

Exhibit D

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Craig Suhl
6235 Brookdale Drive
Carmel, CA 93923

RE: Declining Coast live oak

Background

On April 20th, 2020 I went to the address above to assess a Coast live oak (*Quercus agrifolia*) that was of concern to the tree owner. As I arrived, I could see that the tree was in advanced decline and chronically stressed. I conducted a visual tree assessment (VTA) on the tree in question, and written below are my findings and recommendations. There was no bird nesting or animal activity at the time of the assessment.

Coast live oak

Species	Height	DBH	Hazard Rating
<i>Quercus agrifolia</i>	30ft	29'	11

Crown and Branches

The live crown ratio of this tree is only about 15% with the remaining 85% being deadwood with little to no new growth, which is a sign of advanced decline and chronic stress. Tree stress can be either acute or chronic, and this tree shows signs of chronic stress. Chronic stress takes a longer time to affect a tree's health. The most likely cause of this tree's stress is probably related to poor site conditions, excess or inadequate water, or soil conditions. This type of stress does not affect the tree quickly and has delayed visual stress indicators that usually don't become apparent until the problem is too advanced to be effectively treated.

Trunk, Base and Roots

Multi-leader connections at the union can be more of a hazard than a tree with a single main leader. When similar in size stems arise from a single stem, the tree may not be able to produce enough wood to support all the stems, this especially increases hazard potential when the connections are in a "V" shape, instead of a gentle "U" shape. The "V" shape attachments can be accompanied with included bark, where bark is embedded in the junction of the stems. The more the tree grows, the deeper the "V" gets, and ultimately the weaker the junction may be. The risk of failure can increase when there are additional health or structural concerns. The consequences of failure can also increase when there is a target present.

This tree leans towards the Suhl's home, and while leaning trees can be stable, this tree is in advanced decline, and there is higher risk associated with the lean and this increases the likelihood of impact to the target.

I did not see obvious signs of imminent failure like root plate lifting or soil mounding at the time of the assessment.

Targets

Targets are people who can be injured, property that may be damaged or activities that could be disrupted by a tree failure. This tree is only about 6 feet away from the home, if partial failure or whole tree failure occurred, this residence is well within the striking zone, and could cause significant damage or severe injury.

There are high valued targets within the target zone like:

- Residence (house)
- Vehicles
- People

Recommendations

-Removal

I recommend removal for the tree in question due to the high valued targets within the striking zone, and that it is likely that this tree will continue to decline and will increase in hazard potential as it declines.

Conclusion

After having the proper authorization, have a licensed professional tree service perform this tree work. Tree removal should be done with safe arboricultural work practices as to not damage any trees or root systems of the surrounding trees.

The County of Monterey has tree replacement conditions as part of a tree removal permit. The County requires a 2:1 replacement for trees that measure 24" or larger in diameter or a 1:1 ratio replacement for trees less than 24" diameter. Also, the County requires independent monitoring of replanted trees to insure replanting is successful (typically one year).

If you have any questions or comments about this report, please feel free to call, text or email me.

Thank you!

Sincerely,



Amanda Gates
Certified Arborist #WE- 11839A



DISCLOSURE STATEMENT

This Disclosure Statement supplements and is an integral part of the tree report (the "Report") to which it is attached.

1. The author of the Report is a Certified Arborist (an "Arborist"), certified by the International Society of Arboriculture ("ISA"). The Arborist has performed its services as detailed in the Report in a manner consistent with the standard of care and skill ordinarily exercised by Arborists certified by the ISA in the geographic area where Client's property is located.
2. Arborists are professionals with specialized education, training, and experience who examine trees and, depending on the scope of the services requested by the Client, recommend measures (a) to reduce to the extent reasonably possible and determinable the dangers to life and property from trees, (b) to enhance the health of trees, and (c) to enhance the beauty of trees.
3. The Report reflects only the examination of the specific trees identified in the Report and as authorized and directed by the Client. Unless specifically stated in the Report, no other trees have been examined by the Arborist, whether such trees are on the Client's property or a neighboring property, and no representation is made regarding any tree not specifically identified in the Report.
4. Unless otherwise stated in the Report, the examination of the trees included only a visual inspection. More invasive examination techniques are available and these techniques may include, but are not limited to, boring (core sampling), digging to examine roots, aerial examinations, and similar techniques.
5. No inspection, whether visual or employing more invasive examination techniques, can detect every possible condition that could lead to the failure of a tree. Trees often fail for reasons that cannot be detected in advance or controlled, and even healthy trees may fail in exceptional conditions, including but not limited high winds, heavy rains, earthquakes, droughts, and the like. Conditions which adversely affect a tree's health, longevity, or safety are often hidden within the tree or below ground, and a visual inspection alone will not reveal these conditions. Even for a tree that is healthy at the time of the Arborist's inspection, the Arborist cannot guarantee that that tree will remain healthy and safe for a specific period of time. Therefore, except as otherwise expressly stated in the Report, no warranty, representation, or guarantee, express or implied, is made by the Arborist concerning the tree or trees that are the subject of the Report.
6. Similarly, the effectiveness of any remedial treatment recommended by the Arborist cannot be guaranteed. The work of an Arborist is to achieve a balance between the inherent risks presented to humans living near trees and the

inherent value of trees as part of the environment (whether urban, suburban, or rural). The only way to eliminate the dangers that trees present to human life and property is to eliminate trees.

7. Where specific remedial work is recommended to the Client (whether in the form of treatment, pruning, removal, or otherwise), it is the Client's responsibility (a) to engage competent professionals to implement the recommendations, (b) to advise the Arborist and any professionals hired by the Client concerning any issues known to the Client that may affect the completion of the work, including boundary issues, ownership issues, views or site lines from or across Client's property, disputes with neighbors, and the like, and (c) to determine and secure any needed approvals (whether from governmental bodies, homeowners associations, co-owners, neighbors, or others) for implementation of the work.
8. While Arborist may, at Client's request, provide names of local professionals who can perform recommended remedial work, Arborist makes no representation or warranty to Client regarding the qualifications of any such local professionals. Unless otherwise agreed to in writing by Arborist, Arborist has no duty to supervise or inspect the work performed by third parties, and Arborist shall have no liability or responsibility for the acts or omissions of third parties.

Photos Page #1

Picture of the whole tree.

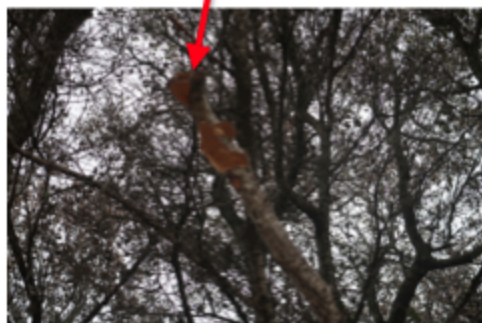
The crown has only about 15% live crown ratio with a majority of deadwood.



The crown is sparse and mostly dead. This is most likely a result of chronic stress. Visual stress indicators usually don't become apparent until the problem is too advanced to be effectively treated.



Fruiting body growing on a dead branch.



Photos Page #2

The tree leans towards the house. The lean is more hazardous due to the poor health and advanced decline of the tree.

Weak multi-stem attachments with the sharp "V" shape at the junction. These are commonly prone to failure.



There were no obvious visual indicators of imminent failure like root plate lifting or soil mounding at the time of the assessment.



Site Plan

6235 Brookdale Drive

Carmel, CA 93923

APN: 015192006000

Red circle is the approximate location of the tree written in this report.





A Photographic Guide to the Evaluation of Hazard Trees in Urban Areas

TREE HAZARD EVALUATION FORM 2nd EditionSite/Address: 6235 BROOKDALE DRIVE CARMELMap/Location: 015192-006-00093123Owner: public ☐ private ☒ unknown ☐ other ☐Date: 4/20/20 Inspector: AMANDA GATESDate of last inspection: UNKNOWN

HAZARD RATING:

4	+	3	+	4	=	11
Failure Potential		Size of part		Target Rating		Hazard Rating

☒ Immediate action needed☐ Needs further inspection☐ Dead tree**TREE CHARACTERISTICS**Tree #: 1 Species: MONTEREY PALM COAST LIVE OAKDBH: 29" # of trunks: 1 Height: 30 FT Spread: MINOR LARGEForm: ☐ generally symmetric ☒ minor asymmetry ☐ major asymmetry ☐ stump sprout ☐ stag-headedCrown class: ☐ dominant ☒ co-dominant ☐ intermediate ☐ suppressedLive crown ratio: 15 % Age class: ☐ young ☐ semi-mature ☒ mature ☐ over-mature/senescentPruning history: ☐ crown cleaned ☐ excessively thinned ☐ topped ☐ crown raised ☐ pollarded ☐ crown reduced ☐ flush cuts ☐ cabled/braced
☐ none ☐ multiple pruning events Approx. dates: _____Special Value: ☐ specimen ☐ heritage/historic ☐ wildlife ☐ unusual ☐ street tree ☐ screen ☐ shade ☐ indigenous ☒ protected by gov. agency**TREE HEALTH**Foliage color: ☐ normal ☒ chlorotic ☒ necrotic Epicormics? ☐ Y ☒ NFoliage density: ☐ normal ☒ sparse Leaf size: ☐ normal ☒ smallAnnual shoot growth: ☐ excellent ☐ average ☒ poor Twig Dieback? ☐ Y ☒ NWoundwood development: ☐ excellent ☐ average ☒ poor ☐ noneVigor class: ☐ excellent ☐ average ☐ fair ☒ poorMajor pests/diseases: ADVANCED DECLINE, CHRONIC STRESS

Growth obstructions:

☐ stakes ☐ wires/ties ☐ signs ☐ cables☐ curb/pavement ☐ guards☐ other _____**SITE CONDITIONS**Site Character: ☒ residence ☐ commercial ☐ industrial ☐ park ☐ open space ☐ natural ☐ woodland/forestLandscape type: ☐ parkway ☐ raised bed ☐ container ☐ mound ☒ lawn ☐ shrub border ☐ wind breakIrrigation: ☐ none ☐ adequate ☐ inadequate ☐ excessive ☐ trunk wettedRecent site disturbance? ☒ Y ☐ N ☐ construction ☐ soil disturbance ☐ grade change ☐ line clearing ☐ site clearing% dripline paved: 0% ☒ 10-25% 25-50% 50-75% 75-100% Pavement lifted? ☐ Y ☒ N% dripline w/ fill soil: 0% ☒ 10-25% 25-50% 50-75% 75-100%% dripline grade lowered: 0% ☒ 10-25% 25-50% 50-75% 75-100%Soil problems: ☐ drainage ☐ shallow ☐ compacted ☐ droughty ☐ saline ☐ alkaline ☐ acidic ☒ small volume ☐ disease center ☐ history of fail
☐ clay ☐ expansive ☐ slope _____ aspect: _____Obstructions: ☐ lights ☐ signage ☐ line-of-sight ☐ view ☐ overhead lines ☐ underground utilities ☐ traffic ☐ adjacent veg. ☐ _____Exposure to wind: ☒ single tree ☐ below canopy ☐ above canopy ☐ recently exposed ☐ windward, canopy edge ☐ area prone to windthrowPrevailing wind direction: _____ Occurrence of snow/ice storms: ☒ never ☐ seldom ☐ regularly**TARGET**Use Under Tree: ☒ building ☒ parking ☐ traffic ☒ pedestrian ☐ recreation ☐ landscape ☐ hardscape ☐ small features ☐ utility linesCan target be moved? ☐ Y ☒ N Can use be restricted? ☐ Y ☒ NOccupancy: ☐ occasional use ☐ intermittent use ☐ frequent use ☒ constant use

TREE DEFECTS

ROOT DEFECTS:

Suspect root rot: Y N Mushroom/conk/bracket present: Y (N) ID: _____
 Exposed roots: ☐ severe ☐ moderate ☒ low Undersided: ☐ severe ☐ moderate ☒ low
 Root pruned: _____ distance from trunk Root area affected: _____ % Buttress wounded: Y N When: _____
 Restricted root area: ☐ severe ☒ moderate ☐ low Potential for root failure: ☒ severe ☒ moderate ☐ low
 LEAN: _____ deg. from vertical ☒ natural ☐ unnatural ☐ self-corrected Soil heaving: Y (N) NOT OBSERVED @ ASSESSMENT
 Decay in plane of lean: Y (N) Roots broken Y (N) Soil cracking: Y (N)
 Compounding factors: _____ Lean severity: ☐ severe ☐ moderate ☐ low

CROWN DEFECTS: Indicate presence of individual defects and rate their severity (s = severe, m = moderate, l = low)

DEFECT	ROOT CROWN	TRUNK	SCAFFOLDS	BRANCHES
Poor taper		X		
Bow, sweep		X		
Codominants/forks				X
Multiple attachments				
Included bark		X		X
Excessive end weight				
Cracks/splits				
Hangers				
Girdling				
Wounds/seam				
Decay				
Cavity				
Conks/mushrooms/bracket				
Bleeding/sap flow				
Loose/cracked bark				
Nesting hole/bee hive				
Deadwood/stubs				
Borers/termites/ants				
Cankers/galls/burls				
Previous failure				

HAZARD RATING

Tree part most likely to fail: WHOLE TREE OR CODOMINANT LEADER Failure potential: 1 - low; 2 - medium; 3 - high; 4 - severe
 Inspection period: _____ annual _____ biannual _____ other _____ Size of part: 1 - <6" (15 cm); 2 - 6-18" (15-45 cm);
 3 - 18-30" (45-75 cm); 4 - >30" (75 cm)
 Failure Potential + Size of Part + Target Rating = Hazard Rating
4 + 3 + 4 = 11
 Target rating: 1 - occasional use; 2 intermittent use;
 3 - frequent use; 4 - constant use

HAZARD ABATEMENT

Prune: ☐ remove defective part ☐ reduce end weight ☐ crown clean ☐ thin ☐ raise canopy ☐ crown reduce ☐ restructure ☐ shape
 Cable/Brace: _____ Inspect further: ☐ root crown ☐ decay ☐ aerial ☐ monitor
 Remove tree: (Y) N Replace? (Y) N Move target: Y (N) Other: _____
 Effect on adjacent trees: ☒ none ☐ evaluate
 Notification: ☒ owner ☐ manager ☐ governing agency Date: _____

COMMENTS

IT IS LIKELY THIS TREE WILL CONTINUE TO DECLINE &
 INCREASE IN HAZARD RATING IF LEFT RETAINED

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