

Loan Estimate

DATE ISSUED 10/05/2015
 APPLICANTS John Q. Smith
 Mary A. Smith
 1234 Market St.
 San Diego, CA 9210x
 PROPERTY 1254 Main Street
 San Diego, CA 92110
 SALE PRICE \$475,000

LOAN TERM 30 years
 PURPOSE Purchase
 PRODUCT Fixed Rate
 LOAN TYPE ☒ Conventional ☐ FHA ☐ VA ☐
 LOAN ID #
 RATE LOCK ☐ NO ☒ YES, until 01/20/2015
Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on 11/20/2015

Loan Terms		Can this amount increase after closing?
Loan Amount	\$380,000	NO
Interest Rate	4.25%	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$1,869.37	NO
Does the loan have these features?		
Prepayment Penalty		NO
Balloon Payment		NO

Projected Payments		
Payment Calculation	Years 1-30	
Principal & Interest	\$1,869.37	
Mortgage Insurance	+ 0	
Estimated Escrow <i>Amount can increase over time</i>	+ 0	
Estimated Total Monthly Payment	\$1,869.37	
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time</i>	\$440 a month	This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <i>See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.</i>
		In escrow? NO NO

Costs at Closing		
Estimated Closing Costs	\$5,802	Includes \$4,055 in Loan Costs + \$1,747 in Other Costs - \$0 in Lender Credits. <i>See page 2 for details.</i>
Estimated Cash to Close	\$95,802	Includes Closing Costs. <i>See Calculating Cash to Close on page 2 for details.</i>

Visit www.consumerfinance.gov/mortgage-estimate for general information and tools.

Closing Cost Details

Loan Costs

A. Origination Charges	\$1,070
% of Loan Amount (Points)	
Administration Fee	\$445
Underwriting Fee	\$550
Wire Transfer Fee	\$75

B. Services You Cannot Shop For	\$650
Appraisal Fee	\$525
Credit Report	\$25
Flood Certification	\$20
Tax Service Fee	\$80

C. Services You Can Shop For	\$2,335
Electronic Document Delivery Fee	\$50
Home Inspection	\$450
Pest Inspection	\$50
Title - Closing/Escrow Fee	\$860
Title - Courier Fee	\$50
Title - Doc Prep Fees	\$75
Title - Lender's Title Insurance	\$650
Title - Notary Fees	\$150

D. TOTAL LOAN COSTS (A + B + C)	\$4,055
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Other Costs

E. Taxes and Other Government Fees	\$150
Recording Fees and Other Taxes	\$150
Transfer Taxes	

F. Prepays	\$1,597
Homeowner's Insurance Premium (12 months)	\$475
Mortgage Insurance Premium (months)	
Prepaid Interest (\$44.86 per day for 25 days @ 4.25 %)	\$1,122
Property Taxes (months)	

G. Initial Escrow Payment at Closing

Homeowner's Insurance	per month for	mo.
Mortgage Insurance	per month for	mo.
Property Taxes	per month for	mo.

H. Other

I. TOTAL OTHER COSTS (E + F + G + H)	\$1,747
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J. TOTAL CLOSING COSTS	\$5,802
D + I	\$5,802
Lender Credits	

Calculating Cash to Close

Total Closing Costs (J)	\$5,802
Closing Costs Financed (Paid from your Loan Amount)	\$0
Down Payment/Funds from Borrower	\$95,000
Deposit	-\$5,000
Funds for Borrower	\$0
Seller Credits	\$0
Adjustments and Other Credits	\$0
Estimated Cash to Close	\$95,802

Additional Information About This Loan

LENDER XYZ Lender
NMLS / CA LICENSE ID
LOAN OFFICER
NMLS / LICENSE ID
EMAIL
PHONE

MORTGAGE BROKER XYZ Lender
NMLS / CA LICENSE ID
LOAN OFFICER
NMLS / LICENSE ID
EMAIL
PHONE

Comparisons

Use these measures to compare this loan with other loans.

In 5 Years	\$117,339 \$34,931	Total you will have paid in principal, interest, mortgage insurance, and loan costs. Principal you will have paid off.
Annual Percentage Rate (APR)	4.329%	Your costs over the loan term expressed as a rate. This is not your interest rate.
Total Interest Percentage (TIP)	77.39%	The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

Other Considerations

Appraisal	We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.
Assumption	If you sell or transfer this property to another person, we <input type="checkbox"/> will allow, under certain conditions, this person to assume this loan on the original terms. <input checked="" type="checkbox"/> will not allow assumption of this loan on the original terms.
Homeowner's Insurance	This loan requires homeowner's insurance on the property, which you may obtain from a company of your choice that we find acceptable.
Late Payment	If your payment is more than 15 days late, we will charge a late fee of 6% of the payment.
Refinance	Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.
Servicing	We intend <input type="checkbox"/> to service your loan. If so, you will make your payments to us. <input checked="" type="checkbox"/> to transfer servicing of your loan.

Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Applicant Signature

Date

Co-Applicant Signature

Date

Issuing Policies of Chicago Title Insurance Company

ORDER NO.: **CYTEST-995-**

Escrow/Customer Phone:

Ticor Title Escrow
567 Main Street
San Diego, CA 92108
ATTN: Best Escrow Officer
Email: escrowteam@ticortitle.com
Reference No.: First Street

Title Officer: Best Title Officer
Title Officer Phone: (619) 260-0000
Title Officer Fax: (619) 295-0000
Title Officer Email: titleteam@ticortitle.com

PROPERTY: **1234 First Street, San Diego, CA 92101**

PRELIMINARY REPORT

*In response to the application for a policy of title insurance referenced herein, **Ticor Title Company of California** hereby reports that it is prepared to issue, or cause to be issued, as of the date hereof, a policy or policies of title insurance describing the land and the estate or interest therein hereinafter set forth, insuring against loss which may be sustained by reason of any defect, lien or encumbrance not shown or referred to as an exception herein or not excluded from coverage pursuant to the printed Schedules, Conditions and Stipulations or Conditions of said policy forms.*

The printed Exceptions and Exclusions from the coverage and Limitations on Covered Risks of said policy or policies are set forth in Attachment One. The policy to be issued may contain an arbitration clause. When the Amount of Insurance is less than that set forth in the arbitration clause, all arbitrable matters shall be arbitrated at the option of either the Company or the Insured as the exclusive remedy of the parties. Limitations on Covered Risks applicable to the CLTA and ALTA Homeowner's Policies of Title Insurance which establish a Deductible Amount and a Maximum Dollar Limit of Liability for certain coverages are also set forth in Attachment One. Copies of the policy forms should be read. They are available from the office which issued this report.

This report (and any supplements or amendments hereto) is issued solely for the purpose of facilitating the issuance of a policy of title insurance and no liability is assumed hereby. If it is desired that liability be assumed prior to the issuance of a policy of title insurance, a Binder or Commitment should be requested.

The policy(s) of title insurance to be issued hereunder will be policy(s) of Chicago Title Insurance Company, a Nebraska Corporation.

Please read the exceptions shown or referred to herein and the exceptions and exclusions set forth in Attachment One of this report carefully. The exceptions and exclusions are meant to provide you with notice of matters which are not covered under the terms of the title insurance policy and should be carefully considered.

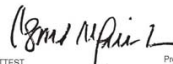

It is important to note that this preliminary report is not a written representation as to the condition of title and may not list all liens, defects and encumbrances affecting title to the land.

Ticor Title Company of California

By: 
Authorized Signature



By:


ATTEST

President
Secretary

PRELIMINARY REPORT

EFFECTIVE DATE: **June 13, 2013 at 7:30 a.m.**

The form of policy or policies of title insurance contemplated by this report is:

ALTA Homeowners Policy (2-3-10)
ALTA Extended Loan Policy (6-17-06)

1. THE ESTATE OR INTEREST IN THE LAND HEREINAFTER DESCRIBED OR REFERRED TO COVERED BY THIS REPORT IS:

A fee as to parcel 1 and an easement as to parcel 2

2. TITLE TO SAID ESTATE OR INTEREST AT THE DATE HEREOF IS VESTED IN:

John J. Seller and Jane G. Seller, husband and wife as joint tenants

3. THE LAND REFERRED TO IN THIS REPORT IS DESCRIBED AS FOLLOWS:

See Exhibit A attached hereto and made a part hereof.

EXHIBIT "A"

LEGAL DESCRIPTION

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF SAN DIEGO, STATE OF CALIFORNIA, AND IS DESCRIBED AS FOLLOWS:

Parcel No 1:

Lot 58 of Villa Barbados North Unit No. 1, in the City of San Diego, County of San Diego, State of California, according to the Map thereof no. 7236, filed in the Office of the County Recorder of San Diego County, March 22, 1972.

Excepting therefrom all minerals, coals, oils, petroleum, gas and other kindred substances under and in said land, but without right of entry of the surface thereof, but with the right, however, to drill in, through, or under said land or to explore, develop, or take all minerals, coals, oils, petroleum, gas and other kindred substances in and from said land, all such operations to be conducted below a depth of five hundred (500) feet below the surface thereof.

Parcel No 2:

An easement and right of way for open space, general utility, access and parking to be used in common with others, over, under, along and across those portions of Lots 56, 57, 58 and 59 of Villa Barbados North Unit No. 1, in the City of San Diego, County of San Diego, State of California, according to Map thereof No. 7236, filed in the Office of the County Recorder of San Diego County, March 22, 1972, described as follows:

Beginning at the Southeast corner of said Lot 59; thence North 87°30'29" West along the Southerly line of said Lot, a distance of 12.50 feet; thence North 2°29'31" East, 42.71 feet to the beginning of a tangent curve, concave Southwesterly having a radius of 13.50 feet; thence Northwesterly along the arc of said curve through a central angle of 90°, a distance of 21.21 feet; thence North 2°29'31" East, 48 feet; thence South 87°30'29" East, 52 feet; thence South 2°29'31" West, 48 feet to a point at the beginning of a curve, concave Southeasterly whose radius bears South 2°29'31" West, 13.50 feet from said point; thence Southwesterly along the arc of said curve through a central angle of 90°, a distance of 21.21 feet; thence South 2°29'31" West, 42.71 feet to the Southerly line of said Lot 56; thence North 87°30'29" West along said Southerly line, 12.50 feet to the Point of Beginning.

Excepting therefrom that portion included within Lot 58.

APN: **370-200-01**

AT THE DATE HEREOF, ITEMS TO BE CONSIDERED AND EXCEPTIONS TO COVERAGE IN ADDITION TO THE PRINTED EXCEPTIONS AND EXCLUSIONS IN SAID POLICY FORM WOULD BE AS FOLLOWS:

1. Property taxes, which are a lien not yet due and payable, including any assessments collected with taxes to be levied for the fiscal year 2013-2014
2. Property taxes, including any personal property taxes and any assessments collected with taxes, are as follows:

Tax Identification No.: 370-200-01
Fiscal Year: 2012-2013
1st Installment: \$961.67 Paid
2nd installment: \$961.67 Open (Delinquent after April 10)
Penalty and Cost: \$106.16
Homeowners Exemption: \$7,000.00
Code Area: 08001
3. Any liens or other assessments, bonds, or special district liens including without limitation, Community Facility Districts, that arise by reason of any local, City, Municipal or County Project or Special District.
4. The lien of supplemental taxes, if any, assessed pursuant to the provisions of Chapter 3.5 (Commencing with Section 75) of the Revenue and Taxation Code of the State of California.
5. Water rights, claims or title to water, whether or not disclosed by the public records.
6. All easements, offers and dedications as shown on the official map

Tract of: 7236
7. Covenants, conditions and restrictions but omitting any covenants or restrictions, if any, including but not limited to those based upon race, color, religion, sex, sexual orientation, familial status, marital status, disability, handicap, national origin, ancestry, source of income, gender, gender identity, gender expression, medical condition or genetic information, as set forth in applicable state or federal laws, except to the extent that said covenant or restriction is permitted by applicable law, as set forth in the document

Recording Date: March 31, 1972
Recording No.: 79249, of Official Records

Said covenants, conditions and restrictions provide that a violation thereof shall not defeat the lien of any mortgage or deed of trust made in good faith and for value.
8. Easement(s) for the purpose(s) shown below and rights incidental thereto as granted in a document:

Granted To: San Diego Gas and Electric Company
Purpose: public utilities
Recording Date: July 5, 1972
Recording No.: 172707, of Official Records
Affects: said land more particularly described therein

EXCEPTIONS
(Continued)

9. Easement(s) for the purpose(s) shown below and rights incidental thereto as reserved in a document:

Reserved by: Community Builders, a California corporation
Purpose: open space, general utility, access and parking
Recording Date: September 19, 1972
Recording No: 249792, of Official Records
Affects: said land more particularly described therein

10. A deed of trust to secure an indebtedness in the amount shown below,

Amount: \$305,000.00
Dated: June 2, 2006
Trustor/Grantor: John J. Seller and Jane G. Seller, husband and wife as joint tenants
Trustee: Ticor Title Company
Beneficiary: Wells Fargo Bank, N.A.
Recording Date: June 15, 2006
Recording No: 2006-123867 of official records

11. A deed of trust to secure an indebtedness in the amount shown below,

Amount: \$150,000.00
Dated: May 3, 2007
Trustor/Grantor: John J. Seller and Jane G. Seller, husband and wife as joint tenants
Trustee: American Securities Company
Beneficiary: Wells Fargo Bank, N.A.
Loan No.: 651-651-1597533-1998
Recording Date: June 5, 2007
Recording No: 2007-316852, of Official Records

The Deed of Trust set forth above is purported to be a "Credit Line" Deed of Trust. It is a requirement that the Trustor/Grantor of said Deed of Trust provide written authorization to close said credit line account to the Lender when the Deed of Trust is being paid off through the Company or other Settlement/Escrow Agent or provide a satisfactory subordination of this Deed of Trust to the proposed Deed of Trust to be recorded at closing.

END OF ITEMS

REQUIREMENTS SECTION

1. In order to complete this report, the Company requires a Statement of Information to be completed by the following party(s),

Party(s): Buyers and Sellers

The Company reserves the right to add additional items or make further requirements after review of the requested Statement of Information.

NOTE: The Statement of Information is necessary to complete the search and examination of title under this order. Any title search includes matters that are indexed by name only, and having a completed Statement of Information assists the Company in the elimination of certain matters which appear to involve the parties but in fact affect another party with the same or similar name. Be assured that the Statement of Information is essential and will be kept strictly confidential to this file.

END OF REQUIREMENTS

INFORMATIONAL NOTES SECTION

1. Note: The current owner does NOT qualify for the \$20.00 discount pursuant to the coordinated stipulated judgments entered into actions filed by both the Attorney General and private class action plaintiffs for the herein described Land.
2. Note: There are NO conveyances affecting said Land recorded within 24 months of the date of this report.
3. Note: The Company is not aware of any matters which would cause it to decline to attach CLTA Endorsement Form 116 indicating that there is located on said Land a Single Family Residence known as 1234 First Street, City of San Diego, CA, to an Extended Coverage Loan Policy.
4. Note: None of the items shown in this report will cause the Company to decline to attach CLTA Endorsement Form 100 to an ALTA Loan Policy, when issued.
5. Note: In compliance with the new RESPA regulations, Ticor Title Company of California will be averaging recording fees for Single Family 1-4 Residential properties. Please contact your Title Officer to obtain the current recording fees. In addition, Ticor Title Company of California will pay our underwriter 12% of the title premium, as disclosed on lines 1107 and 1108 of the HUD-1.
6. Note: The policy of title insurance will include an arbitration provision. The company of the insured may demand arbitration. Arbitrable matters may include, but are not limited to, any controversy or claim between the Company and the Insured arising out of relating to this policy, any service of the Company in connection with its issuance or the breach of a policy provision or other obligation. Please ask your escrow or title officer for a sample copy of the policy to be issued if you wish to review the arbitration provisions and any other provisions pertaining to your title insurance coverage.
7. Note: If a county recorder, title insurance company, escrow company, real estate agent or association provides a copy of the declaration, governing document or deed to any person, California law requires that the document provided shall include a statement regarding any unlawful restrictions. Said statement is to be in at least 14-point bold faced typed and may be stamped on the first page of any document provided or included as a cover page attached to the requested document. Should a party to this transaction request a copy of any document reported herein that fits this category, the statement is to be included in the manner described.

INFORMATIONAL NOTES
(Continued)

WIRE INSTRUCTIONS

When funds are wired to Ticor Title Company of California, please use the instructions below:

US Bank 535 Westminster Mall Westminster, CA 92683	ABA (Routing) Number: 122235821 Account No.: 153497036480 Account Name: Ticor Title Company of California
Please credit and reference our title order number to avoid return of funds.	

Funds received by Ticor Title Company of California via wire transfer may be disbursed upon receipt. Funds received by this company via cashier's check or tellers check may be disbursed on the next business day after the day of deposit. **If escrow funds (including shortage checks) are disbursed to this company other than by wire transfer, cashier's check or teller's check, disbursement and/or closing will be delayed 3 to 7 business days.** Questions concerning deposit and/or disbursement of escrow and sub-escrow funds and recording should be directed to your title officer, escrow officer or loan payoff officer.

Outgoing wire transfers will not be authorized until we have confirmation of our recording and one (1) of the following:

- A. We have received confirmation of the respective incoming wire.
- B. Collection of a deposited check.

PAYOFF INFORMATION

NOTE: This company **DOES** require current beneficiary demands prior to closing. If the demand is expired and a current demand cannot be obtained, our requirements will be as follows:

If this Company accepts a verbal update on the demand, we may hold an amount equal to one monthly mortgage payment. This hold will be over and above the verbal hold the lender may have stipulated.

If this Company cannot obtain a verbal update on the demand, we will either pay off of the expired demand, or wait for the amended demand, at the discretion of the escrow.

NOTE: to avoid delays at the time of closing, if the above deed of trust is an Equity Line/Line of Credit, it will be necessary that all checks, passbooks, credit cards together with instructions to close the account be submitted to the Company prior to the close of this transaction.

In order to expedite compliance with the above, please do the following:

Borrower(s):

- a) Sign and return the Equity Line/Credit Line Affidavit provided with the report,
- b) Request that the account be frozen.

Settlement:

- a) Obtain a statement from the lender that no advances have been made after the issuance of the demand for payoff, and
- b) Upon delivery of the payoff check, a full reconveyance must be obtained.

Please be advised that the difference between the principal balance on an issued demand and the maximum principal allowed may be held for up to 10 working days if the above requirements are not met.

PLEASE NOTE: OUR OFFICE DOES NOT ACCEPT ACH TRANSFERS. THESE INSTRUCTIONS ARE FOR THE PURPOSE OF SENDING WIRE TRANSFERS ONLY.

END OF INFORMATIONAL NOTES

/j05
=phrasebox AddDocs=

Fidelity National Financial, Inc. Privacy Statement

Fidelity National Financial, Inc. and its subsidiaries (“FNF”) respect the privacy and security of your non-public personal information (“Personal Information”) and protecting your Personal Information is one of our top priorities. This Privacy Statement explains FNF’s privacy practices, including how we use the Personal Information we receive from you and from other specified sources, and to whom it may be disclosed. FNF follows the privacy practices described in this Privacy Statement and, depending on the business performed, FNF companies may share information as described herein.

Personal Information Collected

We may collect Personal Information about you from the following sources:

- Information we receive from you on applications or other forms, such as your name, address, social security number, tax identification number, asset information, and income information;
- Information we receive from you through our Internet websites, such as your name, address, email address, Internet Protocol address, the website links you used to get to our websites, and your activity while using or reviewing our websites;
- Information about your transactions with or services performed by us, our affiliates, or others, such as information concerning your policy, premiums, payment history, information about your home or other real property, information from lenders and other third parties involved in such transaction, account balances, and credit card information; and
- Information we receive from consumer or other reporting agencies and publicly recorded documents.

Disclosure of Personal Information

We may provide your Personal Information (excluding information we receive from consumer or other credit reporting agencies) to various individuals and companies, as permitted by law, without obtaining your prior authorization. Such laws do not allow consumers to restrict these disclosures. Disclosures may include, without limitation, the following:

- To insurance agents, brokers, representatives, support organizations, or others to provide you with services you have requested, and to enable us to detect or prevent criminal activity, fraud, material misrepresentation, or nondisclosure in connection with an insurance transaction;
- To third-party contractors or service providers for the purpose of determining your eligibility for an insurance benefit or payment and/or providing you with services you have requested;
- To an insurance regulatory authority, or a law enforcement or other governmental authority, in a civil action, in connection with a subpoena or a governmental investigation;
- To companies that perform marketing services on our behalf or to other financial institutions with which we have joint marketing agreements and/or
- To lenders, lien holders, judgment creditors, or other parties claiming an encumbrance or an interest in title whose claim or interest must be determined, settled, paid or released prior to a title or escrow closing.

We may also disclose your Personal Information to others when we believe, in good faith, that such disclosure is reasonably necessary to comply with the law or to protect the safety of our customers, employees, or property and/or to comply with a judicial proceeding, court order or legal process.

Disclosure to Affiliated Companies – We are permitted by law to share your name, address and facts about your transaction with other FNF companies, such as insurance companies, agents, and other real estate service providers to provide you with services you have requested, for marketing or product development research, or to market products or services to you. We do not, however, disclose information we collect from consumer or credit reporting agencies with our affiliates or others without your consent, in conformity with applicable law, unless such disclosure is otherwise permitted by law.

Disclosure to Nonaffiliated Third Parties – We do not disclose Personal Information about our customers or former customers to nonaffiliated third parties, except as outlined herein or as otherwise permitted by law.

Confidentiality and Security of Personal Information

We restrict access to Personal Information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard Personal Information.

Access to Personal Information/Requests for Correction, Amendment, or Deletion of Personal Information

As required by applicable law, we will afford you the right to access your Personal Information, under certain circumstances to find out to whom your Personal Information has been disclosed, and request correction or deletion of your Personal Information. However, FNF’s current policy is to maintain customers’ Personal Information for no less than your state’s required record retention requirements for the purpose of handling future coverage claims.

For your protection, all requests made under this section must be in writing and must include your notarized signature to establish your identity. Where permitted by law, we may charge a reasonable fee to cover the costs incurred in responding to such requests. Please send requests to:

Chief Privacy Officer
Fidelity National Financial, Inc.
601 Riverside Avenue
Jacksonville, FL 32204

Changes to this Privacy Statement

This Privacy Statement may be amended from time to time consistent with applicable privacy laws. When we amend this Privacy Statement, we will post a notice of such changes on our website. The effective date of this Privacy Statement, as stated above, indicates the last time this Privacy Statement was revised or materially changed.

Notice of Available Discounts

Pursuant to Section 2355.3 in Title 10 of the California Code of Regulations Fidelity National Financial, Inc. and its subsidiaries ("FNF") must deliver a notice of each discount available under our current rate filing along with the delivery of escrow instructions, a preliminary report or commitment. Please be aware that the provision of this notice does not constitute a waiver of the consumer's right to be charged the field rate. As such, your transaction may not qualify for the below discounts.

You are encouraged to discuss the applicability of one or more of the below discounts with a Company representative. These discounts are generally described below; consult the rate manual for a full description of the terms, conditions and requirements for each discount. These discounts only apply to transaction involving services rendered by the FNF Family of Companies. This notice only applies to transactions involving property improved with a one-to-four family residential dwelling.

FNF Underwritten Title Company

TTCC - Ticor Title Company of California

FNF Underwriter

CTIC - Chicago Title Insurance Company

Available Discounts

CREDIT FOR PRELIMINARY REPORTS AND/OR COMMITMENTS ON SUBSEQUENT POLICIES (CTIC)

Where no major change in the title has occurred since the issuance of the original report or commitment, the order may be reopened within 12 months and all or a portion of the charge previously paid for the report or commitment may be credited on a subsequent policy charge within the following time period from the date of the report.

FEE REDUCTION SETTLEMENT PROGRAM (TTCC and CTIC)

Eligible customers shall receive \$20.00 reduction in their title and/or escrow fees charged by the Company for each eligible transaction in accordance with the terms of the Final Judgments entered in The People of the State of California.

DISASTER LOANS (CTIC)

The charge for a lender's Policy (Standard or Extended coverage) covering the financing or refinancing by an owner of record, within 24 months of the date of a declaration of a disaster area by the government of the United States or the State of California on any land located in said area, which was partially or totally destroyed in the disaster, will be 50% of the appropriate title insurance rate.

CHURCHES OR CHARITABLE NON-PROFIT ORGANIZATIONS (CTIC)

On properties used as a church or for charitable purposes within the scope of the normal activities of such entities, provided said charge is normally the church's obligation the charge for an owner's policy shall be 50% to 70% of the appropriate title insurance rate, depending on the type of coverage selected. The charge for a lender's policy shall be 40% to 50% of the appropriate title insurance rate, depending on the type of coverage selected.

EMPLOYEE RATE (TTCC and CTIC)

No charge shall be made to employees (including employees on approved retirement) of the Company or its underwritten, subsidiary title companies for policies or escrow services in connection with financing, refinancing, sale or purchase of the employees' bona fide home property. Waiver of such charges is authorized only in connection with those costs which the employee would be obligated to pay, by established custom, as a party to the transaction.

Notice

You may be entitled to receive a \$20.00 discount on escrow services if you purchased, sold or refinanced residential property in California between May 19, 1995 and November 1, 2002. If you had more than one qualifying transaction, you may be entitled to multiple discounts.

If your previous transaction involved the same property that is the subject of your current transaction, you do not have to do anything; the Company will provide the discount, provided you are paying for escrow or title services in this transaction.

If your previous transaction involved property different from the property that is the subject of your current transaction, you must – prior to the close of the current transaction - inform the Company of the earlier transaction, provide the address of the property involved in the previous transaction, and the date or approximate date that the escrow closed to be eligible for the discount.

Unless you inform the Company of the prior transaction on property that is not the subject of this transaction, the Company has no obligation to conduct an investigation to determine if you qualify for a discount. If you provided the Company information concerning a prior transaction, the Company is required to determine if you qualify for a discount.

INFORMATIONAL NOTES
(Continued)

Request for \$20.00 Discount – CA Settlement

Use one form for each qualifying property.

To:	Ticor Title Company of California, 2878 Camino Del Rio South, Suite 500, San Diego, CA 92108
Date:	
From: (name)	
Current Address:	
	I believe that I am qualified for the \$20.00 discount pursuant to the coordinated stipulated judgments entered in actions filed by both the Attorney General and private class action plaintiffs. I have not previously received a cash payment or a discount from another Company on the property described below: Signed: _____ Date: _____
Address of qualifying property:	
Approximate date of transaction	

THIS SECTION IS FOR COMPANY USE ONLY.

- ☐ The above referenced party is entitled to receive a \$20.00 discount on escrow services or title insurance pursuant to the coordinated stipulated judgments entered in actions filed by both the Attorney General and private class action plaintiffs.

OR

- ☐ The above referenced party does NOT qualify for the \$20.00 discount pursuant to the coordinated stipulated judgments entered in actions filed by both the Attorney General and private class action plaintiffs for the following reason:
- ☐ The party has previously received credit for the transaction described above.
 - ☐ The transaction described above did not occur in the time period allowed by the stipulated judgments—May 19, 1995 to November 1, 2002.

Fax this response to:

Escrow No.:	
Escrow Officer:	
Fax Number:	

ATTACHMENT ONE

AMERICAN LAND TITLE ASSOCIATION RESIDENTIAL TITLE INSURANCE POLICY (6-1-87) EXCLUSIONS

In addition to the Exceptions in Schedule B, you are not insured against loss, costs, attorneys' fees, and expenses resulting from:

1. Governmental police power, and the existence or violation of any law or government regulation. This includes building and zoning ordinances and also laws and regulations concerning:
 - land use
 - improvements on the land
 - land division
 - environmental protection

This exclusion does not apply to violations or the enforcement of these matters which appear in the public records at Policy Date.

This exclusion does not limit the zoning coverage described in Items 12 and 13 of Covered Title Risks.

2. The right to take the land by condemning it, unless:
 - a notice of exercising the right appears in the public records on the Policy Date
 - the taking happened prior to the Policy Date and is binding on you if you bought the land without knowing of the taking.

In addition to the Exclusions, you are not insured against loss, costs, attorneys' fees, and the expenses resulting from:

1. Any rights, interests, or claims of parties in possession of the land not shown by the public records.
2. Any easements or liens not shown by the public records. This does not limit the lien coverage in Item 8 of Covered Title Risks.

3. Title Risks:
 - that are created, allowed, or agreed to by you
 - that are known to you, but not to us, on the Policy Date—unless they appeared in the public records
 - that result in no loss to you
 - that first affect your title after the Policy Date—this does not limit the labor and material lien coverage in Item 8 of Covered Title Risks
 4. Failure to pay value for your title.
 5. Lack of a right:
 - to any land outside the area specifically described and referred to in Item 3 of Schedule AOR
 - in streets, alleys, or waterways that touch your land
- This exclusion does not limit the access coverage in Item 5 of Covered Title Risks

3. Any facts about the land which a correct survey would disclose and which are not shown by the public records. This does not limit the forced removal coverage in Item 12 of Covered Title Risks.
4. Any water rights or claims or title to water in or under the land, whether or not shown by the public records.

**ATTACHMENT ONE
(Continued)**

**CALIFORNIA LAND TITLE ASSOCIATION STANDARD COVERAGE POLICY - 1990
EXCLUSIONS FROM COVERAGE**

The following matters are expressly excluded from the coverage of this policy and the Company will not pay loss or damage, costs, attorneys' fees or expenses which arise by reason of:

1. (a) Any law, ordinance or governmental regulation (including but not limited to building and zoning laws, ordinances, or regulations) restricting, regulating, prohibiting or relating to (i) the occupancy, use, or enjoyment of the land; (ii) the character, dimensions or location of any improvement now or hereafter erected on the land; (iii) a separation in ownership or a change in the dimensions or area of the land or any parcel of which the land is or was a part; or (iv) environmental protection, or the effect of any violation of these laws, ordinances or governmental regulations, except to the extent that a notice of the enforcement thereof or a notice of a defect, lien or encumbrance resulting from a violation or alleged violation affecting the land has been recorded in the public records at Date of Policy.
- (b) Any governmental police power not excluded by (a) above, except to the extent that a notice of the exercise thereof or a notice of a defect, lien or encumbrance resulting from a violation or alleged violation affecting the land has been recorded in the public records at Date of Policy.
2. Rights of eminent domain unless notice of the exercise thereof has been recorded in the public records at Date of Policy, but not excluding from coverage any taking which has occurred prior to Date of Policy which would be binding on the rights of a purchaser for value without knowledge.
3. Defects, liens, encumbrances, adverse claims or other matters:
 - (a) created, suffered, assumed or agreed to by the insured claimant;
 - (b) not known to the Company, not recorded in the public records at Date of Policy, but known to the insured claimant and not disclosed in writing to the Company by the insured claimant prior to the date the insured claimant became an insured under this policy;
 - (c) resulting in no loss or damage to the insured claimant;
 - (d) attaching or created subsequent to Date of Policy (except to the extent that this policy insures the priority of the lien of the insured mortgage over any statutory lien for services, labor or material or to the extent insurance is afforded herein as to assessments for street improvements under construction or completed at Date of Policy); or
 - (e) resulting in loss or damage which would not have been sustained if the insured claimant had paid value for the insured mortgage.
4. Unenforceability of the lien of the insured mortgage because of the inability or failure of the insured at Date of Policy, or the inability or failure of any subsequent owner of the indebtedness, to comply with applicable doing business laws of the state in which the land is situated.
5. Invalidity or unenforceability of the lien of the insured mortgage, or claim thereof, which arises out of the transaction evidenced by the insured mortgage and is based upon usury or any consumer credit protection or truth in lending law.
6. Any claim, which arises out of the transaction vesting in the insured the estate or interest insured by this policy or the transaction creating the interest of the insured lender, by reason of the operation of federal bankruptcy, state insolvency or similar creditors' rights laws.

**SCHEDULE B, PART I
EXCEPTIONS FROM COVERAGE**

This policy does not insure against loss or damage (and the Company will not pay costs, attorneys' fees or expenses) which arise by reason of:

PART I

1. Taxes or assessments which are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the public records. Proceedings by a public agency which may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the public records.
2. Any facts, rights, interests or claims which are not shown by the public records but which could be ascertained by an inspection of the land or which may be asserted by persons in possession thereof.
3. Easements, liens or encumbrances, or claims thereof, not shown by the public records.
4. Discrepancies, conflicts in boundary lines, shortage in area, encroachments, or any other facts which a correct survey would disclose, and which are not shown by the public records.
5. (a) Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) water rights, claims or title to water, whether or not the matters excepted under (a), (b) or (c) are shown by the public records.
6. Any lien or right to a lien for services, labor or material not shown by the Public Records.

**ATTACHMENT ONE
(CONTINUED)**

**FORMERLY AMERICAN LAND TITLE ASSOCIATION LOAN POLICY (10-17-92)
WITH A.L.T.A. ENDORSEMENT—FORM 1 COVERAGE
EXCLUSIONS FROM COVERAGE**

The following matters are expressly excluded from the coverage of this policy and the Company will not pay loss or damage, costs, attorneys' fees or expenses which arise by reason of:

1. (a) Any law, ordinance or governmental regulation (including but not limited to building and zoning laws, ordinances, or regulations) restricting, regulating, prohibiting or relating to (i) the occupancy, use, or enjoyment of the land; (ii) the character, dimensions or location of any improvement now or hereafter erected on the land; (iii) a separation in ownership or a change in the dimensions or area of the land or any parcel of which the land is or was a part; or (iv) environmental protection, or the effect of any violation of these laws, ordinances or governmental regulations, except to the extent that a notice of the enforcement thereof or a notice of a defect, lien or encumbrance resulting from a violation or alleged violation affecting the land has been recorded in the public records at Date of Policy.
- (b) Any governmental police power not excluded by (a) above, except to the extent that a notice of the exercise thereof or a notice of a defect, lien or encumbrance resulting from a violation or alleged violation affecting the land has been recorded in the public records at Date of Policy.
2. Rights of eminent domain unless notice of the exercise thereof has been recorded in the public records at Date of Policy, but not excluding from coverage any taking which has occurred prior to Date of Policy which would be binding on the rights of a purchaser for value without knowledge.
3. Defects, liens, encumbrances, adverse claims or other matters:
 - (a) created, suffered, assumed or agreed to by the insured claimant;
 - (b) not known to the Company, not recorded in the public records at Date of Policy, but known to the insured claimant and not disclosed in writing to the Company by the insured claimant prior to the date the insured claimant became an insured under this policy;
 - (c) resulting in no loss or damage to the insured claimant;
 - (d) attaching or created subsequent to Date of Policy (except to the extent that this policy insures the priority of the lien of the insured mortgage over any statutory lien for services, labor or material or to the extent insurance is afforded herein as to assessments for street improvements under construction or completed at Date of Policy); or
- (e) resulting in loss or damage which would not have been sustained if the insured claimant had paid value for the insured mortgage.
4. Unenforceability of the lien of the insured mortgage because of the inability or failure of the insured at Date of Policy, or the inability or failure of any subsequent owner of the indebtedness, to comply with applicable doing business laws of the state in which the land is situated.
5. Invalidity or unenforceability of the lien of the insured mortgage, or claim thereof, which arises out of the transaction evidenced by the insured mortgage and is based upon usury or any consumer credit protection or truth in lending law.
6. Any statutory lien for services, labor or materials (or the claim of priority of any statutory lien for services, labor or materials over the lien of the insured mortgage) arising from an improvement or work related to the land which is contracted for and commenced subsequent to Date of Policy and is not financed in whole or in part by proceeds of the indebtedness secured by the insured mortgage which at Date of Policy the insured has advanced or is obligated to advance.
7. Any claim, which arises out of the transaction creating the interest of the mortgagee insured by this policy, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights laws, that is based on:
 - (i) the transaction creating the interest of the insured mortgagee being deemed a fraudulent conveyance or fraudulent transfer; or
 - (ii) the subordination of the interest of the insured mortgagee as a result of the application of the doctrine of equitable subordination; or
 - (iii) the transaction creating the interest of the insured mortgagee being deemed a preferential transfer except where the preferential transfer results from the failure:
 - (a) to timely record the instrument of transfer; or
 - (b) of such recordation to impart notice to a purchaser for value or a judgment or lien creditor.

The above policy form may be issued to afford either Standard Coverage or Extended Coverage. In addition to the above Exclusions from Coverage, the Exceptions from Coverage in a Standard Coverage policy will also include the following Exceptions from Coverage:

EXCEPTIONS FROM COVERAGE

This policy does not insure against loss or damage (and the Company will not pay costs, attorneys' fees or expenses) which arise by reason of:

1. Taxes or assessments which are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the public records. Proceedings by a public agency which may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the public records.
2. Any facts, rights, interests or claims which are not shown by the public records but which could be ascertained by an inspection of the land or which may be asserted by persons in possession thereof.
3. Easements, liens or encumbrances, or claims thereof, not shown by the public records.
4. Discrepancies, conflicts in boundary lines, shortage in area, encroachments, or any other facts which a correct survey would disclose, and which are not shown by the public records.
5. (a) Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) water rights, claims or title to water, whether or not the matters excepted under (a), (b) or (c) are shown by the public records.
6. Any lien or right to a lien for services, labor or material not shown by the Public Records.

**ATTACHMENT ONE
(CONTINUED)**

**2006 AMERICAN LAND TITLE ASSOCIATION LOAN POLICY (06-17-06)
EXCLUSIONS FROM COVERAGE**

The following matters are expressly excluded from the coverage of this policy, and the Company will not pay loss or damage, costs, attorneys' fees, or expenses that arise by reason of:

1. (a) Any law, ordinance, permit, or governmental regulation (including those relating to building and zoning) restricting, regulating, prohibiting, or relating to
 - (i) the occupancy, use, or enjoyment of the Land;
 - (ii) the character, dimensions, or location of any improvement erected on the Land;
 - (iii) the subdivision of land; or
 - (iv) environmental protection;or the effect of any violation of these laws, ordinances, or governmental regulations. This Exclusion 1(a) does not modify or limit the coverage provided under Covered Risk 5.
- (b) Any governmental police power. This Exclusion 1(b) does not modify or limit the coverage provided under Covered Risk 6.
2. Rights of eminent domain. This Exclusion does not modify or limit the coverage provided under Covered Risk 7 or 8.
3. Defects, liens, encumbrances, adverse claims, or other matters
 - (a) created, suffered, assumed, or agreed to by the Insured Claimant;
 - (b) not Known to the Company, not recorded in the Public Records at Date of Policy, but Known to the Insured Claimant and not disclosed in writing to the Company by the Insured Claimant prior to the date the Insured Claimant became an Insured under this policy;
- (c) resulting in no loss or damage to the Insured Claimant;
- (d) attaching or created subsequent to Date of Policy (however, this does not modify or limit the coverage provided under Covered Risk 11, 13 or 14); or
- (e) resulting in loss or damage that would not have been sustained if the Insured Claimant had paid value for the Insured Mortgage.
4. Unenforceability of the lien of the Insured Mortgage because of the inability or failure of an Insured to comply with applicable doing-business laws of the state where the Land is situated.
5. Invalidity or unenforceability in whole or in part of the lien of the Insured Mortgage that arises out of the transaction evidenced by the Insured Mortgage and is based upon usury or any consumer credit protection or truth-in-lending law.
6. Any claim, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights laws, that the transaction creating the lien of the Insured Mortgage, is
 - (a) a fraudulent conveyance or fraudulent transfer, or
 - (b) a preferential transfer for any reason not stated in Covered Risk 13(b) of this policy.
7. Any lien on the Title for real estate taxes or assessments imposed by governmental authority and created or attaching between Date of Policy and the date of recording of the Insured Mortgage in the Public Records. This Exclusion does not modify or limit the coverage provided under Covered Risk 11(b).

The above policy form may be issued to afford either Standard Coverage or Extended Coverage. In addition to the above Exclusions from Coverage, the Exceptions from Coverage in a Standard Coverage policy will also include the following Exceptions from Coverage:

EXCEPTIONS FROM COVERAGE

This policy does not insure against loss or damage (and the Company will not pay costs, attorneys' fees or expenses) that arise by reason of:

1. (a) Taxes or assessments that are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the Public Records;
- (b) proceedings by a public agency that may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the Public Records.
2. Any facts, rights, interests, or claims that are not shown by the Public Records but that could be ascertained by an inspection of the Land or that may be asserted by persons in possession of the Land.
3. Easements, liens or encumbrances, or claims thereof, not shown by the Public Records.
4. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land and not shown by the Public Records.
5. (a) Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) water rights, claims or title to water, whether or not the matters excepted under (a), (b), or (c) are shown by the Public Records.
6. Any lien or right to a lien for services, labor or material not shown by the Public Records.

**ATTACHMENT ONE
(CONTINUED)**

**FORMERLY AMERICAN LAND TITLE ASSOCIATION OWNER'S POLICY (10-17-92)
EXCLUSIONS FROM COVERAGE**

The following matters are expressly excluded from the coverage of this policy and the Company will not pay loss or damage, costs, attorneys' fees or expenses which arise by reason of:

1. (a) Any law, ordinance or governmental regulation (including but not limited to building and zoning laws, ordinances, or regulations) restricting, regulating, prohibiting or relating to (i) the occupancy, use, or enjoyment of the land; (ii) the character, dimensions or location of any improvement now or hereafter erected on the land; (iii) a separation in ownership or a change in the dimensions or area of the land or any parcel of which the land is or was a part; or (iv) environmental protection, or the effect of any violation of these laws, ordinances or governmental regulations, except to the extent that a notice of the enforcement thereof or a notice of a defect, lien or encumbrance resulting from a violation or alleged violation affecting the land has been recorded in the public records at Date of Policy.
- (b) Any governmental police power not excluded by (a) above, except to the extent that a notice of the exercise thereof or a notice of a defect, lien or encumbrance resulting from a violation or alleged violation affecting the land has been recorded in the public records at Date of Policy.
2. Rights of eminent domain unless notice of the exercise thereof has been recorded in the public records at Date of Policy, but not excluding from coverage any taking which has occurred prior to Date of Policy which would be binding on the rights of a purchaser for value without knowledge.
3. Defects, liens, encumbrances, adverse claims or other matters:
 - (a) created, suffered, assumed or agreed to by the insured claimant;
 - (b) not known to the Company, not recorded in the public records at Date of Policy, but known to the insured claimant and not disclosed in writing to the Company by the insured claimant prior to the date the insured claimant became an insured under this policy;
 - (c) resulting in no loss or damage to the insured claimant;
 - (d) attaching or created subsequent to Date of Policy; or
 - (e) resulting in loss or damage which would not have been sustained if the insured claimant had paid value for the estate or interest insured by this policy.
4. Any claim, which arises out of the transaction vesting in the insured the estate or interest insured by this policy, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights laws, that is based on:
 - (i) the transaction creating the estate or interest insured by this policy being deemed a fraudulent conveyance or fraudulent transfer; or
 - (ii) the transaction creating the estate or interest insured by this policy being deemed a preferential transfer except where the preferential transfer results from the failure:
 - (a) to timely record the instrument of transfer; or
 - (b) of such recordation to impart notice to a purchaser for value or a judgment or lien creditor.

The above policy form may be issued to afford either Standard Coverage or Extended Coverage. In addition to the above Exclusions from Coverage, the Exceptions from Coverage in a Standard Coverage Policy will also include the following Exceptions from Coverage:

EXCEPTIONS FROM COVERAGE

This policy does not insure against loss or damage (and the Company will not pay costs, attorneys' fees or expenses) which arise by reason of:

1. Taxes or assessments which are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the public records. Proceedings by a public agency which may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the public records.
2. Any facts, rights, interests or claims which are not shown by the public records but which could be ascertained by an inspection of the land or which may be asserted by persons in possession thereof.
3. Easements, liens or encumbrances, or claims thereof, which are not shown by the public records.
4. Discrepancies, conflicts in boundary lines, shortage in area, encroachments, or any other facts which a correct survey would disclose, and which are not shown by the public records.
5. (a) Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) water rights, claims or title to water, whether or not the matters excepted under (a), (b) or (c) are shown by the public records.
6. Any lien or right to a lien for services, labor or material not shown by the Public Records.

**ATTACHMENT ONE
(CONTINUED)**

**2006 AMERICAN LAND TITLE ASSOCIATION OWNER'S POLICY (06-17-06)
EXCLUSIONS FROM COVERAGE**

The following matters are expressly excluded from the coverage of this policy, and the Company will not pay loss or damage, costs, attorneys' fees, or expenses that arise by reason of:

1. (a) Any law, ordinance, permit, or governmental regulation (including those relating to building and zoning) restricting, regulating, prohibiting, or relating to
 - (i) the occupancy, use, or enjoyment of the Land;
 - (ii) the character, dimensions, or location of any improvement erected on the Land;
 - (iii) the subdivision of land; or
 - (iv) environmental protection;or the effect of any violation of these laws, ordinances, or governmental regulations. This Exclusion 1(a) does not modify or limit the coverage provided under Covered Risk 5.
 - (b) Any governmental police power. This Exclusion 1(b) does not modify or limit the coverage provided under Covered Risk 6.
2. Rights of eminent domain. This Exclusion does not modify or limit the coverage provided under Covered Risk 7 or 8.
 3. Defects, liens, encumbrances, adverse claims, or other matters
 - (a) created, suffered, assumed, or agreed to by the Insured Claimant;
- (b) not Known to the Company, not recorded in the Public Records at Date of Policy, but Known to the Insured Claimant and not disclosed in writing to the Company by the Insured Claimant prior to the date the Insured Claimant became an Insured under this policy;
 - (c) resulting in no loss or damage to the Insured Claimant;
 - (d) attaching or created subsequent to Date of Policy (however, this does not modify or limit the coverage provided under Covered Risk 9 and 10); or
 - (e) resulting in loss or damage that would not have been sustained if the Insured Claimant had paid value for the Title.
4. Any claim, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights laws, that the transaction vesting the Title as shown in Schedule A, is
 - (a) a fraudulent conveyance or fraudulent transfer; or
 - (b) a preferential transfer for any reason not stated in Covered Risk 9 of this policy.
 5. Any lien on the Title for real estate taxes or assessments imposed by governmental authority and created or attaching between Date of Policy and the date of recording of the deed or other instrument of transfer in the Public Records that vests Title as shown in Schedule A.

The above policy form may be issued to afford either Standard Coverage or Extended Coverage. In addition to the above Exclusions from Coverage, the Exceptions from Coverage in a Standard Coverage policy will also include the following Exceptions from Coverage:

EXCEPTIONS FROM COVERAGE

This policy does not insure against loss or damage (and the Company will not pay costs, attorneys' fees or expenses) that arise by reason of:

1. (a) Taxes or assessments that are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the Public Records;
 - (b) proceedings by a public agency that may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the Public Records.
2. Any facts, rights, interests, or claims that are not shown in the Public Records but that could be ascertained by an inspection of the Land or that may be asserted by persons in possession of the Land.
 3. Easements, liens or encumbrances, or claims thereof, not shown by the Public Records.
4. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land and that are not shown by the Public Records.
 5. (a) Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) water rights, claims or title to water, whether or not the matters excepted under (a), (b), or (c) are shown by the Public Records.
 6. Any lien or right to a lien for services, labor or material not shown by the Public Records.

**ATTACHMENT ONE
(CONTINUED)**

**CLTA HOMEOWNER'S POLICY OF TITLE INSURANCE (10-22-03)
ALTA HOMEOWNER'S POLICY OF TITLE INSURANCE (10-22-03)
EXCLUSIONS**

In addition to the Exceptions in Schedule B, You are not insured against loss, costs, attorneys' fees, and expenses resulting from:

1. Governmental police power, and the existence or violation of any law or government regulation. This includes ordinances, laws and regulations concerning:
 - a. building
 - b. zoning
 - c. Land use
 - d. improvements on Land
 - e. land division
 - f. environmental protectionThis Exclusion does not apply to violations or the enforcement of these matters if notice of the violation or enforcement appears in the Public Records at the Policy Date.
This Exclusion does not limit the coverage described in Covered Risk 14, 15, 16, 17 or 24.
2. The failure of Your existing structures, or any part of them, to be constructed in accordance with applicable building codes. This Exclusion does not apply to violations of building codes if notice of the violation appears in the Public Records at the Policy Date.
3. The right to take the Land by condemning it, unless:
 - a. notice of exercising the right appears in the Public Records at the Policy Date; or
 - b. the taking happened before the Policy Date and is binding on You if You bought the Land without Knowing of the taking.
4. Risks:
 - a. that are created, allowed, or agreed to by You, whether or not they appear in the Public Records.
 - b. that are Known to You at the Policy Date, but not to Us, unless they appear in the Public Records at the Policy Date;
 - c. that result in no loss to You; or
 - d. that first occur after the Policy Date—this does not limit the coverage described in Covered Risk 7, 8.d., 22, 23, 24 or 25.
5. Failure to pay value for Your Title.
6. Lack of a right:
 - a. to any Land outside the area specifically described and referred to in paragraph 3 of Schedule A; and
 - b. in streets, alleys, or waterways that touch the Land.This Exclusion does not limit the coverage described in Covered Risk 11 or 18.

LIMITATIONS ON COVERED RISKS

Your insurance for the following Covered Risks is limited on the Owner's Coverage Statement as follows:

- For Covered Risk 14, 15, 16, and 18, Your Deductible Amount and Our Maximum Dollar Limit of Liability shown in Schedule A.

The deductible amounts and maximum dollar limits shown on Schedule A are as follows:

	Your Deductible Amount	Our Maximum Dollar Limit of Liability
Covered Risk 14:	1% of Policy Amount or \$2,500.00 (whichever is less)	\$10,000.00
Covered Risk 15:	1% of Policy Amount or \$5,000.00 (whichever is less)	\$25,000.00
Covered Risk 16:	1% of Policy Amount or \$5,000.00 (whichever is less)	\$25,000.00
Covered Risk 18:	1% of Policy Amount or \$2,500.00 (whichever is less)	\$5,000.00

**ATTACHMENT ONE
(CONTINUED)**

**CLTA HOMEOWNER'S POLICY OF TITLE INSURANCE (02-03-10)
ALTA HOMEOWNER'S POLICY OF TITLE INSURANCE (02-03-10)
EXCLUSIONS**

In addition to the Exceptions in Schedule B, You are not insured against loss, costs, attorneys' fees, and expenses resulting from:

1. Governmental police power, and the existence or violation of those portions of any law or government regulation concerning:
 - a. building;
 - b. zoning;
 - c. land use;
 - d. improvements on the Land;
 - e. land division; and
 - f. environmental protection.
2. The failure of Your existing structures, or any part of them, to be constructed in accordance with applicable building codes. This Exclusion does not limit the coverage described in Covered Risk 14 or 15.
3. The right to take the Land by condemning it. This Exclusion does not limit the coverage described in Covered Risk 17.
4. Risks:
 - a. that are created, allowed, or agreed to by You, whether or not they are recorded in the Public Records;
 - b. that are Known to You at the Policy Date, but not to Us, unless they are recorded in the Public Records at the Policy Date;
 - c. that result in no loss to You; or
 - d. that first occur after the Policy Date—this does not limit the coverage described in Covered Risk 7, 8.e., 25, 26, 27 or 28.
5. Failure to pay value for Your Title.
6. Lack of a right:
 - a. to any land outside the area specifically described and referred to in paragraph 3 of Schedule A; and
 - b. in streets, alleys, or waterways that touch the Land.This Exclusion does not limit the coverage described in Covered Risk 11 or 21.
7. The transfer of the Title to You is invalid as a preferential transfer or as a fraudulent transfer or conveyance under federal bankruptcy, state insolvency, or similar creditors' rights laws.

LIMITATIONS ON COVERED RISKS

Your insurance for the following Covered Risks is limited on the Owner's Coverage Statement as follows:

- For Covered Risk 16, 18, 19, and 21 Your Deductible Amount and Our Maximum Dollar Limit of Liability shown in Schedule A.

The deductible amounts and maximum dollar limits shown on Schedule A are as follows:

	Your Deductible Amount	Our Maximum Dollar Limit of Liability
Covered Risk 16:	1% of Policy Amount Shown in Schedule A or \$2,500.00 (whichever is less)	\$10,000.00
Covered Risk 18:	1% of Policy Amount Shown in Schedule A or \$5,000.00 (whichever is less)	\$25,000.00
Covered Risk 19:	1% of Policy Amount Shown in Schedule A or \$5,000.00 (whichever is less)	\$25,000.00
Covered Risk 21:	1% of Policy Amount Shown in Schedule A or \$2,500.00 (whichever is less)	\$5,000.00

**ATTACHMENT ONE
(CONTINUED)**

**ALTA EXPANDED COVERAGE RESIDENTIAL LOAN POLICY (10/13/01)
EXCLUSIONS FROM COVERAGE**

The following matters are expressly excluded from the coverage of this policy and the Company will not pay loss or damage, costs, attorneys' fees or expenses which arise by reason of:

1. (a) Any law, ordinance or governmental regulation (including but not limited to zoning laws, ordinances, or regulations) restricting, regulating, prohibiting or relating to (i) the occupancy, use, or enjoyment of the Land; (ii) the character, dimensions or location of any improvements now or hereafter erected on the Land; (iii) a separation in ownership or a change in the dimensions or areas of the Land or any parcel of which the Land is or was a part; or (iv) environmental protection, or the effect of any violation of these laws, ordinances or governmental regulations, except to the extent that notice of the enforcement thereof or a notice of a defect, lien or encumbrance resulting from a violation or alleged violation affecting the Land has been recorded in the Public Records at Date of Policy. This exclusion does not limit the coverage provided under Covered Risks 12, 13, 14 and 16 of this policy.
- (b) Any governmental police power not excluded by (a) above, except to the extent that a notice of the exercise thereof or a notice of a defect, lien or encumbrance resulting from a violation or alleged violation affecting the Land has been recorded in the Public Records a Date of Policy. This exclusion does not limit the coverage provided under Covered Risks 12, 13, 14, and 16 of this policy.
2. Rights of eminent domain unless notice of the exercise thereof has been recorded in the Public Records at Date of Policy, but not excluding from coverage any taking which has occurred prior to Date of Policy which would be binding on the rights of a purchaser for value without Knowledge.
3. Defects, liens, encumbrances, adverse claims or other matters:
 - (a) created, suffered, assumed or agreed to by the Insured Claimant;
 - (b) not Known to the Company, not recorded in the Public Records at Date of Policy, but Known to the Insured Claimant and not disclosed in writing to the Company by the Insured Claimant prior to the date the Insured Claimant became an Insured under this policy;
 - (c) resulting in no loss damage to the Insured Claimant;
 - (d) attaching or created subsequent to Date of Policy (this paragraph does not limit the coverage provided under Covered Risks 8, 16, 18, 19, 20, 21, 22, 23, 24, 25 and 26); or
 - (e) resulting in loss or damage which would not have been sustained if the Insured Claimant had paid value for the Insured Mortgage.
4. Unenforceability of the lien of the Insured Mortgage because of the inability or failure of the Insured at Date of Policy, or the inability or failure of any subsequent owner of the indebtedness, to comply with applicable doing business laws of the state in which the Land is situated.
5. Invalidity or unenforceability of the lien of the Insured Mortgage, or claim thereof, which arises out of the transaction evidenced by the Insured Mortgage and is based upon usury, except as provided in Covered Risk 27, or any consumer credit protection or truth-in-lending law.
6. Real property taxes or assessments of any governmental authority which become a lien on the Land subsequent to date of Policy. This exclusion does not limit the coverage provided under Covered Risks 7, 8(e) and 26.
7. Any claim of invalidity, unenforceability or lack of priority of the lien of the Insured Mortgage as to advances or modifications made after the Insured has Knowledge that the vestee shown in Schedule A is no longer the owner of the estate or interest covered by this policy. This exclusion does not limit the coverage provided in Covered Risk 8.
8. Lack of priority of the lien of the Insured Mortgage as to each and every advance made after Date of Policy, and all interest charged thereon, over liens, encumbrances and other matters affecting the title, the existence of which are Known to the Insured at:
 - (a) The time of the advance; or
 - (b) The time a modification is made to the terms of the Insured Mortgage which changes the rate of interest charged, if the rate of interest is greater as a result of the modification than it would have been before the modification. This exclusion does not limit the coverage provided in Covered Risk 8.
9. The failure of the residential structure, or any portion thereof to have been constructed before, on or after Date of Policy in accordance with applicable building codes. This exclusion does not apply to violations of building codes if notice of the violation appears in the Public Records at Date of Policy.

**ATTACHMENT ONE
(CONTINUED)**

ALTA EXPANDED COVERAGE RESIDENTIAL LOAN POLICY (07/26/10)

EXCLUSIONS FROM COVERAGE

The following matters are expressly excluded from the coverage of this policy and the Company will not pay loss or damage, costs, attorneys' fees or expenses which arise by reason of:

1. (a) Any law, ordinance, permit, or governmental regulation (including those relating to building and zoning) restricting, regulating, prohibiting or relating to
 - (i) the occupancy, use, or enjoyment of the Land;
 - (ii) the character, dimensions or location of any improvement erected on the Land;
 - (iii) the subdivision of land; or
 - (iv) environmental protection;or the effect of any violation of these laws, ordinances or governmental regulations. This Exclusion 1(a) does not modify or limit the coverage provided under Covered Risk 5, 6, 13(c), 13(d), 14 or 16.
- (b) Any governmental police power. This Exclusion 1(b) does not modify or limit the coverage provided under Covered Risk 5, 6, 13(c), 13(d), 14 or 16.
2. Rights of eminent domain. This Exclusion does not modify or limit the coverage provided under Covered Risk 7 or 8.
3. Defects, liens, encumbrances, adverse claims or other matters:
 - (a) created, suffered, assumed or agreed to by the Insured Claimant;
 - (b) not Known to the Company, not recorded in the Public Records at Date of Policy, but Known to the Insured Claimant and not disclosed in writing to the Company by the Insured Claimant prior to the date the Insured Claimant became an Insured under this policy;
 - (c) resulting in no loss or damage to the Insured Claimant;
 - (d) attaching or created subsequent to Date of Policy (however, this does not modify or limit the coverage provided under Covered Risk 11, 16, 17, 18, 19, 20, 21, 22, 23, 24, 27 or 28); or
 - (e) resulting in loss or damage that would not have been sustained if the Insured Claimant had paid value for the Insured Mortgage.
4. Unenforceability of the lien of the Insured Mortgage because of the inability or failure of an Insured to comply with applicable doing-business laws of the state where the Land is situated.
5. Invalidity or unenforceability in whole or in part of the lien of the Insured Mortgage that arises out of the transaction evidenced by the Insured Mortgage and is based upon usury, or any consumer credit protection or truth-in-lending law. This Exclusion does not modify or limit the coverage provided in Covered Risk 26.
6. Any claim of invalidity, unenforceability or lack of priority of the lien of the Insured Mortgage as to Advances or modifications made after the Insured has Knowledge that the vestee shown in Schedule A is no longer the owner of the estate or interest covered by this policy. This Exclusion does not modify or limit the coverage provided in Covered Risk 11.
7. Any lien on the Title for real estate taxes or assessments imposed by governmental authority and created or attaching subsequent to Date of Policy. This Exclusion does not modify or limit the coverage provided in Covered Risk 11(b) or 25.
8. The failure of the residential structure, or any portion of it, to have been constructed before, on or after Date of Policy in accordance with applicable building codes. This Exclusion does not modify or limit the coverage provided in Covered Risk 5 or 6.
9. Any claim, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights laws, that the transaction creating the lien of the Insured Mortgage, is
 - (a) a fraudulent conveyance or fraudulent transfer, or
 - (b) a preferential transfer for any reason not stated in Covered Risk 27(b) of this policy.

AFFIDAVIT – UNINSURED DEED

NOTE: Must be notarized by a notary who is an EMPLOYEE of the title or escrow company

STATE OF _____ }
COUNTY OF _____ } ss:

_____, of legal age, being first duly sworn, deposes and says that the following information and answers are true:

1. I am the person who executed and delivered the deed dated _____ to _____, grantee, recorded on _____ as Instrument No. _____, Official Records of San Diego County, California, conveying title to the following described real property (the "Property"):

See Exhibit A attached hereto and made a part hereof.

2. Who is currently occupying the Property? _____
3. What is the approximate value of the Property? \$ _____
4. I received the following consideration for the deed: \$ _____ and/or other Property described as follows: _____
5. If the deed was a gift or I otherwise received no consideration for it, the reason I gave the Property away is: _____
6. Do you have an option to repurchase the Property? _____. If so, please attach a copy of the agreement or documentation that gives you the right to repurchase.
7. In the execution and delivery of said deed I was not acting under any misapprehension as to the effect thereof, and freely and voluntarily and not under coercion or duress.
8. This Affidavit is made for the protection and benefit of the grantee, the grantee's successors and assigns, and for all other parties hereafter dealing with or who may acquire an interest in the Property, and for the purpose of inducing Chicago Title Insurance Company ("Title Company") to insure title to the Property. I know that Title Company will rely on this Affidavit and would not insure title without this Affidavit.

Dated _____

Subscribed and sworn to (or affirmed) before me on this _____ day of _____ by _____,

Proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.

Signature _____

FOR NOTARY SEAL OR STAMP

This Affidavit, when fully completed, is to be signed **and notarized**, then returned to Ticor Title Company of California to enable Ticor Title Company of California to insure the presently pending transaction.

A F F I D A V I T

The undersigned owner hereby states that there are no unrecorded leases or agreements affecting the property described in the Preliminary Report for Title Order Number CYTEST-995- and that there is no one in possession or entitled to possession of said property other than the vestee shown in said Preliminary Report, **except:**

The undersigned owner states that to his/her knowledge, there are no liens or rights to liens upon said property for labor, services and materials for work contracted for, and completed by, an owner, lessee, sub-lessee or tenant within the last year or which is now in progress, **except:**

This statement is made in connection with the request to Ticor Title Company of California to issue its policy(ies) of title insurance with respect to Title Order Number CYTEST-995-.

Dated: _____

By: _____

By: _____

By: _____

By: _____

Address: _____

RECORDING REQUESTED BY
Ticor Title Company of California
WHEN RECORDED MAIL TO:
=addressee=

ORDER NO.: **CYTEST-995-**

SPACE ABOVE THIS LINE FOR RECORDER'S USE

CERTIFICATION OF TRUST
California Probate Code Section 18100.5

The undersigned declare(s) under penalty of perjury under the laws of the State of California that the following is true and correct:

1. The Trust known as _____,
executed on _____, is a valid and existing trust.
2. The name(s) of the settlor(s) of the Trust is (are): _____

3. The name(s) of the currently acting trustee(s) is (are): _____

4. The trustee(s) of the Trust have the following powers (initial applicable line(s)):
_____ Power to acquire additional property.
_____ Power to sell and execute deeds.
_____ Power to encumber, and execute deeds of trust.
_____ Other: _____
5. The Trust is (check one): _____ Revocable _____ Irrevocable
The name of the person who may revoke the Trust is: _____
6. The number of trustees who must sign documents in order to exercise the powers of the Trust is (are): _____,
whose name(s) is (are): _____
7. Title to Trust assets is to be taken as follows: _____
8. The Trust has not been revoked, modified or amended in any manner which would cause the representations contained herein to be incorrect.
9. I (we) am (are) all of the currently acting trustees.
10. I (we) understand that I (we) may be required to provide copies of excerpts from the original Trust documents which designate the trustees and confer the power to act in the pending transaction.

Dated: _____

(Acknowledgement must be attached)

CERTIFICATE OF ACKNOWLEDGEMENT OF NOTARY PUBLIC

STATE OF CALIFORNIA
COUNTY OF

} SS:

On _____ before me,

a Notary Public, personally appeared _____
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 _____

CERTIFICATE OF ACKNOWLEDGEMENT OF NOTARY PUBLIC

STATE OF CALIFORNIA
COUNTY OF

} SS:

On _____ before me,

a Notary Public, personally appeared _____
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 _____

STATEMENT OF INFORMATION
CONFIDENTIAL INFORMATION STATEMENT TO BE USED IN CONNECTION WITH ORDER NO: CYTEST-995-
COMPLETION OF THIS FORM WILL EXPEDITE YOUR ORDER AND WILL HELP PROTECT YOU.

THE STREET ADDRESS of the property in this transaction is:

IF NONE LEAVE BLANK

ADDRESS:

CITY:

IMPROVEMENTS: ☐ SINGLE RESIDENCE ☐ MULTIPLE RESIDENCE ☐ COMMERCIAL
OCCUPIED BY: ☐ OWNER ☐ LESSEE ☐ TENANTS
ANY PORTION OF NEW LOAN FUNDS TO BE USED FOR CONSTRUCTION: ☐ YES ☐ NO

NAME

SPOUSES NAME

FIRST MIDDLE LAST

FIRST MIDDLE LAST

BIRTHPLACE BIRTH DATE

BIRTHPLACE BIRTH DATE

I HAVE LIVED IN CALIFORNIA SINCE SOCIAL SECURITY NUMBER

I HAVE LIVED IN CALIFORNIA SINCE SOCIAL SECURITY NUMBER

DRIVER'S LICENSE NO. _____

DRIVER'S LICENSE NO. _____

WIFE'S MAIDEN NAME: _____

WE WERE MARRIED ON

AT

RESIDENCE(S) FOR LAST 10 YEARS

NUMBER AND STREET CITY FROM TO

NUMBER AND STREET CITY FROM TO

NUMBER AND STREET CITY FROM TO

NUMBER AND STREET CITY FROM TO

OCCUPATION(S) FOR LAST 10 YEARS

HUSBAND

PRESENT OCCUPATION FIRM NAME ADDRESS NO. OF YEARS

PRIOR OCCUPATION FIRM NAME ADDRESS NO. OF YEARS

PRIOR OCCUPATION FIRM NAME ADDRESS NO. OF YEARS
WIFE

PRESENT OCCUPATION FIRM NAME ADDRESS NO. OF YEARS

PRIOR OCCUPATION FIRM NAME ADDRESS NO. OF YEARS

PRIOR OCCUPATION FIRM NAME ADDRESS NO. OF YEARS

FORMER MARRIAGES: IF NO FORMER MARRIAGES, WRITE "NONE": _____

NAME OF FORMER SPOUSE _____

IF DECEASED: DATE

WHERE

CURRENT LOAN ON PROPERTY

PAYMENTS ARE BEING MADE TO: _____ 2. _____

1. _____ 3. _____

HOMEOWNERS ASSOCIATION _____

NUMBER: _____

DATE _____ SIGNATURE _____

HOME PHONE _____ BUSINESS PHONE _____



2878 Camino Del Rio South, Suite 500
San Diego, CA 92108
Phone: (619) 260-0015
Fax: (619) 692-9465

CREDIT LINE / EQUITY LINE OF CREDIT CLOSURE REQUEST

Date: _____

To: _____

Attention: Payoff Dept.

Reference: Account/Loan # _____

Property Address: 1234 First Street, San Diego, CA 92101

To Whom It May Concern:

Please accept this letter as a request to close/freeze the above-referenced credit line or equity line of credit as of this date.

I/We agree not to request any advances on this account on or after the date of this letter.

You will be receiving payment in full from the proceeds of our escrow transaction. Upon receipt of payoff, please send your Reconveyance or Release of Lien to:

Ticor Title Company of California
2878 Camino Del Rio South, Suite 500
San Diego, CA 92108
Attn:
Ref: CYTEST-995-

Sincerely,

(All borrowers must sign)



2878 Camino Del Rio South, Suite 500
San Diego, CA 92108
Phone: (619) 260-0015
Fax: (619) 692-9465

TRANSMITTAL

TITLE OFFICER:
ORDER NO.: **CYTEST-995-**
DATE: June 13, 2013 3:44 PM

PHONE:
EMAIL:
FAX:

=addressee=
Attn:
Your Ref:

PROPERTY ADDRESS: 1234 FIRST STREET, SAN DIEGO, CA 92101

BUYER/BORROWER:

Enclosed please find your Preliminary Report.

Thank you – we appreciate your business!



STATEMENT OF ACCOUNT

KE 2 CONTRACT LLC
3418 NORTHERN BLVD
STE 412
LONG ISLAND CITY NY 11101

Page: 1 of 7
Statement Periods: Jul 01 2018-JUL 31 2018
Cust Ref #: 4354366572.719.7.***
Primary Account #: 435-4367572

TD Business Premier Checking

KE: CONTRACT LLC

Account # 435-4366572

ACCOUNT SUMMARY				
Beginning Balance	13,679.61		Average Collected Balance	3,256.66
Deposits	29,853.39		Interest Earned This Period	0.00
Electronics Deposits	217,653.02		Interest Paid Year-to-Date	0.00
Others Credits	515.87		Annual Percentage Yield Earned	0.00%
			Days in Period	31
Electronic Payments	166,112.54			
Other Withdrawals	44,413.00			
Ending Balance	51,176.35			

DAILY ACCOUNT ACTIVITY				
Deposits				
POSTING DATE	DESCRIPTION			AMOUNT
07/02	CHECK DEPOSIT, 59317 LARSON CONTRACTORS			3,750.00
07/05	CHECK DEPOSIT, 29484 VISION MEDIA INC			4,500.00
07/12	CHECK DEPOSIT, 3659 A D REAL ESTATE INVESTORS			4,245.00
07/16	CHECK DEPOSIT, 41825 JHACS ELECTRICAL			3,800.00
07/20	CHECK DEPOSIT, 25208 VIDALES AND SONS			3,758.00
07/23	DEPOSIT, COUNTER			3,100.00
07/30	DEPOSIT, ATM			4,022.00
07/31	DEPOSIT, ATM			2,678.39
			Subtotal	29,853.39
Electronic deposits				
POSTING DATE	DESCRIPTION			AMOUNT
07/02	CCD DEPOSIT, TO MERCHANT SVS DEPOSIT 958216955889			3,116.72
07/02	CCD DEPOSIT, TO MERCHANT SVS DEPOSIT 958216955889			2,262.14
07/02	ACH DEPOSIT, QUICKBOOKS DEPOSIT 479395622313			3,408.35
07/03	CCD DEPOSIT, TO MERCHANT SVS DEPOSIT 958216955889			3,393.51
07/03	ACH DEPOSIT, QUICKBOOKS DEPOSIT 479395622313			1,925.22
07/03	CCD DEPOSIT, TO MERCHANT SVS DEPOSIT 958216955889			3,063.97
07/04	ACH DEPOSIT, QUICKBOOKS DEPOSIT 479395622313			2,650.05
07/04	ACH DEPOSIT, QUICKBOOKS DEPOSIT 479395622313			1,746.83
07/04	CCD DEPOSIT, TO MERCHANT SVS DEPOSIT 958216955889			2,318.74
07/05	ACH DEPOSIT, QUICKBOOKS DEPOSIT 479395622313			3,562.60
07/05	CCD DEPOSIT, TO MERCHANT SVS DEPOSIT 958216955889			3,228.25
07/05	CCD DEPOSIT, TO MERCHANT SVS DEPOSIT 958216955889			3,745.48
07/06	CCD DEPOSIT, TO MERCHANT SVS DEPOSIT 958216955889			3,692.33

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com

Sample W-2

To read a brief description of a box on the W-2, move your mouse pointer over a box in the sample form.

Important: The information in this sample is specific to RUN powered by ADP only and should not be used as the official W-2. In addition to this sample, it's important that you use the detailed instructions for Form W-2 found here: <https://www.irs.gov/pub/irs-pdf/iw2w3.pdf>

NOTE: New for Tax Year 2020, marital status and exemptions have been removed based on the 2020 W-4 changes.

2020 W-2 and EARNINGS SUMMARY



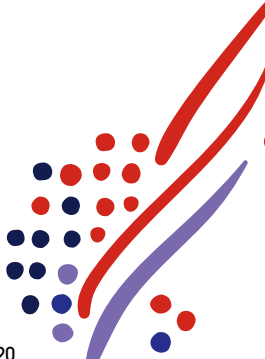
This section displays the breakdown of your total gross pay during the tax year and any adjustments to determine the "Reported W-2 Wages". These amounts should match your final pay statement of the tax year, unless your employer made adjustments after your last payroll of the year.

1. Your Gross Pay was adjusted as follows to produce your W-2 Statement.

	Wages, Tips, other Compensation Box 1 of W-2	Social Security Wages Box 3 of W-2	Medicare Wages Box 5 of W-2	CA. State Wages, Tips, Etc. Box 16 of W-2
Gross Pay	25,000.00	25,000.00	25,000.00	25,000.00
Less Other Cafe 125	1,000.00	1,000.00	1,000.00	1,000.00
Less Cafe125 HSA (W-Box 12)	500.00	500.00	500.00	500.00
Reported W-2 Wages	23,500.00	23,500.00	23,500.00	23,500.00

2. Employee Name and Address.

**JOHN SMITH
1234 S MAPLE ST
ANYWHERE, CA 123456**



© 2020 ADP, Inc.

REV 11/18/20

Employee Reference Copy W-2 Wage and Tax 2020		OMB No. 1545-0008	
Copy C for employee's records.			
d Control number 000011 R#/123	Dept.	Corp.	Employer use only A 22
c Employer's name, address, and ZIP code SAMPLE COMPANY INC 123 MAIN ST ANYWHERE, CA 123456 1234 BATCH #12345			
e/f Employee's name, address, and ZIP code JOHN SMITH 1234 S MAPLE ST ANYWHERE, CA 123456			
b Employer's FED ID number 12-3456789	a Employee's SSA number XXX-XX-1234		
1 Wages, tips, other comp. 23500.00	2 Federal income tax withheld 1500.00		
3 Social security wages 23500.00	4 Social security tax withheld 1457.00		
5 Medicare wages and tips 23500.00	6 Medicare tax withheld 340.75		
7 Social security tips	8 Allocated tips		
9	10 Dependent care benefits		
11 Non qualified plans	12a See instructions for box 12 W 500.00		
14 Other	12b		
	12c		
	12d		
	13 Stat emp	Ret. plan	3rd party sick pay
15 State Employer's state ID no. CA 12345678901ABC	16 State wages, tips, etc. 23500.00		
17 State income tax 800.00	18 Local wages, tips, etc.		
19 Local income tax	20 Locality name		

Payslip

Zoonodle Inc

21023 Pearson Point Road
Gateway Avenue

Date of Joining	: 2018-06-23	Employee name	: Sally Harley
Pay Period	: August 2021	Designation	: Marketing Executive
Worked Days	: 26	Department	: Marketing

Earnings	Amount	Deductions	Amount
Basic	10000	Provident Fund	1200
Incentive Pay	1000	Profesional Tax	500
House Rent Allowance	400	Loan	400
Meal Allowance	200		
Total Earnings	11600	Total Deductions	2100
		Net Pay	9500

9500

Nine Thousand Five Hundred

Employer Signature

Employee Signature

This is system generated payslip

KANSAS

DRIVER'S LICENSE



USA
KS



Olivia A. Kapan
DIRECTOR OF VEHICLES SECRETARY OF REVENUE

4d LIC. NO. **K12-34-5678**

3 DOB **01/11/1966**

1 **SAMPLE**

2 **CARON ELIZABETH**

8 **123 NORTH STREET
APT. 2**

TOPEKA, KS 66612-1234

9 **CLASS A**

9a **END NONE**

12 **REST NONE**

15 **SEX F**

16 **HGT 5'-06"**

17 **WGT 140 lb**

18 **EYES BRO**

01/11/66

5 **DD XX123XWMXX1
23XWMX123XWM12**

DONOR

4a ISS **01/11/2017**

4b EXP **01/11/2023**



Caron Sample



Zylker Electronics Hub

14B, Northern Street
Greater South Avenue
New York New York 10001
U.S.A

INVOICE

Invoice# **INV-000001**
Invoice Date **05 Aug 2024**
Terms **Due on Receipt**
Due Date **05 Aug 2024**

Bill To

Ms. Mary D. Dunton
1324 Hinkle Lake Road
Needham
02192 Maine

Ship To

1324 Hinkle Lake Road
Needham
02192 Maine

#	Item & Description	Qty	Rate	Amount
1	Camera DSLR camera with advanced shooting capabilities	1.00	\$899.00	899.00
2	Fitness Tracker Activity tracker with heart rate monitoring	1.00	\$129.00	\$129.00
3	Laptop Lightweight laptop with a powerful processor	1.00	\$1,199.00	\$1,199.00

Sub Total \$2,227.00

Thanks for shopping with us.

Terms & Conditions

Full payment is due upon receipt of this invoice.
Late payments may incur additional charges or interest as per the applicable laws.

Tax Rate 5.00%
Total \$2,338.35
Balance Due \$2,338.35

Uniform Residential Appraisal Report

SUBJECT

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

Property Address

City

San Francisco

State

CA

Zip Code

Borrower

Owner of Public Record

County

San Francisco

Legal Description

Assessor's Parcel #

Tax Year

2007

R.E. Taxes \$

- Estimated

Neighborhood Name

Eureka Valley/Dolores Heights - Liberty Hill

Map Reference

Census Tract

038/211.00

Occupant

☐

Owner

☐

Tenant

☒

Vacant

Special Assessments \$

N/A

☐

PUD

HOA \$

☐

per year

☐

per month

Property Rights Appraised

☒

Fee Simple

☐

Leasehold

☐

Other (describe)

Assignment Type

☒

Purchase Transaction

☐

Refinance Transaction

☐

Other (describe)

Lender/Client

Address

Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal?

☒

Yes

☐

No

Report data source(s) used, offerings price(s), and date(s).

Local MLS# 321515. List date 3/19/2007.

CONTRACT

I ☒ did ☐ did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.

Purchase contract appears to accurately reflect the reported sales price.

Contract Price \$

Date of Contract

Is the property seller the owner of public record?

☒

Yes

☐

No

Data Source(s)

FARES

Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower?

☐

Yes

☒

No

If Yes, report the total dollar amount and describe the items to be paid.

NEIGHBORHOOD

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics						One-Unit Housing Trends						One-Unit Housing			Present Land Use %				
Location	<input checked="" type="checkbox"/>	Urban	<input type="checkbox"/>	Suburban	<input type="checkbox"/>	Rural	Property Values	<input type="checkbox"/>	Increasing	<input checked="" type="checkbox"/>	Stable	<input type="checkbox"/>	Declining	PRICE	AGE	One-Unit	55 %		
Built-Up	<input checked="" type="checkbox"/>	Over 75%	<input type="checkbox"/>	25-75%	<input type="checkbox"/>	Under 25%	Demand/Supply	<input type="checkbox"/>	Shortage	<input checked="" type="checkbox"/>	In Balance	<input type="checkbox"/>	Over Supply	\$ (000)	(yrs)	2-4 Unit	25 %		
Growth	<input type="checkbox"/>	Rapid	<input checked="" type="checkbox"/>	Stable	<input type="checkbox"/>	Slow	Marketing Time	<input checked="" type="checkbox"/>	Under 3 mths	<input type="checkbox"/>	3-6 mths	<input type="checkbox"/>	Over 6 mths	800	Low	New	Multi-Family 15 %		
Neighborhood Boundaries														See Attached Addendum	2,500	High	110	Commercial	5 %
															1,600	Pred.	68	Other	%
Neighborhood Description																		See Attached Addendum	
Market Conditions (including support for the above conclusions)																		See Attached Addendum	

SITE

Dimensions

25.92 X 85.5

Area

2,216 SqFt

Shape

Rectangular

View

Pano City/Hills

Specific Zoning Classification

RH-1

Zoning Description

Single Family Residential Included

Zoning Compliance

☐

Legal

☒

Legal Nonconforming (Grandfathered Use)

☐

No Zoning

☐

Illegal (describe)

**See Note Below

Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use?

☒

Yes

☐

No

If No, describe.

Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements--Type		Public	Private
Electricity	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Water	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Street Asphalt	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Gas	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Sanitary Sewer	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Alley N/A	<input type="checkbox"/>	<input type="checkbox"/>

FEMA Special Flood Hazard Area

☐

Yes

☒

No

FEMA Flood Zone

N/A

FEMA Map #

SF Doesn't Participate

FEMA Map Date

N/A

Are the utilities and/or off-site improvements typical for the market area?

☒

Yes

☐

No

If No, describe.

Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)?

☐

Yes

☒

No

If Yes, describe.

The site is located on a quiet residential street. No apparent adverse easements or encroachments noted at inspection. Soil conditions appear stable at inspection.

**Note: Per city of S.F., minimum lot size is 2,500sqft; if improvements are destroyed it can be re-built, "as is", w/in 1 yr.

IMPROVEMENTS

General Description		Foundation		Exterior Description		materials/condition		Interior		materials/condition							
Units	<input checked="" type="checkbox"/>	One	<input type="checkbox"/>	One with Accessory Unit	<input checked="" type="checkbox"/>	Concrete Slab	<input type="checkbox"/>	Crawl Space	Foundation Walls	Concrete/Good	Floors	HardWd-Cpt/Good					
# of Stories	3	<input type="checkbox"/>	Full Basement	<input type="checkbox"/>	Partial Basement	Exterior Walls	Wood/Good	Walls	Plaster/Drywall/Good								
Type	<input checked="" type="checkbox"/>	Det.	<input type="checkbox"/>	Att.	<input type="checkbox"/>	S-Det./End Unit	Basement Area	0	sq. ft.	Roof Surface	T & G/Good	Trim/Finish	Good/Good				
<input checked="" type="checkbox"/>	Existing	<input type="checkbox"/>	Proposed	<input type="checkbox"/>	Under Const.	Basement Finish	0%	%	Gutters & Downspouts	Galv Iron/Good	Bath Floor	Stone/Tile/Good					
Design (Style)	Edwardian	<input type="checkbox"/>	Outside Entry/Exit	<input type="checkbox"/>	Sump Pump	Window Type	Wood/Wood/Good	Bath Wainscot	Stone/Tile/Good								
Year Built	1923	Evidence of	<input type="checkbox"/>	Infestation	Storm Sash/Insulated	None/None	Car Storage	<input checked="" type="checkbox"/>	None								
Effective Age (Yrs)	20-22	<input type="checkbox"/>	Dampness	<input type="checkbox"/>	Settlement	Screens	None/None	<input type="checkbox"/>	Driveway	# of Cars							
Attic	<input type="checkbox"/>	None	Heating	<input type="checkbox"/>	FWA	<input type="checkbox"/>	HWBB	<input type="checkbox"/>	Radiant	Amenities	<input type="checkbox"/>	Woodstove(s) #	Driveway Surface				
<input type="checkbox"/>	Drop Stair	<input checked="" type="checkbox"/>	Stairs	<input checked="" type="checkbox"/>	Other F/A	Fuel	Gas	<input checked="" type="checkbox"/>	Fireplace(s) #	1	<input checked="" type="checkbox"/>	Fence	Wood	<input type="checkbox"/>	Garage	# of Cars	
<input checked="" type="checkbox"/>	Floor	<input type="checkbox"/>	Scuttle	Cooling	<input type="checkbox"/>	Central Air Conditioning	<input checked="" type="checkbox"/>	Patio/Deck	Wd	<input checked="" type="checkbox"/>	Porch	Wood	<input type="checkbox"/>	Carport	# of Cars		
<input type="checkbox"/>	Finished	<input type="checkbox"/>	Heated	<input type="checkbox"/>	Individual	<input type="checkbox"/>	Other	<input type="checkbox"/>	Pool	<input type="checkbox"/>	Other	<input type="checkbox"/>	Att.	<input type="checkbox"/>	Det.	<input type="checkbox"/>	Built-in

Appliances

☒

Refrigerator

☒

Range/Oven

☒

Dishwasher

☒

Disposal

☒

Microwave

☐

Washer/Dryer

☐

Other (describe)

Finished area

above

grade contains:

7

Rooms

3

Bedrooms

3.50

Bath(s)

2,930

Square Feet of Gross Living Area Above Grade

Additional features (special energy efficient items, etc.)

See Attached Addendum.

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.).

See Attached Addendum.

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property?

☐

Yes

☒

No

If Yes, describe

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)?

☒

Yes

☐

No

If No, describe

Uniform Residential Appraisal Report

SALES COMPARISON ANALYSIS

There are 1		comparable properties currently offered for sale in the subject neighborhood ranging in price from \$										to \$																								
There are 4		comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$										1,650,000 to \$		2,100,000																						
FEATURE		SUBJECT			COMPARABLE SALE # 1				COMPARABLE SALE # 2				COMPARABLE SALE # 3																							
Address																																				
Proximity to Subject					0.08 miles				0.38 miles				0.23 miles																							
Sale Price		\$			\$ 2,000,000				\$ 1,650,000				\$ 2,100,000																							
Sale Price/Gross Liv. Area		\$ 645.05 sq. ft.			\$ 666.00 sq. ft.				\$ 600.00 sq. ft.				\$ 913.04 sq. ft.																							
Data Source(s)					MLS# 313033				MLS# 317989				MLS# 308401																							
Verification Source(s)					FARES/Doc# J253-63				FARES/Doc# J334-272				FARES/Doc# N/A																							
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION			+(-) \$ Adjustment			DESCRIPTION			+(-) \$ Adjustment			DESCRIPTION			+(-) \$ Adjustment																			
Sale or Financing					Conventional				Conventional				Conventional																							
Concessions					None Known				None Known				None Known																							
Date of Sale/Time					10/25/2006				02/23/2007				08/01/2006																							
Location		Good			Good				Good				Good																							
Leasehold/Fee Simple		Fee Simple			Fee Simple				Fee Simple				Fee Simple																							
Site		2,216 SqFt			2,850 SqFt				No Adj				2,850 SqFt				No Adj																			
View		Pano City/Hills			Pano City/Hills				Residential				+80,000				Super Of City				-100,000															
Design (Style)		Edwardian			Spanish Med				Victorian				Edwardian																							
Quality of Construction		Good			Good				Good				Good																							
Actual Age		84 yrs			76 yrs.				105 yrs.				102 yrs.																							
Condition		Good			Good				Inferior				+165,000				Good																			
Above Grade		Total	Bdrms	Baths	Total	Bdrms	Baths		Total	Bdrms	Baths		Total	Bdrms	Baths																					
Room Count		7	3	3.50	8	3	3.00	+5,000	8	5	3.00	+5,000	8	4	2.50	+10,000																				
Gross Living Area		2,930 sq. ft.			3,003 sq. ft.				-7,000				2,750 sq. ft.				+18,000				2,300 sq. ft.				+63,000											
Basement & Finished Rooms Below Grade		None			None				None				None																							
Functional Utility		Good			Good				Good				Good																							
Heating/Cooling		Central/None			Central/None				Central/None				Central/None																							
Energy Efficient Items		Nominal			Nominal				Nominal				Nominal																							
Garage/Carport		No Garage Pking			2-Car Garage				-100,000				No Garage Pking				No Garage Pking																			
Porch/Patio/Deck		Porch, Patio			Porch, Patio				Porch, Patio				Porch, Patio																							
Fireplaces		1 Fireplace			2-Fireplace				-5,000				1-Fireplace				1-Fireplace																			
DOM-List Price\$		N/A			21/\$1,975,000-								47/\$1,650,000-				13/\$1,795,000-																			
Net Adjustment (Total)					+ - \$				-107,000				+ - \$				268,000				+ - \$				-27,000											
Adjusted Sale Price of Comparables					Net Adj: -5%								Net Adj: 16%								Net Adj: -1%								Gross Adj: 8%				\$ 2,073,000			
					Gross Adj : 6%				\$ 1,893,000				Gross Adj: 16%				\$ 1,918,000																			

I ☒ did ☐ did not research the sale or transfer history of the subject property and comparable sales. If not, explain

My research ☐ did ☒ did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data source(s) MLS, FARES

My research ☐ did ☒ did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data source(s) MLS, FARES

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3
Date of Prior Sale/Transfer	N/A	N/A	N/A	N/A
Price of Prior Sale/Transfer	N/A	N/A	N/A	N/A
Data Source(s)	MLS/FARES	MLS/FARES	MLS/FARES	MLS/FARES
Effective Date of Data Source(s)	Date of Appraisal Report	Date of Appraisal Report	Date of Appraisal Report	Date of Appraisal Report

Analysis of prior sale or transfer history of the subject property and comparable sales

Summary of Sales Comparison Approach I have attempted to locate other recent sales of similar styled Edwardian and Victorian homes with an overall similar design and appeal to the subject property in good condition and ideally lacking garage parking. Comparable 4 is the only sale given a lot adjustment due to its excessively large site. No lot adjustments to the other comparables due to the overall similar net utility of these hillside sites to the subject. View differences to comparables 2 and 3 is due to the differences in direction and scope of outlook to the subject, at 5%. No age adjustment due to the overall similar appeal and demand of these homes. Condition difference to comparable 2 is at 10% due to the lack of any recent updates or remodeling similar to the subject, per on site inspection confirmed with local MLS information. GLA differences are at \$100- per square foot, rounded, differences for all comparables. Most other major differences are given lump sum adjustments. I have reconciled the concluded value to the middle of the adjusted value range, effectively at the reported sales price. All sales have closed escrow.

Indicated Value by Sales Comparison Approach \$

RECONCILIATION

Indicated Value by: Sales Comparison Approach \$	Cost Approach (if developed) \$	Income Approach (if developed) \$	N/A
The direct sales approach yields the most accurate estimate of market value for the subject. The cost approach supports the ascribed value. The income approach is considered a weak indicator due to the lack of data and as demand is for owner/users. This is a "Complete Summary Appraisal Report".			
This appraisal is made <input checked="" type="checkbox"/> "as is," <input type="checkbox"/> subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or <input type="checkbox"/> subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair:			
Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$, as of 04/18/2007 , which is the date of inspection and the effective date of this appraisal.			

ADDITIONAL COMMENTS

COST APPROACH

INCOME

PUD INFORMATION

COST APPROACH TO VALUE (not required by Fannie Mae.)									
Provide adequate information for the lender/client to replicate your cost figures and calculations.									
Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) Site derived by extraction of land values from improved sales, due to the lack of recent comparable vacant land sales.									
ESTIMATED <input checked="" type="checkbox"/> REPRODUCTION OR <input type="checkbox"/> REPLACEMENT COST NEW					OPINION OF SITE VALUE				
Source of cost data Marshall & Swift Residential Cost Guide					Dwelling 2,930 Sq. Ft. @ \$ 325				
Quality rating from cost service Good Effective date of cost data 2006					Sq. Ft. @ \$				
Comments on Cost Approach (gross living area calculations, depreciation, etc.)					Porch/Patio/Fireplace/Decking				
-Reproduction cost and depreciation based on Marshall Swift cost guide, local builders, supplemented by appraisers knowledge.					Garage/Carport Sq. Ft. @ \$				
-Due to the scarcity of buildable land the Site/Value ratios tend to be higher than typical.					Total Estimate of Cost-new				
-Site derived by extraction of land values from improved sales, due to the lack of recent comparable vacant land sales.					Less Physical 34 Functional External				
-For square footage calculations, see Apex Addendum.					Depreciation 349,843 0 0				
Estimated Remaining Economic Life (HUD and VA only) 40-42 Years					Depreciated Cost of Improvements				
					"As-is" Value of Site Improvements				
					Indicated Value By Cost Approach				
INCOME APPROACH TO VALUE (not required by Fannie Mae.)									
Estimated Monthly Market Rent \$ N/A X Gross Multiplier N/A									
Summary of Income Approach (including support for market rent and GRM) The GRM is considered to be a very weak of value for residential properties in this neighborhood.									
PROJECT INFORMATION FOR PUDs (if applicable)									
Is the developer/builder in control of the Homeowner's Association (HOA)? <input type="checkbox"/> Yes <input type="checkbox"/> No Unit type(s) <input type="checkbox"/> Detached <input type="checkbox"/> Attached									
Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.									
Legal Name of Project									
Total number of phases			Total number of units			Total number of units sold			
Total number of units rented			Total number of units for sale			Data source(s)			
Was the project created by the conversion of existing building(s) into a PUD? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, date of conversion.									
Does the project contain any multi-dwelling units? <input type="checkbox"/> Yes <input type="checkbox"/> No Data source.									
Are the units, common elements, and recreation facilities complete? <input type="checkbox"/> Yes <input type="checkbox"/> No If No, describe the status of completion.									
Are the common elements leased to or by the Homeowner's Association? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, describe the rental terms and options.									
Describe common elements and recreational facilities.									

COMMENT ADDENDUM

File No.
Track No.

Borrower			
Property Address			
City	County	State	Zip Code
Lender/Client		Address	

NEIGHBORHOOD BOUNDARIES:

The subject is located in a hillside residential neighborhood whose immediate boundaries are: to the north and west Market St; to the east, Guerrero Street; and to the south, 22nd St.

NEIGHBORHOOD DESCRIPTION:

A residential neighborhood comprised predominantly of 2-3 story, wood frame, row style, and detached SFRs. Construction quality and maintenance is typically good per "Marshall and Swift Residential Cost Handbook". Commercial uses, neighborhood shopping, and public transportation are easily accessible along nearby Castro Street. Freeway access is via Army Street. Employment centers are accessed easily to down-town San Francisco from Market Street. Many homes have city and or bay views. Employment is considered average, with unemployment mostly stable. Demand and marketability are considered average for the subject area.

MARKET CONDITIONS:

Due to the stability in the economy, marketing times are presently from days to weeks on the market for entry price ranges and weeks to months for upper price range. Property values appear mostly stable at this time in the subject's price range, with stability evidenced in the upper price ranges. It should be noted that due to the Federal Reserves continual increase of interest rates this does appear to be slowing the market in terms of days on market and offers being submitted. Current stable economic conditions are backed by standard conventional financing at near historical lows. Loan discounts/buy downs are not common in this market segment. Marketing for the subject is typical at 1-3 months.

ADDITIONAL FEATURES OF SUBJECT PROPERTY:

The subject is a large Edwardian home on the north side of Hill Street with panoramic views from the front and rear of the residence of the hills and city. There is a landscaped rear yard and a unique custom top floor roof deck with unobstructed views. The subject does lack garage parking, although there appears to be plenty of on-street parking. This large, three-level home, was built in 1923, is situated high on the east side of Liberty Hill, a highly sought residential neighborhood restricted to single family homes. There is a security gate at the sidewalk level, leading to concrete stairs through a landscaped garden up to the entryway.

The entryway level has a marble entry and foyer, a large family room, bedroom with a ceramic tiled bathroom and a laundry room. The family room leads to a large rear patio and outdoor area. Upstairs, the main level has a living room (with working fireplace), dining room, powder room, and a large remodeled kitchen with granite counters, center island, DCS range, two dishwashers, Sub-Zero refrigerator, white custom cabinets, and a pantry.

The upper level has a large master suite with a remodeled stone tile bathroom, both with views. The master suite also has a large closet and office space. This floor has a second bedroom with its own tile bath, both with south views. Interior stairs lead to a tiled roof deck with glass railings and panoramic views of the city and the East Bay.

Good interior detailing includes handsome wrought iron/wood banisters, period molding's, and coved ceilings. There are marble tile floors in the entryway level, oak floors on the main level, and carpeted bedrooms. Systems have been updated with new electric service, copper supply plumbing, a demand water heater, and a forced air furnace. Much of the foundation is newer with seismic upgrades.

All rooms are well laid out, proportional and of a grand scale. The home shows custom construction and quality throughout. The overall quality and finish is rated as good condition, per Marshall & Swift Residential Handbook.

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
11. I have knowledge and experience in appraising this type of property in this market area.
12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

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21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER

Signature _____

Name _____

Company Name _____

Company Address _____

Telephone Number _____

Email Address _____

Date of Signature and Report _____

Effective Date of Appraisal _____

State Certification # _____

or State License # _____

or Other (describe) _____ State # _____

State _____

Expiration Date of Certification or License _____

ADDRESS OF PROPERTY APPRAISED

APPRAISED VALUE OF SUBJECT PROPERTY \$ _____

LENDER/CLIENT

Name _____

Company Name _____

Company Address _____

Email Address _____

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____

Name _____

Company Name _____

Company Address _____

Telephone Number _____

Email Address _____

Date of Signature _____

State Certification # _____

or State License # _____

State _____

Expiration Date of Certification or License _____

SUBJECT PROPERTY

- ☐ Did not inspect subject property
- ☐ Did inspect exterior of subject property from street
- Date of Inspection _____
- ☐ Did inspect interior and exterior of subject property
- Date of Inspection _____

COMPARABLE SALES

- ☐ Did not inspect exterior of comparable sales from street
- ☐ Did inspect exterior of comparable sales from street
- Date of Inspection _____

SKETCH ADDENDUM

File No.
Track No.

Borrower

Property Address

City

County

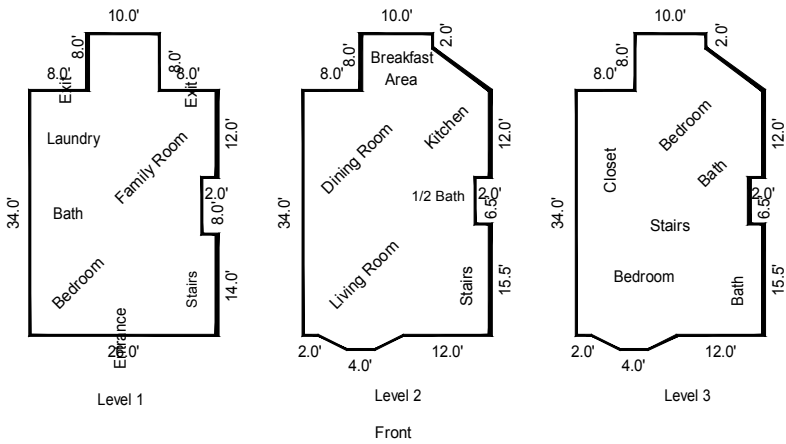
State

Zip Code

Lender/Client

Address

Dimensions Are Approximate



Sketch by Apex IV Windows™
Comments:

AREA CALCULATIONS SUMMARY			
Code	Description	Size	Net Totals
GLA1	First Floor	948.00	948.00
GLA2	Second Floor	991.00	991.00
GLA3	Third Floor	991.00	991.00
TOTAL LIVABLE (rounded)		2930	

LIVING AREA BREAKDOWN		
Breakdown		Subtotals
First Floor		
8.0 x	10.0	80.00
24.0 x	34.0	816.00
2.0 x	14.0	28.00
2.0 x	12.0	24.00
Second Floor		
15.5 x	24.0	372.00
18.5 x	22.0	407.00
2.0 x	4.0	8.00
0.5 x	4.0 x 2.0	4.00
0.5 x	4.0 x 2.0	4.00
2.0 x	12.0	24.00
2.0 x	34.0	68.00
0.5 x	8.0 x 6.0	24.00
8.0 x	10.0	80.00
Third Floor		
15.5 x	24.0	372.00
18.5 x	22.0	407.00
7 unlisted calculations		212.00
22 Calculations Total (rounded)		2930

LOCATION MAP ADDENDUM

File No.
Track No.

Borrower			
Property Address			
City	County	State	Zip Code
Lender/Client	Address		



FEES WORKSHEET

Fee Details and Summary

Application No: **samplesmith**
Date Prepared: **10/05/2015**
Loan Program: **30 YEAR FIXED -Purchase**

Total Loan Amount: **\$ 380,000** Interest Rate: **4.250 %** Term/Due In: **360 / 360 mths**

TOTAL ESTIMATED FUNDS NEEDED TO CLOSE:				TOTAL ESTIMATED MONTHLY PAYMENT:	
Purchase Price (+)	475,000.00	Loan Amount (-)	380,000.00	Principal & Interest	1,869.37
Alterations (+)		Cash Deposit	5,000.00	Other Financing (P & I)	
Land (+)				Hazard Insurance	39.58
Refi (incl. debts to be paid off) (+)				Real Estate Taxes	400.00
Est. Prepaid Items/Reserves (+)	1,121.53			Mortgage Insurance	
Est. Closing Costs (+)	4,520.00			Homeowner Assn. Dues	
				Other	

* PFC = Prepaid Finance Charge F = FHA Allowable Closing Cost POC = Paid Outside of Closing
** B = Borrower S = Seller Br = Broker L = Lender TP = Third Party C = Correspondent