Eastside Development Funding, Inc.

EzTools Package

"Providing Innovative Lending Solutions"

ESD Funding
Eastside Development Funding, Inc .

"Providing Innovative Lending Solutions"

EzTools

1. EzUnderWriter:
    - *Complete LOS with built in pricing engine and automated underwriting. Also, has prequalification engine with online rate lock.*
2. EzMortgageTools:
    - *Mortgage flyers and analysis tools for purchase and refinance.*
3. EzMortgageAssistant:
    - *Client management/communication tools, mortgage marketing tools, partner management, import/export.*
4. EzScoreAdjuster:
    - *Credit Analysis and rescoring tool to help borrowers qualify for better loan programs.*
5. EzValueFinder:
    - *Property valuation reports with complete property history. Surrounding properties analysis.*
6. Broker Cost:
    - *What this will cost you*

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ESD FUNDING, Inc.

"Providing Innovative Lending Solutions"

Phone: 1-888-346-8562 Fax: 1-888-329-8780

Secure System Login

Mortgage Loan Decision System

Login ID

Password

Submit

Reset

Remember on this computer

Forgot Your Password? Click Here

Unauthorized access is prohibited. Account Information is protected.

This system requires the use of Microsoft® Internet Explorer versions 4.0 and greater that support JavaScript, Cookies, and Secure Sockets Layer (SSL).

ò Microsoft Internet Explorer is a registered trademark of Microsoft Corp. All rights reserved.

EzUnderWriter

(Private Label Available)

- Built in Pricing Engine and Automated Underwriting Engine.
- Import/Export Capability to FNM 3.2 (compatible with Point and Encompass)
- Online Rate Lock and Condition Sheet (PTD, PTF, PTC, PTP)
- Built in Prequalification Engine
- Complete loans from start to finish with this system
- Submit files electronically
- Upload appraisals, preliminary title reports and conditions electronically

EzMortgageTools

Mortgage Flyers & Analysis Tools

for Loan Officers

Offered By Eastside Development Funding, Inc

27

Open House Flyers

Create attractive mortgage flyers with Real Estate Agent's logos, photos or both! Edit headlines, property features, descriptions & more! Easy! One click imports property photos from the web. Property & your Agent's photos, as well as logos are resized with correct proportions. Never crop!

View our Video Demos to See How Easy the Software Is

All menu driven - just click to edit. Loan Officer Marketing at it's best! Incredible financing comparisons & analysis for your borrowers and real estate agents. No experience needed to create impressive mortgage flyers, property flyers& put to use other fantastic tools.

Purchase & ReFi Analysis Calculators & Tools

Build long lasting relationships with borrowers. Amazing refinance analysis & other tools. Use any loans... OPT ARMS, interest only, 2nd loans & more...all completely editable! Save financing scenarios to use quickly with any sales prices ... all automatically imported into your mortgage flyers.

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LOVELY HOME In a Great Location

1234 Main Street
Hometown, USA

Real Estate Office

Betty Smith, Real Estate Agent
100 N Main St, Hometown, USA 90210
800.555.1234 www.BettySmith.com

- **3 Nice Bedrooms**
- **2 Full Baths**
- **Bright Kitchen**
- **Family Room**
- **Central A/C**
- **Cozy Fireplace**
- **Open Floor Plan**
- **Big Back Yard**
- **2 Car DT-Garage**

QUIET AND COMFORTABLE

Located in a Family Neighborhood. With nice Low Maintenance Landscaping, it is Close & Convenient to Schools, Shopping and Freeways.

$550,000

Finance	Cnv Fxd	Cnv Fxd	Cnv Fxd	Cnv Fxd	Cnv ARM
Notes	EZ-ARM	Fxd Pmt	Fxd Pmt	80-20ARM	OPT-ARM
% Down	0%	10%	20%	20%	20%
First Loan	$440,000	$440,000	$440,000	$440,000	$440,000
Term	30 Years	30 Years	Int. Only	30 Years	30 Years
Rate	6.250%	6.125%	6.125%	6.125%	1.000%
APR	6.301%	6.330%	7.023%	6.358%	8.561%
P & I	$2,709	$2,673	$2,245	$2,673	$1,415
2nd Loan	$110,000	$55,000	N/A	N/A	N/A
Term	30 Years	30 Years	N/A	N/A	N/A
Rate	10.750%	10.125%	N/A	N/A	N/A
Payment	$1,026	$487	N/A	N/A	N/A
Down Payment	$0	$55,000	$110,000	$110,000	$110,000
Closing Cost Est	$11,535	$18,363	$18,139	$19,437	$14,635
Seller/Lender Pays	$5,447	$0	$0	$0	$0
Total $ Required	**$6,088**	**$73,363**	**$128,139**	**$129,437**	**$124,635**
Total Payment	**$4,467**	**$3,876**	**$2,945**	**$3,373**	**$2,115**
Income Guide	**$10,640**	**$12,920**	**$9,820**	**$8,880**	**$12,820**

NOTE: This Financing Menu is designed to assist you in selecting the financing program which most closely suits your budget. Financing Information is shown for comparison only and does not represent an offer to make a loan. All loan programs are subject to Buyer and Property qualification. Rates and fees are subject to change without notice.

Total Cash Required includes prepaids/impounds, but not cash reserves which may be required for some conventional loans. **Total Payment** includes taxes, insurance & mortgage insurance for conventional loans with less than 20% down and FHA loans, when required. It does not include Condo dues or PUD fees. **Income Guides** presuppose that the Buyer's long term debt does not Exceed 8% of this figure. Income Guides for FHA loans may allow for 12% in long term debt.

APR shown is for 1st loans only. 2nd loans do not include prepaid finance charges. You may decide to pay discount charges for a lower 2nd loan rate and monthly payment. A Full Disclosure of your Closing Costs, including the APR, will Be provided to you when you select the financing Program you need and negotiate the Purchase of the home.

EQUAL HOUSING LENDER

ESD FUNDING, Inc.
"Providing Innovative Lending Solutions"

A strong and genuine belief in the "customer for life" principle.
Bob Smith, Mortgage Consultant 510.881.5547 Cell 510.555.1234
22441 Foothill Blvd., Hayward, CA 94541

Beautiful New Mediterranean Style Home

Family Oriented Floor Plan with Large Park Like Setting

Real Estate Office

Jim Jenkins, Real Estate Agent/Broker
The Jenkins Team
888.123.4567 www.JenkinsTeam.com

QUIET AND COMFORTABLE

This home is located in a family neighborhood with nice, low maintenance landscaping and plenty of room for outdoor recreation. An open floor plan and other amenities invite casual, comfortable living or entertaining friends or relatives. Close and convenient to schools, shopping and transportation, it is priced for a quick sale to qualified buyers.

- **3 Bdrms-Mster w-bath**
- **Two & 1/2 Bathrooms**
- **Country Kitchen w/Apl**
- **Big Family Room**
- **Tastefully Remodeled**
- **Finished Basement**
- **Secured, Fenced Yard**
- **Garage w/Work-Shop**

Offered at $450,000

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EzMortgageAssistant

1. CLIENT MANAGEMENT: This is where you create or modify your client records.

Create/Edit Client: Create or edit a client record
Duplicate Client: Create a duplicate client record
Client Maintenance Utilities : Utilities for maintaining your client database.

2. CLIENT COMMUNICATION TOOLS: This is where you create and modify customer and partner contact materials like letters and flyers. FTH Members can customize and send the FTH Newsletter from here and create call capture scripts for their FSBO properties. Gold Members can create personalized Loan Officer Rate Sheets and send their own Mortgage Newsletters from here.

Letters: Create letters to be mailed or emailed to your clients.
Flyers: Create flyers for your sellers or partners
Call Capture Scripts: Create call capture scripts for your sellers
FTH Newsletter: Send out your FTH Newsletter.
Follow Up List: View and print your list of clients that you need to followup with.
Birthdays & Anniversaries: View and print your client card list.

3. MORTGAGE MARKETING TOOLS: This is where you will find tools specifically designed for helping loan originators quote and sell mortgages.

Mtg. Newsletter: Create and email your mortgage newsletter
L.O. Rate Sheet: Create loan officer rate sheets to give to your partners.
MyRateAlarm(tm) : Summary of subscribers to recieve loan program notifications.
MyRateAdvisor(tm) : Send current rate info to or list your subscribed clients.
Mortgage Comparison Calculator

4. PARTNER MANAGEMENT: This is where you create and modify your partner records. This is also where you set up partner benefit programs and track referrals.

Create/Edit Partner: Create or edit a partner record

5. IMPORT/EXPORT: Import clients from Landvoice, another mortgage application, or your own tab delimited file. Export selected clients to RealVoice or Market Touch formats or create your own filtered export list of clients. FNMA v3.0 and v3.2 Import and Export are supported for Gold Members.

Import/Export Data: Import or export data

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ESD Funding
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EzScoreAdjuster

- A credit score analyzer that helps raise your credit score.
- Helps raise credit scores to qualify for better loan programs.
- Gives Recommendations for all three credit bureaus.
- Gives specific directions and score impact for each action that needs to be taken.
- Gives a timeframe for score impact
- See Next Page for Example ----------→

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Hayward Corporate Office
22441 Foothill Blvd
Hayward, CA 94541

ESD Funding
Eastside Development Funding, Inc.

Phone: (888) 346-8562
Fax: (510) 881-5548
www.esdfunding.com

CREDIT REPORT

PREPARED FOR	EASTSIDE DEVELOPMENT FUNDING,	FILE #	1818868	FNMA #	12745019
		REPORT DATE	6/25/2006	RQD'	EVAA LAROSA
	22441 FOOTHILL BLVD.	DATE ORDERED	06/25/2006	REPOSITORIES	XP/TU/EF
	HAYWARD, CA 94541	LOAN #		PRICE	

BORROWER			CO-BORROWER		
BORROWER	[redacted]		CO-BORROWER		
SOC SEC #	[redacted]	AGE [redacted]	SOC SEC #		AGE
STREET	[redacted]		YEARS AT ADDR.	1	
CITY, STATE, ZIP	BURLINGAME, CA 94010		MARITAL STATUS		# OF DEP.

EMPLOYMENT INFORMATION

EMPLOYER		EMPLOYER	
POSITION		POSITION	
SINCE	INCOME	SINCE	INCOME
VERIFIED BY		VERIFIED BY	

E C O A	H	CREDITOR	REPORTED DATE	DATE OPENED	HIGH CREDIT	BALANCE TERMS	PAST DUE AMOUNT	HISTORICAL STATUS TIME PAST DUE REV MOS 30-59 60-89 90 +	PRESENT STATUS

S C O R E M O D E L S

1 [redacted] – [redacted]
EQUIFAX/BEACON 5.0 **636**
00038 – SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED
00010 – PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
00018 – NUMBER OF ACCOUNTS WITH DELINQUENCY
00014 – LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED

3 [redacted] – [redacted]
TRANSUNION/FICO CLASSIC (98) **659**
038 – SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED
010 – PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
018 – NUMBER OF ACCOUNTS WITH DELINQUENCY
020 – LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT

2 [redacted] – [redacted]
EXPERIAN/FAIR, ISAAC (VER. 2) **634**
38 – SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED
10 – PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS
14 – LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
20 – TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
08 – TOO MANY INQUIRIES LAST 12 MONTHS

T R A D E L I N E S

B	CAPITAL ONE AUTO F	05/06	11/02	$14516	$5756	$0	43	0	0	0	AS AGREED		
	62062114834121001	05/06		AUTO	060						XP/TU/EF		
				$362									
B	MERRICK BANK	05/06	11/03	$1464	$1356	$0	30	0	0	0	AS AGREED		
	4120613048119249	05/06		REV	MIN	$111					XP/TU/EF		
B	CAP ONE BK	06/06	11/01	$824	$718	$0	56	0	0	0	AS AGREED		
	410608209261	06/06		REV	MIN	$21					XP/TU/EF		
B	HSBC NV	05/06	07/02	$834	$699	$0	48	0	0	0	AS AGREED		
	548897500475	05/06		REV	MIN	$15					XP/TU/EF		
B	CAPITL 1 FSB	06/06	12/01	$648	$487	$0	48	1	0	0	CUR WAS 30		
	517805210565	05/06		REV	MIN	$15					XP/TU/EF		
	Late Dates: 11/02-30												
B	GEMB/MERVYNS	06/06	07/05	$464	$414	$0	12	0	0	0	AS AGREED		
	604589305110	06/06		REV	MIN	$21					XP/TU/EF		

ECOA KEY: B=BORROWER; C=CO-BORROWER; S=SHARED; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER

The reporting bureau certifies that the information in all Residential Mortgage Credit Reports complies with the requirements of FNMA, Freddie Mac, FHA, VA, and HLMC. The information is confidential and not to be divulged except as required by PUBLIC LAW 91-508, 93-579, 94-239.

ESD Funding
Eastside Development Funding, Inc.

EzScoreAdjuster

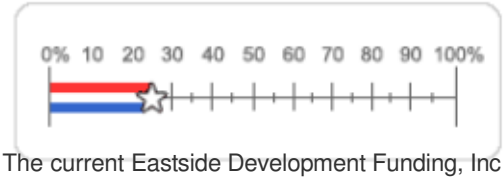
Credit Bureau: **Experian** on **06/25/2006**

Summary

Potential score improvement: +92

Advisor View Steps

- Determine potential – see how much room there is to improve
- Take action – see specific ways to achieve potential
- Identify critical factors – understand which accounts are hurting and helping
- Verify information – make sure reported information is up-to-date and accurate



The current Eastside Development Funding, Inc Credit Score™ is higher than 20% of the U.S. population.

Actions

How much cash is needed?

- Cash needed for these actions: $8865.

These actions may raise your score

1. **Reducing the average usage (the sum of balances divided by the sum of credit limits) on your revolving accounts.** You can do this by paying down the balance on an existing account, or by opening a new account.

   Action: Making an extra payment of $414 on your GEMB/MERVYNS account (# 604589305110), in addition to your monthly payments.
   Score impact: +8

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2. **Reducing the average usage (the sum of balances divided by the sum of credit limits) on your revolving accounts.** You can do this by paying down the balance on an existing account, or by opening a new account.

   Action: Making an extra payment of $47 on your HSBC/NEIMN account (# 0296047486143), in addition to your monthly payments.
   Score impact: +17

3. **Reducing the average usage (the sum of balances divided by the sum of credit limits) on your revolving accounts.** You can do this by paying down the balance on an existing account, or by opening a new account.

   Action: Making an extra payment of $699 on your HSBC NV account (# 548897500475), in addition to your monthly payments.
   Score impact: +8

4. **Reducing the average usage (the sum of balances divided by the sum of credit limits) on your revolving accounts.** You can do this by paying down the balance on an existing account, or by opening a new account.

   Action: Making an extra payment of $487 on your CAPITAL ONE FSB account (# 517805210565), in addition to your monthly payments.
   Score impact: +12

5. **Reducing the average usage (the sum of balances divided by the sum of credit limits) on your revolving accounts.** You can do this by paying down the balance on an existing account, or by opening a new account.

   Action: Making an extra payment of $718 on your CAP ONE BK account (# 410608209261), in addition to your monthly payments.
   Score impact: +13

6. **Reducing the average usage (the sum of balances divided by the sum of credit limits) on your revolving accounts.** You can do this by paying down the balance on an existing account, or by opening a new account.

   Action: Making an extra payment of $1,356 on your MERRICK BANK account (# 412061304811), in addition to your monthly payments.
   Score impact: +16

7. **Increasing the proportion of your debt that is revolving debt.** You can do this by transferring some of the balance from a non-revolving account to a revolving account.

   Action: Transferring $612 of the balance on your CAPITAL ONE AUTO FINAN account (# 62062114834121001) to your MERRICK BANK account (# 412061304811).

   Score impact: +4

8. **Reducing the average percentage of the loan amount that is still unpaid on your open installment loans.** You can do this by paying down the balance on an existing account, or by opening a new account.

   Making an extra payment of $5,144 on your CAPITAL ONE AUTO

Action: FINAN account (# 62062114834121001), in addition to your monthly payments.

Score impact: +8

9. **Reducing the number of open accounts in your credit report.** You can do this by closing an existing account for which the balance has been paid off.

   Action: Closing your CAPITAL ONE FSB account (# 517805210565).

   Score impact: +7

Impact of time on your credit

In addition to any payments made to complete the recommended actions, we assume that you have made on-time monthly payments on all of your accounts since they were last reported, and will continue to do so. This does not mean that past due accounts become paid as agreed, but that they will not become more seriously past due. We also assume that you will not increase your revolving balances, and that lenders will report your new account information next month.

Timeframe: One month

Score Impact: -1

Notes on Actions

- **Order of actions.**
  Credit limit and present payment status are assumed to be reported for any new accounts. The credit limit is based on the current credit score (better scores are assigned a higher limit). The estimated credit score is based on doing all the actions in the order shown. The order of the listed actions is important because each action may build on the results of previous ones. Some actions may be repeated.

- **Accuracy and timeframe for score improvement.**
  The new score shown is only an estimate, and there is no guarantee that your credit scores will increase by this exact amount should you take all of the recommended actions. For one thing, other information in your credit reports (such as account balances) may change at the same time. Also, some of the recommended actions may require more than one month to take effect, as lenders may not immediately report your updated account information (such as a new account or lower balance) to the credit bureaus. As a result, allow up to 3 months for your scores to change after you take any actions.

- **Payments and balance transfers.**
  Payments and transfers are assumed to be made at once and completely, not gradually over time. Account terms, such as interest rate (APR) and balance transfer fees, are not available and therefore not considered when suggesting balance transfers between accounts. When transferring large balances between accounts, verify that the difference in APR will not cause you to pay excessive interest. Note that accounts for which the credit limit/loan amount is missing may not be used in some actions.

ESD Funding
Eastside Development Funding, Inc .

EzScoreAdjuster

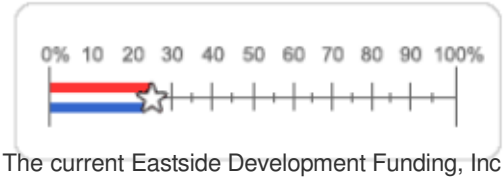
Credit Bureau: **TransUnion** on **06/25/2006**

Summary

Potential score improvement: +68

Advisor View Steps

- Determine potential – see how much room there is to improve
- Take action – see specific ways to achieve potential
- Identify critical factors – understand which accounts are hurting and helping
- Verify information – make sure reported information is up-to-date and accurate



The current Eastside Development Funding, Inc Credit Score™ is higher than 20% of the U.S. population.

Actions

How much cash is needed?

- Cash needed for these actions: $9204.

These actions may raise your score

1. **Reducing the average usage (the sum of balances divided by the sum of credit limits) on your revolving accounts.** You can do this by paying down the balance on an existing account, or by opening a new account.

   Action: Making an extra payment of $464 on your GEMB/MERVYN account (# 604589305110), in addition to your monthly payments.
   Score impact: +3

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2. **Reducing the average usage (the sum of balances divided by the sum of credit limits) on your revolving accounts.** You can do this by paying down the balance on an existing account, or by opening a new account.

   Action: Making an extra payment of $47 on your HSBC NEIMN account (# 0296047486143), in addition to your monthly payments.
   Score impact: +5

3. **Reducing the average usage (the sum of balances divided by the sum of credit limits) on your revolving accounts.** You can do this by paying down the balance on an existing account, or by opening a new account.

   Action: Making an extra payment of $487 on your CAPITL 1 FSB account (# 517805210565), in addition to your monthly payments.
   Score impact: +5

4. **Reducing the average usage (the sum of balances divided by the sum of credit limits) on your revolving accounts.** You can do this by paying down the balance on an existing account, or by opening a new account.

   Action: Making an extra payment of $699 on your HSBC NV account (# 548897500475), in addition to your monthly payments.
   Score impact: +3

5. **Reducing the average usage (the sum of balances divided by the sum of credit limits) on your revolving accounts.** You can do this by paying down the balance on an existing account, or by opening a new account.

   Action: Making an extra payment of $718 on your CAPITAL 1 BK account (# 410608209261), in addition to your monthly payments.
   Score impact: +16

6. **Reducing the average usage (the sum of balances divided by the sum of credit limits) on your revolving accounts.** You can do this by paying down the balance on an existing account, or by opening a new account.

   Action: Making an extra payment of $1,356 on your MERRICK BK account (# 412061304811), in addition to your monthly payments.
   Score impact: +12

7. **Reducing the average percentage of the loan amount that is still unpaid on your open installment loans.** You can do this by paying down the balance on an existing account, or by opening a new account.

   Action: Making an extra payment of $5,433 on your CAPITAL 1 FA account (# 62062114834121001), in addition to your monthly payments.
   Score impact: +9

8. **Increasing the proportion of your debt that is revolving debt.** You can do this by transferring some of the balance from a non-revolving account to a revolving account.

   Action: Transferring $87 of the balance on your STANISCCONTR account (# D94808938N1) to your MERRICK BK account (# 412061304811).

Score impact: +13

9. **Reducing the number of open accounts with a balance.** You can do this by closing an existing account for which the balance has been paid off.

   Action: Transferring $236 of the balance on your BALLYS account (# 2602275155001) to your MERRICK BK account (# 412061304811), and closing your BALLYS account.

   Score impact: +3

Impact of time on your credit

In addition to any payments made to complete the recommended actions, we assume that you have made on-time monthly payments on all of your accounts since they were last reported, and will continue to do so. This does not mean that past due accounts become paid as agreed, but that they will not become more seriously past due. We also assume that you will not increase your revolving balances, and that lenders will report your new account information next month.

Timeframe: One month

Score Impact: -1

Notes on Actions

- **Order of actions.**
  Credit limit and present payment status are assumed to be reported for any new accounts. The credit limit is based on the current credit score (better scores are assigned a higher limit). The estimated credit score is based on doing all the actions in the order shown. The order of the listed actions is important because each action may build on the results of previous ones. Some actions may be repeated.

- **Accuracy and timeframe for score improvement.**
  The new score shown is only an estimate, and there is no guarantee that your credit scores will increase by this exact amount should you take all of the recommended actions. For one thing, other information in your credit reports (such as account balances) may change at the same time. Also, some of the recommended actions may require more than one month to take effect, as lenders may not immediately report your updated account information (such as a new account or lower balance) to the credit bureaus. As a result, allow up to 3 months for your scores to change after you take any actions.

- **Payments and balance transfers.**
  Payments and transfers are assumed to be made at once and completely, not gradually over time. Account terms, such as interest rate (APR) and balance transfer fees, are not available and therefore not considered when suggesting balance transfers between accounts. When transferring large balances between accounts, verify that the difference in APR will not cause you to pay excessive interest. Note that accounts for which the credit limit/loan amount is missing may not be used in some actions.

ESD Funding
Eastside Development Funding, Inc .

EzScoreAdjuster

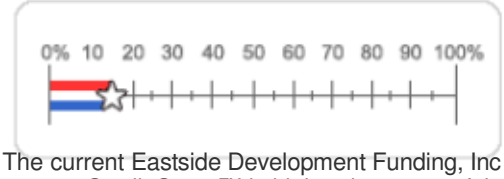
Credit Bureau: **Equifax** on **06/25/2006**

Summary

Potential score improvement: +74

Advisor View Steps

- Determine potential – see how much room there is to improve
- Take action – see specific ways to achieve potential
- Identify critical factors – understand which accounts are hurting and helping
- Verify information – make sure reported information is up-to-date and accurate



The current Eastside Development Funding, Inc Credit Score™ is higher than 10% of the U.S. population.

Actions

How much cash is needed?

- Cash needed for these actions: $3284.

These actions may raise your score

1. **Reducing the average usage (the sum of balances divided by the sum of credit limits) on your revolving accounts.** You can do this by paying down the balance on an existing account, or by opening a new account.

   Action: Making an extra payment of $464 on your GEMB/MERV account (# 604589305110), in addition to your monthly payments.
   Score impact: +8

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2. **Reducing the average usage (the sum of balances divided by the sum of credit limits) on your revolving accounts.** You can do this by paying down the balance on an existing account, or by opening a new account.

   Action: Making an extra payment of $47 on your HSBC/NEIMN account (# - 02960474861431012), in addition to your monthly payments.
   Score impact: +12

3. **Reducing the average usage (the sum of balances divided by the sum of credit limits) on your revolving accounts.** You can do this by paying down the balance on an existing account, or by opening a new account.

   Action: Making an extra payment of $699 on your HSBC NV account (# 975004756071), in addition to your monthly payments.
   Score impact: +21

4. **Reducing the average usage (the sum of balances divided by the sum of credit limits) on your revolving accounts.** You can do this by paying down the balance on an existing account, or by opening a new account.

   Action: Making an extra payment of $718 on your CAP 1 BANK account (# 410608209261), in addition to your monthly payments.
   Score impact: +16

5. **Reducing the average usage (the sum of balances divided by the sum of credit limits) on your revolving accounts.** You can do this by paying down the balance on an existing account, or by opening a new account.

   Action: Making an extra payment of $1,356 on your MERRICK account (# 4120613048119249), in addition to your monthly payments.
   Score impact: +6

Impact of time on your credit

In addition to any payments made to complete the recommended actions, we assume that you have made on-time monthly payments on all of your accounts since they were last reported, and will continue to do so. This does not mean that past due accounts become paid as agreed, but that they will not become more seriously past due. We also assume that you will not increase your revolving balances, and that lenders will report your new account information next month.

Timeframe: One month
Score Impact: +11

Notes on Actions

- **Order of actions.**
  Credit limit and present payment status are assumed to be reported for any new accounts. The credit limit is based on the current credit score (better scores are assigned a higher limit). The estimated credit score is based on doing all the actions in the order shown. The order of the listed actions is important because each action may build on the results of previous ones. Some actions

may be repeated.

- **Accuracy and timeframe for score improvement.**
  The new score shown is only an estimate, and there is no guarantee that your credit scores will increase by this exact amount should you take all of the recommended actions. For one thing, other information in your credit reports (such as account balances) may change at the same time. Also, some of the recommended actions may require more than one month to take effect, as lenders may not immediately report your updated account information (such as a new account or lower balance) to the credit bureaus. As a result, allow up to 3 months for your scores to change after you take any actions.

- **Payments and balance transfers.**
  Payments and transfers are assumed to be made at once and completely, not gradually over time. Account terms, such as interest rate (APR) and balance transfer fees, are not available and therefore not considered when suggesting balance transfers between accounts. When transferring large balances between accounts, verify that the difference in APR will not cause you to pay excessive interest. Note that accounts for which the credit limit/loan amount is missing may not be used in some actions.

Credit Analysis

Additional details are provided for some factors to help you better understand how they relate to your credit accounts.

Negative Factors

1. **Payment history**

In the past, you were derogatory or were 4 payment(s) late 1 time(s) on at least one of your accounts. This only includes accounts for which the payment history was reported.

The credit records used to calculate this factor are listed here.

Worst Payment Status Ever	Lending Institution, Account Number	Comment	Date Last Reported
In collections	P G AND E LJK8483904	Derogatory. Occurred in 04/2005.	04/2005

2. **Available credit**

You currently have a total of $31 available credit on your open revolving account(s). This only includes accounts for which the credit limit is reported.

The credit records used to calculate this factor are listed here.

Available Credit	Lending Institution, Account Number	Comment	Date Last Reported
$31	HSBC NV 975004756071	Credit limit is $730. Balance is $699.	05/2006

$0	GEMB/MERV 604589305110	Credit limit is $400. Balance is $464.	05/2006
$0	HSBC/NEIMN -02960474861431012	Credit limit is $47. Balance is $47.	03/2006
$0	MERRICK 4120613048119249	Credit limit is $1,250. Balance is $1,356.	05/2006
?	CAP 1 BANK 410608209261	Credit limit not reported.	06/2006
?	CAP 1 FSB 517805210565	Credit limit not reported.	06/2006
?	HSBC NV 425451813878	Credit limit not reported.	02/1998

3. **Collection accounts and public records**

Your most recent collection account or negative public record is 2 years and 5 months old.

The credit records used to calculate this factor are listed here.

Date Filed or First Reported	Institution, Reference Number	Comment	Date Last Reported
01/2004	D94808938N1	Collection account.	04/2006

4. **Credit applications**

You applied for credit 1 time(s) in the past 12 months, as recorded in this credit report. Mortgage and auto loan applications within the last 30 days are not counted. Prior to this 30-day window, all mortgage applications within a short period (14 or 45 days, depending on the bureau) count as a single application. This is also true of applications for auto loans.

The credit records used to calculate this factor are listed here.

Inquiry Date	Lending Institution, Account Number	Comment	Date Last Reported
07/08/2005	GEMB/MRYNS		

Positive Factors

1. **Credit accounts**

You have at least one open bankcard.

The credit records used to calculate this factor are listed here.

Date Opened	Lending Institution, Account Number	Comment	Date Last Reported

01/1996	HSBC NV 425451813878	02/1998
11/2001	CAP 1 BANK 410608209261	06/2006
12/2001	CAP 1 FSB 517805210565	06/2006
07/2002	HSBC NV 975004756071	05/2006
11/2003	MERRICK 4120613048119249	05/2006

2. **Payment history**

You have not been late with your payments in the past 12 months. This only includes accounts for which the payment history was reported.

3. **Account balances**

On average, you owe 39% of the original amount of your installment loans. This average does not include paid off loans, mortgages, or accounts for which the loan amount is not reported.

The credit records used to calculate this factor are listed here.

% Used	Lending Institution, Account Number	Comment	Date Last Reported
39%	CAPONEAUTO 62062114834121001	Loan amount is $14,516. Balance is $5,756.	05/2006

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EScoreAdjuster is a free analysis tool provided by Eastside Development Funding, Inc. in conjunction with its partners to help borrowers manage their credit scores electronically.

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Hayward, CA 94541

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Fax: (510) 881-5548
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CREDIT REPORT

PREPARED FOR	EASTSIDE DEVELOPMENT FUNDING,	FILE #	1959599	FNMA #	13679463
		REPORT DATE	9/7/2006	RQD'	LOAN AGENT
	22441 FOOTHILL BLVD.	DATE ORDERED	09/07/2006	REPOSITORIES	XP/TU/EF
	HAYWARD, CA 94541	LOAN #		PRICE	

BORROWER		CO-BORROWER	
BORROWER	[redacted]	CO-BORROWER	
SOC SEC #	[redacted] AGE [redacted]	SOC SEC #	AGE
STREET	[redacted]	AT ADDR.	1
CITY, STATE, ZIP	BURLINGAME, CA 94010	MARITAL STATUS	# OF DEP.

EMPLOYMENT INFORMATION

EMPLOYER		EMPLOYER	
POSITION		POSITION	
SINCE	INCOME	SINCE	INCOME
VERIFIED BY		VERIFIED BY	

E C O A	H	CREDITOR	REPORTED DATE	DATE OPENED	HIGH CREDIT	BALANCE TERMS	PAST DUE AMOUNT	HISTORICAL STATUS: TIME PAST DUE 30-59	60-89	90 + / REV / MOS	PRESENT STATUS

S C O R E M O D E L S

3 [redacted] – [redacted]
EQUIFAX/BEACON 5.0 **690**
00038 – SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED
00018 – NUMBER OF ACCOUNTS WITH DELINQUENCY
00014 – LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
00020 – LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT

1 [redacted] – [redacted]
TRANSUNION/FICO CLASSIC (98) **718**
038 – SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED
018 – NUMBER OF ACCOUNTS WITH DELINQUENCY
014 – LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
002 – LEVEL OF DELINQUENCY ON ACCOUNTS
FA – DEROGATORY INFORMATION WAS FOUND ON THE FILE, AND INQUIRIES IMPACTED THE CREDIT SCORE

2 [redacted] – [redacted]
EXPERIAN/FAIR, ISAAC (VER. 2) **718**
38 – SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED
14 – LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
02 – LEVEL OF DELINQUENCY ON ACCOUNTS
18 – NUMBER OF ACCOUNTS WITH DELINQUENCY
08 – TOO MANY INQUIRIES LAST 12 MONTHS

T R A D E L I N E S

B	CAPITAL ONE AUTO F	07/06	11/02	$14516	$5164		$0	45	0	0	0	AS AGREED
	62062114834121001	07/06		AUTO	060							XP/TU/EF
				$362								
B	WFNNB/EXPRESS	10/01	07/95	$332	$332			2	0	0	0	CLOSED
	46117	06/96		REV	$-							XP
	ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST											
B	AMERICAN AGC	07/06	06/02	$124	$265	$265		–	–	–		COLLECTION
	6647749			COLL	$-							TU
	ACCOUNT INFORMATION DISPUTED BY CONSUMER; ORIGINAL CREDITOR: 10 PB PAC BELL											
B	BALLY TOTAL FITNES	07/06	12/04	$936	$156		$0	19	0	0	0	AS AGREED
	2602275155001	07/06		INST	024							XP/TU
				$39								
	INSTALLMENT SALES CONTRACT											
B	STANISCCONTR	04/06	03/04	$87	$87	$87		–	–	–		COLLECTION
	D94808938N1	01/04		COLL	$0							TU/EF
	PLACED FOR COLLECTION; ORIGINAL CREDITOR: MEDICAL											
B	CAP ONE BK	08/06	11/01	$824	$39		$0	58	0	0	0	AS AGREED
	410608209261	07/06		REV	MIN	$26						XP/TU/EF

ECOA KEY: B=BORROWER; C=CO-BORROWER; S=SHARED; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER

The reporting bureau certifies that the information in all Residential Mortgage Credit Reports complies with the requirements of FNMA, Freddie Mac, FHA, VA, and HLMC. The information is confidential and not to be divulged except as required by PUBLIC LAW 91-508, 93-579, 94-239.

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EzValueFinder

- Complete Property Valuation and history
- Gives current value and Equity available
- Gives a neighborhood analysis of surrounding properties
- Gives a hazard and flood report
- See Next Page for Example ----------→

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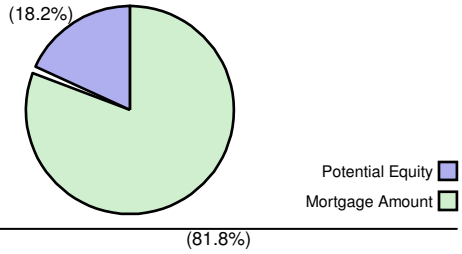
EzValueFinder

888 BODEGA AVE, PETALUMA, CA 94952-1746

Current Value	**$831,000**
Mortgage # 1	$680,000
Other Mortgages	$0
Total ($)	$680,000
Potential Equity	**$151,000**

Equity vs. Mortgage



SUBJECT PROPERTY INFORMATION

888 BODEGA AVE, PETALUMA, CA 94952-1746

County	SONOMA	Census Tract	060971509.023003
Property Use	Single Family Residential	Zoning	-
Parcel Number	006-470-024	Thomas Bros Pg-Grid	-

CURRENT OWNER

Name	KHAN, NAYYAR
Mailing Address	888 BODEGA AVE, PETALUMA, CA 94952-1746

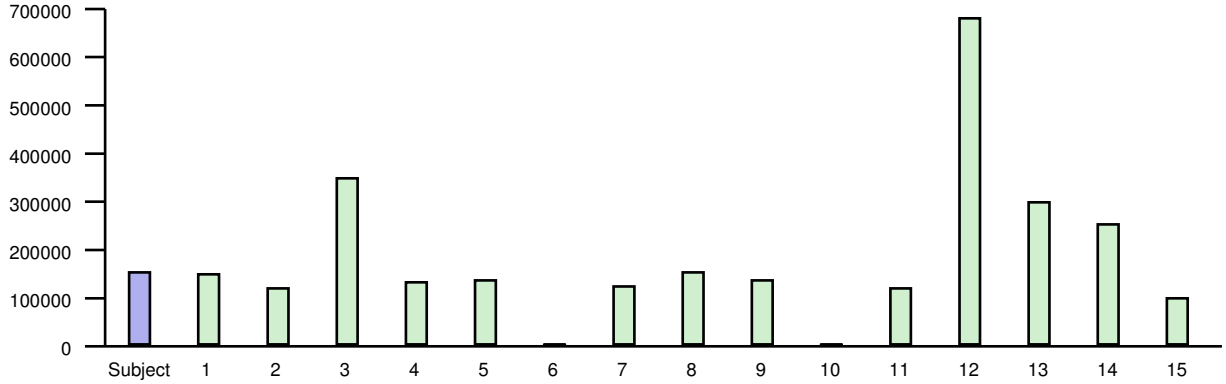
COUNTY TAX AND ASSESSMENT

Assd Land Value	$306,000	Delinquent Year:	-
Assd Improvement	$459,000	Tax Account ID	-
Total Assessed Value	$765,000	Homeowner's	-
Tax Rate Code Area	3-022	Tax Exemptions	-
Total Tax Amount	$5,757	Assessment Year	2006

PROPERTY CHARACTERISTICS

Lot Size	11325	Baths	2	Fireplace	1
Building Area	2996 SF	Number of Rooms	10	Ext Walls	-
Year Built	1900	Garage	-	Heating	-
Number of Stories	2	Number of Cars	0	A/C	-
Style	1	Basement	-	Roof Cover	-
Bedrooms	7	Pool	-		

POTENTIAL EQUITY OF COMPARABLES



Subject vs Comparables

Prior Transfer

Recording Date	Document #	Document Type	Multi APN Flag
6/21/2006	20060077066	Grant Deed	A
Sales Price	**Type of Sale**	**Buyer Names**	
$850,000	Price Unconfirmed	KHAN, NAYYAR	
Lender Name		**Seller Name**	
WMC MORTGAGE CORP		EASTSIDE DEVELOPMENT CO LLC,	
Loan Due Date	**LenderType**	**Mailing Address**	
		888 BODEGA AVE	
Mortgage Doc #	**Buyer Vesting**	**Loan Type**	**Type Financing**
20060077067	Woman as her sole and separate y	Fannie Mae / Freddie Mac	ADJ
Loan Amount	**Interest Rate**	**2nd Loan Amt**	**Partial Interest Xfr**
$680,000	8.37	$0	N
District: S Subdivision		**City/Muni/Twp**	
		PETALUMA	
Abbreviated Description			

Prior Transfer

Recording Date	Document #	Document Type	Multi APN Flag
6/21/2006	20060077065	Intrafamily Transfer & Dissolution	A
Sales Price	**Type of Sale**	**Buyer Names**	
$0	Transfer Tax on doc. indicated as EXET	KHAN, NAYYAR	
Lender Name		**Seller Name**	
		KHAN, WAQAR	
Loan Due Date	**LenderType**	**Mailing Address**	
		888 BOEGA AVE	
Mortgage Doc #	**Buyer Vesting**	**Loan Type**	**Type Financing**
	Woman as her sole and separate y		
Loan Amount	**Interest Rate**	**2nd Loan Amt**	**Partial Interest Xfr**
$0	0	$0	N
District: S Subdivision		**City/Muni/Twp**	
		PETALUMA	
Abbreviated Description			

Prior Transfer

Recording Date	Document #	Document Type	Multi APN Flag
6/21/2006	20060077064	Grant Deed	A
Sales Price	**Type of Sale**	**Buyer Names**	
$438,636	Price Unconfirmed	EASTSIDE DEVELOPMENT CO LLC,	
Lender Name		**Seller Name**	
		KHAN, HAKIM	
Loan Due Date	**LenderType**	**Mailing Address**	
		2241 FOOTHILL BLVD	
Mortgage Doc #	**Buyer Vesting**	**Loan Type**	**Type Financing**
Loan Amount	**Interest Rate**	**2nd Loan Amt**	**Partial Interest Xfr**
$0	0	$0	N
District: S Subdivision		**City/Muni/Twp**	
		PETALUMA	
Abbreviated Description			

Prior Transfer

Recording Date	Document #	Document Type	Multi APN Flag
6/21/2006	20060077068		
Sales Price	**Type of Sale**	**Buyer Names**	
		KHAN,NAYYAR	
Lender Name		**Seller Name**	
WMC MORTGAGE CORP			
Loan Due Date	**LenderType**	**Mailing Address**	
07/01/2021			
Mortgage Doc #	**Buyer Vesting**	**Loan Type**	**Type Financing**
	Woman as her sole and separate y	Second	
Loan Amount	**Interest Rate**	**2nd Loan Amt**	**Partial Interest Xfr**
$170,000	0		X
District: S Subdivision		**City/Muni/Twp**	
		PETALUMA	
Abbreviated Description			

Prior Transfer

Recording Date	Document #	Document Type	Multi APN Flag
3/11/2005	20050031901	Intrafamily Transfer & Dissolution	A
Sales Price	**Type of Sale**	**Buyer Names**	
$0	Non-Arms Length Transfer	KHAN, HAKIM	
Lender Name		**Seller Name**	
		KHAN, SABRA HAKIM	
Loan Due Date	**LenderType**	**Mailing Address**	
		22441 FOOTHILL BLVD	
Mortgage Doc #	**Buyer Vesting**	**Loan Type**	**Type Financing**
	ed Man as his sole and separate pry		
Loan Amount	**Interest Rate**	**2nd Loan Amt**	**Partial Interest Xfr**
$0	0	$0	N
District: S Subdivision		**City/Muni/Twp**	
		PETALUMA	
Abbreviated Description			

Prior Transfer

Recording Date	Document #	Document Type	Multi APN Flag
3/11/2005	20050031900	Grant Deed	A
Sales Price	**Type of Sale**	**Buyer Names**	
$750,000	Full-Computed from Transfer Tax	KHAN, HAKIM	
Lender Name		**Seller Name**	
FREMONT INVESTMENT & LOAN		THOMPSON, DANIEL J	
Loan Due Date	**LenderType**	**Mailing Address**	
		22441 FOOTHILL BLVD	
Mortgage Doc #	**Buyer Vesting**	**Loan Type**	**Type Financing**
20050031902	ed Man as his sole and separate pry	Unknown	ADJ
Loan Amount	**Interest Rate**	**2nd Loan Amt**	**Partial Interest Xfr**
$600,000	0	$150,000	N
District: S Subdivision		**City/Muni/Twp**	
		PETALUMA	
Abbreviated Description			

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Prior Transfer

Recording Date	Document #	Document Type	Multi APN Flag
2/20/2004	20040022660	Individual Deed	A
Sales Price	**Type of Sale**	**Buyer Names**	
$500,000	Full-Computed from Transfer Tax	THOMPSON, DANIEL J	
Lender Name		**Seller Name**	
NEW CENTURY MORTGAGE CORP		DECHENE, HARRY; DECHENE, DOMENICA T	
Loan Due Date	**LenderType**	**Mailing Address**	
		888 BODEGA AVE	
Mortgage Doc #	**Buyer Vesting**	**Loan Type**	**Type Financing**
20040022661	ed Man as his sole and separate pry	Unknown	ADJ
Loan Amount	**Interest Rate**	**2nd Loan Amt**	**Partial Interest Xfr**
$400,000	6.35	$100,000	N
District: S Subdivision		**City/Muni/Twp**	
		PETALUMA	
Abbreviated Description			

Prior Transfer

Recording Date	Document #	Document Type	Multi APN Flag
2/20/2004	20040022659	Intrafamily Transfer & Dissolution	A
Sales Price	**Type of Sale**	**Buyer Names**	
$0	Non-Arms Length Transfer	THOMPSON, DANIEL J	
Lender Name		**Seller Name**	
		THOMPSON, TRACI A	
Loan Due Date	**LenderType**	**Mailing Address**	
		943 HOLLY AVE	
Mortgage Doc #	**Buyer Vesting**	**Loan Type**	**Type Financing**
	ed Man as his sole and separate pry		
Loan Amount	**Interest Rate**	**2nd Loan Amt**	**Partial Interest Xfr**
$0	0	$0	N
District: S Subdivision		**City/Muni/Twp**	
		PETALUMA	
Abbreviated Description			

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Prior Transfer

Recording Date	Document #	Document Type	Multi APN Flag
10/21/1999	19990132389	Grant Deed	A
Sales Price	**Type of Sale**	**Buyer Names**	
$0	Price as "0", "None", "No Considerati"	THE CITY OF PETALUMA,	
Lender Name		**Seller Name**	
		DECHENE HARRY & DOMENICA T; THE DECHENE FAMILY TRUST,	
Loan Due Date	**LenderType**	**Mailing Address**	
		PO BOX 61	
Mortgage Doc #	**Buyer Vesting**	**Loan Type**	**Type Financing**
Loan Amount	**Interest Rate**	**2nd Loan Amt**	**Partial Interest Xfr**
$0	0	$0	N
District: S Subdivision		**City/Muni/Twp**	
		PETALUMA	
Abbreviated Description			

Prior Transfer

Recording Date	Document #	Document Type	Multi APN Flag
5/28/1996	19960046840	Intrafamily Transfer & Dissolution	A
Sales Price	**Type of Sale**	**Buyer Names**	
$0		DECHENE, HARRY; DECHENE, DOMENICA T	
Lender Name		**Seller Name**	
		DECHENE, HARRY; DECHENE, DOMENICA T	
Loan Due Date	**LenderType**	**Mailing Address**	
		888 BODEGA AVE	
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**	
		PETALUMA	
Abbreviated Description			

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Prior Transfer

Recording Date	Document #	Document Type	Multi APN Flag
5/28/1996	19960046839	Intrafamily Transfer & Dissolution	A
Sales Price	**Type of Sale**	**Buyer Names**	
$0		DECHENE, HARRY; DECHENE, DOMENICA T	
Lender Name		**Seller Name**	
		DECHENE, HARRY; DECHENE, DOMENICA T	
Loan Due Date	**LenderType**	**Mailing Address**	
		888 BODEGA AVE	
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**	
		PETALUMA	
Abbreviated Description			

NEIGHBORHOOD SALES ANALYSIS

Total Area Sales	$13,364,000	Median # of Bedrooms	3
Median Lot Size	10000	Median # of Baths	2
Median Living Area	1623.5 SF	Median Year Built	1969
Price Range - 2 Yrs	490000 to 1040000	Age Range	7 to 117 year[s]
Median Value	$709,500	Median Age	38 year(s)

COMPARABLE SALES DATA

1 504 EARLS CT PETALUMA, CA 94952

Distance (Mi): .42

Sale Date	12/12/2006	Sale Price	$739,000
$/SF	$321	Loan Amount	$591,200
SF	2298	**Potential Equity**	**$147,800**
Built	1979	Buyer Name	STEVEN, BUCK
Lot	11695	Property Type	Single Family Residential
Bed Rooms	3	APN	006-412-055
Baths	3	Document #	20060153141
Pool	Yes	Lender	JPMORGAN CHASE BANK NA

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2 917 WESTERN AVE PETALUMA, CA 94952

Distance (Mi): .51

Sale Date	11/1/2006	Sale Price	$589,000
$/SF	$818	Loan Amount	$471,200
SF	720	**Potential Equity**	**$117,800**
Built	1917	Buyer Name	KATHERINE M, WOLFF
Lot	9477	Property Type	Single Family Residential
Bed Rooms	2	APN	008-011-011
Baths	1	Document #	20060135021
Pool	-	Lender	AMERICAS WHOLESALE LENDER

3 2 BENJAMIN LN PETALUMA, CA 94952

Distance (Mi): .49

Sale Date	9/6/2006	Sale Price	$895,000
$/SF	$275	Loan Amount	$550,000
SF	3252	**Potential Equity**	**$345,000**
Built	1992	Buyer Name	ANGEL, OCHOA
Lot	20647	Property Type	Single Family Residential
Bed Rooms	4	APN	019-500-012
Baths	3	Document #	20060110164
Pool	-	Lender	COUNTRYWIDE BANK NA

4 11 CADER CT PETALUMA, CA 94952

Distance (Mi): .55

Sale Date	7/11/2006	Sale Price	$652,000
$/SF	$425	Loan Amount	$521,600
SF	1533	**Potential Equity**	**$130,400**
Built	1964	Buyer Name	PATRICK E, PHAIR
Lot	6375	Property Type	Single Family Residential
Bed Rooms	3	APN	006-062-021
Baths	2	Document #	20060085922
Pool	-	Lender	JPMORGAN CHASE BANK NA

5 805 N WEBSTER ST PETALUMA, CA 94952

Distance (Mi): .33

Sale Date	6/8/2006	Sale Price	$675,000
$/SF	$461	Loan Amount	$540,000
SF	1463	**Potential Equity**	**$135,000**
Built	1890	Buyer Name	PETER R, LAWSON
Lot	8276	Property Type	Single Family Residential
Bed Rooms	4	APN	006-221-086
Baths	2	Document #	20060071358
Pool	-	Lender	WELLS FARGO BANK NA

6 547 AMBER WAY PETALUMA, CA 94952

Distance (Mi): .44

Sale Date	5/31/2006	Sale Price	$975,000
$/SF	$262	Loan Amount	$0
SF	3720	**Potential Equity**	**$0**
Built	1969	Buyer Name	JAE YOUNG, YANG
Lot	13098	Property Type	Single Family Residential
Bed Rooms	5	APN	006-541-032
Baths	4	Document #	20060067983
Pool	-	Lender	-

7 14 TOWNVIEW LN PETALUMA, CA 94952

Distance (Mi): .36

Sale Date	4/27/2006	Sale Price	$608,000
$/SF	$530	Loan Amount	$486,400
SF	1147	**Potential Equity**	**$121,600**
Built	1994	Buyer Name	LYNDA, THOMPSON
Lot	0	Property Type	Single Family Residential
Bed Rooms	3	APN	006-640-013
Baths	2	Document #	20060050511
Pool	-	Lender	BANK OF AMERICA NA

8 524 JOELLE HTS PETALUMA, CA 94952

Distance (Mi): .36

Sale Date	4/25/2006	Sale Price	$750,000
$/SF	$300	Loan Amount	$600,000
SF	2496	**Potential Equity**	**$150,000**
Built	1953	Buyer Name	PHILLIP, GAZZOLI
Lot	17200	Property Type	Single Family Residential
Bed Rooms	4	APN	006-541-028
Baths	3	Document #	20060049233
Pool	-	Lender	WELLS FARGO BANK NA

9 1008 WEST ST PETALUMA, CA 94952

Distance (Mi): .35

Sale Date	4/13/2006	Sale Price	$680,000
$/SF	$396	Loan Amount	$544,000
SF	1714	**Potential Equity**	**$136,000**
Built	1971	Buyer Name	LYNN J, REITER
Lot	7841	Property Type	Single Family Residential
Bed Rooms	3	APN	006-552-015
Baths	2	Document #	20060044026
Pool	-	Lender	MISSION HILLS MORTGAGE BANKERS

10 4 HILL DR PETALUMA, CA 94952

Distance (Mi): .50

Sale Date	3/17/2006	Sale Price	$579,000
$/SF	$572	Loan Amount	$0
SF	1011	**Potential Equity**	**$0**
Built	1918	Buyer Name	JILL, SCATCHARD
Lot	8848	Property Type	Single Family Residential
Bed Rooms	3	APN	008-011-002
Baths	1	Document #	20060031428
Pool	-	Lender	-

11 1209 SCHUMAN LN PETALUMA, CA 94952

Distance (Mi): .48

Sale Date	1/12/2006	Sale Price	$595,000
$/SF	$427	Loan Amount	$476,000
SF	1393	**Potential Equity**	**$119,000**
Built	1965	Buyer Name	GREGORY, CAHILL
Lot	12312	Property Type	Single Family Residential
Bed Rooms	3	APN	006-412-039
Baths	2	Document #	20060004757
Pool	-	Lender	GREENPOINT MORTGAGE FUNDING INC

12 1130 SCHUMAN LN PETALUMA, CA 94952

Distance (Mi): .50

Sale Date	11/18/2005	Sale Price	$839,000
$/SF	$327	Loan Amount	$160,000
SF	2560	**Potential Equity**	**$679,000**
Built	1971	Buyer Name	EARL, THOMPSON
Lot	7315	Property Type	Single Family Residential
Bed Rooms	3	APN	006-501-012
Baths	3	Document #	20050172203
Pool	Yes	Lender	LOANCITY.COM

13 892 RUTH CT PETALUMA, CA 94952

Distance (Mi): .13

Sale Date	10/28/2005	Sale Price	$895,000
$/SF	$423	Loan Amount	$600,000
SF	2112	**Potential Equity**	**$295,000**
Built	1986	Buyer Name	BRIAN D, RIGNEY
Lot	21780	Property Type	Single Family Residential
Bed Rooms	3	APN	006-470-021
Baths	3	Document #	20050161408
Pool	-	Lender	AMERICAN INTERNET MORTGAGE INC

14 229 BODEGA AVE PETALUMA, CA 94952 Distance (Mi): .02

Sale Date	10/26/2005	Sale Price	$499,000
$/SF	$448	Loan Amount	$250,000
SF	1112	**Potential Equity**	**$249,000**
Built	1900	Buyer Name	SCOTT D, WEBB
Lot	3400	Property Type	Single Family Residential
Bed Rooms	2	APN	006-302-002
Baths	1	Document #	20050159958
Pool	-	Lender	FIRST REPUBLIC BANK

15 2001 WESTERN AVE PETALUMA, CA 94952 Distance (Mi): .49

Sale Date	10/6/2005	Sale Price	$490,000
$/SF	$551	Loan Amount	$392,000
SF	888	**Potential Equity**	**$98,000**
Built	1947	Buyer Name	KATHERINE, KINCADE
Lot	10500	Property Type	Single Family Residential
Bed Rooms	1	APN	019-110-005
Baths	1	Document #	20050148969
Pool	-	Lender	IMPAC LENDING GROUP

ASSESSMENT CLUSTER

Proxim. (Mi)	Address	Last Transaction Date	Assessor Market Values	Assessed Values	Bld/Area	RM/BR/Bth	YB	Lot Area	Pool
0.00	888 BODEGA AVE	06/21/2006	0	$765,000	2996	10/7/2	1900	11325 SF	
0.00	886 BODEGA AVE	02/26/2004	0	$364,140	690	2/1/1	1910	37460 SF	
0.02	751 BODEGA AVE	03/29/2005	0	$354,066	1346	8/2/2	1900	15942 SF	Yes
0.02	217 BODEGA AVE	02/26/2003	0	$420,592	3696	10/5/2	1915	9000 SF	
0.02	319 BODEGA AVE	09/10/1998	0	$31,037	768	3/2/1	1963	5000 SF	
0.02	551 BODEGA AVE	01/01/1975	0	$44,485	2025	4/2/2	1926	6150 SF	
0.02	513 BODEGA AVE	09/26/2000	0	$88,467	1520	5/3/2	1924	7500 SF	
0.02	325 BODEGA AVE	05/29/2003	0	$355,049	1010	4/3/1	1925	4500 SF	
0.02	825 BODEGA AVE	05/30/2001	0	$137,246	1950	8/3/2	1907	0	
0.02	227 BODEGA AVE	01/02/2001	0	$173,930	1169	7/2/1	1910	5100 SF	
0.02	327 BODEGA AVE	03/12/1982	0	$81,033	1669	6/3/2	1930	4300 SF	
0.02	317 BODEGA AVE	06/24/2005	0	$540,600	890	5/3/1		9170 SF	
0.02	515 BODEGA AVE	09/02/1993	0	$342,546	2682	6/3/1	1930	7500 SF	
0.02	923 BODEGA AVE	06/05/2003	0	$34,794	1310	5/2/1	1934	31680 SF	
0.02	309 BODEGA AVE	05/06/1999	0	$104,042	1258	5/2/1		8670 SF	

ESD Funding
Eastside Development Funding, Inc .

22441 Foothill Blvd
Hayward, CA 94541

FLOOD REPORT

The Subject Property of 888 BODEGA AVE, PETALUMA, CA 94952-1746 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
.00 Mi.	Petaluma Sport Shop & Div	884 BODEGA AVE
Status	Leaking Underground Storage Tanks	
.14 Mi.	LPI Corporation	1290 BODEGA AVE
Status	Leaking Underground Storage Tanks	
.33 Mi.	Colvin Property	412 BODEGA AVE
Status	Leaking Underground Storage Tanks	
.33 Mi.	DEMO RESIDENCE	426 PETERSEN LN
Status	Leaking Underground Storage Tanks	
.14 Mi.	LIMITED PRODUCTION INC	1290 BODEGA AVE
Status	RCRIS -Small Quantity Hazardous Waste Generator or Other Facility	

CODE KEY: **705548**

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