San Diego County Local Area Disclosures

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INTRODUCTION

PURPOSE OF DISCLOSURES AND IMPORTANT CONSIDERATIONS

The matters addressed in this San Diego County Local Area Disclosures ("Disclosures"; and each one a "Disclosure") are intended to be reviewed by both the Buyer and Seller in addition to all other disclosures related to the real estate transaction, which include but are not limited to, the Statewide Buyer and Seller Advisory (Form SBSA from the California Association of REALTORS® ("C.A.R.")). These Disclosures are not intended to eliminate a potential Buyer's duty to conduct physical inspections and further investigation of a property, nor do these Disclosures alleviate a Seller or its agents from making the legally required disclosures for real estate transactions.

Real estate brokers do not verify inspection results and do not guarantee the performance or findings of any inspector. Buyer is advised to conduct independent investigations and obtain all necessary information regarding matters of concern, rather than relying solely on information provided by Seller or real estate broker. Buyer should consult with qualified professionals, consultants, and relevant governmental agencies to evaluate all aspects of the Property, as real estate brokers are not experts in such matters. Wherever this Disclosure advises Buyer to investigate or verify information, such actions should be completed before Buyer removes any contingencies under the purchase contract. The decision to remove contingencies rests solely with Buyer.

MAP OF SAN DIEGO COUNTY

The cover page map outlines the various geographical areas of San Diego County which are discussed in these Disclosures. This map is not to scale and is provided for orientation purposes only.

DISCLAIMERS:

IMPORTANT CONSIDERATION: Buyer is strongly encouraged to review and inspect all disclosures and to otherwise satisfy themselves with regard to the Disclosures contained in this document and any other condition of the property, during the inspection period under the purchase contract, prior to the removal of contingencies, and prior to Close of Escrow.

REALTORS® Associations: These Disclosures were prepared by the North San Diego County Association of REALTORS® and the Pacific Southwest Association of REALTORS® and their agents and employees. While these Disclosures have been approved by these Associations, the Associations make no representation or warranty regarding the adequacy or the validity of these Disclosures in any real estate transaction and conditions may have changed since the information in these Disclosures was received by the Associations.

BROKERS: These Disclosures are made for informational purposes only and the Broker providing these Disclosures makes no representation or warranty regarding the adequacy or the validity of these Disclosures in any real estate transaction, and the Broker assumes no legal responsibility for accuracy.

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DISCLOSURES

1. GENERAL COUNTY-WIDE DISCLOSURES

a. Proposed Development

San Diego County is regularly undergoing various residential and commercial development projects. While certain development projects are identified in these Disclosures pursuant to their region, these Disclosures are in no way a comprehensive list of all current development projects in San Diego County. Buyer and Seller are encouraged to investigate all potential developments in relation to the property with the applicable authorities. San Diego County is facing a serious housing shortage. County Officials and officials from the San Diego Metropolitan Transit System (MTS) are identifying land along transit corridors for high-density affordable housing. Land in these areas may be subject to rezoning. Some of these new developments may offer limited parking. New San Diego County regulations encourage residential development in unincorporated "villages" near transit while making development further from transit more expensive and restrictive.

Within San Diego County, regional and local governments often adopt long-term planning documents, such as general plans, comprehensive plans, community plans, and regional frameworks that guide future growth, development, land use, transportation, and environmental policy. These documents provide important context for current and future decision making that may affect the property. Buyer is encouraged to review any applicable regional, city, or community plans and to contact the appropriate planning agencies or governmental authorities for more information. San Diego County also has various regional plans that provide a broad context by which local and regional decisions are made by various jurisdictions. Although not a comprehensive list, additional information can be found here: https://www.sandag.org/regional-plan, https://www.sandiego.gov/planning/work/general-plan, https://www.sandiegocounty.gov/content/sdc/pds/generalplan.html.

b. Zoning Changes and Community Plan Amendments

Zoning classifications, land use designations, and community development plans are subject to change through action by local or regional authorities. Although a property's current zoning may allow specific uses or density, these permissions can be altered through general plan updates, community plan amendments, rezoning requests, or voter-approved initiatives. In addition, surrounding properties may be rezoned to permit different uses, including higher density residential, mixed-use, or commercial development. Such changes may impact neighborhood character, increase traffic, alter views, or create new noise or parking concerns. Buyer is advised not to rely solely on current zoning or nearby land uses when evaluating a property. Buyer should contact the applicable city or county planning department to determine whether any pending or proposed changes may affect the property or its surrounding area.

c. Homeowners Associations

A property may be subject to mandatory membership to one or possibly several homeowners' associations ("HOAs"). HOAs may charge mandatory regular membership assessments (commonly called "dues") per its By-laws and/or Conditions, Covenants, and Restrictions, which may restrict the use, modification, and development of a property. Membership dues may be charged on a monthly, quarterly, or annual basis, and additional assessments may be allowed, including fines or penalties. A failure to timely pay assessments may result in multiple risks, which may include foreclosure proceedings against the property owner. Properties with HOAs may also have separate insurance requirements, which may be paid through HOA dues and may also result in special assessments in addition to HOA dues. It is recommended that Buyer carefully review all HOA By-laws, articles, Conditions, Covenants, and Restrictions ("CC&Rs"), and financial documents with a legal professional.

d. Potential for Future Homeowners Association Formation

In some areas of San Diego County, particularly in newer developments, unincorporated areas, or master-planned communities, an HOA may be formed after initial development. Even if a property is not currently subject to an HOA, future governance structures or maintenance districts may be established to manage common areas, enforce community standards, or maintain infrastructure. The creation of an HOA or similar entity may result in mandatory assessments, rules and restrictions on property use, and the imposition of fines or penalties for noncompliance. These obligations may be recorded through amendments to subdivision maps, CC&Rs, or local agency resolutions. Buyer is advised to confirm whether the property is currently subject to an HOA and to inquire with the developer, title company, or local government as to whether any plans or conditions exist that may result in the future creation of such

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an entity. Buyer should consider the potential financial and regulatory impact of any future association or maintenance district that may be formed.

e. Private Transfer and Lifestyle Fees

Certain HOAs in San Diego County may charge a lifestyle fee on the sale of any property within that specific development. Lifestyle fees vary by development and are subject to change. Lifestyle fees are typically a percentage of the sales price of a property. These fees could affect a potential buyer's ability to obtain financing. Buyer is encouraged to contact the applicable HOA to discuss any potential lifestyle or other private transfer fees.

f. Road Maintenance Agreements

Many properties and/or developments throughout San Diego County may be subject to road maintenance agreements or other forms of shared expense agreements, and under such agreements, a failure to pay may lead to multiple risks. If a property is subject to such an agreement, a buyer may be responsible for a shared portion of regular maintenance fees for private roads or other shared infrastructure. Buyer is advised to investigate the existence of any such agreement with the necessary government, municipal, or owner association entities. Moreover, an unrecorded road maintenance agreement may not be binding on future owners of the properties intended to be responsible for road maintenance. In addition, California Highway Patrol and local law enforcement agencies may not enforce laws on private roads.

g. Property Use Restrictions – Short-Term Rentals, Rent Control and Tenant Rights

San Diego County and/or multiple cities within the County restrict, or are contemplating restricting, short-term and vacation rentals of residential properties. Restrictions may include bans or limitations with respect to short-term rentals including rental of homes through VRBO, Airbnb, Craigslist, and other short-term rental services. Additionally, properties within the immediate surrounding area of the property at issue may be used as short-term or vacation rentals, whether or not in compliance with existing restrictions within that community. Buyer is encouraged to investigate local restrictions on rentals and applicable uses in the area in which the property is located and the area surrounding the property. Please also be advised that there are numerous statewide and local laws, ordinances, and proposals to enact rent control and other tenant-favorable restrictions or regulations, which may limit the amount a rental property owner may charge a tenant for rent and or impose other limitations on traditional rental property owner's rights, including, without limitation, restrictions on a rental property owner's ability to terminate tenancies and to rehabilitate the property. Buyer is advised to investigate these issues with the applicable city or county entity for the property as well as the necessary professionals. In making these Disclosures, brokers and agents are not making any representation that any property can be used as a short-term or vacation rental or is, or is not, subject to rent control restrictions or regulations. Additionally, the enforcement of short-term rental regulations varies by city and may be inconsistent or delayed. Properties near the subject property may be used as short-term rentals, legally or otherwise, and such use may result in noise, parking challenges, or other disruptions. Buyers should not rely on existing use patterns, zoning maps, or representations about neighborhood character when assessing future conditions. Buyers are advised to investigate short-term rental activity and enforcement practices in the surrounding area with the appropriate city or county agency.

h. Soils, Landslides, Flooding, and Groundwater Seepage

Real estate in San Diego County is subject to subsidence, erosion, settling, slippage, earthquakes, and other movement of property. Additionally, a property may be constructed on fill or improperly compacted soils. This can result in inadequate drainage and damage to the property, including structural problems. Additionally, San Diego County is known for the potential for a property to contain expansive soil conditions. There are also areas of the County that are subject to groundwater seepage. Buyer is advised to consult with a civil or geotechnical engineer for any and all issues relating to soil stability, expansive soils, erosion, settling, slippage, earthquakes, other property movement, grading, compaction, drainage, and other soil-related conditions.

San Diego County has variable climate, differing terrain, soil, and water conditions, making many areas susceptible to flash flooding and drainage issues. Drainage issues may include, but are not limited to, water runoff from roofs, culverts, neighboring properties, and streets. Buyer is urged, regardless of the location of the property, to investigate flood risk and the drainage of the property.

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San Diego County may be subject to landslide activity. Such designations may restrict development and require geological investigations. Please contact the appropriate government authority in your area to determine if you are impacted by any such designation. Additional information can be found here: www.conservation.ca.gov/cgs/Pages/Index.aspx.

i. Parking

Certain cities and municipalities restrict on-street parking in either or both residential and commercial neighborhoods. Additionally, some local jurisdictions limit street parking and/or may require permits for street parking in certain neighborhoods. Additionally, certain condominiums and other planned communities may include a parking stall or spot as part of the property purchase while others assign a parking spot separately, if at all. It is recommended that Buyer investigates any potential parking concerns that may impact their purchase of a property. Buyer is advised to review the Preliminary Title Report to confirm which parking spots transfer with the property.

j. Prisons and Jails

San Diego County has several jails, prisons, detention centers, and work camps located within the County. Such facilities may undergo expansion at any given time. Buyer is encouraged to research the locations of these facilities in relation to any potential property purchase to evaluate the potential impact upon the value or desirability of any given property.

k. Historic Properties and Districts

Within San Diego County there are a number of historical districts which may restrict whether a property may be modified or developed. Municipalities may have historical resource ordinances or restrictions which may also limit or ban demolition or modification of certain properties, whether or not they are located within a historical district. Individual properties may also have different state and federal designations which have varying restrictions and benefits. Buyer should contact the local jurisdiction determine whether or not a property is impacted by such ordinances or district.

l. Fuel Pipelines

Within San Diego County there are various underground pipelines transmitting crude petroleum, natural gas, gasoline, ethanol, or other fuels. Additionally, all homes which use natural gas are connected to an underground gas distribution pipeline network. More information may be obtained from natural hazard disclosure providers as well as the National Pipeline Mapping System: www.npms.phmsa.dot.gov/, and San Diego Gas & Electric: www.sdge.com/.

m. Public Attractions

San Diego County is home to numerous public attractions, such as SeaWorld San Diego, Snapdragon Stadium, Del Mar Fairgrounds, Belmont Park, Petco Park, San Diego Zoo, San Diego Zoo Safari Park, Balboa Park, Old Town San Diego State Historic Park, USS Midway Museum, San Diego Wild Animal Park, LEGOLAND California, North Island Credit Union Amphitheatre, Frontwave Arena, Viejas Arena, The Rady Shell at Jacobs Park, Pechanga Arena, Sesame Place Park in Chula Vista, Barona Raceway (Ramona), as well as numerous other amphitheaters, parks, resorts, beaches, golf courses and other venues or attractions. Properties in these areas may be affected by traffic and noise which may be of concern to Buyer. Several tribal governments in San Diego County operate large-scale casinos and resort properties. Which include, but are not limited to, Viejas Casino & Resort (Alpine), Barona Resort & Casino (Lakeside), Sycuan Casino Resort (Dehesa), Jamul Casino (Jamul), Casino Pauma (Pauma Valley), Valley View Casino & Hotel (Valley Center), Harrah's Resort Southern California (Valley Center), and Santa Ysabel Resort & Casino (Santa Ysabel). Additionally, such attractions may be subject to closures for various reasons, both temporary and permanent in nature. Buyer is advised to investigate all venues and attractions near the property. These venues may operate 24 hours a day and host events such as concerts, festivals, and large public gatherings. Properties located near these facilities or along major access routes may experience increased traffic, crowd-related noise, event-related lighting, or ongoing expansion activities.

In addition to these fixed attractions, temporary or recurring events, such as street fairs, parades, community festivals, fireworks displays, neighborhood concerts, and other public gatherings, may occur throughout the County. These events, including informal neighborhood traditions like holiday decorations or block parties, can take place in commercial, recreational, or residential areas and may affect noise levels, parking availability, and traffic flow. Some events may occur without formal notice and may be seasonal or spontaneous in nature. Buyer should investigate the proximity and frequency of both permanent and temporary public attractions or events near the property.

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n. Illegal Encampments and Homelessness

There are numerous illegal encampments and other areas with homelessness located throughout San Diego County. Given the nature of the issue, such encampments and homeless persons are often located in urban environments, including in areas surrounding locations with homeless services (including tent facilities in the City of San Diego), in parks, canyon areas, under bridges or in other somewhat secluded or public areas. Moreover, given their transient nature, illegal encampments and areas of concentrated homelessness, often move frequently, as do other homeless persons. Buyer should investigate potential illegal encampments and areas of concentrated homelessness in their area, and be aware that homeless persons may move in the area of the property.

o. Fireplaces

Many homes throughout San Diego County contain Rampart General fireplaces, which historically have been prone to cracking. Repairs for Rampart General fireplaces are difficult and expensive and replacement may be required. Buyer is encouraged to have all fireplaces inspected, as any fireplace repair may be expensive, when repair is possible.

p. Trains, Trolley Lines and Transit Busses

San Diego County has many trains and train tracks exist in many places in the County. While many commercial passenger trains and trolleys currently limit their hours of operation, there are commercial shipping trains that will operate throughout the County at all hours of the day and night. Such train or trolley operations may create noise and exacerbate traffic conditions in certain areas. Buyer is encouraged to research the proximity of train and trolley tracks and stations to the property, and to observe train traffic during hours of operation which at times could be in the middle of the night. Schedules and hours of operation may change from time to time.

The San Diego Metropolitan Transit System ("MTS") operates various bus and trolley lines throughout the county. For more information regarding the MTS schedule and maps, please visit: www.sdmts.com. Similarly, the North County Transit District ("NCTD") also operates various bus lines throughout North San Diego County. For more information regarding the NCTD bus line schedule and maps, please visit: www.gonctd.com.

At any given time, MTS and NCTD may have several proposed routes pending approval and construction. For up-to-date information regarding proposed route expansions for MTS and NCTD, please check the above-referenced websites as well as the planning department websites for your specific city.

q. Airports within the County

There are several civilian and military airports/airfields in San Diego County. These include but are not limited to: i) San Diego International Airport, ii) Borrego Valley Airport, iii) Gillespie Field, iv) Brown Field, v) Montgomery Field, vi) Oceanside Municipal, vii) Ocotillo, viii) Ramona, ix) Agua Caliente Springs, x) Fallbrook Airpark, xi) Jacumba, xii) Marine Corps Air Station – Miramar, xiii) Marine Corps Base Camp Pendleton, xiv) McClellan-Palomar, and xv) Naval Air Station North Island. These areas, and potentially others, are subject to aircraft noise, including helicopter activity. For example, helicopters frequently travel between Marine Corps Air Station Miramar and Camp Pendleton. Flights may occur during both daytime and nighttime hours, seven days a week. In addition to aircraft noise, properties located near or beneath military flight paths may also be subject to ground vibrations, low-altitude overflights, and sonic disturbances, particularly from helicopters and jets engaged in training exercises. These impacts can arise at any time, day or night, and are not always reflected on public flight path or noise contour maps. Properties may therefore be located directly under active flight corridors. Unlike commercial airports such as San Diego International Airport, which currently impose "quiet hours" to limit nighttime operations, private and military airports/airfields are not subject to such restrictions. Buyers are strongly advised to investigate the proximity of any property to public, private, or military airports/airfields, as well as military training routes, and to carefully consider potential effects on noise, vibration, and overall quality of life. Buyer should also be aware that any existing flight restrictions are subject to change.

Several areas in San Diego County have, or may be, proposed as potential airport sites. Additionally, the future plans for San Diego International Airport and other local airports are uncertain. It is possible that there may be future expansion or construction at any local airport. More information regarding the potential expansion of San Diego International Airport and other potential airport developments and of the Carlsbad McClellan-Palomar Airport, may be found at the San Diego International Airport site at http://www.san.org/Airport-Projects at the County website at

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https://www.sandiegocounty.gov/content/sdc/dpw/airports/palomar/masterplan.html and the San Diego Association of Governments ("SANDAG") website at www.sandag.org.

r. Traffic Throughout County and Roadway Construction

San Diego County experiences roadway traffic throughout the County. Some areas in particular may experience heavy traffic due to their proximity to naval or military bases, public attractions such as sporting and concert venues, and the coast, amongst other locales. The Caltrans website, dot.ca.gov/, contains information regarding road closures, upcoming projects, as well as traffic. The property may also be in an area where local and state public authorities are completing various transportation projects. Plans and locations of such projects are regularly subject to change. It is recommended that the buyer review all CalTrans, city or county websites for additional information. For the most up-to-date information regarding state-sponsored road projects, please review the CalTrans website at www.caltrans.com.

s. Property Tax Assessments

Real estate taxes and other assessments may be imposed upon property based upon location within certain geographical locations and may vary over time. Assessments may include those for Mello Roos, School Bonds, and Special Districts (including, Infrastructure Financing, Community Services, Water, Fire Protection, Flood Control, Healthcare, Irrigation, Pest and/or Vermin Control, Lighting, Maintenance, Metropolitan Water, Municipal Water, Miscellaneous, Public Utility, School, and other districts). For up-to-date information regarding potential financial obligations from property assessments, please contact the San Diego County Tax Assessor at: www.sdttc.com.

t. Insurance Considerations for Homeowners

As a result of changes to California's insurance market, including the availability or cost of homeowner insurance coverage, it is important for Buyer to thoroughly research the availability and cost of homeowner's insurance.

u. Connection to Utilities and Potential Blackouts

Numerous properties, more commonly in rural areas of the County, are not connected to natural gas lines, and generally, use propane tanks or some other source of fuel to provide energy for the home or certain aspects of the home. Additionally, some properties, regardless of location, may not have connections to electricity, water, telephone lines, high-speed internet or other utilities. Buyer may encounter private wells, septic systems, propane tanks, and unmaintained roads. These conditions may affect financing, utility costs, and long-term property upkeep. Buyer is advised to determine what utility connections service the property and the sources of fuels that are available. Various districts or municipalities may assess Buyer for past-due fees through escrow. These fees could include water, sewer, gas, electric or other utilities. Buyer should verify past due utilities by contacting the particular local utility providers. Additionally, if utilities do not currently serve the property, Buyer should verify the availability and costs required to serve the property directly from the utility companies or public agencies involved and alternatives, if any, to one or more utilities.

v. Private Septic Systems

Many properties in rural or unincorporated areas of San Diego County are not connected to public sewer systems and instead rely on private septic systems for wastewater disposal. Septic systems may include underground tanks and drain fields, which require regular maintenance and periodic inspection to remain functional. A failing or undersized septic system can result in costly repairs, environmental hazards, or the inability to obtain required permits for additions or remodels. Local health agencies may require system upgrades or replacement as a condition of sale or future development. Buyer is advised to determine whether the property is served by a public sewer or a private septic system. If a septic system is present, Buyer should arrange for a qualified professional to inspect the system during the inspection period. Buyer should also review any available permits, capacity reports, or service records, and consult with local health authorities to confirm whether the system complies with current regulations.

w. Residential and Commercial Development

As a result of ongoing residential and commercial developments in San Diego County, there may be noise and traffic issues related to construction. Additionally, views may be affected by new buildings, trees, or other developments. Some developments are mentioned in this disclosure, but this should not be considered a comprehensive list. Buyer is advised to investigate to determine any new developments planned near the property.

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x. Cell Towers

Communities throughout San Diego County may contain sporadic, limited, or no cell phone coverage. In addition, many cell phone towers are not always apparent and may not be visible or are otherwise disguised in appearance. Buyer is urged to investigate cell phone coverage and any potential impact from the proximity of cell phone towers to the property.

y. Accessory Dwelling Units (ADUs)

ADUs may be allowed on the property or neighboring properties, which can include one or more units. Buyer is urged to verify any future plans to develop, remodel, or construct ADUs on the property, including neighboring properties. ADUs can affect population density, views, noise, parking, and other environmental conditions. San Diego County communities and the State are constantly updating ADU requirements and Buyer is urged to consult with qualified professionals to determine feasibility of ADU construction and potential impacts from ADUs on neighboring properties.

z. Natural Gas

Local jurisdictions across California are enacting bans or restrictions on natural gas. In 2021, California energy regulators advanced a plan that provided that every new home needs to be "electric-ready." As of 2022 more than 50 California cities and counties have adopted rules banning or discouraging gas hookups in new homes and other buildings. Cities in San Diego County are currently exploring restrictive gas use laws which may apply to existing buildings and/or residences. For example, the city of San Diego's climate action plan is seeking to reach net zero carbon emissions by 2035 in part by phasing out natural gas use in new and existing buildings.

aa. Golf Courses

Several golf courses are planned to be re-purposed entirely or in part. To confirm the current status of any golf courses in the vicinity, check the applicable city or the County planning or other departments to verify the status of nearby golf courses.

bb. Unpermitted Work or Additions

Some properties in San Diego County may contain structures, improvements, or modifications that were completed without permits or in violation of applicable building codes. These may include room additions, garage conversions, plumbing or electrical work, decks, fences, or outbuildings. Such work may not be visible during a standard inspection and may not have been disclosed by prior owners. Unpermitted work can result in fines, insurance limitations, resale complications, or requirements to remove or modify the improvements. Buyer is strongly advised to verify permit history and consult with the local building department to determine whether all structures and improvements on the property were properly permitted.

cc. Quarry Operations

Properties in San Diego County may be impacted by existing or proposed quarry operations, which can generate noise (including blasting), dust, vibration, heavy truck traffic, visual changes, and other environmental effects by use of heavy earth-moving equipment, crushers, loaders, drills and haul roads. Notable active and planned quarry sites include facilities near the San Luis Rey River in Fallbrook (Rosemary's Mountain Quarry), East County Sand Mine, El Monte Sand Mining Project, Cottonwood Sand Mine, and facilities operated by Robertson's and Superior as well as projects around Lakeside, El Cajon, Jamul, Spring Valley, and Otay Mesa (including the Otay Hills Quarry). These operations may persist for decades, and in some cases involve large-scale extraction, cement/asphalt batch plants, inert debris backfilling, and reclamation activities under long-term permits with the County of San Diego. Quarry activities have been documented to impose significant effects, including vibration and noise severe enough to shake homes, cause discomfort, impact daily livability, and have drawn public comment, environmental review, and ongoing community attention.

Buyers should examine whether any operating or proposed quarry(s) exist near the property. Researching environmental impact reports and County permits is advised, and contacting the San Diego County Planning & Development Services Department can provide further detail on possible long-term impacts, approvals, and mitigation measures.

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2. ENVIRONMENTAL DISCLOSURES

a. Earthquakes

San Diego County has experienced earthquakes in the past and will likely experience earthquakes in the future. Property damage caused by earthquakes is not always visible and/or discoverable by agents, brokers, or Buyer during an inspection or walkthrough of a property. Inspection by a licensed professional is recommended to determine the structural integrity of any given property. For more information, please review your Statewide Buyer and Seller Advisory provided by your agent and/or broker, and consider earthquake insurance coverage.

b. Flood Areas

Certain San Diego County properties may be subject to flooding. It is recommended that buyer review any and all Natural Hazard Disclosures provided. It is also recommended that Buyer consult flood maps provided by the San Diego County Department of Public Works and the Federal Emergency Management Agency ("FEMA") available at: www.sandiegocounty.gov/content/sdc/dpw/flood/flood_fema_insurance.html. Such flooding may affect the value of the property and result in damage, leaks, and embankment erosion, amongst other issues.

c. Wildfire Hazard Zones and Defensible Space

Portions of San Diego County are designated as High or Very High Fire Hazard Severity Zones by Cal Fire. These areas are often located near canyons, open spaces, rural hillsides, and other natural terrain. Properties located in or near these zones may be at elevated risk of wildfire damage. Such properties may be subject to strict vegetation management and defensible space requirements under local or state fire regulations. These regulations may require the removal of flammable vegetation within a certain distance of structures and may affect landscaping options or impose ongoing maintenance obligations. Buyer should be aware of the long-term insurance, evacuation, and defensible space maintenance implications of the property.

In addition, the presence of wildfire risk may affect the availability and cost of property insurance. Some insurance providers may limit coverage or impose higher premiums in wildfire-prone areas. Buyer is advised to investigate whether the property lies within a designated fire hazard zone, to review local fire history, and to consult with fire authorities and insurance professionals regarding current and potential restrictions, costs, or coverage limitations related to wildfire risk.

d. High Winds

San Diego County can experience very high winds (such as Santa Ana winds) and dry conditions which have caused downed power lines, wildfires, and other property damage in the past. These conditions may prompt utility providers to institute preventative power shutoffs ("blackouts") in high-risk areas. High winds can also result in falling trees, wind-blown debris, roof damage, and dust or odors carried over significant distances. Buyer is strongly encouraged to investigate the property's exposure to high wind events, any history of wildfire in the area, and the potential for power outages or other impacts related to such conditions.

e. Coastal Areas

Properties located in coastal areas and/or on coastal cliffs may suffer from erosion, failure, and damages. Soil and geological stability may impact the value of the property and the ability to build or maintain the property and/or its improvements. Buyer is advised to have an expert inspect such properties. Since San Diego County is a coastal county, with properties that are in communities which may have ocean, bay, and/or lagoon frontage, or which may be low-elevation coastal areas, these communities may be affected by coastal flooding and/or sea level rise, which are risks that Buyer may wish to investigate and/or take into account when considering a purchase of, or owning, coastal areas, and/or low-elevation coastal area, real estate. Numerous scientific sources have predicted that global warming can lead to rising seas. The National Oceanic and Atmospheric Administration ("NOAA") has developed a mapping tool that allows users to see NOAA's community-level predictions for the impacts from coastal flooding or sea level rise (up to 10 feet above average high tides). This mapping tool allows a user to enter most street addresses and see NOAA's estimate of areas near such address which could be impacted by sea level rise, or coastal flooding, of 1-10 feet and may be viewed at:
https://coast.noaa.gov/slr/#/layer/slr/0/11581024.663779823/5095888.569004184/4/satellite/none/0.8/2050/interHigh/midAccretion

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f. Nuisance and Noise

Properties located in San Diego County - particularly in more densely populated urban areas - may be subject to elevated noise levels from trains, trolleys, buses, traffic, and public events. Such events may include parades, sporting events, fireworks displays, and concerts, especially those held at Petco Park, Snapdragon Stadium, and other downtown venues. Additionally, some areas of the County may experience a higher presence of homeless and transient individuals, and services for such populations may be located nearby, whether on a temporary or permanent basis.

g. Short-Term Rentals and Tourist Activity

Various areas within San Diego County, particularly coastal neighborhoods, downtown districts, and areas near major attractions, have a high concentration of short-term vacation rentals. These properties are often rented through platforms such as Airbnb, VRBO, and similar services. Short-term rentals in the vicinity of the property may impact neighborhood character, noise levels, parking availability, and the overall sense of residential stability. Such impacts may occur even if the rentals are not operating in compliance with local laws. Local jurisdictions regulate short-term rentals differently. Some cities require permits or impose caps on the number of rental properties, while others may limit rental duration or require onsite management. Enforcement practices also vary and may be inconsistent. Buyer is advised to investigate whether the surrounding area includes a high volume of short-term rentals, and to review applicable city or county ordinances related to short-term rental activity. If Buyer is intending to operate a short-term rental they are strongly encouraged to confirm that such use is allowed and to obtain appropriate permits or approvals before removing any contingencies.

h. Hazardous Materials

Any given property may contain hazardous materials. This may include but is not limited to, lead, formaldehyde, asbestos, radon, and/or a substance known in the press as “Chinese drywall” (homes built between 2003 and 2008 may have higher risks related to such drywall). In addition, it is possible that hazardous materials (paints, insecticides, etc.) may remain on the property after purchase. Such materials may require removal and disposal by a professional.

i. Mold

Properties may have mold, mildew, fungi, or other living organisms present. Such organisms may cause health problems. Such organisms may or may not be visible or noticed during a walkthrough or even during a home inspection by a professional home inspector. It is recommended to have the property inspected and or tested by an appropriate environmental expert. More information regarding the health risks associated with mold and other living organisms may be viewed at: www.cdph.ca.gov/Programs/CCDPHP/DEODC/EHLB/IAQ/Pages/Mold-FAQs.aspx.

j. Animals

Any given San Diego County property may be inhabited or infested with various pests and/or animals, some of which may be poisonous. Such animals may include rodents, rabbits, coyotes, snakes, lizards, other reptiles, bears, bobcats, and mountain lions. Pests may include termites, spiders, bees, flies, mosquitos, ants, wasps, etc. Certain areas in San Diego County may be inhabited by both domestic and farm animals and property may have had certain domestic animals reside within it in the past. Please consult with the appropriate professional for more information regarding the effect, if any, that animals and pests may have on the property.

k. High Voltage Power Lines

San Diego County has several high-voltage power lines throughout the County. Buyer is encouraged to research the proximity of any potential property to such power lines as it may affect the value of the property. More information may be found at: www.sdge.com.

l. Local Vegetation, Groves, and Crops

Both commercial and private agricultural areas throughout the County may use both land and air insecticide spraying to protect its crops. Buyer is advised that these insecticides may impact surrounding properties. Certain properties in San Diego County may contain groves, crops, or vegetation that carry economic value. Buyer is advised to seek an appraisal and advice from qualified professionals as to the value of such items as well as the cost to maintain any such crops or groves.

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m. San Onofre Nuclear Generating Station

The San Onofre Nuclear Generating Station, located on Camp Pendleton, near the coast and the San Diego County/Orange County line, is an inactive nuclear power plant which contains two nuclear power generators and stores radioactive waste. The station is still in a decommissioning process, which will take several years to complete. More information may be found at the United States Nuclear Regulatory Commission at: www.nrc.gov.

n. Naval and Military Bases

San Diego County is home to several naval and other military bases, including but not limited to, Marine Corps Air Station – Miramar, Camp Pendleton, North Island Naval Station, Naval Amphibious Base Coronado, 32nd Street Naval Station, Outlying Landing Field – Imperial Beach, the Naval Weapons Station – Fallbrook, and the Point Loma Submarine Base. In addition to potential noise pollution and traffic areas near bases, it is possible naval vessels and facilities in these areas may be nuclear-powered and/or carry or store nuclear materials or weapons. Such military bases may also contain other military ordinances, fuels, or other hazardous materials. Additionally, military bases, including but not limited to Camp Pendleton, regularly conduct training exercises which may include live artillery fire and the detonation of military ordinance. Noises from these training exercises may be heard, particularly in North San Diego County. These facilities may be expanded or modified at any given time. Buyer should conduct all necessary investigations into the implications of the proximity of any property to such facilities.

o. Desalination Plants and Water Recycling Plants

A desalination plant is located in Carlsbad, California, and provides water to certain water district(s) in the County. It is possible that more desalination plants could be developed within San Diego County in the future. Proximity to such venues may affect property values. Some water districts now or in the future may recycle sewer water into potable water.

p. Landfills

There are several operating landfills in San Diego County, including but not limited to, the Miramar Landfill, Otay Landfill, Borrego Landfill, and the Sycamore Landfill. Additionally, there are several closed landfill sites and former refuse disposal stations. Buyer is advised to review the proximity of any such sites in relation to the property as proximity to such areas may affect property values. For more information, please review the San Diego County website: https://www.sandiegocounty.gov/content/sdc/dpw/recycling/Map.html.

q. Water Availability

California and areas feeding the Colorado River basin have suffered from many years of drought that may have a significant impact on the availability and cost of water service to property owners. Buyer is strongly encouraged to contact the local water district that services the subject property to verify the cost of current water service, the financial condition of the district, and any contemplated or proposed restrictions to future service.

r. Water Quality and Wells

The quality of water available at a particular property often varies by region and by individual property. Buyer is strongly encouraged to contact the local water district that services the subject property to obtain information regarding the water quality available at the property and to hire professionals to provide any environmental testing onsite. Furthermore, some properties in the County are serviced by wells located on the subject property or nearby. Buyer is advised to have an expert to inspect any wells for water output, quality, and possible contamination. Authorized inspectors are listed on the San Diego County website: https://www.sandiegocounty.gov/content/sdc/deh/lwqd/sam_monitoring_well_page.html.

s. County Health Directives/Orders/Ordinances

County of San Diego or other governmental agencies may from time to time issue emergency orders relating to health and safety concerns due to infectious diseases or other widespread health hazards. Such orders may limit or inhibit the use of property after close of escrow. Buyer is advised to investigate all such orders with the County and/or applicable governmental agency.

t. De Anza Natural Project

The De Anza Natural Project is an amendment to the Mission Bay Park Master Plan, focusing on balancing recreational needs with natural habitat restoration. When completed, it may include new facilities such a multi-use

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waterfront trail and a non-motorized boat area, enhancing recreational activities and preparing for climate change impacts. For additional information, please review the San Diego website available at: https://www.sandiego.gov/planning/programs/work-programs/de-anza-natural.

u. Battery Storage

San Diego Gas & Electric has been rapidly expanding its battery energy storage and microgrid portfolio. There are around 21BESS and microgrid sites with 335 megawatts of utility-owned energy storage and another 49+ megawatts in development. San Diego County has experienced fires at battery energy storage facilities. These incidents posed significant safety risks, leading to temporary road closures and evacuation orders for nearby homes. There is public concern about the health, safety, and environmental risks posed by such facilities. More information is available at: https://www.sdge.com/major-projects/battery-energy-storage-systems-bess-and-microgrids.

v. Other Environmental Concerns

These Disclosures do not contain a full list of all possible environmental concerns that may affect a property, however environmental concerns may include, but are not limited to, electrical and magnetic fields, methane gas, private waste disposal systems, proximity to a County or city dump, contaminated soils or wells, local restrictions on property uses and development, preservation of Native American lands and artifacts as well as of local, endangered vegetation and possible wildlife. This list is not all-inclusive and Buyer is advised to hire licensed professionals for all inspections and environmental testing.

3. DISCLOSURES BY REGION

a. CENTRAL SAN DIEGO

i. Explosive Ordinance

Areas in and around the neighborhood of Tierrasanta may contain live, unexploded military ordinance due to the area's use as a military training base in World War II. While extensive cleanup efforts concluded in the area in 1994, caution is still required, including when traveling in the canyons and Mission Trails Park area.

ii. Mobility and Land Use Initiatives

San Diego is enhancing its mobility options by focusing on pedestrian improvements, expanding bike lanes, reducing parking requirements near transit, and implementing the "City of Villages" strategy. This strategy promotes growth in pedestrian-friendly, mixed-use areas connected by an improved transit system, encouraging active transportation and reducing car dependence. For more information, please visit: https://www.sandiego.gov/sustainability/mobility-and-land-use.

iii. Rose Canyon Fault Zone

The Rose Canyon Fault is an active earthquake fault system that runs through several coastal and central communities in San Diego County, including areas of La Jolla, University City, Old Town, downtown San Diego, and surrounding neighborhoods. Properties located near or within this fault zone may be subject to seismic risk beyond general regional activity. Portions of the Rose Canyon Fault are identified within Alquist-Priolo Earthquake Fault Zones, which may impose restrictions on construction or require geological investigations before development or significant remodeling. Ground rupture or seismic shaking may occur during a major earthquake event, and not all fault traces are visibly marked or disclosed in standard property records. Buyer is advised to investigate whether the property lies within or near an identified fault zone and to consult the California Geological Survey, city planning department, or a licensed geotechnical engineer for more information. Buyer should not assume that properties outside of the more widely known earthquake zones are free from fault-related risk.

b. SOUTHERN SAN DIEGO COUNTY

i. California/Mexico Border

Certain areas in the south westernmost portion of San Diego County, particularly those near the Tijuana River Valley, may be subject to noise, sewage, water, and air pollution due to their proximity to the United States–Mexico border. The presence of border infrastructure, including walls and surveillance systems, can affect local communities. These structures may influence property values, access, and environmental conditions. Buyer should consider the proximity and potential effects of such infrastructure.

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South County, particularly Imperial Beach and the Tijuana River Valley, faces ongoing challenges with cross-border pollution. Sewage spills and industrial runoff from Tijuana have led to beach closures and health concerns. Buyer should be aware of potential impacts on water quality and public health. For more information, please visit the San Diego County Air Pollution Control District website at www.sdapcd.org/ and the State of California San Diego Regional Water Quality Control Board website at www.waterboards.ca.gov/sandiego/.

Additionally, individuals may unlawfully cross the U.S.–Mexico border, and many travel northward through various parts of the County. For more information, please visit the U.S. Customs and Border Protection's San Diego Sector website at: www.cbp.gov/border-security/along-us-borders/border-patrol-sectors/san-diego-sector-california.

ii. South County Public Attractions

South San Diego County is home to numerous entertainment venues, including but not limited to, the North Island Credit Union Amphitheatre and Sesame Place in Chula Vista. Proximity to such venues may result in increased noise and traffic from concerts and events.

iii. Tijuana International Airport

The Tijuana International Airport is located immediately south of the United States/Mexico border. Properties close to the border may be impacted by aircraft-related noise from the Tijuana International Airport. This airport may also be accessed via the Cross Border Pedestrian Bridge (CBX). For more information go to www.crossborderxpress.com.

iv. Potential Developments in South Bay

A major Bay Front Development has been approved for Chula Vista's Bay Front. The development will include multiple hotels and residential units. https://www.portofsandiego.org/projects/chulavista-bayfront. Buyer is encouraged to research potential projects with the respective city officials. In addition, Millenia is currently being built in the Otay Ranch community of Chula Vista. Millenia is anticipated to be a 210-acre development consisting of 80 city blocks; with an anticipated 3,000 multifamily residences, 3.5 million square feet of office, retail, hospitality, civic, and mixed-use developments; with six parks, a library, and a school planned. More information may be found on the City of Chula Vista's website at www.chulavistaca.gov.

c. NORTHERN AND INLAND SAN DIEGO COUNTY

i. Farm/Agriculture Use of Areas – Odors

Northern and Inland San Diego County are home to numerous farms and other agricultural, ranch, dairy, and livestock enterprises. Due to this, properties in these areas may experience odors and other atmospheric conditions related to the agriculture, ranch, dairy and livestock enterprises in the area.

ii. Escondido – Chatham Brothers Barrel Yard – Hazardous Waste Site

Escondido is home to the Chatham Brothers Barrel Yard, which is designated as a hazardous waste site. It is also subject to an ongoing cleanup project. Development in or around this area may require special review and approval. Buyer should research this issue and the proximity to the barrel yard with the appropriate authorities.

iii. Fairbanks Ranch

Please be advised that Fairbanks Ranch is a private community, which is subject to bylaws and covenants, conditions, and restrictions related to its HOA. Fairbanks Ranch also has several easements and common areas throughout the community which may affect a property. Fairbanks Ranch has also had soil issues due to its fill, which may need to be investigated. Lastly, Fairbanks Ranch is home to an Equestrian Center. Future plans for the vicinity as well as uses within the area may impact the value of a property.

iv. Fallbrook Public Utilities District and Rainbow Municipal Water District

When purchasing a property that is within the Fallbrook Public Utilities District or the Rainbow Municipal Water District, it is possible that delinquent or otherwise unpaid fees may be assessed to you. However, the district has in the past accepted payments of all delinquent utilities through escrow. To determine whether utility fees are owed on a prospective property and to arrange payment, the buyer may contact the Fallbrook Public Utilities District

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at: www.fpud.com, or call (760) 728-1125. Buyer may contact the Rainbow Municipal Water District at: www.rainbowmwd.com/, or call (760) 728-1178.

v. Ramona Airport – Explosive Ordinance

The area which includes and surrounds the Ramona Airport has been used by the military in prior decades for the detonation of ordinance. Live unexploded ordinance has been found in the area in the past and more may exist. Buyer is encouraged and instructed to use caution when traveling through this area.

vi. Outdoor Lighting

Various areas of San Diego County, including Palomar Mountain, Pauma Valley, Valley Center, Warner Springs, Descanso, Pine Valley, Boulevard, and several other communities are subject to outdoor lighting ordinances. The Borrego Springs and Julian are International Dark Sky Communities with significant restrictions on outdoor lighting. Buyer is advised to investigate outdoor lighting ordinances.

d. EASTERN SAN DIEGO COUNTY

i. City of El Cajon/Fletcher Hills - Ancient Slide Area

The areas within or near the Fletcher Hills neighborhood of El Cajon have been designated as an ancient slide area and may suffer from soils issues, which may limit development or modifications and affect the value of properties. Inspection by a licensed professional is recommended to determine the structural integrity of any given property in or near the area. For more information, please review your Statewide Buyer and Seller Advisory provided by your real estate agent and/or broker.

e. COASTAL SAN DIEGO COUNTY

i. California Coastal Commission

Construction and development of property at or near the coast, protected waterways, and coastal habitats of San Diego County may be subject to the jurisdiction and regulation of the California Coastal Commission. The development of any beachfront property may also be impacted by the determination of mean high tides lines in relation to the boundary lines. In addition, various jurisdictions in San Diego County are working with the California Coastal Commission to address sea level rise and climate change, which may have an impact on the property. For further information, please contact the California Coastal Commission at www.coastal.ca.gov.

ii. Views of Coastal Properties

Coastal properties within San Diego County are subject to restrictions regarding development and/or height of construction that may impact other property's views. If no such restrictions exist, it is possible that the prospective property is subject to view restrictions by development in the future. If views or development of a property are concerns for Buyer, Buyer is encouraged to contact the appropriate city or county authority to determine the existence and extent of any such publicly enacted restrictions.

iii. Coronado Island – Military Operations and Land Use Restrictions

Coronado contains several military bases which may contain conventional and nuclear weapons. Flight operations and carrier activity associated with these bases may result in aircraft noise and increased traffic throughout the community, including congestion on the bridge to Interstate 5 North and Southbound. For more information on Naval Base Coronado, please visit: www.cnic.navy.mil/regions/cnrsw/installations/navbase_coronado.html.

The City of Coronado has implemented restrictions on development and zoning and has imposed a historic demolition ordinance that significantly limits the ability to modify or demolish structures over 75 years old. Buyer is urged to consult with the City and necessary professionals if development, demolition, or modification is contemplated. Parts of Coronado also fall within the California Coastal Zone, which may require additional permits or approvals for certain property improvements. Buyer should verify whether Coastal Commission regulations apply. Coronado is also a significant a tourist destination, particularly during summer and holidays. Limited street parking, crowded beaches, and high foot and vehicle traffic may affect daily living.

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SIGNATURE OF RECEIPT

The disclosures above, while believed to be true and correct, are not intended to be a complete list of all possible conditions or issues in San Diego County, and all stated conditions may be subject to change. New or additional conditions may arise that could affect a property and its value.

BUYER SHOULD INVESTIGATE AND OBTAIN INFORMATION ON ALL ISSUES OF CONCERN AND SHOULD NOT SOLELY RELY ON THE INFORMATION RECEIVED FROM THESE DISCLOSURES, OR THEIR AGENTS, BROKERS, OR THE SELLER. YOUR BROKER AND AGENT HAVE PROVIDED THESE DISCLOSURES FOR INFORMATIONAL PURPOSES ONLY AND HAS NOT INVESTIGATED THESE ISSUES.

I, THE UNDERSIGNED BUYER, HEREBY DECLARE THAT I HAVE READ THESE DISCLOSURES AND THE ACCOMPANY DISCLAIMER, AND I ACKNOWLEDGE THAT I HAVE RECEIVED AND REVIEWED THESE DISCLOSURES, AND HAVE BEEN ADVISED TO CONDUCT ALL NECESSARY INSPECTIONS AND INVESTIGATIONS.

BUYER:

Date: _____ _____
Signature

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Printed Name

Date: _____ _____
Signature

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Printed Name

SELLER:

Date: _____ _____
Signature

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Printed Name

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