

Uniform Residential Appraisal Report

File # 36528 TIERRA SUBIDA

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.

SUBJECT

Property Address 36528 TIERRA SUBIDA AVENUE City PALMDALE State CA Zip Code 93551
 Borrower CABRERA (BUYER) Owner of Public Record ANA VERDE HILL VIEW ESTATE County LOS ANGELES
 Legal Description LOTS#65 AND 66 TRACT# 37820, ... PER NDC
 Assessor's Parcel # 3054-009-092 Tax Year 2010 R.E. Taxes \$ 4,953
 Neighborhood Name ANA VERDE HILLS Map Reference 4285 H5 Census Tract 9102.05
 Occupant Owner Tenant Vacant Special Assessments \$ 0 PUD HOA \$ per year per month
 Property Rights Appraised Fee Simple Leasehold Other (describe)
 Assignment Type Purchase Transaction Refinance Transaction Other (describe)
 Lender/Client BEE FREE FINANCIAL SERVICES Address 38414 DIVISION STREET, PALMDALE, CA 93550
 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, offering price(s), and date(s). PER AGENT/MLS (#1819033), THE SUBJECT IS CURRENTLY UNDER CONTRACT FOR \$575,000 WITH A LIST PRICE OF \$575,000 AND MARKETING TIME OF 240+- DAYS.

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. TYPICAL CONTINGENCIES. 16 PAGES.
 Contract Price \$ 575,000 Date of Contract 04/2010 Is the property seller the owner of public record? Yes No Data Source(s) NDC/PUB REC
 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 type="checkbox"/> Urban <input checked="" 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	89 %		
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	2 %		
Growth <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time <input type="checkbox"/> Under 3 mths <input checked="" type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	175	Low 0	Multi-Family	1 %		
Neighborhood Boundaries PALMDALE BL TO THE N, ANGELES FOREST TO THE N, 25TH ST W TO THE W AND DIVISION ST TO THE E.		1,100	High 65	Commercial	3 %		
		350	Pred. 20	Other	5 %		

Neighborhood Description THE SUBJECT NEIGHBORHOOD IS GENERALLY COMPRISE OF VARYING AGE AND DESIGN SFR'S WHICH ARE JUDGED TO EXHIBIT AVERAGE TO GOOD CONDITION AND MARKETABILITY. SCHOOLS, SERVICES, RETAIL AND COMMERCIAL USE, AIRPORT AND FREEWAY ACCESS ARE LOCATED WITHIN REASONABLE PROXIMITY.
 Market Conditions (including support for the above conclusions) See attached addenda.

SITE

Dimensions IRREGULAR, UNABLE TO GIVE DIMENS. Area 36,700-SF Shape RECTANGULAR View GOOD/LAKE
 Specific Zoning Classification LCRA1 Zoning Description RESIDENTIAL-SINGLE FAMILY
 Zoning Compliance Legal Legal Nonconforming (Grandfathered Use) No Zoning Illegal (describe)
 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"/>	Street ASPHALT	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Gas	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Sanitary Sewer	<input checked="" type="checkbox"/>	Alley NONE	<input type="checkbox"/>	<input type="checkbox"/>

 FEMA Special Flood Hazard Area Yes No FEMA Flood Zone X FEMA Map # 065043-0670F FEMA Map Date 09/26/2008
 Are the utilities and 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

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	CONC/AVG	Floors	CPT-WD/GOOD
# of Stories TWO	<input type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Exterior Walls	STUCCO/GOOD	Walls	DRYWALL/AVG
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area N/A sq.ft.	Roof Surface	TILE/GOOD	Trim/Finish	WOOD/GOOD
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish %	Gutters & Downspouts	EAVES/AVG	Bath Floor	TILE/GOOD
Design (Style) CONTEMP	<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type	DUAL PANE/GD	Bath Wainscot	TILE/GOOD
Year Built 2006	Evidence of <input type="checkbox"/> Infestation	Storm Sash/Insulated	N/A	Car Storage	<input type="checkbox"/> None
Effective Age (Yrs) 1-4 YEARS	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens	YES/AVG	<input checked="" type="checkbox"/> Driveway	# of Cars 2
Attic <input type="checkbox"/> None	Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant	Amenities	<input type="checkbox"/> Woodstove(s) #	Driveway Surface	CONCRETE
<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs	<input type="checkbox"/> Other Fuel GAS	<input checked="" type="checkbox"/> Fireplace(s) # 3	<input checked="" type="checkbox"/> Fence	<input checked="" type="checkbox"/> Garage	# of Cars 3
<input type="checkbox"/> Floor <input checked="" type="checkbox"/> Scuttle	Cooling <input checked="" type="checkbox"/> Central Air Conditioning	<input checked="" type="checkbox"/> Patio/Deck	<input type="checkbox"/> Porch	<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 checked="" 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: 11 Rooms 4 Bedrooms 5.5 Bath(s) 4,850 Square Feet of Gross Living Area Above Grade
 Additional features (special energy efficient items, etc.). See attached addenda.

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). THE SUBJECT IS JUDGED TO BE IN GOOD CONDITION WHILE EXHIBITING AVERAGE QUALITY. NO MAJOR REPAIR NEEDS WERE NOTED. NO EXTERNAL OR FUNCTIONAL OBSOLESCENCE WAS NOTED. NO HEALTH OR SAFETY ISSUES WERE NOTED BY THIS APPRAISER, GIVEN A HEAD AND SHOULD INSPECTION OF ATTIC. ALSO, THE SUBJECT IS JUDGED TO MEET FHA'S MINIMUM REQUIREMENTS. THE SUBJECT'S UTILITIES WERE ON AT THE TIME OF INSPECTION AND JUDGED TO BE IN WORKING ORDER.
 Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? Yes No If Yes, describe NONE NOTED

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? Yes No If No, describe THE SUBJECT PROPERTY GENERALLY CONFORMS TO THE NEIGHBORHOOD, WITH RESPECT TO UTILITY, SIZE, QUALITY, AND USE.

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There are 3 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 575,000 to \$ 789,000					
There are 8 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 520,000 to \$ 630,000					
FEATURE	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3	
Address	36528 TIERRA SUBIDA AVENUE PALMDALE, CA	255 LAKEVIEW DRIVE PALMDALE, CA	36535 LAKEPOINT LANE PALMDALE, CA	538 SUGAR LOAF DRIVE PALMDALE, CA	
Proximity to Subject		0.39 miles SE	1.59 miles NE	0.16 miles SE	
Sale Price	\$ 575,000	\$ 615,000	\$ 623,500	\$ 530,000	
Sale Price/Gross Liv. Area	\$ 118.56 sq.ft.	\$ 136.45 sq.ft.	\$ 115.12 sq.ft.	\$ 123.26 sq.ft.	
Data Source(s)		MLS/NDC/PUB REC	MLS/NDC/PUB REC	MLS/NDC/PUB REC	
Verification Source(s)		MLS# 1819076 - DOM: 153+-	MLS# 1828345 - DOM: 10+-	MLS# 1790466 - DOM: 157+-	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing Concessions		CONV FIN. DOC#282980		CONV FIN. DOC#1913822	
Date of Sale/Time		03/03/2010		12/16/2009	
Location	AVERAGE			AVERAGE	
Leasehold/Fee Simple	FEE SIMPLE	FEE SIMPLE		FEE SIMPLE	
Site	36700-SF	40511-SF	SIMILAR	40467-SF	SIMILAR
View	GOOD/LAKE	GOOD/LAKE		GOOD/LAKE	AVG/VALLEY +25,000
Design (Style)	CONTEMP	CONTEMP		CONTEMP	CONTEMP
Quality of Construction	AVERAGE	AVERAGE		AVERAGE	AVERAGE
Actual Age	4 YEARS	8 YEARS		3 YEARS	4 YEARS
Condition	GOOD	GOOD		GOOD	GOOD
Above Grade Room Count	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths	Total Bdrms. Baths
	11 4 5.5	11 5 4		11 5 5	8 3 5
Gross Living Area	4,850 sq.ft.	4,507 sq.ft.	+13,720	5,416 sq.ft.	-22,640
Basement & Finished Rooms Below Grade	N/A	3054-009-027		3053-062-012	3054-009-038
Functional Utility	AVERAGE	AVERAGE		AVERAGE	AVERAGE
Heating/Cooling	CENTRAL	CENTRAL		CENTRAL	CENTRAL
Energy Efficient Items	NONE NOTED	NONE NOTED		NONE NOTED	NONE NOTED
Garage/Carport	3-GARAGE	3-GARAGE		3-GARAGE	4-GARAGE -2,000
Porch/Patio/Deck	PATIO	PATIO		PATIO	PATIO
	NO POOL	NO POOL		NO POOL	NO POOL
LIST PRICE	\$575,000	\$615,000		\$690,000	\$550,000
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 13,720		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -22,640	<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 45,000
Adjusted Sale Price of Comparables		Net Adj. 2.2 % Gross Adj. 2.2 % \$ 628,720		Net Adj. 3.6 % Gross Adj. 3.6 % \$ 600,860	Net Adj. 8.5 % Gross Adj. 9.2 % \$ 575,000

SALES COMPARISON APPROACH

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) NDC/MLS

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) NDC/MLS

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)	NDC/PUB REC	NDC/PUB REC	NDC/PUB REC	NDC/PUB REC
Effective Date of Data Source(s)	CURRENT	CURRENT	CURRENT	CURRENT

Analysis of prior sale or transfer history of the subject property and comparable sales **THE SUBJECT HAS NOT BEEN SOLD NOR LISTED WITHIN THE PAST 3-YEARS. THE COMPARABLES HAVE NOT, UNLESS OTHERWISE NOTED, BEEN SOLD WITHIN THE PAST 1-YEAR.**

Summary of Sales Comparison Approach *****DUE TO THE SCARCITY OF RECENT COMPARABLES, THE STANDARD SALES SEARCH PARAMETERS HAVE BEEN EXPANDED. ALTHOUGH NOT IDEAL, THE COMPARABLES ARE JUDGED TO PROVIDE A RELIABLE INDICATION OF THE SUBJECT'S MARKET VALUE.**

Indicated Value by Sales Comparison Approach \$ 575,000

Indicated Value by: Sales Comparison Approach \$ 575,000 Cost Approach (if developed) \$ 587,875 Income Approach (if developed) \$ N/A

SEE ATTACHED ADDENDUM

RECONCILIATION

This appraisal is made "as is", subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or 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 \$ 575,000 , as of 04/28/2010 , which is the date of inspection and the effective date of this appraisal.

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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 the 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.

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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 JOHN DURBIN
 Company Name JOHN G. DURBIN
 Company Address 11812 DAVENPORT ROAD
LOS ALAMITOS, CA 90720
 Telephone Number 562.762.8162
 Email Address JLDURB@AOL.COM
 Date of Signature and Report April 29, 2010
 Effective Date of Appraisal 04/28/2010
 State Certification # AR019470
 or State License # _____
 or Other (describe) _____ State # _____
 State CA
 Expiration Date of Certification or License 02/17/2012

ADDRESS OF PROPERTY APPRAISED
36528 TIERRA SUBIDA AVENUE
PALMDALE, CA 93551

APPRAISED VALUE OF SUBJECT PROPERTY \$ 575,000

LENDER/CLIENT

Name _____
 Company Name BEE FREE FINANCIAL SERVICES
 Company Address 38414 DIVISION STREET, PALMDALE, CA
93550
 Email Address MELISAUP@HOTMAIL.COM

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 _____

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FEATURE	SUBJECT	COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Address	36528 TIERRA SUBIDA AVENUE PALMDALE, CA	36506 TIERRA SUBIDA AVE. PALMDALE, CA			36550 TIERRA SUBIDA AVE. PALMDALE, CA					
Proximity to Subject		0.06 miles S			0.04 miles N					
Sale Price	\$ 575,000				\$ 615,000			\$ 789,000		
Sale Price/Gross Liv. Area	\$ 118.56 sq.ft.	\$ 142.46 sq.ft.			\$ 200.20 sq.ft.			\$ sq.ft.		
Data Source(s)		MLS/AGENT/PUB REC			MLS/AGENT/PUB REC					
Verification Source(s)		MLS# 1804091 - DOM: 286+-			MLS# 1818050 - DOM: 152+-					
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment		DESCRIPTION	+(-) \$ Adjustment		DESCRIPTION	+(-) \$ Adjustment	
Sales or Financing Concessions		CURRENT LISTING -5%	-31,000		CURRENT LISTING -5%	-40,000				
Date of Sale/Time		CURRENT			CURRENT					
Location	AVERAGE	AVERAGE			AVERAGE					
Leasehold/Fee Simple	FEE SIMPLE	FEE SIMPLE			FEE SIMPLE					
Site	36700-SF	40075-SF	SIMILAR		47480-SF	-10,000				
View	GOOD/LAKE	GOOD/LAKE			GOOD/LAKE					
Design (Style)	CONTEMP	CONTEMP			CONTEMP					
Quality of Construction	AVERAGE	AVERAGE			AVERAGE					
Actual Age	4 YEARS	4 YEARS			4 YEARS					
Condition	GOOD	GOOD			GOOD					
Above Grade Room Count	Total Bdrms. Baths	Total Bdrms. Baths			Total Bdrms. Baths			Total Bdrms. Baths		
	11 4 5.5	10 4 5			10 5 4					
Gross Living Area	4,850 sq.ft.	4,317 sq.ft.	+21,320		3,941 sq.ft.	+36,360		sq.ft.		
Basement & Finished Rooms Below Grade	N/A NONE	N/A NONE			N/A NONE					
Functional Utility	AVERAGE	AVERAGE			AVERAGE					
Heating/Cooling	CENTRAL	CENTRAL			CENTRAL					
Energy Efficient Items	NONE NOTED	NONE NOTED			NONE NOTED					
Garage/Carport	3-GARAGE	3-GARAGE			4-GARAGE	-2,000				
Porch/Patio/Deck	PATIO	PATIO			PATIO					
	NO POOL	NO POOL			NO POOL					
LIST PRICE	\$575,000	N/A			N/A					
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -9,680		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -15,640		<input type="checkbox"/> + <input type="checkbox"/> -	\$	
Adjusted Sale Price of Comparables		Net Adj. 1.6 %			Net Adj. 2.0 %			Net Adj. %		
		Gross Adj. 8.5 %	\$ 605,320		Gross Adj. 11.2 %	\$ 773,360		Gross Adj. %	\$	
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 # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Date of Prior Sale/Transfer	N/A	N/A			N/A					
Price of Prior Sale/Transfer	N/A	N/A			N/A					
Data Source(s)	NDC/PUB REC	NDC/PUB REC			NDC/PUB REC					
Effective Date of Data Source(s)	CURRENT	CURRENT			CURRENT					
Analysis of prior sale or transfer history of the subject property and comparable sales THE COMPARABLES HAVE NOT, UNLESS OTHERWISE NOTED, BEEN SOLD WITHIN THE PAST 12-MONTHS.										
Analysis/Comments COMPARABLES 4 AND 5, CURRENT LISTINGS, HAVE BEEN ADJUSTED DOWNWARD 5% TO ALLOW FOR TYPICAL NEGOTIATION FACTORS.										

Supplemental Addendum

File No. 36528 TIERRA SUBIDA

Borrower/Client	CABRERA (BUYER)			
Property Address	36528 TIERRA SUBIDA AVENUE			
City	PALMDALE	County	LOS ANGELES	State CA Zip Code 93551
Lender	BEE FREE FINANCIAL SERVICES			

• **URAR : Additional Comments**

THE COMPARABLES UTILIZED ARE JUDGED TO BE THE MOST RELIABLE INDICATORS OF VALUE FOR THE SUBJECT.

GROSS LIVING AREA VARIANCES ARE ADJUSTED AT ESTIMATED MARKET CONTRIBUTIONS OF \$40/SF, AND ARE APPLIED TO VARIANCES GREATER THAN 100-SF.

BEDROOM AND BATHROOM COUNT VARIANCES ARE JUDGED TO BE CONSIDERED IN THE GLA ADJUSTMENTS.

LOT SIZE VARIANCES ARE ADJUSTED BASED ON TYPICAL MARKET BUYER'S DESIRE FOR LARGER LOTS, AND ARE APPLIED TO VARIANCES GREATER THAN 1,000-SF.

EFFECTIVE AGES ARE DETERMINED WITH RESPECT TO ACTUAL AGE COUPLED WITH VARYING LEVELS OF MODERNIZATION.

MOST EMPHASIS IS PLACED ON COMPARABLES 1, 3-5 BASED ON SIMILAR GLA, AGE AND UTILITY.

INFORMATION AND/OR DATA UTILIZED IN THIS REPORT IS DEEMED RELIABLE BUT NOT GUARANTEED.

IT SHOULD BE NOTED THAT THIS APPRAISER IS NOT A QUALIFIED NOR LICENSED CONTRACTOR. IT IS JUDGED TO BE A GOOD IDEA TO HAVE AN INSPECTION BY A QUALIFIED, LICENSED CONTRACTOR OR BUILDING/HOME INSPECTOR.

GLA, BEDROOM AND BATHROOM COUNTS PROVIDED IN THIS REPORT ARE BASED ON INFORMATION PROVIDED BY THE MLS, AS IT IS JUDGED TO BE THE MOST RELIABLE WITH RESPECT TO THESE CHARACTERISTICS.

THE APPRAISER DID NOT REVIEW STRUCTURE PERMITS, BUILDING PERMITS AND/OR CERTIFICATES OF OCCUPANCE FOR THE ORIGINAL STRUCTURE OR ANY ADDITIONS WHICH MAY OR MAY NOT EXIST. IT IS LEFT TO THE CLIENT'S DISCRETION TO CONFIRM ANY PERMITTED ADDITIONS OR ADD-ONS WHICH MAY OR MAY NOT EXIST. IF ANY PORTION OF THIS INFORMATION IS FOUND TO BE INACCURATE, THE FINAL OPINION OF VALUE WOULD BE SUBJECT TO FURTHER REVIEW AND ANALYSIS AND WE RESERVE THE RIGHT TO MAKE ANY CHANGES DEEMED APPROPRIATE, INCLUDING THE OPINION OF VALUE.

AFTER ANALYZING ALL DATA PERTAINING TO VALUE, AN OPINION OF VALUE, AS OF THE EFFECTIVE DATE OF THE REPORT, OF \$575,000, APPEARS REASONABLE AND WELL SUPPORTED.

PRIMARY EMPHASIS IS PLACED ON THE SALES COMPARISON APPROACH SUPPORTED BY THE COST APPROACH. THE INCOME APPROACH IS NOT UTILIZED BASED ON THE SCARCITY OF RELIABLE RENTAL DATA, AS A RESULT OF PRIMARY OWNER OCCUPANCY IN THE AREA.

THE INTENDED USER OF THIS APPRAISAL REPORT IS THE LENDER/CLIENT, WHICH MAY INCLUDE HUD/FHA. THE INTENDED USE IS TO EVALUATE THE PROPERTY THAT IS THE SUBJECT OF THIS APPRAISAL FOR A MORTGAGE FINANCE TRANSACTION, SUBJECT TO THE STATED SCOPE OF WORK, PURPOSE OF THE APPRAISAL, REPORTING REQUIREMENTS OF THIS APPRAISAL REPORT FORM, AND DEFINITION OF MARKET VALUE. NO ADDITIONAL INTENDED USERS ARE IDENTIFIED BY THE APPRAISER

THIS ELECTRONICALLY TRANSMITTED REPORT MEETS USPAP REPORTING REQUIREMENTS. STEPS HAVE BEEN APPROPRIATELY TAKEN TO PROTECT THE DATA INTEGRITY OF THIS TRANSMITTED REPORT.

• **URAR : Neighborhood - Market Conditions**

THE SUBJECT MARKET IS JUDGED AND REPORTED TO BE SHOWING SIGN OF STABILIZING, AS EVIDENCED BY FEWER NUMBER OF LISTING, AND LEVELING OF PROPERTY VALUES-PAST SIX MONTHS, WHICH IS JUDGED TO HAVE A POSITIVE EFFECT ON MARKETABILITY. SUPPLY AND DEMAND ARE JUDGED TO BE IN AN BALANCE. TYPICAL MARKETING TIME IS 3-6 MONTHS IF REASONABLY PRICED. REO'S ARE JUDGED TO BE TYPICAL. AVERAGE SALES-TO-LISTING RATIO IS 95%. SELLER CONCESSIONS ARE JUDGED TO BE ATYPICAL.

THE SUBJECT'S OPINION OF VALUE IS JUDGED TO BE SUPERIOR TO THE NEIGHBORHOOD'S PREDOMINANT VALUE, WHICH IS JUDGED TO HAVE NO ADVERSE AFFECTS ON ITS MARKETABILITY, IS JUDGED TO BE ATTRIBUTED TO THE SUBJECT'S LARGER THAN PREDOMINANT GLA, LAKE VIEWS AND LOW EFFECTIVE AGE.

• **URAR : Improvements - Additional Features**

THE SUBJECT IS A NEWER-CONSTRUCTION HOME WHICH FEATURES DUAL PANED WINDOWS, GRANITE COUNTER TOPS, TILED MARBLE AND HARDWOOD FLOORING, 3-FPS, FAU/CAC, LAKE AND VALLEY VIEWS, VOLUME CEILINGS, RECESSED LIGHTING, SECURITY SYSTEM, FENCING, BALCONIES, LARGE-SIZE LAUNDRY ROOM, 4-HINGE DOORS, MOULDINGS, AND EXTERIOR LIGHTING.

-

Subject Photo Page

Borrower/Client	CABRERA (BUYER)			
Property Address	36528 TIERRA SUBIDA AVENUE			
City	PALMDALE	County	LOS ANGELES	State CA Zip Code 93551
Lender	BEE FREE FINANCIAL SERVICES			

**Subject Front**

36528 TIERRA SUBIDA AVENUE
Sales Price 575,000
Gross Living Area 4,850
Total Rooms 11
Total Bedrooms 4
Total Bathrooms 5.5
Location AVERAGE
View GOOD/LAKE
Site 36700-SF
Quality AVERAGE
Age 4 YEARS

**Subject Rear****Subject Street**

Subject Interior Photo Page

Borrower/Client	CABRERA (BUYER)			
Property Address	36528 TIERRA SUBIDA AVENUE			
City	PALMDALE	County	LOS ANGELES	State CA Zip Code 93551
Lender	BEE FREE FINANCIAL SERVICES			

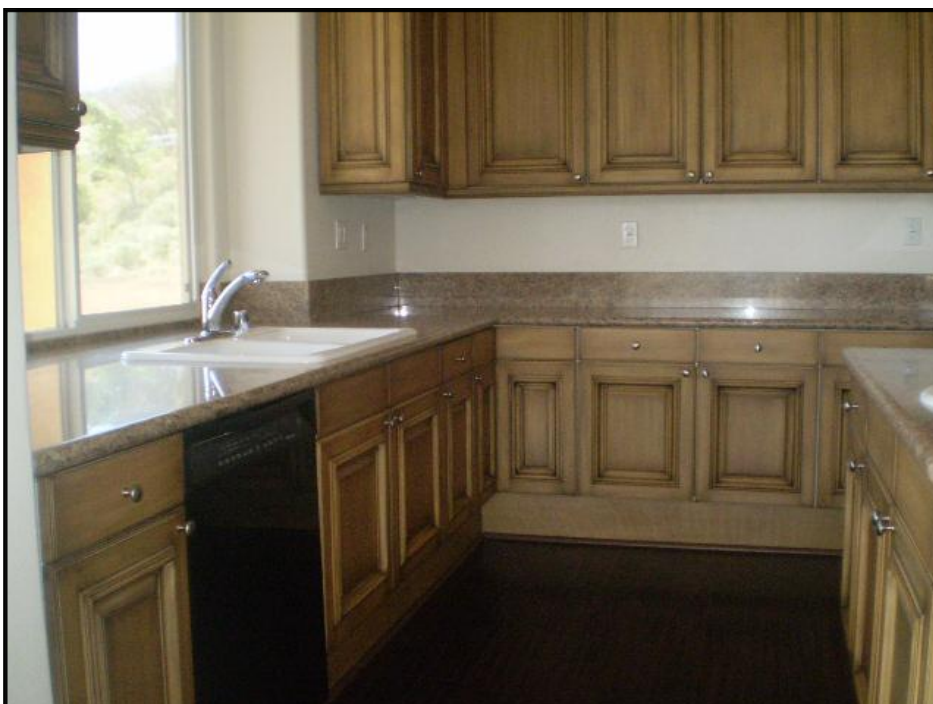


Subject Interior

36528 TIERRA SUBIDA AVENUE
 Sales Price 575,000
 Gross Living Area 4,850
 Total Rooms 11
 Total Bedrooms 4
 Total Bathrooms 5.5
 Location AVERAGE
 View GOOD/LAKE
 Site 36700-SF
 Quality AVERAGE
 Age 4 YEARS



Subject Interior



Subject Interior

Subject Interior Photo Page

Borrower/Client	CABRERA (BUYER)			
Property Address	36528 TIERRA SUBIDA AVENUE			
City	PALMDALE	County	LOS ANGELES	State CA Zip Code 93551
Lender	BEE FREE FINANCIAL SERVICES			



Subject Interior

36528 TIERRA SUBIDA AVENUE
 Sales Price 575,000
 Gross Living Area 4,850
 Total Rooms 11
 Total Bedrooms 4
 Total Bathrooms 5.5
 Location AVERAGE
 View GOOD/LAKE
 Site 36700-SF
 Quality AVERAGE
 Age 4 YEARS



Subject Interior



Subject Interior

Subject Interior Photo Page

Borrower/Client	CABRERA (BUYER)			
Property Address	36528 TIERRA SUBIDA AVENUE			
City	PALMDALE	County	LOS ANGELES	State CA Zip Code 93551
Lender	BEE FREE FINANCIAL SERVICES			



Subject Interior

36528 TIERRA SUBIDA AVENUE
 Sales Price 575,000
 Gross Living Area 4,850
 Total Rooms 11
 Total Bedrooms 4
 Total Bathrooms 5.5
 Location AVERAGE
 View GOOD/LAKE
 Site 36700-SF
 Quality AVERAGE
 Age 4 YEARS



Subject Interior



Subject Interior

Photograph Addendum

Borrower/Client	CABRERA (BUYER)						
Property Address	36528 TIERRA SUBIDA AVENUE						
City	PALMDALE	County	LOS ANGELES	State	CA	Zip Code	93551
Lender	BEE FREE FINANCIAL SERVICES						



Comparable Photo Page

Borrower/Client	CABRERA (BUYER)			
Property Address	36528 TIERRA SUBIDA AVENUE			
City	PALMDALE	County	LOS ANGELES	State CA Zip Code 93551
Lender	BEE FREE FINANCIAL SERVICES			

**Comparable 1**

255 LAKEVIEW DRIVE
 Prox. to Subject 0.39 miles SE
 Sales Price 615,000
 Gross Living Area 4,507
 Total Rooms 11
 Total Bedrooms 5
 Total Bathrooms 4
 Location AVERAGE
 View GOOD/LAKE
 Site 40511-SF
 Quality AVERAGE
 Age 8 YEARS

**Comparable 2**

36535 LAKEPOINT LANE
 Prox. to Subject 1.59 miles NE
 Sales Price 623,500
 Gross Living Area 5,416
 Total Rooms 11
 Total Bedrooms 5
 Total Bathrooms 5
 Location AVERAGE
 View GOOD/LAKE
 Site 40467-SF
 Quality AVERAGE
 Age 3 YEARS

**Comparable 3**

538 SUGAR LOAF DRIVE
 Prox. to Subject 0.16 miles SE
 Sales Price 530,000
 Gross Living Area 4,300
 Total Rooms 8
 Total Bedrooms 3
 Total Bathrooms 5
 Location AVERAGE
 View AVG/VALLEY
 Site 402060-SF
 Quality AVERAGE
 Age 4 YEARS

Comparable Photo Page

Borrower/Client	CABRERA (BUYER)			
Property Address	36528 TIERRA SUBIDA AVENUE			
City	PALMDALE	County	LOS ANGELES	State CA Zip Code 93551
Lender	BEE FREE FINANCIAL SERVICES			



Comparable 4

36506 TIERRA SUBIDA AVE.
 Prox. to Subject 0.06 miles S
 Sales Price 615,000
 Gross Living Area 4,317
 Total Rooms 10
 Total Bedrooms 4
 Total Bathrooms 5
 Location AVERAGE
 View GOOD/LAKE
 Site 40075-SF
 Quality AVERAGE
 Age 4 YEARS



Comparable 5

36550 TIERRA SUBIDA AVE.
 Prox. to Subject 0.04 miles N
 Sales Price 789,000
 Gross Living Area 3,941
 Total Rooms 10
 Total Bedrooms 5
 Total Bathrooms 4
 Location AVERAGE
 View GOOD/LAKE
 Site 47480-SF
 Quality AVERAGE
 Age 4 YEARS

Comparable 6

Prox. to Subject
 Sales Price
 Gross Living Area
 Total Rooms
 Total Bedrooms
 Total Bathrooms
 Location
 View
 Site
 Quality
 Age

E & O

GENERAL STAR NATIONAL INSURANCE COMPANY
Financial Centre
P.O. Box 10360
Stamford, Connecticut 06904-2360

REAL ESTATE APPRAISERS ERRORS & OMISSIONS INSURANCE POLICY

DECLARATIONS PAGE

This is a claims made and reported policy. Please read this policy and all endorsements and attachments carefully.

Policy Number: **NJA887707**

Renewal of Number:

1. **NAMED INSURED:** **John Durbin**
STREET ADDRESS: **11812 Davenport Road**
Rossmoor, CA 90720

2. **POLICY PERIOD:** Inception Date: **07/28/2009** Expiration Date: **07/28/2010**

Effective 12:01 a.m. Standard Time at the address of the Named Insured.

3. **LIMIT OF LIABILITY:**
Each Claim: **\$ 500,000**
Aggregate: **\$1,000,000**
Claim Expenses have a separate Limit of Liability:
Each Claim: **\$ 500,000**
Aggregate: **\$1,000,000**

4. **DEDUCTIBLE:** Each Claim: \$500.00 Aggregate: \$1,000.00

5. **RETROACTIVE DATE:** **07/28/2009**

If a date is indicated, this policy will not provide coverage for any **Claim** arising out of any act, error, omission or personal injury which occurred before such date.

6. **ANNUAL PREMIUM:** **\$ 644.00**

7. **ENDORSEMENTS:**

This policy is made and accepted subject to the printed policy form together with the following form(s) or endorsement(s).

GSN-07-AP-122(07/2007)

GSN-07-AP-375 (10/2007)

8. **MANAGING AGENT**

Herbert H. Landy Insurance Agency, Inc.
75 Second Avenue, Suite 410

Needham, Massachusetts 02494-2876

Betsy A. Majors

Authorized Representative

GSN-07-AP-720 (06/2007)

Producer Code: 00026230

Date: 07/30/2009

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Class Code: 73128

SLA#:

Page 1 of 1



STATE OF CALIFORNIA

Business, Transportation & Housing Agency

OFFICE OF REAL ESTATE APPRAISERS

REAL ESTATE APPRAISER LICENSE

OREA APPRAISER IDENTIFICATION NUMBER

ARC019470

JOHN G. DURBIN

has successfully met the requirements for a license as a residential real estate appraiser in the State of California and is, therefore, entitled to use the title "Certified Residential Real Estate Appraiser".

This license has been issued in accordance with the provisions of the Real Estate Appraisers' Licensing and Certification Law.

OFFICE OF REAL ESTATE APPRAISERS

Bob Clark

Date Issued: February 18, 2010

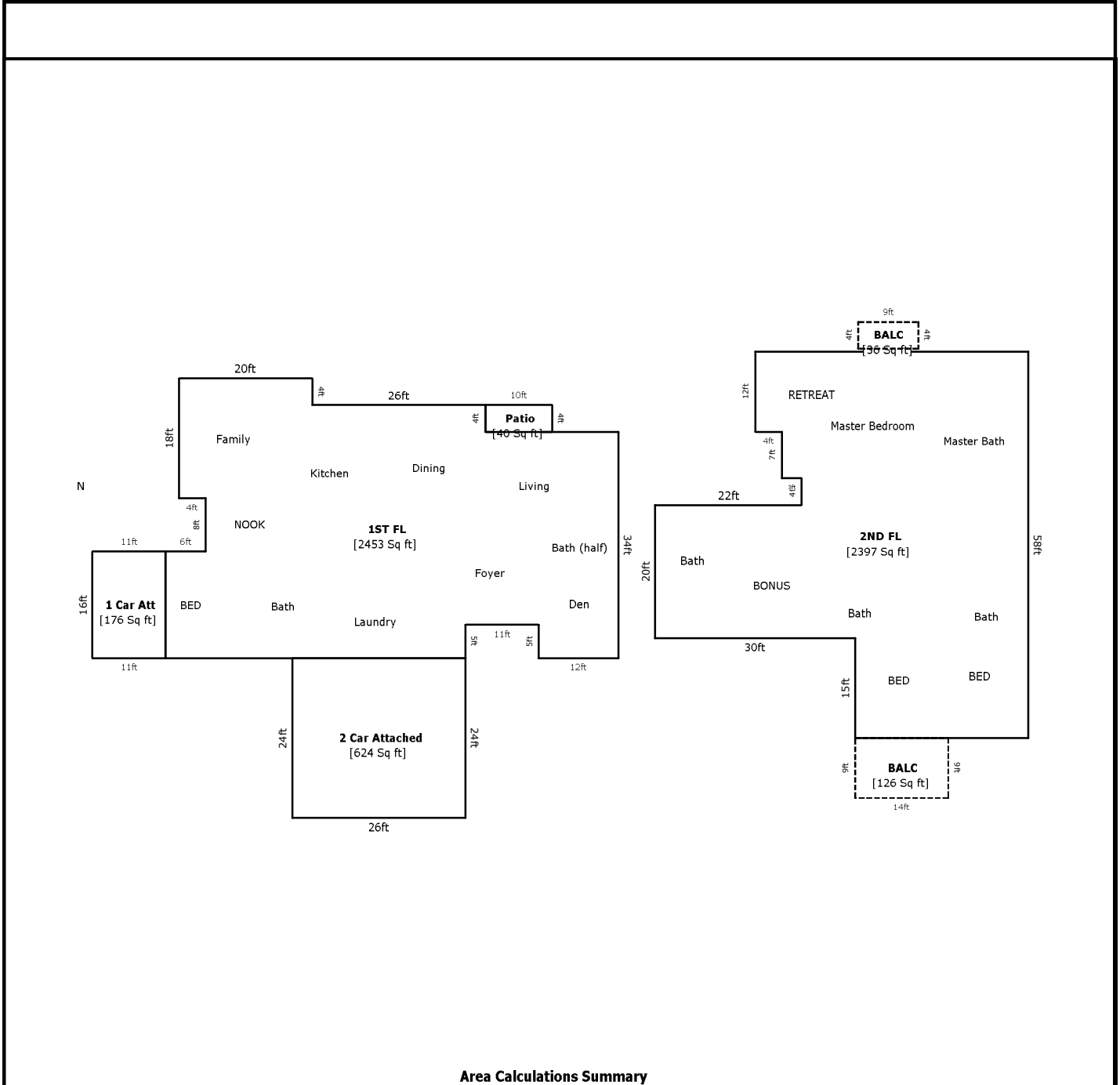
Date Expires: February 17, 2012

Audit No. 126105

THIS DOCUMENT CONTAINS A TRUE WATERMARK - HOLD UP TO LIGHT TO SEE "SAFE" AND "VERIFY FIRST"

Building Sketch

Borrower/Client	CABRERA (BUYER)			
Property Address	36528 TIERRA SUBIDA AVENUE			
City	PALMDALE	County	LOS ANGELES	State CA Zip Code 93551
Lender	BEE FREE FINANCIAL SERVICES			



Area Calculations Summary

Living Area	Calculation Details	
1ST FL	2453 Sq ft	$12 \times 5 = 60$ $29 \times 20 = 580$ $16 \times 6 = 96$ $18 \times 4 = 72$ $42 \times 16 = 672$ $26 \times 33 = 858$ $23 \times 5 = 115$
2ND FL	2397 Sq ft	$20 \times 22 = 440$ $26 \times 15 = 390$ $43 \times 34 = 1462$ $7 \times 12 = 84$ $7 \times 3 = 21$
Total Living Area (Rounded):		4850 Sq ft
Non-living Area		
2 Car Attached	624 Sq ft	$24 \times 26 = 624$
BALC	36 Sq ft	$4 \times 9 = 36$
BALC	126 Sq ft	$9 \times 14 = 126$
Patio	40 Sq ft	$4 \times 10 = 40$
1 Car Att	176 Sq ft	$16 \times 11 = 176$

Location Map

Borrower/Client	CABRERA (BUYER)			
Property Address	36528 TIERRA SUBIDA AVENUE			
City	PALMDALE	County	LOS ANGELES	State CA Zip Code 93551
Lender	BEE FREE FINANCIAL SERVICES			

