA 94505
Contra Costa County

HomeGuard terms and conditions

This report prepared by HomeGuard, Inc. provides a service intended for the individual use of the property seller, property buyer, and real estate professionals involved in this transaction. This report is not designed to act as an insurance policy or intended to act as an evaluation of how the structure or property will react in the event of a flood, fire, earthquake, or any other disaster, natural or otherwise. If any party related to the transaction has concerns regarding the structural integrity, stability, or condition of the structure and/or property, an appropriate professional is recommended to be retained to evaluate the condition. This report is not based on an on-site inspection of the property of any type and is not designed as a substitute for an agent/broker property inspection, required seller actual knowledge disclosures, or any other type of inspection by a qualified professional. No visual inspection or examination was conducted at the subject property nor was any research done above and beyond the usage of referenced maps or ordinances used in this report.

This report can only be relied upon for the property in which it is intended for since it is entirely possible that an adjacent property may lie in different zones. Also, the report can not be used for future transactions of the same property since due to changes in mapped information, data, assessors parcel number, lot line adjustments, and laws, the information provided in this report may change after the date this report was prepared. HomeGuard, Inc. is not responsible for notifying parties of changes in information after the date of this report. As a courtesy, HomeGuard, Inc. will provide an update at no cost to the appropriate parties during the transaction process. Reproduction of this report is permitted by parties of the transaction only for the purpose of fulfilling duties for the real estate transaction. Any other alteration, reproduction, delivery, or republication of this report is prohibited. HomeGuard, Inc. will assume no liability unless this report is paid for in full by close of escrow.

This report can only be prepared for multiple legal parcels if all of the following conditions are met: (1) the properties are contiguous, (2) the properties are all within the same zones, (3) if no California Tax Data Report is included, (4) if no Environmental Report is included, and (5) are part of the same real estate transaction by the same seller and buyer.

If the required maps used in this report are not of sufficient accuracy or scale in which a confident determination can be made, it is advised by state legislation that the property be considered "in" the relative hazard zone. HomeGuard, Inc. uses current assessor's maps, street maps, tract maps, plat maps, topographic maps, and digital street and cadastral maps to accurately determine the location and coordinates of the subject property. Any errors in these referenced sources may affect the determination procedure. HomeGuard, Inc. uses the following maps and/or digital data for the purpose of this report: California Geological Survey (CGS) Seismic Hazard Maps; CGS Alquist-Priolo Earthquake Fault Zone Maps; Federal Emergency Management Agency (FEMA) Flood Insurance Rate Maps (FIRM) and Letters of Map Revisions or Amendments where reasonably available; Office of Emergency Services (OES) Dam Inundation Maps; California Department of Conservation Important Farmland Maps; California Department of Conservation Mining Operations data; California Department of Forestry (CDF) real estate disclosure fire maps showing State Responsibility Areas and Very High Fire Hazard Severity Zones; CGS Tsunami Inundation Maps; Airport Influence Area Maps from County Airport Land Use Commissions; certain mapped and/or located Formerly Used Defense Sites from the US Army Corps of Engineers; CGS Naturally Occurring Asbestos Maps; Environmental Protection Agency Radon Zone Map; San Francisco Bay Conservation and Development Commission Maps; and various maps from local City and County jurisdictions that are adopted as part of their Seismic Safety (or similar) Element General Plans.

▲ ▲ ▲ END OF REPORT ▲ ▲ ▲



ERIS Environmental Hazard Report

Property Address:	640 Dickinson Court Discovery Bay, CA 94505	Date:	September 11, 2023
APN:	011-600-023-3		

The ERIS Environmental Hazard Report is a search of environmental information for the specific address above and the neighboring area. Environmental data sources have been grouped into 4 categories, each with different search distances applied from the subject property.

4 Environmental Categories:

Sites Investigated for Environmental Concerns: Sites that either are identified as having known environmental concerns/contamination, or sites that have been identified for investigation to determine the existence or extent of environmental concerns/contamination. This category comprises a number of varying government data sources searched from 1/2 to 1 mile.

Landfills and Waste Processing Sites: Sites identified as regulated landfills or sites that receive or process solid or hazardous waste searched to 1/2 mile.

Clandestine Drug Lab Sites: Sites identified as clandestine drug laboratory sites or sites where drug-manufacturing chemicals were produced and seized. These sites are searched to 1/8 mile.

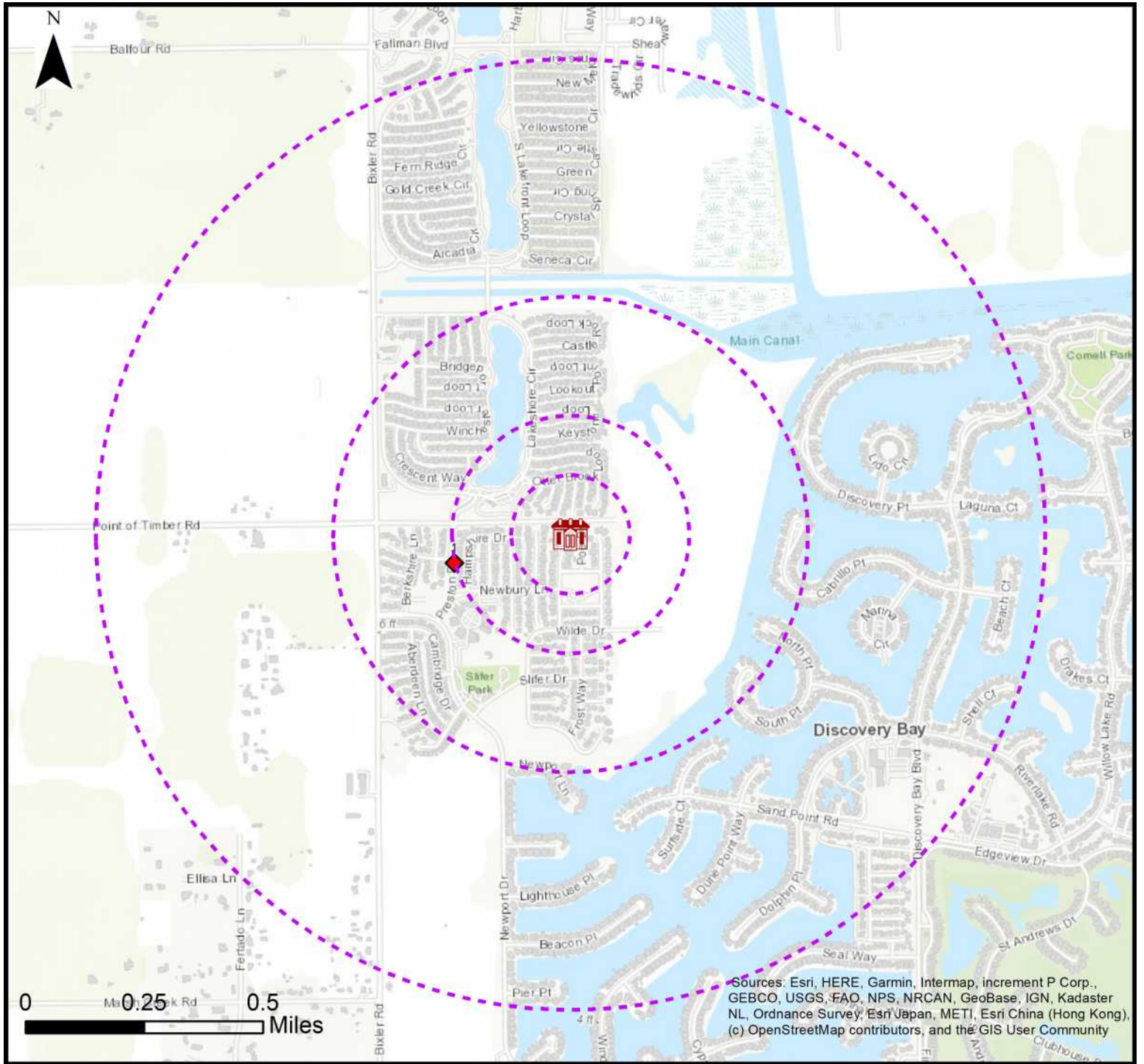
Oil and Gas Well Sites: A list of oil and gas well locations searched to a 1/4 mile.

Summary of Findings








The following is a summary of information found for: **640 Dickinson Court, Discovery Bay, CA, 94505**

<u>Sites Found</u>	<u>Map Legend</u>	<u>Category</u>	<u>Search Distance</u>	<u>Details</u>
1		<i>Sites Investigated for Environmental Concerns</i>	1/2 - 1 mile	<i>Section 1</i>
0		<i>Landfills and Waste Processing Sites</i>	1/2 mile	<i>Section 2</i>
0		<i>Clandestine Drug Lab Sites</i>	1/8 mile	<i>Section 3</i>
0		<i>Oil and Gas Well Sites</i>	1/4 mile	<i>Section 4</i>

Environmental Hazard Map



Property Address: 640 Dickinson Court, Discovery Bay, CA, 94505

- | | | | |
|-----------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|
|  Project Property |  Site Investigated for Environmental Concerns |  Clandestine Drug Lab Sites |  National Priority List Sites |
|  Buffer Outline |  Landfills and Waste Processing Sites |  Oil and Gas Wells | |

Section 1: Sites Investigated for Environmental Concerns

Refer to the [Category Descriptions](#) section for more information about the source(s) including definitions and contact information.

EnviroStor Database:

1 Record(s) Found within 1 mile

Company/Site	Address	Distance from property/Dir.	Map Key
DISCOVERY BAY WEST	NEWPORT DRIVE/PRESTON DRIVE, DISCOVERY BAY, 94514 <i>Estor/EPA ID Cleanup Status: 07010005 NO ACTION REQUIRED AS OF 4/13/2001</i>	1330 ft W	1

CERCLIS - No Further Remedial Action Planned:

0 Record(s) Found within 1/2 mile

Comprehensive Environmental Response, Compensation and Liability Information System - CERCLIS:

0 Record(s) Found within 1/2 mile

Deleted NPL:

0 Record(s) Found within 1 mile

Delisted Leaking Storage Tanks:

0 Record(s) Found within 1/2 mile

Delisted State Response Sites:

0 Record(s) Found within 1 mile

GeoTracker Cleanup Program Sites:

0 Record(s) Found within 1/2 mile

Leaking Underground Fuel Tank Reports:

0 Record(s) Found within 1/2 mile

Leaking Underground Storage Tanks on Tribal/Indian Lands:

0 Record(s) Found within 1/2 mile

National Priority List:

0 Record(s) Found within 1 mile

National Priority List - Proposed:

0 Record(s) Found within 1 mile

Proposed Closure of Underground Storage Tank Cases:

0 Record(s) Found within 1/2 mile

RCRA CORRACTS-Corrective Action:

0 Record(s) Found within 1 mile

SEMS List 8R Active Site Inventory:

0 Record(s) Found within 1/2 mile

SEMS List 8R Archive Sites:

0 Record(s) Found within 1/2 mile

State Response Sites:

0 Record(s) Found within 1 mile

Section 2: Landfills and Waste Processing Sites

Refer to the [Category Descriptions](#) section for more information about the source(s) including definitions and contact information.

EPA Report on the Status of Open Dumps on Indian Lands:

0 Record(s) Found within 1/2 mile

Inventory of Open Dumps, June 1985:

0 Record(s) Found within 1/2 mile

Land Disposal Sites:

0 Record(s) Found within 1/2 mile

RCRA non-CORRACTS TSD Facilities:

0 Record(s) Found within 1/2 mile

Sites Listed in the Solid Waste Assessment Test (SWAT) Program Report:

0 Record(s) Found within 1/2 mile

Solid Waste Disposal Sites with Waste Constituents Above Hazardous Waste Levels:

0 Record(s) Found within 1/2 mile

Solid Waste Information System (SWIS):

0 Record(s) Found within 1/2 mile

Section 3: Clandestine Drug Lab Sites

Refer to the [Category Descriptions](#) section for more information about the source(s) including definitions and contact information.

Clandestine Drug Lab Sites:

0 Record(s) Found within 1/8 mile

National Clandestine Drug Labs:

0 Record(s) Found within 1/8 mile

Section 4: Oil and Gas Well Sites

Refer to the [Category Descriptions](#) section for more information about the source(s) including definitions and contact information.

Oil and Gas Wells:

0 Record(s) Found within 1/4 mile

Unlocated Sites

These are records that could not be mapped due to limited address information from the government agency collecting the data. These records may or may not be in your study area, and are included as reference.

Category: Landfills and Waste Processing Sites

Datasource	Company/Site	Address
Sites Listed in the Solid Waste Assessment Test (SWAT) Program Report	ANTIOCH DISPOSAL SERVICE LANDFILL (LYNCH)	SOUTH OF ANTIOCH

Environmental Category Descriptions

Environmental information investigated for the ERIS Environmental Hazard Report are listed below by category for only the data sources that have been found for this report. Categories may contain several data sources collected from various government and private agencies across the United States.

Section 1: Sites Investigated for Environmental Concerns

EnviroStor Database

EnviroStor is the Department of Toxic Substances Control's data management system for tracking our cleanup, permitting, enforcement and investigation efforts at hazardous waste facilities and sites with known contamination or sites where there may be reasons to investigate further.

The following definitions are provided for Envirostor Site statuses:

ACTIVE: Identifies that an investigation and/or remediation is currently in progress and that DTSC is actively involved, either in a lead or support capacity.

BACKLOG: Identifies non-active sites which DTSC is not currently investigating or remediating. These sites generally become active when staff and/or financial resources are available.

BORDER ZONE/HAZ WASTE PROPERTY (BZP/HWP): Potential Border Zone properties are located within 2,000 feet of a significant disposal of hazardous waste; Hazardous Waste Property facilities/sites have a significant disposal of hazardous waste.

CERTIFIED: Identifies completed sites with previously confirmed release that are subsequently certified by DTSC as having been remediated satisfactorily under DTSC oversight.

CERTIFIED - LAND USE RESTRICTIONS ONLY: Identifies sites where a remedy is implemented and the selected remedy results in hazardous substances remaining at the site at concentrations above those acceptable for unrestricted use and a Land Use Restriction or Land Use Covenant has been recorded for the site.

CERTIFIED / OPERATION & MAINTENANCE: Identifies sites that have certified cleanups in place but require ongoing Operation and Maintenance (O&M) activities

CERTIFIED O&M - LAND USE RESTRICTIONS ONLY: Identifies facilities/sites that went through the Border Zone Property (BZP) or Hazardous Waste Property (HWP) process and entered into voluntary deed restrictions, but were not formally designated as either a "Border Zone" or "Hazardous Waste Property"

INACTIVE - ACTION REQUIRED: Identifies non-active sites where, through a Preliminary Endangerment Assessment (PEA) or other evaluation, DTSC has determined that a removal or remedial action or further extensive investigation is required.

INACTIVE - NEEDS EVALUATION: Identifies non-active sites where DTSC has determined a PEA or other evaluation is required.

NO ACTION REQUIRED: Identifies sites where a Phase I Environmental Assessment was completed and resulted in a no action required determination.

NO FURTHER ACTION: Identifies completed sites where DTSC determined after investigation, generally a PEA (an initial assessment), that the property does not pose a problem to public health or the environment.

REFER: 1248 LOCAL AGENCY: Identifies sites that were referred to a local agency (through the SB 1248 determination process) to supervise the cleanup of a simple waste release.

REFER: EPA: Identifies sites that, based on limited information available to DTSC, appear to be more appropriately addressed by the United States Environmental Protection Agency (U.S. EPA).

REFER: IWMB: Identifies sites that, based on limited information available to DTSC, appear to be more appropriately addressed by the California Integrated Waste Management Board (IWMB).

REFER: LOCAL AGENCY: Identifies sites that, based on limited information available to DTSC, appear to be more appropriately

addressed by another state or local environmental regulatory agency.

REFER: OTHER AGENCY: Identifies sites that, based on limited information available to DTSC, appear to be more appropriately addressed by DTSC's Hazardous Waste Management Program and are identified as Resource Conservation and Recovery Act (RCRA). REFER: RCRA: Identifies sites that, based on limited information available to DTSC, appear to be more appropriately addressed by the California Regional Water Quality Control Boards (RWQCBs).

More information about Envirostor Sites can be found by searching the Department of Toxic Substances Control's EnviroStor database at: <https://www.envirostor.dtsc.ca.gov/public/>.

For general assistance in s

Section 2: Landfills and Waste Processing Sites

Sites Listed in the Solid Waste Assessment Test (SWAT) Program Report

In 1984, the Legislature passed a law requiring testing of water and air media at all solid waste disposal sites, to determine the threat they may pose to water quality. In a 1993 Memorandum of Understanding, the State Water Resources Control Board (SWRCB) agreed to submit a comprehensive report on the Solid Waste Assessment Test (SWAT) Program to the California Integrated Waste Management Board (CIWMB). These reports from 1987-88, 1989-90, and 1-1996 summarize the work completed by the SWAT Program, and addresses both the impacts that leakage from solid waste disposal sites (SWDS) may have upon waters of the State and the actions taken to address such leakage.

For further information, the State Water Resources Control Board can be contacted at (916) 341-7365, and questions about the SWRCB programs can be directed to info@waterboards.ca.gov.

Disclaimer and Liability Notice

This Report (1) does not provide a full environmental evaluation for the site or adjacent properties, (2) was not field validated and (3) does not replace a property condition assessment. It is provided pursuant to the provisions of your agreement with ERIS Information Inc. (ERIS) and the following provisions:

Reliance on information in Report: This Report is only an overview of the potential environmental perils associated with the site. For a fuller evaluation of such perils, a Standard Database Report is recommended in conjunction with an opinion from a qualified environmental professional.

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California Tax Disclosure Report



*This report satisfies
the seller's obligation, pursuant
to Civil Code Section 1102.6b, to
disclose all special tax and/or
assessment districts affecting
the subject property*

California Tax Data
www.californiataxdata.com

This Report Prepared Especially For:



Address : 640 DICKINSON CT, DISCOVERY BAY

***Your #1 Source for Property Tax Information**
(Including Mello-Roos and 1915 Act Disclosures)*

California Tax Data. 32332 Camino Capistrano, Suite 206 San Juan Capistrano, CA 92675
Tel 949-240-1520 | info@californiataxdata.com
www.californiataxdata.com

PROPERTY TAX DISCLOSURE REPORT FOR:

Property Address: 640 DICKINSON CT, DISCOVERY BAY

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NOTICE OF SPECIAL TAX AND ASSESSMENT

TO: THE PROSPECTIVE PURCHASER OF THE REAL PROPERTY KNOWN AS:

Assessor's Parcel Number: 0116000233
Property Address or Legal Description: 640 DICKINSON CT, DISCOVERY BAY
Report Date: 9/11/2023

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

1. MELLO-ROOS COMMUNITY FACILITIES DISTRICTS

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

Properties located within a Mello-Roos Community Facilities District are subject to a special tax, which is in addition to the regular property taxes and any other charges and benefit assessments that will be listed on the property tax bill. This special tax may not be imposed on all parcels within the city or county where the property is located. The special tax is used to provide public facilities or services that are likely to particularly benefit the property.

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

2. 1915 BOND ACT ASSESSMENT DISTRICTS

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

Properties within a 1915 Bond Act assessment district are subject to annual assessment installments (a Mello-Roos Community Facilities District special tax and the 1915 Bond Act Assessment District annual assessment installments are hereinafter collectively referred to as "Special Liens"), which are in addition to the regular property taxes and any other charges and benefit assessments that will be listed on the property tax bill. The assessment district issues bonds to finance the acquisition or construction of certain public improvements that are of direct and special benefit to property within the assessment district. The bonds will be repaid from annual assessment installments on property within the assessment district. The special assessment is used to provide public facilities that are likely to particularly benefit the property.

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

MELLO-ROOS COMMUNITY FACILITIES DISTRICT SPECIAL TAXES AND THE 1915 BOND ACT ASSESSMENT DISTRICT ANNUAL ASSESSMENT INSTALLMENTS ARE HEREINAFTER COLLECTIVELY REFERRED TO AS "SPECIAL LIENS." IF SPECIAL LIENS DESCRIBED ABOVE ARE NOT PAID WHEN DUE, FORECLOSURE PROCEEDINGS MAY BE INITIATED AT ANY TIME, AFTER PROPERTY TAXES BECOME DELINQUENT. YOUR PROPERTY MAY BE SOLD FOR THE DELINQUENT AMOUNTS, EARLIER THAN WITH REGULAR PROPERTY TAXES.

NOTICE OF SPECIAL TAX AND ASSESSMENT (continued)

TO: THE PROSPECTIVE PURCHASER OF THE REAL PROPERTY KNOWN AS:

Assessor's Parcel Number: 0116000233
Property Address or Legal Description: 640 DICKINSON CT, DISCOVERY BAY
Report Date: 9/11/2023

THE INFORMATION PROVIDED IN THIS REPORT WAS PREPARED BY CALIFORNIA TAX DATA ("CTD") AND IS SUBJECT TO THE TERMS AND CONDITIONS CONTAINED HEREIN. THE PURPOSE OF THIS REPORT IS TO ASSIST THE SELLER IN FULFILLING HIS OR HER LEGAL DISCLOSURE REQUIREMENT PURSUANT TO CALIFORNIA CIVIL CODE § 1102.6B. THIS REPORT WAS COMPILED USING INFORMATION OBTAINED FROM THE COUNTY, VARIOUS GOVERNMENTAL AGENCIES AND THIRD PARTIES. CTD 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.**

NOTICE OF FIRE PREVENTION FEE (ABx1 29)

TO: THE PROSPECTIVE PURCHASER OF THE REAL PROPERTY KNOWN AS:

Assessor's Parcel Number: 0116000233
Property Address or Legal Description: 640 DICKINSON CT, DISCOVERY BAY
Report Date: 9/11/2023

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

IMPORTANT NOTICE

***** The Fire Prevention Fee has been suspended as of July 1, 2017. On July 25, 2017, Governor Edmund G Brown signed Assembly Bill 398, which suspended the State Responsibility Area (SRA) Fire Prevention Fee until 2031. *****

The State of California authorized a new State Responsibility Fire Prevention Fee (FPF) to be assessed on each habitable structures located within **State Responsibility Areas (SRA)**. The FPF will be collected in order to pay for fire prevention activities and to protect structures that fall within the SRA. The State Board of Forestry and Fire Protection (State Board) has established the FPF in an amount not to exceed \$152.33 to be assessed on each habitable structure located within the SRA. The FPF will be adjusted annually by the State Board, beginning July 1, 2013, to reflect the percentage of change in the average annual value of the Implicit Price Deflator for State and Local Government Purchases of Goods and Services. The State Responsibility Area (SRA) is the area of the state where the State of California is financially responsible for the prevention and suppression of wildfires.

Fire Prevention Maximum Fee *(per each habitable structure located within State Responsibility Areas)*..... **\$0.00**

Commencing with the 2011-12 fiscal year, the Board of Equalization (BOE) is required to annually assess and collect the FPF on behalf of the Department of Forestry and Fire Protection (CAL FIRE) in accordance with the Fee Collection Procedures Law. CAL FIRE is responsible for providing the BOE with a list identifying the names and addresses of persons who are liable for the FPF and the amount of the fee(s) to be assessed. In addition to assessing the FPF, the BOE is responsible for registering and maintaining fee payer accounts, issuing refunds, adjusting liabilities and performing fee collection duties. CAL FIRE is responsible for evaluating all petitions and claims for refunds submitted in regard to the FPF assessed

(Fire Prevention Fee (ABx1 29). 2011. California State Board of Equalization. 1 July 2017. www.boe.ca.gov.)

*If the habitable structure is within the boundaries of a local agency that provides fire protection services, the owner will receive a \$35.00 reduction for each habitable structure.

THIS PROPERTY IS NOT SUBJECT TO FIRE PREVENTION FEE (ABx1 29).

NOTICE OF SUPPLEMENTAL TAX BILL

TO: THE PROSPECTIVE PURCHASER OF THE REAL PROPERTY KNOWN AS:

Assessor's Parcel Number: 0116000233
Property Address or Legal Description: 640 DICKINSON CT, DISCOVERY BAY
Report Date: 9/11/2023

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

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

SUPPLEMENTAL TAX CALCULATOR

1. Estimated Sale Price.....	\$	
2. Estimated Current Assessed Value.....	\$	\$896,500.00
3. Increase / Decrease (Subtract line #2 from line #1) Estimated Supplemental Assessed Value.....	\$	
4. Ad Valorem Tax Rate.....		1.091
5. Multiply line #3 by line #4 Estimated Supplemental Tax Amount Obligation.....	\$	

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

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

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

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

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

Proration Month Factor Table

Sale Month	Factor	Sale Month	Factor
January	0.4170	June	1.0000
February	0.3333	July	0.9167
March	0.2500	August	0.8333
April	0.1667	September	0.7500
May	0.0866	October	0.6670
		November	0.5830
		December	0.5000

NOTICE OF PROPERTY ASSESSED CLEAN ENERGY (PACE) PROGRAM

TO: THE PROSPECTIVE PURCHASER OF THE REAL PROPERTY KNOWN AS:

Assessor's Parcel Number: 0116000233
Property Address or Legal Description: 640 DICKINSON CT, DISCOVERY BAY
Report Date: 9/11/2023

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



Property Assessed Clean Energy (PACE) programs are a means of financing energy efficiency upgrades or renewable energy installations for your home. PACE partners with local governments to make energy efficient, water efficient and renewable energy products more affordable for homeowners. These programs allow homeowners to finance energy improvements for their homes, and to repay the financing through special assessments on their property taxes.

Property Assessed Clean Energy (PACE) Tax Amount..... \$ 0.00

PACE programs finances 100% of the cost to purchase and install eligible products. It offers low-fixed interest rates, flexible payment terms including 5, 10, 15, or 20 years for most products. The repayment of PACE is included in your property tax bill, which is delivered and collected by the County. If your property was enrolled into a PACE program after the annual tax bill has been issued, the PACE program will not appear on your annual tax bill until the following fiscal year. You will see a line item titled with the name of the PACE program you are participating in on your property tax bill. If you make property tax payments through an impound escrow account, your lender will adjust your monthly payment to include the amount due for PACE Financing. Just like a mortgage, interest paid on the principal balance is tax deductible. A property owner's initial payments will be comprised of more interest and less principle. Over time, payments will be comprised of more principle and less interest. Therefore, the amount that is tax deductible will vary over the term of the financing, just like it would be with a mortgage. Property taxes typically stay with the property when it is sold. Under the PACE programs, when you sell or refinance your property, your remaining payments may stay with the property. However, your lender may require you to pay off the remaining balance when you refinance or sell your home.

THIS PROPERTY IS NOT PARTICIPATING IN A PACE PROGRAM.

NOTICE OF SUPPLEMENTAL PROPERTY TAX BILL

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

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

The supplemental tax bills are not mailed to your lender. If you have arranged for your property tax payments to be paid through an impound account, the supplemental tax bills will not be paid by your lender. It is your responsibility to pay these supplemental bills directly to the Tax Collector.

If you have any question concerning this matter, please call your local Tax Collector's Office.

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

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

For a complete explanation and estimation of the supplemental tax bills affecting this parcel you can go to www.californiataxdata.com and order a complete Notice of Supplemental Tax Report.

SPECIAL ALERT

New Mandatory Transfer Fee Disclosure Required 1/1/08

1. Private Transfer Fee

This is commonly known as a "Private Transfer Tax". It is a fee imposed by a private entity such as a property developer, home builder, or homeowner association, when a property within a certain type of subdivision is sold or transferred. A private transfer fee may also be imposed by an individual property owner. Private transfer fees are different from city or county Documentary Transfer Taxes. Private Transfer Fees may apply in addition to government Documentary Transfer Taxes that are due upon sale or transfer of the property.

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

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

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

Content of Disclosure. Civil Code Section 1102.6e requires the Seller to disclose specific information about any Transfer Fee that may affect the property. Please refer to the legal code or to the C.A.R Form NTF (11/07), provided by the California Association of Realtors, for a standard format to use in making the Transfer Fee Disclosure if you elect to investigate and make this disclosure personally.

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.

2. Documentary Transfer Taxes

This is a government tax imposed by a city or county when a property within the jurisdiction is sold or transferred. (It is commonly known as a "Real Estate Transfer Tax".) It is NOT the same as a private transfer fee, which may be imposed by a private entity such as a property developer, home builder, or homeowner association. However, it is a similar fee due upon closing, calculated based on a percentage of the purchase price.

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

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

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

To estimate the transfer tax for the property, multiply the Property's estimated sales price (in thousands of dollars) by the amount shown in the Tax Rate Table for the city and county in which the property is located.

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

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

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

BREAKDOWN OF THE 2022-2023 PROPERTY TAX BILL

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

Basic Prop 13 Levy

1. Basic 1% Levy	Prop 13	\$8,965.00
County of Contra Costa (925) 335-1080	General Service	

Voter Approved Ad Valorem Taxes

2. Ad Valorem Taxes	Ad Valorem Tax	\$816.70
County of Contra Costa (925) 335-1080	Ad Valorem Taxes	

Basic Prop 13 Levy & Voter Approved Ad Valorem Taxes: \$9,781.70

Estimated Tax Rate: 1.091%

Direct Assessments

3. County Sanitation District No. 19 Byron Sewer Service Charge	Sewer or Water Charge	\$1,296.96
Discovery Bay Community Services District (925) 634-1131	Sanitation	
4. Landscape & Lighting District Zone 9	1972 Act Landscaping & Lighting Maintenance District	\$779.12
Town of Discovery Bay (925) 634-1131	Landscape & Lighting	
5. Weed Abatement	Abatement District	\$320.88
Bethel Island Fire Protection District (925) 684-2211	Weed Abatement	
6. Federal Stormwater Fee Zone A-17	Flood Control/Storm Drainage Assessment	\$30.00
County of Contra Costa (925) 335-1080	Flood Control	
7. East County Landscape Lighting District	1972 Act Landscaping & Lighting Maintenance District	\$19.70
County of Contra Costa (925) 335-1080	Landscape & Lighting	
8. Service Area L-100	1927 Act Municipal Lighting Maintenance District	\$14.94
County of Contra Costa (925) 335-1080	Street Lighting	
9. Special Parcel Tax	Voter Approved Special Tax	\$12.00
San Francisco Bay Restoration Authority (510) 286-7193	Wetlands Restoration	
10. Mosquito Abatement	Vector Control District	\$11.88
County of Contra Costa (925) 335-1080	Mosquito Abatement	
11. Emergency Medical Services 1 Zone B	Police, Fire or Emergency Medical Services	\$10.00
County of Contra Costa (925) 335-1080	Emergency Medical	

Total Direct Assessment Charges: \$2,495.48

Total 2022-2023 Amount: \$12,277.18

DESCRIPTION OF PROPERTY TAX CHARGES

Basic 1% Levy

The Basic 1% Levy is the primary property tax charge levied by the County on behalf of government agencies. As a result of the passage of Proposition 13 in 1978 (Article XIII A of the California State Constitution), the basic levy is limited to 1% of the property's net assessed value. Proceeds from this tax are divided by the County and used to help fund nearly every function the state, county, city and other local municipal agencies provide. All other charges that appear on the tax bill vary by district and county.

Ad Valorem Tax

An Ad Valorem Tax is a tax levied on a parcel that is calculated based on the assessed value of the parcel. Ad valorem taxes may include those taxes that were approved by voters before that passage of Proposition 13 in 1978, General Obligation Bonds or Special Taxes that are based on assessed value as opposed to some other method. Taxes that were established before 1978 may be used for various services and improvements and may or may not be associated with public indebtedness (the issuance of municipal bonds). A General Obligation Bond is a municipal bond that may be issued by a city, county or school district in order to finance the acquisition and construction of public capital facilities and real property. Equipment purchases and the cost of operation and maintenance cannot be financed with a General Obligation Bond. Special Taxes are created pursuant to various California Code Sections and require 2/3 majority approval of the qualified voters for approval. A special tax is may be formed by a local government (a city, county, special district, etc...) in order to finance specific facilities and/or services and cannot be used for general purposes.

Sewer or Water Charge

A Sewer Use Fee or a Water Use Fee is a fee created pursuant to the Health and Safety Code Section 5470 et seq. upon majority approval of the property owners during an assessment balloting procedure. A fee may be created by a local government (a city, county, special district, etc...) in order to finance to pay for sewer and/or water maintenance and operation. The fees may be billed directly, but in some cases are collected annually as a separate line item on the County property tax bills for each of the parcels within the service area.

1972 Act Landscaping & Lighting Maintenance District

A Lighting and Landscape Maintenance District is a special assessment district created pursuant to the Landscaping and Lighting Act of 1972 (Streets and Highways Code Section 22500 et seq.) upon majority approval of the property owners during an assessment balloting procedure. These Districts may be formed by a local government (a city, county, special district, etc...) in order to finance certain services that benefit the properties within the district. The District must provide special benefit to the properties within the district in order to levy special assessments. The District will include the ability to issue municipal bonds to finance improvements pursuant to the Improvement Bond Act of 1915 (Streets and Highways Code Section 8500 et seq.) however this is not common.

Abatement District

An Abatement District is created to finance the prevention, mitigation, abatement or control of some type of pest, weed, nuisance or geologic hazard. Pursuant to California Health and Safety Code Section 2200 et seq, a district is created to finance the prevention, mitigation, abatement or control of mosquitos and/or vectors. In addition to mosquito and vector control abatement districts, California law allows counties and cities to create weed and rubbish abatement districts pursuant to Government Code Section 39501-39588 as well as general nuisance abatement district pursuant to Government Code Section 38771-38775 on individual properties at the owner's expense. A geologic hazard abatement District is authorized by the Public Resources Code Section 26500 et seq. It can be used by a City or County to assist property owners in areas where geologic hazards become a threat to property.

Flood Control/Storm Drainage Assessment

A Flood Control/Storm Drainage Assessment is a special assessment created pursuant to the Health and Safety Code Section 5470 et seq. upon majority approval of the property owners during an assessment balloting procedure. A Flood Control/Storm Drain Assessment may be created by a local government (a city, county, special district, etc...) in order to finance flood control/storm drainage facilities and services. A Flood Control/Storm Drain Assessment must provide special benefit to the properties within the service area in order to be levied.

1927 Act Municipal Lighting Maintenance District

A 1927 Act Municipal Lighting Maintenance District is a special assessment district created pursuant to the Municipal Lighting Maintenance District Act of 1927 (Streets and Highways Code Section 18600 et seq.) upon majority approval of the property owners during an assessment balloting procedure. A 1927 Act Municipal Lighting Maintenance District may be formed by a city in order to finance the maintenance and servicing (but not the installation) of street lighting systems. A 1927 Act Municipal Lighting Maintenance District must provide special benefit to the properties within the district in order to levy special assessments.

Voter Approved Special Tax

A Special Tax is created pursuant to the Government Code Section 50075 et. Seq. upon and requires the approval of at least 2/3rds majority of the qualified voters in the servicing area, which is usually the jurisdictional area of the local government agency. Special Taxes finance various public improvements and services for public libraries, hospitals, schools, fire and police protection. A Special Tax is not a fee, charge or special assessment, therefore, the amount of the special tax is not limited to the relative benefit it provides to property owners or taxpayers. Typically, they are levied on a per parcels basis either according to the square footage of the parcel or on a flat charge.

Vector Control District

A Vector Control District is a special assessment district created pursuant to the Health and Safety Code Section 2270 et seq., in order to collect costs of a local government (a city, county, special district, etc...) related to vector control. One-time abatements include a notice to the property owner prior to abatement followed by a public hearing. Upon abatement, if the amount owing remains delinquent, a recorded lien is placed on the parcel for the abatement amount, which may include a surcharge that is usually 10% of the amount or is an administrative charge based on actual administrative costs. Ongoing abatements are established upon majority approval of the property owners during an assessment balloting procedure.

Police, Fire or Emergency Medical Services

A special tax for police, fire or emergency medical services is created pursuant to the Government Code Section 53970 upon 2/3 majority approval of the qualified voters. A municipal bond may be issued in order to finance police protection, fire protection and emergency medical facilities and/or services. 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.

Terms, Conditions and Limitations

This property tax disclosure report ("Report") was prepared by a California Tax Data ("CTD") on behalf of the Seller and the Seller's Agent (collectively, the "Seller") to assist the Seller in providing information to the Buyer and the Buyer's Agent (collectively, the "Buyer") as directed by Section 1102.6b of the Civil Code and Sections 53340.2 and 53754 of the Government Code, as amended. The Seller and Buyer are hereinafter collectively referred to as the "Parties". This Report is used to determine whether the subject property is located in one or more special taxing districts and is subject to annual assessments levied pursuant to the Improvement Bond Act of 1915 ("1915 Act") and/or annual special taxes levied pursuant to The Mello-Roos Community Facilities District Act of 1982 ("Mello-Roos"). If the subject property is located in a 1915 Act or Mello-Roos District this Report will provide the additional required information as set forth in the code sections referenced above on the prescribed "Notice of Special Tax and Assessment" form to the prospective Buyer in addition to the other information included in this Report.

Report Preparation. This Report is prepared using data obtained from (a) governmental agencies that have created, or have authorized and intend to create new 1915 Act and/or Mello-Roos Districts ("District Data"), from (b) public property tax information and records ("Property Tax Data") and, from (c) a proprietary database created by CTD for the purpose of creating these reports ("CTD Database"), referred to individually as the "Database" and collectively as the "Databases".

Database Updates. The Property Tax Data used in this Report is created by the applicable governmental agencies between September 1st and November 30th of each year and incorporated into the CTD Database ("Update Period"). It is obtained by CTD as soon as reasonably possible after becoming publicly available which in some cases may be after it is available on public websites. Due to the detailed nature of obtaining, processing and adapting the data into a usable format for preparing this Report there will be some delay once the updated information is obtained by CTD. The information in this Report can and may vary from year to year and can only be relied upon for the fiscal year being reported. The Property Tax Data can and will change throughout the year as determined by the agency having responsibility for that Database and may be made at any time and without notice. Generally these updates do not impact or alter the 1915 Act or Mello-Roos District information provided in the Report and for that reason the updates may not be obtained by CTD. This Report is current as of the date the CTD Database was last updated by CTD for the fiscal year being reported. CTD is under no obligation to update this Report for the subsequent tax year when and if it becomes available.

Report and Database Limitations. CTD assumes that the District Data and the Property Tax Data is reliable and accurate and has not conducted any independent audit to verify the reliability, authenticity, or veracity of the data. CTD is not liable or responsible for any errors, inaccuracies or omissions in the District or Property Tax Data supplied by the various governmental and private agencies used to produce this Report. The Report is valid for the current fiscal year only and cannot be relied upon for subsequent fiscal years. The Databases may not be accurate, current, fully detailed, or complete. It is possible that a parcel of real property may be within a Mello-Roos or 1915 Act District that has been authorized and created but not yet appears within the Databases. There may be other governmental databases with relevant information which are not included in this report. This Report does not contain any information related to any other tax bills that may be issued for any reason including but not limited to corrections, changes in ownership, escaped or prior years, supplemental or unsecured property taxes.

Seller Responsibilities and Prohibitions. It is the responsibility of the Seller to enter the correct assessor's parcel number ("APN"), in the proper format for the County in which the subject property is located and to verify that the address is correct. Regardless of the Report's content the Seller must disclose to the prospective Buyer all material facts known to the Seller relating to the subject property being within a 1915 Act or Mello-Roos District. The Seller must immediately notify CTD if they suspect information on the Report is out-of-date or otherwise inaccurate for any reason. During the Update Period a new Report will be issued if requested by the Seller, in writing within 14 days of new information becoming publicly available.

Only the Parties May Rely on this Report. This Report is for the exclusive, non-transferrable benefit of the Parties to the transaction for which it has been purchased. This Report cannot be relied upon by (a) any persons other than the Seller and Buyer and their respective Agents, or (b) for any other real property, or (c) for any future transactions involving the subject property for which this report has been purchased. The purchase price paid for this Report does not include any amount for protection of any other properties, parties or future transactions.

Limited Liability. This Report is not an insurance policy and does not claim to provide the same protections as an insurance policy and has been priced accordingly. This report is not a substitute for a title report or title insurance and may not be relied upon as such. It does not obligate CTD to defend any Party against any claims, and CTD shall not have any duty to defend against any claims that may be brought. The price of this Report is not based upon any responsibility for defense costs, or for the assumption of unpaid future tax liability. The premium for an insurance product would be significantly higher than the cost of this report. Therefore, in order to induce CTD to provide this Report for the price charged, and to help streamline the process of resolving any disputes that may arise, the Parties agree that if there is a material error or omission in this Report:

- The Party who suffers damages as a result of such error or omission shall be entitled to recover from CTD the actual proved damages not to exceed the total tax amount under-reported payable for a five (5) year period or ten thousand dollars whichever is less.
- CTD shall not be liable for indirect, consequential, or punitive damages (including, but not limited to, emotional distress or pain and suffering).
- CTD shall not be liable to a Party for any matters known to that Party or its Agent (including errors in this Report) and not disclosed in writing to both the other Parties and CTD prior to the date the subject property is sold by the Seller to Buyer.
- CTD is not responsible for inaccurate APN or address information provided by the person who ordered this report for the subject property.

Other Agreements This Report sets forth the complete and integrated agreement between CTD and the Parties. Evidence of prior statements, representations, promises or agreements shall not be admissible to vary the terms of this written agreement. This agreement may not be changed or amended except by a written document signed by an authorized representative of CTD and the Parties. In the event that any dispute arises between CTD and any Parties relating to this Report or its subject matter, or any act or omission of CTD, the prevailing party shall be entitled to recover their reasonable costs, including attorneys' fees, from the losing party and will be resolved in the applicable Federal or state court in the County of Orange, State of California, United States of America. If any provision of this Report, or its application to any circumstance, is held to be invalid, unenforceable, or void, the remainder of this Report shall remain in full force and effect and enforced to the fullest extent possible. This Report is deemed valid only upon receipt of payment of the full price of the report within 30 days after the close of Escrow. Upon receipt of Payment by CTD the Parties may rely on the Report and its representations and a contract is formed with CTD.

BY ACCEPTING OR USING THIS REPORT, THE PARTIES HEREBY AGREE TO BE BOUND BY ALL OF THE TERMS, CONDITIONS, AND LIMITATIONS STATED HEREIN.