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INVOICE

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Escrow or Title Co.:

JESSE JAMES
HERITAGE ESCROW
2550 5TH AVENUE #136
SAN DIEGO, 92103
Escrow / File #: PENDING

Invoice #: 2145364101

Invoice Date: 10/19/2009

Ordered by:

PREM ADVANI
ADVANI MORTGAGE - SAN DIEGO
1090 ISLAND AVENUE
SAN DIEGO, CA 92101

Site Address:

6643 DUCK POND TRAIL
SAN DIEGO, CA 92130
SAN DIEGO COUNTY
APN: 308-220-04-00

Product Description	Quantity	Unit Price	Amount
Mandatory Disclosure Report	1	\$114.00	\$114.00
C.L.U.E. Risk Report	1	\$19.50	\$19.50

Adjustment: \$0.00

Subtotal: \$133.50

Amount Paid: \$0.00

Total Due: \$133.50

To ensure processing of your payment please:

- Write the Property ID invoice number on your check
- Include "Tear-Off" Remittance Stub with your payment
- Do not staple. Do not send cash

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Thank You For Your Business

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PLEASE DETACH AND SEND WITH REMITTANCE

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SAN DIEGO COUNTY
APN: 308-220-04-00

MAIL PAYMENT TO:

Property I.D.
1001 Wilshire Blvd., Los Angeles, CA 90017

Total Due: \$133.50



Mandatory Residential Disclosure Report

SUBJECT PROPERTY:
6643 DUCK POND TRAIL
SAN DIEGO, CA 92130
APN 308-220-04-00
SAN DIEGO COUNTY

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PROPERTY I.D. PLAZA, 1001 WILSHIRE BL., LOS ANGELES, CA 90017

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IMPORTANT NOTICE *For the convenience of real estate agents, escrow officers, sellers and buyers, a disclosure receipt is provided herein. It is important that the recipient of the report acknowledge acceptance of the report by signing the receipt. Thereafter each party to the transaction may retain a copy of the receipt for their records.*

When Printed by Property I.D. Corporation, three original copies of the report are issued for distribution to the parties involved in the transaction.

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NATURAL HAZARD DISCLOSURE STATEMENT AND DISCLOSURE REPORT RECEIPT

This statement applies to the following property: 6643 DUCK POND TRAIL SAN DIEGO, CA 92130; SAN DIEGO COUNTY; APN# 308-220-04-00 Date: 2009-10-19 19:26:00

The transferor and his or her agent(s) or a third-party consultant disclose the following information with the knowledge that even though this is not a warranty, prospective transferees may rely on this information in deciding whether and on what terms to purchase the Subject Property. Transferor hereby authorizes any agent(s) representing any principal(s) in this action to provide a copy of this statement to any person or entity in connection with any actual or anticipated sale of the property. The following are representations made by the transferor and his or her agent(s) based on their knowledge and maps drawn by the state and federal governments. This information is a disclosure and is not intended to be part of any contract between the transferee and transferor. THIS REAL PROPERTY LIES WITHIN THE FOLLOWING HAZARDOUS AREA(S):

- A SPECIAL FLOOD HAZARD AREA** (Any type Zone "A" or "V") designated by the Federal Emergency Management Agency. Refer to Report.
Yes ___ No X Do not know and information not available from local jurisdiction ___
- AN AREA OF POTENTIAL FLOODING** shown on a dam failure inundation map pursuant to Section 8589.5 of the Government Code. Refer to Report.
Yes ___ No X Do not know and information 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. Refer to Report.
Yes X 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. Refer to Report.
Yes ___ No X
- AN EARTHQUAKE FAULT ZONE** pursuant to Section 2622 of the Public Resources Code. Refer to Report.
Yes ___ No X
- A SEISMIC HAZARD ZONE** pursuant to Section 2696 of the Public Resources Code. Refer to Report.
Yes (Landslide Zone) ___ Yes (Liquefaction Zone) ___ No ___ Map not yet released by state X

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. TRANSFEREE(S) AND TRANSFEROR(S) MAY WISH TO OBTAIN PROFESSIONAL ADVICE REGARDING THOSE HAZARDS AND OTHER HAZARDS THAT MAY AFFECT THE PROPERTY.

Signature of Transferor(s) _____ Date _____

Signature of Transferor(s) _____ Date _____

Agent(s) _____ Date _____

Agent(s) _____ Date _____

Check only one of the following:

Transferor(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) 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. This statement was prepared by the provider below:

Third-Party Disclosure Provider(s) _____ Property I.D. _____ Date October 19, 2009

Transferee 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.

Items 7-17 below indicate additional statutory disclosures and legal information that may be provided in the report.

- ENVIRONMENTAL RISK REPORT** (Enclosed if ordered and automatically enclosed for Santa Clara and San Mateo Counties.)
- INDUSTRIAL USE ZONE DETERMINATION** (where available) pursuant to Section 1102.17 of the California Civil Code. Refer to Report.
- FLOOD HAZARD DETERMINATION** pursuant to 42 U.S.C. Section 4001 *et seq.* Refer to Report.
- LOCAL JURISDICTION HAZARDS** (May include but will not be limited to one or more of the following: Fault Activity, Methane Gas, Landslide Inventory Reports, Liquefaction Susceptibility, Fire, Naturally Occurring Asbestos, Airport Influence, Tsunami, Radon, Williamson Act, Right to Farm, Groundwater Deficiency, Hydro Compaction, Dam Failure Inundation Hazards, Critical Habitats, Duct Sealing Requirements, Methamphetamine Contamination, Mines, and Underground Reservoirs) Refer to Report.
- MELLO-ROOS & SPECIAL ASSESSMENTS** pursuant to Section 53311-53365.7 / 53754 of the California Government Code; **NOTICE OF SUPPLEMENTAL PROPERTY TAX BILL** pursuant to Civil Code Section 1102.6c. Refer to Report.
- MILITARY ORDINANCE FACILITIES** pursuant to California Civil Code Sections 1102.15 and 1940.7. Refer to Report.

Items 13-17 below are guides enclosed in Buyer's Copy of report.

- ENVIRONMENTAL HAZARDS:** "A Guide for Homeowners, Buyers, Landlords and Tenants" pursuant to California Health and Safety Code Section 25100 *et seq.*, 25417, and 26100, Business and Professions Code Section 10084, and Civil Code Section 2079.7. Refer to Report.
- EARTHQUAKE SAFETY:** "The Homeowner's Guide To Earthquake Safety" and "Residential Earthquake Hazards Report" form pursuant to California Business and Professions Code Section 10149, and Government Code Sections 8897.1, 8897.2, and 8897.5. Refer to Report.
- RESIDENTIAL EARTHQUAKE HAZARDS REPORT FORM** pursuant to California Business and Professions Code Section 10149, and California Government Code Sections 8897.1, 8897.2, and 8897.5. Refer to enclosed "The Homeowner's Guide to Earthquake Safety".
- LEAD-BASED PAINT:** "Protect Your Family From Lead In Your Home" pursuant to HUD Mortgage Letter 92-94, Title X of Housing and Com. D.V. Act of 1992. Refer to Report.
- MOLD:** Chapter VI re mold, pursuant to Health and Safety Code Section 25100 *et seq.*, 25417, and 26100, Business and Professions Code Section 10084, and Civil Code Section 2079.7. Refer to Report.

Signature of Transferee(s) _____ Date _____

Signature of Transferee(s) _____ Date _____



ORDER ID #: 2145364
ORDER DATE: 10/19/2009
ESCROW / FILE NUMBER:
PENDING

ESCROW AGENT:
JESSE JAMES
HERITAGE ESCROW
2550 5TH AVENUE #136
SAN DIEGO,
92103

SUBJECT PROPERTY:
6643 DUCK POND TRAIL
SAN DIEGO, CA 92130
SAN DIEGO COUNTY
APN: 308-220-04-00

ORDERED BY:
PREM ADVANI
ADVANI MORTGAGE - SAN DIEGO
1090 ISLAND AVENUE
SAN DIEGO, CA 92101

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Safety Guides are included at the end of the Buyer's Copy of reports printed by Property I.D. Links to download the guides are included when reports are delivered electronically.

NOTICE TO BUYER:

This report applies to the property described by the street address and/or county assessor's parcel number as shown above. Please verify this information for accuracy. If this report has been issued in connection with an identified escrow and your escrow transaction number fails to match the escrow number enumerated in this report, then this report is invalid and must be reordered.

This report is issued as of the date shown above and is based upon an examination of maps as published by government agencies. This report does not constitute an opinion as to the advisability of completing the transaction.

SUMMARY OF RESULTS

For
6643 DUCK POND TRAIL, SAN DIEGO, CA 92130
APN 308-220-04-00

STATUTORY DISCLOSURES

DISCLOSURE	DETERMINATION	DISCLOSURE DETAIL
FEMA Flood Zone	IN	ZONE X (NOT SPECIAL FLOOD HAZARD AREA)
OES Dam Inundation	NOT IN	DAM INUNDATION AREA
High Fire Severity - State	IN	VERY HIGH FIRE HAZARD SEVERITY ZONE
Wildland Fire Area - State	NOT IN	STATE FIRE RESPONSIBILITY AREA
Alquist-Priolo Fault Zone	NOT IN	EARTHQUAKE FAULT ZONE
CGS Landslides	NOT IN	EARTHQUAKE-INDUCED LANDSLIDE HAZARD ZONE
Seismic Hazard : Liquefaction	NOT IN	LIQUEFACTION HAZARD ZONE

STATE-WIDE DISCLOSURES

DISCLOSURE	DETERMINATION	DISCLOSURE DETAIL
Faults - USGS	NOT WITHIN 1/4 MILE OF	FAULT
Fire Hazard Rating	IN	AREA RATED VERY HIGH FOR FIRE HAZARD SEVERITY
Faults - State	NOT WITHIN 1/4 MILE OF	FAULT
Liquefaction Prone Soils	IN	POTENTIALLY LIQUEFIABLE SOILS
Naturally Occuring Asbestos	NOT IN	NATURALLY OCCURRING ASBESTOS HAZARD ZONE
Radon Gas	IN	ZONE 3 FOR RADON GAS POTENTIAL
Protected Species / Habitats	IN	AREA WITH PROTECTED SPECIES OR HABITATS, INCLUDING THE FOLLOWING... CITY OF SAN DIEGO MULTIPLE HABITAT PLANNING AREA (CITY OF SAN DIEGO), ORCUTT'S SPINEFLOWER (ENDANGERED)
California Coastal Commission Jurisdiction	NOT IN	CALIFORNIA COASTAL COMMISSION JURISDICTION AREA
Duct Sealing Requirement	IN	ZONE OFFICIALLY EXEMPTED FROM CALIFORNIA ENERGY COMMISSION DUCT SEALING REQUIREMENTS
Airport Influence Area	IN	THE AIRPORT INFLUENCE THE FOLLOWING AIRPORTS (NAS Miramar Airport)
Airport Vicinity	NOT WITHIN 2 MILES OF	FAA APPROVED LANDING FACILITY
Military Facilities	NOT WITHIN 1 MILE OF	FORMER MILITARY ORDNANCE SITE
Mining Operations	NOT WITHIN 1 MILE OF	IDENTIFIED MINING OPERATIONS, ACTIVE OR ABANDONED
Oil and Gas Wells	NOT WITHIN 500 FEET OF	OIL OR GAS WELL, ACTIVE OR ABANDONED
Right to Farm		WITHIN 1 MILE OF AGRICULTURAL ACTIVITY

SUMMARY OF RESULTS

(continued)

STATE-WIDE DISCLOSURES

(continued)

DISCLOSURE	DETERMINATION	DISCLOSURE DETAIL
Land Conservation Act	NOT IN	LANDS UNDER CONTRACT PURSUANT TO THE CALIFORNIA LAND CONSERVATION (WILLIAMSON) ACT AT THE TIME THE DATA WAS OBTAINED.
Special Tax Assessment District	IN	SPECIAL TAX ASSESSMENT DISTRICT
Rate Based Taxes	SUBJECT TO	AD VALOREM TAXES
Mello-Roos Tax District	IN	MELLO-ROOS COMMUNITY FACILITIES DISTRICT

LOCAL DISCLOSURES

DISCLOSURE	DETERMINATION	DISCLOSURE DETAIL
Industrial / Commercial Use - Regional	NOT IN	INDUSTRIAL AND/OR COMMERCIAL LAND USE
Flood - Local	IN	ZONE Z (NOT SPECIAL FLOOD HAZARD AREA)
Dam Inundation - Local	NOT IN	DAM INUNDATION AREA
Fault(s) - Local	NOT WITHIN 1/4 MILE OF	FAULT
Landslides - Local	NOT IN	LANDSLIDES
Liquefaction - Local	NOT IN	LIQUEFACTION
Tsunami - Local	NOT IN	TSUNAMI INUNDATION AREA
Fire Hazard - Local	IN	VERY HIGH FIRE HAZARD SEVERITY ZONE
Fault(s) - Local	NOT WITHIN 1/4 MILE OF	FAULT
Alquist Priolo Fault Zone - Local	NOT IN	EARTHQUAKE FAULT ZONE
Fault(s) - Local	NOT IN	FAULT ZONE
Landslides - Local	WITHIN 1/4 MILE OF	SLIDE PRONE FORMATIONS
Liquefaction - Local	NOT IN	LIQUEFACTION POTENTIAL
San Diego Coastal Bluffs	NOT IN	COASTAL BLUFFS
Industrial / Commercial Use - Local	NOT IN	INDUSTRIAL AND/OR COMMERCIAL USE ZONE

DISCLOSURE NOTICES

METHAMPHETAMINE CONTAMINATION	see under DISCLOSURE NOTICES
MEGAN'S LAW - SEX OFFENDER DATABASE	see under DISCLOSURE NOTICES
ABANDONED WELLS	see under DISCLOSURE NOTICES

THIS "SUMMARY OF RESEARCH RESULTS" MERELY SUMMARIZES THE RESEARCH RESULTS CONTAINED IN THE PROPERTY I.D. MANDATORY DISCLOSURE REPORT AND DOES NOT OBTIATE THE NEED TO READ THE REPORT IN ITS ENTIRETY. THE TRANSFEROR(S) AND TRANSFEREE(S) MUST READ THE REPORT IN ITS ENTIRETY.

FLOOD HAZARD ZONES

For
6643 DUCK POND TRAIL, SAN DIEGO, CA 92130
APN 308-220-04-00

Based on PROPERTY I.D.'s research of specific maps or data for San Diego County, the following determination is made:

SUBJECT PROPERTY IS LOCATED IN ZONE Z (NOT A SPECIAL FLOOD HAZARD AREA)

Discussion:

Flooding may be caused by watershed runoff, levee failures, high tides, and dam failures. Streams overflow banks when runoff from the watershed exceeds the capacity of the stream channel to carry it. This is most likely to occur during intense winter storms when the soil is saturated and cannot absorb much rainfall.

Floods on small streams usually peak and recede quickly, while floods on larger rivers may not peak for two days or more after the start of a storm and may exceed floodstage for even longer. The potential for downstream flooding is in large part directly related to upstream conditions. Development in a watershed increases the frequency and height of floods in the lower watershed because of grading, paving, roofs, siltation and storm drains, but would have relatively less impact on the very large, low risk 100-year floods.

Based on PROPERTY I.D.'s research of the Flood Insurance Rate Maps issued by the Federal Emergency Management Agency, the following determination is made:

SUBJECT PROPERTY IS LOCATED IN ZONE X (NOT A SPECIAL FLOOD HAZARD AREA)

EXPLANATION OF FEMA FLOOD ZONE DESIGNATIONS

Any zones type "A" or "V" are Special Flood Hazard Areas, zones "B", "C", "D", "X" are not.

A	AREAS OF 100-YEAR FLOOD; BASE FLOOD ELEVATIONS AND FLOOD HAZARD FACTORS NOT DETERMINED.
AC*	AREAS OF FLOODING CONTAINED BY FLOOD CONTROL MEASURES; INCLUDES AREAS OF FLOODING CONTAINED BY CHANNEL OR BASIN. (* represents a wildcard character)
AE	BASE FLOOD ELEVATION DETERMINED
AH	AREAS OF 100-YEAR SHALLOW FLOODING WHERE DEPTHS ARE BETWEEN ONE (1) AND THREE (3) FEET; BASE FLOOD ELEVATIONS ARE SHOWN, BUT NO FLOOD HAZARD FACTORS ARE DETERMINED.
AO	AREAS OF 100-YEAR SHALLOW FLOODING WHERE DEPTHS ARE BETWEEN ONE (1) AND THREE (3) FEET; AVERAGE DEPTHS OF INUNDATION ARE SHOWN, BUT NO FLOOD HAZARD FACTORS ARE DETERMINED.
AR	AREAS OF 100-YEAR FLOOD, WHERE RESTORATION OF LEVEE SYSTEM TO LEVEL OF VASE FLOOD IS UNDERWAY (TEMPORARY UNTIL FLOOD PROTECTION SYSTEM IS RESTORED)
A1-A30	AREAS OF 100-YEAR FLOOD; BASE FLOOD ELEVATIONS AND FLOOD HAZARD FACTORS DETERMINED.
A99	AREAS OF 100-YEAR FLOOD TO BE PROTECTED BY FLOOD PROTECTION SYSTEM UNDER CONSTRUCTION; BASE FLOOD ELEVATIONS AND FLOOD HAZARD FACTORS NOT DETERMINED.
B	AREAS BETWEEN THE LIMITS OF THE 100-YEAR FLOOD AND THE 500-YEAR FLOOD; OR CERTAIN AREAS SUBJECT TO 100-YEAR FLOODING WITH AVERAGE DEPTHS LESS THAN ONE (1) FOOT OR PROTECTED BY LEVEES.
C	AREAS OF MINIMAL FLOODING; AREAS OUTSIDE 100-YEAR FLOODING
D	AREAS OF UNDETERMINED, BUT POSSIBLE, FLOOD HAZARDS.
V	AREAS OF 100-YEAR COASTAL FLOOD WITH VELOCITY (WAVE ACTION); BASE FLOOD ELEVATIONS AND FLOOD HAZARD FACTORS NOT DETERMINED.
V1-V30	AREAS OF 100-YEAR COASTAL FLOOD WITH VELOCITY (WAVE ACTION)' BASE FLOOD ELEVATIONS AND FLOOD HAZARD FACTORS DETERMINED.
VE	COASTAL FLOOD WITH VELOCITY HAZARD (WAVE ACTION); BASE FLOOD ELEVATIONS DETERMINED.
X	AREAS DETERMINED TO BE OUTSIDE 500-YEAR FLOOD PLAIN.

FLOOD HAZARD ZONES

(continued)

- X500 AREAS OF 500-YEAR FLOOD; AREAS OF 100-YEAR FLOOD WITH AVERAGE DEPTHS OF LESS THAN ONE (1) FOOT OR WITH DRAINAGE AREAS LESS THAN 1 SQUARE MILE; AND AREAS PROTECTED BY LEVEES FROM 100-YEAR FLOOD.
- X*PL AREAS PROTECTED FROM 100-YEAR FLOOD BY LEVEE, DIKE, OR OTHER STRUCTURE. OVERTOPPING OR FAILURE OF THIS STRUCTURE IS POSSIBLE. COMMUNITIES SHOULD ISSUE EVACUATION PLANS AND ENCOURAGE PROPERTY OWNERS BEHIND THESE STRUCTURES TO PURCHASE FLOOD INSURANCE. (* represents a wildcard character)

When found in the hazard determination the terms "zone", "area", or "mapped" are words strictly defined as geographic locations delineated by specific boundaries identified in the maps and/or data prepared by the applicable governmental agency. No visual examination of the Subject Property was performed. This report is not a substitute for a visual examination and/or inspection of the Subject Property. If detailed on-site information regarding geologic, environmental, engineering or other professional studies is desired, Property I.D. recommends that an appropriate qualified professional consultant be retained. Property I.D. has acted in good faith to obtain, from governmental agencies, the adopted publicly distributed natural hazard disclosure information appropriate for inclusion in the Natural Hazard Disclosure Report pursuant to Civil Code Section 1103 et seq. The inclusion of any specific determination in this report does not preclude the possibility that other information could exist that would provide additional or different determinations for the Subject Property. If a recipient of this report has information that is different from a determination contained in this report, or has any questions about this report, he or she should contact Property I.D. before using this document.

DAM FAILURE INUNDATION
For
6643 DUCK POND TRAIL, SAN DIEGO, CA 92130
APN 308-220-04-00

Based on PROPERTY I.D.'s research of specific maps or data obtained from the Office of Emergency Services, the following determination is made:

SUBJECT PROPERTY IS NOT LOCATED IN A DESIGNATED DAM INUNDATION AREA

Based on PROPERTY I.D.'s research of specific maps or data for San Diego County, the following determination is made:

SUBJECT PROPERTY IS NOT LOCATED IN A DESIGNATED DAM INUNDATION AREA

DISCUSSION:

The dam inundation program began in response to the Sylmar earthquake of February 9, 1971, which caused severe damage to the Upper and Lower Van Norman Dams, and threatened to cause extensive damage to life and property had a dam failure occurred. The California legislature added sections 8589.5 to the California Government Code, requiring dam owners to provide the Governor's Office of Emergency Services with an inundation map showing the extent of damage to life and property that would occur, given a complete and sudden dam failure at full capacity, i.e. a worst case scenario, regardless of the likelihood of such an event.

When found in the hazard determination the terms "zone", "area", or "mapped" are words strictly defined as geographic locations delineated by specific boundaries identified in the maps and/or data prepared by the applicable governmental agency. No visual examination of the Subject Property was performed. This report is not a substitute for a visual examination and/or inspection of the Subject Property. If detailed on-site information regarding geologic, environmental, engineering or other professional studies is desired, Property I.D. recommends that an appropriate qualified professional consultant be retained. Property I.D. has acted in good faith to obtain, from governmental agencies, the adopted publicly distributed natural hazard disclosure information appropriate for inclusion in the Natural Hazard Disclosure Report pursuant to Civil Code Section 1103 et seq. The inclusion of any specific determination in this report does not preclude the possibility that other information could exist that would provide additional or different determinations for the Subject Property. If a recipient of this report has information that is different from a determination contained in this report, or has any questions about this report, he or she should contact Property I.D. before using this document.

FIRE HAZARDS

For
6643 DUCK POND TRAIL, SAN DIEGO, CA 92130
APN 308-220-04-00

VERY HIGH FIRE HAZARD ZONE

Based on PROPERTY I.D.'s research of the current maps and/or information issued by the California Department of Forestry and Fire Protection and San Diego County, The following determination is made:

SUBJECT PROPERTY IS LOCATED IN A VERY HIGH FIRE HAZARD SEVERITY ZONE

DISCUSSION:

In an effort to prepare measures to retard the spread of fires, and reduce the potential intensity of uncontrolled fires that could destroy resources, life, or property, the California Department of Forestry and Fire Protection identifies Very High Fire Hazard Severity Zones. These areas are classified as such based upon fuel loading, slope, fire history, weather, and other relevant factors. For an area designated as a very high fire hazard severity zone, vegetation removal or management must be undertaken for fire prevention or suppression purposes. Other measures may be required, such as the maintenance of fire breaks around the property, clearance of brush and other flammable substances, the provision and maintenance of screens on chimneys and stovepipes, and a prescribed fire retardant roof.

WILDLAND FIRE (STATE FIRE RESPONSIBILITY AREA)

Based on PROPERTY I.D.'s research of the current maps issued by the California Department of Forestry and Fire Protection, the following determination is made:

SUBJECT PROPERTY IS NOT LOCATED IN A DESIGNATED STATE FIRE RESPONSIBILITY AREA

DISCUSSION:

A State Fire Responsibility Area is defined as lands exclusive of cities and federal lands regardless of ownership, classified by the State Board of Forestry as areas in which the primary financial responsibility for preventing and suppressing fire is that of the State. These are lands covered wholly or in part by timber, brush, undergrowth or grass, whether of commercial value or not, which protect the soil from erosion, retard runoff of water or accelerated percolation, and lands used principally for range or forage purposes. State Fire Responsibility Areas are generally wildland areas, and may require state-imposed additional duties, such as maintaining fire breaks.

FIRE HAZARD SEVERITY RATING

Based on PROPERTY I.D.'s research of the current maps issued by the California Department of Forestry and Fire Protection, the following determination is made:

SUBJECT PROPERTY IS LOCATED IN AN AREA RATED VERY HIGH FOR FIRE HAZARD SEVERITY

DISCUSSION:

Fire ratings can be used to estimate the potential for impacts on assets susceptible to fire. Impacts are more likely to occur and/or be of increased severity for the higher rating classes. Fire Ratings are based on vegetation fuels, terrain, weather, and fire history, as well as input from local fire authorities. These factors are combined to create 4 threat classes: low, moderate, high, and very high. Additional information regarding the development of fire ratings is available via the CDF-FRAP web site. <http://frap.cdf.ca.gov/projects/hazard/fhz.html>.

FIRE HAZARDS

(continued)

LOCAL FIRE HAZARD DETERMINATION(S)

Based on PROPERTY I.D.'s research of specific maps or data for the City of San Diego, the following determination is made:

SUBJECT PROPERTY IS LOCATED IN A VERY HIGH FIRE HAZARD SEVERITY ZONE

Discussion:

The Director of the California Department of Forestry (CDF) identifies Very High Fire Hazard Severity Zones (VHFHSZ) based on statewide criteria. But at its discretion, a local agency may include or exclude areas from the VHFHSZ following a finding, supported by substantial evidence, that modifications to the fire hazard zones are necessary for effective fire protection.

Note: If the property is located in a State Fire Responsibility area, Seller shall, within the time specified, disclose this fact in writing to Buyer (Public Resources Code Section 4136). Disclosure may be made in the Real Estate Transfer Disclosure Statement (CAR Form TDS-14). Government regulations may impose building restrictions and requirements that may substantially impact and limit construction and any remodeling or improvement.

When found in the hazard determination the terms "zone", "area", or "mapped" are words strictly defined as geographic locations delineated by specific boundaries identified in the maps and/or data prepared by the applicable governmental agency. No visual examination of the Subject Property was performed. This report is not a substitute for a visual examination and/or inspection of the Subject Property. If detailed on-site information regarding geologic, environmental, engineering or other professional studies is desired, Property I.D. recommends that an appropriate qualified professional consultant be retained. Property I.D. has acted in good faith to obtain, from governmental agencies, the adopted publicly distributed natural hazard disclosure information appropriate for inclusion in the Natural Hazard Disclosure Report pursuant to Civil Code Section 1103 et seq. The inclusion of any specific determination in this report does not preclude the possibility that other information could exist that would provide additional or different determinations for the Subject Property. If a recipient of this report has information that is different from a determination contained in this report, or has any questions about this report, he or she should contact Property I.D. before using this document.

EARTHQUAKE FAULT ZONES

For
6643 DUCK POND TRAIL, SAN DIEGO, CA 92130
APN 308-220-04-00

Based on PROPERTY I.D.'s research of maps or data obtained from the State of California in accordance with the Alquist-Priolo Earthquake Fault Zone Act, the following determination is made:

SUBJECT PROPERTY IS NOT LOCATED IN AN OFFICIAL EARTHQUAKE FAULT ZONE

Based on PROPERTY I.D.'s research of the current maps and/or information obtained from the City of San Diego of Alquist-Priolo Earthquake Fault Zones, the following determination is made:

SUBJECT PROPERTY IS NOT LOCATED IN AN OFFICIAL EARTHQUAKE FAULT ZONE

DISCUSSION:

If the Subject Property is partially or wholly within an OFFICIAL EARTHQUAKE FAULT ZONE, it may be subject to (city, county, or state) requirements necessitating geologic study prior to any new or additional construction. When a property is located in this zone, it may not mean that a fault line exists on the property. In certain areas, the zones around the faults being studied are more than one-quarter of a mile wide.

Earthquake Fault Zones are delineated and adopted by the State of California as part of the Alquist-Priolo Earthquake Fault Zone Act of 1972 to assure that homes, offices, hospitals, public buildings, and other structures for human occupancy are not built on active faults. Earthquake Fault Zones are areas on both sides of known or suspected active earthquake faults. The State Mining and Geology Board has adopted policies and criteria for implementing the zones.

Based on PROPERTY I.D.'s research of maps or data obtained from the United States Geologic Survey, following determination is made:

SUBJECT PROPERTY IS NOT LOCATED WITHIN 1/4 MILE OF A MAPPED FAULT

Based on PROPERTY I.D.'s research of specific maps or data from the State of California, the following determination is made:

SUBJECT PROPERTY IS NOT LOCATED WITHIN 1/4 MILE OF A MAPPED FAULT

Based on PROPERTY I.D.'s research of specific maps or data for San Diego County, the following determination is made:

SUBJECT PROPERTY IS NOT LOCATED WITHIN 1/4 MILE OF A MAPPED FAULT

Based on PROPERTY I.D.'s research of specific maps or data for the City of San Diego, the following determination is made:

SUBJECT PROPERTY IS NOT LOCATED WITHIN 1/4 MILE OF A MAPPED FAULT

SUBJECT PROPERTY IS NOT LOCATED IN A FAULT ZONE

EARTHQUAKE FAULT ZONES

(continued)

DISCUSSION:

As a part of long-term planning, localities are required to include mapping of known seismic or other geologic hazards on a local level. Information may vary between jurisdictions, and may include information about all locally-known seismic hazard zones, including an area's susceptibility to strong ground shaking, liquefaction, landslides or other ground failure.

The absence of earthquake activity at a particular location does not necessarily mean that earthquakes will not occur there in the future. Moderate to large earthquakes have often been preceded by or followed by long periods of quiescence. The apparent correlation between seismic activity and mapped faults should confine the areas of higher probability of earthquake occurrence to somewhat restricted zones.

Fault rupture can occur during moderate to large earthquakes and is a function of magnitude and the total length of the fault. Fault rupture accounts for only a small percentage of earthquake damage and may be rapid and sudden, as with a major earthquake, or can occur over an extended period of time.

DEFINITIONS:

For fault disclosures that contain fault activity information, the definitions below describe these activity designations.

Active - "Active" faults are defined as faults that have been active within the last 0 to 11,000 years.

Potentially Active - "Potentially Active" faults are defined as faults that may have been active between 11,000 years and 500,000 years ago.

Conditionally Active - "Conditionally Active" faults are defined as faults that may have had activity 750,000 years ago or uncertain activity.

When found in the hazard determination the terms "zone", "area", or "mapped" are words strictly defined as geographic locations delineated by specific boundaries identified in the maps and/or data prepared by the applicable governmental agency. No visual examination of the Subject Property was performed. This report is not a substitute for a visual examination and/or inspection of the Subject Property. If detailed on-site information regarding geologic, environmental, engineering or other professional studies is desired, Property I.D. recommends that an appropriate qualified professional consultant be retained. Property I.D. has acted in good faith to obtain, from governmental agencies, the adopted publicly distributed natural hazard disclosure information appropriate for inclusion in the Natural Hazard Disclosure Report pursuant to Civil Code Section 1103 et seq. The inclusion of any specific determination in this report does not preclude the possibility that other information could exist that would provide additional or different determinations for the Subject Property. If a recipient of this report has information that is different from a determination contained in this report, or has any questions about this report, he or she should contact Property I.D. before using this document.

LANDSLIDE SUSCEPTIBILITY

For
6643 DUCK POND TRAIL, SAN DIEGO, CA 92130
APN 308-220-04-00

Based on PROPERTY I.D.'s research of the current maps issued by the California Geological Survey, the following determination is made:

SUBJECT PROPERTY IS NOT LOCATED IN AN OFFICIALLY DESIGNATED EARTHQUAKE-INDUCED LANDSLIDE HAZARD ZONE (NOTE: SOME OR ALL OF THE SUBJECT PROPERTY IS IN AN AREA FOR WHICH NO MAPS HAVE BEEN ISSUED BY THE STATE OF CALIFORNIA)

Note: Additional / local determination(s) below, when listed, may differ from the seismic hazard determination found in the Natural Hazard Disclosure Statement ("NHDS"). Differentiation can occur because the determination made in the NHDS is based on specific maps prepared by the California Geological Survey (State Seismic Hazard Mapping Act), while the determination(s) below are based on different official maps and/or information.

Based on PROPERTY I.D.'s research of specific maps or data for San Diego County, the following determination is made:

SUBJECT PROPERTY IS NOT LOCATED IN AN OFFICIALLY DESIGNATED AREA OF MAPPED LANDSLIDES

Based on PROPERTY I.D.'s research of specific maps or data for the City of San Diego, the following determination is made:

SUBJECT PROPERTY IS LOCATED WITHIN 1/4 MILE OF AN AREA OF SLIDE PRONE FORMATIONS

DISCUSSION:

Landslides and other ground failures may occur during earthquakes, triggered by the strain induced in soil and rock by the ground shaking vibrations, and during non-earthquake conditions, most frequently during the rainy season. Both natural and man-made factors contribute to these slope failures.

Although landslides due to slope failure are most frequent in "wet years" with above-average rainfall, they can occur at any time. The presence or absence of deep-rooted vegetation; surface and subsurface drainage conditions; thickness and engineering characteristics of soils and underlying weathered, partially-decomposed rock; orientation of bedding or locally-high rainfall can all affect slope stability.

The influence of bedrock lithology, steepness of slope, and rates of erosion, at the very least, must all be considered to generate an accurate susceptibility map. Any slope can be rendered unstable by construction activities and almost any unstable slope can also be mitigated by accepted geotechnical methods.

When found in the hazard determination the terms "zone", "area", or "mapped" are words strictly defined as geographic locations delineated by specific boundaries identified in the maps and/or data prepared by the applicable governmental agency. No visual examination of the Subject Property was performed. This report is not a substitute for a visual examination and/or inspection of the Subject Property. If detailed on-site information regarding geologic, environmental, engineering or other professional studies is desired, Property I.D. recommends that an appropriate qualified professional consultant be retained. Property I.D. has acted in good faith to obtain, from governmental agencies, the adopted publicly distributed natural hazard disclosure information appropriate for inclusion in the Natural Hazard Disclosure Report pursuant to Civil Code Section 1103 et seq. The inclusion of any specific determination in this report does not preclude the possibility that other information could exist that would provide additional or different determinations for the Subject Property. If a recipient of this report has information that is different from a determination contained in this report, or has any questions about this report, he or she should contact Property I.D. before using this document.

LIQUEFACTION SUSCEPTIBILITY

For
6643 DUCK POND TRAIL, SAN DIEGO, CA 92130
APN 308-220-04-00

Based on PROPERTY I.D.'s research of the current maps issued by the California Geological Survey, the following determination is made:

SUBJECT PROPERTY IS NOT LOCATED IN AN OFFICIALLY DESIGNATED LIQUEFACTION HAZARD ZONE (NOTE: SOME OR ALL OF THE SUBJECT PROPERTY IS IN AN AREA FOR WHICH NO MAPS HAVE BEEN ISSUED BY THE STATE OF CALIFORNIA)

Note: Additional / local determination(s) below, when listed, may differ from the seismic hazard determination found in the Natural Hazard Disclosure Statement ("NHDS"). Differentiation can occur because the determination made in the NHDS is based on maps prepared by the California Geologic Survey in accordance with the State Seismic Hazard Mapping Act, while the determinations below are based on official maps prepared for another mapping program.

Based on PROPERTY I.D.'s research of specific maps or data for California, the following determination is made:

SUBJECT PROPERTY IS LOCATED IN AN AREA OF POTENTIALLY LIQUEFIABLE SOILS

Based on PROPERTY I.D.'s research of specific maps or data for San Diego County, the following determination is made:

SUBJECT PROPERTY IS NOT LOCATED IN AN OFFICIALLY DESIGNATED AREA OF LIQUEFACTION

Based on PROPERTY I.D.'s research of specific maps or data for the City of San Diego, the following determinations are made:

SUBJECT PROPERTY IS NOT LOCATED IN AN AREA OF LIQUEFACTION POTENTIAL

LIQUEFACTION SUSCEPTIBILITY

(continued)

DISCUSSION:

Liquefaction is the sudden loss of soil strength resulting from shaking during an earthquake. The effect on structures and buildings can be devastating, and is a major contributor to urban seismic risk. Areas most susceptible to liquefaction are underlain by non-cohesive soils, such as sand and silt, that are saturated by water.

Mapped liquefaction areas are those where historic occurrence of liquefaction, or local geological, geotechnical conditions indicate a potential for permanent ground displacement such that mitigation as defined in Public Resources Code Section 2693(c) would be required. Section 2693(c) defines "mitigation" to mean those measures that are consistent with established practice and that will reduce seismic risk to acceptable levels.

Note: The map upon which this determination is based may not show all areas that have the potential for liquefaction or other earthquake and geologic hazards. Also, a single earthquake capable of causing liquefaction may not uniformly affect the entire area. Liquefaction zones may also contain areas susceptible to the effects of earthquake induced landslides. This situation typically exists at or near the toe of existing landslides, down slope from rock fall or debris flow source areas, or adjacent to steep stream banks.

When found in the hazard determination the terms "zone", "area", or "mapped" are words strictly defined as geographic locations delineated by specific boundaries identified in the maps and/or data prepared by the applicable governmental agency. No visual examination of the Subject Property was performed. This report is not a substitute for a visual examination and/or inspection of the Subject Property. If detailed on-site information regarding geologic, environmental, engineering or other professional studies is desired, Property I.D. recommends that an appropriate qualified professional consultant be retained. Property I.D. has acted in good faith to obtain, from governmental agencies, the adopted publicly distributed natural hazard disclosure information appropriate for inclusion in the Natural Hazard Disclosure Report pursuant to Civil Code Section 1103 et seq. The inclusion of any specific determination in this report does not preclude the possibility that other information could exist that would provide additional or different determinations for the Subject Property. If a recipient of this report has information that is different from a determination contained in this report, or has any questions about this report, he or she should contact Property I.D. before using this document.

TSUNAMI HAZARD
For
6643 DUCK POND TRAIL, SAN DIEGO, CA 92130
APN 308-220-04-00

Based on PROPERTY I.D.'s research of specific maps or data for San Diego County, the following determination is made:

**SUBJECT PROPERTY IS NOT LOCATED IN AN OFFICIALLY DESIGNATED TSUNAMI
INUNDATION AREA**

DISCUSSION:

A tsunami is a large sea wave caused by an earthquake. Most major tsunamis are produced during large-scale vertical movements of the sea floor that accompany earthquakes of magnitudes 7 or greater. (Similar to a tsunami, a "seiche" can occur on shore from a harbor or lake.) A Tsunami Inundation Area is designated as a zone of moderate risk for tsunami run-up. The Tsunami zone may be inundated by waves that recur on the average of once every 500 years. As a part of long-term planning, localities are required to include mapping of known seismic or other geologic hazards on a local level. Information may vary between jurisdictions, and may or may not include information about all locally-known seismic hazard zones. There is no probability assigned to the inundation potential of a tsunami inundation area, but because the inundation area projects the most conservative estimate consistent with current research, the inundation area functions as a first-level estimate of the potential hazard.

When found in the hazard determination the terms "zone", "area", or "mapped" are words strictly defined as geographic locations delineated by specific boundaries identified in the maps and/or data prepared by the applicable governmental agency. No visual examination of the Subject Property was performed. This report is not a substitute for a visual examination and/or inspection of the Subject Property. If detailed on-site information regarding geologic, environmental, engineering or other professional studies is desired, Property I.D. recommends that an appropriate qualified professional consultant be retained. Property I.D. has acted in good faith to obtain, from governmental agencies, the adopted publicly distributed natural hazard disclosure information appropriate for inclusion in the Natural Hazard Disclosure Report pursuant to Civil Code Section 1103 et seq. The inclusion of any specific determination in this report does not preclude the possibility that other information could exist that would provide additional or different determinations for the Subject Property. If a recipient of this report has information that is different from a determination contained in this report, or has any questions about this report, he or she should contact Property I.D. before using this document.

SOIL HAZARDS
For
6643 DUCK POND TRAIL, SAN DIEGO, CA 92130
APN 308-220-04-00

EROSION

Based on PROPERTY I.D.'s research of specific maps or data for the City of San Diego, the following determination is made:

SUBJECT PROPERTY IS NOT LOCATED IN AN AREA OF COASTAL BLUFFS

DISCUSSION:

Erosion is the displacement of soil by wind, water, organisms (in the case of bioerosion) or gravity. Erosion is an intrinsic natural process but in many places it is increased by human activity. Poor land use practices include deforestation, overgrazing, and unmanaged construction activity. Land that is used for agriculture generally experiences a significantly greater rate of erosion than that of land under natural vegetation.

Wave action removes material from the base of coastal cliffs causing various degrees of landsliding and cliff erosion. This rate of erosion is dependent upon several factors, including the steepness of coastal slopes, lithology, the degree of consolidation of cliff materials, the response to precipitation, and the incoming intensity and direction of waves. Coastal cliff instability can result in property damage.

When found in the hazard determination the terms "zone", "area", or "mapped" are words strictly defined as geographic locations delineated by specific boundaries identified in the maps and/or data prepared by the applicable governmental agency. No visual examination of the Subject Property was performed. This report is not a substitute for a visual examination and/or inspection of the Subject Property. If detailed on-site information regarding geologic, environmental, engineering or other professional studies is desired, Property I.D. recommends that an appropriate qualified professional consultant be retained. Property I.D. has acted in good faith to obtain, from governmental agencies, the adopted publicly distributed natural hazard disclosure information appropriate for inclusion in the Natural Hazard Disclosure Report pursuant to Civil Code Section 1103 et seq. The inclusion of any specific determination in this report does not preclude the possibility that other information could exist that would provide additional or different determinations for the Subject Property. If a recipient of this report has information that is different from a determination contained in this report, or has any questions about this report, he or she should contact Property I.D. before using this document.

NATURALLY OCCURRING ASBESTOS

For
6643 DUCK POND TRAIL, SAN DIEGO, CA 92130
APN 308-220-04-00

Based on PROPERTY I.D.'s research of current maps and/or information issued by the California Geological Survey, the following determination is made:

SUBJECT PROPERTY IS NOT LOCATED IN A NATURALLY OCCURRING ASBESTOS HAZARD ZONE

DISCUSSION:

Natural asbestos commonly occurs in association with altered ultramafic rocks, including serpentinite or serpentine - the California state rock. State and federal officials consider all types of asbestos to be hazardous because asbestos is a known carcinogen. Wind and water can carry asbestos fibers, and certain human activities such as mining, grading, quarrying operations, construction or driving over unpaved roads or driving on a road paved in part with asbestos-bearing rock, can release dust containing asbestos fibers. As with any other potential environmental hazard, it is recommended that Buyers fully investigate and satisfy themselves as to the existence of exposed naturally occurring asbestos / serpentine rock on the Property or within its vicinity or any serpentine-surfaced roads within the vicinity of the Property and the hazards, if any, posed thereby. That investigation should include consulting with appropriate expert(s) who can identify and test any exposed naturally occurring asbestos / serpentine rock on the Property or within its vicinity to determine whether it may present a health risk to Buyers. Buyers are encouraged to review all relevant information resulting from these studies and other information pertaining to the risk of exposure to harmful forms of naturally occurring asbestos fibers prior to removing their inspection contingency. Exposure to asbestos may create a significant health risk, and the presence of asbestos-bearing minerals may result in restrictions on the use or development of the Property. You should consider the potential risks associated with the Property before you complete your purchase and determine whether they are acceptable to you.

When found in the hazard determination the terms "zone", "area", or "mapped" are words strictly defined as geographic locations delineated by specific boundaries identified in the maps and/or data prepared by the applicable governmental agency. No visual examination of the Subject Property was performed. This report is not a substitute for a visual examination and/or inspection of the Subject Property. If detailed on-site information regarding geologic, environmental, engineering or other professional studies is desired, Property I.D. recommends that an appropriate qualified professional consultant be retained. Property I.D. has acted in good faith to obtain, from governmental agencies, the adopted publicly distributed natural hazard disclosure information appropriate for inclusion in the Natural Hazard Disclosure Report pursuant to Civil Code Section 1103 et seq. The inclusion of any specific determination in this report does not preclude the possibility that other information could exist that would provide additional or different determinations for the Subject Property. If a recipient of this report has information that is different from a determination contained in this report, or has any questions about this report, he or she should contact Property I.D. before using this document.

RADON GAS POTENTIAL

For
6643 DUCK POND TRAIL, SAN DIEGO, CA 92130
APN 308-220-04-00

Based on PROPERTY I.D.'s research of specific maps or data obtained from the U.S. Environmental Protection Agency, the following determination is made:

THE ENTIRE COUNTY IN WHICH THE SUBJECT PROPERTY IS LOCATED IS
DESIGNATED AS A ZONE 3 FOR RADON GAS POTENTIAL

DEFINITION:

Zone 1 - Highest Potential (greater than 4 pCi/L) (picocuries per liter)

Zone 2 - Moderate Potential (from 2 to 4 pCi/L) (picocuries per liter)

Zone 3 - Low Potential (less than 2 pCi/L) (picocuries per liter)

DISCUSSION:

Radon is a naturally occurring colorless, odorless radioactive gas formed by the natural disintegration of uranium in soil, rock and ground water as it radioactively transmutes to form stable lead.

Radon gas forms from the decay of radioactive elements at depth. Air pressure inside a building is usually lower than pressure in the soil around the building's foundation. Because of this difference in pressure, buildings can act like a vacuum, drawing radon in through foundation cracks and other openings. As cracks develop in rocks, radon gas can rise into the local ground water and may also be present in well water and can be released into the air in buildings when water is used for showering and other household uses. In most cases, radon entering a building through water is a small risk compared with radon entering a building from the soil. In a small number of homes, the building materials can give off radon, although building materials alone rarely cause radon problems. The Surgeon General has warned that radon is the second leading cause of lung cancer in the United States. Only smoking causes more lung cancer deaths. Smokers that live in homes with high radon levels, are at an especially high risk for developing lung cancer.

The U.S. Environmental Protection Agency's (EPA) action level for indoor radon levels is 4 pCi/L, at which homes should be fixed. Even at lower levels Radon can still be dangerous, so the EPA recommends homeowners consider fixing their homes when the radon levels are between 2 pCi/L and 4 pCi/L.

The only way to determine radon levels for a specific property is by testing. For further information about radon testing and mitigation, contact the California Department of Health Services at <http://www.dhs.ca.gov>, The National Environmental Health Association (NEHA) at <http://www.neha.org>, and the National Environmental Radon Safety Board (NRSB) at <http://www.nrsb.org>.

When found in the hazard determination the terms "zone", "area", or "mapped" are words strictly defined as geographic locations delineated by specific boundaries identified in the maps and/or data prepared by the applicable governmental agency. No visual examination of the Subject Property was performed. This report is not a substitute for a visual examination and/or inspection of the Subject Property. If detailed on-site information regarding geologic, environmental, engineering or other professional studies is desired, Property I.D. recommends that an appropriate qualified professional consultant be retained. Property I.D. has acted in good faith to obtain, from governmental agencies, the adopted publicly distributed natural hazard disclosure information appropriate for inclusion in the Natural Hazard Disclosure Report pursuant to Civil Code Section 1103 et seq. The inclusion of any specific determination in this report does not preclude the possibility that other information could exist that would provide additional or different determinations for the Subject Property. If a recipient of this report has information that is different from a determination contained in this report, or has any questions about this report, he or she should contact Property I.D. before using this document.

PROTECTED SPECIES / HABITATS

For
6643 DUCK POND TRAIL, SAN DIEGO, CA 92130
APN 308-220-04-00

Based on PROPERTY I.D.'s research of the current maps and/or information obtained from federal, state, county, and local habitat conservation departments, the following determination is made:

SUBJECT PROPERTY IS LOCATED IN AN AREA WITH PROTECTED SPECIES OR HABITATS, INCLUDING THE FOLLOWING...

CITY OF SAN DIEGO MULTIPLE HABITAT PLANNING AREA (CITY OF SAN DIEGO),
ORCUTT'S SPINEFLOWER (ENDANGERED)

DISCUSSION:

The species and/or habitat(s) listed above, if any, represent rare, sensitive, threatened, endangered, or special status plants, animals, natural communities, or habitats. Some of the species listed may not currently be considered endangered, threatened, sensitive, or protected, at the time of the report, but do have the potential of receiving an upgraded status.

Landowners with property in conservation areas may be subject to development fees at the time a grading permit is obtained, and/or may be required to secure a habitat assessment conducted by a biologist or specialist approved by the United States Fish and Wildlife Service, and/or the California Department of Fish and Game, and/or the local jurisdiction habitat conservation department. Fee revenues are generally expended for land acquisition, biologic research and other conservation and mitigation activities necessary to help implement the applicable species habitat conservation plans. A habitat assessment involves a field survey to ascertain the actual presence of the particular species upon the Subject Property. These habitat preservation measures may also limit the landowner's ability to develop the property. Affected landowners should check the applicable jurisdiction's ordinances, mitigation fees, and local planning jurisdictions.

Note: A lack of listed species and/or habitats in this report does not necessarily mean that there are no rare species or habitats in this area. Areas that have not been surveyed for rare species will not show results in this report. Land that has not been surveyed for rare plants and animals retains the potential to support rare elements.

When found in the hazard determination the terms "zone", "area", or "mapped" are words strictly defined as geographic locations delineated by specific boundaries identified in the maps and/or data prepared by the applicable governmental agency. No visual examination of the Subject Property was performed. This report is not a substitute for a visual examination and/or inspection of the Subject Property. If detailed on-site information regarding geologic, environmental, engineering or other professional studies is desired, Property I.D. recommends that an appropriate qualified professional consultant be retained. Property I.D. has acted in good faith to obtain, from governmental agencies, the adopted publicly distributed natural hazard disclosure information appropriate for inclusion in the Natural Hazard Disclosure Report pursuant to Civil Code Section 1103 et seq. The inclusion of any specific determination in this report does not preclude the possibility that other information could exist that would provide additional or different determinations for the Subject Property. If a recipient of this report has information that is different from a determination contained in this report, or has any questions about this report, he or she should contact Property I.D. before using this document.

COASTAL PROTECTION ZONES
For
6643 DUCK POND TRAIL, SAN DIEGO, CA 92130
APN 308-220-04-00

Based on PROPERTY I.D.'s research of the current maps and/or information obtained for California, the following determination is made:

SUBJECT PROPERTY IS NOT LOCATED IN A CALIFORNIA COASTAL COMMISSION JURISDICTION AREA

DISCUSSION:

The California Coastal Commission, in partnership with coastal cities and counties, plans and regulates the use of land and water in the coastal areas. Development activities, which are broadly defined by the Coastal Act to include (among others) construction of buildings, divisions of land, and activities that change the intensity of use of land or public access to coastal waters, generally require a coastal permit from either the Coastal Commission or the local government through Local Coastal Programs (LCP's).

LCP's are basic planning tools used by local governments to guide development in the coastal zone, in partnership with the California Coastal Commission. LCP's contain the ground rules for future development and protection of coastal resources in the 74 coastal cities and counties. The LCP's specify appropriate location, type, and scale of new or changed uses of land and water. Each LCP includes a land use plan and measures to implement the plan (such as zoning ordinances). Prepared by local government, these programs govern decisions that determine the short-term and long-term conservation and use of coastal resources.

For more information contact your local Coastal Commission Office.

COASTAL COMMISSION OFFICES

Headquarters	(415) 904-5200 (San Francisco)
North Coast District	(707) 445-7833 (Eureka)
North Central Coast District	(415) 904-5260 (San Francisco)
Central Coast District	(831) 427-4863 (Santa Cruz)
South Central Coast District	(805) 585-1800 (Ventura)
South Coast District	(562) 590-5071 (Long Beach)
San Diego Coast District	(619) 767-2370 (San Diego)

Coastal Commission Local Assistance Website: <http://www.coastal.ca.gov/la/landx.html>

When found in the hazard determination the terms "zone", "area", or "mapped" are words strictly defined as geographic locations delineated by specific boundaries identified in the maps and/or data prepared by the applicable governmental agency. No visual examination of the Subject Property was performed. This report is not a substitute for a visual examination and/or inspection of the Subject Property. If detailed on-site information regarding geologic, environmental, engineering or other professional studies is desired, Property I.D. recommends that an appropriate qualified professional consultant be retained. Property I.D. has acted in good faith to obtain, from governmental agencies, the adopted publicly distributed natural hazard disclosure information appropriate for inclusion in the Natural Hazard Disclosure Report pursuant to Civil Code Section 1103 et seq. The inclusion of any specific determination in this report does not preclude the possibility that other information could exist that would provide additional or different determinations for the Subject Property. If a recipient of this report has information that is different from a determination contained in this report, or has any questions about this report, he or she should contact Property I.D. before using this document.

NOTICE OF DUCT SEALING REQUIREMENTS

For
6643 DUCK POND TRAIL, SAN DIEGO, CA 92130
APN 308-220-04-00

Based on PROPERTY I.D.'s research of the the official climate zone maps issued by the California Energy Commission, the following determination is made:

SUBJECT PROPERTY IS LOCATED IN A ZONE OFFICIALLY EXEMPTED FROM CALIFORNIA ENERGY COMMISSION DUCT SEALING REQUIREMENTS

DISCUSSION:

The California Energy Commission's ("CEC") duct sealing requirements became effective on October 1, 2005, California Code of Regulations, Title 24. Some areas in specific climate zones as designated by the CEC are exempt from compliance and the requirements do not apply to properties in the exemption zones unless otherwise adopted by local governments. Properties that are not located in the exemption zones must comply with the requirements.

Depending upon certain conditions, if a central air conditioner or furnace was installed or replaced, the ducts may require testing for leakage. If significant leakage is found, repairs may be required to seal the ducts. Additional testing may then be required to verify that the work was done properly. It is strongly recommended that all of this work be done by licensed contractors who should obtain all required permits. These new duct sealing requirements may impact a Seller's disclosure obligations and/or any negotiations between principals regarding replacing heating, ventilating and air conditions (HVAC) systems. These new requirements may increase the costs associated with replacing or installing an HVAC system.

13 SEER - Seasonal Energy Efficiency Ratio is the Federal Government's minimum standard efficiency rating for heating, ventilating, air conditioning and heat pumps. The US Department of Energy requires central air conditioners and heat pumps to meet an efficiency rating of 13 SEER. For further information contact the California Energy Commission at 800-772-3300 or go to www.energy.ca.gov/title24/changeout.

Note: Property I.D. cannot determine the condition, required testing, or sealing needed for the HVAC system of the Subject Property, nor can Property I.D. verify any information provided about the condition of the HVAC system.

When found in the hazard determination the terms "zone", "area", or "mapped" are words strictly defined as geographic locations delineated by specific boundaries identified in the maps and/or data prepared by the applicable governmental agency. No visual examination of the Subject Property was performed. This report is not a substitute for a visual examination and/or inspection of the Subject Property. If detailed on-site information regarding geologic, environmental, engineering or other professional studies is desired, Property I.D. recommends that an appropriate qualified professional consultant be retained. Property I.D. has acted in good faith to obtain, from governmental agencies, the adopted publicly distributed natural hazard disclosure information appropriate for inclusion in the Natural Hazard Disclosure Report pursuant to Civil Code Section 1103 et seq. The inclusion of any specific determination in this report does not preclude the possibility that other information could exist that would provide additional or different determinations for the Subject Property. If a recipient of this report has information that is different from a determination contained in this report, or has any questions about this report, he or she should contact Property I.D. before using this document.

AIRPORT PROXIMITY

For
6643 DUCK POND TRAIL, SAN DIEGO, CA 92130
APN 308-220-04-00

Based on PROPERTY I.D.'s research of specific maps or data obtained from local land use commissions, the following determination is made:

SUBJECT PROPERTY IS LOCATED IN THE AIRPORT INFLUENCE AREA OF THE FOLLOWING AIRPORTS (NAS Miramar Airport)

Based on PROPERTY I.D.'s research of specific maps or data for the Federal Aviation Administration (FAA) and the U.S. Department of Transportation, the following determination is made:

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

DISCUSSION:

NOTICE OF AIRPORT IN VICINITY - Pursuant to Section 1103.4 of the Civil Code: If the above-referenced property is located in the vicinity of an airport, within what is known as an Airport Influence Area, the property may be subject to some of the annoyances or inconveniences associated with proximity to airport operations (for example: noise, vibration or odors). Individual sensitivities to those annoyances can vary from person to person. You may wish to consider what airport annoyances, if any, are associated with the property before you complete your purchase and determine whether they are acceptable to you.

Note: In some instances the location of an airport facility's property line was not made available by the FAA. In those cases the FAA-designated central point of the facility was used as the center for the two mile proximity determination.

When found in the hazard determination the terms "zone", "area", or "mapped" are words strictly defined as geographic locations delineated by specific boundaries identified in the maps and/or data prepared by the applicable governmental agency. No visual examination of the Subject Property was performed. This report is not a substitute for a visual examination and/or inspection of the Subject Property. If detailed on-site information regarding geologic, environmental, engineering or other professional studies is desired, Property I.D. recommends that an appropriate qualified professional consultant be retained. Property I.D. has acted in good faith to obtain, from governmental agencies, the adopted publicly distributed natural hazard disclosure information appropriate for inclusion in the Natural Hazard Disclosure Report pursuant to Civil Code Section 1103 et seq. The inclusion of any specific determination in this report does not preclude the possibility that other information could exist that would provide additional or different determinations for the Subject Property. If a recipient of this report has information that is different from a determination contained in this report, or has any questions about this report, he or she should contact Property I.D. before using this document.

MILITARY ORDNANCE AND DEFENSE SITES
For
6643 DUCK POND TRAIL, SAN DIEGO, CA 92130
APN 308-220-04-00

FORMER MILITARY SITES

Based on PROPERTY I.D.'s research of the current maps or data issued by the U.S. Army Corps of Engineers, in conjunction with the Department of Defense, of former Federal and State Defense Sites, the following determination is made:

SUBJECT PROPERTY IS NOT LOCATED WITHIN 1 MILE OF A FORMER MILITARY ORDNANCE SITE

Each site's evaluation is contained within an Inventory Project Report (INPR), which indicates a Risk Assessment Code (RAC) for each site. The RAC score is used to prioritize the remedial action at the site. A one (1) RAC score indicates a high likelihood of hazard severity and/or hazard probability. The five (5) RAC score indicates the least hazardous category.

RISK ASSESSMENT CODE:

RAC 1 Imminent Hazard

RAC 2 High Priority

RAC 3 Recommend further action to determine presence of ordnance

RAC 4 Recommend further action to determine presence of ordnance

RAC 5 Recommend no further action

NO RAC No RAC score available

DISCUSSION:

The sites are former locations used by various United States armed forces during the Second World War, and they have been reported and identified as contaminated with ordnance. Some confirmed sites have different kinds of contaminants - not all are artillery/ordnance contaminants.

Many sites are known by the federal and state government as former defense sites, whereupon there is potential for ordnance and similar explosive type contaminants, however this potential may not be confirmed.

Due to national security concerns, the US Army Corps of Engineers has not provided public updates on Formerly Used Defense Sites (FUDS) since January 2003.

Note: The above mentioned determination is made from a list of known Formerly Used Defense Sites in the state of California that are listed in the official government databases. There is a possibility that the database utilized does not include some of the most recently modified Risk Assessment Code (RAC) scores, recently discovered sites and/or information exempt from release.

When found in the hazard determination the terms "zone", "area", or "mapped" are words strictly defined as geographic locations delineated by specific boundaries identified in the maps and/or data prepared by the applicable governmental agency. No visual examination of the Subject Property was performed. This report is not a substitute for a visual examination and/or inspection of the Subject Property. If detailed on-site information regarding geologic, environmental, engineering or other professional studies is desired, Property I.D. recommends that an appropriate qualified professional consultant be retained. Property I.D. has acted in good faith to obtain, from governmental agencies, the adopted publicly distributed natural hazard disclosure information appropriate for inclusion in the Natural Hazard Disclosure Report pursuant to Civil Code Section 1103 et seq. The inclusion of any specific determination in this report does not preclude the possibility that other information could exist that would provide additional or different determinations for the Subject Property. If a recipient of this report has information that is different from a determination contained in this report, or has any questions about this report, he or she should contact Property I.D. before using this document.

AREAS OF INDUSTRIAL / COMMERCIAL USE

For
6643 DUCK POND TRAIL, SAN DIEGO, CA 92130
APN 308-220-04-00

PLANNING

Based on PROPERTY I.D.'s research of specific maps or data obtained from the San Diego Association of Governments, the following determination is made:

SUBJECT PROPERTY IS NOT LOCATED IN AN AREA OF INDUSTRIAL AND/OR COMMERCIAL LAND USE

Based on PROPERTY I.D.'s research of specific maps or data for the City of San Diego, the following determination is made:

SUBJECT PROPERTY IS NOT LOCATED IN A DESIGNATED INDUSTRIAL AND/OR COMMERCIAL USE ZONE

DISCUSSION:

Industrial or commercial use zones or districts may be established by cities and/or counties wherein certain manufacturing, commercial or airport uses are expressly permitted.

Pursuant to Section 1102.17 of the Civil Code, the seller of residential real property subject to this article who has actual knowledge that the property is affected by, or zoned to allow, an industrial use described in Section 731a of the Code of Civil Procedure, which allows manufacturing, commercial or airport uses in zones that have been established under authority of law for those uses, shall give written notice of that knowledge as soon as practicable before transfer of title.

The existence of various conditions such as traffic, noise, odors, pollution, obstructed views, and other such conditions that are reasonable and necessary in Industrial Use Zones, cannot be enjoined or restrained, nor shall such use be deemed a nuisance as outlined in Section 731a of the Code of Civil Procedure.

Note: Where not specifically identified, determinations may be based on maps or data made for Land Use and Planning purposes, and may not reflect all local zoning. Zoning changes occur often. This report should not be relied upon to provide any specific determination of the current zoning or allowed activities on or near the the Subject Property.

When found in the hazard determination the terms "zone", "area", or "mapped" are words strictly defined as geographic locations delineated by specific boundaries identified in the maps and/or data prepared by the applicable governmental agency. No visual examination of the Subject Property was performed. This report is not a substitute for a visual examination and/or inspection of the Subject Property. If detailed on-site information regarding geologic, environmental, engineering or other professional studies is desired, Property I.D. recommends that an appropriate qualified professional consultant be retained. Property I.D. has acted in good faith to obtain, from governmental agencies, the adopted publicly distributed natural hazard disclosure information appropriate for inclusion in the Natural Hazard Disclosure Report pursuant to Civil Code Section 1103 et seq. The inclusion of any specific determination in this report does not preclude the possibility that other information could exist that would provide additional or different determinations for the Subject Property. If a recipient of this report has information that is different from a determination contained in this report, or has any questions about this report, he or she should contact Property I.D. before using this document.

ABANDONED / ACTIVE MINES
For
6643 DUCK POND TRAIL, SAN DIEGO, CA 92130
APN 308-220-04-00

Based on PROPERTY I.D.'s research of specific maps or data obtained from the Office of Mines and Reclamation and the U.S. Geological Survey, the following determination is made:

SUBJECT PROPERTY IS NOT LOCATED WITHIN 1 MILE OF IDENTIFIED MINING OPERATIONS, ACTIVE OR ABANDONED

DISCUSSION:

Since the 1849 Gold Rush, mines have been dug and abandoned throughout the State of California. The result is that in the state there are tens of thousands of active and abandoned mines, many unmapped, that can pose safety, health, and environmental hazards. Sites can possess serious physical safety hazards, such as open shafts or adits (mine tunnels), and many mines have the potential to contaminate surface water, groundwater, or air with acid-rock drainage, mercury, arsenic, cyanide, asbestos, lead, chromium, or other contaminants.

The cost of closure and remediation of abandoned mines falls on the current property owner and any potentially responsible parties that can be located and are financially liable. Most current landowners had nothing to do with the historic mining, unlike the potentially responsible parties, and the clean-up costs can be daunting.

Further information is available from the Department of Conservation, Office of Mine Reclamation, Abandoned Mine Lands Unit (AMLU) http://www.conservation.ca.gov/omr/abandoned_mine_lands/Pages/Index.aspx and the U.S. Geological Survey, <http://minerals.usgs.gov>.

When found in the hazard determination the terms "zone", "area", or "mapped" are words strictly defined as geographic locations delineated by specific boundaries identified in the maps and/or data prepared by the applicable governmental agency. No visual examination of the Subject Property was performed. This report is not a substitute for a visual examination and/or inspection of the Subject Property. If detailed on-site information regarding geologic, environmental, engineering or other professional studies is desired, Property I.D. recommends that an appropriate qualified professional consultant be retained. Property I.D. has acted in good faith to obtain, from governmental agencies, the adopted publicly distributed natural hazard disclosure information appropriate for inclusion in the Natural Hazard Disclosure Report pursuant to Civil Code Section 1103 et seq. The inclusion of any specific determination in this report does not preclude the possibility that other information could exist that would provide additional or different determinations for the Subject Property. If a recipient of this report has information that is different from a determination contained in this report, or has any questions about this report, he or she should contact Property I.D. before using this document.

OIL AND GAS WELL PROXIMITY
For
6643 DUCK POND TRAIL, SAN DIEGO, CA 92130
APN 308-220-04-00

Based on PROPERTY I.D.'s research of specific maps or data for California, the following determination is made:

**SUBJECT PROPERTY IS NOT LOCATED WITHIN 500 FEET OF AN IDENTIFIED OIL
OR GAS WELL, ACTIVE OR ABANDONED**

DISCUSSION:

Abandoned oil and gas wells dot the landscape of California. Identified wells have been mapped and are monitored by the California Department of Conservation; and are generally regulated by State and Local agencies. While abandoned wells that are properly capped and monitored present a low hazard risk, improper capping or plugging of abandoned wells can lead to a variety of problems. Improperly capped wells can release noxious chemicals into the air, or allow chemicals to leach into groundwater. Abandoned oil and gas wells are prone to buildup of methane gas which can create an explosion hazard if not properly monitored and cleaned. Improperly capped wells can lead to sinkhole development. Wells can pose a serious threat to the safety of humans, especially children, and to animals. Questions of jurisdiction and responsibility in regards to capping and maintenance of abandoned wells may exist.

For more information regarding abandoned oil and gas wells in California, contact the following agencies: State of California Dept. of Conservation - Oil, Gas, and Geothermal Division at <http://www.conservation.ca.gov/dog/Pages/Index.aspx> ; California Environmental Protection Agency <http://www.calepa.ca.gov>

Note: This hazard determination only identifies properties in proximity to abandoned wells that have been mapped by the California Department of Conservation. Unmapped abandoned wells that are not identified in this disclosure could exist on or near the Subject Property. Unmapped and unidentified wells can pose a greater risk to health and safety as they are not monitored and may not have received the appropriate mitigation measures.

When found in the hazard determination the terms "zone", "area", or "mapped" are words strictly defined as geographic locations delineated by specific boundaries identified in the maps and/or data prepared by the applicable governmental agency. No visual examination of the Subject Property was performed. This report is not a substitute for a visual examination and/or inspection of the Subject Property. If detailed on-site information regarding geologic, environmental, engineering or other professional studies is desired, Property I.D. recommends that an appropriate qualified professional consultant be retained. Property I.D. has acted in good faith to obtain, from governmental agencies, the adopted publicly distributed natural hazard disclosure information appropriate for inclusion in the Natural Hazard Disclosure Report pursuant to Civil Code Section 1103 et seq. The inclusion of any specific determination in this report does not preclude the possibility that other information could exist that would provide additional or different determinations for the Subject Property. If a recipient of this report has information that is different from a determination contained in this report, or has any questions about this report, he or she should contact Property I.D. before using this document.

NOTICE OF RIGHT TO FARM
For
6643 DUCK POND TRAIL, SAN DIEGO, CA 92130
APN 308-220-04-00

Based on PROPERTY I.D.'s research of the current county-level GIS "Important Farmland Map," issued by the California Department of Conservation, Division of Land Resource Protection, the following determination is made:

SUBJECT PROPERTY IS LOCATED WITHIN 1 MILE OF AGRICULTURAL ACTIVITY

The following notice applies to properties located within one mile of agricultural activity.

NOTICE:

This property is located within one mile of farm or ranch land designated on the current county-level GIS "Important Farmland Map," issued by the California Department of Conservation, Division of Land Resource Protection. Accordingly, the property may be subject to inconveniences or discomforts resulting from agricultural operations that are a normal and necessary aspect of living in a community with a strong rural character and a healthy agricultural sector. Customary agricultural practices in farm operations may include, but are not limited to, noise, odors, dust, light, insects, the operation of pumps and machinery, the storage and disposal of manure, bee pollination, and the ground or aerial application of fertilizers, pesticides, and herbicides. These agricultural practices may occur at any time during the 24-hour day. Individual sensitivities to those practices can vary from person to person. You may wish to consider the impacts of such agricultural practices before you complete your purchase. Please be advised that you may be barred from obtaining legal remedies against agricultural practices conducted in a manner consistent with proper and accepted customs and standards pursuant to Section 3482.5 of the Civil Code or any pertinent local ordinance.

SAN DIEGO COUNTY, CALIFORNIA

Agricultural operations are located throughout the San Diego County area and are often conducted on relatively small parcels. The Subject Property may be located near an agricultural enterprise, activity, operation, or facility or appurtenances thereof (collectively, "agricultural use"). Occupants of the property to be purchased may be exposed to inconveniences, irritations or discomforts arising from the agricultural use, including but not limited to noise, odors, fumes, dust, smoke, insects, rodents, the operation of machinery of any kind (including aircraft) during any 24 hour period, the storage and disposal of manure, and the application by spraying or other means of agricultural use constitutes a public or private nuisance under the provisions of Section 3482.5 of the Civil Code or Section 63.403 of the San Diego County Code. The agricultural uses may be altered or expanded in the future.

[San Diego County Right to Farm 63.404]

When found in the hazard determination the terms "zone", "area", or "mapped" are words strictly defined as geographic locations delineated by specific boundaries identified in the maps and/or data prepared by the applicable governmental agency. No visual examination of the Subject Property was performed. This report is not a substitute for a visual examination and/or inspection of the Subject Property. If detailed on-site information regarding geologic, environmental, engineering or other professional studies is desired, Property I.D. recommends that an appropriate qualified professional consultant be retained. Property I.D. has acted in good faith to obtain, from governmental agencies, the adopted publicly distributed natural hazard disclosure information appropriate for inclusion in the Natural Hazard Disclosure Report pursuant to Civil Code Section 1103 et seq. The inclusion of any specific determination in this report does not preclude the possibility that other information could exist that would provide additional or different determinations for the Subject Property. If a recipient of this report has information that is different from a determination contained in this report, or has any questions about this report, he or she should contact Property I.D. before using this document.

LAND CONSERVATION DETERMINATION

For
6643 DUCK POND TRAIL, SAN DIEGO, CA 92130
APN 308-220-04-00

Based on PROPERTY I.D.'s research of specific maps or data for the California Department of Conservation, Division of Land Resource Protection and in conjunction with local county agencies, the following determination is made:

SUBJECT PROPERTY IS NOT / WAS NOT LOCATED IN LANDS UNDER CONTRACT PURSUANT TO THE CALIFORNIA LAND CONSERVATION (WILLIAMSON) ACT AT THE TIME THE DATA WAS OBTAINED.

DISCUSSION:

The Williamson Act was passed by the California Legislature in 1965 to preserve agricultural and open space lands in Agricultural Preserves by discouraging premature and unnecessary conversion to urban uses. The term "Agricultural Preserve" is an area for which a city or county will enter into contracts with landowners to devote land to agricultural or open-space uses, pursuant to the California Land Conservation (Williamson) Act. Preserves are regulated by rules and restrictions designated in the resolution to ensure that the land within the Preserve is maintained for agricultural or open space use.

The Williamson Act authorizes local governments and property owners to (voluntarily) enter into 10-year rolling term contracts to commit land to specified uses. In return, restricted parcels may be assessed for property tax purposes at a rate consistent with their actual use, rather than potential market value. However, a Williamson Act contract on the property does not by itself necessarily guarantee that the property will be assessed at a reduced value for property tax purposes. A Williamson Act contract runs with the land and is binding on all successors in interest of the landowner. A landowner's failure to meet the conditions of the contract may be considered a breach of the contract, which will allow the local government to sue the landowner and/or not renew the contract.

Additionally, if the Subject Property is located at or near Agricultural Preserves, inconvenience or discomfort may arise from the use of the land for agricultural activity or processing activity in a manner consistent with proper and accepted customs and standards. Agricultural activity, operation, or facility, or appurtenances thereof shall include, but not be limited to, the cultivation and tillage of the soil, dairying, the production, cultivation, growing, and harvesting of any agricultural commodity including timber, viticulture, apiculture, or horticulture, the raising of livestock, fur bearing animals, fish, or poultry, and any practices performed by a farmer or on a farm as incident to or in conjunction with those farming operations, including preparation for market, delivery to storage or to market, or delivery to carriers for transportation to market. Agricultural processing activity, operation, facility, or appurtenances thereof includes, but is not limited to, the canning or freezing of agricultural products, the processing of dairy products, the production and bottling of beer and wine, the processing of meat and egg products, the drying of fruits and grains, the packaging and cooling of fruits and vegetables, and the storage or warehousing of any agricultural products, and includes processing for wholesale or retail markets of agricultural products.

When found in the hazard determination the terms "zone", "area", or "mapped" are words strictly defined as geographic locations delineated by specific boundaries identified in the maps and/or data prepared by the applicable governmental agency. No visual examination of the Subject Property was performed. This report is not a substitute for a visual examination and/or inspection of the Subject Property. If detailed on-site information regarding geologic, environmental, engineering or other professional studies is desired, Property I.D. recommends that an appropriate qualified professional consultant be retained. Property I.D. has acted in good faith to obtain, from governmental agencies, the adopted publicly distributed natural hazard disclosure information appropriate for inclusion in the Natural Hazard Disclosure Report pursuant to Civil Code Section 1103 et seq. The inclusion of any specific determination in this report does not preclude the possibility that other information could exist that would provide additional or different determinations for the Subject Property. If a recipient of this report has information that is different from a determination contained in this report, or has any questions about this report, he or she should contact Property I.D. before using this document.

PROPERTY TAX RECORDS
 For
 6643 DUCK POND TRAIL, SAN DIEGO, CA 92130
 APN 308-220-04-00

Based on Property I.D.'s research of available tax records from San Diego County for the 2008-2009 tax year, the following determinations are made:

TOTAL ANNUAL TAX \$65,940.36*

* This amount represents the total annual tax fee based on the levies and property valuation as listed in the identified tax records as of the beginning of the identified tax year. This amount is subject to change pursuant to the purchase price of the property and/or changes to the assessed value, and does not include supplemental tax bills or penalty fees.

Mello-Roos Community Facilities District Levies - Details

Notice of Special Tax

SUBJECT PROPERTY IS LOCATED IN A MELLO-ROOS COMMUNITY FACILITIES DISTRICT AS OF THE DATE OF THIS REPORT

The Mello-Roos Community Facilities District Act, enacted in 1982, allows local governments to create tax districts to finance public facility and service improvements such as sewers, electrical upgrades, infrastructure, parks, etc. Mello-Roos taxes must be voted on and approved by a 2/3 majority vote of the property owners in the respective district.

Note: By voter approval new Mello-Roos taxes may be levied against this property in the future.

Code	Description	Contact	Phone	Start	End	Purpose	Max. % Increase	Amount
612001	DEL MAR UNION SCH DIST CFD 95-1	DOLINKA GROUP	(877) 250-1503	1995	2030	SCHOOL	2% OR CPI	\$1158.52
612705	SAN DIEGUITO UNION HS CFD 95-1	JOHN ADDLEMAN	(760) 753-6491 x 5532	1997	2029	SCHOOL FACILITIES		\$855.00

Special Assessment Levies - Details

Notice of Special Assessment

SUBJECT PROPERTY IS LOCATED IN A SPECIAL TAX ASSESSMENT DISTRICT

Special Assessments are taxes levied against parcels for public projects in which the amount of the charge is based on the benefit of the project to the parcel. Assessments based on the 1915 Bond Act are among special assessments, and are generally used to fund public improvement projects such as streets and sewer systems.

Note: By voter approval new Special Assessment taxes may be levied against this property in the future.

Code	Description	Contact	Phone	Amount
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PROPERTY TAX RECORDS

(continued)

672718	MWD-WATER STANDBY CHARGE	PUBLIC INFO (WILDAN)	(800) 807-6864	\$11.50
675418	CWA WATER AVAILABILITY	RIGHT OF WAY DEPT.	(858) 522-6900	\$10.00
511914	VECTOR DISEASE CONTROL	ARCELIA HERRERA (SCI)	(800) 273-5167	\$5.92
511911	MOSQUITO SURVEILLANCE	ARCELIA HERRERA (SCI)	(800) 273-5167	\$3.00

Property Value Adjusted (Ad Valorem) Levies - Details

SUBJECT PROPERTY IS SUBJECT TO AD VALOREM TAXES

Ad Valorem taxes, also known as “Rate-Based Taxes” are charges calculated as a percentage of the total value of real property, including improvement and land values as determined by the county assessor. California’s standard 1% property tax is included among these rate based taxes.

Note: By voter approval new Ad Valorem taxes may be levied against this property in the future.

Code	Description	Contact	Phone	Rate	Amount
501800	PROP. 13 STANDARD 1% TAX	SAN DIEGO COUNTY TREASURER-TAX COLLECTOR	(877)829-4732	1.00000%	\$63240.00 *
608551	SAN DIEGO CITY ZOOLOGICAL EXHIBITS - DEBT SERVICE	SAN DIEGO COUNTY TREASURER-TAX COLLECTOR	(877)829-4732	0.00500%	\$316.20 *
672506	MWD D/S REMAINDER OF SDCWA15019999	SAN DIEGO COUNTY TREASURER-TAX COLLECTOR	(877)829-4732	0.00430%	\$271.93 *
608552	SAN DIEGO CITY PUBLIC SAFETY COMM SYS - DEBT SERV	SAN DIEGO COUNTY TREASURER-TAX COLLECTOR	(877)829-4732	0.00108%	\$68.29 *
608515	SAN DIEGO CITY OPEN SPACE FACILITY DIST NO. 1 D/S	SAN DIEGO COUNTY TREASURER-TAX COLLECTOR	(877)829-4732	--	\$0.00 *

* This amount represents the fees based on the property valuation as listed in the identified tax records as of the beginning of the identified tax year. This amount is subject to change pursuant to the purchase price of the property and/or changes to the assessed value and does not include supplemental tax bills.

Discussion:

This is a notification to you prior to your purchasing this property. If this property is within the above-named assessment district(s), the assessment district(s) 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 districts. If this property is subject to annual assessment installments, the assessment districts will appear on the property tax bills, in addition to the regular property taxes and any other charges and levies that will be listed on the property tax bill. If you fail to pay assessment installments when due each year, the property may be foreclosed upon and sold. Assessment installments will be collected each year until the assessment bonds are repaid. These facilities may not yet have all been constructed or acquired and it is possible that some may never be constructed or acquired. This assessment and the benefits from the public facilities for which it pays should be taken into account in deciding whether to buy this property. This disclosure notice is made pursuant to Government Code Section

PROPERTY TAX RECORDS

(continued)

53754 and Civil Code Section 1102.6b and satisfies the 1915 Bond and Special Assessment disclosure requirements.

Note: The applicable county tax assessor/collector and Property I.D. update their Tax Assessment information yearly or quarterly. Only Assessments that were levied against properties at the time Property I.D. obtained the tax records are disclosed. This information is subject to change and Property I.D. is not responsible for any changes that may occur. No study of the public records was made by Property I.D. to determine the presence of any other tax or assessment. The above explanation of Special Assessments is intended to be general in nature and is not a substitute for a tax bill, title report or title insurance. Detailed information may be available by contacting the agency that administers the Special Assessment. If detailed information is desired, Property I.D. recommends that an appropriate professional consultant be retained.

In some cases (including some condos, mobile homes, and new subdivisions), the tax roll data disclosed may represent the entire amount for the main parcel when the individual parcels have not been segregated.

NOTICE OF YOUR SUPPLEMENTAL PROPERTY TAX BILL

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.

Note: This is a notice to you that the County Assessor will revalue the property and you will be responsible for paying the taxes due according to the reassessed value. It is not a disclosure of actual supplemental property taxes.

GENERAL NOTICE OF TRANSFER FEE DISCLOSURE

Some properties may be affected by transfer fees. In the event that the property being transferred is subject to a transfer fee, the transferor is required to make this disclosure. A transferor may request the title company that issued the preliminary title report to provide copies of the documents for review in order for the transferor to determine if the property being transferred is subject to a transfer fee.

A "transfer fee" is any fee payment requirement imposed within a covenant, condition or restriction (CC&R), 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.

If the property being transferred is subject to a transfer fee, the transferor shall provide, at the same time as the transfer disclosure statement is provided, an additional disclosure that includes (1) notice that payment of a transfer fee is required upon transfer of the property; (2) the amount of the fee required for the asking price of the real property and a description of how the fee is calculated; (3) notice that the final amount of the fee may be different if the fee is based upon a percentage of the final sale price; (4) the entity to which funds from the fee will be paid; (5) the purpose for which the funds from the fee will be used; (6) the date or circumstances under which the obligation to pay the transfer fee expires, if any.

You may wish to investigate and determine whether the imposition of a transfer fee, if any, is acceptable to you and your intended use of the property before you complete your transaction.

GENERAL NOTICES OF REQUIRED DISCLOSURES

METHAMPHETAMINE CONTAMINATION

Methamphetamine use and production are growing throughout the State of California. Properties may be contaminated by hazardous chemicals used or produced in the manufacture of methamphetamine where those chemicals remain and where the contamination has not been remediated. Once the methamphetamine laboratories have been closed, the public may be harmed by the material and residues that remain.

Because the methamphetamine manufacturing process leads to chemical contamination, the Methamphetamine Contaminated Cleanup Act of 2005 requires a property owner to disclose in writing to a prospective buyer if local health officials have issued an order prohibiting the use or occupancy of a property contaminated by methamphetamine laboratory activity. The owner must also provide the buyer with a copy of the pending order to acknowledge receipt in writing. Property owner(s) must retain a methamphetamine laboratory site remediation firm that is an authorized contractor meeting certain requirements, as defined, to remediate the contamination caused by a methamphetamine laboratory activity. Civil penalties up to \$5,000 can be imposed upon a property owner who does not provide a notice or disclosure required by the act, or upon a person who violates an order issued by the local health officer prohibiting use or occupancy of a property contaminated by a methamphetamine laboratory activity. In addition, local health and law enforcement agencies are required to take specified action, including the filing of a lien against a property for cleanup of the contamination.

Realtors and Property I.D. do not have the requisite expertise to determine the need for testing or cleanup of methamphetamine contamination and cannot verify the information provided about such contamination by others.

MEGAN'S LAW - SEX OFFENDER DATABASE

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 maintained by the Department of Justice at www.meganslaw.ca.gov. This site provides access to information on persons required to register in California as sex offenders. Specific home addresses are displayed for many offenders in the California communities; as to these persons, the site displays the last registered address reported by the offender. Additional offenders are included on the site with listing by ZIP Code, city, and county. Information on other offenders is not included on this site, but is known to law enforcement personnel.

The California Legislature has created this statewide website to enable the public to secure information regarding the location of registered sex offenders. Anyone who is interested in this information should go on-line at www.meganslaw.ca.gov prior to removing their inspection contingency. Brokers and Property I.D. cannot and will not verify the information provided by the Government. Neither Brokers nor Property I.D. make any representations or guarantees as to the timeliness or accuracy of the information supplied at this website.

ABANDONED WELLS

The Department of Water Resources estimates that there are approximately 750,000 water wells scattered throughout the State of California - some of these wells are abandoned. Wells that have been abandoned pose a serious threat to the safety of humans, especially children, and to animals. Section 24400 of the California Health and Safety Code requires that abandoned excavations be fenced, covered, or filled. In addition, abandoned wells may act as conduits for the contamination of groundwater since inadequately constructed wells provide a physical connection between sources of pollution and useable water.

TERMS AND CONDITIONS

The Report is subject to each of the following Terms and Conditions. Each Recipient (as that term is defined below) of the Report hereby acknowledges and agrees that the Report is subject to the following Terms and Conditions, and each Recipient agrees to be bound by such Terms and Conditions. Use of this Report by any Recipient constitutes acceptance of the Terms and Conditions to the Report. The Terms and Conditions below are hereby incorporated by this reference into the Report.

The following persons or entities are deemed "Recipients" of this Report: (1) the seller of the real property that is the subject of the specific transaction for which this Report was issued; (2) that seller's agent and broker; (3) the buyer of the real property that is the subject of the specific transaction for which this Report was issued; and (4) that buyer's agent and broker. This Report is for the exclusive use of the Recipients. No person or entity, other than the Recipients, shall be entitled to use or rely on the Report. This Report may not be used, referred to, or relied upon by any person or entity other than the Recipients. No person or entity, other than the Recipients, shall be deemed, treated, or considered to be a beneficiary (intended or otherwise) of this Report.

This Report has been issued in connection with a particular transaction for the sale of the real property described in the Report. The Report may only be used in connection with that particular transaction. If an escrow number has been provided to Property I.D., then this Report may only be used in connection with that particular escrow. The Report may not be used for any other transaction or escrow.

The Report may not be used, for any purpose, if the Recipients have not paid for the Report.

This Report is made for the real property specifically described in the Report (the "Subject Property"). The Subject Property shall not include any property beyond the boundaries of the real property described in the Report. The Subject Property shall not include any structures (whether located on the Subject Property, or not), easements, or any right, title, interest, estate, or easement in any abutting streets, roads, alleys, lanes, ways, or waterways.

No determination is made and no opinion is expressed, or intended, by this Report concerning the right, entitlement, or ability to develop or improve the Subject Property. Property I.D. has no information concerning whether the Subject Property can be developed or improved. Property I.D. expresses no opinion or view, and assumes no responsibility, with respect to the development or improvement of the Subject Property.

No determination is made and no opinion is expressed, or intended, by this Report as to title to the Subject Property. No determination is made and no opinion is expressed, or intended, by this Report concerning whether the Subject Property is comprised of legal lots in conformance with the California Subdivision Map Act or local ordinances.

No determination is made and no opinion is expressed, or intended, by this Report concerning architectural, structural, mechanical, engineering, or legal matters. No determination is made and no opinion is expressed, or intended, by this Report concerning structures or soils on or outside of the Subject Property, including, without limitation, habitability of structures or the Subject Property, suitability of the Subject Property for construction or improvement, potential for soil settlement, drainage, soil subsidence, or other soil or site conditions. No determination is made and no opinion is expressed, or intended, by this Report concerning the marketability or value of the Subject Property.

Property I.D. has not conducted any testing of the Subject Property. Property I.D. has not conducted any physical or visual examination or inspection of the Subject Property. This Report is not a substitute for a physical or visual examination or inspection of the Subject Property.

No determination is made and no opinion is expressed, or intended, by this Report concerning the existence of hazardous or toxic materials or substances, or any other defects, on or under the Subject Property, unless specifically described in the Report.

No determination is made and no opinion is expressed, or intended, by this Report concerning any condition of the Subject Property, unless that condition is specifically described in the Report. The Report is intended to address only those matters expressly described in the text of the Report. The Report is not intended to address any matter (either expressly or impliedly) not specifically described in the text of the Report.

This Report is issued as of the date identified in the Report. Property I.D. shall have no obligation to advise any Recipient of any information learned or obtained after the date of the Report even if such information would modify or otherwise affect the Report.

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In preparing the Report, Property I.D. has accurately reported on information contained in Government Records. Property I.D. has reviewed and relied upon those Government Records specifically identified and described in the Report. Property I.D. has not reviewed or relied upon any Government Records that are not specifically identified in the Report. Property I.D. also has not reviewed any parcel maps, plat maps, survey maps, surveyor maps, assessor maps, assessor parcel maps, developer maps, or engineering maps, whether or not such maps have been recorded. No determination is made and no opinion is expressed, or intended, by the Report concerning any matters identified in Government Records that were not reviewed by Property I.D. If any Recipient has a question concerning the specific Government Records reviewed (or not reviewed) by Property I.D., then the Recipients should contact Property I.D.'s Customer Service Department at (800) 920-5603.

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To the extent that any Recipient has provided information to Property I.D. (including, without limitation, a legal description of the Subject Property), Property I.D. has relied upon that information in preparing this Report. Property I.D. has not conducted an independent investigation of the accuracy of the information provided by the Recipient. Property I.D. assumes no responsibility for the accuracy of information provided by the Recipient.

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