



NATURAL HAZARD DISCLOSURE STATEMENT

Report Date: 12/2/2025
Report Number: 52077-235
Subject Property: 40390 ROSS RD (5 PARCELS)

APN: 101-280-25-00 (Primary Parcel)
Page Number: 1 (Signature Page)

NOTICE: This acknowledgement page does not represent the entire natural hazard disclosure report issued by MyNHD. Buyer acknowledges receipt of the entire NHD report and agrees to be bound by the terms and conditions thereof.

APN: 101-280-25-00 ADDRESS: 40390 ROSS RD, (5 PARCELS) FALLBROOK, CA 92028

Additional APN(s): 101-280-27-00, 101-280-28-00, 101-280-29-00, 101-280-30-00

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 contract between the transferee and transferor.

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

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

☐ Yes ☒ No ☐ Information is 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 ☐ Information is 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 (SRA) ☐ Yes ☒ No

Very High FHSZ in a state responsibility area (SRA) ☒ Yes ☐ No

High or Very High FHSZ in a local responsibility area (LRA) ☐ Yes ☒ No

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

☒ Yes ☐ No

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

☐ Yes ☒ No

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

☐ Yes (Landslide Zone) ☐ No ☒ Map is not yet released by state

☐ Yes (Liquefaction Zone) ☐ No ☒ Map is not yet released by state

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

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

Signature of Agent(s) _____ Date _____ Signature of Agent(s) _____ Date _____

Check only one of the following:

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

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

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

This statement was prepared by the following provider: **Third-Party Disclosure Provider(s) MyNHD, Inc. Date 12/2/2025**

PLEASE VERIFY THE STREET ADDRESS AND ASSESSOR'S PARCEL NUMBER PROVIDED TO MYNHD FOR ACCURACY.

There are other statutory disclosures, determinations and legal information in the Report. Refer to Report for these additional disclosures, determinations and legal information. With their signature below, Transferee(s) also acknowledge(s) they have received, read, and understand this document, the Terms and Conditions, and the additional disclosures, determinations and legal information provided in this Report, in the tax disclosures (Mello-Ross and Special Assessments), in the Environmental Report (if ordered), and in the required notices and booklet/information regarding Earthquake Safety which booklet/information are available at https://www.MyNHD.com/booklet/comm_owners_guide.pdf. Irrespective of the flood and fire zone determinations, insurance companies may, at their discretion, require additional flood and/or fire insurance based upon their assessment and the location of the parcel. Please check with your insurance provider for up to date quotes, coverages and insurability.

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



[VIEW MAPS](#)

Report Date: 12/2/2025
Report Number: 52077-235
Subject Property: 40390 ROSS RD (5 PARCELS)

APN: 101-280-25-00 (Primary Parcel)
Page Number: 2 (Summary Page)

NATURAL HAZARD DISCLOSURE REPORT SUMMARY

Subject Property: 40390 ROSS RD, (5 PARCELS) FALLBROOK, CA 92028

APN: 101-280-25-00

Additional APN(s): 101-280-27-00, 101-280-28-00, 101-280-29-00, 101-280-30-00

This property is located in/within:

	Yes	No
A Special Flood Hazard Area	☐	☒
An Area of Potential Flooding Due to Dam Inundation	☐	☒
A state level High or Very High Fire Hazard Severity Zone	☒	☐
A WILDLAND AREA (State Responsibility Area or SRA)	☒	☐
An Earthquake Fault Zone	☐	☒
A Landslide Seismic Hazard Zone	☐	☐
A Liquefaction Seismic Hazard Zone	☐	☐
1 Mile of a Former Military Ordnance Site	☐	☒
1 Mile of a Commercial/Industrial Use Zone	☐	☒
2 Miles of FAA Approved Landing Facility	☐	☒
An Airport Influence Area	☐	☒
Tsunami Inundation Hazard	☐	☒
Right to Farm/Important Farmland	☒	☐
A Naturally Occurring Asbestos Area	☐	☒
Critical Habitats	☐	☒
1 Mile of a Mining Operation	☐	☒
Sustainable Groundwater Management Act	☐	☒
Within an Oil Field Boundary	☐	☒

Data Not Available

Data Not Available

Gas and Hazardous Liquid Transmission Pipelines

Included

City/County Hazard Disclosures

A Mello-Roos Community Facility District	☐	☒
A Special Tax Assessment District	☐	☒

Property Tax Breakdown/Tax Calculator

Included

Notice of Supplemental Property Tax Bill

Included

Notice of Database Disclosure

Included

Contaminated Water Advisory

Included

Notice of Energy Efficiency Standards

Included

Notice of Williamson Act/Fire Burn Area/Insurance Advisory

Included

Notice of Abandoned Water Wells and Oil/Gas Wells

Included

Notice of Naturally Occurring Asbestos / Radon Gas Advisory

Included

Notice of Abandoned Mines/Wood-Burning Heater Advisory

Included

Environmental Report

Included

Notice of Terms and Conditions

Included

Details:

[Page 4](#)

[Page 4](#)

[Page 4](#)

[Page 4](#)

[Page 4](#)

[Page 5](#)

[Page 5](#)

[Page 5](#)

[Page 5](#)

[Page 5](#)

[Page 5](#)

[Page 5](#)

[Page 6](#)

[Page 6](#)

[Page 6](#)

[Page 6](#)

[Page 6](#)

[Page 7](#)

[Page 8](#)

[Page 9, 10](#)

[Page 11](#)

[Page 12](#)

[Page 13, 14](#)

[Page 15](#)

[Page 16](#)

[Page 16](#)

[Page 17](#)

[Page 17](#)

[Page 18](#)

[Page 19](#)

[Page 19](#)

[Page 20](#)

[Page 26](#)

This Report Summary merely summarizes the research results contained in this full MyNHD Report, and does not, in any way, reduce or eliminate the need to read the Report in its entirety. Please verify the street address and APN for accuracy.



Report Date: 12/2/2025
Report Number: 52077-235
Subject Property: 40390 ROSS RD (5 PARCELS)

APN: 101-280-25-00 (Primary Parcel)
Page Number: 3

EXPLANATIONS AND NOTICES

SPECIAL FLOOD HAZARD AREAS

SUBJECT PROPERTY ☐ IS ☒ IS NOT LOCATED IN A SPECIAL FLOOD HAZARD AREA

Special Flood Hazard Areas have been mapped by the Federal Emergency Management Agency (FEMA) on their Flood Rate Insurance maps. Special Flood Hazard Areas are located with the 100-year flood plain and are designated as either Zone A (Inland area) or Zone V (Coastal areas). Flood insurance is required by lenders for properties located within a Zone A or Zone V. FEMA periodically removes a property or a group of properties from a Special Flood Hazard Area based on information provided by cities, counties, or homeowners. The revised status of the property or properties is provided in a Letter of Map Amendment (LOMA) or in a Letter of Map Revision (LOMR). A search for a specific LOMA or LOMR is outside the scope of this report. Please visit www.fema.gov to search for a specific LOMA or LOMR.

Irrespective of the FEMA Flood Cert. determination as to whether the structure or property have been removed from the Special Flood Hazard Area, the property may be subject to limitations on development due to concerns over potential flooding. If there are concerns relative to the viability of potential development on the subject property an inquiry should be made with the local building and safety department.

AREAS OF POTENTIAL FLOODING FROM DAM FAILURES

SUBJECT PROPERTY ☐ IS ☒ IS NOT LOCATED IN A DAM INUNDATION ZONE

Maps have been prepared for most dams in the State of California that show the potential flooding areas due to dam failure. The maps are reviewed and approved by the California Office of Emergency Services. Local offices of emergency services have prepared evacuation plans in the areas affected by potential dam failure inundation.

A STATE LEVEL HIGH OR VERY HIGH FIRE HAZARD SEVERITY

[View Map](#)

SUBJECT PROPERTY ☒ IS ☐ IS NOT LOCATED IN A STATE LEVEL HIGH OR VERY

Very High Fire Hazard Severity Zones have been mapped by the California Department of Forestry and Fire Protection to indicate area with increase fire risk. The Map by the California Department of Forestry and Fire Protection (CDF), dated January 2006, does not reflect changes made at the local level. Therefore, the CDF recommends verifying status with the local fire department. Brush clearing and other fire defense improvements are required for properties located in Very High Fire Hazard Severity Zones. Please contact the local fire department for fire defense and maintenance requirements.

STATE OF CALIFORNIA FIRE RESPONSIBILITY AREA (SRA)

[View Map](#)

SUBJECT PROPERTY ☒ IS ☐ IS NOT LOCATED IN A STATE FIRE RESPONSIBILITY AREA

SUBJECT PROPERTY ☒ IS ☐ IS NOT LOCATED IN A HIGH/VERY HIGH FIRE HAZARD ZONE PER 2007/8 SRA ZONE MAP

Wildland areas that may contain substantial forest fire risk and hazards have been mapped by the California Department of Forestry and Fire Protection to indicate areas with increased fire risk. These areas are also known as State Fire Responsibility Areas because the State of California has primary responsibility for fire prevention and suppression. In addition, the property owner may be responsible for structure protection and is responsible for brush clearing and other fire defense improvements. Please contact the county fire department for fire defense and maintenance requirements. If subject property is in a High/Very High Fire Hazard Zone per 2007/8 SRA zone map, the State may not have fire fighting responsibility. Please check with your local fire authority.

ALQUIST-PRIOLO EARTHQUAKE FAULT ZONES

SUBJECT PROPERTY ☐ IS ☒ IS NOT LOCATED IN AN ALQUIST-PRIOLO FAULT ZONE

The purpose of the Alquist-Priolo Earthquake Fault Zoning Act is to regulate development near active faults in order to mitigate hazards associated with ground rupture. The State Geologist through the California Geological Survey has provided maps that show specific zones around active faults. Development of a property located within an Earthquake Fault Zone will likely require a fault study by State-licensed geologist. The determination made in this report does not indicate whether or not an active fault is located on the subject property and is not a substitute for a fault study by a State Licensed geologist.



Report Date: 12/2/2025
Report Number: 52077-235
Subject Property: 40390 ROSS RD (5 PARCELS)

APN: 101-280-25-00 (Primary Parcel)
Page Number: 4

SEISMIC HAZARD ZONES

SUBJECT PROPERTY ☐ IS ☐ IS NOT LOCATED IN A LANDSLIDE HAZARD ZONE ☒ MAP NOT YET RELEASED BY STATE

SUBJECT PROPERTY ☐ IS ☐ IS NOT LOCATED IN A LIQUEFACTION HAZARD ZONE ☒ MAP NOT YET RELEASED BY STATE

The purpose of the Seismic Hazards Mapping Act is to regulate development in areas determined to have increased risk of the seismic hazards of liquefaction and earthquake-induced land sliding. The California Geological Survey provides maps delineating liquefaction hazard zones and earthquake-induced landslide hazard zones. Although not all areas of the state have been mapped, the California Geological Survey is currently mapping additional areas. Liquefaction is a seismic hazard in which sediments below the water table lose strength as a result of strong earthquake ground shaking. Saturated soils comprised of sands and silts that are within 40 feet of the ground surface have a higher potential for liquefaction. Liquefaction is a rare, but real phenomenon that can result in damage to structures.

FORMER MILITARY ORDNANCE SITE DISCLOSURE

SUBJECT PROPERTY ☐ IS ☒ IS NOT WITHIN 1 MILE OF A KNOWN FORMER MILITARY ORDNANCE SITE

Military Ordnance sites are areas that were previously used for military training and that may contain unexploded munitions or other hazardous materials. Sites closed prior to 1989 are part of the Formerly Used Defense Sites database maintained by the United States Department of Defense. Current military bases or those closed after 1989 are not a part of the Formerly Used Defense Sites database.

COMMERCIAL/INDUSTRIAL DISCLOSURE

SUBJECT PROPERTY ☐ IS ☒ IS NOT LOCATED WITHIN 1 MILE OF A PROPERTY ZONED FOR COMMERCIAL/INDUSTRIAL USE

The disclosure regarding the Subject Property's proximity to a zone or district allowing heavy commercial Industrial use zones is based upon currently available public records and excludes entirely agricultural properties. A physical inspection of the Subject Property has not been made. The calculation of the one-mile proximity measurement is based upon the distance between the Subject Property's street address and the street address of the next closet property allowing heavy commercial Industrial use. This is an actual knowledge disclosure required by the seller on the Transfer Disclosure Statement. There could be other nuisances not covered by this commercial industrial zoning.

FAA APPROVED LANDING FACILITY

SUBJECT PROPERTY ☐ IS ☒ IS NOT LOCATED WITHIN 2 MILES OF AN FAA APPROVED LANDING FACILITY

A search of data from the Federal Aviation Administration was made to determine if the property is located within two miles of a public/private FAA approved landing facility (i.e., an airport). Properties within proximity to airports/flight paths may experience airport noise and/or other nuisances. For more information please visit https://www.faa.gov/airports/environmental/airport_noise/.

AIRPORT INFLUENCE AREA "AIA"

SUBJECT PROPERTY ☐ IS ☒ IS NOT LOCATED IN AN AIRPORT INFLUENCE AREA "AIA"

An Airport Influence Area is determined and mapped by the local Airport Land Use Commission. A property with an Airport Influence Area may be subject to annoyances and inconveniences associated with proximity to airport operations. Concerns about an Airport Influence Area should be addressed to the local Airport Land Use Commission. Inclusion of private and military airports vary by county and may or may not be included in this disclosure report.

TSUNAMI INUNDATION HAZARD

SUBJECT PROPERTY ☐ IS ☒ IS NOT LOCATED IN A TSUNAMI INUNDATION AREA

A tsunami is a sea wave typically generated by a submarine earthquake, but may be caused by an offshore landslide or volcanic action. A large offshore earthquake, typically a magnitude 7 or greater, may generate a tsunami. Properties located along the California coastline have a potential for inundation from a tsunami. Although early warning systems may provide sufficient warning from distant tsunamis, near-shore generated tsunamis may reach the coast in a matter of minutes. Therefore, homeowners should contact their local emergency management agency and become knowledgeable about tsunami warning signs and local evacuation plans.



Report Date: 12/2/2025
Report Number: 52077-235
Subject Property: 40390 ROSS RD (5 PARCELS)

APN: 101-280-25-00 (Primary Parcel)
Page Number: 5

RIGHT TO FARM/IMPORTANT FARMLAND

[View Map](#)

SUBJECT PROPERTY ☒ IS ☐ IS NOT LOCATED WITHIN 1 MILE OF A FARM OR RANCH LAND

The search determines if the subject property is located within one mile of a property containing agricultural activity, operation or facility, or appurtenances thereof. These facilities may contain agricultural nuisances that may conflict with non-agricultural uses. Agricultural practices may include noise from farm equipment and machinery, dust, pesticides, and odors associated with animals, manure, and fertilizers.

NATURALLY OCCURRING ASBESTOS

SUBJECT PROPERTY ☐ IS ☒ IS NOT LOCATED WITHIN AN AREA OF NATURALLY OCCURRING ASBESTOS

Asbestos refers to naturally-occurring fibrous minerals found throughout the State of California. Serpentine, an ultra-mafic rock, contains asbestos and is commonly found in the Sierra foothills, the Coast Ranges, and the Klamath Mountains. On residential properties, naturally-occurring asbestos sources are typically dust from unpaved roads or driveways. Paving the unpaved driveways or roads can help to reduce exposure to asbestos. For more information please visit the Air Resources Board of the California Environmental Protection Agency website: <http://www.arb.ca.gov/homepage.htm>.

CRITICAL HABITATS

SUBJECT PROPERTY ☐ IS ☒ IS NOT LOCATED WITHIN AN AREA OF CRITICAL HABITATS

The Endangered Species Act establishes critical habitats for any species listed under the Act. A critical habitat is defined as a specific area within the geographical area occupied by the species at the time of listing, if the area contains physical or biological features essential to conservation. Those features may require special management considerations or protection even in areas outside their geographical area if the agency determines the area itself essential for conservation.

MINING OPERATION

SUBJECT PROPERTY ☐ IS ☒ IS NOT LOCATED WITHIN 1 MILE OF A MINING OPERATION

If the property is located within one mile of a mine operation for which the mine owner or operator has reported mine location data to the Department of Conservation pursuant to Section 2207 of the Public Resources Code, the property may be subject to inconveniences resulting from mining operations. The impacts of these practices should be considered when such mining operations are present within one mile of the property.

Effective January 1, 2012 Senate Bill 110 amends Section 1103.4 of the Civil Code and requires disclosure if the subject property is within one mile of a mining operation. The widespread degradation of land and water resources caused by strip mining and the failure of the states to effectively regulate the industry resulted in the passage of the Surface Mining Control and Reclamation Act ("SMCRA") of 1977. The Office of Surface Mining ("OSM") was created in 1977 when Congress enacted the SMCRA Act. OSM works with the states and Indian Tribes to assure that citizens and the environment are protected during coal mining and that the land is restored to beneficial use when mining is finished. OSM and its partners are also responsible for reclaiming and restoring lands and water degraded by mining operations before 1977. For more information, please visit <https://www.conservation.ca.gov/dmr>.

SUSTAINABLE GROUNDWATER MANAGEMENT ACT

SUBJECT PROPERTY ☐ IS ☒ IS NOT LOCATED WITHIN A GROUNDWATER BASIN

Basin Prioritization is a technical process that utilizes the best available data and information to classify California's 515 groundwater basins into one of four categories high-, medium-, low-, or very low-priority. Each basin's priority determines which provisions of California Statewide Groundwater Elevation Monitoring (CASGEM) and the Sustainable Groundwater Management Act (SGMA) apply. SGMA requires medium- and high-priority basins to develop groundwater sustainability agencies (GSAs), develop groundwater sustainability plans (GSPs) and manage groundwater for long-term sustainability. See: <https://water.ca.gov/programs/groundwater-management/basin-prioritization> For more information.



Report Date: 12/2/2025
Report Number: 52077-235
Subject Property: 40390 ROSS RD (5 PARCELS)

APN: 101-280-25-00 (Primary Parcel)
Page Number: 6

OIL FIELD BOUNDARY

SUBJECT PROPERTY ☐ IS ☒ IS NOT LOCATED WITHIN AN OIL FIELD BOUNDARY ☐ NOT MAPPED

This property is has been identified as within an Administrative Boundary that represent certain areas in California where specific oil and gas operators hold rights to explore for oil and gas minerals or is near an oil or gas well. As a result, the property may be subject to developmental restrictions and/or may be impacted by methane gas, environmental contaminants, noxious odors, offensive sights, excessive noise or any other potential nuisance associated with oil and/or gas operations.

For more information on mitigation standards check with your local agency City or County.





Report Date: 12/2/2025
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APN: 101-280-25-00 (**Primary Parcel**)
Page Number: 7

NOTICE REGARDING GAS AND HAZARDOUS LIQUID TRANSMISSION PIPELINES

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

Upon delivery of the notice to the transferee of the real property, the seller or broker is not required to provide information in addition to that contained in the notice regarding gas and hazardous liquid transmission pipelines. The information in the notice shall be deemed to be adequate to inform the transferee about the existence of a statewide database of the locations of gas and hazardous liquid transmission pipelines and information from the database regarding those locations.

Nothing in this section shall alter any existing duty under any other statute or decisional law imposed upon the seller or broker, including, but not limited to, the duties of a seller or broker under this article, or the duties of a seller or broker under Article 1.5 (commencing with Section 1102) of Chapter 2 of Title 4 of Part 4 of Division 2.





CITY/COUNTY HAZARD DISCLOSURE EXPLANATIONS

MyNHD provides information on locally identified natural hazards as an additional service because their disclosure to purchasers is either required by ordinance or the information is available on maps publicly available from various City and County sources. This service also supplements and completes the natural hazard information required by the California Civil Code 1103.

The Subject Property:

- | | |
|--|-------------------------------------|
| ☐ IS ☒ IS NOT Located in a Supplemental Flood Hazard Zone. | ☐ NOT MAPPED |
| ☐ IS ☒ IS NOT Located in a Supplemental Fire Hazard Zone. | ☐ NOT MAPPED |
| ☐ IS ☒ IS NOT Located in a Supplemental Earthquake Fault Hazard Zone. | ☐ NOT MAPPED |
| ☐ IS ☒ IS NOT Located in a Supplemental Seismic Geologic Hazard Zone. | ☐ NOT MAPPED |
| ☐ IS ☒ IS NOT Located in an Expansive/Subsidence Soil Area. | ☐ NOT MAPPED |
| ☐ IS ☒ IS NOT Located in Supplemental Liquefaction Hazard Zone. | ☐ NOT MAPPED |

Flood Hazard Zones: Supplemental flood zones include information not covered by Special Flood Hazard Areas as designated by the Federal Emergency Management Agency or by Dam Inundation zones as reported by the California State Office of Emergency Services. These can include tsunamis, runoff hazards, historical flood data and additional dike failure hazards. The property may be subject to limitations on development due to concerns over potential flooding. If there are concerns relative to the viability of potential development on the subject property an inquiry should be made with the local building and safety department.

Fire Hazard Zones: Local agencies may, at their discretion, include or exclude certain areas from the requirements of California Government Code Section 51182 (imposition of fire prevention measures on property owners), following a finding supported by substantial evidence in the record that the requirements of Section 51182 either are, or are not necessary for effective fire protection within the area. Any additions to these maps that MyNHD has been able to identify and substantiate are included in this Report.

Earthquake Fault Hazard Zones: Many local jurisdictions have different or higher standards than the State of California for the identification of active earthquake fault zones. These jurisdictions have created their own maps which indicate the active faults according to these alternate standards. Some jurisdictions also recommend or require the disclosures of potentially active faults. MyNHD has attempted to include all official and publicly available maps indicating earthquake faults identified by these jurisdictions.



Report Date: 12/2/2025
Report Number: 52077-235
Subject Property: 40390 ROSS RD (5 PARCELS)

APN: 101-280-25-00 (Primary Parcel)
Page Number: 9

CITY/COUNTY HAZARD DISCLOSURE EXPLANATIONS (CONTINUED)

Seismic/Geologic Hazard Zones: The California Division of Mines and Geology ("DMG") has not completed the project assigned it by Section 2696 of the California Public Resources Code to identify areas of potential seismic hazards within the State of California. The DMG and the United States Geological Survey have performed many valuable studies that supplement the Section 2696 maps and fill many missing areas. These maps were reviewed in the preparation of this Report. Also included in this Report is the review of maps that indicate many hazards that may or may not be seismically related, including, but not limited to, landslides, debris flows, mudslides, coastal cliff instability, volcanic hazards, and avalanches. Many cities and counties require geologic studies before any significant construction if the subject property is in or near a geologic hazard known to them. MyNHD has attempted to include all official and publicly available maps indicating geologic hazards identified by these jurisdictions.

Expansive/Subsidence Soils: Expansive soils are soils which have a potential to undergo significant changes in volume, either shrinking or swelling, with changes in moisture content. Periodic shrinking and swelling of expansive soils can cause extensive damage to buildings, other structures and roads. Soils containing clays have variable potential for volume changes. High, or Expansive, indicates the dominant soil condition. Detailed investigations are required to fully evaluate the shrink-swell characteristics of soils at any given site. Check with your local building department if there is a question as to special requirements for various soils conditions in their jurisdiction as they may impose additional requirements for new or additional construction.

The main cause of subsidence in California is groundwater pumping. The effects of subsidence include damage to buildings and infrastructure, increased flood risk in low-lying areas, and lasting damage to groundwater aquifers and aquatic ecosystems.

Supplemental Liquefaction: Supplemental Seismic Liquefaction Hazards are those areas defined and published by a local agency, city or county that could pose a danger to the public. Local agencies may add or detract to those Liquefaction Zones defined by the State and define "shallow ground water" differently. Some local agencies have required disclosure by ordinance.

SB-63 FIRE PREVENTION NOTICE REGARDING MAPS

On September 28, 2021, California passed SB-63 which creates additional disclosures in real estate transactions for the purposes of fire prevention, vegetation management, and defensible space. The new law required disclosure to buyers in real estate transactions relative to transactions in certain state and local fire hazard severity zones. Disclosure is required based upon the maps available and MyNHD is providing fire hazard severity zone notices in this report based upon those maps. Cal Fire has advised MyNHD that new maps are in process in many areas. As new maps become available, MyNHD will be including them in reports.



Report Date: 12/2/2025
Report Number: 52077-235
Subject Property: 40390 ROSS RD (5 PARCELS)

APN: 101-280-25-00 (Primary Parcel)
Page Number: 10

MELLO-ROOS COMMUNITY FACILITIES DISTRICT(S)

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

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

If this property is within the Mello-Roos CFD(s) listed below and is subject to a special tax that will appear on the property tax bill. This special tax is in addition to the regular property taxes and any other charges and benefit assessments that will be listed on the property tax bill. This special tax may not be imposed on all parcels within the city or county where the property is located. This special tax is used to provide public facilities or services that are likely to particularly benefit the property.

The maximum tax rate, the maximum tax rate escalator, and the authorized facilities which are being paid for by the special taxes and by the money received from the sale of bonds which are being repaid by the special taxes, and any authorized services are indicated below. These facilities may not yet have all been constructed or acquired and it is possible that some may never be constructed or acquired.



Report Date: 12/2/2025
Report Number: 52077-235
Subject Property: 40390 ROSS RD (5 PARCELS)

APN: 101-280-25-00 (Primary Parcel)
Page Number: 11

1915 BOND ACT ASSESSMENT DISTRICT(S)

SUBJECT PROPERTY ☐ IS ☒ IS NOT SUBJECT TO IMPROVEMENT BOND ACT OF 1915 SPECIAL ASSESSMENTS LIEN(S).

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

If this property is within the 1915 Bond Act Assessment District(s) named below and is subject to annual assessment installments levied by the assessment district that will appear on the property tax bill. The annual assessments are in addition to the regular property taxes and any other charges and benefit assessments that will be listed on the property tax bill. The assessment district(s) has issued bonds to finance the acquisition or construction of certain public improvements that are of direct and special benefit to property within the assessment district. The bonds will be repaid from annual assessment installments on property within the assessment district. The special assessment is used to provide public facilities that are likely to particularly benefit the property.

The annual assessment installment and public facilities that are being paid for by the money received from the sale of bonds that are being repaid by the assessments are indicated below. These facilities may not yet have all been constructed or acquired and it is possible that some may never be constructed or acquired.



Report Date: 12/2/2025
Report Number: 52077-235
Subject Property: 40390 ROSS RD (5 PARCELS)

APN: 101-280-25-00 (Primary Parcel)
Page Number: 12

BREAKDOWN OF THE 2025-2026 PROPERTY TAX BILL

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

Basic Prop 13 Levy

1.	Basic 1% Levy	\$1,128.70
	County of San Diego	

Voter Approved Ad Valorem Taxes

2.	Voter Approved Debt	\$82.58
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Basic Prop 13 Levy & Voter Approved Ad Valorem Taxes:	\$1,211.28
Estimated Tax Rate:	1.073164%

Direct Assessments

3.	Water Availability (De Luz Heights)	\$395.00
4.	Water Standbye Charge	\$274.12
5.	Permanent Road Division No. 20	\$240.00
6.	Water Infrastructure Charge	\$63.20
7.	Vector Disease Control	\$17.12
8.	Mosquito/Rat Control C	\$2.28
Total Direct Assessment Charges:		\$991.72
Total 2025-2026 Amount		\$2,203.00



Subject Property: 40390 ROSS RD, (5 PARCELS) FALLBROOK, CA 92028

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

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

Instantly calculate estimated property taxes and supplemental taxes on our website: (or manually calculate below).
Instant Tax Calculator: <https://www.mynhd.com/suptax/calculator/1306856/13524c221b27bae8f0ae73ae84e50897>

SUPPLEMENTAL TAX CALCULATOR (ESTIMATE ONLY)

1. Estimated Sales Price.....	\$	
2. Estimated Current Assessed Value	\$	
3. Subtract line #2 from line #1. Estimated Supplemental Assessed Value	\$	
4. Ad Valorem Tax Rate		1.07
5. Multiply line #3 by line #4. Estimated Supplemental Tax Amount Obligation	\$	

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

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

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

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

10. Enter Proration Month Factor (See TABLE 2. below).....		
11. Multiply line #5 by line #10. Total Estimated Supplemental Tax Bill	\$	

Proration Month-of-Sale Factor

TABLE 1.		TABLE 2.	
January	0.4167	June	1.0000
February	0.3333	July	0.9167
March	0.2500	August	0.8333
April	0.1667	September	0.7500
May	0.0833	October	0.6667
		November	0.5833
		December	0.5000

Real Property Taxes in California are influenced by several factors, including but not limited to the reassessment rules pursuant to Proposition 13, appraisal values, and bonds. As such, this calculator is not intended to provide a representation of the actual tax amounts that will be assessed. This information is provided for informational and planning purposes only, and should not be relied upon to make a determination regarding acquisition of a property. This calculator does not account for supplemental taxes that may be due as a result of the sale of a property or construction at a property which could result pursuant to Proposition 13. MyNHD, Inc. makes no representation regarding the actual amount of tax that will be assessed on any particular property. For specific questions or actual tax calculations, please call the tax assessor's office for the county in which the subject property is located.



Report Date: 12/2/2025
Report Number: 52077-235
Subject Property: 40390 ROSS RD (5 PARCELS)

APN: 101-280-25-00 (Primary Parcel)
Page Number: 14

NOTICE OF SUPPLEMENTAL PROPERTY TAX BILL

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

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

The supplemental tax bills are not mailed to your lender. If you have arranged for your property tax payments to be paid through an impound account, the supplemental tax bills will not be paid by your lender. It is your responsibility to pay these supplemental bills directly to the Tax Collector. If you have any question concerning this matter, please call your local Tax Collector's Office.

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

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





Report Date: 12/2/2025
Report Number: 52077-235
Subject Property: 40390 ROSS RD (5 PARCELS)

APN: 101-280-25-00 (Primary Parcel)
Page Number: 15

NOTICE OF DATABASE DISCLOSURE

Pursuant to Section 290.46 of the Penal Code, information about specified registered sex offenders is made available to the public via an Internet Website by the Department of Justice at www.meganslaw.ca.gov. Depending on an offender's criminal history, this information will include either the address at which the offender resides or the community of residence and Zip Code in which he or she resides. California Law (AB 488), signed by the Governor on September 24, 2004, provides the public with Internet access to detailed information on registered sex offenders. The Sex Offender Tracking Program of the California Department of Justice maintains the database of the locations or persons required to register pursuant to paragraph (1) of subdivision (a) of Section 290.46 of the Penal Code. The online database is updated with data provided by local sheriff and police agencies on an ongoing basis. It presents offender information in 13 languages; may be searched by sex offender's specific name, zip code, or City/County provides access to detailed personal profile information on each registrant; and includes a map of the neighborhood surrounding any particular property.

California Department of Justice Information Sources:

Megan's Law Sex Offender Locator Web Site: <http://www.meganslaw.ca.gov>.
California Department of Justice Megan's Law Email Address: meganslaw@doj.ca.gov.

Local Information Locations for the Subject Property:

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

CONTAMINATED WATER ADVISORY

According to the Public Policy Institute of California almost 400 small rural water systems and schools are unable to provide safe drinking water. In some areas, nitrate produced by nitrogen fertilizers and manure—is polluting local groundwater basins. Chemicals such as arsenic, chromium-6 and lead are also a challenge.

The San Joaquin Valley is particularly hard hit by nitrate: 63 percent of the state's public water systems that report violations of health standards for the contaminant in 2015 were in the Valley. Nitrate is the most critical and immediate contaminant in the San Joaquin Valley according to Thomas Harter University of California, Davis.

About 1 million Californians can't safely drink their tap water. Approximately 300 water systems in California currently have contamination issues ranging from nitrates, arsenic lead and uranium at levels that create severe health issues.

In particular the city of Fresno has Lead contamination in the northeast portion of the city.



Report Date: 12/2/2025
Report Number: 52077-235
Subject Property: 40390 ROSS RD (5 PARCELS)

APN: 101-280-25-00 (Primary Parcel)
Page Number: 16

NOTICE OF CALIFORNIA'S 2013 ENERGY EFFICIENCY STANDARDS

Public Resources Code Sections 25402 and 25402.1 were enacted in 1975 as part of the enabling legislation establishing the California Energy Commission and its basic mandates. These sections require the Energy Commission to adopt, implement, and periodically update energy efficiency standards for both residential and nonresidential buildings.

The Standards must be cost effective based on the life cycle of the building, must include performance and prescriptive compliance approaches, and must be periodically updated to account for technological improvements in efficiency technology. Accordingly, the California Energy Commission has adopted and periodically updated the Standards (codified in Title 24, Part 6 of the California Code of Regulations) to ensure that building construction, system design and installation achieve energy efficiency and preserve outdoor and indoor environmental quality. The Standards establish a minimum level of building energy efficiency. A building can be designed to a higher efficiency level, resulting in additional energy savings.

The 2013 Building Energy Efficiency Standards, which are effective July 1, 2014, focus on several key areas to improve the energy efficiency of newly constructed buildings and additions and alterations to existing buildings, and include requirements that will enable both demand reductions during critical peak periods and future solar electric and thermal system installations. The most significant efficiency improvements to the residential Standards are proposed for windows, envelope insulation and HVAC system testing. The most significant efficiency improvements to the nonresidential Standards are proposed for lighting controls, windows, unitary HVAC equipment and building commissioning. New efficiency requirements for process loads such as commercial refrigeration, data centers, kitchen exhaust systems and compressed air systems are included in the nonresidential Standards. The 2013 Standards include expanded criteria for acceptance testing of mechanical and lighting systems, as well as new requirements for code compliance data to be collected in a California Energy Commission-managed repository. Compliance with the standard is assured by hiring a contractor who is properly licensed, and doing the installation with a building permit so that the City Building Inspector can check the work when completed. For more information, visit <https://www.energy.ca.gov/programs-and-topics/programs/building-energy-efficiency-standards>.

NOTICE OF WILLIAMSON ACT

The [Williamson Act](#) (California Land Conservation Act of 1965: Government Code Section 51200 et. seq.) is a state agricultural land protection program in which local governments elect to participate. The intent of the program is to preserve agricultural lands by discouraging their premature and unnecessary conversion to urban uses. No later than 20 days after a city or county enters into a contract with a landowner pursuant to this chapter, the clerk of the board or council, as the case may be, shall record with the county recorder a copy of the contract which would impart notice and therefore appear in the title report.

FIRE BURN AREA ADVISORY

Please be advised that some properties may be impacted by wildfires that burned properties and the surrounding areas. Contamination of, including but not limited to, water, soil, structures, and materials may be present. To mitigate the risks associated with wildfire damage and environmental hazards, we recommend engaging an environmental and/or geotechnical expert to survey the subject property for any potential contamination, structural integrity concerns, and the feasibility of future development. Additionally, properties within and around the burn areas may also be affected by runoff and mudslides from recent rains.

INSURANCE COVERAGE ADVISORY

This report provides information pertaining to natural hazard zones that governmental agencies have identified for this property, including but not limited to fire, flood, and earthquake hazard zones. These zones may affect the ability or obligation of a homebuyer to obtain insurance relative to these hazards. It is recommended that homebuyers begin shopping for insurance coverage for these hazards as soon as possible to ensure they can obtain an appropriate policy. Not securing insurance early may interfere with loan and inspection contingencies and/or put the security deposit of the homebuyer at risk.

As an option, contact myQuotes, powered by Alta Vista Insurance for complimentary, no-obligation coverage quotes.

www.myQuotes.com | 800.741.1500 | Quotes@myQuotes.com



Report Date: 12/2/2025
Report Number: 52077-235
Subject Property: 40390 ROSS RD (5 PARCELS)

APN: 101-280-25-00 (**Primary Parcel**)
Page Number: 17

NOTICE OF METHAMPHETAMINE CONTAMINATION

The Methamphetamine Contaminated Property Act of 2005 requires the clean up of the property so it can be safe for occupancy if the property is found to be contaminated. In addition the bill provides for the imposition of a civil penalty (fines up to \$5,000) upon a property owner who does not provide a notice or disclosure in writing and acknowledged by the buyer as required by the act, or upon a person who violates an order issued by the local health officer prohibiting the use or occupancy of a property contaminated by a methamphetamine laboratory activity.

This law also requires the Department of Environmental Health (DEH) to respond to complaints of potentially contaminated property which includes evaluating the property, testing for contamination, notifying and posting of warning notices, issuing orders prohibiting occupancy if the site is not safe, as well as overseeing the ultimate return of the property to a safe environment. Property owners are responsible for all the costs that may be associated with these actions.

NOTICE OF ABANDONED WELLS

According to the California Department of Water Resources an abandoned or “permanently inactive well” is a well that has not been used for a period of one year. Abandoned wells that are not properly sealed are a potential hazard to people and animals and may be a potential site of illegal waste disposal. Abandoned wells may allow contamination of groundwater. Abandoned wells should be destroyed in accordance with methods developed by the Department of Water Resources pursuant to Section 13800 of the Water Code.

NOTICE OF OIL AND GAS WELLS

California is a leading oil producer with most production in Los Angeles, Kern, Fresno, and Ventura Counties. There are thousands of idle and “orphan” wells. An idle well is a well that has not produced oil and/or gas or has not been used for fluid injection for six months during the last five years. The Division of Oil, Gas, and Geothermal Resources tracks and maintains an idle-well inventory. According to the Division an abandoned or “orphan” well is a well that has been deserted and has no viable operator or owner. The Division plugged 1,062 orphan wells from 1977 to 2004 at a cost of 14.8 million dollars. Oil and gas wells pose a threat to humans for fall hazard, fire hazard, groundwater contamination, methane gas seeps, and other hazards.



Report Date: 12/2/2025
Report Number: 52077-235
Subject Property: 40390 ROSS RD (5 PARCELS)

APN: 101-280-25-00 (Primary Parcel)
Page Number: 18

NOTICE OF NATURALLY OCCURRING ASBESTOS

Asbestos refers to naturally-occurring fibrous minerals found throughout the State of California. Serpentine, an ultra-mafic rock, contains asbestos and is commonly found in the Sierra foothills, the Coast Ranges, and the Klamath Mountains. On residential properties, naturally-occurring asbestos sources are typically dust from unpaved roads or driveways. Paving the unpaved driveways or roads can help to reduce exposure to asbestos. Asbestos is a known carcinogen and exposure may increase the risk of lung cancer. It is recommended that prospective buyers in an area designated as a Naturally Occurring Asbestos Zone consult an appropriate expert(s) who can test and identify naturally occurring asbestos rocks, on or near the property, which are exposed and may present a health risk. For more information please visit the Air Resources Board of the California Environmental Protection Agency website: <http://www.arb.ca.gov/homepage.htm>.

RADON GAS ADVISORY

THE COUNTY IN WHICH THE SUBJECT PROPERTY IS LOCATED IS DESIGNATED ZONE

3

 FOR RADON GAS POTENTIAL

Radon is a gas that is produced from the radioactive decay of uranium and thorium found in certain rock and soil types. Radon, an odorless and colorless gas, can move from the soil into buildings. Exposure to concentrated levels of radon can increase a person's risk of developing lung cancer.

The Highest Radon Potential, Zone 1, is set at 4.0pCi/l and above by the U.S. Environmental Protection Agency ("EPA"). Moderate Radon Potential, Zone 2, is set at between 2.0pCi and 4.0pCi/l. Low Radon Potential, Zone 3, is set at less than 2.0pCi/l. The EPA recommends indoor radon testing for all homes and recommends radon reduction measures for homes with radon levels of 4.0pCi/l and above. Radon testing kits can be purchased by homeowners or homeowners can hire contractors to provide the testing. For more information please visit <http://www.MyNHD.com/booklets/RadonInformation.pdf>.

NOTICE OF ABANDONED MINES ADVISORY

According to the Abandoned Mine Lands Unit of the State of California Department of Conservation, there are more than 165,000 mines features on more than 47,000 abandoned mine sites in the State of California. Approximately 84 percent of those sites contain physical safety hazards. The public is warned against entering any open shafts or mine openings. For more information please visit the Abandoned Mine Lands Unit website: https://www.conservation.ca.gov/dmr/abandoned_mine_land.

WOOD-BURNING HEATER ADVISORY

The Clean Air Act is the law that defines EPA's responsibilities for protecting and improving the nation's air quality and the stratospheric ozone layer. Using a nationwide network of monitoring sites, EPA has developed ambient air quality trends for particle pollution, also called Particulate Matter (PM). Under the [Clean Air](#) Act, EPA sets and reviews national air quality standards for PM. Air quality monitors measure concentrations of PM throughout the country. EPA, state, tribal and local agencies use that data to ensure that PM in the air is at levels that protect public health and the environment.

"Particulate matter," also known as particle pollution or PM, is a complex mixture of extremely small particles and liquid droplets. Particle pollution is made up of a number of components, including acids (such as nitrates and sulfates), organic chemicals, metals, and soil or dust particles. The size of particles is directly linked to their potential for causing [health](#) problems. EPA is concerned about particles that are 10 micrometers in diameter or smaller because those are the particles that generally pass through the throat and nose and enter the lungs. Once inhaled, these particles can affect the heart and lungs and cause serious health effects. "Fine particles," such as those found in smoke and haze, are 2.5 micrometers in diameter and smaller. Approximately 10 million wood stoves are currently in use in the United States, and 70 to 80 percent of them are older, inefficient, conventional stoves that pollute.

[The Great American Woodstove Changeout](#) is a voluntary program designed to reduce particle pollution from woodstoves by encouraging people to replace older, more polluting stoves with EPA-certified stoves and fireplace inserts. It also provides information on building more efficient, less polluting fires. Certain jurisdictions have established legal requirements to reduce wood smoke. For example, some communities have restrictions on installing wood-burning appliances in new construction. For more information on possible regulations in your area go to <https://www.epa.gov/residential-wood-heaters>.



Report Date: 12/2/2025
Report Number: 52077-235
Subject Property: 40390 ROSS RD (5 PARCELS)

APN: 101-280-25-00 (Primary Parcel)
Page Number: 19

ENVIRONMENTAL REPORT

Report Summary

Subject Property: 40390 ROSS RD, (5 PARCELS) FALLBROOK, CA 92028

APN: 101-280-25-00

Additional APN(s): 101-280-27-00, 101-280-28-00, 101-280-29-00, 101-280-30-00

SUBJECT PROPERTY IS IN PROXIMITY TO:	YES	NO	DISTANCE SEARCH FROM PROPERTY	DETAILS
National Priority List Sites Disclosure ("NPL")	☐	☒	1 Mile	Page 21
Proposed National Priority List Sites ("P-NPL")	☐	☒	1 Mile	Page 21
Superfund Enterprise Management System ("SEMS")	☐	☒	½ Mile	Page 21
SEMS Sites That Have Been Archived ("NFRAP")	☐	☒	½ Mile	Page 21
RCRA Federal Corrective Action Sites ("CORRACTS")	☐	☒	1 Mile	Page 21
RCRA Treatment, Storage and Disposal Facilities ("TSD")	☐	☒	½ Mile	Page 22
RCRA Large Quantity Generators ("LQG")	☐	☒	¼ Mile	Page 22
RCRA Small Quantity Generators ("SQG")	☐	☒	¼ Mile	Page 22
Emergency Response Notification Systems ("ERNS")	☐	☒	⅛ Mile	Page 22
Federal Brownfields Sites ("BROWN")	☐	☒	½ Mile	Page 22
State Brownfields Sites ("SBROWN")	☐	☒	½ Mile	Page 22
Federal Clandestine Drug Labs ("CDL")	☐	☒	PIQ	Page 22
State Clandestine Drug Labs ("SCDL")	☐	☒	PIQ	Page 22
Emergency Planning Zone ("RADIATION")	☐	☒	PIQ	Page 22
Toxics Release Inventory ("TRI")	☐	☒	½ Mile	Page 23
State Response Sites ("SRS")	☐	☒	1 Mile	Page 23
EnviroStor Database ("ENVIROSTOR")	☐	☒	1 Mile	Page 23
Solid Waste Landfills Disclosure ("SWIS")	☐	☒	½ Mile	Page 23
State Spills, Leaks, Investigation, and Cleanup Sites ("SLIC")	☐	☒	½ Mile	Page 23
Leaking Underground Storage Tanks ("LUST")	☐	☒	½ Mile	Page 24
State List of Aboveground Storage Tanks ("AST")	☐	☒	¼ Mile	Page 24
State List of Underground Storage Tanks ("UST")	☐	☒	¼ Mile	Page 24
Restriction Listing ("DEED")	☐	☒	½ Mile	Page 24
Military Cleanup Sites Listing ("MCS")	☐	☒	PIQ	Page 24
State Hazarduous Waste Information Sumary ("HWTS")	☐	☒	PIQ	Page 25
Permits Listing ("NPDES")	☐	☒	PIQ	Page 25
Oil Wells and Gas Well Locations ("WELLS")	☐	☒	¼ Mile	Page 25
High Pressure Pipeline Disclosure ("HPP")	☐	☒	¼ Mile	Page 25

PIQ - Property In Question



Report Date: 12/2/2025
Report Number: 52077-235
Subject Property: 40390 ROSS RD (5 PARCELS)

APN: 101-280-25-00 (Primary Parcel)
Page Number: 20

NATIONAL PRIORITY LIST SITE DISCLOSURE ("NPL")

SUBJECT PROPERTY ☐ IS ☒ IS NOT LOCATED WITHIN 1 MILE OF A NATIONAL PRIORITY LIST SITE ("NPL")

Concern over the effect on public health and the environment by the dumping of hazardous wastes led Congress to establish the federal Superfund Program in 1980. The Environmental Protection Agency ("EPA") goal for the Superfund was to locate, investigate and clean up the worst sites, in cooperation with states and partnership organizations. Many of these were abandoned waste sites such as landfills and warehouses which have never been mediated. Others are in the process of clean up, and some have been corrected. More detailed information may be available to you by actually viewing a site's file at the governmental agency overseeing the clean-up.

For more information contact: EPA Superfund Hotline (800) 424-9346 or visit <http://www.epa.gov/superfund>.

PROPOSED NATIONAL PRIORITY LIST SITES ("P-NPL")

SUBJECT PROPERTY ☐ IS ☒ IS NOT LOCATED WITHIN 1 MILE OF A PROPOSED NATIONAL PRIORITY LIST SITE ("P-NPL")

Superfund Enterprise Management System (SEMS) has replaced CERCLIS, the Comprehensive Environmental Response, Compensation, and Liability Information System. The term CERCLIS will remain within the CERCLA statute. <https://www.epa.gov/superfund/current-npl-updates-new-proposed-npl-sites-and-new-npl-sites>.

SUPERFUND ENTERPRISE MANAGEMENT SYSTEM ("SEMS")

SUBJECT PROPERTY ☐ IS ☒ IS NOT LOCATED WITHIN ¼ MILE OF A SUPERFUND ENTERPRISE MANAGEMENT SYSTEM ("SEMS")

The Superfund Enterprise Management System (SEMS), integrates multiple systems which serves as a comprehensive tracking and reporting tool, providing data on the inventory of active waste sites evaluated by the Superfund program. <https://www.epa.gov/enviro/sems-search>.

SEMS SITES THAT HAVE BEEN ARCHIVED ("NFRAP")

SUBJECT PROPERTY ☐ IS ☒ IS NOT LOCATED WITHIN ½ MILE OF A SEMS SITE THAT HAVE BEEN ARCHIVED ("NFRAP") SITE

No Further Remedial Action Planned (NFRAP) - A decision made as part of the Superfund (SEMS) remedial site evaluation process to denote that further remedial assessment activities are not required and that the facility/site does not pose a threat to public health or the environment sufficient to qualify for placement on the . <https://www.epa.gov/enviro/sems-search>.

RCRA FEDERAL CORRECTIVE ACTION SITES ("CORRACTS")

SUBJECT PROPERTY ☐ IS ☒ IS NOT LOCATED WITHIN 1 MILE OF AN RCRA FEDERAL CORRECTIVE ACTION ("CORRACTS") SITE

The RCRA Corrective Action Program, run by EPA and 41 authorized states and territories, compels responsible parties to address the investigation and cleanup of hazardous releases themselves. RCRA Corrective Action differs from Superfund in that Corrective Action sites generally have viable operators and on-going operations. For more information see: <http://www.epa.gov/correctiveaction/>.



Report Date: 12/2/2025
Report Number: 52077-235
Subject Property: 40390 ROSS RD (5 PARCELS)

APN: 101-280-25-00 (Primary Parcel)
Page Number: 21

(RCRA) THE RESOURCE CONSERVATION RECOVERY ACT ("TSD")-(“LQG”)-(“SQG”)

SUBJECT PROPERTY ☐ IS ☒ IS NOT LOCATED WITHIN 1/4 MILE OF A TREATMENT, STORAGE AND DISPOSAL (“TSD”) FACILITY

SUBJECT PROPERTY ☐ IS ☒ IS NOT LOCATED WITHIN 1/4 MILE OF A LARGE QUANTITY GENERATORS (“LQG”) FACILITY

SUBJECT PROPERTY ☐ IS ☒ IS NOT LOCATED WITHIN 1/4 MILE OF A SMALL QUANTITY GENERATORS (“SQG”) FACILITY

The Resource Conservation and Recovery Act (RCRA) is the public law that creates the framework for the proper management of hazardous and non-hazardous solid waste. These databases include Generators Large and Small, Transporters, Violations, and Treatment, Storage & Disposal Facilities (TSDF). Information is provided on sites which generate, transport, store, treat, or dispose of hazardous wastes. <https://www.epa.gov/enviro/sems-search>.

EMERGENCY RESPONSE NOTIFICATION SYSTEMS (“ERNS”)

SUBJECT PROPERTY ☐ IS ☒ IS NOT LOCATED WITHIN 1/8 MILE OF AN EMERGENCY RESPONSE NOTIFICATION SYSTEM (“ERNS”)

The Emergency Response Notification System (ERNS) is used to store information on notifications of oil discharges and hazardous substances releases. The ERNS database contains information on release notifications of oil and hazardous substances that have occurred throughout the United States. For more information see: <http://www.epa.gov/docs/ERNS/>.

BROWNFIELD SITES (“BROWN”)-(“SBROWN”)

SUBJECT PROPERTY ☐ IS ☒ IS NOT LOCATED WITHIN 1/2 MILE OF A KNOWN FEDERAL BROWNFIELD (“BROWN”) SITE

SUBJECT PROPERTY ☐ IS ☒ IS NOT LOCATED WITHIN 1/2 MILE OF A KNOWN STATE BROWNFIELD (“SBROWN”) SITE

EPA’s Brownfield program provides grants and technical assistance to communities, states, tribes and others to assess, safely clean up and sustainably reuse contaminated properties. To learn about EPA’s broader efforts to put previously contaminated properties back into productive use <https://www.epa.gov/brownfields>

CLANDESTINE DRUG LABS (“CDL”)-(“SCDL”)

SUBJECT PROPERTY ☐ IS ☒ IS NOT LOCATED IN A FEDERAL CLANDESTINE DRUG LAB (“CDL”)

SUBJECT PROPERTY ☐ IS ☒ IS NOT LOCATED IN A STATE CLANDESTINE DRUG LAB (“SCDL”)

This list contains addresses of some locations where law enforcement agencies reportedly found chemicals or other items, indicating the presence of either clandestine drug laboratories or dumpsites. <https://www.dea.gov/clan-lab>

EMERGENCY PLANNING ZONE (“RADIATION”)

SUBJECT PROPERTY ☐ IS ☒ IS NOT LOCATED IN AN EMERGENCY PLANNING ZONE (“RADIATION”)

The Radiation Information Database (RADINFO) contains basic information about certain facilities that the U.S. Environmental Protection Agency (EPA) regulates for radiation and radioactivity. The regulations that govern radiation across the federal government are complex, and, therefore, RADINFO may not include every facility you might expect to find. For more information see: http://oaspub.epa.gov/enviro/ef_home2.radiation



Report Date: 12/2/2025
Report Number: 52077-235
Subject Property: 40390 ROSS RD (5 PARCELS)

APN: 101-280-25-00 (Primary Parcel)
Page Number: 22

FEDERAL TOXICS RELEASE INVENTORY ("TRI")

SUBJECT PROPERTY ☐ IS ☒ IS NOT LOCATED WITHIN ½ MILE OF A KNOWN FEDERAL TOXICS RELEASE INVENTORY ("TRI") SITE

This list is the nation's most comprehensive source of information on toxic pollution and is the flagship of the Community Right to Know program on toxic chemical hazards. This report uses an EPA database with information about releases of toxic chemicals to the air, water, and land and transfers of toxic chemicals from manufacturing and similar facilities which may release toxic chemicals. For more information visit <https://www.epa.gov/toxicsrelease-inventory-tri-program>

STATE RESPONSE SITES ("SRS")

SUBJECT PROPERTY ☐ IS ☒ IS NOT LOCATED WITHIN 1 MILE OF A KNOWN STATE RESPONSE ("SRS") SITE

Are part of the state EnviroStor database and are the state equivalent to the NPL National Priority List. <https://dtsc.ca.gov/your-envirostor/>

ENVIROSTOR DATABASE ("ENVIROSTOR")

SUBJECT PROPERTY ☐ IS ☒ IS NOT LOCATED WITHIN 1 MILE OF A HAZARDOUS WASTE AND CORRECTIVE ACTION FACILITY ("ENVIROSTOR") SITE

EnviroStor is DTSC's online data management system for tracking our cleanup, permitting, enforcement, and investigation efforts at hazardous waste facilities and sites with known or suspected contamination issues. Includes Site With Deed Restrictions <https://dtsc.ca.gov/your-envirostor/>

SOLID WASTE LANDFILLS DISCLOSURE ("SWIS")

SUBJECT PROPERTY ☐ IS ☒ IS NOT LOCATED WITHIN ½ MILE OF A LANDFILL AND/OR WASTE TRANSFER STATION ("SWIS")

This list includes landfills, transfer stations, material recovery facilities, composting sites, transformation facilities, waste tire sites, as well as closed disposal sites. The database includes facility type, waste types received, regulatory and operational status, local enforcement agency, as well as the location and owner/operator.

For more information contact: Integrated Waste Management Board (916) 341-6532 or visit <https://www2.calrecycle.ca.gov/SolidWaste/Site/Search>

SPILLS, LEAKS, INVESTIGATION AND CLEANUPS STITES ("SLIC")

SUBJECT PROPERTY ☐ IS ☒ IS NOT LOCATED WITHIN ½ MILE OF A SPILLS, LEAKS, INVESTIGATIONS & CLEANUP ("SLIC") SITE

In the Spills, Leaks, Investigations & Cleanup (SLIC) Program, Water Board staff oversee soil and water investigations, corrective actions, and human health risk assessments at sites with current or historic unauthorized discharges, which have adversely affected or threaten to adversely affect waters of the state. The program covers all types of pollutants (such as solvents, petroleum fuels, heavy metals, pesticides, etc) and all environments (including surface water, groundwater, sediment, and soil). Public participation is conducted and tailored to the needs of the community. <https://geotracker.waterboards.ca.gov/>



Report Date: 12/2/2025
Report Number: 52077-235
Subject Property: 40390 ROSS RD (5 PARCELS)

APN: 101-280-25-00 (Primary Parcel)
Page Number: 23

LEAKING UNDERGROUND STORAGE TANKS (“LUST”)

SUBJECT PROPERTY ☐ IS ☒ IS NOT LOCATED WITHIN ½ MILE OF A LEAKING UNDERGROUND STORAGE TANK (“LUST”)

The State of California publishes its Leaking Underground Storage Tank Information System identifying properties shown on a government list to have a leaking fuel tank. Sites which have already been cleaned up are also indicated. This database is provided by the California State Regional Water Quality Control Board which works with local agencies such as water districts, fire departments and health departments for permitting as well as monitoring for groundwater pollution. The Board provides technical advice and general guidance but may also use its enforcement powers in order to assure cleanup. For more information contact: <https://geotracker.waterboards.ca.gov/>

STATE LIST OF ABOVEGROUND STORAGE TANKS (“AST”)

SUBJECT PROPERTY ☐ IS ☒ IS NOT LOCATED WITHIN ¼ MILE OF A KNOWN ABOVEGROUND STORAGE TANK (AST”)

In California the Certified Unified Program Agencies (CUPAs) are vested with the responsibility and authority to implement the Aboveground Petroleum Storage Act (APSA) used for storing crude oil and petroleum products in liquid form. Municipalities may enact permitting requirements that incorporate provisions of the Uniform Fire Code (UFC) or the Uniform Building Code. Please visit the Certified Unified Program Agency for Aboveground Petroleum Storage Act website at <https://osfm.fire.ca.gov/divisions/pipeline-safety-and-cupa/certified-unifiedprogram-agency-cupa/> for additional information.

STATE LIST OF UNDERGROUND STORAGE TANKS (“UST”)

SUBJECT PROPERTY ☐ IS ☒ IS NOT LOCATED WITHIN ¼ MILE OF A KNOWN UNDERGROUND STORAGE TANK (UST”)

Defined basically as tanks that are used for the storage of hazardous substances and that are substantially or totally beneath the surface of the ground. <https://geotracker.waterboards.ca.gov/>

RESTRICTION LISTING (“DEED”)

SUBJECT PROPERTY ☐ IS ☒ IS NOT LOCATED WITHIN ¼ MILE OF A KNOWN RESTRICTION LISTING (“DEED”)

The DTSC Hazardous Waste Management Program (HWMP) has developed a list of current or former hazardous waste facilities that have a recorded land use restriction at the local county recorder’s office. <https://dtsc.ca.gov/your-envirostor/>

MILITARY CLEANUP SITES LISTING (“MCS”)

SUBJECT PROPERTY ☐ IS ☒ IS NOT LOCATED IN A MILITARY CLEANUP SITE LISTING (“MCS”)

Identifies military sites that need to clean up contaminated soil, sediment, and groundwater within the state. <https://geotracker.waterboards.ca.gov/>



Report Date: 12/2/2025
Report Number: 52077-235
Subject Property: 40390 ROSS RD (5 PARCELS)

APN: 101-280-25-00 (Primary Parcel)
Page Number: 24

STATE HAZARDOUS WASTE TRACKING SYSTEM ("HWTS")

SUBJECT PROPERTY ☐ IS ☒ IS NOT LOCATED IN A STATE HAZARDOUS WASTE TRACKING SYSTEM ("HWTS")

The Department of Toxic Substance Control, California Environmental Protection Agency, maintains a database keeping track of the movement and disposal of hazardous waste. The data is used to support the Tanner legislation, AB 2948. <https://dtsc.ca.gov/managing-hazardous-waste/>

PERMITS LISTING (NPDES)

SUBJECT PROPERTY ☐ IS ☒ IS NOT LOCATED IN A PERMIT LISTING ("NPDES")

The NPDES (National Pollutant Discharge Elimination System) Program is a federal program which has been delegated to the State of California for implementation through the State Water Resources Control Board. In California, NPDES permits are also referred to as waste discharge requirements (WDRs) that regulate discharges to waters of the United States. https://www.waterboards.ca.gov/water_issues/programs/npdes/

OIL WELLS AND GAS WELL LOCATIONS ("WELLS")

SUBJECT PROPERTY ☐ IS ☒ IS NOT LOCATED WITHIN 1/4 MILE OF A KNOWN OIL OR GAS WELL ("WELLS")

This list includes oil wells which were used for production, exploration, injection, etc., and which may have been abandoned or are still in use. The requirements for abandonment of such wells have become more stringent since the 1970s. In some situations, formerly abandoned wells must be re-abandoned pursuant to such newer, more stringent requirements. We have divided the wells into "active" OILWELL-A and "plugged and abandoned" OILWELL-P. Further information on these wells can be obtained from: <http://www.consrv.ca.gov/dog/>.

HIGH PRESSURE PIPELINE PIPELINE DISCLOSURE ("HPP")

SUBJECT PROPERTY ☐ IS ☒ IS NOT LOCATED WITHIN ¼ MILE OF A HIGH PRESSURE PIPELINE ("HPP")

Only 13.5 percent of the natural gas California used came from in-state production in 2006; the rest was delivered by pipelines from several production areas in the western United States and western Canada. California is at the end of those pipelines, forcing it to compete with other states for supplies. Once the gas arrives in California, it is distributed by the state's three major gas utilities - San Diego Gas & Electric, Southern California Gas Company, and Pacific Gas and Electric - that provide a collective total of 98 percent of the state's natural gas. Long Beach and Palo Alto are the only municipal utilities in California that operate city-owned utility services for natural gas customers.

On September 9, 2010, a 30-inch Pacific Gas and Electric Company natural gas transmission pipeline in San Bruno exploded, claiming the lives of eight residents, injuring numerous others, and destroying many homes. As the state agency charged with overseeing the operation of the state's utilities, the California Public Utilities Commission immediately had an inspector on-site in San Bruno, and has since been working closely with the National Transportation Safety Board to investigate the cause of the explosion, and take other actions in the interest of public safety. The National Pipeline Mapping System ("NPMS") has provided a map viewer that shows pipeline locations throughout the United States at <https://www.npms.phmsa.dot.gov/>.

Source: California Energy Commission



Report Date: 12/2/2025
Report Number: 52077-235
Subject Property: 40390 ROSS RD (5 PARCELS)

APN: 101-280-25-00 (Primary Parcel)
Page Number: 25

TERMS AND CONDITIONS

1. This Natural Hazard Disclosure Report ("Report") was prepared solely for one transaction and one escrow, as described on page 1 (collectively, the "Transaction"). This Report was prepared by ("MyNHD"). This Report may be used solely between this seller and this buyer for that single Transaction related to the property address and assessor's parcel number ("Property") provided to MyNHD.
2. Only the Owner of the Property, the seller, the buyer, listing agent (s), real estate broker(s) and settlement agent(s), and their respective employees or agents, including office managers, if any, and 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. Neither lenders nor subsequent buyers of the Property may use or rely on this Report. There are no third party beneficiaries to this Report even if they have a foreseeable relationship with any of the Recipients, or with the Property. This Report is time-sensitive; its information is accurate only as of the date referenced on Page 1 (the "Effective Date"). Taxes, governmental legislation and other matters affecting the Property after the Effective Date are not disclosed, and MyNHD expressly disclaims any duty to supplement this Report to disclose any taxes, legislation, changes or charges becoming effective after the Effective Date. If the Transaction does not close within a reasonable time after the Effective Date, MyNHD strongly recommends that a new report be ordered.
3. MyNHD has not physically or visually inspected the property and this Report should not be used as a substitute for a physical or visual inspection of the Property. This Report is based solely on the Property address or and Assessor's Parcel Number provided by the Owner, Seller, or their respective agent(s). In order to prepare this Report, either the owner, seller, or their respective agent(s) provided MyNHD with the address and/or Assessor's Parcel Number for the subject Property. It is the responsibility of the Owner, Seller, or their respective agent(s) to confirm that the Property, which is the subject of the Report, is correctly identified, located, and characterized as being residential property. It is also the responsibility of the Owner, Seller, or their respective agent(s), to disclose to the Buyer and MyNHD: (a) any incorrect or incomplete features of this Report and (b) any matters which are known or should be known by the Owner, Seller, or their respective brokers/agent(s) which may not be disclosed in this Report. The property search is on a single residential parcel and does not include a search of secondary parcels or easements or common areas (in the case of condominium properties). This Report is not a title report or insurance policy and makes no opinion regarding the existence of liens or encumbrances against the property. This Report does not disclose whether the Property is contaminated with hazardous substances.
4. This Report may not be used in conjunction with any Natural Hazard Disclosure Statement ("NHDS") other than the NHDS issued as part of this Report. This Report may have an effect on the value of the Property; nevertheless, this Report may not be used in connection with any appraisal or valuation of the Property, or for any other valuation purposes. This Report is protected by copyright, trademark and other intellectual property laws and may not be copied or reproduced in any manner. Violators will be prosecuted as permitted by law.
5. This Report refers specifically to certain records, statutes and other information provided by various governmental agencies and third parties. In particular, the information contained in the tax disclosures are obtained from independent third parties. MyNHD has no way to verify the accuracy or completeness of this information, but has assumed the information is accurate and complete. If such information is not accurate or complete, MyNHD cannot and shall not be liable or responsible for such omissions or inaccuracies. MyNHD further shall not be liable or responsible for omissions or inaccuracies in the Report that the Recipients, or any of them, knew or should have known as of the Effective Date. This Report does not disclose whether the Property is contaminated with hazardous substances.
6. This Report is subject to the terms, limitations and conditions stated in this Report. In the event that the Recipient(s) report any inaccuracies, errors, or omissions, MyNHD's only obligation is to provide a corrected report. In the event of any claim tendered concerning the information in this Report, MyNHD's liability in any case other than gross negligence, is limited to actual proven damages as a result of an error or omission in the Report. Actual proven damages shall be measured by the difference between the fair market value of the Property without the error or omission and the fair market value of the Property with the error or omission as of the Effective Date of this Report ("Actual Proven Damages"). Said Actual Proven Damages liability maximum shall be determined by a retrospective appraisal performed by an MAI Designated Member of the Appraisal Institute specializing in the subject Property category (i.e. commercial or residential). In no case shall MyNHD have any liability for speculative damages, lost profits, or any direct or indirect, incidental or consequential damages arising in any way whatsoever with the preparation or use of this Report. Any action initiated relative to the Report shall be governed by the laws of the State of California without regard to conflicts of law principles. If any dispute arises in connection with this Report, the parties agree that the jurisdiction to deciding such dispute shall be venued in Los Angeles County, California.



Report Date: 12/2/2025
Report Number: 52077-235
Subject Property: 40390 ROSS RD (5 PARCELS)

APN: 101-280-25-00 (Primary Parcel)
Page Number: 26

7. There may be other disclosures required by California law; MyNHD makes no representations or warranties as to the adequacy or accuracy of any other representations, warranties or disclosures required under other such laws. MyNHD shall not be liable or responsible for failing to disclose any matters not known to MyNHD, not shown on the maps used by MyNHD, not recorded in the public record as of the Effective Date, or not included within the categories of items included in the Report. In the event of any error, omission or inaccuracy in the MyNHD Report for which MyNHD is liable, MyNHD reserves the right to assume defense of the action and/or, compromise or settle the matter with the Recipients, or any of them.

8. This Report is not an Insurance Policy. This MyNHD Report is not a replacement for a title report, a title insurance policy, or any other type of insurance policy. Irrespective of the flood and fire zone determinations, insurance companies may, at their discretion, require additional flood and /or fire insurance based upon their assessment and the location of the parcel. Please check with your insurance provider for up to date quotes ,coverages and insurability. Recipients are encouraged to obtain a title report, purchase a title insurance policy, and to contact a local insurance agent regarding earthquake insurance, fire insurance and flood insurance. Recipients also may contact the National Flood Insurance Program regarding flood insurance. If there is a dispute involving a FEMA flood determination, MyNHD shall obtain a "Flood Certificate" from a flood insurance company admitted and licensed to do business in California. The determination shown on the Flood Certificate shall be final and binding as to whether the Property is or is not in Zone "A" or "V" as shown on Flood Insurance Rate Map panels. The issuance of a "Flood Certificate" showing that a property is not in Zone "A" or "V" does not guarantee that the entire parcel of property is outside of the area designated by FEMA as at risk of a flood. MyNHD is not and shall not be responsible or liable for any costs, losses, or compensatory or consequential damages arising from earthquakes, fires or floods.

9. If the Transaction involves multiple adjacent parcels, the parcel shown on Page 1 of this Report is regarded as the "Primary Parcel," and the disclosures contained in the Report operate as if only a single parcel is involved. In other words, even if a matter affects only one parcel, it will be disclosed as affecting all of the parcels. For parcel-by-parcel disclosures, individual reports must be ordered separately for each parcel. With regard to Mello-Roos Community Facilities Districts, Special Assessment Districts (1915 Bond Act) (collectively, "Mello-Roos/SAD") tax disclosures and the property tax breakdown (if included), the tax information is provided only for the Primary Parcel.

10. Only current tax-year Mello-Roos/SAD assessments are disclosed. However, accurate or complete Mello-Roos/SAD information sometimes is unavailable for a number of reasons, including (a) if a property is in foreclosure because a Mello-Roos/SAD assessment is delinquent, (b) if the secured property tax bill information is unavailable or has not been released by the county where the property is located. In addition, this Report may not disclose certain items because (i) they are not levied on the current tax bill, (ii) if the owner has applied for an exemption, certain items may not appear on the current tax bill, (iii) judicial foreclosure lawsuits sometimes cause items to be removed from the current tax bill, (iv) the property owner was billed directly for an item, e.g., apart from the secured property tax bills, and (v) the relevant County has not yet released the applicable tax information. The information in this Report comes from what MyNHD believes to be reliable sources. However, MyNHD shall not be responsible or liable for errors in the tax data it obtains from third party suppliers.

11. The maximum tax amounts specified in this Report are estimates only, calculated based on available County assessor data and/or third party data. MyNHD does not review of the relevant County recorder's or other jurisdictions' files to determine the presence of any other taxes or assessments affecting the Property. The levy amounts are subject to change for many reasons, including different interpretations of the Special Tax Formula, availability of data, and changes or corrections to classifications from year-to-year. The Report provides an estimate of items not included on the current tax bill, but the estimates are not comprehensive. For example, there may exist taxes and assessments which have not yet been levied on the tax bill or during the tax year described in the Report. MyNHD updates its information annually reasonably after updated information is released. Assessment districts also are subject to change, and therefore, this Report cannot be used or relied upon for nearby properties or future transactions involving this Property. Each Recipient is encouraged to contact the appropriate agents representing the local Mello-Roos/SAD with any specific questions they may have.



Report Date: 12/2/2025
Report Number: 52077-235
Subject Property: 40390 ROSS RD (5 PARCELS)

APN: 101-280-25-00 (Primary Parcel)
Page Number: 27

12. This Report is intended to satisfy the disclosure obligations related to Civil Code Sections 1103.2, 1102.6b, 1102.6c, 1102.6e, 1102.15, 1102.17, and 2079.10a. MyNHD has been asked by the seller to provide this Report to assist the seller, and both the buyer's and seller's agents, in availing itself/themselves of the protections contained in Civil Code Section 1103.4. However, MyNHD cannot guaranty the availability of such protections, and makes no representations or warranties in connection therewith. California law also requires sellers to disclose a continuing lien securing the levy of special taxes pursuant to the Mello-Roos Community Facilities Act (Chapter 2.5 (commencing with Section 53311) of Part 1 of Division 2 of Title 5 of the Government Code) and of a fixed lien assessment collected in installments to secure bonds issued pursuant to the Improvement Bond Act of 1915 (Division 10 (commencing with Section 8500) of the Streets and Highways Code) in connection with the sale of real property in California. MyNHD strongly recommends that the buyer obtain a title report and title insurance covering the Property; the MyNHD Report is not a replacement for a title report or a title insurance policy.

13. This Report discloses certain earthquake zones, flood zones, fire zones, and special tax assessment matters. Nothing in this Report relates to (a) title or title defects, (b) encroachments, geological issues or matters that would be disclosed by a land surveyor, soil survey or geological survey, (c) land use or zoning related matters, (d) parcel maps or subdivisions under the California Subdivided Land Acts or the Subdivision Map Act, (e) compliance with the Americans with Disabilities Act, local building codes or other federal, state or local laws, ordinances or restrictions that may affect the Property, (f) the use, occupancy or development of the Property, including any restrictions resulting from any state, local or federal governmental agency, such as school districts, water districts, joint power districts, flood control districts, or the California Coastal Commission, (g) building permits or any other permits that may be required for the Property or its current or future anticipated uses, or (h) any other matter potentially affecting the Property.

14. BY SIGNING, ACCEPTING OR USING THE NATURAL HAZARD DISCLOSURE STATEMENT OR THIS REPORT, THE RECIPIENTS, AND EACH OF THEM AND THEIR AGENTS AND REPRESENTATIVES, HEREBY ACKNOWLEDGE AND AGREE (AND SHALL BE DEEMED TO HAVE ACKNOWLEDGED AND AGREED) THAT THEY HAVE REVIEWED, APPROVED AND ACCEPTED ALL OF THE TERMS, CONDITIONS AND LIMITATIONS CONTAINED HEREIN. MYNHD SHALL NOT BE LIABLE OR RESPONSIBLE FOR ANY INDIRECT, INCIDENTAL OR CONSEQUENTIAL DAMAGES, INCLUDING WITHOUT LIMITATION LOST PROFITS OR ANY REDUCTION IN THE VALUE OF THE PROPERTY, ARISING OUT OF OR RELATED TO THE PREPARATION, ISSUANCE, USE OF OR RELIANCE UPON THIS REPORT, EVEN IF SUCH DAMAGES ARE FORESEEABLE.

15. MyNHD, Inc. hereby agrees to indemnify the Owner or Seller, real estate broker(s) and agent(s), HCD dealer(s) and HCD salesperson(s), transaction coordinator(s), the escrow company, and/or settlement agent(s) and each of their respective employees, including office managers, ordering this Report as covered by our Professional Liability Insurance Policy for damages to the extent they are caused by our negligent acts, errors or omissions in the performance of our services and subject to the limitations of this Report. The Owner or Seller, real estate broker(s) and agent(s), HCD dealer(s) and HCD salesperson(s), transaction coordinator(s), the escrow company, and/or settlement agent(s) and each of their respective employees, including office managers, will not be liable for any error in this information as long as ordinary care is exercised in transmitting it. (Cal. Civ. Code §1102.4.)