



Borrower **Saldana**

Account # **0085346375**

Client **San Diego County Credit Union, 6545 Sequence Drive, San Diego, CA 92121**

**SUBJECT PROPERTY DESCRIPTION**

Address **11752 Westonhill Drive** County **San Diego**  
 City **San Diego** State **CA** Zip Code **92126** Property Use **Single Family**  
 Map Grid **1209-C2** Legal Description **Lot 1547 Tr 7065**

**TAX and ASSESSMENT INFORMATION**

Assessor's Parcel # **318-285-14-00** Land **\$114,716** Land/Value Assessment Ratio **44%**  
 Annual Property Taxes **\$2,217.30** Improvements **\$91,772** Assessed Value/Square Foot **\$175.14**  
 Tax Rate Area **08012** Total Assessed Value **\$206,488** Tax/Assessment Year **2006 - 2007**

**SALES HISTORY**

	Recording Date	Transfer Amount	Document Number
Last Sale	<b>3/25/99</b>	<b>\$180,000</b>	<b>194558</b>
Prior Sale			
Prior Sale 2			

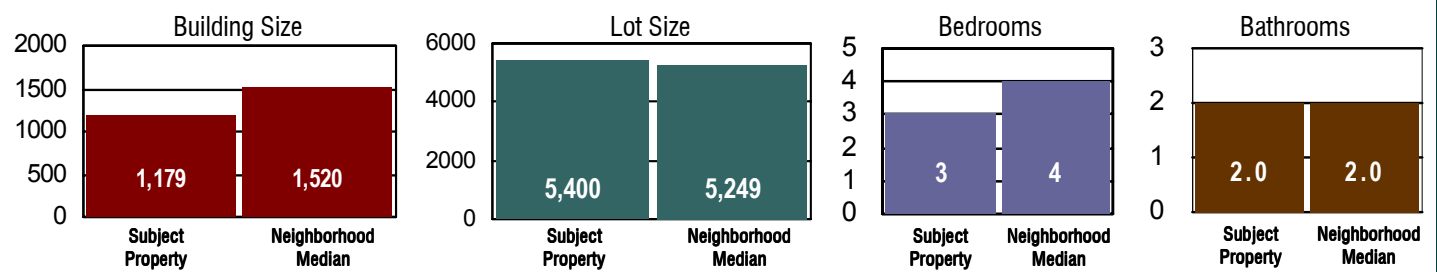
**RECENT LISTING**

Date Listed	Listing Status
<b>1/15/99</b>	<b>Sold</b>
List Price	Listing Number
<b>\$184,900</b>	<b>996001311</b>

**PHYSICAL CHARACTERISTICS**

Building Size **1,179 square feet** Bedrooms **3** Bathrooms **2.0**  
 Lot Size **5,400 square feet** Parking **2 Car Attached** Year Built **1972**  
 Heating **FAU** Cooling **None** Fireplaces **1**  
 View **Some** Patio **Covered** Pool/Spa **None**

**SUBJECT vs. NEIGHBORHOOD MEDIAN CHARACTERISTICS**



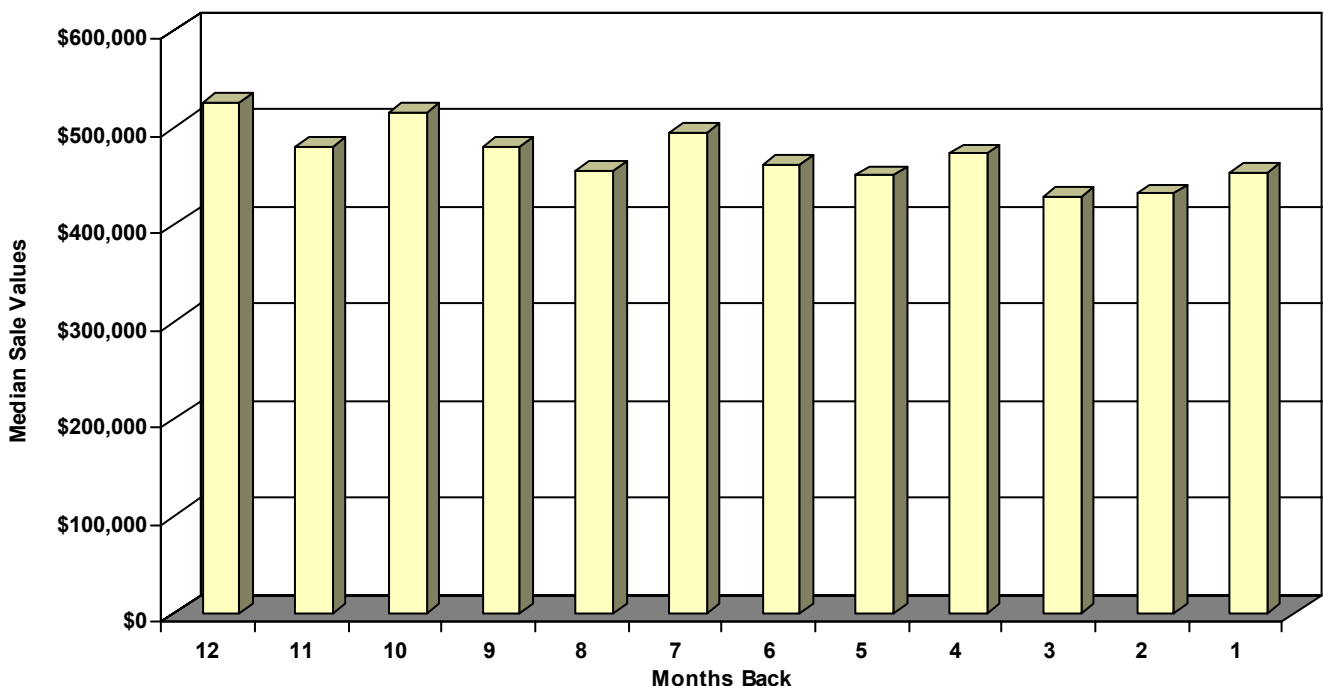
**E-VALUATOR™ AVM VALUE ESTIMATE**

ADJUSTED VALUE RANGE: From **\$393,750** to **\$519,350** Predominant Value: **\$449,523**  
**ESTIMATED VALUE: \$450,000 AS OF April 10, 2007**

**RATING**

CONFIDENCE SCORE  
**94** (1-100)

**NEIGHBORHOOD MEDIAN SALE VALUES (PRIOR 12 MONTH PERIOD) - SINGLE FAMILY HOMES**



## ADDENDUM A

		Map Grid Parcel #	Building Size Lot Size	Beds/Baths Parking	Fireplaces Year Built	Heating Cooling	View Patio	Pool Spa
<b>ADJUSTED VALUE</b>	<b>Subject Property:</b> 11752 Westonhill Drive	1209-C2 318-285-14-00	1,179 5,400	3/2 2 Car Attached	1 1972	FAU None	Some Covered	

### SOLD PROPERTIES

<b>\$506,641</b>	8541 Capricorn Way Sold 3/23/07 for \$510,000	1209-C2 309-240-40-00	1,366 5,900	4/2 2 Car Garage	1 1972	Unknown	None Covered	
<b>\$476,166</b>	11367 Dalby Place Sold 3/26/07 for \$480,000	1209-D2 318-421-25-00	1,366 7,500	4/2 None	1 1975	FAU Central	None Patio	
<b>\$466,818</b>	9004 Westmore Road Sold 11/22/06 for \$450,000	1209-D3 318-135-03-00	1,121 5,000	3/2 2 Car Garage	0 1970	FAU None	None Patio	
<b>\$464,165</b>	8630 Cetus Road Sold 12/19/06 for \$450,000	1209-C1 309-145-06-00	1,080 5,400	3/2 2 Car Attached	1 1971	FAU None	None Patio	
<b>\$461,945</b>	11811 Elkins Cove Sold 1/9/07 for \$495,000	1209-C1 309-281-02-00	1,606 8,500	4/2 2 Car Garage	1 1976	FAU None	None Covered	
<b>\$460,552</b>	11370 Pegasus Avenue Sold 12/8/06 for \$445,000	1209-D1 318-443-20-00	1,008 5,300	2/2 2 Car Garage	0 1977	FAU Central	None Covered	
<b>\$458,385</b>	11462 Vela Drive Sold 4/2/07 for \$430,000	1209-C1 309-224-05-00	1,040 5,900	3/1 2 Car Garage	1 1971	FAU None	None Patio	
<b>\$457,897</b>	8609 Keystone Court Sold 10/25/06 for \$450,000	1209-C2 309-313-24-00	1,134 5,123	3/2 2 Car Attached	0 1975	FAU None	None Patio	
<b>\$456,717</b>	11474 Polaris Drive Sold 1/12/07 for \$462,000	1209-D1 318-452-04-00	1,275 6,000	3/2 2 Car Attached	1 1978	FAU Central	None Patio	
<b>\$451,750</b>	10840 Eberly Court Sold 10/13/06 for \$435,000	1209-D3 318-400-35-00	1,008 5,500	2/2 2 Car Garage	0 1973	FAU Central	None Covered	
<b>\$450,849</b>	10957 San Blas Circle Sold 1/22/07 for \$429,000	1209-D3 318-223-13-00	1,006 8,000	3/1 1 Car Garage	0 1972	Wall None	None Enclosed	
<b>\$449,503</b>	8539 Lepus Road Sold 3/14/07 for \$450,000	1209-C1 309-113-07-00	1,425 5,800	3/2 2 Car Garage	0 1972	FAU Central	None Covered	
<b>\$449,095</b>	8641 Ara Place Sold 3/30/07 for \$445,000	1209-C2 309-063-02-00	1,405 5,000	3/2 2 Car Garage	1 1971	Unknown	None Covered	
<b>\$442,151</b>	8689 Lepus Road Sold 11/3/06 for \$462,000	1209-C1 309-113-32-00	1,600 5,000	3/2 2 Car Attached	1 1971	FAU None	None Wood Deck	Spa
<b>\$441,021</b>	8649 Keystone Court Sold 11/28/06 for \$422,000	1209-C2 309-313-20-00	1,008 5,001	2/2 2 Car Garage	0 1975	FAU None	None Covered	Spa
<b>\$440,450</b>	8875 Betelgeuse Way Sold 2/28/07 for \$452,500	1209-D1 318-243-06-00	1,179 5,900	3/2 2 Car Garage	1 1973	FAU None	Good Covered	
<b>\$437,626</b>	8982 Revelstoke Way Sold 12/11/06 for \$422,000	1209-D1 318-450-31-00	1,008 6,100	2/2 2 Car Attached	1 1978	FAU None	None Patio	
<b>\$435,461</b>	11397 Polaris Drive Sold 2/16/07 for \$412,000	1209-D1 318-442-08-00	1,008 5,300	2/2 2 Car Garage	0 1978	FAU None	None Covered	
<b>\$427,404</b>	10929 Polaris Drive Sold 12/20/06 for \$430,000	1209-D3 318-194-17-00	1,134 5,500	3/2 2 Car Garage	0 1971	FAU Central	None Covered	Pool
<b>\$426,412</b>	11265 Dalby Place Sold 10/17/06 for \$415,000	1209-D2 318-426-01-00	1,008 6,300	2/2 2 Car Attached	0 1976	FAU None	None Covered	Spa
<b>\$421,485</b>	11819 Elkins Cove Sold 3/29/07 for \$438,500	1209-C1 309-281-04-00	1,134 10,700	3/2 2 Car Garage	0 1976	FAU None	Some Enclosed	
<b>\$420,406</b>	10877 Via San Blas Sold 11/30/06 for \$420,000	1209-D3 318-134-44-00	1,364 5,000	3/2 1 Car Garage	1 1970	FAU Central	None Covered	
<b>\$417,836</b>	9094 Hatcher Lane Sold 1/26/07 for \$404,000	1209-D2 318-433-07-00	1,134 5,900	3/2 2 Car Garage	0 1975	FAU None	None Patio	
<b>\$416,577</b>	8814 Capcano Road Sold 1/12/07 for \$389,000	1209-D1 318-461-29-00	971 3,132	2/2 2 Car Garage	1 1977	FAU None	None Covered	
<b>\$411,385</b>	8808 Calliandra Road Sold 3/22/07 for \$405,000	1209-C3 318-192-23-00	1,360 5,000	4/2 1 Car Garage	1 1973	FAU None	None	
<b>\$407,029</b>	8662 Cetus Road Sold 2/1/07 for \$400,000	1209-C1 309-145-10-00	1,178 5,400	4/2 2 Car Garage	1 1971	FAU None	Unknown	
<b>\$404,955</b>	11350 Acrux Drive Sold 11/28/06 for \$400,000	1209-C1 309-231-18-00	1,178 5,000	4/2 2 Car Attached	0 1972	FAU None	None Covered	

Sold Listings: 27

Average Sale Price: \$437,148

### PENDING SALES

<b>\$477,576</b>	8647 Lynx Road Listed 3/27/07 for \$485,876	1209-C2 309-064-01-00	1,179 5,000	3/2 2 Car Attached	1 1971	FAU None	None	Pool
<b>\$455,126</b>	10970 Belgian Street Listed 2/14/07 for \$450,876	1209-D3 318-223-22-00	1,134 5,900	3/2 2 Car Garage	0 1973	FAU None	None Covered	
<b>\$454,200</b>	8854 Bralorne Way Listed 1/12/07 for \$459,000	1209-D1 318-243-25-00	1,179 5,000	3/2 2 Car Garage	1 1973	FAU None	None Covered	Spa
<b>\$421,900</b>	11231 Bralorne Court Listed 1/24/07 for \$424,900	1209-C1 309-113-12-00	1,178 5,600	4/2 2 Car Attached	0 1971	FAU None	None Patio	

Pending Listings: 4

Average Pending's List Price: \$455,163

**ACTIVE LISTINGS**

<b>\$519,350</b>	8715 Lepus Road Listed 3/23/07 for \$525,000	1209-C1 309-113-35-00	1,316 5,000	4/2 2 Car Garage	0 1972	FAU None	None Patio	
<b>\$504,200</b>	10811 Buckhurst Avenue Listed 2/20/07 for \$497,500	1209-D3 318-131-19-00	1,121 6,800	3/2 2 Car Garage	0 1970	FAU None	None	
<b>\$481,450</b>	8625 Ara Place Listed 4/3/07 for \$484,800	1209-C2 309-063-04-00	1,320 5,000	3/2 2 Car Garage	1 1971	FAU None	None	
<b>\$480,049</b>	8805 Libra Drive Listed 3/2/07 for \$494,999	1209-D3 318-156-05-00	1,368 5,500	3/2 2 Car Garage	1 1971	FAU Central	None Enclosed	
<b>\$479,800</b>	11378 Osoyoos Place Listed 2/23/07 for \$489,900	1209-C1 318-250-35-00	1,405 5,000	3/2 2 Car Attached	1 1973	FAU None	None Covered	
<b>\$468,900</b>	8879 Scorpius Way Listed 3/21/07 for \$479,000	1209-C2 318-303-11-00	1,405 5,000	3/2 2 Car Attached	1 1972	FAU None	None Covered	
<b>\$466,350</b>	9058 Clover Circle Listed 3/13/07 for \$449,900	1209-D3 318-270-14-00	1,006 6,300	3/1 1 Car Garage	0 1972	Wall None	None Covered	Spa
<b>\$465,076</b>	11071 Westonhill Drive Listed 4/1/07 for \$485,876	1209-C2 309-052-04-00	1,405 5,100	3/2 2 Car Attached	1 1972	FAU None	None Porch	Pool
<b>\$459,400</b>	9069 Penticton Way Listed 3/19/07 for \$475,000	1209-D2 318-315-09-00	1,405 5,000	3/2 2 Car Garage	1 1974	FAU Central	None Covered	
<b>\$454,650</b>	8491 Travis Court Listed 3/5/07 for \$485,000	1209-C1 309-272-26-00	1,366 9,400	4/2 2 Car Attached	1 1975	FAU None	None Covered	
<b>\$447,145</b>	11185 Polaris Drive Listed 1/16/07 for \$484,995	1209-D2 318-437-02-00	1,366 5,100	4/2 2 Car Garage	0 1975	Unknown	Good Patio	
<b>\$440,450</b>	10826 Via San Blas Listed 3/1/07 for \$452,900	1209-D3 318-132-03-00	1,320 6,200	4/2 2 Car Garage	0 1969	FAU Central	None Covered	
<b>\$433,200</b>	11389 Markab Drive Listed 3/15/07 for \$440,000	1209-C1 309-231-06-00	1,178 5,000	4/2 2 Car Garage	1 1972	FAU None	None Enclosed	
<b>\$414,788</b>	11321 Westonhill Drive Listed 2/15/07 for \$424,888	1209-C1 318-250-68-00	1,405 5,000	3/2 2 Car Garage	1 1973	Unknown	None Covered	
<b>\$393,750</b>	8371 Menkar Road Listed 1/10/07 for \$395,000	1209-C2 309-273-18-00	1,134 5,100	3/2 2 Car Garage	1 1975	FAU None	None Patio	

Active Listings: 15

Average List Price: \$470,984

**E-VALUATOR™ CONDITIONS AND LIMITATIONS**

PURPOSE OF AVM/DEFINITION OF MARKET VALUE The purpose of this AVM report is to estimate the market value of the subject property in fee simple estate, subject to the covenants, conditions and restrictions of record. For the purpose of this AVM, market value is defined as follows: the most probable price in terms of money 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 they consider their own best interest; (3) a reasonable time is allowed for exposure on the open market; (4) payment is made in cash in U.S. dollars or its equivalent; (5) financing, if any, is on terms generally available in the community at the specified date; and (6) the price represents a normal consideration for the property sold unaffected by special financing, amounts and/or terms, services, concessions, fees, costs or credits incurred in the transaction.

- 1. The intended use of this AVM report is for asset and collateral assessment. The Client understands the limited utility of this AVM report and has established that an AVM report is suitable for its intended use. Use of this AVM report by unintended users (anyone other than the client named herein) is prohibited.
- 2. An AVM is not an appraisal. An AVM is a computer-generated report that analyzes data using automated processes, including but not limited to regression, adaptive estimation, neural networking, expert reasoning and artificial intelligence. The results of the AVM are reviewed for accuracy and consistency, and inaccurate, inconsistent or missing data may be modified during this process.
- 3. The Subject property is herein identified by its mailing address, assessor's parcel number, and/or legal description.
- 4. The property interest being assessed is Fee Simple; defined as follows: an absolute fee; a fee without limitations to any particular class of heirs or restriction, but subject to the limitations of eminent domain, escheat, police power, and taxation; an inheritable estate.
- 5. This AVM report develops an estimate of market value without the benefit of an interior or exterior inspection of the Subject property or any of the properties listed in Addendum A. This estimate is based upon an automated multiple regression analysis of price dynamics and the extrapolation of market adjustments to arrive at an estimated market value.
- 6. Market sales data was extracted from various sources, including but not limited to the Multiple Listing Service, First American Real Estate Solutions, DataQuick, public record, appraisers, brokers and principals. The information, estimates and opinions that are expressed in this AVM report are from sources considered to be reliable and believed to be true and correct. However, the AVM provider assumes no responsibility for the accuracy of such items that were furnished by other parties, and reserves the right to modify the estimated market value should it be determined that the data sources contain erroneous information.
- 7. The Subject property is assumed to be utilized for residential purposes as of the date of this AVM report, and is further assumed to be satisfactorily completed, without need of significant repairs or alterations and in average condition for homes in the area. Should it be determined that the Subject property is detrimentally impacted by the presence of a hazardous substance(s), is in less than average condition, and/or suffers from obsolescence of any kind, the provider of this AVM report reserves the right to revise the estimate of market value contained herein. No personal property is being included in the estimate of value expressed in this report. The "As-Is Improved" Highest and Best Use of the Subject property is assumed to be a residential property.
- 8. It is assumed that the Subject property data is a reasonable representation of the Subject property as of the effective date of this AVM report.
- 9. The AVM provider will not give testimony or appear in court as a result of the use, procedure, contents or findings of this AVM report unless required to do so by a court.
- 10. The AVM provider will not be responsible for matters of a legal nature that affect either the Subject property or the title to it. It is assumed that the title is good and marketable, and the AVM report is rendered under the assumption that the Subject property is under responsible ownership.
- 11. This AVM report may not be used for any purpose by any person other than the party to whom it is addressed without the written consent of the AVM provider.
- 12. No environmental impact studies were either requested or made in conjunction with this AVM report.
- 13. Possession of this AVM report, or a copy thereof, does not carry with it the right of publication. Neither all nor any part of the contents or findings of this AVM report, nor any copy thereof, shall be conveyed to the public through advertising, public relations, news, sales or any other media, nor shall the AVM provider be identified, without the written consent of the AVM provider.
- 14. Any liability of the AVM provider shall be limited to a figure not to exceed the amount of the fee collected by the provider for this report. Any third party who uses or relies upon information contained in this AVM report does so at his or her own risk.
- 15. This AVM report may not take into account improvements, damage, or any other changes to the Subject property or its immediate surroundings. The AVM provider shall not be deemed to have made any representation or warranty, express or implied, as to the condition, marketability, design, operation or fitness of the Subject property.
- 16. This AVM report is made without regard to homeowner race, color, religion, creed, gender, national origin, age, disability, marital or any other legally protected status.
- 17. The AVM provider has no present or prospective interest in the property that is the subject of this report, and no personal interest with respect to the parties involved. The AVM provider has no bias with respect to the property that is the subject of this report or to the parties involved
- 18. Acceptance of and/or use of this AVM report constitutes acceptance of the foregoing general assumptions, limitations and conditions contained herein

**EXPLANATION OF CONFIDENCE SCORE RATING**

The confidence score rating indicates (as a percentage) the probability that the estimated value rendered in the AVM report falls within 10% of the value estimate that would be derived from the completion of a more comprehensive type of appraisal. Hence, a confidence score of "97" means that there is a 97% likelihood that the AVM valuation is within 10% of the Subject property's actual market value. The confidence score rating is derived through the analysis of a number of factors, including but not limited to a) the deviation between the Subject property physical characteristics and the neighborhood medians, b) the amount of recent market activity having occurred within the Subject property's neighborhood, c) the deviation between the value conclusion contained within the AVM report and the median neighborhood sale values, d) the level of net adjustments that have been applied to the "comparables" utilized in the AVM report and e) the value range of the adjusted "comparables" determined by the AVM report.

In general, a confidence score rating of 75 or less indicates that the Subject property is not an appropriate candidate for the AVM method of deriving a market value. In this event, it is recommended that a more comprehensive type of valuation process (i.e. an appraisal) be conducted. However, it is the Client's sole responsibility to determine an acceptable ratings threshold given their own lending guidelines and any other criteria they may wish to utilize.



**1 PROPERTY/BORROWER**

**E-VALUATOR AVM ORDER FORM**

Borrower \_\_\_\_\_ Account # \_\_\_\_\_

Street \_\_\_\_\_ # \_\_\_\_\_ City \_\_\_\_\_ Zip \_\_\_\_\_

Estimated Value \$ \_\_\_\_\_ Property Type  Single Family Home  Condominium

**2 REPORT TYPE**  Standard E-Valuator (\$50)  Enhanced E-Valuator with Property Photograph (\$100)

**3 ORDERED BY**

Name \_\_\_\_\_ Company \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_, State \_\_\_\_\_ Zip Code \_\_\_\_\_

Phone \_\_\_\_\_ Fax \_\_\_\_\_ E-Mail \_\_\_\_\_

**4 BILLING**  Invoice each E-Valuator AVM  Bill us for all E-Valuator AVMs ordered each month

Bill my credit card # \_\_\_\_\_ Exp. \_\_\_\_/\_\_\_\_

**5 DELIVERY** E-Mail E-Valuator AVM to \_\_\_\_\_

Please fax this E-Valuator AVM order form to (858) 454-5288, (909) 373-1381 or (949) 486-1675. You may also order an E-Valuator AVM on our web site, www-48-hour.com. Questions? Please call (877) 363-6653