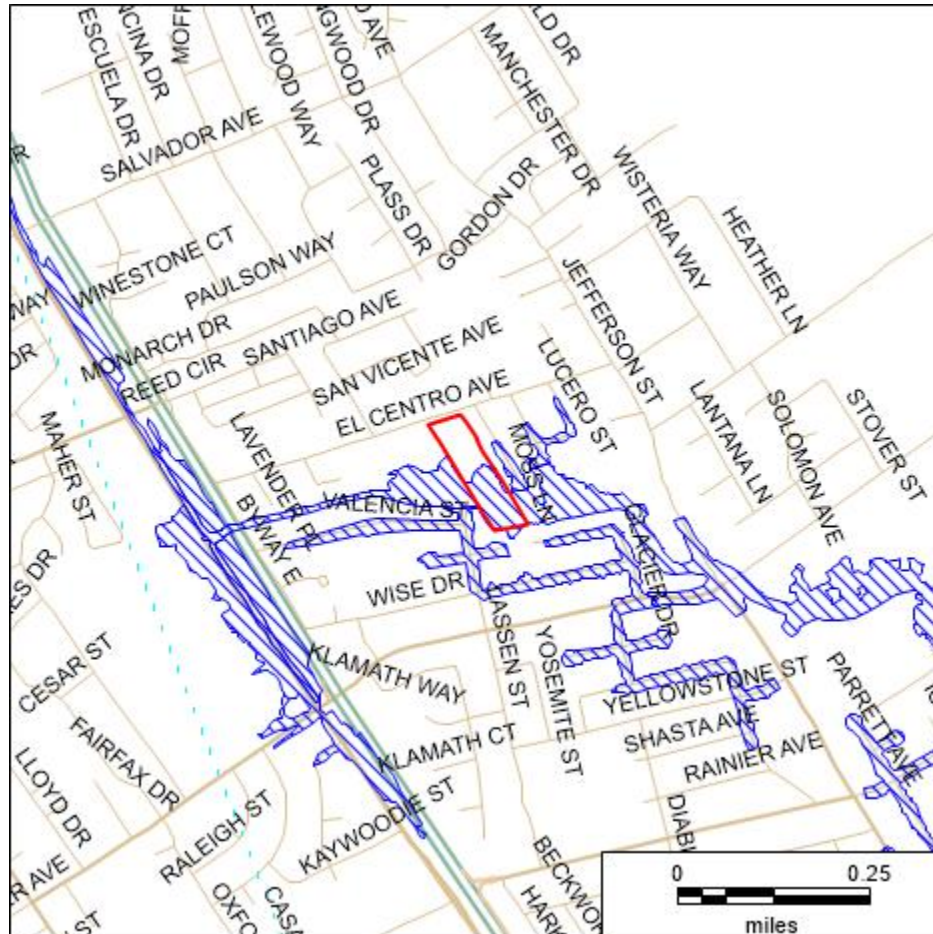


Map of Statutory Natural Hazards For NAPA County

Property Address: 1583 EL CENTRO AVE
NAPA, NAPA COUNTY, CA 94558
("Property")

APN: 038-361-010-000
Report Date: 08/13/2025
Report Number: 3491854



Subject Property

	Special Flood Hazard Area
	Area of Potential Flooding, Dam Failure
	Very High Fire Hazard Severity Zone
	Wildland Area, Substantial Forest Fire Risk
	Earthquake Fault Zone
	Seismic Hazard Zone, Landslide
	Seismic Hazard Zone, Liquefaction

This map is provided for convenience only to show the approximate location of the Property and is not based on a field survey.

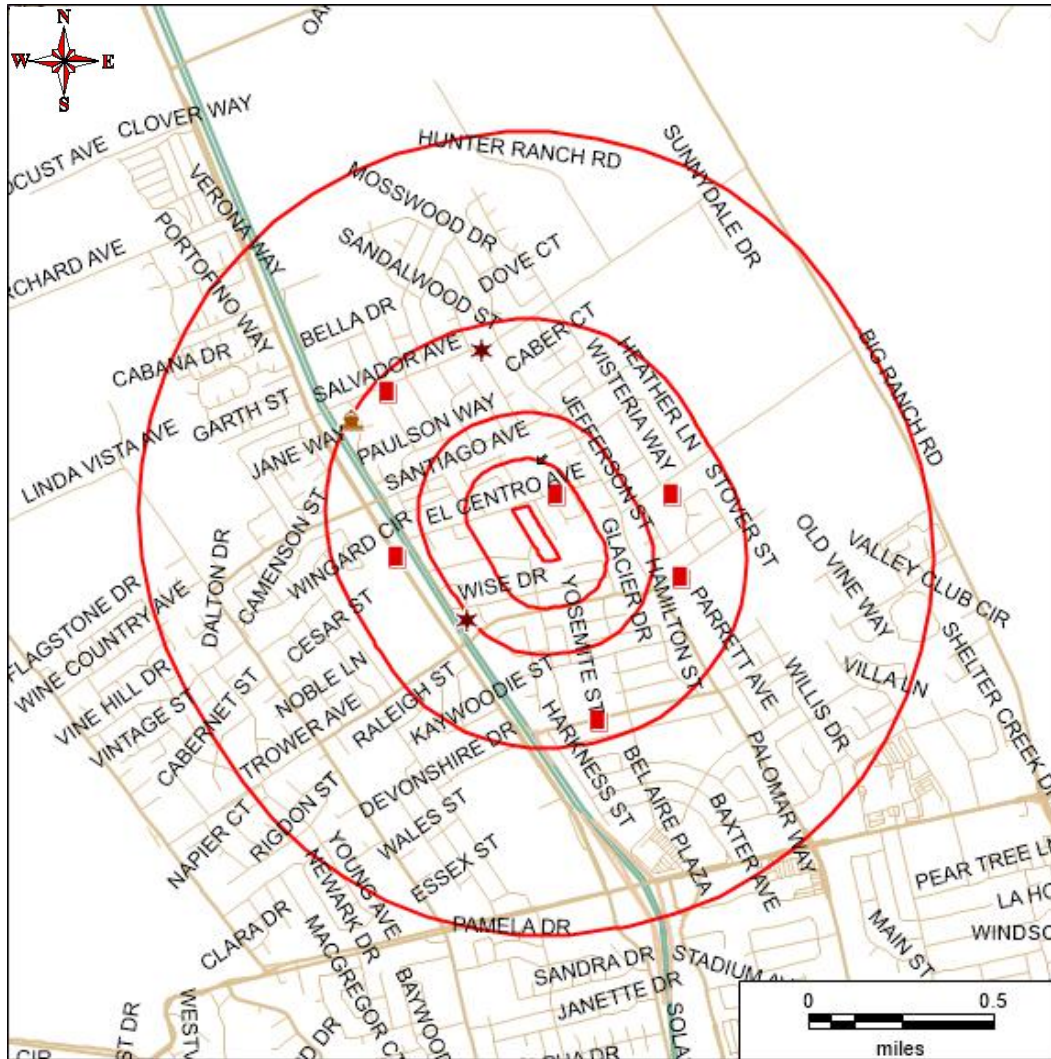
This **COMMERCIAL PROPERTY DISCLOSURE REPORT** contains the Commercial Natural Hazard Disclosure Report, the Commercial Tax Report and the Commercial Environmental Report.

THIS REPORT PROVIDES THE STATUTORY DISCLOSURES MANDATED BY CALIFORNIA LAWS SPECIFIED HEREIN AND DELIVERY OF THIS REPORT AND THE EXECUTED STATUTORY FORM IS SUFFICIENT TO MEET THE SAFE HARBOR FOR THE SELLER AND SELLER'S AGENT. THIS REPORT ALSO CONTAINS OTHER IMPORTANT DISCLOSURES AND INFORMATION. SELLER AND SELLER'S AGENT MAY HAVE ADDITIONAL RESPONSIBILITIES FOR CERTAIN DISCLOSURES WITHIN THEIR ACTUAL KNOWLEDGE.

Map of Environmental Hazard Sites For NAPA County

Property Address: 1583 EL CENTRO AVE
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□ Subject Property

NOTE: The foregoing map may show more sites than are reported in the "Environmental Risk Screening Summary" table on Page 1. The map shows all sites found within the square coverage area. The table reports only those sites found within the circular AAI standard search distance for the database listed, which covers a smaller area. Outside of that standard search distance the table reports "NA" (not applicable). The AAI standard search distance differs between database categories, depending upon degree of potential hazard. See the selection called "Description of Databases Searched" for the actual AAI standard search distance used for each database category.

	(SEMS NPL) Federal National Priorities List or "Superfund" sites		(LUST) Leaking Underground Storage Tanks
	(SEMS) Fed. Sites investigated for poss. inclusion in the NPL		(UST) Underground Storage Tanks
	(RCRA TSD) Treatment, Storage & Disposal Sites for Haz. Materials		(RCRA GEN) Potential Generator of hazardous materials Sites
	(RCRA COR) Corrective Action Sites		(SWIS) Solid Waste Landfill Facilities
	(SEMS ARCHIVED) SEMS-Archived		(SLIC) Spills, Leaks, Investig. & Cleanup
	Tribal LUST		(ENVIROSTOR) State EnviroStor Cleanup Sites Database
	Tribal UST		(CONTROLS) Deed Restriction Or Other Controls
	(ERNS) Emergency Response Notification System		(Hist-UST) Historical Underground Storage Tanks
	(HWIS) Hazardous Waste Information Summary		(AST) Aboveground Storage Tanks

The Natural Hazard Disclosure Report For NAPA County

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Natural Hazard Disclosure ("NHD") Statement and Acknowledgment of Receipt

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 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) or a third-party consultant based on their knowledge and maps drawn by the State. This information is a disclosure and is not intended to be part of any contract between the transferee and the transferor. THIS REAL PROPERTY LIES WITHIN THE FOLLOWING HAZARDOUS AREA(S):

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

Yes ☒ No ☐ 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.

Yes ☐ No ☒ 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.

Yes ☐ No ☒

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

Yes ☐ No ☒

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

Yes ☐ No ☒

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

Yes (Landslide Zone) ☐ Yes (Liquefaction Zone) ☐

No ☐ Map not yet released by state ☒

THESE HAZARDS MAY LIMIT YOUR ABILITY TO DEVELOP THE REAL PROPERTY, TO OBTAIN INSURANCE, OR TO RECEIVE ASSISTANCE AFTER A DISASTER. THE MAPS ON WHICH THESE DISCLOSURES ARE BASED ESTIMATE WHERE NATURAL HAZARDS EXIST. THEY ARE NOT DEFINITIVE INDICATORS OF WHETHER OR NOT A PROPERTY WILL BE AFFECTED BY A NATURAL DISASTER. TRANSFEE(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 _____

Signature of Agent _____ Date _____ Signature of Agent _____ Date _____

☐ 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) FIRST AMERICAN REAL ESTATE DISCLOSURES CORPORATION OPERATING THROUGH ITS JCP-LGS DIVISION.

Date 13 August 2025

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

Signature of Transferee(s) _____ Date _____ Signature of Transferee(s) _____ Date _____

TRANSFEE(S) REPRESENTS ABOVE HE/SHE HAS RECEIVED, READ AND UNDERSTANDS THE COMPLETE JCP-LGS DISCLOSURE REPORT DELIVERED WITH THIS SUMMARY:

- Commercial Natural Hazard Disclosure Report, Commercial Tax Report, Commercial Environmental Screening Report.
- Additional Property-specific Statutory Disclosures: Former Military Ordnance Site, Airport Influence Area, Airport Noise, San Francisco Bay Conservation and Development District Jurisdiction (in S.F. Bay counties only).
- Additional County and City Regulatory Determinations as applicable: Airports, Avalanche, Blow Sand, Coastal Zone, Dam/Levee Failure Inundation, Debris Flow, Erosion, Flood, Fault Zone, Fire, Groundwater, Landslide, Liquefaction, Methane Gas, Mines, Naturally Occurring Asbestos, Redevelopment Area, Right to Farm, Runoff Area, Seiche, Seismic Shaking, Seismic Ground Failure, Slope Stability, Soil Stability, Subsidence, TRPA, Tsunami.
- General advisories: Methamphetamine Contamination, Mold, Radon, Endangered Species Act, Abandoned Mines, Oil & Gas Wells, Tsunami Maps (coastal only), Non-residential Building Energy Use, Wood-burning fireplaces.
- Government Guides in Combined Booklet with Report. Refer to Booklet: Commercial Property Owner's Guide to Earthquake Safety. Government Guides are also available on the Company's "Electronic Bookshelf" at https://orderform.disclosures.com/resources/electronic_bookshelf/regulatory_pamphlets.



The Natural Hazard Disclosure Report
For NAPA County

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NAPA, NAPA COUNTY, CA 94558
("Property")

APN: 038-361-010-000
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PROPERTY DISCLOSURE SUMMARY - READ FULL REPORT

Statutory NHD Determinations	IN	NOT IN	Map N/A*	Property is:	NHD Report page:
Flood	X			IN a Special Flood Hazard Area. The Property is IN a FEMA-designated Flood Zone(s) AE.	8
Dam		X		NOT IN an area of potential dam inundation.	8
Very High Fire Hazard Severity		X		NOT IN a very high fire hazard severity zone.	9
Wildland Fire Area		X		NOT IN a Wildland-State Responsibility Area.	9
Fault		X		NOT IN an earthquake fault zone designated pursuant to the Alquist-Priolo Act.	9
Landslide			X	Map Not Available.	10
Liquefaction			X	Map Not Available.	10

County-level NHD Determinations	IN	NOT IN	Map N/A*	Property is:	NHD Report page:
Fault		X		NOT WITHIN 660 feet of one or more mapped "Fault Line(s)" that is not contained in a mapped Alquist-Priolo Zone.	12
Liquefaction		X		NOT IN a mapped area of Liquefaction Susceptibility.	12
Fire Hazard Zone		X		NOT IN a mapped Very High, High, or Moderate Fire Hazard Severity Zone.	12
Tsunami		X		NOT IN a mapped Tsunami Inundation Zone.	12

City-level NHD Determinations	IN	NOT IN	Map N/A*	Property is:	NHD Report page:
Fault		X		NOT WITHIN 660 feet of a mapped Geologic Faults.	15
Landslide		X		NOT IN a mapped Predicted Debris Flow/Landslide Area.	15
Liquefaction	X			IN a mapped area of Very Low Liquefaction Potential.	15
Expansive Soils	X			IN a mapped area of Very High Shrink/Swell Potential for Expansive Soils.	15
Wind Erosion	X			IN a mapped area of Moderate Wind Erosion Hazard.	16
Erosion	X			IN a mapped area of Slight Water Erosion Hazard.	16

Additional Statutory Disclosures	IN	NOT IN	Map N/A*	Property is:	NHD Report page:
Senate Bill 63 (SB 63): Fire Protection Building Standards for New Construction		X		NOT IN a very high, high, or moderate fire hazard severity zone identified by CAL FIRE in the local responsibility area.	18
Former Military Ordnance		X		NOT WITHIN one mile of a formerly used ordnance site.	19
Airport Influence Area		X		NOT IN an airport influence area.	20
Airport Noise Area for 65 Decibel		X		NOT IN a delineated 65 dB CNEL or greater aviation noise zone.	21
Bay Conservation and Development Commission		X		NOT IN an area that is within the jurisdiction of the San Francisco Bay Conservation and Development Commission.	22

General Advisories	Description	NHD Report page:
Methamphetamine Contamination	Provides an advisory that a disclosure may be required pursuant to the "Methamphetamine Contaminated Property Cleanup Act of 2005".	23
Mold	Provides an advisory that all prospective purchasers of residential and commercial property should thoroughly inspect the subject property for mold and sources for additional information on the origins of and the damage caused by mold.	24

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General Advisories	Description	NHD Report page:
Radon	Provides an advisory on the risk associated with Radon gas concentrations.	25
Endangered Species	Provides an advisory on resources to educate the public on locales of endangered or threatened species.	25
Abandoned Mines	Provides an advisory on resources to educate the public on the hazards posed by, and some of the general locales of, abandoned mines.	26
Oil and Gas Wells	Provides an advisory on the potential existence of oil and gas wells and sources for additional general and/or specific information.	26
Electromagnetic Fields Advisory	Provides an advisory about electromagnetic fields in the local environment and their assessment.	27
Tsunami Map Advisory	Provides an advisory about maximum tsunami inundation maps issued for jurisdictional emergency planning.	28
Residential Fireplace Disclosure	Provides disclosure of restrictions on the use of wood-burning fireplaces imposed by the Bay Area Air Quality Management District.	29

Property Tax Determinations	IS	IS NOT	Property is:	Tax Report page:
Mello-Roos Districts		X	NOT SUBJECT TO a Mello-Roos Community Facilities District.	31
1915 Bond Act Districts		X	NOT SUBJECT TO a 1915 Bond Act District.	31
PACE Contract Assessment		X	NOT SUBJECT TO a Property Assessed Clean Energy (PACE) Contract.	31
Other Direct Assessments	X		SUBJECT TO one or more other direct assessments.	32
SRA Fire Prevention Fee		X	NOT SUBJECT TO the State Responsibility Area Fire Prevention Fee (SRA Fee is suspended until 2031 by Assembly Bill 398 of 2017).	36

Environmental Screening Determinations	IS	IS NOT	Property is:	Environmental Report page:
Subject Property listed in a Disclosed Database?		X	NOT LISTED in any of the databases searched for this Report.	37
Federal National Priorities List or "Superfund" sites (NPL)		X	NOT WITHIN one mile of a NPL site.	41
Corrective Action Sites (RCRA COR)		X	NOT WITHIN one mile of a RCRA COR site.	41
Federal Sites investigated for possible inclusion in the NPL (SEMS)		X	NOT WITHIN one-half mile of a SEMS site.	41
SEMS Sites That Have Been Archived (SEMS-Archived)		X	NOT WITHIN one-half mile of a SEMS-Archived site.	41
Treatment, Storage & Disposal Sites for Hazardous Materials (RCRA TSD)	X		WITHIN one-half mile of a RCRA TSD site.	42
Tribal UST And/Or Tribal LUST		X	NOT WITHIN one-half mile of a Tribal UST or Tribal LUST site.	42
State EnviroStor Cleanup Sites Database (ENVIROSTOR)	X		WITHIN one-half mile of a ENVIROSTOR site.	42
State List of Spills, Leaks, Investigation & Cleanup (SLIC)	X		WITHIN one-half mile of a SLIC site.	42
State List of Solid Waste Landfill Facilities (SWIS)		X	NOT WITHIN one-half mile of a SWIS site.	43
State List of Leaking Underground Storage Tanks (LUST)	X		WITHIN one-half mile of a LUST site.	43
EnviroStor Site With Deed Restriction Or Other Controls (CONTROLS)		X	NOT WITHIN one-half mile of a CONTROLS site.	43
Potential Generator of hazardous materials Sites (RCRA GEN)		X	NOT WITHIN one-eighth mile of a RCRA GEN site.	43
Emergency Response Notification System (ERNS, National Response Center)		X	NOT WITHIN one-eighth mile of a ERNS site.	43
State List of Underground Storage Tanks (UST)		X	NOT WITHIN one-eighth mile of a UST site.	44
State List of Historical Underground Storage Tanks (Hist-UST)		X	NOT WITHIN one-eighth mile of a Hist-UST site.	44

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Environmental Screening Determinations	IS	IS NOT	Property is:	Environmental Report page:
State Hazardous Waste Information Summary (HWIS)		X	NOT WITHIN one-eighth mile of a HWIS site.	44
State List of Aboveground Storage Tanks (AST)		X	NOT WITHIN one-eighth mile of a AST site.	44

Determined by First American Real Estate Disclosures Corporation

For more detailed information as to the foregoing determinations, please read this entire Report.

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Natural Hazard Disclosure Report

Part 1. State Defined Natural Hazard Zones

Statutory Natural Hazard Disclosures

Section 1103 of the California Civil Code mandates the disclosure of six (6) natural hazard zones if the Property is located within any such zone. Those six "statutory" hazard zones, disclosed on the **Natural Hazard Disclosure Statement** ("NHDS") on Page one of this Report, are explained below. Note that the NHDS does not provide for informing buyers if a property is only partially within any of the delineated zones or provide additional flood zone information which could be very important to the process. The following summary is intended to give buyers additional information they may need to help them in the decision-making process and to place the information in perspective.

SPECIAL FLOOD HAZARD AREA

DISCUSSION: Property in a Special Flood Hazard Area (any type of Zone "A" or "V" as designated by the Federal Emergency Management Agency ("FEMA")) is subject to flooding in a "100-year rainstorm." Federally connected lenders require homeowners to maintain flood insurance for buildings in these zones. A 100-year flood occurs on average once every 100 years, but may not occur in 1,000 years or may occur in successive years. According to FEMA, a home located within a SFHA has a 26% chance of suffering flood damage during the term of a 30-year mortgage. Other types of flooding, such as dam failure, are not considered in developing these zones. Flood insurance for properties in Zones B, C, D, X, X500, and X500_Levee is available but is not required.

Zones A, AO, AE, AH, AR, A1-A30: Area of "100-year" flooding - a 1% or greater chance of annual flooding.

Zone A99: An "adequate progress" determination for flood control system construction projects that, once completed, may significantly limit the area of a community that will be included in the Special Flood Hazard Area (SFHA). Such projects reduce but do not eliminate, the risk of flooding to people and structures in "levee-impacted" areas, and allow mandatory flood insurance to be available at a lower cost.

Zones V, V1-V30: Area of "100-year" flooding in coastal (shore front) areas subject to wave action.

Zone B: Area of moderate flood risk. These are areas between the "100" and "500" year flood-risk levels.

Zones C, D: NOT IN an area of "100-year" flooding. Area of minimal (Zone C) or undetermined (Zone D) flood hazard.

Zones X: An area of minimal flood risk. These are areas outside the "500" year flood-risk level.

Zone X500: An area of moderate flood risk. These are areas between the "100" and "500" year flood-risk levels.

Zone X500_LEVEE: An area of moderate flood risk that is protected from "100-year flood" by levee and that is subject to revision to high risk (Zone A) if levee is decertified by FEMA.

Zone N: Area Not Included, no flood zone designation has been assigned or not participating in the National Flood Insurance Program.

Notice: The Company is not always able to determine if the Property is subject to a FEMA Letter of Map Revision ("LOMR") or other FEMA letters of map change. If Seller is aware that the Property is subject to a LOMR or other letters of map change, the Seller shall disclose the map change and attach a copy of the FEMA letter(s) to the Report. Contact FEMA at <http://msc.fema.gov> for additional information.

For more information about flood zones, visit: https://efotg.sc.egov.usda.gov/references/public/NM/FEMA_FLD_HAZ_guide.pdf

PUBLIC RECORD: Official Flood Insurance Rate Maps ("FIRM") compiled and issued by the Federal Emergency Management Agency ("FEMA") pursuant to 42 United States Code §4001, et seq.

AREA OF POTENTIAL FLOODING (DAM FAILURE)

Since 1998 California law has required seller disclosure of areas of potential inundation due to sudden or total dam failure as delineated on inundation maps submitted by dam owners to the California Office of Emergency Services ("OES") for review and approval; however, as of June 27, 2017, the date on which Senate Bill 92 (SB 92) became operative, the review and approval of inundation maps prepared by licensed civil engineers and submitted by dam owners became the statutory responsibility of the California Department of Water Resources ("DWR") Division of Safety of Dams ("DSOD") as required by California Water Code Section 6161. These inundation maps are a component of emergency action plans submitted by dam owners to comply with statutory requirements set forth under the California Water Code for extremely high, high, and significant hazard dams and their critical appurtenant structures. Inundation maps are not required by the California Water Code for low hazard dams. SB 92 further requires dam owners to update the emergency action plan, including an inundation map, no less frequently than every 10 years or sooner.

To date DWR has yet to review, approve, and make publicly available inundation maps and data for many facilities with inundation areas that are subject to disclosure requirements. Inundation maps will continue to be posted and updated maps will replace outdated maps as they are approved by DSOD. In the absence of DSOD-approved data, inundation maps previously approved by

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the OES will be used by the Company to facilitate compliance with specified statutory real estate transfer disclosure requirements. These include inundation maps for federally owned dams over which DSOD has no jurisdictional authority and for which inundation maps are not available from DSOD. These dams include, among others, Folsom Dam, Isabella Dam, Hansen Dam, Prado Dam, and Seven Oaks Reservoir (owned by the U.S. Army Corps of Engineers) as well as Monticello Dam, New Melones Dam, and Shasta Dam (owned by the U.S. Bureau of Reclamation). The Company may also use OES-approved maps should the mapped inundation area for a given facility be greater than that depicted on a DSOD-approved map.

PUBLIC RECORD: (1) Official dam inundation maps made publicly available prior to June 27, 2017 by the State of California Office of Emergency Services ("OES") pursuant to California Government Code §8589.5; (2) Official inundation boundary digital data made publicly available since June 28, 2017 by the State of California Department of Water Resources (DWR) pursuant to California Water Code §6161. DWR states that its inundation boundary data typically includes flooding depths greater than one foot but some information may be redacted for security purposes.

VERY HIGH FIRE HAZARD SEVERITY ZONE (VHFHSZ)

DISCUSSION: VHFHSZs can be defined by the California Department of Forestry and Fire Protection ("Calfire") as well as by local fire authorities within "Local Responsibility Areas" where fire suppression is the responsibility of a local fire department. Properties located within VHFHS Zones may have a higher risk for fire damage and, therefore, may be subject to (i) additional construction requirements such as a "Class A" roof for new construction or replacement of existing roofs; and (ii) additional maintenance responsibilities such as adequate vegetation clearance near the structure, spark screens on chimneys and stovepipes, leaf removal from roofs, and other basic fire-safety practices. Contact the local fire department for a complete list of requirements and exceptions.

PUBLIC RECORD: Maps issued by Calfire pursuant to California Government Code § 51178 recommending VHFHSZs to be adopted by the local jurisdiction within its Local Responsibility Area, or VHFHSZs adopted by the local jurisdiction within the statutory 120-day period defined in California Government Code § 51179.

WILDLAND FIRE AREA (STATE RESPONSIBILITY AREA)

DISCUSSION: The State Board of Forestry classifies all lands within the State of California based on various factors such as ground cover, beneficial use of water from watersheds, probable damage from erosion, and fire risks. Fire prevention and suppression in all areas which are not within a Wildland - State Responsibility Area ("WSRA") is primarily the responsibility of the local or federal agencies, as applicable.

For property located within a WSRA, please note that (1) there may be substantial forest fire risks and hazards; (2) except for property located within a county which has assumed responsibility for prevention and suppression of all fires, it is NOT the state's responsibility to provide fire protection services to any building or structure located within a WSRA unless the Department has entered into a cooperative agreement with a local agency; and (3) the property owner may be is subject to (i) additional construction requirements such as a "Class A" roof for new construction or replacement of existing roofs; and (ii) additional maintenance responsibilities such as adequate vegetation clearance near the structure, spark screens on chimneys and stovepipes, leaf removal from roofs, and other basic fire-safety practices.

The existence of local agreements for fire service is not available in the Public Record and, therefore, is not included in this disclosure. For very isolated properties with no local fire services or only seasonal fire services there may be significant fire risk. If the Property is located within a WSRA, please contact the local fire department for more detailed information.

PUBLIC RECORD: Official maps issued by the California Department of Forestry and Fire Protection ("Calfire") pursuant to California Public Resources Code § 4125.

SRA Fire Prevention Benefit Fee Advisory

In 2011, the California Legislature and Governor enacted a "Fire Prevention Fee" on habitable structures in the State's wildland fire responsibility area. The yearly fee, levied on property owners, paid for various activities to prevent and suppress wildfires in the SRA, and was most recently at the rate of \$152.33 per habitable structure on the property.

Effective July 1, 2017, as authorized by Assembly Bill 398 and signed by the Governor, that fire prevention fee is suspended until 2031.

For more information, please refer to "Part 6. State Responsibility Area Fire Prevention Fee" in the JCP-LGS Property Tax Report.

EARTHQUAKE FAULT ZONE

DISCUSSION: Earthquake Fault Zones are delineated and adopted by California as part of the Alquist-Priolo Earthquake Fault Zone Act of 1972. Property in an Earthquake Fault Zone ("EF Zone") does not necessarily have a fault trace existing on the site. EF Zones are areas or bands delineated on both sides of known active earthquake faults. EF Zones vary in width but average one-quarter (1/4) mile in width with the "typical" zone boundaries set back approximately 660 feet on either side of the fault trace. The potential for "fault rupture" damage (ground cracking along the fault trace) is relatively high only if a structure is located

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directly on a fault trace. If a structure is not on a fault trace, shaking will be the primary effect of an earthquake. During a major earthquake, shaking will be strong in the vicinity of the fault and may be strong at some distance from the fault depending on soil and bedrock conditions. It is generally accepted that properly constructed wood-frame houses are resistant to shaking damage.

PUBLIC RECORD: Official earthquake fault zone or special study zone maps approved by the State Geologist and issued by the California Department of Conservation, California Geological Survey pursuant to California Public Resources Code §2622.

SEISMIC HAZARD MAPPING ACT ZONE

DISCUSSION: Official Seismic Hazard Zone ("SH Zone") maps delineate Areas of Potential Liquefaction and Areas of Earthquake-Induced Landsliding. A property that lies partially or entirely within a designated SH Zone may be subject to requirements for site-specific geologic studies and mitigation before any new or additional construction may take place.

Earthquake-Induced Landslide Hazard Zones are areas where the potential for earthquake-induced landslides is relatively high. Areas most susceptible to these landslides are steep slopes in poorly cemented or highly fractured rocks, areas underlain by loose, weak soils, and areas on or adjacent to existing landslide deposits. The CGS cautions these maps do not capture all potential earthquake-induced landslide hazards and that earthquake-induced ground failures are not addressed by these maps. Furthermore, no effort has been made to map potential run-out areas of triggered landslides. It is possible that such run-out areas may extend beyond the zone boundaries. An earthquake capable of causing liquefaction or triggering a landslide may not uniformly affect all areas within a SH Zone.

Liquefaction Hazard Zones are areas where there is a potential for, or an historic occurrence of liquefaction. Liquefaction is a soil phenomenon that can occur when loose, water saturated granular sediment within 40 feet of the ground surface, are shaken in a significant earthquake. The soil temporarily becomes liquid-like and structures may settle unevenly. The Public Record is intended to identify areas with a relatively high potential for liquefaction but not to predict the amount or direction of liquefaction-related ground displacement, nor the amount of damage caused by liquefaction. The many factors that control ground failure resulting from liquefaction must be evaluated on a site specific basis.

PUBLIC RECORD: Official seismic hazard maps or digital data thereof approved by the State Geologist and issued by the California Department of Conservation, California Geological Survey pursuant to California Public Resources Code §2696.

STATUTORY NATURAL HAZARD DISCLOSURE REPORTING STANDARD: "IN" shall be reported if any portion of the Property is located within any of the above zones as delineated in the Public Record. "NOT IN" shall be reported if no portion of the Property is located within any of the above zones as delineated in the Public Record. Map Not Available shall be reported in areas not yet evaluated by the governing agency according to the Public Record. Please note that "MAP NOT AVAILABLE" will be applicable to most portions of the state.

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Part 2. County and City Defined Natural Hazard Zones

HAZARD MAPS IN THE LOCAL GENERAL PLAN

General Plan regulates property development. There are currently over 530 incorporated cities and counties in California. The state Government Code (Sections 65000 et seq.) requires each of those jurisdictions to adopt a comprehensive, long-term "General Plan" for its physical development. That General Plan regulates land uses within the local jurisdiction in order to protect the public from hazards in the environment and conserve local natural resources. The General Plan is the official city or county policy regarding the location of housing, business, industry, roads, parks, and other land uses.

Municipal hazard zones can affect the cost of ownership. Each county and city adopts its own distinct General Plan according to that jurisdiction's unique vegetation, landscape, terrain, and other geographic and geologic conditions. The "Safety Element" (or Seismic Safety Element) of that General Plan identifies the constraints of earthquake fault, landslide, flood, fire and other natural hazards on local land use, and it delineates hazard zones within which private property improvements may be regulated through the building-permit approval process, which can affect the future cost of ownership. Those locally regulated hazard zones are in addition to the federal and state defined hazard zones associated with statutory disclosures in the preceding section.

City and/or County natural hazard zones explained below. Unless otherwise specified, only those officially adopted Safety Element or Seismic Safety Element maps (or digital data thereof) which are publicly available, are of a scale, resolution, and quality that readily enable parcel-specific hazard determinations, and are consistent in character with those statutory federal or state disclosures will be considered for eligible for use as the basis for county- or city-level disclosures set forth in this Report. Please also note:

- If an officially adopted Safety Element or Seismic Safety Element map relies on data which is redundant of that used for state-level disclosures, this Report will indicate so and advise Report recipients to refer to the state-level hazard discussion section for more information.
- If an officially adopted Safety Element or Seismic Safety Element cites underlying maps created by another agency, those maps may be regarded as incorporated by reference and may be used as the basis for parcel-specific determinations if those maps meet the criteria set forth in this section.
- Because county- and city-level maps are developed independently and do not necessarily define or delineate a given hazard the same way, the boundaries for the "same" hazard may be different.

If one or more maps contained in the Safety Element and/or Seismic Safety Element of an officially adopted General Plan are used as the basis for local disclosure, those maps will appear under the "Public Record(s) Searched" for that county or city.

REPORTING STANDARDS

A good faith effort has been made to disclose all hazard features on pertinent Safety Element and Seismic Safety Element maps with well-defined boundaries; however, those hazards with boundaries that are not delineated will be deemed not suitable for parcel-specific hazard determinations. Some map features, such as lines drawn to represent the location of a fault trace, may be buffered to create a zone to facilitate disclosure. Those map features which can not be readily distinguished from those representing hazards may be included to prevent an omission of a hazard feature. If the width of a hazard zone boundary is in question, "IN" will be reported if that boundary impacts any portion of a property. Further explanations concerning specific map features peculiar to a given county or city will appear under the "Reporting Standards" for that jurisdiction.

PUBLIC RECORDS VS. ON-SITE EVALUATIONS

Mapped hazard zones represent evaluations of generalized hazard information. Any specific site within a mapped zone could be at less or more relative risk than is indicated by the zone designation. A site-specific evaluation conducted by a geotechnical consultant or other qualified professional may provide more detailed and definitive information about the Property and any conditions which may or do affect it.

PROPERTY USE AND PERMITTING

No maps beyond those identified as "Public Record(s)" have been consulted for the purpose of these local disclosures. These disclosures are intended solely to make Report recipient(s) aware of the presence of mapped hazards. For this reason -- and because local authorities may use on these or additional maps or data differently to determine property-specific land use and permitting approvals -- Report recipients are advised to contact the appropriate local agency, usually Community Development, Planning, and/or Building, prior to the transaction to ascertain if these or any other conditions or related regulations may impact the Property use or improvement.

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NAPA COUNTY GEOLOGIC ZONES DISCUSSION

PUBLIC RECORD(S) SEARCHED: The following Public Record(s), contained in the Napa County General Plan Safety Element as officially amended and adopted in 2023, is/are used for the county-level disclosure(s) below: "Figure SAF-4: Tsunami Inundation Zones", Figure SAF-5: Regional Fault Lines", "Figure SAF-6: Liquefaction Hazard Zones", and "Figure SAF-9: Napa County Fire Hazard Severity Zones".

FAULT

A seismic fault is a fracture where two parts for the earth's surface pass by each other. According to the Public Record, two types of seismic faults exist in Napa County: Strike-slip faults, where the two parts pass horizontally by each other, and thrust faults, where one part moves vertically over the other. Earthquakes occur along either type of fault when the sideways or up-and-over movement is sudden and dramatic. Earthquakes are identified as a priority hazard for Napa County, as five faults could affect the county. All people, property, and environments in the Napa County planning area would be exposed to direct and indirect impacts from earthquakes. The Public Record shows the location of fault zones (Quaternary faults) near the county. In addition, the severity of an earthquake event could be aggravated by collateral emergencies such as fires, hazardous material spills, utility disruptions, landslides, transportation emergencies, and potential failure of Napa County dams.

Reporting Standards: California's Alquist-Priolo Fault Zone Act (1972) established a standard for the width of a regulatory fault zone -- one-eighth of one mile on both sides of an active fault trace. For county-level reporting purposes, "WITHIN" shall be reported if any portion of the Property is within one-eighth of one mile (660 feet) of one or more "Fault Lines (Quaternary Faults)" as mapped in the Public Record that are not contained a regulatory Alquist-Priolo Zone Earthquake Fault Zone by the California Geologic Survey ("CGS"). "NOT WITHIN" shall be reported if no portion of the Property is situated within one-eighth of one mile of one or more "Fault Lines (Quaternary Faults)" as mapped in the Public Record that are not contained a regulatory Alquist-Priolo Zone Earthquake Fault Zone by the CalCGS.

LIQUEFACTION

Liquefaction occurs when land comprised of loose sand and silt shakes and behaves like a viscous liquid. Although most commonly caused by strong earthquakes, soil liquefaction can also result from construction practices such as blasting. When liquefaction occurs, buildings may sink into the ground or become surrounded by liquefied soil. Liquefaction hazard reduction practices include ground stabilization to drain soil and increase soil density and strengthening of building foundations. The Public Record identifies the location of liquefaction susceptibility zones in Napa County.

Reporting Standards: "IN" shall be reported as will the more/most severe "Liquefaction Susceptibility" (Very High, High, or Moderate) affecting any portion of the Property as delineated in the Public Record. "NOT IN" shall be reported if no portion of the Property is located within a mapped area of "Liquefaction Susceptibility" as delineated in the Public Record.

FIRE

Wildland fire risk in Napa County can historically be attributed to four factors: extreme vegetation diversity and density, volatile fire weather and fire behavior, dynamic fire history, and development in wildland urban interface ("WUI") areas. Ignition sources, such as dry leaves, wood, and shrubs, and fuel loading are two ongoing factors of concern for Napa County residents. Ignition sources, or fuels, in the county include grass/oak woodland, 15- to 50-year-old chaparral, redwood forests, and timber more than 50 years old. Critical concerns arise when the dead-to-live ratio of chaparral exceeds 50 percent, and live fuel moisture approaches 60 percent in late summer and early fall (Strategic Fire Plan Sonoma-Lake-Napa Unit, 2020). Most wildfire events in Napa County have occurred during the summer months (typically June through August). Fire risk will continue to grow if more development is permitted in WUI areas, which increases fuel loads and the risk of human-caused fires. From 2000 to 2019, 10 wildfires, one of which was human-caused, burned more than 1,000 acres in Napa County (Napa County Office of Emergency Services, 2020). Wildfires put lives and property in Napa County at risk and compromise rivers and watersheds, open space, timberland, rangeland, recreational opportunities, historic and cultural assets, scenic resources, and local economies. Wildfire is of special concern to populations residing in moderate, high, and very high fire hazard severity zones as mapped in the Public Record.

Reporting Standards: "IN" shall be reported as will the more/most severe mapped Fire Hazard Severity Zone (Very High, High, or Moderate) affecting any portion of the Property as delineated in the Public Record. "NOT IN" shall be reported if no portion of the Property is located within a mapped Fire Hazard Severity Zone as delineated in the Public Record. Note: The Public Record relies on data which may be subject to change by state or local fire authorities. For more information please refer to the discussions regarding "Very High Fire Hazard Severity Zones (VHFHSZ)", "Notice Regarding Fire Hazard Severity Zone (AB 38)", and "Senate Bill 63 (SB 63) Advisory" the State Defined Natural Hazard Zones section of this Report.

TSUNAMI

Seismic sea waves, also known as tsunamis, result most commonly from earthquakes, but can also be caused by landslides or volcanic eruptions. An underwater disturbance close to the coast can result in a tsunami that reaches coastal communities within minutes. Strong currents and debris cause much of the damage inflicted by tsunamis, and hazardous impacts include drinking water contamination and fires from ruptured gas lines. Tsunami hazard area maps from the California Geological Survey ("CGS") within the California Department of Conservation were updated in 2022 and display the most extreme tsunami potential from a variety of projected scenarios. Although the Napa County boundary resides inland from the coast,

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tsunami waves can travel much farther inland than normal waves. Tsunami waves from the Pacific Ocean can reach the county in areas that border parts of the San Pablo Bay. In the event of a tsunami, residents and visitors are advised to move outside the hazard area as soon as possible. The tsunami hazard zones in Napa County are adjacent to the San Pablo Bay in the southern part of the county surrounding the Napa-Sonoma Marshes Wildlife Area. The Public Record identifies the location mapped tsunami hazard inundation areas in Napa County. **NOTE:** The Public Record relies on 2022 tsunami hazard data produced collectively by the California Governor's Office of Emergency Services, CGS, AECOM Technical Services, and the Tsunami Research Center at the University of Southern California. Those source agencies explicitly describe this data and corresponding map as "not a legal document and does not meet disclosure requirements for real estate transactions nor for any other regulatory purpose." For more information, please refer to the "Tsunami Map Advisory" in this Report or visit the California Geological Survey's California Tsunami Maps and Data portal at the following link: <https://www.conservation.ca.gov/cgs/tsunami/maps>

Reporting Standards: "IN" shall be reported if any portion of the Property is located within a mapped "Tsunami Inundation Zone" situated within the Napa County as depicted in the Public Record. "NOT IN" shall be reported if no portion of the Property is located within a mapped "Tsunami Inundation Zone" situated within the Napa County as depicted in the Public Record.

OTHER HAZARDS

The "Dam Inundation Zones" depicted in "Figure SAF-2: Napa County Dam Inundation Zones" are redundant of those mapped by the California Department of Water Resources ("DWR") that are already subject to state-level statutory disclosure but which may be subject to change. For more information please refer to the discussions of Dam Inundation and the Areas of Potential Flooding (Dam Failure) in this Report. The "FEMA Flood Hazard Zones" depicted in "Figure SAF-3: Flood Zones and Essential Public Facilities /Utilities Exposure" are redundant of those mapped by the Federal Emergency Management Agency ("FEMA") that are already subject to state-level statutory disclosure but which may be subject to change. For more information please refer to the Dam Inundation discussion and the Special Flood Hazard Area discussion in this Report. "Landslide Susceptibility" areas depicted in "Figure SAF-8: Napa County Landslide Susceptibility" rely on an extract of a statewide map of landslide susceptibility classes that is not of sufficient detail for parcel-specific determinations. The map's source may be viewed on the California Geological Survey ("CGS") website using the CGS Data Viewer at <https://maps.conservation.ca.gov/cgs/DataViewer/>. On that web page, input "Napa County, CA" in the search field (upper left corner below the words "Data Viewer"), click on the Layer List icon (upper right corner, third from right), and check the box for "Deep-Seated Landslide Susceptibility (CGS Map Sheet 58)" from the dropdown Layer List (near bottom). For information regarding landslide issues as described in the Public Record please see the Landslide discussion in this Report.

Unless otherwise noted above, the following natural hazards are referenced but not mapped in the Napa County General Plan Safety Element as officially amended and adopted in 2023:

LANDSLIDE

Landslides and slope failure hazards in Napa County pose a considerable threat to everyday services, including emergency response capabilities and transportation facilities. Areas of low, moderate, and high landslide susceptibility have been mapped in the county's unincorporated areas. Most of the high-susceptibility areas are in the hilly regions bordering the Napa Valley. Landslides are most frequently triggered during periods of high rainfall, which typically occur between November and April in Napa County. Seismic waves from earthquakes can also cause slope failure triggering landslides. According to the Public Record, landslides caused by earthquakes are usually located on steeper and longer slopes than those triggered by heavy rainfall. Hazards are greatest in steeply sloped areas, although slides may occur on slopes of 15 percent or less if the conditions are right. Slope steepness and underlying soils are the most important factors affecting landslide hazards. However, surface and subsurface drainage patterns also affect landslide hazards, and vegetation removal can increase the likelihood of a landslide.

Reporting Standards: No determination is reported because the Public Record relies on an extract statewide map that is not of sufficient detail for parcel-specific determinations. The source of the Public Record map states that this map should be used with caution, as site specific conditions can make some locations in low to moderate instability areas highly unstable and some locations in high instability areas less unstable.

DAM INUNDATION

According to the California Department of Water Resources ("DWR") Division of Dam Safety ("DSOD") there are 57 dams across Napa County. The primary danger associated with dam failure is high-velocity flooding downstream of the dam and limited warning times for evacuation. Other potential secondary hazards of dam failure are landslides around the reservoir's perimeter, bank erosion on the rivers, and destruction of downstream habitat. Based on the Public Record those areas of the county most threatened by dam inundation are along the Napa River corridor, including the cities of St. Helena, Yountville, and Napa. However, no dam failures have occurred in Napa County to date. Vulnerability varies by community and depends on the particular dam profile and the nature and extent of the failure.

Reporting Standards: No determination is reported because the "Dam Inundation Zones" depicted in the Public Record are redundant of those mapped by the California Department of Water Resources ("DWR") that are already subject to state-level statutory disclosure but which may be subject to change. For more information please refer to the Dam discussion and the Areas of Potential Flooding (Dam Failure) discussion in this Report.

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CLIMATE CHANGE

"Climate change" is defined in the Public Record as the significant and lasting alteration of global temperatures and weather patterns over a long period of time, caused by natural and human activity. Climate change has the potential to affect natural and human systems such as food production, water availability, public health, economic prosperity, and ecosystem biodiversity, sometimes creating or exacerbating hazards. Climate hazards include flooding, heat events, worsening air quality, wildfires, sea level rise, intensified droughts, and more. Due to its geographic location and environmental conditions, Napa County is expected to experience worsening impacts from air pollution, extreme weather, flooding, sea level rise, and wildfires. More specifically, regional air pollutants of ozone and fine particulate matter (PM2.5) are of greatest concern to the County. Napa County's valley environment makes the area particularly susceptible to the retention of pollution. Generally, agricultural activity, industrial operations, and truck traffic are the largest contributors to pollution.

Droughts affect almost every county in California and have caused millions of dollars in collective damages. In Napa County, drought conditions have the potential to require water restrictions, reduce water quality, restrict recreational opportunities, worsen air quality, and create health and economic impacts. Napa County's economy depends on a strong agricultural industry, which in turn provides the foundation for the County's second largest industry, tourism. Drought could have a devastating and cascading impact on the wine industry and local economy, specifically by reducing agricultural productivity. A drought can cause farmers to be unable to plant crops or can lead to the failure of planted crops. These conditions result in a loss of work for farmworkers and those in food processing and winemaking jobs. In the event of long-term droughts, other water-dependent industries are commonly forced to shut down all or a portion of their facilities, resulting in further layoffs. A drought can harm water-based recreation providers (e.g., swimming pool companies, water parks, and river rafting operators), as well as landscaping businesses and nurseries because people will not invest in new plants if water is not available to sustain them. Drought vulnerability usually depends on water demand, the ways in which the demand is met, and the availability of water supplies to meet the demand. As a result of drought conditions and expected drought conditions moving forward, water demand in California is expected to increase. Climate change is expected to increase drought and extreme weather conditions. Although the duration of drought is always in question, it is certain that California and Napa County will continue to be affected by drought moving forward.

Napa County experiences impacts from severe-weather conditions such as thunderstorms, powerful winds, heavy rains, hail, and heat waves. All people, property, and environments in the Napa County planning area are exposed to some degree to the impacts of severe weather events. Populations living at higher elevations with large trees and surrounding power lines may be more susceptible to wind damage and blackouts, while populations in low-lying areas are at risk for possible flooding from increased rainfall. As the local climate becomes warmer and drier and weather patterns become more volatile as a result, wildfire will remain a significant threat to the Napa County community. Climate change is projected to increase this current risk by anywhere from 10 to 20 percent, and the County will need to continue to adapt to this projected increase. This increase could cause additional threats to Napa County and has the potential to affect emergency services, roads, water supplies, housing access, and quality of life.

Reporting Standards: No determination is reported because the Public Record contains no map depicting this hazard within Napa County.

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CITY OF NAPA GEOLOGIC DISCUSSION

PUBLIC RECORD(S) SEARCHED: The following Public Record(s), contained in the updated City of Napa General Plan Final Environmental Impact Report ("FEIR") as officially adopted by the City of Napa in 2022, is/are used for the city-level disclosure(s) below: "Figure 3.6-2: Seismic Hazards in the Planning Area", "Figure 3.6-3: Shrink/Swell Potential in the Planning Area", "Figure 3.6-4: Water Erosion Hazard in the Planning Area", and "Figure 3.6-5: Wind Erosion Hazard in the Planning Area. Additional information regarding unmapped hazards as described in Chapter 3.7 ("Greenhouse Gas Emissions"), Chapter 3.9 ("Hydrology and Water Quality"), and Chapter 3.18 ("Wildfire") is also provided below.

FAULT

The entire San Francisco Bay Area is located within the San Andreas Fault System ("SAFS"), a complex of active faults that form the boundary between the North American and Pacific lithospheric plates. Movement of these plates relative to one another accumulates strain along the faults, which is released during earthquakes. Northern California has historically experienced numerous moderate to strong earthquakes generated by the SAFS. This level of active seismicity results in a relatively high seismic risk in the San Francisco Bay Area. The U.S. Geological Survey's ("USGS") Working Group on California Earthquake Probabilities estimates that there is a 72 percent chance that a 6.7 or greater magnitude earthquake will occur in the San Francisco Bay Area between 2014 and 2044. The SAFS includes numerous faults found by the California Geological Survey ("CGS") in the Bay Area under the Alquist-Priolo Earthquake Fault Zoning Act to be "active" (i.e., to have evidence of fault rupture in the past 11,000 years). Active regional faults include the San Andreas, Hayward, Calaveras, Greenville, Healdsburg-Rodgers Creek, and Concord-Green Valley (which extends into Napa County) faults. The Coast Range-Sierran Block Boundary is also currently recognized as a potential seismic source capable of generating moderate earthquakes that could affect the Planning Area. In addition to regional faults, local active faults within Napa County—the Cordelia and West Napa faults—also pose a risk to City residents and property. The West Napa fault zone crosses through western portions of the City, including the Linda Vista, Browns Valley, Westwood, and Stanly Ranch neighborhoods. On August 24, 2014, an earthquake of Moment Magnitude 6.0 occurred on the West Napa fault zone. The earthquake caused injuries and property damage in the City. The damage included significant damage to some commercial buildings, including historic structures, damage to wood-frame houses, buckling and cracking in road surfaces, and broken water mains.

Reporting Standards: California's Alquist-Priolo Fault Zone Act (1972) established a standard for the width of a regulatory fault zone -- one-eighth of one mile on both sides of an active fault trace. For city-level reporting purposes, "WITHIN" shall be reported if any portion of the Property is situated within 660 feet of one or more of the "Geologic Faults" as mapped within the City Planning Boundary as depicted in the Public Record. "NOT WITHIN" shall be reported if no portion of the Property is situated within 660 feet of one or more of the "Geologic Faults" as mapped within the City Planning Boundary as depicted in the Public Record.

LIQUEFACTION

Liquefaction is when soil temporarily transforms from a solid state to a liquefied state as a result of seismic ground shaking, commonly leading to ground displacement or ground failure. Liquefaction occurs in loose, saturated, granular soil types; therefore, soil layers where the groundwater table is near the surface have higher liquefaction potential than those in which the water table is located at greater depths. According to regional liquefaction hazard mapping from USGS, areas in Napa that are most susceptible to liquefaction (e.g., categorized as moderate-to-high, high, or very high) include areas along Napa River, Napa Creek, and Tulocay Creek. Parts of the Stanly Ranch and River East neighborhoods that were historic marshland are also susceptible to liquefaction. Much of the area west of the Napa River is mapped as having a low to moderate liquefaction susceptibility.

Reporting Standards: "IN" shall be reported as will the most severe level of Liquefaction Potential impacting any portion of the Property within the City Planning Boundary as delineated in the Public Record.

LANDSLIDE

Landslides and mudslides occur in places where slopes are unstable, such as the west side of the valley where the underlying geology is predominantly weaker, less consolidated sedimentary rock. On the other hand, nearly vertical slopes are stable in the east side of the Planning Area due to volcanic base rock. Based on regional landslide mapping from the CGS, there is only one area of active landslide deposits in the Planning Area, located west of Foster Road along the southern edge of the City. The western hills surrounding the Browns Valley area are particularly susceptible to landslide due to greater slope instability; the other areas in the City are primarily flat land and are not susceptible to landslides.

Reporting Standards: "IN" shall be reported if any portion of the Property is situated within "Predicted Debris Flow/Landslide Areas" within the City Planning Boundary as delineated in the Public Record. "NOT IN" shall be reported if no portion of the Property is situated within "Predicted Debris Flow/Landslide Areas" within the City Planning Boundary as delineated in the Public Record.

EXPANSIVE SOILS

Expansive soils are characterized by their ability to undergo significant volume changes (i.e., shrink and swell) due to variation in moisture content. Expansive soils are typically very fine grained and have a high to very high percentage of clay. They can damage structures and buried utilities and increase maintenance requirements. Generally, projects in areas with expansive soils may require special building foundations or grade preparation, such as the removal of problematic soils and

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their replacement with engineered soils. However, the relative strength or weakness of alluvial soils also depends on the combination of clay and sand. According to the Public Record, most of the Planning Area is underlain by soils with a moderate to high shrink-swell potential with some areas very high. Soils considered to have a very high shrink-swell potential occur mostly in the northern portion of the Planning Area along Trower Avenue, east and west of CA-29, and extending on the west side to Redwood Road; below Trancas Street west of CA-29; and surrounding the CA-29/West Lincoln Avenue interchange. The area underlain with soils exhibiting the lowest shrink-swell potential occurs in the eastern portion of the Planning Area, east of CA-121 and CA-221.

Reporting Standards: "IN" shall be reported as will the most severe level of "Shrink/Swell Potential" (Very High, High, Moderate, Low, or Not Rated) impacting any portion of the Property within the City Planning Boundary as delineated in the Public Record.

SOIL EROSION - WATER

Soil erosion is a natural process by which soil particles are removed by wind, water, or gravity. Different soils will have different susceptibility to erosion depending on particle size, gradation, organic structure, and permeability. Additionally, topography (including length and steepness of slope) and presence of vegetative cover influence a soil's susceptibility to erosion. Soils containing a high percentage of silt or very fine clay are generally the most erodible. According to the Public Record, the majority of the City Planning Area is underlain by soils with a slight susceptibility to erosion by water. Areas with a moderate to severe susceptibility to erosion by water are mostly located along the western and eastern perimeter of the City.

Reporting Standards: "IN" shall be reported as will the most severe level of "Water Erosion Hazard" (Very Severe, Severe, Moderate, Slight, or Not Rated) impacting any portion of the Property within the City Planning Boundary as delineated in the Public Record.

SOIL EROSION - WIND

According to the Public Record the majority of the Planning Area is underlain by soils with a low susceptibility to erosion by wind. Areas with a moderate to severe susceptibility to erosion by wind are mostly located along the Napa River and in the northern portion of the Planning Area along Trower Avenue, east and west of CA-29, and extending on the west side to Redwood Road; below Trancas Street west of CA-29; and surrounding the CA-29/West Lincoln Avenue interchange.

Reporting Standards: "IN" shall be reported as will the most severe level of "Water Erosion Hazard" (Moderate, Low, or Not Rated) impacting any portion of the Property within the City Planning Boundary as delineated in the Public Record.

OTHER HAZARDS

The "Flood Hazards" depicted in the City of Napa General Plan Safety and Noise Element are based on FEMA data that may be subject to change. For the most current FEMA Flood Zone information subject to statutory disclosure please refer to the state-level Special Flood Hazard Areas discussion in the preceding section of this Report.

Unless otherwise noted above, the following natural hazards are not mapped in either the Safety and Noise Element of City of Napa General Plan or the companion Final Environmental Impact Report as officially adopted in 2022:

FIRE

State law requires the California Department of Forestry and Fire Protection ("CAL FIRE"), to identify areas, or zones, of very high fire hazard severity potential under the Fire and Resources Assessment Program ("FRAP"). These Fire Hazard Severity Zones ("FHSZ") are mapped and identified based on expected burn probabilities, potential fuels over a 30- to 50-year time period, and their correlated expected fire behavior, in order to better predict possible vegetation fire exposure to buildings and developments. According to FRAP mapping, as of the date the Public Record was adopted, there are no Very High FHSZ in the City Planning Area. The western and southeastern borders of the City Planning Area are adjacent to Moderate FHSZs, while the remaining northern, eastern, and southern portions of the City Planning Area are undesignated. All Moderate, High, and Very High FHSZs are under the financial responsibility of the State for fire protection and prevention in areas called State Responsibility Areas ("SRAs"). In addition to State Responsibility, Very High FHSZs are under the responsibility of the local jurisdiction for fire protection and prevention. In 2017, three major wildfires occurred within close proximity of the City's Planning Area: the Nuns Fire, the Patrick Fire, and the Atlas Fire. The Nuns Fire was suspected of originating less than 0.5 mile north of Highway 12, northwest of the Planning Area. The fire burned 56,216 acres and resulted in three fatalities. The Patrick Fire burned along the west side of the City on Patrick Road, including a small portion within City Limits, and it burned 10,000 acres and destroyed several homes before merging with the Nuns fire. The two merged fires cumulatively affected nine wineries within the area, resulting in the destruction of buildings and infrastructure. The Atlas Fire originated on Atlas Peak Road east of the City Planning Area, and reached less than a quarter-mile from the City. The fire burned 51,624 acres and resulted in six fatalities. The fire also affected 10 wineries, including one winery that was completely destroyed. In 2020, two additional major fires occurred in Napa County. Lightning storms in August 2020 began a series of fires, including the Hennessey Fire (part of the LNU Lightning Complex), which began in the rural east county around Lake Berryessa. The fire burned 363,220 acres and destroyed 787 homes, 12 commercial buildings, and 692 other structures. In September 2020, the Glass Fire, named after its origin at Glass Mountain Road in Napa County, burned along Silverado Trail then jumped Napa Valley to the Mayacamas Mountains in the west. The fire destroyed 307 homes, 343 commercial buildings, and 266 other buildings and infrastructure, burning over 67,480 acres in total. Although the City Planning Area is not designated as being located within a FHSZ by CAL FIRE, the City considers wildfire to be a serious risk to life and property. In particular, the City

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considers the densely developed perimeters of the Planning Area along Silverado Trail to the east and Redwood Road to the west as especially susceptible to damage from wildfires.

Reporting Standards: No determination is reported because the Public Record contains no map which explicitly depicts the location of this hazard within the City Planning Boundary.

DAM INUNDATION

The following dams serve the City: Conn Dam (Lake Hennessey) and Milliken Dam. The State owns Rector Reservoir, and the City owns Conn Dam and Lake Hennessey and the Milliken Dam and Reservoir. If Lake Hennessey/Conn Dam, the Milliken Reservoir, or the Rector Reservoir were to fail, parts of the Planning Area along Napa River would be flooded, namely south of Trancas Street between Main Street and Silverado Trail, south of Lincoln Avenue between Jefferson Street and Silverado Trail, and south of First Street between SR 29 and Silverado Trail/Soscol Avenue. These areas generally coincide with areas with flood risk identified by FEMA. Excluding Rector Reservoir, which is not within the City's jurisdiction, the City can reduce the risk of dam failure by cooperating with the Division of Safety of Dams in addressing any needed maintenance or structural improvements.

Reporting Standards: No determination is reported because the Public Record contains no map which explicitly depicts the location of this hazard within the City Planning Boundary.

CLIMATE CHANGE

Climate change refers to a change in the average global climate that may affect wind patterns, storms, precipitation, and temperature. The impacts of climate change are readily apparent in Napa County, which has seen extensive wildfires in recent years, including in areas close to the City's edges. Drought and flooding are becoming more frequent in Napa Valley, as they are elsewhere in California. Even though climate change is a worldwide phenomenon, impacts are felt locally. Sea-level rise can impact tides and lead to rising water levels in the Napa River, potentially causing more severe flooding impacts to areas that have not previously been impacted. Rising temperatures, more intense drought conditions, an increase in soil temperatures, and other changes in climate can result in increased wildfire risk and have a negative effect on viticulture throughout Napa Valley.

Greenhouse gasses ("GHGs") are gases that trap heat in the atmosphere, and by doing so, regulate the earth's temperature. The current period of global warming is widely attributed to a buildup of GHG emissions from human-made sources that have proliferated and accelerated since the age of industrialization. The City seeks to be a leader in combating climate change through policies and approaches to reduce its climate impact. Adopting the General Plan Climate Change and Sustainability Element is intended to reflect a clear commitment from the City towards taking the necessary steps to advance the global climate change agenda at the local level. Developing strategies to reduce the GHG emissions associated with City operations and partnering with other jurisdictions and departments are key elements to achieving this vision. While the City government can be a leader in sustainability and climate change, reducing GHG emissions at a citywide scale will also require partnerships with businesses and other organizations, and changes in individual behavior. Incorporating sustainable building practices and reducing vehicle emissions are direct ways Napa residents can contribute to reducing their environmental impacts.

Reporting Standards: No determination is reported because the Public Record contains no map depicting this hazard within the City Planning Boundary.

END OF LOCAL AREA DISCLOSURES AND DISCUSSIONS SECTION

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Part 3. Additional Property Specific Disclosures

LOCAL VEGETATION MANAGEMENT ORDINANCE DISCLOSURE

DISCUSSION: In a wildland area, brush clearance around a structure ("defensible space") on private property is typically mandated by law. The required distances and degrees of clearance vary with jurisdiction. Where the state (CAL FIRE) has fire protection responsibility, three clearance zones are specified outward from the foundation (Calif. Public Resources Code Section 4291): 0-5 feet (ember-resistant zone), 5-30 feet (mowed grass and limbed trees), and 30-100 feet (safely spaced shrubs and trees).

Those CAL FIRE zones are the minimum standard where a city or county or local fire protection district has adopted a Very High Fire Hazard Severity Zone pursuant to state law (Calif. Government Code Section 51178 or 51179). However, a local jurisdiction may pass its own law that requires more intensive clearance over greater distances on a property, and over specified districts and within strict compliance deadlines.

Click VEGETATION-ORD@firstam.com (email) to explore whether the Property subject to this transaction may be located in an area where a local vegetation management ordinance requiring defensible space around the property applies.

Senate Bill 63 (SB 63): Fire Protection Building Standards for New Construction

In February 2025, the State of California adopted the 2024 International Wildland-Urban Interface Code (IWUIC) as the basis for Title 24, Part 7, 2025 California Wildland-Urban Interface Code (formerly titled "Chapter 7A"). The IWUIC regulates new construction in a wildland area. Specifically, the IWUIC establishes minimum standards for the protection of life and property by increasing the ability of a building, including residential and commercial occupancy types, to resist the intrusion of flames or burning embers projected by a vegetation fire.

The fire protection building standards under the IWUIC, as adopted, apply to unincorporated lands in a State Responsibility Area ("SRA"). In a Local Responsibility Area ("LRA"), those fire protection building standards currently apply to land within a Very High Fire Hazard Severity Zone or a Wildland Urban Interface ("WUI") Fire Area as designated by cities and other local agencies.

Beginning February 10, 2025, pursuant to California Senate Bill 63, approved in 2021 (Government Code §51178 as amended), the Director of the Department of Forestry and Fire Protection ("Director") is releasing maps of Fire Hazard Severity Zones ("FHSZ") in the LRA, in phases by California region. Those maps include Moderate and High FHSZ, in addition to Very High FHSZ already designated in LRA. The SB 63 law ("SB 63") requires the State Fire Marshal, in consultation with the Director and other state agencies, to propose, and the State Building Standards Commission to adopt, expanded application of specified building standards to the High FHSZ in the LRA—and to consider, if it is appropriate, expanding application of these building standards to the Moderate FHSZ in the LRA.

Affected Disclosures: SB 63 does not itself create a new real estate disclosure. However, expansion of fire protection building standards to High and Moderate FHSZ in the LRA may affect the cost of new construction or modifications to existing structures on properties in those fire zones and, therefore, may be a material fact in a real property transaction. This Report provides that disclosure, if applicable, in the Property Disclosure Summary, in the "Senate Bill 63 (SB 63): Fire Protection Building Standards for New Construction" determination.

In addition, a prior law that still controls, Assembly Bill 38 ("AB 38"), created certain disclosure and vegetation management (defensible space) obligations for property subject to AB 38 that is located in a High or a Very High FHSZ as identified by the Director, or as required by a local vegetation management ordinance. The recently released SB 63 maps extend the area subject to AB 38 by adding a High FHSZ in the LRA—in addition to the Very High FHSZ that already may exist. Therefore, disclosure of a High or a Very High FHSZ in the LRA is now required under AB 38. This Report provides that disclosure, if applicable, in the Property Disclosure Summary, in the "Fire Hazard Severity Zone (AB 38)" determination.

A local agency may, at its discretion, include areas within the jurisdiction of the local agency, not identified as Very High Fire Hazard Severity Zones by the State Fire Marshal, as Very High Fire Hazard Severity Zones. Likewise, a local agency may include areas not identified as Moderate and High Fire Hazard Severity Zones by the State Fire Marshal, as Moderate and High Fire Hazard Severity Zones, respectively. Where a local agency has designated, by ordinance, such an expanded FHSZ, this Report will provide that disclosure in the Property Disclosure Summary, in the "Fire Hazard Severity Zone pursuant to Gov. Code §51179." Please note that any mapped FHSZ boundary modifications submitted by the local agency to CAL FIRE may not be reflected in CAL FIRE data and will have to be obtained from the local agency directly.

JCP-LGS Reports will continue to include the current "NHD Statement" (the one-page statutory form at the front of the report) as specified under California Civil Code 1103.2, until such time that the Legislature officially amends that form with respect to the "Very High Fire Hazard Severity Zone" or any other listed disclosure.

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PUBLIC RECORD: Official digital data of "Fire Hazard Severity Zones in the Local Responsibility Areas [LRA]" as identified by CAL FIRE and as modified concurrent with subsequent official CAL FIRE updates, pursuant to Section 51178 of the Government Code.

REPORTING STANDARD: "IN" shall be reported as will any mapped Fire Hazard Severity Zone ("Very High", "High", or "Moderate") in the local responsibility area affecting any portion of the Property as identified by the State Fire Marshal in the Public Record. "NOT IN" shall be reported if no portion of the Property is located within a Fire Hazard Severity Zone in the local responsibility area as identified by the State Fire Marshal in the Public Record. "Map Not Available" shall be reported if Fire Hazard Severity Zones in the local responsibility area as identified by the State Fire Marshal in the Public Record are not timely available as of the Report Date.

FORMER MILITARY ORDNANCE SITE DISCLOSURE

DISCUSSION: Former Military Ordnance (FUD) sites can include sites with common industrial waste (such as fuels), ordnance or other warfare materiel, unsafe structures to be demolished, or debris for removal. California Civil Code Section 1102 requires disclosure of those sites containing unexploded ordnance. "Military ordnance" is any kind of munitions, explosive device/material or chemical agent used in military weapons. Unexploded ordnance are munitions that did not detonate. NOTE: **MOST** FUD sites do not contain unexploded ordnance. Only those FUD sites that the U.S. Army Corps of Engineers (USACE) has identified to contain Military Ordnance or have mitigation projects planned for them are disclosed in this Report. Additional sites may be added as military installations are released under the Federal Base Realignment and Closure (BRAC) Act. Active military sites are NOT included on the FUD site list.

PUBLIC RECORD: Data contained in Inventory Project Reports, Archives Search Reports, and related materials produced for, and made publicly available in conjunction with, the Defense Environmental Restoration Program for Formerly Used Defense Sites by the U.S. Army Corps of Engineers. Sites for which no map has been made publicly available shall not be disclosed.

REPORTING STANDARD: If one or more facility identified in the Public Record is situated within a one (1) mile radius of the Property, "WITHIN" shall be reported. The name of that facility or facilities shall also be reported.

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AIRPORT INFLUENCE AREA DISCLOSURE

DISCUSSION:

Certain airports are not disclosed in this Report. JCP-LGS has made a good faith effort to identify the airports covered under Section 1102.6a. Sources consulted include official land use maps and/or digital data made available by a governing Airport Land Use Commission (ALUC) or other designated government body. Most facilities for which an Airport Influence Area has been designated are included on the "California Airports List" maintained by the California Department of Transportation's Division of Aeronautics. Not disclosed in this Report are public use airports that are not in the "California Airports List", airports that are physically located outside California, heliports and seaplane bases that do not have regularly scheduled commercial service, and private airports or military air facilities unless specifically identified in the "California Airports List". **If the seller has actual knowledge of an airport in the vicinity of the subject property that is not disclosed in this Report, and that is material to the transaction, the seller should disclose this actual knowledge in writing to the buyer.**

Most facilities for which an Airport Influence Area has been designated are included on the "California Airports List" maintained by the California Department of Transportation's Division of Aeronautics. The inclusion of military and private airports varies by County, and heliports and seaplane bases are not included, therefore, airports in these categories may or may not be included in this disclosure.

NOTE: Proximity to an airport does not necessarily mean that the property is exposed to significant aviation noise levels. Alternatively, there may be properties exposed to aviation noise that are greater than two miles from an airport. Factors that affect the level of aviation noise include weather, aircraft type and size, frequency of aircraft operations, airport layout, flight patterns or nighttime operations. Buyer should be aware that aviation noise levels can vary seasonally or change if airport usage changes.

PUBLIC RECORD: Based on officially adopted land use maps and/or digital data made publicly available by the governing ALUC or other designated government body. If the ALUC or other designated government body has not made publicly available a current officially adopted airport influence area map, then California law states that "a written disclosure of an airport within two (2) statute miles shall be deemed to satisfy any city or county requirements for the disclosure of airports in connection with transfers of real property."

REPORTING STANDARD: "IN" shall be reported along with the facility name(s) and the "Notice of Airport in Vicinity" if any portion of the Property is situated within either (a) an Airport Influence Area as designated on officially adopted maps or digital data or (b) a two (2) mile radius of a qualifying facility for which an official Airport Influence Area map or digital data has not been made publicly available by the ALUC or other designated governing body. **"NOT IN"** shall be reported if no portion of the Property is within either area.

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AIRPORT NOISE DISCLOSURE

DISCUSSION: California Civil Code §1102.17 requires the seller(s) of residential real property who has/have actual knowledge that the property in the transaction is affected by airport use must give written notice of that knowledge, as soon as practicable, before transfer of title.

Under the Federal Aviation Administration's *Airport Noise Compatibility Planning Program Part 150*, certain 65 decibel (dB) Community Noise Equivalent Level (CNEL) contour maps have been produced for some airports. Not all airports have produced noise exposure maps. A property may be near or at some distance from an airport and not be within a delineated noise exposure area, but still experience aviation noise. Unless 65dB CNEL contour maps are published, helipads and military sites are not included in this section of the Report.

The *Airport Noise Compatibility Planning Program* is voluntary and not all airports have elected to participate. Furthermore, not all property in the vicinity of an airport is exposed to 65dB CNEL or greater average aviation noise levels. Conversely a property may be at some distance from an airport and still experience aviation noise. Buyer should be aware that aviation noise levels can vary seasonally or change if airport usage changes after a map is published or after the Report Date. JCP-LGS uses the most seasonally conservative noise exposures provided.

Federal funding may be available to help airports implement noise reduction programs. Such programs vary and may include purchasing properties, rezoning, and insulating homes for sound within 65dB areas delineated on CNEL maps. Airport owners have also cooperated by imposing airport use restrictions that include curfews, modifying flight paths, and aircraft limitations.

PUBLIC RECORD: Certain 65 decibel (dB) Community Noise Equivalent Level (CNEL) contour maps produced under the Federal Aviation Administration's *Airport Noise Compatibility Planning Program Part 150*.

REPORTING STANDARD: "IN" shall be reported if any portion of the Property is situated within a 65 decibel Community Noise Equivalent Level contour identified in the Public Record. "NOT IN" shall be reported if no portion of the Property is situated within a 65 decibel Community Noise Equivalent Level contour identified in the Public Record.

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SAN FRANCISCO BAY CONSERVATION AND DEVELOPMENT COMMISSION DISCLOSURE

DISCUSSION: As of July 1, 2005, Civil Code §1103.4 mandates disclosure to buyers of certain real estate if the boundary of the property is determined to be (1) within 100 feet of the San Francisco Bay shoreline as mapped in 1997 by the National Ocean Survey (NOS), an agency of the National Oceanographic and Atmospheric Administration (NOAA); or (2) within another mapped zone established by the Bay Conservation and Development Commission (BCDC). The BCDC has regulatory jurisdiction within 100 feet inland from the point of "mean higher high water" as mapped by the NOS, and within other zones the agency has defined along the San Francisco Bay margin (BCDC Memo entitled "Guidance on Determining Commission Jurisdiction Pursuant to Senate Bill 1568").

Notice is required to prevent unknowing violations of the law by new owners who were unaware that certain activities on the real property are subject to the BCDC's permit requirements. The BCDC notes that the Bay is a highly dynamic environment and the shoreline changes over time (see Discussion below). In addition, there is inherent uncertainty in the shoreline position as mapped by the NOS or any agency. The BCDC advises the buyer and other interested parties to contact its office if a more authoritative jurisdictional determination is desired. The BCDC office is located at 50 California Street, Suite 2600, San Francisco, California 94111, and can be reached at (415) 352-3600, or by email to info@bcdc.ca.gov

The BCDC has issued maps for some parts of its jurisdiction, including the San Francisco Bay Plan maps (California Code of Regulations, Title 14, Section 10121) and the Suisun Marsh Plan maps (Nejedly-Bagley-Z'berg Suisun Marsh Preservation Act of 1974). Official maps have not been issued for other parts of the BCDC jurisdiction (McAteer-Petris Act areas) because the Bay is a highly dynamic environment and the shoreline changes over time (in part because the sea level also changes over time). In those areas where official BCDC maps are not available or along the edges of the BCDC's mapped jurisdiction, to meet the disclosure requirements, this Report will indicate that the property "could be within" the BCDC's jurisdiction and that a location-specific jurisdictional determination should be made by consulting the BCDC. This determination of "could be within" the BCDC's jurisdiction was recommended by the BCDC in that certain Memo entitled "Guidance on Determining Commission Jurisdiction Pursuant to Senate Bill 1568" issued in February 2005 and posted on the BCDC website.

PUBLIC RECORDS: San Francisco Bay Plan maps (California Code of Regulations, Title 14, Section 10121) and the Suisun Marsh Plan maps (Nejedly-Bagley-Z'berg Suisun Marsh Preservation Act of 1974) made publicly available by BCDC and that certain Memo entitled "Guidance on Determining Commission Jurisdiction Pursuant to Senate Bill 1568" issued by BCDC in February 2005 and posted on the BCDC website ("BCDC Memo").

REPORTING STANDARD: "WITHIN" shall be reported if any portion of the Property is situated within an areas mapped by BCDC or is within the 100-foot shoreline band. "COULD BE WITHIN" shall be reported if any portion of the Property is situated within one-quarter (1/4) mile of either an area mapped by BCDC or the 100-foot shoreline band. "NOT WITHIN" shall be reported if no portion of the Property is situated within an area that would otherwise be reported as either "WITHIN" or "COULD BE WITHIN".

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Part 4. General Advisories

METHAMPHETAMINE CONTAMINATED PROPERTY DISCLOSURE ADVISORY

DISCUSSION: According to the "Methamphetamine Contaminated Property Cleanup Act of 2005" a property owner must 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 meth lab activity. The owner must also give a copy of the pending order to the buyer to acknowledge receipt in writing. Failure to comply with these requirements may subject an owner to, among other things, a civil penalty up to \$5,000. Aside from disclosure requirements, this new law also sets forth procedures for local authorities to deal with meth-contaminated properties, including the filing of a lien against a property until the owner cleans up the contamination or pays for the cleanup costs.

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MOLD ADVISORY

DISCUSSION: The Buyer is hereby advised that naturally occurring molds may exist both inside and outside of any home and may not be visible to casual inspection. Persons exposed to extensive mold levels can become sensitized and develop allergies to the mold or other health problems. Extensive mold growth can damage a structure and its contents. All prospective purchasers of residential and commercial property are advised to thoroughly inspect the Property for mold. Be sure to inspect the Property inside and out for sources of excess moisture, current water leaks and evidence of past water damage.

As part of a buyer's physical inspection of the condition of a property, the buyer should consider engaging an appropriate and qualified professional to inspect and test for the presence of harmful molds and to advise the buyer of any potential risk and options available. This advisory is not a disclosure of whether harmful mold conditions exist at a property or not. No testing or inspections of any kind have been performed by The Company. Any use of this form is acknowledgement and acceptance that The Company does not disclose, warrant or indemnify mold conditions at a property in any way and is not responsible in any way for mold conditions that may exist. Information is available from the California Department of Health Services Indoor Air Quality Section fact sheet entitled, "Mold in My Home: What Do I Do?" The fact sheet is available at https://www.cdph.ca.gov/Programs/CCDPHP/DEODC/EHLB/IAQ/CDPH%20Document%20Library/MMIMH_050619_ADA.pdf or by calling (510) 620-3620.

The Toxic Mold Protection Act of 2001 requires that information be developed regarding the potential issues surrounding naturally occurring molds within a home. Information was written by environmental authorities for inclusion in the *Residential Environmental Hazards: A Guide for Homeowners, Buyers, Landlords and Tenants* booklet developed by the California Environmental Protection Agency and the Department of Health Services. It is found in Chapter VII of that booklet, and includes references to sources for additional information.

For local assistance, contact your county or city Department of Health, Housing, or Environmental Health.

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RADON ADVISORY

DISCUSSION: For its Radon Advisory, JCP-LGS uses the updated assessment of radon exposure published in 1999 by the Lawrence Berkeley National Laboratory (LBNL) and Columbia University, under support from the U.S. Environmental Protection Agency (EPA), the National Science Foundation, and the US Department of Energy (published online at <http://www2.lbl.gov/Science-Articles/Archive/radon-risk-website.html>). Based on this recent assessment, JCP-LGS radon advisory is as follows:

All of California's 58 counties have a predicted median annual-average living-area concentration of radon below 2.0 pCi/L (picocuries per liter of indoor air) -- which is well below the EPA's guideline level of 4 pCi/L and equivalent to the lowest hazard zone (Zone 3) on the 1993 EPA Map of Radon Zones.

The "median concentration" means that half of the homes in a county are expected to be below this value and half to be above it. All houses contain some radon, and a few houses will contain much more than the median concentration. **The only way to accurately assess long-term exposure to radon in a specific house is through long-term testing (sampling the indoor air for a year or more). The EPA recommends that all homes be tested for radon.**

NOTE: JCP-LGS does not use the EPA's 1993 map for advisory purposes because that map shows "short-term" radon exposure averaged by county. It was based on "screening measurements" that were intentionally designed to sample the worst-case conditions for indoor air in US homes--using spot checks (sampling for just a few days), in the poorest air quality (with sealed doors and windows), at the worst time of the year (winter), in the worst part of the house (the basement, if one was available). These short-term, winter, basement measurements are both biased and variable compared to long-term radon concentrations (averaged over a year) in the living area of a house. Long-term concentrations are a more accurate way to judge the long-term health risk from radon. For the above reasons, the EPA expressly disclaims the use of its 1993 map for determining whether any house should be tested for radon, and authorizes no other use of its map for property-specific purposes. For additional information about EPA guidelines and radon testing, see "Chapter VII--Radon", in the California Department of Real Estate's *Residential Environmental Hazards: A Guide for Homeowners, Homebuyers, Landlords and Tenants*.

ENDANGERED SPECIES ACT ADVISORY

DISCUSSION: The Federal Endangered Species Act of 1973 ("ESA"), as amended, requires that plant and animal species identified and classified ("listed") by the Federal government as "threatened" or "endangered" be protected under U.S. law. Areas of habitat considered essential to the conservation of a listed species may be designated as "critical habitat" and may require special management considerations or protection. All threatened and endangered species -- even if critical habitat is not designated for them -- are equally afforded the full range of protections available under the ESA.

In California alone, over 300 species of plants and animals have been designated under the ESA as threatened or endangered, and over 80 species have critical habitats designated for them. Most California counties are host to a dozen or more protected species and, in many cases, 10 or more species have designated critical habitats within a county.

ADVISORY: An awareness of threatened and endangered species and/or critical habitats is not reasonably expected to be within the actual knowledge of a seller.

No federal or state law or regulation requires a seller or seller's agent to disclose threatened or endangered species or critical habitats, or to otherwise investigate their possible existence on real property. Therefore, Buyer is advised that, prior to purchasing a vacant land parcel or other real property, Buyer should consider investigating the existence of threatened or endangered species, or designated critical habitats, on or in the vicinity of the Property which could affect the use of the Property or the success of any proposed (re)development.

FOR MORE INFORMATION: Complete and current information about the threatened and endangered species in California that are Federally listed in each county -- including all critical habitats designated there -- is available on the website of the U.S. Fish & Wildlife Service, the Federal authority which has enforcement responsibility for the ESA.

U.S. Fish & Wildlife Service Endangered Species Database (TESS)

<https://www.fws.gov/endangered/>

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ABANDONED MINES ADVISORY

DISCUSSION: According to the California Department of Conservation, Division of Mine Reclamation, since the Gold Rush of 1849, tens of thousands of mines have been dug in California. Many were abandoned when they became unproductive or unprofitable. The result is that California's landscape contains many thousands of abandoned mines, which can pose health, safety, or environmental hazards on and around the mine property. Mines can present serious physical safety hazards, such as open shafts or adits (mine tunnel), and they may create the potential to contaminate surface water, groundwater, or air quality. Some abandoned mines are such massive problems as to earn a spot on the Federal Superfund environmental hazard list.

No California law requires the disclosure of abandoned mines in a real estate transaction, unless the existence of an abandoned mine is within the actual knowledge of the Seller and is deemed to be a fact material to the transaction.

The Division of Mine Reclamation (DMR) and the U.S. Geological Survey maintain a database of abandoned mines -- however, it is known to be incomplete and based on maps that are often decades out of date. Many mines are not mapped because they are on private land. The DMR warns that, ***"Many old and abandoned mines are not recorded in electronic databases, and when they are, the information may not be detailed enough to accurately define, differentiate or locate the mine feature, such as a potentially hazardous vertical shaft or horizontal adit or mine waste."*** (See reference below.)

Accordingly, this Report does not contain an abandoned mines disclosure from any government database or map or any other source, in order to protect the seller from liability for non-disclosure of unrecorded abandoned mines.

Parties concerned about the possible existence or impact of abandoned mines in the vicinity of the Property are advised to retain a State-licensed geotechnical consultant to study the site and issue a report. Other sources of information include, but are not limited to, the State Division of Mine Reclamation at (916) 323-9198 (website: <https://www.conservation.ca.gov/DMR>), and the Engineering, Planning or Building Departments in the subject City and County.

FOR MORE INFORMATION: For more information visit the State Division of Mine Reclamation's website at: <https://www.conservation.ca.gov/dmr/publications/Documents/Abandoned%20Mine%20Lands%20FAQs.pdf>

OIL & GAS WELL ADVISORY

California is currently ranked fourth in the nation among oil producing states. Surface oil production is concentrated mainly in the Los Angeles Basin and Kern County, and in districts elsewhere in the state. In recent decades, real estate development has rapidly encroached into areas where oil production has occurred. Because the state's oil production has been in decline since the 1980's, thousands of oil and gas wells have been shut down or abandoned, and many of those wells are in areas where residential neighborhoods now exist.

According to the California Department of Conservation ("DOC"), to date, about 230,000 oil and gas wells have been drilled in California and around 105,000 are still in use. The majority of remaining wells have been sealed ("capped") under the supervision of the DOC's Geologic Energy Management Division (CalGEM). A smaller number have been abandoned and have no known responsible operator -- these are called "orphan" wells. The state has a special fund that pays the cost of safely capping orphan wells, however, that program is limited in its scope and progress.

Buyer should be aware that, while the DOC database is the most comprehensive source available for California oil and gas well information, the DOC makes no warranties that the database is absolutely complete, or that reported well locations are known with absolute accuracy.

For More Information

For a search of the state's databases of oil and gas wells and sites of known environmental contamination on or near the Property, please obtain the JCP-LGS Residential Environmental Report. For general information, visit the California Department of Conservation, Geologic Energy Management Division (CalGEM) at <https://www.conservation.ca.gov/CalGEM/>.

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ELECTROMAGNETIC FIELD ("EMF") ADVISORY

According to the National Cancer Institute ("NCI") a 1979 study pointed to a possible association between living near electric power lines and childhood leukemia. More recent studies have not found an association or have found one only for those children who lived in homes with very high levels of magnetic fields present in few residences. The NCI also notes that a majority of epidemiological studies have also shown no relationship between breast cancer in women and exposure to extremely low frequency EMFs ("ELF-EMF"s) in the home, although a few individual studies have suggested an association; only one reported results that were statistically significant. Sources of extremely low frequency ELF-EMF include power lines, electrical wiring, and electrical appliances such as shavers, hair dryers, and electric blankets. For more information please visit the NCI Electromagnetic Fields and Cancer portal at <https://www.cancer.gov/about-cancer/causes-prevention/risk/radiation/electromagnetic-fields-fact-sheet>

Weighing in on the same matter The World Health Organization ("WHO") states, "Based on a recent in-depth review of the scientific literature, the WHO concluded that current evidence does not confirm the existence of any health consequences from exposure to low level electromagnetic fields. However, some gaps in knowledge about biological effects exist and need further research." WHO also asserts, "Despite many studies, the evidence for any effect remains highly controversial. However, it is clear that if electromagnetic fields do have an effect on cancer, then any increase in risk will be extremely small. The results to date contain many inconsistencies, but no large increases in risk have been found for any cancer in children or adults." For more information please visit WHO's EMF Q&A website at <https://www.who.int/news-room/q-a-detail/electromagnetic-fields>

The National Institute of Environmental Health Science ("NIEHS") Electric & Magnetic Fields web page at <https://www.niehs.nih.gov/health/topics/agents/emf/index.cfm> states, "If you are concerned about EMFs emitted by a power line or substation in your area, you can contact your local power company to schedule an on-site reading. You can also measure EMFs yourself with the use of a gaussmeter, which is available for purchase online through a number of retailers."

For further information and additional reading please visit:

- United States Environmental Protection Agency ("U.S. EPA")
<https://www.epa.gov/radtown/electric-and-magnetic-fields-power-lines>
- The National Institute of Environmental Health Sciences ("NIEHS") & National Institutes of Health ("NIH")
https://www.niehs.nih.gov/health/materials/electric_and_magnetic_fields_associated_with_the_use_of_electric_power_questions_and_answers_english_508.pdf

**The Natural Hazard Disclosure Report
For NAPA County**

Property Address: 1583 EL CENTRO AVE
NAPA, NAPA COUNTY, CA 94558
("Property")

APN: 038-361-010-000
Report Date: 08/13/2025
Report Number: 3491854

TSUNAMI MAP ADVISORY

DISCUSSION: The California Emergency Management Agency (CalEMA), the University of Southern California Tsunami Research Center (USC), and the California Geological Survey (CGS) have prepared maps that depict areas of maximum tsunami inundation for all populated areas at risk to tsunamis in California (20 coastal counties). The maps were publicly released in December 2009 with the stated purpose that the maps are to assist cities and counties in identifying their tsunami hazard and developing their coastal evacuation routes and emergency response plans only.

These maps specifically contain the following disclaimer:

Map Disclaimer: This tsunami inundation map was prepared to assist cities and counties in identifying their tsunami hazard. It is intended for local jurisdictional, coastal evacuation planning uses only. This map, and the information presented herein, **is not a legal document and does not meet disclosure requirements for real estate transactions nor for any other regulatory purpose.** The California Emergency Management Agency (CalEMA), the University of Southern California (USC), and the California Geological Survey (CGS) make no representation or warranties regarding the accuracy of this inundation map nor the data from which the map was derived. Neither the State of California nor USC shall be liable under any circumstances for any direct, indirect, special, incidental or consequential damages with respect to any claim by any user or any third party on account of or arising from the use of this map.

A tsunami is a series of ocean waves or surges most commonly caused by an earthquake beneath the sea floor. These maps show the maximum tsunami inundation line for each area expected from tsunamis generated by undersea earthquakes and landslides in the Pacific Ocean. Because tsunamis are rare events in the historical record, the maps provide no information about the probability of any tsunami affecting any area within a specific period of time.

Although these maps may not be used as a legal basis for real estate disclosure or any other regulatory purpose, the CGS has, however, provided diagrams of the maps online which the public can view. To see a maximum tsunami inundation map for a specific coastal community, or for additional information about the construction and/or intended use of the tsunami inundation maps, visit the websites below:

State of California Emergency Management Agency, Earthquake and Tsunami Program:
<https://www.conservation.ca.gov/cgs/tsunami/maps>

University of Southern California -- Tsunami Research Center:
<https://tsunamiresearchcenter.com/category/tsunami-archive/>

State of California Geological Survey Tsunami Information:
<https://www.tsunami.gov/>

National Oceanic and Atmospheric Agency Center for Tsunami Research (MOST model):
<http://nctr.pmel.noaa.gov/time/background/models.html>

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RESIDENTIAL FIREPLACE DISCLOSURE

Residential wood burning is the leading source of wintertime air pollution in the Bay Area and studies have confirmed there are significant health impacts from exposure to fine particulate matter found in wood smoke. The Bay Area Air Quality Management District ("BAAQMD") established the Wood Burning Devices (Wood Smoke Rule), Regulation 6, Rule 3 to reduce wintertime smoke pollution and protect public health. The Wood Smoke Rule requires anyone selling, renting or leasing a property in the Bay Area to disclose the potential health impacts from air pollution caused from burning wood. Fine particulate matter, also known as PM2.5, can travel deep into the respiratory system, bypass the lungs and enter the blood stream. Exposure may cause short term and long term health effects, including eye, nose and throat irritation, reduced lung function, asthma, heart attacks, chronic bronchitis, cancer and premature deaths. Exposure to fine particulates can worsen existing respiratory conditions. High PM2.5 levels are associated with increased respiratory and cardiovascular hospital admissions, emergency department visits, and even deaths. Children, the elderly and those with pre-existing respiratory or heart conditions are most at risk from negative health effects of PM2.5 exposure. The Buyer should consult with a licensed professional to inspect, properly maintain, and operate a wood burning stove or fireplace insert according to manufacturer's specifications to help reduce wood smoke pollution. The Air District encourages the use of cleaner and more efficient, non-wood burning heating options such as gas-fueled or electric fireplace inserts to help reduce emissions and exposure to fine particulates.

When the BAAQMD issues a Winter Spare the Air Alert during the winter season from November 1 through the end of February, it is illegal to burn wood, manufactured fire logs, pellets or any solid fuels in fireplaces, wood stoves or outdoor fire pits. To check when a Winter Spare the Air Alert is issued and it is illegal to burn wood, please call 1-877-4NO-BURN or visit www.baaqmd.gov or www.sparetheair.org.

END OF NATURAL HAZARD DISCLOSURE REPORT SECTION
See Terms and Conditions at end of this Report.

California Property Tax Disclosure Report For NAPA County

Property Address: 1583 EL CENTRO AVE
NAPA, NAPA COUNTY, CA 94558
("Property")

APN: 038-361-010-000
Report Date: 08/13/2025
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California Property Tax Disclosure Report

The parties for whom this Report was prepared are the owner or transferor ("Seller") of the Commercial Property ("Property") on the Report Date, the buyer or transferee ("Buyer") of the Commercial Property from Seller as of the Report Date, and their respective licensed real estate agents ("Agents"). Seller, Buyer and the Agents are sometimes referred to herein as "Party" or "Parties."

Part 1. Introduction and Summary

This Tax Report section discusses the results of an electronic search of specified government lists ("Databases") containing real property tax information concerning the Commercial Property. This tax information is based on the County's Fiscal Year 2024-2025 Secured Property Tax Roll and other sources identified in the Report. To understand the information provided, please read this entire Report.

Summary of Property Tax Determinations

The Commercial Property:	IS	IS NOT	
A.		X	NOT SUBJECT TO a Mello-Roos Community Facilities District. 31
B.		X	NOT SUBJECT TO a 1915 Bond Act District. 31
C.		X	NOT SUBJECT TO a Property Assessed Clean Energy (PACE) Contract. 31
D.	X		SUBJECT TO one or more other direct assessments. 32
E.		X	NOT SUBJECT TO the State Responsibility Area Fire Prevention Fee (SRA Fee is suspended until 2031 by Assembly Bill 398 of 2017). 36

Determined by First American Real Estate Disclosures Corporation

THIS IS A DATABASE REPORT ONLY: The tax information in this Report only provides data derived from the County Tax Assessor's and Treasurer's Databases ("Databases") identified in this Report unless specified otherwise in the Report. While JCP-LGS has made good faith efforts to report from the Databases as accurately as possible, the quality, accuracy, and currency ("Database Date") of the information contained in these Databases can vary greatly. For more information regarding a specific Database, please read Part 2 of this Report. By use of this Report, Buyer agrees this is a Report product and not an insurance policy and is subject to the Terms and Conditions attached hereto and incorporated herein.

California Property Tax Disclosure Report For NAPA County

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Part 2. NOTICE OF SPECIAL TAX/ASSESSMENT

Special assessments, also referred to as direct or fixed assessments, are charges that are not based on the value of the property. These charges are levied to provide funding for services or improvements that directly benefit the property. Mello-Roos Community Facility Districts and 1915 Bond Districts are also classified as special assessments. PACE contract agreements are typically created pursuant to the Mello-Roos Act or the 1915 Bond Act. Certain special assessments may be subject to accelerated foreclosure if allowed to go delinquent.

**TO THE PROSPECTIVE PURCHASER OF THE COMMERCIAL PROPERTY AT THE ADDRESS REFERENCED ABOVE:
THIS IS A NOTIFICATION TO BUYER PRIOR TO PURCHASING THE COMMERCIAL PROPERTY.**

A. Mello-Roos Community Facilities Districts

This Commercial Property is NOT SUBJECT to Mello-Roos Community Facilities Districts.

Database: Secured Property Tax Roll

Database Date: FY 2024-2025

B. 1915 Bond Act Assessment Districts

This Commercial Property is NOT SUBJECT to 1915 Bond Assessment Districts.

Database: Secured Property Tax Roll

Database Date: FY 2024-2025

C. Notice of Property Assessed Clean Energy (PACE) Program

Property assessed clean energy (PACE) programs allow owners to finance energy and water efficiency and renewable energy projects, and qualifying seismic and wildfire safety improvements, on residential and commercial structures through a voluntary assessment on the property. PACE programs are offered by many city, county and regional agencies, with repayment periods from 5 to 20 years or more. **PACE liens are authorized pursuant to Section 53328 of the California Government Code, (the "Mello-Roos Community Facilities Act of 1982") or California Streets & Highways Code Section 8500 (the "1915 Act") and are disclosed pursuant to Section 1102.6b of the California Civil Code.**

WHAT THIS MEANS: If a property owner voluntarily enters into a PACE program, a contractual assessment lien is placed on the property. The lien is repaid through installments collected on the property owner's secured county property tax bill. In certain situations the program administrator may bill the property owner directly. If the property is sold and the contractual assessment is not repaid in full, the new owner may be responsible for future assessments contributing towards repayment of the PACE contract.

DISCLOSURES AT RESALE: A PACE lien runs with the land. This means that the responsibility to repay the PACE lien may fall to the new owner upon transfer of the property unless the lien is paid off before closing. This fact may be material to a buyer's decision to purchase or price offered for the property. In addition, the buyer's lender may require the lien to be paid in full before closing (for certain federally backed mortgages, for example). Therefore, the property seller and his or her real estate agent may have a duty to disclose the existence of a PACE lien on the sale property.

The Property IS NOT SUBJECT to a PACE lien documented in the county's Fiscal Year 2024-2025 Secured Property Tax Roll. Note: Buyer should read the preliminary title report and obtain and read all exceptions listed therein to investigate any PACE lien executed more recently. In the title report, lien exceptions are named as recorded with the county; therefore, a PACE lien may be listed under a name that is not obvious.

D. Accelerated Foreclosure Information

Certain assessment or bond issues may contain accelerated foreclosure liens which have priority over other real property taxes and are a legal right included as part of the security for the obligation. The issuers of such bonds are often contractually required to monitor and collect delinquent assessments quickly. Accordingly, these assessments are not subject to the five (5) year waiting period applicable to ad valorem real property taxes. If the real property is subject to such an assessment and the taxes are not paid promptly, the real property may be foreclosed upon and sold at public auction on an expedited basis. **Therefore, it is extremely important that the real property tax bill be paid on time to prevent the accelerated foreclosure.**

E. Approved Districts Which Have Been Formed and Authorized But Are Not Yet Levied

Certain Mello-Roos Communities Facilities Districts or 1915 Bond Act Assessment Districts may have been formed and authorized but have not yet to be levied. These Districts may not appear in this Report. However, the information regarding such districts may appear on your preliminary report issued by a title company. The district may levy a special tax on future property tax bills for the Property.

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Part 3. Current Property Tax Bill Summary

A. Summary of 2024-2025 Property Tax Bill

The following is a summary of Database information obtained from the NAPA COUNTY Secured Property Tax Roll (Database) for Tax Year 2024-2025 ("Database Date"). This summary is provided for informational purposes only. The summary includes Ad Valorem taxes which are based on the property's Assessed Value as well as other Non- Ad Valorem Direct or Special Assessments. Upon transfer of ownership, the Assessed Value may be reset to the Current Market Value or Sale Price which may result in a substantial change in the Ad Valorem taxes assessed. Please see Parts 4 and 5 of this Report for more information regarding Ad Valorem taxes and Supplemental taxes.

Total Assessed Value:	\$491,679.00
1st Installment Due 11/01/2024	\$2,818.04
2nd Installment Due 02/01/2025	\$2,818.04
Total Annual Tax Liability	\$5,636.08

General Ad Valorem Taxes

AGENCY	DESCRIPTION	AMOUNT	CONTACT PHONE
NAPA COUNTY TAX COLLECTOR	PROP 13 GENERAL 1% TAX RATE	\$4,916.78	707-253-4466
NAPA VALLEY COLLEGE 2002 BOND	COLLEGE BONDS	\$92.42	707-253-4466
NAPA VALLEY USD 2002 BOND	SCHOOL BONDS	\$69.32	707-253-4466
NAPA VALLEY USD 2016 BOND	SCHOOL BONDS	\$136.18	707-253-4466
NAPA VALLEY USD 2006 BOND	SCHOOL BONDS	\$162.24	707-253-4466
CTY OF NAPA PARAMEDIC	EMERGENCY SERVICES	\$73.74	707-253-4466
	TOTAL AD VALOREM TAXES	\$5,450.68	

Direct and/or Special Assessments

AGENCY	DESCRIPTION	AMOUNT	CONTACT PHONE
SF BAY RESTORATION AUTHORITY "CLEAN AND HEALTHY BA	PARCEL TAX	\$12.00	(888) 508-8157
MOSQUITO ABATEMENT	MOSQUITO ABATEMENT	\$25.98	(800) 273-5167
HOUSING AUTHORITY	COUNTY SERVICE AREA #4 - FARM HOUSING	\$56.42	(707) 251-1090
AG COMM	GLASSY WINGED SHARP SHOOTER	\$48.36	(707) 251-1090
NAPA COUNTY FLOOD MAINTENANCE	FLOOD CONTROL	\$42.64	(707) 259-8657
	TOTAL DIRECT ASSESSMENTS	\$185.40	

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Part 4. Estimating Property Taxes After the Sale

Instantly and securely calculate estimated property taxes and supplemental taxes on our website by clicking on the following link (or manually calculate them below):

<https://orderform.fanhd.com/Order/TaxCalcForm?token=HXpm6yZsEHnt8QMR4woPt5LtdjyOshJ5vGNPIZ%2fD%2b244Eavq2REPfX4N1UZpqSWCyZQcq1ZgKsJ6GiWjMVEieV%2fw97zTQXPr3nJJPaWDWEA%3d>

A. Calculating Property Taxes After Sale (ESTIMATE ONLY)

PROPERTY TAX ESTIMATOR

The following calculation method is provided to assist Buyer in estimating the approximate amount of property tax charges that the Commercial Property may be subject to for the upcoming tax year based on the assessed valuation being equal to the sales price. The amount derived is only an estimate and is not a substitute for a tax bill from the County, nor does it anticipate new property tax charges, fees or other changes in the property tax rates for future tax years.

1	Estimated Sales Price.....	• 1	\$	
2	Estimated Ad Valorem Tax Rate.....	• 2		0.01109
3	Multiply line 1 by line 2. This is your Estimated Ad Valorem Tax.....	• 3	\$	
4	Direct Assessments including Mello Roos Special Taxes, 1915 Bond Act Assessments or PACE Assessments applicable.....	• 4	\$	185.40
5	Add lines 3 and 4. Total Estimated Annual Tax Amount After Sale.....	• 5	\$	

The information in this subparagraph A is an estimate only. The purpose of this "ESTIMATOR" is to assist Buyer in planning for property taxes which will be applicable after the Sale Date. This "ESTIMATOR" requires the Buyer's projection of the purchase price of the Commercial Property. Please note that potential exemptions and exclusions are not reflected in this estimate.

Additionally, undeveloped or recently developed properties may be subject to additional Direct Assessments not included in this estimate. JCP-LGS is not responsible or liable for any losses, liabilities or damages resulting from use of this Property Tax Estimator.

B. Exemptions & Exclusions to Ad Valorem Taxes

California law provides certain exemptions or exclusions from reassessments. In order to determine if Buyer may qualify for any exemptions or exclusions or to obtain a comprehensive list of available exemptions and exclusions, please contact the County Tax Assessors Office 707-253-4466 or visit the County website at <https://www.countyofnapa.org/149/Assessor>. Additional information is also available on the website for the California Board of Equalization at www.boe.ca.gov

Reassessment Due to Decline in Value

Real estate markets are cyclical. In a less competitive market there are more sellers than buyers, and real estate prices can drop, sometimes precipitously. When a property is sold, in most cases its assessed value for tax purposes is set equal to the sale price. A drop in market value can mean the original assessment, and your property tax bill, is too high.

The County Tax Assessors Office is required to lower the assessment of any real property if it is higher than the current market value as of January 1 of each year. Each case is reviewed individually upon request by the property owner for the current year or the upcoming year. The annual deadline for filing an appeal – the "assessment appeal filing date" is November 30 in most California counties. For more information or to obtain a property tax reassessment request form, contact the Tax Assessors Office or visit the NAPA County website.

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Part 5. Supplemental Property Tax Information

A. General Information Regarding Supplemental Taxes

California law mandates the county assessor to reappraise real property upon a change in ownership or completion of new construction. The assessor's office issues a supplemental assessment which reflects the difference between the prior assessed value and the new assessment. This value is prorated based on the number of months remaining in the fiscal tax year which ends June 30.

Notices of the supplemental assessment are mailed out to the property owners prior to the issuance of the supplemental tax bill or refund if the value is reduced. The taxes or refund based on the supplemental assessment are in addition to the regular annual tax bill.

The supplemental tax will be due from the current owner in addition to the regular tax assessment. Accordingly for the first year of ownership, Buyer should plan for this additional payment.

B. Supplemental Property Tax Disclosure

The following notice is mandated by California Civil Code Section 1102.6c:

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 Assessor or Collector's Office."

NAPA County Assessor

Phone: 707-253-4466

Website: <https://www.countyofnapa.org/149/Assessor>

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C. Calculating Supplemental Taxes After Sale (ESTIMATE ONLY)

Instantly and securely calculate estimated property taxes and supplemental taxes on our website (or manually calculate them below):

<https://orderform.fanhd.com/Order/TaxCalcForm?token=HXpm6yZsEHnt8QMR4woPt5LtdjyOshJ5vGNPIZ%2fD%2b244Eavq2REPfX4N1UZpqSWCyZQcq1ZgKsJ6GiWjMVEieV%2fw97zTQXPr3nJJPaWDWEA%3d>

SUPPLEMENTAL TAX ESTIMATOR

The following schedule is provided to estimate the potential amount of the supplemental taxes on a given property and does NOT include the amount of the regular annual ad valorem property tax. The following calculation provides an estimate of the supplemental property taxes that can be expected during the first year of ownership, and should be used for planning purposes only.

1	Estimated Sales Price.....	• 1	\$	_____
2	Estimated Current Assessed Value.....	• 2	\$	491,679.00
3	Subtract line 2 from line 1. Estimated Supplemental Assessed Value.....	• 3	\$	_____
4	Multiply line 3 by 0.01109000 (the Estimated Ad Valorem Tax Rate for the Commercial Property). Estimated Full-Year Supplemental Tax Obligation.....	• 4	\$	_____

If the Sale Date for the Commercial Property falls during the months of January through May, Buyer will receive TWO supplemental tax bills: (a) one for the current partial tax year; and (b) one for the next full tax year. The supplemental taxes can be estimated by completing lines 5 through 8 below:

5	Enter the Month-of-Sale Factor from TABLE 1 below.....	• 5	_____
6	Multiply line 4 by line 5. Estimated Supplemental Tax Bill # 1.....	• 6	\$ _____
7	Enter the amount on line 4. Estimated Supplemental Tax Bill # 2.....	• 7	\$ _____
8	Add lines 6 and 7. Total estimated Supplemental Tax Bill.....	• 8	\$ _____

If the Sale Date for the Commercial Property falls during the months of June through December, Buyer will receive ONE supplemental tax bill. The supplemental tax can be estimated by completing lines 9 and 10 below:

9	Enter the Month-of-Sale Factor from TABLE 2 below.....	• 9	_____
10	Multiply line 4 by line 9. Total estimated Supplemental Tax Bill.....	• 10	\$ _____

TABLE 1. Month-of-Sale Factor

Jan	0.4167
Feb	0.3333
Mar	0.2500
Apr	0.1667
May	0.0833

TABLE 2. Month-of-Sale Factor

Jun	1.0000
Jul	0.9167
Aug	0.8333
Sept	0.7500
Oct	0.6667
Nov	0.5833
Dec	0.5000

The information in this subparagraph C is an estimate only. The purpose of this "ESTIMATOR" is to assist Buyer in planning for the supplemental taxes. The estimated supplemental tax is not a substitute for the supplemental bill and may not be relied upon as such. This "ESTIMATOR" requires the Buyer's projection of the purchase price of the Commercial Property as well as month in which the transaction will be consummated. Please note that potential exemptions and exclusions are not reflected in these estimations. JCP-LGS is not responsible or liable for any losses, liabilities or damages resulting from use of this Supplemental Tax Estimator.

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Part 6. State Responsibility Area Fire Prevention Fee

In 2011, the California Legislature and Governor enacted a "Fire Prevention Fee" on habitable structures in the State's wildland fire responsibility area ("SRA"). The yearly fee, levied on property owners, paid for various activities to prevent and suppress wildfires in the SRA, and was most recently at the rate of \$152.33 per habitable structure on the property.

Effective July 1, 2017, as authorized by Assembly Bill 398 and signed by the Governor, that fire prevention fee is suspended until 2031.

The fire prevention activities supported by the fee will continue, but instead will be funded through a different State program – one aimed at curbing industrial emissions of carbon dioxide (also known as California's "cap-and-trade" program). For more information, please refer to the text of the Assembly bill at the following link:

http://leginfo.ca.gov/faces/billNavClient.xhtml?bill_id=20170180AB398

Part 7. DOCUMENTARY TRANSFER TAX ADVISORY: Governmental Assessments Paid at the Close of Escrow

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

How Much? The "one-time" payment is made at the close of escrow and routinely documented on the HUD-1 Settlement Statement. The amount of the Transfer Tax is typically based on the value or sales price of the real estate that is transferred. The county rate is one dollar and ten cents (\$1.10) for each one thousand dollars (\$1,000) of value. The rate for non-charter ("general law") cities is one-half of the county rate and is credited against the county tax due. Charter cities may impose a Transfer Tax at a rate higher than the county rate.

For any city or county in California, the Transfer Tax rate ("Tax Rate Table") is available at no charge from many sources, most conveniently on the website of the **California Local Government Finance Almanac** (sponsored by the California League of Cities).

<http://www.californiacityfinance.com/PropTransfTaxRates.pdf>

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

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

END OF TAX DISCLOSURE REPORT SECTION
See Terms and Conditions at end of this Report.

Environmental Screening Report For NAPA County

Property Address: 1583 EL CENTRO AVE
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("Property")

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Report Date: 08/13/2025
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Environmental Screening Report

Is Property Listed in a Disclosed Database?

YES ☐ The determination here indicates whether the exact property address as listed above was found in any of the databases searched for this Report. Please note that there may be errors or omissions in the addresses contained in the Local, State and Federal databases that prevent an exact match in this search. Refer to the lists beginning in the section titled "Sites Missing Key Location Information" for site addresses that may be similar to the subject property address or that do not include sufficient address information to precisely locate the site on a map

NO ☒

Summary of Environmental Site Search

DATABASE SEARCHED (See "Description of Databases Searched" below)	Are Any Contaminated Sites in Database?	0 to 1/8 mile	1/8 to 1/2 mile	1/2 to 1 mile
Federal National Priorities List or "Superfund" sites (NPL)	YES	0	0	0
Corrective Action Sites (RCRA COR)	YES	0	0	0
Federal Sites investigated for possible inclusion in the NPL (SEMS)	MAYBE	0	0	N/A
SEMS Sites That Have Been Archived (SEMS-Archived)		0	0	N/A
Treatment, Storage & Disposal Sites for Hazardous Materials (RCRA TSD)		1	5	N/A
Tribal UST And/Or Tribal LUST	MAYBE	0	0	N/A
State EnviroStor Cleanup Sites Database (ENVIROSTOR)	MAYBE	1	0	N/A
State List of Spills, Leaks, Investigation & Cleanup (SLIC)	YES	0	2	N/A
State List of Solid Waste Landfill Facilities (SWIS)	MAYBE	0	0	N/A
State List of Leaking Underground Storage Tanks (LUST)	YES	0	1	N/A
EnviroStor Site With Deed Restriction Or Other Controls (CONTROLS)	MAYBE	0	0	N/A
Potential Generator of hazardous materials Sites (RCRA GEN)		0	N/A	N/A
Emergency Response Notification System (ERNS, National Response Center)	MAYBE	0	N/A	N/A
State List of Underground Storage Tanks (UST)		0	N/A	N/A
State List of Historical Underground Storage Tanks (Hist-UST)		0	N/A	N/A
State Hazardous Waste Information Summary (HWIS)	YES	0	N/A	N/A
State List of Aboveground Storage Tanks (AST)		0	N/A	N/A

N/A = Not Applicable Under Required AAI Search Standard.

MAYBE = Contamination is possible; for example, the database searched includes a mix of contaminated and

non-contaminated sites that are not distinguished, or landfill sites where contamination is common although not certainly identified, or sites currently being investigated for contamination by the responsible agency.

AAI TOTALS	2	8	0
CONTAMINATED SITE TOTALS	0	3	0
TOTAL OF SITES FOUND	10		

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Sites Found on the Databases Searched

UST sites are selected from the list maintained by the State Water Resources Control Board. Information regarding the contents of the tank, and any inspections or testing can be found on the web page <http://geotracker.waterboards.ca.gov/>. AST site information can be obtained from the responsible county or local government agency identified in the Unified Program directory available at <https://osfm.fire.ca.gov/what-we-do/pipeline-safety-and-cupa/certified-unified-program-agency>. Sites that have been identified as having a leak may also appear on one or more of the other lists reported above. Sites listed on LUST or RCRACOR may not appear on the UST or AST lists if the tank has been removed and the case has been closed. Sites listed on the SWIS list may contain hazardous materials. Information is available at <https://www2.calrecycle.ca.gov/SolidWaste/Site/Search>. NPL sites are listed by the U.S. EPA as contaminated sites that have received Federal funding to assist in cleanup. Information is available from the State at www.dtsc.ca.gov or from www.epa.gov and by calling (916) 323-3399. The SEMS (formerly CERCLIS) list includes sites the Federal EPA is investigating for possible inclusion on the NPL.

For information on the lists searched for this Report see the "Description of Databases Searched" Section that follows.

Open = Site listed as undergoing clean-up, investigation, or referral to another agency; or as non-active, abandoned or absorbed but not closed or completed.

Closed = Site listed as clean-up completed, release secured, no further remedial action planned, case closed, or delisted.

Active (or Inactive) = Site facility listed as actively (or not actively) engaged in a type of activity regulated under RCRA.

Deed = Site listed as completed or closed with a deed restriction.

N/A = Not Applicable - site listed as uncontaminated, or as using or storing hazardous substances.

N/P = Not Provided - site status not supplied on agency list used.

Site Name	Address	Case No.	Status	Database
VINTAGE HS	1375 TROWER AVE, NAPA, CA 94558	CAD981370497	Active	FED_RCRA_TSD
ADAM GIBSON REPAIR LLC	3120 HERMOSA LN, NAPA, CA 94558	CAL000439031	Active	FED_RCRA_TSD
SANDRA SILVERIA	3987 HISCHIER COURT, NAPA, CA 94558	CAC002977267	Active	FED_RCRA_TSD
EL CENTRO ELEMENTARY	1480 EL CENTRO AVE, NAPA, CA 94558	CAL000312265	Active	FED_RCRA_TSD
CALIFORNIA WINE TOURS	4075 SOLANO AVE, NAPA, CA 94558	CAL000369069	Active	FED_RCRA_TSD
MIGUEL CASILLAS	1800 SIERRA AVE, NAPA, CA 94558	CAC003007174	Active	FED_RCRA_TSD
Willow Elementary	1480 El Centro Avenue, Napa, CA 94558	60002687	Open	CA_ENVIROSTOR_CLEANUP
GIN PROPERTY	3473 ST HELENA HWY, ST HELENA, CA 94574	T0605591140	Closed	CA_LUST
John Muir Inn	1998 Trower Avenue, Napa, CA 94559	T10000003605	Closed	CA_SLIC
MacDonald and Sons	1473 SALVADOR AVENUE, Napa, CA 94558	SL605592678	Closed	CA_SLIC

Sites Missing Key Location Information

Open = Site listed as undergoing clean-up, investigation, or referral to another agency; or as non-active, abandoned or absorbed but not closed or completed.

Closed = Site listed as clean-up completed, release secured, no further remedial action planned, case closed, or delisted.

Active (or Inactive) = Site facility listed as actively (or not actively) engaged in a type of activity regulated under RCRA.

Deed = Site listed as completed or closed with a deed restriction.

N/A = Not Applicable - site listed as uncontaminated, or as using or storing hazardous substances.

N/P = Not Provided - site status not supplied on agency list used.

Many environmental sites in the databases searched have incomplete address information and cannot be precisely located. They are, therefore, considered "unlocatable" with the geocoding methods used in this Report, and could potentially be anywhere in the Property city, county, or state. The table below includes unlocatable sites whose address contains a zip code that matches the Property zip code or matches a neighboring zip code whose boundary is within the radius distance searched. The sites listed are not necessarily within one mile of the Property, and they are not included on the site map in this Report. The databases searched include a large number of unlocatable addresses, and the list below is limited to a maximum of 30 sites per database searched. If you wish to view a **full list** of ALL unlocatable sites in California, please download the full list from our website at the following address:

https://orderform.disclosures.com/Content/Files/Enviro/Current_List_of_Unlocatable_Sites_in_California.xlsx

Site Name	Address	Case No.	Status	Database
BEACON STATION #710	3438 HIGHWAY 29, AMERICAN CANYON, CA 94589	N/P	N/P	CA_HIST_UST
MIKE'S MINI MART & GAS STATION	3462 HIGHWAY 29, AMERICAN CANYON, CA 94589	N/P	N/P	CA_HIST_UST
PACIFIC UNION COLLEGE:FLIGHT C	PARRETT FIELD, ANGIN, CA 94508	N/P	N/P	CA_HIST_UST
BEACON STATION #1-378	1800 IMOLA AVENUE, NAPA, CA 94558	N/P	N/P	CA_HIST_UST

Environmental Screening Report For NAPA County

Property Address: 1583 EL CENTRO AVE
 NAPA, NAPA COUNTY, CA 94558
 ("Property")

APN: 038-361-010-000
Report Date: 08/13/2025
Report Number: 3491854

Site Name	Address	Case No.	Status	Database
MCI SYSTEMHOUSE	2600 NAPA VALLEY CORP. DRIVE, NAPA, CA 94558	N/P	N/P	CA_HIST_UST
NAPA VALLEY COLLEGE	2277 HIGHWAY 221, NAPA, CA 94558	N/P	N/P	CA_HIST_UST
PACIFIC BELL:230 CAMINO ORUGA	230 CAMINO ORUGA COURT, NAPA, CA 94558	N/P	N/P	CA_HIST_UST
UNITED PARCEL SERVICE	2531 NAPA VALLEY CORP. DRIVE, NAPA, CA 94558	N/P	N/P	CA_HIST_UST
BEACON STATION #707	800 HIGHWAY 29, ST. HELENA, CA 94574	N/P	N/P	CA_HIST_UST
PACIFIC BELL: 1240 OAK ST	1240 OAK STREET, ST. HELENA, CA 94574	N/P	N/P	CA_HIST_UST
ST. HELENA CHEVRON STATION #90	1400 MAIN STREET, ST. HELENA, CA 94574	N/P	N/P	CA_HIST_UST
ST. HELENA PETROLEUM	1153 MAIN ST., ST. HELENA, CA 94574	N/P	N/P	CA_HIST_UST
VINTAGE BP	1108 MAIN STREET, ST. HELENA, CA 94574	N/P	N/P	CA_HIST_UST
CSR-HYDROCONDUIT	385 TOWER RD., NAPA, CA 94558	N/P	N/P	CA_HIST_UST
DON PRIDMORE & SON	, NAPA, CA 94558	N/P	N/P	CA_HIST_UST
SOSCOL WATER RECYCLING FAC.	END OF SOSCOL FERRY RD., NAPA, CA 94558	N/P	N/P	CA_HIST_UST
CLOS DU MONTAGNE	207 AUBERGE RD., RUTHERFORD, CA 94573	N/P	N/P	CA_HIST_UST
SILVERADO SERVICE CENTER	1199 BIG TREE RD., ST. HELENA, CA 94574	N/P	N/P	CA_HIST_UST
MCLAUGHLIN MINE	, , CA	N/P	N/P	CA_HIST_UST
CULTURED STONE	303-350 TOWER ROAD PO BOX 270, NAPA, CA	N/P	N/p	CA_AST
NAPA VALLEY PETROLEUM	257 S KELLY RD, NAPA, CA 94589	N/P	N/p	CA_AST
CULTURED STONE	P. O. BOX 270, NAPA, CA 94559	N/P	N/p	CA_AST
NAPA STATE HOSPITAL	2100 NAPA-VALLEJO HWY, NAPA, CA 94558	N/P	N/p	CA_AST
MCLAUGHLIN MINE	, NAPA COUNTY, CA	N/P	N/p	CA_AST
BEARD SURVIVOR TRUST	6440 FINNEL ROAD, YOUNTVILLE, CA 94599	CAC002901547	N/P	CA_HWIS
BOB MCCOLLISTER	2464 SILVERADO TRAIL, CALISTOGA, CA 94574	CAC002908989	N/P	CA_HWIS
DEPARTMENT OF FISH AND WILDLIFE	7329 SILVERADO TRAIL, NAPA, CA 94558	CAC002916185	N/P	CA_HWIS
PACIFIC GAS & ELECTRIC CO. (T-1260)	1901 E NAPA ST., NAPA, CA 95476	CAC002925153	N/P	CA_HWIS
PACIFIC GAS & ELECTRIC CO. (V-246)	LAT: 38.251849, LONG: -122.305677, NAPA, CA 94559	CAC002927879	N/P	CA_HWIS
ANTHONY TORRES + LEIGH ANNE	400 ZINFADEL LANE, SAINT HELENA, CA 94574	CAC002929322	N/P	CA_HWIS
100 STANLY CROSS ROAD, NAPA	100 STANLY CROSS ROAD, NAPA, CA 94559	CAC002931803	N/P	CA_HWIS
HANSEN TRANSPORT	1166 CASTLE OAKTREE DR, NAPA, CA 94558	CAC002936200	N/P	CA_HWIS
NAPA STATE HOSPITAL H&S DEPT	2100 NAPA VALLEJO HWY, NAPA, CA 94558	CAD981455710	N/P	CA_HWIS
ST HELENA HOSPITAL	10 WOODLAND RD, SAINT HELENA, CA 94574	CAD982034332	N/P	CA_HWIS
UNITED PARCEL SERVICE INC	2531 NAPA VALLEY CORPORATE WAY, NAPA, CA 94558	CAD982503690	N/P	CA_HWIS
SOUTH NAPA WASTE MANAGEMENT AUTHORITY	889 DEVLIN RD, NAPA, CA 94589	CAH111000601	N/P	CA_HWIS
NAPA COUNTY UPPER VALLEY WASTE MGMT AG	1673 HWY 29, SAINT HELENA, CA 0	CAH111000669	N/P	CA_HWIS
NAPA COUNTY - UPPER VALLEY WASTE MGMT	7501 SOLANA AVE, YOUNTVILLE, CA 94599	CAH111000748	N/P	CA_HWIS
MARKLEY COVE RESORT	7521 HIGHWAY 128, NAPA, CA 94558	CAL000039912	N/P	CA_HWIS
ROBERT MONDAVI PROPERTIES, INC.	1421 WALNUT DR, OAKVILLE, CA 94562	CAL000182673	N/P	CA_HWIS
NAPA VALLEY PETROLEUM INC	257 S KELLY RD, NAPA, CA 94558	CAL000182741	N/P	CA_HWIS
GENERAL EQUIPMENT	50 ENTERPRISE CT, NAPA, CA 94558	CAL000296287	N/P	CA_HWIS
BIAGI BROS TRUCKING	500 TOWER RD, NAPA, CA 94558	CAL000296981	N/P	CA_HWIS
LLC NAPA GOLF ASSOCIATES DBA CHARDONNAY GOLF CLUB	2555 JAMESON CANYON RD, NAPA, CA 94558	CAL000297735	N/P	CA_HWIS
NAPA RECYCLING & WASTE SERVICE	820 LEVITIAN WAY, NAPA, CA 94558	CAL000299896	N/P	CA_HWIS
PLEASURE COVE MARINA LLC	6100 HWY 128, NAPA, CA 94558	CAL000318528	N/P	CA_HWIS
DUCKHORN WINE CO	7257 SILVERADO TRL, NAPA, CA 94558	CAL000338374	N/P	CA_HWIS
EAGLE VINES VINEYARDS & GOLF CLUBS LLC	580 S KELLY RD, NAPA, CA 94558	CAL000366446	N/P	CA_HWIS
CALTRANS D-04/EA 04-2A3204	NORTHBOUND & SOUTHBOUND RTE 121, NAPA, CA 94558	CAL000426127	N/P	CA_HWIS
INTERSECTION OF HWY 29 AND HWY 12	, NAPA, CA 0	1235400	Closed	FED_ERNS
SANITARIUM RD AND GLASS MOUNTAIN RD	, DEER PARK, CA 0	1239392	Closed	FED_ERNS

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Site Name	Address	Case No.	Status	Database
	NAPA RIVER, NAPA, CA 0	1251561	Closed	FED_ERNS
KIDDER BUILDING	2100 NAPA VALLEJO HWY, NAPA, CA 94558	1253526	Closed	FED_ERNS
NEAR 1090 FULTON LANE	, ST. HELENA, CA 0	1260278	N/P	FED_ERNS
MAIL BOX	5175 PETTRIFIED FOREST ROAD, CALISTOGA, CA 0	1271165	Closed	FED_ERNS
CITY OF NAPA LANDFILL	942 Hartle Court, NAPA, CA 94559	CA0000341651	Closed	FED_SEMS_ARCHIVE
NAPA PIPE CORP	NAPA VALLEJO HWY, NAPA, CA 94558	CAD009103151	Closed	FED_SEMS_ARCHIVE
PG&E GAS PLANT NAPA 104 3	NW COR CROSS & ELM, NAPA, CA 94559	CAD981416019	Closed	FED_SEMS_ARCHIVE
PG&E GAS PLANT NAPA 104 3A	5TH BET MAIN & BROWN, NAPA, CA 94559	CAD981416076	Closed	FED_SEMS_ARCHIVE
PG&E GAS PLANT ST HELENA	MAIN ST BR BRIDGE, ST HELENA, CA 94574	CAD981416134	Closed	FED_SEMS_ARCHIVE
BEAULIEU VINEYARD WINE SPILL	Postal Address is unavailable for the Site, RUTHERFOFD, CA	CAN000905953	Open	FED_SEMS_ACTIVE
HARRISON MINE	LITTLE BLUE RIDGE, KNOXVILLE, CA 94558	CAN000909511	Open	FED_SEMS_ACTIVE
LAKE BERRYESSA ESTATES DISPOSAL SITE	1/2 MI E DEPUTY DRIVE & STAGECOACH ROAD, POPE VALLEY, CA 94567	28490006	Open	CA_ENVIROSTOR_CLEANUP

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Description of Databases Searched

The JCP-LGS Commercial Environmental Screening Report is based on an electronic search of certain federal, tribal and state level environmental-hazard record systems, or databases. These databases are searched for hazard sites within certain radius distances around the subject property. The databases searched, and the radius distances searched from the subject property, comply with the U.S. Environmental Protection Agency (EPA) "All Appropriate Inquiry" (AAI) standard for government records search (40 CFR Part 312.26) under the U.S. Small Business Liability Relief and Revitalization Act ("the Brownfields Law").

The government databases searched for this Report are identified below, along with the abbreviation used in this Report, and a brief explanation about the nature of the hazard sites included in those databases.

DISCLAIMER: *An EPA-compliant government records search is only one part of the "All Appropriate Inquiry" standard defined under the Brownfields Law. Compliance with all parts of the Brownfields Law is required for an "innocent landowner defense" against the future discovery of contamination on the property. This Report, by itself, does NOT provide that liability protection. Please see the Terms and Conditions Section for additional information on the preparation and limitations of this Report.*

Federal National Priorities List, or "Superfund" sites (SEMS NPL):

This is a list compiled by the Federal Environmental Protection Agency (EPA) of contaminated sites with the highest priority of cleanup. The federal EPA is required to force clean up of these sites under the authority of a law called the Comprehensive Environmental Response, Compensation, and Liability Act (CERCLA), which is commonly called "Superfund". The status of National Priority List ("NPL") and non-NPL sites governed by the statute is now contained in the U.S. EPA Superfund Enterprise Management System ("SEMS") which replaced the Comprehensive Environmental Response, Compensation, and Liability Information System ("CERCLIS")

Source Agency: U.S. Environmental Protection Agency.

Search Distance Used: 1.0 mile

Database last checked by JCP-LGS: 27 Mar 2025

WANT MORE INFORMATION? Contact the Environmental Information Center for US EPA Region 9 at (866) 372-9378 or via e-mail at r9.info@epa.gov.

Corrective Action Sites, sites with Known Contamination (RCRA COR):

This subset of the RCRA database (also known as the RCRA CORRACTS List), maintained by US EPA, identifies sites "subject to corrective action" at which contamination has been discovered and where some level of corrective clean-up activity has been or may be undertaken. For example, a site may have been on the RCRA TSD or a RCRA GEN site list (see above), and was placed on the CORRACTS list once contamination was discovered and remediation was underway.

Source Agency: U.S. Environmental Protection Agency.

Search Distance Used: 1.0 mile

Database last checked by JCP-LGS: 22 May 2025

WANT MORE INFORMATION? Contact the Environmental Information Center for US EPA Region 9 at (866) 372-9378 or via e-mail at r9.info@epa.gov.

Federal Sites Investigated for Possible Inclusion in the NPL (SEMS):

The Superfund Program has deployed the Superfund Enterprise Management System (SEMS), which integrates multiple legacy systems into a comprehensive tracking and reporting tool. Replacing The Comprehensive Environmental Response, Compensation, and Liability Act Information System (CERCLIS), SEMS provides updated data on the inventory of active and archived hazardous waste sites evaluated by the Superfund program. It contains sites that are either proposed to be or are on the National Priorities List (NPL) as well as sites that are in the screening and assessment phase for possible inclusion on the NPL. After investigation is complete, the sites on this list will either be closed because no contamination was found, added to the NPL to be cleaned up, or sent to a local state overseeing agency for clean-up.

Source Agency: U.S. Environmental Protection Agency.

Search Distance Used: 0.5 mile

Database last checked by JCP-LGS: 27 Mar 2025

WANT MORE INFORMATION? Contact the Environmental Information Center for US EPA Region 9 at (866) 372-9378 or via e-mail at r9.info@epa.gov.

SEMS Sites That Have Been Archived (SEMS-Archived):

Most sites in this database have been assigned the status "NFRAP" (which means "No Further Response Action Planned"). These sites, once listed in the active SEMS database, which has replaced CERCLIS, have been removed from that database into an archive list because they have been assessed by the EPA and determined not to require further remedial action under the Superfund Program.

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Source Agency: U.S. Environmental Protection Agency.

Search Distance Used: 0.5 mile

Database last checked by JCP-LGS: 28 Mar 2024

WANT MORE INFORMATION? Contact the Environmental Information Center for US EPA Region 9 at (866) 372-9378 or via e-mail at r9.info@epa.gov.

Treatment, Storage and Disposal Sites for Hazardous Materials (RCRA TSD):

TSD stands for Treatment, Storage and Disposal. This list of facilities is maintained by the Federal EPA, and includes sites that are licensed to treat, store, or dispose of hazardous substances. They are not necessarily contaminated.

Source Agency: U.S. Environmental Protection Agency.

Search Distance Used: 0.5 mile

Database last checked by JCP-LGS: 22 May 2025

WANT MORE INFORMATION? Contact the Environmental Information Center for US EPA Region 9 at (866) 372-9378 or via e-mail at r9.info@epa.gov.

Tribal UST And/Or Tribal LUST:

Federally recognized Native American tribes are sovereign entities subject to federal laws. Underground storage tanks (including leaking tanks, UST/LUST) located on tribal lands generally are not subject to state laws. As a result, unless a state acts as a tribe's agent pursuant to a formal agreement with a tribe, EPA and the tribe are responsible for implementing and enforcing the UST program on tribal lands. There are approximately 6,000 UST/LUST's on Native American lands in the U.S. The EPA works with tribal entities to identify and assess hazards to public health and the environment on tribal lands from UST's and LUST's, to bring all tanks on tribal lands into compliance so as to prevent future leaks and to cleanup existing leaks. Other tribal databases are not included in this search. The EPA notes that tribal government records need only be searched for in those instances where the subject property is located on or near tribal-owned lands. While tribal hazardous waste sites are included in the California Department of Toxic Substances Control (DTSC) "Envirostor" database, only some are listed and they are not identified in order to maintain the privacy of the tribe(s) and their lands, according to DTSC. See Envirostor database (described below) for more information, or visit: <https://www.envirostor.dtsc.ca.gov/public/>

Source Agency: U.S. Environmental Protection Agency.

Search Distance Used: 0.5 mile

Database last checked by JCP-LGS: 01 Jun 2018

WANT MORE INFORMATION? Contact the Environmental Information Center for US EPA Region 9 at (866) 372-9378 or via e-mail at r9.info@epa.gov.

State EnviroStor Database (ENVIROSTOR, formerly SMBRPD):

The EnviroStor database, maintained by the California Department of Toxic Substances Control (DTSC), replaces the former Site Mitigation and Brownfields Reuse Program (SMBRP) database (CalSites). EnviroStor identifies sites that have known contamination or sites for which there may be reasons to investigate further as well as hazardous waste treatment, storage, disposal or transfer facilities (TSDTF). The EnviroStor data disclosed in this Report includes those sites identified in the EnviroStor Cleanup Sites database as well as those listed in the EnviroStor Permitted and Corrective Action Facilities database download. Among the site types included in EnviroStor database are State Response Sites, generally high-priority and high potential risk confirmed release sites where DTSC is involved in remediation; Voluntary Cleanup Sites with either confirmed or unconfirmed releases where DTSC has been asked to oversee evaluation, investigation, and/or cleanup activities; and Evaluation sites with suspected but unconfirmed contamination. DTSC cautions that the EnviroStor database does not include ALL contaminated sites, permitted transportable treatment units, hazardous waste generators/transporters, or former methamphetamine (meth) labs. This database also does not include information on sites where DTSC has made a "No Action Required" determination, as these sites had assessments that revealed no evidence of recognized environmental conditions in connection with the property.

Source Agency: California Department of Toxic Substances Control.

Search Distance Used: 0.5 mile

Database last checked by JCP-LGS: 10 Jul 2025

WANT MORE INFORMATION? Contact the CA Environmental Protection Agency, Department of Toxic Substances Control, (916)323-3400.

State List of Spills, Leaks, Investigation & Cleanup (SLIC):

The Spills, Leaks, Investigations & Cleanup (SLIC) Program, administered by the California Water Resources Control Board, is designed to protect and restore water quality from spills, leaks, and similar discharges. Sites identified by the SLIC program are now listed in the GeoTracker database as "Cleanup Program Sites". The program oversees soil and water investigations, corrective actions, and human health risk assessments at sites with current or historic unauthorized discharges, which have adversely affected or threaten to adversely affect waters of the state. The program covers all types of pollutants (such as solvents, petroleum fuels, heavy metals, pesticides, etc) and all environments (including surface water, groundwater, sediment, and soil). The outcome of the SLIC program process may range from a No Further Action (NFA) letter indicating cleanup is complete with no land-use restrictions, to the design and implementation of a remedial system. Sites in the SLIC program are generally small to medium-sized industrial sites with non-fuel contamination. Many of these sites are regulated under Site Cleanup Requirements, which are issued by the Regional Board. Site Cleanup Requirements generally mandate a time schedule for specific tasks that

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must be performed by the responsible party(ies) to investigate and cleanup the site. Statutory authority for the program is derived from the California Water Code, Division 7, Section 13304. Guidelines for site investigation and remediation are promulgated in State Board Resolution No. 92-49 entitled Policies and Procedures.

Source Agency: California Water Resources Control Board.

Search Distance Used: 0.5 mile

Database last checked by JCP-LGS: 05 Jun 2025

WANT MORE INFORMATION? Contact the CA State Water Resources Control Board, Underground Storage Tank Program, (916)341-5808.

Solid Waste Landfill Facilities (SWIS):

The Solid Waste Information System is maintained by California's Integrated Waste Management Board. This system tracks known landfills. Sites on this list are often reported as "unlocatable" because the site address information on the state list is frequently insufficient for precise location (landfills are typically distant from population centers, in undeveloped or rural areas where there are no street names or address numbers).

Source Agency: California Integrated Waste Management Board.

Search Distance Used: 0.5 mile

Database last checked by JCP-LGS: 20 Jun 2025

WANT MORE INFORMATION? Contact the CA State Integrated Waste Management Board, (916)341-6320.

State List of Leaking Underground Storage Tanks (LUST):

California's Water Resources Control Board, under its Underground Storage Tank Program, maintains a list of all underground storage tanks which have been reported as having released contaminants. Formerly identified as a standalone database called the Leaking Underground Storage Tank Information System (LUSTIS), these sites are now identified as "LUST Cleanup Sites" in the GeoTracker database.

Source Agency: California Water Resources Control Board.

Search Distance Used: 0.5 mile

Database last checked by JCP-LGS: 05 Jun 2025

WANT MORE INFORMATION? Contact the CA State Water Resources Control Board, Underground Storage Tank Program, (916)341-5808.

EnviroStor Site With Deed Restriction Or Other Controls (CONTROLS)

California law requires that the Department of Toxic Substances Control (DTSC) notify the planning and building departments of all local governments of any recorded land use restriction ("Deed Restriction"). The DTSC maintains a database called "EnviroStor" that lists all deed restrictions, including street addresses or the equivalent description of location. According to DTSC, this database may not include all deed restrictions and other land use controls that exist at the current time.

Source Agency: California Department of Toxic Substances Control.

Search Distance Used: 0.5 mile

Database last checked by JCP-LGS: 23 Jan 2025

WANT MORE INFORMATION? Contact the CA Environmental Protection Agency, Department of Toxic Substances Control, (916)323-3400.

Sites of Potential Generators of Hazardous Materials (RCRA GEN):

Small scale and large scale generators (GEN) are included in this list, as required under the Resource Conservation and Recovery Act (RCRA). This list is maintained by the Federal EPA of facilities that generate hazardous substances. Depending on the quantity, they will be listed as small or large. Sites on this list are not necessarily contaminated, but they are tracked because they deal with hazardous substances on the site. RCRA is a federal law that governs how hazardous substances are produced, transported, stored, and disposed of.

Source Agency: U.S. Environmental Protection Agency.

Search Distance Used: 0.125 mile

Database last checked by JCP-LGS: 22 May 2025

WANT MORE INFORMATION? Contact the Environmental Information Center for US EPA Region 9 at (866) 372-9378 or via e-mail at r9.info@epa.gov.

Emergency Response Notification System (ERNS, National Response Center):

The National Response Center (NRC) is the sole federal point of contact for reporting environmental hazard spills. The NRC operates 24 hours a day, 7 days a week, 365 days a year. The National Response System (NRS) is the government's mechanism for emergency response to discharges of oil and the release of chemicals into the navigable waters or environment of the United States and its territories. Initially, this system focused on oil spills and selected hazardous polluting substances discharged into the environment. It has since been expanded by other legislation to include hazardous substances and wastes released to all types of media. The ERNS database includes information about location, type, and severity of spills reported to the NRC.

Source Agency: U.S. Coast Guard.

Search Distance Used: 0.125 mile

Database last checked by JCP-LGS:

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WANT MORE INFORMATION? Contact the National Response Center, (800) 424-8802.

State List of Underground Storage Tanks (UST):

Part of the larger GeoTracker database, this list identifies permitted tanks storing hazardous substances which are substantially or totally beneath the surface of the ground. The list is maintained by California's Water Resources Control Board. When a tank on this list is discovered to be leaking, it may also appear on the LUST or RCRA COR list (see above). Sites on the LUST or RCRA COR lists may not appear on the UST list if the tank has been removed and the case has been closed.

Source Agency: California Water Resources Control Board.

Search Distance Used: 0.125 mile

Database last checked by JCP-LGS: 23 Jan 2025

WANT MORE INFORMATION? Contact the CA State Water Resources Control Board, Underground Storage Tank Program, (916)341-5808

State List of Historical Underground Storage Tanks (Hist-UST):

The California State Water Resources Control Board keeps the Hazardous Substances Storage Container Information on file. This is a database of historical underground storage tanks that was kept until the late 1980's, but has been discontinued and is no longer updated.

Source Agency: California Water Resources Control Board.

Search Distance Used: 0.125 mile

Database last checked by JCP-LGS: 01 Jun 2018

WANT MORE INFORMATION? Contact the CA State Water Resources Control Board, Underground Storage Tank Program, (916)341-5808

State Hazardous Waste Information Summary (HWIS):

The Hazardous Waste Information Summary (also called the Hazardous Waste Summary Report, and formerly the Tanner Report), is a database that summarizes the chemical data contained in manifests submitted to the California Department of Toxic Substances Control (DTSC) by hazardous waste generators and facilities around the state. The volume of manifests submitted to the DTSC is typically 900,000 - 1,000,000 annually, representing approximately 450,000 - 500,000 shipments.

Source Agency: California Department of Toxic Substances Control.

Search Distance Used: 0.125 mile

Database last checked by JCP-LGS: 28 Feb 2020

WANT MORE INFORMATION? Contact the CA Environmental Protection Agency, Department of Toxic Substances Control, (916)323-3400.

Sites Reported but Not Required for AAI Compliance

As a courtesy to JCP-LGS clients, the Commercial Environmental Screening Report also includes storage tank sites listed by state agencies that are not required by the AAI standard to be included in a government records search. These sites are listed in the following database:

State List of Aboveground Storage Tanks (AST):

This historic list tracks aboveground petroleum storage tanks of 10,000 gallons or more, with exceptions for certain uses (e.g., agricultural). It was maintained by the state's Water Resources Control Board. When an aboveground tank is discovered to be leaking, it may also appear on the RCRA COR list (see above). Sites on the RCRA COR list may not appear on the AST list if the tank has been removed and the case has been closed. NOTE: Effective January 1, 2008 the Certified Unified Program Agencies (CUPAs) at the local level are vested with the responsibility and authority to implement the Aboveground Petroleum Storage Act (APSA) which regulates ASTs.

Source Agency: California Water Resources Control Board.

Search Distance Used: 0.125 mile

Database last checked by JCP-LGS: 01 Jun 2018

WANT MORE INFORMATION? Contact the local responsible agency from the online directory at

<https://osfm.fire.ca.gov/what-we-do/pipeline-safety-and-cupa/certified-unified-program-agency/aboveground-petroleum-storage-act>.

END OF ENVIRONMENTAL SCREENING REPORT SECTION
See Terms and Conditions at end of this Report.

Property Address: 1583 EL CENTRO AVE
NAPA, NAPA COUNTY, CA 94558
("Property")

APN: 038-361-010-000
Report Date: 08/13/2025
Report Number: 3491854

TERMS and CONDITIONS

ACCEPTANCE OR USE OF THIS REPORT CONSTITUTES APPROVAL AND ACCEPTANCE OF THE TERMS, CONDITIONS, AND LIMITATIONS STATED HEREIN.

The Report ("Report") is subject to each of the following Terms and Conditions. Each Recipient (defined below) of the Report agrees that the Report is subject to the following Terms and Conditions, and each Recipient agrees to be bound by such. Use of this Report by any Recipient constitutes acceptance of the Terms and Conditions to the Report. The Terms and Conditions below are incorporated by this reference into the Report. **This Report is not an insurance policy.**

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

IMPORTANT NOTICE: Transferor(s) and transferee(s) shall read the complete Report in its entirety before the close of escrow. A "Signature Page" or "Summary Pages" document may be included in the electronic delivery of this Report. Those documents do not replace the complete Report or remove the need to read the complete Report, and do not remove the requirement to disclose. The Signature Page and Summary Pages documents are subject to the Terms and Conditions of the complete Report.

- A. **No Third Party Reliance on This Report.** Only the transferor(s) and transferee(s), and their agents/brokers, if any, involved in the Transaction (collectively, the "Recipients") may use and rely on this Report and only after they have paid in full for the Report. While disclosures made on the Natural Hazard Disclosure Statement in the Report may indicate certain risks to the Property, the disclosures are only "...between the transferor, the transferor's agents, and the transferee, and shall not be used by any other party, including, but not limited to, insurance companies, lenders, or governmental agencies, for any purpose." Cal. Civil Code section 1103.2, subdivision (g).
- B. **Seller and Seller's Agent's Responsibility of Full Disclosure.** Recipients are obligated to make disclosures, and always disclose material facts, that are within their actual knowledge.
- C. **Scope of Report.** This Report is limited to determining whether the Property is in those specified natural hazard zones and property tax districts, and in proximity to those specified environmental sites (depending on the report product ordered), as defined in the Report. The Report is not a geologic report or a land survey and no site inspection has been made in producing the Report. JCP-LGS makes no determination, expresses no opinion or view, and assumes no responsibility in this Report concerning the right, entitlement, or ability to develop or improve the Property. JCP-LGS has no information concerning whether the Property can be developed or improved. No determination is made and no opinion is expressed, or intended, by this Report concerning structures or soils on or outside of the Property, including, without limitation, habitability of structures or the Property, suitability of the Property for construction or improvement, potential for soil settlement, drainage, soil subsidence, or other soil or site conditions. The Recipient(s) is advised to consult the local Planning Department to determine whether factors beyond the scope of this Report may limit the transferee(s) ability to use or improve the Property.

The Report is not a title report, and no determination is made and no opinion is expressed, or intended, by this Report as to title to the Property or liens against the Property, recorded or otherwise, or whether the Property is comprised of legal lots in conformance with the California Subdivision Map Act or local ordinances. The Report is not a property inspection report, and no determination is made and no opinion is expressed, or intended, by this Report concerning architectural, structural, mechanical, engineering, or legal matters, or the marketability or value of the Property. JCP-LGS has not conducted any testing or physical or visual examination or inspection of the Property, nor is this Report a substitute for any such testing, physical or visual examination, or inspection.

- D. **Tax and Environmental Disclosures (if included in Report).** No determination is made and no opinion is expressed, or intended, by the Report concerning the existence of property tax liabilities, or the existence of hazardous or toxic materials or substances, or any other defects, on, under, or in proximity to the Property, unless specifically described in the Report. JCP-LGS's total liability for any error or omission in its disclosures relating to taxes and/or environmental matters shall be limited to actual proven damages not to exceed the price paid for this Report.
- E. **JCP-LGS Database Updates.** Each database used in this Report is updated by the responsible agency at various intervals. Updates for a database are determined by the responsible agency and may be made at any time and without notice. JCP-LGS maintains an update schedule and makes reasonable efforts to use updated information. For these reasons, JCP-LGS reports information as of the date when the database was last updated by JCP-LGS. That date is specified as the "Database Date" for each database. The Tax Report discloses Mello Roos Community Facilities Districts, 1915 Bond Act Assessments and PACE assessments documented in the county's Fiscal Year 2024-2025 annual secured property tax roll. The Report may disclose PACE contracts where PACE taxes were first assessed or liens were recorded after the Fiscal Year 2024-2025 secured property tax roll, where recordation data is available to JCP-LGS. To discover a PACE lien on the Property executed more recently, the buyer should read the preliminary title report and obtain and read all exceptions listed therein. Note that, in the title report, lien exceptions are named as recorded with the county; therefore, a PACE lien may be listed under a name that is not obvious.
- F. **Statutory and Additional Disclosures, Advisories, and Local Addenda (if included in Report).** No determination is made and no opinion is expressed, or intended, by this Report concerning the need to purchase earthquake or flood insurance for the Property. In preparing the Report, JCP-LGS accurately reported on information contained in Government Records. JCP-LGS reviewed and relied upon those Government Records specifically identified and described in the Report. JCP-LGS has not reviewed or relied upon any Government Records that are not specifically identified in the Report. JCP-LGS also has not reviewed any 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 JCP-LGS. Local Addenda, where applicable, are included "AS IS" as an accommodation to the local real estate board that provided the content; JCP-LGS assumes no responsibility for the accuracy of any information included in the Local Addenda.
- G. **FEMA Flood Determination Certificate (if accompanying the Report).** No determination is made and no opinion is expressed, or intended, by the Report concerning the requirement for or cost of flood insurance on the Property. Recipient(s) understands that a lender may require flood insurance to secure its loan collateral independent of whether FEMA may require flood insurance under the National Flood Insurance Program on a federally backed mortgage. The FEMA Flood Determination Certificate ("Flood Certificate"), which may accompany the Report, is produced by a third-party expert certified by FEMA to provide Flood Certificates. JCP-LGS assumes no liability for errors in that third-party flood determination.
- H. **Changes to Government Record after Report Date.** This Report is issued as of the Report Date identified in the Report. JCP-LGS shall have no obligation to advise any Recipient of any information learned or obtained after the Report Date even if such information would modify or otherwise affect the Report.

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Subsequent to JCP-LGS acquisition of Government Records, changes may be made to said Government Records and JCP-LGS is not responsible for advising the Recipients of any changes. JCP-LGS will update this Report upon request and at no charge during the transaction process for which this Report was issued, but not to exceed one year from the date of the Report. Likewise, JCP-LGS is not liable for any impact on the Property that any change to the Government Records may have.

- I. **Government Record Sources.** JCP-LGS relies upon the Government Records specifically identified in the Report without conducting an independent investigation of their accuracy. JCP-LGS assumes no responsibility for the accuracy of the Government Records identified in the Report. JCP-LGS makes no warranty or representation of any kind, express or implied, with respect to the Report. JCP-LGS expressly disclaims and excludes any and all other express and implied warranties, including, without limitation, warranties of merchantability or fitness for a particular purpose. The JCP-LGS Report is "AS IS".
- J. **Limitation of JCP-LGS's Liability**
 1. JCP-LGS is not responsible for:
 - Any inaccuracies or incompleteness of the information in the Public Records.
 - Inaccurate address information provided for the Property.
 - Any other information not contained in the Public Records as of the Report Date.
 - Any information which would be disclosed by a physical inspection of the Property.
 - Any information known by one of the Parties.
 - The health or risk to humans or animals that may be associated with any of the disclosed hazards.
 - The costs of investigating or remediating any of the disclosed hazards.
 2. JCP-LGS's total liability and responsibility to all Recipients collectively for any and all liabilities, causes of action, claim or claims, including but not limited to claims for breach of contract or negligence, shall be limited to the price paid for the Report. JCP-LGS expressly disclaims any liability for Recipients indirect, incidental and/or consequential damages, including without limitation lost profits even if such damages are foreseeable. In the event of any error, omission or inaccuracy in the JCP-LGS Report for which JCP-LGS is liable, JCP-LGS shall have no duty to defend or pay any attorneys' fees, costs or expenses incurred by the Recipients, or any of them. The Recipients, and each of them, expressly waive the benefits of California Civil Code Section 2778. JCP-LGS has not conducted an independent investigation of the accuracy of the information provided by the Recipient. JCP-LGS assumes no responsibility for the accuracy of information provided by the Recipient. JCP-LGS shall be subrogated to all rights of any claiming party against anyone including, but not limited to, another party who had actual knowledge of a matter and failed to disclose it to the Recipients in writing prior to the close of escrow.
- K. **Reporting of Risk Elements for Condominium Projects, Planned Unit Developments, and Other Properties with Common or Undivided Interests ("Common Interests")** Unless otherwise noted, this report is based solely on the real Property referenced by the Property's Assessor's Parcel Number ("APN"). An APN whose boundary does not include all Common Interests associated with the parcel will generate a report which does not identify the natural hazards relating to the Common Interests that extend beyond the APN parcel boundary. Accordingly, it is imperative that you consult with the property's homeowners association(s) to determine those risks.
- L. **Governing Law.** The Report shall be governed by, and construed in accordance with, the laws of the State of California.
- M. **Small Claims or Arbitration.** This provision constitutes an agreement to arbitrate disputes on an individual basis. Any party may bring an individual action in small claims court instead of pursuing arbitration, so long as the action remains in that court. All disputes and claims arising out of or relating to the Website, Customer Service, or any Report, must be resolved by binding arbitration. This agreement to arbitrate includes, but is not limited to, all disputes and claims between Company, transferor(s) and transferee(s) and claims that arose prior to purchase of the Report. This agreement to arbitrate applies to transferor(s) and transferee(s) successors in interest, assigns, heirs, spouses, and children. As noted above, a party may elect to bring an individual action in small claims court instead of arbitration, so long as the dispute falls within the jurisdictional requirements of small claims court.

Any arbitration must take place on an individual basis. Company, transferor(s) and transferee(s) agree that they are waiving any right to a jury trial and to bring or participate in a class, representative, or private attorney general action, and further agree that the arbitrator lacks the power to grant relief affecting anyone other than the individual claimant. If a court decides that any of the provisions of this paragraph are invalid or unenforceable as to a particular claim or request for a particular remedy (such as a request for public injunctive relief), then that claim or request for that remedy must be brought in court and all other claims and requests for remedies must be arbitrated in accordance with this agreement

The arbitration is governed by the Consumer Arbitration Rules (the "AAA Rules") of the American Arbitration Association ("AAA"), as modified by this Agreement, and will be administered by the AAA. Company will pay all AAA filing, administration and arbitrator fees for any arbitration it initiates and for any arbitration initiated by another party for which the value of the claims is \$75,000 or less, unless an arbitrator determines that the claims have been brought in bad faith or for an improper purpose, in which case the payment of AAA fees will be governed by the AAA Rules #A COPY OF THESE RULES IS AVAILABLE FROM THE AAA'S WEB SITE AT WWW.ADR.ORG OR ON REQUEST FROM THE COMPANY. THE ARBITRATION AWARD MAY INCLUDE ATTORNEY'S FEES IF ALLOWED BY FEDERAL, STATE, OR OTHER APPLICABLE LAW AND MAY BE ENTERED AS A JUDGMENT IN ANY COURT OF PROPER JURISDICTION.

The arbitration will take place in the same county in which the property covered by the Report is located. The Federal Arbitration Act will govern the interpretation, applicability and enforcement of this arbitration agreement. This arbitration agreement will survive the termination of the Report.
- N. **Severability.** If any provision of the Terms and Conditions to this Report is determined to be invalid or unenforceable for any reason, then such provision shall be treated as severed from the remainder of the Terms and Conditions, and shall not affect the validity and enforceability of all of the other provisions of the Terms and Conditions.
- O. **Other Agreements.** This Report constitutes the entire, integrated agreement between JCP-LGS and Recipients, and supersedes and replaces all prior statements, representations, negotiations, and agreements.

END OF REPORT