

# Tax Search



Riverside, California  
 Searched: 949-222-051  
 Non-Order Search

Tax Year: 2022-2023  
 Tax Cover: 09/16/2022  
 Searched By: JOANN HARRIS  
 Searched On: 9/22/2022 11:32 AM

Company: CHICAGO TITLE | CUSTOMER SERVICE INLAND - (FNFSTR) | 01 | 00021-00015

APN:	<b>949-222-051</b>
Described As:	<b>UNIT 2012 CM 139/035 INT IN COMM LOTS 4,5 OF 357/032 TR 31049</b>
Address:	<b>41410 JUNIPER ST 2012</b>
City:	<b>MURRIETA</b>
Billing Address:	<b>41410 JUNIPER ST UNIT 2012 MURRIETA CA 92562</b>
Assessed Owner(s):	<b>GEIKEN LINDA S</b>
Search As:	<b>Unit 2012 of Common Lot 5 Map 357/32 (Tr 31049)</b>

Tax Rate Area:	<b>024-233</b>	Value	Conveyance Date:	<b>12/01/2011</b>
Use Code:	<b>174</b>	Land:	Conveying Instrument:	<b>2018-049683:</b>
<b>CONDO OR PUD</b>		Improvements:	Date Transfer Acquired:	
Region Code:		Personal Property:	Vesting:	
Flood Zone:		Fixtures:	Year Built:	
Zoning Code:		Inventory:	Year Last Modified:	
Taxability Code:		<b>Exemptions</b>	<b>Square Footage</b>	
Tax Rate:	<b>1.212481 %</b>	Homeowner:	Land:	
Bill #:	<b>2022001275013</b>	Inventory:	Improvements:	
Issue Date:		Religious:	Tax Defaulted:	
		Personal Property:	Total Tax:	<b>3,250.0</b>
		All Other:		
		Net Taxable Value:		<b>268,047.00</b>

Installment	Amount	Interest	Due Date	Status	Payment Date	Balance
1st	1,625.01	162.50	12/10/2022	UNPAID		1,625.0
2nd	1,625.01	200.56	4/10/2023	UNPAID		1,625.0
<b>Total Balance:</b>						<b>3,250.0</b>

### Special Liens

Account	Special Lien Description	Amount
01-0000	GENERAL PURPOSE	2,680.47
03-4520	MURRIETA VALLEY UNIFIED SCHOOL B & I	320.45
03-9201	MT SAN JACINTO JR COLLEGE	35.38
04-5301	METROPOLITAN WATER EAST	9.38
68-1379	FLOOD CONTROL STORMWATER / CLEANWATER/SANTA MARGARITA	2.88
68-1861	CSA #152 CITY OF MURRIETA	10.00
68-4265	MURRIETA CSD	39.72
68-4266	MURRIETA PARKS & REC	45.00
68-4341	MURRIETA FIRE PROTECTION	40.00
68-4877	MURRIETA CO WATER STANDBY	21.00
68-4878	MURRIETA CO SEWER STANDBY	21.00
68-4879	MURRIETA CO WATER CFD 88-1 MELLO-ROOS	24.74

Open Orders	Department	Title Unit	Order No.	Date Created
Company				

**THE INFORMATION PROVIDED IS A SUMMARIZED SEARCH OF OUR RECORDS. BLACK KNIGHT DOES NOT WARRANT NOR GUARANTEE THE ACCURACY NOR COMPLETENESS OF THE INFORMATION SHOWN. A FULL/EXTENDED TAX SEARCH IS RECOMMENDED.**

**\*\*\*END OF REPORT\*\*\***

## Prelim Title Report

Title Officer: Dan Dulin  
Email: teamdulin@ctt.com  
Phone No.: (909)384-7806  
Fax No.: (909)384-7902  
Title No.: 7102213747

Property Address: 41410 Juniper Street 2012, Murrieta, CA

Introducing



CHICAGO TITLE



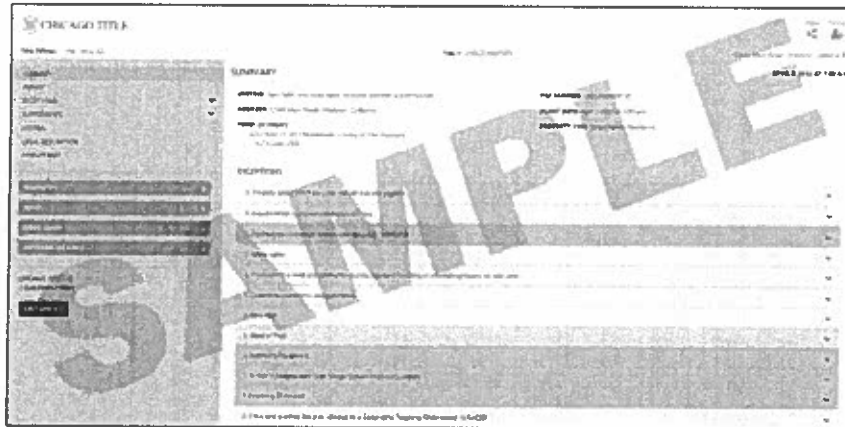
CHICAGO TITLE  
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**Effortless, Efficient, Compliant, and Accessible**



**CHICAGO TITLE  
COMPANY**

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## **PRELIMINARY REPORT**

**Order No.:** 7102213747-DD  
**Property:** 41410 Juniper Street 2012  
Murrieta, CA 92562

*In response to the application for a policy of title insurance referenced herein, **Chicago Title Company** hereby reports that it is prepared to issue, or cause to be issued, as of the date hereof, a policy or policies of title insurance describing the land and the estate or interest therein hereinafter set forth, insuring against loss which may be sustained by reason of any defect, lien or encumbrance not shown or referred to as an exception herein or not excluded from coverage pursuant to the printed Schedules, Conditions and Stipulations or Conditions of said policy forms.*

*The printed Exceptions and Exclusions from the coverage and Limitations on Covered Risks of said policy or policies are set forth in Attachment One. The policy to be issued may contain an arbitration clause. When the Amount of Insurance is less than that set forth in the arbitration clause, all arbitrable matters shall be arbitrated at the option of either the Company or the Insured as the exclusive remedy of the parties. Limitations on Covered Risks applicable to the CLTA and ALTA Homeowner's Policies of Title Insurance which establish a Deductible Amount and a Maximum Dollar Limit of Liability for certain coverages are also set forth in Attachment One. Copies of the policy forms should be read. They are available from the office which issued this report.*

*This report (and any supplements or amendments hereto) is issued solely for the purpose of facilitating the issuance of a policy of title insurance and no liability is assumed hereby. If it is desired that liability be assumed prior to the issuance of a policy of title insurance, a Binder or Commitment should be requested.*

*The policy(ies) of title insurance to be issued hereunder will be policy(ies) of Chicago Title Insurance Company, a Florida corporation.*

***Please read the exceptions shown or referred to herein and the exceptions and exclusions set forth in Attachment One of this report carefully. The exceptions and exclusions are meant to provide you with notice of matters which are not covered under the terms of the title insurance policy and should be carefully considered.***

**It is important to note that this preliminary report is not a written representation as to the condition of title and may not list all liens, defects and encumbrances affecting title to the land.**

**Chicago Title Insurance Company**

Countersigned By:

*Michael J. Nolan*

\_\_\_\_\_  
Authorized Officer or Agent

Date:

*Michael J. Nolan*

\_\_\_\_\_



By:

*Michael J. Nolan*

\_\_\_\_\_  
Michael J. Nolan, President

Attest:

*Marjorie Nemzura*

\_\_\_\_\_  
Marjorie Nemzura, Secretary

Visit Us on our Website: [www.ctc.com](http://www.ctc.com)



**ISSUING OFFICE:** 560 E. Hospitality Lane, San Bernardino, CA 92408

**FOR SETTLEMENT INQUIRIES, CONTACT:**

Realty One Group Southwest  
41463 Margarita Road, Suite 100 • Temecula, CA 92591  
• FAX

**PRELIMINARY REPORT**

**Title Officer:** Dan Dulin  
**Email:** [teamdulin@ctt.com](mailto:teamdulin@ctt.com)  
**Phone No.:** (909)384-7806  
**Fax No.:** (909)384-7902  
**Title No.:** 7102213747-DD

**Customer:** Jewel Stone  
**Email:** [jewelstonehomes@gmail.com](mailto:jewelstonehomes@gmail.com)  
**Phone No.:**  
**Fax No.:**  
**Ref. No.:** 949-222-051

**PROPERTY ADDRESS(ES):** 41410 Juniper Street 2012, Murrieta, CA

**EFFECTIVE DATE:** September 23, 2022 at 07:30 AM

The form of policy or policies of title insurance contemplated by this report is:

ALTA Homeowner's Policy of Title Insurance 2013  
ALTA Loan Policy 2006

1. The estate or interest in the Land hereinafter described or referred to covered by this Report is:

A CONDOMINIUM, AS DEFINED IN SECTIONS 783 AND 4125 OF THE CALIFORNIA CIVIL CODE, IN FEE

2. Title to said estate or interest at the date hereof is vested in:

**Linda S. Geiken, an unmarried woman**

3. The Land referred to in this Report is described as follows:

**For APN/Parcel ID(s): 949-222-051**

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE CITY OF MURRIETA, COUNTY OF RIVERSIDE, STATE OF CALIFORNIA AND IS DESCRIBED AS FOLLOWS:

A CONDOMINIUM COMPRISED OF:

A CONDOMINIUM COMPRISED OF SEEPARATE INTEREST IN LIVING UNIT NO. 2012 AS SHOWN ON THE RESERVES AT MADISON PARK CONDOMINIUM PLAN (THE PLAN) RECORDED IN THE OFFICIAL RECORDS OF THE COUNTY RECORDER OF RIVERSIDE COUNTY STATE OF CALIFORNIA ON OCTOBER 1, 2004 AS FILE NO. 2004-784203 AND AS FURTHER DESCRIBED IN THAT DECLARATION OF COVENANTS, CONDITIONS, AND RESTRICTIONS OF RESERVES AT MADISON PARK (THE DECLARATION) RECORDED IN THE OFFICIAL RECORDS OF THE COUNTY

**PRELIMINARY REPORT**

(continued)

RECORDER OF RIVERSIDE COUNTY, STATE OF CALIFORNIA ON OCTOBER 1, 2004 AS FILE NO. 2004-0784200, AN UNDIVIDED ONE-SEVENTY TWO (1/72%) INTEREST IN THE COMMON AREA (EXCLUDING ANY PORTION OF ANY OF THE OTHER LIVING UNITS LOCATED ON LOTS 4 AND 5 OF TRACT 31049) AS DESCRIBED IN THE PLAN AND THE DECLARATION, WHICH CONDOMINIUM IS LOCATED ON LOTS 4 AND 5 RESERVES AT MADISON PARK, IN THE CITY OF MURRIETA, COUNTY OF RIVERSIDE, STATE OF CALIFORNIA, ACCORDING TO MAP THEREOF FILED IN BOOK 357, OF MAPS, PAGES 32 THROUGH 34 (MAP) RIVERSIDE COUNTY RECORDS, AND THE EXCLUSIVE RIGHT TO USE THOSE PORTIONS OF THE COMMON AREA OVER WHICH EXCLUSIVE EASEMENTS HAVE BEEN RESERVED FOR THE BENEFIT OF UNIT 2012 AS SHOWN ON THE PLAN.

FURTHER EXCEPTING THEREFROM ALL NUMBERED LIVING UNITS OTHER THAN CONVEYED AS PARCEL 1 ABOVE, AND THOSE PORTIONS OF THE COMMON AREA, IF ANY, AS DEFINED IN THE DECLARATION AND/OR SHOWN IN THE PLAN WHICH ARE OWNED EXCLUSIVELY BY THE ASSOCIATION OR WHICH ARE ASSIGNED FOR THE EXCLUSIVE USE OF ANOTHER OWNER.

FURTHER EXCEPTING THEREFROM ANY FUTURE COMMON AREA PARCEL SPECIFICALLY GRANTED SOLELY TO THE MADISON PARK VILLAS OWNERS ASSOCIATION.

**AT THE DATE HEREOF, EXCEPTIONS TO COVERAGE IN ADDITION TO THE PRINTED EXCEPTIONS AND EXCLUSIONS IN SAID POLICY FORM WOULD BE AS FOLLOWS:**

1. Property taxes, including any personal property taxes and any assessments collected with taxes are as follows:

Tax Identification No.: 949-222-051  
 Fiscal Year: 2022-2023  
 1st Installment: \$1,625.01, Open (Delinquent After December 10)  
 Penalty: \$162.50  
 2nd Installment: \$1,625.01, Open (Delinquent After April 10)  
 Penalty and Cost: \$200.56  
 Exemption: None  
 Code Area: 024-233

2. The herein described Land is within the boundaries of the Mello-Roos Community Facilities District(s). The annual assessments, if any, are collected with the county property taxes. Failure to pay said taxes prior to the delinquency date may result in the above assessment being removed from the county tax roll and subjected to Accelerated Judicial Bond Foreclosure. Inquiry should be made with said District for possible stripped assessments and prior delinquencies.

3. The lien of supplemental or escaped assessments of property taxes, if any, made pursuant to the provisions of Chapter 3.5 (commencing with Section 75) or Part 2, Chapter 3, Articles 3 and 4, respectively, of the Revenue and Taxation Code of the State of California as a result of the transfer of title to the vestee named in Schedule A or as a result of changes in ownership or new construction occurring prior to Date of Policy.

4. Water rights, claims or title to water, whether or not disclosed by the public records.

5. Matters contained in that certain document

Entitled: Agency Agreement  
 Recording Date: September 8, 1987  
 Recording No.: 87-259352, of Official Records

Reference is hereby made to said document for full particulars.

6. The Land described herein is included within a project area of the Redevelopment Agency shown below, and that proceedings for the redevelopment of said project have been instituted under the Redevelopment Law (such redevelopment to proceed only after the adoption of the Redevelopment Plan) as disclosed by a document.

Redevelopment  
 Agency: City of Murrieta  
 Recording Date: August 17, 1994  
 Recording No.: 94-320398, of Official Records



**EXCEPTIONS**  
(continued)

and Recording Date: June 21, 1999  
and Recording No.: 99-273330, of Official Records

and Recording Date: June 30, 2008  
and Recording No.: 2008-356313, of Official Records

7. Matters contained in that certain document

Entitled: Agreement for the Placement of Survey Monuments  
Recording Date: May 26, 2004  
Recording No.: 2004-398135, of Official Records

Reference is hereby made to said document for full particulars.

8. Matters contained in that certain document

Entitled: Agreement for the Construction of Water System Improvements  
Recording Date: May 26, 2004  
Recording No.: 2004-398136, of Official Records

Reference is hereby made to said document for full particulars.

9. Matters contained in that certain document

Entitled: Agreement for the Construction of Road/Drainage Improvements  
Recording Date: May 26, 2004  
Recording No.: 2004-398137, of Official Records

Reference is hereby made to said document for full particulars.

10. The matters set forth in the document shown below which, among other things, contains or provides for: certain easements; liens and the subordination thereof; provisions relating to partition; restrictions on severability of component parts; and covenants, conditions and restrictions but omitting any covenants or restrictions, if any, including, but not limited to those based upon age, race, color, religion, sex, gender, gender identity, gender expression, sexual orientation, marital status, national origin, ancestry, familial status, source of income, disability, veteran or military status, genetic information, medical condition, citizenship, primary language, and immigration status, as set forth in applicable state or federal laws, except to the extent that said covenant or restriction is permitted by applicable law

Recording Date: October 1, 2004  
Recording No.: 2004-784200, of Official Records

Said covenants, conditions and restrictions provide that a violation thereof shall not defeat the lien of any mortgage or trust deed made in good faith and for value.

**EXCEPTIONS**  
(continued)

Said instrument also provides for the levy of assessments, the lien of which is stated to be subordinate to the lien of certain mortgages or deeds of trust made in good faith and for value.

The provisions of said covenants, conditions and restrictions were extended to include the herein described Land by an instrument

Recording Date: October 1, 2004  
Recording No.: 2004-784204, of Official Records

- 11. Non-exclusive easements over and through the common area for ingress, egress, public utility, enjoyment, support and repair of the common area and each unit, as provided in the above mentioned declaration and as disclosed by various deeds of record.

Affects: Common Area

- 12. Matters contained in that certain document

Entitled: Reciprocal Grants of Easements for Access Agreement  
Recording Date: October 1, 2004  
Recording No.: 2004-784202, of Official Records

Reference is hereby made to said document for full particulars.

Matters contained in that certain document

Entitled: First Amendment to Reciprocal Grants of Easements for  
Access Agreement  
Recording Date: October 1, 2004  
Recording No.: 2004-784205, of Official Records

Reference is hereby made to said document for full particulars.

Matters contained in that certain document

Entitled: Second Amendment to Reciprocal Grants of Easements for  
Access Agreement  
Recording Date: October 1, 2004  
Recording No.: 2004-784208, of Official Records

Reference is hereby made to said document for full particulars.

**EXCEPTIONS**  
(continued)

**13. Matters contained in that certain document**

Entitled: Grant Deed  
Recording Date: July 29, 2005  
Recording No.: 2005-609821, of Official Records

Reference is hereby made to said document for full particulars.

**14. Any rights of the parties, if other than the vestees, in possession of the Parking Space shown in the legal description herein.**

**15. A deed of trust to secure an indebtedness in the amount shown below,**

Amount: \$160,000.00  
Dated: August 19, 2020  
Trustor/Grantor: Linda S Geiken, an unmarried woman  
Trustee: Ticor Title Company of CA  
Beneficiary: Mortgage Electronic Registration Systems, Inc. (MERS), solely as nominee for Secure One Capital Corporation, a California Corporation  
Loan No.: 9581380752  
Recording Date: September 9, 2020  
Recording No.: 2020-0422134, of Official Records

NOTE: This loan appears to be registered with Mortgage Electronic Registration Systems, Inc., (MERS). The name, address and telephone number for loan servicing should be obtained from the MERS website: [www.mers-servicerid.org](http://www.mers-servicerid.org) or by calling, 1-888-679-MERS (1-888-679-6377), and referring to the Mortgage Identification Number (MIN) 1006279-9581380752-8.

**16. In order to complete this report, the Company requires a Statement of Information to be completed by the following party(s),**

Party(s): All Parties

The Company reserves the right to add additional items or make further requirements after review of the requested Statement of Information.

NOTE: The Statement of Information is necessary to complete the search and examination of title under this order. Any title search includes matters that are indexed by name only, and having a completed Statement of Information assists the Company in the elimination of certain matters which appear to involve the parties but in fact affect another party with the same or similar name. Be assured that the Statement of Information is essential and will be kept strictly confidential to this file.

**END OF EXCEPTIONS**

**NOTES**

- Note 1.** Notice: Please be aware that due to the conflict between federal and state laws concerning the cultivation, distribution, manufacture or sale of marijuana, the Company is not able to close or insure any transaction involving Land that is associated with these activities.
- Note 2.** If a county recorder, title insurance company, escrow company, real estate agent or association provides a copy of the declaration, governing document or deed to any person, California law requires that the document provided shall include a statement regarding any unlawful restrictions. Said statement is to be in at least 14-point bold faced typed and may be stamped on the first page of any document provided or included as a cover page attached to the requested document. Should a party to this transaction request a copy of any document reported herein that fits this category, the statement is to be included in the manner described.
- Note 3.** Any documents being executed in conjunction with this transaction must be signed in the presence of an authorized Company employee, an authorized employee of an agent, an authorized employee of the insured lender, or by using Bancserv or other approved third-party service. If the above requirements cannot be met, please call the company at the number provided in this report.
- Note 4.** Pursuant to Government Code Section 27388.1, as amended and effective as of 1-1-2018, a Documentary Transfer Tax (DTT) Affidavit may be required to be completed and submitted with each document when DTT is being paid or when an exemption is being claimed from paying the tax. If a governmental agency is a party to the document, the form will not be required. DTT Affidavits may be available at a Tax Assessor-County Clerk-Recorder.
- Note 5.** Note: There are NO conveyances affecting said Land recorded within 24 months of the date of this report.
- Note 6.** Note: None of the items shown in this report will cause the Company to decline to attach ALTA Endorsement Form 9 to an Extended Coverage Loan Policy, when issued.
- Note 7.** Note: The Company is not aware of any matters which would cause it to decline to attach CLTA Endorsement Form 116.2 indicating that the Land includes a Condominium designated as Unit 2012 and known as 41410 Juniper Street 2012, in the City of Murrieta, County of Riverside, State of California to an Extended Coverage Loan Policy.
- Note 8.** NOTE: When this title order closes and if the Company is handling the loan proceeds through a sub-escrow, all title charges and expenses normally billed will be deducted from those loan proceeds. Title charges and expenses would include Title Premiums, any Tax or Bond advances, Documentary Transfer Tax, Recording Fees, etc.

**NOTES**  
(continued)

- Note 9.** The Company is required by Federal law to collect additional information about certain transactions in specified geographic areas in accordance with the Bank Secrecy Act. If this transaction is required to be reported under a Geographic Targeting Order issued by FinCEN, the Company must be supplied with a completed ALTA Information Collection Form ("ICF") prior to insuring the transaction contemplated herein.
- Note 10.** NOTE: The policy of title insurance will include an arbitration provision. The Company or the insured may demand arbitration. Arbitrable matters may include, but are not limited to, any controversy or claim between the Company and the insured arising out of or relating to this policy, any service of the Company in connection with its issuance or the breach of a policy provision or other obligation. Please ask your escrow or title officer for a sample copy of the policy to be issued if you wish to review the arbitration provisions and any other provisions pertaining to your Title Insurance coverage.
- Note 11.** A Preliminary Change of Ownership form is required upon a change in ownership of the Land. Section 480 of the Revenue and Taxation Code of the State of California requires that a grantee of real property complete a Preliminary Change of Ownership statement, which is to be filed at the time that a grant deed is recorded. In the event that the statement is not completed and presented at the time of the recording of the deed, the County Recorder will assess the grantee an additional charge to record the deed. In addition to the additional charge at the time of recording, the County Assessor may assess additional fees and penalties for failure to file the Ownership Statement within the required time.

**END OF NOTES**

**EXHIBIT "A"**  
Legal Description

**For APN/Parcel ID(s): 949-222-051**

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FURTHER EXCEPTING THEREFROM ALL NUMBERED LIVING UNITS OTHER THAN CONVEYED AS PARCEL 1 ABOVE, AND THOSE PORTIONS OF THE COMMON AREA, IF ANY, AS DEFINED IN THE DECLARATION AND/OR SHOWN IN THE PLAN WHICH ARE OWNED EXCLUSIVELY BY THE ASSOCIATION OR WHICH ARE ASSIGNED FOR THE EXCLUSIVE USE OF ANOTHER OWNER.

FURTHER EXCEPTING THEREFROM ANY FUTURE COMMON AREA PARCEL SPECIFICALLY GRANTED SOLELY TO THE MADISON PARK VILLAS OWNERS ASSOCIATION.



Inquire before you wire!

## WIRE FRAUD ALERT

This Notice is not intended to provide legal or professional advice.  
If you have any questions, please consult with a lawyer.

All parties to a real estate transaction are targets for wire fraud and many have lost hundreds of thousands of dollars because they simply relied on the wire instructions received via email, without further verification. **If funds are to be wired in conjunction with this real estate transaction, we strongly recommend verbal verification of wire instructions through a known, trusted phone number prior to sending funds.**

In addition, the following non-exclusive self-protection strategies are recommended to minimize exposure to possible wire fraud.

- **NEVER RELY** on emails purporting to change wire instructions. Parties to a transaction rarely change wire instructions in the course of a transaction.
- **ALWAYS VERIFY** wire instructions, specifically the ABA routing number and account number, by calling the party who sent the instructions to you. **DO NOT** use the phone number provided in the email containing the instructions, use phone numbers you have called before or can otherwise verify. **Obtain the number of relevant parties to the transaction as soon as an escrow account is opened.** **DO NOT** send an email to verify as the email address may be incorrect or the email may be intercepted by the fraudster.
- **USE COMPLEX EMAIL PASSWORDS** that employ a combination of mixed case, numbers, and symbols. Make your passwords greater than eight (8) characters. Also, change your password often and do **NOT** reuse the same password for other online accounts.
- **USE MULTI-FACTOR AUTHENTICATION** for email accounts. Your email provider or IT staff may have specific instructions on how to implement this feature.

For more information on wire-fraud scams or to report an incident, please refer to the following links:

**Federal Bureau of Investigation:**  
<http://www.fbi.gov>

**Internet Crime Complaint Center:**  
<http://www.ic3.gov>

## **FIDELITY NATIONAL FINANCIAL CALIFORNIA PRIVACY NOTICE**

Fidelity National Financial, Inc. and its majority-owned subsidiary companies (collectively, "FNF," "our," or "we") respect and are committed to protecting your privacy. This California Privacy Notice explains how we collect, use, and disclose Personal Information, when and to whom we disclose such information, and the rights you, as a California resident ("Consumer"), have regarding your Personal Information ("California Privacy Rights"). Some subsidiaries maintain separate California Privacy Notices or privacy statements. If a subsidiary has a separate California Privacy Notice, it will be available on the subsidiary's website, and this California Privacy Notice does not apply.

### **Collection of categories of Personal Information:**

In the preceding twelve (12) months FNF has collected, and will continue to collect, the following categories of Personal Information from you:

- Identifiers such as name, address, telephone number, IP address, email address, account name, social security number, driver's license number, state identification card, financial information, date of birth, or other similar identifiers;
- Characteristics of protected classifications under California or Federal law;
- Commercial information, including records of personal property, products or services purchased, or other purchasing or consuming histories;
- Internet or other electronic network activity information including, but not limited to browsing history, search history, and information regarding a Consumer's interaction with an Internet website;
- Geolocation data;
- Professional or employment information;
- Education Information.

### **This Personal Information is collected from the following sources:**

- Information we receive from you on applications or other forms;
- Information about your transactions with FNF, our affiliates, or others;
- Information we receive from consumer reporting agencies and/or governmental entities, either directly from these entities or through others;
- Information from the use of our websites and mobile applications.

### **This Personal Information is collected for the following business purposes:**

- To provide products and services to you or in connection with a transaction involving you;
- To perform a contract between FNF and the Consumer;
- To improve our products and services;
- To comply with legal obligations;
- To protect against fraudulent or illegal activity;
- To communicate with you about FNF or our affiliates;
- To maintain an account with FNF or our affiliates;
- To provide, support, personalize, and develop our websites, products, and services;
- As described to you when collecting your personal information or as otherwise set forth in the California Consumer Privacy Act.



**Disclosures of Personal Information for a business purpose:**

In the preceding twelve (12) months FNF has disclosed, and will continue to disclose, the categories of Personal Information listed above for a business purpose. We may disclose Personal Information for a business purpose to the following categories of third parties:

- FNF affiliates and subsidiaries;
- Non-affiliated third parties, as directed by you;
- Businesses in connection with the sale or other disposition of all or part of the FNF business and/or assets;
- Service Providers;
- Law enforcement or authorities in connection with an investigation, or in response to a subpoena or court order.

**Sale of Personal Information:**

In the preceding twelve (12) months, FNF has not sold Personal Information. FNF does not sell Personal Information.

**Personal Information of minors:**

FNF does not knowingly collect the Personal Information of minors.

**Right to know:**

Consumers have a right to know about Personal Information collected, used, disclosed, or sold. Consumers have the right to request FNF disclose what personal information it collected, used, and disclosed in the past twelve (12) months.

**Right to request deletion:**

Consumers have a right to request the deletion of their personal information.

**Right to non-discrimination:**

Consumers have a right not to be discriminated against by exercising their consumer privacy rights. We will not discriminate against Consumers for exercising any of their California Privacy Rights.

**Right to use an Authorized Agent:**

A Consumer may use an Authorized Agent to submit a request to know or a request to delete his or her information. Should a Consumer utilize an Authorized Agent, FNF will require the Consumer provide the agent written permission to make the request and verify his or her identity with FNF.

**To exercise any of your California Privacy Rights, please follow the link "[California Privacy Request](#)" or call Toll Free 888-413-1748.**

Upon making a California Privacy Request, FNF will verify the consumer's identity by requiring an account, loan, escrow number, or other identifying information from the consumer.

The above-rights are subject to any applicable rights and obligations including both Federal and California exemptions rendering FNF, or Personal Information collected by FNF, exempt from certain CCPA requirements.

**FNF website services for mortgage loans:**

Certain FNF companies provide services to mortgage loan servicers, including hosting websites that collect customer information on behalf of mortgage loan servicers (the "Service Websites"). The Service Websites may contain links to both this Privacy Notice and the mortgage loan servicer or lender's privacy notice. The sections of this Privacy Notice describing the categories, sources, and uses of your Personal Information do not apply to the Service Websites. The mortgage loan servicer or lender's privacy notice governs use, disclosure, and access to your Information. FNF does not share Information collected through the Service Websites, except (1) as required or authorized by contract with the mortgage loan servicer or lender, or (2) as required by law or in the good-faith belief that such disclosure is necessary to comply with a legal process or applicable law, to enforce this Privacy Notice, or to protect the rights, property, or safety of FNF or the public.

**California Privacy Notice - Effective Date:**

This California Privacy Notice was last updated on August 1, 2021.

**Contact for more information:**

For questions or concerns about FNF's California Privacy Notice and privacy practices, or to exercise any of your California Privacy Rights, please follow the link "[California Privacy](#)," call Toll Free 888-413-1748, or by mail to the below address. We may use your Personal Information for our affiliates (companies owned by FNF) to directly market to you. If you do not want FNF affiliates to directly market to you, visit FNF's "[Opt Out Page](#)" or contact us by phone at (888) 714-2710, or by mail to:

Fidelity National Financial, Inc.  
601 Riverside Avenue  
Jacksonville, Florida 32204  
Attn: Chief Privacy Officer

## ATTACHMENT ONE

### CALIFORNIA LAND TITLE ASSOCIATION STANDARD COVERAGE POLICY - 1990

#### EXCLUSIONS FROM COVERAGE

The following matters are expressly excluded from the coverage of this policy and the Company will not pay loss or damage, costs, attorneys' fees or expenses which arise by reason of:

1. (a) Any law, ordinance or governmental regulation (including but not limited to building or zoning laws, ordinances, or regulations) restricting, regulating, prohibiting or relating (i) the occupancy, use, or enjoyment of the land; (ii) the character, dimensions or location of any improvement now or hereafter erected on the land; (iii) a separation in ownership or a change in the dimensions or area of the land or any parcel of which the land is or was a part; or (iv) environmental protection, or the effect of any violation of these laws, ordinances or governmental regulations, except to the extent that a notice of the enforcement thereof or a notice of a defect, lien, or encumbrance resulting from a violation or alleged violation affecting the land has been recorded in the public records at Date of Policy.  
(b) Any governmental police power not excluded by (a) above, except to the extent that a notice of the exercise thereof or notice of a defect, lien or encumbrance resulting from a violation or alleged violation affecting the land has been recorded in the public records at Date of Policy.
2. Rights of eminent domain unless notice of the exercise thereof has been recorded in the public records at Date of Policy, but not excluding from coverage any taking which has occurred prior to Date of Policy which would be binding on the rights of a purchaser for value without knowledge.
3. Defects, liens, encumbrances, adverse claims or other matters:
  - (a) whether or not recorded in the public records at Date of Policy, but created, suffered, assumed or agreed to by the insured claimant;
  - (b) not known to the Company, not recorded in the public records at Date of Policy, but known to the insured claimant and not disclosed in writing to the Company by the insured claimant prior to the date the insured claimant became an insured under this policy;
  - (c) resulting in no loss or damage to the insured claimant;
  - (d) attaching or created subsequent to Date of Policy; or
  - (e) resulting in loss or damage which would not have been sustained if the insured claimant had paid value for the insured mortgage or for the estate or interest insured by this policy.
4. Unenforceability of the lien of the insured mortgage because of the inability or failure of the insured at Date of Policy, or the inability or failure of any subsequent owner of the indebtedness, to comply with the applicable doing business laws of the state in which the land is situated.
5. Invalidity or unenforceability of the lien of the insured mortgage, or claim thereof, which arises out of the transaction evidenced by the insured mortgage and is based upon usury or any consumer credit protection or truth in lending law.
6. Any claim, which arises out of the transaction vesting in the insured the estate or interest insured by this policy or the transaction creating the interest of the insured lender, by reason of the operation of federal bankruptcy, state insolvency or similar creditors' rights laws.

#### EXCEPTIONS FROM COVERAGE - SCHEDULE B, PART I

This policy does not insure against loss or damage (and the Company will not pay costs, attorneys' fees or expenses) which arise by reason of:

1. Taxes or assessments which are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the public records.  
Proceedings by a public agency which may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the public records.
2. Any facts, rights, interests, or claims which are not shown by the public records but which could be ascertained by an inspection of the land or which may be asserted by persons in possession thereof.
3. Easements, liens or encumbrances, or claims thereof, not shown by the public records.
4. Discrepancies, conflicts in boundary lines, shortage in area, encroachments, or any other facts which a correct survey would disclose, and which are not shown by the public records.
5. (a) Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) water rights, claims or title to water, whether or not the matters excepted under (a), (b) or (c) are shown by the public records.
6. Any lien or right to a lien for services, labor or material not shown by the public records.

**ATTACHMENT ONE  
(CONTINUED)**

**CLTA HOMEOWNER'S POLICY OF TITLE INSURANCE (12-02-13)  
ALTA HOMEOWNER'S POLICY OF TITLE INSURANCE**

**EXCLUSIONS**

In addition to the Exceptions in Schedule B, You are not insured against loss, costs, attorneys' fees, and expenses resulting from:

1. Governmental police power, and the existence or violation of those portions of any law or government regulation concerning:
  - a. building;
  - b. zoning;
  - c. land use;
  - d. improvements on the Land;
  - e. land division; and
  - f. environmental protection.This Exclusion does not limit the coverage described in Covered Risk 8.a., 14, 15, 16, 18, 19, 20, 23 or 27.
2. The failure of Your existing structures, or any part of them, to be constructed in accordance with applicable building codes. This Exclusion does not limit the coverage described in Covered Risk 14 or 15.
3. The right to take the Land by condemning it. This Exclusion does not limit the coverage described in Covered Risk 17.
4. Risks:
  - a. that are created, allowed, or agreed to by You, whether or not they are recorded in the Public Records;
  - b. that are Known to You at the Policy Date, but not to Us, unless they are recorded in the Public Records at the Policy Date;
  - c. that result in no loss to You; or
  - d. that first occur after the Policy Date - this does not limit the coverage described in Covered Risk 7, 8.e., 25, 26, 27 or 28.
5. Failure to pay value for Your Title.
6. Lack of a right:
  - a. to any land outside the area specifically described and referred to in paragraph 3 of Schedule A; and
  - b. in streets, alleys, or waterways that touch the Land.This Exclusion does not limit the coverage described in Covered Risk 11 or 21.
7. The transfer of the Title to You is invalid as a preferential transfer or as a fraudulent transfer or conveyance under federal bankruptcy, state insolvency, or similar creditors' rights laws.
8. Contamination, explosion, fire, flooding, vibration, fracturing, earthquake or subsidence.
9. Negligence by a person or an Entity exercising a right to extract or develop minerals, water, or any other substances.

**LIMITATIONS ON COVERED RISKS**

Your insurance for the following Covered Risks is limited on the Owner's Coverage Statement as follows:

- For Covered Risk 16, 18, 19 and 21, Your Deductible Amount and Our Maximum Dollar Limit of Liability shown in Schedule A.

The deductible amounts and maximum dollar limits shown on Schedule A are as follows:

	<u>Your Deductible Amount</u>	<u>Our Maximum Dollar Limit of Liability</u>
Covered Risk 16:	1.00% of Policy Amount Shown in Schedule A or \$2,500.00 (whichever is less)	\$ 10,000.00
Covered Risk 18:	1.00% of Policy Amount Shown in Schedule A or \$5,000.00 (whichever is less)	\$ 25,000.00
Covered Risk 19:	1.00% of Policy Amount Shown in Schedule A or \$5,000.00 (whichever is less)	\$ 25,000.00
Covered Risk 21:	1.00% of Policy Amount Shown in Schedule A or \$2,500.00 (whichever is less)	\$ 5,000.00

**ATTACHMENT ONE  
(CONTINUED)**

**2006 ALTA LOAN POLICY (06-17-06)**

**EXCLUSIONS FROM COVERAGE**

The following matters are expressly excluded from the coverage of this policy, and the Company will not pay loss or damage, costs, attorneys' fees, or expenses that arise by reason of:

1. (a) Any law, ordinance, permit, or governmental regulation (including those relating to building and zoning) restricting, regulating, prohibiting, or relating to
  - (i) the occupancy, use, or enjoyment of the Land;
  - (ii) the character, dimensions, or location of any improvement erected on the Land;
  - (iii) the subdivision of land; or
  - (iv) environmental protection;or the effect of any violation of these laws, ordinances, or governmental regulations. This Exclusion 1(a) does not modify or limit the coverage provided under Covered Risk 5.  
(b) Any governmental police power. This Exclusion 1(b) does not modify or limit the coverage provided under Covered Risk 6.
2. Rights of eminent domain. This Exclusion does not modify or limit the coverage provided under Covered Risk 7 or 8.
3. Defects, liens, encumbrances, adverse claims, or other matters
  - (a) created, suffered, assumed, or agreed to by the Insured Claimant;
  - (b) not Known to the Company, not recorded in the Public Records at Date of Policy, but Known to the Insured Claimant and not disclosed in writing to the Company by the Insured Claimant prior to the date the Insured Claimant became an Insured under this policy;
  - (c) resulting in no loss or damage to the Insured Claimant;
  - (d) attaching or created subsequent to Date of Policy (however, this does not modify or limit the coverage provided under Covered Risk 11, 13, or 14); or
  - (e) resulting in loss or damage that would not have been sustained if the Insured Claimant had paid value for the Insured Mortgage.
4. Unenforceability of the lien of the Insured Mortgage because of the inability or failure of an Insured to comply with applicable doing-business laws of the state where the Land is situated.
5. Invalidity or unenforceability in whole or in part of the lien of the Insured Mortgage that arises out of the transaction evidenced by the Insured Mortgage and is based upon usury or any consumer credit protection or truth-in-lending law.
6. Any claim, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights laws, that the transaction creating the lien of the Insured Mortgage, is
  - (a) a fraudulent conveyance or fraudulent transfer, or
  - (b) a preferential transfer for any reason not stated in Covered Risk 13(b) of this policy.
7. Any lien on the Title for real estate taxes or assessments imposed by governmental authority and created or attaching between Date of Policy and the date of recording of the Insured Mortgage in the Public Records. This Exclusion does not modify or limit the coverage provided under Covered Risk 11(b).

The above policy form may be issued to afford either Standard Coverage or Extended Coverage. In addition to the above Exclusions from Coverage, the Exceptions from Coverage in a Standard Coverage policy will also include the following Exceptions from Coverage:

**EXCEPTIONS FROM COVERAGE**

[Except as provided in Schedule B - Part II, [t[or T]his policy does not insure against loss or damage, and the Company will not pay costs, attorneys' fees, or expenses that arise by reason of:

**[PART I**

[The above policy form may be issued to afford either Standard Coverage or Extended Coverage. In addition to the above Exclusions from Coverage, the Exceptions from Coverage in a Standard Coverage policy will also include the following Exceptions from Coverage:

1. (a) Taxes or assessments that are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the Public Records; (b) proceedings by a public agency that may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the Public Records.
2. Any facts, rights, interests, or claims that are not shown by the Public Records but that could be ascertained by an inspection of the Land or that may be asserted by persons in possession of the Land.
3. Easements, liens or encumbrances, or claims thereof, not shown by the Public Records.
4. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land and not shown by the Public Records.
5. (a) Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) water rights, claims or title to water, whether or not the matters excepted under (a), (b), or (c) are shown by the Public Records.
6. Any lien or right to a lien for services, labor or material not shown by the Public Records.]

**PART II**

In addition to the matters set forth in Part I of this Schedule, the Title is subject to the following matters, and the Company insures against loss or damage sustained in the event that they are not subordinate to the lien of the Insured Mortgage:]

**ATTACHMENT ONE  
(CONTINUED)**

**2006 ALTA OWNER'S POLICY (06-17-06)**

**EXCLUSIONS FROM COVERAGE**

The following matters are expressly excluded from the coverage of this policy, and the Company will not pay loss or damage, costs, attorneys' fees, or expenses that arise by reason of:

1. (a) Any law, ordinance, permit, or governmental regulation (including those relating to building and zoning) restricting, regulating, prohibiting, or relating to
  - (i) the occupancy, use, or enjoyment of the Land;
  - (ii) the character, dimensions, or location of any improvement erected on the Land;
  - (iii) the subdivision of land; or
  - (iv) environmental protection;or the effect of any violation of these laws, ordinances, or governmental regulations. This Exclusion 1(a) does not modify or limit the coverage provided under Covered Risk 5.
- (b) Any governmental police power. This Exclusion 1(b) does not modify or limit the coverage provided under Covered Risk 6.
2. Rights of eminent domain. This Exclusion does not modify or limit the coverage provided under Covered Risk 7 or 8.
3. Defects, liens, encumbrances, adverse claims, or other matters
  - (a) created, suffered, assumed, or agreed to by the Insured Claimant;
  - (b) not Known to the Company, not recorded in the Public Records at Date of Policy, but Known to the Insured Claimant and not disclosed in writing to the Company by the Insured Claimant prior to the date the Insured Claimant became an Insured under this policy;
  - (c) resulting in no loss or damage to the Insured Claimant;
  - (d) attaching or created subsequent to Date of Policy (however, this does not modify or limit the coverage provided under Covered Risk 9 and 10); or
  - (e) resulting in loss or damage that would not have been sustained if the Insured Claimant had paid value for the Title.
4. Any claim, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights laws, that the transaction vesting the Title as shown in Schedule A, is
  - (a) a fraudulent conveyance or fraudulent transfer; or
  - (b) a preferential transfer for any reason not stated in Covered Risk 9 of this policy.
5. Any lien on the Title for real estate taxes or assessments imposed by governmental authority and created or attaching between Date of Policy and the date of recording of the deed or other instrument of transfer in the Public Records that vests Title as shown in Schedule A.

The above policy form may be issued to afford either Standard Coverage or Extended Coverage. In addition to the above Exclusions from Coverage, the Exceptions from Coverage in a Standard Coverage policy will also include the following Exceptions from Coverage:

**EXCEPTIONS FROM COVERAGE**

This policy does not insure against loss or damage, and the Company will not pay costs, attorneys' fees, or expenses that arise by reason of:

[The above policy form may be issued to afford either Standard Coverage or Extended Coverage. In addition to the above Exclusions from Coverage, the Exceptions from Coverage in a Standard Coverage policy will also include the following Exceptions from Coverage:

1. (a) Taxes or assessments that are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the Public Records; (b) proceedings by a public agency that may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the Public Records.
2. Any facts, rights, interests, or claims that are not shown by the Public Records but that could be ascertained by an inspection of the Land or that may be asserted by persons in possession of the Land.
3. Easements, liens or encumbrances, or claims thereof, not shown by the Public Records.
4. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land and not shown by the Public Records.
5. (a) Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) water rights, claims or title to water, whether or not the matters excepted under (a), (b), or (c) are shown by the Public Records.
6. Any lien or right to a lien for services, labor or material not shown by the Public Records.]
7. [Variable exceptions such as taxes, easements, CC&R's, etc., shown here.]

**ATTACHMENT ONE  
(CONTINUED)**

**ALTA EXPANDED COVERAGE RESIDENTIAL LOAN POLICY - ASSESSMENTS PRIORITY (04-02-15)**

**EXCLUSIONS FROM COVERAGE**

The following matters are expressly excluded from the coverage of this policy and the Company will not pay loss or damage, costs, attorneys' fees or expenses which arise by reason of:

1. (a) Any law, ordinance, permit, or governmental regulation (including those relating to building and zoning) restricting, regulating, prohibiting, or relating to
  - (i) the occupancy, use, or enjoyment of the Land;
  - (ii) the character, dimensions, or location of any improvement erected on the Land;
  - (iii) the subdivision of land; or
  - (iv) environmental protection;or the effect of any violation of these laws, ordinances, or governmental regulations. This Exclusion 1(a) does not modify or limit the coverage provided under Covered Risk 5, 6, 13(c), 13(d), 14 or 16.
- (b) Any governmental police power. This Exclusion 1(b) does not modify or limit the coverage provided under Covered Risk 5, 6, 13(c), 13(d), 14 or 16.
2. Rights of eminent domain. This Exclusion does not modify or limit the coverage provided under Covered Risk 7 or 8.
3. Defects, liens, encumbrances, adverse claims, or other matters
  - (a) created, suffered, assumed, or agreed to by the Insured Claimant;
  - (b) not Known to the Company, not recorded in the Public Records at Date of Policy, but Known to the Insured Claimant and not disclosed in writing to the Company by the Insured Claimant prior to the date the Insured Claimant became an Insured under this policy;
  - (c) resulting in no loss or damage to the Insured Claimant;
  - (d) attaching or created subsequent to Date of Policy (however, this does not modify or limit the coverage provided under Covered Risk 11, 16, 17, 18, 19, 20, 21, 22, 23, 24, 27 or 28); or
  - (e) resulting in loss or damage that would not have been sustained if the Insured Claimant had paid value for the Insured Mortgage.
4. Unenforceability of the lien of the Insured Mortgage because of the inability or failure of an Insured to comply with applicable doing-business laws of the state where the Land is situated.
5. Invalidity or unenforceability in whole or in part of the lien of the Insured Mortgage that arises out of the transaction evidenced by the Insured Mortgage and is based upon usury, or any consumer credit protection or truth-in-lending law. This Exclusion does not modify or limit the coverage provided in Covered Risk 26.
6. Any claim of invalidity, unenforceability or lack of priority of the lien of the Insured Mortgage as to Advances or modifications made after the Insured has Knowledge that the vestee shown in Schedule A is no longer the owner of the estate or interest covered by this policy. This Exclusion does not modify or limit the coverage provided in Covered Risk 11.
7. Any lien on the Title for real estate taxes or assessments imposed by governmental authority and created or attaching subsequent to Date of Policy. This Exclusion does not modify or limit the coverage provided in Covered Risk 11(b) or 25.
8. The failure of the residential structure, or any portion of it, to have been constructed before, on or after Date of Policy in accordance with applicable building codes. This Exclusion does not modify or limit the coverage provided in Covered Risk 5 or 6.
9. Any claim, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights laws, that the transaction creating the lien of the Insured Mortgage, is
  - (a) a fraudulent conveyance or fraudulent transfer, or
  - (b) a preferential transfer for any reason not stated in Covered Risk 27(b) of this policy.
10. Contamination, explosion, fire, flooding, vibration, fracturing, earthquake, or subsidence.
11. Negligence by a person or an Entity exercising a right to extract or develop minerals, water, or any other substances.

## Notice of Available Discounts

Pursuant to Section 2355.3 in Title 10 of the California Code of Regulations Fidelity National Financial, Inc. and its subsidiaries ("FNF") must deliver a notice of each discount available under our current rate filing along with the delivery of escrow instructions, a preliminary report or commitment. Please be aware that the provision of this notice does not constitute a waiver of the consumer's right to be charged the filed rate. As such, your transaction may not qualify for the below discounts.

You are encouraged to discuss the applicability of one or more of the below discounts with a Company representative. These discounts are generally described below; consult the rate manual for a full description of the terms, conditions and requirements for such discount. These discounts only apply to transactions involving services rendered by the FNF Family of Companies. This notice only applies to transactions involving property improved with a one-to-four family residential dwelling.

Not all discounts are offered by every FNF Company. The discount will only be applicable to the FNF Company as indicated by the named discount.

### **FNF Underwritten Title Companies**

CTC - Chicago Title Company  
CLTC - Commonwealth Land Title Company  
FNTC - Fidelity National Title Company of California  
FNTCCA - Fidelity National Title Company of California  
TICOR - Ticor Title Company of California  
LTC - Lawyer's Title Company  
SLTC - ServiceLink Title Company

### **Underwritten by FNF Underwriters**

CTIC - Chicago Title Insurance Company  
CLTIC - Commonwealth Land Title Insurance Company  
FNTIC - Fidelity National Title Insurance Company  
FNTIC - Fidelity National Title Insurance Company  
CTIC - Chicago Title Insurance Company  
CLTIC - Commonwealth Land Title Insurance Company  
CTIC - Chicago Title Insurance Company

### **Available Discounts**

#### **DISASTER LOANS (CTIC, CLTIC, FNTIC)**

The charge for a Lender's Policy (Standard or Extended coverage) covering the financing or refinancing by an owner of record, within twenty-four (24) months of the date of a declaration of a disaster area by the government of the United States or the State of California on any land located in said area, which was partially or totally destroyed in the disaster, will be fifty percent (50%) of the appropriate title insurance rate.

#### **CHURCHES OR CHARITABLE NON-PROFIT ORGANIZATIONS (CTIC, FNTIC)**

On properties used as a church or for charitable purposes within the scope of the normal activities of such entities, provided said charge is normally the church's obligation the charge for an owner's policy shall be fifty percent (50%) to seventy percent (70%) of the appropriate title insurance rate, depending on the type of coverage selected. The charge for a lender's policy shall be forty percent (40%) to fifty percent (50%) of the appropriate title insurance rate, depending on the type of coverage selected.



This map/plat is being furnished as an aid in locating the herein described Land in relation to adjoining streets, natural boundaries and other land, and is not a survey of the land depicted. Except to the extent a policy of title insurance is expressly modified by endorsement, if any, the Company does not insure dimensions, distances, location of easements, acreage or other matters shown thereon.

# CONDOMINIUM PLAN

SHEET 9 OF 18 SHEETS

C-139  
48

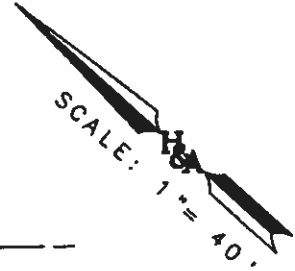
## LEGEND

----- INDICATES TIE LINE

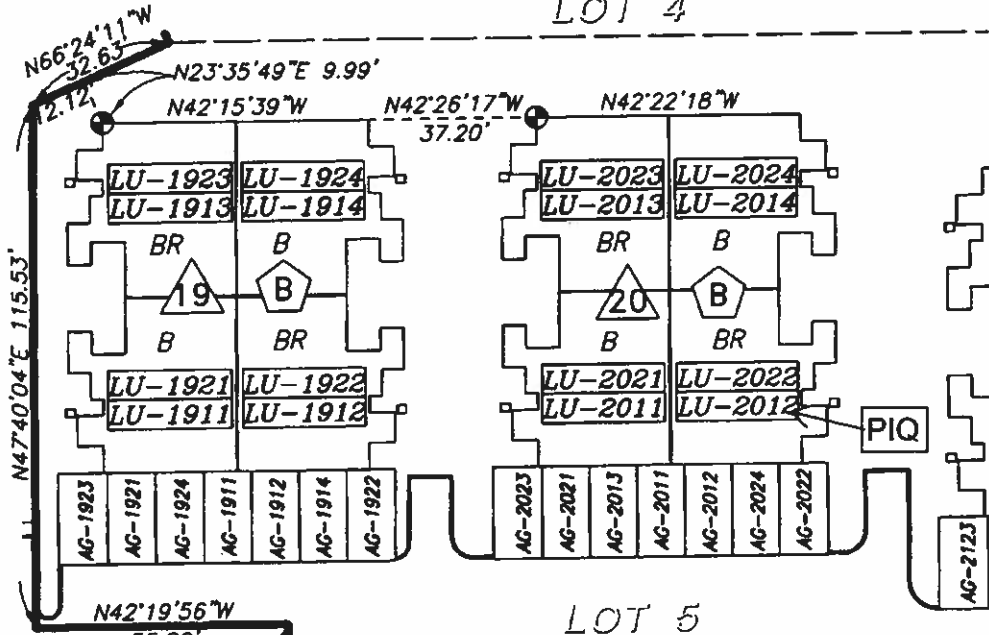
**LU-1921** INDICATES UPPER FLOOR LIVING UNIT  
**LU-1911** INDICATES LOWER FLOOR LIVING UNIT

SEE SHEET NO. 7

LOT 4



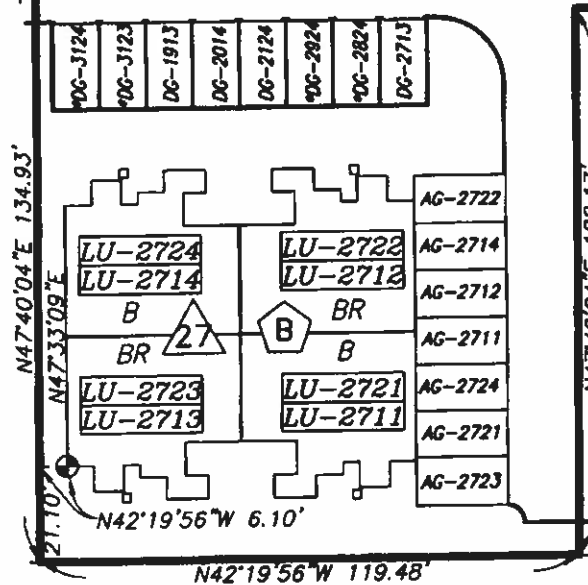
LOT 3



SEE SHEET NO. 8

LOT 5

LOT 2



LOT 6

JEFFERSON STREET

## BUILDING & EXCLUSIVE USE PARKING LOCATION PLAN

### RESERVES AT MADISON PARK



HUNSAKER & ASSOCIATES SAN DIEGO, INC.  
PLANNING - ENGINEERING - SURVEYING  
10179 HUENNEKENS STREET - SAN DIEGO, CA 92121  
(858) 558-4500 - FAX (858) 558-1414

This map/plat is being furnished as an aid in locating the herein described Land in relation to adjoining streets, natural boundaries and other land, and is not a survey of the land depicted. Except to the extent a policy of title insurance is expressly modified by endorsement, if any, the Company does not insure dimensions, distances, location of easements, acreage or other matters shown thereon

**NATURAL HAZARD DISCLOSURE STATEMENT**

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

APN: 949-222-051 ADDRESS: 41410 JUNIPER ST UNIT 2012 MURRIETA, CA 92562-7505

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

Yes  No

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

Yes  No

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

Yes  No

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

Yes (Landslide Zone)  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.**

X Signature of Seller(s) \_\_\_\_\_ Date \_\_\_\_\_ Signature of Seller(s) \_\_\_\_\_ Date \_\_\_\_\_  
 Signature of Agent(s) Jewel Moore \_\_\_\_\_ Date 11-2-22 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) YOUR ONE NHD Date 10/20/2022**

**PLEASE VERIFY THE STREET ADDRESS AND ASSESSOR'S PARCEL NUMBER PROVIDED TO Company 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 AB 38 Advisory and information, in the tax disclosures (Mello-Roos and Special Assessments), in the Environmental Report (if ordered), and in the required notices and booklets/information regarding Environmental Hazards, Earthquake Safety, Home Energy Rating System, Lead-Based Paint and Mold, which booklets/information are available at [https://YourOneNHD.com/booklets/combined\\_booklets\\_engl.pdf](https://YourOneNHD.com/booklets/combined_booklets_engl.pdf).

Signature of Buyer(s) \_\_\_\_\_ Date \_\_\_\_\_ Signature of Buyer(s) \_\_\_\_\_ Date \_\_\_\_\_



[VIEW ALL MAPS](#)

## NATURAL HAZARD DISCLOSURE REPORT SUMMARY

Subject Property: 41410 JUNIPER ST UNIT 2012 MURRIETA, CA 92562-7505

APN: 949-222-051

**This property is located in/within:**

A Special Flood Hazard Area	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
An Area of Potential Flooding Due to Dam Inundation	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
A Very High Fire Hazard Severity Zone	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
A State of California Fire Responsibility Area (SRA)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
A High/Very High Fire Hazard Zone in the SRA	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
An Earthquake Fault Zone	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
A Landslide Seismic Hazard Zone	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
A Liquefaction Seismic Hazard Zone	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
1 Mile of a Former Military Ordnance Site	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
1 Mile of a Commercial/Industrial Use Zone	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
2 Miles of FAA Approved Landing Facility	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
An Airport Influence Area	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Tsunami Inundation Hazard	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Right to Farm/Important Farmland	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
A Naturally Occurring Asbestos Area	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Critical Habitats	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
1 Mile of a Mining Operation	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Sustainable Groundwater Management Act	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Abandoned Mines	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Within an Oil Field Boundary	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Gas and Hazardous Liquid Transmission Pipelines		Included	
City/County Hazard Disclosures	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Earthquake,Soils
Supplemental Fire Hazard Severity Zone (AB 38)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
A Mello-Roos Community Facility District	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
A Special Tax Assessment District	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Property Tax Breakdown/Tax Calculator		Included	
Notice of Supplemental Property Tax Bill/Transfer Tax Disclosure		Included	
Notice of Database Disclosure/Duct Sealing Requirements		Included	
Contaminated Water Advisory		Included	
Notice of Energy Efficiency Standards/Tax Credit Advisory		Included	
Notice of Williamson Act		Included	
Mold Addendum/Notice of Methamphetamine Contamination		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:**

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This Report Summary merely summarizes the research results contained in this full Company 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.

## 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](http://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.

### VERY HIGH FIRE HAZARD SEVERITY ZONES

SUBJECT PROPERTY  IS  IS NOT LOCATED IN A VERY HIGH FIRE SEVERITY ZONE

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

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

[View Map](#)

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.

**SEISMIC HAZARD ZONES**

View Map:

[Liquefaction](#)

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**

[View Map](#)

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 closest 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/](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.



**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**

[View Map](#)

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.

Basin Name: TEMECULA VALLEY

Priority: Very Low

**ABANDONED MINES**

SUBJECT PROPERTY  IS  IS NOT LOCATED WITHIN 1 MILE OF AN ABANDONED MINE

According to the California Department of Conservation, Office of Mine Reclamation, since the Gold Rush of 1849, tens of thousands of mines have been dug in California. Many were abandoned when they became unproductive or unprofitable. The result is that California's landscape contains many thousands of abandoned mines, which can pose health, safety, or environmental hazards on and around the mine property. Mines can present serious physical safety hazards, such as open shafts or adits (mine tunnel), and they may create the potential to contaminate surface water, groundwater, or air quality. Some abandoned mines are such a massive problem as to earn a spot on the Federal Superfund Environmental Hazard list. The Abandoned Mine Lands Unit (AMLU) was created in 1997 to prepare a report to the governor and legislature on the "magnitude and scope" of the abandoned mine lands issue in California. An inventory of abandoned mines was accomplished, culminating in a report to the Governor and Legislature. Prior to that effort, the number of abandoned mines reported was based solely on legacy databases and ranged from a low of 7,000 to a high of 20,000 abandoned mines. AMLU estimates of the number of abandoned mines in California include the following:

- Approximately 165,000 mine features on more than 47,000 abandoned mine sites exist statewide.
- More than 39,400 abandoned mines (84 percent of 47,000 sites) present physical safety hazards, and approximately 5,200 (11 percent) present environmental hazards.
- More than 62,000 abandoned mine features (38 percent of 165,000 features) are hazardous openings.
- Federal lands contain approximately 67 percent of the abandoned mines in the State (primarily on Bureau of Land Management, National Park Service, and U.S. Forest Service property). Approximately 31 percent are on private lands, and about 2 percent are on State or local lands. No California law requires the disclosure of abandoned mines in a real estate transaction, unless the existence of an abandoned mine is within the actual knowledge of the Seller and is deemed to be a fact material to the transaction. The Office of Mine Reclamation (OMR) and the U.S. Geological Survey maintain a database of abandoned mines – however, it is known to be incomplete and based on maps that are often decades out of date. Many mines are not mapped because they are on private land. The OMR warns that the State's abandoned mines database "should NOT be relied upon for...the obligations of sellers of real property and their disclosure obligations under California law." Parties with concerns about the existence or impact of abandoned mines in the vicinity of the property are advised to contact the State Office of Mine Reclamation at: <https://www.conservation.ca.gov/DMR> and/or the local Engineering, Planning or Building Departments in the county where the property is located. Known Abandoned Mine sites within 1 mile of the Property are listed below:

	<u>SITE NAME</u>	<u>Type</u>	<u>DISTANCE (IN MILES) FROM SUBJECT PROPERTY</u>
Unknown		Gravel Pit	0.59



**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.

**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

Company 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:

- |   |  |
|---|--|
| <input type="checkbox"/> IS <input checked="" type="checkbox"/> IS NOT Located in a Supplemental Flood Hazard Zone.               | <input type="checkbox"/> NOT MAPPED                          |
| <input type="checkbox"/> IS <input checked="" type="checkbox"/> IS NOT Located in a Supplemental Fire Hazard Zone.                | <input type="checkbox"/> NOT MAPPED                          |
| <input checked="" type="checkbox"/> IS <input type="checkbox"/> IS NOT Located in a Supplemental Earthquake Fault Hazard Zone.    | <input type="checkbox"/> NOT MAPPED <a href="#">View Map</a> |
| <input type="checkbox"/> IS <input checked="" type="checkbox"/> IS NOT Located in a Supplemental Seismic Geologic Hazard Zone.    | <input type="checkbox"/> NOT MAPPED                          |
| <input checked="" type="checkbox"/> IS <input type="checkbox"/> IS NOT Located in an Expansive/Subsidence Soil Area (Subsidence). | <input type="checkbox"/> NOT MAPPED <a href="#">View Map</a> |

**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.

**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 Company has been able to identify and substantiate are included in this Report.

An answer of "IN" on the supplemental Fire Zone would indicate that the property is in a high, very high or other high fire-risk areas. More information may be found on the FIRE HARDENING AND DEFENSIBLE SPACE ADVISORY. (C.A.R. form FHDS, 5/21) if provided by owner.

Even though the Answer to the Supplemental Fire may show "NOT IN", if the property is in or near a mountainous area, forest-covered lands brush covered lands, grass-covered lands or land that is covered with flammable material additional disclosures may be warranted. More information may be found on the FIRE HARDENING AND DEFENSIBLE SPACE ADVISORY. (C.A.R. form FHDS, 5/21) if provided by owner. Petrochemical complex area determinations do not qualify as high fire hazards in reference to California Assembly Bill 38.

This information should be verified and available through the local agency where the property is located.

**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. Company has attempted to include all official and publicly available maps indicating earthquake faults identified by these jurisdictions.

**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. Company has attempted to include all official and publicly available maps indicating geologic hazards identified by these jurisdictions.

## CITY/COUNTY HAZARD DISCLOSURE EXPLANATIONS (CONTINUED)

**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.

### 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 Company is providing fire hazard severity zone notices in this report based upon those maps. Cal Fire has advised Company that new maps are in process in many areas. As new maps become available, Company will be including them in reports.



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Report Number: 55265-104
Subject Property: 41410 JUNIPER ST UNIT 2012
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MELLO-ROOS COMMUNITY FACILITIES DISTRICT(S)

SUBJECT PROPERTY [X] 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.

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.

1. Community Facilities District No. 88-1 - Murrieta County Water District - (951) 789-5000

Current Levy: \$24.74 Maximum Tax Rate: \$150.00

Ending Year: In perpetuity

Maximum Tax Rate Escalator: The Maximum Tax Rate Amount will increase by None per year.

Authorized Facilities: Proceeds from the sale of Bonds and the special taxes collected will be used to finance storage tanks, water transmission and sewer lines.

Authorized Services: None



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**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.

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.

**BREAKDOWN OF THE 2022-2023 PROPERTY TAX BILL**

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

**Basic Prop 13 Levy**

1. <b>Basic 1% Levy</b> County of Riverside (951) 955-6200	<b>Basic 1% Levy</b> General	<b>\$2,680.47</b>
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**Voter Approved Ad Valorem Taxes**

2. <b>General Obligation Bonds, Election of 1998, 2002 &amp; 2006</b> Murrieta Valley Unified School District (951) 696-1600	<b>General Obligation Bond</b> School Facilities	<b>\$320.45</b>
3. <b>General Obligation Bonds, Election of 2014</b> Mt. San Jacinto Community College District (951) 487-3011	<b>General Obligation Bond</b> School Facilities	<b>\$35.38</b>
4. <b>General Obligation Bonds, Election of 1966</b> Metropolitan Water District of Southern California (213) 217-7517	<b>General Obligation Bond</b> Water	<b>\$9.38</b>

**Basic Prop 13 Levy & Voter Approved Ad Valorem Taxes: \$3,045.68**  
**Estimated Tax Rate: 1.136248%**

**Direct Assessments**

5. <b>Parks and Recreation</b> City of Murrieta (951) 461-6000	<b>Landscaping &amp; Lighting District - Park Maintenance</b> Parks & Recreation	<b>\$45.00</b>
6. <b>Fire Protection District</b> Murrieta Fire Protection District (951) 677-5511	<b>Fire Suppression Assessment</b> Fire Protection	<b>\$40.00</b>
7. <b>Community Services</b> Murrieta Community Services District (951) 461-6000	<b>Community Services District</b> Community Services	<b>\$39.72</b>
8. <b>Community Facilities District No. 88-1</b> Murrieta County Water District (951) 296-1997	<b>Mello-Roos Community Facilities District</b> Capital Facilities	<b>\$24.74</b>
9. <b>Water Standby Charge</b> Murrieta County Water District (951) 677-7667	<b>Standby Charge</b> Water & Sewer Service	<b>\$21.00</b>
10. <b>Sewer Charge</b> Murrieta County Water District (951) 677-7667	<b>Sewer Assessment</b> Water & Sewer Service	<b>\$21.00</b>
11. <b>County Service Area No. 152 (Murrieta Stormwater)</b> County of Riverside (951) 955-8916	<b>County Service Area</b> County Services	<b>\$10.00</b>
12. <b>Flood Control NPDES (Santa Margarita)</b> Riverside County Flood Control and Water Conservation District (951) 955-4390	<b>Flood Control/Storm Drainage Assessment</b> Flood Control	<b>\$2.88</b>

**Total Direct Assessment Charges: \$204.34**  
**Total 2022-2023 Amount \$3,250.02**



Report Date: 10/19/2022  
 Report Number: 55265-104  
 Subject Property: 41410 JUNIPER ST UNIT 2012  
 APN: 949-222-051  
 Page Number: 13

**Subject Property:** 41410 JUNIPER ST UNIT 2012 MURRIETA, CA 92562-7505

**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.youronenhd.com/suptax/calculator/890267/8a42789e043c07d7fd4b259b507fb297>

**SUPPLEMENTAL TAX CALCULATOR (ESTIMATE ONLY)**

1. Estimated Sales Price.....	\$ _____
2. Estimated Current Assessed Value .....	\$ <u>268,047.00</u>
3. Subtract line #2 from line #1. Estimated Supplemental Assessed Value .....	\$ _____
4. Ad Valorem Tax Rate .....	<u>1.14</u>
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.

January	0.4167
February	0.3333
March	0.2500
April	0.1667
May	0.0833

TABLE 2.

June	1.0000
July	0.9167
August	0.8333
September	0.7500
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. YOUR ONE NHD 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.



## 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.

### MANDATORY PRIVATE TRANSFER FEE DISCLOSURE PURSUANT TO CIVIL CODE SECTION 1102.6E

A "Private Transfer Fee" is a fee imposed by a private entity such as a property developer, home builder, or homeowner association, when a property within a certain type of subdivision is sold or transferred. A Private Transfer Fee may also be imposed by an individual property owner. Private Transfer Fees are different from and are charged in addition to any Documentary Transfer Taxes levied by a City or County Government upon sale or transfer of a property.

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

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

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

**Content of Disclosure:** Civil Code Section 1102.6e requires the Seller to disclose specific information about any Transfer Fee that may affect the property. Please refer to the Section 1102.6e or the California Association of Realtors Notice of Private Transfer Fee Form, for a standard format to use in making the Transfer Fee Disclosure if such a disclosure is required.



**How to Determine the Existence of a Transfer Fee:** If a Transfer Fee does exist affecting the property, the document creating the fee may be on file with the County Recorder as a notice recorded against the property and should be disclosed in the preliminary (title) report on the property. However, the preliminary (title) report will merely disclose the existence of the documents affecting title, not the content of the documents. The title of a document may also not be sufficient to disclose that a transfer fee is included in its terms. Accordingly Seller should (a) request the title company which issued the preliminary (title) report to provide copies of the documents shown as "exceptions," and (b) review each document to determine if it contains a transfer fee.

### **Documentary Transfer Taxes**

This is a government tax imposed by a City or County when a property within the jurisdiction is sold or transferred. It is NOT the same as a Private Transfer Fee, which may be imposed by a private entity such as a property developer, home builder, or homeowner association. However, it is a similar fee due upon closing, calculated based on a percentage of the purchase price.

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

**How Much?** Transfer Tax is due at closing and payable through escrow. This tax does not expire. All future sales of this property will be charged this tax at close of escrow. The amount of the Transfer Tax is based on the value or sale prices of the property that is transferred. The County rate is one dollar and ten cents (\$1.10) for each one thousand dollars (\$1,000) of value. The rate for noncharter ("general law") cities is one-half of the County rate and is credited against the County tax due. Charter cities may impose a transfer tax at a rate higher than the County rate.

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

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

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

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

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

## 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](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 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](mailto: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.

## NOTICE OF MINIMUM ENERGY CONSERVATION STANDARDS FOR RESIDENTIAL CENTRAL AIR CONDITIONERS AND HEAT PUMPS

Manufacturers have been required to comply with the Department of Energy's ("DOE") energy conservation standards for residential central air conditioners and heat pumps since 1992. From time to time the DOE amends the minimum seasonal energy efficiency ratio ("SEER") for such equipment for the purpose of saving energy. Equipment manufactured after January 1, 1992, and before January 23, 2006, must meet a minimum SEER rating of 10. Equipment manufactured between January 23, 2006 and January 1, 2015, must meet a minimum SEER rating of 13. After January 1, 2015, equipment installed in California must meet a minimum SEER rating of 14. The law does not require a seller to replace non-compliant existing equipment upon transfer. For more information about the new standards please visit [https://www1.eere.energy.gov/buildings/appliance\\_standards/product.aspx/productid/75](https://www1.eere.energy.gov/buildings/appliance_standards/product.aspx/productid/75).

## 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.**

## 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 HOME ENERGY EFFICIENCY IMPROVEMENTS TAX CREDIT ADVISORY

According to the DOE, the higher replacement cost of SEER compliant air conditioning system will be offset by a savings of up to 23 percent in monthly energy costs. The California Energy Commission notes that leaking ductwork accounts for up to 25 percent of the heating costs of a typical home. Therefore, compliance with the new Federal and State standards offers substantial benefits to the property owner, as well as significant environmental benefits through decreased energy consumption, compared with older systems. In addition, consumers who purchase and install specific products, such as energy efficient windows, insulation, doors, roofs, and heating and cooling equipment in the home can receive a tax credit of up to \$500 beginning January 2006. For more information visit <http://www.energy.gov/taxbreaks.htm>.

## 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.

## MOLD ADDENDUM

All prospective home and condominium purchasers are advised to thoroughly inspect the Property for mold. Mold may appear as discolored patches or cottony or speckled growth on walls, furniture, or floors, and it often has an earthy or musty odor. Mold may also grow beneath water-damaged surfaces and floors, behind walls and above ceilings. Therefore, if a property has an earthy smell or musty odor, mold contamination may exist even if no actual mold growth is visible.

Mold only needs a food source (any organic material such as wood, paper, dirt or leaves) and moisture to grow. There are many potential food sources for mold in homes. Therefore, preventing excess moisture is the key to preventing mold growth. Excess moisture can come from many sources, including flooding, plumbing or roof leaks, lawn sprinklers hitting the house, air conditioner condensation, humidifiers, overflow from sinks and sewers, steam, and wet clothes drying indoors. Be sure to inspect the Property for sources of excess moisture, current water leaks and evidence of past water damage. Once mold is found and the contaminated area properly cleaned up, mold growth is likely to recur unless the source of moisture is also eliminated.

If it is suspected that the Property has a mold problem, be sure to have a qualified inspector conduct a more thorough inspection. All areas contaminated with mold should be properly and thoroughly remediated.

Additional information can be found in the Homeowner's Guide to Earthquake Safety and Environmental Hazards and in the following publication:

### Mold In My Home: What Do I Do?

Available online at [http://www.cdph.ca.gov/programs/IAQ/Documents/MIMH\\_2012-07-05.pdf](http://www.cdph.ca.gov/programs/IAQ/Documents/MIMH_2012-07-05.pdf).

For more information visit: [www.cal-iaq.org](http://www.cal-iaq.org)

## 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.

## 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 **2** 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://YourOneNHD.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\\_lands](https://www.conservation.ca.gov/dmr/abandoned_mine_lands).

## 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>.





[VIEW ALL MAPS](#)

## ENVIRONMENTAL REPORT

### Report Summary

**Subject Property:** 41410 JUNIPER ST UNIT 2012 MURRIETA, CA 92562-7505  
**APN:** 949-222-051

Federal and state databases list numerous sites within California that have actual or potential environmental contamination associated with them. This Report identifies whether the subject property is located within a specific distance from sites listed within these databases. However, these databases are not all-inclusive and may be inaccurate; some environmental hazards have not yet been located or their location has been inaccurately recorded in the database. There may be errors or inaccuracies in the databases. Moreover, not all properties containing environmental contamination are listed in these databases. There are additional environmental concerns that may affect the subject property. Although data for these concerns are not provided in databases, brief descriptions of them are provided below. It should be noted that this does not constitute a complete listing of all environmental concerns. Therefore, no representations or warranties, express or implied, are made in connection with this environmental report, and all implied warranties are disclaimed. This Report is not a substitute for a Phase I Environmental Assessment. All of the Terms and Conditions applicable to the Company Natural Hazard Disclosure Report are equally applicable to the Company Environmental Report and are incorporated herein by reference.

<b>SUBJECT PROPERTY IS IN PROXIMITY TO:</b>	<b>YES</b>	<b>NO</b>	<b>DISTANCE SEARCH FROM PROPERTY</b>	<b><a href="#">View Map</a> DETAILS</b>
EPA Final Superfund Site ("NPL")	<input type="checkbox"/>	<input checked="" type="checkbox"/>	1 Mile	<a href="#">Page 1</a>
Landfill and/or Waste Transfer Stations ("SWIS")	<input type="checkbox"/>	<input checked="" type="checkbox"/>	½ Mile	<a href="#">Page 1</a>
Leaking Underground Storage Tanks ("LUST")	<input checked="" type="checkbox"/>	<input type="checkbox"/>	¼ Mile	<a href="#">Page 1</a>
The Resource Conservation and Recovery Act ("RCRA")	<input type="checkbox"/>	<input checked="" type="checkbox"/>	1 Mile	<a href="#">Page 2</a>
Toxics Release Inventory ("TRI")	<input type="checkbox"/>	<input checked="" type="checkbox"/>	1 Mile	<a href="#">Page 2</a>
EnviroStor	<input checked="" type="checkbox"/>	<input type="checkbox"/>	1 Mile	<a href="#">Page 2</a>
Emergency Planning Zone ("RADIATION")	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<a href="#">Page 3</a>
Spills, Leaks, Investigation, and Cleanups sites ("SLIC")	<input checked="" type="checkbox"/>	<input type="checkbox"/>	1 Mile	<a href="#">Page 3</a>
CERCLIS	<input type="checkbox"/>	<input checked="" type="checkbox"/>	½ Mile	<a href="#">Page 3</a>
Oil Wells	<input type="checkbox"/>	<input checked="" type="checkbox"/>	¼ Mile	<a href="#">Page 4</a>
Major Natural Gas Pipeline	<input checked="" type="checkbox"/>	<input type="checkbox"/>	1 Mile	<a href="#">Page 5</a>
Gas and Hazardous Liquid Transmission Pipelines		Included		<a href="#">Page 5</a>
Notice of Noise Pollution		Included		<a href="#">Page 6</a>
Notice of Air Pollution		Included		<a href="#">Page 6</a>
Notice of Electrical and Magnetic Fields ("EMF")		Included		<a href="#">Page 6</a>
Notice of Light Pollution		Included		<a href="#">Page 6</a>

**EPA FINAL SUPERFUND SITE ("NPL")**

SUBJECT PROPERTY  IS  IS NOT LOCATED WITHIN 1 MILE OF AN EPA FINAL SUPERFUND SITE ("NPL")

Superfund Site Information from the Environmental Protection Agency ("EPA") provides data on hazardous waste sites, potentially hazardous waste sites and remedial activities across the nation. It also contains sites that are on the National Priorities List ("NPL"). NPL is the list of known releases or threatened releases of hazardous substances, pollutants, or contaminants. According to the EPA, inclusion of a site on the NPL does not in itself reflect a judgment of the activities of its owner or operator, it does not require those persons to undertake any action, nor does it assign liability to any person. The NPL serves primarily informational purposes, identifying for the States and the public those sites or releases that appear to warrant remedial actions. For more information visit <http://www.epa.gov/superfund>.

**LANDFILLS AND/OR WASTE TRANSFER STATIONS ("SWIS")**

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

The Solid Waste Information System ("SWIS") database contains data on solid waste facilities, operations, and disposal sites in California. Types of facilities include transfer stations, composting sites, landfills, material recovery sites, waste tire sites, as well as closed disposal sites. The database provides data on owner, location, operator, facility type, regulatory and operational status, authorized waste types, local enforcement agency, and inspection and enforcement records. The data is regularly updated. Enforcement and inspection data are current to the preceding quarter. For more information visit <http://www.calrecycle.ca.gov/SWFacilities/Directory>.

**LEAKING UNDERGROUND STORAGE TANKS ("LUST")**

SUBJECT PROPERTY  IS  IS NOT LOCATED WITHIN ¼ MILE OF A LEAKING UNDERGROUND STORAGE TANK ("LUST")

According to the State Water Resources Control Board ("SWRCB"), leaking underground storage tanks are a significant source of petroleum impacts to groundwater. They may pose potential risks to health and safety such as exposure from impacts to soil and/or groundwater, contamination of drinking water, contamination of water wells, and inhalation of vapors. The SWRCB maintains a database, Leaking Underground Storage Tank Information System ("LUSTIS"), which contains information investigation and cleanup data that is updated quarterly. All of the information formerly contained in the LUSTIS database now resides in the SWRCB Geotracker database. For more information visit <http://www.swrcb.ca.gov> or [www.geotracker.waterboards.ca.gov](http://www.geotracker.waterboards.ca.gov).

SITE ID	SITE NAME	ADDRESS	CITY	STATUS
T0606593507	MURRIETA NURSERY	MURRIETA NURSERY	MURRIETA	7

**LUST Status Legend:**

- |   |                      |                                  |
|---|----------------------|----------------------------------|
| 1 Completed - Case Closed                     | 4 Open - Referred    | 7 Open - Site Assessment         |
| 2 Open - Assessment & Interim Remedial Action | 5 Open - Remediation | 8 Open - Verification Monitoring |
| 3 Open - Inactive                             | 6 Open - Reopen Case | 9 Open                           |

**THE RESOURCE CONSERVATION AND RECOVERY ACT ("RCRA")**

SUBJECT PROPERTY  IS  IS NOT LOCATED WITHIN 1 MILE OF A RESOURCE CONSERVATION AND RECOVERY ACT ("RCRA") SITE

The Resource Conservation and Recovery Act ("RCRA"), enacted in 1976, is the principal federal law in the United States governing the disposal of solid waste and hazardous waste. Hazardous waste generators, transporters, treaters, storers and disposers of hazardous waste are required to provide information on their activities to state environmental agencies. These agencies then provide the information to regional and national EPA offices through the Resource Conservation and Recovery Act Information System ("RCRAInfo"). Information on cleaning up after accidents or other activities that result in a release of hazardous materials to the water, air or land must also be reported through RCRAInfo. For more information visit <https://www.epa.gov/rcra>.

**TOXICS RELEASE INVENTORY ("TRI")**

SUBJECT PROPERTY  IS  IS NOT LOCATED WITHIN 1 MILE OF A TOXICS RELEASE INVENTORY ("TRI") SITE

The Toxics Release Inventory ("TRI") is a publicly available EPA database that contains information on specific toxic chemical releases and other waste management activities reported annually by certain covered industry groups as well as federal facilities. This inventory was established under the Emergency Planning and Community Right-to-Know Act of 1986, which requires facilities to use their best readily available data to calculate their releases and waste management estimates. If facilities do not have actual monitoring data, submitted values are derived from various estimation techniques. This report incorporates original TRI reports since 2001 and any updates that are available. To view the data that has been submitted more recently than the published updates, please access EPA Envirofacts at <https://www3.epa.gov/enviro/>.

**ENVIROSTOR**

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

The mission of the California Environmental Protection Agency's Department of Toxic Substances Control ("DTSC") is to protect California's people and environment from the harmful effects of toxic substances by restoring contaminated properties, identifying and promoting safer ingredients in consumer products, and ensuring stewardship through enforcement, regulation and pollution prevention. The EnviroStor database contains detailed information on hazardous waste permitted and corrective action facilities, as well as existing site cleanup information. The DTSC manages this database and has developed a public website for informational searches on investigation, cleanup, permitting, and/or corrective actions that are planned, being conducted or have been completed under DTSC's oversight. The EnviroStor database can be accessed through the DTSC Web Page located at: <http://www.envirostor.dtsc.ca.gov>. Sites listed on the EnviroStor website within one mile of the Property are listed below:

PROJECT NAME	PROGRAM TYPE	STATUS	DISTANCE (IN MILES) FROM SUBJECT PROPERTY
MURRIETA CREATIVE ACADEMY	EVALUATION	REFER: OTHER AGENCY	0.44



PROJECT NAME	PROGRAM TYPE	STATUS	DISTANCE (IN MILES) FROM SUBJECT PROPERTY
CROSSROADS INVESTORS III, LLC	STATE RESPONSE	CERTIFIED	0.84

**Emergency Planning Zone ("RADIATION")**

SUBJECT PROPERTY  IS  IS NOT LOCATED IN AN EMERGENCY PLANNING ZONE

The Radiation Information Database (RADINFO) contains basic information about certain facilities that the U.S. Environmental Protection Agency (EPA) regulates for radiation and radioactivity. For more information see: <https://www.epa.gov/radiation>.

**Spills, Leaks, Investigation, and Cleanups sites ("SLIC")**

SUBJECT PROPERTY  IS  IS NOT LOCATED WITHIN 1 MILE OF A KNOWN SPILLS, LEAKS, INVESTIGATIONS & CLEANUP 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. SLIC sites within one mile of the Property are listed below:

SITE ID	SITE NAME	ADDRESS	STATUS	DISTANCE (IN MILES) FROM SUBJECT PROPERTY
SL606592721	CLASSIC CLEANERS	40605 CALIFORNIA OAKS ROAD	Completed - Case Closed	0.98

**CERCLIS**

SUBJECT PROPERTY  IS  IS NOT LOCATED WITHIN 1/2 MILE OF A KNOWN CERCLIS FACILITY.

The CERCLIS (Comprehensive Environmental Response, Compensation and Liability Information System) Database is now known as "SEMS" (Superfund Enterprise Management System) and includes all potential and confirmed hazardous waste sites at which the EPA Superfund program has some involvement. The EPA retired CERCLIS in November 2013 and has been transitioning to SEMS, which contains the same content as CERCLIS. SEMS contains information such as the current status of cleanup efforts, cleanup milestones reached, and amounts of liquid and solid media treated at sites on the National Priorities List (NPL) or under consideration for the NPL.

**Oil Wells**

SUBJECT PROPERTY  IS  IS NOT LOCATED WITHIN 1/4 MILE OF A KNOWN OIL WELL

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/>.

**MAJOR NATURAL GAS PIPELINE**

SUBJECT PROPERTY  IS  IS NOT located within 1 mile of a major natural gas pipeline according to the California Energy

Commission Map of Major Natural Gas Pipelines.

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

**NOTICE REGARDING GAS AND HAZARDOUS LIQUID TRANSMISSION PIPELINES**

(a) Every contract for the sale of residential real property entered into on or after July 1, 2013, shall contain, in not less than 8-point type, a notice as specified below:

**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 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.

(b) 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 in subdivision (a). 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.

(c) 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.

#### **Notice of Noise Pollution**

Environmental sounds that impede daily activities are considered noise pollution. Sources of noise that can diminish the quality of life include automobile traffic, trains, aircraft and construction operations. Health effects from noise pollution can include stress related illnesses, sleep loss, high blood pressure, and even hearing loss. For more information: <https://www.epa.gov/clean-air-act-overview/clean-air-act-title-iv-noise-pollution>.

#### **Notice of Air Pollution**

The burning of fossil fuels in automobiles, trucks, and industrial concerns contributes to reduced air quality. Ultraviolet light in the atmosphere acts on the traffic and industrial emissions to create photochemical smog. Air pollution can affect the respiratory system and cardiovascular system in the human body. It is an increased risk factor in respiratory infections, heart disease, and lung cancer. Asthma can be exacerbated by air pollution. For more information: [www.epa.gov/air/urbanair](http://www.epa.gov/air/urbanair).

#### **Notice of Electrical and Magnetic Fields ("EMF")**

Electrical and magnetic fields ("EMF") are natural forces caused by electricity. Sources of EMF include high voltage transmission lines, distribution lines, and household electronic devices. Health concerns from EMF have been studied. According to the EPA and the California Department of Public Health ("CDPH") these studies do not show a clear pattern of health hazards. However, the CDPH provides information regarding decreases of EMF at given distances. They indicate that the EMF from household electronic device decreases to background levels at a distance of 3 to 4 feet. The EMF from electricity distribution lines decreases to background levels at a distance of 60 to 200 feet. The EMF from high voltage transmission lines decreases to background levels at a distance of 300 to 1000 feet. For more information: <https://www.epa.gov/radtown/electric-and-magnetic-fields-power-lines>.

#### **Notice of Light Pollution**

Street lights, lighted commercial signs, and commercial buildings are examples of unnatural light that may diminish quality of life. An overly bright night time environment may cause sleep deprivation and may reduce scenic views. For more information: [https://en.wikipedia.org/wiki/Light\\_pollution](https://en.wikipedia.org/wiki/Light_pollution).

## 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, Inc. ("Provider"). 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 Provider.
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 Provider 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, Provider strongly recommends that a new report be ordered.
3. Provider 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 Provider 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 Provider: (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. Provider 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, Provider cannot and shall not be liable or responsible for such omissions or inaccuracies. Provider 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, Provider's only obligation is to provide a corrected report. In the event of any claim tendered concerning the information in this Report, Provider'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 Provider 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.

7. There may be other disclosures required by California law; Provider makes no representations or warranties as to the adequacy or accuracy of any other representations, warranties or disclosures required under other such laws. Provider shall not be liable or responsible for failing to disclose any matters not known to Provider, not shown on the maps used by Provider, 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 Provider Report for which Provider is liable, Provider reserves the right to assume defense of the action and/or, compromise or settle the matter with the Recipients, or any of them. The Recipients, and each of them, expressly waive the benefits of Civil Code Section 2778.

8. **This Report is not an Insurance Policy.** This Provider Report is not a replacement for a title report, a title insurance policy, or any other type of insurance policy. 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, Provider 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. Provider 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. 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 Provider believes to be reliable sources. However, Provider shall not be responsible or liable for errors in the tax data it obtains from third party suppliers.

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 Provider believes to be reliable sources. However, Provider 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. Provider 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. Provider 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.



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. Provider 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, Provider 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. Provider strongly recommends that the buyer obtain a title report and title insurance covering the Property; the Provider 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. PROVIDER 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. Provider hereby agrees to indemnify the Owner or Seller, real estate broker(s) and agent(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), 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.)