

GeoDisclosure[®] Report

Committed to your success!

*Natural Hazard Disclosure Report
for Santa Cruz County.*

Dear Honora Robertson

12/18/25

Thank you for choosing GeoDisclosure for your natural hazard disclosure requirements. We are excited to head into 2025 being your trusted, local experts, offering you the best personalized service in the industry. Our commitment to your success is our top priority. That commitment has held true for 25 years!

We hope you are enjoying the Indian summer as we head into a new season. As winter approaches, it is a good time to start thinking about preparing your home or business for windy and rainy weather.

Where to start? Check the trees on your property and remove any large branches that could break during a heavy rain or wind storm. Walk around your property and observe drainage channels, gutters, culverts, storm drains, and other areas where collected debris could hinder the flow of water. The biggest sources for runoff are roofs and paved areas, such as patios and driveways.

GeoDisclosure offers a Drainage and Erosion Evaluation inspection where we will meet you at your property and offer guidance on how to manage soil stability and drainage issues. Contact Chris Gordon at (831) 469-4438 for more information and to schedule this valuable service.

As we celebrate 25 years of service to the local community, we continue to provide valuable resources that give your clients peace of mind and help you achieve success.

All the best in the rest of 2025,

Chris, Carole, and Cate - The GeoDisclosure Team

Property Address: 5606 Soquel Drive		Report Number: 38186
Bill To: Michelle Pappas First American Title Santa Cruz		
Escrow Number: 7233363		
Quantity	Description	Unit Price
1	Natural Hazard and Environmental Disclosure	\$109
TOTAL DUE UPON CLOSE OF ESCROW:		\$109
Please let us know if we do not have the correct escrow billing information.		

Unpaid reports are not insured and may not be used in any transactions for the property. Payment for this report is required to obtain any insurance and/or liability protections.

Property Address : 5606 Soquel Drive, Soquel, CA 95073

APN: 037-191-13

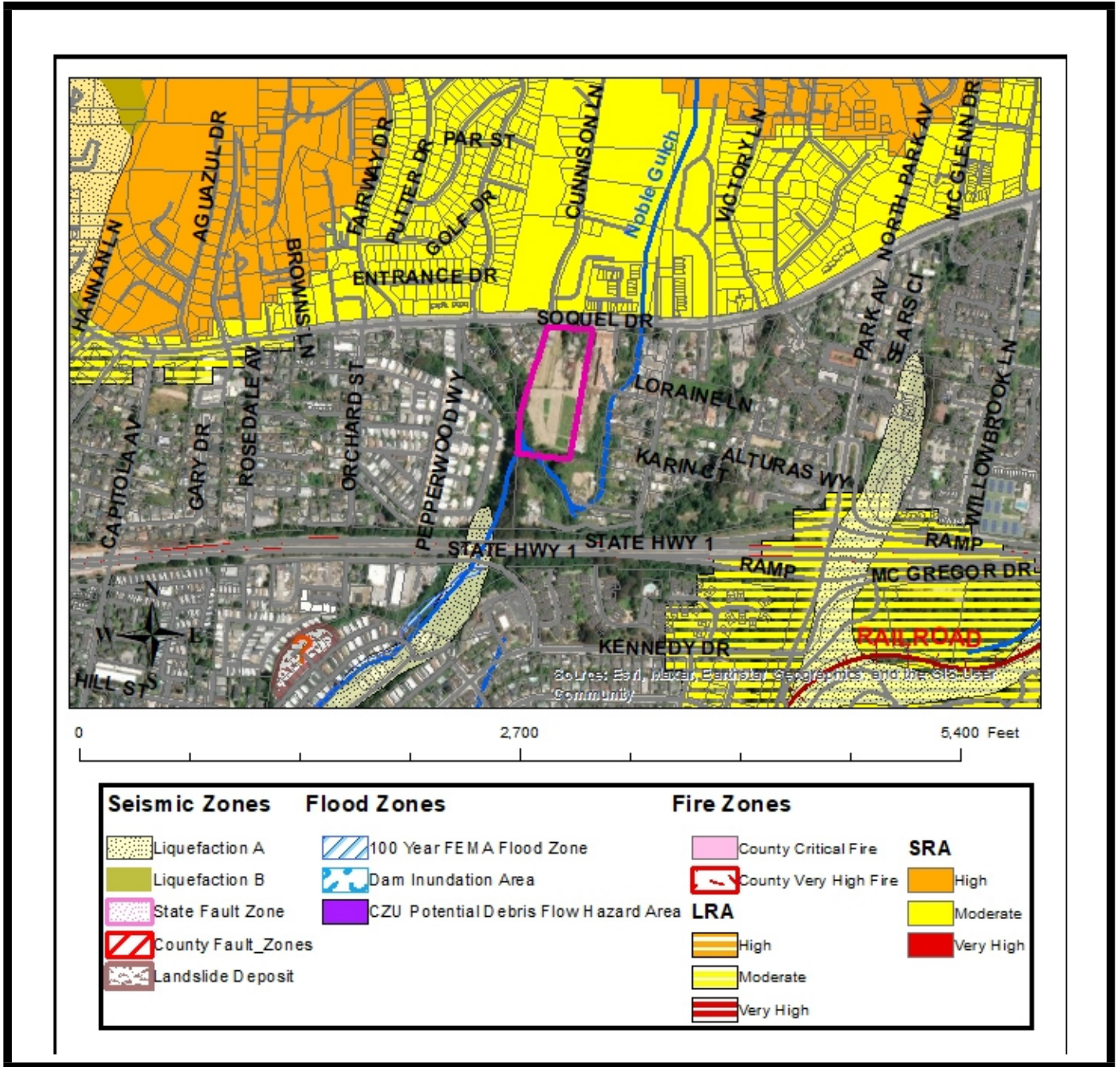
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MAP PAGE



THE ACCURACY OF MAPS VARY GREATLY.
THIS MAP SHOWS ONLY APPROXIMATE LOCATION OF PROPERTY RELATIVE TO HAZARD ZONES.
NOT ALL ZONES IN REPORT ARE REPRESENTED ON THIS MAP.

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DISCLOSURE SUMMARY

Statutory Disclosures

The subject property is in (YES) or not in (NO) the following:

- | <u>YES</u> | <u>NO</u> | |
|--------------------------|-------------------------------------|---|
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | - Special Flood Hazard Area |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | - Area of Potential Dam Inundation |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | - Local Responsibility Area (LRA) High or Very High Fire Hazard Severity Zone (See page 7) |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | - State Responsibility Area (SRA) Wildland Fire Area (See page 7 of report) |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | - Alquist-Priolo Earthquake Fault Zone (APZ) |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | - CA State Seismic Hazard Mapping Act (SHMA). See Santa Cruz County Seismic Hazard Zone below |

Santa Cruz County Disclosures

- | | | |
|-------------------------------------|-------------------------------------|---|
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | - Santa Cruz County Seismic Hazard Zone |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | - Santa Cruz County Critical Fire Hazard Area |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | - Mello-Roos Special tax lien district |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | - within 1 mile of an area zoned for commercial or industrial use |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | - County of Santa Cruz Agricultural Resource Area |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | - within 1/2 mile of the Santa Cruz County Regional Transportation Corridor |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | - adjacent to a Timber Production Area |

Additional State Level Disclosures

- | | | |
|--------------------------|-------------------------------------|---|
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | - within California Coastal Zone |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | - within 1 mile of a Former Military Ordnance site |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | - within a naturally occurring asbestos area |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | - Airport Noise Area |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | - Airport Proximity Zone |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | - Tsunami Inundation Area |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | - within 1 mile of current or former mining operation |

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STATUTORY NATURAL HAZARD DISCLOSURE STATEMENT AND ACKNOWLEDGMENT OF RECEIPT

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

The following are representations made by the transferor and his or her agent(s) based on their knowledge and maps drawn by the state and federal governments. This information is a disclosure and is not intended to be part of any part of any contract between the transferee and the transferor.

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

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

Yes ___ No 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 ___ Very High FHSZ in a state responsibility area ___ High or Very High FHSZ in a local responsibility area ___

A WILDLAND AREA THAT MAY CONTAIN SUBSTANTIAL FOREST FIRE RISKS AND HAZARDS pursuant to Section 4125 of the Public Resources Code. The owner of this property is subject to the maintenance requirements of Section 4291 of the Public Resources Code. Additionally, it is not the state's responsibility to provide fire protection services to any building or structure located within the wildlands unless the Department of Forestry and Fire Protection has entered in to 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) ___ No ___ Yes (Liquefaction Zone) ___ No ___ Map not released yet 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 _____ DATE _____ Signature of Seller _____ DATE _____

Signature of Agent _____ DATE _____ Signature of Agent _____ 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): GEODISCLOSURE DATE: 12/18/2025

1. Additional State-required Disclosures – Refer to Report: (1) COMMERCIAL/INDUSTRIAL USE ZONE (2) FORMER MILITARY ORDNANCE SITE (3) AIRPORT PROXIMITY (4) FLOOD (5) NOTICE OF MINING OPERATIONS (6) SEX OFFENDER DATABASE (Megan’s Law) (7) NATURALLY OCCURRING ASBESTOS (8) RADON (9) NOTICES OF MELLO-ROOS & 1915 BOND ACT ASSESSMENTS and NOTICE OF SUPPLEMENTAL PROPERTY TAX BILL.

2. Additional City and County General Plan Hazard Disclosures as applicable – Refer to Report: Coastal Zone, Fire, Fault Zone, Landslide, Liquefaction, Agricultural resource area, Mines, Tsunami, Transportation, Sensitive Habitat, Sidewalk Maintenance Responsibility.

3. General Advisories – Refer to Report: Methamphetamine Contamination, Mold, Abandoned Mines, Gas And Hazardous Liquid Transmission Pipeline Notice.

4. Additional Reports – Enclosed if ordered. Refer to Report: (2) ENVIRONMENTAL HAZARD REPORT.

5. Government Guides: (1) RESIDENTIAL ENVIRONMENTAL HAZARDS: "A Guide for Homeowners, Buyers, Landlords and Tenants"; (2) THE HOMEOWNER'S GUIDE TO EARTHQUAKE SAFETY and RESIDENTIAL EARTHQUAKE HAZARDS REPORT FORM; (3) LEAD-BASED PAINT: "Protect Your Family From Lead In Your Home"; (4) BRIEF GUIDE TO MOLD, MOISTURE AND YOUR HOME; (5) "WHAT IS YOUR HOME ENERGY RATING?"

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

Signature of Buyer _____ DATE _____ Signature of Buyer _____ DATE _____

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FLOOD HAZARDS

FEMA NATIONAL FLOOD INSURANCE PROGRAM FLOOD ZONE DETERMINATION

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

Explanation

The Federal Emergency Management Agency’s (FEMA) Flood Insurance Rate Maps delineate areas with a higher risk of flooding. A flood having a 1% chance of being equaled or exceeded in any given year is known as the “100-year flood”. A 100-year flood occurs on average once every 100 years but may occur outside of that timeframe or within successive years. If the subject property is in a Special Flood Hazard Area designated A or V, it is subject to a 100-year flood.

Federally insured lenders require property owners to maintain flood insurance in these zones. Flood Insurance Rate Maps are sometimes updated with a Letter of Map Revision (LOMR) or Letter of Map Amendment (LOMA) issued by the National Flood Insurance Program (NFIP) which may waive or modify insurance requirements. If a property is located partially or wholly within a Zone A or V, flood insurance is generally required for newly financed or refinanced homes. In some circumstances, the insurance requirement may be waived or modified by obtaining a LOMR or LOMA from 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(s) are in a designated flood zone.

Zones X and X-0.2	Moderate to Low-Risk Areas - Areas outside the 1% annual chance flood plain. Flood insurance is not required in these zones.
Zones A, AE, AH, A1-A30, AO	High Risk Areas - Areas with a 1% annual chance of flooding and a 26% chance of flooding over the life of a 30-year mortgage.
Zone A99	Areas with a 1% annual chance of flooding that will be protected by a federal flood control system where construction has reached specified legal requirements. Mandatory flood insurance purchase requirements apply to all these zones.
Zones V, VE, V1-V30	High Risk Coastal Areas - Coastal areas with a 1% or greater chance of flooding and an additional hazard associated with storm waves. These areas have a 26% chance of flooding over the life of a 30-year mortgage. Flood insurance requirements apply to all these zones.

This report states the property is in a flood zone, but I have an elevation certificate that states it is not. Do I need insurance? An elevation certificate is a tool used by insurance companies to determine insurance rate premiums. The property in question can be in a FEMA flood zone and contain structures that may be at an elevation high enough to warrant lower insurance premiums. If a lender is involved in the transaction, they make the final determination whether flood insurance is required for a property. Elevation certificates can only be completed by a land surveyor, engineer, or architect who is licensed by the state to perform this task.

Santa Cruz County flood information: <https://www.sccoplanning.com/PlanningHome/Environmental/FloodInformation.aspx>
FEMA: www.fema.gov FEMA Flood Map: <https://msc.fema.gov/portal/home>

Note regarding flood insurance premiums: Prospective buyers of a property should not assume the flood insurance premiums paid by the seller of the property will remain the same after the property transfer. Consulting with providers of flood insurance will provide a better understanding of coverage and the cost of premiums for the current transaction and if those premiums are likely to increase in the future.

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FLOOD HAZARDS

DAM INUNDATION ZONE

Subject property IS NOT within a dam inundation zone.

The largest water supply source for many areas of Santa Cruz County is Loch Lomond, a 175-acre reservoir that stores water from the San Lorenzo and Newell Creek watersheds. The reservoir was built in 1961 with construction of a 195-foot tall earthfill dam spanning 750 feet across Newell Creek. Loch Lomond Reservoir has a capacity of approximately 2.8 billion gallons, or equivalent to a year's supply of drinking water to the residents of Santa Cruz.

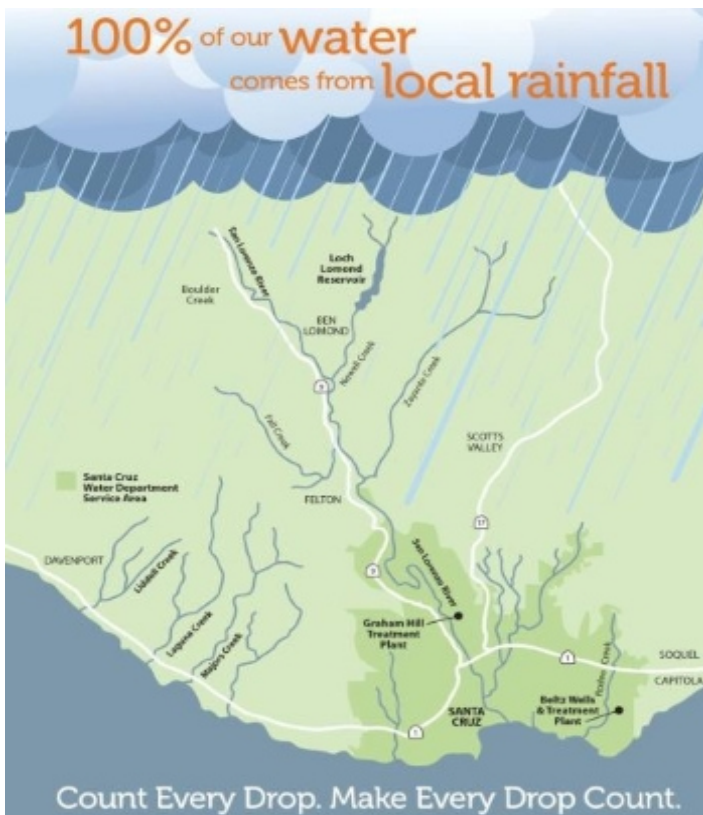


Image Source: City Of Santa Cruz, California

My property is IN a dam inundation zone. What does this mean and do I need flood insurance?

Properties mapped within a dam inundation zone are at risk for flooding if a breach from a nearby dam were to occur. Areas of potential flooding are mapped based on a hypothetical scenario of a catastrophic breach of a dam with a full reservoir behind it. Flooding within the inundation zone may vary widely, with possibly greater risk to areas already within a flood zone, or for properties directly downstream from the dam.

Although flood insurance isn't required for properties within dam inundation zones, it is highly recommended. It may bring peace of mind to learn about the dam, such as its hazard classification, when it was last inspected, its current condition, who the owner is and if they are capable of maintaining the dam, and if there is a plan in place in the event of a failure. Newell Creek Dam is owned and operated by the City of Santa Cruz. For the latest information on projects and improvements related to the dam, visit

<https://www.cityofsantacruz.com/government/city-departments/water/newell-creek-dam-project>

California's Department of Water Resources (DWR) maintains dam inundation maps through their Division of Safety of Dams program. Inundation maps show areas of potential flooding resulting from hypothetical failure of a dam or its critical appurtenant structure. Most areas are defined assuming an instantaneous dam failure with a full reservoir. Not all dams within the state have been mapped; some dam inundation zones are not available, such as certain dams classified as low hazard.

For information on how California regulates the integrity of dams:

<https://water.ca.gov/Programs/All-Programs/Division-of-Safety-of-Dams>

The National Dam Safety Program is a partnership of states, federal agencies, and other stakeholders to encourage and promote the establishment and maintenance of effective federal and state dam safety programs to reduce the risk from dam related hazards. More information on the National Dam Safety Program can be found here:

<https://www.fema.gov/emergency-managers/risk-management/dam-safety/resources-general-public>

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FLOOD HAZARDS

TSUNAMI INUNDATION ZONE

Subject property IS NOT within a potential Tsunami Inundation Zone

On March 11, 2011, a large earthquake off the east coast of Japan caused a tsunami that traveled for ten hours across the Pacific Ocean before reaching the California coastline. The tsunami, known as the Tohoku Tsunami, arrived as a three-foot surge into Monterey Bay and created significant damage in the Santa Cruz Harbor, where the force of the tsunami was amplified by the narrow design of the harbor's channel. Prior to this event, Santa Cruz County adopted tsunami inundation maps which show areas most likely to be affected by a future tsunami.

What is a tsunami?

The Japanese word *tsu* means "harbor" and *nami* means "wave". Tsunamis are large waves generated by earthquakes, landslides, or volcanic eruptions beneath the ocean. A tsunami is typically caused by a large submarine earthquake that creates a significant upward movement of the sea floor resulting in a rise or mounding of water at the ocean's surface. The mound of water moves away from this center in all directions as a tsunami. In the deeper part of the ocean, a tsunami wave is typically less than a few feet in height. But as the tsunami travels closer to shore, the height increases. A tsunami can travel across the open ocean at approximately 500 miles per hour, the typical speed of a commercial jet liner. As the depth of the ocean floor decreases, the tsunami slows as its height increases, creating a surge along the coastline.

What do I need to know about this zone and how can I prepare if a tsunami is forecasted?

For properties located in a potential Tsunami Inundation Zone, a warning will be broadcasted for tsunamis generated from across the Pacific, such as Japan. For tsunamis occurring locally, the first sign is an earthquake. If an earthquake occurs, you should immediately evacuate to areas at least 100 feet above sea level and/or a half mile inland. There may be no time for adequate warning of a tsunami that occurs locally, so be prepared:

*Create a disaster preparedness plan with the people living in your home, ensuring that everyone has access to important communication channels and instructions for evacuation.

*Locate evacuation routes nearest your property by taking note of tsunami evacuation signs, which are posted in all coastal neighborhoods throughout the county. Practice evacuations to become familiar with your evacuation route.

*Assemble a "go bag", which is an emergency kit with essentials such as cash, prescriptions, important documents, and basic first aid items. For more on how to put together a go bag, and what items you should include, visit

<https://theprepared.com/bug-out-bags/guides/bug-out-bag-list/>

What is the likelihood a tsunami will occur here in Santa Cruz?

Tsunamis are less likely to occur along the central coast of California because a subduction zone (the collision and subsidence of tectonic plates) is not present along the coastline. However, tsunamis can also be triggered by underwater landslides, such as in a submarine canyon or along the coastal margins. Underwater landslides are often caused by earthquakes. The likelihood of a tsunami caused by an underwater landslide is higher in the Monterey Bay than other places because of the submarine canyon and the high risk for earthquakes.

Note:

The tsunami inundation map used for this report was prepared to assist cities and counties in identifying their tsunami hazard potential. It is intended for local jurisdictional and coastal evacuation planning uses. This map and the information presented herein is not a legal document and does not meet disclosure requirements for real estate transactions.

For more information on the map used for this report, visit <https://www.conservation.ca.gov/cgs/tsunami/maps/Santa-Cruz>

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CALIFORNIA STATE FIRE HAZARD SEVERITY ZONES (FHSZ)

SRA - STATE RESPONSIBILITY AREAS

Subject property IS NOT within a Wildland Fire Hazard Area.

State Responsibility Areas (SRA) are zones where the State is responsible for suppressing wildland fires using the California Department of Forestry (CDF) fire protection services. SRAs are generally rural areas of brushland and forests outside of incorporated cities. Because of the rural nature of SRAs, there may be significant wildland fire potential. Property owners in these areas are responsible for maintaining brush and tree clearance around their structures. New standards and requirements of defensible space and fire resistance building in rural areas have just recently been adopted by the State of California. Property owners are responsible for managing vegetative growth to reduce wildfire hazard potential by maintaining defensible space, as prescribed within a certain number of feet from dwellings, buildings or structures. This includes clearing of tree limbs from within ten feet of chimneys and stovepipes, eliminating dead or dying wood adjacent to or near the overhanging any building, clearing roofs of leaves, maintaining spark screens over chimneys and stovepipes, and maintaining vegetation clearance of 100 feet around structures. In addition, property owners in SRAs are responsible for organizing structural fire protection services which may be in the form of a volunteer group. For more information, visit www.ReadyForWildfire.org

The Santa Cruz County Planning Department has taken a proactive role in wildfire prevention by adopting Urban-Wildland Intermix Enhanced Safety Provisions. The main requirements set forth for properties in Wildland Areas are:

1. Access - Roads that allow fire fighting vehicles to travel on and turn around in, a 20-foot minimum road width, and 40 foot turn radius min.
2. Water Supply - Minimum water supply for all new developments to be capable of supplying ten thousand gallons in 20 min. for each parcel.
3. Defensible Space - Reduce flammable material (vegetation) around homes to keep direct flames and heat away from the side of the building.
4. Ignition Resistance - Construct buildings so that they have less chance of catching fire from burning embers.

LRA - LOCAL RESPONSIBILITY AREAS

Subject property IS NOT within an LRA High or Very High Fire Hazard Severity Zone.

Local Responsibility Areas (LRA) are zones where the local fire departments are responsible for suppressing fires. LRAs are generally on the periphery of incorporated cities, along the interface of wildland and urban areas. Property owners in these areas are responsible for maintaining brush and tree clearance around their structures. New standards and requirements of defensible space and fire resistance building in these areas have just recently been adopted by the State of California.

PLEASE NOTE: CALFIRE has issued the Local Responsibility Areas (LRA) Fire Hazard Severity Maps which are in the final stages of being approved and will be officially adopted by July 1st, 2025. To view these new fire hazard maps, please go to:

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

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FIRE HAZARDS

WILDLAND FIRE HAZARD SEVERITY ZONES - CALIFORNIA STATE RESPONSE AREAS (CONTINUED)

Home Hardening

New home hardening disclosures became effective January 1, 2021 which requires sellers of properties in High or Very High Fire Hazard Areas with homes built before 2010 to provide to the buyer a list of features, that the seller is aware of, that may make the home vulnerable to wildfire and flying embers . The list includes, among other things, untreated wood shingles, combustible landscaping within five feet of the home, and single pane glass windows.

If a seller, after completion of post 2009 construction, has obtained a final construction permit inspection report regarding compliance with, among other things, home hardening laws (Gov't Code 51182 and 51189*), the seller shall provide to the buyer a copy of that report or information on where a copy of the report may be obtained. This information should be on file with the County.

Vegetation Management a.k.a. Defensible Space

Beginning July 1, 2021 a seller of a property in an SRA High or Very High Fire Hazard Areas shall provide documentation to the buyer stating that the property is in compliance with laws pertaining to state law defensible spaces (Public Resources Code 4291**) or local vegetation management ordinances, or in certain cases the buyer and seller will agree that the buyer is to obtain the documentation after close.

If the property is in a HIGH, or VERY HIGH FIRE SEVERITY ZONE then the seller must provide to the buyer a completed California Association of Realtors Fire Hardening and Defensible Space Disclosure and Addendum, (C.A.R. Form FHDS).

Additional Resources:



Download the CAL FIRE App to get a personalized Wildfire Preparedness Plan and receive text messages on active CAL FIRE incidents.

Go to <https://plan.readyforwildfire.org/> for more information and to get the app.



CAL FIRE offers a Defensible Space Self-Assessment tool to help property owners gain a better understanding of how maintaining defensible space and home hardening can help save your home from the effects of wildfires.

Go to <https://www.fire.ca.gov/dspace/> for more information about the assessment.



The Wildfire Action Plan Ready, Set, Go! brochure contains information on how you can prepare your home and family for wildfire.

Go to <https://www.fire.ca.gov/dspace/> for more information about the assessment.

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FIRE HAZARDS

SANTA CRUZ COUNTY FIRE HAZARD AREAS

Subject property IS NOT within a Critical Fire Hazard Area

A Critical Fire Hazard Area (CFHA) is defined by the Santa Cruz County Planning Department as: high wildfire hazard areas comprised of chaparral vegetative cover in all slope categories as designated on the County General Plan Resource and Constraint Maps or as otherwise determined by field investigation. A report from a biologist showing that the property is not in chaparral habitat can mitigate some of these permit requirements. Fire hazard areas are generally categorized on the basis of slope, vegetation, and road access. Steep slopes increase the likelihood of chaparral accumulation and are prevalent in remote locations where road access is limited, such as narrow and dead-end roads. Therefore, the following developmental constraints were formulated to minimize wildfire hazards: field inspections must be performed before building permits are issued, buildings sites must be located outside of designated CFHAs, extra water storage may be required on site, and access roads should be widened to accommodate emergency vehicles wherever possible. General Plan Critical Fire Hazard Area Maps are used by GeoDisclosure for general guidance only. Contact a county planner for more specific requirements: (831) 454-2000.

Subject property IS NOT within a Santa Cruz County High Fire Hazard Area

Santa Cruz County has its own unique High Fire Hazard Area designation that may or may not overlap with the state-designated fire hazard severity zones. Within this area, new permitted structures (room additions, re-roofs, etc.) are required to have "Class A" roofing, as defined in the Unified Building Code. Class A roofing resists generating embers and the spreading of flames into an attic, onto roof coverings, or in between unplugged sheathing, and is generally made from materials such as slate, clay, concrete, and ferrous or copper shingles. The High Fire Hazard Area is defined in Santa Cruz County by five roads: Jamison Creek Road, Highway 236, Highway 9, Alba Road, and Empire Grade.

Visit https://ucanr.edu/sites/Wildfire/Roof/Roof_Covering/ for more roofing information.

Wildland Urban Interface*

I keep hearing about a Wildland Urban Interface, or WUI. What is it and what if my property is within this zone?

The Wildland Urban Interface (WUI), according to the U.S. Fire Administration, is the zone of transition between unoccupied land and human development. It is the line, area, or zone where structures and other human development meet or intermingle with undeveloped wildland or vegetative fuels. The concept of the WUI has been gaining attention lately due to the growth of communities into the WUI and the increasing number of wildfires occurring each year.

If your property is within the WUI or you are considering purchasing a property in the WUI, be aware of the higher risk of wildfire affecting your property. It is recommended you take the same steps in protecting your property as you would if you were in a state-identified fire zone (SRA) or county-identified Critical Fire Hazard Area. Steps would include maintaining the proper defensible space around structures, hardening your home's exterior, and having an emergency action plan in place.

*Disclosure of whether a property exists in a WUI is not a current required disclosure. To find out if your property is subject to the the WUI Codes and Standards for Santa Cruz County, visit

[https://www.sccoplanning.com/PlanningHome/BuildingSafety/BuildingPlanReview/WildlandUrbanInterface\(WUI\)CodesandStandards.aspx](https://www.sccoplanning.com/PlanningHome/BuildingSafety/BuildingPlanReview/WildlandUrbanInterface(WUI)CodesandStandards.aspx)

To learn more and how communities in the WUI are adapting, visit <https://www.usfa.fema.gov/wui/what-is-the-wui.html>

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GEOLOGIC HAZARDS - STATE LEVEL

EARTHQUAKE FAULT ZONE (APZ)

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

Explanation of EARTHQUAKE FAULT ZONE (APZ):

Earthquake Fault Zones, also known as Alquist-Priolo Zones (APZ), are delineated and adopted by the State of California as part of the *Alquist-Priolo Special Studies Zone Act of 1972*. In 1994, this Act was re-titled as the *Alquist-Priolo Earthquake Fault Zone Act*.

APZs are zones on both sides of a "sufficiently active and well-defined" fault. Typically, APZs are the most active faults in California. These zones average $\frac{1}{4}$ of a mile wide. If a property is mapped within an APZ, it does not necessarily mean a fault trace exists on the property or within several hundred feet of the property. The potential for fault rupture (ground cracking along the fault trace) damage to a structure is relatively high only if the building is located directly on a fault trace. If a structure is not built across a fault trace but in the APZ, then shaking will be the primary effect of an earthquake.

For properties within APZs, a licensed geotechnical engineer should evaluate soil and bedrock conditions. Your property's proximity to the APZ or distance from the fault trace will not determine the strength of ground shaking during a major earthquake as shaking may be stronger at some distance from the fault, depending on local soil and bedrock conditions. Properly constructed modern wood-frame structures are more resistant to earthquake shaking damage than structures built of brick, stucco, or other material.

For more information, call the California Geological Survey at (916) 445-1825, or visit: <https://www.conservation.ca.gov/cgs/alquist-priolo>

SEISMIC HAZARD MAPPING ACT (SHMA)

The SHMA map for Santa Cruz County has not been officially released by the California Geological Survey. County level seismic hazard maps are used in place of the State level (SHMA) maps.

Explanation of SEISMIC HAZARD MAPPING ACT ZONE (SHMA)

SHMA maps were created by the State of California to delineate areas prone to seismic hazards such as liquefaction and/or slope failure (landslide) during an earthquake. The purpose of this act is to reduce the threat to public safety and to minimize damage to life or property by mitigating these seismic hazards. Santa Cruz County is not included on the current inventory of Official Seismic Hazard Maps. These maps may become available for this property in the future. In the interim, the local geologic hazard maps are relied on for this purpose.

Liquefaction Hazard Zones are areas of a historic occurrence of liquefaction, or where the local geological, geotechnical and groundwater conditions indicate a potential for liquefaction, which occurs when loose, water-saturated sediments lose strength and morph into a liquid state as a consequence of significant ground shaking. The soil temporarily loses strength and acts as a fluid, causing structures to settle unevenly. Liquefaction Hazard Zones may also contain areas susceptible to the effects of earthquake-induced landslides. This situation typically exists at or near the base (toe) of existing landslides, downslope from rockfall or debris flow areas, or adjacent to steep stream banks. Earthquake-Induced Landslide Hazard Zones represent areas of weak soil and rock on sloping terrain that may fail during an earthquake.

For additional information and future availability of maps, contact the State Mining & Geology Board: (916) 324-7324, or visit <https://www.conservation.ca.gov/shma>

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GEOLOGIC HAZARDS - COUNTY LEVEL

SANTA CRUZ COUNTY GEOLOGIC AND SEISMIC HAZARD ZONE DETERMINATION

- IS located within an area of low potential for liquefaction, (zone D). IS within 1/4 mile of a liquefaction A zone.
- Not located within a county designated fault rupture zone.
- Not located within any identified county-level landslide hazard.

Fault zones: Zones of fracture designated in the Seismic Safety Element of the General Plan/Local Coastal Plan and California State designated Seismic Review Zones. Fault zones designated for review by the County include the Butano, Sargent, Zayante, and Corralitos complexes. State-designated seismic review zones include the San Andreas, and portions of the Zayante and Butano complexes. There are four types of earthquake fault-risk zones defined by Santa Cruz County:

1. Areas of low potential for surface rupture (ground cracking along the fault during an earthquake) due to faulting.
2. Areas of moderate potential for surface rupture due to faulting.
3. Areas of high potential for surface rupture due to faulting
4. Areas where there is insufficient data to determine potential for ground rupture due to faulting.

Slope stability (landslide deposits): Santa Cruz County has delineated slope stability on its map using aerial photo interpretation. Significant limitations to the accuracy of the map do exist. The map indicates the relative certainty of a landslide's location. "Definite" landslides have well-defined scarps and landslide topography. "Probable" landslides show landslide topography and scarps but have been eroded. "Questionable" landslides may exhibit landslide topography but with no evidence of scarps due to erosion or dense vegetation, or the size of the landslide is not large enough to accurately determine its presence. The County does not typically recognize questionable landslides as a constraint for property development. If the property is located in one of these designated landslide areas, it does not mean that a landslide actually exists. However, the potential for landsliding in these areas is higher. Areas located within a small landslide deposit generally have a higher potential for slope instability than most hillside areas.

Liquefaction: Liquefaction is a type of soil settling that can occur during earthquakes. Most damage occurs in higher liquefaction areas during earthquakes. The three most common conditions for liquefaction to occur are: 1) shallow groundwater, 2) soil that is relatively sandy and granular, and 3) soils that are relatively loose and porous. These conditions commonly occur along rivers and sloughs. Four zones of liquefaction potential have been defined on the Santa Cruz County maps: (Zone A) area of high potential for liquefaction, (Zone B) area of moderately high potential for liquefaction, (Zone C) area of moderately low potential for liquefaction, (Zone D) area of low potential for liquefaction. Zone A and Zone B liquefaction potentials may also indicate geotechnical studies are needed before new construction. Liquefaction data based on the map "Geology and Liquefaction Potential of Quaternary Deposits in Santa Cruz County" by William R. Dupre" 1975.

Debris Flow Hazard: Debris flows pose a risk in hilly or sloped areas following large forest fires. Residents within and below the CZU Lightning Complex burn area should be aware that the dangers to life and property from these hazards are significant. Residents should be prepared to evacuate during extreme weather. UPDATE: As of the winter of 2023, debris flow potential, in fire scarred areas, have diminished significantly since 2020. This does not mean that the debris flow potential is zero. Learn your evacuation zone and use your mobile device to download the Code Red app today and sign up for emergency notifications.

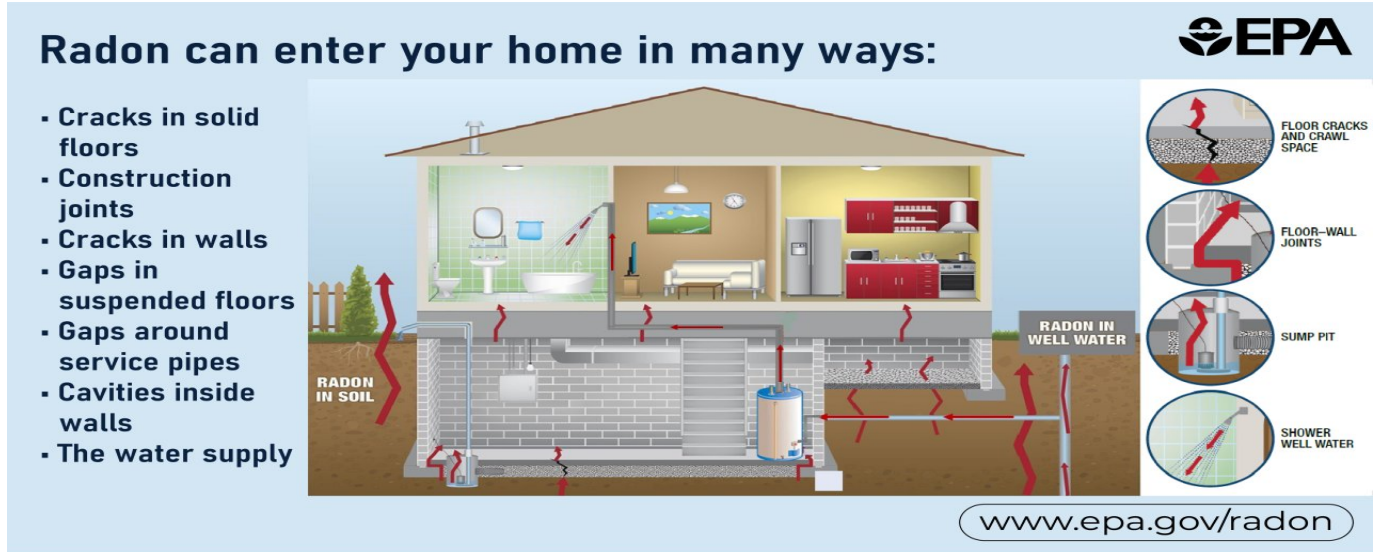
Property Address : 5606 Soquel Drive, Soquel, CA 95073

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RADON GAS POTENTIAL

Subject property IS within a Low Potential Zone for indoor Radon levels above 4 Picocuries per liter.

Radon is a naturally occurring colorless, tasteless, and odorless gas that results from the decay of uranium found in nearly all soils. It enters buildings through cracks and openings in foundations. Once inside the building, the radon can become trapped. Long-term exposure to elevated levels of radon increases the risk of contracting lung cancer. Testing is the only way to know your level of exposure.



My property is reported to be in a high radon zone. Should I be concerned?

It is a good idea to test your home for radon levels, no matter which zone your property is reported in. The U.S. Environmental Protection Agency (EPA) recommends all homes be tested for radon regardless of their geographic location. Homes with elevated radon levels have been found in all three zones (High, Moderate, and Low) within Santa Cruz County. The map used for this report identifies areas within Santa Cruz County where geologic conditions are more likely to produce excessive indoor radon levels. It is intended to assist national, state and local government and organizations in targeting their radon program activities and resources.

This map is not intended for determining which buildings have excessive indoor radon levels. No warranty as to actual radon levels at specific sites in Santa Cruz County is expressed or implied by this map or the accompanying report. Besides geology, local variability in soil permeability, weather and climatic conditions, building design and condition, and building usage also influences indoor radon levels. Building-specific radon levels can only be determined by indoor radon testing. Test kits are inexpensive and can be ordered from the California Department of Public Health: www.cdph.ca.gov

The U.S. EPA recommends action be taken to reduce radon in homes with an average annual level higher than four picocuries per liter (4 pCi/l).

What if my home was tested with high levels of radon?

There are many ways to mitigate exposure to radon. A qualified contractor or radon service provider can provide options. To find a contractor in your area, you can call the National Radon Information Line at (800) SOS-RADON or (800) 767-7236.

To view an interactive map visit: <http://maps.conservation.ca.gov/cgs/radon/>

For more information on radon, visit the EPA's website: <https://www.epa.gov/radon>

California Resources: <https://www.cdph.ca.gov/Programs/CEH/DRSEM/Pages/EMB/Radon/Radon.aspx#>

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NATURALLY OCCURRING ASBESTOS

Subject Property IS NOT located in a potential Ultramafic Rock Zone

Naturally-occurring asbestos (NOA) are fibrous minerals found in certain types of rock formations. NOA can take the form of long, thin, separable fibers. Natural weathering or human disturbance (quarrying or mining activities) can break NOA down to microscopic fibers, easily suspended in air. There is no health threat if NOA remains undisturbed and does not become airborne. When airborne NOA is inhaled, these thin fibers irritate tissues and resist the body's natural defenses. Asbestos, a known carcinogen, causes cancers of the lung and the lining of internal organs, as well as asbestosis and other diseases that inhibit lung function.

This information is based on research of current maps issued by the California Division of Mines and Geology. The map is titled *A General Location Guide for Ultramafic Rocks in California - Areas More Likely to Contain Naturally Occurring Asbestos*. A site-specific investigation would be required to make an absolute determination.

For more information, visit: <https://www.conservation.ca.gov/cgs/Pages/MineralHazards/asbestos.aspx>

MOLD ADVISORY

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

What are molds?

Molds are simple, microscopic organisms, present virtually everywhere. Molds, along with mushrooms and yeast, are needed to break down dead material and recycle nutrients in the environment. Molds grow and reproduce on any organic material, such as leaves, wood, paper, or dirt exposed to moisture over an extended period of time. Molds grow by digesting organic material, gradually destroying 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. Molds release countless tiny, lightweight spores, which travel through the air.

As part of a buyer's physical inspection of the condition of a property, the buyer may consider hiring a qualified professional to inspect and test for the presence of harmful molds and to advise the buyer of any potential risk and options available. This information is not a disclosure of whether harmful mold conditions exist at a property.

GeoDisclosure does not perform testing or inspections of any kind for mold. Any use of this form is acknowledgment and acceptance that GeoDisclosure does not disclose, warrant or indemnify mold conditions at a property in any way and is not responsible in any way for mold conditions that may exist.

The California Department of Public Health has published an informational PDF titled *Mold or Moisture in My Home: What Do I Do?* The document can be downloaded from the link below:

https://www.cdph.ca.gov/Programs/CCDPHP/DEODC/EHIB/CPE/CDPH%20Document%20Library/Mold/MMIMH_English.pdf

California Department of Health Services Indoor Air Quality Section: (916) 558-1784

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NOTICE OF MINING OPERATIONS

Subject Property IS NOT within 1 mile of a current or former Operational Mine.

More information on quarries in Santa Cruz County can be found on the County's website:
<https://www.sccoplanning.com/PlanningHome/Environmental/Quarries.aspx>

GENERAL MINE DISCLOSURE

Effective January 1, 2012, California Civil Code §1103.4 requires the seller of residential property to disclose to a buyer if the residential property is located with one (1) mile of mining operations as specified on maps issued by the Office of Mining Reclamation (OMR), a division of the California Department of Conservation (DOC). California Public Resources Code §2207 requires owners and operators of mining operations to provide specific information annually to the DOC, including but not limited to: ownership and contact information, and the latitude, longitude, and approximate boundaries of the mining operation marked on a specific United States Geological Survey map.

Special Notes:

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

ABANDONED MINES ADVISORY

Since the Gold Rush of 1849, thousands of mines have been installed in California. Many were abandoned when they became unproductive or unprofitable. Abandoned mines can pose health, safety, and environmental hazards. California law does not require the disclosure of abandoned mines in a real estate transaction unless the existence of an abandoned mine is within the actual knowledge of the Seller and is deemed to be a fact material to the transaction. OMR and the U.S. Geological Survey maintain a database of abandoned mines; however, they are incomplete and based on outdated maps. The OMR warns that the State's abandoned mines database "*should not be relied upon for the obligations of sellers of real property and their disclosure obligations under California law.*" This Report does not contain an abandoned mines disclosure from any government database, map, or other source. Parties concerned about the possible existence or impact of abandoned mines in the vicinity of the Property are advised to retain a State-licensed geotechnical consultant to study the site and issue a report.

State Office of Mine Reclamation at (916) 323-9198 / http://www.conservation.ca.gov/dmr/abandoned_mine_land
California Department of Conservation: <https://www.conservation.ca.gov/dmr>

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FORMER MILITARY ORDNANCE SITES

Subject property IS NOT within 1 mile of a Former Military Ordnance Location.

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

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

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

Interpretaton of California Civil Code 1102.15

Former Military Ordnance or Formerly Used Defense (FUD) sites can include sites with common industrial waste (such as fuels), ordnance or other warfare material, unsafe structures to be demolished, or debris for removal. NOTE: most FUD sites do not contain unexploded ordnance. Unexploded ordnance are munitions that did not detonate. California Civil Code 1102.15 requires disclosure of those sites containing unexploded ordnance. "Military ordnance" is any kind of munition, explosive device/material or chemical agent used in military weapons. 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 FUD list.

For more information: <http://www.usace.army.mil/Missions/Environmental/FormerlyUsedDefenseSites.aspx>

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NOTICE: GAS AND HAZARDOUS LIQUID TRANSMISSION PIPELINES

What is the notice regarding natural gas and hazardous liquid transmission pipelines?

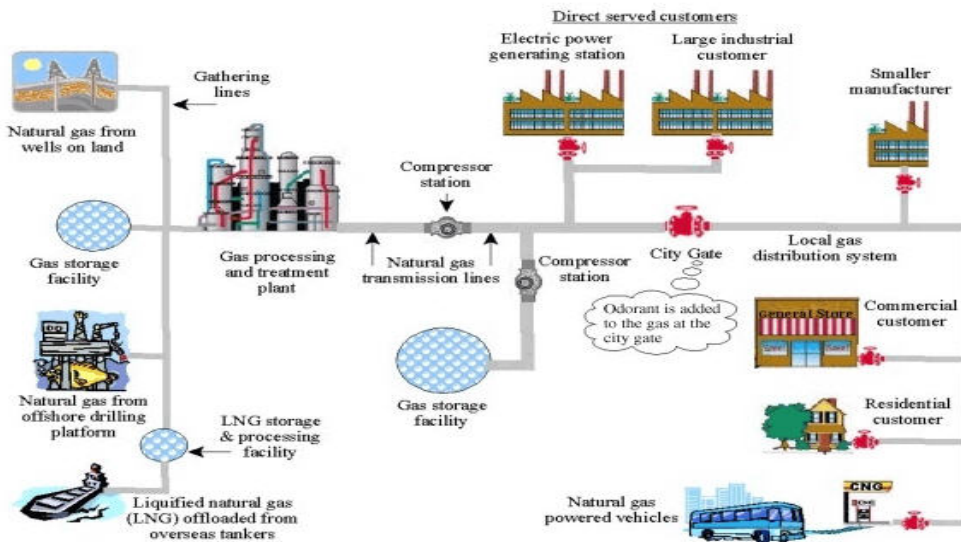
This notice is not a mandated disclosure. The purpose of this notice is to inform about the general location(s) of natural gas and other hazardous liquid transmission pipelines, and is available to the public via the National Pipeline Mapping System (NPMS), maintained by the US Department of Transportation at <https://www.npms.phmsa.dot.gov/>

What does this notice mean in a real estate transaction?

Upon delivery of the notice to the transferee, the seller or broker is not required to provide information in addition to the notice above. The notice is deemed adequate to inform the transferee about the existence of a statewide database of the locations of gas and hazardous liquid transmission pipelines.

What are natural gas pipelines?

Natural gas pipelines transport natural gas from its source (a power plant or other distribution center) to areas of high natural gas demand. Transmission pipes measure from 6 to 48 inches in diameter. Distribution lines or mains range from 2 to 24 inches in diameter. Newer pipelines (constructed since 1950) are typically steel, and older pipelines are constructed with cast iron.



What are the dangers of being near natural gas and/or hazardous liquid transmission pipelines?

Pipelines transporting hazardous liquids and natural gas can leak, rupture, or fail catastrophically. However, many safeguards such as routine monitoring, pressure regulators, and alarms are in place in areas where pipelines cross heavily populated areas.

How do I contact the entity responsible for a specific pipeline?

The NPMS Public Viewer at <https://pvnpm.phmsa.dot.gov/PublicViewer/> shows NPMS pipeline locations and operator contact information.

Why is this notice in this report?

In response to the September 10, 2010, San Bruno disaster where a pipeline ruptured, California regulators are considering a plan requiring Pacific Gas and Electric (PG&E) to test or replace more than 700 miles of gas transmission pipelines that run through heavily populated areas. PG&E maintains that they employ a comprehensive inspection and monitoring program that monitors system status in real time on a 24-hour basis, and regularly conducts leak surveys, patrols, and maintenance of all of its natural gas pipelines. To learn more, call the PG&E Information Hotline for Gas Transmission Pipeline Locations at 888-743-7431 or visit www.pge.com/pipeline

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REGISTERED SEX OFFENDER DATABASE DISCLOSURE (MEGAN'S LAW)

Notice: Pursuant to Section 290.46 of the Penal Code, information about specified registered sex offenders is made available to the public via a website maintained by the Department of Justice at <http://www.meganslaw.ca.gov>. Depending on an offender's criminal history, this information will include either the address at which the offender resides or their community of residence and ZIP code.

More information on specific cases or offenders is accessible through the Superior Court of Santa Cruz County.
<https://www.santacruz.courts.ca.gov/>

Explanation:

Since 1947, California has required certain sex offenders to register with their local law enforcement agencies. However, information on the whereabouts of the sex offenders was not available to the public until implementation of the Child Molester Identification Line in July 1995. The available information was expanded by California's "Megan's Law" in 1996 (Chapter 908, Stats. of 1996).

Megan's Law provides certain information on the whereabouts of "serious" and "high-risk" sex offenders. The law specifically prohibits using the information to harass or commit any crime against the offender. The information on a registered sex offender includes: name and known aliases; age and sex; physical description, including scars; marks and tattoos; photograph, if available; crimes resulting in registration; county of residence; and zip code (from last registration). When requesting access to the information, you may be asked to provide personal identification information as well as to comply with local authority's information release requirements.

METHAMPHETAMINE CONTAMINATED PROPERTY DISCLOSURE

Methamphetamine Contaminated Property Cleanup Act Of 2005

Beginning January 1, 2006 a property owner is required 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 meth lab activity. The owner must also give a copy of the pending order to the buyer or tenant to acknowledge receipt in writing. Failure to comply with these requirements may subject an owner to, among other things, a civil penalty up to \$5,000. Aside from disclosure requirements, this new law also sets forth procedures for local authorities to mitigate meth-contaminated properties, including the filing of a lien against a property until the owner cleans up the contamination or pays for the cleanup costs. Source: Assembly Bill 1078.

Health and Safety Code section 25354.5 requires Department of Toxic Substances Control (DTSC) removal and disposal of hazardous substances discovered by law enforcement officials while investigating illegal/ clandestine drug laboratories. The manufacture and disposal of illegal drug lab compounds poses a significant threat to both urban and rural communities.

DTSC assistance for the removal of suspected hazardous substances from illegal drug labs may be requested by state or local law enforcement agencies, or by other local government agencies working with law enforcement agencies on a drug lab or abandoned drug lab wastes. If you are a business owner or private citizen and discover drug lab wastes on your property, along the road, or in some remote area, contact your local law enforcement agency and provide them with the location of the lab waste abandonment. Do not attempt to move or inspect the materials, as they contain hazardous wastes and should only be handled by trained personnel. Source: DTSC

For more information about clandestine drug lab sites, contact the California Department of Toxic Substance Control: (800) 260-3972 or <https://dtsc.ca.gov/erp/drug-lab-removals-erp/>

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AGRICULTURAL RESOURCE LANDS ADDENDUM

Subject property IS within 1 mile of an agricultural resource area but NOT within the 200ft setback buffer.

This section applies to properties within the city limits AND unincorporated Santa Cruz County:

(a) A person who is acting as an agent for a Transferor of real property which is located in the unincorporated portion of the County, or the Transferor if he or she is acting without an agent, shall disclose to the Acquiring Party that:

Santa Cruz County has a strong rural character and an active historical agricultural sector. As a property owner or lessee you should be prepared to accept properly conducted agricultural practices that are allowed for in Federal, state and county laws and regulations, are consistent with accepted customs and standards, and are operated in a non-negligent manner. Accepted agricultural practices that may cause inconveniences to property owners during any 24-hour period may include but are not limited to: Noise, odors, fumes, dust, smoke, pests, operation of farm equipment, storage and application and disposal of manure and the application of pesticides and fertilizers by ground or air. The County of Santa Cruz will not consider an agricultural practice to be a nuisance if implemented in accordance with Federal, state, and local law. Nothing herein is intended to limit rights under Federal, State, and local regulations governing pesticide use.

This section applies to properties only within unincorporated Santa Cruz County and adjacent to Agricultural Resource areas:

(b) The County Building Official shall require, prior to issuance of building permits for parcels within two hundred (200) feet of agricultural lands, as designated on the Agricultural Resources Map, either:

(1) Recordation of the following statement of acknowledgment by the owners of the property on a County approved form:

The undersigned _____ do hereby certify to be the owner(s) of the hereinafter legally described real property located in the County of Santa Cruz, State of California: _____ and do hereby acknowledge that the property described herein is within 200 feet of land utilized for agricultural purposes and that residents or users of this property may be subject to inconvenience or discomfort arising from the use of agricultural chemicals, including pesticides and fertilizers; and from the pursuit of agricultural operations, including plowing, spraying, pruning and harvesting which occasionally generate dust, smoke, noise and odor. It is understood that the County has established a 200 foot agricultural setback on the herein described property to separate agricultural parcels and nonagricultural uses involving habitable spaces to help mitigate these conflicts. Any development on this property must provide a buffer and setback as specified in County Code.

And further acknowledge that Santa Cruz County has established agriculture as a priority use on productive agricultural lands, and that residents of adjacent property should be prepared to accept such inconvenience or discomfort from normal, necessary farm operations. The County of Santa Cruz will not consider an agricultural practice to be a nuisance if implemented in accordance with Federal, state, and local law. Nothing herein is intended to limit rights under Federal, state, and local regulations governing pesticide use. This statement of acknowledgment shall be recorded and shall be binding upon the undersigned, any future owners, encumbrances, their successors, heirs or assignees. The statements contained in this statement of acknowledgment are required to be disclosed to prospective purchasers of the property described herein, and required to be included in any deposit receipt for the purchase of the property, and in any deed conveying the property.

Or (2) Evidence that the above statement has been made part of the parcel deed.

More information:

<http://www.sccoplanning.com/PlanningHome/Environmental/AgriculturalResources/AgriculturalBufferSetbacks.aspx>

The undersigned hereby acknowledge receipt of a copy of this Disclosure:

_____ Signature of Transferor (Seller)	_____ DATE	_____ Signature of Transferor (Seller)	_____ DATE
_____ Signature of Transferee (Buyer)	_____ DATE	_____ Signature of Transferee (Buyer)	_____ DATE

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AIRPORT PROXIMITY AND AIRPORT NOISE DISCLOSURE

Subject property IS NOT within three (3) miles of a commercial airport.

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

The above determination is based on certain 65 decibel (dB) Community Noise Equivalent Level (CNEL) contour maps produced under the Federal Aviation Administration's Airport Noise Compatibility Planning Program Part 150.

The seller(s) of residential real property who has (have) actual knowledge that the property in transaction is affected by airport use must give written notice of that knowledge, as soon as practicable, before transfer of title (California Civil Code, Section 1102.17). A property may be near or at some distance from an airport and not be within a delineated noise exposure area, but still experience aviation noise. Unless 65dB CNEL contour maps are published, helipads and military sites are not included in this section of the report.

NOTE: The Airport Noise Compatibility Planning Program is voluntary. Not all airports have elected to participate. Not all properties in the vicinity of an airport are exposed to 65dB CNEL or greater average aviation noise levels. Conversely, a property may be at some distance from an airport and still experience aviation noise. Purchasers should be aware that aviation noise levels can vary seasonally or change if airport usage changes. On March 5, 2015 San Francisco Airport (SFO) flight arrival paths were modified, which has increased aircraft noise levels in certain neighborhoods and decreased in others in Santa Cruz County.

COMMERCIAL OR INDUSTRIAL ZONING DISCLOSURE

Subject property IS within 1 mile of an area zoned for commercial or industrial use

According to Section 1102.17 of the Civil Code, "The seller of residential real property subject to this article who has actual knowledge that the property is adjacent to, or zoned to allow, an industrial use described in Section 7312a of the Code of Civil Procedure, or affected by a nuisance created by such a use, shall give written notice of that knowledge as soon as practicable before transfer of title." The Code of Civil Procedure Section 731a defines industrial use areas in which a city and/or county has established zones or districts under authority of law wherein certain manufacturing or commercial or airport uses are expressly permitted.

How are properties located within one mile of commercial or industrial zones affected?

If the property is located within one mile of a commercial or industrial zone, prospective purchasers should be aware of activities commonly conducted by businesses that may be a nuisance, such as increased foot or vehicular traffic in the vicinity of the property, noise, bright lighting, and other disturbances. Commercial and industrial land use will include facilities such as shopping and retail districts, restaurants, convenience stores, gas stations, airports, ports, and manufacturers.

Land use classifications are mapped by the US Geological Survey or city and county planning agencies. Although the boundaries of most commercial and industrial areas are known, recently developed facilities may not be captured within the data. To gain a better understanding of a property's location relative to commercial or industrial zones, prospective purchasers should consult websites or maps, or physically inspect the neighborhoods in the vicinity of the property.

To determine a property's zoning in Santa Cruz County, or to view the zoning in the surrounding area of a property, visit <https://www.sccoplanning.com/PlanningHome/ZoningDevelopment/What%E2%80%99sMyZoning.aspx>

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SANTA CRUZ COUNTY REGIONAL TRANSPORTATION CORRIDOR

Subject property IS within 1 mile of the Santa Cruz Regional Transportation Corridor

The Santa Cruz County Regional Transportation Corridor (SCCRTC) is the continuous, 32-mile Santa Cruz Branch Rail Line, designated as active, and spans the county from Davenport to Watsonville parallel to the Highway 1 corridor and the coast. Over half of Santa Cruz County's population resides within one mile of the regional transportation corridor (RTC). In October 2012, the SCCRTC took ownership of the line to increase transportation options. Since that time, SCCRTC has taken a phased approach in determining alternate transportation uses for the corridor.

For an overview of SCCRTC and its mission, visit <https://sccrtc.org/>

Potential Transportation Uses of the Rail Corridor

In late 2019, SCCRTC, in partnership with Santa Cruz Metropolitan Transit District (METRO) initiated the latest phase of planning for a transit corridor along the existing rail corridor to provide additional travel options. One of the outcomes of the Unified Corridor Investment Study (released in January 2019) was to reserve the Santa Cruz Branch Rail Line for high-capacity public transit adjacent to a bicycle and pedestrian trail. The Study provides an analysis of the options for the rail right-of-way as required by Measure D, the funding source for transportation improvements approved by Santa Cruz County voters in 2016.

The complete Unified Corridor Investment study can be found online:

<https://www.sccrtc.org/wp-content/uploads/2019/01/UCS-Final-January2019.pdf>

The Transit Corridor Alternatives Analysis (TCAA) is a current study that evaluates each transportation alternative in depth, utilizing all or part of the length of the rail right-of-way as a dedicated transit facility. The ultimate goal of the TCAA is to identify one locally-preferred transit alternative that meets the needs of the diverse community for which it will serve. Transit alternatives will be compared to define an alternative that offers the greatest benefit to Santa Cruz County residents in terms of equity, environment, and economy. Proposed future intercounty and interregional connections to Monterey, Gilroy, San Francisco Bay Area and beyond will be considered.

The complete draft of the TCAA can be found online here: <https://sccrtc.org/wp-content/uploads/2020/11/SCCRTC-TCAA-RNIS-Draft-Report-11.20-higherRes.pdf>

FAQs

The property I'm considering purchasing is close to or within 1 mile of the RTC. What exactly does this mean?

The development of the RTC into a community-preferred transportation alternative might introduce various forms of construction, traffic, and construction-related noise as the corridor undergoes redevelopment and ongoing maintenance. However, there is inherent value in a property located near an environmentally sustainable and attractive transportation alternative offering fast, safe and convenient intercounty travel.

Where can I go or who can I talk to if I want to share my opinion on the redevelopment of the RTC?

Community input is vital to the long-range success and sustainability of all SCCRTC projects, and they encourage voices from all sectors of the community. To contact the planner associated with the issue you'd like to discuss, visit sccrtc.org and navigate to the page describing the project(s) of interest. To reach the SCCRTC by phone, call (831) 460-3200.

Helpful Links for Information on:

Rail Projects: <https://sccrtc.org/projects/>

Trail Projects: <https://sccrtc.org/projects/trail/>

Streets & Highways: <https://sccrtc.org/projects/streets-highways/>

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APN: 037-191-13

TIMBER PRODUCTION (TP) ZONING

Subject property IS NOT adjacent to a Timber Production Zone

Overview:

Timber production zones are areas designated by Santa Cruz County to protect and maintain timberland for growing and harvesting timber and other forest products. Disclosing the location of a timber production zone (TPZ) in relation to the property location alerts potential buyers whether a property may be affected by timber harvesting. Residents living near an active TPZ could experience construction-type nuisances such as noise, excessive dust, traffic from logging trucks and equipment, and changes in the view, if many trees are harvested. Not all designated TPZs are in active harvest, and residents of properties adjacent to an inactive TPZ may not experience the nuisances described herein.

History:

Commercial logging in the Santa Cruz Mountains and in nearby counties began in the mid-1800s, when populations of these counties increased during the era of California's Gold Rush. Although timber harvesting continues to this day, Santa Cruz County is governed by strict laws on timber harvesting, and our local redwood forests are one of the most protected in California.

Disclosures:

Timber Resources as defined in General Plan adopted May 24, 1994: Timberlands which are devoted to and used for growing and harvesting timber and which are capable of producing an average annual volume of wood fiber of at least 15 cubic feet per acre. (pg 5-40 1994 County General Plan).

Santa Cruz County Public notification requirements regarding properties adjacent to TP zones:

The following statement shall be included in the seller's disclosure statement in the form set forth in subdivision (b) of Section 1102.6a of the California Civil Code for the transfer of real property adjacent to land included in a Timber Production Zone as designated on the County Assessor Parcel Maps and shall be recorded as part of any deed conveying the property:

"The property described herein is adjacent to land included in the Timber Production Zone as designated on the County Assessor Parcel Maps. Santa Cruz County has established the Timber Production Zone to protect and maintain timberland for growing and harvesting timber, and for compatible uses. Residents of the property occasionally may experience increased traffic, noise, dust, change in the viewshed and/or other activities related to growing and harvesting of timber or other uses permitted within the Timber Production Zone." Also, the Santa Cruz County Building Official shall require, prior to issuance of building permits on parcel(s) adjacent to a Timber Production Zone either:

(1) Recordation of the above statement of acknowledgment by the owners of the property on a form approved by the Building Official. The statement of acknowledgment shall be recorded and shall be binding upon the undersigned, and future owners, encumbrances, their successors, heirs or assignees. The information contained in this statement of acknowledgment is required to be disclosed to prospective purchasers of the property described herein and is required to be included in the seller's disclosure statement for the purchase of the property, and in any deed conveying the property.

(2) Evidence that the above statement or a disclosure statement in compliance with subsection (b) of this section has been recorded in the official records of Santa Cruz County as part of the deed of the parcel.

Note: GeoDisclosure Reports include properties that may not be adjacent to a TPZ but within close proximity, usually within 200 feet. TPZs are not shown on our map. Please contact GeoDisclosure for more detailed information on the location of the TPZ relative to the subject property.

For more information, visit: <https://www.sccoplanning.com/PlanningHome/Environmental/TimberHarvestReview.aspx>

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APN: 037-191-13

COASTAL COMMISSION ZONE

Subject property IS NOT located within California Coastal Zone jurisdiction.

What is the Coastal Zone?

The Coastal Zone is the near shore area in Santa Cruz County extending up to five miles inland in the northern part of the county, to the ridge of Ben Lomond Mountain along Empire Grade north of Santa Cruz. From the city of Santa Cruz to Capitola, this zone extends approximately a half mile inland. From Capitola to the southern County line, the Coastal Zone extends to Highway 1. If the subject property of this report is NOT within the Coastal Zone, special permits from the California Coastal Commission are not required for redevelopment projects. If the subject property IS within a Coastal Zone, more information on the specific zones is summarized below.

Residential Exclusion Area

For properties located within the Residential Exclusion area of the Coastal Zone, a coastal development permit (CDP) is generally not required* for most projects. While there are some exceptions, a CDP won't be required for:

- > Construction, reconstruction, alteration, or demolition of up to 4 dwelling units
- > Construction, etc., of any commercial structure containing less than 2,000 square feet
- > Commercial change of use
- > Small agricultural development
- > Lot line adjustments, and grading less than 100 cubic yards.

Non-Residential Exclusion Area

For properties located in the Non-Residential Exclusion area of the Coastal Zone, the exclusion zones include commercial and agricultural areas not designated as a residential exclusion area. A CDP is not generally required* for projects within these zones. Other exclusions include tree removal, lot line adjustments, grading, and construction of a water well.

Appeals Jurisdiction Area

Santa Cruz County official approvals on certain types of projects, and on projects in certain locations, may be appealed to the California Coastal Commission. Projects in this area include development which:

- > Is located between the sea and nearest public road
- > Is located 300 feet of a beach, high-tide line, or coastal bluff top
- > Is located 100 feet of any stream, estuary, or wetland in the Coastal Zone
- > Proposes a use that is not a principal permitted use in the zone district.

Residential Exclusion AND Appeals Jurisdiction Area

If a property is within a Residential Exclusion and Appeals Jurisdiction area of the Coastal Zone, the Coastal Commission has the right to appeal building permits in Residential Exclusion areas.

*Some properties within these areas cannot be exempted from obtaining a CDP if the location is within certain sensitive habitat areas or within water or wetlands, if the project requires significant landform alteration or expansion/construction of water wells or septic systems, is within a certain distance from the sea or in area with a critically short water supply, or prior approval (s) associated with the existing structure indicated that any future improvements would require a CDP. If you have questions about Coastal Permits, please contact the Zoning Information line at (831) 454-2130 or go to <https://www.sccoplanning.com/>

California Coastal Commission: <http://www.coastal.ca.gov/>

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SANTA CRUZ SENSITIVE HABITAT AREA

Subject property IS NOT mapped in a Santa Cruz County Sensitive Habitat area. Due to continual habitat and map changes, any property may be subject to a biotic review when applying for building permits.

Important Note: Sensitive Habitat boundaries are not precisely defined. Santa Cruz County reviews for sensitive habitats on any property applying for building permits. City and County planning departments view Sensitive Habitat constraints differently. Contact the planning department in your jurisdiction with questions concerning building in the incorporated or unincorporated areas of the County of Santa Cruz. Generally, biotic reviews are required more often in rural areas than in urban areas.

The Sensitive Habitats Protection Ordinance was designed to minimize disturbance in sensitive habitats and to protect their genetic, scientific, and educational value. Development or land disturbance is not permitted in a sensitive habitat without a biotic review. This review determines which development activities are permissible and outlines necessary mitigation measures to ensure habitat protection.

The Biotic Review Process consists of three steps: 1) The applicant submits plans and pays a fee to oversight agency issuing the review (County or City level), 2) The agency conducts a biotic Pre-site, which is a preliminary site visit to determine whether site is within a sensitive habitat zone, and 3) A biologist issues a Biotic Assessment, which is a review of on-site biotic resources.

Biotic Report

An in-depth study is required if the biotic assessment requires more information. The report is prepared at the applicant's expense by a professional biologist. If the project will impact a State or Federally listed species, review and approval by the State Department of Fish and Wildlife and/or the U.S. Fish and Wildlife Service will be required.

Mitigating Conditions

The developer will be required to compensate for any significant effects on the environment, as determined by the County's Environmental Coordinator. Other conditions specific to the site and project may be required by the Environmental Coordinator based on information contained in the biotic assessment or biotic report.

Contact Environmental Planning at (831) 454-2580, or visit the County of Santa Cruz's Sensitive Habitat page at <https://cdi.santacruzcountyca.gov/UPC/EnvironmentalPermitsTechnicalReviews/SensitiveHabitat.aspx>

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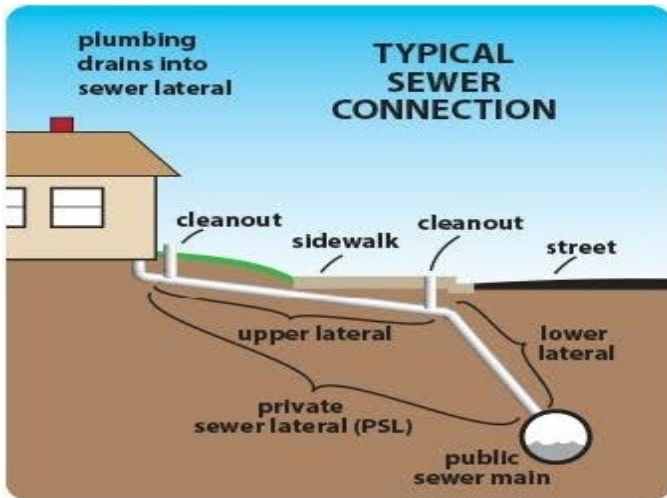
APN: 037-191-13

SEWER LATERAL MAINTENANCE ADVISORY

As of January 1, 2019, the County of Santa Cruz requires video inspections of sanitary sewer laterals before close of escrow, and prior to reconnections to existing sanitary sewer laterals in the Santa Cruz, Freedom, and Davenport Sanitation Districts. For properties within the city limits of Santa Cruz, sewer lateral inspections have been enforced since July 1, 2019. All video inspections must include a Private Sanitary Sewer Lateral Inspection Report completed by a licensed plumber. Since some sewer lateral repairs can be costly and time consuming, it is recommended that sewer lateral inspections be one of the first inspections completed in the escrow process.

What is a sewer lateral?

A sewer lateral is the pipe that carries wastewater from toilets, sinks, and drains connecting from the structure to the public sewer pipelines (usually located in public streets). Sewer laterals are typically constructed of 4-inch diameter clay or plastic pipe. The property owner is responsible for the section of the lateral from the public sewer main connection to the structure. The property owner is responsible for maintaining and repairing their lateral.



Videos of the lateral are required in the following instances:

- Escrow / sale of property.
- Additions or remodels*/Accessory Dwelling Unit connections.
- New Building Construction.
- When 2 or more overflows occur within a 12-month period.

* Any remodel increasing the number of fixture units from the previously permitted amount.

As of September 15, 2019, per the Districts' ordinances, the cost to video the lateral prior to close of escrow must be covered by the seller. Seller's are responsible for the cost of repairs unless the seller and buyer mutually agree to sign a Transfer of Responsibility form before the close of escrow. The buyer has 90 days to complete repairs to the system after signing.

If a sanitary sewer overflow occurs, the cost of the material and labor for repairing the overflow is the responsibility of the property owner.

To obtain a sanitary sewer lateral permit, visit the Santa Cruz County Public Works Department, located at 701 Ocean Street, Santa Cruz, CA 95060, 4th Floor, Room 410. There is no fee to obtain a sanitary sewer lateral permit. Once the permit is obtained, a final inspection by a County Inspector is required. Call (831) 454-2895 to schedule an inspection.

Upon receipt of the lateral video and Inspection Report form, the District has 10 days to review and provide a written response to the applicant. Whenever possible, the County will prioritize video reviews and attempt to issue a response within 24-48 hours.

For more information, including requirements for septic tank abandonment, call the County Sanitation Main Office at (831) 454-2160, or visit <https://www.dpw.co.santa-cruz.ca.us/Home/SewerWater/SewerLateralResources.aspx>

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LOCAL DISCLOSURE REGARDING ONSITE WASTEWATER TREATMENT SYSTEMS (OWTS)

Beginning July 1, 2023, whether as part of a sale or the recording of a contract of sale, all sellers of real property (residential, commercial, industrial, or others) which is served by an onsite wastewater treatment system (OWTS) shall certify that repairs to the OWTS have been completed under permit and inspected by the County, prior to the recording of any deed or other document transferring title.

Prior to the sale of the property where an OWTS exists, the seller and buyer of the property may mutually agree to transfer the responsibility for the certification above from the seller to the buyer. If the buyer agrees to assume responsibility for repairing the OWTS, the seller shall provide the inspection report to the buyer, which will indicate any necessary repairs. The buyer shall then submit the permit to repair no later than 30 calendar days after the close of escrow and complete the repair within 90 days of the close of escrow.

SUMMARY OF ORDINANCE

Authority: Santa Cruz County Code Chapter 7.38

In 2022, the Board of Supervisors approved changes to the County code governing OWTS. Sellers of real property must now complete a point-of-sale septic inspection to identify any defects in the seller's OWTS and other characteristics of the system. If such inspection shows the septic system is failing, then repairs needed to meet the County's OWTS standards shall be completed by the seller prior to selling the property, or transferred to the buyer to complete the repairs.

Additionally, the County Code includes design requirements governing the (i) repair/replacement of existing OWTS or (ii) installation of new OWTS. Such design requirements will necessitate the use of an Enhanced Treatment System on a number of properties throughout the County.

Common Questions

What kind of conditions on a property necessitate an Enhanced Treatment System or OWTS?

There are several conditions that may necessitate one of these types of systems. They include, but are not limited to, encroachment of leachfield or septic tank into a setback; groundwater level or leachfield without enough clearance to groundwater table; parcel constraints such as soil conditions, slopes, floodplains, and setbacks from streams and water wells, greywater systems, water softeners and garbage disposals, existing OWTS that are out of compliance, and non-permitted changes to existing OWTS.

Does this ordinance apply if my septic system is standard or conventional?

If you plan to develop the property with additional bedrooms, or renovate more than 500 square feet of an existing structure, the ordinance will apply. Also, if the standard system failed a pumper report then the ordinance will apply. It should be noted that any new lot created must be demonstrated to be capable of meeting requirements for OWTS.

Is there any financial assistance available to homeowners to repair, upgrade, or install a required OWTS?

The County of Santa Cruz is currently researching funding mechanisms to help homeowners who may not be able to afford the costs of repairs or upgrades to their septic system. Currently, the state water board offers assistance of up to \$20,000 for homeowners who can show financial hardship, with an additional amount of \$7,500 granted to homeowners 62 years of age or older. Visit [CCRWQCB https://www.waterboards.ca.gov/centralcoast/water_issues/programs/septics/faqs.html#Funding](https://www.waterboards.ca.gov/centralcoast/water_issues/programs/septics/faqs.html#Funding)

What kind of situation would require an upgrade or new installation of an OWTS?

There are several conditions, such as additions of bedrooms, ADUs, addition or remodel of more than 500 square feet, change in property use, and any past work done on the system without a permit.

For more information, visit <https://www.scceh.org/NewHome/Programs/LandUse/LocalAgencyManagementProgram.aspx>

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CALIFORNIA ENERGY COMMISSION DUCT SEALING REQUIREMENT

Subject property is located in a Zone 3* and is subject to California Energy Commission Duct Sealing Requirements.

This requirement applies to homeowners who are replacing or constructing a new heating and/or cooling system, which requires a permit from the city and/or county building department.

In homes utilizing forced-air heating and/or cooling systems, ducts are used to distribute the conditioned air throughout the home. In a typical home, 20-30 percent of the air circulating through the ducts is lost to leaks in the ducts, or to poorly connected ducts. This loss results in higher utility costs and inefficient use of energy. Duct sealing is a procedure for installing a space-conditioning distribution system that minimizes leakage of air from or to the distribution system. This duct sealing requirement is in effect to reduce energy waste and the cost of cooling and heating in residential structures.

The California Energy Commission's (CEC) duct sealing requirements became effective on October 1, 2005 (2013 Building Energy Efficiency Standards, California Code of Regulations, Title 24), and were updated in 2019. Minimum specifications for installation procedures, materials, diagnostic testing, and field verification can be found in the *2019 Building Energy Efficient Standards for Residential and Nonresidential Buildings*, published by the California Energy Commission (Publication Number CEC-400-2018-020-CMF).

For more information and specific details on codes and regulations, visit <https://www.energy.ca.gov/programs-and-topics/programs/building-energy-efficiency-standards/2019-building-energy-efficiency>

Exceptions to the duct sealing requirement:

- Duct systems with less than 40 linear feet in unconditioned spaces such as attics, crawlspaces, and garages.
- Duct systems that are documented to have been previously sealed.
- Ducts that are constructed, insulated, or sealed with asbestos.

IMPORTANT

If a central air conditioning unit or furnace is installed or replaced, duct system sealing and leak testing should be conducted under permit by a licensed contractor. If a duct is tested and determined to have a leak greater than 15%, the duct is required to be replaced or repaired. Once the duct is properly replaced or sealed and tested, the homeowner is required to retain a licensed third-party verifier to ensure that the duct(s) have been properly sealed. The CEC cautions homeowners that a contractor who fails to obtain a building permit and does not repair the homeowner's duct(s) "is violating the law and exposing you to additional costs and liability."

FEDERAL ADVISORY – COOLING AND HEATING ENERGY EFFICIENCY

Seasonal Energy Efficiency Ratio (SEER) is the Federal minimum standard efficiency rating in California for heating, ventilation, air conditioning, and heat pumps. The US Department of Energy requires central AC units and heat pumps to meet an efficiency rating of 14 SEER.

For general information on these requirements, please contact the California Energy Commission at 800-772-3300, or visit <https://www.energy.ca.gov/rules-and-regulations/building-energy-efficiency>

* California is divided into 16 Climate Zones. The Zones were developed to facilitate designers in making energy-conscious design decisions based on weather patterns unique to each zone.

For maps of zones within California, and a tool for searching climate zones using zip code, visit <https://www.energy.ca.gov/programs-and-topics/programs/building-energy-efficiency-standards/climate-zone-tool-maps-and>

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SIDEWALK MAINTENANCE RESPONSIBILITY DISCLOSURE



The State of California's Streets & Highways Code (Section 5610-5618) states that "owners of lots or portions of lots fronting on any portion of a public street or place when that street or place is improved or if and when the area between the property line of the adjacent property and the street line is maintained as a park or parking strip, [the property owner] shall maintain any sidewalk in such condition that the sidewalk will not endanger persons or property and maintain it in a condition which will not interfere with the public convenience".

If any portion of the sidewalk is out of repair or endangers persons or property or interferes with public convenience, the superintendent of streets will notify the property owner to repair the sidewalk in a manner that will be specified in the notice. If the repair is not completed within two weeks, the superintendent of streets will make the repair, the cost of which will be applied as a lien on the property.

For properties located within the City of Santa Cruz, the Public Works Department maintains private development and public right-of-way requirements. Sidewalk maintenance is the responsibility of the property owner. Title 15 of the Municipal Code requires the completion of street improvement (curbs, gutters, sidewalks and corner access ramps) for any new residence, and new detached accessory structure (a garage for example) or any home addition totaling 500 square feet or more or an increase to a residence of 50% or greater, whichever is less. At a minimum, projects will require repair of any damaged sidewalk. In certain cases, the sidewalk will have to conform to existing streetscape plans. If the property abuts a public alley and derives access from the alley, alley improvements such as grading and paving may be required.

For additional information on a property owner's obligation toward maintaining the sidewalk and/or other public convenience improvements for properties within the city limits of Santa Cruz, visit <https://www.cityofsantacruz.com/government/city-departments/public-works/engineering>

For properties located within the city limits of Watsonville, the city enforces their own requirements for sidewalk repair. If this property is within the City of Watsonville, the City of Watsonville Sidewalk, Driveway, Curb and Gutter Advisory is part of this report, and must be signed by the seller and buyer as part of disclosure. For more information, visit <http://cityofwatsonville.org/public-works-utilities/projects/streetssidewalks>

Properties located within the city limits of Scotts Valley may be subject to sidewalk repair requirements that are specific to the city. Contact the City of Scotts Valley Public Works Department for more information: (831) 438-5854, or visit <https://www.scottsvally.org/151/Public-Works-Department>

Properties located with the city limits of Capitola may be subject to sidewalk repair requirements that are specific to the city. Contact the City of Capitola for more information: (831) 475-7300, or visit <https://www.cityofcapitola.org/communitydevelopment>

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SANTA CRUZ COUNTY POOL BARRIER CERTIFICATION DISCLOSURE ADVISORY

General Information

The residential Swimming Pool Enclosure Ordinance (SPEO) applies to swimming pools, spas and hot tubs located on the premises of R-3 Occupancy structures, and defines a swimming pool as any structure intended for swimming or recreational bathing that contains water over 18 inches deep. This includes in-ground, above ground and on-ground swimming pools, and fixed-in-place pools. The currently adopted code requirements, effective January 1, 2008, are in Santa Cruz County Code Section 12.10.216.

This certification requirement applies to properties in unincorporated Santa Cruz County, however, city municipalities follow the same general guidelines but have differing approaches to enforcement.

Requirement

Prior to the sale of residential property containing a swimming pool, spa or hot tub, the owner shall provide the buyer with a written certification, prepared by a County Building Official, at the time the swimming pool, spa or hot tub was originally permitted, or a by certified home inspector prior to the time of sale.

Applicable Code

The Planning Department requires that all swimming pool and spa barriers meet the currently adopted California code. The currently adopted California code is Appendix chapter 4, Division I of the 2001 California Building Code.

Summary of Ordinance

Santa Cruz County Building Code requires that property owners of a residential pool, spa or hot tub built prior to August 14, 1992 shall comply with the current UBC barrier regulations including, but not limited to, obtaining any required permits. In addition, the barrier shall be maintained in compliant condition.

Verification

There is no official disclosure form to satisfy this statutory disclosure obligation. If the Seller or Seller's agent request the County Building Official to certify a pool barrier meets current code for new construction/installation through the permit and inspection process, then the finalized building permit is the Seller's certification of barrier compliance for the Property.

Circumstances that require a County building permit for a swimming pool barrier:

- Building a new swimming pool or pool barrier.
- Rebuilding a barrier surrounding a pool, spa or hot tub.
- Addressing issues identified in a Swimming Pool Barrier Correction Notice issued by a County Building Inspector.
- Requesting a County Building Inspector certify compliance with the SPEO.

Santa Cruz County also allows a home inspector certified by the California Real Estate Inspection Association (CREIA), the American Home Inspection Training Institute (AHIT) or the American Society of Home Inspectors (ASHI) to issue certification of SPEO compliance. This inspection is a private transaction that does not involve the County or require a building permit, and certification may be issued the same day the inspection is performed.

More Information

http://www.sccoplanning.com/LinkClick.aspx?fileticket=q7Ic_HUHA3w%3D&tabid=1279

<https://www.sccoplanning.com/PlanningHome/HandoutsForms.aspx>

The County Code, also available online, provides further detail. Other questions or concerns regarding this disclosure should be directed to County Building Information (831) 454-2260.

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APN: 037-191-13

SPECIAL TAX DISCLOSURE

Subject property IS located within a Special Tax District

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

Property IS NOT subject to an accelerated Mello-Roos special tax lien.

Property IS NOT subject to a 1915 Bond Act special tax lien.

THE TAXES LISTED IN THE BOX BELOW DO NOT INCLUDE AD VALOREM OR BASIC PROPERTY TAXES

<u>Tax Year</u>	<u>Tax Amount</u>	<u>Department</u>
2025 - 2026	\$19.14	NO. COUNTY MOSQUITO & DISEASE ASSESSMENT
	\$87.00	MEASURE Q PARCEL TAX
	\$8.50	COUNTY PARKS PARCEL TAX
	\$56.40	9D2- ROAD REPAIR
	\$16.60	COUNTY-HIGHWAY LIGHTING CSA 9
	\$56.94	COUNTY-REFUSE CSA 9C
	\$5.64	COUNTY-RESIDENTIAL LIGHTING CSA 9A
	\$155.00	RECYCLING & SOLID WASTE CHARGE
	\$591.40	SANTA CRUZ CO SANITATION DISTRICT
	\$3.70	STREETSCAPE MAINTENANCE
	\$110.00	SC CITY HIGH SCH DIST PARCEL TAX MEASURE T
	\$135.50	CFD NO. 2016-1 LIBRARY FACILITIES
	\$1,245.82	TOTAL

The purpose of this report is to assist the seller in fulfilling their legal disclosures requirement. This report was compiled using information obtained from the county, various governmental agencies, and third parties. GeoDisclosure is not responsible for any inaccuracies or omissions in the public records of the County, governmental agencies, or third parties. This report is not a substitute for a title report or title insurance and should not be relied upon as such.

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NOTICE OF SUPPLEMENTAL TAX BILL

California property tax law requires the Assessor to revalue real property when the ownership of the property changes. You may receive one or two supplemental tax bills, depending on when your loan closes. The supplemental tax bills are not mailed to your lender. If you have arranged payments to be paid through an impound account, the supplemental tax bills will not be paid by your lender. It is your responsibility to pay these supplemental bills directly to the Tax Collector. Pursuant to Civil Code 1102.6c, Seller or their agent is providing this "Notice of your 'Supplemental' Property Tax Bill. This notice is general in nature and is not a substitute for the actual supplemental tax bill you will receive from the County Tax Collector.

SUPPLEMENTAL TAX ESTIMATOR TOOL

The following calculation provides an estimate of the supplemental property taxes that can be expected during the first year of ownership, and should be used for planning purposes only. It does not include the regular annual taxes. The estimated supplemental tax is not a substitute for the supplemental bill and may not be relied upon as such.

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

TABLE 1

Jan	0.4170
Feb	0.3333
Mar	0.2500
Apr	0.1667
May	0.086

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

- 5. Enter the month of sale number from TABLE 1 _____ 5 _____
- 6. Multiply line 4 by line 5.
Estimated Supplemental Tax Bill # 1 _____ 6 \$ _____
- 7. Enter the amount on line 4.
Estimated Supplemental Tax Bill # 2 _____ 7 \$ _____
- 8. Add lines 6 and 7. Total estimated Supplemental Tax Bill _____ 8 \$ _____

TABLE 2

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

If the sale date falls during the months of June through December, Buyer will receive ONE supplemental tax bill. The supplemental tax can be estimated by completing lines 9 and 10 below:

- 9. Enter the month of sale number from TABLE 2 _____ 9 _____
- 10. Multiply line 4 by line 9.
Total Estimated Supplemental Tax Bill _____ 10 \$ _____

For more information on property taxes for this property or to view the current tax bill, call the Santa Cruz County Treasurer / Tax Collector office at (831) 454-2510, or visit <https://www.co.santa-cruz.ca.us/Departments/TaxCollector.aspx>

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DESCRIPTION OF SPECIAL TAX ASSESSMENTS

There are 4 basic types of special assessments levied by the County of Santa Cruz. They include: CSAs (County Service Areas), Sanitation and Sewer, Bonds (the majority of which are 1915 Bond Acts), and Miscellaneous (which is a catch-all of a variety of assessments). Every neighborhood is unique in what types of assessments are levied. The assessments levied on this property are listed on the Tax Disclosure page.

1915 Bond Act Assessment Districts

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

Mello-Roos Community Facilities Districts

A Mello-Roos Community Facilities District, know as a CFD, is a special tax district formed by a local government to finance facilities and/or services which benefit the properties within the CFD. A CFD can include the ability to issue municipal bonds to finance facilities and the debt is paid over time from the levy of the special tax. The levy of the special tax may also be used to directly finance facilities and/or services. There are currently four Mello-Roos Community Facility Districts in Santa Cruz County: 1) Live Oak School District, 2) City of Scotts Valley, 3) Felton Water System Acquisition, and 4) Santa Cruz County Library Tax.

County Service Areas (CSAs)

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

PACE and HERO

Home Energy Renovation Opportunity (HERO) is governmental financing through the Property Assessed Clean Energy (PACE) program to enable homeowners to upgrade their property with clean energy renovations, such as solar panels. HERO loans are a lien on the property and are assessed as a special tax on the property's annual tax bill. The HERO lien transfers with the property at the time of sale and becomes the responsibility of the new owner. In some cases the lender requires that loan be paid off before financing a new mortgage.

Transfer Fee / Tax Advisory

Private Transfer Fee (Payment of Transfer Fee Required Notice)

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

County of Santa Cruz Transfer Tax

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

Property Address : 5606 Soquel Drive, Soquel, CA 95073

APN: 037-191-13

TERMS AND CONDITIONS

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

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

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

Only the Recipients may rely on This Report. Only the transferor(s) and transferee(s), and their agents/brokers, if any, involved in the Transaction (collectively, the "Recipients") may use and rely on this Report and only after they have paid in full for the Report. While disclosures made on the statutory Natural Hazard Disclosure Statement in the Report may indicate certain risks to the Property, the disclosures are only between the transferor, the transferor's agents, and the transferee, and shall not be used by any other party, including, but not limited to, insurance companies, lenders, or governmental agencies, for any purpose." Cal. Civil Code section 1103.2, subdivision (g).

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

Scope of Report. This Report is limited to determining whether the Property is in those specified natural hazard zones and property tax districts, and in proximity to those specified environmental sites (depending on the report product ordered), as defined in the Report. The Report is not a geologic report or a land survey and no site inspection has been made in producing the Report.

GeoDisclosure makes no determination, expresses no opinion or view, and assumes no responsibility in this Report concerning the right, entitlement, or ability to develop or improve the Property. GeoDisclosure has no information concerning whether the Property can be developed or improved. No determination is made and no opinion is expressed, or intended, by this Report concerning structures or soils on or outside of the Property, including, without limitation, habitability of structures or the Property, suitability of the Property for construction or improvement, potential for soil settlement, drainage, soil subsidence, or other soil or site conditions. The Recipient(s) is advised to consult the local Planning Department to determine whether factors beyond the scope of this Report may limit the Transferee(s) ability to use or improve the Property.

The Report is not a property inspection report, and no determination is made and no opinion is expressed, or intended, by this Report concerning architectural, structural, mechanical, engineering, or legal matters, or the marketability or value of the Property. GeoDisclosure has not conducted any testing or physical or visual examination or inspection of the Property, nor is this Report a substitute for any such testing, physical or visual examination, or inspection.

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

Statutory and Additional Disclosures, Advisories and Local Addenda (if included in Report). No determination is made and no opinion is expressed, or intended, by this Report concerning the need to purchase earthquake or flood insurance for the Property. In preparing the Report, GeoDisclosure accurately reported on information contained in Government Records. GeoDisclosure reviewed and relied upon those Government Records specifically identified and described in the Report.

GeoDisclosure has not reviewed or relied upon any Government Records that are not specifically identified in the Report. No determination is made and no opinion is expressed, or intended, by the Report concerning any matters identified in Government Records that were not reviewed by GeoDisclosure. Local Addenda, where applicable, are included "AS IS" as an accommodation to the local real estate board that provided the content; GeoDisclosure assumes no responsibility for the accuracy of any information included in the Local Addenda.

Property Address : 5606 Soquel Drive, Soquel, CA 95073

APN: 037-191-13

TERMS AND CONDITIONS (continued)

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

Changes to Government Record after Report Date. This Report is issued as of the Report Date identified in the Report. GeoDisclosure shall have no obligation to advise any Recipient of any information learned or obtained after the Report Date even if such information would modify or otherwise affect the Report. Subsequent to GeoDisclosure acquisition of Government Records, changes may be made to said Government Records and GeoDisclosure is not responsible for advising the Recipients of any changes. GeoDisclosure is not liable for any impact on the Property that any change to the Government Records may have.

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

Liability Provisions. (a) Recipients are entitled to rely on the provisions of the Report as of the close of escrow for the transaction for which said Report was issued. (b) Except as specifically described in the Report, GeoDisclosure's total liability and responsibility to any Recipient for any liabilities, causes of action, claim or claims, including but not limited to any claim for breach of Report or negligence, shall be for actual proven damages only and is limited to the difference in fair market value of the Property on the date payment for the Report was received by GeoDisclosure. GeoDisclosure shall have no responsibility, or liability, for any lost profits, consequential damages, special damages, indirect damages, or incidental damages allegedly suffered as a result of the use of, or reliance on, the Report. GeoDisclosure has not conducted an independent investigation of the accuracy of the information provided by the Recipient. GeoDisclosure assumes no responsibility for the accuracy of information provided by the Recipient. GeoDisclosure shall be subrogated to all rights of any claiming party against anyone including, but not limited to, another party who had actual knowledge of a matter and failed to disclose it to the Recipients in writing prior to the close of escrow.

Governing Law. The Report shall be governed by, and construed in accordance with, the laws of the State of California.

Small Claims or Arbitration. This provision constitutes an agreement to arbitrate disputes on an individual basis. All disputes and claims arising out of or relating to the Report must be resolved by binding arbitration. This Report to arbitrate includes, but is not limited to, all disputes and claims between GeoDisclosure transferor(s) and transferee(s) and claims that arose prior to purchase of the Report. This agreement to arbitrate applies to transferor(s) and transferee(s) successors in interest, assigns, heirs, spouses, and children. Any arbitration must take place on an individual basis, GeoDisclosure, transferor(s) and transferee (s) agree that they are waiving any right to a jury trial and to bring or participate in a class, representative, or private attorney general action, and further agree that the arbitrator lacks the power to consider claims for injunctive or declaratory relief, or to grant relief effecting anyone other than the individual claimant.

The arbitration is governed by the Commercial Arbitration Rules and the Supplementary Procedures for Consumer Related Disputes (the "AAA Rules") of the American Arbitration Association ("AAA"), as modified by this Agreement, and will be administered by the AAA. The arbitration award may include attorney fees if allowed by Federal, state, or other applicable law and may be entered as a judgment in any court of proper jurisdiction. The Federal Arbitration Act will govern the interpretation, applicability and enforcement of this arbitration agreement. This arbitration agreement will survive the termination of this Report.

Severability. If any provision of the Terms and Conditions to this Report is determined to be invalid or unenforceable for any reason, then such provision shall be treated as severed from the remainder of the Terms and Conditions, and shall not affect the validity and enforceability of all of the other provisions of the Terms and Conditions.

Other Agreements. This Report constitutes the entire, integrated agreement between GeoDisclosure and Recipients, and supersedes and replaces all prior statements, representations, negotiations, and agreements.