



Commercial Natural Hazard Disclosure Report

Property Address: 10600/10640/106 Mcdougall St,
Castroville, Monterey County, CA

APN: 030 161 014 000

Date: 9/2/2006

Report Number: 2006090100157

SELLER(S) ACKNOWLEDGEMENT AND DISCLOSURES

This section is provided for the Seller's convenience in providing certain disclosures that may be applicable to the property and this transaction. This section is to be completed by the seller or their agent and provided to the purchaser. The following disclosures are provided by:

Seller or Seller(s) Agent

_____ Date

Seller or Seller(s) Agent

_____ Date

Seller Disclosure – Earthquake Safety

This structure was built prior to 1975 and has walls of (i) pre-cast (e.g. tilt-up) concrete or reinforced masonry together with wood frame floors or roofs or is constructed of (ii) un-reinforced masonry

Yes _____ No _____ Do not know _____

If (1) the improvements on the property were constructed prior to 1975, and (2) said improvements include structures with (i) pre-cast (e.g. tilt-up) concrete or reinforced masonry walls together with wood frame floors or roofs or (ii) un-reinforced masonry walls, Buyer must be provided with a copy of the *Commercial Property Owner's Guide to Earthquake Safety (copy included with this report)* published by the California Seismic Safety Commission (California Government Code §8893 et seq.). This booklet explains that owners of un-reinforced masonry buildings in Seismic Zone 4 (most of California) who have received notice that their buildings have load-bearing un-reinforce masonry walls must post their buildings with signs warning that they may be unsafe in an earthquake (California government Code §8875.8). This information is provided by the Seller or Broker. JCP has not validated this information in any way and takes no responsibility for its accuracy.

Seller Disclosure – Water Heater Bracing Installation

Yes _____ No _____ Do not know _____ No Free Standing Water Heater _____

If the property contains one or more water heaters, Seller is required by California Health and Safety Code §19211 to certify to the Buyer that all such water heaters have been braced, strapped and/or anchored in accordance with law. This water heater bracing installation information is provided by the Seller or Broker. JCP has not validated this information in any way and takes no responsibility for its accuracy.

Seller Disclosure – Title Insurance is provided by the Purchase Agreement.

Yes _____ No _____ Do not know _____

This Title Insurance information is provided by the Seller or Broker. JCP has not validated this information in any way and takes no responsibility for its accuracy. In the event that the Purchase Agreement does not at present provide that title insurance will be obtained, Buyer is strongly urged to consider purchasing such insurance, and, in accordance with California civil Code §1057.6, is advised as follows:

IMPORTANT: IN A PURCHASE OR EXCHANGE OF REAL PROPERTY, IT MAY BE ADVISABLE TO OBTAIN TITLE INSURANCE IN CONNECTION WITH THE CLOSE OF ESCROW SINCE THERE MAY BE PRIOR RECORDED LIENS AND ENCUMBRANCES WHICH AFFECT YOUR INTEREST IN THE PROPERTY BEING ACQUIRED. A NEW POLICY OF TITLE INSURANCE SHOULD BE OBTAINED TO ENSURE YOUR INTEREST IN THE PROPERTY THAT YOU ARE ACQUIRING.

END SELLER'S DISCLOSURES. BEGIN REPORT RECEIPT AND ADDITIONAL THIRD PARTY DISCLOSURES

BUYER(S) ACKNOWLEDGEMENT

(WE) HAVE READ AND UNDERSTOOD THE ABOVE SELLER'S DISCLOSURES AS WELL AS THE NATURAL HAZARD, MILITARY ORDINANCE, AND AIRPORT INFLUENCE AREA DISCLOSURES, AND MOLD ADVISORY CONTAINED IN THIS REPORT.

Signature of Buyer

Date

Signature of Buyer

Date



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NATURAL HAZARD DISCLOSURES

THE SUBJECT REAL PROPERTY LIES WITHIN THE FOLLOWING AREA(S):

1. 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 _____

JCP determination based on the officially adopted maps:

NOT in a Special Flood Hazard Area. Located in Zone "B." Lenders are not federally required to have homeowners purchase and maintain flood insurance for property in this zone.

2. 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 _____

JCP determination based on the officially adopted maps:

In an Area of Potential Flooding Caused By Dam Failure according to the maps adopted by The State of California Office of Emergency Services. Refer to the explanation section below for more information on this zone.

3. A VERY HIGH FIRE HAZARD SEVERITY ZONE pursuant to Section 51178 or 51179 of the Government Code. The owner of this property is subject to the maintenance requirements of Section 51182 of the Government Code.

Yes _____ No

JCP determination based on the officially adopted maps:

NOT in an area of Very High Fire Hazard Severity Zone as defined on the State level maps (Gov. Code 51178). A local agency may exclude or include additional fire zones at their option. Concerned parties should contact their local fire services for more information.

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

Yes _____ No

JCP determination based on the officially adopted maps:

NOT in an official State Responsibility Area. Fire protection services for structures in this area are provided by local fire departments.



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

Yes No

JCP determination based on the officially adopted maps:

NOT in an official Earthquake Fault Zone. There are no mapped active fault traces on the property. See the Alquist-Priolo Earthquake Fault explanation section for additional information.

6. 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

JCP determination based on the officially adopted maps:

In an area not included on the current inventory of Official Seismic Hazard Maps. Maps may become available for this area in the future. For more information on this Act or when maps may become available, contact the California Geological Survey or visit their website at <http://www.consrv.ca.gov/dmg/shezp/>.

7. County Level Geologic and Seismic Zone Information

Based on the officially adopted natural hazard maps in the County's General Plan, the site is:

Zone VI as shown on the adopted General Plan maps used in this report. See the County Geologic Zones Explanation included with this report for more information.

8. City Level Geologic Hazard Zone Determination

Based on the officially adopted natural hazard maps in the City's General Plan, the site is:

Located in either an unincorporated area or does not have officially adopted mapped information available at this time from which a geologic determination can be made.



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Other Risk Exposures

The descriptions, explanations and natural hazard disclosures provided in this report are not intended to be full and complete disclosures of all possible hazards and their effects to the Buyer and/or the property. Identified natural hazards and any others that may exist but are not addressed in this report may limit the ability to develop the real property, to obtain insurance, or to receive assistance after a disaster. In the event this document indicates the property is affected by one or more natural hazards, buyer(s) and seller(s) are advised to:

1. Review the applicable laws in their entirety.
2. Seek advice of counsel as to any legal consequences of the disclosed items.
3. Retain appropriate consultants to review and investigate the impact of said disclosures. On-site inspections and/or due diligence assessments by appropriately licensed engineers and experts are recommended prior to completing a real estate, loan, or insurance transaction.

EXPLANATIONS OF HAZARD ZONES

SPECIAL FLOOD HAZARD AREA

Property in a Special Flood Hazard Area "A" or "V" is subject to flooding in a "100-year rainstorm." Federally connected lenders are required to have homeowners maintain flood insurance in these zones. A 100-year flood occurs on average once every 100 years, but may not occur in 1,000 years or may occur in successive years. Other types of flooding, such as dam failure, are not considered in developing these zones. In some cases, the insurance requirement may be waived or modified by obtaining a "Letter of Map Revision" (LOMR) or "Letter of Map Amendment" (LOMA) from the Federal Emergency Management Agency (FEMA). This might be possible where flooding is shallow and fill was placed on the site, appropriate flood control measures were taken, or only the lot and no part of the structure is in the zone. Contact FEMA directly for more information. Flood insurance for properties in Zones B, C, X or D is available but is not required.

Zones A, AO, AE, AH, A1-A30: Area of "100-year" flooding - a 1% or greater chance of annual flooding.

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

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

Zones X: An area of moderate to minimal flood risk

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

AREA OF POTENTIAL FLOODING (DAM FAILURE)

These areas are subject to potential flooding in the event of a sudden and total failure of a dam and injury could occur as a result. Most areas are defined assuming an instantaneous dam failure with a full reservoir. However, dams rarely fail instantaneously and reservoirs are not always filled to capacity. Not all dams in the state have inundation zones mapped. There may be exceptional conditions where such a map was not required by the OES; therefore, the zones are not delineated.

VERY HIGH FIRE HAZARD SEVERITY ZONE (VHFHSZ)

VHFHSZs are defined by the California Department of Forestry and Fire Protection (CDF) and local fire authorities in "Local Responsibility Areas" where fire suppression is the responsibility of a local fire department. In these zones properties may have a higher risk for fire damage and are required to have a "Class A" roof for new construction or replacement of existing roofs. In addition, the property must be maintained in a fire-resistant condition through adequate vegetation clearance around and above the structure, spark screens on chimneys and stovepipes, leaf removal from roofs, and other basic fire-safety practices. Contact your fire department for a complete list of requirements and exceptions.



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WILDLAND FIRE AREA (STATE RESPONSIBILITY AREA)

A wildland area where the CDF's fire protection services are responsible for suppressing fires is called a "State Responsibility Area" (SRA). These are generally rural areas where a significant wildland fire potential exists. Unless the county has assumed the fire suppression responsibility or has an agreement with a local fire agency, property owners in an SRA are responsible for organizing structural fire protection services. Such information is not available on maps; therefore, it can't be provided here. For very isolated properties with no local fire services there may be significant fire risk or only seasonal fire services. Property owners in an SRA are required to maintain adequate vegetation clearance around and above the structure, spark screens on chimneys and stovepipes, and other basic fire-safety practices. Contact your fire department for a complete list of requirements and exceptions.

EARTHQUAKE FAULT ZONE

Earthquake Fault Zones are delineated and adopted by California as part of the Alquist-Priolo Earthquake Fault Zone Act of 1972. Property in an Earthquake Fault Zone does not necessarily have a fault trace existing on the site. Earthquake Fault Zones are areas or bands delineated on both sides of known active earthquake faults. In some places, the zones are more than one-quarter of a mile wide. The potential for "fault rupture" damage (ground cracking along the fault trace) is relatively high only if a structure is located directly on a fault trace. If a structure is not on a fault trace, shaking will be the primary effect of an earthquake. During a major earthquake, shaking will be strong in the vicinity of the fault and may be strong at some distance from the fault depending on soil and bedrock conditions. It is generally accepted that properly constructed wood-frame houses are resistant to shaking damage.

SEISMIC HAZARD MAPPING ACT ZONE

Seismic Hazard Zone maps delineate areas subject to earthquake hazards. New development in a Seismic Hazard Zone is only permitted if it can be shown that mitigation makes the site acceptably safe. Maps are only available for limited areas now, but will eventually cover all of California. The hazards addressed are or will be: liquefaction, enhanced ground shaking, earthquake induced landslides, and various other ground failures. The first release of maps only addresses liquefaction and/or landslide zones.

Liquefaction Hazard Zones are areas where there is a potential for, or an historic occurrence of liquefaction. Liquefaction is a rare soil phenomenon that can occur when loose, water saturated, fine-grained sands, and silty sands that lie within 50 feet of the ground surface, are shaken in a significant earthquake. The soil temporarily becomes liquid-like and structures may settle unevenly.

Earthquake-Induced Landslide Hazard Zones are areas where there has been a recent landslide, or where the local slope, geological, geotechnical, and ground moisture conditions indicate a potential for landslides as a result of earthquake shaking.



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MONTEREY COUNTY GEOLOGIC ZONES DISCUSSION

The County of Monterey, separately from the State and Federal governments, has officially produced or adopted maps to delineate potential geologic and seismic hazards that are recognized at the local level. Those hazard maps are incorporated into the Seismic Safety Element of the General Plan, adopted by the County Board of Supervisors in 1975 and 1980. The local-level disclosure in this JCP report was based on the following official County map(s): "Geotechnical Evaluation [of various USGS Quadrangles]," prepared by Burkland & Associates (incorporated by reference into the Safety Element of the General Plan).

The hazard zones delineated on the above map source, in addition to the statutorily-required State and Federal hazard maps, are typically considered by the County when approving land use and development permit applications under County jurisdiction. Additional maps exist in the General Plan and other maps, including updated versions of the above-referenced map(s), may exist in the files of specific County departments. Those additional map sources were not consulted for this JCP disclosure because parcel-level details cannot be resolved at the scale and quality of the available official map, or the map is inappropriate for application to this report, or the map has not yet been officially adopted and incorporated into the County's Safety Element. As mapping technology advances, JCP later may determine that some additional map sources become usable for parcel-level disclosure. The mapped County hazard zones represent evaluations of generalized hazard information. Any specific site within a mapped zone could be at less or more relative risk than is indicated by the zone designation. If a site-specific evaluation is desired, JCP recommends that a geotechnical consultant be retained to study the site and issue a report.

The official County-level information addresses the potential geologic and seismic hazards itemized below:

GEOLOGIC HAZARD ZONE

• **Zone I** is areas with the least potential for geotechnical hazards. However, a hazard may exist in excavations, such as trenches which may not be stable without shoring. Expansive soils can be a problem if foundations are not appropriately designed.

• **Zone II** is areas with the second lowest potential for geotechnical hazards. Locally, erosion can be a problem. A potential for lurch cracking and liquefaction during an earthquake is possible in localized areas. Liquefaction is a loss of ground strength that can occur when water saturated, granular soils are shaken during an earthquake. As a result, soils can settle.

• **Zone III** is areas with a generally low potential for geotechnical hazards. Slope stability can be a problem locally, and liquefaction could occur in localized areas where shallow groundwater exists. Liquefaction is a loss of ground strength that can occur when water saturated, granular soils are shaken during an earthquake. As a result, soils can settle.

• **Zone IV** is areas with a generally moderate potential for geotechnical hazards. Slope stability and erosion are the primary geotechnical problems here. Expansive soils exist locally. Lurch cracking and lateral spreading could occur locally during a major earthquake. These phenomena are types of soil settling that can occur when water saturated, granular soils are shaken ("liquefied") during an earthquake and are able to move laterally.

• **Zone V** is areas with a generally moderate to high potential for geologic hazards. Erosion and slope stability are the primary geotechnical concerns. However, some Zone V areas contain fault traces which may pose a significant hazard. Lurch cracking and liquefaction are a potential hazard locally, especially in areas of shallow groundwater. Liquefaction is a loss of ground strength that can occur when water-saturated, granular soils are shaken. Lurch cracking can occur when liquefied soils move laterally.

• **Zone VI** is areas with generally moderate to high potential for geologic hazards. Slope stability and erosion are the most significant geotechnical problems. Fault traces exist locally, and lurch cracking and lateral spreading are likely in many areas during a large earthquake. Lurch cracking and lateral spreading are types of soil settling that can occur when water-saturated, granular soils are shaken ("liquefied") during an earthquake and are able to move laterally. Areas of highly expansive soils also exist in this zone.

• Tsunami hazards may exist in low-lying coastal areas. Tsunamis are earthquake-induced sea waves ("tidal waves").

Landslide and Erosion Susceptibility Zone

• **Landslide and Erosion Susceptibility:** Some properties are located within one of six zones on the county's **Landslide and Erosion Susceptibility Map**. Zone I is least susceptible to landsliding and erosion and Zone VI is most susceptible. If a property is located in an area of higher landslide and erosion susceptibility, it does not necessarily mean that specific landslides exist on the property or that landsliding in the area is imminent or even probable. It does mean that the designated area has a greater chance of landsliding than properties in level areas.



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CITY-LEVEL GEOLOGIC AND SEISMIC ZONES DISCUSSION

This disclosure report reviews the officially adopted geologic hazard maps in the Safety Element that each incorporated city in California is required to include in its General Plan. The city the subject property is located in has either not officially adopted hazard zonation maps in its General Plan at an appropriate scale to delineate where hazards may exist on a single parcel basis or will not make such maps available outside city offices. However, potential natural hazards may exist and be delineated on other sources used by the city in its Planning, Engineering, or Building Departments. Such potential sources are not reviewed in this report.

All parties should be aware that California is "earthquake country." Faults that may exist in this City or in neighboring regions could cause earthquake shaking or other fault related phenomena at the property. Other geologic hazards such as, but not limited to liquefaction (a type of soil settling that can occur when loose, water-saturated sediments are shaken significantly in an earthquake) may occur in certain valley floor areas and landslides are a possibility in any hillside area.

NOTE: County and city-level information sources are developed independently of each other and do not necessarily define or delineate hazards in the same way. A site can be *in* a geologic hazard zone according to the city and *not in* zone according to the county and vice versa. Cities and counties may use other information in addition to their General Plan sources to determine if hazards exist at a site or which sites may require geologic studies prior to new or additional construction. Such information could be a material fact to be disclosed in addition to General Plan information.

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

• • • **END OF LOCAL AREA DISCLOSURES AND DISCUSSIONS SECTION** • • •



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FORMER MILITARY ORDNANCE SITE DISCLOSURE

Determination

The subject property is **NOT WITHIN** one mile of a Formerly Used Defense (FUD) site containing military ordnance.

Discussion

FUD sites can include sites with common industrial waste (such as fuels), ordnance or other warfare materiel, unsafe structures to be demolished, or debris for removal. NOTE: most FUDS sites do not contain unexploded ordnance. California Civil Code 1102 requires disclosure of those sites containing unexploded ordnance. "Military ordnance" is any kind of munitions, explosive device/material or chemical agent used in military weapons. Unexploded ordnance are munitions that did not detonate. Only those FUD sites that the USACE has identified to contain Military Ordnance or have mitigation projects planned for them are disclosed in this report. Additional sites may be added as military installations are released under the Base Realignment and Closure (BRAC) Act. Active military sites are NOT included on the FUDS list.

AIRPORT INFLUENCE AREA DISCLOSURE

Determination

Based on certain mapped Airport Influence Areas determined by a County Airport Land Use Commission, the following determination can be made:

The property is NOT IN an officially-designated Airport Influence Area (AIA) and is NOT WITHIN two (2) statute miles of an airport for which no AIA has been officially designated.

Discussion

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

JCP uses official land use maps and/or digital data made available by governing ALUC or other designated government body. Most facilities for which an Airport Influence Area has been designated are included on the "California Airports List" maintained by the California Department of Transportation's Division of Aeronautics. The inclusion of military and private airports varies by County, and heliports and seaplane bases are not included, therefore, airports in these categories may or may not be included in this disclosure.

NOTE: Proximity to an airport does not necessarily mean that the property is exposed to significant aviation noise levels. Alternatively, there may be properties exposed to aviation noise that are greater than two miles from an airport. Factors that affect the level of aviation noise include weather, aircraft type and size, frequency of aircraft operations, airport layout, flight patterns or nighttime operations. Buyer should be aware that aviation noise levels can vary seasonally or change if airport usage changes.



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MOLD ADVISORY

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

For molds to grow and reproduce, they need only a food source - any organic material, such as leaves, wood, paper, or dirt and moisture. Because molds grow by digesting the organic material, they gradually destroy whatever they grow on. Mold growth on surfaces can often be seen in the form of discoloration, frequently green, gray, brown, or black but also white and other colors.

As part of a buyer's physical inspection of the condition of a property, the buyer may consider engaging an appropriate and qualified professional to inspect and test for the presence of harmful molds and to advise the buyer of any potential risk and options available. This advisory is not a disclosure of whether harmful mold conditions exist at a property or not. JCP Geologists has not performed testing or inspections of any kind. Any use of this form is acknowledgement and acceptance that JCP does not disclose, warrant or indemnify mold conditions at a property in any way and is not responsible in any way for mold conditions that may exist. Information is available from the California Department of Health Services Indoor Air Quality Section fact sheet entitled, "Mold in My Home: What Do I Do?" The fact sheet is available at www.cal-iaq.org or by calling (510)540-2476.

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

For local assistance, contact your County or City Department of Health, Housing, or Environmental Health.

CONFIRMATION OF COVERAGE AND INDEMNIFICATION

JCP Geologists has prepared a Natural Hazard Disclosure Report for the subject property identified above. This Confirmation of Coverage Statement applies only to the current transaction for which this JCP report was prepared, as of the date this report was prepared.

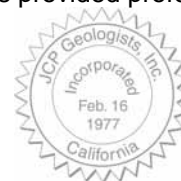
This statement is confirmation that JCP Geologists is included as an insured under a \$20 million Professional Liability policy for errors & omissions arising from the services JCP performs. Coverage, which is subject to specific terms and conditions in the policy, is provided for damages JCP is obliged to pay as a result of its negligent acts, errors or omissions arising out of its Natural Hazard Disclosure Professional Services provided for the above referenced residential property as of the date this report was prepared.

JCP's Professional Liability insurance policies contain an agreement which, subject to the specific terms and conditions contained in the policy, indemnifies and provides defense of the Clients of JCP against claims caused by the negligent acts, errors or omissions of JCP that fall within the scope of a contractual indemnification obligation of JCP to its Clients. For this purpose, Clients of JCP are the contractual parties to this transaction and their respective real estate agents for which JCP has provided professional services.

Date: 9/2/2006

By: JCP Geologists

Scott Roecklein, Sr. Vice President
First American Natural Hazard Disclosures





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Terms & Conditions

JCP Geologists (JCP) provides this Commercial Natural Hazard Disclosure Report as a disclosure of certain mandated natural hazard information and transmission of certain Seller provided disclosures. It provides the investor with an early cost-effective guide to aid in due diligence commitments or decision making prior to entering into purchase negotiations for a prospective property asset. Use of this report is acknowledgement of and agreement to abide by all Terms and Conditions set forth in this report.

The report is specifically prepared for the land parcel(s) identified by Assessor Parcel Number(s) (APN's) or developer's Tract and Lot numbers supplied to JCP by the client (or reasonably inferred from current owner information if that was supplied instead). In the event that the parcel identification provided us is incomplete, the subject property is assumed to comprise a single land parcel and is identified for the purposes of this report by the corresponding single APN. All parties understand that the information provided in the disclosures does not apply to any other assessors parcel number other than those identified in this report.

For the Natural Hazard Disclosures, JCP examines only the following maps: (a) NFIP Flood Insurance Rate Maps, (b) California Office of Emergency Services Dam Failure Inundation maps, (c) AB 6. Real Estate: disclosure (CDF) maps, (d) Alquist-Priolo Earthquake Fault Zone maps, (e) California Seismic Hazards Mapping Act maps (where available) (f) certain LOMR's or LOMA's (not all that exist may be available to JCP), (g) certain natural hazard Safety Element maps adopted by the county as part of its General Plan's Safety Element, (h) geologic and seismic hazard maps adopted by the city as a part of its General Plan's Safety Element only for location of the above property as identified by the seller or seller's agent. JCP relies on these official sources for the information in this report and does not produce, maintain or verify the information. Other hazard or disclosure information that may exist in a jurisdictional Safety Element, General Plan or any other source is not provided in this report. The following procedures and limitations apply to all of the disclosures on all pages of this report. Our services include, where appropriate, use of the assessors rolls, cadastral-type maps, photographic enlargements of maps and various cartographic techniques to locate the site on the appropriate map. The determination is made as accurately as reasonably possible using these said maps. For purposes of defining property lines, the assessor's parcel number and parcel maps are used. Any errors in the assessor's rolls may affect the determination procedures and JCP will not be liable for such errors

Decisions by jurisdictions relative to required studies, reports, etc. may be made using the information disclosed in this report, as well as other information in their files and/or local ordinances and procedures. Additional information which may be material to this transaction may exist in other sources not used in this report; however, research of such possible sources of the information in such sources is beyond the scope of this report and will not be reported here. The disclosure information in this report cannot be construed as a substitute for a geologic or engineering study nor that a city or county will not require such studies. No visual examination of the subject site was performed nor was a study of any jurisdiction's files or other sources made to determine the existence of any hazard which may exist on the site. This report is for the purpose of certain map-based, real estate transaction disclosures only and is not a substitute for the broker/agent property inspection. Due to changes disclosure maps, laws and contractual parties, this report cannot be relied upon for other properties or for future transactions of the subject property. **All parties should be aware that the information is subject to change.** JCP is not responsible for advising parties of any changes that may occur after the date of this report. Upon request within six months of issuing this report, JCP will update the report for no additional charge for the same transaction.

All representations regarding earthquake safety, water heater bracing, and title insurance presented in this report are provided for the buyer's convenience by the seller(s) or agent(s) of the subject property. JCP has not validated this information and takes no responsibility for its accuracy.

If any party to this transaction has concerns relative to the stability or condition of the property or if "red flags" are observed during any party's inspection, we suggest that a consultant be retained to study the site and render an opinion. This report is provided for the single property for which it was issued as of the date of this report, and has been prepared for the exclusive use of the current seller(s), their agent(s), and potential buyers of this property. The findings are not intended for use by other parties and may not contain sufficient information for the purposes of other parties or other uses. Our professional services are performed using a degree of care and skill ordinarily exercised under similar circumstances by reputable consultants. No other warranty, expressed or implied, is made as to the professional advice presented in this report.