

EquityID Report

Prepared for you by:
 First USA Lending
 555 University Ave. Suite 230
 Sacramento CA



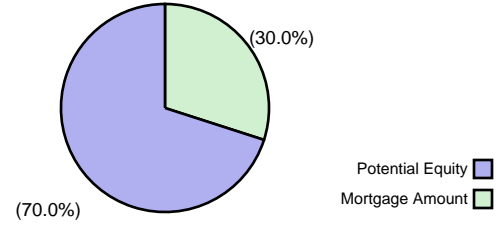
Date: March 4, 2008

Offered By:
 David Albright
 dalbright@firstusalending.com
 916-771-3703

981 CALLE VERDE, MARTINEZ, CA 94553-5909

Current Value	\$992,000
Mortgage # 1	\$297,200
Other Mortgages	\$0
Total (\$)	\$297,200
Potential Equity	\$694,800

Equity vs. Mortgage



SUBJECT PROPERTY INFORMATION

981 CALLE VERDE, MARTINEZ, CA 94553-5909

County	CONTRA COSTA	Census Tract	060133470.002005
Property Use	Single Family Residential	Zoning	-
Parcel Number	365-160-017	Thomas Bros Pg-Grid	-

CURRENT OWNER

Name	TAYLOR DONALD D & ELLEN W TRE
Mailing Address	981 CALLE VERDE, MARTINEZ, CA 94553-5909

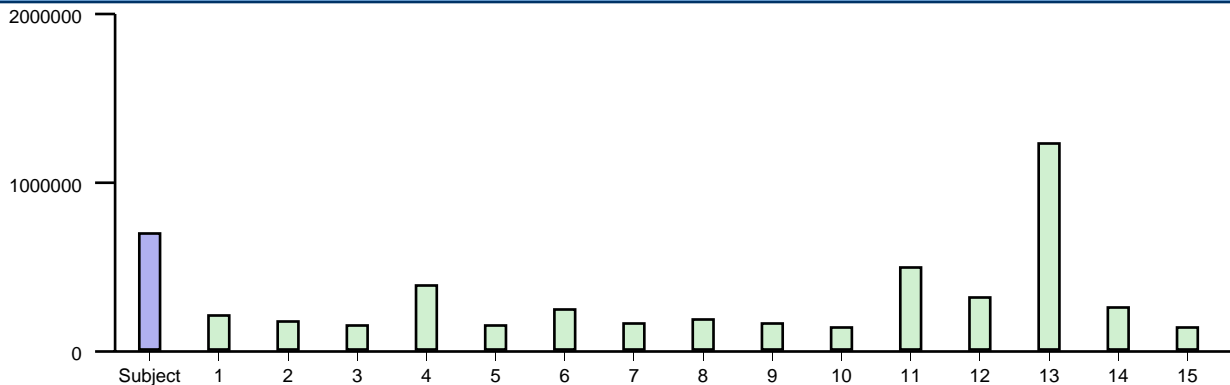
COUNTY TAX AND ASSESSMENT

Assd Land Value	\$756,713	Delinquent Year:	-
Assd Improvement	\$594,560	Tax Account ID	-
Total Assessed Value	\$1,351,273	Homeowner's	H
Tax Rate Code Area	5-013	Tax Exemptions	-
Total Tax Amount	\$14,851	Assessment Year	2007

PROPERTY CHARACTERISTICS

Lot Size	42585	Baths	3.5	Fireplace	-
Building Area	3424 SF	Number of Rooms	11	Ext Walls	-
Year Built	1980	Garage	Yes	Heating	-
Number of Stories	-	Number of Cars	2	A/C	-
Style	1	Basement	Yes	Roof Cover	-
Bedrooms	4	Pool	Yes		

POTENTIAL EQUITY OF COMPARABLES



Subject vs Comparables

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Prior Transfer			
Recording Date	Document #	Document Type	Multi APN Flag
7/17/2003	2003-341530	Intrafamily Transfer & Dissolution	A
Sales Price	Type of Sale	Buyer Names	
\$0	Non-Arms Length Transfer	TAYLOR, DONALD D; TAYLOR, ELLEN W	
Lender Name		Seller Name	
		TAYLOR, DONALD D; TAYLOR, ELLEN W	
Loan Due Date	LenderType	Mailing Address	
		981 CALLE VERDE	
Mortgage Doc #	Buyer Vesting	Loan Type	Type Financing
	Family Trust		
Loan Amount	Interest Rate	2nd Loan Amt	Partial Interest Xfr
\$0	0	\$0	N
District: S Subdivision		City/Muni/Twp	
		MARTINEZ	
Abbreviated Description			

Prior Transfer			
Recording Date	Document #	Document Type	Multi APN Flag
7/16/2003	2003-338966	Intrafamily Transfer & Dissolution	A
Sales Price	Type of Sale	Buyer Names	
\$0	Non-Arms Length Transfer	TAYLOR, DONALD D; TAYLOR, ELLEN W	
Lender Name		Seller Name	
CHASE MANHATTAN MORTGAGE CORP		TAYLOR, DONALD D; TAYLOR, ELLEN W	
Loan Due Date	LenderType	Mailing Address	
		981 CALLE VERDE	
Mortgage Doc #	Buyer Vesting	Loan Type	Type Financing
2003-338967	Joint Tenancy	Unknown	
Loan Amount	Interest Rate	2nd Loan Amt	Partial Interest Xfr
\$297,200	0	\$300,000	N
District: S Subdivision		City/Muni/Twp	
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Prior Transfer			
Recording Date	Document #	Document Type	Multi APN Flag
3/10/2003	2003-109196	Intrafamily Transfer & Dissolution	A
Sales Price	Type of Sale	Buyer Names	
\$0	Non-Arms Length Transfer	TAYLOR, DONALD D; TAYLOR, ELLEN W	
Lender Name		Seller Name	
		TAYLOR, DONALD D; TAYLOR, ELLEN W	
Loan Due Date	LenderType	Mailing Address	
		981 CALLE VERDE	
Mortgage Doc #	Buyer Vesting	Loan Type	Type Financing
	Family Trust		
Loan Amount	Interest Rate	2nd Loan Amt	Partial Interest Xfr
\$0	0	\$0	N
District: S Subdivision		City/Muni/Twp	
Abbreviated Description			

Prior Transfer			
Recording Date	Document #	Document Type	Multi APN Flag
12/27/2002	2002-497353	Grant Deed	A
Sales Price	Type of Sale	Buyer Names	
\$1,250,000	Full-Computed from Transfer Tax	TAYLOR, DONALD D; TAYLOR, ELLEN W	
Lender Name		Seller Name	
HOMECOMINGS FINANCIAL NETWORK INC		SCOTT, MARK A; CODY, GRANT A	
Loan Due Date	LenderType	Mailing Address	
		981 CALLE VERDE	
Mortgage Doc #	Buyer Vesting	Loan Type	Type Financing
2002-497354	Joint Tenancy		
Loan Amount	Interest Rate	2nd Loan Amt	Partial Interest Xfr
\$295,000	0	\$0	N
District: S Subdivision		City/Muni/Twp	
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Prior Transfer			
Recording Date	Document #	Document Type	Multi APN Flag
5/17/2002	2002-176276	Intrafamily Transfer & Dissolution	A
Sales Price	Type of Sale	Buyer Names	
\$0	Non-Arms Length Transfer	SCOTT, MARK A	
Lender Name		Seller Name	
		SCOTT, KIMBERLY A	
Loan Due Date	LenderType	Mailing Address	
		2263 N MAIN ST	
Mortgage Doc #	Buyer Vesting	Loan Type	Type Financing
	ed Man as his sole and separate pr		
Loan Amount	Interest Rate	2nd Loan Amt	Partial Interest Xfr
\$0	0	\$0	N
District: S Subdivision		City/Muni/Twp	
		MARTINEZ	
Abbreviated Description			

Prior Transfer			
Recording Date	Document #	Document Type	Multi APN Flag
5/17/2002	2002-176275	Intrafamily Transfer & Dissolution	A
Sales Price	Type of Sale	Buyer Names	
\$0	Non-Arms Length Transfer	CODY, GRANT A	
Lender Name		Seller Name	
		CODY, JILL C	
Loan Due Date	LenderType	Mailing Address	
		2263 N MAIN ST	
Mortgage Doc #	Buyer Vesting	Loan Type	Type Financing
	ed Man as his sole and separate pr		
Loan Amount	Interest Rate	2nd Loan Amt	Partial Interest Xfr
\$0	0	\$0	N
District: S Subdivision		City/Muni/Twp	
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Prior Transfer			
Recording Date	Document #	Document Type	Multi APN Flag
5/17/2002	2002-176274	Grant Deed	A
Sales Price	Type of Sale	Buyer Names	
\$375,000	Full-Computed from Transfer Tax	SCOTT, MARK A; CODY, GRANT A	
Lender Name		Seller Name	
BAY BANK OF COMMERCE		WONG, LOUIS WING WAH; WONG, IRENE MARGARITA	
Loan Due Date	LenderType	Mailing Address	
		2263 N MAIN ST	
Mortgage Doc #	Buyer Vesting	Loan Type	Type Financing
2002-176277	Tenants in Common	Building or Construction Loan	
Loan Amount	Interest Rate	2nd Loan Amt	Partial Interest Xfr
\$638,976	0	\$0	50
District: S Subdivision		City/Muni/Twp	
		MARTINEZ	
Abbreviated Description			

NEIGHBORHOOD SALES ANALYSIS			
Total Area Sales	\$15,258,500	Median # of Bedrooms	3
Median Lot Size	8765	Median # of Baths	2
Median Living Area	1689 SF	Median Year Built	1968
Price Range - 2 Yrs	557000 to 1650000	Age Range	17 to 51 year[s]
Median Value	\$667,500	Median Age	40 year(s)

COMPARABLE SALES DATA			
1	409 BLUE RIDGE DR MARTINEZ, CA 94553	Distance (Mi): .81	
Sale Date	2/15/2008	Sale Price	\$620,000
\$/SF	\$402	Loan Amount	\$417,000
SF	1542	Potential Equity	\$203,000
Built	1963	Buyer Name	EYVIN, BJORNSTAD
Lot	7490	Property Type	Single Family Residential
Bed Rooms	3	APN	164-205-017
Baths	2	Document #	2008-032276
Pool	-	Lender	COUNTRYWIDE BANK FSB

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2		236 APPALACHIAN DR MARTINEZ, CA 94553		Distance (Mi): .83	
Sale Date	1/11/2008	Sale Price	\$585,000		
\$/SF	\$369	Loan Amount	\$417,000		
SF	1585	Potential Equity	\$168,000		
Built	1966	Buyer Name	SHERYL L, WEBSTER		
Lot	9450	Property Type	Single Family Residential		
Bed Rooms	3	APN	164-271-004		
Baths	2	Document #	2008-006039		
Pool	Yes	Lender	SUNTRUST MORTGAGE INC		

3		226 APPALACHIAN DR MARTINEZ, CA 94553		Distance (Mi): .83	
Sale Date	11/30/2007	Sale Price	\$570,000		
\$/SF	\$399	Loan Amount	\$417,000		
SF	1428	Potential Equity	\$153,000		
Built	1970	Buyer Name	JACK E, GLASGOW		
Lot	10125	Property Type	Single Family Residential		
Bed Rooms	3	APN	164-271-005		
Baths	2	Document #	2007-326866		
Pool	-	Lender	WELLS FARGO BANK NA		

4		174 GLENVIEW DR MARTINEZ, CA 94553		Distance (Mi): .93	
Sale Date	9/27/2007	Sale Price	\$805,000		
\$/SF	\$358	Loan Amount	\$417,000		
SF	2243	Potential Equity	\$388,000		
Built	1991	Buyer Name	JAMES, LEE		
Lot	10400	Property Type	Single Family Residential		
Bed Rooms	4	APN	164-540-003		
Baths	2.5	Document #	2007-271614		
Pool	-	Lender	JPMORGAN CHASE BANK NA		

5		560 WEBSTER DR MARTINEZ, CA 94553		Distance (Mi): .65	
Sale Date	9/11/2007	Sale Price	\$740,000		
\$/SF	\$517	Loan Amount	\$592,000		
SF	1430	Potential Equity	\$148,000		
Built	1971	Buyer Name	JANE E, TOCHER		
Lot	18000	Property Type	Single Family Residential		
Bed Rooms	4	APN	164-293-016		
Baths	2	Document #	2007-256835		
Pool	Yes	Lender	BANK OF AMERICA NA		

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6		410 VIRGINIA HILLS DR MARTINEZ, CA 94553		Distance (Mi): .75	
Sale Date	9/7/2007	Sale Price	\$595,000		
\$/SF	\$385	Loan Amount	\$350,000		
SF	1542	Potential Equity	\$245,000		
Built	1964	Buyer Name	KIPP, PENOVICH		
Lot	7725	Property Type	Single Family Residential		
Bed Rooms	3	APN	164-222-001		
Baths	2	Document #	2007-254039		
Pool	-	Lender	WASHINGTON MUTUAL BANK FA		

7		238 PAULA CT MARTINEZ, CA 94553		Distance (Mi): 1.01	
Sale Date	8/21/2007	Sale Price	\$640,000		
\$/SF	\$461	Loan Amount	\$480,000		
SF	1386	Potential Equity	\$160,000		
Built	1963	Buyer Name	MARC DEAN, MORING		
Lot	7350	Property Type	Single Family Residential		
Bed Rooms	3	APN	164-193-017		
Baths	2	Document #	2007-239351		
Pool	Yes	Lender	WORLD SAVINGS BANK FSB		

8		354 SHENANDOAH DR MARTINEZ, CA 94553		Distance (Mi): .87	
Sale Date	8/15/2007	Sale Price	\$907,500		
\$/SF	\$254	Loan Amount	\$726,000		
SF	3562	Potential Equity	\$181,500		
Built	1963	Buyer Name	SHELLY J, RHODES		
Lot	11900	Property Type	Single Family Residential		
Bed Rooms	4	APN	164-192-007		
Baths	4	Document #	2007-234181		
Pool	-	Lender	INDYMAC BANK FSB		

9		269 BENHAM DR MARTINEZ, CA 94553		Distance (Mi): .98	
Sale Date	7/26/2007	Sale Price	\$825,000		
\$/SF	\$329	Loan Amount	\$660,000		
SF	2505	Potential Equity	\$165,000		
Built	1984	Buyer Name	JEFFREY B, GUSTAVSON		
Lot	35000	Property Type	Single Family Residential		
Bed Rooms	3	APN	164-461-004		
Baths	3	Document #	2007-214627		
Pool	-	Lender	NATIONAL CITY MORTGAGE		

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10 522 FRANCIS DR MARTINEZ, CA 94553		Distance (Mi): .52	
Sale Date	7/20/2007	Sale Price	\$670,000
\$/SF	\$346	Loan Amount	\$536,000
SF	1936	Potential Equity	\$134,000
Built	1965	Buyer Name	KENNETH, ROBINSON
Lot	8000	Property Type	Single Family Residential
Bed Rooms	3	APN	164-282-003
Baths	2	Document #	2007-209667
Pool	Yes	Lender	BWC MORTGAGE SERVICES

11 554 WEBSTER DR MARTINEZ, CA 94553		Distance (Mi): .65	
Sale Date	7/18/2007	Sale Price	\$695,000
\$/SF	\$417	Loan Amount	\$200,000
SF	1663	Potential Equity	\$495,000
Built	1972	Buyer Name	LENORE GALEN VAN, TOSH FARRANCE
Lot	13500	Property Type	Single Family Residential
Bed Rooms	4	APN	164-293-017
Baths	2.5	Document #	2007-207579
Pool	-	Lender	INDYMAC BANK FSB

12 6545 PARKDALE PLZ MARTINEZ, CA 94553		Distance (Mi): .91	
Sale Date	5/1/2007	Sale Price	\$665,000
\$/SF	\$387	Loan Amount	\$355,000
SF	1715	Potential Equity	\$310,000
Built	1974	Buyer Name	TODD D, DASHLEY
Lot	3650	Property Type	Single Family Residential
Bed Rooms	4	APN	164-400-023
Baths	2.5	Document #	2007-127735
Pool	-	Lender	WELLS FARGO BANK NA

13 2672 RELIEZ VALLEY RD MARTINEZ, CA 94553		Distance (Mi): .92	
Sale Date	4/20/2007	Sale Price	\$1,475,000
\$/SF	\$738	Loan Amount	\$250,000
SF	1998	Potential Equity	\$1,225,000
Built	1957	Buyer Name	ROBERT D, MCGEE
Lot	27170	Property Type	Single Family Residential
Bed Rooms	3	APN	366-020-007
Baths	2	Document #	2007-116069
Pool	-	Lender	FIRST CALIFORNIA MORTGAGE CO

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14 249 BLUE RIDGE DR MARTINEZ, CA 94553		Distance (Mi): .99	
Sale Date	4/6/2007	Sale Price	\$570,000
\$/SF	\$411	Loan Amount	\$314,000
SF	1386	Potential Equity	\$256,000
Built	1963	Buyer Name	CLAY A, CASSADY
Lot	7490	Property Type	Single Family Residential
Bed Rooms	3	APN	164-193-006
Baths	2	Document #	2007-100394
Pool	-	Lender	PROVIDENT SAVINGS BANK FSB

15 227 KNOLLCREST CT MARTINEZ, CA 94553		Distance (Mi): 1.05	
Sale Date	3/30/2007	Sale Price	\$689,000
\$/SF	\$325	Loan Amount	\$551,200
SF	2114	Potential Equity	\$137,800
Built	1979	Buyer Name	HARJIT S, AUJLA
Lot	7500	Property Type	Single Family Residential
Bed Rooms	4	APN	164-452-025
Baths	3	Document #	2007-093841
Pool	-	Lender	WELLS FARGO BANK NA

ASSESSMENT CLUSTER

Proxim. (Mi)	Address	Last Transaction Date	Assessor Market Values	Assessed Values	Bld/Area	RM/BR/Bth	YB	Lot Area	Pool
0.00	981 CALLE VERDE	07/17/2003	0	\$1,351,273	3424	11/4/3.5	1980	42585 SF	Yes
0.01	987 CALLE VERDE	10/14/1994	0	\$557,897	3436	10/4/2.5	1991	2.2 AC	
0.01	975 CALLE VERDE	10/12/2004	0	\$461,816	2705	10/3/2.5	1979	42510 SF	
0.02	980 CALLE VERDE	04/01/1980	0	\$339,365	2717	10/4/2.5	1977	1.72 AC	
0.02	986 CALLE VERDE	08/31/1999	0	\$698,631	2717	10/4/2.5	1979	1.65 AC	
0.02	976 CALLE VERDE	05/03/2007	0	\$975,677	3140	11/4/3	1987	2.5 AC	
0.03	993 CALLE VERDE	06/24/2005	0	\$1,170,450	2604	12/4/2	1979	2.53 AC	
0.07	956 TAVAN ESTATES DR	08/05/1996	0	\$475,720	2288	10/4/3	1985	4.41 AC	
0.08	950 TAVAN ESTATES DR	06/26/1986	0	\$369,980	2440	9/3/3	1986	2.81 AC	
0.09	955 TAVAN ESTATES DR	05/16/1988	0	\$619,363	2949	10/4/3	1990	1.14 AC	Yes
0.10	934 CALLE VERDE	11/03/1998	0	\$367,116	2064	8/3/2	1983	10625 SF	
0.16	801 VISTA DEL DIABLO	05/05/1997	0	\$514,820	2779	11/4/2.5	1983	2.48 AC	
0.17	925 TAVAN ESTATES DR	10/31/2006	0	\$1,300,000	3198	10/3/2.5	1990	35750 SF	
0.17	944 CORTE DIABLO	12/08/1989	0	\$765,863	2922	12/4/2.5	1991	1.02 AC	Yes
0.18	938 CORTE DIABLO	09/13/1993	0	\$1,134,676	5547	10/3/3.5	1978	39875 SF	Yes

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FLOOD REPORT

The Subject Property of 981 CALLE VERDE, MARTINEZ, CA 94553-5909 is in Zone X
It is considered to be OUT of the Special Flood Hazard Area (SFHA).

AN AREA THAT IS DETERMINED TO BE OUTSIDE THE 1% AND 0.2% ANNUAL CHANCE FLOODPLAINS.

HAZARDOUS REPORT

Proxim.	Name/Facility	Address
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CODE KEY: **705548**

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