MONTEREY COUNTY SUPPLEMENTAL DISCLOSURE

PROPERTY ADDRESS: 184	11 Soto	SX.	Seaside	CA	93955	
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- 1. FUTURE DEVELOPMENT/REDEVELOPMENT Buyer is advised to investigate and satisfy himself/herself of future development in the surrounding area that may affect the property.
- 2. JURISDICTION Seller and Buyer understand that the property may be subject to limitations and restrictions regarding use, house size, lot coverage, configuration, design, materials, environmental issues, future under grounding of utilities, mandatory fire sprinklers, and other matters affecting home construction, remodeling and/or modifications. Buyer is advised to confer with an architect, contractor and local planning officials regarding such restrictions and the present and future availability of permits for new construction, contemplated additions, or other remodeling projects.
- 3. VOLUME STANDARDS The City of Carmel-by-the-Sea has a method of measuring the space in buildings using a volume calculation. This method of measuring space differs significantly from the use of square footage as a means of measuring the size of a building. A buyer should consult the applicable sections of the Carmel City Code to determine how the calculation would apply to any changes or future development of the property.
- 4. **SEWER LATERAL INSPECTIONS** The City of Pacific Grove requires a sewer lateral inspection on private property before close of escrow when the property transfers ownership. Inspection may result in a requirement for repairs and/or replacement.
- 5. WATER Water utilities and mutual water companies may periodically impose mandatory or voluntary cutbacks and/or increased fees, restrictions or moratoriums on building, remodeling or intensifying water use. Buyer is advised to contact the water company which serves the property, any appropriate governing water or planning agency, and/or Environmental Health Department for more information concerning the nature and extent of any current or anticipated water policies which may have an effect on the Buyer's general use, development and enjoyment of the property. Buyer is also advised that measurable amounts of salt-water intrusion have been found in some of the county's underground water supply.
- **6. PRIVATE WELLS -** Depending on property location, certain governmental agencies have requirements for private wells. Buyer is advised to determine from the appropriate agency that all requirements for private wells on the property have been met.
- 7. COASTAL COMMISSION Areas of Monterey County are under the jurisdiction of the California State Coastal Commission, which may have authority to approve or disapprove remodeling, building and development projects.
- 8. CITY/COUNTY INSPECTIONS AND REPORTS Prior to change of ownership, some cities require a city inspection and/or issuance of a city report (fees vary). For properties located in the unincorporated areas of Monterey County, a written report of permit history and violations is available.
- 9. PROPERTY RENTALS Several cities and the County of Monterey have ordinances concerning short-term rentals. Generally these ordinances are strictly enforced and prohibit rentals of less than 30 days. Buyers should satisfy themselves regarding local ordinances.
- 10. HISTORICAL PRESERVATION Most of the cities and the County of Monterey have regulations affecting the use, rehabilitation, and/or demolition of properties over 50 years old, or properties determined to be an historical resource. Buyer is advised to consult with planning officials regarding a property's current or **potential** historical identification, and all regulations affecting such properties.

 Note: It is advised that particular attention be paid to properties listed and sold in Carmel-by-the-Sea.
- 11. TREE PROTECTION/PRESERVATION Most areas of Monterey County have tree protection/preservation regulations. Buyers should investigate said regulations should any tree removal for reasons of aesthetics, property remodel, new construction, etc. be contemplated.
- 12. PINE PITCH CANKER Monterey pine trees as well as other California pines are susceptible to the pitch canker fungal disease. If allowed to progress, pitch canker can eventually kill the pine tree. Pitch canker has been found in many coastal areas of California, including Monterey County. An informative consumer booklet, "Pine Pitch Canker" has been produced by the California Department of Forestry and is available from your local CDF Office, City Forester's Office and the Monterey County Association of REALTORS®.



- 13. PEBBLE BEACH DEVELOPMENT Current plans for future developments by the Pebble Beach Company are unknown at this time. For more information contact the Community Affairs Department of the Pebble Beach Company.
- 14. TRAFFIC Monterey County is host to a large number of special events that can and may increase traffic congestion in certain areas at certain times.
- 15. NORTH MONTEREY COUNTY HIGHWAY 101 IMPROVEMENTS Alternate routes for and improvements on Highway 101 in the area north of Salinas are under consideration and may be under construction by state and local authorities. Buyer is encouraged to consult with appropriate agencies. (CalTrans website: http://www.dot.ca.gov/dist05/prunedale/index.htm)
- 16. PRIVATE ROADS Some properties may have access by a private road shared by two or more property owners. If applicable, the Buyer should determine if there is a recorded private road maintenance agreement and compliance. Buyer is also encouraged to investigate and assess the potential financial liability concerning the maintenance, improvement, replacement, and other costs and liabilities associated with private roads.
- 17. AIRPORTS/LAGUNA SECA RACEWAY The Monterey Peninsula Airport is located off Highway 68 near Highway 1. The Salinas Municipal Airport is located off Airport Boulevard in Southeast Salinas. The Marina Municipal Airport is located near Reservation Road and Imjin Road in Marina. Buyer should be aware of potential air traffic noise in these areas. Laguna Seca Raceway on Monterey-Salinas Highway is the site of periodic major events, which may produce increased noise and/or traffic.
- **18. NON-DOMESTICATED ANIMALS** Certain areas of Monterey County have experienced occasional intrusions of certain non-domesticated animals. Buyer is advised to consult with the city or county and/or an animal control professional for further information.
- 19. FORMER FEDERAL/STATE ORDNANCE LOCATIONS Because of the potential presence of live ammunition/explosives, anyone purchasing property within one mile of a known former military training ground, such as Fort Ord, must be so advised
- 20. AGRICULTURAL USES Agriculture and related activities are a major industry in Monterey County. Buyer is advised that agricultural activities may take place that could affect adjoining areas.
- 21. MOLD Certain factors may create an environment in which mold is likely to occur. Infestations of mold, both toxic and non-toxic have been noted in properties in Monterey County. The buyer should consult with home inspectors or other experts concerning the presence of this condition in the property being purchased.
- 22. FIRE SPRINKLERS Buyers should satisfy themselves that any fire sprinklers installed on the property are in proper operating condition.
- 23. MEGAN'S LAW WEBSITE A statewide website (www.meganslaw.ca.gov/) is now available for obtaining information on registered sex offenders residing in Monterey County. Buyer is advised to inform him/herself accordingly.
- 24. **BUFFER ZONES** Monterey County is proposing to establish buffer zones around active landfills that would prohibit residential development within those zones, and limit residential building within buffer zones around closed landfills. Buyers should satisfy themselves of the potential for a property to be within said buffer zones. Information can be obtained by phoning the Environmental Health Department at 831/755-4542, or visiting the County website regarding this issue at:

http://www.co.monterey.ca.us/pbi/major/Landfill%20Buffer%20Zone/landfill_main.htm

25. NOT ALL-INCLUSIVE - This list is not all-inclusive and is subject to change. The buyer is cautioned to verify that information pertinent to the purchase is current and accurate.

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Seller JoR6 &	ZAVACT/A Date 6/2008 uyer	Date
Seller	DateBuyer	Date

LENDER FRAUD ADVISORY FOR BUYERS & SELLERS

REALTORS® should exercise extreme caution when handling real estate transactions involving artificial price inflation and creative financing schemes. It is a crime for anyone to willfully over valuate any land or property, or knowingly make any false statement, for the purpose of influencing federally insured mortgage lenders and other financial institutions (18 U.S.C. § 1014). A violation of this law is punishable by, among other things, up to 30 years imprisonment, plus a \$1 million fine.

Here's the basic scenario that commonly leads REALTORS® to seek legal guidance. A listing agent represents a seller who receives an offer for, let's say, \$50,000 over the listing price which is significantly more than the market value. The buyer, who intends to obtain a federally insured mortgage loan, also requests that the seller gives the \$50,000 to the buyer. There are many variations to this basic scenario. For example, the plan could be for the funds to be paid through escrow or outside escrow, for the funds to be paid directly to the buyer or to someone also, for the arrangement to be documented or not, or for the arrangement to be approved by the mortgage broker and lender or not.

Participating in this artificial price inflation scheme could expose both the listing agent and seller to criminal and civil liability, and the agent could also face license revocation or other disciplinary action by the Department of Real Estate. It would not matter whether the lender relies on the overvaluation or false statement, such as if the appraisal comes in at the inflated price. The appraisers are sometimes willing participants in such a scheme. One federal court decision states: "While it is undoubtedly true that 18 U.S.C. § 1014 benefits various financial institutions, the law's ultimate beneficiary is the United States.

The government's interest in maintaining the vitality of its insurance programs mandates that all material false statements violate § 1014, even when the false statements are given with the knowledge, consent or duplicity of a bank officer" (United States v. Bush, 599 F.2d 72 (1979)).

Of course, a price inflation scheme should be distinguished from a seller paying for a buyer's closing costs. It is permissible for a seller to pay a buyer's non-recurring closing costs as long as certain underwriting guidelines are met.

This information is intended to provide general answers to general questions and is not intended as a substitute for individual legal advice. You should seek the advice of an attorney, financial advisor, or other professional for your particular circumstances.

i have received this advisory and understand that participating in any of the above actions could result in criminal prosecution.

JORGE ZAVALET A6/26/6 Seller Date	Buyer Date
Seller Date	Buyer Date

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CONTROLLED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

Property Address:	1841	Sofo	Stre	eet	
Property Address:	Sea	cide	CA	93950	
This is to give you notice with Preferred Loan Gresubsidiary of Stonecastle	oup. Prefe	erred L	oan G	roup is	
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Listing Agent: Venues Trungell	Listing Broker: Kellu Williams Routhy	Buyer/Seller Printed Name: Volvae Zava leta	Time:	1851 Sato St. Securite CA 98955	I have received a copy of the following booklet from the Broker(s) in this transaction: "Combined Hazards Book" a combination of "Residential Environmental Hazards: A Guide for Homeowners, Homebuyers, Landlords and Tenants" including toxic mold, "Protect Your Family From Lead in Your Home", and "The Homeowner's Guide to Earthquake Safety" including natural gas safety.	TO WHOM IT MAY CONCERN

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I have received a copy of the following booklet from the Broker(s) in this transaction: "Combined Hazards Book" a combination of "Residential Environmental Hazards: A Guide for Homeowners, Homebuyers, Landlords and Tenants" including toxic mold, "Protect Your

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James Margelle

sciosure is made in addition to the standard real estate transfer This earthquake disclosure is made in addition to the standard real estate transfer nt also required by law disclosure statement also required by law | Earthquake Hazards Report 2005 Edition Residential Earthquake Hazards Report 2005 Edition ASSESSORS PARCEL # YEAR BUILT ZIP CODE Montever stions to the best of your knowledge. If you do not have actual thefther the weakness exists, answer "Don't Know." If your house feature, answer "Doesn't Apply." The page numbers in the right-Answer these questions to the best of your knowledge. If you do not have actual knowledge as to whether the weakness exists, answer "Don't Know." If your house does not have the feature, answer "Doesn't Apply." The page numbers in the right-hand column indicate where in this guide you can find information on each of these. ate where in this guide you can find information on each of these. Doesn't Don't Doesn't Yes No Apply Know Page Yes No Apply heater braced, strapped, I to resist falling during Is the water heater braced, strapped, or anchored to resist falling during 9 an earthquake? e anchored or bolted to 2. Is the house anchored or bolted to 11 the foundation? has cripple walls: or cripple walls braced: If the house has cripple walls: 13 Are exterior cripple walls braced:
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buyer

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any potential earthquake weakness it may have

receipt of this form, completed and signed by the

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_ date___

EXECUTED BY As seller of the property described herein, I have answered the questions above to the best of my knowledge in an effort to disclose fully any potential earthquake weakness it may have

ASSESSORS PARCEL &

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_buyer____ tacknowledge receipt of this form, completed and signed by the seller. I understand that if the seller has answered "No" to one or more questions, or if seller has indicated a lack of knowledge, there may be one or more earthquake weaknesses in this house.

MONTEREY PL. INSULA WATER MANAGEME, IT DISTRICT

WATER CONSERVATION CERTIFICATION

Transfer of Title/Ownership

Property A	ddress/	841 _	5040_		City	Seasille	<u>.</u>
Assessor's	Parcel Number	(APN)					
1. propert Peninst	I,y located at the la Water Mana	above addr	39 va. ess. I hereb strict's Wate	y certify the cr Conserva	at the above	m the buyer/seller/or e property is in compli- s summarized on the re	wner (circle one) of the ance with the Monterey everse side of this form
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MAIL ORIGINAL CERTIFICATION FORM TO: MONTEREY PENINSULA WATER MANAGEMENT DISTRICT P.O. BOX 85 \Box MONTEREY, CA 93942 \Box (831) 658-5601 \Box FAX: (831) 644-9558

SUMMARY OF MONTA LEY PENINSULA WATER MAN GEMENT DISTRICT WATER CONSERVATION LAW

- 1. Regulation XIV requires the mandatory retrofit of plumbing fixtures with toilets that use a maximum of 1.6 gallons-per-flush and showerheads with maximum flow of 2.5 gallons-per-minute:
 - Upon change of ownership or use of all structures.
- 2. Regulation XIV of the Monterey Peninsula Water Management District (Rules 140-153) and MPWMD Ordinance No. 61 requires the installation of toilets that use a maximum of 1.6 gallons-per-flush, showerheads with maximum flow of 2.5 gallons-per-minute (gpm), and faucet aerators with maximum flow of 2.2 gallons-per-minute in the following instances:
 - All new construction, including remodels or additions that add any bathroom(s), and/or increase floor area of existing structures by twenty-five percent (25%) or greater.
- 3. Exemptions and/or extensions may apply pursuant to Regulation XIV which allows retrofit requirements to be delayed for a maximum of 120 days or low-flow standards to be modified with District approval. Exemptions requested in the unincorporated areas of the District must also be approved by the Monterey County Building Inspection Department.
- 4. Regulation XIV provides that prior to the transfer of title, the seller must take action necessary to meet District conservation laws and provide written certification of compliance with the above-listed provisions. Owner certification must be forwarded to the Monterey Peninsula Water Management District.
- 5. Plumbing permits may be required for replacement of fixtures. Check with the local jurisdiction.

SUMMARY OF MONTEREY PENINSULA WATER MANAGEMENT DISTRICT WATER WELL REGISTRATION AND REPORTING REQUIREMENTS

- 1. Regulation V of the Monterey Peninsula Water Management District (Rule 52) requires that owners of all water wells within the District register and report the annual water production from these wells.
- 2. Regulation V (Rule 54) requires that owners of all wells within the District that produce five or more acre-feet in any year install and maintain water meters. One acre-foot equals 325,851 gallons.
- 3. Regulation V (Rule 54) requires that owners of all wells on properties in the Monterey Peninsula Water Resources System that are sold after June 30, 1992, install water meters before the close of escrow. The Monterey Peninsula Water Resources system includes lands overlying the Carmel Valley Alluvial Aquifer and Seaside Ground Water Basin Coastal Sub-areas. A detailed map (MPWMD-01) showing the system boundary and individual parcel lines is available for review at the District office.
- 4. Applications for the well construction permits that were date-stamped after March 19, 2001 by the Monterey County Health Department may require additional permits. Please call the District Office at (831) 658-5601 for more information.

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6/23/2003