ATTACHMENT F Indemnification Agreement

Ramirez/Lopez/Moya PC93018 When recorded return to:
MONTEREY COUNTY
RESOURCE MANAGEMENT AGENCY
PLANNING DEPARTMENT
Attn: Laura Lawrence
168 W ALISAL ST, 2ND FLOOR
SALINAS CA 93901
(831) 755-5025

Space above for Recorder's Use

PROPERTY OWNER'S NAMES: Fernando Ramirez, a single man, Jose G. Lopez and Aida Lopez, Trustees of the 2010 Lopez Revocable Trust under Declaration of Trust dated June 10, 2010, and Martin C. Moya and Elena Moya, husband and wife, as Joint Tenants, all as Tenants in Common.

PROJECT NAME: Fernando Ramirez

PERMIT (FILE) NO: PC93018

RESOLUTION NO: 93-120

ASSESSOR'S PARCEL NO.: 119-162-008-000

INDEMNIFICATION AGREEMENT

THIS AGREEMENT, is made and entered into by and between the County of Monterey, a political subdivision of the State of California, hereinafter called "County" and Fernando Ramirez, a single man, Jose G. Lopez and Aida Lopez, Trustees of the 2010 Lopez Revocable Trust under Declaration of Trust dated June 10, 2010, and Martin C. Moya and Elena Moya, husband and wife, as Joint Tenants, all as Tenants in Common, hereinafter called Owner(s),

WITNESSETH:

WHEREAS, Owner(s) is/are the record owner(s) of the real property described in Exhibit "A" attached hereto and made a part hereof, hereinafter referred to as the subject property; and

WHEREAS, the subject property is located within the boundaries of the **North** County Land Use Plan of Monterey County; and

WHEREAS, pursuant to the Plan and other applicable regulations of Monterey County and the State of California, Owner(s) applied to Monterey County for a **Combined Development Permit**, under Permit No. **PC93018**, (hereinafter called the "Permit"), for the development of the subject property; and

WHEREAS, the Permit was granted on **June 30, 1993** by the **Planning Commission** pursuant to the Findings contained in Resolution No. **93-120** attached hereto as Exhibit "B", and hereby incorporated by reference; and

WHEREAS, the Permit was subject to certain conditions including but not limited to a condition where the Owner(s) agree(s) to defend, indemnify and hold harmless the County of Monterey or its agents, officers and employees from any claim, action or proceeding against the County or its agents, officers or employees to attack, set aside, void or annul this approval, which action is brought within the time period provided for under law, including but not limited to, Government Code Section 66499.37, as applicable; and

WHEREAS, the Owner(s) has/have elected to comply with the aforesaid condition imposed by the Permit so as to enable Owner(s) to undertake the development authorized by the permit.

NOW, THEREFORE, in consideration of the granting of the Permit to the Owner(s) by the County, the Owner(s), for himself/herself and for his/her heirs, assigns, and successors in interest, covenants and agrees as follows:

- INDEMNIFICATION. The property owner agrees as a condition and in consideration of the approval of this discretionary development permit that it will, pursuant to agreement and/or statutory provisions as applicable, including but not limited to Government Code Section 66474.9, defend, indemnify and hold harmless the County of Monterey or its agents, officers and employees from any claim, action or proceeding against the County or its agents, officers or employees to attack, set aside, void or annul this approval, which action is brought within the time period provided for under law, including but not limited to, Government Code Section 66499.37, as applicable. The property owner will reimburse the County for any court costs and attorney's fees which the County may be required by a court to pay as a result of such action. County may, at its sole discretion, participate in the defense of such action; but such participation shall not relieve applicant of his obligations under this condition. An agreement to this effect shall be recorded upon demand of County Counsel or concurrent with the issuance of building permits, use of the property, filing of the final map, whichever occurs first and as applicable. The County shall promptly notify the property owner of any such claim, action or proceeding and the County shall cooperate fully in the defense thereof. If the County fails to promptly notify the property owner of any such claim, action or proceeding or fails to cooperate fully in the defense thereof, the property owner shall not thereafter be responsible to defend, indemnify or hold the County harmless. (RMA -Planning Department)
- 2. BINDING EFFECT. This agreement shall bind and inure to the benefit of the respective heirs, personal representatives, successors, and assigns of the parties hereto.

- 3. RECORDATION. Upon execution of this agreement, the Owner(s) shall cause recordation thereof with the County Recorder's Office.
- 4. NEGOTIATED AGREEMENT. It is agreed and understood by the parties hereto, that this agreement has been arrived at through negotiations and that neither party is to be deemed the party which prepared this agreement within the meaning of Civil Code Section 1654.

IN WITNESS WHEREOF, the parties hereto have executed this agreement on the day and year set out opposite their respective signatures.

PROPERTY OWNER(S)

6-10	
Dated:	
By: Fernando Ramirez	
Dated: 5-29-12	Dated: 5-29-12
By: Jose J. John Jose G. Lopez, Trustee	By: Aida Lopez, Trustee
Dated: 1/97/12	Dated: 7-30-12
By: 0/01/1- 00%	2 By:
Martin C. Mova	Elena Mova

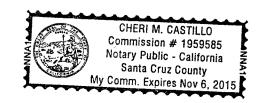
NOTE: OWNER'S SIGNATURE(S) MUST BE ACKNOWLEDGED BEFORE A NOTARY PUBLIC.

STATE OF CALIFORNIA)
COUNTY OF MONTEREY) Sunta Cruz
On 5-23-12 before me Carolyn Chabt, a Notary Public, personally appeared Fernance Raylez, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.
I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct. CAROLYN CHABOT COMM. #1944451 m Notary Public California SANTA CRUZ COUNTY Notary Public California SANTA CRUZ COUNTY My Comm. Exp. JULY 16, 2015
(Seal)
STATE OF CALIFORNIA) COUNTY OF MONTEREY) Santa Cuz
On <u>5-29-12</u> before me, <u>Carolun Chabet</u> , a Notary Public, personally appeared <u>Jose Eq. Lopez</u> , who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.
I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.
WITNESS my hand and official seal Signature CAROLYN CHABOT COMM. #1944451 m Notary Public-Celifornia SANTA CRUZ COUNTY My Comm. Exp. JULY 16, 2015 (Seal)

NOTE:OWNER'S SIGNATURE(S) MUST BE ACKNOWLEDGED BEFORE A NOTARY PUBLIC.

STATE OF CALIFORNIA)

COUNTY OF MONTEREY) Santa CMZ
On 5-29-12 before me, Chabot, a Notary Public, personally appeared 1700 whose name(s), who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.
I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct. CAROLYN CHAE COMM. #1944 Notary Public-Califor SANTA CRUZ COUN MY COMM. Exp. JULY 16 Signature My Comm. Exp. JULY 16
(Seal)
STATE OF CALIFORNIA) COUNTY OF MONTEREY) On 1-21-2012 before me, Chur, M. Castillo, a Notary Public, personally appeared MANTIN C MOVA, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on
the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.
I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.
WITNESS my hand and official seal. Signature Costulo
(Seal)



NOTE: OWNER'S SIGNATURE(S) MUST BE ACKNOWLEDGED BEFORE A NOTARY PUBLIC.

STATE OF CALIFORNIA)
SOUTH COUNTY OF MONTEREY)

On <u>July 30, 2012</u> before me, <u>Chwi M. Castillo</u>, a Notary Public, personally appeared <u>Elera Moya</u>, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature Cherry Costillo

(Seal)



(THIS PAGE FOR COUNTY USE ONLY)

STATE OF CALIFORNIA) COUNTY OF MONTEREY)

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		C	yn	thia l	Ha	assor	1					

EXHIBIT "A"

LEGAL DESCRIPTION

That certain real property situate in the Co	ounty of Monterey, State of California,
shown on that Map filed for record on	, 2012, in Volume
of Parcel Maps, at Page, in the	ne Office of the Recorder for the County
of Monterey, State of California.	

PC93-18

PLANNING COMMISSION COUNTY OF MONTEREY, STATE OF CALIFORNIA

RESOLUTION NO. 93-120

A. P. # 119-162-008-000

FINDINGS AND DECISION

In the matter of the application of Fernando Ramirez (PC93-18)

WHEREAS: The Planning Commission, pursuant to regulations established by local ordinance and state law, has considered, at public hearing, a Combined Development Permit, located on Lot 4 of Assessor's Subdivision 3, Block 2, Las Lomas Tract 5, Las Lomas area, fronting on and north easterly of Las Lomas Drive, Coastal Zone, came on regularly for hearing before the Planning Commission on June 30, 1993.

WHEREAS: Said proposal includes:

 Minor Subdivision Tentative Map to allow division of a 1.18 acre parcel into 4 parcels of 12,331 sq. ft., 11,894 sq. ft., 13,052 sq. ft. and 14,079 sq. ft. each and grading, and

2) Coastal Development Permit, and

 Coastal Development Permit for trailer removal and demolition of an existing garage and concrete slab

WHEREAS: Said Planning Commission, having considered the application and the evidence presented relating thereto,

1. FINDING: The proposed development is a minor subdivision of a 1.18 acre parcel into four parcels of 1) 11,894 sq. ft., 2) 12,331 sq. ft. 3) 13,052 sq. ft. and 4) 14,079 sq. ft. This would result in an average density of 12,839 sq. ft. per unit in the Medium Density Residential or MDR/4 (CZ) Zoning District. The project will also include the removal of an existing trailer, the demolition of an existing garage and a concrete slab. The subject parcel is located on 40 Las Lomas Drive in the Las Lomas area. Access to the parcel is proposed from Las Lomas Drive.

Vegetation in the vicinity where future development will occur, consists primarily of non-native grasses.

EVIDENCE: 1) Minor Subdivision File No. (PC93-018).

 FINDING: The project, as described in the application and accompanying materials, and as conditions, conforms with the plans, policies, requirements, and standards of the Monterey County Local Coastal Program.

Exhibit B
Page 1 of 9 Pages

EVIDENCE: The Planning and Building Inspection staff reviewed the project, as contained in the application and accompanying materials, for conformity with:

 the certified North County Land Use Plan, and the certified Monterey County Coastal Implementation Plan regulations for MDR/4 (CZ) Zoning District in the Coastal Zone, an

Chapter 20.144 of the Monterey County Coastal Implementation Plan regulations for development in the North County Land Use Plan Area.

3. FINDING: The project will not have a significant adverse impact on the environment and a Negative Declaration has been adopted by the Minor Subdivision Committee. An initial study was prepared for the project and it was determined that the project would have no significant impacts and a Negative Declaration was filed with the County Clerk on April 23, 1993, noticed for public for review and circulated to the State Clearinghouse for com-

EVIDENCE: Initial Study and Negative Declaration contained in File No. PC93-018.

4. FINDING: For purposes of the Fish and Game Code, the project will have a potential for adverse impacts on fish and wildlife resources upon which the wildlife depends.

EVIDENCE: Staff analysis contained in the Initial Study and the record as a whole indicate the project may or will result in changes to the resources listed in Section 753.5(d) of the Department of Fish and Game regulations. Future development of parcels as a result of the Minor Subdivision could potentially alter non-native plantlife and the soil required to substain the habitat for wildlife.

5. FINDING: The project, as described in the application and accompanying materials, conforms with the applicable provisions of the Monterey County Code relative to (1) Small Water Systems, Chapter 15.04, and (2) Sewage Disposal, Chapter 15.20.

EVIDENCE: The project was reviewed by the Monterey County
Department of Health and Public Works for conformity with the applicable provisions of the County
Code. Appropriate recommendations for the project as contained in File No. PC93-018.

County area a serious overdraft in the aquifers, together with seawater intrusion problems in the North County Zone and nitrate pollution problems throughout the area. The North County Land Use Plan, Coastal Implementation Plan, and Area Plan recognize the existence of these problems and direct that studies be made to determine the safe-yield of the North Monterey County aquifer and that procedures thereafter be adopted to manage development in the area so as to minimize adverse effects on the aquifers and preserve them as viable sources of water for human consumption.

Exhibit B
Page 2 of 9 Pages

EVIDENCE: Ordinance #3496 of the County of Monterey adds Chapter 18.51 to the Monterey County Code to establish a Water County Area to assist in financing a study and management plans relating to the safe yield of the North Monterey County aquifers.

FINDING: The project is consistent with Section 20.144.070 of the Coastal Implementation Plan dealing with water resources.

> The subject site is located in North County Land Use Plan Subwateshed No. 16, which is designated as a Watershed Restoration Area. The erosion hazard of ShE soils found on the site (according to the Department of Agriculture's Soil Conservation Service soil maps) has a K-factor of .32. A condition of project approval requires the applicant to prepare an erosion control plan which is subject to approval by the Director of Planning, as well as the USDA Soil Conservation Service,

EVIDENCE:

addressing the proposed improvements.

(1) Appendix 2A, North County Resources Maps.

(2) United States Department of Agriculture, Soil Conservation Service; Soil Survey of Monterey

FINDING: The proposed project is consistent with policies of the Local Program dealing with development in hazardous areas. The site is located in a hazardous geologic zone and a geotechnic report has been prepared for the site consistent with "Guidelines for Seismic Reports" of the California Divisions of Mines and Geology. The report, prepared by Jacob and Associates dated August 10, 1992, states that the subject site will be suitable for the proposed development provided that the recommendations of the geologic report are implemented in the design and proposed construction.

Appendix 2a, Resource Maps, of the Monterey County EVIDENCE: Coastal Implementation Plan.

EVIDENCE: Geotechnical Report prepared for the project by Jacob and Associates contained in project file MS93-018.

9. The project as proposed is consistent with poli-FINDING: cies of the Local Coastal Program dealing with development in archaeologically sensitive areas. An archaeological survey has been conducted on the project site by Archaeological Consulting dated November 11, 1992. The report states that there are no identifiable archaeological resources located on site. A condition has been added to stop work in the event that any archaeological resources are found on the site.

EVIDENCE: Archaeological report submitted by the applicant contained in the project file. Condition No. 9.

FINDING: The recommended conditions regarding Inclusionary Housing and recreation requirements ensure that the public health, safety and welfare is preserved, protected and enhanced.

> Exhibit_B Page 3 of 9 Pages

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EVIDENCE: 1) Section 18.40 of the Monterey County Code

(Inclusionary Housing Ordinance) Section 19.12.010 of the Monterey County Code 2) (Recreation Ordinance)

The on-site inspection of the parcel by the project planner. The site of the proposed minor FINDING: subdivision is physically suitable for the type of development proposed.

File No. PC93-018, along with materials and information derived form an archaeological EVIDENCE: 1) report by Archaeological Consulting, and a geotechnical report prepared by M. Jacobs and Associates. 2) A slope analysis has been prepared showing adequate area within each of the four parcels with less than 25% slopes.

12. FINDING: The establishment, maintenance, or operation of the use or building applied for will not under the circumstances of the particular case, be detrimental to the health, safety, peace, morals, comfort, and general welfare of persons residing or working in the neighborhood or to the general welfare of

the County. EVIDENCE: The project as described in the application and accompanying materials was reviewed by the Department of Planning and Building Inspection, Health Department, Public Works Department, an the Water Resources Agency. The respective departments have recommended conditions, where appropriate, to ensure that the project will not have an adverse effect on the health, safety, and welfare of persons either residing or working in the neighborhood, or the county in general.

The project, as approved by the Coastal Development Permit, is appealable to the Board of Supervisors, however, it is not appealable to the California Coastal Commission. FINDING: EVIDENCE: Section 20.140.080 G and J of the Monterey County

Coastal Implementation Plan.

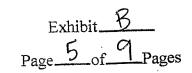
DECISION

THEREFORE, it is the decision of said Planning Commission that said Negative Declaration be adopted and that said application be granted as shown on the attached sketch, subject to the following conditions:

- That the applicant pay the appropriate financial contribution in accordance with Ordinance 3496, adopted by the Board of Supervisors to implement an area-wide hydrological study to address groundwater overdraft and water resources in the project area. The fees shall be paid prior to the filing of the parcel map. (Planning and Building Inspection)
- That the approved development shall incorporate the recom-2. mendations of the Erosion Control Plan as reviewed by the Soils Conservation Service and the Building Inspection section of the Monterey County Department of Planning and Building Inspection. (Planning and Building Inspection)

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- 3. That a note be placed on the final map which states, "All development on the parcels shall have a drainage and erosion control plan prepared by a registered civil engineer to address on-site and off-site impacts." (Planning and Building Inspection)
- That a Grading Permit shall be required pursuant to the Monterey County Code relative to Grading, Chapter 16.08. (Planning and Building Inspection)
- 5. That no land clearing or grading shall occur on the subject parcel between October 15 and April 15 unless authorized by the Director of Planning and Building Inspection. (Planning and Building Inspection)
- 6. Erosion Control Plan required by the Coastal Implementation Plan shall be subject to the approval of the Water Resources Agency. (Planning and Building Inspection)
- 7. A deed restriction shall be recorded with the County Re corder's Office and a note shall be placed on the final map which states: "A geotechnic report has been prepared for this project by Jacob and Associates, and is on file in the Monterey County Planning and Building Inspection Library \$14.03.197. All development, shall be in accordance with this report." (Planning and Building Inspection)
- That new utility and distribution lines shall be placed underground. (Planning and Building Inspection)
- 9. If, during the course of construction, cultural, archaeological or palentological resources are uncovered at the site (surface or subsurface resources) work shall be halted immediately within 50 meters (150 feet) of the find until it can be evaluated by a qualified professional archaeologist. The Monterey County Planning and Building Inspection Department and a qualified archaeologist (i.e., an archaeologist registered with the Society of Professional Archaeologists) shall be immediately contacted by the responsible individual present on-site. When contacted, the project planner and the archaeologist shall immediately visit the site to determine the extent of the resources and to develop proper mitigation measures required for the discovery. (Planning and Building Inspection)
- 10. Pursuant to the State Public Resources Code and the State Fish and Game Code, the applicant shall pay a fee to be collected by the County of Monterey in the amount of \$1,275. This fee shall be paid prior to filing of the Notice of Determination. Proof of payment shall be furnished by the applicant to the Director of Planning and Building Inspection prior to commencement of use or the issuance of building and/or grading permits.
- 11. The applicant shall comply with the recreation requirements contained in Section 19.12.010 of the Subdivision Ordinance (Title 19, Monterey County Code). (Parks Department)
- 12. Dedicate to County 30' from centerline of Las Lomas Drive. (Public Works)



- File parcel map delineating all existing and required easements or rights-of-way and monument new lines. (Public Works)
- 14. Provide Improvement Plans for the Approval of the Director of Public Works and construct both common driveways prior to recording the parcel map. (Public Works)
- 15. Obtain a sewer connection permit from the Pajaro County Sanitation District, pay all fees, and provide for all necessary easements. (Public Works)
- 16. Participate in the traffic signals and intersection improvements at the Hall Road/Las Lomas intersection by contributing 3/129 (\$3,720.00) of the estimated costs of the improvements (\$160,000.00). (Public Works)
- 17. Thirty days prior to expiration date of the tentative map, Step A (8-items) of the County Surveyor's Check Off List for Parcel Map Processing shall be completed. (Public Works)
- 18. If required, enter into an agreement with the County of Monterey to construct standard vertical curb, gutter, and sidewalk along entire frontage of Las Lomas Drive. (Public Works)
- 19. Provide for 30' right-of-way serving all parcels. (Public Works)
- 20. Applicant must complete and file a Water Use Nitrate Impact Questionnaire with the Monterey County Water Resources Agency. (Water Resources Agency)
- 21. For the purpose of not impacting the 100 yr. floodplain no construction shall take place below elevation 45 feet as shown on the tentative map. (Water Resources Agency)
- 22. Applicant shall comply with the requirements of the Inclusionary Housing Ordinance prior to filing of the parcel map. (Planning and Building Inspection)
- 23. The property owner agrees as a condition of the approval of this Combined Development Permit which includes a Minor Subdivision, that it will pursuant to Government Code Section 66474.9, defend, indemnify and hold harmless the County of Monterey or its agents, officers and employees from any claim, action or proceeding against the County or it agents, officers or employees to attack, set aside, void or annul this approval, which action is brought within the time period provided for in Government Code Section 66499.37. An agreement to this effect shall be recorded upon demand of County Counsel or concurrent with the filing of the final map, whichever occurs first. The County shall promptly notify the subdivider of nay such claim, action or proceeding and the County shall cooperate fully in the defense thereof. If the County fails to promptly notify the property owner of any such claim, action or proceeding or fails to cooperate fully in the defense thereof, the property owner shall not thereafter be responsible to defend, indemnify or hold the County harmless. (Planning and Building Inspection)

Exhibit B

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- Design the water system improvements to meet the standards as set forth in Title 22 of the California Code of Regulations and as contained in the Residential Subdivision Water Supply Standards. Submit plans for the water system California Water Company for review and approval prior to installing (or bonding) the water system improvements. (Environmental Health)
- Design the water system improvements to meet fire flow standards as required and approved by the local fire protection agency. Submit evidence to the Division of Environmental Health that the proposed water system improvements have been approved by the local fire protection agency prior to installation (bonding) or filing of the final parcel map. (Environmental Health)
- The developer shall install or bond the water system improvements to and within the subdivision and any appurtenances needed prior to filing the final parcel map. (Environmental Health)
- The sewer system improvements and any appurtenances shall be installed, or bonded, to and within the subdivision prior to filing the final parcel map. (Environmental Health)
- That the applicant shall record a notice which states: permit (Resolution #93-40) approved by the Monterey Was Planning Commission for Assessor's Parcel Number County 119-162-008-000. The permit was granted subject to conditions of approval which run with the land. A copy of the permit is on file with the Monterey County Planning and Building Inspection Department." Proof of recordation of this notice shall be furnished to the Director of Planning and Building Inspection prior to issuance of building permits or commencement of the use. (Planning and Building

PASSED AND ADOPTED this 30th day of June, 1993 by the following

Ayes:

Calcagno, /Foote, Jimenez, Moore, Orrett, Reaves, Riddle, Stallard, Vasquez, Jr.

Naes:

None

Absent: Errea

SECRETARY OF THE PLANNING COMMISSION Copy of this decision mailed to applicant on JUL i 3 1993

ROBERT SLIMMON, JR.

IF ANYONE WISHES TO APPEAL THIS DECISION, AN APPEAL FORM MUST BE COMPLETED AND SUBMITTED TO THE CLERK OF THE BOARD OF SUPERVISORS ALONG WITH THE APPROPRIATE FILING FEE ON OR BEFORE JUL 2 3 1993

This project is located in the Coastal Zone and is appealable to the Board of Supervisors. This project is not appealable to the California Coastal Commission.

UNLESS EXTENDED AS PROVIDED BY CHAPTER 19.04.040, TITLE 19 (SUBDIVISIONS), MONTEREY COUNTY CODE, THIS APPROVAL EXPIRES ON June 30, 1995. EXTENSION REQUESTS MUST BE MADE IN WRITING 30 DAYS PRIOR TO THE AFOREMENTIONED EXPIRATION DATE.

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Page 8 of 9 _Pages

Exhibit.

DATE: 6/30/93

