KAMALA D. HARRIS
Attorney General

State of California
DEPARTMENT OF JUSTICE

1515 CLAY STREET, 20TH FLOOR
P.O. BOX 70550
OAKLAND, CA 94612-0550

Public: (510) 622-2100
Telephone: (510) 622-2130
Facsimile: (510) 622-2270
E-Mail: Janill.Richards@doj.ca.gov

September 12, 2012

Via Electronic and Overnight Mail

Federal Housing Finance Agency
c/o Alfred M. Pollard, General Counsel
Eighth Floor, 400 Seventh Street, S.W.
Washington, D.C. 20024
(Comments/RIN 2590-AA53)

RE: **Comments of the California Attorney General on the Federal Housing Finance Agency's Notice of Proposed Rulemaking re Property Assessed Clean Energy (RIN 2590-AA53)**

This letter constitutes the comments of the California Attorney General's Office on the Notice of Proposed Rulemaking addressing whether and under what conditions the Federal National Mortgage Association ("Fannie Mae") and the Federal Home Loan Mortgage Corporation ("Freddie Mac") (collectively, the "Enterprises") will purchase mortgages for properties participating in Property Assessed Clean Energy (PACE) programs.[1] 77 Fed. Reg. 36086 (June 15, 2012). State PACE laws in California[2] and across the nation allow local governments to use their long-standing powers of assessment to finance renewable energy systems and energy and water efficiency retrofits for their residents. Since Fannie Mae and Freddie Mac own or guarantee approximately half of all residential mortgages in the U.S., the direction that the Agency gives the Enterprises by this rule will largely determine the fate of residential PACE programs nationally.

---

[1] The Attorney General submits these comments pursuant to her independent authority under the State Constitution, common law, and statutes to represent the public interest. These comments are made on behalf of the Attorney General and not on behalf of any other agency or office.

[2] See, e.g., A.B. 811, 2007-08 Leg. Sess. (Ca. 2008), available at http://www.leginfo.ca.gov/cgi-bin/postquery?bill_number=ab_811&sess=0708&house=B&author=levine and attached as Exhibit A.

In the Notice, the Agency sets out its Proposed Rule, which is simply to prohibit the Enterprises from "purchas[ing] *any* mortgage that is subject to a first-lien PACE obligation." 77 Fed. Reg. at 36107 (emphasis added).[3] The Notice also states that the Agency will consider certain alternatives that would accommodate PACE under specifically prescribed circumstances. As we did at the Advance Notice stage of this rulemaking,[4] we urge the Agency to follow the requirements of the Administrative Procedure Act (APA) and its own statute, the Safety and Soundness Act (12 U.S.C. § 4501 *et seq.*), in devising its PACE rule. These requirements obligate the Agency to base its decision-making on data and analysis, and not bare assumptions that PACE poses risks to the Enterprises; to give full and fair consideration to alternatives to a flat ban on PACE; and to consider not only potential risk to the Enterprises, but also the larger public interest that PACE programs serve.

As set out below, the evidence, including the scholarly literature, establishes that efficiency and renewable energy improvements of the type financed by PACE programs *increase* home value and *increase* homeowner cash flow, thus reducing risk to the Enterprises. Expert analysis of the data from Sonoma County's successful PACE program further establishes that participating in PACE does not increase the probability of mortgage default. The Agency must consider this evidence in formulating a final rule and cannot rely on unsupported, contrary assumptions. The Agency must give full and fair consideration to alternatives that would adequately protect the Enterprises while still allowing PACE to proceed, especially in light of the important public interests served by accommodation. Accordingly, the Agency must judge the alternatives against a reasonable, achievable standard rather than the "no risk" standard it proposes in the Notice. Of the alternatives proffered that would accommodate PACE, only Alternative 3 is both practical and can be implemented in the near term. This alternative would adopt a set of set of uniform, nationwide standards for PACE programs. While we question whether the additional limits and restrictions in Alternative 3 are necessary, we note that local governments and other PACE supporters are willing to institute these program changes in order to ensure that this important program may continue.[5]

---

[3] In California and in most states with PACE laws, PACE assessments have lien priority, meaning that they are paid before any private mortgage, in the same manner as all other taxes and assessments.

[4] Our previous comment letter is available on the FHFA's website at http://www.fhfa.gov/webfiles/23503/95_Kamala_D_Harris_AttnyGnrl_California.pdf.

[5] We understand that a number of local governments, including Sonoma County, Placer County, and the City of Palm Desert have submitted or will submit comments supporting Alternative 3. *See also* suggested form letter on the PACENow website at http://salsa3.salsalabs.com/o/50696/p/dia/action/public/?action_KEY=8250.

COMMENTS

I. The Agency Must Take Into Account the Evidence and the Public Interest in Issuing Its Final Rule.

Section 706(2)(A) of the APA prohibits agency "action, findings, and conclusions" that are "arbitrary, capricious, an abuse of discretion, or otherwise not in accordance with law." 5 U.S.C. § 706(2). In order to satisfy the APA, an "agency must explain the evidence which is available, and must offer a 'rational connection between the facts found and the choice made.'" *Motor Vehicle Mfrs. Ass'n of U.S., Inc. v. State Farm Mut. Auto. Ins. Co*. ("*State Farm*"), 463 U.S. 29, 43 (1983) (*quoting Burlington Truck Lines v. United States*, 371 U.S. 156, 168 (1962)). Under this standard, the Agency cannot, as it has to date, simply rely on unsupported assumptions and conclusory assertions that PACE poses financial risks to the Enterprises. Rather, the Agency has an obligation to seek out evidence about PACE's potential financial risks, and the magnitude of those risks, and PACE's potential financial benefits, and to consider the evidence placed into the record on these issues during this rulemaking.

In addition, the APA requires the Agency to consider alternatives to flatly prohibiting Fannie Mae and Freddie Mac from purchasing any mortgages for properties participating in PACE. While an agency has considerable discretion to exercise its expert judgment, an agency does not have discretion to ignore apparently reasonable courses of action without offering an explanation and engaging in analysis. *See State Farm,* 463 U.S. at 46, 48 (holding that before National Highway Transportation Safety Administration could rescind passive restraint standards because of problems with automatic seatbelts, agency was required to give consideration to less drastic option of modifying standard to require airbag technology); *see also Muckleshoot Indian Tribe v. U.S. Forest Service*, 177 F.3d 800, 813-14 (9th Cir. 1999) (holding that agency's failure to consider adequate range of alternatives in environmental impact statement violated the National Environmental Policy Act (NEPA)).[6]

Under the rule of *State Farm*, 463 U.S. at 37-38, if the Agency determines that PACE poses risks to the safety and soundness of the Enterprises, it must evaluate whether those risks could be addressed by actions short of a complete prohibition on Fannie Mae and Freddie Mac purchasing mortgages for properties participating in PACE. The Agency itself, in its July 6, 2010 Directive, indicated that asserted risk could be reduced by imposition of "robust underwriting standards to protect homeowners" and "energy retrofit standards to assist

---

[6] In its Advance Notice, the Agency stated that it would prepare an Environmental Impact Statement (EIS) in compliance with NEPA. 77 Fed. Reg. 3958 (Jan. 26, 2012). To date, the Agency has not released any environmental documents related to the PACE rulemaking. We note that if the Agency issues a rule flatly prohibiting the Enterprises from purchasing mortgages for properties participating in PACE, such action would constitute a major federal action significantly affecting the quality of the human environment and thus would require an EIS. If the Agency issues a rule that would accommodate PACE, depending on the scope and effect of that rule, a Finding of No Significant Impact might well suffice.

homeowners, appraisers, inspectors and lenders determine the value of retrofit products."[7] (We note that this is the intent and purpose of Alternative 3, discussed in Section IV.D., below.)

In addition to the APA, the Safety and Soundness Act imposes additional requirements on this rulemaking. The Agency's supervisory and regulatory responsibilities under the Safety and Soundness Act are not limited to ensuring a return for Fannie Mae and Freddie Mac and their shareholders and executives. As stated in 12 U.S.C. section 4513(a)(1)(B)(v), one of the "principal duties of the Director" is to "ensure that . . . the activities of each regulated entity and the manner in which such regulated entity is operated are *consistent with the public interest*." (Emphasis added). In the case of PACE, the Agency must consider the public interest, which includes not only benefits to homeowners and the environment, but also the interest in working with the states to accommodate their PACE laws and respecting the long-standing power of local governments to tax and assess.

II. The Evidence Does Not Bear Out the Agency's Unsupported Assertions that PACE Poses Serious Risks to the Enterprises.

In the Notice, the Agency asserts that PACE presents three types of "risk" to Fannie Mae and Freddie Mac as mortgage holders: (1) in the event of foreclosure, the mortgage holder must pay any past-due PACE assessments; (2) in the event of foreclosure, the mortgage holder bears the risk of any diminution in home value resulting from the outstanding PACE lien or the PACE project itself, "which may or may not be attractive to potential purchasers"; and (3) the homeowner's obligation to pay PACE assessments "may itself increase the risk that the homeowner will become delinquent or default on other financial obligations, including any mortgage obligations." 77 Fed. Reg. 36088. The Agency restates these purported risks throughout the Notice, but does not support them with any specific evidence. As set forth below, the evidence establishes that PACE programs in fact present at most minimal and wholly manageable risk to the Enterprises. Accordingly, general assertions of risk cannot support a rule that would completely block PACE.

A. Escrow accounts can remove risks associated with past-due assessments.

When put into perspective, the Agency's first asserted risk – that the Enterprises must pay any past-due assessments at the time of any foreclosure – is not sufficiently substantial to justify shutting down PACE. The amount of the annual assessment would of course vary with the amount financed and the financing term, but, for example, a $15,000 PACE project financed over 20 years would yield an annual PACE assessment of approximately $1,400 in a

[7] Available at www.fhfa.gov/webfiles/15884/PACESTMT7610.pdf.

representative program.[8] It is that single overdue assessment, and not the entire amount financed, that would be due at foreclosure.[9]

Moreover, the obligation to pay outstanding taxes and assessments in the event of foreclosure is not particular to PACE, but is true of any past-due taxes and assessments (e.g., for parks, sidewalks, roadway paving, or the undergrounding of utilities). The Enterprises have developed a very strong, reliable mechanism to ensure that there are funds available to pay taxes and assessments. Taking the Fannie Mae/Freddie Mac California Deed of Trust as an example, this model document provides that the lender may establish an escrow account to ensure that taxes and assessments are paid. (Cal. Deed of Trust at p. 4, ¶ 3.)[10] If this asserted issue truly is a concern, establishing an escrow account for PACE assessments would ensure that the Enterprises would not be required to pay for any missed PACE assessments at the time of any foreclosure.

B. The data establish that renewable energy and efficiency improvements *increase* home values.

The Agency at various points quotes, and apparently adopts, the unsupported assertion that the existence of a PACE obligation at the time of foreclosure will likely *reduce* what the buyer is willing to pay for the property. *See, e.g.*, 77 Fed. Reg. at 36093, 36100, 36105.[11] At the same time, the Agency fails to acknowledge data and studies cited by commenters on the Advance Notice, including the California Energy Commission (CEC), establishing that energy efficiency and renewable energy projects reliably *increase* property values.[12] To summarize some of the most recent and well supported studies:

- As set out in an April 2011 report by Lawrence Berkeley National Laboratory, investigators examined the residential selling prices across the State of California of approximately 2,000 homes with existing photovoltaic (PV) systems against a comparable set of approximately 70,000 non-PV homes. They found that California homes with PV systems have sold for a premium over comparable homes without PV systems of approximately $3.9 to $6.4 per installed watt of PV, with most coalescing

---

[8] *See* Sonoma County's annual payment calculator, available at http://www.sonomacountyenergy.org/lower.php?url=annual-payment-calculator.

[9] *See* letter from California Attorney General to Acting Agency Director Edward DeMarco, dated June 22, 2010, attached as Exhibit B.

[10] Available at http://www.freddiemac.com/uniform/doc/3005-CaliforniaDeedofTrust.doc and https://www.efanniemae.com/sf/formsdocs/documents/secinstruments/doc/3005w.doc.

[11] As the California Energy Commission stated in its comments on the Advance Notice, the Agency's position is at odds with the practices of Fannie Mae and Freddie Mac in allowing for Energy Efficient Mortgages (EEMs). *See* comment letter of California Energy Commission, dated March 28, 2012, at p. 3. EEMs are grounded in the assumption that energy efficiency improvements add value to the home.

[12] *See* comment letter of the CEC, dated March 26, 2012, at pp. 2-3.

near $5.5/watt. This corresponds to a home sales price premium of approximately $17,000 for a relatively new 3,100 watt PV system (the average size of PV systems in the study). The authors concluded that the sales price premiums appear to be comparable to the investment that homeowners have made to install PV systems in California, which from 2001 through 2009 averaged approximately $5/watt.[13]

- Case studies across the U.S. (e.g., in Colorado, Oregon, Washington and North Carolina) spanning 2009 to 2011 confirm that ENERGY STAR and other green-labeled homes routinely sell for a percentage-of-sales-price and per-square-foot premium.[14]

- After the date of the publication of the Advance Notice, Nils Kok, Maastricht University, Netherlands and University of California, Berkeley, and Matthew E. Kahn, University of California, Los Angeles, published the results of their analysis of 1.6 million homes sold in California between 2007 and 2012, controlling for other variables known to influence home prices in order to isolate the added value of green home labels. They found that California homes labeled ENERGY STAR, LEED for Homes and GreenPoint Rated sold for 9 percent more (±4%) than comparable, non-labeled homes. Given that the average sales price of a non-labeled home in California is $400,000, the price premium for a certified green home translates into some $34,800 more than the value of a comparable, non-labeled home.[15]

---

[13] Ben Hoen, Ryan Wiser, Peter Cappers and Mark Thayer, Lawrence Berkeley National Laboratory, Environmental Energy Technologies Division, *An Analysis of the Effects of Residential Photovoltaic Energy Systems on Home Sales Prices in California* (Apr. 2011), available at http://eetd.lbl.gov/ea/emp/reports/lbnl-4476e.pdf. The authors note that, in addition, homeowners with PV benefit from electricity cost savings after PV system installation and prior to home sale.

[14] Bryan Bloom, Mary Ellen C. Nobe, and Michael D. Nobe, *Valuing Green Home Designs: A Study of ENERGY STAR© Homes*, 3 The Journal of Sustainable Real Estate (Apr. 2011), available at http://www.costar.com/uploadedFiles/JOSRE/JournalPdfs/06.109_126.pdf; Ann Griffin, Earth Advantage Institute, with Ben Kaufman, GreenWorks Realty and Sterling Hamilton, Hamilton Investments, LLC, *Certified Home Performance: Assessing the Market Impacts of Third Party Certification on Residential Properties* (May 2009), available at http://www.earthadvantage.org/assets/uploads/Final_report_from_web_from_greenresourcecouncil.org_site.pdf; The Earth Advantage Institute (EAI), *Certified Homes Outperform Non-Certified Homes for Fourth Year* (June 8, 2011), available at http://www.earthadvantage.org/resources/library/research/certified-homes-outperform-non-certified-homes-for-fourth-year/; North Carolina Energy Efficiency Alliance, *Market Impacts of ENERGY STAR® Qualification for New Homes* (2011), available at http://ncenergystar.org/sites/ncenergystar.org/files/NCEEA_ENERGY_STAR_Market_Impact_Study.pdf.

[15] Nils Kok, Maastricht University, Netherlands / University of California, Berkeley, and Matthew E. Kahn, University of California, Los Angeles, *The Value of Green Labels in the*

(continued…)

In light of the evidence that efficiency and renewable energy improvements increase home values, the Agency cannot, consistent with its obligation under the APA, proceed from the assumption that these improvements have a neutral or negative value.

C. PACE improvements, unlike virtually any other assessed improvement, can improve a homeowner's monthly cash flow, and therefore should *decrease* risk.

In a well designed PACE program, total energy savings to the homeowner that will be realized by the suite of PACE improvements exceed the total cost of the PACE assessments. Nonetheless, the Agency makes various unsupported assertions to reach the counter-intuitive conclusion that the impact of PACE improvements may not in practice improve the monthly cash flow of the participating homeowner. None bear scrutiny.

For example, the Agency states that future value depends on energy prices; in the Agency's view, "[e]nergy prices are variable and unpredictable, and therefore any forward-looking estimate of utility-cost savings is inherently speculative." 77 Fed. Reg. 36100, *see also id.* at 36092. Contrary to FHFA's assertion, other federal agencies, such as the U.S. Department of Energy (DOE), routinely make informed predictions about future residential energy costs to support their rulemaking efforts.[16] FHFA should be able to do the same, perhaps with assistance from DOE. Moreover, the fact that the Agency may need to rely on energy price models does not make such an endeavor speculative.[17]

The Agency also asserts summarily that "some homeowners may choose to consume rather than monetize energy efficiency gains, as by adjusting their thermostat to realize efficiency gains as comfort rather than as monetary savings." 77 Fed. Reg. 36101. The potential

---

(…continued)
California Housing Market / An Economic Analysis of the Impact of Green Labeling on the Sales Price of a Home (July 2012), available at http://www.corporate-engagement.com/files/publication/KK_Green_Homes_071912.pdf.

[16] Under the Energy Policy and Conservation Act, DOE must establish efficiency standards for certain types of residential products to "achieve the maximum improvement in energy efficiency . . . which the Secretary determines is technologically feasible and economically justified." 42 U.S.C. § 6295(o)(2)(A). This analysis requires DOE to consider, among other things, "the savings in operating costs throughout the estimated average life of the covered product . . . ." 42 U.S.C. § 6295(o)(2)(B)(i)(II).

[17] *See Sierra Club v. Costle*, 657 F.3d 298, 333-34 (D.C. Cir. 1981) (agency entitled to rely on model as substantial evidence supporting its decision); *see also Am. Pub. Gas Ass'n v. Fed. Power Comm'n*, 567 F.2d 1016, 1036-37 (D.C. Cir. 1977) ("Reasoned decisionmaking can use an economic model to provide useful information about economic realities, provided there is a conscientious effort to take into account what is known as to past experience and what is reasonably predictable about the future.")

for such "rebound" does not mean that efficiency projects are not worthy of investment.[18] Rather, this phenomenon is simply a caution that one cannot assume in every instance that all possible efficiency gains will be realized in practice.

In any event, the rebound effect is irrelevant to the Agency's PACE rulemaking. Where an agency is charged with quantifying reduced energy use, as DOE is under the Energy Policy and Conservation Act, the rebound effect may require the agency to consider reducing projected energy savings by some percentage.[19] Here, however, the Agency's asserted concern is about risks to Fannie Mae and Freddie Mac tied to a homeowner's ability to make timely mortgage payments. The fact that a homeowner may choose to spend some small percentage of energy bill savings resulting from PACE improvements on purchasing more energy is not relevant to this concern. What *is* relevant is that a portion of the homeowner's household budget that previously was dedicated to paying an energy bill is now freed-up to spend in the way that the homeowner sees fit. This new elasticity in the household budget may lead to spending on comforts (including additional heating or cooling) when the household financial situation is strong, and on necessities (such as mortgage payments) should the household financial situation come under stress. In sum, the increase in household discretionary funds resulting from PACE improvements can only *increase* the likelihood that a PACE participant will stay current on his or her mortgage. There is no reasonable basis for the Agency to conclude otherwise.

III. Expert Analysis of Sonoma County's Operating PACE Program Establishes that Participation in PACE Does Not Increase the Risk of Default.

In response to the Agency's request for empirical data and analysis related to financial risk (77 Fed. Reg. 36104), the California Attorney General's office retained an expert economist, Dr. Joseph Janczyk of Empire Economics, to evaluate Sonoma County's Energy Independence Program, one of the longest running and largest PACE programs in the nation.[20] The expert

---

[18] "Rebound is a change in energy-using behavior that increases the level of service that results from an energy efficiency action. The most common form is 'take back,' which can occur if consumers increase energy use as a result of a new device's improved efficiency." Steven R. Schiller, Schiller Consulting, Inc., *Model Energy Efficiency Program Impact Evaluation Guide* (Nov. 2007), prepared for U.S. EPA, at p. 5-2, available at http://www.epa.gov/cleanenergy/documents/suca/evaluation_guide.pdf.

[19] *See, e.g.,* 77 Fed. Reg. 32308, 32339 (May 31, 2012) (electing not to use a rebound effect in establishing final rule for residential clothes washers); 76 Fed. Reg. 70548, 70583 (Nov. 14, 2011) (electing to use a residential rebound effect of 8.5% in establishing final rule for fluorescent lamp ballasts); 76 Fed. Reg. 37408, 37468-69 (June 27, 2011) (electing to use a rebound effect of 20% in establishing final rule for residential furnaces and residential central air conditioners and heat pumps).

[20] Since Sonoma County established its PACE program in March of 2009, the program has provided over $57 million in financing to support a total of 1,673 residential and 55 commercial projects. Sonoma County reports that 86% of the PACE projects were installed by local

(continued…)

produced two reports – one on the default rate among PACE participants as compared to the County as a whole, and one examining the causes of default – which we have submitted to the Agency under separate cover.[21] We summarize the results of the expert's analyses below.

PACE Default Rate: We asked the expert to examine the mortgage default rate in the Sonoma County PACE program. For purposes of the expert's research, "default" exists where (1) the borrower has missed one or more mortgage payments, and (2) the lender has filed a Notice of Default with the County Recorder. Default includes properties that are in foreclosure or bank-owned at the time the expert gathered the data. In Sonoma County, only 13 residential properties participating in PACE were in default, out of a pool of 1,536 residential properties with mortgages participating in PACE, for a default rate of 0.85%. The default rate for properties participating in PACE is *less than half* the 2.19% default rate for the County's non-PACE residential properties with mortgages. (Default Rate Report at p. 5.) The expert determined that the substantially lower default rate for PACE participants is statistically significant, meaning it is not the result of chance. (Default Rate Report at pp. 6-7.)

Causes of Default: The expert also conducted a more focused case study of residential properties with mortgages in five of the County's 80+ Zip Codes. The expert chose these areas for further study because each had a substantial number of residential properties participating in PACE, thus providing sufficient data points about PACE properties to draw statistically significant conclusions. Selecting five Zip Codes also ensured a substantial total pool for analysis; the five selected Zip Codes collectively contain more than 19,000 residential properties. (Default Factors Report at pp. 1, 3, 7.)

The expert first conducted a qualitative comparative economic analysis, meaning that he examined whether and how certain relevant characteristics of residential properties participating in PACE were similar to, or differed from, those of non-participating properties. The residential properties in the five Zip Codes were divided into four groups: Non-PACE Timely (not in default); Non-PACE Default; PACE Timely; and PACE Default. Because the PACE Default group contained only six properties, the expert could not conduct any further comparative analysis for this group. (Default Factors Report at pp. 7, 9.)

The analysis showed that for the Non-PACE Timely and Non-PACE Default groups, tax burdens were the same; the latter group was in default even though it did not have a higher

---

(…continued)
contractors and that the program has created 700 jobs. *See* http://www.sonomacountyenergy.org/.

[21] Empire Economics, *Economic Analysis of Mortgage Loan Default Rates, Sonoma County Energy Independence Program (SCEIP)* (June 28, 2012) ("Default Rate Report"); Empire Economics, *Comprehensive Economic Analysis of the Factors Underlying Default, Sonoma County Energy Independence Program (SCEIP)* (August 24, 2012) ("Default Factors Report").

average tax burden than the former group.[22] In addition, the tax burden for the PACE Timely group was higher than for both Non-PACE groups; the higher tax burden (which took into account PACE assessments) did not cause this set of properties to go into default.[23] This indicates that something other than taxes and assessments led to default in these groups. (Default Factors Report at pp. 11.) The results of the expert's comparative analysis are set out in detail in the report. (Id. at pp. 9-14.)

The expert next conducted a quantitative analysis to answer FHFA's request for a cross comparison that would allow for examination of factors that might affect default. *See* 77 Fed. Reg. 36104. The analysis revealed that there was a highly statistically significant, positive relationship between default and the following characteristics that are not related to PACE but rather are related to general mortgage lending practices and the housing market: initial loan-to-value (LTV) ratios[24] (the higher the LTV, the higher the likelihood of default); conventional loans (i.e., not FHA or VA loans); and sale during the peak of the housing market price bubble. Thus, these characteristics were strong predictors of mortgage default in the Zip Codes studied. (Default Factors Report at pp. 16-19.)

If FHFA's theory that PACE assessments increase the risk of default by placing an extra annual payment burden on the mortgage holder is correct, one would expect to see increases in default in any situation where taxes and assessments are relatively high, whatever the reason for the tax or assessment. The regression analysis established, however, that higher tax burdens (burdens which include PACE assessments) had *no statistically significant impact* on the probability of mortgage default. (Default Factors Report at pp. 16.)

The expert's analyses of the data from one of the nation's largest and longest-running PACE programs thus confirm that participation in PACE does not increase risk of default. Accordingly, the Agency must give serious consideration to an alternative that would accommodate, rather than obstruct, the program.

---

[22] "Tax burden" is defined as the sum of all taxes and assessments levied annually (including PACE assessments) divided by the property's assessed value as reflected in the official property records. For the group of 18,348 Non-PACE Timely properties and for the group of 394 Non-PACE Default properties, the average tax burden was approximately 1.16%.

[23] For the 390 PACE Timely properties, the average tax burden was 1.69%.

[24] The LTV ratio is defined as the total of all loans at the time of sale (e.g. first and second mortgages) divided by the home sale price, expressed as a percentage. Assessments, which are not loans, are not included in the LTV calculation. As noted, assessments were accounted for in the tax burden calculation.

IV. The Agency Must Give Serious Consideration to an Alternative That Would Manage Any Risk to the Enterprises and Serve the Public Interest in Accommodating PACE.

The Agency's Proposed Rule – to block PACE – thwarts the public interests that flow from accommodating PACE. FHFA presents three alternatives to its Proposed Rule that would in theory accommodate PACE and further these public interests. The Agency refers to these as (1) the "Guarantee/Insurance" Alternative; (2) the "Protective Standards" Alternative; and (3) the "Underwriting Standards" Alternative. As set forth below, only Alternative 3 is practical and capable of implementation in the near term. Where the record establishes that this alternative would protect the Enterprises from risk, and, at the same time, serve the larger public interest in accommodating PACE, selecting the Proposed Rule over this alternative would be arbitrary and in violation of the Safety and Soundness Act.

A. The Agency must judge the alternatives against a reasonable, achievable standard that both protects against risk to the Enterprises and acknowledges the public interest.

As noted above and in the Attorney General's comments on the Advance Notice, the APA requires that FHFA consider reasonable alternatives to a flat prohibition on the purchase of mortgages for properties participating in PACE. *See State Farm,* 463 U.S. at 46, 48; *see also Muckleshoot Indian Tribe,* 177 F.3d at 813-14. While the Notice of Proposed Rulemaking sets out three alternatives, it also implies that any viable alternative "must provide mortgage holders with equivalent protection from financial risk to that of the Proposed Rule [to ban PACE], and could be implemented as readily and enforced as reliably as" a flat ban. 77 Fed. Reg. 36107. This is not a proper standard against which to judge the alternatives, because no alternative that would accommodate PACE, no matter how well designed, could guarantee absolutely no risk. Application of this standard will virtually guarantee that the Agency will *not* give serious consideration to the alternatives it has devised, in violation of the APA.

Failure to consider alternatives that would accommodate PACE would, in addition, violate the Agency's governing statute, the Safety and Soundness Act, 12 U.S.C. sections 4501-4642. As we stated in our comments on the Advance Notice, one of the "principal duties of the Director" is to "ensure that . . . the activities of each regulated entity and the manner in which such regulated entity is operated are consistent with the *public interest*." (Emphasis added). In the case of PACE, the public interest favors working with the states to accommodate their PACE laws and respecting the long-standing power of local governments to tax and assess. In addition, the public interest is advanced by allowing PACE programs to proceed in order to obtain the benefits of energy efficiency, consumer savings, pollution reduction, and green jobs and industries. The Agency must consider these benefits in determining whether the accommodation of PACE by Fannie Mae and Freddie Mac, with or without additional restrictions or conditions, is in the public interest.

B. The First Risk-Mitigation Alternative – Guarantee/Insurance – does not appear to be market-ready.

The Agency's first alternative to a flat ban on PACE, the "Guarantee/Insurance" alternative, would require either insurance or a PACE program-sponsored reserve fund that benefits mortgage holders and protects them against risk of loss in the event of foreclosure. This alternative is, however, currently impracticable. Governments, and in particular local governments, are not in a position to create reserve funds that run to the benefit of mortgage holders. In addition, to our knowledge, no insurance product similar to that described in the Notice of Proposed Rulemaking exists. We believe that as PACE programs gain a track history, and as their low risk becomes even more evident based on real-world experience, viable insurance products may well emerge in the market place. For this reason, FHFA should leave open the possibility that future insurance products may satisfy the Agency's concerns about PACE, but the Agency should focus this rulemaking on alternatives that are currently viable.

C. The Second Risk-Mitigation Alternative – Protective Standards – is inconsistent with the assessment financing mechanism and will unnecessarily and substantially curtail participation in PACE.

The Agency's second alternative is referred to as the "Protective Standards" alternative. The primary focus of this alternative is "the imposition of a substantial equity cushion." 77 Fed. Reg. 36108. In this alternative, the Agency ignores that PACE operates through a lien on the property and special assessments and continues to characterize the PACE obligation as a loan. Under this alternative, in the Agency's words: "[c]urrent combined loan-to-value ratio (reflecting all obligations secured by the underlying property, including the putative PACE obligation, and based on a current qualified appraisal would be no greater than 65%[.]" *Id.* (footnote omitted).

This provision alone makes the alternative unworkable. Equity is commonly defined as the difference between the fair market value of a home and the amount the homeowner owes on the mortgage or mortgages. Alternative 2 would require more than 35% equity for a homeowner to participate in PACE. Where obligations such as special assessments, including PACE assessments, total 10% of the value of the home, as they do under many operating PACE programs, the effective required equity rises to 45%.[25] Applying this requirement to the Sonoma County program, which, as discussed, has a very low rate of default, shows its drastic results. Sonoma County reported to us that as of August 1, 2012, there were 1,684 residential properties participating in Sonoma County's PACE program. A 35% equity requirement would decrease participation by 64% (to 603); a 45% equity requirement would decrease participation by 73% (to 461).

Alternative 2 seems designed only to substantially and unnecessarily restrict participation in PACE. We therefore urge the Agency to reject this alternative.

---

[25] Where L = amount owned on all mortgages and V = home value, Alternative 2 would require that L + 0.1(V) = .65(V), which means that L ÷ V = .55, yielding a required effective equity of .45 or 45%.

D. The Third Risk-Mitigation Alternative – H.R. 2599 Underwriting Standards – protects the Enterprises and advances the public interest.

The Agency's third alternative, entitled "H.R. 2599 Underwriting Standards," is the only alternative that addresses the Agency's concerns about risk and is, at the same time, practical and capable of implementation in the near term. Alternative 3 imposes a set of uniform requirements on all PACE programs nationwide addressing such things as: lien recording; exclusion of participants who are in arrears on mortgage payments or have declared bankruptcy; required energy audits; minimum savings-to-cost ratio for the improvements; and caps on the amount financed as measured against the estimated value of the property.

As set out below, Alternative 3 places additional requirements on even the most stringent and successful programs and thus can only further reduce risk in what are already low-risk programs.[26] We acknowledge there are some details concerning Alternative 3 that remain to be worked out concerning costs, savings, and the useful life of improvements. These details are not a sufficient basis for the Agency to reject Alternative 3, however; expert agencies and entities already have created tools to address these areas, and they stand ready to assist the FHFA in areas that may be beyond its current expertise.

1. Alternative 3 will further reduce risk in what are already low-risk programs.

Alternative 3, the "Underwriting Standards" alternative, proposes to require for all PACE programs the standards set out in H.R. 2599, a bill introduced by Representative Nan Hayworth (R-NY) on July 20, 2011, with 54 bipartisan co-sponsors[27] (the "Underwriting Standards" Alternative). As the bill states,

> It is the purpose of this Act to ensure that those PACE programs which incorporate prudent programmatic safeguards to protect the interest of mortgage holders and property owners remain viable as a potential avenue for States and local governments to achieve the many public benefits associated with energy efficiency, water efficiency, and renewable energy retrofits. In addition, it is essential that the power and authority of State and local governments to exercise their longstanding and traditional powers to levy taxes for public purposes not be impeded.

---

[26] We are not aware of any evidence to suggest that foreclosures are common in operating California PACE programs or that default rates for properties in such programs are higher than for non-participating properties. As set out in Section III, the expert's Sonoma County case study established that in that program, default rates are lower for PACE participants, and defaults are caused by factors unrelated to PACE.

[27] *See* http://www.gpo.gov/fdsys/pkg/BILLS-112hr2599ih/pdf/BILLS-112hr2599ih.pdf. H.R. 2599 remains in committee.

H.R. 2599, 112th Cong. § 2 (2011).

The "prudent programmatic safeguards" in this alternative include certain standards that many operating PACE programs already require, in whole or in part. Some examples follow. In California, a PACE lien, like other liens for special assessments, is "recorded in the relevant jurisdiction's public land-title records" and the "PACE obligation is embodied in a written agreement expressing all material terms[.]" 77 Fed. Reg. 36108. Both Sonoma County's and Palm Desert's PACE programs exclude participants who have a Notice of Default showing on title, though they do not currently look back for a three-year period as this alternative would require. (*Id.*) Sonoma County already excludes participants who have filed for bankruptcy in the previous three years, and Palm Desert excludes those who are involved in a bankruptcy at the time of application; Alternative 3 would extend the bankruptcy look-back period to seven years. *Id.* Both Sonoma County and Palm Desert require that PACE improvements be installed by qualified contractors. (*Id.* at 36109.)[28]

The standards that local governments have included in their PACE programs have been sufficiently stringent that they have not resulted in any documented risk to Fannie Mae, Freddie Mac, or other mortgage holders. Still, local governments across California and the nation have stated their support for Alternative 3, which goes well beyond even the most stringent and rigorous of the operating PACE programs. Again taking the Sonoma County and Palm Desert PACE programs as examples, Alternative 3 will not only strengthen some existing provisions (such as lengthening the period for disqualifying default or bankruptcy), but will also add new, substantive provisions. For example, Alternative 3 requires these programs to perform audits to ensure that the savings resulting from improvements will exceed costs, and to conduct appraisals to ensure that PACE assessments do not exceed 10 percent of the property value. 77 Fed. Reg. 36109. Altogether, the standards in Alternative 3 will set a high, uniform bar for all existing and new PACE programs.

While PACE program experience to date suggests that these new standards are not necessary to address risk, nonetheless, local governments believe that PACE is sufficiently important that they are willing to invest substantial time and resources to include these additional standards to address FHFA's concerns.[29]

---

[28] Sonoma County's PACE program, for example, maintains a list of approved contractors. *See* http://www.sonomacountyenergy.org/lower.php?url=find-a-contractor. Contractors must sign a "Standards of Conduct" document. The document provides that the County "reserves the right to deny funding for any project to be performed by a Contractor that has not agreed to these terms and conditions, or who has failed to abide by these standards." A contractor may also be "banned from participation in [PACE] funded projects" for non-compliance. *See* http://drivecms.com/uploads/sonomacountyenergy.org/Contractor_Standards.pdf. Thus, FHFA's assertion that the Advance Notice's "comments confirm the current absence of adequate consumer protection" (77 Fed. Reg. 36103) is not consistent with the evidence.

[29] Alternative 3 requires the "consent of the mortgage holder" for first-lien PACE obligations. 77 Fed. Reg. 36018. In a final rule adopting Alternative 3's approach, FHFA should clarify how

(continued…)

2. Documenting Alternative 3's process would help to ensure that PACE improvements are reflected in home values.

As discussed in Section II, where the market is aware of efficiency and renewable energy improvements, for example, through green-labeling, home values reliably increase. To maximize opportunities for increasing PACE home values, it is essential that the market is aware of PACE improvements and that appraisals accurately reflect these improvements at the time of sale. *See* Victoria Doyle, Building Industry Research Alliance, *The Role of Appraisals in Energy Efficiency Financing* (May 2012) (prepared for Office of Energy Efficiency and Renewable Energy, DOE).[30]

Accordingly, we propose an additional documentation requirement that could easily be incorporated into Alternative 3. As a part of the PACE process, the required "certificate of completion" for the project, and the "total energy and water cost savings" and the "total cost to the property owner" reflected in the required "audit or feasibility study" (*see* 77 Fed. Reg. 36109) should be packaged into a document that could be referred to as a "PACE Certification." The certificate of completion for the project should contain the type of information and level of detail that would assist appraisers in valuing the improvements. The Appraisal Institute Residential Green and Energy Efficient Addendum provides a general template for the certificate, which could be filled out by the contractor on project completion.[31] The property owner would be required to complete a simple form provided by the local government that would require as attachments the certificate of completion and, in addition, the cost/savings portion of the audit or feasibility study.

The local government would note the existence of a "PACE Certification" in the recorded lien and would make the PACE Certification available in the property records or in a publicly accessible database searchable by Assessor's Parcel Number. PACE programs could inform participants that their properties may be referred as "PACE Certified" (thereby creating a type of green label) until the PACE lien is extinguished. This label could be used, for example, in marketing the home in Multiple Listing Services. Appraisers, real estate agents, and prospective buyers would all have access to the PACE Certification document.

(…continued)
consent will be obtained so that it does not create an unnecessary barrier to PACE, e.g., by providing that mortgage holders are deemed to consent if a PACE program complies with FHFA's requirements.

[30] Available at www.nrel.gov/docs/fy12osti/54329.pdf. The author notes, among other things, that there is a need to improve and increase communication between "stakeholders," including homeowners, financing entities, and appraisers, concerning energy efficiency measures, and to provide evidence of the measures to the appropriate point of contact. *Id*. at pp. 14-15.

[31] See http://www.appraisalinstitute.org/education/green_energy_addendum.aspx. A copy of the current version of the Green Addendum is attached as Exhibit C.

This additional documentation step would further protect the Enterprises in the rare event of foreclosure on a property participating in PACE by ensuring that detailed information relevant to the value the PACE improvements is available in the marketplace.

3. Expert agencies, entities, and resources are available to assist FHFA in filling in any remaining program details.

The Agency states that it has "reservations" about Alternative 3 that relate to program details, specifically, the methodology to be used in computing costs and savings for the required audit or feasibility study and how the "useful life" of the improvement would be determined for purposes of setting the assessment term. 77 Fed. Reg. 36109. In fact, a quick internet search reveals that there are a number of tools currently and readily available that can be used to calculate cost, savings, and useful life. These include, but are not limited to, the Solar Advantage Value Estimator created by the CEC as part of its "Go Solar" program;[32] the PV Value™ Photovoltaic Energy Valuation Model recently developed by Sandia National Laboratory[33] (in consultation with Solar Power Electric Power and the Appraisal Institute);[34] the National Renewable Energy Laboratory's PVWatts™ calculator;[35] various location-specific solar value calculators;[36] DOE's solar water heater calculator;[37] DOE's suite of Energy and Cost Savings Calculators for Energy-Efficient Products;[38] and the Database for Energy Efficient Resources, developed by the CEC and the California Public Utilities Commission, which contains well-documented estimates of energy and peak demand savings values, measure costs, and effective useful life in one data source.[39] These are merely a sampling of the many diverse resources available.

Moreover, we note that DOE and the CEC have extensive expertise in complex program design and regulation related to efficiency and renewable energy, expertise that extends to efficiency and renewable energy cost, savings, and useful life. DOE, the CEC, and other expert agencies and entities, have indicated in their comments at the Advance Notice and Proposed

---

[32] Available at http://www.gosolarcalifornia.org/tools/save.php.

[33] Available at http://energy.sandia.gov/?page_id=8047. The website notes that "[f]or appraisers, the inputs specific to PV in the Residential Green and Energy Efficient Addendum can be used as inputs . . . ."

[34] *See* http://spefl.com/pvvalue.

[35] Available at http://www.nrel.gov/rredc/pvwatts/.

[36] *See, e.g.,* the New Orleans Solar Calculator, available at http://www4.eere.energy.gov/solar/sunshot/resource_center/resources/new_orleans_solar_calculator.

[37] Available at http://energy.gov/energysaver/articles/estimating-cost-and-energy-efficiency-solar-water-heater.

[38] Available at http://www1.eere.energy.gov/femp/technologies/eep_eccalculators.html.

[39] Available at http://www.deeresources.com/.

Rule stages of this rulemaking their willingness to assist FHFA in filling in program details.[40] While adopting Alternative 3 would be more challenging than simply saying "no" to PACE, the record establishes that every standard articulated in Alternative 3 can be formulated based on data, analysis, and reasonable and supported assumptions.

As its final "reservation," FHFA states that "a clear method for enforcing standards would be beneficial." 77 Fed. Reg. 36109. The method for enforcing the standards is plain: local government commitment. Those local governments with operating residential PACE programs have successfully undertaken such diverse tasks as creating experienced contractor lists and contractor criteria, checking participant eligibility, ensuring consumer protection, verifying project completion, recording necessary documents, and controlling risks to the program and to mortgage holders. Local governments have as great an interest – if not a greater interest – than does FHFA in making sure that PACE succeeds for all interested parties.

In sum, none of the Agency's stated concerns about Alternative 3 is a sufficient reason to reject this reasonable and considered alternative.

CONCLUSION

We appreciate the opportunity to comment on the Notice of Proposed Rulemaking and trust that the Agency will give serious consideration to Alternative 3, which would accommodate PACE and serve the public interest.

Sincerely,

/s/
JANILL RICHARDS
Supervising Deputy Attorney General
JASON MALINSKY
Deputy Attorney General

For KAMALA D. HARRIS
Attorney General

Attachments [Note: additional materials cited have been submitted under separate cover]

---

[40] *See, e.g.*, comments of DOE (Mar. 28, 2012) (stating that "DOE has an interest in working with FHFA on developing solutions for investments in residential energy efficiency that are compatible with a stable and strong housing market in America" and "strongly urg[ing] FHFA to partner with relevant stakeholders, including DOE . . . ."); comments of CEC (Mar. 28, 2012) (stating that the CEC "look[s] forward to working with FHFA to facilitate access by homeowners to PACE financing . . . .")

EXHIBIT A

Assembly Bill No. 811

CHAPTER 159

An act to amend Sections 5898.12, 5898.20, 5898.22, and 5898.30 of, and to add Sections 5898.14 and 5898.21 to, the Streets and Highways Code, relating to contractual assessments, and declaring the urgency thereof, to take effect immediately.

[Approved by Governor July 21, 2008. Filed with Secretary of State July 21, 2008.]

LEGISLATIVE COUNSEL'S DIGEST

AB 811, Levine. Contractual assessments: energy efficiency improvements.

Existing law authorizes the legislative body of any city, as defined, to determine that it would be convenient and advantageous to designate an area within which authorized city officials and free and willing property owners may enter into contractual assessments and make arrangements to finance public improvements to specified lots or parcels under certain circumstances. Existing law requires the legislative body to make these determinations by adopting a resolution indicating its intention to do so and requires the resolution to include certain information, including, but not limited to, identification of the kinds of public works that may be financed, a description of the boundaries of the area within which contractual assessments may be entered into, and a description of the proposed arrangements for financing the program. Existing law also directs an appropriate city official to prepare a report to include, among other things, the terms and conditions that would be agreed to by a property owner within the contractual assessment area and the city and identification of the types of facilities that may be financed through the use of contractual assessments.

This bill would additionally authorize a legislative body of any city, as defined, to determine that it would be in the public interest to designate an area within which authorized city officials and free and willing property owners may enter into contractual assessments to finance the installation of distributed generation renewable energy sources or energy efficiency improvements that are permanently fixed to real property, as specified. The bill would require the resolution of intention to include, among other things, the kinds of distributed generation renewable energy sources or energy efficiency improvements that may be financed as well as a statement specifying that it is in the public interest to finance those distributed generation renewable energy sources or energy efficiency improvements. The bill would further require the report to include, among other things, the types of distributed generation renewable energy sources or energy efficiency improvements that may be financed through the use of contractual

assessments. The bill would authorize a property owner, upon written consent of an authorized city official, to purchase directly the related equipment and materials for the installation of distributed generation renewable energy sources or energy efficiency improvements and to contract directly for the installation of those sources or improvements. The bill would make findings and a declaration in this regard.

This bill would declare that it is to take effect immediately as an urgency statute.

The people of the State of California do enact as follows:

SECTION 1. Section 5898.12 of the Streets and Highways Code is amended to read:

5898.12. (a) It is the intent of the Legislature that this chapter should be used to finance public improvements to lots or parcels which are developed and where the costs and time delays involved in creating an assessment district pursuant to other provisions of this division or any other law would be prohibitively large relative to the cost of the public improvements to be financed.

(b) It is also the intent of the Legislature that this chapter should be used to finance the installation of distributed generation renewable energy sources or energy efficiency improvements that are permanently fixed to residential, commercial, industrial, or other real property.

(c) This chapter shall not be used to finance facilities for parcels which are undergoing development.

(d) This chapter shall not be used to finance the purchase or installation of appliances that are not permanently fixed to residential, commercial, industrial, or other real property.

(e) Assessments may be levied pursuant to this chapter only with the free and willing consent of the owner of each lot or parcel on which an assessment is levied at the time the assessment is levied.

SEC. 2. Section 5898.14 is added to the Streets and Highways Code, to read:

5898.14. (a) The Legislature finds all of the following:

(1) Energy conservation efforts, including the promotion of energy efficiency improvements to residential, commercial, industrial, or other real property are necessary to address the issue of global climate change.

(2) The upfront cost of making residential, commercial, industrial, or other real property more energy efficient prevents many property owners from making those improvements. To make those improvements more affordable and to promote the installation of those improvements, it is necessary to authorize an alternative procedure for authorizing assessments to finance the cost of energy efficiency improvements.

(b) The Legislature declares that a public purpose will be served by a contractual assessment program that provides the legislative body of any city with the authority to finance the installation of distributed generation

renewable energy sources and energy efficiency improvements that are permanently fixed to residential, commercial, industrial, or other real property.

SEC. 3. Section 5898.20 of the Streets and Highways Code is amended to read:

5898.20. (a) (1) The legislative body of any city may determine that it would be convenient and advantageous to designate an area within the city, which may encompass the entire city or a lesser portion, within which authorized city officials and property owners may enter into contractual assessments for public improvements and to make financing arrangements pursuant to this chapter.

(2) The legislative body of any city may also determine that it would be convenient, advantageous, and in the public interest to designate an area within the city, which may encompass the entire city or a lesser portion, within which authorized city officials and property owners may enter into contractual assessments to finance the installation of distributed generation renewable energy sources or energy efficiency improvements that are permanently fixed to real property pursuant to this chapter.

(b) The legislative body shall make these determinations by adopting a resolution indicating its intention to do so. The resolution of intention shall include a statement that the city proposes to make contractual assessment financing available to property owners, shall identify the kinds of public works, distributed generation renewable energy sources, or energy efficiency improvements that may be financed, shall describe the boundaries of the area within which contractual assessments may be entered into, and shall briefly describe the proposed arrangements for financing the program. The resolution of intention shall state that it is in the public interest to finance the installation of distributed generation renewable energy sources or energy efficiency improvements, or both, pursuant to paragraph (2) of subdivision (a), if applicable. The resolution shall state that a public hearing should be held at which interested persons may object to or inquire about the proposed program or any of its particulars, and shall state the time and place of the hearing. The resolution shall direct an appropriate city official to prepare a report pursuant to Section 5898.22 and to enter into consultations with the county auditor's office or county controller's office in order to reach agreement on what additional fees, if any, will be charged to the city or county for incorporating the proposed contractual assessments into the assessments of the general taxes of the city or county on real property.

(c) As used in this chapter, each of the following terms has the following meaning:

(1) Notwithstanding Section 5005, "city" means a city, county, or city and county.

(2) "Legislative body" has the same meaning as defined in Section 5006.

SEC. 4. Section 5898.21 is added to the Streets and Highways Code, to read:

5898.21. Notwithstanding any other provision of this chapter, upon the written consent of an authorized city official, the proposed arrangements

for financing the program pertaining to the installation of distributed generation renewable energy sources or energy efficiency improvements that are permanently fixed to real property may authorize the property owner to purchase directly the related equipment and materials for the installation of distributed generation renewable energy sources or energy efficiency improvements and to contract directly for the installation of distributed generation renewable energy sources or energy efficiency improvements that are permanently fixed to the property owner's residential, commercial, industrial, or other real property.

SEC. 5. Section 5898.22 of the Streets and Highways Code is amended to read:

5898.22. The report shall contain all of the following:

(a) A map showing the boundaries of the territory within which contractual assessments are proposed to be offered.

(b) A draft contract specifying the terms and conditions that would be agreed to by a property owner within the contractual assessment area and the city.

(c) A statement of city policies concerning contractual assessments including all of the following:

(1) Identification of types of facilities, distributed generation renewable energy sources, or energy efficiency improvements that may be financed through the use of contractual assessments.

(2) Identification of a city official authorized to enter into contractual assessments on behalf of the city.

(3) A maximum aggregate dollar amount of contractual assessments.

(4) A method for setting requests from property owners for financing through contractual assessments in priority order in the event that requests appear likely to exceed the authorization amount.

(d) A plan for raising a capital amount required to pay for work performed pursuant to contractual assessments. The plan may include amounts to be advanced by the city through funds available to it from any source. The plan may include the sale of a bond or bonds or other financing relationship pursuant to Section 5898.28. The plan shall include a statement of or method for determining the interest rate and time period during which contracting property owners would pay any assessment. The plan shall provide for any reserve fund or funds. The plan shall provide for the apportionment of all or any portion of the costs incidental to financing, administration, and collection of the contractual assessment program among the consenting property owners and the city.

(e) A report on the results of the consultations with the county auditor's office or county controller's office concerning the additional fees, if any, that will be charged to the city or county for incorporating the proposed contractual assessments into the assessments of the general taxes of the city or county on real property, and a plan for financing the payment of those fees.

SEC. 6. Section 5898.30 of the Streets and Highways Code is amended to read:

5898.30. Assessments levied pursuant to this chapter, and the interest and any penalties thereon shall constitute a lien against the lots and parcels of land on which they are made, until they are paid. Division 10 (commencing with Section 8500) applies to the levy and collection of assessments levied pursuant to this chapter, insofar as those provisions are not in conflict with the provisions of this chapter, including, but not limited to, the collection of assessments in the same manner and at the same time as the general taxes of the city on real property are payable and any penalties and remedies and lien priorities in the event of delinquency and default.

SEC. 7. This act is an urgency statute necessary for the immediate preservation of the public peace, health, or safety within the meaning of Article IV of the Constitution and shall go into immediate effect. The facts constituting the necessity are:

In order for legislative bodies of cities and free and willing property owners to enter into contractual assessments to finance the installation of distributed generation renewable energy sources or energy efficiency improvements and for the state to begin to experience the effects of these contractual assessments, such as saving millions of kilowatthours, as early as this summer when usage is the highest, it is necessary that this act take effect immediately.

O

EXHIBIT B

EDMUND G. BROWN JR.
Attorney General

State of California
DEPARTMENT OF JUSTICE

1515 CLAY STREET, 20TH FLOOR
P.O. BOX 70550
OAKLAND, CA 94612-0550

Public: (510) 622-2100
Telephone: (510) 622-2137
Facsimile: (510) 622-2270
E-Mail: Ken.Alex@doj.ca.gov

June 22, 2010

Edward DeMarco, Acting Director
Federal Housing Finance Agency
1700 G. Street, N.W.
Washington, D.C. 20552-0003 FAX: (202) 414 3823

RE: Energy Efficiency and Renewable Energy Assessments (PACE) and Lien Priority

Dear Acting Director DeMarco:

On May 17, 2010, we sent you a letter expressing concern about lender and industry advice letters issued by Fannie Mae and Freddie Mac on May 5, 2010. These advice letters equated financing under Property Assessed Clean Energy (PACE) programs with "loans," and strongly suggested that such "loans," because they have lien priority, would preclude sale of mortgages to Fannie and Freddie. As we have repeatedly made clear to FHFA General Counsel, Alfred Pollard, under California law, PACE financing is achieved through special assessments, not loans. The distinction is key. Like other special assessments, such as those used by California's local governments since the beginning of the last century to finance road paving and sidewalk improvements, unpaid PACE assessments take priority over mortgages. Fannie Mae's and Freddie Mac's own standardized documents recognize the priority of assessment liens.

While the advice letters are ambiguous, the effect they have had in this state is not. The letters have had a devastating impact on PACE programs in California, placing at risk hundreds of millions of dollars of federal stimulus funding, hundreds of millions of dollars of state, local and private funding, and impacting California's efforts to promote green jobs and greenhouse gas emission reductions. Despite requests from the California Attorney General, the Governor, the Vice President, Members of Congress, the Department of Energy, the private lending community, and the Council on Environmental Quality, your agency has taken no action to resolve the situation or even identify a process by which the matter will be resolved.

The FHFA has raised a potentially serious issue – that PACE programs may increase the risk of default by increasing homeowner debt. As the attached hypothetical establishes, however, the practical effect on Fannie Mae's and Freddie Mac's portfolios is minimal, given the relatively small liens that may result from missed PACE assessments and the default rate that reasonably can be expected in PACE communities. Nonetheless, California and the local governments that are attempting to move forward with PACE programs are prepared – immediately – to discuss with you how those risks have already been addressed and minimized through detailed program requirements and "best practices." Depending on what further

concerns the FHFA may have, we commit to working with you to identify and implement further actions as needed. We cannot, however, afford your agency's continued silence. The time to act on this matter is at hand.

There is a great deal at stake here for California and for the nation's economy. We take seriously the FHFA's concerns about mortgage security and are prepared to address those concerns. We ask you to take seriously the need to move forward immediately with California's PACE programs, with energy efficiency and renewable energy retrofit efforts, with federal stimulus funding, and with California's determined efforts to create jobs and economic momentum.

We would like to set up a meeting as soon as possible in order to resolve this matter. We believe that the meeting would benefit from the participation of the Vice President's Office, the Governor's Office, and other officials who have been working extensively on this matter. Please contact me at your earliest convenience by the end of this month so that we can move forward in the most constructive manner possible.

Thank you for your immediate attention.

Sincerely,

KEN ALEX
Senior Assistant Attorney General

For EDMUND G. BROWN JR.
Attorney General

Attachments

cc: Joseph R. Biden Jr., Vice President
Dianne Feinstein, U.S. Senator
Barbara Boxer, U.S. Senator
Steven Chu, Secretary, U.S. Department of Energy
Shaun Donovan, Secretary, U.S. Department of Housing and Urban Development
Timothy Geithner, Secretary, U.S. Department of the Treasury
Carol Browner, Director, White House Office of Energy and Climate Change
Nancy Sutley, Chair, Council on Environmental Quality
Michael J. Williams, President and Chief Executive Officer, Fannie Mae
Charles E. Haldeman, Jr., Chief Executive Officer, Freddie Mac
Arnold Schwarzenegger, Governor, State of California
Bill Lockyer, State Treasurer and Chair, CAEATFA
Karen Douglas, Chair, California Energy Commission

Hypothetical Exploring Risk Associated with PACE Liens
Averaged Over a Portfolio of Mortgages

The impact of the PACE financing on the risk borne by mortgage lenders is minimal. The following mortgage foreclosure scenario shows why:

> A homeowner of a house valued at $300,000 with a $250,000 mortgage seeks $15,000 in PACE financing, reflecting the costs of a renewable energy system and energy efficiency upgrades, less all available rebates and incentives. (Some large solar projects may cost more; efficiency-only upgrades will be substantially less.)
>
> With a 7% interest rate (which is on the high side) and a 20-year payback period, the estimated annual PACE assessment would be $1,470.[1]
>
> The homeowner stops paying the mortgage and property taxes, including assessments. Delinquency on the mortgage occurs when the home owner is less than three monthly payments behind in the mortgage, and default when the homeowner is three or more monthly payments behind; default triggers foreclosure.[2]
>
> At the time of foreclosure for failing to pay the mortgage, it is likely that at most, one PACE assessment of **~$1,500** would have achieved priority lien status. (This is because under California law, there is no acceleration of the entire amount financed for failure to pay an assessment, including a PACE assessment; rather, the new owner assumes the continuing obligation to pay the assessments as they become due.)

If we run the same hypothetical with PACE financing of $20,000, the PACE lien consisting of one missed annual assessment would be $1,960.

This exercise suggests that with a "portfolio" of Fannie/Freddie mortgages that have PACE liens, assuming a high foreclosure rate of 10%, PACE seniority would average $150 per home (10% x $1,500). Using a more reasonable foreclosure rate of 5%, average PACE seniority per home would be a mere $75.

---

[1] Results obtained by using Sonoma County's annual payment calculator, available at http://sonomacountyenergy.org/lower.php?url=calculator.

[2] See California Urban Strategies Council, *California Foreclosure Timeline*, available at http://www.urbanstrategies.org/foreclosure/Timeline/ForeclosureProcessTimelineandInterventions_7_11_07.pdf.

EXHIBIT C

AI Reports®
Form 820.03*

Client File #:		Appraisal File #:	

Residential Green and Energy Efficient Addendum

Client:		
Subject Property:		
City:	State:	Zip:

Additional resources to aid in the valuation of green properties and the completion of this form can be found at
http://www.appraisalinstitute.org/education/green_energy_addendum.aspx

ENERGY EFFICIENT ITEMS

The following items are considered within the appraised value of the subject property:

Insulation	☐ Fiberglass Blown-In ☐ Foam Insulation ☐ Cellulose ☐ Fiberglass Batt Insulation ☐ Other (Describe): ☐ Basement Insulation (Describe): ☐ Floor Insulation (Describe):						R-Value: ☐ Walls ☐ Ceiling ☐ Floor
Water Efficiency	☐ Reclaimed Water System (Explain): ☐ Rain Barrels - #:			☐ Cistern - Size: Gallons ☐ Rain Barrels Provide Irrigation			Location:
Windows	☐ ENERGY STAR®	☐ Low E	☐ High Impact	☐ Storm	☐ Double Pane ☐ Triple Pane	☐ Tinted	☐ Solar Shades
Day Lighting	☐ Skylights – #:	☐ Solar Tubes - #:	☐ ENERGY STAR Light Fixtures		☐ Other (Explain):		
Appliances	ENERGY STAR Appliances: ☐ Range/Top ☐ Dishwasher ☐ Refrigerator ☐ Other:		Water Heater: ☐ Solar ☐ Tankless (On Demand) Size: Gal.		Appliance Energy Source: ☐ Propane ☐ Electric ☐ Natural Gas ☐ Other (Describe):		
HVAC (Describe In Comments Area)	☐ High Efficiency HVAC – SEER: ☐ Programmable Thermostat		☐ Heat Pump ☐ Wind		☐ Thermostat/Controllers ☐ Radiant Floor Heat		☐ Passive Solar ☐ Geothermal
Energy Rating	☐ ENERGY STAR Home ☐ HPwES (Home Performance with ENERGY STAR) ☐ Other (Describe):				☐ Indoor Air PLUS Package ☐ Energy Recovery Ventilator Unit ☐ Certification Attached		
HERS Information	Rating:		Date Rated:		Monthly Energy Savings on Rating: $		
Utility Costs	Average Utility Cost: $ per month based on:				☐ Dashboards - #:		
Energy Audit	Has an energy audit/rating been performed on the subject property? ☐ Yes ☐ No ☐ Unknown If yes, comment on work completed as result of audit.						
Comments							

*NOTICE: The Appraisal Institute publishes this form for use by appraisers where the appraiser deems use of the form appropriate. Depending on the assignment, the appraiser may need to provide additional data, analysis and work product not called for in this form. The Appraisal Institute plays no role in completing the form and disclaims any responsibility for the data, analysis or any other work product provided by the individual appraiser(s).

Client:		Client File #:	
Subject Property:		Appraisal File #:	

Solar Panels

The following items are considered within the appraised value of the subject property:

Description	Array #1 ☐ Leased ☐ Owned	Array #2 ☐ Leased ☐ Owned	Array #3 ☐ Leased ☐ Owned	Array #4 ☐ Leased ☐ Owned
KW				
Age of Panels				
Energy Production Kwh per Array				
Source for Production				
Location (Roof, Ground, Etc.)				
If Roof/Slope for Array				
Azimuth per Array				
Age of Inverter(s)				
Name of Utility Company:		Cost per Kwh charged by Company: $ /Kwh		
Comments (Discuss incentives available for new panels, condition of current panels, and any maintenance issues)				

Green Features

The following items are considered within the appraised value of the subject property:

Certification	Year Certified:	Certifying Organization:	☐ Reviewed on site	☐ Certification attached to this report
Rating	Score:	☐ LEED® Certified: ☐ Silver ☐ Gold ☐ Platinum ☐ Other:		
		☐ ICC-700 *National Green Building Standard* Certified: ☐ Bronze ☐ Silver ☐ Gold ☐ Emerald		
		Certifying Organizations Green Score Range - High Score: Low Score:		
Additions	Explain any additions or changes made to the structure since it was certified:			
	Do changes require recertification to verify rating is still applicable? ☐ Yes ☐ No			
Comments				

Client:		Client File #:	
Subject Property:		Appraisal File #:	

Location - Site

The following items are considered within the appraised value of the subject property:

Walk Score	Score:	Source:	
Public Transportation	☐ Bus – Distance: Blocks	☐ Train – Distance: Blocks	☐ Subway – Distance: Blocks
Site	Orientation - front faces: ☐ East/West ☐ North/South	Landscaping: ☐ Xeriscaped ☐ Zero Impact ☐ Natural	
Comments			

Incentives – Amount of Incentive and Terms

The following items are considered within the appraised value of the subject property:

Federal	
State	
Local	
Source	
Comments	

KAMALA D. HARRIS
Attorney General

State of California
DEPARTMENT OF JUSTICE

1515 CLAY STREET, 20TH FLOOR
P.O. BOX 70550
OAKLAND, CA 94612-0550

Public: (510) 622-2100
Telephone: (510) 622-2130
Facsimile: (510) 622-2270
E-Mail: Janill.Richards@doj.ca.gov

September 12, 2012

Via Electronic and Overnight Mail

Federal Housing Finance Agency
c/o Alfred M. Pollard, General Counsel
Eighth Floor, 400 Seventh Street, S.W.
Washington, D.C. 20024
(Comments/RIN 2590-AA53)

RE: **Expert Reports in Support of the Comments of the California Attorney General on the Federal Housing Finance Agency's Notice of Proposed Rulemaking re Property Assessed Clean Energy**
(RIN 2590-AA53)

The California Attorney General's Office retained the services of Joseph T. Janczyk, Ph.D., and his firm Empire Economics, to conduct a case-study economic analysis of the Sonoma County Energy Independence Program, one of the largest and longest-running Property Assessed Clean Energy (PACE) programs in the nation. We anticipate that the case study will assist the Federal Housing Finance Agency in its pending rulemaking on PACE.

We have attached the two reports prepared by Dr. Janczyk:

- Empire Economics, *Economic Analysis of Mortgage Loan Default Rates, Sonoma County Energy Independence Program (SCEIP)* (June 28, 2012) ("Default Rate Report") (**Exhibit 1**)

- Empire Economics, *Comprehensive Economic Analysis of the Factors Underlying Default, Sonoma County Energy Independence Program (SCEIP)* (August 24, 2012) ("Default Factors Report") (**Exhibit 2**)

Following these reports is a biography for Dr. Janczyk and a firm résumé for Empire Economics (**Exhibit 3**).

We would appreciate it if you would ensure that these reports are placed into the rulemaking record.

Sincerely,

/s/
JANILL RICHARDS
Supervising Deputy Attorney General

For KAMALA D. HARRIS
Attorney General

Attachments

EXHIBIT 1

ECONOMIC ANALYSIS OF RESIDENTIAL MORTGAGE LOAN DEFAULT RATES

SONOMA COUNTY ENERGY INDEPENDENCE PROGRAM (SCEIP)

SONOMA COUNTY, CALIFORNIA

PREPARED BY:

EMPIRE ECONOMICS, INC.
JOSEPH T. JANCZYK, PH.D.

JUNE 28, 2012

OVERVIEW OF CONTENTS

1. INTRODUCTION

The purpose of this report is to perform an economic analysis of the Mortgage Default Rates for the residential properties (owner occupied homes with mortgages) that are in the Sonoma County Energy Independence Program (SCEIP).

Specifically, this involves an analysis of the Mortgage Default Rates for residential properties with mortgages for both Sonoma County and SCEIP, and then a comparison of these Default Rates, to determine if the difference between them is statistically significant.

This analysis demonstrates that the residential properties in SCEIP have a substantially lower Mortgage Default Rate than for Sonoma County, and this difference is statistically significant at the 99%+ level, effectively ruling out that this difference occurs just by chance.

Definition of "Mortgage Default"

A "Mortgage Default" is defined herein as a borrower missing one or more mortgage payments, and then the lender taking action by filing a Notice of Default in the property records.

- If the default is not cured by the borrower, then the next step would be for the lender to take the property to Auction for bids in a public forum; if a bid is sufficient to cover the amount of the mortgage debt, then the sale may be consummated.

- However, if bids are not satisfactory to the lender, typically because they are below mortgage balance, then the property becomes Bank Owned – Real Estate Owned (REO).

For purposes of this Study, "Mortgage Default" includes any property which received a Notice of Default and has not cured the default, and so this includes properties that are "scheduled for auction" as well as properties that are "bank owned".

Note: The above discussion is meant to be a general description of the foreclosure process, and, as such, should not be regarded as being a precise technical legal description of the foreclosure process.

Description of "Statistically Significant"

The term "statistically significant" means that based upon a consideration of the average rates of Mortgage Defaults for properties in SCEIP and Sonoma County, and then taking into consideration their respective standard deviations which allows for variations from their averages, the differences in their average Default Rates are significantly different from each other. An informal way of characterizing statistically significant is that the difference in the Default Rates between SCEIP and Sonoma County is not due to chance.

2. ECONOMIC ANALYSIS OF RESIDENTIAL MORTGAGE LOAN DEFAULT RATES

2-A. METHODOLOGY UNDERLYING THE STATISTICAL ANALYSIS

The types of data that are required for the analysis, along with the relevant formulas for the analysis of these data, are as follows:

$$\text{Residential Mortgage Default Rate for Sonoma County} = \frac{\text{Number of Mortgage Defaults - Sonoma County}}{\text{Total Number Properties/Mortgages - Sonoma County}}$$

$$\text{Residential Mortgage Default Rate for SCEIP} = \frac{\text{Number of Mortgage Defaults - SCEIP}}{\text{Total Number of Properties with Mortgages - SCEIP}}$$

Statistical Significance of Difference in Default Rates: Sonoma County vs. SCEIP

The statistical significance of the difference in the Mortgage Default Rates for the residential properties in SCEIP and Sonoma County is determined by using a standardized t-test.

- The first step is to calculate the average Default Rates for properties in SCEIP and Sonoma County.
- The next step is to calculate the standard deviation for the properties in SCEIP and Sonoma County; this measures the degrees of variation around their respective averages.
- Third, the differences in the Default Rates for SCEIP and Sonoma County, after taking into account their standard deviations from their averages, are compared.

Finally, if the Default Rates for properties in SCEIP and Sonoma County, after allowing for the standard deviation variations from their averages do not overlap, then the difference between them is considered to be statistically significant.

Therefore, the use of the relevant empirical data, along with the statistical formula, will determine if Mortgage Default Rates for residential properties with mortgages for SCEIP are different than those for Sonoma County in a statistically significant manner.

2-B. NUMBER OF TOTAL AND RESIDENTIAL MORTGAGE DEFAULTS: SONOMA COUNTY AND SCEIP

The Mortgage Default Data were compiled on May 28, 2012 from Foreclosure Radar, a respectable and well-recognized firm that specializes in gathering Mortgage Default Information for properties that are located in California.

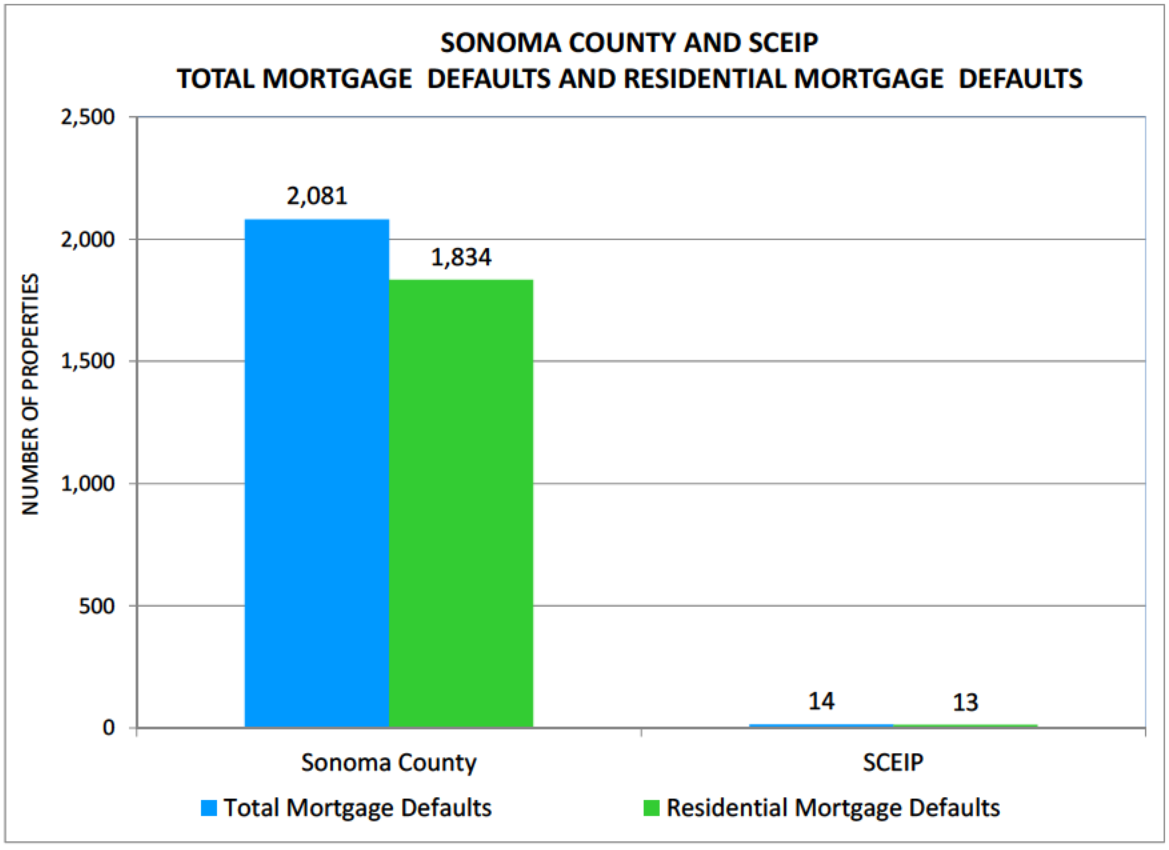
Accordingly, for Sonoma County and SCEIP, the total number of residential and non-residential properties that have Mortgage Defaults, along with only the residential properties that have Mortgage Defaults, are as follows:

Sonoma County:

Total Default Properties:	2,081 - Residential and Non-Residential*
Residential Default Properties:	1,834 - Residential Only

SCEIP:

Total Default Properties:	14 - Residential and Non-Residential
Residential Default Properties:	13 - Residential Only**



* Includes single-family, multi-family, commercial, agricultural, and all other land uses.

** Excludes the single SCEIP property in default that has a non-residential land-use (agricultural).

2-C. NUMBER OF RESIDENTIAL PROPERTIES WITH MORTGAGES: SONOMA COUNTY AND SCEIP

To determine the percentage shares of properties in Mortgage Default, it is critical to accurately identify the TOTAL number of residential properties with mortgages in Sonoma County and SCEIP; accordingly, these are as follows:

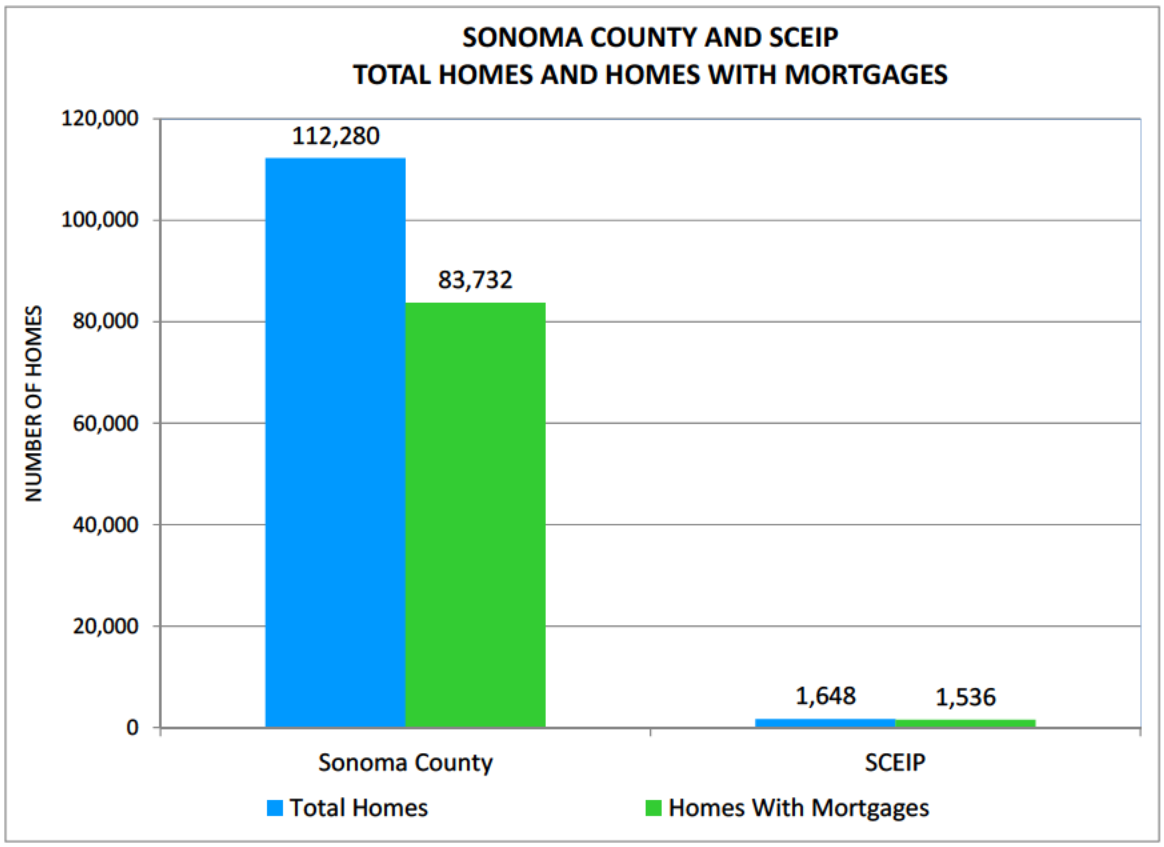
Sonoma County: Source of Data: 2010 Census

Number of Owner Occupied Homes:	112,280
Number of Homes with Mortgages:	83,732

SCEIP: Source of Data: Sonoma County, Auditor-Controller Treasurer-Tax Collector

Number of Homes:	1,648
Number of Homes with Mortgages:	1,536

(Based upon an analysis performed by Sonoma County in October 2011, 93.2% of the homes in SCEIP had mortgage loans.)



2-D. MORTGAGE LOAN DEFAULT RATES FOR RESIDENTIAL PROPERTIES WITH MORTGAGES: SONOMA COUNTY AND SCEIP

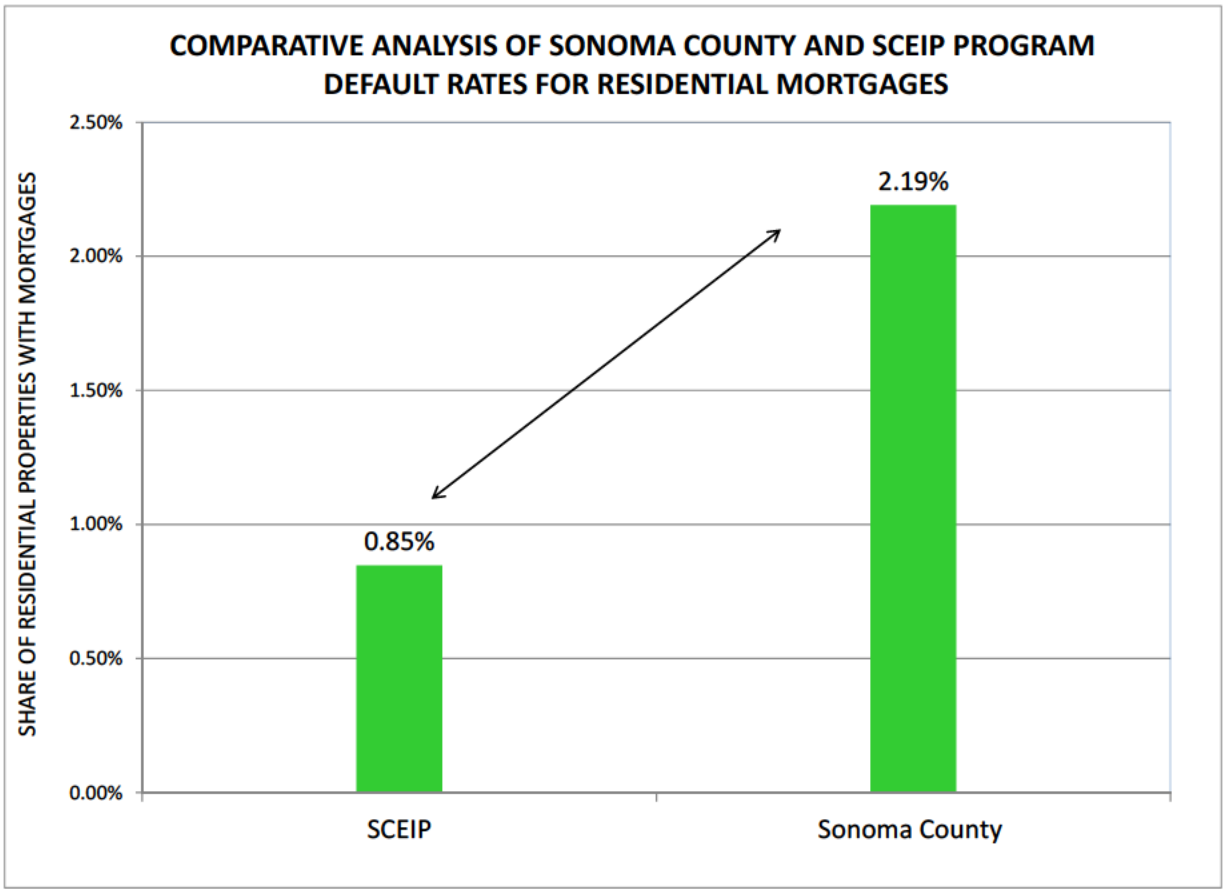
The shares of properties in Mortgage Default are now calculated, based upon the number of residential properties in Mortgage Default as compared to the total number of residential properties with mortgages, for both Sonoma County and SCEIP:

Sonoma County: Share of Residential Homes in Default: 2.19%

Number of Residential Mortgage Defaults:	1,834
Number of Homes with Mortgages:	83,732

SCEIP: Share of Residential Homes in Default: 0.85%

Number of Residential Mortgage Defaults:	13
Number of Homes with Mortgages:	1,536



2-E. STATISTICAL SIGNIFICANCE OF THE DIFFERENCES IN MORTGAGE LOAN DEFAULT RATES FOR RESIDENTIAL PROPERTY: SONOMA COUNTY AND SCEIP

The difference in the Mortgage Default Rates for Sonoma County and SCEIP appears to be substantial, 2.19% versus 0.85%, respectively, but it is necessary to perform a statistical test to identify the significance of this differential.

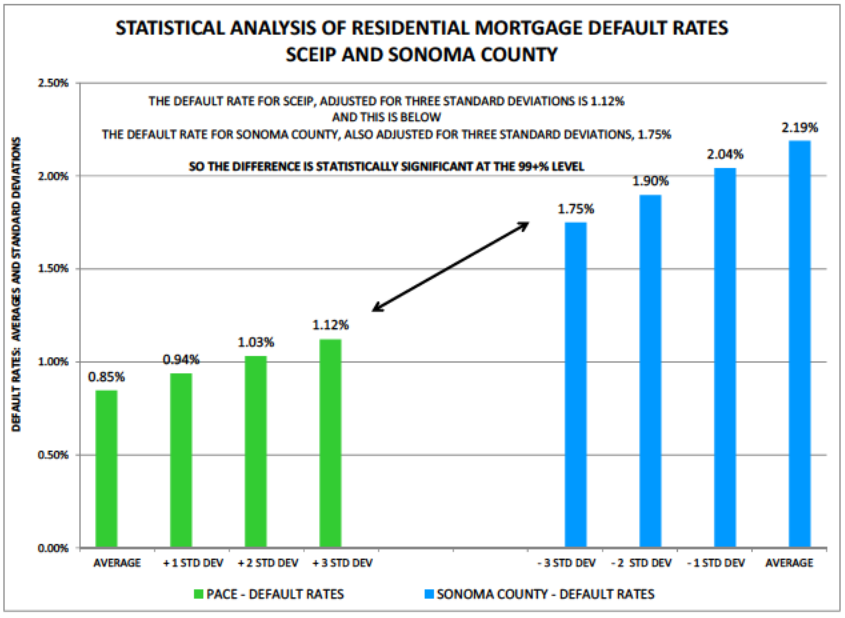
The statistical test that is relevant is called the "t-test" and this takes into account the "average" Mortgage Default Rates, as set-forth above, as well as their variability, which is measured by their standard deviations.

Accordingly, the relevant data for performing this t-test is as follows:

Sonoma County: Total Number of Residential Mortgage Properties: 83,732
Average Default Rate: 2.19%
Standard Deviation: 0.15%
Three Standard Deviations Below the Average: 1.75%

SCEIP: Total Number of Residential Mortgage Properties: 1,536
Average Default Rate: 0.85%
Standard Deviation: 0.09%
Three Standard Deviations Above the Average: 1.12%

So, based upon a standard t-test, which considers the Default Rate Averages as well as their Standard Deviations, the Default Rates for Sonoma County (1.75% lower bound) and SCEIP (1.12% upper bound) do not overlap, and so the difference is highly statistically significant, at the 99%+ level.



3. CONCLUSIONS ON RESIDENTIAL MORTGAGE DEFAULTS FOR SONOMA COUNTY AND SCEIP

The economic analysis of the Mortgage Default Rates for the residential properties that are in the Sonoma County Energy Independence Program (SCEIP) demonstrated the following:

- The Mortgage Default rates for the residential properties with mortgages is only 0.85% (less than 1%) for SCEIP and 2.19% (more than 2%) for Sonoma County.

- From a statistical perspective, this Mortgage Default differential of 1.34% between SCEIP and Sonoma County, taking into account their respective standard deviations, is highly significant, at the 99%+ level, effectively ruling out that this difference occurs just by chance.

Therefore, based upon the empirical data along with the statistical analysis, the properties in SCEIP have a substantially lower Mortgage Default Rate than for Sonoma County, and this difference is statistically significant at the 99% + level.

For additional information on the SCEIP Mortgage Default properties, refer to the Appendix.

4. NUMBER OF SCEIP RESIDENTIAL PROPERTIES IN MORTGAGE DEFAULT NOT SUFFICIENT FOR A CROSS-COMPARISON ANALYSIS OF MORTGAGE LOAN CHARACTERISTICS

Sonoma County California was chosen as a strategic area to conduct research, since it is regarded as having the largest number of properties in a PACE program, as compared to other public entities.

However, due to the minimal number of Mortgage Defaults for SCEIP, a level that is significantly statistically lower than for Sonoma County as a whole, there are NOT a sufficient number of SCEIP Properties in Mortgage Default to conduct various types of cross-comparison analysis of the mortgage loan characteristics for PACE vs. non-PACE properties.

Specifically, since there are only 13 Mortgage Default residential properties in SCEIP, there is NOT a sufficient number of such properties to perform a reliable statistical analysis of cross comparisons of their mortgage loan characteristics.

DISCLAIMER REGARDING USE OF STUDY

The State of California Department of Justice engaged Empire Economics to perform a study of the Sonoma County Energy Independence Program, a Property Assessed Clean Energy (PACE) program.

The stated purpose of the study is to inform the public rulemaking of the Federal Housing Finance Agency (FHFA) on PACE, which was instituted on January 26, 2012. Use of this Study, or parts thereof, for any other purpose is an unauthorized use of this Study.

Empire Economics hereby disclaims any and all responsibility or liability resulting from the FHFA's rulemaking, the FHFA's final PACE rule, or from any unauthorized uses.

APPENDIX

DETAILED INFORMATION ON THE

SCEIP MORTGAGE DEFAULT PROPERTIES

The following data on the 14 SCEIP Default Properties (residential and agricultural) was compiled from Core Logic Real Quest, which obtains its information from public records as well as other sources.

Personal information appearing on these records has been redacted.

This data is being provided for informational purposes only;

Empire Economics makes no warranty regarding its accuracy/reliability.

Records: 1 - 10 Displaying Page: 1 2 of 2 [>]

Property Detail Report

For Property Located At

[redacted]

CoreLogic RealQuest Professional

Record #: **1**

Owner Information:

Owner Name:	[redacted]		
Mailing Address:			
Phone Number:		Vesting Codes:	**HW / / JT**

Location Information:

Legal Description:	**MAP E5 74**		
County:	**SONOMA, CA**	APN:	[redacted]
Census Tract / Block:	**1539.03 / 4**	Alternate APN:	
Township-Range-Sect:		Subdivision:	
Legal Book/Page:		Map Reference:	**74-F5 / 322-H2**
Legal Lot:	**4**	Tract #:	
Legal Block:		School District:	**HEALDSBURG**
Market Area:		Munic/Township:	
Neighbor Code:			

Owner Transfer Information:

Recording/Sale Date:	**10/03/2006 / 09/26/2006**	Deed Type:	**GRANT DEED**
Sale Price:		1st Mtg Document #:	[redacted]
Document #:	[redacted]		

Last Market Sale Information:

Recording/Sale Date:	/	1st Mtg Amount/Type:	/
Sale Price:		1st Mtg Int. Rate/Type:	/
Sale Type:		1st Mtg Document #:	
Document #:		2nd Mtg Amount/Type:	/
Deed Type:		2nd Mtg Int. Rate/Type:	/
Transfer Document #:		Price Per SqFt:	
New Construction:		Multi/Split Sale:	
Title Company:			
Lender:			
Seller Name:			

Prior Sale Information:

Prior Rec/Sale Date:	/	Prior Lender:	
Prior Sale Price:		Prior 1st Mtg Amt/Type:	/
Prior Doc Number:		Prior 1st Mtg Rate/Type:	/
Prior Deed Type:			

Property Characteristics:

Gross Area:		Parking Type:	**GARAGE**	Construction:	**WOOD FRAME/CB**
Living Area:	**1,770**	Garage Area:	**864**	Heat Type:	**FLOOR FURNACE**
Tot Adj Area:		Garage Capacity:	**3**	Exterior wall:	**WOOD**
Above Grade:		Parking Spaces:	**3**	Porch Type:	
Total Rooms:	**6**	Basement Area:		Patio Type:	
Bedrooms:	**2**	Finish Bsmnt Area:		Pool:	
Bath(F/H):	**1 /**	Basement Type:		Air Cond:	**YES**
Year Built / Eff:	**1934 /**	Roof Type:		Style:	**L-SHAPE**
Fireplace:	**Y / 1**	Foundation:	**RAISED**	Quality:	**AVERAGE**
# of Stories:	**1.00**	Roof Material:	**WOOD SHAKE**	Condition:	

Other Improvements: **LAUNDRY ROOM**

Site Information:

SINGLE FAM

Zoning:	CITYHE	Acres:	0.22	County Use:	DWELLING (0010)
Lot Area:	9,583	Lot Width/Depth:	72 x 137	State Use:	
Land Use:	SFR	Res/Comm Units:	1 /	Water Type:	PUBLIC
Site Influence:				Sewer Type:	PUBLIC SERVICE

Tax Information:

Total Value:	$177,039	Assessed Year:	2011	Property Tax:	$6,287.16
Land Value:	$53,364	Improved %:	70%	Tax Area:	002016
Improvement Value:	$123,675	Tax Year:	2011	Tax Exemption:	
Total Taxable Value:	$177,039				

Property Detail Report

For Property Located At

[redacted]

CoreLogic RealQuest Professional

Record #: **2**

Owner Information:

Owner Name:	[redacted]		
Mailing Address:			
Phone Number:		Vesting Codes:	HW / / JT

Location Information:

Legal Description:	MAP D3 00183		
County:	SONOMA, CA	APN:	[redacted]
Census Tract / Block:	1509.01 / 5	Alternate APN:	
Township-Range-Sect:		Subdivision:	LIBERTY MDWS
Legal Book/Page:		Map Reference:	183-D3 / 465-C5
Legal Lot:	13	Tract #:	
Legal Block:		School District:	PETALUMA
Market Area:		Munic/Township:	
Neighbor Code:			

Owner Transfer Information:

Recording/Sale Date:	/	Deed Type:	
Sale Price:		1st Mtg Document #:	
Document #:			

Last Market Sale Information:

Recording/Sale Date:	12/31/2008 / 12/28/2008	1st Mtg Amount/Type:	$294,364 / FHA
Sale Price:	$298,500	1st Mtg Int. Rate/Type:	5.38 /
Sale Type:	FULL	1st Mtg Document #:	[redacted]
Document #:	[redacted]	2nd Mtg Amount/Type:	/
Deed Type:	GRANT DEED	2nd Mtg Int. Rate/Type:	/
Transfer Document #:		Price Per SqFt:	$170.96
New Construction:		Multi/Split Sale:	
Title Company:	FIDELITY NATIONAL TITLE CO		
Lender:	PLAZA HM MTG INC		
Seller Name:	[redacted]		

Prior Sale Information:

Prior Rec/Sale Date:	11/05/1999 / 11/03/1999	Prior Lender:	FTM MTG CO
Prior Sale Price:	$212,500	Prior 1st Mtg Amt/Type:	$148,750 / CONV
Prior Doc Number:	[redacted]	Prior 1st Mtg Rate/Type:	/ FIX
Prior Deed Type:	GRANT DEED		

Property Characteristics:

Gross Area:		Parking Type:	GARAGE	Construction:	WOOD FRAME/CB
Living Area:	1,746	Garage Area:	264	Heat Type:	
Tot Adj Area:		Garage Capacity:		Exterior wall:	
Above Grade:		Parking Spaces:	1	Porch Type:	

Total Rooms:	4	Basement Area:	480	Patio Type:	PATIO
Bedrooms:	2	Finish Bsmnt Area:		Pool:	
Bath(F/H):	3 /	Basement Type:	BASEMENT	Air Cond:	YES
Year Built / Eff:	1984 /	Roof Type:		Style:	L-SHAPE
Fireplace:	Y / 1	Foundation:		Quality:	GOOD
# of Stories:	3.00	Roof Material:		Condition:	
Other Improvements:	OPEN DECK				

Site Information:

Zoning:	CITYPE	Acres:	0.02	County Use:	PLANNED UNIT RESID (0015)
Lot Area:	873	Lot Width/Depth:	x	State Use:	
Land Use:	PUD	Res/Comm Units:	1 /	Water Type:	
Site Influence:				Sewer Type:	

Tax Information:

Total Value:	$299,782	Assessed Year:	2011	Property Tax:	$4,294.76
Land Value:	$120,616	Improved %:	60%	Tax Area:	003000
Improvement Value:	$179,166	Tax Year:	2011	Tax Exemption:	
Total Taxable Value:	$299,782				

Property Detail Report

For Property Located At

[redacted]

CoreLogic RealQuest Professional

Record #: 3

Owner Information:

Owner Name:	[redacted]		
Mailing Address:			
Phone Number:		Vesting Codes:	HW / / JT

Location Information:

Legal Description:	LOT 1		
County:	SONOMA, CA	APN:	[redacted]
Census Tract / Block:	1530.01 / 2	Alternate APN:	
Township-Range-Sect:		Subdivision:	PAGE COUNTRY ESTATES PH 01
Legal Book/Page:		Map Reference:	129-A4 / 384-D4
Legal Lot:	1	Tract #:	
Legal Block:		School District:	SANTA ROSA CITY
Market Area:		Munic/Township:	
Neighbor Code:			

Owner Transfer Information:

Recording/Sale Date:	/	Deed Type:	
Sale Price:		1st Mtg Document #:	
Document #:			

Last Market Sale Information:

Recording/Sale Date:	04/15/2002 / 04/05/2002	1st Mtg Amount/Type:	$264,000 / CONV
Sale Price:	$335,000	1st Mtg Int. Rate/Type:	7.25 / ADJ
Sale Type:	FULL	1st Mtg Document #:	[redacted]
Document #:	[redacted]	2nd Mtg Amount/Type:	$66,000 / CONV
Deed Type:	GRANT DEED	2nd Mtg Int. Rate/Type:	/ FIXED
Transfer Document #:		Price Per SqFt:	$197.99
New Construction:		Multi/Split Sale:	
Title Company:	FIRST AMERICAN TITLE		
Lender:	CHAPEL MTG		
Seller Name:	[redacted]		

Prior Sale Information:

Prior Rec/Sale Date:	07/16/1996 /	Prior Lender:	

Prior Sale Price:	$10,000	Prior 1st Mtg Amt/Type:	/
Prior Doc Number:	[redacted]	Prior 1st Mtg Rate/Type:	/
Prior Deed Type:	QUIT CLAIM DEED		

Property Characteristics:

Gross Area:		Parking Type:	GARAGE	Construction:	WOOD FRAME/CB
Living Area:	1,692	Garage Area:	506	Heat Type:	
Tot Adj Area:		Garage Capacity:		Exterior wall:	
Above Grade:		Parking Spaces:	2	Porch Type:	
Total Rooms:	5	Basement Area:		Patio Type:	PATIO
Bedrooms:	3	Finish Bsmnt Area:		Pool:	
Bath(F/H):	2 /	Basement Type:		Air Cond:	YES
Year Built / Eff:	1981 /	Roof Type:		Style:	UNKNOWN
Fireplace:	Y / 1	Foundation:		Quality:	GOOD
# of Stories:	2.00	Roof Material:		Condition:	
Other Improvements:	OPEN DECK				

Site Information:

Zoning:	CITYSR	Acres:	0.15	County Use:	SINGLE FAM DWELLING (0010)
Lot Area:	6,534	Lot Width/Depth:	x	State Use:	
Land Use:	SFR	Res/Comm Units:	1 /	Water Type:	
Site Influence:				Sewer Type:	

Tax Information:

Total Value:	$314,000	Assessed Year:	2011	Property Tax:	$5,422.62
Land Value:	$105,000	Improved %:	67%	Tax Area:	004002
Improvement Value:	$209,000	Tax Year:	2011	Tax Exemption:	HOMEOWNER
Total Taxable Value:	$307,000				

Property Detail Report

For Property Located At

[redacted]

CoreLogic RealQuest Professional

Record #: **4**

Owner Information:

Owner Name:	[redacted]		
Mailing Address:			
Phone Number:		Vesting Codes:	SW / /

Location Information:

Legal Description:	PARCEL MAPS 194 PG 5 UNIT 25 LOT 1,2		
County:	SONOMA, CA	APN:	[redacted]
Census Tract / Block:	1515.02 / 1	Alternate APN:	
Township-Range-Sect:		Subdivision:	
Legal Book/Page:		Map Reference:	130-A6 / 384-J7
Legal Lot:	1	Tract #:	
Legal Block:		School District:	SANTA ROSA CITY
Market Area:		Munic/Township:	
Neighbor Code:			

Owner Transfer Information:

Recording/Sale Date:	/	Deed Type:	
Sale Price:		1st Mtg Document #:	
Document #:			

Last Market Sale Information:

Recording/Sale Date:	04/10/2012 / 04/02/2012	1st Mtg Amount/Type:	$98,400 / CONV
Sale Price:	$123,000	1st Mtg Int. Rate/Type:	/
Sale Type:	FULL	1st Mtg Document #:	[redacted]
Document #:	[redacted]	2nd Mtg Amount/Type:	/

Deed Type:	GRANT DEED	2nd Mtg Int. Rate/Type:	/
Transfer Document #:		Price Per SqFt:	$98.01
New Construction:		Multi/Split Sale:	
Title Company:	FIRST AMERICAN TITLE		
Lender:	LAND HM FIN'L SVCS		
Seller Name:	[redacted]		

Prior Sale Information:

Prior Rec/Sale Date:	04/26/2005 / 04/20/2005	Prior Lender:	FINANCE AMERICA LLC
Prior Sale Price:	$300,000	Prior 1st Mtg Amt/Type:	$269,910 / CONV
Prior Doc Number:	[redacted]	Prior 1st Mtg Rate/Type:	6.49 / ADJ
Prior Deed Type:	GRANT DEED		

Property Characteristics:

Gross Area:		Parking Type:		Construction:	WOOD FRAME/CB
Living Area:	1,255	Garage Area:		Heat Type:	
Tot Adj Area:		Garage Capacity:		Exterior wall:	
Above Grade:		Parking Spaces:		Porch Type:	
Total Rooms:	3	Basement Area:		Patio Type:	PATIO
Bedrooms:	2	Finish Bsmnt Area:		Pool:	
Bath(F/H):	2 /	Basement Type:		Air Cond:	YES
Year Built / Eff:	1975 /	Roof Type:		Style:	U-SHAPE
Fireplace:	/	Foundation:		Quality:	GOOD
# of Stories:	1.00	Roof Material:		Condition:	
Other Improvements:	OPEN DECK				

Site Information:

Zoning:	CITYSR	Acres:	0.03	County Use:	CONDOMINIUM UNIT (0011)
Lot Area:	1,210	Lot Width/Depth:	x	State Use:	
Land Use:	CONDOMINIUM	Res/Comm Units:	24 /	Water Type:	
Site Influence:				Sewer Type:	

Tax Information:

Total Value:	$146,000	Assessed Year:	2011	Property Tax:	$2,271.28
Land Value:	$58,000	Improved %:	60%	Tax Area:	004002
Improvement Value:	$88,000	Tax Year:	2011	Tax Exemption:	
Total Taxable Value:	$139,000				

Property Detail Report

For Property Located At

[redacted]

CoreLogic RealQuest Professional

Record #: **5**

Owner Information:

Owner Name:	[redacted]		
Mailing Address:			
Phone Number:		Vesting Codes:	MM / / SE

Location Information:

Legal Description:			
County:	SONOMA, CA	APN:	[redacted]
Census Tract / Block:	1526.00 / 2	Alternate APN:	
Township-Range-Sect:		Subdivision:	
Legal Book/Page:		Map Reference:	118-D5 / 365-C6
Legal Lot:		Tract #:	
Legal Block:		School District:	SANTA ROSA CITY
Market Area:		Munic/Township:	
Neighbor Code:			

Owner Transfer Information:

Recording/Sale Date:	10/26/2004 / 10/26/2004	Deed Type:	GRANT DEED
Sale Price:		1st Mtg Document #:	
Document #:	[redacted]		

Last Market Sale Information:

Recording/Sale Date:	04/27/2001 /	1st Mtg Amount/Type:	/
Sale Price:		1st Mtg Int. Rate/Type:	/
Sale Type:	N	1st Mtg Document #:	
Document #:	[redacted]	2nd Mtg Amount/Type:	/
Deed Type:	INTERSPOUSAL DEED TRANSFER	2nd Mtg Int. Rate/Type:	/
Transfer Document #:		Price Per SqFt:	
New Construction:		Multi/Split Sale:	
Title Company:	FIDELITY NATIONAL TITLE INSURA		
Lender:			
Seller Name:	[redacted]		

Prior Sale Information:

Prior Rec/Sale Date:	/	Prior Lender:	
Prior Sale Price:		Prior 1st Mtg Amt/Type:	/
Prior Doc Number:		Prior 1st Mtg Rate/Type:	/
Prior Deed Type:			

Property Characteristics:

Gross Area:		Parking Type:	GARAGE	Construction:	WOOD FRAME/CB
Living Area:	2,800	Garage Area:	692	Heat Type:	
Tot Adj Area:		Garage Capacity:		Exterior wall:	
Above Grade:		Parking Spaces:	2	Porch Type:	
Total Rooms:	8	Basement Area:		Patio Type:	PATIO
Bedrooms:	4	Finish Bsmnt Area:		Pool:	
Bath(F/H):	3 /	Basement Type:		Air Cond:	YES
Year Built / Eff:	1976 /	Roof Type:		Style:	L-SHAPE
Fireplace:	Y / 1	Foundation:		Quality:	GOOD
# of Stories:	2.00	Roof Material:		Condition:	
Other Improvements:	OPEN DECK				

Site Information:

Zoning:	RR5	Acres:	1.00	County Use:	RURAL RESID-1 RESID (0051)
Lot Area:	43,560	Lot Width/Depth:	x	State Use:	
Land Use:	RURAL HOMESITE	Res/Comm Units:	1 /	Water Type:	
Site Influence:				Sewer Type:	

Tax Information:

Total Value:	$559,000	Assessed Year:	2011	Property Tax:	$7,941.16
Land Value:	$203,000	Improved %:	64%	Tax Area:	148002
Improvement Value:	$356,000	Tax Year:	2011	Tax Exemption:	
Total Taxable Value:	$559,000				

Property Detail Report

For Property Located At

[redacted]

CoreLogic RealQuest Professional

Record #: **6**

Owner Information:

Owner Name:	[redacted]		
Mailing Address:			
Phone Number:		Vesting Codes:	HW / U /

Location Information:

Legal Description:	LOT 28		
County:	SONOMA, CA	APN:	[redacted]
Census Tract / Block:	1528.01 / 4	Alternate APN:	
Township-Range-Sect:		Subdivision:	SAN MIGUEL
Legal Book/Page:		Map Reference:	128-F1 / 384-B1
Legal Lot:	28	Tract #:	
Legal Block:		School District:	SANTA ROSA CITY
Market Area:		Munic/Township:	
Neighbor Code:			

Owner Transfer Information:

Recording/Sale Date:	/	Deed Type:	
Sale Price:		1st Mtg Document #:	
Document #:			

Last Market Sale Information:

Recording/Sale Date:	06/30/1995 /	1st Mtg Amount/Type:	$139,600 / CONV
Sale Price:	$175,000	1st Mtg Int. Rate/Type:	/ FIXED
Sale Type:	FULL	1st Mtg Document #:	
Document #:	[redacted]	2nd Mtg Amount/Type:	/
Deed Type:	GRANT DEED	2nd Mtg Int. Rate/Type:	/
Transfer Document #:		Price Per SqFt:	$122.55
New Construction:		Multi/Split Sale:	
Title Company:	NORTHBAY TITLE CO.		
Lender:	CROSSLAND MTG CORP		
Seller Name:	[redacted]		

Prior Sale Information:

Prior Rec/Sale Date:	10/05/1983 /	Prior Lender:	
Prior Sale Price:	$95,000	Prior 1st Mtg Amt/Type:	/
Prior Doc Number:	[redacted]	Prior 1st Mtg Rate/Type:	/
Prior Deed Type:	DEED (REG)		

Property Characteristics:

Gross Area:		Parking Type:	GARAGE	Construction:	WOOD FRAME/CB
Living Area:	1,428	Garage Area:	460	Heat Type:	
Tot Adj Area:		Garage Capacity:		Exterior wall:	
Above Grade:		Parking Spaces:	1	Porch Type:	
Total Rooms:	5	Basement Area:		Patio Type:	
Bedrooms:	3	Finish Bsmnt Area:		Pool:	
Bath(F/H):	2 /	Basement Type:		Air Cond:	YES
Year Built / Eff:	1983 /	Roof Type:		Style:	L-SHAPE
Fireplace:	Y / 1	Foundation:		Quality:	AVERAGE
# of Stories:	1.00	Roof Material:		Condition:	
Other Improvements:					

Site Information:

Zoning:	CITYSR	Acres:	0.25	County Use:	SINGLE FAM DWELLING (0010)
Lot Area:	10,890	Lot Width/Depth:	x	State Use:	
Land Use:	SFR	Res/Comm Units:	1 /	Water Type:	
Site Influence:				Sewer Type:	

Tax Information:

Total Value:	$226,985	Assessed Year:	2011	Property Tax:	$5,743.52
Land Value:	$90,896	Improved %:	60%	Tax Area:	004027
Improvement Value:	$136,089	Tax Year:	2011	Tax Exemption:	HOMEOWNER
Total Taxable Value:	$219,985				

Property Detail Report

For Property Located At

CoreLogic RealQuest Professional

[redacted]

Record #: **7**

Owner Information:

Owner Name:	[redacted]		
Mailing Address:			
Phone Number:		Vesting Codes:	/ / TR

Location Information:

Legal Description:	OFFICIAL RECS 1118 PG471		
County:	SONOMA, CA	APN:	[redacted]
Census Tract / Block:	1513.09 / 1	Alternate APN:	
Township-Range-Sect:		Subdivision:	COTATI RHO
Legal Book/Page:		Map Reference:	165-E1 / 425-D6
Legal Lot:		Tract #:	
Legal Block:		School District:	PETALUMA
Market Area:		Munic/Township:	
Neighbor Code:			

Owner Transfer Information:

Recording/Sale Date:	07/10/2009 / 06/16/2009	Deed Type:	GRANT DEED
Sale Price:		1st Mtg Document #:	
Document #:	[redacted]		

Last Market Sale Information:

Recording/Sale Date:	01/15/1992 /	1st Mtg Amount/Type:	$42,000 / PRIVATE PARTY
Sale Price:	$212,000	1st Mtg Int. Rate/Type:	/ FIXED
Sale Type:	FULL	1st Mtg Document #:	
Document #:	[redacted]	2nd Mtg Amount/Type:	/
Deed Type:	GRANT DEED	2nd Mtg Int. Rate/Type:	/
Transfer Document #:		Price Per SqFt:	$47.22
New Construction:		Multi/Split Sale:	
Title Company:	NORTHBAY TITLE CO.		
Lender:	PRIVATE INDIVIDUAL		
Seller Name:	[redacted]		

Prior Sale Information:

Prior Rec/Sale Date:	08/18/1976 /	Prior Lender:	
Prior Sale Price:	$25,000	Prior 1st Mtg Amt/Type:	/
Prior Doc Number:	[redacted]	Prior 1st Mtg Rate/Type:	/
Prior Deed Type:	GRANT DEED		

Property Characteristics:

Year Built / Eff:	1991 /	Total Rooms/Offices:	8	Garage Area:	1026
Gross Area:		Total Restrooms:	3.00	Garage Capacity:	
Building Area:	4,490	Roof Type:		Parking Spaces:	
Tot Adj Area:		Roof Material:		Heat Type:	
Above Grade:		Construction:	WOOD FRAME/CB	Air Cond:	YES
# of Stories:	1.00	Foundation:		Pool:	
Other Improvements:	OPEN DECK	Exterior wall:		Quality:	GOOD
		Basement Area:		Condition:	

Site Information:

Zoning:	DA20/3	Acres:	24.36	County Use:	PASTURE W/RESID (0541)
Lot Area:	1,061,122	Lot Width/Depth:	x	State Use:	
Land Use:	PASTURE	Commercial Units:		Water Type:	
Site Influence:		Sewer Type:		Building Class:	D075D

Tax Information:

Total Value:	$895,109	Assessed Year:	2011	Property Tax:	$23,123.80
Land Value:	$300,952	Improved %:	66%	Tax Area:	138012
Improvement Value:	$594,157	Tax Year:	2011	Tax Exemption:	HOMEOWNER

Total Taxable Value: **$888,109**

Property Detail Report

For Property Located At

[redacted]

CoreLogic RealQuest Professional

Record #: **8**

Owner Information:

Owner Name:	[redacted]		
Mailing Address:			
Phone Number:		Vesting Codes:	UW / /

Location Information:

Legal Description:	OFFICIAL RECS 420 PG 8 LOT 106		
County:	SONOMA, CA	APN:	[redacted]
Census Tract / Block:	1513.11 / 3	Alternate APN:	
Township-Range-Sect:		Subdivision:	SPRECKELS PLACE 02
Legal Book/Page:		Map Reference:	165-A3 / 444-J1
Legal Lot:	106	Tract #:	
Legal Block:		School District:	COTATI ROHNERT PARK
Market Area:		Munic/Township:	
Neighbor Code:			

Owner Transfer Information:

Recording/Sale Date:	01/31/2002 / 01/22/2002	Deed Type:	GRANT DEED
Sale Price:		1st Mtg Document #:	[redacted]
Document #:	[redacted]		

Last Market Sale Information:

Recording/Sale Date:	07/21/1989 / 00/1989	1st Mtg Amount/Type:	$138,000 / CONV
Sale Price:	$186,500	1st Mtg Int. Rate/Type:	/
Sale Type:	FULL	1st Mtg Document #:	[redacted]
Document #:	[redacted]	2nd Mtg Amount/Type:	/
Deed Type:	GRANT DEED	2nd Mtg Int. Rate/Type:	/
Transfer Document #:		Price Per SqFt:	$91.51
New Construction:		Multi/Split Sale:	
Title Company:	NORTH BAY TITLE		
Lender:	WESTERN BK		
Seller Name:	[redacted]		

Prior Sale Information:

Prior Rec/Sale Date:	/	Prior Lender:	
Prior Sale Price:		Prior 1st Mtg Amt/Type:	/
Prior Doc Number:		Prior 1st Mtg Rate/Type:	/
Prior Deed Type:			

Property Characteristics:

Gross Area:		Parking Type:	GARAGE	Construction:	WOOD FRAME/CB
Living Area:	2,038	Garage Area:	442	Heat Type:	
Tot Adj Area:		Garage Capacity:		Exterior wall:	
Above Grade:		Parking Spaces:	1	Porch Type:	
Total Rooms:	8	Basement Area:		Patio Type:	
Bedrooms:	4	Finish Bsmnt Area:		Pool:	
Bath(F/H):	3 /	Basement Type:		Air Cond:	YES
Year Built / Eff:	1989 /	Roof Type:		Style:	U-SHAPE
Fireplace:	Y / 1	Foundation:		Quality:	AVERAGE
# of Stories:	2.00	Roof Material:		Condition:	
Other Improvements:					

Site Information:

Zoning:	CITYRP	Acres:	0.10	County Use:	SINGLE FAM DWELLING (0010)
Lot Area:	4,356	Lot Width/Depth:	x	State Use:	
Land Use:	SFR	Res/Comm Units:	1 /	Water Type:	
Site Influence:				Sewer Type:	
Tax Information:					
Total Value:	$267,497	Assessed Year:	2011	Property Tax:	$4,328.62
Land Value:	$79,097	Improved %:	70%	Tax Area:	007003
Improvement Value:	$188,400	Tax Year:	2011	Tax Exemption:	HOMEOWNER
Total Taxable Value:	$260,497				

Property Detail Report

For Property Located At

[redacted]

CoreLogic RealQuest Professional

Record #: **9**

Owner Information:

Owner Name:	[redacted]		
Mailing Address:			
Phone Number:		Vesting Codes:	HW / / JT

Location Information:

Legal Description:			
County:	SONOMA, CA	APN:	[redacted]
Census Tract / Block:	1527.02 / 2	Alternate APN:	
Township-Range-Sect:		Subdivision:	
Legal Book/Page:		Map Reference:	116-E3 / 364-B5
Legal Lot:	1	Tract #:	
Legal Block:	3	School District:	SANTA ROSA CITY
Market Area:		Munic/Township:	
Neighbor Code:			

Owner Transfer Information:

Recording/Sale Date:	03/11/2005 / 03/07/2005	Deed Type:	GRANT DEED
Sale Price:		1st Mtg Document #:	[redacted]
Document #:	[redacted]		

Last Market Sale Information:

Recording/Sale Date:	11/19/2002 / 11/15/2002	1st Mtg Amount/Type:	$233,450 / CONV
Sale Price:	$333,500	1st Mtg Int. Rate/Type:	/ ADJ
Sale Type:	FULL	1st Mtg Document #:	[redacted]
Document #:	[redacted]	2nd Mtg Amount/Type:	$66,700 / CONV
Deed Type:	GRANT DEED	2nd Mtg Int. Rate/Type:	/ FIXED
Transfer Document #:		Price Per SqFt:	$199.34
New Construction:		Multi/Split Sale:	
Title Company:	NEW CENTURY TITLE COMPANY		
Lender:	WORLD SVGS BK FSB		
Seller Name:	[redacted]		

Prior Sale Information:

Prior Rec/Sale Date:	/	Prior Lender:	
Prior Sale Price:		Prior 1st Mtg Amt/Type:	/
Prior Doc Number:		Prior 1st Mtg Rate/Type:	/
Prior Deed Type:			

Property Characteristics:

Gross Area:		Parking Type:	GARAGE	Construction:	WOOD FRAME/CB
Living Area:	1,673	Garage Area:	520	Heat Type:	
Tot Adj Area:		Garage Capacity:		Exterior wall:	
Above Grade:		Parking Spaces:	2	Porch Type:	

Total Rooms:	6	Basement Area:		Patio Type:	PATIO
Bedrooms:	3	Finish Bsmnt Area:		Pool:	
Bath(F/H):	2 /	Basement Type:		Air Cond:	YES
Year Built / Eff:	1962 /	Roof Type:		Style:	L-SHAPE
Fireplace:	Y / 1	Foundation:		Quality:	GOOD
# of Stories:	1.00	Roof Material:		Condition:	
Other Improvements:	OPEN DECK				

Site Information:

Zoning:	R15UA	Acres:	0.26	County Use:	SINGLE FAM DWELLING (0010)
Lot Area:	11,326	Lot Width/Depth:	x	State Use:	
Land Use:	SFR	Res/Comm Units:	1 /	Water Type:	
Site Influence:				Sewer Type:	

Tax Information:

Total Value:	$372,000	Assessed Year:	2011	Property Tax:	$6,626.68
Land Value:	$122,000	Improved %:	67%	Tax Area:	120036
Improvement Value:	$250,000	Tax Year:	2011	Tax Exemption:	HOMEOWNER
Total Taxable Value:	$365,000				

Property Detail Report

For Property Located At

[redacted]

CoreLogic RealQuest Professional

Record #: **10**

Owner Information:

Owner Name:	[redacted]		
Mailing Address:			
Phone Number:		Vesting Codes:	HW / / JT

Location Information:

Legal Description:	MAP C6 104		
County:	SONOMA, CA	APN:	[redacted]
Census Tract / Block:	1527.01 / 1	Alternate APN:	
Township-Range-Sect:		Subdivision:	564 01
Legal Book/Page:		Map Reference:	117-C2 / 364-F2
Legal Lot:	2	Tract #:	
Legal Block:		School District:	SANTA ROSA CITY
Market Area:		Munic/Township:	
Neighbor Code:			

Owner Transfer Information:

Recording/Sale Date:	/	Deed Type:	
Sale Price:		1st Mtg Document #:	
Document #:			

Last Market Sale Information:

Recording/Sale Date:	02/24/2012 / 02/22/2012	1st Mtg Amount/Type:	$292,000 / CONV
Sale Price:	$365,000	1st Mtg Int. Rate/Type:	/
Sale Type:	FULL	1st Mtg Document #:	[redacted]
Document #:	[redacted]	2nd Mtg Amount/Type:	/
Deed Type:	GRANT DEED	2nd Mtg Int. Rate/Type:	/
Transfer Document #:		Price Per SqFt:	$177.79
New Construction:		Multi/Split Sale:	
Title Company:	FIDELITY NATIONAL TITLE		
Lender:	PEOPLES BK		
Seller Name:	[redacted]		

Prior Sale Information:

Prior Rec/Sale Date:	03/29/2004 / 03/22/2004	Prior Lender:	CALIFORNIA FIN'L GRP

Prior Sale Price:	$739,000	Prior 1st Mtg Amt/Type:	$591,200 / CONV
Prior Doc Number:	[redacted]	Prior 1st Mtg Rate/Type:	4.50 / ADJ
Prior Deed Type:	GRANT DEED		

Property Characteristics:

Gross Area:		Parking Type:		Construction:	WOOD FRAME/CB
Living Area:	2,053	Garage Area:		Heat Type:	
Tot Adj Area:		Garage Capacity:		Exterior wall:	
Above Grade:		Parking Spaces:		Porch Type:	
Total Rooms:	8	Basement Area:		Patio Type:	
Bedrooms:	3	Finish Bsmnt Area:		Pool:	
Bath(F/H):	3 /	Basement Type:		Air Cond:	YES
Year Built / Eff:	1986 /	Roof Type:		Style:	UNKNOWN
Fireplace:	Y / 1	Foundation:		Quality:	AVERAGE
# of Stories:	2.00	Roof Material:		Condition:	
Other Improvements:					

Site Information:

Zoning:	RR5	Acres:	3.30	County Use:	RURAL RESID-1 RESID (0051)
Lot Area:	143,748	Lot Width/Depth:	x	State Use:	
Land Use:	RURAL HOMESITE	Res/Comm Units:	1 /	Water Type:	
Site Influence:				Sewer Type:	

Tax Information:

Total Value:	$559,000	Assessed Year:	2011	Property Tax:	$8,473.22
Land Value:	$278,000	Improved %:	50%	Tax Area:	120007
Improvement Value:	$281,000	Tax Year:	2011	Tax Exemption:	
Total Taxable Value:	$552,000				

Records: 1 - 10 Displaying Page: 1 2 of 2 [>]

Property Detail Report

For Property Located At

[redacted]

CoreLogic RealQuest Professional

Record #: **1**

Owner Information:

Owner Name:	[redacted]		
Mailing Address:			
Phone Number:		Vesting Codes:	**MM / / SE**

Location Information:

Legal Description:	**MAP 50 PG 38 BLK E LOT 34**		
County:	**SONOMA, CA**	APN:	[redacted]
Census Tract / Block:	**1537.03 / 3**	Alternate APN:	
Township-Range-Sect:		Subdivision:	**03 VACATION BEACH**
Legal Book/Page:		Map Reference:	**112-C5 / 361-A6**
Legal Lot:	**34**	Tract #:	
Legal Block:		School District:	**W SONOMA UN**
Market Area:		Munic/Township:	
Neighbor Code:			

Owner Transfer Information:

Recording/Sale Date:	**09/29/2004 / 09/23/2004**	Deed Type:	**INTERSPOUSAL DEED TRANSFER**
Sale Price:		1st Mtg Document #:	
Document #:	[redacted]		

Last Market Sale Information:

Recording/Sale Date:	**09/29/2004 / 09/17/2004**	1st Mtg Amount/Type:	**$208,000 / CONV**
Sale Price:	**$260,000**	1st Mtg Int. Rate/Type:	**2.38 / ADJ**
Sale Type:	**UNKNOWN**	1st Mtg Document #:	[redacted]
Document #:	[redacted]	2nd Mtg Amount/Type:	**$26,000 / CONV**
Deed Type:	**GRANT DEED**	2nd Mtg Int. Rate/Type:	**/ ADJ**
Transfer Document #:		Price Per SqFt:	**$330.37**
New Construction:		Multi/Split Sale:	
Title Company:	**FINANCIAL TITLE**		
Lender:	**PAUL FIN'L LLC**		
Seller Name:	[redacted]		

Prior Sale Information:

Prior Rec/Sale Date:	**01/07/2000 /**	Prior Lender:	
Prior Sale Price:		Prior 1st Mtg Amt/Type:	**/**
Prior Doc Number:	[redacted]	Prior 1st Mtg Rate/Type:	**/**
Prior Deed Type:	**GRANT DEED**		

Property Characteristics:

Gross Area:		Parking Type:		Construction:	**WOOD FRAME/CB**
Living Area:	**787**	Garage Area:		Heat Type:	
Tot Adj Area:		Garage Capacity:		Exterior wall:	
Above Grade:		Parking Spaces:		Porch Type:	
Total Rooms:	**3**	Basement Area:		Patio Type:	
Bedrooms:	**2**	Finish Bsmnt Area:		Pool:	
Bath(F/H):	**1 /**	Basement Type:		Air Cond:	
Year Built / Eff:	**1950 /**	Roof Type:		Style:	**SQUARE DESIGN**
Fireplace:	**/**	Foundation:		Quality:	**FAIR**
# of Stories:	**1.00**	Roof Material:		Condition:	
Other Improvements:					

Site Information:

Zoning:	**R14UA**	Acres:	**0.11**	County Use:	**SINGLE FAM DWELLING**

					(0010)
Lot Area:	4,792	Lot Width/Depth:	x	State Use:	
Land Use:	SFR	Res/Comm Units:	1 /	Water Type:	
Site Influence:				Sewer Type:	

Tax Information:

Total Value:	$225,000	Assessed Year:	2011	Property Tax:	$6,348.60
Land Value:	$87,000	Improved %:	61%	Tax Area:	093049
Improvement Value:	$138,000	Tax Year:	2011	Tax Exemption:	
Total Taxable Value:	$225,000				

Property Detail Report

For Property Located At

[redacted]

CoreLogic RealQuest Professional

Record #: **2**

Owner Information:

Owner Name:	[redacted]		
Mailing Address:			
Phone Number:		Vesting Codes:	/ / JT

Location Information:

Legal Description:	LOT 10		
County:	SONOMA, CA	APN:	[redacted]
Census Tract / Block:	1530.03 / 4	Alternate APN:	
Township-Range-Sect:		Subdivision:	MARTIN
Legal Book/Page:		Map Reference:	128-F6 / 384-C7
Legal Lot:	10	Tract #:	
Legal Block:		School District:	SANTA ROSA CITY
Market Area:		Munic/Township:	
Neighbor Code:			

Owner Transfer Information:

Recording/Sale Date:	09/29/2000 / 09/25/2000	Deed Type:	GRANT DEED
Sale Price:		1st Mtg Document #:	[redacted]
Document #:	[redacted]		

Last Market Sale Information:

Recording/Sale Date:	12/31/1997 / 12/23/1997	1st Mtg Amount/Type:	$155,237 / FHA
Sale Price:	$160,000	1st Mtg Int. Rate/Type:	/ FIXED
Sale Type:	FULL	1st Mtg Document #:	
Document #:	[redacted]	2nd Mtg Amount/Type:	/
Deed Type:	GRANT DEED	2nd Mtg Int. Rate/Type:	/
Transfer Document #:		Price Per SqFt:	$131.58
New Construction:		Multi/Split Sale:	
Title Company:	NORTH AMERICAN TITLE		
Lender:	SCORE FCU		
Seller Name:	[redacted]		

Prior Sale Information:

Prior Rec/Sale Date:	03/02/1995 /	Prior Lender:	CAL BAY MTG GRP
Prior Sale Price:	$147,000	Prior 1st Mtg Amt/Type:	$149,900 / VA
Prior Doc Number:	[redacted]	Prior 1st Mtg Rate/Type:	/ FIX
Prior Deed Type:	GRANT DEED		

Property Characteristics:

Gross Area:		Parking Type:	GARAGE	Construction:	WOOD FRAME/CB
Living Area:	1,216	Garage Area:	400	Heat Type:	WALL FURNACE
Tot Adj Area:		Garage Capacity:	2	Exterior wall:	WOOD SIDING
Above Grade:		Parking Spaces:	1	Porch Type:	
Total Rooms:	5	Basement Area:		Patio Type:	

Bedrooms:	3	Finish Bsmnt Area:		Pool:	
Bath(F/H):	2 /	Basement Type:		Air Cond:	YES
Year Built / Eff:	1981 /	Roof Type:		Style:	U-SHAPE
Fireplace:	Y / 1	Foundation:		Quality:	AVERAGE
# of Stories:	1.00	Roof Material:	COMPOSITION SHINGLE	Condition:	GOOD
Other Improvements:	FENCE				

Site Information:

Zoning:	CITYSR	Acres:	0.13	County Use:	SINGLE FAM DWELLING (0010)
Lot Area:	5,663	Lot Width/Depth:	70 x 86	State Use:	
Land Use:	SFR	Res/Comm Units:	1 /	Water Type:	PUBLIC
Site Influence:				Sewer Type:	PUBLIC SERVICE

Tax Information:

Total Value:	$199,405	Assessed Year:	2011	Property Tax:	$4,012.84
Land Value:	$74,775	Improved %:	63%	Tax Area:	004004
Improvement Value:	$124,630	Tax Year:	2011	Tax Exemption:	HOMEOWNER
Total Taxable Value:	$192,405				

Property Detail Report

For Property Located At

[redacted]

CoreLogic RealQuest Professional

Record #: 3

Owner Information:

Owner Name:	[redacted]		
Mailing Address:			
Phone Number:		Vesting Codes:	/ A /

Location Information:

Legal Description:			
County:	SONOMA, CA	APN:	[redacted]
Census Tract / Block:	1538.09 / 1	Alternate APN:	
Township-Range-Sect:		Subdivision:	OAK CRK 507
Legal Book/Page:		Map Reference:	103-C5 / 343-H7
Legal Lot:	21	Tract #:	
Legal Block:		School District:	WINDSOR
Market Area:		Munic/Township:	
Neighbor Code:			

Owner Transfer Information:

Recording/Sale Date:	01/20/2005 / 01/11/2005	Deed Type:	GRANT DEED
Sale Price:		1st Mtg Document #:	
Document #:	[redacted]		

Last Market Sale Information:

Recording/Sale Date:	09/17/2002 / 09/05/2002	1st Mtg Amount/Type:	$320,000 / CONV
Sale Price:	$400,000	1st Mtg Int. Rate/Type:	5.62 / ADJ
Sale Type:	FULL	1st Mtg Document #:	[redacted]
Document #:	[redacted]	2nd Mtg Amount/Type:	$40,000 / CONV
Deed Type:	GRANT DEED	2nd Mtg Int. Rate/Type:	/ FIXED
Transfer Document #:		Price Per SqFt:	$230.95
New Construction:		Multi/Split Sale:	
Title Company:	FIRST AMERICAN TITLE		
Lender:	GREENPOINT MTG FNDG		
Seller Name:	[redacted]		

Prior Sale Information:

Prior Rec/Sale Date:	06/20/1984 /	Prior Lender:	

Prior Sale Price:	$130,000	Prior 1st Mtg Amt/Type:	/
Prior Doc Number:	[redacted]	Prior 1st Mtg Rate/Type:	/
Prior Deed Type:	DEED (REG)		

Property Characteristics:

Gross Area:		Parking Type:	GARAGE	Construction:	WOOD FRAME/CB
Living Area:	1,732	Garage Area:	746	Heat Type:	
Tot Adj Area:		Garage Capacity:		Exterior wall:	
Above Grade:		Parking Spaces:	2	Porch Type:	
Total Rooms:	6	Basement Area:		Patio Type:	
Bedrooms:	3	Finish Bsmnt Area:		Pool:	
Bath(F/H):	2 /	Basement Type:		Air Cond:	YES
Year Built / Eff:	1979 /	Roof Type:		Style:	U-SHAPE
Fireplace:	Y / 1	Foundation:		Quality:	GOOD
# of Stories:	1.00	Roof Material:		Condition:	
Other Improvements:					

Site Information:

Zoning:	CITYWI	Acres:	0.32	County Use:	SINGLE FAM DWELLING (0010)
Lot Area:	13,939	Lot Width/Depth:	x	State Use:	
Land Use:	SFR	Res/Comm Units:	1 /	Water Type:	
Site Influence:				Sewer Type:	

Tax Information:

Total Value:	$452,197	Assessed Year:	2011	Property Tax:	$7,711.68
Land Value:	$180,878	Improved %:	60%	Tax Area:	009014
Improvement Value:	$271,319	Tax Year:	2011	Tax Exemption:	HOMEOWNER
Total Taxable Value:	$445,197				

Property Detail Report

For Property Located At

[redacted]

CoreLogic RealQuest Professional

Record #: **4**

Owner Information:

Owner Name:	[redacted]		
Mailing Address:			
Phone Number:		Vesting Codes:	UW / /

Location Information:

Legal Description:	COURTYARDS EAST LOT 000047 MAP 000338 00045		
County:	SONOMA, CA	APN:	[redacted]
Census Tract / Block:	1538.08 / 2	Alternate APN:	
Township-Range-Sect:		Subdivision:	COURTYARD EAST
Legal Book/Page:		Map Reference:	102-F3 / 343-E5
Legal Lot:	47	Tract #:	
Legal Block:		School District:	WINDSOR
Market Area:		Munic/Township:	
Neighbor Code:			

Owner Transfer Information:

Recording/Sale Date:	/	Deed Type:	
Sale Price:		1st Mtg Document #:	
Document #:			

Last Market Sale Information:

Recording/Sale Date:	07/17/2009 / 05/28/2009	1st Mtg Amount/Type:	$142,373 / FHA
Sale Price:	$145,000	1st Mtg Int. Rate/Type:	5.00 /
Sale Type:	FULL	1st Mtg Document #:	[redacted]
Document #:	[redacted]	2nd Mtg Amount/Type:	/

Deed Type:	GRANT DEED	2nd Mtg Int. Rate/Type:	/
Transfer Document #:		Price Per SqFt:	$157.61
New Construction:		Multi/Split Sale:	
Title Company:	FIRST AMERICAN TITLE		
Lender:	BANK OF AMERICA		
Seller Name:	[redacted]		

Prior Sale Information:

Prior Rec/Sale Date:	02/28/2005 / 02/25/2005	Prior Lender:	OWNIT MTG SOLUTIONS INC
Prior Sale Price:	$320,000	Prior 1st Mtg Amt/Type:	$248,000 / CONV
Prior Doc Number:	[redacted]	Prior 1st Mtg Rate/Type:	5.88 / ADJ
Prior Deed Type:	GRANT DEED		

Property Characteristics:

Gross Area:		Parking Type:	GARAGE	Construction:	WOOD FRAME/CB
Living Area:	920	Garage Area:	200	Heat Type:	
Tot Adj Area:		Garage Capacity:		Exterior wall:	
Above Grade:		Parking Spaces:		Porch Type:	
Total Rooms:	3	Basement Area:		Patio Type:	
Bedrooms:	2	Finish Bsmnt Area:		Pool:	
Bath(F/H):	2 /	Basement Type:		Air Cond:	YES
Year Built / Eff:	1983 /	Roof Type:		Style:	U-SHAPE
Fireplace:	Y / 1	Foundation:		Quality:	AVERAGE
# of Stories:	2.00	Roof Material:		Condition:	
Other Improvements:					

Site Information:

Zoning:	CITYWI	Acres:	0.02	County Use:	PLANNED UNIT RESID (0015)
Lot Area:	871	Lot Width/Depth:	x	State Use:	
Land Use:	PUD	Res/Comm Units:	1 /	Water Type:	
Site Influence:				Sewer Type:	

Tax Information:

Total Value:	$116,000	Assessed Year:	2011	Property Tax:	$2,335.64
Land Value:	$48,000	Improved %:	59%	Tax Area:	009004
Improvement Value:	$68,000	Tax Year:	2011	Tax Exemption:	HOMEOWNER
Total Taxable Value:	$109,000				

EXHIBIT 2

COMPREHENSIVE ANALYSIS OF ECONOMIC AND FINANCIAL CHARACTERISTICS UNDERLYING MORTGAGE LOAN DEFAULTS

SONOMA COUNTY ENERGY INDEPENDENCE PROGRAM (SCEIP)

SONOMA COUNTY, CALIFORNIA

PREPARED BY

EMPIRE ECONOMICS, INC.
JOSEPH T. JANCZYK, PH.D.

AUGUST 24, 2012

OUTLINE OF CONTENTS

1. INTRODUCTION

The purpose of this study is to perform a comprehensive economic analysis of the mortgage loan characteristics of the residential properties in Sonoma County, California, that are participating in the Sonoma County Energy Independence Program (SCEIP properties) and properties outside of the program (Non-SCEIP properties), in order to identify their similarities and differences. SCEIP is a Property Assessment Clean Energy (PACE) program.

In addition, this study examines whether these characteristics are causally related to mortgage default. As used in this report, mortgage default occurs when the borrower has missed one or more mortgage payments and the lender has filed a Notice of Default in the property records. If not cured, a Notice of Default can lead to a property being scheduled for auction and then either being sold to a successful bidder or becoming bank-owned.

The methodology underlying this analysis has been carefully formulated to respond to various statements made by the Federal Housing Finance Agency (FHFA) regarding the types of empirical evidence that in the view of the FHFA would help determine whether homeowners in a PACE program, by placing additional assessment obligations upon their property, have a higher probability of mortgage default.

In the Notice of Proposed Rulemaking, the FHFA set forth various concepts describing their ideal methodology for the desired mortgage analysis (see Notice at p. 36104) but acknowledged that achieving this would be constrained by various factors, such as the limited number of homes in PACE programs and also limitations on empirical data.

Nevertheless, Empire Economics (Empire) strived to achieve the FHFA's ideal methodology, based upon selecting Sonoma County which has the largest number of PACE program participants and also a substantial amount of empirical data on mortgage loans and related characteristics. Consequently the analysis herein is regarded as effectively achieving the desired FHFA objectives within the context of the data limitations that FHFA acknowledges.

To identify the specific characteristics underlying mortgage defaults, this study discusses the identification of the study areas, how the homeowners are grouped, the compilation of the relevant data, and the formulation of the methodology and then builds upon these to perform various types of qualitative and quantitative analysis:

- First, the specific Zip Codes that are most suitable for the analysis are selected utilizing, as the criterion, those that had the highest number of residential properties in SCEIP; there were five Zip Codes that had between 63 to 92 such properties.

- Then, these residential properties are categorized by the relevant groups, such as SCEIP and Non-SCEIP as well as for the latter, Timely (not in mortgage default) and Default.

- Third, the mortgage loan and other related metrics utilized in the analysis are described, along with a discussion of the various sources for the empirical data.

- Fourth, the methodology underlying the statistical analysis for evaluating mortgage defaults for SCEIP and Non-SCEIP properties is formulated.

- Fifth, the qualitative statistics are presented, comparing the SCEIP and Non-SCEIP properties with regards to a multiplicity of mortgage and other related characteristics.

- Sixth, the quantitative statistics are presented, to identify the specific impacts of the various characteristics, followed by a discussion of whether the characteristics are positively or negatively related to default and the strength of that relationship.

Finally, based upon the qualitative and quantitative economic analysis of the mortgage default rates, the specific characteristics that contribute to mortgage defaults are presented and discussed.

2. SELECTION OF GEOGRAPHIC AREAS WITHIN SONOMA COUNTY

For purposes of the mortgage analysis in this report, it is critical to perform the comparative analysis between the SCEIP and Non-SCEIP properties within areas that have relatively similar socioeconomic and economic characteristics. This will ensure that differences in such characteristics do not inadvertently impair the results of the analysis.

For this reason, Sonoma County as a whole could not be examined since it covers such a large and diverse geographical area. The County's various neighborhoods vary greatly in their degrees of development, the nature of development (rural, suburban and urban), as well as their accessibility to transportation corridors. However, residential properties in the same general area (e.g., in the same Zip Code) will share a greater number of socioeconomic and economic characteristics. Thus, Zip Codes were used as a general control for socioeconomic and economic characteristics.

In addition, to answer FHFA's questions, it was important to select Zip Codes that contained a sufficient number of properties participating in SCEIP such that a valid comparative analysis between SCEIP and Non-SCEIP properties could be conducted. Accordingly, the number of SCEIP residential properties in each of the 80+ Zip Codes of Sonoma County was identified, and then, from these, Zip Codes that had the highest number of SCEIP homeowners were selected. Accordingly, the analysis focuses upon the five Zip Codes that contain the largest number of SCEIP properties.

Specifically, the selected Zip Codes, along with their general geographic locations and the number of residential properties in SCEIP, are as follows:

Zip Code: 95401: Santa Rosa: Westerly of the 101, Southerly portion of City; 63 SCEIP
Zip Code: 95403: Santa Rosa: Northwesterly of 101 and Windsor, Most of City; 81 SCEIP
Zip Code: 95404: Santa Rosa: Easterly of the 101, Northerly portion of City; 92 SCEIP
Zip Code: 94928: Rohnert Park: Most of the City; 70 SCEIP
Zip Code: 95472: Sebastopol: Most of the City/Nearby Area; 84 SCEIP

(The Zip Code with the next highest number of residential properties in SCEIP was 95492 (Windsor), which contained a substantially lower number of SCEIP residential properties. This Zip Code thus was not included in the analysis.)

For each of the five Zip Codes, the data thresholds for including a parcel in the statistical analysis are as follows:

- Residential property with a single-family home or condo, thereby excluding apartment properties.
- Minimum sales price of $25,000, used as a threshold to ensure that the parcel has a reported price.
- Minimum mortgage loan of $10,000, used as a threshold to ensure there is a mortgage loan.

3. CATEGORIZATION OF HOMEOWNERS BY GROUPS

To perform a comparative analysis of the mortgage loan characteristics, the qualified properties in the five Zip Codes have been divided into those that are not participating in Sonoma County's PACE program (Non-SCEIP) and those that are participating in the program (SCEIP).

Non-SCEIP Group: Those homeowners that are not in SCEIP have been further partitioned into two sub-groups:

Non-SCEIP-Timely: Not in SCEIP and not under mortgage default.

Non-SCEIP-Default: Not in SCEIP and under mortgage default which includes Notice of Default, scheduled for auction or bank-owned.

SCEIP-Timely Group: Those homeowners that are in SCEIP and not under mortgage default.

The SCEIP Group could not be further partitioned into Timely and Default sub-groups because there are only 13 SCEIP residential properties in default in Sonoma County as a whole, and just 6 of these are in the relevant Zip Codes. This is too few for a meaningful type of statistical comparison, because the inadequate sample size does not provide a sufficient number of observations to accurately identify underlying patterns.

Therefore, the comparative analysis focuses upon the three key groups, since each of them has a sufficient number of homeowners to perform a reliable statistical analysis of the characteristics underlying mortgage defaults.

4. DESCRIPTION OF MORTGAGE LOAN AND RELATED METRICS

This section describes the types of mortgage and other related data utilized in the comparative analysis. First, the Basic Metrics are set forth, which are taken directly from the data sources (see Section 4C). Second, the Constructed Metrics are formulated, which consist of data/metrics that are processed in some fashion (for example, by creating a ratio).

4A. Basic Metrics: These represent the basic types of data that are available:

Geographic Identifiers
- Zip Code
- Assessor Parcel Number (APN)

Mortgage Data
- Amount of 1st-Mortgage Loan
- Amount of 2nd-Mortgage Loan
- Type of Loan: FHA/VA or Other (Conventional, Private Party)

Current Mortgage Default
- Properties with a Notice of Default, Scheduled for Auction or Bank Owned
- Only properties currently under default are utilized

Sales Data
- Sales Price of Home
- Sale Date: Month/Year

Housing Characteristics
- Size of Living Area
- Lot Size
- Year Built

Other Indicators
- Most Recent Assessed Value, for the 2011/2012 Fiscal Year
- Total Taxes Levied: Property Taxes and Special Taxes/Assessments (including SCEIP) for the 2011/2012 Fiscal Year.

4B. Constructed Metrics: These represent various combinations of the basic metrics.

Loan-to-Value (LTV) Ratio: Sum of All Mortgage Loans divided by Sales Price

The term "All Mortgage Loans" refers to all of the reported loans (including the 1st-Mortgage and 2nd-Mortgage) at the time of the most recent sale and so this does not include subsequent loans.

Loan-to-Value Cohorts: The LTVs for the parcels were also partitioned into specific cohorts to allow for refined comparisons:

Below 70%
70% - 79%
79% - 81% (Benchmark Category – Averages for all properties)
81% - 90%
Above 90%

Price Patterns: The data observations cover the 1985-2012 time period. Since prices fluctuated significantly during this time period, it is useful to partition this time span into various time segments. The partitions are based upon price patterns as measured by the Case-Shiller Price Index for the nearby San Francisco area as well as a Price Index that was constructed specifically for Sonoma County.

Prior 2000:	Pre Housing Price Bubble Years
2000-2003:	Substantial Housing Price Increases (Benchmark Category – Average for all properties)
2004-2007:	Peak Housing Price Bubble Years
2008-2012:	Post Housing Price Bubble Years

Geographic Areas: The five Zip Codes represent different geographic areas, each with their own socioeconomic and economic characteristics, and so these need to be treated distinctively.

95401 (Benchmark – Used as the base Zip Code to which others are compared)
95403
95404
95472
94928

Tax Burden: Total Tax Levied for the Current Fiscal Year divided by Assessed Value (as reflected in the most recent property records).

So, the Basic Metrics and Constructed Metrics are compiled and calculated for each of the parcels. These are then aggregated for each of the three groups, using total and averages as well as other statistical measures.

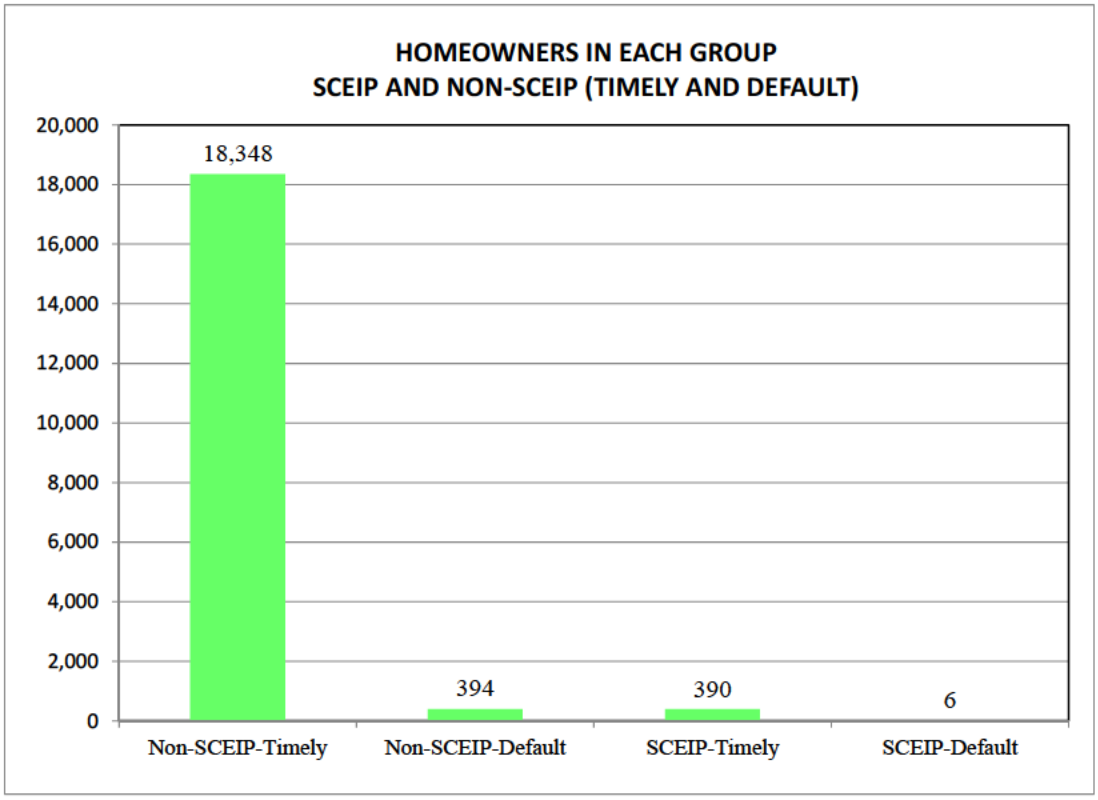
4C. Compilation of Data: The mortgage and other related data were compiled from the following sources:

- Real Quest Core Logic, a major provider of real estate data; this was the source for all of the data metrics, except for properties under default and properties in SCEIP.
- Radar Foreclosure, a major provider of data for properties that are under mortgage default.
- Sonoma County's records for properties in its SCEIP program.

The five Zip Codes in this study cover a total of 19,138 residential properties. The number of properties in each of the groups is as follows:

Non-SCEIP-Timely:	18,348 or 95.9%
Non-SCEIP-Default:	394 or 2.06%
SCEIP-Timely:	390 or 2.04%
SCEIP-Default:	6 or 0.03 % (a fraction of 1%)

The SCEIP Default group is not included in the Comparative Analysis (Section 6) or the Statistical Analysis (Section 7) since there are only 6 such parcels in the Zip Codes selected (out of the total of 13 such parcels for all of Sonoma County), and this is too few for a meaningful type of statistical comparison, because the inadequate sample size does not provide a sufficient number of observations to accurately identify underlying patterns.



5. METHODOLOGY UNDERLYING THE MORTGAGE COMPARISON AND MORTGAGE DEFAULT ANALYSIS

FHFA asserts that the additional PACE lien placed on the property and its associated annual assessment payments place a burden on homeowners that may increase the probability of a default on the original mortgage loan(s); however, FHFA does not provide any supporting empirical data.

Accordingly, the purpose of this economic analysis is to test this assertion by using empirical data.

The focal point of this analysis is the mortgage default rate, and how defaults are related to the mortgage loans and other relevant characteristics.

Mortgage defaults are difficult to predict, since some of the main contributing characteristics are personal to the borrower and may change over time (e.g., changes in employment status affecting income, adverse changes in investments, and unexpected significant expenses). These are characteristics for which data are NOT readily available, due primarily to personal privacy restrictions.

Alternative ways of measuring mortgage stress that may lead to mortgage default include the following:

- The Loan-to-Value (LTV) ratio. LTV is the amount of all of the initial mortgage loans divided by the sales price of the home. The higher the LTV, the smaller the cushion of protective equity. Homeowners with a high LTV may be more vulnerable to default due to unexpected declines in income, i.e. unemployment or other such adverse financial conditions.

- Time of Purchase, such as purchase pre-bubble versus during the price bubble. Homeowners who purchased during the peak of the bubble often used creative financing structures, such as low down payments and negative amortization. Such homeowners may be more vulnerable to default when the bubble implodes and prices decline substantially.

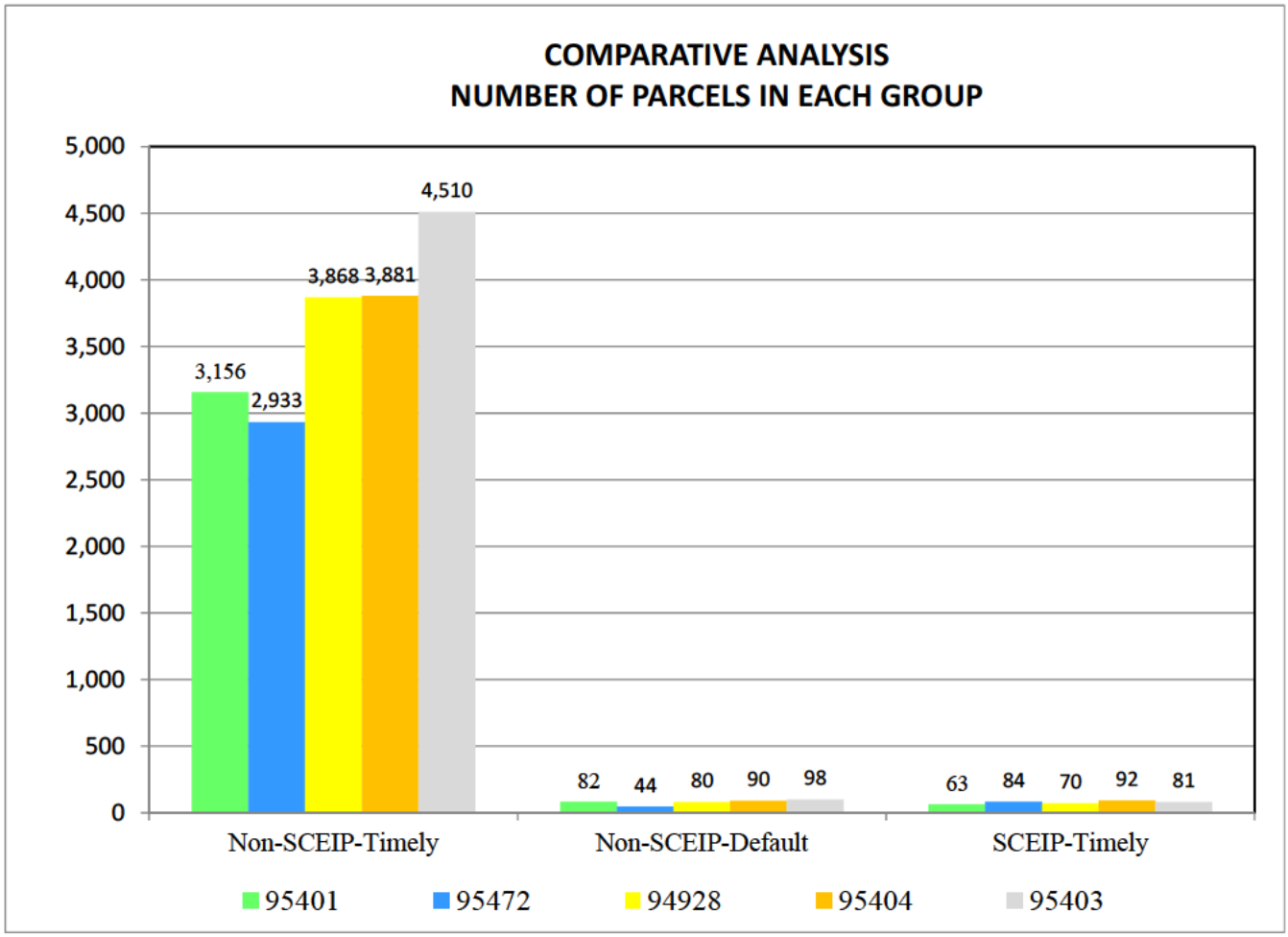
In the sections that follow, characteristics that include participation in PACE, Tax Burden (including PACE assessments), LTV, and Time of Purchase are analyzed qualitatively and quantitatively.

6. QUALITATIVE COMPARATIVE ECONOMIC ANALYSIS

As discussed above, there are three groups for which there are sufficient properties for further analysis: SCEIP-Timely; Non-SCEIP-Timely; and Non-SCEIP-Default. This section analyzes the similarities and differences in the mortgage loan characteristics among these three groups.

The five selected Zip Codes in Sonoma County, after applying the critical filters which included residential land-use parcels that have a minimum sales price of $25,000 and also a mortgage loan of at least $10,000, produced a total of 19,132 homes in the three groups that fulfill the criteria for this analysis.

For the five Zip Codes, the composition of these three groups is shown below:



6A. Comparative Analysis of LTV Ratios

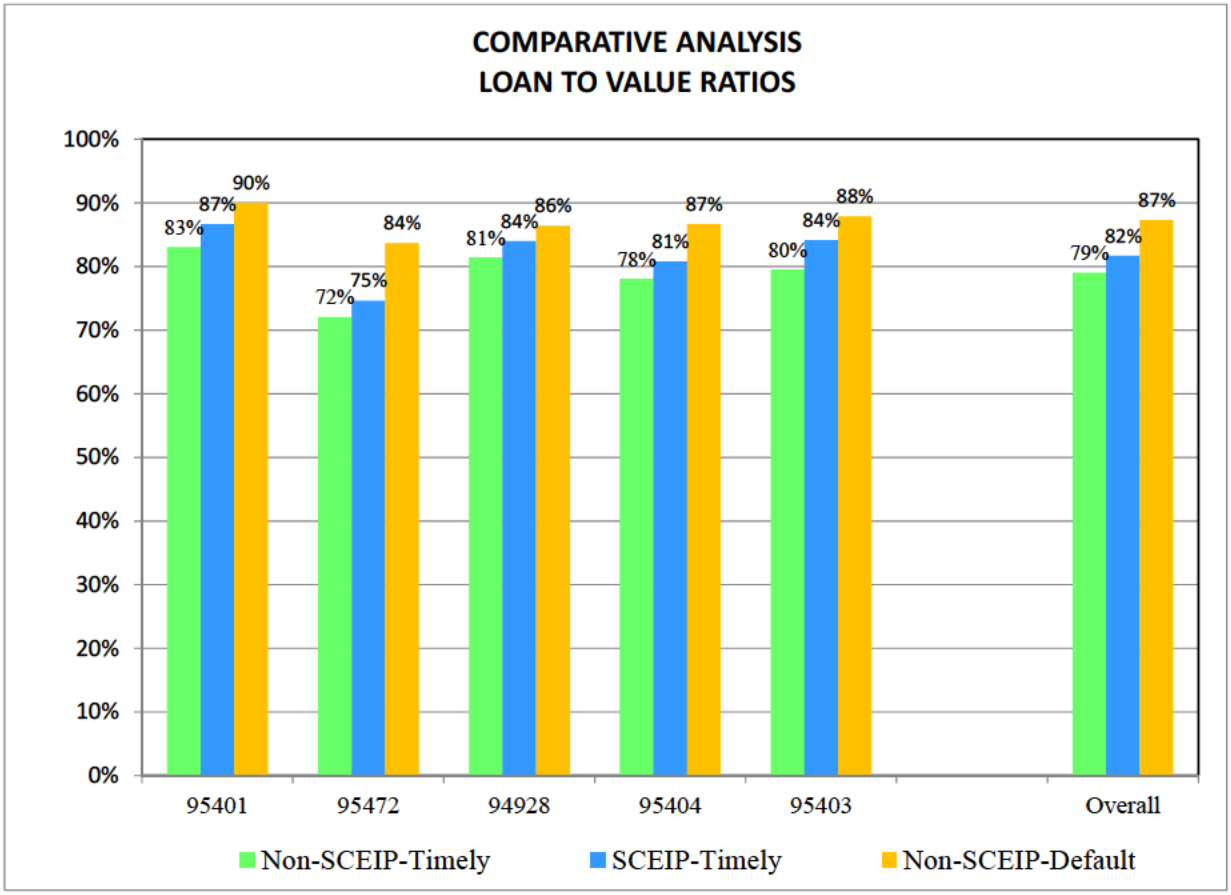
Again, the Loan-to-Value ratio or LTV is the sum of all loans at the time of most recent sale divided by the Sales Price. A high LTV ratio means that a homeowner that has a low level of equity in a home, and as such, may be vulnerable to a mortgage default as a result of a loss of employment/income and/or a decline in the value of financial investments.

The comparative analysis reveals that the average LTV for the various groups is as follows:

- Non-SCEIP-Timely: 79% LTV
- SCEIP-Timely: 82% LTV (similar to the Non-SCEIP-Timely)
- Non-SCEIP-Default: 87% LTV (significantly above the SCEIP-Timely)

The LTV pattern among the groups is as follows: Non-SCEIP Timely is the lowest, the next closest is SCEIP-Timely and then the highest is Non-SCEIP–Default.

Furthermore, this pattern is consistent for all of the five Zip Codes, reflecting the strength of this relationship.



6B. Comparative Analysis of Tax Burdens

As discussed above, Tax Burden is defined as total taxes and assessments (including PACE assessments) levied in the 2011-2012 fiscal year divided by the Assessed Value for that fiscal year, as reflected in the most recent property records.

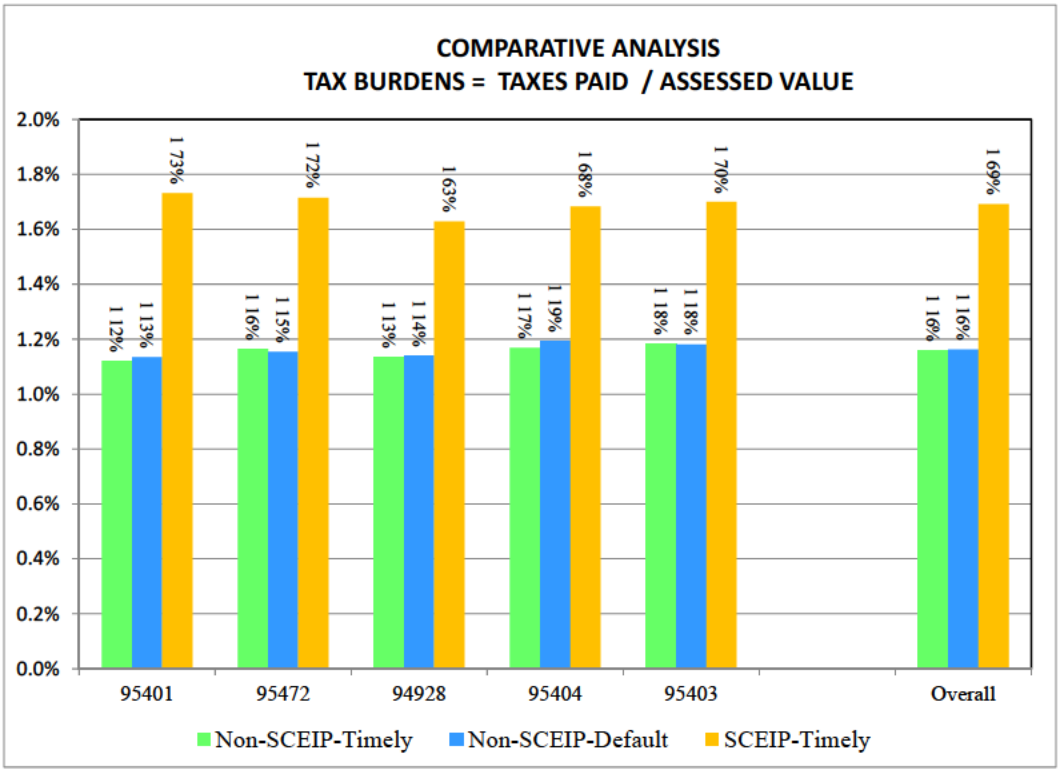
The tax burdens for the properties in the various groups are as follows:

Non-SCEIP-Timely:	1.156%
Non-SCEIP-Default:	1.163%
SCEIP-Timely:	1.692%

So, the Non-SCEIP properties, both Timely and Default, have similar Tax Burdens, about 1.16%, while the SCEIP-Timely properties have a higher tax burden, 1.69%.

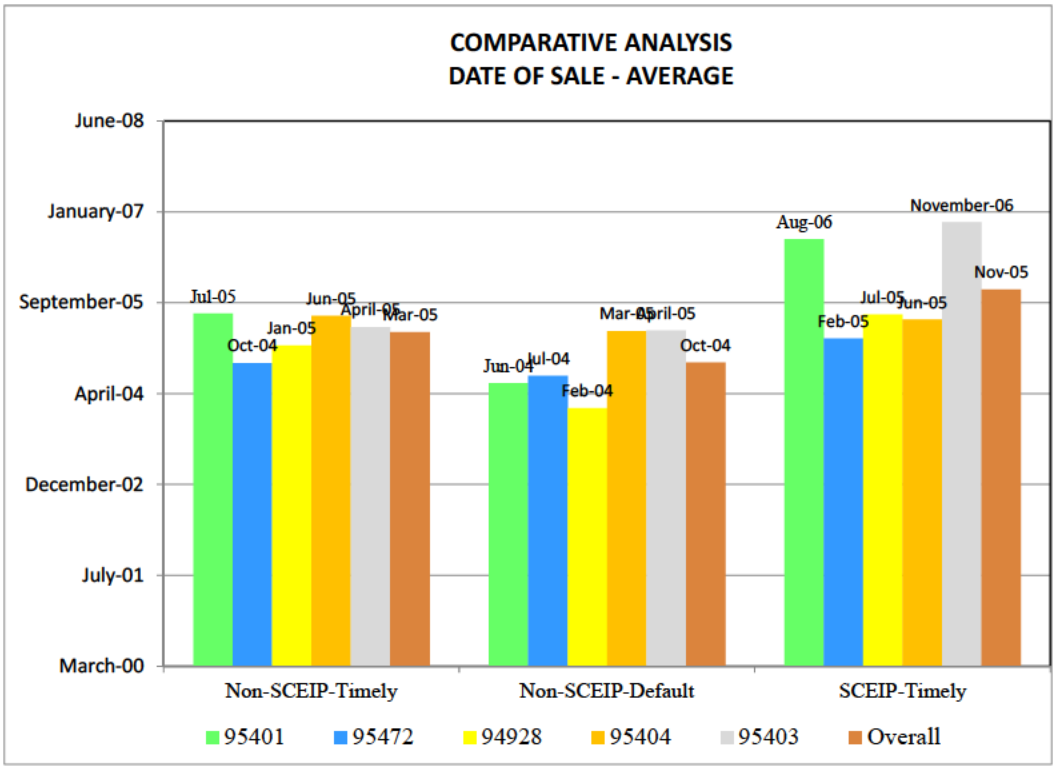
- The lower Tax Burden for the Non-SCEIP-Default properties is clearly NOT related to their having a lower default rate, since these properties are in fact actually in mortgage default. Consequently, higher default rates appear to be related to characteristics other than high tax burdens.

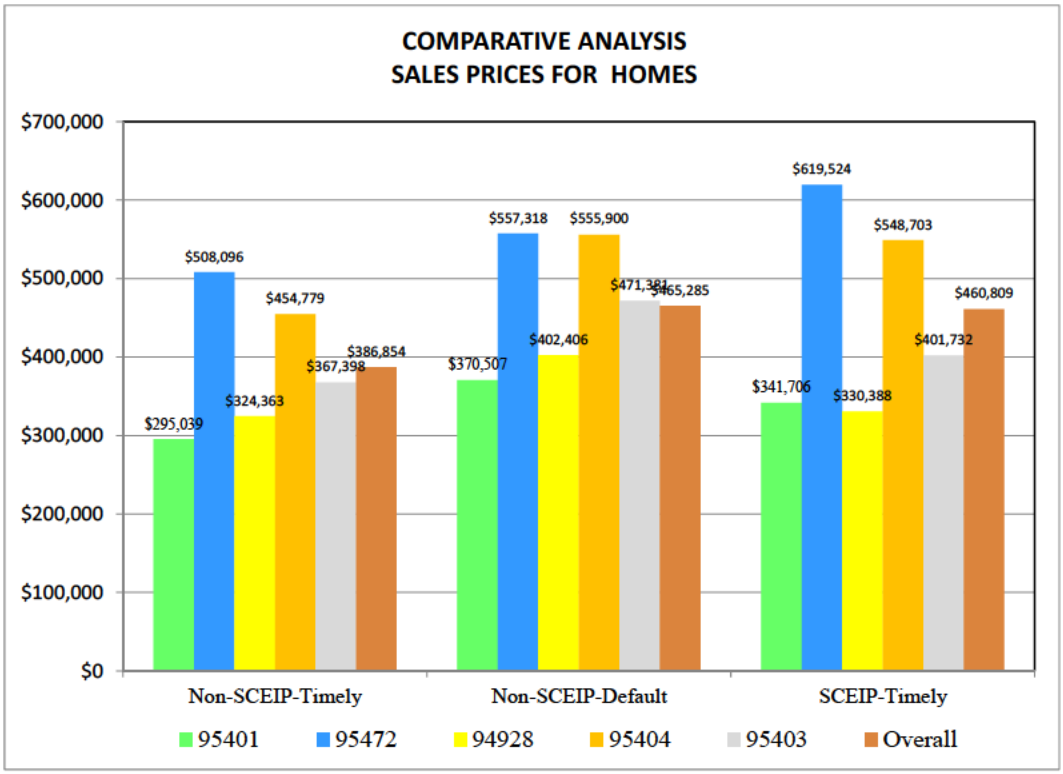
This pattern is consistent among the five different Zip Codes, demonstrating the strength of this relationship.

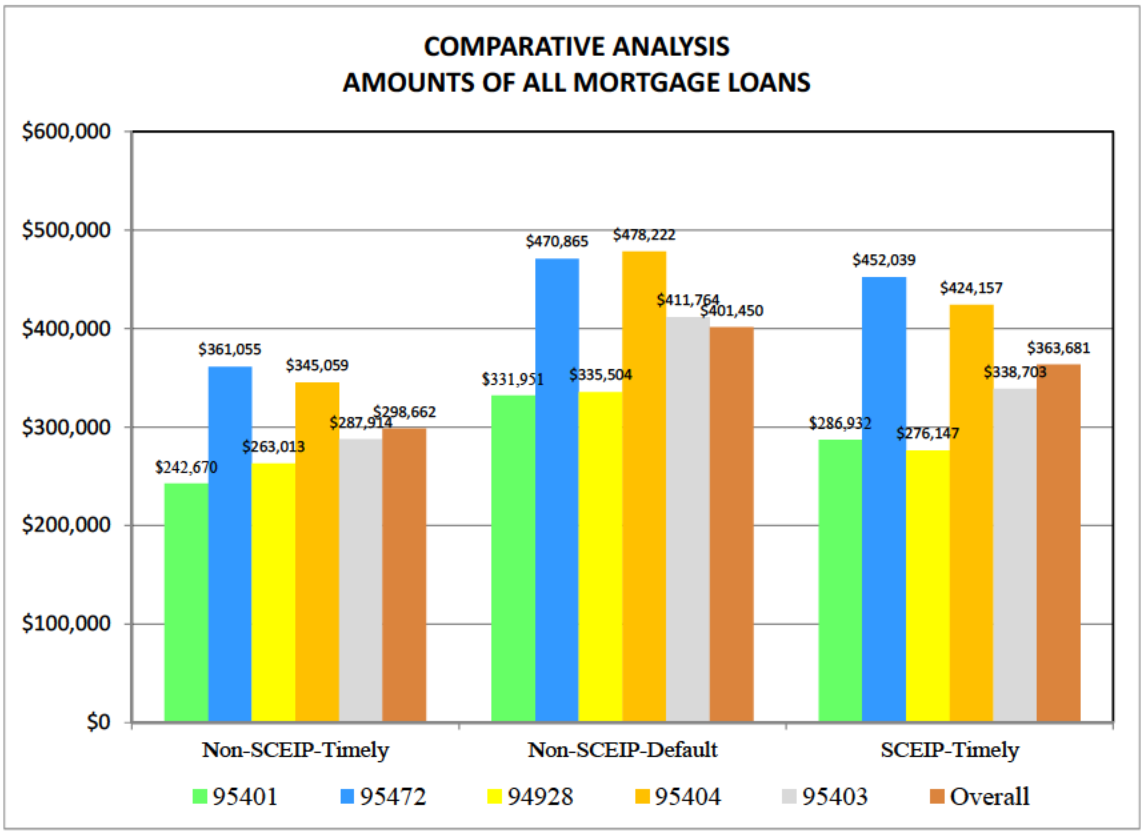


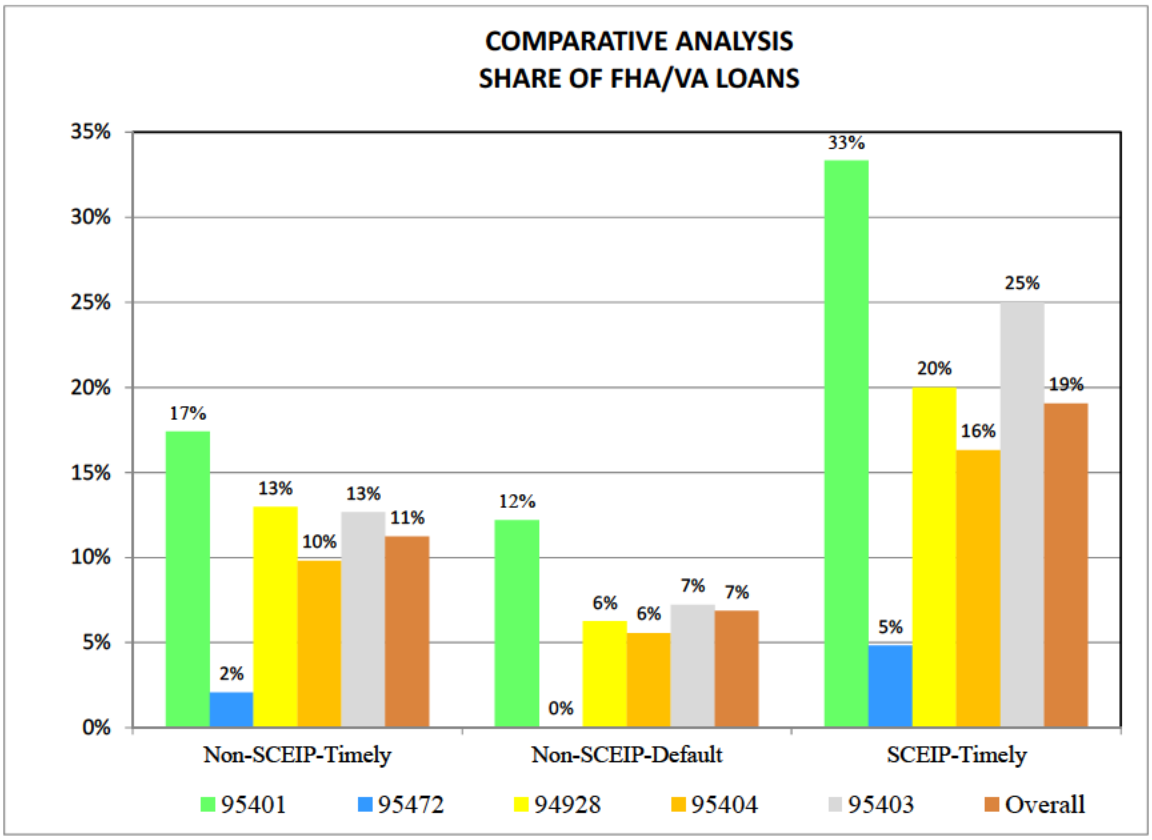
6C. Comparative Analysis of Other Characteristics

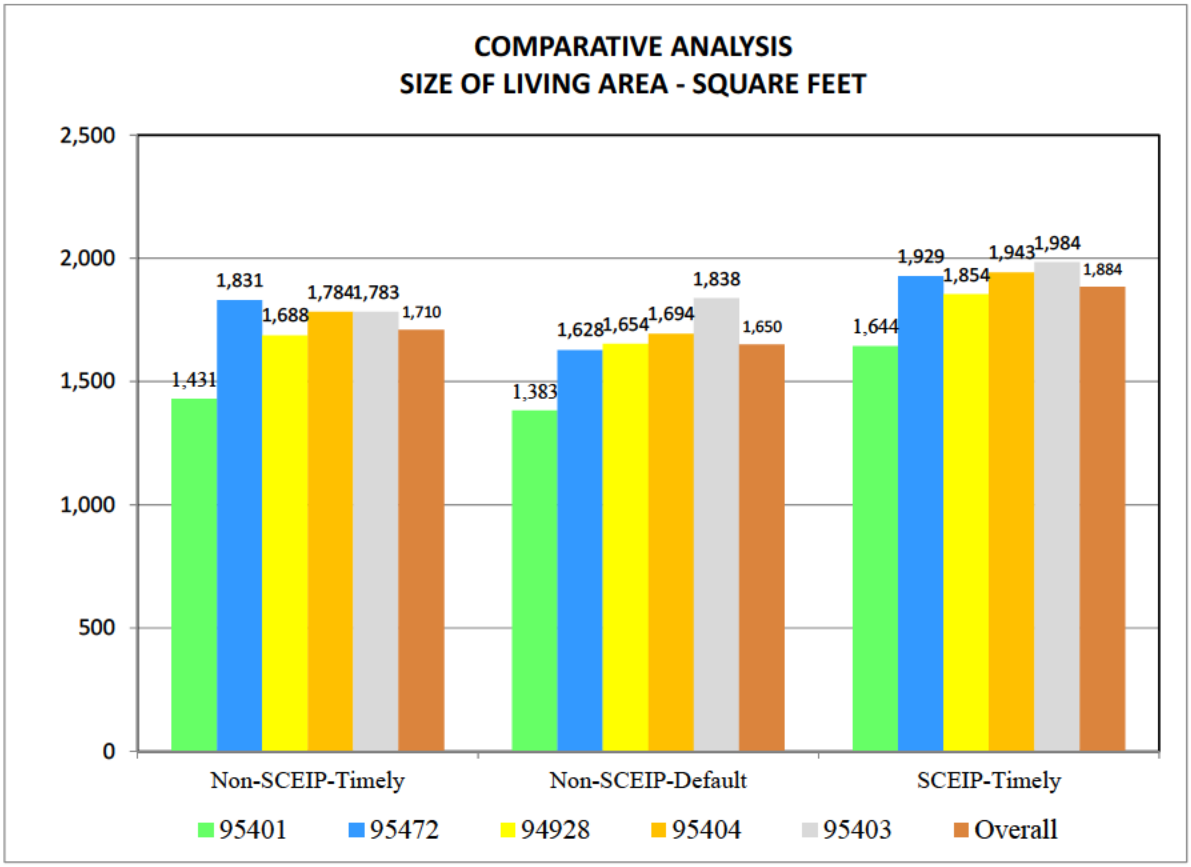
Further information on the mortgage loan and other related characteristics for the homeowners in the Non-SCEIP-Timely and SCEIP-Timely as well as the Non-SCEIP-Default appears on the following graphs:

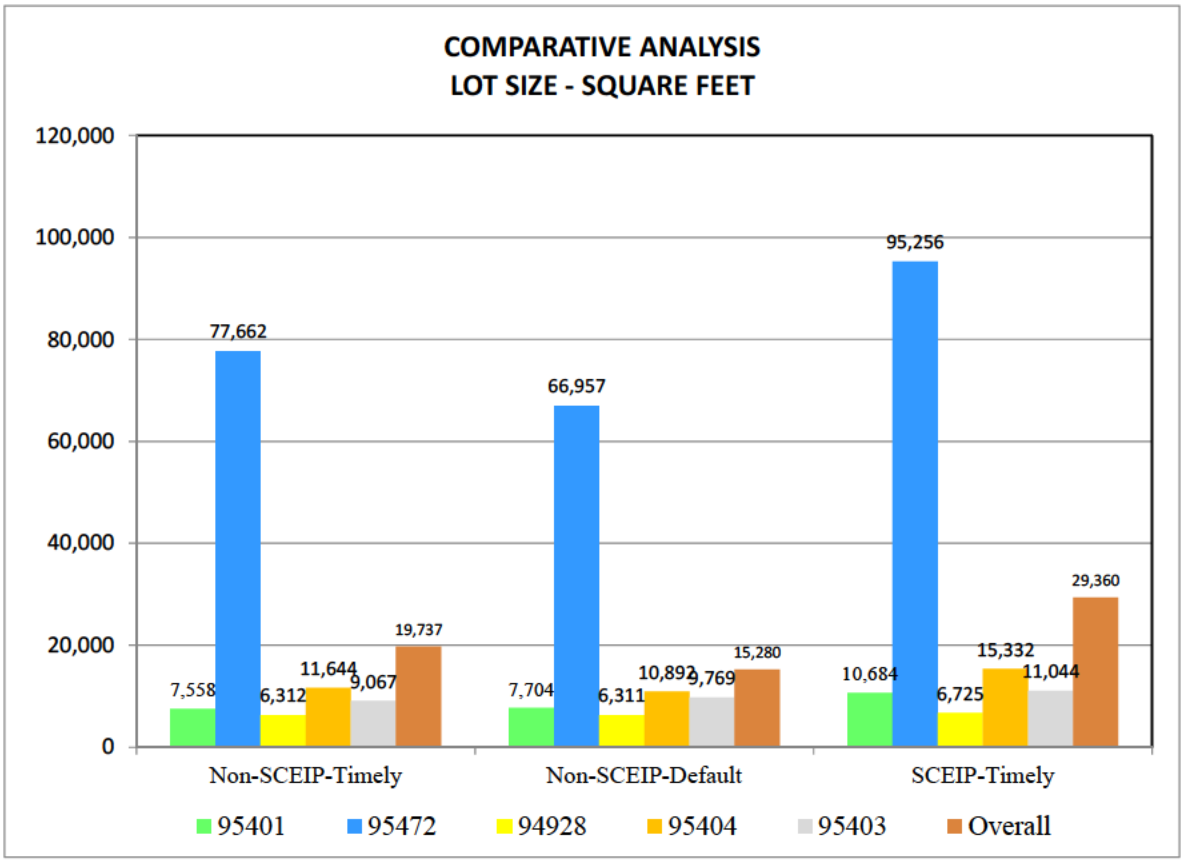





COMPARATIVE ANALYSIS
AMOUNTS OF ALL MORTGAGE LOANS
$600,000
$500,000
$400,000
$300,000
$200,000
$100,000
$0
$242,670
$361,055
$263,013
$345,059
$287,914
$298,662
$331,951
$470,865
$335,504
$478,222
$411,764
$401,450
$286,932
$452,039
$276,147
$424,157
$338,703
$363,681
Non-SCEIP-Timely
Non-SCEIP-Default
SCEIP-Timely
95401
95472
94928
95404
95403
Overall


COMPARATIVE ANALYSIS
SHARE OF FHA/VA LOANS
35%
30%
25%
20%
15%
10%
5%
0%
17%
2%
13%
10%
13%
11%
12%
0%
6%
6%
7%
7%
33%
5%
20%
16%
25%
19%
Non-SCEIP-Timely
Non-SCEIP-Default
SCEIP-Timely
95401
95472
94928
95404
95403
Overall


COMPARATIVE ANALYSIS
SIZE OF LIVING AREA - SQUARE FEET
2,500
2,000
1,500
1,000
500
0
1,431
1,831
1,688
1,784
1,783
1,710
1,383
1,628
1,654
1,694
1,838
1,650
1,644
1,929
1,854
1,943
1,984
1,884
Non-SCEIP-Timely
Non-SCEIP-Default
SCEIP-Timely
95401
95472
94928
95404
95403
Overall


COMPARATIVE ANALYSIS
LOT SIZE - SQUARE FEET
120,000
100,000
80,000
60,000
40,000
20,000
0
7,558
77,662
6,312
11,644
9,067
19,737
7,704
66,957
6,311
10,892
9,769
15,280
10,684
95,256
6,725
15,332
11,044
29,360
Non-SCEIP-Timely
Non-SCEIP-Default
SCEIP-Timely
95401
95472
94928
95404
95403
Overall

7. QUANTITATIVE STATISTICAL ECONOMIC ANALYSIS

This section performs a quantitative statistical analysis of the relationship between mortgage loan characteristics and other related characteristics to the probability of a parcel currently being in mortgage default. As discussed, "Mortgage Default" includes any property which received a Notice of Default and has not cured the default, and so this includes properties that are "scheduled for auction" as well as properties that are "bank-owned".

The statistical technique chosen herein was selected based upon comments made by FHFA that there is a need for a cross comparison analysis of the mortgage and other related characteristics between SCEIP and Non-SCEIP properties. Accordingly, the statistical technique utilized is referred to as "regression" analysis, which allows for a systematic comparison of the mortgage loan and related characteristics between the two groups. This technique allows for the analysis of the impact of the specific characteristics discussed in Section 6, such as the LTV, while holding all other characteristics constant, in order to identify the particular impact of that specific characteristic by itself.

Since FHFA stated that it is concerned with mortgage defaults, the probability of a mortgage default is chosen as what is referred to as the dependent variable, the metric that is to be explained by other related characteristics.

The variables that may be related to the probability of a default, referred to as independent variables, include the following:

- Participation in Sonoma County's PACE program (SCEIP).
- LTV: The ratio of the mortgage loan amounts to the sales prices at the time of the sale, expressed as a percentage.
- Time of Sale: Date of sale relative to the recent housing market bubble (Prior 2000; Pre-Bubble 2000-2003; Bubble 2004-2007; and Post-Bubble 2008+).
- Tax Burden: Total taxes and assessments, including PACE, levied in the 2011-2012 fiscal year, divided by the Assessed Value for the 2011-2012 fiscal year, as reflected in the most recent official property records.
- Zip Code: The unique code assigned to a specific geographic area by the U.S. Postal Service.
- Type of Loan: Conventional as compared to FHA/VA.
- Lot Size: Square footage of the lot.
- Adjusted Sales Price: Sales prices adjusted to their 2012 levels, based on a price index.

The statistical regression analysis used 17,615 of the 19,138 parcels, since this was the number that had information available for all of the mortgage loan and other related characteristics set-forth above; the other 1,523 parcels were missing one or more of the key data metrics so they were not able to be included. Of the relevant 17,615 parcels, 374 (2.12%) are in the SCEIP program and another 358 (2.03%) are Non-SCEIP properties under Mortgage Default.

The regression analysis reveals the statistical significance of the various characteristics as measured by their t-statistics. Specifically, the t-statistics show the relationship between each of the specific independent variables and the dependent variable, the probability of a mortgage default. The higher the absolute value of the t-statistic, the greater the significance as a characteristic related to mortgage defaults. Accordingly, a summary of the results of the statistical analysis, with regards to the significance of the various characteristics for predicting the probability of a mortgage default, is as follows:

Highly Significant: T-Stats of above +2.0 or below -2.0

LTV Ratio

As the LTV increases above the average value, the probability of a mortgage default rises.
As the LTV decreases below the average value, the probability of a mortgage default declines.

Time of Sale

Positive Impact for homes sold DURING the price bubble; a higher probability of default.
Negative Impact for homes sold BEFORE/AFTER the price bubble; a lower default rate.

Type of Loan

Conventional (non-FHA/VA): Positive Impact, higher probability of mortgage default.

Moderately Significant: T-Stats between +1.5 to +2.0 or between -1.5 to -2.0

Zip Code

Benchmark Zip Code is 95401; all other Zip Codes have somewhat lower default probabilities, due to differences in their geographic and socioeconomic characteristics.

Not Significant: T-Stats between 0 and +1.0 or 0 and -1.0

Participation in SCEIP Program: No significant impact on the probability of a mortgage default.
Tax Burden: No significant impact on the probability of a mortgage default.
Lot Size: No significant impact on the probability of a mortgage default.
Adjusted Sales: No significant impact on the probability of a mortgage default.

Therefore, the highly significant characteristics are LTV ratio, Time of Sale and Type of Loan which will be analyzed in further detail hereafter. However, with regards to characteristics that are NOT significant, the two that are especially noteworthy are Participation in SCEIP Program and Tax Burden.

For detailed information on the statistical regression analysis conducted for this report, see Appendix A.
For general background information on regression analysis, see Appendix B.
For the data underlying the regression analysis, see Appendix C. (Separate PDF file).

7 A. Regression Analysis Results: Specific Impact of LTV Ratio

For all of the parcels as a whole, the probability of a current mortgage default is 2.03%, on the average; additionally, for all of the parcels, the LTV ratio is 79.3%, on the average.

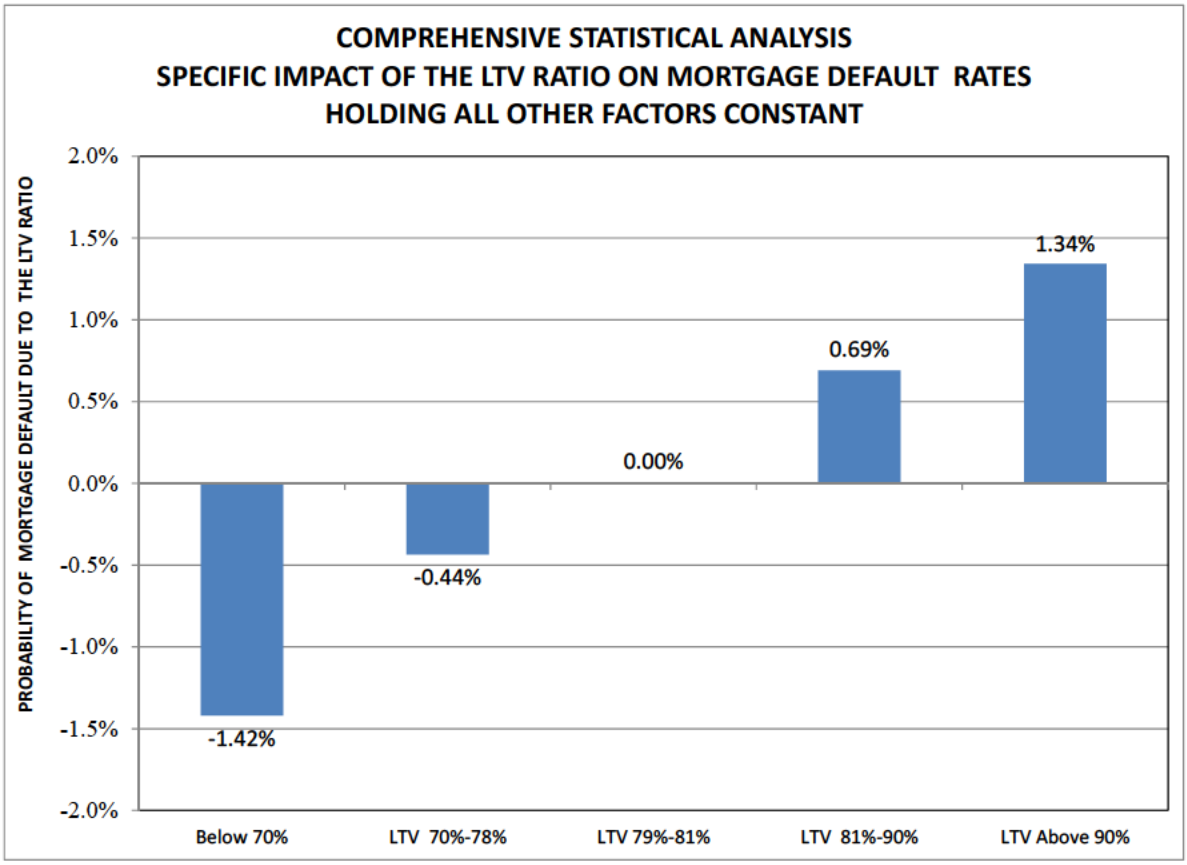
The LTV Ratio has a significant impact on the probability of a mortgage default.

Specifically, holding all other independent variables constant, and focusing in only on changes in the LTV ratio, reveals the following:

- For parcels with a very low LTV ratio, less than 70%, the incremental decrease in the probability of a mortgage default is -1.42%, for a total probability of 0.61%. Stated another way, when the LTV is less than 70%, the likelihood of default decreases by -1.42% as compared to the likelihood of default for properties with the average LTV in the 79-81% range.

- For parcels with a very high LTV ratio, above 90%, the specific incremental increase in the probability of a mortgage default is +1.34%, for a total probability of 3.37%. Stated another way, where the LTV is above than 90%, the likelihood of default increases by +1.34% as compared to the likelihood of default for properties with the average LTV in the 79-81% range.

So, effectively, the LTV ratio, which is based upon the sales price and mortgage loans at the time of sale, is a very strong predictor of mortgage defaults.



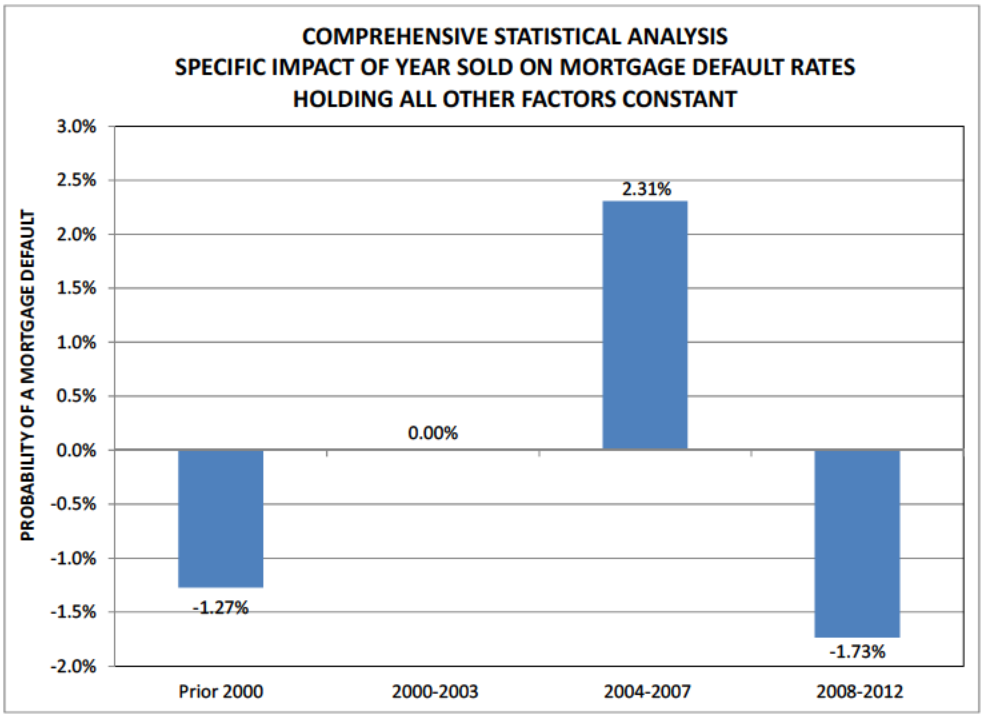
7 B. Regression Analysis Results: Specific Impact of Time of Sale

For all of the parcels as a whole, the probability of a current mortgage default is 2.03%, on the average; additionally, for all of the parcels the time of sales is the year 2002, on the average.

The Time of Sale has a significant impact on the probability of a mortgage default. Specifically, holding all other independent variables constant, and focusing in only on changes in the time of sale reveals the following:

- For homes sold during 2004-2007 (the peak years of the housing market price bubble), the specific incremental probability of a mortgage default is high, +2.31%, for a total probability of 4.34%. Stated another way, for residential properties sold during the 2004 to 2007 time period, the likelihood of default increases by +2.31% as compared to homes sold during 2000-2003, the benchmark time period. This can be attributed to the following characteristics:
  - During this time period, mortgage structures were characterized by creative financing structures, which included minimum down payment and negative amortization, among other characteristics.
  - Housing prices have declined significantly since the price bubble, and so this has resulted in substantial declines in equity levels for these homeowners.
- For parcels sold during the Prior 2000 and 2008-2012 time periods, the probability of a specific incremental impact of a mortgage default is lower, as compared to the 2000-2003 benchmark time period. For properties sold during this post-bubble period, 2008-2012, the likelihood of default decreases by -1.73%, for a total probability of 0.30%.

Time of Sale is a strong predictor of mortgage defaults, with the highest likelihood of default being during the price bubble and the lowest being in recent years.



7 C. Regression Analysis Results: Specific Impact of Type of Loan, Conventional

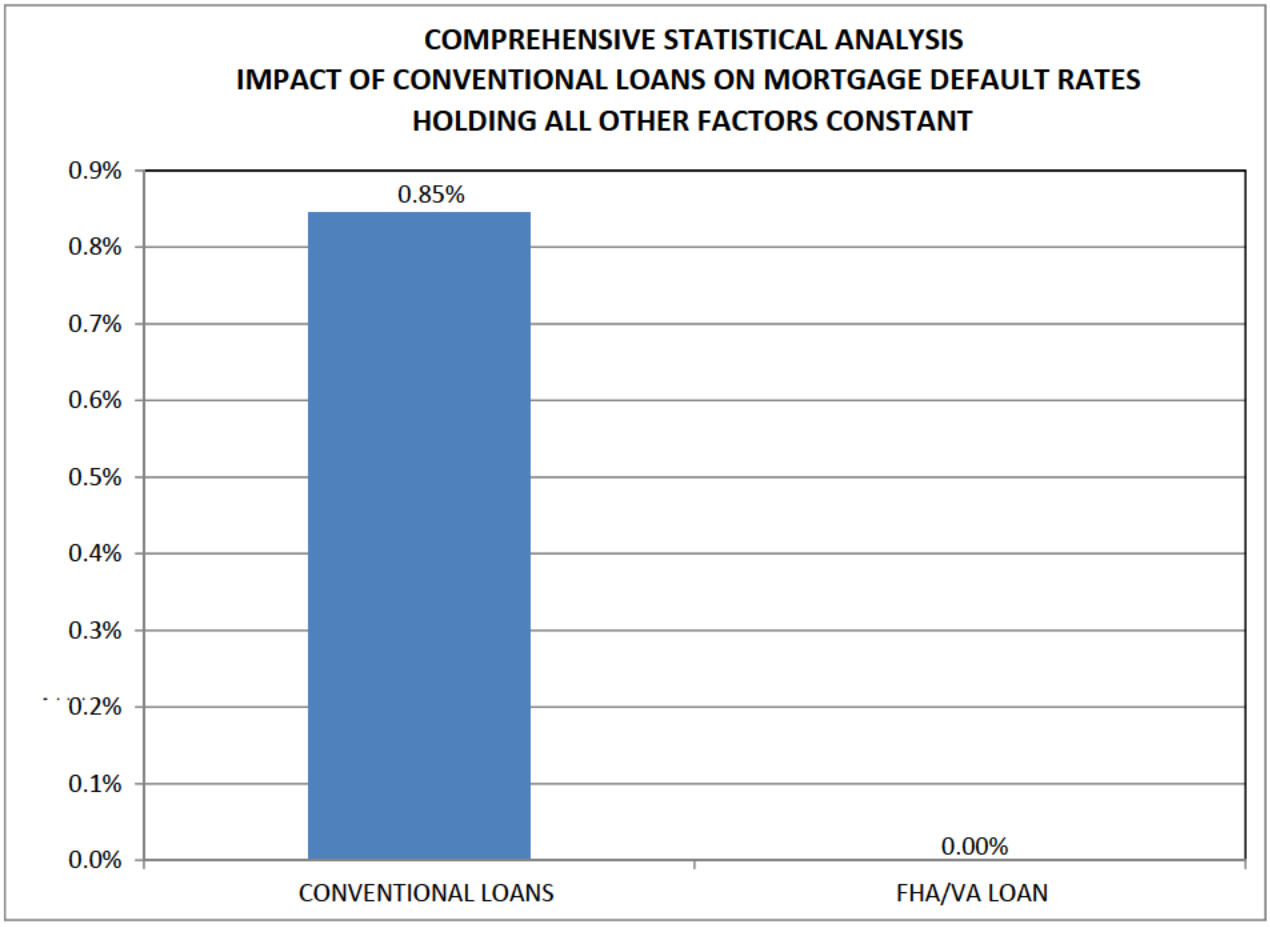
For all of the parcels as a whole, the probability of a current mortgage default is 2.03%, on the average; additionally, 89% of the homeowners had conventional, as compared to FHA/VA loans, on the average.

The probability of a mortgage default has a strong relationship to conventional types of loans.

Specifically, holding all other independent variables constant, and focusing in only on changes in the type of mortgage loan reveals the following:

- Homeowners with a conventional loan have a +0.85% increase in having a mortgage default.

Homeowners with a conventional loan have a significantly higher probability of having a mortgage default, as compared to homeowners with a FHA/VA loan.



8. CONCLUSIONS ON THE SPECIFIC CHARACTERISTICS THAT IMPACT MORTGAGE DEFAULTS

The methodology underlying the analysis has been carefully formulated to respond to various statements made by the Federal Housing Finance Agency (FHFA) regarding the types of empirical evidence that could be used to determine if homeowners in a Property Assessment Clean Energy (PACE) program, by placing additional assessment obligations upon their property, have a higher probability of a mortgage default.

The analysis covered a substantial number of homeowners in Sonoma County, which has a very large number of PACE homeowners; the primary conclusions are as follows:

Specific characteristics which INCREASE the probability of a mortgage default:

Mortgage Default Rates are strongly related to the LTV ratio at the time of the housing sale

Mortgage Default Rates are strongly related to the TIME of the housing sale

Mortgage Default Rates are higher for homeowners using Conventional Loans vs. FHA/VA loans.

Specific characteristics which do NOT INCREASE the probability of a mortgage default:

P**articipation in SCEIP does NOT increase the probability of a mortgage default**

Higher Tax Burdens (where the burden includes SCEIP assessments) does NOT increase the probability of a mortgage default.

Therefore, the pattern that emerges from the empirical analysis is that there is a confluence of characteristics at the time of purchase of the property that are strong indicators of the potential for a mortgage default: these include a high LTV Ratio, the sale of a property during the recent price bubble when creative financing structures were utilized and also a conventional as compared to FHA/VA loan structure. Conversely, the participation of a homeowner in SCEIP, even though this places a higher tax burden on the property, does NOT increase the probability of a mortgage default.

So, the empirical evidence strongly suggests that mortgage loan defaults are due to the characteristics of the mortgage loans at the time that the property is purchased, and NOT the PACE assessment that is subsequently placed on the property.

DISCLAIMER REGARDING USE OF STUDY

The State of California Department of Justice engaged Empire Economics to perform a study of the Sonoma County Energy Independence Program, a Property Assessed Clean Energy (PACE) program.

The stated purpose of the study is to inform the public rulemaking of the Federal Housing Finance Agency (FHFA) on PACE, which was instituted on January 26, 2012. Use of this Study, or parts thereof, for any other purpose is an unauthorized use of this Study.

Empire Economics hereby disclaims any and all responsibility or liability resulting from the FHFA's rulemaking, the FHFA's final PACE rule, or from any unauthorized uses.

APPENDIX A

QUANTITATIVE REGRESSION RESULTS

The statistical regression analysis was performed using the traditional technique of Ordinary Least Squares, and the results are set forth below:

SUMMARY OUTPUT				
Regression Statistics				
Multiple R	0.13			
R Square	0.02			
Adjusted R Square	0.02			
Standard Error	0.14			
Observations	17,615			
ANOVA				
	df	***SS***	***MS***	***F***
Regression	16.00	6.14	0.38	19.59
Residual	17598.00	344.59	0.02	
Total	17614.00	350.72		
	Coefficients	***Standard Error***	***t Stat***	***P-value***
Intercept	0.0140	0.0112	1.25	0.2109
LTV: Above 90%	0.0134	0.0031	**4.31**	0.0000
LTV: 81% - 90%	0.0069	0.0043	**1.59**	0.1108
LTV: 70% - 78%	-0.0044	0.0035	**-1.25**	0.2119
LTV: Below 70%	-0.0142	0.0031	**-4.63**	0.0000
Tax Burden	0.5736	0.8457	0.68	0.4976
Participation in SCEIP	-0.0072	0.0087	-0.82	0.4097
Loan Type: FHA/VA	0.0085	0.0042	**2.03**	0.0425
Lot Size	0.0000	0.0000	-0.49	0.6210
Sold Prior 2000	-0.0127	0.0033	**-3.80**	0.0001
Sold-Bubble, 2004-2007	0.0231	0.0043	**5.38**	0.0000
Sold After Bubble: 2008+	-0.0173	0.0032	**-5.39**	0.0000
Sales Price; Adjusted 2012	0.0000	0.0000	-0.18	0.8587
Zip Code 95403	-0.0043	0.0034	-1.28	0.2019
Zip Code 95404	-0.0067	0.0035	-1.89	0.0583
Zip Code 95472	-0.0072	0.0042	-1.74	0.0827
Zip Code 94928	-0.0052	0.0034	-1.53	0.1251

APPENDIX B

BACKGROUND INFORMATION ON REGRESSION ANALYSIS

Guidelines for Interpreting the Results

The t-statistic is the estimated coefficient divided by its own standard error. Thus, it measures "how many standard deviations from zero" the estimated coefficient is, and it is used to test the hypothesis that the true value of the coefficient is non-zero, in order to confirm that the independent variable really belongs in the model.

The p-value is the probability of observing a t-statistic that large or larger in magnitude given the null hypothesis that the true coefficient value is zero. If the p-value is less than 0.05 – which occurs roughly when the t-statistic is greater than 2.0 in absolute value – this means that the coefficient is significant.

Type of Regression Analysis: Ordinary Least Squares vs. Logit

As a cross-check to the Ordinary Least Squares (OLS) method utilized for the statistical analysis, another statistical technique referred to as Logit was also performed as well. Specifically, the Logit analysis was performed because the dependent variable, whether a property is currently in mortgage default, is dichotomous (either a property is in default or it is not in default; two outcomes only) rather than continuous (multiple outcomes).

A comparison of the OLS and Logit results revealed that the statistical significance of the various variables was similar for both of them. Additionally, supporting this outcome was the large number of observations in the database, which also met the criteria for the OLS technique to provide valid results. Consequently, although the dependent variable is dichotomous, the OLS method is appropriate.

Appendix C

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
1	0	1	0	0	0	1.58%	1	1	5 663	0	0	0	$273 501	0	0	0	0
2	0	1	0	0	0	1.95%	1	1	5 227	0	1	0	$733 862	0	0	0	0
3	0	1	0	0	0	1.65%	1	1	3 485	0	1	0	$575 514	0	0	0	0
4	0	1	0	0	0	2.08%	1	1	18 731	0	1	0	$1 076 114	0	0	0	0
5	0	1	0	0	0	1.76%	1	0	5 663	0	0	1	$211 000	0	0	0	0
6	0	1	0	0	0	1.94%	1	0	5 663	0	0	1	$276 491	0	0	0	0
7	0	1	0	0	0	1.41%	1	0	6 300	0	0	1	$290 303	0	0	0	0
8	0	1	0	0	0	1.52%	1	1	9 583	0	0	1	$175 583	0	0	0	0
9	0	1	0	0	0	3.38%	1	0	5 663	0	0	1	$321 901	0	0	0	0
10	0	0	0	0	1	1.06%	1	1	6 098	0	0	1	$295 282	0	0	0	0
11	0	0	0	0	1	1.88%	1	1	21 780	0	1	0	$1 474 230	0	0	0	0
12	0	0	0	0	0	1.51%	1	1	5 663	0	0	1	$292 638	0	0	0	0
13	0	0	1	0	0	1.13%	1	1	6 534	0	0	1	$291 191	0	0	0	0
14	0	1	0	0	0	1.41%	1	1	5 663	0	1	0	$662 855	0	0	0	0
15	0	0	0	0	0	1.65%	1	1	9 583	0	0	1	$234 293	0	0	0	0
16	0	1	0	0	0	2.08%	1	0	11 761	0	0	1	$277 007	0	0	0	0
17	0	0	0	0	1	2.14%	1	1	5 663	0	0	1	$369 371	0	0	0	0
18	0	1	0	0	0	2.10%	1	0	4 792	0	0	1	$288 087	0	0	0	0
19	0	1	0	0	0	1.69%	1	0	5 663	0	0	1	$229 099	0	0	0	0
20	0	1	0	0	0	1.12%	1	0	6 534	0	0	1	$256 047	0	0	0	0
21	0	1	0	0	0	2.05%	1	1	9 583	0	1	0	$738 055	0	0	0	0
22	0	1	0	0	0	1.73%	1	1	7 405	0	0	0	$343 128	0	0	0	0
23	0	1	0	0	0	1.59%	1	0	6 534	0	0	1	$252 332	0	0	0	0
24	0	0	0	0	0	2.14%	1	0	5 663	0	0	1	$340 380	0	0	0	0
25	0	1	0	0	0	1.93%	1	0	8 276	0	0	1	$304 409	0	0	0	0
26	0	0	0	0	0	1.84%	1	1	6 098	0	0	1	$257 701	0	0	0	0
27	0	1	0	0	0	1.56%	1	1	4 792	0	1	0	$527 165	0	0	0	0
28	0	0	0	0	1	1.75%	1	1	4 356	1	0	0	$116 387	0	0	0	0
29	0	1	0	0	0	2.33%	1	1	7 405	0	0	0	$199 331	0	0	0	0
30	0	0	1	0	0	1.47%	1	1	8 200	0	0	0	$525 826	0	0	0	0
31	0	1	0	0	0	1.63%	1	0	6 098	0	0	1	$280 932	0	0	0	0
32	0	1	0	0	0	1.91%	1	0	12 632	0	0	1	$403 840	0	0	0	0
33	0	1	0	0	0	1.44%	1	0	7 769	0	0	1	$417 887	0	0	0	0
34	0	0	0	0	0	1.37%	1	1	6 363	0	0	1	$375 813	0	0	0	0
35	0	1	0	0	0	1.67%	1	1	7 841	1	0	0	$99 548	0	0	0	0
36	1	1	0	0	0	2.01%	1	0	5 663	1	0	0	$103 465	0	0	0	0
37	1	1	0	0	0	1.73%	1	1	6 534	0	0	0	$385 732	0	0	0	0
38	0	1	0	0	0	1.50%	1	1	4 792	0	0	0	$480 938	0	0	0	0
39	0	1	0	0	0	1.97%	1	0	7 405	0	0	1	$241 594	0	0	0	0
40	0	0	0	0	1	1.87%	1	1	6 098	0	0	0	$324 723	0	0	0	0
41	0	0	0	0	0	2.25%	1	1	6 970	1	0	0	$71 551	0	0	0	0
42	0	0	1	0	0	1.48%	1	1	6 534	0	0	0	$247 542	0	0	0	0
43	0	1	0	0	0	1.46%	1	0	3 485	0	0	1	$230 857	0	0	0	0
44	0	1	0	0	0	1.95%	1	0	3 485	0	0	1	$275 079	0	0	0	0
45	0	1	0	0	0	1.50%	1	0	5 663	1	0	0	$111 067	0	0	0	0
46	0	1	0	0	0	1.36%	1	0	4 356	0	0	1	$240 521	0	0	0	0
47	0	1	0	0	0	1.59%	1	1	13 504	0	1	0	$670 792	0	0	0	0
48	0	0	0	0	1	1.71%	1	1	17 666	0	0	0	$936 227	0	0	0	0
49	0	1	0	0	0	2.32%	1	1	16 553	0	1	0	$1 039 987	0	0	0	0
50	0	0	1	0	0	1.10%	1	1	13 939	1	0	0	$262 736	0	0	0	0
51	0	0	0	0	0	1.59%	1	1	23 958	0	0	1	$537 196	0	0	0	0
52	0	1	0	0	0	1.51%	1	0	4 356	0	0	1	$314 073	0	0	0	0
53	0	0	1	0	0	1.63%	1	1	6 970	0	0	1	$561 864	0	0	0	0
54	0	0	0	0	1	1.11%	1	1	81 893	1	0	0	$203 944	0	0	0	0
55	0	0	0	1	0	2.31%	1	1	10 019	0	0	0	$468 560	0	0	0	0
56	0	0	0	0	0	1.62%	1	1	93 654	0	0	0	$1 122 190	0	0	0	0
57	0	1	0	0	0	1.54%	1	0	7 841	0	0	1	$289 000	0	0	0	0
58	0	1	0	0	0	1.46%	1	1	6 098	1	0	0	$189 712	0	0	0	0
59	0	0	1	0	0	1.81%	1	1	4 356	1	0	0	$107 767	0	0	0	0
60	0	1	0	0	0	1.87%	1	1	6 534	1	0	0	$131 019	0	0	0	0
61	0	0	0	1	0	1.48%	1	1	5 227	0	1	0	$670 959	0	0	0	0
62	0	1	0	0	0	2.17%	1	1	13 504	1	0	0	$198 412	0	0	0	0
63	0	0	0	0	0	1.82%	1	1	2 115	0	1	0	$811 012	0	0	0	0
64	0	0	0	0	0	2.37%	1	1	7 841	0	0	0	$394 943	0	0	0	0
65	0	0	1	0	0	1.10%	0	1	7 405	0	0	0	$259 073	0	0	0	0
66	0	0	0	0	0	1.13%	0	1	4 792	0	0	1	$289 913	0	0	0	0
67	0	1	0	0	0	1.13%	0	0	6 098	0	0	1	$210 000	0	0	0	0
68	0	0	0	1	0	1.13%	0	1	4 792	1	0	0	$57 714	0	0	0	0
69	0	1	0	0	0	1.12%	0	1	4 794	1	0	0	$109 160	0	0	0	0
70	0	1	0	0	0	1.13%	0	1	4 792	1	0	0	$60 885	0	0	0	0
71	1	1	0	0	0	1.08%	0	1	4 794	0	1	0	$555 219	0	0	0	0
72	1	1	0	0	0	1.08%	0	1	3 922	0	1	0	$623 863	0	0	0	0
73	0	0	0	0	1	1.09%	0	1	10 454	1	0	0	$123 038	0	0	0	0
74	0	1	0	0	0	1.12%	0	1	5 175	0	0	0	$447 593	0	0	0	0
75	0	0	0	0	0	1.12%	0	1	3 920	0	0	1	$315 000	0	0	0	0
76	0	1	0	0	0	1.12%	0	1	5 227	0	1	0	$511 868	0	0	0	0
77	0	0	0	0	1	1.13%	0	1	8 400	0	0	0	$32 449	0	0	0	0
78	0	1	0	0	0	1.08%	0	1	5 227	0	0	0	$272 419	0	0	0	0
79	0	1	0	0	0	1.13%	0	1	4 560	0	0	0	$359 101	0	0	0	0
80	0	1	0	0	0	1.08%	0	1	4 792	0	1	0	$729 365	0	0	0	0
81	0	0	0	0	1	1.13%	0	1	4 792	0	1	0	$202 756	0	0	0	0
82	0	0	0	1	0	1.12%	0	1	6 534	0	0	1	$427 251	0	0	0	0
83	0	0	0	0	0	1.13%	0	1	4 800	0	0	1	$234 902	0	0	0	0
84	0	1	0	0	0	1.08%	0	1	8 276	0	1	0	$569 275	0	0	0	0
85	0	1	0	0	0	1.13%	0	1	4 792	1	0	0	$94 440	0	0	0	0
86	0	1	0	0	0	1.08%	0	1	4 792	0	1	0	$545 880	0	0	0	0
87	0	0	0	0	1	1.13%	0	1	4 792	1	0	0	$94 856	0	0	0	0
88	0	1	0	0	0	1.73%	0	1	7 405	1	0	0	$118 947	0	0	0	0
89	0	0	0	0	1	1.07%	0	1	3 485	0	1	0	$553 679	0	0	0	0
90	0	1	0	0	0	1.08%	0	1	4 792	0	0	0	$232 708	0	0	0	0
91	0	0	0	0	0	1.08%	0	1	4 792	1	0	0	$83 134	0	0	0	0
92	0	1	0	0	0	1.12%	0	1	5 663	0	0	0	$304 019	0	0	0	0
93	0	0	1	0	0	1.10%	0	1	14 375	0	0	0	$129 797	0	0	0	0
94	0	1	0	0	0	1.12%	0	1	4 792	0	0	0	$269 149	0	0	0	0
95	0	0	0	1	0	1.43%	0	1	7 405	1	0	0	$124 216	0	0	0	0
96	0	0	0	0	0	1.09%	0	1	3 049	0	1	0	$662 855	0	0	0	0
97	0	0	0	0	1	1.13%	0	1	7 405	0	1	0	$820 248	0	0	0	0
98	0	1	0	0	0	1.13%	0	1	4 792	0	1	0	$520 926	0	0	0	0
99	0	0	1	0	0	1.07%	0	1	3 049	1	0	0	$112 924	0	0	0	0
100	0	0	0	0	0	1.13%	0	1	5 663	1	0	0	$50 288	0	0	0	0
101	0	1	0	0	0	1.13%	0	1	4 792	0	1	0	$759 365	0	0	0	0
102	0	1	0	0	0	1.12%	0	1	5 663	0	0	1	$374 576	0	0	0	0
103	0	0	1	0	0	1.12%	0	1	3 485	0	0	0	$384 751	0	0	0	0
104	0	1	0	0	0	1.43%	0	0	11 326	0	0	1	$408 522	0	0	0	0
105	0	0	0	0	1	1.12%	0	1	6 098	0	0	1	$292 638	0	0	0	0
106	0	0	0	0	0	1.08%	0	1	4 792	0	1	0	$932 940	0	0	0	0
107	0	0	0	0	1	1.10%	0	1	12 632	0	0	1	$626 245	0	0	0	0
108	0	0	0	0	0	1.10%	0	1	7 841	0	0	1	$515 232	0	0	0	0
109	0	0	0	1	0	1.12%	0	1	23 958	0	1	0	$2 390 594	0	0	0	0
110	0	1	0	0	0	1.07%	0	1	4 792	0	1	0	$802 489	0	0	0	0
111	0	1	0	0	0	1.07%	0	1	4 792	0	1	0	$652 508	0	0	0	0
112	0	1	0	0	0	1.13%	0	1	4 792	0	1	0	$767 597	0	0	0	0
113	0	0	0	0	0	1.13%	0	1	4 792	0	0	0	$258 798	0	0	0	0
114	0	0	0	0	0	1.08%	0	1	6 970	1	0	0	$67 050	0	0	0	0
115	0	1	0	0	0	1.12%	0	1	4 792	0	0	0	$231 011	0	0	0	0
116	0	1	0	0	0	1.12%	0	0	3 920	0	0	1	$145 000	0	0	0	0
117	0	0	0	0	0	1.08%	0	1	2 614	0	0	0	$168 736	0	0	0	0
118	0	0	0	1	0	1.13%	0	1	4 792	0	1	0	$1 200 814	0	0	0	0
119	0	1	0	0	0	1.13%	0	1	4 792	0	0	0	$305 109	0	0	0	0
120	0	0	0	1	0	1.09%	0	1	5 663	1	0	0	$82 181	0	0	0	0
121	0	1	0	0	0	1.08%	0	1	4 792	0	1	0	$796 764	0	0	0	0
122	0	1	0	0	0	1.08%	0	1	4 792	0	0	0	$220 655	0	0	0	0
123	0	0	0	0	0	1.08%	0	1	5 227	0	1	0	$909 989	0	0	0	0
124	0	1	0	0	0	1.12%	0	1	6 970	0	1	0	$717 443	0	0	0	0
125	0	0	1	0	0	1.09%	0	1	5 227	1	0	0	$106 901	0	0	0	0
126	0	0	1	0	0	1.08%	0	1	4 040	0	1	0	$991 862	0	0	0	0
127	0	0	0	1	0	1.10%	0	1	7 841	0	0	1	$448 751	0	0	0	0
128	0	0	1	0	0	1.09%	0	1	8 712	0	0	0	$356 946	0	0	0	0
129	0	0	0	0	0	1.13%	0	1	6 098	0	1	0	$410 190	0	0	0	0
130	0	1	0	0	0	1.09%	0	1	5 940	0	0	0	$473 243	0	0	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
131	0	1	0	0	0	1.08%	0	1	4 792	1	0	0	$106 411	0	0	0	0
132	0	0	0	0	1	1.09%	0	1	7 405	1	0	0	$59 856	0	0	0	0
133	0	0	0	0	0	1.07%	0	1	6 970	0	1	0	$467 994	0	0	0	0
134	0	1	0	0	0	1.07%	0	1	4 356	0	1	0	$594 638	0	0	0	0
135	0	1	0	0	0	1.09%	0	1	4 356	0	0	0	$159 929	0	0	0	0
136	0	1	0	0	0	1.13%	0	1	4 792	0	0	0	$248 710	0	0	0	0
137	0	0	0	0	0	1.08%	0	1	4 792	0	1	0	$536 767	0	0	0	0
138	0	0	0	0	1	1.07%	0	1	4 792	1	0	0	$103 086	0	0	0	0
139	0	0	0	0	1	1.09%	0	1	5 227	0	0	0	$365 513	0	0	0	0
140	0	1	0	0	0	1.12%	0	1	6 534	0	0	1	$170 000	0	0	0	0
141	0	0	0	0	1	1.13%	0	1	3 920	1	0	0	$90 782	0	0	0	0
142	0	1	0	0	0	1.09%	0	1	5 663	0	1	0	$946 863	0	0	0	0
143	0	1	0	0	0	1.14%	0	1	4 792	1	0	0	$34 769	0	0	0	0
144	0	0	0	0	0	1.13%	0	1	6 534	1	0	0	$111 042	0	0	0	0
145	0	0	0	0	1	1.39%	0	1	7 405	0	0	0	$134 433	0	0	0	0
146	0	0	0	0	0	1.07%	0	1	4 792	0	0	0	$218 337	0	0	0	0
147	0	1	0	0	0	1.13%	0	1	4 800	0	0	0	$421 943	0	0	0	0
148	0	1	0	0	0	1.09%	0	1	4 356	0	0	0	$134 433	0	0	0	0
149	0	0	0	0	0	1.13%	0	1	6 534	0	0	1	$263 069	0	0	0	0
150	0	1	0	0	0	1.08%	0	0	4 792	0	0	1	$335 948	0	0	0	0
151	0	1	0	0	0	1.13%	0	1	4 792	1	0	0	$86 459	0	0	0	0
152	1	0	0	0	1	1.77%	0	1	7 405	0	0	0	$134 433	0	0	0	0
153	0	1	0	0	0	1.64%	0	1	7 405	1	0	0	$82 469	0	0	0	0
154	0	0	0	1	0	1.13%	0	1	3 485	0	1	0	$654 185	0	0	0	0
155	0	0	1	0	0	1.07%	0	1	4 800	0	1	0	$938 483	0	0	0	0
156	0	0	0	0	0	1.12%	0	1	6 534	0	0	0	$343 128	0	0	0	0
157	0	0	1	0	0	1.09%	0	0	4 792	0	0	1	$448 906	0	0	0	0
158	0	0	0	0	0	1.09%	0	1	4 792	1	0	0	$99 428	0	0	0	0
159	0	1	0	0	0	1.08%	0	0	5 227	0	0	1	$312 463	0	0	0	0
160	0	1	0	0	0	1.09%	0	1	6 534	1	0	0	$100 461	0	0	0	0
161	0	0	0	0	0	1.12%	0	1	6 098	0	1	0	$778 115	0	0	0	0
162	0	0	0	0	1	1.08%	0	1	4 792	1	0	0	$155 082	0	0	0	0
163	0	1	0	0	0	1.13%	0	1	8 276	0	0	0	$201 649	0	0	0	0
164	0	0	0	1	0	1.08%	0	1	5 227	0	0	0	$309 737	0	0	0	0
165	0	0	0	0	0	1.10%	0	1	7 841	0	0	1	$490 000	0	0	0	0
166	0	0	0	0	0	1.13%	0	1	4 792	0	0	1	$213 677	0	0	0	0
167	0	1	0	0	0	1.10%	0	0	6 000	0	0	1	$461 714	0	0	0	0
168	0	1	0	0	0	1.13%	0	1	4 792	0	1	0	$766 674	0	0	0	0
169	0	0	0	0	0	1.09%	0	1	6 098	0	1	0	$772 442	0	0	0	0
170	0	0	0	0	0	1.09%	0	1	3 920	1	0	0	$97 781	0	0	0	0
171	0	0	0	1	0	1.13%	0	1	3 049	0	0	1	$209 382	0	0	0	0
172	0	1	0	0	0	1.13%	0	1	3 920	0	1	0	$753 742	0	0	0	0
173	0	0	0	0	1	1.07%	0	1	3 920	0	1	0	$460 879	0	0	0	0
174	0	1	0	0	0	1.08%	0	1	6 098	0	1	0	$738 963	0	0	0	0
175	0	0	0	0	1	1.08%	0	1	6 098	0	0	1	$210 525	0	0	0	0
176	0	1	0	0	0	1.13%	0	0	6 098	0	0	1	$225 924	0	0	0	0
177	0	1	0	0	0	1.09%	0	1	6 240	0	0	0	$386 033	0	0	0	0
178	0	0	1	0	0	1.08%	0	1	3 920	1	0	0	$70 018	0	0	0	0
179	0	0	0	0	0	1.13%	0	1	11 326	0	0	0	$163 174	0	0	0	0
180	0	0	0	0	0	1.10%	0	1	370 260	1	0	0	$375 660	0	0	0	0
181	0	0	1	0	0	1.08%	0	1	6 970	0	0	0	$210 010	0	0	0	0
182	0	1	0	0	0	1.09%	0	1	6 240	0	1	0	$794 385	0	0	0	0
183	0	0	1	0	0	1.07%	0	1	3 920	0	0	1	$120 493	0	0	0	0
184	0	1	0	0	0	2.11%	0	1	4 792	0	1	0	$573 174	0	0	0	0
185	0	1	0	0	0	1.12%	0	1	3 920	0	1	0	$1 687 478	0	0	0	0
186	0	0	0	0	0	1.08%	0	1	5 227	0	0	1	$268 142	0	0	0	0
187	0	1	0	0	0	1.12%	0	0	3 920	0	0	0	$275 688	0	0	0	0
188	0	0	0	0	1	1.09%	0	1	3 920	0	0	1	$456 515	0	0	0	0
189	0	1	0	0	0	1.09%	0	1	4 792	0	0	0	$462 983	0	0	0	0
190	0	0	0	0	0	1.12%	0	1	4 200	0	0	0	$380 903	0	0	0	0
191	0	1	0	0	0	1.08%	0	1	3 920	0	1	0	$570 315	0	0	0	0
192	0	1	0	0	0	1.12%	0	1	3 920	0	0	0	$264 246	0	0	0	0
193	0	1	0	0	0	1.12%	0	1	6 970	0	1	0	$746 442	0	0	0	0
194	0	0	0	0	0	1.04%	0	1	3 960	0	1	0	$886 755	0	0	0	0
195	0	1	0	0	0	1.13%	0	1	5 663	1	0	0	$93 110	0	0	0	0
196	1	0	1	0	0	1.17%	0	1	80 150	0	1	0	$1 193 139	0	0	0	0
197	0	1	0	0	0	1.12%	0	1	3 920	0	1	0	$771 603	0	0	0	0
198	0	1	0	0	0	1.13%	0	0	4 792	1	0	0	$72 454	0	0	0	0
199	0	0	0	0	0	1.08%	0	1	5 227	0	0	1	$308 704	0	0	0	0
200	0	1	0	0	0	1.57%	0	1	6 970	0	1	0	$592 670	0	0	0	0
201	0	1	0	0	0	1.08%	0	0	3 049	0	0	1	$381 182	0	0	0	0
202	0	1	0	0	0	1.08%	0	1	3 049	1	0	0	$87 675	0	0	0	0
203	0	0	0	0	1	1.12%	0	1	7 405	0	0	1	$337 948	0	0	0	0
204	0	1	0	0	0	1.12%	0	1	5 000	0	0	0	$391 163	0	0	0	0
205	0	0	0	1	0	1.08%	0	1	6 098	1	0	0	$101 632	0	0	0	0
206	0	0	0	1	0	1.12%	0	1	5 663	0	0	1	$503 337	0	0	0	0
207	0	1	0	0	0	1.09%	0	1	5 227	0	1	0	$818 821	0	0	0	0
208	0	1	0	0	0	1.09%	0	1	6 098	0	0	1	$279 176	0	0	0	0
209	0	1	0	0	0	1.12%	0	1	5 663	0	0	1	$326 334	0	0	0	0
210	0	1	0	0	0	1.10%	0	1	4 792	0	0	1	$450 662	0	0	0	0
211	0	0	1	0	0	1.09%	0	1	6 534	0	0	1	$313 571	0	0	0	0
212	0	1	0	0	0	1.10%	0	1	6 550	0	0	0	$461 060	0	0	0	0
213	0	0	0	1	1	1.13%	0	1	4 792	1	0	0	$57 841	0	0	0	0
214	0	0	0	0	0	0.86%	0	1	7 405	0	0	0	$342 553	0	0	0	0
215	0	1	0	0	0	1.09%	0	1	3 049	0	0	0	$217 935	0	0	0	0
216	0	0	0	0	0	1.09%	0	1	3 717	0	0	0	$391 163	0	0	0	0
217	0	0	0	0	1	1.10%	0	1	5 663	0	0	0	$310 557	0	0	0	0
218	0	0	0	1	0	1.10%	0	1	5 663	0	0	0	$369 611	0	0	0	0
219	0	0	1	0	0	1.12%	0	1	4 792	0	0	1	$445 607	0	0	0	0
220	0	1	0	0	0	1.14%	0	1	7 841	0	1	0	$825 791	0	0	0	0
221	0	0	0	1	0	1.09%	0	1	3 920	1	0	0	$130 239	0	0	0	0
222	0	0	0	1	0	1.10%	0	1	7 405	0	1	0	$922 569	0	0	0	0
223	0	1	0	0	0	1.68%	0	1	7 405	0	1	0	$478 059	0	0	0	0
224	0	0	0	0	0	1.10%	0	1	12 197	0	0	0	$213 238	0	0	0	0
225	0	1	0	0	0	1.13%	0	1	4 792	1	0	0	$38 458	0	0	0	0
226	0	0	0	0	0	1.09%	0	1	4 356	1	0	0	$167 880	0	0	0	0
227	0	0	0	1	0	1.09%	0	1	4 450	0	0	0	$397 246	0	0	0	0
228	0	0	0	1	0	1.07%	0	1	2 614	1	0	0	$77 108	0	0	0	0
229	0	0	1	0	0	1.13%	0	1	2 178	0	1	0	$554 222	0	0	0	0
230	0	0	0	0	0	1.13%	0	1	4 792	0	0	0	$352 688	0	0	0	0
231	0	1	0	0	0	1.08%	0	1	4 800	0	0	0	$448 235	0	0	0	0
232	0	1	0	0	0	1.09%	0	1	3 485	0	1	0	$642 579	0	0	0	0
233	0	0	0	0	1	1.09%	0	1	5 663	0	0	1	$266 088	0	0	0	0
234	0	0	0	0	0	1.09%	0	1	4 792	0	1	0	$759 365	0	0	0	0
235	0	1	0	0	0	1.09%	0	1	4 792	1	0	0	$96 999	0	0	0	0
236	0	0	0	0	0	1.12%	0	1	6 534	0	0	1	$393 349	0	0	0	0
237	0	0	0	0	1	1.12%	0	1	5 663	0	1	0	$779 829	0	0	0	0
238	0	0	0	1	0	1.12%	0	1	4 792	0	0	1	$263 069	0	0	0	0
239	0	1	0	0	0	1.14%	0	1	6 534	0	0	0	$160 182	0	0	0	0
240	0	1	0	0	0	1.08%	0	1	3 920	1	0	0	$95 770	0	0	0	0
241	0	0	0	1	0	1.09%	0	1	3 920	0	1	0	$569 275	0	0	0	0
242	0	1	0	0	0	1.09%	0	1	4 356	0	0	0	$313 281	0	0	0	0
243	0	0	0	0	0	1.12%	0	1	5 227	0	1	0	$1 006 439	0	0	0	0
244	0	0	0	0	1	1.10%	0	1	5 290	0	0	0	$577 126	0	0	0	0
245	0	0	0	0	0	1.46%	0	1	7 405	0	0	1	$313 571	0	0	0	0
246	0	1	0	0	0	1.12%	0	1	4 792	0	1	0	$530 284	0	0	0	0
247	0	1	0	0	0	1.59%	0	1	8 200	0	0	1	$169 145	0	0	0	0
248	0	1	0	0	0	1.12%	0	0	2 178	0	0	1	$204 013	0	0	0	0
249	0	0	0	0	0	1.12%	0	1	4 792	0	1	0	$721 866	0	0	0	0
250	0	1	0	0	0	1.09%	0	1	3 920	0	0	0	$321 251	0	0	0	0
251	0	0	0	0	0	1.09%	0	1	4 792	1	0	0	$135 394	0	0	0	0
252	0	0	1	0	0	1.09%	0	1	8 276	0	1	0	$928 113	0	0	0	0
253	0	1	0	0	0	1.09%	0	1	4 792	0	1	0	$813 739	0	0	0	0
254	0	1	0	0	0	1.06%	0	1	2 614	0	0	0	$346 276	0	0	0	0
255	0	1	0	0	0	1.13%	0	1	4 200	0	1	0	$711 252	0	0	0	0
256	0	1	0	0	0	1.61%	0	1	3 485	0	1	0	$729 365	0	0	0	0
257	0	0	1	0	0	1.12%	0	1	3 485	0	1	0	$835 952	0	0	0	0
258	0	1	0	0	0	1.07%	0	1	4 792	0	0	0	$190 060	0	0	0	0
259	0	0	0	0	1	1.08%	0	1	4 792	0	1	0	$849 807	0	0	0	0
260	0	0	0	1	0	1.14%	0	1	12 632	0	0	0	$545 064	0	0	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
261	0	0	0	0	1	1.12%	0	1	5 663	0	1	0	$986 515	0	0	0	0
262	0	0	0	0	0	1.10%	0	1	5 663	0	1	0	$1 099 207	0	0	0	0
263	0	0	1	0	0	1.10%	0	1	4 356	0	0	0	$259 594	0	0	0	0
264	0	1	0	0	0	1.09%	0	1	4 792	0	0	0	$410 401	0	0	0	0
265	0	0	1	0	0	1.09%	0	1	5 663	1	0	0	$107 467	0	0	0	0
266	0	0	1	0	0	1.10%	0	1	5 663	0	1	0	$967 020	0	0	0	0
267	0	0	0	0	0	1.08%	0	1	4 792	1	0	0	$79 652	0	0	0	0
268	0	0	0	0	0	0.02%	0	1	3 485	0	1	0	$369 481	0	0	0	0
269	0	1	0	0	0	1.08%	0	1	7 405	1	0	0	$139 273	0	0	0	0
270	0	1	0	0	0	1.12%	0	0	6 255	0	0	1	$371 189	0	0	0	0
271	0	1	0	0	0	1.12%	0	1	7 841	0	1	0	$775 930	0	0	0	0
272	0	0	1	0	0	1.12%	0	1	3 920	1	0	0	$112 309	0	0	0	0
273	0	0	0	1	0	1.12%	0	1	8 276	0	0	1	$457 419	0	0	0	0
274	0	0	1	0	0	1.13%	0	1	3 485	1	0	0	$77 599	0	0	0	0
275	0	1	0	0	0	1.09%	0	1	5 663	0	1	0	$655 057	0	0	0	0
276	0	0	0	0	0	1.09%	0	1	6 098	0	1	0	$877 518	0	0	0	0
277	0	1	0	0	0	1.10%	0	1	6 970	0	1	0	$684 690	0	0	0	0
278	0	0	0	0	0	1.13%	0	1	3 485	0	1	0	$440 619	0	0	0	0
279	0	0	0	0	0	1.13%	0	1	5 227	1	0	0	$75 498	0	0	0	0
280	0	0	0	0	0	1.09%	0	1	10 890	1	0	0	$57 688	0	0	0	0
281	0	0	1	0	0	1.11%	0	1	10 890	0	1	0	$805 151	0	0	0	0
282	0	0	0	0	0	1.09%	0	1	5 227	0	0	1	$323 199	0	0	0	0
283	0	0	0	0	0	1.13%	0	1	6 534	0	0	0	$461 701	0	0	0	0
284	0	0	0	1	0	1.17%	0	1	55 321	0	1	0	$1 492 885	0	0	0	0
285	0	0	0	0	1	1.12%	0	1	7 405	0	0	1	$655 508	0	0	0	0
286	0	0	0	0	1	1.12%	0	1	3 049	0	0	0	$236 045	0	0	0	0
287	0	0	0	1	0	1.09%	0	1	7 405	1	0	0	$106 163	0	0	0	0
288	0	1	0	0	0	1.09%	0	1	3 920	0	1	0	$766 674	0	0	0	0
289	0	0	0	0	0	1.12%	0	1	6 098	0	0	1	$498 069	0	0	0	0
290	0	0	0	0	0	1.06%	0	1	10 454	1	0	0	$154 329	0	0	0	0
291	0	0	1	0	0	1.08%	0	1	5 663	1	0	0	$63 642	0	0	0	0
292	0	0	0	1	0	1.08%	0	1	4 356	1	0	0	$94 372	0	0	0	0
293	0	0	0	0	1	1.10%	0	1	4 792	0	1	0	$1 016 074	0	0	0	0
294	0	1	0	0	0	1.08%	0	1	3 049	1	0	0	$102 421	0	0	0	0
295	0	1	0	0	0	1.12%	0	1	4 792	0	1	0	$790 690	0	0	0	0
296	0	0	0	0	1	1.10%	0	1	4 792	0	0	0	$325 813	0	0	0	0
297	0	0	0	1	0	1.12%	0	1	5 663	1	0	0	$96 808	0	0	0	0
298	0	0	0	0	1	1.18%	0	1	6 098	0	0	0	$817 256	0	0	0	0
299	0	0	0	0	0	1.08%	0	1	5 663	0	1	0	$522 486	0	0	0	0
300	0	0	0	0	1	1.12%	0	1	3 049	0	1	0	$812 859	0	0	0	0
301	0	1	0	0	0	1.08%	0	1	1 742	0	1	0	$566 961	0	0	0	0
302	0	0	1	0	0	1.12%	0	1	7 841	0	0	0	$231 317	0	0	0	0
303	0	1	0	0	0	1.12%	0	1	6 534	0	1	0	$1 031 236	0	0	0	0
304	0	1	0	0	0	1.09%	0	1	3 485	0	1	0	$1 025 311	0	0	0	0
305	0	0	0	1	0	1.12%	0	1	5 663	0	1	0	$1 256 237	0	0	0	0
306	0	0	1	0	0	1.13%	0	1	7 405	1	0	0	$94 824	0	0	0	0
307	0	1	0	0	0	1.08%	0	0	3 485	0	0	1	$167 686	0	0	0	0
308	0	0	0	1	0	1.09%	0	1	5 663	0	1	0	$665 974	0	0	0	0
309	0	0	0	0	0	1.13%	0	1	1 742	0	0	1	$126 517	0	0	0	0
310	0	1	0	0	0	1.07%	0	1	1 742	1	0	0	$100 126	0	0	0	0
311	0	1	0	0	0	1.07%	0	1	2 178	0	0	0	$184 700	0	0	0	0
312	0	0	0	1	0	1.07%	0	1	3 049	0	0	1	$232 685	0	0	0	0
313	0	0	0	0	0	1.13%	0	1	4 792	1	0	0	$71 241	0	0	0	0
314	0	0	0	0	0	1.09%	0	1	5 227	0	1	0	$899 988	0	0	0	0
315	1	1	0	0	0	1.12%	0	1	3 047	0	1	0	$686 056	0	0	0	0
316	0	0	0	0	0	1.08%	0	1	5 227	0	0	1	$254 846	0	0	0	0
317	0	0	0	0	1	1.12%	0	1	3 920	0	0	1	$337 948	0	0	0	0
318	0	0	0	0	0	1.12%	0	1	4 792	0	0	0	$187 279	0	0	0	0
319	0	1	0	0	0	1.10%	0	0	5 663	0	0	1	$667 214	0	0	0	0
320	0	1	0	0	0	1.56%	0	1	6 534	0	1	0	$553 679	0	0	0	0
321	0	0	1	0	0	1.09%	0	1	7 500	0	0	0	$377 056	0	0	0	0
322	0	1	0	0	0	1.08%	0	1	6 500	1	0	0	$114 430	0	0	0	0
323	0	0	1	0	0	1.11%	0	1	6 970	0	0	0	$316 645	0	0	0	0
324	0	1	0	0	0	1.09%	0	1	5 227	0	0	0	$320 626	0	0	0	0
325	0	1	0	0	0	1.12%	0	0	5 227	0	0	1	$227 329	0	0	0	0
326	0	1	0	0	0	1.08%	0	1	5 227	1	0	0	$86 652	0	0	0	0
327	0	0	0	1	0	1.13%	0	1	4 792	1	0	0	$44 272	0	0	0	0
328	0	0	0	0	1	1.07%	0	1	3 049	0	0	0	$346 714	0	0	0	0
329	0	0	1	0	0	1.10%	0	1	9 956	0	0	0	$455 288	0	0	0	0
330	0	0	0	0	1	1.12%	0	1	23 087	0	0	1	$324 243	0	0	0	0
331	0	0	0	0	0	1.08%	0	1	4 356	0	0	0	$299 374	0	0	0	0
332	0	0	0	0	0	1.13%	0	1	4 356	0	0	0	$129 797	0	0	0	0
333	0	1	0	0	0	1.12%	0	0	3 920	1	0	0	$88 454	0	0	0	0
334	0	0	0	0	0	1.09%	0	1	5 227	0	0	0	$222 509	0	0	0	0
335	0	1	0	0	0	1.09%	0	0	5 227	1	0	0	$104 114	0	0	0	0
336	0	1	0	0	0	1.05%	0	1	4 792	0	0	0	$94 905	0	0	0	0
337	0	1	0	0	0	1.08%	0	1	15 246	0	1	0	$942 177	0	0	0	0
338	0	0	0	1	0	1.09%	0	1	6 970	1	0	0	$103 369	0	0	0	0
339	0	0	0	0	1	1.14%	0	1	25 700	0	0	1	$265 926	0	0	0	0
340	0	0	0	0	1	1.12%	0	1	9 583	0	0	0	$203 967	0	0	0	0
341	0	0	0	0	0	1.07%	0	1	5 663	0	0	1	$152 172	0	0	0	0
342	0	1	0	0	0	1.12%	0	1	15 246	1	0	0	$51 405	0	0	0	0
343	0	0	0	0	0	1.14%	0	1	2 178	0	0	1	$157 500	0	0	0	0
344	0	0	0	0	1	0.01%	0	1	4 356	0	0	1	$200 000	0	0	0	0
345	0	1	0	0	0	1.13%	0	0	4 792	0	0	1	$157 645	0	0	0	0
346	0	0	0	1	0	1.14%	0	1	9 583	0	0	1	$150 616	0	0	0	0
347	0	1	0	0	0	1.39%	0	1	8 276	0	0	1	$240 985	0	0	0	0
348	0	1	0	0	0	1.12%	0	1	4 792	0	0	1	$276 250	0	0	0	0
349	0	0	0	0	1	1.13%	0	1	14 810	0	1	0	$983 744	0	0	0	0
350	0	0	0	1	0	1.08%	0	1	11 761	0	1	0	$1 123 110	0	0	0	0
351	0	0	0	0	0	1.12%	0	1	4 356	1	0	0	$93 110	0	0	0	0
352	0	1	0	0	0	1.12%	0	1	3 920	0	1	0	$777 474	0	0	0	0
353	0	1	0	0	0	1.09%	0	1	18 295	0	1	0	$993 737	0	0	0	0
354	0	1	0	0	0	1.11%	0	1	19 166	0	1	0	$400 832	0	0	0	0
355	0	1	0	0	0	1.07%	0	0	4 792	0	0	1	$147 489	0	0	0	0
356	0	1	0	0	0	1.08%	0	1	7 841	0	0	1	$316 049	0	0	0	0
357	0	1	0	0	0	1.12%	0	0	5 663	0	0	1	$241 989	0	0	0	0
358	0	1	0	0	0	1.12%	0	0	5 663	0	0	1	$177 284	0	0	0	0
359	0	1	0	0	0	1.08%	0	1	19 166	0	0	0	$374 217	0	0	0	0
360	0	1	0	0	0	1.09%	0	1	5 663	0	1	0	$584 872	0	0	0	0
361	0	1	0	0	0	1.09%	0	1	5 663	0	1	0	$829 486	0	0	0	0
362	0	0	0	0	0	1.09%	0	1	5 663	0	0	0	$270 239	0	0	0	0
363	0	0	0	0	0	1.08%	0	1	5 663	1	0	0	$88 915	0	0	0	0
364	0	1	0	0	0	1.13%	0	0	5 663	1	0	0	$95 059	0	0	0	0
365	0	0	0	1	1	1.24%	0	1	6 970	0	1	0	$1 003 112	0	0	0	0
366	0	0	0	0	0	1.12%	0	1	5 663	1	0	0	$53 216	0	0	0	0
367	0	0	1	0	0	1.09%	0	1	7 841	1	0	0	$49 638	0	0	0	0
368	0	0	0	0	0	1.09%	0	1	8 712	1	0	0	$82 136	0	0	0	0
369	0	1	0	0	0	1.09%	0	1	5 227	0	0	0	$214 666	0	0	0	0
370	1	0	0	0	0	1.08%	0	1	7 405	1	0	0	$92 194	0	0	0	0
371	0	1	0	0	0	1.09%	0	1	4 792	0	1	0	$623 863	0	0	0	0
372	0	0	0	0	0	1.09%	0	1	6 098	0	0	1	$291 191	0	0	0	0
373	0	1	0	0	0	1.10%	0	1	8 712	0	0	0	$196 550	0	0	0	0
374	0	0	0	0	0	1.16%	0	1	31 363	0	0	0	$431 789	0	0	0	0
375	0	1	0	0	0	1.09%	0	0	24 394	0	0	1	$360 109	0	0	0	0
376	0	0	0	1	0	1.12%	0	1	5 395	0	0	0	$389 881	0	0	0	0
377	0	1	0	0	0	1.14%	0	1	7 405	0	1	0	$452 301	0	0	0	0
378	0	0	0	0	0	1.13%	0	1	5 663	0	0	1	$144 043	0	0	0	0
379	0	1	0	0	0	1.08%	0	1	4 356	0	0	0	$185 245	0	0	0	0
380	0	1	0	0	0	1.09%	0	0	5 663	0	0	1	$250 000	0	0	0	0
381	0	0	0	0	1	1.08%	0	1	5 663	0	0	1	$315 787	0	0	0	0
382	0	0	0	1	0	1.12%	0	1	5 663	0	0	1	$210 862	0	0	0	0
383	0	1	0	0	0	1.12%	0	1	5 663	0	1	0	$881 213	0	0	0	0
384	0	1	0	0	0	1.09%	0	0	7 405	0	0	1	$289 913	0	0	0	0
385	0	0	0	0	0	1.12%	0	1	5 663	0	0	0	$367 309	0	0	0	0
386	0	0	0	0	1	1.14%	0	1	20 425	0	0	0	$545 064	0	0	0	0
387	0	1	0	0	0	1.09%	0	1	5 663	0	1	0	$642 579	0	0	0	0
388	0	0	0	0	0	1.12%	0	1	11 761	0	0	0	$442 463	0	0	0	0
389	0	0	0	0	0	1.13%	0	1	5 663	1	0	0	$94 215	0	0	0	0
390	0	0	0	0	0	1.08%	0	1	6 098	1	0	0	$45 837	0	0	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
391	0	1	0	0	0	1.12%	0	1	16 553	0	1	0	$886 863	0	0	0	0
392	0	1	0	0	0	1.13%	0	0	6 300	0	0	1	$201 661	0	0	0	0
393	0	0	0	0	0	1.12%	0	1	5 663	0	0	1	$230 944	0	0	0	0
394	0	0	1	0	0	1.12%	0	1	5 663	0	0	0	$344 280	0	0	0	0
395	0	0	0	1	0	1.12%	0	1	5 663	0	0	1	$280 932	0	0	0	0
396	0	1	0	0	0	1.09%	0	1	6 098	0	0	0	$353 491	0	0	0	0
397	0	1	0	0	0	1.11%	0	1	20 038	1	0	0	$154 706	0	0	0	0
398	0	0	0	0	1	1.09%	0	1	5 663	0	1	0	$639 460	0	0	0	0
399	0	1	0	0	0	1.12%	0	0	5 663	0	0	1	$363 456	0	0	0	0
400	0	0	0	0	0	1.09%	0	1	6 098	0	1	0	$806 239	0	0	0	0
401	0	0	0	0	1	1.07%	0	1	8 276	1	0	0	$31 303	0	0	0	0
402	0	1	0	0	0	1.12%	0	0	4 356	1	0	0	$88 893	0	0	0	0
403	0	0	1	0	0	1.13%	0	1	6 970	1	0	0	$48 297	0	0	0	0
404	1	0	0	1	0	1.14%	0	1	26 136	0	1	0	$1 218 734	0	0	0	0
405	0	0	0	1	0	1.09%	0	1	5 663	1	0	0	$140 779	0	0	0	0
406	0	0	0	0	1	1.08%	0	1	9 148	0	1	0	$824 989	0	0	0	0
407	0	1	0	0	0	1.09%	0	1	6 970	0	1	0	$958 804	0	0	0	0
408	0	1	0	0	0	1.13%	0	0	22 651	0	0	1	$399 973	0	0	0	0
409	0	0	0	1	0	1.12%	0	1	3 485	0	0	1	$230 857	0	0	0	0
410	0	1	0	0	0	1.13%	0	1	6 098	0	0	1	$195 482	0	0	0	0
411	0	0	0	1	0	1.13%	0	1	6 534	0	0	1	$219 000	0	0	0	0
412	0	1	0	0	0	1.12%	0	1	21 780	1	0	0	$148 307	0	0	0	0
413	0	1	0	0	0	1.12%	0	1	20 909	0	1	0	$670 653	0	0	0	0
414	0	0	1	0	0	1.13%	0	1	4 356	0	1	0	$584 872	0	0	0	0
415	0	0	1	0	0	1.09%	0	1	4 356	0	0	0	$266 970	0	0	0	0
416	0	1	0	0	0	1.09%	0	1	6 098	0	0	0	$283 315	0	0	0	0
417	0	1	0	0	0	1.10%	0	1	7 405	0	1	0	$721 281	0	0	0	0
418	0	0	0	0	0	1.13%	0	1	8 122	0	0	0	$448 876	0	0	0	0
419	0	0	1	0	0	1.09%	0	1	6 534	0	0	0	$384 580	0	0	0	0
420	0	0	0	0	0	1.11%	0	1	20 909	0	0	0	$391 489	0	0	0	0
421	0	0	1	0	0	1.08%	0	1	15 246	0	1	0	$649 153	0	0	0	0
422	0	1	0	0	0	1.13%	0	1	38 333	1	0	0	$222 084	0	0	0	0
423	0	0	0	0	0	1.12%	0	1	6 098	0	1	0	$892 297	0	0	0	0
424	0	0	0	1	0	1.10%	0	1	6 300	0	0	1	$365 076	0	0	0	0
425	0	1	0	0	0	1.11%	0	0	20 473	0	0	1	$450 976	0	0	0	0
426	0	1	0	0	0	1.07%	0	1	1 307	0	0	1	$177 284	0	0	0	0
427	0	1	0	0	0	1.13%	0	0	4 792	0	0	1	$193 141	0	0	0	0
428	0	1	0	0	0	1.09%	0	0	6 098	1	0	0	$143 037	0	0	0	0
429	0	1	0	0	0	1.14%	0	1	17 860	0	0	0	$273 501	0	0	0	0
430	0	0	0	0	0	1.09%	0	1	6 534	0	0	1	$303 173	0	0	0	0
431	0	0	0	0	0	1.12%	0	1	6 098	0	0	1	$235 000	0	0	0	0
432	0	0	0	0	1	1.13%	0	1	7 405	0	0	0	$379 974	0	0	0	0
433	0	1	0	0	0	1.09%	0	1	6 098	0	1	0	$928 113	0	0	0	0
434	0	0	0	0	1	1.09%	0	1	6 098	0	1	0	$623 863	0	0	0	0
435	1	0	1	0	0	1.09%	0	1	6 534	0	0	0	$237 614	0	0	0	0
436	0	0	1	0	0	1.09%	0	1	6 534	1	0	0	$112 208	0	0	0	0
437	0	0	0	1	0	1.11%	0	1	10 890	0	0	1	$376 729	0	0	0	0
438	0	0	1	0	0	1.09%	0	1	4 792	0	1	0	$553 541	0	0	0	0
439	0	0	0	0	0	1.14%	0	1	11 761	1	0	0	$114 806	0	0	0	0
440	0	0	0	1	1	1.12%	0	1	6 098	0	1	0	$584 872	0	0	0	0
441	0	0	0	1	0	1.10%	0	1	14 375	0	0	1	$155 636	0	0	0	0
442	0	0	0	0	0	1.13%	0	1	4 792	1	0	0	$99 761	0	0	0	0
443	0	1	0	0	0	1.09%	0	1	5 227	0	0	0	$365 006	0	0	0	0
444	0	0	0	0	1	1.09%	0	1	5 227	0	0	0	$455 288	0	0	0	0
445	0	0	0	0	0	1.12%	0	1	5 663	0	0	0	$299 116	0	0	0	0
446	0	0	0	0	1	1.09%	0	1	6 098	0	1	0	$951 414	0	0	0	0
447	0	1	0	0	0	1.12%	0	0	6 534	0	0	1	$332 863	0	0	0	0
448	0	1	0	0	0	1.12%	0	0	6 098	0	0	1	$293 627	0	0	0	0
449	0	1	0	0	0	1.12%	0	1	6 098	0	0	0	$321 251	0	0	0	0
450	0	1	0	0	0	1.09%	0	1	6 098	0	0	1	$298 490	0	0	0	0
451	0	1	0	0	0	1.08%	0	0	12 197	0	0	0	$217 410	0	0	0	0
452	0	0	0	1	0	1.12%	0	1	20 038	1	0	0	$84 930	0	0	0	0
453	0	0	0	0	1	1.09%	0	1	6 970	0	0	0	$278 137	0	0	0	0
454	0	0	0	0	0	1.12%	0	1	6 970	0	0	0	$388 610	0	0	0	0
455	0	1	0	0	0	1.12%	0	1	6 098	0	0	0	$371 339	0	0	0	0
456	0	0	1	0	0	1.12%	0	1	6 098	0	1	0	$1 039 166	0	0	0	0
457	0	1	0	0	0	1.07%	0	1	5 663	0	0	0	$282 102	0	0	0	0
458	0	1	0	0	0	1.13%	0	1	7 405	0	1	0	$436 291	0	0	0	0
459	0	0	0	0	0	1.13%	0	1	11 326	0	0	0	$374 217	0	0	0	0
460	0	1	0	0	0	1.09%	0	1	5 227	0	1	0	$738 055	0	0	0	0
461	0	1	0	0	0	1.10%	0	1	6 000	0	0	0	$502 741	0	0	0	0
462	0	0	0	1	1	1.10%	0	1	12 632	0	1	0	$1 043 785	0	0	0	0
463	0	1	0	0	0	1.12%	0	0	6 970	0	0	1	$332 863	0	0	0	0
464	0	1	0	0	0	1.10%	0	1	12 197	0	0	0	$199 331	0	0	0	0
465	1	1	0	0	0	1.07%	0	1	4 562	0	1	0	$721 866	0	0	0	0
466	0	0	0	1	0	1.15%	0	1	17 860	0	0	0	$366 130	0	0	0	0
467	0	1	0	0	0	1.10%	0	1	9 583	0	0	0	$194 696	0	0	0	0
468	0	1	0	0	0	1.09%	0	1	5 227	0	0	1	$328 339	0	0	0	0
469	0	0	0	1	0	1.13%	0	1	9 148	1	0	0	$136 992	0	0	0	0
470	0	0	0	0	0	1.12%	0	1	5 663	0	0	0	$246 151	0	0	0	0
471	0	0	0	0	1	1.10%	0	1	15 246	0	0	1	$332 408	0	0	0	0
472	0	0	1	0	0	1.09%	0	1	6 534	1	0	0	$79 343	0	0	0	0
473	0	0	0	0	0	1.08%	0	1	11 761	1	0	0	$130 992	0	0	0	0
474	0	1	0	0	0	1.08%	0	1	4 792	1	0	0	$96 362	0	0	0	0
475	0	1	0	0	0	1.09%	0	1	9 583	1	0	0	$99 761	0	0	0	0
476	0	0	0	0	0	1.10%	0	1	13 068	0	0	0	$321 454	0	0	0	0
477	0	0	1	0	0	1.11%	0	1	24 394	0	1	0	$969 328	0	0	0	0
478	0	0	0	0	0	1.10%	0	1	11 326	1	0	0	$94 838	0	0	0	0
479	0	1	0	0	0	1.08%	0	1	6 098	0	1	0	$757 437	0	0	0	0
480	0	1	0	0	0	1.32%	0	0	8 276	0	0	1	$179 735	0	0	0	0
481	0	0	0	0	1	1.08%	0	1	13 939	1	0	0	$66 631	0	0	0	0
482	0	0	0	0	0	1.09%	0	1	7 680	0	0	1	$306 019	0	0	0	0
483	0	1	0	0	0	1.10%	0	0	14 375	0	0	1	$295 282	0	0	0	0
484	0	1	0	0	0	1.14%	0	0	13 939	0	0	1	$265 586	0	0	0	0
485	0	0	1	0	0	1.09%	0	1	8 712	0	0	0	$208 603	0	0	0	0
486	0	1	0	0	0	1.13%	0	1	10 019	0	1	0	$738 963	0	0	0	0
487	0	1	0	0	0	1.08%	0	1	12 197	1	0	0	$94 429	0	0	0	0
488	0	0	0	0	0	1.09%	0	1	15 246	0	0	0	$310 888	0	0	0	0
489	0	0	0	0	1	1.09%	0	1	10 454	1	0	0	$84 232	0	0	0	0
490	0	1	0	0	0	0.96%	0	1	5 663	0	0	1	$130 000	0	0	0	0
491	0	0	0	1	0	1.08%	0	1	5 663	0	0	0	$304 095	0	0	0	0
492	0	1	0	0	0	1.08%	0	1	5 663	0	0	1	$168 690	0	0	0	0
493	0	0	0	0	0	1.08%	0	1	5 663	1	0	0	$75 431	0	0	0	0
494	0	1	0	0	0	1.13%	0	1	6 970	0	0	1	$163 877	0	0	0	0
495	0	0	0	1	1	1.13%	0	1	5 663	0	0	1	$163 877	0	0	0	0
496	0	1	0	0	0	1.08%	0	1	5 663	1	0	0	$85 129	0	0	0	0
497	0	0	0	0	0	1.13%	0	1	6 098	0	0	0	$254 984	0	0	0	0
498	0	0	0	0	0	1.13%	0	1	5 663	0	0	0	$272 419	0	0	0	0
499	0	0	0	0	0	1.13%	0	1	5 663	0	0	1	$179 317	0	0	0	0
500	0	1	0	0	0	3.13%	0	1	6 534	0	0	0	$272 419	0	0	0	0
501	0	1	0	0	0	1.13%	0	0	6 534	0	0	1	$134 219	0	0	0	0
502	0	1	0	0	0	1.13%	0	1	6 098	1	0	0	$96 435	0	0	0	0
503	0	1	0	0	0	1.09%	0	0	6 534	1	0	0	$59 029	0	0	0	0
504	0	0	0	1	0	1.12%	0	1	12 632	0	1	0	$932 940	0	0	0	0
505	0	0	0	0	0	1.13%	0	1	6 000	0	0	1	$181 435	0	0	0	0
506	0	0	0	1	0	1.09%	0	1	6 970	1	0	0	$121 058	0	0	0	0
507	0	0	0	1	0	1.13%	0	1	5 663	1	0	0	$94 824	0	0	0	0
508	0	0	0	0	0	1.13%	0	1	5 663	0	0	1	$193 141	0	0	0	0
509	1	0	0	0	0	1.13%	0	1	5 663	1	0	0	$128 733	0	0	0	0
510	0	1	0	0	0	1.09%	0	0	6 098	0	0	0	$209 530	0	0	0	0
511	0	1	0	0	0	1.13%	0	1	5 663	1	0	0	$131 745	0	0	0	0
512	0	1	0	0	0	1.13%	0	1	5 663	1	0	0	$127 980	0	0	0	0
513	0	1	0	0	0	1.09%	0	0	6 098	1	0	0	$85 240	0	0	0	0
514	0	1	0	0	0	1.13%	0	1	6 098	0	0	0	$328 160	0	0	0	0
515	0	1	0	0	0	1.13%	0	0	6 534	0	0	1	$277 007	0	0	0	0
516	0	1	0	0	0	1.09%	0	0	5 663	1	0	0	$97 112	0	0	0	0
517	1	1	0	0	0	1.13%	0	1	5 665	0	1	0	$460 099	0	0	0	0
518	0	0	0	0	0	1.08%	0	1	6 098	1	0	0	$95 150	0	0	0	0
519	0	0	1	0	0	1.13%	0	1	5 663	1	0	0	$60 066	0	0	0	0
520	0	0	1	0	0	1.10%	0	1	6 300	0	0	0	$515 566	0	0	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
521	0	1	0	0	0	1.09%	0	0	6 534	0	0	1	$321 901	0	0	0	0
522	0	0	0	0	0	1.09%	0	1	6 534	0	0	0	$264 831	0	0	0	0
523	0	1	0	0	0	1.13%	0	1	6 534	1	0	0	$87 299	0	0	0	0
524	0	1	0	0	0	1.12%	0	1	5 663	0	0	1	$266 088	0	0	0	0
525	0	1	0	0	0	1.10%	0	1	5 663	0	1	0	$647 258	0	0	0	0
526	0	1	0	0	0	1.12%	0	1	9 583	0	0	0	$379 207	0	0	0	0
527	0	0	0	0	1	1.09%	0	1	9 148	0	0	1	$228 257	0	0	0	0
528	0	1	0	0	0	1.24%	0	0	9 148	0	0	1	$251 026	0	0	0	0
529	0	0	0	0	1	1.21%	0	1	19 602	0	0	0	$324 493	0	0	0	0
530	0	1	0	0	0	1.12%	0	1	5 227	0	0	1	$284 664	0	0	0	0
531	1	1	0	0	0	1.10%	0	1	5 525	0	0	0	$532 239	0	0	0	0
532	0	0	0	0	0	1.08%	0	1	5 663	1	0	0	$55 899	0	0	0	0
533	0	1	0	0	0	1.12%	0	1	5 663	0	1	0	$895 992	0	0	0	0
534	0	0	1	0	0	1.09%	0	1	6 970	1	0	0	$74 681	0	0	0	0
535	0	0	1	0	0	1.10%	0	1	15 682	1	0	0	$154 629	0	0	0	0
536	1	1	0	0	0	1.09%	0	0	8 712	1	0	0	$148 683	0	0	0	0
537	0	0	0	0	0	1.13%	0	1	9 148	0	0	0	$214 165	0	0	0	0
538	0	0	0	0	0	1.13%	0	1	6 098	0	0	1	$187 000	0	0	0	0
539	0	0	0	0	0	1.09%	0	1	6 000	0	0	1	$321 052	0	0	0	0
540	0	1	0	0	0	1.13%	0	0	26 136	0	0	1	$369 009	0	0	0	0
541	0	1	0	0	0	1.08%	0	1	9 583	0	1	0	$428 906	0	0	0	0
542	1	1	0	0	0	1.13%	0	0	16 553	0	0	1	$362 871	0	0	0	0
543	0	1	0	0	0	1.13%	0	1	9 148	1	0	0	$72 648	0	0	0	0
544	0	0	0	1	0	1.09%	0	1	9 583	0	0	0	$455 969	0	0	0	0
545	0	0	0	1	0	1.12%	0	1	8 712	0	0	1	$368 723	0	0	0	0
546	0	1	0	0	0	1.13%	0	1	7 524	0	0	0	$343 069	0	0	0	0
547	0	0	1	0	0	1.13%	0	1	6 970	0	0	0	$276 345	0	0	0	0
548	1	0	0	1	0	1.16%	0	1	1 369	0	1	0	$655 829	0	0	0	0
549	0	0	0	0	0	1.08%	0	1	6 970	1	0	0	$90 450	0	0	0	0
550	0	1	0	0	0	1.06%	0	1	5 663	1	0	0	$128 733	0	0	0	0
551	0	1	0	0	0	1.72%	0	1	10 001	0	0	0	$455 288	0	0	0	0
552	0	1	0	0	0	1.09%	0	1	6 970	0	0	0	$423 226	0	0	0	0
553	0	0	1	0	0	1.09%	0	0	6 098	0	0	0	$180 789	0	0	0	0
554	0	1	0	0	0	1.13%	0	0	13 939	0	0	1	$236 226	0	0	0	0
555	0	1	0	0	0	1.09%	0	1	6 970	0	0	0	$283 315	0	0	0	0
556	0	0	0	0	1	1.08%	0	1	5 663	0	1	0	$768 740	0	0	0	0
557	0	1	0	0	0	1.13%	0	0	6 000	0	0	1	$245 816	0	0	0	0
558	0	0	1	0	0	1.09%	0	1	9 583	0	0	0	$352 688	0	0	0	0
559	0	1	0	0	0	1.07%	0	1	6 970	0	0	1	$334 309	0	0	0	0
560	0	0	0	0	0	1.10%	0	1	6 098	1	0	0	$103 674	0	0	0	0
561	0	0	0	0	0	1.06%	0	1	6 098	0	0	0	$288 764	0	0	0	0
562	0	1	0	0	0	1.09%	0	0	5 663	0	0	1	$237 299	0	0	0	0
563	0	0	0	0	0	1.16%	0	1	43 560	1	0	0	$146 625	0	0	0	0
564	0	0	0	1	0	1.13%	0	1	8 712	1	0	0	$61 712	0	0	0	0
565	0	0	1	0	0	1.08%	0	1	6 000	0	0	1	$192 202	0	0	0	0
566	0	1	0	0	0	1.10%	0	1	11 761	0	0	1	$252 332	0	0	0	0
567	0	1	0	0	0	1.19%	0	1	23 958	0	0	1	$265 926	0	0	0	0
568	0	1	0	0	0	1.12%	0	0	5 663	0	0	1	$249 306	0	0	0	0
569	0	1	0	0	0	1.11%	0	1	28 750	0	0	1	$444 809	0	0	0	0
570	0	0	0	0	0	1.11%	0	1	19 166	0	0	0	$294 361	0	0	0	0
571	0	1	0	0	0	1.09%	0	1	6 000	0	0	0	$448 876	0	0	0	0
572	0	0	0	0	0	1.12%	0	1	6 534	0	0	0	$359 592	0	0	0	0
573	0	0	0	1	0	1.13%	0	1	16 988	0	0	0	$403 003	0	0	0	0
574	0	0	0	1	0	1.13%	0	1	5 663	0	0	1	$234 110	0	0	0	0
575	0	1	0	0	0	1.28%	0	1	21 344	0	0	1	$172 000	0	0	0	0
576	0	1	0	0	0	1.06%	0	1	6 970	0	0	1	$251 668	0	0	0	0
577	0	1	0	0	0	1.06%	0	0	5 663	0	0	0	$310 888	0	0	0	0
578	0	1	0	0	0	1.06%	0	1	5 663	1	0	0	$127 980	0	0	0	0
579	0	1	0	0	0	1.10%	0	1	6 098	0	1	0	$646 592	0	0	0	0
580	0	1	0	0	0	1.06%	0	0	6 534	0	0	0	$310 888	0	0	0	0
581	0	1	0	0	0	1.09%	0	1	6 098	0	0	0	$400 141	0	0	0	0
582	0	1	0	0	0	1.13%	0	1	5 663	1	0	0	$33 864	0	0	0	0
583	0	1	0	0	0	1.13%	0	1	8 712	1	0	0	$49 191	0	0	0	0
584	0	1	0	0	0	1.10%	0	0	15 682	0	0	1	$205 842	0	0	0	0
585	0	0	0	0	0	1.07%	0	1	1 846	0	0	1	$150 616	0	0	0	0
586	0	0	0	0	0	1.13%	0	1	5 663	1	0	0	$82 984	0	0	0	0
587	0	1	0	0	0	1.06%	0	1	5 663	0	0	1	$268 438	0	0	0	0
588	0	1	0	0	0	1.07%	0	1	6 098	0	1	0	$553 679	0	0	0	0
589	0	1	0	0	0	1.10%	0	0	6 098	0	0	1	$280 932	0	0	0	0
590	0	1	0	0	0	1.10%	0	0	5 663	1	0	0	$105 414	0	0	0	0
591	0	0	0	0	0	1.13%	0	1	10 454	1	0	0	$145 672	0	0	0	0
592	1	1	0	0	0	1.10%	0	1	6 200	0	0	0	$455 288	0	0	0	0
593	0	1	0	0	0	1.06%	0	1	7 405	0	1	0	$307 253	0	0	0	0
594	0	0	1	0	0	1.08%	0	1	6 098	1	0	0	$64 256	0	0	0	0
595	0	0	0	0	1	1.14%	0	1	18 295	0	0	1	$360 109	0	0	0	0
596	0	1	0	0	0	1.18%	0	1	19 602	0	0	0	$381 386	0	0	0	0
597	0	0	0	0	1	1.12%	0	1	8 276	0	0	0	$403 003	0	0	0	0
598	0	0	0	0	1	1.10%	0	1	6 534	0	0	1	$380 429	0	0	0	0
599	0	0	0	0	1	1.16%	0	1	70 132	0	1	0	$1 310 113	0	0	0	0
600	0	0	0	1	0	1.08%	0	1	5 663	0	1	0	$804 364	0	0	0	0
601	0	0	0	1	1	1.13%	0	1	5 663	0	1	0	$538 082	0	0	0	0
602	0	1	0	0	0	1.06%	0	1	5 663	0	1	0	$660 895	0	0	0	0
603	0	0	0	0	0	1.07%	0	1	2 213	0	0	1	$135 554	0	0	0	0
604	0	0	0	0	0	1.13%	0	1	6 534	0	0	1	$222 405	0	0	0	0
605	0	0	0	0	0	1.12%	0	1	5 663	0	0	0	$325 857	0	0	0	0
606	0	0	0	1	1	1.12%	0	1	6 970	0	1	0	$563 037	0	0	0	0
607	0	0	0	0	0	1.33%	0	1	5 663	0	0	1	$245 000	0	0	0	0
608	1	1	0	0	0	1.09%	0	1	6 098	0	1	0	$586 432	0	0	0	0
609	0	0	0	0	0	1.12%	0	1	5 663	0	0	1	$173 710	0	0	0	0
610	0	1	0	0	0	1.07%	0	1	7 405	0	1	0	$862 739	0	0	0	0
611	0	0	0	1	0	1.06%	0	1	6 970	1	0	0	$114 725	0	0	0	0
612	0	0	0	0	0	1.06%	0	1	6 000	0	0	0	$400 141	0	0	0	0
613	0	1	0	0	0	1.06%	0	0	6 098	1	0	0	$113 395	0	0	0	0
614	0	0	1	0	0	1.24%	0	1	44 431	0	1	0	$890 613	0	0	0	0
615	0	1	0	0	0	1.10%	0	0	5 663	0	0	1	$252 332	0	0	0	0
616	0	0	0	1	0	1.18%	0	1	21 780	0	0	1	$719 889	0	0	0	0
617	0	1	0	0	0	1.09%	0	0	6 098	0	0	1	$225 000	0	0	0	0
618	0	1	0	0	0	1.07%	0	0	5 663	0	0	1	$303 173	0	0	0	0
619	0	1	0	0	0	1.10%	0	0	5 663	0	0	1	$296 211	0	0	0	0
620	0	1	0	0	0	1.12%	0	1	14 375	0	1	0	$1 006 439	0	0	0	0
621	0	0	0	1	0	1.10%	0	1	14 375	0	1	0	$1 579 533	0	0	0	0
622	0	0	0	0	0	1.16%	0	1	43 560	0	1	0	$1 498 247	0	0	0	0
623	0	0	1	0	0	1.18%	0	1	81 022	0	1	0	$1 246 999	0	0	0	0
624	0	0	0	1	0	1.18%	0	1	37 897	0	0	1	$587 254	0	0	0	0
625	0	0	0	0	1	1.16%	0	1	21 780	1	0	0	$231 494	0	0	0	0
626	0	0	0	0	1	1.18%	0	1	23 087	0	1	0	$1 107 083	0	0	0	0
627	0	1	0	0	0	1.10%	0	1	14 375	0	0	0	$666 682	0	0	0	0
628	0	0	0	1	0	1.06%	0	1	6 098	0	0	1	$230 944	0	0	0	0
629	0	0	1	0	0	1.09%	0	1	16 117	0	0	0	$552 465	0	0	0	0
630	0	1	0	0	0	1.08%	0	1	5 663	0	0	0	$231 781	0	0	0	0
631	0	0	0	0	0	1.08%	0	1	5 663	0	1	0	$549 000	0	0	0	0
632	0	1	0	0	0	1.10%	0	0	7 405	0	0	1	$292 638	0	0	0	0
633	0	1	0	0	0	1.06%	0	1	5 663	1	0	0	$106 411	0	0	0	0
634	0	1	0	0	0	1.16%	0	0	5 663	0	0	1	$240 000	0	0	0	0
635	0	1	0	0	0	1.06%	0	1	5 663	0	0	1	$327 754	0	0	0	0
636	0	1	0	0	0	1.12%	0	0	5 663	0	0	1	$257 521	0	0	0	0
637	0	1	0	0	0	1.12%	0	1	5 663	0	0	1	$280 932	0	0	0	0
638	0	0	0	1	0	1.08%	0	1	4 792	1	0	0	$70 682	0	0	0	0
639	0	0	0	0	0	1.12%	0	1	5 663	0	1	0	$600 468	0	0	0	0
640	0	0	0	0	1	1.06%	0	1	6 098	0	1	0	$921 856	0	0	0	0
641	0	1	0	0	0	0.98%	0	1	5 663	1	0	0	$75 859	0	0	0	0
642	0	1	0	0	0	1.06%	0	1	5 663	0	0	1	$310 247	0	0	0	0
643	0	1	0	0	0	1.03%	0	0	5 663	0	0	1	$255 043	0	0	0	0
644	0	0	0	0	0	1.10%	0	1	17 490	0	0	0	$384 751	0	0	0	0
645	0	0	0	1	0	1.11%	0	1	20 038	1	0	0	$116 949	0	0	0	0
646	0	1	0	0	0	1.07%	0	0	6 534	0	0	1	$288 087	0	0	0	0
647	0	1	0	0	0	1.06%	0	1	6 970	1	0	0	$169 386	0	0	0	0
648	0	0	0	0	0	1.10%	0	1	5 663	1	0	0	$93 765	0	0	0	0
649	0	0	0	0	0	1.12%	0	1	6 534	0	1	0	$806 239	0	0	0	0
650	0	0	0	1	1	1.18%	0	1	21 344	0	1	0	$1 171 860	0	0	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
651	0	1	0	0	0	1.12%	0	0	6 534	0	0	1	$277 007	0	0	0	0
652	0	0	0	0	0	1.06%	0	1	6 098	0	1	0	$744 505	0	0	0	0
653	0	0	0	0	0	1.10%	0	1	6 534	0	0	1	$284 544	0	0	0	0
654	0	0	0	0	0	1.10%	0	1	5 663	0	0	1	$259 862	0	0	0	0
655	0	1	0	0	0	1.18%	0	1	22 216	0	0	1	$477 820	0	0	0	0
656	0	1	0	0	0	1.06%	0	0	6 534	0	0	1	$351 165	0	0	0	0
657	0	0	0	0	1	1.08%	0	1	13 068	1	0	0	$144 320	0	0	0	0
658	0	1	0	0	0	1.06%	0	1	5 663	0	0	0	$287 674	0	0	0	0
659	0	0	0	0	0	1.16%	0	1	21 344	1	0	0	$166 268	0	0	0	0
660	0	0	0	1	0	1.15%	0	1	21 344	1	0	0	$103 574	0	0	0	0
661	0	1	0	0	0	1.07%	0	1	6 098	1	0	0	$157 341	0	0	0	0
662	0	1	0	0	0	1.10%	0	0	5 663	0	0	1	$279 762	0	0	0	0
663	0	0	0	0	1	1.10%	0	1	14 810	0	0	0	$595 084	0	0	0	0
664	0	0	0	0	1	1.16%	0	1	20 909	0	0	0	$546 933	0	0	0	0
665	0	0	0	0	0	1.09%	0	1	8 276	0	0	1	$260 385	0	0	0	0
666	0	0	0	0	0	1.16%	0	1	21 780	0	1	0	$1 311 659	0	0	0	0
667	0	1	0	0	0	1.10%	0	0	6 970	0	0	1	$373 991	0	0	0	0
668	0	0	0	1	0	1.11%	0	1	15 246	0	1	0	$1 612 479	0	0	0	0
669	0	1	0	0	0	1.12%	0	0	5 663	0	0	1	$433 104	0	0	0	0
670	0	1	0	0	0	1.10%	0	0	6 534	0	0	1	$358 189	0	0	0	0
671	0	0	0	0	0	1.20%	0	1	16 117	0	0	0	$299 660	0	0	0	0
672	0	1	0	0	0	1.13%	0	1	6 534	0	0	1	$225 000	0	0	0	0
673	0	0	0	0	0	1.14%	0	1	20 909	0	0	0	$397 822	0	0	0	0
674	0	1	0	0	0	1.13%	0	1	5 663	0	1	0	$556 798	0	0	0	0
675	0	1	0	0	0	1.13%	0	1	5 663	0	1	0	$803 622	0	0	0	0
676	0	0	0	0	0	1.06%	0	1	5 663	0	0	0	$301 840	0	0	0	0
677	0	0	0	0	1	1.06%	0	1	5 663	0	0	0	$227 145	0	0	0	0
678	0	1	0	0	0	1.07%	0	0	7 405	0	0	1	$219 000	0	0	0	0
679	0	1	0	0	0	1.06%	0	0	5 663	0	0	1	$210 862	0	0	0	0
680	0	0	0	0	0	1.06%	0	1	6 098	1	0	0	$51 203	0	0	0	0
681	0	0	0	1	0	1.16%	0	1	19 602	1	0	0	$111 750	0	0	0	0
682	0	1	0	0	0	1.12%	0	0	6 534	0	0	1	$341 801	0	0	0	0
683	0	1	0	0	0	1.12%	0	1	6 098	0	0	1	$228 500	0	0	0	0
684	0	1	0	0	0	1.13%	0	0	14 810	0	0	1	$300 651	0	0	0	0
685	0	0	0	0	0	1.09%	0	1	6 970	1	0	0	$119 048	0	0	0	0
686	0	1	0	0	0	1.06%	0	1	5 663	1	0	0	$104 723	0	0	0	0
687	0	0	0	1	0	1.11%	0	1	25 265	0	0	0	$500 176	0	0	0	0
688	1	0	0	0	0	1.10%	0	1	7 405	0	1	0	$689 369	0	0	0	0
689	0	0	0	1	0	1.13%	0	1	6 534	0	0	1	$339 460	0	0	0	0
690	0	1	0	0	0	1.06%	0	0	5 663	0	0	1	$249 111	0	0	0	0
691	0	1	0	0	0	1.12%	0	1	6 970	0	1	0	$701 846	0	0	0	0
692	0	0	0	0	0	1.09%	0	1	6 970	0	0	1	$335 732	0	0	0	0
693	0	0	0	0	0	1.17%	0	1	6 534	0	0	1	$225 924	0	0	0	0
694	0	1	0	0	0	1.09%	0	1	6 098	0	0	0	$348 310	0	0	0	0
695	0	0	0	0	0	1.16%	0	1	22 216	1	0	0	$225 095	0	0	0	0
696	0	0	0	0	0	1.11%	0	1	16 117	1	0	0	$194 982	0	0	0	0
697	0	0	0	0	0	1.09%	0	1	8 712	1	0	0	$72 638	0	0	0	0
698	0	0	0	1	0	1.07%	0	1	7 841	0	0	1	$368 723	0	0	0	0
699	0	0	0	0	1	1.16%	0	1	20 038	0	1	0	$856 252	0	0	0	0
700	0	0	0	0	1	1.19%	0	1	20 909	0	0	1	$425 000	0	0	0	0
701	0	0	0	0	0	1.16%	0	1	37 897	0	0	0	$435 870	0	0	0	0
702	0	0	0	1	0	1.16%	0	1	20 909	0	0	1	$731 594	0	0	0	0
703	0	0	0	0	0	1.17%	0	1	23 958	0	0	1	$498 612	0	0	0	0
704	0	1	0	0	0	1.10%	0	1	87 120	0	1	0	$1 287 403	0	0	0	0
705	0	0	0	0	0	1.16%	0	1	20 909	0	0	0	$516 995	0	0	0	0
706	0	1	0	0	0	1.10%	0	1	6 970	0	0	0	$354 144	0	0	0	0
707	0	0	0	0	0	1.09%	0	1	6 098	1	0	0	$52 768	0	0	0	0
708	0	1	0	0	0	1.16%	0	1	21 780	0	0	0	$454 818	0	0	0	0
709	0	0	0	0	1	1.16%	0	1	22 651	0	1	0	$1 903 100	0	0	0	0
710	0	0	1	0	0	1.10%	0	1	19 602	0	0	0	$444 092	0	0	0	0
711	0	0	0	0	1	1.07%	0	1	6 534	1	0	0	$90 471	0	0	0	0
712	0	1	0	0	0	1.10%	0	1	10 890	0	0	0	$370 187	0	0	0	0
713	0	0	1	0	0	1.14%	0	1	15 246	1	0	0	$127 228	0	0	0	0
714	0	1	0	0	0	1.08%	0	0	5 663	0	0	1	$280 932	0	0	0	0
715	0	1	0	0	0	1.13%	0	1	6 000	0	0	0	$208 603	0	0	0	0
716	0	0	1	0	0	1.06%	0	1	5 663	1	0	0	$101 702	0	0	0	0
717	0	0	0	0	1	1.10%	0	1	6 534	0	0	1	$269 227	0	0	0	0
718	0	0	0	0	0	1.06%	0	1	5 663	0	1	0	$916 863	0	0	0	0
719	0	1	0	0	0	1.06%	0	0	6 534	1	0	0	$107 741	0	0	0	0
720	0	0	1	0	0	1.10%	0	1	6 534	0	1	0	$696 884	0	0	0	0
721	0	0	0	0	0	1.07%	0	1	6 534	0	0	1	$316 757	0	0	0	0
722	0	1	0	0	0	1.06%	0	1	6 098	0	0	0	$351 188	0	0	0	0
723	0	1	0	0	0	1.09%	0	1	6 970	1	0	0	$96 710	0	0	0	0
724	0	0	0	0	0	1.09%	0	1	6 098	0	0	1	$313 708	0	0	0	0
725	0	0	0	1	0	1.06%	0	1	6 098	0	1	0	$831 333	0	0	0	0
726	0	1	0	0	0	1.10%	0	0	5 663	0	0	1	$224 414	0	0	0	0
727	0	0	0	0	1	1.06%	0	1	6 534	0	0	1	$237 299	0	0	0	0
728	0	1	0	0	0	1.10%	0	1	5 663	0	1	0	$631 662	0	0	0	0
729	0	1	0	0	0	1.10%	0	1	5 663	1	0	0	$95 150	0	0	0	0
730	0	1	0	0	0	1.10%	0	1	6 098	0	0	1	$289 913	0	0	0	0
731	0	0	0	0	0	1.07%	0	1	7 405	0	0	0	$429 638	0	0	0	0
732	0	0	0	0	1	1.16%	0	1	21 780	0	0	0	$357 413	0	0	0	0
733	0	0	0	1	0	1.08%	0	1	16 117	0	0	0	$401 852	0	0	0	0
734	0	1	0	0	0	1.06%	0	1	5 663	0	0	0	$294 757	0	0	0	0
735	0	1	0	0	0	1.10%	0	1	6 098	0	1	0	$600 468	0	0	0	0
736	0	0	0	1	0	1.10%	0	1	6 534	0	0	1	$286 785	0	0	0	0
737	0	1	0	0	0	1.07%	0	1	6 534	0	0	0	$281 136	0	0	0	0
738	0	0	0	0	0	1.10%	0	1	6 000	0	0	1	$219 090	0	0	0	0
739	0	0	0	0	0	1.16%	0	1	21 780	0	0	0	$472 204	0	0	0	0
740	0	0	0	0	1	1.10%	0	1	6 098	0	0	0	$130 761	0	0	0	0
741	0	1	0	0	0	1.06%	0	1	6 000	0	0	0	$436 051	0	0	0	0
742	0	1	0	0	0	1.10%	0	1	5 663	0	0	0	$272 419	0	0	0	0
743	0	0	0	1	0	1.06%	0	1	5 663	1	0	0	$129 486	0	0	0	0
744	0	0	1	0	0	1.10%	0	1	5 663	1	0	0	$53 439	0	0	0	0
745	0	0	0	0	0	1.06%	0	1	6 534	1	0	0	$54 557	0	0	0	0
746	0	1	0	0	0	1.06%	0	1	6 534	0	1	0	$600 468	0	0	0	0
747	0	0	0	0	1	1.06%	0	1	6 534	1	0	0	$104 306	0	0	0	0
748	0	0	0	1	0	1.10%	0	1	8 276	0	0	0	$469 396	0	0	0	0
749	0	0	0	0	1	1.09%	0	1	6 098	0	1	0	$686 056	0	0	0	0
750	0	1	0	0	0	1.09%	0	1	6 970	0	0	0	$332 765	0	0	0	0
751	0	1	0	0	0	1.13%	0	0	7 405	1	0	0	$127 228	0	0	0	0
752	0	0	1	0	0	1.09%	0	1	5 663	1	0	0	$105 746	0	0	0	0
753	0	1	0	0	0	1.10%	0	0	5 663	0	0	1	$210 455	0	0	0	0
754	0	1	0	0	0	1.06%	0	1	5 663	0	0	0	$428 356	0	0	0	0
755	0	1	0	0	0	1.06%	0	1	6 970	1	0	0	$159 599	0	0	0	0
756	0	0	0	1	0	1.10%	0	1	6 534	0	0	0	$325 813	0	0	0	0
757	0	1	0	0	0	1.10%	0	1	15 682	0	0	0	$278 230	0	0	0	0
758	0	0	0	0	0	1.09%	0	1	6 098	0	0	0	$222 509	0	0	0	0
759	0	1	0	0	0	1.09%	0	1	8 276	0	0	0	$211 384	0	0	0	0
760	0	0	0	1	0	1.13%	0	1	6 534	0	0	1	$223 341	0	0	0	0
761	0	0	0	1	0	1.11%	0	1	6 098	0	0	1	$192 000	0	0	0	0
762	0	0	0	0	0	1.10%	0	1	6 534	1	0	0	$161 858	0	0	0	0
763	0	0	0	0	0	1.06%	0	1	6 534	1	0	0	$51 651	0	0	0	0
764	0	0	0	1	0	1.07%	0	1	6 534	0	0	1	$332 408	0	0	0	0
765	0	0	0	0	0	1.16%	0	1	6 534	0	0	0	$276 232	0	0	0	0
766	0	1	0	0	0	1.09%	0	1	6 098	1	0	0	$139 273	0	0	0	0
767	0	0	0	0	1	1.09%	0	1	6 534	1	0	0	$100 461	0	0	0	0
768	0	0	0	0	1	1.11%	0	1	22 651	0	1	0	$1 016 074	0	0	0	0
769	0	0	0	1	0	1.09%	0	1	6 534	0	0	1	$360 109	0	0	0	0
770	0	1	0	0	0	1.10%	0	1	5 663	0	0	0	$129 797	0	0	0	0
771	0	1	0	0	0	1.09%	0	0	5 663	0	0	1	$265 926	0	0	0	0
772	0	1	0	0	0	1.06%	0	0	5 663	0	0	1	$270 358	0	0	0	0
773	0	1	0	0	0	1.10%	0	0	8 276	0	0	1	$269 227	0	0	0	0
774	0	1	0	0	0	1.07%	0	1	6 970	0	0	1	$339 460	0	0	0	0
775	0	1	0	0	0	1.10%	0	0	5 663	0	0	1	$265 926	0	0	0	0
776	0	1	0	0	0	1.14%	0	1	20 900	0	0	0	$545 064	0	0	0	0
777	0	1	0	0	0	1.18%	0	1	22 651	0	1	0	$1 237 484	0	0	0	0
778	0	0	0	0	0	1.14%	0	1	34 848	0	0	1	$476 950	0	0	0	0
779	0	0	0	0	1	1.16%	0	1	26 136	0	0	1	$456 868	0	0	0	0
780	0	0	0	0	1	1.07%	0	1	6 720	0	0	1	$310 247	0	0	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
781	0	0	0	0	1	1.10%	0	1	7 405	0	0	1	$298 490	0	0	0	0
782	0	0	0	0	0	1.10%	0	1	15 246	1	0	0	$170 139	0	0	0	0
783	1	0	0	0	0	1.07%	0	1	6 534	0	0	0	$285 495	0	0	0	0
784	0	0	0	0	1	1.10%	0	1	6 098	0	0	1	$360 109	0	0	0	0
785	0	0	0	1	0	1.16%	0	1	33 000	0	0	0	$609 189	0	0	0	0
786	0	0	0	0	1	1.10%	0	1	6 534	0	0	0	$326 902	0	0	0	0
787	0	1	0	0	0	1.16%	0	1	21 344	0	1	0	$1 090 309	0	0	0	0
788	0	0	0	0	1	1.09%	0	1	41 382	0	0	0	$416 278	0	0	0	0
789	1	0	0	0	0	1.07%	0	1	6 970	0	0	0	$385 732	0	0	0	0
790	0	0	0	0	0	1.10%	0	1	7 841	0	0	1	$409 693	0	0	0	0
791	0	1	0	0	0	1.09%	0	1	9 583	1	0	0	$126 363	0	0	0	0
792	0	0	0	1	0	1.10%	0	1	6 098	1	0	0	$101 145	0	0	0	0
793	0	1	0	0	0	1.08%	0	1	11 761	0	0	0	$305 109	0	0	0	0
794	0	0	0	1	0	1.11%	0	1	21 344	1	0	0	$105 090	0	0	0	0
795	0	0	0	0	1	1.09%	0	1	23 087	0	0	0	$499 719	0	0	0	0
796	0	0	0	0	0	1.12%	0	1	6 534	0	1	0	$1 056 761	0	0	0	0
797	0	0	0	0	1	1.10%	0	1	21 780	0	0	0	$381 975	0	0	0	0
798	0	0	0	1	0	1.10%	0	1	7 841	0	1	0	$764 233	0	0	0	0
799	0	0	0	1	0	1.13%	0	1	6 970	0	0	1	$213 626	0	0	0	0
800	0	1	0	0	0	1.13%	0	1	6 270	0	0	1	$269 227	0	0	0	0
801	0	1	0	0	0	1.13%	0	1	6 098	0	0	0	$415 531	0	0	0	0
802	0	1	0	0	0	1.11%	0	1	21 344	0	1	0	$369 481	0	0	0	0
803	0	1	0	0	0	1.09%	0	1	6 336	0	0	0	$371 284	0	0	0	0
804	0	0	1	0	0	1.09%	0	1	7 841	1	0	0	$54 334	0	0	0	0
805	0	0	0	0	0	1.06%	0	1	5 663	0	0	0	$162 246	0	0	0	0
806	0	1	0	0	0	1.09%	0	1	5 663	1	0	0	$149 812	0	0	0	0
807	0	1	0	0	0	1.09%	0	0	6 534	0	0	1	$315 787	0	0	0	0
808	0	1	0	0	0	1.09%	0	0	7 841	1	0	0	$102 896	0	0	0	0
809	0	1	0	0	0	1.13%	0	0	6 970	0	0	1	$288 087	0	0	0	0
810	0	1	0	0	0	1.09%	0	1	5 663	0	0	0	$288 764	0	0	0	0
811	0	0	1	0	0	1.13%	0	1	7 405	0	0	0	$247 559	0	0	0	0
812	0	0	0	0	1	1.12%	0	1	6 098	0	0	1	$316 049	0	0	0	0
813	1	1	0	0	0	1.10%	0	1	6 970	0	0	0	$320 100	0	0	0	0
814	0	0	1	0	0	1.06%	0	1	5 663	0	0	1	$214 750	0	0	0	0
815	0	1	0	0	0	1.10%	0	0	7 841	0	0	1	$227 672	0	0	0	0
816	0	0	0	0	0	1.10%	0	1	5 663	0	0	0	$282 226	0	0	0	0
817	0	1	0	0	0	1.09%	0	0	7 405	0	0	1	$257 701	0	0	0	0
818	0	0	0	0	1	1.06%	0	1	5 663	0	1	0	$608 267	0	0	0	0
819	0	0	0	0	1	1.05%	0	1	6 000	0	0	1	$227 145	0	0	0	0
820	0	0	0	0	1	1.12%	0	1	5 663	0	1	0	$774 958	0	0	0	0
821	0	0	0	1	0	1.12%	0	1	5 663	0	0	1	$278 591	0	0	0	0
822	0	1	0	0	0	1.07%	0	0	7 841	1	0	0	$145 295	0	0	0	0
823	0	0	0	0	1	1.10%	0	1	5 663	1	0	0	$100 513	0	0	0	0
824	0	1	0	0	0	1.12%	0	1	5 663	1	0	0	$111 732	0	0	0	0
825	0	0	0	0	0	1.09%	0	1	7 072	0	0	0	$400 782	0	0	0	0
826	0	1	0	0	0	0.96%	0	1	6 534	0	0	1	$421 398	0	0	0	0
827	0	0	0	1	0	1.07%	0	1	6 098	0	0	0	$465 548	0	0	0	0
828	0	1	0	0	0	1.06%	0	1	8 276	0	0	0	$433 486	0	0	0	0
829	0	1	0	0	0	1.09%	0	1	5 663	1	0	0	$138 520	0	0	0	0
830	0	0	0	0	1	1.09%	0	1	6 970	0	0	0	$339 978	0	0	0	0
831	0	1	0	0	0	1.10%	0	1	5 663	0	0	0	$322 402	0	0	0	0
832	0	1	0	0	0	1.09%	0	0	6 970	1	0	0	$121 375	0	0	0	0
833	0	0	0	0	1	1.07%	0	1	5 663	1	0	0	$146 801	0	0	0	0
834	0	0	0	0	0	1.09%	0	1	6 098	0	0	1	$304 343	0	0	0	0
835	0	0	0	0	1	1.18%	0	1	30 928	0	0	1	$833 432	0	0	0	0
836	0	0	0	1	0	1.10%	0	1	13 068	0	0	1	$409 693	0	0	0	0
837	0	0	0	0	0	1.11%	0	1	20 473	1	0	0	$177 004	0	0	0	0
838	1	1	0	0	0	1.13%	0	1	6 098	1	0	0	$69 565	0	0	0	0
839	0	0	0	0	1	1.08%	0	1	6 534	1	0	0	$99 249	0	0	0	0
840	1	1	0	0	0	1.12%	0	1	3 485	0	1	0	$785 148	0	0	0	0
841	0	0	0	1	0	1.09%	0	1	5 663	0	0	0	$197 477	0	0	0	0
842	0	1	0	0	0	1.09%	0	1	6 098	0	0	0	$313 191	0	0	0	0
843	0	0	0	1	0	1.13%	0	1	5 663	1	0	0	$119 699	0	0	0	0
844	0	1	0	0	0	1.49%	0	1	5 663	0	1	0	$280 991	0	0	0	0
845	0	0	0	0	0	1.09%	0	1	5 663	0	0	0	$231 317	0	0	0	0
846	0	0	1	0	0	1.09%	0	1	6 098	0	1	0	$662 855	0	0	0	0
847	0	1	0	0	0	1.05%	0	1	6 970	1	0	0	$52 698	0	0	0	0
848	0	0	0	0	0	1.09%	0	1	6 098	0	0	1	$273 807	0	0	0	0
849	0	0	0	1	0	1.12%	0	1	5 663	0	0	1	$268 438	0	0	0	0
850	0	1	0	0	0	1.09%	0	0	6 098	0	0	1	$210 000	0	0	0	0
851	0	0	1	0	0	1.09%	0	1	6 098	0	0	0	$299 660	0	0	0	0
852	0	0	1	0	0	1.13%	0	1	6 098	1	0	0	$46 284	0	0	0	0
853	0	1	0	0	0	1.09%	0	1	6 035	0	0	0	$437 333	0	0	0	0
854	0	1	0	0	0	1.09%	0	0	7 304	0	0	1	$293 808	0	0	0	0
855	0	0	0	1	0	1.13%	0	1	9 583	0	0	1	$258 170	0	0	0	0
856	0	0	0	0	1	1.09%	0	1	6 098	1	0	0	$79 901	0	0	0	0
857	0	0	0	0	1	1.09%	0	1	5 663	0	1	0	$803 622	0	0	0	0
858	0	1	0	0	0	1.12%	0	1	5 663	0	0	1	$362 871	0	0	0	0
859	0	0	1	0	0	1.09%	0	1	5 663	1	0	0	$99 565	0	0	0	0
860	0	1	0	0	0	4.99%	0	0	6 534	0	0	1	$265 000	0	0	0	0
861	0	0	0	0	0	1.13%	0	1	7 405	1	0	0	$124 593	0	0	0	0
862	0	1	0	0	0	1.12%	0	1	6 098	0	1	0	$644 139	0	0	0	0
863	0	1	0	0	0	1.12%	0	1	6 970	0	1	0	$647 258	0	0	0	0
864	0	1	0	0	0	1.18%	0	1	17 860	0	1	0	$1 180 493	0	0	0	0
865	0	0	0	1	0	1.09%	0	1	7 405	0	0	0	$325 813	0	0	0	0
866	0	1	0	0	0	1.09%	0	1	7 134	0	0	0	$448 235	0	0	0	0
867	0	0	1	0	0	0.20%	0	1	6 098	0	0	1	$260 000	0	0	0	0
868	0	0	0	0	1	1.16%	0	1	31 799	1	0	0	$140 036	0	0	0	0
869	0	1	0	0	0	1.09%	0	1	5 663	0	0	0	$374 217	0	0	0	0
870	0	0	0	0	1	1.13%	0	1	6 970	1	0	0	$97 112	0	0	0	0
871	1	0	0	0	0	1.12%	0	1	6 534	0	0	1	$336 840	0	0	0	0
872	0	0	0	0	0	1.13%	0	1	34 848	1	0	0	$114 544	0	0	0	0
873	0	0	1	0	0	1.12%	0	1	6 970	0	0	0	$321 454	0	0	0	0
874	0	0	1	0	0	1.09%	0	1	8 712	0	0	1	$386 282	0	0	0	0
875	0	0	0	0	0	1.13%	0	1	6 534	0	0	0	$239 728	0	0	0	0
876	0	0	0	1	0	1.13%	0	1	6 534	0	1	0	$561 477	0	0	0	0
877	0	1	0	0	0	1.07%	0	0	5 663	0	0	1	$257 062	0	0	0	0
878	0	1	0	0	0	1.08%	0	1	6 098	0	0	1	$257 521	0	0	0	0
879	0	1	0	0	0	1.13%	0	1	6 534	0	0	1	$234 110	0	0	0	0
880	0	0	0	0	0	1.13%	0	1	5 663	1	0	0	$81 112	0	0	0	0
881	0	1	0	0	0	1.08%	0	1	6 970	0	0	1	$243 766	0	0	0	0
882	0	1	0	0	0	1.08%	0	1	6 098	1	0	0	$133 627	0	0	0	0
883	0	1	0	0	0	1.09%	0	1	5 663	1	0	0	$99 249	0	0	0	0
884	0	1	0	0	0	1.09%	0	1	6 375	0	0	0	$415 531	0	0	0	0
885	0	1	0	0	0	1.13%	0	1	6 534	0	0	0	$468 113	0	0	0	0
886	1	1	0	0	0	1.09%	0	0	5 665	1	0	0	$109 737	0	0	0	0
887	0	0	0	0	1	1.09%	0	1	6 970	0	0	1	$201 661	0	0	0	0
888	0	1	0	0	0	1.09%	0	0	6 098	0	0	1	$257 062	0	0	0	0
889	0	0	0	0	1	1.09%	0	1	7 405	1	0	0	$108 253	0	0	0	0
890	0	1	0	0	0	1.13%	0	1	10 454	0	0	0	$299 374	0	0	0	0
891	0	1	0	0	0	1.09%	0	1	6 098	0	0	1	$274 881	0	0	0	0
892	0	1	0	0	0	1.12%	0	1	6 098	0	1	0	$937 488	0	0	0	0
893	0	1	0	0	0	1.09%	0	0	8 712	0	0	1	$263 076	0	0	0	0
894	0	1	0	0	0	1.12%	0	1	5 663	0	0	1	$292 638	0	0	0	0
895	0	1	0	0	0	1.09%	0	1	8 276	0	1	0	$942 177	0	0	0	0
896	0	1	0	0	0	1.13%	0	0	9 148	0	0	1	$234 000	0	0	0	0
897	0	0	0	1	0	1.09%	0	1	6 970	0	0	1	$420 228	0	0	0	0
898	0	0	0	0	1	1.09%	0	1	7 405	1	0	0	$101 145	0	0	0	0
899	0	1	0	0	0	1.09%	0	1	6 098	0	0	0	$173 372	0	0	0	0
900	0	1	0	0	0	1.09%	0	1	6 098	0	1	0	$613 339	0	0	0	0
901	0	1	0	0	0	1.10%	0	0	11 761	1	0	0	$114 804	0	0	0	0
902	0	0	0	0	0	1.10%	0	1	15 246	0	0	1	$430 763	0	0	0	0
903	0	0	0	0	0	1.07%	0	1	5 663	0	0	1	$281 149	0	0	0	0
904	0	0	0	0	0	1.12%	0	1	6 534	0	0	0	$368 460	0	0	0	0
905	0	0	0	0	1	1.09%	0	1	6 098	0	0	0	$407 609	0	0	0	0
906	0	0	0	0	0	1.12%	0	1	8 712	0	0	0	$261 912	0	0	0	0
907	0	1	0	0	0	1.13%	0	0	8 712	0	0	1	$294 735	0	0	0	0
908	0	1	0	0	0	1.13%	0	0	5 663	0	0	1	$245 000	0	0	0	0
909	0	0	0	0	0	1.09%	0	1	7 841	0	0	1	$288 087	0	0	0	0
910	0	1	0	0	0	1.09%	0	1	6 098	0	0	0	$318 185	0	0	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
911	0	1	0	0	0	1.09%	0	1	6 098	0	0	0	$382 853	0	0	0	0
912	0	1	0	0	0	1.09%	0	0	6 534	0	0	1	$234 459	0	0	0	0
913	0	0	0	0	0	1.09%	0	1	6 970	0	0	0	$354 643	0	0	0	0
914	0	1	0	0	0	1.17%	0	0	6 970	0	0	1	$235 965	0	0	0	0
915	0	1	0	0	0	1.09%	0	1	8 276	0	0	1	$235 965	0	0	0	0
916	0	0	1	0	0	1.09%	0	1	6 970	0	0	0	$413 994	0	0	0	0
917	0	1	0	0	0	1.12%	0	1	5 663	0	0	1	$259 862	0	0	0	0
918	0	0	0	0	1	1.09%	0	1	6 534	0	1	0	$639 460	0	0	0	0
919	0	1	0	0	0	1.09%	0	0	7 841	0	0	0	$217 874	0	0	0	0
920	0	0	0	0	1	1.09%	0	1	7 405	0	1	0	$1 080 733	0	0	0	0
921	1	1	0	0	0	1.13%	0	0	8 276	1	0	0	$155 082	0	0	0	0
922	0	1	0	0	0	1.12%	0	0	5 663	0	0	1	$292 638	0	0	0	0
923	0	0	0	0	0	1.10%	0	1	10 890	0	0	0	$218 801	0	0	0	0
924	0	0	0	0	1	1.09%	0	1	5 663	0	0	0	$261 522	0	0	0	0
925	0	0	0	0	0	1.13%	0	1	6 970	1	0	0	$55 675	0	0	0	0
926	0	0	0	0	1	1.09%	0	1	6 174	0	0	0	$436 051	0	0	0	0
927	0	1	0	0	0	1.12%	0	0	5 663	0	0	1	$293 627	0	0	0	0
928	0	1	0	0	0	1.09%	0	0	5 663	0	0	1	$308 167	0	0	0	0
929	0	1	0	0	0	1.12%	0	1	6 138	0	0	0	$384 751	0	0	0	0
930	0	0	0	0	1	1.11%	0	1	6 098	0	0	1	$288 087	0	0	0	0
931	0	0	0	0	1	1.09%	0	1	6 970	1	0	0	$119 794	0	0	0	0
932	0	0	0	1	0	1.13%	0	1	12 197	0	0	1	$234 110	0	0	0	0
933	1	1	0	0	0	1.09%	0	1	5 663	0	1	0	$587 089	0	0	0	0
934	0	0	0	0	1	1.12%	0	1	6 534	0	1	0	$678 451	0	0	0	0
935	0	0	0	1	0	1.12%	0	1	5 663	1	0	0	$110 749	0	0	0	0
936	0	0	1	0	0	1.12%	0	0	6 098	0	0	1	$321 328	0	0	0	0
937	0	0	0	0	0	1.10%	0	1	11 761	0	1	0	$756 434	0	0	0	0
938	0	1	0	0	0	1.13%	0	1	6 534	0	0	1	$421 398	0	0	0	0
939	0	0	0	0	1	1.09%	0	1	6 970	1	0	0	$99 518	0	0	0	0
940	0	0	0	0	0	1.12%	0	1	6 098	0	0	1	$308 762	0	0	0	0
941	0	1	0	0	0	1.10%	0	0	7 841	0	0	1	$353 265	0	0	0	0
942	0	0	0	0	0	1.05%	0	1	6 970	0	0	1	$260 000	0	0	0	0
943	0	0	0	0	0	1.12%	0	1	5 663	1	0	0	$131 684	0	0	0	0
944	0	0	0	0	1	1.16%	0	1	28 314	0	0	1	$673 067	0	0	0	0
945	0	1	0	0	0	1.13%	0	0	6 098	0	0	1	$220 119	0	0	0	0
946	0	0	0	1	1	1.13%	0	1	6 098	0	0	1	$230 857	0	0	0	0
947	0	1	0	0	0	1.13%	0	0	5 227	0	0	1	$232 952	0	0	0	0
948	0	1	0	0	0	1.08%	0	0	6 098	1	0	0	$94 372	0	0	0	0
949	0	1	0	0	0	1.13%	0	0	5 663	0	0	1	$217 173	0	0	0	0
950	0	0	0	0	0	1.13%	0	1	6 098	0	0	1	$250 000	0	0	0	0
951	0	0	0	0	0	1.09%	0	1	7 625	0	0	1	$235 689	0	0	0	0
952	0	1	0	0	0	1.08%	0	1	6 534	0	0	1	$210 862	0	0	0	0
953	0	1	0	0	0	1.13%	0	0	5 663	0	0	1	$238 373	0	0	0	0
954	0	1	0	0	0	1.13%	0	0	6 534	0	0	1	$246 006	0	0	0	0
955	0	1	0	0	0	1.12%	0	1	6 098	0	1	0	$956 237	0	0	0	0
956	0	1	0	0	0	1.09%	0	0	6 098	0	0	1	$233 004	0	0	0	0
957	0	1	0	0	0	1.12%	0	0	5 663	0	0	0	$299 374	0	0	0	0
958	0	1	0	0	0	1.09%	0	1	5 663	0	0	0	$208 603	0	0	0	0
959	0	0	0	1	0	1.09%	0	1	5 663	1	0	0	$107 467	0	0	0	0
960	0	1	0	0	0	1.08%	0	0	6 970	0	0	1	$279 643	0	0	0	0
961	0	0	0	0	0	1.12%	0	1	6 098	0	0	1	$303 872	0	0	0	0
962	0	0	0	0	0	1.09%	0	1	6 098	1	0	0	$158 094	0	0	0	0
963	0	0	0	0	0	1.09%	0	1	5 663	0	0	1	$332 863	0	0	0	0
964	0	1	0	0	0	1.12%	0	1	5 663	0	0	1	$276 000	0	0	0	0
965	0	0	0	0	0	1.09%	0	1	6 098	1	0	0	$158 094	0	0	0	0
966	0	0	0	0	0	1.12%	0	1	5 663	0	0	0	$317 169	0	0	0	0
967	0	1	0	0	0	1.09%	0	1	5 663	0	0	1	$373 406	0	0	0	0
968	0	1	0	0	0	1.12%	0	0	7 841	0	0	1	$289 913	0	0	0	0
969	0	1	0	0	0	1.09%	0	1	6 098	0	1	0	$701 846	0	0	0	0
970	0	1	0	0	0	1.09%	0	0	6 098	0	0	1	$257 701	0	0	0	0
971	0	0	0	1	0	1.09%	0	1	5 663	1	0	0	$121 708	0	0	0	0
972	0	1	0	0	0	1.12%	0	1	6 098	0	0	1	$362 871	0	0	0	0
973	0	0	0	0	0	1.09%	0	1	7 405	0	1	0	$840 570	0	0	0	0
974	0	1	0	0	0	1.09%	0	1	6 534	1	0	0	$97 985	0	0	0	0
975	0	1	0	0	0	1.12%	0	0	6 098	0	0	1	$299 167	0	0	0	0
976	0	0	0	0	0	1.09%	0	1	5 663	0	0	1	$268 438	0	0	0	0
977	0	0	0	0	1	1.09%	0	1	7 841	0	0	1	$403 840	0	0	0	0
978	0	0	0	0	0	1.10%	0	1	58 370	1	0	0	$173 455	0	0	0	0
979	0	1	0	0	0	1.12%	0	1	6 534	1	0	0	$158 094	0	0	0	0
980	0	0	0	0	0	1.09%	0	1	5 663	1	0	0	$119 048	0	0	0	0
981	0	0	0	1	0	1.12%	0	1	7 405	0	0	1	$340 916	0	0	0	0
982	0	0	0	0	0	1.12%	0	1	6 970	0	0	1	$327 754	0	0	0	0
983	0	0	0	0	1	1.09%	0	1	5 663	1	0	0	$99 243	0	0	0	0
984	0	1	0	0	0	1.12%	0	1	5 663	0	0	0	$371 914	0	0	0	0
985	0	0	1	0	0	1.09%	0	1	5 663	1	0	0	$123 038	0	0	0	0
986	0	1	0	0	0	1.12%	0	0	6 098	0	0	1	$362 871	0	0	0	0
987	0	1	0	0	0	1.09%	0	1	6 098	0	1	0	$932 940	0	0	0	0
988	0	0	0	0	1	1.12%	0	1	6 534	0	0	1	$254 846	0	0	0	0
989	0	1	0	0	0	1.10%	0	1	6 975	0	0	0	$434 768	0	0	0	0
990	0	0	0	0	0	1.12%	0	1	6 098	0	1	0	$1 126 918	0	0	0	0
991	0	0	0	0	0	1.10%	0	1	9 148	0	0	0	$282 772	0	0	0	0
992	0	1	0	0	0	1.12%	0	1	5 663	0	0	0	$489 361	0	0	0	0
993	0	0	0	0	1	1.07%	0	1	5 227	1	0	0	$109 160	0	0	0	0
994	0	0	0	0	0	1.13%	0	1	5 663	0	0	0	$206 748	0	0	0	0
995	0	1	0	0	0	1.13%	0	1	6 098	0	0	0	$208 603	0	0	0	0
996	0	0	0	1	0	1.12%	0	1	4 356	0	0	1	$195 801	0	0	0	0
997	0	1	0	0	0	1.08%	0	0	3 920	0	0	1	$221 051	0	0	0	0
998	0	1	0	0	0	1.08%	0	1	3 920	0	0	1	$217 972	0	0	0	0
999	0	1	0	0	0	1.12%	0	1	4 792	0	0	0	$305 131	0	0	0	0
1 000	0	0	0	0	1	1.12%	0	1	3 920	0	0	0	$209 530	0	0	0	0
1 001	0	1	0	0	0	1.12%	0	0	5 227	0	0	1	$199 445	0	0	0	0
1 002	0	1	0	0	0	1.08%	0	0	5 227	1	0	0	$95 105	0	0	0	0
1 003	0	1	0	0	0	1.12%	0	0	4 005	0	0	0	$392 446	0	0	0	0
1 004	0	0	0	0	1	1.08%	0	1	6 098	0	1	0	$862 489	0	0	0	0
1 005	0	1	0	0	0	1.08%	0	0	5 663	1	0	0	$126 475	0	0	0	0
1 006	0	1	0	0	0	1.13%	0	1	5 663	0	1	0	$753 152	0	0	0	0
1 007	0	1	0	0	0	1.08%	0	0	5 663	1	0	0	$123 840	0	0	0	0
1 008	0	0	0	0	1	1.13%	0	1	6 098	0	0	0	$365 513	0	0	0	0
1 009	0	1	0	0	0	1.12%	0	0	6 534	0	0	1	$280 145	0	0	0	0
1 010	1	1	0	0	0	1.12%	0	0	3 920	0	0	1	$265 715	0	0	0	0
1 011	0	1	0	0	0	1.12%	0	0	5 227	0	0	0	$203 967	0	0	0	0
1 012	0	1	0	0	0	1.08%	0	1	5 227	1	0	0	$103 419	0	0	0	0
1 013	0	1	0	0	0	1.12%	0	1	3 485	0	0	0	$228 832	0	0	0	0
1 014	0	1	0	0	0	1.08%	0	1	3 740	0	0	1	$273 324	0	0	0	0
1 015	0	0	0	0	0	1.12%	0	1	4 140	0	0	1	$304 343	0	0	0	0
1 016	0	1	0	0	0	1.12%	0	0	3 920	0	0	1	$217 173	0	0	0	0
1 017	0	1	0	0	0	1.12%	0	0	3 920	0	0	1	$186 764	0	0	0	0
1 018	0	0	0	0	0	1.05%	0	1	3 920	1	0	0	$109 737	0	0	0	0
1 019	0	1	0	0	0	1.08%	0	1	3 920	0	0	0	$287 859	0	0	0	0
1 020	0	1	0	0	0	1.12%	0	1	4 356	0	1	0	$562 493	0	0	0	0
1 021	0	1	0	0	0	1.08%	0	1	3 920	0	0	0	$310 888	0	0	0	0
1 022	0	0	0	0	1	1.12%	0	1	3 920	0	0	0	$299 374	0	0	0	0
1 023	0	0	0	0	1	1.12%	0	1	3 920	1	0	0	$52 321	0	0	0	0
1 024	0	1	0	0	0	1.08%	0	0	4 005	0	0	1	$220 000	0	0	0	0
1 025	0	0	0	0	0	1.12%	0	1	3 920	0	0	0	$210 457	0	0	0	0
1 026	0	0	0	0	0	1.12%	0	1	5 227	0	0	1	$238 226	0	0	0	0
1 027	0	1	0	0	0	1.13%	0	1	5 940	0	0	1	$257 521	0	0	0	0
1 028	0	1	0	0	0	1.09%	0	1	5 663	0	0	1	$310 196	0	0	0	0
1 029	0	1	0	0	0	1.12%	0	1	5 663	1	0	0	$146 801	0	0	0	0
1 030	0	0	0	0	1	1.12%	0	1	5 227	1	0	0	$92 546	0	0	0	0
1 031	0	0	1	0	0	1.12%	0	1	6 970	0	0	1	$333 607	0	0	0	0
1 032	0	1	0	0	0	1.09%	0	0	3 920	0	0	1	$252 332	0	0	0	0
1 033	0	0	0	1	0	1.12%	0	1	3 920	0	0	1	$216 898	0	0	0	0
1 034	0	0	0	1	0	1.06%	0	1	3 920	0	0	1	$170 000	0	0	0	0
1 035	1	0	0	0	0	1.12%	0	1	5 665	1	0	0	$96 808	0	0	0	0
1 036	0	0	1	0	0	1.09%	0	1	9 148	1	0	0	$143 037	0	0	0	0
1 037	0	1	0	0	0	1.12%	0	0	3 920	0	0	1	$190 780	0	0	0	0
1 038	0	1	0	0	0	1.09%	0	0	5 663	0	0	1	$246 963	0	0	0	0
1 039	0	0	0	1	0	1.09%	0	1	6 098	0	1	0	$853 114	0	0	0	0
1 040	0	0	0	0	1	1.09%	0	1	5 663	0	0	1	$251 528	0	0	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
1 041	0	0	0	1	0	1.13%	0	1	7 841	0	1	0	$662 855	0	0	0	0
1 042	0	0	1	0	0	1.12%	0	1	6 970	0	0	0	$246 615	0	0	0	0
1 043	0	1	0	0	0	1.12%	0	0	6 098	0	0	1	$210 862	0	0	0	0
1 044	0	1	0	0	0	1.11%	0	0	26 136	0	0	1	$240 985	0	0	0	0
1 045	0	1	0	0	0	1.09%	0	1	3 485	0	1	0	$909 363	0	0	0	0
1 046	0	1	0	0	0	1.09%	0	0	3 920	0	0	1	$265 000	0	0	0	0
1 047	0	1	0	0	0	1.12%	0	1	3 920	0	0	0	$430 222	0	0	0	0
1 048	0	1	0	0	0	1.09%	0	1	5 227	0	0	0	$351 188	0	0	0	0
1 049	0	1	0	0	0	1.12%	0	1	4 356	0	0	0	$383 429	0	0	0	0
1 050	0	1	0	0	0	1.09%	0	1	3 920	0	1	0	$779 990	0	0	0	0
1 051	0	1	0	0	0	1.09%	0	0	4 005	0	0	1	$261 067	0	0	0	0
1 052	0	0	0	0	0	1.08%	0	1	3 920	1	0	0	$79 343	0	0	0	0
1 053	0	1	0	0	0	1.09%	0	1	3 920	0	0	0	$362 703	0	0	0	0
1 054	0	1	0	0	0	1.12%	0	1	3 920	1	0	0	$90 471	0	0	0	0
1 055	0	0	0	1	0	1.12%	0	1	3 920	1	0	0	$86 048	0	0	0	0
1 056	0	0	0	1	0	1.09%	0	1	5 663	1	0	0	$99 243	0	0	0	0
1 057	0	0	0	0	0	1.12%	0	1	3 920	0	0	1	$205 087	0	0	0	0
1 058	0	1	0	0	0	1.14%	0	1	5 663	0	0	1	$255 043	0	0	0	0
1 059	0	0	0	0	0	1.09%	0	1	5 663	1	0	0	$94 988	0	0	0	0
1 060	0	1	0	0	0	1.12%	0	1	6 003	0	0	0	$429 638	0	0	0	0
1 061	0	0	0	0	1	1.09%	0	1	6 970	0	1	0	$647 258	0	0	0	0
1 062	0	1	0	0	0	1.09%	0	1	3 920	0	0	1	$345 312	0	0	0	0
1 063	0	1	0	0	0	1.12%	0	0	3 920	0	0	1	$136 558	0	0	0	0
1 064	0	1	0	0	0	1.12%	0	1	3 920	0	1	0	$684 690	0	0	0	0
1 065	1	1	0	0	0	1.12%	0	1	3 920	0	1	0	$622 304	0	0	0	0
1 066	0	0	1	0	0	1.09%	0	1	5 663	0	0	0	$448 876	0	0	0	0
1 067	0	0	0	1	0	1.12%	0	1	5 663	1	0	0	$101 679	0	0	0	0
1 068	0	1	0	0	0	1.09%	0	1	6 534	0	0	0	$375 369	0	0	0	0
1 069	0	1	0	0	0	1.12%	0	1	8 276	1	0	0	$154 329	0	0	0	0
1 070	0	0	0	0	0	1.12%	0	1	5 663	0	0	1	$246 006	0	0	0	0
1 071	0	0	0	0	0	1.09%	0	1	2 614	1	0	0	$109 072	0	0	0	0
1 072	0	0	0	0	0	1.13%	0	1	8 276	0	1	0	$631 662	0	0	0	0
1 073	0	1	0	0	0	1.13%	0	0	9 148	0	0	1	$245 889	0	0	0	0
1 074	0	1	0	0	0	1.13%	0	1	5 663	0	1	0	$553 679	0	0	0	0
1 075	0	0	0	0	0	1.09%	0	1	5 663	1	0	0	$90 719	0	0	0	0
1 076	0	0	0	1	0	1.09%	0	1	5 663	1	0	0	$89 767	0	0	0	0
1 077	0	1	0	0	0	1.13%	0	0	6 534	0	0	1	$246 006	0	0	0	0
1 078	0	0	0	0	0	1.09%	0	1	5 663	1	0	0	$89 502	0	0	0	0
1 079	0	1	0	0	0	1.13%	0	0	5 663	0	0	1	$200 319	0	0	0	0
1 080	0	0	1	0	0	1.13%	0	0	6 970	0	0	1	$180 739	0	0	0	0
1 081	0	0	1	0	0	1.09%	0	0	6 970	0	0	1	$245 816	0	0	0	0
1 082	0	1	0	0	0	1.12%	0	1	4 356	0	0	0	$347 734	0	0	0	0
1 083	0	1	0	0	0	1.08%	0	0	6 098	0	0	1	$239 981	0	0	0	0
1 084	0	0	0	0	1	1.07%	0	1	6 098	1	0	0	$55 316	0	0	0	0
1 085	0	1	0	0	0	1.02%	0	0	5 663	0	0	1	$255 000	0	0	0	0
1 086	1	1	0	0	0	1.09%	0	1	5 663	1	0	0	$138 520	0	0	0	0
1 087	0	1	0	0	0	1.12%	0	0	6 534	0	0	1	$252 000	0	0	0	0
1 088	0	0	0	0	1	1.09%	0	1	6 098	0	1	0	$713 544	0	0	0	0
1 089	0	0	0	0	1	1.12%	0	1	6 098	0	0	0	$259 073	0	0	0	0
1 090	0	0	0	0	0	1.09%	0	1	6 534	0	1	0	$965 612	0	0	0	0
1 091	0	1	0	0	0	1.09%	0	1	6 098	0	0	1	$268 438	0	0	0	0
1 092	0	1	0	0	0	1.09%	0	1	6 098	0	0	0	$365 006	0	0	0	0
1 093	0	0	0	1	0	1.09%	0	1	5 663	0	0	1	$304 343	0	0	0	0
1 094	0	1	0	0	0	1.09%	0	1	6 534	1	0	0	$127 980	0	0	0	0
1 095	0	1	0	0	0	1.12%	0	1	6 200	0	0	0	$461 701	0	0	0	0
1 096	0	1	0	0	0	1.13%	0	0	6 970	1	0	0	$109 737	0	0	0	0
1 097	0	1	0	0	0	1.12%	0	1	6 098	0	1	0	$928 113	0	0	0	0
1 098	0	0	0	0	1	1.12%	0	1	5 663	0	0	0	$340 250	0	0	0	0
1 099	0	0	0	0	0	1.09%	0	1	5 890	0	0	0	$455 288	0	0	0	0
1 100	0	1	0	0	0	1.09%	0	1	5 663	0	0	1	$327 754	0	0	0	0
1 101	0	0	0	1	0	1.09%	0	1	5 663	1	0	0	$105 405	0	0	0	0
1 102	0	0	0	0	0	1.12%	0	1	5 663	0	0	1	$351 165	0	0	0	0
1 103	0	1	0	0	0	1.09%	0	0	5 663	0	0	1	$339 056	0	0	0	0
1 104	0	1	0	0	0	1.12%	0	1	6 098	0	0	1	$361 700	0	0	0	0
1 105	0	1	0	0	0	1.09%	0	1	6 098	0	0	0	$351 188	0	0	0	0
1 106	1	1	0	0	0	1.09%	0	1	6 098	0	1	0	$934 788	0	0	0	0
1 107	0	1	0	0	0	1.09%	0	1	6 534	0	1	0	$1 021 862	0	0	0	0
1 108	0	1	0	0	0	1.12%	0	0	6 098	0	0	1	$364 002	0	0	0	0
1 109	0	1	0	0	0	1.10%	0	1	7 841	0	0	1	$401 105	0	0	0	0
1 110	0	1	0	0	0	1.09%	0	1	6 098	0	1	0	$620 744	0	0	0	0
1 111	0	0	0	0	0	1.09%	0	1	6 970	0	0	0	$378 823	0	0	0	0
1 112	0	0	0	1	0	1.09%	0	1	6 175	0	0	1	$312 463	0	0	0	0
1 113	0	1	0	0	0	1.09%	0	1	5 663	0	0	0	$390 337	0	0	0	0
1 114	0	0	0	0	1	1.12%	0	1	5 663	0	0	0	$495 306	0	0	0	0
1 115	0	0	0	0	1	1.09%	0	1	5 227	0	0	1	$286 785	0	0	0	0
1 116	0	0	0	0	1	1.11%	0	1	18 731	1	0	0	$125 719	0	0	0	0
1 117	0	1	0	0	0	1.17%	0	1	871	0	0	0	$144 927	0	0	0	0
1 118	0	1	0	0	0	1.17%	0	1	871	0	1	0	$350 923	0	0	0	0
1 119	0	0	0	0	0	1.14%	0	1	1 307	0	1	0	$335 327	0	0	0	0
1 120	0	0	0	1	0	1.17%	0	1	871	0	0	0	$227 644	0	0	0	0
1 121	0	1	0	0	0	1.05%	0	0	871	0	0	0	$141 658	0	0	0	0
1 122	0	0	1	0	0	1.17%	0	1	871	0	0	0	$96 981	0	0	0	0
1 123	1	1	0	0	0	1.18%	0	0	871	1	0	0	$17 440	0	0	0	0
1 124	0	0	0	1	0	1.13%	0	1	1 200	0	0	1	$93 074	0	0	0	0
1 125	0	1	0	0	0	1.13%	0	1	871	0	1	0	$552 375	0	0	0	0
1 126	0	1	0	0	0	1.06%	0	0	1 200	0	0	0	$230 850	0	0	0	0
1 127	0	1	0	0	0	1.06%	0	1	1 198	0	0	1	$113 543	0	0	0	0
1 128	0	0	1	0	0	1.13%	0	1	871	0	0	1	$80 328	0	0	0	0
1 129	0	1	0	0	0	1.06%	0	1	871	0	0	0	$294 976	0	0	0	0
1 130	0	1	0	0	0	1.06%	0	1	871	0	0	0	$301 388	0	0	0	0
1 131	0	1	0	0	0	1.16%	0	1	1 198	0	0	0	$307 801	0	0	0	0
1 132	0	0	0	1	0	1.13%	0	1	5 227	0	0	1	$209 382	0	0	0	0
1 133	0	0	0	0	0	1.13%	0	1	7 405	0	0	1	$214 750	0	0	0	0
1 134	0	1	0	0	0	1.12%	0	1	6 098	0	1	0	$802 635	0	0	0	0
1 135	0	1	0	0	0	1.09%	0	1	6 534	0	0	1	$357 018	0	0	0	0
1 136	0	0	0	0	0	1.07%	0	1	6 534	0	0	1	$266 088	0	0	0	0
1 137	0	1	0	0	0	1.09%	0	1	6 534	0	0	0	$310 012	0	0	0	0
1 138	0	1	0	0	0	1.09%	0	1	6 534	0	1	0	$935 613	0	0	0	0
1 139	0	1	0	0	0	1.09%	0	0	6 656	0	0	1	$205 842	0	0	0	0
1 140	0	0	0	0	1	1.09%	0	1	6 098	1	0	0	$111 892	0	0	0	0
1 141	0	0	0	1	0	1.12%	0	1	6 534	0	1	0	$860 891	0	0	0	0
1 142	0	0	0	0	0	1.09%	0	1	6 098	0	0	1	$309 241	0	0	0	0
1 143	0	1	0	0	0	1.09%	0	1	6 098	0	0	1	$333 607	0	0	0	0
1 144	0	1	0	0	0	1.09%	0	1	6 098	0	0	0	$386 883	0	0	0	0
1 145	0	0	0	1	0	1.12%	0	1	6 098	0	0	1	$265 926	0	0	0	0
1 146	0	1	0	0	0	1.12%	0	1	6 014	0	0	0	$462 983	0	0	0	0
1 147	0	0	0	0	0	1.12%	0	1	6 534	0	0	0	$457 853	0	0	0	0
1 148	0	1	0	0	0	1.12%	0	1	7 405	0	0	0	$377 096	0	0	0	0
1 149	0	0	0	0	0	1.09%	0	1	6 098	0	0	0	$316 005	0	0	0	0
1 150	0	0	0	0	1	1.12%	0	1	6 098	1	0	0	$66 771	0	0	0	0
1 151	0	1	0	0	0	1.12%	0	1	6 098	0	0	0	$296 391	0	0	0	0
1 152	0	1	0	0	0	1.12%	0	1	5 663	0	0	0	$379 974	0	0	0	0
1 153	0	1	0	0	0	1.11%	0	1	23 522	0	0	0	$960 594	0	0	0	0
1 154	0	0	0	0	1	1.12%	0	1	2 614	0	0	1	$243 766	0	0	0	0
1 155	0	0	1	0	0	1.10%	0	1	5 663	0	1	0	$748 200	0	0	0	0
1 156	0	1	0	0	0	1.06%	0	1	6 534	0	1	0	$759 365	0	0	0	0
1 157	0	1	0	0	0	1.10%	0	1	6 970	0	1	0	$842 801	0	0	0	0
1 158	0	0	0	0	1	1.10%	0	1	5 663	0	0	1	$216 065	0	0	0	0
1 159	0	1	0	0	0	1.06%	0	0	5 663	0	0	1	$258 774	0	0	0	0
1 160	0	0	0	1	0	1.10%	0	1	6 098	0	0	1	$228 257	0	0	0	0
1 161	0	1	0	0	0	1.10%	0	0	5 663	1	0	0	$124 216	0	0	0	0
1 162	0	0	0	0	0	1.10%	0	1	6 970	0	0	1	$263 374	0	0	0	0
1 163	0	1	0	0	0	1.10%	0	0	6 098	0	0	1	$238 226	0	0	0	0
1 164	0	0	0	0	0	1.10%	0	1	6 098	0	0	1	$184 253	0	0	0	0
1 165	0	1	0	0	0	1.10%	0	0	6 000	0	0	1	$210 525	0	0	0	0
1 166	0	1	0	0	0	1.06%	0	1	5 663	0	0	0	$202 113	0	0	0	0
1 167	0	0	0	0	0	1.10%	0	1	6 534	0	0	0	$343 128	0	0	0	0
1 168	0	0	0	0	0	1.07%	0	1	5 663	0	0	1	$289 913	0	0	0	0
1 169	0	0	0	0	0	1.10%	0	1	6 098	0	1	0	$920 009	0	0	0	0
1 170	0	1	0	0	0	1.10%	0	1	5 663	0	0	0	$227 145	0	0	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
1 171	0	1	0	0	0	1.12%	0	1	6 098	0	1	0	$639 460	0	0	0	0
1 172	0	1	0	0	0	1.10%	0	1	5 663	0	0	1	$191 784	0	0	0	0
1 173	0	0	0	1	1	1.10%	0	1	6 970	0	0	1	$238 226	0	0	0	0
1 174	0	1	0	0	0	1.06%	0	1	6 534	1	0	0	$107 409	0	0	0	0
1 175	0	0	0	0	1	1.06%	0	1	6 970	1	0	0	$104 084	0	0	0	0
1 176	0	0	0	0	0	1.10%	0	1	6 970	0	0	0	$307 288	0	0	0	0
1 177	0	1	0	0	0	1.10%	0	0	5 663	0	0	1	$260 386	0	0	0	0
1 178	0	0	1	0	0	1.06%	0	1	5 663	0	0	1	$229 428	0	0	0	0
1 179	0	1	0	0	0	1.11%	0	1	24 829	0	0	0	$239 728	0	0	0	0
1 180	0	0	0	0	0	1.07%	0	1	6 534	0	0	0	$222 509	0	0	0	0
1 181	0	1	0	0	0	1.07%	0	0	6 534	0	0	1	$241 594	0	0	0	0
1 182	0	1	0	0	0	1.10%	0	0	6 098	1	0	0	$139 273	0	0	0	0
1 183	0	1	0	0	0	1.05%	0	0	6 098	0	0	1	$203 331	0	0	0	0
1 184	0	1	0	0	0	1.10%	0	1	6 100	0	0	0	$446 311	0	0	0	0
1 185	0	1	0	0	0	1.10%	0	1	5 663	0	0	1	$241 594	0	0	0	0
1 186	0	0	0	1	0	1.10%	0	1	7 405	0	0	1	$374 576	0	0	0	0
1 187	0	1	0	0	0	1.10%	0	0	6 534	0	0	1	$284 000	0	0	0	0
1 188	0	1	0	0	0	1.16%	0	0	43 560	1	0	0	$114 804	0	0	0	0
1 189	0	1	0	0	0	1.10%	0	1	5 663	0	0	0	$299 374	0	0	0	0
1 190	0	0	0	0	0	1.10%	0	1	5 663	0	0	1	$234 110	0	0	0	0
1 191	0	1	0	0	0	1.10%	0	1	6 098	0	0	0	$333 917	0	0	0	0
1 192	0	1	0	0	0	1.06%	0	1	5 663	0	0	0	$289 853	0	0	0	0
1 193	0	0	0	0	0	1.13%	0	1	7 700	0	0	1	$280 932	0	0	0	0
1 194	0	1	0	0	0	1.13%	0	0	7 841	0	0	1	$339 460	0	0	0	0
1 195	0	1	0	0	0	1.13%	0	1	7 841	0	1	0	$631 662	0	0	0	0
1 196	0	1	0	0	0	1.06%	0	0	6 970	0	0	0	$186 352	0	0	0	0
1 197	0	1	0	0	0	1.09%	0	1	3 920	0	1	0	$662 855	0	0	0	0
1 198	1	1	0	0	0	1.10%	0	1	5 663	0	1	0	$847 960	0	0	0	0
1 199	0	1	0	0	0	1.10%	0	0	5 663	1	0	0	$158 846	0	0	0	0
1 200	0	0	0	0	0	1.10%	0	1	5 663	0	0	0	$213 238	0	0	0	0
1 201	0	1	0	0	0	1.06%	0	0	5 663	0	0	1	$261 494	0	0	0	0
1 202	0	1	0	0	0	1.07%	0	1	6 098	1	0	0	$103 674	0	0	0	0
1 203	0	1	0	0	0	1.07%	0	1	5 663	1	0	0	$104 306	0	0	0	0
1 204	0	1	0	0	0	1.07%	0	0	6 970	0	0	0	$213 238	0	0	0	0
1 205	0	0	0	1	0	1.07%	0	1	6 420	0	0	0	$448 876	0	0	0	0
1 206	0	1	0	0	0	1.07%	0	1	6 098	0	0	0	$415 531	0	0	0	0
1 207	0	0	0	1	0	1.07%	0	1	5 663	1	0	0	$105 332	0	0	0	0
1 208	0	1	0	0	0	1.06%	0	1	6 098	1	0	0	$140 026	0	0	0	0
1 209	0	0	0	0	1	1.10%	0	1	6 098	1	0	0	$82 136	0	0	0	0
1 210	0	1	0	0	0	1.10%	0	0	5 663	0	0	1	$269 227	0	0	0	0
1 211	0	0	1	0	0	1.14%	0	1	7 405	1	0	0	$48 680	0	0	0	0
1 212	0	0	0	1	0	1.09%	0	1	8 250	0	0	0	$467 472	0	0	0	0
1 213	0	0	0	1	0	1.08%	0	1	4 792	1	0	0	$66 491	0	0	0	0
1 214	0	0	0	1	0	1.13%	0	1	6 534	1	0	0	$112 064	0	0	0	0
1 215	0	1	0	0	0	1.09%	0	0	6 098	0	0	1	$279 176	0	0	0	0
1 216	0	1	0	0	0	1.13%	0	1	6 098	0	0	1	$145 705	0	0	0	0
1 217	0	1	0	0	0	1.12%	0	1	6 098	0	1	0	$631 662	0	0	0	0
1 218	0	1	0	0	0	1.13%	0	0	6 970	0	0	1	$227 145	0	0	0	0
1 219	0	0	0	1	0	1.10%	0	1	5 663	0	0	0	$368 460	0	0	0	0
1 220	0	0	0	1	0	1.12%	0	1	5 500	0	0	1	$345 312	0	0	0	0
1 221	0	1	0	0	0	1.35%	0	1	6 534	0	0	0	$376 520	0	0	0	0
1 222	0	0	0	0	0	1.12%	0	1	5 663	0	0	0	$299 374	0	0	0	0
1 223	1	1	0	0	0	1.12%	0	1	8 712	0	1	0	$620 637	0	0	0	0
1 224	0	1	0	0	0	1.13%	0	0	10 454	0	0	1	$198 110	0	0	0	0
1 225	0	0	0	0	1	1.10%	0	1	6 098	0	0	1	$254 846	0	0	0	0
1 226	0	0	0	0	0	1.12%	0	1	6 970	0	1	0	$831 333	0	0	0	0
1 227	0	0	0	1	0	1.12%	0	1	8 000	0	0	0	$448 876	0	0	0	0
1 228	0	1	0	0	0	1.07%	0	1	5 663	0	0	0	$480 938	0	0	0	0
1 229	1	1	0	0	0	1.10%	0	1	10 454	0	1	0	$717 443	0	0	0	0
1 230	0	0	0	0	1	1.07%	0	1	5 663	0	1	0	$688 589	0	0	0	0
1 231	0	0	0	1	0	1.10%	0	1	5 663	0	0	0	$299 660	0	0	0	0
1 232	0	0	0	1	0	1.10%	0	1	5 663	0	0	1	$342 386	0	0	0	0
1 233	0	0	0	1	0	1.10%	0	1	6 534	1	0	0	$78 225	0	0	0	0
1 234	0	1	0	0	0	1.10%	0	0	9 583	0	0	1	$299 223	0	0	0	0
1 235	0	0	0	0	0	1.10%	0	1	6 534	0	0	0	$323 554	0	0	0	0
1 236	0	0	0	0	1	1.10%	0	1	6 970	0	1	0	$685 942	0	0	0	0
1 237	0	1	0	0	0	1.10%	0	1	7 405	0	0	0	$210 010	0	0	0	0
1 238	0	1	0	0	0	1.10%	0	0	7 405	0	0	1	$265 926	0	0	0	0
1 239	0	1	0	0	0	1.07%	0	0	6 534	0	0	1	$281 323	0	0	0	0
1 240	0	1	0	0	0	1.10%	0	1	6 970	0	0	1	$180 000	0	0	0	0
1 241	0	0	1	0	0	1.10%	0	1	6 098	0	0	0	$352 162	0	0	0	0
1 242	0	0	0	0	0	1.10%	0	1	6 000	0	0	0	$461 701	0	0	0	0
1 243	0	0	0	0	0	1.10%	0	1	5 663	0	0	1	$351 165	0	0	0	0
1 244	0	0	1	0	0	1.10%	0	1	6 970	0	0	1	$327 754	0	0	0	0
1 245	0	0	0	0	0	1.07%	0	1	6 534	0	0	1	$254 846	0	0	0	0
1 246	0	0	0	0	0	1.07%	0	1	6 098	0	1	0	$871 864	0	0	0	0
1 247	0	0	0	1	0	1.10%	0	1	5 663	0	0	0	$345 431	0	0	0	0
1 248	0	1	0	0	0	1.10%	0	1	6 900	0	0	0	$442 463	0	0	0	0
1 249	1	1	0	0	0	1.10%	0	1	5 665	0	1	0	$844 265	0	0	0	0
1 250	0	1	0	0	0	1.09%	0	0	5 663	0	0	1	$345 704	0	0	0	0
1 251	0	1	0	0	0	1.10%	0	0	7 405	0	0	1	$300 651	0	0	0	0
1 252	0	0	0	0	0	1.12%	0	1	5 663	1	0	0	$49 415	0	0	0	0
1 253	0	1	0	0	0	1.10%	0	0	7 841	0	0	1	$300 651	0	0	0	0
1 254	0	1	0	0	0	1.10%	0	1	6 534	0	0	1	$412 034	0	0	0	0
1 255	0	1	0	0	0	1.09%	0	1	6 534	1	0	0	$124 482	0	0	0	0
1 256	0	1	0	0	0	1.12%	0	1	6 534	0	0	1	$257 521	0	0	0	0
1 257	0	1	0	0	0	1.10%	0	1	5 663	1	0	0	$180 302	0	0	0	0
1 258	0	0	0	1	0	1.10%	0	1	6 970	1	0	0	$102 592	0	0	0	0
1 259	0	0	0	0	0	1.10%	0	1	6 375	0	0	1	$296 893	0	0	0	0
1 260	0	0	0	0	1	1.07%	0	1	7 841	0	0	1	$348 970	0	0	0	0
1 261	0	0	0	0	0	1.10%	0	1	6 970	1	0	0	$106 549	0	0	0	0
1 262	0	0	0	1	0	1.10%	0	1	6 098	0	0	1	$315 463	0	0	0	0
1 263	0	1	0	0	0	1.07%	0	1	10 454	0	0	0	$545 064	0	0	0	0
1 264	0	0	0	0	0	1.07%	0	1	6 534	0	0	0	$259 131	0	0	0	0
1 265	0	1	0	0	0	1.10%	0	1	6 534	0	0	1	$327 754	0	0	0	0
1 266	0	0	0	0	0	1.07%	0	1	8 712	0	0	1	$414 375	0	0	0	0
1 267	0	0	0	0	1	1.00%	0	1	6 534	0	0	1	$337 948	0	0	0	0
1 268	0	1	0	0	0	1.07%	0	0	7 405	0	0	1	$322 126	0	0	0	0
1 269	0	0	0	0	0	1.07%	0	1	8 712	0	0	0	$273 501	0	0	0	0
1 270	0	0	0	0	0	1.07%	0	1	6 970	1	0	0	$116 949	0	0	0	0
1 271	0	0	0	0	0	1.10%	0	1	6 534	0	0	1	$269 602	0	0	0	0
1 272	0	0	0	0	1	1.07%	0	1	6 534	1	0	0	$116 900	0	0	0	0
1 273	0	0	0	0	0	1.07%	0	1	6 534	1	0	0	$148 307	0	0	0	0
1 274	0	0	0	0	0	1.16%	0	1	41 818	0	0	1	$508 500	0	0	0	0
1 275	0	0	0	1	0	1.18%	0	1	43 560	0	1	0	$1 083 963	0	0	0	0
1 276	0	1	0	0	0	1.07%	0	1	8 000	0	0	0	$499 535	0	0	0	0
1 277	0	1	0	0	0	1.13%	0	1	6 534	0	1	0	$969 888	0	0	0	0
1 278	0	1	0	0	0	1.09%	0	0	6 098	0	0	1	$268 438	0	0	0	0
1 279	0	0	0	0	0	1.09%	0	1	6 098	1	0	0	$99 243	0	0	0	0
1 280	0	1	0	0	0	1.13%	0	1	14 810	1	0	0	$155 835	0	0	0	0
1 281	0	1	0	0	0	1.12%	0	0	6 970	0	0	1	$215 000	0	0	0	0
1 282	0	0	0	1	0	1.09%	0	1	5 663	1	0	0	$158 094	0	0	0	0
1 283	0	1	0	0	0	1.13%	0	1	7 405	0	1	0	$645 798	0	0	0	0
1 284	0	0	0	0	1	1.12%	0	1	5 663	0	0	1	$213 372	0	0	0	0
1 285	0	1	0	0	0	2.35%	0	0	5 663	0	0	1	$351 165	0	0	0	0
1 286	0	0	0	0	0	1.09%	0	1	9 148	1	0	0	$96 808	0	0	0	0
1 287	0	1	0	0	0	1.07%	0	1	6 534	0	0	0	$168 899	0	0	0	0
1 288	0	1	0	0	0	1.10%	0	1	10 019	1	0	0	$163 740	0	0	0	0
1 289	1	1	0	0	0	1.12%	0	1	4 602	0	1	0	$655 057	0	0	0	0
1 290	0	0	0	0	1	1.12%	0	1	5 663	1	0	0	$83 813	0	0	0	0
1 291	0	0	0	0	0	1.12%	0	1	6 098	0	0	1	$284 544	0	0	0	0
1 292	0	0	0	0	1	1.12%	0	1	6 970	0	0	0	$86 222	0	0	0	0
1 293	0	1	0	0	0	1.10%	0	0	6 098	0	0	1	$227 000	0	0	0	0
1 294	0	1	0	0	0	1.09%	0	0	5 663	1	0	0	$108 074	0	0	0	0
1 295	0	1	0	0	0	1.12%	0	1	5 663	0	0	0	$311 647	0	0	0	0
1 296	0	1	0	0	0	1.09%	0	1	23 625	0	0	0	$570 714	0	0	0	0
1 297	0	1	0	0	0	1.10%	0	1	10 890	0	0	0	$513 001	0	0	0	0
1 298	1	1	0	0	0	1.10%	0	1	10 019	0	1	0	$1 016 074	0	0	0	0
1 299	0	1	0	0	0	1.08%	0	1	6 534	1	0	0	$74 314	0	0	0	0
1 300	0	1	0	0	0	1.12%	0	1	4 356	0	0	0	$402 706	0	0	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
1 301	0	1	0	0	0	1.09%	0	1	4 792	0	0	1	$333 607	0	0	0	0
1 302	0	1	0	0	0	1.09%	0	0	5 227	0	0	1	$225 000	0	0	0	0
1 303	0	0	0	0	1	1.13%	0	1	8 276	0	0	1	$197 500	0	0	0	0
1 304	0	1	0	0	0	1.09%	0	0	5 227	1	0	0	$129 110	0	0	0	0
1 305	0	0	1	0	0	1.09%	0	1	4 792	0	0	0	$222 509	0	0	0	0
1 306	0	0	1	0	0	1.13%	0	1	4 356	1	0	0	$96 103	0	0	0	0
1 307	0	0	0	0	1	1.09%	0	1	4 792	1	0	0	$89 400	0	0	0	0
1 308	0	1	0	0	0	1.13%	0	1	5 227	1	0	0	$51 427	0	0	0	0
1 309	0	0	0	1	0	1.12%	0	1	5 227	0	0	1	$209 000	0	0	0	0
1 310	0	0	0	0	0	1.12%	0	1	6 970	0	0	0	$212 311	0	0	0	0
1 311	0	0	0	0	0	1.12%	0	1	7 500	0	0	0	$194 696	0	0	0	0
1 312	0	1	0	0	0	1.09%	0	1	6 720	0	0	0	$487 351	0	0	0	0
1 313	0	0	0	0	0	1.12%	0	1	6 534	0	0	1	$304 343	0	0	0	0
1 314	0	1	0	0	0	1.09%	0	0	5 663	0	0	1	$249 000	0	0	0	0
1 315	0	0	0	0	1	1.12%	0	1	6 098	1	0	0	$111 399	0	0	0	0
1 316	0	1	0	0	0	1.09%	0	1	6 534	0	0	0	$397 576	0	0	0	0
1 317	0	1	0	0	0	1.12%	0	1	5 663	0	1	0	$645 798	0	0	0	0
1 318	0	0	0	1	0	1.09%	0	1	6 970	0	0	1	$210 862	0	0	0	0
1 319	0	0	0	1	0	1.12%	0	1	5 663	0	0	1	$333 607	0	0	0	0
1 320	0	1	0	0	0	1.12%	0	0	5 663	0	0	1	$279 176	0	0	0	0
1 321	0	0	0	0	0	1.13%	0	1	5 663	1	0	0	$55 452	0	0	0	0
1 322	0	1	0	0	0	1.09%	0	0	6 970	0	0	1	$317 219	0	0	0	0
1 323	0	0	0	1	1	1.12%	0	1	5 663	1	0	0	$113 062	0	0	0	0
1 324	0	1	0	0	0	1.09%	0	1	6 098	0	0	1	$221 405	0	0	0	0
1 325	0	1	0	0	0	1.12%	0	1	4 792	0	0	0	$365 513	0	0	0	0
1 326	0	0	0	0	0	1.09%	0	1	4 356	0	0	1	$236 226	0	0	0	0
1 327	0	1	0	0	0	1.12%	0	1	4 792	1	0	0	$97 958	0	0	0	0
1 328	0	0	0	0	0	1.09%	0	1	8 712	0	0	0	$435 410	0	0	0	0
1 329	0	1	0	0	0	1.09%	0	0	7 405	0	0	1	$337 948	0	0	0	0
1 330	0	0	0	0	1	1.09%	0	1	4 356	0	0	1	$297 320	0	0	0	0
1 331	0	0	0	0	0	1.12%	0	1	5 663	0	0	0	$468 113	0	0	0	0
1 332	0	0	0	0	1	1.12%	0	1	5 663	0	0	1	$351 165	0	0	0	0
1 333	0	0	1	0	0	1.09%	0	1	7 841	0	0	0	$360 400	0	0	0	0
1 334	0	1	0	0	0	1.09%	0	1	6 970	1	0	0	$111 067	0	0	0	0
1 335	0	1	0	0	0	1.12%	0	1	6 098	0	0	0	$473 885	0	0	0	0
1 336	0	0	0	0	1	1.14%	0	1	6 098	0	0	0	$502 445	0	0	0	0
1 337	0	1	0	0	0	1.09%	0	0	5 663	0	0	1	$276 129	0	0	0	0
1 338	0	0	0	1	0	1.09%	0	1	6 534	0	1	0	$686 250	0	0	0	0
1 339	0	0	1	0	0	1.12%	0	1	5 663	1	0	0	$108 407	0	0	0	0
1 340	0	0	0	0	0	1.12%	0	1	6 098	0	0	1	$268 438	0	0	0	0
1 341	0	1	0	0	0	1.12%	0	0	6 970	0	0	1	$211 000	0	0	0	0
1 342	0	0	1	0	0	1.13%	0	1	8 276	0	1	0	$854 989	0	0	0	0
1 343	0	0	1	0	0	1.09%	0	1	7 841	1	0	0	$95 774	0	0	0	0
1 344	0	1	0	0	0	1.09%	0	0	7 405	0	0	1	$286 785	0	0	0	0
1 345	0	1	0	0	0	1.09%	0	0	4 356	0	0	0	$185 425	0	0	0	0
1 346	0	0	0	0	1	1.09%	0	1	7 841	1	0	0	$112 638	0	0	0	0
1 347	0	0	0	0	0	1.09%	0	1	6 534	0	0	0	$231 781	0	0	0	0
1 348	0	1	0	0	0	1.09%	0	1	6 534	0	1	0	$603 588	0	0	0	0
1 349	0	0	1	0	0	1.09%	0	1	6 970	0	1	0	$600 468	0	0	0	0
1 350	0	0	0	0	0	1.09%	0	1	8 276	0	1	0	$608 896	0	0	0	0
1 351	0	0	0	1	0	1.13%	0	1	5 663	0	0	1	$243 998	0	0	0	0
1 352	0	0	0	1	1	1.12%	0	1	5 663	0	0	1	$334 778	0	0	0	0
1 353	0	1	0	0	0	1.08%	0	1	6 098	1	0	0	$105 746	0	0	0	0
1 354	0	1	0	0	0	1.09%	0	1	6 534	1	0	0	$105 133	0	0	0	0
1 355	0	0	1	0	0	1.12%	0	1	6 098	0	0	0	$318 185	0	0	0	0
1 356	0	1	0	0	0	1.09%	0	0	6 970	0	0	1	$299 167	0	0	0	0
1 357	0	0	0	0	1	1.12%	0	1	6 098	1	0	0	$103 505	0	0	0	0
1 358	0	1	0	0	0	1.09%	0	1	6 098	0	0	0	$474 526	0	0	0	0
1 359	0	0	0	1	0	1.12%	0	1	5 663	0	0	1	$322 126	0	0	0	0
1 360	0	0	0	0	1	1.10%	0	1	7 841	0	0	1	$379 258	0	0	0	0
1 361	0	1	0	0	0	1.12%	0	1	8 000	0	0	0	$461 701	0	0	0	0
1 362	0	0	0	0	0	1.09%	0	1	5 060	0	0	1	$265 217	0	0	0	0
1 363	0	0	0	1	0	1.09%	0	1	6 534	1	0	0	$59 924	0	0	0	0
1 364	0	0	0	0	1	1.09%	0	1	5 227	0	0	0	$385 732	0	0	0	0
1 365	0	1	0	0	0	1.09%	0	1	5 227	0	1	0	$698 727	0	0	0	0
1 366	0	0	0	0	0	1.12%	0	1	5 227	1	0	0	$113 062	0	0	0	0
1 367	0	0	0	1	0	1.12%	0	1	5 227	0	1	0	$596 315	0	0	0	0
1 368	0	1	0	0	0	1.09%	0	0	5 227	1	0	0	$138 520	0	0	0	0
1 369	0	0	0	0	0	1.09%	0	1	4 356	1	0	0	$156 964	0	0	0	0
1 370	0	1	0	0	0	1.12%	0	0	5 227	0	0	1	$293 627	0	0	0	0
1 371	0	0	0	0	1	1.12%	0	1	6 098	0	0	0	$448 876	0	0	0	0
1 372	0	0	1	0	0	1.09%	0	1	7 841	0	0	0	$283 315	0	0	0	0
1 373	0	0	1	0	0	1.12%	0	1	6 970	0	1	0	$921 856	0	0	0	0
1 374	0	1	0	0	0	1.12%	0	0	6 534	0	0	1	$266 088	0	0	0	0
1 375	0	1	0	0	0	1.09%	0	0	6 534	0	0	1	$279 643	0	0	0	0
1 376	0	1	0	0	0	1.12%	0	1	7 405	0	1	0	$745 303	0	0	0	0
1 377	0	1	0	0	0	1.09%	0	1	5 663	0	1	0	$1 012 487	0	0	0	0
1 378	0	0	0	0	0	1.04%	0	1	5 663	1	0	0	$77 946	0	0	0	0
1 379	0	0	0	0	1	1.12%	0	1	6 098	0	1	0	$1 871 567	0	0	0	0
1 380	0	1	0	0	0	0.02%	0	1	11 326	0	1	0	$886 755	0	0	0	0
1 381	0	0	0	0	0	1.09%	0	1	5 663	0	0	0	$310 557	0	0	0	0
1 382	0	0	0	0	0	1.12%	0	1	5 663	0	0	0	$217 874	0	0	0	0
1 383	0	1	0	0	0	1.09%	0	1	6 534	0	0	0	$250 323	0	0	0	0
1 384	0	0	0	0	1	1.09%	0	1	6 534	0	0	1	$288 839	0	0	0	0
1 385	0	1	0	0	0	1.09%	0	0	6 098	0	0	1	$234 722	0	0	0	0
1 386	0	1	0	0	0	1.09%	0	0	6 098	1	0	0	$108 376	0	0	0	0
1 387	0	1	0	0	0	1.13%	0	0	10 019	0	0	1	$332 436	0	0	0	0
1 388	0	1	0	0	0	1.12%	0	1	6 534	0	1	0	$374 995	0	0	0	0
1 389	0	0	0	0	0	1.12%	0	1	7 841	0	0	1	$311 366	0	0	0	0
1 390	1	1	0	0	0	1.09%	0	1	7 843	0	1	0	$774 958	0	0	0	0
1 391	0	0	0	1	0	1.09%	0	1	7 405	0	0	1	$220 000	0	0	0	0
1 392	0	1	0	0	0	1.12%	0	0	5 663	0	0	1	$348 970	0	0	0	0
1 393	0	0	0	0	0	1.09%	0	1	6 534	0	1	0	$923 618	0	0	0	0
1 394	0	0	0	0	1	1.09%	0	1	6 098	0	0	1	$216 065	0	0	0	0
1 395	0	0	1	0	0	1.08%	0	1	6 534	0	1	0	$981 497	0	0	0	0
1 396	0	1	0	0	0	1.09%	0	1	5 227	1	0	0	$147 554	0	0	0	0
1 397	0	0	1	0	0	1.09%	0	1	6 448	0	0	1	$316 049	0	0	0	0
1 398	0	1	0	0	0	1.09%	0	0	6 970	1	0	0	$143 037	0	0	0	0
1 399	0	0	1	0	0	1.12%	0	1	6 098	0	0	0	$259 594	0	0	0	0
1 400	0	0	0	1	0	1.10%	0	1	6 970	0	0	0	$254 959	0	0	0	0
1 401	0	1	0	0	0	1.12%	0	1	7 841	0	0	0	$250 323	0	0	0	0
1 402	0	1	0	0	0	1.16%	0	0	8 712	0	0	1	$285 000	0	0	0	0
1 403	0	0	0	1	0	1.09%	0	1	5 663	0	0	0	$291 622	0	0	0	0
1 404	0	0	0	0	0	1.09%	0	1	5 663	0	0	0	$316 005	0	0	0	0
1 405	0	1	0	0	0	1.09%	0	1	6 534	0	1	0	$514 687	0	0	0	0
1 406	0	0	0	0	0	1.13%	0	1	12 942	1	0	0	$132 753	0	0	0	0
1 407	0	1	0	0	0	1.09%	0	1	6 970	0	0	1	$340 380	0	0	0	0
1 408	0	0	0	0	1	1.12%	0	1	6 534	0	0	1	$257 701	0	0	0	0
1 409	0	0	0	0	0	1.12%	0	1	12 075	0	0	0	$538 651	0	0	0	0
1 410	0	1	0	0	0	1.13%	0	1	8 276	1	0	0	$95 770	0	0	0	0
1 411	0	1	0	0	0	1.08%	0	1	8 276	0	0	1	$215 000	0	0	0	0
1 412	0	0	0	0	0	1.13%	0	1	8 712	0	1	0	$656 241	0	0	0	0
1 413	0	0	0	0	0	1.13%	0	1	7 405	0	0	0	$313 767	0	0	0	0
1 414	0	1	0	0	0	1.13%	0	1	6 970	0	1	0	$545 880	0	0	0	0
1 415	0	1	0	0	0	1.09%	0	1	7 841	0	0	0	$285 495	0	0	0	0
1 416	0	1	0	0	0	1.09%	0	1	6 534	1	0	0	$98 582	0	0	0	0
1 417	0	0	0	1	0	1.08%	0	1	3 920	0	0	0	$300 525	0	0	0	0
1 418	0	1	0	0	0	1.08%	0	1	4 356	0	0	1	$216 552	0	0	0	0
1 419	0	0	0	0	0	1.12%	0	1	3 485	0	0	0	$275 194	0	0	0	0
1 420	1	1	0	0	0	1.12%	0	0	3 485	0	0	0	$236 459	0	0	0	0
1 421	0	1	0	0	0	1.09%	0	1	4 792	0	0	1	$237 299	0	0	0	0
1 422	0	1	0	0	0	1.08%	0	0	3 920	0	0	1	$204 261	0	0	0	0
1 423	0	0	1	0	0	1.08%	0	1	4 000	0	0	1	$228 807	0	0	0	0
1 424	0	1	0	0	0	1.08%	0	1	3 485	0	0	0	$384 751	0	0	0	0
1 425	0	1	0	0	0	1.08%	0	1	3 500	0	0	0	$329 603	0	0	0	0
1 426	0	1	0	0	0	1.13%	0	1	7 405	1	0	0	$16 099	0	0	0	0
1 427	0	1	0	0	0	1.13%	0	1	6 534	1	0	0	$82 449	0	0	0	0
1 428	0	1	0	0	0	1.09%	0	1	7 405	0	1	0	$790 055	0	0	0	0
1 429	0	1	0	0	0	1.09%	0	0	6 534	0	0	1	$287 766	0	0	0	0
1 430	0	1	0	0	0	1.50%	0	1	7 405	1	0	0	$96 435	0	0	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
1 431	0	0	0	0	1	1.13%	0	1	6 970	1	0	0	$56 570	0	0	0	0
1 432	0	0	0	0	1	1.13%	0	1	7 841	1	0	0	$119 713	0	0	0	0
1 433	0	1	0	0	0	1.09%	0	0	6 534	0	0	1	$273 807	0	0	0	0
1 434	0	1	0	0	0	1.12%	0	1	6 534	1	0	0	$123 371	0	0	0	0
1 435	0	0	0	0	0	1.09%	0	1	6 098	0	0	0	$332 765	0	0	0	0
1 436	0	1	0	0	0	1.09%	0	1	4 356	0	1	0	$561 928	0	0	0	0
1 437	0	1	0	0	0	1.13%	0	1	3 920	1	0	0	$49 191	0	0	0	0
1 438	0	1	0	0	0	1.12%	0	0	3 920	0	0	1	$295 282	0	0	0	0
1 439	0	0	0	1	0	1.13%	0	1	5 663	1	0	0	$49 191	0	0	0	0
1 440	0	1	0	0	0	1.12%	0	0	6 534	0	0	1	$260 063	0	0	0	0
1 441	0	0	0	0	1	1.09%	0	1	6 970	0	0	1	$277 007	0	0	0	0
1 442	0	1	0	0	0	1.09%	0	1	6 970	0	0	1	$268 438	0	0	0	0
1 443	0	0	0	1	0	1.12%	0	1	6 098	0	0	1	$205 000	0	0	0	0
1 444	0	1	0	0	0	1.09%	0	1	7 405	0	1	0	$553 679	0	0	0	0
1 445	0	0	0	0	0	1.09%	0	1	6 534	1	0	0	$99 830	0	0	0	0
1 446	0	0	0	0	0	1.13%	0	1	6 098	0	0	1	$271 108	0	0	0	0
1 447	0	0	0	1	0	1.12%	0	1	6 098	0	0	1	$339 460	0	0	0	0
1 448	0	0	0	0	1	1.12%	0	1	6 534	0	0	0	$305 109	0	0	0	0
1 449	0	0	0	0	0	1.13%	0	1	7 405	0	0	1	$259 278	0	0	0	0
1 450	0	0	0	1	0	1.13%	0	1	6 970	0	0	1	$241 594	0	0	0	0
1 451	0	0	0	0	0	1.09%	0	1	6 098	0	0	0	$254 959	0	0	0	0
1 452	0	0	0	0	1	1.15%	0	1	9 148	0	1	0	$890 613	0	0	0	0
1 453	0	0	0	0	1	1.13%	0	1	8 276	1	0	0	$109 680	0	0	0	0
1 454	0	0	0	0	1	1.09%	0	1	7 405	1	0	0	$104 821	0	0	0	0
1 455	0	1	0	0	0	1.09%	0	1	7 405	0	1	0	$905 229	0	0	0	0
1 456	0	1	0	0	0	1.08%	0	0	5 663	0	0	1	$286 979	0	0	0	0
1 457	0	0	0	0	0	1.09%	0	1	5 663	0	0	1	$260 386	0	0	0	0
1 458	0	1	0	0	0	1.09%	0	0	5 663	1	0	0	$105 445	0	0	0	0
1 459	0	0	1	0	0	1.09%	0	1	6 231	0	0	0	$460 418	0	0	0	0
1 460	0	0	1	0	0	1.12%	0	1	7 358	0	0	0	$446 311	0	0	0	0
1 461	0	1	0	0	0	1.12%	0	1	10 019	0	1	0	$905 795	0	0	0	0
1 462	0	0	0	0	1	1.09%	0	1	6 534	1	0	0	$102 014	0	0	0	0
1 463	0	1	0	0	0	1.13%	0	0	6 534	1	0	0	$50 533	0	0	0	0
1 464	0	0	0	0	1	1.12%	0	1	6 098	0	0	0	$309 467	0	0	0	0
1 465	0	1	0	0	0	1.09%	0	0	5 663	0	0	1	$361 700	0	0	0	0
1 466	0	1	0	0	0	1.09%	0	1	7 841	1	0	0	$97 417	0	0	0	0
1 467	0	1	0	0	0	1.09%	0	0	5 663	1	0	0	$113 062	0	0	0	0
1 468	0	0	0	0	0	1.09%	0	1	5 663	1	0	0	$100 461	0	0	0	0
1 469	0	1	0	0	0	1.12%	0	1	7 405	0	1	0	$886 755	0	0	0	0
1 470	0	0	0	1	0	1.12%	0	1	7 405	0	0	1	$316 049	0	0	0	0
1 471	0	1	0	0	0	1.09%	0	1	7 405	0	0	0	$196 141	0	0	0	0
1 472	0	1	0	0	0	1.09%	0	0	6 098	0	0	1	$316 757	0	0	0	0
1 473	0	0	1	0	0	1.12%	0	1	7 405	1	0	0	$95 150	0	0	0	0
1 474	0	0	0	0	0	1.09%	0	1	6 534	1	0	0	$106 835	0	0	0	0
1 475	0	0	0	1	0	1.09%	0	1	6 534	0	1	0	$600 468	0	0	0	0
1 476	0	0	0	0	0	1.09%	0	1	6 970	0	0	1	$319 112	0	0	0	0
1 477	0	1	0	0	0	1.09%	0	0	6 534	0	0	1	$232 685	0	0	0	0
1 478	0	1	0	0	0	1.09%	0	1	7 841	0	0	0	$377 671	0	0	0	0
1 479	0	1	0	0	0	1.09%	0	1	8 276	0	0	1	$287 174	0	0	0	0
1 480	0	0	1	0	0	1.13%	0	1	8 712	1	0	0	$90 518	0	0	0	0
1 481	0	0	1	0	0	1.09%	0	1	7 841	0	0	0	$387 459	0	0	0	0
1 482	0	1	0	0	0	1.09%	0	1	6 534	1	0	0	$141 155	0	0	0	0
1 483	0	1	0	0	0	1.12%	0	1	6 534	0	0	0	$309 417	0	0	0	0
1 484	0	1	0	0	0	1.09%	0	0	6 534	0	0	1	$271 659	0	0	0	0
1 485	0	1	0	0	0	1.09%	0	0	9 583	1	0	0	$44 943	0	0	0	0
1 486	0	0	1	0	0	1.09%	0	1	7 928	0	0	0	$452 852	0	0	0	0
1 487	0	0	0	1	0	1.09%	0	1	7 405	1	0	0	$114 737	0	0	0	0
1 488	0	1	0	0	0	1.09%	0	1	8 712	1	0	0	$142 353	0	0	0	0
1 489	0	0	0	1	0	1.09%	0	1	6 500	0	0	0	$448 876	0	0	0	0
1 490	0	1	0	0	0	1.12%	0	1	7 405	0	0	1	$260 385	0	0	0	0
1 491	0	0	0	0	1	1.12%	0	1	8 670	0	0	1	$380 429	0	0	0	0
1 492	0	0	0	1	0	1.12%	0	1	10 890	0	0	1	$338 232	0	0	0	0
1 493	0	0	0	0	0	1.12%	0	1	6 534	0	0	1	$210 862	0	0	0	0
1 494	0	0	0	0	0	1.09%	0	1	7 841	0	0	1	$246 963	0	0	0	0
1 495	0	1	0	0	0	1.09%	0	1	8 712	0	0	0	$215 556	0	0	0	0
1 496	0	0	0	0	1	1.09%	0	1	6 970	0	0	1	$284 664	0	0	0	0
1 497	0	1	0	0	0	1.09%	0	0	7 841	0	0	0	$203 967	0	0	0	0
1 498	1	0	0	0	1	1.12%	0	1	9 583	0	1	0	$815 614	0	0	0	0
1 499	0	0	0	0	1	1.21%	0	1	6 970	0	0	1	$343 488	0	0	0	0
1 500	0	0	0	1	0	1.13%	0	1	6 098	1	0	0	$51 427	0	0	0	0
1 501	0	0	0	1	0	1.09%	0	1	8 712	0	0	0	$256 813	0	0	0	0
1 502	0	0	0	1	0	1.12%	0	1	9 148	0	0	0	$348 696	0	0	0	0
1 503	0	1	0	0	0	1.09%	0	0	9 583	1	0	0	$161 105	0	0	0	0
1 504	0	1	0	0	0	1.09%	0	1	7 841	0	1	0	$622 304	0	0	0	0
1 505	0	1	0	0	0	1.09%	0	1	6 534	1	0	0	$161 105	0	0	0	0
1 506	0	0	1	0	0	1.12%	0	1	6 970	1	0	0	$93 591	0	0	0	0
1 507	0	0	0	0	1	1.09%	0	1	7 405	0	0	0	$239 198	0	0	0	0
1 508	0	0	0	1	0	1.13%	0	1	7 405	1	0	0	$57 688	0	0	0	0
1 509	0	0	0	0	0	1.12%	0	1	7 405	0	1	0	$701 846	0	0	0	0
1 510	0	0	1	0	0	1.10%	0	1	9 148	0	1	0	$763 453	0	0	0	0
1 511	0	0	0	1	0	1.12%	0	1	8 276	0	0	1	$349 028	0	0	0	0
1 512	1	1	0	0	0	1.10%	0	1	11 326	0	0	0	$420 275	0	0	0	0
1 513	0	0	0	0	1	1.10%	0	1	8 712	0	0	0	$354 144	0	0	0	0
1 514	0	0	0	0	0	1.12%	0	1	6 970	1	0	0	$104 198	0	0	0	0
1 515	0	0	0	0	0	1.13%	0	1	13 504	0	0	0	$385 732	0	0	0	0
1 516	0	1	0	0	0	1.10%	0	1	10 890	0	0	0	$377 027	0	0	0	0
1 517	0	1	0	0	0	1.09%	0	1	7 405	1	0	0	$125 484	0	0	0	0
1 518	0	1	0	0	0	1.10%	0	0	9 148	0	0	1	$306 019	0	0	0	0
1 519	0	0	0	0	1	1.09%	0	1	7 841	1	0	0	$103 574	0	0	0	0
1 520	0	0	0	0	1	1.12%	0	1	6 534	0	1	0	$951 414	0	0	0	0
1 521	0	1	0	0	0	1.12%	0	1	7 841	0	1	0	$725 241	0	0	0	0
1 522	0	1	0	0	0	1.09%	0	1	6 534	1	0	0	$100 461	0	0	0	0
1 523	0	0	0	0	1	1.12%	0	0	7 405	1	0	0	$167 504	0	0	0	0
1 524	0	0	0	0	0	1.10%	0	1	8 276	0	0	1	$220 000	0	0	0	0
1 525	0	1	0	0	0	1.16%	0	1	21 344	1	0	0	$149 778	0	0	0	0
1 526	0	1	0	0	0	1.12%	0	1	8 712	0	1	0	$1 143 735	0	0	0	0
1 527	0	0	0	1	1	1.12%	0	1	9 148	0	0	1	$374 740	0	0	0	0
1 528	0	0	1	0	0	1.10%	0	1	10 454	0	0	0	$277 210	0	0	0	0
1 529	0	0	0	0	1	1.12%	0	1	8 712	1	0	0	$113 156	0	0	0	0
1 530	0	0	1	0	0	1.12%	0	1	6 098	0	0	1	$299 167	0	0	0	0
1 531	1	1	0	0	0	1.10%	0	1	7 405	0	0	0	$278 137	0	0	0	0
1 532	1	0	0	0	0	1.12%	0	1	11 326	0	1	0	$1 031 236	0	0	0	0
1 533	0	1	0	0	0	1.10%	0	0	9 583	0	0	1	$330 716	0	0	0	0
1 534	0	0	0	0	1	1.09%	0	1	8 276	1	0	0	$97 781	0	0	0	0
1 535	0	0	0	0	0	1.12%	0	1	7 214	0	0	0	$512 360	0	0	0	0
1 536	0	0	0	0	1	1.09%	0	1	7 841	0	1	0	$227 710	0	0	0	0
1 537	0	1	0	0	0	1.08%	0	1	3 485	0	1	0	$561 477	0	0	0	0
1 538	0	0	0	1	0	1.10%	0	1	9 583	0	0	0	$305 951	0	0	0	0
1 539	0	1	0	0	0	1.09%	0	0	7 800	0	0	1	$279 176	0	0	0	0
1 540	0	0	0	0	0	1.13%	0	1	6 534	1	0	0	$61 712	0	0	0	0
1 541	0	0	0	0	0	1.12%	0	1	7 405	0	1	0	$1 043 785	0	0	0	0
1 542	0	1	0	0	0	1.09%	0	0	6 534	0	0	1	$306 234	0	0	0	0
1 543	0	0	0	1	1	1.14%	0	1	13 504	0	0	1	$326 334	0	0	0	0
1 544	0	0	0	1	0	1.10%	0	1	7 841	0	0	0	$386 834	0	0	0	0
1 545	0	0	0	0	0	1.10%	0	1	6 970	0	1	0	$977 278	0	0	0	0
1 546	0	1	0	0	0	1.13%	0	1	13 504	0	1	0	$1 163 866	0	0	0	0
1 547	0	0	0	1	0	1.12%	0	1	8 276	0	0	1	$306 019	0	0	0	0
1 548	0	0	0	0	0	1.16%	0	1	41 818	1	0	0	$234 437	0	0	0	0
1 549	0	1	0	0	0	1.09%	0	1	8 276	0	1	0	$654 185	0	0	0	0
1 550	1	0	0	1	1	1.13%	0	1	6 534	0	1	0	$841 864	0	0	0	0
1 551	0	0	1	0	0	1.13%	0	1	7 405	0	0	1	$221 685	0	0	0	0
1 552	0	0	0	0	0	1.08%	0	1	6 098	1	0	0	$95 770	0	0	0	0
1 553	0	0	0	0	0	1.09%	0	1	5 618	0	0	1	$175 000	0	0	0	0
1 554	0	1	0	0	0	1.12%	0	1	4 600	0	0	0	$382 186	0	0	0	0
1 555	0	1	0	0	0	1.12%	0	1	4 792	0	0	1	$236 226	0	0	0	0
1 556	0	0	0	0	0	1.12%	0	1	6 534	0	1	0	$696 120	0	0	0	0
1 557	0	0	0	0	0	1.13%	0	1	6 534	1	0	0	$50 980	0	0	0	0
1 558	0	0	0	0	0	1.12%	0	1	6 970	0	1	0	$647 258	0	0	0	0
1 559	0	1	0	0	0	1.13%	0	0	8 712	1	0	0	$109 737	0	0	0	0
1 560	0	0	0	0	1	1.09%	0	1	8 276	1	0	0	$106 835	0	0	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
1 561	0	0	0	1	0	1.09%	0	1	7 405	1	0	0	$107 158	0	0	0	0
1 562	0	0	0	0	1	1.13%	0	1	7 841	0	0	1	$450 662	0	0	0	0
1 563	1	1	0	0	0	1.12%	0	1	5 227	0	1	0	$858 739	0	0	0	0
1 564	0	1	0	0	0	1.08%	0	1	3 485	0	0	1	$185 000	0	0	0	0
1 565	0	0	0	0	1	1.09%	0	1	3 920	0	0	1	$275 899	0	0	0	0
1 566	0	0	0	0	0	1.12%	0	1	3 920	0	0	0	$270 239	0	0	0	0
1 567	0	0	0	0	0	1.12%	0	1	3 485	1	0	0	$92 343	0	0	0	0
1 568	0	1	0	0	0	1.09%	0	0	3 485	0	0	1	$272 574	0	0	0	0
1 569	0	0	0	0	0	1.12%	0	1	4 356	1	0	0	$114 806	0	0	0	0
1 570	0	1	0	0	0	1.08%	0	1	3 485	0	0	1	$283 273	0	0	0	0
1 571	0	1	0	0	0	1.08%	0	1	3 485	0	0	0	$194 696	0	0	0	0
1 572	0	1	0	0	0	1.13%	0	1	8 276	0	1	0	$877 518	0	0	0	0
1 573	0	0	0	0	1	1.13%	0	1	7 405	1	0	0	$240 904	0	0	0	0
1 574	0	1	0	0	0	1.12%	0	0	3 485	1	0	0	$118 947	0	0	0	0
1 575	0	0	0	0	1	1.12%	0	1	3 500	0	0	1	$190 780	0	0	0	0
1 576	0	0	0	1	0	1.08%	0	1	3 920	1	0	0	$50 756	0	0	0	0
1 577	0	1	0	0	0	1.12%	0	0	3 485	0	0	1	$205 842	0	0	0	0
1 578	0	0	1	0	0	1.09%	0	1	3 485	1	0	0	$98 617	0	0	0	0
1 579	0	0	0	0	1	1.09%	0	1	3 485	0	0	0	$483 419	0	0	0	0
1 580	0	0	0	0	0	1.09%	0	1	3 485	0	1	0	$840 570	0	0	0	0
1 581	0	1	0	0	0	1.08%	0	0	3 485	0	0	1	$234 902	0	0	0	0
1 582	0	1	0	0	0	1.12%	0	0	3 920	0	0	1	$268 056	0	0	0	0
1 583	0	0	0	0	0	1.13%	0	1	400	1	0	0	$35 338	0	0	0	0
1 584	0	0	0	0	1	1.12%	0	1	4 792	0	0	0	$316 645	0	0	0	0
1 585	0	0	0	1	0	1.12%	0	1	3 920	0	0	1	$262 602	0	0	0	0
1 586	0	1	0	0	0	1.12%	0	0	3 500	0	0	1	$200 000	0	0	0	0
1 587	0	1	0	0	0	1.12%	0	0	3 920	0	0	1	$343 557	0	0	0	0
1 588	0	1	0	0	0	1.09%	0	1	6 534	0	0	0	$299 660	0	0	0	0
1 589	0	0	0	0	0	1.09%	0	1	6 534	0	0	0	$341 977	0	0	0	0
1 590	0	0	0	0	0	1.09%	0	1	7 405	0	0	1	$265 217	0	0	0	0
1 591	0	0	0	0	1	1.13%	0	1	8 276	1	0	0	$114 392	0	0	0	0
1 592	0	1	0	0	0	1.09%	0	0	6 534	0	0	1	$215 883	0	0	0	0
1 593	0	0	0	0	1	1.13%	0	1	7 405	1	0	0	$114 392	0	0	0	0
1 594	0	1	0	0	0	1.09%	0	1	8 712	0	1	0	$655 057	0	0	0	0
1 595	0	1	0	0	0	1.09%	0	1	6 534	0	1	0	$623 863	0	0	0	0
1 596	0	0	0	1	0	1.09%	0	1	6 970	0	1	0	$687 733	0	0	0	0
1 597	0	0	0	0	0	1.12%	0	1	6 098	0	0	0	$455 288	0	0	0	0
1 598	0	0	0	1	0	1.09%	0	1	7 841	0	1	0	$943 113	0	0	0	0
1 599	0	0	0	0	0	1.12%	0	1	7 405	1	0	0	$116 387	0	0	0	0
1 600	0	1	0	0	0	1.09%	0	1	6 420	0	0	0	$410 401	0	0	0	0
1 601	0	1	0	0	0	1.09%	0	0	5 663	1	0	0	$99 852	0	0	0	0
1 602	0	1	0	0	0	1.09%	0	1	4 792	0	0	0	$185 425	0	0	0	0
1 603	0	1	0	0	0	1.12%	0	1	6 372	0	0	0	$429 638	0	0	0	0
1 604	0	0	0	0	0	1.12%	0	1	5 663	0	0	0	$399 500	0	0	0	0
1 605	0	1	0	0	0	1.12%	0	0	4 356	0	0	1	$246 963	0	0	0	0
1 606	0	1	0	0	0	1.12%	0	1	6 970	0	1	0	$561 477	0	0	0	0
1 607	0	0	1	0	0	1.09%	0	1	6 534	0	0	1	$380 429	0	0	0	0
1 608	0	0	0	1	0	1.08%	0	1	6 534	0	0	1	$205 000	0	0	0	0
1 609	0	1	0	0	0	1.09%	0	0	6 534	0	0	1	$274 881	0	0	0	0
1 610	0	1	0	0	0	1.09%	0	1	6 098	0	0	0	$333 917	0	0	0	0
1 611	0	0	0	0	0	1.09%	0	1	5 663	0	0	0	$493 763	0	0	0	0
1 612	0	0	0	0	0	1.12%	0	1	8 712	1	0	0	$94 988	0	0	0	0
1 613	0	1	0	0	0	1.12%	0	1	7 841	0	1	0	$1 016 074	0	0	0	0
1 614	0	0	0	1	0	1.09%	0	1	7 405	1	0	0	$103 574	0	0	0	0
1 615	0	1	0	0	0	1.12%	0	0	8 276	0	0	1	$321 901	0	0	0	0
1 616	0	1	0	0	0	1.09%	0	1	6 534	0	0	0	$366 157	0	0	0	0
1 617	0	0	0	0	0	1.12%	0	1	6 534	0	1	0	$886 755	0	0	0	0
1 618	0	0	1	0	0	1.09%	0	1	6 970	1	0	0	$94 988	0	0	0	0
1 619	0	0	0	0	1	1.13%	0	1	7 841	1	0	0	$335 861	0	0	0	0
1 620	0	0	0	0	0	1.12%	0	1	6 970	0	1	0	$951 414	0	0	0	0
1 621	0	0	0	0	1	1.09%	0	1	3 920	1	0	0	$146 316	0	0	0	0
1 622	0	0	0	1	0	1.10%	0	1	10 019	0	0	0	$264 230	0	0	0	0
1 623	0	0	0	0	1	1.09%	0	1	8 712	0	0	1	$443 639	0	0	0	0
1 624	0	0	1	0	0	1.09%	0	1	8 712	1	0	0	$100 454	0	0	0	0
1 625	0	0	0	0	1	1.12%	0	1	6 534	1	0	0	$165 622	0	0	0	0
1 626	0	0	0	0	0	1.09%	0	1	6 534	0	0	0	$197 477	0	0	0	0
1 627	0	0	0	0	0	1.09%	0	1	6 098	1	0	0	$122 706	0	0	0	0
1 628	0	1	0	0	0	1.12%	0	1	6 970	0	0	1	$357 018	0	0	0	0
1 629	0	0	0	1	0	1.13%	0	1	9 148	0	0	1	$288 839	0	0	0	0
1 630	0	0	0	0	0	1.09%	0	1	7 841	0	1	0	$716 663	0	0	0	0
1 631	0	0	0	0	1	1.13%	0	1	10 890	1	0	0	$119 048	0	0	0	0
1 632	0	1	0	0	0	1.12%	0	0	6 098	0	0	1	$333 607	0	0	0	0
1 633	0	0	0	0	0	1.12%	0	1	6 970	0	0	0	$480 938	0	0	0	0
1 634	0	1	0	0	0	1.09%	0	1	5 663	0	0	1	$368 723	0	0	0	0
1 635	0	0	0	0	1	1.10%	0	1	8 712	0	0	1	$296 211	0	0	0	0
1 636	0	1	0	0	0	1.10%	0	0	11 326	0	0	1	$290 987	0	0	0	0
1 637	0	1	0	0	0	1.10%	0	0	12 100	0	0	1	$380 429	0	0	0	0
1 638	0	0	0	0	0	1.09%	0	1	8 200	0	0	0	$484 786	0	0	0	0
1 639	0	0	0	0	0	1.12%	0	1	8 800	0	0	1	$232 000	0	0	0	0
1 640	0	1	0	0	0	1.09%	0	0	9 148	0	0	1	$271 108	0	0	0	0
1 641	0	1	0	0	0	1.08%	0	1	9 280	0	0	1	$254 846	0	0	0	0
1 642	0	0	0	0	1	1.09%	0	1	6 715	0	0	1	$362 871	0	0	0	0
1 643	0	0	0	1	0	1.12%	0	1	6 534	0	0	1	$215 883	0	0	0	0
1 644	0	0	0	1	0	1.09%	0	1	7 405	1	0	0	$117 052	0	0	0	0
1 645	0	1	0	0	0	1.09%	0	0	6 098	0	0	1	$271 466	0	0	0	0
1 646	0	1	0	0	0	1.10%	0	1	9 148	0	1	0	$701 846	0	0	0	0
1 647	0	1	0	0	0	1.09%	0	0	6 970	0	0	1	$230 944	0	0	0	0
1 648	0	0	0	0	0	1.12%	0	1	5 227	0	0	0	$242 906	0	0	0	0
1 649	0	1	0	0	0	1.12%	0	0	4 356	0	0	0	$209 530	0	0	0	0
1 650	0	0	0	0	0	1.09%	0	1	4 792	0	0	1	$338 232	0	0	0	0
1 651	0	1	0	0	0	1.12%	0	1	4 356	0	0	1	$261 067	0	0	0	0
1 652	0	1	0	0	0	1.08%	0	1	5 663	0	1	0	$787 490	0	0	0	0
1 653	0	1	0	0	0	1.12%	0	1	5 227	0	1	0	$846 551	0	0	0	0
1 654	0	1	0	0	0	1.09%	0	0	5 227	1	0	0	$105 405	0	0	0	0
1 655	0	1	0	0	0	1.12%	0	0	5 227	0	0	1	$288 839	0	0	0	0
1 656	0	1	0	0	0	1.12%	0	1	5 227	0	1	0	$494 833	0	0	0	0
1 657	0	1	0	0	0	1.12%	0	0	7 405	0	0	1	$310 247	0	0	0	0
1 658	0	1	0	0	0	1.09%	0	1	5 663	0	0	0	$355 794	0	0	0	0
1 659	0	0	0	0	0	1.09%	0	1	5 200	0	0	0	$447 593	0	0	0	0
1 660	0	1	0	0	0	1.12%	0	1	8 276	0	0	0	$333 917	0	0	0	0
1 661	0	0	0	0	1	1.09%	0	1	6 534	0	0	1	$380 429	0	0	0	0
1 662	0	1	0	0	0	1.12%	0	1	8 470	0	0	0	$469 396	0	0	0	0
1 663	0	0	0	0	0	1.12%	0	1	6 970	0	0	0	$391 489	0	0	0	0
1 664	0	1	0	0	0	1.08%	0	1	6 534	1	0	0	$52 768	0	0	0	0
1 665	0	1	0	0	0	1.13%	0	1	11 326	1	0	0	$122 706	0	0	0	0
1 666	0	0	1	0	0	1.12%	0	1	6 600	0	0	0	$436 051	0	0	0	0
1 667	0	1	0	0	0	1.12%	0	0	6 534	0	0	1	$263 069	0	0	0	0
1 668	0	0	0	1	0	1.10%	0	1	13 068	1	0	0	$165 622	0	0	0	0
1 669	0	0	0	0	0	1.13%	0	1	15 682	0	0	1	$386 282	0	0	0	0
1 670	0	0	1	0	0	1.09%	0	1	6 534	1	0	0	$103 505	0	0	0	0
1 671	0	0	0	0	0	1.12%	0	1	6 534	0	0	0	$480 938	0	0	0	0
1 672	0	0	0	0	0	1.12%	0	1	9 148	0	0	1	$389 793	0	0	0	0
1 673	0	1	0	0	0	1.09%	0	1	9 583	0	0	0	$228 999	0	0	0	0
1 674	0	0	0	0	1	1.10%	0	1	8 712	0	1	0	$1 071 496	0	0	0	0
1 675	0	0	0	0	0	1.12%	0	1	5 227	0	0	1	$337 119	0	0	0	0
1 676	0	1	0	0	0	1.10%	0	1	7 405	1	0	0	$116 949	0	0	0	0
1 677	0	1	0	0	0	1.12%	0	0	4 356	0	0	1	$275 000	0	0	0	0
1 678	0	1	0	0	0	1.10%	0	0	5 227	0	0	1	$397 781	0	0	0	0
1 679	0	1	0	0	0	1.09%	0	0	6 534	0	0	1	$360 109	0	0	0	0
1 680	0	1	0	0	0	1.09%	0	1	4 792	0	0	0	$337 371	0	0	0	0
1 681	0	0	0	0	1	1.09%	0	1	8 276	1	0	0	$107 158	0	0	0	0
1 682	0	0	0	0	1	1.10%	0	1	8 712	0	1	0	$733 039	0	0	0	0
1 683	0	0	1	0	0	1.09%	0	0	6 534	1	0	0	$91 635	0	0	0	0
1 684	0	1	0	0	0	1.09%	0	0	6 098	0	0	1	$373 405	0	0	0	0
1 685	0	1	0	0	0	1.12%	0	0	6 534	0	0	1	$275 500	0	0	0	0
1 686	0	0	0	1	0	1.10%	0	1	7 700	0	0	0	$474 526	0	0	0	0
1 687	0	1	0	0	0	1.09%	0	0	9 148	1	0	0	$104 084	0	0	0	0
1 688	0	1	0	0	0	1.10%	0	1	7 564	0	0	0	$498 893	0	0	0	0
1 689	0	1	0	0	0	1.12%	0	1	5 227	0	1	0	$862 489	0	0	0	0
1 690	0	0	0	1	0	1.12%	0	1	6 500	0	0	1	$282 547	0	0	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
1 691	0	0	1	0	0	1.10%	0	1	8 712	1	0	0	$187 153	0	0	0	0
1 692	0	0	0	0	0	1.12%	0	1	6 534	0	0	1	$180 739	0	0	0	0
1 693	0	1	0	0	0	1.12%	0	1	7 841	0	1	0	$877 518	0	0	0	0
1 694	0	0	0	0	1	1.09%	0	1	6 534	0	0	0	$345 431	0	0	0	0
1 695	0	0	0	0	1	1.12%	0	1	7 841	0	0	1	$272 733	0	0	0	0
1 696	0	0	0	0	1	1.09%	0	1	6 534	0	0	0	$480 938	0	0	0	0
1 697	0	1	0	0	0	1.12%	0	0	7 841	0	0	1	$256 047	0	0	0	0
1 698	0	0	0	1	0	1.10%	0	1	8 276	0	0	0	$385 732	0	0	0	0
1 699	0	1	0	0	0	1.12%	0	1	11 761	0	0	0	$470 938	0	0	0	0
1 700	0	0	0	0	0	1.09%	0	1	6 098	1	0	0	$109 189	0	0	0	0
1 701	0	1	0	0	0	1.10%	0	1	6 970	0	1	0	$772 811	0	0	0	0
1 702	0	0	1	0	0	1.10%	0	1	14 375	0	0	1	$413 395	0	0	0	0
1 703	0	0	0	0	0	1.10%	0	1	7 405	0	0	1	$354 568	0	0	0	0
1 704	0	0	0	0	0	1.10%	0	1	9 148	0	0	0	$458 272	0	0	0	0
1 705	0	0	0	0	0	1.10%	0	1	7 841	0	0	0	$428 910	0	0	0	0
1 706	0	1	0	0	0	1.10%	0	1	9 148	0	0	1	$424 132	0	0	0	0
1 707	0	0	0	0	0	1.07%	0	1	6 098	0	0	1	$301 232	0	0	0	0
1 708	0	0	0	0	0	1.09%	0	1	6 534	0	0	1	$299 167	0	0	0	0
1 709	0	1	0	0	0	1.10%	0	0	11 761	1	0	0	$125 033	0	0	0	0
1 710	0	1	0	0	0	1.12%	0	0	7 841	0	0	1	$303 872	0	0	0	0
1 711	0	0	0	1	0	1.13%	0	1	21 780	0	0	1	$381 182	0	0	0	0
1 712	1	1	0	0	0	1.12%	0	1	7 407	0	1	0	$1 049 986	0	0	0	0
1 713	1	0	0	0	1	1.10%	0	1	7 841	1	0	0	$120 110	0	0	0	0
1 714	0	0	0	1	0	1.10%	0	1	8 276	0	0	1	$306 252	0	0	0	0
1 715	0	1	0	0	0	1.12%	0	0	8 200	0	0	1	$300 651	0	0	0	0
1 716	0	0	0	0	1	1.13%	0	1	5 663	1	0	0	$89 400	0	0	0	0
1 717	0	0	0	0	1	1.12%	0	1	4 792	0	0	0	$395 291	0	0	0	0
1 718	0	0	0	1	0	1.09%	0	1	8 276	0	0	1	$210 862	0	0	0	0
1 719	0	0	1	0	0	1.09%	0	1	5 663	0	0	0	$319 524	0	0	0	0
1 720	0	1	0	0	0	1.08%	0	1	4 356	1	0	0	$95 462	0	0	0	0
1 721	0	0	0	0	0	1.09%	0	1	6 097	0	0	0	$393 728	0	0	0	0
1 722	0	0	1	0	0	1.09%	0	1	5 227	0	1	0	$831 333	0	0	0	0
1 723	0	1	0	0	0	1.08%	0	0	4 356	0	0	0	$203 040	0	0	0	0
1 724	0	0	0	0	0	1.08%	0	1	4 356	0	0	0	$277 867	0	0	0	0
1 725	0	1	0	0	0	1.12%	0	1	3 920	0	0	0	$301 677	0	0	0	0
1 726	0	0	0	0	0	1.13%	0	1	9 583	1	0	0	$154 329	0	0	0	0
1 727	0	1	0	0	0	1.12%	0	0	6 534	1	0	0	$108 074	0	0	0	0
1 728	0	1	0	0	0	1.12%	0	0	5 663	0	0	1	$269 000	0	0	0	0
1 729	0	0	0	1	0	1.09%	0	1	5 663	1	0	0	$96 503	0	0	0	0
1 730	0	1	0	0	0	0.26%	0	0	5 663	0	0	1	$358 189	0	0	0	0
1 731	0	1	0	0	0	1.12%	0	0	6 098	0	0	1	$280 932	0	0	0	0
1 732	0	0	0	0	0	1.12%	0	1	6 098	1	0	0	$102 326	0	0	0	0
1 733	0	0	0	0	0	1.12%	0	1	6 098	0	0	1	$375 747	0	0	0	0
1 734	0	1	0	0	0	1.12%	0	1	7 841	0	1	0	$616 065	0	0	0	0
1 735	1	1	0	0	0	1.09%	0	1	4 792	0	0	0	$251 250	0	0	0	0
1 736	0	1	0	0	0	1.09%	0	1	4 792	0	0	1	$275 079	0	0	0	0
1 737	0	1	0	0	0	1.09%	0	0	4 792	1	0	0	$109 072	0	0	0	0
1 738	0	0	0	0	0	1.12%	0	1	6 098	0	0	1	$210 862	0	0	0	0
1 739	0	0	0	0	1	1.13%	0	1	6 970	0	0	1	$255 000	0	0	0	0
1 740	0	1	0	0	0	1.09%	0	1	6 534	0	0	0	$227 145	0	0	0	0
1 741	0	1	0	0	0	1.12%	0	1	4 792	0	1	0	$676 112	0	0	0	0
1 742	0	1	0	0	0	1.09%	0	1	5 227	1	0	0	$113 062	0	0	0	0
1 743	0	0	0	1	0	1.12%	0	1	5 227	0	0	1	$211 364	0	0	0	0
1 744	0	1	0	0	0	1.09%	0	1	4 356	0	1	0	$674 552	0	0	0	0
1 745	0	0	0	0	1	1.09%	0	1	4 356	0	0	1	$261 067	0	0	0	0
1 746	0	1	0	0	0	1.09%	0	1	5 308	0	0	1	$277 007	0	0	0	0
1 747	0	0	0	0	1	1.13%	0	1	10 454	0	0	1	$299 167	0	0	0	0
1 748	0	0	0	0	1	1.09%	0	1	5 663	0	1	0	$803 622	0	0	0	0
1 749	0	1	0	0	0	1.12%	0	0	6 098	1	0	0	$139 273	0	0	0	0
1 750	0	0	0	0	0	1.09%	0	1	11 326	1	0	0	$111 549	0	0	0	0
1 751	1	1	0	0	0	1.09%	0	1	6 098	0	0	0	$305 131	0	0	0	0
1 752	1	1	0	0	0	1.12%	0	1	5 663	0	0	0	$203 967	0	0	0	0
1 753	0	0	0	0	1	1.09%	0	1	6 970	1	0	0	$116 055	0	0	0	0
1 754	0	1	0	0	0	1.09%	0	0	6 534	0	0	1	$337 948	0	0	0	0
1 755	0	0	0	1	0	1.08%	0	1	6 534	1	0	0	$46 955	0	0	0	0
1 756	0	0	1	0	0	1.09%	0	1	6 098	1	0	0	$123 038	0	0	0	0
1 757	0	0	0	0	0	1.09%	0	1	5 663	1	0	0	$110 402	0	0	0	0
1 758	0	1	0	0	0	1.12%	0	0	5 663	0	0	0	$182 180	0	0	0	0
1 759	0	0	0	0	1	1.12%	0	1	6 098	1	0	0	$106 835	0	0	0	0
1 760	0	0	0	0	0	1.09%	0	1	6 098	0	0	1	$236 118	0	0	0	0
1 761	0	1	0	0	0	1.09%	0	1	5 663	0	0	0	$288 764	0	0	0	0
1 762	0	0	1	0	0	1.09%	0	1	6 970	0	1	0	$591 111	0	0	0	0
1 763	0	1	0	0	0	1.09%	0	1	6 970	0	1	0	$881 051	0	0	0	0
1 764	0	1	0	0	0	1.09%	0	0	7 405	1	0	0	$129 486	0	0	0	0
1 765	0	0	1	0	0	1.09%	0	1	6 534	1	0	0	$112 397	0	0	0	0
1 766	0	0	0	0	1	1.09%	0	1	5 227	0	0	0	$315 461	0	0	0	0
1 767	0	1	0	0	0	1.10%	0	1	10 454	1	0	0	$157 717	0	0	0	0
1 768	0	1	0	0	0	1.12%	0	0	4 356	0	0	0	$217 874	0	0	0	0
1 769	0	0	1	0	0	1.10%	0	1	9 148	0	0	1	$409 693	0	0	0	0
1 770	0	1	0	0	0	1.12%	0	0	5 663	0	0	1	$354 568	0	0	0	0
1 771	0	0	1	0	0	1.09%	0	1	6 098	1	0	0	$90 518	0	0	0	0
1 772	0	1	0	0	0	1.12%	0	1	5 663	0	0	0	$362 703	0	0	0	0
1 773	0	0	0	0	0	1.13%	0	1	6 970	1	0	0	$55 675	0	0	0	0
1 774	0	1	0	0	0	1.12%	0	1	5 663	0	0	0	$311 647	0	0	0	0
1 775	0	0	0	0	0	1.09%	0	1	6 825	0	0	1	$255 000	0	0	0	0
1 776	0	1	0	0	0	1.09%	0	0	7 405	0	0	1	$321 328	0	0	0	0
1 777	0	0	0	1	0	1.09%	0	1	7 841	0	1	0	$623 863	0	0	0	0
1 778	0	1	0	0	0	1.10%	0	0	9 583	0	0	1	$271 466	0	0	0	0
1 779	0	0	0	0	1	1.09%	0	1	6 534	1	0	0	$108 639	0	0	0	0
1 780	0	0	1	0	0	1.12%	0	1	10 019	0	0	0	$321 454	0	0	0	0
1 781	0	0	0	0	1	1.12%	0	1	6 970	1	0	0	$94 429	0	0	0	0
1 782	0	0	0	1	0	1.09%	0	1	4 792	0	1	0	$709 645	0	0	0	0
1 783	0	0	0	1	0	1.09%	0	1	6 970	0	0	0	$343 247	0	0	0	0
1 784	0	1	0	0	0	1.12%	0	1	7 405	0	0	0	$309 467	0	0	0	0
1 785	0	1	0	0	0	1.12%	0	0	6 098	1	0	0	$143 037	0	0	0	0
1 786	0	0	1	0	0	1.09%	0	1	6 098	1	0	0	$104 723	0	0	0	0
1 787	0	1	0	0	0	1.12%	0	1	6 098	0	1	0	$923 425	0	0	0	0
1 788	0	0	0	1	0	1.12%	0	1	6 098	0	1	0	$673 772	0	0	0	0
1 789	0	1	0	0	0	1.12%	0	1	7 405	0	0	1	$333 607	0	0	0	0
1 790	0	1	0	0	0	1.12%	0	1	7 405	0	0	0	$316 005	0	0	0	0
1 791	0	1	0	0	0	1.13%	0	0	7 841	1	0	0	$114 725	0	0	0	0
1 792	0	1	0	0	0	1.12%	0	0	8 276	0	0	1	$362 871	0	0	0	0
1 793	0	1	0	0	0	1.12%	0	1	4 792	0	1	0	$721 204	0	0	0	0
1 794	0	0	0	0	0	1.09%	0	1	6 098	1	0	0	$102 810	0	0	0	0
1 795	0	0	0	0	0	1.09%	0	1	4 792	0	1	0	$718 765	0	0	0	0
1 796	0	0	0	0	0	1.12%	0	1	4 792	0	1	0	$535 090	0	0	0	0
1 797	0	1	0	0	0	1.12%	0	1	5 663	0	0	0	$421 943	0	0	0	0
1 798	0	0	1	0	0	1.09%	0	1	5 227	0	0	0	$339 674	0	0	0	0
1 799	0	0	0	0	1	1.09%	0	1	5 227	0	0	0	$316 005	0	0	0	0
1 800	1	1	0	0	0	1.10%	0	1	11 328	0	1	0	$675 332	0	0	0	0
1 801	0	0	0	0	1	1.07%	0	1	6 098	0	1	0	$545 880	0	0	0	0
1 802	0	0	1	0	0	1.12%	0	1	6 970	1	0	0	$105 571	0	0	0	0
1 803	0	0	0	0	0	1.09%	0	1	6 098	0	0	1	$279 762	0	0	0	0
1 804	0	1	0	0	0	1.09%	0	1	6 098	0	0	0	$450 158	0	0	0	0
1 805	0	1	0	0	0	1.09%	0	0	6 098	0	0	1	$246 963	0	0	0	0
1 806	0	0	0	0	0	1.09%	0	1	6 098	0	0	0	$199 331	0	0	0	0
1 807	0	0	0	0	0	1.12%	0	1	7 405	0	0	0	$321 454	0	0	0	0
1 808	0	1	0	0	0	1.09%	0	1	6 098	0	1	0	$697 167	0	0	0	0
1 809	0	0	0	0	1	1.10%	0	1	13 068	0	0	0	$254 959	0	0	0	0
1 810	0	0	0	1	0	1.09%	0	1	8 276	1	0	0	$102 783	0	0	0	0
1 811	0	0	1	0	0	1.12%	0	1	5 663	1	0	0	$105 757	0	0	0	0
1 812	0	1	0	0	0	1.12%	0	1	8 276	1	0	0	$175 409	0	0	0	0
1 813	0	1	0	0	0	1.12%	0	1	6 534	0	1	0	$679 346	0	0	0	0
1 814	0	0	0	1	0	1.12%	0	1	6 534	0	0	1	$318 975	0	0	0	0
1 815	0	1	0	0	0	1.13%	0	0	6 970	0	0	1	$271 108	0	0	0	0
1 816	0	0	0	0	1	1.12%	0	1	8 276	0	1	0	$712 764	0	0	0	0
1 817	0	1	0	0	0	1.09%	0	1	7 405	0	0	0	$262 839	0	0	0	0
1 818	0	0	0	1	0	1.10%	0	1	10 454	1	0	0	$98 340	0	0	0	0
1 819	0	1	0	0	0	1.08%	0	0	5 663	0	0	1	$260 063	0	0	0	0
1 820	0	0	0	0	1	1.09%	0	1	6 970	0	0	0	$342 158	0	0	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
1 821	0	1	0	0	0	1.10%	0	0	9 583	0	0	1	$365 076	0	0	0	0
1 822	0	1	0	0	0	1.09%	0	1	5 227	0	0	1	$343 601	0	0	0	0
1 823	0	1	0	0	0	1.12%	0	1	8 276	0	0	0	$376 520	0	0	0	0
1 824	0	0	0	0	0	1.09%	0	1	8 712	1	0	0	$115 057	0	0	0	0
1 825	0	0	0	0	0	1.09%	0	1	6 098	0	0	0	$215 556	0	0	0	0
1 826	0	1	0	0	0	1.09%	0	1	7 405	0	0	0	$385 732	0	0	0	0
1 827	0	1	0	0	0	1.09%	0	0	7 841	1	0	0	$119 048	0	0	0	0
1 828	0	0	0	0	0	1.13%	0	1	8 712	1	0	0	$63 725	0	0	0	0
1 829	0	0	0	0	1	1.09%	0	1	6 534	1	0	0	$108 985	0	0	0	0
1 830	0	0	0	1	0	1.09%	0	1	8 441	0	0	0	$474 526	0	0	0	0
1 831	0	0	1	0	0	1.13%	0	1	7 841	1	0	0	$61 042	0	0	0	0
1 832	0	1	0	0	0	1.13%	0	1	9 148	1	0	0	$133 014	0	0	0	0
1 833	0	0	0	0	1	1.13%	0	1	9 583	1	0	0	$108 985	0	0	0	0
1 834	0	1	0	0	0	1.10%	0	1	10 019	0	0	0	$414 517	0	0	0	0
1 835	0	0	0	0	1	0.70%	0	1	7 405	0	1	0	$965 612	0	0	0	0
1 836	0	0	0	0	1	1.09%	0	1	6 970	0	1	0	$729 140	0	0	0	0
1 837	0	0	0	0	0	1.09%	0	1	7 405	1	0	0	$105 045	0	0	0	0
1 838	0	0	0	0	0	1.10%	0	1	7 405	0	0	0	$365 041	0	0	0	0
1 839	0	1	0	0	0	1.10%	0	1	7 405	0	0	0	$405 882	0	0	0	0
1 840	0	1	0	0	0	1.09%	0	1	6 970	0	1	0	$670 653	0	0	0	0
1 841	0	1	0	0	0	1.12%	0	0	8 276	0	0	1	$271 108	0	0	0	0
1 842	0	0	0	0	1	1.10%	0	1	7 841	0	1	0	$670 959	0	0	0	0
1 843	0	1	0	0	0	1.12%	0	1	8 276	0	0	0	$500 817	0	0	0	0
1 844	0	1	0	0	0	1.09%	0	0	6 970	0	0	1	$365 649	0	0	0	0
1 845	0	0	0	0	1	1.12%	0	1	4 792	0	0	0	$379 974	0	0	0	0
1 846	0	0	0	0	1	1.12%	0	1	8 712	0	0	0	$337 799	0	0	0	0
1 847	0	1	0	0	0	1.09%	0	1	7 841	1	0	0	$117 718	0	0	0	0
1 848	0	0	1	0	0	1.09%	0	1	9 148	1	0	0	$169 386	0	0	0	0
1 849	0	0	0	0	1	1.09%	0	1	4 792	0	0	1	$374 576	0	0	0	0
1 850	0	0	0	0	0	1.12%	0	1	7 830	0	0	0	$484 786	0	0	0	0
1 851	0	1	0	0	0	1.09%	0	0	5 227	0	0	1	$281 149	0	0	0	0
1 852	0	1	0	0	0	1.12%	0	0	6 534	0	0	1	$322 126	0	0	0	0
1 853	0	0	0	0	0	1.10%	0	1	6 534	0	0	0	$421 426	0	0	0	0
1 854	0	0	0	1	0	1.09%	0	1	6 534	1	0	0	$61 712	0	0	0	0
1 855	0	0	0	0	0	1.10%	0	1	6 534	0	1	0	$662 855	0	0	0	0
1 856	0	0	0	0	1	1.12%	0	1	7 092	0	0	0	$483 503	0	0	0	0
1 857	0	1	0	0	0	1.12%	0	1	6 710	0	0	0	$545 064	0	0	0	0
1 858	0	0	0	0	1	1.12%	0	1	6 098	0	0	0	$256 813	0	0	0	0
1 859	0	1	0	0	0	1.10%	0	1	6 098	0	0	1	$468 220	0	0	0	0
1 860	0	1	0	0	0	1.09%	0	0	6 534	0	0	1	$326 334	0	0	0	0
1 861	0	0	0	0	1	1.09%	0	1	7 841	1	0	0	$128 359	0	0	0	0
1 862	0	0	0	0	1	1.09%	0	1	6 098	0	0	1	$376 729	0	0	0	0
1 863	0	0	0	0	0	1.10%	0	1	9 148	0	0	0	$388 034	0	0	0	0
1 864	0	0	0	0	0	1.13%	0	1	14 375	1	0	0	$124 787	0	0	0	0
1 865	0	1	0	0	0	1.10%	0	1	7 405	0	1	0	$1 115 834	0	0	0	0
1 866	0	0	0	0	0	1.10%	0	1	7 144	0	0	0	$551 476	0	0	0	0
1 867	0	1	0	0	0	0.80%	0	0	7 841	0	0	1	$457 061	0	0	0	0
1 868	0	0	1	0	0	1.12%	0	1	6 970	0	1	0	$701 066	0	0	0	0
1 869	0	0	0	0	0	1.10%	0	1	8 276	0	1	0	$862 489	0	0	0	0
1 870	0	1	0	0	0	1.12%	0	0	8 712	0	0	1	$301 232	0	0	0	0
1 871	0	0	0	1	1	1.10%	0	1	5 663	0	0	0	$320 364	0	0	0	0
1 872	0	1	0	0	0	1.13%	0	0	7 022	0	0	1	$269 215	0	0	0	0
1 873	0	1	0	0	0	1.09%	0	1	6 534	0	1	0	$553 679	0	0	0	0
1 874	0	0	0	1	0	1.09%	0	1	6 534	0	0	1	$221 405	0	0	0	0
1 875	0	0	1	0	0	1.09%	0	0	6 534	0	0	0	$310 557	0	0	0	0
1 876	0	1	0	0	0	1.09%	0	0	6 098	0	0	1	$292 638	0	0	0	0
1 877	0	1	0	0	0	1.09%	0	1	4 792	0	1	0	$645 798	0	0	0	0
1 878	0	0	0	0	0	1.09%	0	1	7 405	0	1	0	$909 363	0	0	0	0
1 879	0	0	0	0	0	1.12%	0	1	7 841	1	0	0	$101 078	0	0	0	0
1 880	0	0	0	0	0	1.09%	0	1	6 098	0	0	0	$359 248	0	0	0	0
1 881	0	0	0	0	0	1.09%	0	1	6 970	1	0	0	$155 459	0	0	0	0
1 882	0	0	0	0	1	1.09%	0	1	6 098	0	0	1	$322 126	0	0	0	0
1 883	0	1	0	0	0	1.09%	0	1	6 098	1	0	0	$116 387	0	0	0	0
1 884	0	0	1	0	0	1.10%	0	1	10 890	0	0	0	$214 165	0	0	0	0
1 885	0	0	1	0	0	1.09%	0	1	7 841	0	0	0	$345 431	0	0	0	0
1 886	0	1	0	0	0	1.13%	0	0	6 098	0	0	1	$296 211	0	0	0	0
1 887	0	1	0	0	0	1.09%	0	1	6 534	0	0	0	$314 916	0	0	0	0
1 888	0	1	0	0	0	1.09%	0	1	6 098	1	0	0	$110 437	0	0	0	0
1 889	0	1	0	0	0	1.09%	0	0	6 534	0	0	1	$240 985	0	0	0	0
1 890	0	1	0	0	0	1.12%	0	1	7 405	0	0	1	$260 000	0	0	0	0
1 891	0	0	1	0	0	1.09%	0	1	7 405	1	0	0	$88 283	0	0	0	0
1 892	0	1	0	0	0	1.12%	0	0	6 970	0	0	1	$365 076	0	0	0	0
1 893	0	0	0	0	0	1.12%	0	1	8 928	0	0	0	$464 266	0	0	0	0
1 894	0	0	0	0	0	1.12%	0	1	7 841	1	0	0	$164 116	0	0	0	0
1 895	0	0	0	0	1	1.09%	0	1	6 098	1	0	0	$94 429	0	0	0	0
1 896	0	0	1	0	0	1.09%	0	1	6 098	1	0	0	$135 509	0	0	0	0
1 897	0	0	0	0	0	1.13%	0	1	12 197	0	0	1	$304 707	0	0	0	0
1 898	0	1	0	0	0	1.09%	0	1	6 534	1	0	0	$114 160	0	0	0	0
1 899	0	0	1	0	0	1.13%	0	1	10 454	0	0	0	$390 337	0	0	0	0
1 900	0	0	0	0	0	1.10%	0	1	10 454	1	0	0	$115 073	0	0	0	0
1 901	0	0	0	0	0	1.09%	0	1	6 098	1	0	0	$160 728	0	0	0	0
1 902	0	0	1	0	0	1.09%	0	1	6 098	0	1	0	$670 959	0	0	0	0
1 903	0	0	0	0	1	1.09%	0	1	6 534	0	0	0	$299 660	0	0	0	0
1 904	0	0	0	0	0	1.12%	0	1	6 098	0	1	0	$847 086	0	0	0	0
1 905	0	0	0	1	0	1.12%	0	1	6 534	1	0	0	$59 029	0	0	0	0
1 906	0	1	0	0	0	1.09%	0	1	6 970	0	0	1	$409 693	0	0	0	0
1 907	0	0	0	0	1	1.10%	0	1	10 454	1	0	0	$115 685	0	0	0	0
1 908	0	1	0	0	0	1.12%	0	1	8 276	1	0	0	$155 082	0	0	0	0
1 909	0	1	0	0	0	1.09%	0	0	7 841	1	0	0	$55 228	0	0	0	0
1 910	0	0	0	0	0	1.10%	0	1	7 841	0	0	0	$245 688	0	0	0	0
1 911	0	1	0	0	0	1.12%	0	1	6 970	0	0	0	$500 176	0	0	0	0
1 912	0	0	0	0	0	1.12%	0	1	6 970	0	0	0	$359 048	0	0	0	0
1 913	0	0	0	1	1	1.10%	0	1	9 583	0	0	0	$241 052	0	0	0	0
1 914	0	0	0	1	0	1.12%	0	1	6 534	0	0	1	$225 924	0	0	0	0
1 915	0	1	0	0	0	1.09%	0	1	6 098	0	0	0	$423 226	0	0	0	0
1 916	0	0	0	1	0	1.09%	0	1	8 712	1	0	0	$113 789	0	0	0	0
1 917	0	1	0	0	0	1.12%	0	1	8 276	0	1	0	$1 132 485	0	0	0	0
1 918	0	1	0	0	0	1.10%	0	1	9 148	0	0	1	$393 305	0	0	0	0
1 919	0	1	0	0	0	1.10%	0	1	7 405	0	1	0	$1 059 361	0	0	0	0
1 920	0	1	0	0	0	1.12%	0	1	11 761	0	1	0	$998 052	0	0	0	0
1 921	0	1	0	0	0	1.12%	0	1	10 454	0	1	0	$803 622	0	0	0	0
1 922	0	0	0	0	0	1.10%	0	1	6 534	1	0	0	$191 971	0	0	0	0
1 923	0	0	0	1	0	1.12%	0	1	7 841	0	0	0	$391 489	0	0	0	0
1 924	0	0	1	0	0	1.10%	0	1	6 534	0	1	0	$1 016 237	0	0	0	0
1 925	0	1	0	0	0	1.13%	0	1	6 534	0	0	1	$263 374	0	0	0	0
1 926	0	1	0	0	0	1.08%	0	0	6 970	0	0	1	$215 883	0	0	0	0
1 927	0	1	0	0	0	1.12%	0	1	6 970	0	0	0	$192 842	0	0	0	0
1 928	0	0	0	0	0	1.09%	0	1	7 040	0	0	1	$351 165	0	0	0	0
1 929	0	0	0	1	0	1.09%	0	1	5 663	0	0	0	$291 488	0	0	0	0
1 930	0	1	0	0	0	1.09%	0	1	5 663	0	0	1	$282 547	0	0	0	0
1 931	1	1	0	0	0	1.12%	0	1	8 276	0	1	0	$942 177	0	0	0	0
1 932	0	0	0	0	1	1.09%	0	1	6 098	1	0	0	$98 026	0	0	0	0
1 933	0	0	0	1	0	1.12%	0	1	5 663	1	0	0	$77 666	0	0	0	0
1 934	0	1	0	0	0	1.09%	0	0	5 663	0	0	1	$341 801	0	0	0	0
1 935	0	1	0	0	0	1.12%	0	0	5 663	1	0	0	$107 076	0	0	0	0
1 936	0	1	0	0	0	1.09%	0	1	6 970	0	0	1	$433 104	0	0	0	0
1 937	0	0	1	0	0	1.10%	0	1	9 148	0	0	0	$391 489	0	0	0	0
1 938	0	1	0	0	0	1.12%	0	0	8 712	0	0	1	$360 109	0	0	0	0
1 939	0	1	0	0	0	1.09%	0	0	6 970	0	0	1	$284 544	0	0	0	0
1 940	0	1	0	0	0	1.09%	0	1	7 120	0	0	0	$518 131	0	0	0	0
1 941	0	0	0	0	1	1.12%	0	1	7 405	1	0	0	$102 810	0	0	0	0
1 942	0	1	0	0	0	1.12%	0	1	5 663	0	0	1	$232 700	0	0	0	0
1 943	0	1	0	0	0	1.09%	0	0	5 663	0	0	1	$250 000	0	0	0	0
1 944	0	1	0	0	0	1.09%	0	1	7 841	0	0	0	$32 449	0	0	0	0
1 945	0	1	0	0	0	1.09%	0	1	6 098	0	0	0	$355 794	0	0	0	0
1 946	0	0	0	0	1	1.09%	0	0	6 534	0	0	1	$257 701	0	0	0	0
1 947	0	0	1	0	0	1.09%	0	1	6 970	0	0	0	$487 351	0	0	0	0
1 948	0	0	0	1	0	1.10%	0	1	10 019	1	0	0	$113 156	0	0	0	0
1 949	0	1	0	0	0	1.09%	0	1	6 970	0	0	1	$310 000	0	0	0	0
1 950	0	0	0	0	1	1.09%	0	1	7 841	0	0	1	$312 654	0	0	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
1 951	0	0	0	0	0	1.12%	0	1	7 841	0	0	0	$408 185	0	0	0	0
1 952	0	1	0	0	0	1.09%	0	1	5 663	0	1	0	$623 863	0	0	0	0
1 953	0	1	0	0	0	1.09%	0	1	6 098	1	0	0	$156 588	0	0	0	0
1 954	0	0	0	0	0	1.09%	0	1	5 227	1	0	0	$97 781	0	0	0	0
1 955	0	1	0	0	0	1.12%	0	1	6 468	0	1	0	$825 280	0	0	0	0
1 956	0	0	0	0	1	1.12%	0	1	7 405	0	0	1	$392 134	0	0	0	0
1 957	0	0	1	0	0	1.09%	0	1	6 970	1	0	0	$130 686	0	0	0	0
1 958	0	1	0	0	0	1.08%	0	1	6 534	1	0	0	$57 240	0	0	0	0
1 959	0	1	0	0	0	1.12%	0	0	6 098	0	0	1	$315 787	0	0	0	0
1 960	0	1	0	0	0	1.10%	0	1	9 148	0	1	0	$855 473	0	0	0	0
1 961	0	1	0	0	0	1.10%	0	1	8 276	1	0	0	$184 442	0	0	0	0
1 962	0	1	0	0	0	1.09%	0	1	9 148	1	0	0	$58 135	0	0	0	0
1 963	0	1	0	0	0	1.10%	0	1	10 890	0	0	0	$397 246	0	0	0	0
1 964	0	0	0	1	0	1.09%	0	1	7 405	1	0	0	$64 172	0	0	0	0
1 965	0	0	0	0	0	1.09%	0	1	10 019	0	0	1	$333 363	0	0	0	0
1 966	0	0	0	1	0	1.12%	0	1	8 712	0	0	1	$428 427	0	0	0	0
1 967	0	0	0	0	1	1.10%	0	1	10 019	1	0	0	$111 750	0	0	0	0
1 968	0	1	0	0	0	1.09%	0	0	5 663	0	0	1	$271 108	0	0	0	0
1 969	0	1	0	0	0	1.12%	0	1	5 663	0	0	0	$320 364	0	0	0	0
1 970	0	0	0	0	1	1.12%	0	1	5 663	1	0	0	$59 476	0	0	0	0
1 971	0	0	0	0	1	1.12%	0	1	7 841	0	0	1	$339 460	0	0	0	0
1 972	0	0	0	1	0	1.12%	0	1	4 792	0	0	1	$274 494	0	0	0	0
1 973	0	1	0	0	0	1.09%	0	0	6 098	0	0	1	$321 328	0	0	0	0
1 974	0	1	0	0	0	1.12%	0	0	9 148	0	0	1	$373 405	0	0	0	0
1 975	0	0	0	0	1	1.12%	0	1	6 534	0	0	0	$218 801	0	0	0	0
1 976	0	0	0	1	0	1.09%	0	1	6 970	0	1	0	$721 281	0	0	0	0
1 977	1	1	0	0	0	1.12%	0	1	9 585	0	1	0	$756 434	0	0	0	0
1 978	0	0	0	0	0	1.10%	0	1	7 841	0	0	0	$341 068	0	0	0	0
1 979	0	0	0	0	0	1.10%	0	1	7 320	0	0	0	$487 351	0	0	0	0
1 980	0	0	0	0	1	1.10%	0	1	6 534	0	1	0	$805 151	0	0	0	0
1 981	0	0	0	0	0	1.10%	0	1	8 276	0	1	0	$942 177	0	0	0	0
1 982	1	1	0	0	0	1.10%	0	0	8 714	0	0	1	$280 000	0	0	0	0
1 983	0	1	0	0	0	1.09%	0	1	6 534	1	0	0	$121 162	0	0	0	0
1 984	0	0	0	0	1	1.13%	0	1	6 970	1	0	0	$85 341	0	0	0	0
1 985	0	0	0	0	0	1.13%	0	1	11 326	1	0	0	$171 644	0	0	0	0
1 986	0	0	0	1	1	1.12%	0	1	9 583	0	0	1	$404 430	0	0	0	0
1 987	0	0	0	1	0	1.12%	0	1	6 534	0	0	1	$457 685	0	0	0	0
1 988	0	0	0	1	0	1.10%	0	1	6 970	0	1	0	$855 473	0	0	0	0
1 989	0	0	0	0	0	1.10%	0	1	6 534	1	0	0	$140 339	0	0	0	0
1 990	0	1	0	0	0	1.12%	0	1	6 534	0	1	0	$916 863	0	0	0	0
1 991	0	0	0	1	1	1.12%	0	1	7 200	0	0	0	$505 947	0	0	0	0
1 992	0	0	0	0	1	1.10%	0	1	6 534	0	1	0	$717 443	0	0	0	0
1 993	0	0	0	0	1	1.10%	0	1	7 405	1	0	0	$127 907	0	0	0	0
1 994	0	0	0	1	0	1.09%	0	1	6 534	1	0	0	$139 665	0	0	0	0
1 995	0	0	0	0	1	1.12%	0	1	8 276	0	1	0	$1 171 860	0	0	0	0
1 996	0	0	0	1	0	1.09%	0	1	6 534	1	0	0	$66 631	0	0	0	0
1 997	0	0	0	0	1	1.09%	0	1	5 663	1	0	0	$111 116	0	0	0	0
1 998	0	1	0	0	0	1.10%	0	1	12 632	0	1	0	$1 081 657	0	0	0	0
1 999	0	0	0	1	0	1.12%	0	1	8 276	0	1	0	$811 022	0	0	0	0
2 000	0	0	0	0	1	1.09%	0	1	4 356	0	1	0	$536 767	0	0	0	0
2 001	0	0	0	1	0	1.10%	0	1	13 068	0	0	1	$351 165	0	0	0	0
2 002	0	0	0	0	0	1.12%	0	1	8 712	0	0	1	$231 577	0	0	0	0
2 003	0	1	0	0	0	1.12%	0	1	6 970	1	0	0	$99 206	0	0	0	0
2 004	0	0	1	0	0	1.13%	0	1	9 148	0	1	0	$711 984	0	0	0	0
2 005	0	1	0	0	0	1.12%	0	1	6 000	0	1	0	$956 237	0	0	0	0
2 006	0	1	0	0	0	1.09%	0	0	6 098	0	0	0	$215 092	0	0	0	0
2 007	0	1	0	0	0	1.09%	0	1	7 100	0	0	0	$421 943	0	0	0	0
2 008	0	0	0	1	0	1.09%	0	1	6 098	0	1	0	$683 910	0	0	0	0
2 009	0	0	1	0	0	1.09%	0	1	7 841	0	0	0	$379 974	0	0	0	0
2 010	0	0	0	0	0	1.12%	0	1	6 534	0	0	0	$474 526	0	0	0	0
2 011	0	1	0	0	0	1.10%	0	0	24 829	0	0	1	$354 568	0	0	0	0
2 012	0	0	0	0	0	1.10%	0	1	8 712	0	0	0	$397 246	0	0	0	0
2 013	0	0	0	0	0	1.12%	0	1	5 663	1	0	0	$161 858	0	0	0	0
2 014	0	0	0	1	0	1.09%	0	1	6 534	1	0	0	$122 007	0	0	0	0
2 015	0	1	0	0	0	1.12%	0	1	5 663	0	0	0	$391 489	0	0	0	0
2 016	0	0	1	0	0	1.09%	0	1	5 663	0	1	0	$700 287	0	0	0	0
2 017	0	1	0	0	0	1.10%	0	1	10 890	0	0	0	$532 239	0	0	0	0
2 018	0	1	0	0	0	1.09%	0	0	6 970	0	0	1	$275 954	0	0	0	0
2 019	0	1	0	0	0	1.12%	0	0	6 534	0	0	1	$296 356	0	0	0	0
2 020	0	0	0	1	0	1.12%	0	1	6 534	0	0	0	$436 051	0	0	0	0
2 021	0	1	0	0	0	1.12%	0	0	4 792	0	0	1	$310 247	0	0	0	0
2 022	0	0	0	0	1	1.09%	0	1	6 098	0	0	1	$321 328	0	0	0	0
2 023	0	0	0	0	1	1.12%	0	1	8 276	0	1	0	$600 468	0	0	0	0
2 024	0	0	0	0	0	1.12%	0	1	7 405	0	0	0	$239 198	0	0	0	0
2 025	0	1	0	0	0	1.12%	0	0	6 970	0	0	1	$304 343	0	0	0	0
2 026	0	0	0	0	1	1.12%	0	1	4 356	0	1	0	$742 249	0	0	0	0
2 027	0	0	0	0	0	1.12%	0	1	6 970	0	1	0	$787 490	0	0	0	0
2 028	0	0	0	0	1	1.10%	0	1	7 405	0	0	0	$359 592	0	0	0	0
2 029	0	0	1	0	0	1.09%	0	1	6 098	1	0	0	$103 369	0	0	0	0
2 030	0	0	0	1	0	1.09%	0	1	7 841	1	0	0	$115 428	0	0	0	0
2 031	0	1	0	0	0	1.10%	0	0	6 534	0	0	1	$387 809	0	0	0	0
2 032	0	0	0	0	1	1.09%	0	1	6 534	1	0	0	$170 892	0	0	0	0
2 033	0	0	0	0	0	1.13%	0	1	10 890	1	0	0	$70 209	0	0	0	0
2 034	0	0	0	1	0	1.09%	0	1	6 970	0	1	0	$219 555	0	0	0	0
2 035	0	1	0	0	0	1.12%	0	0	5 663	0	0	1	$371 189	0	0	0	0
2 036	0	0	1	0	0	1.09%	0	0	8 276	0	0	1	$220 903	0	0	0	0
2 037	0	0	0	0	1	1.12%	0	1	6 489	0	0	0	$519 413	0	0	0	0
2 038	0	0	0	0	0	1.10%	0	1	13 068	0	0	0	$185 425	0	0	0	0
2 039	0	1	0	0	0	1.12%	0	1	6 970	0	0	0	$265 336	0	0	0	0
2 040	1	1	0	0	0	1.09%	0	1	45 738	0	1	0	$1 967 488	0	0	0	0
2 041	0	0	1	0	0	1.13%	0	0	4 792	1	0	0	$95 233	0	0	0	0
2 042	0	0	1	0	0	1.08%	0	1	4 792	0	0	1	$171 486	0	0	0	0
2 043	0	1	0	0	0	1.12%	0	0	4 792	1	0	0	$143 037	0	0	0	0
2 044	0	0	0	0	0	1.12%	0	1	4 356	0	0	1	$220 903	0	0	0	0
2 045	0	0	0	0	1	1.09%	0	1	3 920	0	1	0	$806 239	0	0	0	0
2 046	0	1	0	0	0	1.13%	0	0	3 920	0	0	1	$195 801	0	0	0	0
2 047	0	0	0	0	1	1.08%	0	1	3 920	1	0	0	$97 100	0	0	0	0
2 048	0	1	0	0	0	1.12%	0	1	3 920	0	1	0	$816 554	0	0	0	0
2 049	0	1	0	0	0	1.12%	0	0	4 356	0	0	1	$249 306	0	0	0	0
2 050	0	1	0	0	0	1.12%	0	1	5 663	0	0	0	$299 769	0	0	0	0
2 051	1	1	0	0	0	1.12%	0	1	6 820	0	1	0	$914 466	0	0	0	0
2 052	0	0	0	0	1	1.13%	0	1	15 300	0	1	0	$697 947	0	0	0	0
2 053	0	0	0	1	0	1.12%	0	1	6 534	0	1	0	$647 258	0	0	0	0
2 054	0	1	0	0	0	1.09%	0	1	6 098	0	1	0	$899 687	0	0	0	0
2 055	0	1	0	0	0	1.12%	0	1	6 534	0	0	0	$366 157	0	0	0	0
2 056	0	0	0	0	1	1.09%	0	1	7 405	1	0	0	$137 014	0	0	0	0
2 057	0	1	0	0	0	1.09%	0	1	7 405	1	0	0	$157 341	0	0	0	0
2 058	0	1	0	0	0	1.09%	0	1	6 098	1	0	0	$142 284	0	0	0	0
2 059	0	1	0	0	0	1.09%	0	1	6 534	0	1	0	$584 092	0	0	0	0
2 060	0	0	0	1	0	1.12%	0	1	6 098	0	0	1	$298 490	0	0	0	0
2 061	0	0	0	1	0	1.09%	0	1	6 098	0	0	1	$288 087	0	0	0	0
2 062	0	0	0	1	0	1.12%	0	1	5 663	0	0	0	$379 974	0	0	0	0
2 063	0	0	0	0	0	1.12%	0	1	5 663	0	1	0	$754 829	0	0	0	0
2 064	0	0	0	0	1	1.09%	0	1	6 098	0	1	0	$678 451	0	0	0	0
2 065	0	0	0	0	0	1.08%	0	1	6 098	1	0	0	$110 599	0	0	0	0
2 066	0	0	0	0	1	1.12%	0	1	7 000	0	0	0	$480 938	0	0	0	0
2 067	0	0	0	0	1	1.09%	0	1	7 841	1	0	0	$106 163	0	0	0	0
2 068	0	0	0	0	0	1.13%	0	1	7 841	0	1	0	$665 974	0	0	0	0
2 069	0	1	0	0	0	1.09%	0	1	6 970	0	0	1	$235 965	0	0	0	0
2 070	0	0	0	1	0	1.12%	0	1	5 663	1	0	0	$142 284	0	0	0	0
2 071	0	0	0	1	0	1.09%	0	1	5 663	0	1	0	$932 940	0	0	0	0
2 072	0	1	0	0	0	1.12%	0	1	6 970	1	0	0	$101 070	0	0	0	0
2 073	0	0	0	0	1	1.13%	0	1	5 663	1	0	0	$55 899	0	0	0	0
2 074	0	0	0	1	0	1.09%	0	1	6 500	0	0	1	$268 000	0	0	0	0
2 075	0	1	0	0	0	1.09%	0	1	7 405	1	0	0	$112 208	0	0	0	0
2 076	0	0	0	0	0	1.12%	0	1	7 405	1	0	0	$164 116	0	0	0	0
2 077	0	0	0	0	0	1.09%	0	1	6 098	0	1	0	$719 782	0	0	0	0
2 078	0	0	0	0	1	1.12%	0	1	6 098	0	0	1	$180 739	0	0	0	0
2 079	1	0	1	0	0	1.12%	0	1	3 920	0	1	0	$928 113	0	0	0	0
2 080	0	0	0	0	1	1.09%	0	1	3 920	0	0	0	$363 854	0	0	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
2 081	0	0	1	0	0	1.09%	0	0	3 920	0	0	1	$310 196	0	0	0	0
2 082	0	1	0	0	0	1.09%	0	0	4 320	0	0	1	$339 460	0	0	0	0
2 083	0	0	0	1	0	1.13%	0	1	4 792	1	0	0	$46 955	0	0	0	0
2 084	0	0	0	0	0	1.12%	0	1	4 356	1	0	0	$55 228	0	0	0	0
2 085	0	0	0	1	0	1.12%	0	1	4 356	0	0	1	$268 438	0	0	0	0
2 086	0	0	0	0	0	1.09%	0	1	6 098	0	0	0	$374 217	0	0	0	0
2 087	0	1	0	0	0	1.09%	0	0	6 098	0	0	1	$252 332	0	0	0	0
2 088	0	0	0	0	1	1.12%	0	1	6 098	1	0	0	$109 189	0	0	0	0
2 089	0	1	0	0	0	1.12%	0	1	6 098	0	1	0	$766 571	0	0	0	0
2 090	0	0	1	0	0	1.10%	0	1	6 098	0	0	1	$297 429	0	0	0	0
2 091	0	1	0	0	0	1.09%	0	0	6 098	0	0	1	$288 087	0	0	0	0
2 092	0	1	0	0	0	1.09%	0	1	6 098	1	0	0	$156 588	0	0	0	0
2 093	0	0	0	0	0	1.09%	0	1	6 098	0	0	0	$391 489	0	0	0	0
2 094	0	0	0	0	1	1.12%	0	1	6 098	0	0	1	$230 944	0	0	0	0
2 095	0	1	0	0	0	1.09%	0	0	6 098	1	0	0	$124 368	0	0	0	0
2 096	0	0	0	0	1	1.09%	0	1	6 098	1	0	0	$119 794	0	0	0	0
2 097	0	0	0	1	0	1.12%	0	1	6 534	1	0	0	$99 458	0	0	0	0
2 098	0	1	0	0	0	1.13%	0	1	5 663	1	0	0	$48 744	0	0	0	0
2 099	0	0	0	1	0	1.12%	0	1	6 534	0	1	0	$762 055	0	0	0	0
2 100	0	0	1	0	0	1.08%	0	0	9 148	0	0	1	$241 550	0	0	0	0
2 101	0	1	0	0	0	1.09%	0	0	3 920	0	0	1	$256 508	0	0	0	0
2 102	0	0	0	1	0	1.12%	0	1	4 356	0	0	1	$339 460	0	0	0	0
2 103	0	1	0	0	0	1.12%	0	0	3 920	0	0	1	$270 104	0	0	0	0
2 104	0	1	0	0	0	1.12%	0	1	4 320	0	0	0	$423 226	0	0	0	0
2 105	0	1	0	0	0	1.12%	0	1	6 098	0	0	1	$288 541	0	0	0	0
2 106	0	0	0	0	1	1.01%	0	1	6 534	0	1	0	$647 258	0	0	0	0
2 107	0	1	0	0	0	1.09%	0	0	6 970	0	0	1	$301 232	0	0	0	0
2 108	0	0	0	0	0	1.09%	0	1	6 534	1	0	0	$142 284	0	0	0	0
2 109	0	0	0	0	1	1.10%	0	1	9 148	0	1	0	$568 495	0	0	0	0
2 110	0	0	0	1	0	1.10%	0	1	10 890	0	0	1	$392 134	0	0	0	0
2 111	0	1	0	0	0	1.12%	0	1	6 098	1	0	0	$153 953	0	0	0	0
2 112	0	1	0	0	0	1.12%	0	0	5 663	0	0	1	$268 438	0	0	0	0
2 113	0	1	0	0	0	1.12%	0	1	6 480	0	0	0	$486 068	0	0	0	0
2 114	0	0	1	0	0	1.12%	0	1	6 800	0	0	0	$474 526	0	0	0	0
2 115	0	0	0	0	1	1.09%	0	1	7 405	1	0	0	$104 487	0	0	0	0
2 116	0	1	0	0	0	1.12%	0	0	6 098	0	0	1	$365 649	0	0	0	0
2 117	0	0	0	0	0	1.12%	0	1	6 400	0	1	0	$956 237	0	0	0	0
2 118	0	1	0	0	0	1.09%	0	0	6 534	0	0	1	$357 667	0	0	0	0
2 119	0	0	0	1	0	1.08%	0	1	4 792	0	0	1	$207 850	0	0	0	0
2 120	0	0	0	0	1	1.12%	0	1	4 356	0	1	0	$895 992	0	0	0	0
2 121	1	1	0	0	0	1.12%	0	1	4 792	0	1	0	$712 894	0	0	0	0
2 122	0	1	0	0	0	1.08%	0	1	4 792	1	0	0	$109 737	0	0	0	0
2 123	0	1	0	0	0	1.07%	0	1	4 792	0	0	1	$259 059	0	0	0	0
2 124	0	0	0	0	1	1.12%	0	1	4 555	0	0	0	$457 853	0	0	0	0
2 125	0	0	0	0	0	1.12%	0	1	4 356	0	0	1	$392 134	0	0	0	0
2 126	0	1	0	0	0	1.09%	0	1	4 792	1	0	0	$108 985	0	0	0	0
2 127	0	0	0	0	0	1.08%	0	1	4 356	1	0	0	$133 250	0	0	0	0
2 128	0	0	0	1	0	1.12%	0	1	4 356	0	0	1	$345 312	0	0	0	0
2 129	0	0	1	0	0	1.12%	0	1	4 356	1	0	0	$114 392	0	0	0	0
2 130	0	1	0	0	0	1.09%	0	1	4 792	1	0	0	$151 318	0	0	0	0
2 131	0	0	0	0	1	1.12%	0	1	4 356	0	0	1	$333 607	0	0	0	0
2 132	0	0	0	0	1	1.12%	0	1	5 336	0	0	1	$321 901	0	0	0	0
2 133	0	0	0	1	0	1.09%	0	1	4 356	0	0	0	$407 190	0	0	0	0
2 134	0	1	0	0	0	1.09%	0	0	6 098	0	0	1	$329 849	0	0	0	0
2 135	0	0	0	0	1	1.09%	0	1	6 000	0	0	0	$448 876	0	0	0	0
2 136	0	0	0	0	0	1.13%	0	1	6 098	1	0	0	$60 371	0	0	0	0
2 137	0	1	0	0	0	1.12%	0	0	6 400	0	0	1	$217 891	0	0	0	0
2 138	0	0	1	0	0	1.09%	0	1	6 098	0	1	0	$969 888	0	0	0	0
2 139	0	0	0	0	0	1.09%	0	1	6 098	1	0	0	$62 159	0	0	0	0
2 140	1	0	0	0	0	1.09%	0	1	5 665	0	1	0	$993 737	0	0	0	0
2 141	0	0	0	1	0	1.13%	0	1	6 534	1	0	0	$70 961	0	0	0	0
2 142	0	0	0	0	0	1.09%	0	1	6 098	0	0	1	$279 176	0	0	0	0
2 143	0	0	0	1	0	1.09%	0	1	4 356	0	0	1	$264 143	0	0	0	0
2 144	0	1	0	0	0	1.12%	0	0	4 356	0	0	1	$230 944	0	0	0	0
2 145	0	0	0	0	1	1.09%	0	1	4 356	1	0	0	$108 565	0	0	0	0
2 146	0	1	0	0	0	1.09%	0	0	5 663	1	0	0	$119 380	0	0	0	0
2 147	0	1	0	0	0	1.09%	0	1	7 841	0	0	0	$348 696	0	0	0	0
2 148	0	1	0	0	0	1.08%	0	0	4 356	1	0	0	$59 700	0	0	0	0
2 149	0	1	0	0	0	1.12%	0	1	6 970	0	1	0	$837 022	0	0	0	0
2 150	0	1	0	0	0	1.09%	0	1	6 200	0	0	0	$497 611	0	0	0	0
2 151	0	0	1	0	0	1.12%	0	1	8 276	0	0	1	$444 809	0	0	0	0
2 152	0	0	0	0	0	1.08%	0	1	4 356	0	0	1	$283 655	0	0	0	0
2 153	0	1	0	0	0	1.12%	0	0	4 500	0	0	1	$376 729	0	0	0	0
2 154	0	1	0	0	0	1.09%	0	1	4 356	0	0	0	$487 351	0	0	0	0
2 155	0	1	0	0	0	1.09%	0	1	4 356	0	0	0	$162 878	0	0	0	0
2 156	0	1	0	0	0	1.09%	0	1	4 356	0	0	1	$305 815	0	0	0	0
2 157	0	0	0	1	0	1.09%	0	1	5 227	1	0	0	$106 854	0	0	0	0
2 158	1	1	0	0	0	1.12%	0	1	5 208	0	0	0	$461 701	0	0	0	0
2 159	0	0	0	1	0	1.10%	0	1	10 019	1	0	0	$100 296	0	0	0	0
2 160	0	0	0	0	0	1.12%	0	1	8 276	0	0	1	$395 565	0	0	0	0
2 161	0	0	0	0	1	1.10%	0	1	6 534	1	0	0	$143 081	0	0	0	0
2 162	0	0	0	1	0	1.12%	0	1	7 424	0	0	0	$545 064	0	0	0	0
2 163	0	0	0	0	0	1.09%	0	1	6 098	0	1	0	$1 016 074	0	0	0	0
2 164	0	0	0	0	1	1.12%	0	1	5 663	0	0	1	$375 813	0	0	0	0
2 165	0	0	0	0	0	1.09%	0	1	6 098	1	0	0	$172 021	0	0	0	0
2 166	0	0	0	1	0	1.12%	0	1	7 841	1	0	0	$118 422	0	0	0	0
2 167	0	0	0	0	1	1.10%	0	1	8 712	1	0	0	$127 859	0	0	0	0
2 168	0	1	0	0	0	1.12%	0	1	8 712	0	0	0	$243 833	0	0	0	0
2 169	0	0	0	1	0	1.10%	0	1	6 534	0	0	1	$337 948	0	0	0	0
2 170	0	0	0	0	0	1.12%	0	1	7 405	1	0	0	$188 891	0	0	0	0
2 171	0	1	0	0	0	1.10%	0	1	6 098	0	1	0	$725 241	0	0	0	0
2 172	0	0	0	0	0	1.09%	0	1	6 534	1	0	0	$116 387	0	0	0	0
2 173	0	0	0	0	0	1.12%	0	1	9 148	0	0	1	$373 959	0	0	0	0
2 174	0	1	0	0	0	1.09%	0	1	6 970	1	0	0	$116 398	0	0	0	0
2 175	0	1	0	0	0	1.08%	0	1	2 614	0	1	0	$545 880	0	0	0	0
2 176	0	0	1	0	0	1.12%	0	1	2 614	0	0	1	$208 352	0	0	0	0
2 177	0	0	0	0	0	1.08%	0	1	2 614	0	1	0	$553 679	0	0	0	0
2 178	0	0	0	0	0	1.12%	0	1	4 356	0	1	0	$831 333	0	0	0	0
2 179	0	1	0	0	0	1.12%	0	1	4 356	0	0	1	$358 189	0	0	0	0
2 180	0	1	0	0	0	1.09%	0	1	3 485	0	0	1	$190 000	0	0	0	0
2 181	0	0	0	0	0	1.11%	0	1	3 950	0	1	0	$648 314	0	0	0	0
2 182	0	1	0	0	0	1.12%	0	0	3 920	0	0	1	$185 759	0	0	0	0
2 183	0	1	0	0	0	1.12%	0	1	3 920	0	1	0	$584 872	0	0	0	0
2 184	0	1	0	0	0	1.09%	0	1	3 485	0	1	0	$757 437	0	0	0	0
2 185	0	0	0	0	1	1.12%	0	1	2 614	0	0	0	$198 868	0	0	0	0
2 186	0	0	0	1	0	1.12%	0	1	3 049	0	0	1	$198 644	0	0	0	0
2 187	0	0	0	0	1	1.12%	0	1	2 614	0	0	1	$234 348	0	0	0	0
2 188	0	0	0	0	0	1.12%	0	1	3 846	0	0	1	$298 490	0	0	0	0
2 189	0	0	1	0	0	1.09%	0	1	4 792	0	0	0	$301 677	0	0	0	0
2 190	0	0	1	0	0	1.09%	0	1	5 227	0	0	1	$292 638	0	0	0	0
2 191	0	0	0	0	1	1.12%	0	1	3 920	1	0	0	$93 155	0	0	0	0
2 192	0	0	0	0	0	1.12%	0	1	3 485	0	0	0	$215 092	0	0	0	0
2 193	0	0	0	0	0	1.13%	0	1	6 534	1	0	0	$53 663	0	0	0	0
2 194	0	0	0	0	0	1.09%	0	1	6 970	0	0	1	$300 275	0	0	0	0
2 195	0	1	0	0	0	1.12%	0	0	6 970	0	0	1	$217 891	0	0	0	0
2 196	0	1	0	0	0	1.12%	0	0	7 841	0	0	1	$242 000	0	0	0	0
2 197	0	1	0	0	0	1.12%	0	0	7 405	0	0	1	$281 860	0	0	0	0
2 198	0	1	0	0	0	1.12%	0	1	3 485	0	0	1	$374 576	0	0	0	0
2 199	0	0	0	0	0	1.09%	0	1	3 920	0	0	1	$236 226	0	0	0	0
2 200	0	1	0	0	0	1.12%	0	1	5 663	0	0	0	$345 431	0	0	0	0
2 201	0	0	0	0	1	1.12%	0	1	6 534	0	0	1	$215 883	0	0	0	0
2 202	0	0	0	0	1	1.12%	0	1	5 663	0	0	0	$225 291	0	0	0	0
2 203	0	0	0	1	0	1.12%	0	1	6 534	1	0	0	$85 489	0	0	0	0
2 204	0	0	0	0	0	1.12%	0	1	8 494	0	0	0	$486 068	0	0	0	0
2 205	0	1	0	0	0	1.09%	0	0	9 148	0	0	1	$349 028	0	0	0	0
2 206	0	0	0	1	0	1.09%	0	1	6 098	0	0	1	$337 000	0	0	0	0
2 207	0	0	0	1	0	1.12%	0	1	6 098	1	0	0	$106 549	0	0	0	0
2 208	0	1	0	0	0	1.12%	0	0	7 841	0	0	1	$259 848	0	0	0	0
2 209	0	0	0	0	1	1.12%	0	1	6 098	0	0	0	$455 288	0	0	0	0
2 210	0	1	0	0	0	1.09%	0	1	4 792	0	1	0	$871 864	0	0	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
2 211	0	1	0	0	0	1.12%	0	0	4 750	0	0	1	$225 924	0	0	0	0
2 212	0	0	0	0	1	1.12%	0	1	4 356	0	0	0	$321 454	0	0	0	0
2 213	0	0	0	1	0	1.12%	0	1	4 356	0	0	0	$374 217	0	0	0	0
2 214	0	1	0	0	0	1.12%	0	1	4 356	1	0	0	$120 378	0	0	0	0
2 215	0	1	0	0	0	1.12%	0	1	4 356	0	0	0	$351 188	0	0	0	0
2 216	0	0	0	0	0	1.09%	0	1	5 663	1	0	0	$134 790	0	0	0	0
2 217	0	0	0	0	0	1.12%	0	1	3 920	0	1	0	$452 898	0	0	0	0
2 218	0	0	0	0	0	1.09%	0	1	3 920	0	0	1	$257 701	0	0	0	0
2 219	0	1	0	0	0	1.09%	0	0	3 920	1	0	0	$97 417	0	0	0	0
2 220	0	0	0	0	1	1.12%	0	1	6 098	1	0	0	$96 664	0	0	0	0
2 221	0	0	0	1	0	1.12%	0	1	4 792	1	0	0	$142 284	0	0	0	0
2 222	0	0	0	0	0	1.09%	0	1	6 098	0	0	0	$362 703	0	0	0	0
2 223	0	0	0	1	0	1.09%	0	1	6 098	1	0	0	$62 383	0	0	0	0
2 224	0	0	0	0	0	1.09%	0	1	8 712	1	0	0	$114 725	0	0	0	0
2 225	0	1	0	0	0	1.09%	0	0	5 663	0	0	1	$374 576	0	0	0	0
2 226	0	1	0	0	0	1.09%	0	1	4 320	0	0	0	$459 777	0	0	0	0
2 227	0	1	0	0	0	1.12%	0	1	5 663	0	0	1	$351 165	0	0	0	0
2 228	0	1	0	0	0	1.12%	0	1	7 405	0	1	0	$679 346	0	0	0	0
2 229	0	0	0	0	0	1.12%	0	1	6 534	1	0	0	$52 545	0	0	0	0
2 230	0	0	0	0	1	1.11%	0	1	5 663	0	0	1	$308 260	0	0	0	0
2 231	0	0	0	0	0	1.12%	0	1	4 356	0	0	0	$304 019	0	0	0	0
2 232	0	0	0	0	1	1.12%	0	1	4 356	1	0	0	$99 458	0	0	0	0
2 233	0	1	0	0	0	1.13%	0	1	13 939	0	0	0	$465 548	0	0	0	0
2 234	0	1	0	0	0	1.13%	0	1	16 117	0	1	0	$699 475	0	0	0	0
2 235	0	1	0	0	0	1.09%	0	1	7 841	1	0	0	$154 329	0	0	0	0
2 236	0	1	0	0	0	1.09%	0	1	6 970	1	0	0	$108 985	0	0	0	0
2 237	0	0	1	0	0	1.13%	0	1	6 970	1	0	0	$55 452	0	0	0	0
2 238	0	1	0	0	0	1.10%	0	0	12 632	0	0	1	$265 000	0	0	0	0
2 239	0	1	0	0	0	1.13%	0	0	14 375	1	0	0	$152 824	0	0	0	0
2 240	0	1	0	0	0	1.09%	0	1	6 970	0	0	1	$275 000	0	0	0	0
2 241	1	0	0	0	0	1.09%	0	1	5 227	0	1	0	$795 087	0	0	0	0
2 242	0	0	0	1	0	1.12%	0	1	4 356	0	0	0	$305 109	0	0	0	0
2 243	0	0	0	0	1	1.12%	0	1	5 227	0	1	0	$702 830	0	0	0	0
2 244	0	0	0	1	0	1.09%	0	1	6 970	1	0	0	$101 679	0	0	0	0
2 245	0	0	0	0	0	1.09%	0	1	7 841	0	1	0	$1 006 837	0	0	0	0
2 246	0	1	0	0	0	1.10%	0	1	10 505	0	0	1	$348 970	0	0	0	0
2 247	0	0	0	0	1	1.12%	0	1	6 970	1	0	0	$157 341	0	0	0	0
2 248	0	0	0	0	0	1.12%	0	1	3 920	1	0	0	$77 108	0	0	0	0
2 249	0	1	0	0	0	1.09%	0	1	6 098	0	0	0	$236 416	0	0	0	0
2 250	0	1	0	0	0	1.09%	0	1	5 663	0	0	0	$439 257	0	0	0	0
2 251	0	0	0	1	1	1.12%	0	1	5 663	1	0	0	$141 531	0	0	0	0
2 252	0	0	0	0	1	1.12%	0	1	5 663	0	1	0	$937 488	0	0	0	0
2 253	0	1	0	0	0	1.12%	0	1	6 098	0	0	1	$478 170	0	0	0	0
2 254	0	1	0	0	0	1.12%	0	0	7 405	0	0	1	$356 457	0	0	0	0
2 255	0	0	0	0	1	1.12%	0	1	6 534	0	0	1	$220 903	0	0	0	0
2 256	0	1	0	0	0	1.12%	0	1	6 970	0	1	0	$733 039	0	0	0	0
2 257	1	0	1	0	0	1.10%	0	1	6 534	0	1	0	$974 987	0	0	0	0
2 258	0	1	0	0	0	1.09%	0	0	7 841	0	0	1	$343 488	0	0	0	0
2 259	0	1	0	0	0	1.09%	0	1	5 663	0	1	0	$838 699	0	0	0	0
2 260	0	0	0	0	0	1.12%	0	1	5 663	0	1	0	$1 047 480	0	0	0	0
2 261	0	0	1	0	0	1.12%	0	1	7 841	0	0	0	$385 732	0	0	0	0
2 262	0	0	0	1	0	1.09%	0	1	6 970	0	0	0	$316 005	0	0	0	0
2 263	0	0	0	0	1	1.12%	0	1	5 663	1	0	0	$120 110	0	0	0	0
2 264	0	1	0	0	0	1.09%	0	1	5 663	1	0	0	$133 014	0	0	0	0
2 265	0	1	0	0	0	1.12%	0	1	6 534	1	0	0	$108 072	0	0	0	0
2 266	0	1	0	0	0	1.12%	0	1	7 841	1	0	0	$123 271	0	0	0	0
2 267	0	0	0	1	0	1.12%	0	1	6 970	0	0	1	$340 164	0	0	0	0
2 268	0	1	0	0	0	1.10%	0	0	7 841	0	0	1	$350 000	0	0	0	0
2 269	0	0	0	1	0	1.09%	0	1	6 970	0	0	1	$270 104	0	0	0	0
2 270	0	1	0	0	0	1.09%	0	1	6 096	0	0	0	$386 883	0	0	0	0
2 271	0	0	0	0	1	1.09%	0	1	7 405	0	1	0	$719 604	0	0	0	0
2 272	0	1	0	0	0	1.09%	0	1	6 534	0	0	0	$254 959	0	0	0	0
2 273	0	1	0	0	0	1.09%	0	0	6 098	1	0	0	$114 804	0	0	0	0
2 274	0	0	0	1	0	1.12%	0	1	6 098	0	0	1	$289 913	0	0	0	0
2 275	0	1	0	0	0	1.09%	0	1	6 098	0	0	1	$357 018	0	0	0	0
2 276	0	1	0	0	0	1.09%	0	1	7 841	0	0	1	$382 256	0	0	0	0
2 277	0	0	1	0	0	1.09%	0	1	5 663	0	1	0	$725 241	0	0	0	0
2 278	0	1	0	0	0	1.10%	0	1	5 663	0	0	0	$282 772	0	0	0	0
2 279	0	0	0	0	1	1.09%	0	1	8 276	0	0	1	$315 787	0	0	0	0
2 280	0	1	0	0	0	1.10%	0	1	6 534	0	0	0	$252 641	0	0	0	0
2 281	0	0	0	1	0	1.10%	0	1	6 970	0	0	0	$334 530	0	0	0	0
2 282	0	0	0	1	0	1.12%	0	1	6 534	0	0	1	$386 867	0	0	0	0
2 283	0	1	0	0	0	1.09%	0	0	6 534	1	0	0	$116 387	0	0	0	0
2 284	0	1	0	0	0	1.12%	0	0	6 970	0	0	1	$450 662	0	0	0	0
2 285	0	0	0	0	0	1.12%	0	1	6 970	0	1	0	$821 757	0	0	0	0
2 286	0	0	0	1	0	1.10%	0	1	8 276	0	1	0	$1 025 311	0	0	0	0
2 287	0	1	0	0	0	1.12%	0	0	9 583	0	0	1	$454 174	0	0	0	0
2 288	0	1	0	0	0	1.12%	0	1	7 405	0	0	1	$368 723	0	0	0	0
2 289	0	0	0	0	1	1.10%	0	1	6 000	0	0	0	$520 055	0	0	0	0
2 290	0	0	1	0	0	1.10%	0	1	6 500	0	1	0	$1 010 612	0	0	0	0
2 291	0	1	0	0	0	1.10%	0	1	6 555	0	0	1	$365 076	0	0	0	0
2 292	1	1	0	0	0	1.12%	0	1	5 663	0	1	0	$803 224	0	0	0	0
2 293	0	1	0	0	0	1.10%	0	1	8 276	0	0	1	$166 581	0	0	0	0
2 294	0	1	0	0	0	1.10%	0	0	7 841	0	0	1	$328 031	0	0	0	0
2 295	0	0	0	0	0	1.12%	0	1	7 405	0	1	0	$1 053 022	0	0	0	0
2 296	0	0	0	1	1	1.09%	0	1	6 098	1	0	0	$122 380	0	0	0	0
2 297	0	0	0	0	1	1.09%	0	1	5 663	1	0	0	$67 973	0	0	0	0
2 298	0	1	0	0	0	1.09%	0	1	5 663	0	0	1	$335 011	0	0	0	0
2 299	0	0	0	1	0	1.09%	0	1	6 970	1	0	0	$98 899	0	0	0	0
2 300	0	1	0	0	0	1.09%	0	0	6 098	0	0	1	$354 568	0	0	0	0
2 301	0	0	0	0	1	1.10%	0	1	9 148	0	1	0	$1 246 859	0	0	0	0
2 302	0	0	0	1	0	1.10%	0	1	6 098	0	0	1	$322 126	0	0	0	0
2 303	0	1	0	0	0	1.10%	0	1	9 583	0	0	0	$355 794	0	0	0	0
2 304	0	0	0	0	1	1.10%	0	1	5 663	0	0	0	$461 701	0	0	0	0
2 305	0	0	0	1	1	1.10%	0	1	8 276	0	0	1	$429 501	0	0	0	0
2 306	0	1	0	0	0	1.10%	0	1	7 200	0	0	0	$538 651	0	0	0	0
2 307	0	0	0	0	0	1.12%	0	1	6 970	0	0	1	$374 576	0	0	0	0
2 308	0	0	1	0	0	1.10%	0	1	7 405	0	1	0	$831 333	0	0	0	0
2 309	0	1	0	0	0	1.10%	0	1	8 712	0	0	1	$456 515	0	0	0	0
2 310	0	0	0	0	0	1.11%	0	1	100 188	1	0	0	$226 330	0	0	0	0
2 311	0	1	0	0	0	1.12%	0	1	3 920	0	0	1	$244 816	0	0	0	0
2 312	0	1	0	0	0	1.09%	0	1	5 227	0	0	1	$175 718	0	0	0	0
2 313	0	1	0	0	0	1.12%	0	1	3 920	0	1	0	$577 074	0	0	0	0
2 314	0	1	0	0	0	1.08%	0	1	4 280	0	0	0	$393 728	0	0	0	0
2 315	0	0	0	0	0	1.08%	0	1	3 485	0	0	0	$187 279	0	0	0	0
2 316	0	1	0	0	0	1.08%	0	1	3 485	1	0	0	$97 100	0	0	0	0
2 317	0	0	0	1	0	1.08%	0	0	3 920	1	0	0	$91 328	0	0	0	0
2 318	0	0	0	0	0	1.12%	0	1	3 485	0	0	0	$299 374	0	0	0	0
2 319	0	1	0	0	0	1.12%	0	0	4 356	0	0	1	$262 789	0	0	0	0
2 320	0	0	0	1	0	1.12%	0	1	4 792	0	1	0	$467 898	0	0	0	0
2 321	0	1	0	0	0	1.13%	0	0	4 792	1	0	0	$99 096	0	0	0	0
2 322	0	1	0	0	0	1.12%	0	0	3 485	0	0	1	$282 547	0	0	0	0
2 323	0	1	0	0	0	1.08%	0	1	4 792	1	0	0	$112 924	0	0	0	0
2 324	0	0	0	1	0	1.12%	0	1	6 098	0	0	0	$310 888	0	0	0	0
2 325	0	0	0	0	1	1.12%	0	1	3 485	0	0	0	$211 848	0	0	0	0
2 326	0	1	0	0	0	1.12%	0	0	3 485	0	0	1	$304 343	0	0	0	0
2 327	0	1	0	0	0	1.12%	0	1	3 920	0	0	1	$260 386	0	0	0	0
2 328	0	1	0	0	0	1.12%	0	0	4 070	0	0	1	$257 521	0	0	0	0
2 329	0	1	0	0	0	1.12%	0	0	4 356	0	0	1	$241 594	0	0	0	0
2 330	0	0	0	0	0	1.09%	0	1	3 920	0	0	1	$287 316	0	0	0	0
2 331	0	1	0	0	0	1.12%	0	0	3 996	0	0	1	$188 772	0	0	0	0
2 332	0	0	0	0	1	1.12%	0	1	3 485	1	0	0	$86 886	0	0	0	0
2 333	0	1	0	0	0	1.12%	0	0	5 227	0	0	1	$224 414	0	0	0	0
2 334	0	1	0	0	0	1.09%	0	1	3 920	0	1	0	$592 670	0	0	0	0
2 335	0	0	0	0	0	1.13%	0	1	3 920	0	0	1	$190 780	0	0	0	0
2 336	0	0	0	0	1	1.13%	0	1	9 148	1	0	0	$23 701	0	0	0	0
2 337	0	0	0	0	1	1.12%	0	1	3 485	1	0	0	$84 930	0	0	0	0
2 338	0	1	0	0	0	1.12%	0	0	6 534	0	0	1	$249 111	0	0	0	0
2 339	0	0	0	0	1	1.12%	0	1	3 920	1	0	0	$78 784	0	0	0	0
2 340	0	1	0	0	0	1.12%	0	1	3 485	1	0	0	$97 100	0	0	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
2 341	0	1	0	0	0	1.08%	0	1	3 485	1	0	0	$95 105	0	0	0	0
2 342	0	0	0	0	0	1.12%	0	1	3 485	0	0	1	$195 801	0	0	0	0
2 343	0	1	0	0	0	1.12%	0	0	3 920	0	0	1	$255 553	0	0	0	0
2 344	0	0	1	0	0	1.12%	0	1	3 485	0	1	0	$768 740	0	0	0	0
2 345	0	1	0	0	0	1.08%	0	0	3 485	1	0	0	$101 756	0	0	0	0
2 346	0	1	0	0	0	1.12%	0	0	3 485	0	0	1	$195 801	0	0	0	0
2 347	0	1	0	0	0	1.12%	0	1	6 098	1	0	0	$100 461	0	0	0	0
2 348	0	0	0	0	0	1.09%	0	1	4 356	0	0	1	$225 488	0	0	0	0
2 349	0	1	0	0	0	1.08%	0	0	3 485	0	0	1	$230 857	0	0	0	0
2 350	0	0	1	0	0	1.13%	0	1	4 792	0	1	0	$778 270	0	0	0	0
2 351	0	1	0	0	0	1.09%	0	1	6 679	0	0	1	$333 607	0	0	0	0
2 352	0	1	0	0	0	1.09%	0	1	3 485	0	1	0	$838 723	0	0	0	0
2 353	0	1	0	0	0	1.12%	0	0	3 485	0	0	1	$278 591	0	0	0	0
2 354	0	0	1	0	0	1.09%	0	1	3 485	0	0	0	$321 454	0	0	0	0
2 355	0	1	0	0	0	1.09%	0	0	3 920	0	0	1	$310 196	0	0	0	0
2 356	0	0	0	0	0	1.09%	0	1	3 485	0	0	1	$243 742	0	0	0	0
2 357	0	0	0	0	0	1.12%	0	1	3 485	0	0	1	$175 718	0	0	0	0
2 358	0	0	0	0	1	1.09%	0	1	3 485	0	1	0	$1 176 120	0	0	0	0
2 359	0	1	0	0	0	1.09%	0	0	3 485	0	0	1	$197 809	0	0	0	0
2 360	0	0	0	1	0	1.12%	0	1	3 485	0	0	1	$190 780	0	0	0	0
2 361	0	1	0	0	0	1.09%	0	1	4 356	0	1	0	$612 946	0	0	0	0
2 362	0	0	0	0	0	1.13%	0	1	6 098	1	0	0	$109 737	0	0	0	0
2 363	0	1	0	0	0	1.12%	0	1	4 303	0	0	0	$416 813	0	0	0	0
2 364	0	1	0	0	0	1.12%	0	1	3 920	0	0	1	$200 821	0	0	0	0
2 365	0	1	0	0	0	1.09%	0	1	3 485	0	0	0	$299 660	0	0	0	0
2 366	1	1	0	0	0	1.08%	0	0	3 487	1	0	0	$135 509	0	0	0	0
2 367	0	1	0	0	0	1.09%	0	0	3 456	0	0	1	$264 544	0	0	0	0
2 368	0	1	0	0	0	1.09%	0	0	3 920	0	0	1	$241 594	0	0	0	0
2 369	0	0	0	0	0	1.09%	0	1	4 356	1	0	0	$98 582	0	0	0	0
2 370	0	1	0	0	0	1.09%	0	1	3 049	0	0	1	$258 170	0	0	0	0
2 371	0	1	0	0	0	1.09%	0	1	3 049	0	0	1	$367 553	0	0	0	0
2 372	0	1	0	0	0	1.09%	0	1	3 049	0	0	0	$295 847	0	0	0	0
2 373	0	1	0	0	0	1.12%	0	0	3 049	1	0	0	$120 452	0	0	0	0
2 374	0	1	0	0	0	1.12%	0	1	3 920	0	0	0	$300 859	0	0	0	0
2 375	0	1	0	0	0	1.12%	0	0	3 485	0	0	1	$236 226	0	0	0	0
2 376	0	1	0	0	0	1.09%	0	1	3 485	0	0	0	$397 576	0	0	0	0
2 377	0	1	0	0	0	1.12%	0	1	3 485	1	0	0	$131 745	0	0	0	0
2 378	0	1	0	0	0	1.12%	0	0	3 049	0	0	1	$270 358	0	0	0	0
2 379	0	0	0	0	0	1.12%	0	1	3 485	1	0	0	$86 606	0	0	0	0
2 380	0	0	0	1	1	1.12%	0	1	3 049	1	0	0	$99 881	0	0	0	0
2 381	0	0	0	0	0	1.12%	0	1	3 485	1	0	0	$57 240	0	0	0	0
2 382	0	0	1	0	0	1.09%	0	1	3 485	0	0	0	$325 857	0	0	0	0
2 383	0	1	0	0	0	1.12%	0	1	3 049	0	0	0	$190 060	0	0	0	0
2 384	0	1	0	0	0	1.09%	0	0	3 049	0	0	1	$248 198	0	0	0	0
2 385	0	0	0	0	1	1.12%	0	1	3 920	0	0	1	$306 099	0	0	0	0
2 386	0	1	0	0	0	1.09%	0	1	3 049	0	0	0	$345 431	0	0	0	0
2 387	0	1	0	0	0	1.12%	0	0	3 485	0	0	1	$257 701	0	0	0	0
2 388	0	1	0	0	0	1.09%	0	1	3 456	0	0	0	$373 208	0	0	0	0
2 389	0	1	0	0	0	1.09%	0	1	3 641	0	0	0	$419 378	0	0	0	0
2 390	0	0	0	0	0	1.12%	0	1	3 920	0	0	1	$292 638	0	0	0	0
2 391	0	0	0	0	0	1.09%	0	1	3 049	1	0	0	$97 417	0	0	0	0
2 392	0	0	0	0	0	1.12%	0	1	3 049	0	0	0	$290 943	0	0	0	0
2 393	0	0	0	0	1	1.12%	0	1	4 800	0	0	1	$274 236	0	0	0	0
2 394	0	0	0	1	1	1.12%	0	1	7 841	1	0	0	$104 114	0	0	0	0
2 395	0	1	0	0	0	1.12%	0	0	6 098	0	0	1	$220 000	0	0	0	0
2 396	0	1	0	0	0	1.09%	0	1	4 356	0	1	0	$877 518	0	0	0	0
2 397	0	1	0	0	0	1.09%	0	1	4 356	0	1	0	$616 065	0	0	0	0
2 398	0	1	0	0	0	1.12%	0	1	4 356	0	1	0	$726 314	0	0	0	0
2 399	0	1	0	0	0	1.09%	0	1	6 970	1	0	0	$100 461	0	0	0	0
2 400	0	0	0	0	0	1.12%	0	1	6 098	0	0	1	$347 654	0	0	0	0
2 401	0	0	0	0	1	1.09%	0	1	5 663	0	0	0	$233 171	0	0	0	0
2 402	0	1	0	0	0	1.09%	0	1	4 356	0	1	0	$620 744	0	0	0	0
2 403	0	0	0	0	1	1.09%	0	1	4 792	0	1	0	$831 248	0	0	0	0
2 404	0	1	0	0	0	1.09%	0	1	6 970	0	0	0	$310 557	0	0	0	0
2 405	0	0	1	0	0	1.09%	0	1	6 970	1	0	0	$55 452	0	0	0	0
2 406	0	0	0	1	0	1.09%	0	1	5 663	0	0	1	$254 000	0	0	0	0
2 407	0	0	0	0	1	1.09%	0	1	6 970	1	0	0	$113 557	0	0	0	0
2 408	0	1	0	0	0	1.12%	0	1	5 663	0	0	1	$299 167	0	0	0	0
2 409	1	1	0	0	0	1.09%	0	1	4 356	0	1	0	$855 349	0	0	0	0
2 410	0	1	0	0	0	1.09%	0	1	4 122	0	1	0	$513 665	0	0	0	0
2 411	0	1	0	0	0	1.12%	0	1	4 792	0	1	0	$937 488	0	0	0	0
2 412	0	1	0	0	0	1.09%	0	1	4 356	0	0	0	$371 339	0	0	0	0
2 413	0	1	0	0	0	1.12%	0	0	4 356	0	0	1	$230 944	0	0	0	0
2 414	0	1	0	0	0	1.11%	0	0	3 920	0	0	1	$254 846	0	0	0	0
2 415	0	0	0	0	1	1.09%	0	1	3 920	1	0	0	$109 363	0	0	0	0
2 416	0	1	0	0	0	1.09%	0	1	5 227	0	0	0	$474 526	0	0	0	0
2 417	0	0	1	0	0	1.09%	0	0	3 485	0	0	0	$310 557	0	0	0	0
2 418	0	0	0	0	1	1.12%	0	1	3 485	1	0	0	$90 518	0	0	0	0
2 419	0	1	0	0	0	1.14%	0	1	9 583	1	0	0	$62 584	0	0	0	0
2 420	0	0	0	0	0	1.12%	0	1	3 920	1	0	0	$102 896	0	0	0	0
2 421	0	1	0	0	0	1.09%	0	1	5 152	0	0	0	$447 593	0	0	0	0
2 422	0	1	0	0	0	1.09%	0	1	3 960	0	1	0	$721 281	0	0	0	0
2 423	0	1	0	0	0	1.09%	0	1	3 920	0	0	0	$294 212	0	0	0	0
2 424	0	0	0	0	0	1.12%	0	1	3 485	0	0	1	$263 374	0	0	0	0
2 425	0	1	0	0	0	1.09%	0	0	3 920	1	0	0	$153 200	0	0	0	0
2 426	0	1	0	0	0	1.08%	0	1	3 485	1	0	0	$57 911	0	0	0	0
2 427	0	1	0	0	0	1.09%	0	1	6 098	0	0	1	$327 754	0	0	0	0
2 428	0	1	0	0	0	1.09%	0	1	3 049	0	0	0	$356 946	0	0	0	0
2 429	0	0	0	1	1	1.12%	0	1	3 920	0	0	1	$354 092	0	0	0	0
2 430	0	0	0	1	0	1.12%	0	1	3 920	0	0	1	$230 857	0	0	0	0
2 431	0	0	0	0	0	1.12%	0	1	3 920	0	0	1	$217 389	0	0	0	0
2 432	0	1	0	0	0	1.09%	0	0	3 920	0	0	0	$206 748	0	0	0	0
2 433	0	1	0	0	0	1.09%	0	0	3 485	0	0	1	$257 051	0	0	0	0
2 434	0	0	0	0	0	1.12%	0	1	6 534	0	1	0	$788 377	0	0	0	0
2 435	0	1	0	0	0	1.09%	0	0	4 792	0	0	1	$225 924	0	0	0	0
2 436	0	1	0	0	0	1.10%	0	0	11 326	0	0	1	$297 429	0	0	0	0
2 437	0	1	0	0	0	1.09%	0	1	7 841	0	1	0	$754 829	0	0	0	0
2 438	1	0	1	0	0	1.12%	0	1	5 663	0	1	0	$686 250	0	0	0	0
2 439	0	1	0	0	0	1.12%	0	1	7 200	0	0	0	$443 746	0	0	0	0
2 440	0	0	0	1	0	1.12%	0	1	6 955	0	0	1	$265 926	0	0	0	0
2 441	0	1	0	0	0	1.12%	0	1	5 663	0	0	0	$338 523	0	0	0	0
2 442	0	0	1	0	0	1.12%	0	1	6 970	0	1	0	$924 363	0	0	0	0
2 443	0	0	0	0	1	1.09%	0	1	6 098	0	1	0	$701 846	0	0	0	0
2 444	0	0	0	0	0	1.09%	0	1	6 970	1	0	0	$121 691	0	0	0	0
2 445	0	1	0	0	0	1.09%	0	1	6 970	1	0	0	$73 116	0	0	0	0
2 446	0	0	1	0	0	1.09%	0	0	6 970	1	0	0	$122 373	0	0	0	0
2 447	0	1	0	0	0	1.12%	0	0	5 663	0	0	1	$327 494	0	0	0	0
2 448	0	0	1	0	0	1.09%	0	1	5 663	0	0	1	$375 813	0	0	0	0
2 449	0	1	0	0	0	1.09%	0	1	7 841	0	1	0	$965 612	0	0	0	0
2 450	0	0	0	0	1	0.66%	0	1	7 841	0	0	1	$360 109	0	0	0	0
2 451	0	1	0	0	0	1.12%	0	1	7 841	0	1	0	$813 538	0	0	0	0
2 452	0	0	0	1	0	1.09%	0	1	6 534	0	0	0	$330 171	0	0	0	0
2 453	0	0	0	0	0	1.10%	0	1	6 970	0	0	0	$403 003	0	0	0	0
2 454	0	0	0	1	0	1.09%	0	1	3 485	0	0	0	$471 320	0	0	0	0
2 455	0	0	0	0	0	1.09%	0	1	8 712	0	0	1	$321 314	0	0	0	0
2 456	0	0	0	0	1	1.10%	0	1	7 841	0	0	0	$448 876	0	0	0	0
2 457	0	0	0	0	0	1.10%	0	1	6 970	0	0	1	$279 500	0	0	0	0
2 458	0	1	0	0	0	1.10%	0	1	6 970	0	0	0	$506 588	0	0	0	0
2 459	0	0	0	0	1	1.12%	0	1	6 098	0	0	1	$393 349	0	0	0	0
2 460	0	0	0	0	0	1.09%	0	1	6 098	0	0	1	$338 232	0	0	0	0
2 461	0	0	0	0	1	1.09%	0	1	6 098	0	0	0	$563 019	0	0	0	0
2 462	0	0	0	1	0	1.12%	0	1	15 246	0	0	0	$626 563	0	0	0	0
2 463	0	0	0	1	0	1.11%	0	1	19 602	0	0	0	$444 092	0	0	0	0
2 464	0	1	0	0	0	1.09%	0	0	6 970	0	0	1	$279 500	0	0	0	0
2 465	0	0	0	0	0	1.10%	0	1	6 534	0	1	0	$467 898	0	0	0	0
2 466	0	0	0	1	0	1.11%	0	1	16 553	1	0	0	$192 704	0	0	0	0
2 467	0	1	0	0	0	1.12%	0	1	14 375	1	0	0	$244 669	0	0	0	0
2 468	0	1	0	0	0	1.12%	0	0	4 356	1	0	0	$92 445	0	0	0	0
2 469	0	0	0	0	0	1.09%	0	1	4 356	1	0	0	$135 509	0	0	0	0
2 470	0	0	0	0	1	1.09%	0	1	4 356	1	0	0	$113 062	0	0	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
2 471	0	1	0	0	0	1.12%	0	0	4 792	1	0	0	$133 627	0	0	0	0
2 472	0	0	0	1	0	1.12%	0	1	5 227	1	0	0	$62 159	0	0	0	0
2 473	0	1	0	0	0	1.12%	0	1	6 098	0	0	1	$338 232	0	0	0	0
2 474	0	1	0	0	0	1.10%	0	1	6 534	0	1	0	$993 737	0	0	0	0
2 475	0	0	0	1	0	1.43%	0	1	7 405	0	0	1	$315 787	0	0	0	0
2 476	0	0	0	1	0	1.13%	0	1	5 663	1	0	0	$59 029	0	0	0	0
2 477	0	1	0	0	0	1.12%	0	1	4 380	0	0	1	$252 332	0	0	0	0
2 478	0	1	0	0	0	1.08%	0	0	6 970	0	0	1	$249 306	0	0	0	0
2 479	0	1	0	0	0	1.12%	0	1	4 800	0	0	0	$460 418	0	0	0	0
2 480	0	1	0	0	0	1.09%	0	0	4 792	1	0	0	$109 072	0	0	0	0
2 481	0	1	0	0	0	1.12%	0	1	4 792	1	0	0	$142 284	0	0	0	0
2 482	0	0	1	0	0	1.09%	0	1	4 356	1	0	0	$158 094	0	0	0	0
2 483	0	1	0	0	0	1.09%	0	0	4 630	0	0	1	$286 170	0	0	0	0
2 484	0	0	0	0	1	1.09%	0	1	4 792	0	0	1	$245 000	0	0	0	0
2 485	0	0	0	0	0	1.12%	0	1	4 792	0	1	0	$988 363	0	0	0	0
2 486	0	0	0	0	0	1.12%	0	1	4 356	0	0	0	$357 061	0	0	0	0
2 487	0	0	0	0	0	1.10%	0	1	4 792	0	0	1	$354 338	0	0	0	0
2 488	0	0	0	0	0	1.12%	0	1	8 276	0	0	1	$337 948	0	0	0	0
2 489	0	1	0	0	0	1.09%	0	0	4 792	0	0	1	$327 494	0	0	0	0
2 490	0	0	0	0	1	1.09%	0	1	6 534	0	0	0	$414 517	0	0	0	0
2 491	0	0	0	0	0	1.12%	0	1	5 663	0	0	1	$240 985	0	0	0	0
2 492	0	1	0	0	0	1.12%	0	0	4 792	0	0	1	$306 252	0	0	0	0
2 493	0	1	0	0	0	1.09%	0	1	4 608	0	0	0	$465 548	0	0	0	0
2 494	0	0	0	0	0	1.12%	0	1	4 356	0	0	1	$353 506	0	0	0	0
2 495	0	1	0	0	0	1.09%	0	1	4 356	0	1	0	$1 040 090	0	0	0	0
2 496	0	0	0	0	1	1.12%	0	1	4 792	0	0	0	$408 760	0	0	0	0
2 497	0	0	0	0	0	1.09%	0	1	4 792	1	0	0	$129 689	0	0	0	0
2 498	0	0	0	0	1	1.12%	0	1	11 326	0	1	0	$1 012 218	0	0	0	0
2 499	0	1	0	0	0	1.09%	0	1	5 663	0	0	0	$386 834	0	0	0	0
2 500	0	0	0	1	0	1.10%	0	1	4 792	0	0	0	$431 789	0	0	0	0
2 501	0	1	0	0	0	1.12%	0	1	5 663	0	1	0	$1 034 548	0	0	0	0
2 502	0	1	0	0	0	1.10%	0	1	4 792	0	1	0	$778 270	0	0	0	0
2 503	0	1	0	0	0	1.09%	0	1	4 356	0	0	0	$217 874	0	0	0	0
2 504	0	0	0	0	0	1.12%	0	1	4 356	1	0	0	$88 003	0	0	0	0
2 505	0	0	0	0	0	1.09%	0	1	4 356	0	0	1	$311 388	0	0	0	0
2 506	0	0	0	0	0	1.10%	0	1	4 356	0	0	1	$417 887	0	0	0	0
2 507	0	1	0	0	0	1.09%	0	0	4 356	1	0	0	$126 363	0	0	0	0
2 508	0	0	0	0	0	1.12%	0	1	4 792	0	1	0	$1 016 074	0	0	0	0
2 509	0	0	0	0	0	1.11%	0	1	17 424	0	0	1	$460 000	0	0	0	0
2 510	0	1	0	0	0	1.12%	0	1	21 344	0	1	0	$1 420 656	0	0	0	0
2 511	0	1	0	0	0	1.10%	0	0	8 276	0	0	1	$448 906	0	0	0	0
2 512	0	0	0	0	0	1.09%	0	1	4 792	1	0	0	$89 400	0	0	0	0
2 513	0	0	0	0	1	1.12%	0	1	13 939	1	0	0	$98 382	0	0	0	0
2 514	0	0	0	0	1	1.10%	0	1	14 375	0	1	0	$1 115 156	0	0	0	0
2 515	0	0	0	0	0	1.10%	0	1	15 246	1	0	0	$194 201	0	0	0	0
2 516	0	1	0	0	0	1.12%	0	1	31 363	0	1	0	$1 207 727	0	0	0	0
2 517	0	0	0	0	1	1.10%	0	1	10 890	1	0	0	$289 838	0	0	0	0
2 518	0	0	0	0	1	1.10%	0	1	11 761	1	0	0	$92 568	0	0	0	0
2 519	0	0	0	1	0	1.11%	0	1	17 860	0	0	1	$601 301	0	0	0	0
2 520	0	0	0	0	1	1.10%	0	1	12 197	0	1	0	$1 006 439	0	0	0	0
2 521	0	0	0	0	1	1.11%	0	1	16 117	0	1	0	$1 350 306	0	0	0	0
2 522	0	0	0	0	0	1.11%	0	1	21 780	1	0	0	$184 388	0	0	0	0
2 523	0	1	0	0	0	1.12%	0	1	18 295	0	0	1	$617 725	0	0	0	0
2 524	0	1	0	0	0	1.11%	0	1	18 731	0	0	0	$349 525	0	0	0	0
2 525	0	1	0	0	0	1.10%	0	1	12 632	1	0	0	$194 866	0	0	0	0
2 526	0	0	0	0	1	1.11%	0	1	16 117	0	1	0	$1 616 481	0	0	0	0
2 527	0	0	0	0	0	1.11%	0	1	20 473	0	1	0	$1 241 275	0	0	0	0
2 528	0	1	0	0	0	1.12%	0	1	14 375	0	1	0	$1 570 296	0	0	0	0
2 529	0	0	0	0	1	1.11%	0	1	16 117	0	0	1	$597 000	0	0	0	0
2 530	0	0	0	0	0	1.11%	0	1	24 829	0	0	1	$598 000	0	0	0	0
2 531	0	0	0	0	0	1.11%	0	1	16 553	0	0	0	$582 976	0	0	0	0
2 532	0	0	0	0	1	1.11%	0	1	24 394	1	0	0	$338 772	0	0	0	0
2 533	0	0	0	1	0	1.11%	0	1	15 246	0	0	0	$679 348	0	0	0	0
2 534	0	0	0	0	1	1.14%	0	1	16 553	0	0	1	$953 999	0	0	0	0
2 535	0	0	0	0	1	1.10%	0	1	13 504	1	0	0	$202 847	0	0	0	0
2 536	0	0	0	1	0	1.11%	0	1	14 810	0	0	1	$490 000	0	0	0	0
2 537	0	0	0	1	0	1.12%	0	1	17 424	0	0	1	$590 564	0	0	0	0
2 538	0	0	0	0	1	1.11%	0	1	18 295	0	0	0	$575 719	0	0	0	0
2 539	0	0	0	0	1	1.10%	0	1	14 375	0	0	1	$701 160	0	0	0	0
2 540	0	1	0	0	0	1.11%	0	1	19 166	1	0	0	$122 083	0	0	0	0
2 541	0	0	0	0	0	1.11%	0	1	21 344	1	0	0	$330 867	0	0	0	0
2 542	0	1	0	0	0	1.12%	0	1	21 344	0	1	0	$1 801 221	0	0	0	0
2 543	0	0	0	0	1	1.11%	0	1	21 780	0	0	0	$702 377	0	0	0	0
2 544	0	0	0	0	1	1.10%	0	1	13 068	1	0	0	$292 849	0	0	0	0
2 545	0	0	0	0	1	1.11%	0	1	18 295	1	0	0	$313 913	0	0	0	0
2 546	0	1	0	0	0	1.11%	0	1	19 602	0	0	0	$449 655	0	0	0	0
2 547	0	0	0	0	1	1.11%	0	1	16 117	0	0	0	$747 859	0	0	0	0
2 548	0	0	0	0	0	1.11%	0	1	19 166	0	1	0	$1 377 144	0	0	0	0
2 549	0	0	0	1	0	1.12%	0	1	86 684	0	0	0	$1 090 127	0	0	0	0
2 550	0	0	0	0	0	1.11%	0	1	14 810	0	0	1	$631 366	0	0	0	0
2 551	0	0	0	1	0	1.11%	0	1	23 522	0	0	0	$719 185	0	0	0	0
2 552	0	1	0	0	0	1.09%	0	0	6 098	1	0	0	$104 749	0	0	0	0
2 553	0	1	0	0	0	1.06%	0	1	5 227	0	1	0	$942 177	0	0	0	0
2 554	0	0	0	0	0	1.10%	0	1	5 227	1	0	0	$136 262	0	0	0	0
2 555	0	0	0	1	0	1.10%	0	1	5 227	0	0	0	$372 124	0	0	0	0
2 556	0	0	0	1	0	1.10%	0	1	4 792	0	1	0	$631 662	0	0	0	0
2 557	0	1	0	0	0	1.06%	0	1	4 792	1	0	0	$120 452	0	0	0	0
2 558	0	1	0	0	0	1.07%	0	0	4 792	0	0	1	$198 644	0	0	0	0
2 559	0	1	0	0	0	1.10%	0	0	4 792	0	0	1	$257 521	0	0	0	0
2 560	0	0	0	0	1	1.08%	0	1	4 356	1	0	0	$53 216	0	0	0	0
2 561	0	0	0	0	1	1.12%	0	1	6 970	0	0	0	$610 217	0	0	0	0
2 562	0	0	0	0	1	1.13%	0	1	4 356	1	0	0	$53 216	0	0	0	0
2 563	0	1	0	0	0	1.09%	0	1	4 792	0	1	0	$597 349	0	0	0	0
2 564	0	1	0	0	0	1.05%	0	0	3 049	0	0	1	$165 358	0	0	0	0
2 565	1	0	0	1	0	1.09%	0	1	3 485	0	1	0	$785 615	0	0	0	0
2 566	0	0	0	1	0	1.10%	0	1	3 920	0	0	1	$333 607	0	0	0	0
2 567	0	1	0	0	0	1.10%	0	0	4 356	0	0	1	$220 119	0	0	0	0
2 568	0	1	0	0	0	1.06%	0	1	3 579	0	0	0	$403 988	0	0	0	0
2 569	0	1	0	0	0	1.10%	0	1	2 614	1	0	0	$47 402	0	0	0	0
2 570	0	1	0	0	0	1.06%	0	1	3 049	0	0	0	$333 917	0	0	0	0
2 571	0	0	0	1	0	1.06%	0	1	3 049	1	0	0	$78 505	0	0	0	0
2 572	0	1	0	0	0	1.06%	0	1	3 485	0	0	1	$283 859	0	0	0	0
2 573	0	0	0	1	0	1.09%	0	1	6 534	1	0	0	$56 346	0	0	0	0
2 574	0	0	1	0	0	1.09%	0	1	6 098	1	0	0	$117 385	0	0	0	0
2 575	0	0	0	0	1	1.09%	0	1	5 227	1	0	0	$102 896	0	0	0	0
2 576	0	0	0	1	0	1.09%	0	1	6 534	0	0	0	$192 178	0	0	0	0
2 577	0	1	0	0	0	1.12%	0	0	4 792	0	0	1	$289 913	0	0	0	0
2 578	0	1	0	0	0	1.06%	0	0	3 485	0	0	1	$275 899	0	0	0	0
2 579	0	0	1	0	0	1.09%	0	1	3 485	1	0	0	$106 069	0	0	0	0
2 580	0	0	0	1	0	1.10%	0	1	3 485	1	0	0	$52 992	0	0	0	0
2 581	0	1	0	0	0	1.06%	0	1	3 485	0	0	0	$448 876	0	0	0	0
2 582	0	1	0	0	0	1.06%	0	1	3 485	1	0	0	$130 239	0	0	0	0
2 583	0	1	0	0	0	1.09%	0	1	3 485	1	0	0	$50 130	0	0	0	0
2 584	0	1	0	0	0	1.06%	0	1	3 485	0	0	0	$408 651	0	0	0	0
2 585	0	0	0	0	0	1.10%	0	1	3 485	0	0	1	$239 447	0	0	0	0
2 586	0	1	0	0	0	1.06%	0	1	3 049	0	0	0	$305 109	0	0	0	0
2 587	0	1	0	0	0	1.09%	0	1	6 098	0	0	1	$380 429	0	0	0	0
2 588	0	0	0	1	0	1.12%	0	1	6 098	1	0	0	$157 341	0	0	0	0
2 589	0	0	0	0	1	1.12%	0	1	6 098	1	0	0	$112 638	0	0	0	0
2 590	0	0	0	1	0	1.13%	0	1	5 663	1	0	0	$60 818	0	0	0	0
2 591	0	1	0	0	0	1.10%	0	1	6 270	0	0	0	$495 046	0	0	0	0
2 592	0	0	0	1	0	1.09%	0	1	5 227	1	0	0	$62 383	0	0	0	0
2 593	0	0	0	0	0	1.09%	0	1	4 356	1	0	0	$62 607	0	0	0	0
2 594	0	0	0	1	0	1.10%	0	1	6 535	0	0	0	$545 064	0	0	0	0
2 595	0	0	0	0	1	1.09%	0	1	6 098	1	0	0	$67 973	0	0	0	0
2 596	0	0	1	0	0	1.10%	0	1	13 504	0	1	0	$1 274 823	0	0	0	0
2 597	0	0	0	0	1	1.10%	0	1	12 632	0	0	0	$552 690	0	0	0	0
2 598	0	1	0	0	0	1.09%	0	0	8 276	0	0	1	$299 000	0	0	0	0
2 599	0	1	0	0	0	1.10%	0	1	7 405	0	1	0	$1 195 297	0	0	0	0
2 600	0	0	0	1	0	1.10%	0	1	6 098	1	0	0	$138 570	0	0	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
2 601	0	0	0	1	0	1.10%	0	1	6 534	0	0	1	$472 019	0	0	0	0
2 602	0	0	1	0	0	1.09%	0	1	7 841	1	0	0	$79 824	0	0	0	0
2 603	0	0	0	0	1	1.10%	0	1	10 890	0	0	0	$463 111	0	0	0	0
2 604	0	0	1	0	0	1.10%	0	1	9 148	0	0	1	$450 662	0	0	0	0
2 605	0	0	0	1	0	1.10%	0	1	7 841	0	1	0	$1 182 340	0	0	0	0
2 606	0	0	0	0	1	1.11%	0	1	16 553	0	1	0	$1 346 232	0	0	0	0
2 607	0	0	0	0	1	1.11%	0	1	24 394	0	1	0	$1 383 854	0	0	0	0
2 608	0	0	1	0	0	1.17%	0	1	22 651	1	0	0	$107 326	0	0	0	0
2 609	0	0	0	1	0	1.11%	0	1	15 246	1	0	0	$214 934	0	0	0	0
2 610	0	0	0	0	0	1.11%	0	1	16 988	1	0	0	$119 847	0	0	0	0
2 611	0	0	0	0	0	1.11%	0	1	35 284	1	0	0	$362 862	0	0	0	0
2 612	0	0	0	0	1	1.12%	0	1	20 038	1	0	0	$116 270	0	0	0	0
2 613	0	0	0	0	0	1.17%	0	1	23 087	1	0	0	$128 344	0	0	0	0
2 614	0	0	0	0	1	1.11%	0	1	80 586	1	0	0	$329 210	0	0	0	0
2 615	0	0	0	0	1	1.12%	0	1	35 284	0	1	0	$1 781 227	0	0	0	0
2 616	0	0	0	0	1	1.17%	0	1	20 473	1	0	0	$129 462	0	0	0	0
2 617	0	0	0	1	0	1.18%	0	1	30 750	0	0	0	$1 128 602	0	0	0	0
2 618	0	0	0	0	1	1.11%	0	1	19 602	1	0	0	$116 270	0	0	0	0
2 619	0	1	0	0	0	1.18%	0	1	23 958	0	1	0	$748 882	0	0	0	0
2 620	0	0	0	0	1	1.17%	0	1	19 166	0	0	1	$665 727	0	0	0	0
2 621	0	0	0	1	0	1.11%	0	1	82 328	1	0	0	$327 567	0	0	0	0
2 622	0	0	1	0	0	1.11%	0	1	21 780	1	0	0	$266 028	0	0	0	0
2 623	0	0	0	0	1	1.11%	0	1	18 731	0	1	0	$1 753 102	0	0	0	0
2 624	0	0	0	0	1	1.11%	0	1	76 666	0	0	0	$648 059	0	0	0	0
2 625	0	0	0	1	0	1.18%	0	1	23 522	1	0	0	$368 885	0	0	0	0
2 626	0	0	0	0	1	1.11%	0	1	15 682	0	0	0	$537 268	0	0	0	0
2 627	0	1	0	0	0	1.10%	0	1	13 504	0	0	0	$459 853	0	0	0	0
2 628	0	0	0	0	1	1.07%	0	1	5 663	1	0	0	$102 287	0	0	0	0
2 629	0	0	0	0	1	1.12%	0	1	4 430	0	0	0	$464 266	0	0	0	0
2 630	0	0	0	1	1	1.12%	0	1	4 356	0	0	0	$374 793	0	0	0	0
2 631	0	0	0	0	0	1.09%	0	1	4 356	0	0	0	$487 351	0	0	0	0
2 632	0	0	0	1	0	1.12%	0	1	4 356	0	0	0	$288 764	0	0	0	0
2 633	0	0	0	0	1	1.12%	0	1	4 500	0	0	0	$464 266	0	0	0	0
2 634	0	1	0	0	0	1.12%	0	1	4 580	0	0	0	$474 526	0	0	0	0
2 635	0	0	0	0	0	1.09%	0	1	5 227	0	0	1	$295 282	0	0	0	0
2 636	0	0	0	0	1	0.99%	0	1	4 356	1	0	0	$118 383	0	0	0	0
2 637	0	0	0	1	0	1.09%	0	1	4 792	0	1	0	$686 250	0	0	0	0
2 638	0	1	0	0	0	1.09%	0	1	4 730	0	0	0	$461 701	0	0	0	0
2 639	0	0	0	0	1	1.12%	0	1	4 356	1	0	0	$146 048	0	0	0	0
2 640	0	0	0	0	1	1.08%	0	1	4 500	0	0	1	$304 707	0	0	0	0
2 641	0	0	0	0	0	1.09%	0	1	4 356	0	0	1	$312 999	0	0	0	0
2 642	0	0	0	0	1	1.07%	0	1	4 792	0	1	0	$813 538	0	0	0	0
2 643	0	0	0	0	1	1.12%	0	1	5 663	1	0	0	$103 369	0	0	0	0
2 644	0	1	0	0	0	1.12%	0	0	6 098	0	0	1	$365 076	0	0	0	0
2 645	0	0	0	1	0	1.12%	0	1	6 970	0	0	0	$464 266	0	0	0	0
2 646	0	0	0	0	0	1.10%	0	1	6 098	0	0	1	$368 419	0	0	0	0
2 647	0	1	0	0	0	1.09%	0	1	4 356	1	0	0	$103 505	0	0	0	0
2 648	0	1	0	0	0	1.12%	0	1	4 356	0	0	0	$325 813	0	0	0	0
2 649	0	0	0	1	0	1.09%	0	1	4 356	0	0	0	$293 617	0	0	0	0
2 650	0	1	0	0	0	1.09%	0	0	4 356	0	0	1	$331 300	0	0	0	0
2 651	0	0	0	1	1	1.09%	0	1	4 792	0	0	1	$296 356	0	0	0	0
2 652	0	0	1	0	0	1.09%	0	1	4 356	0	0	0	$259 594	0	0	0	0
2 653	0	1	0	0	0	1.12%	0	1	6 534	0	0	0	$326 902	0	0	0	0
2 654	0	0	0	0	0	1.12%	0	1	4 356	1	0	0	$93 870	0	0	0	0
2 655	0	0	0	0	0	1.12%	0	1	4 356	0	0	0	$250 323	0	0	0	0
2 656	0	0	0	0	0	1.12%	0	1	4 356	0	1	0	$678 451	0	0	0	0
2 657	0	0	0	0	0	1.12%	0	1	4 356	0	0	0	$397 246	0	0	0	0
2 658	0	0	1	0	0	1.09%	0	1	4 356	0	0	1	$289 126	0	0	0	0
2 659	0	0	0	1	0	1.09%	0	1	4 356	0	0	1	$321 901	0	0	0	0
2 660	0	1	0	0	0	1.12%	0	1	4 356	0	1	0	$909 363	0	0	0	0
2 661	0	0	0	0	0	1.12%	0	1	4 356	1	0	0	$97 223	0	0	0	0
2 662	0	0	0	0	1	1.13%	0	1	6 098	1	0	0	$61 712	0	0	0	0
2 663	0	0	1	0	0	1.12%	0	1	9 583	0	0	1	$330 716	0	0	0	0
2 664	0	1	0	0	0	1.10%	0	1	10 019	0	1	0	$633 221	0	0	0	0
2 665	1	0	0	0	0	1.12%	0	1	4 356	0	0	1	$410 278	0	0	0	0
2 666	0	0	0	0	0	1.12%	0	1	4 792	0	1	0	$804 313	0	0	0	0
2 667	0	0	0	0	0	1.12%	0	1	4 792	0	1	0	$658 176	0	0	0	0
2 668	0	1	0	0	0	1.09%	0	1	4 690	0	0	0	$486 068	0	0	0	0
2 669	0	0	0	0	0	1.12%	0	1	4 356	1	0	0	$97 223	0	0	0	0
2 670	0	1	0	0	0	1.09%	0	0	6 098	0	0	1	$280 145	0	0	0	0
2 671	0	0	1	0	0	1.09%	0	1	5 227	0	1	0	$779 829	0	0	0	0
2 672	0	0	0	1	1	1.09%	0	1	4 356	0	1	0	$771 603	0	0	0	0
2 673	0	0	1	0	0	1.12%	0	1	4 356	0	0	1	$316 757	0	0	0	0
2 674	0	0	0	0	0	1.12%	0	1	8 276	1	0	0	$118 548	0	0	0	0
2 675	0	0	0	0	0	1.10%	0	1	5 580	0	0	1	$344 675	0	0	0	0
2 676	0	1	0	0	0	1.10%	0	1	6 970	0	1	0	$1 108 444	0	0	0	0
2 677	0	0	0	0	1	1.12%	0	1	6 534	0	0	0	$545 064	0	0	0	0
2 678	0	0	0	0	0	1.09%	0	1	6 534	1	0	0	$92 753	0	0	0	0
2 679	0	0	0	0	0	1.12%	0	1	8 276	0	1	0	$1 136 155	0	0	0	0
2 680	0	0	0	0	0	1.09%	0	1	6 970	1	0	0	$142 990	0	0	0	0
2 681	0	0	0	0	0	1.09%	0	1	8 712	1	0	0	$91 076	0	0	0	0
2 682	0	0	0	1	0	1.12%	0	1	6 098	1	0	0	$122 604	0	0	0	0
2 683	0	0	0	0	0	1.09%	0	1	5 663	1	0	0	$165 622	0	0	0	0
2 684	0	0	0	1	0	1.10%	0	1	5 663	0	0	0	$277 210	0	0	0	0
2 685	0	1	0	0	0	1.10%	0	0	6 260	0	0	1	$404 430	0	0	0	0
2 686	0	0	0	0	1	1.10%	0	1	6 534	0	1	0	$1 145 392	0	0	0	0
2 687	0	0	0	0	1	1.17%	0	1	43 996	0	0	1	$585 000	0	0	0	0
2 688	0	1	0	0	0	1.10%	0	0	7 405	0	0	1	$432 130	0	0	0	0
2 689	0	0	0	1	0	1.09%	0	1	6 098	1	0	0	$101 693	0	0	0	0
2 690	0	0	0	1	0	1.09%	0	1	7 405	1	0	0	$98 340	0	0	0	0
2 691	0	0	0	0	1	1.10%	0	1	6 970	0	0	0	$470 938	0	0	0	0
2 692	0	0	0	0	0	1.10%	0	1	9 583	0	0	0	$323 566	0	0	0	0
2 693	0	0	0	0	1	1.10%	0	1	13 504	1	0	0	$252 727	0	0	0	0
2 694	0	0	0	0	1	1.10%	0	1	8 712	1	0	0	$79 153	0	0	0	0
2 695	0	0	0	1	0	1.10%	0	1	10 019	1	0	0	$84 072	0	0	0	0
2 696	0	1	0	0	0	1.12%	0	0	6 970	0	0	1	$337 000	0	0	0	0
2 697	0	0	0	0	0	1.10%	0	1	13 939	1	0	0	$205 899	0	0	0	0
2 698	0	0	0	1	0	1.11%	0	1	34 412	1	0	0	$174 330	0	0	0	0
2 699	0	0	0	1	0	1.11%	0	1	12 632	0	0	1	$587 254	0	0	0	0
2 700	0	0	0	0	1	1.11%	0	1	36 155	0	1	0	$1 940 600	0	0	0	0
2 701	0	0	0	1	0	1.11%	0	1	88 427	1	0	0	$217 354	0	0	0	0
2 702	0	1	0	0	0	1.09%	0	1	4 500	0	0	0	$468 113	0	0	0	0
2 703	0	1	0	0	0	1.09%	0	1	4 500	0	0	0	$468 113	0	0	0	0
2 704	0	0	0	0	1	1.09%	0	1	4 356	1	0	0	$103 990	0	0	0	0
2 705	0	1	0	0	0	1.09%	0	1	5 227	0	0	1	$261 067	0	0	0	0
2 706	0	1	0	0	0	1.12%	0	0	4 356	0	0	1	$333 607	0	0	0	0
2 707	0	0	0	0	1	1.10%	0	1	6 970	0	0	0	$262 376	0	0	0	0
2 708	0	0	0	0	0	1.12%	0	1	6 098	1	0	0	$129 689	0	0	0	0
2 709	0	0	0	0	0	1.10%	0	1	7 405	0	0	0	$266 548	0	0	0	0
2 710	0	0	0	0	1	1.12%	0	1	4 356	1	0	0	$112 840	0	0	0	0
2 711	0	1	0	0	0	1.09%	0	1	4 356	0	0	1	$308 031	0	0	0	0
2 712	0	0	0	0	1	1.09%	0	1	4 792	0	0	0	$659 459	0	0	0	0
2 713	0	0	0	1	0	1.09%	0	1	4 792	0	0	1	$295 282	0	0	0	0
2 714	0	1	0	0	0	1.09%	0	1	5 227	1	0	0	$126 035	0	0	0	0
2 715	0	0	0	1	0	1.09%	0	1	5 227	1	0	0	$110 507	0	0	0	0
2 716	0	0	0	0	0	1.09%	0	1	6 534	1	0	0	$111 116	0	0	0	0
2 717	0	0	0	0	1	1.09%	0	1	7 405	1	0	0	$110 811	0	0	0	0
2 718	0	0	0	0	1	1.12%	0	1	6 098	1	0	0	$127 029	0	0	0	0
2 719	0	0	1	0	0	1.10%	0	1	7 405	1	0	0	$128 012	0	0	0	0
2 720	0	0	1	0	0	1.10%	0	1	6 970	0	1	0	$1 108 444	0	0	0	0
2 721	0	0	0	1	0	1.10%	0	1	6 970	0	0	0	$420 275	0	0	0	0
2 722	0	0	0	1	0	1.12%	0	1	6 098	1	0	0	$121 374	0	0	0	0
2 723	0	0	0	1	0	1.09%	0	1	4 356	0	0	1	$268 438	0	0	0	0
2 724	0	0	1	0	0	1.12%	0	1	5 625	0	0	1	$351 165	0	0	0	0
2 725	0	0	0	0	1	1.10%	0	1	6 098	0	0	1	$404 430	0	0	0	0
2 726	0	0	0	1	0	1.09%	0	1	4 792	0	0	0	$385 732	0	0	0	0
2 727	0	0	1	0	0	1.09%	0	1	4 356	1	0	0	$118 727	0	0	0	0
2 728	0	0	0	0	1	1.12%	0	1	5 663	1	0	0	$126 035	0	0	0	0
2 729	0	1	0	0	0	1.12%	0	0	6 098	0	0	1	$251 026	0	0	0	0
2 730	0	0	0	0	1	1.09%	0	1	6 098	1	0	0	$126 337	0	0	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
2 731	0	1	0	0	0	1.12%	0	1	4 792	0	1	0	$709 645	0	0	0	0
2 732	0	0	0	0	0	1.09%	0	1	6 970	1	0	0	$124 535	0	0	0	0
2 733	0	1	0	0	0	1.10%	0	1	5 663	0	1	0	$717 443	0	0	0	0
2 734	0	0	0	0	0	1.10%	0	1	7 841	0	0	1	$348 970	0	0	0	0
2 735	0	0	1	0	0	1.10%	0	1	7 841	0	1	0	$1 101 548	0	0	0	0
2 736	0	0	0	0	0	1.10%	0	1	8 276	1	0	0	$134 018	0	0	0	0
2 737	0	1	0	0	0	1.12%	0	1	7 841	1	0	0	$149 641	0	0	0	0
2 738	0	0	0	0	1	1.10%	0	1	8 276	1	0	0	$130 403	0	0	0	0
2 739	0	0	0	1	0	1.12%	0	1	9 148	0	0	0	$409 717	0	0	0	0
2 740	0	0	1	0	0	1.10%	0	1	6 970	0	0	0	$498 893	0	0	0	0
2 741	0	0	0	1	0	1.10%	0	1	6 970	1	0	0	$129 909	0	0	0	0
2 742	0	0	0	0	0	1.12%	0	1	6 970	0	0	0	$413 366	0	0	0	0
2 743	0	1	0	0	0	1.10%	0	1	6 239	0	0	0	$500 176	0	0	0	0
2 744	0	0	0	0	0	1.12%	0	1	6 098	0	0	1	$398 889	0	0	0	0
2 745	0	1	0	0	0	1.10%	0	1	6 534	0	1	0	$1 200 814	0	0	0	0
2 746	0	0	0	0	1	1.10%	0	1	6 098	1	0	0	$141 254	0	0	0	0
2 747	0	0	0	0	0	1.11%	0	1	15 682	1	0	0	$149 189	0	0	0	0
2 748	0	1	0	0	0	1.10%	0	1	8 276	1	0	0	$161 612	0	0	0	0
2 749	0	0	0	1	0	1.12%	0	1	8 712	1	0	0	$141 946	0	0	0	0
2 750	0	0	0	0	1	1.10%	0	1	7 841	1	0	0	$146 661	0	0	0	0
2 751	0	0	0	0	1	1.12%	0	1	6 970	0	1	0	$850 014	0	0	0	0
2 752	0	1	0	0	0	1.10%	0	0	6 098	0	0	1	$382 269	0	0	0	0
2 753	0	1	0	0	0	1.10%	0	1	6 098	1	0	0	$214 555	0	0	0	0
2 754	0	0	0	1	0	1.10%	0	1	6 098	1	0	0	$139 075	0	0	0	0
2 755	0	0	0	0	1	1.12%	0	1	7 405	1	0	0	$152 666	0	0	0	0
2 756	0	0	1	0	0	1.10%	0	1	7 841	0	1	0	$1 273 108	0	0	0	0
2 757	0	0	0	1	0	1.10%	0	1	6 534	0	1	0	$720 562	0	0	0	0
2 758	0	1	0	0	0	1.10%	0	1	6 534	0	0	0	$356 942	0	0	0	0
2 759	0	0	0	0	0	1.10%	0	1	6 970	0	0	1	$440 238	0	0	0	0
2 760	0	0	0	1	0	1.10%	0	1	43 560	0	0	1	$720 948	0	0	0	0
2 761	0	0	0	0	1	1.12%	0	1	7 841	0	0	0	$452 215	0	0	0	0
2 762	0	0	0	0	1	1.10%	0	1	6 970	1	0	0	$200 922	0	0	0	0
2 763	0	0	0	0	0	1.10%	0	1	43 560	0	1	0	$1 431 766	0	0	0	0
2 764	0	1	0	0	0	1.12%	0	1	6 534	0	1	0	$954 440	0	0	0	0
2 765	0	1	0	0	0	1.12%	0	0	4 356	1	0	0	$113 395	0	0	0	0
2 766	0	0	0	0	0	1.09%	0	1	4 792	0	0	1	$304 707	0	0	0	0
2 767	0	0	0	0	1	1.12%	0	1	5 000	0	0	0	$460 418	0	0	0	0
2 768	0	0	0	0	1	1.12%	0	1	4 792	0	1	0	$655 057	0	0	0	0
2 769	0	1	0	0	0	1.09%	0	1	4 356	0	1	0	$771 603	0	0	0	0
2 770	0	0	0	0	0	1.12%	0	1	4 356	1	0	0	$126 363	0	0	0	0
2 771	0	0	0	1	0	1.09%	0	1	4 356	1	0	0	$111 420	0	0	0	0
2 772	0	0	0	0	1	1.09%	0	1	5 227	1	0	0	$108 680	0	0	0	0
2 773	0	0	0	0	1	1.04%	0	1	6 098	1	0	0	$171 644	0	0	0	0
2 774	0	1	0	0	0	1.12%	0	1	6 098	0	1	0	$918 738	0	0	0	0
2 775	0	0	0	0	0	1.12%	0	1	4 792	0	1	0	$805 151	0	0	0	0
2 776	0	0	0	1	0	1.12%	0	1	4 356	0	1	0	$631 662	0	0	0	0
2 777	0	1	0	0	0	1.12%	0	1	4 356	0	0	1	$351 165	0	0	0	0
2 778	0	1	0	0	0	1.09%	0	1	4 356	1	0	0	$106 549	0	0	0	0
2 779	0	1	0	0	0	1.12%	0	1	4 792	0	0	0	$385 732	0	0	0	0
2 780	0	1	0	0	0	1.12%	0	1	4 792	1	0	0	$119 713	0	0	0	0
2 781	0	0	0	1	1	1.09%	0	1	4 500	0	1	0	$738 055	0	0	0	0
2 782	0	0	0	0	0	1.12%	0	1	5 000	0	0	0	$500 176	0	0	0	0
2 783	0	1	0	0	0	1.12%	0	0	4 792	0	0	1	$310 801	0	0	0	0
2 784	0	0	0	0	0	1.12%	0	1	4 792	1	0	0	$113 156	0	0	0	0
2 785	0	0	1	0	0	1.09%	0	1	4 356	1	0	0	$120 710	0	0	0	0
2 786	0	1	0	0	0	1.09%	0	0	4 792	1	0	0	$107 767	0	0	0	0
2 787	0	0	0	0	1	1.12%	0	1	4 792	0	0	1	$295 819	0	0	0	0
2 788	0	1	0	0	0	1.12%	0	0	4 356	0	0	1	$309 264	0	0	0	0
2 789	0	1	0	0	0	1.12%	0	0	2 614	0	0	1	$235 965	0	0	0	0
2 790	0	1	0	0	0	1.12%	0	0	2 614	0	0	1	$242 000	0	0	0	0
2 791	0	0	0	0	0	1.12%	0	1	2 614	0	0	1	$210 862	0	0	0	0
2 792	0	1	0	0	0	1.09%	0	0	2 178	0	0	1	$298 613	0	0	0	0
2 793	0	0	1	0	0	1.08%	0	1	2 614	1	0	0	$131 745	0	0	0	0
2 794	0	0	0	1	0	1.09%	0	1	2 925	0	0	0	$418 096	0	0	0	0
2 795	0	1	0	0	0	1.09%	0	1	6 970	0	0	1	$359 707	0	0	0	0
2 796	0	1	0	0	0	1.12%	0	1	6 970	0	1	0	$1 006 862	0	0	0	0
2 797	0	1	0	0	0	1.12%	0	1	6 534	0	0	0	$474 526	0	0	0	0
2 798	0	0	0	0	1	1.12%	0	1	6 534	0	0	0	$395 153	0	0	0	0
2 799	0	0	1	0	0	1.09%	0	1	5 555	0	0	0	$505 306	0	0	0	0
2 800	0	0	0	0	0	1.09%	0	1	5 227	1	0	0	$115 987	0	0	0	0
2 801	0	0	0	0	0	1.12%	0	1	5 319	0	0	0	$468 113	0	0	0	0
2 802	0	0	0	1	0	1.09%	0	1	4 792	1	0	0	$115 682	0	0	0	0
2 803	0	0	0	1	1	1.12%	0	1	5 227	0	0	1	$415 546	0	0	0	0
2 804	0	0	0	0	0	1.12%	0	1	5 227	0	0	1	$526 748	0	0	0	0
2 805	0	0	0	0	1	1.09%	0	1	4 792	1	0	0	$113 789	0	0	0	0
2 806	0	0	1	0	0	1.12%	0	1	4 792	1	0	0	$112 840	0	0	0	0
2 807	0	1	0	0	0	1.12%	0	0	4 792	0	0	1	$292 061	0	0	0	0
2 808	0	0	0	0	0	1.09%	0	1	5 000	0	0	1	$409 693	0	0	0	0
2 809	0	1	0	0	0	1.12%	0	1	4 792	0	0	1	$284 544	0	0	0	0
2 810	0	0	0	0	0	1.12%	0	1	4 792	0	0	0	$254 959	0	0	0	0
2 811	0	0	1	0	0	1.12%	0	1	4 792	1	0	0	$115 685	0	0	0	0
2 812	0	0	0	0	0	1.09%	0	1	4 792	1	0	0	$119 632	0	0	0	0
2 813	0	1	0	0	0	1.09%	0	0	4 356	1	0	0	$109 289	0	0	0	0
2 814	0	0	1	0	0	1.12%	0	1	4 356	1	0	0	$107 767	0	0	0	0
2 815	0	0	0	1	0	1.09%	0	1	6 534	1	0	0	$113 472	0	0	0	0
2 816	0	0	1	0	0	1.12%	0	1	6 098	1	0	0	$144 543	0	0	0	0
2 817	0	1	0	0	0	1.12%	0	0	4 792	0	0	1	$341 272	0	0	0	0
2 818	0	0	0	0	0	0.59%	0	1	4 792	1	0	0	$107 734	0	0	0	0
2 819	0	0	1	0	0	1.09%	0	1	4 356	1	0	0	$172 397	0	0	0	0
2 820	0	0	0	0	0	1.10%	0	1	7 841	0	0	1	$271 108	0	0	0	0
2 821	0	0	0	0	1	1.12%	0	1	7 405	1	0	0	$145 651	0	0	0	0
2 822	0	1	0	0	0	1.09%	0	0	6 970	0	0	1	$316 293	0	0	0	0
2 823	0	0	0	0	1	1.12%	0	1	5 227	0	0	0	$370 489	0	0	0	0
2 824	0	1	0	0	0	1.09%	0	1	5 663	0	0	0	$408 760	0	0	0	0
2 825	0	0	0	1	0	1.09%	0	1	6 534	1	0	0	$137 601	0	0	0	0
2 826	0	1	0	0	0	1.10%	0	1	6 534	0	0	0	$411 063	0	0	0	0
2 827	0	0	0	1	0	1.09%	0	1	4 792	0	0	1	$427 251	0	0	0	0
2 828	0	0	1	0	0	1.09%	0	1	4 792	1	0	0	$115 073	0	0	0	0
2 829	0	0	0	1	0	1.12%	0	1	6 970	1	0	0	$127 380	0	0	0	0
2 830	0	0	0	0	0	1.12%	0	1	4 792	0	0	0	$356 323	0	0	0	0
2 831	0	1	0	0	0	1.09%	0	1	6 534	1	0	0	$136 007	0	0	0	0
2 832	0	0	0	0	0	1.10%	0	1	8 276	0	0	1	$407 754	0	0	0	0
2 833	0	0	1	0	0	1.09%	0	1	5 227	1	0	0	$24 275	0	0	0	0
2 834	0	0	0	1	0	1.09%	0	1	6 534	1	0	0	$127 555	0	0	0	0
2 835	0	0	0	0	1	1.10%	0	1	5 663	0	0	0	$375 938	0	0	0	0
2 836	0	0	0	1	0	1.12%	0	1	7 080	0	0	1	$529 674	0	0	0	0
2 837	0	1	0	0	0	1.12%	0	1	6 098	0	1	0	$1 210 051	0	0	0	0
2 838	0	0	0	1	0	1.10%	0	1	5 663	1	0	0	$144 753	0	0	0	0
2 839	0	0	0	0	1	1.02%	0	1	6 534	1	0	0	$143 081	0	0	0	0
2 840	0	0	0	0	1	1.10%	0	1	6 534	1	0	0	$207 027	0	0	0	0
2 841	0	0	0	0	1	1.10%	0	1	5 663	1	0	0	$145 318	0	0	0	0
2 842	0	1	0	0	0	1.10%	0	1	6 970	1	0	0	$166 268	0	0	0	0
2 843	0	0	0	0	1	1.12%	0	1	6 970	0	0	1	$430 763	0	0	0	0
2 844	0	0	0	0	1	1.10%	0	1	7 841	1	0	0	$155 258	0	0	0	0
2 845	0	0	0	0	1	1.17%	0	1	24 829	1	0	0	$174 598	0	0	0	0
2 846	0	0	0	0	1	1.16%	0	1	16 117	1	0	0	$190 571	0	0	0	0
2 847	0	0	1	0	0	1.16%	0	1	13 068	0	0	0	$718 201	0	0	0	0
2 848	0	0	0	0	0	1.10%	0	1	6 098	0	0	0	$435 870	0	0	0	0
2 849	0	0	0	0	1	1.10%	0	1	7 405	0	0	0	$489 361	0	0	0	0
2 850	0	0	0	0	1	1.12%	0	1	5 663	1	0	0	$126 642	0	0	0	0
2 851	0	0	0	0	1	1.10%	0	1	5 663	1	0	0	$158 302	0	0	0	0
2 852	0	1	0	0	0	1.17%	0	1	20 473	0	1	0	$1 333 532	0	0	0	0
2 853	0	0	0	0	1	1.17%	0	1	27 878	0	1	0	$1 570 296	0	0	0	0
2 854	0	0	0	0	1	1.10%	0	1	6 970	1	0	0	$179 612	0	0	0	0
2 855	0	0	0	0	1	1.10%	0	1	6 534	1	0	0	$179 578	0	0	0	0
2 856	0	0	0	0	1	1.11%	0	1	16 117	0	1	0	$1 249 662	0	0	0	0
2 857	0	0	0	0	0	1.16%	0	1	13 068	1	0	0	$204 339	0	0	0	0
2 858	0	1	0	0	0	1.17%	0	1	99 752	1	0	0	$240 216	0	0	0	0
2 859	0	0	0	0	1	1.16%	0	1	14 375	1	0	0	$218 378	0	0	0	0
2 860	0	1	0	0	0	1.16%	0	1	13 068	1	0	0	$344 794	0	0	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
2 861	0	0	0	0	1	1.16%	0	1	13 068	1	0	0	$216 752	0	0	0	0
2 862	0	0	0	0	1	1.18%	0	1	44 431	0	0	1	$912 690	0	0	0	0
2 863	0	0	0	0	0	1.09%	0	1	4 356	0	0	1	$331 266	0	0	0	0
2 864	0	0	0	0	0	1.09%	0	1	4 803	0	0	1	$339 306	0	0	0	0
2 865	0	0	0	0	1	1.09%	0	1	4 356	0	0	1	$298 490	0	0	0	0
2 866	0	0	1	0	0	1.12%	0	1	5 160	0	0	0	$407 836	0	0	0	0
2 867	0	0	0	0	0	1.12%	0	1	4 356	0	1	0	$791 732	0	0	0	0
2 868	0	1	0	0	0	1.09%	0	1	4 356	0	1	0	$591 111	0	0	0	0
2 869	0	0	0	0	0	1.12%	0	1	4 638	0	0	1	$256 000	0	0	0	0
2 870	0	1	0	0	0	1.09%	0	1	6 534	1	0	0	$164 116	0	0	0	0
2 871	0	0	0	0	1	1.12%	0	1	6 534	0	1	0	$873 823	0	0	0	0
2 872	0	1	0	0	0	1.09%	0	1	5 663	1	0	0	$110 125	0	0	0	0
2 873	0	1	0	0	0	1.09%	0	1	5 227	0	0	1	$295 282	0	0	0	0
2 874	0	1	0	0	0	1.09%	0	0	4 356	1	0	0	$118 236	0	0	0	0
2 875	0	1	0	0	0	1.09%	0	0	4 792	0	0	1	$255 000	0	0	0	0
2 876	0	0	0	1	0	1.11%	0	1	4 792	0	0	1	$271 466	0	0	0	0
2 877	0	0	1	0	0	1.09%	0	1	5 227	1	0	0	$114 180	0	0	0	0
2 878	0	0	0	1	0	1.12%	0	1	6 098	1	0	0	$184 442	0	0	0	0
2 879	0	0	0	1	0	1.09%	0	1	5 227	1	0	0	$111 471	0	0	0	0
2 880	0	0	0	0	0	1.12%	0	1	6 990	0	0	1	$362 871	0	0	0	0
2 881	0	1	0	0	0	1.12%	0	0	6 098	0	0	1	$291 191	0	0	0	0
2 882	0	0	0	0	1	1.09%	0	1	6 098	0	0	0	$379 974	0	0	0	0
2 883	0	1	0	0	0	1.09%	0	1	6 098	1	0	0	$114 180	0	0	0	0
2 884	0	0	0	0	1	1.09%	0	1	6 098	1	0	0	$112 933	0	0	0	0
2 885	0	0	0	0	0	1.09%	0	1	6 098	1	0	0	$162 610	0	0	0	0
2 886	0	1	0	0	0	1.09%	0	0	5 227	0	0	1	$225 924	0	0	0	0
2 887	0	1	0	0	0	1.12%	0	0	5 663	0	0	1	$334 778	0	0	0	0
2 888	0	1	0	0	0	1.12%	0	1	5 227	0	1	0	$997 600	0	0	0	0
2 889	0	1	0	0	0	1.09%	0	1	5 663	1	0	0	$129 024	0	0	0	0
2 890	0	0	0	0	0	1.12%	0	1	6 098	0	0	0	$420 275	0	0	0	0
2 891	0	0	0	0	0	1.12%	0	1	7 405	0	0	1	$378 945	0	0	0	0
2 892	0	0	0	1	0	1.09%	0	1	6 534	1	0	0	$127 907	0	0	0	0
2 893	0	1	0	0	0	1.10%	0	1	6 534	0	1	0	$759 554	0	0	0	0
2 894	0	0	0	0	1	1.09%	0	1	5 663	1	0	0	$125 099	0	0	0	0
2 895	0	0	0	0	0	1.09%	0	1	5 227	1	0	0	$129 356	0	0	0	0
2 896	0	1	0	0	0	1.12%	0	0	5 663	1	0	0	$162 610	0	0	0	0
2 897	0	1	0	0	0	1.12%	0	1	6 534	0	0	0	$399 549	0	0	0	0
2 898	0	0	0	1	0	1.18%	0	1	32 670	1	0	0	$206 172	0	0	0	0
2 899	0	0	0	0	0	1.09%	0	1	7 841	1	0	0	$129 978	0	0	0	0
2 900	0	0	0	1	0	1.10%	0	1	5 663	0	0	0	$408 628	0	0	0	0
2 901	0	0	0	0	0	1.09%	0	1	6 098	1	0	0	$130 715	0	0	0	0
2 902	0	1	0	0	0	1.12%	0	0	5 663	0	0	1	$345 000	0	0	0	0
2 903	0	0	0	1	0	1.10%	0	1	10 572	0	0	0	$638 686	0	0	0	0
2 904	0	1	0	0	0	1.10%	0	1	8 276	1	0	0	$146 001	0	0	0	0
2 905	0	0	0	0	0	1.09%	0	1	5 663	1	0	0	$133 523	0	0	0	0
2 906	0	0	0	0	0	1.12%	0	1	6 534	0	0	0	$469 786	0	0	0	0
2 907	0	0	0	0	0	1.09%	0	1	7 405	1	0	0	$133 211	0	0	0	0
2 908	0	0	0	0	0	1.12%	0	1	6 098	0	1	0	$779 829	0	0	0	0
2 909	0	0	0	1	0	1.09%	0	1	7 405	1	0	0	$143 558	0	0	0	0
2 910	0	0	0	1	0	1.10%	0	1	8 276	0	0	0	$370 849	0	0	0	0
2 911	0	1	0	0	0	1.07%	0	1	3 485	0	0	0	$345 431	0	0	0	0
2 912	0	1	0	0	0	1.12%	0	1	6 098	0	1	0	$629 024	0	0	0	0
2 913	0	0	1	0	0	1.09%	0	1	5 663	0	0	0	$272 419	0	0	0	0
2 914	0	0	0	0	0	1.12%	0	1	4 792	0	0	0	$358 673	0	0	0	0
2 915	0	0	1	0	0	1.09%	0	1	3 485	0	1	0	$625 423	0	0	0	0
2 916	0	1	0	0	0	1.12%	0	0	5 689	0	0	1	$248 500	0	0	0	0
2 917	0	0	0	1	0	1.09%	0	1	5 227	0	0	1	$360 109	0	0	0	0
2 918	0	1	0	0	0	1.12%	0	1	5 227	0	0	0	$326 902	0	0	0	0
2 919	0	1	0	0	0	1.09%	0	0	4 356	1	0	0	$113 062	0	0	0	0
2 920	0	1	0	0	0	1.47%	0	0	8 276	0	0	1	$255 545	0	0	0	0
2 921	0	0	1	0	0	1.12%	0	1	6 970	0	1	0	$662 855	0	0	0	0
2 922	0	1	0	0	0	1.09%	0	1	3 920	0	0	0	$94 418	0	0	0	0
2 923	0	1	0	0	0	1.12%	0	0	3 485	0	0	1	$230 944	0	0	0	0
2 924	0	1	0	0	0	1.12%	0	1	3 920	1	0	0	$149 812	0	0	0	0
2 925	0	0	0	1	0	1.09%	0	1	5 663	0	0	0	$426 032	0	0	0	0
2 926	0	0	0	1	0	1.11%	0	1	6 098	0	0	1	$336 375	0	0	0	0
2 927	0	1	0	0	0	1.09%	0	0	5 663	0	0	1	$351 165	0	0	0	0
2 928	0	0	0	0	1	1.09%	0	1	4 792	0	0	0	$233 171	0	0	0	0
2 929	0	1	0	0	0	1.12%	0	0	7 405	0	0	1	$337 948	0	0	0	0
2 930	0	0	0	1	0	1.09%	0	1	5 663	1	0	0	$165 622	0	0	0	0
2 931	0	0	0	0	0	1.12%	0	1	5 663	0	0	1	$362 871	0	0	0	0
2 932	0	0	0	0	0	1.09%	0	1	6 970	0	0	1	$372 235	0	0	0	0
2 933	0	0	0	0	1	1.12%	0	1	4 792	0	0	1	$316 049	0	0	0	0
2 934	0	1	0	0	0	1.12%	0	0	5 663	0	0	1	$311 273	0	0	0	0
2 935	0	0	0	0	0	1.10%	0	1	5 227	0	1	0	$1 080 733	0	0	0	0
2 936	0	0	0	0	1	1.12%	0	1	6 098	0	1	0	$1 059 361	0	0	0	0
2 937	0	0	0	0	0	1.07%	0	1	3 485	0	1	0	$531 735	0	0	0	0
2 938	0	0	0	0	1	1.09%	0	1	4 968	0	0	0	$519 413	0	0	0	0
2 939	0	0	0	0	0	1.09%	0	1	4 356	1	0	0	$139 665	0	0	0	0
2 940	0	0	0	0	0	1.09%	0	1	4 356	0	1	0	$921 856	0	0	0	0
2 941	0	1	0	0	0	1.12%	0	0	5 227	0	0	1	$339 306	0	0	0	0
2 942	0	0	0	0	0	1.10%	0	1	5 663	0	1	0	$1 016 074	0	0	0	0
2 943	0	1	0	0	0	1.12%	0	0	6 098	0	0	1	$415 510	0	0	0	0
2 944	0	1	0	0	0	1.12%	0	1	5 663	0	0	1	$486 364	0	0	0	0
2 945	0	0	0	0	0	1.10%	0	1	7 334	0	1	0	$947 730	0	0	0	0
2 946	0	0	1	0	0	1.10%	0	1	8 489	0	0	0	$589 951	0	0	0	0
2 947	0	1	0	0	0	1.10%	0	0	5 663	0	0	1	$421 398	0	0	0	0
2 948	0	1	0	0	0	1.09%	0	1	4 650	0	0	1	$359 707	0	0	0	0
2 949	0	1	0	0	0	1.12%	0	1	4 356	1	0	0	$158 287	0	0	0	0
2 950	0	1	0	0	0	1.09%	0	1	4 844	0	0	0	$552 117	0	0	0	0
2 951	0	0	0	0	1	1.17%	0	1	21 780	0	0	0	$582 976	0	0	0	0
2 952	0	0	0	0	0	1.10%	0	1	8 276	0	1	0	$1 256 237	0	0	0	0
2 953	0	0	0	0	1	1.18%	0	1	18 295	0	1	0	$1 266 436	0	0	0	0
2 954	0	1	0	0	0	1.08%	0	1	4 425	0	0	0	$375 773	0	0	0	0
2 955	0	1	0	0	0	1.07%	0	1	2 178	0	0	0	$346 276	0	0	0	0
2 956	0	1	0	0	0	1.12%	0	1	2 178	0	0	0	$282 102	0	0	0	0
2 957	0	0	0	0	0	1.07%	0	1	2 338	0	0	0	$359 101	0	0	0	0
2 958	0	0	0	0	0	1.09%	0	1	3 920	0	0	1	$283 655	0	0	0	0
2 959	0	1	0	0	0	1.12%	0	0	3 485	1	0	0	$143 037	0	0	0	0
2 960	0	1	0	0	0	1.09%	0	1	3 485	1	0	0	$148 307	0	0	0	0
2 961	0	0	1	0	0	1.12%	0	1	3 597	0	0	1	$190 000	0	0	0	0
2 962	0	0	0	0	1	1.12%	0	1	3 920	0	1	0	$878 426	0	0	0	0
2 963	0	1	0	0	0	1.09%	0	1	3 485	0	0	0	$211 445	0	0	0	0
2 964	0	1	0	0	0	1.13%	0	0	6 970	1	0	0	$142 284	0	0	0	0
2 965	0	0	0	0	0	1.12%	0	1	3 049	0	0	1	$147 101	0	0	0	0
2 966	0	1	0	0	0	1.12%	0	1	3 049	0	0	0	$272 419	0	0	0	0
2 967	0	1	0	0	0	1.12%	0	1	2 614	0	0	1	$197 570	0	0	0	0
2 968	0	0	0	0	0	1.08%	0	1	3 485	0	0	1	$205 000	0	0	0	0
2 969	0	1	0	0	0	1.09%	0	1	3 485	0	1	0	$559 917	0	0	0	0
2 970	0	0	0	0	0	1.09%	0	1	3 920	0	0	1	$273 807	0	0	0	0
2 971	0	1	0	0	0	1.08%	0	0	3 485	1	0	0	$104 416	0	0	0	0
2 972	0	1	0	0	0	1.12%	0	1	3 485	0	1	0	$734 701	0	0	0	0
2 973	0	0	0	1	0	1.09%	0	1	3 485	0	0	1	$254 846	0	0	0	0
2 974	0	1	0	0	0	1.12%	0	1	3 485	0	1	0	$890 613	0	0	0	0
2 975	0	0	0	1	0	1.12%	0	1	3 360	0	0	1	$190 800	0	0	0	0
2 976	0	1	0	0	0	1.12%	0	0	3 049	0	0	1	$222 405	0	0	0	0
2 977	0	0	0	0	1	1.12%	0	1	3 049	0	1	0	$862 739	0	0	0	0
2 978	0	1	0	0	0	1.12%	0	1	3 049	0	0	0	$217 935	0	0	0	0
2 979	0	0	0	1	0	1.12%	0	1	2 614	0	0	1	$249 306	0	0	0	0
2 980	0	1	0	0	0	0.42%	0	1	3 074	0	0	0	$400 141	0	0	0	0
2 981	0	0	0	0	1	1.08%	0	1	3 049	0	0	0	$257 163	0	0	0	0
2 982	0	1	0	0	0	1.08%	0	0	2 178	0	0	1	$277 421	0	0	0	0
2 983	1	0	0	0	0	1.12%	0	1	2 614	1	0	0	$144 543	0	0	0	0
2 984	0	0	1	0	0	1.12%	0	1	2 614	0	0	0	$272 419	0	0	0	0
2 985	0	1	0	0	0	1.12%	0	0	3 049	0	0	1	$298 490	0	0	0	0
2 986	0	0	0	1	0	1.12%	0	1	2 891	0	0	0	$397 576	0	0	0	0
2 987	0	0	0	0	1	1.12%	0	1	2 614	0	0	1	$180 739	0	0	0	0
2 988	0	0	0	0	0	1.12%	0	1	6 534	0	0	0	$436 395	0	0	0	0
2 989	0	1	0	0	0	1.12%	0	1	6 970	0	0	0	$292 044	0	0	0	0
2 990	0	0	0	0	1	1.16%	0	1	16 553	0	0	0	$552 690	0	0	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
2 991	0	1	0	0	0	1.10%	0	1	6 534	0	0	0	$425 456	0	0	0	0
2 992	0	0	0	0	0	1.16%	0	1	16 988	0	0	0	$577 126	0	0	0	0
2 993	0	0	0	0	1	1.18%	0	1	8 712	1	0	0	$136 340	0	0	0	0
2 994	0	0	0	0	0	1.10%	0	1	6 534	0	0	1	$392 993	0	0	0	0
2 995	0	0	0	0	0	1.12%	0	1	4 356	1	0	0	$146 316	0	0	0	0
2 996	0	0	0	0	0	1.16%	0	1	10 890	0	0	1	$602 834	0	0	0	0
2 997	0	1	0	0	0	1.08%	0	1	3 049	0	0	0	$344 993	0	0	0	0
2 998	1	1	0	0	0	1.07%	0	1	2 178	0	0	0	$131 651	0	0	0	0
2 999	0	1	0	0	0	1.07%	0	0	1 742	0	0	1	$161 063	0	0	0	0
3 000	0	1	0	0	0	1.07%	0	1	2 178	0	0	0	$270 784	0	0	0	0
3 001	0	1	0	0	0	1.07%	0	1	2 178	0	0	1	$150 000	0	0	0	0
3 002	0	1	0	0	0	1.12%	0	0	2 178	0	0	1	$140 575	0	0	0	0
3 003	0	0	0	0	1	1.12%	0	1	3 028	0	0	1	$180 739	0	0	0	0
3 004	0	1	0	0	0	1.12%	0	0	2 614	0	0	1	$205 842	0	0	0	0
3 005	0	1	0	0	0	1.08%	0	1	3 049	0	1	0	$660 895	0	0	0	0
3 006	0	0	1	0	0	1.12%	0	1	5 663	0	0	1	$273 807	0	0	0	0
3 007	0	0	0	0	1	1.08%	0	1	2 614	0	0	1	$238 373	0	0	0	0
3 008	0	1	0	0	0	1.08%	0	1	2 614	0	0	0	$281 136	0	0	0	0
3 009	0	0	0	0	1	1.12%	0	1	6 983	0	0	1	$345 312	0	0	0	0
3 010	1	1	0	0	0	1.12%	0	1	5 392	0	1	0	$662 855	0	0	0	0
3 011	0	1	0	0	0	1.12%	0	0	5 227	0	0	1	$348 970	0	0	0	0
3 012	0	0	0	0	0	1.19%	0	1	23 522	0	1	0	$1 320 896	0	0	0	0
3 013	0	0	0	0	0	1.16%	0	1	16 117	0	0	1	$536 876	0	0	0	0
3 014	0	0	0	0	1	1.12%	0	1	7 760	0	0	0	$471 320	0	0	0	0
3 015	0	1	0	0	0	1.10%	0	0	4 356	0	0	1	$185 759	0	0	0	0
3 016	0	1	0	0	0	1.06%	0	1	4 709	0	0	0	$371 284	0	0	0	0
3 017	0	1	0	0	0	1.06%	0	1	3 979	0	0	0	$429 638	0	0	0	0
3 018	0	1	0	0	0	1.06%	0	0	5 253	0	0	1	$275 079	0	0	0	0
3 019	1	1	0	0	0	1.12%	0	1	2 176	0	1	0	$711 252	0	0	0	0
3 020	0	1	0	0	0	1.07%	0	0	3 049	0	0	1	$269 227	0	0	0	0
3 021	0	0	0	1	0	1.12%	0	1	3 485	0	0	1	$275 899	0	0	0	0
3 022	0	1	0	0	0	1.12%	0	1	3 920	0	1	0	$600 468	0	0	0	0
3 023	0	1	0	0	0	1.06%	0	1	3 920	0	0	1	$225 924	0	0	0	0
3 024	0	1	0	0	0	1.06%	0	0	3 994	0	0	1	$215 883	0	0	0	0
3 025	0	0	0	0	1	1.06%	0	1	3 485	0	0	1	$345 312	0	0	0	0
3 026	0	1	0	0	0	1.12%	0	0	2 614	0	0	1	$170 698	0	0	0	0
3 027	0	1	0	0	0	1.12%	0	1	4 001	0	0	0	$387 316	0	0	0	0
3 028	0	1	0	0	0	1.12%	0	1	3 485	0	0	1	$164 171	0	0	0	0
3 029	0	0	0	1	0	1.09%	0	1	4 913	0	0	0	$445 028	0	0	0	0
3 030	0	1	0	0	0	1.12%	0	1	2 614	0	0	1	$207 187	0	0	0	0
3 031	0	1	0	0	0	1.12%	0	1	3 920	0	0	1	$390 964	0	0	0	0
3 032	0	1	0	0	0	1.12%	0	1	3 485	0	1	0	$738 055	0	0	0	0
3 033	0	0	0	0	1	1.08%	0	1	3 049	0	1	0	$660 515	0	0	0	0
3 034	0	1	0	0	0	1.08%	0	1	3 049	1	0	0	$109 737	0	0	0	0
3 035	0	0	0	1	1	1.12%	0	1	4 792	0	0	1	$298 490	0	0	0	0
3 036	0	1	0	0	0	1.12%	0	0	5 663	0	0	1	$332 408	0	0	0	0
3 037	0	1	0	0	0	1.12%	0	1	3 049	0	0	1	$171 702	0	0	0	0
3 038	0	0	0	0	1	1.18%	0	1	19 166	0	0	1	$621 541	0	0	0	0
3 039	0	0	1	0	0	1.08%	0	1	2 614	0	0	1	$216 552	0	0	0	0
3 040	0	1	0	0	0	1.08%	0	0	2 709	0	0	1	$209 382	0	0	0	0
3 041	0	0	0	1	0	1.08%	0	1	2 614	0	1	0	$772 490	0	0	0	0
3 042	0	0	0	0	0	1.12%	0	1	2 614	0	0	1	$249 306	0	0	0	0
3 043	0	0	0	0	1	1.13%	0	1	2 614	0	0	1	$140 575	0	0	0	0
3 044	0	1	0	0	0	1.12%	0	1	3 049	0	0	0	$194 232	0	0	0	0
3 045	0	0	0	1	0	1.12%	0	1	2 614	0	0	0	$333 917	0	0	0	0
3 046	0	0	0	0	1	1.12%	0	1	2 614	0	0	0	$275 143	0	0	0	0
3 047	0	1	0	0	0	1.12%	0	0	3 049	0	0	1	$245 816	0	0	0	0
3 048	1	0	0	0	1	1.08%	0	1	2 616	0	1	0	$794 385	0	0	0	0
3 049	0	0	0	0	0	1.08%	0	1	2 104	0	0	1	$209 382	0	0	0	0
3 050	0	1	0	0	0	1.08%	0	0	3 049	0	0	1	$197 000	0	0	0	0
3 051	0	0	0	1	0	1.12%	0	1	3 485	0	0	1	$160 657	0	0	0	0
3 052	0	0	0	0	1	1.13%	0	1	3 920	0	0	1	$155 636	0	0	0	0
3 053	0	1	0	0	0	1.12%	0	0	3 485	0	0	1	$175 718	0	0	0	0
3 054	0	1	0	0	0	1.12%	0	1	2 178	0	0	0	$183 570	0	0	0	0
3 055	0	1	0	0	0	1.08%	0	1	2 178	0	0	1	$277 421	0	0	0	0
3 056	0	1	0	0	0	1.08%	0	1	2 178	0	0	1	$275 079	0	0	0	0
3 057	0	1	0	0	0	1.12%	0	1	2 178	0	1	0	$848 883	0	0	0	0
3 058	0	0	0	0	0	1.12%	0	1	2 178	0	0	1	$305 131	0	0	0	0
3 059	0	0	0	1	0	1.08%	0	1	2 614	0	0	1	$262 602	0	0	0	0
3 060	0	0	0	0	0	1.08%	0	1	2 614	0	0	0	$217 874	0	0	0	0
3 061	0	1	0	0	0	1.12%	0	0	3 485	0	0	1	$182 747	0	0	0	0
3 062	0	0	1	0	0	1.08%	0	1	3 049	0	0	1	$263 374	0	0	0	0
3 063	0	1	0	0	0	1.12%	0	0	2 178	1	0	0	$96 435	0	0	0	0
3 064	0	0	0	0	0	1.12%	0	1	2 178	0	0	0	$345 431	0	0	0	0
3 065	0	0	0	0	1	1.08%	0	1	2 178	0	0	0	$177 544	0	0	0	0
3 066	0	1	0	0	0	1.12%	0	0	2 178	0	0	1	$263 374	0	0	0	0
3 067	0	1	0	0	0	1.08%	0	1	2 178	0	1	0	$859 044	0	0	0	0
3 068	0	0	0	0	0	1.08%	0	1	2 614	0	0	1	$210 525	0	0	0	0
3 069	0	0	0	0	1	1.12%	0	1	4 356	0	0	1	$178 731	0	0	0	0
3 070	0	1	0	0	0	1.12%	0	0	3 485	0	0	1	$191 784	0	0	0	0
3 071	0	0	0	0	0	1.12%	0	1	2 614	0	0	1	$326 584	0	0	0	0
3 072	0	0	0	0	1	1.08%	0	1	2 614	0	1	0	$766 674	0	0	0	0
3 073	0	1	0	0	0	1.08%	0	1	2 614	1	0	0	$87 945	0	0	0	0
3 074	0	0	1	0	0	1.08%	0	1	1 742	0	0	0	$410 401	0	0	0	0
3 075	0	0	0	0	0	1.12%	0	1	1 742	0	0	1	$166 432	0	0	0	0
3 076	0	0	0	0	0	1.12%	0	1	1 742	1	0	0	$91 780	0	0	0	0
3 077	0	1	0	0	0	1.12%	0	0	4 792	1	0	0	$109 737	0	0	0	0
3 078	0	1	0	0	0	1.08%	0	0	2 178	0	0	0	$285 495	0	0	0	0
3 079	0	0	0	1	0	1.08%	0	1	2 178	0	0	0	$356 946	0	0	0	0
3 080	0	1	0	0	0	1.08%	0	1	2 178	0	0	1	$220 649	0	0	0	0
3 081	0	1	0	0	0	1.11%	0	0	2 178	0	0	1	$232 685	0	0	0	0
3 082	0	1	0	0	0	1.08%	0	1	2 178	0	0	1	$235 965	0	0	0	0
3 083	0	1	0	0	0	1.09%	0	1	3 485	0	1	0	$858 739	0	0	0	0
3 084	0	1	0	0	0	1.12%	0	0	2 614	0	0	1	$249 306	0	0	0	0
3 085	0	1	0	0	0	1.08%	0	0	2 614	0	0	1	$280 932	0	0	0	0
3 086	0	0	0	0	0	1.12%	0	1	2 178	0	0	1	$327 754	0	0	0	0
3 087	0	0	1	0	0	1.08%	0	1	2 178	0	0	1	$250 414	0	0	0	0
3 088	0	1	0	0	0	1.07%	0	0	2 178	0	0	1	$232 685	0	0	0	0
3 089	1	1	0	0	0	1.08%	0	1	2 178	0	1	0	$871 864	0	0	0	0
3 090	0	1	0	0	0	1.08%	0	1	2 178	0	0	0	$348 886	0	0	0	0
3 091	0	1	0	0	0	1.12%	0	0	2 178	1	0	0	$96 435	0	0	0	0
3 092	0	0	0	0	0	1.08%	0	1	2 178	0	0	0	$205 358	0	0	0	0
3 093	0	1	0	0	0	1.12%	0	0	2 178	0	0	1	$240 442	0	0	0	0
3 094	0	1	0	0	0	1.08%	0	0	2 178	1	0	0	$97 765	0	0	0	0
3 095	0	1	0	0	0	1.12%	0	1	2 178	0	1	0	$704 675	0	0	0	0
3 096	0	1	0	0	0	1.12%	0	0	2 178	0	0	0	$189 133	0	0	0	0
3 097	0	1	0	0	0	1.08%	0	1	2 178	0	0	0	$287 674	0	0	0	0
3 098	0	1	0	0	0	1.12%	0	1	2 178	1	0	0	$131 745	0	0	0	0
3 099	0	0	1	0	0	1.08%	0	1	2 178	0	0	1	$283 273	0	0	0	0
3 100	0	0	0	0	0	1.12%	0	1	2 178	0	0	0	$310 312	0	0	0	0
3 101	1	0	1	0	0	1.08%	0	1	2 176	0	1	0	$692 766	0	0	0	0
3 102	0	0	0	1	0	1.13%	0	1	7 405	0	0	0	$314 342	0	0	0	0
3 103	0	0	1	0	0	1.09%	0	1	3 049	0	1	0	$681 571	0	0	0	0
3 104	0	1	0	0	0	1.12%	0	0	3 049	0	0	1	$247 010	0	0	0	0
3 105	0	1	0	0	0	1.09%	0	0	3 485	1	0	0	$118 383	0	0	0	0
3 106	0	1	0	0	0	1.12%	0	1	3 920	0	1	0	$848 426	0	0	0	0
3 107	0	1	0	0	0	1.12%	0	1	3 485	0	0	0	$466 831	0	0	0	0
3 108	0	0	0	1	0	1.09%	0	1	3 866	0	0	1	$298 490	0	0	0	0
3 109	0	0	0	0	0	1.09%	0	1	3 801	0	0	1	$277 007	0	0	0	0
3 110	0	0	0	0	1	1.12%	0	1	3 775	0	0	0	$442 463	0	0	0	0
3 111	0	0	0	1	0	1.08%	0	1	3 485	1	0	0	$111 732	0	0	0	0
3 112	0	0	0	0	0	1.12%	0	1	3 485	0	0	1	$310 196	0	0	0	0
3 113	0	1	0	0	0	1.11%	0	0	3 920	0	0	1	$281 439	0	0	0	0
3 114	0	1	0	0	0	1.12%	0	1	2 614	1	0	0	$123 038	0	0	0	0
3 115	0	1	0	0	0	1.09%	0	0	3 485	0	0	1	$349 995	0	0	0	0
3 116	0	0	0	0	0	1.09%	0	1	4 356	1	0	0	$119 713	0	0	0	0
3 117	0	0	1	0	0	1.09%	0	1	3 920	1	0	0	$131 684	0	0	0	0
3 118	0	0	0	1	0	1.12%	0	1	6 970	0	0	1	$273 807	0	0	0	0
3 119	0	0	0	1	0	1.09%	0	1	3 920	1	0	0	$126 363	0	0	0	0
3 120	0	1	0	0	0	1.12%	0	1	3 485	1	0	0	$131 019	0	0	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
3 121	0	0	0	1	0	1.17%	0	1	19 602	0	0	1	$1 028 914	0	0	0	0
3 122	0	0	0	0	1	1.17%	0	1	19 602	0	1	0	$1 310 113	0	0	0	0
3 123	0	0	0	1	0	1.17%	0	1	19 602	1	0	0	$284 568	0	0	0	0
3 124	0	1	0	0	0	1.08%	0	0	3 485	0	0	0	$266 970	0	0	0	0
3 125	0	1	0	0	0	1.12%	0	1	3 485	1	0	0	$99 373	0	0	0	0
3 126	0	1	0	0	0	1.12%	0	0	3 485	1	0	0	$99 373	0	0	0	0
3 127	0	0	0	0	0	1.08%	0	1	3 485	0	0	1	$337 119	0	0	0	0
3 128	0	1	0	0	0	1.12%	0	0	2 614	1	0	0	$111 042	0	0	0	0
3 129	0	0	0	1	0	1.08%	0	1	2 614	0	0	1	$230 857	0	0	0	0
3 130	0	0	1	0	0	1.09%	0	0	2 614	0	0	1	$304 343	0	0	0	0
3 131	0	1	0	0	0	1.08%	0	0	2 614	1	0	0	$111 042	0	0	0	0
3 132	0	1	0	0	0	1.08%	0	0	2 614	1	0	0	$111 042	0	0	0	0
3 133	0	1	0	0	0	1.08%	0	1	2 614	0	0	1	$220 119	0	0	0	0
3 134	0	1	0	0	0	1.12%	0	0	2 614	1	0	0	$111 042	0	0	0	0
3 135	0	1	0	0	0	1.12%	0	0	2 614	1	0	0	$111 042	0	0	0	0
3 136	0	0	0	1	0	1.12%	0	1	2 614	0	0	1	$210 862	0	0	0	0
3 137	0	1	0	0	0	1.08%	0	0	2 614	1	0	0	$111 042	0	0	0	0
3 138	0	1	0	0	0	1.12%	0	0	2 614	1	0	0	$111 042	0	0	0	0
3 139	0	1	0	0	0	1.12%	0	1	2 614	0	1	0	$847 960	0	0	0	0
3 140	0	0	1	0	0	1.08%	0	0	2 614	1	0	0	$111 042	0	0	0	0
3 141	0	1	0	0	0	1.08%	0	0	3 049	1	0	0	$111 042	0	0	0	0
3 142	0	1	0	0	0	1.12%	0	0	3 049	1	0	0	$111 042	0	0	0	0
3 143	0	1	0	0	0	1.08%	0	1	3 408	0	0	1	$253 738	0	0	0	0
3 144	0	1	0	0	0	1.08%	0	1	2 614	0	1	0	$748 200	0	0	0	0
3 145	0	1	0	0	0	1.08%	0	0	3 920	1	0	0	$112 171	0	0	0	0
3 146	0	1	0	0	0	1.08%	0	0	3 920	1	0	0	$112 171	0	0	0	0
3 147	0	1	0	0	0	1.08%	0	0	3 920	1	0	0	$112 171	0	0	0	0
3 148	0	0	1	0	0	1.12%	0	0	3 049	1	0	0	$114 430	0	0	0	0
3 149	0	0	1	0	0	1.08%	0	0	3 049	1	0	0	$114 430	0	0	0	0
3 150	0	1	0	0	0	1.08%	0	0	3 049	1	0	0	$114 430	0	0	0	0
3 151	0	1	0	0	0	1.12%	0	0	6 534	0	0	1	$385 111	0	0	0	0
3 152	0	0	0	0	0	1.12%	0	1	8 276	0	0	0	$265 157	0	0	0	0
3 153	0	0	0	0	0	1.12%	0	1	5 663	0	0	1	$247 000	0	0	0	0
3 154	0	0	1	0	0	1.17%	0	1	16 988	0	1	0	$1 115 156	0	0	0	0
3 155	0	0	0	0	1	1.08%	0	1	6 534	0	0	0	$101 140	0	0	0	0
3 156	0	1	0	0	0	1.06%	0	1	6 534	0	0	0	$403 988	0	0	0	0
3 157	0	0	0	0	0	1.09%	0	1	5 663	0	0	0	$241 052	0	0	0	0
3 158	0	0	0	1	0	1.13%	0	1	19 166	0	0	0	$259 594	0	0	0	0
3 159	0	0	1	0	0	1.09%	0	1	5 227	0	0	1	$316 757	0	0	0	0
3 160	0	1	0	0	0	1.09%	0	0	3 653	0	0	1	$279 176	0	0	0	0
3 161	0	1	0	0	0	1.12%	0	1	3 492	0	0	1	$268 438	0	0	0	0
3 162	0	0	0	1	0	1.12%	0	1	3 798	0	0	0	$361 551	0	0	0	0
3 163	0	0	0	0	1	1.09%	0	1	3 116	0	1	0	$670 653	0	0	0	0
3 164	0	0	0	0	1	1.12%	0	1	2 896	0	0	1	$350 580	0	0	0	0
3 165	0	0	0	0	1	1.12%	0	1	4 497	0	0	1	$322 126	0	0	0	0
3 166	0	0	0	0	1	1.09%	0	1	4 283	0	0	1	$332 863	0	0	0	0
3 167	0	1	0	0	0	1.09%	0	1	3 766	0	1	0	$851 654	0	0	0	0
3 168	0	0	1	0	0	1.12%	0	1	4 353	0	0	0	$132 415	0	0	0	0
3 169	0	0	0	0	0	1.09%	0	1	3 687	0	0	1	$246 963	0	0	0	0
3 170	0	1	0	0	0	1.12%	0	0	3 262	0	0	1	$273 807	0	0	0	0
3 171	1	0	0	1	0	1.12%	0	1	3 076	0	0	0	$344 165	0	0	0	0
3 172	1	0	0	0	0	1.11%	0	1	15 246	0	0	0	$139 068	0	0	0	0
3 173	0	0	0	1	0	1.12%	0	1	7 405	0	0	1	$261 500	0	0	0	0
3 174	0	0	0	0	0	1.21%	0	1	15 682	1	0	0	$86 048	0	0	1	0
3 175	1	0	0	0	1	1.12%	0	1	10 017	0	0	0	$665 619	0	0	1	0
3 176	0	0	0	0	1	1.13%	0	1	7 405	0	1	0	$1 102 486	0	0	1	0
3 177	0	0	0	1	0	1.15%	0	1	9 583	0	0	1	$612 576	0	0	1	0
3 178	0	0	0	0	0	1.12%	0	1	8 276	0	1	0	$1 210 051	0	0	1	0
3 179	0	0	0	1	1	1.23%	0	1	6 970	1	0	0	$101 091	0	0	1	0
3 180	0	0	0	1	0	1.31%	0	1	4 356	0	0	1	$294 000	0	0	1	0
3 181	0	1	0	0	0	1.16%	0	0	4 792	0	0	1	$295 282	0	0	1	0
3 182	0	0	0	0	0	1.31%	0	1	4 356	0	0	1	$270 000	0	0	1	0
3 183	1	0	1	0	0	1.16%	0	1	4 794	0	1	0	$885 666	0	0	1	0
3 184	0	0	0	1	0	1.19%	0	1	10 019	1	0	0	$60 371	0	0	1	0
3 185	0	0	0	0	0	1.21%	0	1	3 920	1	0	0	$46 955	0	0	1	0
3 186	0	1	0	0	0	1.14%	0	1	6 970	0	0	0	$282 772	0	0	1	0
3 187	0	0	0	0	0	1.33%	0	1	4 356	0	0	1	$301 232	0	0	1	0
3 188	0	0	0	0	0	1.17%	0	1	10 454	0	1	0	$886 755	0	0	1	0
3 189	0	0	1	0	0	1.17%	0	1	8 276	0	1	0	$1 046 807	0	0	1	0
3 190	0	0	0	1	0	1.14%	0	1	5 663	0	0	1	$367 223	0	0	1	0
3 191	0	1	0	0	0	1.17%	0	1	3 920	1	0	0	$31 608	0	0	1	0
3 192	0	0	1	0	0	1.26%	0	1	11 326	0	0	0	$268 043	0	0	1	0
3 193	0	1	0	0	0	1.19%	0	0	5 227	1	0	0	$57 688	0	0	1	0
3 194	0	0	0	0	1	1.15%	0	1	7 405	0	1	0	$965 612	0	0	1	0
3 195	0	0	0	0	0	1.18%	0	1	5 227	1	0	0	$116 387	0	0	1	0
3 196	0	0	1	0	0	1.15%	0	1	9 148	0	0	1	$322 126	0	0	1	0
3 197	0	1	0	0	0	1.13%	0	1	3 920	0	1	0	$1 075 191	0	0	1	0
3 198	0	0	0	1	0	1.14%	0	1	4 792	0	0	0	$405 904	0	0	1	0
3 199	0	0	0	1	0	1.17%	0	1	4 356	0	0	1	$230 944	0	0	1	0
3 200	0	0	0	0	1	1.23%	0	1	2 614	0	0	1	$185 759	0	0	1	0
3 201	0	0	0	0	1	1.23%	0	1	3 920	0	0	1	$220 903	0	0	1	0
3 202	0	0	0	1	1	1.20%	0	1	4 356	1	0	0	$85 341	0	0	1	0
3 203	0	0	0	1	0	1.22%	0	1	4 356	1	0	0	$127 980	0	0	1	0
3 204	0	0	0	0	0	1.16%	0	1	5 227	0	0	0	$384 751	0	0	1	0
3 205	0	1	0	0	0	1.22%	0	0	1 742	0	0	1	$238 977	0	0	1	0
3 206	0	0	0	0	1	1.13%	0	1	6 098	0	0	1	$435 500	0	0	1	0
3 207	0	0	0	0	0	1.24%	0	1	7 405	0	0	1	$198 337	0	0	1	0
3 208	0	0	0	0	1	1.14%	0	1	7 405	0	0	1	$432 130	0	0	1	0
3 209	0	1	0	0	0	1.17%	0	1	5 227	1	0	0	$150 565	0	0	1	0
3 210	0	0	0	1	0	1.16%	0	1	5 663	0	1	0	$831 333	0	0	1	0
3 211	0	1	0	0	0	1.15%	0	1	5 663	1	0	0	$160 282	0	0	1	0
3 212	0	0	0	0	1	1.18%	0	1	7 405	0	0	0	$267 938	0	0	1	0
3 213	0	1	0	0	0	1.16%	0	1	7 405	1	0	0	$144 320	0	0	1	0
3 214	0	1	0	0	0	1.21%	0	1	27 878	1	0	0	$55 037	0	0	1	0
3 215	0	0	0	0	0	1.17%	0	1	7 405	0	1	0	$1 143 735	0	0	1	0
3 216	0	0	0	1	0	1.19%	0	1	7 405	1	0	0	$160 352	0	0	1	0
3 217	0	1	0	0	0	1.13%	0	1	7 405	0	0	0	$409 912	0	0	1	0
3 218	0	0	0	1	0	1.12%	0	1	13 939	1	0	0	$293 961	0	0	1	0
3 219	0	0	0	0	1	1.17%	0	1	6 970	0	0	1	$401 642	0	0	1	0
3 220	1	1	0	0	0	1.21%	0	1	6 098	0	1	0	$787 490	0	0	1	0
3 221	0	0	0	1	0	1.14%	0	1	10 454	1	0	0	$165 031	0	0	1	0
3 222	0	0	0	1	0	1.17%	0	1	5 227	1	0	0	$123 038	0	0	1	0
3 223	1	0	0	0	0	1.13%	0	1	5 665	0	1	0	$993 905	0	0	1	0
3 224	0	0	0	1	0	1.14%	0	1	6 098	0	0	0	$611 112	0	0	1	0
3 225	0	0	0	0	1	1.14%	0	1	6 098	0	0	1	$401 642	0	0	1	0
3 226	0	0	1	0	0	1.12%	0	1	13 068	0	1	0	$1 273 108	0	0	1	0
3 227	0	0	0	0	1	1.67%	0	1	4 792	0	0	1	$216 000	0	0	1	0
3 228	0	0	0	0	0	1.15%	0	1	5 227	0	0	1	$256 047	0	0	1	0
3 229	0	1	0	0	0	1.22%	0	1	6 098	0	0	1	$235 000	0	0	1	0
3 230	0	0	0	0	0	1.21%	0	1	5 227	0	0	1	$321 589	0	0	1	0
3 231	0	1	0	0	0	1.18%	0	0	4 792	0	0	1	$190 278	0	0	1	0
3 232	0	0	0	0	0	1.16%	0	1	3 920	0	0	0	$356 946	0	0	1	0
3 233	0	0	0	0	0	1.14%	0	1	12 197	0	0	0	$381 126	0	0	1	0
3 234	0	0	0	0	0	1.13%	0	1	17 424	0	1	0	$1 198 967	0	0	1	0
3 235	0	0	1	0	0	1.17%	0	1	4 792	0	1	0	$725 241	0	0	1	0
3 236	0	1	0	0	0	1.15%	0	1	5 663	1	0	0	$208 909	0	0	1	0
3 237	0	0	0	1	0	1.17%	0	1	9 148	1	0	0	$89 121	0	0	1	0
3 238	0	0	0	1	0	1.17%	0	1	8 276	0	1	0	$1 082 798	0	0	1	0
3 239	0	0	0	0	1	1.21%	0	1	8 276	1	0	0	$66 855	0	0	1	0
3 240	0	0	1	0	0	1.14%	0	1	8 276	1	0	0	$106 163	0	0	1	0
3 241	0	0	0	0	0	1.29%	0	1	8 712	1	0	0	$40 247	0	0	1	0
3 242	0	0	0	0	1	1.13%	0	1	8 276	0	1	0	$1 051 174	0	0	1	0
3 243	0	0	1	0	0	1.17%	0	1	6 970	1	0	0	$134 003	0	0	1	0
3 244	0	0	0	0	0	1.21%	0	1	6 098	1	0	0	$131 745	0	0	1	0
3 245	0	0	0	1	1	1.22%	0	1	6 534	0	0	1	$336 375	0	0	1	0
3 246	0	0	0	0	1	1.17%	0	1	6 970	0	0	0	$318 185	0	0	1	0
3 247	0	0	0	0	0	1.13%	0	1	8 584	0	0	1	$510 032	0	0	1	0
3 248	0	0	0	0	0	1.15%	0	1	9 583	1	0	0	$121 249	0	0	1	0
3 249	0	0	0	0	0	1.14%	0	1	10 454	1	0	0	$202 847	0	0	1	0
3 250	0	0	0	1	0	1.14%	0	1	6 970	0	0	1	$542 217	0	0	1	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
3 251	0	0	0	0	0	1.12%	0	1	6 970	0	0	0	$616 019	0	0	1	0
3 252	0	0	0	0	1	1.14%	0	1	7 405	0	0	1	$486 991	0	0	1	0
3 253	0	1	0	0	0	1.17%	0	1	10 890	1	0	0	$58 344	0	0	1	0
3 254	0	0	0	0	1	1.12%	0	1	5 663	1	0	0	$238 646	0	0	1	0
3 255	0	0	0	0	0	1.13%	0	1	6 534	0	0	1	$513 570	0	0	1	0
3 256	0	0	0	0	0	1.13%	0	1	13 939	0	0	1	$472 451	0	0	1	0
3 257	0	0	0	0	1	1.13%	0	1	6 970	0	1	0	$990 383	0	0	1	0
3 258	0	0	0	0	1	1.18%	0	1	5 663	1	0	0	$180 318	0	0	1	0
3 259	0	0	0	0	1	1.12%	0	1	5 663	0	0	1	$671 095	0	0	1	0
3 260	0	0	0	0	1	1.12%	0	1	5 663	0	1	0	$1 328 285	0	0	1	0
3 261	0	0	0	0	1	1.12%	0	1	5 663	0	1	0	$1 090 201	0	0	1	0
3 262	0	0	0	0	0	1.12%	0	1	12 690	0	1	0	$1 450 214	0	0	1	0
3 263	0	0	0	1	0	1.13%	0	1	12 197	0	0	0	$397 736	0	0	1	0
3 264	0	0	0	0	1	1.13%	0	1	14 810	0	0	1	$678 919	0	0	1	0
3 265	0	0	0	0	0	1.15%	0	1	7 841	0	0	0	$222 509	0	0	1	0
3 266	0	0	0	1	0	1.22%	0	1	5 663	1	0	0	$76 483	0	0	1	0
3 267	0	0	0	0	1	1.13%	0	1	6 098	0	0	1	$606 345	0	0	1	0
3 268	0	0	0	1	0	1.18%	0	1	10 454	0	0	1	$517 448	0	0	1	0
3 269	0	0	0	0	1	1.16%	0	1	17 424	1	0	0	$115 682	0	0	1	0
3 270	0	0	1	0	0	1.13%	0	1	20 038	0	1	0	$865 610	0	0	1	0
3 271	0	0	0	1	0	1.12%	0	1	19 602	1	0	0	$319 234	0	0	1	0
3 272	0	0	0	0	1	1.14%	0	1	9 583	0	0	0	$441 318	0	0	1	0
3 273	0	1	0	0	0	1.15%	0	1	13 504	1	0	0	$140 036	0	0	1	0
3 274	0	1	0	0	0	1.14%	0	1	13 504	1	0	0	$244 669	0	0	1	0
3 275	0	0	0	0	0	1.14%	0	1	12 000	0	0	0	$596 364	0	0	1	0
3 276	0	0	0	0	0	1.16%	0	1	10 019	1	0	0	$82 730	0	0	1	0
3 277	0	0	0	0	1	1.13%	0	1	13 504	0	0	0	$768 219	0	0	1	0
3 278	0	1	0	0	0	1.14%	0	1	13 504	1	0	0	$156 890	0	0	1	0
3 279	0	0	0	0	0	1.14%	0	1	27 443	1	0	0	$87 202	0	0	1	0
3 280	0	0	0	0	1	1.14%	0	1	13 939	1	0	0	$122 977	0	0	1	0
3 281	0	0	0	0	0	1.12%	0	1	7 405	0	0	1	$755 005	0	0	1	0
3 282	0	1	0	0	0	1.41%	0	1	9 583	0	0	1	$390 000	0	0	1	0
3 283	0	0	0	1	0	1.13%	0	1	14 016	0	0	1	$598 334	0	0	1	0
3 284	0	0	0	0	0	1.17%	0	1	7 841	1	0	0	$179 569	0	0	1	0
3 285	0	0	0	1	0	1.44%	1	1	15 682	0	0	0	$795 152	0	0	1	0
3 286	0	0	0	0	1	1.13%	0	1	5 227	0	0	1	$966 377	0	0	1	0
3 287	0	0	0	0	1	1.13%	0	1	28 750	1	0	0	$147 573	0	0	1	0
3 288	0	0	0	0	1	1.13%	0	1	5 227	0	1	0	$821 940	0	0	1	0
3 289	0	0	0	0	1	1.14%	0	1	5 663	0	0	1	$271 108	0	0	1	0
3 290	0	0	0	0	1	1.13%	0	1	6 098	0	0	1	$476 451	0	0	1	0
3 291	0	0	0	0	1	1.13%	0	1	7 841	0	0	0	$679 726	0	0	1	0
3 292	0	1	0	0	0	1.16%	0	1	7 405	1	0	0	$120 378	0	0	1	0
3 293	0	0	0	0	0	1.17%	0	1	4 792	1	0	0	$83 533	0	0	1	0
3 294	0	0	0	1	0	1.13%	0	1	7 841	0	0	1	$585 000	0	0	1	0
3 295	0	0	0	0	1	1.15%	0	1	6 320	0	1	0	$863 271	0	0	1	0
3 296	0	0	0	0	0	1.15%	0	1	7 841	1	0	0	$143 506	0	0	1	0
3 297	0	1	0	0	0	1.12%	0	1	10 454	1	0	0	$224 059	0	0	1	0
3 298	0	0	1	0	0	1.15%	0	1	10 890	1	0	0	$178 904	0	0	1	0
3 299	0	0	0	1	0	1.11%	0	1	10 019	1	0	0	$312 047	0	0	1	0
3 300	0	0	0	0	0	1.11%	0	1	12 632	0	0	0	$389 392	0	0	1	0
3 301	0	0	0	0	0	1.12%	0	1	12 197	0	1	0	$1 370 940	0	0	1	0
3 302	0	0	0	1	0	1.12%	0	1	8 712	0	1	0	$1 431 740	0	0	1	0
3 303	0	0	0	1	1	1.14%	0	1	8 712	1	0	0	$199 521	0	0	1	0
3 304	0	0	0	0	0	1.13%	0	1	10 454	1	0	0	$208 612	0	0	1	0
3 305	0	0	1	0	0	1.13%	0	1	10 019	0	1	0	$1 269 358	0	0	1	0
3 306	0	0	0	0	1	1.14%	0	1	12 632	0	0	1	$700 087	0	0	1	0
3 307	0	0	0	0	1	1.14%	0	1	10 019	1	0	0	$222 134	0	0	1	0
3 308	0	0	0	0	0	1.12%	0	1	10 454	1	0	0	$327 479	0	0	1	0
3 309	0	1	0	0	0	1.12%	0	1	10 019	0	0	1	$532 176	0	0	1	0
3 310	0	0	0	0	1	1.13%	0	1	11 326	1	0	0	$304 895	0	0	1	0
3 311	0	0	0	0	1	1.13%	0	1	10 890	1	0	0	$278 922	0	0	1	0
3 312	0	0	0	0	1	1.13%	0	1	10 019	0	0	1	$751 627	0	0	1	0
3 313	0	0	0	0	1	1.14%	0	1	10 019	1	0	0	$162 848	0	0	1	0
3 314	0	0	0	0	1	1.13%	0	1	10 019	0	0	1	$660 358	0	0	1	0
3 315	0	0	0	0	1	1.12%	0	1	9 583	0	0	1	$590 564	0	0	1	0
3 316	0	1	0	0	0	1.14%	0	1	10 019	0	0	1	$450 000	0	0	1	0
3 317	0	0	0	0	1	1.11%	0	1	14 810	0	0	1	$799 486	0	0	1	0
3 318	0	0	0	0	1	1.12%	0	1	10 019	0	0	1	$657 689	0	0	1	0
3 319	0	0	0	0	1	1.14%	0	1	10 019	1	0	0	$186 220	0	0	1	0
3 320	0	0	0	0	0	1.13%	0	1	10 026	0	0	0	$759 241	0	0	1	0
3 321	0	0	1	0	0	1.14%	0	1	10 019	0	0	0	$765 654	0	0	1	0
3 322	0	0	0	0	1	1.12%	0	1	10 019	0	1	0	$1 139 106	0	0	1	0
3 323	0	0	0	0	1	1.13%	0	1	10 890	0	1	0	$998 181	0	0	1	0
3 324	0	0	0	0	1	1.12%	0	1	45 738	0	0	1	$814 399	0	0	1	0
3 325	0	0	0	0	1	1.12%	0	1	9 583	0	0	1	$558 351	0	0	1	0
3 326	0	0	0	0	0	1.14%	0	1	49 658	1	0	0	$246 076	0	0	1	0
3 327	0	0	0	1	0	1.65%	1	1	39 640	0	1	0	$703 116	0	0	1	0
3 328	0	1	0	0	0	1.15%	0	1	19 166	1	0	0	$120 110	0	0	1	0
3 329	0	0	0	0	1	3.24%	1	1	19 166	1	0	0	$84 966	0	0	1	0
3 330	0	1	0	0	0	1.17%	0	0	4 356	0	0	1	$456 515	0	0	1	0
3 331	0	0	0	0	1	1.19%	0	1	8 400	0	0	0	$589 951	0	0	1	0
3 332	0	0	0	0	0	1.14%	0	1	8 712	1	0	0	$214 555	0	0	1	0
3 333	0	1	0	0	0	1.14%	0	1	8 712	0	1	0	$1 053 022	0	0	1	0
3 334	0	0	0	0	0	1.15%	0	1	8 712	1	0	0	$128 468	0	0	1	0
3 335	0	0	0	0	1	1.22%	0	1	8 712	1	0	0	$181 232	0	0	1	0
3 336	0	0	0	0	0	1.16%	0	1	8 712	0	1	0	$915 390	0	0	1	0
3 337	0	0	0	0	0	1.13%	0	1	7 405	0	0	1	$549 246	0	0	1	0
3 338	0	0	0	0	0	1.15%	0	1	24 394	1	0	0	$83 813	0	0	1	0
3 339	0	0	0	0	0	1.16%	0	1	8 276	1	0	0	$76 022	0	0	1	0
3 340	0	0	0	0	0	1.13%	0	1	7 405	0	0	1	$526 748	0	0	1	0
3 341	0	0	0	0	1	1.16%	0	1	12 632	1	0	0	$152 214	0	0	1	0
3 342	0	0	0	0	1	1.13%	0	1	7 405	0	0	0	$266 970	0	0	1	0
3 343	0	0	0	0	0	1.15%	0	1	6 534	0	0	0	$584 354	0	0	1	0
3 344	0	0	0	0	0	1.13%	0	1	8 712	1	0	0	$187 181	0	0	1	0
3 345	0	0	0	0	1	1.14%	0	1	5 663	1	0	0	$135 798	0	0	1	0
3 346	0	1	0	0	0	1.81%	0	1	4 356	1	0	0	$150 565	0	0	1	0
3 347	0	0	0	0	1	1.16%	0	1	3 485	1	0	0	$156 588	0	0	1	0
3 348	0	0	0	0	1	1.13%	0	1	4 539	0	0	1	$568 417	0	0	1	0
3 349	0	0	0	0	1	1.16%	0	1	2 614	0	1	0	$741 410	0	0	1	0
3 350	0	0	0	0	0	1.14%	0	1	6 000	0	0	1	$320 000	0	0	1	0
3 351	0	0	0	0	1	1.15%	0	1	6 098	0	0	0	$393 372	0	0	1	0
3 352	0	0	0	0	0	1.27%	0	1	6 098	0	0	1	$366 498	0	0	1	0
3 353	0	0	0	1	0	1.16%	0	1	6 098	1	0	0	$179 925	0	0	1	0
3 354	0	0	0	0	0	1.14%	0	1	3 485	0	0	0	$428 335	0	0	1	0
3 355	0	0	0	0	1	1.17%	0	1	4 792	0	1	0	$1 023 838	0	0	1	0
3 356	0	0	1	0	0	1.15%	0	1	6 970	0	0	1	$350 000	0	0	1	0
3 357	0	1	0	0	0	1.13%	0	1	6 970	0	0	1	$467 082	0	0	1	0
3 358	0	1	0	0	0	1.73%	1	1	4 356	0	1	0	$762 673	0	0	1	0
3 359	0	0	0	0	1	1.14%	0	1	3 485	0	1	0	$984 362	0	0	1	0
3 360	0	0	0	0	0	1.56%	1	1	6 970	1	0	0	$139 762	0	0	1	0
3 361	0	1	0	0	0	1.14%	0	1	7 405	0	1	0	$519 994	0	0	1	0
3 362	0	0	0	1	0	1.17%	0	1	4 792	0	1	0	$991 862	0	0	1	0
3 363	0	1	0	0	0	1.17%	0	1	6 098	0	0	0	$431 789	0	0	1	0
3 364	0	1	0	0	0	1.15%	0	1	7 841	1	0	0	$177 291	0	0	1	0
3 365	1	1	0	0	0	1.17%	0	1	7 875	0	0	0	$577 126	0	0	1	0
3 366	0	0	0	0	1	1.14%	0	1	10 454	1	0	0	$124 787	0	0	1	0
3 367	0	0	0	1	0	1.13%	0	1	4 792	0	1	0	$1 310 608	0	0	1	0
3 368	0	0	0	0	1	1.14%	0	1	10 019	1	0	0	$170 479	0	0	1	0
3 369	0	0	0	0	0	1.13%	0	1	9 148	0	1	0	$951 392	0	0	1	0
3 370	0	1	0	0	0	1.18%	0	1	7 405	0	1	0	$740 838	0	0	1	0
3 371	0	0	0	0	0	1.14%	0	1	6 534	0	0	0	$270 720	0	0	1	0
3 372	0	0	0	1	0	1.14%	0	1	13 068	1	0	0	$102 950	0	0	1	0
3 373	0	0	0	0	1	1.16%	0	1	8 276	0	0	0	$337 799	0	0	1	0
3 374	0	0	0	0	0	1.16%	0	1	6 534	1	0	0	$106 854	0	0	1	0
3 375	1	0	0	0	0	1.14%	0	1	8 276	0	0	0	$602 776	0	0	1	0
3 376	0	0	0	0	1	1.14%	0	1	21 344	0	0	1	$720 217	0	0	1	0
3 377	0	0	0	0	0	1.80%	1	1	6 970	0	1	0	$1 089 970	0	0	1	0
3 378	0	1	0	0	0	1.13%	0	1	7 841	0	0	0	$499 724	0	0	1	0
3 379	0	0	0	0	0	1.13%	0	1	7 405	1	0	0	$133 014	0	0	1	0
3 380	0	0	0	0	0	1.17%	0	1	6 098	1	0	0	$56 570	0	0	1	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
3 381	0	0	1	0	0	1.21%	0	1	6 098	1	0	0	$48 520	0	0	1	0
3 382	0	0	0	0	1	1.17%	0	1	5 663	1	0	0	$52 098	0	0	1	0
3 383	0	0	0	0	1	1.13%	0	1	6 275	0	1	0	$1 232 888	0	0	1	0
3 384	0	1	0	0	0	1.17%	0	0	1 742	0	0	1	$276 129	0	0	1	0
3 385	0	0	0	1	0	1.15%	0	1	1 742	0	1	0	$704 507	0	0	1	0
3 386	0	0	0	0	1	1.17%	0	1	1 307	0	0	0	$234 280	0	0	1	0
3 387	0	0	0	0	1	1.15%	0	1	1 742	0	1	0	$1 046 389	0	0	1	0
3 388	0	0	0	1	0	1.98%	0	1	16 320	0	0	1	$569 089	0	0	1	0
3 389	0	0	0	0	1	1.19%	0	1	15 246	0	0	0	$345 431	0	0	1	0
3 390	0	0	0	1	1	1.25%	0	1	3 920	1	0	0	$64 256	0	0	1	0
3 391	0	0	0	0	0	1.13%	0	1	10 019	0	0	1	$475 343	0	0	1	0
3 392	0	1	0	0	0	1.38%	1	1	12 197	0	0	1	$708 183	0	0	1	0
3 393	0	0	0	0	0	1.16%	0	1	6 090	0	0	0	$720 766	0	0	1	0
3 394	0	0	0	0	1	1.15%	0	1	9 148	0	0	1	$415 510	0	0	1	0
3 395	0	0	0	0	0	1.16%	0	1	6 970	0	1	0	$653 497	0	0	1	0
3 396	0	0	0	0	1	1.14%	0	1	17 860	1	0	0	$130 468	0	0	1	0
3 397	0	1	0	0	0	1.15%	0	1	7 841	1	0	0	$207 027	0	0	1	0
3 398	0	0	0	0	1	1.17%	0	1	5 663	0	0	0	$314 916	0	0	1	0
3 399	0	0	1	0	0	1.14%	0	1	6 970	0	0	0	$678 444	0	0	1	0
3 400	0	1	0	0	0	1.15%	0	1	5 663	1	0	0	$12 969	0	0	1	0
3 401	0	0	0	0	0	1.15%	0	1	5 663	1	0	0	$130 715	0	0	1	0
3 402	0	0	0	0	1	1.14%	0	1	11 761	1	0	0	$140 036	0	0	1	0
3 403	0	0	0	0	0	1.21%	0	1	15 682	1	0	0	$246 741	0	0	1	0
3 404	0	0	1	0	0	1.13%	0	1	11 761	0	1	0	$1 310 735	0	0	1	0
3 405	0	0	0	1	1	1.23%	0	1	4 792	1	0	0	$99 761	0	0	1	0
3 406	0	0	1	0	0	1.17%	0	1	2 614	0	0	0	$307 833	0	0	1	0
3 407	0	1	0	0	0	1.14%	0	1	10 890	0	1	0	$937 488	0	0	1	0
3 408	0	0	0	1	0	1.18%	0	1	10 019	1	0	0	$175 409	0	0	1	0
3 409	0	0	0	0	1	1.14%	0	1	2 614	0	1	0	$773 591	0	0	1	0
3 410	0	0	0	0	0	1.14%	0	1	7 405	1	0	0	$282 310	0	0	1	0
3 411	0	0	1	0	0	1.17%	0	1	13 504	0	1	0	$981 278	0	0	1	0
3 412	0	0	0	0	1	1.13%	0	1	10 820	0	0	0	$737 439	0	0	1	0
3 413	0	0	0	1	0	1.17%	0	1	5 227	1	0	0	$87 165	0	0	1	0
3 414	0	0	0	0	1	1.19%	0	1	4 792	0	0	0	$203 040	0	0	1	0
3 415	1	0	0	1	0	1.12%	0	1	7 405	0	0	1	$580 000	0	0	1	0
3 416	0	0	0	0	0	1.18%	0	1	6 534	0	0	1	$214 750	0	0	1	0
3 417	0	0	0	0	1	1.15%	0	1	4 792	1	0	0	$132 753	0	0	1	0
3 418	0	0	0	1	0	1.15%	0	1	4 792	1	0	0	$169 261	0	0	1	0
3 419	0	1	0	0	0	1.15%	0	1	4 792	0	0	0	$246 615	0	0	1	0
3 420	0	0	0	0	1	1.15%	0	1	4 356	0	1	0	$715 883	0	0	1	0
3 421	0	0	0	0	1	1.14%	0	1	5 227	0	0	0	$369 922	0	0	1	0
3 422	0	0	0	1	0	1.15%	0	1	5 227	1	0	0	$129 077	0	0	1	0
3 423	0	0	0	0	1	1.13%	0	1	9 583	0	0	1	$848 649	0	0	1	0
3 424	0	0	0	0	1	1.12%	0	1	9 583	0	0	0	$546 933	0	0	1	0
3 425	0	0	0	1	0	1.12%	0	1	9 583	0	1	0	$1 569 643	0	0	1	0
3 426	0	0	0	0	0	1.16%	0	1	9 583	1	0	0	$111 892	0	0	1	0
3 427	0	0	0	0	0	1.15%	0	1	8 712	0	0	1	$626 035	0	0	1	0
3 428	0	0	0	0	0	1.16%	0	1	7 405	0	0	0	$64 899	0	0	1	0
3 429	0	1	0	0	0	1.13%	0	1	6 000	0	0	0	$511 718	0	0	1	0
3 430	0	0	0	0	1	1.16%	0	1	6 534	1	0	0	$161 105	0	0	1	0
3 431	0	0	0	0	1	1.16%	0	1	7 405	1	0	0	$150 565	0	0	1	0
3 432	0	0	0	1	0	1.14%	0	1	7 405	0	0	0	$446 182	0	0	1	0
3 433	0	0	0	0	0	1.13%	0	1	7 405	0	0	0	$446 766	0	0	1	0
3 434	0	1	0	0	0	1.27%	0	1	6 534	1	0	0	$43 825	0	0	1	0
3 435	0	0	0	1	0	1.44%	0	1	7 405	1	0	0	$120 742	0	0	1	0
3 436	0	1	0	0	0	1.13%	0	1	7 405	0	1	0	$917 079	0	0	1	0
3 437	0	0	1	0	0	1.16%	0	1	7 405	0	0	0	$187 742	0	0	1	0
3 438	0	1	0	0	0	1.17%	0	1	7 405	0	0	0	$208 128	0	0	1	0
3 439	0	0	0	0	1	1.14%	0	1	7 841	1	0	0	$134 100	0	0	1	0
3 440	0	0	0	0	1	1.15%	0	1	9 583	1	0	0	$140 648	0	0	1	0
3 441	0	0	0	1	0	1.14%	0	1	9 583	1	0	0	$177 574	0	0	1	0
3 442	0	0	0	0	0	1.13%	0	1	10 454	0	0	0	$305 109	0	0	1	0
3 443	0	0	0	0	0	1.15%	0	1	7 405	1	0	0	$125 033	0	0	1	0
3 444	0	0	0	0	0	1.13%	0	1	6 970	0	0	1	$481 991	0	0	1	0
3 445	1	1	0	0	0	1.15%	0	1	6 970	0	1	0	$1 214 984	0	0	1	0
3 446	0	0	0	0	1	1.17%	0	1	7 405	1	0	0	$133 339	0	0	1	0
3 447	0	0	0	0	1	1.15%	0	1	7 405	1	0	0	$115 103	0	0	1	0
3 448	0	0	0	0	1	1.15%	0	1	9 148	0	1	0	$1 218 734	0	0	1	0
3 449	0	0	0	1	0	1.14%	0	1	13 068	0	0	1	$556 012	0	0	1	0
3 450	0	0	0	0	0	1.17%	0	1	7 405	1	0	0	$97 417	0	0	1	0
3 451	0	0	0	0	0	1.14%	0	1	3 485	0	0	0	$368 460	0	0	1	0
3 452	0	0	0	0	0	1.14%	0	1	7 405	0	0	0	$408 760	0	0	1	0
3 453	0	0	0	0	1	1.16%	0	1	7 405	1	0	0	$70 656	0	0	1	0
3 454	0	0	0	0	0	1.16%	0	1	7 405	1	0	0	$114 465	0	0	1	0
3 455	0	0	0	0	0	1.14%	0	1	7 841	1	0	0	$213 050	0	0	1	0
3 456	0	0	0	0	0	1.14%	0	1	6 098	0	1	0	$1 049 986	0	0	1	0
3 457	0	0	0	0	0	1.15%	0	1	6 534	0	0	1	$463 155	0	0	1	0
3 458	0	0	0	0	0	1.16%	0	1	6 534	1	0	0	$170 139	0	0	1	0
3 459	0	0	0	0	0	1.17%	0	1	4 792	1	0	0	$144 543	0	0	1	0
3 460	0	1	0	0	0	1.13%	0	1	5 663	0	0	0	$293 434	0	0	1	0
3 461	0	0	0	1	0	1.17%	0	1	4 792	1	0	0	$102 950	0	0	1	0
3 462	0	0	0	0	1	1.15%	0	1	4 792	0	0	1	$532 601	0	0	1	0
3 463	0	0	0	0	0	1.15%	0	1	4 792	1	0	0	$115 428	0	0	1	0
3 464	0	0	0	0	0	1.13%	0	1	4 792	0	0	0	$299 374	0	0	1	0
3 465	0	0	0	0	1	1.19%	0	1	10 454	1	0	0	$78 258	0	0	1	0
3 466	0	0	0	0	1	1.13%	0	1	6 970	0	1	0	$1 157 797	0	0	1	0
3 467	0	0	0	0	1	1.14%	0	1	7 405	1	0	0	$122 292	0	0	1	0
3 468	0	0	0	0	0	1.49%	0	1	11 761	0	0	1	$381 560	0	0	1	0
3 469	0	0	0	0	1	1.15%	0	1	6 534	0	0	0	$240 588	0	0	1	0
3 470	0	1	0	0	0	1.14%	0	1	17 424	1	0	0	$184 890	0	0	1	0
3 471	0	0	0	0	0	1.13%	0	1	13 560	0	0	0	$583 539	0	0	1	0
3 472	0	0	1	0	0	1.14%	0	1	12 632	1	0	0	$201 381	0	0	1	0
3 473	0	0	1	0	0	1.15%	0	1	8 712	1	0	0	$137 266	0	0	1	0
3 474	0	0	0	0	0	1.38%	1	1	8 276	0	1	0	$970 108	0	0	1	0
3 475	0	0	0	0	0	1.12%	0	1	7 405	0	1	0	$1 012 218	0	0	1	0
3 476	0	0	0	0	0	1.16%	0	1	5 663	1	0	0	$161 858	0	0	1	0
3 477	0	0	0	1	0	1.13%	0	1	7 841	0	1	0	$515 800	0	0	1	0
3 478	0	0	0	0	0	1.14%	0	1	7 841	0	1	0	$943 593	0	0	1	0
3 479	0	0	0	1	0	1.12%	0	1	7 860	0	0	0	$679 726	0	0	1	0
3 480	0	0	0	0	1	1.15%	0	1	7 405	0	0	0	$345 431	0	0	1	0
3 481	0	1	0	0	0	1.23%	0	1	6 098	0	1	0	$754 829	0	0	1	0
3 482	0	0	0	0	1	1.15%	0	1	8 276	1	0	0	$156 292	0	0	1	0
3 483	0	1	0	0	0	1.13%	0	1	8 276	0	1	0	$1 062 259	0	0	1	0
3 484	0	0	1	0	0	1.13%	0	1	7 150	0	1	0	$1 161 782	0	0	1	0
3 485	0	0	0	1	0	1.14%	0	1	9 148	1	0	0	$214 555	0	0	1	0
3 486	0	0	0	0	1	1.10%	0	1	6 534	0	0	0	$314 295	0	0	1	0
3 487	0	0	0	0	1	1.19%	0	1	6 534	1	0	0	$116 676	0	0	1	0
3 488	0	1	0	0	0	1.24%	0	1	6 970	0	1	0	$1 246 859	0	0	1	0
3 489	0	0	0	0	0	1.15%	0	1	7 405	1	0	0	$164 938	0	0	1	0
3 490	0	1	0	0	0	1.17%	0	1	14 810	1	0	0	$149 812	0	0	1	0
3 491	0	0	0	0	1	1.35%	1	1	4 792	0	1	0	$1 105 298	0	0	1	0
3 492	0	0	0	0	0	1.14%	0	1	15 246	1	0	0	$172 397	0	0	1	0
3 493	0	0	0	0	1	1.18%	0	1	4 792	0	0	1	$601 459	0	0	1	0
3 494	0	0	0	0	1	1.14%	0	1	12 197	0	1	0	$881 207	0	0	1	0
3 495	0	0	0	0	0	1.12%	0	1	6 098	0	1	0	$797 802	0	0	1	0
3 496	0	0	1	0	0	1.22%	0	1	8 276	1	0	0	$95 895	0	0	1	0
3 497	0	1	0	0	0	1.12%	0	0	9 583	0	0	1	$343 601	0	0	1	0
3 498	0	0	0	0	0	1.19%	0	1	6 970	0	0	0	$276 345	0	0	1	0
3 499	0	0	1	0	0	1.12%	0	1	19 602	0	1	0	$1 836 751	0	0	1	0
3 500	0	0	0	0	0	1.13%	0	1	19 602	1	0	0	$331 870	0	0	1	0
3 501	0	0	0	0	1	1.11%	0	1	20 473	0	1	0	$1 715 624	0	0	1	0
3 502	0	0	0	0	1	1.11%	0	1	21 344	0	1	0	$2 053 098	0	0	1	0
3 503	0	0	0	0	1	1.11%	0	1	20 473	0	0	0	$764 876	0	0	1	0
3 504	0	1	0	0	0	1.11%	0	1	27 007	0	0	0	$46 356	0	0	1	0
3 505	0	0	0	0	1	1.11%	0	1	19 602	0	0	0	$898 981	0	0	1	0
3 506	0	0	0	0	0	1.14%	0	1	16 553	0	1	0	$2 216 888	0	0	1	0
3 507	0	0	0	0	1	1.16%	0	1	45 738	1	0	0	$82 730	0	0	1	0
3 508	0	0	0	0	0	1.12%	0	1	29 185	0	0	0	$673 591	0	0	1	0
3 509	0	1	0	0	0	1.32%	0	0	8 712	0	0	1	$376 539	0	0	1	0
3 510	0	1	0	0	0	1.14%	0	1	8 712	0	0	0	$550 194	0	0	1	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
3 511	0	1	0	0	0	1.17%	0	1	6 534	0	0	0	$316 005	0	0	1	0
3 512	0	1	0	0	0	1.15%	0	1	6 204	0	0	0	$445 028	0	0	1	0
3 513	0	0	0	0	1	1.16%	0	1	6 534	0	0	0	$443 303	0	0	1	0
3 514	0	0	0	0	0	1.18%	0	1	6 534	1	0	0	$169 386	0	0	1	0
3 515	0	0	0	0	0	1.14%	0	1	6 534	0	1	0	$830 614	0	0	1	0
3 516	0	0	0	0	1	1.14%	0	1	6 534	0	0	0	$423 883	0	0	1	0
3 517	0	0	0	0	0	1.13%	0	1	6 534	0	0	0	$595 081	0	0	1	0
3 518	0	0	0	0	1	1.21%	0	1	6 534	1	0	0	$103 465	0	0	1	0
3 519	0	0	0	1	0	1.13%	0	1	6 534	0	1	0	$821 925	0	0	1	0
3 520	0	0	0	1	0	1.14%	0	1	6 534	1	0	0	$138 012	0	0	1	0
3 521	0	0	0	1	0	1.13%	0	1	6 534	0	0	0	$333 764	0	0	1	0
3 522	0	1	0	0	0	1.14%	0	1	6 534	0	1	0	$748 636	0	0	1	0
3 523	0	0	0	0	1	1.23%	0	1	6 098	1	0	0	$58 135	0	0	1	0
3 524	0	1	0	0	0	1.15%	0	1	6 534	0	1	0	$1 089 970	0	0	1	0
3 525	0	0	0	0	0	1.12%	0	1	16 117	0	0	1	$738 618	0	0	1	0
3 526	0	0	0	0	0	1.20%	0	1	15 682	0	0	1	$415 000	0	0	1	0
3 527	0	0	0	0	1	1.13%	0	1	17 424	1	0	0	$297 366	0	0	1	0
3 528	0	0	1	0	0	1.21%	0	1	7 405	1	0	0	$45 547	0	0	1	0
3 529	0	0	0	0	1	1.15%	0	1	11 326	0	1	0	$1 431 740	0	0	1	0
3 530	0	0	0	1	0	1.13%	0	1	7 405	0	0	0	$217 935	0	0	1	0
3 531	0	0	0	0	0	1.12%	0	1	21 780	1	0	0	$376 413	0	0	1	0
3 532	0	1	0	0	0	1.13%	0	1	9 583	0	1	0	$922 569	0	0	1	0
3 533	0	0	0	0	1	1.16%	0	1	14 810	0	0	0	$305 951	0	0	1	0
3 534	0	0	0	1	0	1.13%	0	1	8 650	0	1	0	$804 784	0	0	1	0
3 535	0	0	0	0	1	1.11%	0	1	6 970	0	0	1	$527 155	0	0	1	0
3 536	0	0	0	1	0	1.14%	0	1	6 534	1	0	0	$63 054	0	0	1	0
3 537	0	0	0	0	1	1.12%	0	1	7 841	0	0	1	$581 714	0	0	1	0
3 538	0	0	0	0	1	1.16%	0	1	6 970	1	0	0	$134 677	0	0	1	0
3 539	0	1	0	0	0	1.15%	0	1	6 970	0	1	0	$694 048	0	0	1	0
3 540	0	0	0	0	0	1.13%	0	1	6 098	0	1	0	$1 088 123	0	0	1	0
3 541	0	0	0	0	1	1.13%	0	1	6 970	0	0	0	$412 986	0	0	1	0
3 542	0	0	1	0	0	1.13%	0	1	6 098	0	0	1	$481 991	0	0	1	0
3 543	0	0	0	1	0	1.15%	0	1	6 534	1	0	0	$157 954	0	0	1	0
3 544	0	0	1	0	0	1.18%	0	1	6 534	1	0	0	$148 311	0	0	1	0
3 545	0	1	0	0	0	1.20%	0	1	6 534	0	0	0	$261 522	0	0	1	0
3 546	0	0	0	0	0	1.17%	0	1	6 534	1	0	0	$132 017	0	0	1	0
3 547	0	0	0	0	1	1.20%	0	1	6 970	1	0	0	$124 701	0	0	1	0
3 548	0	0	1	0	0	1.13%	0	1	6 534	0	0	0	$411 639	0	0	1	0
3 549	0	1	0	0	0	1.15%	0	1	6 970	1	0	0	$165 270	0	0	1	0
3 550	0	0	0	0	1	1.13%	0	1	7 841	0	0	0	$431 789	0	0	1	0
3 551	0	0	0	0	0	1.12%	0	1	6 825	0	0	0	$461 701	0	0	1	0
3 552	0	0	1	0	0	1.15%	0	1	6 534	0	1	0	$997 600	0	0	1	0
3 553	0	1	0	0	0	1.15%	0	1	6 098	1	0	0	$207 027	0	0	1	0
3 554	0	0	0	0	1	1.15%	0	1	8 712	0	0	1	$558 351	0	0	1	0
3 555	0	0	0	1	0	1.13%	0	1	7 841	0	0	0	$408 628	0	0	1	0
3 556	0	0	0	0	1	1.13%	0	1	6 098	0	0	1	$485 336	0	0	1	0
3 557	0	0	0	1	0	1.13%	0	1	6 534	0	1	0	$834 417	0	0	1	0
3 558	0	0	0	0	1	1.13%	0	1	6 098	0	0	0	$525 826	0	0	1	0
3 559	0	0	0	0	1	1.14%	0	1	8 712	0	1	0	$1 151 235	0	0	1	0
3 560	0	1	0	0	0	1.15%	0	1	6 970	0	1	0	$588 417	0	0	1	0
3 561	0	0	0	1	0	1.15%	0	1	7 405	0	0	1	$335 000	0	0	1	0
3 562	0	0	0	1	1	1.17%	0	1	6 098	1	0	0	$104 509	0	0	1	0
3 563	0	0	0	0	1	1.13%	0	1	6 970	0	0	1	$526 312	0	0	1	0
3 564	0	1	0	0	0	1.20%	0	1	6 534	0	0	0	$214 165	0	0	1	0
3 565	0	0	0	0	1	1.18%	0	1	6 098	1	0	0	$162 277	0	0	1	0
3 566	0	1	0	0	0	1.14%	0	1	6 098	0	0	1	$403 731	0	0	1	0
3 567	0	0	0	0	0	1.13%	0	1	6 098	0	0	1	$458 492	0	0	1	0
3 568	0	0	0	0	1	1.11%	0	1	20 038	0	0	0	$747 283	0	0	1	0
3 569	0	0	0	0	1	1.11%	0	1	20 038	1	0	0	$212 326	0	0	1	0
3 570	0	0	0	0	1	1.11%	0	1	20 038	0	1	0	$1 388 096	0	0	1	0
3 571	0	0	1	0	0	1.13%	0	1	20 038	1	0	0	$201 150	0	0	1	0
3 572	0	0	1	0	0	1.11%	0	1	20 038	0	1	0	$1 384 977	0	0	1	0
3 573	0	0	0	1	0	1.11%	0	1	20 473	0	1	0	$2 163 313	0	0	1	0
3 574	0	0	0	0	0	1.23%	0	1	20 038	0	1	0	$1 274 241	0	0	1	0
3 575	0	0	0	0	1	1.13%	0	1	7 841	1	0	0	$189 648	0	0	1	0
3 576	1	1	0	0	0	1.13%	0	1	11 326	0	0	0	$275 355	0	0	1	0
3 577	0	1	0	0	0	1.12%	0	1	7 841	0	1	0	$1 413 266	0	0	1	0
3 578	0	0	0	0	1	1.20%	0	1	10 019	1	0	0	$103 505	0	0	1	0
3 579	0	0	0	0	1	1.26%	0	1	8 276	0	0	0	$380 120	0	0	1	0
3 580	0	0	1	0	0	1.13%	0	1	6 970	0	1	0	$1 021 862	0	0	1	0
3 581	0	0	0	0	0	1.14%	0	1	6 970	0	1	0	$981 278	0	0	1	0
3 582	0	0	0	0	1	1.13%	0	1	7 841	0	0	0	$482 452	0	0	1	0
3 583	0	0	0	0	1	1.48%	0	1	43 560	1	0	0	$22 350	0	0	1	0
3 584	0	0	0	0	0	1.12%	0	1	11 761	0	0	0	$571 571	0	0	1	0
3 585	0	0	1	0	0	1.14%	0	1	18 731	1	0	0	$216 061	0	0	1	0
3 586	0	0	0	0	1	1.14%	0	1	16 553	1	0	0	$161 346	0	0	1	0
3 587	0	1	0	0	0	1.27%	0	1	51 401	1	0	0	$116 688	0	0	1	0
3 588	0	0	0	0	1	1.16%	0	1	14 375	0	1	0	$1 241 275	0	0	1	0
3 589	0	0	0	0	1	1.13%	0	1	10 454	0	0	0	$515 844	0	0	1	0
3 590	0	0	0	0	1	1.13%	0	1	6 400	0	0	0	$628 426	0	0	1	0
3 591	0	0	0	0	1	1.15%	0	1	6 534	0	0	1	$470 925	0	0	1	0
3 592	0	0	0	1	0	1.13%	0	1	7 500	0	0	0	$575 844	0	0	1	0
3 593	0	0	0	0	0	1.13%	0	1	10 019	0	1	0	$1 048 870	0	0	1	0
3 594	0	0	0	0	1	1.14%	0	1	9 583	0	0	1	$643 178	0	0	1	0
3 595	0	0	0	1	0	1.14%	0	1	7 405	1	0	0	$206 172	0	0	1	0
3 596	0	0	0	0	0	1.15%	0	1	6 970	0	1	0	$1 124 985	0	0	1	0
3 597	0	0	0	0	0	1.13%	0	1	8 276	1	0	0	$126 035	0	0	1	0
3 598	0	0	0	0	1	1.14%	0	1	7 700	0	0	0	$593 799	0	0	1	0
3 599	0	0	0	0	0	1.13%	0	1	6 098	0	1	0	$834 417	0	0	1	0
3 600	0	0	1	0	0	1.12%	0	1	6 534	0	0	1	$813 533	0	0	1	0
3 601	0	0	0	0	0	1.13%	0	1	8 276	0	0	0	$518 147	0	0	1	0
3 602	0	1	0	0	0	1.15%	0	1	7 841	0	0	1	$696 478	0	0	1	0
3 603	0	0	0	0	0	1.15%	0	1	6 970	0	1	0	$1 106 597	0	0	1	0
3 604	0	0	0	0	1	1.18%	0	1	7 405	1	0	0	$162 942	0	0	1	0
3 605	0	0	0	0	1	1.11%	0	1	7 405	0	1	0	$1 249 662	0	0	1	0
3 606	0	0	0	1	0	1.12%	0	1	6 970	0	0	1	$606 670	0	0	1	0
3 607	0	0	0	0	1	1.12%	0	1	10 454	0	1	0	$1 236 243	0	0	1	0
3 608	0	1	0	0	0	1.12%	0	1	9 148	1	0	0	$230 147	0	0	1	0
3 609	0	0	0	0	1	1.11%	0	1	8 276	0	0	1	$659 276	0	0	1	0
3 610	0	0	0	1	0	1.12%	0	1	9 104	0	0	0	$801 564	0	0	1	0
3 611	0	0	0	0	1	1.14%	0	1	6 534	1	0	0	$188 429	0	0	1	0
3 612	0	0	0	1	0	1.12%	0	1	7 255	0	0	0	$765 654	0	0	1	0
3 613	0	0	0	0	1	1.15%	0	1	10 890	1	0	0	$146 125	0	0	1	0
3 614	0	1	0	0	0	1.14%	0	1	6 534	0	0	0	$354 144	0	0	1	0
3 615	0	0	0	0	0	1.15%	0	1	6 534	0	0	1	$473 127	0	0	1	0
3 616	0	0	0	0	0	1.19%	0	1	6 534	1	0	0	$113 156	0	0	1	0
3 617	0	0	0	0	1	1.15%	0	1	6 534	0	1	0	$905 229	0	0	1	0
3 618	0	1	0	0	0	1.15%	0	1	5 663	0	1	0	$1 062 259	0	0	1	0
3 619	0	0	0	0	0	1.13%	0	1	7 405	0	1	0	$1 062 259	0	0	1	0
3 620	0	0	0	0	1	1.16%	0	1	5 663	1	0	0	$112 029	0	0	1	0
3 621	0	0	0	0	0	1.14%	0	1	5 663	0	0	1	$437 670	0	0	1	0
3 622	0	0	0	0	1	1.13%	0	1	5 663	0	0	0	$766 229	0	0	1	0
3 623	0	0	0	0	1	1.12%	0	1	10 890	0	0	0	$690 862	0	0	1	0
3 624	0	1	0	0	0	1.87%	1	1	12 063	0	0	0	$768 219	0	0	1	0
3 625	0	1	0	0	0	2.64%	1	1	10 019	1	0	0	$35 328	0	0	1	0
3 626	0	0	0	1	0	1.12%	0	1	12 197	0	0	1	$797 779	0	0	1	0
3 627	0	0	0	0	1	1.12%	0	1	15 263	0	0	0	$756 676	0	0	1	0
3 628	0	0	0	0	1	1.13%	0	1	12 120	0	0	1	$734 984	0	0	1	0
3 629	0	0	0	0	1	1.55%	1	1	12 197	0	1	0	$1 308 371	0	0	1	0
3 630	0	0	0	0	1	1.13%	0	1	11 761	1	0	0	$225 865	0	0	1	0
3 631	0	0	0	0	1	1.12%	0	1	12 197	0	1	0	$1 598 007	0	0	1	0
3 632	0	0	0	0	1	1.12%	0	1	12 197	0	0	1	$761 768	0	0	1	0
3 633	0	0	0	0	1	1.13%	0	1	12 632	1	0	0	$304 895	0	0	1	0
3 634	0	0	0	0	0	1.11%	0	1	10 019	1	0	0	$372 649	0	0	1	0
3 635	0	0	0	0	1	1.12%	0	1	10 019	0	0	0	$509 918	0	0	1	0
3 636	0	0	0	0	1	1.12%	0	1	10 890	0	0	1	$725 757	0	0	1	0
3 637	0	0	0	0	1	1.12%	0	1	10 087	0	0	0	$807 335	0	0	1	0
3 638	0	0	0	0	0	1.12%	0	1	10 019	0	1	0	$1 499 980	0	0	1	0
3 639	0	0	0	0	1	1.12%	0	1	10 362	0	0	0	$896 469	0	0	1	0
3 640	0	0	0	0	1	1.13%	0	1	10 019	0	0	0	$367 604	0	0	1	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
3 641	0	0	0	0	0	1.12%	0	1	9 583	0	0	0	$770 312	0	0	1	0
3 642	0	0	0	1	0	1.12%	0	1	11 326	0	0	1	$735 520	0	0	1	0
3 643	0	0	0	0	1	1.13%	0	1	10 454	0	1	0	$1 208 735	0	0	1	0
3 644	0	1	0	0	0	1.12%	0	1	13 068	1	0	0	$317 693	0	0	1	0
3 645	0	0	0	1	0	1.11%	0	1	38 768	0	1	0	$2 399 781	0	0	1	0
3 646	0	0	0	0	1	1.11%	0	1	21 780	0	0	0	$1 186 315	0	0	1	0
3 647	0	0	0	0	1	1.11%	0	1	22 651	0	1	0	$1 661 036	0	0	1	0
3 648	0	1	0	0	0	1.12%	0	1	21 344	1	0	0	$309 590	0	0	1	0
3 649	0	0	0	0	1	1.11%	0	1	21 780	0	0	1	$753 079	0	0	1	0
3 650	0	0	0	0	0	1.20%	0	1	6 098	1	0	0	$150 306	0	0	1	0
3 651	0	0	0	0	1	1.14%	0	1	22 000	0	0	0	$678 444	0	0	1	0
3 652	0	0	0	0	1	1.15%	0	1	10 454	0	0	1	$573 384	0	0	1	0
3 653	0	0	1	0	0	1.15%	0	1	13 939	1	0	0	$159 725	0	0	1	0
3 654	0	0	0	0	1	1.15%	0	1	17 860	1	0	0	$127 251	0	0	1	0
3 655	0	0	1	0	0	1.15%	0	1	20 909	1	0	0	$143 385	0	0	1	0
3 656	0	1	0	0	0	1.13%	0	1	14 810	1	0	0	$218 808	0	0	1	0
3 657	0	1	0	0	0	1.13%	0	1	7 841	0	0	0	$282 226	0	0	1	0
3 658	0	0	0	0	0	1.14%	0	1	6 534	0	0	0	$326 902	0	0	1	0
3 659	0	0	0	0	1	1.14%	0	1	9 148	1	0	0	$182 694	0	0	1	0
3 660	0	0	0	1	0	1.13%	0	1	5 227	0	0	0	$433 516	0	0	1	0
3 661	0	0	0	0	0	1.12%	0	1	10 454	0	1	0	$818 821	0	0	1	0
3 662	0	0	0	0	0	1.14%	0	1	6 534	1	0	0	$214 555	0	0	1	0
3 663	0	0	0	0	1	1.13%	0	1	6 007	0	0	0	$568 149	0	0	1	0
3 664	0	0	1	0	0	1.16%	0	1	6 534	0	0	0	$296 679	0	0	1	0
3 665	0	0	1	0	0	1.14%	0	1	7 650	0	0	0	$538 651	0	0	1	0
3 666	0	1	0	0	0	1.15%	0	1	6 098	1	0	0	$187 454	0	0	1	0
3 667	0	0	0	0	0	1.14%	0	1	8 712	0	0	1	$417 690	0	0	1	0
3 668	0	0	0	0	0	1.14%	0	1	7 841	0	0	1	$384 988	0	0	1	0
3 669	0	0	0	0	0	1.18%	0	1	9 583	1	0	0	$130 904	0	0	1	0
3 670	0	0	0	0	1	1.12%	0	1	7 841	0	0	1	$407 754	0	0	1	0
3 671	0	0	0	0	1	1.16%	0	1	8 276	0	0	0	$292 044	0	0	1	0
3 672	0	1	0	0	0	1.14%	0	1	7 405	0	1	0	$778 270	0	0	1	0
3 673	0	0	0	1	0	1.16%	0	1	6 098	1	0	0	$146 316	0	0	1	0
3 674	0	0	1	0	0	1.14%	0	1	6 098	0	0	0	$513 001	0	0	1	0
3 675	0	0	0	0	1	1.16%	0	1	6 534	0	0	1	$526 748	0	0	1	0
3 676	0	0	0	1	0	1.21%	0	1	6 098	1	0	0	$116 387	0	0	1	0
3 677	0	0	0	1	0	1.21%	0	1	10 454	1	0	0	$101 078	0	0	1	0
3 678	0	0	1	0	0	1.19%	0	1	8 712	1	0	0	$55 899	0	0	1	0
3 679	0	0	0	0	0	1.15%	0	1	11 761	1	0	0	$196 488	0	0	1	0
3 680	0	1	0	0	0	1.16%	0	1	7 841	1	0	0	$142 325	0	0	1	0
3 681	0	1	0	0	0	1.15%	0	1	15 246	0	1	0	$825 839	0	0	1	0
3 682	0	1	0	0	0	1.15%	0	1	17 860	0	1	0	$956 237	0	0	1	0
3 683	0	0	0	0	0	1.16%	0	1	9 148	1	0	0	$113 247	0	0	1	0
3 684	0	1	0	0	0	1.14%	0	1	17 464	0	0	0	$493 763	0	0	1	0
3 685	0	1	0	0	0	1.16%	0	1	9 583	1	0	0	$97 781	0	0	1	0
3 686	0	0	0	1	0	1.14%	0	1	7 841	0	0	0	$381 386	0	0	1	0
3 687	0	0	0	0	1	1.17%	0	1	7 405	0	0	1	$614 539	0	0	1	0
3 688	0	0	0	0	0	1.43%	0	1	7 405	0	0	1	$391 000	0	0	1	0
3 689	0	0	0	0	0	1.15%	0	1	8 712	1	0	0	$197 993	0	0	1	0
3 690	0	0	0	0	1	1.16%	0	1	8 712	1	0	0	$121 668	0	0	1	0
3 691	0	0	0	0	1	1.15%	0	1	6 098	0	0	0	$316 005	0	0	1	0
3 692	0	0	0	0	0	1.12%	0	1	7 405	0	0	1	$840 455	0	0	1	0
3 693	0	0	0	0	1	1.12%	0	1	7 405	0	0	1	$842 797	0	0	1	0
3 694	0	0	0	0	0	1.14%	0	1	7 405	0	0	1	$581 714	0	0	1	0
3 695	0	1	0	0	0	1.13%	0	1	7 405	0	0	0	$419 525	0	0	1	0
3 696	0	0	0	0	0	1.13%	0	1	6 750	0	1	0	$1 078 111	0	0	1	0
3 697	0	0	1	0	0	1.16%	0	1	6 000	0	0	0	$384 751	0	0	1	0
3 698	0	0	0	1	1	1.13%	0	1	6 000	0	0	0	$448 876	0	0	1	0
3 699	0	0	0	0	0	1.18%	0	1	6 098	1	0	0	$151 304	0	0	1	0
3 700	0	0	0	0	1	1.13%	0	1	6 098	0	1	0	$964 504	0	0	1	0
3 701	0	0	0	0	0	1.43%	0	1	6 098	0	0	1	$310 000	0	0	1	0
3 702	0	0	0	0	1	1.13%	0	1	6 098	0	0	0	$429 486	0	0	1	0
3 703	0	0	1	0	0	1.13%	0	1	6 098	0	0	0	$432 365	0	0	1	0
3 704	0	0	0	1	0	1.13%	0	1	6 534	0	0	0	$431 789	0	0	1	0
3 705	0	0	0	0	1	1.13%	0	1	7 405	0	0	0	$494 071	0	0	1	0
3 706	0	0	0	0	1	1.12%	0	1	11 761	0	1	0	$1 450 214	0	0	1	0
3 707	0	0	0	1	0	1.13%	0	1	7 560	0	0	0	$633 556	0	0	1	0
3 708	0	0	0	0	0	1.14%	0	1	7 405	0	0	1	$585 275	0	0	1	0
3 709	0	0	1	0	0	1.12%	0	1	13 504	0	0	0	$575 719	0	0	1	0
3 710	0	0	0	0	1	1.14%	0	1	8 276	0	0	1	$590 027	0	0	1	0
3 711	0	0	0	0	1	1.12%	0	1	7 841	0	1	0	$931 116	0	0	1	0
3 712	0	0	0	0	1	1.12%	0	1	12 632	0	1	0	$1 060 568	0	0	1	0
3 713	0	0	0	0	0	1.15%	0	1	8 276	1	0	0	$140 036	0	0	1	0
3 714	0	1	0	0	0	1.15%	0	1	7 841	0	0	0	$403 003	0	0	1	0
3 715	0	0	0	0	1	1.13%	0	1	13 939	0	1	0	$1 180 493	0	0	1	0
3 716	0	0	0	0	1	1.22%	0	1	9 148	1	0	0	$44 700	0	0	1	0
3 717	0	0	0	0	1	1.13%	0	1	6 534	0	1	0	$1 153 110	0	0	1	0
3 718	0	0	0	0	1	1.13%	0	1	5 663	0	1	0	$887 446	0	0	1	0
3 719	0	0	0	0	1	1.15%	0	1	5 663	0	1	0	$1 173 103	0	0	1	0
3 720	0	0	0	0	1	1.15%	0	1	5 663	1	0	0	$140 339	0	0	1	0
3 721	0	0	0	0	1	1.14%	0	1	5 663	0	0	0	$169 394	0	0	1	0
3 722	0	0	0	0	1	1.13%	0	1	5 663	0	0	1	$442 810	0	0	1	0
3 723	0	0	0	1	0	1.12%	0	1	10 745	0	0	0	$1 026 002	0	0	1	0
3 724	0	0	0	0	0	1.12%	0	1	12 632	0	0	0	$852 864	0	0	1	0
3 725	0	0	0	0	1	1.13%	0	1	8 276	1	0	0	$227 737	0	0	1	0
3 726	0	0	0	0	0	1.13%	0	1	11 761	0	0	0	$789 469	0	0	1	0
3 727	0	1	0	0	0	1.12%	0	1	15 682	0	0	0	$105 228	0	0	1	0
3 728	0	0	0	0	1	1.12%	0	1	11 761	0	0	1	$764 538	0	0	1	0
3 729	0	0	0	0	0	1.15%	0	1	6 534	1	0	0	$191 971	0	0	1	0
3 730	0	0	0	0	1	1.50%	0	1	6 970	0	0	1	$361 478	0	0	1	0
3 731	0	0	0	0	0	1.13%	0	1	7 320	0	1	0	$1 274 711	0	0	1	0
3 732	0	0	0	0	0	1.16%	0	1	12 197	0	0	1	$476 950	0	0	1	0
3 733	0	1	0	0	0	1.14%	0	1	10 019	0	1	0	$1 089 970	0	0	1	0
3 734	0	0	0	1	0	1.13%	0	1	8 600	0	0	1	$426 745	0	0	1	0
3 735	0	0	0	0	0	1.14%	0	1	7 405	0	0	1	$598 334	0	0	1	0
3 736	0	0	0	1	0	1.40%	0	1	7 405	1	0	0	$150 565	0	0	1	0
3 737	0	0	0	1	0	1.16%	0	1	6 098	0	0	0	$370 489	0	0	1	0
3 738	0	0	0	0	0	1.17%	0	1	5 663	1	0	0	$131 684	0	0	1	0
3 739	0	1	0	0	0	1.23%	0	1	5 663	1	0	0	$5 366	0	0	1	0
3 740	0	0	0	0	1	1.13%	0	1	5 663	0	0	1	$477 820	0	0	1	0
3 741	0	0	0	0	1	1.18%	0	1	6 970	1	0	0	$117 338	0	0	1	0
3 742	0	0	0	0	0	1.25%	0	1	6 534	1	0	0	$51 427	0	0	1	0
3 743	0	0	0	0	1	1.13%	0	1	6 098	0	0	0	$595 081	0	0	1	0
3 744	0	0	0	0	0	1.15%	0	1	6 098	1	0	0	$130 904	0	0	1	0
3 745	0	0	0	0	1	1.14%	0	1	6 098	0	0	1	$462 368	0	0	1	0
3 746	0	0	0	0	1	1.15%	0	1	6 970	0	0	0	$534 267	0	0	1	0
3 747	0	1	0	0	0	1.15%	0	1	11 326	0	1	0	$1 167 172	0	0	1	0
3 748	0	0	0	0	0	1.13%	0	1	6 008	0	1	0	$1 162 019	0	0	1	0
3 749	0	0	0	0	1	1.14%	0	1	6 970	0	0	1	$354 568	0	0	1	0
3 750	0	0	1	0	0	1.17%	0	1	6 970	1	0	0	$203 263	0	0	1	0
3 751	0	0	0	0	1	1.15%	0	1	6 970	1	0	0	$111 750	0	0	1	0
3 752	0	1	0	0	0	1.13%	0	1	6 534	0	0	0	$424 973	0	0	1	0
3 753	0	0	0	0	1	1.17%	0	1	6 534	1	0	0	$138 819	0	0	1	0
3 754	0	0	0	0	0	1.15%	0	1	5 663	0	0	0	$426 032	0	0	1	0
3 755	0	0	0	0	1	1.24%	1	1	6 534	0	0	0	$412 986	0	0	1	0
3 756	0	0	0	0	1	1.20%	0	1	6 534	0	0	0	$305 951	0	0	1	0
3 757	0	0	0	0	0	1.13%	0	1	6 534	0	0	0	$352 307	0	0	1	0
3 758	0	1	0	0	0	1.16%	0	1	7 841	1	0	0	$170 479	0	0	1	0
3 759	0	0	0	0	1	1.15%	0	1	6 534	0	0	0	$424 973	0	0	1	0
3 760	0	0	0	0	1	1.11%	0	1	7 405	0	0	1	$569 089	0	0	1	0
3 761	0	0	0	0	1	1.14%	0	1	9 148	1	0	0	$162 224	0	0	1	0
3 762	0	0	0	0	1	1.17%	0	1	10 019	1	0	0	$84 966	0	0	1	0
3 763	0	1	0	0	0	1.15%	0	1	9 583	1	0	0	$253 702	0	0	1	0
3 764	0	0	0	0	1	1.14%	0	1	9 583	1	0	0	$168 463	0	0	1	0
3 765	0	0	1	0	0	1.13%	0	1	10 019	0	0	0	$610 217	0	0	1	0
3 766	0	0	0	0	1	1.12%	0	1	10 941	0	0	0	$795 152	0	0	1	0
3 767	0	0	0	0	1	1.14%	0	1	10 454	1	0	0	$171 583	0	0	1	0
3 768	0	0	0	0	0	1.12%	0	1	11 326	0	1	0	$1 534 820	0	0	1	0
3 769	0	1	0	0	0	1.12%	0	1	9 583	0	1	0	$1 283 210	0	0	1	0
3 770	0	0	0	0	0	1.16%	1	1	8 712	0	0	1	$362 500	0	0	1	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
3 771	0	0	0	0	0	1.14%	0	1	9 583	1	0	0	$149 187	0	0	1	0
3 772	0	0	0	0	1	1.13%	0	1	12 632	0	1	0	$1 216 114	0	0	1	0
3 773	0	0	0	1	0	1.14%	0	1	10 890	1	0	0	$199 521	0	0	1	0
3 774	0	0	0	0	1	1.15%	0	1	9 583	1	0	0	$95 699	0	0	1	0
3 775	0	1	0	0	0	1.17%	0	1	6 970	1	0	0	$125 366	0	0	1	0
3 776	0	0	0	0	1	2.00%	1	1	6 970	0	1	0	$956 117	0	0	1	0
3 777	0	0	0	0	0	1.15%	0	1	3 920	0	0	0	$241 052	0	0	1	0
3 778	0	0	0	0	0	1.19%	0	1	3 920	1	0	0	$164 869	0	0	1	0
3 779	0	0	0	1	0	1.24%	0	1	3 920	1	0	0	$55 452	0	0	1	0
3 780	0	0	0	1	0	1.14%	0	1	4 792	1	0	0	$57 017	0	0	1	0
3 781	0	1	0	0	0	1.16%	0	1	4 356	1	0	0	$106 549	0	0	1	0
3 782	0	0	0	0	0	1.13%	0	1	7 405	0	0	1	$462 047	0	0	1	0
3 783	0	1	0	0	0	1.70%	1	1	6 970	0	0	0	$329 129	0	0	1	0
3 784	0	0	0	0	1	1.13%	0	1	6 970	0	0	1	$471 377	0	0	1	0
3 785	0	0	0	0	1	1.13%	0	1	7 405	0	1	0	$896 804	0	0	1	0
3 786	0	1	0	0	0	1.18%	0	1	7 841	1	0	0	$93 591	0	0	1	0
3 787	0	0	0	0	1	1.76%	1	1	8 487	0	0	0	$609 189	0	0	1	0
3 788	0	0	0	0	0	1.13%	0	1	9 257	0	0	0	$696 399	0	0	1	0
3 789	0	0	0	1	1	1.14%	0	1	8 712	1	0	0	$188 824	0	0	1	0
3 790	0	0	0	1	1	1.16%	0	1	6 534	1	0	0	$163 784	0	0	1	0
3 791	0	0	0	0	1	1.14%	0	1	5 663	0	1	0	$1 182 340	0	0	1	0
3 792	0	0	0	1	0	1.18%	0	1	5 663	1	0	0	$127 859	0	0	1	0
3 793	0	0	0	0	1	1.12%	0	1	7 841	0	0	1	$668 384	0	0	1	0
3 794	0	0	0	0	0	1.13%	0	1	4 356	0	0	0	$324 493	0	0	1	0
3 795	0	0	0	1	0	1.12%	0	1	9 520	0	0	0	$654 076	0	0	1	0
3 796	0	1	0	0	0	1.13%	0	1	12 121	0	0	0	$801 564	0	0	1	0
3 797	0	0	0	0	1	1.12%	0	1	11 761	0	0	1	$676 464	0	0	1	0
3 798	0	0	0	1	0	1.14%	0	1	12 632	1	0	0	$111 350	0	0	1	0
3 799	0	0	0	0	1	1.12%	0	1	11 761	0	1	0	$1 041 852	0	0	1	0
3 800	0	0	0	0	0	1.12%	0	1	10 019	0	0	0	$620 625	0	0	1	0
3 801	0	1	0	0	0	1.12%	0	1	10 982	0	0	0	$798 999	0	0	1	0
3 802	0	1	0	0	0	1.12%	0	1	17 424	1	0	0	$82 195	0	0	1	0
3 803	0	1	0	0	0	1.12%	0	1	20 038	1	0	0	$54 199	0	0	1	0
3 804	0	0	0	0	1	1.12%	0	1	16 988	1	0	0	$301 942	0	0	1	0
3 805	0	0	0	1	1	1.12%	0	1	16 117	0	0	1	$705 000	0	0	1	0
3 806	0	1	0	0	0	1.11%	0	1	17 424	1	0	0	$385 741	0	0	1	0
3 807	0	1	0	0	0	1.13%	0	1	22 216	1	0	0	$61 463	0	0	1	0
3 808	0	0	0	0	1	1.12%	0	1	10 890	0	0	0	$509 918	0	0	1	0
3 809	0	0	0	0	1	1.11%	0	1	10 890	1	0	0	$98 430	0	0	1	0
3 810	0	0	0	1	0	1.07%	0	1	43 560	0	0	0	$315 222	0	0	1	0
3 811	0	0	0	0	1	1.08%	0	1	653 400	1	0	0	$382 416	0	0	1	0
3 812	0	1	0	0	0	1.08%	0	1	55 321	1	0	0	$262 736	0	0	1	0
3 813	0	0	0	1	0	1.09%	0	1	54 450	0	0	0	$691 943	0	0	1	0
3 814	0	1	0	0	0	1.08%	0	1	54 014	1	0	0	$274 782	0	0	1	0
3 815	0	0	0	0	1	1.09%	0	1	426 888	1	0	0	$219 473	0	0	1	0
3 816	0	0	0	0	1	1.12%	0	1	143 312	0	0	0	$770 312	0	0	1	0
3 817	0	0	0	0	1	1.12%	0	1	392 476	0	0	0	$477 468	0	0	1	0
3 818	0	0	1	0	0	1.14%	0	1	397 267	1	0	0	$155 892	0	0	1	0
3 819	0	0	0	0	0	1.92%	1	1	599 386	0	0	0	$704 613	0	0	1	0
3 820	0	0	0	0	1	1.15%	0	1	48 352	1	0	0	$246 076	0	0	1	0
3 821	0	0	0	0	0	1.25%	0	1	446 054	0	0	1	$640 000	0	0	1	0
3 822	0	0	0	0	0	1.12%	0	1	63 598	0	1	0	$1 256 237	0	0	1	0
3 823	0	1	0	0	0	1.37%	0	0	50 094	0	0	1	$386 580	0	0	1	0
3 824	0	0	1	0	0	1.12%	0	1	443 441	0	0	0	$1 026 130	0	0	1	0
3 825	0	1	0	0	0	1.16%	0	1	87 120	0	0	0	$495 118	0	0	1	0
3 826	0	0	0	1	1	1.13%	0	1	38 333	0	0	0	$495 118	0	0	1	0
3 827	1	1	0	0	0	1.12%	0	1	210 395	0	1	0	$2 309 258	0	0	1	0
3 828	0	0	0	0	1	1.17%	0	1	361 984	1	0	0	$189 545	0	0	1	0
3 829	0	0	0	0	1	1.12%	0	1	128 066	0	0	1	$87 357	0	0	1	0
3 830	0	0	0	0	1	1.13%	0	1	653 836	0	0	1	$750 000	0	0	1	0
3 831	0	0	0	0	1	1.12%	0	1	209 524	0	0	0	$1 109 365	0	0	1	0
3 832	0	1	0	0	0	1.15%	0	1	185 566	0	0	1	$587 254	0	0	1	0
3 833	0	0	0	0	1	1.12%	0	1	696 960	0	0	0	$1 333 803	0	0	1	0
3 834	0	0	0	1	0	1.12%	0	1	87 120	0	0	1	$907 321	0	0	1	0
3 835	0	0	0	0	1	1.13%	0	1	83 635	0	1	0	$1 677 398	0	0	1	0
3 836	0	0	0	0	1	1.14%	0	1	70 132	1	0	0	$187 181	0	0	1	0
3 837	0	0	0	0	0	1.13%	0	1	396 396	1	0	0	$169 932	0	0	1	0
3 838	0	1	0	0	0	1.13%	0	1	88 862	0	0	0	$759 241	0	0	1	0
3 839	0	0	0	0	1	1.14%	0	1	43 560	0	0	1	$666 800	0	0	1	0
3 840	0	1	0	0	0	1.60%	0	1	43 560	1	0	0	$101 145	0	0	1	0
3 841	0	0	0	0	1	1.14%	0	1	55 321	0	1	0	$1 025 311	0	0	1	0
3 842	0	0	0	0	1	1.11%	0	1	202 990	0	0	0	$938 421	0	0	1	0
3 843	0	0	0	0	0	1.16%	0	1	85 813	0	1	0	$1 288 108	0	0	1	0
3 844	0	0	0	0	0	1.14%	0	1	89 298	1	0	0	$237 430	0	0	1	0
3 845	0	0	0	1	0	1.14%	0	1	55 321	0	0	1	$532 176	0	0	1	0
3 846	0	0	0	0	0	1.12%	0	1	54 014	0	1	0	$1 116 715	0	0	1	0
3 847	0	0	0	1	0	1.14%	0	1	57 499	0	0	1	$580 000	0	0	1	0
3 848	0	0	0	0	1	1.14%	0	1	57 935	1	0	0	$189 648	0	0	1	0
3 849	0	0	0	1	0	1.14%	0	1	46 174	1	0	0	$166 903	0	0	1	0
3 850	0	0	0	1	0	1.15%	0	1	87 120	1	0	0	$149 121	0	0	1	0
3 851	0	0	0	0	1	1.14%	0	1	43 996	0	0	1	$625 558	0	0	1	0
3 852	0	0	0	0	1	1.12%	0	1	65 340	0	1	0	$1 690 377	0	0	1	0
3 853	0	0	0	0	1	1.12%	0	1	217 800	0	0	0	$704 613	0	0	1	0
3 854	0	0	0	0	1	1.12%	0	1	115 434	0	0	0	$1 122 190	0	0	1	0
3 855	0	0	0	0	1	1.14%	0	1	107 593	0	1	0	$1 652 237	0	0	1	0
3 856	0	0	0	0	0	1.16%	0	1	69 696	1	0	0	$82 730	0	0	1	0
3 857	0	0	0	0	0	1.13%	0	1	37 897	1	0	0	$199 660	0	0	1	0
3 858	0	0	0	0	1	1.14%	0	1	40 075	1	0	0	$157 693	0	0	1	0
3 859	0	1	0	0	0	1.15%	0	1	23 958	0	1	0	$701 846	0	0	1	0
3 860	0	0	0	0	1	1.14%	0	1	43 124	1	0	0	$202 847	0	0	1	0
3 861	0	0	0	1	0	1.14%	0	1	61 420	1	0	0	$175 740	0	0	1	0
3 862	0	0	0	1	0	1.13%	0	1	97 574	0	0	0	$500 646	0	0	1	0
3 863	0	0	0	0	1	1.14%	0	1	40 075	0	1	0	$889 021	0	0	1	0
3 864	0	0	0	0	0	1.15%	0	1	104 108	1	0	0	$263 489	0	0	1	0
3 865	0	0	0	0	0	1.19%	0	1	105 851	0	0	1	$572 842	0	0	1	0
3 866	0	0	0	1	0	1.12%	0	1	54 014	1	0	0	$237 060	0	0	1	0
3 867	0	0	0	0	1	2.08%	1	1	134 600	0	1	0	$1 402 133	0	0	1	0
3 868	0	1	0	0	0	1.13%	0	1	92 347	0	0	0	$538 010	0	0	1	0
3 869	0	0	0	1	1	1.12%	0	1	107 593	0	1	0	$1 976 224	0	0	1	0
3 870	0	0	0	0	1	1.12%	0	1	106 286	1	0	0	$331 870	0	0	1	0
3 871	0	0	0	0	1	1.15%	0	1	98 881	0	0	1	$711 911	0	0	1	0
3 872	0	0	0	0	0	1.12%	0	1	87 120	0	1	0	$1 152 588	0	0	1	0
3 873	0	0	0	1	0	1.13%	0	1	61 855	1	0	0	$282 310	0	0	1	0
3 874	0	0	0	0	1	1.13%	0	1	57 064	0	0	1	$720 217	0	0	1	0
3 875	1	0	1	0	0	1.15%	0	1	80 150	0	0	0	$370 849	0	0	1	0
3 876	0	0	0	0	0	1.16%	0	1	72 310	0	0	0	$203 967	0	0	1	0
3 877	0	0	0	0	1	1.12%	0	1	169 884	0	0	1	$825 238	0	0	1	0
3 878	0	0	0	1	0	1.14%	0	1	87 120	0	1	0	$983 794	0	0	1	0
3 879	0	1	0	0	0	1.12%	0	1	92 783	0	0	0	$719 648	0	0	1	0
3 880	0	1	0	0	0	1.15%	0	1	85 378	0	0	0	$691 943	0	0	1	0
3 881	0	0	1	0	0	1.13%	0	1	45 302	1	0	0	$271 017	0	0	1	0
3 882	0	0	0	0	0	1.12%	0	1	211 266	0	1	0	$1 660 624	0	0	1	0
3 883	0	0	0	0	1	1.12%	0	1	233 917	1	0	0	$100 016	0	0	1	0
3 884	0	0	0	0	1	1.12%	0	1	45 302	0	1	0	$1 122 954	0	0	1	0
3 885	0	1	0	0	0	1.13%	0	0	130 244	0	0	1	$562 299	0	0	1	0
3 886	0	0	0	0	1	1.12%	0	1	87 991	1	0	0	$398 998	0	0	1	0
3 887	0	0	0	1	0	1.11%	0	1	107 158	0	1	0	$1 476 111	0	0	1	0
3 888	0	0	0	0	1	1.14%	0	1	108 900	1	0	0	$159 520	0	0	1	0
3 889	1	0	0	0	1	1.23%	0	1	145 055	1	0	0	$99 761	0	0	1	0
3 890	1	0	0	1	0	1.14%	0	1	308 405	1	0	0	$195 969	0	0	1	0
3 891	0	0	1	0	0	1.12%	0	1	122 404	1	0	0	$303 013	0	0	1	0
3 892	0	1	0	0	0	1.11%	0	1	549 292	0	0	0	$1 381 725	0	0	1	0
3 893	0	1	0	0	0	1.12%	0	1	279 220	0	1	0	$1 401 353	0	0	1	0
3 894	0	1	0	0	0	1.14%	0	1	21 780	0	1	0	$645 798	0	0	1	0
3 895	0	1	0	0	0	1.12%	0	1	85 813	0	1	0	$1 325 145	0	0	1	0
3 896	0	0	0	1	0	1.15%	0	1	181 210	0	0	1	$537 196	0	0	1	0
3 897	0	0	0	0	1	1.12%	0	1	187 744	0	0	0	$1 070 890	0	0	1	0
3 898	0	1	0	0	0	1.13%	0	1	187 308	0	1	0	$1 258 049	0	0	1	0
3 899	0	0	0	0	0	1.13%	0	1	349 787	0	0	1	$825 000	0	0	1	0
3 900	0	0	0	0	0	1.12%	0	1	77 101	0	1	0	$1 283 210	0	0	1	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
3 901	0	0	0	1	0	1.12%	0	1	82 328	0	0	0	$781 941	0	0	1	0
3 902	0	0	0	0	1	1.13%	0	1	82 328	1	0	0	$219 187	0	0	1	0
3 903	0	0	0	0	1	1.14%	0	1	227 819	0	0	0	$547 002	0	0	1	0
3 904	0	0	1	0	0	1.13%	0	1	214 315	1	0	0	$304 895	0	0	1	0
3 905	0	0	0	0	1	1.14%	0	1	420 790	0	0	1	$410 000	0	0	1	0
3 906	0	0	0	0	0	1.14%	0	1	179 467	1	0	0	$121 636	0	0	1	0
3 907	0	0	1	0	0	1.14%	0	1	173 369	1	0	0	$169 261	0	0	1	0
3 908	0	0	0	1	0	1.13%	0	1	218 671	1	0	0	$375 765	0	0	1	0
3 909	0	0	0	0	0	1.13%	0	1	227 819	0	0	1	$640 000	0	0	1	0
3 910	0	0	0	0	1	1.12%	0	1	164 221	0	1	0	$1 718 088	0	0	1	0
3 911	0	0	0	1	0	1.12%	0	1	612 889	0	0	0	$898 981	0	0	1	0
3 912	0	0	0	0	1	1.11%	0	1	182 516	0	0	0	$1 004 053	0	0	1	0
3 913	0	0	0	1	1	1.11%	0	1	260 489	0	1	0	$2 540 184	0	0	1	0
3 914	0	0	0	0	1	1.12%	0	1	132 422	0	0	0	$241 052	0	0	1	0
3 915	0	0	0	1	0	1.13%	0	1	346 302	0	1	0	$2 734 162	0	0	1	0
3 916	0	0	0	0	1	1.13%	0	1	165 092	1	0	0	$438 947	0	0	1	0
3 917	0	0	0	0	0	1.14%	0	1	177 725	1	0	0	$365 456	0	0	1	0
3 918	0	0	0	1	0	1.14%	0	1	233 482	0	0	1	$954 566	0	0	1	0
3 919	0	0	0	0	1	1.13%	0	1	169 884	0	0	0	$713 885	0	0	1	0
3 920	0	1	0	0	0	1.13%	0	1	808 038	0	1	0	$1 499 980	0	0	1	0
3 921	0	0	0	0	1	1.11%	0	1	357 192	0	0	1	$898 674	0	0	1	0
3 922	0	0	0	0	1	1.12%	0	1	367 211	0	1	0	$1 893 592	0	0	1	0
3 923	0	0	0	0	0	1.12%	0	1	217 800	0	0	0	$542 367	0	0	1	0
3 924	0	0	0	0	0	1.13%	0	1	217 800	0	0	0	$397 736	0	0	1	0
3 925	0	0	0	0	1	1.13%	0	1	65 340	1	0	0	$338 772	0	0	1	0
3 926	0	0	0	0	0	1.12%	0	1	193 406	0	1	0	$2 199 118	0	0	1	0
3 927	0	0	0	1	0	1.15%	0	1	128 066	1	0	0	$119 944	0	0	1	0
3 928	0	0	0	1	0	0.79%	0	1	425 581	0	1	0	$2 105 539	0	0	1	0
3 929	0	0	0	0	1	1.14%	0	1	217 800	1	0	0	$132 275	0	0	1	0
3 930	0	0	0	0	1	1.14%	0	1	23 958	0	0	1	$448 751	0	0	1	0
3 931	0	0	0	0	1	1.14%	0	1	23 522	0	0	1	$581 714	0	0	1	0
3 932	0	0	0	1	0	1.15%	0	1	23 522	0	1	0	$1 237 762	0	0	1	0
3 933	0	0	0	0	0	1.15%	0	1	47 916	0	0	1	$795 975	0	0	1	0
3 934	0	0	1	0	0	1.12%	0	1	305 356	0	1	0	$1 863 012	0	0	1	0
3 935	0	1	0	0	0	1.13%	0	1	435 600	0	1	0	$1 258 049	0	0	1	0
3 936	0	0	0	0	0	1.18%	0	1	21 344	0	0	1	$293 929	0	0	1	0
3 937	0	0	0	0	1	1.14%	0	1	43 560	1	0	0	$161 200	0	0	1	0
3 938	0	0	0	0	0	1.21%	0	1	36 155	1	0	0	$121 668	0	0	1	0
3 939	0	0	0	0	0	1.15%	0	1	397 267	0	0	1	$450 000	0	0	1	0
3 940	0	0	0	1	0	1.15%	0	1	212 573	0	0	1	$622 733	0	0	1	0
3 941	0	0	1	0	0	1.12%	0	1	187 308	0	0	0	$806 006	0	0	1	0
3 942	0	0	0	1	0	1.64%	1	1	47 045	0	0	1	$586 146	0	0	1	0
3 943	0	0	0	1	0	1.17%	0	1	399 881	1	0	0	$38 011	0	0	1	0
3 944	0	1	0	0	0	1.13%	0	1	43 560	0	0	0	$589 951	0	0	1	0
3 945	0	0	0	1	0	1.16%	0	1	10 890	1	0	0	$164 898	0	0	1	0
3 946	0	0	0	1	0	1.15%	0	1	43 996	0	0	1	$476 451	0	0	1	0
3 947	0	0	0	0	1	1.14%	0	1	38 333	0	0	0	$500 875	0	0	1	0
3 948	1	1	0	0	0	1.16%	0	1	10 890	0	1	0	$946 796	0	0	1	0
3 949	0	0	0	0	1	1.13%	0	1	52 272	0	0	0	$572 079	0	0	1	0
3 950	0	0	0	0	0	1.13%	0	1	12 632	0	1	0	$762 673	0	0	1	0
3 951	0	0	0	1	0	1.16%	0	1	13 068	0	1	0	$902 440	0	0	1	0
3 952	0	0	0	0	0	1.12%	0	1	22 464	0	0	0	$832 344	0	0	1	0
3 953	0	1	0	0	0	1.14%	0	1	14 375	0	1	0	$1 228 525	0	0	1	0
3 954	0	1	0	0	0	1.42%	0	1	9 148	1	0	0	$339 865	0	0	1	0
3 955	0	1	0	0	0	1.34%	0	1	22 216	1	0	0	$339 865	0	0	1	0
3 956	0	0	0	0	0	1.15%	0	1	11 200	0	0	1	$391 920	0	0	1	0
3 957	0	1	0	0	0	1.16%	0	1	16 553	0	0	0	$399 910	0	0	1	0
3 958	0	0	0	0	1	1.12%	0	1	74 488	0	0	1	$562 299	0	0	1	0
3 959	0	1	0	0	0	1.13%	0	1	70 567	0	1	0	$1 012 487	0	0	1	0
3 960	0	0	0	0	0	1.17%	0	1	43 560	0	0	1	$438 224	0	0	1	0
3 961	1	0	0	0	1	1.18%	0	1	43 562	0	1	0	$1 031 236	0	0	1	0
3 962	0	0	0	0	1	1.16%	0	1	13 939	1	0	0	$145 397	0	0	1	0
3 963	0	0	0	0	0	1.17%	0	1	11 326	1	0	0	$118 727	0	0	1	0
3 964	0	0	0	0	1	1.14%	0	1	10 890	0	0	0	$530 956	0	0	1	0
3 965	0	0	0	0	1	1.15%	0	1	13 939	1	0	0	$205 145	0	0	1	0
3 966	0	0	0	0	0	1.14%	0	1	14 375	0	1	0	$1 273 108	0	0	1	0
3 967	1	1	0	0	0	1.16%	0	1	14 375	0	0	0	$480 149	0	0	1	0
3 968	0	0	0	0	1	1.14%	0	1	106 286	1	0	0	$275 339	0	0	1	0
3 969	0	0	0	0	0	1.15%	0	1	31 363	0	1	0	$1 476 111	0	0	1	0
3 970	0	0	0	0	1	1.13%	0	1	35 719	0	0	0	$577 126	0	0	1	0
3 971	0	0	0	0	1	1.14%	0	1	36 155	0	0	0	$459 424	0	0	1	0
3 972	0	1	0	0	0	1.15%	0	1	36 590	1	0	0	$229 612	0	0	1	0
3 973	0	0	0	0	0	1.14%	0	1	44 867	1	0	0	$252 727	0	0	1	0
3 974	0	0	0	0	1	1.13%	0	1	37 897	0	1	0	$1 368 757	0	0	1	0
3 975	0	0	0	0	0	1.16%	0	1	33 541	0	1	0	$1 377 169	0	0	1	0
3 976	0	0	0	1	0	1.16%	0	1	13 068	1	0	0	$135 470	0	0	1	0
3 977	0	0	0	0	1	1.15%	0	1	28 314	0	0	0	$493 967	0	0	1	0
3 978	0	0	0	0	1	1.14%	0	1	43 560	0	1	0	$881 207	0	0	1	0
3 979	0	0	0	1	0	1.18%	0	1	35 284	1	0	0	$56 122	0	0	1	0
3 980	0	1	0	0	0	1.15%	0	1	54 450	0	0	0	$375 938	0	0	1	0
3 981	0	0	0	1	0	1.16%	0	1	29 621	0	0	0	$545 064	0	0	1	0
3 982	0	1	0	0	0	1.15%	0	1	51 401	0	1	0	$1 200 814	0	0	1	0
3 983	0	0	0	0	1	1.12%	0	1	95 396	0	0	0	$685 144	0	0	1	0
3 984	0	0	0	0	1	1.12%	0	1	67 518	0	0	0	$817 256	0	0	1	0
3 985	0	0	0	0	1	1.14%	0	1	63 162	1	0	0	$147 126	0	0	1	0
3 986	0	0	0	0	1	1.14%	0	1	71 003	1	0	0	$133 039	0	0	1	0
3 987	0	0	0	1	0	1.13%	0	1	65 340	0	0	1	$952 903	0	0	1	0
3 988	0	1	0	0	0	1.62%	1	1	21 780	1	0	0	$391 727	0	0	1	0
3 989	0	0	0	0	1	1.13%	0	1	20 038	1	0	0	$265 363	0	0	1	0
3 990	0	1	0	0	0	1.12%	0	1	14 810	1	0	0	$410 290	0	0	1	0
3 991	0	0	0	0	1	1.12%	0	1	19 426	0	1	0	$1 580 948	0	0	1	0
3 992	0	0	0	0	1	1.13%	0	1	87 556	1	0	0	$97 417	0	0	1	0
3 993	0	0	0	0	1	1.14%	0	1	55 321	0	0	0	$599 321	0	0	1	0
3 994	0	0	0	0	1	1.15%	0	1	18 295	0	1	0	$965 429	0	0	1	0
3 995	0	0	0	0	0	1.13%	0	1	14 810	0	0	0	$490 353	0	0	1	0
3 996	0	0	0	0	0	1.13%	0	1	28 314	0	0	0	$542 367	0	0	1	0
3 997	0	1	0	0	0	1.14%	0	1	21 600	0	0	0	$555 965	0	0	1	0
3 998	0	1	0	0	0	1.15%	0	1	21 780	0	1	0	$1 293 185	0	0	1	0
3 999	0	0	0	0	0	1.14%	0	1	32 670	0	0	0	$375 485	0	0	1	0
4 000	0	1	0	0	0	1.12%	0	1	108 029	0	1	0	$1 549 974	0	0	1	0
4 001	0	0	0	0	0	1.17%	0	1	17 860	0	1	0	$1 051 861	0	0	1	0
4 002	0	0	0	0	0	1.14%	0	1	43 124	1	0	0	$173 213	0	0	1	0
4 003	0	0	0	0	0	1.12%	0	1	63 598	1	0	0	$172 654	0	0	1	0
4 004	0	0	1	0	0	1.12%	0	1	48 787	0	1	0	$1 838 170	0	0	1	0
4 005	1	0	1	0	0	1.12%	0	1	66 211	0	0	0	$834 411	0	0	1	0
4 006	0	0	0	0	1	1.14%	0	1	64 469	1	0	0	$167 346	0	0	1	0
4 007	0	0	0	0	1	1.12%	0	1	34 412	0	1	0	$1 579 533	0	0	1	0
4 008	0	0	0	0	1	1.13%	0	1	76 230	0	0	1	$831 091	0	0	1	0
4 009	0	0	0	1	0	1.15%	0	1	53 143	0	1	0	$1 420 656	0	0	1	0
4 010	0	0	0	0	1	1.14%	0	1	26 136	1	0	0	$286 074	0	0	1	0
4 011	0	0	0	0	1	1.16%	0	1	65 340	0	0	0	$468 197	0	0	1	0
4 012	1	0	0	0	0	1.17%	0	1	54 452	0	0	0	$468 113	0	0	1	0
4 013	0	0	0	0	1	1.13%	0	1	87 120	1	0	0	$256 886	0	0	1	0
4 014	0	0	0	0	1	1.13%	0	1	117 176	0	0	0	$993 939	0	0	1	0
4 015	0	0	0	0	1	1.16%	0	1	13 504	1	0	0	$127 164	0	0	1	0
4 016	0	0	0	0	1	1.16%	0	1	9 148	0	0	1	$409 693	0	0	1	0
4 017	0	0	1	0	0	1.14%	0	1	8 276	1	0	0	$186 220	0	0	1	0
4 018	0	0	0	0	0	1.14%	0	1	5 227	0	0	1	$372 592	0	0	1	0
4 019	0	0	0	0	0	1.16%	0	1	13 504	1	0	0	$124 787	0	0	1	0
4 020	0	0	0	1	0	1.18%	0	1	16 553	1	0	0	$63 054	0	0	1	0
4 021	0	1	0	0	0	1.18%	0	1	5 663	1	0	0	$114 458	0	0	1	0
4 022	0	0	0	1	0	1.14%	0	1	8 276	0	1	0	$1 053 022	0	0	1	0
4 023	0	0	0	0	1	1.64%	1	1	10 890	0	1	0	$1 355 996	0	0	1	0
4 024	0	0	0	1	0	1.13%	0	1	8 712	0	0	0	$545 927	0	0	1	0
4 025	0	0	0	0	0	1.14%	0	1	7 481	0	1	0	$1 106 597	0	0	1	0
4 026	0	0	0	0	0	1.16%	0	1	8 276	0	1	0	$974 787	0	0	1	0
4 027	0	0	0	0	1	1.13%	0	1	10 454	0	0	0	$513 541	0	0	1	0
4 028	0	0	0	0	1	1.14%	0	1	9 148	1	0	0	$137 601	0	0	1	0
4 029	0	1	0	0	0	1.22%	0	1	12 632	0	0	1	$136 558	0	0	1	0
4 030	0	0	0	1	0	1.16%	0	1	8 276	0	0	1	$185 000	0	0	1	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
4 031	0	0	0	0	0	1.11%	0	1	78 408	0	0	0	$673 591	0	0	1	0
4 032	0	0	1	0	0	1.14%	0	1	17 860	1	0	0	$201 757	0	0	1	0
4 033	0	0	0	1	0	1.14%	0	1	12 197	0	1	0	$1 043 785	0	0	1	0
4 034	0	0	0	0	0	1.12%	0	1	19 166	0	1	0	$1 124 985	0	0	1	0
4 035	0	1	0	0	0	1.13%	0	1	23 460	0	0	0	$551 476	0	0	1	0
4 036	0	1	0	0	0	1.13%	0	1	45 738	0	1	0	$1 124 985	0	0	1	0
4 037	0	0	0	0	1	1.15%	0	1	10 454	0	0	1	$465 371	0	0	1	0
4 038	0	0	0	1	1	1.17%	0	1	15 246	0	1	0	$687 733	0	0	1	0
4 039	0	0	0	0	0	1.16%	0	1	43 560	0	1	0	$865 610	0	0	1	0
4 040	0	0	0	0	1	1.15%	0	1	43 560	0	0	0	$558 447	0	0	1	0
4 041	0	0	0	1	0	1.13%	0	1	161 608	0	1	0	$1 274 823	0	0	1	0
4 042	0	1	0	0	0	1.14%	0	0	10 454	0	0	1	$476 451	0	0	1	0
4 043	0	1	0	0	0	1.17%	0	1	11 326	0	0	0	$173 258	0	0	1	0
4 044	0	0	1	0	0	1.14%	0	1	10 890	0	1	0	$1 163 866	0	0	1	0
4 045	0	0	0	1	0	1.16%	0	1	9 775	0	0	0	$602 776	0	0	1	0
4 046	0	0	1	0	0	1.13%	0	1	9 583	0	1	0	$1 124 696	0	0	1	0
4 047	0	0	0	1	0	1.15%	0	1	9 100	0	1	0	$1 154 629	0	0	1	0
4 048	0	0	0	0	1	1.14%	0	1	10 454	0	1	0	$1 062 259	0	0	1	0
4 049	0	0	0	1	0	1.14%	0	1	10 260	0	0	1	$591 638	0	0	1	0
4 050	0	1	0	0	0	1.16%	0	1	9 583	0	0	0	$596 364	0	0	1	0
4 051	0	0	0	0	1	1.14%	0	1	9 583	0	0	0	$389 392	0	0	1	0
4 052	0	0	0	0	1	1.22%	0	1	10 019	0	0	0	$133 506	0	0	1	0
4 053	0	0	0	0	1	1.17%	0	1	10 019	0	0	1	$544 929	0	0	1	0
4 054	0	0	0	0	1	1.14%	0	1	12 197	0	0	0	$452 215	0	0	1	0
4 055	0	0	0	0	1	1.19%	0	1	9 583	0	1	0	$1 301 233	0	0	1	0
4 056	0	0	0	0	1	1.14%	0	1	9 583	0	1	0	$1 312 483	0	0	1	0
4 057	0	0	0	0	1	1.17%	0	1	9 583	1	0	0	$124 787	0	0	1	0
4 058	0	0	0	0	0	1.16%	0	1	9 583	1	0	0	$188 207	0	0	1	0
4 059	0	0	0	0	0	1.15%	0	1	10 019	0	1	0	$970 300	0	0	1	0
4 060	0	1	0	0	0	1.16%	0	1	10 454	0	1	0	$1 080 733	0	0	1	0
4 061	0	0	0	0	1	1.16%	0	1	10 019	0	0	0	$366 214	0	0	1	0
4 062	0	0	0	0	0	1.16%	0	1	10 890	0	0	0	$498 893	0	0	1	0
4 063	0	0	0	0	1	1.16%	0	1	11 326	1	0	0	$166 268	0	0	1	0
4 064	0	1	0	0	0	1.14%	0	1	22 216	0	1	0	$1 044 971	0	0	1	0
4 065	0	0	0	1	0	1.12%	0	1	212 573	0	0	0	$891 339	0	0	1	0
4 066	0	0	0	0	0	1.13%	0	1	62 291	0	0	1	$517 000	0	0	1	0
4 067	0	0	0	1	0	1.14%	0	1	13 068	0	1	0	$931 896	0	0	1	0
4 068	0	0	0	0	0	1.15%	0	1	26 572	1	0	0	$76 022	0	0	1	0
4 069	0	0	0	1	0	1.11%	0	1	124 582	0	0	1	$1 779 822	0	0	1	0
4 070	0	0	0	0	1	1.13%	0	1	66 647	1	0	0	$111 798	0	0	1	0
4 071	0	0	0	0	0	1.16%	0	1	60 113	1	0	0	$338 772	0	0	1	0
4 072	0	0	0	0	1	1.14%	0	1	43 560	1	0	0	$104 643	0	0	1	0
4 073	0	0	0	0	1	1.11%	0	1	47 480	0	0	1	$626 245	0	0	1	0
4 074	0	0	0	0	1	1.14%	0	1	45 738	0	0	0	$752 188	0	0	1	0
4 075	0	0	0	0	1	1.14%	0	1	20 909	0	1	0	$1 434 356	0	0	1	0
4 076	0	0	0	0	1	1.17%	0	1	50 965	1	0	0	$148 069	0	0	1	0
4 077	0	0	0	1	1	1.10%	0	1	73 181	1	0	0	$534 507	0	0	1	0
4 078	0	0	0	1	0	1.12%	0	1	611 582	1	0	0	$209 252	0	0	1	0
4 079	0	0	0	0	1	1.11%	0	1	87 120	0	1	0	$1 724 977	0	0	1	0
4 080	0	0	0	1	0	1.12%	0	1	130 680	0	0	0	$750 785	0	0	1	0
4 081	0	1	0	0	0	1.12%	0	1	21 780	0	1	0	$1 023 213	0	0	1	0
4 082	0	1	0	0	0	1.15%	0	1	131 116	1	0	0	$69 697	0	0	1	0
4 083	0	0	0	0	1	1.10%	0	1	36 590	1	0	0	$242 712	0	0	1	0
4 084	0	1	0	0	0	1.80%	1	0	19 602	0	0	1	$573 921	0	0	1	0
4 085	0	0	1	0	0	1.11%	0	1	99 752	0	1	0	$2 062 473	0	0	1	0
4 086	0	0	0	0	0	1.14%	0	1	128 938	0	1	0	$1 124 514	0	0	1	0
4 087	0	0	0	1	0	1.13%	0	1	26 572	0	0	0	$423 883	0	0	1	0
4 088	0	0	0	0	1	1.11%	0	1	60 113	0	1	0	$2 634 340	0	0	1	0
4 089	0	0	1	0	0	1.18%	0	1	15 246	0	0	0	$657 283	0	0	1	0
4 090	0	0	1	0	0	1.15%	0	1	13 504	1	0	0	$159 284	0	0	1	0
4 091	0	0	0	0	1	1.12%	0	1	66 647	1	0	0	$440 403	0	0	1	0
4 092	0	0	1	0	0	1.13%	0	1	26 136	1	0	0	$192 205	0	0	1	0
4 093	0	0	0	0	0	1.13%	0	1	48 352	1	0	0	$133 948	0	0	1	0
4 094	0	0	0	0	0	1.16%	0	1	35 284	1	0	0	$219 072	0	0	1	0
4 095	0	0	0	1	1	1.18%	0	1	23 522	0	0	0	$199 331	0	0	1	0
4 096	0	0	0	0	1	1.13%	0	1	44 867	1	0	0	$221 469	0	0	1	0
4 097	0	0	0	0	1	1.14%	0	1	40 511	0	0	1	$318 000	0	0	1	0
4 098	0	0	0	0	1	1.16%	0	1	29 185	1	0	0	$206 274	0	0	1	0
4 099	0	0	0	0	1	1.14%	0	1	22 651	1	0	0	$153 615	0	0	1	0
4 100	0	0	1	0	0	1.13%	0	1	41 382	0	0	1	$631 512	0	0	1	0
4 101	0	0	0	0	0	1.14%	0	1	21 344	1	0	0	$152 214	0	0	1	0
4 102	0	0	0	0	1	1.14%	0	1	46 174	1	0	0	$222 837	0	0	1	0
4 103	0	1	0	0	0	1.14%	0	1	33 977	1	0	0	$148 731	0	0	1	0
4 104	0	0	0	1	0	1.18%	0	1	14 375	1	0	0	$105 883	0	0	1	0
4 105	0	0	0	0	0	2.05%	1	1	33 977	0	1	0	$998 181	0	0	1	0
4 106	0	0	0	0	1	1.13%	0	1	31 995	0	0	1	$847 479	0	0	1	0
4 107	0	0	0	0	1	1.12%	0	1	65 340	0	0	0	$801 564	0	0	1	0
4 108	0	0	0	0	0	1.12%	0	1	43 560	1	0	0	$285 315	0	0	1	0
4 109	0	0	0	0	1	1.12%	0	1	54 450	0	0	1	$561 295	0	0	1	0
4 110	0	0	0	1	0	1.13%	0	1	40 796	0	0	1	$884 936	0	0	1	0
4 111	0	0	0	0	1	1.12%	0	1	57 935	0	0	1	$993 221	0	0	1	0
4 112	0	0	0	0	0	1.12%	0	1	87 120	0	1	0	$1 847 407	0	0	1	0
4 113	0	0	0	0	1	1.11%	0	1	87 120	0	0	1	$1 091 406	0	0	1	0
4 114	0	0	0	0	0	1.11%	0	1	87 120	0	0	1	$1 104 516	0	0	1	0
4 115	0	0	0	0	1	1.11%	0	1	89 298	0	1	0	$1 855 994	0	0	1	0
4 116	0	0	0	0	0	2.17%	1	1	21 344	0	0	1	$511 908	0	0	1	0
4 117	0	0	0	0	0	1.12%	0	1	186 872	1	0	0	$319 234	0	0	1	0
4 118	0	1	0	0	0	1.13%	0	0	93 654	0	0	1	$590 000	0	0	1	0
4 119	0	0	0	0	1	1.14%	0	1	13 939	0	1	0	$764 233	0	0	1	0
4 120	0	1	0	0	0	1.13%	0	1	23 087	0	1	0	$1 173 103	0	0	1	0
4 121	0	0	0	0	1	1.11%	0	1	69 696	0	0	0	$628 685	0	0	1	0
4 122	0	0	1	0	0	1.14%	0	1	36 590	0	1	0	$956 071	0	0	1	0
4 123	0	0	0	0	1	1.12%	0	1	21 780	0	0	1	$644 251	0	0	1	0
4 124	0	0	0	0	0	1.16%	0	1	30 928	0	0	1	$652 668	0	0	1	0
4 125	0	0	0	0	1	1.14%	0	1	68 389	0	1	0	$738 963	0	0	1	0
4 126	0	0	0	0	1	1.12%	0	1	19 166	0	0	1	$536 112	0	0	1	0
4 127	0	0	0	0	1	1.13%	0	1	21 780	1	0	0	$175 740	0	0	1	0
4 128	0	0	0	0	1	1.12%	0	1	35 284	0	0	1	$825 238	0	0	1	0
4 129	0	0	0	0	1	1.11%	0	1	64 904	1	0	0	$327 479	0	0	1	0
4 130	0	0	0	0	1	1.11%	0	1	65 340	0	0	1	$886 421	0	0	1	0
4 131	0	0	0	1	0	1.55%	1	1	87 120	0	1	0	$1 781 227	0	0	1	0
4 132	0	0	0	0	1	1.12%	0	1	38 768	0	0	0	$625 808	0	0	1	0
4 133	0	1	0	0	0	1.14%	0	1	10 454	1	0	0	$229 612	0	0	1	0
4 134	0	0	0	1	0	1.14%	0	1	11 761	0	0	0	$528 492	0	0	1	0
4 135	0	0	0	1	0	1.16%	0	1	10 019	1	0	0	$129 593	0	0	1	0
4 136	0	0	0	0	0	1.18%	0	1	10 019	0	0	1	$455 000	0	0	1	0
4 137	0	0	0	0	1	1.14%	0	1	10 019	0	0	0	$324 493	0	0	1	0
4 138	0	0	0	1	0	1.15%	0	1	10 000	0	0	0	$596 364	0	0	1	0
4 139	0	0	0	0	0	1.14%	0	1	10 454	0	0	0	$511 238	0	0	1	0
4 140	0	0	1	0	0	1.20%	0	1	48 787	1	0	0	$133 948	0	0	1	0
4 141	1	1	0	0	0	1.14%	0	1	56 192	0	1	0	$1 157 405	0	0	1	0
4 142	0	0	0	0	1	1.13%	0	1	20 473	0	0	1	$575 620	0	0	1	0
4 143	0	0	0	0	1	1.13%	0	1	32 670	0	0	0	$674 742	0	0	1	0
4 144	0	0	0	0	1	1.16%	0	1	9 583	1	0	0	$111 750	0	0	1	0
4 145	0	1	0	0	0	1.12%	0	1	10 000	0	0	0	$588 669	0	0	1	0
4 146	0	0	0	0	0	1.16%	0	1	9 583	0	1	0	$1 045 299	0	0	1	0
4 147	0	0	0	0	1	1.14%	0	1	9 583	0	0	0	$399 910	0	0	1	0
4 148	0	0	0	0	0	1.14%	0	1	9 583	0	0	1	$325 000	0	0	1	0
4 149	0	0	0	0	1	1.14%	0	1	10 454	0	1	0	$1 071 858	0	0	1	0
4 150	0	0	0	0	0	1.14%	0	1	9 583	0	1	0	$1 079 986	0	0	1	0
4 151	0	0	0	1	1	1.20%	0	1	9 583	1	0	0	$105 604	0	0	1	0
4 152	0	0	0	0	0	1.14%	0	1	10 019	0	0	1	$536 876	0	0	1	0
4 153	0	0	1	0	0	1.15%	0	1	67 518	1	0	0	$98 382	0	0	1	0
4 154	0	0	0	1	0	1.16%	0	1	34 848	0	0	1	$295 282	0	0	1	0
4 155	0	0	0	0	0	1.14%	0	1	43 560	0	0	0	$833 627	0	0	1	0
4 156	0	0	0	0	0	1.12%	0	1	47 045	0	1	0	$1 443 731	0	0	1	0
4 157	0	0	1	0	0	1.41%	1	1	19 166	0	0	1	$678 919	0	0	1	0
4 158	0	0	0	0	0	1.16%	0	1	21 344	1	0	0	$135 914	0	0	1	0
4 159	0	0	1	0	0	1.19%	0	1	21 344	1	0	0	$119 713	0	0	1	0
4 160	0	0	0	0	1	1.15%	0	1	21 344	1	0	0	$158 302	0	0	1	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
4 161	0	0	0	1	1	1.19%	0	1	21 344	1	0	0	$155 258	0	0	1	0
4 162	0	1	0	0	0	1.17%	0	0	20 909	0	0	1	$406 663	0	0	1	0
4 163	0	0	0	0	1	1.14%	0	1	21 344	1	0	0	$291 720	0	0	1	0
4 164	0	0	0	1	0	1.17%	0	1	16 553	0	1	0	$1 080 733	0	0	1	0
4 165	0	0	0	0	1	1.15%	0	1	15 246	0	0	0	$465 291	0	0	1	0
4 166	1	0	0	0	0	1.17%	0	1	20 475	0	1	0	$1 013 303	0	0	1	0
4 167	0	0	0	0	0	1.15%	0	1	18 295	1	0	0	$131 489	0	0	1	0
4 168	0	0	0	0	1	1.11%	0	1	66 211	0	0	0	$993 939	0	0	1	0
4 169	0	0	0	1	0	1.13%	0	1	25 265	1	0	0	$151 086	0	0	1	0
4 170	0	1	0	0	0	1.16%	0	1	8 712	1	0	0	$109 189	0	0	1	0
4 171	0	0	0	1	0	1.13%	0	1	39 640	0	0	1	$642 655	0	0	1	0
4 172	0	0	0	0	1	1.12%	0	1	51 401	0	1	0	$1 230 571	0	0	1	0
4 173	0	0	0	1	0	1.13%	0	1	47 916	0	0	0	$929 814	0	0	1	0
4 174	0	1	0	0	0	1.12%	0	1	43 560	0	1	0	$1 678 103	0	0	1	0
4 175	0	0	0	0	1	1.13%	0	1	50 094	1	0	0	$165 390	0	0	1	0
4 176	0	0	0	0	1	1.13%	0	1	53 579	0	1	0	$1 404 029	0	0	1	0
4 177	0	1	0	0	0	1.11%	0	1	66 647	0	1	0	$1 929 008	0	0	1	0
4 178	0	0	0	0	1	1.13%	0	1	22 216	0	0	0	$329 129	0	0	1	0
4 179	0	0	0	0	1	1.15%	0	1	16 988	0	1	0	$1 099 207	0	0	1	0
4 180	0	0	0	0	1	1.13%	0	1	13 504	1	0	0	$179 612	0	0	1	0
4 181	0	0	0	0	1	1.15%	0	1	17 424	1	0	0	$110 353	0	0	1	0
4 182	0	0	0	0	1	1.12%	0	1	17 424	0	0	0	$555 734	0	0	1	0
4 183	0	0	0	0	0	1.14%	0	1	17 424	0	1	0	$959 190	0	0	1	0
4 184	1	0	0	0	1	1.18%	0	1	25 265	1	0	0	$77 140	0	0	1	0
4 185	0	0	0	0	1	1.14%	0	1	16 988	1	0	0	$146 734	0	0	1	0
4 186	0	0	0	0	1	1.11%	0	1	16 988	1	0	0	$155 984	0	0	1	0
4 187	0	0	0	0	0	1.16%	0	1	10 019	1	0	0	$76 917	0	0	1	0
4 188	0	0	0	0	0	1.15%	0	1	11 761	0	0	1	$561 864	0	0	1	0
4 189	0	0	0	0	0	1.13%	0	1	31 363	0	0	1	$431 765	0	0	1	0
4 190	0	0	0	0	0	1.14%	0	1	21 780	0	1	0	$1 237 484	0	0	1	0
4 191	0	0	0	0	1	1.17%	0	1	17 424	1	0	0	$119 944	0	0	1	0
4 192	0	1	0	0	0	1.13%	0	1	15 246	0	1	0	$935 795	0	0	1	0
4 193	0	0	0	0	0	1.23%	0	1	10 890	1	0	0	$135 509	0	0	1	0
4 194	0	0	0	0	0	1.11%	0	1	91 476	1	0	0	$267 253	0	0	1	0
4 195	0	0	0	1	1	1.20%	0	1	39 640	1	0	0	$106 549	0	0	1	0
4 196	0	1	0	0	0	1.10%	0	1	118 048	0	0	0	$888 084	0	0	1	0
4 197	0	0	0	1	0	1.11%	0	1	40 946	0	0	1	$627 566	0	0	1	0
4 198	0	0	0	0	1	1.10%	0	1	148 104	0	0	1	$1 550 000	0	0	1	0
4 199	0	0	0	0	1	1.11%	0	1	87 120	1	0	0	$308 849	0	0	1	0
4 200	0	0	0	0	1	1.11%	0	1	170 320	0	0	1	$1 989 936	0	0	1	0
4 201	0	0	0	0	1	1.14%	0	1	18 731	0	0	0	$349 525	0	0	1	0
4 202	1	0	0	0	0	1.14%	0	1	23 522	0	1	0	$1 090 309	0	0	1	0
4 203	0	0	0	0	1	1.13%	0	1	23 522	0	0	0	$421 841	0	0	1	0
4 204	0	0	0	0	1	1.15%	0	1	58 806	1	0	0	$147 952	0	0	1	0
4 205	0	0	0	0	1	1.13%	0	1	8 696	0	0	1	$594 430	0	0	1	0
4 206	0	0	0	1	0	1.12%	0	1	7 405	0	0	1	$620 495	0	0	1	0
4 207	0	0	0	1	0	1.14%	0	1	10 454	0	0	1	$316 293	0	0	1	0
4 208	0	0	0	1	1	1.12%	0	1	7 841	0	0	1	$653 735	0	0	1	0
4 209	0	0	0	0	1	1.13%	0	1	8 712	0	0	0	$463 111	0	0	1	0
4 210	0	0	0	1	0	1.17%	0	1	8 712	1	0	0	$147 952	0	0	1	0
4 211	0	1	0	0	0	1.20%	0	1	6 970	1	0	0	$112 171	0	0	1	0
4 212	0	1	0	0	0	1.73%	0	1	3 920	1	0	0	$154 329	0	0	1	0
4 213	0	0	0	0	0	1.17%	0	1	3 049	0	0	1	$375 000	0	0	1	0
4 214	0	1	0	0	0	1.18%	0	0	2 614	0	0	1	$371 519	0	0	1	0
4 215	0	0	0	0	0	1.14%	0	1	3 049	0	1	0	$834 417	0	0	1	0
4 216	0	0	0	0	1	1.14%	0	1	3 340	0	0	1	$376 729	0	0	1	0
4 217	0	0	0	0	1	1.14%	0	1	2 614	0	1	0	$965 612	0	0	1	0
4 218	0	0	0	1	0	1.14%	0	1	3 738	0	1	0	$873 409	0	0	1	0
4 219	0	1	0	0	0	1.16%	0	1	3 485	0	0	0	$460 575	0	0	1	0
4 220	0	1	0	0	0	1.14%	0	0	3 485	0	0	1	$443 210	0	0	1	0
4 221	0	0	0	0	1	1.14%	0	1	3 485	0	0	1	$691 795	0	0	1	0
4 222	0	0	0	1	1	1.14%	0	1	6 534	1	0	0	$240 904	0	0	1	0
4 223	0	1	0	0	0	1.14%	0	1	3 920	0	1	0	$927 997	0	0	1	0
4 224	0	0	0	0	1	1.12%	0	1	3 920	0	1	0	$1 149 360	0	0	1	0
4 225	0	0	0	1	0	1.14%	0	1	4 356	1	0	0	$218 320	0	0	1	0
4 226	0	0	0	1	0	1.16%	0	1	2 614	0	0	1	$386 551	0	0	1	0
4 227	0	0	0	0	0	1.19%	0	1	3 049	1	0	0	$158 094	0	0	1	0
4 228	0	0	0	0	1	1.15%	0	1	5 427	0	1	0	$1 228 525	0	0	1	0
4 229	0	0	0	0	1	1.16%	0	1	3 920	0	1	0	$1 106 597	0	0	1	0
4 230	0	0	0	1	0	1.13%	0	1	3 920	0	1	0	$942 698	0	0	1	0
4 231	0	0	1	0	0	1.14%	0	1	6 970	0	0	0	$541 176	0	0	1	0
4 232	0	0	0	0	0	1.13%	0	1	4 792	0	0	1	$390 000	0	0	1	0
4 233	0	0	0	0	0	1.11%	0	1	446 926	0	1	0	$1 832 599	0	0	1	0
4 234	0	0	0	0	0	1.12%	0	1	87 120	1	0	0	$312 423	0	0	1	0
4 235	0	0	0	1	0	1.11%	0	1	67 082	0	1	0	$1 939 777	0	0	1	0
4 236	0	0	0	1	1	1.13%	0	1	101 059	0	0	0	$310 586	0	0	1	0
4 237	0	0	0	0	1	1.12%	0	1	152 460	0	0	1	$1 000 821	0	0	1	0
4 238	0	0	0	0	0	1.14%	0	1	54 014	1	0	0	$94 708	0	0	1	0
4 239	0	0	0	0	1	1.13%	0	1	84 071	0	0	1	$654 677	0	0	1	0
4 240	0	0	0	0	0	1.12%	0	1	47 916	0	0	1	$581 210	0	0	1	0
4 241	0	0	0	0	0	1.13%	0	1	13 939	0	1	0	$815 614	0	0	1	0
4 242	0	0	0	0	1	1.17%	0	1	31 799	1	0	0	$96 146	0	0	1	0
4 243	1	0	0	1	0	1.14%	0	1	31 363	0	1	0	$1 200 814	0	0	1	0
4 244	0	0	0	0	1	1.13%	0	1	26 572	1	0	0	$177 822	0	0	1	0
4 245	0	0	0	1	0	1.13%	0	1	47 916	1	0	0	$174 078	0	0	1	0
4 246	0	0	0	0	1	1.12%	0	1	49 658	0	1	0	$1 091 761	0	0	1	0
4 247	0	1	0	0	0	1.10%	0	1	380 279	0	0	0	$185 425	0	0	1	0
4 248	0	0	0	0	1	1.11%	0	1	65 340	1	0	0	$267 896	0	0	1	0
4 249	0	0	0	0	0	1.12%	0	1	19 166	0	1	0	$872 629	0	0	1	0
4 250	0	0	0	0	1	1.11%	0	1	111 949	0	1	0	$1 648 103	0	0	1	0
4 251	0	1	0	0	0	1.12%	0	1	98 010	0	0	0	$679 726	0	0	1	0
4 252	0	0	0	0	1	1.14%	0	1	87 120	0	0	1	$531 853	0	0	1	0
4 253	0	0	0	0	1	1.13%	0	1	47 480	1	0	0	$261 984	0	0	1	0
4 254	0	0	0	0	1	1.12%	0	1	92 347	0	0	1	$750 000	0	0	1	0
4 255	0	0	0	0	1	1.11%	0	1	43 996	0	0	1	$1 023 061	0	0	1	0
4 256	0	0	0	0	1	1.12%	0	1	32 234	0	0	1	$729 078	0	0	1	0
4 257	0	0	0	1	0	1.11%	0	1	141 570	0	1	0	$1 247 727	0	0	1	0
4 258	0	0	0	0	1	1.13%	0	1	69 696	0	0	0	$705 376	0	0	1	0
4 259	0	0	0	1	0	1.12%	0	1	46 174	0	0	0	$788 739	0	0	1	0
4 260	0	1	0	0	0	1.11%	0	1	202 554	0	1	0	$1 402 133	0	0	1	0
4 261	0	0	0	0	1	1.13%	0	1	217 800	0	0	1	$762 364	0	0	1	0
4 262	0	0	0	0	1	1.12%	0	1	261 360	1	0	0	$376 413	0	0	1	0
4 263	0	0	0	0	0	1.13%	0	1	16 117	1	0	0	$131 684	0	0	1	0
4 264	0	0	0	0	0	1.12%	0	1	74 052	1	0	0	$307 906	0	0	1	0
4 265	0	0	0	1	0	1.11%	0	1	66 647	0	0	0	$721 951	0	0	1	0
4 266	0	0	0	1	1	1.12%	0	1	378 101	1	0	0	$139 688	0	0	1	0
4 267	0	0	0	1	0	1.12%	0	1	24 829	0	0	0	$525 826	0	0	1	0
4 268	0	0	0	1	0	1.13%	0	1	32 670	1	0	0	$270 265	0	0	1	0
4 269	0	0	0	0	0	1.11%	0	1	91 476	0	1	0	$1 546 855	0	0	1	0
4 270	0	0	0	1	1	1.12%	0	1	78 844	0	1	0	$1 174 179	0	0	1	0
4 271	0	0	0	0	1	1.95%	1	1	60 984	0	1	0	$1 172 501	0	0	1	0
4 272	0	0	0	1	0	1.14%	0	1	54 450	1	0	0	$199 521	0	0	1	0
4 273	0	0	0	0	1	1.13%	0	1	351 965	0	1	0	$1 520 667	0	0	1	0
4 274	0	1	0	0	0	1.13%	0	1	43 560	0	1	0	$1 330 133	0	0	1	0
4 275	0	1	0	0	0	1.19%	0	1	24 829	1	0	0	$164 938	0	0	1	0
4 276	0	0	0	0	1	1.14%	0	1	31 799	0	0	1	$700 000	0	0	1	0
4 277	0	0	0	0	1	1.16%	0	1	51 836	0	1	0	$1 312 483	0	0	1	0
4 278	0	0	0	0	1	1.14%	0	1	80 150	0	1	0	$1 443 731	0	0	1	0
4 279	0	0	0	0	1	1.12%	0	1	62 726	0	1	0	$1 601 915	0	0	1	0
4 280	0	0	0	0	0	1.14%	0	1	44 431	1	0	0	$256 717	0	0	1	0
4 281	0	1	0	0	0	1.14%	0	1	217 800	0	1	0	$1 690 392	0	0	1	0
4 282	0	0	0	1	0	1.14%	0	0	155 074	0	0	1	$724 783	0	0	1	0
4 283	0	0	0	1	0	1.13%	0	1	237 402	1	0	0	$271 512	0	0	1	0
4 284	0	0	0	1	0	1.14%	0	1	176 854	1	0	0	$312 423	0	0	1	0
4 285	0	0	0	0	1	1.14%	0	1	177 289	0	0	0	$658 163	0	0	1	0
4 286	0	1	0	0	0	1.18%	0	1	204 732	1	0	0	$37 909	0	0	1	0
4 287	0	1	0	0	0	1.12%	0	1	42 689	0	1	0	$1 091 761	0	0	1	0
4 288	0	1	0	0	0	1.16%	0	0	130 680	0	0	1	$562 299	0	0	1	0
4 289	0	0	0	0	1	1.16%	0	1	87 120	1	0	0	$111 798	0	0	1	0
4 290	0	0	0	0	0	1.10%	0	1	87 120	0	0	0	$800 923	0	0	1	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
4 291	0	0	0	0	1	1.11%	0	1	87 991	0	0	0	$686 495	0	0	1	0
4 292	0	0	0	0	1	1.12%	0	1	92 783	0	1	0	$1 324 150	0	0	1	0
4 293	0	0	0	0	0	1.13%	0	1	55 321	0	0	1	$562 299	0	0	1	0
4 294	0	0	0	0	0	1.11%	0	1	90 605	0	0	0	$819 519	0	0	1	0
4 295	0	0	0	1	0	1.13%	0	1	47 045	0	1	0	$966 988	0	0	1	0
4 296	0	0	0	0	1	1.12%	0	1	84 506	0	0	1	$858 720	0	0	1	0
4 297	0	0	0	0	1	1.11%	0	1	87 120	0	0	1	$789 208	0	0	1	0
4 298	0	0	0	0	0	1.14%	0	1	95 832	1	0	0	$282 310	0	0	1	0
4 299	0	0	0	0	0	1.11%	0	1	108 464	1	0	0	$489 337	0	0	1	0
4 300	0	0	1	0	0	1.12%	0	1	130 680	0	1	0	$1 286 718	0	0	1	0
4 301	0	0	0	0	1	1.26%	0	1	359 370	0	0	0	$287 408	0	0	1	0
4 302	0	0	0	0	0	1.11%	0	1	435 600	0	1	0	$1 782 236	0	0	1	0
4 303	0	0	0	0	1	1.10%	0	1	179 467	1	0	0	$55 899	0	0	1	0
4 304	0	0	0	1	0	1.12%	0	0	87 120	0	0	1	$738 017	0	0	1	0
4 305	0	0	0	0	0	1.57%	1	1	47 916	0	0	0	$458 926	0	0	1	0
4 306	0	0	0	1	0	1.13%	0	1	153 767	1	0	0	$225 848	0	0	1	0
4 307	0	0	0	0	1	1.12%	0	1	38 333	0	1	0	$1 123 110	0	0	1	0
4 308	0	0	0	0	1	1.10%	0	1	479 596	1	0	0	$282 020	0	0	1	0
4 309	0	0	0	0	1	1.10%	0	1	136 343	0	0	1	$1 889 804	0	0	1	0
4 310	0	0	0	1	1	1.14%	0	1	21 344	1	0	0	$202 780	0	0	1	0
4 311	0	1	0	0	0	1.12%	0	1	31 799	0	1	0	$1 745 799	0	0	1	0
4 312	0	0	0	0	1	1.12%	0	1	98 881	0	0	0	$801 564	0	0	1	0
4 313	0	1	0	0	0	1.16%	0	1	108 900	0	0	1	$468 220	0	0	1	0
4 314	0	0	0	0	1	1.11%	0	1	74 052	0	1	0	$1 404 029	0	0	1	0
4 315	0	0	0	0	1	1.25%	1	1	217 800	1	0	0	$395 717	0	0	1	0
4 316	0	0	0	0	0	1.15%	0	1	43 560	1	0	0	$161 858	0	0	1	0
4 317	0	0	0	0	1	1.13%	0	1	139 392	0	0	0	$431 112	0	0	1	0
4 318	0	1	0	0	0	1.17%	0	1	43 124	1	0	0	$239 399	0	0	1	0
4 319	0	0	0	0	1	1.14%	0	1	97 139	1	0	0	$175 959	0	0	1	0
4 320	0	1	0	0	0	1.14%	0	1	42 689	0	0	0	$403 003	0	0	1	0
4 321	0	0	0	1	0	1.16%	0	1	80 586	1	0	0	$139 075	0	0	1	0
4 322	0	1	0	0	0	1.14%	0	1	43 560	0	1	0	$1 157 405	0	0	1	0
4 323	0	0	0	1	0	1.12%	0	1	43 996	0	1	0	$2 428 093	0	0	1	0
4 324	0	0	0	0	1	1.15%	0	1	68 389	1	0	0	$197 231	0	0	1	0
4 325	0	1	0	0	0	1.34%	1	1	47 916	0	0	0	$830 420	0	0	1	0
4 326	0	0	0	0	0	1.13%	0	1	71 874	1	0	0	$267 896	0	0	1	0
4 327	0	0	0	0	1	1.13%	0	1	196 891	1	0	0	$207 010	0	0	1	0
4 328	0	0	0	0	0	1.13%	0	1	184 694	0	1	0	$1 579 667	0	0	1	0
4 329	0	0	0	0	0	1.14%	0	1	35 284	0	0	0	$324 493	0	0	1	0
4 330	0	0	0	1	0	1.58%	1	1	168 577	0	1	0	$1 473 307	0	0	1	0
4 331	0	0	0	0	1	1.11%	0	1	86 249	0	0	1	$1 697 299	0	0	1	0
4 332	0	0	0	0	0	1.14%	0	1	58 806	1	0	0	$383 189	0	0	1	0
4 333	0	0	0	1	0	1.11%	0	1	85 378	1	0	0	$349 162	0	0	1	0
4 334	0	0	0	0	0	1.13%	0	1	45 302	1	0	0	$248 433	0	0	1	0
4 335	0	0	1	0	0	1.13%	0	1	43 124	1	0	0	$271 017	0	0	1	0
4 336	1	0	0	0	0	1.11%	0	1	69 696	0	1	0	$837 022	0	0	1	0
4 337	0	1	0	0	0	1.18%	0	1	72 310	1	0	0	$192 871	0	0	1	0
4 338	0	0	0	0	0	1.33%	0	1	34 412	0	0	0	$375 485	0	0	1	0
4 339	0	0	0	0	1	1.16%	0	1	47 480	1	0	0	$105 313	0	0	1	0
4 340	0	0	0	0	1	1.13%	0	1	43 560	1	0	0	$315 434	0	0	1	0
4 341	0	0	0	0	1	1.12%	0	1	61 420	1	0	0	$101 070	0	0	1	0
4 342	0	0	0	0	0	1.13%	0	1	61 855	0	1	0	$1 211 082	0	0	1	0
4 343	0	0	0	0	1	1.14%	0	1	55 321	0	0	1	$681 436	0	0	1	0
4 344	0	0	0	0	1	1.13%	0	1	55 321	0	0	0	$865 689	0	0	1	0
4 345	0	0	0	0	1	1.13%	0	1	43 996	0	1	0	$1 107 083	0	0	1	0
4 346	1	1	0	0	0	1.14%	0	1	21 000	0	0	0	$673 314	0	0	1	0
4 347	0	0	0	0	1	1.13%	0	1	20 909	0	0	0	$398 663	0	0	1	0
4 348	1	1	0	0	0	1.13%	0	1	21 780	0	1	0	$1 143 147	0	0	1	0
4 349	0	0	0	0	0	1.11%	0	1	616 810	1	0	0	$332 457	0	0	1	0
4 350	0	0	0	1	0	1.12%	0	1	71 438	0	1	0	$1 208 735	0	0	1	0
4 351	0	0	0	0	0	1.15%	0	1	65 776	0	0	0	$546 933	0	0	1	0
4 352	0	0	0	0	1	1.12%	0	1	101 495	0	1	0	$2 477 372	0	0	1	0
4 353	0	0	0	0	1	1.36%	0	1	73 181	0	0	0	$416 813	0	0	1	0
4 354	0	0	0	0	1	1.13%	0	1	146 797	0	0	1	$413 932	0	0	1	0
4 355	0	0	0	1	0	1.13%	0	1	15 682	0	0	0	$273 501	0	0	1	0
4 356	0	0	0	0	1	1.11%	0	1	117 176	0	0	0	$1 078 777	0	0	1	0
4 357	0	0	0	0	0	1.12%	0	1	118 483	0	0	0	$394 027	0	0	1	0
4 358	0	0	0	0	0	1.16%	0	1	33 106	0	0	1	$552 258	0	0	1	0
4 359	0	0	0	0	1	1.12%	0	1	106 286	1	0	0	$208 032	0	0	1	0
4 360	0	1	0	0	0	1.13%	0	1	36 590	0	0	0	$419 525	0	0	1	0
4 361	0	0	0	1	0	1.13%	0	1	107 158	1	0	0	$116 270	0	0	1	0
4 362	0	0	0	0	1	1.13%	0	1	52 272	1	0	0	$193 421	0	0	1	0
4 363	0	0	0	0	1	1.13%	0	1	72 745	1	0	0	$142 202	0	0	1	0
4 364	0	0	0	0	1	1.11%	0	1	63 162	0	1	0	$1 912 475	0	0	1	0
4 365	0	0	0	0	0	1.16%	0	1	18 731	1	0	0	$216 061	0	0	1	0
4 366	0	0	0	0	0	1.17%	0	1	20 909	1	0	0	$118 176	0	0	1	0
4 367	0	0	0	1	0	1.14%	0	1	20 038	0	0	0	$451 363	0	0	1	0
4 368	0	1	0	0	0	1.13%	0	1	177 725	0	1	0	$1 232 888	0	0	1	0
4 369	0	0	0	0	1	1.14%	0	1	83 635	0	0	1	$719 889	0	0	1	0
4 370	0	0	0	0	0	1.14%	0	1	27 878	0	0	0	$480 938	0	0	1	0
4 371	0	0	0	0	0	1.12%	0	1	61 420	0	0	0	$910 577	0	0	1	0
4 372	0	0	0	0	1	1.14%	0	1	59 677	0	1	0	$1 217 441	0	0	1	0
4 373	0	0	0	1	0	1.14%	0	1	56 628	0	1	0	$1 041 852	0	0	1	0
4 374	0	0	1	0	0	1.12%	0	1	87 120	0	1	0	$1 676 633	0	0	1	0
4 375	0	0	0	0	1	1.12%	0	1	48 352	0	1	0	$1 736 562	0	0	1	0
4 376	0	0	0	1	0	1.16%	0	1	58 370	0	0	1	$644 973	0	0	1	0
4 377	0	0	0	0	1	1.10%	0	1	51 401	0	0	1	$936 441	0	0	1	0
4 378	0	0	0	1	1	1.11%	0	1	52 272	0	1	0	$1 773 510	0	0	1	0
4 379	0	0	0	0	1	1.11%	0	1	81 022	0	0	0	$825 139	0	0	1	0
4 380	0	0	0	0	1	1.13%	0	1	77 537	0	0	1	$609 414	0	0	1	0
4 381	0	1	0	0	0	1.11%	0	1	44 867	0	1	0	$1 621 854	0	0	1	0
4 382	0	0	0	0	1	1.16%	0	1	174 240	0	1	0	$1 662 666	0	0	1	0
4 383	0	0	1	0	0	1.13%	0	1	172 933	0	1	0	$1 123 857	0	0	1	0
4 384	0	0	0	1	0	1.14%	0	1	132 858	1	0	0	$323 715	0	0	1	0
4 385	0	0	0	1	0	1.13%	0	1	54 450	0	0	0	$324 493	0	0	1	0
4 386	0	0	0	0	0	1.16%	0	1	20 473	0	1	0	$872 247	0	0	1	0
4 387	0	0	0	0	1	1.15%	0	1	43 560	1	0	0	$189 545	0	0	1	0
4 388	0	1	0	0	0	1.13%	0	1	43 560	0	0	0	$718 201	0	0	1	0
4 389	0	0	0	0	1	1.15%	0	1	65 776	0	1	0	$1 300 574	0	0	1	0
4 390	0	0	0	1	0	1.14%	0	1	92 347	0	0	1	$632 440	0	0	1	0
4 391	0	0	0	0	1	1.14%	0	1	125 888	0	0	0	$375 485	0	0	1	0
4 392	0	0	0	0	0	1.15%	0	1	65 776	1	0	0	$128 344	0	0	1	0
4 393	0	0	0	0	1	1.10%	0	1	43 560	1	0	0	$285 980	0	0	1	0
4 394	0	1	0	0	0	1.16%	0	1	21 780	0	0	1	$420 000	0	0	1	0
4 395	0	1	0	0	0	1.10%	0	0	34 960	0	0	1	$536 876	0	0	1	0
4 396	0	0	0	0	1	1.10%	0	1	23 958	0	1	0	$1 198 967	0	0	1	0
4 397	0	0	0	0	1	1.09%	0	1	98 446	0	1	0	$1 239 597	0	0	1	0
4 398	0	0	0	0	1	1.11%	0	1	45 302	1	0	0	$153 657	0	0	1	0
4 399	0	1	0	0	0	1.55%	0	1	14 375	0	0	1	$200 821	0	0	1	0
4 400	0	0	0	1	0	1.15%	0	1	670 824	0	0	0	$512 147	0	0	1	0
4 401	0	0	0	1	0	1.12%	0	1	45 738	1	0	0	$142 482	0	0	1	0
4 402	0	1	0	0	0	1.16%	0	1	32 234	1	0	0	$63 277	0	0	1	0
4 403	0	0	0	0	0	1.12%	0	1	50 965	1	0	0	$212 673	0	0	1	0
4 404	0	0	0	0	0	1.35%	0	1	55 757	0	1	0	$1 016 074	0	0	1	0
4 405	0	0	0	0	1	1.09%	0	1	114 563	0	0	0	$719 185	0	0	1	0
4 406	0	0	0	1	1	1.48%	1	1	145 490	0	1	0	$1 755 036	0	0	1	0
4 407	0	0	0	1	0	1.13%	0	1	65 340	1	0	0	$80 271	0	0	1	0
4 408	0	1	0	0	0	1.11%	0	1	65 340	0	1	0	$1 169 744	0	0	1	0
4 409	0	0	0	0	0	1.15%	0	1	26 572	0	0	1	$313 000	0	0	1	0
4 410	0	1	0	0	0	1.12%	0	1	19 602	1	0	0	$112 638	0	0	1	0
4 411	0	0	0	0	0	1.11%	0	1	20 909	1	0	0	$213 155	0	0	1	0
4 412	0	1	0	0	0	1.11%	0	1	20 909	0	1	0	$1 174 179	0	0	1	0
4 413	0	0	0	0	1	1.13%	0	1	21 344	0	1	0	$889 005	0	0	1	0
4 414	0	0	0	0	1	1.11%	0	1	60 984	1	0	0	$246 927	0	0	1	0
4 415	0	0	0	1	0	1.11%	0	1	43 560	0	1	0	$1 481 231	0	0	1	0
4 416	0	0	0	0	0	1.09%	0	1	43 560	0	0	0	$662 076	0	0	1	0
4 417	0	0	0	0	0	1.13%	0	1	50 094	1	0	0	$134 146	0	0	1	0
4 418	0	1	0	0	0	1.11%	0	1	54 014	0	1	0	$985 704	0	0	1	0
4 419	0	0	1	0	0	1.19%	0	1	21 780	1	0	0	$62 383	0	0	1	0
4 420	0	0	0	1	0	1.14%	0	1	45 738	0	0	1	$544 225	0	0	1	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
4 421	0	1	0	0	0	1.12%	0	0	98 446	0	0	1	$499 295	0	0	1	0
4 422	0	1	0	0	0	1.14%	0	1	10 890	0	1	0	$1 088 123	0	0	1	0
4 423	0	0	0	0	0	1.13%	0	1	21 780	0	0	1	$488 557	0	0	1	0
4 424	0	0	0	1	0	1.12%	0	1	11 468	0	1	0	$765 792	0	0	1	0
4 425	0	0	1	0	0	1.11%	0	1	95 832	0	1	0	$1 526 230	0	0	1	0
4 426	0	0	0	0	1	1.11%	0	1	63 162	1	0	0	$113 586	0	0	1	0
4 427	0	0	0	0	1	1.18%	0	1	16 988	0	0	1	$150 616	0	0	1	0
4 428	0	0	0	1	0	1.13%	0	1	20 909	0	0	0	$231 781	0	0	1	0
4 429	0	0	0	0	1	1.11%	0	1	28 750	0	1	0	$1 115 470	0	0	1	0
4 430	0	0	0	0	0	1.10%	0	1	31 799	0	1	0	$618 881	0	0	1	0
4 431	1	0	1	0	0	1.13%	0	1	43 562	0	1	0	$1 124 985	0	0	1	0
4 432	0	0	0	0	0	1.11%	0	1	27 900	0	0	1	$472 934	0	0	1	0
4 433	0	1	0	0	0	1.11%	0	1	47 045	0	1	0	$939 343	0	0	1	0
4 434	0	1	0	0	0	1.11%	0	1	148 975	1	0	0	$93 591	0	0	1	0
4 435	0	0	0	0	0	1.09%	0	1	149 411	0	0	1	$971 185	0	0	1	0
4 436	0	0	0	0	0	1.12%	0	1	89 298	1	0	0	$111 750	0	0	1	0
4 437	0	0	0	0	1	1.16%	0	1	44 867	1	0	0	$150 565	0	0	1	0
4 438	0	0	0	1	0	1.17%	0	1	91 040	1	0	0	$60 371	0	0	1	0
4 439	0	0	0	0	1	1.09%	0	1	176 418	0	0	0	$542 367	0	0	1	0
4 440	0	1	0	0	0	1.12%	0	1	26 062	0	0	0	$577 126	0	0	1	0
4 441	0	0	1	0	0	1.15%	0	1	17 424	1	0	0	$64 619	0	0	1	0
4 442	0	1	0	0	0	1.11%	0	1	54 450	0	1	0	$1 082 403	0	0	1	0
4 443	0	0	0	0	1	1.11%	0	1	89 298	0	0	0	$769 501	0	0	1	0
4 444	0	0	0	0	1	1.12%	0	1	85 813	1	0	0	$149 169	0	0	1	0
4 445	0	0	1	0	0	1.12%	0	1	43 560	1	0	0	$197 526	0	0	1	0
4 446	0	0	0	0	0	1.11%	0	1	43 560	1	0	0	$212 490	0	0	1	0
4 447	0	1	0	0	0	1.11%	0	1	43 560	0	1	0	$943 593	0	0	1	0
4 448	0	0	0	0	0	1.11%	0	1	43 560	0	0	0	$506 698	0	0	1	0
4 449	0	0	0	0	1	1.13%	0	1	20 909	1	0	0	$115 682	0	0	1	0
4 450	0	0	0	0	1	1.11%	0	1	13 939	0	0	0	$397 731	0	0	1	0
4 451	0	0	1	0	0	1.13%	0	1	13 504	0	0	0	$438 698	0	0	1	0
4 452	0	0	0	0	1	1.12%	0	1	12 688	0	0	0	$465 548	0	0	1	0
4 453	0	0	1	0	0	1.12%	0	1	13 100	0	0	0	$532 239	0	0	1	0
4 454	0	1	0	0	0	1.13%	0	1	13 068	0	0	1	$345 000	0	0	1	0
4 455	0	1	0	0	0	1.11%	0	1	9 720	0	0	0	$487 351	0	0	1	0
4 456	0	1	0	0	0	1.10%	0	1	9 583	0	1	0	$966 988	0	0	1	0
4 457	0	0	0	0	0	1.10%	0	1	21 344	0	1	0	$962 309	0	0	1	0
4 458	0	0	1	0	0	1.12%	0	1	43 560	1	0	0	$228 106	0	0	1	0
4 459	0	0	0	0	1	1.12%	0	1	80 586	0	0	0	$546 933	0	0	1	0
4 460	0	0	0	0	0	1.11%	0	1	20 473	0	1	0	$1 687 478	0	0	1	0
4 461	0	0	0	0	1	1.11%	0	1	126 324	1	0	0	$205 899	0	0	1	0
4 462	0	0	0	0	1	1.12%	0	1	36 590	1	0	0	$151 718	0	0	1	0
4 463	0	0	1	0	0	1.14%	0	1	27 007	0	1	0	$419 350	0	0	1	0
4 464	0	0	0	1	0	1.11%	0	1	86 249	0	0	1	$576 174	0	0	1	0
4 465	0	1	0	0	0	1.11%	0	1	43 560	0	0	0	$293 434	0	0	1	0
4 466	0	0	0	0	0	1.15%	0	1	16 988	1	0	0	$60 371	0	0	1	0
4 467	0	1	0	0	0	1.18%	0	1	17 424	0	0	1	$410 679	0	0	1	0
4 468	0	0	0	0	1	1.11%	0	1	36 590	0	0	0	$472 089	0	0	1	0
4 469	0	0	0	0	1	1.11%	0	1	41 382	0	0	1	$560 694	0	0	1	0
4 470	0	0	0	0	0	1.14%	0	1	87 120	1	0	0	$222 084	0	0	1	0
4 471	0	1	0	0	0	1.10%	0	1	176 418	0	1	0	$1 931 225	0	0	1	0
4 472	0	0	1	0	0	1.09%	0	1	72 310	0	0	1	$692 570	0	0	1	0
4 473	0	0	0	1	0	1.11%	0	1	72 310	0	0	0	$840 039	0	0	1	0
4 474	0	0	0	0	1	1.10%	0	1	72 310	0	0	1	$554 013	0	0	1	0
4 475	0	0	0	1	0	1.10%	0	1	28 750	0	0	1	$853 180	0	0	1	0
4 476	0	0	0	0	1	1.10%	0	1	17 860	0	1	0	$1 272 863	0	0	1	0
4 477	0	1	0	0	0	1.12%	0	1	17 860	1	0	0	$191 218	0	0	1	0
4 478	0	0	0	0	0	1.11%	0	1	17 860	0	0	0	$285 554	0	0	1	0
4 479	0	0	0	0	0	1.11%	0	1	17 860	0	1	0	$838 699	0	0	1	0
4 480	0	0	0	0	1	1.09%	0	1	276 170	0	1	0	$1 967 488	0	0	1	0
4 481	0	0	0	0	1	1.10%	0	1	41 818	0	0	1	$699 989	0	0	1	0
4 482	0	0	0	0	0	1.12%	0	1	53 143	0	0	0	$375 485	0	0	1	0
4 483	0	0	0	0	1	1.10%	0	1	36 155	0	0	1	$581 714	0	0	1	0
4 484	0	1	0	0	0	1.13%	0	1	96 268	0	0	1	$409 693	0	0	1	0
4 485	0	1	0	0	0	1.12%	0	1	125 453	0	0	0	$801 564	0	0	1	0
4 486	0	0	0	0	0	1.12%	0	1	28 314	0	1	0	$838 699	0	0	1	0
4 487	0	0	0	0	1	1.12%	0	1	212 137	1	0	0	$250 691	0	0	1	0
4 488	0	0	0	1	0	1.10%	0	1	234 353	1	0	0	$203 966	0	0	1	0
4 489	0	1	0	0	0	1.10%	0	1	160 736	0	0	0	$1 026 002	0	0	1	0
4 490	0	1	0	0	0	1.14%	0	1	65 776	1	0	0	$109 737	0	0	1	0
4 491	0	0	0	0	0	1.13%	0	1	115 870	1	0	0	$192 205	0	0	1	0
4 492	0	0	0	0	0	1.21%	0	1	14 810	1	0	0	$76 107	0	0	1	0
4 493	0	1	0	0	0	1.13%	0	1	65 340	0	0	0	$529 661	0	0	1	0
4 494	0	0	0	1	0	1.14%	0	1	39 206	0	1	0	$764 233	0	0	1	0
4 495	0	0	0	0	0	1.11%	0	1	24 829	0	1	0	$1 062 259	0	0	1	0
4 496	0	1	0	0	0	1.12%	0	1	40 075	0	1	0	$1 034 955	0	0	1	0
4 497	0	0	0	0	0	1.12%	0	1	21 780	1	0	0	$86 084	0	0	1	0
4 498	0	1	0	0	0	1.17%	0	1	52 708	1	0	0	$69 844	0	0	1	0
4 499	0	0	0	0	0	1.11%	0	1	52 272	0	1	0	$1 293 185	0	0	1	0
4 500	0	0	0	0	1	1.12%	0	1	61 855	1	0	0	$232 110	0	0	1	0
4 501	0	0	0	0	1	1.11%	0	1	108 900	0	0	1	$498 612	0	0	1	0
4 502	0	0	0	0	0	1.10%	0	1	106 286	0	0	0	$897 752	0	0	1	0
4 503	0	0	0	1	0	1.11%	0	1	76 666	1	0	0	$199 521	0	0	1	0
4 504	0	1	0	0	0	1.09%	0	1	195 584	0	1	0	$1 384 977	0	0	1	0
4 505	0	0	0	0	1	1.09%	0	1	216 929	1	0	0	$275 621	0	0	1	0
4 506	0	0	0	0	1	1.11%	0	1	72 310	0	1	0	$779 829	0	0	1	0
4 507	1	1	0	0	0	1.13%	0	1	27 443	0	1	0	$622 304	0	0	1	0
4 508	0	0	0	0	1	1.12%	0	1	137 214	1	0	0	$146 345	0	0	1	0
4 509	0	0	0	1	0	1.11%	0	1	36 590	0	0	0	$660 925	0	0	1	0
4 510	0	1	0	0	0	1.13%	0	1	32 670	0	1	0	$850 014	0	0	1	0
4 511	0	0	0	0	0	1.09%	0	1	148 975	0	1	0	$1 978 099	0	0	1	0
4 512	0	0	0	0	1	1.30%	0	1	155 074	1	0	0	$235 479	0	0	1	0
4 513	0	0	0	0	1	1.13%	0	1	114 127	1	0	0	$91 003	0	0	1	0
4 514	0	0	0	0	0	1.11%	0	1	215 622	0	1	0	$1 383 854	0	0	1	0
4 515	0	0	0	0	0	1.12%	0	1	65 340	0	1	0	$1 416 037	0	0	1	0
4 516	0	0	0	1	0	1.11%	0	1	65 340	1	0	0	$233 376	0	0	1	0
4 517	0	0	0	0	1	1.91%	1	1	106 286	0	0	1	$565 093	0	0	1	0
4 518	0	0	0	0	1	1.11%	0	1	43 560	0	1	0	$1 154 147	0	0	1	0
4 519	0	0	0	0	0	1.13%	0	1	16 988	0	0	1	$261 067	0	0	1	0
4 520	0	0	0	0	1	1.16%	0	0	192 100	1	0	0	$283 117	0	0	1	0
4 521	0	1	0	0	0	1.10%	0	1	22 200	0	1	0	$1 107 083	0	0	1	0
4 522	0	0	0	1	0	1.18%	0	1	78 844	0	0	1	$411 683	0	0	1	0
4 523	0	0	0	0	1	1.11%	0	1	130 680	1	0	0	$225 848	0	0	1	0
4 524	0	0	0	0	1	1.48%	0	1	187 744	1	0	0	$179 569	0	0	1	0
4 525	0	0	0	0	0	1.09%	0	1	88 427	0	0	0	$776 069	0	0	1	0
4 526	0	1	0	0	0	1.12%	0	1	200 376	1	0	0	$231 118	0	0	1	0
4 527	0	0	1	0	0	1.10%	0	1	132 422	0	0	0	$342 108	0	0	1	0
4 528	0	0	0	0	1	1.10%	0	1	67 954	0	0	0	$649 411	0	0	1	0
4 529	0	0	0	1	0	1.10%	0	1	205 168	0	1	0	$1 388 096	0	0	1	0
4 530	0	0	0	0	1	1.10%	0	1	102 366	0	1	0	$2 141 144	0	0	1	0
4 531	0	0	0	0	1	1.09%	0	1	177 725	1	0	0	$410 290	0	0	1	0
4 532	0	1	0	0	0	1.76%	1	1	152 460	0	1	0	$2 296 845	0	0	1	0
4 533	0	0	0	0	1	1.12%	0	1	139 392	0	0	0	$480 149	0	0	1	0
4 534	0	0	0	0	0	1.12%	0	1	174 240	1	0	0	$122 925	0	0	1	0
4 535	0	0	0	1	0	1.10%	0	1	89 298	0	0	1	$626 035	0	0	1	0
4 536	0	0	0	1	0	1.12%	0	1	29 621	1	0	0	$286 074	0	0	1	0
4 537	0	0	0	1	0	1.09%	0	1	55 321	0	1	0	$1 690 377	0	0	1	0
4 538	0	1	0	0	0	1.09%	0	1	55 757	0	0	0	$865 689	0	0	1	0
4 539	0	0	0	0	1	1.20%	0	1	57 499	0	1	0	$1 678 103	0	0	1	0
4 540	0	1	0	0	0	1.11%	0	1	116 305	0	0	0	$561 182	0	0	1	0
4 541	0	0	0	1	0	1.80%	1	1	65 776	1	0	0	$226 789	0	0	1	0
4 542	0	0	0	0	1	1.09%	0	1	65 776	0	0	0	$874 667	0	0	1	0
4 543	0	1	0	0	0	1.09%	0	1	55 321	0	0	0	$801 564	0	0	1	0
4 544	0	0	0	0	1	1.13%	0	1	108 900	1	0	0	$100 575	0	0	1	0
4 545	0	0	0	1	0	1.11%	0	1	62 726	1	0	0	$152 214	0	0	1	0
4 546	0	1	0	0	0	1.12%	0	1	21 780	0	1	0	$467 898	0	0	1	0
4 547	0	0	0	0	0	1.10%	0	1	84 071	0	0	1	$795 975	0	0	1	0
4 548	0	0	0	1	0	1.12%	0	1	167 706	1	0	0	$166 268	0	0	1	0
4 549	0	1	0	0	0	1.14%	0	1	25 700	1	0	0	$131 684	0	0	1	0
4 550	0	0	0	0	0	1.10%	0	1	30 056	0	0	0	$841 322	0	0	1	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
4 551	0	0	1	0	0	1.13%	0	1	30 056	1	0	0	$105 883	0	0	1	0
4 552	0	0	0	0	1	1.12%	0	1	37 897	0	0	1	$447 736	0	0	1	0
4 553	0	0	0	1	0	1.13%	0	1	37 897	0	0	0	$381 386	0	0	1	0
4 554	0	0	0	0	0	1.10%	0	1	105 415	1	0	0	$289 838	0	0	1	0
4 555	0	1	0	0	0	1.10%	0	1	216 929	0	1	0	$990 383	0	0	1	0
4 556	0	1	0	0	0	1.10%	0	1	48 352	0	0	0	$569 962	0	0	1	0
4 557	0	0	0	0	1	1.09%	0	1	55 757	0	1	0	$1 277 360	0	0	1	0
4 558	0	1	0	0	0	1.13%	0	1	44 867	1	0	0	$219 473	0	0	1	0
4 559	0	1	0	0	0	1.27%	0	0	44 867	0	0	1	$461 888	0	0	1	0
4 560	0	1	0	0	0	1.10%	0	1	44 867	0	1	0	$1 076 164	0	0	1	0
4 561	0	0	0	1	0	1.10%	0	1	187 308	1	0	0	$248 438	0	0	1	0
4 562	0	0	0	0	1	1.10%	0	1	74 052	0	0	1	$569 089	0	0	1	0
4 563	0	0	0	0	1	1.98%	1	1	114 563	1	0	0	$214 153	0	0	1	0
4 564	0	0	0	0	0	1.09%	0	1	179 032	0	1	0	$1 801 221	0	0	1	0
4 565	0	0	0	0	1	1.11%	0	1	179 032	1	0	0	$198 525	0	0	1	0
4 566	0	0	0	0	1	1.10%	0	1	179 032	1	0	0	$214 934	0	0	1	0
4 567	0	0	0	1	0	1.10%	0	1	206 910	0	0	0	$800 249	0	0	1	0
4 568	0	0	0	0	1	1.10%	0	1	108 900	0	0	0	$548 393	0	0	1	0
4 569	0	0	0	0	1	1.11%	0	1	108 464	0	0	0	$863 578	0	0	1	0
4 570	0	0	0	1	0	1.11%	0	1	21 780	1	0	0	$149 822	0	0	1	0
4 571	0	0	0	0	1	1.12%	0	1	43 560	1	0	0	$88 991	0	0	1	0
4 572	0	0	0	0	1	1.10%	0	1	43 560	0	0	1	$612 039	0	0	1	0
4 573	0	0	1	0	0	1.10%	0	1	58 370	0	0	1	$440 000	0	0	1	0
4 574	0	0	0	0	1	1.07%	0	1	35 284	0	0	0	$441 318	0	0	1	0
4 575	0	0	0	0	1	1.07%	0	1	416 434	0	1	0	$1 596 159	0	0	1	0
4 576	0	0	0	0	1	1.07%	0	1	16 553	1	0	0	$125 698	0	0	1	0
4 577	0	0	0	1	0	1.07%	0	1	77 537	0	0	1	$354 338	0	0	1	0
4 578	0	1	0	0	0	1.06%	0	1	435 600	0	0	1	$1 172 892	0	0	1	0
4 579	0	0	0	1	0	1.07%	0	1	431 680	1	0	0	$232 775	0	0	1	0
4 580	0	0	0	0	1	1.19%	0	1	19 320	0	0	1	$232 685	0	0	1	0
4 581	0	0	0	0	0	1.37%	0	1	436 036	1	0	0	$147 790	0	0	1	0
4 582	0	1	0	0	0	1.09%	0	1	661 676	0	0	0	$886 607	0	0	1	0
4 583	0	0	0	1	0	1.10%	0	1	88 427	0	0	1	$441 806	0	0	1	0
4 584	0	0	0	0	1	1.07%	0	1	26 136	1	0	0	$117 204	0	0	1	0
4 585	0	0	0	0	1	1.07%	0	1	140 263	1	0	0	$134 100	0	0	1	0
4 586	0	0	0	0	1	1.06%	0	1	151 153	0	0	1	$789 208	0	0	1	0
4 587	0	0	0	1	0	1.07%	0	1	622 037	0	1	0	$3 602 443	0	0	1	0
4 588	0	0	0	0	0	0.73%	0	1	87 991	1	0	0	$96 146	0	0	1	0
4 589	0	0	0	0	0	1.12%	0	1	152 460	1	0	0	$180 165	0	0	1	0
4 590	0	1	0	0	0	1.13%	0	1	95 832	1	0	0	$22 585	0	0	1	0
4 591	0	0	0	1	0	1.14%	0	1	40 075	1	0	0	$154 304	0	0	1	0
4 592	0	0	0	1	0	1.10%	0	1	90 169	0	0	1	$836 560	0	0	1	0
4 593	0	0	0	1	0	1.12%	0	1	29 621	0	1	0	$662 855	0	0	1	0
4 594	0	0	0	0	1	1.11%	0	1	43 560	0	0	0	$648 986	0	0	1	0
4 595	0	0	0	0	1	1.18%	0	1	247 421	1	0	0	$71 551	0	0	1	0
4 596	0	0	0	0	1	1.11%	0	1	1 307	0	0	0	$750 264	0	0	1	0
4 597	0	0	0	0	0	1.07%	0	1	217 800	1	0	0	$204 769	0	0	1	0
4 598	0	0	0	0	0	1.14%	0	1	43 560	1	0	0	$94 103	0	0	1	0
4 599	0	0	0	0	1	1.15%	0	1	87 120	0	0	0	$320 626	0	0	1	0
4 600	0	0	0	1	0	1.13%	0	1	43 560	1	0	0	$106 163	0	0	1	0
4 601	0	1	0	0	0	1.10%	0	1	156 816	0	0	0	$424 305	0	0	1	0
4 602	0	1	0	0	0	1.09%	0	1	11 761	0	0	1	$150 616	0	0	1	0
4 603	0	0	0	0	0	1.12%	0	1	47 480	1	0	0	$151 636	0	0	1	0
4 604	0	0	0	0	0	1.10%	0	1	237 402	0	1	0	$1 247 727	0	0	1	0
4 605	0	0	0	0	1	1.11%	0	1	228 254	1	0	0	$222 134	0	0	1	0
4 606	0	0	0	0	1	1.10%	0	1	43 996	1	0	0	$259 725	0	0	1	0
4 607	0	0	1	0	0	1.12%	0	1	46 609	1	0	0	$190 875	0	0	1	0
4 608	0	0	0	0	0	1.10%	0	1	43 560	0	0	0	$679 726	0	0	1	0
4 609	0	0	0	1	0	1.10%	0	1	287 496	0	1	0	$857 812	0	0	1	0
4 610	0	0	0	0	0	1.70%	1	1	87 120	0	0	0	$604 505	0	0	1	0
4 611	0	1	0	0	0	1.09%	0	1	87 120	0	0	1	$760 858	0	0	1	0
4 612	0	0	0	0	0	1.12%	0	1	43 560	1	0	0	$99 458	0	0	1	0
4 613	0	0	1	0	0	1.12%	0	0	253 519	0	0	1	$609 414	0	0	1	0
4 614	0	0	0	0	0	1.13%	0	1	22 216	1	0	0	$145 498	0	0	1	0
4 615	0	1	0	0	0	1.13%	0	1	15 246	0	1	0	$1 068 736	0	0	1	0
4 616	0	0	0	0	0	1.14%	0	1	13 068	0	0	1	$376 729	0	0	1	0
4 617	0	0	0	1	0	1.14%	0	1	13 430	0	0	1	$355 412	0	0	1	0
4 618	0	1	0	0	0	1.11%	0	1	13 068	0	1	0	$729 140	0	0	1	0
4 619	0	1	0	0	0	1.20%	0	1	13 068	1	0	0	$42 483	0	0	1	0
4 620	0	0	0	0	0	1.15%	0	1	13 068	1	0	0	$102 950	0	0	1	0
4 621	0	1	0	0	0	1.11%	0	1	129 373	1	0	0	$63 847	0	0	1	0
4 622	0	0	0	0	0	1.09%	0	1	31 799	0	0	1	$554 013	0	0	1	0
4 623	0	0	0	0	0	1.34%	1	1	209 088	0	1	0	$1 835 601	0	0	1	0
4 624	0	1	0	0	0	1.09%	0	1	223 027	0	0	0	$865 689	0	0	1	0
4 625	0	0	0	0	1	1.10%	0	1	43 560	0	0	0	$656 319	0	0	1	0
4 626	0	0	0	1	0	1.11%	0	1	101 495	0	0	1	$468 220	0	0	1	0
4 627	0	0	0	0	0	1.09%	0	1	43 560	0	0	0	$687 421	0	0	1	0
4 628	0	0	1	0	0	1.09%	0	1	87 991	0	1	0	$1 532 424	0	0	1	0
4 629	0	0	0	0	1	1.08%	0	1	130 680	0	1	0	$1 575 255	0	0	1	0
4 630	0	0	0	0	0	1.09%	0	1	87 120	0	0	0	$677 777	0	0	1	0
4 631	0	0	0	0	0	1.10%	0	1	43 124	0	0	0	$391 709	0	0	1	0
4 632	0	0	0	0	0	1.09%	0	1	108 900	0	0	0	$731 026	0	0	1	0
4 633	0	0	0	0	0	1.11%	0	1	206 910	0	0	0	$845 731	0	0	1	0
4 634	0	0	0	0	0	1.09%	0	1	342 817	0	1	0	$1 643 850	0	0	1	0
4 635	0	1	0	0	0	1.13%	0	1	43 560	0	0	0	$577 126	0	0	1	0
4 636	0	0	0	0	1	1.13%	0	1	43 560	1	0	0	$118 548	0	0	1	0
4 637	0	1	0	0	0	1.13%	0	1	124 146	1	0	0	$152 214	0	0	1	0
4 638	0	0	0	0	1	1.10%	0	1	174 240	0	0	0	$398 663	0	0	1	0
4 639	0	1	0	0	0	1.12%	0	0	65 340	0	0	1	$549 000	0	0	1	0
4 640	0	0	0	1	0	1.12%	0	1	58 806	0	0	0	$805 412	0	0	1	0
4 641	0	0	1	0	0	1.10%	0	1	268 765	1	0	0	$292 097	0	0	1	0
4 642	0	1	0	0	0	1.15%	0	1	31 363	0	0	1	$362 871	0	0	1	0
4 643	0	0	0	0	0	1.11%	0	1	72 745	0	0	1	$493 926	0	0	1	0
4 644	0	0	0	0	0	1.11%	0	1	93 654	0	1	0	$1 838 170	0	0	1	0
4 645	0	1	0	0	0	1.08%	0	1	217 800	1	0	0	$293 602	0	0	1	0
4 646	0	1	0	0	0	1.16%	0	1	43 560	1	0	0	$80 673	0	0	1	0
4 647	0	1	0	0	0	1.14%	0	1	130 680	1	0	0	$207 027	0	0	1	0
4 648	0	0	0	0	0	1.12%	0	1	225 641	0	0	1	$535 802	0	0	1	0
4 649	0	1	0	0	0	1.10%	0	1	135 907	0	1	0	$1 013 778	0	0	1	0
4 650	0	0	0	0	1	1.10%	0	1	229 126	0	0	1	$725 857	0	0	1	0
4 651	0	0	0	0	1	1.13%	0	1	53 143	0	0	0	$352 757	0	0	1	0
4 652	0	0	0	0	0	1.12%	0	1	71 003	1	0	0	$149 745	0	0	1	0
4 653	0	0	0	0	1	1.10%	0	1	130 680	0	1	0	$1 143 230	0	0	1	0
4 654	0	0	0	0	1	1.09%	0	1	135 472	0	0	0	$1 218 377	0	0	1	0
4 655	0	0	0	0	0	1.10%	0	1	150 282	0	1	0	$1 570 296	0	0	1	0
4 656	0	0	1	0	0	1.75%	1	1	175 982	1	0	0	$150 565	0	0	1	0
4 657	0	1	0	0	0	1.08%	0	1	200 376	0	0	0	$661 972	0	0	1	0
4 658	0	0	0	0	0	1.12%	0	1	16 988	0	0	0	$260 522	0	0	1	0
4 659	0	0	1	0	0	1.19%	0	1	14 810	1	0	0	$68 633	0	0	1	0
4 660	0	0	0	0	0	1.10%	0	1	20 473	0	0	0	$452 215	0	0	1	0
4 661	0	1	0	0	0	1.15%	0	1	22 216	0	1	0	$1 048 111	0	0	1	0
4 662	0	0	0	0	0	1.19%	0	1	51 836	1	0	0	$90 518	0	0	1	0
4 663	0	0	0	0	1	1.12%	0	1	143 748	0	0	0	$518 147	0	0	1	0
4 664	0	1	0	0	0	1.10%	0	0	19 602	0	0	1	$626 245	0	0	1	0
4 665	0	0	0	1	0	1.11%	0	1	19 602	0	0	0	$282 772	0	0	1	0
4 666	0	0	0	1	0	1.14%	0	1	19 602	1	0	0	$112 309	0	0	1	0
4 667	0	0	0	0	1	1.11%	0	1	19 602	0	1	0	$1 154 629	0	0	1	0
4 668	0	0	0	0	0	1.15%	0	1	19 602	1	0	0	$82 416	0	0	1	0
4 669	0	0	1	0	0	1.11%	0	1	19 602	0	0	0	$315 222	0	0	1	0
4 670	0	1	0	0	0	1.11%	0	1	18 295	0	1	0	$1 068 736	0	0	1	0
4 671	0	0	0	0	0	1.13%	0	1	20 038	0	1	0	$895 992	0	0	1	0
4 672	0	1	0	0	0	1.15%	0	0	16 988	0	0	1	$375 000	0	0	1	0
4 673	0	0	0	0	1	1.11%	0	1	16 553	0	1	0	$1 171 860	0	0	1	0
4 674	0	0	0	0	1	1.13%	0	1	16 553	1	0	0	$123 597	0	0	1	0
4 675	0	0	0	0	1	1.13%	0	1	16 988	1	0	0	$124 787	0	0	1	0
4 676	0	1	0	0	0	1.13%	0	1	27 878	0	0	0	$173 140	0	0	1	0
4 677	0	0	0	1	0	1.14%	0	1	75 794	0	0	0	$449 061	0	0	1	0
4 678	0	0	0	0	1	1.09%	0	1	83 200	1	0	0	$478 045	0	0	1	0
4 679	0	0	1	0	0	1.10%	0	1	85 813	0	1	0	$1 107 083	0	0	1	0
4 680	0	0	0	1	0	1.10%	0	1	107 158	0	1	0	$1 675 598	0	0	1	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
4 681	0	1	0	0	0	1.21%	0	0	22 216	0	0	1	$404 654	0	0	1	0
4 682	0	0	0	0	1	1.14%	0	1	81 022	1	0	0	$106 549	0	0	1	0
4 683	0	0	0	0	1	1.13%	0	1	26 136	0	0	1	$418 763	0	0	1	0
4 684	0	0	1	0	0	1.13%	0	1	7 841	0	1	0	$946 863	0	0	1	0
4 685	0	0	0	0	1	1.12%	0	1	23 522	0	0	0	$369 922	0	0	1	0
4 686	0	0	0	0	1	1.11%	0	1	28 750	1	0	0	$167 522	0	0	1	0
4 687	0	0	0	0	1	1.10%	0	1	27 878	0	0	1	$509 692	0	0	1	0
4 688	0	0	0	0	0	1.12%	0	1	27 878	0	0	1	$564 539	0	0	1	0
4 689	0	0	0	0	0	1.12%	0	1	23 522	1	0	0	$155 258	0	0	1	0
4 690	0	1	0	0	0	1.65%	1	1	72 745	0	1	0	$971 214	0	0	1	0
4 691	0	1	0	0	0	1.52%	0	1	60 548	0	1	0	$981 497	0	0	1	0
4 692	0	0	0	0	1	1.16%	0	1	42 253	1	0	0	$88 502	0	0	1	0
4 693	0	0	0	1	0	1.11%	0	1	23 522	0	0	1	$565 868	0	0	1	0
4 694	0	0	0	0	1	1.10%	0	1	50 094	0	1	0	$1 603 549	0	0	1	0
4 695	0	1	0	0	0	1.10%	0	1	43 560	0	0	0	$463 561	0	0	1	0
4 696	0	0	1	0	0	1.13%	0	1	87 120	0	0	0	$128 870	0	0	1	0
4 697	0	0	0	0	1	1.09%	0	1	121 097	0	0	0	$592 431	0	0	1	0
4 698	0	0	0	0	1	1.10%	0	1	36 155	0	0	0	$487 084	0	0	1	0
4 699	0	0	0	0	0	1.10%	0	1	67 082	1	0	0	$182 656	0	0	1	0
4 700	1	0	1	0	0	1.10%	0	1	73 616	0	1	0	$1 394 792	0	0	1	0
4 701	0	0	0	0	0	1.10%	0	1	98 881	0	0	0	$445 019	0	0	1	0
4 702	0	0	0	0	0	1.09%	0	1	435 600	0	0	1	$1 290 000	0	0	1	0
4 703	0	1	0	0	0	1.10%	0	1	20 038	0	0	1	$567 717	0	0	1	0
4 704	0	0	0	0	0	1.11%	0	1	70 132	0	0	0	$582 976	0	0	1	0
4 705	0	0	0	1	0	1.13%	0	1	65 340	1	0	0	$79 376	0	0	1	0
4 706	0	0	1	0	0	1.14%	0	1	66 211	0	1	0	$1 006 439	0	0	1	0
4 707	0	0	0	0	1	1.10%	0	1	117 612	1	0	0	$212 326	0	0	1	0
4 708	0	0	0	0	0	1.14%	0	1	18 295	1	0	0	$109 189	0	0	1	0
4 709	0	0	0	1	0	1.17%	0	1	13 504	0	0	0	$346 516	0	0	1	0
4 710	0	0	1	0	0	1.11%	0	1	39 640	1	0	0	$233 753	0	0	1	0
4 711	0	0	0	0	0	1.13%	0	1	42 253	1	0	0	$127 859	0	0	1	0
4 712	0	0	0	0	1	1.10%	0	1	129 809	0	1	0	$1 459 337	0	0	1	0
4 713	0	0	0	0	0	1.12%	0	1	229 561	0	1	0	$1 146 349	0	0	1	0
4 714	0	1	0	0	0	1.10%	0	1	49 223	0	1	0	$1 350 454	0	0	1	0
4 715	0	0	0	0	1	1.10%	0	1	40 511	0	0	1	$650 000	0	0	1	0
4 716	0	1	0	0	0	1.14%	0	1	96 268	1	0	0	$225 848	0	0	1	0
4 717	0	0	0	0	1	1.11%	0	1	204 732	0	0	0	$898 981	0	0	1	0
4 718	0	0	0	0	1	1.10%	0	1	108 029	0	0	1	$914 300	0	0	1	0
4 719	0	1	0	0	0	1.10%	0	1	61 855	0	1	0	$1 498 105	0	0	1	0
4 720	0	0	0	0	1	1.10%	0	1	172 062	0	0	0	$719 648	0	0	1	0
4 721	0	0	1	0	0	1.14%	0	1	325 393	1	0	0	$159 284	0	0	1	0
4 722	0	0	0	0	1	1.11%	0	1	376 794	0	0	1	$966 377	0	0	1	0
4 723	0	0	0	1	0	1.13%	0	1	81 893	1	0	0	$182 502	0	0	1	0
4 724	0	0	0	0	0	1.10%	0	1	424 274	1	0	0	$414 054	0	0	1	0
4 725	0	1	0	0	0	1.08%	0	1	98 010	0	1	0	$1 557 319	0	0	1	0
4 726	0	0	0	0	1	1.09%	0	1	144 184	0	0	0	$587 796	0	0	1	0
4 727	0	0	0	0	1	1.10%	0	1	402 059	0	0	1	$969 523	0	0	1	0
4 728	0	1	0	0	0	1.13%	0	0	21 780	0	0	1	$321 052	0	0	1	0
4 729	0	0	0	0	0	1.10%	0	1	43 560	0	0	1	$531 507	0	0	1	0
4 730	0	0	0	0	0	1.13%	0	1	28 160	0	1	0	$514 687	0	0	1	0
4 731	0	0	0	0	1	1.13%	0	1	63 162	1	0	0	$157 954	0	0	1	0
4 732	0	1	0	0	0	1.10%	0	1	56 628	0	0	0	$683 574	0	0	1	0
4 733	0	0	0	0	0	1.10%	0	1	16 553	0	1	0	$1 062 259	0	0	1	0
4 734	0	1	0	0	0	1.15%	0	1	14 810	0	1	0	$821 239	0	0	1	0
4 735	0	0	0	0	1	1.11%	0	1	15 246	0	1	0	$715 883	0	0	1	0
4 736	0	0	0	0	1	1.12%	0	1	13 504	0	0	0	$259 594	0	0	1	0
4 737	0	0	0	0	1	1.12%	0	1	37 026	1	0	0	$166 051	0	0	1	0
4 738	0	0	0	0	1	1.11%	0	1	139 828	0	0	1	$526 748	0	0	1	0
4 739	0	0	0	0	1	1.10%	0	1	111 078	1	0	0	$285 315	0	0	1	0
4 740	0	0	0	0	0	1.10%	0	1	87 556	0	1	0	$1 415 606	0	0	1	0
4 741	0	0	0	0	0	1.09%	0	1	90 605	1	0	0	$285 857	0	0	1	0
4 742	0	0	0	1	0	1.09%	0	1	92 783	0	0	1	$888 633	0	0	1	0
4 743	0	0	0	1	0	1.09%	0	1	92 783	1	0	0	$470 205	0	0	1	0
4 744	0	0	0	1	0	1.11%	0	1	137 650	1	0	0	$248 433	0	0	1	0
4 745	0	1	0	0	0	1.10%	0	1	52 272	0	0	1	$389 793	0	0	1	0
4 746	0	0	0	0	0	1.27%	0	1	14 375	1	0	0	$37 788	0	0	1	0
4 747	0	1	0	0	0	1.20%	0	0	14 500	0	0	1	$206 846	0	0	1	0
4 748	0	0	0	0	1	1.11%	0	1	152 460	1	0	0	$188 745	0	0	1	0
4 749	0	0	0	0	0	1.14%	0	1	53 143	0	0	1	$374 500	0	0	1	0
4 750	0	1	0	0	0	1.14%	0	1	10 800	0	0	0	$524 544	0	0	1	0
4 751	0	0	0	0	1	1.11%	0	1	23 958	0	1	0	$934 235	0	0	1	0
4 752	0	0	1	0	0	1.11%	0	1	24 354	0	0	0	$589 951	0	0	1	0
4 753	0	1	0	0	0	1.15%	0	1	22 350	0	0	0	$192 603	0	0	1	0
4 754	0	0	0	0	1	1.15%	0	1	30 928	1	0	0	$86 606	0	0	1	0
4 755	0	0	0	0	1	1.11%	0	1	52 272	0	0	1	$497 484	0	0	1	0
4 756	0	1	0	0	0	1.10%	0	1	57 935	0	0	0	$460 575	0	0	1	0
4 757	0	0	1	0	0	1.10%	0	1	72 745	0	1	0	$1 171 256	0	0	1	0
4 758	0	0	0	1	0	1.13%	0	1	41 382	0	0	1	$430 763	0	0	1	0
4 759	0	0	0	1	0	1.10%	0	1	98 010	1	0	0	$105 090	0	0	1	0
4 760	0	1	0	0	0	1.10%	0	1	32 234	0	1	0	$831 333	0	0	1	0
4 761	0	0	0	0	0	1.10%	0	1	152 460	0	1	0	$1 450 482	0	0	1	0
4 762	0	0	0	0	1	1.15%	0	1	75 794	1	0	0	$56 894	0	0	1	0
4 763	0	0	0	0	1	1.09%	0	1	195 584	0	0	0	$637 459	0	0	1	0
4 764	0	0	0	0	0	1.10%	0	1	162 914	1	0	0	$217 567	0	0	1	0
4 765	0	0	1	0	0	1.10%	0	1	158 558	0	1	0	$1 290 617	0	0	1	0
4 766	0	0	0	1	0	1.14%	0	1	47 045	1	0	0	$107 326	0	0	1	0
4 767	0	0	0	0	1	1.09%	0	1	120 226	0	0	1	$983 927	0	0	1	0
4 768	0	0	0	0	1	1.10%	0	1	88 427	0	0	0	$1 006 764	0	0	1	0
4 769	0	0	0	1	0	1.11%	0	1	108 464	1	0	0	$115 822	0	0	1	0
4 770	0	0	0	1	0	1.09%	0	1	89 298	0	0	0	$761 682	0	0	1	0
4 771	0	0	0	0	0	1.51%	1	1	87 556	0	0	0	$561 182	0	0	1	0
4 772	0	0	0	1	0	1.09%	0	1	89 298	0	0	0	$908 484	0	0	1	0
4 773	0	1	0	0	0	1.10%	0	1	133 294	0	1	0	$2 099 972	0	0	1	0
4 774	0	0	0	0	0	1.10%	0	1	96 268	0	1	0	$843 739	0	0	1	0
4 775	0	0	0	0	0	1.10%	0	1	23 522	0	0	0	$546 933	0	0	1	0
4 776	0	0	0	0	0	1.12%	0	1	21 344	0	0	1	$409 970	0	0	1	0
4 777	0	0	0	0	0	1.13%	0	1	14 810	0	0	0	$493 622	0	0	1	0
4 778	0	0	0	1	0	1.12%	0	1	126 760	0	0	0	$604 505	0	0	1	0
4 779	0	1	0	0	0	1.12%	0	1	82 328	1	0	0	$125 160	0	0	1	0
4 780	0	0	0	0	1	1.15%	0	1	102 802	1	0	0	$60 581	0	0	1	0
4 781	0	0	0	0	0	1.10%	0	1	11 761	0	1	0	$751 755	0	0	1	0
4 782	0	1	0	0	0	1.11%	0	0	539 273	0	0	1	$450 000	0	0	1	0
4 783	0	0	0	0	1	1.18%	0	1	6 098	0	1	0	$566 243	0	0	1	0
4 784	0	0	0	0	1	2.21%	1	1	914 760	1	0	0	$118 953	0	0	1	0
4 785	0	0	1	0	0	1.13%	0	1	23 087	1	0	0	$119 478	0	0	1	0
4 786	0	0	0	0	0	1.13%	0	1	64 904	0	1	0	$795 426	0	0	1	0
4 787	0	0	0	0	0	1.09%	0	1	35 719	0	0	0	$592 990	0	0	1	0
4 788	0	1	0	0	0	1.12%	0	0	18 295	0	0	1	$341 396	0	0	1	0
4 789	0	0	0	0	0	1.11%	0	1	14 810	0	0	1	$509 500	0	0	1	0
4 790	0	1	0	0	0	1.10%	0	1	17 424	0	0	0	$468 560	0	0	1	0
4 791	0	0	0	0	0	1.11%	0	1	13 939	0	0	1	$661 361	0	0	1	0
4 792	0	0	0	0	0	1.11%	0	1	14 375	0	0	1	$385 000	0	0	1	0
4 793	0	1	0	0	0	1.10%	0	1	47 045	0	1	0	$1 482 544	0	0	1	0
4 794	0	0	1	0	0	1.09%	0	1	43 560	0	1	0	$1 968 724	0	0	1	0
4 795	0	0	0	0	1	1.13%	0	1	43 560	1	0	0	$171 697	0	0	1	0
4 796	0	0	0	0	0	1.11%	0	1	47 916	1	0	0	$212 823	0	0	1	0
4 797	0	0	0	0	0	1.11%	0	1	43 560	1	0	0	$164 361	0	0	1	0
4 798	0	0	0	0	0	1.11%	0	1	54 450	1	0	0	$204 177	0	0	1	0
4 799	0	0	0	0	1	1.09%	0	1	43 560	0	0	0	$740 978	0	0	1	0
4 800	0	0	0	0	0	1.10%	1	1	89 734	1	0	0	$299 282	0	0	1	0
4 801	0	1	0	0	0	1.10%	0	1	43 560	1	0	0	$289 971	0	0	1	0
4 802	0	0	0	0	1	1.11%	0	1	44 867	0	1	0	$1 388 096	0	0	1	0
4 803	0	0	0	0	0	1.09%	0	1	43 560	0	0	1	$586 899	0	0	1	0
4 804	0	0	0	0	1	1.13%	0	1	16 117	1	0	0	$126 432	0	0	1	0
4 805	0	0	0	1	0	1.12%	0	1	38 768	0	1	0	$1 087 486	0	0	1	0
4 806	0	0	0	0	0	1.11%	0	1	32 234	0	1	0	$1 028 595	0	0	1	0
4 807	0	0	0	0	1	1.11%	0	1	23 522	1	0	0	$182 062	0	0	1	0
4 808	0	0	0	1	0	1.11%	0	1	24 829	0	1	0	$889 005	0	0	1	0
4 809	0	0	0	0	0	1.11%	0	1	33 977	0	0	1	$561 864	0	0	1	0
4 810	0	1	0	0	0	1.13%	0	1	23 522	0	1	0	$1 040 611	0	0	1	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
4 811	0	1	0	0	0	1.11%	0	0	20 473	0	0	1	$300 000	0	0	1	0
4 812	0	0	0	0	1	1.13%	0	1	13 939	1	0	0	$191 971	0	0	1	0
4 813	0	0	0	0	1	1.10%	0	1	60 113	0	0	0	$440 383	0	0	1	0
4 814	0	0	0	1	0	1.10%	0	1	25 265	0	0	0	$366 214	0	0	1	0
4 815	0	0	0	0	1	1.09%	0	1	43 560	0	1	0	$885 106	0	0	1	0
4 816	0	0	0	0	1	1.10%	0	1	106 286	0	0	1	$907 177	0	0	1	0
4 817	0	0	0	0	0	1.16%	0	1	22 651	1	0	0	$55 899	0	0	1	0
4 818	0	1	0	0	0	1.13%	0	1	13 939	0	1	0	$724 461	0	0	1	0
4 819	0	0	0	0	1	1.10%	0	1	14 375	0	1	0	$1 160 610	0	0	1	0
4 820	0	1	0	0	0	1.13%	0	1	36 155	0	1	0	$1 117 681	0	0	1	0
4 821	0	0	0	0	1	1.12%	0	1	30 492	0	0	0	$745 556	0	0	1	0
4 822	0	1	0	0	0	1.11%	0	1	199 069	0	0	1	$950 000	0	0	1	0
4 823	0	0	0	0	1	1.11%	0	1	45 738	1	0	0	$174 078	0	0	1	0
4 824	0	0	1	0	0	1.10%	0	1	16 553	0	0	0	$379 193	0	0	1	0
4 825	0	0	0	0	0	1.13%	0	1	133 729	1	0	0	$255 208	0	0	1	0
4 826	0	0	0	0	0	1.11%	0	1	105 851	0	0	0	$641 251	0	0	1	0
4 827	0	0	0	0	1	1.10%	0	1	135 907	1	0	0	$230 738	0	0	1	0
4 828	0	0	0	0	1	1.10%	0	1	21 780	0	0	0	$449 491	0	0	1	0
4 829	0	0	0	0	1	1.11%	0	1	21 780	0	0	1	$577 282	0	0	1	0
4 830	0	0	1	0	0	1.09%	0	1	21 780	0	1	0	$1 236 243	0	0	1	0
4 831	0	0	1	0	0	1.10%	0	1	99 317	0	1	0	$1 509 355	0	0	1	0
4 832	0	0	0	0	0	1.12%	0	1	110 642	1	0	0	$109 562	0	0	1	0
4 833	0	0	0	0	0	1.10%	0	1	31 363	1	0	0	$215 308	0	0	1	0
4 834	0	0	0	0	1	1.10%	0	1	53 579	0	0	1	$832 158	0	0	1	0
4 835	0	1	0	0	0	1.11%	0	1	29 621	1	0	0	$275 534	0	0	1	0
4 836	1	1	0	0	0	1.16%	0	1	24 394	1	0	0	$154 329	0	0	1	0
4 837	0	0	0	0	1	1.15%	0	1	59 677	0	0	1	$361 217	0	0	1	0
4 838	0	0	0	1	0	1.11%	0	1	17 860	0	0	0	$366 214	0	0	1	0
4 839	0	1	0	0	0	2.15%	1	0	28 314	0	0	1	$428 427	0	0	1	0
4 840	0	0	1	0	0	1.09%	0	1	91 476	1	0	0	$301 610	0	0	1	0
4 841	0	0	0	0	1	1.11%	0	1	101 059	0	0	1	$694 722	0	0	1	0
4 842	0	0	0	0	1	1.11%	0	1	43 560	1	0	0	$165 913	0	0	1	0
4 843	0	0	0	0	1	1.14%	0	1	43 560	0	0	1	$681 132	0	0	1	0
4 844	0	0	0	1	1	1.13%	0	1	35 719	1	0	0	$189 545	0	0	1	0
4 845	0	0	0	0	1	1.10%	0	1	117 612	0	1	0	$1 192 484	0	0	1	0
4 846	0	0	0	0	1	1.10%	0	1	108 464	0	0	0	$531 761	0	0	1	0
4 847	0	0	0	0	0	1.10%	0	1	94 961	0	1	0	$1 130 610	0	0	1	0
4 848	0	0	1	0	0	1.09%	0	1	103 237	0	1	0	$1 762 477	0	0	1	0
4 849	0	0	0	0	0	1.09%	0	1	54 014	0	1	0	$1 358 768	0	0	1	0
4 850	0	1	0	0	0	1.22%	0	1	104 544	0	1	0	$775 911	0	0	1	0
4 851	0	0	0	0	1	1.14%	0	1	20 909	1	0	0	$127 392	0	0	1	0
4 852	0	0	1	0	0	1.12%	0	1	55 757	1	0	0	$115 682	0	0	1	0
4 853	0	0	0	1	0	1.12%	0	1	87 120	1	0	0	$135 166	0	0	1	0
4 854	0	0	0	0	0	1.10%	0	1	174 240	0	0	0	$689 135	0	0	1	0
4 855	0	0	0	1	0	1.14%	0	1	73 181	0	1	0	$834 417	0	0	1	0
4 856	0	0	0	1	0	1.11%	0	1	84 506	0	0	1	$866 208	0	0	1	0
4 857	0	1	0	0	0	1.16%	0	1	21 344	0	1	0	$1 068 736	0	0	1	0
4 858	0	1	0	0	0	1.15%	0	1	4 356	0	0	0	$344 280	0	0	1	0
4 859	0	0	0	0	1	1.10%	0	1	134 600	0	0	1	$632 097	0	0	1	0
4 860	1	0	0	1	0	1.11%	0	1	65 342	0	0	0	$620 625	0	0	1	0
4 861	0	0	1	0	0	1.13%	0	1	256 568	1	0	0	$229 449	0	0	1	0
4 862	0	0	0	0	1	1.09%	0	1	95 832	0	0	0	$686 495	0	0	1	0
4 863	0	1	0	0	0	1.10%	0	1	25 480	0	1	0	$772 031	0	0	1	0
4 864	0	0	0	0	1	1.10%	0	1	337 154	0	1	0	$1 200 814	0	0	1	0
4 865	0	0	0	1	0	1.18%	0	1	202 554	1	0	0	$89 121	0	0	1	0
4 866	0	1	0	0	0	1.14%	0	1	44 431	0	1	0	$481 934	0	0	1	0
4 867	1	0	0	1	0	1.12%	0	1	142 441	0	0	0	$287 408	0	0	1	0
4 868	0	1	0	0	0	1.15%	0	1	65 340	0	1	0	$616 065	0	0	1	0
4 869	0	1	0	0	0	1.09%	0	0	80 150	0	0	1	$405 658	0	0	1	0
4 870	0	0	0	1	0	1.11%	0	1	47 480	1	0	0	$202 140	0	0	1	0
4 871	0	0	0	0	1	1.11%	0	1	64 469	0	0	1	$517 114	0	0	1	0
4 872	0	0	0	0	1	1.10%	0	1	63 598	0	0	1	$835 048	0	0	1	0
4 873	0	0	0	0	1	1.10%	0	1	88 427	0	0	0	$426 476	0	0	1	0
4 874	0	0	0	0	0	1.10%	0	1	66 647	0	0	0	$397 736	0	0	1	0
4 875	0	0	0	0	1	1.09%	0	1	109 771	0	1	0	$1 286 718	0	0	1	0
4 876	0	0	0	1	1	1.10%	0	1	87 120	0	0	0	$936 227	0	0	1	0
4 877	0	0	0	0	1	1.11%	0	1	47 480	1	0	0	$255 961	0	0	1	0
4 878	0	1	0	0	0	1.10%	0	1	47 480	0	1	0	$1 232 796	0	0	1	0
4 879	0	0	0	0	0	1.09%	0	1	87 991	0	0	0	$650 562	0	0	1	0
4 880	0	0	0	0	0	1.10%	0	1	87 991	0	1	0	$1 662 666	0	0	1	0
4 881	0	1	0	0	0	1.10%	0	1	54 886	0	1	0	$1 405 294	0	0	1	0
4 882	0	0	0	0	1	1.10%	0	1	54 886	0	0	0	$352 307	0	0	1	0
4 883	0	0	0	0	1	1.10%	0	1	49 658	1	0	0	$252 197	0	0	1	0
4 884	0	0	0	0	1	1.11%	0	1	41 382	1	0	0	$197 550	0	0	1	0
4 885	0	0	0	0	0	1.11%	0	1	39 640	1	0	0	$234 105	0	0	1	0
4 886	0	0	0	0	1	1.10%	0	1	37 897	0	0	0	$391 709	0	0	1	0
4 887	0	0	1	0	0	1.09%	0	1	74 488	0	0	0	$477 468	0	0	1	0
4 888	0	0	0	0	1	1.09%	0	1	161 172	0	1	0	$2 355 443	0	0	1	0
4 889	0	0	0	1	0	1.09%	0	1	131 987	0	1	0	$1 524 110	0	0	1	0
4 890	0	1	0	0	0	1.18%	0	0	15 246	1	0	0	$143 037	0	0	1	0
4 891	0	0	0	1	0	1.09%	0	1	56 192	0	0	1	$880 881	0	0	1	0
4 892	0	0	0	0	1	1.09%	0	1	43 996	0	1	0	$1 146 349	0	0	1	0
4 893	0	0	0	0	0	1.13%	0	1	56 192	1	0	0	$158 287	0	0	1	0
4 894	0	0	1	0	0	1.11%	0	1	148 975	0	1	0	$1 459 337	0	0	1	0
4 895	0	0	0	0	1	1.09%	0	1	91 476	0	0	1	$849 856	0	0	1	0
4 896	0	0	0	1	0	1.11%	0	1	47 045	0	1	0	$966 988	0	0	1	0
4 897	0	0	0	1	0	1.11%	0	1	23 522	1	0	0	$162 224	0	0	1	0
4 898	0	0	0	0	1	0.35%	0	1	38 768	0	0	1	$326 334	0	0	1	0
4 899	0	0	0	0	1	1.10%	0	1	366 340	0	0	0	$1 179 902	0	0	1	0
4 900	0	0	0	0	1	1.10%	0	1	67 518	0	0	1	$649 620	0	0	1	0
4 901	0	0	0	1	1	1.09%	0	1	63 162	1	0	0	$430 993	0	0	1	0
4 902	0	1	0	0	0	1.13%	0	1	51 836	1	0	0	$128 026	0	0	1	0
4 903	0	0	0	0	0	1.09%	0	1	48 352	0	0	1	$736 283	0	0	1	0
4 904	0	0	0	0	1	1.11%	0	1	44 431	1	0	0	$115 375	0	0	1	0
4 905	0	0	0	1	0	1.12%	0	1	108 029	1	0	0	$134 100	0	0	1	0
4 906	0	0	0	0	0	1.10%	0	1	24 394	1	0	0	$300 378	0	0	1	0
4 907	0	0	1	0	0	1.35%	1	1	23 087	0	0	1	$506 811	0	0	1	0
4 908	0	0	0	0	0	1.10%	1	1	43 560	0	0	1	$559 553	0	0	1	0
4 909	0	0	0	0	0	1.12%	0	1	60 984	1	0	0	$185 887	0	0	1	0
4 910	0	1	0	0	0	1.11%	0	1	16 117	0	1	0	$1 205 433	0	0	1	0
4 911	0	0	0	0	0	1.13%	0	1	43 996	1	0	0	$126 098	0	0	1	0
4 912	0	0	0	0	0	1.12%	0	1	42 689	0	0	1	$456 868	0	0	1	0
4 913	0	0	0	0	0	1.10%	0	1	30 928	0	1	0	$1 385 555	0	0	1	0
4 914	0	0	0	0	1	1.10%	0	1	154 638	0	1	0	$1 400 628	0	0	1	0
4 915	0	1	0	0	0	1.27%	1	1	48 787	0	0	0	$852 864	0	0	1	0
4 916	0	0	0	0	1	1.10%	0	1	267 894	0	1	0	$1 193 139	0	0	1	0
4 917	0	0	0	1	0	1.09%	0	1	46 609	0	0	1	$831 020	0	0	1	0
4 918	0	0	0	0	1	1.10%	0	1	43 560	1	0	0	$209 955	0	0	1	0
4 919	0	0	0	0	1	1.10%	0	1	58 370	1	0	0	$66 974	0	0	1	0
4 920	0	0	1	0	0	1.10%	0	1	67 082	0	0	1	$1 006 674	0	0	1	0
4 921	0	0	0	0	1	1.11%	0	1	72 310	1	0	0	$185 855	0	0	1	0
4 922	0	0	0	1	0	1.72%	1	1	43 560	1	0	0	$137 266	0	0	1	0
4 923	0	0	0	0	1	1.11%	0	1	39 640	1	0	0	$167 522	0	0	1	0
4 924	0	0	0	1	0	1.11%	0	1	39 640	0	1	0	$1 394 792	0	0	1	0
4 925	0	0	0	0	1	1.10%	0	1	61 420	0	0	1	$967 957	0	0	1	0
4 926	0	0	0	1	0	1.13%	0	1	80 150	1	0	0	$173 150	0	0	1	0
4 927	0	0	0	0	0	1.11%	0	1	21 344	0	1	0	$1 265 474	0	0	1	0
4 928	0	0	0	0	0	1.11%	0	1	45 302	0	1	0	$993 502	0	0	1	0
4 929	0	0	0	0	1	1.11%	0	1	53 579	0	0	1	$752 350	0	0	1	0
4 930	0	0	0	1	0	1.10%	0	1	28 314	0	1	0	$920 198	0	0	1	0
4 931	0	0	0	0	1	1.15%	0	1	32 670	1	0	0	$60 818	0	0	1	0
4 932	0	0	0	0	0	1.12%	0	1	57 499	1	0	0	$154 649	0	0	1	0
4 933	0	0	0	1	0	1.10%	0	1	43 996	0	0	0	$713 071	0	0	1	0
4 934	0	0	0	0	0	1.09%	0	1	71 874	1	0	0	$197 240	0	0	1	0
4 935	0	0	0	0	1	1.10%	0	1	25 265	0	1	0	$974 787	0	0	1	0
4 936	0	0	0	0	1	1.13%	0	1	23 087	0	0	1	$424 736	0	0	1	0
4 937	0	0	0	0	0	1.11%	0	1	20 038	1	0	0	$105 090	0	0	1	0
4 938	0	0	0	1	0	1.10%	0	1	19 602	0	0	1	$522 135	0	0	1	0
4 939	0	0	0	0	1	1.10%	0	1	20 000	0	0	0	$840 039	0	0	1	0
4 940	0	0	0	0	1	1.10%	0	1	18 731	0	1	0	$1 375 467	0	0	1	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
4 941	0	0	0	1	0	1.10%	0	1	20 038	0	0	0	$834 792	0	0	1	0
4 942	0	0	0	0	0	1.13%	0	1	17 860	1	0	0	$220 804	0	0	1	0
4 943	0	0	0	0	1	1.11%	0	1	24 829	1	0	0	$174 702	0	0	1	0
4 944	0	0	0	0	1	1.10%	0	1	19 166	0	0	1	$555 772	0	0	1	0
4 945	0	0	0	0	0	1.11%	0	1	19 602	0	0	1	$619 000	0	0	1	0
4 946	0	0	0	0	1	1.11%	0	1	22 216	0	1	0	$1 246 999	0	0	1	0
4 947	0	0	0	0	1	1.09%	0	1	54 450	1	0	0	$211 141	0	0	1	0
4 948	0	0	0	1	0	1.09%	0	1	54 886	0	0	1	$901 952	0	0	1	0
4 949	0	0	0	1	0	1.11%	0	1	54 886	1	0	0	$247 680	0	0	1	0
4 950	0	0	1	0	0	1.13%	0	1	43 560	1	0	0	$156 292	0	0	1	0
4 951	0	0	0	0	0	1.12%	0	1	39 640	1	0	0	$263 489	0	0	1	0
4 952	0	1	0	0	0	1.09%	0	1	47 480	0	1	0	$1 459 451	0	0	1	0
4 953	0	0	0	0	0	1.12%	0	1	47 045	1	0	0	$93 910	0	0	1	0
4 954	0	0	0	0	1	1.10%	0	1	33 977	0	1	0	$1 586 922	0	0	1	0
4 955	0	0	0	0	1	1.09%	0	1	68 825	0	0	1	$831 091	0	0	1	0
4 956	0	0	0	0	1	1.10%	0	1	54 014	0	1	0	$1 407 337	0	0	1	0
4 957	0	0	0	1	0	1.11%	0	1	24 829	1	0	0	$161 346	0	0	1	0
4 958	0	1	0	0	0	1.11%	0	1	54 450	0	1	0	$935 795	0	0	1	0
4 959	0	0	0	0	1	1.09%	0	1	66 211	0	0	1	$784 269	0	0	1	0
4 960	0	0	1	0	0	1.12%	0	1	17 860	0	1	0	$1 098 696	0	0	1	0
4 961	0	0	0	1	0	1.22%	0	1	21 780	0	1	0	$623 863	0	0	1	0
4 962	0	0	0	0	1	1.11%	0	1	21 780	1	0	0	$240 904	0	0	1	0
4 963	0	0	0	0	0	1.11%	0	1	32 670	1	0	0	$193 616	0	0	1	0
4 964	0	1	0	0	0	1.09%	0	1	50 530	0	1	0	$1 671 903	0	0	1	0
4 965	0	0	0	0	1	1.11%	0	1	69 696	1	0	0	$232 775	0	0	1	0
4 966	0	0	0	0	1	1.09%	0	1	69 696	0	1	0	$1 524 110	0	0	1	0
4 967	0	0	0	0	0	1.10%	0	1	87 556	1	0	0	$321 328	0	0	1	0
4 968	0	0	0	0	1	1.11%	0	1	118 483	0	1	0	$1 295 790	0	0	1	0
4 969	0	0	0	0	1	1.11%	0	1	871 200	0	0	1	$653 735	0	0	1	0
4 970	0	0	0	0	1	1.15%	0	1	143 748	0	0	1	$614 539	0	0	1	0
4 971	0	0	0	0	1	1.13%	0	1	217 800	1	0	0	$215 119	0	0	1	0
4 972	0	0	0	0	0	1.10%	0	1	217 800	0	1	0	$1 622 045	0	0	1	0
4 973	0	1	0	0	0	1.12%	0	1	217 800	0	1	0	$1 920 621	0	0	1	0
4 974	0	1	0	0	0	1.12%	0	1	174 240	0	0	0	$844 528	0	0	1	0
4 975	0	0	0	0	1	1.12%	0	1	289 674	0	1	0	$1 635 463	0	0	1	0
4 976	0	0	0	1	0	1.15%	0	1	295 772	0	0	1	$575 531	0	0	1	0
4 977	0	1	0	0	0	1.11%	0	1	108 900	0	0	0	$522 492	0	0	1	0
4 978	0	0	0	0	1	1.13%	0	1	37 462	0	1	0	$922 569	0	0	1	0
4 979	0	1	0	0	0	1.10%	0	1	40 946	0	1	0	$1 341 919	0	0	1	0
4 980	0	0	0	0	0	1.17%	0	1	40 946	1	0	0	$67 973	0	0	1	0
4 981	0	1	0	0	0	1.18%	0	1	136 778	1	0	0	$214 652	0	0	1	0
4 982	0	0	0	0	1	1.12%	0	1	108 464	0	0	1	$1 033 487	0	0	1	0
4 983	0	0	1	0	0	2.37%	1	1	485 258	1	0	0	$214 652	0	0	1	0
4 984	0	0	0	0	1	1.11%	0	1	204 296	1	0	0	$388 753	0	0	1	0
4 985	0	1	0	0	0	1.14%	0	1	173 369	1	0	0	$47 728	0	0	1	0
4 986	0	0	0	0	1	1.12%	0	1	235 224	1	0	0	$372 649	0	0	1	0
4 987	0	0	0	1	0	1.10%	0	1	155 945	1	0	0	$370 014	0	0	1	0
4 988	0	0	0	0	0	1.10%	0	1	148 540	1	0	0	$328 545	0	0	1	0
4 989	0	0	0	1	0	1.16%	0	1	217 800	1	0	0	$90 339	0	0	1	0
4 990	0	0	0	0	1	1.15%	0	1	87 991	0	0	0	$814 389	0	0	1	0
4 991	0	1	0	0	0	1.15%	0	1	320 602	0	0	0	$115 144	0	0	1	0
4 992	0	0	0	0	1	1.13%	0	1	41 839	0	0	0	$590 577	0	0	1	0
4 993	0	0	0	0	0	1.15%	0	1	257 875	0	0	0	$801 564	0	0	1	0
4 994	0	1	0	0	0	1.13%	0	1	47 916	1	0	0	$255 814	0	0	1	0
4 995	0	0	0	1	0	1.14%	0	1	217 800	0	0	1	$608 306	0	0	1	0
4 996	0	0	1	0	0	1.14%	0	1	45 302	0	0	0	$555 734	0	0	1	0
4 997	0	0	0	0	1	1.13%	0	1	87 120	1	0	0	$263 489	0	0	1	0
4 998	0	1	0	0	0	1.13%	0	1	47 916	0	1	0	$1 153 110	0	0	1	0
4 999	0	0	0	0	1	1.13%	0	1	99 752	0	1	0	$1 199 984	0	0	1	0
5 000	0	0	0	0	0	1.12%	0	1	118 483	0	1	0	$1 734 352	0	0	1	0
5 001	0	0	0	0	1	1.12%	0	1	104 544	0	1	0	$1 333 508	0	0	1	0
5 002	0	0	0	1	0	1.14%	0	1	181 210	1	0	0	$176 568	0	0	1	0
5 003	0	0	0	1	0	1.10%	0	1	174 240	0	1	0	$1 620 485	0	0	1	0
5 004	0	0	1	0	0	1.15%	0	1	98 010	1	0	0	$90 339	0	0	1	0
5 005	0	1	0	0	0	1.14%	0	1	65 340	1	0	0	$35 775	0	0	1	0
5 006	0	1	0	0	0	1.11%	0	1	86 684	1	0	0	$212 823	0	0	1	0
5 007	0	0	1	0	0	1.12%	0	1	105 851	1	0	0	$74 872	0	0	1	0
5 008	0	0	0	1	0	1.13%	0	1	32 000	0	0	1	$644 251	0	0	1	0
5 009	0	1	0	0	0	1.12%	0	1	87 120	0	1	0	$1 185 340	0	0	1	0
5 010	0	0	0	0	0	1.12%	0	1	231 304	1	0	0	$236 030	0	0	1	0
5 011	0	0	1	0	0	1.13%	0	1	226 512	1	0	0	$209 497	0	0	1	0
5 012	0	0	0	0	1	1.11%	0	1	272 250	1	0	0	$357 592	0	0	1	0
5 013	0	0	0	1	0	1.14%	0	1	50 094	1	0	0	$210 164	0	0	1	0
5 014	0	0	0	0	1	1.12%	0	1	232 610	0	1	0	$2 836 328	0	0	1	0
5 015	0	0	0	0	1	1.10%	0	1	311 454	0	0	1	$800 000	0	0	1	0
5 016	0	0	0	0	0	1.10%	0	1	32 968	0	1	0	$1 299 984	0	0	1	0
5 017	0	0	0	0	1	1.12%	0	1	86 249	1	0	0	$173 844	0	0	1	0
5 018	0	0	0	1	0	1.10%	0	1	52 272	0	0	0	$1 491 111	0	0	1	0
5 019	0	0	0	0	0	1.13%	0	1	43 560	0	0	1	$559 553	0	0	1	0
5 020	0	1	0	0	0	1.18%	0	0	169 448	0	0	1	$662 709	0	0	1	0
5 021	0	0	0	0	0	1.12%	0	1	81 457	1	0	0	$211 515	0	0	1	0
5 022	0	0	0	1	0	1.13%	0	1	280 091	0	1	0	$2 156 222	0	0	1	0
5 023	0	0	0	1	0	1.09%	0	1	223 898	0	0	0	$870 650	0	0	1	0
5 024	0	0	0	1	0	1.10%	0	1	91 476	0	0	0	$537 731	0	0	1	0
5 025	0	0	0	0	1	1.08%	0	1	440 827	0	0	1	$2 750 794	0	0	1	0
5 026	0	0	0	0	1	1.10%	0	1	204 296	1	0	0	$311 969	0	0	1	0
5 027	0	0	0	0	0	0.99%	0	1	204 732	0	1	0	$1 677 398	0	0	1	0
5 028	0	0	0	1	1	1.08%	0	1	124 146	0	0	1	$1 966 746	0	0	1	0
5 029	0	1	0	0	0	1.11%	0	1	27 007	0	1	0	$1 330 133	0	0	1	0
5 030	0	0	0	0	0	1.16%	0	1	13 068	0	0	0	$316 005	0	0	1	0
5 031	0	0	0	0	1	1.10%	0	1	230 868	0	1	0	$2 216 888	0	0	1	0
5 032	0	0	0	0	1	1.70%	0	1	142 877	0	0	1	$421 724	0	0	1	0
5 033	0	1	0	0	0	1.11%	0	1	53 143	0	0	0	$546 933	0	0	1	0
5 034	0	0	0	0	1	0.90%	0	1	206 474	0	1	0	$1 033 274	0	0	1	0
5 035	1	1	0	0	0	1.10%	0	1	217 800	0	1	0	$1 863 590	0	0	1	0
5 036	0	1	0	0	0	1.12%	0	1	140 263	0	1	0	$947 492	0	0	1	0
5 037	0	0	0	0	1	1.11%	0	1	284 882	0	0	1	$488 999	0	0	1	0
5 038	0	1	0	0	0	1.13%	0	1	317 552	0	1	0	$1 006 439	0	0	1	0
5 039	0	0	0	1	0	1.15%	0	1	29 621	1	0	0	$45 837	0	0	1	0
5 040	0	0	0	0	1	1.13%	0	1	172 062	1	0	0	$333 126	0	0	1	0
5 041	0	1	0	0	0	1.09%	0	1	139 392	0	1	0	$1 199 340	0	0	1	0
5 042	0	1	0	0	0	1.66%	1	1	142 006	0	1	0	$1 108 444	0	0	1	0
5 043	0	1	0	0	0	1.14%	0	0	57 499	0	0	1	$434 900	0	0	1	0
5 044	0	1	0	0	0	1.12%	0	1	55 321	0	1	0	$1 349 982	0	0	1	0
5 045	0	0	0	0	1	1.10%	0	1	215 622	0	0	1	$738 017	0	0	1	0
5 046	0	0	0	1	1	1.10%	0	1	113 692	0	0	0	$1 020 872	0	0	1	0
5 047	0	0	0	1	1	1.11%	0	1	101 930	0	0	1	$702 874	0	0	1	0
5 048	0	0	0	0	1	1.09%	0	1	205 603	0	0	0	$1 106 800	0	0	1	0
5 049	0	0	0	0	0	1.09%	0	1	335 412	1	0	0	$395 099	0	0	1	0
5 050	0	0	1	0	0	1.10%	0	1	65 340	1	0	0	$459 224	0	0	1	0
5 051	0	0	0	0	1	1.09%	0	1	128 938	0	1	0	$2 183 522	0	0	1	0
5 052	0	0	0	0	1	1.13%	0	1	167 270	1	0	0	$361 357	0	0	1	0
5 053	0	0	0	1	0	1.09%	0	1	66 211	1	0	0	$382 416	0	0	1	0
5 054	0	0	0	1	0	1.09%	0	1	470 012	0	1	0	$2 729 402	0	0	1	0
5 055	0	0	0	0	0	1.13%	0	1	24 829	0	0	1	$520 772	0	0	1	0
5 056	0	0	0	0	1	1.11%	0	1	118 919	0	0	0	$431 789	0	0	1	0
5 057	0	0	0	0	0	1.18%	0	1	47 045	1	0	0	$146 316	0	0	1	0
5 058	0	0	0	1	0	1.15%	0	1	87 120	1	0	0	$139 129	0	0	1	0
5 059	0	0	1	0	0	1.11%	0	1	48 787	0	1	0	$1 846 851	0	0	1	0
5 060	0	0	0	0	0	1.12%	0	1	10 890	1	0	0	$259 725	0	0	1	0
5 061	0	0	0	0	1	1.10%	0	1	107 593	0	0	0	$500 646	0	0	1	0
5 062	0	1	0	0	0	1.14%	0	1	31 363	0	0	1	$401 642	0	0	1	0
5 063	0	0	0	0	0	1.13%	0	1	6 098	0	0	1	$895 471	0	0	1	0
5 064	0	0	0	0	1	1.13%	0	1	261 360	0	0	1	$644 251	0	0	1	0
5 065	0	0	0	0	1	1.08%	0	1	348 480	0	0	0	$980 707	0	0	1	0
5 066	0	0	0	1	0	1.08%	0	1	131 987	0	1	0	$1 551 822	0	0	1	0
5 067	0	0	0	0	0	1.13%	0	1	69 696	0	0	1	$542 933	0	0	1	0
5 068	0	0	0	1	0	1.16%	0	1	175 982	1	0	0	$147 925	0	0	1	0
5 069	0	0	0	0	0	1.12%	0	1	202 118	1	0	0	$190 534	0	0	1	0
5 070	0	0	0	0	0	1.11%	0	1	39 204	0	1	0	$1 138 110	0	0	1	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
5 071	0	0	1	0	0	1.11%	0	1	279 220	1	0	0	$355 334	0	0	1	0
5 072	0	0	0	0	0	1.12%	0	1	204 296	1	0	0	$110 742	0	0	1	0
5 073	0	0	0	0	1	1.09%	0	1	267 458	0	0	0	$967 207	0	0	1	0
5 074	0	1	0	0	0	1.12%	0	1	215 186	1	0	0	$57 598	0	0	1	0
5 075	0	0	0	0	0	1.10%	0	1	175 547	0	1	0	$1 879 388	0	0	1	0
5 076	0	0	0	0	1	1.11%	0	1	231 304	1	0	0	$215 119	0	0	1	0
5 077	0	0	1	0	0	1.12%	0	1	83 635	0	1	0	$798 545	0	0	1	0
5 078	0	0	0	1	0	1.15%	0	1	78 408	1	0	0	$252 197	0	0	1	0
5 079	0	0	0	1	0	1.14%	0	1	45 302	0	0	0	$692 551	0	0	1	0
5 080	0	0	0	0	1	1.11%	0	1	153 767	0	1	0	$1 341 919	0	0	1	0
5 081	0	0	0	1	0	1.13%	0	1	29 621	0	0	1	$526 139	0	0	1	0
5 082	0	1	0	0	0	2.37%	1	0	64 033	0	0	1	$461 714	0	0	1	0
5 083	0	0	0	1	0	1.16%	0	1	141 134	1	0	0	$160 568	0	0	1	0
5 084	0	0	0	0	1	1.12%	0	1	63 162	1	0	0	$208 296	0	0	1	0
5 085	0	0	0	0	0	1.11%	0	1	242 194	1	0	0	$111 798	0	0	1	0
5 086	0	0	0	0	0	1.13%	0	1	113 256	0	1	0	$935 795	0	0	1	0
5 087	0	0	1	0	0	1.14%	0	1	74 052	0	0	0	$686 256	0	0	1	0
5 088	0	0	0	0	0	1.09%	0	1	622 908	0	1	0	$2 854 243	0	0	1	0
5 089	0	0	0	1	0	1.13%	0	1	47 480	0	0	0	$370 489	0	0	1	0
5 090	0	0	0	0	0	1.11%	0	1	229 561	0	1	0	$1 335 920	0	0	1	0
5 091	0	0	0	0	1	1.11%	0	1	104 544	1	0	0	$130 904	0	0	1	0
5 092	0	0	0	0	1	1.18%	0	1	214 751	1	0	0	$319 951	0	0	1	0
5 093	0	0	1	0	0	1.40%	0	1	105 415	1	0	0	$94 103	0	0	1	0
5 094	0	0	0	0	1	1.08%	0	1	304 920	0	0	0	$811 807	0	0	1	0
5 095	0	0	0	0	1	1.09%	0	1	290 981	0	0	0	$990 236	0	0	1	0
5 096	0	0	0	0	1	1.09%	0	1	218 236	0	1	0	$2 006 224	0	0	1	0
5 097	0	0	0	0	1	1.10%	0	1	229 997	0	0	1	$1 112 023	0	0	1	0
5 098	0	0	0	0	1	1.20%	0	1	67 082	1	0	0	$124 787	0	0	1	0
5 099	0	0	0	0	0	1.17%	0	1	62 726	1	0	0	$62 383	0	0	1	0
5 100	0	0	0	0	0	1.13%	0	1	90 169	1	0	0	$292 849	0	0	1	0
5 101	0	0	1	0	0	1.12%	0	1	44 867	0	1	0	$778 270	0	0	1	0
5 102	0	0	0	1	0	1.10%	0	1	251 341	0	1	0	$1 466 079	0	0	1	0
5 103	0	0	0	1	0	1.14%	0	1	108 464	1	0	0	$267 253	0	0	1	0
5 104	0	0	0	0	1	1.11%	0	1	87 120	1	0	0	$225 459	0	0	1	0
5 105	0	1	0	0	0	1.13%	0	1	43 560	0	0	0	$48 674	0	0	1	0
5 106	0	1	0	0	0	1.14%	0	1	43 560	1	0	0	$184 298	0	0	1	0
5 107	0	0	0	0	0	1.10%	0	1	87 556	1	0	0	$315 909	0	0	1	0
5 108	0	1	0	0	0	1.13%	0	1	46 174	0	1	0	$1 126 918	0	0	1	0
5 109	0	0	0	0	1	1.15%	0	1	26 136	1	0	0	$127 859	0	0	1	0
5 110	0	1	0	0	0	1.19%	0	1	10 900	0	0	0	$447 593	0	0	1	0
5 111	0	0	0	0	0	1.17%	0	1	733 550	1	0	0	$121 668	0	0	1	0
5 112	0	0	0	0	1	1.11%	0	1	298 386	0	0	0	$690 862	0	0	1	0
5 113	0	1	0	0	0	1.17%	0	1	239 580	1	0	0	$55 875	0	0	1	0
5 114	0	1	0	0	0	1.27%	0	1	45 302	0	0	0	$115 144	0	0	1	0
5 115	0	0	0	0	0	1.10%	0	1	217 800	0	1	0	$2 201 221	0	0	1	0
5 116	0	0	0	0	1	1.10%	1	1	131 116	0	0	1	$1 714 857	0	0	1	0
5 117	0	0	0	0	1	1.11%	0	1	131 116	0	0	1	$994 968	0	0	1	0
5 118	0	1	0	0	0	1.15%	0	1	355 885	0	0	0	$250 625	0	0	1	0
5 119	0	0	0	1	0	1.11%	0	1	46 609	0	1	0	$1 537 480	0	0	1	0
5 120	0	1	0	0	0	1.17%	0	1	94 961	1	0	0	$95 252	0	0	1	0
5 121	0	0	0	0	0	1.11%	0	1	54 450	0	0	1	$913 030	0	0	1	0
5 122	0	0	0	0	1	1.11%	0	1	87 120	0	1	0	$1 779 539	0	0	1	0
5 123	0	0	0	0	1	1.11%	0	1	104 108	0	0	0	$967 207	0	0	1	0
5 124	0	0	0	0	1	1.14%	0	1	14 810	1	0	0	$263 489	0	0	1	0
5 125	0	0	0	0	1	1.30%	0	1	15 246	1	0	0	$48 708	0	0	1	0
5 126	0	0	0	0	1	1.14%	0	1	43 560	1	0	0	$182 894	0	0	1	0
5 127	0	0	0	0	1	1.12%	0	1	50 965	0	0	0	$449 898	0	0	1	0
5 128	0	0	0	0	1	1.13%	0	1	50 965	0	1	0	$831 333	0	0	1	0
5 129	0	0	0	1	0	1.12%	0	1	143 748	0	0	0	$303 169	0	0	1	0
5 130	0	0	0	0	1	1.44%	0	1	43 560	1	0	0	$123 271	0	0	1	0
5 131	0	0	0	0	0	1.22%	0	1	15 682	0	1	0	$1 089 970	0	0	1	0
5 132	0	0	0	0	1	1.14%	0	1	48 352	0	0	0	$647 664	0	0	1	0
5 133	0	0	0	1	1	1.12%	0	1	156 816	0	0	0	$986 155	0	0	1	0
5 134	0	0	0	1	0	1.13%	0	1	17 860	0	0	0	$343 035	0	0	1	0
5 135	0	0	0	0	0	1.15%	0	1	15 246	1	0	0	$130 295	0	0	1	0
5 136	0	0	0	0	0	1.15%	0	1	15 682	1	0	0	$145 397	0	0	1	0
5 137	0	0	0	0	1	2.08%	1	1	174 240	0	0	0	$880 767	0	0	1	0
5 138	0	0	0	0	0	1.14%	0	1	87 120	1	0	0	$140 805	0	0	1	0
5 139	0	0	0	1	0	1.13%	1	1	26 572	0	1	0	$1 256 371	0	0	1	0
5 140	0	1	0	0	0	1.14%	0	1	27 007	1	0	0	$186 885	0	0	1	0
5 141	0	0	0	0	1	1.13%	0	1	43 560	0	1	0	$1 277 360	0	0	1	0
5 142	0	0	0	0	1	1.12%	0	1	52 272	0	0	1	$799 946	0	0	1	0
5 143	0	1	0	0	0	1.14%	0	1	56 628	0	1	0	$1 404 029	0	0	1	0
5 144	0	1	0	0	0	1.14%	0	1	96 268	0	0	0	$705 376	0	0	1	0
5 145	0	0	0	0	1	1.14%	0	1	69 696	0	1	0	$1 323 467	0	0	1	0
5 146	0	1	0	0	0	1.13%	0	1	23 522	0	1	0	$905 795	0	0	1	0
5 147	0	0	0	1	0	1.15%	0	1	21 780	0	0	1	$520 770	0	0	1	0
5 148	0	0	0	0	1	1.14%	0	1	22 216	1	0	0	$159 620	0	0	1	0
5 149	0	0	0	1	0	1.14%	0	1	16 988	1	0	0	$152 865	0	0	1	0
5 150	0	0	0	0	1	1.17%	0	1	116 305	0	0	0	$777 220	0	0	1	0
5 151	0	0	0	0	0	1.15%	0	1	21 344	0	0	0	$351 380	0	0	1	0
5 152	0	0	0	1	0	1.15%	0	1	21 344	1	0	0	$141 634	0	0	1	0
5 153	0	0	0	0	0	1.16%	0	1	48 352	1	0	0	$127 907	0	0	1	0
5 154	0	0	0	0	1	1.13%	0	1	17 860	0	0	1	$471 377	0	0	1	0
5 155	0	0	0	1	0	1.14%	0	1	20 473	1	0	0	$137 890	0	0	1	0
5 156	0	1	0	0	0	1.14%	0	1	55 321	0	1	0	$923 703	0	0	1	0
5 157	0	1	0	0	0	1.70%	1	1	18 295	0	1	0	$1 310 608	0	0	1	0
5 158	0	0	0	0	1	0.93%	0	1	22 651	0	0	0	$598 747	0	0	1	0
5 159	0	0	0	0	1	1.13%	0	1	23 958	0	0	0	$511 166	0	0	1	0
5 160	0	0	0	1	1	1.15%	0	1	43 560	1	0	0	$299 625	0	0	1	0
5 161	0	0	0	0	1	1.13%	0	1	43 560	1	0	0	$327 479	0	0	1	0
5 162	0	0	0	0	1	1.15%	0	1	43 560	1	0	0	$97 781	0	0	1	0
5 163	0	0	0	0	1	1.14%	0	1	150 282	1	0	0	$115 662	0	0	1	0
5 164	0	0	0	1	0	1.14%	0	1	19 602	1	0	0	$159 617	0	0	1	0
5 165	0	0	0	0	1	1.14%	0	1	28 750	1	0	0	$188 207	0	0	1	0
5 166	0	0	0	1	0	1.14%	0	1	23 958	0	1	0	$1 263 323	0	0	1	0
5 167	0	0	1	0	0	1.12%	0	1	20 038	0	1	0	$974 787	0	0	1	0
5 168	0	1	0	0	0	1.13%	0	1	23 958	0	1	0	$1 293 733	0	0	1	0
5 169	0	0	0	0	0	1.12%	0	1	23 958	0	1	0	$1 803 069	0	0	1	0
5 170	0	0	0	0	1	1.14%	0	1	21 344	1	0	0	$240 904	0	0	1	0
5 171	0	0	0	0	0	1.15%	0	1	242 629	0	0	1	$704 882	0	0	1	0
5 172	0	1	0	0	0	1.12%	0	1	103 237	0	1	0	$1 687 478	0	0	1	0
5 173	0	0	0	0	1	1.21%	0	1	109 771	1	0	0	$137 014	0	0	1	0
5 174	0	0	0	0	1	1.13%	0	1	27 443	0	0	0	$564 204	0	0	1	0
5 175	0	0	0	0	1	1.12%	0	1	72 310	0	0	0	$656 529	0	0	1	0
5 176	0	1	0	0	0	1.13%	0	1	12 197	0	1	0	$1 068 736	0	0	1	0
5 177	0	0	0	1	0	1.13%	0	1	35 719	0	0	0	$459 424	0	0	1	0
5 178	0	0	1	0	0	1.14%	0	1	30 928	1	0	0	$216 148	0	0	1	0
5 179	0	0	1	0	0	1.16%	0	1	28 750	0	1	0	$1 140 774	0	0	1	0
5 180	0	0	0	0	0	1.26%	0	1	34 848	0	0	1	$366 498	0	0	1	0
5 181	0	0	0	1	0	1.15%	0	1	74 923	1	0	0	$103 748	0	0	1	0
5 182	0	1	0	0	0	1.14%	0	1	34 848	1	0	0	$225 848	0	0	1	0
5 183	0	1	0	0	0	1.14%	0	1	43 560	0	1	0	$1 236 734	0	0	1	0
5 184	0	1	0	0	0	1.12%	0	1	253 519	0	1	0	$2 032 147	0	0	1	0
5 185	0	0	0	0	1	1.14%	0	1	260 489	0	1	0	$1 528 105	0	0	1	0
5 186	0	0	0	0	1	1.15%	0	1	221 720	1	0	0	$149 121	0	0	1	0
5 187	0	0	0	0	0	1.15%	0	1	14 810	0	0	1	$371 189	0	0	1	0
5 188	0	0	0	0	0	1.13%	0	1	43 560	0	1	0	$1 565 604	0	0	1	0
5 189	0	0	0	0	1	1.12%	0	1	59 242	0	0	1	$813 533	0	0	1	0
5 190	0	1	0	0	0	1.17%	0	1	60 984	1	0	0	$29 067	0	0	1	0
5 191	0	1	0	0	0	1.17%	0	1	124 146	0	0	0	$126 658	0	0	1	0
5 192	0	0	0	0	1	1.15%	0	1	36 590	0	1	0	$935 795	0	0	1	0
5 193	0	0	0	0	1	1.14%	0	1	87 120	1	0	0	$167 067	0	0	1	0
5 194	0	0	0	0	0	1.14%	0	1	48 352	0	1	0	$1 273 108	0	0	1	0
5 195	0	0	0	1	1	1.12%	1	1	87 120	1	0	0	$465 999	0	0	1	0
5 196	0	0	1	0	0	1.15%	0	1	37 462	1	0	0	$146 316	0	0	1	0
5 197	0	0	0	0	1	1.15%	0	1	36 590	1	0	0	$269 512	0	0	1	0
5 198	0	0	0	1	0	1.13%	0	1	43 560	0	0	0	$777 838	0	0	1	0
5 199	0	0	0	0	1	1.12%	0	1	43 560	0	0	0	$710 437	0	0	1	0
5 200	0	0	1	0	0	1.12%	0	1	20 473	0	0	0	$660 489	0	0	1	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
5 201	0	0	0	0	0	1.16%	0	1	17 860	1	0	0	$107 280	0	0	1	0
5 202	0	1	0	0	0	1.30%	0	0	19 602	0	0	1	$486 991	0	0	1	0
5 203	0	0	0	0	0	1.13%	0	1	43 560	0	1	0	$1 376 318	0	0	1	0
5 204	0	0	0	0	1	1.12%	0	1	43 560	1	0	0	$192 808	0	0	1	0
5 205	0	0	0	0	1	1.15%	0	1	46 174	0	0	0	$301 315	0	0	1	0
5 206	0	0	1	0	0	1.18%	0	1	39 204	0	0	0	$199 331	0	0	1	0
5 207	0	0	0	1	0	1.13%	0	1	47 045	0	1	0	$1 585 292	0	0	1	0
5 208	0	0	0	0	1	1.14%	0	1	66 211	0	0	1	$590 564	0	0	1	0
5 209	0	0	0	0	0	1.12%	0	1	57 499	0	0	1	$760 858	0	0	1	0
5 210	0	1	0	0	0	1.16%	0	1	78 408	1	0	0	$67 079	0	0	1	0
5 211	0	0	0	0	1	1.13%	0	1	13 504	0	0	0	$384 292	0	0	1	0
5 212	0	0	0	0	0	1.14%	0	1	71 438	0	1	0	$1 232 888	0	0	1	0
5 213	0	1	0	0	0	1.18%	0	1	30 928	0	0	1	$450 000	0	0	1	0
5 214	0	0	0	0	1	1.13%	0	1	47 045	0	0	0	$673 314	0	0	1	0
5 215	0	0	0	0	1	1.14%	0	1	65 776	0	1	0	$1 292 261	0	0	1	0
5 216	0	0	0	0	1	1.12%	0	1	95 396	0	1	0	$1 102 679	0	0	1	0
5 217	0	1	0	0	0	1.15%	0	1	103 673	1	0	0	$205 522	0	0	1	0
5 218	0	0	0	1	0	1.14%	0	1	46 609	0	1	0	$1 423 106	0	0	1	0
5 219	0	0	0	0	0	1.15%	0	1	47 480	1	0	0	$140 386	0	0	1	0
5 220	0	1	0	0	0	1.13%	0	1	12 197	0	0	0	$505 481	0	0	1	0
5 221	0	0	0	0	0	1.16%	0	1	19 602	1	0	0	$165 622	0	0	1	0
5 222	0	0	0	1	0	1.14%	0	1	9 583	0	1	0	$1 387 482	0	0	1	0
5 223	0	0	0	1	0	1.13%	0	1	217 800	0	0	1	$574 458	0	0	1	0
5 224	0	0	0	0	1	1.14%	1	1	228 690	1	0	0	$242 410	0	0	1	0
5 225	0	0	0	1	1	1.14%	0	1	21 780	1	0	0	$187 550	0	0	1	0
5 226	0	0	0	0	0	1.12%	0	1	44 431	0	1	0	$906 162	0	0	1	0
5 227	0	0	0	0	0	1.11%	0	1	41 818	0	1	0	$1 372 499	0	0	1	0
5 228	0	1	0	0	0	1.13%	0	0	13 241	0	0	1	$547 614	0	0	1	0
5 229	0	0	0	0	0	1.14%	0	1	18 731	0	0	1	$437 670	0	0	1	0
5 230	0	1	0	0	0	1.12%	0	1	21 780	0	0	1	$585 195	0	0	1	0
5 231	0	0	0	0	1	1.16%	0	1	21 780	0	1	0	$951 392	0	0	1	0
5 232	0	0	0	0	1	1.14%	0	1	43 560	0	0	0	$512 390	0	0	1	0
5 233	0	1	0	0	0	1.14%	0	1	64 033	0	1	0	$856 252	0	0	1	0
5 234	0	0	0	0	0	1.14%	0	1	18 731	0	1	0	$842 216	0	0	1	0
5 235	0	0	0	1	0	1.12%	0	1	47 916	0	0	1	$752 577	0	0	1	0
5 236	0	0	0	0	1	1.13%	0	1	47 045	1	0	0	$166 508	0	0	1	0
5 237	0	0	0	0	1	1.13%	0	1	49 658	0	0	0	$404 141	0	0	1	0
5 238	0	1	0	0	0	1.15%	0	1	47 916	1	0	0	$211 614	0	0	1	0
5 239	0	0	0	0	1	1.14%	0	1	44 867	1	0	0	$340 516	0	0	1	0
5 240	0	0	0	0	1	1.13%	0	1	56 192	0	0	0	$550 285	0	0	1	0
5 241	0	1	0	0	0	1.14%	0	1	33 106	0	1	0	$912 400	0	0	1	0
5 242	0	0	0	0	0	1.15%	0	1	18 731	0	0	1	$493 072	0	0	1	0
5 243	0	0	0	1	0	1.12%	0	1	51 836	0	1	0	$1 402 182	0	0	1	0
5 244	0	0	0	0	0	1.18%	0	1	19 602	0	0	1	$298 219	0	0	1	0
5 245	0	0	0	0	0	1.15%	0	1	33 106	1	0	0	$63 501	0	0	1	0
5 246	0	0	0	0	0	1.16%	0	1	32 670	1	0	0	$114 544	0	0	1	0
5 247	0	0	0	1	0	1.14%	0	1	33 390	0	0	0	$589 951	0	0	1	0
5 248	0	0	0	0	1	1.15%	0	1	188 615	0	1	0	$1 121 341	0	0	1	0
5 249	0	1	0	0	0	1.18%	0	1	168 142	0	0	0	$801 564	0	0	1	0
5 250	0	0	0	0	0	1.13%	0	1	142 006	0	0	0	$824 429	0	0	1	0
5 251	0	0	0	1	0	1.14%	0	1	53 143	0	1	0	$1 146 349	0	0	1	0
5 252	0	0	0	0	1	1.13%	1	1	115 434	0	0	1	$635 661	0	0	1	0
5 253	0	0	0	0	0	1.15%	0	1	43 996	0	0	1	$498 612	0	0	1	0
5 254	0	1	0	0	0	1.13%	0	1	43 560	0	1	0	$1 826 226	0	0	1	0
5 255	0	0	0	1	0	1.15%	0	1	21 780	1	0	0	$151 718	0	0	1	0
5 256	0	0	0	0	1	1.13%	0	1	107 593	0	1	0	$1 291 597	0	0	1	0
5 257	0	0	0	1	0	1.15%	0	1	43 560	0	1	0	$1 354 149	0	0	1	0
5 258	0	0	0	0	1	1.15%	0	1	101 930	0	0	1	$649 154	0	0	1	0
5 259	0	0	0	0	1	1.16%	0	1	302 742	0	0	1	$977 527	0	0	1	0
5 260	0	0	0	0	0	1.13%	0	1	169 884	1	0	0	$309 258	0	0	1	0
5 261	0	0	0	1	0	1.14%	0	1	169 884	1	0	0	$98 382	0	0	1	0
5 262	0	0	0	0	1	1.11%	0	1	182 952	1	0	0	$182 894	0	0	1	0
5 263	0	0	0	0	0	1.13%	0	1	60 113	0	1	0	$1 578 729	0	0	1	0
5 264	0	0	0	1	0	1.13%	0	1	57 499	0	0	0	$873 941	0	0	1	0
5 265	0	0	0	0	0	1.15%	0	1	40 075	0	0	0	$319 857	0	0	1	0
5 266	0	0	0	0	0	1.20%	0	1	40 075	1	0	0	$289 638	0	0	1	0
5 267	0	0	0	0	1	1.14%	0	1	60 984	1	0	0	$154 736	0	0	1	0
5 268	0	1	0	0	0	1.13%	0	0	42 689	0	0	1	$598 334	0	0	1	0
5 269	0	0	0	0	1	1.12%	0	1	80 586	0	0	0	$875 092	0	0	1	0
5 270	0	0	1	0	0	1.15%	0	1	31 799	0	1	0	$857 812	0	0	1	0
5 271	0	0	0	1	0	1.14%	0	1	37 897	1	0	0	$190 301	0	0	1	0
5 272	0	0	0	0	0	1.13%	0	1	55 321	1	0	0	$287 580	0	0	1	0
5 273	0	0	0	1	0	1.14%	0	1	54 886	1	0	0	$164 832	0	0	1	0
5 274	0	0	0	0	1	1.14%	0	1	54 450	1	0	0	$166 508	0	0	1	0
5 275	0	1	0	0	0	1.11%	0	1	178 160	0	1	0	$2 449 002	0	0	1	0
5 276	0	1	0	0	0	1.13%	0	1	93 654	0	1	0	$1 810 458	0	0	1	0
5 277	0	0	1	0	0	1.14%	0	1	87 991	0	1	0	$1 310 608	0	0	1	0
5 278	0	0	0	0	1	1.13%	0	1	63 598	1	0	0	$202 291	0	0	1	0
5 279	0	1	0	0	0	1.14%	0	1	44 867	1	0	0	$109 562	0	0	1	0
5 280	0	1	0	0	0	1.13%	0	1	85 813	0	0	0	$885 568	0	0	1	0
5 281	0	0	0	0	1	1.11%	0	1	167 706	0	0	0	$924 028	0	0	1	0
5 282	0	0	0	1	0	1.10%	0	1	164 221	1	0	0	$311 918	0	0	1	0
5 283	0	0	0	0	1	1.15%	0	1	92 783	1	0	0	$191 789	0	0	1	0
5 284	0	0	0	1	0	1.15%	0	1	118 919	1	0	0	$99 276	0	0	1	0
5 285	0	0	0	0	0	1.13%	0	1	28 314	0	0	0	$464 029	0	0	1	0
5 286	0	0	0	0	0	1.15%	0	1	46 609	0	0	1	$401 642	0	0	1	0
5 287	0	0	0	1	0	1.14%	0	1	88 427	0	1	0	$1 459 451	0	0	1	0
5 288	0	0	0	0	1	1.12%	0	1	98 881	0	0	0	$674 482	0	0	1	0
5 289	0	0	0	0	0	1.11%	0	1	86 249	0	1	0	$1 854 434	0	0	1	0
5 290	0	0	0	1	0	1.12%	0	1	40 511	0	0	0	$789 380	0	0	1	0
5 291	0	0	0	0	0	1.12%	0	1	80 586	0	0	1	$644 251	0	0	1	0
5 292	0	0	0	0	1	1.14%	0	0	40 946	0	0	1	$551 254	0	0	1	0
5 293	0	0	0	0	0	1.15%	0	1	62 726	0	0	0	$656 529	0	0	1	0
5 294	0	0	0	1	0	1.13%	0	1	114 127	0	0	0	$806 359	0	0	1	0
5 295	0	0	0	0	1	1.14%	0	1	22 216	0	1	0	$1 107 083	0	0	1	0
5 296	0	0	0	0	1	1.13%	0	1	131 116	1	0	0	$282 686	0	0	1	0
5 297	0	0	0	1	0	1.13%	0	1	227 383	1	0	0	$49 862	0	0	1	0
5 298	0	0	0	0	1	1.15%	0	1	287 932	1	0	0	$142 761	0	0	1	0
5 299	0	0	1	0	0	1.13%	0	1	141 134	1	0	0	$398 998	0	0	1	0
5 300	0	0	0	0	1	1.15%	0	1	52 708	1	0	0	$183 560	0	0	1	0
5 301	0	0	0	0	0	1.62%	1	1	240 451	0	0	0	$735 530	0	0	1	0
5 302	0	0	0	0	1	1.57%	1	1	55 321	0	1	0	$1 662 666	0	0	1	0
5 303	0	0	0	0	0	1.13%	0	1	42 689	1	0	0	$232 775	0	0	1	0
5 304	0	0	0	0	1	1.14%	0	1	42 689	0	0	1	$562 299	0	0	1	0
5 305	0	0	0	0	0	1.14%	0	1	89 734	1	0	0	$154 774	0	0	1	0
5 306	0	0	1	0	0	1.12%	0	1	248 292	0	1	0	$1 278 920	0	0	1	0
5 307	0	0	0	0	0	1.16%	0	1	100 188	0	0	1	$499 000	0	0	1	0
5 308	0	0	0	0	0	1.12%	0	1	101 495	0	1	0	$1 370 940	0	0	1	0
5 309	0	0	0	0	0	1.12%	0	1	100 624	1	0	0	$338 019	0	0	1	0
5 310	0	1	0	0	0	1.14%	0	0	47 045	0	0	1	$572 340	0	0	1	0
5 311	0	0	0	0	1	1.14%	0	1	44 867	0	0	1	$683 652	0	0	1	0
5 312	1	0	1	0	0	1.14%	0	1	65 342	0	1	0	$1 581 787	0	0	1	0
5 313	0	1	0	0	0	1.13%	0	1	293 594	1	0	0	$126 432	0	0	1	0
5 314	0	0	0	1	0	1.15%	0	1	246 114	0	0	1	$872 060	0	0	1	0
5 315	0	0	0	0	1	1.55%	1	1	26 572	0	0	0	$555 324	0	0	1	0
5 316	0	0	0	0	1	1.13%	0	1	54 014	0	0	0	$528 492	0	0	1	0
5 317	0	0	0	0	0	1.14%	0	1	108 900	0	0	0	$872 102	0	0	1	0
5 318	0	0	0	0	1	1.13%	0	1	27 878	0	0	0	$1 073 455	0	0	1	0
5 319	0	0	1	0	0	1.15%	0	1	59 242	0	0	1	$451 847	0	0	1	0
5 320	0	1	0	0	0	1.17%	0	1	43 124	1	0	0	$67 079	0	0	1	0
5 321	0	0	0	0	0	1.19%	0	1	5 227	1	0	0	$92 194	0	0	1	0
5 322	0	0	0	0	0	1.16%	0	1	17 424	1	0	0	$127 907	0	0	1	0
5 323	0	0	0	0	0	1.15%	0	1	30 492	1	0	0	$182 560	0	0	1	0
5 324	0	0	0	0	0	1.14%	0	1	23 958	1	0	0	$152 865	0	0	1	0
5 325	0	0	0	0	1	1.14%	0	1	17 424	0	0	1	$743 300	0	0	1	0
5 326	0	1	0	0	0	1.16%	0	1	8 712	0	1	0	$1 173 103	0	0	1	0
5 327	0	0	0	1	0	1.12%	0	1	64 469	0	0	0	$949 052	0	0	1	0
5 328	0	0	0	0	0	1.58%	0	1	20 473	0	0	1	$410 000	0	0	1	0
5 329	0	0	0	1	0	1.14%	0	1	55 321	0	0	0	$548 270	0	0	1	0
5 330	0	0	0	0	0	1.12%	0	1	108 029	0	1	0	$1 559 658	0	0	1	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
5 331	0	0	0	1	0	1.13%	0	1	84 942	0	1	0	$2 174 972	0	0	1	0
5 332	0	1	0	0	0	1.13%	0	1	65 340	0	0	1	$687 812	0	0	1	0
5 333	0	0	0	1	0	1.13%	0	1	83 635	0	1	0	$1 299 984	0	0	1	0
5 334	0	0	0	0	1	1.13%	0	1	121 097	1	0	0	$191 789	0	0	1	0
5 335	0	0	1	0	0	1.15%	0	1	39 640	0	1	0	$854 989	0	0	1	0
5 336	0	0	0	0	1	1.12%	0	1	43 560	0	0	0	$582 976	0	0	1	0
5 337	0	0	0	1	0	1.14%	0	1	130 680	1	0	0	$169 711	0	0	1	0
5 338	0	0	0	0	0	1.20%	0	1	171 626	0	0	1	$582 883	0	0	1	0
5 339	0	0	0	0	1	1.12%	0	1	43 200	0	0	0	$700 888	0	0	1	0
5 340	0	0	0	0	1	1.14%	0	1	48 787	1	0	0	$159 244	0	0	1	0
5 341	0	0	0	1	0	1.14%	0	1	40 075	1	0	0	$158 040	0	0	1	0
5 342	0	0	0	0	0	1.13%	0	1	126 760	0	0	0	$526 783	0	0	1	0
5 343	0	0	0	0	0	1.13%	0	1	20 909	0	0	1	$609 414	0	0	1	0
5 344	0	0	0	0	1	1.19%	0	1	30 928	1	0	0	$140 648	0	0	1	0
5 345	0	0	0	1	0	1.13%	0	1	59 242	0	0	1	$571 236	0	0	1	0
5 346	0	0	0	1	0	1.14%	0	1	20 909	1	0	0	$161 651	0	0	1	0
5 347	0	0	0	0	1	1.13%	0	1	189 050	0	0	1	$1 071 054	0	0	1	0
5 348	0	0	0	0	0	1.15%	0	1	21 344	0	1	0	$1 071 858	0	0	1	0
5 349	0	1	0	0	0	1.14%	0	1	45 738	0	1	0	$1 570 296	0	0	1	0
5 350	0	0	0	0	1	1.13%	0	1	66 211	0	0	1	$774 510	0	0	1	0
5 351	0	0	0	0	1	1.13%	0	1	39 204	1	0	0	$246 586	0	0	1	0
5 352	0	0	0	1	0	1.13%	0	1	87 556	0	1	0	$1 372 112	0	0	1	0
5 353	0	0	0	0	0	1.14%	0	1	174 240	1	0	0	$193 997	0	0	1	0
5 354	0	0	0	1	1	1.18%	0	1	44 867	1	0	0	$133 948	0	0	1	0
5 355	1	0	0	0	0	1.14%	0	1	43 998	0	1	0	$1 591 854	0	0	1	0
5 356	0	0	0	0	0	1.11%	0	1	206 910	1	0	0	$428 411	0	0	1	0
5 357	0	0	0	0	0	1.12%	0	1	213 880	0	0	0	$1 181 185	0	0	1	0
5 358	0	0	0	0	1	1.11%	0	1	222 592	1	0	0	$67 079	0	0	1	0
5 359	0	0	0	0	0	1.13%	0	1	197 327	0	0	1	$522 135	0	0	1	0
5 360	0	0	1	0	0	1.17%	0	1	26 572	0	1	0	$813 538	0	0	1	0
5 361	0	0	0	1	0	1.12%	0	1	368 082	1	0	0	$240 840	0	0	1	0
5 362	0	1	0	0	0	1.12%	0	1	74 923	0	1	0	$1 921 303	0	0	1	0
5 363	0	0	1	0	0	1.12%	0	1	69 696	0	1	0	$1 809 351	0	0	1	0
5 364	0	0	0	0	0	1.12%	0	1	122 404	0	1	0	$1 634 955	0	0	1	0
5 365	0	0	0	0	1	1.13%	0	1	130 244	0	0	1	$714 045	0	0	1	0
5 366	0	0	0	0	1	1.12%	0	1	130 680	0	0	0	$978 722	0	0	1	0
5 367	0	1	0	0	0	1.14%	0	1	350 222	0	0	1	$1 495 835	0	0	1	0
5 368	0	0	0	0	1	1.13%	0	1	96 268	0	0	1	$680 759	0	0	1	0
5 369	0	0	0	0	0	1.17%	0	1	93 218	0	0	0	$489 361	0	0	1	0
5 370	0	0	0	0	1	1.13%	0	1	132 858	1	0	0	$169 932	0	0	1	0
5 371	0	0	1	0	0	1.12%	0	1	252 648	0	1	0	$2 401 629	0	0	1	0
5 372	0	0	0	1	0	1.12%	0	1	90 605	0	1	0	$1 224 332	0	0	1	0
5 373	0	1	0	0	0	1.14%	0	1	217 800	0	0	1	$771 153	0	0	1	0
5 374	0	0	0	0	1	1.12%	0	1	500 940	1	0	0	$273 984	0	0	1	0
5 375	0	0	0	0	1	1.54%	0	1	91 040	0	0	1	$572 340	0	0	1	0
5 376	0	0	0	1	0	1.15%	0	1	207 781	0	0	1	$498 612	0	0	1	0
5 377	0	0	0	1	0	1.12%	0	1	154 638	0	0	1	$785 591	0	0	1	0
5 378	0	1	0	0	0	1.16%	0	1	57 935	0	0	1	$263 076	0	0	1	0
5 379	0	0	0	1	0	1.14%	0	1	50 965	1	0	0	$182 814	0	0	1	0
5 380	0	0	0	0	0	1.11%	0	1	51 836	0	1	0	$2 348 358	0	0	1	0
5 381	0	0	0	0	0	1.13%	0	1	52 708	0	1	0	$1 417 481	0	0	1	0
5 382	0	1	0	0	0	1.13%	0	1	84 071	0	1	0	$1 378 107	0	0	1	0
5 383	0	0	0	0	1	1.15%	0	1	67 518	0	0	1	$583 376	0	0	1	0
5 384	0	0	0	0	1	1.16%	0	1	158 994	0	0	1	$429 501	0	0	1	0
5 385	0	0	0	0	1	1.13%	0	1	83 635	0	0	0	$625 808	0	0	1	0
5 386	0	0	0	0	1	1.13%	0	1	37 462	1	0	0	$266 501	0	0	1	0
5 387	0	0	0	0	1	1.14%	0	1	47 480	0	1	0	$1 005 980	0	0	1	0
5 388	0	0	0	0	1	1.12%	0	1	27 878	0	0	0	$461 707	0	0	1	0
5 389	0	0	0	1	0	1.19%	0	1	53 143	0	0	1	$590 000	0	0	1	0
5 390	0	1	0	0	0	1.11%	0	1	54 886	0	0	0	$199 331	0	0	1	0
5 391	0	0	1	0	0	1.13%	0	1	128 938	0	1	0	$1 385 555	0	0	1	0
5 392	0	0	0	0	0	1.13%	0	1	87 120	0	1	0	$1 392 241	0	0	1	0
5 393	0	0	0	0	1	1.12%	0	1	60 548	0	1	0	$1 500 094	0	0	1	0
5 394	0	0	0	0	1	1.13%	0	1	43 560	0	0	0	$1 070 890	0	0	1	0
5 395	0	0	0	1	0	1.14%	0	1	78 408	0	1	0	$1 249 662	0	0	1	0
5 396	0	0	0	0	1	1.12%	0	1	90 169	0	1	0	$1 715 624	0	0	1	0
5 397	0	0	0	0	0	1.12%	0	1	168 142	0	0	0	$509 918	0	0	1	0
5 398	0	0	0	0	1	1.13%	0	1	65 340	0	0	1	$763 438	0	0	1	0
5 399	0	0	0	1	0	1.15%	0	1	87 120	1	0	0	$97 781	0	0	1	0
5 400	0	1	0	0	0	1.68%	1	1	20 909	0	1	0	$909 150	0	0	1	0
5 401	0	1	0	0	0	1.13%	0	1	31 799	0	1	0	$1 319 983	0	0	1	0
5 402	1	0	0	0	0	1.12%	0	1	88 862	0	0	0	$929 814	0	0	1	0
5 403	0	0	0	1	0	1.14%	0	1	81 022	1	0	0	$199 189	0	0	1	0
5 404	0	0	0	0	0	1.12%	0	1	165 092	0	0	1	$864 260	0	0	1	0
5 405	0	1	0	0	0	1.18%	0	1	80 150	1	0	0	$178 420	0	0	1	0
5 406	0	0	0	0	1	1.12%	0	1	70 567	0	0	0	$504 355	0	0	1	0
5 407	0	0	0	1	0	1.15%	0	1	223 027	1	0	0	$210 901	0	0	1	0
5 408	0	0	0	1	0	1.14%	0	1	30 056	0	1	0	$988 363	0	0	1	0
5 409	0	0	0	0	1	1.11%	0	1	563 666	0	0	1	$1 390 573	0	0	1	0
5 410	0	0	1	0	0	1.14%	0	1	17 424	0	0	1	$483 189	0	0	1	0
5 411	0	0	0	0	0	1.20%	0	1	21 344	0	0	1	$257 062	0	0	1	0
5 412	0	0	0	0	0	1.15%	0	1	118 483	0	0	1	$483 979	0	0	1	0
5 413	0	0	0	1	0	1.13%	0	1	65 776	0	0	0	$654 076	0	0	1	0
5 414	0	0	1	0	0	1.14%	1	1	146 362	0	0	1	$512 094	0	0	1	0
5 415	0	1	0	0	0	1.13%	0	1	44 867	0	0	0	$480 725	0	0	1	0
5 416	0	0	0	0	1	1.19%	0	1	82 328	0	1	0	$1 031 236	0	0	1	0
5 417	0	1	0	0	0	1.12%	0	1	118 048	0	1	0	$1 599 854	0	0	1	0
5 418	0	0	0	0	1	1.13%	0	1	179 903	0	1	0	$1 169 744	0	0	1	0
5 419	0	0	0	1	0	1.14%	0	1	84 071	1	0	0	$155 258	0	0	1	0
5 420	0	0	0	0	1	1.13%	0	1	72 745	0	0	1	$877 913	0	0	1	0
5 421	0	0	0	0	1	1.11%	0	1	217 800	1	0	0	$212 823	0	0	1	0
5 422	0	0	0	1	0	1.13%	0	1	106 286	0	0	1	$1 028 914	0	0	1	0
5 423	0	0	0	1	0	1.15%	0	1	53 579	0	0	0	$288 764	0	0	1	0
5 424	0	0	0	0	1	1.12%	0	1	100 624	0	0	1	$687 202	0	0	1	0
5 425	0	0	0	0	0	1.14%	0	1	43 560	0	0	0	$201 590	0	0	1	0
5 426	0	0	0	1	0	1.11%	0	1	36 590	0	0	1	$1 074 785	0	0	1	0
5 427	0	0	0	0	1	1.18%	0	1	44 867	0	0	1	$317 450	0	0	1	0
5 428	0	0	0	0	1	1.12%	0	1	162 479	0	1	0	$1 514 873	0	0	1	0
5 429	0	0	0	0	1	1.12%	0	1	57 935	0	1	0	$1 179 360	0	0	1	0
5 430	0	0	0	1	0	1.14%	0	1	243 500	1	0	0	$271 017	0	0	1	0
5 431	0	0	0	0	1	1.14%	0	1	19 166	0	1	0	$1 297 483	0	0	1	0
5 432	0	0	0	0	1	1.11%	0	1	97 139	0	0	0	$723 156	0	0	1	0
5 433	0	1	0	0	0	1.13%	0	0	148 975	0	0	1	$686 422	0	0	1	0
5 434	0	0	0	1	0	1.17%	0	1	23 087	1	0	0	$100 461	0	0	1	0
5 435	0	1	0	0	0	1.12%	0	1	217 800	0	1	0	$1 865 601	0	0	1	0
5 436	0	0	0	0	1	1.12%	0	1	174 240	1	0	0	$279 464	0	0	1	0
5 437	0	0	0	0	0	1.12%	0	1	128 938	0	0	0	$434 821	0	0	1	0
5 438	0	1	0	0	0	1.12%	0	1	45 738	0	0	1	$624 387	0	0	1	0
5 439	0	0	0	0	1	1.12%	0	1	58 806	0	0	1	$957 787	0	0	1	0
5 440	0	0	0	0	0	1.13%	0	1	56 628	1	0	0	$197 878	0	0	1	0
5 441	0	0	0	0	1	1.12%	0	1	53 143	0	0	0	$747 283	0	0	1	0
5 442	0	0	0	0	1	1.14%	0	1	100 188	0	0	1	$625 659	0	0	1	0
5 443	0	0	0	1	0	1.14%	0	1	78 408	1	0	0	$168 775	0	0	1	0
5 444	0	0	0	0	1	1.13%	0	1	94 525	0	1	0	$1 799 976	0	0	1	0
5 445	0	0	0	0	1	1.13%	0	1	337 590	1	0	0	$363 992	0	0	1	0
5 446	0	0	0	1	0	1.12%	0	1	118 919	0	0	1	$750 553	0	0	1	0
5 447	0	0	0	1	0	1.18%	0	1	76 230	0	0	0	$324 493	0	0	1	0
5 448	0	0	0	0	1	1.13%	0	1	113 256	0	1	0	$1 593 528	0	0	1	0
5 449	0	0	0	0	0	1.12%	0	1	490 050	0	1	0	$1 634 955	0	0	1	0
5 450	0	0	0	0	1	1.15%	0	1	109 336	1	0	0	$35 328	0	0	1	0
5 451	0	0	0	0	1	1.14%	0	1	67 082	0	0	1	$703 308	0	0	1	0
5 452	0	1	0	0	0	1.14%	0	1	203 861	0	1	0	$1 122 954	0	0	1	0
5 453	0	0	0	1	0	1.16%	0	1	17 860	0	1	0	$1 062 259	0	0	1	0
5 454	0	0	0	0	1	1.13%	0	1	111 514	1	0	0	$208 612	0	0	1	0
5 455	0	0	0	0	1	1.13%	0	1	88 427	0	0	1	$983 263	0	0	1	0
5 456	0	0	0	1	0	1.15%	0	1	43 560	0	0	0	$427 152	0	0	1	0
5 457	0	0	0	0	0	1.15%	0	1	79 279	1	0	0	$69 315	0	0	1	0
5 458	0	0	0	0	0	1.14%	0	1	86 249	1	0	0	$261 373	0	0	1	0
5 459	0	1	0	0	0	1.13%	0	1	123 710	0	0	0	$454 290	0	0	1	0
5 460	0	0	0	0	1	1.39%	1	1	99 317	0	1	0	$2 430 550	0	0	1	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
5 461	0	1	0	0	0	1.14%	0	1	94 525	1	0	0	$182 894	0	0	1	0
5 462	0	0	1	0	0	1.13%	0	1	348 480	0	0	0	$806 006	0	0	1	0
5 463	0	0	1	0	0	1.14%	0	1	65 340	1	0	0	$165 343	0	0	1	0
5 464	0	1	0	0	0	1.12%	0	1	110 642	0	0	0	$940 716	0	0	1	0
5 465	0	1	0	0	0	0.36%	0	1	71 438	1	0	0	$60 371	0	0	1	0
5 466	0	0	0	0	0	1.18%	0	1	44 867	0	0	1	$411 683	0	0	1	0
5 467	0	1	0	0	0	1.13%	0	1	29 621	0	1	0	$1 599 854	0	0	1	0
5 468	0	0	0	1	0	1.16%	0	1	32 670	1	0	0	$131 027	0	0	1	0
5 469	0	0	0	0	0	1.14%	0	1	95 396	1	0	0	$182 656	0	0	1	0
5 470	0	0	0	0	1	1.22%	0	1	50 094	0	0	1	$481 991	0	0	1	0
5 471	0	1	0	0	0	1.13%	0	1	101 059	0	1	0	$1 549 974	0	0	1	0
5 472	0	0	1	0	0	1.12%	0	1	219 107	0	1	0	$1 324 150	0	0	1	0
5 473	0	0	0	0	1	1.13%	0	1	87 120	1	0	0	$342 536	0	0	1	0
5 474	0	1	0	0	0	1.13%	0	1	168 577	0	1	0	$1 460 606	0	0	1	0
5 475	0	0	0	0	1	1.16%	0	1	96 268	1	0	0	$219 473	0	0	1	0
5 476	0	0	0	0	1	1.15%	0	1	96 703	0	0	1	$554 013	0	0	1	0
5 477	0	0	0	0	1	1.18%	0	1	33 106	1	0	0	$94 372	0	0	1	0
5 478	0	0	0	0	1	1.15%	0	1	217 800	1	0	0	$173 213	0	0	1	0
5 479	0	1	0	0	0	1.12%	0	1	839 837	1	0	0	$60 371	0	0	1	0
5 480	0	0	0	1	0	1.15%	0	1	28 500	0	0	0	$250 625	0	0	1	0
5 481	0	0	0	0	0	1.16%	0	1	87 120	1	0	0	$207 027	0	0	1	0
5 482	0	0	0	0	1	1.12%	0	1	168 577	0	0	1	$1 024 924	0	0	1	0
5 483	0	0	0	0	1	1.14%	0	1	87 120	1	0	0	$207 010	0	0	1	0
5 484	0	0	0	0	1	1.12%	0	1	75 359	0	1	0	$1 351 983	0	0	1	0
5 485	0	0	0	1	0	1.12%	0	1	87 120	0	1	0	$1 662 666	0	0	1	0
5 486	0	0	0	0	1	1.12%	0	1	97 139	1	0	0	$284 030	0	0	1	0
5 487	0	0	0	0	0	1.13%	0	1	41 818	0	0	0	$638 549	0	0	1	0
5 488	0	0	0	0	1	1.12%	0	1	91 476	0	0	0	$816 954	0	0	1	0
5 489	0	0	0	0	1	1.14%	0	1	43 560	0	1	0	$846 895	0	0	1	0
5 490	0	0	0	0	0	1.14%	0	1	39 204	1	0	0	$216 148	0	0	1	0
5 491	0	0	0	0	0	1.14%	0	1	33 106	1	0	0	$212 823	0	0	1	0
5 492	0	0	0	1	0	1.13%	0	1	105 851	0	0	0	$987 527	0	0	1	0
5 493	1	0	0	1	0	1.14%	0	1	81 893	0	0	0	$296 679	0	0	1	0
5 494	0	0	0	1	0	1.12%	0	1	270 072	1	0	0	$134 100	0	0	1	0
5 495	0	0	0	0	1	1.15%	0	1	60 984	1	0	0	$125 719	0	0	1	0
5 496	0	0	0	0	1	1.12%	0	1	46 174	1	0	0	$292 315	0	0	1	0
5 497	0	0	0	0	1	1.14%	0	1	44 867	0	0	0	$418 132	0	0	1	0
5 498	0	0	1	0	0	1.12%	0	1	43 560	0	0	0	$505 282	0	0	1	0
5 499	0	1	0	0	0	1.25%	0	1	109 771	1	0	0	$41 804	0	0	1	0
5 500	0	0	0	0	1	1.17%	0	1	286 189	1	0	0	$107 326	0	0	1	0
5 501	0	0	0	0	1	1.77%	1	1	87 120	1	0	0	$210 055	0	0	1	0
5 502	0	0	0	0	1	1.12%	0	1	47 916	0	1	0	$1 129 973	0	0	1	0
5 503	0	0	0	1	0	1.12%	0	1	77 537	1	0	0	$410 290	0	0	1	0
5 504	0	1	0	0	0	1.13%	0	1	93 654	1	0	0	$139 523	0	0	1	0
5 505	0	0	0	0	0	1.13%	0	1	87 120	1	0	0	$280 051	0	0	1	0
5 506	0	0	0	0	1	1.13%	1	1	93 218	0	0	1	$789 469	0	0	1	0
5 507	0	0	0	0	1	1.15%	0	1	91 912	0	0	0	$532 239	0	0	1	0
5 508	0	0	0	0	1	1.13%	0	1	128 938	1	0	0	$333 502	0	0	1	0
5 509	0	0	0	1	0	1.16%	0	1	19 602	0	1	0	$866 434	0	0	1	0
5 510	0	0	0	0	1	1.17%	0	1	16 553	1	0	0	$106 549	0	0	1	0
5 511	0	1	0	0	0	1.14%	0	0	125 888	0	0	1	$585 275	0	0	1	0
5 512	0	0	0	1	0	1.19%	0	1	20 473	0	0	1	$293 627	0	0	1	0
5 513	0	1	0	0	0	1.26%	0	1	20 473	1	0	0	$46 955	0	0	1	0
5 514	0	0	0	0	0	2.12%	1	1	33 106	1	0	0	$109 189	0	0	1	0
5 515	0	0	0	1	0	1.13%	0	1	24 829	0	1	0	$1 013 778	0	0	1	0
5 516	0	0	0	0	1	1.16%	0	1	39 204	0	0	1	$225 924	0	0	1	0
5 517	0	0	0	1	0	1.14%	0	1	28 314	0	1	0	$935 795	0	0	1	0
5 518	0	1	0	0	0	1.14%	0	1	132 858	0	1	0	$1 499 980	0	0	1	0
5 519	0	0	0	0	0	1.13%	0	1	88 862	1	0	0	$246 076	0	0	1	0
5 520	0	0	0	0	1	1.12%	0	1	88 862	0	1	0	$1 871 590	0	0	1	0
5 521	0	0	0	0	0	1.33%	0	1	313 632	0	0	1	$681 787	0	0	1	0
5 522	0	0	0	0	0	1.12%	0	1	81 457	0	1	0	$1 218 873	0	0	1	0
5 523	0	0	0	0	1	1.14%	0	1	49 658	1	0	0	$49 191	0	0	1	0
5 524	0	0	0	0	1	1.13%	0	1	108 029	0	0	1	$939 533	0	0	1	0
5 525	0	1	0	0	0	1.13%	0	1	43 124	0	1	0	$1 406 232	0	0	1	0
5 526	0	0	0	1	0	1.14%	0	1	43 124	1	0	0	$161 912	0	0	1	0
5 527	0	0	0	0	1	1.12%	0	1	49 658	0	1	0	$1 425 789	0	0	1	0
5 528	0	0	0	0	1	1.19%	0	1	49 658	0	0	1	$667 730	0	0	1	0
5 529	0	0	0	0	0	1.11%	0	1	100 000	0	1	0	$2 960 608	0	0	1	0
5 530	0	0	0	0	1	1.11%	0	1	100 000	0	0	1	$1 500 000	0	0	1	0
5 531	0	0	1	0	0	1.85%	1	1	97 470	1	0	0	$202 182	0	0	1	0
5 532	0	1	0	0	0	1.13%	0	1	217 800	1	0	0	$348 559	0	0	1	0
5 533	0	0	1	0	0	1.13%	0	1	136 343	0	0	1	$609 414	0	0	1	0
5 534	0	0	0	1	0	1.13%	0	1	173 804	1	0	0	$134 157	0	0	1	0
5 535	0	0	0	0	0	1.13%	0	1	96 268	0	1	0	$1 385 555	0	0	1	0
5 536	0	0	0	0	1	1.14%	0	1	43 560	1	0	0	$105 883	0	0	1	0
5 537	0	0	0	1	0	1.13%	0	1	94 090	0	0	1	$671 095	0	0	1	0
5 538	0	0	0	0	1	1.11%	0	1	76 230	0	0	0	$1 266 581	0	0	1	0
5 539	0	0	0	0	0	1.12%	0	1	94 090	0	1	0	$1 341 306	0	0	1	0
5 540	0	0	0	0	0	1.12%	0	1	110 642	1	0	0	$293 602	0	0	1	0
5 541	0	0	0	1	0	1.13%	0	1	87 120	1	0	0	$167 067	0	0	1	0
5 542	0	1	0	0	0	1.19%	0	1	216 493	1	0	0	$42 620	0	0	1	0
5 543	0	0	0	0	0	1.11%	0	1	92 783	0	1	0	$2 189 177	0	0	1	0
5 544	0	0	1	0	0	1.16%	0	1	47 480	1	0	0	$60 594	0	0	1	0
5 545	0	0	0	1	0	1.15%	0	1	50 530	1	0	0	$97 781	0	0	1	0
5 546	0	0	0	0	1	1.46%	0	1	267 894	1	0	0	$564 620	0	0	1	0
5 547	0	0	1	0	0	1.14%	0	1	100 000	0	0	1	$662 709	0	0	1	0
5 548	0	0	0	1	0	2.21%	1	1	94 090	1	0	0	$372 440	0	0	1	0
5 549	0	1	0	0	0	1.11%	0	1	94 090	0	1	0	$3 079 647	0	0	1	0
5 550	0	0	0	0	1	1.11%	0	1	141 570	0	1	0	$2 845 006	0	0	1	0
5 551	0	1	0	0	0	1.13%	0	0	144 184	0	0	1	$598 334	0	0	1	0
5 552	0	0	0	0	0	2.16%	1	1	19 602	0	1	0	$772 490	0	0	1	0
5 553	0	0	0	1	0	1.15%	0	1	21 344	0	0	1	$339 460	0	0	1	0
5 554	0	0	0	0	0	1.14%	0	1	10 890	0	1	0	$672 993	0	0	1	0
5 555	0	0	0	0	1	1.15%	0	1	42 253	0	0	0	$466 332	0	0	1	0
5 556	0	0	0	1	0	1.12%	0	1	218 671	0	1	0	$1 549 974	0	0	1	0
5 557	0	0	0	0	0	1.16%	0	1	27 875	0	0	0	$577 126	0	0	1	0
5 558	0	0	0	0	1	1.11%	0	1	943 510	0	0	0	$1 112 547	0	0	1	0
5 559	0	1	0	0	0	1.11%	0	1	89 298	0	0	0	$880 767	0	0	1	0
5 560	0	0	0	0	1	1.14%	0	1	212 573	0	1	0	$1 499 980	0	0	1	0
5 561	0	0	0	0	1	1.15%	0	1	25 265	0	0	0	$609 189	0	0	1	0
5 562	0	1	0	0	0	1.66%	0	1	10 454	0	0	1	$65 267	0	0	1	0
5 563	0	1	0	0	0	1.36%	0	1	32 234	0	1	0	$598 129	0	0	1	0
5 564	0	0	1	0	0	1.13%	0	1	32 670	0	0	1	$400 000	0	0	1	0
5 565	0	0	0	0	0	1.15%	0	1	29 185	0	0	1	$450 843	0	0	1	0
5 566	0	0	0	0	1	1.65%	1	1	179 467	1	0	0	$116 270	0	0	1	0
5 567	0	0	0	1	0	1.21%	0	1	5 663	0	0	0	$147 106	0	0	1	0
5 568	0	0	0	0	0	1.13%	0	1	75 794	0	0	0	$414 517	0	0	1	0
5 569	0	0	0	0	1	1.15%	0	1	83 635	1	0	0	$131 307	0	0	1	0
5 570	0	0	0	0	0	1.13%	0	1	315 810	0	1	0	$1 299 984	0	0	1	0
5 571	1	1	0	0	0	1.14%	0	1	19 166	0	1	0	$779 829	0	0	1	0
5 572	0	0	0	0	1	1.14%	0	1	20 473	1	0	0	$250 691	0	0	1	0
5 573	0	0	0	0	0	1.17%	0	1	20 473	1	0	0	$133 014	0	0	1	0
5 574	0	0	0	0	1	1.13%	0	1	107 158	0	0	1	$854 502	0	0	1	0
5 575	0	0	0	0	0	1.18%	0	1	23 087	1	0	0	$169 593	0	0	1	0
5 576	0	0	1	0	0	1.16%	0	1	173 804	1	0	0	$101 145	0	0	1	0
5 577	0	0	0	0	1	1.13%	0	1	87 120	0	0	1	$1 151 822	0	0	1	0
5 578	0	1	0	0	0	1.12%	0	1	43 560	0	0	0	$558 447	0	0	1	0
5 579	0	1	0	0	0	1.12%	0	1	43 560	0	1	0	$1 524 110	0	0	1	0
5 580	0	0	0	1	0	1.12%	0	1	41 382	0	0	1	$726 500	0	0	1	0
5 581	0	0	0	0	1	1.17%	0	1	87 556	0	0	1	$425 482	0	0	1	0
5 582	0	1	0	0	0	1.16%	0	1	14 810	1	0	0	$93 870	0	0	1	0
5 583	0	1	0	0	0	1.17%	0	1	56 628	1	0	0	$133 014	0	0	1	0
5 584	0	1	0	0	0	1.14%	0	1	16 117	0	1	0	$1 367 080	0	0	1	0
5 585	0	1	0	0	0	1.15%	0	0	16 117	0	0	1	$421 050	0	0	1	0
5 586	0	0	0	0	0	1.15%	0	1	16 117	0	0	1	$504 152	0	0	1	0
5 587	0	0	0	0	0	1.14%	0	1	53 579	0	0	0	$846 452	0	0	1	0
5 588	0	1	0	0	0	1.14%	0	1	24 394	0	0	0	$397 246	0	0	1	0
5 589	0	0	0	1	0	1.18%	0	1	85 378	1	0	0	$86 606	0	0	1	0
5 590	0	0	0	0	0	1.14%	0	1	466 092	1	0	0	$148 069	0	0	1	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
5 591	0	0	0	1	0	1.12%	0	1	145 490	0	1	0	$1 341 306	0	0	1	0
5 592	0	0	1	0	0	1.18%	1	0	92 347	0	0	1	$426 745	0	0	1	0
5 593	0	0	0	0	0	1.13%	0	1	115 434	0	0	0	$569 431	0	0	1	0
5 594	0	0	0	0	1	1.13%	0	1	84 071	0	0	0	$947 128	0	0	1	0
5 595	0	0	0	1	0	1.12%	0	1	871 200	1	0	0	$51 427	0	0	1	0
5 596	0	1	0	0	0	1.12%	0	1	30 928	0	1	0	$1 235 609	0	0	1	0
5 597	0	0	0	0	1	1.12%	0	1	34 412	0	0	0	$572 079	0	0	1	0
5 598	0	0	0	0	1	1.16%	0	1	25 700	1	0	0	$83 848	0	0	1	0
5 599	0	0	0	0	0	1.14%	0	1	25 700	1	0	0	$139 129	0	0	1	0
5 600	0	0	0	0	0	1.14%	0	1	41 382	1	0	0	$139 688	0	0	1	0
5 601	0	0	0	0	1	1.14%	0	1	57 935	1	0	0	$115 822	0	0	1	0
5 602	0	0	0	1	0	1.13%	0	1	34 848	0	0	1	$930 188	0	0	1	0
5 603	0	0	0	0	1	1.14%	0	1	34 848	0	1	0	$1 044 971	0	0	1	0
5 604	0	0	0	0	0	1.12%	0	1	34 848	0	0	0	$615 666	0	0	1	0
5 605	0	1	0	0	0	1.13%	0	1	34 848	0	1	0	$1 591 854	0	0	1	0
5 606	0	0	0	0	0	1.13%	0	1	35 719	0	1	0	$1 186 759	0	0	1	0
5 607	0	0	0	0	1	1.13%	0	1	477 853	0	0	0	$1 441 639	0	0	1	0
5 608	0	0	0	1	0	1.12%	0	1	314 068	0	1	0	$2 180 618	0	0	1	0
5 609	0	0	0	0	0	1.57%	1	1	209 959	0	1	0	$2 062 473	0	0	1	0
5 610	0	0	0	0	1	1.14%	0	1	19 602	1	0	0	$217 567	0	0	1	0
5 611	0	0	0	0	1	1.14%	0	1	59 242	1	0	0	$170 419	0	0	1	0
5 612	0	0	0	0	1	1.14%	0	1	85 378	1	0	0	$156 450	0	0	1	0
5 613	0	0	1	0	0	1.14%	0	1	229 997	0	0	0	$343 247	0	0	1	0
5 614	0	1	0	0	0	2.02%	1	1	62 291	0	0	0	$449 655	0	0	1	0
5 615	0	0	0	0	1	1.12%	0	1	359 370	1	0	0	$227 971	0	0	1	0
5 616	0	1	0	0	0	1.13%	0	1	54 450	0	1	0	$857 812	0	0	1	0
5 617	0	1	0	0	0	1.14%	0	1	46 174	0	0	1	$486 410	0	0	1	0
5 618	0	0	0	0	1	1.16%	0	1	111 949	0	0	1	$570 000	0	0	1	0
5 619	0	0	0	0	1	1.12%	1	1	111 078	0	1	0	$2 675 450	0	0	1	0
5 620	0	0	0	1	0	1.13%	0	1	229 561	0	1	0	$2 549 967	0	0	1	0
5 621	0	1	0	0	0	1.14%	0	1	95 832	0	1	0	$1 265 474	0	0	1	0
5 622	0	0	0	0	1	1.13%	0	1	365 904	0	0	0	$806 006	0	0	1	0
5 623	0	0	0	0	1	1.14%	0	1	87 120	0	1	0	$1 274 823	0	0	1	0
5 624	0	0	0	0	1	1.13%	0	1	87 120	0	0	1	$897 501	0	0	1	0
5 625	0	0	0	0	1	1.13%	0	1	87 120	1	0	0	$293 961	0	0	1	0
5 626	0	0	0	1	0	1.13%	0	1	37 462	0	0	0	$1 070 890	0	0	1	0
5 627	0	0	0	0	1	1.14%	0	1	114 563	0	0	1	$805 314	0	0	1	0
5 628	0	0	0	0	1	1.12%	0	1	76 230	0	0	0	$1 007 949	0	0	1	0
5 629	0	0	0	0	1	1.13%	0	1	65 776	0	0	0	$886 607	0	0	1	0
5 630	0	0	0	0	0	1.14%	0	1	76 666	0	0	0	$897 752	0	0	1	0
5 631	0	0	0	1	0	1.14%	0	1	61 855	1	0	0	$213 155	0	0	1	0
5 632	0	0	0	1	1	1.12%	0	1	278 784	0	1	0	$1 793 607	0	0	1	0
5 633	0	0	0	0	1	1.13%	0	1	260 489	0	0	0	$658 257	0	0	1	0
5 634	0	0	0	0	1	1.12%	0	1	509 652	0	0	1	$2 575 212	0	0	1	0
5 635	0	0	0	1	0	1.14%	0	1	76 230	0	0	1	$620 392	0	0	1	0
5 636	0	0	0	1	1	1.14%	0	1	161 608	0	1	0	$1 169 744	0	0	1	0
5 637	0	1	0	0	0	1.14%	0	1	56 192	0	0	0	$580 251	0	0	1	0
5 638	0	0	0	0	0	1.13%	0	1	43 560	0	0	0	$486 739	0	0	1	0
5 639	0	0	0	0	0	1.14%	0	1	46 609	0	1	0	$1 230 372	0	0	1	0
5 640	0	0	0	0	0	1.13%	0	1	44 867	0	1	0	$1 370 776	0	0	1	0
5 641	0	0	0	1	1	1.13%	0	1	46 174	0	0	0	$509 918	0	0	1	0
5 642	0	0	0	1	0	1.15%	0	1	61 420	0	0	1	$643 178	0	0	1	0
5 643	0	1	0	0	0	1.12%	0	1	266 587	0	0	0	$949 936	0	0	1	0
5 644	0	1	0	0	0	1.13%	0	1	28 314	0	0	0	$686 139	0	0	1	0
5 645	0	0	0	0	1	1.13%	0	1	59 242	0	0	0	$755 343	0	0	1	0
5 646	0	0	0	0	0	1.14%	0	1	57 935	0	1	0	$951 392	0	0	1	0
5 647	0	0	0	0	1	1.15%	0	1	166 835	1	0	0	$70 209	0	0	1	0
5 648	0	0	0	0	0	1.10%	0	1	104 544	0	1	0	$1 504 668	0	0	1	0
5 649	0	0	0	0	1	1.09%	0	1	335 848	0	0	1	$961 008	0	0	1	0
5 650	0	1	0	0	0	1.13%	0	1	131 116	1	0	0	$187 832	0	0	1	0
5 651	0	0	0	0	1	1.11%	0	1	291 852	1	0	0	$245 910	0	0	1	0
5 652	0	0	0	1	0	1.09%	0	1	364 162	0	0	0	$1 651 222	0	0	1	0
5 653	0	0	0	0	1	1.05%	0	1	91 476	0	0	0	$343 247	0	0	1	0
5 654	1	0	0	1	0	1.11%	0	1	196 022	0	1	0	$1 358 693	0	0	1	0
5 655	0	0	0	0	1	1.09%	0	1	131 116	0	1	0	$2 156 222	0	0	1	0
5 656	0	0	0	0	0	1.09%	0	1	83 635	0	1	0	$1 900 981	0	0	1	0
5 657	0	0	0	0	1	1.12%	0	1	44 867	1	0	0	$199 762	0	0	1	0
5 658	0	0	0	1	0	1.13%	0	1	95 832	0	0	1	$567 717	0	0	1	0
5 659	0	0	0	0	1	1.11%	0	1	32 670	0	0	1	$451 847	0	0	1	0
5 660	0	0	0	0	0	1.17%	0	1	45 302	0	0	1	$514 102	0	0	1	0
5 661	0	1	0	0	0	1.13%	0	1	65 340	0	1	0	$1 335 209	0	0	1	0
5 662	0	1	0	0	0	1.11%	0	1	65 340	0	1	0	$1 316 277	0	0	1	0
5 663	0	0	1	0	0	1.09%	0	1	43 560	1	0	0	$330 559	0	0	1	0
5 664	0	0	0	0	0	1.11%	0	1	57 935	1	0	0	$300 754	0	0	1	0
5 665	0	0	0	0	0	1.10%	0	1	435 600	1	0	0	$246 542	0	0	1	0
5 666	0	1	0	0	0	1.09%	0	1	217 800	0	1	0	$2 493 999	0	0	1	0
5 667	0	0	0	0	0	1.09%	0	1	325 393	0	0	0	$1 168 709	0	0	1	0
5 668	0	0	0	0	1	1.09%	0	1	476 546	1	0	0	$368 132	0	0	1	0
5 669	0	0	0	1	1	1.10%	0	1	297 515	0	0	0	$764 876	0	0	1	0
5 670	0	0	0	0	1	1.08%	0	1	246 550	0	1	0	$2 072 786	0	0	1	0
5 671	0	0	0	0	1	1.09%	0	1	78 408	0	0	0	$685 607	0	0	1	0
5 672	0	0	0	1	0	0.92%	0	1	114 563	0	1	0	$1 556 230	0	0	1	0
5 673	0	1	0	0	0	1.09%	0	1	57 499	0	1	0	$1 431 740	0	0	1	0
5 674	0	1	0	0	0	1.67%	0	1	108 900	0	1	0	$474 448	0	0	1	0
5 675	0	0	0	0	0	1.11%	0	1	80 586	1	0	0	$285 315	0	0	1	0
5 676	0	0	0	0	1	1.12%	0	1	43 560	1	0	0	$277 793	0	0	1	0
5 677	0	0	0	0	0	1.14%	0	1	202 118	1	0	0	$125 213	0	0	1	0
5 678	0	0	0	0	0	1.12%	0	1	43 560	0	0	0	$324 493	0	0	1	0
5 679	0	0	0	0	1	1.12%	0	1	43 560	0	1	0	$1 304 177	0	0	1	0
5 680	0	0	0	0	1	1.09%	0	1	109 771	1	0	0	$489 337	0	0	1	0
5 681	0	0	0	0	0	1.13%	0	1	53 579	1	0	0	$176 244	0	0	1	0
5 682	0	0	0	0	1	1.11%	0	1	65 340	0	0	1	$784 269	0	0	1	0
5 683	0	0	0	0	1	1.12%	0	1	65 776	1	0	0	$78 225	0	0	1	0
5 684	0	0	0	0	1	1.11%	0	1	186 437	0	0	0	$801 564	0	0	1	0
5 685	0	0	0	1	0	1.15%	0	1	53 143	1	0	0	$165 343	0	0	1	0
5 686	0	0	0	0	0	1.12%	0	1	56 628	1	0	0	$225 848	0	0	1	0
5 687	0	0	0	0	1	1.09%	0	1	45 302	0	0	1	$425 000	0	0	1	0
5 688	0	0	0	0	1	1.09%	0	1	267 894	0	0	1	$1 130 187	0	0	1	0
5 689	0	1	0	0	0	1.12%	0	1	99 752	1	0	0	$295 108	0	0	1	0
5 690	0	0	0	1	0	1.12%	0	1	44 867	0	1	0	$943 593	0	0	1	0
5 691	0	1	0	0	0	1.16%	0	1	28 750	1	0	0	$113 789	0	0	1	0
5 692	0	0	0	0	1	1.15%	0	1	7 841	0	1	0	$1 057 486	0	0	1	0
5 693	0	0	0	1	1	1.09%	0	1	95 832	0	0	1	$1 200 000	0	0	1	0
5 694	0	0	0	0	1	1.11%	0	1	220 414	0	0	1	$781 158	0	0	1	0
5 695	0	0	1	0	0	1.15%	0	1	87 120	1	0	0	$84 966	0	0	1	0
5 696	0	0	0	1	0	1.10%	0	1	142 441	0	1	0	$1 556 230	0	0	1	0
5 697	0	0	0	0	1	1.10%	0	1	222 156	0	0	0	$593 359	0	0	1	0
5 698	0	0	0	1	0	1.08%	0	1	218 236	0	1	0	$1 871 590	0	0	1	0
5 699	0	0	0	1	0	1.10%	0	1	49 223	0	1	0	$1 221 146	0	0	1	0
5 700	0	0	0	1	0	1.09%	0	1	217 800	0	0	0	$1 345 345	0	0	1	0
5 701	0	0	0	1	0	1.10%	0	1	229 126	1	0	0	$421 583	0	0	1	0
5 702	0	0	0	1	0	1.10%	0	1	49 658	0	0	0	$686 257	0	0	1	0
5 703	0	0	0	0	1	1.11%	0	1	60 984	1	0	0	$208 612	0	0	1	0
5 704	0	0	0	0	1	1.09%	0	1	27 878	0	1	0	$1 024 696	0	0	1	0
5 705	0	0	0	0	1	1.12%	0	1	84 071	1	0	0	$186 220	0	0	1	0
5 706	0	0	0	0	0	1.11%	0	1	46 609	0	1	0	$1 666 361	0	0	1	0
5 707	0	0	0	1	0	1.13%	0	1	43 560	0	1	0	$838 699	0	0	1	0
5 708	0	0	0	0	1	1.09%	0	1	174 240	0	1	0	$2 651 029	0	0	1	0
5 709	0	0	0	1	1	1.10%	0	1	649 915	1	0	0	$265 173	0	0	1	0
5 710	0	0	0	0	1	1.11%	0	1	40 075	0	0	1	$775 618	0	0	1	0
5 711	0	0	0	0	1	1.13%	0	1	46 174	1	0	0	$231 871	0	0	1	0
5 712	0	0	0	0	1	1.09%	0	1	39 640	0	1	0	$1 299 984	0	0	1	0
5 713	0	0	0	0	1	1.32%	0	1	64 904	0	1	0	$1 232 888	0	0	1	0
5 714	0	0	0	0	1	1.20%	0	1	44 867	0	0	1	$632 586	0	0	1	0
5 715	0	0	0	1	0	1.13%	0	1	217 800	1	0	0	$159 104	0	0	1	0
5 716	0	0	0	0	1	1.20%	0	1	128 938	1	0	0	$78 258	0	0	1	0
5 717	0	1	0	0	0	1.19%	0	1	43 560	0	1	0	$969 536	0	0	1	0
5 718	0	0	0	0	1	1.78%	0	1	458 687	0	1	0	$2 817 295	0	0	1	0
5 719	0	0	0	0	1	1.21%	0	1	64 033	0	0	1	$327 494	0	0	1	0
5 720	0	1	0	0	0	1.17%	0	1	131 116	0	1	0	$1 425 789	0	0	1	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
5 721	0	0	0	0	0	1.22%	0	1	15 246	1	0	0	$102 950	0	0	1	0
5 722	0	0	0	0	1	1.16%	0	1	72 310	0	1	0	$1 246 167	0	0	1	0
5 723	0	0	0	0	0	1.20%	0	1	10 454	0	0	1	$391 920	0	0	1	0
5 724	0	0	0	0	1	1.18%	0	1	49 658	1	0	0	$227 730	0	0	1	0
5 725	0	0	0	0	0	1.18%	0	1	184 259	1	0	0	$181 564	0	0	1	0
5 726	0	0	0	0	1	1.15%	0	1	101 059	0	0	1	$714 036	0	0	1	0
5 727	0	0	1	0	0	1.16%	0	1	132 422	0	1	0	$1 537 480	0	0	1	0
5 728	0	1	0	0	0	1.16%	0	1	87 120	1	0	0	$222 799	0	0	1	0
5 729	0	0	0	0	0	1.19%	0	1	87 120	1	0	0	$88 544	0	0	1	0
5 730	0	0	0	1	1	1.17%	0	1	89 734	1	0	0	$93 463	0	0	1	0
5 731	0	0	0	1	0	1.13%	0	1	224 770	1	0	0	$395 234	0	0	1	0
5 732	0	0	0	0	1	1.13%	0	1	130 680	0	0	0	$708 288	0	0	1	0
5 733	0	0	0	0	1	1.14%	0	1	124 146	0	0	1	$781 928	0	0	1	0
5 734	0	1	0	0	0	1.16%	0	0	31 363	0	0	1	$472 934	0	0	1	0
5 735	0	0	0	1	0	1.18%	0	1	87 120	1	0	0	$150 863	0	0	1	0
5 736	0	0	0	0	1	1.15%	0	1	67 954	0	1	0	$1 402 133	0	0	1	0
5 737	0	1	0	0	0	1.22%	0	1	91 476	0	0	0	$55 627	0	0	1	0
5 738	0	0	0	0	1	1.16%	0	1	54 450	1	0	0	$242 086	0	0	1	0
5 739	0	1	0	0	0	1.13%	0	1	462 172	0	1	0	$2 946 614	0	0	1	0
5 740	0	0	0	0	1	5.82%	1	1	74 052	0	0	1	$562 299	0	0	1	0
5 741	0	0	0	0	1	1.15%	0	1	237 838	0	0	0	$449 655	0	0	1	0
5 742	0	0	0	1	0	1.17%	0	1	27 443	0	0	0	$305 951	0	0	1	0
5 743	0	0	0	0	1	1.18%	0	1	16 988	1	0	0	$206 274	0	0	1	0
5 744	0	1	0	0	0	1.19%	0	1	26 572	1	0	0	$142 990	0	0	1	0
5 745	0	0	0	1	0	1.20%	0	1	26 136	0	1	0	$834 417	0	0	1	0
5 746	0	0	0	0	0	1.16%	0	1	87 991	0	1	0	$999 741	0	0	1	0
5 747	0	0	0	0	0	1.16%	0	1	136 778	0	0	0	$454 290	0	0	1	0
5 748	0	0	0	0	1	1.18%	0	1	94 090	1	0	0	$182 656	0	0	1	0
5 749	0	0	0	0	0	1.21%	0	1	26 572	0	1	0	$1 080 733	0	0	1	0
5 750	0	0	0	1	0	1.16%	0	1	64 033	1	0	0	$107 326	0	0	1	0
5 751	0	1	0	0	0	1.17%	0	1	80 150	0	1	0	$1 311 659	0	0	1	0
5 752	0	0	0	1	0	1.16%	0	1	50 094	1	0	0	$294 959	0	0	1	0
5 753	0	0	0	0	1	1.16%	0	1	111 514	0	1	0	$1 441 856	0	0	1	0
5 754	0	1	0	0	0	1.14%	0	1	41 382	0	1	0	$890 613	0	0	1	0
5 755	0	0	0	1	0	1.16%	0	1	95 832	0	0	1	$413 395	0	0	1	0
5 756	0	0	0	0	1	1.16%	0	1	38 768	1	0	0	$112 309	0	0	1	0
5 757	0	1	0	0	0	1.17%	0	1	19 602	0	1	0	$635 734	0	0	1	0
5 758	0	0	0	0	1	1.14%	0	1	28 750	1	0	0	$229 449	0	0	1	0
5 759	0	0	0	0	0	1.17%	0	1	233 046	1	0	0	$62 607	0	0	1	0
5 760	0	0	0	1	0	1.21%	0	1	6 534	1	0	0	$414 431	0	0	1	0
5 761	0	0	1	0	0	1.37%	0	1	5 663	1	0	0	$236 100	0	0	1	0
5 762	0	0	0	0	0	1.28%	0	1	5 663	0	1	0	$1 551 860	0	0	1	0
5 763	0	0	0	0	0	1.17%	0	1	6 970	0	0	0	$741 698	0	0	1	0
5 764	0	0	0	0	1	1.09%	0	1	89 734	0	0	1	$975 990	0	0	1	0
5 765	0	0	0	0	1	1.08%	0	1	287 932	0	1	0	$2 306 220	0	0	1	0
5 766	0	0	0	1	0	1.09%	0	1	312 761	1	0	0	$322 401	0	0	1	0
5 767	0	0	0	1	0	1.09%	0	1	265 280	1	0	0	$237 469	0	0	1	0
5 768	0	0	0	0	1	1.09%	0	1	262 231	0	0	0	$806 597	0	0	1	0
5 769	0	0	0	1	0	1.11%	0	1	50 530	1	0	0	$135 218	0	0	1	0
5 770	0	0	0	0	1	1.08%	0	1	190 357	0	1	0	$1 648 559	0	0	1	0
5 771	0	0	0	1	1	1.10%	0	1	97 574	0	0	1	$741 270	0	0	1	0
5 772	0	0	0	0	1	1.11%	0	1	38 768	1	0	0	$118 118	0	0	1	0
5 773	0	0	0	0	1	1.10%	0	1	43 560	1	0	0	$212 490	0	0	1	0
5 774	0	0	0	0	0	1.18%	0	1	61 855	0	0	1	$401 642	0	0	1	0
5 775	0	0	1	0	0	1.11%	0	1	50 530	0	1	0	$764 233	0	0	1	0
5 776	0	0	0	1	0	1.11%	0	1	65 776	0	0	1	$574 458	0	0	1	0
5 777	0	0	0	1	0	1.70%	1	1	95 832	0	0	0	$1 346 628	0	0	1	0
5 778	0	0	0	0	1	1.08%	0	1	93 654	0	0	1	$1 761 679	0	0	1	0
5 779	0	0	0	1	0	1.09%	0	1	131 551	1	0	0	$247 703	0	0	1	0
5 780	0	1	0	0	0	1.09%	0	1	43 560	0	1	0	$1 603 104	0	0	1	0
5 781	0	1	0	0	0	1.09%	0	1	23 925	0	0	1	$108 000	0	0	1	0
5 782	0	0	0	0	0	1.09%	0	1	23 522	0	1	0	$1 237 484	0	0	1	0
5 783	0	0	0	1	1	1.11%	0	1	486 565	1	0	0	$122 955	0	0	1	0
5 784	0	0	0	0	1	1.15%	0	1	53 143	0	0	1	$635 000	0	0	1	0
5 785	0	0	0	0	0	1.09%	0	1	43 560	0	1	0	$1 389 250	0	0	1	0
5 786	0	0	0	0	1	1.11%	0	1	27 007	0	0	1	$539 024	0	0	1	0
5 787	0	0	1	0	0	1.11%	0	1	124 146	1	0	0	$88 283	0	0	1	0
5 788	0	0	0	1	0	1.09%	0	1	294 466	1	0	0	$251 447	0	0	1	0
5 789	0	0	1	0	0	1.10%	0	1	312 325	1	0	0	$35 620	0	0	1	0
5 790	0	0	0	0	1	2.82%	1	1	87 120	0	0	0	$723 544	0	0	1	0
5 791	0	1	0	0	0	1.12%	0	1	24 829	0	1	0	$461 852	0	0	1	0
5 792	0	1	0	0	0	1.10%	0	1	43 560	1	0	0	$180 234	0	0	1	0
5 793	0	0	0	0	0	1.11%	0	1	73 616	1	0	0	$84 966	0	0	1	0
5 794	0	0	0	0	0	1.09%	0	1	24 829	0	1	0	$772 031	0	0	1	0
5 795	0	0	0	0	1	1.10%	0	1	57 499	1	0	0	$196 196	0	0	1	0
5 796	0	0	0	1	0	1.09%	0	1	165 528	0	1	0	$1 481 676	0	0	1	0
5 797	0	0	0	0	1	1.09%	0	1	284 882	1	0	0	$81 019	0	0	1	0
5 798	0	0	0	1	0	1.23%	0	1	328 878	0	0	1	$527 155	0	0	1	0
5 799	0	0	0	0	0	1.09%	0	1	146 362	0	0	0	$615 601	0	0	1	0
5 800	0	0	0	0	1	1.09%	0	1	134 600	1	0	0	$252 674	0	0	1	0
5 801	0	1	0	0	0	1.09%	0	1	253 519	0	0	0	$705 376	0	0	1	0
5 802	0	0	0	0	0	1.10%	0	1	77 537	1	0	0	$183 326	0	0	1	0
5 803	0	0	0	0	0	1.10%	0	1	372 874	0	0	1	$764 538	0	0	1	0
5 804	0	0	0	0	0	1.09%	0	1	388 120	1	0	0	$290 131	0	0	1	0
5 805	0	0	0	0	0	1.09%	0	1	126 324	0	0	0	$449 655	0	0	1	0
5 806	0	0	0	0	0	1.08%	0	1	103 673	0	1	0	$1 710 699	0	0	1	0
5 807	0	0	0	0	1	1.08%	0	1	115 870	0	1	0	$1 699 614	0	0	1	0
5 808	0	0	0	0	1	1.12%	0	1	131 551	1	0	0	$226 007	0	0	1	0
5 809	0	0	0	1	0	1.09%	0	1	111 514	1	0	0	$229 564	0	0	1	0
5 810	0	0	0	0	1	1.08%	0	1	308 405	0	0	1	$2 136 255	0	0	1	0
5 811	0	1	0	0	0	1.12%	0	1	31 799	1	0	0	$247 680	0	0	1	0
5 812	0	0	1	0	0	1.10%	0	1	376 358	1	0	0	$362 464	0	0	1	0
5 813	0	0	0	0	0	1.11%	0	1	85 378	1	0	0	$93 016	0	0	1	0
5 814	0	1	0	0	0	1.09%	0	1	85 378	1	0	0	$239 425	0	0	1	0
5 815	0	0	0	0	0	1.09%	0	1	130 680	1	0	0	$331 244	0	0	1	0
5 816	0	0	0	1	0	1.09%	0	1	130 680	0	0	1	$886 421	0	0	1	0
5 817	0	0	1	0	0	1.09%	0	1	219 542	0	0	0	$1 171 400	0	0	1	0
5 818	0	0	1	0	0	1.10%	0	1	130 680	1	0	0	$110 628	0	0	1	0
5 819	0	1	0	0	0	1.09%	0	1	87 120	0	1	0	$1 312 483	0	0	1	0
5 820	0	0	0	0	1	1.10%	0	1	34 050	0	0	0	$737 439	0	0	1	0
5 821	0	0	0	0	0	1.12%	0	1	54 014	1	0	0	$226 457	0	0	1	0
5 822	0	1	0	0	0	1.15%	0	1	87 120	1	0	0	$59 856	0	0	1	0
5 823	0	0	0	0	1	1.13%	0	1	105 851	1	0	0	$99 830	0	0	1	0
5 824	0	0	0	0	1	1.11%	0	1	61 855	1	0	0	$73 786	0	0	1	0
5 825	0	0	1	0	0	1.09%	0	1	62 726	0	0	0	$916 989	0	0	1	0
5 826	0	0	0	0	0	1.08%	0	1	272 686	0	1	0	$2 081 223	0	0	1	0
5 827	0	0	0	1	0	1.11%	0	1	252 648	1	0	0	$125 719	0	0	1	0
5 828	0	1	0	0	0	1.13%	0	1	64 033	0	0	0	$230 287	0	0	1	0
5 829	0	0	0	0	0	1.11%	0	1	43 560	1	0	0	$214 634	0	0	1	0
5 830	0	1	0	0	0	1.10%	0	1	7 405	0	1	0	$694 048	0	0	1	0
5 831	0	1	0	0	0	1.51%	0	1	22 216	0	1	0	$764 233	0	0	1	0
5 832	0	0	1	0	0	2.06%	0	1	99 752	1	0	0	$71 551	0	0	1	0
5 833	0	0	0	0	0	1.20%	0	1	121 097	0	0	1	$652 568	0	0	1	0
5 834	0	0	0	0	1	1.15%	0	1	43 996	1	0	0	$44 048	0	0	1	0
5 835	0	1	0	0	0	1.12%	0	1	45 302	1	0	0	$217 811	0	0	1	0
5 836	0	0	0	1	0	1.08%	0	1	130 680	0	0	0	$929 814	0	0	1	0
5 837	0	0	0	0	1	1.09%	0	1	60 548	0	0	1	$542 933	0	0	1	0
5 838	0	0	0	0	1	1.09%	0	1	52 708	0	0	0	$416 278	0	0	1	0
5 839	0	0	0	0	1	1.09%	0	1	51 401	0	0	1	$617 408	0	0	1	0
5 840	0	0	0	1	0	1.10%	0	1	47 916	1	0	0	$219 473	0	0	1	0
5 841	0	0	0	0	1	1.09%	0	1	52 272	0	1	0	$1 087 862	0	0	1	0
5 842	0	1	0	0	0	1.10%	0	1	55 757	1	0	0	$199 499	0	0	1	0
5 843	0	0	1	0	0	1.58%	1	1	89 298	0	1	0	$1 662 666	0	0	1	0
5 844	0	0	0	1	0	1.13%	0	1	92 783	1	0	0	$165 622	0	0	1	0
5 845	0	1	0	0	0	1.09%	0	1	92 783	0	1	0	$554 993	0	0	1	0
5 846	0	0	0	0	0	1.10%	0	1	90 169	1	0	0	$252 727	0	0	1	0
5 847	0	0	0	1	0	1.10%	0	1	87 991	0	1	0	$1 162 019	0	0	1	0
5 848	0	0	0	0	0	1.10%	0	1	121 097	0	1	0	$1 256 237	0	0	1	0
5 849	0	0	0	0	1	1.14%	0	1	124 146	0	0	1	$299 167	0	0	1	0
5 850	0	1	0	0	0	1.09%	0	1	58 370	0	1	0	$1 130 752	0	0	1	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
5 851	0	1	0	0	0	1.10%	0	1	84 942	0	0	0	$486 739	0	0	1	0
5 852	0	0	0	0	0	1.09%	0	1	175 547	0	0	0	$605 411	0	0	1	0
5 853	0	0	0	0	1	1.11%	0	1	130 680	1	0	0	$74 681	0	0	1	0
5 854	0	0	0	0	1	1.42%	0	1	20 473	0	1	0	$1 200 814	0	0	1	0
5 855	0	0	0	0	0	1.67%	0	1	20 473	0	1	0	$1 190 609	0	0	1	0
5 856	0	0	0	1	0	1.36%	0	1	33 541	1	0	0	$240 152	0	0	1	0
5 857	0	1	0	0	0	1.73%	0	1	15 682	0	0	1	$250 000	0	0	1	0
5 858	0	0	0	0	1	1.86%	0	1	25 700	0	0	0	$533 940	0	0	1	0
5 859	0	0	0	0	0	1.46%	0	1	23 522	0	0	0	$435 870	0	0	1	0
5 860	0	0	0	0	1	1.43%	0	1	14 375	0	1	0	$882 312	0	0	1	0
5 861	0	0	0	1	0	1.10%	0	1	312 325	1	0	0	$103 465	0	0	1	0
5 862	0	0	0	0	0	1.77%	0	1	21 344	0	0	1	$271 466	0	0	1	0
5 863	0	0	0	0	1	1.45%	0	1	20 909	0	0	0	$493 763	0	0	1	0
5 864	1	0	0	1	0	1.12%	0	1	22 218	0	1	0	$795 426	0	0	1	0
5 865	0	0	0	0	0	1.60%	0	1	25 265	1	0	0	$92 194	0	0	1	0
5 866	0	0	0	1	0	1.43%	0	1	24 394	0	0	0	$460 575	0	0	1	0
5 867	0	0	0	0	1	1.45%	0	1	100 000	1	0	0	$232 775	0	0	1	0
5 868	0	0	0	0	0	1.12%	0	1	23 087	0	0	1	$527 155	0	0	1	0
5 869	1	1	0	0	0	1.53%	0	1	20 473	0	1	0	$623 863	0	0	1	0
5 870	0	0	1	0	0	1.58%	0	1	82 764	0	0	0	$544 837	0	0	1	0
5 871	0	0	0	0	1	1.08%	0	1	257 875	0	0	0	$820 802	0	0	1	0
5 872	0	0	0	0	1	1.13%	0	1	88 427	1	0	0	$55 899	0	0	1	0
5 873	0	0	0	0	0	1.09%	0	1	43 560	0	1	0	$1 021 862	0	0	1	0
5 874	0	0	1	0	0	1.48%	0	1	44 431	1	0	0	$237 140	0	0	1	0
5 875	0	0	0	0	1	1.42%	0	1	21 780	0	0	1	$526 312	0	0	1	0
5 876	0	0	0	0	0	1.44%	0	1	21 780	0	0	0	$356 942	0	0	1	0
5 877	0	1	0	0	0	1.44%	0	1	21 780	0	1	0	$969 888	0	0	1	0
5 878	0	0	0	0	1	1.53%	0	1	30 928	0	0	0	$336 709	0	0	1	0
5 879	1	1	0	0	0	1.39%	0	1	21 344	0	1	0	$998 181	0	0	1	0
5 880	0	0	0	0	1	1.35%	0	1	20 038	0	0	1	$643 178	0	0	1	0
5 881	0	0	0	0	1	1.27%	0	1	20 760	0	1	0	$1 229 011	0	0	1	0
5 882	0	0	0	0	1	1.54%	0	1	19 803	0	0	1	$636 603	0	0	1	0
5 883	0	0	1	0	0	1.37%	0	1	19 602	0	1	0	$1 441 856	0	0	1	0
5 884	0	0	0	0	1	1.39%	0	1	19 166	0	1	0	$1 083 963	0	0	1	0
5 885	0	0	0	0	1	1.50%	0	1	20 473	1	0	0	$159 728	0	0	1	0
5 886	0	0	0	1	0	1.64%	0	1	18 731	1	0	0	$149 121	0	0	1	0
5 887	0	0	0	0	1	1.09%	0	1	87 556	0	1	0	$1 616 481	0	0	1	0
5 888	0	0	0	0	0	1.09%	0	1	26 572	0	0	1	$778 416	0	0	1	0
5 889	0	0	0	1	1	1.13%	0	1	45 738	0	0	0	$231 781	0	0	1	0
5 890	0	0	1	0	0	1.10%	0	1	108 900	0	0	0	$681 046	0	0	1	0
5 891	0	0	0	0	0	1.08%	0	1	34 664	1	0	0	$148 069	0	0	1	0
5 892	0	1	0	0	0	1.53%	0	1	20 909	0	1	0	$1 498 105	0	0	1	0
5 893	0	0	0	0	1	1.37%	0	1	13 939	0	0	0	$572 079	0	0	1	0
5 894	0	0	0	1	1	1.57%	0	1	28 314	0	0	1	$936 441	0	0	1	0
5 895	0	1	0	0	0	1.37%	0	1	9 148	0	1	0	$1 396 857	0	0	1	0
5 896	0	0	0	0	1	1.48%	0	1	21 344	0	0	1	$584 105	0	0	1	0
5 897	0	1	0	0	0	1.98%	0	1	7 841	1	0	0	$96 999	0	0	1	0
5 898	0	0	0	0	1	1.60%	0	1	7 841	1	0	0	$136 992	0	0	1	0
5 899	0	0	0	0	0	1.44%	0	1	9 148	0	1	0	$922 569	0	0	1	0
5 900	0	0	0	0	0	2.82%	0	1	12 632	1	0	0	$29 067	0	0	1	0
5 901	0	0	0	0	1	1.34%	0	1	21 344	0	0	1	$676 464	0	0	1	0
5 902	0	0	0	1	0	1.50%	0	1	11 326	0	0	0	$460 575	0	0	1	0
5 903	0	0	0	1	0	2.41%	0	1	14 375	1	0	0	$33 539	0	0	1	0
5 904	0	0	0	1	0	1.65%	0	1	3 920	1	0	0	$148 976	0	0	1	0
5 905	0	1	0	0	0	1.58%	0	1	11 326	0	0	0	$250 323	0	0	1	0
5 906	0	0	0	0	0	1.77%	0	1	46 609	1	0	0	$66 184	0	0	1	0
5 907	0	1	0	0	0	2.00%	0	1	49 223	0	1	0	$1 364 701	0	0	1	0
5 908	0	0	0	0	1	1.65%	0	1	43 560	0	0	0	$514 553	0	0	1	0
5 909	0	1	0	0	0	1.83%	0	0	20 038	1	0	0	$67 526	0	0	1	0
5 910	0	0	0	0	1	1.49%	0	1	21 780	0	0	1	$351 437	0	0	1	0
5 911	0	0	0	0	0	1.43%	0	1	45 738	0	0	1	$509 692	0	0	1	0
5 912	0	0	0	0	1	1.38%	0	1	30 928	0	0	0	$654 076	0	0	1	0
5 913	0	1	0	0	0	1.44%	0	1	37 462	0	1	0	$1 283 210	0	0	1	0
5 914	0	0	1	0	0	1.48%	0	1	23 522	1	0	0	$123 763	0	0	1	0
5 915	0	1	0	0	0	1.35%	0	1	16 553	0	1	0	$1 284 358	0	0	1	0
5 916	0	0	0	0	1	1.43%	0	1	17 424	0	0	1	$560 694	0	0	1	0
5 917	0	0	0	0	0	1.29%	0	1	31 363	0	1	0	$1 115 470	0	0	1	0
5 918	0	0	0	1	0	1.31%	0	1	42 253	0	1	0	$2 032 147	0	0	1	0
5 919	0	1	0	0	0	1.89%	0	1	14 375	0	0	0	$217 935	0	0	1	0
5 920	0	0	0	0	1	1.38%	0	1	52 272	0	0	0	$564 204	0	0	1	0
5 921	0	0	0	0	1	1.48%	0	1	20 038	1	0	0	$163 729	0	0	1	0
5 922	0	0	1	0	0	1.67%	0	1	36 155	1	0	0	$209 662	0	0	1	0
5 923	0	0	0	0	0	1.71%	0	1	21 344	1	0	0	$86 459	0	0	1	0
5 924	0	0	0	1	0	1.51%	0	1	20 038	1	0	0	$146 952	0	0	1	0
5 925	0	0	0	0	0	1.09%	0	1	141 570	0	0	0	$961 877	0	0	1	0
5 926	0	0	0	1	0	1.10%	0	1	54 450	0	0	1	$802 093	0	0	1	0
5 927	0	0	0	1	0	1.08%	0	1	239 580	0	1	0	$1 505 636	0	0	1	0
5 928	0	0	0	0	0	1.11%	0	1	158 994	1	0	0	$201 026	0	0	1	0
5 929	0	1	0	0	0	1.10%	0	1	87 120	0	1	0	$786 068	0	0	1	0
5 930	0	0	0	0	1	1.10%	0	1	87 120	0	1	0	$1 224 332	0	0	1	0
5 931	0	0	0	0	0	1.10%	0	1	98 881	1	0	0	$282 310	0	0	1	0
5 932	0	1	0	0	0	0.43%	0	0	47 916	0	0	1	$530 500	0	0	1	0
5 933	0	0	0	0	0	1.36%	0	1	51 401	0	0	1	$696 478	0	0	1	0
5 934	0	1	0	0	0	1.09%	0	1	263 102	0	0	0	$133 732	0	0	1	0
5 935	0	0	0	0	1	1.09%	0	1	57 499	0	0	0	$525 768	0	0	1	0
5 936	0	1	0	0	0	1.09%	0	1	94 525	0	1	0	$1 616 481	0	0	1	0
5 937	0	0	0	0	1	1.11%	0	1	35 719	1	0	0	$78 706	0	0	1	0
5 938	0	0	0	0	1	1.11%	0	1	49 223	0	0	0	$833 627	0	0	1	0
5 939	0	0	0	0	1	1.08%	0	1	104 544	0	0	1	$1 257 364	0	0	1	0
5 940	0	0	1	0	0	1.15%	0	1	106 722	0	0	1	$591 418	0	0	1	0
5 941	0	0	0	0	1	1.08%	0	1	140 699	0	0	0	$868 184	0	0	1	0
5 942	0	0	0	1	0	1.09%	0	1	54 886	0	0	0	$506 632	0	0	1	0
5 943	0	0	0	0	0	1.11%	0	1	46 609	1	0	0	$214 555	0	0	1	0
5 944	0	0	0	0	1	1.08%	0	1	117 176	0	0	0	$944 179	0	0	1	0
5 945	0	1	0	0	0	1.10%	0	0	109 771	0	0	1	$609 492	0	0	1	0
5 946	0	1	0	0	0	1.11%	0	1	55 757	0	0	0	$539 389	0	0	1	0
5 947	0	0	0	0	0	1.09%	0	1	81 893	0	1	0	$1 367 080	0	0	1	0
5 948	0	0	0	1	0	1.70%	0	1	15 246	0	0	0	$215 092	0	0	1	0
5 949	0	0	0	0	0	1.79%	0	1	48 352	0	0	0	$574 816	0	0	1	0
5 950	0	0	0	0	1	1.08%	0	1	142 006	0	1	0	$1 828 364	0	0	1	0
5 951	0	0	0	1	0	1.12%	0	1	107 158	1	0	0	$161 665	0	0	1	0
5 952	0	0	0	0	0	1.11%	0	1	12 197	1	0	0	$136 340	0	0	1	0
5 953	0	0	0	0	1	1.11%	0	1	93 218	0	1	0	$1 012 218	0	0	1	0
5 954	0	0	0	0	0	1.10%	0	1	33 977	0	0	0	$263 303	0	0	1	0
5 955	0	1	0	0	0	1.11%	0	1	22 651	0	1	0	$1 096 861	0	0	1	0
5 956	0	0	0	1	0	1.11%	0	1	47 480	0	1	0	$655 057	0	0	1	0
5 957	0	1	0	0	0	1.13%	0	1	17 860	0	0	1	$375 621	0	0	1	0
5 958	0	1	0	0	0	1.10%	0	1	44 867	0	0	0	$800 249	0	0	1	0
5 959	0	1	0	0	0	1.12%	0	1	33 977	1	0	0	$131 351	0	0	1	0
5 960	0	0	0	0	1	1.10%	0	1	131 987	1	0	0	$192 808	0	0	1	0
5 961	0	0	0	0	0	1.45%	0	1	8 276	0	1	0	$887 446	0	0	1	0
5 962	0	0	0	0	1	1.42%	0	1	50 530	1	0	0	$291 344	0	0	1	0
5 963	0	0	0	0	1	1.43%	0	1	23 958	0	0	1	$538 501	0	0	1	0
5 964	0	0	0	1	0	1.41%	0	1	19 166	0	0	1	$617 408	0	0	1	0
5 965	0	0	0	0	1	1.35%	0	1	11 326	0	0	1	$696 478	0	0	1	0
5 966	0	0	0	0	0	1.53%	0	1	17 424	0	1	0	$862 489	0	0	1	0
5 967	0	0	0	0	1	1.15%	0	1	14 375	0	0	0	$579 691	0	0	1	0
5 968	0	0	0	0	0	1.14%	0	1	5 663	0	1	0	$858 828	0	0	0	1
5 969	0	0	0	0	0	1.11%	0	1	3 920	1	0	0	$178 043	0	0	0	1
5 970	0	0	1	0	0	1.12%	0	1	12 197	1	0	0	$288 332	0	0	0	1
5 971	0	0	1	0	0	1.12%	0	1	8 712	1	0	0	$319 951	0	0	0	1
5 972	0	0	1	0	0	1.12%	0	1	9 148	1	0	0	$293 602	0	0	0	1
5 973	0	0	0	0	1	1.12%	0	1	10 019	1	0	0	$293 602	0	0	0	1
5 974	0	0	0	0	0	1.14%	0	1	7 841	0	0	1	$559 553	0	0	0	1
5 975	0	0	0	0	1	1.12%	0	1	7 405	1	0	0	$263 489	0	0	0	1
5 976	0	0	0	0	0	1.12%	0	1	10 019	1	0	0	$276 287	0	0	0	1
5 977	0	0	0	0	0	1.12%	0	1	10 019	0	1	0	$1 349 982	0	0	0	1
5 978	0	0	0	0	0	1.14%	0	1	13 504	0	1	0	$1 138 551	0	0	0	1
5 979	0	0	1	0	0	1.12%	0	1	7 405	1	0	0	$271 017	0	0	0	1
5 980	0	0	0	0	0	1.12%	0	1	7 405	1	0	0	$277 416	0	0	0	1

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
5 981	0	0	0	0	0	1.12%	0	1	8 276	0	1	0	$1 213 598	0	0	0	1
5 982	0	0	0	0	1	1.12%	0	1	7 405	1	0	0	$237 140	0	0	0	1
5 983	0	0	0	0	1	1.12%	0	1	8 276	1	0	0	$225 848	0	0	0	1
5 984	0	0	1	0	0	1.12%	0	1	7 405	1	0	0	$240 904	0	0	0	1
5 985	0	0	0	0	1	1.12%	0	1	12 197	1	0	0	$253 702	0	0	0	1
5 986	0	0	0	1	0	1.14%	0	1	9 583	0	0	1	$442 386	0	0	0	1
5 987	0	0	0	0	0	1.11%	0	1	3 920	1	0	0	$185 948	0	0	0	1
5 988	0	0	0	0	0	1.12%	0	1	3 920	0	0	1	$380 556	0	0	0	1
5 989	0	0	1	0	0	1.12%	0	1	3 920	1	0	0	$199 499	0	0	0	1
5 990	0	0	0	0	0	1.12%	0	1	4 000	0	0	1	$580 593	0	0	0	1
5 991	0	0	0	0	1	1.12%	0	1	5 227	0	0	0	$632 274	0	0	0	1
5 992	0	1	0	0	0	1.14%	0	1	3 920	0	0	1	$358 466	0	0	0	1
5 993	0	0	0	0	1	1.14%	0	1	3 920	0	1	0	$1 124 985	0	0	0	1
5 994	0	0	0	0	0	1.14%	0	1	3 920	0	0	1	$457 419	0	0	0	1
5 995	0	1	0	0	0	1.14%	0	1	7 405	0	1	0	$954 511	0	0	0	1
5 996	0	0	0	0	1	1.14%	0	1	10 454	1	0	0	$240 904	0	0	0	1
5 997	0	1	0	0	0	1.12%	0	1	4 792	1	0	0	$197 617	0	0	0	1
5 998	0	0	0	0	0	1.11%	0	1	3 920	1	0	0	$167 880	0	0	0	1
5 999	0	0	0	0	0	1.11%	0	1	3 920	1	0	0	$178 420	0	0	0	1
6 000	0	1	0	0	0	1.11%	0	1	3 920	1	0	0	$182 184	0	0	0	1
6 001	0	0	1	0	0	1.11%	0	1	3 920	1	0	0	$163 275	0	0	0	1
6 002	0	0	0	0	0	1.11%	0	1	3 920	1	0	0	$186 325	0	0	0	1
6 003	0	0	0	1	0	1.12%	0	1	3 920	0	0	0	$296 679	0	0	0	1
6 004	0	0	0	0	0	1.12%	0	1	3 920	0	1	0	$1 065 924	0	0	0	1
6 005	0	0	0	0	1	1.12%	0	1	4 000	0	0	0	$609 189	0	0	0	1
6 006	0	1	0	0	0	1.12%	0	0	3 920	0	0	1	$503 337	0	0	0	1
6 007	0	1	0	0	0	1.12%	0	0	5 663	0	0	1	$456 507	0	0	0	1
6 008	0	0	0	0	0	1.12%	0	1	6 098	0	0	1	$328 000	0	0	0	1
6 009	0	0	0	1	0	1.14%	0	1	4 792	0	0	1	$455 271	0	0	0	1
6 010	0	1	0	0	0	1.14%	0	0	3 920	0	0	1	$361 478	0	0	0	1
6 011	0	0	0	0	1	1.14%	0	1	3 920	1	0	0	$179 173	0	0	0	1
6 012	0	0	0	0	1	1.12%	0	1	7 841	1	0	0	$218 320	0	0	0	1
6 013	0	0	0	0	0	1.12%	0	1	7 841	0	1	0	$1 056 761	0	0	0	1
6 014	0	1	0	0	0	1.14%	0	1	7 841	0	0	1	$492 315	0	0	0	1
6 015	0	0	0	0	1	1.14%	0	1	7 405	1	0	0	$245 421	0	0	0	1
6 016	0	0	0	0	0	1.14%	0	1	7 405	1	0	0	$226 224	0	0	0	1
6 017	0	0	1	0	0	1.14%	0	1	7 405	1	0	0	$195 735	0	0	0	1
6 018	0	1	0	0	0	1.12%	0	1	9 583	1	0	0	$204 769	0	0	0	1
6 019	0	0	0	0	1	1.12%	0	1	7 405	1	0	0	$223 589	0	0	0	1
6 020	0	0	0	1	0	1.12%	0	1	11 326	1	0	0	$242 410	0	0	0	1
6 021	0	1	0	0	0	1.12%	0	0	8 276	0	0	1	$499 295	0	0	0	1
6 022	0	0	0	0	1	1.14%	0	1	7 841	1	0	0	$235 635	0	0	0	1
6 023	0	0	0	0	0	1.11%	0	1	3 485	1	0	0	$165 245	0	0	0	1
6 024	0	0	0	0	0	1.11%	0	1	6 970	1	0	0	$171 644	0	0	0	1
6 025	0	0	1	0	0	1.12%	0	1	3 485	0	0	0	$439 849	0	0	0	1
6 026	0	0	1	0	0	1.12%	0	1	3 485	0	1	0	$922 569	0	0	0	1
6 027	0	0	0	0	0	1.14%	0	1	3 920	0	0	1	$331 355	0	0	0	1
6 028	0	1	0	0	0	1.14%	0	1	3 920	0	1	0	$1 136 155	0	0	0	1
6 029	0	0	0	0	0	1.14%	0	1	3 485	0	0	1	$332 000	0	0	0	1
6 030	0	1	0	0	0	1.14%	0	1	3 485	0	1	0	$787 628	0	0	0	1
6 031	0	1	0	0	0	1.14%	0	1	3 485	1	0	0	$168 257	0	0	0	1
6 032	0	0	0	0	1	1.14%	0	1	3 485	1	0	0	$145 318	0	0	0	1
6 033	0	1	0	0	0	1.14%	0	1	3 485	1	0	0	$159 599	0	0	0	1
6 034	0	0	0	1	0	1.12%	0	1	5 227	0	1	0	$1 246 999	0	0	0	1
6 035	0	1	0	0	0	1.12%	0	1	3 920	0	1	0	$1 014 826	0	0	0	1
6 036	0	0	0	0	1	1.12%	0	1	4 792	1	0	0	$196 861	0	0	0	1
6 037	0	0	0	1	0	1.12%	0	1	4 792	1	0	0	$207 170	0	0	0	1
6 038	0	0	0	1	0	1.12%	0	1	4 792	1	0	0	$211 160	0	0	0	1
6 039	0	0	1	0	0	1.12%	0	1	4 792	0	1	0	$1 091 761	0	0	0	1
6 040	0	0	0	0	0	1.12%	0	1	5 663	0	1	0	$1 468 688	0	0	0	1
6 041	0	0	0	0	1	1.14%	0	1	4 792	0	0	0	$543 747	0	0	0	1
6 042	0	0	0	0	0	1.14%	0	1	5 663	1	0	0	$204 842	0	0	0	1
6 043	0	0	0	0	1	1.14%	0	1	6 098	1	0	0	$194 201	0	0	0	1
6 044	0	0	0	0	0	1.12%	0	1	6 068	0	0	0	$673 314	0	0	0	1
6 045	0	0	0	0	0	1.12%	0	1	4 792	0	1	0	$1 031 600	0	0	0	1
6 046	0	1	0	0	0	1.14%	0	1	4 792	0	1	0	$1 060 116	0	0	0	1
6 047	0	1	0	0	0	1.12%	0	1	4 792	1	0	0	$184 557	0	0	0	1
6 048	0	0	0	1	0	1.14%	0	1	4 792	0	1	0	$1 404 029	0	0	0	1
6 049	0	0	0	0	0	1.14%	0	1	4 792	1	0	0	$181 897	0	0	0	1
6 050	0	0	1	0	0	1.14%	0	1	4 792	1	0	0	$181 232	0	0	0	1
6 051	0	0	0	0	1	1.12%	0	1	5 663	1	0	0	$180 567	0	0	0	1
6 052	0	1	0	0	0	1.12%	0	1	4 792	1	0	0	$199 521	0	0	0	1
6 053	0	1	0	0	0	1.12%	0	1	4 792	0	1	0	$1 204 246	0	0	0	1
6 054	0	0	0	1	0	1.14%	0	1	5 663	0	0	1	$657 967	0	0	0	1
6 055	0	0	0	0	1	1.14%	0	1	6 349	0	1	0	$1 476 078	0	0	0	1
6 056	0	0	0	0	0	1.14%	0	1	5 227	0	1	0	$1 330 133	0	0	0	1
6 057	0	0	1	0	0	1.14%	0	1	4 792	1	0	0	$195 863	0	0	0	1
6 058	0	1	0	0	0	1.14%	0	1	4 792	1	0	0	$186 552	0	0	0	1
6 059	0	0	0	1	0	1.14%	0	1	4 792	1	0	0	$176 244	0	0	0	1
6 060	0	0	0	0	0	1.12%	0	1	6 970	0	0	1	$395 000	0	0	0	1
6 061	0	0	0	0	1	1.12%	0	1	6 970	1	0	0	$174 249	0	0	0	1
6 062	0	0	0	0	0	1.12%	0	1	4 792	0	0	0	$614 319	0	0	0	1
6 063	0	0	1	0	0	1.14%	0	1	5 227	1	0	0	$173 916	0	0	0	1
6 064	0	1	0	0	0	1.11%	0	1	3 920	1	0	0	$157 289	0	0	0	1
6 065	0	0	0	0	1	1.11%	0	1	3 920	1	0	0	$163 275	0	0	0	1
6 066	0	0	0	0	1	1.12%	0	1	3 920	1	0	0	$166 268	0	0	0	1
6 067	0	0	0	0	1	1.12%	0	1	6 970	1	0	0	$194 229	0	0	0	1
6 068	0	0	0	1	0	1.12%	0	1	3 920	0	0	1	$483 189	0	0	0	1
6 069	0	0	1	0	0	1.12%	0	1	3 920	0	1	0	$927 997	0	0	0	1
6 070	0	0	0	0	0	1.12%	0	1	3 920	1	0	0	$156 292	0	0	0	1
6 071	0	0	0	0	0	1.12%	0	1	4 356	0	0	0	$459 424	0	0	0	1
6 072	0	1	0	0	0	1.12%	0	1	4 000	0	0	0	$615 601	0	0	0	1
6 073	0	0	0	0	0	1.14%	0	1	4 000	0	0	1	$477 820	0	0	0	1
6 074	0	0	1	0	0	1.14%	0	1	9 583	1	0	0	$208 533	0	0	0	1
6 075	0	0	1	0	0	1.14%	0	1	3 920	1	0	0	$162 277	0	0	0	1
6 076	0	0	1	0	0	1.14%	0	1	3 920	1	0	0	$157 622	0	0	0	1
6 077	0	1	0	0	0	1.12%	0	1	5 663	0	1	0	$826 619	0	0	0	1
6 078	0	0	1	0	0	1.14%	0	1	4 792	0	1	0	$1 340 607	0	0	0	1
6 079	0	0	0	0	0	1.12%	0	1	4 792	1	0	0	$169 593	0	0	0	1
6 080	0	0	0	1	0	1.12%	0	1	5 227	1	0	0	$176 909	0	0	0	1
6 081	0	0	1	0	0	1.12%	0	1	7 405	0	1	0	$860 931	0	0	0	1
6 082	0	0	1	0	0	1.11%	0	1	3 920	1	0	0	$150 306	0	0	0	1
6 083	0	0	0	1	0	1.11%	0	1	3 920	1	0	0	$146 129	0	0	0	1
6 084	0	0	0	0	0	1.12%	0	1	5 663	1	0	0	$193 853	0	0	0	1
6 085	0	1	0	0	0	1.12%	0	1	3 920	0	0	1	$351 437	0	0	0	1
6 086	0	0	0	0	1	1.12%	0	1	3 920	0	0	0	$392 283	0	0	0	1
6 087	0	0	0	0	1	1.12%	0	1	4 000	0	0	0	$604 059	0	0	0	1
6 088	0	0	0	0	0	1.12%	0	1	3 920	0	1	0	$1 147 240	0	0	0	1
6 089	0	0	0	0	1	1.14%	0	1	3 920	0	1	0	$865 610	0	0	0	1
6 090	0	1	0	0	0	1.11%	0	1	4 356	1	0	0	$159 284	0	0	0	1
6 091	0	1	0	0	0	1.12%	0	1	5 087	0	0	0	$611 754	0	0	0	1
6 092	0	0	0	1	0	1.12%	0	1	5 227	0	0	1	$561 864	0	0	0	1
6 093	0	0	1	0	0	1.12%	0	1	5 300	0	0	0	$599 570	0	0	0	1
6 094	0	0	0	0	1	1.12%	0	1	6 098	0	0	1	$391 601	0	0	0	1
6 095	0	0	0	0	0	1.14%	0	1	6 098	1	0	0	$160 947	0	0	0	1
6 096	0	0	0	1	0	1.14%	0	1	5 227	1	0	0	$159 284	0	0	0	1
6 097	0	0	1	0	0	1.11%	0	1	5 227	1	0	0	$146 145	0	0	0	1
6 098	0	0	0	0	1	1.11%	0	1	5 227	1	0	0	$149 701	0	0	0	1
6 099	0	0	0	1	0	1.11%	0	1	7 841	1	0	0	$155 627	0	0	0	1
6 100	0	0	0	0	1	1.11%	0	1	5 227	0	0	1	$372 021	0	0	0	1
6 101	0	1	0	0	0	1.12%	0	1	4 792	0	0	0	$422 578	0	0	0	1
6 102	0	1	0	0	0	1.12%	0	1	6 098	1	0	0	$152 634	0	0	0	1
6 103	0	0	0	1	0	1.14%	0	1	5 663	0	1	0	$818 821	0	0	0	1
6 104	0	0	0	0	0	1.14%	0	1	5 227	0	1	0	$981 278	0	0	0	1
6 105	0	0	0	0	1	1.14%	0	1	5 087	0	0	1	$532 601	0	0	0	1
6 106	0	1	0	0	0	1.14%	0	1	5 227	1	0	0	$168 595	0	0	0	1
6 107	0	0	1	0	0	1.11%	0	1	3 920	1	0	0	$146 981	0	0	0	1
6 108	0	1	0	0	0	1.12%	0	1	3 920	0	1	0	$818 821	0	0	0	1
6 109	0	1	0	0	0	1.11%	0	0	3 485	0	0	1	$391 133	0	0	0	1
6 110	0	1	0	0	0	1.11%	0	0	3 485	1	0	0	$138 335	0	0	0	1

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
6 111	0	0	0	1	0	1.11%	0	1	3 485	1	0	0	$143 323	0	0	0	1
6 112	0	0	0	1	0	1.12%	0	1	3 485	0	1	0	$1 021 862	0	0	0	1
6 113	0	1	0	0	0	1.12%	0	1	3 485	0	0	0	$411 063	0	0	0	1
6 114	0	0	0	1	0	1.12%	0	1	3 920	0	0	0	$443 303	0	0	0	1
6 115	0	1	0	0	0	1.14%	0	1	3 920	0	0	1	$403 322	0	0	0	1
6 116	0	0	0	0	0	1.14%	0	1	3 485	0	0	0	$506 588	0	0	0	1
6 117	0	1	0	0	0	1.14%	0	1	3 485	1	0	0	$139 063	0	0	0	1
6 118	0	0	0	0	0	1.14%	0	1	3 485	0	0	1	$343 601	0	0	0	1
6 119	0	0	0	1	0	1.12%	0	1	6 970	0	0	1	$620 392	0	0	0	1
6 120	0	1	0	0	0	1.12%	0	1	5 100	0	0	0	$724 614	0	0	0	1
6 121	1	0	0	0	0	1.12%	0	1	4 792	0	1	0	$1 314 358	0	0	0	1
6 122	0	0	0	0	0	1.12%	0	1	4 792	1	0	0	$169 748	0	0	0	1
6 123	0	0	0	0	1	1.12%	0	1	5 227	0	0	0	$517 595	0	0	0	1
6 124	0	0	0	0	1	1.12%	0	1	7 841	1	0	0	$184 298	0	0	0	1
6 125	0	0	0	1	0	1.12%	0	1	5 663	1	0	0	$181 064	0	0	0	1
6 126	0	0	0	0	1	1.12%	0	1	4 792	0	0	1	$515 401	0	0	0	1
6 127	0	0	0	0	0	1.12%	0	1	4 792	1	0	0	$174 581	0	0	0	1
6 128	0	0	0	0	1	1.12%	0	1	6 970	1	0	0	$174 249	0	0	0	1
6 129	0	1	0	0	0	1.12%	0	1	5 227	0	0	0	$368 068	0	0	0	1
6 130	0	0	1	0	0	1.14%	0	1	4 792	0	0	0	$388 001	0	0	0	1
6 131	0	1	0	0	0	1.14%	0	1	5 227	1	0	0	$262 736	0	0	0	1
6 132	0	1	0	0	0	1.12%	0	1	6 970	1	0	0	$166 268	0	0	0	1
6 133	0	0	1	0	0	1.12%	0	1	6 970	0	0	0	$400 981	0	0	0	1
6 134	0	0	1	0	0	1.12%	0	1	5 227	1	0	0	$161 018	0	0	0	1
6 135	0	0	0	0	1	1.12%	0	1	5 227	0	0	0	$500 875	0	0	0	1
6 136	0	0	0	0	1	1.14%	0	1	5 227	0	1	0	$1 330 133	0	0	0	1
6 137	0	0	0	0	1	1.14%	0	1	5 227	0	0	0	$347 671	0	0	0	1
6 138	0	0	0	0	0	1.14%	0	1	5 227	1	0	0	$163 281	0	0	0	1
6 139	0	1	0	0	0	1.15%	0	0	5 663	0	0	1	$326 334	0	0	0	1
6 140	0	1	0	0	0	1.12%	0	1	4 792	0	0	0	$601 494	0	0	0	1
6 141	0	0	0	1	0	1.14%	0	1	4 356	1	0	0	$153 258	0	0	0	1
6 142	1	0	0	0	0	1.14%	0	1	5 227	1	0	0	$214 555	0	0	0	1
6 143	0	0	1	0	0	1.11%	0	1	3 920	1	0	0	$143 558	0	0	0	1
6 144	0	1	0	0	0	1.12%	0	1	3 920	0	0	1	$396 817	0	0	0	1
6 145	0	1	0	0	0	1.12%	0	1	3 920	0	1	0	$917 537	0	0	0	1
6 146	0	1	0	0	0	1.12%	0	1	4 356	0	0	0	$442 152	0	0	0	1
6 147	0	0	0	1	0	1.12%	0	1	4 683	0	0	1	$409 970	0	0	0	1
6 148	0	1	0	0	0	1.13%	0	0	3 920	0	0	1	$387 809	0	0	0	1
6 149	0	1	0	0	0	1.12%	0	1	3 485	0	1	0	$1 062 259	0	0	0	1
6 150	0	0	0	1	0	1.12%	0	1	4 789	0	0	1	$356 457	0	0	0	1
6 151	0	0	0	1	0	1.12%	0	1	6 534	0	1	0	$1 066 861	0	0	0	1
6 152	0	0	0	0	1	1.12%	0	1	7 405	0	1	0	$842 216	0	0	0	1
6 153	0	1	0	0	0	1.14%	0	1	3 920	1	0	0	$134 246	0	0	0	1
6 154	0	0	0	0	0	1.14%	0	1	4 356	0	0	1	$375 813	0	0	0	1
6 155	0	0	1	0	0	1.11%	0	1	4 356	1	0	0	$131 684	0	0	0	1
6 156	0	0	0	0	1	1.12%	0	1	3 485	0	1	0	$786 700	0	0	0	1
6 157	0	1	0	0	0	1.12%	0	1	3 920	0	0	0	$414 517	0	0	0	1
6 158	0	0	1	0	0	1.14%	0	1	4 356	0	1	0	$818 821	0	0	0	1
6 159	1	0	0	1	0	1.14%	0	1	3 920	1	0	0	$141 660	0	0	0	1
6 160	0	1	0	0	0	1.14%	0	1	4 356	0	1	0	$717 443	0	0	0	1
6 161	0	1	0	0	0	1.14%	0	0	4 356	0	0	1	$292 000	0	0	0	1
6 162	0	1	0	0	0	1.14%	0	1	3 920	0	1	0	$1 064 049	0	0	0	1
6 163	0	1	0	0	0	1.14%	0	1	3 920	0	0	0	$408 760	0	0	0	1
6 164	0	1	0	0	0	1.14%	0	1	3 920	0	0	0	$425 980	0	0	0	1
6 165	1	0	0	0	0	1.11%	0	1	3 920	0	0	1	$292 000	0	0	0	1
6 166	0	0	0	0	1	1.12%	0	1	3 920	0	0	0	$287 408	0	0	0	1
6 167	0	1	0	0	0	1.15%	0	1	3 920	1	0	0	$119 151	0	0	0	1
6 168	0	0	0	0	0	1.15%	0	1	3 920	1	0	0	$123 038	0	0	0	1
6 169	0	0	0	0	1	1.14%	0	1	7 840	0	1	0	$1 341 217	0	0	0	1
6 170	0	0	0	0	1	1.14%	0	1	6 970	0	0	1	$434 778	0	0	0	1
6 171	0	0	0	0	1	1.12%	0	1	6 970	0	1	0	$998 181	0	0	0	1
6 172	0	0	0	0	1	1.12%	0	1	6 098	1	0	0	$185 914	0	0	0	1
6 173	0	0	0	0	1	1.12%	0	1	4 792	0	1	0	$1 431 740	0	0	0	1
6 174	0	0	0	0	0	1.14%	0	1	6 098	1	0	0	$197 877	0	0	0	1
6 175	0	0	0	1	0	1.12%	0	1	5 663	1	0	0	$183 892	0	0	0	1
6 176	0	0	1	0	0	1.12%	0	1	6 098	1	0	0	$182 681	0	0	0	1
6 177	0	0	0	0	0	1.12%	0	1	4 792	0	0	0	$587 233	0	0	0	1
6 178	0	0	0	1	0	1.14%	0	1	4 792	0	0	1	$493 626	0	0	0	1
6 179	0	1	0	0	0	1.12%	0	1	7 000	0	0	0	$589 951	0	0	0	1
6 180	0	0	0	0	0	1.12%	0	1	6 098	1	0	0	$195 937	0	0	0	1
6 181	0	0	0	1	0	1.12%	0	1	4 792	0	0	1	$659 020	0	0	0	1
6 182	0	0	0	0	0	1.12%	0	1	5 663	0	1	0	$998 181	0	0	0	1
6 183	0	1	0	0	0	1.12%	0	0	5 663	0	0	1	$537 393	0	0	0	1
6 184	0	1	0	0	0	1.14%	0	1	6 098	0	1	0	$1 006 439	0	0	0	1
6 185	0	1	0	0	0	1.14%	0	1	5 663	0	0	1	$607 516	0	0	0	1
6 186	0	0	0	0	0	1.12%	0	1	9 148	0	0	0	$517 595	0	0	0	1
6 187	0	0	0	0	1	1.12%	0	1	4 792	0	1	0	$873 409	0	0	0	1
6 188	0	0	0	0	1	1.12%	0	1	5 227	0	0	1	$635 024	0	0	0	1
6 189	0	1	0	0	0	1.14%	0	1	5 227	0	1	0	$1 048 374	0	0	0	1
6 190	0	0	1	0	0	1.14%	0	1	4 792	0	0	0	$338 400	0	0	0	1
6 191	0	0	0	0	0	1.14%	0	1	4 792	0	0	0	$408 398	0	0	0	1
6 192	0	1	0	0	0	1.59%	1	1	5 227	1	0	0	$166 838	0	0	0	1
6 193	0	0	1	0	0	1.12%	0	1	7 405	0	0	0	$618 807	0	0	0	1
6 194	1	0	0	1	0	1.14%	0	1	4 794	0	1	0	$1 237 762	0	0	0	1
6 195	0	0	0	1	0	1.12%	0	1	4 792	0	0	1	$626 245	0	0	0	1
6 196	0	0	0	1	0	1.14%	0	1	4 792	0	1	0	$1 265 608	0	0	0	1
6 197	0	0	0	1	0	1.14%	0	1	4 792	0	1	0	$1 330 133	0	0	0	1
6 198	0	0	0	0	0	1.12%	0	1	4 792	1	0	0	$158 431	0	0	0	1
6 199	0	0	0	0	0	1.12%	0	1	5 227	0	0	1	$350 000	0	0	0	1
6 200	1	0	0	0	0	1.14%	0	1	4 792	0	1	0	$966 988	0	0	0	1
6 201	0	0	0	1	0	1.14%	0	1	4 792	1	0	0	$160 048	0	0	0	1
6 202	0	0	0	0	0	1.12%	0	1	5 227	1	0	0	$225 848	0	0	0	1
6 203	0	0	0	0	0	1.12%	0	1	4 792	0	0	0	$589 951	0	0	0	1
6 204	0	0	0	1	0	1.14%	0	1	4 356	0	0	0	$495 118	0	0	0	1
6 205	0	1	0	0	0	1.14%	0	0	4 792	0	0	1	$440 238	0	0	0	1
6 206	0	1	0	0	0	1.12%	0	1	6 970	0	1	0	$1 265 474	0	0	0	1
6 207	0	0	0	0	1	1.11%	0	1	7 841	1	0	0	$158 952	0	0	0	1
6 208	0	0	1	0	0	1.12%	0	1	6 970	1	0	0	$167 568	0	0	0	1
6 209	0	0	0	0	1	1.17%	0	1	6 970	0	1	0	$1 283 948	0	0	0	1
6 210	0	1	0	0	0	1.12%	0	1	4 792	0	0	1	$503 337	0	0	0	1
6 211	0	1	0	0	0	1.12%	0	1	4 792	0	0	0	$352 307	0	0	0	1
6 212	0	1	0	0	0	1.12%	0	1	5 000	0	0	0	$596 364	0	0	0	1
6 213	0	0	0	0	1	1.14%	0	1	5 227	0	0	0	$525 826	0	0	0	1
6 214	0	0	0	0	0	1.12%	0	1	3 920	0	1	0	$934 311	0	0	0	1
6 215	0	0	1	0	0	1.14%	0	1	4 356	0	0	0	$407 609	0	0	0	1
6 216	0	0	0	0	1	1.12%	0	1	3 920	0	0	0	$410 807	0	0	0	1
6 217	0	1	0	0	0	1.12%	0	1	7 405	0	0	0	$428 335	0	0	0	1
6 218	0	0	0	1	0	1.14%	0	1	6 835	0	0	0	$589 951	0	0	0	1
6 219	0	0	0	0	1	1.14%	0	1	5 227	0	1	0	$850 014	0	0	0	1
6 220	0	0	1	0	0	1.12%	0	1	3 920	0	0	0	$394 462	0	0	0	1
6 221	0	1	0	0	0	1.14%	0	1	4 442	0	0	0	$532 239	0	0	0	1
6 222	0	1	0	0	0	1.12%	0	0	6 098	0	0	1	$384 485	0	0	0	1
6 223	0	1	0	0	0	1.14%	0	1	4 356	0	0	1	$361 478	0	0	0	1
6 224	0	1	0	0	0	1.12%	0	1	12 632	1	0	0	$110 628	0	0	0	1
6 225	0	0	0	1	0	1.12%	0	1	11 761	0	0	1	$540 000	0	0	0	1
6 226	0	0	0	0	1	1.12%	0	1	6 098	1	0	0	$156 608	0	0	0	1
6 227	0	0	0	1	0	1.12%	0	1	6 098	1	0	0	$158 480	0	0	0	1
6 228	0	0	1	0	0	1.12%	1	1	6 098	1	0	0	$160 352	0	0	0	1
6 229	0	0	0	0	0	1.14%	0	1	6 098	0	0	0	$587 233	0	0	0	1
6 230	0	0	0	1	0	1.12%	0	1	5 663	1	0	0	$153 489	0	0	0	1
6 231	0	0	0	1	0	1.12%	0	1	6 098	1	0	0	$153 489	0	0	0	1
6 232	0	0	0	0	1	1.12%	0	1	6 098	1	0	0	$153 489	0	0	0	1
6 233	0	0	0	0	1	1.12%	0	1	6 098	1	0	0	$156 920	0	0	0	1
6 234	0	1	0	0	0	1.12%	0	0	6 534	0	0	1	$432 769	0	0	0	1
6 235	0	0	0	1	0	1.12%	0	1	10 019	1	0	0	$160 352	0	0	0	1
6 236	0	0	0	1	0	1.12%	0	1	6 090	0	0	0	$666 901	0	0	0	1
6 237	0	0	0	1	0	1.12%	0	1	6 098	0	1	0	$1 289 983	0	0	0	1
6 238	0	0	0	1	0	1.12%	0	1	6 180	0	0	1	$655 508	0	0	0	1
6 239	0	0	1	0	0	1.12%	0	1	6 098	0	1	0	$966 988	0	0	0	1
6 240	0	0	0	0	0	1.12%	0	1	6 098	0	1	0	$1 013 778	0	0	0	1

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
6 241	0	0	0	0	1	1.12%	0	1	6 098	0	1	0	$1 246 999	0	0	0	1
6 242	0	1	0	0	0	1.12%	0	1	6 180	0	0	0	$647 664	0	0	0	1
6 243	0	1	0	0	0	1.12%	0	0	6 098	0	0	1	$436 886	0	0	0	1
6 244	0	1	0	0	0	1.12%	0	1	6 098	0	0	0	$528 510	0	0	0	1
6 245	1	0	0	0	0	1.14%	0	1	6 098	0	0	0	$587 233	0	0	0	1
6 246	0	0	0	0	0	1.14%	0	1	6 098	0	0	1	$401 642	0	0	0	1
6 247	0	1	0	0	0	1.14%	0	1	6 098	0	0	1	$661 361	0	0	0	1
6 248	0	1	0	0	0	1.14%	0	0	6 098	0	0	1	$431 765	0	0	0	1
6 249	0	0	1	0	0	1.14%	0	0	6 098	0	0	1	$477 585	0	0	0	1
6 250	0	0	0	0	0	1.14%	0	1	6 098	1	0	0	$155 360	0	0	0	1
6 251	0	0	0	1	0	1.14%	0	1	6 098	1	0	0	$154 424	0	0	0	1
6 252	0	0	1	0	0	1.14%	0	1	6 534	1	0	0	$157 232	0	0	0	1
6 253	0	1	0	0	0	1.87%	1	1	6 098	1	0	0	$181 564	0	0	0	1
6 254	0	0	0	0	0	1.12%	0	1	5 663	1	0	0	$140 386	0	0	0	1
6 255	0	0	0	0	0	1.12%	0	1	6 098	0	1	0	$951 392	0	0	0	1
6 256	0	0	0	0	1	1.14%	0	1	6 180	0	0	0	$641 251	0	0	0	1
6 257	0	0	0	0	0	1.11%	0	1	6 098	1	0	0	$136 330	0	0	0	1
6 258	0	0	0	0	0	1.14%	0	1	4 356	0	0	1	$301 232	0	0	0	1
6 259	0	0	0	0	1	1.12%	0	1	4 356	0	0	0	$370 763	0	0	0	1
6 260	0	0	0	0	1	1.12%	0	1	9 148	1	0	0	$247 804	0	0	0	1
6 261	0	0	0	1	0	1.13%	0	1	12 197	1	0	0	$283 267	0	0	0	1
6 262	0	0	0	1	0	1.12%	0	1	8 712	0	1	0	$1 533 348	0	0	0	1
6 263	0	0	0	0	1	1.12%	0	1	5 663	1	0	0	$177 785	0	0	0	1
6 264	0	0	0	0	1	1.12%	0	1	6 098	1	0	0	$182 352	0	0	0	1
6 265	0	0	0	0	1	1.12%	0	1	5 663	1	0	0	$196 196	0	0	0	1
6 266	0	0	0	0	1	1.12%	0	1	6 098	0	0	0	$605 656	0	0	0	1
6 267	0	0	0	0	0	1.12%	0	1	6 970	0	0	0	$587 233	0	0	0	1
6 268	0	0	0	0	0	1.14%	0	1	5 663	0	0	0	$564 204	0	0	0	1
6 269	0	0	0	0	0	1.14%	0	1	6 098	1	0	0	$181 743	0	0	0	1
6 270	0	0	0	0	0	1.12%	0	1	10 454	1	0	0	$183 265	0	0	0	1
6 271	0	0	0	0	0	1.11%	0	1	6 098	0	0	1	$542 933	0	0	0	1
6 272	0	0	0	1	0	1.12%	0	1	6 098	1	0	0	$162 224	0	0	0	1
6 273	0	0	0	0	0	1.12%	0	1	6 534	1	0	0	$157 856	0	0	0	1
6 274	0	0	0	0	0	1.12%	0	1	6 098	1	0	0	$156 171	0	0	0	1
6 275	0	0	0	0	1	1.12%	0	1	10 019	1	0	0	$160 664	0	0	0	1
6 276	0	1	0	0	0	1.12%	0	0	8 712	0	0	1	$466 909	0	0	0	1
6 277	0	0	0	0	1	1.12%	0	1	6 098	0	1	0	$1 090 309	0	0	0	1
6 278	0	0	0	0	1	1.12%	0	1	6 180	0	0	0	$682 291	0	0	0	1
6 279	0	0	0	0	1	1.14%	0	1	7 405	0	0	1	$415 000	0	0	0	1
6 280	0	0	0	0	1	1.14%	0	1	6 098	0	1	0	$928 777	0	0	0	1
6 281	0	0	1	0	0	1.14%	0	1	6 098	0	1	0	$1 013 778	0	0	0	1
6 282	0	0	0	0	1	1.12%	0	1	7 841	1	0	0	$143 690	0	0	0	1
6 283	0	1	0	0	0	1.12%	0	1	7 405	1	0	0	$150 971	0	0	0	1
6 284	0	0	0	0	0	1.12%	0	1	10 454	0	0	0	$566 631	0	0	0	1
6 285	0	1	0	0	0	1.14%	0	1	6 970	0	0	1	$486 949	0	0	0	1
6 286	0	0	0	1	0	1.12%	0	1	5 663	1	0	0	$167 739	0	0	0	1
6 287	0	0	0	0	1	1.12%	0	1	7 405	1	0	0	$146 429	0	0	0	1
6 288	0	0	0	1	0	1.12%	0	1	5 663	1	0	0	$146 429	0	0	0	1
6 289	0	0	0	0	1	1.12%	0	1	6 098	1	0	0	$147 343	0	0	0	1
6 290	0	0	0	1	0	1.12%	0	1	6 098	1	0	0	$147 343	0	0	0	1
6 291	0	0	0	0	0	1.12%	0	1	6 098	1	0	0	$145 516	0	0	0	1
6 292	0	0	0	1	0	1.12%	0	1	6 098	1	0	0	$150 083	0	0	0	1
6 293	0	0	0	0	0	1.12%	0	1	6 098	1	0	0	$154 424	0	0	0	1
6 294	0	0	1	0	0	1.12%	0	1	6 098	0	1	0	$1 044 971	0	0	0	1
6 295	0	0	0	0	0	1.12%	0	1	6 098	0	0	0	$686 139	0	0	0	1
6 296	0	0	0	0	1	1.14%	0	1	6 098	0	0	0	$523 328	0	0	0	1
6 297	0	0	0	1	0	1.12%	0	1	6 098	1	0	0	$163 477	0	0	0	1
6 298	0	0	0	1	0	1.12%	0	1	5 663	1	0	0	$162 564	0	0	0	1
6 299	0	0	0	0	1	1.12%	0	1	6 500	1	0	0	$162 868	0	0	0	1
6 300	0	1	0	0	0	1.12%	0	1	5 663	0	0	0	$518 147	0	0	0	1
6 301	0	0	0	1	0	1.12%	0	1	6 098	0	0	0	$403 179	0	0	0	1
6 302	0	1	0	0	0	1.12%	0	1	4 792	0	0	1	$386 551	0	0	0	1
6 303	0	0	0	0	1	1.11%	0	1	4 356	1	0	0	$131 512	0	0	0	1
6 304	0	0	0	0	1	1.12%	0	1	4 356	1	0	0	$133 035	0	0	0	1
6 305	0	0	0	1	0	1.12%	0	1	4 356	1	0	0	$133 035	0	0	0	1
6 306	0	0	0	0	0	1.12%	0	1	4 356	1	0	0	$133 339	0	0	0	1
6 307	0	0	0	0	1	1.12%	0	1	4 649	0	0	1	$356 457	0	0	0	1
6 308	0	0	0	1	0	1.14%	0	1	4 356	0	0	0	$340 718	0	0	0	1
6 309	0	0	0	0	1	1.14%	0	1	4 649	0	0	0	$583 539	0	0	0	1
6 310	0	1	0	0	0	1.14%	0	1	6 098	0	0	1	$443 210	0	0	0	1
6 311	0	0	0	0	0	1.14%	0	1	4 356	0	0	1	$402 657	0	0	0	1
6 312	0	0	1	0	0	1.11%	0	1	6 098	1	0	0	$136 642	0	0	0	1
6 313	0	1	0	0	0	1.12%	0	1	6 098	0	1	0	$889 005	0	0	0	1
6 314	0	0	0	0	1	1.12%	0	1	6 098	0	1	0	$1 256 234	0	0	0	1
6 315	0	0	0	1	0	1.12%	0	1	6 098	0	0	0	$443 303	0	0	0	1
6 316	0	0	0	1	0	1.12%	0	1	7 841	1	0	0	$156 476	0	0	0	1
6 317	0	1	0	0	0	1.12%	0	0	6 098	0	0	1	$452 629	0	0	0	1
6 318	0	0	1	0	0	1.14%	0	1	6 098	0	1	0	$1 124 985	0	0	0	1
6 319	0	0	1	0	0	1.11%	0	1	6 098	1	0	0	$152 301	0	0	0	1
6 320	0	0	0	0	0	1.14%	0	1	6 098	0	0	1	$355 000	0	0	0	1
6 321	0	1	0	0	0	1.14%	0	0	5 663	0	0	1	$335 000	0	0	0	1
6 322	0	0	0	1	0	1.73%	1	1	6 098	1	0	0	$131 817	0	0	0	1
6 323	0	0	0	0	0	1.11%	0	1	4 356	1	0	0	$124 787	0	0	0	1
6 324	0	0	0	0	1	1.11%	0	1	8 276	1	0	0	$125 120	0	0	0	1
6 325	0	0	0	0	1	1.14%	0	1	4 356	0	0	1	$432 722	0	0	0	1
6 326	0	0	0	0	1	1.14%	0	1	4 356	0	0	0	$356 942	0	0	0	1
6 327	1	0	0	0	0	1.12%	0	1	4 356	0	0	0	$466 332	0	0	0	1
6 328	0	0	0	0	0	1.14%	0	1	4 356	1	0	0	$125 424	0	0	0	1
6 329	0	0	1	0	0	1.14%	0	1	4 356	1	0	0	$119 796	0	0	0	1
6 330	0	0	1	0	0	1.11%	0	1	4 356	1	0	0	$117 924	0	0	0	1
6 331	0	0	0	0	0	1.11%	0	1	4 356	1	0	0	$119 335	0	0	0	1
6 332	0	0	0	0	1	1.12%	0	1	4 356	0	0	0	$255 886	0	0	0	1
6 333	0	0	1	0	0	1.12%	0	1	4 356	0	1	0	$728 360	0	0	0	1
6 334	0	0	0	1	0	1.12%	0	1	4 356	0	0	1	$300 000	0	0	0	1
6 335	0	0	1	0	0	1.14%	0	1	4 356	1	0	0	$117 924	0	0	0	1
6 336	0	0	0	0	0	1.11%	0	1	4 356	1	0	0	$175 409	0	0	0	1
6 337	0	0	0	0	0	1.12%	0	1	4 356	0	1	0	$1 064 049	0	0	0	1
6 338	0	0	0	0	1	1.11%	0	1	4 356	1	0	0	$129 024	0	0	0	1
6 339	0	0	1	0	0	1.11%	0	1	4 356	1	0	0	$119 484	0	0	0	1
6 340	0	0	1	0	0	1.11%	0	1	4 356	1	0	0	$119 484	0	0	0	1
6 341	0	0	0	1	0	1.11%	0	1	4 356	1	0	0	$167 504	0	0	0	1
6 342	0	0	1	0	0	1.11%	0	1	8 276	1	0	0	$116 291	0	0	0	1
6 343	0	1	0	0	0	1.12%	0	1	4 792	0	1	0	$748 636	0	0	0	1
6 344	0	0	0	0	1	1.12%	0	1	4 792	0	1	0	$1 043 785	0	0	0	1
6 345	0	1	0	0	0	1.12%	0	0	4 356	0	0	1	$339 388	0	0	0	1
6 346	0	0	0	0	0	1.12%	0	1	4 356	0	0	1	$351 244	0	0	0	1
6 347	0	0	0	0	1	1.14%	0	1	4 356	0	1	0	$811 022	0	0	0	1
6 348	0	0	0	0	1	1.14%	0	0	4 792	1	0	0	$119 172	0	0	0	1
6 349	0	1	0	0	0	2.01%	1	1	4 356	0	0	1	$306 252	0	0	0	1
6 350	0	0	0	0	1	1.11%	0	1	4 356	1	0	0	$115 428	0	0	0	1
6 351	0	1	0	0	0	1.11%	0	0	4 792	1	0	0	$116 676	0	0	0	1
6 352	0	0	0	0	0	1.11%	0	1	4 356	1	0	0	$114 804	0	0	0	1
6 353	0	1	0	0	0	1.11%	0	0	4 356	1	0	0	$115 428	0	0	0	1
6 354	0	0	0	1	0	1.11%	0	1	8 276	1	0	0	$114 769	0	0	0	1
6 355	0	0	1	0	0	1.12%	0	1	4 356	0	0	1	$375 813	0	0	0	1
6 356	0	1	0	0	0	1.12%	0	1	4 356	0	0	0	$273 501	0	0	0	1
6 357	0	1	0	0	0	1.12%	0	0	4 356	0	0	1	$397 987	0	0	0	1
6 358	0	0	0	0	1	1.12%	0	1	4 356	0	0	1	$423 266	0	0	0	1
6 359	0	0	0	1	0	1.14%	0	1	4 792	0	0	1	$345 211	0	0	0	1
6 360	0	0	0	0	1	1.14%	0	1	4 356	0	0	0	$264 230	0	0	0	1
6 361	0	0	0	1	0	1.14%	0	1	4 356	0	0	1	$375 813	0	0	0	1
6 362	0	0	0	1	0	1.14%	0	1	4 356	1	0	0	$112 942	0	0	0	1
6 363	0	1	0	0	0	1.52%	1	0	4 356	1	0	0	$112 942	0	0	0	1
6 364	0	0	0	1	0	1.11%	0	1	4 356	1	0	0	$132 682	0	0	0	1
6 365	0	0	0	0	0	1.11%	0	1	4 356	1	0	0	$108 680	0	0	0	1
6 366	0	0	0	0	1	1.11%	0	1	4 356	1	0	0	$111 997	0	0	0	1
6 367	0	0	0	0	1	1.12%	0	1	4 356	0	0	0	$397 246	0	0	0	1
6 368	0	1	0	0	0	1.12%	0	1	5 663	0	0	1	$260 000	0	0	0	1
6 369	0	0	0	0	0	1.14%	0	1	5 227	0	0	0	$268 866	0	0	0	1
6 370	0	0	0	0	1	1.14%	0	1	4 792	0	1	0	$651 937	0	0	0	1

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
6 371	0	1	0	0	0	1.14%	0	0	4 356	1	0	0	$108 680	0	0	0	1
6 372	0	0	0	0	1	1.11%	0	1	4 356	1	0	0	$114 465	0	0	0	1
6 373	0	0	0	0	0	1.12%	0	1	15 682	1	0	0	$341 030	0	0	0	1
6 374	0	0	0	1	1	1.12%	0	1	10 303	0	1	0	$1 443 731	0	0	0	1
6 375	0	0	0	0	1	1.12%	0	1	5 663	1	0	0	$193 421	0	0	0	1
6 376	0	0	0	1	0	2.14%	1	1	13 504	0	0	0	$742 677	0	0	0	1
6 377	0	0	0	0	1	1.12%	0	1	5 663	1	0	0	$174 598	0	0	0	1
6 378	0	1	0	0	0	1.12%	0	0	5 663	0	0	1	$450 000	0	0	0	1
6 379	0	1	0	0	0	1.12%	0	1	6 098	0	0	0	$310 888	0	0	0	1
6 380	0	0	0	1	0	1.12%	0	1	5 663	1	0	0	$184 906	0	0	0	1
6 381	0	0	0	0	0	1.12%	0	1	5 663	0	0	0	$335 618	0	0	0	1
6 382	0	0	0	1	1	1.12%	0	1	5 663	0	0	0	$598 747	0	0	0	1
6 383	0	1	0	0	0	1.12%	0	0	6 098	0	0	1	$536 876	0	0	0	1
6 384	0	0	0	1	1	1.12%	0	1	5 663	0	0	1	$536 876	0	0	0	1
6 385	0	0	0	0	1	1.12%	0	1	6 000	0	0	0	$653 435	0	0	0	1
6 386	0	0	0	0	1	1.12%	0	1	5 663	0	0	1	$529 897	0	0	0	1
6 387	0	0	0	0	1	1.14%	0	1	5 663	0	0	0	$564 204	0	0	0	1
6 388	0	0	0	0	1	1.14%	0	1	6 098	0	1	0	$1 044 971	0	0	0	1
6 389	0	0	0	1	0	1.14%	0	1	8 276	1	0	0	$240 904	0	0	0	1
6 390	0	0	0	1	0	1.14%	0	1	5 663	0	0	1	$421 398	0	0	0	1
6 391	0	0	0	1	0	2.03%	1	1	5 663	1	0	0	$191 789	0	0	0	1
6 392	1	0	0	0	1	1.12%	0	1	5 665	1	0	0	$185 855	0	0	0	1
6 393	0	0	0	0	1	1.12%	0	1	6 534	0	1	0	$1 034 054	0	0	0	1
6 394	0	0	0	0	0	1.12%	0	1	11 761	1	0	0	$272 679	0	0	0	1
6 395	0	0	0	0	0	1.14%	0	1	9 583	0	1	0	$1 574 979	0	0	0	1
6 396	0	0	0	0	0	1.12%	0	1	8 712	1	0	0	$186 885	0	0	0	1
6 397	0	0	0	0	1	1.12%	0	1	5 663	1	0	0	$168 470	0	0	0	1
6 398	0	1	0	0	0	1.12%	0	1	6 098	0	1	0	$965 429	0	0	0	1
6 399	0	0	0	0	0	1.14%	0	1	5 663	0	0	0	$652 794	0	0	0	1
6 400	0	0	0	1	0	1.14%	0	1	3 920	0	0	0	$275 355	0	0	0	1
6 401	0	0	0	0	1	1.11%	0	1	6 534	1	0	0	$141 920	0	0	0	1
6 402	0	0	0	1	0	1.14%	0	1	5 663	0	0	1	$361 478	0	0	0	1
6 403	0	0	0	0	1	1.12%	0	1	6 098	1	0	0	$164 361	0	0	0	1
6 404	0	0	0	0	1	1.12%	0	1	5 663	0	0	0	$369 922	0	0	0	1
6 405	0	1	0	0	0	1.14%	0	0	5 663	0	0	1	$408 026	0	0	0	1
6 406	0	0	0	0	1	1.14%	0	1	6 098	1	0	0	$167 206	0	0	0	1
6 407	0	0	0	0	1	1.12%	0	1	6 534	1	0	0	$159 620	0	0	0	1
6 408	0	0	0	0	0	1.12%	0	1	3 920	1	0	0	$135 914	0	0	0	1
6 409	0	0	0	0	0	1.12%	0	1	3 920	1	0	0	$136 546	0	0	0	1
6 410	0	0	0	1	0	1.14%	0	1	5 227	0	0	1	$460 640	0	0	0	1
6 411	0	0	0	0	0	1.11%	0	1	4 792	1	0	0	$150 306	0	0	0	1
6 412	0	0	1	0	0	1.11%	0	1	4 356	1	0	0	$162 610	0	0	0	1
6 413	0	0	0	1	0	1.11%	0	1	4 356	1	0	0	$131 512	0	0	0	1
6 414	0	0	0	0	1	1.11%	0	1	4 356	1	0	0	$131 512	0	0	0	1
6 415	0	0	0	0	1	1.12%	0	1	4 792	1	0	0	$138 443	0	0	0	1
6 416	0	0	0	1	0	1.12%	0	1	4 356	0	0	1	$351 437	0	0	0	1
6 417	1	0	0	1	0	1.12%	0	1	5 227	0	0	1	$338 000	0	0	0	1
6 418	0	0	0	1	0	1.14%	0	1	4 356	0	0	1	$356 457	0	0	0	1
6 419	0	0	0	0	1	1.14%	0	1	4 356	0	0	0	$470 938	0	0	0	1
6 420	0	0	0	0	0	1.14%	0	1	4 356	1	0	0	$133 948	0	0	0	1
6 421	0	0	0	0	0	1.14%	0	1	4 356	1	0	0	$133 035	0	0	0	1
6 422	0	0	0	1	0	1.14%	0	1	4 356	1	0	0	$166 268	0	0	0	1
6 423	0	0	0	0	1	1.14%	0	1	4 792	1	0	0	$135 282	0	0	0	1
6 424	0	0	0	0	0	1.12%	0	1	5 663	0	0	0	$275 819	0	0	0	1
6 425	0	0	0	0	0	1.12%	0	1	6 534	0	0	1	$556 012	0	0	0	1
6 426	0	1	0	0	0	1.12%	0	0	7 841	0	0	1	$556 012	0	0	0	1
6 427	0	0	0	1	0	1.11%	0	1	3 920	1	0	0	$131 489	0	0	0	1
6 428	0	0	0	1	0	1.11%	0	1	3 920	1	0	0	$188 207	0	0	0	1
6 429	0	0	1	0	0	1.14%	0	1	4 792	1	0	0	$143 655	0	0	0	1
6 430	0	0	0	0	0	1.14%	0	1	4 792	0	1	0	$1 069 648	0	0	0	1
6 431	0	0	0	0	1	1.11%	0	1	3 920	1	0	0	$132 753	0	0	0	1
6 432	0	0	1	0	0	1.11%	0	1	8 712	1	0	0	$115 682	0	0	0	1
6 433	0	0	0	0	0	1.11%	0	1	6 534	1	0	0	$114 421	0	0	0	1
6 434	0	0	0	1	0	1.12%	0	1	5 663	0	1	0	$1 190 609	0	0	0	1
6 435	0	1	0	0	0	1.11%	0	1	3 920	1	0	0	$142 990	0	0	0	1
6 436	0	0	0	1	0	1.12%	0	1	4 792	1	0	0	$134 018	0	0	0	1
6 437	0	0	0	0	0	1.12%	0	1	3 920	1	0	0	$141 604	0	0	0	1
6 438	0	0	0	1	0	1.12%	0	1	3 920	0	0	1	$435 445	0	0	0	1
6 439	0	1	0	0	0	1.12%	0	0	6 270	0	0	1	$474 073	0	0	0	1
6 440	0	1	0	0	0	1.14%	0	1	4 160	0	0	0	$525 826	0	0	0	1
6 441	0	1	0	0	0	1.14%	0	0	6 350	0	0	1	$388 917	0	0	0	1
6 442	0	0	0	1	0	1.14%	0	1	3 920	1	0	0	$134 966	0	0	0	1
6 443	0	0	0	0	0	1.11%	0	1	4 356	1	0	0	$118 727	0	0	0	1
6 444	0	0	0	1	0	1.11%	0	1	4 356	1	0	0	$118 727	0	0	0	1
6 445	0	0	0	0	0	1.11%	0	1	4 356	1	0	0	$118 727	0	0	0	1
6 446	0	0	0	1	0	1.11%	0	1	4 356	1	0	0	$121 771	0	0	0	1
6 447	0	0	1	0	0	1.11%	0	1	4 356	1	0	0	$119 640	0	0	0	1
6 448	0	0	0	0	0	1.11%	0	1	4 792	1	0	0	$125 800	0	0	0	1
6 449	0	0	1	0	0	1.11%	0	1	4 356	1	0	0	$125 800	0	0	0	1
6 450	0	0	1	0	0	1.11%	0	1	4 356	1	0	0	$121 771	0	0	0	1
6 451	0	1	0	0	0	1.12%	0	1	4 792	0	1	0	$1 099 207	0	0	0	1
6 452	0	1	0	0	0	1.12%	0	1	4 356	0	0	0	$564 301	0	0	0	1
6 453	0	0	0	0	0	1.12%	0	1	4 356	0	0	0	$324 493	0	0	0	1
6 454	0	0	0	0	0	1.14%	0	1	4 356	0	0	1	$486 949	0	0	0	1
6 455	0	1	0	0	0	1.14%	0	0	4 356	0	0	1	$397 288	0	0	0	1
6 456	0	1	0	0	0	1.14%	0	1	4 792	0	1	0	$1 145 392	0	0	0	1
6 457	0	1	0	0	0	1.14%	0	0	5 227	0	0	1	$321 314	0	0	0	1
6 458	0	1	0	0	0	1.14%	0	0	4 356	0	0	1	$410 710	0	0	0	1
6 459	0	0	1	0	0	1.14%	0	1	4 356	1	0	0	$127 380	0	0	0	1
6 460	0	0	0	0	1	1.14%	0	1	4 792	0	0	1	$338 383	0	0	0	1
6 461	0	0	0	1	0	1.14%	0	1	4 792	0	0	1	$393 349	0	0	0	1
6 462	0	0	0	0	0	1.11%	0	1	4 356	1	0	0	$125 424	0	0	0	1
6 463	0	0	0	0	1	1.11%	0	1	4 356	1	0	0	$131 805	0	0	0	1
6 464	0	0	0	0	0	1.12%	0	1	4 356	0	0	1	$494 558	0	0	0	1
6 465	0	0	0	0	1	1.14%	0	1	4 649	0	0	0	$545 064	0	0	0	1
6 466	0	1	0	0	0	1.14%	0	0	4 356	0	0	1	$325 000	0	0	0	1
6 467	0	0	0	0	1	1.10%	0	1	5 663	1	0	0	$162 277	0	0	0	1
6 468	0	0	0	0	0	1.12%	0	1	9 583	1	0	0	$151 086	0	0	0	1
6 469	0	0	0	0	1	1.12%	0	1	7 405	0	0	1	$345 412	0	0	0	1
6 470	0	0	0	0	1	1.14%	0	1	6 098	1	0	0	$151 086	0	0	0	1
6 471	0	1	0	0	0	1.11%	0	1	3 920	1	0	0	$135 152	0	0	0	1
6 472	0	0	0	0	0	1.11%	0	1	5 663	1	0	0	$125 167	0	0	0	1
6 473	0	0	0	0	1	1.11%	0	1	4 356	1	0	0	$127 064	0	0	0	1
6 474	0	0	0	1	0	1.12%	0	1	6 970	1	0	0	$145 713	0	0	0	1
6 475	0	0	0	0	0	1.12%	0	1	4 356	0	0	0	$395 552	0	0	0	1
6 476	0	0	0	0	0	1.12%	0	1	6 534	0	0	1	$483 189	0	0	0	1
6 477	0	0	0	0	0	1.14%	0	1	6 900	0	0	1	$428 427	0	0	0	1
6 478	0	0	0	0	0	1.14%	0	1	5 227	0	0	0	$305 951	0	0	0	1
6 479	0	0	0	1	0	1.14%	0	1	3 920	0	0	1	$374 513	0	0	0	1
6 480	0	0	0	0	0	1.14%	0	1	3 920	0	0	1	$354 568	0	0	0	1
6 481	0	1	0	0	0	1.14%	0	0	3 920	0	0	1	$290 000	0	0	0	1
6 482	0	0	1	0	0	1.14%	0	1	3 920	1	0	0	$126 432	0	0	0	1
6 483	0	1	0	0	0	1.12%	0	1	4 500	0	0	0	$532 239	0	0	0	1
6 484	0	0	0	0	1	1.12%	0	1	4 356	0	1	0	$863 860	0	0	0	1
6 485	0	1	0	0	0	1.12%	0	1	4 356	0	1	0	$867 950	0	0	0	1
6 486	0	0	0	0	1	1.12%	0	1	4 356	0	0	0	$525 826	0	0	0	1
6 487	0	0	0	0	1	1.14%	0	1	4 356	0	0	1	$407 200	0	0	0	1
6 488	0	0	0	0	1	1.14%	0	1	4 356	0	0	0	$573 920	0	0	0	1
6 489	0	1	0	0	0	1.11%	0	1	5 227	1	0	0	$123 271	0	0	0	1
6 490	0	1	0	0	0	1.11%	0	1	4 356	1	0	0	$156 588	0	0	0	1
6 491	0	0	0	0	1	1.11%	0	1	4 356	1	0	0	$119 162	0	0	0	1
6 492	0	0	0	1	0	1.11%	0	1	4 792	1	0	0	$119 794	0	0	0	1
6 493	0	0	1	0	0	1.11%	0	1	4 792	1	0	0	$120 742	0	0	0	1
6 494	0	1	0	0	0	1.11%	0	1	5 663	1	0	0	$165 245	0	0	0	1
6 495	0	0	0	1	0	1.11%	0	1	4 356	1	0	0	$121 691	0	0	0	1
6 496	0	0	1	0	0	1.11%	0	1	4 356	1	0	0	$118 118	0	0	0	1
6 497	0	0	0	1	0	1.11%	0	1	4 792	1	0	0	$180 678	0	0	0	1
6 498	0	1	0	0	0	1.12%	0	1	4 687	0	0	0	$519 413	0	0	0	1
6 499	0	0	1	0	0	1.12%	0	1	4 792	0	1	0	$993 737	0	0	0	1
6 500	0	1	0	0	0	1.12%	0	1	4 356	0	0	0	$317 076	0	0	0	1

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
6 501	0	1	0	0	0	1.12%	0	0	4 356	0	0	1	$508 019	0	0	0	1
6 502	0	0	0	0	1	1.12%	0	1	5 227	0	0	1	$443 639	0	0	0	1
6 503	0	0	0	0	0	1.12%	0	1	5 227	0	0	1	$380 645	0	0	0	1
6 504	0	0	0	0	0	1.12%	0	1	5 227	0	0	0	$359 592	0	0	0	1
6 505	0	0	1	0	0	1.12%	0	1	4 356	0	0	0	$313 368	0	0	0	1
6 506	0	1	0	0	0	1.12%	0	1	4 356	0	1	0	$1 043 785	0	0	0	1
6 507	0	1	0	0	0	1.12%	0	0	4 356	0	0	1	$408 026	0	0	0	1
6 508	0	1	0	0	0	1.12%	0	1	5 227	0	0	0	$391 193	0	0	0	1
6 509	0	0	1	0	0	1.14%	0	1	4 792	0	1	0	$1 078 111	0	0	0	1
6 510	0	0	0	1	0	1.14%	0	1	4 792	0	1	0	$935 613	0	0	0	1
6 511	0	0	0	0	0	1.14%	0	1	4 356	0	0	1	$491 631	0	0	0	1
6 512	0	1	0	0	0	1.14%	0	0	4 792	0	0	1	$406 646	0	0	0	1
6 513	0	0	0	0	0	1.14%	0	1	4 792	0	0	1	$436 615	0	0	0	1
6 514	0	1	0	0	0	1.14%	0	0	4 356	0	0	1	$337 000	0	0	0	1
6 515	0	0	0	0	0	1.14%	0	1	4 356	1	0	0	$183 690	0	0	0	1
6 516	0	0	0	0	0	1.14%	0	1	4 792	1	0	0	$117 265	0	0	0	1
6 517	0	0	0	1	0	1.75%	1	1	4 792	0	0	0	$564 301	0	0	0	1
6 518	0	0	0	1	0	1.11%	0	1	4 356	1	0	0	$131 019	0	0	0	1
6 519	0	1	0	0	0	1.11%	0	1	4 792	1	0	0	$154 329	0	0	0	1
6 520	0	1	0	0	0	1.11%	0	0	4 356	1	0	0	$135 342	0	0	0	1
6 521	0	0	0	1	0	1.11%	0	1	4 356	1	0	0	$112 029	0	0	0	1
6 522	0	0	1	0	0	1.11%	0	1	4 356	1	0	0	$112 029	0	0	0	1
6 523	0	0	1	0	0	1.11%	0	1	4 356	1	0	0	$117 582	0	0	0	1
6 524	0	0	1	0	0	1.11%	0	1	4 356	1	0	0	$119 794	0	0	0	1
6 525	0	0	0	0	0	1.11%	0	1	4 356	1	0	0	$167 880	0	0	0	1
6 526	0	0	0	0	0	1.11%	0	1	8 276	1	0	0	$184 442	0	0	0	1
6 527	0	1	0	0	0	1.11%	0	1	9 583	1	0	0	$186 701	0	0	0	1
6 528	0	0	0	0	0	1.12%	0	1	4 356	0	0	1	$423 739	0	0	0	1
6 529	0	1	0	0	0	1.12%	0	1	4 356	0	0	0	$538 651	0	0	0	1
6 530	0	1	0	0	0	1.12%	0	1	4 356	0	0	0	$292 044	0	0	0	1
6 531	0	1	0	0	0	1.12%	0	0	6 534	0	0	1	$354 568	0	0	0	1
6 532	0	0	0	1	0	1.12%	0	1	7 841	0	0	0	$441 001	0	0	0	1
6 533	0	1	0	0	0	1.12%	0	0	8 712	0	0	1	$261 067	0	0	0	1
6 534	0	0	0	0	1	1.12%	0	1	9 583	0	0	0	$320 784	0	0	0	1
6 535	0	0	1	0	0	1.12%	0	1	9 583	0	1	0	$771 603	0	0	0	1
6 536	0	0	0	0	1	1.14%	0	1	4 356	0	0	1	$338 232	0	0	0	1
6 537	0	0	0	1	0	1.14%	0	1	4 792	0	0	1	$386 701	0	0	0	1
6 538	0	0	0	0	0	1.14%	0	1	4 356	0	1	0	$1 012 487	0	0	0	1
6 539	0	0	1	0	0	1.14%	0	0	4 356	0	0	1	$375 747	0	0	0	1
6 540	0	0	0	0	1	1.14%	0	1	7 405	1	0	0	$187 454	0	0	0	1
6 541	0	1	0	0	0	1.14%	0	1	4 792	1	0	0	$167 880	0	0	0	1
6 542	0	0	0	1	1	1.14%	0	1	4 792	1	0	0	$122 292	0	0	0	1
6 543	0	0	0	0	1	1.14%	0	1	4 356	1	0	0	$140 995	0	0	0	1
6 544	0	0	0	0	0	1.14%	0	1	4 792	1	0	0	$112 029	0	0	0	1
6 545	0	0	0	0	0	1.14%	0	1	4 356	1	0	0	$139 665	0	0	0	1
6 546	0	0	0	0	0	1.14%	0	1	4 356	1	0	0	$130 354	0	0	0	1
6 547	0	0	0	0	1	1.11%	0	1	4 792	1	0	0	$149 812	0	0	0	1
6 548	0	0	0	0	1	1.11%	0	1	4 356	1	0	0	$109 363	0	0	0	1
6 549	0	0	1	0	0	1.11%	0	1	8 276	1	0	0	$114 737	0	0	0	1
6 550	0	0	0	0	1	1.11%	0	1	4 356	0	1	0	$778 270	0	0	0	1
6 551	0	1	0	0	0	1.11%	0	1	4 356	0	1	0	$918 738	0	0	0	1
6 552	0	0	0	0	0	1.11%	0	1	4 356	0	1	0	$942 177	0	0	0	1
6 553	0	1	0	0	0	1.12%	0	1	7 841	0	1	0	$687 733	0	0	0	1
6 554	0	1	0	0	0	1.14%	0	0	7 405	0	0	1	$250 000	0	0	0	1
6 555	0	1	0	0	0	1.14%	0	0	4 792	1	0	0	$117 300	0	0	0	1
6 556	0	1	0	0	0	1.14%	0	1	4 792	1	0	0	$133 014	0	0	0	1
6 557	0	0	0	0	0	1.12%	0	1	12 197	0	1	0	$1 533 348	0	0	0	1
6 558	0	0	0	0	1	1.12%	0	1	11 761	1	0	0	$261 503	0	0	0	1
6 559	0	0	0	0	1	1.12%	0	1	7 405	1	0	0	$131 027	0	0	0	1
6 560	0	0	0	0	1	1.14%	0	1	7 841	1	0	0	$130 748	0	0	0	1
6 561	0	1	0	0	0	1.12%	0	1	11 761	1	0	0	$255 719	0	0	0	1
6 562	0	0	0	1	0	1.12%	0	1	5 663	1	0	0	$138 850	0	0	0	1
6 563	0	0	0	0	0	1.12%	0	1	6 534	1	0	0	$141 643	0	0	0	1
6 564	0	0	0	0	1	1.12%	0	1	7 405	1	0	0	$148 069	0	0	0	1
6 565	0	0	0	0	1	1.12%	0	1	9 148	1	0	0	$146 113	0	0	0	1
6 566	0	0	0	0	0	1.12%	0	1	5 663	1	0	0	$286 074	0	0	0	1
6 567	0	0	0	0	1	1.12%	0	1	5 663	0	1	0	$1 216 114	0	0	0	1
6 568	0	1	0	0	0	1.12%	0	1	9 583	0	0	0	$760 524	0	0	0	1
6 569	0	0	0	0	0	1.12%	0	1	7 841	0	1	0	$1 404 029	0	0	0	1
6 570	0	0	0	0	0	1.14%	0	1	11 961	0	0	1	$427 000	0	0	0	1
6 571	0	0	0	0	1	1.14%	0	1	9 148	0	1	0	$1 406 232	0	0	0	1
6 572	0	0	1	0	0	1.14%	0	1	6 970	0	1	0	$1 346 759	0	0	0	1
6 573	0	0	0	0	0	1.14%	0	1	8 276	0	0	1	$515 232	0	0	0	1
6 574	0	0	0	0	0	1.14%	0	1	6 098	0	0	1	$449 000	0	0	0	1
6 575	0	0	1	0	0	2.02%	1	1	5 663	1	0	0	$210 162	0	0	0	1
6 576	0	0	0	0	0	1.14%	0	1	9 583	1	0	0	$249 703	0	0	0	1
6 577	0	0	0	0	1	1.12%	0	1	9 148	1	0	0	$127 675	0	0	0	1
6 578	1	0	1	0	0	1.12%	0	1	11 761	0	1	0	$1 308 371	0	0	0	1
6 579	0	0	0	1	0	1.12%	0	1	10 454	1	0	0	$231 365	0	0	0	1
6 580	0	0	0	1	0	1.12%	0	1	6 098	1	0	0	$127 116	0	0	0	1
6 581	0	0	0	0	1	1.12%	0	1	5 663	1	0	0	$128 792	0	0	0	1
6 582	0	0	0	0	0	1.12%	0	1	6 534	1	0	0	$165 343	0	0	0	1
6 583	0	0	0	0	1	1.12%	0	1	5 663	1	0	0	$170 335	0	0	0	1
6 584	0	0	1	0	0	1.12%	0	1	5 663	0	1	0	$1 282 483	0	0	0	1
6 585	0	0	1	0	0	1.12%	0	1	6 970	0	0	0	$369 922	0	0	0	1
6 586	0	0	0	0	1	1.14%	0	1	4 792	1	0	0	$101 972	0	0	0	1
6 587	0	0	0	0	1	1.12%	0	1	6 098	1	0	0	$125 440	0	0	0	1
6 588	0	0	0	0	1	1.12%	0	1	5 663	1	0	0	$214 555	0	0	0	1
6 589	0	0	0	0	1	1.12%	0	1	6 500	0	0	0	$593 799	0	0	0	1
6 590	0	0	0	0	1	1.14%	0	1	6 098	0	0	0	$490 353	0	0	0	1
6 591	0	0	0	1	0	1.11%	0	1	3 920	0	0	1	$350 000	0	0	0	1
6 592	0	0	0	1	0	1.11%	0	1	4 792	1	0	0	$105 325	0	0	0	1
6 593	0	0	0	0	0	1.11%	0	1	3 920	1	0	0	$152 966	0	0	0	1
6 594	0	0	0	1	0	1.12%	0	1	3 920	1	0	0	$135 914	0	0	0	1
6 595	0	0	0	0	0	1.14%	0	1	4 356	0	0	0	$309 659	0	0	0	1
6 596	0	0	0	1	0	1.69%	1	1	4 356	1	0	0	$104 207	0	0	0	1
6 597	0	0	0	1	0	1.11%	0	1	3 920	1	0	0	$102 251	0	0	0	1
6 598	0	0	1	0	0	1.11%	0	1	5 663	1	0	0	$103 369	0	0	0	1
6 599	0	0	0	0	1	1.14%	0	1	4 787	0	0	0	$551 476	0	0	0	1
6 600	0	0	1	0	0	1.14%	0	1	3 920	1	0	0	$101 134	0	0	0	1
6 601	0	0	0	0	0	1.11%	0	1	4 792	1	0	0	$129 024	0	0	0	1
6 602	0	0	0	0	0	1.11%	0	1	4 792	1	0	0	$134 770	0	0	0	1
6 603	0	0	0	0	0	1.11%	0	1	4 356	1	0	0	$135 152	0	0	0	1
6 604	0	0	1	0	0	1.11%	0	1	4 356	1	0	0	$103 648	0	0	0	1
6 605	0	0	0	1	0	1.11%	0	1	4 792	1	0	0	$104 207	0	0	0	1
6 606	0	0	0	0	1	1.11%	0	1	4 792	1	0	0	$107 839	0	0	0	1
6 607	0	0	0	0	0	1.11%	0	1	6 534	1	0	0	$107 560	0	0	0	1
6 608	0	0	0	1	0	1.11%	0	1	4 356	1	0	0	$105 604	0	0	0	1
6 609	0	0	1	0	0	1.11%	0	1	4 792	1	0	0	$110 074	0	0	0	1
6 610	0	0	0	0	0	1.11%	0	1	4 356	1	0	0	$109 795	0	0	0	1
6 611	0	0	0	1	0	1.11%	0	1	4 792	1	0	0	$107 839	0	0	0	1
6 612	0	0	0	0	0	1.11%	0	1	6 098	1	0	0	$111 750	0	0	0	1
6 613	0	1	0	0	0	1.11%	0	1	4 356	1	0	0	$156 292	0	0	0	1
6 614	0	0	0	0	0	1.11%	0	1	5 227	1	0	0	$156 957	0	0	0	1
6 615	0	0	0	1	0	1.11%	0	1	4 356	1	0	0	$182 184	0	0	0	1
6 616	0	1	0	0	0	1.11%	0	1	4 792	1	0	0	$162 942	0	0	0	1
6 617	0	0	0	0	1	1.12%	0	1	6 534	1	0	0	$147 925	0	0	0	1
6 618	0	0	0	1	0	1.12%	0	1	4 500	0	0	0	$564 301	0	0	0	1
6 619	0	1	0	0	0	1.12%	0	1	4 356	0	1	0	$725 241	0	0	0	1
6 620	0	0	1	0	0	1.12%	0	1	4 356	0	0	0	$446 758	0	0	0	1
6 621	0	1	0	0	0	1.12%	0	1	4 792	0	0	0	$577 126	0	0	0	1
6 622	0	0	1	0	0	1.12%	0	1	4 356	0	1	0	$1 126 918	0	0	0	1
6 623	0	0	1	0	0	1.14%	0	1	4 356	0	0	0	$489 361	0	0	0	1
6 624	0	0	0	0	0	1.14%	0	1	4 356	0	0	1	$468 220	0	0	0	1
6 625	0	1	0	0	0	1.14%	0	1	4 356	0	1	0	$1 097 360	0	0	0	1
6 626	0	0	0	1	0	1.14%	0	1	4 792	0	0	1	$390 846	0	0	0	1
6 627	0	0	0	0	1	1.14%	0	1	4 356	1	0	0	$110 353	0	0	0	1
6 628	0	1	0	0	0	1.14%	0	1	6 534	1	0	0	$131 027	0	0	0	1
6 629	0	0	1	0	0	1.14%	0	1	6 098	1	0	0	$113 147	0	0	0	1
6 630	0	0	0	0	1	1.14%	0	1	4 356	1	0	0	$155 627	0	0	0	1

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
6 631	0	1	0	0	0	1.14%	0	1	4 356	1	0	0	$131 027	0	0	0	1
6 632	0	0	0	0	0	1.14%	0	1	4 792	1	0	0	$107 001	0	0	0	1
6 633	0	0	0	0	0	1.14%	0	1	4 356	1	0	0	$102 531	0	0	0	1
6 634	0	0	0	0	1	1.25%	0	1	4 356	0	1	0	$862 183	0	0	0	1
6 635	0	0	1	0	0	1.50%	1	1	4 356	1	0	0	$192 347	0	0	0	1
6 636	1	0	0	1	0	1.62%	1	1	4 356	1	0	0	$104 207	0	0	0	1
6 637	0	0	0	1	0	1.11%	0	1	9 583	1	0	0	$110 074	0	0	0	1
6 638	0	0	0	1	0	1.12%	0	1	6 098	1	0	0	$120 411	0	0	0	1
6 639	0	0	0	0	0	1.12%	0	1	6 098	1	0	0	$182 894	0	0	0	1
6 640	0	0	0	1	0	1.12%	0	1	5 663	0	1	0	$904 602	0	0	0	1
6 641	0	0	0	0	0	1.12%	0	1	6 098	0	1	0	$927 997	0	0	0	1
6 642	0	0	0	0	1	1.12%	0	1	6 534	0	1	0	$1 213 109	0	0	0	1
6 643	0	0	0	0	0	1.14%	0	1	6 534	0	0	0	$467 470	0	0	0	1
6 644	0	0	0	0	0	1.14%	0	1	6 970	0	0	0	$429 332	0	0	0	1
6 645	0	0	0	0	0	1.14%	0	1	7 405	0	0	0	$352 307	0	0	0	1
6 646	0	0	0	1	0	1.11%	0	1	4 356	1	0	0	$98 340	0	0	0	1
6 647	0	0	1	0	0	1.11%	0	1	5 663	1	0	0	$102 251	0	0	0	1
6 648	0	1	0	0	0	1.11%	0	1	4 792	1	0	0	$144 985	0	0	0	1
6 649	0	0	0	0	0	1.11%	0	1	4 356	1	0	0	$124 511	0	0	0	1
6 650	0	1	0	0	0	1.12%	0	1	3 920	1	0	0	$190 465	0	0	0	1
6 651	0	0	1	0	0	1.12%	0	1	3 920	1	0	0	$194 982	0	0	0	1
6 652	0	0	0	0	1	1.12%	0	1	3 920	1	0	0	$121 808	0	0	0	1
6 653	0	0	0	0	0	1.12%	0	1	4 356	0	0	1	$432 130	0	0	0	1
6 654	0	0	0	0	1	1.12%	0	1	7 405	0	0	0	$426 032	0	0	0	1
6 655	0	0	0	0	0	1.14%	0	1	4 792	0	0	0	$426 032	0	0	0	1
6 656	0	0	0	0	1	1.14%	0	1	7 841	1	0	0	$127 251	0	0	0	1
6 657	0	0	0	0	0	1.14%	0	1	5 227	1	0	0	$117 338	0	0	0	1
6 658	0	0	0	0	0	1.11%	0	1	4 792	1	0	0	$91 356	0	0	0	1
6 659	0	0	0	0	0	1.11%	0	1	4 356	1	0	0	$97 781	0	0	0	1
6 660	0	0	0	0	1	1.11%	0	1	4 356	1	0	0	$97 223	0	0	0	1
6 661	0	0	0	0	0	1.11%	0	1	3 920	1	0	0	$98 899	0	0	0	1
6 662	0	1	0	0	0	1.11%	0	1	4 792	1	0	0	$140 330	0	0	0	1
6 663	0	0	0	1	0	1.11%	0	1	3 920	0	0	1	$406 646	0	0	0	1
6 664	0	0	0	0	0	1.11%	0	1	3 920	1	0	0	$130 225	0	0	0	1
6 665	0	1	0	0	0	1.12%	0	1	5 252	0	0	0	$557 889	0	0	0	1
6 666	0	0	0	1	0	1.12%	0	1	6 098	0	1	0	$1 089 970	0	0	0	1
6 667	0	0	0	0	0	1.14%	0	1	3 920	1	0	0	$98 061	0	0	0	1
6 668	0	0	1	0	0	1.11%	0	1	4 356	1	0	0	$96 943	0	0	0	1
6 669	0	0	0	0	1	1.11%	0	1	3 920	1	0	0	$100 296	0	0	0	1
6 670	0	0	0	0	0	1.11%	0	1	6 098	1	0	0	$144 320	0	0	0	1
6 671	0	0	0	0	0	1.11%	0	1	5 227	1	0	0	$101 134	0	0	0	1
6 672	0	1	0	0	0	1.11%	0	1	3 920	1	0	0	$147 646	0	0	0	1
6 673	0	0	0	0	0	1.12%	0	1	3 920	0	0	0	$254 032	0	0	0	1
6 674	0	0	0	0	1	1.12%	0	1	5 555	0	0	0	$557 889	0	0	0	1
6 675	0	1	0	0	0	1.14%	0	1	3 920	0	0	1	$415 546	0	0	0	1
6 676	0	0	0	1	0	1.14%	0	1	5 663	0	1	0	$1 108 444	0	0	0	1
6 677	0	0	0	0	1	1.14%	0	1	3 920	0	0	1	$505 678	0	0	0	1
6 678	0	0	0	0	0	1.14%	0	1	3 920	0	1	0	$1 117 485	0	0	0	1
6 679	1	1	0	0	0	1.14%	0	0	4 356	0	0	1	$371 189	0	0	0	1
6 680	0	0	0	0	0	1.14%	0	1	3 306	0	0	0	$513 001	0	0	0	1
6 681	0	0	0	0	1	1.14%	0	1	3 920	0	0	1	$433 104	0	0	0	1
6 682	1	1	0	0	0	1.14%	0	1	4 794	0	1	0	$850 014	0	0	0	1
6 683	0	0	0	0	1	1.11%	0	1	4 356	1	0	0	$97 781	0	0	0	1
6 684	0	0	0	0	1	1.11%	0	1	4 356	1	0	0	$98 340	0	0	0	1
6 685	0	0	0	1	0	1.11%	0	1	4 792	1	0	0	$100 575	0	0	0	1
6 686	0	0	0	0	1	1.11%	0	1	4 356	1	0	0	$116 949	0	0	0	1
6 687	0	1	0	0	0	1.12%	0	1	4 356	1	0	0	$201 005	0	0	0	1
6 688	0	0	0	1	0	1.12%	0	1	4 792	0	0	0	$447 909	0	0	0	1
6 689	0	1	0	0	0	1.12%	0	0	4 356	0	0	1	$331 789	0	0	0	1
6 690	0	0	0	0	1	1.12%	0	1	4 792	0	0	1	$500 996	0	0	0	1
6 691	0	0	0	0	0	1.12%	0	1	7 841	0	0	0	$386 834	0	0	0	1
6 692	0	0	0	1	0	1.14%	0	1	6 970	0	0	0	$347 671	0	0	0	1
6 693	0	0	0	0	1	1.14%	0	1	5 227	0	0	0	$306 878	0	0	0	1
6 694	0	0	0	0	1	1.14%	0	1	5 227	0	0	1	$434 346	0	0	0	1
6 695	0	1	0	0	0	1.14%	0	0	4 356	0	0	1	$456 345	0	0	0	1
6 696	0	1	0	0	0	1.14%	0	1	4 356	0	1	0	$991 862	0	0	0	1
6 697	0	0	0	1	0	1.14%	0	1	4 792	0	0	1	$463 538	0	0	0	1
6 698	0	0	0	1	0	1.14%	0	1	4 356	0	0	1	$360 109	0	0	0	1
6 699	0	0	0	0	0	1.14%	0	1	4 792	1	0	0	$152 634	0	0	0	1
6 700	0	0	0	1	0	1.14%	0	1	4 792	1	0	0	$119 794	0	0	0	1
6 701	0	0	0	0	0	1.14%	0	1	4 356	1	0	0	$117 204	0	0	0	1
6 702	0	0	0	0	0	1.14%	0	1	5 663	1	0	0	$99 458	0	0	0	1
6 703	0	0	0	0	1	1.14%	0	1	4 356	0	0	1	$345 100	0	0	0	1
6 704	0	1	0	0	0	1.14%	0	0	4 356	0	0	1	$355 000	0	0	0	1
6 705	0	0	0	0	1	1.15%	0	1	4 792	1	0	0	$64 172	0	0	0	1
6 706	0	0	0	0	1	1.07%	0	1	5 227	0	0	0	$460 575	0	0	0	1
6 707	0	0	0	0	0	1.11%	0	1	4 792	1	0	0	$100 016	0	0	0	1
6 708	0	0	0	1	0	1.11%	0	1	4 792	1	0	0	$104 487	0	0	0	1
6 709	0	0	0	0	1	1.11%	0	1	4 792	1	0	0	$105 604	0	0	0	1
6 710	0	0	1	0	0	1.11%	0	1	4 792	1	0	0	$106 163	0	0	0	1
6 711	0	0	0	0	0	1.12%	0	1	5 227	1	0	0	$198 746	0	0	0	1
6 712	0	1	0	0	0	1.12%	0	1	4 792	0	0	1	$372 297	0	0	0	1
6 713	0	0	1	0	0	1.12%	0	1	4 792	0	1	0	$822 093	0	0	0	1
6 714	0	0	0	0	0	1.12%	0	1	4 792	0	0	0	$467 024	0	0	0	1
6 715	0	0	1	0	0	1.14%	0	1	4 792	0	1	0	$1 104 749	0	0	0	1
6 716	0	1	0	0	0	1.14%	0	1	5 000	0	0	0	$551 476	0	0	0	1
6 717	0	0	0	1	0	1.14%	0	1	5 227	0	1	0	$889 021	0	0	0	1
6 718	0	0	0	0	0	1.14%	0	1	4 792	1	0	0	$176 914	0	0	0	1
6 719	0	0	0	0	0	1.79%	1	1	4 792	1	0	0	$104 207	0	0	0	1
6 720	0	0	1	0	0	1.11%	0	1	4 792	1	0	0	$129 332	0	0	0	1
6 721	0	0	0	0	0	1.11%	1	1	4 356	1	0	0	$104 207	0	0	0	1
6 722	0	0	1	0	0	1.11%	0	1	4 792	1	0	0	$103 648	0	0	0	1
6 723	0	0	0	0	0	1.11%	0	1	4 356	1	0	0	$106 163	0	0	0	1
6 724	0	0	0	0	1	1.12%	0	1	4 356	0	0	0	$305 951	0	0	0	1
6 725	0	1	0	0	0	1.12%	0	0	4 356	0	0	1	$398 889	0	0	0	1
6 726	0	1	0	0	0	1.12%	0	0	6 970	0	0	1	$479 926	0	0	0	1
6 727	0	1	0	0	0	1.14%	0	1	4 356	0	1	0	$734 599	0	0	0	1
6 728	0	0	0	0	1	1.14%	0	1	4 680	0	0	0	$546 346	0	0	0	1
6 729	0	0	1	0	0	1.14%	0	1	4 356	0	0	0	$379 974	0	0	0	1
6 730	0	1	0	0	0	1.14%	0	1	4 905	0	0	0	$545 064	0	0	0	1
6 731	0	1	0	0	0	1.14%	0	0	4 356	0	0	1	$271 108	0	0	0	1
6 732	0	0	0	0	1	1.14%	0	1	4 356	1	0	0	$105 883	0	0	0	1
6 733	0	0	0	0	0	1.14%	0	1	4 356	1	0	0	$104 766	0	0	0	1
6 734	0	1	0	0	0	1.53%	1	1	4 356	0	0	0	$287 408	0	0	0	1
6 735	1	0	1	0	0	1.14%	0	1	6 536	0	1	0	$1 088 123	0	0	0	1
6 736	0	0	0	0	1	1.11%	0	1	6 098	1	0	0	$111 471	0	0	0	1
6 737	0	0	0	0	0	1.12%	0	1	6 534	0	0	0	$513 001	0	0	0	1
6 738	0	1	0	0	0	1.12%	0	1	6 970	0	0	0	$245 688	0	0	0	1
6 739	0	0	0	0	0	1.12%	0	1	5 227	0	0	1	$300 000	0	0	0	1
6 740	0	1	0	0	0	1.11%	0	1	3 920	0	0	1	$345 000	0	0	0	1
6 741	0	0	0	0	0	1.11%	0	1	3 920	1	0	0	$93 870	0	0	0	1
6 742	0	1	0	0	0	1.11%	0	1	3 920	1	0	0	$188 207	0	0	0	1
6 743	0	0	0	1	0	1.12%	0	1	6 534	1	0	0	$139 138	0	0	0	1
6 744	0	0	0	1	0	1.12%	0	1	3 920	0	0	1	$285 000	0	0	0	1
6 745	0	0	0	0	0	1.12%	0	1	6 970	0	0	0	$431 789	0	0	0	1
6 746	0	0	0	0	1	1.12%	0	1	5 586	0	0	0	$539 934	0	0	0	1
6 747	0	1	0	0	0	1.14%	0	1	5 227	0	1	0	$1 117 681	0	0	0	1
6 748	0	1	0	0	0	1.14%	0	0	6 534	0	0	1	$312 277	0	0	0	1
6 749	0	0	0	0	0	1.14%	0	1	4 792	1	0	0	$194 982	0	0	0	1
6 750	0	0	0	1	1	1.14%	0	1	4 356	0	0	0	$383 565	0	0	0	1
6 751	0	0	0	0	0	1.14%	0	1	3 920	0	0	1	$266 088	0	0	0	1
6 752	0	1	0	0	0	1.14%	0	1	3 920	0	0	0	$305 951	0	0	0	1
6 753	0	0	0	1	0	1.14%	0	1	3 920	0	0	0	$245 688	0	0	0	1
6 754	0	1	0	0	0	1.14%	0	1	6 534	1	0	0	$103 369	0	0	0	1
6 755	0	0	0	0	0	1.14%	0	1	8 276	1	0	0	$144 985	0	0	0	1
6 756	0	0	0	0	1	1.12%	0	1	4 356	0	1	0	$952 488	0	0	0	1
6 757	0	0	0	0	0	1.14%	0	1	4 356	0	0	0	$468 113	0	0	0	1
6 758	0	0	0	0	0	1.14%	0	1	4 356	1	0	0	$100 016	0	0	0	1
6 759	0	0	0	0	0	1.14%	0	1	4 356	1	0	0	$98 340	0	0	0	1
6 760	0	0	0	0	0	1.11%	0	1	4 356	1	0	0	$92 194	0	0	0	1

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
6 761	0	0	0	0	0	1.11%	0	1	4 356	1	0	0	$92 473	0	0	0	1
6 762	0	0	0	0	0	1.11%	0	1	4 356	1	0	0	$93 870	0	0	0	1
6 763	0	0	0	1	0	1.11%	0	1	4 356	1	0	0	$95 267	0	0	0	1
6 764	0	0	0	0	1	1.11%	0	1	7 405	1	0	0	$97 781	0	0	0	1
6 765	0	0	0	1	0	1.11%	0	1	4 792	1	0	0	$126 432	0	0	0	1
6 766	0	1	0	0	0	1.12%	0	1	4 356	0	0	0	$288 335	0	0	0	1
6 767	0	0	0	0	1	1.12%	0	1	4 356	0	1	0	$872 247	0	0	0	1
6 768	0	0	0	0	0	1.12%	0	1	4 356	0	0	0	$421 426	0	0	0	1
6 769	0	1	0	0	0	1.12%	0	1	4 356	0	0	1	$486 949	0	0	0	1
6 770	0	0	1	0	0	1.12%	0	1	5 038	0	0	0	$536 086	0	0	0	1
6 771	0	1	0	0	0	1.12%	0	1	4 356	0	0	0	$431 789	0	0	0	1
6 772	0	1	0	0	0	1.12%	0	0	4 356	0	0	1	$293 000	0	0	0	1
6 773	0	1	0	0	0	1.12%	0	1	5 227	0	0	0	$443 303	0	0	0	1
6 774	0	0	0	1	0	1.12%	0	1	5 227	0	0	0	$424 880	0	0	0	1
6 775	0	0	1	0	0	1.14%	0	1	4 792	0	0	0	$277 210	0	0	0	1
6 776	0	0	1	0	0	1.14%	0	1	4 356	0	1	0	$853 796	0	0	0	1
6 777	0	0	0	0	0	1.14%	0	1	4 792	0	0	0	$431 789	0	0	0	1
6 778	0	0	0	0	0	1.14%	0	1	4 692	0	0	1	$289 182	0	0	0	1
6 779	0	1	0	0	0	1.14%	0	1	4 792	0	1	0	$887 344	0	0	0	1
6 780	0	0	0	0	0	1.14%	0	1	4 356	0	0	0	$278 137	0	0	0	1
6 781	0	0	0	0	0	1.14%	0	1	4 792	0	0	1	$497 484	0	0	0	1
6 782	0	0	1	0	0	1.14%	0	1	4 792	0	0	0	$287 408	0	0	0	1
6 783	0	1	0	0	0	1.14%	0	1	4 356	0	1	0	$1 062 259	0	0	0	1
6 784	0	0	0	0	1	1.14%	0	1	4 356	0	0	1	$348 433	0	0	0	1
6 785	0	0	0	0	0	1.14%	0	1	4 356	1	0	0	$184 442	0	0	0	1
6 786	0	0	1	0	0	1.14%	0	1	5 227	1	0	0	$95 546	0	0	0	1
6 787	0	0	0	0	0	1.14%	0	1	4 792	1	0	0	$93 870	0	0	0	1
6 788	0	0	0	0	0	1.15%	0	1	4 356	1	0	0	$90 518	0	0	0	1
6 789	0	0	0	1	0	1.15%	0	1	4 792	1	0	0	$118 338	0	0	0	1
6 790	0	0	0	0	0	1.11%	0	1	4 792	1	0	0	$60 594	0	0	0	1
6 791	0	0	0	1	0	1.11%	0	1	4 792	1	0	0	$92 194	0	0	0	1
6 792	0	0	0	0	1	1.11%	0	1	6 970	1	0	0	$117 924	0	0	0	1
6 793	0	1	0	0	0	1.11%	0	1	4 356	1	0	0	$114 465	0	0	0	1
6 794	0	0	0	1	0	1.12%	0	1	4 792	0	0	1	$326 958	0	0	0	1
6 795	0	0	0	0	0	1.12%	0	1	4 356	0	1	0	$1 016 074	0	0	0	1
6 796	0	0	0	0	1	1.12%	0	1	4 500	0	0	0	$524 544	0	0	0	1
6 797	0	0	0	1	0	1.12%	0	1	4 356	0	1	0	$820 248	0	0	0	1
6 798	0	1	0	0	0	1.12%	0	1	4 356	0	1	0	$733 039	0	0	0	1
6 799	0	1	0	0	0	1.12%	0	1	4 356	0	1	0	$729 668	0	0	0	1
6 800	0	1	0	0	0	1.12%	0	1	4 792	0	1	0	$779 829	0	0	0	1
6 801	0	0	0	0	1	1.12%	0	1	4 792	0	1	0	$1 031 236	0	0	0	1
6 802	0	0	1	0	0	1.12%	0	1	4 585	0	0	1	$426 080	0	0	0	1
6 803	0	1	0	0	0	1.12%	0	1	7 841	0	1	0	$805 151	0	0	0	1
6 804	0	0	0	0	1	1.12%	0	1	7 841	0	1	0	$984 362	0	0	0	1
6 805	0	1	0	0	0	1.12%	0	1	8 734	0	0	0	$506 588	0	0	0	1
6 806	0	0	0	0	1	1.12%	0	1	8 712	0	0	0	$301 315	0	0	0	1
6 807	0	0	0	0	0	1.14%	0	1	4 792	0	1	0	$643 359	0	0	0	1
6 808	1	0	0	0	0	1.14%	0	1	4 356	0	0	0	$348 696	0	0	0	1
6 809	0	0	0	0	1	1.14%	0	1	4 795	0	0	1	$321 314	0	0	0	1
6 810	0	1	0	0	0	1.14%	0	1	4 792	0	0	0	$391 489	0	0	0	1
6 811	0	1	0	0	0	1.14%	0	0	4 815	0	0	1	$351 654	0	0	0	1
6 812	0	0	1	0	0	1.14%	0	1	4 356	1	0	0	$139 997	0	0	0	1
6 813	0	0	0	0	1	1.14%	0	1	4 792	1	0	0	$118 530	0	0	0	1
6 814	0	0	1	0	0	1.14%	0	1	7 841	1	0	0	$93 311	0	0	0	1
6 815	0	0	0	0	0	1.14%	0	1	4 356	1	0	0	$91 635	0	0	0	1
6 816	0	0	0	0	1	1.14%	0	1	4 356	1	0	0	$90 797	0	0	0	1
6 817	0	0	0	0	1	1.15%	0	1	4 356	1	0	0	$90 238	0	0	0	1
6 818	0	0	0	0	0	1.15%	0	1	4 356	1	0	0	$89 959	0	0	0	1
6 819	0	0	0	0	0	1.15%	0	1	4 792	1	0	0	$88 283	0	0	0	1
6 820	0	0	0	0	1	1.15%	0	1	4 792	1	0	0	$87 724	0	0	0	1
6 821	0	1	0	0	0	1.14%	0	1	5 663	0	0	0	$532 239	0	0	0	1
6 822	0	0	0	0	1	1.11%	0	1	4 356	0	0	1	$370 445	0	0	0	1
6 823	0	0	0	1	0	1.12%	0	1	5 038	0	1	0	$796 764	0	0	0	1
6 824	0	1	0	0	0	1.12%	0	1	5 702	0	0	1	$387 452	0	0	0	1
6 825	0	0	0	1	0	1.14%	0	1	4 356	0	0	1	$426 080	0	0	0	1
6 826	0	0	0	0	1	1.14%	0	1	4 356	0	1	0	$979 126	0	0	0	1
6 827	0	0	0	0	0	1.14%	0	1	4 356	1	0	0	$180 678	0	0	0	1
6 828	0	0	0	0	1	1.15%	0	1	4 792	1	0	0	$86 886	0	0	0	1
6 829	0	0	1	0	0	1.11%	0	1	4 356	1	0	0	$60 371	0	0	0	1
6 830	0	1	0	0	0	1.14%	0	1	11 326	1	0	0	$189 545	0	0	0	1
6 831	0	0	0	0	0	1.14%	0	1	4 356	0	0	1	$461 714	0	0	0	1
6 832	0	0	1	0	0	1.11%	0	1	4 792	1	0	0	$82 730	0	0	0	1
6 833	0	1	0	0	0	1.11%	0	1	3 920	1	0	0	$98 939	0	0	0	1
6 834	0	1	0	0	0	1.11%	0	1	6 534	1	0	0	$84 631	0	0	0	1
6 835	0	0	0	0	0	1.12%	0	1	3 920	0	0	1	$340 392	0	0	0	1
6 836	0	0	1	0	0	1.11%	0	1	4 356	1	0	0	$65 513	0	0	0	1
6 837	0	0	0	0	1	1.11%	0	1	4 356	1	0	0	$65 290	0	0	0	1
6 838	0	0	1	0	0	1.11%	0	1	4 356	1	0	0	$65 737	0	0	0	1
6 839	0	0	0	0	0	1.11%	0	1	4 356	1	0	0	$65 737	0	0	0	1
6 840	0	0	0	1	0	1.11%	0	1	4 356	1	0	0	$66 631	0	0	0	1
6 841	0	0	0	1	0	1.11%	0	1	6 534	1	0	0	$69 315	0	0	0	1
6 842	0	0	0	1	0	1.11%	0	1	4 356	1	0	0	$142 325	0	0	0	1
6 843	0	0	1	0	0	1.12%	0	1	6 534	1	0	0	$69 315	0	0	0	1
6 844	0	0	0	0	0	1.12%	0	1	4 356	0	0	0	$402 635	0	0	0	1
6 845	0	0	0	0	1	1.12%	0	1	4 792	0	0	0	$467 484	0	0	0	1
6 846	0	0	0	0	0	1.12%	0	0	4 792	0	0	1	$361 478	0	0	0	1
6 847	0	0	0	1	0	1.12%	0	1	6 534	0	0	0	$354 161	0	0	0	1
6 848	0	0	0	0	1	1.14%	0	1	4 356	0	0	1	$470 911	0	0	0	1
6 849	0	0	1	0	0	1.14%	0	1	4 356	0	1	0	$855 686	0	0	0	1
6 850	0	0	0	0	1	1.14%	0	1	4 356	0	1	0	$1 071 496	0	0	0	1
6 851	0	0	0	0	0	1.14%	0	1	4 792	1	0	0	$203 263	0	0	0	1
6 852	0	0	1	0	0	1.14%	0	1	4 792	1	0	0	$145 651	0	0	0	1
6 853	0	0	0	0	1	1.15%	0	1	4 792	1	0	0	$64 395	0	0	0	1
6 854	0	1	0	0	0	1.71%	1	1	5 200	0	0	0	$596 364	0	0	0	1
6 855	0	0	1	0	0	1.12%	0	1	4 356	1	0	0	$121 771	0	0	0	1
6 856	0	1	0	0	0	1.14%	0	0	4 792	0	0	1	$359 707	0	0	0	1
6 857	0	0	0	1	0	1.12%	0	1	6 002	0	0	0	$634 839	0	0	0	1
6 858	0	0	1	0	0	1.11%	0	1	4 356	1	0	0	$73 786	0	0	0	1
6 859	0	0	0	0	0	1.12%	0	1	3 920	0	0	0	$294 361	0	0	0	1
6 860	0	1	0	0	0	1.12%	0	0	4 792	0	0	1	$414 468	0	0	0	1
6 861	0	0	1	0	0	1.14%	0	1	3 920	0	0	0	$446 758	0	0	0	1
6 862	0	0	0	1	0	1.11%	0	1	4 356	1	0	0	$78 929	0	0	0	1
6 863	0	1	0	0	0	1.11%	0	1	4 356	1	0	0	$151 636	0	0	0	1
6 864	0	1	0	0	0	1.12%	0	1	4 356	0	0	0	$393 792	0	0	0	1
6 865	0	0	0	1	1	1.14%	0	1	6 098	1	0	0	$132 753	0	0	0	1
6 866	0	1	0	0	0	1.11%	0	1	10 019	1	0	0	$149 973	0	0	0	1
6 867	0	0	0	0	0	1.12%	0	1	3 920	0	0	0	$428 335	0	0	0	1
6 868	0	1	0	0	0	1.12%	0	1	4 356	0	1	0	$1 053 022	0	0	0	1
6 869	0	0	0	0	0	1.12%	0	1	8 276	0	0	0	$437 546	0	0	0	1
6 870	0	1	0	0	0	1.14%	0	1	3 920	0	0	0	$408 760	0	0	0	1
6 871	0	0	0	1	0	1.15%	0	1	5 663	1	0	0	$72 892	0	0	0	1
6 872	1	1	0	0	0	1.11%	0	1	4 358	1	0	0	$63 277	0	0	0	1
6 873	0	0	0	0	1	1.11%	0	1	4 356	1	0	0	$58 806	0	0	0	1
6 874	0	0	0	1	0	1.11%	0	1	5 663	1	0	0	$59 476	0	0	0	1
6 875	0	0	0	1	0	1.11%	0	1	4 356	1	0	0	$59 476	0	0	0	1
6 876	0	1	0	0	0	1.11%	0	1	4 356	1	0	0	$61 712	0	0	0	1
6 877	0	0	0	0	0	1.11%	0	1	4 356	1	0	0	$61 936	0	0	0	1
6 878	0	0	0	0	0	1.11%	0	1	4 356	1	0	0	$62 159	0	0	0	1
6 879	0	0	0	1	0	1.11%	0	1	4 356	1	0	0	$62 607	0	0	0	1
6 880	0	0	1	0	0	1.11%	0	1	4 356	1	0	0	$64 172	0	0	0	1
6 881	0	0	0	0	0	1.11%	0	1	4 356	1	0	0	$62 830	0	0	0	1
6 882	0	0	0	1	0	1.11%	0	1	6 098	1	0	0	$156 292	0	0	0	1
6 883	0	0	1	0	0	1.12%	0	1	4 792	1	0	0	$203 263	0	0	0	1
6 884	0	0	0	0	1	1.12%	0	1	4 356	0	1	0	$1 126 918	0	0	0	1
6 885	0	0	0	1	0	1.12%	0	1	4 500	0	0	0	$551 476	0	0	0	1
6 886	0	1	0	0	0	1.12%	0	1	4 792	0	0	0	$307 805	0	0	0	1
6 887	0	0	0	0	1	1.14%	0	1	4 356	0	1	0	$855 473	0	0	0	1
6 888	0	0	0	0	1	1.14%	0	1	4 792	0	0	0	$307 805	0	0	0	1
6 889	0	1	0	0	0	1.14%	0	1	4 356	0	1	0	$1 067 801	0	0	0	1
6 890	0	0	0	1	0	1.14%	0	1	4 356	0	0	1	$307 256	0	0	0	1

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
6 891	0	0	0	0	0	1.14%	0	1	4 356	1	0	0	$143 655	0	0	0	1
6 892	0	1	0	0	0	1.14%	0	1	4 356	1	0	0	$144 985	0	0	0	1
6 893	0	0	1	0	0	1.87%	1	1	4 356	1	0	0	$63 277	0	0	0	1
6 894	0	0	0	0	0	1.11%	0	1	4 792	1	0	0	$63 501	0	0	0	1
6 895	0	0	1	0	0	1.11%	0	1	4 792	1	0	0	$63 725	0	0	0	1
6 896	0	0	0	0	1	1.12%	0	1	5 200	0	1	0	$1 089 970	0	0	0	1
6 897	0	0	0	0	0	1.12%	0	1	4 792	0	0	1	$411 078	0	0	0	1
6 898	0	0	0	1	0	1.14%	0	1	5 227	0	1	0	$733 023	0	0	0	1
6 899	0	0	0	0	0	1.14%	0	1	4 792	1	0	0	$126 432	0	0	0	1
6 900	0	0	0	0	1	1.11%	0	1	4 356	1	0	0	$63 054	0	0	0	1
6 901	0	0	0	0	0	1.11%	0	1	4 356	1	0	0	$64 395	0	0	0	1
6 902	0	0	1	0	0	1.11%	0	1	4 792	1	0	0	$64 843	0	0	0	1
6 903	0	1	0	0	0	1.11%	0	1	4 356	1	0	0	$182 184	0	0	0	1
6 904	0	0	0	0	0	1.12%	0	1	4 356	0	0	1	$351 244	0	0	0	1
6 905	0	0	0	0	0	1.12%	0	1	4 356	0	1	0	$958 112	0	0	0	1
6 906	0	0	0	0	0	1.12%	0	1	4 356	0	1	0	$756 434	0	0	0	1
6 907	0	0	0	0	1	1.12%	0	1	4 356	0	1	0	$1 108 444	0	0	0	1
6 908	0	0	0	0	1	1.12%	0	1	4 356	0	0	0	$385 745	0	0	0	1
6 909	0	0	0	0	0	1.12%	0	1	4 792	0	0	0	$460 575	0	0	0	1
6 910	0	0	1	0	0	1.15%	0	1	4 356	1	0	0	$67 302	0	0	0	1
6 911	0	1	0	0	0	1.11%	0	1	6 534	1	0	0	$116 900	0	0	0	1
6 912	0	0	1	0	0	1.10%	0	1	3 920	1	0	0	$55 899	0	0	0	1
6 913	0	0	0	0	1	1.11%	0	1	3 920	1	0	0	$71 551	0	0	0	1
6 914	0	0	0	0	0	1.12%	0	1	3 920	0	1	0	$717 443	0	0	0	1
6 915	0	0	0	1	0	1.12%	0	1	5 192	0	1	0	$733 039	0	0	0	1
6 916	0	0	0	0	1	1.14%	0	1	5 663	0	0	0	$438 698	0	0	0	1
6 917	0	1	0	0	0	1.14%	0	1	5 663	0	1	0	$1 182 340	0	0	0	1
6 918	0	1	0	0	0	1.14%	0	1	3 920	0	0	0	$414 517	0	0	0	1
6 919	0	0	0	0	1	1.14%	0	1	4 356	1	0	0	$142 990	0	0	0	1
6 920	0	0	0	1	0	1.11%	1	1	4 356	1	0	0	$66 408	0	0	0	1
6 921	0	0	0	0	1	1.12%	0	1	4 500	0	1	0	$1 066 861	0	0	0	1
6 922	0	0	1	0	0	1.11%	0	1	4 356	1	0	0	$56 570	0	0	0	1
6 923	0	0	1	0	0	1.11%	0	1	4 792	1	0	0	$57 911	0	0	0	1
6 924	0	0	1	0	0	1.11%	0	1	4 792	1	0	0	$61 042	0	0	0	1
6 925	0	0	0	1	0	1.11%	0	1	4 792	1	0	0	$61 265	0	0	0	1
6 926	0	1	0	0	0	1.11%	0	1	4 356	1	0	0	$56 122	0	0	0	1
6 927	0	1	0	0	0	1.11%	0	0	4 356	0	0	1	$331 355	0	0	0	1
6 928	0	1	0	0	0	1.11%	0	1	4 356	1	0	0	$103 369	0	0	0	1
6 929	0	0	0	0	0	1.11%	0	1	4 792	1	0	0	$121 044	0	0	0	1
6 930	0	1	0	0	0	1.11%	0	1	4 356	1	0	0	$168 633	0	0	0	1
6 931	1	0	0	0	0	1.12%	0	1	4 700	0	0	0	$500 176	0	0	0	1
6 932	0	0	1	0	0	1.12%	0	1	4 500	0	0	0	$513 001	0	0	0	1
6 933	0	0	0	0	1	1.12%	0	1	4 356	0	1	0	$809 463	0	0	0	1
6 934	0	1	0	0	0	1.12%	0	1	4 356	0	0	0	$272 419	0	0	0	1
6 935	0	0	0	0	0	1.12%	0	1	4 356	0	0	0	$292 971	0	0	0	1
6 936	0	1	0	0	0	1.12%	0	1	6 098	0	1	0	$993 737	0	0	0	1
6 937	0	0	0	1	1	1.14%	0	1	4 792	0	1	0	$838 699	0	0	0	1
6 938	0	0	0	0	1	1.14%	0	1	4 356	0	0	0	$486 068	0	0	0	1
6 939	0	0	0	0	0	1.14%	0	1	4 356	0	1	0	$1 043 785	0	0	0	1
6 940	0	0	0	0	1	1.14%	0	1	4 792	0	0	1	$355 412	0	0	0	1
6 941	0	0	0	0	1	1.14%	0	1	4 792	0	0	0	$252 177	0	0	0	1
6 942	0	1	0	0	0	1.14%	0	1	4 356	1	0	0	$139 665	0	0	0	1
6 943	0	0	1	0	0	1.15%	0	1	5 227	1	0	0	$62 159	0	0	0	1
6 944	0	0	0	0	0	1.15%	0	1	4 356	1	0	0	$61 042	0	0	0	1
6 945	0	0	0	0	0	1.15%	0	1	5 227	1	0	0	$60 594	0	0	0	1
6 946	0	1	0	0	0	1.15%	0	1	4 356	1	0	0	$59 924	0	0	0	1
6 947	0	0	0	0	0	1.15%	0	1	4 356	1	0	0	$57 464	0	0	0	1
6 948	0	0	0	1	0	1.15%	0	0	4 356	1	0	0	$56 793	0	0	0	1
6 949	0	1	0	0	0	1.34%	1	1	3 920	1	0	0	$57 464	0	0	0	1
6 950	0	0	0	0	0	1.54%	1	1	4 792	0	1	0	$756 434	0	0	0	1
6 951	0	0	0	0	1	2.19%	1	1	4 356	0	0	0	$424 880	0	0	0	1
6 952	0	0	0	0	0	1.14%	0	1	4 356	0	1	0	$662 855	0	0	0	1
6 953	0	0	1	0	0	1.11%	0	1	4 356	1	0	0	$55 899	0	0	0	1
6 954	0	0	1	0	0	1.11%	0	1	4 356	1	0	0	$59 476	0	0	0	1
6 955	0	0	0	0	1	1.11%	0	1	4 356	1	0	0	$59 476	0	0	0	1
6 956	0	0	0	1	0	1.11%	0	1	4 792	1	0	0	$60 371	0	0	0	1
6 957	0	0	0	1	0	1.11%	0	1	4 356	1	0	0	$60 371	0	0	0	1
6 958	0	0	1	0	0	1.11%	0	1	6 970	1	0	0	$61 042	0	0	0	1
6 959	0	0	0	0	1	1.11%	0	1	7 405	1	0	0	$125 800	0	0	0	1
6 960	0	1	0	0	0	1.12%	0	1	4 792	0	0	0	$258 667	0	0	0	1
6 961	0	1	0	0	0	1.12%	0	1	4 356	0	1	0	$969 888	0	0	0	1
6 962	0	0	1	0	0	1.12%	0	1	4 356	0	0	0	$336 709	0	0	0	1
6 963	0	0	0	0	0	1.12%	0	1	4 356	0	0	1	$305 000	0	0	0	1
6 964	0	1	0	0	0	1.12%	0	1	6 970	0	1	0	$771 603	0	0	0	1
6 965	0	1	0	0	0	1.14%	0	1	6 534	0	1	0	$1 071 496	0	0	0	1
6 966	0	1	0	0	0	1.14%	0	1	4 356	0	1	0	$736 159	0	0	0	1
6 967	0	0	0	0	1	1.14%	0	1	4 792	0	0	0	$379 974	0	0	0	1
6 968	0	1	0	0	0	1.14%	0	1	4 356	0	0	1	$397 987	0	0	0	1
6 969	0	0	0	0	1	1.14%	0	1	4 356	0	0	0	$294 825	0	0	0	1
6 970	0	0	1	0	0	1.14%	0	1	4 735	0	0	1	$409 693	0	0	0	1
6 971	0	1	0	0	0	1.14%	0	0	5 000	0	0	1	$348 970	0	0	0	1
6 972	0	1	0	0	0	1.14%	0	0	4 356	0	0	1	$387 809	0	0	0	1
6 973	0	1	0	0	0	1.14%	0	0	4 356	0	0	1	$485 779	0	0	0	1
6 974	0	0	0	0	0	1.14%	0	1	4 356	1	0	0	$121 374	0	0	0	1
6 975	0	0	0	0	0	1.15%	0	1	4 356	1	0	0	$59 476	0	0	0	1
6 976	0	0	1	0	0	1.15%	0	1	4 356	1	0	0	$56 346	0	0	0	1
6 977	0	0	0	0	1	1.15%	0	1	4 356	1	0	0	$55 452	0	0	0	1
6 978	0	0	0	0	0	1.15%	0	1	4 356	1	0	0	$55 452	0	0	0	1
6 979	0	0	0	0	0	1.11%	0	1	4 356	1	0	0	$52 768	0	0	0	1
6 980	0	0	1	0	0	1.11%	0	1	4 356	1	0	0	$56 346	0	0	0	1
6 981	0	1	0	0	0	1.11%	0	1	4 356	1	0	0	$56 346	0	0	0	1
6 982	0	0	1	0	0	1.11%	0	1	4 356	1	0	0	$56 793	0	0	0	1
6 983	1	1	0	0	0	1.11%	0	1	4 356	1	0	0	$128 359	0	0	0	1
6 984	0	0	0	0	0	1.11%	0	1	4 356	1	0	0	$111 685	0	0	0	1
6 985	0	0	0	0	0	1.11%	0	1	4 356	1	0	0	$107 158	0	0	0	1
6 986	0	1	0	0	0	1.11%	0	0	4 356	0	0	1	$225 488	0	0	0	1
6 987	0	0	0	1	0	1.11%	0	1	4 792	1	0	0	$99 881	0	0	0	1
6 988	0	1	0	0	0	1.11%	0	1	4 356	0	0	1	$354 338	0	0	0	1
6 989	0	1	0	0	0	1.11%	0	1	4 356	0	0	0	$460 418	0	0	0	1
6 990	0	0	0	0	0	1.11%	0	1	4 356	0	0	0	$398 397	0	0	0	1
6 991	0	0	0	0	1	1.11%	0	1	4 356	0	1	0	$969 888	0	0	0	1
6 992	0	1	0	0	0	1.11%	0	1	4 356	0	0	0	$539 934	0	0	0	1
6 993	0	1	0	0	0	1.11%	0	0	4 356	0	0	1	$325 000	0	0	0	1
6 994	0	1	0	0	0	1.11%	0	0	4 356	0	0	1	$251 026	0	0	0	1
6 995	0	1	0	0	0	1.11%	0	0	4 356	0	0	1	$407 352	0	0	0	1
6 996	0	1	0	0	0	1.12%	0	1	4 792	0	1	0	$951 414	0	0	0	1
6 997	0	0	1	0	0	1.12%	0	1	4 792	0	0	0	$278 137	0	0	0	1
6 998	0	1	0	0	0	1.12%	0	1	5 227	0	1	0	$951 414	0	0	0	1
6 999	0	1	0	0	0	1.14%	0	1	4 792	0	1	0	$764 233	0	0	0	1
7 000	0	1	0	0	0	1.14%	0	1	4 356	0	0	1	$251 026	0	0	0	1
7 001	0	0	0	0	1	1.14%	0	1	4 356	0	0	0	$346 583	0	0	0	1
7 002	0	0	0	1	0	1.14%	0	1	4 356	0	0	1	$387 452	0	0	0	1
7 003	0	0	0	1	0	1.14%	0	1	4 356	0	0	1	$301 232	0	0	0	1
7 004	0	1	0	0	0	1.14%	0	1	4 356	0	0	0	$480 938	0	0	0	1
7 005	0	1	0	0	0	1.14%	0	1	4 356	0	0	0	$355 794	0	0	0	1
7 006	0	0	0	1	0	1.14%	0	1	4 356	0	0	1	$289 913	0	0	0	1
7 007	0	0	0	0	0	1.14%	0	1	4 356	1	0	0	$116 949	0	0	0	1
7 008	0	1	0	0	0	1.14%	0	1	4 792	1	0	0	$17 470	0	0	0	1
7 009	0	0	0	0	1	1.15%	0	1	4 356	1	0	0	$51 874	0	0	0	1
7 010	0	1	0	0	0	1.61%	1	0	4 356	0	0	1	$353 265	0	0	0	1
7 011	0	0	0	0	0	1.14%	0	1	4 792	1	0	0	$127 029	0	0	0	1
7 012	0	1	0	0	0	1.12%	0	1	4 356	0	1	0	$939 343	0	0	0	1
7 013	0	0	0	0	1	1.10%	0	1	3 920	0	0	0	$164 564	0	0	0	1
7 014	0	1	0	0	0	1.11%	0	1	3 920	1	0	0	$118 383	0	0	0	1
7 015	0	1	0	0	0	1.11%	0	1	3 920	0	1	0	$686 250	0	0	0	1
7 016	0	0	0	0	0	1.14%	0	1	4 356	1	0	0	$120 732	0	0	0	1
7 017	0	0	0	0	1	1.11%	0	1	4 792	1	0	0	$93 591	0	0	0	1
7 018	0	0	0	0	1	1.12%	0	1	4 792	0	1	0	$936 635	0	0	0	1
7 019	0	0	0	0	0	1.12%	0	1	6 534	1	0	0	$137 495	0	0	0	1
7 020	0	0	0	0	1	1.12%	0	1	3 049	0	0	0	$368 460	0	0	0	1

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
7 021	0	0	0	0	1	1.12%	0	1	3 200	0	0	0	$498 893	0	0	0	1
7 022	0	1	0	0	0	1.14%	0	1	3 920	0	0	1	$301 232	0	0	0	1
7 023	0	0	0	0	0	1.14%	0	1	3 049	0	0	1	$322 126	0	0	0	1
7 024	0	0	0	0	1	1.14%	0	1	3 049	1	0	0	$165 245	0	0	0	1
7 025	0	0	0	0	0	1.14%	0	1	4 356	0	0	1	$397 987	0	0	0	1
7 026	0	1	0	0	0	1.11%	0	1	4 356	1	0	0	$123 703	0	0	0	1
7 027	0	0	1	0	0	1.11%	0	1	4 356	1	0	0	$103 928	0	0	0	1
7 028	0	0	0	0	1	1.12%	0	1	4 356	1	0	0	$138 443	0	0	0	1
7 029	0	0	1	0	0	1.12%	0	1	4 500	0	0	0	$532 239	0	0	0	1
7 030	0	1	0	0	0	1.12%	0	0	3 920	0	0	1	$387 809	0	0	0	1
7 031	0	0	0	1	0	1.12%	0	1	4 500	0	0	0	$525 185	0	0	0	1
7 032	0	1	0	0	0	1.12%	0	1	4 356	0	1	0	$1 068 736	0	0	0	1
7 033	0	1	0	0	0	1.12%	0	1	4 356	0	1	0	$734 701	0	0	0	1
7 034	0	1	0	0	0	1.12%	0	1	4 800	0	0	0	$525 826	0	0	0	1
7 035	0	0	0	0	0	1.12%	0	1	6 098	0	1	0	$914 182	0	0	0	1
7 036	0	1	0	0	0	1.12%	0	1	4 792	0	0	0	$296 679	0	0	0	1
7 037	0	0	1	0	0	1.14%	0	1	6 098	0	1	0	$779 829	0	0	0	1
7 038	0	0	0	0	1	1.14%	0	1	3 920	0	1	0	$853 114	0	0	0	1
7 039	0	0	0	0	0	1.14%	0	1	4 356	0	1	0	$1 049 049	0	0	0	1
7 040	0	1	0	0	0	1.14%	0	1	4 356	0	0	0	$426 032	0	0	0	1
7 041	1	1	0	0	0	1.14%	0	1	4 356	0	1	0	$1 059 361	0	0	0	1
7 042	0	0	0	1	0	1.14%	0	1	4 356	0	0	1	$399 436	0	0	0	1
7 043	0	0	0	0	1	1.14%	0	1	4 792	0	0	0	$268 866	0	0	0	1
7 044	0	0	0	0	0	1.14%	0	1	4 356	1	0	0	$126 116	0	0	0	1
7 045	0	0	0	0	1	1.14%	0	1	4 356	1	0	0	$121 771	0	0	0	1
7 046	0	0	0	1	0	1.14%	0	1	4 356	1	0	0	$101 972	0	0	0	1
7 047	0	0	0	1	0	1.15%	0	1	4 356	1	0	0	$63 054	0	0	0	1
7 048	0	1	0	0	0	1.09%	0	1	3 920	0	0	0	$297 307	0	0	0	1
7 049	0	0	1	0	0	1.12%	0	1	4 356	0	0	1	$281 149	0	0	0	1
7 050	0	1	0	0	0	1.11%	0	1	4 356	1	0	0	$114 392	0	0	0	1
7 051	0	0	1	0	0	1.11%	0	1	4 356	1	0	0	$116 387	0	0	0	1
7 052	0	1	0	0	0	1.11%	0	1	4 356	1	0	0	$147 178	0	0	0	1
7 053	0	1	0	0	0	1.11%	0	0	4 356	1	0	0	$132 349	0	0	0	1
7 054	0	0	0	0	0	1.11%	0	1	4 356	1	0	0	$113 856	0	0	0	1
7 055	0	1	0	0	0	1.12%	0	1	4 356	0	1	0	$646 549	0	0	0	1
7 056	0	1	0	0	0	1.12%	0	1	4 356	0	0	0	$399 863	0	0	0	1
7 057	0	0	0	0	1	1.12%	0	1	4 356	0	0	0	$451 441	0	0	0	1
7 058	0	0	1	0	0	1.12%	0	1	4 356	0	0	1	$382 269	0	0	0	1
7 059	0	0	0	1	0	1.12%	0	1	4 356	0	1	0	$771 603	0	0	0	1
7 060	0	0	0	0	0	1.12%	0	1	4 356	0	0	1	$396 817	0	0	0	1
7 061	0	1	0	0	0	1.12%	0	1	4 356	0	0	0	$344 855	0	0	0	1
7 062	0	1	0	0	0	1.12%	0	1	4 356	0	1	0	$772 031	0	0	0	1
7 063	0	1	0	0	0	1.12%	0	0	4 356	0	0	1	$281 149	0	0	0	1
7 064	0	0	0	0	0	1.12%	0	1	5 726	0	0	0	$498 893	0	0	0	1
7 065	1	1	0	0	0	1.14%	0	1	4 500	0	0	0	$503 382	0	0	0	1
7 066	0	0	0	0	0	1.14%	0	1	4 356	0	1	0	$1 053 736	0	0	0	1
7 067	0	1	0	0	0	1.14%	0	1	4 500	0	0	0	$462 983	0	0	0	1
7 068	0	0	0	0	0	1.14%	0	1	3 920	0	0	0	$359 592	0	0	0	1
7 069	0	1	0	0	0	1.14%	0	0	4 356	0	0	1	$356 784	0	0	0	1
7 070	0	0	0	0	1	1.14%	0	1	4 792	1	0	0	$116 949	0	0	0	1
7 071	0	1	0	0	0	1.14%	0	1	4 356	1	0	0	$112 638	0	0	0	1
7 072	0	0	0	0	0	1.14%	0	1	4 356	1	0	0	$98 620	0	0	0	1
7 073	0	1	0	0	0	1.11%	0	1	4 356	1	0	0	$125 698	0	0	0	1
7 074	0	0	0	0	0	1.11%	0	1	3 920	1	0	0	$133 014	0	0	0	1
7 075	0	0	0	0	0	1.11%	0	1	4 356	0	0	1	$316 293	0	0	0	1
7 076	0	1	0	0	0	1.11%	0	1	4 356	1	0	0	$165 622	0	0	0	1
7 077	0	0	0	0	1	1.11%	0	1	3 920	1	0	0	$169 386	0	0	0	1
7 078	0	0	0	0	0	1.11%	0	1	4 356	1	0	0	$125 800	0	0	0	1
7 079	0	1	0	0	0	1.12%	0	1	4 356	0	0	0	$406 457	0	0	0	1
7 080	0	1	0	0	0	1.12%	0	0	4 356	0	0	1	$296 211	0	0	0	1
7 081	0	0	0	0	0	1.12%	0	1	3 920	0	0	1	$237 000	0	0	0	1
7 082	0	1	0	0	0	1.12%	0	1	3 920	0	1	0	$744 765	0	0	0	1
7 083	0	0	0	0	0	1.12%	0	1	4 356	0	0	0	$365 041	0	0	0	1
7 084	0	0	0	1	0	1.12%	0	1	5 663	0	1	0	$717 443	0	0	0	1
7 085	0	0	1	0	0	1.12%	0	1	5 663	0	0	1	$412 034	0	0	0	1
7 086	0	1	0	0	0	1.12%	0	1	5 663	0	0	0	$420 275	0	0	0	1
7 087	0	0	0	0	0	1.14%	0	1	4 792	0	1	0	$764 233	0	0	0	1
7 088	0	0	0	0	1	1.14%	0	1	3 920	0	1	0	$969 888	0	0	0	1
7 089	0	0	0	0	0	1.14%	0	1	4 356	1	0	0	$113 247	0	0	0	1
7 090	0	0	0	1	0	1.14%	0	1	4 356	1	0	0	$101 693	0	0	0	1
7 091	0	1	0	0	0	1.14%	0	0	4 792	1	0	0	$113 869	0	0	0	1
7 092	0	0	0	0	0	1.15%	0	1	3 049	1	0	0	$60 371	0	0	0	1
7 093	0	1	0	0	0	1.12%	0	1	4 356	0	0	0	$414 517	0	0	0	1
7 094	0	1	0	0	0	1.11%	0	0	4 356	1	0	0	$108 315	0	0	0	1
7 095	0	0	0	1	0	1.11%	0	1	4 792	1	0	0	$115 105	0	0	0	1
7 096	0	0	0	1	0	1.12%	0	1	4 356	0	1	0	$763 216	0	0	0	1
7 097	0	1	0	0	0	1.12%	0	1	4 500	0	0	0	$459 136	0	0	0	1
7 098	0	1	0	0	0	1.14%	0	1	4 356	0	1	0	$699 475	0	0	0	1
7 099	0	0	0	0	0	1.14%	0	1	4 356	0	0	1	$349 028	0	0	0	1
7 100	0	1	0	0	0	1.14%	0	1	4 356	1	0	0	$109 289	0	0	0	1
7 101	0	0	0	1	0	1.14%	0	1	3 049	1	0	0	$158 094	0	0	0	1
7 102	0	0	1	0	0	1.12%	0	1	4 356	0	0	0	$310 557	0	0	0	1
7 103	0	0	0	0	0	1.12%	0	1	4 356	0	0	0	$208 603	0	0	0	1
7 104	0	1	0	0	0	1.14%	0	1	4 792	1	0	0	$170 892	0	0	0	1
7 105	0	0	1	0	0	1.15%	0	1	4 356	1	0	0	$119 713	0	0	0	1
7 106	0	1	0	0	0	1.12%	0	1	5 227	0	1	0	$662 855	0	0	0	1
7 107	0	1	0	0	0	1.12%	0	1	5 227	0	1	0	$684 690	0	0	0	1
7 108	0	0	0	1	0	1.14%	0	1	4 356	0	0	1	$370 479	0	0	0	1
7 109	0	1	0	0	0	1.14%	0	0	4 356	0	0	0	$203 967	0	0	0	1
7 110	0	1	0	0	0	1.15%	0	1	4 356	1	0	0	$88 283	0	0	0	1
7 111	0	1	0	0	0	1.11%	0	0	3 920	0	0	1	$293 627	0	0	0	1
7 112	0	1	0	0	0	1.11%	0	1	3 485	0	0	0	$294 212	0	0	0	1
7 113	0	0	0	1	0	1.15%	0	1	2 614	0	0	0	$322 402	0	0	0	1
7 114	0	0	0	0	0	1.15%	0	1	3 049	1	0	0	$89 400	0	0	0	1
7 115	0	0	0	1	0	1.12%	0	1	6 970	0	1	0	$1 393 107	0	0	0	1
7 116	0	0	0	1	1	1.12%	0	1	7 140	0	0	0	$679 726	0	0	0	1
7 117	0	0	0	1	0	1.14%	0	1	6 970	0	0	0	$419 060	0	0	0	1
7 118	1	0	0	0	0	1.14%	0	1	6 970	1	0	0	$212 158	0	0	0	1
7 119	0	0	0	0	1	1.12%	0	1	6 970	1	0	0	$182 894	0	0	0	1
7 120	0	0	0	0	0	1.12%	0	1	7 841	0	0	1	$396 622	0	0	0	1
7 121	0	0	0	0	0	1.12%	0	1	7 405	0	1	0	$1 048 374	0	0	0	1
7 122	0	0	0	0	1	1.14%	0	1	7 405	0	0	0	$370 849	0	0	0	1
7 123	0	1	0	0	0	1.12%	0	1	6 970	1	0	0	$187 882	0	0	0	1
7 124	0	0	0	0	0	1.12%	0	1	6 970	0	0	1	$532 601	0	0	0	1
7 125	0	0	1	0	0	1.12%	0	1	6 970	0	0	1	$518 554	0	0	0	1
7 126	0	0	0	0	0	1.12%	0	1	6 970	0	0	1	$336 375	0	0	0	1
7 127	0	0	0	1	0	1.12%	0	1	6 098	0	0	0	$366 214	0	0	0	1
7 128	0	1	0	0	0	1.12%	0	1	6 970	1	0	0	$130 403	0	0	0	1
7 129	0	0	0	0	1	1.12%	0	1	6 970	0	0	1	$690 625	0	0	0	1
7 130	0	0	0	0	0	1.12%	0	1	3 920	0	0	1	$408 862	0	0	0	1
7 131	0	0	0	0	1	1.12%	0	1	6 534	1	0	0	$143 081	0	0	0	1
7 132	0	1	0	0	0	1.14%	0	0	6 098	0	0	1	$336 000	0	0	0	1
7 133	0	0	0	1	1	1.12%	0	1	7 405	0	0	1	$643 803	0	0	0	1
7 134	0	0	1	0	0	1.14%	0	1	6 098	0	0	1	$456 515	0	0	0	1
7 135	0	0	0	1	0	1.14%	0	1	3 049	1	0	0	$113 789	0	0	0	1
7 136	0	0	0	0	1	1.12%	0	1	9 583	0	1	0	$939 343	0	0	0	1
7 137	0	0	0	0	0	1.12%	0	1	8 276	1	0	0	$117 897	0	0	0	1
7 138	0	0	1	0	0	1.14%	0	1	9 148	0	1	0	$1 163 866	0	0	0	1
7 139	0	1	0	0	0	1.11%	0	0	3 485	0	0	1	$270 000	0	0	0	1
7 140	0	0	0	1	0	1.11%	0	1	3 920	1	0	0	$94 708	0	0	0	1
7 141	0	1	0	0	0	1.11%	0	1	3 049	1	0	0	$184 442	0	0	0	1
7 142	0	1	0	0	0	1.12%	0	1	3 049	0	0	0	$404 155	0	0	0	1
7 143	0	0	0	0	0	1.12%	0	1	4 356	0	0	1	$392 134	0	0	0	1
7 144	0	1	0	0	0	1.14%	0	1	3 049	0	0	1	$289 182	0	0	0	1
7 145	0	0	0	0	1	1.14%	0	1	4 356	0	0	1	$349 028	0	0	0	1
7 146	0	0	0	0	0	1.14%	0	1	5 663	0	0	0	$388 034	0	0	0	1
7 147	0	1	0	0	0	1.14%	0	1	4 356	0	0	1	$409 693	0	0	0	1
7 148	0	0	1	0	0	1.11%	0	1	4 356	1	0	0	$62 159	0	0	0	1
7 149	0	0	0	0	0	1.11%	0	1	5 663	1	0	0	$156 588	0	0	0	1
7 150	0	0	0	0	1	1.12%	0	0	4 792	0	0	1	$548 988	0	0	0	1

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
7 151	0	1	0	0	0	1.14%	0	1	4 356	0	0	0	$354 067	0	0	0	1
7 152	0	0	1	0	0	1.14%	0	1	4 356	0	0	1	$357 023	0	0	0	1
7 153	0	1	0	0	0	1.14%	0	1	3 920	0	1	0	$1 003 112	0	0	0	1
7 154	0	0	0	0	0	1.11%	0	1	3 485	1	0	0	$115 053	0	0	0	1
7 155	0	0	0	0	1	1.09%	0	1	4 792	1	0	0	$137 670	0	0	0	1
7 156	0	0	1	0	0	1.11%	0	1	4 356	1	0	0	$115 990	0	0	0	1
7 157	0	0	0	1	1	1.12%	0	1	6 970	0	0	0	$403 003	0	0	0	1
7 158	0	0	0	1	0	1.14%	0	1	4 356	0	0	0	$336 709	0	0	0	1
7 159	0	1	0	0	0	1.14%	0	1	4 356	0	1	0	$1 031 236	0	0	0	1
7 160	0	0	1	0	0	1.14%	0	1	4 356	0	1	0	$895 992	0	0	0	1
7 161	0	1	0	0	0	1.14%	0	1	4 356	0	0	0	$356 868	0	0	0	1
7 162	0	0	0	1	0	1.14%	0	1	4 356	0	0	1	$366 968	0	0	0	1
7 163	0	0	0	0	0	1.14%	0	1	5 663	1	0	0	$113 856	0	0	0	1
7 164	0	0	0	1	0	1.14%	0	1	4 792	0	0	0	$375 944	0	0	0	1
7 165	0	0	0	0	0	1.11%	0	1	4 792	1	0	0	$118 985	0	0	0	1
7 166	0	0	0	0	1	1.11%	0	1	4 356	0	0	1	$254 039	0	0	0	1
7 167	0	0	0	0	0	1.11%	0	1	4 792	1	0	0	$159 599	0	0	0	1
7 168	0	1	0	0	0	1.11%	0	1	4 356	1	0	0	$112 638	0	0	0	1
7 169	0	1	0	0	0	1.11%	0	1	4 792	1	0	0	$170 139	0	0	0	1
7 170	1	1	0	0	0	1.11%	0	0	4 356	1	0	0	$113 062	0	0	0	1
7 171	0	1	0	0	0	1.12%	0	1	4 792	0	0	0	$401 852	0	0	0	1
7 172	0	1	0	0	0	1.12%	0	1	4 356	0	0	0	$432 940	0	0	0	1
7 173	0	1	0	0	0	1.13%	0	1	3 920	0	0	1	$312 353	0	0	0	1
7 174	0	0	0	1	0	1.14%	0	1	5 227	0	0	0	$436 051	0	0	0	1
7 175	0	0	0	0	1	1.14%	0	1	5 227	0	1	0	$677 672	0	0	0	1
7 176	0	0	0	0	0	1.14%	0	1	4 356	0	0	1	$351 165	0	0	0	1
7 177	0	1	0	0	0	1.14%	0	1	4 792	0	0	1	$251 026	0	0	0	1
7 178	0	0	0	0	1	1.15%	0	1	3 920	1	0	0	$70 656	0	0	0	1
7 179	0	1	0	0	0	1.15%	0	0	3 049	0	0	1	$246 963	0	0	0	1
7 180	0	1	0	0	0	1.14%	0	0	3 049	1	0	0	$155 835	0	0	0	1
7 181	0	1	0	0	0	1.15%	0	1	3 049	1	0	0	$117 052	0	0	0	1
7 182	0	1	0	0	0	1.11%	0	1	4 356	1	0	0	$122 373	0	0	0	1
7 183	0	1	0	0	0	1.11%	0	1	4 356	1	0	0	$119 380	0	0	0	1
7 184	0	0	0	1	0	1.14%	0	1	4 356	0	0	1	$392 134	0	0	0	1
7 185	0	0	0	0	0	1.11%	0	1	3 049	0	0	0	$379 974	0	0	0	1
7 186	0	0	0	0	1	1.11%	0	1	3 049	0	1	0	$670 653	0	0	0	1
7 187	0	1	0	0	0	1.14%	0	1	4 356	0	0	0	$321 454	0	0	0	1
7 188	0	1	0	0	0	1.11%	0	0	2 614	0	0	1	$292 638	0	0	0	1
7 189	0	0	0	0	0	1.11%	0	1	4 356	1	0	0	$105 332	0	0	0	1
7 190	0	0	0	1	0	1.12%	0	1	4 356	0	0	1	$255 000	0	0	0	1
7 191	0	0	1	0	0	1.12%	0	1	4 356	0	0	0	$196 550	0	0	0	1
7 192	0	0	0	1	0	1.12%	0	1	4 356	0	0	1	$228 434	0	0	0	1
7 193	0	1	0	0	0	1.12%	0	0	4 792	0	0	1	$235 965	0	0	0	1
7 194	0	0	1	0	0	1.12%	0	1	4 792	0	0	1	$230 944	0	0	0	1
7 195	0	0	0	0	0	1.12%	0	1	4 792	0	1	0	$991 862	0	0	0	1
7 196	0	0	0	1	1	1.14%	0	1	4 356	0	0	0	$333 440	0	0	0	1
7 197	0	0	0	0	0	1.14%	0	1	4 356	0	0	1	$277 007	0	0	0	1
7 198	0	0	0	0	1	1.11%	0	1	4 356	0	1	0	$740 838	0	0	0	1
7 199	0	0	1	0	0	1.11%	0	1	3 920	1	0	0	$55 675	0	0	0	1
7 200	0	1	0	0	0	1.11%	0	0	3 485	1	0	0	$106 549	0	0	0	1
7 201	0	1	0	0	0	1.15%	0	0	3 200	0	0	1	$315 787	0	0	0	1
7 202	0	0	0	0	1	1.14%	0	1	6 534	0	0	0	$535 418	0	0	0	1
7 203	0	0	0	1	1	1.12%	0	1	6 970	0	1	0	$1 124 985	0	0	0	1
7 204	0	0	0	0	0	1.12%	0	1	11 326	0	0	0	$389 392	0	0	0	1
7 205	0	1	0	0	0	1.14%	0	0	9 583	0	0	1	$323 824	0	0	0	1
7 206	0	0	0	0	1	1.12%	0	1	11 326	1	0	0	$109 515	0	0	0	1
7 207	0	1	0	0	0	1.11%	0	0	5 663	0	0	1	$400 000	0	0	0	1
7 208	0	1	0	0	0	1.12%	0	1	6 970	1	0	0	$214 153	0	0	0	1
7 209	0	1	0	0	0	1.11%	0	1	6 534	1	0	0	$61 489	0	0	0	1
7 210	0	0	0	1	0	1.12%	0	1	6 098	0	1	0	$1 265 474	0	0	0	1
7 211	0	1	0	0	0	1.12%	0	1	8 712	0	0	0	$512 390	0	0	0	1
7 212	0	1	0	0	0	1.14%	0	1	6 534	0	0	0	$495 118	0	0	0	1
7 213	0	0	0	1	0	1.14%	0	1	7 840	0	0	1	$455 271	0	0	0	1
7 214	0	0	0	0	0	1.14%	0	1	6 970	1	0	0	$166 268	0	0	0	1
7 215	0	0	0	1	0	1.12%	0	1	4 356	0	0	0	$299 924	0	0	0	1
7 216	0	0	0	0	0	1.14%	0	1	6 098	0	1	0	$803 224	0	0	0	1
7 217	0	1	0	0	0	1.11%	0	0	6 534	0	0	1	$336 375	0	0	0	1
7 218	0	0	0	0	1	1.12%	0	1	5 663	1	0	0	$128 233	0	0	0	1
7 219	0	1	0	0	0	1.12%	0	1	11 326	1	0	0	$95 252	0	0	0	1
7 220	0	0	0	0	1	1.12%	0	1	8 276	1	0	0	$173 844	0	0	0	1
7 221	0	0	0	1	0	1.12%	0	1	6 970	0	0	0	$443 303	0	0	0	1
7 222	0	0	1	0	0	1.12%	0	1	6 098	0	0	0	$324 029	0	0	0	1
7 223	0	0	0	1	1	1.12%	0	1	5 663	0	1	0	$850 014	0	0	0	1
7 224	0	0	1	0	0	1.14%	0	1	5 663	1	0	0	$218 320	0	0	0	1
7 225	0	0	0	1	0	1.14%	0	1	7 841	0	0	0	$434 780	0	0	0	1
7 226	0	0	0	1	0	1.14%	0	1	5 663	0	0	1	$567 717	0	0	0	1
7 227	0	1	0	0	0	1.14%	0	0	10 019	0	0	1	$398 889	0	0	0	1
7 228	0	0	0	0	1	1.12%	0	1	4 356	0	0	0	$349 785	0	0	0	1
7 229	0	0	0	0	1	1.12%	0	1	7 038	0	0	0	$553 400	0	0	0	1
7 230	0	1	0	0	0	1.12%	0	1	6 970	0	1	0	$1 154 629	0	0	0	1
7 231	0	0	0	0	1	1.12%	0	1	8 712	0	0	0	$342 108	0	0	0	1
7 232	0	0	0	0	0	1.12%	0	1	10 360	0	1	0	$935 795	0	0	0	1
7 233	0	0	0	0	0	1.14%	0	1	11 326	0	0	1	$315 000	0	0	0	1
7 234	0	0	0	0	0	1.14%	0	1	8 276	1	0	0	$83 177	0	0	0	1
7 235	0	0	0	0	0	1.11%	0	1	6 098	1	0	0	$158 287	0	0	0	1
7 236	0	0	0	1	0	1.11%	0	1	6 098	1	0	0	$130 904	0	0	0	1
7 237	0	1	0	0	0	1.12%	0	1	6 098	0	1	0	$1 078 111	0	0	0	1
7 238	0	1	0	0	0	1.12%	0	1	9 583	0	0	1	$377 000	0	0	0	1
7 239	0	1	0	0	0	1.12%	0	0	8 025	0	0	1	$381 560	0	0	0	1
7 240	0	0	0	0	0	1.14%	0	1	9 148	0	0	0	$517 490	0	0	0	1
7 241	0	0	0	1	0	1.14%	0	1	6 534	0	0	1	$371 518	0	0	0	1
7 242	0	0	0	1	0	1.14%	0	1	6 098	1	0	0	$141 254	0	0	0	1
7 243	0	1	0	0	0	1.14%	0	1	6 098	0	1	0	$1 085 611	0	0	0	1
7 244	0	1	0	0	0	1.14%	0	1	6 970	0	1	0	$1 126 918	0	0	0	1
7 245	0	1	0	0	0	1.11%	0	1	5 663	1	0	0	$126 098	0	0	0	1
7 246	0	0	0	0	0	1.11%	0	1	5 663	1	0	0	$118 214	0	0	0	1
7 247	0	0	0	0	0	1.11%	0	1	6 098	1	0	0	$185 948	0	0	0	1
7 248	0	0	1	0	0	1.12%	0	1	6 098	0	0	1	$360 109	0	0	0	1
7 249	0	0	0	0	1	1.12%	0	1	6 098	0	1	0	$1 071 496	0	0	0	1
7 250	0	0	0	0	0	1.12%	0	1	5 663	0	0	0	$386 834	0	0	0	1
7 251	0	0	0	0	1	1.14%	0	1	5 663	0	0	1	$260 000	0	0	0	1
7 252	0	0	0	0	0	1.14%	0	1	5 663	1	0	0	$122 323	0	0	0	1
7 253	0	1	0	0	0	1.10%	0	0	6 098	0	0	1	$350 000	0	0	0	1
7 254	0	1	0	0	0	1.12%	0	1	6 098	0	1	0	$1 078 111	0	0	0	1
7 255	0	1	0	0	0	1.12%	0	1	6 098	0	0	0	$403 179	0	0	0	1
7 256	0	1	0	0	0	1.12%	0	1	9 148	0	1	0	$1 059 361	0	0	0	1
7 257	0	0	0	0	1	1.12%	0	1	10 019	0	0	0	$319 857	0	0	0	1
7 258	0	0	1	0	0	1.14%	0	1	6 970	0	0	0	$399 910	0	0	0	1
7 259	0	0	0	0	1	1.11%	0	1	6 098	1	0	0	$80 494	0	0	0	1
7 260	0	0	0	1	0	1.12%	0	1	6 970	0	0	0	$381 386	0	0	0	1
7 261	0	0	0	0	0	1.14%	0	1	5 227	1	0	0	$132 275	0	0	0	1
7 262	0	0	0	0	1	1.11%	0	1	5 663	1	0	0	$124 535	0	0	0	1
7 263	0	0	1	0	0	1.11%	0	1	5 663	1	0	0	$121 162	0	0	0	1
7 264	0	1	0	0	0	1.12%	0	1	5 663	0	1	0	$681 571	0	0	0	1
7 265	0	0	0	0	1	1.12%	0	1	6 098	0	0	0	$514 925	0	0	0	1
7 266	0	1	0	0	0	1.12%	0	1	6 000	0	0	0	$538 651	0	0	0	1
7 267	1	1	0	0	0	1.14%	0	1	6 970	0	1	0	$1 154 629	0	0	0	1
7 268	0	0	0	0	1	1.14%	0	1	6 970	0	1	0	$764 233	0	0	0	1
7 269	0	0	1	0	0	1.14%	0	1	6 098	0	0	1	$385 477	0	0	0	1
7 270	0	0	0	0	0	1.14%	0	1	6 098	1	0	0	$126 347	0	0	0	1
7 271	0	0	0	0	1	1.58%	1	1	5 663	1	0	0	$72 221	0	0	0	1
7 272	0	1	0	0	0	1.11%	0	0	6 098	0	0	1	$363 433	0	0	0	1
7 273	0	0	0	1	0	1.11%	0	1	4 356	1	0	0	$126 642	0	0	0	1
7 274	0	1	0	0	0	1.12%	0	1	4 356	0	1	0	$779 757	0	0	0	1
7 275	0	1	0	0	0	1.12%	0	1	4 356	0	1	0	$1 051 174	0	0	0	1
7 276	0	0	0	0	1	1.14%	0	1	4 356	0	0	1	$468 220	0	0	0	1
7 277	1	0	0	0	0	1.14%	0	1	3 922	0	1	0	$670 653	0	0	0	1
7 278	1	0	0	0	0	1.14%	0	1	4 358	0	1	0	$795 426	0	0	0	1
7 279	0	0	0	1	0	1.12%	0	1	5 663	0	0	0	$352 770	0	0	0	1
7 280	0	1	0	0	0	1.11%	0	0	6 534	1	0	0	$136 340	0	0	0	1

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
7 281	0	0	0	0	0	1.12%	0	1	6 098	0	0	0	$541 216	0	0	0	1
7 282	0	1	0	0	0	1.12%	0	1	4 356	0	0	1	$409 693	0	0	0	1
7 283	0	1	0	0	0	1.11%	0	1	4 792	1	0	0	$118 715	0	0	0	1
7 284	0	1	0	0	0	1.11%	0	1	4 792	1	0	0	$123 038	0	0	0	1
7 285	0	1	0	0	0	1.11%	0	1	4 792	1	0	0	$128 359	0	0	0	1
7 286	0	0	0	0	1	1.11%	0	1	4 792	1	0	0	$149 060	0	0	0	1
7 287	0	0	0	1	0	1.11%	0	1	4 356	1	0	0	$96 664	0	0	0	1
7 288	0	0	0	0	0	1.11%	0	1	6 098	1	0	0	$115 053	0	0	0	1
7 289	0	0	0	0	1	1.11%	0	1	6 970	1	0	0	$113 856	0	0	0	1
7 290	0	1	0	0	0	1.12%	0	1	4 792	0	1	0	$1 049 986	0	0	0	1
7 291	0	1	0	0	0	1.12%	0	1	4 792	0	1	0	$736 378	0	0	0	1
7 292	0	0	0	0	1	1.14%	0	1	6 098	0	1	0	$795 426	0	0	0	1
7 293	0	1	0	0	0	1.14%	0	0	4 356	0	0	1	$297 215	0	0	0	1
7 294	0	0	0	0	1	1.15%	0	0	4 356	1	0	0	$58 135	0	0	0	1
7 295	0	0	0	0	0	1.11%	0	1	4 356	1	0	0	$133 014	0	0	0	1
7 296	0	0	0	1	0	1.11%	0	1	4 356	1	0	0	$112 029	0	0	0	1
7 297	0	0	0	1	0	1.11%	0	1	7 841	1	0	0	$120 110	0	0	0	1
7 298	0	0	0	1	0	1.12%	0	1	4 356	0	0	0	$296 679	0	0	0	1
7 299	0	1	0	0	0	1.12%	0	1	4 356	0	0	0	$409 912	0	0	0	1
7 300	0	0	0	0	0	1.14%	0	1	4 356	0	0	0	$397 246	0	0	0	1
7 301	0	0	0	0	1	1.14%	0	1	4 356	0	0	1	$362 325	0	0	0	1
7 302	0	0	0	0	1	1.14%	0	1	4 356	0	0	0	$365 041	0	0	0	1
7 303	0	1	0	0	0	1.14%	0	0	4 356	0	0	1	$283 158	0	0	0	1
7 304	0	0	0	1	1	1.14%	0	1	4 356	0	0	0	$199 331	0	0	0	1
7 305	0	0	0	1	0	1.11%	0	1	4 792	1	0	0	$117 582	0	0	0	1
7 306	0	1	0	0	0	1.11%	0	1	4 356	1	0	0	$118 846	0	0	0	1
7 307	0	0	0	0	1	1.11%	0	1	4 356	1	0	0	$175 032	0	0	0	1
7 308	0	0	0	1	0	1.12%	0	1	4 356	0	0	1	$280 145	0	0	0	1
7 309	0	0	0	1	0	1.12%	0	1	4 356	0	1	0	$779 829	0	0	0	1
7 310	0	0	0	0	0	1.12%	0	1	4 500	0	0	0	$500 176	0	0	0	1
7 311	0	0	0	0	0	1.12%	0	1	7 405	0	1	0	$717 443	0	0	0	1
7 312	0	1	0	0	0	1.14%	0	0	4 356	0	0	1	$353 460	0	0	0	1
7 313	0	1	0	0	0	1.14%	0	0	4 356	0	0	1	$270 000	0	0	0	1
7 314	0	0	0	1	0	1.14%	0	1	4 792	0	0	0	$214 629	0	0	0	1
7 315	0	0	0	0	1	1.11%	0	1	4 356	1	0	0	$111 685	0	0	0	1
7 316	0	0	0	0	0	1.11%	0	1	6 098	1	0	0	$116 900	0	0	0	1
7 317	0	0	0	1	0	1.11%	0	1	7 841	1	0	0	$179 925	0	0	0	1
7 318	0	0	0	0	0	1.12%	0	1	6 534	0	0	0	$337 799	0	0	0	1
7 319	1	1	0	0	0	1.14%	0	1	4 792	0	1	0	$711 204	0	0	0	1
7 320	0	1	0	0	0	1.14%	0	0	4 356	0	0	1	$354 568	0	0	0	1
7 321	0	0	0	0	0	1.15%	0	1	4 792	1	0	0	$61 042	0	0	0	1
7 322	0	0	1	0	0	1.11%	0	1	6 534	1	0	0	$126 363	0	0	0	1
7 323	0	0	0	1	0	1.14%	0	1	4 792	0	1	0	$595 790	0	0	0	1
7 324	0	1	0	0	0	1.12%	0	1	4 356	0	0	0	$385 732	0	0	0	1
7 325	0	1	0	0	0	1.14%	0	1	4 792	0	1	0	$918 738	0	0	0	1
7 326	0	0	0	0	0	1.14%	0	1	4 356	0	0	1	$271 108	0	0	0	1
7 327	0	1	0	0	0	1.14%	0	1	4 792	0	0	0	$398 397	0	0	0	1
7 328	0	1	0	0	0	1.14%	0	1	4 356	0	0	0	$217 874	0	0	0	1
7 329	0	0	0	1	0	1.11%	0	1	4 356	0	0	0	$385 732	0	0	0	1
7 330	0	1	0	0	0	1.15%	0	1	4 356	1	0	0	$59 253	0	0	0	1
7 331	0	1	0	0	0	1.11%	0	0	6 098	0	0	1	$331 300	0	0	0	1
7 332	0	0	1	0	0	1.11%	0	1	6 098	1	0	0	$116 988	0	0	0	1
7 333	0	0	0	0	0	1.11%	0	1	6 098	1	0	0	$91 328	0	0	0	1
7 334	0	1	0	0	0	1.11%	0	1	5 663	0	1	0	$711 217	0	0	0	1
7 335	0	1	0	0	0	1.11%	0	1	6 970	1	0	0	$94 838	0	0	0	1
7 336	0	0	0	0	0	1.11%	0	1	8 276	0	0	0	$353 491	0	0	0	1
7 337	0	0	0	0	0	1.14%	0	1	4 356	0	0	0	$236 416	0	0	0	1
7 338	0	0	0	0	0	1.14%	0	1	8 820	0	0	0	$570 714	0	0	0	1
7 339	0	1	0	0	0	1.13%	0	0	6 098	0	0	1	$504 152	0	0	0	1
7 340	0	0	0	0	0	1.12%	0	1	5 663	0	0	1	$450 976	0	0	0	1
7 341	0	1	0	0	0	1.14%	0	0	9 148	0	0	1	$321 314	0	0	0	1
7 342	0	0	0	0	0	1.12%	0	1	6 970	1	0	0	$229 612	0	0	0	1
7 343	0	1	0	0	0	1.14%	0	0	7 405	0	0	1	$587 254	0	0	0	1
7 344	0	0	0	0	0	1.12%	0	1	7 405	0	0	1	$387 585	0	0	0	1
7 345	0	1	0	0	0	1.14%	0	1	6 970	1	0	0	$212 823	0	0	0	1
7 346	0	1	0	0	0	1.12%	0	0	6 970	0	0	1	$378 000	0	0	0	1
7 347	0	0	0	0	1	1.12%	0	1	11 761	1	0	0	$186 220	0	0	0	1
7 348	0	1	0	0	0	1.12%	0	1	4 356	0	0	0	$377 096	0	0	0	1
7 349	0	0	0	0	1	1.12%	0	1	10 019	0	0	0	$521 025	0	0	0	1
7 350	0	0	0	1	0	1.14%	0	1	6 970	0	0	1	$415 000	0	0	0	1
7 351	0	0	0	1	0	1.90%	1	1	7 000	0	0	0	$545 064	0	0	0	1
7 352	0	0	0	0	0	1.11%	0	1	12 197	1	0	0	$127 859	0	0	0	1
7 353	0	0	0	0	0	1.14%	0	1	6 534	0	0	1	$356 457	0	0	0	1
7 354	0	1	0	0	0	1.12%	0	0	8 276	0	0	1	$498 612	0	0	0	1
7 355	0	1	0	0	0	1.14%	0	1	7 140	0	0	0	$622 014	0	0	0	1
7 356	0	1	0	0	0	1.14%	0	1	5 000	0	0	0	$589 951	0	0	0	1
7 357	0	1	0	0	0	1.12%	0	1	8 692	0	1	0	$1 039 987	0	0	0	1
7 358	0	0	0	0	1	1.12%	0	1	6 098	0	1	0	$1 088 632	0	0	0	1
7 359	0	0	0	0	0	1.11%	0	1	5 663	1	0	0	$78 258	0	0	0	1
7 360	0	0	0	0	1	1.12%	0	1	10 019	0	1	0	$1 145 392	0	0	0	1
7 361	0	0	0	0	1	1.12%	0	1	7 405	0	0	0	$360 651	0	0	0	1
7 362	0	0	0	0	1	1.14%	0	1	8 000	0	0	0	$619 449	0	0	0	1
7 363	0	1	0	0	0	1.14%	0	1	6 534	0	1	0	$1 265 474	0	0	0	1
7 364	0	0	0	0	0	1.14%	0	1	6 534	0	1	0	$974 787	0	0	0	1
7 365	0	0	0	1	0	1.14%	0	1	3 920	1	0	0	$116 949	0	0	0	1
7 366	0	1	0	0	0	1.11%	0	1	6 098	1	0	0	$145 651	0	0	0	1
7 367	0	0	0	0	1	1.12%	0	1	12 197	1	0	0	$158 040	0	0	0	1
7 368	0	0	0	1	0	1.12%	0	1	5 663	0	1	0	$949 407	0	0	0	1
7 369	0	0	0	1	0	1.12%	0	1	7 841	0	0	0	$324 029	0	0	0	1
7 370	0	0	0	0	0	1.14%	0	1	8 760	0	0	0	$577 126	0	0	0	1
7 371	0	0	1	0	0	1.14%	0	1	8 276	0	1	0	$1 154 629	0	0	0	1
7 372	0	1	0	0	0	1.11%	0	1	6 098	1	0	0	$128 026	0	0	0	1
7 373	0	0	1	0	0	1.12%	0	1	7 320	0	0	0	$545 064	0	0	0	1
7 374	0	0	0	0	0	1.11%	0	1	7 405	1	0	0	$152 966	0	0	0	1
7 375	0	1	0	0	0	1.12%	0	1	6 970	1	0	0	$203 263	0	0	0	1
7 376	0	0	0	0	1	1.12%	0	1	6 970	1	0	0	$171 392	0	0	0	1
7 377	0	0	0	0	1	1.14%	0	1	6 970	0	0	1	$416 704	0	0	0	1
7 378	0	0	0	0	1	1.14%	0	1	7 405	1	0	0	$147 343	0	0	0	1
7 379	0	0	0	1	1	1.12%	0	1	10 890	0	0	0	$577 126	0	0	0	1
7 380	0	0	0	1	0	1.12%	0	1	6 970	0	1	0	$1 053 022	0	0	0	1
7 381	0	0	0	0	1	1.09%	0	1	6 970	1	0	0	$174 581	0	0	0	1
7 382	0	0	0	0	0	1.11%	0	1	6 534	0	1	0	$722 122	0	0	0	1
7 383	0	1	0	0	0	1.11%	0	1	6 970	1	0	0	$135 394	0	0	0	1
7 384	0	0	0	1	0	1.11%	0	1	8 712	0	0	1	$356 457	0	0	0	1
7 385	0	0	0	0	0	1.12%	0	1	6 098	1	0	0	$207 027	0	0	0	1
7 386	0	1	0	0	0	1.12%	0	1	5 663	0	0	0	$254 959	0	0	0	1
7 387	0	0	0	0	0	1.12%	0	1	7 000	0	0	0	$557 889	0	0	0	1
7 388	0	0	0	0	0	1.14%	0	1	6 970	0	1	0	$805 151	0	0	0	1
7 389	0	0	0	0	1	1.12%	0	1	6 098	1	0	0	$136 079	0	0	0	1
7 390	0	0	0	0	0	1.12%	0	1	6 000	0	1	0	$939 343	0	0	0	1
7 391	0	0	0	1	0	1.12%	0	1	5 663	0	1	0	$847 086	0	0	0	1
7 392	0	0	1	0	0	1.14%	0	1	5 663	1	0	0	$146 316	0	0	0	1
7 393	0	0	0	0	0	1.14%	0	1	5 663	1	0	0	$142 990	0	0	0	1
7 394	0	0	0	0	0	1.42%	1	1	6 098	0	1	0	$1 043 785	0	0	0	1
7 395	0	0	0	0	0	1.12%	0	1	6 970	0	0	0	$367 765	0	0	0	1
7 396	0	1	0	0	0	1.11%	0	1	3 920	0	1	0	$855 473	0	0	0	1
7 397	0	1	0	0	0	1.14%	0	1	3 920	0	1	0	$926 238	0	0	0	1
7 398	0	1	0	0	0	1.11%	0	0	4 356	0	0	1	$265 000	0	0	0	1
7 399	0	0	0	0	1	1.14%	0	1	4 356	1	0	0	$129 077	0	0	0	1
7 400	0	0	0	0	1	1.15%	0	1	4 356	0	0	1	$321 314	0	0	0	1
7 401	0	0	0	0	0	1.11%	0	1	4 792	1	0	0	$89 121	0	0	0	1
7 402	0	0	0	0	1	1.11%	0	1	7 405	1	0	0	$72 892	0	0	0	1
7 403	0	1	0	0	0	1.12%	1	0	6 098	0	0	1	$323 322	0	0	0	1
7 404	0	0	0	1	0	1.12%	0	1	6 098	0	0	1	$386 551	0	0	0	1
7 405	0	1	0	0	0	1.12%	0	0	6 000	0	0	1	$421 050	0	0	0	1
7 406	0	1	0	0	0	1.88%	1	1	6 000	0	0	0	$513 001	0	0	0	1
7 407	0	1	0	0	0	1.12%	0	1	6 970	0	0	0	$373 758	0	0	0	1
7 408	0	0	0	1	0	1.11%	0	1	6 534	1	0	0	$62 607	0	0	0	1
7 409	0	0	0	0	0	1.11%	0	1	4 792	1	0	0	$69 315	0	0	0	1
7 410	0	0	0	0	1	1.11%	0	1	4 792	1	0	0	$93 870	0	0	0	1

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
7 411	0	0	1	0	0	1.11%	0	1	4 356	1	0	0	$169 386	0	0	0	1
7 412	0	0	0	0	1	1.11%	0	1	4 792	1	0	0	$125 167	0	0	0	1
7 413	0	0	0	0	0	1.12%	0	1	3 485	0	0	0	$376 520	0	0	0	1
7 414	0	1	0	0	0	1.12%	0	1	4 500	0	0	0	$442 463	0	0	0	1
7 415	0	0	0	1	0	1.14%	0	1	3 920	0	0	0	$380 296	0	0	0	1
7 416	0	0	0	0	0	1.14%	0	1	4 356	0	0	1	$380 429	0	0	0	1
7 417	0	0	0	0	1	1.14%	0	1	4 792	0	1	0	$1 003 112	0	0	0	1
7 418	0	0	1	0	0	1.14%	0	1	4 356	0	1	0	$1 088 123	0	0	0	1
7 419	0	1	0	0	0	1.14%	0	1	4 356	0	1	0	$712 894	0	0	0	1
7 420	0	1	0	0	0	1.14%	0	0	4 356	0	0	1	$354 568	0	0	0	1
7 421	0	0	0	0	1	1.14%	0	1	4 792	1	0	0	$120 420	0	0	0	1
7 422	0	0	0	1	0	1.15%	0	1	4 356	0	0	1	$321 314	0	0	0	1
7 423	0	0	0	0	0	1.11%	0	1	6 970	1	0	0	$62 159	0	0	0	1
7 424	0	0	0	1	1	1.12%	0	1	6 098	0	1	0	$701 846	0	0	0	1
7 425	0	1	0	0	0	1.12%	0	1	5 663	0	1	0	$979 126	0	0	0	1
7 426	0	0	0	0	0	1.11%	0	1	4 356	1	0	0	$62 607	0	0	0	1
7 427	0	0	0	0	1	1.11%	0	1	3 920	0	1	0	$974 987	0	0	0	1
7 428	0	0	0	1	0	1.11%	0	1	3 920	1	0	0	$123 271	0	0	0	1
7 429	0	0	0	0	0	1.11%	0	1	3 920	0	1	0	$935 613	0	0	0	1
7 430	0	0	0	0	0	1.11%	0	1	3 920	0	0	0	$523 261	0	0	0	1
7 431	0	1	0	0	0	1.11%	0	0	3 920	0	0	1	$349 028	0	0	0	1
7 432	0	0	0	0	1	1.14%	0	1	4 356	0	0	0	$389 186	0	0	0	1
7 433	0	0	0	0	1	1.14%	0	1	3 920	0	1	0	$634 781	0	0	0	1
7 434	0	0	0	0	0	1.12%	0	1	4 356	0	0	0	$264 230	0	0	0	1
7 435	0	0	0	0	0	1.15%	0	1	4 792	1	0	0	$62 159	0	0	0	1
7 436	0	0	1	0	0	1.11%	0	1	4 792	0	0	1	$346 812	0	0	0	1
7 437	0	1	0	0	0	1.11%	0	1	4 356	1	0	0	$115 057	0	0	0	1
7 438	0	0	0	0	0	1.11%	0	1	5 227	1	0	0	$137 670	0	0	0	1
7 439	0	1	0	0	0	1.12%	0	1	4 792	0	0	0	$250 323	0	0	0	1
7 440	0	0	0	0	1	1.12%	0	1	4 356	0	0	1	$397 987	0	0	0	1
7 441	0	1	0	0	0	1.12%	0	1	4 356	0	1	0	$946 863	0	0	0	1
7 442	0	0	0	1	0	1.12%	0	1	5 000	0	0	0	$500 176	0	0	0	1
7 443	0	0	1	0	0	1.12%	0	1	4 356	0	0	0	$267 938	0	0	0	1
7 444	0	0	0	0	1	1.12%	0	1	4 356	0	0	0	$403 003	0	0	0	1
7 445	0	1	0	0	0	1.12%	0	1	4 792	0	0	0	$397 246	0	0	0	1
7 446	0	0	0	0	1	1.12%	0	1	6 534	0	0	0	$388 034	0	0	0	1
7 447	0	0	1	0	0	1.12%	0	1	5 663	0	1	0	$779 829	0	0	0	1
7 448	0	0	0	0	0	1.14%	0	1	4 356	0	0	1	$374 576	0	0	0	1
7 449	0	0	0	0	0	1.14%	0	1	5 663	0	1	0	$648 818	0	0	0	1
7 450	0	1	0	0	0	1.14%	0	0	6 534	0	0	1	$321 314	0	0	0	1
7 451	0	1	0	0	0	1.14%	0	0	4 356	0	0	1	$359 707	0	0	0	1
7 452	0	0	0	0	1	1.14%	0	1	6 098	0	0	1	$365 076	0	0	0	1
7 453	0	0	1	0	0	1.14%	0	1	4 792	0	0	0	$374 217	0	0	0	1
7 454	0	1	0	0	0	1.14%	0	1	4 700	0	0	0	$496 970	0	0	0	1
7 455	0	0	0	0	0	1.14%	0	1	4 356	0	0	0	$321 454	0	0	0	1
7 456	0	0	0	0	0	1.14%	0	1	4 356	0	0	0	$385 732	0	0	0	1
7 457	0	0	0	0	1	1.14%	0	1	4 792	1	0	0	$118 530	0	0	0	1
7 458	0	0	0	0	0	1.15%	0	1	4 356	1	0	0	$58 135	0	0	0	1
7 459	0	0	0	0	0	1.15%	0	1	4 792	1	0	0	$61 712	0	0	0	1
7 460	0	1	0	0	0	1.14%	0	1	4 792	0	1	0	$835 344	0	0	0	1
7 461	0	0	0	0	0	1.14%	0	1	5 663	0	0	0	$375 938	0	0	0	1
7 462	0	0	0	0	1	1.14%	0	1	4 356	0	1	0	$382 896	0	0	0	1
7 463	0	0	0	0	0	1.14%	0	1	4 550	0	0	1	$365 649	0	0	0	1
7 464	0	0	0	0	1	1.14%	0	1	4 356	0	0	1	$323 322	0	0	0	1
7 465	0	0	0	0	1	0.72%	0	1	4 792	0	0	0	$455 288	0	0	0	1
7 466	0	1	0	0	0	1.12%	0	1	4 356	0	1	0	$960 651	0	0	0	1
7 467	0	0	1	0	0	1.12%	0	1	4 356	0	0	0	$334 530	0	0	0	1
7 468	0	0	0	0	0	1.12%	0	1	4 356	0	1	0	$678 451	0	0	0	1
7 469	0	1	0	0	0	1.12%	0	1	4 792	0	1	0	$655 057	0	0	0	1
7 470	0	0	0	0	0	1.12%	0	1	5 151	0	0	0	$498 893	0	0	0	1
7 471	0	1	0	0	0	1.12%	0	1	5 227	0	0	1	$409 693	0	0	0	1
7 472	0	0	0	1	0	1.13%	0	1	3 920	0	0	1	$315 787	0	0	0	1
7 473	0	0	0	0	0	1.14%	0	1	4 792	0	0	1	$410 863	0	0	0	1
7 474	0	0	0	0	0	1.14%	0	1	4 356	0	1	0	$993 905	0	0	0	1
7 475	0	0	0	0	1	1.14%	0	1	4 356	0	1	0	$678 451	0	0	0	1
7 476	0	0	0	0	0	1.14%	0	1	6 970	1	0	0	$158 846	0	0	0	1
7 477	0	1	0	0	0	1.11%	0	1	4 700	0	0	0	$455 288	0	0	0	1
7 478	0	1	0	0	0	1.11%	0	1	4 792	0	0	0	$356 946	0	0	0	1
7 479	0	1	0	0	0	1.11%	0	0	5 227	0	0	1	$364 002	0	0	0	1
7 480	0	1	0	0	0	1.14%	0	1	4 792	0	1	0	$603 588	0	0	0	1
7 481	0	0	1	0	0	1.14%	0	1	4 356	0	0	1	$454 174	0	0	0	1
7 482	0	1	0	0	0	1.14%	0	1	4 356	0	0	0	$385 732	0	0	0	1
7 483	0	1	0	0	0	1.14%	0	1	4 356	1	0	0	$110 203	0	0	0	1
7 484	0	0	0	0	0	1.11%	0	1	4 675	0	0	1	$221 004	0	0	0	1
7 485	0	0	0	0	0	1.11%	0	1	4 792	0	0	1	$333 607	0	0	0	1
7 486	0	0	0	1	0	1.14%	0	1	4 792	0	0	1	$386 282	0	0	0	1
7 487	0	1	0	0	0	1.14%	0	1	4 356	0	1	0	$918 738	0	0	0	1
7 488	0	0	0	0	1	1.15%	0	1	3 920	1	0	0	$96 710	0	0	0	1
7 489	0	1	0	0	0	1.12%	0	1	6 098	1	0	0	$199 499	0	0	0	1
7 490	0	0	0	0	1	1.11%	0	1	6 098	1	0	0	$152 301	0	0	0	1
7 491	0	1	0	0	0	1.14%	0	1	6 970	0	0	1	$513 872	0	0	0	1
7 492	0	1	0	0	0	1.14%	0	0	9 148	0	0	1	$470 911	0	0	0	1
7 493	0	1	0	0	0	1.11%	0	1	6 970	0	0	1	$306 252	0	0	0	1
7 494	0	0	0	0	1	1.12%	0	1	6 970	0	1	0	$748 636	0	0	0	1
7 495	0	0	0	0	1	1.12%	0	1	6 534	0	0	1	$573 570	0	0	0	1
7 496	0	0	0	0	0	1.12%	0	1	6 970	0	0	0	$403 003	0	0	0	1
7 497	0	0	1	0	0	1.11%	0	1	3 049	0	1	0	$951 414	0	0	0	1
7 498	0	0	0	0	0	1.11%	0	1	3 049	0	1	0	$779 829	0	0	0	1
7 499	0	0	0	0	0	1.14%	0	1	3 049	0	0	1	$276 129	0	0	0	1
7 500	0	1	0	0	0	1.11%	0	1	5 663	1	0	0	$120 110	0	0	0	1
7 501	0	0	0	0	1	1.39%	1	1	5 663	0	0	1	$400 704	0	0	0	1
7 502	0	1	0	0	0	1.14%	0	0	5 663	0	0	1	$321 314	0	0	0	1
7 503	0	1	0	0	0	1.11%	0	1	4 356	1	0	0	$167 880	0	0	0	1
7 504	0	0	1	0	0	1.12%	0	1	4 356	0	1	0	$907 473	0	0	0	1
7 505	0	0	0	0	0	1.14%	0	1	4 792	0	0	1	$362 871	0	0	0	1
7 506	0	0	0	0	1	1.11%	0	1	6 534	1	0	0	$173 150	0	0	0	1
7 507	0	1	0	0	0	1.14%	0	0	5 663	1	0	0	$173 150	0	0	0	1
7 508	0	1	0	0	0	1.12%	0	1	5 663	0	0	0	$245 688	0	0	0	1
7 509	0	0	0	0	1	1.12%	0	1	6 970	0	0	0	$280 918	0	0	0	1
7 510	0	1	0	0	0	1.14%	0	1	5 663	0	1	0	$937 488	0	0	0	1
7 511	0	1	0	0	0	1.11%	0	1	3 049	1	0	0	$126 363	0	0	0	1
7 512	0	0	0	0	0	1.14%	0	1	4 356	0	0	0	$365 041	0	0	0	1
7 513	0	0	0	0	0	1.14%	0	1	3 485	0	0	1	$308 167	0	0	0	1
7 514	0	1	0	0	0	1.14%	0	1	3 485	1	0	0	$148 307	0	0	0	1
7 515	0	0	1	0	0	1.10%	0	0	1 307	0	0	0	$169 099	0	0	0	1
7 516	0	0	0	0	0	1.14%	0	1	5 663	0	0	0	$217 874	0	0	0	1
7 517	0	1	0	0	0	1.12%	0	1	7 405	0	0	0	$616 019	0	0	0	1
7 518	0	0	0	0	1	1.12%	0	1	6 970	0	0	1	$436 786	0	0	0	1
7 519	0	0	0	0	1	1.12%	0	1	8 712	1	0	0	$210 827	0	0	0	1
7 520	0	0	0	0	1	1.12%	0	1	6 098	0	0	0	$604 505	0	0	0	1
7 521	0	0	0	1	0	1.14%	0	1	6 970	0	1	0	$1 334 983	0	0	0	1
7 522	0	1	0	0	0	1.14%	0	1	8 276	0	0	1	$439 296	0	0	0	1
7 523	0	1	0	0	0	1.12%	0	1	6 970	0	1	0	$1 117 986	0	0	0	1
7 524	0	0	1	0	0	1.14%	0	1	6 098	0	1	0	$1 383 708	0	0	0	1
7 525	0	1	0	0	0	1.14%	0	0	6 970	0	0	1	$326 334	0	0	0	1
7 526	0	0	0	1	0	1.14%	0	1	8 276	1	0	0	$155 984	0	0	0	1
7 527	0	1	0	0	0	1.11%	0	1	6 098	1	0	0	$139 665	0	0	0	1
7 528	0	0	1	0	0	1.11%	0	1	7 405	1	0	0	$151 965	0	0	0	1
7 529	0	1	0	0	0	1.12%	0	0	6 098	0	0	1	$438 957	0	0	0	1
7 530	0	0	0	0	0	1.12%	0	1	6 970	0	0	1	$614 539	0	0	0	1
7 531	0	1	0	0	0	1.12%	0	1	7 841	0	0	0	$370 849	0	0	0	1
7 532	0	0	1	0	0	1.14%	0	1	13 068	0	0	1	$483 189	0	0	0	1
7 533	0	0	1	0	0	1.14%	0	1	7 405	0	0	0	$343 035	0	0	0	1
7 534	0	1	0	0	0	1.14%	0	1	7 000	0	0	0	$589 951	0	0	0	1
7 535	0	0	0	0	0	1.14%	0	1	5 663	0	0	1	$312 779	0	0	0	1
7 536	0	1	0	0	0	1.14%	0	1	6 534	1	0	0	$176 244	0	0	0	1
7 537	0	1	0	0	0	1.25%	1	0	6 098	0	0	1	$442 102	0	0	0	1
7 538	0	1	0	0	0	1.12%	0	1	9 583	0	0	0	$551 476	0	0	0	1
7 539	0	0	0	0	0	1.14%	0	1	5 663	0	0	0	$391 489	0	0	0	1
7 540	0	0	0	0	1	1.12%	0	1	7 140	0	0	0	$615 601	0	0	0	1

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
7 541	0	1	0	0	0	1.11%	0	0	4 356	0	0	1	$356 457	0	0	0	1
7 542	0	1	0	0	0	1.12%	0	1	6 970	0	1	0	$920 198	0	0	0	1
7 543	0	0	0	1	0	1.12%	0	1	6 970	0	0	0	$500 875	0	0	0	1
7 544	0	0	0	0	0	1.14%	0	1	6 098	0	0	0	$431 789	0	0	0	1
7 545	0	1	0	0	0	1.14%	0	0	17 860	0	0	1	$395 000	0	0	0	1
7 546	0	0	0	0	1	1.12%	0	1	6 970	0	0	0	$329 129	0	0	0	1
7 547	0	0	0	0	1	1.12%	0	1	18 731	0	0	0	$516 995	0	0	0	1
7 548	0	0	0	0	1	1.12%	0	1	6 534	0	0	1	$445 607	0	0	0	1
7 549	0	0	0	0	0	1.11%	0	1	6 098	1	0	0	$118 118	0	0	0	1
7 550	0	0	0	1	0	1.11%	0	1	5 227	1	0	0	$122 292	0	0	0	1
7 551	0	0	0	0	0	1.12%	0	1	7 405	0	0	0	$282 772	0	0	0	1
7 552	0	1	0	0	0	1.12%	0	1	5 663	0	1	0	$690 149	0	0	0	1
7 553	0	0	0	0	1	1.14%	0	1	5 663	1	0	0	$171 644	0	0	0	1
7 554	0	1	0	0	0	1.11%	0	1	6 970	1	0	0	$150 971	0	0	0	1
7 555	0	0	0	1	0	1.11%	0	1	5 227	1	0	0	$58 135	0	0	0	1
7 556	0	1	0	0	0	1.10%	0	0	6 098	0	0	1	$360 474	0	0	0	1
7 557	0	1	0	0	0	1.11%	0	0	5 663	0	0	1	$319 500	0	0	0	1
7 558	0	0	0	0	1	1.11%	0	1	5 663	1	0	0	$172 397	0	0	0	1
7 559	0	1	0	0	0	1.12%	0	0	6 098	0	0	1	$391 920	0	0	0	1
7 560	0	0	1	0	0	1.12%	0	1	6 200	0	0	1	$525 577	0	0	0	1
7 561	0	0	1	0	0	1.12%	0	1	6 098	0	0	0	$557 889	0	0	0	1
7 562	0	0	0	0	0	1.12%	0	1	6 098	0	1	0	$779 829	0	0	0	1
7 563	0	1	0	0	0	1.14%	0	0	5 663	0	0	1	$385 477	0	0	0	1
7 564	0	0	0	0	0	1.14%	0	1	6 098	1	0	0	$103 369	0	0	0	1
7 565	0	1	0	0	0	1.15%	0	0	5 663	0	0	1	$332 000	0	0	0	1
7 566	0	0	0	0	0	1.12%	0	1	7 405	1	0	0	$199 499	0	0	0	1
7 567	0	0	0	0	0	1.12%	0	1	10 019	1	0	0	$143 081	0	0	0	1
7 568	0	0	0	0	1	1.12%	0	1	11 761	1	0	0	$134 100	0	0	0	1
7 569	0	1	0	0	0	1.12%	0	1	8 276	0	1	0	$701 846	0	0	0	1
7 570	0	1	0	0	0	1.14%	0	1	10 454	0	1	0	$1 090 309	0	0	0	1
7 571	0	0	0	0	0	1.14%	0	1	6 534	0	0	1	$532 601	0	0	0	1
7 572	0	0	0	0	0	1.11%	0	1	5 663	1	0	0	$135 674	0	0	0	1
7 573	0	0	0	0	0	1.11%	0	1	7 405	1	0	0	$162 610	0	0	0	1
7 574	1	0	1	0	0	1.11%	0	1	5 663	1	0	0	$180 678	0	0	0	1
7 575	0	0	0	1	0	1.12%	0	1	6 098	0	0	0	$460 575	0	0	0	1
7 576	0	0	0	0	1	1.12%	0	1	6 534	0	1	0	$873 409	0	0	0	1
7 577	0	0	0	1	1	1.13%	0	1	6 970	0	0	1	$412 186	0	0	0	1
7 578	0	0	0	0	0	1.14%	0	1	6 000	0	1	0	$1 046 236	0	0	0	1
7 579	1	0	0	1	0	1.14%	0	1	6 098	0	0	0	$254 959	0	0	0	1
7 580	0	0	0	0	0	1.14%	0	1	7 841	0	0	1	$296 211	0	0	0	1
7 581	0	1	0	0	0	1.14%	0	0	4 792	0	0	1	$331 355	0	0	0	1
7 582	0	1	0	0	0	1.14%	0	0	10 454	0	0	1	$361 478	0	0	0	1
7 583	0	1	0	0	0	1.10%	0	0	5 663	0	0	1	$331 355	0	0	0	1
7 584	0	1	0	0	0	1.14%	0	1	9 148	0	0	0	$454 818	0	0	0	1
7 585	0	0	0	0	0	1.11%	0	1	5 663	0	0	1	$296 211	0	0	0	1
7 586	0	1	0	0	0	1.12%	0	1	5 663	0	1	0	$1 076 236	0	0	0	1
7 587	0	1	0	0	0	1.12%	0	1	5 663	0	1	0	$840 377	0	0	0	1
7 588	0	0	0	0	0	1.12%	0	1	6 098	0	0	0	$348 151	0	0	0	1
7 589	0	0	0	0	1	1.12%	0	1	6 098	0	0	0	$281 845	0	0	0	1
7 590	0	0	0	0	0	1.12%	0	1	5 663	0	0	1	$326 334	0	0	0	1
7 591	0	0	0	0	1	1.12%	0	1	5 663	0	0	0	$296 679	0	0	0	1
7 592	0	1	0	0	0	1.12%	0	1	5 663	0	1	0	$772 031	0	0	0	1
7 593	0	1	0	0	0	1.14%	0	0	6 098	0	0	1	$375 813	0	0	0	1
7 594	0	0	0	1	0	1.14%	0	1	5 663	0	0	0	$420 275	0	0	0	1
7 595	0	0	0	0	0	1.14%	0	1	11 326	1	0	0	$145 397	0	0	0	1
7 596	0	1	0	0	0	1.14%	0	1	6 534	1	0	0	$174 656	0	0	0	1
7 597	0	1	0	0	0	1.14%	0	1	5 663	1	0	0	$162 610	0	0	0	1
7 598	0	0	1	0	0	1.28%	1	1	6 098	0	0	0	$450 212	0	0	0	1
7 599	0	0	0	0	0	1.11%	0	1	5 227	1	0	0	$127 029	0	0	0	1
7 600	0	1	0	0	0	1.10%	0	1	4 356	0	0	0	$76 950	0	0	0	1
7 601	0	0	1	0	0	1.12%	0	1	5 663	0	0	0	$373 213	0	0	0	1
7 602	0	0	1	0	0	1.12%	0	1	4 356	0	0	0	$405 882	0	0	0	1
7 603	0	0	0	1	0	1.14%	0	1	5 663	0	0	0	$397 246	0	0	0	1
7 604	0	0	0	0	0	1.14%	0	1	4 356	0	0	0	$411 063	0	0	0	1
7 605	0	0	0	1	0	1.14%	0	1	4 356	0	0	0	$390 212	0	0	0	1
7 606	0	0	0	0	0	1.14%	0	1	4 356	0	0	0	$217 874	0	0	0	1
7 607	0	1	0	0	0	1.14%	0	0	4 356	0	0	1	$267 000	0	0	0	1
7 608	0	1	0	0	0	1.12%	0	1	7 841	0	0	0	$441 001	0	0	0	1
7 609	0	0	1	0	0	1.12%	0	1	6 970	0	0	0	$414 517	0	0	0	1
7 610	0	1	0	0	0	1.12%	0	1	11 326	0	1	0	$669 282	0	0	0	1
7 611	0	0	0	0	1	1.14%	0	1	6 534	0	0	0	$267 938	0	0	0	1
7 612	0	1	0	0	0	1.14%	0	0	5 663	0	0	1	$261 067	0	0	0	1
7 613	0	0	0	0	1	1.11%	0	1	5 663	1	0	0	$64 395	0	0	0	1
7 614	0	0	0	0	1	1.11%	0	1	6 098	1	0	0	$129 689	0	0	0	1
7 615	0	0	0	0	0	1.11%	0	1	7 841	1	0	0	$120 108	0	0	0	1
7 616	0	0	0	0	0	1.11%	0	1	5 663	1	0	0	$122 916	0	0	0	1
7 617	0	0	0	0	1	1.12%	0	1	5 663	1	0	0	$134 018	0	0	0	1
7 618	0	0	0	0	1	1.12%	0	1	6 534	0	1	0	$1 122 837	0	0	0	1
7 619	1	0	0	0	0	1.12%	0	1	6 000	0	0	0	$492 481	0	0	0	1
7 620	0	0	0	1	0	1.12%	0	1	5 663	0	0	0	$301 315	0	0	0	1
7 621	0	1	0	0	0	1.12%	0	1	6 534	0	0	0	$378 823	0	0	0	1
7 622	0	0	0	1	0	1.12%	0	1	7 841	0	1	0	$733 039	0	0	0	1
7 623	0	0	0	0	0	1.14%	0	1	7 841	0	0	0	$344 882	0	0	0	1
7 624	0	0	0	0	1	1.14%	0	1	5 663	0	0	0	$454 818	0	0	0	1
7 625	0	0	0	0	1	1.14%	0	1	6 534	0	0	1	$301 232	0	0	0	1
7 626	0	0	0	0	0	1.14%	0	1	5 663	0	0	0	$263 303	0	0	0	1
7 627	0	0	1	0	0	1.15%	0	1	5 663	0	1	0	$498 800	0	0	0	1
7 628	0	0	0	0	0	1.14%	0	1	6 098	0	1	0	$686 250	0	0	0	1
7 629	0	0	0	0	0	1.11%	0	1	4 356	1	0	0	$110 437	0	0	0	1
7 630	0	1	0	0	0	1.14%	0	1	4 356	1	0	0	$167 880	0	0	0	1
7 631	0	0	1	0	0	1.11%	0	1	4 356	1	0	0	$115 378	0	0	0	1
7 632	0	0	0	0	1	1.11%	0	1	4 792	1	0	0	$167 127	0	0	0	1
7 633	0	0	1	0	0	1.12%	0	1	4 356	0	0	1	$427 251	0	0	0	1
7 634	0	1	0	0	0	1.12%	0	1	4 356	0	1	0	$748 636	0	0	0	1
7 635	0	0	0	0	0	1.12%	0	1	4 356	0	0	0	$414 517	0	0	0	1
7 636	0	1	0	0	0	1.12%	0	1	4 792	0	1	0	$1 064 106	0	0	0	1
7 637	0	0	1	0	0	1.14%	0	1	4 356	0	1	0	$686 250	0	0	0	1
7 638	0	0	0	0	0	1.14%	0	1	4 356	0	0	0	$436 051	0	0	0	1
7 639	0	0	0	0	1	1.14%	0	1	5 227	0	1	0	$704 507	0	0	0	1
7 640	0	1	0	0	0	1.11%	0	1	7 405	1	0	0	$167 127	0	0	0	1
7 641	0	0	0	0	0	1.84%	1	1	6 534	1	0	0	$170 139	0	0	0	1
7 642	0	1	0	0	0	1.11%	0	1	4 356	1	0	0	$156 964	0	0	0	1
7 643	0	0	0	0	0	1.11%	0	1	6 534	1	0	0	$109 594	0	0	0	1
7 644	0	0	1	0	0	1.11%	0	1	6 098	1	0	0	$111 725	0	0	0	1
7 645	0	0	0	0	0	1.11%	0	1	4 356	0	0	1	$245 000	0	0	0	1
7 646	0	1	0	0	0	1.12%	0	1	4 356	0	1	0	$729 668	0	0	0	1
7 647	1	1	0	0	0	1.12%	0	1	4 792	0	0	0	$305 109	0	0	0	1
7 648	0	1	0	0	0	1.12%	0	1	4 356	0	1	0	$639 460	0	0	0	1
7 649	0	0	0	0	0	1.12%	0	1	4 356	0	0	1	$348 970	0	0	0	1
7 650	0	0	0	1	0	1.14%	0	1	5 663	1	0	0	$109 898	0	0	0	1
7 651	0	0	1	0	0	1.14%	0	1	6 534	1	0	0	$89 121	0	0	0	1
7 652	0	0	0	0	1	1.15%	0	1	6 534	1	0	0	$57 688	0	0	0	1
7 653	0	0	0	0	0	1.12%	0	1	4 792	0	0	0	$483 503	0	0	0	1
7 654	0	1	0	0	0	1.14%	0	1	8 276	1	0	0	$129 689	0	0	0	1
7 655	0	0	0	0	1	1.10%	0	1	4 356	1	0	0	$100 765	0	0	0	1
7 656	0	1	0	0	0	1.14%	0	1	4 356	0	1	0	$905 229	0	0	0	1
7 657	0	0	0	0	0	1.11%	0	1	4 590	0	1	0	$678 451	0	0	0	1
7 658	0	1	0	0	0	1.11%	0	1	4 356	1	0	0	$86 606	0	0	0	1
7 659	0	0	0	0	0	1.11%	0	1	4 356	1	0	0	$88 283	0	0	0	1
7 660	0	1	0	0	0	1.11%	0	1	4 356	1	0	0	$92 473	0	0	0	1
7 661	0	1	0	0	0	1.11%	0	0	4 356	1	0	0	$162 987	0	0	0	1
7 662	0	1	0	0	0	1.11%	0	1	4 356	0	0	0	$382 853	0	0	0	1
7 663	0	1	0	0	0	1.11%	0	1	4 356	0	1	0	$960 651	0	0	0	1
7 664	0	0	0	0	1	1.11%	0	1	4 792	0	0	1	$376 917	0	0	0	1
7 665	0	0	1	0	0	1.11%	0	1	4 356	0	0	0	$252 641	0	0	0	1
7 666	0	1	0	0	0	1.11%	0	1	4 356	0	0	0	$362 703	0	0	0	1
7 667	0	1	0	0	0	1.11%	0	0	4 356	0	0	1	$258 000	0	0	0	1
7 668	0	1	0	0	0	1.14%	0	0	6 534	0	0	1	$335 011	0	0	0	1
7 669	0	0	0	0	0	1.14%	0	1	4 788	1	0	0	$83 813	0	0	0	1
7 670	0	0	0	0	0	1.14%	0	1	4 356	0	1	0	$946 863	0	0	0	1

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
7 671	0	0	0	0	1	1.14%	0	1	4 356	0	0	0	$325 268	0	0	0	1
7 672	0	0	0	1	0	1.14%	0	1	4 356	0	0	0	$442 463	0	0	0	1
7 673	0	1	0	0	0	1.14%	0	0	4 356	0	0	1	$337 158	0	0	0	1
7 674	0	0	0	1	0	1.14%	0	1	4 356	0	0	1	$315 787	0	0	0	1
7 675	0	1	0	0	0	1.14%	0	0	4 356	0	0	1	$310 247	0	0	0	1
7 676	0	0	0	0	0	1.15%	0	1	5 663	1	0	0	$53 663	0	0	0	1
7 677	0	0	0	0	1	1.11%	0	1	4 356	1	0	0	$59 029	0	0	0	1
7 678	0	1	0	0	0	1.11%	0	1	4 356	1	0	0	$111 732	0	0	0	1
7 679	0	1	0	0	0	1.11%	0	0	4 356	1	0	0	$111 732	0	0	0	1
7 680	0	0	0	1	0	1.11%	0	1	4 356	0	0	1	$286 170	0	0	0	1
7 681	0	1	0	0	0	1.11%	0	0	4 356	0	0	1	$332 408	0	0	0	1
7 682	0	1	0	0	0	1.11%	0	0	6 534	0	0	1	$247 010	0	0	0	1
7 683	0	0	0	0	0	1.14%	0	1	4 356	0	0	1	$270 104	0	0	0	1
7 684	0	0	0	0	1	1.14%	0	1	4 356	0	0	0	$198 404	0	0	0	1
7 685	0	1	0	0	0	1.15%	0	1	4 356	1	0	0	$105 445	0	0	0	1
7 686	0	0	0	0	1	1.14%	0	1	9 148	0	1	0	$1 359 357	0	0	0	1
7 687	0	0	0	0	0	1.12%	0	1	7 841	0	0	0	$605 341	0	0	0	1
7 688	0	1	0	0	0	1.14%	0	1	6 534	0	0	0	$483 604	0	0	0	1
7 689	1	0	1	0	0	1.14%	0	1	6 098	0	0	1	$544 306	0	0	0	1
7 690	0	0	0	0	0	1.12%	0	1	6 970	1	0	0	$191 228	0	0	0	1
7 691	0	0	0	1	0	1.14%	0	1	6 970	0	1	0	$971 214	0	0	0	1
7 692	0	0	0	0	1	1.12%	0	1	14 375	1	0	0	$170 479	0	0	0	1
7 693	0	1	0	0	0	1.12%	0	1	6 098	1	0	0	$57 318	0	0	0	1
7 694	0	0	0	1	0	1.12%	0	1	6 970	0	0	0	$665 619	0	0	0	1
7 695	0	1	0	0	0	1.11%	0	1	7 405	0	0	0	$239 728	0	0	0	1
7 696	0	1	0	0	0	1.12%	0	1	9 583	1	0	0	$172 918	0	0	0	1
7 697	0	0	0	0	1	1.12%	0	1	6 534	1	0	0	$148 069	0	0	0	1
7 698	0	1	0	0	0	1.12%	0	0	5 663	0	0	1	$333 363	0	0	0	1
7 699	0	0	0	0	0	1.12%	0	1	7 841	0	0	1	$556 204	0	0	0	1
7 700	0	0	0	0	0	1.12%	0	1	8 276	0	0	1	$532 044	0	0	0	1
7 701	0	0	0	1	0	1.12%	0	1	6 970	0	0	0	$541 176	0	0	0	1
7 702	0	0	1	0	0	1.14%	0	1	6 970	0	0	0	$448 946	0	0	0	1
7 703	0	0	0	0	0	1.14%	0	1	5 663	0	1	0	$779 829	0	0	0	1
7 704	0	1	0	0	0	1.14%	0	1	5 663	0	0	1	$317 297	0	0	0	1
7 705	0	0	0	0	1	1.14%	0	1	5 663	0	0	0	$423 729	0	0	0	1
7 706	0	0	0	0	0	1.31%	1	1	5 663	0	0	0	$368 995	0	0	0	1
7 707	0	1	0	0	0	2.14%	1	0	6 970	0	0	1	$487 484	0	0	0	1
7 708	0	1	0	0	0	1.10%	0	1	6 970	0	1	0	$786 700	0	0	0	1
7 709	0	0	0	1	0	1.11%	0	1	6 970	1	0	0	$82 283	0	0	0	1
7 710	0	1	0	0	0	1.12%	0	1	6 534	0	0	0	$495 118	0	0	0	1
7 711	0	0	0	1	0	1.12%	0	1	6 970	0	1	0	$880 634	0	0	0	1
7 712	0	0	0	1	0	1.14%	0	1	9 583	0	1	0	$1 246 999	0	0	0	1
7 713	0	0	0	0	0	1.11%	0	1	6 098	1	0	0	$66 631	0	0	0	1
7 714	0	1	0	0	0	1.11%	0	1	5 663	1	0	0	$80 271	0	0	0	1
7 715	0	1	0	0	0	1.12%	0	1	5 663	1	0	0	$143 081	0	0	0	1
7 716	0	0	0	0	1	1.12%	0	1	7 405	0	0	0	$443 303	0	0	0	1
7 717	0	0	0	0	1	1.12%	0	1	11 761	0	0	0	$609 189	0	0	0	1
7 718	0	0	0	1	0	1.12%	0	1	10 019	0	0	1	$336 877	0	0	0	1
7 719	0	1	0	0	0	1.12%	0	1	9 583	0	1	0	$1 406 232	0	0	0	1
7 720	0	1	0	0	0	1.13%	0	0	6 098	0	0	1	$448 751	0	0	0	1
7 721	0	1	0	0	0	1.14%	0	0	5 663	0	0	1	$456 515	0	0	0	1
7 722	0	0	0	0	1	1.12%	0	1	9 583	1	0	0	$154 879	0	0	0	1
7 723	0	0	0	0	1	1.12%	0	1	7 107	0	0	0	$579 691	0	0	0	1
7 724	0	0	0	0	1	1.14%	0	1	6 534	0	0	0	$437 546	0	0	0	1
7 725	0	1	0	0	0	1.11%	0	0	6 534	0	0	1	$369 009	0	0	0	1
7 726	0	0	0	1	0	1.12%	0	1	7 405	1	0	0	$153 177	0	0	0	1
7 727	0	0	1	0	0	1.12%	0	1	6 098	0	0	0	$466 332	0	0	0	1
7 728	0	0	0	0	1	1.12%	0	1	13 939	1	0	0	$142 482	0	0	0	1
7 729	0	1	0	0	0	1.12%	0	1	7 841	0	0	0	$223 437	0	0	0	1
7 730	0	0	0	0	1	1.12%	0	1	4 792	0	1	0	$764 233	0	0	0	1
7 731	0	0	1	0	0	1.14%	0	0	5 663	1	0	0	$129 689	0	0	0	1
7 732	0	1	0	0	0	1.12%	0	0	6 098	0	0	1	$408 862	0	0	0	1
7 733	0	0	1	0	0	0.94%	0	1	9 583	1	0	0	$151 304	0	0	0	1
7 734	0	1	0	0	0	1.11%	0	1	5 663	1	0	0	$102 287	0	0	0	1
7 735	0	0	0	0	0	1.11%	0	1	10 890	1	0	0	$131 651	0	0	0	1
7 736	0	0	0	0	1	1.11%	0	1	6 970	1	0	0	$90 333	0	0	0	1
7 737	0	0	1	0	0	1.12%	0	1	6 970	1	0	0	$125 719	0	0	0	1
7 738	0	0	0	0	0	1.12%	0	1	5 663	0	0	1	$396 215	0	0	0	1
7 739	0	0	0	1	0	1.12%	0	1	7 405	0	1	0	$818 821	0	0	0	1
7 740	0	0	0	0	1	1.12%	0	1	11 761	0	1	0	$850 014	0	0	0	1
7 741	0	1	0	0	0	1.14%	0	0	15 246	0	0	1	$493 926	0	0	0	1
7 742	0	0	0	0	1	1.14%	0	1	9 148	1	0	0	$142 236	0	0	0	1
7 743	0	0	0	0	1	1.15%	0	1	6 970	1	0	0	$64 843	0	0	0	1
7 744	0	1	0	0	0	1.11%	0	0	5 663	0	0	1	$341 396	0	0	0	1
7 745	0	0	0	0	1	1.12%	0	1	6 098	0	0	0	$449 061	0	0	0	1
7 746	0	1	0	0	0	1.12%	0	1	6 098	0	0	0	$519 413	0	0	0	1
7 747	0	0	0	0	1	1.15%	0	1	6 970	1	0	0	$126 337	0	0	0	1
7 748	0	0	0	1	0	1.11%	0	0	4 356	1	0	0	$146 429	0	0	0	1
7 749	0	1	0	0	0	1.15%	0	0	6 970	0	0	1	$400 000	0	0	0	1
7 750	0	1	0	0	0	1.14%	0	1	9 148	0	0	0	$413 366	0	0	0	1
7 751	0	1	0	0	0	1.14%	0	1	5 663	1	0	0	$138 335	0	0	0	1
7 752	0	1	0	0	0	1.14%	0	1	4 356	0	0	0	$432 940	0	0	0	1
7 753	0	0	0	0	0	1.14%	0	1	6 098	0	1	0	$756 434	0	0	0	1
7 754	0	1	0	0	0	1.11%	0	1	6 970	0	0	0	$256 500	0	0	0	1
7 755	0	0	0	0	0	1.11%	0	1	6 534	1	0	0	$74 904	0	0	0	1
7 756	0	0	0	0	0	1.11%	0	1	5 663	1	0	0	$180 678	0	0	0	1
7 757	0	0	0	0	0	1.14%	0	1	8 300	0	0	0	$513 001	0	0	0	1
7 758	0	0	0	0	1	1.14%	0	1	5 663	0	1	0	$1 154 629	0	0	0	1
7 759	0	0	0	0	1	1.60%	1	1	7 405	0	0	0	$296 679	0	0	0	1
7 760	0	0	1	0	0	1.11%	0	1	6 970	1	0	0	$126 363	0	0	0	1
7 761	0	0	1	0	0	1.11%	0	1	4 792	1	0	0	$129 689	0	0	0	1
7 762	0	0	1	0	0	1.11%	0	1	4 792	1	0	0	$122 292	0	0	0	1
7 763	0	0	0	0	1	1.11%	0	1	4 356	1	0	0	$103 369	0	0	0	1
7 764	0	0	0	0	1	1.11%	0	1	7 405	1	0	0	$122 639	0	0	0	1
7 765	0	0	0	0	0	1.12%	0	1	4 356	0	0	0	$416 820	0	0	0	1
7 766	0	1	0	0	0	1.12%	0	1	4 356	0	0	0	$407 609	0	0	0	1
7 767	0	0	0	0	0	1.12%	0	1	6 970	0	0	0	$329 129	0	0	0	1
7 768	0	1	0	0	0	1.14%	0	1	4 356	0	1	0	$681 571	0	0	0	1
7 769	0	1	0	0	0	1.14%	0	1	4 356	0	0	0	$408 760	0	0	0	1
7 770	0	0	0	1	0	1.14%	0	1	4 356	0	1	0	$814 142	0	0	0	1
7 771	0	1	0	0	0	1.14%	0	0	4 356	0	0	1	$348 433	0	0	0	1
7 772	0	1	0	0	0	1.14%	0	1	4 356	0	0	1	$266 088	0	0	0	1
7 773	0	0	0	1	0	1.14%	0	1	4 356	1	0	0	$176 914	0	0	0	1
7 774	0	0	0	0	0	1.14%	0	1	4 356	1	0	0	$120 110	0	0	0	1
7 775	0	0	0	0	0	1.14%	0	1	6 098	1	0	0	$135 674	0	0	0	1
7 776	0	1	0	0	0	1.14%	0	1	6 970	1	0	0	$129 689	0	0	0	1
7 777	1	0	0	0	0	1.11%	0	1	5 663	1	0	0	$163 363	0	0	0	1
7 778	0	1	0	0	0	1.14%	0	1	5 663	0	1	0	$937 666	0	0	0	1
7 779	0	0	0	1	0	1.12%	0	1	6 970	0	0	1	$372 820	0	0	0	1
7 780	0	1	0	0	0	1.14%	0	0	4 356	0	0	1	$346 258	0	0	0	1
7 781	0	1	0	0	0	1.11%	0	1	7 405	1	0	0	$117 052	0	0	0	1
7 782	0	0	0	0	0	1.11%	0	1	4 792	0	0	1	$318 803	0	0	0	1
7 783	0	0	0	0	1	1.11%	0	1	4 792	0	0	0	$448 876	0	0	0	1
7 784	0	1	0	0	0	1.11%	0	1	4 356	1	0	0	$169 386	0	0	0	1
7 785	0	1	0	0	0	1.11%	0	1	4 356	0	1	0	$946 863	0	0	0	1
7 786	0	1	0	0	0	1.12%	0	1	4 356	0	0	0	$461 701	0	0	0	1
7 787	0	1	0	0	0	1.12%	0	1	4 792	0	1	0	$993 737	0	0	0	1
7 788	1	0	0	0	0	1.12%	0	1	5 227	0	1	0	$635 561	0	0	0	1
7 789	0	0	0	0	0	1.12%	0	1	4 792	0	0	1	$340 380	0	0	0	1
7 790	0	0	0	0	0	1.12%	0	1	5 227	0	1	0	$933 738	0	0	0	1
7 791	0	0	0	0	1	1.12%	0	1	7 841	0	0	0	$370 489	0	0	0	1
7 792	0	0	1	0	0	1.12%	0	1	8 091	0	0	0	$511 718	0	0	0	1
7 793	0	0	0	0	1	1.12%	0	1	8 276	0	1	0	$1 082 765	0	0	0	1
7 794	0	0	0	0	0	1.14%	0	1	7 841	0	0	0	$393 216	0	0	0	1
7 795	0	1	0	0	0	1.14%	0	1	4 792	0	0	0	$348 696	0	0	0	1
7 796	0	1	0	0	0	1.14%	0	1	5 185	0	0	0	$461 701	0	0	0	1
7 797	0	1	0	0	0	1.14%	0	0	4 792	0	0	1	$250 022	0	0	0	1
7 798	0	1	0	0	0	1.14%	0	1	4 792	0	0	1	$343 488	0	0	0	1
7 799	0	0	0	0	0	1.14%	0	1	4 356	1	0	0	$172 397	0	0	0	1
7 800	0	1	0	0	0	1.14%	0	0	4 356	0	0	1	$343 601	0	0	0	1

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
7 801	0	0	0	0	0	1.11%	0	1	5 250	0	0	0	$501 458	0	0	0	1
7 802	0	1	0	0	0	1.14%	0	0	6 970	0	0	1	$345 704	0	0	0	1
7 803	0	0	0	0	1	1.14%	0	1	5 788	0	0	0	$514 283	0	0	0	1
7 804	0	0	0	0	0	1.15%	0	1	5 227	1	0	0	$60 371	0	0	0	1
7 805	0	0	0	0	0	1.10%	0	1	4 356	1	0	0	$64 256	0	0	0	1
7 806	0	1	0	0	0	1.10%	0	0	5 227	0	0	1	$280 145	0	0	0	1
7 807	0	1	0	0	0	1.11%	0	1	4 356	1	0	0	$77 108	0	0	0	1
7 808	0	1	0	0	0	1.11%	0	0	4 356	1	0	0	$112 397	0	0	0	1
7 809	1	1	0	0	0	1.11%	0	1	4 356	1	0	0	$109 189	0	0	0	1
7 810	0	0	0	0	0	1.11%	0	1	5 227	1	0	0	$167 880	0	0	0	1
7 811	0	0	1	0	0	1.12%	0	1	4 356	0	0	0	$366 157	0	0	0	1
7 812	0	1	0	0	0	1.12%	0	1	4 792	0	0	1	$380 429	0	0	0	1
7 813	0	1	0	0	0	1.12%	0	1	4 356	0	1	0	$530 284	0	0	0	1
7 814	0	1	0	0	0	1.12%	0	1	4 356	0	0	1	$285 166	0	0	0	1
7 815	0	0	0	0	0	1.14%	0	1	4 356	0	0	0	$343 247	0	0	0	1
7 816	0	1	0	0	0	1.14%	0	1	4 897	0	0	0	$461 701	0	0	0	1
7 817	0	1	0	0	0	1.14%	0	0	4 792	0	0	1	$343 488	0	0	0	1
7 818	0	1	0	0	0	1.14%	0	0	4 792	0	0	1	$332 408	0	0	0	1
7 819	0	0	0	0	1	1.14%	0	1	4 356	1	0	0	$119 162	0	0	0	1
7 820	0	0	0	1	0	1.14%	0	1	4 356	1	0	0	$93 870	0	0	0	1
7 821	0	1	0	0	0	1.15%	0	1	4 356	1	0	0	$126 031	0	0	0	1
7 822	0	0	0	0	0	1.16%	0	1	4 356	0	0	1	$271 108	0	0	0	1
7 823	0	0	0	0	1	1.12%	0	1	5 663	0	1	0	$928 113	0	0	0	1
7 824	0	1	0	0	0	1.14%	0	0	6 970	0	0	1	$291 191	0	0	0	1
7 825	0	1	0	0	0	1.15%	0	1	5 663	0	0	1	$145 500	0	0	0	1
7 826	0	1	0	0	0	1.11%	0	1	6 098	1	0	0	$103 201	0	0	0	1
7 827	0	0	0	0	0	1.11%	0	1	4 356	1	0	0	$120 710	0	0	0	1
7 828	0	0	0	1	0	1.11%	0	1	4 356	0	1	0	$1 126 918	0	0	0	1
7 829	0	0	0	0	1	1.11%	0	1	4 356	0	0	1	$403 840	0	0	0	1
7 830	0	1	0	0	0	1.11%	0	0	4 500	0	0	1	$275 000	0	0	0	1
7 831	0	0	0	0	0	1.14%	0	1	4 792	0	0	0	$434 768	0	0	0	1
7 832	0	0	0	1	0	1.14%	0	1	4 792	0	0	1	$254 846	0	0	0	1
7 833	0	0	0	0	0	1.14%	0	1	4 792	0	0	1	$240 985	0	0	0	1
7 834	0	1	0	0	0	1.14%	0	1	4 356	0	0	0	$224 364	0	0	0	1
7 835	0	0	0	1	1	1.14%	0	1	4 356	0	1	0	$942 177	0	0	0	1
7 836	0	1	0	0	0	1.14%	0	1	4 356	1	0	0	$92 194	0	0	0	1
7 837	0	0	0	0	1	1.14%	0	1	7 405	1	0	0	$145 295	0	0	0	1
7 838	0	0	0	0	0	1.15%	0	1	4 356	0	0	1	$290 186	0	0	0	1
7 839	0	1	0	0	0	1.15%	0	0	4 356	1	0	0	$107 022	0	0	0	1
7 840	0	1	0	0	0	1.09%	0	0	576	1	0	0	$41 906	0	0	0	1
7 841	0	0	0	1	1	1.11%	0	1	5 900	0	0	0	$448 876	0	0	0	1
7 842	0	1	0	0	0	1.11%	0	0	5 663	0	0	1	$386 282	0	0	0	1
7 843	0	0	0	1	0	1.14%	0	1	8 276	0	0	1	$483 725	0	0	0	1
7 844	0	0	0	0	1	1.12%	0	1	11 326	0	1	0	$1 083 963	0	0	0	1
7 845	0	0	0	0	1	1.12%	0	1	11 326	0	1	0	$1 073 825	0	0	0	1
7 846	0	0	1	0	0	1.11%	0	1	6 098	1	0	0	$71 845	0	0	0	1
7 847	0	0	0	0	0	1.12%	0	1	6 534	1	0	0	$233 376	0	0	0	1
7 848	0	0	0	1	0	1.12%	0	1	6 534	0	0	0	$301 315	0	0	0	1
7 849	0	0	1	0	0	1.12%	1	0	7 405	0	0	1	$489 748	0	0	0	1
7 850	0	0	0	1	1	1.12%	0	1	11 326	1	0	0	$282 310	0	0	0	1
7 851	0	0	1	0	0	1.12%	0	1	10 019	0	1	0	$1 468 688	0	0	0	1
7 852	0	0	0	0	1	1.12%	0	1	10 019	1	0	0	$207 980	0	0	0	1
7 853	0	1	0	0	0	1.12%	0	1	6 324	0	0	0	$665 619	0	0	0	1
7 854	0	0	0	1	1	1.12%	0	1	7 841	0	1	0	$1 265 608	0	0	0	1
7 855	0	0	0	0	1	1.12%	0	1	11 326	0	1	0	$967 768	0	0	0	1
7 856	0	0	0	0	0	1.12%	0	1	6 534	0	0	0	$518 147	0	0	0	1
7 857	0	1	0	0	0	1.12%	0	0	7 841	0	0	1	$542 245	0	0	0	1
7 858	0	0	0	0	1	1.14%	0	1	8 276	0	0	1	$694 137	0	0	0	1
7 859	0	0	1	0	0	1.14%	0	0	8 276	0	0	1	$368 507	0	0	0	1
7 860	0	0	0	1	0	1.14%	0	1	7 405	0	0	0	$380 120	0	0	0	1
7 861	0	1	0	0	0	1.14%	0	1	6 510	0	0	1	$421 724	0	0	0	1
7 862	0	0	0	0	0	1.14%	0	1	6 534	0	0	1	$467 050	0	0	0	1
7 863	0	1	0	0	0	1.14%	0	0	6 534	0	0	1	$440 238	0	0	0	1
7 864	0	0	0	0	0	1.14%	0	1	6 970	1	0	0	$156 450	0	0	0	1
7 865	0	0	0	0	0	1.14%	0	1	8 712	1	0	0	$232 623	0	0	0	1
7 866	0	1	0	0	0	1.15%	0	1	15 246	0	1	0	$392 438	0	0	0	1
7 867	0	1	0	0	0	1.12%	0	1	6 970	0	0	1	$708 183	0	0	0	1
7 868	0	1	0	0	0	1.12%	0	1	6 970	1	0	0	$152 865	0	0	0	1
7 869	0	0	0	0	1	1.14%	0	1	7 841	0	0	1	$429 501	0	0	0	1
7 870	0	1	0	0	0	1.12%	0	0	6 098	0	0	1	$467 082	0	0	0	1
7 871	1	1	0	0	0	1.14%	0	1	6 534	0	1	0	$1 112 036	0	0	0	1
7 872	0	0	0	0	1	1.12%	0	1	6 534	0	0	0	$352 307	0	0	0	1
7 873	0	0	0	0	1	1.12%	0	1	6 534	0	1	0	$1 265 474	0	0	0	1
7 874	0	0	0	0	1	1.12%	0	1	6 970	0	0	0	$346 744	0	0	0	1
7 875	0	1	0	0	0	1.12%	0	1	6 098	0	0	0	$466 332	0	0	0	1
7 876	0	0	1	0	0	1.12%	0	1	6 534	0	1	0	$714 324	0	0	0	1
7 877	0	0	0	0	0	1.14%	0	1	6 970	0	0	1	$479 926	0	0	0	1
7 878	0	0	0	0	0	1.12%	0	1	10 890	0	0	0	$575 719	0	0	0	1
7 879	0	0	0	0	1	1.14%	0	1	9 583	0	0	0	$468 560	0	0	0	1
7 880	0	0	0	0	1	1.12%	0	1	7 140	0	0	0	$666 901	0	0	0	1
7 881	0	0	0	0	0	1.14%	0	1	6 098	0	0	1	$346 416	0	0	0	1
7 882	0	0	0	0	1	1.12%	0	1	6 534	1	0	0	$178 904	0	0	0	1
7 883	0	0	0	1	0	1.12%	0	1	8 276	1	0	0	$214 932	0	0	0	1
7 884	0	0	0	0	0	1.12%	0	1	6 970	0	0	1	$443 210	0	0	0	1
7 885	0	0	0	0	0	1.12%	0	1	9 300	0	0	0	$641 251	0	0	0	1
7 886	0	0	0	0	0	1.12%	0	1	6 098	0	1	0	$1 013 778	0	0	0	1
7 887	0	0	0	0	1	1.12%	0	1	14 375	0	0	0	$622 928	0	0	0	1
7 888	0	1	0	0	0	1.14%	0	0	14 375	0	0	1	$391 601	0	0	0	1
7 889	0	0	0	0	0	1.14%	0	1	7 841	0	1	0	$1 271 016	0	0	0	1
7 890	0	1	0	0	0	1.14%	0	1	7 405	0	0	0	$477 847	0	0	0	1
7 891	0	0	0	0	0	1.14%	0	1	8 276	0	1	0	$968 548	0	0	0	1
7 892	0	1	0	0	0	1.14%	0	0	9 148	0	0	1	$415 542	0	0	0	1
7 893	0	0	0	0	0	1.14%	0	1	5 663	1	0	0	$156 292	0	0	0	1
7 894	0	0	0	1	0	1.50%	1	1	6 534	0	0	0	$439 273	0	0	0	1
7 895	0	1	0	0	0	1.11%	0	1	6 970	1	0	0	$148 085	0	0	0	1
7 896	0	0	0	0	1	1.12%	0	1	6 970	1	0	0	$199 499	0	0	0	1
7 897	0	0	0	1	0	1.12%	0	1	6 534	1	0	0	$207 027	0	0	0	1
7 898	0	0	0	0	0	1.12%	0	1	6 970	1	0	0	$210 791	0	0	0	1
7 899	0	0	0	1	0	1.12%	0	1	6 970	1	0	0	$144 717	0	0	0	1
7 900	0	0	0	0	0	1.12%	0	1	6 098	0	0	1	$444 809	0	0	0	1
7 901	0	0	1	0	0	1.12%	0	1	6 324	0	0	0	$630 350	0	0	0	1
7 902	0	1	0	0	0	1.12%	0	1	7 405	0	0	0	$356 942	0	0	0	1
7 903	0	0	0	0	1	1.12%	0	1	7 841	0	0	1	$551 915	0	0	0	1
7 904	0	0	0	0	1	1.12%	0	1	6 534	0	1	0	$932 604	0	0	0	1
7 905	0	0	1	0	0	1.12%	0	1	6 534	0	0	0	$372 703	0	0	0	1
7 906	0	0	0	0	1	1.12%	0	1	7 405	0	0	0	$488 719	0	0	0	1
7 907	0	0	0	0	0	1.12%	0	1	13 939	0	0	0	$518 147	0	0	0	1
7 908	0	0	0	0	1	1.12%	0	1	7 405	0	0	1	$607 516	0	0	0	1
7 909	0	0	0	0	1	1.12%	0	1	10 454	0	0	1	$591 128	0	0	0	1
7 910	0	1	0	0	0	1.14%	0	1	8 712	0	1	0	$795 426	0	0	0	1
7 911	0	0	1	0	0	1.14%	1	1	8 276	0	0	1	$305 248	0	0	0	1
7 912	0	1	0	0	0	1.14%	0	1	6 098	0	0	1	$320 310	0	0	0	1
7 913	0	0	0	1	0	1.14%	0	1	7 405	0	1	0	$935 795	0	0	0	1
7 914	0	0	0	0	0	1.14%	0	1	8 712	0	1	0	$1 037 173	0	0	0	1
7 915	0	0	0	0	1	1.14%	0	1	6 098	0	0	0	$454 818	0	0	0	1
7 916	0	0	0	1	0	1.14%	0	1	7 405	0	0	1	$450 976	0	0	0	1
7 917	0	0	0	0	0	1.75%	1	1	6 098	0	1	0	$1 254 389	0	0	0	1
7 918	0	0	1	0	0	1.11%	0	1	9 148	1	0	0	$70 656	0	0	0	1
7 919	0	0	0	0	0	1.14%	0	1	4 356	0	0	1	$311 388	0	0	0	1
7 920	0	0	1	0	0	1.11%	0	0	6 534	1	0	0	$160 947	0	0	0	1
7 921	0	0	0	0	1	1.12%	0	1	6 534	0	1	0	$937 355	0	0	0	1
7 922	0	0	0	0	0	1.12%	0	1	6 970	0	1	0	$1 154 629	0	0	0	1
7 923	0	0	0	0	0	1.11%	0	1	6 534	1	0	0	$106 163	0	0	0	1
7 924	0	1	0	0	0	1.11%	0	0	6 534	0	0	1	$349 000	0	0	0	1
7 925	0	0	0	0	0	1.12%	0	1	5 663	0	1	0	$840 377	0	0	0	1
7 926	0	0	0	0	1	1.12%	0	1	5 663	0	1	0	$826 619	0	0	0	1
7 927	0	0	0	0	0	1.12%	0	1	8 276	0	0	1	$567 717	0	0	0	1
7 928	0	0	0	0	0	1.14%	0	1	7 841	0	0	1	$303 240	0	0	0	1
7 929	0	0	0	1	0	1.14%	0	1	6 000	0	0	0	$583 539	0	0	0	1
7 930	0	0	0	0	1	1.14%	0	1	6 970	1	0	0	$150 691	0	0	0	1

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
7 931	0	0	0	0	1	1.11%	0	1	7 405	1	0	0	$185 195	0	0	0	1
7 932	0	0	0	0	0	1.12%	0	1	8 276	1	0	0	$146 625	0	0	0	1
7 933	0	0	0	0	1	1.12%	0	1	9 583	0	0	0	$538 651	0	0	0	1
7 934	0	0	0	0	1	1.12%	0	1	6 970	0	1	0	$839 096	0	0	0	1
7 935	0	0	1	0	0	1.12%	0	1	7 841	0	0	0	$419 525	0	0	0	1
7 936	0	0	0	1	1	1.14%	0	1	7 405	0	1	0	$1 045 632	0	0	0	1
7 937	0	1	0	0	0	1.14%	0	0	9 148	0	0	1	$443 210	0	0	0	1
7 938	0	0	0	0	0	1.11%	0	1	6 534	1	0	0	$75 128	0	0	0	1
7 939	0	0	0	1	0	1.14%	0	1	7 841	0	0	0	$525 826	0	0	0	1
7 940	0	1	0	0	0	1.14%	0	0	7 405	0	0	1	$304 000	0	0	0	1
7 941	0	0	0	0	0	1.15%	0	1	6 534	0	0	1	$389 000	0	0	0	1
7 942	0	1	0	0	0	1.12%	0	0	8 276	0	0	1	$357 000	0	0	0	1
7 943	0	1	0	0	0	1.12%	0	0	6 098	0	0	1	$365 076	0	0	0	1
7 944	0	1	0	0	0	1.11%	0	1	7 405	0	0	1	$348 970	0	0	0	1
7 945	0	0	0	0	0	1.11%	0	1	6 534	1	0	0	$131 027	0	0	0	1
7 946	0	0	0	0	1	1.11%	0	1	6 534	1	0	0	$131 651	0	0	0	1
7 947	0	0	0	1	0	1.12%	0	1	9 148	1	0	0	$203 263	0	0	0	1
7 948	0	0	1	0	0	1.12%	0	1	6 970	1	0	0	$204 769	0	0	0	1
7 949	0	0	0	1	0	1.12%	0	1	6 534	1	0	0	$144 717	0	0	0	1
7 950	0	1	0	0	0	1.12%	0	0	7 405	0	0	1	$316 293	0	0	0	1
7 951	0	0	0	0	0	1.13%	0	1	7 405	0	0	1	$375 621	0	0	0	1
7 952	0	0	0	0	1	1.14%	0	1	7 405	0	1	0	$809 463	0	0	0	1
7 953	0	1	0	0	0	1.14%	0	1	6 098	0	1	0	$1 003 112	0	0	0	1
7 954	0	1	0	0	0	1.14%	0	0	6 534	0	0	1	$437 670	0	0	0	1
7 955	0	1	0	0	0	1.14%	0	0	7 405	0	0	1	$382 062	0	0	0	1
7 956	0	0	0	0	0	1.15%	0	1	6 098	0	0	1	$375 813	0	0	0	1
7 957	0	0	0	0	0	1.12%	0	1	6 970	1	0	0	$213 803	0	0	0	1
7 958	0	0	0	0	1	1.12%	0	1	6 534	0	0	1	$315 289	0	0	0	1
7 959	0	0	0	0	0	1.14%	0	1	9 148	0	1	0	$1 108 444	0	0	0	1
7 960	0	0	0	0	1	1.14%	0	1	5 663	0	1	0	$779 829	0	0	0	1
7 961	0	0	0	0	0	1.14%	0	1	7 405	0	0	1	$454 174	0	0	0	1
7 962	0	0	0	0	1	1.12%	0	1	4 792	0	0	0	$519 413	0	0	0	1
7 963	0	0	0	0	0	1.12%	0	1	7 250	0	0	0	$461 701	0	0	0	1
7 964	0	0	0	0	1	1.14%	0	1	6 970	0	0	1	$424 132	0	0	0	1
7 965	0	0	1	0	0	1.14%	0	1	6 098	1	0	0	$75 799	0	0	0	1
7 966	0	0	0	1	0	1.14%	0	1	4 356	0	0	0	$296 679	0	0	0	1
7 967	0	1	0	0	0	1.14%	0	1	8 276	0	0	0	$270 720	0	0	0	1
7 968	0	1	0	0	0	1.12%	0	0	9 148	0	0	1	$436 030	0	0	0	1
7 969	0	1	0	0	0	1.12%	0	1	6 534	0	1	0	$731 480	0	0	0	1
7 970	0	0	0	0	1	1.14%	0	1	5 663	0	1	0	$971 237	0	0	0	1
7 971	0	1	0	0	0	1.14%	0	1	7 405	0	0	0	$231 781	0	0	0	1
7 972	0	0	0	0	0	1.14%	0	1	6 098	1	0	0	$108 957	0	0	0	1
7 973	0	0	1	0	0	1.14%	0	1	6 534	0	0	1	$443 210	0	0	0	1
7 974	0	0	0	0	1	1.12%	0	1	6 098	0	0	0	$301 315	0	0	0	1
7 975	0	0	0	0	1	1.12%	0	1	6 700	0	0	0	$532 880	0	0	0	1
7 976	0	0	1	0	0	1.12%	0	1	8 000	0	1	0	$725 241	0	0	0	1
7 977	0	0	0	1	0	1.14%	0	1	6 700	0	0	0	$527 109	0	0	0	1
7 978	0	0	0	0	0	1.12%	0	1	6 534	1	0	0	$195 735	0	0	0	1
7 979	0	1	0	0	0	1.12%	0	1	6 098	0	0	0	$511 718	0	0	0	1
7 980	0	0	0	1	0	1.12%	0	1	7 405	0	0	0	$570 714	0	0	0	1
7 981	0	1	0	0	0	1.12%	0	1	7 405	0	1	0	$904 602	0	0	0	1
7 982	0	0	0	0	1	1.14%	0	1	7 405	0	0	0	$292 044	0	0	0	1
7 983	0	0	0	1	0	1.14%	0	1	7 841	1	0	0	$131 307	0	0	0	1
7 984	0	0	0	0	0	1.12%	0	1	6 534	1	0	0	$203 263	0	0	0	1
7 985	0	1	0	0	0	1.11%	0	1	10 454	1	0	0	$142 990	0	0	0	1
7 986	0	1	0	0	0	1.11%	0	1	10 454	1	0	0	$138 385	0	0	0	1
7 987	0	0	0	0	0	1.11%	0	1	6 098	1	0	0	$149 641	0	0	0	1
7 988	0	0	0	1	0	1.12%	0	1	6 970	0	0	1	$386 701	0	0	0	1
7 989	0	0	1	0	0	1.12%	0	1	6 970	0	0	1	$516 213	0	0	0	1
7 990	0	1	0	0	0	1.11%	0	0	8 276	0	0	1	$330 000	0	0	0	1
7 991	0	0	0	0	1	1.12%	0	1	7 405	0	0	0	$459 424	0	0	0	1
7 992	0	1	0	0	0	1.12%	0	1	7 405	0	1	0	$715 883	0	0	0	1
7 993	0	0	0	0	0	1.14%	0	1	9 148	0	1	0	$1 087 486	0	0	0	1
7 994	0	1	0	0	0	1.14%	0	1	7 405	0	0	0	$293 898	0	0	0	1
7 995	0	0	0	0	0	1.10%	0	1	5 227	0	0	0	$207 259	0	0	0	1
7 996	0	0	0	0	1	1.11%	0	1	4 792	1	0	0	$58 135	0	0	0	1
7 997	0	0	1	0	0	1.11%	0	1	6 098	1	0	0	$163 363	0	0	0	1
7 998	0	1	0	0	0	1.12%	0	1	4 356	0	0	1	$321 314	0	0	0	1
7 999	0	1	0	0	0	1.12%	0	1	5 227	0	0	1	$286 170	0	0	0	1
8 000	0	1	0	0	0	1.12%	0	0	6 534	0	0	1	$393 199	0	0	0	1
8 001	0	1	0	0	0	1.13%	0	0	6 098	0	0	1	$363 433	0	0	0	1
8 002	0	0	0	0	0	1.14%	0	1	6 380	0	0	1	$276 129	0	0	0	1
8 003	0	0	1	0	0	1.14%	0	0	4 792	0	0	1	$289 182	0	0	0	1
8 004	0	1	0	0	0	1.14%	0	1	4 356	0	1	0	$971 237	0	0	0	1
8 005	0	0	0	1	0	1.14%	0	1	4 860	0	1	0	$1 010 612	0	0	0	1
8 006	0	0	1	0	0	1.14%	0	1	4 356	0	0	0	$274 428	0	0	0	1
8 007	0	0	1	0	0	1.14%	0	1	6 970	0	0	1	$306 252	0	0	0	1
8 008	0	0	0	0	0	1.12%	0	1	6 970	0	1	0	$1 071 496	0	0	0	1
8 009	0	0	0	0	0	1.12%	0	1	6 076	0	0	0	$545 064	0	0	0	1
8 010	0	1	0	0	0	1.11%	0	1	7 405	1	0	0	$114 769	0	0	0	1
8 011	0	1	0	0	0	1.14%	0	1	6 098	0	1	0	$1 025 311	0	0	0	1
8 012	0	1	0	0	0	1.14%	0	1	6 534	0	1	0	$569 275	0	0	0	1
8 013	0	1	0	0	0	1.12%	0	0	4 356	0	0	1	$395 565	0	0	0	1
8 014	0	0	0	1	0	1.14%	0	0	4 792	0	0	1	$311 000	0	0	0	1
8 015	0	0	0	0	1	1.12%	0	1	6 098	0	0	1	$286 170	0	0	0	1
8 016	0	0	1	0	0	1.12%	0	1	4 792	0	0	0	$241 052	0	0	0	1
8 017	0	1	0	0	0	1.12%	0	1	4 356	0	1	0	$658 176	0	0	0	1
8 018	0	0	0	0	1	1.12%	0	1	4 356	0	1	0	$847 086	0	0	0	1
8 019	1	0	0	0	0	1.14%	0	1	4 356	0	1	0	$951 414	0	0	0	1
8 020	0	1	0	0	0	1.14%	0	1	4 600	0	0	0	$532 239	0	0	0	1
8 021	0	0	0	1	0	1.14%	0	1	4 600	0	0	0	$493 763	0	0	0	1
8 022	0	1	0	0	0	1.14%	0	0	4 356	0	0	1	$312 000	0	0	0	1
8 023	0	1	0	0	0	1.11%	0	1	4 356	1	0	0	$123 038	0	0	0	1
8 024	0	1	0	0	0	1.11%	0	0	6 098	0	0	1	$310 247	0	0	0	1
8 025	0	0	0	0	1	1.11%	0	1	6 098	1	0	0	$103 090	0	0	0	1
8 026	0	1	0	0	0	1.14%	0	1	6 098	0	1	0	$665 974	0	0	0	1
8 027	0	1	0	0	0	1.12%	0	1	6 098	0	0	0	$329 626	0	0	0	1
8 028	0	1	0	0	0	1.14%	0	1	4 792	0	0	0	$491 198	0	0	0	1
8 029	0	1	0	0	0	1.14%	0	1	4 356	0	0	1	$292 638	0	0	0	1
8 030	0	0	0	0	1	1.10%	0	1	3 920	1	0	0	$49 191	0	0	0	1
8 031	0	0	0	1	0	1.11%	0	1	4 792	1	0	0	$107 158	0	0	0	1
8 032	0	0	0	0	1	1.12%	0	1	4 356	0	0	1	$250 000	0	0	0	1
8 033	0	0	0	0	0	1.14%	0	1	5 227	0	0	1	$255 000	0	0	0	1
8 034	0	0	0	1	0	1.14%	0	1	4 356	0	0	1	$322 126	0	0	0	1
8 035	0	1	0	0	0	1.14%	0	0	5 663	1	0	0	$161 858	0	0	0	1
8 036	0	1	0	0	0	1.12%	0	1	6 534	0	0	0	$362 703	0	0	0	1
8 037	0	0	0	0	1	1.12%	0	1	5 663	0	1	0	$918 738	0	0	0	1
8 038	0	1	0	0	0	1.14%	0	0	6 970	0	0	1	$355 676	0	0	0	1
8 039	0	0	0	1	0	1.15%	0	1	7 841	1	0	0	$70 880	0	0	0	1
8 040	0	1	0	0	0	1.10%	0	0	1 307	1	0	0	$76 744	0	0	0	1
8 041	0	0	0	0	0	1.11%	0	1	4 356	1	0	0	$102 950	0	0	0	1
8 042	0	0	0	0	1	1.11%	0	1	4 356	0	1	0	$612 946	0	0	0	1
8 043	0	0	1	0	0	1.11%	0	1	4 356	0	0	1	$343 488	0	0	0	1
8 044	0	0	0	0	0	1.11%	0	1	4 356	0	0	1	$258 055	0	0	0	1
8 045	0	1	0	0	0	1.11%	0	1	4 880	0	0	0	$451 441	0	0	0	1
8 046	0	0	0	0	0	1.11%	0	1	4 792	0	1	0	$717 443	0	0	0	1
8 047	0	0	0	0	0	1.14%	0	1	4 792	0	0	0	$218 801	0	0	0	1
8 048	0	1	0	0	0	1.14%	0	0	4 792	1	0	0	$105 941	0	0	0	1
8 049	0	1	0	0	0	1.11%	0	0	5 400	0	0	1	$263 069	0	0	0	1
8 050	0	0	0	0	1	1.14%	0	1	7 000	0	0	0	$448 876	0	0	0	1
8 051	0	1	0	0	0	1.15%	0	0	5 663	0	0	1	$217 891	0	0	0	1
8 052	0	0	0	0	0	1.15%	0	1	6 534	0	0	0	$359 248	0	0	0	1
8 053	0	0	0	1	0	1.14%	0	1	8 712	0	0	1	$548 687	0	0	0	1
8 054	0	1	0	0	0	2.03%	1	1	13 068	0	0	0	$546 933	0	0	0	1
8 055	0	0	0	0	0	2.24%	1	1	10 890	1	0	0	$172 915	0	0	0	1
8 056	0	1	0	0	0	1.12%	0	1	11 326	0	0	0	$468 560	0	0	0	1
8 057	0	1	0	0	0	1.11%	0	1	10 019	0	0	0	$177 080	0	0	0	1
8 058	0	1	0	0	0	1.12%	0	1	8 276	1	0	0	$161 346	0	0	0	1
8 059	0	0	0	1	0	1.12%	0	1	6 970	1	0	0	$195 969	0	0	0	1
8 060	0	0	0	0	0	1.12%	0	1	6 970	0	0	0	$478 998	0	0	0	1

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
8 061	0	1	0	0	0	1.12%	0	1	10 890	0	1	0	$1 302 422	0	0	0	1
8 062	0	1	0	0	0	1.12%	0	1	6 098	1	0	0	$154 629	0	0	0	1
8 063	0	0	0	0	0	1.12%	0	1	8 276	0	1	0	$880 634	0	0	0	1
8 064	0	0	0	0	0	1.14%	0	1	7 841	1	0	0	$267 253	0	0	0	1
8 065	0	0	0	0	0	2.08%	1	1	6 970	0	1	0	$842 216	0	0	0	1
8 066	0	0	0	0	0	2.22%	1	1	13 939	0	0	1	$544 306	0	0	0	1
8 067	0	1	0	0	0	1.14%	0	1	6 098	0	0	0	$74 170	0	0	0	1
8 068	0	0	0	0	0	1.12%	0	1	7 405	1	0	0	$140 339	0	0	0	1
8 069	0	0	0	1	0	1.12%	0	1	7 841	1	0	0	$144 129	0	0	0	1
8 070	0	0	0	1	0	1.12%	0	1	10 019	0	1	0	$779 829	0	0	0	1
8 071	0	1	0	0	0	1.12%	0	1	7 841	0	0	1	$418 763	0	0	0	1
8 072	0	1	0	0	0	1.12%	0	0	11 326	0	0	1	$526 312	0	0	0	1
8 073	0	0	0	0	0	1.14%	0	1	9 583	0	1	0	$1 153 110	0	0	0	1
8 074	0	0	0	0	0	1.12%	0	1	7 200	0	0	0	$609 189	0	0	0	1
8 075	0	1	0	0	0	1.14%	0	0	7 841	0	0	1	$397 000	0	0	0	1
8 076	0	1	0	0	0	1.12%	0	1	9 583	1	0	0	$206 274	0	0	0	1
8 077	0	0	0	0	0	1.12%	0	1	6 098	0	1	0	$904 602	0	0	0	1
8 078	0	0	0	0	0	1.11%	0	1	6 098	1	0	0	$162 277	0	0	0	1
8 079	0	0	0	0	0	1.14%	0	1	10 019	0	1	0	$1 379 982	0	0	0	1
8 080	0	1	0	0	0	1.12%	0	0	4 356	0	0	1	$359 707	0	0	0	1
8 081	0	1	0	0	0	1.14%	0	0	5 663	0	0	1	$270 000	0	0	0	1
8 082	0	0	0	1	0	1.12%	0	1	7 841	0	1	0	$1 005 980	0	0	0	1
8 083	0	1	0	0	0	1.41%	1	0	6 098	0	0	1	$429 501	0	0	0	1
8 084	0	0	0	1	0	1.12%	0	1	13 068	1	0	0	$204 842	0	0	0	1
8 085	0	0	0	0	0	1.12%	0	1	7 405	0	0	0	$370 849	0	0	0	1
8 086	0	0	0	1	0	1.12%	0	1	8 000	0	0	0	$563 019	0	0	0	1
8 087	0	0	0	0	1	1.10%	0	1	8 712	0	0	0	$115 890	0	0	0	1
8 088	0	0	0	0	0	1.11%	0	1	6 098	1	0	0	$145 175	0	0	0	1
8 089	0	0	0	1	0	1.12%	0	1	6 970	0	1	0	$1 246 999	0	0	0	1
8 090	0	0	0	0	1	1.12%	0	1	6 534	0	0	0	$497 211	0	0	0	1
8 091	0	1	0	0	0	1.12%	0	1	8 276	0	1	0	$1 191 577	0	0	0	1
8 092	0	0	0	1	0	1.14%	0	1	6 098	0	0	1	$509 138	0	0	0	1
8 093	0	1	0	0	0	1.14%	0	0	8 276	0	0	1	$476 451	0	0	0	1
8 094	0	0	1	0	0	1.14%	0	1	7 405	0	1	0	$1 246 999	0	0	0	1
8 095	0	0	0	0	0	1.14%	0	1	6 970	0	0	0	$541 176	0	0	0	1
8 096	0	0	0	0	1	1.14%	0	1	7 841	1	0	0	$149 121	0	0	0	1
8 097	0	0	0	0	0	1.14%	0	1	6 098	1	0	0	$146 625	0	0	0	1
8 098	0	0	0	0	0	1.53%	1	1	6 098	1	0	0	$152 966	0	0	0	1
8 099	0	1	0	0	0	1.12%	0	1	13 504	0	1	0	$1 343 420	0	0	0	1
8 100	1	0	0	0	0	1.14%	0	1	6 098	0	1	0	$1 154 629	0	0	0	1
8 101	0	0	0	1	0	1.12%	0	1	7 841	1	0	0	$192 871	0	0	0	1
8 102	0	0	0	1	0	1.14%	0	1	8 712	0	0	0	$498 572	0	0	0	1
8 103	0	0	0	0	0	1.14%	0	1	6 970	0	1	0	$850 014	0	0	0	1
8 104	0	0	0	1	0	1.10%	0	1	6 970	0	0	1	$320 000	0	0	0	1
8 105	0	0	0	0	1	1.11%	0	1	7 405	0	0	1	$366 498	0	0	0	1
8 106	0	1	0	0	0	1.12%	0	1	7 405	0	0	0	$500 875	0	0	0	1
8 107	0	0	0	0	1	1.10%	0	1	6 534	1	0	0	$103 369	0	0	0	1
8 108	0	1	0	0	0	1.14%	0	1	6 534	1	0	0	$166 375	0	0	0	1
8 109	0	1	0	0	0	1.10%	0	1	11 326	0	0	0	$108 235	0	0	0	1
8 110	0	0	0	0	1	1.10%	0	1	7 405	0	0	0	$312 440	0	0	0	1
8 111	0	1	0	0	0	1.11%	0	0	7 841	0	0	1	$322 000	0	0	0	1
8 112	0	0	1	0	0	1.11%	0	1	9 583	1	0	0	$174 656	0	0	0	1
8 113	0	0	0	0	0	1.11%	0	1	7 405	1	0	0	$133 035	0	0	0	1
8 114	0	0	0	0	1	1.12%	0	1	7 841	1	0	0	$153 177	0	0	0	1
8 115	0	1	0	0	0	1.12%	0	1	7 140	0	0	0	$574 561	0	0	0	1
8 116	0	1	0	0	0	1.12%	0	1	8 276	0	1	0	$881 207	0	0	0	1
8 117	0	0	0	0	1	1.12%	0	1	9 148	0	1	0	$922 569	0	0	0	1
8 118	0	0	0	0	0	1.14%	0	1	7 800	0	0	0	$518 131	0	0	0	1
8 119	0	1	0	0	0	1.14%	0	1	4 792	0	1	0	$738 055	0	0	0	1
8 120	0	1	0	0	0	1.14%	0	0	6 970	0	0	1	$276 129	0	0	0	1
8 121	0	1	0	0	0	1.14%	0	1	6 970	0	0	1	$196 497	0	0	0	1
8 122	0	0	0	0	0	1.12%	0	1	7 405	0	0	0	$483 604	0	0	0	1
8 123	0	0	0	0	1	1.14%	0	1	7 150	0	0	0	$551 476	0	0	0	1
8 124	0	0	0	0	1	1.14%	0	1	6 098	1	0	0	$136 230	0	0	0	1
8 125	0	0	1	0	0	1.14%	0	1	7 841	0	0	1	$330 000	0	0	0	1
8 126	0	0	0	0	0	1.11%	0	1	7 841	1	0	0	$148 976	0	0	0	1
8 127	0	0	0	0	1	1.11%	0	1	7 841	1	0	0	$114 285	0	0	0	1
8 128	0	0	0	0	1	1.14%	0	1	7 405	0	0	0	$601 494	0	0	0	1
8 129	0	0	1	0	0	1.11%	0	1	6 098	1	0	0	$129 593	0	0	0	1
8 130	0	1	0	0	0	1.09%	0	0	6 098	0	0	1	$316 293	0	0	0	1
8 131	0	0	0	0	1	1.10%	0	1	6 534	0	0	0	$424 508	0	0	0	1
8 132	0	0	0	0	0	1.11%	0	1	6 970	1	0	0	$62 398	0	0	0	1
8 133	0	0	0	1	0	1.11%	0	1	4 792	1	0	0	$119 713	0	0	0	1
8 134	0	1	0	0	0	1.11%	0	1	5 227	1	0	0	$93 591	0	0	0	1
8 135	0	0	1	0	0	1.11%	0	1	4 792	1	0	0	$115 116	0	0	0	1
8 136	0	0	0	0	1	1.11%	0	1	6 098	1	0	0	$169 386	0	0	0	1
8 137	0	1	0	0	0	1.11%	0	0	5 227	1	0	0	$168 257	0	0	0	1
8 138	0	1	0	0	0	1.11%	0	1	6 534	1	0	0	$168 633	0	0	0	1
8 139	0	0	0	0	0	1.12%	0	1	4 792	0	0	1	$349 995	0	0	0	1
8 140	0	0	1	0	0	1.12%	0	1	5 227	0	1	0	$821 925	0	0	0	1
8 141	0	1	0	0	0	1.12%	0	1	4 792	0	1	0	$984 276	0	0	0	1
8 142	0	1	0	0	0	1.12%	0	1	5 227	0	0	0	$433 486	0	0	0	1
8 143	0	0	0	0	0	1.12%	0	1	4 792	0	0	0	$264 230	0	0	0	1
8 144	0	0	0	0	0	1.12%	0	1	8 215	0	0	0	$513 001	0	0	0	1
8 145	0	1	0	0	0	1.14%	0	0	5 227	0	0	1	$415 546	0	0	0	1
8 146	0	1	0	0	0	1.14%	0	1	8 276	0	1	0	$830 312	0	0	0	1
8 147	0	1	0	0	0	1.14%	0	1	5 663	0	1	0	$1 029 005	0	0	0	1
8 148	0	1	0	0	0	1.14%	0	1	5 227	0	1	0	$867 215	0	0	0	1
8 149	0	1	0	0	0	1.14%	0	1	5 227	0	1	0	$923 703	0	0	0	1
8 150	0	1	0	0	0	1.15%	0	0	5 227	1	0	0	$64 843	0	0	0	1
8 151	0	0	0	0	0	1.15%	0	1	7 405	1	0	0	$64 256	0	0	0	1
8 152	0	1	0	0	0	1.16%	0	0	4 792	0	0	1	$317 000	0	0	0	1
8 153	0	0	0	0	1	1.12%	0	1	6 534	0	1	0	$850 014	0	0	0	1
8 154	0	1	0	0	0	1.12%	0	1	7 841	0	1	0	$678 451	0	0	0	1
8 155	0	0	0	0	1	1.12%	0	1	9 583	0	1	0	$1 126 918	0	0	0	1
8 156	0	1	0	0	0	1.12%	0	0	9 583	0	0	1	$409 970	0	0	0	1
8 157	0	0	1	0	0	1.12%	0	1	6 098	0	1	0	$803 224	0	0	0	1
8 158	0	0	1	0	0	1.14%	0	1	5 227	1	0	0	$59 476	0	0	0	1
8 159	0	0	0	0	1	1.14%	0	1	4 830	0	0	1	$350 136	0	0	0	1
8 160	0	1	0	0	0	1.12%	0	1	7 405	0	1	0	$719 782	0	0	0	1
8 161	0	1	0	0	0	1.12%	0	0	7 000	0	0	1	$317 297	0	0	0	1
8 162	0	1	0	0	0	1.12%	0	1	9 583	0	1	0	$1 066 861	0	0	0	1
8 163	0	0	0	0	1	1.14%	0	1	7 700	0	0	1	$491 631	0	0	0	1
8 164	0	0	0	0	0	1.11%	0	1	4 792	1	0	0	$118 548	0	0	0	1
8 165	0	0	0	0	0	1.11%	0	1	4 356	1	0	0	$116 949	0	0	0	1
8 166	0	0	1	0	0	1.12%	0	1	7 800	0	0	0	$564 301	0	0	0	1
8 167	0	0	1	0	0	1.14%	0	1	6 534	0	1	0	$694 048	0	0	0	1
8 168	0	0	0	0	1	1.14%	0	1	4 356	0	0	0	$390 337	0	0	0	1
8 169	0	0	0	1	0	1.11%	0	1	7 841	1	0	0	$126 363	0	0	0	1
8 170	0	0	0	0	0	1.12%	0	1	7 405	0	0	0	$266 548	0	0	0	1
8 171	0	0	1	0	0	1.11%	0	1	6 970	1	0	0	$125 424	0	0	0	1
8 172	0	0	0	1	0	1.12%	0	1	6 098	0	0	0	$359 592	0	0	0	1
8 173	1	0	1	0	0	1.14%	0	1	6 950	0	1	0	$740 838	0	0	0	1
8 174	0	1	0	0	0	1.14%	0	1	6 534	0	0	0	$322 402	0	0	0	1
8 175	0	0	1	0	0	1.12%	0	1	5 663	0	0	0	$272 574	0	0	0	1
8 176	0	0	0	1	0	1.11%	0	1	5 227	1	0	0	$60 147	0	0	0	1
8 177	0	0	0	0	0	1.11%	0	1	5 227	1	0	0	$126 363	0	0	0	1
8 178	0	1	0	0	0	1.11%	0	1	5 227	1	0	0	$132 349	0	0	0	1
8 179	0	1	0	0	0	1.12%	0	1	5 227	0	1	0	$659 736	0	0	0	1
8 180	0	1	0	0	0	1.12%	0	1	5 500	0	1	0	$1 025 311	0	0	0	1
8 181	1	1	0	0	0	1.12%	0	1	5 227	0	1	0	$1 029 362	0	0	0	1
8 182	0	0	0	0	0	1.13%	0	1	5 227	0	0	1	$327 976	0	0	0	1
8 183	0	0	1	0	0	1.14%	0	1	5 227	0	1	0	$800 958	0	0	0	1
8 184	0	1	0	0	0	1.14%	0	0	5 227	0	0	1	$380 429	0	0	0	1
8 185	0	1	0	0	0	1.14%	0	1	5 500	0	0	1	$373 406	0	0	0	1
8 186	1	1	0	0	0	1.15%	0	1	5 663	0	0	0	$391 489	0	0	0	1
8 187	0	0	0	0	1	1.12%	0	1	5 663	0	0	0	$241 052	0	0	0	1
8 188	0	1	0	0	0	1.12%	0	1	6 534	0	0	0	$323 633	0	0	0	1
8 189	0	0	0	0	0	1.12%	0	1	4 356	0	0	1	$406 181	0	0	0	1
8 190	0	1	0	0	0	1.11%	0	0	4 792	1	0	0	$134 756	0	0	0	1

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
8 191	0	0	0	1	0	1.11%	0	1	5 663	1	0	0	$116 317	0	0	0	1
8 192	0	0	0	0	0	1.11%	0	1	8 712	1	0	0	$184 442	0	0	0	1
8 193	0	1	0	0	0	1.12%	0	1	4 792	0	0	0	$338 889	0	0	0	1
8 194	0	0	0	0	0	1.12%	0	1	4 750	0	0	1	$409 693	0	0	0	1
8 195	0	0	1	0	0	1.14%	0	1	4 356	0	1	0	$740 838	0	0	0	1
8 196	0	0	0	0	1	1.11%	0	1	4 356	0	1	0	$834 364	0	0	0	1
8 197	0	1	0	0	0	1.14%	0	1	4 356	0	1	0	$701 846	0	0	0	1
8 198	0	0	0	0	1	1.14%	0	1	4 356	1	0	0	$160 352	0	0	0	1
8 199	1	1	0	0	0	1.14%	0	0	5 663	1	0	0	$150 565	0	0	0	1
8 200	0	1	0	0	0	1.14%	0	1	6 970	0	0	0	$474 526	0	0	0	1
8 201	0	1	0	0	0	1.11%	0	0	5 663	0	0	1	$219 000	0	0	0	1
8 202	0	0	0	0	0	1.14%	0	1	5 663	0	0	1	$304 343	0	0	0	1
8 203	0	1	0	0	0	1.12%	0	1	4 356	0	0	0	$343 247	0	0	0	1
8 204	0	0	1	0	0	1.12%	0	1	4 725	0	0	1	$392 134	0	0	0	1
8 205	0	1	0	0	0	1.12%	0	1	4 356	0	1	0	$763 216	0	0	0	1
8 206	0	1	0	0	0	1.12%	0	1	4 356	0	0	0	$455 288	0	0	0	1
8 207	0	0	0	0	1	1.12%	0	1	5 663	0	0	1	$260 000	0	0	0	1
8 208	0	1	0	0	0	1.14%	0	0	4 356	0	0	1	$246 006	0	0	0	1
8 209	0	0	0	1	0	1.14%	0	1	4 356	0	1	0	$717 443	0	0	0	1
8 210	0	0	0	0	1	1.14%	0	1	4 356	1	0	0	$103 505	0	0	0	1
8 211	0	1	0	0	0	1.11%	0	1	7 405	1	0	0	$175 032	0	0	0	1
8 212	0	0	0	0	1	1.12%	0	1	7 841	0	1	0	$1 031 236	0	0	0	1
8 213	0	1	0	0	0	1.12%	0	1	4 792	0	1	0	$606 707	0	0	0	1
8 214	0	1	0	0	0	1.11%	0	1	4 792	1	0	0	$111 732	0	0	0	1
8 215	0	1	0	0	0	1.11%	0	1	5 227	0	0	0	$398 973	0	0	0	1
8 216	0	0	1	0	0	1.11%	0	1	4 815	0	0	0	$455 288	0	0	0	1
8 217	0	1	0	0	0	1.11%	0	1	5 227	0	0	0	$264 230	0	0	0	1
8 218	0	0	1	0	0	1.11%	0	1	6 098	0	0	0	$374 217	0	0	0	1
8 219	0	1	0	0	0	1.11%	0	0	5 663	1	0	0	$106 069	0	0	0	1
8 220	0	1	0	0	0	1.11%	0	1	5 663	0	0	0	$344 280	0	0	0	1
8 221	0	0	0	0	1	1.11%	0	1	6 534	0	0	1	$332 962	0	0	0	1
8 222	0	1	0	0	0	1.11%	0	1	4 792	0	1	0	$853 114	0	0	0	1
8 223	0	1	0	0	0	1.11%	0	1	5 510	0	0	0	$468 113	0	0	0	1
8 224	0	0	0	0	1	1.11%	0	1	5 227	0	0	1	$266 088	0	0	0	1
8 225	0	0	1	0	0	1.14%	0	1	5 000	0	0	0	$434 768	0	0	0	1
8 226	0	0	0	1	0	1.14%	0	1	4 356	0	0	1	$251 026	0	0	0	1
8 227	0	1	0	0	0	1.14%	0	0	4 792	1	0	0	$149 436	0	0	0	1
8 228	0	0	0	0	1	1.15%	0	1	4 792	1	0	0	$114 392	0	0	0	1
8 229	0	0	0	1	0	1.11%	0	1	6 534	1	0	0	$94 372	0	0	0	1
8 230	1	1	0	0	0	1.11%	0	1	5 663	0	1	0	$796 865	0	0	0	1
8 231	0	0	0	0	1	1.12%	0	1	9 148	0	1	0	$803 224	0	0	0	1
8 232	0	0	0	1	0	1.12%	0	1	9 148	0	0	0	$865 689	0	0	0	1
8 233	0	0	1	0	0	1.12%	0	1	10 019	1	0	0	$196 196	0	0	0	1
8 234	0	0	0	1	0	1.14%	0	1	8 712	0	0	1	$361 478	0	0	0	1
8 235	0	0	0	1	0	1.12%	0	1	14 810	1	0	0	$134 100	0	0	0	1
8 236	0	0	0	1	0	1.12%	0	1	8 712	0	0	1	$456 345	0	0	0	1
8 237	0	0	0	0	1	1.12%	0	1	8 276	0	0	0	$554 993	0	0	0	1
8 238	0	0	0	1	0	1.12%	0	1	8 712	0	0	0	$336 709	0	0	0	1
8 239	0	0	1	0	0	1.14%	0	1	9 148	0	1	0	$1 009 794	0	0	0	1
8 240	0	0	0	0	1	1.11%	0	1	13 504	1	0	0	$83 848	0	0	0	1
8 241	0	1	0	0	0	1.12%	0	1	9 583	0	1	0	$1 228 109	0	0	0	1
8 242	0	0	0	1	0	1.14%	0	1	7 405	0	0	1	$500 274	0	0	0	1
8 243	0	0	0	0	1	1.12%	0	1	10 019	0	0	0	$514 693	0	0	0	1
8 244	0	0	0	0	1	1.14%	0	1	8 712	0	0	1	$437 670	0	0	0	1
8 245	0	0	0	0	1	1.12%	0	1	8 400	0	0	0	$573 920	0	0	0	1
8 246	0	1	0	0	0	1.12%	0	1	8 276	0	0	1	$429 501	0	0	0	1
8 247	0	0	0	1	0	1.12%	0	1	8 276	0	0	1	$632 097	0	0	0	1
8 248	0	0	0	1	0	1.12%	0	1	8 276	0	0	0	$338 400	0	0	0	1
8 249	0	0	1	0	0	1.12%	0	1	8 712	0	0	0	$457 663	0	0	0	1
8 250	0	1	0	0	0	1.14%	0	1	8 276	0	1	0	$889 005	0	0	0	1
8 251	0	0	0	0	0	1.14%	0	1	7 841	0	0	1	$340 392	0	0	0	1
8 252	0	0	0	0	1	1.40%	1	1	10 019	1	0	0	$159 416	0	0	0	1
8 253	0	1	0	0	0	1.11%	0	1	8 276	1	0	0	$145 983	0	0	0	1
8 254	0	0	0	0	1	1.12%	0	1	8 712	1	0	0	$141 364	0	0	0	1
8 255	0	0	0	1	0	1.12%	0	1	8 276	0	0	0	$296 679	0	0	0	1
8 256	0	0	0	0	0	1.12%	0	1	8 276	1	0	0	$237 893	0	0	0	1
8 257	0	0	0	0	1	1.12%	0	1	7 405	0	0	0	$369 922	0	0	0	1
8 258	0	0	0	0	1	1.14%	0	1	8 712	0	0	0	$673 591	0	0	0	1
8 259	0	0	0	0	1	1.14%	0	1	8 276	0	1	0	$773 591	0	0	0	1
8 260	0	1	0	0	0	1.14%	0	0	8 276	0	0	1	$366 498	0	0	0	1
8 261	0	0	0	0	1	1.12%	0	1	8 276	1	0	0	$110 912	0	0	0	1
8 262	0	0	0	0	1	1.12%	0	1	8 276	1	0	0	$147 873	0	0	0	1
8 263	0	0	0	1	0	1.12%	0	1	9 148	1	0	0	$151 617	0	0	0	1
8 264	0	0	0	0	1	1.12%	0	1	7 841	0	0	0	$628 426	0	0	0	1
8 265	0	0	0	0	1	1.12%	0	1	8 276	0	1	0	$1 171 860	0	0	0	1
8 266	0	0	0	0	1	1.12%	0	1	8 276	0	0	1	$385 576	0	0	0	1
8 267	0	0	0	0	0	1.12%	0	1	8 712	0	1	0	$959 190	0	0	0	1
8 268	0	0	0	0	1	1.12%	0	1	7 950	0	0	0	$602 776	0	0	0	1
8 269	0	0	0	0	0	1.12%	0	1	8 276	0	0	1	$491 631	0	0	0	1
8 270	0	0	1	0	0	1.11%	0	1	8 712	1	0	0	$78 258	0	0	0	1
8 271	0	1	0	0	0	1.14%	0	1	9 583	1	0	0	$156 957	0	0	0	1
8 272	0	0	1	0	0	1.11%	0	1	7 841	1	0	0	$152 301	0	0	0	1
8 273	0	0	0	0	1	1.15%	0	1	6 970	1	0	0	$67 973	0	0	0	1
8 274	0	0	0	0	1	1.11%	0	1	8 276	1	0	0	$135 394	0	0	0	1
8 275	0	0	0	0	1	1.12%	0	1	7 841	0	0	1	$456 882	0	0	0	1
8 276	0	1	0	0	0	1.12%	0	0	8 276	0	0	1	$509 775	0	0	0	1
8 277	0	0	0	0	1	1.09%	0	1	9 583	0	1	0	$1 006 439	0	0	0	1
8 278	0	1	0	0	0	1.12%	0	1	8 276	1	0	0	$193 853	0	0	0	1
8 279	0	1	0	0	0	1.12%	0	1	8 712	0	0	0	$389 392	0	0	0	1
8 280	0	0	0	1	0	1.12%	0	1	8 712	1	0	0	$154 879	0	0	0	1
8 281	0	0	0	1	1	1.14%	0	1	7 405	0	0	1	$426 745	0	0	0	1
8 282	0	0	0	0	1	1.11%	0	1	6 098	0	0	1	$328 000	0	0	0	1
8 283	0	1	0	0	0	1.10%	0	0	10 454	0	0	1	$371 519	0	0	0	1
8 284	0	0	1	0	0	1.11%	0	1	8 712	0	1	0	$857 812	0	0	0	1
8 285	0	0	1	0	0	1.12%	0	1	8 276	0	0	1	$585 392	0	0	0	1
8 286	0	0	0	0	0	1.12%	0	1	10 890	0	0	1	$567 717	0	0	0	1
8 287	0	1	0	0	0	1.14%	0	1	8 712	0	0	1	$487 532	0	0	0	1
8 288	0	0	1	0	0	1.14%	0	1	8 424	0	0	0	$557 889	0	0	0	1
8 289	0	0	1	0	0	1.12%	0	1	6 534	0	0	1	$374 576	0	0	0	1
8 290	0	0	0	0	1	1.17%	0	1	6 534	0	0	1	$251 668	0	0	0	1
8 291	0	1	0	0	0	1.04%	0	0	8 276	0	0	1	$315 000	0	0	0	1
8 292	0	0	0	0	0	1.12%	0	1	9 148	0	0	0	$273 501	0	0	0	1
8 293	0	1	0	0	0	1.14%	0	1	10 300	0	0	1	$336 375	0	0	0	1
8 294	0	1	0	0	0	1.09%	0	0	6 098	1	0	0	$150 565	0	0	0	1
8 295	0	0	0	0	0	1.11%	0	1	9 148	0	0	0	$225 754	0	0	0	1
8 296	0	1	0	0	0	1.12%	0	1	7 405	0	0	1	$404 805	0	0	0	1
8 297	0	1	0	0	0	1.14%	0	0	6 098	0	0	1	$432 130	0	0	0	1
8 298	0	0	0	1	0	1.14%	0	1	8 500	0	0	1	$420 053	0	0	0	1
8 299	0	1	0	0	0	1.14%	0	0	6 098	0	0	1	$357 560	0	0	0	1
8 300	0	1	0	0	0	1.14%	0	0	6 534	0	0	1	$299 167	0	0	0	1
8 301	0	1	0	0	0	1.14%	0	0	7 405	0	0	1	$267 034	0	0	0	1
8 302	0	0	0	0	0	1.14%	0	1	5 663	1	0	0	$114 804	0	0	0	1
8 303	0	0	0	1	0	1.14%	0	1	6 000	0	0	1	$362 871	0	0	0	1
8 304	0	1	0	0	0	1.08%	0	0	6 534	0	0	1	$491 631	0	0	0	1
8 305	0	0	1	0	0	1.14%	0	1	7 405	0	0	1	$537 868	0	0	0	1
8 306	0	0	0	0	0	1.14%	0	1	6 534	1	0	0	$158 619	0	0	0	1
8 307	0	0	0	0	0	1.12%	0	1	8 750	0	1	0	$1 154 629	0	0	0	1
8 308	0	0	0	0	1	1.14%	0	1	8 712	0	0	0	$496 328	0	0	0	1
8 309	0	0	0	0	0	1.14%	0	1	8 276	0	0	1	$453 183	0	0	0	1
8 310	0	0	0	0	0	1.14%	0	1	9 148	1	0	0	$113 427	0	0	0	1
8 311	0	0	0	1	0	1.14%	0	1	6 098	0	0	0	$381 386	0	0	0	1
8 312	0	1	0	0	0	1.14%	0	1	6 098	0	0	1	$330 000	0	0	0	1
8 313	0	0	0	1	0	1.12%	0	1	7 405	1	0	0	$207 027	0	0	0	1
8 314	0	1	0	0	0	1.11%	0	0	8 276	0	0	1	$398 889	0	0	0	1
8 315	0	0	0	0	1	1.11%	0	1	8 276	1	0	0	$70 433	0	0	0	1
8 316	0	0	0	0	1	1.12%	0	1	8 276	0	0	0	$422 794	0	0	0	1
8 317	0	0	0	0	1	1.14%	0	1	7 405	0	0	0	$296 679	0	0	0	1
8 318	0	0	0	0	1	1.12%	0	1	8 276	0	0	0	$389 558	0	0	0	1
8 319	0	0	0	0	0	1.14%	0	1	10 890	0	0	0	$347 671	0	0	0	1
8 320	0	0	0	1	0	1.12%	0	1	11 326	0	0	0	$310 366	0	0	0	1

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
8 321	0	1	0	0	0	1.11%	0	1	8 712	1	0	0	$152 966	0	0	0	1
8 322	0	1	0	0	0	1.12%	0	1	7 841	0	0	0	$250 323	0	0	0	1
8 323	0	0	0	1	0	1.12%	0	1	8 276	0	1	0	$895 731	0	0	0	1
8 324	0	0	0	0	1	1.12%	0	1	9 583	0	0	0	$414 076	0	0	0	1
8 325	0	1	0	0	0	1.14%	0	1	7 841	0	0	1	$366 498	0	0	0	1
8 326	0	1	0	0	0	1.14%	0	0	8 276	1	0	0	$139 665	0	0	0	1
8 327	0	0	0	0	1	1.12%	0	1	6 970	0	1	0	$756 434	0	0	0	1
8 328	0	0	0	1	0	1.12%	0	1	8 712	0	0	1	$361 478	0	0	0	1
8 329	0	0	0	0	0	1.14%	0	1	5 663	0	1	0	$678 451	0	0	0	1
8 330	0	0	0	0	1	1.12%	0	1	6 098	0	1	0	$1 089 970	0	0	0	1
8 331	0	0	0	0	0	1.12%	0	1	6 800	0	0	0	$519 413	0	0	0	1
8 332	0	0	0	1	0	1.12%	0	1	6 970	0	1	0	$914 182	0	0	0	1
8 333	0	1	0	0	0	1.14%	0	0	7 841	0	0	1	$296 211	0	0	0	1
8 334	0	1	0	0	0	1.14%	0	1	6 098	1	0	0	$124 787	0	0	0	1
8 335	0	1	0	0	0	1.14%	0	0	5 663	1	0	0	$150 565	0	0	0	1
8 336	0	1	0	0	0	1.11%	0	1	6 970	1	0	0	$67 973	0	0	0	1
8 337	0	0	0	1	0	1.14%	0	1	11 326	0	0	0	$417 972	0	0	0	1
8 338	0	0	0	0	1	1.14%	0	1	6 534	1	0	0	$176 914	0	0	0	1
8 339	0	1	0	0	0	1.12%	0	0	6 098	0	0	1	$386 551	0	0	0	1
8 340	0	1	0	0	0	1.12%	0	1	7 405	0	0	1	$413 395	0	0	0	1
8 341	0	1	0	0	0	1.14%	0	1	6 970	0	0	1	$478 755	0	0	0	1
8 342	0	1	0	0	0	1.14%	0	0	6 098	0	0	1	$348 970	0	0	0	1
8 343	0	0	0	1	0	1.12%	0	1	5 663	0	1	0	$645 798	0	0	0	1
8 344	0	0	0	1	1	1.14%	0	1	5 663	0	1	0	$706 525	0	0	0	1
8 345	0	1	0	0	0	0.62%	0	0	6 534	1	0	0	$113 472	0	0	0	1
8 346	0	1	0	0	0	1.12%	0	1	8 276	0	1	0	$945 872	0	0	0	1
8 347	0	1	0	0	0	1.14%	0	1	9 148	0	0	1	$420 228	0	0	0	1
8 348	0	0	0	0	0	1.14%	0	1	6 534	0	1	0	$984 362	0	0	0	1
8 349	0	1	0	0	0	1.14%	0	0	6 534	0	0	1	$278 115	0	0	0	1
8 350	0	0	0	0	1	1.11%	0	1	6 970	0	0	0	$343 247	0	0	0	1
8 351	0	1	0	0	0	1.12%	0	1	6 534	0	1	0	$942 177	0	0	0	1
8 352	0	0	0	1	1	1.14%	0	1	6 534	0	0	1	$318 390	0	0	0	1
8 353	0	0	0	0	1	1.11%	0	1	6 098	0	1	0	$855 473	0	0	0	1
8 354	0	1	0	0	0	1.11%	0	1	6 098	0	0	1	$415 546	0	0	0	1
8 355	0	1	0	0	0	1.11%	0	1	6 970	0	1	0	$858 739	0	0	0	1
8 356	0	0	1	0	0	1.14%	0	0	6 098	1	0	0	$133 014	0	0	0	1
8 357	0	0	0	0	0	1.11%	0	1	6 098	1	0	0	$84 371	0	0	0	1
8 358	0	0	0	0	1	1.11%	0	1	11 761	1	0	0	$112 309	0	0	0	1
8 359	0	1	0	0	0	1.11%	0	1	6 098	1	0	0	$109 996	0	0	0	1
8 360	0	0	1	0	0	1.11%	0	1	7 405	1	0	0	$108 985	0	0	0	1
8 361	0	1	0	0	0	1.11%	0	1	6 098	1	0	0	$176 161	0	0	0	1
8 362	0	0	0	0	0	1.12%	0	1	6 098	0	0	0	$375 938	0	0	0	1
8 363	0	1	0	0	0	1.12%	0	1	6 930	0	0	0	$480 938	0	0	0	1
8 364	0	1	0	0	0	1.12%	0	0	6 300	0	0	1	$407 352	0	0	0	1
8 365	0	0	0	1	0	1.12%	0	1	9 148	0	0	0	$337 799	0	0	0	1
8 366	0	1	0	0	0	1.12%	0	1	7 841	0	1	0	$701 846	0	0	0	1
8 367	0	0	1	0	0	1.14%	0	1	10 890	0	0	0	$391 489	0	0	0	1
8 368	0	1	0	0	0	1.14%	0	1	10 019	0	1	0	$974 987	0	0	0	1
8 369	0	1	0	0	0	1.14%	0	0	8 712	0	0	1	$323 544	0	0	0	1
8 370	0	0	0	1	0	1.15%	0	1	9 583	1	0	0	$60 371	0	0	0	1
8 371	0	1	0	0	0	1.15%	0	0	6 098	1	0	0	$65 290	0	0	0	1
8 372	0	0	1	0	0	1.11%	0	1	6 970	1	0	0	$56 793	0	0	0	1
8 373	0	1	0	0	0	1.11%	0	0	6 098	0	0	1	$332 408	0	0	0	1
8 374	0	0	0	0	1	1.12%	0	1	6 098	0	1	0	$678 451	0	0	0	1
8 375	0	1	0	0	0	1.12%	0	1	7 405	0	0	0	$408 760	0	0	0	1
8 376	0	1	0	0	0	1.12%	0	0	7 405	0	0	1	$230 944	0	0	0	1
8 377	0	0	0	0	0	1.12%	0	1	7 841	0	0	0	$519 413	0	0	0	1
8 378	0	1	0	0	0	1.12%	0	1	9 583	0	1	0	$695 608	0	0	0	1
8 379	0	1	0	0	0	1.14%	0	1	10 019	0	1	0	$965 270	0	0	0	1
8 380	0	0	0	1	0	1.14%	0	1	9 148	0	0	0	$335 620	0	0	0	1
8 381	0	0	1	0	0	1.14%	0	1	8 600	0	0	0	$455 288	0	0	0	1
8 382	0	1	0	0	0	1.14%	0	0	6 534	0	0	1	$289 749	0	0	0	1
8 383	0	1	0	0	0	1.14%	0	1	11 761	0	0	1	$234 110	0	0	0	1
8 384	0	1	0	0	0	1.15%	0	1	5 663	1	0	0	$105 757	0	0	0	1
8 385	0	0	0	0	1	0.66%	0	1	6 098	1	0	0	$118 530	0	0	0	1
8 386	0	0	0	0	0	1.11%	0	1	7 405	1	0	0	$85 240	0	0	0	1
8 387	0	0	0	0	1	1.11%	0	1	6 534	1	0	0	$126 642	0	0	0	1
8 388	0	1	0	0	0	1.11%	0	1	6 700	0	0	0	$446 311	0	0	0	1
8 389	0	0	0	0	1	1.11%	0	1	7 405	0	0	0	$345 431	0	0	0	1
8 390	0	0	0	0	0	1.14%	0	1	7 405	0	1	0	$957 880	0	0	0	1
8 391	0	0	0	0	0	1.14%	0	1	6 970	0	0	1	$409 693	0	0	0	1
8 392	0	1	0	0	0	1.14%	0	1	6 970	0	1	0	$650 378	0	0	0	1
8 393	0	1	0	0	0	1.15%	0	1	6 534	1	0	0	$39 560	0	0	0	1
8 394	0	0	0	0	0	1.18%	0	1	6 534	0	0	1	$270 000	0	0	0	1
8 395	0	1	0	0	0	1.11%	0	1	6 970	0	1	0	$756 434	0	0	0	1
8 396	0	0	0	0	1	1.14%	0	1	6 534	1	0	0	$91 635	0	0	0	1
8 397	0	1	0	0	0	1.15%	0	1	6 098	1	0	0	$139 273	0	0	0	1
8 398	0	0	1	0	0	1.11%	0	1	6 534	1	0	0	$90 518	0	0	0	1
8 399	0	1	0	0	0	1.11%	0	1	8 276	1	0	0	$123 703	0	0	0	1
8 400	0	0	0	0	0	1.11%	1	1	6 098	0	0	1	$339 460	0	0	0	1
8 401	0	0	0	0	1	1.11%	0	1	5 663	0	1	0	$830 312	0	0	0	1
8 402	0	0	0	0	1	1.11%	0	1	5 663	0	0	0	$379 974	0	0	0	1
8 403	0	0	0	0	1	1.11%	0	1	6 098	0	0	0	$373 641	0	0	0	1
8 404	0	0	0	0	1	1.11%	0	1	6 970	0	0	0	$525 826	0	0	0	1
8 405	0	0	1	0	0	1.11%	0	1	6 970	0	0	0	$378 823	0	0	0	1
8 406	0	0	0	0	0	1.14%	0	1	6 534	0	0	0	$338 889	0	0	0	1
8 407	0	0	0	0	1	1.14%	0	1	6 534	0	0	0	$287 674	0	0	0	1
8 408	0	1	0	0	0	1.14%	0	1	6 098	0	0	0	$319 274	0	0	0	1
8 409	0	1	0	0	0	1.11%	0	1	6 098	1	0	0	$115 057	0	0	0	1
8 410	0	1	0	0	0	1.11%	0	0	7 841	1	0	0	$105 757	0	0	0	1
8 411	0	0	1	0	0	1.11%	0	1	7 841	1	0	0	$106 835	0	0	0	1
8 412	0	1	0	0	0	1.11%	0	1	5 663	0	1	0	$570 315	0	0	0	1
8 413	0	1	0	0	0	1.11%	0	0	6 534	0	0	1	$316 757	0	0	0	1
8 414	0	1	0	0	0	1.11%	0	1	6 970	0	1	0	$988 363	0	0	0	1
8 415	0	1	0	0	0	1.14%	0	1	5 663	0	0	0	$345 431	0	0	0	1
8 416	0	1	0	0	0	1.14%	0	0	6 098	0	0	1	$279 176	0	0	0	1
8 417	0	1	0	0	0	1.12%	0	0	11 326	0	0	1	$691 497	0	0	0	1
8 418	0	0	0	1	0	1.12%	0	1	7 841	0	1	0	$809 463	0	0	0	1
8 419	0	0	0	0	0	1.14%	0	1	9 148	0	0	1	$375 813	0	0	0	1
8 420	1	1	0	0	0	1.14%	0	1	7 841	0	1	0	$1 157 405	0	0	0	1
8 421	0	1	0	0	0	1.12%	0	1	7 841	0	0	0	$414 076	0	0	0	1
8 422	0	0	0	0	1	1.12%	0	1	7 841	0	0	0	$518 147	0	0	0	1
8 423	0	0	0	0	0	1.12%	0	1	9 583	0	0	1	$395 000	0	0	0	1
8 424	0	0	0	1	0	1.14%	0	1	9 000	0	0	0	$654 076	0	0	0	1
8 425	0	1	0	0	0	1.14%	0	1	8 712	1	0	0	$188 207	0	0	0	1
8 426	0	0	0	0	1	1.12%	0	1	9 148	1	0	0	$149 641	0	0	0	1
8 427	0	0	0	0	1	1.12%	0	1	16 988	1	0	0	$267 253	0	0	0	1
8 428	0	1	0	0	0	1.12%	0	1	8 712	1	0	0	$191 540	0	0	0	1
8 429	0	1	0	0	0	1.12%	0	1	9 148	1	0	0	$237 140	0	0	0	1
8 430	0	0	0	0	0	1.12%	0	1	11 326	0	0	0	$315 222	0	0	0	1
8 431	0	0	0	0	0	1.12%	0	1	9 583	0	0	1	$495 537	0	0	0	1
8 432	0	0	0	0	1	1.14%	0	1	9 148	0	1	0	$1 115 470	0	0	0	1
8 433	0	1	0	0	0	1.14%	0	0	8 276	0	0	1	$470 911	0	0	0	1
8 434	0	0	0	1	0	1.61%	1	1	12 632	0	0	1	$576 174	0	0	0	1
8 435	0	0	1	0	0	1.14%	0	1	13 504	0	1	0	$1 293 733	0	0	0	1
8 436	0	1	0	0	0	1.12%	0	1	9 583	0	1	0	$959 190	0	0	0	1
8 437	0	1	0	0	0	1.12%	0	1	10 454	0	0	0	$510 087	0	0	0	1
8 438	0	0	0	1	0	1.12%	0	1	8 712	1	0	0	$93 910	0	0	0	1
8 439	0	1	0	0	0	1.12%	0	1	8 712	1	0	0	$155 892	0	0	0	1
8 440	0	1	0	0	0	1.14%	0	1	8 276	1	0	0	$212 297	0	0	0	1
8 441	0	0	0	0	1	1.11%	0	1	8 712	1	0	0	$87 202	0	0	0	1
8 442	0	0	0	0	0	1.12%	0	1	8 712	0	0	1	$440 238	0	0	0	1
8 443	0	1	0	0	0	1.12%	0	1	8 500	0	0	0	$597 646	0	0	0	1
8 444	0	0	0	1	0	1.12%	0	1	8 712	0	1	0	$896 804	0	0	0	1
8 445	0	0	0	0	0	1.14%	0	1	8 712	0	0	0	$443 303	0	0	0	1
8 446	0	1	0	0	0	1.14%	0	0	9 148	0	0	1	$493 072	0	0	0	1
8 447	0	0	0	1	0	1.14%	0	1	9 148	0	0	0	$306 878	0	0	0	1
8 448	0	1	0	0	0	1.12%	0	1	8 712	0	0	0	$457 663	0	0	0	1
8 449	0	1	0	0	0	1.14%	0	1	12 197	0	1	0	$865 610	0	0	0	1
8 450	0	0	0	0	1	1.14%	0	1	8 300	0	0	0	$638 686	0	0	0	1

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
8 451	0	0	0	0	1	1.12%	0	1	8 712	1	0	0	$172 918	0	0	0	1
8 452	0	0	0	0	1	1.12%	0	1	10 454	0	0	0	$477 277	0	0	0	1
8 453	0	0	0	0	0	1.09%	0	1	7 405	0	0	1	$316 293	0	0	0	1
8 454	0	0	0	0	1	1.11%	0	1	9 583	0	0	1	$322 318	0	0	0	1
8 455	0	0	0	0	1	1.11%	0	1	10 019	1	0	0	$76 022	0	0	0	1
8 456	0	0	0	1	0	1.12%	0	1	8 276	0	0	1	$362 871	0	0	0	1
8 457	0	1	0	0	0	1.12%	0	1	8 712	0	1	0	$1 284 358	0	0	0	1
8 458	0	0	0	0	1	1.12%	0	1	9 148	0	1	0	$1 013 778	0	0	0	1
8 459	0	0	1	0	0	1.14%	0	1	8 712	0	0	0	$511 057	0	0	0	1
8 460	0	1	0	0	0	1.14%	0	1	11 326	0	1	0	$1 208 204	0	0	0	1
8 461	0	0	0	0	0	1.14%	0	1	11 326	1	0	0	$146 125	0	0	0	1
8 462	0	1	0	0	0	1.14%	0	1	9 148	1	0	0	$78 706	0	0	0	1
8 463	0	1	0	0	0	1.14%	0	1	12 632	0	1	0	$1 303 108	0	0	0	1
8 464	0	0	0	0	0	1.14%	0	1	6 098	0	1	0	$912 400	0	0	0	1
8 465	0	0	0	0	0	1.17%	0	1	6 098	0	1	0	$1 117 681	0	0	0	1
8 466	0	0	0	1	0	1.12%	0	1	9 583	0	0	0	$424 973	0	0	0	1
8 467	0	0	0	0	0	1.12%	0	1	9 583	0	0	0	$523 904	0	0	0	1
8 468	0	1	0	0	0	1.12%	0	1	10 454	0	0	0	$549 236	0	0	0	1
8 469	0	1	0	0	0	1.12%	0	1	8 276	0	0	0	$483 604	0	0	0	1
8 470	0	0	1	0	0	1.12%	0	1	7 405	0	0	1	$423 739	0	0	0	1
8 471	0	1	0	0	0	1.12%	0	1	7 841	0	0	0	$638 686	0	0	0	1
8 472	0	0	0	0	0	1.12%	0	1	15 246	0	1	0	$904 602	0	0	0	1
8 473	0	0	0	0	1	1.14%	0	1	9 583	0	0	0	$495 118	0	0	0	1
8 474	0	0	0	1	0	1.14%	0	1	8 712	0	0	0	$483 604	0	0	0	1
8 475	0	0	0	0	1	1.14%	0	1	7 841	1	0	0	$192 724	0	0	0	1
8 476	0	1	0	0	0	1.12%	0	1	9 583	0	0	1	$375 000	0	0	0	1
8 477	0	1	0	0	0	1.11%	0	1	8 712	1	0	0	$136 642	0	0	0	1
8 478	0	0	0	0	1	1.12%	0	1	12 632	0	0	1	$538 453	0	0	0	1
8 479	0	0	1	0	0	1.12%	0	0	6 970	0	0	1	$415 510	0	0	0	1
8 480	0	0	0	1	0	1.14%	0	1	6 098	0	0	0	$426 032	0	0	0	1
8 481	0	0	0	0	0	1.15%	0	0	7 405	0	0	1	$323 322	0	0	0	1
8 482	0	0	0	1	0	1.11%	0	1	8 276	1	0	0	$62 103	0	0	0	1
8 483	0	0	0	1	0	1.11%	0	1	7 841	1	0	0	$77 588	0	0	0	1
8 484	0	0	0	0	0	1.11%	0	1	8 276	1	0	0	$105 325	0	0	0	1
8 485	0	1	0	0	0	1.11%	0	1	8 276	1	0	0	$170 892	0	0	0	1
8 486	0	0	0	0	0	1.12%	0	1	8 276	0	0	1	$363 000	0	0	0	1
8 487	0	0	1	0	0	1.12%	0	1	7 841	1	0	0	$143 506	0	0	0	1
8 488	0	0	1	0	0	1.12%	0	1	9 148	1	0	0	$193 853	0	0	0	1
8 489	0	1	0	0	0	1.12%	0	1	7 841	0	0	0	$273 501	0	0	0	1
8 490	0	0	1	0	0	1.12%	0	1	8 276	0	0	0	$477 847	0	0	0	1
8 491	0	1	0	0	0	1.12%	0	1	7 841	0	1	0	$1 040 611	0	0	0	1
8 492	0	0	0	1	0	1.12%	0	1	8 276	0	1	0	$935 795	0	0	0	1
8 493	0	0	0	0	1	1.14%	0	1	8 500	0	0	0	$557 889	0	0	0	1
8 494	0	0	0	0	1	1.14%	0	1	8 276	1	0	0	$191 971	0	0	0	1
8 495	0	0	0	0	0	1.11%	0	1	9 148	1	0	0	$163 940	0	0	0	1
8 496	0	0	0	0	0	1.12%	0	1	10 454	0	0	1	$363 486	0	0	0	1
8 497	0	0	0	1	0	1.12%	0	1	10 890	0	0	1	$643 803	0	0	0	1
8 498	0	0	0	0	0	1.12%	0	1	10 890	0	0	1	$376 539	0	0	0	1
8 499	0	1	0	0	0	1.14%	0	1	9 148	0	0	1	$342 000	0	0	0	1
8 500	0	0	0	1	0	1.14%	0	1	9 583	0	0	1	$544 306	0	0	0	1
8 501	0	0	0	1	0	1.14%	0	1	9 148	0	0	1	$408 671	0	0	0	1
8 502	0	0	0	0	0	1.12%	0	1	9 688	0	0	0	$641 251	0	0	0	1
8 503	0	0	0	0	1	1.12%	0	1	11 761	1	0	0	$79 153	0	0	0	1
8 504	0	0	0	0	1	1.12%	0	1	8 712	1	0	0	$147 873	0	0	0	1
8 505	0	1	0	0	0	1.12%	0	0	9 148	0	0	1	$474 599	0	0	0	1
8 506	0	0	1	0	0	1.14%	0	1	13 504	0	1	0	$991 943	0	0	0	1
8 507	0	0	0	0	0	1.14%	0	1	9 148	0	0	1	$463 324	0	0	0	1
8 508	0	0	0	0	0	1.14%	0	1	9 583	0	0	0	$273 501	0	0	0	1
8 509	0	0	1	0	0	1.51%	1	1	9 583	0	1	0	$998 052	0	0	0	1
8 510	0	0	1	0	0	1.12%	0	1	6 098	0	0	0	$605 341	0	0	0	1
8 511	0	1	0	0	0	1.12%	0	1	6 534	0	0	0	$359 592	0	0	0	1
8 512	0	0	0	0	1	1.11%	0	1	9 583	1	0	0	$154 228	0	0	0	1
8 513	0	0	0	0	1	1.12%	0	1	9 583	1	0	0	$136 992	0	0	0	1
8 514	0	0	0	0	0	1.12%	0	1	6 970	0	0	1	$550 159	0	0	0	1
8 515	0	0	0	0	1	1.14%	0	1	11 326	0	0	1	$348 424	0	0	0	1
8 516	0	0	0	0	1	1.14%	0	1	11 761	0	1	0	$1 173 103	0	0	0	1
8 517	0	0	0	0	1	1.11%	0	1	9 583	1	0	0	$152 634	0	0	0	1
8 518	0	0	0	1	0	1.12%	0	1	8 712	1	0	0	$143 506	0	0	0	1
8 519	0	0	0	1	0	1.14%	0	1	7 841	0	0	0	$532 239	0	0	0	1
8 520	0	1	0	0	0	1.12%	0	1	6 534	0	1	0	$1 117 681	0	0	0	1
8 521	1	0	0	0	0	1.12%	0	1	8 276	1	0	0	$142 882	0	0	0	1
8 522	0	0	0	0	1	1.12%	0	1	6 534	0	0	0	$532 239	0	0	0	1
8 523	0	0	0	0	0	1.12%	0	1	7 841	0	1	0	$850 014	0	0	0	1
8 524	0	0	0	0	0	1.12%	0	1	6 970	0	0	0	$359 592	0	0	0	1
8 525	0	1	0	0	0	1.14%	0	1	6 534	0	0	1	$409 693	0	0	0	1
8 526	0	0	1	0	0	1.14%	0	1	7 405	0	1	0	$838 699	0	0	0	1
8 527	0	0	0	1	0	1.14%	0	1	6 534	1	0	0	$125 033	0	0	0	1
8 528	0	1	0	0	0	1.09%	0	1	8 276	0	1	0	$886 755	0	0	0	1
8 529	0	0	0	0	1	1.11%	0	1	10 019	1	0	0	$71 551	0	0	0	1
8 530	0	0	0	1	1	1.11%	0	1	9 583	1	0	0	$146 316	0	0	0	1
8 531	0	0	1	0	0	1.14%	0	1	8 550	0	0	0	$538 651	0	0	0	1
8 532	0	0	0	1	1	1.12%	0	1	10 454	1	0	0	$152 865	0	0	0	1
8 533	0	0	0	0	1	1.06%	0	1	9 583	1	0	0	$149 641	0	0	0	1
8 534	0	0	0	0	1	1.11%	0	1	10 019	1	0	0	$148 085	0	0	0	1
8 535	0	0	0	0	0	1.12%	0	1	8 712	0	0	0	$285 554	0	0	0	1
8 536	0	0	0	0	1	1.12%	0	1	9 148	0	0	1	$335 000	0	0	0	1
8 537	0	0	0	1	0	1.12%	0	1	10 454	1	0	0	$199 499	0	0	0	1
8 538	0	0	0	0	1	1.12%	0	1	13 504	0	0	0	$449 061	0	0	0	1
8 539	0	0	0	0	0	1.12%	0	1	9 148	0	1	0	$1 237 762	0	0	0	1
8 540	0	1	0	0	0	1.15%	0	0	11 761	0	0	1	$331 355	0	0	0	1
8 541	0	0	0	0	0	1.12%	0	1	8 712	1	0	0	$138 443	0	0	0	1
8 542	0	0	0	0	0	1.12%	0	1	7 841	0	0	0	$354 144	0	0	0	1
8 543	0	0	0	0	1	1.12%	0	1	8 150	0	0	0	$545 064	0	0	0	1
8 544	0	0	1	0	0	1.12%	0	1	7 841	0	1	0	$756 434	0	0	0	1
8 545	0	0	0	0	0	1.14%	0	1	10 454	0	0	1	$372 297	0	0	0	1
8 546	0	1	0	0	0	1.12%	0	1	9 583	0	0	0	$365 041	0	0	0	1
8 547	0	1	0	0	0	1.12%	0	1	6 970	0	1	0	$756 434	0	0	0	1
8 548	0	0	0	0	1	1.11%	0	1	6 098	0	0	1	$306 252	0	0	0	1
8 549	0	1	0	0	0	1.11%	0	1	6 098	1	0	0	$114 804	0	0	0	1
8 550	0	0	0	0	0	1.11%	0	1	6 098	1	0	0	$149 641	0	0	0	1
8 551	0	1	0	0	0	1.12%	0	1	6 534	0	1	0	$1 080 733	0	0	0	1
8 552	1	1	0	0	0	1.12%	0	1	14 375	0	1	0	$1 190 609	0	0	0	1
8 553	0	0	0	0	0	1.14%	0	1	6 098	0	1	0	$1 025 311	0	0	0	1
8 554	0	1	0	0	0	1.14%	0	0	9 583	0	0	1	$349 931	0	0	0	1
8 555	0	0	0	0	1	1.14%	0	1	6 534	0	1	0	$1 077 038	0	0	0	1
8 556	0	0	0	0	1	1.11%	0	1	8 276	1	0	0	$137 266	0	0	0	1
8 557	0	0	0	0	0	1.11%	0	1	9 148	1	0	0	$152 634	0	0	0	1
8 558	0	0	0	0	1	1.12%	0	1	8 276	0	1	0	$1 172 180	0	0	0	1
8 559	0	1	0	0	0	1.12%	0	1	8 712	0	1	0	$1 070 611	0	0	0	1
8 560	0	1	0	0	0	1.12%	0	1	9 148	0	0	0	$447 909	0	0	0	1
8 561	0	0	1	0	0	1.12%	0	1	7 500	0	0	0	$577 126	0	0	0	1
8 562	0	0	0	1	1	1.12%	0	1	9 583	0	0	1	$450 976	0	0	0	1
8 563	0	1	0	0	0	1.14%	0	1	9 800	0	0	0	$622 014	0	0	0	1
8 564	0	0	1	0	0	1.11%	0	1	8 712	1	0	0	$130 403	0	0	0	1
8 565	0	0	0	0	0	1.09%	0	1	7 405	0	0	1	$331 355	0	0	0	1
8 566	0	1	0	0	0	1.11%	0	0	8 712	0	0	1	$365 996	0	0	0	1
8 567	0	1	0	0	0	1.11%	0	1	7 841	1	0	0	$139 665	0	0	0	1
8 568	0	0	0	1	0	1.12%	0	1	9 583	0	0	1	$503 590	0	0	0	1
8 569	0	1	0	0	0	1.14%	0	1	8 276	0	1	0	$847 086	0	0	0	1
8 570	0	0	0	1	0	1.15%	0	1	6 970	1	0	0	$60 371	0	0	0	1
8 571	0	1	0	0	0	1.70%	1	0	8 712	0	0	1	$429 501	0	0	0	1
8 572	0	0	0	0	0	1.12%	0	1	9 583	0	0	0	$448 876	0	0	0	1
8 573	0	0	1	0	0	1.12%	0	1	10 454	1	0	0	$199 499	0	0	0	1
8 574	0	1	0	0	0	1.12%	0	1	8 276	0	1	0	$1 016 074	0	0	0	1
8 575	0	1	0	0	0	1.12%	0	1	10 454	0	0	1	$474 073	0	0	0	1
8 576	0	0	1	0	0	1.14%	0	1	7 841	1	0	0	$191 971	0	0	0	1
8 577	0	1	0	0	0	1.14%	0	0	6 098	0	0	1	$310 269	0	0	0	1
8 578	0	1	0	0	0	1.11%	0	1	6 098	1	0	0	$55 899	0	0	0	1
8 579	1	0	1	0	0	1.50%	1	1	9 585	0	1	0	$763 216	0	0	0	1
8 580	1	0	0	0	0	1.11%	0	1	9 148	1	0	0	$118 548	0	0	0	1

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
8 581	0	0	0	1	0	1.11%	0	1	6 534	1	0	0	$98 899	0	0	0	1
8 582	0	0	1	0	0	1.12%	0	1	7 841	1	0	0	$188 207	0	0	0	1
8 583	0	0	0	0	1	1.12%	0	1	9 583	0	0	0	$287 408	0	0	0	1
8 584	0	1	0	0	0	1.14%	0	1	6 098	0	1	0	$973 112	0	0	0	1
8 585	0	0	0	1	1	1.14%	0	1	6 500	0	1	0	$876 551	0	0	0	1
8 586	0	1	0	0	0	1.14%	0	0	11 000	0	0	1	$348 970	0	0	0	1
8 587	0	0	0	1	0	1.14%	0	1	9 148	0	0	1	$332 863	0	0	0	1
8 588	0	0	1	0	0	1.14%	0	1	6 098	1	0	0	$117 204	0	0	0	1
8 589	0	0	0	0	0	1.15%	0	1	6 970	1	0	0	$104 198	0	0	0	1
8 590	0	0	1	0	0	1.10%	0	1	6 970	1	0	0	$112 924	0	0	0	1
8 591	0	0	0	0	1	1.12%	0	1	7 200	0	0	0	$523 261	0	0	0	1
8 592	0	1	0	0	0	1.12%	0	1	6 970	0	0	0	$268 866	0	0	0	1
8 593	0	1	0	0	0	1.12%	0	1	6 970	0	0	0	$429 486	0	0	0	1
8 594	0	0	0	0	1	1.12%	0	1	7 841	0	1	0	$1 091 817	0	0	0	1
8 595	0	0	0	0	1	1.14%	0	1	6 970	0	0	1	$385 593	0	0	0	1
8 596	0	0	0	0	0	1.14%	0	1	7 405	0	0	0	$431 789	0	0	0	1
8 597	0	1	0	0	0	1.14%	0	0	6 970	1	0	0	$165 622	0	0	0	1
8 598	0	1	0	0	0	1.11%	0	1	6 970	1	0	0	$139 273	0	0	0	1
8 599	0	1	0	0	0	1.12%	0	1	7 405	0	0	0	$362 703	0	0	0	1
8 600	0	0	0	0	0	1.11%	0	1	6 534	0	0	1	$307 000	0	0	0	1
8 601	0	0	0	0	0	1.11%	0	1	6 098	0	0	1	$332 408	0	0	0	1
8 602	0	1	0	0	0	1.11%	0	0	6 970	1	0	0	$110 437	0	0	0	1
8 603	0	1	0	0	0	1.11%	0	0	15 246	0	0	1	$322 126	0	0	0	1
8 604	0	1	0	0	0	1.14%	0	1	14 375	0	0	1	$450 662	0	0	0	1
8 605	0	1	0	0	0	1.14%	0	0	6 098	0	0	1	$316 120	0	0	0	1
8 606	0	1	0	0	0	1.12%	0	1	6 970	0	0	0	$257 277	0	0	0	1
8 607	0	0	0	0	0	1.11%	0	1	6 534	1	0	0	$96 808	0	0	0	1
8 608	0	1	0	0	0	1.12%	0	1	6 534	0	1	0	$694 048	0	0	0	1
8 609	0	0	0	0	0	1.14%	0	1	6 534	0	0	0	$385 732	0	0	0	1
8 610	0	0	0	0	0	1.14%	0	1	6 534	0	0	1	$295 282	0	0	0	1
8 611	0	0	0	0	0	1.14%	0	1	8 276	0	0	0	$223 437	0	0	0	1
8 612	0	1	0	0	0	1.11%	0	1	6 534	1	0	0	$116 398	0	0	0	1
8 613	0	0	1	0	0	1.11%	0	1	6 534	1	0	0	$145 672	0	0	0	1
8 614	0	1	0	0	0	1.14%	0	1	6 560	0	1	0	$843 739	0	0	0	1
8 615	0	0	0	0	0	1.14%	0	1	6 534	0	0	1	$362 871	0	0	0	1
8 616	0	0	0	0	0	1.14%	0	1	6 534	0	0	1	$297 429	0	0	0	1
8 617	0	0	0	0	0	1.14%	0	1	6 534	0	0	1	$321 784	0	0	0	1
8 618	0	1	0	0	0	1.49%	1	1	6 534	0	1	0	$569 275	0	0	0	1
8 619	0	0	0	0	1	1.11%	0	1	6 098	1	0	0	$85 489	0	0	0	1
8 620	0	1	0	0	0	1.11%	0	1	6 970	1	0	0	$108 731	0	0	0	1
8 621	0	0	0	0	1	1.11%	0	1	6 534	1	0	0	$83 813	0	0	0	1
8 622	0	1	0	0	0	1.11%	0	1	7 405	1	0	0	$61 489	0	0	0	1
8 623	0	0	0	0	0	1.11%	0	1	7 405	0	0	1	$230 944	0	0	0	1
8 624	0	1	0	0	0	1.11%	0	1	6 970	1	0	0	$104 198	0	0	0	1
8 625	0	1	0	0	0	1.11%	0	1	6 098	1	0	0	$170 892	0	0	0	1
8 626	0	1	0	0	0	1.12%	0	1	7 841	0	0	0	$378 823	0	0	0	1
8 627	0	1	0	0	0	1.12%	0	1	6 534	0	0	0	$461 701	0	0	0	1
8 628	0	1	0	0	0	1.12%	0	1	6 534	0	1	0	$679 346	0	0	0	1
8 629	0	0	0	0	1	1.12%	0	1	6 534	0	0	0	$519 413	0	0	0	1
8 630	0	0	1	0	0	1.12%	0	1	7 841	0	0	0	$287 408	0	0	0	1
8 631	0	0	0	0	1	1.12%	0	1	8 712	0	1	0	$600 468	0	0	0	1
8 632	0	0	0	0	1	1.12%	0	1	8 712	0	1	0	$1 048 111	0	0	0	1
8 633	0	0	1	0	0	1.14%	0	1	6 098	0	0	0	$392 640	0	0	0	1
8 634	0	1	0	0	0	1.14%	0	0	6 098	0	0	1	$359 707	0	0	0	1
8 635	0	1	0	0	0	1.14%	0	1	8 276	0	0	0	$218 801	0	0	0	1
8 636	0	1	0	0	0	1.14%	0	1	6 098	1	0	0	$161 858	0	0	0	1
8 637	0	0	0	1	0	1.14%	0	1	7 405	1	0	0	$93 032	0	0	0	1
8 638	0	0	0	1	1	1.15%	0	1	6 534	1	0	0	$106 069	0	0	0	1
8 639	0	0	0	0	1	1.11%	0	1	6 534	1	0	0	$58 135	0	0	0	1
8 640	0	0	1	0	0	1.11%	0	1	8 276	1	0	0	$158 094	0	0	0	1
8 641	0	1	0	0	0	1.11%	0	1	9 583	1	0	0	$158 846	0	0	0	1
8 642	0	0	0	0	0	1.11%	0	1	6 970	0	0	0	$218 337	0	0	0	1
8 643	0	1	0	0	0	1.12%	0	1	6 098	0	1	0	$843 739	0	0	0	1
8 644	0	1	0	0	0	1.12%	0	1	6 534	0	0	1	$421 398	0	0	0	1
8 645	0	0	0	0	1	1.12%	0	1	6 098	0	1	0	$921 856	0	0	0	1
8 646	0	0	0	1	0	1.12%	0	1	12 632	0	0	1	$371 189	0	0	0	1
8 647	1	1	0	0	0	1.14%	0	1	10 454	0	0	0	$354 144	0	0	0	1
8 648	0	1	0	0	0	1.14%	0	1	7 841	0	1	0	$597 349	0	0	0	1
8 649	0	0	0	0	1	1.14%	0	1	6 534	0	0	1	$224 920	0	0	0	1
8 650	0	1	0	0	0	1.14%	0	0	6 098	0	0	1	$314 609	0	0	0	1
8 651	0	0	1	0	0	1.14%	0	1	6 534	1	0	0	$165 622	0	0	0	1
8 652	0	0	0	0	1	1.15%	0	1	6 970	1	0	0	$61 265	0	0	0	1
8 653	0	0	0	0	1	1.14%	0	1	6 534	0	1	0	$914 466	0	0	0	1
8 654	0	1	0	0	0	1.14%	0	0	6 534	0	0	1	$293 627	0	0	0	1
8 655	0	0	0	0	1	1.11%	0	1	10 454	1	0	0	$107 317	0	0	0	1
8 656	0	1	0	0	0	1.11%	0	0	6 534	0	0	1	$306 019	0	0	0	1
8 657	0	1	0	0	0	1.11%	0	1	6 534	0	1	0	$886 863	0	0	0	1
8 658	0	0	0	0	1	1.12%	0	1	6 000	0	0	0	$464 907	0	0	0	1
8 659	0	1	0	0	0	1.12%	0	1	5 663	0	0	0	$277 210	0	0	0	1
8 660	0	0	0	0	0	1.14%	0	1	6 098	0	1	0	$665 974	0	0	0	1
8 661	0	0	0	0	0	1.14%	0	1	6 098	0	0	1	$374 576	0	0	0	1
8 662	0	1	0	0	0	1.14%	0	0	8 276	0	0	1	$294 000	0	0	0	1
8 663	0	0	0	0	0	1.15%	0	1	8 276	1	0	0	$104 198	0	0	0	1
8 664	0	1	0	0	0	1.11%	0	1	6 534	0	0	0	$326 902	0	0	0	1
8 665	0	0	0	1	0	1.11%	0	1	6 970	1	0	0	$116 317	0	0	0	1
8 666	0	1	0	0	0	1.11%	0	0	5 663	0	0	1	$300 651	0	0	0	1
8 667	0	0	0	0	0	1.11%	0	1	6 098	0	0	0	$250 323	0	0	0	1
8 668	0	0	0	1	0	1.14%	0	1	6 970	0	0	1	$382 269	0	0	0	1
8 669	0	1	0	0	0	1.14%	0	1	6 534	0	0	0	$332 351	0	0	0	1
8 670	0	0	0	0	1	1.14%	0	1	6 098	0	0	1	$304 343	0	0	0	1
8 671	0	1	0	0	0	1.14%	0	1	6 534	0	0	1	$275 417	0	0	0	1
8 672	0	1	0	0	0	1.14%	0	1	6 970	0	0	1	$251 026	0	0	0	1
8 673	0	1	0	0	0	1.15%	0	1	6 534	1	0	0	$140 779	0	0	0	1
8 674	0	1	0	0	0	2.11%	1	1	5 663	0	0	0	$227 609	0	0	0	1
8 675	0	0	0	0	1	1.11%	0	1	6 534	0	0	1	$275 954	0	0	0	1
8 676	0	1	0	0	0	1.14%	0	1	6 534	1	0	0	$135 509	0	0	0	1
8 677	0	1	0	0	0	1.14%	0	1	6 534	1	0	0	$107 317	0	0	0	1
8 678	0	0	0	0	0	1.15%	0	1	6 534	0	0	1	$273 117	0	0	0	1
8 679	0	0	0	0	1	1.14%	0	1	6 970	1	0	0	$101 679	0	0	0	1
8 680	0	1	0	0	0	1.11%	0	0	8 712	1	0	0	$54 557	0	0	0	1
8 681	0	1	0	0	0	1.11%	0	1	6 098	1	0	0	$119 699	0	0	0	1
8 682	0	0	0	0	1	1.11%	0	1	6 098	1	0	0	$97 417	0	0	0	1
8 683	0	0	1	0	0	1.11%	0	1	6 098	1	0	0	$102 950	0	0	0	1
8 684	0	1	0	0	0	1.11%	0	0	6 098	1	0	0	$152 071	0	0	0	1
8 685	0	0	0	0	1	1.11%	0	1	6 098	1	0	0	$109 680	0	0	0	1
8 686	0	1	0	0	0	1.11%	0	1	6 534	0	1	0	$1 025 311	0	0	0	1
8 687	0	0	0	0	0	1.11%	0	1	6 098	0	0	1	$387 809	0	0	0	1
8 688	0	0	0	0	1	1.11%	0	1	6 534	0	1	0	$709 645	0	0	0	1
8 689	0	1	0	0	0	1.11%	0	1	6 970	0	1	0	$951 414	0	0	0	1
8 690	0	0	0	0	1	1.12%	0	1	6 534	0	0	0	$339 978	0	0	0	1
8 691	0	0	0	0	1	1.14%	0	1	7 841	0	1	0	$712 894	0	0	0	1
8 692	0	0	1	0	0	1.14%	0	1	6 970	0	0	1	$332 863	0	0	0	1
8 693	0	0	0	0	0	1.14%	0	1	6 642	0	0	0	$448 876	0	0	0	1
8 694	0	1	0	0	0	1.14%	0	1	6 534	0	0	0	$343 128	0	0	0	1
8 695	0	1	0	0	0	1.14%	0	1	6 970	0	0	0	$362 703	0	0	0	1
8 696	0	0	0	0	1	1.14%	0	1	6 098	0	1	0	$969 888	0	0	0	1
8 697	0	1	0	0	0	1.14%	0	1	6 534	0	0	1	$230 944	0	0	0	1
8 698	0	1	0	0	0	1.14%	0	0	6 300	0	0	1	$282 397	0	0	0	1
8 699	0	0	0	0	0	1.14%	0	1	6 534	1	0	0	$156 588	0	0	0	1
8 700	0	0	0	0	1	1.59%	1	1	7 841	0	1	0	$709 645	0	0	0	1
8 701	0	1	0	0	0	1.11%	0	0	6 534	0	0	1	$220 000	0	0	0	1
8 702	0	1	0	0	0	1.11%	0	1	5 663	1	0	0	$102 950	0	0	0	1
8 703	0	0	0	0	0	1.11%	0	1	5 663	0	0	1	$338 232	0	0	0	1
8 704	0	1	0	0	0	1.11%	0	1	6 262	0	0	0	$461 701	0	0	0	1
8 705	0	1	0	0	0	1.11%	0	0	6 534	0	0	1	$273 807	0	0	0	1
8 706	0	1	0	0	0	1.11%	0	1	6 970	0	1	0	$702 626	0	0	0	1
8 707	0	1	0	0	0	1.11%	0	0	5 663	0	0	1	$289 913	0	0	0	1
8 708	0	0	0	1	0	1.14%	0	1	6 970	1	0	0	$110 628	0	0	0	1
8 709	0	0	0	0	1	1.15%	0	1	6 098	1	0	0	$100 461	0	0	0	1
8 710	0	0	1	0	0	1.15%	0	0	6 098	1	0	0	$102 326	0	0	0	1

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
8 711	0	0	0	0	1	1.15%	0	1	6 098	0	0	1	$288 000	0	0	0	1
8 712	0	0	0	1	0	1.15%	0	1	5 663	1	0	0	$55 899	0	0	0	1
8 713	0	0	0	0	1	1.15%	0	1	6 098	1	0	0	$55 004	0	0	0	1
8 714	0	0	0	0	0	1.11%	0	1	7 841	1	0	0	$53 216	0	0	0	1
8 715	0	1	0	0	0	1.11%	0	1	6 098	1	0	0	$97 322	0	0	0	1
8 716	0	1	0	0	0	1.11%	0	0	6 098	1	0	0	$127 980	0	0	0	1
8 717	0	1	0	0	0	1.11%	0	1	6 534	1	0	0	$122 706	0	0	0	1
8 718	0	0	0	0	0	1.11%	0	1	6 534	0	0	0	$185 425	0	0	0	1
8 719	0	0	0	0	0	1.11%	0	1	6 098	0	1	0	$871 864	0	0	0	1
8 720	0	0	0	0	1	1.11%	0	1	7 841	0	1	0	$929 246	0	0	0	1
8 721	0	0	0	0	1	1.11%	0	1	6 534	0	1	0	$639 927	0	0	0	1
8 722	0	0	0	0	1	1.11%	0	1	6 534	0	0	0	$325 268	0	0	0	1
8 723	0	1	0	0	0	1.11%	0	0	6 400	0	0	1	$386 282	0	0	0	1
8 724	0	1	0	0	0	1.11%	0	1	6 970	0	1	0	$1 006 837	0	0	0	1
8 725	1	0	1	0	0	1.14%	0	1	6 534	0	0	0	$376 520	0	0	0	1
8 726	0	0	0	0	0	1.16%	0	1	6 534	0	0	0	$352 688	0	0	0	1
8 727	0	1	0	0	0	1.10%	0	0	5 663	0	0	1	$199 000	0	0	0	1
8 728	0	1	0	0	0	1.11%	0	0	6 534	1	0	0	$106 375	0	0	0	1
8 729	0	0	0	1	0	1.11%	0	1	6 098	0	0	1	$245 889	0	0	0	1
8 730	0	0	0	1	0	1.11%	0	1	6 098	1	0	0	$97 417	0	0	0	1
8 731	0	1	0	0	0	1.11%	0	0	7 841	0	0	1	$266 088	0	0	0	1
8 732	0	0	0	0	1	1.11%	0	1	6 098	1	0	0	$140 779	0	0	0	1
8 733	0	1	0	0	0	1.11%	0	0	5 663	0	0	1	$330 095	0	0	0	1
8 734	0	0	0	1	0	1.11%	0	1	7 090	0	0	0	$454 006	0	0	0	1
8 735	0	0	1	0	0	1.11%	0	1	8 158	0	0	0	$447 593	0	0	0	1
8 736	0	1	0	0	0	1.11%	0	0	7 841	1	0	0	$116 633	0	0	0	1
8 737	0	0	0	1	0	1.11%	0	1	5 663	0	0	1	$343 488	0	0	0	1
8 738	0	1	0	0	0	1.15%	0	1	5 663	1	0	0	$130 992	0	0	0	1
8 739	0	1	0	0	0	1.15%	0	1	5 663	1	0	0	$103 086	0	0	0	1
8 740	0	0	0	0	0	1.15%	0	1	6 534	1	0	0	$51 427	0	0	0	1
8 741	0	0	0	0	0	1.06%	0	1	6 098	0	1	0	$763 216	0	0	0	1
8 742	0	1	0	0	0	1.11%	0	0	6 098	0	0	1	$228 000	0	0	0	1
8 743	0	1	0	0	0	1.11%	0	1	6 098	0	0	0	$185 425	0	0	0	1
8 744	0	1	0	0	0	1.11%	0	0	7 410	0	0	1	$241 989	0	0	0	1
8 745	0	1	0	0	0	1.14%	0	1	6 534	0	1	0	$768 740	0	0	0	1
8 746	0	1	0	0	0	1.15%	0	0	6 534	0	0	1	$246 006	0	0	0	1
8 747	0	0	0	0	1	1.11%	0	1	9 583	1	0	0	$82 730	0	0	0	1
8 748	0	1	0	0	0	1.12%	0	1	9 583	0	0	0	$528 510	0	0	0	1
8 749	0	0	0	0	0	1.12%	0	1	9 148	0	0	1	$326 334	0	0	0	1
8 750	0	0	0	0	1	1.12%	0	1	7 841	0	0	0	$264 230	0	0	0	1
8 751	0	1	0	0	0	1.14%	0	1	8 712	0	1	0	$838 699	0	0	0	1
8 752	0	1	0	0	0	1.14%	0	0	9 148	0	0	1	$375 813	0	0	0	1
8 753	0	1	0	0	0	1.14%	0	1	9 583	0	0	1	$450 662	0	0	0	1
8 754	0	0	1	0	0	1.14%	0	1	10 019	1	0	0	$139 075	0	0	0	1
8 755	0	1	0	0	0	1.12%	0	1	9 583	0	1	0	$1 219 288	0	0	0	1
8 756	0	0	0	0	0	1.12%	0	1	9 148	0	0	1	$437 670	0	0	0	1
8 757	0	1	0	0	0	1.12%	0	1	7 841	0	0	0	$352 307	0	0	0	1
8 758	0	0	0	0	1	1.12%	0	1	6 534	0	1	0	$937 488	0	0	0	1
8 759	0	0	0	0	1	1.08%	0	1	9 350	0	0	0	$475 808	0	0	0	1
8 760	0	1	0	0	0	1.11%	0	1	6 534	1	0	0	$123 038	0	0	0	1
8 761	0	0	0	0	1	1.11%	0	1	6 534	0	0	1	$302 261	0	0	0	1
8 762	0	0	0	0	1	1.12%	0	1	7 841	0	1	0	$914 182	0	0	0	1
8 763	0	1	0	0	0	1.11%	0	1	6 534	1	0	0	$75 990	0	0	0	1
8 764	0	0	0	0	0	1.11%	0	1	8 276	1	0	0	$90 238	0	0	0	1
8 765	0	0	0	0	0	1.11%	0	1	10 890	1	0	0	$111 997	0	0	0	1
8 766	0	0	0	1	0	1.11%	0	1	5 663	0	0	1	$281 149	0	0	0	1
8 767	0	0	0	1	0	1.14%	0	1	9 150	0	0	0	$498 893	0	0	0	1
8 768	0	0	0	0	1	1.14%	0	1	7 405	0	1	0	$1 014 226	0	0	0	1
8 769	0	0	0	0	0	1.14%	0	1	7 841	0	0	1	$276 129	0	0	0	1
8 770	0	0	0	1	0	1.14%	0	1	6 534	0	0	0	$231 781	0	0	0	1
8 771	0	0	1	0	0	1.14%	0	0	6 098	1	0	0	$109 189	0	0	0	1
8 772	0	0	0	0	0	1.11%	0	1	6 534	0	0	1	$333 516	0	0	0	1
8 773	0	1	0	0	0	1.14%	0	1	6 534	0	0	1	$268 096	0	0	0	1
8 774	0	0	0	0	0	1.14%	0	1	6 534	0	0	0	$213 238	0	0	0	1
8 775	0	0	1	0	0	1.14%	0	1	6 534	1	0	0	$153 953	0	0	0	1
8 776	0	0	0	0	0	1.12%	0	1	6 970	0	1	0	$923 703	0	0	0	1
8 777	0	1	0	0	0	1.07%	0	1	6 534	0	0	1	$284 664	0	0	0	1
8 778	0	1	0	0	0	1.11%	0	0	6 534	1	0	0	$62 159	0	0	0	1
8 779	0	0	0	0	0	1.11%	0	1	6 534	0	0	1	$255 043	0	0	0	1
8 780	0	0	1	0	0	1.14%	0	1	6 534	0	1	0	$859 044	0	0	0	1
8 781	0	1	0	0	0	1.14%	0	1	6 534	0	0	0	$408 760	0	0	0	1
8 782	0	1	0	0	0	1.14%	0	1	6 534	0	0	0	$209 530	0	0	0	1
8 783	0	0	0	0	1	1.14%	0	1	6 534	0	0	1	$288 087	0	0	0	1
8 784	0	1	0	0	0	1.14%	0	1	6 534	1	0	0	$102 592	0	0	0	1
8 785	0	1	0	0	0	1.12%	0	1	6 098	0	0	0	$345 431	0	0	0	1
8 786	0	0	0	0	0	1.15%	0	1	6 534	1	0	0	$124 368	0	0	0	1
8 787	0	0	0	0	0	1.11%	0	1	9 583	1	0	0	$98 899	0	0	0	1
8 788	0	0	0	0	0	1.11%	0	1	6 534	1	0	0	$163 363	0	0	0	1
8 789	0	1	0	0	0	1.12%	0	1	6 600	0	0	0	$538 651	0	0	0	1
8 790	0	1	0	0	0	1.12%	0	0	8 712	0	0	1	$279 643	0	0	0	1
8 791	0	1	0	0	0	1.14%	0	1	6 534	0	1	0	$847 086	0	0	0	1
8 792	0	0	0	0	1	1.14%	0	1	6 970	0	1	0	$695 608	0	0	0	1
8 793	0	1	0	0	0	1.12%	0	1	6 534	0	0	1	$380 429	0	0	0	1
8 794	0	1	0	0	0	1.11%	0	0	6 534	1	0	0	$124 036	0	0	0	1
8 795	0	1	0	0	0	1.11%	0	1	7 405	1	0	0	$140 402	0	0	0	1
8 796	0	1	0	0	0	1.11%	0	1	6 098	0	0	1	$293 627	0	0	0	1
8 797	0	1	0	0	0	1.11%	0	1	5 663	1	0	0	$166 375	0	0	0	1
8 798	0	1	0	0	0	1.12%	0	1	7 405	0	1	0	$740 838	0	0	0	1
8 799	0	1	0	0	0	1.12%	0	1	6 510	0	0	0	$462 342	0	0	0	1
8 800	0	1	0	0	0	1.11%	0	1	6 098	0	0	0	$213 238	0	0	0	1
8 801	0	1	0	0	0	1.15%	0	0	6 098	0	0	1	$285 000	0	0	0	1
8 802	0	1	0	0	0	1.11%	0	1	6 098	0	1	0	$741 618	0	0	0	1
8 803	0	1	0	0	0	1.14%	0	1	5 663	0	1	0	$655 057	0	0	0	1
8 804	0	1	0	0	0	1.11%	0	1	6 970	1	0	0	$149 060	0	0	0	1
8 805	0	1	0	0	0	1.11%	0	1	6 534	0	1	0	$615 605	0	0	0	1
8 806	0	1	0	0	0	1.14%	0	1	6 560	1	0	0	$104 306	0	0	0	1
8 807	0	0	0	0	0	1.14%	0	1	6 534	0	0	1	$363 456	0	0	0	1
8 808	0	1	0	0	0	1.73%	1	1	6 534	0	0	1	$316 757	0	0	0	1
8 809	0	1	0	0	0	1.07%	0	0	5 663	0	0	1	$291 191	0	0	0	1
8 810	0	0	0	0	0	1.09%	0	1	6 534	0	1	0	$583 312	0	0	0	1
8 811	0	0	0	0	0	1.11%	0	1	5 663	0	1	0	$647 258	0	0	0	1
8 812	0	1	0	0	0	1.11%	0	1	6 600	0	0	0	$394 370	0	0	0	1
8 813	0	1	0	0	0	1.11%	0	0	6 534	0	0	1	$233 957	0	0	0	1
8 814	0	0	0	0	0	1.14%	0	1	8 712	0	0	1	$374 576	0	0	0	1
8 815	0	1	0	0	0	1.15%	0	0	6 534	0	0	1	$290 186	0	0	0	1
8 816	0	1	0	0	0	1.11%	0	1	6 534	1	0	0	$91 095	0	0	0	1
8 817	0	1	0	0	0	1.11%	0	1	6 970	1	0	0	$97 417	0	0	0	1
8 818	0	1	0	0	0	1.11%	0	0	6 534	1	0	0	$101 702	0	0	0	1
8 819	0	1	0	0	0	1.11%	0	0	6 534	1	0	0	$147 554	0	0	0	1
8 820	0	0	0	1	0	1.11%	0	1	6 534	0	0	0	$357 521	0	0	0	1
8 821	0	0	0	0	1	1.14%	0	1	6 534	0	0	0	$356 946	0	0	0	1
8 822	0	1	0	0	0	1.14%	0	0	6 534	0	0	1	$215 000	0	0	0	1
8 823	0	0	1	0	0	1.11%	0	1	6 970	0	0	0	$257 277	0	0	0	1
8 824	0	1	0	0	0	1.12%	0	0	8 276	0	0	1	$376 729	0	0	0	1
8 825	0	1	0	0	0	1.14%	0	0	6 534	0	0	1	$314 679	0	0	0	1
8 826	0	0	0	0	0	1.11%	0	1	6 098	0	0	1	$236 226	0	0	0	1
8 827	0	1	0	0	0	1.11%	0	1	5 663	1	0	0	$140 779	0	0	0	1
8 828	0	1	0	0	0	1.17%	0	0	5 663	0	0	1	$260 000	0	0	0	1
8 829	0	0	0	0	0	1.10%	0	1	6 970	0	0	1	$229 361	0	0	0	1
8 830	0	0	0	0	1	1.12%	0	1	6 534	1	0	0	$137 178	0	0	0	1
8 831	0	1	0	0	0	1.12%	0	1	11 326	1	0	0	$187 217	0	0	0	1
8 832	0	1	0	0	0	1.12%	0	1	5 663	0	0	0	$453 666	0	0	0	1
8 833	0	0	0	0	1	1.12%	0	1	6 850	0	0	0	$557 889	0	0	0	1
8 834	0	0	1	0	0	1.12%	0	1	8 000	0	0	1	$544 306	0	0	0	1
8 835	0	0	1	0	0	1.14%	0	1	6 970	1	0	0	$71 551	0	0	0	1
8 836	0	0	0	0	1	1.12%	0	1	9 583	0	0	0	$342 108	0	0	0	1
8 837	0	0	0	0	0	1.12%	0	1	9 583	0	1	0	$855 473	0	0	0	1
8 838	0	0	0	1	0	1.12%	0	1	10 019	0	0	0	$490 353	0	0	0	1
8 839	0	0	0	0	1	1.12%	0	1	6 534	0	1	0	$1 200 814	0	0	0	1
8 840	0	0	0	1	0	1.12%	0	1	6 970	0	0	0	$472 089	0	0	0	1

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
8 841	0	0	0	0	0	1.11%	0	1	8 712	1	0	0	$127 283	0	0	0	1
8 842	0	0	0	0	1	1.11%	0	1	7 405	1	0	0	$158 952	0	0	0	1
8 843	0	0	0	1	0	1.12%	0	1	6 970	1	0	0	$207 027	0	0	0	1
8 844	0	0	0	0	0	1.12%	0	1	6 300	0	0	1	$526 748	0	0	0	1
8 845	0	0	0	0	1	1.12%	0	1	6 534	0	0	0	$343 128	0	0	0	1
8 846	0	1	0	0	0	1.12%	0	0	6 970	0	0	1	$453 183	0	0	0	1
8 847	0	1	0	0	0	1.12%	0	1	6 500	0	0	0	$577 126	0	0	0	1
8 848	0	1	0	0	0	1.14%	0	1	6 534	1	0	0	$199 499	0	0	0	1
8 849	0	0	0	1	1	1.09%	0	1	12 197	0	1	0	$1 130 567	0	0	0	1
8 850	0	0	0	0	1	1.12%	0	1	10 454	0	0	0	$282 772	0	0	0	1
8 851	0	1	0	0	0	1.12%	0	1	10 019	0	1	0	$1 005 980	0	0	0	1
8 852	0	0	0	0	1	1.14%	0	1	9 583	0	0	0	$408 760	0	0	0	1
8 853	0	1	0	0	0	1.14%	0	1	9 583	0	0	0	$292 044	0	0	0	1
8 854	0	0	0	0	0	1.11%	0	1	10 019	1	0	0	$185 332	0	0	0	1
8 855	0	0	0	0	0	1.11%	0	1	7 841	1	0	0	$67 079	0	0	0	1
8 856	0	1	0	0	0	1.12%	0	1	6 970	0	0	0	$538 651	0	0	0	1
8 857	0	1	0	0	0	1.09%	0	1	6 534	0	0	0	$160 949	0	0	0	1
8 858	0	0	0	0	0	1.11%	0	1	8 712	1	0	0	$88 283	0	0	0	1
8 859	0	0	0	0	1	1.12%	0	1	10 019	0	1	0	$939 343	0	0	0	1
8 860	0	0	0	1	0	1.14%	0	1	9 583	0	0	1	$331 355	0	0	0	1
8 861	0	1	0	0	0	1.14%	0	1	7 405	0	1	0	$1 012 487	0	0	0	1
8 862	0	1	0	0	0	1.14%	0	1	6 970	0	0	0	$511 718	0	0	0	1
8 863	0	0	0	0	0	1.14%	0	1	6 098	0	0	0	$403 003	0	0	0	1
8 864	0	0	0	0	1	1.08%	0	1	6 098	0	0	1	$350 433	0	0	0	1
8 865	0	1	0	0	0	1.11%	0	1	6 534	1	0	0	$155 082	0	0	0	1
8 866	0	0	0	0	1	1.11%	0	1	5 663	1	0	0	$136 340	0	0	0	1
8 867	0	0	0	1	0	1.11%	0	1	6 970	0	0	1	$361 478	0	0	0	1
8 868	0	1	0	0	0	1.12%	0	1	6 534	0	1	0	$855 473	0	0	0	1
8 869	0	0	1	0	0	1.14%	0	1	10 200	0	0	0	$581 615	0	0	0	1
8 870	0	0	0	0	0	1.14%	0	1	7 841	0	1	0	$788 377	0	0	0	1
8 871	1	0	0	0	0	1.14%	0	1	6 534	0	1	0	$813 538	0	0	0	1
8 872	0	1	0	0	0	1.14%	0	0	5 663	0	0	1	$497 484	0	0	0	1
8 873	0	1	0	0	0	1.14%	0	1	6 650	0	0	1	$409 693	0	0	0	1
8 874	0	0	1	0	0	1.11%	0	1	9 583	1	0	0	$127 859	0	0	0	1
8 875	0	0	1	0	0	1.12%	0	1	12 197	1	0	0	$137 601	0	0	0	1
8 876	0	0	0	0	0	1.12%	0	1	9 583	0	0	1	$386 701	0	0	0	1
8 877	0	1	0	0	0	1.12%	0	1	10 019	0	0	1	$493 972	0	0	0	1
8 878	0	0	0	0	1	1.12%	0	1	10 019	0	1	0	$1 071 496	0	0	0	1
8 879	0	1	0	0	0	1.12%	0	0	8 712	0	0	1	$602 834	0	0	0	1
8 880	0	1	0	0	0	1.14%	0	0	9 583	0	0	1	$351 437	0	0	0	1
8 881	0	0	0	1	0	1.14%	0	1	9 583	0	0	1	$345 000	0	0	0	1
8 882	0	0	1	0	0	1.12%	0	1	10 019	0	1	0	$830 312	0	0	0	1
8 883	0	0	0	0	0	1.14%	0	1	10 454	0	0	0	$486 068	0	0	0	1
8 884	0	0	1	0	0	1.14%	0	1	6 970	0	1	0	$904 118	0	0	0	1
8 885	0	1	0	0	0	1.14%	0	1	6 000	0	0	0	$482 221	0	0	0	1
8 886	0	1	0	0	0	1.14%	0	0	7 405	1	0	0	$135 509	0	0	0	1
8 887	1	1	0	0	0	1.12%	0	1	11 326	0	1	0	$826 619	0	0	0	1
8 888	0	1	0	0	0	1.11%	0	0	5 663	1	0	0	$128 359	0	0	0	1
8 889	0	1	0	0	0	1.12%	0	0	6 970	0	0	1	$304 244	0	0	0	1
8 890	0	1	0	0	0	1.12%	0	1	10 035	0	0	0	$500 176	0	0	0	1
8 891	0	1	0	0	0	1.14%	0	1	7 841	0	0	0	$513 001	0	0	0	1
8 892	0	0	0	1	0	1.10%	0	1	6 970	1	0	0	$131 684	0	0	0	1
8 893	0	0	0	1	0	1.11%	0	1	6 534	1	0	0	$129 779	0	0	0	1
8 894	0	0	0	0	0	1.12%	0	1	6 250	0	0	0	$510 436	0	0	0	1
8 895	0	1	0	0	0	1.12%	0	1	7 841	0	1	0	$960 651	0	0	0	1
8 896	0	1	0	0	0	1.12%	0	0	7 405	0	0	1	$488 120	0	0	0	1
8 897	0	0	0	1	0	1.14%	0	1	9 583	0	1	0	$779 990	0	0	0	1
8 898	0	0	1	0	0	1.11%	0	1	9 148	1	0	0	$127 694	0	0	0	1
8 899	0	1	0	0	0	1.12%	0	1	7 405	0	0	1	$409 693	0	0	0	1
8 900	0	0	0	0	1	1.14%	0	0	6 970	0	0	1	$277 007	0	0	0	1
8 901	0	0	0	0	0	1.11%	0	1	6 098	1	0	0	$91 076	0	0	0	1
8 902	1	1	0	0	0	1.14%	0	1	6 250	0	0	0	$420 275	0	0	0	1
8 903	0	1	0	0	0	1.12%	0	1	6 098	0	1	0	$1 034 548	0	0	0	1
8 904	0	0	0	0	0	1.12%	0	1	6 098	0	0	0	$399 549	0	0	0	1
8 905	0	1	0	0	0	1.11%	0	1	5 663	0	1	0	$697 947	0	0	0	1
8 906	0	0	0	0	0	1.12%	0	1	8 712	0	0	1	$479 926	0	0	0	1
8 907	0	1	0	0	0	1.14%	0	0	9 720	0	0	1	$321 328	0	0	0	1
8 908	0	0	0	0	1	1.14%	0	1	10 454	1	0	0	$157 622	0	0	0	1
8 909	0	0	0	0	0	1.11%	0	1	7 405	1	0	0	$112 638	0	0	0	1
8 910	0	0	0	0	0	1.14%	0	1	6 534	0	0	1	$305 000	0	0	0	1
8 911	0	1	0	0	0	1.11%	0	1	7 250	0	1	0	$848 426	0	0	0	1
8 912	0	0	0	0	0	1.14%	0	1	9 583	0	0	0	$318 185	0	0	0	1
8 913	0	0	0	1	0	1.14%	0	1	5 663	0	0	0	$326 902	0	0	0	1
8 914	0	0	0	0	0	1.14%	0	1	6 098	0	1	0	$877 518	0	0	0	1
8 915	0	1	0	0	0	1.11%	0	1	8 712	1	0	0	$94 838	0	0	0	1
8 916	0	1	0	0	0	1.11%	0	1	6 098	0	1	0	$545 880	0	0	0	1
8 917	0	0	0	0	0	1.86%	1	1	9 583	0	0	0	$424 880	0	0	0	1
8 918	0	1	0	0	0	1.14%	0	0	6 098	0	0	1	$424 132	0	0	0	1
8 919	0	1	0	0	0	1.14%	0	1	6 534	0	1	0	$889 021	0	0	0	1
8 920	0	0	1	0	0	1.11%	0	1	7 841	1	0	0	$142 990	0	0	0	1
8 921	0	1	0	0	0	1.14%	0	1	9 583	0	0	0	$424 880	0	0	0	1
8 922	0	0	0	0	0	1.14%	0	1	5 663	1	0	0	$105 887	0	0	0	1
8 923	0	0	0	0	1	1.14%	0	1	7 841	0	1	0	$995 752	0	0	0	1
8 924	0	0	0	0	0	1.11%	0	1	8 712	1	0	0	$61 936	0	0	0	1
8 925	0	0	0	0	0	1.11%	0	1	10 890	0	1	0	$1 162 485	0	0	0	1
8 926	0	1	0	0	0	1.14%	0	1	10 454	0	0	0	$538 651	0	0	0	1
8 927	0	0	0	0	1	1.14%	0	1	6 970	0	0	0	$354 689	0	0	0	1
8 928	0	1	0	0	0	1.11%	0	0	5 663	1	0	0	$117 718	0	0	0	1
8 929	0	1	0	0	0	1.14%	0	1	5 663	0	1	0	$694 048	0	0	0	1
8 930	0	1	0	0	0	1.15%	0	0	5 663	1	0	0	$115 057	0	0	0	1
8 931	0	1	0	0	0	1.14%	0	1	5 663	0	0	1	$158 378	0	0	0	1
8 932	0	0	0	0	0	1.14%	0	1	13 939	0	0	0	$362 703	0	0	0	1
8 933	1	0	1	0	0	1.14%	0	0	13 939	0	0	1	$276 500	0	0	0	1
8 934	0	0	0	1	0	1.12%	0	1	6 098	0	1	0	$623 863	0	0	0	1
8 935	0	0	0	0	1	1.14%	0	1	5 663	0	0	1	$378 945	0	0	0	1
8 936	0	1	0	0	0	1.12%	0	1	6 970	0	0	0	$348 151	0	0	0	1
8 937	0	0	0	0	0	1.11%	0	1	5 663	1	0	0	$102 950	0	0	0	1
8 938	0	0	0	0	1	1.11%	0	1	5 663	1	0	0	$101 134	0	0	0	1
8 939	0	0	0	1	0	1.11%	0	1	8 276	0	0	1	$263 076	0	0	0	1
8 940	0	1	0	0	0	1.12%	0	1	6 534	0	1	0	$709 645	0	0	0	1
8 941	0	0	1	0	0	1.12%	0	1	7 841	0	1	0	$1 049 986	0	0	0	1
8 942	0	1	0	0	0	1.12%	0	0	9 148	0	0	1	$420 228	0	0	0	1
8 943	0	1	0	0	0	1.12%	0	1	10 672	0	0	0	$523 261	0	0	0	1
8 944	0	1	0	0	0	1.14%	0	1	5 663	0	1	0	$731 346	0	0	0	1
8 945	0	0	1	0	0	1.19%	0	0	7 405	0	0	1	$198 813	0	0	0	1
8 946	0	1	0	0	0	1.11%	0	1	6 098	1	0	0	$161 858	0	0	0	1
8 947	0	0	1	0	0	1.08%	0	1	7 841	0	1	0	$569 275	0	0	0	1
8 948	0	0	0	0	0	1.11%	0	1	6 970	1	0	0	$97 646	0	0	0	1
8 949	0	1	0	0	0	1.12%	0	1	12 197	0	0	1	$421 398	0	0	0	1
8 950	0	1	0	0	0	1.14%	0	0	9 583	0	0	1	$281 149	0	0	0	1
8 951	0	1	0	0	0	1.11%	0	0	5 663	1	0	0	$112 195	0	0	0	1
8 952	0	0	0	0	0	1.11%	0	1	6 534	0	0	1	$324 000	0	0	0	1
8 953	0	1	0	0	0	1.11%	0	1	7 000	0	0	0	$470 678	0	0	0	1
8 954	0	1	0	0	0	1.11%	0	1	7 405	0	1	0	$974 987	0	0	0	1
8 955	0	0	0	1	0	1.12%	0	1	12 632	0	1	0	$1 032 700	0	0	0	1
8 956	0	1	0	0	0	1.12%	0	1	12 632	0	0	0	$321 454	0	0	0	1
8 957	1	1	0	0	0	1.14%	0	1	10 100	0	0	1	$397 987	0	0	0	1
8 958	0	1	0	0	0	1.14%	0	1	13 068	0	1	0	$670 653	0	0	0	1
8 959	0	0	0	0	1	1.14%	0	1	5 663	0	1	0	$605 147	0	0	0	1
8 960	0	1	0	0	0	1.14%	0	1	6 098	0	0	0	$487 351	0	0	0	1
8 961	0	0	0	1	0	1.14%	0	1	11 326	0	0	1	$339 460	0	0	0	1
8 962	0	0	0	1	1	1.14%	0	1	6 098	1	0	0	$180 678	0	0	0	1
8 963	0	1	0	0	0	1.14%	0	0	10 454	0	0	1	$295 282	0	0	0	1
8 964	0	1	0	0	0	1.11%	0	1	6 098	0	0	1	$304 946	0	0	0	1
8 965	0	1	0	0	0	1.11%	0	0	7 930	0	0	1	$381 014	0	0	0	1
8 966	0	1	0	0	0	1.11%	0	1	10 454	0	1	0	$813 538	0	0	0	1
8 967	0	0	0	1	0	1.11%	0	1	6 098	0	1	0	$670 959	0	0	0	1
8 968	0	1	0	0	0	1.14%	0	1	6 098	0	0	0	$362 703	0	0	0	1
8 969	0	0	0	1	0	1.14%	0	1	6 650	0	0	1	$274 344	0	0	0	1
8 970	0	0	0	0	0	1.10%	0	1	5 663	1	0	0	$52 321	0	0	0	1

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
8 971	0	0	0	1	0	1.11%	0	1	5 663	1	0	0	$78 225	0	0	0	1
8 972	0	0	0	1	0	1.11%	0	1	8 276	1	0	0	$62 001	0	0	0	1
8 973	0	0	0	0	1	1.11%	0	1	6 970	1	0	0	$88 283	0	0	0	1
8 974	0	0	0	0	0	1.11%	0	1	8 276	1	0	0	$90 518	0	0	0	1
8 975	0	1	0	0	0	1.11%	0	1	8 276	1	0	0	$92 194	0	0	0	1
8 976	0	1	0	0	0	1.11%	0	1	5 663	0	0	0	$152 975	0	0	0	1
8 977	0	0	0	0	1	1.11%	0	1	5 663	0	0	1	$362 871	0	0	0	1
8 978	0	0	0	0	1	1.11%	0	1	5 663	0	1	0	$954 362	0	0	0	1
8 979	0	0	0	0	1	1.11%	0	1	5 663	0	0	0	$347 606	0	0	0	1
8 980	0	1	0	0	0	1.11%	0	1	5 663	0	1	0	$969 888	0	0	0	1
8 981	0	1	0	0	0	1.11%	0	1	6 534	0	0	0	$310 557	0	0	0	1
8 982	0	0	0	0	0	1.11%	0	1	6 000	0	0	1	$348 970	0	0	0	1
8 983	1	1	0	0	0	1.11%	0	1	6 534	0	0	0	$310 557	0	0	0	1
8 984	0	1	0	0	0	1.11%	0	0	6 000	0	0	1	$408 862	0	0	0	1
8 985	0	1	0	0	0	1.11%	0	0	6 970	0	0	1	$256 047	0	0	0	1
8 986	0	0	0	0	1	1.11%	0	1	6 970	0	0	0	$340 523	0	0	0	1
8 987	0	1	0	0	0	1.11%	0	1	7 405	0	1	0	$631 662	0	0	0	1
8 988	0	1	0	0	0	1.11%	0	1	8 276	0	0	1	$421 398	0	0	0	1
8 989	0	0	0	0	0	1.11%	0	1	8 276	0	0	1	$387 809	0	0	0	1
8 990	0	1	0	0	0	1.11%	0	1	8 712	0	0	0	$259 594	0	0	0	1
8 991	0	1	0	0	0	1.12%	0	0	6 534	0	0	1	$255 043	0	0	0	1
8 992	0	1	0	0	0	1.14%	0	0	9 148	0	0	1	$375 813	0	0	0	1
8 993	0	0	0	1	0	1.14%	0	1	9 148	0	0	1	$341 272	0	0	0	1
8 994	0	0	0	0	0	1.14%	0	1	7 841	0	0	1	$403 840	0	0	0	1
8 995	0	1	0	0	0	1.14%	0	1	7 405	0	0	0	$468 113	0	0	0	1
8 996	0	1	0	0	0	1.14%	0	1	6 970	0	1	0	$869 989	0	0	0	1
8 997	0	0	0	0	0	1.14%	0	1	5 663	0	0	1	$374 576	0	0	0	1
8 998	0	1	0	0	0	1.14%	0	1	6 767	0	0	0	$471 961	0	0	0	1
8 999	0	0	0	0	0	1.14%	0	1	5 663	0	0	1	$394 476	0	0	0	1
9 000	0	0	0	0	0	1.14%	0	1	6 098	0	0	1	$275 000	0	0	0	1
9 001	0	1	0	0	0	1.14%	0	1	5 663	0	0	1	$311 273	0	0	0	1
9 002	0	0	0	1	0	1.14%	0	1	5 663	0	0	1	$261 996	0	0	0	1
9 003	0	0	1	0	0	1.15%	0	1	8 276	1	0	0	$119 713	0	0	0	1
9 004	0	1	0	0	0	1.15%	0	1	7 841	1	0	0	$52 768	0	0	0	1
9 005	0	1	0	0	0	1.19%	0	1	9 583	1	0	0	$18 965	0	0	0	1
9 006	0	0	1	0	0	1.14%	0	1	6 098	0	0	1	$190 000	0	0	0	1
9 007	0	0	0	0	0	1.14%	0	1	8 276	1	0	0	$102 410	0	0	0	1
9 008	0	1	0	0	0	1.15%	0	0	6 970	0	0	1	$235 000	0	0	0	1
9 009	0	1	0	0	0	1.11%	0	1	6 098	1	0	0	$101 525	0	0	0	1
9 010	0	1	0	0	0	1.11%	0	1	5 663	1	0	0	$110 402	0	0	0	1
9 011	0	0	1	0	0	1.11%	0	1	6 098	1	0	0	$86 606	0	0	0	1
9 012	0	0	0	0	1	1.11%	0	1	12 632	1	0	0	$120 710	0	0	0	1
9 013	0	0	1	0	0	1.11%	0	1	7 841	1	0	0	$144 919	0	0	0	1
9 014	0	0	0	0	1	1.11%	0	1	5 663	0	0	0	$240 125	0	0	0	1
9 015	1	1	0	0	0	1.11%	0	1	6 600	0	1	0	$647 258	0	0	0	1
9 016	0	1	0	0	0	1.11%	0	1	6 970	0	1	0	$984 362	0	0	0	1
9 017	0	1	0	0	0	1.14%	0	1	6 098	0	1	0	$696 288	0	0	0	1
9 018	0	1	0	0	0	1.14%	0	0	6 098	0	0	1	$390 964	0	0	0	1
9 019	0	0	0	1	0	1.15%	0	1	13 504	1	0	0	$77 108	0	0	0	1
9 020	0	0	0	1	0	2.09%	1	1	7 000	0	0	1	$337 158	0	0	0	1
9 021	1	0	0	0	0	1.14%	0	1	9 585	0	1	0	$764 233	0	0	0	1
9 022	0	0	0	1	0	1.10%	0	1	6 098	0	0	1	$268 696	0	0	0	1
9 023	0	0	0	0	0	1.11%	0	1	8 712	0	0	1	$271 108	0	0	0	1
9 024	0	1	0	0	0	1.11%	0	1	6 970	1	0	0	$137 767	0	0	0	1
9 025	0	1	0	0	0	1.11%	0	1	5 663	0	1	0	$903 382	0	0	0	1
9 026	0	1	0	0	0	1.11%	0	1	6 534	0	1	0	$678 451	0	0	0	1
9 027	0	0	1	0	0	1.11%	0	1	6 534	0	0	1	$252 500	0	0	0	1
9 028	0	1	0	0	0	1.11%	0	0	6 098	0	0	1	$230 000	0	0	0	1
9 029	0	0	0	0	1	1.11%	0	1	7 841	0	0	0	$348 647	0	0	0	1
9 030	0	1	0	0	0	1.11%	0	1	9 148	0	1	0	$670 959	0	0	0	1
9 031	0	0	0	0	0	1.11%	0	1	9 148	0	1	0	$956 237	0	0	0	1
9 032	0	1	0	0	0	1.11%	0	1	10 400	0	1	0	$584 872	0	0	0	1
9 033	0	0	0	0	1	1.11%	0	1	5 663	0	0	0	$442 463	0	0	0	1
9 034	0	0	1	0	0	1.14%	0	1	12 632	0	1	0	$670 653	0	0	0	1
9 035	0	1	0	0	0	1.14%	0	1	9 583	0	1	0	$686 250	0	0	0	1
9 036	0	1	0	0	0	1.14%	0	1	7 802	0	0	0	$515 566	0	0	0	1
9 037	0	1	0	0	0	1.14%	0	0	7 405	0	0	1	$326 757	0	0	0	1
9 038	0	1	0	0	0	1.14%	0	1	6 970	0	1	0	$803 474	0	0	0	1
9 039	0	0	0	0	0	1.14%	0	1	6 970	0	0	0	$368 460	0	0	0	1
9 040	0	0	0	1	0	1.14%	0	1	5 663	0	0	1	$331 789	0	0	0	1
9 041	0	1	0	0	0	1.14%	0	1	5 663	0	0	0	$305 109	0	0	0	1
9 042	0	1	0	0	0	1.14%	0	1	5 663	0	1	0	$545 880	0	0	0	1
9 043	0	0	0	0	0	1.14%	0	1	6 000	0	1	0	$584 872	0	0	0	1
9 044	0	1	0	0	0	1.14%	0	1	5 663	0	0	1	$334 624	0	0	0	1
9 045	0	0	0	0	1	1.14%	0	1	5 663	0	1	0	$923 703	0	0	0	1
9 046	0	0	0	0	0	1.14%	0	1	5 663	0	0	1	$251 026	0	0	0	1
9 047	0	1	0	0	0	1.14%	0	0	5 663	0	0	1	$230 000	0	0	0	1
9 048	0	1	0	0	0	1.14%	0	0	6 098	0	0	1	$257 701	0	0	0	1
9 049	0	0	0	0	0	1.15%	0	1	6 534	1	0	0	$104 306	0	0	0	1
9 050	0	1	0	0	0	1.15%	0	1	5 663	1	0	0	$97 334	0	0	0	1
9 051	0	0	0	0	0	1.15%	0	1	6 534	1	0	0	$81 298	0	0	0	1
9 052	0	0	0	0	0	1.62%	1	1	6 098	0	0	0	$231 781	0	0	0	1
9 053	0	0	0	1	0	1.65%	1	1	6 970	0	0	0	$374 217	0	0	0	1
9 054	0	1	0	0	0	1.11%	0	0	5 663	0	0	1	$261 067	0	0	0	1
9 055	0	1	0	0	0	1.11%	0	1	6 098	0	0	0	$269 793	0	0	0	1
9 056	0	0	0	0	1	1.14%	0	1	6 098	0	0	1	$373 406	0	0	0	1
9 057	0	1	0	0	0	1.15%	0	1	6 970	0	0	0	$138 605	0	0	0	1
9 058	0	0	0	0	1	1.15%	0	1	6 098	1	0	0	$71 520	0	0	0	1
9 059	0	0	0	0	1	1.11%	0	1	5 663	0	1	0	$727 991	0	0	0	1
9 060	0	1	0	0	0	1.14%	0	0	8 276	0	0	1	$253 035	0	0	0	1
9 061	0	0	0	0	0	1.14%	0	1	6 970	0	1	0	$608 267	0	0	0	1
9 062	0	1	0	0	0	1.14%	0	0	6 534	0	0	1	$332 408	0	0	0	1
9 063	0	1	0	0	0	1.14%	0	0	5 663	0	0	1	$251 026	0	0	0	1
9 064	0	1	0	0	0	1.11%	0	1	6 098	0	1	0	$830 409	0	0	0	1
9 065	0	0	0	0	1	1.15%	0	1	5 663	0	1	0	$831 333	0	0	0	1
9 066	0	1	0	0	0	1.11%	0	0	8 712	0	0	1	$206 846	0	0	0	1
9 067	0	0	0	0	0	1.11%	0	1	6 534	0	0	0	$208 603	0	0	0	1
9 068	0	1	0	0	0	1.11%	0	1	6 534	1	0	0	$129 486	0	0	0	1
9 069	0	0	0	0	0	1.15%	0	1	5 663	1	0	0	$88 122	0	0	0	1
9 070	0	1	0	0	0	1.11%	0	1	7 405	1	0	0	$135 509	0	0	0	1
9 071	0	1	0	0	0	1.12%	0	1	6 098	0	0	1	$287 000	0	0	0	1
9 072	0	0	0	0	1	1.12%	0	1	5 663	0	1	0	$855 473	0	0	0	1
9 073	0	0	0	1	0	1.11%	0	1	6 098	1	0	0	$90 471	0	0	0	1
9 074	0	0	0	0	0	1.11%	0	1	7 841	1	0	0	$64 843	0	0	0	1
9 075	0	1	0	0	0	1.12%	0	1	6 098	0	1	0	$803 224	0	0	0	1
9 076	0	0	0	0	0	1.11%	0	1	6 098	1	0	0	$176 161	0	0	0	1
9 077	0	0	0	0	0	1.11%	0	1	5 663	1	0	0	$98 582	0	0	0	1
9 078	0	0	0	1	1	1.11%	0	1	6 534	0	0	1	$268 438	0	0	0	1
9 079	0	0	0	1	0	1.14%	0	1	6 098	0	0	1	$451 833	0	0	0	1
9 080	0	0	0	0	0	1.14%	0	1	5 663	1	0	0	$105 883	0	0	0	1
9 081	0	1	0	0	0	1.12%	0	1	5 663	0	1	0	$918 738	0	0	0	1
9 082	0	0	0	0	1	1.12%	0	1	6 825	0	0	0	$515 566	0	0	0	1
9 083	0	1	0	0	0	1.14%	0	0	6 600	0	0	1	$343 488	0	0	0	1
9 084	1	1	0	0	0	1.14%	0	1	6 970	0	0	0	$545 064	0	0	0	1
9 085	0	1	0	0	0	1.14%	0	1	4 792	0	0	1	$357 018	0	0	0	1
9 086	0	1	0	0	0	1.14%	0	1	4 792	0	0	1	$371 189	0	0	0	1
9 087	0	0	0	0	1	1.11%	0	1	6 098	0	0	1	$347 000	0	0	0	1
9 088	0	0	1	0	0	1.11%	0	1	5 663	1	0	0	$97 781	0	0	0	1
9 089	0	1	0	0	0	1.12%	0	1	5 663	0	1	0	$720 562	0	0	0	1
9 090	0	0	1	0	0	1.12%	0	1	6 534	0	0	0	$333 917	0	0	0	1
9 091	0	0	1	0	0	1.12%	0	1	6 098	0	0	0	$423 729	0	0	0	1
9 092	0	0	0	0	0	1.13%	0	1	5 663	0	0	1	$310 247	0	0	0	1
9 093	0	1	0	0	0	1.14%	0	1	8 600	0	0	0	$423 226	0	0	0	1
9 094	1	1	0	0	0	1.14%	0	1	6 534	0	1	0	$909 363	0	0	0	1
9 095	0	0	0	0	1	1.14%	0	1	5 663	0	0	1	$359 000	0	0	0	1
9 096	0	0	0	0	0	1.14%	0	1	5 663	0	0	1	$450 662	0	0	0	1
9 097	0	1	0	0	0	1.14%	0	1	6 000	0	0	0	$473 243	0	0	0	1
9 098	0	1	0	0	0	1.14%	0	1	6 000	0	1	0	$541 626	0	0	0	1
9 099	0	1	0	0	0	1.14%	0	0	6 098	0	0	1	$321 901	0	0	0	1
9 100	0	1	0	0	0	1.14%	0	0	5 663	0	0	1	$290 987	0	0	0	1

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
9 101	0	1	0	0	0	1.14%	0	0	6 970	1	0	0	$113 557	0	0	0	1
9 102	0	1	0	0	0	1.15%	0	0	5 663	0	0	1	$246 963	0	0	0	1
9 103	0	0	0	0	0	1.58%	1	1	5 663	1	0	0	$63 277	0	0	0	1
9 104	0	0	0	1	0	1.11%	0	1	6 534	1	0	0	$112 519	0	0	0	1
9 105	0	0	0	0	0	1.11%	0	1	8 712	1	0	0	$117 718	0	0	0	1
9 106	0	0	0	0	0	1.11%	0	1	6 970	1	0	0	$104 198	0	0	0	1
9 107	0	0	0	1	0	1.11%	0	1	5 663	1	0	0	$88 003	0	0	0	1
9 108	0	1	0	0	0	1.11%	0	1	6 098	1	0	0	$107 317	0	0	0	1
9 109	0	1	0	0	0	1.11%	0	1	7 841	1	0	0	$128 359	0	0	0	1
9 110	0	0	1	0	0	1.11%	0	1	5 663	1	0	0	$104 306	0	0	0	1
9 111	0	0	0	0	0	1.11%	0	1	6 534	1	0	0	$109 594	0	0	0	1
9 112	0	1	0	0	0	1.11%	0	0	5 663	0	0	1	$295 282	0	0	0	1
9 113	0	1	0	0	0	1.11%	0	1	5 663	0	0	1	$464 709	0	0	0	1
9 114	0	1	0	0	0	1.11%	0	0	6 098	0	0	1	$324 273	0	0	0	1
9 115	0	1	0	0	0	1.11%	0	0	5 663	0	0	1	$357 018	0	0	0	1
9 116	0	0	0	0	0	1.11%	0	1	6 534	0	0	1	$373 406	0	0	0	1
9 117	0	1	0	0	0	1.11%	0	1	6 970	0	0	1	$357 018	0	0	0	1
9 118	0	1	0	0	0	1.11%	0	1	6 970	0	0	0	$359 592	0	0	0	1
9 119	0	1	0	0	0	1.11%	0	1	7 405	0	0	0	$403 003	0	0	0	1
9 120	1	0	0	1	0	1.11%	0	1	8 276	0	0	0	$236 416	0	0	0	1
9 121	0	0	0	0	0	1.11%	0	1	9 148	0	0	0	$335 620	0	0	0	1
9 122	0	1	0	0	0	1.12%	0	1	11 326	0	0	0	$354 144	0	0	0	1
9 123	0	0	0	0	0	1.12%	0	1	12 632	0	1	0	$997 600	0	0	0	1
9 124	0	1	0	0	0	1.14%	0	1	10 890	0	0	0	$325 813	0	0	0	1
9 125	0	0	0	0	1	1.14%	0	1	6 534	0	0	1	$327 494	0	0	0	1
9 126	0	1	0	0	0	1.14%	0	1	6 534	0	0	0	$403 003	0	0	0	1
9 127	0	1	0	0	0	1.14%	0	1	6 534	0	1	0	$743 177	0	0	0	1
9 128	0	0	0	0	0	1.14%	0	1	5 663	0	0	0	$232 244	0	0	0	1
9 129	0	1	0	0	0	1.14%	0	1	5 663	0	0	0	$301 840	0	0	0	1
9 130	0	1	0	0	0	1.14%	0	1	5 663	0	1	0	$886 755	0	0	0	1
9 131	0	0	0	1	0	1.14%	0	1	5 663	0	0	1	$317 450	0	0	0	1
9 132	0	1	0	0	0	1.14%	0	1	6 970	1	0	0	$169 386	0	0	0	1
9 133	0	0	0	0	0	1.14%	0	1	5 663	0	0	1	$252 030	0	0	0	1
9 134	0	0	0	0	0	1.14%	0	1	6 970	1	0	0	$157 341	0	0	0	1
9 135	0	1	0	0	0	1.14%	0	1	6 098	1	0	0	$106 549	0	0	0	1
9 136	0	1	0	0	0	1.11%	0	1	7 405	1	0	0	$102 592	0	0	0	1
9 137	0	0	0	1	0	1.11%	0	1	4 792	1	0	0	$52 992	0	0	0	1
9 138	0	0	0	0	0	1.11%	0	1	4 792	0	0	1	$246 963	0	0	0	1
9 139	0	0	0	1	0	1.11%	0	1	4 792	0	0	0	$468 113	0	0	0	1
9 140	0	1	0	0	0	1.18%	0	0	4 792	0	0	1	$249 000	0	0	0	1
9 141	0	0	0	1	0	1.11%	0	1	4 792	1	0	0	$52 321	0	0	0	1
9 142	0	1	0	0	0	1.11%	0	1	8 276	1	0	0	$147 178	0	0	0	1
9 143	0	0	0	0	0	1.11%	0	1	6 500	0	0	0	$442 463	0	0	0	1
9 144	0	1	0	0	0	1.11%	0	1	5 663	0	0	1	$345 312	0	0	0	1
9 145	0	0	0	0	0	1.11%	0	1	5 663	0	0	1	$210 862	0	0	0	1
9 146	0	1	0	0	0	1.11%	0	0	6 970	0	0	1	$337 948	0	0	0	1
9 147	0	1	0	0	0	1.11%	0	1	7 405	0	1	0	$883 113	0	0	0	1
9 148	0	1	0	0	0	1.11%	0	1	7 405	0	0	1	$242 993	0	0	0	1
9 149	0	1	0	0	0	1.12%	0	0	6 336	0	0	1	$273 117	0	0	0	1
9 150	0	0	0	0	0	1.12%	0	1	6 970	0	0	1	$365 649	0	0	0	1
9 151	0	1	0	0	0	1.14%	0	1	6 970	0	1	0	$890 450	0	0	0	1
9 152	0	0	0	1	0	1.14%	0	1	6 098	0	0	0	$197 941	0	0	0	1
9 153	0	0	0	0	0	1.14%	0	1	8 276	0	0	1	$265 217	0	0	0	1
9 154	0	1	0	0	0	1.14%	0	1	5 663	1	0	0	$109 189	0	0	0	1
9 155	0	1	0	0	0	1.15%	0	0	6 970	1	0	0	$106 699	0	0	0	1
9 156	0	0	0	0	1	1.11%	0	1	4 792	0	0	1	$240 000	0	0	0	1
9 157	0	1	0	0	0	1.11%	0	1	4 792	0	1	0	$858 739	0	0	0	1
9 158	0	0	0	0	0	1.15%	0	1	5 227	0	0	1	$234 110	0	0	0	1
9 159	0	0	0	0	0	1.15%	0	1	6 098	1	0	0	$78 225	0	0	0	1
9 160	0	0	0	0	0	1.11%	0	1	6 098	0	0	1	$299 167	0	0	0	1
9 161	0	0	1	0	0	1.11%	0	1	4 792	1	0	0	$103 042	0	0	0	1
9 162	0	0	1	0	0	1.11%	0	1	6 534	0	1	0	$740 838	0	0	0	1
9 163	0	1	0	0	0	1.15%	0	1	4 792	0	1	0	$854 989	0	0	0	1
9 164	0	1	0	0	0	1.15%	0	1	4 792	1	0	0	$106 901	0	0	0	1
9 165	0	0	0	1	0	1.14%	0	1	5 663	0	0	0	$332 351	0	0	0	1
9 166	1	1	0	0	0	1.14%	0	1	5 665	0	0	1	$195 000	0	0	0	1
9 167	0	1	0	0	0	0.01%	0	1	6 534	0	0	1	$301 937	0	0	0	1
9 168	0	0	0	1	0	1.10%	0	1	6 098	0	0	1	$272 000	0	0	0	1
9 169	0	0	1	0	0	1.10%	0	1	5 663	1	0	0	$49 862	0	0	0	1
9 170	0	0	0	0	0	1.11%	0	1	8 276	1	0	0	$102 172	0	0	0	1
9 171	0	1	0	0	0	1.11%	0	1	4 792	1	0	0	$109 072	0	0	0	1
9 172	0	0	0	0	1	1.11%	0	1	9 148	1	0	0	$83 254	0	0	0	1
9 173	0	0	0	0	0	1.11%	0	1	8 712	0	0	1	$235 500	0	0	0	1
9 174	0	1	0	0	0	1.11%	0	1	6 970	1	0	0	$100 461	0	0	0	1
9 175	0	0	0	1	0	1.11%	0	1	5 663	1	0	0	$99 243	0	0	0	1
9 176	0	0	0	1	0	1.11%	0	1	7 405	1	0	0	$110 125	0	0	0	1
9 177	0	1	0	0	0	1.11%	0	0	8 712	1	0	0	$106 245	0	0	0	1
9 178	0	1	0	0	0	1.11%	0	1	6 000	0	0	1	$305 815	0	0	0	1
9 179	0	0	0	0	0	1.11%	0	1	6 000	0	0	1	$343 601	0	0	0	1
9 180	0	0	0	1	1	1.11%	0	1	5 663	0	0	1	$344 675	0	0	0	1
9 181	0	1	0	0	0	1.11%	0	1	5 663	0	1	0	$678 451	0	0	0	1
9 182	0	0	0	1	0	1.11%	0	0	5 663	0	0	1	$343 488	0	0	0	1
9 183	0	0	1	0	0	1.11%	0	1	6 098	1	0	0	$165 622	0	0	0	1
9 184	0	1	0	0	0	1.11%	0	1	6 098	0	0	0	$377 787	0	0	0	1
9 185	0	0	0	0	0	1.11%	0	1	6 534	0	1	0	$942 177	0	0	0	1
9 186	0	1	0	0	0	1.11%	0	0	6 098	0	0	0	$284 981	0	0	0	1
9 187	0	1	0	0	0	1.11%	0	1	6 970	0	1	0	$974 987	0	0	0	1
9 188	0	0	0	0	0	1.14%	0	1	6 336	0	0	0	$442 463	0	0	0	1
9 189	0	1	0	0	0	1.14%	0	1	7 000	0	0	0	$442 463	0	0	0	1
9 190	0	0	0	0	0	1.14%	0	1	6 534	0	1	0	$608 267	0	0	0	1
9 191	0	0	0	0	1	1.14%	0	1	5 663	0	1	0	$1 003 112	0	0	0	1
9 192	0	0	0	0	0	1.14%	0	1	5 663	0	0	0	$388 034	0	0	0	1
9 193	0	0	0	1	1	1.14%	0	1	6 970	1	0	0	$107 783	0	0	0	1
9 194	0	0	0	0	0	1.15%	0	1	5 663	1	0	0	$125 033	0	0	0	1
9 195	0	0	0	0	1	1.15%	0	1	5 663	1	0	0	$97 417	0	0	0	1
9 196	0	1	0	0	0	1.15%	0	0	5 663	1	0	0	$135 509	0	0	0	1
9 197	0	0	0	0	1	1.15%	0	1	5 663	0	0	1	$232 685	0	0	0	1
9 198	0	0	0	0	0	1.15%	0	1	5 663	1	0	0	$97 352	0	0	0	1
9 199	0	0	0	0	1	1.15%	0	1	6 098	1	0	0	$101 145	0	0	0	1
9 200	0	0	1	0	0	1.15%	0	1	5 663	1	0	0	$106 411	0	0	0	1
9 201	0	0	0	0	1	1.11%	0	1	5 663	1	0	0	$97 334	0	0	0	1
9 202	0	1	0	0	0	1.11%	0	1	6 000	0	1	0	$738 055	0	0	0	1
9 203	0	0	0	0	0	1.11%	0	1	6 098	0	0	1	$370 445	0	0	0	1
9 204	0	0	1	0	0	1.15%	0	1	6 534	1	0	0	$102 410	0	0	0	1
9 205	0	1	0	0	0	1.11%	0	1	4 792	1	0	0	$95 456	0	0	0	1
9 206	0	1	0	0	0	1.15%	0	1	4 792	0	0	0	$310 888	0	0	0	1
9 207	0	1	0	0	0	1.11%	0	1	5 663	0	0	0	$189 133	0	0	0	1
9 208	0	1	0	0	0	1.11%	0	0	5 663	0	0	1	$219 000	0	0	0	1
9 209	0	1	0	0	0	1.11%	0	1	6 534	0	1	0	$616 065	0	0	0	1
9 210	0	1	0	0	0	1.11%	0	1	5 663	0	1	0	$655 057	0	0	0	1
9 211	0	1	0	0	0	1.15%	0	1	7 280	0	0	0	$442 463	0	0	0	1
9 212	0	1	0	0	0	1.15%	0	0	5 663	0	0	1	$265 926	0	0	0	1
9 213	0	0	1	0	0	1.15%	0	1	8 712	1	0	0	$56 346	0	0	0	1
9 214	0	0	0	0	1	1.11%	0	1	10 890	1	0	0	$165 622	0	0	0	1
9 215	0	1	0	0	0	1.14%	0	1	6 534	1	0	0	$131 684	0	0	0	1
9 216	0	0	0	1	0	1.12%	0	1	5 227	0	0	0	$298 222	0	0	0	1
9 217	0	0	0	1	0	1.14%	0	1	6 098	0	1	0	$1 088 123	0	0	0	1
9 218	0	0	1	0	0	1.11%	0	1	6 098	1	0	0	$109 404	0	0	0	1
9 219	0	0	0	0	0	1.11%	0	1	6 534	1	0	0	$109 996	0	0	0	1
9 220	0	1	0	0	0	1.11%	0	1	7 841	0	0	1	$295 282	0	0	0	1
9 221	0	1	0	0	0	1.14%	0	0	6 970	0	0	0	$194 696	0	0	0	1
9 222	0	1	0	0	0	1.12%	0	1	4 792	0	0	0	$322 402	0	0	0	1
9 223	0	0	0	1	0	1.11%	0	1	5 663	1	0	0	$115 057	0	0	0	1
9 224	0	1	0	0	0	1.11%	0	1	5 663	1	0	0	$159 599	0	0	0	1
9 225	0	0	0	0	1	1.12%	0	1	6 098	0	0	1	$345 211	0	0	0	1
9 226	0	1	0	0	0	1.12%	0	1	7 405	0	1	0	$677 669	0	0	0	1
9 227	0	0	0	1	0	1.14%	0	1	8 100	0	0	0	$461 701	0	0	0	1
9 228	0	0	0	0	0	1.14%	0	1	5 663	0	0	1	$319 978	0	0	0	1
9 229	0	1	0	0	0	1.14%	0	0	6 970	0	0	1	$300 651	0	0	0	1
9 230	0	1	0	0	0	1.14%	0	0	8 276	0	0	1	$273 807	0	0	0	1

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
9 231	0	0	0	0	0	1.15%	0	1	5 663	0	0	1	$240 000	0	0	0	1
9 232	0	0	0	1	0	1.11%	0	1	5 663	1	0	0	$87 445	0	0	0	1
9 233	0	0	0	0	0	1.12%	0	1	7 841	0	0	0	$231 781	0	0	0	1
9 234	0	0	0	1	0	1.12%	0	1	5 227	0	0	0	$414 517	0	0	0	1
9 235	0	0	0	0	0	1.11%	0	1	9 148	1	0	0	$93 870	0	0	0	1
9 236	0	0	0	0	0	1.12%	0	1	6 300	0	0	0	$447 593	0	0	0	1
9 237	0	0	1	0	0	1.12%	0	1	7 405	0	0	1	$362 871	0	0	0	1
9 238	0	0	0	0	0	1.11%	0	1	7 841	1	0	0	$83 813	0	0	0	1
9 239	0	1	0	0	0	1.11%	0	1	6 970	1	0	0	$109 501	0	0	0	1
9 240	0	1	0	0	0	1.11%	0	0	6 700	0	0	1	$304 946	0	0	0	1
9 241	0	1	0	0	0	1.11%	0	1	6 098	0	1	0	$928 113	0	0	0	1
9 242	0	0	1	0	0	1.11%	0	1	7 841	0	0	0	$241 052	0	0	0	1
9 243	0	0	0	0	1	1.14%	0	1	6 098	0	1	0	$945 872	0	0	0	1
9 244	0	0	0	0	0	1.14%	0	1	8 712	0	0	1	$220 903	0	0	0	1
9 245	0	0	0	1	0	1.14%	0	1	6 970	0	1	0	$941 254	0	0	0	1
9 246	0	0	0	0	1	1.14%	0	1	7 841	0	0	0	$413 366	0	0	0	1
9 247	0	0	1	0	0	1.14%	0	1	7 405	0	1	0	$961 862	0	0	0	1
9 248	0	0	0	0	0	1.14%	0	1	7 405	0	0	1	$351 165	0	0	0	1
9 249	0	0	0	0	0	1.14%	0	1	6 534	0	0	1	$338 232	0	0	0	1
9 250	0	0	0	1	0	1.14%	0	1	6 534	0	0	1	$256 047	0	0	0	1
9 251	0	1	0	0	0	1.14%	0	0	6 500	0	0	1	$385 593	0	0	0	1
9 252	0	1	0	0	0	1.19%	0	1	6 098	1	0	0	$150 565	0	0	0	1
9 253	0	0	0	1	0	1.11%	0	1	5 663	1	0	0	$51 427	0	0	0	1
9 254	0	0	0	0	1	1.11%	0	0	8 712	1	0	0	$121 006	0	0	0	1
9 255	0	0	0	0	0	1.11%	0	1	6 098	1	0	0	$80 460	0	0	0	1
9 256	0	1	0	0	0	1.11%	0	1	5 663	1	0	0	$92 194	0	0	0	1
9 257	0	1	0	0	0	1.11%	0	1	6 098	0	1	0	$686 250	0	0	0	1
9 258	0	1	0	0	0	1.11%	0	0	6 098	0	0	1	$255 545	0	0	0	1
9 259	0	0	0	0	0	1.12%	0	1	11 761	0	1	0	$725 241	0	0	0	1
9 260	0	1	0	0	0	1.14%	0	1	5 663	0	0	0	$356 946	0	0	0	1
9 261	0	1	0	0	0	1.14%	0	0	6 534	0	0	1	$346 483	0	0	0	1
9 262	0	1	0	0	0	1.14%	0	0	10 890	0	0	1	$317 831	0	0	0	1
9 263	0	1	0	0	0	1.14%	0	1	6 970	0	0	0	$326 357	0	0	0	1
9 264	0	0	0	0	0	1.16%	0	1	6 970	1	0	0	$43 619	0	0	0	1
9 265	0	1	0	0	0	1.10%	0	0	4 792	0	0	1	$210 000	0	0	0	1
9 266	0	1	0	0	0	1.11%	0	1	5 663	1	0	0	$101 078	0	0	0	1
9 267	0	1	0	0	0	1.11%	0	1	5 227	1	0	0	$152 071	0	0	0	1
9 268	0	0	0	0	1	1.11%	0	1	4 792	0	1	0	$969 888	0	0	0	1
9 269	0	1	0	0	0	1.11%	0	1	4 792	0	0	0	$391 489	0	0	0	1
9 270	0	1	0	0	0	1.11%	0	1	5 227	0	0	0	$264 230	0	0	0	1
9 271	0	1	0	0	0	1.14%	0	1	4 792	0	1	0	$738 963	0	0	0	1
9 272	0	0	0	0	0	1.14%	0	1	9 583	0	1	0	$764 233	0	0	0	1
9 273	0	1	0	0	0	1.14%	0	1	4 792	0	1	0	$623 992	0	0	0	1
9 274	0	1	0	0	0	1.14%	0	1	4 792	0	0	0	$322 402	0	0	0	1
9 275	0	0	1	0	0	1.14%	0	1	4 792	0	0	0	$312 736	0	0	0	1
9 276	0	0	0	1	0	1.11%	0	1	6 534	1	0	0	$62 159	0	0	0	1
9 277	0	1	0	0	0	1.11%	0	0	5 227	1	0	0	$144 919	0	0	0	1
9 278	0	0	0	1	0	1.11%	0	1	5 663	0	1	0	$997 600	0	0	0	1
9 279	0	1	0	0	0	1.11%	0	1	6 534	0	0	0	$310 888	0	0	0	1
9 280	0	0	0	0	0	1.14%	0	1	5 227	0	0	1	$421 398	0	0	0	1
9 281	0	1	0	0	0	1.14%	0	1	4 792	0	0	0	$294 212	0	0	0	1
9 282	0	1	0	0	0	1.14%	0	1	4 792	0	0	1	$246 006	0	0	0	1
9 283	0	0	0	0	0	1.14%	0	1	4 356	0	1	0	$969 888	0	0	0	1
9 284	0	0	0	1	0	1.14%	0	1	4 792	0	0	1	$300 651	0	0	0	1
9 285	0	0	0	1	0	1.14%	0	1	4 792	0	0	1	$277 007	0	0	0	1
9 286	0	0	0	0	0	1.14%	0	1	4 792	0	0	1	$285 668	0	0	0	1
9 287	0	0	0	0	0	1.15%	0	1	6 098	1	0	0	$88 284	0	0	0	1
9 288	0	1	0	0	0	1.11%	0	1	7 405	0	0	0	$337 254	0	0	0	1
9 289	0	1	0	0	0	1.11%	0	1	4 792	1	0	0	$95 462	0	0	0	1
9 290	1	0	0	0	0	1.11%	0	1	6 098	0	0	0	$348 696	0	0	0	1
9 291	0	0	0	0	0	1.31%	1	1	11 761	0	0	1	$291 693	0	0	0	1
9 292	0	0	0	0	1	1.10%	0	1	5 663	0	0	1	$282 000	0	0	0	1
9 293	0	1	0	0	0	1.11%	0	1	7 841	1	0	0	$152 824	0	0	0	1
9 294	0	1	0	0	0	1.11%	0	1	6 970	1	0	0	$154 329	0	0	0	1
9 295	0	1	0	0	0	1.14%	0	1	5 663	0	0	0	$96 188	0	0	0	1
9 296	0	0	0	0	0	1.11%	0	1	6 098	0	0	0	$345 431	0	0	0	1
9 297	0	0	0	0	0	1.11%	0	1	6 970	0	0	0	$513 001	0	0	0	1
9 298	0	0	0	0	1	1.11%	0	1	7 405	0	0	1	$345 312	0	0	0	1
9 299	0	1	0	0	0	1.11%	0	1	8 712	0	0	0	$313 826	0	0	0	1
9 300	0	0	0	1	0	1.12%	0	1	6 098	0	0	1	$487 532	0	0	0	1
9 301	0	1	0	0	0	1.14%	0	0	6 534	0	0	1	$256 000	0	0	0	1
9 302	0	0	0	1	0	1.14%	0	1	6 098	0	0	1	$368 723	0	0	0	1
9 303	0	0	0	0	0	1.14%	0	1	6 098	0	0	1	$220 903	0	0	0	1
9 304	0	1	0	0	0	1.15%	0	0	6 098	0	0	1	$241 989	0	0	0	1
9 305	0	0	0	0	1	1.11%	0	1	6 534	1	0	0	$97 985	0	0	0	1
9 306	0	1	0	0	0	1.11%	0	1	4 792	0	0	0	$307 434	0	0	0	1
9 307	0	1	0	0	0	1.11%	0	1	4 950	0	1	0	$712 894	0	0	0	1
9 308	0	1	0	0	0	1.11%	0	1	5 663	0	0	0	$347 734	0	0	0	1
9 309	0	1	0	0	0	1.14%	0	1	4 792	0	0	0	$379 974	0	0	0	1
9 310	0	1	0	0	0	1.14%	0	0	4 792	0	0	1	$310 247	0	0	0	1
9 311	0	0	0	0	0	1.14%	0	1	6 970	0	0	0	$327 008	0	0	0	1
9 312	0	0	0	0	1	1.14%	0	1	6 098	0	1	0	$866 434	0	0	0	1
9 313	0	0	0	1	0	1.15%	0	1	6 098	0	0	1	$293 701	0	0	0	1
9 314	0	1	0	0	0	1.11%	0	1	4 792	0	0	1	$190 054	0	0	0	1
9 315	0	1	0	0	0	1.11%	0	1	6 098	1	0	0	$97 765	0	0	0	1
9 316	0	0	0	0	1	1.11%	0	1	6 534	1	0	0	$72 638	0	0	0	1
9 317	0	1	0	0	0	1.11%	0	1	4 792	0	1	0	$712 894	0	0	0	1
9 318	0	0	0	1	0	1.11%	0	1	4 792	0	1	0	$622 304	0	0	0	1
9 319	0	0	0	0	0	1.11%	0	1	5 800	0	1	0	$759 365	0	0	0	1
9 320	0	0	0	0	1	1.11%	0	1	6 534	0	1	0	$794 385	0	0	0	1
9 321	0	1	0	0	0	1.15%	0	0	4 900	0	0	1	$178 731	0	0	0	1
9 322	0	1	0	0	0	1.15%	0	0	6 098	0	0	1	$238 373	0	0	0	1
9 323	0	0	0	1	0	1.12%	0	1	6 970	0	0	0	$401 852	0	0	0	1
9 324	0	1	0	0	0	1.14%	0	1	6 098	1	0	0	$104 723	0	0	0	1
9 325	0	1	0	0	0	1.12%	0	1	6 970	0	0	1	$351 165	0	0	0	1
9 326	0	1	0	0	0	1.14%	0	0	6 534	0	0	1	$227 430	0	0	0	1
9 327	0	0	0	1	0	1.14%	0	1	8 712	0	0	0	$331 806	0	0	0	1
9 328	0	1	0	0	0	1.14%	0	0	6 098	0	0	1	$305 815	0	0	0	1
9 329	0	1	0	0	0	1.12%	0	1	5 663	0	0	1	$374 576	0	0	0	1
9 330	0	0	0	1	0	1.15%	0	1	5 663	1	0	0	$86 606	0	0	0	1
9 331	0	1	0	0	0	1.15%	0	0	6 970	0	0	1	$206 093	0	0	0	1
9 332	0	1	0	0	0	1.34%	1	1	8 712	0	0	0	$239 198	0	0	0	1
9 333	0	0	0	0	0	1.11%	0	1	6 098	0	1	0	$696 120	0	0	0	1
9 334	0	1	0	0	0	1.14%	0	0	10 454	0	0	1	$362 871	0	0	0	1
9 335	0	0	0	1	0	1.11%	0	1	7 841	1	0	0	$102 326	0	0	0	1
9 336	0	0	0	0	0	1.11%	0	1	6 098	0	1	0	$895 992	0	0	0	1
9 337	0	0	0	0	0	1.11%	0	1	6 098	1	0	0	$95 590	0	0	0	1
9 338	0	1	0	0	0	1.11%	0	1	6 098	0	0	0	$384 751	0	0	0	1
9 339	0	1	0	0	0	1.11%	0	1	8 712	1	0	0	$107 629	0	0	0	1
9 340	0	0	1	0	0	1.14%	0	1	5 227	1	0	0	$112 309	0	0	0	1
9 341	0	0	0	0	0	1.18%	0	1	5 663	0	0	1	$251 026	0	0	0	1
9 342	0	0	0	1	0	1.12%	0	1	5 663	0	0	0	$338 523	0	0	0	1
9 343	0	1	0	0	0	1.08%	0	0	6 098	0	0	1	$296 211	0	0	0	1
9 344	0	1	0	0	0	1.14%	0	1	6 098	0	1	0	$767 352	0	0	0	1
9 345	0	1	0	0	0	1.14%	0	0	6 970	0	0	1	$296 951	0	0	0	1
9 346	0	0	0	0	0	1.11%	0	1	9 583	1	0	0	$107 158	0	0	0	1
9 347	0	1	0	0	0	1.12%	0	0	6 200	0	0	1	$382 770	0	0	0	1
9 348	0	1	0	0	0	1.12%	0	1	6 000	0	0	0	$486 068	0	0	0	1
9 349	0	1	0	0	0	1.12%	0	1	6 098	0	1	0	$751 755	0	0	0	1
9 350	0	0	0	0	1	1.11%	0	1	7 841	1	0	0	$165 622	0	0	0	1
9 351	0	1	0	0	0	1.14%	0	1	5 663	0	1	0	$816 554	0	0	0	1
9 352	0	1	0	0	0	1.11%	0	0	5 663	0	0	1	$269 227	0	0	0	1
9 353	0	0	0	0	0	1.12%	0	1	5 663	0	0	1	$327 494	0	0	0	1
9 354	0	0	0	0	0	1.15%	0	1	6 970	1	0	0	$134 003	0	0	0	1
9 355	0	0	1	0	0	1.12%	0	1	5 663	0	0	0	$414 517	0	0	0	1
9 356	0	0	0	1	0	1.14%	0	1	5 663	0	0	1	$279 713	0	0	0	1
9 357	0	1	0	0	0	1.14%	0	0	5 663	0	0	1	$351 165	0	0	0	1
9 358	0	0	1	0	0	1.11%	0	1	5 985	0	0	0	$447 593	0	0	0	1
9 359	0	1	0	0	0	1.14%	0	0	5 663	0	0	1	$295 000	0	0	0	1
9 360	0	1	0	0	0	1.88%	1	1	7 841	0	0	1	$330 681	0	0	0	1

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
9 361	0	0	0	1	0	1.11%	0	1	5 663	0	1	0	$753 152	0	0	0	1
9 362	0	1	0	0	0	1.14%	0	1	6 000	0	1	0	$969 888	0	0	0	1
9 363	0	1	0	0	0	1.14%	0	1	6 098	0	1	0	$662 855	0	0	0	1
9 364	0	1	0	0	0	1.11%	0	1	5 663	0	0	0	$245 688	0	0	0	1
9 365	0	0	0	0	0	1.11%	0	1	5 663	0	0	1	$253 035	0	0	0	1
9 366	0	0	0	0	1	1.11%	0	1	5 663	0	0	1	$327 494	0	0	0	1
9 367	0	0	0	0	0	1.11%	0	1	5 663	0	0	1	$256 229	0	0	0	1
9 368	0	0	0	0	0	1.11%	0	1	6 970	1	0	0	$105 396	0	0	0	1
9 369	0	0	0	0	0	1.11%	0	1	6 970	0	1	0	$822 096	0	0	0	1
9 370	0	0	0	0	0	1.11%	0	1	6 970	1	0	0	$56 570	0	0	0	1
9 371	0	0	0	0	0	1.11%	0	1	6 970	1	0	0	$127 859	0	0	0	1
9 372	0	0	0	1	0	1.12%	0	1	6 970	0	1	0	$1 012 487	0	0	0	1
9 373	0	1	0	0	0	1.12%	0	1	6 098	0	0	0	$424 880	0	0	0	1
9 374	0	0	1	0	0	1.12%	0	1	5 663	0	0	0	$420 275	0	0	0	1
9 375	0	0	0	0	0	1.14%	0	1	5 663	0	0	1	$397 987	0	0	0	1
9 376	0	0	0	1	0	1.15%	0	1	5 227	1	0	0	$59 964	0	0	0	1
9 377	0	1	0	0	0	1.14%	0	0	6 000	0	0	1	$332 408	0	0	0	1
9 378	0	0	0	1	0	1.14%	0	1	8 712	0	1	0	$912 400	0	0	0	1
9 379	0	0	0	0	0	1.11%	0	1	5 663	1	0	0	$165 622	0	0	0	1
9 380	0	0	0	0	0	1.14%	0	1	6 000	0	0	0	$459 777	0	0	0	1
9 381	0	1	0	0	0	1.14%	0	1	5 663	0	0	0	$279 528	0	0	0	1
9 382	0	1	0	0	0	1.09%	0	1	5 663	0	0	1	$295 207	0	0	0	1
9 383	0	1	0	0	0	1.11%	0	1	6 970	1	0	0	$134 003	0	0	0	1
9 384	0	0	0	0	1	1.14%	0	1	9 583	0	1	0	$740 838	0	0	0	1
9 385	0	0	0	0	0	1.14%	0	1	5 663	0	0	1	$374 576	0	0	0	1
9 386	0	1	0	0	0	1.14%	0	0	11 761	0	0	1	$351 165	0	0	0	1
9 387	0	1	0	0	0	1.14%	0	0	6 970	0	0	1	$307 855	0	0	0	1
9 388	1	1	0	0	0	1.12%	0	1	6 302	0	0	0	$442 463	0	0	0	1
9 389	0	1	0	0	0	1.12%	0	0	5 663	0	0	1	$409 693	0	0	0	1
9 390	0	1	0	0	0	1.11%	0	0	5 663	0	0	1	$358 189	0	0	0	1
9 391	0	1	0	0	0	1.14%	0	1	6 000	0	0	0	$448 876	0	0	0	1
9 392	0	0	0	0	0	1.11%	0	1	6 534	1	0	0	$67 050	0	0	0	1
9 393	0	1	0	0	0	1.11%	0	1	6 970	0	0	0	$354 643	0	0	0	1
9 394	0	1	0	0	0	1.11%	0	0	6 970	0	0	1	$326 868	0	0	0	1
9 395	0	0	0	1	0	1.11%	0	1	7 405	1	0	0	$103 316	0	0	0	1
9 396	0	0	1	0	0	1.11%	0	1	6 970	1	0	0	$76 828	0	0	0	1
9 397	0	0	0	0	0	1.11%	0	1	6 098	1	0	0	$88 284	0	0	0	1
9 398	0	0	1	0	0	1.11%	0	1	7 841	1	0	0	$102 326	0	0	0	1
9 399	0	0	0	0	1	1.11%	0	1	6 970	0	1	0	$853 114	0	0	0	1
9 400	0	1	0	0	0	1.14%	0	1	7 405	0	0	1	$248 516	0	0	0	1
9 401	0	0	0	0	1	1.14%	0	1	6 970	0	0	1	$240 985	0	0	0	1
9 402	0	1	0	0	0	1.14%	0	1	6 970	0	0	0	$461 701	0	0	0	1
9 403	0	0	1	0	0	1.14%	0	1	6 970	0	1	0	$662 572	0	0	0	1
9 404	0	1	0	0	0	1.14%	0	0	6 970	1	0	0	$155 835	0	0	0	1
9 405	0	0	0	0	0	1.14%	0	1	6 098	0	0	1	$277 007	0	0	0	1
9 406	0	0	0	0	0	1.15%	0	1	6 970	1	0	0	$104 306	0	0	0	1
9 407	0	0	0	1	0	1.15%	0	1	6 098	0	0	1	$226 928	0	0	0	1
9 408	0	1	0	0	0	1.49%	1	0	6 970	0	0	1	$353 265	0	0	0	1
9 409	0	1	0	0	0	1.14%	0	1	6 300	0	0	0	$436 051	0	0	0	1
9 410	0	1	0	0	0	1.11%	0	0	6 300	0	0	1	$316 166	0	0	0	1
9 411	0	0	0	0	0	1.12%	1	1	6 098	0	0	0	$310 557	0	0	0	1
9 412	0	1	0	0	0	1.14%	0	0	5 663	0	0	1	$351 165	0	0	0	1
9 413	0	0	1	0	0	1.15%	0	1	6 098	1	0	0	$135 509	0	0	0	1
9 414	0	0	1	0	0	1.14%	0	1	6 098	0	0	1	$349 995	0	0	0	1
9 415	0	0	0	0	0	1.06%	0	1	6 098	0	1	0	$711 252	0	0	0	1
9 416	0	0	0	0	0	1.14%	0	1	6 098	0	0	0	$344 280	0	0	0	1
9 417	0	0	0	1	0	1.14%	0	1	6 098	0	0	1	$260 922	0	0	0	1
9 418	0	0	0	1	0	1.14%	0	1	6 098	0	0	1	$195 801	0	0	0	1
9 419	0	1	0	0	0	1.11%	0	1	6 300	0	0	0	$429 638	0	0	0	1
9 420	0	0	1	0	0	1.19%	0	0	6 098	0	0	1	$221 907	0	0	0	1
9 421	0	0	0	1	0	1.11%	0	1	6 098	1	0	0	$84 930	0	0	0	1
9 422	0	1	0	0	0	1.15%	0	0	6 098	0	0	1	$240 985	0	0	0	1
9 423	0	1	0	0	0	1.11%	0	1	6 098	0	1	0	$849 807	0	0	0	1
9 424	0	1	0	0	0	1.15%	0	1	6 098	1	0	0	$48 744	0	0	0	1
9 425	0	0	1	0	0	1.11%	0	1	6 098	1	0	0	$103 990	0	0	0	1
9 426	0	1	0	0	0	1.11%	0	1	6 098	1	0	0	$158 094	0	0	0	1
9 427	0	1	0	0	0	1.11%	0	0	6 098	1	0	0	$52 098	0	0	0	1
9 428	0	1	0	0	0	1.14%	0	0	6 098	0	0	1	$254 541	0	0	0	1
9 429	0	0	0	0	1	1.14%	0	1	6 098	0	1	0	$639 460	0	0	0	1
9 430	0	0	0	0	0	1.14%	0	1	6 098	0	1	0	$969 362	0	0	0	1
9 431	0	1	0	0	0	1.14%	0	0	6 098	0	0	1	$267 901	0	0	0	1
9 432	0	0	0	0	0	1.14%	0	1	6 098	1	0	0	$105 027	0	0	0	1
9 433	1	1	0	0	0	1.14%	0	1	6 098	0	1	0	$595 790	0	0	0	1
9 434	0	0	1	0	0	1.11%	0	1	6 098	1	0	0	$96 808	0	0	0	1
9 435	0	1	0	0	0	1.15%	0	1	6 098	0	0	1	$251 668	0	0	0	1
9 436	0	1	0	0	0	1.14%	0	1	6 534	0	0	0	$391 489	0	0	0	1
9 437	0	1	0	0	0	1.11%	0	1	7 841	0	0	1	$290 000	0	0	0	1
9 438	1	0	0	0	0	1.11%	0	1	5 665	0	1	0	$717 443	0	0	0	1
9 439	0	0	0	0	0	1.11%	0	1	6 098	1	0	0	$93 591	0	0	0	1
9 440	0	0	0	0	0	1.11%	0	1	5 663	1	0	0	$115 722	0	0	0	1
9 441	0	1	0	0	0	1.11%	0	0	6 098	0	0	1	$292 638	0	0	0	1
9 442	0	0	0	1	0	1.11%	0	1	6 098	1	0	0	$110 312	0	0	0	1
9 443	0	1	0	0	0	1.11%	0	1	6 970	0	1	0	$839 052	0	0	0	1
9 444	0	0	1	0	0	1.11%	0	1	7 841	0	0	0	$236 416	0	0	0	1
9 445	0	0	1	0	0	1.14%	0	1	6 970	0	0	0	$241 052	0	0	0	1
9 446	0	0	0	0	0	1.14%	0	1	7 841	0	0	1	$288 087	0	0	0	1
9 447	0	0	0	1	0	1.14%	0	1	6 098	0	0	1	$249 647	0	0	0	1
9 448	0	1	0	0	0	1.17%	0	1	8 712	0	0	0	$145 141	0	0	0	1
9 449	1	0	0	0	0	1.20%	0	1	6 098	0	0	0	$206 748	0	0	0	1
9 450	0	1	0	0	0	1.71%	1	1	5 663	1	0	0	$98 582	0	0	0	1
9 451	1	1	0	0	0	1.14%	0	1	6 968	0	1	0	$883 060	0	0	0	1
9 452	0	1	0	0	0	1.10%	0	0	6 970	0	0	1	$256 047	0	0	0	1
9 453	0	0	0	1	0	1.11%	0	1	6 098	0	0	0	$480 938	0	0	0	1
9 454	0	0	0	0	1	1.11%	0	1	6 098	0	0	1	$405 011	0	0	0	1
9 455	0	1	0	0	0	1.11%	0	1	6 970	0	0	0	$310 557	0	0	0	1
9 456	0	1	0	0	0	1.14%	0	1	6 970	0	0	1	$247 010	0	0	0	1
9 457	0	0	0	0	0	1.14%	0	1	12 632	0	1	0	$503 220	0	0	0	1
9 458	0	1	0	0	0	1.14%	0	1	6 098	0	1	0	$701 846	0	0	0	1
9 459	0	0	0	0	0	1.14%	0	1	6 098	0	0	1	$323 199	0	0	0	1
9 460	0	0	0	0	0	1.14%	0	1	6 098	0	0	1	$282 547	0	0	0	1
9 461	0	0	0	1	0	1.14%	0	1	6 970	0	0	1	$265 926	0	0	0	1
9 462	0	1	0	0	0	1.15%	0	1	6 098	1	0	0	$143 037	0	0	0	1
9 463	0	0	0	0	1	1.15%	0	1	6 098	1	0	0	$100 461	0	0	0	1
9 464	0	0	0	1	0	1.15%	0	1	6 098	0	0	1	$180 820	0	0	0	1
9 465	0	1	0	0	0	1.20%	0	0	6 098	0	0	0	$278 957	0	0	0	1
9 466	0	1	0	0	0	1.11%	0	1	6 210	0	0	0	$407 836	0	0	0	1
9 467	0	1	0	0	0	1.14%	0	1	6 970	0	1	0	$840 570	0	0	0	1
9 468	0	1	0	0	0	1.14%	0	0	6 098	0	0	1	$330 095	0	0	0	1
9 469	0	1	0	0	0	1.15%	0	1	5 227	1	0	0	$57 464	0	0	0	1
9 470	0	1	0	0	0	1.11%	0	0	6 098	0	0	1	$249 306	0	0	0	1
9 471	0	1	0	0	0	1.11%	0	1	6 200	0	1	0	$556 798	0	0	0	1
9 472	0	1	0	0	0	1.15%	0	1	6 098	1	0	0	$150 189	0	0	0	1
9 473	0	1	0	0	0	1.15%	0	0	6 098	1	0	0	$111 399	0	0	0	1
9 474	0	0	0	0	1	1.14%	0	1	6 200	0	0	1	$349 028	0	0	0	1
9 475	0	0	0	0	1	0.55%	0	1	6 098	1	0	0	$135 885	0	0	0	1
9 476	0	1	0	0	0	1.14%	0	1	6 300	0	0	0	$445 028	0	0	0	1
9 477	0	1	0	0	0	1.14%	0	1	6 098	0	0	0	$363 854	0	0	0	1
9 478	0	0	0	0	1	1.03%	0	1	6 534	0	1	0	$890 450	0	0	0	1
9 479	0	1	0	0	0	1.12%	0	1	7 405	0	1	0	$717 443	0	0	0	1
9 480	1	1	0	0	0	1.11%	0	1	6 968	0	0	1	$300 246	0	0	0	1
9 481	0	1	0	0	0	1.14%	0	1	6 098	0	0	0	$353 054	0	0	0	1
9 482	0	1	0	0	0	1.12%	0	1	5 663	0	0	0	$448 876	0	0	0	1
9 483	0	0	0	0	0	1.12%	0	1	5 663	0	0	0	$371 926	0	0	0	1
9 484	0	1	0	0	0	1.12%	0	0	5 663	0	0	1	$252 000	0	0	0	1
9 485	0	0	0	0	0	1.14%	0	1	6 970	0	0	1	$273 807	0	0	0	1
9 486	0	1	0	0	0	1.15%	0	1	7 841	1	0	0	$102 819	0	0	0	1
9 487	0	1	0	0	0	1.12%	0	1	6 000	0	0	0	$441 822	0	0	0	1
9 488	0	1	0	0	0	1.14%	0	0	8 276	0	0	1	$240 985	0	0	0	1
9 489	0	1	0	0	0	1.12%	0	1	6 098	0	0	0	$379 974	0	0	0	1
9 490	0	0	1	0	0	1.11%	1	0	5 663	0	0	1	$268 438	0	0	0	1

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
9 491	0	1	0	0	0	1.11%	0	1	6 970	1	0	0	$87 351	0	0	0	1
9 492	0	1	0	0	0	1.11%	0	0	6 098	0	0	1	$279 176	0	0	0	1
9 493	0	0	0	0	1	1.12%	0	1	6 534	0	1	0	$993 737	0	0	0	1
9 494	1	0	0	0	0	1.14%	0	1	6 534	1	0	0	$161 858	0	0	0	1
9 495	0	1	0	0	0	1.15%	0	0	6 970	0	0	1	$275 000	0	0	0	1
9 496	0	0	0	0	1	1.14%	0	1	8 712	0	0	1	$386 701	0	0	0	1
9 497	0	0	0	0	0	1.12%	0	1	10 454	0	0	1	$374 576	0	0	0	1
9 498	0	1	0	0	0	1.14%	0	1	6 300	0	0	0	$398 397	0	0	0	1
9 499	0	1	0	0	0	1.11%	0	0	5 663	1	0	0	$114 392	0	0	0	1
9 500	0	1	0	0	0	1.11%	0	0	5 663	0	0	1	$268 438	0	0	0	1
9 501	1	0	0	0	0	1.11%	0	1	7 405	0	1	0	$960 651	0	0	0	1
9 502	0	1	0	0	0	1.12%	0	0	6 098	0	0	1	$340 164	0	0	0	1
9 503	0	1	0	0	0	1.14%	0	0	6 534	0	0	1	$305 514	0	0	0	1
9 504	0	0	0	0	1	1.16%	0	1	6 098	1	0	0	$126 475	0	0	0	1
9 505	0	0	0	0	0	1.10%	0	1	6 098	1	0	0	$52 321	0	0	0	1
9 506	0	1	0	0	0	1.11%	0	1	6 534	1	0	0	$109 072	0	0	0	1
9 507	0	1	0	0	0	1.11%	0	1	5 663	1	0	0	$90 083	0	0	0	1
9 508	0	1	0	0	0	1.11%	0	1	6 098	0	0	1	$251 668	0	0	0	1
9 509	0	1	0	0	0	1.11%	0	1	6 300	0	0	0	$291 769	0	0	0	1
9 510	0	0	0	0	0	1.11%	0	1	6 098	1	0	0	$113 789	0	0	0	1
9 511	0	0	0	0	1	1.11%	0	1	7 405	0	0	1	$343 488	0	0	0	1
9 512	0	1	0	0	0	1.11%	0	1	7 405	0	0	0	$333 917	0	0	0	1
9 513	0	0	0	0	1	1.11%	0	1	7 841	0	0	0	$339 674	0	0	0	1
9 514	0	1	0	0	0	1.11%	0	1	8 184	0	0	0	$493 763	0	0	0	1
9 515	0	1	0	0	0	1.14%	0	1	11 326	0	1	0	$909 363	0	0	0	1
9 516	0	1	0	0	0	1.14%	0	1	7 405	0	0	0	$355 794	0	0	0	1
9 517	0	1	0	0	0	1.14%	0	1	6 098	0	1	0	$721 281	0	0	0	1
9 518	1	1	0	0	0	1.14%	0	1	6 098	0	1	0	$974 507	0	0	0	1
9 519	0	0	1	0	0	1.14%	0	0	7 841	0	0	1	$277 007	0	0	0	1
9 520	0	0	0	0	0	1.14%	0	1	6 098	0	0	1	$263 069	0	0	0	1
9 521	0	0	0	0	1	1.14%	0	1	6 098	1	0	0	$104 938	0	0	0	1
9 522	0	0	0	0	0	1.15%	0	1	7 000	0	0	1	$248 037	0	0	0	1
9 523	0	1	0	0	0	1.11%	0	0	7 405	1	0	0	$100 232	0	0	0	1
9 524	0	0	1	0	0	1.11%	0	1	9 148	1	0	0	$59 253	0	0	0	1
9 525	0	0	0	1	0	1.11%	0	1	7 405	1	0	0	$102 950	0	0	0	1
9 526	0	1	0	0	0	1.11%	0	0	6 970	1	0	0	$116 387	0	0	0	1
9 527	0	1	0	0	0	1.11%	0	0	5 663	0	0	1	$293 134	0	0	0	1
9 528	0	1	0	0	0	1.11%	0	1	6 098	0	0	0	$229 463	0	0	0	1
9 529	0	0	0	1	0	1.11%	0	1	6 098	0	1	0	$877 518	0	0	0	1
9 530	0	0	0	0	0	1.11%	0	1	5 663	0	0	1	$245 000	0	0	0	1
9 531	0	1	0	0	0	1.11%	0	0	6 098	0	0	1	$327 494	0	0	0	1
9 532	0	1	0	0	0	1.11%	0	1	6 970	0	0	0	$328 160	0	0	0	1
9 533	0	1	0	0	0	1.11%	0	1	6 970	0	0	0	$299 660	0	0	0	1
9 534	0	0	1	0	0	1.11%	0	1	7 841	0	0	0	$310 557	0	0	0	1
9 535	0	1	0	0	0	1.11%	0	1	9 583	1	0	0	$179 549	0	0	0	1
9 536	0	0	0	0	0	1.11%	0	1	13 068	0	0	1	$324 273	0	0	0	1
9 537	0	0	0	1	0	1.14%	0	1	8 276	0	0	1	$320 220	0	0	0	1
9 538	0	0	0	0	0	1.14%	0	1	7 405	0	0	0	$321 251	0	0	0	1
9 539	0	0	0	0	1	1.14%	0	1	6 534	0	1	0	$814 677	0	0	0	1
9 540	0	0	0	0	0	1.14%	0	1	6 098	0	0	1	$249 500	0	0	0	1
9 541	0	1	0	0	0	1.14%	0	0	6 534	0	0	1	$286 785	0	0	0	1
9 542	0	1	0	0	0	1.15%	0	0	5 734	0	0	1	$252 630	0	0	0	1
9 543	0	1	0	0	0	1.15%	0	0	5 663	0	0	1	$274 121	0	0	0	1
9 544	0	1	0	0	0	1.15%	0	1	10 019	1	0	0	$105 746	0	0	0	1
9 545	0	1	0	0	0	1.11%	0	0	6 098	0	0	1	$298 059	0	0	0	1
9 546	0	1	0	0	0	1.12%	0	1	5 663	0	0	0	$390 337	0	0	0	1
9 547	0	1	0	0	0	1.14%	0	1	6 098	0	1	0	$855 473	0	0	0	1
9 548	0	1	0	0	0	1.14%	0	1	6 098	0	1	0	$1 123 110	0	0	0	1
9 549	0	1	0	0	0	1.11%	0	0	5 663	0	0	1	$257 701	0	0	0	1
9 550	0	0	0	1	0	1.12%	0	1	5 663	0	0	1	$368 723	0	0	0	1
9 551	0	1	0	0	0	1.14%	0	1	6 098	1	0	0	$116 052	0	0	0	1
9 552	0	0	0	0	0	1.14%	0	1	5 663	0	0	1	$300 651	0	0	0	1
9 553	0	1	0	0	0	1.15%	0	1	5 663	1	0	0	$119 713	0	0	0	1
9 554	0	0	1	0	0	1.11%	0	1	6 534	1	0	0	$101 461	0	0	0	1
9 555	0	0	0	0	0	1.15%	0	1	6 098	1	0	0	$94 981	0	0	0	1
9 556	0	1	0	0	0	1.10%	0	1	5 663	1	0	0	$49 191	0	0	0	1
9 557	0	1	0	0	0	1.11%	0	0	5 663	1	0	0	$136 536	0	0	0	1
9 558	0	1	0	0	0	1.12%	0	0	6 534	1	0	0	$121 043	0	0	0	1
9 559	0	1	0	0	0	1.15%	0	1	6 970	0	0	0	$139 996	0	0	0	1
9 560	0	1	0	0	0	1.77%	1	0	6 000	0	0	1	$300 651	0	0	0	1
9 561	0	1	0	0	0	1.96%	1	0	6 098	0	0	1	$311 366	0	0	0	1
9 562	0	1	0	0	0	1.11%	0	1	6 098	0	0	1	$304 343	0	0	0	1
9 563	0	1	0	0	0	1.14%	0	1	6 098	0	1	0	$600 468	0	0	0	1
9 564	0	0	0	0	0	1.14%	0	1	6 098	0	0	1	$328 925	0	0	0	1
9 565	0	1	0	0	0	1.10%	0	0	6 534	1	0	0	$88 269	0	0	0	1
9 566	0	0	0	0	0	1.11%	0	1	7 841	1	0	0	$75 431	0	0	0	1
9 567	0	1	0	0	0	1.11%	0	1	6 534	0	1	0	$905 229	0	0	0	1
9 568	0	1	0	0	0	1.11%	0	1	6 970	0	1	0	$831 333	0	0	0	1
9 569	0	1	0	0	0	1.14%	0	1	6 970	0	1	0	$903 382	0	0	0	1
9 570	1	0	0	0	0	1.14%	0	1	6 102	0	0	0	$423 226	0	0	0	1
9 571	0	0	0	0	1	1.11%	0	1	6 098	1	0	0	$102 421	0	0	0	1
9 572	0	1	0	0	0	1.11%	0	0	5 663	0	0	1	$238 226	0	0	0	1
9 573	0	1	0	0	0	1.11%	0	1	5 663	0	1	0	$805 151	0	0	0	1
9 574	0	0	0	0	0	1.11%	0	1	6 098	0	0	0	$260 522	0	0	0	1
9 575	0	1	0	0	0	1.11%	0	1	6 534	0	1	0	$569 275	0	0	0	1
9 576	0	1	0	0	0	1.11%	0	1	6 098	0	1	0	$631 662	0	0	0	1
9 577	0	1	0	0	0	1.12%	0	1	10 019	0	0	0	$356 946	0	0	0	1
9 578	0	1	0	0	0	1.14%	0	1	6 098	0	1	0	$643 359	0	0	0	1
9 579	0	1	0	0	0	1.14%	0	1	6 098	0	0	1	$351 165	0	0	0	1
9 580	0	0	0	0	0	1.14%	0	1	5 663	0	1	0	$530 284	0	0	0	1
9 581	0	1	0	0	0	1.15%	0	0	6 098	0	0	1	$269 000	0	0	0	1
9 582	0	0	0	1	0	1.11%	0	1	6 098	1	0	0	$95 462	0	0	0	1
9 583	0	0	0	0	0	1.11%	0	1	6 098	1	0	0	$107 467	0	0	0	1
9 584	0	1	0	0	0	1.11%	0	0	6 098	0	0	1	$288 087	0	0	0	1
9 585	0	1	0	0	0	1.11%	0	0	6 098	0	0	1	$323 072	0	0	0	1
9 586	0	1	0	0	0	1.11%	0	1	7 405	0	0	1	$323 072	0	0	0	1
9 587	0	0	0	0	0	1.11%	0	1	6 200	0	0	1	$242 000	0	0	0	1
9 588	0	1	0	0	0	1.11%	0	1	6 098	0	1	0	$686 250	0	0	0	1
9 589	0	1	0	0	0	1.11%	0	0	6 098	0	0	1	$251 026	0	0	0	1
9 590	0	1	0	0	0	1.11%	0	1	7 405	0	1	0	$914 466	0	0	0	1
9 591	0	0	1	0	0	1.11%	0	1	8 712	0	0	0	$269 326	0	0	0	1
9 592	0	0	0	1	0	1.14%	0	1	5 663	0	0	0	$362 703	0	0	0	1
9 593	0	1	0	0	0	1.14%	0	1	6 200	0	0	0	$480 938	0	0	0	1
9 594	0	0	0	0	1	1.14%	0	1	6 400	0	0	0	$416 813	0	0	0	1
9 595	0	1	0	0	0	1.14%	0	0	6 970	0	0	1	$304 707	0	0	0	1
9 596	0	1	0	0	0	1.14%	0	0	5 663	0	0	1	$253 942	0	0	0	1
9 597	0	1	0	0	0	1.15%	0	1	6 098	1	0	0	$83 813	0	0	0	1
9 598	0	0	0	0	0	1.11%	0	1	6 098	0	0	0	$351 188	0	0	0	1
9 599	0	0	0	0	0	1.14%	0	1	6 098	0	1	0	$722 122	0	0	0	1
9 600	0	1	0	0	0	1.11%	0	0	7 841	0	0	1	$265 000	0	0	0	1
9 601	1	1	0	0	0	1.10%	0	0	6 970	1	0	0	$120 452	0	0	0	1
9 602	0	0	0	0	0	1.12%	0	1	6 970	0	0	1	$348 970	0	0	0	1
9 603	0	1	0	0	0	1.12%	0	1	5 663	0	0	0	$374 217	0	0	0	1
9 604	0	0	0	0	0	1.14%	0	1	6 970	1	0	0	$106 203	0	0	0	1
9 605	0	1	0	0	0	1.12%	0	0	6 098	0	0	1	$274 790	0	0	0	1
9 606	0	1	0	0	0	1.14%	0	1	6 200	0	0	0	$464 266	0	0	0	1
9 607	0	1	0	0	0	1.12%	0	1	6 098	0	1	0	$673 772	0	0	0	1
9 608	0	1	0	0	0	1.12%	0	1	6 098	0	1	0	$670 653	0	0	0	1
9 609	0	0	1	0	0	1.14%	0	1	7 251	0	0	1	$300 832	0	0	0	1
9 610	0	0	0	0	0	1.15%	0	1	7 841	0	0	1	$279 000	0	0	0	1
9 611	0	1	0	0	0	1.11%	0	0	6 500	0	0	1	$273 807	0	0	0	1
9 612	0	0	0	0	1	1.14%	0	1	6 970	0	0	0	$340 087	0	0	0	1
9 613	0	1	0	0	0	1.12%	0	1	6 098	0	0	0	$326 902	0	0	0	1
9 614	0	0	0	0	1	1.14%	0	1	6 098	0	1	0	$729 668	0	0	0	1
9 615	0	1	0	0	0	1.05%	0	0	6 098	0	0	1	$278 137	0	0	0	1
9 616	0	1	0	0	0	1.05%	0	0	6 098	0	0	1	$239 000	0	0	0	1
9 617	0	0	0	0	0	1.11%	0	1	14 810	1	0	0	$83 813	0	0	0	1
9 618	0	1	0	0	0	1.11%	0	0	6 098	0	0	1	$286 170	0	0	0	1
9 619	0	0	0	0	0	1.11%	0	1	6 098	0	0	1	$319 560	0	0	0	1
9 620	0	0	0	0	0	1.11%	0	1	6 098	0	0	0	$442 463	0	0	0	1

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
9 621	0	0	0	0	0	1.14%	0	1	7 405	0	0	0	$403 988	0	0	0	1
9 622	0	1	0	0	0	1.14%	0	1	6 098	0	1	0	$973 583	0	0	0	1
9 623	0	0	0	0	0	1.14%	0	1	6 098	0	0	1	$392 134	0	0	0	1
9 624	0	1	0	0	0	1.14%	0	1	6 098	0	0	0	$233 635	0	0	0	1
9 625	0	1	0	0	0	1.14%	0	0	6 098	0	0	1	$278 137	0	0	0	1
9 626	0	0	1	0	0	1.14%	0	1	6 098	0	1	0	$868 281	0	0	0	1
9 627	0	0	0	0	1	1.14%	0	1	6 200	0	0	1	$382 772	0	0	0	1
9 628	0	1	0	0	0	1.14%	0	0	6 098	0	0	1	$232 952	0	0	0	1
9 629	0	1	0	0	0	1.15%	0	0	5 663	0	0	1	$246 006	0	0	0	1
9 630	0	0	0	0	0	1.18%	0	1	5 663	0	0	1	$227 000	0	0	0	1
9 631	0	1	0	0	0	1.11%	0	1	8 712	1	0	0	$109 737	0	0	0	1
9 632	0	0	1	0	0	1.11%	0	1	6 098	1	0	0	$99 518	0	0	0	1
9 633	0	0	0	1	0	1.11%	0	1	6 970	0	0	0	$195 623	0	0	0	1
9 634	0	1	0	0	0	1.11%	0	1	5 663	0	1	0	$918 738	0	0	0	1
9 635	0	1	0	0	0	1.11%	0	1	6 100	0	0	0	$420 661	0	0	0	1
9 636	0	0	0	0	1	1.11%	0	1	6 098	0	1	0	$951 550	0	0	0	1
9 637	0	0	1	0	0	1.11%	0	1	6 098	0	1	0	$678 451	0	0	0	1
9 638	1	1	0	0	0	1.11%	0	1	6 534	0	0	0	$328 160	0	0	0	1
9 639	0	1	0	0	0	1.11%	0	1	6 970	0	0	0	$339 674	0	0	0	1
9 640	0	1	0	0	0	1.11%	0	0	7 405	0	0	0	$292 033	0	0	0	1
9 641	0	1	0	0	0	1.11%	0	0	6 098	0	0	1	$332 436	0	0	0	1
9 642	0	0	0	0	0	1.12%	0	1	6 970	0	0	0	$390 337	0	0	0	1
9 643	0	1	0	0	0	1.14%	0	1	7 841	0	0	0	$365 513	0	0	0	1
9 644	0	0	0	1	0	1.14%	0	1	6 098	0	0	1	$323 544	0	0	0	1
9 645	0	0	0	0	0	1.14%	0	1	6 098	0	0	1	$343 488	0	0	0	1
9 646	0	0	0	0	1	1.14%	0	1	7 405	0	0	1	$302 440	0	0	0	1
9 647	0	0	1	0	0	1.14%	0	1	6 098	0	0	0	$448 876	0	0	0	1
9 648	0	1	0	0	0	1.14%	0	0	6 098	0	0	1	$279 762	0	0	0	1
9 649	0	0	0	0	1	1.15%	0	1	5 663	1	0	0	$100 766	0	0	0	1
9 650	0	1	0	0	0	1.15%	0	0	6 098	1	0	0	$59 476	0	0	0	1
9 651	0	0	0	0	1	1.11%	0	1	6 970	1	0	0	$112 397	0	0	0	1
9 652	0	0	1	0	0	1.11%	0	1	6 098	1	0	0	$108 565	0	0	0	1
9 653	0	1	0	0	0	1.11%	0	0	7 405	0	0	1	$193 792	0	0	0	1
9 654	0	1	0	0	0	1.14%	0	1	6 098	0	0	1	$345 312	0	0	0	1
9 655	0	0	0	1	0	1.14%	0	1	6 970	0	0	1	$185 759	0	0	0	1
9 656	0	1	0	0	0	1.14%	0	1	6 098	1	0	0	$105 396	0	0	0	1
9 657	0	0	0	0	1	1.14%	0	1	5 663	0	0	0	$310 557	0	0	0	1
9 658	0	1	0	0	0	1.10%	0	0	6 970	1	0	0	$47 849	0	0	0	1
9 659	0	1	0	0	0	1.11%	0	1	6 970	0	0	0	$288 764	0	0	0	1
9 660	0	0	0	1	0	1.15%	0	1	7 405	0	0	1	$246 963	0	0	0	1
9 661	0	0	0	0	1	1.15%	0	1	7 841	0	0	0	$217 874	0	0	0	1
9 662	0	1	0	0	0	1.14%	0	0	6 700	0	0	1	$330 351	0	0	0	1
9 663	0	1	0	0	0	1.14%	0	1	6 000	0	0	0	$420 020	0	0	0	1
9 664	0	0	0	0	1	1.14%	0	1	6 200	0	0	0	$468 113	0	0	0	1
9 665	0	1	0	0	0	1.14%	0	0	6 500	0	0	1	$252 332	0	0	0	1
9 666	0	1	0	0	0	1.14%	0	0	5 663	0	0	1	$357 892	0	0	0	1
9 667	0	1	0	0	0	1.11%	0	0	7 841	1	0	0	$109 594	0	0	0	1
9 668	0	0	0	0	1	1.96%	1	1	6 970	0	0	1	$371 189	0	0	0	1
9 669	0	0	0	1	0	1.14%	0	1	6 970	0	0	1	$264 818	0	0	0	1
9 670	0	1	0	0	0	1.15%	0	0	5 663	1	0	0	$132 874	0	0	0	1
9 671	0	0	0	0	0	1.14%	0	1	8 276	0	1	0	$993 737	0	0	0	1
9 672	0	1	0	0	0	1.12%	0	1	6 467	0	0	0	$459 136	0	0	0	1
9 673	0	0	0	0	0	1.14%	0	1	5 227	0	0	1	$323 072	0	0	0	1
9 674	0	0	0	0	0	1.12%	0	1	8 276	1	0	0	$111 892	0	0	0	1
9 675	0	1	0	0	0	1.14%	0	1	6 098	0	0	0	$396 094	0	0	0	1
9 676	0	1	0	0	0	1.12%	0	1	6 000	0	0	0	$423 226	0	0	0	1
9 677	0	1	0	0	0	1.16%	0	1	6 534	0	0	1	$160 000	0	0	0	1
9 678	0	0	1	0	0	1.12%	0	1	5 663	0	0	0	$332 351	0	0	0	1
9 679	0	1	0	0	0	1.11%	0	1	6 970	1	0	0	$94 108	0	0	0	1
9 680	0	0	0	0	1	1.11%	0	1	7 841	1	0	0	$104 938	0	0	0	1
9 681	1	1	0	0	0	1.12%	0	1	6 000	0	0	0	$493 763	0	0	0	1
9 682	1	0	0	1	1	1.11%	0	1	6 970	1	0	0	$107 076	0	0	0	1
9 683	0	1	0	0	0	1.07%	0	1	6 098	0	1	0	$577 074	0	0	0	1
9 684	0	0	0	0	0	1.15%	0	1	5 663	1	0	0	$103 751	0	0	0	1
9 685	0	1	0	0	0	1.11%	0	1	5 663	0	1	0	$951 414	0	0	0	1
9 686	0	0	0	0	0	1.11%	0	1	6 970	0	0	0	$408 760	0	0	0	1
9 687	0	0	0	0	0	1.14%	0	1	6 098	0	0	1	$349 995	0	0	0	1
9 688	0	0	0	0	0	1.11%	0	1	6 970	1	0	0	$94 215	0	0	0	1
9 689	0	1	0	0	0	1.11%	0	1	5 663	0	1	0	$921 856	0	0	0	1
9 690	0	1	0	0	0	1.11%	0	1	6 970	0	1	0	$977 278	0	0	0	1
9 691	0	1	0	0	0	1.14%	0	0	6 970	0	0	1	$215 000	0	0	0	1
9 692	0	0	0	0	1	1.11%	0	1	6 098	0	0	1	$332 863	0	0	0	1
9 693	0	1	0	0	0	1.11%	0	0	5 663	1	0	0	$99 761	0	0	0	1
9 694	0	1	0	0	0	1.05%	0	0	6 098	0	0	0	$162 246	0	0	0	1
9 695	0	1	0	0	0	1.11%	0	0	6 098	1	0	0	$104 622	0	0	0	1
9 696	0	0	0	0	1	1.11%	0	1	7 405	0	0	0	$200 259	0	0	0	1
9 697	0	1	0	0	0	1.11%	0	1	6 534	0	1	0	$965 612	0	0	0	1
9 698	0	1	0	0	0	1.11%	0	1	6 098	0	0	0	$244 760	0	0	0	1
9 699	0	1	0	0	0	1.11%	0	0	6 098	1	0	0	$164 869	0	0	0	1
9 700	0	0	0	1	0	1.14%	0	1	5 663	0	0	0	$368 460	0	0	0	1
9 701	0	0	0	0	0	1.14%	0	1	8 712	0	0	1	$430 177	0	0	0	1
9 702	0	1	0	0	0	1.14%	0	1	6 970	0	0	0	$305 109	0	0	0	1
9 703	0	1	0	0	0	1.14%	0	0	6 098	0	0	1	$309 139	0	0	0	1
9 704	0	1	0	0	0	1.14%	0	0	6 098	0	0	1	$299 167	0	0	0	1
9 705	0	1	0	0	0	1.14%	0	1	8 276	0	0	1	$131 535	0	0	0	1
9 706	0	1	0	0	0	1.15%	0	0	10 019	1	0	0	$131 745	0	0	0	1
9 707	0	1	0	0	0	1.15%	0	0	6 098	1	0	0	$109 072	0	0	0	1
9 708	0	1	0	0	0	1.20%	0	0	6 534	0	0	1	$269 000	0	0	0	1
9 709	0	0	0	0	0	1.11%	0	1	5 663	0	0	1	$285 317	0	0	0	1
9 710	0	1	0	0	0	1.11%	0	1	8 712	0	0	0	$254 495	0	0	0	1
9 711	0	0	1	0	0	1.11%	0	1	8 276	0	0	0	$326 902	0	0	0	1
9 712	0	0	0	1	0	1.14%	0	1	5 663	0	0	1	$273 807	0	0	0	1
9 713	0	0	0	0	0	1.14%	0	1	5 663	1	0	0	$149 812	0	0	0	1
9 714	0	1	0	0	0	1.14%	0	0	6 970	0	0	1	$235 965	0	0	0	1
9 715	0	0	0	0	1	1.11%	0	1	6 098	1	0	0	$75 431	0	0	0	1
9 716	0	1	0	0	0	1.11%	0	1	5 663	1	0	0	$116 720	0	0	0	1
9 717	0	0	0	1	0	1.14%	0	1	5 663	0	0	1	$260 386	0	0	0	1
9 718	0	0	0	0	0	1.11%	0	1	6 534	0	1	0	$623 863	0	0	0	1
9 719	0	0	1	0	0	1.11%	0	1	7 490	0	0	0	$403 988	0	0	0	1
9 720	0	0	0	0	1	1.11%	0	1	8 276	0	1	0	$951 414	0	0	0	1
9 721	0	0	0	0	0	1.11%	0	1	5 663	0	0	0	$308 378	0	0	0	1
9 722	0	1	0	0	0	1.14%	0	1	6 970	0	0	0	$272 419	0	0	0	1
9 723	0	1	0	0	0	1.11%	0	1	6 970	1	0	0	$103 505	0	0	0	1
9 724	0	0	0	1	0	1.11%	0	1	5 663	1	0	0	$77 946	0	0	0	1
9 725	0	0	0	0	0	1.11%	0	1	6 970	1	0	0	$75 431	0	0	0	1
9 726	0	1	0	0	0	1.11%	0	0	6 534	1	0	0	$106 069	0	0	0	1
9 727	0	0	0	0	0	1.11%	0	1	6 970	0	0	1	$265 926	0	0	0	1
9 728	0	1	0	0	0	1.11%	0	1	6 970	0	0	1	$270 586	0	0	0	1
9 729	0	1	0	0	0	1.11%	0	1	6 970	1	0	0	$161 858	0	0	0	1
9 730	0	1	0	0	0	1.11%	0	1	5 663	0	0	0	$213 238	0	0	0	1
9 731	0	1	0	0	0	1.11%	0	1	5 227	0	1	0	$757 437	0	0	0	1
9 732	0	1	0	0	0	1.11%	0	1	5 663	0	1	0	$662 855	0	0	0	1
9 733	0	1	0	0	0	1.11%	0	1	6 500	0	1	0	$956 033	0	0	0	1
9 734	0	1	0	0	0	1.11%	0	0	6 534	0	0	1	$311 355	0	0	0	1
9 735	0	1	0	0	0	1.11%	0	1	6 720	0	0	0	$396 293	0	0	0	1
9 736	0	1	0	0	0	1.11%	0	1	6 970	0	1	0	$897 840	0	0	0	1
9 737	0	0	0	1	0	1.11%	0	1	6 970	0	0	0	$283 315	0	0	0	1
9 738	0	0	0	0	1	1.11%	0	1	6 970	0	0	1	$195 423	0	0	0	1
9 739	0	1	0	0	0	1.11%	0	1	7 841	0	1	0	$868 281	0	0	0	1
9 740	0	1	0	0	0	1.14%	0	1	6 970	0	0	0	$339 674	0	0	0	1
9 741	0	1	0	0	0	1.14%	0	1	6 970	0	0	0	$294 212	0	0	0	1
9 742	0	1	0	0	0	1.14%	0	1	6 970	0	0	0	$373 066	0	0	0	1
9 743	0	0	0	0	1	1.14%	0	1	5 663	0	0	1	$339 460	0	0	0	1
9 744	0	0	0	0	0	1.14%	0	1	6 970	0	0	1	$279 176	0	0	0	1
9 745	0	0	0	0	0	1.14%	0	1	6 534	1	0	0	$150 565	0	0	0	1
9 746	0	0	0	0	0	1.14%	0	1	5 663	1	0	0	$107 151	0	0	0	1
9 747	0	0	0	0	0	1.15%	0	1	6 534	1	0	0	$102 410	0	0	0	1
9 748	0	1	0	0	0	1.15%	0	1	7 000	0	0	1	$263 374	0	0	0	1
9 749	0	0	0	0	0	1.15%	0	1	6 098	0	0	1	$237 299	0	0	0	1
9 750	0	1	0	0	0	1.17%	0	1	6 098	1	0	0	$18 782	0	0	0	1

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
9 751	0	1	0	0	0	1.11%	0	1	6 970	0	0	0	$319 524	0	0	0	1
9 752	0	0	0	0	0	1.15%	0	1	5 663	1	0	0	$126 475	0	0	0	1
9 753	0	1	0	0	0	1.11%	0	0	6 098	0	0	1	$263 374	0	0	0	1
9 754	0	0	0	0	1	1.15%	0	1	6 098	1	0	0	$119 048	0	0	0	1
9 755	0	1	0	0	0	1.15%	0	0	6 970	1	0	0	$127 296	0	0	0	1
9 756	0	1	0	0	0	1.11%	0	0	5 663	1	0	0	$131 745	0	0	0	1
9 757	0	1	0	0	0	1.14%	0	1	6 098	0	0	0	$283 315	0	0	0	1
9 758	0	1	0	0	0	1.14%	0	0	6 098	0	0	1	$273 128	0	0	0	1
9 759	0	1	0	0	0	1.15%	0	0	5 663	0	0	1	$269 100	0	0	0	1
9 760	0	0	0	1	0	1.11%	0	1	6 970	0	1	0	$637 411	0	0	0	1
9 761	0	1	0	0	0	1.11%	0	0	7 405	0	0	1	$245 000	0	0	0	1
9 762	0	0	0	0	0	1.11%	0	1	5 663	0	0	0	$398 858	0	0	0	1
9 763	0	1	0	0	0	1.11%	0	1	5 663	0	0	0	$250 323	0	0	0	1
9 764	0	1	0	0	0	1.11%	0	0	6 098	0	0	1	$345 312	0	0	0	1
9 765	0	1	0	0	0	1.15%	0	0	5 663	0	0	1	$265 084	0	0	0	1
9 766	0	1	0	0	0	1.14%	0	1	6 970	0	0	0	$409 118	0	0	0	1
9 767	0	0	0	1	0	1.14%	0	1	5 663	0	0	0	$252 641	0	0	0	1
9 768	0	1	0	0	0	1.11%	0	0	5 663	0	0	1	$191 784	0	0	0	1
9 769	0	0	1	0	0	1.14%	0	1	6 970	0	0	0	$229 926	0	0	0	1
9 770	0	1	0	0	0	1.11%	0	1	7 700	0	0	0	$429 638	0	0	0	1
9 771	0	1	0	0	0	1.11%	0	0	8 276	0	0	1	$259 059	0	0	0	1
9 772	0	1	0	0	0	1.10%	0	1	6 534	1	0	0	$49 638	0	0	0	1
9 773	0	0	0	0	1	1.11%	0	1	5 663	0	0	1	$263 374	0	0	0	1
9 774	0	0	1	0	0	1.11%	0	0	6 534	0	0	1	$272 574	0	0	0	1
9 775	0	1	0	0	0	1.11%	0	0	8 712	0	0	1	$271 108	0	0	0	1
9 776	0	1	0	0	0	1.11%	0	1	6 098	1	0	0	$109 160	0	0	0	1
9 777	0	1	0	0	0	1.13%	0	1	6 098	0	1	0	$898 113	0	0	0	1
9 778	0	1	0	0	0	1.14%	0	0	7 841	0	0	1	$268 438	0	0	0	1
9 779	0	0	0	1	0	1.14%	0	1	6 098	0	0	1	$218 393	0	0	0	1
9 780	0	1	0	0	0	1.14%	0	1	6 098	0	0	0	$354 643	0	0	0	1
9 781	0	1	0	0	0	1.14%	0	0	6 262	0	0	1	$268 438	0	0	0	1
9 782	0	1	0	0	0	1.14%	0	1	5 663	0	1	0	$696 120	0	0	0	1
9 783	0	1	0	0	0	1.11%	0	1	5 663	0	1	0	$658 956	0	0	0	1
9 784	0	1	0	0	0	1.11%	0	1	5 663	0	0	0	$237 343	0	0	0	1
9 785	0	1	0	0	0	1.14%	0	1	6 970	0	1	0	$771 603	0	0	0	1
9 786	0	1	0	0	0	1.14%	0	0	7 000	0	0	1	$326 584	0	0	0	1
9 787	0	0	0	0	0	1.14%	0	1	5 663	1	0	0	$102 726	0	0	0	1
9 788	0	0	0	0	0	1.15%	0	1	5 663	0	0	1	$246 963	0	0	0	1
9 789	0	0	0	1	1	1.15%	0	1	5 663	1	0	0	$86 048	0	0	0	1
9 790	0	1	0	0	0	1.15%	0	0	7 405	1	0	0	$129 110	0	0	0	1
9 791	0	0	0	0	1	1.15%	0	1	5 663	0	0	1	$163 167	0	0	0	1
9 792	0	0	0	1	1	1.15%	0	1	5 663	1	0	0	$76 549	0	0	0	1
9 793	0	1	0	0	0	1.15%	0	0	6 098	0	0	1	$225 488	0	0	0	1
9 794	0	0	0	0	1	1.15%	0	1	6 970	0	0	1	$282 103	0	0	0	1
9 795	0	0	0	1	0	1.15%	0	1	6 970	0	0	1	$170 727	0	0	0	1
9 796	0	1	0	0	0	1.11%	0	1	6 098	0	1	0	$587 089	0	0	0	1
9 797	0	0	0	0	1	1.21%	0	1	5 663	0	0	1	$233 957	0	0	0	1
9 798	0	1	0	0	0	1.11%	0	0	7 200	0	0	1	$266 088	0	0	0	1
9 799	0	1	0	0	0	1.15%	0	0	7 000	0	0	1	$321 901	0	0	0	1
9 800	0	0	0	0	1	1.14%	0	1	9 148	0	0	1	$327 754	0	0	0	1
9 801	0	0	0	0	1	1.12%	0	1	8 712	0	1	0	$873 409	0	0	0	1
9 802	0	0	0	0	1	1.11%	0	1	8 276	1	0	0	$80 740	0	0	0	1
9 803	0	1	0	0	0	1.14%	0	1	10 890	0	1	0	$637 411	0	0	0	1
9 804	0	0	0	0	0	1.12%	0	1	8 712	0	0	1	$354 568	0	0	0	1
9 805	0	1	0	0	0	1.14%	0	1	7 000	0	0	0	$429 638	0	0	0	1
9 806	0	1	0	0	0	1.12%	0	1	6 970	0	0	0	$340 825	0	0	0	1
9 807	0	1	0	0	0	1.15%	0	1	6 970	1	0	0	$120 452	0	0	0	1
9 808	0	0	0	0	1	1.11%	0	1	6 970	1	0	0	$96 808	0	0	0	1
9 809	0	0	0	1	0	1.12%	0	1	9 600	0	0	0	$474 526	0	0	0	1
9 810	0	1	0	0	0	1.14%	0	1	6 970	0	1	0	$940 330	0	0	0	1
9 811	0	1	0	0	0	1.11%	0	1	6 098	0	0	0	$339 674	0	0	0	1
9 812	0	1	0	0	0	1.11%	0	0	7 405	1	0	0	$143 413	0	0	0	1
9 813	0	1	0	0	0	1.11%	0	1	8 276	0	0	0	$385 732	0	0	0	1
9 814	0	1	0	0	0	1.15%	0	0	6 970	1	0	0	$145 295	0	0	0	1
9 815	1	0	1	0	0	1.15%	0	1	6 968	1	0	0	$120 452	0	0	0	1
9 816	0	0	0	0	1	1.15%	0	1	5 663	1	0	0	$97 958	0	0	0	1
9 817	0	0	0	1	0	1.14%	0	1	7 000	0	0	1	$279 762	0	0	0	1
9 818	0	1	0	0	0	1.14%	0	1	7 000	0	0	0	$432 203	0	0	0	1
9 819	0	0	0	0	1	1.11%	0	1	6 970	0	0	0	$217 874	0	0	0	1
9 820	0	1	0	0	0	1.14%	0	0	6 970	1	0	0	$105 133	0	0	0	1
9 821	0	0	1	0	0	1.11%	0	1	7 000	0	0	0	$466 517	0	0	0	1
9 822	0	1	0	0	0	1.14%	0	1	6 970	0	0	0	$341 977	0	0	0	1
9 823	0	1	0	0	0	1.11%	0	1	6 970	1	0	0	$102 326	0	0	0	1
9 824	0	1	0	0	0	1.11%	0	1	6 970	1	0	0	$150 565	0	0	0	1
9 825	0	1	0	0	0	1.11%	0	1	6 970	0	1	0	$612 250	0	0	0	1
9 826	0	1	0	0	0	1.14%	0	0	6 970	0	0	1	$288 087	0	0	0	1
9 827	0	1	0	0	0	1.21%	0	0	6 970	0	0	1	$237 973	0	0	0	1
9 828	0	0	0	1	1	1.12%	0	1	6 970	0	0	1	$289 913	0	0	0	1
9 829	0	0	1	0	0	1.14%	0	1	8 712	0	0	0	$446 311	0	0	0	1
9 830	0	0	0	0	0	1.14%	0	1	7 405	0	0	0	$368 460	0	0	0	1
9 831	0	0	0	0	0	1.14%	0	1	6 970	0	0	0	$436 051	0	0	0	1
9 832	0	1	0	0	0	1.14%	0	1	6 098	0	0	0	$338 523	0	0	0	1
9 833	0	1	0	0	0	1.14%	0	1	7 841	0	1	0	$524 045	0	0	0	1
9 834	0	0	1	0	0	1.11%	0	1	7 405	1	0	0	$103 042	0	0	0	1
9 835	0	1	0	0	0	1.14%	0	1	6 970	0	0	0	$231 781	0	0	0	1
9 836	0	1	0	0	0	1.14%	0	0	8 712	0	0	1	$282 397	0	0	0	1
9 837	0	0	0	0	0	1.14%	0	1	6 970	0	0	1	$298 490	0	0	0	1
9 838	0	0	1	0	0	1.15%	0	1	6 970	1	0	0	$96 199	0	0	0	1
9 839	0	1	0	0	0	1.11%	0	1	7 841	1	0	0	$93 110	0	0	0	1
9 840	0	1	0	0	0	1.15%	0	0	6 970	1	0	0	$103 419	0	0	0	1
9 841	0	1	0	0	0	1.37%	1	0	6 970	0	0	1	$280 932	0	0	0	1
9 842	0	0	0	0	1	1.10%	0	1	6 970	1	0	0	$99 761	0	0	0	1
9 843	0	0	0	1	0	1.08%	0	1	6 970	1	0	0	$48 417	0	0	0	1
9 844	0	1	0	0	0	1.14%	0	1	6 970	0	0	0	$420 275	0	0	0	1
9 845	0	0	0	0	0	1.14%	0	1	6 970	0	0	1	$333 607	0	0	0	1
9 846	0	0	0	0	1	1.12%	0	1	6 970	0	0	0	$506 588	0	0	0	1
9 847	1	1	0	0	0	1.11%	0	1	6 970	1	0	0	$170 139	0	0	0	1
9 848	0	1	0	0	0	1.07%	0	1	6 970	0	0	1	$170 000	0	0	0	1
9 849	0	0	0	0	1	1.14%	0	1	9 583	0	0	0	$350 875	0	0	0	1
9 850	0	1	0	0	0	1.11%	0	0	6 970	0	0	1	$168 579	0	0	0	1
9 851	0	1	0	0	0	1.12%	0	1	7 000	0	0	0	$448 876	0	0	0	1
9 852	0	0	0	1	0	1.12%	0	1	7 000	0	0	1	$190 780	0	0	0	1
9 853	0	1	0	0	0	1.12%	0	1	6 970	0	0	0	$367 309	0	0	0	1
9 854	0	1	0	0	0	1.11%	0	1	6 970	1	0	0	$101 702	0	0	0	1
9 855	0	1	0	0	0	1.11%	0	1	6 970	0	0	1	$273 117	0	0	0	1
9 856	0	0	0	0	0	1.11%	0	1	8 712	0	0	0	$262 376	0	0	0	1
9 857	0	0	0	1	0	1.14%	0	1	7 000	0	0	1	$300 651	0	0	0	1
9 858	0	0	1	0	0	1.11%	0	1	6 970	0	0	1	$310 247	0	0	0	1
9 859	0	1	0	0	0	1.11%	0	0	8 712	1	0	0	$83 254	0	0	0	1
9 860	0	1	0	0	0	1.12%	0	1	6 970	0	0	1	$427 251	0	0	0	1
9 861	0	0	0	0	1	1.14%	0	1	6 970	0	1	0	$623 863	0	0	0	1
9 862	0	1	0	0	0	1.11%	0	1	6 970	0	0	0	$331 614	0	0	0	1
9 863	0	1	0	0	0	1.14%	0	1	6 970	0	1	0	$937 488	0	0	0	1
9 864	0	0	0	0	0	1.11%	0	1	8 712	0	0	1	$243 766	0	0	0	1
9 865	0	1	0	0	0	1.11%	0	1	6 970	1	0	0	$107 741	0	0	0	1
9 866	0	1	0	0	0	1.11%	0	0	6 970	1	0	0	$115 057	0	0	0	1
9 867	0	0	0	0	1	1.11%	0	1	6 970	0	0	1	$327 754	0	0	0	1
9 868	0	0	0	0	0	1.11%	0	1	6 970	0	1	0	$951 414	0	0	0	1
9 869	0	0	0	1	0	1.11%	0	1	7 000	0	0	1	$215 000	0	0	0	1
9 870	0	1	0	0	0	1.11%	0	1	6 970	1	0	0	$150 189	0	0	0	1
9 871	0	0	0	0	0	1.15%	0	1	6 970	0	0	1	$241 594	0	0	0	1
9 872	0	1	0	0	0	1.40%	1	0	6 970	0	0	1	$326 868	0	0	0	1
9 873	0	1	0	0	0	1.11%	0	1	8 276	0	0	1	$100 000	0	0	0	1
9 874	0	0	0	0	0	1.11%	0	1	6 970	1	0	0	$124 216	0	0	0	1
9 875	0	0	0	0	0	1.11%	0	1	6 534	0	0	1	$220 119	0	0	0	1
9 876	0	0	1	0	0	1.11%	0	0	13 068	1	0	0	$99 548	0	0	0	1
9 877	0	0	0	0	0	1.11%	0	1	6 970	0	0	0	$298 571	0	0	0	1
9 878	0	0	0	0	0	1.11%	0	1	7 000	0	0	0	$423 226	0	0	0	1
9 879	0	1	0	0	0	1.11%	0	1	7 405	0	0	0	$348 310	0	0	0	1
9 880	0	1	0	0	0	1.11%	0	1	6 970	0	1	0	$916 863	0	0	0	1

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
9 881	0	1	0	0	0	1.14%	0	0	6 970	0	0	1	$258 557	0	0	0	1
9 882	0	0	0	0	0	1.14%	0	1	7 000	0	0	0	$397 576	0	0	0	1
9 883	0	1	0	0	0	1.14%	0	1	6 970	0	0	1	$277 007	0	0	0	1
9 884	0	1	0	0	0	1.14%	0	1	6 970	0	0	0	$344 280	0	0	0	1
9 885	0	0	0	0	1	1.14%	0	1	6 970	0	1	0	$877 518	0	0	0	1
9 886	0	1	0	0	0	1.14%	0	1	7 000	0	0	0	$410 401	0	0	0	1
9 887	0	1	0	0	0	1.15%	0	0	6 970	1	0	0	$99 249	0	0	0	1
9 888	0	1	0	0	0	1.15%	0	1	6 970	1	0	0	$94 838	0	0	0	1
9 889	0	1	0	0	0	1.16%	0	1	6 970	1	0	0	$20 092	0	0	0	1
9 890	0	0	0	1	0	1.11%	0	1	6 970	1	0	0	$157 341	0	0	0	1
9 891	0	1	0	0	0	1.11%	0	1	6 970	0	0	0	$242 906	0	0	0	1
9 892	0	0	0	0	0	1.14%	0	1	6 970	0	0	0	$437 546	0	0	0	1
9 893	0	1	0	0	0	1.11%	0	1	7 405	0	1	0	$717 443	0	0	0	1
9 894	0	1	0	0	0	1.11%	0	0	7 405	1	0	0	$122 040	0	0	0	1
9 895	0	0	1	0	0	1.11%	0	1	7 841	1	0	0	$87 724	0	0	0	1
9 896	0	0	0	0	1	1.15%	0	1	7 841	0	0	1	$251 668	0	0	0	1
9 897	0	0	0	0	0	1.08%	0	1	1 742	1	0	0	$103 086	0	1	0	0
9 898	0	0	0	0	0	1.12%	0	1	3 920	1	0	0	$135 509	0	1	0	0
9 899	0	0	1	0	0	1.09%	0	1	3 920	0	0	0	$394 367	0	1	0	0
9 900	0	0	0	0	0	1.08%	0	1	2 178	0	1	0	$575 514	0	1	0	0
9 901	0	0	0	0	0	1.09%	0	1	3 485	0	0	0	$397 246	0	1	0	0
9 902	0	0	0	0	0	1.12%	0	1	3 485	0	0	1	$395 565	0	1	0	0
9 903	0	1	0	0	0	1.12%	0	1	3 060	0	0	0	$461 060	0	1	0	0
9 904	0	0	0	0	0	1.12%	0	1	4 792	0	0	1	$520 895	0	1	0	0
9 905	0	0	0	0	0	1.09%	0	1	3 920	0	1	0	$822 096	0	1	0	0
9 906	0	0	1	0	0	1.12%	0	1	4 792	1	0	0	$106 069	0	1	0	0
9 907	0	1	0	0	0	1.10%	0	1	6 750	0	0	0	$705 376	0	1	0	0
9 908	0	1	0	0	0	1.09%	0	1	6 534	1	0	0	$87 675	0	1	0	0
9 909	0	0	0	0	1	1.09%	0	1	3 049	1	0	0	$119 713	0	1	0	0
9 910	0	1	0	0	0	1.12%	0	1	3 485	1	0	0	$153 577	0	1	0	0
9 911	0	0	0	0	0	1.12%	0	1	5 100	0	0	0	$487 351	0	1	0	0
9 912	0	0	0	1	0	1.10%	0	1	7 405	1	0	0	$212 823	0	1	0	0
9 913	0	0	0	0	0	1.12%	0	1	4 356	0	0	1	$354 568	0	1	0	0
9 914	0	0	0	0	0	1.12%	0	1	3 100	0	0	1	$171 200	0	1	0	0
9 915	0	1	0	0	0	1.12%	0	1	3 049	0	0	0	$229 136	0	1	0	0
9 916	0	0	0	1	0	1.10%	0	1	5 663	0	1	0	$639 460	0	1	0	0
9 917	0	1	0	0	0	1.09%	0	1	6 970	1	0	0	$139 273	0	1	0	0
9 918	0	1	0	0	0	4.11%	0	1	3 920	1	0	0	$91 179	0	1	0	0
9 919	0	0	0	0	0	1.12%	0	1	3 920	0	0	0	$447 593	0	1	0	0
9 920	0	1	0	0	0	1.08%	0	1	3 920	0	0	0	$403 988	0	1	0	0
9 921	0	0	0	0	0	1.13%	0	1	15 246	0	1	0	$662 855	0	1	0	0
9 922	0	0	0	0	0	1.19%	0	1	1 742	0	0	1	$130 534	0	1	0	0
9 923	0	1	0	0	0	1.10%	0	1	6 534	0	0	1	$440 238	0	1	0	0
9 924	0	0	0	0	0	1.13%	0	1	5 227	1	0	0	$77 599	0	1	0	0
9 925	0	1	0	0	0	1.12%	0	1	4 792	0	0	0	$401 852	0	1	0	0
9 926	0	0	0	0	0	1.06%	0	1	5 227	1	0	0	$62 485	0	1	0	0
9 927	1	0	1	0	0	1.09%	0	1	5 227	1	0	0	$120 452	0	1	0	0
9 928	0	0	0	0	0	1.12%	0	1	6 534	0	1	0	$876 551	0	1	0	0
9 929	0	0	0	0	0	1.10%	0	1	5 663	0	1	0	$779 829	0	1	0	0
9 930	0	0	0	1	1	1.12%	0	1	2 614	1	0	0	$72 698	0	1	0	0
9 931	0	1	0	0	0	1.09%	0	1	3 485	0	1	0	$670 959	0	1	0	0
9 932	0	0	0	1	0	1.12%	0	1	1 742	1	0	0	$74 488	0	1	0	0
9 933	0	0	0	0	0	1.13%	0	1	6 534	1	0	0	$127 980	0	1	0	0
9 934	0	0	0	0	0	1.09%	0	1	4 792	0	0	1	$427 251	0	1	0	0
9 935	0	0	0	1	0	1.12%	0	1	6 970	0	1	0	$684 690	0	1	0	0
9 936	0	1	0	0	0	1.09%	0	1	6 970	0	1	0	$1 073 423	0	1	0	0
9 937	0	1	0	0	0	1.94%	1	1	4 500	0	1	0	$1 108 444	0	1	0	0
9 938	0	0	0	0	1	1.12%	0	1	2 178	0	0	0	$339 863	0	1	0	0
9 939	0	0	1	0	0	1.55%	1	1	6 534	0	0	1	$579 423	0	1	0	0
9 940	0	0	0	0	0	1.13%	0	1	7 405	1	0	0	$87 724	0	1	0	0
9 941	0	0	0	0	0	1.12%	0	1	6 970	0	1	0	$1 108 444	0	1	0	0
9 942	0	0	0	0	0	1.11%	0	1	17 424	0	1	0	$947 730	0	1	0	0
9 943	0	0	1	0	0	1.12%	0	1	4 356	0	0	0	$104 205	0	1	0	0
9 944	0	1	0	0	0	1.12%	0	1	5 227	0	1	0	$1 091 236	0	1	0	0
9 945	0	1	0	0	0	1.09%	0	1	5 227	0	0	1	$289 913	0	1	0	0
9 946	0	0	0	0	0	1.12%	0	1	5 227	0	1	0	$1 190 609	0	1	0	0
9 947	0	0	0	1	0	1.09%	0	1	4 792	0	1	0	$881 238	0	1	0	0
9 948	0	0	0	0	0	1.12%	0	1	7 405	0	0	1	$360 000	0	1	0	0
9 949	0	0	0	1	0	1.10%	0	1	7 405	1	0	0	$93 870	0	1	0	0
9 950	0	1	0	0	0	1.10%	0	1	12 197	0	0	0	$314 295	0	1	0	0
9 951	0	1	0	0	0	1.09%	0	1	7 405	0	1	0	$787 490	0	1	0	0
9 952	0	0	0	0	1	1.06%	0	1	3 049	0	0	1	$230 944	0	1	0	0
9 953	0	1	0	0	0	1.12%	0	1	4 792	0	1	0	$768 740	0	1	0	0
9 954	0	0	1	0	0	1.08%	0	1	5 227	1	0	0	$120 452	0	1	0	0
9 955	0	1	0	0	0	1.09%	0	0	6 970	1	0	0	$84 232	0	1	0	0
9 956	0	1	0	0	0	1.09%	0	1	4 356	0	0	1	$360 109	0	1	0	0
9 957	0	0	0	0	1	1.10%	0	1	8 276	0	1	0	$1 130 610	0	1	0	0
9 958	0	0	0	0	0	1.12%	0	1	4 792	1	0	0	$88 284	0	1	0	0
9 959	0	1	0	0	0	1.09%	0	1	7 405	0	0	0	$370 763	0	1	0	0
9 960	0	1	0	0	0	1.10%	0	1	8 712	0	0	1	$443 210	0	1	0	0
9 961	0	1	0	0	0	1.13%	0	1	4 792	0	0	1	$229 000	0	1	0	0
9 962	0	0	0	1	1	1.12%	0	1	4 792	0	0	0	$213 238	0	1	0	0
9 963	0	0	0	1	0	1.08%	0	1	4 680	0	1	0	$918 738	0	1	0	0
9 964	0	0	0	0	0	1.03%	0	1	11 761	0	0	1	$254 039	0	1	0	0
9 965	0	0	0	0	1	1.09%	0	1	6 970	0	1	0	$979 126	0	1	0	0
9 966	0	1	0	0	0	1.09%	0	1	3 920	0	0	1	$259 848	0	1	0	0
9 967	0	1	0	0	0	1.36%	1	0	6 098	1	0	0	$89 119	0	1	0	0
9 968	0	1	0	0	0	1.09%	0	1	5 663	0	0	0	$194 696	0	1	0	0
9 969	0	1	0	0	0	1.09%	0	0	6 970	1	0	0	$103 086	0	1	0	0
9 970	0	1	0	0	0	1.10%	0	1	9 583	0	1	0	$986 515	0	1	0	0
9 971	0	0	0	0	0	1.13%	0	1	10 890	0	0	0	$306 198	0	1	0	0
9 972	0	0	0	0	1	1.10%	0	1	12 197	0	1	0	$709 645	0	1	0	0
9 973	0	0	0	0	0	1.09%	0	1	5 227	0	1	0	$1 029 362	0	1	0	0
9 974	1	0	0	0	0	1.08%	0	1	3 920	1	0	0	$109 072	0	1	0	0
9 975	0	0	1	0	0	1.12%	0	1	3 920	0	0	0	$208 603	0	1	0	0
9 976	0	0	0	0	1	1.09%	0	1	7 405	0	1	0	$884 908	0	1	0	0
9 977	0	1	0	0	0	1.09%	0	1	7 405	0	1	0	$818 821	0	1	0	0
9 978	0	0	0	0	0	1.09%	0	1	3 920	0	1	0	$468 744	0	1	0	0
9 979	0	0	0	0	1	1.09%	0	1	5 227	0	0	0	$157 611	0	1	0	0
9 980	0	1	0	0	0	1.09%	0	0	6 098	0	0	1	$295 282	0	1	0	0
9 981	0	1	0	0	0	1.08%	0	1	3 920	1	0	0	$106 411	0	1	0	0
9 982	0	1	0	0	0	1.12%	0	1	3 920	0	1	0	$1 058 564	0	1	0	0
9 983	0	0	0	1	0	1.12%	0	1	3 920	1	0	0	$85 341	0	1	0	0
9 984	0	0	0	0	1	1.09%	0	1	3 920	1	0	0	$108 099	0	1	0	0
9 985	0	0	0	1	0	1.09%	0	1	7 841	0	0	1	$340 000	0	1	0	0
9 986	0	0	0	0	0	1.09%	0	1	3 920	1	0	0	$125 698	0	1	0	0
9 987	0	0	0	1	0	1.12%	0	1	3 920	1	0	0	$161 858	0	1	0	0
9 988	0	0	0	0	0	1.09%	0	1	3 920	0	0	1	$296 211	0	1	0	0
9 989	0	0	0	1	0	1.09%	0	1	3 920	0	0	1	$253 035	0	1	0	0
9 990	0	0	0	1	0	1.09%	0	1	3 920	0	0	1	$280 000	0	1	0	0
9 991	0	1	0	0	0	1.09%	0	1	3 920	0	1	0	$616 065	0	1	0	0
9 992	0	1	0	0	0	1.10%	0	1	6 970	0	0	1	$352 191	0	1	0	0
9 993	0	1	0	0	0	1.09%	0	1	6 970	0	1	0	$553 679	0	1	0	0
9 994	0	0	0	0	1	1.10%	0	1	8 276	0	0	0	$459 424	0	1	0	0
9 995	0	1	0	0	0	1.09%	0	1	6 098	1	0	0	$83 813	0	1	0	0
9 996	0	0	0	0	0	1.10%	0	1	7 841	1	0	0	$140 036	0	1	0	0
9 997	0	1	0	0	0	1.08%	0	1	7 841	0	0	1	$221 605	0	1	0	0
9 998	0	0	0	0	1	1.11%	0	1	21 344	0	0	1	$526 139	0	1	0	0
9 999	0	1	0	0	0	1.10%	0	1	10 890	0	1	0	$661 734	0	1	0	0
10 000	0	1	0	0	0	1.10%	0	1	14 375	1	0	0	$136 340	0	1	0	0
10 001	0	1	0	0	0	1.11%	0	1	16 553	0	0	0	$361 772	0	1	0	0
10 002	0	0	0	0	0	1.10%	0	1	9 148	0	0	1	$409 693	0	1	0	0
10 003	0	1	0	0	0	1.10%	0	1	10 454	0	1	0	$746 352	0	1	0	0
10 004	0	1	0	0	0	1.13%	0	0	7 405	0	0	1	$261 067	0	1	0	0
10 005	0	0	0	1	0	1.09%	0	1	7 405	1	0	0	$94 372	0	1	0	0
10 006	0	0	0	0	0	1.09%	0	1	7 405	1	0	0	$127 980	0	1	0	0
10 007	0	1	0	0	0	1.09%	0	1	7 405	0	0	0	$293 617	0	1	0	0
10 008	0	0	0	0	0	1.10%	0	1	7 841	0	0	1	$357 560	0	1	0	0
10 009	0	1	0	0	0	1.09%	0	1	7 841	0	0	0	$80 601	0	1	0	0
10 010	0	1	0	0	0	1.09%	0	1	9 583	0	0	1	$371 519	0	1	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
10 011	0	1	0	0	0	1.09%	0	0	8 712	0	0	1	$260 000	0	1	0	0
10 012	0	0	0	0	1	1.09%	0	1	7 405	0	1	0	$946 863	0	1	0	0
10 013	0	1	0	0	0	1.09%	0	1	6 970	1	0	0	$139 273	0	1	0	0
10 014	0	1	0	0	0	1.12%	0	1	9 148	0	1	0	$813 538	0	1	0	0
10 015	0	0	0	0	0	1.10%	0	1	7 841	1	0	0	$90 797	0	1	0	0
10 016	0	0	0	0	1	1.09%	0	1	8 712	1	0	0	$97 985	0	1	0	0
10 017	0	1	0	0	0	1.10%	0	0	8 712	0	0	1	$304 707	0	1	0	0
10 018	0	0	0	0	1	1.12%	0	1	8 712	0	0	0	$242 849	0	1	0	0
10 019	0	1	0	0	0	1.08%	0	1	7 405	0	1	0	$704 966	0	1	0	0
10 020	0	1	0	0	0	1.12%	0	0	6 098	0	0	1	$313 017	0	1	0	0
10 021	0	1	0	0	0	1.13%	0	1	7 405	1	0	0	$41 589	0	1	0	0
10 022	0	1	0	0	0	1.07%	0	0	7 405	0	0	1	$285 000	0	1	0	0
10 023	0	1	0	0	0	1.12%	0	1	4 792	0	1	0	$425 787	0	1	0	0
10 024	0	0	0	0	0	1.12%	0	1	6 970	1	0	0	$145 516	0	1	0	0
10 025	0	1	0	0	0	1.88%	1	1	4 356	0	1	0	$634 057	0	1	0	0
10 026	0	1	0	0	0	1.09%	0	1	9 148	1	0	0	$98 582	0	1	0	0
10 027	0	0	0	0	1	1.09%	0	1	5 663	1	0	0	$153 577	0	1	0	0
10 028	0	0	0	0	1	1.13%	0	1	5 663	1	0	0	$92 112	0	1	0	0
10 029	0	0	0	0	0	1.12%	0	1	5 663	0	0	0	$429 767	0	1	0	0
10 030	0	0	0	0	0	1.09%	0	1	7 405	0	1	0	$831 333	0	1	0	0
10 031	0	1	0	0	0	1.13%	0	0	5 663	1	0	0	$92 445	0	1	0	0
10 032	0	0	0	0	1	1.09%	0	1	5 663	0	0	1	$319 112	0	1	0	0
10 033	0	0	0	1	0	1.09%	0	1	5 663	0	0	0	$382 186	0	1	0	0
10 034	0	0	0	0	0	1.09%	0	1	5 663	1	0	0	$144 919	0	1	0	0
10 035	0	0	1	0	0	1.12%	0	1	5 663	0	1	0	$1 034 548	0	1	0	0
10 036	0	1	0	0	0	1.09%	0	1	7 405	1	0	0	$104 198	0	1	0	0
10 037	0	1	0	0	0	1.10%	0	0	7 405	0	0	1	$349 028	0	1	0	0
10 038	0	0	0	0	0	1.12%	0	1	7 405	0	1	0	$670 959	0	1	0	0
10 039	0	0	1	0	0	1.13%	0	1	10 454	0	1	0	$682 351	0	1	0	0
10 040	0	0	0	0	1	1.09%	0	1	8 680	0	0	0	$448 876	0	1	0	0
10 041	0	0	0	1	0	1.12%	0	1	7 405	0	0	0	$537 369	0	1	0	0
10 042	0	1	0	0	0	1.09%	0	1	7 405	0	0	0	$289 308	0	1	0	0
10 043	0	0	1	0	0	1.10%	0	1	6 970	0	0	1	$468 220	0	1	0	0
10 044	0	1	0	0	0	1.13%	0	0	6 970	0	0	1	$264 818	0	1	0	0
10 045	0	1	0	0	0	1.09%	0	0	7 405	0	0	1	$288 087	0	1	0	0
10 046	0	0	0	0	1	1.08%	0	1	7 405	0	0	1	$280 145	0	1	0	0
10 047	0	0	0	0	1	1.13%	0	1	7 405	1	0	0	$67 050	0	1	0	0
10 048	0	1	0	0	0	1.09%	0	0	7 841	0	0	1	$248 014	0	1	0	0
10 049	0	1	0	0	0	1.10%	0	1	10 560	0	0	0	$515 566	0	1	0	0
10 050	0	1	0	0	0	1.09%	0	1	3 485	0	0	0	$403 988	0	1	0	0
10 051	0	1	0	0	0	1.09%	0	1	4 792	0	1	0	$779 829	0	1	0	0
10 052	0	0	0	0	0	1.08%	0	1	3 920	1	0	0	$112 064	0	1	0	0
10 053	0	0	0	0	0	1.12%	0	1	3 920	0	1	0	$731 240	0	1	0	0
10 054	0	1	0	0	0	1.09%	0	1	5 663	1	0	0	$118 050	0	1	0	0
10 055	0	0	0	1	0	1.09%	0	1	5 663	0	0	1	$375 813	0	1	0	0
10 056	0	1	0	0	0	1.09%	0	0	3 485	1	0	0	$99 249	0	1	0	0
10 057	0	1	0	0	0	1.09%	0	1	5 904	0	0	0	$442 463	0	1	0	0
10 058	0	0	1	0	0	1.09%	0	1	4 560	0	0	0	$416 813	0	1	0	0
10 059	0	0	0	0	0	1.09%	0	1	5 663	0	0	1	$332 863	0	1	0	0
10 060	0	0	0	0	1	1.09%	0	1	5 663	0	1	0	$650 378	0	1	0	0
10 061	0	0	0	1	0	0.90%	0	1	5 663	0	0	0	$435 410	0	1	0	0
10 062	0	0	0	0	0	1.14%	0	1	5 663	0	0	1	$320 731	0	1	0	0
10 063	0	0	0	0	1	1.12%	0	1	3 920	1	0	0	$86 727	0	1	0	0
10 064	0	0	0	0	0	1.56%	1	1	3 485	0	1	0	$914 466	0	1	0	0
10 065	0	0	0	0	0	1.08%	0	1	3 485	1	0	0	$100 829	0	1	0	0
10 066	0	0	0	0	1	1.12%	0	1	3 485	0	0	1	$215 000	0	1	0	0
10 067	0	1	0	0	0	1.09%	0	0	4 792	0	0	0	$171 518	0	1	0	0
10 068	0	0	0	0	0	1.13%	0	1	3 920	0	0	1	$158 448	0	1	0	0
10 069	0	1	0	0	0	1.12%	0	1	3 355	0	0	0	$35 231	0	1	0	0
10 070	0	1	0	0	0	1.12%	0	1	4 792	0	0	1	$491 631	0	1	0	0
10 071	0	1	0	0	0	1.08%	0	1	4 792	0	0	1	$225 488	0	1	0	0
10 072	0	0	0	0	1	1.12%	0	1	4 792	0	0	0	$228 832	0	1	0	0
10 073	0	1	0	0	0	1.08%	0	1	4 792	1	0	0	$88 592	0	1	0	0
10 074	0	0	0	0	0	1.13%	0	1	4 792	1	0	0	$32 421	0	1	0	0
10 075	0	1	0	0	0	1.08%	0	1	1 742	0	0	0	$228 832	0	1	0	0
10 076	0	1	0	0	0	1.12%	0	1	3 049	0	1	0	$969 888	0	1	0	0
10 077	0	1	0	0	0	1.13%	0	1	6 970	1	0	0	$127 228	0	1	0	0
10 078	0	0	1	0	0	1.08%	0	1	3 920	0	0	0	$365 513	0	1	0	0
10 079	0	1	0	0	0	1.12%	0	1	3 920	0	1	0	$520 926	0	1	0	0
10 080	0	1	0	0	0	1.08%	0	1	5 227	1	0	0	$54 580	0	1	0	0
10 081	0	0	0	1	1	1.09%	0	1	6 534	0	0	0	$272 419	0	1	0	0
10 082	0	1	0	0	0	1.12%	0	1	3 920	0	1	0	$527 944	0	1	0	0
10 083	0	1	0	0	0	1.12%	0	0	3 920	0	0	1	$268 438	0	1	0	0
10 084	0	1	0	0	0	1.12%	0	1	4 440	0	1	0	$941 238	0	1	0	0
10 085	0	0	0	0	0	1.09%	0	1	4 792	0	0	0	$319 274	0	1	0	0
10 086	0	0	0	1	0	1.08%	0	1	3 920	1	0	0	$70 403	0	1	0	0
10 087	0	0	0	1	1	1.12%	0	1	2 320	0	0	1	$198 994	0	1	0	0
10 088	0	0	1	0	0	1.12%	0	1	4 792	0	0	0	$165 955	0	1	0	0
10 089	0	1	0	0	0	1.09%	0	1	4 356	0	0	0	$423 226	0	1	0	0
10 090	0	0	0	0	1	1.12%	0	1	3 920	0	1	0	$421 869	0	1	0	0
10 091	0	1	0	0	0	1.12%	0	0	4 792	0	0	1	$261 494	0	1	0	0
10 092	0	1	0	0	0	1.08%	0	1	4 800	0	0	0	$370 643	0	1	0	0
10 093	0	1	0	0	0	1.12%	0	0	4 792	0	0	1	$289 126	0	1	0	0
10 094	0	1	0	0	0	1.18%	0	1	3 920	1	0	0	$50 573	0	1	0	0
10 095	0	0	1	0	0	1.19%	0	1	3 920	1	0	0	$97 867	0	1	0	0
10 096	0	1	0	0	0	1.12%	0	1	4 792	0	1	0	$577 074	0	1	0	0
10 097	0	1	0	0	0	1.09%	0	1	4 800	0	0	0	$423 226	0	1	0	0
10 098	0	1	0	0	0	1.08%	0	0	4 792	0	0	1	$200 821	0	1	0	0
10 099	0	1	0	0	0	1.09%	0	1	4 792	0	0	0	$217 874	0	1	0	0
10 100	0	1	0	0	0	1.12%	0	1	4 792	0	1	0	$703 116	0	1	0	0
10 101	0	1	0	0	0	1.08%	0	0	3 049	0	0	1	$156 000	0	1	0	0
10 102	0	1	0	0	0	1.13%	0	0	4 792	0	0	1	$236 762	0	1	0	0
10 103	0	0	0	0	0	1.08%	0	1	4 792	1	0	0	$92 172	0	1	0	0
10 104	0	1	0	0	0	1.08%	0	1	3 049	1	0	0	$73 625	0	1	0	0
10 105	0	1	0	0	0	1.08%	0	1	3 049	0	0	1	$192 286	0	1	0	0
10 106	0	0	0	0	1	1.12%	0	1	3 049	0	1	0	$600 468	0	1	0	0
10 107	0	1	0	0	0	1.08%	0	0	3 485	1	0	0	$107 654	0	1	0	0
10 108	0	0	0	1	0	1.12%	0	1	4 792	1	0	0	$99 830	0	1	0	0
10 109	0	0	1	0	0	1.09%	0	1	4 792	0	0	0	$178 564	0	1	0	0
10 110	0	1	0	0	0	1.12%	0	0	4 356	0	0	1	$189 776	0	1	0	0
10 111	0	1	0	0	0	1.12%	0	1	4 792	0	0	0	$143 704	0	1	0	0
10 112	0	1	0	0	0	1.08%	0	1	4 356	1	0	0	$40 247	0	1	0	0
10 113	0	0	0	0	1	1.08%	0	1	4 792	0	1	0	$499 091	0	1	0	0
10 114	0	0	1	0	0	1.12%	0	1	4 792	0	0	0	$396 935	0	1	0	0
10 115	0	0	0	0	0	1.08%	0	1	4 792	0	1	0	$578 633	0	1	0	0
10 116	0	1	0	0	0	1.09%	0	1	4 792	0	0	0	$423 226	0	1	0	0
10 117	0	0	0	0	1	1.12%	0	1	4 792	0	1	0	$831 333	0	1	0	0
10 118	0	1	0	0	0	1.12%	0	1	4 792	0	0	0	$262 611	0	1	0	0
10 119	0	0	0	0	1	1.09%	0	1	4 800	0	0	1	$491 631	0	1	0	0
10 120	0	1	0	0	0	1.12%	0	0	4 356	0	0	1	$279 176	0	1	0	0
10 121	0	0	0	1	0	1.13%	0	1	4 356	1	0	0	$70 627	0	1	0	0
10 122	0	1	0	0	0	1.09%	0	1	4 356	0	0	0	$179 862	0	1	0	0
10 123	0	1	0	0	0	1.07%	0	1	4 356	1	0	0	$75 818	0	1	0	0
10 124	0	1	0	0	0	1.09%	0	0	4 356	0	0	1	$288 839	0	1	0	0
10 125	0	0	0	0	0	1.12%	0	1	4 792	0	0	1	$374 576	0	1	0	0
10 126	0	1	0	0	0	1.09%	0	1	4 800	0	0	0	$356 536	0	1	0	0
10 127	0	0	1	0	0	1.09%	0	1	5 663	0	0	0	$220 655	0	1	0	0
10 128	0	1	0	0	0	1.08%	0	0	4 356	0	0	1	$210 000	0	1	0	0
10 129	0	0	0	1	0	1.12%	0	1	4 792	0	1	0	$584 872	0	1	0	0
10 130	0	1	0	0	0	1.09%	0	1	4 792	0	1	0	$749 990	0	1	0	0
10 131	0	0	0	1	0	1.12%	0	1	4 792	0	0	1	$307 855	0	1	0	0
10 132	0	1	0	0	0	1.09%	0	1	4 800	0	0	0	$344 993	0	1	0	0
10 133	0	1	0	0	0	1.12%	0	1	4 792	0	0	0	$276 345	0	1	0	0
10 134	0	0	1	0	0	1.13%	0	1	4 792	1	0	0	$74 595	0	1	0	0
10 135	0	1	0	0	0	1.08%	0	1	4 356	0	0	1	$220 903	0	1	0	0
10 136	0	0	0	0	0	1.08%	0	1	4 356	0	0	1	$357 018	0	1	0	0
10 137	0	0	0	0	0	1.13%	0	1	4 356	1	0	0	$65 872	0	1	0	0
10 138	0	0	0	1	0	1.09%	0	1	3 920	0	0	1	$261 067	0	1	0	0
10 139	0	1	0	0	0	1.08%	0	0	1 742	1	0	0	$92 445	0	1	0	0
10 140	0	1	0	0	0	1.07%	0	1	5 663	1	0	0	$38 906	0	1	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
10 141	0	1	0	0	0	1.09%	0	1	5 663	0	0	0	$250 625	0	1	0	0
10 142	0	1	0	0	0	1.09%	0	1	5 663	0	1	0	$545 880	0	1	0	0
10 143	0	0	0	0	0	1.09%	0	1	6 534	1	0	0	$90 719	0	1	0	0
10 144	0	0	0	1	0	1.12%	0	1	6 534	0	1	0	$817 732	0	1	0	0
10 145	0	0	0	0	0	1.08%	0	1	5 663	1	0	0	$68 447	0	1	0	0
10 146	0	1	0	0	0	1.09%	0	0	5 663	0	0	1	$277 007	0	1	0	0
10 147	0	1	0	0	0	1.08%	0	0	5 663	1	0	0	$43 154	0	1	0	0
10 148	0	1	0	0	0	1.08%	0	1	5 663	0	0	0	$123 678	0	1	0	0
10 149	0	0	1	0	0	1.08%	0	1	4 792	0	1	0	$918 738	0	1	0	0
10 150	0	0	0	0	0	1.12%	0	1	4 792	0	0	1	$241 594	0	1	0	0
10 151	0	0	0	0	0	1.09%	0	1	4 792	0	1	0	$435 145	0	1	0	0
10 152	0	0	0	0	1	1.09%	0	1	4 800	0	0	0	$436 051	0	1	0	0
10 153	0	0	0	0	1	1.12%	0	1	4 792	0	0	0	$337 371	0	1	0	0
10 154	0	0	0	0	0	1.08%	0	1	4 792	0	0	1	$415 546	0	1	0	0
10 155	0	0	1	0	0	1.08%	0	1	5 663	1	0	0	$112 171	0	1	0	0
10 156	0	1	0	0	0	1.12%	0	0	4 800	0	0	0	$403 988	0	1	0	0
10 157	0	1	0	0	0	1.09%	0	1	4 792	0	0	1	$284 544	0	1	0	0
10 158	0	0	0	0	1	1.09%	0	1	4 792	0	0	0	$368 460	0	1	0	0
10 159	0	0	0	0	0	1.08%	0	1	4 792	1	0	0	$77 439	0	1	0	0
10 160	0	1	0	0	0	1.08%	0	0	4 792	0	0	1	$298 490	0	1	0	0
10 161	0	1	0	0	0	1.12%	0	1	4 792	0	0	1	$456 515	0	1	0	0
10 162	0	0	1	0	0	1.80%	1	1	4 792	0	0	1	$333 607	0	1	0	0
10 163	0	0	0	0	0	1.12%	0	1	4 356	0	0	0	$430 921	0	1	0	0
10 164	0	0	0	0	1	1.08%	0	1	2 178	0	0	0	$241 802	0	1	0	0
10 165	0	1	0	0	0	1.13%	0	1	6 970	0	1	0	$656 241	0	1	0	0
10 166	0	0	1	0	0	1.12%	0	1	3 485	0	0	0	$280 951	0	1	0	0
10 167	0	0	0	0	0	1.07%	0	1	4 792	0	0	1	$208 309	0	1	0	0
10 168	0	0	0	1	0	1.12%	0	1	4 792	0	1	0	$419 350	0	1	0	0
10 169	0	1	0	0	0	1.13%	0	1	6 534	0	1	0	$476 476	0	1	0	0
10 170	0	0	0	0	1	1.12%	0	1	4 792	0	1	0	$869 989	0	1	0	0
10 171	0	1	0	0	0	1.12%	0	1	4 792	0	1	0	$628 118	0	1	0	0
10 172	0	0	0	0	1	1.07%	0	1	4 792	0	0	1	$199 445	0	1	0	0
10 173	0	0	0	0	0	1.08%	0	1	4 792	0	1	0	$711 252	0	1	0	0
10 174	0	1	0	0	0	1.09%	0	1	4 792	0	0	0	$222 417	0	1	0	0
10 175	0	1	0	0	0	1.09%	0	1	4 792	0	0	0	$264 791	0	1	0	0
10 176	0	0	0	1	0	1.12%	0	1	3 920	0	0	1	$210 455	0	1	0	0
10 177	0	0	0	0	0	1.07%	0	1	3 920	1	0	0	$40 694	0	1	0	0
10 178	0	1	0	0	0	1.12%	0	1	4 200	0	0	0	$457 853	0	1	0	0
10 179	0	0	0	0	0	1.09%	0	1	4 792	0	1	0	$670 959	0	1	0	0
10 180	0	0	0	0	1	1.12%	0	1	4 792	0	0	0	$343 704	0	1	0	0
10 181	0	0	0	0	0	1.12%	0	1	4 792	0	1	0	$853 114	0	1	0	0
10 182	0	1	0	0	0	1.09%	0	1	4 792	0	1	0	$637 900	0	1	0	0
10 183	0	1	0	0	0	1.08%	0	1	4 792	1	0	0	$84 066	0	1	0	0
10 184	0	0	0	0	1	1.12%	0	1	4 792	0	0	1	$356 457	0	1	0	0
10 185	0	0	0	1	0	1.09%	0	1	4 792	0	0	0	$427 715	0	1	0	0
10 186	0	0	1	0	0	1.08%	0	1	4 792	1	0	0	$64 480	0	1	0	0
10 187	0	0	0	0	1	1.08%	0	1	4 356	0	0	0	$256 073	0	1	0	0
10 188	0	0	0	0	1	1.13%	0	1	5 663	0	0	1	$198 644	0	1	0	0
10 189	0	1	0	0	0	1.08%	0	1	3 920	0	1	0	$555 238	0	1	0	0
10 190	0	1	0	0	0	1.12%	0	0	4 792	0	0	1	$194 796	0	1	0	0
10 191	0	1	0	0	0	1.13%	0	0	5 663	1	0	0	$42 707	0	1	0	0
10 192	0	0	0	1	0	1.09%	0	1	6 534	1	0	0	$89 502	0	1	0	0
10 193	0	0	1	0	0	1.08%	0	1	4 792	1	0	0	$105 746	0	1	0	0
10 194	0	0	0	0	0	1.12%	0	1	4 792	0	0	1	$217 389	0	1	0	0
10 195	0	0	0	0	0	1.12%	0	1	4 792	0	0	0	$272 419	0	1	0	0
10 196	0	1	0	0	0	1.08%	0	1	3 920	0	1	0	$769 926	0	1	0	0
10 197	0	1	0	0	0	1.12%	0	1	3 920	0	0	1	$153 518	0	1	0	0
10 198	0	0	0	0	0	1.09%	0	1	3 920	0	0	1	$281 860	0	1	0	0
10 199	0	0	0	0	0	1.09%	0	1	4 792	0	0	1	$288 087	0	1	0	0
10 200	0	1	0	0	0	1.12%	0	1	4 792	0	0	0	$245 177	0	1	0	0
10 201	0	0	0	0	0	1.09%	0	1	7 405	1	0	0	$72 358	0	1	0	0
10 202	0	1	0	0	0	1.13%	0	1	2 178	1	0	0	$32 198	0	1	0	0
10 203	0	0	0	1	0	1.13%	0	1	8 712	0	1	0	$886 755	0	1	0	0
10 204	0	0	0	0	1	1.91%	1	1	8 712	1	0	0	$184 442	0	1	0	0
10 205	0	0	0	0	1	1.00%	0	1	8 276	0	0	1	$200 821	0	1	0	0
10 206	0	0	0	0	0	1.09%	0	1	8 276	0	0	1	$177 727	0	1	0	0
10 207	0	0	0	1	0	1.13%	0	1	8 276	0	0	1	$200 000	0	1	0	0
10 208	0	0	0	0	0	1.09%	0	1	8 276	0	1	0	$771 603	0	1	0	0
10 209	0	0	0	1	0	1.09%	0	1	8 276	1	0	0	$102 638	0	1	0	0
10 210	0	1	0	0	0	1.08%	0	1	8 276	0	0	1	$331 355	0	1	0	0
10 211	0	1	0	0	0	1.12%	0	1	7 650	0	0	1	$319 112	0	1	0	0
10 212	0	0	0	1	0	1.14%	0	1	9 148	0	0	1	$240 985	0	1	0	0
10 213	1	1	0	0	0	1.09%	0	0	4 792	1	0	0	$135 509	0	1	0	0
10 214	0	0	0	1	0	1.12%	0	1	4 792	1	0	0	$89 806	0	1	0	0
10 215	0	0	0	0	0	1.12%	0	1	3 920	0	0	1	$263 374	0	1	0	0
10 216	0	0	1	0	0	1.09%	0	1	4 792	1	0	0	$95 590	0	1	0	0
10 217	0	1	0	0	0	1.08%	0	1	4 792	1	0	0	$99 761	0	1	0	0
10 218	0	0	0	0	0	1.12%	0	1	4 792	0	0	1	$221 605	0	1	0	0
10 219	0	0	0	0	0	1.09%	0	1	4 792	0	1	0	$831 333	0	1	0	0
10 220	0	1	0	0	0	1.08%	0	1	4 792	1	0	0	$109 913	0	1	0	0
10 221	0	0	0	0	0	1.09%	0	1	4 792	0	0	1	$172 204	0	1	0	0
10 222	0	1	0	0	0	1.12%	0	0	4 792	0	0	1	$195 801	0	1	0	0
10 223	0	0	0	0	0	1.13%	0	1	4 792	0	0	1	$147 641	0	1	0	0
10 224	0	1	0	0	0	1.12%	0	1	5 100	0	1	0	$575 514	0	1	0	0
10 225	0	1	0	0	0	1.12%	0	1	6 534	0	1	0	$788 377	0	1	0	0
10 226	0	1	0	0	0	1.09%	0	1	6 098	0	0	0	$339 674	0	1	0	0
10 227	0	1	0	0	0	1.09%	0	0	6 098	1	0	0	$127 980	0	1	0	0
10 228	0	1	0	0	0	1.09%	0	0	6 970	0	0	1	$265 926	0	1	0	0
10 229	0	0	0	1	0	1.09%	0	1	7 841	1	0	0	$110 811	0	1	0	0
10 230	0	1	0	0	0	1.10%	0	1	10 890	0	0	0	$460 575	0	1	0	0
10 231	0	0	0	0	0	1.09%	0	1	10 019	1	0	0	$100 426	0	1	0	0
10 232	0	0	1	0	0	1.13%	0	1	10 890	1	0	0	$139 273	0	1	0	0
10 233	0	0	0	1	1	1.10%	0	1	9 148	1	0	0	$194 982	0	1	0	0
10 234	0	0	0	0	1	1.09%	0	1	5 663	0	0	0	$210 457	0	1	0	0
10 235	0	1	0	0	0	1.14%	0	1	8 712	1	0	0	$79 047	0	1	0	0
10 236	0	1	0	0	0	1.08%	0	0	5 663	0	0	1	$193 275	0	1	0	0
10 237	0	1	0	0	0	1.09%	0	1	5 663	0	1	0	$909 363	0	1	0	0
10 238	0	1	0	0	0	1.09%	0	1	5 663	0	1	0	$729 668	0	1	0	0
10 239	0	1	0	0	0	1.14%	0	1	6 098	1	0	0	$27 279	0	1	0	0
10 240	0	0	0	1	0	1.12%	0	1	3 485	0	0	1	$177 169	0	1	0	0
10 241	0	1	0	0	0	1.09%	0	1	6 098	0	0	0	$190 693	0	1	0	0
10 242	0	0	0	0	0	1.08%	0	1	6 098	0	0	0	$264 831	0	1	0	0
10 243	0	1	0	0	0	1.13%	0	0	6 098	0	0	1	$198 813	0	1	0	0
10 244	0	1	0	0	0	1.08%	0	1	6 098	1	0	0	$84 464	0	1	0	0
10 245	0	1	0	0	0	1.06%	0	0	3 920	0	0	1	$118 113	0	1	0	0
10 246	0	1	0	0	0	1.13%	0	0	4 000	0	0	1	$175 583	0	1	0	0
10 247	0	0	1	0	0	1.14%	0	1	12 197	1	0	0	$53 081	0	1	0	0
10 248	0	0	0	1	1	1.13%	0	1	6 098	1	0	0	$62 021	0	1	0	0
10 249	0	1	0	0	0	1.13%	0	0	2 178	1	0	0	$64 179	0	1	0	0
10 250	0	0	0	0	1	1.08%	0	1	4 792	1	0	0	$120 076	0	1	0	0
10 251	0	0	0	0	0	1.09%	0	1	4 792	0	0	0	$172 908	0	1	0	0
10 252	0	0	0	0	0	1.12%	0	1	3 485	0	0	1	$190 780	0	1	0	0
10 253	0	1	0	0	0	1.09%	0	1	6 098	0	1	0	$824 989	0	1	0	0
10 254	0	0	0	0	0	1.14%	0	1	7 841	1	0	0	$62 712	0	1	0	0
10 255	0	0	0	0	1	1.13%	0	1	7 841	0	0	1	$221 819	0	1	0	0
10 256	0	1	0	0	0	1.13%	0	1	5 227	0	0	1	$187 907	0	1	0	0
10 257	0	0	0	0	0	1.09%	0	1	6 534	1	0	0	$80 916	0	1	0	0
10 258	0	0	0	0	0	1.61%	1	1	4 792	0	0	1	$217 722	0	1	0	0
10 259	0	1	0	0	0	1.12%	0	1	4 800	0	0	0	$348 841	0	1	0	0
10 260	0	0	0	1	1	1.08%	0	1	4 802	0	0	1	$170 000	0	1	0	0
10 261	0	1	0	0	0	1.12%	0	1	4 792	0	1	0	$734 701	0	1	0	0
10 262	0	0	0	0	1	1.07%	0	1	4 792	0	1	0	$704 507	0	1	0	0
10 263	0	0	0	0	0	1.10%	0	1	7 405	0	0	0	$250 080	0	1	0	0
10 264	0	0	0	1	0	1.12%	0	1	3 920	0	0	1	$213 040	0	1	0	0
10 265	0	0	0	0	0	1.13%	0	1	6 098	0	0	0	$266 970	0	1	0	0
10 266	0	1	0	0	0	1.13%	0	1	5 663	1	0	0	$49 231	0	1	0	0
10 267	0	1	0	0	0	1.09%	0	1	6 000	0	0	0	$402 065	0	1	0	0
10 268	0	0	0	0	0	1.08%	0	1	5 663	1	0	0	$55 675	0	1	0	0
10 269	0	1	0	0	0	1.12%	0	1	5 663	0	0	0	$276 345	0	1	0	0
10 270	0	0	1	0	0	1.09%	0	0	5 663	0	0	1	$303 335	0	1	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
10 271	0	0	0	0	0	1.13%	0	1	5 663	1	0	0	$46 955	0	1	0	0
10 272	0	0	0	0	0	1.09%	0	1	5 663	0	0	1	$290 500	0	1	0	0
10 273	0	0	0	0	1	1.09%	0	1	5 663	0	0	0	$351 188	0	1	0	0
10 274	0	1	0	0	0	1.09%	0	1	5 663	0	1	0	$875 614	0	1	0	0
10 275	0	1	0	0	0	1.09%	0	1	5 663	0	0	1	$371 767	0	1	0	0
10 276	0	1	0	0	0	1.09%	0	1	6 000	0	1	0	$914 988	0	1	0	0
10 277	0	1	0	0	0	1.09%	0	0	5 663	0	0	1	$225 488	0	1	0	0
10 278	0	1	0	0	0	1.09%	0	0	6 970	1	0	0	$108 074	0	1	0	0
10 279	0	1	0	0	0	1.03%	0	0	5 663	0	0	1	$246 006	0	1	0	0
10 280	1	1	0	0	0	1.09%	0	0	5 665	0	0	1	$364 002	0	1	0	0
10 281	0	0	0	1	0	1.09%	0	1	5 663	0	0	1	$333 607	0	1	0	0
10 282	0	1	0	0	0	1.12%	0	0	5 663	0	0	1	$365 076	0	1	0	0
10 283	0	0	1	0	0	1.09%	0	1	5 663	0	1	0	$669 282	0	1	0	0
10 284	0	0	0	1	0	1.12%	0	1	5 663	0	0	0	$269 436	0	1	0	0
10 285	0	0	0	0	0	1.08%	0	1	5 663	1	0	0	$96 710	0	1	0	0
10 286	0	0	1	0	0	0.38%	0	1	6 970	0	0	0	$323 088	0	1	0	0
10 287	0	1	0	0	0	1.12%	0	0	5 663	0	0	1	$266 291	0	1	0	0
10 288	0	0	0	0	0	1.09%	0	1	5 663	1	0	0	$111 725	0	1	0	0
10 289	0	0	1	0	0	1.09%	0	1	6 000	0	1	0	$885 831	0	1	0	0
10 290	0	0	0	0	0	1.09%	0	1	5 663	1	0	0	$101 070	0	1	0	0
10 291	0	1	0	0	0	1.12%	0	1	5 663	0	1	0	$956 033	0	1	0	0
10 292	0	1	0	0	0	1.09%	0	1	5 663	0	0	0	$371 926	0	1	0	0
10 293	0	1	0	0	0	1.09%	0	1	5 663	0	0	1	$230 944	0	1	0	0
10 294	0	0	0	1	0	1.09%	0	1	5 663	1	0	0	$75 990	0	1	0	0
10 295	0	0	0	0	1	1.03%	0	1	5 663	0	0	1	$203 000	0	1	0	0
10 296	0	1	0	0	0	1.13%	0	0	6 970	0	0	1	$248 014	0	1	0	0
10 297	0	1	0	0	0	1.12%	0	1	5 663	0	0	1	$255 553	0	1	0	0
10 298	0	0	0	0	0	1.12%	0	1	5 663	0	0	0	$339 674	0	1	0	0
10 299	0	0	0	0	0	1.12%	0	1	6 970	0	1	0	$785 148	0	1	0	0
10 300	0	0	0	0	0	1.09%	0	1	5 663	0	0	0	$184 497	0	1	0	0
10 301	0	0	1	0	0	1.09%	0	1	5 663	1	0	0	$103 042	0	1	0	0
10 302	0	1	0	0	0	1.09%	0	1	5 663	0	1	0	$595 790	0	1	0	0
10 303	0	1	0	0	0	1.09%	0	1	5 663	0	0	0	$298 222	0	1	0	0
10 304	0	0	0	0	0	1.13%	0	1	6 970	1	0	0	$129 486	0	1	0	0
10 305	0	0	0	0	0	1.12%	0	1	5 663	0	1	0	$840 570	0	1	0	0
10 306	0	1	0	0	0	1.09%	0	0	5 663	0	0	1	$190 278	0	1	0	0
10 307	0	1	0	0	0	1.09%	0	1	6 098	1	0	0	$106 411	0	1	0	0
10 308	0	1	0	0	0	1.12%	0	0	6 098	0	0	1	$198 000	0	1	0	0
10 309	0	0	0	0	0	1.09%	0	1	6 098	0	0	0	$338 523	0	1	0	0
10 310	0	1	0	0	0	1.12%	0	1	6 098	0	0	0	$416 813	0	1	0	0
10 311	0	0	0	0	1	1.10%	0	1	9 148	0	1	0	$923 703	0	1	0	0
10 312	0	0	0	1	0	1.09%	0	1	9 148	1	0	0	$88 915	0	1	0	0
10 313	0	1	0	0	0	1.09%	0	1	7 841	1	0	0	$112 924	0	1	0	0
10 314	0	1	0	0	0	1.13%	0	1	9 240	0	0	0	$401 423	0	1	0	0
10 315	0	0	0	0	0	1.14%	0	1	9 148	1	0	0	$47 402	0	1	0	0
10 316	0	0	0	0	0	1.09%	0	1	9 148	1	0	0	$53 663	0	1	0	0
10 317	0	0	0	1	0	1.13%	0	1	9 583	0	0	0	$203 967	0	1	0	0
10 318	1	0	0	0	1	1.13%	0	1	9 150	0	1	0	$600 407	0	1	0	0
10 319	0	0	0	0	0	1.08%	0	1	9 148	1	0	0	$46 795	0	1	0	0
10 320	0	0	0	0	0	1.09%	0	1	9 148	0	0	0	$176 153	0	1	0	0
10 321	0	0	0	0	0	1.10%	0	1	10 454	1	0	0	$105 254	0	1	0	0
10 322	0	1	0	0	0	1.13%	0	1	6 970	1	0	0	$124 368	0	1	0	0
10 323	0	0	0	1	0	1.13%	0	1	6 098	1	0	0	$82 695	0	1	0	0
10 324	0	1	0	0	0	1.09%	0	0	6 098	0	0	1	$328 568	0	1	0	0
10 325	0	0	1	0	0	1.09%	0	0	6 098	1	0	0	$92 295	0	1	0	0
10 326	0	1	0	0	0	1.13%	0	1	8 930	0	0	1	$280 932	0	1	0	0
10 327	0	0	0	0	0	1.09%	0	1	7 841	0	0	1	$240 080	0	1	0	0
10 328	0	1	0	0	0	1.09%	0	0	7 405	0	0	1	$243 766	0	1	0	0
10 329	0	1	0	0	0	1.13%	0	0	9 583	0	0	1	$253 035	0	1	0	0
10 330	0	1	0	0	0	1.12%	0	1	5 663	0	0	0	$378 338	0	1	0	0
10 331	0	1	0	0	0	1.13%	0	1	6 970	0	0	1	$170 698	0	1	0	0
10 332	0	1	0	0	0	1.12%	0	0	7 405	0	0	1	$199 445	0	1	0	0
10 333	0	1	0	0	0	1.20%	0	0	6 534	0	0	1	$170 698	0	1	0	0
10 334	0	1	0	0	0	1.07%	0	1	6 534	1	0	0	$39 353	0	1	0	0
10 335	0	1	0	0	0	1.13%	0	1	6 534	0	1	0	$608 267	0	1	0	0
10 336	0	1	0	0	0	1.08%	0	1	3 049	1	0	0	$124 593	0	1	0	0
10 337	0	1	0	0	0	1.12%	0	1	2 178	0	0	0	$349 001	0	1	0	0
10 338	0	1	0	0	0	1.09%	0	1	2 178	0	0	0	$233 635	0	1	0	0
10 339	0	1	0	0	0	1.09%	0	0	2 178	0	0	1	$251 026	0	1	0	0
10 340	0	1	0	0	0	1.09%	0	1	2 178	0	0	1	$263 069	0	1	0	0
10 341	0	0	0	0	1	1.12%	0	1	2 178	0	0	0	$321 454	0	1	0	0
10 342	0	1	0	0	0	1.09%	0	1	2 544	0	0	0	$415 531	0	1	0	0
10 343	0	1	0	0	0	1.09%	0	1	2 178	0	0	1	$260 386	0	1	0	0
10 344	0	1	0	0	0	1.12%	0	0	2 544	0	0	1	$260 386	0	1	0	0
10 345	0	0	0	1	0	1.09%	0	1	2 178	0	0	0	$248 005	0	1	0	0
10 346	0	0	1	0	0	1.09%	0	1	2 534	0	1	0	$823 114	0	1	0	0
10 347	0	1	0	0	0	1.12%	0	1	2 614	0	0	0	$316 645	0	1	0	0
10 348	0	1	0	0	0	1.12%	0	0	2 614	1	0	0	$131 368	0	1	0	0
10 349	0	0	1	0	0	1.12%	0	1	4 041	0	0	1	$206 160	0	1	0	0
10 350	0	1	0	0	0	1.09%	0	1	2 614	0	1	0	$868 281	0	1	0	0
10 351	0	1	0	0	0	1.09%	0	1	3 485	0	0	0	$339 674	0	1	0	0
10 352	0	1	0	0	0	1.12%	0	0	3 019	0	0	1	$257 521	0	1	0	0
10 353	0	1	0	0	0	1.08%	0	1	3 049	1	0	0	$112 397	0	1	0	0
10 354	0	0	0	0	0	1.12%	0	1	3 049	1	0	0	$130 239	0	1	0	0
10 355	0	1	0	0	0	1.09%	0	0	3 049	0	0	1	$260 386	0	1	0	0
10 356	0	0	1	0	0	1.12%	0	1	3 049	1	0	0	$130 615	0	1	0	0
10 357	1	1	0	0	0	1.09%	0	0	3 049	0	0	1	$246 963	0	1	0	0
10 358	0	1	0	0	0	1.12%	0	1	3 049	0	1	0	$786 700	0	1	0	0
10 359	0	1	0	0	0	1.08%	0	0	4 356	0	0	1	$254 846	0	1	0	0
10 360	0	0	0	0	0	1.12%	0	1	4 792	0	1	0	$570 315	0	1	0	0
10 361	0	1	0	0	0	1.12%	0	1	4 356	0	1	0	$712 894	0	1	0	0
10 362	0	0	0	1	0	1.08%	0	1	4 356	1	0	0	$84 935	0	1	0	0
10 363	0	0	0	1	0	1.07%	0	1	4 356	1	0	0	$53 361	0	1	0	0
10 364	0	0	0	0	0	1.12%	0	1	4 410	0	0	1	$225 924	0	1	0	0
10 365	0	1	0	0	0	1.08%	0	1	4 356	0	1	0	$691 866	0	1	0	0
10 366	0	0	1	0	0	1.07%	0	1	6 534	1	0	0	$35 328	0	1	0	0
10 367	0	1	0	0	0	1.13%	0	0	4 356	0	0	1	$161 063	0	1	0	0
10 368	0	1	0	0	0	1.13%	0	0	3 920	1	0	0	$85 167	0	1	0	0
10 369	0	1	0	0	0	1.08%	0	1	6 098	1	0	0	$97 765	0	1	0	0
10 370	0	1	0	0	0	1.13%	0	1	5 663	0	0	0	$191 914	0	1	0	0
10 371	0	1	0	0	0	1.13%	0	0	5 663	0	0	1	$293 627	0	1	0	0
10 372	0	1	0	0	0	1.08%	0	1	3 485	0	1	0	$757 437	0	1	0	0
10 373	0	1	0	0	0	1.13%	0	1	5 663	0	1	0	$646 592	0	1	0	0
10 374	0	0	0	0	0	1.07%	0	1	5 200	0	0	1	$134 219	0	1	0	0
10 375	0	1	0	0	0	1.10%	0	1	9 148	0	0	0	$428 242	0	1	0	0
10 376	0	0	0	0	0	1.11%	0	1	17 860	0	1	0	$863 860	0	1	0	0
10 377	0	0	0	0	0	1.09%	0	1	7 841	1	0	0	$140 995	0	1	0	0
10 378	0	1	0	0	0	1.11%	0	1	18 731	0	0	1	$345 000	0	1	0	0
10 379	0	0	0	0	0	1.10%	0	1	13 068	1	0	0	$132 565	0	1	0	0
10 380	0	1	0	0	0	1.08%	0	0	15 682	0	0	1	$341 396	0	1	0	0
10 381	0	0	0	0	0	1.12%	0	1	6 098	0	0	1	$497 484	0	1	0	0
10 382	0	1	0	0	0	1.10%	0	1	6 098	0	0	1	$371 189	0	1	0	0
10 383	0	1	0	0	0	1.10%	0	1	6 098	0	0	0	$532 239	0	1	0	0
10 384	0	0	0	0	0	1.09%	0	1	6 970	1	0	0	$121 356	0	1	0	0
10 385	0	1	0	0	0	1.09%	0	0	5 663	1	0	0	$120 045	0	1	0	0
10 386	0	1	0	0	0	1.09%	0	1	6 098	0	0	1	$368 723	0	1	0	0
10 387	0	0	0	0	0	1.12%	0	1	6 098	1	0	0	$113 062	0	1	0	0
10 388	0	0	0	0	1	1.10%	0	1	5 663	0	1	0	$1 188 734	0	1	0	0
10 389	0	1	0	0	0	1.10%	0	1	5 663	0	1	0	$847 489	0	1	0	0
10 390	0	1	0	0	0	1.09%	0	1	5 663	0	0	1	$364 002	0	1	0	0
10 391	0	1	0	0	0	1.12%	0	0	5 663	0	0	1	$366 203	0	1	0	0
10 392	0	0	0	0	0	1.10%	0	1	5 663	0	0	0	$339 674	0	1	0	0
10 393	0	0	0	0	0	1.10%	0	1	5 663	0	1	0	$764 233	0	1	0	0
10 394	0	0	0	1	0	1.12%	0	1	5 663	0	1	0	$624 643	0	1	0	0
10 395	0	0	0	0	1	1.12%	0	1	6 534	1	0	0	$136 340	0	1	0	0
10 396	0	0	0	0	1	1.09%	0	1	6 290	0	0	0	$469 396	0	1	0	0
10 397	0	0	0	0	0	1.09%	0	1	6 098	1	0	0	$147 554	0	1	0	0
10 398	0	0	0	0	0	1.09%	0	1	6 098	1	0	0	$106 549	0	1	0	0
10 399	0	1	0	0	0	1.12%	0	1	6 970	1	0	0	$144 985	0	1	0	0
10 400	0	0	0	0	0	1.10%	0	1	6 970	0	1	0	$970 812	0	1	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
10 401	0	0	1	0	0	1.12%	0	1	9 583	0	1	0	$1 025 311	0	1	0	0
10 402	0	0	0	1	0	1.10%	0	1	6 800	0	0	0	$429 638	0	1	0	0
10 403	0	0	0	0	0	1.09%	0	1	6 098	1	0	0	$158 094	0	1	0	0
10 404	0	0	0	0	0	1.09%	0	1	5 663	0	0	0	$407 836	0	1	0	0
10 405	0	0	0	0	1	1.12%	0	1	6 098	0	0	1	$235 965	0	1	0	0
10 406	0	0	0	0	1	1.10%	0	1	6 534	0	0	0	$449 061	0	1	0	0
10 407	0	0	0	1	0	1.12%	0	1	6 534	1	0	0	$100 575	0	1	0	0
10 408	0	1	0	0	0	1.12%	0	1	6 305	0	1	0	$964 504	0	1	0	0
10 409	0	1	0	0	0	1.10%	0	1	7 405	0	0	0	$226 218	0	1	0	0
10 410	0	0	0	0	1	1.10%	0	1	8 712	0	0	1	$407 200	0	1	0	0
10 411	0	0	0	0	0	1.10%	0	1	6 098	0	0	0	$455 288	0	1	0	0
10 412	0	1	0	0	0	1.09%	0	0	6 098	0	0	1	$371 519	0	1	0	0
10 413	0	0	0	0	0	1.10%	0	1	6 098	0	1	0	$834 417	0	1	0	0
10 414	0	0	0	0	0	1.13%	0	1	7 405	1	0	0	$111 061	0	1	0	0
10 415	0	1	0	0	0	1.10%	0	1	7 841	1	0	0	$147 438	0	1	0	0
10 416	0	0	0	0	0	1.10%	0	1	7 841	0	1	0	$825 059	0	1	0	0
10 417	0	1	0	0	0	1.10%	0	1	8 712	0	0	0	$287 408	0	1	0	0
10 418	0	1	0	0	0	1.10%	0	0	9 583	0	0	1	$427 698	0	1	0	0
10 419	0	0	0	1	0	1.12%	0	1	11 326	0	0	1	$437 017	0	1	0	0
10 420	0	0	1	0	0	1.10%	0	1	9 583	0	0	1	$316 293	0	1	0	0
10 421	0	0	1	0	0	1.10%	0	1	9 583	0	0	1	$453 183	0	1	0	0
10 422	0	0	1	0	0	1.10%	0	1	9 583	1	0	0	$231 494	0	1	0	0
10 423	0	0	0	0	1	1.10%	0	1	8 712	0	1	0	$1 080 733	0	1	0	0
10 424	0	1	0	0	0	1.10%	0	0	12 197	0	0	1	$319 000	0	1	0	0
10 425	0	0	0	1	0	1.11%	0	1	15 682	0	0	0	$429 332	0	1	0	0
10 426	0	0	1	0	0	1.10%	0	1	13 939	0	1	0	$1 065 148	0	1	0	0
10 427	0	0	0	0	0	1.10%	0	1	13 068	0	1	0	$1 143 735	0	1	0	0
10 428	0	0	1	0	0	1.10%	0	1	10 454	0	1	0	$1 047 480	0	1	0	0
10 429	0	0	0	0	1	1.10%	0	1	9 583	0	0	0	$462 878	0	1	0	0
10 430	0	1	0	0	0	2.02%	1	0	6 534	0	0	1	$331 355	0	1	0	0
10 431	0	0	0	0	0	1.12%	0	1	6 534	0	0	1	$408 522	0	1	0	0
10 432	0	1	0	0	0	1.10%	0	1	6 970	0	0	0	$326 902	0	1	0	0
10 433	0	0	0	1	0	1.15%	0	1	6 098	0	0	1	$360 109	0	1	0	0
10 434	0	1	0	0	0	1.10%	0	0	6 970	0	0	1	$375 813	0	1	0	0
10 435	0	0	0	1	0	1.10%	0	1	7 841	1	0	0	$131 307	0	1	0	0
10 436	0	0	0	0	1	1.10%	0	1	6 098	0	0	0	$431 213	0	1	0	0
10 437	0	0	0	1	1	1.10%	0	1	6 534	0	0	0	$345 431	0	1	0	0
10 438	0	0	0	0	0	1.10%	0	1	6 970	0	1	0	$984 362	0	1	0	0
10 439	0	0	0	0	1	1.07%	0	1	7 405	0	0	1	$310 269	0	1	0	0
10 440	0	0	0	0	1	1.10%	0	1	5 663	0	1	0	$719 604	0	1	0	0
10 441	0	1	0	0	0	1.12%	0	0	6 098	0	0	1	$330 351	0	1	0	0
10 442	0	0	0	0	1	1.10%	0	1	6 970	0	0	0	$628 056	0	1	0	0
10 443	0	0	0	1	0	1.34%	1	1	10 890	0	0	1	$673 067	0	1	0	0
10 444	0	1	0	0	0	1.10%	1	0	12 197	0	0	1	$361 980	0	1	0	0
10 445	0	1	0	0	0	1.13%	0	0	7 405	0	0	1	$301 232	0	1	0	0
10 446	0	0	0	0	0	1.12%	0	1	8 712	0	0	1	$468 220	0	1	0	0
10 447	0	0	0	1	0	1.10%	0	1	9 583	1	0	0	$213 050	0	1	0	0
10 448	0	0	1	0	0	1.10%	0	1	7 405	0	0	0	$398 397	0	1	0	0
10 449	0	1	0	0	0	1.12%	0	0	8 276	0	0	1	$351 437	0	1	0	0
10 450	0	1	0	0	0	1.12%	0	0	8 276	0	0	1	$474 235	0	1	0	0
10 451	0	1	0	0	0	1.10%	0	1	12 197	0	1	0	$842 372	0	1	0	0
10 452	0	0	0	1	0	1.13%	0	1	13 068	1	0	0	$131 027	0	1	0	0
10 453	0	0	0	1	0	1.10%	0	1	7 405	0	0	0	$403 003	0	1	0	0
10 454	0	1	0	0	0	1.10%	0	1	8 276	1	0	0	$159 617	0	1	0	0
10 455	1	0	1	0	0	1.12%	0	0	7 405	1	0	0	$174 206	0	1	0	0
10 456	0	0	0	0	1	1.10%	0	1	8 276	0	1	0	$969 888	0	1	0	0
10 457	0	1	0	0	0	1.10%	0	1	8 276	1	0	0	$196 196	0	1	0	0
10 458	0	0	0	0	1	1.10%	0	1	13 068	0	1	0	$826 619	0	1	0	0
10 459	0	0	0	0	1	1.10%	0	1	13 068	1	0	0	$67 973	0	1	0	0
10 460	0	1	0	0	0	1.09%	0	1	9 583	0	0	1	$305 000	0	1	0	0
10 461	0	1	0	0	0	1.12%	0	0	8 276	0	0	1	$415 542	0	1	0	0
10 462	0	1	0	0	0	1.09%	0	1	8 276	1	0	0	$68 867	0	1	0	0
10 463	0	1	0	0	0	1.12%	0	0	8 276	0	0	1	$216 385	0	1	0	0
10 464	0	0	0	0	1	1.10%	0	1	6 970	0	1	0	$1 431 740	0	1	0	0
10 465	0	0	0	0	1	1.10%	0	1	6 970	0	1	0	$1 059 788	0	1	0	0
10 466	0	1	0	0	0	1.12%	0	0	5 663	0	0	1	$214 750	0	1	0	0
10 467	0	0	0	0	0	1.10%	0	1	11 326	1	0	0	$95 590	0	1	0	0
10 468	0	1	0	0	0	1.10%	0	1	6 098	0	0	0	$374 217	0	1	0	0
10 469	0	0	1	0	0	1.09%	0	1	6 098	0	0	1	$170 698	0	1	0	0
10 470	0	0	0	0	0	1.09%	0	1	5 663	1	0	0	$103 042	0	1	0	0
10 471	0	0	0	0	1	1.13%	0	1	9 583	1	0	0	$99 881	0	1	0	0
10 472	0	1	0	0	0	1.10%	0	1	12 632	0	0	0	$460 575	0	1	0	0
10 473	0	1	0	0	0	1.10%	0	1	11 761	0	1	0	$846 247	0	1	0	0
10 474	0	0	0	1	0	1.13%	0	1	12 197	1	0	0	$54 110	0	1	0	0
10 475	0	0	0	0	1	1.13%	0	1	7 405	0	0	1	$233 957	0	1	0	0
10 476	0	0	0	0	0	1.13%	0	1	7 405	0	0	1	$233 004	0	1	0	0
10 477	0	1	0	0	0	1.09%	0	1	7 405	0	1	0	$538 082	0	1	0	0
10 478	0	0	0	1	0	1.09%	0	1	7 405	0	0	1	$260 386	0	1	0	0
10 479	0	0	0	0	0	1.09%	0	1	6 534	0	0	0	$194 696	0	1	0	0
10 480	0	1	0	0	0	1.09%	0	1	6 534	0	0	0	$299 374	0	1	0	0
10 481	0	0	0	0	1	1.13%	0	1	6 970	1	0	0	$73 755	0	1	0	0
10 482	0	1	0	0	0	1.12%	0	1	7 405	0	1	0	$851 239	0	1	0	0
10 483	0	1	0	0	0	1.10%	0	0	7 405	0	0	1	$362 871	0	1	0	0
10 484	0	0	0	0	1	1.12%	0	1	6 534	0	1	0	$929 988	0	1	0	0
10 485	0	0	1	0	0	1.12%	0	1	6 534	0	0	1	$263 069	0	1	0	0
10 486	0	0	0	0	0	1.09%	0	1	6 534	0	1	0	$914 051	0	1	0	0
10 487	0	1	0	0	0	1.12%	0	0	6 534	0	0	1	$242 500	0	1	0	0
10 488	0	0	1	0	0	1.09%	0	1	6 970	1	0	0	$124 216	0	1	0	0
10 489	0	1	0	0	0	1.09%	0	0	7 405	0	0	1	$171 800	0	1	0	0
10 490	0	1	0	0	0	1.03%	0	1	6 970	0	0	0	$94 130	0	1	0	0
10 491	0	1	0	0	0	1.12%	0	0	5 663	0	0	0	$178 008	0	1	0	0
10 492	0	0	0	0	1	1.66%	1	1	11 326	1	0	0	$81 836	0	1	0	0
10 493	1	0	1	0	0	1.10%	0	1	6 096	0	0	0	$254 959	0	1	0	0
10 494	0	0	1	0	0	1.73%	1	1	12 197	1	0	0	$218 320	0	1	0	0
10 495	0	0	0	0	1	1.13%	0	1	9 583	1	0	0	$133 347	0	1	0	0
10 496	0	0	0	0	1	1.12%	0	1	6 534	0	0	1	$375 813	0	1	0	0
10 497	0	1	0	0	0	1.09%	0	1	7 841	0	0	0	$185 245	0	1	0	0
10 498	0	0	0	0	1	1.10%	0	1	7 405	1	0	0	$136 992	0	1	0	0
10 499	0	0	0	0	1	1.15%	0	1	7 841	0	1	0	$592 670	0	1	0	0
10 500	0	1	0	0	0	1.13%	0	0	11 761	1	0	0	$85 489	0	1	0	0
10 501	0	1	0	0	0	1.13%	0	1	16 117	0	1	0	$792 537	0	1	0	0
10 502	0	0	0	1	0	1.98%	1	1	28 750	0	1	0	$597 349	0	1	0	0
10 503	0	1	0	0	0	1.52%	0	1	33 977	0	1	0	$77 983	0	1	0	0
10 504	0	0	0	0	0	1.13%	0	1	28 314	0	1	0	$623 863	0	1	0	0
10 505	0	1	0	0	0	1.14%	0	1	15 682	0	1	0	$563 817	0	1	0	0
10 506	0	0	0	0	0	1.12%	0	1	3 920	0	0	1	$402 657	0	1	0	0
10 507	0	1	0	0	0	1.12%	0	1	79 279	1	0	0	$272 679	0	1	0	0
10 508	0	1	0	0	0	1.12%	1	1	21 780	0	1	0	$972 891	0	1	0	0
10 509	0	0	1	0	0	1.12%	0	1	18 731	0	0	1	$525 065	0	1	0	0
10 510	0	0	0	0	0	1.38%	1	1	13 939	0	0	1	$474 073	0	1	0	0
10 511	0	0	0	1	0	1.12%	0	1	18 731	0	0	0	$525 826	0	1	0	0
10 512	0	0	0	0	0	1.12%	0	1	9 148	0	1	0	$1 121 376	0	1	0	0
10 513	0	0	0	0	1	1.11%	0	1	43 560	0	0	0	$1 011 253	0	1	0	0
10 514	0	1	0	0	0	1.12%	0	1	30 492	0	1	0	$1 247 727	0	1	0	0
10 515	0	0	0	0	0	1.11%	0	1	27 878	0	1	0	$1 203 533	0	1	0	0
10 516	0	0	0	0	1	1.13%	0	1	31 799	0	1	0	$1 487 162	0	1	0	0
10 517	1	0	0	0	0	1.12%	0	1	33 108	1	0	0	$167 625	0	1	0	0
10 518	0	0	0	0	1	1.12%	0	1	39 640	1	0	0	$184 061	0	1	0	0
10 519	0	0	0	1	0	1.12%	0	1	36 155	0	1	0	$1 247 727	0	1	0	0
10 520	0	0	1	0	0	1.13%	0	1	30 492	0	0	1	$461 714	0	1	0	0
10 521	0	0	0	0	1	1.12%	0	1	29 621	1	0	0	$226 124	0	1	0	0
10 522	0	1	0	0	0	1.18%	0	0	29 621	0	0	1	$411 683	0	1	0	0
10 523	0	1	0	0	0	1.14%	0	1	19 166	0	1	0	$1 181 235	0	1	0	0
10 524	1	1	0	0	0	1.12%	0	1	16 119	0	0	0	$391 489	0	1	0	0
10 525	0	0	0	0	1	1.12%	0	1	31 799	1	0	0	$171 583	0	1	0	0
10 526	0	0	0	0	1	1.11%	0	1	23 958	0	1	0	$1 246 167	0	1	0	0
10 527	0	0	0	0	1	1.12%	0	1	29 185	0	0	0	$599 321	0	1	0	0
10 528	0	0	0	0	1	1.12%	0	1	20 473	0	0	0	$554 993	0	1	0	0
10 529	0	0	0	0	0	1.12%	0	1	20 038	0	0	0	$718 520	0	1	0	0
10 530	0	1	0	0	0	1.12%	0	1	20 038	0	0	0	$681 435	0	1	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
10 531	0	0	0	1	0	1.12%	0	1	21 780	0	0	1	$1 357 839	0	1	0	0
10 532	0	0	0	1	0	1.12%	0	1	20 038	0	0	1	$848 469	0	1	0	0
10 533	0	0	0	0	1	1.12%	0	1	20 473	0	0	0	$932 664	0	1	0	0
10 534	0	0	0	0	1	1.12%	0	1	22 651	0	1	0	$2 287 470	0	1	0	0
10 535	0	0	0	0	1	1.12%	0	1	21 780	0	0	0	$949 936	0	1	0	0
10 536	0	0	0	0	1	1.12%	0	1	20 909	0	0	1	$805 314	0	1	0	0
10 537	0	0	0	0	1	1.12%	0	1	20 038	0	0	1	$1 375 397	0	1	0	0
10 538	0	0	0	0	1	1.12%	0	1	22 216	0	1	0	$2 623 091	0	1	0	0
10 539	0	0	0	0	1	1.10%	0	1	33 541	0	1	0	$1 687 478	0	1	0	0
10 540	0	1	0	0	0	1.10%	0	1	40 075	0	0	1	$446 827	0	1	0	0
10 541	0	0	0	1	0	1.13%	0	1	48 352	0	0	0	$794 492	0	1	0	0
10 542	0	0	0	0	0	1.12%	0	1	43 560	0	0	0	$765 706	0	1	0	0
10 543	0	0	0	0	1	1.12%	0	1	43 996	1	0	0	$187 182	0	1	0	0
10 544	1	0	0	0	0	1.11%	0	1	15 246	0	0	0	$139 068	0	0	0	0
10 545	0	0	0	0	0	1.13%	0	1	6 970	0	0	1	$201 335	0	1	0	0
10 546	0	0	0	0	0	1.09%	0	1	6 970	0	0	1	$225 924	0	1	0	0
10 547	0	1	0	0	0	1.14%	0	0	6 970	0	0	1	$136 367	0	1	0	0
10 548	1	1	0	0	0	1.09%	0	1	6 970	0	1	0	$577 074	0	1	0	0
10 549	0	0	0	0	1	1.09%	0	1	6 970	0	1	0	$180 920	0	1	0	0
10 550	0	1	0	0	0	1.13%	0	1	6 970	0	1	0	$834 364	0	1	0	0
10 551	0	0	0	0	1	1.13%	0	1	7 841	0	1	0	$553 541	0	1	0	0
10 552	0	0	0	0	0	1.12%	0	1	7 841	0	1	0	$561 477	0	1	0	0
10 553	0	1	0	0	0	1.13%	0	1	8 276	1	0	0	$52 321	0	1	0	0
10 554	0	1	0	0	0	1.13%	0	0	8 276	1	0	0	$84 464	0	1	0	0
10 555	0	0	1	0	0	1.08%	0	1	8 276	1	0	0	$35 775	0	1	0	0
10 556	0	0	0	1	0	1.13%	0	1	8 276	1	0	0	$74 872	0	1	0	0
10 557	1	1	0	0	0	1.13%	0	1	6 096	0	1	0	$703 862	0	1	0	0
10 558	0	0	0	0	0	1.13%	0	1	6 050	0	0	1	$157 645	0	1	0	0
10 559	0	1	0	0	0	1.13%	0	0	8 276	0	0	1	$171 800	0	1	0	0
10 560	1	1	0	0	0	1.13%	0	1	8 276	0	1	0	$811 012	0	1	0	0
10 561	0	0	0	0	1	1.13%	0	1	6 970	0	1	0	$561 928	0	1	0	0
10 562	1	0	1	0	0	1.14%	0	1	7 405	1	0	0	$78 704	0	1	0	0
10 563	0	0	1	0	0	1.14%	0	1	9 583	1	0	0	$54 199	0	1	0	0
10 564	0	1	0	0	0	1.12%	0	0	6 970	0	0	1	$282 103	0	1	0	0
10 565	0	0	0	0	0	1.13%	0	1	5 663	0	0	1	$239 963	0	1	0	0
10 566	0	1	0	0	0	1.09%	0	1	6 534	0	0	0	$165 491	0	1	0	0
10 567	0	1	0	0	0	1.09%	0	1	3 485	0	1	0	$785 148	0	1	0	0
10 568	0	1	0	0	0	1.13%	0	1	6 098	0	0	1	$204 013	0	1	0	0
10 569	0	1	0	0	0	1.12%	0	1	6 098	0	0	0	$293 122	0	1	0	0
10 570	0	0	1	0	0	1.09%	0	1	4 792	0	1	0	$514 687	0	1	0	0
10 571	0	1	0	0	0	1.13%	0	0	6 534	0	0	1	$219 899	0	1	0	0
10 572	0	0	0	0	1	1.07%	0	1	6 534	1	0	0	$64 512	0	1	0	0
10 573	0	1	0	0	0	1.08%	0	1	4 356	0	1	0	$584 872	0	1	0	0
10 574	0	1	0	0	0	1.09%	0	1	4 356	1	0	0	$127 980	0	1	0	0
10 575	0	0	0	0	1	1.13%	0	1	4 356	0	0	1	$152 908	0	1	0	0
10 576	0	1	0	0	0	1.07%	0	0	4 356	0	0	1	$155 694	0	1	0	0
10 577	0	1	0	0	0	1.07%	0	1	4 356	0	1	0	$369 028	0	1	0	0
10 578	0	0	0	0	1	1.09%	0	1	4 792	0	0	1	$238 226	0	1	0	0
10 579	0	1	0	0	0	1.08%	0	0	6 534	0	0	1	$166 432	0	1	0	0
10 580	0	0	0	1	0	1.13%	0	1	6 534	0	0	1	$139 588	0	1	0	0
10 581	0	1	0	0	0	1.13%	0	1	6 534	1	0	0	$111 042	0	1	0	0
10 582	0	1	0	0	0	1.12%	0	0	4 792	0	0	1	$278 591	0	1	0	0
10 583	0	1	0	0	0	1.09%	0	1	6 098	0	1	0	$569 275	0	1	0	0
10 584	0	0	0	1	0	1.12%	0	1	6 098	0	1	0	$444 503	0	1	0	0
10 585	0	0	0	0	0	1.09%	0	1	6 098	0	0	1	$213 677	0	1	0	0
10 586	0	0	0	0	0	1.08%	0	1	5 663	0	1	0	$431 244	0	1	0	0
10 587	0	1	0	0	0	1.52%	1	0	5 663	0	0	1	$156 768	0	1	0	0
10 588	0	1	0	0	0	1.08%	0	0	5 663	1	0	0	$51 753	0	1	0	0
10 589	0	0	0	0	0	1.12%	0	1	3 049	1	0	0	$106 901	0	1	0	0
10 590	0	0	0	1	0	1.12%	0	1	2 614	1	0	0	$106 901	0	1	0	0
10 591	0	1	0	0	0	1.09%	0	1	3 049	0	0	0	$301 677	0	1	0	0
10 592	0	0	1	0	0	1.13%	0	1	5 227	1	0	0	$30 719	0	1	0	0
10 593	0	1	0	0	0	1.09%	0	1	6 098	0	1	0	$713 099	0	1	0	0
10 594	0	1	0	0	0	1.12%	0	0	6 098	1	0	0	$124 969	0	1	0	0
10 595	0	1	0	0	0	1.13%	0	0	6 098	0	0	1	$203 676	0	1	0	0
10 596	0	1	0	0	0	1.07%	0	1	4 792	0	0	0	$316 645	0	1	0	0
10 597	0	1	0	0	0	1.09%	0	0	6 000	0	0	1	$238 226	0	1	0	0
10 598	0	1	0	0	0	1.09%	0	0	8 276	1	0	0	$100 758	0	1	0	0
10 599	0	0	0	0	1	1.09%	0	0	7 841	0	0	0	$517 099	0	1	0	0
10 600	0	1	0	0	0	1.13%	0	1	10 019	0	0	0	$391 163	0	1	0	0
10 601	0	1	0	0	0	1.13%	0	0	6 098	1	0	0	$47 412	0	1	0	0
10 602	0	0	0	1	0	1.14%	0	1	9 583	0	0	1	$155 124	0	1	0	0
10 603	0	0	0	0	1	1.13%	0	1	3 920	0	0	1	$152 172	0	1	0	0
10 604	0	1	0	0	0	1.09%	0	0	11 761	1	0	0	$114 053	0	1	0	0
10 605	0	1	0	0	0	1.09%	0	0	6 000	0	0	1	$234 348	0	1	0	0
10 606	0	0	0	0	0	1.12%	0	1	4 356	0	0	1	$216 552	0	1	0	0
10 607	0	0	0	0	0	1.09%	0	1	6 534	0	1	0	$549 000	0	1	0	0
10 608	0	1	0	0	0	1.09%	0	0	6 534	0	0	0	$137 299	0	1	0	0
10 609	0	0	0	0	0	1.08%	0	1	2 614	1	0	0	$87 675	0	1	0	0
10 610	0	1	0	0	0	1.08%	0	1	5 663	0	0	1	$180 390	0	1	0	0
10 611	0	0	1	0	0	1.12%	0	1	5 663	0	0	0	$272 419	0	1	0	0
10 612	0	1	0	0	0	1.14%	0	1	11 326	0	1	0	$687 733	0	1	0	0
10 613	0	1	0	0	0	1.09%	0	1	8 276	0	1	0	$647 258	0	1	0	0
10 614	0	0	0	0	1	1.06%	0	1	5 227	0	1	0	$510 931	0	1	0	0
10 615	0	1	0	0	0	1.08%	0	0	8 276	0	0	1	$212 870	0	1	0	0
10 616	0	1	0	0	0	1.08%	0	0	6 534	0	0	1	$193 905	0	1	0	0
10 617	0	0	0	0	0	0.67%	0	1	1 742	1	0	0	$62 394	0	1	0	0
10 618	0	0	0	0	0	1.13%	0	1	6 098	1	0	0	$62 394	0	1	0	0
10 619	0	1	0	0	0	1.08%	0	0	4 792	1	0	0	$85 974	0	1	0	0
10 620	0	0	0	0	1	1.13%	0	1	4 792	1	0	0	$41 365	0	1	0	0
10 621	0	1	0	0	0	1.13%	0	1	4 356	0	1	0	$600 468	0	1	0	0
10 622	0	0	0	1	0	1.15%	0	1	6 098	0	0	1	$80 328	0	1	0	0
10 623	0	0	0	1	0	1.08%	0	1	6 098	0	0	0	$199 331	0	1	0	0
10 624	0	1	0	0	0	1.07%	0	0	6 098	0	0	1	$144 043	0	1	0	0
10 625	0	1	0	0	0	1.13%	0	1	6 970	0	1	0	$530 284	0	1	0	0
10 626	0	1	0	0	0	1.07%	0	0	3 920	0	0	1	$240 442	0	1	0	0
10 627	0	0	0	1	0	1.13%	0	1	2 300	0	0	1	$119 667	0	1	0	0
10 628	0	1	0	0	0	1.06%	0	1	2 614	0	0	1	$138 503	0	1	0	0
10 629	0	1	0	0	0	1.13%	0	1	5 227	1	0	0	$74 530	0	1	0	0
10 630	0	1	0	0	0	1.13%	0	1	5 227	1	0	0	$30 185	0	1	0	0
10 631	0	1	0	0	0	1.12%	0	1	5 663	0	1	0	$608 267	0	1	0	0
10 632	0	1	0	0	0	1.09%	0	0	5 663	0	0	1	$221 605	0	1	0	0
10 633	0	1	0	0	0	1.14%	0	1	8 712	0	1	0	$467 898	0	1	0	0
10 634	0	0	0	0	1	1.13%	0	1	7 841	1	0	0	$11 582	0	1	0	0
10 635	0	1	0	0	0	1.13%	0	1	4 356	0	1	0	$809 989	0	1	0	0
10 636	0	0	0	0	0	1.13%	0	1	5 663	0	0	1	$170 727	0	1	0	0
10 637	0	0	0	1	1	1.13%	0	1	6 000	0	0	1	$150 616	0	1	0	0
10 638	0	1	0	0	0	1.09%	0	0	5 663	0	0	1	$254 846	0	1	0	0
10 639	0	0	1	0	0	1.08%	0	1	5 663	0	0	0	$227 197	0	1	0	0
10 640	0	1	0	0	0	1.12%	0	1	6 534	0	1	0	$704 507	0	1	0	0
10 641	0	1	0	0	0	1.08%	0	0	6 600	0	0	1	$155 694	0	1	0	0
10 642	0	1	0	0	0	1.13%	0	0	6 098	0	0	1	$198 994	0	1	0	0
10 643	1	1	0	0	0	1.13%	0	1	6 970	0	1	0	$252 448	0	1	0	0
10 644	0	0	0	0	0	1.08%	0	1	9 148	1	0	0	$55 037	0	1	0	0
10 645	0	0	0	0	0	1.13%	0	1	7 405	0	0	0	$125 162	0	1	0	0
10 646	0	0	0	0	0	1.14%	0	1	7 405	0	0	0	$106 619	0	1	0	0
10 647	0	0	0	0	0	1.13%	0	1	7 405	0	0	0	$125 162	0	1	0	0
10 648	0	0	0	0	0	1.14%	0	1	36 155	0	0	0	$213 238	0	1	0	0
10 649	0	0	0	0	0	1.23%	0	1	6 970	0	0	1	$184 500	0	1	0	0
10 650	0	0	1	0	0	1.03%	0	1	3 049	1	0	0	$70 018	0	1	0	0
10 651	0	1	0	0	0	1.67%	0	1	38 768	0	0	0	$446 758	0	1	0	0
10 652	0	0	0	1	0	1.34%	0	1	39 204	0	0	1	$392 993	0	1	0	0
10 653	0	0	0	0	0	1.13%	0	1	16 117	0	1	0	$686 250	0	1	0	0
10 654	0	0	0	0	1	1.45%	0	1	11 326	0	1	0	$611 386	0	1	0	0
10 655	0	0	1	0	0	1.48%	0	1	12 197	1	0	0	$80 181	0	1	0	0
10 656	0	0	0	0	0	1.54%	0	1	16 553	1	0	0	$91 825	0	1	0	0
10 657	0	1	0	0	0	1.08%	0	1	2 599	0	0	0	$375 132	0	1	0	0
10 658	0	1	0	0	0	1.12%	0	1	2 178	0	1	0	$843 739	0	1	0	0
10 659	0	1	0	0	0	1.08%	0	0	2 178	0	0	1	$170 698	0	1	0	0
10 660	0	0	0	1	0	1.12%	0	1	2 178	0	0	1	$177 169	0	1	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
10 661	0	1	0	0	0	1.12%	0	0	2 178	0	0	1	$229 361	0	1	0	0
10 662	0	0	0	0	1	1.12%	0	1	2 178	0	0	1	$214 750	0	1	0	0
10 663	0	0	0	0	0	1.09%	0	1	4 356	0	0	1	$243 475	0	1	0	0
10 664	0	0	0	0	0	1.12%	0	1	2 614	0	0	1	$138 567	0	1	0	0
10 665	0	0	0	0	1	1.12%	0	1	2 178	0	1	0	$569 275	0	1	0	0
10 666	0	0	0	1	0	1.12%	0	1	2 614	0	0	1	$210 525	0	1	0	0
10 667	0	1	0	0	0	1.07%	0	0	2 603	0	0	1	$155 694	0	1	0	0
10 668	0	1	0	0	0	1.08%	0	1	2 178	0	0	0	$344 280	0	1	0	0
10 669	0	1	0	0	0	1.12%	0	1	2 178	0	0	0	$369 361	0	1	0	0
10 670	0	1	0	0	0	1.08%	0	0	2 178	0	0	0	$170 591	0	1	0	0
10 671	0	0	0	0	0	1.12%	0	1	2 614	0	0	1	$178 509	0	1	0	0
10 672	0	0	0	0	1	1.36%	0	1	23 522	0	0	0	$437 546	0	1	0	0
10 673	0	1	0	0	0	1.11%	0	1	40 511	1	0	0	$300 945	0	1	0	0
10 674	0	0	0	1	0	1.11%	0	1	73 181	0	0	1	$531 507	0	1	0	0
10 675	0	0	0	0	1	1.12%	0	1	94 090	0	1	0	$1 715 624	0	1	0	0
10 676	0	0	1	0	0	1.19%	0	1	35 719	0	0	0	$224 530	0	1	0	0
10 677	0	0	0	0	1	1.19%	0	1	11 761	0	0	0	$416 057	0	1	0	0
10 678	0	0	0	1	1	1.18%	0	1	61 855	0	0	1	$431 765	0	1	0	0
10 679	0	0	0	1	1	1.18%	0	1	30 492	0	0	0	$272 419	0	1	0	0
10 680	0	0	0	1	0	1.18%	0	1	33 977	0	1	0	$889 021	0	1	0	0
10 681	0	1	0	0	0	1.64%	0	1	11 761	0	0	1	$165 358	0	1	0	0
10 682	0	1	0	0	0	1.72%	0	1	9 148	0	0	0	$461 701	0	1	0	0
10 683	0	1	0	0	0	1.47%	0	0	8 712	0	0	1	$200 319	0	1	0	0
10 684	0	0	0	1	0	1.78%	0	1	5 663	0	0	1	$155 683	0	1	0	0
10 685	0	1	0	0	0	1.62%	0	1	6 098	0	0	0	$371 926	0	1	0	0
10 686	0	1	0	0	0	1.65%	0	0	6 098	0	0	0	$208 603	0	1	0	0
10 687	0	1	0	0	0	1.61%	0	1	6 098	0	0	1	$191 970	0	1	0	0
10 688	0	1	0	0	0	1.13%	0	1	8 712	0	0	1	$216 552	0	1	0	0
10 689	0	0	0	1	0	1.61%	0	1	6 970	1	0	0	$80 978	0	1	0	0
10 690	0	0	1	0	0	1.68%	0	1	5 663	0	0	1	$187 288	0	1	0	0
10 691	0	1	0	0	0	1.63%	0	0	5 663	0	0	1	$186 118	0	1	0	0
10 692	0	0	0	1	0	3.52%	0	1	5 663	0	0	0	$197 231	0	1	0	0
10 693	0	0	1	0	0	1.63%	0	1	5 663	0	0	1	$249 306	0	1	0	0
10 694	0	1	0	0	0	1.63%	0	1	5 663	0	1	0	$764 990	0	1	0	0
10 695	0	1	0	0	0	1.71%	0	1	5 663	0	0	1	$193 905	0	1	0	0
10 696	0	1	0	0	0	1.60%	0	1	7 000	0	0	0	$411 683	0	1	0	0
10 697	0	1	0	0	0	1.62%	0	1	6 970	0	1	0	$720 489	0	1	0	0
10 698	0	1	0	0	0	1.62%	0	1	5 663	0	0	0	$306 282	0	1	0	0
10 699	0	1	0	0	0	1.63%	0	1	5 663	0	0	0	$288 906	0	1	0	0
10 700	0	0	0	0	0	1.67%	0	1	5 663	0	0	1	$232 685	0	1	0	0
10 701	0	0	1	0	0	1.54%	0	1	5 663	1	0	0	$87 979	0	1	0	0
10 702	0	1	0	0	0	1.75%	0	1	5 663	1	0	0	$53 640	0	1	0	0
10 703	0	0	0	0	0	1.62%	0	1	5 663	1	0	0	$117 441	0	1	0	0
10 704	0	0	0	0	1	1.59%	0	1	6 534	0	0	0	$218 801	0	1	0	0
10 705	0	1	0	0	0	1.62%	0	0	6 534	0	0	0	$185 245	0	1	0	0
10 706	0	1	0	0	0	1.62%	0	1	6 534	0	1	0	$556 798	0	1	0	0
10 707	0	0	0	0	0	1.57%	0	1	6 970	0	1	0	$644 139	0	1	0	0
10 708	0	1	0	0	0	1.63%	0	1	6 970	1	0	0	$85 129	0	1	0	0
10 709	0	0	1	0	0	1.62%	0	1	6 970	0	0	1	$156 000	0	1	0	0
10 710	0	1	0	0	0	1.68%	0	1	7 405	1	0	0	$90 339	0	1	0	0
10 711	0	0	0	0	1	1.64%	0	1	7 405	1	0	0	$84 131	0	1	0	0
10 712	0	1	0	0	0	1.62%	0	0	7 405	0	0	1	$202 769	0	1	0	0
10 713	0	1	0	0	0	1.54%	0	1	6 970	0	0	0	$282 226	0	1	0	0
10 714	0	1	0	0	0	1.69%	0	1	6 534	0	1	0	$794 385	0	1	0	0
10 715	0	1	0	0	0	1.66%	0	1	6 900	0	0	0	$416 813	0	1	0	0
10 716	0	1	0	0	0	1.49%	0	1	6 534	0	0	0	$237 004	0	1	0	0
10 717	0	1	0	0	0	1.67%	0	0	6 534	0	0	0	$262 611	0	1	0	0
10 718	0	1	0	0	0	1.64%	0	0	6 534	0	0	0	$266 970	0	1	0	0
10 719	0	0	0	0	0	1.59%	0	1	6 534	0	0	0	$193 769	0	1	0	0
10 720	0	1	0	0	0	1.67%	0	0	6 000	0	0	1	$210 525	0	1	0	0
10 721	0	1	0	0	0	1.65%	0	1	5 663	0	0	0	$293 617	0	1	0	0
10 722	0	1	0	0	0	1.68%	0	0	5 663	0	0	1	$171 800	0	1	0	0
10 723	0	0	0	0	0	1.80%	0	1	5 663	0	0	1	$216 000	0	1	0	0
10 724	0	0	0	0	0	1.65%	0	1	5 663	1	0	0	$80 916	0	1	0	0
10 725	0	1	0	0	0	1.70%	0	0	5 663	0	0	0	$185 425	0	1	0	0
10 726	0	1	0	0	0	1.65%	0	1	5 663	0	0	0	$218 773	0	1	0	0
10 727	0	0	0	0	1	1.63%	0	1	5 663	0	0	1	$186 118	0	1	0	0
10 728	0	1	0	0	0	1.52%	0	1	5 663	0	0	1	$156 640	0	1	0	0
10 729	0	1	0	0	0	1.68%	0	1	5 663	0	0	0	$144 927	0	1	0	0
10 730	0	1	0	0	0	2.62%	1	0	5 663	0	0	1	$198 994	0	1	0	0
10 731	1	1	0	0	0	1.51%	0	1	5 663	0	0	0	$199 331	0	1	0	0
10 732	0	0	0	0	0	1.65%	0	1	5 663	0	0	1	$182 824	0	1	0	0
10 733	0	1	0	0	0	1.69%	0	0	5 663	0	0	1	$166 432	0	1	0	0
10 734	0	1	0	0	0	1.70%	0	0	5 663	0	0	1	$197 238	0	1	0	0
10 735	0	0	1	0	0	1.68%	0	1	6 000	0	0	0	$381 544	0	1	0	0
10 736	0	0	0	0	0	1.70%	0	1	5 663	0	0	0	$247 559	0	1	0	0
10 737	0	1	0	0	0	1.66%	0	0	8 276	1	0	0	$124 216	0	1	0	0
10 738	0	1	0	0	0	1.62%	0	0	6 534	0	0	1	$172 874	0	1	0	0
10 739	0	0	0	0	0	1.68%	0	1	6 098	0	0	1	$171 800	0	1	0	0
10 740	0	1	0	0	0	1.66%	0	0	6 098	0	0	0	$172 445	0	1	0	0
10 741	0	1	0	0	0	1.70%	0	0	6 098	0	0	1	$180 739	0	1	0	0
10 742	0	0	0	0	0	1.64%	0	1	6 534	1	0	0	$68 447	0	1	0	0
10 743	0	1	0	0	0	1.62%	0	0	6 098	0	0	0	$128 870	0	1	0	0
10 744	0	1	0	0	0	1.55%	0	0	6 600	0	0	1	$245 816	0	1	0	0
10 745	0	1	0	0	0	1.66%	0	0	7 405	1	0	0	$81 282	0	1	0	0
10 746	0	1	0	0	0	1.80%	0	0	6 534	0	0	1	$195 013	0	1	0	0
10 747	0	1	0	0	0	1.66%	0	1	5 663	0	0	0	$174 348	0	1	0	0
10 748	0	1	0	0	0	1.67%	0	0	6 970	1	0	0	$94 108	0	1	0	0
10 749	0	1	0	0	0	1.71%	0	0	6 534	0	0	1	$190 780	0	1	0	0
10 750	0	1	0	0	0	1.57%	0	1	8 712	0	0	1	$234 110	0	1	0	0
10 751	0	0	0	0	0	1.70%	0	1	5 663	0	0	0	$256 073	0	1	0	0
10 752	0	1	0	0	0	1.78%	0	0	9 000	0	0	1	$220 903	0	1	0	0
10 753	0	0	0	0	0	1.76%	0	1	6 534	0	0	1	$133 682	0	1	0	0
10 754	0	0	0	0	1	1.66%	0	1	9 000	0	0	0	$368 719	0	1	0	0
10 755	0	1	0	0	0	1.64%	0	1	6 970	0	0	0	$128 037	0	1	0	0
10 756	0	1	0	0	0	1.70%	0	1	5 663	0	0	0	$315 494	0	1	0	0
10 757	0	1	0	0	0	1.65%	0	1	5 663	0	0	1	$197 229	0	1	0	0
10 758	0	1	0	0	0	1.70%	0	1	5 663	0	1	0	$358 721	0	1	0	0
10 759	0	1	0	0	0	1.65%	0	0	6 098	1	0	0	$103 137	0	1	0	0
10 760	0	1	0	0	0	1.66%	0	1	5 663	1	0	0	$94 103	0	1	0	0
10 761	0	0	0	0	1	1.58%	0	1	6 970	0	0	0	$199 331	0	1	0	0
10 762	0	0	0	0	0	1.83%	0	1	7 841	1	0	0	$36 319	0	1	0	0
10 763	0	1	0	0	0	1.68%	0	1	5 663	0	0	0	$302 828	0	1	0	0
10 764	0	1	0	0	0	1.46%	0	0	5 663	0	0	1	$185 759	0	1	0	0
10 765	0	1	0	0	0	1.67%	0	1	6 098	0	1	0	$740 615	0	1	0	0
10 766	0	0	0	0	1	1.57%	0	1	6 534	0	0	1	$293 627	0	1	0	0
10 767	0	1	0	0	0	1.89%	0	0	5 663	0	0	1	$197 809	0	1	0	0
10 768	0	1	0	0	0	1.74%	0	1	5 663	0	0	1	$135 554	0	1	0	0
10 769	0	1	0	0	0	1.50%	0	0	6 098	0	0	1	$269 250	0	1	0	0
10 770	0	1	0	0	0	1.72%	0	0	6 970	1	0	0	$40 247	0	1	0	0
10 771	0	1	0	0	0	1.64%	0	1	6 534	1	0	0	$74 280	0	1	0	0
10 772	0	0	0	1	0	1.67%	0	1	6 534	0	0	1	$181 162	0	1	0	0
10 773	0	1	0	0	0	1.62%	0	0	6 534	0	0	1	$228 257	0	1	0	0
10 774	0	1	0	0	0	1.58%	0	1	7 841	0	0	0	$397 576	0	1	0	0
10 775	0	1	0	0	0	0.85%	0	0	7 405	1	0	0	$84 855	0	1	0	0
10 776	0	1	0	0	0	1.62%	0	1	6 098	0	0	1	$236 226	0	1	0	0
10 777	0	1	0	0	0	1.53%	0	0	6 098	0	0	1	$263 374	0	1	0	0
10 778	0	1	0	0	0	1.68%	0	1	6 098	0	0	1	$286 785	0	1	0	0
10 779	0	0	0	0	0	1.69%	0	1	6 098	0	0	0	$212 486	0	1	0	0
10 780	0	1	0	0	0	1.54%	0	0	6 098	0	0	1	$218 281	0	1	0	0
10 781	0	1	0	0	0	1.60%	0	1	6 098	0	0	0	$294 192	0	1	0	0
10 782	0	1	0	0	0	1.70%	0	1	5 663	0	0	0	$171 855	0	1	0	0
10 783	0	0	0	0	0	1.70%	0	1	5 663	0	1	0	$397 713	0	1	0	0
10 784	0	0	1	0	0	1.63%	0	1	5 663	0	1	0	$738 963	0	1	0	0
10 785	0	0	0	0	0	1.17%	0	1	22 651	0	0	1	$421 724	0	1	0	0
10 786	0	0	0	1	0	1.13%	0	1	6 098	1	0	0	$168 633	0	1	0	0
10 787	0	1	0	0	0	1.16%	0	1	5 227	0	0	0	$304 019	0	1	0	0
10 788	0	0	0	0	0	1.13%	0	1	4 792	0	0	1	$268 438	0	1	0	0
10 789	1	1	0	0	0	1.16%	0	1	4 792	0	0	0	$365 006	0	1	0	0
10 790	0	0	0	0	0	1.16%	0	1	4 792	0	0	1	$293 627	0	1	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
10 791	0	1	0	0	0	1.13%	0	1	5 663	0	0	0	$390 337	0	1	0	0
10 792	0	1	0	0	0	1.14%	0	1	8 712	0	0	0	$381 701	0	1	0	0
10 793	0	0	0	0	0	1.13%	0	1	5 663	1	0	0	$117 582	0	1	0	0
10 794	0	0	0	1	0	1.17%	0	1	8 276	1	0	0	$103 674	0	1	0	0
10 795	0	0	0	0	0	1.14%	0	1	7 405	1	0	0	$107 783	0	1	0	0
10 796	0	1	0	0	0	1.16%	0	1	4 792	0	1	0	$608 267	0	1	0	0
10 797	0	1	0	0	0	1.13%	0	1	4 792	0	1	0	$608 267	0	1	0	0
10 798	0	0	1	0	0	1.13%	0	1	4 792	0	0	0	$253 105	0	1	0	0
10 799	0	0	0	1	0	1.13%	0	1	4 792	1	0	0	$110 944	0	1	0	0
10 800	0	1	0	0	0	1.13%	0	0	4 792	0	0	1	$271 466	0	1	0	0
10 801	0	0	0	0	0	1.16%	0	1	4 792	0	0	0	$356 946	0	1	0	0
10 802	0	1	0	0	0	1.17%	0	1	4 792	0	0	1	$300 227	0	1	0	0
10 803	0	0	1	0	0	1.13%	0	1	4 792	1	0	0	$104 114	0	1	0	0
10 804	0	0	0	0	0	1.62%	1	1	5 000	0	0	0	$498 893	0	1	0	0
10 805	0	1	0	0	0	1.13%	0	1	4 792	0	0	0	$416 813	0	1	0	0
10 806	0	0	0	0	1	1.17%	0	1	8 276	1	0	0	$114 105	0	1	0	0
10 807	0	0	0	0	0	1.13%	0	1	5 663	1	0	0	$110 203	0	1	0	0
10 808	0	1	0	0	0	1.16%	0	1	4 792	1	0	0	$110 203	0	1	0	0
10 809	0	0	0	0	0	1.16%	0	1	4 792	0	1	0	$1 025 311	0	1	0	0
10 810	1	1	0	0	0	1.17%	0	1	6 098	0	0	0	$379 974	0	1	0	0
10 811	0	1	0	0	0	1.17%	0	1	5 663	0	0	0	$411 683	0	1	0	0
10 812	0	1	0	0	0	1.13%	0	0	4 792	0	0	1	$327 754	0	1	0	0
10 813	0	0	0	0	1	1.16%	0	1	4 792	0	0	0	$594 367	0	1	0	0
10 814	0	0	1	0	0	1.17%	0	1	5 227	1	0	0	$102 726	0	1	0	0
10 815	0	1	0	0	0	1.17%	0	1	8 712	0	1	0	$662 855	0	1	0	0
10 816	0	0	0	0	0	1.13%	0	1	5 227	0	0	0	$321 454	0	1	0	0
10 817	0	1	0	0	0	1.13%	0	0	6 970	0	0	1	$225 000	0	1	0	0
10 818	0	1	0	0	0	1.13%	0	1	5 663	0	1	0	$655 057	0	1	0	0
10 819	0	0	1	0	0	1.13%	0	1	4 792	0	0	1	$287 766	0	1	0	0
10 820	1	1	0	0	0	1.16%	0	1	4 358	0	1	0	$694 048	0	1	0	0
10 821	0	1	0	0	0	1.13%	0	1	4 356	0	1	0	$703 406	0	1	0	0
10 822	0	1	0	0	0	1.14%	0	1	9 583	0	1	0	$690 929	0	1	0	0
10 823	0	1	0	0	0	1.13%	0	1	5 663	0	1	0	$679 231	0	1	0	0
10 824	0	1	0	0	0	1.16%	0	1	4 792	0	0	0	$304 019	0	1	0	0
10 825	0	1	0	0	0	1.13%	0	1	4 792	1	0	0	$167 504	0	1	0	0
10 826	0	1	0	0	0	1.17%	0	0	4 792	0	0	1	$236 226	0	1	0	0
10 827	0	1	0	0	0	1.13%	0	0	4 792	0	0	1	$342 971	0	1	0	0
10 828	0	0	1	0	0	1.13%	0	0	4 792	1	0	0	$172 397	0	1	0	0
10 829	0	1	0	0	0	1.13%	0	0	5 663	0	0	1	$296 951	0	1	0	0
10 830	0	1	0	0	0	1.13%	0	1	4 792	0	0	0	$356 946	0	1	0	0
10 831	0	0	0	1	1	1.16%	0	1	5 000	0	0	1	$304 707	0	1	0	0
10 832	0	1	0	0	0	1.16%	0	0	4 792	0	0	1	$392 134	0	1	0	0
10 833	0	0	0	0	0	1.13%	0	1	5 227	1	0	0	$120 378	0	1	0	0
10 834	0	0	0	0	1	1.16%	0	1	4 792	1	0	0	$162 610	0	1	0	0
10 835	0	0	0	0	1	1.16%	0	1	4 792	0	0	0	$390 913	0	1	0	0
10 836	0	1	0	0	0	1.13%	0	0	4 792	0	0	1	$321 328	0	1	0	0
10 837	0	1	0	0	0	1.13%	0	0	4 792	0	0	1	$313 708	0	1	0	0
10 838	0	1	0	0	0	1.17%	0	0	7 841	0	0	1	$433 104	0	1	0	0
10 839	0	0	0	0	1	1.17%	0	1	7 405	0	0	0	$393 792	0	1	0	0
10 840	0	1	0	0	0	1.13%	0	0	5 227	0	0	1	$207 850	0	1	0	0
10 841	0	0	0	0	0	1.17%	0	1	5 227	1	0	0	$103 465	0	1	0	0
10 842	0	1	0	0	0	1.17%	0	1	5 227	1	0	0	$143 037	0	1	0	0
10 843	0	1	0	0	0	1.13%	0	1	5 663	1	0	0	$161 858	0	1	0	0
10 844	0	1	0	0	0	1.13%	0	1	5 663	0	0	0	$316 005	0	1	0	0
10 845	0	1	0	0	0	1.16%	0	1	4 792	0	1	0	$652 508	0	1	0	0
10 846	0	0	0	1	0	1.13%	0	1	4 792	1	0	0	$139 997	0	1	0	0
10 847	0	0	0	0	1	1.13%	0	1	5 000	0	1	0	$1 019 768	0	1	0	0
10 848	0	0	0	0	1	1.14%	0	1	6 534	0	0	0	$359 592	0	1	0	0
10 849	0	0	0	0	0	1.13%	0	1	4 792	0	1	0	$772 031	0	1	0	0
10 850	0	0	1	0	0	1.16%	0	1	4 792	1	0	0	$149 060	0	1	0	0
10 851	0	1	0	0	0	1.17%	0	1	8 276	0	0	0	$397 246	0	1	0	0
10 852	0	1	0	0	0	1.17%	0	1	6 098	0	0	0	$416 813	0	1	0	0
10 853	0	1	0	0	0	1.13%	0	1	5 227	0	1	0	$955 109	0	1	0	0
10 854	0	0	0	0	1	1.13%	0	1	4 792	1	0	0	$131 684	0	1	0	0
10 855	0	0	1	0	0	1.13%	0	1	5 227	0	0	1	$262 500	0	1	0	0
10 856	0	1	0	0	0	1.13%	0	1	5 663	1	0	0	$150 565	0	1	0	0
10 857	0	1	0	0	0	1.13%	0	1	4 792	0	0	0	$311 647	0	1	0	0
10 858	0	1	0	0	0	1.13%	0	0	6 098	0	0	1	$277 007	0	1	0	0
10 859	0	1	0	0	0	1.16%	0	0	5 663	0	0	1	$286 692	0	1	0	0
10 860	0	1	0	0	0	1.13%	0	1	5 663	0	1	0	$452 425	0	1	0	0
10 861	0	0	0	1	0	1.16%	0	1	4 792	0	0	0	$373 066	0	1	0	0
10 862	0	0	0	0	1	1.16%	0	1	4 690	0	0	1	$321 328	0	1	0	0
10 863	0	0	1	0	0	1.13%	0	1	5 525	0	0	0	$523 902	0	1	0	0
10 864	0	0	0	0	1	1.16%	0	1	5 525	0	0	1	$293 627	0	1	0	0
10 865	0	0	0	0	0	1.17%	0	1	5 227	0	0	1	$307 093	0	1	0	0
10 866	0	1	0	0	0	1.16%	0	1	6 098	0	0	1	$386 282	0	1	0	0
10 867	0	1	0	0	0	1.13%	0	0	4 356	0	0	1	$320 220	0	1	0	0
10 868	0	1	0	0	0	1.17%	0	0	6 098	0	0	1	$233 957	0	1	0	0
10 869	0	1	0	0	0	1.16%	0	1	6 098	0	1	0	$984 362	0	1	0	0
10 870	0	0	0	0	0	1.14%	0	1	6 098	0	1	0	$765 792	0	1	0	0
10 871	0	0	0	0	0	1.13%	0	1	6 500	0	0	0	$434 768	0	1	0	0
10 872	0	0	0	1	0	1.16%	0	1	6 098	0	0	1	$266 088	0	1	0	0
10 873	0	1	0	0	0	1.17%	0	0	5 227	0	0	1	$295 282	0	1	0	0
10 874	0	1	0	0	0	2.32%	1	0	5 663	0	0	1	$306 019	0	1	0	0
10 875	0	1	0	0	0	1.13%	0	1	7 034	0	0	0	$480 938	0	1	0	0
10 876	0	1	0	0	0	1.17%	0	0	6 098	0	0	1	$281 323	0	1	0	0
10 877	0	0	0	0	0	1.14%	0	1	6 098	0	0	0	$357 413	0	1	0	0
10 878	0	1	0	0	0	1.17%	0	1	6 098	0	1	0	$528 380	0	1	0	0
10 879	0	0	0	1	0	1.17%	0	1	6 098	0	0	1	$327 976	0	1	0	0
10 880	0	1	0	0	0	1.13%	0	1	6 098	0	1	0	$853 114	0	1	0	0
10 881	0	0	0	0	0	1.14%	0	1	6 098	0	0	1	$380 429	0	1	0	0
10 882	0	0	0	1	0	1.14%	0	1	7 405	0	0	1	$386 282	0	1	0	0
10 883	0	1	0	0	0	1.16%	0	0	3 049	0	0	1	$337 119	0	1	0	0
10 884	0	0	0	1	0	1.16%	0	1	3 049	0	1	0	$686 250	0	1	0	0
10 885	0	1	0	0	0	1.16%	0	1	5 154	0	0	0	$490 557	0	1	0	0
10 886	0	0	0	0	0	1.13%	0	1	3 485	0	0	1	$274 881	0	1	0	0
10 887	0	1	0	0	0	1.16%	0	0	3 920	0	0	1	$323 199	0	1	0	0
10 888	0	1	0	0	0	1.13%	0	0	3 485	0	0	1	$290 186	0	1	0	0
10 889	0	1	0	0	0	1.16%	0	0	3 920	0	0	1	$327 494	0	1	0	0
10 890	0	1	0	0	0	1.13%	0	0	4 356	0	0	1	$397 987	0	1	0	0
10 891	0	1	0	0	0	1.13%	0	1	4 356	0	0	0	$231 781	0	1	0	0
10 892	0	1	0	0	0	1.13%	0	0	4 356	0	0	1	$307 256	0	1	0	0
10 893	0	0	1	0	0	1.16%	0	1	4 356	0	0	0	$237 807	0	1	0	0
10 894	0	0	1	0	0	1.13%	0	1	4 356	0	0	0	$240 125	0	1	0	0
10 895	0	0	0	1	0	1.12%	0	1	4 356	0	0	1	$299 167	0	1	0	0
10 896	0	1	0	0	0	1.13%	0	0	4 675	0	0	1	$295 282	0	1	0	0
10 897	0	0	0	0	0	1.16%	0	1	3 886	0	0	1	$289 913	0	1	0	0
10 898	0	0	0	0	1	1.13%	0	1	3 485	0	0	0	$239 661	0	1	0	0
10 899	0	0	0	0	1	1.16%	0	1	4 356	0	1	0	$701 846	0	1	0	0
10 900	1	1	0	0	0	1.16%	0	1	4 358	0	1	0	$662 855	0	1	0	0
10 901	0	0	0	0	0	1.14%	0	1	3 485	0	1	0	$1 034 548	0	1	0	0
10 902	0	0	1	0	0	1.13%	0	1	3 886	0	0	0	$468 113	0	1	0	0
10 903	0	0	0	0	0	1.13%	0	1	3 485	0	0	0	$248 469	0	1	0	0
10 904	0	0	1	0	0	1.16%	0	1	4 356	0	0	1	$298 059	0	1	0	0
10 905	0	0	0	0	1	1.13%	0	1	3 485	0	1	0	$951 414	0	1	0	0
10 906	0	0	0	0	1	1.13%	0	1	3 485	0	0	0	$451 441	0	1	0	0
10 907	0	0	0	0	0	1.13%	0	1	3 485	0	1	0	$886 755	0	1	0	0
10 908	0	0	1	0	0	1.13%	0	1	4 792	0	0	0	$223 437	0	1	0	0
10 909	0	1	0	0	0	1.16%	0	1	3 920	0	0	0	$203 040	0	1	0	0
10 910	0	1	0	0	0	1.16%	0	1	3 049	0	0	0	$214 165	0	1	0	0
10 911	0	1	0	0	0	1.16%	0	1	3 705	0	0	0	$203 967	0	1	0	0
10 912	0	0	0	0	1	1.16%	0	1	3 049	0	0	0	$211 384	0	1	0	0
10 913	0	0	0	0	1	1.16%	0	1	3 049	0	0	0	$378 823	0	1	0	0
10 914	0	1	0	0	0	1.16%	0	1	3 920	0	0	0	$205 358	0	1	0	0
10 915	0	1	0	0	0	1.16%	0	0	3 920	0	0	1	$240 985	0	1	0	0
10 916	0	1	0	0	0	1.16%	0	0	3 049	0	0	1	$295 282	0	1	0	0
10 917	0	0	0	1	0	1.16%	0	1	3 049	0	0	1	$277 028	0	1	0	0
10 918	0	1	0	0	0	1.16%	0	1	3 485	0	1	0	$684 690	0	1	0	0
10 919	0	1	0	0	0	1.16%	0	1	3 049	0	0	0	$379 974	0	1	0	0
10 920	0	1	0	0	0	1.16%	0	0	3 049	0	0	1	$246 006	0	1	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
10 921	1	1	0	0	0	1.13%	0	1	3 920	0	0	1	$357 018	0	1	0	0
10 922	0	1	0	0	0	1.13%	0	1	3 920	0	0	0	$381 126	0	1	0	0
10 923	0	0	0	0	0	1.16%	0	1	3 049	0	0	0	$206 748	0	1	0	0
10 924	0	1	0	0	0	1.16%	0	1	3 049	0	0	1	$246 006	0	1	0	0
10 925	0	0	0	1	0	1.13%	0	1	3 485	0	0	0	$203 967	0	1	0	0
10 926	0	0	0	0	0	1.16%	0	1	3 049	0	0	0	$225 291	0	1	0	0
10 927	0	1	0	0	0	1.16%	0	1	3 049	0	0	1	$232 952	0	1	0	0
10 928	0	0	0	0	0	1.13%	0	1	3 920	0	0	0	$203 967	0	1	0	0
10 929	0	0	0	0	0	0.62%	0	1	3 920	0	0	1	$287 766	0	1	0	0
10 930	0	1	0	0	0	1.16%	0	1	3 049	0	0	0	$219 728	0	1	0	0
10 931	0	1	0	0	0	1.16%	0	1	3 049	0	0	0	$229 926	0	1	0	0
10 932	0	0	1	0	0	1.13%	0	1	3 049	0	0	0	$223 900	0	1	0	0
10 933	0	0	0	1	0	1.12%	0	1	3 485	0	0	1	$260 386	0	1	0	0
10 934	0	0	0	1	0	1.16%	0	1	3 049	0	0	1	$268 438	0	1	0	0
10 935	0	1	0	0	0	1.13%	0	1	4 206	0	1	0	$923 703	0	1	0	0
10 936	0	0	0	0	0	1.16%	0	1	3 049	0	0	1	$388 623	0	1	0	0
10 937	0	1	0	0	0	1.13%	0	1	3 485	0	0	0	$217 410	0	1	0	0
10 938	0	0	0	0	0	1.13%	0	1	3 350	0	0	0	$488 633	0	1	0	0
10 939	0	1	0	0	0	1.16%	0	0	3 618	0	0	1	$279 176	0	1	0	0
10 940	0	0	0	0	0	1.13%	0	1	3 049	0	0	0	$225 291	0	1	0	0
10 941	0	0	1	0	0	1.16%	0	1	3 920	0	0	1	$386 282	0	1	0	0
10 942	0	0	0	0	1	1.16%	0	1	3 485	0	0	0	$427 073	0	1	0	0
10 943	0	1	0	0	0	1.17%	0	1	5 663	0	0	0	$272 963	0	1	0	0
10 944	0	0	0	0	1	1.13%	0	1	3 485	0	1	0	$877 518	0	1	0	0
10 945	0	0	0	1	0	1.16%	0	1	3 049	0	0	0	$273 508	0	1	0	0
10 946	0	0	0	0	0	1.16%	0	1	3 049	0	0	0	$269 149	0	1	0	0
10 947	0	1	0	0	0	1.16%	0	1	3 485	0	1	0	$899 988	0	1	0	0
10 948	0	0	0	0	0	1.13%	0	1	3 049	0	0	0	$276 232	0	1	0	0
10 949	0	0	0	0	0	1.13%	0	1	3 049	0	0	1	$238 475	0	1	0	0
10 950	0	0	0	1	0	1.16%	0	1	3 049	0	1	0	$680 791	0	1	0	0
10 951	0	0	1	0	0	1.13%	0	1	3 920	0	0	0	$256 073	0	1	0	0
10 952	0	0	0	1	0	1.13%	0	1	4 792	0	0	0	$308 378	0	1	0	0
10 953	0	0	0	0	1	1.16%	0	1	3 485	0	0	0	$302 929	0	1	0	0
10 954	0	0	1	0	0	1.13%	0	1	3 485	0	0	0	$301 840	0	1	0	0
10 955	0	1	0	0	0	1.13%	0	1	3 485	0	1	0	$709 645	0	1	0	0
10 956	0	1	0	0	0	1.13%	0	0	4 356	0	0	1	$304 707	0	1	0	0
10 957	0	0	0	0	0	1.13%	0	1	4 356	0	1	0	$908 924	0	1	0	0
10 958	0	0	1	0	0	1.16%	0	1	4 356	0	1	0	$650 462	0	1	0	0
10 959	0	0	1	0	0	1.16%	0	1	4 356	0	0	0	$307 288	0	1	0	0
10 960	0	1	0	0	0	1.16%	0	1	4 752	0	1	0	$923 703	0	1	0	0
10 961	0	0	1	0	0	1.16%	0	1	4 792	0	0	0	$305 109	0	1	0	0
10 962	0	0	0	0	0	1.13%	0	1	4 792	0	0	0	$294 212	0	1	0	0
10 963	0	0	0	0	1	1.16%	0	1	3 920	0	0	0	$294 212	0	1	0	0
10 964	0	0	0	0	0	1.13%	0	1	3 485	0	0	1	$295 282	0	1	0	0
10 965	0	1	0	0	0	1.13%	0	0	3 976	0	0	1	$357 018	0	1	0	0
10 966	0	1	0	0	0	1.16%	0	0	4 792	0	0	1	$230 944	0	1	0	0
10 967	0	1	0	0	0	1.13%	0	1	3 920	0	0	0	$272 419	0	1	0	0
10 968	0	0	0	0	0	1.16%	0	1	3 920	0	0	0	$256 073	0	1	0	0
10 969	0	0	0	0	0	1.13%	0	1	3 485	0	1	0	$706 525	0	1	0	0
10 970	0	0	0	0	1	1.16%	0	1	3 920	0	1	0	$701 846	0	1	0	0
10 971	0	0	0	0	0	1.13%	0	1	3 920	0	0	0	$273 508	0	1	0	0
10 972	0	1	0	0	0	1.16%	0	1	4 519	0	0	0	$446 311	0	1	0	0
10 973	0	1	0	0	0	1.16%	0	0	3 920	0	0	1	$263 069	0	1	0	0
10 974	0	1	0	0	0	1.13%	0	0	3 049	0	0	1	$299 167	0	1	0	0
10 975	1	1	0	0	0	1.16%	0	1	3 049	0	1	0	$728 360	0	1	0	0
10 976	0	0	0	1	0	1.16%	0	1	3 049	0	0	1	$339 460	0	1	0	0
10 977	0	1	0	0	0	1.16%	0	1	3 049	0	0	1	$371 065	0	1	0	0
10 978	0	0	0	1	1	1.16%	0	1	3 350	0	0	0	$442 463	0	1	0	0
10 979	0	1	0	0	0	1.16%	0	0	3 049	0	0	1	$300 651	0	1	0	0
10 980	0	0	1	0	0	1.13%	0	1	3 485	0	0	0	$283 315	0	1	0	0
10 981	0	0	1	0	0	1.13%	0	1	4 792	0	0	1	$316 049	0	1	0	0
10 982	0	0	0	0	0	1.13%	0	1	3 485	0	0	1	$300 651	0	1	0	0
10 983	0	1	0	0	0	1.13%	0	1	3 485	0	1	0	$600 468	0	1	0	0
10 984	0	1	0	0	0	1.13%	0	1	3 485	0	0	0	$329 082	0	1	0	0
10 985	0	0	0	0	0	1.13%	0	1	4 356	0	1	0	$653 497	0	1	0	0
10 986	0	0	0	0	1	1.13%	0	1	3 976	0	0	0	$487 351	0	1	0	0
10 987	0	0	0	0	0	1.13%	0	1	3 976	0	0	0	$493 763	0	1	0	0
10 988	0	0	0	1	0	1.13%	0	1	3 920	0	0	0	$319 274	0	1	0	0
10 989	0	1	0	0	0	1.13%	0	1	4 792	0	0	0	$474 526	0	1	0	0
10 990	0	0	0	0	0	1.13%	0	1	4 356	0	0	0	$284 405	0	1	0	0
10 991	0	0	0	1	0	1.16%	0	1	3 485	0	0	0	$391 489	0	1	0	0
10 992	0	1	0	0	0	1.13%	0	0	3 485	0	0	1	$306 019	0	1	0	0
10 993	0	1	0	0	0	1.13%	0	1	4 462	0	0	0	$461 701	0	1	0	0
10 994	0	1	0	0	0	1.16%	0	1	4 356	0	0	0	$316 005	0	1	0	0
10 995	0	0	0	0	0	1.13%	0	1	3 485	0	0	0	$310 557	0	1	0	0
10 996	0	0	0	0	0	1.16%	0	1	3 485	0	0	0	$321 454	0	1	0	0
10 997	0	1	0	0	0	1.13%	0	1	3 485	0	0	0	$317 095	0	1	0	0
10 998	0	1	0	0	0	1.16%	0	0	4 261	0	0	1	$270 000	0	1	0	0
10 999	0	0	1	0	0	1.16%	0	1	3 485	0	1	0	$779 990	0	1	0	0
11 000	0	0	0	1	0	1.16%	0	1	3 485	0	0	1	$266 291	0	1	0	0
11 001	0	1	0	0	0	1.16%	0	0	3 485	0	0	1	$235 965	0	1	0	0
11 002	0	0	0	0	0	1.13%	0	1	4 356	0	0	0	$321 827	0	1	0	0
11 003	0	0	0	1	0	1.13%	0	1	4 792	0	0	0	$274 598	0	1	0	0
11 004	0	1	0	0	0	1.16%	0	1	3 920	0	0	0	$291 488	0	1	0	0
11 005	0	0	0	1	0	1.13%	0	1	3 920	0	0	0	$286 584	0	1	0	0
11 006	0	0	1	0	0	1.16%	0	1	3 920	0	0	0	$269 149	0	1	0	0
11 007	0	1	0	0	0	1.13%	0	0	3 942	0	0	1	$300 275	0	1	0	0
11 008	0	0	1	0	0	1.16%	0	1	3 920	0	0	0	$282 226	0	1	0	0
11 009	0	0	0	0	1	1.16%	0	1	4 792	0	0	0	$271 329	0	1	0	0
11 010	0	0	1	0	0	1.13%	0	1	3 618	0	1	0	$665 974	0	1	0	0
11 011	0	1	0	0	0	1.13%	0	0	3 618	0	0	1	$326 868	0	1	0	0
11 012	0	0	0	1	0	1.16%	0	1	3 886	0	0	1	$256 047	0	1	0	0
11 013	0	0	1	0	0	1.13%	0	0	4 484	0	0	1	$282 547	0	1	0	0
11 014	0	0	1	0	0	1.14%	0	1	7 405	0	0	0	$400 951	0	1	0	0
11 015	0	1	0	0	0	1.16%	0	1	4 792	0	1	0	$814 922	0	1	0	0
11 016	0	1	0	0	0	1.16%	0	0	4 792	0	0	1	$360 109	0	1	0	0
11 017	0	1	0	0	0	1.16%	0	0	4 356	0	0	1	$326 334	0	1	0	0
11 018	0	1	0	0	0	1.13%	0	0	4 154	0	0	1	$234 961	0	1	0	0
11 019	0	0	1	0	0	1.14%	0	1	4 356	0	1	0	$748 636	0	1	0	0
11 020	0	0	0	0	0	1.13%	0	1	3 920	0	0	0	$326 694	0	1	0	0
11 021	0	0	0	0	1	1.14%	0	1	5 663	0	0	0	$370 031	0	1	0	0
11 022	0	0	1	0	0	1.14%	0	1	5 227	0	0	0	$429 486	0	1	0	0
11 023	0	0	0	0	0	1.14%	0	1	4 356	0	0	0	$403 003	0	1	0	0
11 024	0	0	1	0	0	1.14%	0	1	4 356	0	0	1	$456 515	0	1	0	0
11 025	0	1	0	0	0	1.14%	0	1	4 356	0	0	0	$427 183	0	1	0	0
11 026	0	1	0	0	0	1.14%	0	1	6 534	0	0	0	$385 732	0	1	0	0
11 027	0	0	0	1	0	1.16%	0	1	6 534	0	1	0	$826 619	0	1	0	0
11 028	0	1	0	0	0	1.16%	0	1	4 792	0	1	0	$639 460	0	1	0	0
11 029	0	0	0	0	1	1.14%	0	1	4 792	0	0	0	$379 974	0	1	0	0
11 030	0	1	0	0	0	1.14%	0	1	4 792	0	0	0	$436 970	0	1	0	0
11 031	0	0	1	0	0	1.16%	0	1	5 227	0	1	0	$897 408	0	1	0	0
11 032	1	0	1	0	0	1.16%	0	1	5 227	0	1	0	$969 888	0	1	0	0
11 033	0	0	1	0	0	1.16%	0	1	3 920	0	0	0	$329 887	0	1	0	0
11 034	0	0	0	0	0	1.14%	0	1	4 792	0	0	1	$270 104	0	1	0	0
11 035	0	0	0	0	0	1.13%	0	1	3 920	0	0	1	$229 940	0	1	0	0
11 036	0	0	0	1	0	1.16%	0	1	3 920	0	0	0	$325 857	0	1	0	0
11 037	0	0	1	0	0	1.14%	0	0	5 663	0	0	1	$409 693	0	1	0	0
11 038	0	0	0	0	0	1.16%	0	1	5 227	0	0	1	$335 548	0	1	0	0
11 039	0	1	0	0	0	1.13%	0	0	3 920	0	0	1	$240 985	0	1	0	0
11 040	0	0	0	0	1	1.13%	0	1	3 920	0	1	0	$939 363	0	1	0	0
11 041	0	1	0	0	0	1.16%	0	1	4 792	0	0	1	$421 398	0	1	0	0
11 042	0	0	0	0	1	1.16%	0	1	3 920	0	0	1	$295 282	0	1	0	0
11 043	0	0	1	0	0	1.14%	0	1	5 227	0	1	0	$825 059	0	1	0	0
11 044	0	0	0	1	0	1.16%	0	1	4 792	0	0	0	$383 114	0	1	0	0
11 045	0	0	0	1	0	1.16%	0	1	4 792	0	0	1	$365 076	0	1	0	0
11 046	0	1	0	0	0	1.16%	0	1	4 792	0	0	0	$358 474	0	1	0	0
11 047	0	1	0	0	0	1.16%	0	0	4 792	0	0	1	$283 158	0	1	0	0
11 048	0	1	0	0	0	1.14%	0	1	4 792	0	1	0	$694 048	0	1	0	0
11 049	0	0	0	0	1	1.14%	0	1	4 792	0	0	1	$343 488	0	1	0	0
11 050	0	1	0	0	0	1.13%	0	0	3 920	0	0	1	$315 787	0	1	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
11 051	0	1	0	0	0	1.16%	0	0	4 356	0	0	1	$433 104	0	1	0	0
11 052	0	1	0	0	0	1.16%	0	1	3 920	0	0	1	$362 871	0	1	0	0
11 053	0	0	1	0	0	1.16%	0	1	5 663	0	0	0	$382 277	0	1	0	0
11 054	0	1	0	0	0	1.16%	0	1	5 663	0	1	0	$1 134 360	0	1	0	0
11 055	0	0	0	0	0	1.13%	0	1	4 792	0	0	0	$434 092	0	1	0	0
11 056	0	0	0	0	0	1.14%	0	1	4 792	0	0	0	$458 272	0	1	0	0
11 057	0	1	0	0	0	1.16%	0	1	4 792	0	0	0	$475 544	0	1	0	0
11 058	0	1	0	0	0	1.13%	0	0	6 072	0	0	1	$469 391	0	1	0	0
11 059	1	0	1	0	0	1.13%	0	1	4 794	0	1	0	$1 006 837	0	1	0	0
11 060	0	1	0	0	0	1.16%	0	1	5 663	0	1	0	$826 619	0	1	0	0
11 061	0	0	1	0	0	1.13%	0	1	6 534	0	1	0	$951 414	0	1	0	0
11 062	0	1	0	0	0	1.16%	0	1	4 792	0	1	0	$786 068	0	1	0	0
11 063	0	1	0	0	0	1.16%	0	1	4 356	0	1	0	$903 382	0	1	0	0
11 064	0	0	0	0	0	1.16%	0	1	4 792	0	0	0	$333 053	0	1	0	0
11 065	0	1	0	0	0	1.13%	0	1	4 356	0	1	0	$529 504	0	1	0	0
11 066	0	0	1	0	0	1.14%	0	1	6 098	0	1	0	$779 829	0	1	0	0
11 067	0	1	0	0	0	1.13%	0	1	4 792	0	0	1	$391 133	0	1	0	0
11 068	0	0	0	0	0	1.16%	0	1	3 920	0	0	0	$356 946	0	1	0	0
11 069	0	0	0	1	0	1.13%	0	1	4 792	0	0	0	$339 086	0	1	0	0
11 070	0	0	0	0	1	1.13%	0	1	4 792	0	1	0	$791 527	0	1	0	0
11 071	0	1	0	0	0	1.16%	0	0	4 792	0	0	1	$361 855	0	1	0	0
11 072	0	0	0	0	0	1.13%	0	1	5 663	0	0	0	$339 860	0	1	0	0
11 073	0	0	0	0	0	1.16%	0	1	5 663	0	0	1	$398 889	0	1	0	0
11 074	0	1	0	0	0	1.16%	0	0	4 356	0	0	1	$342 380	0	1	0	0
11 075	0	0	0	1	0	1.16%	0	1	4 356	0	0	0	$403 003	0	1	0	0
11 076	0	1	0	0	0	1.16%	0	1	4 356	0	0	0	$447 909	0	1	0	0
11 077	0	0	1	0	0	1.17%	0	0	4 356	0	0	0	$421 943	0	1	0	0
11 078	0	0	0	0	0	1.13%	0	1	3 920	0	0	0	$343 662	0	1	0	0
11 079	0	0	0	1	0	1.13%	0	1	4 356	0	0	0	$396 094	0	1	0	0
11 080	0	0	0	0	0	1.16%	0	1	5 663	0	0	1	$332 863	0	1	0	0
11 081	0	0	0	1	0	1.16%	0	1	5 663	0	0	0	$324 009	0	1	0	0
11 082	0	1	0	0	0	1.16%	0	0	3 920	0	0	1	$258 055	0	1	0	0
11 083	0	0	0	0	0	1.16%	0	1	4 356	0	1	0	$1 053 022	0	1	0	0
11 084	0	1	0	0	0	1.16%	0	0	4 356	0	0	1	$306 252	0	1	0	0
11 085	0	1	0	0	0	1.13%	0	1	4 356	0	0	0	$333 985	0	1	0	0
11 086	0	0	0	0	1	1.16%	0	1	4 356	0	1	0	$889 021	0	1	0	0
11 087	0	1	0	0	0	1.14%	0	1	4 356	0	1	0	$800 105	0	1	0	0
11 088	0	1	0	0	0	1.13%	0	0	5 663	0	0	1	$306 252	0	1	0	0
11 089	0	1	0	0	0	1.14%	0	0	7 841	0	0	1	$320 000	0	1	0	0
11 090	0	1	0	0	0	1.16%	0	0	5 227	0	0	1	$386 282	0	1	0	0
11 091	0	1	0	0	0	1.13%	0	1	4 392	0	1	0	$606 707	0	1	0	0
11 092	0	1	0	0	0	1.16%	0	1	4 792	0	0	0	$365 774	0	1	0	0
11 093	0	0	0	1	0	1.16%	0	1	4 792	0	0	1	$331 355	0	1	0	0
11 094	0	0	1	0	0	1.13%	0	1	4 792	0	0	0	$524 544	0	1	0	0
11 095	0	1	0	0	0	1.13%	0	1	3 920	0	0	0	$306 198	0	1	0	0
11 096	0	0	1	0	0	1.14%	0	1	5 663	0	0	0	$378 117	0	1	0	0
11 097	1	1	0	0	0	1.17%	0	1	8 278	0	0	0	$356 868	0	1	0	0
11 098	0	1	0	0	0	1.16%	0	0	4 356	0	0	1	$338 232	0	1	0	0
11 099	0	1	0	0	0	1.16%	0	0	4 356	0	0	1	$397 987	0	1	0	0
11 100	0	0	1	0	0	1.16%	0	1	4 792	0	0	0	$351 251	0	1	0	0
11 101	0	1	0	0	0	1.13%	0	1	4 792	0	0	0	$328 537	0	1	0	0
11 102	0	1	0	0	0	1.16%	0	1	4 792	0	1	0	$772 031	0	1	0	0
11 103	0	0	0	0	1	1.13%	0	1	4 792	0	0	0	$359 513	0	1	0	0
11 104	0	0	0	1	0	1.16%	0	1	6 098	0	0	0	$386 041	0	1	0	0
11 105	0	0	0	0	0	1.13%	0	1	4 792	0	0	1	$387 809	0	1	0	0
11 106	0	1	0	0	0	1.16%	0	1	4 792	0	1	0	$623 863	0	1	0	0
11 107	0	0	0	1	0	1.16%	0	1	4 792	0	0	1	$376 729	0	1	0	0
11 108	0	1	0	0	0	1.16%	0	0	6 768	0	0	1	$360 109	0	1	0	0
11 109	0	1	0	0	0	1.13%	0	1	4 288	0	1	0	$951 414	0	1	0	0
11 110	0	0	1	0	0	1.13%	0	1	4 242	0	0	0	$474 526	0	1	0	0
11 111	0	0	0	0	0	1.16%	0	1	3 886	0	0	0	$365 006	0	1	0	0
11 112	0	1	0	0	0	1.16%	0	1	3 886	0	1	0	$980 049	0	1	0	0
11 113	0	0	0	0	1	1.16%	0	1	3 886	0	0	0	$370 763	0	1	0	0
11 114	0	1	0	0	0	1.13%	0	1	3 752	0	1	0	$980 049	0	1	0	0
11 115	0	1	0	0	0	1.13%	0	1	4 261	0	1	0	$813 538	0	1	0	0
11 116	0	1	0	0	0	1.13%	0	0	3 685	0	0	1	$281 149	0	1	0	0
11 117	0	1	0	0	0	1.16%	0	1	3 752	0	1	0	$1 010 531	0	1	0	0
11 118	0	1	0	0	0	1.16%	0	0	6 281	0	0	1	$365 649	0	1	0	0
11 119	0	1	0	0	0	1.13%	0	0	5 265	0	0	1	$397 987	0	1	0	0
11 120	0	0	0	0	1	1.13%	0	1	3 685	0	1	0	$1 014 226	0	1	0	0
11 121	0	0	0	1	1	1.16%	0	1	3 485	0	0	0	$482 221	0	1	0	0
11 122	0	0	1	0	0	1.13%	0	1	3 685	0	1	0	$508 449	0	1	0	0
11 123	0	0	1	0	0	1.16%	0	1	3 752	0	0	1	$276 129	0	1	0	0
11 124	0	1	0	0	0	1.13%	0	1	3 886	0	1	0	$937 488	0	1	0	0
11 125	0	0	0	0	0	1.13%	0	1	3 886	0	0	1	$268 438	0	1	0	0
11 126	0	1	0	0	0	1.16%	0	0	3 886	0	0	1	$240 985	0	1	0	0
11 127	0	1	0	0	0	1.14%	0	1	21 344	1	0	0	$214 555	0	1	0	0
11 128	0	0	1	0	0	1.14%	0	1	19 166	0	1	0	$670 792	0	1	0	0
11 129	0	0	0	0	0	1.14%	0	1	19 166	0	0	0	$506 698	0	1	0	0
11 130	0	0	0	1	0	1.14%	0	1	19 602	1	0	0	$69 844	0	1	0	0
11 131	0	0	0	0	1	1.14%	0	1	26 572	0	0	1	$625 000	0	1	0	0
11 132	0	0	0	0	1	1.15%	0	1	26 136	0	0	1	$612 039	0	1	0	0
11 133	0	1	0	0	0	1.18%	0	1	31 363	1	0	0	$172 918	0	1	0	0
11 134	0	1	0	0	0	1.13%	0	1	21 780	0	1	0	$1 247 727	0	1	0	0
11 135	0	0	0	0	0	1.15%	0	1	13 939	1	0	0	$207 027	0	1	0	0
11 136	0	0	0	1	0	1.14%	0	1	20 473	0	0	0	$392 283	0	1	0	0
11 137	0	0	0	0	1	1.14%	0	1	20 909	0	0	0	$627 072	0	1	0	0
11 138	0	0	0	0	0	1.16%	0	1	30 492	0	0	1	$320 310	0	1	0	0
11 139	0	0	0	0	0	1.12%	0	1	32 234	0	0	1	$956 410	0	1	0	0
11 140	0	1	0	0	0	1.11%	0	1	20 909	0	0	0	$1 139 923	0	1	0	0
11 141	0	0	0	1	0	1.12%	0	1	35 284	0	0	0	$1 019 835	0	1	0	0
11 142	0	0	0	0	0	1.12%	0	1	47 045	0	0	0	$1 444 098	0	1	0	0
11 143	0	0	0	1	1	1.16%	0	1	22 216	0	0	1	$311 273	0	1	0	0
11 144	0	0	0	0	1	1.14%	0	1	27 007	1	0	0	$177 004	0	1	0	0
11 145	0	0	0	0	0	1.15%	0	1	15 682	1	0	0	$181 431	0	1	0	0
11 146	0	0	0	1	0	1.14%	0	1	50 965	1	0	0	$240 220	0	1	0	0
11 147	0	0	0	0	1	1.14%	0	1	21 780	0	0	0	$743 851	0	1	0	0
11 148	0	0	1	0	0	1.14%	0	1	19 166	1	0	0	$94 357	0	1	0	0
11 149	0	0	0	0	0	1.14%	0	1	33 106	0	1	0	$1 293 185	0	1	0	0
11 150	0	0	0	1	0	1.15%	0	1	7 405	1	0	0	$118 727	0	1	0	0
11 151	0	0	0	1	0	1.14%	0	1	13 068	1	0	0	$151 305	0	1	0	0
11 152	0	0	0	0	1	1.13%	0	1	30 056	1	0	0	$301 383	0	1	0	0
11 153	0	0	0	0	0	1.14%	0	1	40 511	1	0	0	$186 005	0	1	0	0
11 154	0	1	0	0	0	1.13%	0	0	20 473	0	0	1	$345 704	0	1	0	0
11 155	0	0	0	1	0	1.15%	1	1	34 848	1	0	0	$127 283	0	1	0	0
11 156	0	0	0	0	1	1.12%	0	1	79 279	0	0	0	$352 307	0	1	0	0
11 157	0	0	0	0	0	1.11%	0	1	23 522	0	1	0	$1 051 210	0	1	0	0
11 158	0	0	0	0	1	1.14%	0	1	27 003	0	0	0	$641 251	0	1	0	0
11 159	0	0	0	1	0	1.13%	0	1	39 640	0	0	0	$806 694	0	1	0	0
11 160	0	0	0	0	1	1.15%	0	1	43 560	0	0	0	$833 627	0	1	0	0
11 161	0	1	0	0	0	1.15%	0	1	44 431	1	0	0	$166 268	0	1	0	0
11 162	0	0	0	0	0	1.16%	0	1	19 602	0	0	0	$632 139	0	1	0	0
11 163	0	0	0	0	1	1.14%	0	1	19 602	0	0	0	$604 505	0	1	0	0
11 164	0	0	0	0	1	1.14%	0	1	23 087	1	0	0	$183 829	0	1	0	0
11 165	0	0	0	0	0	1.14%	0	1	17 860	1	0	0	$247 680	0	1	0	0
11 166	0	0	0	0	0	1.16%	0	1	16 553	0	1	0	$1 359 357	0	1	0	0
11 167	0	0	0	0	0	1.22%	0	1	15 682	0	0	1	$436 786	0	1	0	0
11 168	0	0	0	0	0	1.17%	0	1	17 860	1	0	0	$184 557	0	1	0	0
11 169	0	1	0	0	0	1.16%	0	1	13 504	0	0	1	$368 507	0	1	0	0
11 170	0	0	0	0	1	1.21%	0	1	14 375	0	0	1	$430 000	0	1	0	0
11 171	0	0	0	0	1	1.14%	0	1	17 424	1	0	0	$167 522	0	1	0	0
11 172	0	0	0	0	1	1.15%	0	1	13 939	1	0	0	$180 678	0	1	0	0
11 173	0	0	0	1	0	1.14%	0	1	14 810	0	1	0	$1 320 896	0	1	0	0
11 174	0	1	0	0	0	1.14%	0	0	16 117	0	0	1	$437 670	0	1	0	0
11 175	1	0	0	0	1	1.15%	0	1	14 812	0	0	1	$462 000	0	1	0	0
11 176	0	0	0	0	0	1.15%	0	1	18 731	0	1	0	$1 115 470	0	1	0	0
11 177	0	0	0	1	0	1.16%	0	1	17 860	0	0	0	$395 881	0	1	0	0
11 178	0	0	0	0	1	1.14%	0	1	16 117	0	1	0	$1 090 477	0	1	0	0
11 179	0	0	0	0	1	1.17%	0	1	14 375	0	1	0	$1 182 340	0	1	0	0
11 180	0	1	0	0	0	1.12%	0	1	33 977	1	0	0	$129 689	0	1	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
11 181	0	0	0	0	1	1.12%	0	1	28 314	1	0	0	$489 337	0	1	0	0
11 182	0	0	0	0	1	1.12%	0	1	42 689	1	0	0	$537 518	0	1	0	0
11 183	0	0	0	1	0	1.12%	0	1	46 609	1	0	0	$154 329	0	1	0	0
11 184	0	0	0	0	1	1.13%	0	1	38 768	0	1	0	$1 402 182	0	1	0	0
11 185	0	0	0	1	0	1.14%	0	1	35 719	1	0	0	$199 521	0	1	0	0
11 186	0	0	0	0	0	1.18%	0	1	43 560	1	0	0	$157 622	0	1	0	0
11 187	0	0	0	0	1	1.13%	0	1	251 341	0	1	0	$2 487 655	0	1	0	0
11 188	0	0	0	1	1	1.13%	0	1	46 609	1	0	0	$430 301	0	1	0	0
11 189	0	0	0	0	1	1.14%	0	1	35 284	1	0	0	$92 194	0	1	0	0
11 190	0	0	0	0	0	1.14%	0	1	26 136	0	0	0	$403 003	0	1	0	0
11 191	0	1	0	0	0	1.11%	0	1	43 560	0	1	0	$951 414	0	1	0	0
11 192	0	0	0	0	1	1.14%	0	1	51 401	0	0	1	$864 260	0	1	0	0
11 193	0	0	0	0	1	1.14%	0	1	87 556	1	0	0	$149 745	0	1	0	0
11 194	0	0	0	0	1	1.13%	0	1	57 064	0	0	0	$746 427	0	1	0	0
11 195	0	1	0	0	0	1.13%	0	0	30 492	0	0	1	$482 267	0	1	0	0
11 196	0	0	0	1	0	1.11%	0	1	30 492	0	0	0	$538 651	0	1	0	0
11 197	0	0	0	0	0	1.13%	0	1	82 764	0	0	0	$575 844	0	1	0	0
11 198	0	0	0	0	1	1.11%	0	1	45 302	0	1	0	$1 510 255	0	1	0	0
11 199	0	0	0	0	0	1.08%	0	1	32 670	0	0	1	$430 000	0	1	0	0
11 200	0	1	0	0	0	1.15%	0	1	5 663	0	1	0	$618 742	0	1	0	0
11 201	0	1	0	0	0	1.17%	0	1	9 583	1	0	0	$89 785	0	1	0	0
11 202	0	0	0	0	0	1.29%	0	1	7 405	1	0	0	$70 018	0	1	0	0
11 203	0	0	0	0	0	1.13%	0	1	23 958	0	1	0	$1 027 815	0	1	0	0
11 204	0	0	0	0	1	1.11%	0	1	46 609	0	0	1	$655 000	0	1	0	0
11 205	0	0	0	0	1	1.11%	0	1	16 988	0	0	0	$834 792	0	1	0	0
11 206	0	1	0	0	0	1.17%	0	1	6 098	0	0	1	$237 973	0	1	0	0
11 207	0	1	0	0	0	1.11%	0	1	11 326	0	1	0	$1 406 232	0	1	0	0
11 208	0	0	0	0	1	1.10%	0	1	9 583	1	0	0	$148 069	0	1	0	0
11 209	0	0	0	0	1	1.80%	1	1	10 454	0	0	0	$716 413	0	1	0	0
11 210	0	0	0	0	1	1.11%	0	1	13 068	0	1	0	$1 584 354	0	1	0	0
11 211	0	0	0	0	0	1.11%	0	1	31 200	0	0	0	$820 802	0	1	0	0
11 212	0	1	0	0	0	1.10%	0	0	13 504	0	0	1	$637 004	0	1	0	0
11 213	0	0	0	0	1	1.12%	0	1	10 454	0	0	0	$673 314	0	1	0	0
11 214	0	0	0	0	0	1.10%	0	1	12 632	0	0	0	$259 594	0	1	0	0
11 215	0	0	0	0	0	1.70%	1	1	9 583	0	0	0	$627 144	0	1	0	0
11 216	0	0	0	0	1	1.10%	0	1	10 454	0	0	0	$347 671	0	1	0	0
11 217	0	0	0	0	0	1.11%	0	1	17 860	0	1	0	$1 708 851	0	1	0	0
11 218	0	0	0	0	1	1.11%	0	1	13 068	0	0	0	$552 690	0	1	0	0
11 219	0	1	0	0	0	1.41%	1	1	14 375	1	0	0	$119 823	0	1	0	0
11 220	0	1	0	0	0	1.16%	0	1	10 454	0	0	1	$434 778	0	1	0	0
11 221	0	0	0	0	1	1.10%	0	1	11 761	1	0	0	$61 805	0	1	0	0
11 222	0	0	1	0	0	1.64%	1	1	43 560	0	0	1	$585 275	0	1	0	0
11 223	0	0	0	1	1	1.12%	0	1	37 462	0	1	0	$1 854 351	0	1	0	0
11 224	1	0	0	1	0	1.10%	0	1	10 892	0	0	1	$622 733	0	1	0	0
11 225	0	0	1	0	0	1.12%	0	1	11 761	0	1	0	$1 181 235	0	1	0	0
11 226	0	1	0	0	0	1.11%	0	1	39 640	0	0	1	$325 000	0	1	0	0
11 227	0	0	0	1	0	1.11%	0	1	14 375	0	1	0	$1 181 235	0	1	0	0
11 228	0	0	0	0	0	1.12%	0	1	12 197	0	0	1	$532 601	0	1	0	0
11 229	0	1	0	0	0	1.12%	0	1	10 454	0	1	0	$935 795	0	1	0	0
11 230	0	0	0	0	0	1.12%	0	1	23 958	0	0	0	$653 804	0	1	0	0
11 231	0	0	0	0	0	1.10%	0	1	14 375	1	0	0	$158 952	0	1	0	0
11 232	0	0	0	0	1	1.10%	0	1	12 600	0	0	0	$634 839	0	1	0	0
11 233	0	0	0	0	0	1.10%	0	1	13 504	0	0	0	$546 933	0	1	0	0
11 234	0	0	0	1	0	1.10%	0	1	12 197	1	0	0	$149 169	0	1	0	0
11 235	0	0	0	1	1	1.12%	0	1	10 454	0	0	0	$488 209	0	1	0	0
11 236	0	1	0	0	0	1.10%	0	1	10 454	0	0	0	$282 772	0	1	0	0
11 237	0	0	0	0	0	1.12%	0	1	10 454	1	0	0	$199 521	0	1	0	0
11 238	0	0	0	0	0	1.10%	0	1	9 583	0	0	1	$520 895	0	1	0	0
11 239	0	0	0	0	0	1.10%	0	1	12 632	0	0	1	$607 516	0	1	0	0
11 240	0	0	0	1	0	1.11%	0	1	14 810	0	0	1	$416 704	0	1	0	0
11 241	0	1	0	0	0	1.12%	0	1	9 583	0	0	1	$445 607	0	1	0	0
11 242	0	0	0	0	0	1.12%	0	1	6 970	0	1	0	$901 483	0	1	0	0
11 243	0	1	0	0	0	1.13%	0	1	7 405	1	0	0	$69 762	0	1	0	0
11 244	0	0	0	0	0	1.10%	0	1	7 725	0	0	1	$614 539	0	1	0	0
11 245	0	0	0	1	0	1.12%	0	1	8 712	0	0	1	$450 976	0	1	0	0
11 246	0	1	0	0	0	1.11%	0	0	16 117	0	0	1	$465 000	0	1	0	0
11 247	0	1	0	0	0	1.12%	0	0	8 276	0	0	1	$331 355	0	1	0	0
11 248	0	0	0	1	0	1.11%	0	1	21 780	1	0	0	$59 786	0	1	0	0
11 249	0	0	0	0	1	1.10%	0	1	12 197	0	0	1	$522 135	0	1	0	0
11 250	0	1	0	0	0	1.10%	0	1	9 583	0	0	0	$579 707	0	1	0	0
11 251	0	1	0	0	0	1.11%	0	1	8 712	0	1	0	$1 359 357	0	1	0	0
11 252	0	0	0	0	1	1.10%	0	1	7 841	0	1	0	$1 258 049	0	1	0	0
11 253	0	0	0	0	1	1.43%	1	1	7 405	0	0	0	$403 298	0	1	0	0
11 254	0	0	0	0	1	1.10%	0	1	6 970	0	1	0	$1 424 981	0	1	0	0
11 255	0	0	0	0	0	1.10%	0	1	6 534	0	0	0	$692 551	0	1	0	0
11 256	0	0	0	0	1	1.10%	0	1	9 148	0	0	0	$490 353	0	1	0	0
11 257	0	0	0	0	1	1.10%	0	1	9 148	0	1	0	$1 348 607	0	1	0	0
11 258	0	0	0	0	0	1.10%	0	1	7 405	0	0	1	$696 478	0	1	0	0
11 259	0	0	0	0	1	1.10%	0	1	6 534	0	0	1	$415 000	0	1	0	0
11 260	0	1	0	0	0	1.10%	0	1	8 800	0	0	0	$724 614	0	1	0	0
11 261	0	0	0	0	0	1.10%	0	1	9 148	1	0	0	$282 310	0	1	0	0
11 262	0	0	0	0	1	1.10%	0	1	10 019	1	0	0	$290 967	0	1	0	0
11 263	0	0	0	0	0	1.12%	0	1	18 731	1	0	0	$363 615	0	1	0	0
11 264	0	0	0	1	0	1.11%	0	1	19 602	0	0	0	$804 855	0	1	0	0
11 265	0	0	0	1	0	1.11%	0	1	8 712	0	0	1	$719 414	0	1	0	0
11 266	0	0	0	0	1	1.11%	0	1	28 314	1	0	0	$312 919	0	1	0	0
11 267	0	0	1	0	0	1.12%	0	1	15 246	0	0	1	$842 100	0	1	0	0
11 268	0	0	0	1	0	1.10%	0	1	9 583	1	0	0	$237 098	0	1	0	0
11 269	0	0	0	0	1	1.11%	0	1	9 148	1	0	0	$295 746	0	1	0	0
11 270	0	0	0	0	0	1.10%	0	1	9 148	1	0	0	$327 479	0	1	0	0
11 271	0	0	0	1	0	1.12%	0	1	31 363	0	0	0	$648 059	0	1	0	0
11 272	0	0	1	0	0	1.11%	0	1	10 019	0	1	0	$1 169 744	0	1	0	0
11 273	0	0	0	0	0	1.11%	0	1	13 504	0	0	0	$771 463	0	1	0	0
11 274	0	0	0	0	1	1.10%	0	1	8 712	1	0	0	$272 900	0	1	0	0
11 275	0	0	0	0	1	1.10%	0	1	9 148	0	0	1	$803 319	0	1	0	0
11 276	0	0	0	0	1	1.11%	0	1	10 019	0	0	0	$1 035 190	0	1	0	0
11 277	0	0	0	0	1	1.10%	0	1	8 276	0	0	0	$832 344	0	1	0	0
11 278	0	0	1	0	0	1.10%	0	1	6 970	1	0	0	$191 931	0	1	0	0
11 279	0	1	0	0	0	1.10%	0	1	7 405	0	1	0	$974 787	0	1	0	0
11 280	0	0	0	0	1	1.10%	0	1	8 712	1	0	0	$242 751	0	1	0	0
11 281	0	0	0	0	0	1.10%	0	1	7 405	1	0	0	$227 454	0	1	0	0
11 282	0	0	0	0	0	1.10%	0	1	6 970	1	0	0	$227 737	0	1	0	0
11 283	0	0	1	0	0	1.25%	0	1	115 434	0	1	0	$1 481 676	0	1	0	0
11 284	0	1	0	0	0	1.11%	0	1	42 689	1	0	0	$213 803	0	1	0	0
11 285	0	0	0	0	1	1.11%	0	1	24 829	0	1	0	$838 699	0	1	0	0
11 286	0	1	0	0	0	1.10%	0	1	4 356	0	0	0	$431 789	0	1	0	0
11 287	0	0	0	0	1	1.10%	0	1	6 534	0	1	0	$834 417	0	1	0	0
11 288	0	0	0	1	0	1.12%	0	1	5 227	0	0	0	$348 696	0	1	0	0
11 289	0	0	1	0	0	1.10%	0	1	3 485	0	0	1	$550 159	0	1	0	0
11 290	0	0	0	0	1	1.11%	0	1	30 492	0	1	0	$1 782 747	0	1	0	0
11 291	0	0	0	0	0	1.11%	0	1	19 268	0	0	0	$929 814	0	1	0	0
11 292	0	0	0	0	1	1.11%	0	1	41 818	1	0	0	$383 189	0	1	0	0
11 293	0	0	0	0	0	1.11%	0	1	24 394	1	0	0	$340 046	0	1	0	0
11 294	0	0	0	0	0	1.11%	0	1	46 609	0	0	0	$648 059	0	1	0	0
11 295	0	0	1	0	0	1.12%	0	1	51 401	0	0	1	$863 706	0	1	0	0
11 296	0	0	0	0	1	1.11%	0	1	35 284	1	0	0	$360 324	0	1	0	0
11 297	0	0	0	0	1	1.11%	0	1	28 750	1	0	0	$223 221	0	1	0	0
11 298	0	0	0	1	1	1.11%	0	1	30 928	1	0	0	$385 741	0	1	0	0
11 299	0	1	0	0	0	1.11%	0	1	50 094	0	0	0	$723 678	0	1	0	0
11 300	0	0	1	0	0	1.11%	0	1	57 064	1	0	0	$349 162	0	1	0	0
11 301	0	0	0	1	0	1.12%	0	1	42 689	0	0	0	$1 032 414	0	1	0	0
11 302	0	0	0	0	0	1.11%	0	1	40 946	0	1	0	$1 748 688	0	1	0	0
11 303	0	0	0	1	0	1.11%	0	1	29 621	0	0	1	$550 000	0	1	0	0
11 304	0	0	0	0	0	1.12%	0	1	50 530	0	0	0	$840 039	0	1	0	0
11 305	0	0	0	0	0	1.12%	0	1	22 216	1	0	0	$369 813	0	1	0	0
11 306	0	0	0	0	1	1.11%	0	1	30 056	0	1	0	$1 331 948	0	1	0	0
11 307	0	0	0	0	1	1.11%	0	1	60 548	0	0	1	$1 474 894	0	1	0	0
11 308	0	0	1	0	0	1.10%	0	1	7 503	0	0	0	$570 714	0	1	0	0
11 309	0	0	0	0	0	1.10%	0	1	7 405	0	1	0	$1 021 862	0	1	0	0
11 310	0	0	0	0	1	1.10%	0	1	7 405	0	0	0	$477 847	0	1	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
11 311	0	1	0	0	0	1.12%	0	1	7 405	0	0	0	$554 682	0	1	0	0
11 312	0	1	0	0	0	1.12%	0	0	7 841	0	0	1	$404 430	0	1	0	0
11 313	0	0	0	1	0	1.10%	0	1	7 405	0	1	0	$865 610	0	1	0	0
11 314	0	0	0	0	1	1.12%	0	1	7 405	0	1	0	$1 162 485	0	1	0	0
11 315	0	1	0	0	0	1.10%	0	1	7 405	0	0	0	$445 606	0	1	0	0
11 316	0	0	0	0	1	1.10%	0	1	7 405	0	0	1	$423 820	0	1	0	0
11 317	0	1	0	0	0	1.10%	0	1	7 405	0	1	0	$717 443	0	1	0	0
11 318	0	1	0	0	0	1.12%	0	0	7 405	0	0	1	$345 000	0	1	0	0
11 319	0	0	0	0	0	1.10%	0	1	7 405	1	0	0	$146 952	0	1	0	0
11 320	0	0	0	0	0	1.12%	0	1	7 405	0	0	1	$326 334	0	1	0	0
11 321	0	0	0	0	0	1.12%	0	1	7 405	0	1	0	$1 016 671	0	1	0	0
11 322	0	0	0	0	1	1.10%	0	1	7 405	1	0	0	$130 403	0	1	0	0
11 323	0	0	0	0	0	1.10%	0	1	11 326	0	0	0	$431 112	0	1	0	0
11 324	0	0	1	0	0	1.10%	0	1	8 712	0	1	0	$554 222	0	1	0	0
11 325	0	0	0	0	1	1.10%	0	1	6 534	0	1	0	$818 821	0	1	0	0
11 326	0	1	0	0	0	1.10%	0	1	8 712	1	0	0	$174 581	0	1	0	0
11 327	0	1	0	0	0	1.12%	0	1	7 405	1	0	0	$180 678	0	1	0	0
11 328	0	0	0	0	0	1.10%	0	1	7 405	1	0	0	$156 292	0	1	0	0
11 329	0	0	0	0	0	1.09%	0	1	7 405	0	0	1	$498 612	0	1	0	0
11 330	0	0	0	1	0	1.10%	0	1	7 405	0	1	0	$794 646	0	1	0	0
11 331	0	0	0	1	0	1.12%	0	1	8 276	0	0	0	$528 391	0	1	0	0
11 332	0	0	0	0	0	1.10%	0	1	7 405	1	0	0	$140 339	0	1	0	0
11 333	0	0	0	0	1	1.10%	0	1	7 405	1	0	0	$142 570	0	1	0	0
11 334	0	0	0	0	0	1.11%	0	1	7 405	0	0	1	$454 291	0	1	0	0
11 335	0	0	1	0	0	1.10%	0	1	6 375	0	0	1	$502 166	0	1	0	0
11 336	0	1	0	0	0	1.12%	0	1	6 098	0	1	0	$1 115 610	0	1	0	0
11 337	0	0	1	0	0	1.35%	1	1	6 970	0	0	1	$365 076	0	1	0	0
11 338	0	1	0	0	0	1.10%	0	1	7 405	0	0	0	$423 338	0	1	0	0
11 339	0	0	0	0	0	1.12%	0	1	5 225	0	0	0	$545 064	0	1	0	0
11 340	0	1	0	0	0	1.09%	0	0	8 712	0	0	1	$460 884	0	1	0	0
11 341	0	0	0	0	1	1.10%	0	1	6 534	0	0	0	$333 764	0	1	0	0
11 342	0	0	0	0	1	1.10%	0	1	7 405	0	1	0	$818 821	0	1	0	0
11 343	0	0	0	0	1	1.10%	0	1	8 712	1	0	0	$142 236	0	1	0	0
11 344	0	0	0	0	0	1.10%	0	1	7 405	0	0	0	$433 690	0	1	0	0
11 345	0	0	0	1	0	1.10%	0	1	7 405	1	0	0	$203 263	0	1	0	0
11 346	0	1	0	0	0	1.12%	0	1	7 405	1	0	0	$63 174	0	1	0	0
11 347	0	0	0	1	0	1.10%	0	1	8 276	0	1	0	$974 987	0	1	0	0
11 348	0	1	0	0	0	1.67%	1	0	8 276	0	0	1	$386 551	0	1	0	0
11 349	0	0	0	0	0	1.12%	0	1	7 841	0	0	0	$370 489	0	1	0	0
11 350	0	0	0	0	1	1.10%	0	1	8 276	0	1	0	$979 126	0	1	0	0
11 351	0	0	0	0	1	1.11%	0	1	9 148	0	0	1	$459 831	0	1	0	0
11 352	0	0	0	0	1	1.14%	0	1	9 148	0	0	1	$512 701	0	1	0	0
11 353	0	1	0	0	0	1.10%	0	1	10 375	0	0	0	$666 901	0	1	0	0
11 354	0	0	0	0	1	1.12%	0	1	6 970	0	0	0	$354 144	0	1	0	0
11 355	0	0	0	1	0	1.70%	1	1	13 068	0	0	1	$597 226	0	1	0	0
11 356	0	1	0	0	0	1.12%	0	1	10 019	0	0	0	$366 130	0	1	0	0
11 357	0	1	0	0	0	1.09%	0	1	8 712	0	0	1	$331 355	0	1	0	0
11 358	0	0	0	1	0	1.12%	0	1	6 970	1	0	0	$179 925	0	1	0	0
11 359	0	0	1	0	0	1.99%	1	1	7 841	1	0	0	$140 971	0	1	0	0
11 360	0	0	0	0	1	1.12%	0	1	8 276	1	0	0	$124 787	0	1	0	0
11 361	0	0	0	0	0	1.10%	0	1	7 405	0	0	1	$654 338	0	1	0	0
11 362	0	0	0	0	0	1.10%	0	1	7 405	0	0	0	$449 061	0	1	0	0
11 363	0	0	0	0	0	1.12%	0	1	7 405	0	0	1	$376 539	0	1	0	0
11 364	0	1	0	0	0	1.09%	0	1	7 405	1	0	0	$69 985	0	1	0	0
11 365	0	0	0	0	0	1.10%	0	1	8 276	0	0	1	$408 000	0	1	0	0
11 366	0	0	0	0	1	1.10%	0	1	10 454	0	0	1	$632 440	0	1	0	0
11 367	0	0	0	0	1	1.11%	0	1	14 000	0	0	0	$546 987	0	1	0	0
11 368	0	0	0	1	0	1.11%	0	1	13 504	0	0	1	$542 217	0	1	0	0
11 369	0	1	0	0	0	1.11%	0	1	19 602	0	0	1	$543 000	0	1	0	0
11 370	0	0	0	0	0	1.10%	0	1	6 970	0	1	0	$1 339 370	0	1	0	0
11 371	0	0	0	0	1	1.10%	0	1	7 405	1	0	0	$131 027	0	1	0	0
11 372	0	0	0	0	0	1.09%	0	1	7 405	1	0	0	$81 836	0	1	0	0
11 373	0	1	0	0	0	1.10%	0	1	10 000	0	0	0	$614 319	0	1	0	0
11 374	0	0	0	1	0	1.12%	0	1	7 405	0	1	0	$1 006 862	0	1	0	0
11 375	0	0	1	0	0	1.10%	0	1	7 405	0	0	1	$477 585	0	1	0	0
11 376	0	1	0	0	0	1.08%	0	1	12 197	1	0	0	$188 207	0	1	0	0
11 377	0	1	0	0	0	1.10%	0	0	13 504	0	0	1	$552 258	0	1	0	0
11 378	0	0	0	0	1	1.10%	0	1	7 405	0	0	0	$447 909	0	1	0	0
11 379	0	0	1	0	0	1.10%	0	1	7 405	1	0	0	$216 814	0	1	0	0
11 380	1	0	0	0	0	1.10%	0	1	7 407	0	0	0	$431 789	0	1	0	0
11 381	0	0	0	0	1	1.10%	0	1	7 405	0	0	0	$500 875	0	1	0	0
11 382	0	0	0	1	0	1.10%	0	1	9 583	1	0	0	$152 982	0	1	0	0
11 383	0	0	0	0	1	1.10%	0	1	9 583	0	0	0	$473 463	0	1	0	0
11 384	0	0	0	1	0	1.10%	0	1	9 583	0	0	1	$502 153	0	1	0	0
11 385	0	1	0	0	0	1.10%	0	0	11 761	0	0	1	$351 437	0	1	0	0
11 386	1	1	0	0	0	1.12%	0	1	7 405	0	1	0	$1 208 204	0	1	0	0
11 387	0	1	0	0	0	1.12%	0	0	6 098	0	0	1	$501 581	0	1	0	0
11 388	0	0	1	0	0	1.10%	0	1	9 148	0	0	0	$500 875	0	1	0	0
11 389	0	1	0	0	0	1.10%	0	1	6 970	0	1	0	$687 733	0	1	0	0
11 390	0	0	0	0	1	1.12%	0	1	6 970	0	1	0	$905 795	0	1	0	0
11 391	0	0	0	0	1	1.10%	0	1	6 098	0	0	0	$435 243	0	1	0	0
11 392	0	0	0	0	1	1.10%	0	1	7 841	0	0	0	$457 663	0	1	0	0
11 393	0	0	0	0	0	1.09%	0	1	6 098	1	0	0	$137 014	0	1	0	0
11 394	0	0	0	0	0	1.12%	0	1	6 970	0	1	0	$1 108 444	0	1	0	0
11 395	0	1	0	0	0	1.12%	0	1	6 970	0	1	0	$717 443	0	1	0	0
11 396	0	0	0	0	1	1.12%	0	1	9 148	0	1	0	$840 656	0	1	0	0
11 397	0	0	0	0	0	1.10%	0	1	7 841	1	0	0	$145 651	0	1	0	0
11 398	0	0	0	1	0	1.12%	0	1	6 534	1	0	0	$147 646	0	1	0	0
11 399	0	0	0	0	1	1.10%	0	1	7 405	1	0	0	$179 925	0	1	0	0
11 400	0	1	0	0	0	1.10%	0	1	7 125	0	0	0	$577 126	0	1	0	0
11 401	0	1	0	0	0	1.12%	0	1	6 970	1	0	0	$184 442	0	1	0	0
11 402	0	1	0	0	0	1.10%	0	0	20 909	0	0	1	$509 692	0	1	0	0
11 403	0	0	0	1	0	1.10%	0	1	22 216	0	0	0	$362 505	0	1	0	0
11 404	0	0	0	0	0	1.10%	0	1	22 165	0	0	1	$714 677	0	1	0	0
11 405	0	0	0	0	1	1.10%	0	1	21 344	0	1	0	$1 293 185	0	1	0	0
11 406	1	0	0	0	0	1.11%	0	1	22 218	0	1	0	$1 052 769	0	1	0	0
11 407	0	0	0	0	0	1.12%	0	1	8 276	0	1	0	$896 804	0	1	0	0
11 408	0	0	0	1	0	1.10%	0	1	6 970	1	0	0	$134 938	0	1	0	0
11 409	0	0	0	0	1	1.12%	0	1	6 970	0	1	0	$1 164 790	0	1	0	0
11 410	0	1	0	0	0	1.12%	0	1	6 534	1	0	0	$229 236	0	1	0	0
11 411	0	0	0	1	0	1.12%	0	1	7 841	0	0	0	$529 661	0	1	0	0
11 412	0	0	1	0	0	1.10%	0	1	7 841	1	0	0	$176 244	0	1	0	0
11 413	0	1	0	0	0	1.10%	0	1	7 405	0	0	1	$596 981	0	1	0	0
11 414	0	0	0	1	0	1.09%	0	1	8 712	1	0	0	$74 681	0	1	0	0
11 415	0	0	0	0	1	1.10%	0	1	11 326	1	0	0	$199 499	0	1	0	0
11 416	1	1	0	0	0	1.10%	0	1	7 405	0	1	0	$779 829	0	1	0	0
11 417	0	0	0	0	0	1.10%	0	1	7 405	1	0	0	$126 432	0	1	0	0
11 418	0	1	0	0	0	1.12%	0	1	7 405	0	1	0	$1 056 761	0	1	0	0
11 419	0	0	0	0	1	1.12%	0	1	7 405	0	0	0	$254 959	0	1	0	0
11 420	0	1	0	0	0	1.09%	0	1	7 405	0	0	1	$370 515	0	1	0	0
11 421	0	0	0	0	1	1.11%	0	1	28 314	0	0	1	$1 229 078	0	1	0	0
11 422	0	0	0	0	0	1.12%	0	1	26 572	0	1	0	$1 993 352	0	1	0	0
11 423	1	1	0	0	0	1.12%	0	1	21 780	0	1	0	$1 734 352	0	1	0	0
11 424	0	0	0	0	0	1.75%	1	1	29 621	1	0	0	$399 042	0	1	0	0
11 425	0	0	0	0	0	1.32%	0	1	16 553	1	0	0	$369 114	0	1	0	0
11 426	0	0	0	0	1	1.10%	0	1	24 829	0	0	0	$621 776	0	1	0	0
11 427	0	0	0	0	1	1.11%	0	1	505 732	1	0	0	$67 079	0	1	0	0
11 428	0	1	0	0	0	1.12%	0	1	10 019	1	0	0	$127 859	0	1	0	0
11 429	0	0	0	0	1	1.86%	1	1	32 234	0	0	1	$999 085	0	1	0	0
11 430	0	0	0	0	1	1.13%	0	1	30 928	0	1	0	$739 733	0	1	0	0
11 431	0	0	0	1	1	1.34%	0	1	31 799	0	0	0	$1 089 674	0	1	0	0
11 432	0	0	0	0	1	1.50%	0	1	30 056	1	0	0	$395 234	0	1	0	0
11 433	0	0	1	0	0	1.39%	0	1	23 087	0	0	0	$993 939	0	1	0	0
11 434	0	0	0	1	1	1.37%	0	1	30 796	0	0	0	$1 346 628	0	1	0	0
11 435	0	0	0	0	1	1.51%	0	1	22 216	0	1	0	$1 511 309	0	1	0	0
11 436	0	0	1	0	0	1.40%	0	1	16 988	0	0	1	$897 501	0	1	0	0
11 437	0	0	1	0	0	1.42%	0	1	16 117	0	0	1	$1 182 256	0	1	0	0
11 438	0	0	0	0	0	1.37%	0	1	16 117	0	0	0	$938 421	0	1	0	0
11 439	0	0	0	0	0	1.42%	0	1	34 012	0	0	1	$758 099	0	1	0	0
11 440	0	0	0	1	0	1.43%	0	1	16 553	0	0	1	$947 362	0	1	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
11 441	0	0	0	0	0	1.40%	0	1	25 265	0	1	0	$1 883 718	0	1	0	0
11 442	0	0	0	0	0	1.43%	0	1	18 731	0	0	0	$1 000 352	0	1	0	0
11 443	1	1	0	0	0	1.42%	0	1	30 930	0	1	0	$2 137 472	0	1	0	0
11 444	0	0	0	0	1	1.37%	0	0	26 572	0	0	1	$898 674	0	1	0	0
11 445	0	0	0	0	1	1.41%	0	1	27 878	0	1	0	$1 863 792	0	1	0	0
11 446	0	0	0	0	1	1.33%	0	1	30 928	0	0	1	$1 274 230	0	1	0	0
11 447	0	0	1	0	0	1.41%	0	1	24 829	0	1	0	$2 803 088	0	1	0	0
11 448	0	0	0	0	1	1.38%	0	1	27 562	0	0	1	$977 115	0	1	0	0
11 449	0	0	0	0	1	1.34%	0	1	24 394	0	0	1	$1 218 829	0	1	0	0
11 450	0	0	0	1	1	1.40%	0	1	27 464	0	1	0	$2 512 473	0	1	0	0
11 451	0	0	0	0	0	1.35%	0	1	26 572	0	0	1	$1 076 000	0	1	0	0
11 452	0	0	0	0	0	1.32%	0	1	23 958	0	0	1	$1 779 237	0	1	0	0
11 453	0	0	0	0	0	1.41%	0	1	19 602	0	1	0	$2 156 222	0	1	0	0
11 454	0	0	0	0	0	1.39%	0	1	22 432	0	0	1	$923 777	0	1	0	0
11 455	0	0	0	0	1	1.40%	0	1	21 780	0	1	0	$1 333 508	0	1	0	0
11 456	0	0	0	0	0	1.39%	0	1	21 344	0	1	0	$2 249 971	0	1	0	0
11 457	0	1	0	0	0	1.38%	0	1	20 909	0	1	0	$2 343 719	0	1	0	0
11 458	0	0	0	0	1	1.40%	0	1	13 504	0	1	0	$1 427 087	0	1	0	0
11 459	0	1	0	0	0	1.35%	0	1	20 473	0	1	0	$1 406 812	0	1	0	0
11 460	0	0	0	0	0	1.36%	0	1	23 087	0	0	1	$885 846	0	1	0	0
11 461	0	0	0	0	1	1.40%	0	1	14 810	0	1	0	$1 419 445	0	1	0	0
11 462	0	0	0	0	1	1.41%	0	1	15 682	0	0	1	$791 000	0	1	0	0
11 463	0	0	1	0	0	1.42%	0	1	20 473	0	1	0	$1 895 460	0	1	0	0
11 464	0	1	0	0	0	1.43%	0	1	20 009	0	0	0	$1 237 615	0	1	0	0
11 465	0	0	0	1	0	1.42%	0	1	24 394	0	0	0	$953 465	0	1	0	0
11 466	0	0	0	0	0	1.42%	0	1	29 621	0	0	0	$638 788	0	1	0	0
11 467	0	0	0	1	0	1.40%	0	1	22 651	0	1	0	$2 249 971	0	1	0	0
11 468	0	0	0	0	1	1.42%	0	1	16 553	0	1	0	$1 370 940	0	1	0	0
11 469	0	0	0	0	1	1.41%	0	1	16 553	0	0	1	$864 371	0	1	0	0
11 470	0	1	0	0	0	1.42%	0	1	17 860	0	1	0	$1 676 633	0	1	0	0
11 471	0	0	0	0	0	1.40%	0	1	16 553	0	0	0	$1 204 270	0	1	0	0
11 472	0	0	0	0	1	1.42%	0	1	11 326	0	0	1	$729 000	0	1	0	0
11 473	0	0	0	0	1	1.40%	0	1	21 778	0	0	1	$860 000	0	1	0	0
11 474	0	0	0	0	0	1.46%	0	1	13 504	0	0	1	$754 083	0	1	0	0
11 475	0	0	0	1	0	1.42%	0	1	11 761	0	0	1	$716 339	0	1	0	0
11 476	0	0	0	1	0	1.67%	1	1	16 988	0	0	1	$997 224	0	1	0	0
11 477	0	0	0	0	0	2.10%	1	1	23 522	0	1	0	$2 174 972	0	1	0	0
11 478	0	0	0	0	1	1.41%	0	1	21 780	0	0	0	$806 006	0	1	0	0
11 479	0	0	0	0	1	1.36%	0	1	30 056	0	0	1	$1 305 164	0	1	0	0
11 480	0	1	0	0	0	1.42%	0	1	21 344	0	1	0	$1 593 528	0	1	0	0
11 481	0	0	0	0	1	1.35%	0	1	17 424	0	0	1	$1 163 427	0	1	0	0
11 482	0	0	0	1	0	1.44%	0	1	17 860	0	0	1	$735 507	0	1	0	0
11 483	0	0	0	0	1	1.46%	0	1	16 553	0	1	0	$1 501 171	0	1	0	0
11 484	0	0	0	0	0	1.45%	0	1	18 731	0	1	0	$1 489 474	0	1	0	0
11 485	0	0	0	0	1	1.46%	0	1	15 246	0	1	0	$1 349 105	0	1	0	0
11 486	0	0	0	0	1	1.11%	0	1	29 621	1	0	0	$218 378	0	1	0	0
11 487	0	0	0	0	1	1.11%	0	1	24 394	1	0	0	$255 719	0	1	0	0
11 488	0	0	0	1	0	1.37%	0	1	34 412	0	0	0	$775 075	0	1	0	0
11 489	0	0	0	0	1	1.32%	0	1	31 363	0	0	1	$1 288 503	0	1	0	0
11 490	0	0	0	1	0	1.37%	0	1	32 670	0	0	1	$1 416 366	0	1	0	0
11 491	0	0	0	0	1	1.39%	0	1	32 670	0	0	0	$991 603	0	1	0	0
11 492	0	0	0	0	0	1.50%	0	1	24 829	1	0	0	$338 772	0	1	0	0
11 493	0	0	0	0	1	1.39%	0	1	22 216	0	0	0	$857 821	0	1	0	0
11 494	0	0	0	1	0	1.42%	0	1	35 719	0	0	1	$858 720	0	1	0	0
11 495	0	1	0	0	0	1.32%	0	1	24 829	0	1	0	$2 323 891	0	1	0	0
11 496	0	0	0	0	1	1.42%	0	1	24 394	0	0	0	$762 772	0	1	0	0
11 497	0	0	0	0	0	1.50%	0	1	22 651	1	0	0	$387 706	0	1	0	0
11 498	0	0	0	0	1	1.31%	0	1	27 103	0	1	0	$3 099 832	0	1	0	0
11 499	0	0	0	0	1	1.43%	0	1	7 405	0	0	0	$604 769	0	1	0	0
11 500	0	0	0	1	0	1.35%	0	1	11 761	0	0	0	$1 026 002	0	1	0	0
11 501	0	0	0	0	1	1.37%	0	1	10 890	0	0	0	$785 856	0	1	0	0
11 502	0	0	0	0	0	1.43%	0	1	9 148	1	0	0	$305 933	0	1	0	0
11 503	0	0	1	0	0	1.34%	0	1	10 890	0	1	0	$1 520 667	0	1	0	0
11 504	0	1	0	0	0	1.40%	0	1	10 019	1	0	0	$376 413	0	1	0	0
11 505	0	0	0	0	1	1.42%	0	1	10 454	0	0	0	$655 168	0	1	0	0
11 506	0	0	0	0	0	1.42%	0	1	8 712	0	1	0	$1 409 015	0	1	0	0
11 507	0	0	0	0	1	1.43%	0	1	7 841	0	1	0	$1 138 551	0	1	0	0
11 508	0	0	0	1	0	1.47%	0	1	7 841	1	0	0	$313 929	0	1	0	0
11 509	0	1	0	0	0	1.44%	0	1	7 405	0	1	0	$1 115 156	0	1	0	0
11 510	0	0	1	0	0	1.46%	0	1	7 841	1	0	0	$308 659	0	1	0	0
11 511	0	0	0	0	1	1.43%	0	1	9 583	0	0	0	$656 319	0	1	0	0
11 512	0	0	1	0	0	1.42%	0	1	10 019	1	0	0	$357 250	0	1	0	0
11 513	0	0	0	0	0	1.39%	0	1	8 712	0	0	0	$540 049	0	1	0	0
11 514	0	0	0	0	1	1.42%	0	1	8 712	0	1	0	$1 406 232	0	1	0	0
11 515	0	0	0	0	1	1.47%	0	1	9 561	0	0	0	$791 304	0	1	0	0
11 516	1	0	0	0	1	1.43%	0	1	7 405	0	1	0	$1 115 156	0	1	0	0
11 517	1	0	0	1	0	1.42%	0	1	7 841	0	0	0	$756 676	0	1	0	0
11 518	0	0	0	0	1	1.44%	0	1	6 970	0	1	0	$1 169 744	0	1	0	0
11 519	0	0	0	0	1	1.47%	0	1	6 970	0	0	1	$525 500	0	1	0	0
11 520	0	1	0	0	0	1.41%	0	1	7 460	0	1	0	$1 653 429	0	1	0	0
11 521	0	1	0	0	0	1.42%	0	1	7 841	0	1	0	$1 533 348	0	1	0	0
11 522	0	0	0	0	0	1.44%	0	1	9 583	1	0	0	$342 536	0	1	0	0
11 523	0	0	0	0	0	1.43%	0	1	8 712	0	1	0	$1 450 214	0	1	0	0
11 524	0	0	0	0	0	1.41%	0	1	9 148	0	1	0	$1 542 585	0	1	0	0
11 525	0	0	0	0	1	1.51%	0	1	8 276	1	0	0	$244 263	0	1	0	0
11 526	0	0	0	0	1	1.48%	0	1	6 534	1	0	0	$317 693	0	1	0	0
11 527	0	0	0	0	0	1.42%	0	1	6 534	0	0	0	$616 019	0	1	0	0
11 528	0	0	0	0	0	1.45%	0	1	6 970	1	0	0	$331 996	0	1	0	0
11 529	0	0	0	0	1	1.43%	0	1	6 534	0	0	1	$624 051	0	1	0	0
11 530	0	0	0	0	1	1.10%	0	1	6 970	0	0	1	$631 366	0	1	0	0
11 531	0	0	0	0	1	1.54%	0	1	6 970	0	1	0	$1 210 153	0	1	0	0
11 532	0	0	0	0	1	1.37%	0	1	7 405	0	0	1	$746 258	0	1	0	0
11 533	0	0	0	0	1	1.36%	0	1	7 841	0	0	1	$840 992	0	1	0	0
11 534	0	0	0	0	1	1.34%	0	1	10 019	0	0	1	$886 421	0	1	0	0
11 535	0	0	1	0	0	1.39%	0	1	10 454	0	0	0	$524 010	0	1	0	0
11 536	0	0	0	0	1	1.40%	0	1	10 720	0	0	1	$652 668	0	1	0	0
11 537	0	0	0	0	1	1.39%	0	1	12 632	0	0	0	$637 459	0	1	0	0
11 538	0	0	0	0	1	1.38%	0	1	10 890	0	0	1	$650 000	0	1	0	0
11 539	0	0	1	0	0	1.45%	0	1	9 583	1	0	0	$338 019	0	1	0	0
11 540	0	0	0	0	0	1.42%	0	1	8 712	0	0	0	$552 930	0	1	0	0
11 541	0	0	0	0	0	1.38%	0	1	20 909	0	0	1	$702 874	0	1	0	0
11 542	0	0	0	1	0	1.36%	0	1	26 572	0	1	0	$1 967 488	0	1	0	0
11 543	0	0	0	0	1	1.39%	0	1	11 326	0	1	0	$1 277 360	0	1	0	0
11 544	0	0	0	0	1	1.46%	0	1	11 326	1	0	0	$322 962	0	1	0	0
11 545	0	0	0	0	1	1.36%	0	1	13 068	0	1	0	$2 129 136	0	1	0	0
11 546	0	0	0	1	1	1.44%	0	1	12 632	1	0	0	$99 373	0	1	0	0
11 547	0	0	0	0	0	1.36%	0	1	14 810	0	0	0	$708 288	0	1	0	0
11 548	0	0	0	0	0	1.40%	0	1	14 810	0	1	0	$1 138 551	0	1	0	0
11 549	0	0	0	0	1	2.50%	0	1	6 970	0	1	0	$1 023 136	0	1	0	0
11 550	0	1	0	0	0	1.39%	0	1	7 405	0	0	1	$953 999	0	1	0	0
11 551	0	1	0	0	0	1.41%	0	0	6 970	0	0	1	$696 865	0	1	0	0
11 552	0	0	0	0	0	1.47%	0	1	6 970	0	0	0	$388 549	0	1	0	0
11 553	1	1	0	0	0	1.42%	0	1	7 405	0	0	0	$588 424	0	1	0	0
11 554	0	0	0	0	1	1.39%	0	1	9 583	0	0	1	$714 677	0	1	0	0
11 555	0	0	0	0	1	1.40%	0	1	9 148	0	0	1	$692 516	0	1	0	0
11 556	0	0	1	0	0	1.94%	1	1	6 098	1	0	0	$282 686	0	1	0	0
11 557	0	0	0	0	1	1.47%	0	1	6 534	0	0	0	$518 147	0	1	0	0
11 558	0	1	0	0	0	1.51%	0	0	7 405	0	0	1	$534 500	0	1	0	0
11 559	0	0	0	1	0	1.41%	0	1	7 841	0	0	1	$673 243	0	1	0	0
11 560	0	0	1	0	0	1.42%	0	1	7 841	0	1	0	$1 533 348	0	1	0	0
11 561	0	0	0	0	1	1.47%	0	1	7 841	1	0	0	$274 142	0	1	0	0
11 562	0	0	1	0	0	1.40%	0	1	7 841	0	1	0	$1 560 917	0	1	0	0
11 563	0	0	0	1	0	1.47%	0	1	6 970	1	0	0	$301 206	0	1	0	0
11 564	0	0	0	0	1	1.42%	0	1	6 534	0	1	0	$1 579 533	0	1	0	0
11 565	0	0	0	0	0	1.42%	0	1	6 970	0	1	0	$1 258 049	0	1	0	0
11 566	0	0	0	1	0	1.41%	0	1	6 970	0	0	1	$778 416	0	1	0	0
11 567	0	0	0	0	1	1.45%	0	1	7 405	1	0	0	$429 273	0	1	0	0
11 568	0	1	0	0	0	1.42%	0	1	6 534	0	0	0	$840 039	0	1	0	0
11 569	0	0	0	1	0	1.39%	0	1	7 405	0	0	1	$717 267	0	1	0	0
11 570	0	0	0	1	0	1.44%	0	1	7 405	0	0	1	$612 738	0	1	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
11 571	0	1	0	0	0	1.42%	0	1	7 405	0	0	0	$604 505	0	1	0	0
11 572	0	0	0	0	1	1.41%	0	1	9 583	0	0	1	$675 896	0	1	0	0
11 573	0	0	0	0	1	1.42%	0	1	11 574	0	1	0	$1 584 354	0	1	0	0
11 574	0	0	0	0	0	1.40%	0	1	6 534	0	0	0	$644 805	0	1	0	0
11 575	0	0	0	0	1	1.43%	0	1	8 021	0	0	1	$612 039	0	1	0	0
11 576	0	0	0	1	0	1.46%	0	1	8 712	0	0	1	$630 830	0	1	0	0
11 577	0	0	0	0	0	1.39%	0	1	10 890	0	0	1	$617 525	0	1	0	0
11 578	0	0	0	1	0	1.39%	0	1	9 148	0	0	1	$709 137	0	1	0	0
11 579	0	0	1	0	0	1.44%	0	0	8 276	0	0	1	$632 440	0	1	0	0
11 580	0	1	0	0	0	1.40%	0	0	8 712	0	0	1	$692 516	0	1	0	0
11 581	0	0	0	0	1	1.45%	0	1	6 098	0	1	0	$1 304 983	0	1	0	0
11 582	0	0	0	1	0	1.82%	0	1	7 841	0	0	1	$638 883	0	1	0	0
11 583	0	0	0	0	0	1.38%	0	1	8 970	0	0	1	$745 702	0	1	0	0
11 584	0	0	0	0	0	1.49%	0	1	7 405	0	0	1	$512 094	0	1	0	0
11 585	0	1	0	0	0	1.41%	0	1	8 712	0	1	0	$1 341 919	0	1	0	0
11 586	0	0	0	1	0	1.39%	0	1	7 841	0	0	0	$709 861	0	1	0	0
11 587	0	1	0	0	0	1.45%	0	1	6 534	0	0	0	$639 327	0	1	0	0
11 588	0	1	0	0	0	1.41%	0	1	6 534	0	0	1	$703 597	0	1	0	0
11 589	0	1	0	0	0	1.45%	0	1	6 534	0	1	0	$1 271 016	0	1	0	0
11 590	0	0	0	0	0	1.43%	0	1	6 970	0	0	1	$595 933	0	1	0	0
11 591	0	0	0	0	1	1.36%	0	1	50 530	0	0	0	$1 282 502	0	1	0	0
11 592	0	0	0	0	0	1.41%	0	1	19 602	0	0	0	$751 875	0	1	0	0
11 593	0	0	0	0	0	1.38%	0	1	38 324	0	0	1	$991 683	0	1	0	0
11 594	0	0	0	1	0	1.33%	0	1	43 560	0	1	0	$2 348 358	0	1	0	0
11 595	0	0	0	1	1	1.35%	0	1	31 799	0	0	1	$1 094 176	0	1	0	0
11 596	0	0	0	0	0	1.38%	0	1	44 867	0	1	0	$2 437 468	0	1	0	0
11 597	0	0	0	0	1	1.40%	0	1	59 242	1	0	0	$517 568	0	1	0	0
11 598	0	1	0	0	0	1.36%	0	1	28 343	0	0	0	$1 474 878	0	1	0	0
11 599	0	0	0	1	0	1.40%	0	1	27 443	0	0	1	$891 143	0	1	0	0
11 600	0	0	1	0	0	1.44%	0	1	27 878	0	0	1	$773 500	0	1	0	0
11 601	0	0	0	0	1	1.36%	0	1	29 364	0	1	0	$2 549 421	0	1	0	0
11 602	0	0	0	0	1	1.41%	0	1	25 700	0	0	1	$1 147 140	0	1	0	0
11 603	0	0	0	0	0	1.40%	0	1	37 538	0	0	1	$915 230	0	1	0	0
11 604	0	0	0	0	0	1.32%	0	1	50 530	0	0	0	$1 375 968	0	1	0	0
11 605	0	0	0	0	1	1.31%	0	1	26 572	0	0	0	$1 416 576	0	1	0	0
11 606	0	0	0	1	0	1.31%	0	1	20 253	0	1	0	$2 273 982	0	1	0	0
11 607	0	0	0	0	1	1.11%	0	1	25 265	0	0	1	$1 316 870	0	1	0	0
11 608	0	0	0	0	1	1.33%	0	1	30 492	0	0	1	$1 363 666	0	1	0	0
11 609	0	0	0	0	1	1.32%	0	1	27 878	0	0	1	$897 000	0	1	0	0
11 610	0	0	0	1	0	1.30%	0	1	57 499	0	0	1	$1 476 410	0	1	0	0
11 611	0	0	0	0	0	1.32%	0	1	35 719	0	0	0	$1 615 953	0	1	0	0
11 612	0	0	0	1	0	1.35%	0	1	59 242	0	0	0	$1 035 190	0	1	0	0
11 613	0	0	0	0	0	1.33%	0	1	31 799	0	0	1	$1 328 769	0	1	0	0
11 614	0	0	1	0	0	1.41%	0	0	26 136	0	0	1	$915 000	0	1	0	0
11 615	0	0	0	0	0	1.37%	0	1	42 253	0	1	0	$2 575 285	0	1	0	0
11 616	0	0	0	1	1	1.11%	0	1	31 189	0	1	0	$2 632 554	0	1	0	0
11 617	0	0	0	0	1	1.30%	0	1	10 454	0	0	0	$681 046	0	1	0	0
11 618	0	0	1	0	0	1.31%	0	1	8 712	0	1	0	$1 781 227	0	1	0	0
11 619	0	0	1	0	0	1.29%	0	1	15 246	0	1	0	$1 635 463	0	1	0	0
11 620	0	1	0	0	0	1.30%	0	0	13 939	0	0	1	$756 995	0	1	0	0
11 621	0	0	0	0	1	1.29%	0	1	9 148	0	1	0	$1 509 659	0	1	0	0
11 622	0	0	0	0	1	1.27%	0	1	11 326	0	0	1	$843 448	0	1	0	0
11 623	0	0	0	0	1	1.28%	0	1	12 197	0	1	0	$1 247 727	0	1	0	0
11 624	0	0	1	0	0	1.30%	0	1	9 583	0	0	1	$677 771	0	1	0	0
11 625	0	0	1	0	0	1.30%	0	1	6 970	0	1	0	$1 247 727	0	1	0	0
11 626	0	0	0	1	0	1.11%	0	1	13 068	0	0	0	$746 080	0	1	0	0
11 627	0	1	0	0	0	1.11%	0	1	9 148	0	0	0	$99 061	0	1	0	0
11 628	0	0	0	0	1	1.30%	0	1	40 946	0	0	1	$976 994	0	1	0	0
11 629	0	1	0	0	0	1.29%	0	1	32 670	0	0	0	$183 107	0	1	0	0
11 630	0	0	0	0	0	1.33%	0	1	37 026	0	0	0	$903 878	0	1	0	0
11 631	0	0	0	1	0	1.35%	0	1	20 909	0	0	0	$176 153	0	1	0	0
11 632	0	0	0	0	1	1.11%	0	1	25 700	0	0	1	$657 689	0	1	0	0
11 633	0	1	0	0	0	1.26%	0	1	16 117	0	1	0	$1 793 607	0	1	0	0
11 634	0	0	0	1	1	1.24%	0	1	15 246	0	0	1	$1 342 191	0	1	0	0
11 635	0	0	0	0	0	1.32%	0	1	16 988	0	1	0	$2 336 969	0	1	0	0
11 636	0	0	0	0	1	1.25%	0	1	20 473	0	0	0	$1 272 286	0	1	0	0
11 637	0	0	0	0	0	1.34%	0	1	21 344	0	1	0	$1 861 912	0	1	0	0
11 638	0	0	0	0	1	1.11%	0	1	23 958	0	1	0	$1 481 676	0	1	0	0
11 639	0	0	0	0	0	1.11%	0	1	25 265	0	1	0	$1 803 203	0	1	0	0
11 640	0	0	0	0	1	1.11%	0	1	13 068	0	1	0	$1 810 458	0	1	0	0
11 641	0	0	0	1	0	1.11%	0	1	14 375	1	0	0	$314 520	0	1	0	0
11 642	0	0	0	1	0	1.11%	0	1	15 246	0	0	0	$787 834	0	1	0	0
11 643	0	0	0	0	0	1.11%	0	1	13 504	0	1	0	$2 343 719	0	1	0	0
11 644	0	0	0	0	0	1.11%	0	1	14 810	1	0	0	$322 962	0	1	0	0
11 645	0	0	0	0	1	1.11%	0	1	37 462	1	0	0	$216 887	0	1	0	0
11 646	0	0	0	1	0	1.11%	0	1	22 216	0	0	1	$675 000	0	1	0	0
11 647	0	0	0	0	0	1.11%	0	1	24 394	0	1	0	$1 826 687	0	1	0	0
11 648	0	0	0	0	0	1.11%	0	1	11 326	0	0	0	$542 367	0	1	0	0
11 649	0	0	0	0	0	1.11%	0	1	17 424	1	0	0	$319 240	0	1	0	0
11 650	0	0	0	0	1	1.11%	0	1	22 216	0	1	0	$1 987 717	0	1	0	0
11 651	0	0	0	1	0	1.52%	1	1	75 359	0	0	1	$1 288 503	0	1	0	0
11 652	0	0	1	0	0	1.10%	0	1	7 705	0	0	0	$736 156	0	1	0	0
11 653	0	0	1	0	0	1.12%	0	1	6 534	0	0	1	$510 032	0	1	0	0
11 654	0	0	0	0	0	1.10%	0	1	6 098	1	0	0	$193 920	0	1	0	0
11 655	0	0	0	0	0	1.12%	0	1	6 098	0	0	0	$523 044	0	1	0	0
11 656	0	1	0	0	0	1.10%	0	1	6 970	1	0	0	$207 459	0	1	0	0
11 657	0	0	0	0	0	1.10%	0	1	6 534	0	0	1	$559 962	0	1	0	0
11 658	0	0	0	0	1	1.10%	0	1	6 098	0	1	0	$1 477 925	0	1	0	0
11 659	0	0	0	0	1	1.10%	0	1	5 663	0	0	0	$599 321	0	1	0	0
11 660	0	0	0	0	1	1.10%	0	1	8 276	0	0	0	$558 447	0	1	0	0
11 661	0	0	0	0	0	1.10%	0	1	7 841	0	1	0	$1 419 356	0	1	0	0
11 662	0	0	1	0	0	1.11%	0	1	13 068	0	0	1	$626 245	0	1	0	0
11 663	0	1	0	0	0	1.12%	0	1	14 810	0	1	0	$1 157 405	0	1	0	0
11 664	0	0	0	1	0	1.11%	0	1	13 068	0	0	0	$407 007	0	1	0	0
11 665	0	0	1	0	0	1.12%	0	1	8 712	0	1	0	$1 443 731	0	1	0	0
11 666	0	0	0	0	0	1.10%	0	1	11 274	0	0	0	$763 089	0	1	0	0
11 667	1	1	0	0	0	1.10%	0	1	6 534	0	1	0	$1 423 106	0	1	0	0
11 668	0	0	0	0	0	1.10%	0	1	6 534	0	1	0	$1 090 309	0	1	0	0
11 669	0	0	0	0	0	1.10%	0	1	5 663	1	0	0	$222 134	0	1	0	0
11 670	0	1	0	0	0	1.10%	0	1	6 098	0	0	1	$618 051	0	1	0	0
11 671	0	1	0	0	0	1.12%	0	1	6 098	0	1	0	$896 804	0	1	0	0
11 672	0	1	0	0	0	1.10%	0	1	5 663	0	0	0	$524 133	0	1	0	0
11 673	0	0	0	0	0	1.12%	0	1	6 449	0	0	0	$716 919	0	1	0	0
11 674	0	0	0	1	0	1.08%	0	1	6 098	1	0	0	$64 256	0	1	0	0
11 675	0	0	0	1	0	1.12%	0	1	10 019	0	0	1	$313 281	0	1	0	0
11 676	0	1	0	0	0	1.12%	0	1	7 841	0	0	1	$431 933	0	1	0	0
11 677	0	0	0	0	0	1.11%	0	1	13 939	0	0	1	$498 612	0	1	0	0
11 678	0	0	0	0	0	1.08%	0	1	5 227	1	0	0	$116 688	0	1	0	0
11 679	0	0	0	0	1	1.09%	0	1	5 227	1	0	0	$167 895	0	1	0	0
11 680	0	1	0	0	0	1.09%	0	1	6 534	0	0	1	$245 816	0	1	0	0
11 681	0	0	0	0	0	1.10%	0	1	6 970	0	1	0	$899 988	0	1	0	0
11 682	0	1	0	0	0	1.12%	0	0	8 712	0	0	1	$450 662	0	1	0	0
11 683	0	0	0	0	1	1.11%	0	1	124 146	0	0	1	$614 955	0	1	0	0
11 684	0	0	0	0	0	1.10%	0	1	9 000	0	0	1	$300 651	0	1	0	0
11 685	0	1	0	0	0	1.20%	0	0	7 405	0	0	1	$291 411	0	1	0	0
11 686	0	1	0	0	0	1.12%	0	1	10 890	0	1	0	$754 829	0	1	0	0
11 687	0	0	0	0	0	1.10%	0	1	6 098	0	1	0	$603 863	0	1	0	0
11 688	0	1	0	0	0	1.12%	0	1	5 663	0	1	0	$811 012	0	1	0	0
11 689	0	0	0	0	1	1.12%	0	1	5 663	0	0	1	$279 000	0	1	0	0
11 690	0	1	0	0	0	1.63%	1	0	5 663	0	0	1	$243 205	0	1	0	0
11 691	0	0	0	1	0	1.09%	0	1	5 663	1	0	0	$102 287	0	1	0	0
11 692	0	0	1	0	0	1.12%	0	1	6 098	0	1	0	$793 086	0	1	0	0
11 693	0	1	0	0	0	1.11%	0	1	13 068	0	1	0	$1 289 919	0	1	0	0
11 694	0	1	0	0	0	1.13%	0	1	9 148	1	0	0	$125 698	0	1	0	0
11 695	0	1	0	0	0	1.10%	0	1	9 148	0	1	0	$1 106 597	0	1	0	0
11 696	0	0	0	0	1	1.10%	0	1	12 197	1	0	0	$110 628	0	1	0	0
11 697	0	1	0	0	0	1.12%	0	0	15 246	0	0	1	$426 590	0	1	0	0
11 698	0	0	1	0	0	1.06%	0	1	7 841	0	0	0	$531 655	0	1	0	0
11 699	0	0	1	0	0	1.10%	0	1	13 939	0	1	0	$792 571	0	1	0	0
11 700	0	1	0	0	0	1.10%	0	1	6 534	0	1	0	$771 603	0	1	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
11 701	0	1	0	0	0	1.10%	0	0	6 534	0	0	1	$387 809	0	1	0	0
11 702	0	0	0	0	0	1.09%	0	1	10 454	1	0	0	$89 785	0	1	0	0
11 703	0	0	0	1	0	1.11%	0	1	19 166	1	0	0	$91 674	0	1	0	0
11 704	0	0	0	0	0	1.13%	0	1	5 227	1	0	0	$79 552	0	1	0	0
11 705	0	1	0	0	0	1.12%	0	1	4 792	0	0	0	$305 131	0	1	0	0
11 706	0	0	0	1	0	1.13%	0	1	5 227	1	0	0	$69 844	0	1	0	0
11 707	0	0	0	0	0	1.08%	0	1	5 227	1	0	0	$51 427	0	1	0	0
11 708	0	1	0	0	0	1.10%	0	1	5 227	0	0	0	$217 935	0	1	0	0
11 709	0	1	0	0	0	1.10%	0	1	7 841	0	0	1	$421 398	0	1	0	0
11 710	0	0	0	0	0	1.10%	0	1	6 534	0	0	1	$393 349	0	1	0	0
11 711	0	1	0	0	0	1.44%	1	1	5 663	0	1	0	$629 024	0	1	0	0
11 712	0	0	0	1	0	1.12%	0	1	6 534	0	0	0	$283 315	0	1	0	0
11 713	0	1	0	0	0	1.12%	0	1	5 775	0	1	0	$822 096	0	1	0	0
11 714	0	0	0	0	0	1.11%	0	1	6 534	0	0	1	$399 443	0	1	0	0
11 715	0	0	0	1	0	1.10%	0	1	6 098	0	1	0	$866 434	0	1	0	0
11 716	0	0	0	0	0	1.12%	0	1	5 040	0	0	0	$448 235	0	1	0	0
11 717	0	1	0	0	0	1.09%	0	1	6 534	0	0	0	$245 177	0	1	0	0
11 718	0	1	0	0	0	1.13%	0	0	6 250	0	0	1	$204 013	0	1	0	0
11 719	0	1	0	0	0	1.12%	0	0	8 712	0	0	1	$375 813	0	1	0	0
11 720	0	0	0	1	0	1.14%	0	1	7 425	0	0	1	$283 158	0	1	0	0
11 721	0	0	0	0	0	1.12%	0	1	10 454	0	0	0	$320 626	0	1	0	0
11 722	0	0	0	0	0	1.12%	0	1	9 583	0	0	1	$426 590	0	1	0	0
11 723	0	0	0	0	0	1.12%	0	1	27 878	0	0	1	$527 155	0	1	0	0
11 724	0	0	0	0	0	1.11%	0	1	14 375	0	0	0	$582 976	0	1	0	0
11 725	0	0	0	0	0	1.11%	0	1	35 719	0	1	0	$1 874 975	0	1	0	0
11 726	0	0	0	0	1	1.12%	0	1	6 970	1	0	0	$179 925	0	1	0	0
11 727	0	0	0	0	0	1.10%	0	1	6 970	0	1	0	$754 829	0	1	0	0
11 728	0	0	0	0	1	1.12%	0	1	6 098	0	0	0	$513 001	0	1	0	0
11 729	0	0	0	0	1	1.12%	0	1	6 098	1	0	0	$126 363	0	1	0	0
11 730	0	1	0	0	0	1.12%	0	0	6 098	0	0	1	$443 210	0	1	0	0
11 731	0	0	1	0	0	1.10%	0	1	6 098	0	0	1	$469 391	0	1	0	0
11 732	0	0	1	0	0	1.12%	0	1	11 761	0	0	1	$456 345	0	1	0	0
11 733	0	0	0	0	1	1.12%	0	1	5 663	0	0	0	$351 188	0	1	0	0
11 734	0	0	0	1	0	1.12%	0	1	6 970	0	0	0	$343 247	0	1	0	0
11 735	0	0	1	0	0	1.12%	0	1	8 276	0	1	0	$1 003 112	0	1	0	0
11 736	0	1	0	0	0	1.10%	0	1	8 276	1	0	0	$197 240	0	1	0	0
11 737	0	0	0	0	1	1.10%	0	1	6 970	0	1	0	$1 160 610	0	1	0	0
11 738	0	0	0	0	1	1.10%	0	1	6 534	0	0	0	$351 380	0	1	0	0
11 739	0	0	0	0	0	1.10%	0	1	7 841	0	0	0	$343 499	0	1	0	0
11 740	0	0	1	0	0	1.10%	0	1	7 841	1	0	0	$191 971	0	1	0	0
11 741	0	1	0	0	0	1.12%	0	1	9 583	0	1	0	$896 804	0	1	0	0
11 742	0	1	0	0	0	1.10%	0	1	5 663	1	0	0	$169 386	0	1	0	0
11 743	0	0	0	0	1	1.12%	0	1	7 841	0	1	0	$1 145 392	0	1	0	0
11 744	0	0	1	0	0	1.10%	0	0	8 712	0	0	1	$366 498	0	1	0	0
11 745	0	0	0	1	0	1.10%	0	1	8 712	0	0	1	$548 988	0	1	0	0
11 746	0	1	0	0	0	1.09%	0	1	7 405	1	0	0	$135 009	0	1	0	0
11 747	0	1	0	0	0	1.12%	0	0	7 575	0	0	1	$281 149	0	1	0	0
11 748	0	0	0	0	0	1.12%	0	1	8 330	0	1	0	$943 593	0	1	0	0
11 749	0	0	0	0	1	1.12%	0	1	7 841	0	1	0	$779 829	0	1	0	0
11 750	0	0	0	0	0	1.12%	0	1	7 841	0	0	1	$335 000	0	1	0	0
11 751	0	1	0	0	0	1.12%	0	0	7 841	0	0	1	$376 539	0	1	0	0
11 752	0	1	0	0	0	1.12%	0	0	6 098	1	0	0	$127 694	0	1	0	0
11 753	0	1	0	0	0	1.12%	0	1	8 276	0	1	0	$1 274 983	0	1	0	0
11 754	0	0	0	1	0	1.10%	0	1	10 890	0	0	0	$517 595	0	1	0	0
11 755	0	0	0	0	0	1.10%	0	1	10 608	0	0	1	$494 033	0	1	0	0
11 756	0	0	0	0	1	1.59%	1	1	8 800	0	0	0	$752 829	0	1	0	0
11 757	0	0	0	0	1	1.10%	0	1	9 583	1	0	0	$202 727	0	1	0	0
11 758	0	0	0	1	0	1.10%	0	1	8 276	0	0	0	$414 076	0	1	0	0
11 759	0	0	1	0	0	1.10%	0	1	8 265	0	0	0	$460 690	0	1	0	0
11 760	0	0	0	0	1	1.10%	0	1	9 148	1	0	0	$158 040	0	1	0	0
11 761	0	0	0	0	0	1.09%	0	1	10 019	0	0	1	$476 451	0	1	0	0
11 762	0	1	0	0	0	1.10%	0	1	10 454	1	0	0	$172 918	0	1	0	0
11 763	0	0	0	0	0	1.10%	0	1	6 970	0	0	0	$301 315	0	1	0	0
11 764	1	0	0	0	0	1.12%	0	1	6 970	0	1	0	$1 109 368	0	1	0	0
11 765	0	0	0	0	0	1.10%	0	1	7 405	1	0	0	$171 364	0	1	0	0
11 766	0	0	1	0	0	1.12%	0	1	7 956	0	0	0	$563 019	0	1	0	0
11 767	0	0	0	0	0	1.12%	0	1	8 712	0	1	0	$934 788	0	1	0	0
11 768	0	1	0	0	0	1.10%	0	1	8 712	1	0	0	$184 298	0	1	0	0
11 769	0	0	0	1	1	1.55%	1	1	17 860	1	0	0	$297 366	0	1	0	0
11 770	0	0	0	0	0	1.10%	0	1	10 890	0	1	0	$1 163 866	0	1	0	0
11 771	0	0	0	0	1	1.10%	0	1	9 148	0	0	0	$301 778	0	1	0	0
11 772	0	0	0	0	0	1.10%	0	1	9 148	0	1	0	$821 940	0	1	0	0
11 773	0	1	0	0	0	1.10%	0	1	8 160	0	0	0	$756 676	0	1	0	0
11 774	0	0	0	0	1	1.10%	0	1	7 841	0	0	0	$592 516	0	1	0	0
11 775	0	0	0	0	0	1.10%	0	1	7 841	0	1	0	$1 367 081	0	1	0	0
11 776	0	1	0	0	0	1.10%	0	1	7 841	1	0	0	$141 085	0	1	0	0
11 777	0	0	1	0	0	1.10%	0	1	7 405	0	0	0	$324 493	0	1	0	0
11 778	0	0	0	0	1	1.10%	0	1	7 405	1	0	0	$140 386	0	1	0	0
11 779	0	0	0	0	1	1.10%	0	1	7 405	0	0	1	$611 613	0	1	0	0
11 780	0	0	0	1	0	1.10%	0	1	7 405	1	0	0	$244 669	0	1	0	0
11 781	0	0	1	0	0	1.12%	0	1	7 405	1	0	0	$162 942	0	1	0	0
11 782	0	0	0	0	1	1.10%	0	1	8 712	0	1	0	$1 293 185	0	1	0	0
11 783	0	0	0	0	1	1.12%	0	1	16 553	0	0	1	$655 508	0	1	0	0
11 784	0	0	0	1	0	1.12%	0	1	7 405	0	0	1	$483 189	0	1	0	0
11 785	0	1	0	0	0	1.10%	0	1	6 970	0	0	0	$618 166	0	1	0	0
11 786	0	0	0	0	1	1.10%	0	1	8 100	0	0	0	$596 364	0	1	0	0
11 787	0	0	0	0	1	1.10%	0	1	7 405	1	0	0	$132 424	0	1	0	0
11 788	0	0	0	1	1	1.12%	0	1	7 841	0	1	0	$1 108 444	0	1	0	0
11 789	0	0	0	1	0	1.10%	0	1	6 534	0	0	1	$571 742	0	1	0	0
11 790	0	0	0	0	0	1.10%	0	1	6 534	1	0	0	$155 672	0	1	0	0
11 791	0	0	0	0	1	1.10%	0	1	9 000	0	1	0	$1 531 500	0	1	0	0
11 792	0	0	0	1	0	1.09%	0	1	7 405	1	0	0	$117 924	0	1	0	0
11 793	0	0	0	0	1	1.10%	0	1	10 454	1	0	0	$77 364	0	1	0	0
11 794	0	0	1	0	0	1.10%	0	1	6 534	0	0	0	$287 408	0	1	0	0
11 795	0	0	1	0	0	1.12%	0	1	6 534	0	0	1	$523 353	0	1	0	0
11 796	0	0	0	1	0	1.10%	0	1	6 534	1	0	0	$124 043	0	1	0	0
11 797	0	1	0	0	0	1.10%	0	1	6 534	1	0	0	$166 933	0	1	0	0
11 798	0	1	0	0	0	1.10%	0	1	7 841	0	1	0	$964 504	0	1	0	0
11 799	0	0	0	0	0	1.12%	0	1	9 148	1	0	0	$225 095	0	1	0	0
11 800	0	0	0	0	1	1.10%	0	1	10 454	1	0	0	$202 510	0	1	0	0
11 801	0	1	0	0	0	1.12%	0	1	7 841	0	0	1	$350 433	0	1	0	0
11 802	0	0	0	0	1	1.12%	0	1	8 000	0	0	0	$673 314	0	1	0	0
11 803	0	0	0	0	0	1.12%	0	1	7 841	0	1	0	$762 673	0	1	0	0
11 804	0	0	1	0	0	1.10%	0	1	7 841	0	0	0	$367 604	0	1	0	0
11 805	0	0	0	0	1	1.11%	0	1	23 522	0	0	1	$675 993	0	1	0	0
11 806	0	0	0	0	0	1.10%	0	1	7 841	0	0	1	$360 109	0	1	0	0
11 807	0	0	0	0	0	1.13%	0	1	7 841	1	0	0	$92 194	0	1	0	0
11 808	0	0	1	0	0	1.10%	0	1	12 100	0	0	0	$480 938	0	1	0	0
11 809	0	1	0	0	0	1.12%	0	1	7 841	0	1	0	$1 195 272	0	1	0	0
11 810	0	0	0	0	1	1.10%	0	1	7 841	0	0	0	$408 628	0	1	0	0
11 811	0	0	1	0	0	1.10%	0	1	7 841	0	0	0	$503 754	0	1	0	0
11 812	0	1	0	0	0	1.10%	0	1	8 276	0	0	1	$437 670	0	1	0	0
11 813	0	0	0	1	0	1.12%	0	1	7 841	0	0	0	$380 841	0	1	0	0
11 814	0	0	0	0	1	1.10%	0	1	7 841	0	0	0	$414 517	0	1	0	0
11 815	0	0	1	0	0	1.12%	0	1	8 000	0	0	0	$545 064	0	1	0	0
11 816	0	0	0	1	0	1.10%	0	1	8 712	0	0	0	$307 805	0	1	0	0
11 817	0	0	0	0	0	1.10%	0	1	7 841	1	0	0	$152 966	0	1	0	0
11 818	0	0	0	0	0	1.12%	0	1	12 197	0	1	0	$1 049 986	0	1	0	0
11 819	0	1	0	0	0	1.10%	0	1	11 761	0	0	1	$407 564	0	1	0	0
11 820	0	1	0	0	0	1.12%	0	1	7 841	0	1	0	$889 021	0	1	0	0
11 821	0	1	0	0	0	1.10%	0	1	8 000	0	1	0	$1 043 785	0	1	0	0
11 822	0	1	0	0	0	1.12%	0	1	7 841	0	0	0	$468 113	0	1	0	0
11 823	1	0	0	0	0	1.12%	0	1	8 276	0	0	1	$399 000	0	1	0	0
11 824	0	1	0	0	0	1.12%	0	1	9 583	0	0	0	$296 679	0	1	0	0
11 825	0	1	0	0	0	1.10%	0	0	8 712	0	0	1	$475 343	0	1	0	0
11 826	0	0	0	0	1	1.10%	0	1	10 400	0	0	0	$768 219	0	1	0	0
11 827	0	0	0	0	1	1.12%	0	1	8 712	0	0	0	$408 628	0	1	0	0
11 828	0	0	0	0	0	1.10%	0	1	7 841	0	0	1	$448 751	0	1	0	0
11 829	0	1	0	0	0	1.10%	0	0	6 098	0	0	1	$503 337	0	1	0	0
11 830	0	1	0	0	0	1.09%	0	1	6 098	1	0	0	$143 655	0	1	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
11 831	0	0	1	0	0	1.12%	0	1	6 098	0	0	1	$572 399	0	1	0	0
11 832	0	0	0	0	1	1.09%	0	1	6 098	1	0	0	$130 403	0	1	0	0
11 833	0	0	0	0	1	1.10%	0	1	6 098	1	0	0	$136 383	0	1	0	0
11 834	0	0	0	0	1	1.12%	0	1	6 098	0	0	1	$346 416	0	1	0	0
11 835	0	0	1	0	0	1.10%	0	1	6 098	0	1	0	$811 022	0	1	0	0
11 836	0	0	1	0	0	1.12%	0	1	7 841	1	0	0	$164 605	0	1	0	0
11 837	0	0	0	0	0	1.12%	0	1	6 970	0	1	0	$857 812	0	1	0	0
11 838	0	0	0	0	1	1.12%	0	1	6 970	0	0	1	$465 371	0	1	0	0
11 839	0	0	0	0	0	1.12%	0	1	6 970	0	0	1	$402 657	0	1	0	0
11 840	0	0	0	1	0	1.10%	0	1	7 841	0	1	0	$918 639	0	1	0	0
11 841	0	0	0	0	0	1.10%	0	1	8 276	0	1	0	$920 198	0	1	0	0
11 842	0	0	0	0	0	1.11%	0	1	19 602	0	1	0	$1 460 606	0	1	0	0
11 843	0	0	0	1	0	1.10%	0	1	16 117	1	0	0	$136 992	0	1	0	0
11 844	0	0	0	0	0	1.12%	0	1	8 276	0	1	0	$1 004 762	0	1	0	0
11 845	0	0	1	0	0	1.12%	0	1	7 841	0	0	0	$615 601	0	1	0	0
11 846	0	0	0	0	0	1.10%	0	1	7 841	1	0	0	$115 682	0	1	0	0
11 847	0	1	0	0	0	1.10%	0	1	6 970	1	0	0	$208 533	0	1	0	0
11 848	0	1	0	0	0	1.12%	0	1	6 970	0	1	0	$1 202 662	0	1	0	0
11 849	0	0	0	1	0	1.10%	0	1	6 970	1	0	0	$135 914	0	1	0	0
11 850	0	0	0	0	1	1.12%	0	1	6 500	0	0	0	$480 938	0	1	0	0
11 851	0	0	0	0	1	1.12%	0	1	6 534	0	1	0	$921 856	0	1	0	0
11 852	0	1	0	0	0	1.10%	0	1	6 534	1	0	0	$26 831	0	1	0	0
11 853	0	0	0	0	0	1.10%	0	1	12 632	0	1	0	$1 182 340	0	1	0	0
11 854	0	1	0	0	0	1.13%	0	1	19 602	0	1	0	$1 025 612	0	1	0	0
11 855	0	0	0	1	1	1.13%	0	1	23 958	0	0	1	$433 773	0	1	0	0
11 856	0	0	1	0	0	1.10%	0	1	13 504	1	0	0	$157 954	0	1	0	0
11 857	0	0	0	1	0	1.10%	0	1	11 326	0	1	0	$803 224	0	1	0	0
11 858	0	0	0	0	1	1.12%	0	1	6 098	0	1	0	$937 488	0	1	0	0
11 859	0	0	0	0	0	1.12%	0	1	6 970	0	1	0	$636 341	0	1	0	0
11 860	0	0	0	0	0	1.09%	0	1	6 970	1	0	0	$110 125	0	1	0	0
11 861	0	0	0	0	1	1.13%	0	1	7 841	1	0	0	$36 276	0	1	0	0
11 862	0	0	0	1	0	0.78%	0	1	8 712	0	1	0	$1 196 047	0	1	0	0
11 863	0	0	0	0	0	1.05%	0	1	8 712	0	0	1	$370 515	0	1	0	0
11 864	0	1	0	0	0	1.10%	0	1	10 454	0	1	0	$669 093	0	1	0	0
11 865	0	1	0	0	0	1.10%	0	1	7 405	0	1	0	$634 781	0	1	0	0
11 866	1	1	0	0	0	1.12%	0	1	7 405	0	1	0	$984 362	0	1	0	0
11 867	0	1	0	0	0	1.41%	1	1	7 405	0	0	0	$316 005	0	1	0	0
11 868	0	1	0	0	0	1.10%	0	1	10 000	0	0	0	$524 544	0	1	0	0
11 869	0	1	0	0	0	1.09%	0	1	6 970	0	0	1	$288 198	0	1	0	0
11 870	0	0	0	0	1	1.12%	0	1	7 405	0	1	0	$695 608	0	1	0	0
11 871	0	0	0	0	1	1.12%	0	1	10 454	0	0	0	$314 295	0	1	0	0
11 872	0	0	0	0	0	1.10%	0	1	12 632	0	1	0	$616 065	0	1	0	0
11 873	0	1	0	0	0	1.12%	0	1	8 814	0	0	0	$448 876	0	1	0	0
11 874	0	0	1	0	0	1.10%	0	1	7 000	0	0	0	$583 539	0	1	0	0
11 875	0	0	1	0	0	1.09%	0	1	6 534	1	0	0	$133 014	0	1	0	0
11 876	0	1	0	0	0	1.09%	0	0	6 534	1	0	0	$118 947	0	1	0	0
11 877	1	1	0	0	0	1.12%	0	1	6 534	0	1	0	$905 229	0	1	0	0
11 878	0	0	0	0	1	1.12%	0	1	10 019	1	0	0	$165 967	0	1	0	0
11 879	0	1	0	0	0	1.83%	0	1	11 326	0	1	0	$1 096 861	0	1	0	0
11 880	0	0	0	1	0	1.10%	0	1	5 663	0	0	0	$413 366	0	1	0	0
11 881	0	0	0	0	1	1.12%	0	1	4 792	0	1	0	$725 615	0	1	0	0
11 882	0	0	0	0	0	1.09%	0	1	6 098	0	0	0	$206 748	0	1	0	0
11 883	0	1	0	0	0	1.21%	0	1	10 019	0	0	1	$275 000	0	1	0	0
11 884	0	0	0	0	0	1.10%	0	1	6 534	0	0	1	$392 241	0	1	0	0
11 885	0	0	0	0	0	1.10%	0	1	6 534	0	0	1	$396 215	0	1	0	0
11 886	0	0	1	0	0	1.09%	0	1	6 534	1	0	0	$124 815	0	1	0	0
11 887	0	0	0	0	1	1.10%	0	1	6 534	0	0	1	$387 809	0	1	0	0
11 888	0	0	0	0	1	1.10%	0	1	8 712	0	0	1	$343 601	0	1	0	0
11 889	0	0	0	0	1	1.09%	0	1	11 326	0	0	1	$382 500	0	1	0	0
11 890	0	0	0	0	1	1.10%	0	1	12 632	1	0	0	$115 428	0	1	0	0
11 891	0	0	0	0	1	1.11%	0	1	13 939	0	0	0	$862 531	0	1	0	0
11 892	0	0	1	0	0	1.10%	0	1	12 632	1	0	0	$99 852	0	1	0	0
11 893	0	0	0	0	0	1.10%	0	1	9 583	1	0	0	$116 291	0	1	0	0
11 894	0	0	1	0	0	1.10%	0	1	8 712	0	1	0	$716 663	0	1	0	0
11 895	0	0	0	0	1	1.10%	0	1	8 712	1	0	0	$100 016	0	1	0	0
11 896	0	0	0	0	0	1.10%	0	1	7 841	0	0	1	$587 254	0	1	0	0
11 897	0	0	0	1	0	1.51%	1	1	6 098	0	0	1	$325 330	0	1	0	0
11 898	0	1	0	0	0	1.11%	0	1	14 810	0	0	0	$865 689	0	1	0	0
11 899	0	1	0	0	0	1.12%	0	1	6 534	0	0	0	$332 351	0	1	0	0
11 900	0	0	0	0	0	1.12%	0	1	6 534	0	1	0	$863 860	0	1	0	0
11 901	0	0	0	1	0	1.10%	0	1	8 712	1	0	0	$131 865	0	1	0	0
11 902	0	0	0	1	0	1.10%	0	1	13 504	1	0	0	$203 263	0	1	0	0
11 903	0	0	0	0	1	1.10%	0	1	8 712	1	0	0	$136 862	0	1	0	0
11 904	0	0	0	0	1	1.10%	0	1	8 276	0	1	0	$842 216	0	1	0	0
11 905	0	1	0	0	0	1.12%	0	1	6 970	1	0	0	$136 340	0	1	0	0
11 906	0	0	0	0	0	1.10%	0	1	7 350	0	0	0	$523 261	0	1	0	0
11 907	0	0	0	0	1	1.09%	0	1	6 970	0	0	0	$778 790	0	1	0	0
11 908	0	0	0	0	0	1.10%	0	1	7 000	0	0	0	$564 301	0	1	0	0
11 909	0	1	0	0	0	1.10%	0	1	7 405	0	1	0	$687 733	0	1	0	0
11 910	0	1	0	0	0	1.19%	0	0	8 712	0	0	1	$359 000	0	1	0	0
11 911	0	0	0	0	1	1.10%	0	1	6 970	0	1	0	$902 440	0	1	0	0
11 912	1	0	0	0	0	1.10%	0	1	8 712	0	1	0	$937 488	0	1	0	0
11 913	0	0	0	1	0	1.09%	0	1	6 970	1	0	0	$57 688	0	1	0	0
11 914	0	1	0	0	0	1.09%	0	1	6 970	1	0	0	$149 641	0	1	0	0
11 915	0	0	1	0	0	1.09%	0	1	6 970	1	0	0	$127 029	0	1	0	0
11 916	0	0	0	0	1	1.09%	0	1	6 970	1	0	0	$108 824	0	1	0	0
11 917	0	0	0	0	1	1.09%	0	1	6 970	1	0	0	$92 473	0	1	0	0
11 918	0	1	0	0	0	1.09%	0	1	7 841	1	0	0	$81 019	0	1	0	0
11 919	0	0	1	0	0	1.04%	0	1	6 970	0	0	1	$356 457	0	1	0	0
11 920	0	0	0	0	0	1.10%	0	1	10 454	0	0	1	$589 490	0	1	0	0
11 921	0	0	0	0	0	1.12%	0	1	8 712	0	0	0	$275 688	0	1	0	0
11 922	0	0	0	0	1	1.12%	0	1	8 712	0	1	0	$891 926	0	1	0	0
11 923	0	0	0	0	1	1.10%	0	1	8 712	0	1	0	$1 016 074	0	1	0	0
11 924	0	0	1	0	0	1.09%	0	1	7 405	1	0	0	$131 918	0	1	0	0
11 925	0	0	0	0	0	1.11%	0	1	18 295	1	0	0	$195 735	0	1	0	0
11 926	0	0	0	0	1	1.11%	0	1	19 166	0	1	0	$1 126 918	0	1	0	0
11 927	0	1	0	0	0	1.11%	0	1	19 602	0	1	0	$772 031	0	1	0	0
11 928	0	0	0	0	0	1.11%	0	1	17 860	1	0	0	$177 822	0	1	0	0
11 929	0	0	0	1	0	1.11%	0	1	28 750	1	0	0	$246 076	0	1	0	0
11 930	0	0	1	0	0	1.10%	0	1	7 405	0	1	0	$990 885	0	1	0	0
11 931	0	0	0	1	0	1.10%	0	1	10 454	0	0	1	$352 943	0	1	0	0
11 932	0	0	0	0	1	1.12%	0	1	11 326	0	1	0	$1 443 645	0	1	0	0
11 933	0	0	0	0	0	1.10%	0	1	7 841	1	0	0	$166 268	0	1	0	0
11 934	0	0	1	0	0	1.10%	0	1	7 272	0	0	0	$583 539	0	1	0	0
11 935	0	1	0	0	0	1.10%	0	1	8 276	0	0	0	$500 875	0	1	0	0
11 936	0	0	1	0	0	1.10%	0	1	9 583	0	0	1	$596 981	0	1	0	0
11 937	0	0	0	0	0	1.10%	0	1	12 322	0	0	0	$477 847	0	1	0	0
11 938	0	0	0	0	1	1.12%	0	1	8 276	0	0	1	$339 460	0	1	0	0
11 939	0	0	0	1	0	1.10%	0	1	6 970	0	0	1	$453 124	0	1	0	0
11 940	0	0	1	0	0	1.10%	0	1	6 970	0	0	0	$401 000	0	1	0	0
11 941	0	0	0	0	1	1.10%	0	1	6 970	0	0	0	$422 794	0	1	0	0
11 942	0	0	0	1	0	1.12%	0	1	6 970	0	0	0	$339 674	0	1	0	0
11 943	0	1	0	0	0	1.10%	0	1	7 841	0	0	1	$338 232	0	1	0	0
11 944	0	0	0	0	1	1.01%	0	0	6 534	0	0	1	$505 704	0	1	0	0
11 945	0	1	0	0	0	1.12%	0	1	6 970	0	1	0	$655 057	0	1	0	0
11 946	0	0	0	0	1	1.09%	0	1	6 970	1	0	0	$139 273	0	1	0	0
11 947	0	0	0	0	0	1.13%	0	1	6 970	1	0	0	$47 626	0	1	0	0
11 948	0	1	0	0	0	1.12%	0	1	5 663	0	0	1	$276 129	0	1	0	0
11 949	0	0	0	0	0	1.10%	0	1	6 970	1	0	0	$170 139	0	1	0	0
11 950	0	0	1	0	0	1.10%	0	1	6 970	1	0	0	$190 089	0	1	0	0
11 951	0	0	0	0	1	1.09%	0	1	6 970	1	0	0	$75 575	0	1	0	0
11 952	0	1	0	0	0	1.19%	0	1	8 276	0	0	0	$185 425	0	1	0	0
11 953	0	0	0	0	0	1.09%	0	1	6 970	0	0	1	$260 000	0	1	0	0
11 954	0	1	0	0	0	1.10%	0	1	7 000	0	0	0	$386 033	0	1	0	0
11 955	0	1	0	0	0	1.09%	0	0	6 098	0	0	0	$177 080	0	1	0	0
11 956	0	0	0	0	1	1.12%	0	1	5 227	1	0	0	$113 789	0	1	0	0
11 957	0	0	0	0	0	1.10%	0	1	6 000	0	0	0	$434 768	0	1	0	0
11 958	0	1	0	0	0	1.10%	0	0	5 663	0	0	1	$311 273	0	1	0	0
11 959	0	0	0	1	0	1.10%	0	1	5 663	0	0	1	$442 386	0	1	0	0
11 960	0	1	0	0	0	1.10%	0	0	6 098	0	0	1	$344 138	0	1	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
11 961	0	0	0	0	0	1.66%	1	1	5 227	0	1	0	$1 049 986	0	1	0	0
11 962	0	0	0	1	0	1.12%	0	1	6 500	0	0	1	$281 149	0	1	0	0
11 963	0	1	0	0	0	1.09%	0	1	5 663	0	0	1	$293 134	0	1	0	0
11 964	0	0	0	0	0	1.09%	0	1	5 663	1	0	0	$116 688	0	1	0	0
11 965	0	1	0	0	0	1.09%	0	0	5 663	0	0	1	$211 529	0	1	0	0
11 966	0	0	0	1	0	1.12%	0	1	6 534	1	0	0	$112 524	0	1	0	0
11 967	0	0	0	0	1	1.09%	0	1	6 534	1	0	0	$112 524	0	1	0	0
11 968	0	0	0	0	0	1.10%	0	1	6 534	0	0	0	$422 578	0	1	0	0
11 969	0	0	0	1	0	1.12%	0	1	7 405	0	1	0	$1 181 235	0	1	0	0
11 970	0	0	0	0	0	1.45%	1	1	5 663	0	1	0	$859 044	0	1	0	0
11 971	0	0	0	0	0	1.12%	0	1	6 534	0	1	0	$850 441	0	1	0	0
11 972	0	1	0	0	0	1.10%	0	1	6 534	0	0	0	$332 351	0	1	0	0
11 973	0	0	0	0	0	1.10%	0	1	6 098	0	0	0	$234 562	0	1	0	0
11 974	0	1	0	0	0	1.12%	0	1	6 098	0	0	0	$171 518	0	1	0	0
11 975	0	0	0	0	1	1.12%	0	1	3 485	1	0	0	$139 273	0	1	0	0
11 976	0	1	0	0	0	1.10%	0	1	4 792	0	1	0	$916 863	0	1	0	0
11 977	0	1	0	0	0	1.12%	0	1	7 405	0	0	1	$321 901	0	1	0	0
11 978	0	0	0	0	1	1.09%	0	1	7 405	1	0	0	$167 127	0	1	0	0
11 979	0	0	0	0	0	1.10%	0	1	7 500	0	0	0	$448 235	0	1	0	0
11 980	0	0	0	0	1	1.09%	0	1	6 534	1	0	0	$111 061	0	1	0	0
11 981	0	0	0	0	0	1.10%	0	1	7 500	0	0	1	$252 030	0	1	0	0
11 982	0	1	0	0	0	1.10%	0	0	6 970	0	0	1	$338 232	0	1	0	0
11 983	0	0	0	1	0	1.13%	0	1	10 019	1	0	0	$104 114	0	1	0	0
11 984	0	0	0	0	0	1.11%	1	1	18 295	0	1	0	$885 886	0	1	0	0
11 985	0	0	0	0	1	1.09%	0	1	5 663	1	0	0	$124 787	0	1	0	0
11 986	0	1	0	0	0	1.10%	0	1	6 970	0	1	0	$779 829	0	1	0	0
11 987	0	0	0	1	0	1.12%	0	1	5 600	0	0	0	$384 751	0	1	0	0
11 988	0	0	0	0	1	1.10%	0	1	8 100	0	0	0	$519 413	0	1	0	0
11 989	0	1	0	0	0	2.36%	1	1	6 970	1	0	0	$105 746	0	1	0	0
11 990	0	1	0	0	0	1.86%	1	0	6 970	0	0	1	$322 126	0	1	0	0
11 991	0	1	0	0	0	1.09%	0	0	6 970	1	0	0	$139 273	0	1	0	0
11 992	0	0	0	0	1	1.12%	0	1	6 970	0	0	1	$350 580	0	1	0	0
11 993	0	1	0	0	0	1.10%	0	1	6 098	0	0	0	$120 526	0	1	0	0
11 994	0	1	0	0	0	1.10%	0	1	6 098	0	0	0	$241 010	0	1	0	0
11 995	0	0	0	1	0	1.10%	0	1	6 970	0	1	0	$831 990	0	1	0	0
11 996	0	1	0	0	0	1.10%	0	1	8 276	0	1	0	$762 673	0	1	0	0
11 997	0	1	0	0	0	1.08%	0	0	3 920	1	0	0	$90 339	0	1	0	0
11 998	0	0	0	0	0	1.10%	0	1	7 841	0	0	0	$254 959	0	1	0	0
11 999	0	0	0	0	0	1.12%	0	1	4 792	1	0	0	$112 924	0	1	0	0
12 000	0	1	0	0	0	1.09%	0	0	4 792	0	0	1	$395 061	0	1	0	0
12 001	0	0	0	0	0	1.10%	0	1	4 792	0	1	0	$849 807	0	1	0	0
12 002	0	0	0	0	0	1.09%	0	1	4 792	1	0	0	$102 819	0	1	0	0
12 003	0	1	0	0	0	1.13%	0	1	14 810	0	0	0	$320 364	0	1	0	0
12 004	0	1	0	0	0	1.09%	0	0	4 792	1	0	0	$122 711	0	1	0	0
12 005	0	1	0	0	0	1.12%	0	1	4 792	0	0	0	$232 381	0	1	0	0
12 006	0	1	0	0	0	1.10%	0	1	4 792	0	1	0	$678 451	0	1	0	0
12 007	0	0	0	0	1	1.09%	0	1	4 000	0	0	1	$349 028	0	1	0	0
12 008	0	1	0	0	0	1.09%	0	1	5 227	1	0	0	$64 395	0	1	0	0
12 009	0	0	0	1	0	1.09%	0	1	6 534	1	0	0	$95 590	0	1	0	0
12 010	0	1	0	0	0	1.09%	0	1	7 841	1	0	0	$125 698	0	1	0	0
12 011	0	0	0	0	0	1.12%	0	1	4 792	0	1	0	$997 600	0	1	0	0
12 012	0	1	0	0	0	1.09%	0	0	3 485	0	0	0	$205 821	0	1	0	0
12 013	0	1	0	0	0	1.09%	0	1	3 920	0	0	0	$293 898	0	1	0	0
12 014	0	0	1	0	0	1.12%	0	1	5 227	0	1	0	$890 613	0	1	0	0
12 015	0	0	0	1	0	1.09%	0	1	3 920	1	0	0	$116 387	0	1	0	0
12 016	0	0	0	0	1	1.12%	0	1	3 485	0	1	0	$815 614	0	1	0	0
12 017	0	0	0	1	0	1.12%	0	1	2 614	0	1	0	$794 385	0	1	0	0
12 018	0	0	0	0	1	1.10%	0	1	7 841	1	0	0	$179 173	0	1	0	0
12 019	0	0	0	0	1	1.09%	0	1	3 920	0	0	1	$332 408	0	1	0	0
12 020	0	0	0	0	0	1.09%	0	1	7 405	1	0	0	$109 737	0	1	0	0
12 021	0	0	0	0	1	1.10%	0	1	7 405	0	1	0	$1 198 967	0	1	0	0
12 022	0	0	0	0	1	1.12%	0	1	7 405	0	0	0	$374 217	0	1	0	0
12 023	0	0	0	0	1	1.10%	0	1	4 792	0	1	0	$820 380	0	1	0	0
12 024	0	0	0	0	1	1.09%	0	1	6 534	1	0	0	$164 869	0	1	0	0
12 025	0	1	0	0	0	1.10%	0	1	6 970	0	1	0	$860 614	0	1	0	0
12 026	0	0	0	0	1	1.12%	0	1	7 405	0	1	0	$1 104 361	0	1	0	0
12 027	0	0	0	1	0	1.10%	0	1	4 356	0	1	0	$958 804	0	1	0	0
12 028	0	0	0	1	0	1.10%	0	1	9 450	0	0	0	$564 301	0	1	0	0
12 029	0	1	0	0	0	1.12%	0	0	6 534	0	0	1	$433 104	0	1	0	0
12 030	0	0	0	0	0	1.10%	0	1	6 098	0	0	1	$404 430	0	1	0	0
12 031	0	0	0	0	0	1.12%	0	1	5 227	0	0	1	$214 000	0	1	0	0
12 032	1	0	0	1	0	1.10%	0	1	5 610	0	0	1	$225 000	0	1	0	0
12 033	0	0	0	0	1	1.10%	0	1	4 792	0	0	0	$370 489	0	1	0	0
12 034	0	0	0	1	0	1.13%	0	1	4 792	1	0	0	$51 874	0	1	0	0
12 035	0	1	0	0	0	1.09%	0	0	4 792	0	0	1	$468 220	0	1	0	0
12 036	0	0	0	0	1	1.12%	0	1	7 841	0	1	0	$623 863	0	1	0	0
12 037	1	1	0	0	0	1.09%	0	1	4 792	1	0	0	$96 710	0	1	0	0
12 038	0	0	1	0	0	1.08%	0	1	4 792	1	0	0	$53 216	0	1	0	0
12 039	0	0	0	1	1	1.09%	0	1	4 792	1	0	0	$96 710	0	1	0	0
12 040	0	1	0	0	0	1.09%	0	1	4 792	0	0	0	$256 073	0	1	0	0
12 041	0	1	0	0	0	1.12%	0	1	5 663	0	1	0	$717 443	0	1	0	0
12 042	0	1	0	0	0	1.10%	0	1	5 663	0	1	0	$686 250	0	1	0	0
12 043	0	1	0	0	0	1.09%	0	1	5 663	1	0	0	$135 509	0	1	0	0
12 044	0	0	0	0	0	1.04%	0	1	5 663	1	0	0	$116 387	0	1	0	0
12 045	0	0	0	1	0	1.10%	0	1	5 663	0	0	1	$286 170	0	1	0	0
12 046	0	1	0	0	0	1.10%	0	1	6 018	0	0	0	$483 503	0	1	0	0
12 047	0	1	0	0	0	1.10%	0	1	6 970	0	1	0	$923 703	0	1	0	0
12 048	0	1	0	0	0	1.10%	0	0	6 534	0	0	1	$397 288	0	1	0	0
12 049	0	0	0	1	0	1.10%	0	1	5 663	0	1	0	$774 063	0	1	0	0
12 050	0	0	0	0	1	2.01%	1	0	5 663	0	0	1	$638 482	0	1	0	0
12 051	0	0	0	0	1	1.12%	0	1	6 534	1	0	0	$112 638	0	1	0	0
12 052	0	0	1	0	0	1.09%	0	1	6 098	1	0	0	$124 805	0	1	0	0
12 053	0	0	0	0	0	1.13%	0	1	10 019	1	0	0	$149 641	0	1	0	0
12 054	0	0	0	0	1	1.10%	0	1	12 150	0	0	0	$501 458	0	1	0	0
12 055	0	0	1	0	0	1.10%	0	1	5 663	0	1	0	$905 229	0	1	0	0
12 056	0	0	0	0	1	1.12%	0	1	6 970	0	1	0	$1 001 237	0	1	0	0
12 057	0	0	0	0	0	1.10%	0	1	8 712	0	0	0	$288 764	0	1	0	0
12 058	0	1	0	0	0	1.12%	0	1	5 663	1	0	0	$123 038	0	1	0	0
12 059	0	0	1	0	0	1.12%	0	1	5 227	1	0	0	$109 072	0	1	0	0
12 060	0	1	0	0	0	1.12%	0	0	5 663	1	0	0	$111 067	0	1	0	0
12 061	0	0	0	0	0	1.10%	0	1	6 970	0	0	0	$294 212	0	1	0	0
12 062	0	1	0	0	0	1.12%	0	1	6 534	0	0	0	$405 882	0	1	0	0
12 063	0	0	0	0	0	1.10%	0	1	6 970	0	1	0	$951 414	0	1	0	0
12 064	0	0	0	0	0	1.12%	0	1	10 454	0	0	0	$427 989	0	1	0	0
12 065	0	1	0	0	0	1.12%	0	1	6 534	1	0	0	$137 738	0	1	0	0
12 066	0	0	0	0	0	1.12%	0	1	6 534	0	0	0	$370 489	0	1	0	0
12 067	0	0	0	0	1	1.10%	0	1	5 663	0	0	0	$290 189	0	1	0	0
12 068	0	0	0	1	0	1.10%	0	1	5 663	0	1	0	$956 237	0	1	0	0
12 069	0	0	0	1	0	1.12%	0	1	5 663	0	1	0	$662 855	0	1	0	0
12 070	0	0	0	1	0	1.12%	0	1	5 663	0	0	1	$304 244	0	1	0	0
12 071	0	1	0	0	0	1.12%	0	1	5 663	0	0	0	$480 938	0	1	0	0
12 072	0	0	0	0	1	1.12%	0	1	5 663	0	1	0	$679 346	0	1	0	0
12 073	0	0	0	0	1	1.09%	0	1	5 663	1	0	0	$156 211	0	1	0	0
12 074	0	0	0	0	0	1.13%	0	1	6 098	1	0	0	$49 191	0	1	0	0
12 075	0	0	0	0	0	1.12%	0	1	6 098	0	0	1	$261 067	0	1	0	0
12 076	0	0	0	1	0	1.10%	0	1	8 712	0	1	0	$1 162 019	0	1	0	0
12 077	0	0	0	0	0	1.12%	0	1	6 970	0	1	0	$683 130	0	1	0	0
12 078	0	1	0	0	0	1.71%	1	0	6 098	1	0	0	$119 048	0	1	0	0
12 079	0	1	0	0	0	1.12%	0	1	6 098	0	0	1	$561 864	0	1	0	0
12 080	0	1	0	0	0	1.12%	0	1	6 098	0	1	0	$970 300	0	1	0	0
12 081	0	0	0	1	0	1.11%	0	1	6 098	0	0	1	$272 574	0	1	0	0
12 082	0	0	0	1	0	1.10%	0	1	6 098	0	0	1	$513 872	0	1	0	0
12 083	0	1	0	0	0	1.10%	0	1	6 970	1	0	0	$129 077	0	1	0	0
12 084	0	0	0	1	1	1.12%	0	1	5 663	0	0	0	$157 611	0	1	0	0
12 085	0	0	0	1	0	1.10%	0	1	5 400	0	0	0	$506 588	0	1	0	0
12 086	0	1	0	0	0	1.12%	0	1	4 792	0	1	0	$783 300	0	1	0	0
12 087	0	0	0	0	1	1.10%	0	1	4 792	0	1	0	$853 796	0	1	0	0
12 088	0	0	0	0	0	1.09%	0	1	4 500	0	0	1	$268 438	0	1	0	0
12 089	0	1	0	0	0	1.12%	0	0	5 227	0	0	1	$300 000	0	1	0	0
12 090	0	0	1	0	0	1.12%	0	1	4 792	0	0	0	$171 518	0	1	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
12 091	0	0	0	1	0	1.10%	0	1	5 663	0	0	0	$362 861	0	1	0	0
12 092	0	1	0	0	0	1.10%	0	1	5 663	0	1	0	$564 596	0	1	0	0
12 093	0	1	0	0	0	1.09%	0	1	4 792	1	0	0	$113 062	0	1	0	0
12 094	0	0	0	1	0	1.07%	0	1	4 792	1	0	0	$63 990	0	1	0	0
12 095	0	1	0	0	0	1.09%	0	1	4 792	1	0	0	$124 593	0	1	0	0
12 096	0	1	0	0	0	1.12%	0	1	5 663	0	0	0	$385 732	0	1	0	0
12 097	0	0	0	1	0	1.12%	0	1	4 792	1	0	0	$109 047	0	1	0	0
12 098	0	0	0	0	1	1.13%	0	1	6 970	1	0	0	$66 184	0	1	0	0
12 099	0	0	0	1	0	1.12%	0	1	4 356	0	1	0	$868 281	0	1	0	0
12 100	0	0	0	0	1	1.10%	0	1	4 512	0	0	1	$575 911	0	1	0	0
12 101	0	1	0	0	0	1.09%	0	0	5 640	0	0	1	$332 863	0	1	0	0
12 102	0	0	0	0	0	1.10%	0	1	7 405	0	0	0	$408 760	0	1	0	0
12 103	0	1	0	0	0	1.10%	0	1	5 663	0	0	0	$362 703	0	1	0	0
12 104	0	0	0	1	0	1.12%	0	1	5 663	0	0	1	$327 840	0	1	0	0
12 105	0	0	0	1	1	1.10%	0	1	5 663	0	0	0	$404 730	0	1	0	0
12 106	0	0	0	0	1	1.10%	0	1	5 663	0	0	1	$354 338	0	1	0	0
12 107	0	0	0	0	1	1.09%	1	1	5 663	0	0	1	$319 305	0	1	0	0
12 108	0	0	0	0	0	1.12%	0	1	5 663	1	0	0	$74 314	0	1	0	0
12 109	0	0	0	0	0	1.10%	0	1	5 663	0	1	0	$1 173 103	0	1	0	0
12 110	0	0	0	0	1	1.12%	0	1	5 663	1	0	0	$118 383	0	1	0	0
12 111	0	1	0	0	0	1.10%	0	1	8 712	0	1	0	$743 957	0	1	0	0
12 112	0	0	0	1	0	1.10%	0	1	8 712	0	0	0	$292 044	0	1	0	0
12 113	0	1	0	0	0	1.10%	0	1	7 405	0	0	0	$223 900	0	1	0	0
12 114	0	0	0	0	1	1.08%	0	1	5 663	1	0	0	$52 098	0	1	0	0
12 115	0	1	0	0	0	1.10%	0	1	7 405	0	1	0	$1 198 967	0	1	0	0
12 116	0	0	0	0	1	1.12%	0	1	9 148	0	0	1	$277 635	0	1	0	0
12 117	0	0	0	1	0	1.09%	0	1	7 405	1	0	0	$113 156	0	1	0	0
12 118	0	0	0	0	1	1.10%	0	1	9 583	1	0	0	$124 219	0	1	0	0
12 119	0	1	0	0	0	1.10%	0	1	6 970	0	0	0	$379 974	0	1	0	0
12 120	0	0	0	1	0	1.12%	0	1	7 500	0	0	0	$473 243	0	1	0	0
12 121	0	0	0	0	1	1.12%	0	1	5 663	1	0	0	$99 830	0	1	0	0
12 122	0	0	0	0	0	1.12%	0	1	5 663	0	1	0	$956 237	0	1	0	0
12 123	0	0	1	0	0	1.09%	0	1	5 663	1	0	0	$121 043	0	1	0	0
12 124	0	1	0	0	0	1.12%	0	0	5 663	0	0	1	$276 129	0	1	0	0
12 125	0	1	0	0	0	1.10%	0	1	7 841	0	1	0	$851 654	0	1	0	0
12 126	0	0	0	0	0	1.13%	0	1	9 583	0	0	0	$171 518	0	1	0	0
12 127	0	0	0	0	0	1.10%	0	1	8 712	0	1	0	$1 071 496	0	1	0	0
12 128	0	0	0	0	1	1.10%	0	1	5 663	0	0	0	$519 413	0	1	0	0
12 129	0	0	0	0	1	1.10%	0	1	5 663	0	0	0	$262 839	0	1	0	0
12 130	0	0	1	0	0	1.09%	0	1	5 663	1	0	0	$110 437	0	1	0	0
12 131	0	1	0	0	0	1.12%	0	1	5 663	0	1	0	$796 865	0	1	0	0
12 132	0	1	0	0	0	1.10%	0	0	7 841	0	0	1	$300 651	0	1	0	0
12 133	0	1	0	0	0	1.12%	0	1	10 019	0	1	0	$1 200 814	0	1	0	0
12 134	0	0	0	0	0	1.10%	0	1	12 747	0	1	0	$1 246 999	0	1	0	0
12 135	0	1	0	0	0	1.13%	0	1	4 792	0	0	1	$409 693	0	1	0	0
12 136	0	1	0	0	0	1.10%	0	1	9 583	0	0	0	$443 303	0	1	0	0
12 137	0	0	0	1	0	1.10%	0	1	10 454	0	1	0	$981 278	0	1	0	0
12 138	0	0	0	0	0	1.12%	0	1	7 841	0	1	0	$938 483	0	1	0	0
12 139	0	0	0	0	0	1.10%	0	1	7 841	0	1	0	$855 473	0	1	0	0
12 140	0	0	0	0	1	1.12%	0	1	9 583	0	0	1	$493 072	0	1	0	0
12 141	0	0	1	0	0	1.10%	0	1	10 890	0	0	0	$499 535	0	1	0	0
12 142	0	0	0	0	0	1.11%	0	1	14 810	0	0	0	$324 493	0	1	0	0
12 143	0	0	0	0	0	1.11%	0	1	17 424	0	0	0	$375 938	0	1	0	0
12 144	0	0	0	0	1	1.10%	0	1	10 019	0	0	1	$667 214	0	1	0	0
12 145	0	0	0	1	0	1.15%	0	1	53 143	1	0	0	$55 899	0	1	0	0
12 146	0	0	0	0	1	1.09%	0	1	6 098	1	0	0	$72 445	0	1	0	0
12 147	0	0	0	1	0	1.12%	0	1	6 098	0	1	0	$764 233	0	1	0	0
12 148	0	0	0	1	0	1.12%	0	1	8 000	0	1	0	$1 232 220	0	1	0	0
12 149	0	0	0	1	1	1.06%	0	1	7 841	0	1	0	$374 318	0	1	0	0
12 150	0	0	1	0	0	1.10%	0	1	13 939	1	0	0	$89 438	0	1	0	0
12 151	0	1	0	0	0	1.12%	0	1	12 197	0	0	1	$401 642	0	1	0	0
12 152	0	0	0	0	1	1.10%	0	1	7 405	0	1	0	$1 293 185	0	1	0	0
12 153	0	0	0	0	1	1.10%	0	1	7 405	0	0	0	$439 139	0	1	0	0
12 154	0	0	0	0	0	1.12%	0	1	7 841	0	1	0	$1 171 860	0	1	0	0
12 155	0	0	0	0	1	1.10%	0	1	9 148	1	0	0	$248 433	0	1	0	0
12 156	0	1	0	0	0	1.13%	0	1	18 700	0	0	0	$725 896	0	1	0	0
12 157	0	0	0	1	0	1.10%	0	1	12 197	0	0	0	$481 177	0	1	0	0
12 158	0	1	0	0	0	1.10%	0	1	10 890	0	0	1	$515 042	0	1	0	0
12 159	0	0	0	0	0	1.10%	0	1	11 761	0	0	0	$703 528	0	1	0	0
12 160	0	1	0	0	0	1.12%	0	0	13 000	0	0	1	$542 217	0	1	0	0
12 161	0	0	0	0	0	1.10%	0	1	9 148	0	0	1	$612 039	0	1	0	0
12 162	0	1	0	0	0	1.10%	0	1	7 405	0	0	1	$709 137	0	1	0	0
12 163	0	1	0	0	0	1.10%	0	1	9 583	0	0	1	$456 345	0	1	0	0
12 164	0	0	0	0	1	1.10%	0	1	10 890	0	0	0	$598 747	0	1	0	0
12 165	0	0	0	1	0	1.11%	0	1	12 632	1	0	0	$212 139	0	1	0	0
12 166	0	0	0	0	1	1.53%	1	1	24 394	1	0	0	$197 526	0	1	0	0
12 167	0	0	0	0	1	1.11%	0	1	19 166	1	0	0	$125 213	0	1	0	0
12 168	0	0	0	1	0	1.41%	1	1	12 197	0	0	1	$600 228	0	1	0	0
12 169	0	0	0	0	1	1.10%	0	1	8 712	0	1	0	$1 179 360	0	1	0	0
12 170	0	0	0	0	0	1.10%	0	1	10 890	0	0	1	$446 681	0	1	0	0
12 171	0	1	0	0	0	1.12%	0	1	12 632	0	0	0	$366 214	0	1	0	0
12 172	0	0	0	0	1	1.10%	0	1	10 454	1	0	0	$114 544	0	1	0	0
12 173	0	0	0	0	1	1.10%	0	1	5 663	0	0	1	$431 765	0	1	0	0
12 174	0	0	0	0	1	1.12%	0	1	11 761	0	0	0	$627 144	0	1	0	0
12 175	0	0	0	1	0	1.13%	0	1	37 897	0	0	1	$664 653	0	1	0	0
12 176	0	0	0	0	1	1.10%	0	1	6 970	1	0	0	$159 617	0	1	0	0
12 177	0	1	0	0	0	1.12%	0	1	6 660	0	0	0	$494 405	0	1	0	0
12 178	0	0	0	0	1	1.12%	0	1	6 534	0	0	0	$277 210	0	1	0	0
12 179	0	0	0	1	0	1.10%	0	1	7 841	1	0	0	$103 928	0	1	0	0
12 180	0	1	0	0	0	1.10%	0	1	10 890	0	1	0	$1 299 984	0	1	0	0
12 181	0	1	0	0	0	1.11%	0	0	17 680	0	0	1	$450 976	0	1	0	0
12 182	0	0	0	0	1	1.10%	0	1	14 810	1	0	0	$199 521	0	1	0	0
12 183	0	1	0	0	0	1.12%	0	1	9 500	0	0	0	$615 601	0	1	0	0
12 184	0	0	1	0	0	1.10%	0	1	8 712	0	0	0	$394 027	0	1	0	0
12 185	0	1	0	0	0	1.12%	0	0	5 663	0	0	1	$280 932	0	1	0	0
12 186	0	1	0	0	0	1.55%	1	1	2 750	0	1	0	$704 507	0	1	0	0
12 187	0	1	0	0	0	1.12%	0	1	4 356	0	0	0	$248 151	0	1	0	0
12 188	0	1	0	0	0	1.10%	0	1	7 000	0	0	0	$461 701	0	1	0	0
12 189	0	1	0	0	0	1.08%	0	1	6 970	0	0	1	$251 026	0	1	0	0
12 190	0	0	0	0	1	1.13%	0	1	6 970	1	0	0	$20 124	0	1	0	0
12 191	0	0	0	0	0	1.09%	0	1	6 970	1	0	0	$102 421	0	1	0	0
12 192	0	0	0	1	0	1.12%	0	1	5 000	0	0	1	$499 295	0	1	0	0
12 193	0	1	0	0	0	1.09%	0	1	3 485	0	1	0	$506 889	0	1	0	0
12 194	0	0	0	0	1	1.07%	0	1	4 356	1	0	0	$41 365	0	1	0	0
12 195	0	0	0	0	0	1.10%	0	1	10 454	0	0	0	$203 967	0	1	0	0
12 196	0	0	0	1	0	1.12%	0	1	6 098	0	0	1	$257 500	0	1	0	0
12 197	0	1	0	0	0	1.12%	0	0	6 970	0	0	1	$325 000	0	1	0	0
12 198	0	1	0	0	0	1.12%	0	1	4 792	0	1	0	$850 014	0	1	0	0
12 199	0	0	0	0	0	1.13%	0	1	7 405	1	0	0	$105 081	0	1	0	0
12 200	0	0	0	0	0	1.09%	0	1	7 405	1	0	0	$138 896	0	1	0	0
12 201	0	1	0	0	0	1.09%	0	1	7 405	0	1	0	$662 572	0	1	0	0
12 202	0	0	0	0	1	1.12%	0	1	6 098	0	1	0	$783 345	0	1	0	0
12 203	0	0	0	1	0	1.08%	0	1	3 920	1	0	0	$67 957	0	1	0	0
12 204	0	0	0	0	0	1.10%	0	1	8 276	0	0	0	$227 145	0	1	0	0
12 205	0	0	0	0	1	1.08%	0	1	7 405	0	0	0	$68 607	0	1	0	0
12 206	0	1	0	0	0	1.09%	0	1	7 841	1	0	0	$99 206	0	1	0	0
12 207	0	0	0	0	1	1.12%	0	1	3 000	0	1	0	$823 114	0	1	0	0
12 208	0	0	0	0	0	1.09%	0	1	2 614	0	0	1	$321 328	0	1	0	0
12 209	0	0	0	0	0	1.12%	0	1	7 405	0	1	0	$684 366	0	1	0	0
12 210	0	1	0	0	0	1.13%	0	1	7 405	1	0	0	$52 098	0	1	0	0
12 211	0	0	0	0	1	1.09%	0	1	5 500	0	0	0	$439 257	0	1	0	0
12 212	0	0	0	0	0	1.12%	0	1	4 356	0	0	1	$290 186	0	1	0	0
12 213	1	0	0	0	0	1.09%	0	1	3 920	0	0	0	$310 888	0	1	0	0
12 214	0	1	0	0	0	1.09%	0	1	3 920	0	0	1	$254 846	0	1	0	0
12 215	0	0	1	0	0	1.13%	0	1	6 970	0	1	0	$466 317	0	1	0	0
12 216	0	0	0	0	1	1.12%	0	1	6 970	0	0	0	$240 125	0	1	0	0
12 217	0	1	0	0	0	1.13%	0	1	6 534	0	0	1	$219 500	0	1	0	0
12 218	0	1	0	0	0	1.12%	0	0	5 618	0	0	1	$332 408	0	1	0	0
12 219	0	0	0	0	0	1.12%	0	1	7 405	0	0	0	$227 145	0	1	0	0
12 220	0	0	1	0	0	1.12%	0	1	5 300	0	1	0	$584 872	0	1	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
12 221	0	0	0	0	0	1.14%	0	1	7 405	1	0	0	$35 328	0	1	0	0
12 222	0	1	0	0	0	1.12%	0	1	6 534	0	0	0	$295 344	0	1	0	0
12 223	0	0	0	0	1	1.10%	0	1	8 712	1	0	0	$149 169	0	1	0	0
12 224	0	0	0	0	0	1.12%	0	1	6 534	0	1	0	$1 090 309	0	1	0	0
12 225	0	0	1	0	0	1.09%	0	1	4 792	0	1	0	$740 615	0	1	0	0
12 226	0	0	0	0	0	1.10%	0	1	4 792	1	0	0	$169 386	0	1	0	0
12 227	0	1	0	0	0	1.09%	0	1	9 148	0	0	1	$204 000	0	1	0	0
12 228	0	0	0	1	0	1.13%	0	1	9 148	0	0	0	$305 131	0	1	0	0
12 229	0	0	0	1	0	1.12%	0	1	6 970	0	0	1	$332 863	0	1	0	0
12 230	0	1	0	0	0	1.09%	0	1	7 405	0	0	1	$318 904	0	1	0	0
12 231	0	0	0	0	0	1.13%	0	1	3 485	0	0	1	$235 965	0	1	0	0
12 232	0	1	0	0	0	1.13%	0	0	4 792	1	0	0	$80 474	0	1	0	0
12 233	0	1	0	0	0	1.14%	0	1	7 405	1	0	0	$79 047	0	1	0	0
12 234	0	0	0	1	0	1.12%	0	1	4 792	0	0	1	$306 019	0	1	0	0
12 235	0	1	0	0	0	1.09%	0	0	6 000	0	0	1	$294 208	0	1	0	0
12 236	0	1	0	0	0	1.12%	0	1	5 663	1	0	0	$128 359	0	1	0	0
12 237	0	1	0	0	0	2.17%	1	0	5 663	1	0	0	$109 737	0	1	0	0
12 238	0	0	0	1	1	1.10%	0	1	5 663	0	0	0	$401 852	0	1	0	0
12 239	0	0	0	0	0	1.12%	0	1	5 663	0	1	0	$796 764	0	1	0	0
12 240	0	1	0	0	0	1.13%	0	1	5 663	0	0	1	$267 092	0	1	0	0
12 241	0	0	1	0	0	1.12%	0	1	15 912	0	0	1	$576 174	0	1	0	0
12 242	0	0	0	0	1	1.12%	0	1	11 761	0	0	0	$343 128	0	1	0	0
12 243	0	0	0	0	1	1.09%	0	1	5 227	0	0	0	$295 752	0	1	0	0
12 244	0	0	1	0	0	1.09%	0	1	3 485	0	0	1	$191 784	0	1	0	0
12 245	0	0	0	0	0	1.09%	0	1	6 098	1	0	0	$116 387	0	1	0	0
12 246	0	1	0	0	0	1.12%	0	1	5 940	0	0	0	$448 876	0	1	0	0
12 247	0	0	0	0	1	1.12%	0	1	5 663	0	0	1	$335 178	0	1	0	0
12 248	0	0	0	1	0	1.12%	0	1	5 663	0	1	0	$954 362	0	1	0	0
12 249	0	0	0	1	0	1.09%	0	1	6 098	1	0	0	$84 232	0	1	0	0
12 250	1	0	0	1	1	1.09%	0	1	6 098	0	1	0	$894 145	0	1	0	0
12 251	0	1	0	0	0	1.08%	0	1	6 098	1	0	0	$81 112	0	1	0	0
12 252	0	0	0	0	1	1.12%	0	1	5 663	0	0	0	$374 217	0	1	0	0
12 253	0	0	0	0	1	1.09%	0	1	5 227	1	0	0	$184 442	0	1	0	0
12 254	0	0	0	0	0	1.12%	0	1	5 227	1	0	0	$134 003	0	1	0	0
12 255	0	0	0	0	0	1.10%	0	1	5 663	0	0	0	$376 520	0	1	0	0
12 256	0	1	0	0	0	1.12%	0	1	6 098	0	1	0	$766 865	0	1	0	0
12 257	0	0	0	1	0	1.13%	0	1	6 970	1	0	0	$88 841	0	1	0	0
12 258	0	0	0	1	0	1.10%	0	1	6 098	0	0	1	$327 494	0	1	0	0
12 259	0	0	0	1	0	1.12%	0	1	8 712	0	1	0	$639 460	0	1	0	0
12 260	0	0	0	0	0	1.09%	0	1	6 098	0	0	0	$222 509	0	1	0	0
12 261	0	0	0	1	1	1.12%	0	1	6 098	0	0	0	$282 102	0	1	0	0
12 262	0	0	0	1	0	1.10%	0	1	6 900	0	0	0	$416 813	0	1	0	0
12 263	0	0	0	0	1	1.12%	0	1	6 848	0	0	0	$525 826	0	1	0	0
12 264	0	1	0	0	0	1.10%	0	1	7 405	0	0	0	$313 191	0	1	0	0
12 265	0	1	0	0	0	1.09%	0	1	6 534	1	0	0	$127 228	0	1	0	0
12 266	0	0	0	0	1	1.09%	0	1	4 792	1	0	0	$113 557	0	1	0	0
12 267	0	0	0	1	0	1.12%	0	1	6 970	0	0	0	$386 834	0	1	0	0
12 268	0	1	0	0	0	1.12%	0	1	6 970	0	0	0	$370 489	0	1	0	0
12 269	0	0	0	0	0	1.10%	0	1	10 454	1	0	0	$144 298	0	1	0	0
12 270	0	0	1	0	0	1.09%	0	1	6 000	0	0	0	$514 634	0	1	0	0
12 271	0	1	0	0	0	1.09%	0	1	5 663	1	0	0	$147 554	0	1	0	0
12 272	0	0	0	0	1	1.09%	0	1	7 405	1	0	0	$116 387	0	1	0	0
12 273	0	0	0	0	1	1.12%	0	1	6 970	1	0	0	$160 615	0	1	0	0
12 274	0	1	0	0	0	1.10%	0	1	6 534	0	1	0	$988 363	0	1	0	0
12 275	0	0	0	0	1	1.12%	0	1	4 356	0	1	0	$812 859	0	1	0	0
12 276	0	0	0	0	0	1.08%	0	1	3 485	1	0	0	$105 081	0	1	0	0
12 277	0	1	0	0	0	1.13%	0	1	4 356	0	0	1	$197 307	0	1	0	0
12 278	0	1	0	0	0	1.12%	0	0	4 792	0	0	1	$243 766	0	1	0	0
12 279	0	0	0	0	1	1.09%	0	1	6 720	0	1	0	$840 570	0	1	0	0
12 280	0	0	0	0	1	1.12%	0	1	6 534	0	1	0	$748 200	0	1	0	0
12 281	0	1	0	0	0	1.10%	0	1	6 534	0	1	0	$483 494	0	1	0	0
12 282	0	0	0	0	1	1.09%	0	1	5 663	0	1	0	$624 643	0	1	0	0
12 283	0	0	1	0	0	1.12%	0	1	6 534	0	1	0	$964 504	0	1	0	0
12 284	0	1	0	0	0	1.11%	0	1	16 117	0	0	1	$477 585	0	1	0	0
12 285	0	0	0	0	1	1.11%	0	1	21 780	1	0	0	$228 784	0	1	0	0
12 286	0	0	0	1	0	1.01%	0	1	7 841	0	0	1	$345 000	0	1	0	0
12 287	0	1	0	0	0	1.10%	0	1	8 265	0	0	0	$502 741	0	1	0	0
12 288	0	0	0	1	0	1.13%	0	1	7 841	0	0	1	$370 515	0	1	0	0
12 289	0	0	0	0	1	1.10%	0	1	7 841	0	0	0	$449 061	0	1	0	0
12 290	0	0	0	0	1	1.09%	0	1	5 663	1	0	0	$142 990	0	1	0	0
12 291	0	0	0	0	1	1.12%	0	1	5 663	0	0	0	$433 690	0	1	0	0
12 292	0	1	0	0	0	1.10%	0	1	6 042	0	0	0	$496 328	0	1	0	0
12 293	0	0	0	0	1	1.09%	0	1	5 663	0	0	0	$278 137	0	1	0	0
12 294	0	0	0	1	0	1.10%	0	1	5 663	0	1	0	$717 443	0	1	0	0
12 295	0	0	0	0	1	1.09%	0	1	5 663	1	0	0	$115 682	0	1	0	0
12 296	0	0	0	0	0	1.12%	0	1	5 663	0	0	1	$421 398	0	1	0	0
12 297	0	0	0	0	1	1.10%	0	1	6 098	0	1	0	$1 190 609	0	1	0	0
12 298	0	0	0	0	1	1.10%	0	1	6 098	0	0	1	$493 926	0	1	0	0
12 299	0	1	0	0	0	1.10%	0	1	6 098	0	1	0	$717 443	0	1	0	0
12 300	0	0	0	0	0	1.10%	0	1	6 098	0	0	0	$408 628	0	1	0	0
12 301	0	1	0	0	0	1.10%	0	1	6 098	0	1	0	$1 669 011	0	1	0	0
12 302	0	0	0	0	1	1.09%	0	1	7 841	1	0	0	$68 867	0	1	0	0
12 303	0	1	0	0	0	1.12%	0	1	6 534	1	0	0	$214 555	0	1	0	0
12 304	0	0	0	0	1	1.12%	0	1	11 250	0	0	0	$1 237 615	0	1	0	0
12 305	0	0	0	0	0	1.11%	0	1	13 504	0	0	0	$618 935	0	1	0	0
12 306	0	1	0	0	0	1.12%	0	1	6 970	0	1	0	$1 126 918	0	1	0	0
12 307	0	0	0	0	1	1.10%	0	1	6 970	1	0	0	$150 387	0	1	0	0
12 308	0	1	0	0	0	1.12%	0	1	6 970	1	0	0	$108 074	0	1	0	0
12 309	0	1	0	0	0	1.09%	0	1	7 000	0	0	0	$403 988	0	1	0	0
12 310	1	1	0	0	0	1.12%	0	1	6 700	0	0	0	$346 276	0	1	0	0
12 311	0	1	0	0	0	1.10%	0	0	5 227	0	0	1	$429 501	0	1	0	0
12 312	0	0	0	1	0	1.09%	0	1	5 227	1	0	0	$121 249	0	1	0	0
12 313	0	0	0	1	0	1.12%	0	1	5 227	0	1	0	$725 241	0	1	0	0
12 314	0	1	0	0	0	1.10%	0	1	4 792	0	0	0	$245 256	0	1	0	0
12 315	0	0	0	0	0	1.12%	0	1	5 227	0	0	1	$340 392	0	1	0	0
12 316	0	0	0	1	0	1.12%	0	1	4 792	1	0	0	$111 750	0	1	0	0
12 317	0	0	0	0	1	1.10%	0	1	4 792	0	0	0	$448 485	0	1	0	0
12 318	0	0	0	0	1	1.12%	0	1	4 792	0	0	0	$370 489	0	1	0	0
12 319	0	1	0	0	0	1.10%	0	1	6 534	1	0	0	$222 084	0	1	0	0
12 320	0	0	0	1	0	1.10%	0	1	6 098	1	0	0	$112 868	0	1	0	0
12 321	0	0	0	0	1	1.10%	0	1	6 534	1	0	0	$127 954	0	1	0	0
12 322	0	0	0	0	1	1.10%	0	1	5 267	0	0	0	$666 901	0	1	0	0
12 323	0	0	0	1	0	1.10%	0	1	3 920	0	0	1	$485 779	0	1	0	0
12 324	0	1	0	0	0	1.12%	0	0	4 300	0	0	1	$356 457	0	1	0	0
12 325	0	1	0	0	0	1.09%	0	1	3 920	0	0	0	$247 542	0	1	0	0
12 326	0	0	0	1	0	1.09%	0	1	3 920	1	0	0	$156 292	0	1	0	0
12 327	0	0	0	1	0	1.12%	0	1	4 356	1	0	0	$207 027	0	1	0	0
12 328	0	0	0	0	0	1.12%	0	1	4 792	0	1	0	$826 619	0	1	0	0
12 329	0	1	0	0	0	1.12%	0	1	4 356	0	1	0	$989 665	0	1	0	0
12 330	0	0	0	1	0	1.12%	0	1	4 356	1	0	0	$150 971	0	1	0	0
12 331	0	0	0	0	0	1.12%	0	1	5 227	0	0	0	$356 946	0	1	0	0
12 332	0	0	1	0	0	1.12%	0	1	7 405	0	1	0	$790 055	0	1	0	0
12 333	0	1	0	0	0	1.12%	0	1	7 405	1	0	0	$195 735	0	1	0	0
12 334	0	0	0	0	1	1.10%	0	1	6 534	0	0	0	$426 032	0	1	0	0
12 335	0	1	0	0	0	1.09%	0	1	5 663	1	0	0	$154 329	0	1	0	0
12 336	0	1	0	0	0	1.09%	0	1	5 227	1	0	0	$143 037	0	1	0	0
12 337	0	1	0	0	0	1.09%	0	1	5 663	1	0	0	$123 038	0	1	0	0
12 338	0	1	0	0	0	1.12%	0	1	5 663	1	0	0	$106 549	0	1	0	0
12 339	0	0	0	0	0	1.12%	0	1	4 792	0	0	1	$409 970	0	1	0	0
12 340	0	0	0	0	0	1.09%	0	1	3 621	0	0	0	$403 988	0	1	0	0
12 341	0	1	0	0	0	1.09%	0	0	4 356	0	0	1	$322 126	0	1	0	0
12 342	0	0	0	0	1	1.13%	0	1	6 970	0	0	1	$322 126	0	1	0	0
12 343	0	1	0	0	0	1.12%	0	0	5 227	0	0	1	$371 189	0	1	0	0
12 344	0	0	1	0	0	1.12%	0	1	8 712	0	0	0	$310 123	0	1	0	0
12 345	0	0	0	0	0	1.12%	0	1	4 635	0	0	0	$419 123	0	1	0	0
12 346	0	0	0	0	1	1.10%	0	1	5 227	0	1	0	$1 256 237	0	1	0	0
12 347	0	0	0	0	1	1.10%	0	1	6 098	0	1	0	$1 321 858	0	1	0	0
12 348	0	1	0	0	0	1.10%	0	1	5 280	0	0	0	$436 051	0	1	0	0
12 349	0	0	0	1	0	1.10%	0	1	5 663	1	0	0	$158 302	0	1	0	0
12 350	0	0	0	0	1	1.09%	0	1	5 663	0	0	1	$391 133	0	1	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
12 351	0	1	0	0	0	1.10%	0	1	5 663	0	1	0	$979 126	0	1	0	0
12 352	0	0	0	1	0	1.10%	0	1	5 663	0	1	0	$1 078 111	0	1	0	0
12 353	0	1	0	0	0	1.09%	0	1	6 970	1	0	0	$102 950	0	1	0	0
12 354	0	0	0	0	0	1.12%	0	1	3 920	0	1	0	$728 360	0	1	0	0
12 355	0	0	0	0	0	1.12%	0	1	3 485	0	1	0	$801 774	0	1	0	0
12 356	0	0	0	0	0	1.09%	0	1	7 841	1	0	0	$113 789	0	1	0	0
12 357	0	1	0	0	0	1.09%	0	1	7 405	1	0	0	$150 189	0	1	0	0
12 358	0	0	1	0	0	1.13%	0	1	8 712	0	1	0	$587 089	0	1	0	0
12 359	0	0	0	0	0	1.10%	0	1	6 970	0	0	1	$408 026	0	1	0	0
12 360	0	0	0	1	0	1.13%	0	1	7 841	1	0	0	$132 349	0	1	0	0
12 361	0	0	0	0	0	1.10%	0	1	6 970	0	1	0	$1 074 923	0	1	0	0
12 362	0	0	0	1	0	1.12%	0	1	7 200	0	0	1	$345 000	0	1	0	0
12 363	0	0	0	0	0	1.09%	0	1	7 841	0	1	0	$794 385	0	1	0	0
12 364	0	0	0	0	1	1.09%	0	1	6 098	0	0	0	$231 781	0	1	0	0
12 365	0	0	0	1	0	1.09%	0	1	5 663	1	0	0	$129 382	0	1	0	0
12 366	0	0	0	0	0	1.08%	0	1	6 970	0	0	0	$203 967	0	1	0	0
12 367	0	1	0	0	0	1.12%	0	1	6 970	0	0	0	$171 518	0	1	0	0
12 368	0	0	0	0	0	1.12%	0	1	6 534	0	1	0	$1 316 758	0	1	0	0
12 369	0	0	0	0	0	1.09%	0	1	3 920	1	0	0	$112 729	0	1	0	0
12 370	0	1	0	0	0	1.12%	0	1	3 800	0	1	0	$1 004 987	0	1	0	0
12 371	0	1	0	0	0	0.80%	0	1	3 920	0	0	0	$141 658	0	1	0	0
12 372	0	0	0	0	0	1.10%	0	1	5 663	0	1	0	$1 293 185	0	1	0	0
12 373	0	0	1	0	0	1.12%	0	1	3 485	1	0	0	$99 761	0	1	0	0
12 374	0	0	0	0	1	1.09%	0	1	4 356	0	1	0	$1 018 845	0	1	0	0
12 375	0	0	0	0	0	1.09%	0	1	5 663	1	0	0	$103 674	0	1	0	0
12 376	0	0	0	0	1	1.10%	0	1	6 970	0	1	0	$1 316 758	0	1	0	0
12 377	0	0	0	0	0	1.10%	0	1	5 663	0	0	1	$381 014	0	1	0	0
12 378	0	1	0	0	0	1.09%	0	1	4 792	1	0	0	$100 575	0	1	0	0
12 379	0	0	0	0	1	1.12%	0	1	3 920	1	0	0	$115 369	0	1	0	0
12 380	0	0	0	0	1	1.10%	0	1	6 098	0	1	0	$1 024 387	0	1	0	0
12 381	0	1	0	0	0	1.12%	0	1	6 098	0	1	0	$923 703	0	1	0	0
12 382	0	0	1	0	0	1.07%	0	1	1 742	0	0	1	$303 173	0	1	0	0
12 383	0	0	0	1	0	1.13%	0	1	4 356	0	1	0	$573 954	0	1	0	0
12 384	0	0	0	1	0	1.10%	0	1	6 098	0	1	0	$740 838	0	1	0	0
12 385	0	0	0	0	1	1.09%	0	1	6 098	0	0	1	$381 560	0	1	0	0
12 386	0	1	0	0	0	1.09%	0	1	6 098	0	1	0	$506 889	0	1	0	0
12 387	0	0	0	0	1	1.12%	0	1	6 098	0	1	0	$826 619	0	1	0	0
12 388	0	0	0	0	0	1.10%	0	1	6 350	1	0	0	$124 216	0	1	0	0
12 389	0	0	0	0	0	1.10%	0	1	7 405	0	1	0	$1 348 607	0	1	0	0
12 390	0	1	0	0	0	1.12%	0	0	3 485	0	0	1	$409 107	0	1	0	0
12 391	0	0	0	1	1	1.09%	0	1	6 098	1	0	0	$118 727	0	1	0	0
12 392	0	0	0	0	1	1.08%	0	1	2 178	0	0	0	$318 372	0	1	0	0
12 393	0	0	0	0	1	1.09%	0	1	6 098	1	0	0	$137 670	0	1	0	0
12 394	0	0	0	0	0	0.98%	0	1	4 356	0	0	1	$355 000	0	1	0	0
12 395	0	0	0	0	0	1.09%	0	1	6 098	0	0	1	$298 219	0	1	0	0
12 396	0	0	0	0	0	1.12%	0	1	6 350	0	0	1	$389 091	0	1	0	0
12 397	0	1	0	0	0	1.12%	0	1	3 920	0	0	0	$374 217	0	1	0	0
12 398	0	0	0	0	1	1.09%	0	1	6 098	0	1	0	$1 383 090	0	1	0	0
12 399	0	0	0	0	0	1.08%	0	1	6 098	0	1	0	$781 453	0	1	0	0
12 400	0	1	0	0	0	1.10%	0	1	5 663	0	1	0	$733 039	0	1	0	0
12 401	0	1	0	0	0	1.10%	0	1	7 405	0	1	0	$834 364	0	1	0	0
12 402	0	1	0	0	0	1.10%	0	1	3 049	0	0	0	$279 991	0	1	0	0
12 403	1	0	0	0	1	1.10%	0	1	6 968	1	0	0	$121 771	0	1	0	0
12 404	0	0	0	1	0	1.10%	0	1	6 970	0	0	0	$545 064	0	1	0	0
12 405	0	0	0	0	1	1.10%	0	1	7 250	0	1	0	$1 094 588	0	1	0	0
12 406	0	0	0	0	1	1.09%	0	1	5 663	0	1	0	$830 312	0	1	0	0
12 407	0	0	0	0	1	1.07%	0	1	4 792	0	0	1	$255 000	0	1	0	0
12 408	0	0	0	1	0	1.13%	0	1	9 148	0	0	1	$298 613	0	1	0	0
12 409	0	0	0	0	0	1.12%	0	1	8 276	0	0	1	$387 809	0	1	0	0
12 410	0	0	0	0	0	1.09%	0	1	4 792	1	0	0	$139 665	0	1	0	0
12 411	0	0	0	0	0	1.10%	0	1	7 405	0	1	0	$1 237 762	0	1	0	0
12 412	0	0	0	0	1	1.10%	0	1	6 970	1	0	0	$196 540	0	1	0	0
12 413	0	1	0	0	0	1.10%	0	1	6 534	0	1	0	$1 106 236	0	1	0	0
12 414	0	1	0	0	0	1.09%	0	1	6 098	0	1	0	$738 963	0	1	0	0
12 415	0	0	0	0	1	1.13%	0	1	10 019	0	0	1	$423 820	0	1	0	0
12 416	0	0	0	0	1	1.13%	0	1	10 019	0	0	0	$459 424	0	1	0	0
12 417	0	0	0	0	1	1.10%	0	1	8 712	0	0	0	$321 454	0	1	0	0
12 418	0	0	0	0	1	1.10%	0	1	5 227	0	0	0	$762 772	0	1	0	0
12 419	0	0	0	0	1	1.12%	0	1	7 841	0	1	0	$1 189 275	0	1	0	0
12 420	0	0	0	0	0	1.12%	0	1	7 405	0	1	0	$1 259 046	0	1	0	0
12 421	0	0	0	1	0	1.11%	0	1	10 890	1	0	0	$408 679	0	1	0	0
12 422	0	1	0	0	0	1.11%	0	1	12 197	1	0	0	$311 969	0	1	0	0
12 423	0	0	0	1	0	1.12%	0	1	11 326	0	0	1	$707 500	0	1	0	0
12 424	0	0	0	0	0	1.11%	0	1	11 761	0	1	0	$1 767 093	0	1	0	0
12 425	0	0	0	0	1	1.11%	0	1	15 246	1	0	0	$383 578	0	1	0	0
12 426	0	1	0	0	0	1.11%	0	1	18 850	0	0	0	$1 859 629	0	1	0	0
12 427	0	1	0	0	0	1.12%	0	1	7 841	0	1	0	$1 327 269	0	1	0	0
12 428	0	0	0	0	0	1.12%	0	1	15 682	0	0	1	$687 000	0	1	0	0
12 429	0	0	0	0	1	1.10%	0	1	5 663	0	0	0	$502 042	0	1	0	0
12 430	0	0	0	1	0	1.10%	0	1	9 583	0	1	0	$1 044 971	0	1	0	0
12 431	0	0	0	0	0	1.12%	0	1	7 405	0	1	0	$1 612 479	0	1	0	0
12 432	0	0	0	1	0	1.10%	0	1	7 405	1	0	0	$152 865	0	1	0	0
12 433	0	0	0	0	1	1.59%	1	1	7 405	0	1	0	$3 238 593	0	1	0	0
12 434	0	0	0	0	1	1.12%	0	1	3 920	0	0	1	$451 847	0	1	0	0
12 435	0	0	0	0	1	1.10%	0	1	6 970	0	1	0	$1 450 214	0	1	0	0
12 436	0	1	0	0	0	1.09%	0	1	7 841	1	0	0	$60 885	0	1	0	0
12 437	0	0	0	0	1	1.10%	0	1	7 405	1	0	0	$278 546	0	1	0	0
12 438	0	1	0	0	0	1.12%	0	1	8 276	0	1	0	$1 189 275	0	1	0	0
12 439	0	0	0	0	1	1.08%	0	1	7 841	1	0	0	$193 421	0	1	0	0
12 440	0	0	1	0	0	1.12%	0	1	7 405	0	1	0	$922 569	0	1	0	0
12 441	0	1	0	0	0	1.12%	0	1	4 792	0	0	0	$437 546	0	1	0	0
12 442	0	1	0	0	0	1.13%	0	1	4 792	1	0	0	$76 107	0	1	0	0
12 443	0	0	0	0	0	1.11%	0	1	6 970	0	0	1	$830 897	0	1	0	0
12 444	0	1	0	0	0	1.11%	0	1	7 405	0	1	0	$1 893 725	0	1	0	0
12 445	0	1	0	0	0	1.10%	0	1	6 294	0	0	1	$491 631	0	1	0	0
12 446	0	0	1	0	0	1.10%	0	1	7 405	1	0	0	$246 174	0	1	0	0
12 447	0	0	0	0	1	1.10%	0	1	6 970	0	1	0	$949 832	0	1	0	0
12 448	0	0	0	0	1	1.12%	0	1	4 792	0	0	0	$339 327	0	1	0	0
12 449	0	1	0	0	0	1.10%	0	1	6 098	0	1	0	$1 013 778	0	1	0	0
12 450	0	0	0	0	1	1.11%	0	1	7 841	0	0	0	$880 767	0	1	0	0
12 451	0	0	0	1	0	1.10%	0	1	6 098	0	1	0	$1 169 744	0	1	0	0
12 452	0	0	0	1	0	1.10%	0	1	6 534	0	0	0	$440 383	0	1	0	0
12 453	0	0	0	0	0	1.11%	0	1	9 148	1	0	0	$179 359	0	1	0	0
12 454	0	1	0	0	0	1.08%	0	0	8 276	0	0	1	$462 000	0	1	0	0
12 455	0	0	1	0	0	1.11%	0	1	9 148	1	0	0	$464 884	0	1	0	0
12 456	0	0	0	0	1	1.11%	0	1	12 197	0	1	0	$2 937 377	0	1	0	0
12 457	0	0	0	1	0	1.10%	0	1	5 663	1	0	0	$189 015	0	1	0	0
12 458	0	0	0	0	0	1.10%	0	1	5 227	0	1	0	$1 099 207	0	1	0	0
12 459	0	0	0	0	1	1.10%	0	1	5 227	0	0	0	$435 284	0	1	0	0
12 460	0	0	0	1	0	1.10%	0	1	5 227	1	0	0	$317 693	0	1	0	0
12 461	0	0	0	1	0	1.10%	0	1	5 227	0	1	0	$1 242 381	0	1	0	0
12 462	0	0	0	1	0	1.12%	0	1	5 227	0	0	0	$231 781	0	1	0	0
12 463	0	0	0	0	1	1.10%	0	1	6 970	1	0	0	$232 797	0	1	0	0
12 464	0	0	0	0	0	1.09%	0	1	5 663	0	0	1	$537 393	0	1	0	0
12 465	0	0	0	0	0	1.10%	0	1	7 405	0	1	0	$1 543 207	0	1	0	0
12 466	1	1	0	0	0	1.10%	0	1	5 665	0	1	0	$974 787	0	1	0	0
12 467	0	1	0	0	0	1.12%	0	1	7 841	0	0	0	$713 891	0	1	0	0
12 468	0	1	0	0	0	1.10%	0	1	7 405	0	1	0	$1 668 728	0	1	0	0
12 469	0	0	0	0	0	1.10%	0	1	6 534	0	1	0	$1 584 354	0	1	0	0
12 470	0	1	0	0	0	1.11%	0	1	4 792	0	0	1	$842 896	0	1	0	0
12 471	0	0	0	1	1	1.10%	0	1	4 792	0	1	0	$1 193 139	0	1	0	0
12 472	0	0	0	0	1	1.10%	0	1	8 712	0	1	0	$1 803 993	0	1	0	0
12 473	0	0	0	1	0	1.10%	0	1	9 148	1	0	0	$211 773	0	1	0	0
12 474	0	1	0	0	0	1.85%	1	1	6 125	0	0	0	$833 627	0	1	0	0
12 475	0	1	0	0	0	1.12%	0	1	4 792	0	0	0	$724 254	0	1	0	0
12 476	0	1	0	0	0	1.10%	0	1	5 663	1	0	0	$131 684	0	1	0	0
12 477	0	0	0	0	1	1.10%	0	1	6 098	1	0	0	$196 196	0	1	0	0
12 478	0	0	0	0	0	1.10%	0	1	6 098	0	0	1	$339 000	0	1	0	0
12 479	0	1	0	0	0	1.08%	0	1	2 178	1	0	0	$114 806	0	1	0	0
12 480	0	0	0	0	1	1.11%	0	1	9 583	0	1	0	$1 090 201	0	1	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
12 481	0	1	0	0	0	1.09%	0	1	4 792	0	0	0	$326 902	0	1	0	0
12 482	0	0	0	0	0	1.12%	0	1	4 356	0	0	0	$575 719	0	1	0	0
12 483	0	0	0	0	0	1.12%	0	1	5 000	0	0	1	$409 675	0	1	0	0
12 484	0	0	0	0	0	1.10%	0	1	5 663	1	0	0	$143 655	0	1	0	0
12 485	0	1	0	0	0	1.11%	0	1	8 712	0	1	0	$1 241 488	0	1	0	0
12 486	0	0	0	1	0	1.12%	0	1	7 405	1	0	0	$237 140	0	1	0	0
12 487	0	0	0	1	0	1.12%	0	1	7 405	0	1	0	$889 021	0	1	0	0
12 488	0	0	0	0	1	1.12%	0	1	7 405	0	0	0	$765 654	0	1	0	0
12 489	0	1	0	0	0	1.12%	0	0	6 534	0	0	1	$296 211	0	1	0	0
12 490	0	0	0	0	1	1.11%	0	1	10 890	0	0	0	$482 104	0	1	0	0
12 491	0	0	0	0	1	1.10%	0	1	7 405	0	0	1	$669 802	0	1	0	0
12 492	0	0	0	1	1	1.12%	0	1	7 405	0	0	1	$400 000	0	1	0	0
12 493	0	1	0	0	0	1.10%	0	1	7 405	1	0	0	$148 069	0	1	0	0
12 494	0	0	0	0	1	1.10%	0	1	7 405	0	1	0	$2 032 147	0	1	0	0
12 495	0	0	0	0	1	1.11%	0	1	10 890	1	0	0	$441 156	0	1	0	0
12 496	0	0	0	0	1	1.12%	0	1	7 500	0	0	0	$705 376	0	1	0	0
12 497	0	1	0	0	0	1.12%	0	1	4 792	0	1	0	$1 062 259	0	1	0	0
12 498	0	0	1	0	0	1.10%	0	1	7 405	1	0	0	$362 862	0	1	0	0
12 499	0	1	0	0	0	1.10%	0	1	7 405	0	0	0	$499 719	0	1	0	0
12 500	0	0	0	0	0	1.12%	0	1	7 405	0	0	1	$986 143	0	1	0	0
12 501	0	1	0	0	0	1.15%	0	1	7 405	0	0	1	$738 017	0	1	0	0
12 502	0	0	0	0	0	1.12%	0	1	4 356	0	0	0	$276 283	0	1	0	0
12 503	0	0	0	0	1	1.10%	0	1	7 500	0	1	0	$805 151	0	1	0	0
12 504	0	1	0	0	0	1.10%	0	1	7 405	0	1	0	$993 020	0	1	0	0
12 505	0	1	0	0	0	1.12%	0	1	7 500	0	0	0	$705 376	0	1	0	0
12 506	0	1	0	0	0	1.09%	0	1	4 792	0	0	0	$650 562	0	1	0	0
12 507	0	0	0	0	1	1.10%	0	1	4 792	1	0	0	$177 683	0	1	0	0
12 508	0	0	0	1	0	1.11%	0	1	23 087	1	0	0	$782 939	0	1	0	0
12 509	0	0	0	1	0	1.10%	0	1	7 841	0	0	0	$430 421	0	1	0	0
12 510	0	0	0	0	1	1.12%	0	1	4 792	0	1	0	$1 179 360	0	1	0	0
12 511	0	1	0	0	0	1.12%	0	1	7 500	0	1	0	$2 156 222	0	1	0	0
12 512	0	0	0	0	1	1.10%	0	1	4 792	0	1	0	$1 199 340	0	1	0	0
12 513	0	1	0	0	0	1.12%	0	1	4 792	0	1	0	$1 197 172	0	1	0	0
12 514	0	0	0	0	1	1.12%	0	1	4 792	0	1	0	$998 181	0	1	0	0
12 515	0	0	0	1	1	1.09%	0	1	3 485	0	1	0	$649 598	0	1	0	0
12 516	0	0	0	0	1	1.09%	0	1	3 485	0	1	0	$873 739	0	1	0	0
12 517	0	1	0	0	0	1.08%	0	1	3 049	1	0	0	$85 974	0	1	0	0
12 518	0	0	0	0	1	1.12%	0	1	6 098	0	0	1	$585 275	0	1	0	0
12 519	0	1	0	0	0	1.09%	0	1	4 792	0	1	0	$795 926	0	1	0	0
12 520	0	0	0	1	0	1.09%	0	1	5 227	1	0	0	$129 689	0	1	0	0
12 521	0	0	1	0	0	1.12%	0	1	5 227	0	0	1	$308 260	0	1	0	0
12 522	0	0	0	0	1	1.12%	0	1	3 400	0	1	0	$796 865	0	1	0	0
12 523	0	0	0	0	0	1.09%	0	1	3 920	1	0	0	$119 048	0	1	0	0
12 524	0	0	0	0	0	1.12%	0	1	6 970	0	0	0	$294 163	0	1	0	0
12 525	0	1	0	0	0	1.10%	0	1	6 098	0	1	0	$748 636	0	1	0	0
12 526	0	0	0	0	1	1.10%	0	1	10 454	0	0	0	$577 126	0	1	0	0
12 527	0	0	0	0	1	1.09%	0	1	5 227	1	0	0	$115 722	0	1	0	0
12 528	0	0	1	0	0	1.10%	0	1	6 098	0	1	0	$963 737	0	1	0	0
12 529	0	0	0	0	1	1.08%	0	1	5 227	0	0	1	$310 269	0	1	0	0
12 530	0	0	0	1	0	1.12%	0	1	2 614	1	0	0	$87 554	0	1	0	0
12 531	0	0	1	0	0	1.12%	0	1	4 792	0	0	1	$280 145	0	1	0	0
12 532	0	0	0	0	0	1.09%	0	1	3 920	1	0	0	$161 858	0	1	0	0
12 533	0	0	0	0	0	1.09%	0	1	4 792	1	0	0	$132 682	0	1	0	0
12 534	0	0	0	1	0	0.97%	0	1	4 792	0	1	0	$369 481	0	1	0	0
12 535	0	1	0	0	0	1.10%	0	1	7 405	1	0	0	$152 966	0	1	0	0
12 536	0	0	0	0	1	1.10%	0	1	10 454	1	0	0	$176 568	0	1	0	0
12 537	0	0	0	0	1	1.09%	0	1	4 792	1	0	0	$111 067	0	1	0	0
12 538	0	1	0	0	0	1.12%	0	1	5 227	1	0	0	$109 737	0	1	0	0
12 539	0	1	0	0	0	1.08%	0	1	2 614	1	0	0	$96 435	0	1	0	0
12 540	0	0	0	0	0	1.09%	0	1	2 614	1	0	0	$120 553	0	1	0	0
12 541	0	0	0	0	1	1.10%	0	1	7 150	0	0	0	$628 426	0	1	0	0
12 542	0	0	0	0	0	1.09%	0	1	6 098	1	0	0	$136 340	0	1	0	0
12 543	0	0	0	0	1	1.12%	0	1	3 049	0	1	0	$828 635	0	1	0	0
12 544	0	0	0	0	0	1.09%	0	1	5 663	1	0	0	$171 644	0	1	0	0
12 545	0	0	0	0	0	1.12%	0	1	5 663	0	1	0	$837 022	0	1	0	0
12 546	0	0	1	0	0	2.03%	1	1	5 663	1	0	0	$271 017	0	1	0	0
12 547	0	1	0	0	0	1.12%	0	0	2 614	0	0	1	$259 059	0	1	0	0
12 548	0	0	0	1	0	1.10%	0	1	4 792	0	0	0	$518 772	0	1	0	0
12 549	0	0	0	1	0	1.09%	0	1	5 663	0	1	0	$667 534	0	1	0	0
12 550	0	0	0	0	1	0.96%	0	1	5 663	0	0	1	$276 000	0	1	0	0
12 551	0	0	0	0	1	1.12%	0	1	6 098	0	1	0	$1 108 444	0	1	0	0
12 552	0	0	0	0	1	1.10%	0	1	6 098	0	1	0	$1 106 236	0	1	0	0
12 553	0	0	0	0	0	1.12%	0	1	5 227	0	0	0	$581 476	0	1	0	0
12 554	0	1	0	0	0	1.12%	0	1	2 178	0	0	0	$208 603	0	1	0	0
12 555	0	0	0	1	1	1.12%	0	1	3 485	1	0	0	$101 693	0	1	0	0
12 556	0	0	0	0	0	1.09%	0	1	3 049	0	0	1	$433 104	0	1	0	0
12 557	0	0	0	0	0	1.09%	0	1	8 276	0	1	0	$820 248	0	1	0	0
12 558	0	0	0	0	0	1.12%	0	1	6 970	0	1	0	$895 301	0	1	0	0
12 559	0	0	0	0	0	1.10%	0	1	6 534	0	1	0	$1 163 866	0	1	0	0
12 560	0	0	0	0	0	1.09%	0	1	6 970	0	0	1	$381 560	0	1	0	0
12 561	0	0	0	0	0	1.10%	0	1	6 970	0	0	0	$234 280	0	1	0	0
12 562	0	0	1	0	0	1.10%	0	1	7 841	0	1	0	$1 014 826	0	1	0	0
12 563	0	1	0	0	0	1.10%	0	0	7 841	0	0	1	$677 749	0	1	0	0
12 564	0	0	1	0	0	1.09%	0	1	7 841	1	0	0	$124 701	0	1	0	0
12 565	0	0	0	1	0	1.05%	0	1	6 970	0	1	0	$1 199 984	0	1	0	0
12 566	0	0	0	0	1	1.12%	0	1	8 000	0	0	0	$596 364	0	1	0	0
12 567	0	0	0	0	1	1.10%	0	1	4 792	0	0	0	$594 142	0	1	0	0
12 568	0	1	0	0	0	1.09%	0	1	3 920	1	0	0	$106 901	0	1	0	0
12 569	0	0	0	0	0	1.10%	0	1	4 792	0	0	1	$392 000	0	1	0	0
12 570	0	1	0	0	0	1.12%	0	1	3 783	0	0	0	$455 288	0	1	0	0
12 571	0	1	0	0	0	1.09%	0	1	4 500	0	0	0	$438 616	0	1	0	0
12 572	0	1	0	0	0	1.09%	0	1	6 970	0	0	0	$199 331	0	1	0	0
12 573	0	0	0	0	0	1.10%	0	1	6 970	1	0	0	$176 914	0	1	0	0
12 574	0	1	0	0	0	1.12%	0	1	6 970	0	0	0	$213 238	0	1	0	0
12 575	0	0	0	0	0	1.09%	0	1	5 663	1	0	0	$83 254	0	1	0	0
12 576	0	1	0	0	0	1.10%	0	1	5 227	0	0	0	$381 386	0	1	0	0
12 577	0	0	0	0	1	1.12%	0	1	7 841	0	0	0	$575 348	0	1	0	0
12 578	0	0	0	1	0	1.10%	0	1	7 841	0	1	0	$1 601 702	0	1	0	0
12 579	0	1	0	0	0	1.09%	0	1	7 841	0	0	0	$221 582	0	1	0	0
12 580	0	1	0	0	0	1.10%	0	1	7 841	1	0	0	$270 265	0	1	0	0
12 581	0	0	0	0	1	1.08%	0	1	1 742	0	0	1	$184 486	0	1	0	0
12 582	0	1	0	0	0	1.10%	0	1	8 276	0	1	0	$1 071 496	0	1	0	0
12 583	0	0	1	0	0	1.10%	0	1	7 841	0	0	0	$483 028	0	1	0	0
12 584	0	0	0	0	0	1.10%	0	1	3 920	0	1	0	$971 736	0	1	0	0
12 585	0	0	0	1	0	1.09%	0	1	3 485	0	1	0	$993 737	0	1	0	0
12 586	0	0	0	0	0	1.12%	0	1	4 792	0	0	0	$598 747	0	1	0	0
12 587	0	0	0	0	0	1.12%	0	1	2 178	0	0	0	$598 747	0	1	0	0
12 588	0	0	0	0	1	1.10%	0	1	3 049	0	0	0	$367 309	0	1	0	0
12 589	0	0	0	0	0	1.07%	0	1	1 080	0	0	0	$203 918	0	1	0	0
12 590	0	1	0	0	0	1.12%	0	1	2 409	0	0	0	$378 338	0	1	0	0
12 591	0	1	0	0	0	1.10%	0	1	9 148	0	0	0	$634 883	0	1	0	0
12 592	0	0	1	0	0	1.10%	0	1	9 148	0	0	1	$731 594	0	1	0	0
12 593	0	1	0	0	0	1.12%	0	1	8 276	0	0	1	$225 000	0	1	0	0
12 594	0	0	0	0	0	1.12%	0	1	8 276	0	0	1	$233 000	0	1	0	0
12 595	0	0	0	0	1	1.10%	0	1	8 276	1	0	0	$149 641	0	1	0	0
12 596	0	1	0	0	0	1.09%	0	1	8 276	1	0	0	$116 387	0	1	0	0
12 597	0	0	0	0	1	1.09%	0	1	3 000	0	0	1	$360 109	0	1	0	0
12 598	0	0	0	0	0	1.10%	0	1	11 100	0	0	0	$814 389	0	1	0	0
12 599	0	1	0	0	0	1.10%	0	1	7 405	0	0	1	$434 870	0	1	0	0
12 600	0	1	0	0	0	1.09%	0	1	6 534	1	0	0	$176 914	0	1	0	0
12 601	0	0	0	0	0	1.08%	0	1	3 049	1	0	0	$96 398	0	1	0	0
12 602	0	1	0	0	0	1.08%	0	1	3 920	1	0	0	$53 439	0	1	0	0
12 603	0	0	0	0	1	1.10%	0	1	5 663	0	1	0	$988 363	0	1	0	0
12 604	0	1	0	0	0	1.10%	0	1	7 405	0	1	0	$731 346	0	1	0	0
12 605	0	0	0	0	0	1.12%	0	1	2 614	0	1	0	$775 911	0	1	0	0
12 606	0	1	0	0	0	1.10%	0	1	7 405	0	1	0	$725 241	0	1	0	0
12 607	0	0	0	0	1	1.10%	0	1	7 405	0	1	0	$1 013 778	0	1	0	0
12 608	0	1	0	0	0	1.10%	0	1	7 405	0	1	0	$946 863	0	1	0	0
12 609	0	0	0	0	0	1.12%	0	1	7 405	0	0	0	$729 744	0	1	0	0
12 610	0	0	0	0	0	1.09%	0	1	4 356	0	0	1	$380 429	0	1	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
12 611	0	1	0	0	0	1.09%	0	1	8 712	0	1	0	$862 489	0	1	0	0
12 612	0	0	1	0	0	1.10%	0	1	8 712	0	0	0	$437 546	0	1	0	0
12 613	0	1	0	0	0	1.12%	0	1	6 098	0	0	0	$310 586	0	1	0	0
12 614	0	0	0	0	1	1.12%	0	1	5 227	1	0	0	$136 894	0	1	0	0
12 615	0	0	0	0	1	0.97%	0	1	4 356	0	0	0	$410 401	0	1	0	0
12 616	0	0	0	1	0	1.12%	0	1	5 663	0	1	0	$606 707	0	1	0	0
12 617	1	0	0	0	0	1.31%	0	1	5 663	0	1	0	$771 603	0	1	0	0
12 618	0	0	0	0	0	1.10%	0	1	9 148	1	0	0	$145 377	0	1	0	0
12 619	0	1	0	0	0	1.09%	0	1	3 920	0	0	0	$221 582	0	1	0	0
12 620	0	0	0	0	0	1.09%	0	1	3 485	1	0	0	$146 048	0	1	0	0
12 621	0	0	0	0	1	1.09%	0	1	4 792	0	0	0	$325 813	0	1	0	0
12 622	0	0	0	0	1	1.12%	0	1	7 405	1	0	0	$234 409	0	1	0	0
12 623	0	0	0	0	0	1.11%	0	1	7 405	0	1	0	$1 403 982	0	1	0	0
12 624	0	0	0	0	0	1.11%	0	1	7 405	0	0	1	$576 356	0	1	0	0
12 625	0	0	0	0	0	1.12%	0	1	4 792	0	0	1	$260 000	0	1	0	0
12 626	0	1	0	0	0	1.12%	0	1	4 792	1	0	0	$162 942	0	1	0	0
12 627	0	1	0	0	0	1.12%	0	0	4 792	0	0	1	$365 649	0	1	0	0
12 628	0	0	0	1	0	1.11%	0	1	14 810	0	0	0	$579 452	0	1	0	0
12 629	0	0	0	0	0	1.11%	0	1	22 216	0	1	0	$1 405 252	0	1	0	0
12 630	0	0	0	0	1	1.12%	0	1	7 405	0	0	0	$629 067	0	1	0	0
12 631	0	0	0	0	1	1.12%	0	1	7 405	0	0	1	$644 251	0	1	0	0
12 632	0	0	0	0	0	1.10%	0	1	7 405	0	0	0	$316 645	0	1	0	0
12 633	0	0	0	0	1	1.12%	0	1	4 792	0	0	1	$472 934	0	1	0	0
12 634	0	0	0	0	1	1.13%	0	1	11 761	0	0	1	$452 000	0	1	0	0
12 635	0	0	0	0	1	1.13%	0	1	32 234	0	0	1	$684 772	0	1	0	0
12 636	0	1	0	0	0	1.12%	0	1	22 216	0	1	0	$1 516 855	0	1	0	0
12 637	0	0	0	1	0	1.15%	0	1	141 134	0	0	1	$546 500	0	1	0	0
12 638	0	0	0	0	1	1.12%	0	1	48 352	1	0	0	$369 114	0	1	0	0
12 639	1	1	0	0	0	1.12%	0	1	13 504	0	0	0	$666 682	0	1	0	0
12 640	0	1	0	0	0	1.12%	0	1	26 572	0	0	0	$326 902	0	1	0	0
12 641	0	1	0	0	0	1.13%	0	1	64 033	0	0	1	$502 053	0	1	0	0
12 642	0	1	0	0	0	1.13%	0	1	37 026	0	0	1	$520 772	0	1	0	0
12 643	0	1	0	0	0	1.12%	0	1	29 621	1	0	0	$233 496	0	1	0	0
12 644	0	0	0	0	0	1.13%	0	1	30 056	0	1	0	$1 940 600	0	1	0	0
12 645	0	0	0	1	0	1.60%	1	1	50 965	1	0	0	$421 583	0	1	0	0
12 646	0	0	0	0	0	1.12%	0	1	19 602	0	0	1	$1 053 496	0	1	0	0
12 647	0	1	0	0	0	1.13%	0	1	20 473	0	0	0	$903 878	0	1	0	0
12 648	0	0	0	0	1	1.12%	0	1	30 492	0	0	1	$877 913	0	1	0	0
12 649	0	0	0	0	0	1.13%	0	1	19 166	0	1	0	$1 743 727	0	1	0	0
12 650	0	0	0	0	1	1.12%	0	1	60 548	0	1	0	$865 610	0	1	0	0
12 651	0	0	0	0	1	1.14%	0	1	18 295	0	1	0	$1 708 851	0	1	0	0
12 652	0	0	0	1	0	1.12%	0	1	49 223	1	0	0	$301 131	0	1	0	0
12 653	0	0	0	0	1	1.13%	0	1	21 344	1	0	0	$255 208	0	1	0	0
12 654	0	0	0	0	1	1.12%	0	1	38 173	0	0	0	$670 108	0	1	0	0
12 655	0	1	0	0	0	1.12%	0	1	8 276	0	0	0	$435 819	0	1	0	0
12 656	0	1	0	0	0	1.18%	0	1	12 632	0	0	1	$429 000	0	1	0	0
12 657	0	0	0	0	1	1.15%	0	1	20 909	1	0	0	$100 575	0	1	0	0
12 658	0	1	0	0	0	1.12%	0	1	15 246	0	1	0	$1 810 458	0	1	0	0
12 659	0	0	0	0	1	1.11%	0	1	11 761	0	0	0	$754 191	0	1	0	0
12 660	0	0	0	1	0	1.12%	0	1	14 375	0	1	0	$1 325 710	0	1	0	0
12 661	0	0	0	0	1	1.12%	0	1	14 375	0	1	0	$1 467 724	0	1	0	0
12 662	0	0	1	0	0	1.12%	0	1	26 572	0	1	0	$1 764 273	0	1	0	0
12 663	0	0	0	0	1	1.12%	0	1	29 621	1	0	0	$224 339	0	1	0	0
12 664	0	1	0	0	0	1.12%	0	1	13 504	0	0	0	$449 655	0	1	0	0
12 665	0	0	0	0	1	1.12%	0	1	19 166	0	1	0	$1 388 096	0	1	0	0
12 666	0	1	0	0	0	1.12%	0	1	31 363	0	1	0	$1 337 795	0	1	0	0
12 667	0	1	0	0	0	1.13%	0	1	19 166	0	1	0	$1 056 761	0	1	0	0
12 668	0	0	0	0	0	1.12%	0	1	23 522	1	0	0	$180 678	0	1	0	0
12 669	0	0	0	0	1	1.12%	0	1	19 602	1	0	0	$215 119	0	1	0	0
12 670	0	0	0	0	1	1.12%	0	1	19 602	1	0	0	$279 524	0	1	0	0
12 671	0	0	0	0	1	1.11%	0	1	36 590	1	0	0	$169 932	0	1	0	0
12 672	0	0	0	1	0	1.12%	0	1	19 166	1	0	0	$234 676	0	1	0	0
12 673	0	1	0	0	0	1.12%	0	1	22 651	1	0	0	$365 121	0	1	0	0
12 674	0	0	0	1	0	1.13%	0	1	27 007	0	0	1	$567 319	0	1	0	0
12 675	0	1	0	0	0	1.12%	0	1	24 394	0	0	1	$797 779	0	1	0	0
12 676	0	0	0	0	0	1.13%	0	1	22 651	0	0	0	$1 106 158	0	1	0	0
12 677	0	0	0	0	0	1.12%	0	1	23 000	0	0	0	$1 250 440	0	1	0	0
12 678	0	0	1	0	0	1.13%	0	1	33 977	0	0	1	$759 104	0	1	0	0
12 679	0	0	0	0	1	1.12%	0	1	21 344	0	1	0	$1 921 850	0	1	0	0
12 680	0	0	0	0	1	1.12%	0	1	34 848	1	0	0	$263 489	0	1	0	0
12 681	0	0	0	0	1	1.13%	0	1	32 670	0	0	0	$427 404	0	1	0	0
12 682	0	0	0	0	0	1.31%	0	1	30 928	0	0	0	$513 001	0	1	0	0
12 683	0	1	0	0	0	1.11%	0	1	29 621	1	0	0	$77 439	0	1	0	0
12 684	0	0	0	0	0	1.12%	0	1	30 056	0	1	0	$1 419 289	0	1	0	0
12 685	0	0	0	0	0	1.12%	0	1	20 909	0	1	0	$1 471 856	0	1	0	0
12 686	0	0	0	1	1	1.22%	0	1	33 541	0	0	1	$538 000	0	1	0	0
12 687	0	0	0	0	1	1.13%	0	1	9 583	0	0	1	$616 063	0	1	0	0
12 688	0	0	0	0	0	1.11%	0	1	8 000	0	0	0	$769 501	0	1	0	0
12 689	0	0	0	0	0	1.12%	0	1	13 068	0	0	0	$463 561	0	1	0	0
12 690	0	0	0	1	0	1.12%	0	1	11 300	0	1	0	$1 256 234	0	1	0	0
12 691	0	0	0	0	0	1.13%	0	1	7 841	0	1	0	$888 225	0	1	0	0
12 692	0	0	0	0	1	1.12%	0	1	17 220	0	0	0	$896 469	0	1	0	0
12 693	0	1	0	0	0	1.13%	0	1	16 553	1	0	0	$122 218	0	1	0	0
12 694	0	0	0	0	1	1.12%	0	1	16 117	0	0	0	$690 862	0	1	0	0
12 695	0	0	0	0	0	1.94%	1	1	68 825	0	0	0	$1 073 329	0	1	0	0
12 696	0	0	1	0	0	1.12%	0	1	43 996	0	1	0	$2 263 073	0	1	0	0
12 697	0	1	0	0	0	1.33%	1	1	14 810	0	0	1	$709 354	0	1	0	0
12 698	0	0	0	1	0	1.13%	0	1	28 314	1	0	0	$116 046	0	1	0	0
12 699	0	1	0	0	0	1.12%	0	1	47 045	0	1	0	$1 653 238	0	1	0	0
12 700	0	0	0	1	0	1.12%	0	1	40 946	0	0	0	$1 167 077	0	1	0	0
12 701	0	0	0	0	0	1.12%	0	1	13 939	0	1	0	$850 014	0	1	0	0
12 702	0	0	0	0	0	1.13%	0	1	11 761	0	1	0	$998 181	0	1	0	0
12 703	0	0	0	0	1	1.12%	0	1	12 197	0	0	0	$617 170	0	1	0	0
12 704	0	0	0	0	1	1.13%	0	1	12 632	0	1	0	$1 130 752	0	1	0	0
12 705	0	0	0	0	0	1.12%	0	1	12 632	0	0	0	$333 764	0	1	0	0
12 706	0	0	0	0	1	1.12%	0	1	11 761	0	0	0	$853 006	0	1	0	0
12 707	0	0	0	0	0	1.12%	0	1	52 272	0	1	0	$1 843 461	0	1	0	0
12 708	0	0	0	0	0	1.12%	0	1	47 916	0	0	0	$815 218	0	1	0	0
12 709	0	1	0	0	0	1.13%	0	1	44 431	0	1	0	$1 091 761	0	1	0	0
12 710	0	1	0	0	0	1.12%	0	1	23 958	0	0	0	$724 614	0	1	0	0
12 711	0	0	0	0	0	1.12%	0	1	27 443	0	0	1	$878 111	0	1	0	0
12 712	0	1	0	0	0	1.12%	0	1	16 553	0	1	0	$1 658 971	0	1	0	0
12 713	0	0	0	0	0	1.12%	0	1	18 295	1	0	0	$341 366	0	1	0	0
12 714	0	0	0	1	0	1.12%	0	1	17 860	0	0	0	$797 326	0	1	0	0
12 715	0	1	0	0	0	1.12%	0	1	14 810	0	1	0	$1 286 718	0	1	0	0
12 716	0	0	0	1	0	1.12%	1	1	28 750	0	1	0	$1 715 624	0	1	0	0
12 717	0	0	0	1	0	1.12%	0	1	17 424	1	0	0	$372 974	0	1	0	0
12 718	0	0	0	0	0	1.12%	0	1	19 166	0	0	0	$672 164	0	1	0	0
12 719	0	0	0	0	0	1.12%	0	1	27 878	0	1	0	$2 207 651	0	1	0	0
12 720	0	0	0	0	0	1.12%	0	1	23 522	0	1	0	$1 583 053	0	1	0	0
12 721	0	0	0	0	1	1.12%	0	1	24 394	0	0	0	$727 791	0	1	0	0
12 722	0	0	0	0	1	1.12%	0	1	22 651	0	0	0	$828 152	0	1	0	0
12 723	0	0	0	0	1	1.12%	0	1	17 860	0	1	0	$2 024 973	0	1	0	0
12 724	0	0	0	0	1	1.12%	0	1	20 038	0	1	0	$2 022 910	0	1	0	0
12 725	0	0	0	0	1	1.12%	0	1	23 958	1	0	0	$465 999	0	1	0	0
12 726	0	0	0	0	1	1.12%	0	1	15 246	0	1	0	$1 099 559	0	1	0	0
12 727	0	0	0	0	0	1.12%	0	1	15 246	1	0	0	$222 746	0	1	0	0
12 728	0	0	0	0	1	1.12%	0	1	12 197	0	1	0	$1 708 851	0	1	0	0
12 729	0	0	0	0	0	1.12%	0	1	14 810	0	0	0	$403 003	0	1	0	0
12 730	0	0	1	0	0	1.12%	0	1	24 332	0	0	0	$910 577	0	1	0	0
12 731	0	0	0	0	1	1.12%	0	1	23 958	0	0	1	$719 414	0	1	0	0
12 732	0	0	0	0	0	1.12%	0	1	18 295	0	0	0	$579 452	0	1	0	0
12 733	0	0	0	0	0	1.12%	0	1	19 602	0	0	0	$852 670	0	1	0	0
12 734	0	0	0	0	0	1.12%	0	1	23 522	0	1	0	$1 472 383	0	1	0	0
12 735	0	0	0	1	0	1.13%	0	1	12 632	0	1	0	$1 241 275	0	1	0	0
12 736	0	0	0	0	1	1.11%	0	1	20 909	0	1	0	$1 588 770	0	1	0	0
12 737	0	0	0	1	0	1.12%	0	1	15 682	1	0	0	$252 674	0	1	0	0
12 738	0	0	0	0	1	1.12%	0	1	15 553	0	0	0	$865 106	0	1	0	0
12 739	0	0	0	0	0	1.12%	0	1	15 682	1	0	0	$252 695	0	1	0	0
12 740	0	1	0	0	0	1.12%	0	1	15 682	0	1	0	$2 090 598	0	1	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
12 741	0	0	0	1	1	1.12%	0	1	16 988	0	0	1	$690 000	0	1	0	0
12 742	0	0	0	1	0	1.12%	0	1	13 504	1	0	0	$254 805	0	1	0	0
12 743	0	1	0	0	0	1.12%	0	0	12 197	0	0	1	$581 714	0	1	0	0
12 744	0	0	0	0	0	1.12%	0	1	16 553	0	0	0	$642 908	0	1	0	0
12 745	0	1	0	0	0	1.13%	0	0	14 810	0	0	1	$481 970	0	1	0	0
12 746	0	0	0	0	1	1.12%	0	1	14 375	0	1	0	$1 431 740	0	1	0	0
12 747	0	0	0	1	0	1.13%	0	1	11 761	0	1	0	$1 216 114	0	1	0	0
12 748	0	0	0	1	1	1.11%	0	1	10 019	0	0	0	$656 319	0	1	0	0
12 749	0	0	1	0	0	2.10%	1	1	27 007	1	0	0	$240 904	0	1	0	0
12 750	0	1	0	0	0	1.10%	0	0	9 148	0	0	1	$408 026	0	1	0	0
12 751	0	1	0	0	0	1.12%	0	1	9 148	0	0	0	$354 144	0	1	0	0
12 752	0	0	1	0	0	1.09%	0	1	8 712	1	0	0	$53 216	0	1	0	0
12 753	0	0	0	0	0	1.09%	0	1	8 712	1	0	0	$66 631	0	1	0	0
12 754	0	1	0	0	0	1.03%	0	1	7 405	1	0	0	$203 263	0	1	0	0
12 755	0	0	0	0	0	1.10%	0	1	7 841	1	0	0	$144 320	0	1	0	0
12 756	0	0	0	0	0	1.10%	0	1	7 841	1	0	0	$79 343	0	1	0	0
12 757	0	0	0	0	1	1.10%	0	1	7 841	0	0	1	$532 601	0	1	0	0
12 758	0	1	0	0	0	1.10%	0	1	7 841	0	0	0	$397 731	0	1	0	0
12 759	0	1	0	0	0	1.12%	0	0	7 405	0	0	1	$445 823	0	1	0	0
12 760	0	0	0	0	1	1.10%	0	1	7 405	0	0	1	$401 642	0	1	0	0
12 761	0	0	0	0	0	1.10%	0	1	7 841	0	1	0	$884 908	0	1	0	0
12 762	0	0	0	0	1	1.80%	1	1	12 197	0	0	1	$586 500	0	1	0	0
12 763	0	0	0	0	0	1.10%	0	1	14 810	1	0	0	$124 043	0	1	0	0
12 764	0	0	0	1	0	1.12%	0	1	15 682	0	0	1	$557 278	0	1	0	0
12 765	0	0	0	0	0	1.19%	0	1	13 939	0	0	1	$270 000	0	1	0	0
12 766	0	1	0	0	0	1.10%	0	0	9 583	0	0	1	$450 976	0	1	0	0
12 767	0	0	1	0	0	1.10%	0	1	10 454	0	0	0	$489 361	0	1	0	0
12 768	0	0	0	0	0	1.18%	0	1	10 890	0	0	1	$441 806	0	1	0	0
12 769	0	1	0	0	0	1.12%	0	1	5 663	0	1	0	$905 795	0	1	0	0
12 770	0	1	0	0	0	1.10%	0	1	10 454	1	0	0	$123 038	0	1	0	0
12 771	0	0	1	0	0	1.12%	0	1	9 583	0	0	0	$437 546	0	1	0	0
12 772	0	0	0	0	1	1.10%	0	1	9 583	0	1	0	$759 554	0	1	0	0
12 773	0	1	0	0	0	1.10%	0	1	10 890	0	1	0	$1 153 110	0	1	0	0
12 774	0	0	0	1	0	1.12%	0	1	30 928	1	0	0	$307 471	0	1	0	0
12 775	0	1	0	0	0	1.12%	0	1	30 928	0	1	0	$1 929 008	0	1	0	0
12 776	0	1	0	0	0	1.12%	0	1	81 022	0	1	0	$1 616 481	0	1	0	0
12 777	0	0	0	0	1	1.12%	0	1	54 450	1	0	0	$61 265	0	1	0	0
12 778	0	1	0	0	0	1.11%	0	1	37 026	0	0	0	$719 648	0	1	0	0
12 779	0	0	0	0	0	1.10%	0	1	10 454	0	0	1	$375 000	0	1	0	0
12 780	0	0	0	0	1	1.11%	0	1	44 867	1	0	0	$178 699	0	1	0	0
12 781	0	0	0	0	0	1.10%	0	1	9 148	0	1	0	$1 481 231	0	1	0	0
12 782	0	0	0	1	0	1.11%	0	1	11 761	0	0	1	$747 918	0	1	0	0
12 783	0	1	0	0	0	1.09%	0	1	6 098	0	0	1	$356 457	0	1	0	0
12 784	0	0	0	0	1	1.10%	0	1	9 583	0	0	0	$644 229	0	1	0	0
12 785	0	0	0	0	0	1.05%	0	1	8 276	0	1	0	$826 619	0	1	0	0
12 786	0	0	0	0	1	1.05%	0	1	8 712	1	0	0	$175 837	0	1	0	0
12 787	0	1	0	0	0	1.12%	0	0	6 970	0	0	1	$356 457	0	1	0	0
12 788	0	0	0	0	0	1.12%	0	1	6 534	0	0	1	$381 560	0	1	0	0
12 789	0	0	0	0	1	1.12%	0	1	7 200	0	0	1	$630 293	0	1	0	0
12 790	1	1	0	0	0	1.10%	0	1	6 970	0	0	0	$407 934	0	1	0	0
12 791	0	0	0	0	0	1.10%	0	1	8 712	0	0	1	$497 484	0	1	0	0
12 792	0	1	0	0	0	1.18%	0	0	15 246	0	0	1	$460 000	0	1	0	0
12 793	0	0	0	0	1	1.10%	0	1	8 712	1	0	0	$238 095	0	1	0	0
12 794	0	0	0	1	1	1.10%	0	1	8 276	0	1	0	$1 247 727	0	1	0	0
12 795	0	0	0	0	0	1.06%	0	1	7 405	0	0	1	$484 481	0	1	0	0
12 796	0	1	0	0	0	1.12%	0	1	8 276	0	1	0	$1 626 830	0	1	0	0
12 797	1	1	0	0	0	1.10%	0	1	6 970	0	1	0	$1 199 984	0	1	0	0
12 798	0	1	0	0	0	1.13%	0	0	11 326	0	0	1	$454 291	0	1	0	0
12 799	0	0	0	0	0	1.09%	0	1	7 405	0	1	0	$1 366 857	0	1	0	0
12 800	0	0	0	0	1	1.12%	0	1	6 970	0	0	0	$403 003	0	1	0	0
12 801	0	0	0	1	0	1.12%	0	1	6 970	0	0	0	$446 766	0	1	0	0
12 802	0	0	0	0	1	1.10%	0	1	10 890	0	0	0	$500 875	0	1	0	0
12 803	0	1	0	0	0	1.15%	0	0	9 148	0	0	1	$479 962	0	1	0	0
12 804	0	0	0	0	1	1.10%	0	1	7 841	1	0	0	$203 263	0	1	0	0
12 805	0	0	0	1	1	1.15%	0	1	6 098	0	0	1	$341 396	0	1	0	0
12 806	0	0	0	0	1	1.05%	0	1	6 098	1	0	0	$69 985	0	1	0	0
12 807	0	0	0	0	1	1.10%	0	1	10 019	0	1	0	$1 392 241	0	1	0	0
12 808	0	0	0	0	1	1.12%	0	1	8 276	0	0	0	$587 233	0	1	0	0
12 809	0	0	1	0	0	1.10%	0	1	6 970	0	0	0	$366 130	0	1	0	0
12 810	0	0	0	1	0	1.10%	0	1	6 534	0	0	1	$345 000	0	1	0	0
12 811	0	0	1	0	0	1.10%	0	1	6 900	0	1	0	$795 426	0	1	0	0
12 812	0	1	0	0	0	1.10%	0	1	6 534	0	0	0	$436 395	0	1	0	0
12 813	0	0	0	0	0	1.10%	0	1	6 534	0	0	1	$424 132	0	1	0	0
12 814	0	0	0	1	0	1.10%	0	1	6 534	0	0	0	$454 818	0	1	0	0
12 815	0	0	0	1	0	1.10%	0	1	6 534	0	1	0	$896 804	0	1	0	0
12 816	0	0	0	1	0	1.12%	0	1	6 534	0	0	1	$378 548	0	1	0	0
12 817	0	0	0	1	0	1.10%	0	1	6 534	0	0	1	$637 950	0	1	0	0
12 818	0	0	0	0	0	1.10%	0	1	6 534	1	0	0	$240 829	0	1	0	0
12 819	0	0	0	1	1	1.10%	0	1	8 276	1	0	0	$199 499	0	1	0	0
12 820	0	0	0	0	0	1.12%	0	1	8 276	1	0	0	$137 601	0	1	0	0
12 821	0	1	0	0	0	1.12%	0	1	4 792	0	1	0	$863 860	0	1	0	0
12 822	0	0	0	1	0	1.12%	0	1	5 663	0	0	0	$469 786	0	1	0	0
12 823	0	0	0	0	1	1.10%	0	1	5 663	0	0	0	$259 502	0	1	0	0
12 824	0	0	0	0	0	1.10%	0	1	5 663	0	0	0	$268 866	0	1	0	0
12 825	0	0	0	0	1	1.12%	0	1	6 098	0	0	1	$654 989	0	1	0	0
12 826	0	0	0	0	0	1.12%	0	1	6 000	0	0	1	$429 501	0	1	0	0
12 827	0	0	0	0	0	1.12%	0	1	6 098	0	1	0	$696 120	0	1	0	0
12 828	0	1	0	0	0	1.10%	0	1	6 098	0	0	0	$368 460	0	1	0	0
12 829	0	0	1	0	0	1.10%	0	1	6 098	0	0	1	$438 957	0	1	0	0
12 830	0	0	0	0	1	1.13%	0	1	7 841	0	0	1	$485 246	0	1	0	0
12 831	0	0	0	1	0	1.09%	0	1	5 663	1	0	0	$106 549	0	1	0	0
12 832	1	1	0	0	0	1.10%	0	1	5 227	1	0	0	$219 825	0	1	0	0
12 833	0	0	0	0	0	1.12%	0	1	5 663	0	1	0	$974 987	0	1	0	0
12 834	0	1	0	0	0	1.09%	0	1	3 920	0	0	1	$371 189	0	1	0	0
12 835	0	0	0	1	0	1.10%	0	1	10 890	1	0	0	$78 258	0	1	0	0
12 836	0	1	0	0	0	1.12%	0	1	5 663	0	0	1	$449 902	0	1	0	0
12 837	0	0	0	0	0	1.12%	0	1	5 663	1	0	0	$94 988	0	1	0	0
12 838	0	0	0	0	1	1.12%	0	1	5 586	0	0	0	$513 001	0	1	0	0
12 839	0	0	0	1	0	1.10%	0	1	5 227	0	0	1	$428 427	0	1	0	0
12 840	0	0	1	0	0	1.12%	0	1	5 663	0	0	1	$323 824	0	1	0	0
12 841	0	0	0	1	0	1.12%	0	1	5 663	0	0	1	$244 000	0	1	0	0
12 842	0	0	0	0	1	1.12%	0	1	9 148	0	0	0	$641 251	0	1	0	0
12 843	0	0	1	0	0	1.13%	0	1	7 405	1	0	0	$64 256	0	1	0	0
12 844	0	0	0	0	1	1.12%	0	1	6 970	0	1	0	$1 106 597	0	1	0	0
12 845	0	0	0	0	0	1.10%	0	1	6 534	1	0	0	$132 730	0	1	0	0
12 846	0	0	0	0	1	1.10%	0	1	6 534	0	0	0	$557 871	0	1	0	0
12 847	0	0	0	0	1	1.55%	1	1	6 534	0	0	0	$503 754	0	1	0	0
12 848	0	0	0	1	0	1.10%	0	1	8 712	0	1	0	$1 518 730	0	1	0	0
12 849	0	0	0	0	0	1.12%	0	1	5 663	1	0	0	$204 016	0	1	0	0
12 850	0	1	0	0	0	1.10%	0	1	6 098	0	1	0	$696 120	0	1	0	0
12 851	0	1	0	0	0	1.10%	0	1	6 090	0	1	0	$869 510	0	1	0	0
12 852	0	0	0	0	1	1.12%	0	1	10 454	0	0	1	$352 000	0	1	0	0
12 853	0	0	0	0	1	1.04%	0	1	8 276	0	1	0	$879 080	0	1	0	0
12 854	0	0	0	0	1	1.10%	0	1	7 405	0	0	0	$424 973	0	1	0	0
12 855	0	1	0	0	0	1.16%	0	0	6 970	0	0	1	$306 252	0	1	0	0
12 856	0	0	1	0	0	1.12%	0	1	7 405	0	0	0	$449 061	0	1	0	0
12 857	0	0	0	0	0	1.10%	0	1	6 970	0	1	0	$1 190 953	0	1	0	0
12 858	0	0	0	0	1	1.10%	0	1	6 970	0	0	0	$418 980	0	1	0	0
12 859	0	0	0	1	0	1.10%	0	1	6 970	0	0	0	$375 485	0	1	0	0
12 860	0	0	0	0	1	1.10%	0	1	6 970	0	0	0	$347 671	0	1	0	0
12 861	1	0	0	0	0	1.10%	0	1	7 405	0	0	0	$565 541	0	1	0	0
12 862	0	0	0	1	0	1.04%	0	1	6 970	1	0	0	$176 914	0	1	0	0
12 863	0	0	0	0	0	1.72%	1	1	7 405	1	0	0	$171 947	0	1	0	0
12 864	0	1	0	0	0	1.10%	0	0	7 405	0	0	1	$409 693	0	1	0	0
12 865	0	0	0	0	0	1.05%	0	1	7 405	0	0	1	$480 000	0	1	0	0
12 866	0	0	0	0	1	1.10%	0	1	7 405	0	0	1	$461 888	0	1	0	0
12 867	0	1	0	0	0	1.15%	0	1	7 800	0	0	1	$532 176	0	1	0	0
12 868	0	0	0	0	1	1.07%	0	1	9 583	0	0	0	$652 794	0	1	0	0
12 869	0	0	0	0	1	1.12%	0	1	7 560	0	0	0	$524 544	0	1	0	0
12 870	0	0	0	0	1	1.10%	0	1	7 405	0	0	1	$527 155	0	1	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
12 871	0	0	0	1	0	1.10%	0	1	7 405	0	0	0	$381 386	0	1	0	0
12 872	0	0	0	0	1	1.10%	0	1	7 405	0	0	0	$384 334	0	1	0	0
12 873	0	0	0	0	1	1.12%	0	1	6 970	0	0	0	$343 035	0	1	0	0
12 874	0	0	1	0	0	1.11%	0	1	10 454	0	1	0	$1 091 761	0	1	0	0
12 875	0	0	0	1	0	1.12%	0	1	6 970	0	0	1	$765 049	0	1	0	0
12 876	0	0	0	0	1	1.10%	0	1	6 970	0	0	0	$547 002	0	1	0	0
12 877	0	0	0	0	0	1.10%	0	1	7 841	0	0	0	$134 433	0	1	0	0
12 878	0	0	0	0	0	1.11%	0	1	10 454	0	1	0	$934 235	0	1	0	0
12 879	0	1	0	0	0	1.12%	0	1	12 632	0	1	0	$801 664	0	1	0	0
12 880	0	0	0	0	1	1.10%	0	1	7 841	0	1	0	$1 182 566	0	1	0	0
12 881	0	0	0	0	1	1.10%	0	1	3 485	0	0	1	$491 631	0	1	0	0
12 882	0	0	0	0	0	1.10%	0	1	7 405	1	0	0	$151 304	0	1	0	0
12 883	1	0	0	0	0	1.10%	0	1	5 665	0	0	0	$534 958	0	1	0	0
12 884	0	0	0	1	0	1.09%	0	1	5 663	1	0	0	$119 632	0	1	0	0
12 885	0	0	0	0	1	1.09%	0	1	5 663	1	0	0	$174 656	0	1	0	0
12 886	0	0	0	0	1	1.10%	0	1	5 663	0	0	0	$267 938	0	1	0	0
12 887	0	0	0	0	0	1.10%	0	1	5 663	1	0	0	$160 947	0	1	0	0
12 888	0	1	0	0	0	1.85%	1	1	5 663	0	1	0	$779 829	0	1	0	0
12 889	0	1	0	0	0	1.10%	0	1	5 663	0	1	0	$863 860	0	1	0	0
12 890	0	1	0	0	0	1.10%	0	0	5 663	0	0	1	$678 919	0	1	0	0
12 891	0	0	0	1	0	1.03%	0	1	5 663	0	0	1	$426 000	0	1	0	0
12 892	0	0	0	0	0	1.10%	0	1	5 663	0	0	0	$265 157	0	1	0	0
12 893	0	0	0	0	1	1.10%	0	1	5 663	0	0	0	$343 247	0	1	0	0
12 894	0	1	0	0	0	1.10%	0	1	5 663	0	0	0	$414 517	0	1	0	0
12 895	0	0	0	0	1	1.12%	0	1	5 663	0	0	0	$277 867	0	1	0	0
12 896	0	1	0	0	0	1.10%	0	0	5 663	0	0	1	$390 597	0	1	0	0
12 897	0	0	1	0	0	1.12%	0	1	6 098	1	0	0	$119 380	0	1	0	0
12 898	0	0	1	0	0	1.04%	0	1	6 098	0	1	0	$680 616	0	1	0	0
12 899	0	0	0	0	1	1.12%	0	1	5 663	0	1	0	$779 829	0	1	0	0
12 900	0	0	0	1	0	1.12%	0	1	5 663	0	0	0	$390 337	0	1	0	0
12 901	0	0	0	1	0	1.09%	0	1	5 663	1	0	0	$59 700	0	1	0	0
12 902	0	1	0	0	0	1.12%	0	1	5 663	0	1	0	$670 653	0	1	0	0
12 903	0	0	0	0	0	1.12%	0	1	6 534	0	0	0	$208 603	0	1	0	0
12 904	0	0	0	0	0	1.12%	0	1	5 663	1	0	0	$176 914	0	1	0	0
12 905	0	1	0	0	0	1.12%	0	1	6 098	0	1	0	$779 829	0	1	0	0
12 906	0	0	0	0	1	1.12%	0	1	5 663	0	0	0	$551 539	0	1	0	0
12 907	0	0	0	1	0	1.12%	0	1	5 663	0	1	0	$740 838	0	1	0	0
12 908	0	0	0	0	0	1.10%	0	1	5 663	0	1	0	$853 114	0	1	0	0
12 909	0	0	0	0	1	1.09%	0	1	5 663	1	0	0	$146 316	0	1	0	0
12 910	0	0	0	0	0	1.10%	0	1	7 841	1	0	0	$201 516	0	1	0	0
12 911	0	0	1	0	0	1.10%	0	1	7 841	0	1	0	$1 302 422	0	1	0	0
12 912	0	1	0	0	0	1.10%	0	0	8 496	0	0	1	$381 560	0	1	0	0
12 913	0	1	0	0	0	1.12%	0	1	7 405	0	0	0	$344 426	0	1	0	0
12 914	0	0	1	0	0	1.10%	0	1	6 970	0	1	0	$1 065 148	0	1	0	0
12 915	0	0	0	0	1	1.10%	0	1	6 970	0	1	0	$1 046 236	0	1	0	0
12 916	0	0	0	0	0	1.10%	0	1	6 970	0	0	0	$563 053	0	1	0	0
12 917	0	0	0	0	0	1.10%	0	1	8 276	0	1	0	$959 190	0	1	0	0
12 918	0	0	0	0	1	1.09%	0	1	9 583	0	0	1	$431 765	0	1	0	0
12 919	0	0	0	0	1	1.10%	0	1	7 405	1	0	0	$146 125	0	1	0	0
12 920	0	0	0	0	0	1.10%	0	1	9 148	0	0	1	$445 607	0	1	0	0
12 921	0	0	0	0	1	1.10%	0	1	8 276	0	0	0	$547 561	0	1	0	0
12 922	0	0	0	1	0	1.12%	0	1	9 148	0	0	1	$648 195	0	1	0	0
12 923	0	0	0	0	1	1.10%	0	1	8 276	0	1	0	$974 787	0	1	0	0
12 924	0	0	0	0	1	1.12%	0	1	9 583	0	1	0	$1 072 486	0	1	0	0
12 925	0	0	0	0	1	1.10%	0	1	9 583	1	0	0	$182 190	0	1	0	0
12 926	0	0	1	0	0	1.93%	1	1	7 405	0	0	1	$655 508	0	1	0	0
12 927	0	1	0	0	0	1.38%	1	0	7 405	0	0	1	$662 505	0	1	0	0
12 928	0	0	0	0	0	1.12%	0	1	7 405	0	0	1	$630 467	0	1	0	0
12 929	0	0	1	0	0	1.10%	0	1	7 841	1	0	0	$89 438	0	1	0	0
12 930	0	1	0	0	0	1.12%	0	1	7 405	1	0	0	$213 803	0	1	0	0
12 931	0	1	0	0	0	1.12%	0	0	8 400	0	0	1	$714 045	0	1	0	0
12 932	0	0	0	0	1	1.10%	0	1	9 583	0	0	0	$598 747	0	1	0	0
12 933	0	0	0	0	0	1.10%	0	1	8 276	0	0	1	$579 826	0	1	0	0
12 934	0	1	0	0	0	1.10%	0	1	8 276	0	1	0	$1 202 662	0	1	0	0
12 935	0	1	0	0	0	1.10%	0	1	9 148	0	0	0	$188 514	0	1	0	0
12 936	0	0	0	1	0	1.12%	0	1	9 583	0	0	0	$446 766	0	1	0	0
12 937	0	1	0	0	0	1.12%	0	1	7 841	0	0	0	$468 560	0	1	0	0
12 938	0	0	0	0	0	1.10%	0	1	7 841	0	0	1	$499 000	0	1	0	0
12 939	0	0	0	0	1	1.11%	0	1	11 761	0	0	0	$631 563	0	1	0	0
12 940	0	0	0	1	0	1.10%	0	1	9 583	0	0	0	$324 493	0	1	0	0
12 941	0	0	0	0	1	1.10%	0	1	9 583	1	0	0	$120 132	0	1	0	0
12 942	0	0	0	0	1	1.11%	0	1	12 632	0	0	0	$566 086	0	1	0	0
12 943	0	0	0	1	0	1.12%	0	1	8 276	0	0	1	$466 909	0	1	0	0
12 944	0	0	0	1	0	1.12%	0	1	7 841	1	0	0	$139 678	0	1	0	0
12 945	0	0	0	0	1	1.15%	0	1	8 712	0	0	1	$483 979	0	1	0	0
12 946	0	0	0	0	1	1.10%	0	1	9 600	0	0	0	$628 426	0	1	0	0
12 947	0	0	0	0	1	1.11%	0	1	10 019	0	0	1	$692 516	0	1	0	0
12 948	0	0	0	0	0	1.10%	0	1	8 276	0	1	0	$1 013 778	0	1	0	0
12 949	0	1	0	0	0	1.10%	0	1	6 970	0	1	0	$1 052 769	0	1	0	0
12 950	0	0	0	0	1	1.12%	0	1	6 970	0	1	0	$990 383	0	1	0	0
12 951	0	0	0	0	1	1.10%	0	1	8 276	0	0	1	$699 989	0	1	0	0
12 952	0	0	0	1	0	1.10%	0	1	7 405	1	0	0	$120 132	0	1	0	0
12 953	0	0	0	0	1	1.10%	0	1	6 970	1	0	0	$170 959	0	1	0	0
12 954	0	0	0	0	1	1.10%	0	1	7 841	0	0	0	$403 003	0	1	0	0
12 955	0	0	0	0	0	1.09%	0	1	6 098	1	0	0	$145 651	0	1	0	0
12 956	0	0	0	0	1	1.11%	0	1	7 841	0	1	0	$1 908 371	0	1	0	0
12 957	0	0	0	0	1	1.10%	0	1	7 405	0	0	1	$525 000	0	1	0	0
12 958	0	0	0	0	1	1.10%	0	1	9 030	0	0	0	$575 719	0	1	0	0
12 959	0	0	0	0	0	1.11%	0	1	11 761	0	1	0	$1 637 641	0	1	0	0
12 960	0	1	0	0	0	1.11%	0	1	24 394	0	0	0	$310 586	0	1	0	0
12 961	0	1	0	0	0	1.12%	0	1	33 977	0	0	1	$502 053	0	1	0	0
12 962	0	1	0	0	0	1.12%	0	1	13 068	0	0	0	$690 862	0	1	0	0
12 963	0	0	0	0	1	1.14%	0	1	6 098	0	0	1	$540 000	0	1	0	0
12 964	0	0	0	0	1	1.11%	0	1	14 375	1	0	0	$173 213	0	1	0	0
12 965	0	0	0	0	1	1.11%	0	1	14 810	0	0	0	$635 079	0	1	0	0
12 966	0	1	0	0	0	1.10%	0	1	11 761	1	0	0	$203 697	0	1	0	0
12 967	0	0	0	0	1	1.11%	0	1	12 197	1	0	0	$259 185	0	1	0	0
12 968	0	0	0	0	1	1.10%	0	1	14 375	0	0	1	$525 000	0	1	0	0
12 969	0	0	0	0	1	1.12%	0	1	11 761	0	0	1	$660 358	0	1	0	0
12 970	0	0	0	1	0	1.12%	0	1	10 890	0	0	1	$612 504	0	1	0	0
12 971	0	1	0	0	0	1.10%	0	1	8 712	0	0	0	$546 933	0	1	0	0
12 972	0	0	0	0	1	1.10%	0	1	8 500	0	0	0	$737 439	0	1	0	0
12 973	0	0	0	0	0	1.10%	0	1	7 841	0	1	0	$1 013 778	0	1	0	0
12 974	0	0	0	0	0	1.12%	0	1	13 939	0	0	1	$627 500	0	1	0	0
12 975	0	0	0	0	0	1.11%	0	1	43 124	1	0	0	$181 594	0	1	0	0
12 976	0	0	1	0	0	1.11%	0	1	18 295	0	1	0	$1 258 049	0	1	0	0
12 977	0	0	0	0	1	1.13%	0	1	17 860	0	0	1	$880 881	0	1	0	0
12 978	0	0	0	0	1	1.12%	0	1	25 265	1	0	0	$151 374	0	1	0	0
12 979	0	0	0	1	1	1.12%	0	1	89 298	0	0	0	$761 682	0	1	0	0
12 980	0	0	0	1	0	1.12%	0	1	83 635	1	0	0	$254 232	0	1	0	0
12 981	0	1	0	0	0	1.11%	0	1	27 443	1	0	0	$353 452	0	1	0	0
12 982	0	0	0	0	1	1.11%	0	1	64 033	0	1	0	$1 715 624	0	1	0	0
12 983	0	0	0	0	1	1.12%	0	1	7 841	0	0	1	$490 000	0	1	0	0
12 984	0	0	0	1	1	1.10%	0	1	8 712	0	1	0	$1 118 825	0	1	0	0
12 985	0	0	0	0	1	1.12%	0	1	10 454	0	1	0	$1 406 232	0	1	0	0
12 986	0	0	0	0	1	1.12%	0	1	13 939	1	0	0	$291 344	0	1	0	0
12 987	0	0	0	0	0	1.12%	0	1	24 829	0	0	0	$771 463	0	1	0	0
12 988	0	0	0	0	0	1.12%	0	1	14 375	0	0	1	$768 140	0	1	0	0
12 989	0	0	0	0	1	1.12%	0	1	21 780	0	1	0	$1 509 659	0	1	0	0
12 990	0	0	0	0	1	1.12%	0	1	46 609	1	0	0	$301 131	0	1	0	0
12 991	0	0	0	0	1	1.13%	0	1	43 560	0	1	0	$1 616 481	0	1	0	0
12 992	1	1	0	0	0	1.13%	0	1	59 242	0	1	0	$1 265 474	0	1	0	0
12 993	0	0	0	0	0	1.13%	0	1	59 242	0	0	0	$929 210	0	1	0	0
12 994	0	0	0	0	1	1.12%	0	1	21 750	0	0	0	$517 595	0	1	0	0
12 995	1	0	0	0	0	1.13%	0	1	32 002	0	0	0	$513 001	0	1	0	0
12 996	0	0	0	0	0	1.13%	0	1	10 454	0	1	0	$1 235 609	0	1	0	0
12 997	0	0	0	1	0	1.12%	0	1	25 265	0	1	0	$1 021 576	0	1	0	0
12 998	0	0	0	0	0	1.11%	0	1	60 984	0	0	1	$928 797	0	1	0	0
12 999	0	0	0	0	1	1.11%	0	1	148 975	1	0	0	$489 791	0	1	0	0
13 000	0	0	1	0	0	1.12%	0	0	15 246	0	0	1	$780 081	0	1	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
13 001	0	0	1	0	0	1.13%	0	1	15 246	1	0	0	$302 636	0	1	0	0
13 002	0	0	0	0	1	1.12%	0	1	15 246	1	0	0	$236 030	0	1	0	0
13 003	0	0	0	0	0	1.12%	0	1	14 375	0	1	0	$1 199 377	0	1	0	0
13 004	0	0	0	1	0	1.13%	0	1	29 185	0	0	1	$1 160 000	0	1	0	0
13 005	0	0	0	0	1	1.12%	0	1	25 700	0	0	0	$610 262	0	1	0	0
13 006	0	1	0	0	0	1.12%	1	1	36 155	1	0	0	$349 162	0	1	0	0
13 007	0	0	0	0	0	1.12%	0	1	55 321	1	0	0	$93 910	0	1	0	0
13 008	0	0	0	0	0	1.12%	0	1	35 284	0	0	1	$818 346	0	1	0	0
13 009	0	0	1	0	0	1.13%	0	1	37 026	0	0	0	$656 641	0	1	0	0
13 010	0	0	0	0	0	1.12%	0	1	43 560	1	0	0	$260 806	0	1	0	0
13 011	0	1	0	0	0	1.12%	0	1	26 136	0	1	0	$1 671 903	0	1	0	0
13 012	0	0	0	0	0	1.12%	0	1	24 394	0	0	1	$683 652	0	1	0	0
13 013	1	1	0	0	0	1.12%	0	1	11 761	0	1	0	$1 154 629	0	1	0	0
13 014	0	0	0	0	0	1.12%	0	1	14 375	1	0	0	$108 957	0	1	0	0
13 015	0	0	0	1	0	1.12%	0	1	16 988	1	0	0	$101 632	0	1	0	0
13 016	0	1	0	0	0	1.12%	0	1	17 860	0	1	0	$939 343	0	1	0	0
13 017	0	0	0	0	1	1.14%	0	1	20 473	0	0	0	$265 073	0	1	0	0
13 018	0	0	0	1	0	1.12%	0	1	90 605	0	0	1	$2 073 477	0	1	0	0
13 019	0	0	1	0	0	1.12%	0	1	43 560	1	0	0	$209 019	0	1	0	0
13 020	0	0	0	1	0	1.11%	0	1	78 408	0	0	1	$1 146 807	0	1	0	0
13 021	0	0	0	0	0	1.17%	0	1	93 218	0	1	0	$929 279	0	1	0	0
13 022	0	0	1	0	0	1.12%	0	1	43 560	0	1	0	$1 912 475	0	1	0	0
13 023	0	0	0	0	1	1.14%	0	1	24 400	0	0	0	$513 001	0	1	0	0
13 024	0	0	0	1	1	1.12%	0	1	22 216	1	0	0	$173 213	0	1	0	0
13 025	0	0	0	0	1	1.12%	0	1	21 344	0	0	1	$930 742	0	1	0	0
13 026	0	0	0	0	1	1.24%	0	1	100 624	0	0	1	$808 807	0	1	0	0
13 027	0	0	0	0	1	1.11%	0	1	43 978	0	0	0	$897 752	0	1	0	0
13 028	0	0	0	0	1	1.11%	0	1	43 560	1	0	0	$421 583	0	1	0	0
13 029	0	0	0	0	1	1.11%	0	1	26 572	1	0	0	$371 401	0	1	0	0
13 030	0	0	0	0	1	1.12%	0	1	17 860	1	0	0	$143 878	0	1	0	0
13 031	0	0	0	0	1	1.12%	0	1	23 958	0	1	0	$3 041 334	0	1	0	0
13 032	0	1	0	0	0	1.11%	0	1	85 378	1	0	0	$335 251	0	1	0	0
13 033	0	0	0	0	1	1.11%	0	1	17 424	1	0	0	$289 838	0	1	0	0
13 034	0	0	0	0	0	1.10%	0	1	13 068	1	0	0	$134 018	0	1	0	0
13 035	0	0	0	0	1	1.11%	0	1	19 166	1	0	0	$166 268	0	1	0	0
13 036	0	0	0	0	1	1.11%	0	1	33 977	1	0	0	$243 542	0	1	0	0
13 037	0	0	0	1	0	1.11%	0	1	30 492	0	1	0	$1 699 614	0	1	0	0
13 038	0	1	0	0	0	1.12%	0	1	22 651	0	0	1	$728 527	0	1	0	0
13 039	0	0	0	0	1	1.11%	0	1	17 860	0	0	1	$875 108	0	1	0	0
13 040	0	0	0	0	1	1.11%	0	1	37 897	1	0	0	$280 428	0	1	0	0
13 041	0	0	0	0	1	1.11%	0	1	17 424	1	0	0	$282 310	0	1	0	0
13 042	0	0	0	0	0	1.10%	0	1	10 890	1	0	0	$131 921	0	1	0	0
13 043	0	0	0	1	0	1.12%	0	1	9 583	0	1	0	$1 348 607	0	1	0	0
13 044	0	1	0	0	0	1.10%	0	0	15 246	0	0	1	$731 297	0	1	0	0
13 045	0	0	0	0	0	1.11%	0	1	18 295	1	0	0	$362 268	0	1	0	0
13 046	0	0	0	0	1	1.10%	0	1	11 326	0	0	1	$517 114	0	1	0	0
13 047	0	0	0	0	1	1.11%	0	1	12 197	1	0	0	$234 409	0	1	0	0
13 048	0	0	0	0	1	1.11%	0	1	22 651	0	0	1	$752 350	0	1	0	0
13 049	0	0	1	0	0	1.11%	0	1	15 246	1	0	0	$236 743	0	1	0	0
13 050	0	0	0	0	0	1.13%	0	1	12 197	0	1	0	$1 056 761	0	1	0	0
13 051	0	0	0	0	1	1.12%	0	1	139 828	0	0	1	$1 059 331	0	1	0	0
13 052	0	0	0	0	1	1.11%	0	1	12 197	0	0	0	$891 339	0	1	0	0
13 053	0	0	0	0	1	1.11%	0	1	16 553	1	0	0	$220 148	0	1	0	0
13 054	0	1	0	0	0	1.11%	0	0	17 860	0	0	1	$584 000	0	1	0	0
13 055	0	0	0	0	1	0.87%	0	1	20 909	0	0	1	$770 651	0	1	0	0
13 056	0	0	0	0	0	1.11%	0	1	20 473	1	0	0	$269 354	0	1	0	0
13 057	0	0	0	0	1	1.11%	0	1	25 265	0	0	0	$1 618 250	0	1	0	0
13 058	0	0	0	0	1	1.11%	0	1	13 504	1	0	0	$265 507	0	1	0	0
13 059	0	0	0	0	1	1.11%	0	1	29 185	0	0	1	$713 500	0	1	0	0
13 060	0	0	0	0	0	1.11%	0	1	36 155	1	0	0	$447 932	0	1	0	0
13 061	0	0	0	1	1	1.11%	0	1	25 700	0	0	1	$863 297	0	1	0	0
13 062	0	0	0	0	1	1.11%	0	1	26 136	0	1	0	$1 419 079	0	1	0	0
13 063	0	0	0	0	1	1.11%	0	1	38 288	0	0	0	$993 939	0	1	0	0
13 064	0	1	0	0	0	1.11%	0	0	20 473	0	0	1	$589 000	0	1	0	0
13 065	0	0	0	0	0	1.12%	0	1	29 185	0	1	0	$1 996 104	0	1	0	0
13 066	0	0	0	0	0	1.11%	0	1	28 640	0	1	0	$1 987 474	0	1	0	0
13 067	0	0	0	0	0	1.11%	0	1	14 375	0	1	0	$1 696 853	0	1	0	0
13 068	0	0	0	1	0	1.11%	0	1	13 939	0	1	0	$1 524 110	0	1	0	0
13 069	0	0	0	1	1	1.11%	0	1	24 829	1	0	0	$411 799	0	1	0	0
13 070	0	0	0	0	1	1.12%	0	1	13 504	0	0	0	$702 840	0	1	0	0
13 071	0	1	0	0	0	1.11%	0	1	16 988	1	0	0	$389 588	0	1	0	0
13 072	0	0	0	1	0	1.11%	0	1	20 909	1	0	0	$237 190	0	1	0	0
13 073	0	0	0	1	0	1.11%	0	1	24 829	0	1	0	$2 165 597	0	1	0	0
13 074	0	0	0	0	0	1.11%	0	1	24 394	1	0	0	$143 101	0	1	0	0
13 075	0	0	0	0	1	1.11%	0	1	15 682	0	0	0	$602 630	0	1	0	0
13 076	0	0	0	0	0	1.11%	0	1	13 939	0	1	0	$1 612 786	0	1	0	0
13 077	0	0	0	0	0	1.11%	0	1	14 375	0	0	1	$712 915	0	1	0	0
13 078	0	0	0	0	0	1.11%	0	1	31 363	0	0	1	$628 068	0	1	0	0
13 079	0	0	0	1	0	1.11%	0	1	10 890	1	0	0	$226 294	0	1	0	0
13 080	0	0	0	0	1	1.14%	0	1	33 106	0	0	0	$458 926	0	1	0	0
13 081	0	0	0	0	1	1.12%	0	1	27 007	1	0	0	$137 266	0	1	0	0
13 082	1	1	0	0	0	1.12%	0	1	14 375	0	0	0	$476 695	0	1	0	0
13 083	0	0	0	0	1	1.14%	0	1	14 375	1	0	0	$177 481	0	1	0	0
13 084	0	1	0	0	0	1.12%	0	1	43 560	0	0	0	$447 337	0	1	0	0
13 085	0	0	0	1	0	1.13%	0	1	40 120	0	0	1	$556 274	0	1	0	0
13 086	0	0	0	0	1	1.13%	0	1	87 120	0	0	1	$1 099 495	0	1	0	0
13 087	0	0	0	0	1	1.13%	0	1	174 240	0	0	0	$1 773 196	0	1	0	0
13 088	0	1	0	0	0	1.54%	1	1	7 405	0	0	0	$469 650	0	1	0	0
13 089	0	0	0	0	0	1.10%	0	1	7 405	0	1	0	$1 162 019	0	1	0	0
13 090	0	0	0	0	1	1.11%	0	1	12 197	1	0	0	$248 809	0	1	0	0
13 091	0	0	0	0	1	1.11%	0	1	25 265	1	0	0	$167 346	0	1	0	0
13 092	0	0	0	1	0	1.11%	0	1	20 038	1	0	0	$150 703	0	1	0	0
13 093	0	1	0	0	0	1.11%	0	1	24 394	0	1	0	$1 132 244	0	1	0	0
13 094	0	0	0	0	1	1.11%	0	1	17 424	0	0	0	$690 862	0	1	0	0
13 095	0	0	0	0	0	1.11%	0	1	20 473	1	0	0	$262 054	0	1	0	0
13 096	0	0	0	0	1	1.12%	0	1	27 878	0	1	0	$1 404 029	0	1	0	0
13 097	0	1	0	0	0	1.17%	0	1	10 890	0	0	1	$456 868	0	1	0	0
13 098	0	0	0	0	0	1.11%	0	1	10 454	0	1	0	$1 413 266	0	1	0	0
13 099	0	1	0	0	0	1.11%	0	1	60 113	1	0	0	$632 374	0	1	0	0
13 100	0	0	0	1	0	1.13%	0	1	40 075	0	0	0	$875 092	0	1	0	0
13 101	0	0	0	0	0	1.22%	0	1	59 677	0	1	0	$1 302 422	0	1	0	0
13 102	0	0	0	0	0	1.12%	0	1	76 230	1	0	0	$234 437	0	1	0	0
13 103	0	0	0	0	1	1.11%	0	1	31 363	1	0	0	$345 547	0	1	0	0
13 104	0	0	0	0	0	1.57%	1	1	21 780	0	1	0	$2 309 258	0	1	0	0
13 105	0	1	0	0	0	1.12%	0	1	57 064	0	0	1	$868 551	0	1	0	0
13 106	0	0	0	0	1	1.11%	0	1	17 860	1	0	0	$132 145	0	1	0	0
13 107	0	0	0	0	1	1.11%	0	1	33 106	0	0	0	$1 047 805	0	1	0	0
13 108	0	0	0	0	0	1.11%	0	1	19 166	0	0	1	$620 495	0	1	0	0
13 109	0	0	1	0	0	1.11%	0	1	24 394	1	0	0	$192 871	0	1	0	0
13 110	0	0	1	0	0	1.10%	0	1	9 583	0	0	0	$458 926	0	1	0	0
13 111	0	0	0	1	0	1.10%	0	1	9 583	1	0	0	$171 895	0	1	0	0
13 112	0	0	0	0	1	1.10%	0	1	11 761	1	0	0	$180 572	0	1	0	0
13 113	0	0	0	1	0	1.12%	0	1	29 185	1	0	0	$257 026	0	1	0	0
13 114	0	0	0	0	1	1.11%	0	1	51 401	1	0	0	$426 853	0	1	0	0
13 115	0	0	0	0	1	1.11%	0	1	24 394	0	0	1	$1 404 661	0	1	0	0
13 116	0	0	0	0	0	1.12%	0	1	27 443	0	0	1	$896 393	0	1	0	0
13 117	0	0	0	0	1	1.11%	0	1	43 560	1	0	0	$421 206	0	1	0	0
13 118	0	1	0	0	0	1.09%	0	1	45 738	0	0	0	$347 671	0	1	0	0
13 119	1	1	0	0	0	1.12%	0	1	10 017	0	1	0	$1 136 155	0	1	0	0
13 120	0	0	0	0	0	1.12%	0	1	7 405	0	0	0	$446 758	0	1	0	0
13 121	0	0	0	0	0	1.10%	0	1	9 148	0	1	0	$1 303 108	0	1	0	0
13 122	0	0	0	0	1	1.10%	0	1	7 000	0	0	0	$557 889	0	1	0	0
13 123	0	0	0	0	1	1.10%	0	1	8 800	0	1	0	$1 524 110	0	1	0	0
13 124	0	0	0	0	1	1.12%	0	1	7 841	0	1	0	$1 005 980	0	1	0	0
13 125	0	0	0	0	1	1.10%	0	1	7 405	0	0	1	$676 464	0	1	0	0
13 126	0	0	0	1	0	1.10%	0	1	7 405	0	0	1	$429 501	0	1	0	0
13 127	0	0	0	0	1	1.10%	0	1	6 970	0	0	1	$678 919	0	1	0	0
13 128	0	0	0	0	0	1.10%	0	1	6 970	0	1	0	$1 217 797	0	1	0	0
13 129	0	0	0	0	1	1.10%	0	1	8 712	0	0	0	$558 447	0	1	0	0
13 130	0	0	0	1	0	1.09%	0	1	6 970	1	0	0	$97 781	0	1	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
13 131	0	0	0	1	0	1.12%	0	1	9 583	0	1	0	$1 023 213	0	1	0	0
13 132	0	0	0	0	1	1.10%	0	1	8 276	0	0	0	$512 390	0	1	0	0
13 133	0	0	0	0	0	1.11%	0	1	42 253	0	1	0	$1 874 975	0	1	0	0
13 134	0	0	0	0	1	1.10%	0	1	8 900	0	0	0	$606 624	0	1	0	0
13 135	0	0	0	0	0	1.10%	0	1	9 583	0	1	0	$771 603	0	1	0	0
13 136	0	0	1	0	0	1.12%	0	1	11 761	0	0	1	$737 330	0	1	0	0
13 137	0	1	0	0	0	1.09%	0	1	6 970	0	0	0	$92 712	0	1	0	0
13 138	0	0	0	1	0	1.10%	0	1	5 227	0	0	1	$418 763	0	1	0	0
13 139	0	0	0	0	1	1.09%	0	1	6 970	1	0	0	$69 315	0	1	0	0
13 140	0	1	0	0	0	1.10%	0	1	6 534	0	0	0	$324 493	0	1	0	0
13 141	0	0	0	0	1	2.48%	1	1	8 712	0	0	0	$354 144	0	1	0	0
13 142	0	0	0	0	1	1.10%	0	1	6 534	0	0	0	$381 386	0	1	0	0
13 143	0	1	0	0	0	1.10%	0	1	8 712	1	0	0	$234 882	0	1	0	0
13 144	0	0	0	0	1	1.10%	0	1	6 534	0	0	0	$377 671	0	1	0	0
13 145	0	0	0	0	1	1.09%	0	1	6 098	1	0	0	$69 409	0	1	0	0
13 146	0	1	0	0	0	1.10%	0	1	6 240	0	0	0	$525 826	0	1	0	0
13 147	0	1	0	0	0	1.12%	0	1	5 663	0	1	0	$922 488	0	1	0	0
13 148	0	0	0	0	0	1.12%	0	1	6 534	0	0	1	$509 692	0	1	0	0
13 149	0	0	0	0	0	1.10%	0	1	6 970	1	0	0	$162 224	0	1	0	0
13 150	0	0	0	0	1	1.12%	0	1	8 550	0	0	0	$616 884	0	1	0	0
13 151	0	1	0	0	0	1.07%	0	1	6 098	0	1	0	$562 493	0	1	0	0
13 152	0	1	0	0	0	1.10%	0	0	5 663	0	0	1	$476 950	0	1	0	0
13 153	0	0	0	0	1	1.12%	0	1	8 276	0	0	1	$477 585	0	1	0	0
13 154	0	1	0	0	0	1.10%	0	1	6 534	0	0	0	$439 849	0	1	0	0
13 155	0	0	0	0	1	1.12%	0	1	6 534	0	1	0	$883 113	0	1	0	0
13 156	0	0	1	0	0	1.10%	0	1	6 970	1	0	0	$159 401	0	1	0	0
13 157	0	0	0	0	1	1.10%	0	1	9 148	1	0	0	$145 080	0	1	0	0
13 158	0	1	0	0	0	1.10%	0	1	8 712	0	1	0	$838 699	0	1	0	0
13 159	0	0	0	0	1	1.11%	0	1	18 000	0	1	0	$1 417 402	0	1	0	0
13 160	0	0	0	0	0	1.12%	0	1	6 970	0	1	0	$928 113	0	1	0	0
13 161	0	0	0	0	0	1.12%	0	1	6 098	0	0	1	$515 401	0	1	0	0
13 162	0	1	0	0	0	1.10%	0	1	7 405	1	0	0	$122 380	0	1	0	0
13 163	0	0	0	0	0	1.10%	0	1	7 405	1	0	0	$132 121	0	1	0	0
13 164	0	0	0	0	1	1.10%	0	1	8 276	0	0	0	$431 789	0	1	0	0
13 165	0	1	0	0	0	1.99%	1	1	8 276	1	0	0	$182 560	0	1	0	0
13 166	0	0	0	0	0	1.09%	0	1	8 276	1	0	0	$132 682	0	1	0	0
13 167	0	0	0	1	0	1.12%	0	1	43 560	0	0	1	$1 668 035	0	1	0	0
13 168	0	0	0	0	1	1.11%	0	1	30 056	0	0	0	$575 719	0	1	0	0
13 169	0	0	0	0	0	1.13%	0	1	43 560	1	0	0	$350 064	0	1	0	0
13 170	0	0	0	0	0	1.12%	0	1	76 230	1	0	0	$417 094	0	1	0	0
13 171	0	0	0	0	0	1.12%	0	1	20 909	0	0	0	$588 723	0	1	0	0
13 172	0	0	0	0	1	1.12%	0	1	23 087	0	1	0	$1 893 592	0	1	0	0
13 173	0	0	1	0	0	1.12%	0	1	21 780	0	0	0	$677 263	0	1	0	0
13 174	0	0	0	1	0	1.11%	0	1	611 147	1	0	0	$606 545	0	1	0	0
13 175	0	0	0	0	1	1.12%	0	1	25 700	0	1	0	$1 481 888	0	1	0	0
13 176	0	0	0	0	1	1.12%	0	1	64 469	1	0	0	$355 148	0	1	0	0
13 177	0	0	0	1	0	1.12%	0	1	51 401	1	0	0	$456 904	0	1	0	0
13 178	0	0	1	0	0	1.13%	1	0	27 443	0	0	1	$759 104	0	1	0	0
13 179	0	0	0	0	1	1.12%	0	1	20 038	1	0	0	$397 944	0	1	0	0
13 180	0	0	0	0	0	1.12%	0	1	20 038	0	1	0	$1 937 395	0	1	0	0
13 181	0	0	0	0	1	1.12%	0	1	29 621	1	0	0	$485 573	0	1	0	0
13 182	0	0	0	0	1	1.12%	0	1	16 553	0	0	0	$868 811	0	1	0	0
13 183	0	0	0	0	0	1.13%	0	1	23 087	0	0	1	$830 000	0	1	0	0
13 184	0	0	0	1	0	1.12%	0	1	35 284	1	0	0	$349 220	0	1	0	0
13 185	0	0	0	0	1	1.12%	0	1	27 007	1	0	0	$478 045	0	1	0	0
13 186	0	0	0	0	1	1.12%	0	1	27 443	1	0	0	$375 765	0	1	0	0
13 187	0	0	0	1	0	1.12%	0	1	37 462	1	0	0	$289 433	0	1	0	0
13 188	0	0	0	1	0	1.12%	0	1	43 560	1	0	0	$306 597	0	1	0	0
13 189	0	0	0	0	1	1.12%	0	1	43 560	0	0	0	$1 122 190	0	1	0	0
13 190	0	0	0	0	1	1.13%	0	1	43 560	1	0	0	$391 470	0	1	0	0
13 191	0	0	0	1	0	1.12%	0	1	43 560	1	0	0	$355 813	0	1	0	0
13 192	0	0	0	0	1	1.12%	0	1	44 867	0	0	1	$1 138 178	0	1	0	0
13 193	0	0	0	0	0	1.12%	0	1	43 996	0	0	0	$892 356	0	1	0	0
13 194	0	0	0	1	0	1.12%	0	1	48 352	0	1	0	$3 107 772	0	1	0	0
13 195	0	0	0	0	1	1.11%	0	1	43 560	0	1	0	$2 249 971	0	1	0	0
13 196	0	0	0	0	1	1.12%	0	1	48 787	1	0	0	$418 995	0	1	0	0
13 197	0	0	0	0	0	1.12%	0	1	43 560	1	0	0	$154 040	0	1	0	0
13 198	0	1	0	0	0	1.12%	0	0	15 246	0	0	1	$637 115	0	1	0	0
13 199	0	0	0	0	0	1.12%	0	1	16 117	1	0	0	$267 253	0	1	0	0
13 200	0	0	0	1	0	1.12%	0	1	15 246	0	0	1	$622 776	0	1	0	0
13 201	0	0	0	0	0	1.12%	0	1	20 909	0	1	0	$1 294 516	0	1	0	0
13 202	0	0	0	0	1	1.12%	0	1	13 504	1	0	0	$304 142	0	1	0	0
13 203	0	0	1	0	0	1.13%	0	1	16 553	1	0	0	$346 300	0	1	0	0
13 204	0	0	0	0	1	1.12%	0	1	18 295	1	0	0	$271 770	0	1	0	0
13 205	0	1	0	0	0	1.14%	0	1	17 424	1	0	0	$227 454	0	1	0	0
13 206	0	1	0	0	0	1.11%	0	1	8 276	0	0	0	$475 098	0	1	0	0
13 207	0	0	0	0	1	1.10%	0	1	9 148	0	1	0	$1 446 519	0	1	0	0
13 208	0	1	0	0	0	1.12%	0	1	13 068	0	1	0	$1 122 954	0	1	0	0
13 209	0	0	0	0	0	1.13%	0	1	31 799	0	0	1	$842 797	0	1	0	0
13 210	0	0	0	1	1	1.12%	0	1	29 621	0	1	0	$2 174 398	0	1	0	0
13 211	0	0	0	0	1	1.10%	0	1	15 687	0	0	0	$955 464	0	1	0	0
13 212	0	0	0	0	0	1.13%	0	1	10 019	0	1	0	$1 216 114	0	1	0	0
13 213	0	0	0	0	0	1.13%	0	1	10 000	0	0	1	$652 627	0	1	0	0
13 214	0	0	0	1	0	1.49%	1	1	43 560	0	1	0	$2 115 281	0	1	0	0
13 215	0	0	0	0	1	1.71%	1	1	24 829	0	1	0	$1 643 850	0	1	0	0
13 216	0	0	0	0	0	1.12%	0	1	14 810	0	0	1	$637 115	0	1	0	0
13 217	0	0	0	0	1	1.12%	0	1	12 197	0	0	1	$655 508	0	1	0	0
13 218	0	0	0	0	1	1.12%	0	1	13 068	0	0	0	$599 321	0	1	0	0
13 219	0	0	0	0	1	1.11%	0	1	8 712	0	0	0	$512 147	0	1	0	0
13 220	0	0	0	0	1	1.12%	0	1	30 928	0	1	0	$1 528 465	0	1	0	0
13 221	0	1	0	0	0	1.12%	0	1	33 106	0	0	0	$1 093 866	0	1	0	0
13 222	0	0	0	0	1	1.12%	0	1	38 768	0	0	0	$1 372 278	0	1	0	0
13 223	0	0	0	0	1	1.12%	0	1	59 242	0	0	0	$980 707	0	1	0	0
13 224	0	1	0	0	0	1.12%	0	1	27 878	0	0	0	$686 071	0	1	0	0
13 225	0	1	0	0	0	1.12%	0	1	43 124	1	0	0	$123 038	0	1	0	0
13 226	0	0	0	1	0	1.12%	0	1	21 344	1	0	0	$131 307	0	1	0	0
13 227	0	1	0	0	0	1.12%	0	1	29 621	0	0	0	$314 918	0	1	0	0
13 228	0	0	0	0	1	1.12%	0	1	20 038	0	0	0	$909 636	0	1	0	0
13 229	0	0	1	0	0	1.12%	0	1	34 848	0	0	1	$969 523	0	1	0	0
13 230	0	0	0	0	0	1.12%	0	1	42 253	0	0	0	$384 751	0	1	0	0
13 231	0	1	0	0	0	1.12%	0	0	16 117	0	0	1	$502 166	0	1	0	0
13 232	0	0	0	0	1	1.12%	0	1	23 958	1	0	0	$150 863	0	1	0	0
13 233	0	0	0	0	1	1.12%	0	1	9 583	0	1	0	$1 030 853	0	1	0	0
13 234	0	0	0	0	1	1.12%	0	1	13 068	0	0	0	$481 177	0	1	0	0
13 235	0	0	0	0	1	1.14%	0	1	5 663	1	0	0	$134 100	0	1	0	0
13 236	0	0	0	0	1	1.11%	0	1	6 098	0	0	1	$579 423	0	1	0	0
13 237	0	0	0	1	0	1.12%	0	1	8 276	1	0	0	$131 307	0	1	0	0
13 238	0	0	0	0	1	1.11%	0	1	6 098	1	0	0	$216 148	0	1	0	0
13 239	0	0	0	0	1	1.11%	0	1	5 663	0	0	0	$370 386	0	1	0	0
13 240	0	0	0	0	1	1.12%	0	1	6 098	1	0	0	$131 307	0	1	0	0
13 241	0	0	0	0	0	1.12%	1	1	6 534	1	0	0	$102 854	0	1	0	0
13 242	0	0	0	0	0	1.14%	0	1	6 970	1	0	0	$104 643	0	1	0	0
13 243	1	0	0	1	0	1.13%	0	1	6 096	0	0	0	$577 126	0	1	0	0
13 244	0	1	0	0	0	1.12%	0	0	6 970	0	0	1	$445 823	0	1	0	0
13 245	0	0	0	1	0	1.13%	0	1	6 098	0	0	0	$518 147	0	1	0	0
13 246	0	0	0	1	0	1.11%	0	1	6 098	0	0	1	$581 714	0	1	0	0
13 247	0	0	0	0	1	1.12%	0	1	6 098	1	0	0	$106 208	0	1	0	0
13 248	1	1	0	0	0	1.11%	0	1	6 098	0	0	0	$592 990	0	1	0	0
13 249	0	0	0	0	0	1.14%	0	1	7 841	1	0	0	$182 894	0	1	0	0
13 250	0	0	0	0	1	1.11%	0	1	6 098	0	0	0	$615 601	0	1	0	0
13 251	0	0	0	0	0	1.12%	0	1	6 534	1	0	0	$102 854	0	1	0	0
13 252	0	1	0	0	0	1.11%	0	0	6 098	0	0	1	$412 000	0	1	0	0
13 253	0	0	0	0	1	1.11%	0	1	5 663	0	0	0	$394 027	0	1	0	0
13 254	0	0	0	0	0	1.11%	0	1	5 663	0	0	0	$553 266	0	1	0	0
13 255	0	0	0	0	0	1.11%	0	1	6 970	0	0	0	$380 120	0	1	0	0
13 256	0	0	0	0	0	1.12%	0	1	22 651	0	0	0	$324 493	0	1	0	0
13 257	0	1	0	0	0	1.12%	0	0	6 534	0	0	1	$332 408	0	1	0	0
13 258	0	0	0	0	0	1.12%	0	1	12 197	0	0	0	$354 144	0	1	0	0
13 259	1	0	0	0	1	1.11%	0	1	7 841	0	0	1	$994 968	0	1	0	0
13 260	0	0	0	0	1	1.11%	0	1	5 663	0	0	1	$429 501	0	1	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
13 261	0	0	0	1	0	1.12%	0	1	5 663	0	0	0	$254 032	0	1	0	0
13 262	0	0	0	0	1	1.12%	0	1	10 019	1	0	0	$201 939	0	1	0	0
13 263	0	0	0	0	0	1.11%	0	1	6 098	0	0	1	$585 275	0	1	0	0
13 264	0	0	0	0	0	2.13%	1	1	24 394	0	0	0	$756 035	0	1	0	0
13 265	0	0	0	0	0	1.14%	0	1	17 424	0	1	0	$1 090 201	0	1	0	0
13 266	0	1	0	0	0	1.12%	0	1	6 970	0	0	0	$241 802	0	1	0	0
13 267	0	0	0	0	1	1.12%	0	1	6 643	0	0	0	$619 449	0	1	0	0
13 268	0	1	0	0	0	1.12%	0	1	8 712	0	0	0	$420 614	0	1	0	0
13 269	0	0	0	0	0	1.13%	0	1	9 148	0	0	1	$436 786	0	1	0	0
13 270	0	0	0	0	1	1.14%	0	1	6 970	0	0	1	$515 401	0	1	0	0
13 271	0	0	0	1	0	1.14%	0	1	7 405	0	0	1	$408 026	0	1	0	0
13 272	0	0	0	0	1	1.14%	0	1	6 970	0	0	1	$381 560	0	1	0	0
13 273	0	0	0	0	0	1.14%	0	1	6 970	1	0	0	$133 835	0	1	0	0
13 274	0	0	0	0	1	1.11%	0	1	7 405	0	0	0	$285 554	0	1	0	0
13 275	0	0	0	0	0	1.12%	0	1	6 970	0	0	0	$278 137	0	1	0	0
13 276	0	1	0	0	0	1.12%	0	1	6 970	0	0	1	$448 829	0	1	0	0
13 277	0	0	1	0	0	1.12%	0	1	10 890	0	0	0	$331 446	0	1	0	0
13 278	0	0	0	0	1	1.14%	0	1	9 583	1	0	0	$149 745	0	1	0	0
13 279	0	0	1	0	0	1.12%	0	1	8 276	1	0	0	$202 510	0	1	0	0
13 280	0	0	0	1	0	1.11%	0	1	6 970	0	1	0	$881 207	0	1	0	0
13 281	0	1	0	0	0	1.16%	0	0	6 534	1	0	0	$119 380	0	1	0	0
13 282	0	0	0	0	1	1.12%	0	1	7 841	1	0	0	$141 254	0	1	0	0
13 283	0	0	0	0	0	1.12%	0	1	8 712	0	0	1	$477 820	0	1	0	0
13 284	0	1	0	0	0	1.14%	0	0	9 148	0	0	1	$449 859	0	1	0	0
13 285	0	0	0	0	1	1.14%	0	1	9 148	0	0	0	$292 044	0	1	0	0
13 286	0	0	0	0	1	1.12%	0	1	9 583	1	0	0	$178 901	0	1	0	0
13 287	1	1	0	0	0	1.12%	0	1	9 583	0	1	0	$1 235 609	0	1	0	0
13 288	1	1	0	0	0	1.12%	0	1	9 150	0	0	0	$596 364	0	1	0	0
13 289	0	0	0	0	1	1.13%	0	1	9 148	0	0	1	$404 654	0	1	0	0
13 290	0	0	0	0	1	1.12%	0	1	8 276	1	0	0	$185 701	0	1	0	0
13 291	0	0	0	0	0	1.11%	0	1	8 276	0	0	0	$455 969	0	1	0	0
13 292	0	0	1	0	0	1.11%	0	1	7 841	0	0	0	$564 204	0	1	0	0
13 293	0	0	0	0	1	1.12%	0	1	7 841	0	1	0	$1 217 441	0	1	0	0
13 294	0	0	0	0	1	1.12%	0	1	7 405	1	0	0	$134 146	0	1	0	0
13 295	0	0	0	0	1	1.12%	0	1	8 276	1	0	0	$195 735	0	1	0	0
13 296	0	0	1	0	0	1.12%	0	1	8 712	0	0	1	$493 926	0	1	0	0
13 297	0	0	1	0	0	1.15%	0	1	6 098	1	0	0	$113 165	0	1	0	0
13 298	0	0	1	0	0	1.12%	0	1	9 148	1	0	0	$162 942	0	1	0	0
13 299	0	0	0	0	1	1.12%	0	1	7 405	0	0	0	$277 210	0	1	0	0
13 300	0	1	0	0	0	1.13%	0	1	7 220	0	0	1	$406 663	0	1	0	0
13 301	0	0	0	0	1	1.12%	0	1	7 405	1	0	0	$142 990	0	1	0	0
13 302	0	1	0	0	0	1.14%	0	1	6 534	1	0	0	$165 603	0	1	0	0
13 303	0	0	1	0	0	1.12%	0	1	8 712	0	0	1	$450 843	0	1	0	0
13 304	0	0	0	0	1	1.12%	0	1	6 098	0	1	0	$753 152	0	1	0	0
13 305	0	0	0	0	1	1.12%	0	1	7 841	0	1	0	$1 328 285	0	1	0	0
13 306	0	0	0	0	1	1.12%	0	1	6 534	1	0	0	$209 286	0	1	0	0
13 307	0	0	0	0	0	1.14%	0	1	6 750	0	0	1	$511 908	0	1	0	0
13 308	0	0	1	0	0	1.12%	0	1	6 534	0	0	0	$413 531	0	1	0	0
13 309	0	0	0	0	1	1.11%	0	1	6 098	0	0	0	$492 239	0	1	0	0
13 310	0	0	0	0	1	1.12%	0	1	7 405	0	0	0	$345 353	0	1	0	0
13 311	0	1	0	0	0	1.12%	1	0	6 098	0	0	1	$236 969	0	1	0	0
13 312	0	1	0	0	0	1.14%	0	1	7 841	0	1	0	$779 829	0	1	0	0
13 313	0	0	1	0	0	1.12%	0	1	6 534	1	0	0	$126 363	0	1	0	0
13 314	1	0	0	0	1	1.12%	0	1	6 534	0	0	1	$299 000	0	1	0	0
13 315	0	0	0	1	0	1.12%	0	1	6 970	0	1	0	$764 233	0	1	0	0
13 316	0	0	0	0	0	1.12%	0	1	6 970	1	0	0	$104 114	0	1	0	0
13 317	0	0	0	0	1	1.14%	0	1	5 663	0	1	0	$1 134 360	0	1	0	0
13 318	0	0	0	0	1	1.12%	0	1	5 663	0	0	1	$829 717	0	1	0	0
13 319	0	0	0	0	0	1.12%	0	1	7 405	0	0	1	$453 183	0	1	0	0
13 320	0	0	1	0	0	1.15%	0	1	7 405	1	0	0	$71 327	0	1	0	0
13 321	0	1	0	0	0	1.15%	0	1	6 098	1	0	0	$114 465	0	1	0	0
13 322	0	0	0	1	0	1.12%	0	1	6 098	1	0	0	$135 598	0	1	0	0
13 323	0	0	0	1	0	1.14%	0	1	6 970	0	0	1	$347 366	0	1	0	0
13 324	0	0	0	0	0	1.12%	0	1	7 841	0	1	0	$1 254 389	0	1	0	0
13 325	0	0	0	1	1	1.14%	0	1	7 841	0	0	0	$269 793	0	1	0	0
13 326	0	1	0	0	0	1.11%	0	1	6 400	0	0	1	$430 761	0	1	0	0
13 327	0	0	0	1	0	1.11%	0	1	7 405	0	0	0	$426 013	0	1	0	0
13 328	0	0	0	0	0	1.11%	0	1	7 405	1	0	0	$214 946	0	1	0	0
13 329	0	0	0	0	1	1.11%	0	1	6 098	0	1	0	$1 027 815	0	1	0	0
13 330	0	1	0	0	0	1.11%	0	1	6 098	1	0	0	$216 514	0	1	0	0
13 331	0	0	0	0	1	1.11%	0	1	6 970	1	0	0	$182 047	0	1	0	0
13 332	0	0	0	0	0	1.11%	0	1	6 098	1	0	0	$231 686	0	1	0	0
13 333	0	0	0	0	1	1.09%	0	1	6 098	0	0	0	$627 533	0	1	0	0
13 334	0	0	0	0	1	1.13%	0	1	6 098	0	0	0	$592 990	0	1	0	0
13 335	0	0	0	0	0	1.13%	0	1	5 663	0	0	0	$561 182	0	1	0	0
13 336	0	1	0	0	0	1.12%	0	1	6 970	1	0	0	$168 044	0	1	0	0
13 337	0	0	0	1	0	1.13%	0	1	27 007	1	0	0	$123 425	0	1	0	0
13 338	0	1	0	0	0	1.11%	0	1	5 663	0	1	0	$1 281 532	0	1	0	0
13 339	0	0	0	0	1	1.12%	0	1	6 534	1	0	0	$225 848	0	1	0	0
13 340	0	0	1	0	0	1.09%	0	1	6 970	1	0	0	$179 308	0	1	0	0
13 341	0	0	0	0	1	1.12%	0	1	12 632	0	0	0	$632 139	0	1	0	0
13 342	0	0	0	0	0	1.11%	0	1	6 970	0	0	1	$502 053	0	1	0	0
13 343	0	0	0	0	1	1.11%	0	1	6 098	1	0	0	$209 019	0	1	0	0
13 344	0	0	0	0	1	1.11%	0	1	6 098	0	1	0	$1 254 389	0	1	0	0
13 345	0	0	0	1	0	1.11%	0	1	6 098	1	0	0	$216 148	0	1	0	0
13 346	0	0	0	0	1	1.11%	0	1	5 663	0	0	0	$691 269	0	1	0	0
13 347	0	1	0	0	0	1.11%	0	0	5 663	0	0	1	$539 000	0	1	0	0
13 348	0	1	0	0	0	1.11%	0	1	6 534	0	0	0	$426 476	0	1	0	0
13 349	0	0	0	0	1	1.13%	0	1	10 019	0	0	1	$636 198	0	1	0	0
13 350	0	0	0	0	1	1.11%	0	1	6 970	0	0	0	$558 447	0	1	0	0
13 351	0	0	0	0	0	1.12%	0	1	6 098	0	0	1	$510 000	0	1	0	0
13 352	0	0	0	1	0	1.12%	0	1	16 553	0	1	0	$1 217 441	0	1	0	0
13 353	0	0	0	0	0	1.12%	0	1	8 276	1	0	0	$108 376	0	1	0	0
13 354	0	1	0	0	0	1.14%	0	1	8 276	0	0	1	$430 177	0	1	0	0
13 355	0	0	0	0	0	1.12%	0	1	8 276	1	0	0	$80 494	0	1	0	0
13 356	0	0	0	1	0	1.12%	0	1	8 276	0	0	1	$449 902	0	1	0	0
13 357	0	0	0	0	1	1.12%	0	1	10 120	0	0	0	$647 664	0	1	0	0
13 358	0	0	0	0	1	1.12%	0	1	10 454	0	0	1	$673 067	0	1	0	0
13 359	0	0	0	1	0	1.12%	0	1	6 098	0	1	0	$1 237 484	0	1	0	0
13 360	0	1	0	0	0	1.13%	0	0	6 534	0	0	1	$413 395	0	1	0	0
13 361	0	0	0	1	0	1.12%	0	1	3 920	1	0	0	$139 000	0	1	0	0
13 362	0	0	0	0	1	1.12%	0	1	12 632	1	0	0	$83 813	0	1	0	0
13 363	0	0	0	0	0	1.11%	0	1	8 712	1	0	0	$218 378	0	1	0	0
13 364	0	0	1	0	0	1.11%	0	1	6 970	0	1	0	$917 079	0	1	0	0
13 365	0	0	1	0	0	1.11%	0	1	6 098	1	0	0	$225 459	0	1	0	0
13 366	0	1	0	0	0	1.11%	0	1	6 098	0	1	0	$888 225	0	1	0	0
13 367	0	0	0	0	0	1.12%	0	1	10 019	1	0	0	$182 814	0	1	0	0
13 368	0	0	0	1	0	1.11%	0	1	6 970	0	0	1	$602 834	0	1	0	0
13 369	0	0	0	0	1	1.12%	0	1	8 276	1	0	0	$219 473	0	1	0	0
13 370	0	1	0	0	0	1.12%	0	1	10 454	0	1	0	$1 330 133	0	1	0	0
13 371	0	1	0	0	0	1.16%	0	1	9 148	0	0	1	$534 729	0	1	0	0
13 372	0	0	0	0	0	1.11%	0	1	6 970	1	0	0	$221 498	0	1	0	0
13 373	0	0	0	0	1	1.11%	0	1	8 712	1	0	0	$206 179	0	1	0	0
13 374	0	0	0	1	0	1.12%	0	1	8 276	1	0	0	$202 847	0	1	0	0
13 375	0	0	0	0	1	1.12%	0	1	8 712	0	1	0	$1 496 399	0	1	0	0
13 376	0	0	0	0	1	1.10%	0	1	7 405	0	0	0	$402 090	1	0	0	0
13 377	0	0	0	0	1	1.29%	0	1	7 841	0	0	0	$393 372	1	0	0	0
13 378	0	0	0	0	1	1.11%	0	1	27 443	0	0	1	$773 402	1	0	0	0
13 379	0	0	0	0	1	1.15%	0	1	6 098	0	0	0	$199 331	1	0	0	0
13 380	0	0	0	0	1	1.16%	0	1	9 148	1	0	0	$147 293	1	0	0	0
13 381	0	0	0	0	1	1.10%	0	1	9 148	0	1	0	$970 887	1	0	0	0
13 382	0	0	0	0	1	1.18%	0	1	3 920	0	1	0	$1 021 862	1	0	0	0
13 383	0	0	0	0	1	1.30%	0	1	9 583	1	0	0	$167 522	1	0	0	0
13 384	0	0	0	0	1	1.31%	0	1	13 939	0	1	0	$999 447	1	0	0	0
13 385	0	0	0	0	1	1.11%	0	1	37 026	0	0	0	$536 804	1	0	0	0
13 386	0	0	0	0	1	1.18%	0	1	4 792	0	0	0	$375 938	1	0	0	0
13 387	0	0	0	0	1	1.76%	1	1	6 534	1	0	0	$76 022	1	0	0	0
13 388	0	0	0	0	1	1.10%	0	1	5 663	0	0	0	$301 315	1	0	0	0
13 389	0	0	0	0	1	1.09%	0	1	4 792	1	0	0	$146 801	1	0	0	0
13 390	0	0	0	0	1	1.33%	0	1	6 970	1	0	0	$105 883	1	0	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
13 391	0	0	0	0	1	1.10%	0	1	6 441	0	0	0	$795 152	1	0	0	0
13 392	0	0	0	0	1	1.12%	0	1	10 454	0	0	1	$664 816	1	0	0	0
13 393	0	0	0	0	1	1.09%	0	1	6 098	0	0	0	$241 052	1	0	0	0
13 394	0	0	0	0	1	1.10%	0	1	7 405	0	1	0	$1 130 752	1	0	0	0
13 395	0	0	0	0	1	1.15%	0	1	8 276	0	1	0	$151 287	1	0	0	0
13 396	0	0	0	0	1	1.15%	0	1	7 841	0	0	0	$711 797	1	0	0	0
13 397	0	0	0	0	1	1.11%	0	1	43 560	0	0	0	$1 084 226	1	0	0	0
13 398	0	0	0	0	1	1.15%	0	1	4 792	1	0	0	$115 682	1	0	0	0
13 399	0	0	0	0	1	1.10%	0	1	7 841	0	1	0	$1 247 727	1	0	0	0
13 400	0	0	0	0	1	1.29%	0	1	6 970	0	0	0	$286 481	1	0	0	0
13 401	0	0	0	0	1	1.15%	0	1	7 841	1	0	0	$121 668	1	0	0	0
13 402	0	0	0	0	1	1.15%	0	1	5 227	1	0	0	$113 856	1	0	0	0
13 403	0	0	0	0	1	1.10%	0	1	5 663	0	0	0	$604 769	1	0	0	0
13 404	0	0	0	0	1	1.29%	0	1	7 841	1	0	0	$141 085	1	0	0	0
13 405	0	0	0	0	1	1.11%	0	1	10 019	0	1	0	$1 466 079	1	0	0	0
13 406	0	0	0	0	1	1.24%	0	1	8 712	0	0	1	$559 553	1	0	0	0
13 407	0	0	0	0	1	1.11%	0	1	17 860	1	0	0	$157 724	1	0	0	0
13 408	0	0	0	0	1	1.28%	0	1	11 761	0	0	0	$443 303	1	0	0	0
13 409	0	0	0	0	1	1.08%	0	1	6 534	0	0	0	$312 230	1	0	0	0
13 410	0	0	0	0	1	2.03%	0	1	8 276	0	1	0	$1 084 428	1	0	0	0
13 411	0	0	0	0	1	1.27%	0	1	10 019	1	0	0	$252 197	1	0	0	0
13 412	0	0	0	0	1	1.35%	0	1	6 534	1	0	0	$77 811	1	0	0	0
13 413	0	0	0	0	1	1.10%	0	1	6 970	0	1	0	$1 029 375	1	0	0	0
13 414	0	0	0	0	1	1.11%	0	1	43 560	0	1	0	$1 715 624	1	0	0	0
13 415	0	0	0	0	1	1.15%	0	1	4 792	0	1	0	$847 086	1	0	0	0
13 416	0	0	0	0	1	1.18%	0	1	5 227	0	0	0	$345 431	1	0	0	0
13 417	0	0	0	0	1	1.10%	0	1	20 473	0	0	1	$476 451	1	0	0	0
13 418	0	0	0	0	1	1.30%	0	1	7 405	0	1	0	$1 005 980	1	0	0	0
13 419	0	0	0	0	1	1.10%	0	1	8 712	1	0	0	$152 045	1	0	0	0
13 420	0	0	0	0	1	1.29%	0	1	5 663	1	0	0	$222 084	1	0	0	0
13 421	0	0	0	0	1	1.28%	0	1	6 970	1	0	0	$268 759	1	0	0	0
13 422	0	0	0	0	1	1.37%	0	1	9 583	0	0	0	$787 457	1	0	0	0
13 423	0	0	0	0	1	1.29%	0	1	6 534	0	1	0	$1 154 629	1	0	0	0
13 424	0	0	0	0	1	1.33%	0	1	11 326	1	0	0	$383 941	1	0	0	0
13 425	0	0	0	0	1	1.09%	0	1	4 356	1	0	0	$140 995	1	0	0	0
13 426	0	0	0	0	1	1.31%	0	1	11 326	1	0	0	$80 942	1	0	0	0
13 427	0	0	0	0	1	1.09%	0	1	6 970	1	0	0	$62 607	1	0	0	0
13 428	0	0	0	0	1	1.11%	0	1	26 572	0	0	0	$690 862	1	0	0	0
13 429	0	0	0	0	1	1.13%	0	1	12 197	0	1	0	$871 849	1	0	0	0
13 430	0	0	0	0	1	1.12%	0	1	5 227	0	1	0	$684 690	1	0	0	0
13 431	0	0	0	0	1	1.28%	0	1	6 534	0	0	0	$532 239	1	0	0	0
13 432	0	0	0	0	1	1.10%	0	1	6 534	0	0	0	$454 818	1	0	0	0
13 433	0	0	0	0	1	1.18%	0	1	8 640	0	0	0	$480 938	1	0	0	0
13 434	0	0	0	0	1	1.31%	0	1	6 534	0	0	0	$408 760	1	0	0	0
13 435	0	0	0	0	1	1.32%	0	1	9 148	1	0	0	$93 239	1	0	0	0
13 436	0	0	0	0	1	1.18%	0	1	6 534	0	1	0	$692 488	1	0	0	0
13 437	0	0	0	0	1	0.99%	0	1	6 098	1	0	0	$116 055	1	0	0	0
13 438	0	0	0	0	1	1.26%	0	1	14 810	0	0	0	$709 378	1	0	0	0
13 439	0	0	0	0	1	1.18%	0	1	4 356	0	0	0	$314 916	1	0	0	0
13 440	0	0	0	0	1	1.18%	0	1	5 663	0	1	0	$886 755	1	0	0	0
13 441	0	0	0	0	1	1.34%	0	1	10 890	0	0	0	$754 191	1	0	0	0
13 442	0	0	0	0	1	1.15%	0	1	6 098	0	0	0	$263 303	1	0	0	0
13 443	0	0	0	0	1	1.12%	0	1	13 068	0	0	1	$643 803	1	0	0	0
13 444	0	0	0	0	1	1.18%	0	1	10 890	0	1	0	$791 732	1	0	0	0
13 445	0	0	0	0	1	1.05%	0	1	6 534	0	0	0	$254 032	1	0	0	0
13 446	0	0	0	0	1	1.15%	0	1	8 712	0	0	1	$409 970	1	0	0	0
13 447	0	0	0	0	1	1.27%	0	1	46 174	1	0	0	$118 058	1	0	0	0
13 448	0	0	0	0	1	1.10%	0	1	6 534	1	0	0	$138 127	1	0	0	0
13 449	0	0	0	0	1	1.12%	0	1	6 098	0	1	0	$778 270	1	0	0	0
13 450	0	0	0	0	1	1.09%	0	1	7 841	1	0	0	$55 899	1	0	0	0
13 451	0	0	0	0	1	1.20%	0	1	11 326	1	0	0	$51 521	1	0	0	0
13 452	0	0	0	0	1	1.12%	0	1	4 792	0	0	1	$266 088	1	0	0	0
13 453	0	0	0	0	1	1.11%	0	1	18 295	0	0	1	$515 042	1	0	0	0
13 454	0	0	0	0	1	1.11%	0	1	16 553	1	0	0	$68 726	1	0	0	0
13 455	0	0	0	0	1	1.25%	0	1	30 056	1	0	0	$126 689	1	0	0	0
13 456	0	0	0	0	1	1.09%	0	1	3 485	0	1	0	$923 703	1	0	0	0
13 457	0	0	0	0	1	1.24%	0	1	14 375	1	0	0	$225 276	1	0	0	0
13 458	0	0	0	0	1	1.36%	0	1	2 652	0	1	0	$788 843	1	0	0	0
13 459	0	0	0	0	1	1.18%	0	1	6 970	1	0	0	$150 565	1	0	0	0
13 460	0	0	0	0	1	1.12%	0	1	8 712	0	0	1	$333 607	1	0	0	0
13 461	0	0	0	0	1	1.35%	0	1	4 792	0	1	0	$781 389	1	0	0	0
13 462	0	0	0	0	1	1.25%	0	1	7 841	0	0	0	$724 614	1	0	0	0
13 463	0	0	0	0	1	1.18%	0	1	3 485	0	1	0	$696 120	1	0	0	0
13 464	0	0	0	0	1	1.33%	0	1	8 712	0	1	0	$773 591	1	0	0	0
13 465	0	0	0	0	1	1.20%	0	1	61 420	0	1	0	$1 678 369	1	0	0	0
13 466	0	0	0	0	1	1.11%	0	1	14 375	0	0	0	$846 452	1	0	0	0
13 467	0	0	0	0	1	1.15%	0	1	5 663	1	0	0	$222 084	1	0	0	0
13 468	0	0	0	0	1	1.18%	0	1	3 485	0	0	0	$448 876	1	0	0	0
13 469	0	0	0	0	1	1.10%	0	1	6 098	0	0	0	$394 027	1	0	0	0
13 470	0	0	0	0	1	1.18%	0	1	4 792	0	0	0	$287 408	1	0	0	0
13 471	0	0	0	0	1	1.11%	0	1	20 038	1	0	0	$187 882	1	0	0	0
13 472	0	0	0	0	1	1.19%	0	1	12 197	0	1	0	$1 066 861	1	0	0	0
13 473	0	0	0	0	1	1.15%	0	1	6 970	0	1	0	$897 408	1	0	0	0
13 474	0	0	0	0	1	1.15%	0	1	4 356	1	0	0	$126 363	1	0	0	0
13 475	0	0	0	0	1	1.43%	0	1	1 742	0	0	1	$230 857	1	0	0	0
13 476	0	0	0	0	1	1.10%	0	1	6 098	0	0	1	$506 811	1	0	0	0
13 477	0	0	0	0	1	1.15%	0	1	7 405	0	0	0	$697 666	1	0	0	0
13 478	0	0	0	0	1	1.09%	0	1	18 375	0	0	0	$613 677	1	0	0	0
13 479	0	0	0	0	1	1.12%	0	1	5 663	0	0	1	$436 786	1	0	0	0
13 480	0	0	0	0	1	1.09%	0	1	5 227	1	0	0	$111 061	1	0	0	0
13 481	0	0	0	0	1	1.10%	0	1	4 792	0	0	0	$388 034	1	0	0	0
13 482	0	0	0	0	1	1.34%	0	1	17 860	0	0	0	$450 582	1	0	0	0
13 483	0	0	0	0	1	1.20%	0	1	21 344	0	0	0	$478 395	1	0	0	0
13 484	0	0	0	0	1	1.30%	0	1	10 019	0	0	0	$424 973	1	0	0	0
13 485	0	0	0	0	1	1.10%	0	1	6 534	0	1	0	$817 261	1	0	0	0
13 486	0	0	0	0	1	1.11%	0	1	13 068	0	0	1	$525 577	1	0	0	0
13 487	0	0	0	0	1	1.10%	0	1	6 098	0	0	0	$324 723	1	0	0	0
13 488	0	0	0	0	1	1.16%	0	1	6 534	1	0	0	$223 589	1	0	0	0
13 489	0	0	0	0	1	1.15%	0	1	6 098	1	0	0	$90 518	1	0	0	0
13 490	0	0	0	0	1	1.10%	0	1	8 276	1	0	0	$136 992	1	0	0	0
13 491	0	0	0	0	1	1.11%	0	1	10 019	0	0	0	$702 840	1	0	0	0
13 492	0	0	0	0	1	1.15%	0	1	7 405	1	0	0	$133 643	1	0	0	0
13 493	0	0	0	0	1	1.10%	0	1	6 853	0	0	0	$615 601	1	0	0	0
13 494	0	0	0	0	1	1.34%	0	1	8 712	0	0	1	$436 000	1	0	0	0
13 495	0	0	0	0	1	1.16%	0	1	8 712	0	0	0	$266 084	1	0	0	0
13 496	0	0	0	0	1	1.18%	0	1	3 920	0	0	1	$386 551	1	0	0	0
13 497	0	0	0	0	1	1.13%	0	1	7 405	0	0	1	$230 944	1	0	0	0
13 498	0	0	0	0	1	1.16%	0	1	11 326	0	1	0	$1 459 451	1	0	0	0
13 499	0	0	0	0	1	1.15%	0	1	6 970	1	0	0	$135 152	1	0	0	0
13 500	0	0	0	0	1	1.30%	0	1	7 841	0	1	0	$1 145 392	1	0	0	0
13 501	0	0	0	0	1	1.09%	0	1	6 098	1	0	0	$424 320	1	0	0	0
13 502	0	0	0	0	1	1.16%	0	1	9 148	0	1	0	$1 312 483	1	0	0	0
13 503	0	0	0	0	1	1.15%	0	1	4 792	0	1	0	$810 927	1	0	0	0
13 504	0	0	0	0	1	1.33%	0	1	8 712	1	0	0	$99 276	1	0	0	0
13 505	0	0	0	0	1	1.18%	0	1	7 405	0	0	1	$365 649	1	0	0	0
13 506	0	0	0	0	1	1.28%	0	1	7 405	1	0	0	$235 635	1	0	0	0
13 507	0	0	0	0	1	1.15%	0	1	5 227	1	0	0	$212 540	1	0	0	0
13 508	0	0	0	0	1	1.12%	0	1	7 405	0	0	1	$403 840	1	0	0	0
13 509	0	0	0	0	1	1.18%	0	1	5 663	1	0	0	$61 712	1	0	0	0
13 510	0	0	0	0	1	1.18%	0	1	7 841	0	1	0	$1 016 074	1	0	0	0
13 511	0	0	0	0	1	1.27%	0	1	5 663	0	0	1	$643 803	1	0	0	0
13 512	0	0	0	0	1	1.31%	0	1	7 841	0	0	1	$517 969	1	0	0	0
13 513	0	0	0	0	1	1.37%	0	1	4 356	0	0	0	$308 378	1	0	0	0
13 514	0	0	0	0	1	1.11%	0	1	10 454	0	1	0	$1 450 950	1	0	0	0
13 515	0	0	0	0	1	1.11%	0	1	32 234	1	0	0	$225 276	1	0	0	0
13 516	0	0	0	0	1	1.10%	0	1	6 098	1	0	0	$195 735	1	0	0	0
13 517	0	0	0	0	1	1.12%	0	1	6 534	0	0	0	$506 698	1	0	0	0
13 518	0	0	0	0	1	1.09%	0	1	6 098	1	0	0	$91 635	1	0	0	0
13 519	0	0	0	0	1	1.12%	0	1	2 178	0	0	1	$287 955	1	0	0	0
13 520	0	0	0	0	1	1.10%	0	1	6 098	0	1	0	$1 196 489	1	0	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
13 521	0	0	0	0	1	1.10%	0	1	10 890	1	0	0	$107 767	1	0	0	0
13 522	0	0	0	0	1	1.15%	0	1	4 356	0	0	0	$239 198	1	0	0	0
13 523	0	0	0	0	1	1.10%	0	1	9 148	1	0	0	$580 425	1	0	0	0
13 524	0	0	0	0	1	1.16%	0	1	6 098	0	1	0	$1 190 609	1	0	0	0
13 525	0	0	0	0	1	1.15%	0	1	6 098	1	0	0	$106 549	1	0	0	0
13 526	0	0	0	0	1	1.10%	0	1	11 326	1	0	0	$135 914	1	0	0	0
13 527	0	0	0	0	1	1.09%	0	1	4 356	0	1	0	$731 480	1	0	0	0
13 528	0	0	0	0	1	1.16%	0	1	7 841	0	0	1	$397 781	1	0	0	0
13 529	0	0	0	0	1	1.12%	0	1	2 178	0	0	0	$319 274	1	0	0	0
13 530	0	0	0	0	1	1.10%	0	1	6 098	0	0	0	$434 582	1	0	0	0
13 531	0	0	0	0	1	1.18%	0	1	4 356	0	0	1	$286 170	1	0	0	0
13 532	0	0	0	0	1	1.18%	0	1	5 227	0	0	0	$466 932	1	0	0	0
13 533	0	0	0	0	1	1.25%	0	1	7 405	0	0	1	$563 720	1	0	0	0
13 534	0	0	0	0	1	1.13%	0	1	6 970	0	0	1	$198 994	1	0	0	0
13 535	0	0	0	0	1	1.32%	0	1	7 841	1	0	0	$101 736	1	0	0	0
13 536	0	0	0	0	1	1.18%	0	1	5 663	0	0	0	$416 820	1	0	0	0
13 537	0	0	0	0	1	1.18%	0	1	5 227	0	1	0	$951 414	1	0	0	0
13 538	0	0	0	0	1	1.18%	0	1	4 792	1	0	0	$202 510	1	0	0	0
13 539	0	0	0	0	1	1.50%	0	1	5 663	0	0	1	$618 000	1	0	0	0
13 540	0	0	0	0	1	1.18%	0	1	7 405	1	0	0	$70 165	1	0	0	0
13 541	0	0	0	0	1	1.15%	0	1	6 970	1	0	0	$170 923	1	0	0	0
13 542	0	0	0	0	1	1.11%	0	1	11 326	0	1	0	$1 278 920	1	0	0	0
13 543	0	0	0	0	1	1.26%	0	1	13 068	1	0	0	$164 552	1	0	0	0
13 544	0	0	0	0	1	1.10%	0	1	7 405	0	0	0	$333 764	1	0	0	0
13 545	0	0	0	0	1	1.10%	0	1	6 534	0	0	0	$583 779	1	0	0	0
13 546	0	0	0	0	1	1.18%	0	1	5 663	0	0	0	$437 546	1	0	0	0
13 547	0	0	0	0	1	1.12%	0	1	7 405	0	0	1	$714 582	1	0	0	0
13 548	0	0	0	0	1	1.18%	0	1	4 792	0	0	1	$251 026	1	0	0	0
13 549	0	0	0	0	1	1.16%	0	1	5 663	0	0	1	$341 396	1	0	0	0
13 550	0	0	0	0	1	1.16%	0	1	6 000	0	0	0	$641 251	1	0	0	0
13 551	0	0	0	0	1	1.14%	0	0	4 792	1	0	0	$87 675	1	0	0	0
13 552	0	0	0	0	1	1.16%	0	1	8 276	0	1	0	$1 179 360	1	0	0	0
13 553	0	0	0	0	1	1.10%	0	1	6 534	0	0	0	$872 102	1	0	0	0
13 554	0	0	0	0	1	1.11%	0	1	10 454	1	0	0	$418 195	1	0	0	0
13 555	0	0	0	0	1	1.24%	0	1	34 848	1	0	0	$262 703	1	0	0	0
13 556	0	0	0	0	1	1.18%	0	1	5 227	1	0	0	$103 369	1	0	0	0
13 557	0	0	0	0	1	1.15%	0	1	5 663	0	1	0	$1 136 155	1	0	0	0
13 558	0	0	0	0	1	1.32%	0	1	5 663	1	0	0	$162 942	1	0	0	0
13 559	0	0	0	0	1	1.10%	0	1	5 663	0	0	0	$564 204	1	0	0	0
13 560	0	0	0	0	1	1.35%	0	1	10 890	1	0	0	$146 316	1	0	0	0
13 561	0	0	0	0	1	1.16%	0	1	8 276	0	1	0	$1 143 735	1	0	0	0
13 562	0	0	0	0	1	1.27%	0	1	96 268	0	0	0	$282 772	1	0	0	0
13 563	0	0	0	0	1	1.26%	0	1	10 890	0	0	1	$585 275	1	0	0	0
13 564	0	0	0	0	1	1.12%	0	1	6 098	0	1	0	$855 473	1	0	0	0
13 565	0	0	0	0	1	1.13%	0	1	5 663	1	0	0	$145 106	1	0	0	0
13 566	0	0	0	0	1	1.16%	0	1	14 375	0	0	0	$333 764	1	0	0	0
13 567	0	0	0	0	1	1.30%	0	1	4 792	1	0	0	$143 184	1	0	0	0
13 568	0	0	0	0	1	1.15%	0	1	5 663	1	0	0	$199 499	1	0	0	0
13 569	0	0	0	0	1	1.18%	0	1	3 559	0	0	0	$487 351	1	0	0	0
13 570	0	0	0	0	1	1.18%	0	1	5 227	0	0	0	$414 517	1	0	0	0
13 571	0	0	0	0	1	1.18%	0	1	6 534	0	0	1	$240 985	1	0	0	0
13 572	0	0	0	0	1	1.12%	0	1	11 761	0	0	0	$719 185	1	0	0	0
13 573	0	0	0	0	1	1.18%	0	1	4 792	0	0	0	$251 562	1	0	0	0
13 574	0	0	0	0	1	1.28%	0	1	7 841	0	0	1	$690 625	1	0	0	0
13 575	0	0	0	0	1	1.35%	0	1	9 583	0	0	0	$656 319	1	0	0	0
13 576	0	0	0	0	1	1.10%	0	1	14 375	0	0	0	$708 288	1	0	0	0
13 577	0	0	0	0	1	1.10%	0	1	6 970	1	0	0	$121 771	1	0	0	0
13 578	0	0	0	0	1	1.16%	0	1	9 148	0	0	0	$500 875	1	0	0	0
13 579	0	0	0	0	1	1.31%	0	1	8 712	1	0	0	$148 557	1	0	0	0
13 580	0	0	0	0	1	1.13%	0	1	14 810	0	0	1	$659 020	1	0	0	0
13 581	0	0	0	0	1	1.30%	0	1	10 454	1	0	0	$104 866	1	0	0	0
13 582	0	0	0	0	1	1.41%	0	1	5 028	0	0	1	$413 882	1	0	0	0
13 583	0	0	0	0	1	1.25%	0	1	5 663	0	0	0	$673 314	1	0	0	0
13 584	0	0	0	0	1	1.10%	0	1	10 454	1	0	0	$289 838	1	0	0	0
13 585	0	0	0	0	1	0.66%	0	1	5 663	1	0	0	$139 000	1	0	0	0
13 586	0	0	0	0	1	1.11%	0	1	7 841	1	0	0	$96 664	1	0	0	0
13 587	0	0	0	0	1	1.08%	0	1	6 534	0	1	0	$855 473	1	0	0	0
13 588	0	0	0	0	1	1.34%	0	1	5 400	0	0	1	$279 141	1	0	0	0
13 589	0	0	0	0	1	1.18%	0	1	7 405	0	1	0	$1 066 861	1	0	0	0
13 590	0	0	0	0	1	1.18%	0	0	4 792	1	0	0	$87 675	1	0	0	0
13 591	0	0	0	0	1	1.27%	0	1	7 841	0	0	0	$384 756	1	0	0	0
13 592	0	0	0	0	1	1.12%	0	1	6 098	1	0	0	$131 173	1	0	0	0
13 593	0	0	0	0	1	1.11%	0	1	9 148	0	1	0	$2 124 518	1	0	0	0
13 594	0	0	0	0	1	1.12%	0	1	3 965	0	0	0	$362 703	1	0	0	0
13 595	0	0	0	0	1	1.15%	0	1	8 276	1	0	0	$101 972	1	0	0	0
13 596	0	0	0	0	1	1.18%	0	1	6 970	0	0	1	$306 019	1	0	0	0
13 597	0	0	0	0	1	1.33%	0	1	5 227	1	0	0	$179 925	1	0	0	0
13 598	0	0	0	0	1	1.11%	0	1	17 424	0	0	0	$1 423 595	1	0	0	0
13 599	0	0	0	0	1	1.11%	0	1	13 200	0	0	0	$654 076	1	0	0	0
13 600	0	0	0	0	1	1.28%	0	1	6 098	0	1	0	$1 311 659	1	0	0	0
13 601	0	0	0	0	1	1.18%	0	1	4 356	0	0	1	$278 102	1	0	0	0
13 602	0	0	0	0	1	1.10%	0	1	11 326	1	0	0	$140 386	1	0	0	0
13 603	0	0	0	0	1	1.15%	0	1	6 098	0	0	0	$414 517	1	0	0	0
13 604	0	0	0	0	1	1.38%	0	1	4 792	0	0	0	$316 005	1	0	0	0
13 605	0	0	0	0	1	1.15%	0	1	20 038	1	0	0	$211 160	1	0	0	0
13 606	0	0	0	0	1	1.18%	0	1	6 534	1	0	0	$121 466	1	0	0	0
13 607	0	0	0	0	1	1.14%	0	1	5 227	0	0	1	$339 000	1	0	0	0
13 608	0	0	0	0	1	1.40%	0	1	4 356	1	0	0	$95 267	1	0	0	0
13 609	0	0	0	0	1	1.10%	0	1	7 841	1	0	0	$153 931	1	0	0	0
13 610	0	0	0	0	1	1.09%	0	1	5 663	1	0	0	$166 375	1	0	0	0
13 611	0	0	0	0	1	1.18%	0	1	3 920	0	0	1	$266 088	1	0	0	0
13 612	0	0	0	0	1	1.11%	0	1	13 068	0	1	0	$1 985 962	1	0	0	0
13 613	0	0	0	0	1	1.15%	0	1	8 276	1	0	0	$133 948	1	0	0	0
13 614	0	0	0	0	1	1.13%	0	1	6 534	1	0	0	$109 737	1	0	0	0
13 615	0	0	0	0	1	1.21%	0	1	37 026	0	0	0	$509 918	1	0	0	0
13 616	0	0	0	0	1	1.15%	0	1	6 098	0	0	0	$423 226	1	0	0	0
13 617	0	0	0	0	1	1.27%	0	1	7 841	0	1	0	$922 569	1	0	0	0
13 618	0	0	0	0	1	1.18%	0	1	5 227	1	0	0	$118 214	1	0	0	0
13 619	0	0	0	0	1	1.18%	0	1	5 663	0	1	0	$922 569	1	0	0	0
13 620	0	0	0	0	1	1.15%	0	1	7 841	1	0	0	$131 019	1	0	0	0
13 621	0	0	0	0	1	1.15%	0	1	21 780	0	0	0	$467 470	1	0	0	0
13 622	0	0	0	0	1	1.30%	0	1	6 970	0	1	0	$815 984	1	0	0	0
13 623	0	0	0	0	1	1.11%	0	1	6 098	0	0	0	$724 614	1	0	0	0
13 624	0	0	0	0	1	1.18%	0	1	3 049	0	0	0	$287 674	1	0	0	0
13 625	0	0	0	0	1	1.20%	0	1	5 227	0	0	1	$368 723	1	0	0	0
13 626	0	0	0	0	1	1.14%	0	1	3 485	1	0	0	$98 292	1	0	0	0
13 627	0	0	0	0	1	1.14%	0	0	4 792	1	0	0	$87 675	1	0	0	0
13 628	0	0	0	0	1	1.11%	0	1	11 082	0	0	0	$1 000 352	1	0	0	0
13 629	0	0	0	0	1	1.25%	0	1	10 250	0	0	0	$692 551	1	0	0	0
13 630	0	0	0	0	1	1.10%	0	1	7 757	0	0	0	$761 806	1	0	0	0
13 631	0	0	0	0	1	1.27%	0	1	5 663	0	0	0	$664 336	1	0	0	0
13 632	0	0	0	0	1	1.12%	0	1	4 818	0	0	0	$602 776	1	0	0	0
13 633	0	0	0	0	1	1.25%	0	1	15 682	0	0	1	$692 516	1	0	0	0
13 634	0	0	0	0	1	1.22%	0	1	14 810	0	0	0	$742 677	1	0	0	0
13 635	0	0	0	0	1	1.76%	1	1	7 405	0	0	1	$461 714	1	0	0	0
13 636	0	0	0	0	1	1.28%	0	1	10 019	1	0	0	$225 848	1	0	0	0
13 637	0	0	0	0	1	1.25%	0	1	9 583	1	0	0	$249 402	1	0	0	0
13 638	0	0	0	0	1	1.10%	0	1	6 098	1	0	0	$140 856	1	0	0	0
13 639	0	0	0	0	1	1.16%	0	1	5 663	1	0	0	$166 903	1	0	0	0
13 640	0	0	0	0	1	1.11%	0	1	13 939	0	1	0	$1 168 184	1	0	0	0
13 641	0	0	0	0	1	1.15%	0	1	4 356	1	0	0	$112 029	1	0	0	0
13 642	0	0	0	0	1	1.10%	0	1	8 712	0	1	0	$1 333 508	1	0	0	0
13 643	0	0	0	0	1	1.30%	0	1	6 534	0	0	1	$550 159	1	0	0	0
13 644	0	0	0	0	1	1.15%	0	1	5 663	0	0	0	$368 460	1	0	0	0
13 645	0	0	0	0	1	1.13%	0	1	18 295	1	0	0	$117 897	1	0	0	0
13 646	0	0	0	0	1	1.18%	0	1	3 920	0	0	0	$211 342	1	0	0	0
13 647	0	0	0	0	1	1.10%	0	1	10 890	0	0	0	$471 906	1	0	0	0
13 648	0	0	0	0	1	1.15%	0	1	5 663	0	0	0	$309 467	1	0	0	0
13 649	0	0	0	0	1	1.17%	0	1	38 768	1	0	0	$285 321	1	0	0	0
13 650	0	0	0	0	1	1.25%	0	1	28 000	0	0	0	$609 189	1	0	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
13 651	0	0	0	0	1	1.10%	0	1	6 534	1	0	0	$201 516	1	0	0	0
13 652	0	0	0	0	1	1.28%	0	1	9 583	0	0	1	$465 371	1	0	0	0
13 653	0	0	0	0	1	1.15%	0	1	6 534	1	0	0	$102 014	1	0	0	0
13 654	0	0	0	0	1	1.25%	0	1	16 988	0	0	0	$725 406	1	0	0	0
13 655	0	0	0	0	1	1.15%	0	1	6 098	0	0	1	$448 292	1	0	0	0
13 656	0	0	0	0	1	1.34%	0	1	4 488	0	0	0	$909 411	1	0	0	0
13 657	0	0	0	0	1	1.09%	0	1	18 295	1	0	0	$180 418	1	0	0	0
13 658	0	0	0	0	1	1.09%	0	1	3 049	0	1	0	$1 624 666	1	0	0	0
13 659	0	0	0	0	1	1.15%	0	1	7 841	0	1	0	$647 476	1	0	0	0
13 660	0	0	0	0	1	1.76%	1	1	6 240	0	0	0	$598 345	1	0	0	0
13 661	0	0	0	0	1	1.10%	0	1	7 841	0	0	0	$716 194	1	0	0	0
13 662	0	0	0	0	1	1.18%	0	1	3 920	0	0	0	$390 337	1	0	0	0
13 663	0	0	0	0	1	1.18%	0	1	3 049	0	0	1	$220 119	1	0	0	0
13 664	0	0	0	0	1	1.37%	0	1	4 792	1	0	0	$169 762	1	0	0	0
13 665	0	0	0	0	1	1.10%	0	1	5 663	1	0	0	$120 132	1	0	0	0
13 666	0	0	0	0	1	1.25%	0	1	37 462	1	0	0	$171 537	1	0	0	0
13 667	0	0	0	0	1	1.12%	0	1	7 405	0	0	1	$273 807	1	0	0	0
13 668	0	0	0	0	1	1.14%	0	0	4 792	1	0	0	$87 371	1	0	0	0
13 669	0	0	0	0	1	1.12%	0	1	4 356	0	0	0	$221 119	1	0	0	0
13 670	0	0	0	0	1	1.12%	0	1	8 197	0	0	0	$634 839	1	0	0	0
13 671	0	0	0	0	1	1.10%	0	1	6 534	0	0	0	$644 805	1	0	0	0
13 672	0	0	0	0	1	1.18%	0	1	6 534	0	0	1	$285 000	1	0	0	0
13 673	0	0	0	0	1	1.11%	0	1	13 068	0	0	0	$476 625	1	0	0	0
13 674	0	0	0	0	1	1.29%	0	1	11 761	1	0	0	$160 568	1	0	0	0
13 675	0	0	0	0	1	1.10%	0	1	10 890	1	0	0	$119 944	1	0	0	0
13 676	0	0	0	0	1	1.18%	0	1	6 534	0	1	0	$1 016 074	1	0	0	0
13 677	0	0	0	0	1	1.49%	0	1	10 890	0	0	0	$702 377	1	0	0	0
13 678	0	0	0	0	1	1.14%	0	1	14 375	1	0	0	$66 184	1	0	0	0
13 679	0	0	0	0	1	1.28%	0	1	8 276	0	0	1	$456 345	1	0	0	0
13 680	0	0	0	0	1	1.15%	0	1	2 614	0	0	0	$633 992	1	0	0	0
13 681	0	0	0	0	1	1.12%	0	1	4 792	1	0	0	$112 029	1	0	0	0
13 682	0	0	0	0	1	1.28%	0	1	9 148	0	0	1	$904 516	1	0	0	0
13 683	0	0	0	0	1	1.21%	0	1	44 867	0	0	0	$662 076	1	0	0	0
13 684	0	0	0	0	1	1.18%	0	1	4 275	0	0	0	$458 495	1	0	0	0
13 685	0	0	0	0	1	1.18%	0	1	4 792	0	0	0	$340 523	1	0	0	0
13 686	0	0	0	0	1	1.34%	0	1	4 356	1	0	0	$146 345	1	0	0	0
13 687	0	0	0	0	1	1.32%	0	1	5 663	0	0	0	$307 805	1	0	0	0
13 688	0	0	0	0	1	1.11%	0	1	10 454	0	0	0	$696 620	1	0	0	0
13 689	0	0	0	0	1	1.08%	0	1	6 098	0	0	1	$172 500	1	0	0	0
13 690	0	0	0	0	1	1.09%	0	1	5 227	1	0	0	$111 750	1	0	0	0
13 691	0	0	0	0	1	1.30%	0	1	9 148	0	0	1	$406 952	1	0	0	0
13 692	0	0	0	0	1	1.18%	0	1	7 405	0	1	0	$812 859	1	0	0	0
13 693	0	0	0	0	1	1.09%	0	1	7 841	0	0	0	$426 032	1	0	0	0
13 694	0	0	0	0	1	1.18%	0	1	7 841	0	1	0	$670 959	1	0	0	0
13 695	0	0	0	0	1	1.70%	1	1	4 356	0	0	1	$351 165	1	0	0	0
13 696	0	0	0	0	1	1.38%	0	1	5 663	0	0	0	$391 489	1	0	0	0
13 697	0	0	0	0	1	1.32%	0	1	8 712	0	0	1	$409 693	1	0	0	0
13 698	0	0	0	0	1	1.12%	0	1	7 405	0	1	0	$623 863	1	0	0	0
13 699	0	0	0	0	1	1.18%	0	1	5 663	1	0	0	$109 594	1	0	0	0
13 700	0	0	0	0	1	1.18%	0	1	7 405	0	0	1	$468 220	1	0	0	0
13 701	0	0	0	0	1	1.10%	0	1	4 792	0	0	0	$575 719	1	0	0	0
13 702	0	0	0	0	1	1.18%	0	1	3 485	0	1	0	$890 613	1	0	0	0
13 703	0	0	0	0	1	1.12%	0	1	4 356	0	0	1	$322 126	1	0	0	0
13 704	0	0	0	0	1	1.10%	0	1	5 227	1	0	0	$301 131	1	0	0	0
13 705	0	0	0	0	1	1.11%	0	1	22 216	0	0	1	$886 421	1	0	0	0
13 706	0	0	0	0	1	1.11%	0	1	10 890	1	0	0	$128 233	1	0	0	0
13 707	0	0	0	0	1	1.35%	0	1	4 356	0	0	0	$388 034	1	0	0	0
13 708	0	0	0	0	1	1.15%	0	1	7 405	1	0	0	$134 146	1	0	0	0
13 709	0	0	0	0	1	1.12%	0	1	2 178	0	0	1	$199 817	1	0	0	0
13 710	0	0	0	0	1	1.18%	0	1	3 920	0	0	0	$231 747	1	0	0	0
13 711	0	0	0	0	1	1.18%	0	1	2 614	0	0	0	$423 226	1	0	0	0
13 712	0	0	0	0	1	1.14%	0	1	7 841	1	0	0	$56 793	1	0	0	0
13 713	0	0	0	0	1	1.18%	0	1	4 356	0	1	0	$1 059 361	1	0	0	0
13 714	0	0	0	0	1	1.18%	0	1	5 663	0	1	0	$1 003 112	1	0	0	0
13 715	0	0	0	0	1	1.09%	0	1	5 663	0	0	0	$275 143	1	0	0	0
13 716	0	0	0	0	1	1.15%	0	1	6 098	0	1	0	$946 863	1	0	0	0
13 717	0	0	0	0	1	1.18%	0	1	8 800	0	1	0	$503 220	1	0	0	0
13 718	0	0	0	0	1	1.11%	0	1	17 860	1	0	0	$298 949	1	0	0	0
13 719	0	0	0	0	1	1.36%	0	1	4 356	1	0	0	$110 811	1	0	0	0
13 720	0	0	0	0	1	1.09%	0	1	9 583	1	0	0	$71 327	1	0	0	0
13 721	0	0	0	0	1	1.18%	0	1	4 792	0	1	0	$1 016 074	1	0	0	0
13 722	0	0	0	0	1	1.29%	0	1	46 609	1	0	0	$104 866	1	0	0	0
13 723	0	0	0	0	1	1.18%	0	1	3 920	0	0	0	$442 099	1	0	0	0
13 724	0	0	0	0	1	1.09%	0	1	9 148	0	0	0	$227 145	1	0	0	0
13 725	0	0	0	0	1	1.16%	0	1	10 890	1	0	0	$148 557	1	0	0	0
13 726	0	0	0	0	1	1.13%	0	0	3 920	1	0	0	$76 716	1	0	0	0
13 727	0	0	0	0	1	1.13%	0	0	4 356	1	0	0	$76 716	1	0	0	0
13 728	0	0	0	0	1	1.15%	0	1	4 792	1	0	0	$124 851	1	0	0	0
13 729	0	0	0	0	1	1.15%	0	1	8 712	0	0	0	$266 084	1	0	0	0
13 730	0	0	0	0	1	1.31%	0	1	10 019	1	0	0	$99 947	1	0	0	0
13 731	0	0	0	0	1	1.11%	0	1	12 632	0	0	0	$460 575	1	0	0	0
13 732	0	0	0	0	1	1.11%	0	1	10 019	1	0	0	$147 925	1	0	0	0
13 733	0	0	0	0	1	1.12%	0	1	9 583	0	0	0	$673 591	1	0	0	0
13 734	0	0	0	0	1	1.15%	0	1	21 780	1	0	0	$152 966	1	0	0	0
13 735	0	0	0	0	1	1.17%	0	1	21 780	0	1	0	$1 387 482	1	0	0	0
13 736	0	0	0	0	1	1.15%	0	1	6 534	1	0	0	$116 949	1	0	0	0
13 737	0	0	0	0	1	1.15%	0	1	6 098	1	0	0	$103 369	1	0	0	0
13 738	0	0	0	0	1	1.09%	0	1	5 227	0	1	0	$793 409	1	0	0	0
13 739	0	0	0	0	1	1.10%	0	1	5 663	0	0	0	$403 118	1	0	0	0
13 740	0	0	0	0	1	1.33%	0	1	7 841	0	0	0	$402 090	1	0	0	0
13 741	0	0	0	0	1	1.09%	0	1	7 841	0	0	1	$300 227	1	0	0	0
13 742	0	0	0	0	1	1.12%	0	1	11 761	0	1	0	$1 356 177	1	0	0	0
13 743	0	0	0	0	1	1.11%	0	1	14 810	1	0	0	$124 322	1	0	0	0
13 744	0	0	0	0	1	1.15%	0	1	6 970	1	0	0	$196 488	1	0	0	0
13 745	0	0	0	0	1	1.09%	0	1	4 356	1	0	0	$111 725	1	0	0	0
13 746	0	0	0	0	1	1.09%	0	1	12 197	0	1	0	$1 350 306	1	0	0	0
13 747	0	0	0	0	1	1.10%	0	1	6 534	0	0	0	$250 323	1	0	0	0
13 748	0	0	0	0	1	1.15%	0	1	5 663	1	0	0	$96 943	1	0	0	0
13 749	0	0	0	0	1	1.15%	0	1	6 970	0	1	0	$974 987	1	0	0	0
13 750	0	0	0	0	1	1.15%	0	1	5 663	0	0	0	$480 149	1	0	0	0
13 751	0	0	0	0	1	1.34%	0	1	12 000	0	0	1	$413 395	1	0	0	0
13 752	0	0	0	0	1	1.12%	0	1	6 534	0	0	0	$493 763	1	0	0	0
13 753	0	0	0	0	1	1.12%	0	1	5 833	0	0	1	$743 300	1	0	0	0
13 754	0	0	0	0	1	1.32%	0	1	4 356	1	0	0	$140 339	1	0	0	0
13 755	0	0	0	0	1	1.12%	0	1	6 098	0	0	1	$595 916	1	0	0	0
13 756	0	0	0	0	1	1.24%	0	1	8 712	1	0	0	$222 520	1	0	0	0
13 757	0	0	0	0	1	1.10%	0	1	7 405	0	0	0	$447 800	1	0	0	0
13 758	0	0	0	0	1	1.20%	0	1	126 324	0	1	0	$1 810 458	1	0	0	0
13 759	0	0	0	0	1	1.11%	0	1	10 250	0	0	0	$759 241	1	0	0	0
13 760	0	0	0	0	1	1.15%	0	1	5 663	1	0	0	$127 859	1	0	0	0
13 761	0	0	0	0	1	1.28%	0	1	6 000	0	0	0	$634 839	1	0	0	0
13 762	0	0	0	0	1	1.32%	0	1	6 098	0	0	1	$369 894	1	0	0	0
13 763	0	0	0	0	1	1.32%	0	1	9 148	0	0	0	$264 652	1	0	0	0
13 764	0	0	0	0	1	1.11%	0	1	20 473	0	1	0	$889 005	1	0	0	0
13 765	0	0	0	0	1	1.29%	0	1	7 800	0	0	0	$609 189	1	0	0	0
13 766	0	0	0	0	1	1.18%	0	1	3 485	1	0	0	$126 363	1	0	0	0
13 767	0	0	0	0	1	1.26%	0	1	6 534	1	0	0	$143 037	1	0	0	0
13 768	0	0	0	0	1	1.25%	0	1	10 019	1	0	0	$207 924	1	0	0	0
13 769	0	0	0	0	1	1.13%	0	0	3 049	1	0	0	$76 716	1	0	0	0
13 770	0	0	0	0	1	1.11%	0	1	11 761	0	1	0	$979 126	1	0	0	0
13 771	0	0	0	0	1	1.09%	0	1	2 614	0	0	1	$287 955	1	0	0	0
13 772	0	0	0	0	1	1.18%	0	1	7 405	0	0	1	$281 149	1	0	0	0
13 773	0	0	0	0	1	1.27%	0	1	6 534	0	1	0	$912 400	1	0	0	0
13 774	0	0	0	0	1	1.15%	0	1	8 276	1	0	0	$119 162	1	0	0	0
13 775	0	0	0	0	1	1.11%	0	1	12 197	0	0	1	$551 329	1	0	0	0
13 776	0	0	0	0	1	1.15%	0	1	4 792	0	1	0	$734 599	1	0	0	0
13 777	0	0	0	0	1	1.10%	0	1	5 706	0	0	0	$711 789	1	0	0	0
13 778	0	0	0	0	1	1.27%	0	1	8 712	0	0	0	$494 405	1	0	0	0
13 779	0	0	0	0	1	1.18%	0	1	4 356	1	0	0	$77 946	1	0	0	0
13 780	0	0	0	0	1	1.12%	0	1	6 534	0	0	1	$690 423	1	0	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
13 781	0	0	0	0	1	1.70%	1	1	18 295	0	1	0	$1 330 133	1	0	0	0
13 782	0	0	0	0	1	1.29%	0	1	10 454	0	0	1	$430 000	1	0	0	0
13 783	0	0	0	0	1	1.18%	0	1	5 227	1	0	0	$62 607	1	0	0	0
13 784	0	0	0	0	1	1.43%	0	1	6 098	1	0	0	$62 607	1	0	0	0
13 785	0	0	0	0	1	1.11%	0	1	18 295	0	0	0	$519 189	1	0	0	0
13 786	0	0	0	0	1	1.10%	0	1	7 405	0	0	0	$375 369	1	0	0	0
13 787	0	0	0	0	1	1.12%	0	1	2 975	0	1	0	$877 518	1	0	0	0
13 788	0	0	0	0	1	1.13%	0	1	6 534	1	0	0	$131 512	1	0	0	0
13 789	0	0	0	0	1	1.29%	0	1	12 197	0	0	0	$769 630	1	0	0	0
13 790	0	0	0	0	1	1.10%	0	1	13 068	1	0	0	$72 668	1	0	0	0
13 791	0	0	0	0	1	1.15%	0	1	6 098	0	0	0	$500 176	1	0	0	0
13 792	0	0	0	0	1	1.15%	0	1	5 663	1	0	0	$132 121	1	0	0	0
13 793	0	0	0	0	1	1.15%	0	1	7 841	0	0	0	$233 635	1	0	0	0
13 794	0	0	0	0	1	1.15%	0	1	6 098	0	0	0	$231 781	1	0	0	0
13 795	0	0	0	0	1	1.10%	0	1	7 405	1	0	0	$285 698	1	0	0	0
13 796	0	0	0	0	1	1.15%	0	1	21 344	0	0	1	$481 991	1	0	0	0
13 797	0	0	0	0	1	1.09%	0	1	4 356	1	0	0	$123 038	1	0	0	0
13 798	0	0	0	0	1	1.12%	0	1	5 663	0	1	0	$1 387 482	1	0	0	0
13 799	0	0	0	0	1	1.31%	0	1	10 019	1	0	0	$93 463	1	0	0	0
13 800	0	0	0	0	1	1.15%	0	1	2 614	0	1	0	$945 872	1	0	0	0
13 801	0	0	0	0	1	1.10%	0	1	7 020	0	0	0	$793 869	1	0	0	0
13 802	0	0	0	0	1	1.10%	0	1	5 663	0	1	0	$864 051	1	0	0	0
13 803	0	0	0	0	1	1.27%	0	1	7 841	0	1	0	$1 006 439	1	0	0	0
13 804	0	0	0	0	1	1.12%	0	1	5 227	0	0	0	$217 874	1	0	0	0
13 805	0	0	0	0	1	1.24%	0	1	13 504	1	0	0	$214 621	1	0	0	0
13 806	0	0	0	0	1	1.04%	0	1	5 663	1	0	0	$57 688	1	0	0	0
13 807	0	0	0	0	1	1.13%	0	0	7 841	0	0	0	$328 707	1	0	0	0
13 808	0	0	0	0	1	1.28%	0	1	6 970	1	0	0	$162 781	1	0	0	0
13 809	0	0	0	0	1	1.15%	0	1	2 614	0	0	1	$315 787	1	0	0	0
13 810	0	0	0	0	1	1.29%	0	1	6 534	0	0	1	$453 660	1	0	0	0
13 811	0	0	0	0	1	1.15%	0	1	6 098	0	0	1	$354 677	1	0	0	0
13 812	0	0	0	0	1	1.16%	0	1	6 534	0	1	0	$1 217 441	1	0	0	0
13 813	0	0	0	0	1	1.09%	0	1	4 792	1	0	0	$111 725	1	0	0	0
13 814	0	0	0	0	1	1.27%	0	1	13 068	0	0	0	$705 376	1	0	0	0
13 815	0	0	0	0	1	1.31%	0	1	4 356	0	1	0	$1 031 236	1	0	0	0
13 816	0	0	0	0	1	1.12%	0	1	2 614	0	1	0	$812 859	1	0	0	0
13 817	0	0	0	0	1	1.12%	0	1	7 841	0	1	0	$653 497	1	0	0	0
13 818	0	0	0	0	1	1.14%	0	1	3 485	0	0	1	$260 385	1	0	0	0
13 819	0	0	0	0	1	1.30%	0	1	13 504	1	0	0	$103 525	1	0	0	0
13 820	0	0	0	0	1	1.12%	0	1	18 295	0	1	0	$2 568 716	1	0	0	0
13 821	0	0	0	0	1	1.30%	0	1	12 197	0	0	0	$338 400	1	0	0	0
13 822	0	0	0	0	1	1.34%	0	1	19 166	0	1	0	$779 829	1	0	0	0
13 823	0	0	0	0	1	1.25%	0	1	6 534	1	0	0	$188 745	1	0	0	0
13 824	0	0	0	0	1	1.16%	0	1	8 110	0	0	0	$673 314	1	0	0	0
13 825	0	0	0	0	1	1.34%	0	1	15 682	0	1	0	$1 687 478	1	0	0	0
13 826	0	0	0	0	1	1.36%	0	1	9 583	1	0	0	$110 811	1	0	0	0
13 827	0	0	0	0	1	1.12%	0	1	5 227	0	0	0	$210 920	1	0	0	0
13 828	1	0	0	0	1	1.12%	0	1	4 792	0	0	0	$370 849	1	0	0	0
13 829	0	0	0	0	1	1.34%	0	1	10 890	1	0	0	$111 750	1	0	0	0
13 830	0	0	0	0	1	1.09%	0	1	7 841	0	0	0	$667 673	1	0	0	0
13 831	0	0	0	0	1	1.11%	0	1	16 117	0	0	1	$813 904	1	0	0	0
13 832	0	0	0	0	1	1.11%	0	1	12 632	1	0	0	$362 464	1	0	0	0
13 833	0	0	0	0	1	1.18%	0	1	6 098	1	0	0	$110 507	1	0	0	0
13 834	0	0	0	0	1	1.15%	0	1	7 405	0	0	0	$417 972	1	0	0	0
13 835	0	0	0	0	1	1.14%	0	1	5 227	1	0	0	$56 793	1	0	0	0
13 836	0	0	0	0	1	1.18%	0	1	3 049	0	0	0	$339 978	1	0	0	0
13 837	0	0	0	0	1	1.36%	0	1	9 148	0	0	1	$339 460	1	0	0	0
13 838	0	0	0	0	1	1.15%	0	1	6 970	0	0	0	$335 620	1	0	0	0
13 839	0	0	0	0	1	1.27%	0	1	7 405	1	0	0	$149 745	1	0	0	0
13 840	0	0	0	0	1	1.15%	0	1	6 970	1	0	0	$112 933	1	0	0	0
13 841	0	0	0	0	1	1.10%	0	1	20 473	1	0	0	$84 966	1	0	0	0
13 842	0	0	0	0	1	1.10%	0	1	6 970	0	1	0	$868 281	1	0	0	0
13 843	0	0	0	0	1	1.26%	0	1	7 405	1	0	0	$195 337	1	0	0	0
13 844	0	0	0	0	1	1.10%	0	1	14 810	0	1	0	$939 343	1	0	0	0
13 845	0	0	0	0	1	1.10%	0	1	6 534	1	0	0	$326 350	1	0	0	0
13 846	0	0	0	0	1	1.11%	0	1	9 148	0	0	0	$852 064	1	0	0	0
13 847	0	0	0	0	1	1.09%	0	1	4 356	1	0	0	$111 997	1	0	0	0
13 848	0	0	0	0	1	1.12%	0	1	6 098	0	0	1	$241 594	1	0	0	0
13 849	0	0	0	0	1	1.15%	0	1	27 878	1	0	0	$174 598	1	0	0	0
13 850	0	0	0	0	1	1.10%	0	1	19 166	1	0	0	$136 546	1	0	0	0
13 851	0	0	0	0	1	1.15%	0	1	6 534	1	0	0	$119 713	1	0	0	0
13 852	0	0	0	0	1	1.18%	0	1	6 534	1	0	0	$109 594	1	0	0	0
13 853	0	0	0	0	1	1.13%	0	0	3 049	1	0	0	$76 716	1	0	0	0
13 854	0	0	0	0	1	1.41%	0	1	5 663	0	0	1	$364 490	1	0	0	0
13 855	0	0	0	0	1	1.11%	0	1	20 473	0	1	0	$1 617 468	1	0	0	0
13 856	0	0	0	0	1	1.25%	0	1	8 712	0	0	0	$389 392	1	0	0	0
13 857	0	0	0	0	1	1.15%	0	1	6 098	1	0	0	$188 207	1	0	0	0
13 858	0	0	0	0	1	1.11%	0	1	9 148	0	0	1	$1 199 815	1	0	0	0
13 859	0	0	0	0	1	1.10%	0	1	9 148	1	0	0	$321 457	1	0	0	0
13 860	0	0	0	0	1	1.21%	0	1	6 098	1	0	0	$102 896	1	0	0	0
13 861	0	0	0	0	1	1.25%	0	1	8 276	0	0	1	$590 564	1	0	0	0
13 862	0	0	0	0	1	1.11%	0	1	14 810	0	1	0	$964 504	1	0	0	0
13 863	0	0	0	0	1	1.27%	0	1	5 663	0	1	0	$896 804	1	0	0	0
13 864	0	0	0	0	1	1.15%	0	1	4 792	0	0	1	$246 963	1	0	0	0
13 865	0	0	0	0	1	1.12%	0	1	4 792	0	0	0	$213 238	1	0	0	0
13 866	0	0	0	0	1	1.29%	0	1	8 712	0	0	1	$579 423	1	0	0	0
13 867	0	0	0	0	1	1.33%	0	1	10 454	1	0	0	$116 220	1	0	0	0
13 868	0	0	0	0	1	1.11%	0	1	23 087	1	0	0	$78 706	1	0	0	0
13 869	0	0	0	0	1	1.15%	0	1	7 841	0	0	0	$236 416	1	0	0	0
13 870	0	0	0	0	1	1.15%	0	1	4 792	0	0	0	$400 700	1	0	0	0
13 871	0	0	0	0	1	1.29%	0	1	8 276	0	1	0	$889 005	1	0	0	0
13 872	0	0	0	0	1	1.18%	0	1	5 227	0	0	1	$462 368	1	0	0	0
13 873	0	0	0	0	1	1.12%	0	1	5 663	0	1	0	$725 241	1	0	0	0
13 874	0	0	0	0	1	1.13%	0	1	15 682	0	0	1	$554 013	1	0	0	0
13 875	0	0	0	0	1	1.18%	0	1	4 356	1	0	0	$93 032	1	0	0	0
13 876	0	0	0	0	1	1.15%	0	1	6 534	1	0	0	$76 022	1	0	0	0
13 877	0	0	0	0	1	1.11%	0	1	12 197	0	0	0	$477 847	1	0	0	0
13 878	0	0	0	0	1	1.15%	0	1	7 405	1	0	0	$127 859	1	0	0	0
13 879	0	0	0	0	1	1.15%	0	1	5 238	0	0	0	$538 651	1	0	0	0
13 880	0	0	0	0	1	1.10%	0	1	6 970	1	0	0	$176 161	1	0	0	0
13 881	0	0	0	0	1	1.10%	0	1	10 890	0	1	0	$803 224	1	0	0	0
13 882	0	0	0	0	1	1.18%	0	1	4 792	1	0	0	$114 180	1	0	0	0
13 883	0	0	0	0	1	1.18%	0	1	7 405	1	0	0	$170 515	1	0	0	0
13 884	0	0	0	0	1	1.16%	0	1	7 405	0	1	0	$917 079	1	0	0	0
13 885	0	0	0	0	1	1.16%	0	1	6 098	0	0	0	$460 575	1	0	0	0
13 886	0	0	0	0	1	1.11%	0	1	11 326	0	0	1	$848 649	1	0	0	0
13 887	0	0	0	0	1	1.12%	0	1	5 663	0	1	0	$1 308 371	1	0	0	0
13 888	0	0	0	0	1	1.15%	0	1	10 454	0	1	0	$1 311 659	1	0	0	0
13 889	0	0	0	0	1	1.10%	0	1	19 166	1	0	0	$106 163	1	0	0	0
13 890	0	0	0	0	1	1.26%	0	1	7 841	1	0	0	$259 725	1	0	0	0
13 891	0	0	0	0	1	1.15%	0	1	5 663	1	0	0	$203 263	1	0	0	0
13 892	0	0	0	0	1	1.12%	0	1	6 534	0	1	0	$1 210 051	1	0	0	0
13 893	0	0	0	0	1	1.11%	0	1	19 166	1	0	0	$150 369	1	0	0	0
13 894	0	0	0	0	1	1.11%	0	1	17 424	1	0	0	$414 054	1	0	0	0
13 895	0	0	0	0	1	1.37%	0	1	8 712	1	0	0	$222 799	1	0	0	0
13 896	0	0	0	0	1	1.19%	0	1	10 890	1	0	0	$121 374	1	0	0	0
13 897	0	0	0	0	1	1.10%	0	1	6 098	0	0	0	$483 604	1	0	0	0
13 898	0	0	0	0	1	1.18%	0	1	6 970	1	0	0	$66 631	1	0	0	0
13 899	0	0	0	0	1	1.11%	0	1	14 375	0	0	0	$650 562	1	0	0	0
13 900	0	0	0	0	1	1.30%	0	1	6 534	0	0	0	$443 303	1	0	0	0
13 901	0	0	0	0	1	1.16%	0	1	9 148	1	0	0	$161 346	1	0	0	0
13 902	0	0	0	0	1	1.36%	0	1	6 970	1	0	0	$129 593	1	0	0	0
13 903	0	0	0	0	1	1.13%	0	1	18 295	0	0	0	$454 939	1	0	0	0
13 904	0	0	0	0	1	1.18%	0	1	2 614	0	0	0	$389 186	1	0	0	0
13 905	0	0	0	0	1	1.12%	0	1	8 889	0	0	1	$848 649	1	0	0	0
13 906	0	0	0	0	1	1.25%	0	1	7 405	0	1	0	$887 446	1	0	0	0
13 907	0	0	0	0	1	1.12%	0	1	6 098	0	0	0	$441 733	1	0	0	0
13 908	0	0	0	0	1	1.11%	0	1	1 307	0	0	0	$622 014	1	0	0	0
13 909	0	0	0	0	1	1.18%	0	1	4 792	1	0	0	$106 069	1	0	0	0
13 910	0	0	0	0	1	1.15%	0	1	5 663	0	0	0	$259 594	1	0	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
13 911	0	0	0	0	1	1.11%	0	1	12 197	0	0	0	$771 463	1	0	0	0
13 912	0	0	0	0	1	1.35%	0	1	4 356	1	0	0	$104 207	1	0	0	0
13 913	0	0	0	0	1	1.16%	0	1	9 583	1	0	0	$145 516	1	0	0	0
13 914	0	0	0	0	1	1.24%	0	1	17 424	1	0	0	$149 822	1	0	0	0
13 915	0	0	0	0	1	1.09%	0	1	5 663	1	0	0	$120 553	1	0	0	0
13 916	0	0	0	0	1	1.11%	0	1	23 087	0	1	0	$1 715 624	1	0	0	0
13 917	0	0	0	0	1	2.15%	0	1	18 731	1	0	0	$140 074	1	0	0	0
13 918	0	0	0	0	1	1.31%	0	1	11 761	1	0	0	$179 569	1	0	0	0
13 919	0	0	0	0	1	1.16%	0	1	6 970	0	0	0	$441 318	1	0	0	0
13 920	0	0	0	0	1	1.10%	0	1	5 663	0	1	0	$934 788	1	0	0	0
13 921	0	0	0	0	1	1.13%	0	1	7 405	0	0	0	$250 625	1	0	0	0
13 922	0	0	0	0	1	1.11%	0	1	45 302	0	1	0	$2 999 961	1	0	0	0
13 923	0	0	0	0	1	1.13%	0	1	6 806	0	0	0	$442 463	1	0	0	0
13 924	0	0	0	0	1	1.33%	0	1	7 405	1	0	0	$117 058	1	0	0	0
13 925	0	0	0	0	1	1.41%	0	1	13 504	0	0	0	$448 876	1	0	0	0
13 926	0	0	0	0	1	1.13%	0	1	16 988	0	1	0	$930 956	1	0	0	0
13 927	0	0	0	0	1	1.18%	0	1	7 841	0	0	0	$383 429	1	0	0	0
13 928	0	0	0	0	1	1.31%	0	1	7 841	1	0	0	$164 938	1	0	0	0
13 929	0	0	0	0	1	1.13%	0	1	4 356	1	0	0	$55 420	1	0	0	0
13 930	0	0	0	0	1	1.15%	0	1	6 098	0	1	0	$897 408	1	0	0	0
13 931	0	0	0	0	1	1.15%	0	1	5 227	1	0	0	$187 454	1	0	0	0
13 932	0	0	0	0	1	1.13%	0	1	30 492	0	0	1	$224 375	1	0	0	0
13 933	0	0	0	0	1	1.28%	0	1	7 326	0	1	0	$937 666	1	0	0	0
13 934	0	0	0	0	1	1.10%	0	1	6 970	1	0	0	$252 062	1	0	0	0
13 935	0	0	0	0	1	1.14%	0	0	4 792	1	0	0	$86 457	1	0	0	0
13 936	0	0	0	0	1	1.14%	0	0	4 792	1	0	0	$86 457	1	0	0	0
13 937	0	0	0	0	1	1.14%	0	0	4 792	1	0	0	$86 457	1	0	0	0
13 938	0	0	0	0	1	1.14%	0	0	6 098	1	0	0	$86 457	1	0	0	0
13 939	0	0	0	0	1	1.18%	0	1	7 841	1	0	0	$93 189	1	0	0	0
13 940	0	0	0	0	1	1.07%	0	1	52 272	0	0	0	$446 311	1	0	0	0
13 941	0	0	0	0	1	1.56%	1	1	6 534	1	0	0	$67 079	1	0	0	0
13 942	0	0	0	0	1	1.24%	0	1	20 909	0	0	1	$376 640	1	0	0	0
13 943	0	0	0	0	1	1.13%	0	1	6 534	0	0	1	$225 924	1	0	0	0
13 944	0	0	0	0	1	1.15%	0	1	7 405	0	0	0	$287 859	1	0	0	0
13 945	0	0	0	0	1	1.16%	0	1	7 841	0	0	0	$266 084	1	0	0	0
13 946	0	0	0	0	1	1.18%	0	1	7 405	1	0	0	$188 207	1	0	0	0
13 947	0	0	0	0	1	1.10%	0	1	10 564	0	1	0	$1 048 374	1	0	0	0
13 948	0	0	0	0	1	1.12%	0	1	268 765	0	1	0	$1 856 644	1	0	0	0
13 949	0	0	0	0	1	1.15%	0	1	9 583	0	0	1	$468 220	1	0	0	0
13 950	0	0	0	0	1	1.35%	0	1	4 356	0	0	0	$257 277	1	0	0	0
13 951	0	0	0	0	1	1.38%	0	1	4 792	0	1	0	$733 039	1	0	0	0
13 952	0	0	0	0	1	1.15%	0	1	4 356	0	0	0	$420 275	1	0	0	0
13 953	0	0	0	0	1	1.15%	0	1	4 792	1	0	0	$97 781	1	0	0	0
13 954	0	0	0	0	1	1.32%	0	1	7 841	0	0	1	$430 000	1	0	0	0
13 955	0	0	0	0	1	1.10%	0	1	10 019	0	1	0	$838 699	1	0	0	0
13 956	0	0	0	0	1	1.31%	0	1	6 098	0	0	1	$299 000	1	0	0	0
13 957	0	0	0	0	1	1.32%	0	1	4 792	0	0	1	$376 539	1	0	0	0
13 958	0	0	0	0	1	1.10%	0	1	6 970	0	0	1	$438 957	1	0	0	0
13 959	0	0	0	0	1	1.15%	0	1	5 663	0	0	1	$295 000	1	0	0	0
13 960	0	0	0	0	1	1.16%	0	1	6 970	1	0	0	$225 848	1	0	0	0
13 961	0	0	0	0	1	1.12%	0	1	3 049	0	0	1	$390 579	1	0	0	0
13 962	0	0	0	0	1	1.11%	0	1	10 454	0	0	0	$916 989	1	0	0	0
13 963	0	0	0	0	1	1.15%	0	1	7 405	1	0	0	$189 336	1	0	0	0
13 964	0	0	0	0	1	1.11%	0	1	10 890	0	0	0	$975 258	1	0	0	0
13 965	0	0	0	0	1	1.14%	0	0	4 792	1	0	0	$87 371	1	0	0	0
13 966	1	0	0	0	1	1.15%	0	1	5 227	1	0	0	$80 460	1	0	0	0
13 967	0	0	0	0	1	1.34%	0	1	7 405	1	0	0	$156 292	1	0	0	0
13 968	0	0	0	0	1	1.18%	0	0	4 792	1	0	0	$87 675	1	0	0	0
13 969	0	0	0	0	1	1.16%	0	1	6 098	0	1	0	$772 031	1	0	0	0
13 970	0	0	0	0	1	1.33%	0	1	28 750	0	0	0	$588 723	1	0	0	0
13 971	0	0	0	0	1	1.11%	0	1	10 454	1	0	0	$351 309	1	0	0	0
13 972	0	0	0	0	1	1.36%	0	1	7 841	1	0	0	$79 600	1	0	0	0
13 973	0	0	0	0	1	1.10%	0	1	6 098	1	0	0	$119 629	1	0	0	0
13 974	0	0	0	0	1	1.16%	0	1	6 534	0	0	1	$437 670	1	0	0	0
13 975	0	0	0	0	1	1.39%	0	1	3 920	0	0	0	$378 823	1	0	0	0
13 976	0	0	0	0	1	1.18%	0	1	7 841	0	0	0	$426 032	1	0	0	0
13 977	0	0	0	0	1	1.27%	0	1	8 325	0	0	0	$679 726	1	0	0	0
13 978	0	0	0	0	1	1.17%	0	1	150 282	0	1	0	$3 077 123	1	0	0	0
13 979	0	0	0	0	1	1.16%	0	1	8 712	1	0	0	$149 778	1	0	0	0
13 980	0	0	0	0	1	1.11%	0	1	14 810	0	0	0	$712 957	1	0	0	0
13 981	0	0	0	0	1	1.10%	0	1	8 276	0	0	0	$904 164	1	0	0	0
13 982	0	0	0	0	1	1.31%	0	1	9 148	1	0	0	$196 196	1	0	0	0
13 983	0	0	0	0	1	1.10%	0	1	5 227	0	1	0	$1 098 696	1	0	0	0
13 984	0	0	0	0	1	1.18%	0	1	6 098	1	0	0	$61 489	1	0	0	0
13 985	0	0	0	0	1	1.18%	0	1	7 405	0	0	1	$180 739	1	0	0	0
13 986	0	0	0	0	1	1.16%	0	1	10 890	0	0	0	$490 353	1	0	0	0
13 987	0	0	0	0	1	1.34%	0	1	6 970	1	0	0	$127 696	1	0	0	0
13 988	0	0	0	0	1	1.18%	0	1	5 663	0	1	0	$953 262	1	0	0	0
13 989	0	0	0	0	1	1.09%	0	1	6 098	0	0	1	$438 091	1	0	0	0
13 990	0	0	0	0	1	1.18%	0	1	5 663	0	0	0	$347 671	1	0	0	0
13 991	0	0	0	0	1	1.22%	0	1	32 234	1	0	0	$331 244	1	0	0	0
13 992	0	0	0	0	1	1.28%	0	1	6 970	1	0	0	$177 822	1	0	0	0
13 993	0	0	0	0	1	1.16%	0	1	8 712	1	0	0	$159 520	1	0	0	0
13 994	0	0	0	0	1	1.11%	0	1	11 761	0	0	0	$1 041 392	1	0	0	0
13 995	0	0	0	0	1	1.38%	0	1	3 920	0	0	0	$389 762	1	0	0	0
13 996	0	0	0	0	1	1.12%	0	1	6 098	0	1	0	$1 006 439	1	0	0	0
13 997	0	0	0	0	1	1.35%	0	1	21 344	1	0	0	$353 828	1	0	0	0
13 998	0	0	0	0	1	1.13%	0	1	16 553	0	1	0	$896 804	1	0	0	0
13 999	0	0	0	0	1	1.11%	0	1	22 651	0	0	1	$724 783	1	0	0	0
14 000	0	0	0	0	1	1.17%	0	1	22 651	1	0	0	$173 844	1	0	0	0
14 001	0	0	0	0	1	1.10%	0	1	6 970	1	0	0	$276 287	1	0	0	0
14 002	0	0	0	0	1	1.10%	0	1	7 405	0	0	0	$650 562	1	0	0	0
14 003	0	0	0	0	1	1.09%	0	1	6 970	1	0	0	$54 110	1	0	0	0
14 004	0	0	0	0	1	1.10%	0	1	3 920	0	0	0	$666 901	1	0	0	0
14 005	0	0	0	0	1	1.15%	0	1	6 098	1	0	0	$103 505	1	0	0	0
14 006	0	0	0	0	1	1.18%	0	1	7 405	0	1	0	$1 219 288	1	0	0	0
14 007	0	0	0	0	1	1.10%	0	1	9 148	1	0	0	$160 568	1	0	0	0
14 008	0	0	0	0	1	1.18%	0	1	6 098	0	0	0	$201 186	1	0	0	0
14 009	0	0	0	0	1	1.19%	0	1	17 860	1	0	0	$149 641	1	0	0	0
14 010	0	0	0	0	1	1.31%	0	1	8 276	1	0	0	$142 236	1	0	0	0
14 011	0	0	0	0	1	1.15%	0	1	3 049	0	1	0	$1 080 733	1	0	0	0
14 012	0	0	0	0	1	1.13%	0	1	9 148	0	1	0	$856 252	1	0	0	0
14 013	0	0	0	0	1	1.10%	0	1	7 405	1	0	0	$180 678	1	0	0	0
14 014	0	0	0	0	1	1.27%	0	1	10 019	0	1	0	$935 795	1	0	0	0
14 015	0	0	0	0	1	1.15%	0	1	8 712	1	0	0	$75 128	1	0	0	0
14 016	0	0	0	0	1	1.11%	0	1	5 663	0	0	1	$531 853	1	0	0	0
14 017	0	0	0	0	1	1.10%	0	1	6 534	0	0	1	$702 330	1	0	0	0
14 018	0	0	0	0	1	1.38%	0	1	12 632	1	0	0	$301 131	1	0	0	0
14 019	0	0	0	0	1	1.16%	0	1	8 712	1	0	0	$166 591	1	0	0	0
14 020	0	0	0	0	1	1.36%	0	1	1 925	0	0	0	$293 617	1	0	0	0
14 021	0	0	0	0	1	1.09%	0	1	5 663	1	0	0	$106 854	1	0	0	0
14 022	0	0	0	0	1	1.12%	0	1	39 204	0	0	0	$771 463	1	0	0	0
14 023	0	0	0	0	1	1.11%	0	1	10 454	0	0	1	$325 000	1	0	0	0
14 024	0	0	0	0	1	1.32%	0	1	7 841	0	1	0	$801 796	1	0	0	0
14 025	0	0	0	0	1	1.10%	0	1	6 098	1	0	0	$129 072	1	0	0	0
14 026	0	0	0	0	1	1.30%	0	1	7 405	0	0	0	$551 476	1	0	0	0
14 027	0	0	0	0	1	1.11%	0	1	19 602	0	0	1	$310 247	1	0	0	0
14 028	0	0	0	0	1	1.33%	0	1	9 583	0	0	0	$623 838	1	0	0	0
14 029	0	0	0	0	1	1.15%	0	1	9 583	1	0	0	$51 874	1	0	0	0
14 030	0	0	0	0	1	1.18%	0	1	3 485	0	0	0	$356 946	1	0	0	0
14 031	0	0	0	0	1	1.28%	0	1	9 148	0	0	0	$512 390	1	0	0	0
14 032	0	0	0	0	1	1.28%	0	1	5 663	0	1	0	$826 619	1	0	0	0
14 033	0	0	0	0	1	1.30%	0	1	7 405	0	0	0	$404 050	1	0	0	0
14 034	0	0	0	0	1	1.32%	0	1	6 970	0	1	0	$1 065 148	1	0	0	0
14 035	0	0	0	0	1	1.10%	0	1	9 583	0	0	0	$650 357	1	0	0	0
14 036	0	0	0	0	1	1.28%	0	1	9 148	0	0	0	$419 525	1	0	0	0
14 037	0	0	0	0	1	1.14%	0	1	16 117	1	0	0	$126 363	1	0	0	0
14 038	1	0	0	0	1	1.11%	0	1	46 609	0	0	1	$660 000	1	0	0	0
14 039	0	0	0	0	1	1.29%	0	1	12 000	0	0	0	$602 776	1	0	0	0
14 040	0	0	0	0	1	1.09%	0	1	4 356	0	0	1	$281 860	1	0	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
14 041	0	0	0	0	1	1.26%	0	1	6 534	1	0	0	$237 893	1	0	0	0
14 042	1	0	0	0	1	1.16%	0	1	7 405	0	1	0	$1 331 233	1	0	0	0
14 043	0	0	0	0	1	1.18%	0	1	5 227	1	0	0	$59 924	1	0	0	0
14 044	0	0	0	0	1	1.14%	0	0	3 920	1	0	0	$76 716	1	0	0	0
14 045	0	0	0	0	1	1.10%	0	1	8 276	1	0	0	$136 642	1	0	0	0
14 046	0	0	0	0	1	1.25%	0	1	10 890	1	0	0	$208 228	1	0	0	0
14 047	0	0	0	0	1	1.12%	0	1	10 019	0	0	1	$630 000	1	0	0	0
14 048	0	0	0	0	1	1.10%	0	1	7 405	0	0	1	$676 464	1	0	0	0
14 049	0	0	0	0	1	1.15%	0	1	5 663	0	1	0	$818 821	1	0	0	0
14 050	0	0	0	0	1	1.34%	0	1	10 454	0	0	1	$552 258	1	0	0	0
14 051	0	0	0	0	1	1.11%	0	1	16 117	0	0	0	$406 993	1	0	0	0
14 052	0	0	0	0	1	1.32%	0	1	6 970	1	0	0	$87 649	1	0	0	0
14 053	0	0	0	0	1	1.18%	0	1	6 534	0	0	0	$224 364	1	0	0	0
14 054	0	0	0	0	1	1.10%	0	1	3 049	0	1	0	$1 533 348	1	0	0	0
14 055	0	0	0	0	1	1.18%	0	1	6 098	1	0	0	$112 309	1	0	0	0
14 056	0	0	0	0	1	1.18%	0	1	4 356	0	0	0	$332 351	1	0	0	0
14 057	0	0	0	0	1	1.09%	0	1	2 178	0	0	0	$308 378	1	0	0	0
14 058	0	0	0	0	1	1.11%	0	1	11 761	1	0	0	$311 918	1	0	0	0
14 059	0	0	0	0	1	1.13%	0	1	8 276	0	0	1	$276 250	1	0	0	0
14 060	0	0	0	0	1	1.27%	0	1	8 276	1	0	0	$244 669	1	0	0	0
14 061	0	0	0	0	1	1.15%	0	1	5 220	0	0	0	$480 938	1	0	0	0
14 062	0	0	0	0	1	1.16%	0	1	6 098	0	0	1	$564 791	1	0	0	0
14 063	0	0	0	0	1	1.15%	0	1	4 356	0	1	0	$1 032 700	1	0	0	0
14 064	0	0	0	0	1	1.62%	1	1	37 897	0	1	0	$1 293 185	1	0	0	0
14 065	0	0	0	0	1	1.25%	0	1	6 534	0	1	0	$1 312 483	1	0	0	0
14 066	0	0	0	0	1	1.15%	0	1	5 663	1	0	0	$136 383	1	0	0	0
14 067	0	0	0	0	1	1.34%	0	1	6 970	1	0	0	$83 177	1	0	0	0
14 068	0	0	0	0	1	1.23%	0	1	23 958	0	0	0	$431 668	1	0	0	0
14 069	0	0	0	0	1	1.26%	0	1	6 098	0	0	0	$489 361	1	0	0	0
14 070	0	0	0	0	1	1.18%	0	1	5 227	0	0	1	$343 488	1	0	0	0
14 071	0	0	0	0	1	1.13%	0	1	6 970	1	0	0	$62 383	1	0	0	0
14 072	0	0	0	0	1	1.31%	0	1	4 356	0	1	0	$1 068 725	1	0	0	0
14 073	0	0	0	0	1	1.09%	0	1	8 712	1	0	0	$108 731	1	0	0	0
14 074	0	0	0	0	1	1.17%	0	1	21 780	0	0	0	$516 995	1	0	0	0
14 075	0	0	0	0	1	1.15%	0	1	6 970	1	0	0	$128 164	1	0	0	0
14 076	0	0	0	0	1	1.37%	0	1	6 970	1	0	0	$125 167	1	0	0	0
14 077	0	0	0	0	1	1.10%	0	1	5 227	0	0	0	$535 418	1	0	0	0
14 078	0	0	0	0	1	1.38%	0	1	3 920	0	1	0	$733 039	1	0	0	0
14 079	0	0	0	0	1	1.05%	0	1	7 841	0	1	0	$662 855	1	0	0	0
14 080	0	0	0	0	1	1.31%	0	1	8 160	0	1	0	$927 997	1	0	0	0
14 081	0	0	0	0	1	1.15%	0	1	7 841	0	1	0	$997 600	1	0	0	0
14 082	0	0	0	0	1	1.11%	0	1	12 632	0	1	0	$842 216	1	0	0	0
14 083	0	0	0	0	1	1.18%	0	1	7 841	1	0	0	$115 428	1	0	0	0
14 084	0	0	0	0	1	1.15%	0	1	11 326	1	0	0	$63 725	1	0	0	0
14 085	0	0	0	0	1	1.11%	0	1	11 326	0	0	0	$528 460	1	0	0	0
14 086	0	0	0	0	1	1.18%	0	1	4 792	1	0	0	$67 079	1	0	0	0
14 087	0	0	0	0	1	1.63%	1	1	13 068	0	1	0	$813 538	1	0	0	0
14 088	0	0	0	0	1	1.11%	0	1	14 810	0	1	0	$1 076 890	1	0	0	0
14 089	0	0	0	0	1	1.15%	0	1	23 087	1	0	0	$190 543	1	0	0	0
14 090	0	0	0	0	1	1.12%	0	1	4 356	0	1	0	$937 488	1	0	0	0
14 091	0	0	0	0	1	7.81%	0	1	10 890	0	0	1	$205 000	1	0	0	0
14 092	0	0	0	0	1	1.15%	0	1	6 534	0	1	0	$831 333	1	0	0	0
14 093	0	0	0	0	1	1.11%	0	1	9 148	1	0	0	$421 583	1	0	0	0
14 094	0	0	0	0	1	1.10%	0	1	6 098	0	1	0	$1 171 860	1	0	0	0
14 095	0	0	0	0	1	1.18%	0	1	3 485	0	0	0	$257 740	1	0	0	0
14 096	0	0	0	0	1	1.11%	0	1	11 761	0	1	0	$1 676 633	1	0	0	0
14 097	0	0	0	0	1	1.12%	0	1	4 792	0	1	0	$669 093	1	0	0	0
14 098	0	0	0	0	1	1.26%	0	1	15 682	0	1	0	$1 492 885	1	0	0	0
14 099	1	0	0	0	1	1.39%	0	1	1 855	0	1	0	$798 080	1	0	0	0
14 100	0	0	0	0	1	1.31%	0	1	6 970	0	0	0	$431 789	1	0	0	0
14 101	0	0	0	0	1	1.15%	0	1	11 326	0	0	1	$230 500	1	0	0	0
14 102	0	0	0	0	1	1.15%	0	1	6 534	1	0	0	$113 551	1	0	0	0
14 103	0	0	0	0	1	1.17%	0	1	21 780	1	0	0	$194 982	1	0	0	0
14 104	0	0	0	0	1	1.10%	0	1	9 148	0	0	0	$662 076	1	0	0	0
14 105	0	0	0	0	1	1.23%	0	1	19 602	1	0	0	$233 191	1	0	0	0
14 106	0	0	0	0	1	1.18%	0	1	7 405	0	0	0	$414 517	1	0	0	0
14 107	0	0	0	0	1	1.14%	0	1	6 098	0	0	1	$241 487	1	0	0	0
14 108	0	0	0	0	1	1.18%	0	1	5 227	0	0	0	$394 943	1	0	0	0
14 109	0	0	0	0	1	1.13%	0	1	18 295	0	0	0	$475 098	1	0	0	0
14 110	0	0	0	0	1	1.15%	0	1	5 663	1	0	0	$152 447	1	0	0	0
14 111	0	0	0	0	1	1.09%	0	1	6 534	1	0	0	$93 870	1	0	0	0
14 112	0	0	0	0	1	1.09%	0	1	5 227	1	0	0	$167 598	1	0	0	0
14 113	0	0	0	0	1	1.29%	0	1	7 841	1	0	0	$218 320	1	0	0	0
14 114	0	0	0	0	1	1.09%	0	1	6 970	1	0	0	$125 424	1	0	0	0
14 115	0	0	0	0	1	1.18%	0	1	6 098	0	0	0	$320 909	1	0	0	0
14 116	0	0	0	0	1	1.12%	0	1	47 045	0	1	0	$3 099 025	1	0	0	0
14 117	0	0	0	0	1	1.28%	0	1	6 970	0	0	0	$356 942	1	0	0	0
14 118	0	0	0	0	1	1.25%	0	1	8 712	0	0	0	$506 698	1	0	0	0
14 119	0	0	0	0	1	1.10%	0	1	6 098	1	0	0	$172 253	1	0	0	0
14 120	0	0	0	0	1	1.11%	0	1	16 988	1	0	0	$150 671	1	0	0	0
14 121	0	0	0	0	1	1.11%	0	1	11 761	1	0	0	$440 061	1	0	0	0
14 122	0	0	0	0	1	1.13%	0	1	6 970	0	0	1	$228 936	1	0	0	0
14 123	0	0	0	0	1	1.14%	0	1	3 920	1	0	0	$119 713	1	0	0	0
14 124	0	0	0	0	1	1.09%	0	1	6 098	1	0	0	$114 544	1	0	0	0
14 125	0	0	0	0	1	1.18%	0	1	6 098	0	0	0	$489 361	1	0	0	0
14 126	0	0	0	0	1	1.10%	0	1	7 405	0	0	0	$507 871	1	0	0	0
14 127	0	0	0	0	1	1.34%	0	1	7 405	0	1	0	$763 216	1	0	0	0
14 128	0	0	0	0	1	1.18%	0	1	4 792	0	1	0	$840 570	1	0	0	0
14 129	0	0	0	0	1	1.09%	0	1	4 356	0	0	0	$272 574	1	0	0	0
14 130	0	0	0	0	1	1.11%	0	1	15 246	0	0	0	$627 144	1	0	0	0
14 131	0	0	0	0	1	1.15%	0	1	6 098	1	0	0	$68 375	1	0	0	0
14 132	0	0	0	0	1	1.18%	0	1	3 049	0	0	1	$364 002	1	0	0	0
14 133	0	0	0	0	1	1.16%	0	1	6 098	0	0	1	$440 994	1	0	0	0
14 134	0	0	0	0	1	1.16%	0	1	6 970	0	0	0	$273 501	1	0	0	0
14 135	0	0	0	0	1	1.34%	0	1	16 553	1	0	0	$370 014	1	0	0	0
14 136	0	0	0	0	1	1.21%	0	1	35 284	0	0	1	$676 464	1	0	0	0
14 137	0	0	0	0	1	1.19%	0	1	6 098	0	1	0	$1 056 761	1	0	0	0
14 138	0	0	0	0	1	1.16%	0	1	6 098	0	0	0	$242 906	1	0	0	0
14 139	0	0	0	0	1	1.18%	0	1	7 405	0	0	0	$347 734	1	0	0	0
14 140	0	0	0	0	1	1.18%	0	1	6 970	0	0	0	$247 078	1	0	0	0
14 141	0	0	0	0	1	1.24%	0	1	6 098	0	1	0	$974 787	1	0	0	0
14 142	0	0	0	0	1	1.09%	0	1	6 098	0	0	1	$237 973	1	0	0	0
14 143	0	0	0	0	1	1.12%	0	1	8 712	0	0	1	$656 506	1	0	0	0
14 144	0	0	0	0	1	1.11%	0	1	27 443	0	1	0	$1 533 348	1	0	0	0
14 145	0	0	0	0	1	1.18%	0	1	4 792	0	0	1	$302 798	1	0	0	0
14 146	0	0	0	0	1	1.10%	0	1	6 500	0	1	0	$1 158 735	1	0	0	0
14 147	0	0	0	0	1	1.12%	0	1	11 326	0	0	0	$730 082	1	0	0	0
14 148	0	0	0	0	1	1.26%	0	1	13 068	0	0	0	$666 901	1	0	0	0
14 149	0	0	0	0	1	1.26%	0	1	7 841	0	0	1	$606 670	1	0	0	0
14 150	0	0	0	0	1	1.10%	0	1	7 841	0	0	0	$519 413	1	0	0	0
14 151	0	0	0	0	1	1.36%	0	1	18 295	0	0	1	$673 067	1	0	0	0
14 152	0	0	0	0	1	1.41%	1	1	6 970	0	0	1	$331 000	1	0	0	0
14 153	0	0	0	0	1	1.12%	0	1	43 560	0	0	1	$999 085	1	0	0	0
14 154	0	0	0	0	1	1.12%	0	1	6 534	0	0	1	$331 300	1	0	0	0
14 155	0	0	0	0	1	1.28%	0	1	7 841	1	0	0	$199 521	1	0	0	0
14 156	0	0	0	0	1	1.11%	0	1	16 553	0	0	0	$523 044	1	0	0	0
14 157	0	0	0	0	1	1.47%	1	1	47 045	0	1	0	$1 939 777	1	0	0	0
14 158	0	0	0	0	1	1.21%	0	1	70 132	0	0	0	$884 927	1	0	0	0
14 159	0	0	0	0	1	1.10%	0	1	7 841	0	0	0	$278 137	1	0	0	0
14 160	0	0	0	0	1	1.13%	0	1	6 534	0	0	1	$322 126	1	0	0	0
14 161	0	0	0	0	1	1.18%	0	1	7 405	0	0	1	$332 408	1	0	0	0
14 162	0	0	0	0	1	1.16%	0	1	7 841	0	0	0	$264 230	1	0	0	0
14 163	0	0	0	0	1	1.16%	0	1	6 970	0	0	1	$398 889	1	0	0	0
14 164	0	0	0	0	1	1.12%	0	1	6 970	0	0	0	$538 651	1	0	0	0
14 165	0	0	0	0	1	1.18%	0	1	8 712	0	1	0	$779 829	1	0	0	0
14 166	0	0	0	0	1	1.09%	0	1	7 405	0	0	1	$311 273	1	0	0	0
14 167	0	0	0	0	1	1.15%	0	1	6 098	1	0	0	$134 861	1	0	0	0
14 168	0	0	0	0	1	1.10%	0	1	6 534	0	1	0	$778 270	1	0	0	0
14 169	0	0	0	0	1	1.18%	0	1	6 098	0	0	1	$237 299	1	0	0	0
14 170	0	0	0	0	1	1.25%	0	1	23 958	0	0	0	$577 527	1	0	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
14 171	0	0	0	0	1	1.15%	0	1	6 534	1	0	0	$129 024	1	0	0	0
14 172	0	0	0	0	1	1.32%	0	1	7 405	1	0	0	$141 946	1	0	0	0
14 173	0	0	0	0	1	1.18%	0	1	8 276	1	0	0	$101 983	1	0	0	0
14 174	0	0	0	0	1	1.27%	0	1	5 663	0	1	0	$1 044 971	1	0	0	0
14 175	0	0	0	0	1	1.34%	0	1	5 663	0	0	1	$417 887	1	0	0	0
14 176	0	0	0	0	1	1.15%	0	1	5 663	0	1	0	$973 112	1	0	0	0
14 177	0	0	0	0	1	1.18%	0	1	8 712	0	0	0	$330 463	1	0	0	0
14 178	0	0	0	0	1	1.18%	0	1	4 356	0	0	0	$424 880	1	0	0	0
14 179	0	0	0	0	1	1.15%	0	1	3 920	1	0	0	$173 150	1	0	0	0
14 180	0	0	0	0	1	1.16%	0	1	10 454	1	0	0	$135 914	1	0	0	0
14 181	0	0	0	0	1	1.18%	0	1	5 663	1	0	0	$124 511	1	0	0	0
14 182	0	0	0	0	1	1.12%	0	1	10 454	0	0	1	$617 525	1	0	0	0
14 183	0	0	0	0	1	1.18%	0	1	7 841	0	1	0	$981 897	1	0	0	0
14 184	0	0	0	0	1	1.10%	0	1	4 356	0	0	1	$381 182	1	0	0	0
14 185	0	0	0	0	1	1.15%	0	1	7 841	0	0	0	$270 720	1	0	0	0
14 186	0	0	0	0	1	1.14%	0	1	12 632	0	0	1	$579 423	1	0	0	0
14 187	0	0	0	0	1	1.12%	0	1	5 663	0	0	1	$325 000	1	0	0	0
14 188	0	0	0	0	1	1.18%	0	1	4 792	1	0	0	$127 694	1	0	0	0
14 189	0	0	0	0	1	1.18%	0	1	5 663	0	0	0	$337 799	1	0	0	0
14 190	0	0	0	0	1	0.58%	0	1	6 970	1	0	0	$86 606	1	0	0	0
14 191	0	0	0	0	1	1.15%	0	1	6 098	1	0	0	$152 865	1	0	0	0
14 192	0	0	0	0	1	1.27%	0	1	6 420	0	0	0	$705 376	1	0	0	0
14 193	0	0	0	0	1	1.10%	0	1	5 663	0	0	0	$654 016	1	0	0	0
14 194	0	0	0	0	1	1.09%	0	1	4 356	0	0	1	$345 312	1	0	0	0
14 195	0	0	0	0	1	1.10%	0	1	6 754	0	0	1	$660 358	1	0	0	0
14 196	0	0	0	0	1	1.12%	0	1	5 663	1	0	0	$164 869	1	0	0	0
14 197	0	0	0	0	1	1.29%	1	1	30 056	0	0	0	$1 058 065	1	0	0	0
14 198	0	0	0	0	1	1.28%	0	1	7 405	0	1	0	$1 265 474	1	0	0	0
14 199	0	0	0	0	1	1.09%	0	1	6 970	1	0	0	$54 334	1	0	0	0
14 200	0	0	0	0	1	1.10%	0	1	6 098	0	0	0	$609 189	1	0	0	0
14 201	0	0	0	0	1	1.13%	0	1	11 326	0	1	0	$871 849	1	0	0	0
14 202	0	0	0	0	1	1.16%	0	1	5 227	0	1	0	$1 048 374	1	0	0	0
14 203	0	0	0	0	1	1.24%	0	1	10 019	1	0	0	$221 256	1	0	0	0
14 204	0	0	0	0	1	1.15%	0	1	4 356	0	1	0	$731 480	1	0	0	0
14 205	0	0	0	0	1	1.15%	0	1	5 663	1	0	0	$82 136	1	0	0	0
14 206	0	0	0	0	1	1.15%	0	1	6 534	0	0	0	$563 660	1	0	0	0
14 207	0	0	0	0	1	1.16%	0	1	7 405	0	1	0	$1 115 610	1	0	0	0
14 208	0	0	0	0	1	1.10%	0	1	8 276	1	0	0	$251 064	1	0	0	0
14 209	0	0	0	0	1	1.13%	0	1	18 295	0	0	1	$716 962	1	0	0	0
14 210	0	0	0	0	1	1.29%	0	1	9 583	0	1	0	$764 233	1	0	0	0
14 211	0	0	0	0	1	1.17%	0	1	6 098	1	0	0	$61 463	1	0	0	0
14 212	0	0	0	0	1	0.59%	0	1	6 970	1	0	0	$70 433	1	0	0	0
14 213	0	0	0	0	1	1.16%	0	1	6 970	0	0	0	$366 214	1	0	0	0
14 214	0	0	0	0	1	1.12%	0	1	10 890	0	1	0	$1 481 676	1	0	0	0
14 215	0	0	0	0	1	1.34%	0	1	4 792	1	0	0	$167 504	1	0	0	0
14 216	0	0	0	0	1	1.18%	0	1	6 098	0	0	1	$255 043	1	0	0	0
14 217	0	0	0	0	1	1.09%	0	1	6 098	0	0	1	$316 049	1	0	0	0
14 218	0	0	0	0	1	1.18%	0	1	8 712	0	0	1	$271 108	1	0	0	0
14 219	0	0	0	0	1	1.18%	0	1	7 841	0	0	0	$304 096	1	0	0	0
14 220	0	0	0	0	1	1.13%	0	1	3 485	1	0	0	$74 280	1	0	0	0
14 221	0	0	0	0	1	1.15%	0	1	6 534	0	0	0	$431 213	1	0	0	0
14 222	0	0	0	0	1	1.30%	0	1	7 405	1	0	0	$161 200	1	0	0	0
14 223	0	0	0	0	1	1.26%	0	1	6 098	0	0	0	$602 776	1	0	0	0
14 224	0	0	0	0	1	1.32%	0	1	6 534	1	0	0	$184 890	1	0	0	0
14 225	0	0	0	0	1	1.30%	0	1	6 534	0	1	0	$747 856	1	0	0	0
14 226	0	0	0	0	1	1.14%	0	1	12 197	0	0	1	$320 000	1	0	0	0
14 227	0	0	0	0	1	1.10%	0	1	8 276	1	0	0	$159 617	1	0	0	0
14 228	0	0	0	0	1	1.28%	0	1	6 970	1	0	0	$169 261	1	0	0	0
14 229	0	0	0	0	1	1.15%	0	1	5 663	1	0	0	$134 557	1	0	0	0
14 230	0	0	0	0	1	1.09%	0	1	4 792	1	0	0	$107 560	1	0	0	0
14 231	0	0	0	0	1	1.10%	0	1	5 227	1	0	0	$199 884	1	0	0	0
14 232	0	0	0	0	1	1.09%	0	1	6 098	0	0	0	$332 765	1	0	0	0
14 233	0	0	0	0	1	1.18%	0	1	6 098	0	0	1	$573 570	1	0	0	0
14 234	0	0	0	0	1	1.10%	0	1	6 970	1	0	0	$179 569	1	0	0	0
14 235	0	0	0	0	1	1.16%	0	1	6 098	0	1	0	$772 031	1	0	0	0
14 236	0	0	0	0	1	1.10%	0	1	6 534	0	1	0	$1 199 984	1	0	0	0
14 237	0	0	0	0	1	1.12%	0	1	15 682	0	0	0	$1 051 535	1	0	0	0
14 238	0	0	0	0	1	1.12%	0	1	5 663	0	0	0	$174 763	1	0	0	0
14 239	0	0	0	0	1	1.28%	0	1	6 970	1	0	0	$180 942	1	0	0	0
14 240	0	0	0	0	1	1.18%	0	1	2 614	0	0	1	$339 460	1	0	0	0
14 241	0	0	0	0	1	1.10%	0	1	6 534	0	0	1	$366 000	1	0	0	0
14 242	0	0	0	0	1	1.15%	0	1	6 098	0	1	0	$1 087 486	1	0	0	0
14 243	0	0	0	0	1	1.14%	0	1	3 049	1	0	0	$101 091	1	0	0	0
14 244	0	0	0	0	1	1.16%	0	1	7 405	1	0	0	$149 778	1	0	0	0
14 245	0	0	0	0	1	1.15%	0	1	3 920	0	0	0	$225 291	1	0	0	0
14 246	0	0	0	0	1	1.11%	0	1	19 602	0	0	0	$1 082 351	1	0	0	0
14 247	0	0	0	0	1	1.16%	0	1	7 841	1	0	0	$161 651	1	0	0	0
14 248	0	0	0	0	1	1.16%	0	1	8 276	0	0	1	$260 000	1	0	0	0
14 249	0	0	0	0	1	1.38%	0	1	4 792	0	0	1	$348 970	1	0	0	0
14 250	0	0	0	0	1	1.18%	0	1	4 356	0	0	1	$325 000	1	0	0	0
14 251	0	0	0	0	1	1.32%	0	1	5 663	1	0	0	$195 735	1	0	0	0
14 252	0	0	0	0	1	1.10%	0	1	9 148	0	0	0	$355 794	1	0	0	0
14 253	0	0	0	0	1	1.18%	0	1	6 120	0	0	0	$542 499	1	0	0	0
14 254	0	0	0	0	1	1.15%	0	1	3 485	0	0	0	$220 680	1	0	0	0
14 255	0	0	0	0	1	1.10%	0	1	5 227	0	0	0	$380 841	1	0	0	0
14 256	0	0	0	0	1	1.26%	0	1	13 504	0	0	0	$569 900	1	0	0	0
14 257	0	0	0	0	1	1.15%	0	1	6 970	1	0	0	$95 590	1	0	0	0
14 258	0	0	0	0	1	1.26%	0	1	8 712	1	0	0	$176 263	1	0	0	0
14 259	0	0	0	0	1	1.11%	0	1	19 166	0	1	0	$717 443	1	0	0	0
14 260	0	0	0	0	1	0.95%	0	1	6 534	0	1	0	$1 078 111	1	0	0	0
14 261	0	0	0	0	1	1.11%	0	1	14 375	0	1	0	$1 724 977	1	0	0	0
14 262	0	0	0	0	1	1.11%	0	1	16 988	0	1	0	$896 804	1	0	0	0
14 263	0	0	0	0	1	1.18%	0	1	6 970	0	1	0	$711 217	1	0	0	0
14 264	0	0	0	0	1	1.09%	0	1	4 792	0	1	0	$1 123 110	1	0	0	0
14 265	0	0	0	0	1	1.13%	0	1	11 326	0	0	0	$430 421	1	0	0	0
14 266	0	0	0	0	1	1.13%	0	1	7 405	1	0	0	$99 243	1	0	0	0
14 267	0	0	0	0	1	1.20%	0	1	58 806	0	1	0	$1 184 561	1	0	0	0
14 268	0	0	0	0	1	1.18%	0	1	8 276	1	0	0	$100 461	1	0	0	0
14 269	0	0	0	0	1	1.18%	0	1	4 356	1	0	0	$85 768	1	0	0	0
14 270	0	0	0	0	1	1.15%	0	1	35 284	1	0	0	$200 252	1	0	0	0
14 271	0	0	0	0	1	1.27%	0	1	12 632	0	1	0	$1 136 155	1	0	0	0
14 272	0	0	0	0	1	1.22%	0	1	23 958	1	0	0	$285 980	1	0	0	0
14 273	0	0	0	0	1	1.26%	0	1	9 583	0	0	1	$637 950	1	0	0	0
14 274	0	0	0	0	1	1.16%	0	1	5 663	0	0	0	$365 286	1	0	0	0
14 275	0	0	0	0	1	1.15%	0	1	6 098	1	0	0	$135 166	1	0	0	0
14 276	0	0	0	0	1	1.14%	0	1	5 663	0	0	1	$253 738	1	0	0	0
14 277	0	0	0	0	1	1.13%	0	1	9 000	0	0	0	$425 791	1	0	0	0
14 278	0	0	0	0	1	1.26%	0	1	6 098	0	0	1	$441 548	1	0	0	0
14 279	0	0	0	0	1	1.34%	0	1	10 454	1	0	0	$85 861	1	0	0	0
14 280	0	0	0	0	1	1.13%	0	1	6 098	0	0	1	$239 963	1	0	0	0
14 281	0	0	0	0	1	1.16%	0	1	6 098	0	1	0	$803 224	1	0	0	0
14 282	0	0	0	0	1	1.12%	0	1	16 988	0	0	0	$265 621	1	0	0	0
14 283	0	0	0	0	1	1.13%	0	1	4 356	1	0	0	$52 768	1	0	0	0
14 284	0	0	0	0	1	1.31%	0	1	11 761	0	0	0	$551 476	1	0	0	0
14 285	0	0	0	0	1	1.12%	0	1	8 712	0	0	0	$216 020	1	0	0	0
14 286	0	0	0	0	1	1.15%	0	1	4 792	0	1	0	$778 270	1	0	0	0
14 287	0	0	0	0	1	1.08%	0	1	5 227	1	0	0	$49 638	1	0	0	0
14 288	0	0	0	0	1	1.18%	0	1	4 356	1	0	0	$170 892	1	0	0	0
14 289	0	0	0	0	1	1.15%	0	1	6 098	0	0	1	$368 723	1	0	0	0
14 290	0	0	0	1	1	1.12%	0	1	5 227	0	0	0	$326 902	1	0	0	0
14 291	0	0	0	1	1	1.12%	0	1	5 663	0	0	0	$337 799	1	0	0	0
14 292	0	0	0	1	1	1.19%	0	1	43 560	0	0	1	$498 612	1	0	0	0
14 293	0	0	0	1	1	1.13%	0	1	6 098	0	0	1	$181 464	1	0	0	0
14 294	0	0	0	1	1	1.10%	0	1	7 405	0	1	0	$974 987	1	0	0	0
14 295	0	0	0	1	1	1.13%	0	1	8 712	0	0	1	$225 924	1	0	0	0
14 296	0	0	0	1	1	1.12%	0	1	5 663	1	0	0	$92 967	1	0	0	0
14 297	0	0	0	1	1	1.18%	0	1	3 485	1	0	0	$97 985	1	0	0	0
14 298	0	0	0	1	1	1.12%	0	1	3 920	0	0	1	$300 651	1	0	0	0
14 299	0	0	0	1	1	1.39%	0	1	4 356	1	0	0	$103 369	1	0	0	0
14 300	0	0	0	1	1	1.12%	0	1	6 098	1	0	0	$124 787	1	0	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
14 301	0	0	0	1	1	1.12%	0	1	4 356	0	0	1	$374 576	1	0	0	0
14 302	0	0	0	1	1	1.18%	0	1	4 356	0	1	0	$647 258	1	0	0	0
14 303	0	0	0	1	1	1.15%	0	1	4 792	0	0	1	$292 638	1	0	0	0
14 304	0	0	0	1	1	1.18%	0	1	4 792	1	0	0	$108 376	1	0	0	0
14 305	0	0	0	1	1	1.12%	0	1	4 792	0	0	1	$409 693	1	0	0	0
14 306	0	0	0	1	1	1.12%	0	1	5 227	1	0	0	$173 150	1	0	0	0
14 307	0	0	0	1	1	1.12%	0	1	5 227	0	0	0	$461 701	1	0	0	0
14 308	0	0	0	1	1	1.29%	0	1	7 405	0	0	1	$398 630	1	0	0	0
14 309	0	0	0	1	1	1.24%	0	1	9 590	0	0	0	$782 327	1	0	0	0
14 310	0	0	0	1	1	1.14%	0	1	70 132	0	1	0	$2 415 454	1	0	0	0
14 311	0	0	0	1	1	1.12%	0	1	4 356	1	0	0	$113 557	1	0	0	0
14 312	0	0	0	1	1	1.09%	0	1	4 792	0	0	0	$515 566	1	0	0	0
14 313	0	0	0	1	1	1.12%	0	1	5 663	0	0	1	$323 736	1	0	0	0
14 314	0	0	0	1	1	1.18%	0	1	6 098	1	0	0	$99 458	1	0	0	0
14 315	0	0	0	1	1	1.12%	0	1	9 583	1	0	0	$210 791	1	0	0	0
14 316	0	0	0	1	1	1.18%	0	1	4 792	1	0	0	$85 768	1	0	0	0
14 317	0	0	0	1	1	1.12%	0	1	6 534	0	0	0	$199 331	1	0	0	0
14 318	0	0	0	1	1	1.11%	0	1	10 019	0	1	0	$2 062 473	1	0	0	0
14 319	0	0	0	1	1	1.10%	0	1	9 148	1	0	0	$161 858	1	0	0	0
14 320	0	0	0	1	1	1.12%	0	1	19 166	0	1	0	$2 348 358	1	0	0	0
14 321	0	0	0	1	1	1.15%	0	1	6 098	0	0	1	$479 926	1	0	0	0
14 322	0	0	0	1	1	1.16%	0	1	10 890	0	0	1	$596 981	1	0	0	0
14 323	0	0	0	1	1	1.18%	0	1	3 049	0	0	1	$172 706	1	0	0	0
14 324	0	0	0	1	1	1.36%	0	1	2 614	0	1	0	$886 755	1	0	0	0
14 325	0	0	0	1	1	1.15%	0	1	5 663	1	0	0	$188 207	1	0	0	0
14 326	0	0	0	1	1	1.34%	0	1	14 414	0	0	1	$790 122	1	0	0	0
14 327	0	0	0	1	1	1.09%	0	1	3 485	0	0	0	$326 902	1	0	0	0
14 328	0	0	0	1	1	1.12%	0	1	4 309	0	0	1	$368 723	1	0	0	0
14 329	0	0	0	1	0	1.15%	0	1	4 356	0	0	0	$239 156	1	0	0	0
14 330	0	0	0	1	0	1.10%	0	1	4 792	0	0	0	$238 271	1	0	0	0
14 331	0	0	0	1	0	1.16%	0	1	8 712	1	0	0	$160 352	1	0	0	0
14 332	0	0	0	1	0	1.13%	0	0	3 049	1	0	0	$74 889	1	0	0	0
14 333	0	0	0	1	0	1.15%	0	1	3 920	0	0	0	$428 356	1	0	0	0
14 334	0	0	0	1	0	1.15%	0	1	4 792	0	1	0	$1 049 327	1	0	0	0
14 335	0	0	0	1	0	1.84%	1	1	38 333	0	0	0	$582 976	1	0	0	0
14 336	0	0	0	1	0	1.09%	0	1	4 564	0	0	0	$557 889	1	0	0	0
14 337	0	0	0	1	0	1.15%	0	1	4 356	0	0	0	$385 732	1	0	0	0
14 338	0	0	0	1	0	1.11%	0	1	43 560	0	0	0	$1 314 565	1	0	0	0
14 339	0	0	0	1	0	1.33%	0	1	7 841	0	0	0	$324 493	1	0	0	0
14 340	0	0	0	1	0	1.15%	0	1	4 792	1	0	0	$94 960	1	0	0	0
14 341	0	0	0	1	0	1.15%	0	1	6 970	1	0	0	$95 267	1	0	0	0
14 342	0	0	0	1	0	1.32%	0	1	5 663	1	0	0	$92 121	1	0	0	0
14 343	0	0	0	1	0	1.18%	0	1	8 276	0	0	0	$235 953	1	0	0	0
14 344	0	0	0	1	0	1.18%	0	1	4 792	0	1	0	$708 085	1	0	0	0
14 345	0	0	0	1	0	1.24%	0	1	7 405	0	0	0	$620 625	1	0	0	0
14 346	0	0	0	1	0	1.14%	0	0	4 792	1	0	0	$86 457	1	0	0	0
14 347	0	0	0	1	0	1.18%	0	1	5 663	0	0	0	$361 578	1	0	0	0
14 348	0	0	0	1	0	1.15%	0	1	6 534	0	0	0	$369 944	1	0	0	0
14 349	0	0	0	1	0	1.10%	0	1	8 712	0	0	0	$545 064	1	0	0	0
14 350	0	0	0	1	0	1.15%	0	1	5 663	0	0	0	$370 489	1	0	0	0
14 351	0	0	0	1	0	1.41%	0	1	1 859	0	0	0	$436 051	1	0	0	0
14 352	0	0	0	1	0	1.16%	0	1	11 761	1	0	0	$137 578	1	0	0	0
14 353	0	0	0	1	0	1.12%	0	1	42 689	0	1	0	$1 434 176	1	0	0	0
14 354	0	0	0	1	0	1.15%	0	1	4 792	1	0	0	$72 668	1	0	0	0
14 355	0	0	0	1	0	1.21%	0	1	76 230	0	0	1	$901 324	1	0	0	0
14 356	0	0	0	1	0	1.09%	0	1	5 663	0	1	0	$834 364	1	0	0	0
14 357	0	0	0	1	0	1.09%	0	1	7 405	1	0	0	$61 712	1	0	0	0
14 358	0	0	0	1	0	1.09%	0	1	4 356	1	0	0	$128 531	1	0	0	0
14 359	0	0	0	1	0	1.10%	0	1	8 712	0	0	0	$656 319	1	0	0	0
14 360	0	0	0	1	0	1.09%	0	1	6 534	1	0	0	$80 284	1	0	0	0
14 361	0	0	0	1	0	1.10%	0	1	6 098	0	0	0	$410 487	1	0	0	0
14 362	0	0	0	1	0	1.31%	0	1	6 098	0	1	0	$733 039	1	0	0	0
14 363	0	0	0	1	0	1.13%	0	1	7 841	0	0	0	$321 454	1	0	0	0
14 364	0	0	0	1	0	1.19%	0	1	10 890	1	0	0	$110 312	1	0	0	0
14 365	0	0	0	1	0	2.57%	1	1	14 810	1	0	0	$64 172	1	0	0	0
14 366	0	0	0	1	0	1.08%	0	1	1 158	0	0	0	$294 976	1	0	0	0
14 367	0	0	0	1	0	1.14%	0	1	5 663	1	0	0	$62 830	1	0	0	0
14 368	0	0	0	1	0	1.16%	0	1	5 663	0	1	0	$1 088 123	1	0	0	0
14 369	0	0	0	1	0	1.36%	0	1	7 841	0	0	1	$280 145	1	0	0	0
14 370	0	0	0	1	0	2.40%	1	1	7 405	0	1	0	$840 656	1	0	0	0
14 371	0	0	0	1	0	1.15%	0	1	4 792	0	0	1	$271 466	1	0	0	0
14 372	0	0	0	1	0	1.09%	0	1	3 049	0	1	0	$545 880	1	0	0	0
14 373	0	0	0	1	0	1.15%	0	1	6 098	0	1	0	$655 057	1	0	0	0
14 374	0	0	0	1	0	1.18%	0	1	4 356	1	0	0	$110 628	1	0	0	0
14 375	0	0	0	1	0	1.10%	0	1	15 000	0	0	0	$897 752	1	0	0	0
14 376	0	0	0	1	0	1.15%	0	1	6 098	1	0	0	$136 383	1	0	0	0
14 377	0	0	0	1	0	1.16%	0	1	5 663	0	1	0	$949 832	1	0	0	0
14 378	0	0	0	1	0	1.12%	0	1	5 227	1	0	0	$119 484	1	0	0	0
14 379	0	0	0	1	0	0.92%	0	1	4 356	0	0	1	$678 919	1	0	0	0
14 380	0	0	0	1	0	1.16%	0	1	6 000	0	0	0	$577 126	1	0	0	0
14 381	0	0	0	1	0	1.15%	0	1	6 534	0	0	0	$483 604	1	0	0	0
14 382	0	0	0	1	0	1.18%	0	1	6 534	0	0	1	$392 241	1	0	0	0
14 383	0	0	0	1	0	1.10%	0	1	10 019	0	1	0	$725 241	1	0	0	0
14 384	0	0	0	1	0	1.15%	0	1	5 227	0	0	1	$335 000	1	0	0	0
14 385	0	0	0	1	0	1.12%	0	1	6 534	0	0	1	$299 577	1	0	0	0
14 386	0	0	0	1	0	1.88%	1	1	5 227	1	0	0	$145 397	1	0	0	0
14 387	0	0	0	1	0	1.26%	0	1	8 276	0	0	0	$360 651	1	0	0	0
14 388	0	0	0	1	0	1.15%	0	1	5 227	1	0	0	$159 976	1	0	0	0
14 389	0	0	0	1	0	1.12%	0	1	4 207	0	0	0	$755 394	1	0	0	0
14 390	0	0	0	1	0	1.30%	0	1	13 068	1	0	0	$105 090	1	0	0	0
14 391	0	0	0	1	0	1.37%	0	1	5 663	1	0	0	$80 942	1	0	0	0
14 392	0	0	0	1	0	1.10%	0	1	5 227	0	0	1	$678 919	1	0	0	0
14 393	0	0	0	1	0	1.15%	1	1	7 405	0	1	0	$923 703	1	0	0	0
14 394	0	0	0	1	0	1.31%	0	1	10 454	1	0	0	$207 027	1	0	0	0
14 395	0	0	0	1	0	1.10%	0	1	8 712	1	0	0	$112 208	1	0	0	0
14 396	0	0	0	1	0	1.19%	0	1	5 663	1	0	0	$55 899	1	0	0	0
14 397	0	0	0	1	0	1.10%	0	1	6 970	0	0	0	$401 000	1	0	0	0
14 398	0	0	0	1	0	1.24%	0	1	32 670	0	1	0	$1 207 727	1	0	0	0
14 399	0	0	0	1	0	1.38%	0	1	8 712	0	1	0	$665 066	1	0	0	0
14 400	0	0	0	1	0	1.36%	0	1	2 178	0	1	0	$603 863	1	0	0	0
14 401	0	0	0	1	0	1.27%	0	1	8 712	1	0	0	$174 702	1	0	0	0
14 402	0	0	0	1	0	1.24%	0	1	11 761	0	0	1	$659 276	1	0	0	0
14 403	0	0	0	1	0	1.15%	0	1	6 534	0	0	0	$415 041	1	0	0	0
14 404	0	0	0	1	0	1.12%	0	1	2 614	0	0	1	$273 807	1	0	0	0
14 405	0	0	0	1	0	1.11%	0	1	11 761	0	1	0	$903 042	1	0	0	0
14 406	0	0	0	1	0	1.10%	0	1	6 098	0	1	0	$1 138 002	1	0	0	0
14 407	0	0	0	1	0	1.30%	0	1	9 148	1	0	0	$148 185	1	0	0	0
14 408	0	0	0	1	0	1.13%	0	0	7 405	1	0	0	$91 937	1	0	0	0
14 409	0	0	0	1	0	1.15%	0	1	5 663	1	0	0	$113 557	1	0	0	0
14 410	0	0	0	1	0	1.18%	0	1	2 614	0	0	0	$318 185	1	0	0	0
14 411	0	0	0	1	0	1.10%	0	1	5 663	0	1	0	$979 126	1	0	0	0
14 412	0	0	0	1	0	1.30%	0	1	6 534	0	0	0	$305 023	1	0	0	0
14 413	0	0	0	1	0	1.18%	0	1	8 276	0	0	0	$378 662	1	0	0	0
14 414	0	0	0	1	0	1.15%	0	1	6 098	0	0	1	$361 217	1	0	0	0
14 415	0	0	0	1	0	1.15%	0	1	24 394	1	0	0	$207 027	1	0	0	0
14 416	0	0	0	1	0	1.18%	0	1	6 098	1	0	0	$139 075	1	0	0	0
14 417	0	0	0	1	0	1.15%	0	1	5 663	1	0	0	$133 948	1	0	0	0
14 418	0	0	0	1	0	1.15%	0	1	6 970	0	0	0	$399 910	1	0	0	0
14 419	0	0	0	1	0	1.18%	0	1	12 632	1	0	0	$173 455	1	0	0	0
14 420	0	0	0	1	0	1.08%	0	1	6 534	1	0	0	$67 050	1	0	0	0
14 421	0	0	0	1	0	1.18%	0	1	2 614	0	0	1	$337 158	1	0	0	0
14 422	0	0	0	1	0	1.21%	0	1	47 045	0	0	0	$598 231	1	0	0	0
14 423	0	0	0	1	0	1.15%	0	1	4 356	0	0	0	$239 156	1	0	0	0
14 424	0	0	0	1	0	1.09%	0	1	4 792	1	0	0	$82 695	1	0	0	0
14 425	0	0	0	1	0	1.27%	0	1	7 841	0	0	0	$343 035	1	0	0	0
14 426	0	0	0	1	0	1.18%	0	1	6 098	1	0	0	$123 271	1	0	0	0
14 427	0	0	0	1	0	1.16%	0	1	5 663	0	1	0	$1 108 444	1	0	0	0
14 428	0	0	0	1	0	1.35%	0	1	6 534	1	0	0	$145 651	1	0	0	0
14 429	0	0	0	1	0	1.10%	0	1	8 823	0	0	0	$859 277	1	0	0	0
14 430	0	0	0	1	0	1.16%	0	1	6 970	0	0	0	$310 586	1	0	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
14 431	0	0	0	1	0	1.29%	0	1	6 970	0	1	0	$1 068 736	1	0	0	0
14 432	0	0	0	1	0	1.15%	0	1	3 920	0	0	0	$437 546	1	0	0	0
14 433	0	0	0	1	0	1.30%	0	1	14 810	1	0	0	$100 841	1	0	0	0
14 434	0	0	0	1	0	1.18%	0	1	5 227	0	0	0	$472 089	1	0	0	0
14 435	0	0	0	1	0	1.15%	0	1	8 712	1	0	0	$112 397	1	0	0	0
14 436	0	0	0	1	0	1.30%	0	1	6 534	0	0	0	$319 857	1	0	0	0
14 437	0	0	0	1	0	1.15%	0	1	7 405	1	0	0	$169 386	1	0	0	0
14 438	0	0	0	1	0	1.28%	0	1	6 970	1	0	0	$161 200	1	0	0	0
14 439	1	0	0	1	0	1.11%	0	1	33 106	0	1	0	$1 406 232	1	0	0	0
14 440	0	0	0	1	0	1.27%	0	1	5 227	0	0	0	$472 089	1	0	0	0
14 441	0	0	0	1	0	1.12%	0	1	57 935	0	1	0	$2 019 758	1	0	0	0
14 442	0	0	0	1	0	1.41%	0	1	1 997	0	0	1	$275 079	1	0	0	0
14 443	0	0	0	1	0	1.33%	0	1	26 136	0	0	0	$504 818	1	0	0	0
14 444	0	0	0	1	0	1.34%	0	1	5 227	0	0	1	$421 985	1	0	0	0
14 445	0	0	0	1	0	1.11%	0	1	8 712	0	0	0	$740 978	1	0	0	0
14 446	0	0	0	1	0	1.15%	0	1	6 098	1	0	0	$124 206	1	0	0	0
14 447	0	0	0	1	0	1.11%	0	1	13 939	0	1	0	$1 526 906	1	0	0	0
14 448	0	0	0	1	0	1.33%	0	1	13 504	1	0	0	$88 767	1	0	0	0
14 449	0	0	0	1	0	1.10%	0	1	13 939	0	0	0	$351 380	1	0	0	0
14 450	0	0	0	1	0	1.37%	0	1	18 731	1	0	0	$271 016	1	0	0	0
14 451	0	0	0	1	0	1.16%	0	1	8 712	0	0	0	$607 906	1	0	0	0
14 452	0	0	0	1	0	1.10%	0	1	6 098	0	0	0	$633 291	1	0	0	0
14 453	0	0	0	1	0	1.15%	0	1	6 534	1	0	0	$129 077	1	0	0	0
14 454	0	0	0	1	0	1.09%	0	1	5 227	0	0	0	$328 160	1	0	0	0
14 455	0	0	0	1	0	1.34%	0	1	4 356	0	0	0	$521 979	1	0	0	0
14 456	0	0	0	1	0	1.18%	0	1	2 766	0	0	0	$381 126	1	0	0	0
14 457	0	0	0	1	0	1.10%	0	1	7 841	0	1	0	$1 428 731	1	0	0	0
14 458	0	0	0	1	0	1.12%	0	1	5 663	1	0	0	$121 043	1	0	0	0
14 459	0	0	0	1	0	1.29%	0	1	5 663	1	0	0	$229 612	1	0	0	0
14 460	0	0	0	1	0	1.11%	0	1	14 810	1	0	0	$136 393	1	0	0	0
14 461	0	0	0	1	0	0.56%	0	1	4 356	1	0	0	$85 210	1	0	0	0
14 462	0	0	0	1	0	1.20%	0	1	36 590	1	0	0	$459 224	1	0	0	0
14 463	0	0	0	1	0	1.18%	0	1	4 356	1	0	0	$60 594	1	0	0	0
14 464	0	0	0	1	0	1.10%	0	1	12 197	0	0	1	$567 319	1	0	0	0
14 465	0	0	0	1	0	1.09%	0	1	4 792	1	0	0	$116 291	1	0	0	0
14 466	0	0	0	1	0	1.10%	0	1	9 148	0	0	1	$348 970	1	0	0	0
14 467	0	0	0	1	0	1.10%	0	1	5 227	1	0	0	$244 669	1	0	0	0
14 468	0	0	0	1	0	1.11%	0	1	14 375	0	0	1	$492 852	1	0	0	0
14 469	0	0	0	1	0	1.13%	0	1	8 276	1	0	0	$99 249	1	0	0	0
14 470	0	0	0	1	0	1.34%	0	1	11 326	0	0	0	$662 076	1	0	0	0
14 471	0	0	0	1	0	1.10%	0	1	6 098	0	0	0	$442 152	1	0	0	0
14 472	0	0	0	1	0	1.10%	0	1	6 970	0	0	1	$818 215	1	0	0	0
14 473	0	0	0	1	0	1.10%	0	1	7 841	0	1	0	$703 562	1	0	0	0
14 474	0	0	0	1	0	1.10%	0	1	7 841	0	1	0	$468 744	1	0	0	0
14 475	0	0	0	1	0	1.11%	0	1	15 246	0	0	1	$753 079	1	0	0	0
14 476	0	0	0	1	0	1.15%	0	1	5 000	0	0	0	$493 763	1	0	0	0
14 477	0	0	0	1	0	1.15%	0	1	4 356	1	0	0	$179 925	1	0	0	0
14 478	0	0	0	1	0	1.18%	0	1	7 405	0	0	1	$300 246	1	0	0	0
14 479	0	0	0	1	0	1.28%	0	1	7 841	0	0	1	$659 020	1	0	0	0
14 480	0	0	0	1	0	1.29%	0	1	13 068	0	0	0	$519 413	1	0	0	0
14 481	0	0	0	1	0	1.15%	0	1	3 920	1	0	0	$152 447	1	0	0	0
14 482	0	0	0	1	0	1.15%	0	1	5 663	0	0	0	$286 481	1	0	0	0
14 483	0	0	0	1	0	1.11%	0	1	19 166	0	1	0	$1 707 826	1	0	0	0
14 484	0	0	0	1	0	1.15%	0	1	6 970	1	0	0	$141 254	1	0	0	0
14 485	0	0	0	1	0	1.10%	0	1	8 712	0	0	0	$419 123	1	0	0	0
14 486	0	0	0	1	0	1.18%	0	1	4 356	0	0	1	$362 871	1	0	0	0
14 487	0	0	0	1	0	1.15%	0	1	5 663	1	0	0	$111 725	1	0	0	0
14 488	0	0	0	1	0	1.12%	0	1	52 272	0	0	1	$439 798	1	0	0	0
14 489	0	0	0	1	0	1.09%	0	1	9 583	1	0	0	$71 520	1	0	0	0
14 490	0	0	0	1	0	1.11%	0	1	15 948	0	0	0	$820 802	1	0	0	0
14 491	0	0	0	1	0	1.12%	0	1	7 832	0	0	0	$622 014	1	0	0	0
14 492	0	0	0	1	0	1.21%	0	1	49 658	0	1	0	$1 091 761	1	0	0	0
14 493	0	0	0	1	0	1.18%	0	1	4 356	0	0	0	$381 386	1	0	0	0
14 494	0	0	0	1	0	1.11%	0	1	12 632	0	0	1	$700 000	1	0	0	0
14 495	0	0	0	1	0	1.18%	0	1	2 887	0	0	0	$448 876	1	0	0	0
14 496	0	0	0	1	0	1.18%	0	1	2 614	0	1	0	$587 089	1	0	0	0
14 497	0	0	0	1	0	1.37%	0	1	2 178	0	0	1	$313 536	1	0	0	0
14 498	0	0	0	1	0	1.13%	0	1	12 197	0	0	0	$403 179	1	0	0	0
14 499	0	0	0	1	0	1.15%	0	1	6 970	1	0	0	$125 916	1	0	0	0
14 500	0	0	0	1	0	1.10%	0	1	6 534	0	0	0	$449 061	1	0	0	0
14 501	0	0	0	1	0	1.31%	0	1	11 326	0	0	0	$449 061	1	0	0	0
14 502	0	0	0	1	0	1.10%	0	1	8 712	0	0	0	$408 760	1	0	0	0
14 503	0	0	0	1	0	1.15%	0	1	6 534	1	0	0	$133 385	1	0	0	0
14 504	0	0	0	1	0	1.13%	0	1	7 405	1	0	0	$161 858	1	0	0	0
14 505	0	0	0	1	0	1.15%	0	1	4 356	0	0	1	$386 551	1	0	0	0
14 506	0	0	0	1	0	1.15%	0	1	6 098	0	0	0	$270 784	1	0	0	0
14 507	0	0	0	1	0	1.10%	0	1	7 841	0	0	1	$562 299	1	0	0	0
14 508	0	0	0	1	0	1.11%	0	1	19 602	1	0	0	$143 081	1	0	0	0
14 509	0	0	0	1	0	1.18%	0	1	6 534	1	0	0	$143 081	1	0	0	0
14 510	0	0	0	1	0	1.12%	0	1	7 405	0	0	1	$252 332	1	0	0	0
14 511	0	0	0	1	0	1.13%	0	0	7 841	1	0	0	$78 784	1	0	0	0
14 512	0	0	0	1	0	1.16%	0	1	9 583	1	0	0	$159 104	1	0	0	0
14 513	0	0	0	1	0	1.10%	0	1	7 405	0	0	0	$639 048	1	0	0	0
14 514	0	0	0	1	0	1.15%	0	1	7 405	1	0	0	$126 642	1	0	0	0
14 515	0	0	0	1	0	1.12%	0	1	4 356	1	0	0	$222 084	1	0	0	0
14 516	0	0	0	1	0	1.16%	0	1	6 180	0	0	0	$636 121	1	0	0	0
14 517	0	0	0	1	0	1.19%	0	1	10 454	1	0	0	$119 172	1	0	0	0
14 518	0	0	0	1	0	1.34%	0	1	6 970	1	0	0	$127 064	1	0	0	0
14 519	0	0	0	1	0	1.10%	0	1	6 723	0	0	0	$480 938	1	0	0	0
14 520	0	0	0	1	0	1.29%	0	1	6 970	0	0	1	$402 657	1	0	0	0
14 521	0	0	0	1	0	1.10%	0	1	6 970	1	0	0	$158 672	1	0	0	0
14 522	0	0	0	1	0	1.18%	0	1	6 098	0	0	1	$300 832	1	0	0	0
14 523	0	0	0	1	0	1.11%	0	1	12 197	0	0	0	$496 011	1	0	0	0
14 524	0	0	0	1	0	1.10%	0	1	11 326	1	0	0	$72 668	1	0	0	0
14 525	0	0	0	1	0	1.15%	0	1	6 970	1	0	0	$132 753	1	0	0	0
14 526	0	0	0	1	0	1.12%	0	1	6 970	0	0	0	$294 361	1	0	0	0
14 527	0	0	0	1	0	1.12%	0	1	4 356	0	0	0	$246 615	1	0	0	0
14 528	0	0	0	1	0	1.32%	0	1	8 712	1	0	0	$93 239	1	0	0	0
14 529	0	0	0	1	0	1.18%	0	1	5 663	0	1	0	$807 903	1	0	0	0
14 530	0	0	0	1	0	1.18%	0	1	4 356	1	0	0	$60 594	1	0	0	0
14 531	0	0	0	1	0	1.09%	0	1	5 227	1	0	0	$113 856	1	0	0	0
14 532	0	0	0	1	0	1.29%	0	1	4 792	1	0	0	$153 298	1	0	0	0
14 533	0	0	0	1	0	1.18%	0	1	4 792	0	0	1	$400 328	1	0	0	0
14 534	0	0	0	1	0	1.15%	0	1	9 148	1	0	0	$108 677	1	0	0	0
14 535	0	0	0	1	0	1.10%	0	1	8 276	1	0	0	$147 293	1	0	0	0
14 536	0	0	0	1	0	1.10%	0	1	20 909	1	0	0	$161 105	1	0	0	0
14 537	0	0	0	1	0	1.15%	0	1	3 986	0	0	1	$219 397	1	0	0	0
14 538	0	0	0	1	0	1.18%	0	1	5 663	1	0	0	$118 715	1	0	0	0
14 539	0	0	0	1	0	1.28%	0	1	6 970	0	0	1	$416 704	1	0	0	0
14 540	0	0	0	1	0	1.12%	0	1	4 792	1	0	0	$57 688	1	0	0	0
14 541	0	0	0	1	0	1.13%	0	1	5 663	0	0	1	$189 629	1	0	0	0
14 542	0	0	0	1	0	1.31%	0	1	7 841	0	0	1	$406 415	1	0	0	0
14 543	0	0	0	1	0	1.15%	0	1	6 534	1	0	0	$72 668	1	0	0	0
14 544	0	0	0	1	0	1.18%	0	1	4 356	1	0	0	$92 194	1	0	0	0
14 545	0	0	0	1	0	1.09%	0	1	5 663	0	0	1	$175 000	1	0	0	0
14 546	0	0	0	1	0	1.18%	0	1	6 970	1	0	0	$109 795	1	0	0	0
14 547	0	0	0	1	0	1.10%	0	1	3 920	0	0	0	$312 904	1	0	0	0
14 548	0	0	0	1	0	1.24%	0	1	8 712	0	1	0	$1 183 781	1	0	0	0
14 549	0	0	0	1	0	1.18%	0	1	6 098	0	0	1	$235 965	1	0	0	0
14 550	0	0	0	1	0	1.15%	0	1	12 197	1	0	0	$57 688	1	0	0	0
14 551	0	0	0	1	0	1.09%	0	1	6 534	1	0	0	$102 251	1	0	0	0
14 552	0	0	0	1	0	1.11%	0	1	11 761	0	0	0	$547 188	1	0	0	0
14 553	0	0	0	1	0	1.09%	0	1	4 356	1	0	0	$56 122	1	0	0	0
14 554	0	0	0	1	0	1.18%	0	1	4 792	1	0	0	$203 263	1	0	0	0
14 555	0	0	0	1	0	1.10%	0	1	10 019	0	0	0	$738 721	1	0	0	0
14 556	0	0	0	1	0	1.27%	0	1	10 890	1	0	0	$216 148	1	0	0	0
14 557	0	0	0	1	0	1.15%	0	1	4 792	1	0	0	$96 943	1	0	0	0
14 558	0	0	0	1	0	1.37%	0	1	9 583	1	0	0	$84 743	1	0	0	0
14 559	0	0	0	1	0	1.12%	0	1	4 600	0	0	0	$513 001	1	0	0	0
14 560	0	0	0	1	0	1.10%	0	1	8 712	0	1	0	$822 096	1	0	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
14 561	0	0	0	1	0	1.18%	0	1	7 841	0	0	1	$314 073	1	0	0	0
14 562	0	0	0	1	0	1.13%	0	1	7 841	1	0	0	$112 840	1	0	0	0
14 563	0	0	0	1	0	1.10%	0	1	38 333	1	0	0	$125 484	1	0	0	0
14 564	0	0	0	1	0	1.17%	0	1	38 768	1	0	0	$100 575	1	0	0	0
14 565	0	0	0	1	0	1.13%	0	1	8 276	0	0	1	$214 750	1	0	0	0
14 566	0	0	0	1	0	1.11%	0	1	26 572	1	0	0	$113 062	1	0	0	0
14 567	0	0	0	1	0	1.12%	0	1	5 663	0	1	0	$588 771	1	0	0	0
14 568	0	0	0	1	0	1.09%	0	1	6 534	1	0	0	$83 813	1	0	0	0
14 569	0	0	0	1	0	1.09%	0	1	36 155	0	1	0	$1 029 375	1	0	0	0
14 570	0	0	0	1	0	1.11%	0	1	14 810	0	1	0	$1 265 608	1	0	0	0
14 571	0	0	0	1	0	1.29%	0	1	10 890	0	0	0	$692 551	1	0	0	0
14 572	0	0	0	1	0	1.12%	0	1	6 098	0	0	1	$279 762	1	0	0	0
14 573	0	0	0	1	0	1.12%	0	1	5 663	0	0	1	$263 374	1	0	0	0
14 574	0	0	0	1	0	1.31%	0	1	11 326	1	0	0	$148 241	1	0	0	0
14 575	0	0	0	1	0	1.11%	0	1	41 382	0	0	1	$566 404	1	0	0	0
14 576	0	0	0	1	0	1.13%	0	1	6 098	0	0	1	$259 862	1	0	0	0
14 577	0	0	0	1	0	1.21%	0	1	72 310	0	0	1	$1 108 026	1	0	0	0
14 578	0	0	0	1	0	1.13%	0	1	9 148	0	0	1	$257 701	1	0	0	0
14 579	0	0	0	1	0	1.13%	0	1	11 326	0	0	1	$284 162	1	0	0	0
14 580	0	0	0	1	0	1.18%	0	1	7 841	0	0	1	$351 165	1	0	0	0
14 581	0	0	0	1	0	1.09%	0	1	9 148	0	0	0	$268 866	1	0	0	0
14 582	0	0	0	1	0	1.18%	0	1	6 098	0	0	1	$327 754	1	0	0	0
14 583	0	0	0	1	0	1.14%	0	1	7 841	0	0	1	$266 088	1	0	0	0
14 584	0	0	0	1	0	1.15%	0	1	7 841	1	0	0	$104 306	1	0	0	0
14 585	0	0	0	1	0	1.16%	0	1	7 841	0	0	1	$342 500	1	0	0	0
14 586	0	0	0	1	0	1.15%	0	1	8 276	0	0	1	$332 863	1	0	0	0
14 587	0	0	0	1	0	1.18%	0	1	8 712	0	0	1	$268 438	1	0	0	0
14 588	0	0	0	1	0	1.18%	0	1	9 148	0	0	1	$343 601	1	0	0	0
14 589	0	0	0	1	0	1.18%	0	1	9 583	0	0	1	$277 028	1	0	0	0
14 590	0	0	0	1	0	1.13%	0	1	8 276	0	1	0	$923 703	1	0	0	0
14 591	0	0	0	1	0	1.13%	0	1	12 632	0	0	1	$370 445	1	0	0	0
14 592	0	0	0	1	0	1.15%	0	1	8 276	0	0	0	$322 402	1	0	0	0
14 593	0	0	0	1	0	1.15%	0	1	9 583	0	0	0	$268 866	1	0	0	0
14 594	0	0	0	1	0	1.08%	0	1	6 098	1	0	0	$54 110	1	0	0	0
14 595	0	0	0	1	0	1.15%	0	1	5 227	0	0	1	$332 408	1	0	0	0
14 596	1	0	0	1	0	1.13%	0	1	8 276	0	1	0	$616 065	1	0	0	0
14 597	0	0	0	1	0	1.18%	0	1	5 663	0	0	1	$293 627	1	0	0	0
14 598	0	0	0	1	0	1.18%	0	1	6 098	0	0	0	$397 246	1	0	0	0
14 599	0	0	0	1	0	1.18%	0	1	6 534	0	0	1	$409 693	1	0	0	0
14 600	0	0	0	1	0	1.18%	0	1	3 485	0	0	1	$275 079	1	0	0	0
14 601	0	0	0	1	0	1.18%	0	1	3 920	0	0	1	$257 701	1	0	0	0
14 602	0	0	0	1	0	1.18%	0	1	3 920	0	0	1	$304 343	1	0	0	0
14 603	0	0	0	1	0	1.18%	0	1	4 356	1	0	0	$64 619	1	0	0	0
14 604	0	0	0	1	0	1.38%	0	1	4 356	0	0	1	$295 282	1	0	0	0
14 605	0	0	0	1	0	1.38%	0	1	4 356	0	0	1	$321 052	1	0	0	0
14 606	0	0	0	1	0	1.43%	0	1	4 792	1	0	0	$104 821	1	0	0	0
14 607	0	0	0	1	0	1.18%	0	1	5 663	1	0	0	$64 395	1	0	0	0
14 608	0	0	0	1	0	1.15%	0	1	5 663	0	1	0	$694 048	1	0	0	0
14 609	0	0	0	1	0	1.38%	0	1	5 663	0	0	1	$322 126	1	0	0	0
14 610	0	0	0	1	0	1.12%	0	1	5 663	0	0	0	$356 323	1	0	0	0
14 611	0	0	0	1	0	1.34%	0	1	5 663	1	0	0	$110 074	1	0	0	0
14 612	0	0	0	1	0	1.15%	0	1	6 300	0	0	0	$551 476	1	0	0	0
14 613	0	0	0	1	0	1.35%	0	1	6 970	1	0	0	$135 914	1	0	0	0
14 614	0	0	0	1	0	1.39%	0	1	7 405	1	0	0	$143 037	1	0	0	0
14 615	0	0	0	1	0	1.30%	0	1	8 276	0	1	0	$756 434	1	0	0	0
14 616	0	0	0	1	0	1.18%	0	1	4 792	1	0	0	$131 684	1	0	0	0
14 617	0	0	0	1	0	1.14%	0	1	4 792	0	0	1	$291 693	1	0	0	0
14 618	0	0	0	1	0	1.09%	0	1	4 792	0	0	0	$278 137	1	0	0	0
14 619	0	0	0	1	0	1.12%	0	1	5 663	0	1	0	$625 423	1	0	0	0
14 620	0	0	0	1	0	1.15%	0	1	6 098	1	0	0	$117 692	1	0	0	0
14 621	0	0	0	1	0	1.13%	0	1	6 970	1	0	0	$73 786	1	0	0	0
14 622	0	0	0	1	0	1.39%	0	1	6 970	1	0	0	$121 668	1	0	0	0
14 623	0	0	0	1	0	1.50%	0	1	7 841	1	0	0	$199 499	1	0	0	0
14 624	0	0	0	1	0	1.11%	0	1	10 019	0	1	0	$1 505 070	1	0	0	0
14 625	0	0	0	1	0	1.31%	0	1	11 326	1	0	0	$97 935	1	0	0	0
14 626	0	0	0	1	0	1.24%	0	1	13 068	0	0	1	$779 002	1	0	0	0
14 627	0	0	0	1	0	1.12%	0	1	4 500	0	0	1	$323 544	1	0	0	0
14 628	0	0	0	1	0	1.09%	0	1	4 792	0	0	0	$346 516	1	0	0	0
14 629	0	0	0	1	0	1.18%	0	1	6 098	0	1	0	$997 600	1	0	0	0
14 630	0	0	0	1	0	1.18%	0	1	6 098	0	1	0	$1 225 754	1	0	0	0
14 631	0	0	0	1	0	1.18%	0	1	6 508	0	0	0	$491 198	1	0	0	0
14 632	0	0	0	1	0	1.18%	0	1	6 534	0	0	0	$217 935	1	0	0	0
14 633	0	0	0	1	0	1.31%	0	1	6 534	0	1	0	$676 892	1	0	0	0
14 634	0	0	0	1	0	1.12%	0	1	6 970	0	0	1	$322 126	1	0	0	0
14 635	0	0	0	1	0	1.28%	0	1	6 970	0	0	1	$324 000	1	0	0	0
14 636	0	0	0	1	0	1.12%	0	1	8 276	1	0	0	$142 236	1	0	0	0
14 637	0	0	0	1	0	1.27%	0	1	9 583	0	0	1	$499 295	1	0	0	0
14 638	0	0	0	1	0	1.18%	0	1	5 227	0	0	1	$368 723	1	0	0	0
14 639	0	0	0	1	0	1.29%	0	1	5 663	0	0	1	$429 501	1	0	0	0
14 640	0	0	0	1	0	1.26%	0	1	5 663	0	1	0	$1 112 036	1	0	0	0
14 641	0	0	0	1	0	1.13%	0	1	6 970	0	0	0	$460 575	1	0	0	0
14 642	0	0	0	1	0	1.27%	0	1	7 405	0	0	0	$482 726	1	0	0	0
14 643	0	0	0	1	0	1.15%	0	1	7 405	1	0	0	$120 553	1	0	0	0
14 644	0	0	0	1	0	1.15%	0	1	8 712	0	0	1	$354 338	1	0	0	0
14 645	0	0	0	1	0	1.16%	0	1	9 148	1	0	0	$157 724	1	0	0	0
14 646	0	0	0	1	0	1.18%	0	1	33 106	0	0	1	$779 688	1	0	0	0
14 647	0	0	0	1	0	1.29%	0	1	4 792	0	0	1	$450 662	1	0	0	0
14 648	0	0	0	1	0	1.31%	0	1	5 227	0	0	1	$445 607	1	0	0	0
14 649	0	0	0	1	0	1.18%	0	1	5 663	0	1	0	$756 434	1	0	0	0
14 650	0	0	0	1	0	1.31%	0	1	5 663	0	0	1	$415 546	1	0	0	0
14 651	0	0	0	1	0	1.10%	0	1	7 405	1	0	0	$223 501	1	0	0	0
14 652	0	0	0	1	0	1.26%	0	1	11 326	1	0	0	$194 705	1	0	0	0
14 653	0	0	0	1	0	1.18%	0	1	6 000	0	0	1	$307 256	1	0	0	0
14 654	1	0	0	1	0	1.15%	0	1	6 057	0	0	1	$269 000	1	0	0	0
14 655	0	0	0	1	0	1.16%	0	1	6 098	0	0	0	$370 849	1	0	0	0
14 656	0	0	0	1	0	1.16%	0	1	6 534	0	1	0	$880 634	1	0	0	0
14 657	0	0	0	1	0	1.18%	0	1	7 841	0	0	1	$326 868	1	0	0	0
14 658	0	0	0	1	0	1.18%	0	1	6 098	0	0	0	$583 539	1	0	0	0
14 659	0	0	0	1	0	1.18%	0	1	6 970	0	0	1	$500 996	1	0	0	0
14 660	0	0	0	1	0	1.16%	0	1	7 841	0	0	0	$518 147	1	0	0	0
14 661	0	0	0	1	0	1.15%	0	1	4 792	0	0	1	$316 000	1	0	0	0
14 662	0	0	0	1	0	1.18%	0	1	6 098	0	0	1	$443 210	1	0	0	0
14 663	0	0	0	1	0	1.15%	0	1	8 276	0	0	1	$375 000	1	0	0	0
14 664	0	0	0	1	0	1.19%	0	1	2 178	0	0	1	$205 842	1	0	0	0
14 665	0	0	0	1	0	1.15%	0	1	6 098	1	0	0	$188 207	1	0	0	0
14 666	1	0	0	1	0	1.12%	0	1	12 634	0	1	0	$2 062 473	1	0	0	0
14 667	0	0	0	1	0	1.18%	0	1	2 614	0	0	1	$273 807	1	0	0	0
14 668	0	0	0	1	0	1.10%	0	1	3 049	0	1	0	$1 108 444	1	0	0	0
14 669	0	0	0	1	0	1.18%	0	1	3 049	0	0	1	$421 398	1	0	0	0
14 670	0	0	0	1	0	1.18%	0	1	3 363	0	0	1	$313 017	1	0	0	0
14 671	0	0	0	1	0	1.12%	0	1	12 197	0	1	0	$964 504	1	0	0	0
14 672	0	0	0	1	0	1.15%	0	1	2 614	0	0	1	$256 047	1	0	0	0
14 673	0	0	0	1	0	1.60%	1	1	13 504	0	0	1	$913 030	1	0	0	0
14 674	0	0	0	1	0	1.37%	0	1	1 742	0	0	1	$339 460	1	0	0	0
14 675	0	0	0	1	0	1.12%	0	1	4 792	0	1	0	$670 959	1	0	0	0
14 676	0	0	0	1	0	1.18%	0	1	6 098	0	0	1	$299 167	1	0	0	0
14 677	0	0	0	1	0	1.10%	0	1	4 356	0	0	1	$602 834	1	0	0	0
14 678	0	0	0	1	0	1.12%	0	1	5 227	0	0	1	$453 856	1	0	0	0
14 679	0	0	0	1	0	1.29%	0	1	20 614	0	1	0	$1 642 173	1	0	0	0
14 680	0	0	0	1	0	1.15%	0	1	4 792	1	0	0	$149 060	1	0	0	0
14 681	0	0	0	1	0	1.10%	0	1	6 970	0	0	1	$772 563	1	0	0	0
14 682	0	0	0	1	0	1.12%	0	1	3 485	0	1	0	$664 414	1	0	0	0
14 683	0	0	0	1	0	1.28%	0	1	6 098	0	1	0	$918 639	1	0	0	0
14 684	0	0	0	1	0	1.12%	0	1	4 792	0	0	1	$330 095	1	0	0	0
14 685	0	0	0	1	0	1.18%	0	1	4 892	0	0	1	$295 000	1	0	0	0
14 686	0	0	0	1	0	1.12%	0	1	6 970	0	0	1	$617 408	1	0	0	0
14 687	0	0	0	1	0	1.12%	0	1	53 143	0	0	0	$171 518	1	0	0	0
14 688	0	0	0	1	0	1.08%	0	1	4 356	1	0	0	$63 255	1	0	0	0
14 689	0	0	0	1	0	1.25%	0	1	30 492	1	0	0	$131 921	1	0	0	0
14 690	0	0	0	1	0	1.18%	0	1	5 663	1	0	0	$200 402	1	0	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
14 691	0	0	0	1	0	1.12%	0	1	5 227	0	0	1	$295 282	1	0	0	0
14 692	0	0	0	1	0	1.16%	0	1	8 712	1	0	0	$145 212	1	0	0	0
14 693	0	0	0	1	0	1.40%	0	1	4 792	0	1	0	$725 241	1	0	0	0
14 694	0	0	0	1	0	1.28%	0	1	6 000	0	0	1	$648 485	1	0	0	0
14 695	0	0	0	1	0	1.31%	0	1	6 098	0	0	0	$519 413	1	0	0	0
14 696	0	0	0	1	0	1.29%	0	1	6 534	0	0	0	$397 731	1	0	0	0
14 697	0	0	0	1	0	1.19%	0	1	10 890	0	0	1	$348 970	1	0	0	0
14 698	0	0	0	1	0	1.12%	0	1	7 841	0	0	1	$376 539	1	0	0	0
14 699	0	0	0	1	0	1.15%	0	1	5 227	1	0	0	$159 599	1	0	0	0
14 700	0	0	0	1	0	1.14%	0	1	3 920	0	1	0	$734 344	1	0	0	0
14 701	0	0	0	1	0	1.18%	0	1	5 663	0	0	1	$266 088	1	0	0	0
14 702	0	0	0	1	0	1.80%	1	1	2 614	0	0	1	$310 196	1	0	0	0
14 703	0	0	0	1	0	1.10%	0	1	6 970	1	0	0	$162 942	1	0	0	0
14 704	0	0	0	1	0	1.14%	0	0	4 792	1	0	0	$87 371	1	0	0	0
14 705	0	0	0	1	0	1.37%	0	1	4 356	0	0	0	$312 736	1	0	0	0
14 706	0	0	0	1	0	1.16%	0	1	6 098	0	1	0	$834 417	1	0	0	0
14 707	0	0	0	1	0	1.10%	0	1	5 227	1	0	0	$177 906	1	0	0	0
14 708	0	0	0	1	0	1.22%	0	1	2 614	0	0	1	$385 696	1	0	0	0
14 709	0	0	0	1	0	1.29%	0	1	7 841	0	0	0	$592 990	1	0	0	0
14 710	0	0	0	1	0	1.15%	0	1	6 970	1	0	0	$150 691	1	0	0	0
14 711	0	0	0	1	0	1.18%	0	1	5 663	0	1	0	$904 602	1	0	0	0
14 712	0	0	0	1	0	1.10%	0	1	6 970	0	0	1	$552 258	1	0	0	0
14 713	0	0	0	1	0	1.16%	0	1	10 890	0	0	1	$329 642	1	0	0	0
14 714	0	0	0	1	0	1.39%	0	1	9 148	1	0	0	$312 423	1	0	0	0
14 715	0	0	0	1	0	1.15%	0	1	4 356	0	1	0	$973 112	1	0	0	0
14 716	0	0	0	1	0	1.30%	0	1	7 841	0	0	0	$430 421	1	0	0	0
14 717	0	0	0	1	0	1.14%	0	1	4 356	0	0	1	$251 026	1	0	0	0
14 718	0	0	0	1	0	1.09%	0	1	2 534	0	1	0	$877 518	1	0	0	0
14 719	0	0	0	1	0	1.16%	0	1	7 841	0	0	1	$466 479	1	0	0	0
14 720	0	0	0	1	0	1.28%	0	1	5 227	0	1	0	$818 821	1	0	0	0
14 721	0	0	0	1	0	1.18%	0	1	8 539	0	0	0	$538 651	1	0	0	0
14 722	0	0	0	1	0	1.27%	0	1	50 530	1	0	0	$217 478	1	0	0	0
14 723	0	0	0	1	0	1.12%	0	1	8 276	1	0	0	$129 593	1	0	0	0
14 724	0	0	0	1	0	1.09%	0	1	6 534	0	1	0	$494 833	1	0	0	0
14 725	0	0	0	1	0	1.28%	0	1	10 019	0	0	0	$485 907	1	0	0	0
14 726	0	0	0	1	0	1.15%	0	1	8 276	0	0	1	$263 076	1	0	0	0
14 727	0	0	0	1	0	1.10%	0	1	9 148	1	0	0	$207 027	1	0	0	0
14 728	0	0	0	1	0	1.31%	0	1	7 405	1	0	0	$207 027	1	0	0	0
14 729	0	0	0	1	0	1.15%	0	1	6 534	1	0	0	$113 869	1	0	0	0
14 730	0	0	0	1	0	1.14%	0	1	3 485	1	0	0	$138 520	1	0	0	0
14 731	0	0	0	1	0	1.10%	0	1	6 098	0	1	0	$1 136 155	1	0	0	0
14 732	0	0	0	1	0	1.16%	0	1	8 276	0	0	0	$511 718	1	0	0	0
14 733	0	0	0	1	0	1.10%	0	1	6 098	1	0	0	$160 947	1	0	0	0
14 734	0	0	0	1	0	1.25%	0	1	20 473	0	1	0	$1 593 729	1	0	0	0
14 735	0	0	0	1	0	1.11%	0	1	10 019	0	1	0	$1 491 207	1	0	0	0
14 736	1	0	0	1	0	1.15%	0	1	21 780	1	0	0	$152 214	1	0	0	0
14 737	0	0	0	1	0	1.12%	0	1	6 000	0	0	0	$513 001	1	0	0	0
14 738	0	0	0	1	0	1.15%	0	1	4 443	0	1	0	$1 021 862	1	0	0	0
14 739	0	0	0	1	0	1.37%	0	1	6 534	0	0	1	$321 314	1	0	0	0
14 740	0	0	0	1	0	1.14%	0	0	4 792	1	0	0	$87 371	1	0	0	0
14 741	0	0	0	1	0	1.15%	0	1	9 583	0	0	1	$381 182	1	0	0	0
14 742	0	0	0	1	0	1.36%	0	1	3 204	0	1	0	$792 537	1	0	0	0
14 743	0	0	0	1	0	1.14%	0	1	6 098	1	0	0	$65 290	1	0	0	0
14 744	0	0	0	1	0	1.18%	0	1	4 792	0	1	0	$678 451	1	0	0	0
14 745	0	0	0	1	0	1.34%	0	1	9 583	1	0	0	$194 229	1	0	0	0
14 746	0	0	0	1	0	1.36%	0	1	10 454	0	0	0	$675 894	1	0	0	0
14 747	0	0	0	1	0	1.10%	0	1	8 712	1	0	0	$194 866	1	0	0	0
14 748	0	0	0	1	0	1.15%	0	1	6 098	1	0	0	$151 605	1	0	0	0
14 749	0	0	0	1	0	0.74%	0	1	7 405	0	0	1	$345 704	1	0	0	0
14 750	0	0	0	1	0	1.15%	0	1	6 534	0	0	0	$374 217	1	0	0	0
14 751	0	0	0	1	0	1.15%	0	1	5 663	1	0	0	$172 918	1	0	0	0
14 752	0	0	0	1	0	1.24%	0	1	6 970	0	0	1	$614 186	1	0	0	0
14 753	0	0	0	1	0	1.32%	0	1	6 098	0	0	0	$449 898	1	0	0	0
14 754	0	0	0	1	0	1.16%	0	1	6 970	0	0	0	$502 027	1	0	0	0
14 755	0	0	0	1	0	2.10%	1	1	11 200	0	0	0	$641 251	1	0	0	0
14 756	0	0	0	1	0	1.28%	0	1	29 621	0	0	1	$521 131	1	0	0	0
14 757	0	0	0	1	0	1.36%	0	1	4 792	1	0	0	$164 116	1	0	0	0
14 758	0	0	0	1	0	1.10%	0	1	5 663	0	0	1	$725 757	1	0	0	0
14 759	0	0	0	1	0	1.15%	0	1	21 780	0	0	1	$527 155	1	0	0	0
14 760	0	0	0	1	0	1.18%	0	1	3 920	0	1	0	$734 701	1	0	0	0
14 761	0	0	0	1	0	1.18%	0	1	7 405	0	1	0	$684 690	1	0	0	0
14 762	0	0	0	1	0	1.12%	0	1	6 970	0	0	0	$417 396	1	0	0	0
14 763	0	0	0	1	0	1.16%	0	1	7 841	0	0	1	$498 221	1	0	0	0
14 764	0	0	0	1	0	1.10%	0	1	6 534	1	0	0	$152 982	1	0	0	0
14 765	0	0	0	1	0	1.28%	0	1	6 534	1	0	0	$228 859	1	0	0	0
14 766	0	0	0	1	0	1.11%	0	1	13 068	1	0	0	$334 742	1	0	0	0
14 767	0	0	0	1	0	1.12%	0	1	44 431	1	0	0	$329 875	1	0	0	0
14 768	0	0	0	1	0	1.09%	0	1	5 663	1	0	0	$96 710	1	0	0	0
14 769	0	0	0	1	0	1.11%	0	1	11 326	1	0	0	$233 376	1	0	0	0
14 770	0	0	0	1	0	1.22%	0	1	33 106	1	0	0	$350 064	1	0	0	0
14 771	0	0	0	1	0	1.16%	0	1	9 148	1	0	0	$164 407	1	0	0	0
14 772	0	0	0	1	0	1.15%	0	1	6 534	1	0	0	$135 774	1	0	0	0
14 773	0	0	0	1	0	1.30%	0	1	9 583	1	0	0	$152 982	1	0	0	0
14 774	0	0	0	1	0	1.27%	0	1	6 970	0	1	0	$894 053	1	0	0	0
14 775	0	0	0	1	0	1.11%	0	1	20 038	1	0	0	$181 897	1	0	0	0
14 776	0	0	0	1	0	1.11%	0	1	6 534	0	1	0	$1 005 980	1	0	0	0
14 777	0	0	0	1	0	1.63%	0	1	13 504	0	1	0	$694 048	1	0	0	0
14 778	0	0	0	1	0	1.31%	0	1	6 098	0	0	1	$520 895	1	0	0	0
14 779	0	0	0	1	0	1.18%	0	1	12 632	0	0	1	$579 423	1	0	0	0
14 780	0	0	0	1	0	1.12%	0	1	18 295	0	0	0	$667 834	1	0	0	0
14 781	0	0	0	1	0	1.16%	0	1	9 148	0	0	0	$268 866	1	0	0	0
14 782	0	0	0	1	0	1.36%	0	1	10 019	1	0	0	$80 494	1	0	0	0
14 783	0	0	0	1	0	1.27%	0	1	10 890	0	0	1	$442 102	1	0	0	0
14 784	0	0	0	1	0	1.09%	0	1	4 792	0	0	0	$332 351	1	0	0	0
14 785	0	0	0	1	0	1.19%	0	1	6 970	1	0	0	$60 371	1	0	0	0
14 786	0	0	0	1	0	1.15%	0	1	5 663	1	0	0	$162 224	1	0	0	0
14 787	0	0	0	1	0	1.33%	0	1	20 473	0	0	0	$697 391	1	0	0	0
14 788	0	0	0	1	0	1.26%	0	1	11 326	0	0	0	$496 891	1	0	0	0
14 789	0	0	0	1	0	1.27%	0	1	6 534	0	1	0	$1 293 185	1	0	0	0
14 790	0	0	0	1	0	1.15%	0	1	6 098	1	0	0	$125 120	1	0	0	0
14 791	0	0	0	1	0	1.10%	0	1	10 454	0	0	0	$650 562	1	0	0	0
14 792	0	0	0	1	0	1.11%	0	1	22 216	1	0	0	$357 592	1	0	0	0
14 793	0	0	0	1	0	1.11%	0	1	21 344	0	0	1	$901 324	1	0	0	0
14 794	0	0	0	1	0	1.15%	0	1	3 920	0	0	0	$285 512	1	0	0	0
14 795	0	0	0	1	0	1.18%	0	1	6 970	0	0	1	$626 245	1	0	0	0
14 796	0	0	0	1	0	1.27%	0	1	4 792	0	0	1	$398 630	1	0	0	0
14 797	0	0	0	1	0	1.12%	0	1	56 192	0	0	0	$1 044 997	1	0	0	0
14 798	0	0	0	1	0	1.16%	0	1	7 405	0	0	1	$390 579	1	0	0	0
14 799	0	0	0	1	0	1.15%	0	1	6 970	1	0	0	$138 514	1	0	0	0
14 800	0	0	0	1	0	1.13%	0	1	75 794	0	0	1	$562 323	1	0	0	0
14 801	0	0	0	1	0	1.10%	0	1	7 766	0	0	0	$525 826	1	0	0	0
14 802	0	0	0	1	0	1.18%	0	1	5 250	0	0	0	$525 826	1	0	0	0
14 803	0	0	0	1	0	1.09%	0	1	6 534	0	0	0	$424 880	1	0	0	0
14 804	0	0	0	1	0	1.18%	0	1	5 227	0	0	1	$357 560	1	0	0	0
14 805	0	0	0	1	0	1.15%	0	1	7 405	1	0	0	$115 369	1	0	0	0
14 806	0	0	0	1	0	1.18%	0	1	10 019	0	1	0	$984 362	1	0	0	0
14 807	0	0	0	1	0	1.10%	0	1	6 534	0	0	1	$443 639	1	0	0	0
14 808	0	0	0	1	0	1.18%	0	1	10 019	0	0	0	$443 303	1	0	0	0
14 809	0	0	0	1	0	1.10%	0	1	6 098	1	0	0	$289 085	1	0	0	0
14 810	0	0	0	1	0	1.11%	0	1	15 246	0	1	0	$798 442	1	0	0	0
14 811	0	0	0	1	0	1.09%	0	1	4 356	0	1	0	$700 287	1	0	0	0
14 812	0	0	0	1	0	1.16%	0	1	9 148	1	0	0	$151 402	1	0	0	0
14 813	0	0	0	1	0	1.18%	0	1	6 098	0	1	0	$754 829	1	0	0	0
14 814	0	0	0	1	0	1.36%	0	1	7 405	1	0	0	$114 265	1	0	0	0
14 815	0	0	0	1	0	1.34%	0	1	9 583	1	0	0	$127 064	1	0	0	0
14 816	0	0	0	1	0	1.34%	0	1	11 761	1	0	0	$310 588	1	0	0	0
14 817	0	0	0	1	0	1.10%	0	1	5 227	0	1	0	$1 367 081	1	0	0	0
14 818	0	0	0	1	0	1.31%	0	1	8 276	0	1	0	$850 014	1	0	0	0
14 819	0	0	0	1	0	1.32%	0	1	5 663	1	0	0	$92 568	1	0	0	0
14 820	1	0	0	1	0	1.10%	0	1	9 148	0	1	0	$954 511	1	0	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
14 821	0	0	0	1	0	1.15%	0	1	7 841	0	1	0	$863 860	1	0	0	0
14 822	0	0	0	1	0	1.10%	0	1	47 480	0	1	0	$1 059 008	1	0	0	0
14 823	0	0	0	1	0	1.18%	0	1	7 841	0	1	0	$685 470	1	0	0	0
14 824	0	0	0	1	0	1.09%	0	1	5 663	0	1	0	$653 497	1	0	0	0
14 825	0	0	0	1	0	1.15%	0	1	7 405	1	0	0	$210 791	1	0	0	0
14 826	0	0	0	1	0	1.18%	0	1	5 227	0	0	1	$300 651	1	0	0	0
14 827	0	0	0	1	0	1.12%	0	1	4 792	1	0	0	$62 607	1	0	0	0
14 828	0	0	0	1	0	1.18%	0	1	4 792	0	0	1	$306 019	1	0	0	0
14 829	0	0	0	1	0	1.25%	0	1	8 276	0	0	1	$569 089	1	0	0	0
14 830	0	0	0	1	0	1.10%	0	1	5 663	0	0	1	$569 089	1	0	0	0
14 831	0	0	0	1	0	1.11%	0	1	10 890	1	0	0	$229 612	1	0	0	0
14 832	0	0	0	1	0	1.10%	0	1	22 651	1	0	0	$156 292	1	0	0	0
14 833	0	0	0	1	0	1.14%	0	1	7 405	0	0	1	$235 000	1	0	0	0
14 834	0	0	0	1	0	1.12%	0	0	6 534	0	0	1	$245 000	1	0	0	0
14 835	0	0	0	1	0	1.95%	1	1	15 682	0	0	1	$635 000	1	0	0	0
14 836	0	0	0	1	0	1.12%	0	1	2 178	0	0	1	$374 576	1	0	0	0
14 837	0	0	0	1	0	1.15%	0	1	4 356	0	0	0	$368 460	1	0	0	0
14 838	0	0	0	1	0	1.21%	0	1	49 223	0	0	0	$528 460	1	0	0	0
14 839	0	0	0	1	0	1.22%	0	1	13 504	0	0	1	$643 178	1	0	0	0
14 840	0	0	0	1	0	1.16%	0	1	7 405	0	0	0	$605 341	1	0	0	0
14 841	0	0	0	1	0	1.12%	0	1	9 148	0	0	0	$525 679	1	0	0	0
14 842	0	0	0	1	0	1.16%	0	1	8 712	1	0	0	$150 369	1	0	0	0
14 843	0	0	0	1	0	1.25%	0	1	5 663	0	0	0	$388 464	1	0	0	0
14 844	0	0	0	1	0	1.18%	0	1	3 920	0	0	1	$237 973	1	0	0	0
14 845	0	0	0	1	0	1.30%	0	1	6 098	0	1	0	$1 107 357	1	0	0	0
14 846	0	0	0	1	0	1.31%	0	1	4 356	0	0	1	$365 000	1	0	0	0
14 847	0	0	0	1	0	1.25%	0	1	7 841	0	0	0	$352 307	1	0	0	0
14 848	0	0	0	1	0	1.18%	0	1	7 841	0	1	0	$1 053 022	1	0	0	0
14 849	0	0	0	1	0	1.10%	0	1	7 405	1	0	0	$171 644	1	0	0	0
14 850	0	0	0	1	0	1.10%	0	1	5 663	0	0	1	$510 032	1	0	0	0
14 851	0	0	0	1	0	1.15%	0	1	3 979	0	0	0	$487 351	1	0	0	0
14 852	0	0	0	1	0	1.09%	0	1	4 792	1	0	0	$54 781	1	0	0	0
14 853	0	0	0	1	0	1.20%	0	1	21 344	0	0	1	$526 748	1	0	0	0
14 854	0	0	0	1	0	1.30%	0	1	13 939	1	0	0	$144 907	1	0	0	0
14 855	0	0	0	0	0	1.12%	0	1	6 098	0	1	0	$840 570	1	0	0	0
14 856	0	0	0	0	0	1.11%	0	1	21 780	0	1	0	$2 336 969	1	0	0	0
14 857	0	0	0	0	0	1.11%	0	1	38 768	0	1	0	$1 190 609	1	0	0	0
14 858	0	0	0	0	0	1.15%	0	1	6 534	1	0	0	$159 104	1	0	0	0
14 859	0	0	0	0	0	1.11%	0	1	12 632	1	0	0	$251 759	1	0	0	0
14 860	0	0	0	0	0	1.10%	0	1	6 098	0	0	0	$365 041	1	0	0	0
14 861	0	0	0	0	0	1.27%	0	1	5 663	0	0	0	$523 904	1	0	0	0
14 862	0	0	0	0	0	1.14%	0	1	5 663	1	0	0	$81 578	1	0	0	0
14 863	0	0	0	0	0	1.16%	0	1	5 663	0	1	0	$591 111	1	0	0	0
14 864	0	0	0	0	0	1.33%	0	1	7 405	1	0	0	$180 678	1	0	0	0
14 865	0	0	0	0	0	1.11%	0	1	21 344	1	0	0	$173 951	1	0	0	0
14 866	0	0	0	0	0	1.09%	0	1	5 227	1	0	0	$144 320	1	0	0	0
14 867	0	0	0	0	0	1.16%	0	1	5 663	1	0	0	$156 296	1	0	0	0
14 868	0	0	0	0	0	1.11%	0	1	14 375	1	0	0	$199 875	1	0	0	0
14 869	0	0	0	0	0	1.34%	0	1	5 663	1	0	0	$105 325	1	0	0	0
14 870	0	0	0	0	0	1.18%	0	1	6 970	0	0	1	$509 190	1	0	0	0
14 871	0	0	0	0	0	1.11%	0	1	12 632	0	1	0	$1 019 237	1	0	0	0
14 872	0	0	0	0	0	1.10%	0	1	8 276	1	0	0	$173 150	1	0	0	0
14 873	0	0	0	0	0	1.18%	0	1	9 148	0	1	0	$803 224	1	0	0	0
14 874	0	0	0	0	0	1.16%	0	1	10 842	0	0	0	$564 301	1	0	0	0
14 875	0	0	0	0	0	1.15%	0	1	5 663	0	0	1	$340 000	1	0	0	0
14 876	0	0	0	0	0	1.14%	0	0	3 407	0	0	0	$418 096	1	0	0	0
14 877	0	0	0	0	0	1.15%	0	1	4 792	0	1	0	$880 634	1	0	0	0
14 878	0	0	0	0	0	1.12%	0	1	12 130	0	0	0	$904 164	1	0	0	0
14 879	0	0	0	0	0	1.18%	0	1	4 682	0	1	0	$655 057	1	0	0	0
14 880	0	0	0	0	0	1.19%	0	1	9 148	1	0	0	$67 526	1	0	0	0
14 881	0	0	0	0	0	1.17%	0	1	20 038	0	1	0	$1 259 931	1	0	0	0
14 882	0	0	0	0	0	1.10%	0	1	5 663	1	0	0	$139 075	1	0	0	0
14 883	0	0	0	0	0	1.18%	0	1	11 326	1	0	0	$188 215	1	0	0	0
14 884	0	0	0	0	0	1.12%	0	1	4 995	0	1	0	$696 387	1	0	0	0
14 885	0	0	0	0	0	1.14%	0	1	5 227	1	0	0	$102 014	1	0	0	0
14 886	0	0	0	0	0	1.12%	0	1	45 738	0	1	0	$3 421 830	1	0	0	0
14 887	0	0	0	0	0	1.16%	0	1	10 890	1	0	0	$165 622	1	0	0	0
14 888	0	0	0	0	0	1.15%	0	1	7 405	1	0	0	$137 266	1	0	0	0
14 889	0	0	0	0	0	1.12%	0	1	19 166	0	0	1	$445 000	1	0	0	0
14 890	0	0	0	0	0	1.34%	0	1	9 148	1	0	0	$145 498	1	0	0	0
14 891	0	0	0	0	0	1.15%	0	1	3 920	1	0	0	$110 203	1	0	0	0
14 892	0	0	0	0	0	1.18%	0	1	6 970	1	0	0	$119 944	1	0	0	0
14 893	0	0	0	0	0	1.15%	0	1	3 920	0	1	0	$736 939	1	0	0	0
14 894	0	0	0	0	0	1.11%	0	1	13 068	0	0	0	$665 531	1	0	0	0
14 895	0	0	0	0	0	1.18%	0	1	5 663	1	0	0	$111 750	1	0	0	0
14 896	0	0	0	0	0	1.10%	0	1	9 148	0	1	0	$1 132 460	1	0	0	0
14 897	0	0	0	0	0	1.35%	0	1	6 098	1	0	0	$80 047	1	0	0	0
14 898	0	0	0	0	0	1.13%	0	0	8 276	1	0	0	$55 004	1	0	0	0
14 899	0	0	0	0	0	1.30%	0	1	6 970	0	0	1	$510 900	1	0	0	0
14 900	0	0	0	0	0	1.18%	0	1	6 534	1	0	0	$75 575	1	0	0	0
14 901	0	0	0	0	0	1.11%	0	1	43 560	1	0	0	$480 181	1	0	0	0
14 902	0	0	0	0	0	1.13%	0	1	4 356	1	0	0	$54 110	1	0	0	0
14 903	0	0	0	0	0	1.09%	0	1	6 970	1	0	0	$55 004	1	0	0	0
14 904	0	0	0	0	0	1.13%	0	1	4 356	1	0	0	$55 004	1	0	0	0
14 905	0	0	0	0	0	1.12%	0	1	6 098	0	0	1	$689 746	1	0	0	0
14 906	0	0	0	0	0	1.18%	0	1	3 485	0	0	1	$254 115	1	0	0	0
14 907	0	0	0	0	0	1.12%	0	1	6 970	0	0	0	$423 883	1	0	0	0
14 908	0	0	0	0	0	1.15%	0	1	6 098	0	0	0	$429 638	1	0	0	0
14 909	0	0	0	0	0	1.14%	0	1	4 792	1	0	0	$60 594	1	0	0	0
14 910	0	0	0	0	0	1.18%	0	1	3 920	1	0	0	$67 050	1	0	0	0
14 911	0	0	0	0	0	1.13%	0	1	6 534	1	0	0	$62 159	1	0	0	0
14 912	0	0	0	0	0	1.09%	0	1	7 405	0	0	0	$304 019	1	0	0	0
14 913	0	0	0	0	0	1.14%	0	1	4 792	1	0	0	$80 460	1	0	0	0
14 914	0	0	0	0	0	1.15%	0	1	5 227	1	0	0	$70 880	1	0	0	0
14 915	0	0	0	0	0	1.15%	0	1	4 792	1	0	0	$71 103	1	0	0	0
14 916	0	0	0	0	0	1.87%	1	1	7 405	1	0	0	$72 892	1	0	0	0
14 917	0	0	0	0	0	1.18%	0	1	4 792	1	0	0	$91 076	1	0	0	0
14 918	0	0	0	0	0	1.15%	0	1	6 534	0	1	0	$738 498	1	0	0	0
14 919	0	0	0	0	0	1.36%	0	1	5 663	1	0	0	$77 364	1	0	0	0
14 920	0	0	0	0	0	1.15%	0	1	5 227	1	0	0	$98 061	1	0	0	0
14 921	0	0	0	0	0	1.34%	0	1	8 276	1	0	0	$82 283	1	0	0	0
14 922	0	0	0	0	0	1.18%	0	1	6 534	1	0	0	$62 607	1	0	0	0
14 923	0	0	0	0	0	1.33%	0	1	6 098	0	0	0	$431 789	1	0	0	0
14 924	0	0	0	0	0	1.18%	0	1	6 126	1	0	0	$118 548	1	0	0	0
14 925	0	0	0	0	0	1.10%	0	1	5 663	1	0	0	$119 852	1	0	0	0
14 926	0	0	0	0	0	1.15%	0	1	19 166	1	0	0	$42 707	1	0	0	0
14 927	0	0	0	0	0	1.11%	0	1	66 647	1	0	0	$301 383	1	0	0	0
14 928	0	0	0	0	0	1.10%	0	1	10 019	0	1	0	$830 312	1	0	0	0
14 929	0	0	0	0	0	1.31%	0	1	10 019	1	0	0	$89 215	1	0	0	0
14 930	0	0	0	0	0	1.10%	0	1	6 970	0	0	0	$575 719	1	0	0	0
14 931	0	0	0	0	0	1.13%	0	1	6 098	0	0	1	$193 812	1	0	0	0
14 932	0	0	0	0	0	1.15%	0	1	7 405	1	0	0	$71 774	1	0	0	0
14 933	0	0	0	0	0	1.12%	0	1	7 405	0	0	1	$971 557	1	0	0	0
14 934	0	0	0	0	0	1.08%	0	1	4 356	1	0	0	$50 309	1	0	0	0
14 935	0	0	0	0	0	1.34%	0	1	12 911	0	0	0	$877 232	1	0	0	0
14 936	0	0	0	0	0	1.15%	0	1	8 712	1	0	0	$122 989	1	0	0	0
14 937	0	0	0	0	0	1.27%	0	1	7 841	0	0	0	$518 685	1	0	0	0
14 938	0	0	0	0	0	1.18%	0	1	4 792	1	0	0	$55 452	1	0	0	0
14 939	0	0	0	0	0	1.08%	0	1	6 534	1	0	0	$79 864	1	0	0	0
14 940	0	0	0	0	0	1.29%	0	1	6 970	1	0	0	$248 433	1	0	0	0
14 941	0	0	0	0	0	1.15%	0	1	6 970	1	0	0	$120 858	1	0	0	0
14 942	0	0	0	0	0	1.15%	0	1	7 405	1	0	0	$122 075	1	0	0	0
14 943	0	0	0	0	0	1.32%	0	1	4 356	0	0	0	$248 469	1	0	0	0
14 944	0	0	0	0	0	1.14%	0	1	6 098	1	0	0	$61 936	1	0	0	0
14 945	0	0	0	0	0	1.18%	0	1	6 970	1	0	0	$62 830	1	0	0	0
14 946	0	0	0	0	0	1.15%	0	1	6 970	1	0	0	$80 460	1	0	0	0
14 947	0	0	0	0	0	1.15%	0	1	5 663	1	0	0	$116 596	1	0	0	0
14 948	0	0	0	0	0	1.10%	0	1	3 920	1	0	0	$203 844	1	0	0	0
14 949	0	0	0	0	0	1.34%	0	1	9 280	0	0	1	$344 596	1	0	0	0
14 950	0	0	0	0	0	1.34%	0	1	25 700	0	0	0	$580 379	1	0	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
14 951	0	0	0	0	0	1.14%	0	1	4 792	1	0	0	$70 433	1	0	0	0
14 952	0	0	0	0	0	1.12%	0	1	58 370	1	0	0	$528 731	1	0	0	0
14 953	0	0	0	0	0	1.12%	0	1	7 405	0	0	0	$732 314	1	0	0	0
14 954	0	0	0	0	0	1.19%	0	1	7 841	1	0	0	$54 110	1	0	0	0
14 955	0	0	0	0	0	1.19%	0	1	9 583	0	0	0	$246 530	1	0	0	0
14 956	0	0	0	0	0	1.28%	0	1	14 561	1	0	0	$112 916	1	0	0	0
14 957	0	0	0	0	0	1.15%	0	1	5 663	0	0	0	$368 310	1	0	0	0
14 958	0	0	0	0	0	1.16%	0	1	10 890	1	0	0	$139 075	1	0	0	0
14 959	0	0	0	0	0	1.18%	0	1	6 098	1	0	0	$120 378	1	0	0	0
14 960	0	0	0	0	0	1.37%	1	1	7 841	0	0	0	$417 972	1	0	0	0
14 961	0	0	0	0	0	1.16%	0	1	7 841	1	0	0	$142 472	1	0	0	0
14 962	0	0	0	0	0	1.10%	0	1	7 841	1	0	0	$282 686	1	0	0	0
14 963	0	0	0	0	0	1.18%	0	1	4 792	1	0	0	$68 197	1	0	0	0
14 964	0	0	0	0	0	1.18%	0	1	7 841	1	0	0	$127 283	1	0	0	0
14 965	0	0	0	0	0	1.18%	0	1	4 500	0	0	1	$249 860	1	0	0	0
14 966	0	0	0	0	0	1.09%	0	1	6 534	1	0	0	$126 946	1	0	0	0
14 967	0	0	0	0	0	1.09%	0	1	8 712	1	0	0	$46 731	1	0	0	0
14 968	0	0	0	0	0	1.09%	0	1	4 792	1	0	0	$130 715	1	0	0	0
14 969	0	0	0	0	0	1.36%	0	1	6 098	1	0	0	$75 799	1	0	0	0
14 970	0	0	0	0	0	1.18%	0	1	3 910	0	0	1	$306 556	1	0	0	0
14 971	0	0	0	0	0	1.34%	0	1	5 227	1	0	0	$152 301	1	0	0	0
14 972	0	0	0	0	0	1.08%	0	1	5 227	1	0	0	$51 874	1	0	0	0
14 973	0	0	0	0	0	1.13%	0	1	5 227	1	0	0	$52 321	1	0	0	0
14 974	0	0	0	0	0	1.16%	0	1	8 712	0	0	1	$554 841	1	0	0	0
14 975	0	0	0	0	0	1.09%	0	1	6 098	1	0	0	$53 216	1	0	0	0
14 976	0	0	0	0	0	1.25%	0	1	11 761	1	0	0	$272 147	1	0	0	0
14 977	0	0	0	0	0	1.32%	0	1	7 405	0	0	0	$401 000	1	0	0	0
14 978	0	0	0	0	0	1.09%	0	1	14 810	0	1	0	$772 031	1	0	0	0
14 979	0	0	0	0	0	1.18%	0	1	2 614	0	1	0	$929 246	1	0	0	0
14 980	0	0	0	0	0	1.34%	0	1	10 019	1	0	0	$399 374	1	0	0	0
14 981	0	0	0	0	0	1.09%	0	1	5 227	1	0	0	$61 712	1	0	0	0
14 982	0	0	0	0	0	1.15%	0	1	6 098	1	0	0	$65 737	1	0	0	0
14 983	0	0	0	0	0	1.31%	0	1	6 970	1	0	0	$99 500	1	0	0	0
14 984	0	0	0	0	0	1.15%	0	1	5 227	1	0	0	$71 551	1	0	0	0
14 985	0	0	0	0	0	1.15%	0	1	4 356	1	0	0	$92 194	1	0	0	0
14 986	0	0	0	0	0	1.15%	0	1	8 276	0	0	0	$380 550	1	0	0	0
14 987	0	0	0	0	0	1.13%	0	1	3 049	1	0	0	$100 126	1	0	0	0
14 988	0	0	0	0	0	1.26%	0	1	7 841	1	0	0	$221 801	1	0	0	0
14 989	0	0	0	0	0	1.15%	0	1	7 405	0	0	1	$408 522	1	0	0	0
14 990	0	0	0	0	0	1.15%	0	1	6 534	1	0	0	$132 497	1	0	0	0
14 991	0	0	0	0	0	1.15%	0	1	8 276	1	0	0	$112 309	1	0	0	0
14 992	0	0	0	0	0	1.29%	0	1	6 970	0	0	0	$412 986	1	0	0	0
14 993	0	0	0	0	0	1.11%	0	1	39 640	0	0	1	$852 072	1	0	0	0
14 994	0	0	0	0	0	1.16%	0	1	8 276	0	0	1	$540 794	1	0	0	0
14 995	0	0	0	0	0	1.18%	0	1	7 405	1	0	0	$124 815	1	0	0	0
14 996	0	0	0	0	0	1.31%	0	1	5 663	1	0	0	$93 686	1	0	0	0
14 997	0	0	0	0	0	1.34%	0	1	4 792	0	1	0	$708 085	1	0	0	0
14 998	0	0	0	0	0	1.18%	0	1	8 276	1	0	0	$138 210	1	0	0	0
14 999	0	0	0	0	0	1.39%	0	1	7 841	0	0	1	$373 025	1	0	0	0
15 000	0	0	0	0	0	1.15%	0	1	5 663	0	0	1	$413 395	1	0	0	0
15 001	0	0	0	0	0	1.12%	0	1	5 663	0	0	1	$195 801	1	0	0	0
15 002	0	0	0	0	0	1.18%	0	1	3 485	0	0	1	$246 006	1	0	0	0
15 003	0	0	0	0	0	1.13%	0	1	7 405	0	1	0	$921 856	1	0	0	0
15 004	0	0	0	0	0	1.13%	0	1	14 810	0	0	1	$491 242	1	0	0	0
15 005	0	0	0	0	0	1.14%	0	1	7 405	1	0	0	$59 476	1	0	0	0
15 006	0	0	0	0	0	1.18%	0	1	5 663	1	0	0	$62 607	1	0	0	0
15 007	0	0	0	0	0	1.11%	0	1	10 019	0	0	1	$314 073	1	0	0	0
15 008	0	0	0	0	0	1.19%	0	1	5 227	1	0	0	$53 216	1	0	0	0
15 009	0	0	0	0	0	1.18%	0	1	6 534	0	0	0	$222 509	1	0	0	0
15 010	0	0	0	0	0	1.15%	0	1	6 970	1	0	0	$86 606	1	0	0	0
15 011	0	0	0	0	0	1.10%	0	1	6 970	0	0	1	$333 400	1	0	0	0
15 012	0	0	0	0	0	1.14%	0	1	5 227	1	0	0	$56 793	1	0	0	0
15 013	0	0	0	0	0	1.36%	0	1	5 663	1	0	0	$72 445	1	0	0	0
15 014	0	0	0	0	0	1.09%	0	1	6 534	1	0	0	$107 467	1	0	0	0
15 015	0	0	0	0	0	1.36%	0	1	9 148	0	0	0	$403 003	1	0	0	0
15 016	0	0	0	0	0	1.28%	0	1	7 405	1	0	0	$263 489	1	0	0	0
15 017	0	0	0	0	0	1.18%	0	1	6 534	0	0	0	$414 517	1	0	0	0
15 018	0	0	0	0	0	1.21%	0	1	6 970	0	0	0	$317 640	1	0	0	0
15 019	0	0	0	0	0	1.15%	0	1	5 663	0	0	1	$331 300	1	0	0	0
15 020	0	0	0	0	0	1.12%	0	1	5 663	0	0	1	$322 126	1	0	0	0
15 021	0	0	0	0	0	1.10%	0	1	7 841	0	0	0	$647 684	1	0	0	0
15 022	0	0	0	0	0	1.15%	0	1	3 485	1	0	0	$132 017	1	0	0	0
15 023	0	0	0	0	0	1.18%	0	1	5 663	1	0	0	$124 787	1	0	0	0
15 024	0	0	0	0	0	1.38%	0	1	4 792	0	0	1	$349 077	1	0	0	0
15 025	0	0	0	0	0	1.15%	0	1	9 148	1	0	0	$165 622	1	0	0	0
15 026	0	0	0	0	0	1.15%	0	1	6 534	1	0	0	$133 948	1	0	0	0
15 027	0	0	0	0	0	1.10%	0	1	6 970	1	0	0	$139 707	1	0	0	0
15 028	0	0	0	0	0	1.14%	0	1	4 792	1	0	0	$119 713	1	0	0	0
15 029	0	0	0	0	0	1.12%	0	1	10 890	1	0	0	$306 598	1	0	0	0
15 030	0	0	0	0	0	1.10%	0	1	7 841	1	0	0	$156 292	1	0	0	0
15 031	0	0	0	0	0	1.33%	0	1	7 841	1	0	0	$158 287	1	0	0	0
15 032	0	0	0	0	0	1.16%	0	1	8 712	0	1	0	$720 489	1	0	0	0
15 033	0	0	0	0	0	1.09%	0	1	4 792	1	0	0	$123 540	1	0	0	0
15 034	0	0	0	0	0	1.18%	0	1	3 485	0	0	0	$214 334	1	0	0	0
15 035	1	0	0	0	0	1.12%	0	1	4 800	0	0	0	$525 954	1	0	0	0
15 036	0	0	0	0	0	1.11%	0	1	11 326	0	0	1	$632 440	1	0	0	0
15 037	0	0	0	0	0	1.27%	0	1	7 155	0	0	1	$480 000	1	0	0	0
15 038	0	0	0	0	0	1.27%	0	1	7 405	0	0	1	$585 275	1	0	0	0
15 039	0	0	0	0	0	1.12%	0	1	5 227	0	0	1	$554 013	1	0	0	0
15 040	0	0	0	0	0	1.22%	0	1	35 719	0	1	0	$1 264 671	1	0	0	0
15 041	0	0	0	0	0	1.10%	0	1	5 663	1	0	0	$182 229	1	0	0	0
15 042	0	0	0	0	0	1.18%	0	1	6 970	0	1	0	$651 669	1	0	0	0
15 043	0	0	0	0	0	1.15%	0	1	4 356	0	0	0	$252 396	1	0	0	0
15 044	1	0	0	0	0	1.15%	0	1	4 356	0	0	0	$267 938	1	0	0	0
15 045	0	0	0	0	0	1.12%	0	1	3 920	0	0	0	$326 902	1	0	0	0
15 046	0	0	0	0	0	1.25%	0	1	18 295	1	0	0	$283 816	1	0	0	0
15 047	0	0	0	0	0	1.18%	0	1	5 227	0	0	0	$348 696	1	0	0	0
15 048	0	0	0	0	0	1.25%	0	1	17 860	1	0	0	$301 131	1	0	0	0
15 049	0	0	0	0	0	1.18%	0	1	2 614	0	0	0	$384 580	1	0	0	0
15 050	0	0	0	0	0	1.18%	0	1	6 098	0	1	0	$721 281	1	0	0	0
15 051	0	0	0	0	0	1.10%	0	1	6 970	0	0	1	$398 889	1	0	0	0
15 052	0	0	0	0	0	1.24%	0	1	16 988	0	1	0	$1 249 286	1	0	0	0
15 053	0	0	0	0	0	1.35%	0	1	11 326	1	0	0	$338 772	1	0	0	0
15 054	0	0	0	0	0	1.12%	0	1	4 792	0	1	0	$855 473	1	0	0	0
15 055	0	0	0	0	0	1.25%	0	1	18 731	0	0	0	$656 319	1	0	0	0
15 056	0	0	0	0	0	1.10%	0	1	7 405	0	0	0	$656 319	1	0	0	0
15 057	0	0	0	0	0	1.25%	0	1	20 038	0	0	0	$679 348	1	0	0	0
15 058	0	0	0	0	0	1.10%	0	1	8 506	0	0	0	$773 349	1	0	0	0
15 059	0	0	0	0	0	1.11%	0	1	12 632	0	1	0	$1 642 426	1	0	0	0
15 060	0	0	0	0	0	1.16%	0	1	6 098	0	1	0	$1 218 547	1	0	0	0
15 061	0	0	0	0	0	1.18%	0	1	6 970	0	1	0	$701 775	1	0	0	0
15 062	0	0	0	0	0	1.18%	0	1	4 356	0	0	0	$448 818	1	0	0	0
15 063	0	0	0	0	0	1.30%	0	1	6 534	0	0	0	$430 010	1	0	0	0
15 064	0	0	0	0	0	1.14%	0	1	16 988	0	0	1	$200 000	1	0	0	0
15 065	0	0	0	0	0	1.17%	0	1	77 101	1	0	0	$119 014	1	0	0	0
15 066	0	0	0	0	0	1.08%	0	1	7 841	0	0	0	$282 102	1	0	0	0
15 067	0	0	0	0	0	1.09%	0	1	8 712	0	0	0	$326 902	1	0	0	0
15 068	0	0	0	0	0	1.18%	0	1	84 942	0	0	1	$401 642	1	0	0	0
15 069	0	0	0	0	0	1.13%	0	1	9 583	0	1	0	$623 863	1	0	0	0
15 070	1	0	0	0	0	1.10%	0	1	16 988	1	0	0	$154 329	1	0	0	0
15 071	0	0	0	0	0	1.14%	0	1	34 848	1	0	0	$136 018	1	0	0	0
15 072	0	0	0	0	0	1.14%	0	1	39 640	0	1	0	$1 154 629	1	0	0	0
15 073	0	0	0	0	0	1.11%	0	1	24 394	1	0	0	$100 016	1	0	0	0
15 074	0	0	0	0	0	1.09%	0	1	5 663	0	0	1	$421 398	1	0	0	0
15 075	0	0	0	0	0	1.10%	0	1	6 534	0	0	0	$263 303	1	0	0	0
15 076	0	0	0	0	0	1.10%	0	1	8 276	1	0	0	$118 118	1	0	0	0
15 077	0	0	0	0	0	1.12%	0	1	8 712	1	0	0	$86 606	1	0	0	0
15 078	0	0	0	0	0	1.12%	0	1	6 970	0	0	1	$368 419	1	0	0	0
15 079	0	0	0	0	0	1.12%	0	1	8 712	0	0	0	$497 611	1	0	0	0
15 080	0	0	0	0	0	1.09%	0	1	5 663	1	0	0	$128 359	1	0	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
15 081	0	0	0	0	0	1.09%	0	1	6 534	0	0	1	$280 932	1	0	0	0
15 082	0	0	0	0	0	1.12%	0	1	6 970	0	0	1	$333 607	1	0	0	0
15 083	0	0	0	0	0	1.12%	0	1	8 276	0	1	0	$956 957	1	0	0	0
15 084	0	0	0	0	0	1.17%	0	1	5 663	0	0	1	$266 088	1	0	0	0
15 085	0	0	0	0	0	1.09%	0	1	5 663	1	0	0	$118 214	1	0	0	0
15 086	0	0	0	0	0	1.10%	0	1	8 712	0	1	0	$889 676	1	0	0	0
15 087	0	0	0	0	0	1.10%	0	1	10 454	0	1	0	$725 241	1	0	0	0
15 088	0	0	0	0	0	1.11%	0	1	35 284	1	0	0	$103 369	1	0	0	0
15 089	0	0	0	0	0	1.77%	1	1	12 495	0	0	0	$551 539	1	0	0	0
15 090	0	0	0	0	0	1.09%	0	1	12 632	1	0	0	$201 381	1	0	0	0
15 091	0	0	0	0	0	1.11%	0	1	17 860	0	1	0	$935 795	1	0	0	0
15 092	0	0	0	0	0	1.11%	0	1	20 909	1	0	0	$252 197	1	0	0	0
15 093	0	0	0	0	0	1.11%	0	1	21 344	0	0	0	$541 176	1	0	0	0
15 094	0	0	0	0	0	1.11%	0	1	23 087	0	0	0	$434 780	1	0	0	0
15 095	0	0	0	0	0	1.11%	0	1	24 394	0	0	0	$430 421	1	0	0	0
15 096	0	0	0	0	0	1.15%	0	1	19 602	0	0	1	$509 190	1	0	0	0
15 097	0	0	0	0	0	1.10%	0	1	12 632	1	0	0	$139 665	1	0	0	0
15 098	0	0	0	0	0	1.12%	0	1	13 504	0	0	0	$413 366	1	0	0	0
15 099	0	0	0	0	0	1.13%	0	1	15 246	0	0	1	$448 751	1	0	0	0
15 100	0	0	0	0	0	1.13%	0	1	16 553	0	1	0	$1 196 234	1	0	0	0
15 101	0	0	0	0	0	1.11%	0	1	17 860	0	0	0	$483 604	1	0	0	0
15 102	0	0	0	0	0	1.08%	0	1	18 295	0	0	1	$468 220	1	0	0	0
15 103	0	0	0	0	0	1.30%	0	1	19 166	0	1	0	$1 045 632	1	0	0	0
15 104	0	0	0	0	0	1.15%	0	1	21 780	0	0	0	$569 962	1	0	0	0
15 105	0	0	0	0	0	1.10%	0	1	47 916	0	0	0	$481 301	1	0	0	0
15 106	0	0	0	0	0	1.13%	0	1	6 970	1	0	0	$94 838	1	0	0	0
15 107	0	0	0	0	0	1.13%	0	1	6 970	0	0	1	$201 335	1	0	0	0
15 108	0	0	0	0	0	0.44%	0	1	8 276	1	0	0	$86 103	1	0	0	0
15 109	0	0	0	0	0	1.13%	0	1	11 761	0	0	0	$264 230	1	0	0	0
15 110	0	0	0	0	0	1.15%	0	1	21 780	0	0	0	$516 995	1	0	0	0
15 111	0	0	0	0	0	1.17%	0	1	21 780	0	0	0	$338 400	1	0	0	0
15 112	0	0	0	0	0	1.08%	0	1	5 663	1	0	0	$43 601	1	0	0	0
15 113	0	0	0	0	0	1.09%	0	1	6 098	0	0	1	$246 963	1	0	0	0
15 114	0	0	0	0	0	1.13%	0	1	6 098	0	1	0	$501 542	1	0	0	0
15 115	0	0	0	0	0	1.12%	0	1	6 534	0	0	1	$345 312	1	0	0	0
15 116	0	0	0	0	0	1.09%	0	1	9 583	0	0	1	$227 145	1	0	0	0
15 117	0	0	0	0	0	1.31%	0	1	13 939	0	0	0	$424 973	1	0	0	0
15 118	0	0	0	0	0	1.10%	0	1	49 223	1	0	0	$197 239	1	0	0	0
15 119	0	0	0	0	0	1.09%	0	1	5 663	0	0	1	$268 438	1	0	0	0
15 120	0	0	0	0	0	1.09%	0	1	5 663	0	0	0	$368 460	1	0	0	0
15 121	0	0	0	0	0	1.13%	0	1	6 000	0	0	1	$193 141	1	0	0	0
15 122	0	0	0	0	0	1.09%	0	1	6 970	0	0	1	$225 924	1	0	0	0
15 123	0	0	0	0	0	1.09%	0	1	7 405	0	0	0	$328 160	1	0	0	0
15 124	0	0	0	0	0	1.13%	0	1	8 276	0	0	0	$286 584	1	0	0	0
15 125	0	0	0	0	0	1.11%	0	1	20 909	0	0	0	$518 131	1	0	0	0
15 126	0	0	0	0	0	1.11%	0	1	30 056	1	0	0	$213 099	1	0	0	0
15 127	0	0	0	0	0	1.18%	0	1	37 897	0	1	0	$1 637 641	1	0	0	0
15 128	0	0	0	0	0	1.12%	0	1	5 663	0	0	1	$230 944	1	0	0	0
15 129	0	0	0	0	0	1.13%	0	1	5 663	0	1	0	$923 703	1	0	0	0
15 130	0	0	0	0	0	1.09%	0	1	6 970	0	0	0	$185 425	1	0	0	0
15 131	0	0	0	0	0	1.09%	0	1	7 841	1	0	0	$56 793	1	0	0	0
15 132	0	0	0	0	0	1.12%	0	1	9 583	0	1	0	$969 888	1	0	0	0
15 133	0	0	0	0	0	1.11%	0	1	11 761	0	0	0	$538 651	1	0	0	0
15 134	0	0	0	0	0	1.11%	0	1	13 939	0	1	0	$1 209 359	1	0	0	0
15 135	0	0	0	0	0	1.12%	0	1	14 810	0	0	1	$370 445	1	0	0	0
15 136	0	0	0	0	0	1.34%	0	1	18 731	1	0	0	$152 966	1	0	0	0
15 137	0	0	0	0	0	1.17%	0	1	22 651	0	0	1	$454 291	1	0	0	0
15 138	0	0	0	0	0	1.10%	0	1	6 970	0	0	0	$302 929	1	0	0	0
15 139	0	0	0	0	0	1.10%	0	1	10 890	1	0	0	$162 942	1	0	0	0
15 140	0	0	0	0	0	1.13%	0	1	11 326	0	0	0	$550 387	1	0	0	0
15 141	0	0	0	0	0	1.11%	0	1	19 950	0	0	0	$679 726	1	0	0	0
15 142	0	0	0	0	0	1.22%	0	1	21 780	0	0	0	$713 891	1	0	0	0
15 143	0	0	0	0	0	1.12%	0	1	10 454	0	1	0	$1 012 487	1	0	0	0
15 144	0	0	0	0	0	1.11%	0	1	13 068	0	0	0	$434 780	1	0	0	0
15 145	0	0	0	0	0	1.60%	1	1	6 000	0	0	1	$204 013	1	0	0	0
15 146	0	0	0	0	0	1.09%	0	1	6 098	0	1	0	$849 807	1	0	0	0
15 147	0	0	0	0	0	1.30%	0	1	9 583	0	0	0	$484 755	1	0	0	0
15 148	0	0	0	0	0	1.28%	0	1	12 632	0	0	1	$392 134	1	0	0	0
15 149	0	0	0	0	0	1.26%	0	1	12 632	0	1	0	$825 059	1	0	0	0
15 150	0	0	0	0	0	1.27%	0	1	13 504	0	0	1	$476 451	1	0	0	0
15 151	0	0	0	0	0	1.11%	0	1	137 214	0	0	1	$918 058	1	0	0	0
15 152	0	0	0	0	0	1.09%	0	1	6 098	1	0	0	$91 328	1	0	0	0
15 153	0	0	0	0	0	1.13%	0	1	6 270	0	0	1	$188 364	1	0	0	0
15 154	0	0	0	0	0	1.09%	0	1	7 841	0	0	0	$184 497	1	0	0	0
15 155	0	0	0	0	0	1.27%	0	1	6 098	0	0	0	$405 306	1	0	0	0
15 156	0	0	0	0	0	1.09%	0	1	8 276	0	0	0	$208 603	1	0	0	0
15 157	0	0	0	0	0	1.16%	0	1	11 326	0	0	1	$234 961	1	0	0	0
15 158	0	0	0	0	0	1.23%	0	1	36 590	0	0	0	$496 011	1	0	0	0
15 159	0	0	0	0	0	1.09%	0	1	8 276	0	0	0	$208 603	1	0	0	0
15 160	0	0	0	0	0	1.11%	0	1	19 166	0	1	0	$1 648 810	1	0	0	0
15 161	0	0	0	0	0	1.11%	0	1	10 019	0	0	1	$438 957	1	0	0	0
15 162	0	0	0	0	0	1.13%	0	1	11 326	0	0	1	$423 000	1	0	0	0
15 163	0	0	0	0	0	1.13%	0	1	12 197	0	0	1	$397 288	1	0	0	0
15 164	0	0	0	0	0	1.11%	0	1	15 246	0	0	0	$692 551	1	0	0	0
15 165	0	0	0	0	0	1.10%	0	1	15 246	0	0	1	$382 500	1	0	0	0
15 166	0	0	0	0	0	1.11%	0	1	10 890	0	1	0	$1 171 860	1	0	0	0
15 167	0	0	0	0	0	1.11%	0	1	14 375	0	0	0	$275 355	1	0	0	0
15 168	0	0	0	0	0	1.32%	0	1	31 799	1	0	0	$114 544	1	0	0	0
15 169	0	0	0	0	0	1.10%	0	1	43 560	0	0	0	$729 744	1	0	0	0
15 170	0	0	0	0	0	1.18%	0	1	7 405	1	0	0	$87 165	1	0	0	0
15 171	0	0	0	0	0	1.18%	0	1	7 405	1	0	0	$91 635	1	0	0	0
15 172	0	0	0	0	0	1.18%	0	1	8 276	0	0	0	$348 696	1	0	0	0
15 173	1	0	0	0	0	1.27%	0	1	8 276	0	1	0	$1 013 778	1	0	0	0
15 174	0	0	0	0	0	1.18%	0	1	11 326	0	0	0	$356 946	1	0	0	0
15 175	0	0	0	0	0	1.13%	0	1	11 761	0	1	0	$1 079 986	1	0	0	0
15 176	0	0	0	0	0	1.19%	0	1	50 965	0	1	0	$1 284 358	1	0	0	0
15 177	0	0	0	0	0	1.12%	0	1	379 408	0	0	0	$1 519 765	1	0	0	0
15 178	0	0	0	0	0	1.15%	0	1	7 841	1	0	0	$123 038	1	0	0	0
15 179	0	0	0	0	0	1.18%	0	1	7 841	0	0	1	$327 169	1	0	0	0
15 180	1	0	0	0	0	1.18%	0	1	7 843	0	0	0	$305 109	1	0	0	0
15 181	0	0	0	0	0	1.15%	0	1	8 276	1	0	0	$115 682	1	0	0	0
15 182	0	0	0	0	0	1.33%	0	1	8 712	0	0	1	$390 000	1	0	0	0
15 183	0	0	0	0	0	1.13%	0	1	9 583	1	0	0	$89 400	1	0	0	0
15 184	0	0	0	0	0	1.48%	0	1	42 689	0	0	1	$475 000	1	0	0	0
15 185	0	0	0	0	0	1.16%	0	1	7 841	0	0	1	$404 430	1	0	0	0
15 186	0	0	0	0	0	1.18%	0	1	5 663	0	0	1	$261 067	1	0	0	0
15 187	0	0	0	0	0	1.15%	0	1	6 098	0	1	0	$666 754	1	0	0	0
15 188	0	0	0	0	0	1.09%	0	1	6 098	0	0	0	$405 271	1	0	0	0
15 189	0	0	0	0	0	1.18%	0	1	6 098	1	0	0	$157 341	1	0	0	0
15 190	0	0	0	0	0	1.15%	0	1	6 098	1	0	0	$97 334	1	0	0	0
15 191	0	0	0	0	0	1.15%	0	1	6 534	1	0	0	$107 317	1	0	0	0
15 192	0	0	0	0	0	1.09%	0	1	6 970	0	0	0	$468 113	1	0	0	0
15 193	0	0	0	0	0	2.13%	1	1	6 970	0	0	0	$285 554	1	0	0	0
15 194	0	0	0	0	0	1.15%	0	1	7 405	0	0	0	$354 144	1	0	0	0
15 195	0	0	0	0	0	1.18%	0	1	7 405	0	1	0	$522 486	1	0	0	0
15 196	0	0	0	0	0	1.18%	0	1	7 405	0	0	1	$392 134	1	0	0	0
15 197	0	0	0	0	0	1.18%	0	1	7 405	0	0	1	$260 000	1	0	0	0
15 198	0	0	0	0	0	1.15%	0	1	7 405	1	0	0	$113 165	1	0	0	0
15 199	0	0	0	0	0	1.18%	0	1	7 405	0	0	1	$326 868	1	0	0	0
15 200	0	0	0	0	0	1.15%	0	1	7 405	0	1	0	$969 362	1	0	0	0
15 201	0	0	0	0	0	1.16%	0	1	7 800	0	0	0	$477 091	1	0	0	0
15 202	0	0	0	0	0	1.09%	0	1	7 841	1	0	0	$54 334	1	0	0	0
15 203	0	0	0	0	0	1.15%	0	1	7 841	1	0	0	$96 943	1	0	0	0
15 204	0	0	0	0	0	1.18%	0	1	7 841	1	0	0	$109 189	1	0	0	0
15 205	0	0	0	0	0	1.18%	0	1	7 841	0	1	0	$1 053 022	1	0	0	0
15 206	0	0	0	0	0	1.18%	0	1	7 841	1	0	0	$92 194	1	0	0	0
15 207	0	0	0	0	0	1.16%	0	1	7 841	0	0	0	$359 824	1	0	0	0
15 208	0	0	0	0	0	1.18%	0	1	7 841	0	0	1	$426 590	1	0	0	0
15 209	0	0	0	0	0	1.15%	0	1	8 276	0	0	0	$379 974	1	0	0	0
15 210	0	0	0	0	0	1.15%	0	1	8 276	1	0	0	$112 029	1	0	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
15 211	0	0	0	0	0	1.07%	0	1	8 276	0	0	0	$420 275	1	0	0	0
15 212	0	0	0	0	0	1.12%	0	1	8 276	0	1	0	$670 653	1	0	0	0
15 213	0	0	0	0	0	1.16%	0	1	8 400	0	0	0	$442 463	1	0	0	0
15 214	0	0	0	0	0	1.16%	0	1	8 712	0	0	1	$396 215	1	0	0	0
15 215	0	0	0	0	0	1.18%	0	1	8 712	0	1	0	$1 104 361	1	0	0	0
15 216	0	0	0	0	0	1.19%	0	1	9 148	1	0	0	$88 003	1	0	0	0
15 217	0	0	0	0	0	1.18%	0	1	9 148	0	0	0	$240 125	1	0	0	0
15 218	0	0	0	0	0	1.16%	0	1	9 148	0	0	1	$443 210	1	0	0	0
15 219	0	0	0	0	0	1.10%	0	1	9 148	0	1	0	$1 143 735	1	0	0	0
15 220	0	0	0	0	0	1.16%	0	1	10 019	0	0	1	$408 026	1	0	0	0
15 221	0	0	0	0	0	1.18%	0	1	10 454	0	0	0	$468 560	1	0	0	0
15 222	0	0	0	0	0	1.19%	0	1	10 890	1	0	0	$111 892	1	0	0	0
15 223	0	0	0	0	0	1.18%	0	1	11 326	0	0	1	$375 813	1	0	0	0
15 224	0	0	0	0	0	1.18%	0	1	5 663	1	0	0	$87 445	1	0	0	0
15 225	0	0	0	0	0	1.18%	0	1	6 098	0	0	0	$332 351	1	0	0	0
15 226	0	0	0	0	0	1.15%	0	1	6 098	0	1	0	$678 451	1	0	0	0
15 227	0	0	0	0	0	1.18%	0	1	6 534	0	0	1	$288 087	1	0	0	0
15 228	0	0	0	0	0	1.15%	0	1	6 534	0	0	1	$284 544	1	0	0	0
15 229	0	0	0	0	0	1.18%	0	1	6 970	1	0	0	$86 606	1	0	0	0
15 230	0	0	0	0	0	1.09%	0	1	7 405	0	1	0	$1 003 112	1	0	0	0
15 231	0	0	0	0	0	1.18%	0	1	7 841	0	0	1	$396 215	1	0	0	0
15 232	0	0	0	0	0	1.18%	0	1	7 841	0	1	0	$965 612	1	0	0	0
15 233	0	0	0	0	0	1.18%	0	1	8 276	1	0	0	$107 941	1	0	0	0
15 234	0	0	0	0	0	1.15%	0	1	8 276	0	0	1	$288 641	1	0	0	0
15 235	0	0	0	0	0	1.45%	0	1	8 712	1	0	0	$59 029	1	0	0	0
15 236	0	0	0	0	0	1.16%	0	1	9 148	0	1	0	$748 636	1	0	0	0
15 237	0	0	0	0	0	1.10%	0	1	9 148	0	1	0	$976 862	1	0	0	0
15 238	0	0	0	0	0	1.09%	0	1	9 583	1	0	0	$55 452	1	0	0	0
15 239	0	0	0	0	0	1.10%	0	1	9 583	0	0	1	$343 601	1	0	0	0
15 240	0	0	0	0	0	1.10%	0	1	10 890	0	0	1	$324 273	1	0	0	0
15 241	0	0	0	0	0	1.10%	0	1	13 939	1	0	0	$191 971	1	0	0	0
15 242	0	0	0	0	0	1.10%	0	1	14 810	0	1	0	$979 126	1	0	0	0
15 243	0	0	0	0	0	1.24%	0	1	43 560	1	0	0	$152 966	1	0	0	0
15 244	0	0	0	0	0	1.19%	0	1	43 996	0	0	1	$467 913	1	0	0	0
15 245	0	0	0	0	0	1.18%	0	1	6 534	0	1	0	$701 846	1	0	0	0
15 246	0	0	0	0	0	1.10%	0	1	8 276	1	0	0	$146 801	1	0	0	0
15 247	0	0	0	0	0	1.12%	0	1	8 712	0	0	1	$357 018	1	0	0	0
15 248	0	0	0	0	0	1.18%	0	1	5 663	0	1	0	$584 872	1	0	0	0
15 249	0	0	0	0	0	1.15%	0	1	6 098	0	1	0	$569 275	1	0	0	0
15 250	0	0	0	0	0	1.18%	0	1	6 534	0	1	0	$584 872	1	0	0	0
15 251	0	0	0	0	0	1.13%	0	1	9 148	0	0	1	$236 969	1	0	0	0
15 252	0	0	0	0	0	1.15%	0	1	6 098	0	1	0	$696 120	1	0	0	0
15 253	0	0	0	0	0	1.12%	0	1	6 098	0	0	0	$378 823	1	0	0	0
15 254	0	0	0	0	0	1.15%	0	1	6 098	0	0	0	$217 874	1	0	0	0
15 255	0	0	0	0	0	1.18%	0	1	6 098	0	0	1	$397 987	1	0	0	0
15 256	0	0	0	0	0	1.12%	0	1	6 534	0	0	0	$335 644	1	0	0	0
15 257	0	0	0	0	0	1.15%	0	1	6 534	1	0	0	$110 628	1	0	0	0
15 258	0	0	0	0	0	1.13%	0	1	6 970	1	0	0	$44 272	1	0	0	0
15 259	0	0	0	0	0	1.15%	0	1	6 970	1	0	0	$137 014	1	0	0	0
15 260	0	0	0	0	0	1.09%	0	1	7 405	1	0	0	$97 985	1	0	0	0
15 261	0	0	0	0	0	1.18%	0	1	7 405	1	0	0	$164 116	1	0	0	0
15 262	0	0	0	0	0	1.12%	0	1	7 405	1	0	0	$103 090	1	0	0	0
15 263	0	0	0	0	0	1.09%	0	1	7 841	0	0	0	$366 157	1	0	0	0
15 264	0	0	0	0	0	1.18%	0	1	8 276	0	1	0	$679 346	1	0	0	0
15 265	0	0	0	0	0	1.18%	0	1	6 098	0	0	1	$400 328	1	0	0	0
15 266	0	0	0	0	0	1.15%	0	1	6 534	0	0	1	$339 460	1	0	0	0
15 267	0	0	0	0	0	1.18%	0	1	7 405	0	0	1	$351 117	1	0	0	0
15 268	0	0	0	0	0	1.18%	0	1	8 276	0	0	0	$332 765	1	0	0	0
15 269	0	0	0	0	0	1.16%	0	1	8 712	0	1	0	$818 821	1	0	0	0
15 270	0	0	0	0	0	1.18%	0	1	6 098	1	0	0	$145 295	1	0	0	0
15 271	0	0	0	0	0	1.15%	0	1	6 534	0	1	0	$877 518	1	0	0	0
15 272	0	0	0	0	0	1.19%	0	1	8 276	0	0	1	$292 638	1	0	0	0
15 273	0	0	0	0	0	1.15%	0	1	8 276	1	0	0	$148 307	1	0	0	0
15 274	0	0	0	0	0	1.13%	0	1	8 276	1	0	0	$154 329	1	0	0	0
15 275	0	0	0	0	0	1.15%	0	1	8 712	0	1	0	$678 451	1	0	0	0
15 276	0	0	0	0	0	1.09%	0	1	8 712	1	0	0	$116 949	1	0	0	0
15 277	0	0	0	0	0	1.19%	0	1	9 583	0	0	0	$368 460	1	0	0	0
15 278	0	0	0	0	0	1.15%	0	1	11 761	0	0	0	$325 813	1	0	0	0
15 279	0	0	0	0	0	1.24%	0	1	24 394	0	1	0	$1 068 366	1	0	0	0
15 280	0	0	0	0	0	1.13%	0	1	1 742	0	0	1	$236 226	1	0	0	0
15 281	0	0	0	0	0	1.15%	0	1	4 356	0	0	1	$279 176	1	0	0	0
15 282	0	0	0	0	0	1.15%	0	1	4 356	0	0	0	$369 036	1	0	0	0
15 283	0	0	0	0	0	1.15%	0	1	5 663	1	0	0	$103 990	1	0	0	0
15 284	0	0	0	0	0	1.09%	0	1	6 098	0	1	0	$884 051	1	0	0	0
15 285	0	0	0	0	0	1.19%	0	1	6 098	0	1	0	$545 880	1	0	0	0
15 286	0	0	0	0	0	1.13%	0	1	6 098	0	0	0	$318 730	1	0	0	0
15 287	0	0	0	0	0	1.18%	0	1	6 534	0	0	1	$316 049	1	0	0	0
15 288	0	0	0	0	0	1.18%	0	1	6 534	1	0	0	$158 094	1	0	0	0
15 289	0	0	0	0	0	1.19%	0	1	7 405	1	0	0	$78 505	1	0	0	0
15 290	0	0	0	0	0	1.19%	0	1	7 405	0	0	1	$242 993	1	0	0	0
15 291	0	0	0	0	0	1.15%	0	1	7 841	0	0	1	$497 484	1	0	0	0
15 292	0	0	0	0	0	1.15%	0	1	8 276	0	0	0	$287 408	1	0	0	0
15 293	0	0	0	0	0	1.16%	0	1	11 326	0	1	0	$926 238	1	0	0	0
15 294	0	0	0	0	0	1.18%	0	1	4 792	0	0	1	$282 547	1	0	0	0
15 295	0	0	0	0	0	1.18%	0	1	5 227	1	0	0	$107 467	1	0	0	0
15 296	0	0	0	0	0	1.18%	0	1	5 227	0	0	1	$266 088	1	0	0	0
15 297	0	0	0	0	0	1.15%	0	1	6 970	0	1	0	$694 048	1	0	0	0
15 298	0	0	0	0	0	1.15%	0	1	7 405	0	0	0	$359 592	1	0	0	0
15 299	0	0	0	0	0	1.15%	0	1	8 276	0	0	0	$288 335	1	0	0	0
15 300	0	0	0	0	0	1.13%	1	1	37 462	0	0	1	$526 312	1	0	0	0
15 301	0	0	0	0	0	1.18%	0	1	3 049	0	0	1	$174 000	1	0	0	0
15 302	0	0	0	0	0	1.18%	0	1	3 485	0	0	1	$230 857	1	0	0	0
15 303	0	0	0	0	0	1.12%	0	1	3 485	0	1	0	$914 466	1	0	0	0
15 304	0	0	0	0	0	1.38%	0	1	3 485	0	0	1	$321 314	1	0	0	0
15 305	0	0	0	0	0	1.09%	0	1	3 734	0	1	0	$527 165	1	0	0	0
15 306	0	0	0	0	0	1.40%	0	1	3 920	0	0	1	$268 438	1	0	0	0
15 307	0	0	0	0	0	1.15%	0	1	3 920	0	0	1	$334 624	1	0	0	0
15 308	0	0	0	0	0	1.35%	0	1	3 920	0	0	1	$230 000	1	0	0	0
15 309	0	0	0	0	0	1.18%	0	1	4 356	1	0	0	$103 505	1	0	0	0
15 310	0	0	0	0	0	1.18%	0	1	4 356	0	0	1	$263 156	1	0	0	0
15 311	0	0	0	0	0	1.40%	0	1	4 356	0	0	1	$357 018	1	0	0	0
15 312	0	0	0	0	0	1.14%	0	1	4 356	1	0	0	$88 841	1	0	0	0
15 313	0	0	0	0	0	1.18%	0	1	4 356	0	1	0	$723 682	1	0	0	0
15 314	0	0	0	0	0	1.39%	0	1	4 356	1	0	0	$124 701	1	0	0	0
15 315	0	0	0	0	0	1.38%	0	1	4 356	0	0	1	$355 676	1	0	0	0
15 316	0	0	0	0	0	1.40%	0	1	4 356	1	0	0	$99 458	1	0	0	0
15 317	0	0	0	0	0	1.38%	0	1	4 356	0	0	1	$327 494	1	0	0	0
15 318	0	0	0	0	0	1.37%	0	1	4 356	1	0	0	$176 914	1	0	0	0
15 319	0	0	0	0	0	1.15%	0	1	4 500	0	0	0	$485 427	1	0	0	0
15 320	0	0	0	0	0	1.18%	0	1	4 500	0	0	0	$468 113	1	0	0	0
15 321	0	0	0	0	0	1.33%	0	1	4 600	0	0	1	$356 457	1	0	0	0
15 322	0	0	0	0	0	1.18%	0	1	4 792	0	0	1	$333 607	1	0	0	0
15 323	0	0	0	0	0	1.42%	0	1	4 792	1	0	0	$99 178	1	0	0	0
15 324	0	0	0	0	0	1.15%	0	1	4 792	0	0	0	$315 461	1	0	0	0
15 325	0	0	0	0	0	1.38%	0	1	4 792	0	0	1	$311 273	1	0	0	0
15 326	0	0	0	0	0	1.37%	0	1	5 227	0	0	1	$306 019	1	0	0	0
15 327	0	0	0	0	0	1.35%	0	1	5 227	0	0	0	$333 985	1	0	0	0
15 328	0	0	0	0	0	1.18%	0	1	5 227	0	1	0	$645 798	1	0	0	0
15 329	0	0	0	0	0	1.15%	0	1	5 227	1	0	0	$129 689	1	0	0	0
15 330	0	0	0	0	0	1.18%	0	1	5 227	1	0	0	$120 132	1	0	0	0
15 331	0	0	0	0	0	1.18%	0	1	5 427	0	0	0	$522 620	1	0	0	0
15 332	0	0	0	0	0	1.18%	0	1	5 663	0	0	0	$337 799	1	0	0	0
15 333	0	0	0	0	0	1.15%	0	1	5 663	0	0	1	$246 006	1	0	0	0
15 334	1	0	0	0	0	1.19%	0	1	5 663	0	1	0	$633 221	1	0	0	0
15 335	0	0	0	0	0	1.15%	0	1	5 663	0	0	1	$320 774	1	0	0	0
15 336	0	0	0	0	0	1.15%	0	1	5 663	0	1	0	$662 855	1	0	0	0
15 337	0	0	0	0	0	1.09%	0	1	5 663	1	0	0	$143 655	1	0	0	0
15 338	0	0	0	0	0	1.10%	0	1	5 663	0	0	1	$251 026	1	0	0	0
15 339	0	0	0	0	0	1.10%	0	1	5 663	0	1	0	$1 219 288	1	0	0	0
15 340	0	0	0	0	0	1.15%	0	1	5 663	0	0	0	$354 144	1	0	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
15 341	0	0	0	0	0	1.10%	0	1	6 060	0	0	0	$487 351	1	0	0	0
15 342	0	0	0	0	0	1.15%	0	1	6 098	0	0	1	$230 000	1	0	0	0
15 343	0	0	0	0	0	1.09%	0	1	6 098	1	0	0	$129 356	1	0	0	0
15 344	0	0	0	0	0	1.12%	0	1	6 098	1	0	0	$207 027	1	0	0	0
15 345	0	0	0	0	0	1.10%	0	1	6 098	0	1	0	$1 154 629	1	0	0	0
15 346	0	0	0	0	0	1.38%	0	1	6 534	0	0	1	$365 649	1	0	0	0
15 347	0	0	0	0	0	1.29%	0	1	6 534	0	0	0	$476 450	1	0	0	0
15 348	0	0	0	0	0	1.92%	1	1	6 534	0	0	1	$561 279	1	0	0	0
15 349	0	0	0	0	0	1.30%	0	1	6 534	0	1	0	$825 059	1	0	0	0
15 350	0	0	0	0	0	1.42%	0	1	6 970	1	0	0	$92 194	1	0	0	0
15 351	0	0	0	0	0	1.29%	0	1	6 970	0	0	0	$305 951	1	0	0	0
15 352	0	0	0	0	0	1.32%	0	1	6 970	1	0	0	$124 322	1	0	0	0
15 353	0	0	0	0	0	1.30%	0	1	6 970	0	1	0	$1 115 610	1	0	0	0
15 354	0	0	0	0	0	1.10%	0	1	6 970	1	0	0	$137 266	1	0	0	0
15 355	0	0	0	0	0	1.09%	0	1	6 970	1	0	0	$149 641	1	0	0	0
15 356	0	0	0	0	0	1.45%	0	1	6 970	1	0	0	$119 048	1	0	0	0
15 357	0	0	0	0	0	1.36%	0	1	7 405	1	0	0	$113 789	1	0	0	0
15 358	0	0	0	0	0	1.43%	0	1	7 405	0	0	1	$281 149	1	0	0	0
15 359	0	0	0	0	0	1.37%	0	1	7 405	1	0	0	$110 312	1	0	0	0
15 360	0	0	0	0	0	1.42%	0	1	7 405	1	0	0	$97 223	1	0	0	0
15 361	0	0	0	0	0	1.10%	0	1	7 405	0	1	0	$942 177	1	0	0	0
15 362	0	0	0	0	0	1.15%	0	1	7 405	0	0	1	$311 273	1	0	0	0
15 363	0	0	0	0	0	1.10%	0	1	7 841	0	0	1	$415 546	1	0	0	0
15 364	0	0	0	0	0	1.36%	1	1	7 841	1	0	0	$115 685	1	0	0	0
15 365	0	0	0	0	0	1.10%	0	1	7 841	1	0	0	$148 311	1	0	0	0
15 366	0	0	0	0	0	1.12%	0	1	7 841	0	1	0	$879 647	1	0	0	0
15 367	0	0	0	0	0	1.27%	0	1	7 841	0	0	0	$500 160	1	0	0	0
15 368	0	0	0	0	0	1.10%	0	1	7 841	1	0	0	$134 146	1	0	0	0
15 369	0	0	0	0	0	1.36%	0	1	7 841	1	0	0	$153 905	1	0	0	0
15 370	0	0	0	0	0	1.29%	0	1	7 841	0	1	0	$748 636	1	0	0	0
15 371	0	0	0	0	0	1.73%	1	1	7 841	0	0	0	$343 035	1	0	0	0
15 372	0	0	0	0	0	1.15%	0	1	8 276	0	1	0	$926 238	1	0	0	0
15 373	0	0	0	0	0	1.38%	0	1	8 276	0	0	1	$343 601	1	0	0	0
15 374	0	0	0	0	0	1.30%	0	1	8 276	0	0	1	$479 967	1	0	0	0
15 375	0	0	0	0	0	1.34%	0	1	8 712	0	0	0	$294 212	1	0	0	0
15 376	0	0	0	0	0	1.15%	0	1	8 712	1	0	0	$134 650	1	0	0	0
15 377	0	0	0	0	0	1.36%	0	1	8 800	0	0	0	$448 876	1	0	0	0
15 378	0	0	0	0	0	1.32%	0	1	8 925	0	0	0	$575 844	1	0	0	0
15 379	0	0	0	0	0	1.16%	0	1	9 583	0	0	1	$409 693	1	0	0	0
15 380	0	0	0	0	0	1.33%	0	1	11 761	0	0	0	$250 323	1	0	0	0
15 381	0	0	0	0	0	1.31%	0	1	11 761	1	0	0	$174 249	1	0	0	0
15 382	0	0	0	0	0	1.39%	0	1	12 197	0	1	0	$861 344	1	0	0	0
15 383	0	0	0	0	0	1.16%	0	1	16 988	1	0	0	$150 565	1	0	0	0
15 384	0	0	0	0	0	1.28%	0	1	25 265	0	0	1	$596 981	1	0	0	0
15 385	0	0	0	0	0	1.14%	0	1	3 920	0	0	1	$236 226	1	0	0	0
15 386	0	0	0	0	0	1.35%	0	1	3 920	1	0	0	$122 007	1	0	0	0
15 387	0	0	0	0	0	1.15%	0	1	4 356	1	0	0	$110 628	1	0	0	0
15 388	0	0	0	0	0	1.18%	0	1	4 356	0	0	1	$433 104	1	0	0	0
15 389	0	0	0	0	0	1.18%	0	1	4 356	1	0	0	$89 959	1	0	0	0
15 390	0	0	0	0	0	1.15%	0	1	4 356	1	0	0	$116 676	1	0	0	0
15 391	0	0	0	0	0	1.09%	0	1	4 356	1	0	0	$168 633	1	0	0	0
15 392	0	0	0	0	0	1.10%	0	1	4 356	0	0	0	$228 072	1	0	0	0
15 393	0	0	0	0	0	1.12%	0	1	4 356	0	0	1	$311 355	1	0	0	0
15 394	0	0	0	0	0	1.18%	0	1	4 356	0	0	0	$401 276	1	0	0	0
15 395	0	0	0	0	0	1.09%	0	1	4 356	1	0	0	$187 454	1	0	0	0
15 396	0	0	0	0	0	1.18%	0	1	4 356	0	0	0	$359 592	1	0	0	0
15 397	0	0	0	0	0	1.12%	0	1	4 356	0	0	1	$359 470	1	0	0	0
15 398	0	0	0	0	0	1.18%	0	1	4 356	0	0	0	$420 275	1	0	0	0
15 399	0	0	0	0	0	1.18%	0	1	4 455	0	0	0	$461 701	1	0	0	0
15 400	0	0	0	0	0	1.18%	0	1	4 500	0	0	0	$480 938	1	0	0	0
15 401	0	0	0	0	0	1.18%	0	1	4 792	1	0	0	$106 069	1	0	0	0
15 402	0	0	0	0	0	1.12%	0	1	4 792	0	0	1	$327 754	1	0	0	0
15 403	0	0	0	0	0	1.09%	0	1	4 792	0	1	0	$711 204	1	0	0	0
15 404	0	0	0	0	0	1.15%	0	1	4 792	1	0	0	$92 753	1	0	0	0
15 405	0	0	0	0	0	1.10%	0	1	4 792	0	1	0	$979 126	1	0	0	0
15 406	0	0	0	0	0	1.15%	0	1	4 792	0	0	0	$372 124	1	0	0	0
15 407	0	0	0	0	0	1.15%	0	1	4 792	0	1	0	$709 645	1	0	0	0
15 408	0	0	0	0	0	1.18%	0	1	4 792	1	0	0	$116 052	1	0	0	0
15 409	0	0	0	0	0	1.15%	0	1	4 792	1	0	0	$148 643	1	0	0	0
15 410	0	0	0	0	0	1.09%	0	1	4 825	0	0	0	$487 351	1	0	0	0
15 411	0	0	0	0	0	1.18%	0	1	5 096	0	0	0	$438 616	1	0	0	0
15 412	0	0	0	0	0	1.10%	0	1	5 227	1	0	0	$115 369	1	0	0	0
15 413	0	0	0	0	0	1.12%	0	1	5 227	0	0	1	$306 019	1	0	0	0
15 414	0	0	0	0	0	1.15%	0	1	5 227	1	0	0	$110 203	1	0	0	0
15 415	0	0	0	0	0	1.18%	0	1	5 227	0	0	1	$462 368	1	0	0	0
15 416	0	0	0	0	0	1.18%	0	1	5 227	0	0	0	$382 853	1	0	0	0
15 417	1	0	0	0	0	1.15%	0	1	5 229	0	0	0	$397 246	1	0	0	0
15 418	0	0	0	0	0	1.14%	0	1	5 663	1	0	0	$97 334	1	0	0	0
15 419	0	0	0	0	0	1.15%	0	1	5 663	0	0	0	$437 546	1	0	0	0
15 420	0	0	0	0	0	1.18%	0	1	5 663	0	0	1	$263 069	1	0	0	0
15 421	0	0	0	0	0	1.15%	0	1	5 663	0	0	0	$354 144	1	0	0	0
15 422	0	0	0	0	0	1.18%	0	1	5 663	0	0	0	$408 760	1	0	0	0
15 423	0	0	0	0	0	1.10%	0	1	6 098	0	1	0	$993 737	1	0	0	0
15 424	0	0	0	0	0	1.15%	0	1	6 098	1	0	0	$118 118	1	0	0	0
15 425	0	0	0	0	0	1.15%	0	1	6 098	0	0	1	$289 182	1	0	0	0
15 426	0	0	0	0	0	1.32%	0	1	6 098	1	0	0	$164 938	1	0	0	0
15 427	0	0	0	0	0	1.13%	0	1	6 534	0	0	0	$351 965	1	0	0	0
15 428	0	0	0	0	0	1.31%	0	1	6 534	0	0	1	$404 430	1	0	0	0
15 429	0	0	0	0	0	1.13%	0	1	6 970	0	0	0	$355 794	1	0	0	0
15 430	0	0	0	0	0	1.10%	0	1	6 970	1	0	0	$140 995	1	0	0	0
15 431	0	0	0	0	0	1.18%	0	1	6 970	0	0	1	$296 211	1	0	0	0
15 432	0	0	0	0	0	1.15%	0	1	6 970	1	0	0	$126 363	1	0	0	0
15 433	0	0	0	0	0	1.35%	0	1	6 970	1	0	0	$145 318	1	0	0	0
15 434	0	0	0	0	0	1.33%	0	1	6 970	1	0	0	$115 662	1	0	0	0
15 435	0	0	0	0	0	1.28%	0	1	6 970	1	0	0	$144 717	1	0	0	0
15 436	0	0	0	0	0	1.34%	0	1	6 970	1	0	0	$131 027	1	0	0	0
15 437	0	0	0	0	0	1.27%	0	1	6 970	1	0	0	$259 725	1	0	0	0
15 438	0	0	0	0	0	1.25%	0	1	6 970	0	0	1	$510 032	1	0	0	0
15 439	0	0	0	0	0	1.28%	0	1	7 052	0	0	1	$467 082	1	0	0	0
15 440	0	0	0	0	0	1.27%	0	1	7 076	0	0	0	$679 726	1	0	0	0
15 441	0	0	0	0	0	1.18%	0	1	7 405	0	0	1	$284 544	1	0	0	0
15 442	0	0	0	0	0	1.26%	0	1	7 405	0	0	0	$558 447	1	0	0	0
15 443	0	0	0	0	0	1.15%	0	1	7 841	1	0	0	$188 207	1	0	0	0
15 444	0	0	0	0	0	1.29%	0	1	7 841	1	0	0	$157 693	1	0	0	0
15 445	0	0	0	0	0	1.15%	0	1	8 276	1	0	0	$92 194	1	0	0	0
15 446	0	0	0	0	0	1.18%	0	1	8 276	0	1	0	$803 224	1	0	0	0
15 447	0	0	0	0	0	1.84%	1	1	8 276	0	0	1	$502 516	1	0	0	0
15 448	0	0	0	0	0	1.27%	0	1	9 148	1	0	0	$175 108	1	0	0	0
15 449	0	0	0	0	0	1.32%	0	1	9 148	0	1	0	$721 281	1	0	0	0
15 450	0	0	0	0	0	1.25%	0	1	10 019	0	0	1	$565 093	1	0	0	0
15 451	0	0	0	0	0	1.12%	0	1	10 019	1	0	0	$249 402	1	0	0	0
15 452	0	0	0	0	0	1.42%	0	1	10 890	0	0	1	$399 000	1	0	0	0
15 453	0	0	0	0	0	1.11%	0	1	10 890	0	0	0	$673 591	1	0	0	0
15 454	0	0	0	0	0	1.11%	0	1	10 890	0	0	0	$736 920	1	0	0	0
15 455	1	0	0	0	0	1.31%	0	1	11 326	0	0	0	$441 318	1	0	0	0
15 456	0	0	0	0	0	1.11%	0	1	11 761	1	0	0	$338 772	1	0	0	0
15 457	0	0	0	0	0	1.55%	1	1	13 068	0	0	1	$1 024 232	1	0	0	0
15 458	0	0	0	0	0	1.27%	0	1	13 939	0	0	0	$479 457	1	0	0	0
15 459	0	0	0	0	0	1.25%	0	1	14 810	0	0	0	$598 747	1	0	0	0
15 460	0	0	0	0	0	1.09%	0	1	4 356	0	1	0	$723 682	1	0	0	0
15 461	0	0	0	0	0	1.13%	0	1	4 356	1	0	0	$40 694	1	0	0	0
15 462	0	0	0	0	0	1.15%	0	1	4 356	0	0	1	$251 026	1	0	0	0
15 463	0	0	0	0	0	1.15%	0	1	4 356	0	0	0	$347 606	1	0	0	0
15 464	0	0	0	0	0	1.15%	0	1	4 792	0	0	0	$455 930	1	0	0	0
15 465	0	0	0	0	0	1.18%	0	1	4 792	1	0	0	$55 004	1	0	0	0
15 466	0	0	0	0	0	1.15%	0	1	4 792	0	1	0	$748 636	1	0	0	0
15 467	0	0	0	0	0	1.09%	0	1	5 227	1	0	0	$99 830	1	0	0	0
15 468	0	0	0	0	0	1.15%	0	1	5 227	1	0	0	$169 386	1	0	0	0
15 469	0	0	0	0	0	1.18%	0	1	5 227	0	0	0	$348 696	1	0	0	0
15 470	0	0	0	0	0	1.15%	0	1	5 227	0	0	0	$359 592	1	0	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
15 471	0	0	0	0	0	1.12%	0	1	5 598	0	0	1	$266 088	1	0	0	0
15 472	0	0	0	0	0	1.13%	0	1	5 663	0	1	0	$678 451	1	0	0	0
15 473	0	0	0	0	0	1.18%	0	1	5 663	0	0	0	$316 005	1	0	0	0
15 474	0	0	0	0	0	1.11%	0	1	5 663	0	0	1	$304 707	1	0	0	0
15 475	0	0	0	0	0	1.10%	0	1	5 663	0	1	0	$795 426	1	0	0	0
15 476	0	0	0	0	0	1.18%	0	1	5 663	0	1	0	$1 117 681	1	0	0	0
15 477	0	0	0	0	0	1.33%	0	1	5 663	1	0	0	$136 018	1	0	0	0
15 478	0	0	0	0	0	1.29%	0	1	5 663	1	0	0	$186 220	1	0	0	0
15 479	0	0	0	0	0	1.18%	0	1	5 663	1	0	0	$145 651	1	0	0	0
15 480	0	0	0	0	0	1.27%	0	1	5 663	0	0	1	$381 560	1	0	0	0
15 481	0	0	0	0	0	1.18%	0	1	6 098	1	0	0	$115 073	1	0	0	0
15 482	0	0	0	0	0	1.30%	0	1	6 098	0	0	0	$278 137	1	0	0	0
15 483	0	0	0	0	0	1.12%	0	1	6 098	1	0	0	$113 551	1	0	0	0
15 484	0	0	0	0	0	1.29%	0	1	6 098	0	0	0	$496 970	1	0	0	0
15 485	0	0	0	0	0	1.30%	0	1	6 098	0	1	0	$850 014	1	0	0	0
15 486	0	0	0	0	0	1.29%	0	1	6 098	0	0	0	$666 901	1	0	0	0
15 487	0	0	0	0	0	1.15%	0	1	6 534	1	0	0	$114 160	1	0	0	0
15 488	1	0	0	0	0	1.13%	0	1	6 534	0	0	0	$402 427	1	0	0	0
15 489	0	0	0	0	0	1.12%	0	1	6 534	1	0	0	$139 273	1	0	0	0
15 490	0	0	0	0	0	1.18%	0	1	6 534	0	0	1	$239 981	1	0	0	0
15 491	0	0	0	0	0	1.29%	0	1	6 534	1	0	0	$212 297	1	0	0	0
15 492	0	0	0	0	0	1.25%	0	1	6 534	0	1	0	$1 293 733	1	0	0	0
15 493	0	0	0	0	0	1.26%	0	1	6 534	0	0	0	$329 129	1	0	0	0
15 494	0	0	0	0	0	1.27%	0	1	6 930	0	0	0	$673 314	1	0	0	0
15 495	0	0	0	0	0	1.18%	0	1	6 970	0	1	0	$1 080 733	1	0	0	0
15 496	0	0	0	0	0	1.10%	0	1	6 970	1	0	0	$131 489	1	0	0	0
15 497	0	0	0	0	0	1.27%	0	1	6 970	0	1	0	$1 154 629	1	0	0	0
15 498	0	0	0	0	0	1.75%	0	1	6 970	0	0	1	$430 000	1	0	0	0
15 499	0	0	0	0	0	1.15%	0	1	6 970	1	0	0	$118 727	1	0	0	0
15 500	0	0	0	0	0	1.18%	0	1	6 970	1	0	0	$188 959	1	0	0	0
15 501	0	0	0	0	0	1.26%	0	1	6 970	0	0	1	$498 036	1	0	0	0
15 502	0	0	0	0	0	1.12%	1	1	7 405	0	1	0	$1 012 487	1	0	0	0
15 503	0	0	0	0	0	1.36%	0	1	7 405	1	0	0	$79 600	1	0	0	0
15 504	0	0	0	0	0	1.35%	0	1	7 405	1	0	0	$133 948	1	0	0	0
15 505	0	0	0	0	0	1.24%	0	1	7 405	0	0	0	$402 835	1	0	0	0
15 506	0	0	0	0	0	1.28%	0	1	7 405	1	0	0	$238 646	1	0	0	0
15 507	0	0	0	0	0	1.25%	0	1	7 440	0	0	0	$761 806	1	0	0	0
15 508	0	0	0	0	0	1.29%	0	1	7 841	0	1	0	$779 829	1	0	0	0
15 509	0	0	0	0	0	2.47%	0	1	7 841	1	0	0	$182 894	1	0	0	0
15 510	0	0	0	0	0	1.26%	0	1	7 841	0	0	0	$477 277	1	0	0	0
15 511	0	0	0	0	0	1.30%	0	1	8 276	1	0	0	$107 326	1	0	0	0
15 512	0	0	0	0	0	1.31%	0	1	8 276	0	0	1	$476 950	1	0	0	0
15 513	0	0	0	0	0	1.25%	0	1	8 700	0	1	0	$1 293 733	1	0	0	0
15 514	0	0	0	0	0	1.13%	0	1	8 712	1	0	0	$135 009	1	0	0	0
15 515	0	0	0	0	0	1.29%	0	1	9 583	0	1	0	$709 645	1	0	0	0
15 516	0	0	0	0	0	1.27%	0	1	9 583	0	1	0	$1 023 213	1	0	0	0
15 517	0	0	0	0	0	1.30%	0	1	9 583	1	0	0	$105 090	1	0	0	0
15 518	0	0	0	0	0	1.11%	0	1	9 583	0	0	0	$725 406	1	0	0	0
15 519	0	0	0	0	0	1.11%	0	1	11 761	0	0	0	$748 434	1	0	0	0
15 520	0	0	0	0	0	1.31%	0	1	12 197	0	1	0	$1 429 893	1	0	0	0
15 521	0	0	0	0	0	1.11%	0	1	14 810	1	0	0	$315 576	1	0	0	0
15 522	0	0	0	0	0	1.26%	0	1	15 246	0	0	0	$594 717	1	0	0	0
15 523	0	0	0	0	0	1.12%	0	1	19 602	1	0	0	$172 616	1	0	0	0
15 524	0	0	0	0	0	1.12%	0	1	21 780	1	0	0	$395 717	1	0	0	0
15 525	0	0	0	0	0	1.18%	0	1	3 920	0	0	1	$212 500	1	0	0	0
15 526	0	0	0	0	0	1.12%	0	1	3 920	1	0	0	$58 110	1	0	0	0
15 527	0	0	0	0	0	1.15%	0	1	3 920	0	0	1	$397 987	1	0	0	0
15 528	0	0	0	0	0	1.15%	0	1	3 920	0	1	0	$740 838	1	0	0	0
15 529	0	0	0	0	0	1.14%	0	1	3 920	1	0	0	$111 732	1	0	0	0
15 530	0	0	0	0	0	1.18%	0	1	4 356	1	0	0	$77 946	1	0	0	0
15 531	0	0	0	0	0	1.38%	0	1	4 356	1	0	0	$164 869	1	0	0	0
15 532	0	0	0	0	0	1.34%	0	1	4 356	0	0	0	$414 517	1	0	0	0
15 533	0	0	0	0	0	1.31%	0	1	4 356	0	1	0	$826 619	1	0	0	0
15 534	0	0	0	0	0	1.34%	0	1	4 375	0	0	0	$557 247	1	0	0	0
15 535	0	0	0	0	0	1.33%	0	1	4 726	0	0	0	$486 068	1	0	0	0
15 536	0	0	0	0	0	1.13%	0	1	4 792	1	0	0	$93 591	1	0	0	0
15 537	0	0	0	0	0	1.18%	0	1	4 792	0	0	1	$329 510	1	0	0	0
15 538	0	0	0	0	0	1.15%	0	1	4 792	1	0	0	$129 689	1	0	0	0
15 539	0	0	0	0	0	1.15%	0	1	4 792	0	0	0	$468 113	1	0	0	0
15 540	0	0	0	0	0	1.15%	0	1	5 227	0	0	0	$332 351	1	0	0	0
15 541	0	0	0	0	0	1.34%	0	1	5 227	0	0	1	$366 498	1	0	0	0
15 542	0	0	0	0	0	1.29%	0	1	5 227	1	0	0	$132 703	1	0	0	0
15 543	0	0	0	0	0	1.15%	0	1	5 663	1	0	0	$87 165	1	0	0	0
15 544	0	0	0	0	0	1.09%	0	1	5 663	1	0	0	$119 713	1	0	0	0
15 545	0	0	0	0	0	1.15%	0	1	5 663	0	0	1	$386 282	1	0	0	0
15 546	0	0	0	0	0	1.10%	0	1	6 098	0	0	0	$452 215	1	0	0	0
15 547	0	0	0	0	0	1.18%	0	1	6 534	0	0	1	$368 723	1	0	0	0
15 548	0	0	0	0	0	1.99%	1	1	6 534	1	0	0	$82 730	1	0	0	0
15 549	0	0	0	0	0	1.15%	0	1	6 970	0	0	0	$455 288	1	0	0	0
15 550	0	0	0	0	0	1.27%	0	1	6 970	0	0	1	$381 560	1	0	0	0
15 551	0	0	0	0	0	1.12%	0	1	7 215	0	1	0	$1 162 485	1	0	0	0
15 552	0	0	0	0	0	1.15%	0	1	7 841	0	0	0	$487 351	1	0	0	0
15 553	0	0	0	0	0	1.10%	0	1	7 841	1	0	0	$138 210	1	0	0	0
15 554	0	0	0	0	0	1.34%	0	1	8 276	1	0	0	$148 731	1	0	0	0
15 555	0	0	0	0	0	1.15%	0	1	8 712	0	0	1	$343 488	1	0	0	0
15 556	1	0	0	0	0	1.13%	0	1	9 148	0	0	0	$432 203	1	0	0	0
15 557	0	0	0	0	0	1.12%	0	1	11 326	0	0	1	$898 674	1	0	0	0
15 558	0	0	0	0	0	1.10%	0	1	12 632	0	0	0	$742 677	1	0	0	0
15 559	0	0	0	0	0	1.11%	0	1	15 682	1	0	0	$352 524	1	0	0	0
15 560	0	0	0	0	0	1.15%	0	1	5 663	0	1	0	$644 139	1	0	0	0
15 561	0	0	0	0	0	1.10%	0	1	5 663	0	1	0	$1 016 074	1	0	0	0
15 562	0	0	0	0	0	1.15%	0	1	6 098	0	0	0	$563 019	1	0	0	0
15 563	0	0	0	0	0	1.15%	0	1	6 098	0	0	1	$330 000	1	0	0	0
15 564	0	0	0	0	0	1.12%	0	1	6 098	0	1	0	$1 031 600	1	0	0	0
15 565	0	0	0	0	0	1.10%	0	1	6 534	0	0	1	$510 032	1	0	0	0
15 566	0	0	0	0	0	1.15%	0	1	6 970	0	0	1	$311 388	1	0	0	0
15 567	0	0	0	0	0	1.10%	0	1	6 970	0	0	1	$454 291	1	0	0	0
15 568	0	0	0	0	0	1.16%	0	1	6 970	0	0	1	$525 577	1	0	0	0
15 569	0	0	0	0	0	1.16%	0	1	6 970	0	1	0	$904 602	1	0	0	0
15 570	0	0	0	0	0	1.10%	0	1	6 970	1	0	0	$165 603	1	0	0	0
15 571	0	0	0	0	0	1.15%	0	1	6 970	1	0	0	$162 942	1	0	0	0
15 572	0	0	0	0	0	1.10%	0	1	7 232	0	0	1	$354 449	1	0	0	0
15 573	0	0	0	0	0	1.10%	0	1	7 405	1	0	0	$203 263	1	0	0	0
15 574	0	0	0	0	0	1.23%	0	1	7 405	0	0	0	$519 413	1	0	0	0
15 575	0	0	0	0	0	1.10%	0	1	7 405	0	0	0	$489 361	1	0	0	0
15 576	0	0	0	0	0	1.16%	0	1	8 559	0	0	0	$673 314	1	0	0	0
15 577	0	0	0	0	0	1.12%	0	1	8 712	0	0	0	$419 525	1	0	0	0
15 578	0	0	0	0	0	1.27%	0	1	9 148	0	1	0	$1 440 977	1	0	0	0
15 579	1	0	0	0	0	1.12%	0	1	10 019	0	0	1	$600 000	1	0	0	0
15 580	0	0	0	0	0	1.12%	0	1	10 454	0	0	0	$574 816	1	0	0	0
15 581	1	0	0	0	0	1.12%	0	1	11 761	0	1	0	$1 621 854	1	0	0	0
15 582	0	0	0	0	0	1.19%	0	1	194 713	1	0	0	$489 337	1	0	0	0
15 583	0	0	0	0	0	1.09%	0	1	4 356	0	0	0	$254 959	1	0	0	0
15 584	0	0	0	0	0	1.09%	0	1	4 792	1	0	0	$148 307	1	0	0	0
15 585	0	0	0	0	0	1.18%	0	1	4 792	0	0	0	$351 420	1	0	0	0
15 586	0	0	0	0	0	1.09%	0	1	4 792	1	0	0	$117 300	1	0	0	0
15 587	0	0	0	0	0	1.09%	0	1	5 663	1	0	0	$106 549	1	0	0	0
15 588	0	0	0	0	0	1.15%	0	1	5 663	0	0	1	$386 701	1	0	0	0
15 589	0	0	0	0	0	1.15%	0	1	5 663	0	0	1	$544 306	1	0	0	0
15 590	0	0	0	0	0	1.15%	0	1	5 663	0	1	0	$834 417	1	0	0	0
15 591	0	0	0	0	0	1.10%	0	1	5 663	0	1	0	$1 102 679	1	0	0	0
15 592	0	0	0	0	0	1.18%	0	1	5 663	0	0	1	$556 012	1	0	0	0
15 593	0	0	0	0	0	1.15%	0	1	5 663	1	0	0	$155 984	1	0	0	0
15 594	0	0	0	0	0	1.16%	0	1	5 663	0	0	0	$408 760	1	0	0	0
15 595	0	0	0	0	0	1.16%	0	1	6 006	0	0	0	$605 341	1	0	0	0
15 596	0	0	0	0	0	1.16%	0	1	6 098	0	0	1	$530 845	1	0	0	0
15 597	0	0	0	0	0	1.18%	0	1	6 098	0	0	0	$305 023	1	0	0	0
15 598	0	0	0	0	0	1.15%	0	1	6 098	1	0	0	$172 253	1	0	0	0
15 599	0	0	0	0	0	1.09%	0	1	6 534	0	1	0	$898 113	1	0	0	0
15 600	0	0	0	0	0	1.18%	0	1	6 534	1	0	0	$169 593	1	0	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
15 601	0	0	0	0	0	1.10%	0	1	6 534	0	1	0	$864 831	1	0	0	0
15 602	0	0	0	0	0	1.10%	0	1	6 534	0	1	0	$1 258 049	1	0	0	0
15 603	0	0	0	0	0	1.16%	0	1	6 970	0	0	1	$448 829	1	0	0	0
15 604	0	0	0	0	0	1.15%	0	1	6 970	1	0	0	$121 771	1	0	0	0
15 605	0	0	0	0	0	1.09%	0	1	6 970	1	0	0	$142 990	1	0	0	0
15 606	0	0	0	0	0	1.18%	0	1	6 970	0	0	1	$438 957	1	0	0	0
15 607	0	0	0	0	0	1.16%	0	1	6 970	0	0	0	$512 390	1	0	0	0
15 608	0	0	0	0	0	1.18%	0	1	7 405	1	0	0	$157 622	1	0	0	0
15 609	0	0	0	0	0	1.16%	0	1	7 405	0	0	1	$567 717	1	0	0	0
15 610	0	0	0	0	0	1.18%	0	1	7 405	0	0	1	$343 404	1	0	0	0
15 611	0	0	0	0	0	1.16%	0	1	7 841	0	0	1	$548 988	1	0	0	0
15 612	0	0	0	0	0	1.15%	0	1	7 841	1	0	0	$136 992	1	0	0	0
15 613	0	0	0	0	0	1.16%	1	1	10 454	1	0	0	$152 241	1	0	0	0
15 614	0	0	0	0	0	1.11%	0	1	10 890	0	1	0	$1 459 337	1	0	0	0
15 615	0	0	0	0	0	1.12%	0	1	11 761	1	0	0	$326 550	1	0	0	0
15 616	0	0	0	0	0	1.11%	0	1	12 197	1	0	0	$326 550	1	0	0	0
15 617	0	0	0	0	0	1.25%	0	1	13 068	1	0	0	$258 713	1	0	0	0
15 618	0	0	0	0	0	1.11%	0	1	19 166	1	0	0	$393 728	1	0	0	0
15 619	0	0	0	0	0	1.16%	0	1	5 663	0	0	1	$399 436	1	0	0	0
15 620	0	0	0	0	0	1.16%	0	1	5 663	0	0	0	$500 875	1	0	0	0
15 621	0	0	0	0	0	1.18%	0	1	5 663	0	0	1	$573 570	1	0	0	0
15 622	0	0	0	0	0	1.16%	0	1	6 038	0	0	1	$348 000	1	0	0	0
15 623	0	0	0	0	0	1.15%	0	1	6 098	0	0	1	$478 170	1	0	0	0
15 624	0	0	0	0	0	1.16%	0	1	6 098	0	1	0	$1 006 439	1	0	0	0
15 625	0	0	0	0	0	1.18%	0	1	6 970	0	0	1	$337 948	1	0	0	0
15 626	0	0	0	0	0	1.18%	0	1	6 970	0	0	0	$392 283	1	0	0	0
15 627	0	0	0	0	0	1.16%	0	1	7 025	0	1	0	$1 246 999	1	0	0	0
15 628	0	0	0	0	0	1.18%	0	1	7 841	1	0	0	$207 027	1	0	0	0
15 629	0	0	0	0	0	1.18%	0	1	8 276	1	0	0	$214 555	1	0	0	0
15 630	0	0	0	0	0	1.25%	0	1	11 325	0	0	0	$846 452	1	0	0	0
15 631	0	0	0	0	0	1.11%	0	1	30 056	0	0	1	$675 896	1	0	0	0
15 632	0	0	0	0	0	1.18%	0	1	4 356	1	0	0	$131 684	1	0	0	0
15 633	0	0	0	0	0	1.15%	0	1	5 663	1	0	0	$214 555	1	0	0	0
15 634	0	0	0	0	0	1.15%	0	1	6 098	0	1	0	$986 515	1	0	0	0
15 635	0	0	0	0	0	1.18%	0	1	6 098	0	0	1	$351 165	1	0	0	0
15 636	0	0	0	0	0	1.15%	0	1	6 534	0	0	0	$263 766	1	0	0	0
15 637	0	0	0	0	0	1.18%	0	0	6 970	0	0	1	$294 203	1	0	0	0
15 638	0	0	0	0	0	1.11%	0	1	19 166	0	1	0	$1 637 641	1	0	0	0
15 639	0	0	0	0	0	1.11%	0	1	53 579	0	1	0	$5 156 182	1	0	0	0
15 640	0	0	0	0	0	1.19%	0	1	2 614	0	0	0	$450 158	1	0	0	0
15 641	0	0	0	0	0	1.18%	0	1	2 614	0	1	0	$903 382	1	0	0	0
15 642	0	0	0	0	0	1.18%	0	1	2 614	0	0	0	$384 580	1	0	0	0
15 643	0	0	0	0	0	1.18%	0	1	2 614	0	1	0	$955 109	1	0	0	0
15 644	0	0	0	0	0	1.15%	0	1	2 614	0	0	1	$303 599	1	0	0	0
15 645	0	0	0	0	0	1.15%	0	1	3 049	0	0	1	$344 025	1	0	0	0
15 646	0	0	0	0	0	1.15%	0	1	3 049	0	0	0	$343 247	1	0	0	0
15 647	0	0	0	0	0	1.15%	0	1	3 485	0	1	0	$748 636	1	0	0	0
15 648	0	0	0	0	0	1.33%	0	1	4 356	0	1	0	$700 287	1	0	0	0
15 649	0	0	0	0	0	1.18%	0	1	5 227	0	0	1	$381 560	1	0	0	0
15 650	0	0	0	0	0	1.15%	0	1	5 663	1	0	0	$129 356	1	0	0	0
15 651	0	0	0	0	0	1.18%	0	1	6 098	0	0	0	$320 784	1	0	0	0
15 652	0	0	0	0	0	1.15%	0	1	6 098	0	1	0	$751 755	1	0	0	0
15 653	0	0	0	0	0	1.12%	0	1	6 098	0	0	1	$398 889	1	0	0	0
15 654	0	0	0	0	0	1.16%	0	1	6 098	0	0	0	$282 772	1	0	0	0
15 655	0	0	0	0	0	1.16%	0	1	6 098	0	0	1	$390 000	1	0	0	0
15 656	0	0	0	0	0	1.18%	0	1	6 098	0	1	0	$1 228 525	1	0	0	0
15 657	0	0	0	0	0	1.29%	0	1	6 534	0	0	1	$503 337	1	0	0	0
15 658	0	0	0	0	0	1.15%	0	1	6 534	0	1	0	$857 032	1	0	0	0
15 659	0	0	0	0	0	1.15%	0	1	6 970	0	0	0	$431 789	1	0	0	0
15 660	1	0	0	0	0	1.16%	0	1	6 970	0	1	0	$1 115 610	1	0	0	0
15 661	0	0	0	0	0	1.18%	0	1	10 890	1	0	0	$205 507	1	0	0	0
15 662	0	0	0	0	0	1.18%	0	1	2 614	0	1	0	$905 229	1	0	0	0
15 663	1	0	0	0	0	1.18%	0	1	2 614	0	0	0	$258 667	1	0	0	0
15 664	0	0	0	0	0	1.15%	0	1	2 614	0	1	0	$923 703	1	0	0	0
15 665	0	0	0	0	0	1.09%	0	1	3 049	1	0	0	$210 415	1	0	0	0
15 666	0	0	0	0	0	1.10%	0	1	3 049	0	0	0	$449 061	1	0	0	0
15 667	0	0	0	0	0	1.18%	0	1	3 049	0	0	1	$255 000	1	0	0	0
15 668	0	0	0	0	0	1.18%	0	1	3 485	0	0	1	$392 134	1	0	0	0
15 669	0	0	0	0	0	1.12%	0	1	3 920	0	0	1	$246 006	1	0	0	0
15 670	0	0	0	0	0	1.18%	0	1	3 920	0	0	1	$478 755	1	0	0	0
15 671	0	0	0	0	0	1.15%	0	1	4 283	0	0	0	$474 526	1	0	0	0
15 672	0	0	0	0	0	1.15%	0	1	5 663	1	0	0	$197 617	1	0	0	0
15 673	0	0	0	0	0	1.11%	0	1	5 663	0	0	0	$795 152	1	0	0	0
15 674	0	0	0	0	0	1.16%	0	1	7 841	0	0	1	$404 430	1	0	0	0
15 675	0	0	0	0	0	1.11%	0	1	11 326	0	0	0	$636 745	1	0	0	0
15 676	0	0	0	0	0	1.15%	0	1	3 049	0	0	1	$366 968	1	0	0	0
15 677	0	0	0	0	0	1.15%	0	1	3 343	0	0	1	$284 763	1	0	0	0
15 678	0	0	0	0	0	1.18%	0	1	3 485	0	0	1	$268 438	1	0	0	0
15 679	0	0	0	0	0	1.18%	0	1	3 485	0	0	1	$318 000	1	0	0	0
15 680	0	0	0	0	0	1.18%	0	1	3 920	0	1	0	$700 287	1	0	0	0
15 681	0	0	0	0	0	1.14%	0	1	3 920	0	0	1	$246 963	1	0	0	0
15 682	0	0	0	0	0	1.18%	0	1	4 356	0	0	1	$321 328	1	0	0	0
15 683	0	0	0	0	0	1.18%	0	1	6 970	1	0	0	$149 308	1	0	0	0
15 684	0	0	0	0	0	1.11%	0	1	13 068	0	1	0	$1 575 255	1	0	0	0
15 685	0	0	0	0	0	1.41%	0	1	1 742	0	0	1	$265 754	1	0	0	0
15 686	0	0	0	0	0	1.36%	0	1	2 178	0	0	0	$351 188	1	0	0	0
15 687	0	0	0	0	0	1.46%	0	1	3 049	1	0	0	$117 718	1	0	0	0
15 688	0	0	0	0	0	1.18%	0	1	3 485	0	1	0	$698 727	1	0	0	0
15 689	0	0	0	0	0	1.10%	0	1	6 970	0	1	0	$943 593	1	0	0	0
15 690	0	0	0	0	0	1.36%	0	1	8 517	0	0	0	$833 627	1	0	0	0
15 691	0	0	0	0	0	1.10%	0	1	9 148	0	1	0	$1 230 571	1	0	0	0
15 692	0	0	0	0	0	1.11%	0	1	15 246	0	0	1	$677 771	1	0	0	0
15 693	0	0	0	0	0	1.12%	0	1	44 431	0	0	0	$1 070 837	1	0	0	0
15 694	0	0	0	0	0	1.12%	0	1	52 708	0	0	1	$1 229 909	1	0	0	0
15 695	0	0	0	0	0	1.18%	0	1	3 920	0	0	0	$403 003	1	0	0	0
15 696	0	0	0	0	0	1.10%	0	1	4 356	0	0	0	$287 408	1	0	0	0
15 697	0	0	0	0	0	1.10%	0	1	4 792	0	1	0	$1 505 636	1	0	0	0
15 698	0	0	0	0	0	1.10%	0	1	4 792	0	1	0	$915 519	1	0	0	0
15 699	0	0	0	0	0	1.10%	0	1	5 227	0	1	0	$1 012 218	1	0	0	0
15 700	0	0	0	0	0	1.24%	0	1	5 227	0	0	0	$639 048	1	0	0	0
15 701	0	0	0	0	0	1.10%	0	1	5 227	0	0	0	$621 776	1	0	0	0
15 702	0	0	0	0	0	1.18%	0	1	5 663	1	0	0	$198 746	1	0	0	0
15 703	0	0	0	0	0	1.18%	0	1	5 748	0	0	0	$516 848	1	0	0	0
15 704	0	0	0	0	0	1.15%	0	1	6 098	0	0	1	$316 293	1	0	0	0
15 705	0	0	0	0	0	1.10%	0	1	6 098	0	1	0	$1 422 503	1	0	0	0
15 706	0	0	0	0	0	0.97%	0	1	7 841	0	1	0	$1 174 179	1	0	0	0
15 707	0	0	0	0	0	1.33%	0	1	8 276	0	0	0	$641 818	1	0	0	0
15 708	0	0	0	0	0	1.10%	0	1	8 712	0	1	0	$1 568 448	1	0	0	0
15 709	0	0	0	0	0	1.35%	0	1	8 839	0	0	1	$764 955	1	0	0	0
15 710	0	0	0	0	0	1.10%	0	1	9 148	0	0	1	$579 423	1	0	0	0
15 711	0	0	0	0	0	1.33%	0	1	9 148	0	1	0	$1 736 562	1	0	0	0
15 712	0	0	0	0	0	1.38%	0	1	10 890	0	1	0	$1 424 981	1	0	0	0
15 713	0	0	0	0	0	1.33%	0	1	11 761	0	1	0	$1 521 400	1	0	0	0
15 714	0	0	0	0	0	1.35%	0	1	11 761	0	1	0	$1 462 481	1	0	0	0
15 715	0	0	0	0	0	1.30%	0	1	19 602	1	0	0	$399 042	1	0	0	0
15 716	0	0	0	0	0	1.12%	0	1	20 473	0	0	1	$575 000	1	0	0	0
15 717	0	0	0	0	0	1.12%	0	1	46 174	0	0	1	$1 385 033	1	0	0	0
15 718	0	0	0	0	0	1.11%	0	1	53 143	0	1	0	$2 378 479	1	0	0	0
15 719	0	0	0	0	0	1.15%	0	1	3 920	0	0	0	$362 127	1	0	0	0
15 720	0	0	0	0	0	1.15%	0	1	3 920	0	1	0	$662 855	1	0	0	0
15 721	0	0	0	0	0	1.18%	0	1	3 920	0	0	1	$304 707	1	0	0	0
15 722	0	0	0	0	0	1.15%	0	1	3 920	0	0	0	$455 288	1	0	0	0
15 723	0	0	0	0	0	1.15%	0	1	3 920	0	1	0	$756 434	1	0	0	0
15 724	0	0	0	0	0	1.18%	0	1	4 356	0	0	1	$315 000	1	0	0	0
15 725	0	0	0	0	0	1.12%	0	1	5 227	0	0	1	$606 670	1	0	0	0
15 726	0	0	0	0	0	1.25%	0	1	5 663	0	0	1	$425 000	1	0	0	0
15 727	1	0	0	0	0	1.12%	0	1	6 098	0	1	0	$1 088 123	1	0	0	0
15 728	0	0	0	0	0	1.23%	0	1	9 148	0	0	0	$845 169	1	0	0	0
15 729	0	0	0	0	0	1.25%	0	1	10 527	0	0	0	$698 964	1	0	0	0
15 730	0	0	0	0	0	1.33%	0	1	10 890	0	1	0	$1 247 727	1	0	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
15 731	0	0	0	0	0	1.35%	0	1	11 326	0	0	0	$639 048	1	0	0	0
15 732	0	0	0	0	0	1.41%	1	1	11 764	0	0	0	$719 648	1	0	0	0
15 733	0	0	0	0	0	1.11%	0	1	12 197	1	0	0	$395 234	1	0	0	0
15 734	0	0	0	0	0	1.11%	0	1	14 810	0	0	0	$577 527	1	0	0	0
15 735	0	0	0	0	0	1.11%	0	1	19 602	0	0	0	$644 350	1	0	0	0
15 736	0	0	0	0	0	1.37%	0	1	1 742	0	0	1	$268 438	1	0	0	0
15 737	0	0	0	0	0	1.40%	0	1	2 178	0	0	0	$342 553	1	0	0	0
15 738	0	0	0	0	0	1.09%	0	1	4 792	0	0	1	$354 677	1	0	0	0
15 739	0	0	0	0	0	1.09%	0	1	5 227	0	0	0	$227 145	1	0	0	0
15 740	0	0	0	0	0	1.18%	0	1	6 098	0	0	0	$235 489	1	0	0	0
15 741	0	0	0	0	0	1.10%	0	1	6 098	0	0	1	$359 707	1	0	0	0
15 742	0	0	0	0	0	1.28%	0	1	6 098	0	0	1	$391 601	1	0	0	0
15 743	0	0	0	0	0	1.10%	0	1	6 098	0	0	0	$667 834	1	0	0	0
15 744	0	0	0	0	0	1.18%	0	1	7 405	0	1	0	$779 990	1	0	0	0
15 745	0	0	0	0	0	1.12%	0	1	87 120	0	0	1	$1 125 000	1	0	0	0
15 746	0	0	0	0	0	1.09%	0	1	2 178	0	1	0	$569 275	1	0	0	0
15 747	0	0	0	0	0	1.12%	0	1	2 178	0	1	0	$796 865	1	0	0	0
15 748	0	0	0	0	0	1.09%	0	1	2 403	0	0	0	$411 683	1	0	0	0
15 749	0	0	0	0	0	1.09%	0	1	3 960	0	1	0	$903 738	1	0	0	0
15 750	0	0	0	0	0	1.15%	0	1	4 113	0	1	0	$725 241	1	0	0	0
15 751	0	0	0	0	0	1.18%	0	1	4 185	0	0	1	$365 649	1	0	0	0
15 752	0	0	0	0	0	1.15%	0	1	6 098	0	0	1	$462 368	1	0	0	0
15 753	0	0	0	0	0	1.29%	0	1	6 098	0	0	0	$575 719	1	0	0	0
15 754	0	0	0	0	0	1.10%	0	1	6 970	0	0	0	$599 321	1	0	0	0
15 755	0	0	0	0	0	1.11%	0	1	14 810	0	1	0	$1 809 351	1	0	0	0
15 756	0	0	0	0	0	1.27%	0	1	15 682	0	0	1	$571 336	1	0	0	0
15 757	1	0	0	0	0	1.26%	0	1	15 760	0	0	0	$945 204	1	0	0	0
15 758	0	0	0	0	0	1.32%	0	1	23 087	0	0	0	$681 046	1	0	0	0
15 759	1	0	0	0	0	1.32%	0	1	25 265	0	0	1	$580 000	1	0	0	0
15 760	0	0	0	0	0	1.33%	0	1	36 155	0	1	0	$1 492 885	1	0	0	0
15 761	0	0	0	0	0	1.12%	0	1	90 169	0	1	0	$2 043 153	1	0	0	0
15 762	0	0	0	0	0	1.39%	0	1	1 779	0	0	1	$190 780	1	0	0	0
15 763	0	0	0	0	0	1.09%	0	1	3 735	0	1	0	$1 034 548	1	0	0	0
15 764	0	0	0	0	0	1.15%	0	1	4 128	0	1	0	$1 060 411	1	0	0	0
15 765	0	0	0	0	0	1.18%	0	1	4 702	0	0	1	$454 174	1	0	0	0
15 766	0	0	0	0	0	1.10%	0	1	6 534	0	0	0	$706 983	1	0	0	0
15 767	0	0	0	0	0	1.10%	0	1	8 276	0	0	1	$566 315	1	0	0	0
15 768	0	0	0	0	0	1.10%	0	1	9 583	0	1	0	$1 154 147	1	0	0	0
15 769	0	0	0	0	0	1.10%	0	1	7 841	0	0	0	$621 723	1	0	0	0
15 770	0	0	0	0	0	1.10%	0	1	5 663	0	1	0	$802 373	1	0	0	0
15 771	1	0	0	0	0	1.12%	0	1	15 682	0	0	0	$814 379	1	0	0	0
15 772	0	0	0	0	0	1.12%	0	1	6 970	1	0	0	$278 546	1	0	0	0
15 773	0	0	0	0	0	1.15%	0	1	7 405	1	0	0	$116 105	1	0	0	0
15 774	0	0	0	0	0	1.18%	0	1	7 841	1	0	0	$139 273	1	0	0	0
15 775	0	0	0	0	0	1.15%	0	1	5 663	0	0	0	$473 243	1	0	0	0
15 776	0	0	0	0	0	1.16%	0	1	6 534	0	0	0	$466 332	1	0	0	0
15 777	0	0	0	0	0	1.11%	0	1	14 810	1	0	0	$217 567	1	0	0	0
15 778	0	0	0	0	0	1.12%	0	1	6 534	0	0	0	$321 454	1	0	0	0
15 779	0	0	0	0	0	1.13%	0	1	13 939	0	0	0	$400 455	1	0	0	0
15 780	0	0	0	0	0	1.15%	0	1	8 276	1	0	0	$52 768	1	0	0	0
15 781	0	0	0	0	0	1.23%	0	1	33 977	0	0	0	$493 622	1	0	0	0
15 782	0	0	0	0	0	1.10%	0	1	7 405	0	0	1	$465 879	1	0	0	0
15 783	0	0	0	0	0	1.10%	0	1	6 534	0	0	0	$310 586	1	0	0	0
15 784	0	0	0	0	0	1.15%	0	0	4 792	0	0	1	$345 312	1	0	0	0
15 785	0	0	0	0	0	1.16%	0	1	15 246	0	0	0	$392 640	1	0	0	0
15 786	0	0	0	0	0	1.28%	0	1	5 663	1	0	0	$160 129	1	0	0	0
15 787	0	0	0	0	0	1.15%	0	1	7 500	0	0	0	$545 064	1	0	0	0
15 788	0	0	1	0	0	1.15%	0	0	4 770	0	0	1	$360 530	1	0	0	0
15 789	0	0	1	0	0	1.30%	0	1	4 792	0	1	0	$629 024	1	0	0	0
15 790	0	0	1	0	0	1.12%	0	1	5 227	0	0	0	$680 395	1	0	0	0
15 791	0	0	1	0	0	1.16%	0	1	9 148	0	1	0	$834 417	1	0	0	0
15 792	0	0	1	0	0	1.12%	0	0	2 534	0	0	1	$325 760	1	0	0	0
15 793	0	0	1	0	0	1.10%	0	1	6 534	1	0	0	$114 544	1	0	0	0
15 794	0	0	1	0	0	1.14%	0	1	3 920	0	1	0	$569 275	1	0	0	0
15 795	0	0	1	0	0	1.18%	0	1	5 663	0	0	0	$365 041	1	0	0	0
15 796	0	0	1	0	0	1.24%	0	1	11 761	0	1	0	$1 130 567	1	0	0	0
15 797	0	0	1	0	0	1.13%	0	1	7 405	0	0	0	$294 212	1	0	0	0
15 798	0	0	1	0	0	1.09%	0	1	5 227	1	0	0	$116 387	1	0	0	0
15 799	0	0	1	0	0	1.10%	0	1	6 098	0	1	0	$1 385 607	1	0	0	0
15 800	0	0	1	0	0	1.15%	0	1	6 534	0	1	0	$795 426	1	0	0	0
15 801	0	0	1	0	0	1.09%	0	1	6 970	0	0	0	$230 287	1	0	0	0
15 802	0	0	1	0	0	1.62%	0	1	4 792	1	0	0	$192 871	1	0	0	0
15 803	0	0	1	0	0	1.15%	0	1	6 098	0	0	1	$322 436	1	0	0	0
15 804	0	0	1	0	0	1.13%	0	1	12 197	1	0	0	$117 052	1	0	0	0
15 805	0	0	1	0	0	1.18%	0	1	4 356	0	0	0	$362 703	1	0	0	0
15 806	0	0	1	0	0	1.25%	0	1	6 970	0	0	0	$705 376	1	0	0	0
15 807	0	0	1	0	0	1.11%	0	1	43 560	0	1	0	$1 108 444	1	0	0	0
15 808	0	0	1	0	0	1.15%	0	1	3 920	1	0	0	$158 094	1	0	0	0
15 809	0	0	1	0	0	1.18%	0	1	4 073	0	0	1	$299 167	1	0	0	0
15 810	0	0	1	0	0	2.02%	1	1	18 295	0	1	0	$818 821	1	0	0	0
15 811	0	0	1	0	0	1.15%	0	1	4 792	0	0	0	$227 094	1	0	0	0
15 812	0	0	1	0	0	1.15%	0	1	7 841	1	0	0	$182 184	1	0	0	0
15 813	0	0	1	0	0	1.15%	0	1	3 920	0	1	0	$1 010 612	1	0	0	0
15 814	0	0	1	0	0	1.12%	0	1	6 098	0	1	0	$904 602	1	0	0	0
15 815	0	0	1	0	0	1.19%	0	0	23 522	0	0	1	$351 437	1	0	0	0
15 816	0	0	1	0	0	1.15%	0	0	5 310	0	0	0	$433 486	1	0	0	0
15 817	0	0	1	0	0	1.15%	0	1	2 614	0	1	0	$648 818	1	0	0	0
15 818	0	0	1	0	0	1.16%	0	1	5 663	0	0	1	$519 139	1	0	0	0
15 819	0	0	1	0	0	1.12%	0	1	6 098	0	1	0	$880 634	1	0	0	0
15 820	0	0	1	0	0	1.09%	0	1	5 227	0	0	1	$275 417	1	0	0	0
15 821	0	0	1	0	0	1.18%	0	1	5 663	1	0	0	$214 555	1	0	0	0
15 822	0	0	1	0	0	1.12%	0	1	4 900	0	1	0	$746 442	1	0	0	0
15 823	0	0	1	0	0	1.35%	0	1	20 473	0	0	1	$664 816	1	0	0	0
15 824	0	0	1	0	0	1.26%	0	1	9 583	0	0	1	$620 392	1	0	0	0
15 825	0	0	1	0	0	1.33%	0	1	11 326	0	0	0	$373 758	1	0	0	0
15 826	0	0	1	0	0	1.10%	0	1	5 663	0	1	0	$1 182 340	1	0	0	0
15 827	0	0	1	0	0	1.09%	0	0	7 841	1	0	0	$137 005	1	0	0	0
15 828	0	0	1	0	0	1.15%	0	1	7 405	0	0	0	$238 734	1	0	0	0
15 829	0	0	1	0	0	1.13%	0	1	6 098	0	0	0	$166 882	1	0	0	0
15 830	0	0	1	0	0	1.09%	0	1	6 098	1	0	0	$79 343	1	0	0	0
15 831	0	0	1	0	0	1.28%	0	1	6 098	0	1	0	$920 892	1	0	0	0
15 832	0	0	1	0	0	1.14%	0	0	4 792	1	0	0	$86 457	1	0	0	0
15 833	0	0	1	0	0	1.35%	0	1	4 792	0	0	1	$456 515	1	0	0	0
15 834	0	0	1	0	0	1.14%	0	0	4 792	1	0	0	$87 675	1	0	0	0
15 835	0	0	1	0	0	1.14%	0	0	4 792	1	0	0	$87 675	1	0	0	0
15 836	0	0	1	0	0	1.10%	0	1	6 798	0	0	1	$660 358	1	0	0	0
15 837	1	0	1	0	0	1.35%	0	1	16 513	0	0	0	$679 348	1	0	0	0
15 838	0	0	1	0	0	1.08%	0	1	4 356	1	0	0	$50 126	1	0	0	0
15 839	0	0	1	0	0	1.13%	0	1	5 227	1	0	0	$55 004	1	0	0	0
15 840	1	0	1	0	0	1.10%	0	1	6 534	0	1	0	$809 463	1	0	0	0
15 841	0	0	1	0	0	1.15%	0	1	24 829	0	0	1	$607 516	1	0	0	0
15 842	0	0	1	0	0	1.08%	0	1	5 663	1	0	0	$80 369	1	0	0	0
15 843	0	0	1	0	0	1.16%	0	1	6 970	0	0	1	$560 109	1	0	0	0
15 844	0	0	1	0	0	1.15%	0	1	5 227	0	1	0	$826 619	1	0	0	0
15 845	0	0	1	0	0	1.10%	0	1	8 000	0	0	0	$505 947	1	0	0	0
15 846	0	0	1	0	0	1.14%	0	0	6 970	1	0	0	$87 675	1	0	0	0
15 847	0	0	1	0	0	1.14%	0	1	3 485	1	0	0	$109 737	1	0	0	0
15 848	0	0	1	0	0	1.37%	0	1	4 356	0	0	0	$260 522	1	0	0	0
15 849	0	0	1	0	0	1.15%	0	1	5 663	0	1	0	$1 052 098	1	0	0	0
15 850	1	0	1	0	0	1.14%	0	1	37 028	0	1	0	$1 117 681	1	0	0	0
15 851	0	0	1	0	0	1.11%	0	1	15 246	0	0	0	$458 272	1	0	0	0
15 852	0	0	1	0	0	1.16%	0	1	21 344	0	0	1	$683 980	1	0	0	0
15 853	0	0	1	0	0	1.22%	0	1	12 632	0	0	0	$546 933	1	0	0	0
15 854	0	0	1	0	0	1.16%	0	1	9 148	1	0	0	$136 340	1	0	0	0
15 855	1	0	1	0	0	1.16%	0	1	8 276	0	0	0	$379 974	1	0	0	0
15 856	0	0	1	0	0	1.09%	0	1	7 405	0	0	1	$292 638	1	0	0	0
15 857	0	0	1	0	0	1.18%	0	1	8 276	0	0	0	$326 902	1	0	0	0
15 858	0	0	1	0	0	1.18%	0	1	7 405	1	0	0	$118 338	1	0	0	0
15 859	0	0	1	0	0	1.18%	0	1	10 019	0	0	0	$194 696	1	0	0	0
15 860	0	0	1	0	0	1.10%	0	1	16 553	0	1	0	$932 940	1	0	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
15 861	0	0	1	0	0	1.13%	0	1	16 988	0	0	1	$520 770	1	0	0	0
15 862	0	0	1	0	0	1.13%	0	1	11 326	0	1	0	$764 233	1	0	0	0
15 863	0	0	1	0	0	1.15%	0	1	4 792	0	0	0	$213 238	1	0	0	0
15 864	0	0	1	0	0	1.15%	0	1	5 663	0	0	0	$258 667	1	0	0	0
15 865	0	0	1	0	0	1.29%	0	1	6 970	0	1	0	$985 591	1	0	0	0
15 866	0	0	1	0	0	1.33%	0	1	7 405	0	0	1	$403 840	1	0	0	0
15 867	0	0	1	0	0	1.12%	0	1	7 841	0	0	1	$409 693	1	0	0	0
15 868	0	0	1	0	0	1.09%	0	1	4 792	0	0	0	$311 647	1	0	0	0
15 869	0	0	1	0	0	1.18%	0	1	8 276	0	1	0	$719 604	1	0	0	0
15 870	0	0	1	0	0	1.25%	0	1	8 276	0	0	0	$299 461	1	0	0	0
15 871	0	0	1	0	0	1.30%	0	1	17 424	0	0	0	$495 118	1	0	0	0
15 872	0	0	1	0	0	1.32%	0	0	8 712	1	0	0	$142 236	1	0	0	0
15 873	1	0	1	0	0	1.11%	0	1	10 017	0	1	0	$1 791 984	1	0	0	0
15 874	0	0	1	0	0	1.10%	0	1	6 098	0	1	0	$779 829	1	0	0	0
15 875	0	0	1	0	0	1.14%	0	1	2 985	0	0	0	$419 378	1	0	0	0
15 876	0	0	1	0	0	1.16%	0	1	5 663	0	1	0	$1 060 116	1	0	0	0
15 877	0	0	1	0	0	1.16%	0	1	8 276	0	0	1	$520 772	1	0	0	0
15 878	0	0	1	0	0	1.15%	0	1	2 614	1	0	0	$158 094	1	0	0	0
15 879	0	0	1	0	0	1.16%	0	1	6 534	0	0	0	$497 421	1	0	0	0
15 880	0	0	1	0	0	1.12%	0	1	10 019	0	0	1	$860 355	1	0	0	0
15 881	0	0	1	0	0	1.10%	0	1	5 147	0	0	1	$485 779	1	0	0	0
15 882	1	0	1	0	0	1.09%	0	1	6 096	1	0	0	$113 062	1	0	0	0
15 883	0	0	1	0	0	1.33%	0	1	18 731	0	0	0	$840 039	1	0	0	0
15 884	0	0	1	0	0	1.19%	0	1	9 583	1	0	0	$144 406	1	0	0	0
15 885	0	0	1	0	0	1.28%	0	1	6 534	0	1	0	$1 094 048	1	0	0	0
15 886	0	0	1	0	0	1.15%	0	1	5 663	0	0	0	$305 023	1	0	0	0
15 887	0	0	1	0	0	2.09%	1	1	14 810	0	0	0	$592 990	1	0	0	0
15 888	0	0	1	0	0	1.15%	1	1	4 792	1	0	0	$121 821	1	0	0	0
15 889	0	0	1	0	0	1.18%	0	1	6 970	0	0	1	$273 847	1	0	0	0
15 890	0	0	1	0	0	1.12%	0	0	6 098	0	0	1	$272 574	1	0	0	0
15 891	0	0	1	0	0	1.39%	0	1	4 792	1	0	0	$127 694	1	0	0	0
15 892	0	0	1	0	0	1.27%	0	1	7 841	0	1	0	$879 647	1	0	0	0
15 893	0	0	1	0	0	1.15%	0	1	5 663	0	0	0	$257 740	1	0	0	0
15 894	0	0	1	0	0	1.53%	1	1	6 970	0	0	1	$406 766	1	0	0	0
15 895	0	0	1	0	0	1.15%	0	1	6 534	1	0	0	$176 244	1	0	0	0
15 896	0	0	1	0	0	1.10%	0	1	9 148	0	0	0	$610 317	1	0	0	0
15 897	0	0	1	0	0	1.26%	0	1	5 663	0	1	0	$1 312 483	1	0	0	0
15 898	0	0	1	0	0	1.11%	0	1	18 731	0	0	0	$811 232	1	0	0	0
15 899	0	0	1	0	0	1.15%	0	1	3 485	0	0	1	$368 723	1	0	0	0
15 900	0	0	1	0	0	1.25%	0	1	7 734	0	0	0	$673 314	1	0	0	0
15 901	0	0	1	0	0	1.41%	0	1	1 307	0	0	0	$282 102	1	0	0	0
15 902	0	0	1	0	0	1.15%	0	1	8 276	0	0	0	$254 959	1	0	0	0
15 903	0	0	1	0	0	1.13%	0	1	8 276	0	0	1	$270 049	1	0	0	0
15 904	0	0	1	0	0	1.27%	0	1	7 841	1	0	0	$250 315	1	0	0	0
15 905	0	0	1	0	0	1.18%	0	1	5 227	1	0	0	$139 332	1	0	0	0
15 906	0	0	1	0	0	1.36%	0	1	10 019	1	0	0	$156 957	1	0	0	0
15 907	0	0	1	0	0	1.15%	0	1	6 970	1	0	0	$123 902	1	0	0	0
15 908	0	0	1	0	0	1.15%	0	1	4 356	0	0	0	$241 052	1	0	0	0
15 909	0	0	1	0	0	1.43%	0	1	4 356	1	0	0	$104 198	1	0	0	0
15 910	0	0	1	0	0	1.14%	0	1	6 534	1	0	0	$101 202	1	0	0	0
15 911	0	0	1	0	0	1.15%	0	1	6 534	1	0	0	$113 557	1	0	0	0
15 912	0	0	1	0	0	1.18%	0	0	5 227	0	1	0	$536 522	1	0	0	0
15 913	0	0	1	0	0	1.15%	0	1	4 356	1	0	0	$106 549	1	0	0	0
15 914	0	0	1	0	0	1.09%	0	1	5 227	1	0	0	$126 363	1	0	0	0
15 915	0	0	1	0	0	1.72%	1	1	6 970	0	0	0	$514 326	1	0	0	0
15 916	0	0	1	0	0	1.12%	0	1	8 712	0	0	0	$423 226	1	0	0	0
15 917	0	0	1	0	0	1.09%	0	1	5 663	1	0	0	$89 502	1	0	0	0
15 918	0	0	1	0	0	1.15%	0	1	4 792	0	0	1	$367 865	1	0	0	0
15 919	1	0	1	0	0	1.14%	0	0	4 792	0	0	0	$241 052	1	0	0	0
15 920	0	0	1	0	0	1.16%	0	0	9 148	0	0	1	$386 551	1	0	0	0
15 921	0	0	1	0	0	1.15%	0	0	6 970	0	0	1	$288 507	1	0	0	0
15 922	0	0	1	0	0	1.16%	0	1	6 970	0	0	0	$622 014	1	0	0	0
15 923	0	0	1	0	0	1.29%	0	1	6 970	0	1	0	$1 385 555	1	0	0	0
15 924	0	0	1	0	0	1.16%	0	1	10 890	0	0	0	$351 965	1	0	0	0
15 925	0	0	1	0	0	1.12%	0	1	6 970	0	0	1	$481 000	1	0	0	0
15 926	0	0	1	0	0	1.18%	0	1	3 485	1	0	0	$101 390	1	0	0	0
15 927	0	0	1	0	0	1.33%	0	1	4 356	0	0	0	$358 503	1	0	0	0
15 928	0	0	1	0	0	1.18%	0	0	4 356	0	0	1	$268 838	1	0	0	0
15 929	0	0	1	0	0	1.18%	0	0	3 920	1	0	0	$76 716	1	0	0	0
15 930	0	0	1	0	0	2.28%	1	1	11 761	0	0	1	$520 772	1	0	0	0
15 931	0	0	1	0	0	1.09%	0	1	5 663	1	0	0	$126 363	1	0	0	0
15 932	0	0	1	0	0	1.15%	0	1	5 736	0	0	0	$493 763	1	0	0	0
15 933	0	0	1	0	0	1.14%	0	1	21 780	1	0	0	$69 315	1	0	0	0
15 934	0	0	1	0	0	1.13%	0	1	5 663	0	0	1	$235 000	1	0	0	0
15 935	0	0	1	0	0	1.13%	0	1	12 197	1	0	0	$126 946	1	0	0	0
15 936	0	0	1	0	0	1.15%	0	0	8 276	1	0	0	$146 801	1	0	0	0
15 937	0	0	1	0	0	1.16%	0	1	9 148	0	0	0	$372 669	1	0	0	0
15 938	0	0	1	0	0	1.08%	0	1	7 405	1	0	0	$90 450	1	0	0	0
15 939	0	0	1	0	0	1.10%	0	1	10 454	1	0	0	$158 952	1	0	0	0
15 940	0	0	1	0	0	1.30%	0	1	6 970	0	0	0	$460 575	1	0	0	0
15 941	0	0	1	0	0	1.12%	0	1	3 920	1	0	0	$79 063	1	0	0	0
15 942	0	0	1	0	0	1.18%	0	1	5 663	1	0	0	$125 366	1	0	0	0
15 943	0	0	1	0	0	1.20%	0	0	6 970	0	0	1	$225 924	1	0	0	0
15 944	0	0	1	0	0	1.16%	0	1	10 019	0	1	0	$785 022	1	0	0	0
15 945	0	0	1	0	0	1.12%	0	1	6 534	1	0	0	$106 272	1	0	0	0
15 946	0	0	1	0	0	1.39%	0	1	8 276	0	0	1	$459 000	1	0	0	0
15 947	0	0	1	0	0	1.35%	0	1	4 792	0	0	0	$385 732	1	0	0	0
15 948	0	0	1	0	0	1.26%	0	1	7 405	1	0	0	$252 197	1	0	0	0
15 949	0	0	1	0	0	1.18%	0	1	5 663	1	0	0	$202 510	1	0	0	0
15 950	0	0	1	0	0	1.10%	0	1	5 227	0	0	1	$573 384	1	0	0	0
15 951	0	0	1	0	0	1.13%	0	0	3 920	0	0	1	$246 006	1	0	0	0
15 952	0	0	1	0	0	1.18%	0	1	4 356	1	0	0	$94 988	1	0	0	0
15 953	0	0	1	0	0	1.26%	0	1	8 712	0	0	1	$663 702	1	0	0	0
15 954	0	0	1	0	0	1.25%	0	1	13 068	0	0	0	$463 111	1	0	0	0
15 955	0	0	1	0	0	1.26%	0	1	7 405	0	0	0	$587 233	1	0	0	0
15 956	0	0	1	0	0	1.18%	0	1	5 200	0	0	0	$539 934	1	0	0	0
15 957	0	0	1	0	0	1.15%	0	1	5 663	0	0	1	$426 590	1	0	0	0
15 958	0	0	1	0	0	1.15%	0	1	5 663	1	0	0	$96 503	1	0	0	0
15 959	0	0	1	0	0	1.15%	0	1	6 534	1	0	0	$100 461	1	0	0	0
15 960	0	0	1	0	0	1.12%	0	0	6 098	0	0	1	$267 471	1	0	0	0
15 961	0	0	1	0	0	1.08%	0	1	6 098	1	0	0	$86 459	1	0	0	0
15 962	0	0	1	0	0	1.11%	0	1	15 246	1	0	0	$58 135	1	0	0	0
15 963	0	0	1	0	0	1.16%	0	1	8 276	0	0	0	$381 386	1	0	0	0
15 964	0	0	1	0	0	1.18%	0	1	9 583	1	0	0	$197 617	1	0	0	0
15 965	0	0	1	0	0	1.15%	0	1	3 920	0	0	1	$348 970	1	0	0	0
15 966	0	0	1	0	0	1.12%	0	1	10 890	0	0	1	$587 500	1	0	0	0
15 967	0	0	1	0	0	1.09%	0	0	8 400	0	0	0	$421 943	1	0	0	0
15 968	0	0	1	0	0	1.27%	0	1	11 326	0	1	0	$803 224	1	0	0	0
15 969	0	0	1	0	0	1.14%	0	1	5 663	1	0	0	$106 411	1	0	0	0
15 970	0	0	1	0	0	1.11%	0	1	13 504	0	1	0	$1 149 018	1	0	0	0
15 971	0	0	1	0	0	1.11%	0	1	9 148	0	1	0	$1 395 894	1	0	0	0
15 972	0	0	1	0	0	1.16%	0	1	5 663	0	1	0	$887 344	1	0	0	0
15 973	0	0	1	0	0	1.31%	0	1	10 019	1	0	0	$178 904	1	0	0	0
15 974	0	0	1	0	0	1.11%	0	1	9 583	0	0	0	$865 689	1	0	0	0
15 975	0	0	1	0	0	1.31%	0	1	6 970	1	0	0	$203 263	1	0	0	0
15 976	0	0	1	0	0	1.15%	0	1	5 471	0	0	0	$465 548	1	0	0	0
15 977	0	0	1	0	0	1.10%	0	1	6 970	0	1	0	$1 533 348	1	0	0	0
15 978	0	0	1	0	0	1.12%	0	0	5 663	0	0	1	$308 167	1	0	0	0
15 979	0	0	1	0	0	1.13%	0	1	14 375	0	1	0	$927 601	1	0	0	0
15 980	0	0	1	0	0	1.18%	0	1	6 098	0	0	0	$254 959	1	0	0	0
15 981	0	0	1	0	0	1.10%	0	1	9 975	0	0	0	$563 019	1	0	0	0
15 982	0	0	1	0	0	1.12%	0	1	5 663	1	0	0	$116 949	1	0	0	0
15 983	0	0	1	0	0	1.16%	0	1	12 197	1	0	0	$202 510	1	0	0	0
15 984	0	0	1	0	0	1.10%	0	1	6 534	0	0	0	$516 995	1	0	0	0
15 985	0	0	1	0	0	1.35%	0	1	4 950	0	0	1	$444 809	1	0	0	0
15 986	0	0	1	0	0	1.18%	0	1	4 935	0	0	0	$480 938	1	0	0	0
15 987	1	0	1	0	0	1.35%	0	1	4 356	0	1	0	$788 377	1	0	0	0
15 988	0	0	1	0	0	1.38%	0	1	5 227	1	0	0	$92 473	1	0	0	0
15 989	0	0	1	0	0	1.18%	0	1	6 098	1	0	0	$113 247	1	0	0	0
15 990	0	0	1	0	0	1.38%	0	1	4 792	0	0	1	$310 247	1	0	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
15 991	0	0	1	0	0	1.15%	0	1	7 841	1	0	0	$126 363	1	0	0	0
15 992	0	0	1	0	0	1.15%	0	1	6 970	1	0	0	$110 125	1	0	0	0
15 993	0	0	1	0	0	1.16%	0	1	10 454	1	0	0	$167 265	1	0	0	0
15 994	0	0	1	0	0	1.18%	0	1	4 792	0	1	0	$744 737	1	0	0	0
15 995	0	0	1	0	0	1.18%	0	1	7 405	1	0	0	$139 000	1	0	0	0
15 996	0	0	1	0	0	1.15%	0	1	5 227	1	0	0	$169 762	1	0	0	0
15 997	0	0	1	0	0	1.15%	0	1	20 473	0	0	1	$192 788	1	0	0	0
15 998	0	0	1	0	0	1.14%	0	1	3 920	0	0	0	$261 522	1	0	0	0
15 999	0	0	1	0	0	1.13%	0	1	3 485	1	0	0	$67 050	1	0	0	0
16 000	0	0	1	0	0	1.18%	0	1	4 792	1	0	0	$53 886	1	0	0	0
16 001	0	0	1	0	0	1.17%	0	1	6 534	0	0	1	$321 328	1	0	0	0
16 002	0	0	1	0	0	1.08%	0	1	4 356	1	0	0	$54 110	1	0	0	0
16 003	0	0	1	0	0	1.30%	0	1	7 841	0	1	0	$756 434	1	0	0	0
16 004	0	0	1	0	0	1.12%	0	1	5 663	0	0	1	$279 176	1	0	0	0
16 005	0	0	1	0	0	1.14%	0	1	4 792	1	0	0	$61 265	1	0	0	0
16 006	0	0	1	0	0	1.37%	0	1	6 098	1	0	0	$97 223	1	0	0	0
16 007	0	0	1	0	0	1.38%	0	1	5 663	1	0	0	$70 209	1	0	0	0
16 008	0	0	1	0	0	1.35%	0	1	6 534	1	0	0	$78 258	1	0	0	0
16 009	0	0	1	0	0	1.14%	0	1	3 920	0	1	0	$789 345	1	0	0	0
16 010	0	0	1	0	0	1.18%	0	1	4 792	1	0	0	$63 054	1	0	0	0
16 011	0	0	1	0	0	1.13%	0	1	4 792	1	0	0	$54 110	1	0	0	0
16 012	0	0	1	0	0	1.34%	0	1	5 663	1	0	0	$81 612	1	0	0	0
16 013	0	0	1	0	0	1.08%	0	1	4 356	1	0	0	$54 557	1	0	0	0
16 014	0	0	1	0	0	1.18%	0	1	7 841	0	0	0	$385 732	1	0	0	0
16 015	0	0	1	0	0	2.32%	1	1	4 356	1	0	0	$117 612	1	0	0	0
16 016	0	0	1	0	0	1.09%	0	1	5 663	0	1	0	$557 735	1	0	0	0
16 017	0	0	1	0	0	1.18%	0	1	8 276	0	0	0	$246 615	1	0	0	0
16 018	0	0	1	0	0	1.15%	0	1	2 614	0	0	1	$200 319	1	0	0	0
16 019	0	0	1	0	0	1.31%	0	1	12 632	1	0	0	$90 109	1	0	0	0
16 020	0	0	1	0	0	1.36%	0	1	7 841	1	0	0	$81 389	1	0	0	0
16 021	0	0	1	0	0	1.15%	0	1	4 792	1	0	0	$197 993	1	0	0	0
16 022	0	0	1	0	0	1.09%	0	1	5 663	0	0	0	$419 378	1	0	0	0
16 023	0	0	1	0	0	1.36%	0	1	5 663	1	0	0	$129 686	1	0	0	0
16 024	0	0	1	0	0	1.09%	0	1	7 405	1	0	0	$91 719	1	0	0	0
16 025	0	0	1	0	0	1.12%	0	1	2 178	0	0	1	$299 167	1	0	0	0
16 026	0	0	1	0	0	1.12%	0	1	57 935	0	0	0	$1 070 890	1	0	0	0
16 027	0	0	1	0	0	1.12%	0	1	5 663	0	0	1	$326 868	1	0	0	0
16 028	0	0	1	0	0	1.12%	0	1	7 405	0	0	0	$690 862	1	0	0	0
16 029	0	0	1	0	0	1.16%	0	0	6 970	0	0	1	$440 238	1	0	0	0
16 030	0	0	1	0	0	1.18%	0	1	5 663	1	0	0	$124 368	1	0	0	0
16 031	0	0	1	0	0	1.10%	0	1	13 504	1	0	0	$102 819	1	0	0	0
16 032	0	0	1	0	0	1.10%	0	1	6 970	1	0	0	$200 252	1	0	0	0
16 033	0	0	1	0	0	1.09%	0	1	2 178	0	0	0	$295 302	1	0	0	0
16 034	0	0	1	0	0	1.35%	0	1	4 356	0	0	1	$365 797	1	0	0	0
16 035	0	0	1	0	0	1.47%	0	1	21 344	0	0	0	$682 136	1	0	0	0
16 036	0	0	1	0	0	1.33%	0	1	6 534	1	0	0	$78 035	1	0	0	0
16 037	0	0	1	0	0	1.26%	0	1	7 638	0	1	0	$1 367 081	1	0	0	0
16 038	0	0	1	0	0	1.15%	0	1	4 792	0	0	0	$460 575	1	0	0	0
16 039	0	0	1	0	0	1.14%	0	1	3 920	1	0	0	$143 037	1	0	0	0
16 040	0	0	1	0	0	1.18%	0	1	6 970	0	0	1	$225 488	1	0	0	0
16 041	0	0	1	0	0	1.09%	0	1	5 663	1	0	0	$108 099	1	0	0	0
16 042	0	0	1	0	0	1.62%	1	1	5 227	1	0	0	$143 655	1	0	0	0
16 043	1	0	1	0	0	1.12%	0	1	5 665	0	0	0	$254 495	1	0	0	0
16 044	0	0	1	0	0	1.15%	0	1	7 405	0	0	1	$374 740	1	0	0	0
16 045	0	0	1	0	0	1.14%	0	1	3 485	1	0	0	$80 673	1	0	0	0
16 046	0	0	1	0	0	1.12%	0	1	6 970	1	0	0	$79 600	1	0	0	0
16 047	0	0	1	0	0	1.15%	0	1	3 049	0	1	0	$701 846	1	0	0	0
16 048	0	0	1	0	0	1.12%	0	1	4 356	1	0	0	$61 042	1	0	0	0
16 049	0	0	1	0	0	1.15%	0	1	4 792	0	0	0	$254 959	1	0	0	0
16 050	0	0	1	0	0	1.10%	0	1	8 276	0	1	0	$1 365 234	1	0	0	0
16 051	0	0	1	0	0	1.28%	0	1	6 534	0	0	0	$431 213	1	0	0	0
16 052	0	0	1	0	0	1.36%	0	1	4 792	0	0	1	$330 000	1	0	0	0
16 053	0	0	1	0	0	1.13%	0	1	15 056	0	0	0	$615 601	1	0	0	0
16 054	0	0	1	0	0	1.12%	0	1	6 098	0	1	0	$711 204	1	0	0	0
16 055	0	0	1	0	0	1.23%	0	1	46 174	1	0	0	$266 028	1	0	0	0
16 056	0	0	1	0	0	1.33%	0	1	11 761	0	1	0	$1 108 444	1	0	0	0
16 057	0	0	1	0	0	1.32%	0	1	6 098	1	0	0	$151 636	1	0	0	0
16 058	0	0	1	0	0	1.09%	0	1	6 098	1	0	0	$124 787	1	0	0	0
16 059	0	0	1	0	0	1.29%	0	1	6 534	0	1	0	$989 665	1	0	0	0
16 060	0	0	1	0	0	1.15%	0	1	7 405	1	0	0	$133 014	1	0	0	0
16 061	0	0	1	0	0	1.18%	0	1	2 614	1	0	0	$146 801	1	0	0	0
16 062	1	0	1	0	0	1.26%	0	1	11 326	0	0	0	$604 505	1	0	0	0
16 063	0	0	1	0	0	1.12%	0	1	6 098	1	0	0	$103 358	1	0	0	0
16 064	0	0	1	0	0	1.34%	0	1	7 841	1	0	0	$76 917	1	0	0	0
16 065	0	0	1	0	0	1.15%	0	1	9 148	1	0	0	$79 824	1	0	0	0
16 066	0	0	1	0	0	0.39%	0	1	5 227	1	0	0	$53 216	1	0	0	0
16 067	0	0	1	0	0	1.29%	0	1	8 712	1	0	0	$239 022	1	0	0	0
16 068	0	0	1	0	0	1.13%	0	1	5 663	1	0	0	$52 768	1	0	0	0
16 069	0	0	1	0	0	1.10%	0	1	6 098	1	0	0	$130 091	1	0	0	0
16 070	0	0	1	0	0	1.15%	0	1	6 098	0	1	0	$670 653	1	0	0	0
16 071	0	0	1	0	0	1.16%	0	1	10 454	1	0	0	$139 450	1	0	0	0
16 072	0	0	1	0	0	1.15%	0	1	8 276	1	0	0	$101 145	1	0	0	0
16 073	0	0	1	0	0	1.10%	0	1	6 970	1	0	0	$162 942	1	0	0	0
16 074	0	0	1	0	0	1.15%	0	1	6 534	1	0	0	$166 268	1	0	0	0
16 075	0	0	1	0	0	1.15%	0	1	9 148	1	0	0	$113 062	1	0	0	0
16 076	0	0	1	0	0	1.15%	0	1	8 276	1	0	0	$108 376	1	0	0	0
16 077	0	0	1	0	0	1.18%	0	1	5 663	1	0	0	$109 594	1	0	0	0
16 078	0	0	1	0	0	1.15%	0	1	6 098	1	0	0	$114 737	1	0	0	0
16 079	0	0	1	0	0	1.33%	0	1	6 534	1	0	0	$213 803	1	0	0	0
16 080	0	0	1	0	0	1.38%	0	1	4 356	0	1	0	$970 300	1	0	0	0
16 081	0	0	1	0	0	1.10%	0	1	5 663	1	0	0	$117 897	1	0	0	0
16 082	0	0	1	0	0	1.16%	0	1	5 663	0	0	0	$465 291	1	0	0	0
16 083	0	0	1	0	0	1.15%	0	1	4 356	1	0	0	$142 990	1	0	0	0
16 084	0	0	1	0	0	1.15%	0	1	3 485	0	0	0	$201 186	1	0	0	0
16 085	0	0	1	0	0	1.18%	0	1	6 534	0	1	0	$1 229 984	1	0	0	0
16 086	0	0	1	0	0	1.18%	0	1	6 098	1	0	0	$146 316	1	0	0	0
16 087	0	0	1	0	0	1.15%	0	1	11 761	1	0	0	$142 353	1	0	0	0
16 088	0	0	1	0	0	1.15%	0	1	6 534	1	0	0	$175 409	1	0	0	0
16 089	0	0	1	0	0	1.14%	0	1	4 356	1	0	0	$52 321	1	0	0	0
16 090	0	0	1	0	0	1.11%	0	1	23 087	0	0	0	$298 365	1	0	0	0
16 091	0	0	1	0	0	1.32%	0	1	10 890	1	0	0	$188 959	1	0	0	0
16 092	0	0	1	0	0	1.18%	0	1	5 227	1	0	0	$56 793	1	0	0	0
16 093	0	0	1	0	0	1.18%	0	1	4 356	1	0	0	$57 240	1	0	0	0
16 094	0	0	1	0	0	1.14%	0	1	6 534	1	0	0	$57 464	1	0	0	0
16 095	0	0	1	0	0	1.12%	0	1	12 632	0	1	0	$1 452 042	1	0	0	0
16 096	0	0	1	0	0	1.14%	0	1	4 792	1	0	0	$59 924	1	0	0	0
16 097	0	0	1	0	0	1.19%	0	1	7 405	1	0	0	$62 383	1	0	0	0
16 098	0	0	1	0	0	1.15%	0	1	6 970	1	0	0	$64 619	1	0	0	0
16 099	0	0	1	0	0	1.09%	0	1	7 405	0	0	1	$339 460	1	0	0	0
16 100	0	0	1	0	0	1.09%	0	1	5 663	1	0	0	$93 591	1	0	0	0
16 101	1	0	1	0	0	1.15%	0	1	5 665	0	0	0	$326 902	1	0	0	0
16 102	0	0	1	0	0	1.26%	0	1	10 890	0	1	0	$935 795	1	0	0	0
16 103	0	0	1	0	0	1.15%	0	1	6 098	1	0	0	$67 079	1	0	0	0
16 104	0	0	1	0	0	1.28%	0	1	6 970	1	0	0	$206 172	1	0	0	0
16 105	0	0	1	0	0	1.18%	0	1	7 841	1	0	0	$94 708	1	0	0	0
16 106	0	0	1	0	0	1.15%	0	1	6 970	1	0	0	$113 156	1	0	0	0
16 107	0	0	1	0	0	1.11%	0	1	11 326	0	0	0	$392 283	1	0	0	0
16 108	0	0	1	0	0	1.18%	0	1	5 663	1	0	0	$110 507	1	0	0	0
16 109	0	0	1	0	0	1.18%	0	1	3 920	1	0	0	$147 095	1	0	0	0
16 110	0	0	1	0	0	1.13%	0	1	5 663	0	1	0	$569 275	1	0	0	0
16 111	0	0	1	0	0	1.18%	0	1	7 841	1	0	0	$136 340	1	0	0	0
16 112	0	0	1	0	0	2.34%	1	1	12 632	1	0	0	$313 176	1	0	0	0
16 113	0	0	1	0	0	1.18%	0	1	3 049	0	1	0	$805 469	1	0	0	0
16 114	0	0	1	0	0	1.09%	0	1	6 098	0	0	0	$208 139	1	0	0	0
16 115	1	0	1	0	0	1.10%	0	1	39 295	0	0	0	$884 927	1	0	0	0
16 116	0	0	1	0	0	1.16%	0	1	7 405	0	0	0	$213 702	1	0	0	0
16 117	0	0	1	0	0	1.15%	0	1	7 841	1	0	0	$154 961	1	0	0	0
16 118	0	0	1	0	0	0.69%	0	1	4 792	1	0	0	$176 914	1	0	0	0
16 119	0	0	1	0	0	1.10%	0	1	7 841	1	0	0	$195 735	1	0	0	0
16 120	0	0	1	0	0	1.26%	0	1	10 019	0	0	1	$556 012	1	0	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
16 121	0	0	1	0	0	1.12%	0	1	9 148	1	0	0	$159 617	1	0	0	0
16 122	0	0	1	0	0	1.15%	0	1	2 178	0	0	1	$311 388	1	0	0	0
16 123	0	0	1	0	0	1.18%	0	1	7 405	1	0	0	$225 471	1	0	0	0
16 124	0	0	1	0	0	1.18%	0	1	6 098	0	0	0	$344 855	1	0	0	0
16 125	0	0	1	0	0	1.15%	0	1	4 356	0	0	0	$379 399	1	0	0	0
16 126	0	0	1	0	0	1.15%	0	1	5 227	0	0	0	$359 592	1	0	0	0
16 127	0	0	1	0	0	1.10%	0	1	10 454	0	0	1	$357 560	1	0	0	0
16 128	0	0	1	0	0	1.33%	0	1	7 545	0	0	0	$495 687	1	0	0	0
16 129	0	0	1	0	0	1.19%	0	1	13 939	0	0	0	$454 242	1	0	0	0
16 130	0	0	1	0	0	1.36%	0	1	5 227	0	0	0	$505 947	1	0	0	0
16 131	0	0	1	0	0	1.16%	0	1	7 841	0	1	0	$720 443	1	0	0	0
16 132	0	0	1	0	0	1.09%	0	1	5 663	0	0	1	$261 500	1	0	0	0
16 133	0	0	1	0	0	1.18%	0	1	8 276	0	1	0	$689 369	1	0	0	0
16 134	0	0	1	0	0	1.12%	0	1	27 878	0	1	0	$1 386 536	1	0	0	0
16 135	0	0	1	0	0	1.15%	0	1	6 098	0	1	0	$788 377	1	0	0	0
16 136	0	0	1	0	0	1.11%	0	1	12 197	0	1	0	$813 538	1	0	0	0
16 137	0	0	1	0	0	1.09%	0	1	6 534	0	1	0	$706 185	1	0	0	0
16 138	0	0	1	0	0	1.26%	0	1	7 841	0	1	0	$1 263 733	1	0	0	0
16 139	0	0	1	0	0	1.38%	0	1	1 307	0	1	0	$712 491	1	0	0	0
16 140	0	0	1	0	0	1.15%	0	1	5 227	0	1	0	$1 126 918	1	0	0	0
16 141	0	0	1	0	0	1.25%	0	1	8 712	0	1	0	$990 383	1	0	0	0
16 142	0	0	1	0	0	1.10%	0	1	8 276	0	0	0	$743 253	1	0	0	0
16 143	0	0	1	0	0	1.15%	0	1	3 920	0	0	0	$201 144	1	0	0	0
16 144	0	1	0	0	0	1.15%	0	1	6 098	0	0	0	$414 076	1	0	0	0
16 145	0	1	0	0	0	1.14%	0	1	33 106	0	0	1	$516 213	1	0	0	0
16 146	0	1	0	0	0	1.16%	0	1	6 970	1	0	0	$39 113	1	0	0	0
16 147	0	1	0	0	0	1.09%	0	1	6 534	0	0	0	$101 984	1	0	0	0
16 148	0	1	0	0	0	1.11%	0	1	24 829	1	0	0	$165 622	1	0	0	0
16 149	0	1	0	0	0	1.60%	1	1	8 494	0	0	1	$304 343	1	0	0	0
16 150	0	1	0	0	0	1.14%	0	1	22 400	0	0	1	$240 985	1	0	0	0
16 151	0	1	0	0	0	1.10%	0	1	6 888	0	0	0	$423 226	1	0	0	0
16 152	0	1	0	0	0	1.10%	0	1	7 841	0	0	0	$261 912	1	0	0	0
16 153	0	1	0	0	0	1.10%	0	1	7 841	0	0	0	$383 565	1	0	0	0
16 154	0	1	0	0	0	1.10%	0	1	12 197	0	1	0	$897 408	1	0	0	0
16 155	0	1	0	0	0	1.17%	0	1	38 768	1	0	0	$203 263	1	0	0	0
16 156	0	1	0	0	0	1.12%	0	1	7 405	0	0	0	$332 351	1	0	0	0
16 157	0	1	0	0	0	1.09%	0	1	5 663	0	1	0	$951 414	1	0	0	0
16 158	0	1	0	0	0	1.10%	0	1	10 019	1	0	0	$146 029	1	0	0	0
16 159	0	1	0	0	0	1.12%	0	1	6 555	0	0	1	$362 871	1	0	0	0
16 160	0	1	0	0	0	1.09%	0	1	6 970	0	1	0	$731 240	1	0	0	0
16 161	0	1	0	0	0	1.10%	0	1	9 583	1	0	0	$75 799	1	0	0	0
16 162	0	1	0	0	0	1.10%	0	1	6 384	0	0	0	$316 005	1	0	0	0
16 163	0	1	0	0	0	1.16%	0	1	17 016	0	0	0	$570 714	1	0	0	0
16 164	0	1	0	0	0	1.13%	0	1	19 166	0	0	0	$500 176	1	0	0	0
16 165	0	1	0	0	0	1.40%	0	1	14 375	0	1	0	$1 090 309	1	0	0	0
16 166	0	1	0	0	0	1.13%	0	1	21 344	1	0	0	$146 316	1	0	0	0
16 167	0	1	0	0	0	1.11%	0	1	23 087	0	0	0	$518 147	1	0	0	0
16 168	0	1	0	0	0	1.11%	0	1	37 897	0	0	0	$301 315	1	0	0	0
16 169	0	1	0	0	0	1.13%	0	0	38 333	0	0	1	$465 000	1	0	0	0
16 170	0	1	0	0	0	1.19%	0	1	14 375	0	0	0	$310 557	1	0	0	0
16 171	0	1	0	0	0	1.15%	0	1	21 780	0	1	0	$1 498 105	1	0	0	0
16 172	0	1	0	0	0	1.14%	0	1	23 958	0	1	0	$847 086	1	0	0	0
16 173	1	1	0	0	0	1.12%	0	1	5 663	0	0	0	$299 374	1	0	0	0
16 174	0	1	0	0	0	1.29%	0	1	9 148	0	1	0	$738 498	1	0	0	0
16 175	1	1	0	0	0	1.13%	0	1	27 878	0	0	0	$602 776	1	0	0	0
16 176	0	1	0	0	0	1.09%	0	1	6 098	0	1	0	$678 451	1	0	0	0
16 177	0	1	0	0	0	1.13%	0	1	7 405	0	0	0	$448 876	1	0	0	0
16 178	0	1	0	0	0	1.13%	0	1	7 841	0	1	0	$528 380	1	0	0	0
16 179	0	1	0	0	0	1.28%	0	1	10 454	0	1	0	$1 126 918	1	0	0	0
16 180	1	1	0	0	0	1.78%	1	1	11 326	0	0	0	$384 004	1	0	0	0
16 181	0	1	0	0	0	1.10%	0	1	12 197	0	1	0	$839 096	1	0	0	0
16 182	0	1	0	0	0	1.11%	0	1	17 860	0	0	0	$480 938	1	0	0	0
16 183	0	1	0	0	0	1.13%	0	1	21 780	0	1	0	$884 988	1	0	0	0
16 184	0	1	0	0	0	1.08%	0	1	5 663	1	0	0	$48 073	1	0	0	0
16 185	0	1	0	0	0	1.12%	0	1	6 098	0	0	1	$215 000	1	0	0	0
16 186	0	1	0	0	0	1.09%	0	1	6 970	0	0	1	$257 521	1	0	0	0
16 187	0	1	0	0	0	1.08%	0	1	6 970	1	0	0	$50 085	1	0	0	0
16 188	0	1	0	0	0	1.09%	0	1	7 841	0	0	1	$257 521	1	0	0	0
16 189	0	1	0	0	0	1.13%	0	1	8 276	0	1	0	$564 596	1	0	0	0
16 190	0	1	0	0	0	1.29%	0	1	10 816	0	0	0	$634 839	1	0	0	0
16 191	0	1	0	0	0	1.08%	0	1	5 663	1	0	0	$46 955	1	0	0	0
16 192	0	1	0	0	0	1.11%	0	1	12 800	0	1	0	$835 977	1	0	0	0
16 193	0	1	0	0	0	1.13%	0	1	5 663	1	0	0	$103 137	1	0	0	0
16 194	0	1	0	0	0	1.34%	0	1	9 000	0	0	1	$351 165	1	0	0	0
16 195	0	1	0	0	0	1.12%	0	1	36 155	0	0	0	$397 736	1	0	0	0
16 196	0	1	0	0	0	1.13%	0	1	39 600	0	0	0	$807 977	1	0	0	0
16 197	0	1	0	0	0	1.09%	0	1	5 663	0	0	0	$293 122	1	0	0	0
16 198	0	1	0	0	0	1.09%	0	1	5 663	0	0	1	$234 110	1	0	0	0
16 199	0	1	0	0	0	1.12%	0	1	6 098	0	0	0	$326 902	1	0	0	0
16 200	0	1	0	0	0	1.13%	0	1	6 534	0	1	0	$631 662	1	0	0	0
16 201	0	1	0	0	0	1.30%	0	1	6 970	0	0	0	$603 353	1	0	0	0
16 202	0	1	0	0	0	1.31%	0	1	6 970	0	0	1	$479 926	1	0	0	0
16 203	0	1	0	0	0	1.09%	0	1	8 276	0	1	0	$637 411	1	0	0	0
16 204	0	1	0	0	0	1.07%	0	1	6 970	0	0	0	$436 051	1	0	0	0
16 205	0	1	0	0	0	1.11%	0	1	77 972	1	0	0	$240 904	1	0	0	0
16 206	0	1	0	0	0	1.23%	0	1	32 234	1	0	0	$332 749	1	0	0	0
16 207	0	1	0	0	0	1.15%	0	1	6 970	0	0	1	$314 609	1	0	0	0
16 208	0	1	0	0	0	1.15%	0	1	7 405	0	1	0	$984 362	1	0	0	0
16 209	0	1	0	0	0	1.15%	0	1	8 712	0	0	1	$357 018	1	0	0	0
16 210	0	1	0	0	0	1.18%	0	1	8 712	0	0	1	$397 987	1	0	0	0
16 211	0	1	0	0	0	1.16%	0	1	9 583	0	1	0	$761 113	1	0	0	0
16 212	0	1	0	0	0	1.16%	0	1	10 019	0	0	0	$246 615	1	0	0	0
16 213	0	1	0	0	0	1.11%	0	1	29 185	1	0	0	$206 172	1	0	0	0
16 214	0	1	0	0	0	1.22%	0	1	33 977	0	0	0	$517 595	1	0	0	0
16 215	0	1	0	0	0	1.14%	0	1	7 405	1	0	0	$108 099	1	0	0	0
16 216	0	1	0	0	0	1.09%	0	1	7 841	1	0	0	$50 533	1	0	0	0
16 217	0	1	0	0	0	1.16%	0	1	8 690	0	0	0	$500 176	1	0	0	0
16 218	0	1	0	0	0	1.15%	0	1	9 148	1	0	0	$111 116	1	0	0	0
16 219	0	1	0	0	0	1.25%	0	1	16 117	0	1	0	$1 106 236	1	0	0	0
16 220	0	1	0	0	0	1.15%	0	1	8 025	0	0	1	$301 232	1	0	0	0
16 221	0	1	0	0	0	1.18%	0	1	8 276	0	0	0	$237 343	1	0	0	0
16 222	0	1	0	0	0	1.18%	0	1	5 663	1	0	0	$83 813	1	0	0	0
16 223	0	1	0	0	0	1.15%	0	1	5 663	0	0	1	$279 176	1	0	0	0
16 224	0	1	0	0	0	1.15%	0	1	6 098	0	0	1	$288 087	1	0	0	0
16 225	0	1	0	0	0	1.17%	0	1	6 098	0	0	1	$240 442	1	0	0	0
16 226	0	1	0	0	0	1.15%	0	1	6 534	0	0	0	$288 764	1	0	0	0
16 227	0	1	0	0	0	1.15%	0	1	7 405	0	0	1	$420 228	1	0	0	0
16 228	0	1	0	0	0	1.10%	0	1	7 405	0	0	0	$252 177	1	0	0	0
16 229	0	1	0	0	0	1.19%	0	1	7 841	0	1	0	$592 670	1	0	0	0
16 230	0	1	0	0	0	1.15%	0	1	7 841	1	0	0	$116 387	1	0	0	0
16 231	0	1	0	0	0	1.15%	1	1	7 841	0	1	0	$1 163 422	1	0	0	0
16 232	0	1	0	0	0	1.18%	0	1	7 841	0	0	1	$418 210	1	0	0	0
16 233	0	1	0	0	0	1.15%	0	1	8 712	0	1	0	$675 332	1	0	0	0
16 234	0	1	0	0	0	1.15%	0	1	10 454	1	0	0	$59 700	1	0	0	0
16 235	0	1	0	0	0	1.10%	0	1	12 197	0	0	0	$459 424	1	0	0	0
16 236	0	1	0	0	0	1.11%	0	1	14 375	1	0	0	$181 897	1	0	0	0
16 237	0	1	0	0	0	1.10%	0	1	14 810	1	0	0	$157 622	1	0	0	0
16 238	0	1	0	0	0	1.15%	0	1	5 663	1	0	0	$86 606	1	0	0	0
16 239	0	1	0	0	0	1.18%	0	1	5 663	1	0	0	$86 606	1	0	0	0
16 240	0	1	0	0	0	1.15%	0	1	5 663	0	1	0	$670 959	1	0	0	0
16 241	0	1	0	0	0	1.18%	0	1	6 098	0	0	1	$304 343	1	0	0	0
16 242	0	1	0	0	0	1.18%	0	1	6 098	0	0	1	$278 000	1	0	0	0
16 243	0	1	0	0	0	1.18%	0	1	6 831	0	0	0	$468 113	1	0	0	0
16 244	0	1	0	0	0	1.15%	0	1	6 970	0	1	0	$655 829	1	0	0	0
16 245	0	1	0	0	0	1.15%	0	1	7 405	1	0	0	$104 198	1	0	0	0
16 246	0	1	0	0	0	1.15%	0	1	7 841	0	1	0	$622 304	1	0	0	0
16 247	0	1	0	0	0	1.08%	0	1	9 148	1	0	0	$129 689	1	0	0	0
16 248	0	1	0	0	0	1.10%	0	1	9 583	1	0	0	$130 354	1	0	0	0
16 249	0	1	0	0	0	1.16%	0	1	9 632	0	0	0	$524 544	1	0	0	0
16 250	0	1	0	0	0	1.10%	0	1	10 019	1	0	0	$132 017	1	0	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
16 251	0	1	0	0	0	1.13%	0	1	11 761	1	0	0	$106 835	1	0	0	0
16 252	0	1	0	0	0	1.12%	0	1	7 300	0	1	0	$644 139	1	0	0	0
16 253	0	1	0	0	0	1.18%	0	1	5 663	0	0	1	$294 979	1	0	0	0
16 254	0	1	0	0	0	1.14%	0	1	5 663	1	0	0	$113 062	1	0	0	0
16 255	0	1	0	0	0	1.15%	0	1	6 098	1	0	0	$109 363	1	0	0	0
16 256	0	1	0	0	0	1.09%	0	1	7 841	1	0	0	$98 894	1	0	0	0
16 257	0	1	0	0	0	1.13%	0	1	8 276	0	1	0	$701 846	1	0	0	0
16 258	0	1	0	0	0	1.09%	0	1	5 663	0	0	0	$310 888	1	0	0	0
16 259	0	1	0	0	0	1.15%	0	1	7 405	0	0	0	$242 906	1	0	0	0
16 260	0	1	0	0	0	1.15%	0	1	6 534	0	0	1	$316 757	1	0	0	0
16 261	0	1	0	0	0	1.18%	0	1	9 148	1	0	0	$98 899	1	0	0	0
16 262	0	1	0	0	0	1.18%	0	1	9 148	0	0	0	$466 332	1	0	0	0
16 263	0	1	0	0	0	1.14%	0	1	6 098	1	0	0	$74 314	1	0	0	0
16 264	0	1	0	0	0	1.09%	0	1	6 098	0	0	0	$348 310	1	0	0	0
16 265	0	1	0	0	0	1.15%	0	1	6 970	1	0	0	$72 638	1	0	0	0
16 266	0	1	0	0	0	1.15%	0	1	8 712	1	0	0	$92 850	1	0	0	0
16 267	0	1	0	0	0	1.18%	0	1	12 632	0	1	0	$776 635	1	0	0	0
16 268	0	1	0	0	0	1.15%	0	1	4 792	0	1	0	$632 379	1	0	0	0
16 269	0	1	0	0	0	1.09%	0	1	5 663	1	0	0	$94 677	1	0	0	0
16 270	0	1	0	0	0	1.15%	0	1	6 970	1	0	0	$88 003	1	0	0	0
16 271	0	1	0	0	0	1.18%	0	1	7 841	0	0	1	$288 303	1	0	0	0
16 272	0	1	0	0	0	1.15%	0	1	6 098	1	0	0	$108 565	1	0	0	0
16 273	0	1	0	0	0	1.18%	0	1	6 970	0	0	0	$424 880	1	0	0	0
16 274	0	1	0	0	0	1.15%	0	1	6 970	0	0	1	$520 895	1	0	0	0
16 275	0	1	0	0	0	1.16%	0	1	7 875	0	0	0	$551 476	1	0	0	0
16 276	0	1	0	0	0	1.15%	0	1	8 276	1	0	0	$116 949	1	0	0	0
16 277	0	1	0	0	0	1.15%	0	1	3 920	0	0	1	$333 607	1	0	0	0
16 278	0	1	0	0	0	1.41%	0	1	4 356	1	0	0	$109 189	1	0	0	0
16 279	0	1	0	0	0	1.15%	0	1	4 485	0	0	0	$423 226	1	0	0	0
16 280	0	1	0	0	0	1.68%	1	1	4 792	0	0	1	$333 607	1	0	0	0
16 281	0	1	0	0	0	1.18%	0	1	4 792	0	0	1	$300 651	1	0	0	0
16 282	0	1	0	0	0	1.18%	0	1	4 792	0	1	0	$686 250	1	0	0	0
16 283	0	1	0	0	0	1.10%	0	1	6 098	0	1	0	$709 645	1	0	0	0
16 284	0	1	0	0	0	1.18%	0	1	6 534	0	1	0	$686 250	1	0	0	0
16 285	0	1	0	0	0	1.31%	0	1	6 534	0	1	0	$694 048	1	0	0	0
16 286	0	1	0	0	0	1.36%	0	1	6 534	0	0	1	$390 597	1	0	0	0
16 287	1	1	0	0	0	1.29%	0	1	6 970	0	0	0	$389 014	1	0	0	0
16 288	0	1	0	0	0	1.31%	0	1	7 405	0	0	1	$355 000	1	0	0	0
16 289	0	1	0	0	0	1.34%	0	1	7 405	1	0	0	$154 296	1	0	0	0
16 290	0	1	0	0	0	1.32%	0	1	7 405	1	0	0	$225 095	1	0	0	0
16 291	0	1	0	0	0	1.30%	0	1	7 405	0	0	0	$454 818	1	0	0	0
16 292	0	1	0	0	0	1.12%	0	1	7 405	0	1	0	$1 065 148	1	0	0	0
16 293	0	1	0	0	0	1.18%	0	1	7 841	0	1	0	$670 653	1	0	0	0
16 294	0	1	0	0	0	1.10%	0	1	7 841	1	0	0	$173 150	1	0	0	0
16 295	0	1	0	0	0	1.12%	0	1	7 841	0	0	0	$227 145	1	0	0	0
16 296	0	1	0	0	0	1.28%	0	1	7 841	0	0	0	$369 922	1	0	0	0
16 297	0	1	0	0	0	1.33%	0	1	8 276	1	0	0	$127 859	1	0	0	0
16 298	0	1	0	0	0	1.29%	0	1	8 300	0	0	1	$520 895	1	0	0	0
16 299	0	1	0	0	0	1.29%	0	1	10 454	0	1	0	$865 610	1	0	0	0
16 300	0	1	0	0	0	1.30%	0	1	12 632	0	0	0	$548 084	1	0	0	0
16 301	0	1	0	0	0	1.30%	0	1	16 988	1	0	0	$185 555	1	0	0	0
16 302	0	1	0	0	0	1.15%	0	1	4 356	0	1	0	$654 277	1	0	0	0
16 303	0	1	0	0	0	1.15%	0	1	4 356	0	0	0	$325 813	1	0	0	0
16 304	0	1	0	0	0	1.15%	0	1	4 356	0	1	0	$1 043 785	1	0	0	0
16 305	0	1	0	0	0	1.32%	0	1	4 356	0	0	1	$368 723	1	0	0	0
16 306	0	1	0	0	0	1.10%	0	1	4 462	0	0	1	$397 987	1	0	0	0
16 307	0	1	0	0	0	1.12%	0	1	4 792	0	0	1	$433 104	1	0	0	0
16 308	0	1	0	0	0	1.09%	0	1	4 792	0	0	0	$362 703	1	0	0	0
16 309	0	1	0	0	0	1.09%	0	1	4 792	1	0	0	$65 513	1	0	0	0
16 310	0	1	0	0	0	1.15%	0	1	4 792	1	0	0	$121 043	1	0	0	0
16 311	0	1	0	0	0	1.10%	0	1	4 792	0	0	0	$316 005	1	0	0	0
16 312	0	1	0	0	0	1.12%	0	1	4 792	0	0	1	$306 019	1	0	0	0
16 313	0	1	0	0	0	1.18%	0	1	4 792	0	0	1	$345 312	1	0	0	0
16 314	0	1	0	0	0	1.15%	0	1	4 792	0	1	0	$715 883	1	0	0	0
16 315	0	1	0	0	0	1.15%	0	1	4 792	0	1	0	$1 032 700	1	0	0	0
16 316	0	1	0	0	0	1.15%	0	1	4 792	1	0	0	$134 650	1	0	0	0
16 317	0	1	0	0	0	1.12%	0	1	4 792	0	1	0	$1 055 611	1	0	0	0
16 318	0	1	0	0	0	1.12%	0	1	4 792	0	1	0	$1 049 986	1	0	0	0
16 319	0	1	0	0	0	1.09%	0	1	4 792	1	0	0	$172 397	1	0	0	0
16 320	0	1	0	0	0	1.18%	0	1	5 227	1	0	0	$169 386	1	0	0	0
16 321	0	1	0	0	0	1.18%	0	1	5 227	0	1	0	$1 014 226	1	0	0	0
16 322	0	1	0	0	0	1.09%	0	1	5 663	0	0	0	$326 902	1	0	0	0
16 323	0	1	0	0	0	1.09%	0	1	5 663	0	0	1	$275 000	1	0	0	0
16 324	0	1	0	0	0	1.15%	0	1	5 663	0	1	0	$678 451	1	0	0	0
16 325	0	1	0	0	0	1.15%	0	1	5 663	0	0	0	$442 152	1	0	0	0
16 326	0	1	0	0	0	1.18%	0	1	6 098	1	0	0	$120 925	1	0	0	0
16 327	0	1	0	0	0	1.18%	0	1	6 098	1	0	0	$144 320	1	0	0	0
16 328	0	1	0	0	0	1.38%	0	1	6 098	1	0	0	$121 162	1	0	0	0
16 329	0	1	0	0	0	1.12%	0	1	6 518	0	0	1	$491 631	1	0	0	0
16 330	1	1	0	0	0	1.18%	0	1	6 534	0	1	0	$1 012 487	1	0	0	0
16 331	0	1	0	0	0	1.15%	0	1	6 534	1	0	0	$114 804	1	0	0	0
16 332	0	1	0	0	0	1.09%	0	1	6 534	1	0	0	$126 098	1	0	0	0
16 333	0	1	0	0	0	1.26%	0	1	6 534	0	1	0	$1 365 234	1	0	0	0
16 334	0	1	0	0	0	1.15%	0	1	6 970	0	0	1	$245 000	1	0	0	0
16 335	0	1	0	0	0	1.09%	0	1	6 970	0	1	0	$965 612	1	0	0	0
16 336	0	1	0	0	0	1.33%	0	1	6 970	1	0	0	$129 990	1	0	0	0
16 337	0	1	0	0	0	1.25%	0	1	6 970	0	0	1	$702 330	1	0	0	0
16 338	0	1	0	0	0	1.26%	0	1	7 500	0	0	0	$682 291	1	0	0	0
16 339	0	1	0	0	0	1.25%	0	1	7 964	0	0	0	$692 551	1	0	0	0
16 340	0	1	0	0	0	1.16%	0	1	8 106	0	0	0	$577 126	1	0	0	0
16 341	0	1	0	0	0	1.16%	0	1	8 276	0	0	0	$380 296	1	0	0	0
16 342	0	1	0	0	0	1.16%	0	1	8 712	0	1	0	$747 076	1	0	0	0
16 343	0	1	0	0	0	1.34%	0	1	9 583	1	0	0	$176 914	1	0	0	0
16 344	0	1	0	0	0	1.31%	0	1	9 583	1	0	0	$201 381	1	0	0	0
16 345	0	1	0	0	0	1.29%	0	1	9 583	0	1	0	$795 426	1	0	0	0
16 346	0	1	0	0	0	1.10%	0	1	10 019	1	0	0	$188 207	1	0	0	0
16 347	0	1	0	0	0	1.28%	0	1	10 782	0	0	0	$686 139	1	0	0	0
16 348	0	1	0	0	0	1.28%	0	1	10 890	0	0	1	$443 210	1	0	0	0
16 349	0	1	0	0	0	1.11%	0	1	10 890	1	0	0	$313 248	1	0	0	0
16 350	0	1	0	0	0	1.25%	0	1	19 166	1	0	0	$306 400	1	0	0	0
16 351	0	1	0	0	0	1.09%	0	1	3 920	1	0	0	$178 796	1	0	0	0
16 352	0	1	0	0	0	1.15%	0	1	4 356	0	0	1	$374 576	1	0	0	0
16 353	0	1	0	0	0	1.18%	0	1	4 792	0	0	0	$227 145	1	0	0	0
16 354	0	1	0	0	0	1.15%	0	1	5 227	1	0	0	$150 565	1	0	0	0
16 355	0	1	0	0	0	1.15%	0	1	5 227	0	0	1	$343 064	1	0	0	0
16 356	0	1	0	0	0	1.15%	0	1	5 250	0	0	0	$493 763	1	0	0	0
16 357	0	1	0	0	0	1.18%	0	1	5 300	0	0	0	$505 306	1	0	0	0
16 358	0	1	0	0	0	1.18%	0	1	5 663	1	0	0	$123 038	1	0	0	0
16 359	0	1	0	0	0	1.15%	0	1	5 663	0	1	0	$775 150	1	0	0	0
16 360	0	1	0	0	0	1.25%	0	1	5 663	0	0	1	$520 770	1	0	0	0
16 361	0	1	0	0	0	1.25%	0	1	5 663	0	1	0	$1 307 964	1	0	0	0
16 362	0	1	0	0	0	1.15%	0	1	6 098	0	0	0	$356 946	1	0	0	0
16 363	0	1	0	0	0	1.10%	0	1	6 098	0	0	0	$431 789	1	0	0	0
16 364	0	1	0	0	0	1.27%	0	1	6 098	0	1	0	$1 271 016	1	0	0	0
16 365	0	1	0	0	0	1.33%	0	1	6 098	1	0	0	$85 190	1	0	0	0
16 366	0	1	0	0	0	1.15%	0	1	6 098	0	0	1	$467 050	1	0	0	0
16 367	0	1	0	0	0	1.18%	0	1	6 255	0	0	0	$509 153	1	0	0	0
16 368	0	1	0	0	0	1.10%	0	1	6 534	1	0	0	$146 316	1	0	0	0
16 369	0	1	0	0	0	1.15%	0	1	6 534	0	0	0	$240 125	1	0	0	0
16 370	0	1	0	0	0	1.25%	0	1	6 970	0	0	1	$708 183	1	0	0	0
16 371	0	1	0	0	0	1.18%	0	1	7 405	0	0	1	$450 976	1	0	0	0
16 372	0	1	0	0	0	1.30%	1	1	7 405	0	0	1	$479 926	1	0	0	0
16 373	0	1	0	0	0	1.87%	1	1	7 405	0	0	0	$332 837	1	0	0	0
16 374	0	1	0	0	0	1.26%	0	1	7 841	0	1	0	$1 376 318	1	0	0	0
16 375	0	1	0	0	0	1.26%	0	1	9 583	0	0	0	$416 278	1	0	0	0
16 376	0	1	0	0	0	1.12%	0	1	10 019	1	0	0	$190 056	1	0	0	0
16 377	1	1	0	0	0	1.27%	0	1	10 890	0	1	0	$1 200 814	1	0	0	0
16 378	0	1	0	0	0	1.11%	0	1	12 632	0	1	0	$1 551 860	1	0	0	0
16 379	0	1	0	0	0	1.11%	0	1	13 504	0	0	0	$942 639	1	0	0	0
16 380	0	1	0	0	0	1.23%	0	1	16 117	0	0	0	$454 290	1	0	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
16 381	0	1	0	0	0	1.11%	0	1	20 909	1	0	0	$276 004	1	0	0	0
16 382	0	1	0	0	0	1.15%	0	1	4 356	1	0	0	$108 376	1	0	0	0
16 383	0	1	0	0	0	1.31%	0	1	4 356	0	0	0	$420 275	1	0	0	0
16 384	0	1	0	0	0	1.15%	0	1	4 461	0	0	0	$469 396	1	0	0	0
16 385	0	1	0	0	0	1.15%	0	1	4 792	1	0	0	$176 161	1	0	0	0
16 386	0	1	0	0	0	1.38%	0	1	4 792	1	0	0	$129 024	1	0	0	0
16 387	0	1	0	0	0	1.15%	0	1	5 227	0	0	1	$427 251	1	0	0	0
16 388	0	1	0	0	0	1.34%	0	1	5 663	0	0	1	$491 631	1	0	0	0
16 389	0	1	0	0	0	1.10%	0	1	6 098	1	0	0	$185 195	1	0	0	0
16 390	0	1	0	0	0	1.10%	0	1	6 098	0	0	0	$500 875	1	0	0	0
16 391	0	1	0	0	0	1.12%	0	1	6 534	0	1	0	$813 538	1	0	0	0
16 392	0	1	0	0	0	1.10%	0	1	6 970	0	1	0	$914 182	1	0	0	0
16 393	0	1	0	0	0	1.09%	0	1	7 405	0	0	0	$218 801	1	0	0	0
16 394	0	1	0	0	0	1.25%	0	1	7 405	0	1	0	$982 585	1	0	0	0
16 395	0	1	0	0	0	1.26%	0	1	7 405	0	1	0	$1 368 732	1	0	0	0
16 396	0	1	0	0	0	1.13%	0	1	9 148	0	0	1	$286 979	1	0	0	0
16 397	0	1	0	0	0	1.13%	0	1	9 148	0	0	1	$310 196	1	0	0	0
16 398	0	1	0	0	0	1.13%	0	1	10 454	0	0	0	$356 946	1	0	0	0
16 399	0	1	0	0	0	1.26%	0	1	12 197	1	0	0	$235 768	1	0	0	0
16 400	0	1	0	0	0	1.15%	0	1	5 663	0	0	0	$443 303	1	0	0	0
16 401	0	1	0	0	0	1.15%	0	1	5 663	0	0	0	$454 818	1	0	0	0
16 402	0	1	0	0	0	1.16%	0	1	5 663	0	0	0	$483 604	1	0	0	0
16 403	0	1	0	0	0	1.18%	0	1	6 000	0	0	0	$577 126	1	0	0	0
16 404	0	1	0	0	0	1.10%	0	1	6 534	1	0	0	$160 282	1	0	0	0
16 405	0	1	0	0	0	1.10%	0	1	6 970	0	0	0	$288 335	1	0	0	0
16 406	0	1	0	0	0	1.15%	0	1	7 405	1	0	0	$180 678	1	0	0	0
16 407	0	1	0	0	0	1.18%	0	1	9 148	1	0	0	$158 952	1	0	0	0
16 408	1	1	0	0	0	1.18%	0	1	9 583	0	1	0	$1 025 311	1	0	0	0
16 409	0	1	0	0	0	1.11%	0	1	17 860	1	0	0	$564 620	1	0	0	0
16 410	0	1	0	0	0	1.22%	0	1	22 216	0	1	0	$1 353 784	1	0	0	0
16 411	0	1	0	0	0	1.14%	0	1	3 049	0	0	1	$351 165	1	0	0	0
16 412	0	1	0	0	0	1.52%	1	1	3 049	0	0	1	$362 871	1	0	0	0
16 413	0	1	0	0	0	1.14%	0	1	3 049	0	0	1	$180 000	1	0	0	0
16 414	0	1	0	0	0	1.14%	0	1	3 310	0	0	0	$410 401	1	0	0	0
16 415	0	1	0	0	0	1.18%	0	1	5 663	0	1	0	$1 106 597	1	0	0	0
16 416	0	1	0	0	0	1.16%	0	1	5 663	0	0	0	$496 270	1	0	0	0
16 417	0	1	0	0	0	1.15%	0	1	6 098	1	0	0	$157 341	1	0	0	0
16 418	0	1	0	0	0	1.18%	0	1	6 098	0	1	0	$825 059	1	0	0	0
16 419	0	1	0	0	0	1.18%	0	1	6 098	0	0	1	$602 834	1	0	0	0
16 420	0	1	0	0	0	1.16%	0	1	6 534	0	0	0	$620 731	1	0	0	0
16 421	0	1	0	0	0	1.18%	0	1	6 534	0	1	0	$1 310 608	1	0	0	0
16 422	0	1	0	0	0	1.16%	0	1	6 970	0	0	1	$515 042	1	0	0	0
16 423	0	1	0	0	0	1.12%	0	1	7 113	0	0	0	$793 869	1	0	0	0
16 424	1	1	0	0	0	1.10%	0	1	7 405	0	0	0	$566 631	1	0	0	0
16 425	0	1	0	0	0	1.18%	0	1	7 405	0	1	0	$834 417	1	0	0	0
16 426	0	1	0	0	0	1.15%	0	1	7 841	0	1	0	$1 021 862	1	0	0	0
16 427	0	1	0	0	0	1.10%	0	1	7 922	0	0	0	$731 026	1	0	0	0
16 428	0	1	0	0	0	1.12%	0	1	8 712	0	1	0	$1 503 730	1	0	0	0
16 429	0	1	0	0	0	1.16%	0	1	14 375	1	0	0	$137 266	1	0	0	0
16 430	0	1	0	0	0	1.09%	0	1	5 663	0	0	1	$376 539	1	0	0	0
16 431	0	1	0	0	0	1.15%	0	1	6 534	0	0	0	$391 489	1	0	0	0
16 432	0	1	0	0	0	1.12%	0	1	6 534	0	0	1	$509 190	1	0	0	0
16 433	0	1	0	0	0	1.15%	0	1	6 970	1	0	0	$109 189	1	0	0	0
16 434	0	1	0	0	0	1.12%	0	1	7 364	0	0	0	$525 826	1	0	0	0
16 435	0	1	0	0	0	1.15%	0	1	7 405	0	0	0	$396 641	1	0	0	0
16 436	0	1	0	0	0	1.16%	0	1	7 905	0	0	0	$660 489	1	0	0	0
16 437	0	1	0	0	0	1.16%	0	1	10 890	1	0	0	$229 612	1	0	0	0
16 438	0	1	0	0	0	1.22%	0	1	16 117	0	1	0	$1 476 111	1	0	0	0
16 439	0	1	0	0	0	1.11%	0	1	31 476	0	0	0	$807 977	1	0	0	0
16 440	0	1	0	0	0	1.16%	0	1	5 663	0	0	0	$338 400	1	0	0	0
16 441	0	1	0	0	0	1.18%	0	1	5 663	0	1	0	$1 222 983	1	0	0	0
16 442	0	1	0	0	0	1.15%	0	1	6 064	0	0	0	$513 001	1	0	0	0
16 443	0	1	0	0	0	1.16%	0	1	6 098	0	1	0	$1 256 234	1	0	0	0
16 444	0	1	0	0	0	1.16%	0	0	6 098	0	0	1	$455 808	1	0	0	0
16 445	0	1	0	0	0	1.11%	0	1	6 098	0	0	0	$627 533	1	0	0	0
16 446	0	1	0	0	0	1.15%	0	1	7 405	1	0	0	$146 316	1	0	0	0
16 447	0	1	0	0	0	1.18%	0	1	7 683	0	1	0	$747 856	1	0	0	0
16 448	0	1	0	0	0	1.16%	0	1	7 841	0	0	0	$511 718	1	0	0	0
16 449	0	1	0	0	0	1.11%	0	1	11 326	0	0	0	$491 375	1	0	0	0
16 450	0	1	0	0	0	1.15%	0	1	3 920	1	0	0	$200 252	1	0	0	0
16 451	0	1	0	0	0	1.15%	0	1	6 970	0	0	0	$461 701	1	0	0	0
16 452	0	1	0	0	0	1.14%	0	1	3 485	0	0	1	$280 932	1	0	0	0
16 453	0	1	0	0	0	1.15%	0	1	3 920	0	1	0	$1 012 487	1	0	0	0
16 454	0	1	0	0	0	1.10%	0	1	4 792	0	0	0	$432 601	1	0	0	0
16 455	0	1	0	0	0	1.10%	0	1	4 792	0	1	0	$1 122 954	1	0	0	0
16 456	0	1	0	0	0	1.15%	0	1	6 534	0	1	0	$1 051 174	1	0	0	0
16 457	0	1	0	0	0	1.16%	0	1	13 068	0	1	0	$1 212 759	1	0	0	0
16 458	0	1	0	0	0	1.15%	0	1	2 614	0	0	1	$381 600	1	0	0	0
16 459	0	1	0	0	0	1.15%	0	1	4 356	0	1	0	$850 014	1	0	0	0
16 460	0	1	0	0	0	1.11%	0	1	5 227	0	0	0	$779 120	1	0	0	0
16 461	0	1	0	0	0	1.12%	0	1	4 356	0	0	0	$247 078	1	0	0	0
16 462	0	1	0	0	0	1.10%	0	1	6 970	0	0	0	$362 703	1	0	0	0
16 463	0	1	0	0	0	1.35%	0	1	10 019	0	0	0	$690 862	1	0	0	0
16 464	0	1	0	0	0	1.10%	0	1	10 890	1	0	0	$266 877	1	0	0	0
16 465	0	1	0	0	0	1.10%	0	1	5 227	0	0	0	$768 219	1	0	0	0
16 466	0	1	0	0	0	1.10%	0	1	6 098	0	1	0	$1 081 922	1	0	0	0
16 467	0	1	0	0	0	1.12%	0	1	6 098	0	0	0	$788 739	1	0	0	0
16 468	0	1	0	0	0	1.35%	0	1	9 036	0	0	0	$791 304	1	0	0	0
16 469	0	1	0	0	0	1.39%	0	1	10 454	1	0	0	$296 614	1	0	0	0
16 470	1	1	0	0	0	1.12%	0	1	43 996	0	0	0	$1 064 477	1	0	0	0
16 471	0	1	0	0	0	1.12%	0	1	60 984	1	0	0	$492 152	1	0	0	0
16 472	0	1	0	0	0	1.15%	0	1	3 920	1	0	0	$154 329	1	0	0	0
16 473	0	1	0	0	0	1.18%	0	1	3 920	0	0	1	$240 000	1	0	0	0
16 474	0	1	0	0	0	1.10%	0	1	5 663	1	0	0	$313 176	1	0	0	0
16 475	0	1	0	0	0	1.12%	0	1	6 534	0	0	0	$782 327	1	0	0	0
16 476	0	1	0	0	0	1.25%	0	1	6 610	0	0	0	$673 314	1	0	0	0
16 477	0	1	0	0	0	1.26%	0	1	9 583	0	0	0	$686 139	1	0	0	0
16 478	0	1	0	0	0	1.40%	0	1	1 994	0	0	0	$462 983	1	0	0	0
16 479	0	1	0	0	0	1.18%	0	1	3 485	0	0	1	$284 544	1	0	0	0
16 480	0	1	0	0	0	1.18%	0	1	3 485	0	0	0	$339 978	1	0	0	0
16 481	0	1	0	0	0	1.09%	0	1	4 536	0	0	0	$421 943	1	0	0	0
16 482	1	1	0	0	0	1.15%	0	1	4 792	0	1	0	$764 233	1	0	0	0
16 483	1	1	0	0	0	1.30%	0	1	6 098	0	1	0	$998 181	1	0	0	0
16 484	0	1	0	0	0	1.12%	0	1	6 970	0	0	1	$377 961	1	0	0	0
16 485	0	1	0	0	0	1.10%	0	1	6 970	0	0	0	$389 392	1	0	0	0
16 486	0	1	0	0	0	1.16%	0	1	7 067	0	0	0	$487 351	1	0	0	0
16 487	0	1	0	0	0	1.12%	0	1	9 148	0	0	0	$679 348	1	0	0	0
16 488	0	1	0	0	0	1.12%	0	1	13 068	0	1	0	$1 762 414	1	0	0	0
16 489	0	1	0	0	0	1.09%	0	1	2 178	0	0	0	$314 916	1	0	0	0
16 490	0	1	0	0	0	1.27%	0	1	6 098	0	1	0	$1 423 106	1	0	0	0
16 491	0	1	0	0	0	1.44%	0	1	23 522	0	1	0	$1 869 351	1	0	0	0
16 492	0	1	0	0	0	1.37%	0	1	1 852	0	0	1	$251 258	1	0	0	0
16 493	0	1	0	0	0	1.12%	0	1	54 014	0	0	0	$1 295 367	1	0	0	0
16 494	0	1	0	0	0	1.10%	0	1	12 632	0	0	1	$241 989	1	0	0	0
16 495	0	1	0	0	0	1.11%	0	1	10 454	1	0	0	$231 118	1	0	0	0
16 496	0	1	0	0	0	1.13%	0	1	5 663	1	0	0	$122 711	1	0	0	0
16 497	0	1	0	0	0	1.18%	0	1	4 356	1	0	0	$87 724	1	0	0	0
16 498	0	1	0	0	0	1.18%	0	1	5 663	0	0	1	$373 832	1	0	0	0
16 499	0	1	0	0	0	1.39%	0	1	17 424	1	0	0	$158 094	1	0	0	0
16 500	0	1	0	0	0	1.09%	0	1	6 098	0	1	0	$662 855	1	0	0	0
16 501	0	1	0	0	0	1.18%	0	0	4 356	0	0	1	$384 403	1	0	0	0
16 502	0	1	0	0	0	1.15%	0	1	8 712	1	0	0	$112 638	1	0	0	0
16 503	0	1	0	0	0	1.15%	0	0	3 920	0	0	1	$271 108	1	0	0	0
16 504	0	1	0	0	0	1.18%	0	1	5 663	0	0	1	$380 429	1	0	0	0
16 505	0	1	0	0	0	1.15%	0	0	5 663	0	0	1	$258 055	1	0	0	0
16 506	0	1	0	0	0	1.12%	0	1	7 841	1	0	0	$169 386	1	0	0	0
16 507	0	1	0	0	0	1.12%	0	0	5 663	0	0	1	$225 924	1	0	0	0
16 508	0	1	0	0	0	1.10%	0	1	11 761	0	0	1	$269 227	1	0	0	0
16 509	0	1	0	0	0	1.15%	0	0	6 534	0	0	1	$344 142	1	0	0	0
16 510	0	1	0	0	0	2.22%	1	0	7 405	0	0	1	$467 000	1	0	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
16 511	0	1	0	0	0	1.10%	0	1	5 663	0	0	0	$305 023	1	0	0	0
16 512	0	1	0	0	0	1.29%	0	1	7 405	1	0	0	$214 555	1	0	0	0
16 513	0	1	0	0	0	1.13%	0	1	6 098	0	0	1	$311 366	1	0	0	0
16 514	0	1	0	0	0	1.10%	0	1	4 792	0	0	0	$442 463	1	0	0	0
16 515	0	1	0	0	0	1.15%	0	1	3 485	0	1	0	$862 489	1	0	0	0
16 516	0	1	0	0	0	1.18%	0	1	7 841	0	0	0	$391 489	1	0	0	0
16 517	0	1	0	0	0	1.13%	0	1	12 632	0	0	1	$376 539	1	0	0	0
16 518	0	1	0	0	0	1.18%	0	1	6 098	0	0	1	$585 275	1	0	0	0
16 519	0	1	0	0	0	1.18%	0	1	7 405	0	0	0	$248 005	1	0	0	0
16 520	0	1	0	0	0	1.10%	0	1	5 663	0	0	0	$232 708	1	0	0	0
16 521	0	1	0	0	0	1.16%	0	1	10 454	1	0	0	$176 914	1	0	0	0
16 522	0	1	0	0	0	1.13%	0	1	10 454	0	0	1	$351 165	1	0	0	0
16 523	0	1	0	0	0	1.18%	0	1	6 098	1	0	0	$176 914	1	0	0	0
16 524	0	1	0	0	0	1.09%	0	0	2 178	0	0	1	$181 000	1	0	0	0
16 525	0	1	0	0	0	1.12%	0	0	6 970	0	0	1	$277 421	1	0	0	0
16 526	0	1	0	0	0	1.18%	0	0	7 841	0	0	1	$300 651	1	0	0	0
16 527	0	1	0	0	0	1.09%	0	0	4 356	1	0	0	$165 622	1	0	0	0
16 528	0	1	0	0	0	1.15%	0	1	5 663	0	0	1	$334 869	1	0	0	0
16 529	0	1	0	0	0	1.15%	0	1	6 970	1	0	0	$161 858	1	0	0	0
16 530	0	1	0	0	0	1.18%	0	1	3 049	0	0	0	$266 970	1	0	0	0
16 531	0	1	0	0	0	1.15%	0	1	5 227	0	1	0	$790 747	1	0	0	0
16 532	0	1	0	0	0	1.12%	0	1	71 003	0	0	0	$938 421	1	0	0	0
16 533	0	1	0	0	0	1.09%	0	0	4 356	0	0	0	$225 754	1	0	0	0
16 534	0	1	0	0	0	1.18%	0	0	3 049	0	0	1	$368 973	1	0	0	0
16 535	0	1	0	0	0	1.15%	0	1	5 663	0	0	0	$215 092	1	0	0	0
16 536	0	1	0	0	0	1.15%	0	1	7 405	1	0	0	$146 316	1	0	0	0
16 537	0	1	0	0	0	1.14%	0	0	6 098	0	0	1	$343 488	1	0	0	0
16 538	0	1	0	0	0	1.12%	0	1	10 890	0	1	0	$1 598 007	1	0	0	0
16 539	0	1	0	0	0	1.18%	0	1	3 485	0	0	1	$271 108	1	0	0	0
16 540	0	1	0	0	0	1.15%	0	1	8 276	1	0	0	$165 603	1	0	0	0
16 541	0	1	0	0	0	1.11%	0	1	13 939	0	0	1	$819 386	1	0	0	0
16 542	0	1	0	0	0	1.18%	0	1	6 970	0	0	0	$310 557	1	0	0	0
16 543	0	1	0	0	0	1.19%	0	1	14 375	1	0	0	$101 983	1	0	0	0
16 544	1	1	0	0	0	1.09%	0	1	21 346	0	1	0	$1 415 606	1	0	0	0
16 545	0	1	0	0	0	1.16%	0	1	8 712	0	0	1	$445 980	1	0	0	0
16 546	0	1	0	0	0	1.15%	0	1	3 920	1	0	0	$173 150	1	0	0	0
16 547	0	1	0	0	0	1.15%	0	0	6 098	1	0	0	$122 373	1	0	0	0
16 548	0	1	0	0	0	1.18%	0	1	4 356	0	0	0	$208 603	1	0	0	0
16 549	0	1	0	0	0	1.11%	0	0	11 761	0	0	1	$479 967	1	0	0	0
16 550	0	1	0	0	0	1.09%	0	0	7 405	1	0	0	$50 309	1	0	0	0
16 551	0	1	0	0	0	1.15%	0	0	6 970	0	0	1	$240 985	1	0	0	0
16 552	0	1	0	0	0	1.14%	0	1	3 049	0	1	0	$771 292	1	0	0	0
16 553	0	1	0	0	0	1.18%	0	1	4 792	0	0	0	$385 732	1	0	0	0
16 554	0	1	0	0	0	1.22%	0	0	29 621	0	0	1	$638 223	1	0	0	0
16 555	0	1	0	0	0	1.09%	0	1	5 227	0	0	1	$351 165	1	0	0	0
16 556	0	1	0	0	0	1.13%	0	0	5 663	0	0	1	$213 295	1	0	0	0
16 557	0	1	0	0	0	1.10%	0	1	5 227	0	0	1	$520 895	1	0	0	0
16 558	0	1	0	0	0	1.12%	0	0	7 841	0	0	1	$464 263	1	0	0	0
16 559	0	1	0	0	0	1.12%	0	0	6 970	1	0	0	$111 732	1	0	0	0
16 560	0	1	0	0	0	1.15%	0	1	4 792	0	0	0	$238 734	1	0	0	0
16 561	0	1	0	0	0	1.15%	0	1	5 227	0	0	0	$388 034	1	0	0	0
16 562	0	1	0	0	0	1.17%	0	1	6 534	0	0	1	$245 000	1	0	0	0
16 563	0	1	0	0	0	1.15%	0	0	8 800	0	0	1	$301 232	1	0	0	0
16 564	0	1	0	0	0	1.18%	0	1	6 098	0	0	0	$393 087	1	0	0	0
16 565	0	1	0	0	0	1.15%	0	1	6 970	0	0	0	$233 171	1	0	0	0
16 566	0	1	0	0	0	1.15%	0	0	5 663	0	0	1	$300 275	1	0	0	0
16 567	0	1	0	0	0	1.15%	0	1	7 841	0	0	1	$415 546	1	0	0	0
16 568	0	1	0	0	0	1.13%	0	1	11 761	0	0	0	$489 361	1	0	0	0
16 569	0	1	0	0	0	1.09%	0	1	2 178	0	0	0	$318 185	1	0	0	0
16 570	0	1	0	0	0	1.26%	0	1	5 227	0	0	0	$358 797	1	0	0	0
16 571	0	1	0	0	0	1.10%	0	1	11 326	0	0	0	$239 198	1	0	0	0
16 572	0	1	0	0	0	1.43%	0	1	6 534	1	0	0	$84 022	1	0	0	0
16 573	0	1	0	0	0	1.25%	0	0	13 068	0	0	1	$620 495	1	0	0	0
16 574	0	1	0	0	0	1.09%	0	0	7 841	0	0	1	$225 488	1	0	0	0
16 575	0	1	0	0	0	1.15%	0	1	6 098	0	0	0	$367 309	1	0	0	0
16 576	0	1	0	0	0	1.15%	0	1	8 276	0	1	0	$717 443	1	0	0	0
16 577	0	1	0	0	0	1.15%	0	1	3 485	0	0	1	$409 693	1	0	0	0
16 578	0	1	0	0	0	1.13%	0	1	9 583	0	1	0	$741 410	1	0	0	0
16 579	0	1	0	0	0	1.15%	0	0	5 663	0	0	1	$503 337	1	0	0	0
16 580	0	1	0	0	0	1.32%	0	0	7 841	0	0	1	$457 419	1	0	0	0
16 581	0	1	0	0	0	1.12%	0	0	11 326	0	0	1	$603 449	1	0	0	0
16 582	0	1	0	0	0	1.15%	0	1	7 841	1	0	0	$159 617	1	0	0	0
16 583	0	1	0	0	0	1.12%	0	1	7 841	0	1	0	$1 087 486	1	0	0	0
16 584	0	1	0	0	0	1.16%	0	1	10 900	0	0	0	$525 826	1	0	0	0
16 585	0	1	0	0	0	1.18%	0	1	3 920	0	0	0	$305 901	1	0	0	0
16 586	0	1	0	0	0	1.09%	0	1	6 098	1	0	0	$115 390	1	0	0	0
16 587	0	1	0	0	0	1.09%	0	1	4 792	0	0	1	$401 000	1	0	0	0
16 588	0	1	0	0	0	1.33%	0	1	7 405	1	0	0	$156 292	1	0	0	0
16 589	1	1	0	0	0	1.09%	0	1	5 229	1	0	0	$92 343	1	0	0	0
16 590	0	1	0	0	0	1.09%	0	0	5 663	0	0	0	$322 402	1	0	0	0
16 591	0	1	0	0	0	1.08%	0	1	8 276	0	0	1	$161 600	1	0	0	0
16 592	0	1	0	0	0	1.09%	0	1	6 098	1	0	0	$129 356	1	0	0	0
16 593	0	1	0	0	0	1.18%	0	1	3 920	1	0	0	$173 150	1	0	0	0
16 594	0	1	0	0	0	1.37%	0	1	4 356	0	0	0	$316 005	1	0	0	0
16 595	0	1	0	0	0	1.15%	0	1	8 276	1	0	0	$116 387	1	0	0	0
16 596	0	1	0	0	0	1.41%	0	1	4 792	1	0	0	$130 021	1	0	0	0
16 597	0	1	0	0	0	1.10%	0	0	4 356	1	0	0	$161 105	1	0	0	0
16 598	0	1	0	0	0	1.15%	0	1	6 534	1	0	0	$177 291	1	0	0	0
16 599	0	1	0	0	0	1.15%	0	1	8 712	1	0	0	$170 892	1	0	0	0
16 600	0	1	0	0	0	1.09%	0	1	6 098	0	0	0	$339 978	1	0	0	0
16 601	0	1	0	0	0	1.18%	0	1	4 792	1	0	0	$105 081	1	0	0	0
16 602	0	1	0	0	0	1.09%	0	1	5 663	0	0	0	$152 975	1	0	0	0
16 603	0	1	0	0	0	1.30%	0	1	7 480	1	0	0	$152 966	1	0	0	0
16 604	0	1	0	0	0	1.29%	0	1	6 098	0	0	1	$496 899	1	0	0	0
16 605	0	1	0	0	0	1.25%	0	1	6 970	1	0	0	$274 405	1	0	0	0
16 606	0	1	0	0	0	1.13%	0	1	16 988	0	0	1	$225 500	1	0	0	0
16 607	0	1	0	0	0	1.10%	0	1	6 970	0	0	0	$436 051	1	0	0	0
16 608	0	1	0	0	0	1.10%	0	1	4 356	0	0	0	$362 703	1	0	0	0
16 609	0	1	0	0	0	1.37%	0	1	7 405	0	0	0	$385 732	1	0	0	0
16 610	0	1	0	0	0	1.46%	1	1	6 534	0	0	0	$506 588	1	0	0	0
16 611	0	1	0	0	0	1.15%	0	1	6 098	0	0	0	$422 002	1	0	0	0
16 612	0	1	0	0	0	1.11%	0	0	22 651	0	0	1	$387 809	1	0	0	0
16 613	0	1	0	0	0	1.29%	0	1	7 841	0	0	0	$483 815	1	0	0	0
16 614	0	1	0	0	0	1.15%	0	1	5 227	1	0	0	$109 515	1	0	0	0
16 615	0	1	0	0	0	1.15%	0	1	5 663	0	1	0	$1 097 360	1	0	0	0
16 616	0	1	0	0	0	1.35%	0	1	8 276	0	0	0	$513 001	1	0	0	0
16 617	0	1	0	0	0	1.18%	0	1	4 792	0	0	0	$246 732	1	0	0	0
16 618	0	1	0	0	0	1.08%	0	1	4 356	1	0	0	$53 216	1	0	0	0
16 619	0	1	0	0	0	1.37%	0	1	16 117	1	0	0	$325 974	1	0	0	0
16 620	0	1	0	0	0	1.36%	0	1	1 831	0	0	1	$290 297	1	0	0	0
16 621	0	1	0	0	0	1.33%	0	1	6 970	1	0	0	$176 244	1	0	0	0
16 622	0	1	0	0	0	1.13%	0	1	6 534	1	0	0	$89 785	1	0	0	0
16 623	0	1	0	0	0	1.18%	0	1	3 049	0	0	1	$261 067	1	0	0	0
16 624	0	1	0	0	0	1.18%	0	1	8 712	0	0	0	$374 217	1	0	0	0
16 625	1	1	0	0	0	1.12%	0	1	6 968	0	0	0	$362 703	1	0	0	0
16 626	0	1	0	0	0	1.15%	0	1	8 276	0	0	0	$297 647	1	0	0	0
16 627	0	1	0	0	0	1.10%	0	1	7 841	0	0	0	$641 251	1	0	0	0
16 628	0	1	0	0	0	1.18%	0	1	6 098	0	0	1	$397 987	1	0	0	0
16 629	0	1	0	0	0	1.08%	0	1	3 485	0	0	1	$195 801	1	0	0	0
16 630	0	1	0	0	0	1.33%	0	1	10 454	0	1	0	$623 863	1	0	0	0
16 631	0	1	0	0	0	1.32%	0	1	6 098	0	0	1	$443 210	1	0	0	0
16 632	0	1	0	0	0	1.18%	0	1	6 098	1	0	0	$142 990	1	0	0	0
16 633	0	1	0	0	0	1.15%	0	1	5 000	0	0	0	$525 954	1	0	0	0
16 634	0	1	0	0	0	1.18%	0	1	9 148	0	0	1	$503 337	1	0	0	0
16 635	0	1	0	0	0	1.18%	0	1	7 405	0	0	0	$397 822	1	0	0	0
16 636	0	1	0	0	0	1.15%	0	1	5 663	0	1	0	$897 840	1	0	0	0
16 637	0	1	0	0	0	1.15%	0	1	6 000	0	0	1	$245 000	1	0	0	0
16 638	0	1	0	0	0	1.15%	0	1	5 663	0	0	1	$269 000	1	0	0	0
16 639	0	1	0	0	0	1.18%	0	1	5 663	0	0	0	$319 274	1	0	0	0
16 640	0	1	0	0	0	1.12%	0	1	4 792	0	0	0	$330 171	1	0	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
16 641	0	1	0	0	0	1.13%	0	1	7 405	0	0	0	$396 293	1	0	0	0
16 642	0	1	0	0	0	1.15%	0	1	4 356	0	0	0	$343 247	1	0	0	0
16 643	0	1	0	0	0	1.15%	0	1	7 183	0	0	1	$353 460	1	0	0	0
16 644	0	1	0	0	0	1.15%	0	1	7 000	0	0	0	$416 813	1	0	0	0
16 645	0	1	0	0	0	1.18%	0	1	3 920	0	0	0	$374 217	1	0	0	0
16 646	0	1	0	0	0	1.15%	0	1	4 792	0	0	0	$354 144	1	0	0	0
16 647	0	1	0	0	0	1.09%	0	1	6 534	1	0	0	$101 374	1	0	0	0
16 648	0	1	0	0	0	1.15%	0	1	6 970	0	0	0	$383 429	1	0	0	0
16 649	0	1	0	0	0	1.13%	0	1	7 405	0	1	0	$538 082	1	0	0	0
16 650	0	1	0	0	0	1.18%	0	1	4 356	0	0	0	$413 366	1	0	0	0
16 651	0	1	0	0	0	1.14%	0	1	5 227	1	0	0	$119 380	1	0	0	0
16 652	0	1	0	0	0	1.14%	0	1	4 356	1	0	0	$125 366	1	0	0	0
16 653	0	1	0	0	0	1.14%	0	1	3 049	0	1	0	$609 826	1	0	0	0
16 654	0	1	0	0	0	1.32%	0	1	5 400	0	0	0	$511 718	1	0	0	0
16 655	0	1	0	0	0	1.18%	0	1	3 485	0	1	0	$804 364	1	0	0	0
16 656	0	1	0	0	0	1.28%	0	1	6 098	0	0	0	$492 533	1	0	0	0
16 657	0	1	0	0	0	1.09%	0	1	6 098	0	0	0	$212 775	1	0	0	0
16 658	0	1	0	0	0	1.36%	0	1	6 534	1	0	0	$152 634	1	0	0	0
16 659	0	1	0	0	0	1.10%	0	1	8 276	1	0	0	$175 785	1	0	0	0
16 660	0	1	0	0	0	1.11%	0	1	13 939	0	0	0	$231 317	1	0	0	0
16 661	0	1	0	0	0	1.11%	0	1	8 276	1	0	0	$197 617	1	0	0	0
16 662	0	1	0	0	0	1.10%	0	1	6 098	0	1	0	$1 025 311	1	0	0	0
16 663	0	1	0	0	0	1.25%	0	1	6 220	0	0	0	$716 919	1	0	0	0
16 664	0	1	0	0	0	1.25%	0	1	10 043	0	0	0	$724 614	1	0	0	0
16 665	0	1	0	0	0	1.18%	0	1	3 049	0	0	0	$212 623	1	0	0	0
16 666	0	1	0	0	0	1.09%	0	1	4 356	0	0	1	$421 984	1	0	0	0
16 667	0	1	0	0	0	1.13%	0	1	19 166	0	1	0	$916 299	1	0	0	0
16 668	1	1	0	0	0	1.25%	0	1	8 712	0	1	0	$1 406 145	1	0	0	0
16 669	0	1	0	0	0	1.11%	0	1	24 394	1	0	0	$176 914	1	0	0	0
16 670	0	1	0	0	0	1.09%	0	1	6 098	0	0	0	$403 988	1	0	0	0
16 671	0	1	0	0	0	1.11%	0	1	18 295	0	0	0	$454 818	1	0	0	0
16 672	0	1	0	0	0	1.12%	0	1	18 731	0	0	0	$333 917	1	0	0	0
16 673	0	1	0	0	0	1.09%	0	1	5 663	0	0	0	$308 585	1	0	0	0
16 674	0	1	0	0	0	1.09%	0	1	6 970	1	0	0	$153 577	1	0	0	0
16 675	0	1	0	0	0	1.16%	0	1	15 246	0	0	0	$225 291	1	0	0	0
16 676	0	1	0	0	0	1.09%	0	1	6 534	0	0	1	$326 868	1	0	0	0
16 677	0	1	0	0	0	1.10%	0	1	19 602	0	0	0	$241 052	1	0	0	0
16 678	0	1	0	0	0	1.13%	0	1	7 841	1	0	0	$44 719	1	0	0	0
16 679	0	1	0	0	0	1.19%	0	1	6 534	1	0	0	$105 081	1	0	0	0
16 680	0	1	0	0	0	1.09%	0	1	7 841	0	0	0	$305 131	1	0	0	0
16 681	0	1	0	0	0	1.13%	0	1	16 117	0	0	0	$490 353	1	0	0	0
16 682	0	1	0	0	0	1.09%	0	1	6 098	0	0	0	$215 092	1	0	0	0
16 683	0	1	0	0	0	1.12%	0	1	6 098	0	0	0	$288 764	1	0	0	0
16 684	0	1	0	0	0	1.09%	0	1	6 970	1	0	0	$101 756	1	0	0	0
16 685	0	1	0	0	0	1.13%	0	1	6 970	0	0	0	$299 660	1	0	0	0
16 686	0	1	0	0	0	1.09%	0	1	7 405	0	0	0	$278 957	1	0	0	0
16 687	0	1	0	0	0	1.86%	1	1	11 326	0	1	0	$1 068 736	1	0	0	0
16 688	0	1	0	0	0	1.49%	1	1	13 939	0	0	0	$500 176	1	0	0	0
16 689	0	1	0	0	0	1.16%	0	1	21 780	0	0	0	$490 353	1	0	0	0
16 690	0	1	0	0	0	1.09%	0	1	5 663	0	1	0	$543 477	1	0	0	0
16 691	0	1	0	0	0	1.09%	0	1	9 148	1	0	0	$100 426	1	0	0	0
16 692	0	1	0	0	0	1.09%	0	1	9 148	0	0	0	$335 620	1	0	0	0
16 693	0	1	0	0	0	1.29%	0	1	12 632	0	1	0	$1 143 735	1	0	0	0
16 694	0	1	0	0	0	1.36%	0	1	13 504	1	0	0	$183 690	1	0	0	0
16 695	0	1	0	0	0	1.09%	0	1	6 098	0	1	0	$1 053 022	1	0	0	0
16 696	0	1	0	0	0	1.13%	0	1	11 761	0	0	0	$368 460	1	0	0	0
16 697	0	1	0	0	0	1.08%	0	1	20 038	0	0	1	$362 482	1	0	0	0
16 698	0	1	0	0	0	1.10%	0	1	10 019	0	0	0	$272 419	1	0	0	0
16 699	0	1	0	0	0	1.09%	0	1	5 663	0	0	0	$333 917	1	0	0	0
16 700	0	1	0	0	0	1.12%	0	1	6 534	0	0	0	$231 781	1	0	0	0
16 701	0	1	0	0	0	1.11%	0	1	14 810	0	0	0	$287 408	1	0	0	0
16 702	0	1	0	0	0	1.24%	0	1	50 965	1	0	0	$274 782	1	0	0	0
16 703	0	1	0	0	0	1.15%	0	1	7 841	0	1	0	$670 959	1	0	0	0
16 704	0	1	0	0	0	1.18%	0	1	5 663	0	1	0	$655 057	1	0	0	0
16 705	0	1	0	0	0	1.15%	0	1	6 098	1	0	0	$147 930	1	0	0	0
16 706	0	1	0	0	0	1.15%	0	1	6 970	0	0	0	$301 315	1	0	0	0
16 707	0	1	0	0	0	1.15%	0	1	7 405	0	1	0	$553 541	1	0	0	0
16 708	0	1	0	0	0	1.18%	0	1	7 405	0	0	1	$286 170	1	0	0	0
16 709	0	1	0	0	0	1.15%	0	1	7 841	0	0	0	$381 386	1	0	0	0
16 710	0	1	0	0	0	1.18%	0	1	8 276	0	0	0	$213 238	1	0	0	0
16 711	0	1	0	0	0	1.15%	0	1	8 712	0	0	0	$196 141	1	0	0	0
16 712	0	1	0	0	0	1.16%	0	1	9 148	1	0	0	$202 510	1	0	0	0
16 713	0	1	0	0	0	1.18%	0	1	6 098	0	1	0	$637 900	1	0	0	0
16 714	0	1	0	0	0	1.15%	0	1	6 300	0	0	0	$451 441	1	0	0	0
16 715	0	1	0	0	0	1.12%	0	1	8 276	0	1	0	$912 400	1	0	0	0
16 716	0	1	0	0	0	1.10%	0	1	8 712	1	0	0	$199 499	1	0	0	0
16 717	0	1	0	0	0	1.11%	0	1	16 553	0	0	0	$507 871	1	0	0	0
16 718	0	1	0	0	0	1.12%	0	1	6 534	0	0	1	$257 701	1	0	0	0
16 719	0	1	0	0	0	1.18%	0	1	6 534	0	0	0	$218 337	1	0	0	0
16 720	0	1	0	0	0	1.15%	0	1	8 712	0	0	0	$343 247	1	0	0	0
16 721	0	1	0	0	0	1.15%	0	1	6 970	0	0	1	$374 576	1	0	0	0
16 722	0	1	0	0	0	1.09%	0	1	6 098	1	0	0	$161 858	1	0	0	0
16 723	0	1	0	0	0	1.15%	0	1	6 534	0	0	0	$369 611	1	0	0	0
16 724	0	1	0	0	0	1.15%	0	1	6 534	0	0	1	$311 273	1	0	0	0
16 725	0	1	0	0	0	1.15%	0	1	8 712	1	0	0	$135 509	1	0	0	0
16 726	0	1	0	0	0	1.15%	0	1	4 792	0	0	0	$363 854	1	0	0	0
16 727	0	1	0	0	0	1.12%	0	1	5 227	1	0	0	$120 378	1	0	0	0
16 728	0	1	0	0	0	1.18%	0	1	6 098	1	0	0	$107 076	1	0	0	0
16 729	0	1	0	0	0	1.15%	0	1	7 841	1	0	0	$119 713	1	0	0	0
16 730	0	1	0	0	0	1.18%	0	1	8 712	0	0	1	$327 494	1	0	0	0
16 731	0	1	0	0	0	1.18%	0	1	7 405	0	0	1	$271 108	1	0	0	0
16 732	0	1	0	0	0	1.14%	0	1	4 356	0	0	1	$257 701	1	0	0	0
16 733	0	1	0	0	0	1.14%	0	1	4 356	1	0	0	$102 950	1	0	0	0
16 734	0	1	0	0	0	1.14%	0	1	4 356	1	0	0	$103 574	1	0	0	0
16 735	0	1	0	0	0	1.18%	0	1	4 356	0	0	0	$308 378	1	0	0	0
16 736	0	1	0	0	0	1.41%	0	1	4 356	1	0	0	$119 713	1	0	0	0
16 737	0	1	0	0	0	1.12%	0	1	4 792	0	1	0	$843 739	1	0	0	0
16 738	0	1	0	0	0	1.35%	0	1	4 792	0	0	0	$385 732	1	0	0	0
16 739	0	1	0	0	0	1.32%	0	1	4 792	0	0	0	$397 246	1	0	0	0
16 740	0	1	0	0	0	1.15%	0	1	5 227	0	0	1	$327 494	1	0	0	0
16 741	0	1	0	0	0	1.40%	0	1	5 227	1	0	0	$118 715	1	0	0	0
16 742	0	1	0	0	0	1.14%	0	1	5 227	1	0	0	$114 458	1	0	0	0
16 743	0	1	0	0	0	1.29%	0	1	6 970	0	1	0	$992 057	1	0	0	0
16 744	0	1	0	0	0	1.37%	0	1	7 405	1	0	0	$112 519	1	0	0	0
16 745	0	1	0	0	0	1.10%	0	1	7 841	0	1	0	$756 434	1	0	0	0
16 746	0	1	0	0	0	2.34%	0	1	9 148	0	0	1	$334 367	1	0	0	0
16 747	0	1	0	0	0	1.32%	0	1	9 148	0	1	0	$1 274 983	1	0	0	0
16 748	0	1	0	0	0	1.35%	0	1	10 454	1	0	0	$169 386	1	0	0	0
16 749	0	1	0	0	0	1.09%	0	1	4 792	0	0	0	$376 520	1	0	0	0
16 750	0	1	0	0	0	1.09%	0	1	4 792	0	1	0	$860 614	1	0	0	0
16 751	0	1	0	0	0	1.10%	0	1	4 792	0	0	0	$264 230	1	0	0	0
16 752	0	1	0	0	0	1.18%	0	1	4 792	0	0	1	$327 338	1	0	0	0
16 753	0	1	0	0	0	1.12%	0	1	4 792	0	1	0	$843 731	1	0	0	0
16 754	0	1	0	0	0	1.18%	0	1	5 227	0	1	0	$763 216	1	0	0	0
16 755	0	1	0	0	0	1.15%	0	1	5 663	1	0	0	$164 869	1	0	0	0
16 756	0	1	0	0	0	1.15%	0	1	5 663	1	0	0	$135 509	1	0	0	0
16 757	0	1	0	0	0	1.18%	0	1	5 663	0	1	0	$951 414	1	0	0	0
16 758	0	1	0	0	0	1.18%	0	1	5 663	0	0	1	$337 948	1	0	0	0
16 759	0	1	0	0	0	1.15%	0	1	5 663	0	0	0	$420 275	1	0	0	0
16 760	0	1	0	0	0	1.30%	0	1	5 663	0	0	0	$437 546	1	0	0	0
16 761	0	1	0	0	0	1.18%	0	1	5 663	1	0	0	$114 135	1	0	0	0
16 762	0	1	0	0	0	1.29%	0	1	6 098	0	0	1	$484 608	1	0	0	0
16 763	0	1	0	0	0	1.15%	0	1	6 534	0	1	0	$958 804	1	0	0	0
16 764	0	1	0	0	0	1.30%	0	1	7 405	0	1	0	$1 195 272	1	0	0	0
16 765	0	1	0	0	0	1.25%	0	1	8 276	0	0	0	$479 457	1	0	0	0
16 766	0	1	0	0	0	1.24%	0	1	9 148	0	0	0	$577 527	1	0	0	0
16 767	0	1	0	0	0	1.09%	0	1	4 356	0	0	0	$323 633	1	0	0	0
16 768	0	1	0	0	0	1.15%	0	1	4 415	0	0	0	$448 876	1	0	0	0
16 769	1	1	0	0	0	1.15%	0	1	4 792	0	1	0	$783 345	1	0	0	0
16 770	0	1	0	0	0	1.18%	0	1	5 227	1	0	0	$173 150	1	0	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
16 771	0	1	0	0	0	1.18%	0	1	5 252	0	0	0	$451 441	1	0	0	0
16 772	0	1	0	0	0	1.32%	0	1	5 663	0	0	1	$320 000	1	0	0	0
16 773	0	1	0	0	0	1.10%	0	1	5 663	0	1	0	$726 801	1	0	0	0
16 774	0	1	0	0	0	1.15%	0	1	5 663	1	0	0	$154 629	1	0	0	0
16 775	0	1	0	0	0	1.15%	0	1	6 098	0	0	1	$354 338	1	0	0	0
16 776	0	1	0	0	0	1.12%	0	1	6 098	0	0	0	$487 351	1	0	0	0
16 777	0	1	0	0	0	1.15%	0	1	6 098	0	0	0	$326 902	1	0	0	0
16 778	0	1	0	0	0	1.09%	0	1	6 098	1	0	0	$128 359	1	0	0	0
16 779	0	1	0	0	0	1.12%	0	1	6 098	1	0	0	$141 660	1	0	0	0
16 780	0	1	0	0	0	1.15%	0	1	6 534	1	0	0	$154 329	1	0	0	0
16 781	0	1	0	0	0	1.16%	0	1	6 534	0	0	1	$301 232	1	0	0	0
16 782	0	1	0	0	0	1.10%	0	1	11 326	1	0	0	$217 567	1	0	0	0
16 783	0	1	0	0	0	1.12%	0	1	14 375	0	1	0	$1 745 799	1	0	0	0
16 784	0	1	0	0	0	1.24%	0	1	33 977	0	0	0	$659 774	1	0	0	0
16 785	0	1	0	0	0	1.09%	0	1	3 920	1	0	0	$118 715	1	0	0	0
16 786	0	1	0	0	0	1.18%	0	1	3 920	0	0	0	$254 959	1	0	0	0
16 787	0	1	0	0	0	1.14%	0	0	4 356	0	0	1	$246 963	1	0	0	0
16 788	0	1	0	0	0	1.40%	0	1	4 356	0	0	1	$342 500	1	0	0	0
16 789	0	1	0	0	0	1.33%	0	1	4 792	0	1	0	$779 829	1	0	0	0
16 790	1	1	0	0	0	1.15%	0	1	5 227	0	0	0	$293 898	1	0	0	0
16 791	0	1	0	0	0	1.31%	0	1	5 634	0	0	0	$550 194	1	0	0	0
16 792	0	1	0	0	0	1.12%	0	1	7 405	0	0	0	$321 454	1	0	0	0
16 793	0	1	0	0	0	1.03%	0	1	9 583	0	0	0	$288 764	1	0	0	0
16 794	0	1	0	0	0	1.24%	0	1	10 019	0	1	0	$1 348 607	1	0	0	0
16 795	0	1	0	0	0	1.10%	0	1	6 098	0	0	1	$300 000	1	0	0	0
16 796	0	1	0	0	0	1.18%	0	1	7 204	0	1	0	$873 409	1	0	0	0
16 797	0	1	0	0	0	1.18%	0	1	7 405	0	0	0	$529 032	1	0	0	0
16 798	0	1	0	0	0	1.24%	0	1	7 405	0	0	0	$528 492	1	0	0	0
16 799	0	1	0	0	0	1.16%	0	1	10 454	0	0	0	$287 408	1	0	0	0
16 800	0	1	0	0	0	1.18%	0	0	3 049	0	0	1	$209 000	1	0	0	0
16 801	0	1	0	0	0	1.14%	0	1	3 920	0	0	1	$263 374	1	0	0	0
16 802	0	1	0	0	0	1.09%	0	1	5 227	0	0	0	$318 185	1	0	0	0
16 803	0	1	0	0	0	1.18%	0	1	5 663	0	0	0	$406 457	1	0	0	0
16 804	0	1	0	0	0	1.18%	0	1	5 663	0	0	0	$523 261	1	0	0	0
16 805	0	1	0	0	0	1.18%	0	1	5 663	0	0	1	$485 779	1	0	0	0
16 806	0	1	0	0	0	1.16%	0	1	6 098	0	0	1	$424 132	1	0	0	0
16 807	0	1	0	0	0	1.18%	0	1	6 534	0	0	1	$225 924	1	0	0	0
16 808	0	1	0	0	0	1.15%	0	1	7 405	1	0	0	$185 948	1	0	0	0
16 809	0	1	0	0	0	1.15%	0	1	7 405	1	0	0	$149 641	1	0	0	0
16 810	0	1	0	0	0	1.18%	0	1	6 098	0	0	0	$339 978	1	0	0	0
16 811	1	1	0	0	0	1.15%	0	1	6 098	0	1	0	$993 737	1	0	0	0
16 812	0	1	0	0	0	1.16%	0	1	6 970	0	0	0	$435 870	1	0	0	0
16 813	0	1	0	0	0	1.15%	0	1	7 841	1	0	0	$132 349	1	0	0	0
16 814	0	1	0	0	0	1.15%	0	1	4 356	0	0	0	$524 544	1	0	0	0
16 815	0	1	0	0	0	1.15%	0	1	6 098	0	0	1	$567 717	1	0	0	0
16 816	0	1	0	0	0	1.18%	0	1	6 180	0	0	0	$660 489	1	0	0	0
16 817	0	1	0	0	0	1.16%	0	1	6 970	0	1	0	$1 265 474	1	0	0	0
16 818	0	1	0	0	0	1.18%	0	1	2 614	0	0	1	$321 589	1	0	0	0
16 819	0	1	0	0	0	1.15%	0	1	2 887	0	0	0	$442 463	1	0	0	0
16 820	0	1	0	0	0	1.15%	0	1	3 559	0	1	0	$779 829	1	0	0	0
16 821	0	1	0	0	0	1.15%	0	1	3 920	0	1	0	$678 451	1	0	0	0
16 822	0	1	0	0	0	1.18%	0	1	5 227	0	1	0	$1 108 444	1	0	0	0
16 823	0	1	0	0	0	1.15%	0	1	2 614	1	0	0	$167 127	1	0	0	0
16 824	0	1	0	0	0	1.18%	0	1	2 766	0	0	0	$429 638	1	0	0	0
16 825	0	1	0	0	0	1.15%	0	1	3 485	0	1	0	$723 682	1	0	0	0
16 826	0	1	0	0	0	1.14%	0	1	3 920	0	0	0	$180 789	1	0	0	0
16 827	0	1	0	0	0	1.18%	0	1	3 920	0	0	0	$337 799	1	0	0	0
16 828	0	1	0	0	0	1.18%	0	1	3 920	0	0	1	$321 328	1	0	0	0
16 829	0	1	0	0	0	1.12%	0	1	12 197	0	1	0	$1 174 179	1	0	0	0
16 830	0	1	0	0	0	1.18%	0	1	4 631	0	0	0	$492 481	1	0	0	0
16 831	0	1	0	0	0	1.34%	0	1	1 742	0	0	0	$338 523	1	0	0	0
16 832	0	1	0	0	0	1.15%	0	1	3 485	0	0	1	$235 000	1	0	0	0
16 833	0	1	0	0	0	1.15%	0	1	3 920	0	0	0	$245 688	1	0	0	0
16 834	0	1	0	0	0	1.15%	0	1	4 356	0	0	0	$343 247	1	0	0	0
16 835	0	1	0	0	0	1.09%	0	1	4 356	0	0	1	$497 484	1	0	0	0
16 836	0	1	0	0	0	1.15%	0	1	3 920	0	0	1	$413 204	1	0	0	0
16 837	0	1	0	0	0	1.39%	0	1	2 178	0	0	0	$323 554	1	0	0	0
16 838	0	1	0	0	0	1.15%	0	1	3 999	0	0	0	$473 243	1	0	0	0
16 839	0	1	0	0	0	1.28%	0	1	5 663	0	0	1	$622 733	1	0	0	0
16 840	0	1	0	0	0	1.15%	0	1	3 485	0	0	1	$240 000	1	0	0	0
16 841	1	1	0	0	0	1.09%	0	1	3 935	0	0	0	$461 701	1	0	0	0
16 842	0	1	0	0	0	1.18%	0	1	4 356	0	0	1	$345 000	1	0	0	0
16 843	0	1	0	0	0	1.11%	0	1	12 197	0	1	0	$998 181	1	0	0	0
16 844	0	1	0	0	0	1.09%	0	1	2 178	0	0	1	$280 932	1	0	0	0
16 845	0	1	0	0	0	1.12%	0	1	57 064	0	0	0	$972 965	1	0	0	0
16 846	0	1	0	0	0	1.18%	0	1	3 485	0	0	0	$222 526	1	0	0	0
16 847	0	1	0	0	0	1.15%	0	1	3 318	0	0	0	$493 647	1	0	0	0
16 848	0	1	0	0	0	1.24%	0	1	8 276	0	0	0	$380 120	1	0	0	0
16 849	0	1	0	0	0	1.18%	0	1	5 227	0	0	1	$476 201	1	0	0	0
16 850	0	1	0	0	0	1.17%	0	0	4 792	0	0	1	$277 007	1	0	0	0
16 851	0	1	0	0	0	1.15%	0	1	4 792	0	0	0	$423 729	1	0	0	0
16 852	0	1	0	0	0	1.18%	0	1	3 049	1	0	0	$152 618	1	0	0	0
16 853	0	1	0	0	0	1.16%	0	1	16 117	1	0	0	$148 101	1	0	0	0
16 854	0	1	0	0	0	1.32%	0	0	4 500	0	0	1	$348 970	1	0	0	0
16 855	0	1	0	0	0	1.13%	0	1	10 019	0	0	0	$241 802	1	0	0	0
16 856	1	1	0	0	0	1.18%	0	1	6 970	0	1	0	$818 821	1	0	0	0
16 857	0	1	0	0	0	1.09%	0	1	10 019	0	0	0	$214 165	1	0	0	0
16 858	0	1	0	0	0	1.18%	0	1	4 792	0	0	0	$292 230	1	0	0	0
16 859	1	1	0	0	0	1.09%	0	1	7 405	1	0	0	$113 062	1	0	0	0
16 860	0	1	0	0	0	1.31%	0	1	4 356	0	0	0	$408 628	1	0	0	0
16 861	0	1	0	0	0	1.18%	0	0	5 663	0	0	1	$258 500	1	0	0	0
16 862	0	1	0	0	0	1.16%	0	0	10 019	0	0	1	$246 006	1	0	0	0
16 863	0	1	0	0	0	1.19%	0	0	8 276	1	0	0	$119 048	1	0	0	0
16 864	0	1	0	0	0	1.18%	0	1	3 485	0	1	0	$918 738	1	0	0	0
16 865	0	1	0	0	0	1.09%	0	0	5 663	1	0	0	$121 375	1	0	0	0
16 866	0	1	0	0	0	1.25%	0	1	15 682	0	0	1	$595 933	1	0	0	0
16 867	0	1	0	0	0	1.15%	0	1	6 098	0	1	0	$1 191 577	1	0	0	0
16 868	1	1	0	0	0	1.35%	0	1	5 227	0	1	0	$837 022	1	0	0	0
16 869	0	1	0	0	0	1.14%	0	0	3 485	0	0	1	$219 045	1	0	0	0
16 870	0	1	0	0	0	1.10%	0	1	10 019	1	0	0	$153 931	1	0	0	0
16 871	0	1	0	0	0	1.15%	0	1	6 534	0	0	1	$358 633	1	0	0	0
16 872	0	1	0	0	0	1.14%	0	0	2 614	1	0	0	$119 048	1	0	0	0
16 873	0	1	0	0	0	1.15%	0	0	7 841	0	0	1	$296 211	1	0	0	0
16 874	0	1	0	0	0	1.23%	0	0	73 616	0	0	1	$542 217	1	0	0	0
16 875	0	1	0	0	0	1.15%	0	0	6 098	0	0	1	$331 355	1	0	0	0
16 876	0	1	0	0	0	1.16%	0	0	2 178	0	0	1	$194 796	1	0	0	0
16 877	0	1	0	0	0	1.15%	0	1	6 970	1	0	0	$185 948	1	0	0	0
16 878	0	1	0	0	0	1.13%	0	0	6 840	0	0	1	$184 490	1	0	0	0
16 879	0	1	0	0	0	1.08%	0	0	5 663	1	0	0	$87 789	1	0	0	0
16 880	0	1	0	0	0	1.34%	0	0	10 890	0	0	1	$439 886	1	0	0	0
16 881	0	1	0	0	0	1.33%	0	1	12 035	0	0	0	$846 452	1	0	0	0
16 882	0	1	0	0	0	1.13%	0	0	9 148	0	0	1	$321 901	1	0	0	0
16 883	0	1	0	0	0	1.15%	0	0	4 792	0	0	1	$444 809	1	0	0	0
16 884	0	1	0	0	0	1.16%	0	0	7 841	0	0	1	$397 781	1	0	0	0
16 885	0	1	0	0	0	1.18%	1	0	5 663	0	0	1	$248 400	1	0	0	0
16 886	0	1	0	0	0	1.13%	0	0	17 860	0	0	1	$646 729	1	0	0	0
16 887	0	1	0	0	0	1.18%	0	0	5 227	0	0	1	$266 088	1	0	0	0
16 888	0	1	0	0	0	1.15%	0	0	6 970	0	0	1	$349 164	1	0	0	0
16 889	0	1	0	0	0	1.15%	0	0	5 663	0	0	1	$321 328	1	0	0	0
16 890	0	1	0	0	0	1.27%	0	0	12 632	0	0	1	$389 091	1	0	0	0
16 891	0	1	0	0	0	1.01%	0	0	6 098	0	0	1	$267 092	1	0	0	0
16 892	0	1	0	0	0	1.18%	0	0	8 276	0	0	1	$322 126	1	0	0	0
16 893	0	1	0	0	0	1.12%	0	0	6 534	0	0	1	$288 178	1	0	0	0
16 894	0	1	0	0	0	1.12%	0	0	7 405	0	0	1	$227 000	1	0	0	0
16 895	0	1	0	0	0	1.18%	0	1	5 663	0	0	1	$251 026	1	0	0	0
16 896	1	1	0	0	0	1.15%	0	0	4 792	0	0	1	$230 000	1	0	0	0
16 897	0	1	0	0	0	1.11%	0	0	12 632	0	0	1	$387 000	1	0	0	0
16 898	0	1	0	0	0	1.15%	0	0	4 356	0	0	1	$290 000	1	0	0	0
16 899	0	1	0	0	0	1.30%	0	0	4 356	0	0	1	$310 269	1	0	0	0
16 900	0	1	0	0	0	1.18%	0	0	3 485	0	0	1	$268 438	1	0	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
16 901	0	1	0	0	0	1.12%	0	0	5 227	0	0	1	$277 727	1	0	0	0
16 902	0	1	0	0	0	1.12%	0	0	6 534	0	0	1	$535 802	1	0	0	0
16 903	0	1	0	0	0	1.13%	0	0	16 988	0	0	0	$208 603	1	0	0	0
16 904	0	1	0	0	0	1.10%	0	1	37 462	0	0	0	$546 933	1	0	0	0
16 905	0	1	0	0	0	1.10%	0	0	6 098	0	0	1	$440 238	1	0	0	0
16 906	0	1	0	0	0	1.28%	0	0	7 841	0	0	1	$483 189	1	0	0	0
16 907	0	1	0	0	0	1.12%	0	0	10 890	0	0	1	$417 690	1	0	0	0
16 908	0	1	0	0	0	1.13%	0	0	6 970	0	0	1	$234 110	1	0	0	0
16 909	1	1	0	0	0	1.18%	0	1	4 358	0	0	1	$444 809	1	0	0	0
16 910	0	1	0	0	0	1.15%	0	1	2 614	1	0	0	$109 072	1	0	0	0
16 911	0	1	0	0	0	1.08%	0	1	3 286	0	0	0	$397 576	1	0	0	0
16 912	0	1	0	0	0	1.13%	0	0	7 700	0	0	1	$263 374	1	0	0	0
16 913	0	1	0	0	0	1.18%	0	0	3 485	0	0	1	$276 491	1	0	0	0
16 914	0	1	0	0	0	1.26%	0	0	9 620	0	0	1	$435 000	1	0	0	0
16 915	0	1	0	0	0	1.18%	0	0	7 841	1	0	0	$121 043	1	0	0	0
16 916	0	1	0	0	0	1.10%	0	1	6 970	0	0	0	$286 584	1	0	0	0
16 917	0	1	0	0	0	1.18%	0	1	4 792	0	0	0	$230 854	1	0	0	0
16 918	0	1	0	0	0	1.09%	0	1	2 614	0	0	1	$307 270	1	0	0	0
16 919	0	1	0	0	0	1.32%	0	0	8 712	0	0	1	$437 670	1	0	0	0
16 920	0	1	0	0	0	1.15%	0	0	5 227	0	0	1	$552 500	1	0	0	0
16 921	0	1	0	0	0	1.18%	0	1	4 356	0	0	1	$254 039	1	0	0	0
16 922	0	1	0	0	0	1.18%	0	1	3 485	1	0	0	$131 019	1	0	0	0
16 923	0	1	0	0	0	1.15%	0	0	8 540	0	0	1	$243 766	1	0	0	0
16 924	0	1	0	0	0	1.42%	0	0	10 454	1	0	0	$66 408	1	0	0	0
16 925	0	1	0	0	0	1.14%	0	1	4 792	0	0	1	$235 000	1	0	0	0
16 926	0	1	0	0	0	1.13%	0	1	5 663	1	0	0	$99 096	1	0	0	0
16 927	0	1	0	0	0	1.18%	0	1	5 663	1	0	0	$134 756	1	0	0	0
16 928	0	1	0	0	0	1.09%	0	1	6 098	1	0	0	$129 863	1	0	0	0
16 929	0	1	0	0	0	1.13%	0	1	7 405	1	0	0	$157 341	1	0	0	0
16 930	0	1	0	0	0	1.18%	0	1	5 663	0	0	1	$496 314	1	0	0	0
16 931	0	1	0	0	0	1.18%	0	1	1 776	0	0	0	$410 343	1	0	0	0
16 932	0	1	0	0	0	1.12%	0	1	6 098	0	0	1	$332 408	1	0	0	0
16 933	0	1	0	0	0	1.09%	0	1	6 098	0	0	0	$213 238	1	0	0	0
16 934	0	1	0	0	0	1.15%	0	1	5 663	0	0	1	$336 085	1	0	0	0
16 935	0	1	0	0	0	1.15%	0	1	6 534	0	0	1	$220 903	1	0	0	0
16 936	0	1	0	0	0	1.09%	0	1	7 841	1	0	0	$119 713	1	0	0	0
16 937	0	1	0	0	0	1.18%	0	1	8 712	0	0	1	$322 126	1	0	0	0
16 938	0	1	0	0	0	1.15%	0	1	6 534	1	0	0	$129 689	1	0	0	0
16 939	0	1	0	0	0	1.18%	0	0	7 605	0	0	1	$388 623	1	0	0	0
16 940	0	1	0	0	0	1.09%	0	1	6 534	0	0	1	$362 871	1	0	0	0
16 941	0	1	0	0	0	1.18%	0	1	7 405	0	0	0	$345 431	1	0	0	0
16 942	0	1	0	0	0	1.40%	0	1	4 500	0	0	1	$246 006	1	0	0	0
16 943	0	1	0	0	0	1.15%	0	1	4 792	0	0	1	$392 134	1	0	0	0
16 944	0	1	0	0	0	1.18%	0	1	4 900	0	0	1	$304 707	1	0	0	0
16 945	0	1	0	0	0	1.27%	0	1	5 663	0	0	1	$380 000	1	0	0	0
16 946	0	1	0	0	0	1.12%	0	0	6 534	0	0	1	$362 871	1	0	0	0
16 947	0	1	0	0	0	1.18%	0	1	3 049	0	0	0	$222 509	1	0	0	0
16 948	0	1	0	0	0	1.09%	0	0	6 970	1	0	0	$127 980	1	0	0	0
16 949	0	1	0	0	0	1.15%	0	0	5 227	0	0	1	$318 000	1	0	0	0
16 950	0	1	0	0	0	1.14%	0	0	5 663	1	0	0	$104 749	1	0	0	0
16 951	0	1	0	0	0	1.08%	0	0	6 098	1	0	0	$104 266	1	0	0	0
16 952	0	1	0	0	0	1.19%	0	1	2 614	0	1	0	$600 814	1	0	0	0
16 953	0	1	0	0	0	1.18%	0	0	6 970	0	0	1	$258 500	1	0	0	0
16 954	0	1	0	0	0	1.15%	0	0	6 970	0	0	1	$330 179	1	0	0	0
16 955	0	1	0	0	0	1.15%	0	1	6 534	0	0	0	$487 351	1	0	0	0
16 956	0	1	0	0	0	1.15%	0	0	7 841	0	0	1	$352 352	1	0	0	0
16 957	0	1	0	0	0	1.18%	0	0	6 045	0	0	1	$284 763	1	0	0	0
16 958	0	1	0	0	0	1.18%	0	0	6 534	0	0	1	$261 067	1	0	0	0
16 959	0	1	0	0	0	1.35%	0	0	5 227	0	0	1	$300 000	1	0	0	0
16 960	0	1	0	0	0	1.31%	0	0	6 970	0	0	1	$375 000	1	0	0	0
16 961	0	1	0	0	0	1.18%	0	0	3 920	0	0	1	$218 895	1	0	0	0
16 962	0	1	0	0	0	1.15%	0	0	6 554	0	0	1	$258 055	1	0	0	0
16 963	0	1	0	0	0	1.38%	0	0	5 059	0	0	1	$311 273	1	0	0	0
16 964	0	1	0	0	0	1.18%	0	0	5 414	0	0	1	$327 338	1	0	0	0
16 965	0	1	0	0	0	1.18%	0	0	3 485	0	0	1	$255 545	1	0	0	0
16 966	0	1	0	0	0	2.24%	0	0	6 970	0	0	1	$317 500	1	0	0	0
16 967	0	1	0	0	0	1.09%	0	0	6 000	0	0	1	$175 718	1	0	0	0
16 968	0	1	0	0	0	1.18%	0	0	4 792	0	0	1	$243 998	1	0	0	0
16 969	0	1	0	0	0	1.18%	0	0	6 534	0	0	1	$229 940	1	0	0	0
16 970	0	1	0	0	0	1.15%	0	0	5 663	0	0	1	$250 022	1	0	0	0
16 971	0	1	0	0	0	1.18%	0	0	6 534	0	0	1	$267 092	1	0	0	0
16 972	1	1	0	0	0	1.18%	0	0	3 920	0	0	1	$218 000	1	0	0	0
16 973	0	1	0	0	0	1.17%	0	0	21 344	0	0	1	$236 500	1	0	0	0
16 974	0	1	0	0	0	1.18%	0	0	5 663	0	0	1	$256 047	1	0	0	0
16 975	0	1	0	0	0	1.18%	0	0	7 841	0	0	1	$255 000	1	0	0	0
16 976	0	1	0	0	0	1.15%	0	0	6 534	0	0	1	$290 186	1	0	0	0
16 977	0	1	0	0	0	1.10%	0	0	8 712	0	0	1	$276 129	1	0	0	0
16 978	0	1	0	0	0	1.18%	0	0	5 663	0	0	1	$326 868	1	0	0	0
16 979	0	1	0	0	0	1.18%	0	0	6 970	0	0	1	$296 211	1	0	0	0
16 980	0	1	0	0	0	1.18%	0	0	7 841	0	0	1	$350 433	1	0	0	0
16 981	0	1	0	0	0	1.18%	0	0	3 920	0	0	1	$227 932	1	0	0	0
16 982	0	1	0	0	0	1.18%	0	0	3 886	0	0	1	$210 862	1	0	0	0
16 983	0	1	0	0	0	1.32%	0	0	6 098	0	0	1	$263 578	1	0	0	0
16 984	0	1	0	0	0	1.18%	0	0	3 920	0	0	1	$284 965	1	0	0	0
16 985	0	1	0	0	0	1.09%	0	0	7 841	0	0	1	$281 000	1	0	0	0
16 986	0	1	0	0	0	1.12%	0	0	5 227	0	0	1	$281 000	1	0	0	0
16 987	0	1	0	0	0	1.10%	0	0	9 583	0	0	1	$336 375	1	0	0	0
16 988	0	1	0	0	0	1.12%	0	0	5 663	0	0	1	$254 846	1	0	0	0
16 989	0	1	0	0	0	1.15%	0	0	9 148	0	0	1	$230 000	1	0	0	0
16 990	0	1	0	0	0	1.18%	0	0	9 583	0	0	1	$393 609	1	0	0	0
16 991	0	1	0	0	0	1.13%	0	0	5 663	0	0	1	$251 026	1	0	0	0
16 992	0	1	0	0	0	1.18%	0	0	6 155	0	0	1	$415 510	1	0	0	0
16 993	0	1	0	0	0	1.18%	0	0	3 485	0	0	1	$251 026	1	0	0	0
16 994	0	1	0	0	0	1.15%	0	0	3 962	0	0	1	$251 026	1	0	0	0
16 995	0	1	0	0	0	1.15%	0	0	3 485	0	0	1	$251 026	1	0	0	0
16 996	0	1	0	0	0	1.13%	0	0	46 174	0	0	1	$456 507	1	0	0	0
16 997	0	1	0	0	0	1.10%	0	0	5 663	0	0	1	$287 000	1	0	0	0
16 998	0	1	0	0	0	1.30%	0	0	7 405	0	0	1	$396 622	1	0	0	0
16 999	0	1	0	0	0	1.07%	0	0	10 454	0	0	1	$360 976	1	0	0	0
17 000	0	1	0	0	0	1.18%	0	0	4 792	0	0	1	$359 500	1	0	0	0
17 001	0	1	0	0	0	1.14%	0	0	5 227	0	0	1	$311 273	1	0	0	0
17 002	0	1	0	0	0	1.15%	0	0	4 792	0	0	1	$310 000	1	0	0	0
17 003	0	1	0	0	0	1.18%	0	0	5 663	0	0	1	$311 273	1	0	0	0
17 004	0	1	0	0	0	1.30%	0	0	7 841	0	0	1	$350 000	1	0	0	0
17 005	0	1	0	0	0	1.15%	0	0	6 098	0	0	1	$350 000	1	0	0	0
17 006	0	1	0	0	0	1.66%	1	0	6 970	0	0	1	$351 437	1	0	0	0
17 007	0	1	0	0	0	1.39%	0	0	2 178	0	0	1	$260 063	1	0	0	0
17 008	0	1	0	0	0	1.12%	0	0	2 614	0	0	1	$225 924	1	0	0	0
17 009	0	1	0	0	0	1.71%	1	0	11 326	0	0	1	$246 006	1	0	0	0
17 010	0	1	0	0	0	1.16%	0	0	9 583	0	0	1	$287 676	1	0	0	0
17 011	0	1	0	0	0	1.13%	0	0	9 583	0	0	1	$325 000	1	0	0	0
17 012	0	1	0	0	0	1.10%	0	0	9 300	0	0	1	$325 000	1	0	0	0
17 013	0	1	0	0	0	1.18%	0	0	6 098	0	0	1	$326 334	1	0	0	0
17 014	0	1	0	0	0	1.34%	0	0	4 792	0	0	1	$325 000	1	0	0	0
17 015	0	1	0	0	0	1.38%	0	0	8 276	0	0	1	$348 000	1	0	0	0
17 016	0	1	0	0	0	1.18%	0	0	8 276	0	0	1	$272 113	1	0	0	0
17 017	0	1	0	0	0	1.09%	0	0	4 792	0	0	1	$527 155	1	0	0	0
17 018	0	1	0	0	0	1.37%	0	0	4 356	0	0	1	$358 466	1	0	0	0
17 019	0	1	0	0	0	1.08%	0	0	5 663	0	0	1	$243 766	1	0	0	0
17 020	0	1	0	0	0	1.15%	0	0	7 841	0	0	1	$300 000	1	0	0	0
17 021	0	1	0	0	0	1.15%	0	0	10 454	0	0	1	$260 000	1	0	0	0
17 022	0	1	0	0	0	1.15%	0	0	8 276	0	0	1	$240 985	1	0	0	0
17 023	0	1	0	0	0	1.10%	0	0	4 792	0	0	1	$341 396	1	0	0	0
17 024	0	1	0	0	0	1.18%	0	0	9 583	0	0	1	$280 000	1	0	0	0
17 025	0	1	0	0	0	1.18%	0	0	4 792	0	0	1	$321 314	1	0	0	0
17 026	0	1	0	0	0	1.12%	0	0	13 939	0	0	1	$481 970	1	0	0	0
17 027	0	1	0	0	0	1.18%	0	0	2 614	0	0	1	$240 985	1	0	0	0
17 028	0	1	0	0	0	1.30%	0	1	9 148	0	0	1	$421 050	1	0	0	0
17 029	0	1	0	0	0	1.09%	0	1	7 405	1	0	0	$115 390	1	0	0	0
17 030	0	1	0	0	0	1.28%	0	1	7 841	0	0	0	$298 534	1	0	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
17 031	0	1	0	0	0	1.09%	0	0	7 841	1	0	0	$112 397	1	0	0	0
17 032	0	1	0	0	0	1.09%	0	0	7 405	1	0	0	$104 416	1	0	0	0
17 033	0	1	0	0	0	1.18%	0	1	6 098	0	0	0	$477 091	1	0	0	0
17 034	0	1	0	0	0	1.13%	0	0	8 712	1	0	0	$112 397	1	0	0	0
17 035	0	1	0	0	0	1.08%	0	1	5 663	1	0	0	$97 765	1	0	0	0
17 036	0	1	0	0	0	1.18%	0	0	4 356	1	0	0	$164 116	1	0	0	0
17 037	0	1	0	0	0	1.74%	1	0	6 098	0	0	1	$243 742	1	0	0	0
17 038	0	1	0	0	0	1.12%	0	1	6 098	0	1	0	$864 831	1	0	0	0
17 039	0	1	0	0	0	1.13%	0	1	13 068	0	1	0	$847 086	1	0	0	0
17 040	0	1	0	0	0	1.15%	0	0	5 227	0	0	1	$263 606	1	0	0	0
17 041	0	1	0	0	0	1.18%	0	0	3 049	0	0	1	$300 651	1	0	0	0
17 042	0	1	0	0	0	1.35%	0	0	8 712	0	0	1	$319 112	1	0	0	0
17 043	0	1	0	0	0	1.16%	0	0	16 553	0	0	1	$295 282	1	0	0	0
17 044	0	1	0	0	0	1.15%	0	0	5 663	0	0	1	$280 000	1	0	0	0
17 045	0	1	0	0	0	1.28%	0	0	7 405	0	0	1	$484 262	1	0	0	0
17 046	0	1	0	0	0	1.15%	0	0	5 227	0	0	1	$295 282	1	0	0	0
17 047	0	1	0	0	0	1.10%	0	0	6 534	0	0	1	$428 427	1	0	0	0
17 048	0	1	0	0	0	1.39%	0	0	2 178	0	0	1	$238 548	1	0	0	0
17 049	0	1	0	0	0	1.12%	0	0	5 220	0	0	1	$222 602	1	0	0	0
17 050	1	1	0	0	0	1.18%	0	0	6 600	0	0	1	$229 500	1	0	0	0
17 051	0	1	0	0	0	0.99%	0	0	6 098	0	0	1	$238 500	1	0	0	0
17 052	0	1	0	0	0	1.13%	0	0	9 148	0	0	1	$227 145	1	0	0	0
17 053	0	1	0	0	0	1.10%	0	0	7 841	0	0	1	$293 671	1	0	0	0
17 054	0	1	0	0	0	1.18%	0	0	5 663	0	0	1	$238 910	1	0	0	0
17 055	0	1	0	0	0	1.14%	0	0	5 227	0	0	1	$250 498	1	0	0	0
17 056	0	1	0	0	0	1.12%	0	0	5 663	0	0	1	$239 447	1	0	0	0
17 057	0	1	0	0	0	1.15%	0	0	6 045	0	0	1	$285 317	1	0	0	0
17 058	0	1	0	0	0	1.18%	0	0	3 485	0	0	1	$250 022	1	0	0	0
17 059	0	1	0	0	0	1.13%	0	0	5 663	0	0	1	$202 939	1	0	0	0
17 060	0	1	0	0	0	1.12%	0	0	6 970	0	0	1	$277 007	1	0	0	0
17 061	0	1	0	0	0	1.09%	0	0	5 663	0	0	1	$268 438	1	0	0	0
17 062	0	1	0	0	0	1.12%	0	0	6 098	0	0	1	$268 438	1	0	0	0
17 063	0	1	0	0	0	1.15%	0	1	4 356	0	0	1	$277 007	1	0	0	0
17 064	0	1	0	0	0	1.18%	0	0	2 614	0	0	1	$268 438	1	0	0	0
17 065	0	1	0	0	0	1.18%	0	0	3 049	0	0	1	$268 438	1	0	0	0
17 066	0	1	0	0	0	1.14%	0	0	4 356	0	0	1	$258 170	1	0	0	0
17 067	0	1	0	0	0	1.13%	0	0	7 841	0	0	1	$306 019	1	0	0	0
17 068	0	1	0	0	0	1.17%	0	0	3 485	0	0	1	$315 787	1	0	0	0
17 069	0	1	0	0	0	1.18%	0	0	4 792	0	0	1	$306 019	1	0	0	0
17 070	0	1	0	0	0	1.18%	0	0	3 920	0	0	1	$315 787	1	0	0	0
17 071	0	1	0	0	0	1.18%	0	0	3 702	0	0	1	$306 019	1	0	0	0
17 072	0	1	0	0	0	1.15%	0	0	6 616	0	0	1	$259 848	1	0	0	0
17 073	0	1	0	0	0	1.13%	0	0	3 049	0	0	1	$249 306	1	0	0	0
17 074	0	1	0	0	0	1.18%	0	0	6 098	0	0	1	$269 512	1	0	0	0
17 075	0	1	0	0	0	1.15%	0	0	6 534	0	0	1	$303 000	1	0	0	0
17 076	0	1	0	0	0	1.12%	0	0	5 663	0	0	1	$279 176	1	0	0	0
17 077	0	1	0	0	0	1.35%	0	0	7 405	0	0	1	$335 011	1	0	0	0
17 078	0	1	0	0	0	1.12%	0	0	4 792	0	0	1	$279 176	1	0	0	0
17 079	0	1	0	0	0	1.15%	0	0	5 227	0	0	1	$335 011	1	0	0	0
17 080	0	1	0	0	0	1.18%	0	0	2 614	0	0	1	$279 176	1	0	0	0
17 081	0	1	0	0	0	1.15%	0	0	4 356	0	0	1	$354 338	1	0	0	0
17 082	0	1	0	0	0	1.31%	1	0	6 098	0	0	1	$391 920	1	0	0	0
17 083	0	1	0	0	0	1.35%	0	0	4 356	0	0	1	$339 000	1	0	0	0
17 084	0	1	0	0	0	1.15%	0	0	3 049	0	0	1	$373 666	1	0	0	0
17 085	0	1	0	0	0	1.24%	0	0	8 712	0	0	1	$579 289	1	0	0	0
17 086	0	1	0	0	0	1.09%	0	0	6 098	0	0	1	$252 332	1	0	0	0
17 087	0	1	0	0	0	1.18%	0	0	6 534	0	0	1	$252 332	1	0	0	0
17 088	0	1	0	0	0	1.18%	0	0	6 970	0	0	1	$252 332	1	0	0	0
17 089	0	1	0	0	0	1.41%	0	0	1 832	0	0	1	$260 386	1	0	0	0
17 090	0	1	0	0	0	1.18%	0	0	5 227	0	0	1	$411 247	1	0	0	0
17 091	0	1	0	0	0	1.18%	0	0	6 970	0	0	1	$289 913	1	0	0	0
17 092	0	1	0	0	0	1.37%	0	0	2 614	0	0	1	$299 167	1	0	0	0
17 093	0	1	0	0	0	1.33%	0	0	7 405	0	0	1	$376 729	1	0	0	0
17 094	0	1	0	0	0	1.99%	1	0	7 405	0	0	1	$402 657	1	0	0	0
17 095	0	1	0	0	0	1.68%	1	0	6 970	0	0	1	$454 291	1	0	0	0
17 096	0	1	0	0	0	1.12%	0	0	6 970	0	0	1	$319 112	1	0	0	0
17 097	0	1	0	0	0	2.41%	1	0	8 712	0	0	1	$281 323	1	0	0	0
17 098	0	1	0	0	0	1.18%	0	0	6 534	0	0	1	$403 731	1	0	0	0
17 099	0	1	0	0	0	1.13%	0	0	7 405	0	0	1	$225 488	1	0	0	0
17 100	0	1	0	0	0	1.09%	0	0	6 098	0	0	1	$187 907	1	0	0	0
17 101	0	1	0	0	0	1.11%	0	0	17 424	0	0	1	$300 651	1	0	0	0
17 102	0	1	0	0	0	1.16%	0	0	14 375	0	0	1	$349 028	1	0	0	0
17 103	0	1	0	0	0	1.18%	0	1	5 663	0	0	1	$263 069	1	0	0	0
17 104	0	1	0	0	0	1.14%	0	0	7 405	0	0	1	$300 651	1	0	0	0
17 105	0	1	0	0	0	1.18%	0	0	4 792	0	0	1	$349 028	1	0	0	0
17 106	0	1	0	0	0	1.10%	0	0	9 148	0	0	1	$338 232	1	0	0	0
17 107	0	1	0	0	0	1.11%	0	0	4 356	0	0	1	$310 247	1	0	0	0
17 108	0	1	0	0	0	1.17%	0	0	3 049	0	0	1	$271 466	1	0	0	0
17 109	0	1	0	0	0	1.18%	0	0	3 485	0	0	1	$271 466	1	0	0	0
17 110	0	1	0	0	0	1.15%	0	0	4 792	0	0	1	$310 314	1	0	0	0
17 111	0	1	0	0	0	1.10%	0	0	7 405	0	0	1	$244 816	1	0	0	0
17 112	0	1	0	0	0	1.15%	0	0	6 098	0	0	1	$367 223	1	0	0	0
17 113	0	1	0	0	0	1.26%	0	0	10 019	0	0	1	$536 876	1	0	0	0
17 114	0	1	0	0	0	1.13%	0	0	6 098	0	0	1	$184 947	1	0	0	0
17 115	0	1	0	0	0	1.18%	0	0	5 663	0	0	1	$424 132	1	0	0	0
17 116	0	1	0	0	0	1.09%	0	0	5 663	0	0	1	$311 388	1	0	0	0
17 117	0	1	0	0	0	1.59%	1	0	4 500	0	0	1	$311 388	1	0	0	0
17 118	0	1	0	0	0	1.15%	0	0	3 920	0	0	1	$311 388	1	0	0	0
17 119	0	1	0	0	0	1.16%	0	0	19 166	0	0	1	$547 614	1	0	0	0
17 120	0	1	0	0	0	1.12%	0	0	6 000	0	0	1	$243 766	1	0	0	0
17 121	0	1	0	0	0	1.08%	0	0	6 098	0	0	1	$204 985	1	0	0	0
17 122	0	1	0	0	0	2.01%	1	0	10 890	0	0	1	$498 612	1	0	0	0
17 123	1	1	0	0	0	1.38%	0	0	7 843	0	0	1	$371 000	1	0	0	0
17 124	0	1	0	0	0	1.18%	0	0	4 792	0	0	1	$341 453	1	0	0	0
17 125	0	1	0	0	0	1.09%	0	0	4 792	0	0	1	$360 781	1	0	0	0
17 126	0	1	0	0	0	1.18%	0	0	6 534	0	0	1	$303 872	1	0	0	0
17 127	0	1	0	0	0	1.13%	0	0	8 276	0	0	1	$246 963	1	0	0	0
17 128	0	1	0	0	0	1.18%	0	0	5 663	0	0	1	$246 963	1	0	0	0
17 129	0	1	0	0	0	1.12%	0	0	9 583	0	0	1	$493 926	1	0	0	0
17 130	0	1	0	0	0	1.15%	0	0	4 944	0	0	1	$370 445	1	0	0	0
17 131	0	1	0	0	0	1.71%	1	0	10 454	0	0	1	$402 214	1	0	0	0
17 132	0	1	0	0	0	1.18%	0	0	5 663	0	0	1	$332 863	1	0	0	0
17 133	0	1	0	0	0	1.33%	0	0	5 227	0	0	1	$343 488	1	0	0	0
17 134	0	1	0	0	0	1.16%	0	0	13 504	0	0	1	$352 191	1	0	0	0
17 135	0	1	0	0	0	1.36%	0	0	4 356	0	0	1	$321 901	1	0	0	0
17 136	0	1	0	0	0	1.18%	0	0	5 227	0	0	1	$295 282	1	0	0	0
17 137	0	1	0	0	0	1.18%	0	0	7 841	0	0	1	$371 518	1	0	0	0
17 138	0	1	0	0	0	1.13%	0	0	14 810	0	0	1	$355 000	1	0	0	0
17 139	0	1	0	0	0	1.18%	0	0	13 504	0	0	1	$393 349	1	0	0	0
17 140	0	1	0	0	0	1.18%	0	0	15 246	0	0	1	$393 349	1	0	0	0
17 141	0	1	0	0	0	1.18%	0	0	5 663	0	0	1	$403 322	1	0	0	0
17 142	0	1	0	0	0	1.18%	0	0	10 454	0	0	1	$343 601	1	0	0	0
17 143	0	1	0	0	0	1.30%	0	0	6 534	0	0	1	$429 501	1	0	0	0
17 144	0	1	0	0	0	1.18%	0	0	8 276	0	0	1	$240 000	1	0	0	0
17 145	0	1	0	0	0	1.18%	0	0	3 485	0	0	1	$354 568	1	0	0	0
17 146	0	1	0	0	0	1.09%	0	0	8 040	0	0	1	$263 059	1	0	0	0
17 147	0	1	0	0	0	1.14%	0	0	4 792	0	0	1	$316 049	1	0	0	0
17 148	0	1	0	0	0	1.09%	0	0	5 663	0	0	1	$257 521	1	0	0	0
17 149	0	1	0	0	0	1.10%	0	0	6 970	0	0	1	$380 429	1	0	0	0
17 150	0	1	0	0	0	1.12%	0	0	6 510	0	0	1	$263 374	1	0	0	0
17 151	0	1	0	0	0	1.15%	0	1	4 792	0	0	0	$92 712	1	0	0	0
17 152	0	1	0	0	0	1.15%	0	1	6 098	0	0	0	$387 957	1	0	0	0
17 153	0	1	0	0	0	1.56%	1	0	3 920	0	0	1	$292 638	1	0	0	0
17 154	0	1	0	0	0	1.13%	0	0	5 227	1	0	0	$92 445	1	0	0	0
17 155	0	1	0	0	0	1.14%	0	0	3 485	0	0	1	$310 196	1	0	0	0
17 156	0	1	0	0	0	1.12%	0	0	3 049	0	0	1	$303 758	1	0	0	0
17 157	0	1	0	0	0	1.15%	0	0	6 098	0	0	1	$357 018	1	0	0	0
17 158	0	1	0	0	0	1.09%	0	0	7 841	0	0	1	$292 638	1	0	0	0
17 159	0	1	0	0	0	1.15%	0	0	5 663	0	0	1	$437 786	1	0	0	0
17 160	0	1	0	0	0	1.13%	0	0	9 148	0	0	1	$316 049	1	0	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
17 161	0	1	0	0	0	1.15%	0	1	4 792	0	0	1	$386 282	1	0	0	0
17 162	0	1	0	0	0	1.18%	0	0	5 227	0	0	1	$409 693	1	0	0	0
17 163	0	1	0	0	0	1.12%	0	0	6 534	0	0	1	$467 050	1	0	0	0
17 164	0	1	0	0	0	1.18%	0	0	5 227	0	0	1	$466 464	1	0	0	0
17 165	0	1	0	0	0	1.10%	0	0	8 712	0	0	1	$468 220	1	0	0	0
17 166	0	1	0	0	0	1.15%	0	0	6 970	0	0	1	$327 754	1	0	0	0
17 167	0	1	0	0	0	1.15%	0	0	4 356	0	0	1	$374 576	1	0	0	0
17 168	1	1	0	0	0	1.39%	0	0	2 616	0	0	1	$299 661	1	0	0	0
17 169	0	1	0	0	0	1.09%	0	0	6 098	1	0	0	$102 088	1	0	0	0
17 170	0	1	0	0	0	1.42%	0	0	4 356	1	0	0	$143 037	1	0	0	0
17 171	0	1	0	0	0	1.12%	0	1	6 970	1	0	0	$151 929	1	0	0	0
17 172	0	1	0	0	0	1.10%	0	0	4 792	0	0	1	$415 546	1	0	0	0
17 173	0	1	0	0	0	1.15%	0	0	3 485	0	0	1	$393 305	1	0	0	0
17 174	0	1	0	0	0	1.13%	0	1	9 583	0	1	0	$569 275	1	0	0	0
17 175	0	1	0	0	0	1.10%	1	0	8 712	0	0	1	$373 405	1	0	0	0
17 176	0	1	0	0	0	1.18%	0	1	5 227	1	0	0	$56 346	1	0	0	0
17 177	0	1	0	0	0	1.08%	0	0	6 534	1	0	0	$87 299	1	0	0	0
17 178	0	1	0	0	0	1.18%	0	0	5 663	0	0	1	$290 297	1	0	0	0
17 179	0	1	0	0	0	1.09%	0	0	6 534	0	0	1	$273 682	1	0	0	0
17 180	0	1	0	0	0	1.09%	0	0	9 148	0	0	1	$254 846	1	0	0	0
17 181	0	1	0	0	0	1.18%	0	0	5 227	0	0	1	$206 846	1	0	0	0
17 182	0	1	0	0	0	1.12%	0	0	3 049	0	0	1	$304 707	1	0	0	0
17 183	0	1	0	0	0	1.17%	0	0	5 663	0	0	1	$312 463	1	0	0	0
17 184	0	1	0	0	0	1.09%	0	0	8 276	0	0	1	$259 278	1	0	0	0
17 185	0	1	0	0	0	1.19%	0	0	10 454	0	0	1	$232 685	1	0	0	0
17 186	0	1	0	0	0	1.15%	0	0	6 098	0	0	1	$282 547	1	0	0	0
17 187	0	1	0	0	0	1.15%	0	0	6 534	0	0	1	$231 023	1	0	0	0
17 188	0	1	0	0	0	1.15%	0	0	7 405	0	0	1	$366 757	1	0	0	0
17 189	0	1	0	0	0	1.68%	1	0	4 792	0	0	1	$332 408	1	0	0	0
17 190	0	1	0	0	0	1.14%	0	0	4 356	0	0	1	$332 408	1	0	0	0
17 191	0	1	0	0	0	1.18%	0	0	7 841	0	0	1	$321 328	1	0	0	0
17 192	0	1	0	0	0	1.12%	0	0	6 098	0	0	1	$210 525	1	0	0	0
17 193	0	1	0	0	0	1.15%	0	0	8 276	0	0	1	$336 840	1	0	0	0
17 194	0	1	0	0	0	1.31%	0	0	6 534	0	0	1	$421 050	1	0	0	0
17 195	0	1	0	0	0	1.11%	0	0	14 810	0	0	1	$444 319	1	0	0	0
17 196	0	1	0	0	0	1.18%	0	0	8 712	0	0	1	$459 831	1	0	0	0
17 197	0	1	0	0	0	1.09%	0	0	6 098	0	0	1	$249 306	1	0	0	0
17 198	0	1	0	0	0	1.09%	0	0	6 098	0	0	1	$249 306	1	0	0	0
17 199	0	1	0	0	0	1.15%	0	0	6 098	0	0	1	$299 167	1	0	0	0
17 200	0	1	0	0	0	1.18%	0	0	5 663	0	0	1	$349 028	1	0	0	0
17 201	0	1	0	0	0	1.12%	0	0	5 663	0	0	1	$249 306	1	0	0	0
17 202	0	1	0	0	0	1.18%	0	0	5 607	0	0	1	$349 028	1	0	0	0
17 203	0	1	0	0	0	1.14%	0	0	5 227	0	0	1	$299 167	1	0	0	0
17 204	0	1	0	0	0	1.16%	0	0	13 939	0	0	1	$387 809	1	0	0	0
17 205	0	1	0	0	0	1.15%	0	0	6 534	0	0	1	$387 809	1	0	0	0
17 206	0	1	0	0	0	1.15%	0	0	5 227	0	0	1	$337 948	1	0	0	0
17 207	0	1	0	0	0	1.12%	0	0	5 227	0	0	1	$337 948	1	0	0	0
17 208	0	1	0	0	0	1.18%	0	0	5 663	0	0	1	$295 843	1	0	0	0
17 209	0	1	0	0	0	1.18%	0	0	7 405	0	0	1	$465 371	1	0	0	0
17 210	0	1	0	0	0	1.09%	0	0	7 405	0	0	1	$277 007	1	0	0	0
17 211	0	1	0	0	0	1.16%	0	0	6 098	0	0	1	$431 022	1	0	0	0
17 212	0	1	0	0	0	1.18%	0	0	5 663	0	0	1	$323 544	1	0	0	0
17 213	0	1	0	0	0	1.12%	0	0	6 534	0	0	1	$258 170	1	0	0	0
17 214	0	1	0	0	0	1.29%	0	0	6 970	0	0	1	$435 454	1	0	0	0
17 215	0	1	0	0	0	1.08%	0	0	5 663	0	0	1	$265 926	1	0	0	0
17 216	0	1	0	0	0	1.15%	0	0	6 098	0	0	1	$443 210	1	0	0	0
17 217	0	1	0	0	0	1.18%	0	0	3 049	0	0	1	$265 926	1	0	0	0
17 218	0	1	0	0	0	1.14%	0	0	17 860	1	0	0	$143 790	1	0	0	0
17 219	0	1	0	0	0	1.09%	0	1	6 098	0	1	0	$988 363	1	0	0	0
17 220	0	1	0	0	0	1.18%	0	0	3 920	0	0	1	$290 297	1	0	0	0
17 221	0	1	0	0	0	1.18%	0	0	6 970	0	0	1	$333 607	1	0	0	0
17 222	0	1	0	0	0	1.13%	0	0	11 761	0	0	1	$292 638	1	0	0	0
17 223	0	1	0	0	0	1.08%	0	0	6 120	0	0	1	$210 699	1	0	0	0
17 224	0	1	0	0	0	1.16%	0	0	6 098	0	0	1	$380 429	1	0	0	0
17 225	0	1	0	0	0	1.18%	0	0	5 663	0	0	1	$429 592	1	0	0	0
17 226	0	1	0	0	0	1.18%	0	0	6 098	0	0	1	$392 134	1	0	0	0
17 227	0	1	0	0	0	1.53%	1	0	7 405	0	0	1	$349 995	1	0	0	0
17 228	0	1	0	0	0	1.18%	0	0	5 663	0	0	1	$330 681	1	0	0	0
17 229	0	1	0	0	0	1.09%	0	1	6 098	0	0	1	$222 405	1	0	0	0
17 230	0	1	0	0	0	1.13%	0	0	5 663	0	0	1	$222 405	1	0	0	0
17 231	0	1	0	0	0	1.34%	0	0	7 700	0	0	1	$327 494	1	0	0	0
17 232	0	1	0	0	0	1.18%	0	0	8 712	0	0	1	$409 693	1	0	0	0
17 233	0	1	0	0	0	1.12%	0	0	6 534	0	0	1	$320 731	1	0	0	0
17 234	0	1	0	0	0	1.09%	0	0	5 663	0	0	1	$232 940	1	0	0	0
17 235	0	1	0	0	0	1.12%	0	0	5 663	0	0	1	$279 762	1	0	0	0
17 236	0	1	0	0	0	1.12%	0	0	5 663	0	0	1	$234 110	1	0	0	0
17 237	0	1	0	0	0	1.18%	0	1	3 049	0	0	1	$420 228	1	0	0	0
17 238	0	1	0	0	0	1.32%	0	0	6 970	0	0	1	$407 667	1	0	0	0
17 239	0	1	0	0	0	1.09%	0	0	6 098	0	0	1	$279 762	1	0	0	0
17 240	0	1	0	0	0	1.18%	0	1	3 920	0	0	0	$362 703	1	0	0	0
17 241	0	1	0	0	0	1.13%	0	1	8 276	0	0	1	$278 000	1	0	0	0
17 242	0	1	0	0	0	1.09%	0	1	6 098	0	1	0	$816 054	1	0	0	0
17 243	0	1	0	0	0	1.08%	0	0	5 663	1	0	0	$45 390	1	0	0	0
17 244	0	1	0	0	0	1.15%	0	1	3 049	0	1	0	$787 628	1	0	0	0
17 245	0	1	0	0	0	1.18%	0	1	5 227	0	0	0	$302 385	1	0	0	0
17 246	0	1	0	0	0	1.15%	0	1	5 663	0	0	0	$242 906	1	0	0	0
17 247	0	1	0	0	0	1.13%	0	0	6 600	0	0	1	$279 762	1	0	0	0
17 248	0	1	0	0	0	1.37%	0	0	4 356	1	0	0	$115 740	1	0	0	0
17 249	0	1	0	0	0	1.08%	0	0	6 098	1	0	0	$86 652	1	0	0	0
17 250	0	1	0	0	0	1.10%	0	1	6 970	0	1	0	$1 062 174	1	0	0	0
17 251	0	1	0	0	0	1.12%	0	0	6 534	0	0	0	$199 331	1	0	0	0
17 252	0	1	0	0	0	1.12%	0	0	6 098	1	0	0	$139 273	1	0	0	0
17 253	0	1	0	0	0	1.09%	0	1	5 663	1	0	0	$112 524	1	0	0	0
17 254	0	1	0	0	0	1.13%	0	0	8 276	1	0	0	$116 387	1	0	0	0
17 255	0	1	0	0	0	1.09%	0	0	6 970	1	0	0	$122 711	1	0	0	0
17 256	0	1	0	0	0	1.12%	0	0	6 098	1	0	0	$118 194	1	0	0	0
17 257	0	1	0	0	0	1.11%	0	0	10 890	0	0	0	$191 451	1	0	0	0
17 258	0	1	0	0	0	1.15%	0	0	4 356	0	0	0	$192 842	1	0	0	0
17 259	0	1	0	0	0	1.13%	0	0	10 454	1	0	0	$153 577	1	0	0	0
17 260	0	1	0	0	0	1.18%	0	1	6 534	0	1	0	$604 368	1	0	0	0
17 261	0	1	0	0	0	1.11%	0	1	6 970	0	0	1	$360 109	1	0	0	0
17 262	0	1	0	0	0	1.09%	0	1	7 841	1	0	0	$76 483	1	0	0	0
17 263	1	1	0	0	0	1.09%	0	1	6 534	0	1	0	$634 781	1	0	0	0
17 264	1	1	0	0	0	1.18%	0	1	7 405	0	1	0	$956 237	1	0	0	0
17 265	0	1	0	0	0	1.15%	0	1	7 841	0	1	0	$950 613	1	0	0	0
17 266	0	1	0	0	0	1.35%	0	0	4 356	1	0	0	$112 334	1	0	0	0
17 267	0	1	0	0	0	1.18%	0	1	8 712	0	1	0	$592 670	1	0	0	0
17 268	1	1	0	0	0	1.14%	0	1	3 485	0	1	0	$670 959	1	0	0	0
17 269	1	1	0	0	0	1.36%	0	1	2 136	0	0	0	$308 009	1	0	0	0
17 270	0	1	0	0	0	1.15%	0	1	5 663	0	0	0	$307 833	1	0	0	0
17 271	0	1	0	0	0	1.18%	0	1	8 816	0	1	0	$1 181 235	1	0	0	0
17 272	0	1	0	0	0	1.03%	0	1	7 841	1	0	0	$72 493	1	0	0	0
17 273	0	1	0	0	0	1.13%	0	1	7 841	0	1	0	$890 613	1	0	0	0
17 274	0	1	0	0	0	0.47%	0	0	4 356	1	0	0	$121 958	1	0	0	0
17 275	0	1	0	0	0	1.18%	0	1	6 970	0	1	0	$567 716	1	0	0	0
17 276	0	1	0	0	0	1.15%	0	1	8 276	0	1	0	$603 863	1	0	0	0
17 277	0	1	0	0	0	1.09%	0	1	8 712	0	0	0	$277 867	1	0	0	0
17 278	0	1	0	0	0	1.30%	0	0	6 534	0	0	1	$421 050	1	0	0	0
17 279	0	1	0	0	0	1.14%	0	0	4 356	1	0	0	$119 713	1	0	0	0
17 280	0	1	0	0	0	1.18%	0	1	6 098	0	0	0	$414 517	1	0	0	0
17 281	0	1	0	0	0	1.15%	0	1	3 335	0	0	0	$480 938	1	0	0	0
17 282	0	1	0	0	0	1.18%	0	1	2 614	0	0	0	$246 405	1	0	0	0
17 283	0	1	0	0	0	1.38%	0	1	7 011	0	1	0	$704 675	1	0	0	0
17 284	0	1	0	0	0	1.08%	0	1	12 197	0	1	0	$1 210 051	1	0	0	0
17 285	0	1	0	0	0	1.09%	0	1	2 614	0	1	0	$820 249	1	0	0	0
17 286	0	1	0	0	0	1.18%	0	1	3 049	0	1	0	$725 241	1	0	0	0
17 287	0	1	0	0	0	1.15%	0	1	7 405	0	1	0	$989 665	1	0	0	0
17 288	0	1	0	0	0	1.10%	0	1	10 454	0	1	0	$1 108 444	1	0	0	0
17 289	0	1	0	0	0	1.09%	0	1	17 860	1	0	0	$246 551	1	0	0	0
17 290	0	1	0	0	0	1.09%	0	1	5 663	0	1	0	$899 988	1	0	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
17 291	0	1	0	0	0	1.18%	0	1	7 405	0	1	0	$1 044 275	1	0	0	0
17 292	0	1	0	0	0	1.15%	0	1	4 356	0	1	0	$851 889	1	0	0	0
17 293	0	1	0	0	0	1.10%	0	1	9 148	1	0	0	$136 340	1	0	0	0
17 294	0	1	0	0	0	1.14%	0	1	37 897	0	0	1	$55 401	1	0	0	0
17 295	0	1	0	0	0	1.18%	0	1	8 712	0	0	0	$504 023	1	0	0	0
17 296	0	1	0	0	0	1.45%	1	1	5 663	0	1	0	$853 114	1	0	0	0
17 297	0	1	0	0	0	1.02%	0	1	6 534	0	0	0	$416 813	1	0	0	0
17 298	0	1	0	0	0	1.10%	0	1	7 841	0	0	0	$448 876	1	0	0	0
17 299	0	1	0	0	0	1.13%	0	1	20 038	0	0	0	$353 491	1	0	0	0
17 300	0	1	0	0	0	1.11%	0	1	21 344	0	1	0	$694 048	1	0	0	0
17 301	0	1	0	0	0	1.21%	0	1	32 234	0	1	0	$947 730	1	0	0	0
17 302	0	1	0	0	0	1.12%	0	1	6 175	0	0	0	$473 243	1	0	0	0
17 303	0	1	0	0	0	1.13%	0	1	6 534	0	0	0	$366 796	1	0	0	0
17 304	0	1	0	0	0	1.15%	0	1	21 840	0	0	0	$705 376	1	0	0	0
17 305	0	1	0	0	0	1.09%	0	1	5 663	0	1	0	$647 258	1	0	0	0
17 306	1	1	0	0	0	1.09%	0	1	6 002	0	0	0	$436 051	1	0	0	0
17 307	0	1	0	0	0	1.12%	0	1	6 098	0	1	0	$577 074	1	0	0	0
17 308	0	1	0	0	0	1.12%	0	1	6 098	0	0	1	$207 850	1	0	0	0
17 309	0	1	0	0	0	1.09%	0	1	6 534	0	1	0	$662 855	1	0	0	0
17 310	0	1	0	0	0	1.13%	0	1	7 500	0	0	0	$423 226	1	0	0	0
17 311	0	1	0	0	0	1.12%	0	1	18 295	0	1	0	$1 035 924	1	0	0	0
17 312	0	1	0	0	0	1.13%	0	1	5 663	0	0	0	$416 813	1	0	0	0
17 313	0	1	0	0	0	1.12%	0	1	5 663	0	1	0	$868 114	1	0	0	0
17 314	0	1	0	0	0	1.12%	0	1	6 098	0	1	0	$577 074	1	0	0	0
17 315	0	1	0	0	0	1.09%	0	1	6 098	0	1	0	$612 250	1	0	0	0
17 316	0	1	0	0	0	1.12%	0	1	6 188	0	0	0	$421 943	1	0	0	0
17 317	0	1	0	0	0	1.13%	0	1	6 970	0	1	0	$738 055	1	0	0	0
17 318	0	1	0	0	0	1.08%	0	1	7 405	1	0	0	$39 904	1	0	0	0
17 319	0	1	0	0	0	1.09%	0	1	8 712	0	1	0	$499 871	1	0	0	0
17 320	0	1	0	0	0	1.09%	0	0	5 663	1	0	0	$87 975	1	0	0	0
17 321	0	1	0	0	0	1.13%	0	1	6 000	0	0	0	$428 356	1	0	0	0
17 322	0	1	0	0	0	1.08%	0	1	6 098	1	0	0	$23 254	1	0	0	0
17 323	0	1	0	0	0	1.13%	0	1	20 038	0	1	0	$1 108 444	1	0	0	0
17 324	0	1	0	0	0	1.09%	0	1	6 098	0	1	0	$803 622	1	0	0	0
17 325	0	1	0	0	0	1.12%	0	1	5 663	0	1	0	$550 559	1	0	0	0
17 326	1	1	0	0	0	1.09%	0	1	5 663	0	1	0	$642 579	1	0	0	0
17 327	0	1	0	0	0	1.12%	0	1	6 098	0	0	0	$443 746	1	0	0	0
17 328	0	1	0	0	0	1.18%	0	1	8 712	0	1	0	$584 872	1	0	0	0
17 329	0	1	0	0	0	1.20%	0	1	46 174	0	1	0	$1 168 964	1	0	0	0
17 330	0	1	0	0	0	1.09%	0	1	6 098	0	1	0	$800 851	1	0	0	0
17 331	0	1	0	0	0	1.13%	0	0	6 098	0	0	1	$177 169	1	0	0	0
17 332	0	1	0	0	0	1.15%	0	1	7 405	0	1	0	$719 604	1	0	0	0
17 333	0	1	0	0	0	1.19%	0	1	7 841	0	0	0	$158 003	1	0	0	0
17 334	0	1	0	0	0	1.16%	0	1	9 072	0	0	0	$461 701	1	0	0	0
17 335	0	1	0	0	0	1.15%	0	1	8 276	0	1	0	$877 518	1	0	0	0
17 336	0	1	0	0	0	1.10%	0	1	9 583	0	1	0	$753 991	1	0	0	0
17 337	0	1	0	0	0	1.09%	0	1	5 663	0	1	0	$569 275	1	0	0	0
17 338	0	1	0	0	0	1.15%	0	1	6 970	0	0	0	$377 096	1	0	0	0
17 339	0	1	0	0	0	1.18%	0	1	7 405	0	1	0	$754 829	1	0	0	0
17 340	0	1	0	0	0	1.18%	0	1	8 100	0	0	0	$495 046	1	0	0	0
17 341	0	1	0	0	0	1.18%	0	1	8 712	0	1	0	$895 992	1	0	0	0
17 342	1	1	0	0	0	1.18%	0	1	5 665	0	1	0	$639 460	1	0	0	0
17 343	0	1	0	0	0	1.18%	0	1	6 098	0	1	0	$778 115	1	0	0	0
17 344	1	1	0	0	0	1.18%	0	1	6 098	0	1	0	$608 267	1	0	0	0
17 345	0	1	0	0	0	1.18%	0	1	6 098	0	0	0	$384 580	1	0	0	0
17 346	0	1	0	0	0	2.38%	1	1	6 098	0	0	0	$423 226	1	0	0	0
17 347	0	1	0	0	0	1.15%	0	1	6 970	0	0	0	$310 888	1	0	0	0
17 348	1	1	0	0	0	1.18%	0	1	6 970	0	1	0	$922 488	1	0	0	0
17 349	1	1	0	0	0	1.10%	0	1	7 405	0	1	0	$997 600	1	0	0	0
17 350	0	1	0	0	0	1.15%	0	1	7 405	0	0	0	$414 517	1	0	0	0
17 351	0	1	0	0	0	1.15%	0	1	7 841	0	1	0	$914 466	1	0	0	0
17 352	0	1	0	0	0	1.18%	0	1	7 841	0	1	0	$937 488	1	0	0	0
17 353	0	1	0	0	0	1.18%	0	1	7 841	0	0	0	$417 972	1	0	0	0
17 354	0	1	0	0	0	1.18%	0	1	8 712	0	1	0	$806 239	1	0	0	0
17 355	0	1	0	0	0	1.16%	0	1	9 180	0	0	0	$461 701	1	0	0	0
17 356	0	1	0	0	0	1.15%	0	0	9 583	1	0	0	$80 460	1	0	0	0
17 357	0	1	0	0	0	1.16%	0	1	9 583	0	1	0	$694 048	1	0	0	0
17 358	0	1	0	0	0	1.15%	0	1	10 454	0	1	0	$754 829	1	0	0	0
17 359	0	1	0	0	0	1.14%	0	1	6 534	0	0	0	$322 402	1	0	0	0
17 360	0	1	0	0	0	1.15%	0	1	6 534	0	1	0	$964 346	1	0	0	0
17 361	0	1	0	0	0	1.15%	0	1	6 534	0	1	0	$984 362	1	0	0	0
17 362	0	1	0	0	0	1.13%	0	1	7 405	0	1	0	$636 341	1	0	0	0
17 363	0	1	0	0	0	1.10%	0	1	7 841	0	0	0	$506 588	1	0	0	0
17 364	0	1	0	0	0	1.18%	0	0	8 276	1	0	0	$116 317	1	0	0	0
17 365	0	1	0	0	0	1.18%	0	1	8 712	0	0	0	$433 486	1	0	0	0
17 366	0	1	0	0	0	1.12%	0	1	9 148	0	0	0	$245 688	1	0	0	0
17 367	0	1	0	0	0	1.16%	0	1	12 197	0	0	0	$529 674	1	0	0	0
17 368	0	1	0	0	0	1.09%	0	1	6 534	0	0	0	$356 370	1	0	0	0
17 369	0	1	0	0	0	1.09%	0	1	5 227	0	0	1	$327 754	1	0	0	0
17 370	0	1	0	0	0	1.15%	0	1	5 663	0	1	0	$608 267	1	0	0	0
17 371	0	1	0	0	0	1.15%	0	1	5 663	0	1	0	$597 349	1	0	0	0
17 372	0	1	0	0	0	1.15%	0	1	5 663	1	0	0	$121 958	1	0	0	0
17 373	0	1	0	0	0	1.15%	0	1	5 663	0	1	0	$678 451	1	0	0	0
17 374	0	1	0	0	0	1.12%	0	1	6 098	0	1	0	$656 616	1	0	0	0
17 375	0	1	0	0	0	1.15%	0	1	6 098	0	0	0	$499 535	1	0	0	0
17 376	0	1	0	0	0	1.15%	0	1	6 970	0	1	0	$598 909	1	0	0	0
17 377	0	1	0	0	0	1.18%	0	1	6 970	0	1	0	$984 668	1	0	0	0
17 378	0	1	0	0	0	1.15%	0	1	8 712	0	1	0	$918 738	1	0	0	0
17 379	1	1	0	0	0	1.10%	0	1	10 892	0	1	0	$639 460	1	0	0	0
17 380	0	1	0	0	0	1.09%	0	1	5 663	0	0	0	$434 768	1	0	0	0
17 381	1	1	0	0	0	1.12%	0	1	6 000	0	0	0	$416 813	1	0	0	0
17 382	0	1	0	0	0	1.09%	0	1	6 534	0	1	0	$805 469	1	0	0	0
17 383	0	1	0	0	0	1.16%	0	1	7 405	0	1	0	$935 795	1	0	0	0
17 384	0	1	0	0	0	1.13%	0	1	9 583	0	1	0	$629 322	1	0	0	0
17 385	0	1	0	0	0	1.15%	0	1	4 792	0	1	0	$651 937	1	0	0	0
17 386	0	1	0	0	0	1.15%	0	1	4 792	0	1	0	$691 088	1	0	0	0
17 387	0	1	0	0	0	1.09%	0	1	5 663	0	1	0	$806 239	1	0	0	0
17 388	0	1	0	0	0	1.12%	0	1	6 098	0	1	0	$678 451	1	0	0	0
17 389	1	1	0	0	0	1.15%	0	1	8 712	0	1	0	$892 488	1	0	0	0
17 390	0	1	0	0	0	1.09%	0	1	5 663	1	0	0	$175 409	1	0	0	0
17 391	0	1	0	0	0	1.11%	0	1	18 295	0	1	0	$1 059 361	1	0	0	0
17 392	0	1	0	0	0	1.15%	0	1	3 738	0	0	0	$403 988	1	0	0	0
17 393	0	1	0	0	0	1.15%	0	1	4 356	0	1	0	$737 718	1	0	0	0
17 394	0	1	0	0	0	1.35%	0	1	4 356	1	0	0	$106 149	1	0	0	0
17 395	0	1	0	0	0	1.38%	0	1	4 792	0	1	0	$694 048	1	0	0	0
17 396	0	1	0	0	0	1.15%	0	1	4 792	0	0	1	$409 693	1	0	0	0
17 397	0	1	0	0	0	1.80%	1	1	4 800	0	0	0	$519 413	1	0	0	0
17 398	0	1	0	0	0	1.15%	0	1	5 227	0	1	0	$841 864	1	0	0	0
17 399	1	1	0	0	0	1.15%	0	1	5 663	0	1	0	$678 451	1	0	0	0
17 400	0	1	0	0	0	1.09%	0	1	5 663	1	0	0	$146 316	1	0	0	0
17 401	1	1	0	0	0	1.15%	0	1	6 534	0	1	0	$843 731	1	0	0	0
17 402	0	1	0	0	0	1.12%	0	0	7 405	0	0	1	$450 662	1	0	0	0
17 403	0	1	0	0	0	1.10%	0	1	9 583	0	1	0	$807 903	1	0	0	0
17 404	0	1	0	0	0	1.33%	0	1	3 485	0	0	1	$441 298	1	0	0	0
17 405	0	1	0	0	0	1.15%	0	1	4 356	0	1	0	$1 062 259	1	0	0	0
17 406	0	1	0	0	0	1.09%	0	1	4 792	0	0	0	$23 178	1	0	0	0
17 407	0	1	0	0	0	1.15%	0	1	4 792	0	1	0	$898 113	1	0	0	0
17 408	0	1	0	0	0	1.12%	0	1	4 792	0	1	0	$937 488	1	0	0	0
17 409	0	1	0	0	0	1.15%	0	1	4 792	0	1	0	$838 699	1	0	0	0
17 410	0	1	0	0	0	1.18%	0	1	4 792	0	1	0	$969 888	1	0	0	0
17 411	0	1	0	0	0	1.15%	0	1	5 227	0	1	0	$778 270	1	0	0	0
17 412	0	1	0	0	0	1.15%	0	1	5 227	0	1	0	$686 250	1	0	0	0
17 413	0	1	0	0	0	1.15%	0	1	5 227	0	1	0	$740 838	1	0	0	0
17 414	0	1	0	0	0	1.18%	0	1	5 600	0	0	0	$474 526	1	0	0	0
17 415	0	1	0	0	0	1.09%	0	1	5 663	0	1	0	$950 613	1	0	0	0
17 416	0	1	0	0	0	1.15%	0	1	5 663	0	0	0	$374 217	1	0	0	0
17 417	0	1	0	0	0	1.29%	0	1	5 663	0	1	0	$889 021	1	0	0	0
17 418	0	1	0	0	0	1.18%	0	1	6 098	0	1	0	$580 193	1	0	0	0
17 419	0	1	0	0	0	1.34%	0	1	6 098	1	0	0	$37 641	1	0	0	0
17 420	0	1	0	0	0	1.10%	0	1	6 534	0	0	0	$411 897	1	0	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
17 421	0	1	0	0	0	1.18%	0	1	7 405	0	0	0	$408 760	1	0	0	0
17 422	0	1	0	0	0	1.15%	0	1	7 405	0	1	0	$1 099 207	1	0	0	0
17 423	0	1	0	0	0	1.12%	0	1	9 148	0	0	0	$557 889	1	0	0	0
17 424	0	1	0	0	0	1.16%	0	1	9 148	0	1	0	$939 343	1	0	0	0
17 425	0	1	0	0	0	1.32%	0	1	9 583	0	1	0	$1 136 155	1	0	0	0
17 426	0	1	0	0	0	1.12%	0	1	4 356	0	1	0	$890 426	1	0	0	0
17 427	0	1	0	0	0	1.18%	0	1	4 356	0	0	0	$413 366	1	0	0	0
17 428	0	1	0	0	0	1.09%	0	1	4 792	0	1	0	$813 538	1	0	0	0
17 429	0	1	0	0	0	1.15%	0	1	4 792	0	1	0	$812 700	1	0	0	0
17 430	0	1	0	0	0	1.15%	0	1	4 792	0	0	0	$365 041	1	0	0	0
17 431	0	1	0	0	0	1.15%	0	1	4 935	0	1	0	$748 636	1	0	0	0
17 432	0	1	0	0	0	1.15%	0	1	5 227	0	1	0	$636 341	1	0	0	0
17 433	0	1	0	0	0	1.18%	0	1	5 663	0	1	0	$733 039	1	0	0	0
17 434	0	1	0	0	0	1.15%	0	1	5 663	0	0	1	$357 018	1	0	0	0
17 435	0	1	0	0	0	1.31%	0	1	5 663	0	1	0	$971 214	1	0	0	0
17 436	0	1	0	0	0	1.27%	0	1	5 663	0	1	0	$1 245 152	1	0	0	0
17 437	0	1	0	0	0	1.27%	0	1	6 098	0	1	0	$1 039 987	1	0	0	0
17 438	0	1	0	0	0	1.16%	0	1	6 534	0	0	0	$426 032	1	0	0	0
17 439	0	1	0	0	0	1.28%	0	1	6 970	0	1	0	$748 636	1	0	0	0
17 440	0	1	0	0	0	1.48%	1	1	8 276	0	1	0	$946 863	1	0	0	0
17 441	0	1	0	0	0	1.33%	0	1	8 276	0	1	0	$857 812	1	0	0	0
17 442	0	1	0	0	0	1.44%	0	0	9 583	0	0	1	$400 638	1	0	0	0
17 443	0	1	0	0	0	1.99%	1	1	10 019	0	1	0	$1 494 355	1	0	0	0
17 444	0	1	0	0	0	1.33%	0	1	3 485	0	1	0	$1 031 236	1	0	0	0
17 445	0	1	0	0	0	1.15%	0	1	3 710	0	0	0	$444 387	1	0	0	0
17 446	0	1	0	0	0	1.18%	0	1	4 449	0	0	0	$442 463	1	0	0	0
17 447	0	1	0	0	0	1.18%	0	1	5 227	0	0	1	$386 282	1	0	0	0
17 448	0	1	0	0	0	1.18%	0	0	5 227	0	0	1	$332 408	1	0	0	0
17 449	0	1	0	0	0	1.18%	0	0	6 970	0	0	1	$301 232	1	0	0	0
17 450	0	1	0	0	0	1.18%	0	1	6 970	0	0	0	$477 847	1	0	0	0
17 451	0	1	0	0	0	1.12%	0	1	6 970	0	0	1	$444 809	1	0	0	0
17 452	0	1	0	0	0	1.12%	0	1	7 405	0	0	1	$351 165	1	0	0	0
17 453	0	1	0	0	0	1.09%	0	1	8 712	0	1	0	$991 862	1	0	0	0
17 454	0	1	0	0	0	1.28%	0	1	18 295	1	0	0	$180 678	1	0	0	0
17 455	0	1	0	0	0	1.10%	0	1	9 826	0	0	1	$341 396	1	0	0	0
17 456	0	1	0	0	0	1.18%	0	1	11 761	0	1	0	$1 098 696	1	0	0	0
17 457	0	1	0	0	0	1.14%	0	1	2 614	1	0	0	$123 087	1	0	0	0
17 458	0	1	0	0	0	1.14%	0	1	2 614	0	0	0	$165 028	1	0	0	0
17 459	0	1	0	0	0	1.18%	0	1	3 049	0	1	0	$670 959	1	0	0	0
17 460	0	1	0	0	0	1.14%	0	1	3 390	0	0	0	$384 751	1	0	0	0
17 461	0	1	0	0	0	1.14%	0	1	3 920	0	1	0	$803 622	1	0	0	0
17 462	0	1	0	0	0	1.14%	0	1	3 920	0	0	0	$174 299	1	0	0	0
17 463	1	1	0	0	0	1.14%	0	1	4 358	0	1	0	$771 292	1	0	0	0
17 464	0	1	0	0	0	1.18%	0	1	4 792	0	1	0	$956 237	1	0	0	0
17 465	0	1	0	0	0	1.09%	0	1	5 227	0	1	0	$719 003	1	0	0	0
17 466	0	1	0	0	0	1.18%	0	1	5 663	0	1	0	$850 441	1	0	0	0
17 467	0	1	0	0	0	1.09%	0	1	8 276	0	1	0	$686 250	1	0	0	0
17 468	0	1	0	0	0	1.15%	0	1	6 098	0	0	1	$441 298	1	0	0	0
17 469	0	1	0	0	0	1.18%	0	1	6 970	0	0	0	$460 575	1	0	0	0
17 470	0	1	0	0	0	1.16%	0	1	6 970	0	0	0	$557 889	1	0	0	0
17 471	0	1	0	0	0	1.16%	0	1	7 042	0	0	0	$654 076	1	0	0	0
17 472	1	1	0	0	0	1.43%	1	1	7 866	0	1	0	$1 258 049	1	0	0	0
17 473	1	1	0	0	0	1.36%	0	1	4 794	0	1	0	$983 744	1	0	0	0
17 474	0	1	0	0	0	1.16%	0	1	10 019	0	1	0	$998 052	1	0	0	0
17 475	0	1	0	0	0	1.15%	0	1	2 178	0	1	0	$645 798	1	0	0	0
17 476	0	1	0	0	0	1.18%	0	1	3 049	0	0	0	$288 764	1	0	0	0
17 477	0	1	0	0	0	1.18%	0	1	3 049	0	1	0	$678 451	1	0	0	0
17 478	0	1	0	0	0	1.15%	0	1	3 485	0	1	0	$678 451	1	0	0	0
17 479	0	1	0	0	0	1.18%	0	1	3 485	0	0	0	$525 826	1	0	0	0
17 480	0	1	0	0	0	1.15%	0	1	4 356	1	0	0	$112 924	1	0	0	0
17 481	0	1	0	0	0	1.18%	0	1	10 890	0	1	0	$1 331 233	1	0	0	0
17 482	0	1	0	0	0	1.15%	0	1	2 614	0	1	0	$916 863	1	0	0	0
17 483	0	1	0	0	0	1.18%	0	1	3 705	0	0	0	$474 526	1	0	0	0
17 484	0	1	0	0	0	1.15%	0	1	3 956	0	1	0	$662 572	1	0	0	0
17 485	0	1	0	0	0	1.10%	0	1	5 227	0	1	0	$873 409	1	0	0	0
17 486	0	1	0	0	0	1.15%	0	1	3 920	0	0	0	$403 003	1	0	0	0
17 487	0	1	0	0	0	1.15%	0	1	3 920	0	1	0	$647 258	1	0	0	0
17 488	0	1	0	0	0	1.18%	0	1	3 920	0	0	0	$439 898	1	0	0	0
17 489	0	1	0	0	0	1.12%	0	1	4 356	0	0	0	$564 204	1	0	0	0
17 490	0	1	0	0	0	1.18%	0	1	5 663	0	1	0	$1 136 235	1	0	0	0
17 491	0	1	0	0	0	1.12%	0	1	7 157	0	0	0	$961 877	1	0	0	0
17 492	0	1	0	0	0	1.12%	0	1	47 045	0	0	0	$978 722	1	0	0	0
17 493	0	1	0	0	0	1.16%	0	1	7 841	0	1	0	$1 031 236	1	0	0	0
17 494	0	1	0	0	0	1.38%	0	1	2 178	0	1	0	$785 148	1	0	0	0
17 495	0	1	0	0	0	1.38%	0	1	2 178	0	0	0	$175 226	1	0	0	0
17 496	0	1	0	0	0	1.36%	0	1	3 049	0	1	0	$796 232	1	0	0	0
17 497	0	1	0	0	0	1.18%	0	1	3 485	0	0	0	$356 946	1	0	0	0
17 498	0	1	0	0	0	1.15%	0	1	3 920	0	0	0	$398 973	1	0	0	0
17 499	0	1	0	0	0	1.30%	0	1	9 583	0	0	1	$381 560	1	0	0	0
17 500	0	1	0	0	0	1.33%	0	1	20 909	0	0	0	$670 150	1	0	0	0
17 501	0	1	0	0	0	1.09%	0	1	2 706	0	0	0	$434 768	1	0	0	0
17 502	0	1	0	0	0	1.09%	0	1	3 748	0	0	0	$463 625	1	0	0	0
17 503	0	1	0	0	0	1.15%	0	1	3 940	0	1	0	$740 838	1	0	0	0
17 504	0	1	0	0	0	1.10%	0	1	6 098	0	1	0	$1 074 605	1	0	0	0
17 505	0	1	0	0	0	1.18%	0	1	6 578	0	0	0	$392 446	1	0	0	0
17 506	1	1	0	0	0	1.12%	0	1	8 276	0	1	0	$1 467 724	1	0	0	0
17 507	0	1	0	0	0	1.12%	0	1	3 485	0	0	0	$200 259	1	0	0	0
17 508	0	1	0	0	0	1.35%	0	1	2 178	0	0	0	$150 606	1	0	0	0
17 509	0	1	0	0	0	1.15%	0	1	5 358	0	0	0	$519 297	1	0	0	0
17 510	0	1	0	0	0	1.26%	0	0	7 841	0	0	1	$461 714	1	0	0	0
17 511	0	1	0	0	0	1.11%	0	0	13 939	0	0	1	$439 074	1	0	0	0
17 512	0	1	0	0	0	1.18%	0	0	5 663	0	0	1	$232 450	1	0	0	0
17 513	0	1	0	0	0	1.08%	0	0	7 405	0	0	1	$135 000	1	0	0	0
17 514	0	1	0	0	0	1.09%	0	0	6 098	0	0	1	$247 000	1	0	0	0
17 515	0	1	0	0	0	1.12%	0	0	5 663	0	0	1	$200 000	1	0	0	0
17 516	0	1	0	0	0	1.18%	0	0	4 792	0	0	1	$280 000	1	0	0	0
17 517	0	1	0	0	0	1.10%	0	1	4 792	0	1	0	$1 349 531	1	0	0	0
17 518	0	1	0	0	0	1.09%	0	0	5 227	1	0	0	$55 452	1	0	0	0
17 519	0	1	0	0	0	1.14%	0	1	4 356	0	1	0	$411 972	1	0	0	0
17 520	0	1	0	0	0	1.08%	0	0	4 792	1	0	0	$51 427	1	0	0	0
17 521	0	1	0	0	0	1.09%	0	0	6 970	1	0	0	$50 533	1	0	0	0
17 522	0	1	0	0	0	1.15%	0	0	4 792	0	0	0	$299 660	1	0	0	0
17 523	0	1	0	0	0	1.15%	0	1	5 663	0	0	0	$416 813	1	0	0	0
17 524	0	1	0	0	0	1.09%	0	0	3 920	0	0	1	$277 007	1	0	0	0
17 525	0	1	0	0	0	1.15%	0	0	8 712	1	0	0	$127 029	1	0	0	0
17 526	0	1	0	0	0	1.09%	0	0	6 970	1	0	0	$93 279	1	0	0	0
17 527	0	1	0	0	0	1.15%	0	0	4 792	1	0	0	$111 997	1	0	0	0
17 528	0	1	0	0	0	1.15%	0	0	9 583	1	0	0	$111 725	1	0	0	0
17 529	0	1	0	0	0	1.15%	0	0	9 148	1	0	0	$108 565	1	0	0	0
17 530	0	1	0	0	0	1.40%	0	0	7 405	1	0	0	$112 309	1	0	0	0
17 531	0	1	0	0	0	1.18%	0	0	3 485	0	0	0	$285 495	1	0	0	0
17 532	0	1	0	0	0	1.13%	0	0	5 663	0	0	1	$223 575	1	0	0	0
17 533	0	1	0	0	0	1.18%	0	0	3 485	0	0	1	$344 142	1	0	0	0
17 534	0	1	0	0	0	1.14%	0	0	3 485	0	0	1	$300 651	1	0	0	0
17 535	0	1	0	0	0	1.15%	0	0	3 485	0	0	1	$353 506	1	0	0	0
17 536	0	1	0	0	0	1.14%	0	1	6 970	1	0	0	$110 069	1	0	0	0
17 537	0	1	0	0	0	1.09%	0	0	6 970	1	0	0	$106 411	1	0	0	0
17 538	0	1	0	0	0	1.16%	0	1	6 970	0	1	0	$964 504	1	0	0	0
17 539	0	1	0	0	0	1.14%	0	0	6 098	1	0	0	$105 414	1	0	0	0
17 540	0	1	0	0	0	1.14%	0	0	3 049	1	0	0	$96 999	1	0	0	0
17 541	0	1	0	0	0	1.14%	0	0	3 920	1	0	0	$103 086	1	0	0	0
17 542	0	1	0	0	0	1.15%	0	0	6 970	1	0	0	$119 713	1	0	0	0
17 543	0	1	0	0	0	1.18%	0	0	6 098	1	0	0	$126 363	1	0	0	0
17 544	0	1	0	0	0	1.09%	0	0	4 792	1	0	0	$149 060	1	0	0	0
17 545	0	1	0	0	0	1.12%	0	0	6 098	1	0	0	$119 380	1	0	0	0
17 546	0	1	0	0	0	1.13%	0	0	6 970	1	0	0	$131 745	1	0	0	0
17 547	0	1	0	0	0	1.15%	0	0	4 792	1	0	0	$146 048	1	0	0	0
17 548	0	1	0	0	0	1.18%	0	0	3 485	0	0	1	$216 065	1	0	0	0
17 549	0	1	0	0	0	1.18%	0	0	5 663	0	0	1	$397 825	1	0	0	0
17 550	0	1	0	0	0	1.18%	0	0	3 049	0	0	1	$249 306	1	0	0	0

OBSERVATION	PROPERTY DURESS = 1	LTV_90%	LTV 81%-90%	LTV 70%-78%	LTV BELOW 70%	TOTAL TAX BURDEN	PARCEL IN SCEIP = 1	CONVENTIONAL LOAN = 1	LOT SIZE	SOLD PRIOR_2000	SOLD DURING 2004_2007	SOLD 2008-2012	PRICE ADJUST. TO 2012	ZIP CODE Z95403	ZIP CODE 95404	ZIP CODE 95472	ZIP CODE 94928
17 551	0	1	0	0	0	1.15%	0	0	4 356	0	0	1	$276 129	1	0	0	0
17 552	0	1	0	0	0	1.15%	0	0	3 920	0	0	1	$275 000	1	0	0	0
17 553	0	1	0	0	0	1.15%	0	0	3 485	0	0	1	$342 971	1	0	0	0
17 554	0	1	0	0	0	1.18%	0	0	3 920	0	0	1	$357 018	1	0	0	0
17 555	0	1	0	0	0	1.12%	0	0	7 405	0	0	1	$327 494	1	0	0	0
17 556	0	1	0	0	0	1.13%	0	0	7 841	0	0	1	$301 232	1	0	0	0
17 557	0	1	0	0	0	1.18%	0	0	5 227	0	0	1	$433 104	1	0	0	0
17 558	0	1	0	0	0	1.45%	0	0	6 098	0	0	1	$400 000	1	0	0	0
17 559	0	1	0	0	0	1.12%	0	1	4 356	0	1	0	$670 959	1	0	0	0
17 560	0	1	0	0	0	1.18%	0	0	4 792	0	0	1	$351 165	1	0	0	0
17 561	0	1	0	0	0	2.58%	1	0	3 920	0	0	1	$289 913	1	0	0	0
17 562	0	1	0	0	0	1.35%	0	0	7 841	0	0	1	$410 000	1	0	0	0
17 563	0	1	0	0	0	1.12%	0	0	6 098	1	0	0	$134 756	1	0	0	0
17 564	0	1	0	0	0	1.13%	0	0	7 405	0	0	1	$405 000	1	0	0	0
17 565	0	1	0	0	0	0.01%	0	1	7 405	0	0	1	$276 129	1	0	0	0
17 566	0	1	0	0	0	1.09%	0	0	4 356	1	0	0	$130 686	1	0	0	0
17 567	0	1	0	0	0	1.32%	0	1	10 890	0	1	0	$637 411	1	0	0	0
17 568	0	1	0	0	0	1.15%	0	0	6 098	0	0	0	$188 206	1	0	0	0
17 569	0	1	0	0	0	1.09%	0	0	7 841	1	0	0	$130 354	1	0	0	0
17 570	0	1	0	0	0	1.14%	0	1	3 049	0	1	0	$704 340	1	0	0	0
17 571	0	1	0	0	0	1.12%	0	1	12 197	0	0	0	$690 862	1	0	0	0
17 572	0	1	0	0	0	1.11%	0	0	10 454	0	0	1	$299 223	1	0	0	0
17 573	0	1	0	0	0	1.09%	0	0	8 276	0	0	1	$230 944	1	0	0	0
17 574	0	1	0	0	0	1.14%	0	0	4 356	0	0	1	$230 442	1	0	0	0
17 575	0	1	0	0	0	1.12%	0	0	6 534	0	0	1	$200 821	1	0	0	0
17 576	0	1	0	0	0	1.18%	0	0	7 405	0	0	1	$392 134	1	0	0	0
17 577	0	1	0	0	0	1.10%	0	0	7 841	0	0	1	$359 000	1	0	0	0
17 578	0	1	0	0	0	1.18%	0	0	5 663	0	0	1	$269 100	1	0	0	0
17 579	0	1	0	0	0	1.18%	0	0	5 227	0	0	1	$351 437	1	0	0	0
17 580	0	1	0	0	0	1.18%	0	0	2 614	0	0	1	$326 584	1	0	0	0
17 581	0	1	0	0	0	1.63%	1	0	43 560	0	0	1	$384 403	1	0	0	0
17 582	0	1	0	0	0	1.18%	0	1	4 792	1	0	0	$125 698	1	0	0	0
17 583	0	1	0	0	0	1.10%	0	1	17 860	1	0	0	$35 775	1	0	0	0
17 584	0	1	0	0	0	1.35%	0	1	6 534	1	0	0	$110 203	1	0	0	0
17 585	0	1	0	0	0	1.13%	0	1	6 098	0	0	0	$156 516	1	0	0	0
17 586	0	1	0	0	0	1.15%	0	1	29 185	1	0	0	$72 698	1	0	0	0
17 587	0	1	0	0	0	1.08%	0	1	4 356	0	0	0	$293 617	1	0	0	0
17 588	0	1	0	0	0	1.10%	0	1	12 632	1	0	0	$102 602	1	0	0	0
17 589	0	1	0	0	0	1.12%	0	1	7 405	0	0	0	$120 104	1	0	0	0
17 590	0	1	0	0	0	1.15%	0	1	5 227	0	0	1	$438 957	1	0	0	0
17 591	0	1	0	0	0	1.18%	0	1	3 920	0	0	1	$225 000	1	0	0	0
17 592	0	1	0	0	0	1.18%	0	1	7 405	0	1	0	$456 309	1	0	0	0
17 593	0	1	0	0	0	1.14%	0	0	5 900	0	0	1	$304 707	1	0	0	0
17 594	0	1	0	0	0	1.15%	0	0	5 227	0	0	1	$281 149	1	0	0	0
17 595	0	1	0	0	0	1.09%	0	0	6 098	0	0	1	$195 801	1	0	0	0
17 596	0	1	0	0	0	1.13%	0	1	4 792	0	0	0	$209 770	1	0	0	0
17 597	0	1	0	0	0	1.10%	0	1	21 780	0	0	1	$332 408	1	0	0	0
17 598	0	1	0	0	0	2.10%	0	0	7 841	0	0	1	$257 062	1	0	0	0
17 599	0	1	0	0	0	1.13%	0	1	6 098	0	1	0	$693 741	1	0	0	0
17 600	0	1	0	0	0	1.13%	0	1	6 534	0	1	0	$568 470	1	0	0	0
17 601	0	1	0	0	0	1.09%	0	1	15 246	1	0	0	$40 458	1	0	0	0
17 602	0	1	0	0	0	1.18%	0	1	4 356	1	0	0	$103 383	1	0	0	0
17 603	0	1	0	0	0	1.13%	0	0	5 663	0	0	1	$169 653	1	0	0	0
17 604	0	1	0	0	0	1.14%	0	0	4 792	1	0	0	$55 037	1	0	0	0
17 605	0	1	0	0	0	1.35%	0	1	7 841	1	0	0	$93 459	1	0	0	0
17 606	0	1	0	0	0	1.09%	0	1	2 614	0	1	0	$387 955	1	0	0	0
17 607	0	1	0	0	0	1.29%	0	1	7 841	1	0	0	$91 254	1	0	0	0
17 608	0	1	0	0	0	1.16%	0	1	5 663	0	0	0	$337 254	1	0	0	0
17 609	0	1	0	0	0	1.15%	0	0	18 731	0	0	1	$227 145	1	0	0	0
17 610	0	1	0	0	0	1.10%	0	1	5 663	1	0	0	$35 775	1	0	0	0
17 611	0	1	0	0	0	1.10%	0	1	11 330	0	0	1	$214 750	1	0	0	0
17 612	0	1	0	0	0	1.56%	1	1	56 192	0	0	0	$419 525	1	0	0	0
17 613	0	1	0	0	0	1.16%	0	1	14 810	0	0	0	$126 968	1	0	0	0
17 614	0	1	0	0	0	1.11%	0	1	18 731	1	0	0	$59 924	1	0	0	0
17 615	0	1	0	0	0	1.13%	0	1	9 148	0	0	1	$34 500	1	0	0	0

EXHIBIT 3

Empire Economics
Dr. Joseph T. Janczyk
Extensive Experience with Municipal Financings and Major Industry Contributor

Dr. Joseph T. Janczyk, president of Empire Economics, received his Doctorate in Economics from the University of California, and was a tenured Economics Professor at California State University where he taught courses in microeconomics, macroeconomics, regional economics, and computer modeling.

Dr. Janczyk focuses on assuring his public agency clients that the proposed developments are both efficient (that there is a real demand for the forthcoming residential, industrial and commercial office products) and equitable (that the public entity's reputation is protected in the marketplace by reducing the potential for foreclosures or defaults). He has an outstanding reputation for providing sound economic advice to the public sector, and minimizes the possibility for conflicts of interest by not providing services to the private sector, such as developers/builders.

Experience with Bond Financings

Empire Economics has performed consulting services on behalf of public entities for capital infrastructure and other related projects underlying the development of Planned Communities, Business Parks and Retail Centers as well as Toll Roads, resulting in 500+ bond issues amounting to $12+ billion.

Empire Economics' experience with Mello Roos/Assessment District Financings, Mortgage Revenue Bond and other tax-exempt financings has been as follows:

- ✓ **Mello-Roos/Assessment District Land Secured Financings** for 420+ such bond issues amounting to $8.0+ billion for Planned Communities which have 100-1,000+ housing units and Business Parks/Retail Centers which have 50-150+ commercial-industrial acres.

- ✓ **Mortgage Revenue Bond Financings** for some 80+ such bond issues with bonds amounting to $2.0+ billion for single-family homes and apartments, to provide lower interest rate mortgage loans for qualified purchasers.

- ✓ **Socioeconomic Forecasts/Market Studies** for the $2.75 billion refunding of the San Joaquin Hills and Foothill/Eastern Transportation Corridors' Toll Roads located in southern Orange County; the latter was designated as the Municipal Bond Issue of the Year for 1999.

Major Industry Contributions

Empire Economics has taken an active role in the municipal bond industry by participating in numerous events; some examples are as follows:

- ✓ UCLA Municipal Bond Financing Seminars – Featured Speaker
- ✓ Bond Buyer Conference – Panelist/Presenter
- ✓ Municipal Bond Industry Association – Panelist
- ✓ Best Practices for Continuing Disclosure – Panelist
- ✓ Appraisal Standards for Land Secured Financing by CDIAC – Panelist/Contributor
- ✓ Rating Agency and Bond Insurer Presentations – Numerous Trips to New York City
- ✓ Meetings with Municipal Bond Funds:
  Bond Buyer Seminar Presentations in New York, Boston, and Chicago to 50+ Bond Funds

EMPIRE ECONOMICS

Real Estate Consulting
Exclusively for the Public Sector

Empire Economics assisted various public entities with the phasing of infrastructure for the planned community of Aliso Viejo, California, which has some 20,000 residential units and 500 acres of commercial-industrial products by setting special taxes and forecasting absorption.

ABOUT US

Empire Economics performs research to provide public entities with information as to whether a CFD/Project meets their financing policy guidelines, and to identify potential risk factors that should be disclosed to prospective bond purchasers.

- Exclusive Commitment to the Public Sector: No Research Performed for Developers/Builders
- Exceeds Educational and Experience Requirements Set-Forth by CDIAC Guidelines
- Extensive Experience with Municipal Financings and Industry Contributor: 500+ bond issues for $12B+
- Unique Research Methods for Identifying Emerging Trends: Price Bubble Disclosure in Early 2005
- Proprietary Forecasting Model: Employment Growth and Housing Market Recovery

UNIQUE RESEARCH METHODS FOR IDENTIFYING EMERGING TRENDS:

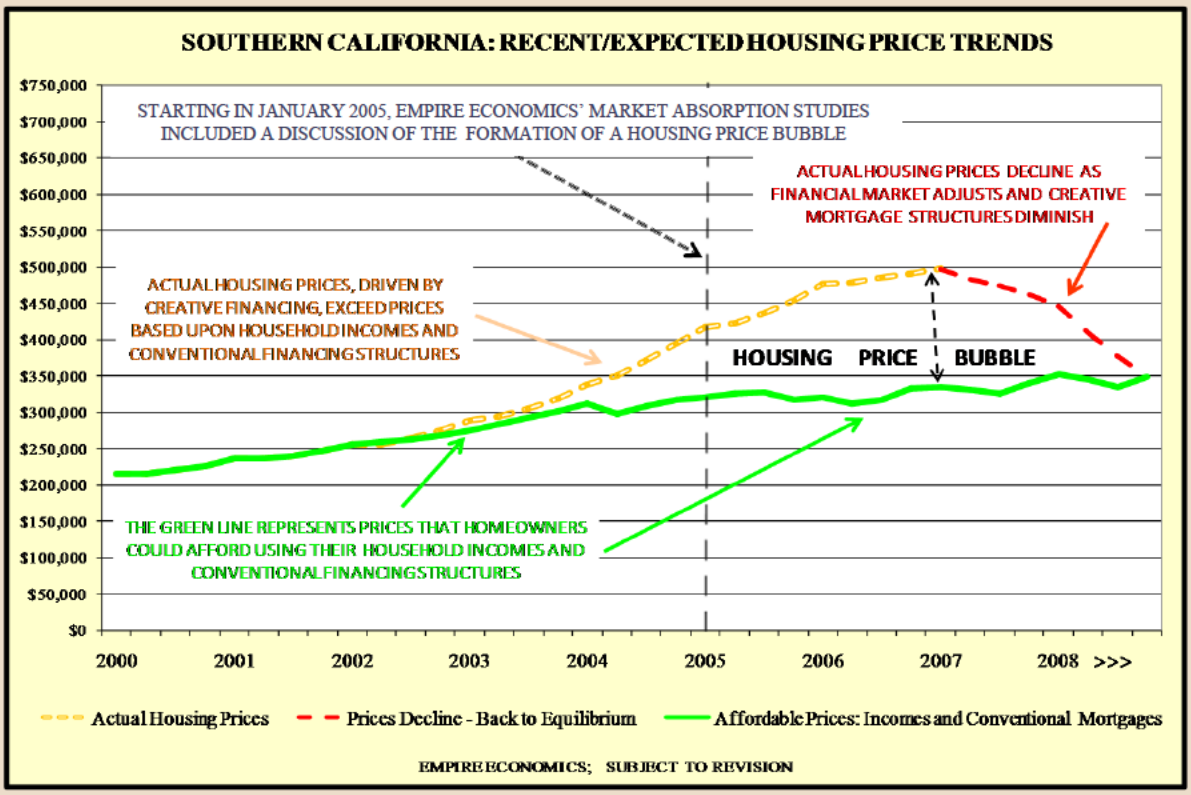
PRICE BUBBLE DISCLOSURE IN OFFICIAL STATEMENTS STARTING IN 2005

For Example: Disclosed in CFD No. 2004-1, County of Orange (Ladera Ranch), January 19, 2005

Empire Economics extends its research beyond the conventional economic and real estate statistical models by conducting primary grass-roots surveys to identify newly emerging trends that, over time, have dramatic impacts on the real estate markets.

For example, Empire Economics became aware of the formation of a housing price bubble in early 2005 due to its on-going discussions with sales representatives at new residential projects and their mortgage lenders. By compiling and analyzing their observations, Empire Economics discovered that homeowners were only able to continue to purchase homes at significantly higher prices through the use of creative financing structures.

The following graph represents the primary economic concepts underlying Empire Economics' housing price model: the green line represents prices that households could afford based upon their incomes and conventional financing techniques while the orange/red lines represents actual housing prices.



TYPES OF CONSULTING SERVICES AND THEIR APPLICATIONS

Empire Economics' consulting services cover a broad array of issues related to municipal finance; each type of study provides guidance on a critical topic:

Price Point Study
Are the prices being used to set the Special Taxes for the CFD/Project representative of current market conditions, so that the prices for which the homeowners purchase the homes will have a tax burden that conforms to the issuer's policies, such as a maximum of 1.8% or 2.0%?

Market Absorption Study
Is the rate of absorption for the forthcoming CFD/Project based upon probable economic and real estate conditions, so that the Appraised value represents the issuer's policy regarding a Value to Lien, typically a minimum of 3 to 1?

Mortgage Loan Characteristics-Homeowner Equity Study
What are the equity levels of the current homeowners in the CFD/Project, considering that homeowners with significant amounts of negative equity have much higher levels of mortgage duress and special tax delinquencies?

Assessed Value Projections Study
What are the amounts of Assessed Value (AV) growth for the public entity during the foreseeable future, based upon a comprehensive analysis of each of the relevant factors, including housing price changes and turnover rates as well as new development, and how can the AV forecast be integrated into a public entity's financial plan?

Evaluating the Competitiveness of the CFD/Project
For the remaining homes in a CFD/Project, how competitive are their prices in the marketplace, relative to other comparable new housing projects and also nearby existing homes that are for-sale, including homes that are under duress, such as foreclosures and bank owned?

Local Area Price Bubble and Economic Recovery
How did the housing price bubble for a particular public entity's geographic area, such as a City, compare to that of Southern California, as a whole, and how is the area's economy and housing market likely to recover, considering the composition of its economic base and level of its unemployment?

Monitoring Report for CFDs/ADs Bond Issues Study
How can a public entity provide increased disclosure to municipal bondholders regarding the development progress of the residential and commercial-business projects in its Community Facility Districts/Assessment Districts?

EXCEEDS EDUCATIONAL AND EXPERIENCE REQUIREMENTS SET-FORTH BY CALIFORNIA DEBT AND INVESTMENT ADVISORY COMMISSION GUIDELINES

The California Debt and Investment Advisory Commission (CDIAC) published Appraisal Standards for Land Secured Financings that have been utilized by California public entities as a basis for their land-secured financings under the Mello-Roos Act; these concepts, with regards to independence as well as qualifications and experience, are applicable to other types of municipal bond financings as well.

CDIAC Recommendations	Empire Economics
1. Avoid Conflicts of Interest: Knowing that developers and builders may influence the outcome of a market absorption study, market absorption analysts should describe their business relations with developers and builders during the past three years in the market absorption study.	1A. Empire Economics conducts market absorption and other related studies EXCLUSIVELY for governmental entities, and this has provided numerous public entities with a high level of comfort. 1B. Empire Economics, as part of its study, signs a Certification of Independence stating that Empire Economics has NO contractual relationships with the developers/builders.
2. Educational Qualifications: The market absorption analysts should possess at least a Bachelor's degree but preferably an advanced degree with courses in real estate and economics.	2. Dr. Joseph T. Janczyk, President of Empire Economics, received his Doctorate in Economics from the University of California. As a tenured Economics Professor at the California State University, he taught courses in microeconomics, macroeconomics, regional economics, and computer modeling.
3. Experience with Land-Secured Financings: The market absorption analysts should possess a minimum of five years of experience in performing market studies for land-secured financings.	3. During the past 25+ years, Empire Economics has prepared studies for 500+ Bond Issues, providing the comfort level required for numerous California counties, cities, school districts, water districts and other special districts to finance over $12 billion worth of capital improvement projects.

EMPIRE ECONOMICS: SOUTHERN CALIFORNIA LAND-SECURED FINANCINGS

Contact Empire Economics with any questions or comments that you may have as we would be pleased to discuss them with you.

Joseph T. Janczyk, Ph.D.
Phone: (949) 661-7012
Email: joe@empireeconomics.com
Website: www.empireeconomics.com

KAMALA D. HARRIS
Attorney General

State of California
DEPARTMENT OF JUSTICE

1515 CLAY STREET, 20TH FLOOR
P.O. BOX 70550
OAKLAND, CA 94612-0550

Public: (510) 622-2100
Telephone: (510) 622-2130
Facsimile: (510) 622-2270
E-Mail: Janill.Richards@doj.ca.gov

September 12, 2012

Via Overnight Mail

Federal Housing Finance Agency
c/o Alfred M. Pollard, General Counsel
Eighth Floor, 400 Seventh Street, S.W.
Washington, D.C. 20024
(Comments/RIN 2590-AA53)

RE: **Materials Cited in the Comments of the California Attorney General on the Federal Housing Finance Agency's Notice of Proposed Rulemaking re Property Assessed Clean Energy**
(RIN 2590-AA53)

Attached please find hard copies of materials cited in the comments of the California Attorney General's Office on the Federal Housing Finance Agency's Notice of Proposed Rulemaking concerning Property Assessed Clean Energy (PACE) programs. 77 Fed. Reg. 36086 (June 15, 2012).

These materials, downloaded or captured on August 7, 2012, are as follows:

- Bryan Bloom, Mary Ellen C. Nobe, and Michael D. Nobe, *Valuing Green Home Designs: A Study of ENERGY STAR© Homes*, 3 The Journal of Sustainable Real Estate (Apr. 2011), downloaded from http://www.costar.com/uploadedFiles/JOSRE/JournalPdfs/06.109_126.pdf. Attached.

- California Energy Commission, *Database for Energy Efficient Resources* (description of tool), downloaded from http://www.energy.ca.gov/deer/. Attached.

- California Public Utilities Commission, Database for Energy Efficient Resources (web-based tool), available at http://www.deeresources.com/. Page capture attached.

- California Public Utilities Commission, *Database for Energy Efficient Resources 2011 Update*, downloaded from

http://www.deeresources.com/index.php?option=com_content&view=article&id=68&Itemid=60. Attached.

- California Energy Commission, Solar Advantage Value Estimator (web-based tool), available at http://www.gosolarcalifornia.org/tools/save.php. Page capture attached.

- City of New Orleans, Solar Calculator (web-based tool), available at http://neworleanssolarmap.org/. Page capture attached.

- Victoria Doyle, Building Industry Research Alliance, *The Role of Appraisals in Energy Efficiency Financing* (May 2012) (prepared for Office of Energy Efficiency and Renewable Energy, U.S. Department of Energy (DOE)), downloaded from www.nrel.gov/docs/fy12osti/54329.pdf. Attached.

- Earth Advantage Institute (EAI), *Certified Homes Outperform Non-Certified Homes for Fourth Year* (June 8, 2011), downloaded from http://www.earthadvantage.org/resources/library/research/certified-homes-outperform-non-certified-homes-for-fourth-year/. Attached.

- Federal Home Loan Mortgage Corporation, California Single-Family Uniform Instrument, Deed of Trust, Form 3005 (Jan. 2001), downloaded from http://www.freddiemac.com/uniform/doc/3005-CaliforniaDeedofTrust.doc. Attached. (Also available at https://www.efanniemae.com/sf/formsdocs/documents/secinstruments/doc/3005w.doc.)

- Federal Housing Finance Agency, *FHFA Statement on Certain Energy Retrofit Loan Programs* (July 6, 2010), downloaded from www.fhfa.gov/webfiles/15884/PACESTMT7610.pdf. Attached.

- Ann Griffin, Earth Advantage Institute, with Ben Kaufman, GreenWorks Realty and Sterling Hamilton, Hamilton Investments, LLC, *Certified Home Performance: Assessing the Market Impacts of Third Party Certification on Residential Properties* (May 2009), downloaded from http://www.earthadvantage.org/assets/uploads/Final_report_from_web_from_greenresourcecouncil.org_site.pdf. Attached.

- Ben Hoen, Ryan Wiser, Peter Cappers and Mark Thayer, Lawrence, Berkeley National Laboratory, Environmental Energy Technologies Division, *An Analysis of the Effects of Residential Photovoltaic Energy Systems on Home Sales Prices in California* (Apr. 2011), downloaded from http://eetd.lbl.gov/ea/emp/reports/lbnl-4476e.pdf. Attached.

- Jamie L. Johnson, Solar Power Electric, Geoffrey T. Klise, Sandia National Laboratories, *PV Value™ User Manual v. 1.1* (Sept. 1, 2012), downloaded from http://energy.sandia.gov/?page_id=8047. Attached.

- Nils Kok, Maastricht University, Netherlands / University of California, Berkeley, and Matthew E. Kahn, University of California, Los Angeles, *The Value of Green Labels in the California Housing Market / An Economic Analysis of the Impact of Green Labeling on the Sales Price of a Home* (July 2012), downloaded from http://www.corporate-engagement.com/files/publication/KK_Green_Homes_071912.pdf. Attached.

- National Renewable Energy Laboratory, PVWatts™ calculator (web-based tool), available at http://www.nrel.gov/rredc/pvwatts/.

- North Carolina Energy Efficiency Alliance, *Market Impacts of ENERGY STAR® Qualification for New Homes* (2011), downloaded from http://ncenergystar.org/sites/ncenergystar.org/files/NCEEA_ENERGY_STAR_Market_Impact_Study.pdf. Attached.

- PACE Assessment Protection Act of 2011, H.R. 2599, 112th Cong. (2011), downloaded from http://www.gpo.gov/fdsys/pkg/BILLS-112hr2599ih/pdf/BILLS-112hr2599ih.pdf. Attached.

- Sandia National Laboratory, PV Value™ Photovoltaic Energy Valuation Model (web-based tool), available at http://energy.sandia.gov/?page_id=8047. Page capture attached.

- Steven R. Schiller, Schiller Consulting, Inc., *Model Energy Efficiency Program Impact Evaluation Guide* (Nov. 2007), prepared for U.S. EPA, downloaded from http://www.epa.gov/cleanenergy/documents/suca/evaluation_guide.pdf. Excerpt (pages 5-1 through 5-3) attached.

- Sonoma County Energy Independence Program, Annual Payment Calculator (web-based tool), available at http://www.sonomacountyenergy.org/lower.php?url=annual-payment-calculator. Page capture attached.

- Sonoma County Energy Independence Program, Contractor Standards (June 28, 2011), downloaded from http://drivecms.com/uploads/sonomacountyenergy.org/Contractor_Standards.pdf. Attached.

- Sonoma County Energy Independence Program, Find a Contractor (web-based tool), available at http://www.sonomacountyenergy.org/lower.php?url=find-a-contractor. Page capture attached.

- Sonoma County Energy Independence Program, Main Page, downloaded from http://www.sonomacountyenergy.org/. Page capture attached.

- U.S. Department of Energy, Energy and Cost Savings Calculators for Energy-Efficient Products (compilation of web-based tools), available at http://www1.eere.energy.gov/femp/technologies/eep_eccalculators.html. Page capture attached.

- U.S. Department of Energy, *Estimating the Cost and Energy Efficiency of a Solar Water Heater* (May 30, 2012), downloaded from http://energy.gov/energysaver/articles/estimating-cost-and-energy-efficiency-solar-water-heater. Attached.

- U.S. Department of Energy, *New Orleans Solar Calculator* (description of program), downloaded from http://www4.eere.energy.gov/solar/sunshot/resource_center/resources/new_orleans_solar_calculator. Attached.

We request that FHFA consider these materials, including the cited web-based tools, and include them as part of the rulemaking record.

Sincerely,

/s/
JANILL RICHARDS
Supervising Deputy Attorney General
JASON MALINSKY
Deputy Attorney General

For KAMALA D. HARRIS
Attorney General

Attachment

Valuing Green Home Designs: A Study of ENERGY STAR® Homes

Authors Bryan Bloom, MaryEllen C. Nobe, and Michael D. Nobe

Abstract A number of researchers have attempted to isolate the incremental effect of energy efficiency on home value; however, few studies have benefited from the availability of a comprehensive and continuous indicator of home energy efficiency such as the ENERGY STAR® program. This case study builds on past research by comparing original sale prices between ENERGY STAR qualified homes and non-ENERGY STAR qualified homes in Fort Collins, Colorado. Sale prices were analyzed using hedonic regression analysis. Results indicate that ENERGY STAR homes originally sold for $8.66 more per square foot than non-ENERGY STAR homes.

Homebuyers in the United States play a significant role in reducing fuel consumption and the resulting carbon emissions. "The housing sector provides a number of opportunities to address two urgent national goals—reducing greenhouse gases and U.S. foreign oil dependence," (Fernald, 2009). Total energy consumption, including both primary energy and renewable energy, in the U.S. residential sector has averaged 18.093 quadrillion Btu between 1980 and 2005 according to the U.S. Energy Information Administration (EIA, 2010). Residential energy consumption was 15.759 quadrillion Btu in 1980; by 2005, it had increased 37% to 21.659 quadrillion Btu (EIA, 2010). In comparison, the commercial sector averaged 14.105 quadrillion Btu and the transportation sector averaged 23.249 quadrillion Btu per year between 1980 and 2005 (EIA, 2010). In 2005, the majority of residential energy consumption was for space and water heating (Elliot, Langer, and Nadel, 2006).

Beyond the impact of residential energy consumption on total U.S. energy consumption, the level of energy efficiency designed into a home also has a direct bearing on homeownership costs. According to the Consumer Expenditure Survey, 34% of homeowners' average annual expenditures were on housing in 2009 (Bureau of Labor Statistics, 2010). Of the amount spent by homeowners on their housing, 21.5% went to pay for utilities. In comparison, 13% of household annual expenditures were on food and 16% were for transportation costs in 2009. Since housing expenditures comprise such a significant portion of the average household budget, any reduction in operating and maintaining of homes will have direct benefits to homeowners in terms of reducing the overall cost of housing. By choosing to place more value on unseen amenities such as added insulation, infiltration reduction, duct sealing, or high efficiency furnaces versus other more visible amenities (i.e., marble flooring and granite counters), homeowners can realize significant reductions in utility requirements necessary to heat and cool

their homes (NAPEE, 2011). For example, homes designed and built to ENERGY STAR® standards are at least 15% more energy efficient than homes built to the 2004 International Residential Code, while many are 20%–30% more efficient than standard homes ("Features and Benefits", n.d.; NAPEE, 2008). The result is both reduced homeownership costs and reductions in U.S. residential energy consumption and carbon emissions (Elliott, Langer, and Nadel, 2006; Fernald, 2009).

Although it is evident that energy-efficient homes can play a significant role in reducing U.S. energy consumption, greenhouse gas emissions, and home ownership expenses, widespread adoption and incorporation of energy-efficient designs and construction practices have been slow. Currently, energy-efficient homes only account for 21% of U.S. new home construction (2009 ENERGY STAR Qualified New Homes, 2010). Researchers have identified numerous reasons for this lack of implementation, including transaction costs, lack of information, uncertainty of energy savings, split incentives, and initial capital investment (Elliott, Langer, and Nadel, 2006; Fuller, 2009). Significant to this study are homebuilders' perceptions that initial capital investments for increased energy efficiency will not be recaptured through energy savings or capitalization of these investments when the home is sold (Galuppo and Tu, 2010). As long as these perceptions persist among homebuilders, they will remain reluctant to invest in these systems and the residential market will continue to be a significant contributor to U.S. greenhouse gas emissions (Lande, 2008). Ultimately, the value consumers place on energy-efficient residential design either encourages or hinders further incorporation of energy-efficient features into homes (Galuppo and Tu, 2010).

Compounding this issue is the relatively short periods for which U.S. homeowners own their homes. On average, U.S. homeowners tend to sell their home every eight years (Dacquisto, Emrath, Laquatra, and Laitner, 2001; Lande, 2008). Generally, for homeowners to justify additional design and construction costs related to increasing energy efficiency from an economic stand point, they must believe that they will recoup the added capital investments either through (1) reduced utility bills during the time they own their home, (2) an increased sales price, or (3) some combination thereof (Lande, 2008). Because payback periods for many energy efficient upgrades can easily exceed the duration homeowners typically own their homes, and little evidence exists to give them confidence that these costs will be capitalized into the sales price, many homeowners rationally conclude that added construction costs for increased energy efficiency are not economically justifiable.

Ultimately, homebuyers play a significant role in determining what role the residential sector will play in addressing U.S. energy consumption, greenhouse gas emissions, dependence on foreign oil, and home ownership costs. Through their purchasing behaviors, homebuyers either support or hinder progress within the residential sector in meeting the aforementioned objectives. If homebuyers are not willing to realize the capitalization of increased energy efficiency in the purchase of a home, builders will remain reluctant to include energy-efficient design and strategies in their projects. For energy-efficient building practices to

become more prevalent, it must be established that homebuyers are willing to pay more for energy-efficient homes, which is consistent with basic economic theory (Laquatra, Dacquisto, Emrath, and Laitner, 2002; Lande, 2008).

Incorporation of energy-efficient designs and construction techniques offer have the potential to offer immediate cash-flow benefits on monthly or yearly returns. As a result, buyers should be willing to pay more for homes with lower utility bills in anticipation of savings on future costs of operation, and consequently, sellers should attempt to charge more for homes with energy efficient features Laquatra, Dacquisto, Emrath, and Laitner, 2002). Mandell and Wilhelmsson (2011) found that homeowners are willing to pay for increased energy efficiency. Other studies, however, that have sought to provide empirical evidence that homebuyers are in fact paying more for energy-efficient homes have suffered from the challenges inherent in quantifying energy efficiency in a manner that is recognized in the marketplace (Dacquisto, Emrath, Laquatra, and Laitner, 2001). Homes are complex commodities; finding historical and observable data to support the hypothesis that energy efficiency positively impacts housing values is difficult, especially when numerous other aesthetically-pleasing features exist that presumably take precedence over utility bills. Previous research studies attempting to capture and report the incremental value of energy efficiency have not had the benefit of utilizing a comprehensive measure of home energy efficiency. Not until recently has an assessment tool existed that allows researchers to easily identify which homes are more energy efficient. When the Environmental Protection Agency (EPA) extended its ENERGY STAR rating to homes, it created an easily identifiable metric of residential energy efficiency based on a Home Energy Rating System (HERS) index. The purpose of this study is to extend previous research to approach a more accurate answer to the question of whether or not and to what extent housing markets capitalize the value of energy efficiency using ENERGY STAR labeling.

The research question guiding this study is: Do homes constructed with more energy-efficient building systems, as qualified by the ENERGY STAR labeling program, have higher market values than non-ENERGY STAR qualified homes? If so, how much more are they worth?

Based on this question, the following hypothesis was developed:

H_1: ENERGY STAR rated homes will have higher sales prices than comparable non-ENERGY STAR rated homes in the study area.

Review of Literature

The literature review focuses on prior studies of capitalization of energy efficiency within the residential markets. Although this topic has received considerable attention in the commercial real estate sector (both in the U.S. and internationally), there has been considerably less research relevant to this study conducted in the residential section. In 2001, the EPA sponsored a comprehensive analysis of published research literature titled *The Value of Energy Efficiency in Housing:*

Review and Analysis of the Literature (Dacquisto, Emrath, Laquatra, and Laitner, 2001). The report presents a review of published research on the capitalization of energy efficiency in housing over a 20-year history. Their report focused primarily on using past applications of hedonic regression analysis and, to a lesser extent, willingness-to-pay surveys to determine if energy efficiency is reflected in home values.

Sopranzetti (2010) explains hedonic regression as an analytical process that allows for the deconstruction of home prices into their component parts to determine how individual components contribute to the overall value. Similarly, Meese and Wallace (1997) define hedonic regression as a way of estimating the value of a complex commodity with a bundle of attributes, such as a house, by modeling the price of that commodity as a function of the particular set of attributes it possesses. Each attribute is valued independently and contributes its individual value to the overall value of the commodity, making it easier to observe the market value of each attribute by itself. For example, appraisers can use hedonic regression to determine the value of house attributes such as structural characteristics (e.g., square footage, number of rooms, number of bathrooms, and known defects), neighborhood characteristics (e.g., quality of the school system and/or neighborhood), or location within a given market (Sopranzetti, 2010). Energy efficiency, the attribute of most interest to this study, can also be identified and included as an analysis component in hedonic regression to determine its contribution to overall home value.

Hedonic Regression Studies

The literature on hedonic house price models reviewed for this study dates back two and a half decades and includes many different methodologies. A summary of studies reviewed is provided in Appendix A. The collective results of these studies (Exhibit 1) indicate varying levels of capitalization of energy efficiency when homes are sold (Nevin and Watson, 1998; Dacquisto, Emrath, Laquatra, and Laitner, 2001); yet, the body of research as a whole suffers from challenges associated with identifying levels of residential energy efficiency. This shortcoming hinders integration of these findings into property appraisals; as a result, homebuilders are reluctant to trust that additional cost for increased energy efficiency design/construction will be capitalized in the future.

Some consistency is evident in the studies among the attributes identified for inclusion in the hedonic regression analysis (see Appendix A for a summary table), although considerable variations are also apparent and worthy of review. While all studies reviewed attempted to control for the various factors contributing to home value, all did so to a different degree. Furthermore, the studies reviewed included a wide range of sample sizes and variables in an effort to best identify the incremental market value of energy efficiency (Laquatra, 2002). An overview of the methodologies utilized in the studies is provided in Appendix B. In total, eight studies were reviewed. All but one were limited to small geographic markets and short periods of time. Sample sizes for these studies ranged from 67 to more than 15,000; the majority of studies had sample sizes between 81 and 505.

Exhibit 1 | Key Results From Hedonic Studies

Reference	Key Findings	R^2
Halvorsen (1981)	The 1974 spike in relative cost of fuel oil raised price differential between gas- and oil-heated houses to $761 in 1974, and up to $4,597 in the first half of 1975.	0.75
Corgel (1982)	Value of energy-efficient homes (with lower structural heat loss) was $3,248 higher than inefficient homes.	0.73
Johnson (1983)	Home value increased by about $20.73 for every $1 in annual fuel bills.	0.80
Longstreth (1986)	A one inch increase in wall insulation increased home value by $1.90 per square foot; a one inch increase in ceiling insulation increased home value by $3.37 per square foot; high quality (energy efficient) windows increased home value by $1.63 per square foot.	0.43
Laquatra (1989)	Home value increased by $2,510 for each one-point decrease in thermal integrity factor.	0.67
Dinan (1989)	Home value increased by $11.63 per $1 decrease in fuel expenditures needed to maintain a home at 65 degrees F in average heating season.	n/a
Horowitz (1990)	Home value increased by about $12.52 per $1 decrease in electric bills, consistent with home buyers discounting savings at after-tax mortgage interest rate.	0.86
Nevin (1998)	Home value increased by about $20 for every $1 reduction in annual fuel bills.	0.41

Note: The sources are Nevin and Watson (1996) and Dacquisto, Emrath, Laquatra, and Laitner (2001).

Additionally, some of the samples looked strictly at new or nearly-new homes, some looked only at resale values, and others looked at all sales data within a given marketplace (Dacquisto, Emrath, Laquatra, and Laitner, 2001). Following is an overview of the variables used in each study reviewed.

Structural Variables. Structural variables account for the physical characteristics that contribute to home value (Sopranzetti, 2010). All of the studies reviewed included square footage as a structural variable while also controlling for property age to some degree. Additional structural variables most often included in the models were number of bathrooms, lot size, fireplaces, and garages. Only two of the eight studies reviewed account for all of the aforementioned variables. In some cases, the absence of certain variables may be the result of data limitations. Nevertheless, these variables have been found to have significant effects in the other regression analyses; failure to include these variables would compromise internal validity.

Neighborhood and Locational Variables. Neighborhood and locational variables represent the locational quality of a property within a community (Sopranzetti, 2010). The handling of neighborhood and locational variables differed significantly across the reviewed studies. These factors are not binary variables; they are not *have* or *have-not* items. As a result, it is not easy to quantify them

on a numerical scale, unlike *size* and *age*, making it difficult to measure the impact of their exclusion or mistreatment in a regression study. All but two of the reviewed studies included some degree of locational effects. For example, one study used distance to the central business district, while another used distance to the nearest interstate ramp. In smaller sample sizes with relatively few subdivisions, it may be easier to control for locational effects and more simplified criteria may suffice.

Energy Efficiency Variables. Energy efficiency variables represent different measures of energy conservation resulting from home design/construction. In the studies reviewed, significant differences existed on the approach used to identify energy efficiency. Some treated energy efficiency as a binary variable while others used utility bills as proxies for energy efficiency. For example, in one study energy efficiency was based solely on the type of fuel (natural gas or oil) that was used to heat the house. Another study based energy efficiency on roof temperatures as measured using infrared aerial photographs. All of these studies ignored other contributing factors to home energy efficiency, which is reflective of the difficulty inherent in identifying a single measure of energy efficiency. Because energy efficiency is clearly not a simple either-or phenomenon, it will be difficult to generalize results from studies employing this sort of methodology.

Other studies reviewed by Dacquisto, Emrath, Laquatra, and Laitner (2001) identify energy efficiency as the sum of four attributes: inches of wall insulation, inches of ceiling insulation, presence of storm windows and/or thermopane glass, and presence of wood/vinyl window frames. In these studies, separate coefficients are assigned to represent the implicit price of each of these features. A major limitation of this approach is that information on specific physical features contributing some level of energy efficiency may not be available in many data sets.

One particularly relevant study reviewed by Dacquisto, Emrath, Laquatra, and Laitner (2001) is the Laquatra (1986) study (Appendix B). Laquatra constructed a continuous variable called the "Thermal Integrity Factor" (TIF) to represent varying levels of energy efficiency. TIF assesses the annual heating load as measured in Btu per square foot of heated floor space per heating degree day, although it does not adjust for equipment efficiency, duct and distribution system losses, differences in fuel type, and energy usage for water heating, cooling, and other purposes. All of these deficiencies could result in differences in utility bills for houses with the same TIF and floor area (Dacquisto, Emrath, Laquatra, and Laitner, 2001). Application of this approach is also limited by the ability to obtain the data needed to calculate the TIF variable.

Based on the review of these studies, a minimal level of consistency can be identified with respect to which structural, neighborhood, and locational variables should be included in hedonic regression analysis of home values. Prior measures of energy efficiency, however, vary considerably. It is clear from the studies reviewed that identifying a usable measure of energy efficiency has been problematic. As a result, replication and application of study results have been limited, as evidenced by a general lack of application within the appraisal industry.

The measures of efficiency utilized in these studies were based on information that is simply not easily accessible to appraisers.

Improving Methodology

Despite the limitations of research investigating how housing markets capitalize the value of home energy improvements, it still remains consistent with economic theory that such a phenomenon occurs to some degree. Improved methodologies are needed to enable more reliable and implicit conclusions; hedonic regression models seem to be the most effective way of achieving these conclusions (Dacquisto, Emrath, Laquatra, and Laitner, 2001; Sopranzetti, 2010). While each regression study possesses its own set of weaknesses, the ones reviewed here do take significant steps toward employing a reliable analysis. Taken together, all of the models provide a seemingly comprehensive list of explanatory variables that should encourage future studies to include as many of them as possible. The challenge remaining is to incorporate better identifiers of energy efficiency that are also accessible to appraisers.

Since these studies were conducted, better measurements of energy efficiency have become available, such as ENERGY STAR labeling for homes, LEED for Homes, and the National Green Building Standard. Third-party ratings of homes as either green or energy efficient provides a paper trail for appraisers to incorporate into appraisals. This paper trail provides the documentation necessary to support the analysis of a high performance home and measurements of contributory value (Admoatis, 2010).

Green Home Assessment Tools

The green building industry has grown substantially in the last few decades. At the same time, several green home assessment tools have entered the residential market, providing consistent assessments of varying levels of energy efficiency and essentially creating a branding for energy-efficient homes that is readily identifiable. Current assessment tools for the residential market include the Environmental Protection Agency's (EPA) ENERGY STAR rating, the U.S. Green Building Council's LEED for Homes, and the National Association of Home Builders' National Green Building Standard. Each of these assessment tools sets forth various criteria to ensure that the homes certified met a minimum level of increased energy efficiency compared with more common building designs and construction practices. While each assessment tool has its strengths and weaknesses, it is not the purpose of this paper to provide an in-depth review of these assessment tools and the comparable levels of energy efficiency between assessments. Rather, the purpose is to access the impact of energy efficiency branding on the ability to isolate increases in home value as a result of increased energy efficiency. Since consumers are likely to be more familiar with the ENERGY STAR rating system, which has been in existence longer than the other two rating systems, this system was chosen for use in this study.

ENERGY STAR. In an attempt to reduce the emission of greenhouse gases, the EPA introduced the ENERGY STAR program in 1992. The purpose of this voluntary program was to identify and promote energy-efficient products designed

to reduce greenhouse gas emissions. The ENERGY STAR label was initially listed only on items such as major appliances, office equipment, lighting, and home electronics. It has since expanded to include the construction of new homes, taking on a whole-house approach to measure energy efficiency. To qualify as ENERGY STAR labeled, a home must (a) meet the appropriate Home Energy Rating System (HERS) Index, (b) be verified and field-tested in accordance with the Residential Energy Services Network (RESNET) Standards by a RESNET-accredited provider, and (c) meet all applicable codes ("The Performance Path," n.d.).

Methodology

A sample of 300 homes in Fort Collins, Colorado were selected to test the research question and related hypothesis guiding this study. The sample consisted of 150 ENERGY STAR qualified homes and 150 non-ENERGY STAR qualified homes. While this sample selection limits the application of the results to a broader population, it is within the range of sample size commonly utilized for similar studies. Sample homes were identified using energy rating data available through E-Star Colorado and the county assessor's records. For each ENERGY STAR home included in the data set, a comparable home in the surrounding area was identified. To control for the considerable effect of location on home price, comparable homes were identified as close to the ENERGY STAR homes as possible based on address information. Generally comparable homes were at most 2–3 miles from the ENERGY STAR homes. It should be noted that although Fort Collins is a college town, all of the homes included in the study were in newer subdivisions that were located away from the campus community. Further, the study is delimited to single-family detached homes constructed during or after 1999 since newer homes have presumably higher levels of energy efficiency. Delimiting the study to nearly new homes also avoids the challenges of evaluating efficiency across homes of vastly different ages (Adomatis, 2010). Sales for all homes occurred between 1999 and 2005. When selecting comparable properties, it was also important to ensure that these properties were not infarct ENERGY STAR homes. To control for this, the builder name listed in the county assessor's records was cross-checked with the list of participating ENERGY STAR builders as listed on the ENERGY STAR website.

Data and Analysis

Consistent with related literature on hedonic regression, the regression used in this study contains several independent variables (Exhibit 2). Original sale price per square foot is the dependent variable. The expected relationship between each independent variable and the dependent variable is indicated under the heading *Expected Relationship* (Exhibit 2). All of the model variables, with the exception of *BaseFin*, *Quality*, *CovProch*, and *ENERGYSTAR*, are scale variables. Variables appearing with a subscript "d" are considered dummy variables. These variables were measured in binary terms, whether or not a feature is present. For dummy variables, a value of 1 was given if the feature was present and 0 if the feature

Exhibit 2 | Independent Variables and Expected Sign of Coefficient

Variable	Description	Expected Relationship
Age	Age of home in years	−
TotalSF	Total finished square feet of home	+
LotSF	Size of lot in square feet	+
BaseSF	Total basement square feet	+
$BaseFin_{(d)}$	Whether or not home has finished basement	+
Stories	Number of stories	+/−
Bedrooms	Number of bedrooms	+
Bathrooms	Number of bathrooms	+
$Quality_{(d)}$	Superior quality of construction	+
$CovPorch_{(d)}$	Whether or not home has covered porch	+
GarageSF	Total garage square feet	+
$ENERGYSTAR_{(d)}$	Whether or not home is ENERGY STAR® qualified	+

Note: A subscript *d* represents a dummy variable.

Exhibit 3 | Regression Coefficients and *P*-Values

Variable	Coeff.	*p*-Value
Age	−3.981***	<.001
LotSF	0.002***	.001
TotalSF	−0.038***	<.001
BaseSF	0.018***	<.001
$BaseFin_{(d)}$	0.395	.912
Stories	−6.594	.069
Bedrooms	−0.065	.969
Bathrooms	4.765	.057
Quality	5.830**	.013
$CovPorch_{(d)}$	−3.141	.362
GarageSF	0.043***	<.001
$ENERGYSTAR_{(d)}$	8.664**	.005
R^2	73.5%	

Notes: A subscript *d* represents a dummy variable.
*$p < .05$
**$p < .01$
***$p < .001$

was absent. The variable *Quality* is based on the quality indicator included in the county assessor's records.

Independent variables with a positive *Expected Relationship* are expected to increase house value as buyers are expected to pay more for houses with these amenities. *Age*, the only variable with a negative coefficient, is expected to have a negative effect on house value as buyers are expected to pay less for older homes (Exhibit 3). *Number of stories* does not have a predictable coefficient as the decision to buy a ranch or two-story house is presumably a decision of preference, not superiority. The *quality* variable is a seemingly subjective judgment of home construction, yet it is expected to be a strong indicator of home value. Quality ratings were provided within the county assessor's data. Homes could be rated as poor, average, or good. All of the homes in the data set were rated as being either of average or good quality.

Results

The result of the regression analysis for the independent variables identified in Exhibit 2 and the dependent variable *sales price* was statistically significant at $p < .01$. The R^2 value was .735, indicating that 74% of the market valuation variation could be explained by the model. The effect size for the model was large ($r = .857$) and it had good internal reliability as evidenced by a Cronbach's alpha of .317. The absolute coefficient (β) values for the independent variables included in the model ranged from a low of 0.018 to a high of 8.664. Independent variables with beta approaching zero essentially have minimal effect on the *sales price,* while variables with larger beta have a greater impact on *sales price.*

Almost all of the non-energy coefficients have the expected signs with the exception of *TotalSF* and *Bedrooms*; the latter of which is not statistically significant ($p = .969$). The coefficient of the *ENERGYSTAR* variable was statistically significant at $p < .01$. The beta of the *ENERGY STAR* variable is 8.664, higher than any other predictor variable.

TotalSF, one variable that would seem to be a strong predictor of home value, had a surprisingly negative coefficient, as well as a significant *p*-value. This may be because *TotalSF* is strongly correlated with other variables (e.g., *LotSF* and *Quality*) and that there might be a diminishing point of return for additional square footage (Nevin and Watson, 1998). Another possible reason for this result is that homebuyers that are more aware of the environmental impact of buildings may place more value on a smaller home that uses less materials and is more energy efficient. *Bedrooms* did not have a significant effect on sale price, even though this is typically a significant factor in residential pricing. Again, this may be due to inefficiency in recognizing collinearity. Future studies might benefit from considering and testing for collinearity and providing an approach to account for such correlation.

Two important limitations of these results were the exclusion of a location variable and the use of only ENERGY STAR rated homes. The model used in this study

did not address locational effects on home price. The data set used did not include quantifiable information on the market effect of locational variation. Instead, the researchers controlled for locational impacts by identifying comparables homes based proximity to ENERGY STAR certified homes. Had a locational variable been included in the data set, it is expected that the beta for *ENERGYSTAR* would be lessened but would not change from a positive to a negative relationship. Additionally, it would be expected that a significant amount of collinearity would exist between a locational variable and the *ENERGYSTAR* variable (and possibility *AGE*) since all of the homes were located in fairly new neighborhoods. It is recommended that future studies include a locational variable.

Further, employing the ENERGY STAR label and accompanying home energy rating as the determinant and measure of home energy efficiency does not take into account that homes without the ENERGY STAR label may have an equal or greater degree of energy efficiency. The purpose of focusing on ENERGY STAR homes was simplify the identification of energy efficient homes as this was identified as a significant challenge in previous studies. Additionally, identification of energy-efficient homes without third-party certification by either homebuyers or appraisers would require thorough understanding of design and construction strategies by homebuyers (or appraisers) as homes may be marketed as energy efficient when in fact they are not (Adomatis, 2010). Therefore, this study focused only on ENERGY STAR labeled homes. The purpose of this study, however, was to test the impact of third-party certification of home energy efficiency on market prices paid by consumers. In the area where this study was conducted, the results provide further support for added contributory value in the assessment of a certified energy-efficient home.

Conclusion

Although significant awareness exists on the impact of energy consumption by the U.S. residential sector, adoption of energy-efficient residential designs has been slow. Of most concern to homebuilders is the perception that the added costs related to increased energy-efficient design and construction will not be recognized when the home is sold (Galuppo and Tu, 2010). This concern has persisted even though prior studies have provided empirical evidence of consumers who recognize the contributory value of increased energy efficiency. These past studies, however, used measures of energy efficiency that were not easily replicable or recognizable by homebuyers, appraisers, or homebuilders. In recent years, several third-party certifications have become available that can be used to address this shortcoming of prior studies. Third-party certification can be used to document the incorporation of design and construction techniques (Adomatis, 2010). One well-established certification is the EPA's ENERGY STAR labeling for homes. By incorporating ENERGY STAR certification into a hedonic regression analysis of sales prices for homes in Fort Collins, Colorado, this study provides a much needed update on homebuyers' willingness to pay for increased energy efficiency.

The model tested in this study and which incorporated ENERGY STAR certification had an R^2 of 74%, consistent with the range of R^2 values for similar

models (see Exhibit 1), which ranged from a low of 0.41 to a high of 0.86. These results support the hypothesis that ENERGY STAR rated homes will have higher sales prices than comparable non-ENERGY STAR homes in the study area. Results indicate that ENERGY STAR homes originally sold for $8.66 more per square foot than non-ENERGY STAR homes in the study area.

This study provides additional empirical evidence that homebuyers recognize the contributory value of increased energy efficiency. There is also evidence that the use of a third-party certification such as the ENERGY STAR rating system is valued by residential consumers. As similar assessment tools of residential energy efficiency (e.g., USGBC's LEED for Homes or the NAHB's National Green Building Standard) become more prevalent, similar cost premiums will be found for those homes as well. Further analysis, however will be needed to verify these predictions across other residential energy assessment tools. As additional studies are conducted, their combined results should strengthen the market for energy-efficient homes that are third-party certified. This, in turn should result in an increased percentage of new homes that are designed and constructed to be more energy efficient and an overall reduction in the energy consumption of the U.S. residential sector.

Appendix A

Review of Hedonic Studies

Study	Market Area, Time Period, and Types of Homes Included	Sample Size	Age of Homes in Sample
Halvorsen, R. and H.O. Pollakowski. The Effects of Fuel Prices on House Prices. *Urban Studies*, 1981, 18, 2, 205–11.	Oil and gas heated homes in Greenwood neighborhood in Seattle, Washington sold from 1970 to 1975.	269	Mean age not given
Corgel, J.B., P.R. Goebel, and C.E. Wade. Measuring Energy Efficiency for Selection and Adjustment of Comparable Sales. *The Appraisal Journal*, 1982, January, 71–8.	Single-family homes in Lubbock, Texas sold from 1978 to 1979.	100	Mean age not given
Johnson, R.C. and D.L. Kaserman. Housing Market Capitalization of Energy-saving Durable Good Investments. *Economic Inquiry*, 1983, 21, 374–86.	Electricity or natural gas-heated, single-family detached homes in Knox County, Tennessee sold in 1978.	1,317	Mean = 14 years Standard Deviation = 13 years
Longstreth, M. (1986). Impact of Consumers' Personal Characteristics on Hedonic Prices of Energy-conserving Durables. *Energy*, 1986, 11:9, 893–905.	Gas-heated, single-family detached homes in Columbus, Ohio SMSA sold from 1971 to 1978.	505	Mean = 22 years Std. Dev. = 15 years
Laquatra, J. Housing Market Capitalization of Thermal Integrity. *Energy Economics*, 1986, 8, 3, 134–38.	Newly built "Energy Efficient Housing Demonstration Program" homes in Minneapolis, Minnesota from 1980 to 1981.	81	New homes only

Appendix A (continued)

Review of Hedonic Studies

Study	Market Area, Time Period, and Types of Homes Included	Sample Size	Age of Homes in Sample
Dinan, T.M. and J.A. Miranowski. Estimating the Implicit Price of Energy Efficiency Improvements in the Residential Housing Market: A Hedonic Approach. *Journal of Urban Economics*, 1989, 25, 52–67.	Single-family detached homes in Des Moines, Iowa sold from January 1982 to June 1982.	234	Mean = 30 years Std. Dev. = 22 years
Horowitz, M.J. and H. Haeri. Economic Efficiency v. Energy Efficiency—Do Model Conservation Standards Make Good Sense? *Energy Economics*, 1990, 122–31.	42 nearly-new, electrically-heated homes in Tacoma City Light service district in Seattle, Washington built to the Model Conservation Standards (MCS) resold from 1983–1985, and 25 nearly new, electrically-heated control homes in the same area resold from 1983 to 1985.	67 (45 MCS and 25 control)	Nearly new homes
Nevin, R. and G. Watson. Evidence of Rational Market Values for Home Energy Efficiency. *The Appraisal Journal*, 1998, 401–09.	Electrically, piped gas or fuel oil-heated, single-family homes in American Housing Survey (AHS) national data from 1991, 1993, and 1995, and AHS metropolitan data from 1992 to 1996.	15,000+	Mean age not given

Note: The source is Dacquisto, Emrath, Laquatra, and Laitner (2001).

Appendix B

Variables Used in Hedonic Studies

Reference	Halvorsen & Pollakowski (1981)	Corgel, Goebel, & Wade (1982)	Johnson & Kaserman (1983)	Longstreth (1986)	Laquatra (1986)	Dinan & Miranowski (1989)	Horowitz & Haeri (1990)	Nevin & Watson (1998)
Dependent Variable	*Sale Price*	*Sale Price*	*Sale Price*	*Sale Price/Sf*	*Sale Price*	*Sale Price*	*Sale Price*	Occupant-Estimated Market Value
Independent Variables	—	*Area* (sf) *Age* (yrs) *# of bathrooms* *2-car garage* (D) *Central air conditioning* (D) *Date* (month of sale = 100–112) *Fireplace* (D) *Brick veneer* (D) *Cedar roof* (D) *Infra* (D)	*Util* ($/yr, ending) *Size* (sf) *Age* (yrs) *# of bathrooms* *Ranch* (D) *Split foyer* (D) *2-Story* (D) *Brick* (D) *Carport* (D) *Garage–1car* (D) *Garage–2car+* (D) *Patio* (D) *Deck* (D) *Paved drive* (D) *Fireplace* (D) *Unit air* (D) *Central air* (D) *A index* (D) *Census increase from 78% black within census tract* *Population density* *City lot* (sf)	*House size* (sf) *# of bathrooms* *# of stories* *House age* (yrs) *Distance to central business district* *Pupils per teacher* *Sale year* *Ceiling insulation* *Wall insulation* *Wood or vinyl window frames*	*Area* (sf) *Lot size* (sf) *Duplex* (D) *Attached* (D) *Thermal integrity factor* *Median house value for census tract* *Per pupil expenditure* *Mean commute for census tract* *Distance to interstate ramp*	*Floor area* (sf) *# of bedrooms* *# of bathrooms* *Family room* (D) *Dining room* *Lot* (100 sf) *Dishwasher* (D) *Central air conditioning* (D) *Window air conditioning* (D) *Garage–1 car* *Garage–2 car* *Garage* (D) *Fireplace* (D) *Age* (yrs) *Census income* *Basement* (D) *Miles from central business district*	*Floor area* (sf) *Heat pump* (D) *# of bathrooms* *Fireplace* (D) *Wood/tile roof* (D) *Note: A second regression with different sample used to estimate electricity use:* *Model Conservation Standards* (D) *Floor area* (sf) *Household size* *Household income* *Wood stove* (D) *Electric blanket or bed heaters* (D) *Central thermostat* (D) *Dishwasher* (D) *Electric dryer* (D) *# TVs/computers* *Electric water for tub/sauna* (D)	*Unit* (sf) *Lot size* (sf) *Age* (years) *# of rooms* *Total utilities* (all fuels) *Lot size* *Unit size times total utility* *# of rooms times total utility* *Garage* (D) *Porch* (D) *Central air conditioning* (D) *South* (D) *West* (D) *Midwest* (D) *Urban* (D) *Rural* (D)

Appendix B (continued)

Variables Used in Hedonic Studies

Reference	Halvorsen & Pollakowski (1981)	Corgel, Goebel, & Wade (1982)	Johnson & Kaserman (1983)	Longstreth (1986)	Laquatra (1986)	Dinan & Miranowski (1989)	Horowitz & Haeri (1990)	Nevin & Watson (1998)
Dependent Variable	*Sale Price*	*Sale Price*	*Sale Price*	*Sale Price/Sf*	*Sale Price*	*Sale Price*	*Sale Price*	Occupant-Estimated Market Value
Method of Measuring Energy Efficiency	Fuel type used to heat home (natural gas or oil)	Existence of either a cold roof (energy efficient) or a warm roof (not energy efficient)	Utility bills	Inches of insulation, presence of storm windows and/or thermopane glass, presence of wood/vinyl window frames	Thermal Integrity Factor = annual heating load for the house, measured in Btu/sf of heated floorspace/heating degree day	Utility bills/sf	Construction to meet Model Conservation Standards	Utility bills

Notes: The source is Dacquisto, Emrath, Laquatra, and Laitner (2001).
sf = square feet
yrs = years
D = Dummy, or indicator variable

References

2009 ENERGY STAR® Qualified New Homes Market Indices for States. (2011, May). Retrieved from http://www.energystar.gov/index.cfm?fuseaction=qhmi.showHomesMarketIndex.

Adomatis, S.K. Valuing High Performance Houses. *The Appraisal Journal,* 2010, 195–201.

Blanchard, S. and P. Reppe. Life Cycle Analysis of a Residential Home in Michigan. University of Michigan, School of Natural Resources and Environment, 1998. Retrieved from http://css.snre.umich.edu/css_doc/CSS98-05.pdf.

Bureau of Labor Statistics. *Consumer Expenditure Survey.* October 5, 2010. [On-line data file]. Retrieved from http://www.bls.gov/cex/.

Carliner, M., L. Bowles, and J. Nebbia. *The Valuation of Energy Efficiency in Homes.* Report prepared for: Washington, DC: U.S. Department of Housing and Urban Development, December 2008.

Corgel, J.B., P.R. Goebel, and C.E. Wade. Measuring Energy Efficiency for Selection and Adjustment of Comparable Sales. *The Appraisal Journal*, 1982, 50:1, 71–8.

Dacquisto, D.J., P. Emrath, J. Laquatra, J.A. Laitner. *The Value of Energy Efficiency in Housing: Review and Analysis of the Literature.* Washington, DC: U.S. Environmental Protection Agency, 2001.

Dinan, T.M. and J.A. Miranowski. Estimating the Implicit Price of Energy Efficiency Improvements in the Residential Housing Market: A Hedonic Approach. *Journal of Urban Economics*, 1989, 25, 52–67.

Elliott, R.N., T. Langer, and S. Nadel. *Reducing Oil Use through Energy Efficiency: Opportunities beyond Cars and Light Trucks.* Report No. E061. Washington, DC: American Council for an Energy-Efficient Economy, January 2006.

EIA (U.S. Energy Information Administration). *Total Energy*. August 19, 2010. Retrieved from http://www.eia.gov/totalenergy/data/annual/index.cfm#consumption.

Features and Benefits of ENERGY STAR® Qualified New Homes. (n.d.). Retrieved from http://www.energystar.gov/index.cfm?c=new_homes.nh_features.

Fernald, M. (ed.). *The State of the Nation's Housing 2009.* Cambridge, MA: Harvard University, Joint Center for Housing Studies, 2009.

Fuller, M. *Enabling Investments in Energy Efficiency: A Study of Energy Efficiency Programs that Reduce First-cost Barriers in the Residential Sector.* Berkeley, CA: California Institute for Energy and Environment at University of California, May 21, 2009.

Galuppo, L.A., and C. Tu. Capital Markets and Sustainable Real Estate: What are the Perceived Risks and Barriers? *Journal of Sustainable Real Estate*, 2010, 2:1, 144–59.

Halvorsen, R. and H.O. Pollakowski. The Effects of Fuel Prices on House Prices. *Urban Studies*, 1981, 18;2, 205–11.

History of ENERGY STAR®. (n.d.). Retrieved from http://www.energystar.gov/index.cfm?c=about.ab_history.

Horowitz, M.J. and H. Haeri. Economic Efficiency v. Energy Efficiency—Do Model Conservation Standards Make Good Sense? *Energy Economics*, 1990, 12:2, 122–31.

Johnson, R.C. and D.L. Kaserman. Housing Market Capitalization of Energy-saving Durable Good Investments. *Economic Inquiry*, 1983, 21, 374–86.

Lande, C.D. *Homeowner Views on Housing Market Valuation of Energy Efficiency: An Empirical Investigation.* Unpublished doctoral dissertation, University of Montana, Montana, 2008.

Laquatra, J. Housing Market Capitalization of Thermal Integrity. *Energy Economics,* 1986, 8:3, 134–38.

——. The Value of Energy Efficiency. *Housing and Home Environment News.* Winter 2002. Retrieved from http://housing.cce.cornell.edu/f-sht-pdf%20libraries/hhe-nEWS-LETTERS/HHE-news-winter-02.pdf.

Laquatra, J., D.J. Dacquisto, P. Emrath, and J.A. Laitner. August 2002. Housing market capitalization of energy efficiency revisited. *Proceedings of the 2002 American Council for an Energy Efficient Economy (ACEEE) Summer Study on Energy Efficiency in Buildings.* Retrieved from http://www.reneuer.com/upload/RENEUER-ClHouse-040.pdf.

Longstreth, M. Impact of Consumers' Personal Characteristics on Hedonic Prices of Energy-Conserving Durables. *Energy*, 1986, 11:9, 893–905.

Mandell, S. and M. Wilhelmsson. Willingness to Pay for Sustainable Housing. *Journal of Housing Research*, 2011, 20:1, 35–51.

Meese, R.A. and N.E. Wallace. The Construction of Residential Housing Price Indices: A Comparison of Repeat Sales, Hedonic Regression, and Hybrid Approaches. *Journal of Real Estate Finances and Economics,* 1997, 14, 51–73.

NAPEE (National Action Plan for Energy Efficiency). November 2008. *Vision for 2025: A Framework for Change.* Washington, DC: U.S. Environmental Protection Agency and U.S. Department of Energy. Retrieved from www.epa.gov/eeactionplan.

Nevin, R. and G. Watson. Evidence of Rational Market Valuations for Home Energy Efficiency. *The Appraisal Journal*, 1998, 66:4, 401–09.

RESNET. (n.d.). *About RESNET.* Retrieved from http://www.natresnet.org/about/default.htm.

Smith, M.T. and P. Jones. The Impact of Energy Efficient House Construction on Homeownership Costs: A Comparative Study in Gainesville, Florida. *Family and Consumer Research Journal,* 2003, 32:1, 76–98.

Sopranzetti, B.J. Chapter 78: Hedonic Regression Analysis in Real Estate Markets: A Primer. In: C.F. Cheng-Few and J. Lee (eds.), *Handbook of Quantitative Finance and Risk Management*, 2010.

The Performance Path: A Home Energy Rating. (n.d.) Retrieved from http://www.energystar.gov/index.cfm?c=bldrs_lenders_raters.nh_performance

USGBC. LEED for Homes. Retrieved from http://www.usgbc.org/ShowFile.aspx?DocumentID=3912.

USGBC. LEED for Homes Overview. Retrieved from http://www.usgbc.org/ShowFile.aspx?DocumentID=3638.

What is the HERS Index? (n.d.) Retrieved from http://www.energystar.gov/index.cfm?c=bldrs_lenders_raters.nh_HERS.

Bryan Bloom, Colorado State University, Fort Collins, CO 80523.

MaryEllen C. Nobe, Colorado State University, Fort Collins, CO 80523 or Mary.Nobe@colostate.edu.

Michael D. Nobe, Colorado State University, Fort Collins, CO 80523.

- Energy Efficiency
- Electricity Supply Analysis

Related Links

- California Demand-Side Measurement and Evaluation Committee (CALMAC)

Home » **deer**

DEER - Database for Energy Efficient Resources

The **Database for Energy Efficient Resources** (DEER) is a California Energy Commission and California Public Utilities Commission (CPUC) sponsored database designed to provide well-documented estimates of energy and peak demand savings values, measure costs, and effective useful life (EUL) all with one data source. The users of the data are intended to be program planners, regulatory reviewers and planners, utility and regulatory forecasters, and consultants supporting utility and regulatory research and evaluation efforts. DEER has been has been designated by the CPUC as its source for deemed and impact costs for program planning.

How to Obtain the DEER

To obtain the DEER go to: www.deeresources.com

User ID: DEER
Password: 2008

For more information, please contact:

E-MAIL: DEER-Questions@itron.com

California Public Utilities Commission

search...

MAIN MENU

- Home
- DEER2011 for 13-14
- 2010-12 Frozen non-DEER Ex Ante Values
- DEER2008 for 09-11 Planning/Reporting
- DEER2008 for 06-07 Updates
- DEER2005
- Other Resources

LOGIN

Database for Energy Efficient Resources

The Database for Energy Efficient Resources (DEER) contains information on selected energy-efficient technologies and measures. The DEER provides estimates of the energy-savings potential for these technologies in residential and nonresidential applications. The database contains information on typical measures -- those commonly installed in the marketplace -- and data on the costs and benefits of more energy-efficient measures. Energy-efficient measures provide the same energy services using less energy, but they usually cost slightly more.

The 2008 versions of the Database for Energy Efficiency Resources (DEER) have been developed by the California Public Utilities Commission (CPUC) with funding provided by California ratepayers.

Last Updated (Wednesday, 14 October 2009 08:43)

WHO'S ONLINE

We have 4 guests and 1 member online

DEER2011 Update

Tuesday, 01 November 2011 15:27 Paul Reeves

DEER Database for Energy-Efficient Resources

Version 2011 4.01

For Use in the California IOU 2013-14 Energy Efficiency Planning

Regulatory Background

The 17 November 2011 ALJ ruling in R.09-11-014 entered the contents of the draft 2011 DEER version 4.00 update into the official record via its Exhibit B. On May 10th 2012 the CPUC voted out the "Decision Providing Guidance on 2013-2014 Energy Efficiency Porfolios and 2012 Marketing, Education and Outreach". The 2013-2014 Guidance Decision directed that Energy Division make a number of changes to the draft 2011 DEER version 4.0 and adopted DEER 2011 including the directed changes, for use by the California Investor Owned Utilities in developing their 2013-2014 Energy Efficiency Portfolio applications.

The changes directed by the 2013-2014 Guidance Decision are detailed in Section 4.3 DEER 2011 Update, Several Ordering Paragraphs (see highlighted OP's 8-11, 14-15 and 44), and Attachment A. The 2011 DEER 4.01 available on this site is to fully reflect the changes to the the draft 2011 DEER version 4.00 ordered by the 2013-2014 Guidance Decision.

DEER2011 Update Documentation

DEER 2011 Update Report and the DEER2011 Update Report Appendices A report describing the DEER2011 value changes and additions relative to DEER2008 (PDF files posted 8 November 2011 - an update to reflect 2013-2014 Guidance Decision being finalized)

DEER 2011 Report Appendix A - Summary of changes to the measure content, modeling methods, and model input parameters (PDF file updated 16 May 2012)

The documents below contain a description of changes and additions to the DEER2008 (version 2.05) that are contained in this DEER2011 (version 4.01).

Support documents for the above summary of content, methods and parameters document Several Excel workbooks which show the data used in the DEER modeling activity. (a zip archive updated 16 May 2012)

DEER2011 Database format A description of the data format Energy Division developed for use in standardized reporting which includes ex-ante data tables. The DEER2011 measure and energy impacts data are compliant with this new data format. (a zip archive posted 8 November 2011)

Documentation errata and added information

The DEER2011 Update Net-To-Gross table compiled from the DEER2011 Update Report with changes directed by the 2013-2014 Guidance Decision. This table is also contained in the database available via READI. This table replaces the DEER 2008 2.05 NTG table. (Dated 16 May 2012 updated 23 May 2012 - one NTG value error fix in red font)

There were some mistakes identified in the above DEER 2011 Update Report and its appendices. An errata sheet is now available (posted 7 December 2011) The Appendix A update posted above supersedes the version in the November report and these errata.

HVAC interactive effects (HVAC IE) are developed for internal load changing measures such as interior lighting and appliances and other plug loads measures. These effects can alter the "direct" electric and gas impacts for those measure due to resulting changes in heating and cooling HVAC system energy use. HVAC IE factors are available from the READI tool below but we have extracted those values for residential and non-residential lighting and make them available here in a workbook. (update posted 23 May 2016 - links on Summary tab fixed)

DEER electric savings load shapes here in an archive of workbooks for use in TRC and PAC cost-effectiveness calculations. These values are used in conjunction with the CPUC adopted avoided cost values and annual energy savings estimates for individual measures. Both the load shapes and the avoided costs are arrays of 8760 hourly values that when multiplied together provide a per kilowatt hour dollar valuation for an energy efficiency measure. (posted 16 May 2012)

DEER2011 Database Tool to View and Download Data

All of the DEER2011 Unit Energy Savings (UES) values and measure data are stored in a PostgresQL database hosted by an Energy Division cloud based server which also hosts this website. A database access tool has been developed that provides live access to the database. The tool, READI (Remote Ex-Ante Database Interface) connects to the database over the internet utilizing a secure and encrypted connection over port 22 or a standard remote database connection over port 5432. The program allows users to view and download all of the data associated with the DEER2011 update. Use the following link to get the latest version of the program:

READI (Version 0.99.6) This zip file contains the program (READI.exe) and two "keys" that are used to make a secure connection to the database server. Unzip the files into any directory on your computer and launch the READI program by double-clicking on the EXE file. View the "About" screen in the READI help section for notes on program and database updates (or **click here**).

Note: The Net-to-gross value changes and additions listed in the above update report are not yet viewable from READI. The NTG values will be viewable in a few days. Additionally, a table of installation rates and gross savings adjustments will be added for viewing via READI soon.

Technology and Measure Cost Data/Effective and Remaining Useful Life (EUL/RUL) Values

Cost data for the DEER2011 update have not changed. The following links are from the 2008 DEER for 09/11 Planning web page:

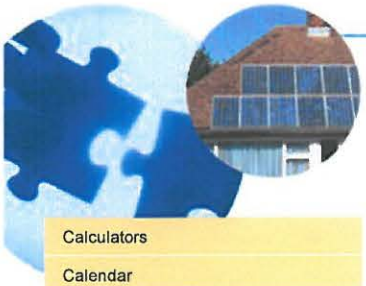
Cost Values and Summary Documentation (updated 6/2/2008 - NR linear fluorescent labor costs typo)
Technology and Measure Cost comments with DEER Team/Energy Division responses (added 6/2/2008)

EUL/RUL values for the DEER2011 update have not changed. The following links are from the 2008 DEER for 09/11 Planning web page:

EUL/RUL Values (Updated 10 October 2008)
EUL/RUL Summary Documentation (Posted April 2008)

Questions about DEER database and READI: READI Help
Energy Savings Modeling: JJ Hirsch & Associates

Last Updated (Wednesday, 23 May 2012 17:06)



Calculators
Calendar
Calif. Energy Performance Benchmarking for Commercial Buildings
Find A Contractor, Seller, or Installer
Find A New Solar Home
Marketing Materials
Solar Statistics

SAVE Online Training Schedule

4th Series July - September (PDF)

Solar Advantage Value Estimator

Solar Advantage Value Estimator (SAVE) is a tool designed to estimate the Present Value of a solar photovoltaic (PV) system including the estimated value in annual energy savings. The results provided by SAVE are estimates only and do not take into consideration real estate market factors that may affect the overall valuation of the property and/or solar installation. We recommend that you contact your real estate professional when determining the value of your solar installation.

If you are considering investing in your own solar PV system, we recommend using the Clean Power Estimator

For more information about the Solar Value Estimation Tool. Please access our online Help System.

SAVE Website Disclaimer

SAVE Webtool

Terms of Use and Conditions

Please read these terms of use carefully before using the SAVE Webtool.

The SAVE Webtool (Tool) is operated by the California Energy Commission (Energy Commission), an agency of the State of California, as a component of the Go Solar California! website. By using the Tool you signify your assent to the terms of use for the Go Solar California! website, available at http://www.gosolarcalifornia.org/use.php, and the specific conditions set forth below. User expressly acknowledges that use of the Tool is at user's sole risk.

ESTIMATED VALUATION OF PHOTO VOLTAIC (PV) SYSTEMS:
The Tool only provides information concerning PV systems located on real property (PV Systems). The information contained in the Tool is derived from information obtained by the Energy Commission through coordinated efforts with utilities, installers of PV systems, property owners and their respective agents. Thus, depending on the quality, accuracy, and currency of the information provided to the Energy Commission, the Tool's estimated valuation of a PV system may not reflect the actual value of the PV System. The calculation of PV system value, as estimated by the Tool, is not based upon visual examination or inspection of PV systems.

☐ I have read and agree with the SAVE Website Disclaimer

CITY OF NEW ORLEANS
SOLAR CALCULATOR

Calculations

1. Find your address on the map.

Find

Example: 1300 Perdido St

2. Select a solar duration layer.

- None
- Solar Duration (Legend)

3. Adjust the solar duration layer opacity.

Opacity (10% increments): 100%

4. Draw your system.

Click 'Draw' to enable drawing

Solar News

Solar Information

Add a Solar Site

U.S. DEPARTMENT OF ENERGY | Energy Efficiency & Renewable Energy

The Role of Appraisals in Energy Efficiency Financing

Victoria Doyle and Abhay Bhargava
Building Industry Research Alliance

May 2012

Building AMERICA SM
U.S. Department of Energy

This report received minimal editorial review at NREL

NOTICE

Available electronically at http://www.osti.gov/bridge
Available for a processing fee to U.S. Department of Energy
and its contractors, in paper, from:
U.S. Department of Energy
Office of Scientific and Technical Information
P.O. Box 62
Oak Ridge, TN 37831-0062
phone: 865.576.8401
fax: 865.576.5728
email: mailto:reports@adonis.osti.gov

Available for sale to the public, in paper, from:
U.S. Department of Commerce
National Technical Information Service
5285 Port Royal Road
Springfield, VA 22161
phone: 800.553.6847
fax: 703.605.6900
email: orders@ntis.fedworld.gov
online ordering: http://www.ntis.gov/ordering.htm

Printed on paper containing at least 50% wastepaper, including 20% postconsumer waste

The Role of Appraisals in Energy Efficiency Financing

Prepared for:

Building America

Building Technologies Program

Office of Energy Efficiency and Renewable Energy

U.S. Department of Energy

Prepared by:

Victoria Doyle and Abhay Bhargava

Building Industry Research Alliance

7407 Tam O'Shanter Drive

Stockton, CA 95205

NREL Technical Monitor: Chuck Booten

Prepared Under Subcontract No. KNDJ-0-40343-00

May 2012

Acknowledgments

This work is sponsored by the U.S. Department of Energy (DOE), Office of Energy Efficiency and Renewable Energy, Building America Program under cooperative agreement number DEFC26-06NT42767. This support does not constitute DOE endorsement of the views expressed in this report.

Contents

List of Figures

List of Tables

Definitions

AMC	Appraiser Management Companies
BIRA	Building Industry Research Alliance
Fannie Mae	Federal National Mortgage Association (FNMA)
FHA	Federal Housing Authority
Freddie Mac	Federal Home Loan Mortgage Corporation (FHLMC)
HUD	U.S. Department of Housing and Urban Development
HVCC	Home Valuation Code of Conduct
LEED	Leadership in Energy and Environmental Design
MLS	Multiple listing service
NAR	National Association of Realtors
PACE	Property-assessed clean energy
SAVE	Sensible Accounting to Value Energy Act

Executive Summary

As the U.S. Department of Energy's Building America program continues to research all facets of the residential building industry and develop cost-effective, energy-efficient building strategies and measures, there is a need to address one of the major barriers to the implementation of these measures and strategies in the field—homeowners' ability and motivation to finance these in new construction as well as retrofits. The current energy efficiency financing options are being driven (and in turn limited) by first being able to identify energy efficiency improvements, understanding the potential added value of implementing these measures and strategies, and then accounting for these in the home appraisal report. Homeowners are thus challenged with securing financing for energy efficiency improvements, often because home appraisal reports do not document energy efficiency improvements, and do not associate added value from energy efficiency improvements.

There is a cyclical interdependence of numerous industry stakeholders and factors toward shaping the market—both the value and the perception. Appraisers cannot create value and market demand directly; however, they are key stakeholders for successful market transformation.

This research identifies these barriers and challenges, current industry status (including several key appraisal industry developments for identifying and valuing energy efficiency), critical obstacles to documenting and assessing the potential added value from energy efficiency improvements, current opportunities to support and standardize reporting about energy efficiency and to ensure proper valuation, and next steps toward enabling energy efficiency financing market transformation. Evaluations of current and pending industry regulations, policies, and standards indicate that critical concerns from stakeholders are being addressed. These are efforts to increase opportunities to identify and properly valuate energy efficiency, and to improve market uptake of and secure financing for energy efficiency retrofits.

1 Introduction

This Building Industry Research Alliance (BIRA) report addresses the current challenges, issues, and recommended next steps to address one of the major barriers to the implementation of energy efficiency strategies and measures in homes—energy efficiency financing, and its accounting in home appraisals. BIRA has conducted industry research about the relationship between appraising the value of energy efficiency in homes and financing energy efficiency upgrades to homes. This report includes a brief background on home appraisals and retrofit financing, summarizes finding from industry research, and discusses barriers to identifying and valuing energy efficiency improvements, and recommended next steps. Due to the extensive breadth and depth of this topic, this report addresses appraisals and financing for existing, single-family, detached homes only. BIRA has also identified issues driving homeowners' ability and motivation to finance energy-efficient features and strategies in home energy retrofits.

In this report, improving energy efficiency refers to reductions in energy consumption for the whole house, including heating, cooling, lighting, and appliances, over a certain period of time. The likely benefits to homeowners of increasing their homes' energy efficiency include reduced energy bills, increased comfort and indoor air quality, and lowered carbon footprints. Simple and affordable financing options would help to encourage homeowners to improve the energy efficiency in the approximately 130 million homes in the United States. However, currently the home appraisal process does not customarily recognize energy efficiency measures (EEMs) or account for the potential added value (e.g., cost savings) from energy efficiency improvements. Without documenting the EEM and accounting for the energy efficiency cost benefits and value, lenders are often not able to provide the homeowner adequate financing options for making energy efficiency improvements. To fully realize the value of energy-efficient homes, homeowners and lenders need to engage with appraisers, documenting and demonstrating the financial benefits and risks of energy efficiency improvements.

2 Overview

Energy efficiency retrofit financing is a means of purchasing home improvements that will increase the energy efficiency of the home and thereby lower monthly utility bills. Energy efficiency retrofit financing can be part of a large financing transaction (e.g., mortgage refinance), or a relatively small, standalone loan (e.g., a personal line of credit) to pay for energy efficiency improvements in the home.

2.1 Status of Energy Efficiency Financing

In early 2011, BIRA researched various financing programs in order to provide homeowners—either directly or through a contractor, program administrator or other energy efficiency industry parties—guidelines covering the available energy efficiency retrofit financing options with details to access them. This research reviewed and documented the barriers, technical data requirements, tradeoffs, risks, and underwriting opportunities for Energy Efficient Mortgage Refinance; FHA 203(k) Rehabilitation Mortgage; HUD Title I Home Improvement Loans; Power Purchase Agreements; Revolving Loan Funds; Property Assessed Clean Energy; On-Bill Financing; third-party loans; and general lines of credits/unsecured home improvement loans. Despite the availability of numerous energy efficiency retrofit financing products, such as those listed here, homeowners are often still not able to obtain the expected increase in home values when completing an energy efficiency retrofit, and consequently are not encouraged to invest in energy efficiency.

Currently, financing for energy efficiency retrofits of existing homes is limited by the current methodology used for loan risk analysis. Customary underwriting is commonly summarized as an assessment of three factors: (1) the prospective borrower's creditworthiness (usually represented by borrower's credit history of paying other accounts on time); (2) an assessment of property value to confirm and assess resale value in the event of default; and (3) an assessment of the borrower's ability to make the mortgage payments on time—net income and assets that can be called on to make the monthly payments. Current underwriting and home appraisals do not consider certain costs of homeownership, specifically energy costs.

Current underwriting methods and guidelines were predominantly developed in the 1940s, and have not evolved significantly since then. During the initial development of the traditional underwriting process, energy costs were relatively low and steady and were therefore not seen to be important enough to be accounted for in the process. Furthermore, most houses were similarly constructed without investments in energy efficiency. The current energy and housing markets do not reflect these conditions anymore. The energy costs of a house represent a significant portion of a homeowner's monthly budget (see Figure 1).

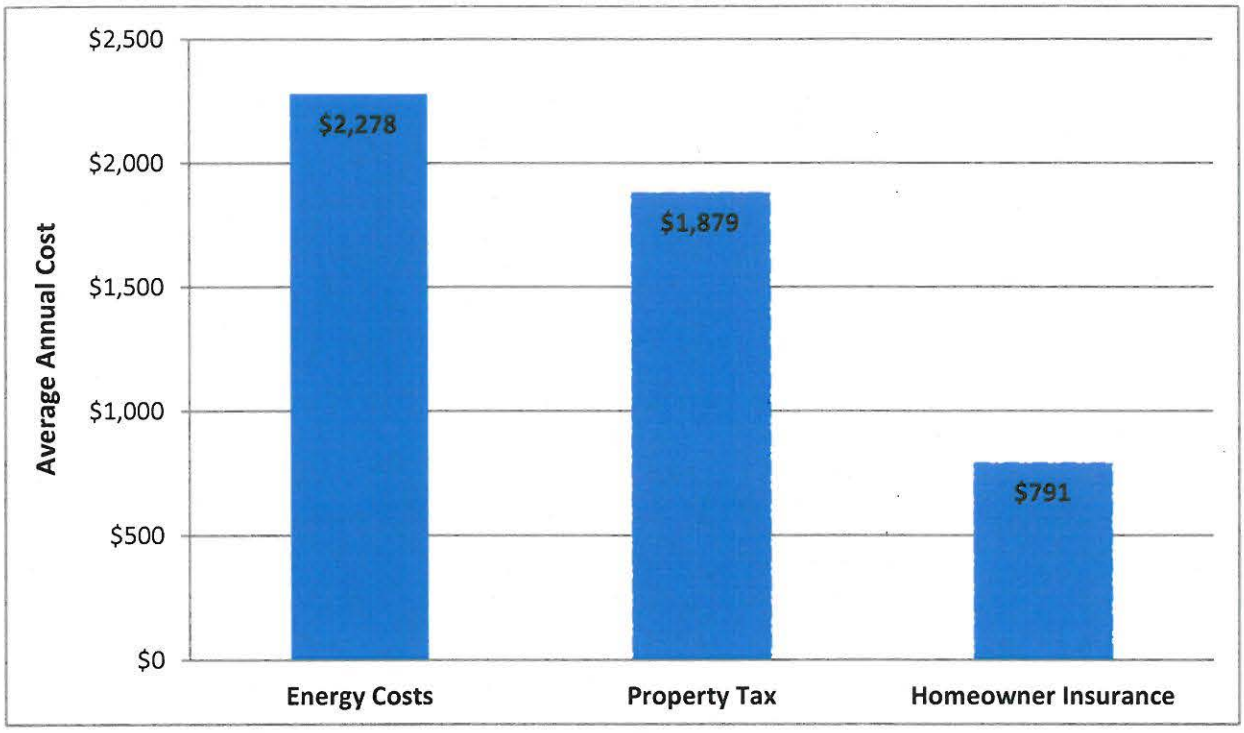


Figure 1. Average annual homeowner costs in 2008: Energy costs are homeowner's second largest annual housing expenses (if mortgage payments are included as well).

(Institute for Market Transformation 2008)

No longer are energy costs relatively low, or even steady. Energy costs have risen steeply over the past 60 years and are expected to continue rising. Moreover, building codes with efficiency requirements have raised awareness in the housing market about the comfort and cost differences between highly energy-efficient homes and regular homes.

Thus, in light of this evolution of the energy and housing markets, the current methods for home appraisals are no longer sufficient to appropriately account for these significant changes. An underwriter uses the data presented in the appraisal report to determine optimal loan value. Typically, loan amounts are limited to the value stated in the appraisal report. Current appraisal reports do not account for energy costs of a house—an unavoidable cost of homeownership, and energy efficiency retrofit loans often receive limited financing as a result. Furthermore, when a more energy-efficient home (with energy-efficient features installed) is put up for sale, the home value from the appraisal report hinders the seller's ability to receive a return on investment from an energy efficiency improvement. Homeowners are thus challenged with securing financing for energy efficiency improvements, often because home appraisals do not account for the added value from energy efficiency improvements. However, the added value of energy efficiency can be seen from the positive net cash flow (see Figure 2) to the homeowner, after an energy efficiency retrofit.

Figure 2. Example of monthly costs before and after energy efficiency retrofit: The incremental costs for financing an energy efficiency retrofit can provide homeowners a net positive cash flow.

Figure 2 illustrates an example of the effects of installing and financing energy efficiency improvements. A homeowner will be responsible for repaying the energy efficiency loan, but the resulting energy savings can correspond to significant month utility bill savings. Any cumulative, monthly cost differences from before the energy efficiency retrofit to after, are cost savings to the homeowners. Cost savings will vary based on factors including the energy efficiency and the cost of the retrofit measures, loan parameters (such as interest rates and terms), as well as the homeowner's energy consumption behavior. The left bar represents the energy utility costs alone prior to retrofit, and the right bar represents the reduced utility costs, the monthly financing cost of the retrofits, and the potential for monthly savings, given a retrofit optimized for cash flow. For example, a homeowner can invest $12,000 in an energy efficiency retrofit, financed with a 30-year loan at 5.5% interest, resulting in a $70 month loan payment. If the retrofit results in a reduction in energy cost by two thirds, the average home energy costs could be reduced to $62, and the net difference in monthly homeowner cash flow is positive.

2.2 Energy Appraisals

Appraisers play a pivotal role in lending and financing decisions. An appraiser's valuation of a home and accompanying assessment of home improvements provide the necessary independent third-party assessment. These appraisals serve as a qualifying mechanism on which a lender decides to approve or deny a loan, and accompanying variables—loan amount, period, and interest rates. A home appraisal is a survey and analysis of a home by a licensed professional appraiser for an assessment of the property market value. In many cases, an appraisal is requested by a financial lender when a home is being evaluated for a home improvement loan. The home appraisal results in a detailed report that looks at items such as the condition of the

home, its neighborhood, what similar homes are selling for, and how quickly similar homes sell. A home appraisal report provides lenders with documented evidence and data about current market preferences and estimates of home value, both before and after any intended home improvements.

The role of the appraiser is to be a translator and to provide an independent third-party perspective. A home appraisal requires the appraiser to identify, comprehend, and communicate the features (currently excluding EEMs) of the property, the benefits that accrue from those features, and the market acceptance, all of which contribute to the opinion of market value. Appraisers do not create value; they only analyze and report the market's direction and perceptions based on industry evidence and data. Lenders use the appraiser's market value opinion as an objective observation of the home and the marketplace.

The appraiser will evaluate the home by reviewing information retrieved from a physical site inspection, the property's tax records, and multiple listing service (MLS) databases. The appraiser analyzes and accounts for a number of factors such as the condition of the home, the neighborhood, what similar homes are selling for, and how quickly similar homes are sold.

There are three customary methods for valuing a home: (1) the cost approach (the cost to replicate the house in its current location); (2) the sales comparison analysis (compares the home values from similar local homes); and 3) the income method (typically used only if the home is in an area with a significant number of rental properties). Currently all three methods are being used without factoring in the energy efficiency impacts or energy cost savings resulting from the energy efficiency improvements in the homes.

3 Current Status of the Appraisal and Financing Industries

The dynamic relationship between home appraisals and energy efficiency financing has proved be a multifaceted issue, with varying concerns from both industries. As BIRA's research showed, financing tools are available for energy efficiency retrofits, but are limited (BIRA 2011a). One of the primary gaps in financing energy efficiency retrofits for homeowners is obtaining proper valuation for energy efficiency improvements. In the appraisal industry, research indicates the challenges to providing proper valuation of an energy-efficient home are numerous as well.

As a significant part of BIRA's appraisal and financing industry research, BIRA hosted a Building America Expert Meeting on June 21, 2011 (BIRA 2011b). This meeting provided a forum for presentations and discussions about the relationship between appraising the value of energy efficiency in homes and financing energy efficiency upgrades to a home. Information and industry knowledge collected from the meeting were leveraged for this report. Following the expert meeting, significant industry research was performed by BIRA about the status of industry developments and barriers to the proper valuation of energy efficiency improvements.

3.1 Barriers to Appraising Energy Efficiency

To successfully implement energy efficiency improvements in the residential sector on a nationwide scale, there are several barriers that will need to be addressed. Appraisers depend on the industry's ability to provide adequate resources (e.g., valuation data, standardize assessment methods, and education).

The financing industry depends on the appraisal industry's ability to ascertain the expected market value for any and all homes, including those with energy efficiency improvements. Given this interdependent and dynamic relationship, it is important to recognize that the barriers to proper valuation of energy efficiency improvements stem from both industries. Without accessible resources, appraisers will not be able to properly value energy efficiency, and financing will in turn not be able to supply sufficient loans for energy efficiency improvements. Current industry barriers include:

3.1.1 Limited Interactions Between Stakeholders (Lenders, Appraisers, and Homeowners)

Despite the strong interdependence of the appraisal and financing industries, such restricting standards as the Home Valuation Code of Conduct (HVCC) prohibited homeowners and lenders from communicating directly with appraiser (FHFA 2008). Although effectively replaced with the Dodd-Frank Wall Street Reform and Consumer Protection Act (Frank 2009) (more information in Section 3.2), the HVCC had essentially required all communication to be channeled through an Appraiser Management Company (AMC). It is then the responsibility of the AMC to evaluate competency and assign appraisal jobs based on knowledge and skills sets. Unfortunately, this is often not the case and the AMC typically selects an appraiser from a preapproved list with little to no regard for areas of expertise or competency. In most AMCs, jobs are offered on a rotational basis. This issue represents a significant barrier to ensuring energy efficiency improvements are properly valued.

3.1.2 Lack of Comparables and Valuation Data

An appraiser relies heavily on market evidence to estimate value. Comparable sales, surveys of property performance, and return expectations are currently unavailable in most markets. Objective data will enable an appraiser to assess the source and impact of the data without hesitation. In the current market with limited data, appraisers have resorted to assessing arbitrary values for energy efficiency improvements. For example, in Tallahassee, Florida, the appraisal standard is to add $3,000 to a home's market value if it has an energy efficiency certification, irrespective of its size or specific features.

3.1.3 Current Housing Market and National Economic Hardship

The current housing market and economic hardship have resulted in significant lowering of the value of homes. Homeowners and appraisers are still coming to terms with the lower valuations.

3.1.4 Downturn in Housing Market

The downturn in the housing market has resulted in a decrease in demand for appraisals. Professionals who have been able to secure income from appraisals are often struggling to do so and cannot afford or justify additional training and education for assessing energy efficiency improvements. The national economic hardship has affected everyone, but has been especially challenging to homeowners, as average home values decreased substantially. Homeowners are still challenged with a restrictive credit market. With the loss of home equity, homeowners requesting home improvement (e.g., energy efficiency improvement) loans are often turned away by lenders.

3.1.5 Variabiations in Occupant Behaviors and Weather Conditions

Appraisers and lenders are concerned about the multiple variables associated with energy efficiency estimates. Variations in occupant behaviors, plug loads, and weather conditions can all have significant impacts on the actual energy consumption of a home. Typical energy simulations account for such variables based on regional averages. For analysis purposes, the average variation is acceptable; however, for appraisers concerned with liability and lenders concerned with return on investments, the variation can present too much risk. It is important for those in the industry to recognize the level of risk associated with energy modeling and to factor the risk appropriately.

3.1.6 Knowledge Gaps in the Lending and Housing Industries

It is the appraiser's responsibility to assess the market value of a home; it is the underwriter's responsibility to understand and use the appraisal data and market value estimate appropriately. The underwriter will be assessing the risk; therefore, it is vital that he or she is trained and educated about the benefits of energy efficiency improvements. Also, professionals directly involved in the housing market, such as real estate professionals (agents) and general contractors, should be well versed in fundamental building science and have a working knowledge of energy efficiency principles. Although there have been (and continue to be) significant advances made in the appraisal industry about regulations and standards for valuing energy efficiency, the other interdependent industries (e.g., financing and housing) have not raised significant awareness about these changes. Currently these industries are not knowledgeable about energy efficiency and consequently cannot provide adequate support for valuing and financing energy efficiency improvements.

3.1.7 Lack of Energy Efficiency Appraisal Training and Education

Based on industry research, an ongoing barrier to appraising energy efficiency improvements is lack of training and education for the appraiser. Often, appraisers are confused about the various green and energy efficient construction programs, the functionality of the Home Energy Rating System (HERS) scores, where they can receive information about energy efficiency, and how to provide a value comparison. All states require education, experience, and licensing for appraisers, but energy efficiency requires a different kind of knowledge and appraiser licensing does not recognize this specialty as distinct. Moreover, the lack of accessible education about energy efficiency causes some appraisers to be disgruntled by some of the new standards and requirements for assessing energy efficiency. The housing industry is already depressed and some appraisers believe that it is not acceptable to expect appraisers to be experts in the ever-evolving energy-efficient housing market.

3.1.8 Resistance to Change: Traditional Home Appraisal Methods

The current method has not changed substantially since its development in the 1940s. Appraisers have been trained to provide market valuations for aesthetic and structural improvements. Until recently, the industry did not recognize energy efficiency as a factor in homeownership cost or property value. The customary method currently used for home appraisals fails to take into account the long-term economic benefits of energy efficiency improvements. This limitation leads to hindered financing and lower sales listing prices. It is vital that the appraisal industry recognizes true homeownership costs.

3.1.9 True Cost of Ownership

The true cost of home ownership (i.e., factoring in cash flow) for an energy-efficient home can be less than the true cost of homeownership for a comparable home. Shown in Table 1, the energy-efficient home price is higher than that of an older home; however, the reduced utility bill cost offsets the energy improvement costs, resulting in total monthly saving for the homeowner.

Table 1. True Cost of Homeownership: An Example of Typical Home Costs Compared to a Home With an Energy Efficiency Retrofit

	Older Existing Home	Same Home With Energy Improvements
Home Price (90% mortgage, 8% interest)	$ 150,000	$ 154,816
Loan Amount	$ 135,000	$ 139,334
Monthly Payment	$991	$1,023
Utility Bills	+ $186	+ $140
The True Monthly Cost of Home Ownership	$1,177	$1,163
Monthly Savings		**$15**

3.2 Appraisal Industry Developments for Valuing Energy Efficiency

Within the past year, significant industry developments have been achieved for the proper valuation of energy efficiency improvements. The following recent events and regulatory reforms are being recognized by the appraisal and financing industries as the leading drivers of ensuring energy efficiency improvements are being accounted for in the home appraisal process.

3.2.1 Dodd-Frank Wall Street Reform and Consumer Protection Act (HR 4173)

On January 1, 2011, the Dodd-Frank Wall Street Reform and Consumer Protection Act (HR 4173) became a federal law (Frank 2009). The purpose of HR 4173 is to revamp the country's financial services regulatory system with more stringent institutional controls. It will serve as the first federal update of the country's real estate appraisal regulations since the Financial Institutions Reform, Recovery and Enforcement Act. HR 4173 has a significant impact on the appraisal industry, as it requires AMCs to collect competency information on all of their appraisers and keep it on file.

An additional requirement under HR 4173 that will have a significant impact on the proper valuation of energy efficiency improvements is that the homeowner must be provided with appraisal reports. Prior to HR 4173, it was up to the homeowner to request the report, and even then the appraiser was not obligated to provide this document. Now, however, the data and analysis of the home as listed in the appraisal report are transparent. Consequently, the homeowner has the opportunity to verify accuracy and check for errors or omissions.

3.2.2 Introduction of Sustainable Building Science Education and Certification

Since the implementation of HR 4173, the industry has begun to offer various educational training programs to encourage professionals in the housing, financing, and appraisal industries to gain more knowledge of sustainable building practices and learn how to recognize and properly assess energy efficient measures.

One such program is provided through the Appraisal Institute. The Valuation of Sustainable Buildings Professional Development Program offers appraisers (and any other industry professionals) three courses: Introduction to Green Buildings, Case Studies in Appraising Residential Green Buildings, and Case Studies in Appraising Commercial Green Buildings (Appraisal Institute). Also well regarded in the housing industry, the National Association of Realtors (NAR) has expanded its curriculum for the General Accredited Appraiser program to include an introduction to energy-efficient homes. For real estate practitioners (e.g., realtors), NAR also now offers "Green Designation" to provide ongoing education, resources, and tools so that those in the industry can successfully seek out, understand, and market residential and commercial properties with green features (NAR 2011a).

The development of green building training programs will be a continuous process, as more standards are implemented to support the proper valuation of energy efficiency measures, and concurrently, as more homeowners seek energy efficiency improvements. The development of all five industry improvements, HR 4371 (Frank 2009), Green MLS Tool Kit (NAR 2011b), Uniform Mortgage Data Program (Fannie), Appraisal Institute Addendum (Appraisal b), and Sustainable Building Education and Training (BIRA b), are interdependent with each other. Without each of these improvements, the industry would not be able to support valuations of energy efficiency improvements.

3.2.3 Green MLS Tool Kit

In April 2010, the NAR launched its Green MLS Tool Kit, which provides a step-by-step process that regional MLS databases can follow to include sustainable measures in their listings. The purpose of a Green MLS is to support the flow of sustainable home information in the

marketplace and provide an educational resource for homebuyers, homeowners, realtors, and appraisers to use to develop a better understanding of sustainable homes.

Current MLSs neglect sustainable measures (including energy efficiency improvements). The tool kit provides a recommended process to build a Green MLS (or improve a current MLS) that allows listings of sustainable measures. A key concern from the housing, financing, and appraisal industries is the lack of data or access to supporting documentation for valuing energy efficiency improvements. A Green MLS would remediate this concern. The Green MLS Toolkit advises that documentation of a home's energy-efficient features become a part of the data exchange, captured in a Green MLS and/or a disclosure agreement with the home appraiser. Documentation is key to ensuring the proper valuation of energy efficiency improvements. Without documentation, the appraiser is limited to items that are visible and apparent. This would exclude many high-impact energy efficiency improvements such as wall insulation and low-e windows. As these items are often very cost effective, it is vital that such documentation is accessible.

The development of the Green MLS Tool Kit is pivotal for the proper valuation of energy efficiency. For homeowners interested in completing energy efficiency improvements, a Green MLS would enable them to see what types of improvements are common in the region and determine an estimate of value for said improvements. For appraisers, a Green MLS would support an apples-to-apples comparison for energy-efficient features. Without a Green MLS, the appraiser does not have sufficient information and data to support an assessment of energy efficiency improvements.

3.2.4 Appraisal Institute Addendum

In late September 2011, an addendum was issued by the Appraisal Institute for use with the Uniform Residential Appraisal Report (Appraisal A). The three-page form provides appraisers an opportunity to formally recognize energy efficiency improvements as a part of a home valuation assessment.

The addendum addresses not only energy efficiency, but also covers sustainable improvements such as water conservation measures and public transportation. The addendum will allow a homeowner to fill out a form, along with any supporting documentation (e.g., energy performance labels such as ENERGY STAR®, or a HERS report) which indicates to the appraiser the expected energy savings. This provides a significant advantage over the traditional noninteractive appraisal process, especially for items such as insulation, which are not viewable at the time of appraisal.

As a key part of coming up with a valuation, appraisers using the new addendum will now be better equipped to identify accurate, recent "comparable" sales in the area. By using the addendum for a house with extensive energy efficiency improvements, an appraiser can look for prices of houses that were sold recently with and without energy efficiency improvements for assessing the home's true market value.

3.2.5 Sensible Accounting to Value Energy Act

The Sensible Accounting to Value Energy (SAVE) Act (Appendix B) was formally introduced on October 19, 2011, and at the time of publication was still under review by Congress. The SAVE Act is proposed legislation to improve the accuracy of underwriting used by federal

lending agencies by ensuring that energy costs are included in the underwriting process. The SAVE act will require adding expected energy costs to the principal, interest, taxes, and insurance now entered into the equation when qualifying a borrower for a mortgage or a home improvement loan. The SAVE act is supported by a diverse coalition of organizations, including the U.S. Chamber of Commerce, the Appraisal Institute, the U.S. Green Building Council, and the Natural Resources Defense Council.

The SAVE Act would help revitalize the hardest hit sectors of the economy by providing financing for cost-effective energy improvements, enabling homeowners to recover the cost of efficiency investments and enabling better federal underwriting while lowering utility bills. With a more accurate analysis of repayment risk and the expect costs of homeownership, lenders will be better equipped to support the dispersal of energy efficiency improvement loans.

Moreover, the SAVE act will also greatly accelerate the demand for energy-efficient new homes. By consistently and accurately accounting for energy costs in appraisals, homebuilders and homeowners will be encouraged and enabled to invest in energy efficiency improvements.

3.3 Improving Energy Efficiency Valuation Methods

The major gap in financing energy efficiency retrofits for homeowners is properly valuing efficiency improvements. Until very recently, the appraisal industry has not had a set of industry-vetted policies and practices for valuing energy efficiency in homes. Even with new policies and industry standards, without an established method to collect data and calculate the increase in the value of the home, lenders have difficulty determining how to consider the lower utility bills and the associated increase in property value when underwriting loans to homeowners. Thus, to ensure appropriate valuation and accounting of EEMs and strategies deployed, the appraiser should follow and account for the following:

3.3.1 Identify Renewable Energy and Energy Efficiency Measures

Before an appraiser can provide an increased valuation, he or she must be able to recognize the various renewable energy measures and EEMs in a home. Although all home appraisers are trained to identify types of building materials and how to assess items such as granite countertops, they are less likely to be knowledgeable about what constitutes an EEM and thus be able to accurately document those measures in a home. Green education and training will therefore be very beneficial to appraisers in developing this skill. It will be important for an appraiser to quickly and easily identify measures such as a photovoltaic system. Although the industry does not expect the appraiser to personally determine the energy savings estimates from such items, it is vital that appraisers are able to collaborate with those who do, such as home energy raters. A critical part of properly valuing energy efficiency is to determine the resulting energy cost savings. The appraiser should be able to view a home energy evaluation report and be able to identify and verify the items listed.

3.3.2 Obtain a Home Energy Evaluation Report

An appraiser of an energy-efficient home should obtain a home energy evaluation report. A home energy evaluation analyzes how a home is working as a system. Rather than reviewing the energy impacts of each component of the home separately, the operation of the home is analyzed by considering all of its energy-related components and how they interact. A trained and certified home energy assessor, also called a *home energy rater*, will inspect and perform the appropriate

series of diagnostic tests on the home. The evaluation will consider the interactions of all measures and determine the whole-house performance as a system. The resulting home energy evaluation report will provide an appraiser an energy cost savings estimate.

3.3.3 Assess the Value of Energy Efficiency Measures

Currently, loans are made to homeowners for improvements that will have a predictable impact on home value and expenses. Homeowners' incomes include their investments, of which the home is generally the largest. If a homeowner would like to remodel the kitchen and add a deck to the rear of the house, a lender can turn to an appraiser to calculate the increase in the value of the home that will result from the improvements using the appraisal industry practices and rules based on long experience and historical data. The increase in home value translates to a future increase in income for a homeowner and results in a predictable level of risk for the lender. Without the ability to assess the value of energy efficiency improvements, a homeowner cannot receive the full benefit of the investment, as an increase in home value will not be applied and will likely not receive adequate lending opportunities because an unfair risk level is associated with the energy efficiency investment. Appraisers can and should use all available valuation data sources to assess the impact of an energy efficiency improvement.

The value of energy efficiency improvements could be assessed by unifying and integrating the many existing evaluation reports and components that are currently being used to support energy upgrades. Industry-accepted valuation tools include home energy evaluation reports and sustainable/energy efficiency certification standards (e.g., LEED, ENERGY STAR Home). The evaluation reports provide the appraiser an accurate estimate of expected energy cost savings. Using a standard return on investment analysis, the increased home value could be recognized as the difference between the incremental cost of the energy efficiency improvements and lifetime energy cost savings.

3.4 Learning From Models Used in Commercial Appraisals

Energy consumption in commercial and industrial buildings can be modeled and predicted more precisely because of more consistent and predictable occupancy patterns and behaviors. Because energy use in these types of buildings is predictable, the expected utility bill savings rendered through energy efficiency improvements can be much more accurately estimated.

Although most commercial appraisal methods are not used in the residential sector, there is potential to successfully extract and refine certain commercial appraisal practices and use them as tools in the ongoing improvement of the appraisal process in the residential sector on a large scale. These include the following two methods widely employed in commercial appraisals:

3.4.1 Comparison With Documented Historical Data

Commercial appraisals rely heavily on documented historical data (e.g., utility bill history), but this type of information may not always be available in the residential sector. For example, if an existing building is recently purchased (and the new building owner would like to complete an energy efficiency improvement) and no prior utility cost data are available, an appraiser, using a standard commercial appraisal practice, could rely on costs seen in similar buildings, or on data collected and published by recognized market sources. In the commercial sector, the Building Owners and Managers Association Experience Exchange Report or Institute of Real Estate Management Income/Expense Analysis Reports are two such examples.

3.4.2 Factoring in Operating Costs

It is a well-established and widely used concept that operational costs are relevant to the value of an asset such as a house or building. In fact, for commercial buildings, adjustments to asset value typically result directly from changes to expected future operating costs. Dissimilarly, the residential financing industry traditionally has not examined the energy costs of a house in connection with determining the value of the house. This should be corrected to improve the reliability and integrity of both underwriting and valuation.

4 Discussion

There is a cyclical interdependence of numerous industry stakeholders and factors in shaping the market—the market perception, market value, and market demand toward the inclusion of energy efficiency in the valuation and appraisal process. Appraisers cannot (and should not be expected to) create value and market demand directly and on their own; however, they are key stakeholders for successful market transformation. For energy efficiency to be recognized, the appraisal industry will need to support and standardize the documentation of energy efficiency improvement measures in reports. The market cannot begin to account for energy costs as an element in a property valuation if energy efficiency measures are not recognized and recorded as a standard part of appraisal reports. Although a valuation of all EEMs may be premature based on the current market status and the fact that energy efficiency improvements are not yet widely recognized in the market, nonetheless appraisal reports could provide the appropriate starting point for market transformation. The purpose of this research is not to discuss how the market must change so that the appraiser can report added value for energy efficiency improvements, but to identify through industry research what the current appraisal sector can do to help promote the market uptake of energy efficiency and the subsequent energy cost savings (less the increment measure costs) as potential added value.

Research results have indicated the residential appraisal industry has made—and continues to make—great strides toward establishing standard practices and methods for assessing the proper value of EEMs. However, there are still significant barriers to implementing and securing these improvements on an industry-wide scale. The first step to overcoming the barriers is to recognize the immediate issues and identify the source of the obstacles. Once done, a customized strategy can be developed to address the issues and the obstacles. Even while solutions are still being developed, there are current opportunities to ensure energy efficiency improvements are properly valued.

4.1 Next Steps Toward Market Transformation

The challenges to providing proper valuation of an energy-efficient home are numerous. There are concerns from appraisers about finding suitable comparable homes, having access to valuation data, and accounting for energy variables. The financing industry has difficulty assessing the risk of energy efficiency improvements and using the appraisal reports appropriately.

Overcoming these barriers will result in more energy-efficient homes and less overall energy consumption; lower utility bills for homeowners; improved underwriting practices; reduced risk of defaults; and the creation of green jobs in the real estate, home construction, and retrofit markets. Upon reviewing industry feedback and research, the following actions are recommended to standardize the valuation of energy efficiency improvements and increase the opportunity for financing of energy efficiency improvements.

4.1.1 Increase Interactions Between Stakeholders

Homeowners, underwriters, and appraisers can effectively resolve potential issues about lack of data or inaccurate risk assessments. The optimal method of communication is through the dissemination of energy efficiency reports and documentation (e.g., supporting data and evidence of energy efficiency improvements). Energy models, commissioning reports, energy audits,

energy benchmarking scores, and other indicators of building performance and costs should be brought to the stakeholders' attention. Reports certified and vetted by third parties are especially valuable in this regard, as is information about potential utility or governmental incentives. It is the homeowner's responsibility to interact with the lender, the lender's responsibility to interact with the AMC, and the AMC's responsibility to interact with the appraiser.

Although direct communication and interaction between all stakeholder would be ideal, with the HVCC and HR 4173 restrictions, the best method of ensuring the energy efficiency improvements are recognized is to provide evidence to the appropriate point of contact. Homeowners can remind their lenders' of their responsibility, and suggest that as part of that responsibility, they ensure their appraisers (or AMC) has access to the provided documents and reports.

4.1.2 Close Knowledge Gaps in Lender and Housing Industry

There are several misconceptions about energy efficiency improvements in the financing and housing industries. For example, a common misunderstanding is that energy-efficient homes are not cost effective. However, energy-efficient homes are often more cost effective than homes built using traditional construction practice. By implementing education and training for professionals in the financing and housing industries, they will be better equipped to assess the true impacts of energy efficiency improvements. Increased knowledge of building science fundamentals will enable those in the industries to not only support, but also leverage energy efficiency improvements during the financing process.

4.1.3 Develop and Expand Appraiser Education

The appraisal and finance industries have been directly impacted by the new appraisal standards. With significant changes to the industries, it is vital that energy efficiency training and education is not only offered, but either required for licensing or provides a significant benefit (e.g., specific designation, certificate, or membership). As the appraisal industry expands its recognition of this issue, appraisers can expect to see several new courses and seminars to support their ongoing education for the valuation of energy efficiency.

4.1.4 Update Traditional Home Appraisals Methods

Prior to the creation of the Uniform Residential Appraisal Report addendum, the standard appraisal form was inadequate for capturing the information related to valuing and lending on energy-efficient homes. The new form has a provision for recording the type of energy efficiency certification, the year certified, if the home is third-party verified, and the home energy performance score, among other components. With the introduction of the addendum, the industry has provided an opportunity for appraisers to collect information and data about EEMs. Updates to the customary method of home appraisal will increase the likelihood that the addendum will be used.

Current appraisal methods rely heavily on market comparisons and industry data for valuations. Improvements will need to address how appraisers will process and factor in the valuation of energy efficiency improvements, building on the use of comparisons or significant data. New appraisal methods for energy efficiency will need to include an energy cost savings assessment for the proper valuation of homes. The updated appraisal methods should account for the savings from energy efficiency improvements to offset the cost of the investment. Unlike the process of

assessing market value by using comparison to analysis of how the market is responding to specific building features (e.g., granite countertops), the expected annual energy cost savings (less the incremental costs of the energy efficiency improvements) can be a direct added value. To implement this update, adequate energy efficiency improvement cost databases will still need to be developed and implemented to support the appraiser analysis of the incremental cost for the EEMs.

4.1.5 Develop Comparables and Valuation Database

Appraisers must have access to reliable, verifiable data to support and defend their valuations of energy-efficient homes. MLSs provide appraisers a database of home parameters and corresponding values. Currently most MLS databases do not support the inclusion of energy-efficient building features or home performance labels. The Green MLS Tool Kit was developed to support the industry's need for access to such data. However, the implementation and successful use of the tool kit are vital, and additional research is needed to understand the functionality and viability of improving MLS databases.

Searchable fields within MLS databases will be essential for appraisers to search for energy-efficient comparisons and identify various energy-efficient building features or performance values. The current quality of energy efficiency data available on some MLS databases is suspect, as there are no standards for data uploading or modification. "Reduced days on market" can tell as powerful a story as premiums (evidence) for appraisers that consumers value EEMs. A green MLS that has searchable fields for energy-efficient entries will help appraisers to identify the market's response to energy-efficient items.

In support of developing and improving energy efficiency valuation databases, BIRA is currently participating in an academic research study, led by Lawrence Berkeley National Laboratory and the University of California, Berkeley for the development of methodologies for valuing green building labels. The study is evaluating if labeled homes demand a price premium in the marketplace. Under a nondisclosure agreement, U.C. Berkley has been provided BIRA's database of ENERGY STAR-labeled homes. This database represents more than 12,000 homes built since 2003. In brief, the research study will look at sales records of these homes and compare them to conventional homes to assess market value. The study results will provide supporting evidence and statistical data about the valuation of energy-efficient homes. This information can be used by the industry (e.g., the National Appraisers Institute) to leverage the development and enhancement of the appraisal process for energy-efficient homes.

4.1.6 Understand Associated Risks of Variations in Occupant Behaviors, Plug Loads, and Weather

Variations in occupant behaviors, plug loads, and weather conditions are considered substantial risks for lenders and appraisers. The level of risk associated with these issues is often not fully understood by the financing and appraisal industries. In the energy industry, significant research and analysis have been completed about the impacts of variations in occupant behaviors, plug loads, and weather. Energy modeling uses normalized data for such uncertainties. The variation in energy modeling and actual energy consumption has been accepted as a marginal difference in the building and energy industries.

In 2006, BIRA evaluated the actual energy performance of near-zero energy homes against estimates using the simulation tools and best assumptions that were available at the time of construction. Equipped with updated information, models were revised to more closely simulate as-built and customer use information. BIRA found that electricity use was within 2% of expectations; actual gas use was overestimated by 25% using energy modeling and Building America benchmark assumptions for appliance, lighting, and miscellaneous energy use.

The financing and appraisal industries should be provided access to such studies and documentation of risk. Once lenders and appraisers become knowledgeable of the industry-vetted energy modeling methodology, their confidence in using energy cost savings (as determined through energy modeling) will increase.

4.2 Current Opportunities to Ensure the Proper Valuation of an Energy-Efficiency Retrofit

At this time, there are limited regulations and standards for the valuation of energy efficiency improvements. However, homeowners and lenders can still leverage key appraisal standards and requirements to address the proper valuation of energy efficiency improvements.

4.2.1 Request Quality Green Building Competence

A homeowner or lender may ask for an appraiser who has experience in appraising green or energy-efficient homes or has received green building valuation training and certification from a nationally recognized appraisal entity (such as the Appraisal Institute or National Association of Real Estate Appraisers). Builders, lenders, and homebuyers legally can (and should) demand that AMCs assign only educated, experienced appraisers to energy-efficient homes. If in doubt, the client has the right to request a second opinion from another appraiser.

- Section 202(f) of the National Housing Act mandates that all appraisers chosen or approved to conduct appraisals of properties that will be security for FHA-insured mortgages must: (1) be certified by the state in which the property to be appraised is located; or by a nationally recognized professional appraisal organization; and (2) have demonstrated verifiable education in the appraisal requirements established by FHA. Additionally, it is important to note that when an appraiser signs a residential appraisal report form for a home with an FHA-insured mortgage, the appraiser is also certifying the following: "I have knowledge and experience appraising this type of property in this market area."
- Federal agencies such as Fannie Mae have guidelines in place that advise lenders (and AMCs) not to assume that an appraiser is competent:

  > A lender must not assume — simply based on the fact that an appraiser is state-licensed or state-certified — that the appraiser is qualified and knowledgeable about a market area or is aware of the appropriate market data sources for the area and will be able to obtain access to them. If an appraiser is not knowledgeable about a particular location, is not experienced in appraising a particular type of property or is not familiar with (or does not have access to) the appropriate data sources, a lender should not give the appraiser assignments in that market area or for that particular type of property.

4.2.2 Require Access to Valuation Guides

Homeowners and lenders may require the appraiser to have access to green valuation guides such as the Marshall & Swift Green Construction Cost Guide or other similar forms of energy efficiency valuation guides and databases for reference, including a Green MLS database. These provide valuable guidelines to assist with the appraisal process; for example, the Marshall & Swift Green Construction Cost Guide includes real estate valuations studies that indicate an approximate $20 home value should be added for each dollar saved annually on energy. An appraiser could use the estimated energy savings from a home's energy audit report (e.g., HERS report) to determine the approximate increase in home value.

4.2.3 Provide Adequate Reporting

Homeowners and lenders should provide to the AMC or appraiser any home energy performance reports and scores, as well as documentation of a home's green certification (e.g., ENERGY STAR or LEED). Until recently, standard appraisal forms did not adequately capture the information to value and lend on green homes. Appraisers are now equipped with improved forms (e.g., Form 1004 addendum) that can be used in conjunction with energy efficiency reports and documentation as evidence to support an increased home value.

5 Conclusions

The financing and appraisal industries' momentum is shifting to recognize and value energy-efficient homes. Research shows that the industries continue to make significant progress toward implementing a more granular approach to account for an important cost of homeownership, energy. With a better understanding of the role of energy in the true cost of homeownership, appraisers and lenders can recognize the lack of accounting for energy as a significant barrier to the proper valuation and financing of energy efficiency improvements.

There is a cyclical interdependence of numerous industry stakeholders and factors in shaping the market demand, value, and perception of including energy efficiency as an integral part of valuation and home appraisals. Appraisers cannot create the market demand or the value on their own; however, they are key stakeholders for successful market transformation.

Numerous challenges lie ahead for the development of adequate valuation for energy efficiency, but there are equally significant opportunities to continue industry progress and close the gap for homeowners obtaining proper valuation and financing for energy efficiency. Some improvement opportunities directly target specific issues (such as the lack of valuation sources for energy efficiency improvements); others would work to heighten collaboration between stakeholders. The result of identifying and responding to the barriers for the proper valuation of energy efficiency will impact more than just the financing and appraisal industry. With increased valuation of energy efficiency improvements and increase in financing opportunities, more homeowners will become interested in completing energy efficiency improvements and lowering their monthly energy costs. Consequently, proper valuation will also encourage investment in energy efficiency, create jobs, and increase energy independence benefits.

References

Appraisal Foundation, *Uniform Standards of Professional Appraisal Practice*. http://www.uspap.org/

Appraisal Institute, *The Appraisal of Real Estate*, 13th Edition

Appraisal Institute, *Residential Green and Energy Efficient Addendum*, http://www.appraisalinstitute.org/education/downloads/AI_82003_ReslGreenEnergyEffAddendum.pdf

Appraisal Institute, *Valuation of Sustainable Buildings Professional Development Program*, http://www.appraisalinstitute.org/education/green/default.aspx

Barris, J. (2008) *An expert system for appraisal by the method of comparison*. PhD Thesis, UPC, Barcelona

Baum, A. and Mackmin, D. (1995) *The Income Approach to Property Valuation* (3rd Edition). Routledge, London

BIRA, *Guide to Financing Strategies for Residential Energy Efficiency Retrofits*, January 2011, Stockton, CA, Building Industry Research Alliance

BIRA, *Final Expert Meeting Report: The Role of Appraisals in Retrofit Financing*, September 2011, Stockton, CA, Building Industry Research Alliance, http://www.bira.ws/energy-retrofit-financing.php

BIRA, *Occupied Home Evaluation Results Report*, November 2006, Sacramento, CA, Building Industry Research Alliance, http://www.bira.ws/files/reports/Final_Report_16D2_OccupiedHomeEvaluationResults.pdf

Brown, G.R. and Matysiak, G.A. (1999) *Real Estate Investment: A Capital Market Approach*. Financial Times, London

Faesy, Richard (2000), "Understanding and Overcoming the Energy Mortgage Barrier," ACEEE Summer Study on Energy Efficiency in Building.

Fannie Mae, *Form 1004: Uniform Residential Appraisal Report*, https://www.efanniemae.com/sf/formsdocs/forms/1004.jsp

Federal Housing Finance Agency (FHFA) , Home Valuation Code of Conduct, 2008, http://www.fhfa.gov/webfiles/2302/HVCCFinalCODE122308.pdf

Fannie Mae, *Uniform Mortgage Data Program*, https://www.efanniemae.com/sf/lqi/umdp/

Frank, Barney, *H.R. 4173: Dodd-Frank Wall Street Reform and Consumer Protection Act*, http://www.govtrack.us/congress/bill.xpd?bill=h111-4173

Institute for Market Transformation, *Average U.S. Homeowner Costs 2008 Energy Property Tax,* http://www.imt.org/files/

Isaac, D. (2002) *Property Valuation Principles*, Palgrave, London

Kane, S., Linne, M. and Johnson, J. (2004) *Practical Applications in Appraisal Valuation Modeling*. Appraisal Institute, Chicago

Maliene, V., Deveikis, S., Kirsten, L. and Malys, N. (2010). "Commercial Leisure Property Valuation: A Comparison of the Case Studies in UK and Lithuania". *International Journal of Strategic Property Management* 14 (1): 35–48. doi:10.3846/ijspm.2010.04.

National Association of Realtors (2011), Green Designation, http://www.greenresourcecouncil.org/earn_nars_green_designation.cfm

National Association of Realtors (2011), The Green MLS Tool Kit, http://greenthemls.org/

Rees, W.H. and Hayward, R.E.H. (ed.) (2000) *Valuation: Principles into Practice* (5th edition). Estates Gazette

Sensible Accounting to Value Energy Act of 2011, http://www.gpo.gov/fdsys/pkg/BILLS-112s1737is/pdf/BILLS-112s1737is.pdf

Simons, Robert (2007) *When Bad Things Happen to Good Property* Environmental Law Institute, Washington, DC

U.S. Census Bureau, 2009 American Community Survey

Appendix A: Appraisal Regulations and Standards

The home appraisal industry has several collaborative professional organization and regulating entities which work together to provide performance standards and recommended practices. One of the most prevalent and influential appraisal organizations is the Appraisal Foundation, whose mission is to promote professionalism in appraising. Although not federally-funded, the Appraisal Foundation is responsible for providing recommendations to congress regarding the following minimum criteria for state licensed/certified real property appraisers.

Table 2. Recommended Minimum Criteria for State Licensed/Certified Appraisers

Type	Experience	Education	Exam
Licensed Residential	2,000 hours	150 hours	Yes
Certified Residential	2,500 hours	200 hours	Yes
Certified General	3,000 hours	300 hours	Yes

Moreover, the Appraisal Foundation's Appraisal Standards Board promulgates the performance standards of the appraisal profession, known as the Uniform Standards of Professional Appraisal Practice. Also, a part of the Appraisal Foundation, the Appraiser Qualifications Board is responsible for developing and maintaining appraisal criteria. The criterion outlines minimum requirements in the areas of education, experience and continuing education. The federal government mandates that each state's appraiser regulatory agencies must use the Criteria adopted by of the Appraisal Foundation when issuing certificates to individuals.

Although minor variations exist, most requirements, governing regulations, and standards are consistent across all states. Appraisers are required to be licensed or certified through their state. Individuals seeking to become state licensed or certified appraisers must pass a comprehensive state examination that has been reviewed and approved by the Appraiser Qualifications Board. As a professional appraiser, they are required to adhere to the National Association of Real Estate Appraisers Code of Ethics and the performance standards of the Uniform Standards of Professional Appraisal Practice.

Prior to the introduction of the Frank-Dodd Wall Street Reform and Consumer Protection Act (HR 4173 Act), an additional requirement for all appraisal of homes with federal loans (include those sold to Fannie Mae or Freddie Mac) was the HVCC. The HVCC mandated that lenders separate anyone on the sales side of the business (loan originators, loan officers and loan processors) from appraisers. As a "prudent safeguard" to ensure that an appraiser's valuation analysis is not influenced, "Appraisal Management Companies" (MCs) were developed for the sole purpose of separating the appraiser from the lender.

buildingamerica.gov

U.S. DEPARTMENT OF ENERGY | Energy Efficiency & Renewable Energy

DOE/GO-102012-3553 • May 2012

Certified Homes Outperform Non-Certified Homes for Fourth Year

Existing Homes with a Certification Earn 30% More

PORTLAND, Ore., June 8, 2011 - **Earth Advantage Institute**, a nonprofit green building resource, announced the results of its annual certified home analysis in the Portland metropolitan region for the 2010 to 2011 year. The study is part of the organization's research efforts that include gathering data on green building valuation.

Existing homes with a sustainable certification sold for 30 percent more than homes without such a designation, according to sales data provided by the Portland **Regional Multiple Listing Service** (RMLS) to Earth Advantage Institute. This finding is based on the sale of existing homes between May 1, 2010 and April 30, 2011 in Multnomah, Clackamas, Columbia, and Washington Counties in Oregon, and Clark County in Washington.

Better sales prices were also seen for newly constructed homes with a sustainability certification. As a group, new homes with a sustainability certification in the six-county Portland metropolitan area sold for 8 percent more than new non-certified homes.

This result continues a four-year trend in which new homes with a third-party certification for sustainable construction and energy performance have consistently sold for more than newly constructed homes that had not been certified. The term "certified home" includes homes that received an Earth Advantage New Homes, **ENERGY STAR**, or a **LEED® for Homes** designation, or a combined Earth Advantage/ENERGY STAR certification. Sales information is reported by participating real estate brokers to RMLS. The Portland metropolitan area region includes Multnomah, Clackamas, Columbia, Washington and Yamhill Counties in Oregon and Clark County in Washington. There were no certified new home sales in Columbia and Yamhill Counties that enable comparisons in those areas.

Differences clearly exist among the counties within the metropolitan area. The county exhibiting the greatest difference between new certified and new non-certified homes was Clackamas, where homes with a certification sold for 23.3 percent more than non-certified new homes. Clark County was the one area in the metropolitan region where newly constructed certified homes did not sell for more. However, certified existing homes in Clark County did perform better than their non-certified counterparts. As a group, existing homes with a sustainability certification in Clark County sold for an average of $288,400 versus $222,900 for homes without such a certification, or 29 percent more. Table One summarizes the information received, for both new and existing homes, across the metro region.

Table One: Average Sales Price 2010 - 2011

New Homes	Clackamas	Columbia	Multnomah	Washington	Yamhill	Clark County WA
Non certified	$305,647	$200,732	$292,837	$313,040	$239,147	$296,567
Certified home	$376,763	N/A	$348,240	$329,810	N/A	$254,172

Price premium	23.27%	N/A	18.92%	5.36%	N/A	-14.30%
Existing Homes						
Non certified	$299,696	$174,144	$277,449	$259,835	$209,264	$222,918
Certified home	$372,591	$138,000	$448,886	$354,245	$315,000	$288,363
Price premium	24.32%	-20.76%	61.79%	36.33%	50.53%	29.36%

Source: RMLS Portland May 2011

Portland RMLS was the first regional multiple listing service in the country to provide sales information for homes with green certification, at the request of Earth Advantage Institute. RMLS began tracking information in 2007.

Two important trends are shown by the four years of sales data. First, the market share of certified homes among all newly constructed homes stayed consistent, with 18 percent of the new homes in the Portland market receiving a sustainability certification. Second, a notable price premium for certified homes as a group was observed in each year.

Table Two: Market Summary May 2007 - April 2011 Portland Metro Region

	Number of certified new homes sold	Total New homes sold	Market share among all new homes	Price premium
May 1, 2007 to April 30, 2008	833	6125	13.6%	20.5%
May 1, 2008 to April 30, 2009	674	4135	16.3%	12%
May 1, 2009 to April 30, 2010	118	597	19.8%	14%
May 1, 2010 to April 30, 2011	408	2237	18.2%	18.9%

"This is important news for builders and home buyers alike," said Dakota Gale, the sustainable finance program manager at the Earth Advantage Institute. "While it must be noted that the data are supplied by real estate agents themselves through standard RMLS forms, and are based on averages, not comparables, we can still see a consistent trend that third-party certification continues to result in a higher sales price, even during the past year when home sales were down."

About Earth Advantage Institute

Earth Advantage Institute works with the building and design industry to help implement sustainable building practices. Its nonprofit mission is to create an immediate, practical and cost-effective path to sustainability and carbon reduction in the built environment. The organization achieves its objectives through a range of innovative certification, education and technical services programs.

For more information contact:
Tom Breunig
Earth Advantage Institute

(503) 968-7160
.(JavaScript must be enabled to view this email address)

Dakota Gale
Sustainable Finance Program Manager
(503) 968-7160 x28
.(JavaScript must be enabled to view this email address)

After Recording Return To:

_____

_____

_____

_____

_____[Space Above This Line For Recording Data]_____

DEED OF TRUST

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated _____, _____, together with all Riders to this document.
(B) "Borrower" is _____.
Borrower is the trustor under this Security Instrument.
(C) "Lender" is _____.
Lender is a _____ organized and existing under the laws of_____. Lender's address is _____
_____. Lender is the beneficiary under this Security Instrument.
(D) "Trustee" is _____.
(E) "Note" means the promissory note signed by Borrower and dated _____, _____. The Note states that Borrower owes Lender _____
Dollars (U.S. $_____) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than _____.
(F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."
(G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

☐ Adjustable Rate Rider	☐ Condominium Rider	☐ Second Home Rider
☐ Balloon Rider	☐ Planned Unit Development Rider	☐ Other(s) [specify] _____
☐ 1-4 Family Rider	☐ Biweekly Payment Rider	

(I) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(J) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(K) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

(L) "Escrow Items" means those items that are described in Section 3.

(M) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

(N) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.

(O) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. §2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(Q) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the _____ of _____:
[Type of Recording Jurisdiction] [Name of Recording Jurisdiction]

which currently has the address of _____
[Street]
_____, California _____ ("Property Address"):
[City] [Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

2. Application of Payments or Proceeds. Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) interest due under the Note; (b) principal due under the Note; (c) amounts due under Section 3. Such payments shall be applied to each Periodic Payment in the order in which it became due. Any remaining amounts shall be applied first to late charges, second to any other amounts due under this Security Instrument, and then to reduce the principal balance of the Note.

If Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge. If more than one Periodic Payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the Periodic Payments if, and to the extent that, each payment can be paid in full. To the extent that any excess exists after the payment is applied to the full payment of one or more Periodic Payments, such excess may be applied to any late charges due. Voluntary prepayments shall be applied first to any prepayment charges and then as described in the Note.

Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the Periodic Payments.

3. Funds for Escrow Items. Borrower shall pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under Section 5; and (d) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 10. These items are called "Escrow Items." At origination or at any time during the term of the Loan, Lender may require that Community Association Dues, Fees, and Assessments, if any, be escrowed by Borrower, and such dues, fees and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive

Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in this Security Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall then be obligated under Section 9 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section 15 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with Applicable Law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property which can attain priority over this Security Instrument, leasehold payments or ground rents on the Property, if any, and Community Association Dues, Fees, and Assessments, if any. To the extent that these items are Escrow Items, Borrower shall pay them in the manner provided in Section 3.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which can attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

Lender may require Borrower to pay a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this Loan.

5. Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes and floods, for which Lender requires insurance. This insurance shall be maintained in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's right to disapprove Borrower's choice, which right shall not be exercised unreasonably. Lender may require Borrower to pay, in connection with this Loan, either: (a) a one-time charge for flood zone determination, certification and tracking services; or (b) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur which reasonably might affect such determination or certification. Borrower shall also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency in connection with the review of any flood zone determination resulting from an objection by Borrower.

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

All insurance policies required by Lender and renewals of such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as mortgagee and/or as an additional loss payee and Borrower further agrees to generally assign rights to insurance proceeds to the holder of the Note up to the amount of the outstanding loan balance. Lender shall have the right to hold the policies and renewal certificates. If Lender requires, Borrower shall promptly give to Lender all receipts of paid

premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy shall include a standard mortgage clause and shall name Lender as mortgagee and/or as an additional loss payee and Borrower further agrees to generally assign rights to insurance proceeds to the holder of the Note up to the amount of the outstanding loan balance.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

If Borrower abandons the Property, Lender may file, negotiate and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 22 or otherwise, Borrower hereby assigns to Lender (a) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note or this Security Instrument, and (b) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, insofar as such rights are applicable to the coverage of the Property. Lender may use the insurance proceeds either to repair or restore the Property or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

6. Occupancy. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.

7. Preservation, Maintenance and Protection of the Property; Inspections. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid

further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

Lender or its agent may make reasonable entries upon and inspections of the Property. If it has reasonable cause, Lender may inspect the interior of the improvements on the Property. Lender shall give Borrower notice at the time of or prior to such an interior inspection specifying such reasonable cause.

8. Borrower's Loan Application. Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal residence.

9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument. If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

Any amounts disbursed by Lender under this Section 9 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

10. Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect. If, for any reason, the Mortgage Insurance coverage required by Lender ceases to be available from the mortgage insurer that previously provided such insurance and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender. If substantially equivalent Mortgage Insurance coverage is not available, Borrower shall continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve shall be non-refundable, notwithstanding the fact that the Loan is ultimately paid in full, and Lender shall not be required to pay Borrower any interest or earnings on such loss reserve. Lender can no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage Insurance ends in accordance with any written agreement between Borrower and Lender providing for such termination or until termination is required by Applicable Law. Nothing in this Section 10 affects Borrower's obligation to pay interest at the rate provided in the Note.

Mortgage Insurance reimburses Lender (or any entity that purchases the Note) for certain losses it may incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage Insurance.

Mortgage insurers evaluate their total risk on all such insurance in force from time to time, and may enter into agreements with other parties that share or modify their risk, or reduce losses. These agreements are on terms and conditions that are satisfactory to the mortgage insurer and the other party (or parties) to these agreements. These agreements may require the mortgage insurer to make payments using any source of funds that the mortgage insurer may have available (which may include funds obtained from Mortgage Insurance premiums).

As a result of these agreements, Lender, any purchaser of the Note, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying the mortgage insurer's risk, or reducing losses. If such agreement provides that an affiliate of Lender takes a share of the insurer's risk in exchange for a share of the premiums paid to the insurer, the arrangement is often termed "captive reinsurance." Further:

(a) Any such agreements will not affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan. Such agreements will not increase the amount Borrower will owe for Mortgage Insurance, and they will not entitle Borrower to any refund.

(b) Any such agreements will not affect the rights Borrower has - if any - with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 or any other law. These rights may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.

11. Assignment of Miscellaneous Proceeds; Forfeiture. All Miscellaneous Proceeds are hereby assigned to and shall be paid to Lender.

If the Property is damaged, such Miscellaneous Proceeds shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender shall not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If the restoration or repair is not economically feasible or Lender's security would be lessened, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds shall be applied in the order provided for in Section 2.

In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the partial taking, destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the Opposing Party (as defined in the next sentence) offers to make an award to settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the Miscellaneous Proceeds either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

"Opposing Party" means the third party that owes Borrower Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to Miscellaneous Proceeds.

Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a default and, if acceleration has occurred, reinstate as provided in Section 19, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. The proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.

All Miscellaneous Proceeds that are not applied to restoration or repair of the Property shall be applied in the order provided for in Section 2.

12. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower or any Successors in Interest of Borrower. Lender shall not be required to commence proceedings against any Successor in Interest of Borrower or to refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities or Successors in Interest of Borrower or in amounts less than the amount then due, shall not be a waiver of or preclude the exercise of any right or remedy.

13. Joint and Several Liability; Co-signers; Successors and Assigns Bound. Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

Subject to the provisions of Section 18, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits under this Security Instrument. Borrower shall not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing. The covenants and agreements of this Security Instrument shall bind (except as provided in Section 20) and benefit the successors and assigns of Lender.

14. Loan Charges. Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower shall not be construed as

a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

If the Loan is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (whether or not a prepayment charge is provided for under the Note). Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

15. Notices. All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

16. Governing Law; Severability; Rules of Construction. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. In the event that any provision or clause of this Security Instrument or the Note conflicts with Applicable Law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision.

As used in this Security Instrument: (a) words of the masculine gender shall mean and include corresponding neuter words or words of the feminine gender; (b) words in the singular shall mean and include the plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to take any action.

17. Borrower's Copy. Borrower shall be given one copy of the Note and of this Security Instrument.

18. Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

19. Borrower's Right to Reinstate After Acceleration. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to any power of sale contained in this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 18.

20. Sale of Note; Change of Loan Servicer; Notice of Grievance. The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address

to which payments should be made and any other information RESPA requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 15) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 22 and the notice of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

21. Hazardous Substances. As used in this Section 21: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials; (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection; (c) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

Borrower shall promptly give Lender written notice of (a) any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge, (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority, or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all

necessary remedial actions in accordance with Environmental Law. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

22. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may invoke the power of sale and any other remedies permitted by Applicable Law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If Lender invokes the power of sale, Lender shall execute or cause Trustee to execute a written notice of the occurrence of an event of default and of Lender's election to cause the Property to be sold. Trustee shall cause this notice to be recorded in each county in which any part of the Property is located. Lender or Trustee shall mail copies of the notice as prescribed by Applicable Law to Borrower and to the other persons prescribed by Applicable Law. Trustee shall give public notice of sale to the persons and in the manner prescribed by Applicable Law. After the time required by Applicable Law, Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidder at the time and place and under the terms designated in the notice of sale in one or more parcels and in any order Trustee determines. Trustee may postpone sale of all or any parcel of the Property by public announcement at the time and place of any previously scheduled sale. Lender or its designee may purchase the Property at any sale.

Trustee shall deliver to the purchaser Trustee's deed conveying the Property without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable Trustee's and attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it.

23. Reconveyance. Upon payment of all sums secured by this Security Instrument, Lender shall request Trustee to reconvey the Property and shall surrender this Security Instrument and all notes evidencing debt secured by this Security Instrument to Trustee. Trustee shall reconvey the Property without warranty to the person or persons legally entitled to it. Lender may charge such person or persons a reasonable fee for reconveying the Property, but only if the

fee is paid to a third party (such as the Trustee) for services rendered and the charging of the fee is permitted under Applicable Law. If the fee charged does not exceed the fee set by Applicable Law, the fee is conclusively presumed to be reasonable.

24. Substitute Trustee. Lender, at its option, may from time to time appoint a successor trustee to any Trustee appointed hereunder by an instrument executed and acknowledged by Lender and recorded in the office of the Recorder of the county in which the Property is located. The instrument shall contain the name of the original Lender, Trustee and Borrower, the book and page where this Security Instrument is recorded and the name and address of the successor trustee. Without conveyance of the Property, the successor trustee shall succeed to all the title, powers and duties conferred upon the Trustee herein and by Applicable Law. This procedure for substitution of trustee shall govern to the exclusion of all other provisions for substitution.

25. Statement of Obligation Fee. Lender may collect a fee not to exceed the maximum amount permitted by Applicable Law for furnishing the statement of obligation as provided by Section 2943 of the Civil Code of California.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Witnesses:

_____ _____ (Seal)
- Borrower

_____ _____ (Seal)
- Borrower

[Space Below This Line for Acknowledgment]

FEDERAL HOUSING FINANCE AGENCY

STATEMENT

For Immediate Release
July 6, 2010

Contact: Corinne Russell (202) 414-6921
Stefanie Mullin (202) 414-6376

FHFA Statement on Certain Energy Retrofit Loan Programs

After careful review and over a year of working with federal and state government agencies, the Federal Housing Finance Agency (FHFA) has determined that certain energy retrofit lending programs present significant safety and soundness concerns that must be addressed by Fannie Mae, Freddie Mac and the Federal Home Loan Banks. Specifically, programs denominated as Property Assessed Clean Energy (PACE) seek to foster lending for retrofits of residential or commercial properties through a county or city's tax assessment regime. Under most of these programs, such loans acquire a priority lien over existing mortgages, though certain states have chosen not to adopt such priority positions for their loans.

First liens established by PACE loans are unlike routine tax assessments and pose unusual and difficult risk management challenges for lenders, servicers and mortgage securities investors. The size and duration of PACE loans exceed typical local tax programs and do not have the traditional community benefits associated with taxing initiatives.

FHFA urged state and local governments to reconsider these programs and continues to call for a pause in such programs so concerns can be addressed. First liens for such loans represent a key alteration of traditional mortgage lending practice. They present significant risk to lenders and secondary market entities, may alter valuations for mortgage-backed securities and are not essential for successful programs to spur energy conservation.

While the first lien position offered in most PACE programs minimizes credit risk for investors funding the programs, it alters traditional lending priorities. Underwriting for PACE programs results in collateral-based lending rather than lending based upon ability-to-pay, the absence of Truth-in-Lending Act and other consumer protections, and uncertainty as to whether the home improvements actually produce meaningful reductions in energy consumption.

Efforts are just underway to develop underwriting and consumer protection standards as well as energy retrofit standards that are critical for homeowners and lenders to understand the risks and rewards of any energy retrofit lending program. However, first liens that disrupt a fragile housing finance market and long-standing lending priorities, the absence of robust underwriting standards to protect homeowners and the lack of energy retrofit standards to assist homeowners, appraisers, inspectors and lenders determine the value of retrofit products combine to raise safety and soundness concerns.

On May 5, 2010, Fannie Mae and Freddie Mac alerted their seller-servicers to gain an understanding of whether there are existing or prospective PACE or PACE-like programs in jurisdictions where they do business, to be aware that programs with first liens run contrary to the Fannie Mae-Freddie Mac Uniform Security Instrument and that the Enterprises would provide additional guidance should the programs move beyond the experimental stage. Those lender letters remain in effect.

Today, FHFA is directing Fannie Mae, Freddie Mac and the Federal Home Loan Banks to undertake the following prudential actions:

1. For any homeowner who obtained a PACE or PACE-like loan with a priority first lien prior to this date, FHFA is directing Fannie Mae and Freddie Mac to waive their Uniform Security Instrument prohibitions against such senior liens.

2. In addressing PACE programs with first liens, Fannie Mae and Freddie Mac should undertake actions that protect their safe and sound operations. These include, but are not limited to:

   - Adjusting loan-to-value ratios to reflect the maximum permissible PACE loan amount available to borrowers in PACE jurisdictions;

   - Ensuring that loan covenants require approval/consent for any PACE loan;

   - Tightening borrower debt-to-income ratios to account for additional obligations associated with possible future PACE loans;

   - Ensuring that mortgages on properties in a jurisdiction offering PACE-like programs satisfy all applicable federal and state lending regulations and guidance.

   Fannie Mae and Freddie Mac should issue additional guidance as needed.

3. The Federal Home Loan Banks are directed to review their collateral policies in order to assure that pledged collateral is not adversely affected by energy retrofit programs that include first liens.

Nothing in this Statement affects the normal underwriting programs of the regulated entities or their dealings with PACE programs that do not have a senior lien priority. Further, nothing in these directions to the regulated entities affects in any way underwriting related to traditional tax programs, but is focused solely on senior lien PACE lending initiatives.

FHFA recognizes that PACE and PACE-like programs pose additional lending challenges, but also represent serious efforts to reduce energy consumption. FHFA remains committed to working with federal, state, and local government agencies to develop and implement energy retrofit lending programs with appropriate underwriting guidelines and consumer protection standards. FHFA will also continue to encourage the establishment of energy efficiency standards to support such programs.

###

The Federal Housing Finance Agency regulates Fannie Mae, Freddie Mac and the 12 Federal Home Loan Banks. These government-sponsored enterprises provide more than $5.9 trillion in funding for the U.S. mortgage markets and financial institutions.

Certified Home Performance:

Assessing the Market Impacts of Third Party Certification on Residential Properties

Ann Griffin, Earth Advantage Institute

with
Ben Kaufman, GreenWorks Realty and
Sterling Hamilton, Hamilton Investments, LLC

May 29, 2009

Contents

I. Acknowledgements

The investigative research in this report was guided by a collaborative Steering Committee and Residential Review Board. The 2008-2009 Steering Committee (known as the Green Building Value Initiative Steering Committee) includes Aaron Adelstein (Master Builders Association of King and Snohomish Counties), Fiona Douglas Hamilton (SEEC LLC), Ann Griffin (Earth Advantage Institute), Julie McBride (Olympia Master Builders), Brandon Smith (Cascadia Region Green Building Council), and Tiffany Speir (Master Builders Association of Pierce County). Many thanks to all members for their work.

I would like to thank Ben Kaufman of GreenWorks Realty for his hard work and partnership. We would also like to acknowledge the contributions provided by Theddi Wright Chappell (Cushman Wakefield of WA), Chris Corps (Vancouver Valuation Accord), Sterling Hamilton (Hamilton Investments), Rachel Jamison (Washington State Department of Ecology) and Sean Penrith (Earth Advantage Institute).

The members of the Residential Review Board generously contributed time and expertise: Dr. Gerard Mildner, Ph.D., Director, Center for Real Estate, Portland State University, George Rolfe, Director of the Runstad Center for Real Estate Studies at the University of Washington, Teresa St. Martin, Eco-Broker and Windermere Real Estate agent, and Matthew Larrabee, President of Real Estate Services, Inc. and current President of the Oregon Chapter of the American Appraisal Institute. Their efforts are much appreciated.

Special recognition and thanks go to Taylor Watkins of Watkins and Associates for his work in developing the basic appraisal methodology and for his role as the project appraiser for the Portland metro area analysis. Bruce Sullivan and Bill Jones of Earth Advantage Institute each contributed their review and suggestions to the preliminary draft of this report. Thanks also to Ryan Shanahan of Earth Advantage Institute and Doug Loqa for their efforts and contributions.

Earth Advantage Institute (EAI) would like to thank the Portland Multiple Listing Service, particularly Natalie Middleton, and the Willamette Valley MLS for providing access to sales data. Wendy Adkisson of the Garner Group Realtors and Developers, LLC, volunteered her research efforts and provided critical information concerning property comparison sales in Central Oregon.

EAI also extends its appreciation to Energy Trust of Oregon for its continued support.

Ann Griffin, Earth Advantage Institute

Study sponsors include:

Built Green Washington
Cascadia Region Green Building Council
Earth Advantage Institute
MBA of King Snohomish Counties
MBA of Pierce County
Northwest Eco-Building Guild

II. Abstract

The report presents an analysis of the market performance of third-party certified sustainable residential properties in the Portland and Seattle metropolitan areas. In each location, a sample of third-party certified homes was selected and comparable homes were found. The author documents that certified homes in the Seattle metro area sold at a price premium of 9.6% when compared to noncertified counterparts, based on a sample of 68 certified homes. In the Portland metro area, certified homes sold at a price premium ranging between 3% and 5%. In addition, the certified homes stayed on the market for 18 days less than noncertified homes. These results are based on a sample of 92 certified homes and comparable properties approved by a project appraiser.

This investigative research effort also includes surveys and interviews with the builders of third-party certified homes and their residents. The author discusses the inherent limitations of current valuation practices for homes with sustainable features. Finally, the report includes a synopsis of related research on the relationship between marketing initiatives and the sale price of third-party certified properties.

III. Executive Summary

Certified homes are worth more. This report explains the basis for this statement, using an analysis of third-party certified sustainable homes in the Seattle and Portland metropolitan areas. Moreover, the report shows that there are several important issues inherent in this seemingly simple statement. The report concludes with recommendations to further expand the study of the market performance of third-party certified sustainable homes. It supports heightened collaboration among residential appraisers, real estate brokers, homebuilders, and sustainable building advocates to improve a common understanding of the multiple issues involved in home valuation and communicating the results to a larger audience.

How one defines a building's value may vary. Market sales information is based on standard approaches to building appraisal that do not account for performance-based cost savings. Further, standard approaches do not consider resident health or broader environmental benefits that result from the measures required to achieve third-party sustainable certification. Public understanding of general sustainability concepts has certainly improved in the past 5 years. At the same time, more homebuilders recognize the potential market advantages of building certified homes. However, for many consumers and some homebuilders, the connection between quality home construction and sustainability is not always understood.

Comparable Property Study Results

Earth Advantage Institute selected Taylor Watkins of Watkins & Associates in Portland to serve as the project appraiser for the comparable property analysis. Watkins recommended the parameters for defining a comparable home and reviewed suggested comparables for their suitability. The parameters used to identify a comparable home are listed in the study. The goal was to test the hypothesis that certified homes would demonstrate improved market performance in terms of sales price and time on market than comparable, noncertified homes.

In Portland, a sample of 92 certified homes and 340 comparable homes was compiled. The certified homes were built between 2000 and 2008, with a majority sold in 2006 and 2007. Most certified homes were matched with 3 or 4 comparables. Certified homes were geographically distributed throughout the metro area. The Portland study found that:

- Certified homes sold 18 days faster than noncertified homes.

- Certified homes sold for 3% to 5% more than noncertified homes. In a statistical analysis with a 95% level of confidence, the overall price difference was found to be 4.2%.

In Seattle, a sample of 68 certified homes and 207 comparable residences was determined. Like the Portland sample, most certified homes were matched with 3 or 4 comparable homes. The Seattle analysis also documented superior market performance in terms of the sales price achieved.

- The expected percentage change for sales price was found to be 9.6% more for the third-party sustainable certified homes.

- The certified homes did not sell faster, and stayed on the market an average of 5 days longer (or 40% more time on the market).

These findings are positive factors that will work to the benefit of sustainable home builders and consumers, providing welcome news during a time of reduced home market activity.

Consumer Input

The same issues that determine how much someone is willing to pay for a house - location, amenities, and size – are involved whether one is shopping for a certified sustainable home or not. However, residents living in third-party certified homes should also understand the sustainable features and the positive impact of those features on the longevity of their homes. The study recommends public education so that current and future residents of certified homes will have a greater understanding of those benefits.

Earth Advantage Institute, Master Builders Association of Pierce County, and Olympia Master Builders conducted surveys of residents living in either Earth Advantage® or Built Green® certified homes. Residents value the sustainable attributes of their homes, particularly energy efficiency and improved indoor air quality. Of those surveyed, 90% reported that they would choose a certified versus a noncertified home for their next residence if all other factors were equal. Collectively, the residents also agreed that they would pay more in order to continue to live in a sustainable home. Eighty percent of the survey respondents living in a third-party certified home reported that they would pay up to 5% more in order to move into a home that had been certified as sustainable versus one that had not.

Self-certified and third-party certification. Consumer surveys were taken from residents living in both self-certified and third-party certified homes. In many respects, their answers were similar. Both groups agreed that energy efficiency and indoor air quality were extremely important. In one area of difference, residents of self-certified homes reported that sustainable certification

was less of an influencing factor in their decisions to buy a particular home than did residents of third-party certified homes. (Thirty-one percent of residents in self-certified versus 61% of residents in third-party certified homes reported that the certification was an influence in their decisions to buy their homes). Additionally, 56% of third-party certified home residents reported that their utility bills had been lowered by moving into a certified home versus 46% of noncertified home residents.

Homebuilder Input

Thirty-five builders responded to an online survey and an additional 10 Earth Advantage homebuilders provided in-person interviews. The home builders answered questions regarding any costs associated with building a third-party sustainable certified home and trends in those costs over the past five years. They were also asked to assess current appraisal methodologies.

Home builders responded that awareness for sustainable features in a home had grown sigificantly over the past five years. Despite this, however, demand for third-party certified sustainable homes had not directly increased as a result.

The survey asked if there were added costs associated with building a sustainable residence. The majority of the responsents – 74% - indicated that building a home to certification standards was more expensive than building a home to code. However, they also noted that the change in cost is coming down. (See Table 5.4.) The increase in construction costs was observed to be between 5 and 10%. As builders become more experienced with the specifications of a given program, and as their networks of sub-contractors and other knowledgeable professionals become more extensive, they have seen some of these cost increases go down. Home builders join the call for increased public awareness related to sustainable building practices and increased collaboration among sustainable building advocages

Recommendations for Action

The interviews and surveys conducted for this research clearly point to a number of recommended actions. The following list is further detailed in the body of the report:

1) Increase tracking of third-party certified sustainable homes
2) Conduct property comparable work in other areas of Oregon and Washington
3) Develop and support professional training opportunities
4) Work with homebuilder and professional realtor associations to increase consumer knowledge about sustainable homes
5) Develop additional educational tools (e.g., a glossary of terms related to green building, an online resource guide)

IV. Project History and Summary of Key Findings

The Pacific Northwest is a stronghold for sustainable building and design. The region has earned a national and international reputation for public policy and public sentiment that supports sustainable living. Several green building and energy efficiency certification programs are available to prospective property owners in the region, including Built Green, Earth Advantage®, ENERGY STAR®, and LEED for Homes®. As of September 2008, there were close to 10,000 third-party Earth Advantage certified homes in Oregon and Washington. An additional 10,000 homes in Washington have achieved Built Green Home certification, including self-certified and third-party certified homes.

However, while demand for green buildings has increased appreciably over the past 10 years, many financial, appraisal, and real estate professionals do not have an adequate understanding of sustainable building practices (Jamison, 2007). This has resulted in a lack of consistent measurement and the potential undervaluing of sustainably built projects.

The Green Building Value Initiative (GBVI) started in the summer of 2007 when a number of leading green building and local government organizations in the Pacific Northwest met to discuss a growing need: demonstrating the practical value of sustainable certification for residential and commercial properties. According to Rachel Jamison of the Washington State Department of Ecology,

> GBVI was created to determine whether green building certification truly adds value to residential and commercial real estate projects. If so, the GBVI will determine the most effective method of communicating this to the real estate finance, appraisal, lending, and investment communities.

In 2009, a coalition of private industry, nonprofit and government organizations will release a series of papers examining certified residential and commercial properties through case studies, property comparisons, interviews, and surveys. This report is part of that effort.

Investigative research into the value of property certification and the valuation of sustainable building practices can be traced back to the efforts of the Vancouver Valuation Accord in 2007. In March of that year, leaders of valuation groups from throughout North and Latin America, Europe, and various Pacific countries met in 2007 in Vancouver, BC, to discuss the valuation implications of sustainability and how they should be approached on a global basis. The result of that meeting was the Vancouver Valuation Accord, a document that was signed by representatives from 20 countries and that adopted the definition of sustainable development created for the United Nations by the Brundtland Commission in 1987:

> ...development that meets the needs of the present without compromising the ability of future generations to meet their own needs.

Research related to market performance of high performance buildings has followed two tracts: residential and commercial. This report presents the findings related to the residential sector in Oregon and Washington. Specific research activities included:

- residential property comparables (specific comparison between certified and comparable non-certified homes as determined by a certified appraiser)
- home builder surveys and interviews
- residential appraiser interviews
- surveys of residents living in certified homes
- study on the impact of marketing and consumer education to home sales performance
- residential property case studies (published separately)
- commercial property case studies (published separately)

The property comparison work focuses on Portland and Seattle. In each metro area, comparable homes were identified for a large number of certified homes. The sample sizes of certified homes were 92 and 68 in the Portland and Seattle metropolitan areas, respectively. Additional property comparison work on smaller samples of homes was completed in central Oregon and in the Willamette Valley.[1]

Sustainable Building Valuation

The Green Building Value Initiative recognizes the importance of value in discussions related to sustainable property development and certification. The value that is assigned to a single- or multi-family home may vary depending on the context of the assessment. Residential appraisers are responsible for determining the worth of a home in a given real estate market. Appraisal reference guides commonly offer three different approaches to defining value (sales comparison, cost approach, and income approach, although these are more frequently associated with commercial appraisals). The term *market value* is generally defined as the price that could be obtained for the sale of a given item in current market conditions. This study does not choose one specific definition of value over another. Rather, it points to the lack of a common, comprehensive definition of *value* as a primary obstacle in recognizing the contributions of sustainable home features. Measuring the added value to a home resulting from sustainable features, or from third-party sustainable certification as a whole, remains a challenge.

Sustainable building advocates face a challenge when trying to document the market value or performance of sustainable buildings. This is partially due to the lack of existing certified projects. This challenge has been less evasive as the number of certified properties in the United States has increased. However, the tools that property appraisers customarily use have not been modified to reflect the more complex valuation required for a sustainable or *triple-bottom line* approach. Valuation professionals "need to rely more heavily upon thorough analysis of sustainability attributes at the property level to ensure accurate identification of costs, benefits and risk" (Chappell, 2007).

Another consideration stems from the fact that a building cannot simply be labeled *sustainable.* Green building certifications vary in terms of the building elements that are evaluated under and the performance metrics associated with them. Many builders may not pursue certification at all but will incorporate one or more sustainable or high performance building features into their

[1] The budget for this residential property analysis did not make it possible to retain residential appraisers in either of these two areas. The sample size of homes in these areas was very small (less than 12 homes per area) and therefore not statistically significant.

projects. In some respects, the residential sector has lagged behind the commercial sector in terms of understanding property value implications related to sustainable certification (Pitts & Jackson, 2008). The Pacific Northwest may be at an advantage in this regard, as the region has more sustainable certified homes than any other U.S. region. As in the commercial sector, residential appraisers will become better able to evaluate properties as the number of completed projects grows.

Studies on the relationship between energy efficiency and resulting home values have shown that home values do increase as efficiency improvements are made (Nevin, 1998). Nevin suggests that home values increase by $11 to $21 for every dollar reduction in annual fuel expenditures. Homeowners obviously review a number of factors before buying a new home. Anticipated home energy savings is one factor that may be considered, particularly as domestic energy prices increase or become more uncertain. Similar to other sustainable characteristics in certified homes, energy efficient components can only be valued according to current industry norms and understanding.

> A key challenge in assessing the value implications of energy management strategies is gauging the market's acceptance of those strategies. This factor, coupled with the knowledge that the appraisal community relies heavily upon empirical data, means new or unorthodox approaches to building construction and operations will require a greater burden of proof to support performance projections. (Better Bricks, 2007)

Appraisers in the commercial sector are concerned with the value of real estate assets as investment opportunities. Residential properties (particularly single-family homes) are traditionally viewed as long-term assets for homeowners rather than as investments. This may contribute to the lack of professional literature on the appraisal of sustainable residential properties.

A growing number of builders and real estate brokers are aware of the limitations of the existing home valuation process. EAI staff interviewed three residential appraisers regarding the process of conducting an appraisal on a certified home. While three interviews obviously do not represent a cross-cross section of appraisers, they support trends observed in the wider market. Each appraiser agreed with Linehard, suggesting that there is a need to change regular residential appraisal practices in order to allow individual brokers more flexibility with documentation. The interviewees observed that more training for brokers and financial lenders regarding the specific attributes of energy efficient equipment and sustainable design features will benefit the evaluation of sustainable homes. These last two points were reiterated in additional interviews and surveys with home builders and consumers.

Residential Property Analysis: Summary of Key Findings

- *Sustainable third-party certified homes sell faster.* Certified homes stay on the market for a shorter period of time, selling 18 days faster in the Portland metro area in 2007-08. In the Portland metro area, the certified homes were primarily Earth Advantage® or Earth Advantage and ENERGY STAR® homes. In Seattle, the homes were primarily Built Green certified.

- *Certified homes sell for more than noncertified homes.* In the Seattle metro area, third-party certified sustainable homes were found to sell for 9.6% more than noncertified homes. In the Portland metro area, certified homes sold for 4.2% more than noncertified homes. This and the previous finding are based on appraiser qualified property comparable results described in section V.

- *Market aggregate data, Portland.* Price premiums for certified homes were observed in market-wide sales data for the first year that certified homes were tracked by the Portland Multiple Listing Service. Certified homes sold for 11% more than noncertified homes between May 1, 2007 and April 30, 2008 in the Portland metropolitan market (not including Clark County).

- *Market aggregate data, King County, WA.* A 4% price premium for newly constructed, green-certified homes was found in King County, WA for the 9-month period ending May 31, 2008. On a per square foot basis, certified homes sold for 37% more than noncertified homes.

- *Home builders believe that third-party verification adds value.* Almost all of the builders who contributed to this study (98%), stated that third-party sustainable certification adds to the value of the product. However, they were also concerned that current residential appraisal practices do not sufficient recognize the positive benefits of such certification.

- *Home buying public needs to better understand the value and significance of certified sustainable homes.* Increased public awareness regarding sustainability in the general media has not necessarily translated into a greater understanding of green home certification. Home builders who build Earth Advantage and Built Green homes asserted that homebuyers need to learn more in order to appreciate the full quality and value of their products. Long-term durability, high quality materials, improved indoor air quality, and increased energy efficiency are part of a certified home.

- *Home values should incorporate performance measures.* Residential performance measures should be incorporated into standard home valuation. For example, long-term reductions in home utility and repair costs should be a considered when a newly built or remodeled home is appraised for sustainable and energy efficiency features.

- *More dynamic appraisal models are needed.* Dialog among sustainable building advocates, home builder associations, residential appraisers, realtors, and financial institutions regarding more accurate and dynamic residential appraisal should continue. Such dialog is needed in order to develop the mechanisms for recording sustainable improvements in a home and monitoring those improvements' ongoing performances.

- *Certified homes perform better if the home buyer understands the quality and systems differentiation of that home.* A certified home is more likely to earn a price premium if the quality and performance savings of that home is clearly communicated to the future home resident.

V. Residential Property Analysis – Portland and Seattle Metropolitan Areas

This study was undertaken to test the hypothesis that sustainable third-party certified homes have a market advantage over comparable noncertified homes based on sales prices and time on the market. The homes in this study were all certified to Earth Advantage®, ENERGY STAR® or Built Green® (Four- or Five-Star) standards.

How have certified homes performed in the marketplace? The report explores this question in two ways. First, market-wide aggregate data regarding certified and noncertified homes are reviewed. Second, a specific sample of certified homes and the accompanying property comparables as determined by a qualified residential appraiser are analyzed. This was done in both the Portland and Seattle metro areas.

RMLS and NWMLS Data – The First Year of Tracking Certification

The section begins with an examination of sales data from the Regional Multiple Listing Service (RMLS) in Portland and the Northwest Multiple Listing Service (NWMLS) in Seattle. In 2006, EAI was instrumental in successfully lobbying RMLS to modify its database to include the new certification field. Seattle followed suit due to similar efforts. Both RMLS and NWMLS started to track the sales of sustainably certified homes in 2007. They were among the first MLS organizations in the nation to do so. NWMLS provides information on the sale of homes that have received a Built Green, ENERGY STAR, or LEED for Homes certification. RMLS allows real estate brokers to list new homes as Earth Advantage, co-branded Earth Advantage/ ENERGY STAR, ENERGY STAR, or LEED for Homes.[2]

Between May 1, 2007, and April 30, 2008, 833 newly constructed housing units in Multnomah, Clackamas, Columbia, Washington, Yamhill, and Clark counties were listed as Earth Advantage homes, Earth Advantage/ENERGY STAR co-labeled homes, ENERGY STAR, or LEED for Homes. This number is equal to 13.6% of all newly constructed units in the metro region, according to RMLS.

Certified homes performed better than noncertified homes, in terms of two key metrics: sales price and time on the market. The average sales price among all noncertified homes in the Portland, Oregon metropolitan area (new and existing) was $346,400. Noncertified new homes in the same market sold for an average of $390,400. Sustainable third-party certified new homes sold for an average of $431,900.

On a square foot aggregate basis, the certified homes in Portland sold for $223 per square foot. The noncertified homes sold for $196 per square foot. Newly constructed certified homes sold for 13.8% more than noncertified homes when compared in this way.

In the Portland metro market, not including Clark County, WA, new and existing homes stayed on the market for an average of 73 days. New homes in the same area stayed on the market for

[2] In 2007 and 2008, RMLS also provided the option of classifying a certified home as *other*. In 2008, RMLS discontinued this option, recognizing that the open-ended nature of such a response would make year-to-year comparisons impossible.

an average of 99 days. Sustainable new homes in the same market sold one-third faster, staying on the market for an average of 66 days.

The Northwest MLS reported similarly positive results for the first year of tracking certified home sales data. Sustainably certified homes (or *E-Cert homes*) built in 2007 accounted for 16.7% of the single-family homes and 18.7% of the condominium sales in King County in the 9-month period ending May 31, 2008 (Green Works, 2008).

NWMLS data shows that new construction E-Cert single-family homes sold in 18% less time, sold for 4% more, and were 25% smaller than noncertified homes. Priced per square foot, E-Cert homes were 37% more valuable. New construction E-Cert condominiums sold for 3% more and were 20% smaller than noncertified new construction condos. Priced per square foot, E-Cert condos were 28% more valuable than noncertified condos.

	Portland metro area	Seattle metro area
New homes, noncertified	$390,400	$470,000
New homes, certified	$431,900	$487,000
Percentage increase	10.6%	3.6%
New homes, noncertified per square foot	$196	$202
New homes, certified per square foot	$223	$278
Percentage increase, per square foot	13.8%	37.4%

Portland data provided by RMLS and analyzed by Earth Advantage Institute
Information for Portland metro area, less Clark Co.
Seattle data provided by NWMLS, analyzed by Green Work Realty.

The reports of improved sales performance in two major metropolitan areas were certainly encouraging for many professionals in the green building industry. In order to demonstrate that the primary component of comparison (the main difference between third-party certified homes and comparable traditionally built homes) was the evidence of sustainable certification, property comparables were required. Earth Advantage Institute and Built Green undertook the comparison analysis.

Property Comparison Work - Methodology

Ann Griffin of Earth Advantage Institute led the property comparison work for the Portland metropolitan area and Ben Kaufman of Green Works Realty completed the work for the Seattle metropolitan area. Watkins and Associates were retained as the project appraiser for the Portland analysis. The methodology described in this section was endorsed by Taylor Watkins, the project appraiser, and used in each of the comparable property analyses. The information gathered provides positive results regarding the performance of certified homes in the residential marketplace.

The Portland Regional MLS (RMLS) office provided Earth Advantage Institute with access to its home sales information. Using RMLS, researchers working with Earth Advantage Institute drew between 3 and 7 comparables for each certified property in the sample, with the majority having 3 or 4 comparables. The selected sample contains 92 certified properties in the Portland metropolitan statistical area (including Washington, Yamhill, Multnomah, and Clackamas Counties in Oregon, and Clark County in Washington). The project appraiser developed the guidelines to define comparable properties and confirmed the suitability of each comparable property selected. In Seattle, Ben Kaufman of Green Works Realty conducted a similar study using the same methodology.

Comparable properties were defined as residences that were

- sold with a closing date no more than 6 months prior to the closing date of the subject property
- located within the same neighborhood or sub-neighborhood
- constructed in a similar style based on photographs and staff determination
- constructed to the same degree of quality (e.g., design and materials)
- in the same age range (built within 10 years prior and 5 years after the subject home)
- approximately the same size (within a range from 15% smaller to 5% larger in square feet)
- approximately the same value (with a final sales price from 20% below to 10% above the sales price of the subject home)
- built with no distinguishing green features

The project appraiser reviewed an initial sample of property comparables to verify that EAI was gathering properties that were suitable for analysis (i.e., properties that may be deemed comparable according to professional standards in the residential appraisal field). The project appraiser approved between 2 and 7 comparables for 92 certified properties. Several dozen suggested comparables were rejected by the project appraiser for not satisfactorily meeting the needed criteria for a comparable home.

For each set of subject and comparable properties, the average price difference and average percentage change in price was determined. Rather than just the average price difference, the average percentage change in price was used in an effort to normalize the distribution of home prices. In order to account for the different number of comparable homes found for each subject home, a weighted average was calculated to determine differences in sales price. The number of days on the housing market for each subject and comparable home were also compared.

The study determined that newly constructed residential properties that obtained a sustainable certification sold on the market at a value that ranged between 3.3% and 5.1% higher than comparable properties that had not been certified. This finding was based on a sample of 92 homes at a statistical confidence level of 95%. The difference in home price between a certified home and a noncertified comparable home was found to be 4.2%.

Portland metro area property comparison

1. Certified homes sell faster than noncertified homes. Within the Portland market, homes that had a sustainable certification were purchased 18 days faster than noncertified homes.

2. Certified homes sell for more than noncertified homes, by a difference ranging from 3% to 5%. The margin of price difference was found to be a 4.2%.

Days on Market

As previously noted, the certified homes sold 18 days faster than noncertified homes. Stated as a percentage rate, the certified homes sold 30% faster. For most consumers, a two-week plus period translates into a month's mortgage payment. As a result, consumers selling certified homes are able to potentially realize important cost savings. Builders also realize the benefits of a property that sells faster. Builders may be able to close on outstanding construction loans more quickly and have shorter inventory turnover times, contributing to positive cash flow.

Reference has been made to the relationship between overall home value and the number of days on the market, with some observers finding that more expensive homes require longer time periods to sell. To determine if this was the case in the selected sample of Portland homes, EAI staff sorted the homes by sales price and examined the resulting pattern in days on the market. A positive linear relationship was not observed; the selling price of the home did not appear to have an impact on days on the market. Certified homes sold faster than noncertified homes. However, more expensive properties did not necessarily take longer to sell.

Seattle metro area property comparison

3. Certified homes in the Seattle metropolitan area sell for more than noncertified homes. The price premium based upon a sample of 68 subject homes was found to 9.6%.

4. In the Seattle study, certified homes remained on the market for an average of 5 days longer, or required 40% more time to be sold than non-certified comparables.

Home Performance and Home Value

The property comparison sections of this study focus on market performance in terms of sales price and time on market. These are standard economic performance metrics. Value may also be defined as the overall benefits of a home divided by its costs. Based on this definition, operational issues become more important. Occupants living in certified homes enjoy a number of benefits, such as reduced utility expenses, improved indoor air quality and accompanying health benefits, and reduced maintenance costs associated with high quality materials and durable construction methods. If these benefits were capitalized, then the value of a home would certainly increase. Larger exogenous economic factors resulting from reduced green house gas emissions could also be calculated and added to the overall performance measurements of a home.

Green commercial buildings are sometimes referred to as *Super Class A*, or more commonly as *high performance* buildings. Reduced utility costs and waste removal costs have been documented in a growing number of building case studies. According to USGBC, "(commercial) green buildings save an average 30 percent of energy costs, 35 percent of carbon costs, 30-50 percent of water use costs and 50-90 percent of waste costs" (Nicolay, 2007).

Reduced costs in the same categories are also observed in residential buildings. The following section of this report describes the survey results of homeowners living in Earth Advantage certified homes. More than half (56%) stated that their utility bills were lower in their current home than in their previous (noncertified) home. National surveys have produced similar results, indicating that the prospect of reduced utility costs also attracts prospective homebuyers. McGraw Hill Construction and the National Association of Home Builders conducted a survey of homeowners in early 2007. Sixty-three percent of the respondents reported lower operating and maintenance costs as the key motivation behind buying a green home (Environmental Leader, 2007). Nearly 50% reported environmental concerns and family health as motivators (Environmental Leader, 2007).

A number of articles in professional appraisal journals have cited the need for increased understanding and more detailed reporting with respect to appraisal reports related to sustainably constructed and appraised buildings, both residential and commercial.[3] For example, Claire Nicolay of Loyola University of Chicago, a frequent contributor to articles related to real estate appraisal, observed that

> (A)lthough the appraisal framework for a green building will not fundamentally change, appraisers will have to enhance their knowledge of key sustainable features and potential value impacts, similar to the type of information they have had to learn in recent years to better understand building-related telecommunication changes, American Disabilities Act legislation, and the effect of the securities markets on capital flows. (Nicolay, 2007)

The basic job that appraisers undertake will not change in terms of needed research, but research on a wider variety of topics will be necessary. These topics can include the performance specifications of energy efficient heating and cooling systems, home infiltration, home material sourcing, and construction site impacts on the local area.

> The current lack of a significant body of empirical data (comparable sales, surveys of property performance, and return expectations)...valuation professionals (will need to) rely more heavily upon thorough analysis of sustainability attributes at the property level to ensure accurate identification of costs, benefits and risk. (Lowe & Chappell, 2007)

In 1999, the National Association of Home Builders president, Charlie Ruma, stated that "lenders, appraisers and investors need to recognize the enhanced value in housing that comes from environmentally-efficient building practices so that buyers are given the credit" (McCuen, 2007). McCuen referred to the creation of home mortgage programs that credit sustainable home improvements as a step in the right direction.

---

[3] See Reference section and articles by Chappell, Corps, Muldavin, and Nicolay.

VI. Consumer Surveys – Input from Residents of Certified Homes

Consumer understanding and attitudes regarding sustainable home features play an important role in residential markets. The GBVI Steering Committee conducted surveys to identify consumer attitudes toward the sustainable attributes of their homes. Survey responses also provided some social demographic information for home residents.

Residents living in certified homes value the sustainable attributes of their houses, particularly their energy efficiency and improved indoor air quality. Of the respondents, 90% reported that they would choose a certified versus a noncertified home for their next place of residence, if other factors (e.g., location, price, quality) were equal. If cost were an issue, survey respondents continued to favor living in a certified home: 80% of the respondents from third-party certified homes reported that they would pay up to 5% more for their homes. In the case of a $400,000 home, a 5% premium is the equivalent of $20,000.

Ninety-eight percent of the survey respondents said that they would elect to purchase a green branded home over a home that was not green branded. Thirty-six percent of those surveyed indicated that they would pay up to 10% more on a $300,000 home that incorporated Earth Advantage measures.

In another regional consumer survey conducted at the Greener Homes and Gardens Expo in May 2005, 35% of the respondents indicated that Earth Advantage certification had had a direct influence on their home purchases. This finding in a more recent survey of home residents conducted in 2008, and described below.

Consumer Survey Description

Three organizations conducted consumer surveys among residents living in either Built Green or Earth Advantage certified homes: Earth Advantage Institute, the Master Builders Association of Pierce County, and Olympia Master Builders. Each organization used the same basic questionnaire. Among the three organizations, 248 people completed the survey either electronically or via mail. The surveys were conducted in May and June 2008.

Organization	Number of Responses
Olympia Master Builders	32
MBA of Pierce County	33
Earth Advantage Institute	183
TOTAL	248

Earth Advantage homes are third-party certified homes. Built Green Washington recognizes 5 levels of certification. Homes that receive Four- or Five-Star certification are third-party certified homes. Survey responses were analyzed separately by organization to determine if there were differences in attitude among residents of self-certified and residents of third-party certified homes. More importantly, the property comparison work was conducted on third-party certified homes. Survey responses were sorted accordingly to be consistent.

Residents of Third-party Certified Homes

In June 2008, Earth Advantage Institute mailed 3,000 surveys to residents living in Earth Advantage certified homes. EAI received a 6% return rate or 183 responses. A copy of the consumer survey and a summary of responses are included in the appendices. Importantly, the majority of survey respondents indicated that the sustainable certification positively influenced their decisions to purchase their particular homes.

Question: Did sustainable certification have any influence on your decision to buy your home?	**Response**
Yes	61%
No	39%

The survey asked about specific home attributes, including energy efficiency and indoor air quality. Respondents were asked to rank the importance of these attributes, on a scale from 1 (not important) to 5 (extremely important). Energy efficiency was considered an important or extremely important characteristic by 77% of the survey respondents, while only 3% answered that energy efficiency was not important. Residents living in certified homes also reported lower utility costs. More than half of the Portland respondents (56%) believed that their average utility costs (gas and electric) were lower in their new certified homes than their previous traditionally built homes.

Table 4.2. Important issues among residents 3rd party certified homes

Attribute	**Ranking**	
Energy Efficiency	(5) Extremely important	44.2%
	(4)	32.6%
	(3)	13.8%
	(2)	6.6%
	(1) Not important	2.8%
Indoor Air Quality	(5) Extremely important	43.4%
	(4)	28.0%
	(3)	19.2%
	(2)	7.1%
	(1) Not important	2.2%
Lower Utility Costs	Lower	55.6%
	Higher	13.5%
	The Same	19.1%
	Don't Know	11.8%

The survey asked consumers whether, when presented with two homes that were otherwise similar except for certification, they would choose the sustainably certified home. The majority (90%) responded that they would select the certified home. The survey also asked residents to specify how much more they might be willing to pay and the specific features that they valued

the most. Eighty percent indicated that they would be willing to pay up to 5% more to live in a certified home.

The consumer survey indicates that residents living in certified homes will choose a certified home for their next purchase and that they are willing to pay more for a certified home. The green home features that residents would be the most willing to pay for include energy efficient hot water systems, an energy efficient furnace, and improved indoor air quality. The responses are summarized in Table 4.3.

Table 4.3 Please check/describe the particular sustainable feature or features in which you would be most likely to invest.

energy efficient hot water heater/tankless water heater	89%
energy efficient furnace	87%
indoor air quality	69%
construction practices that utilize reclaimed/recycled materials and recycling	49%
on-site renewable energy source	42%
grey-water capture and re-use	27%
other feature(s)	10%

Note: Percentages may not add up to 100 due to rounding.

Table 4.4. What would be the maximum amount ***more*** you would be willing to pay for these added benefits and features on a $400,000 home? (1% 3% 5% 7% 10% 15%+)

$4,000 (1% more)	23%
$12,000 (3% more)	31%
$20,000 (5% more)	26%
$28,000 (7% more)	4%
$40,000 (10% more)	10%
$60,000 (15% more)	2%
$0 (I wouldn't be willing to pay more)	4%
Didn't answer question	11%

Other studies regarding owner preferences with respect to investments in sustainable homes have reached similar conclusions. According to the Concrete Network, a 2002 report found that 85% of homeowners would spend 1% more for an integrated concrete form (ICF) home, while 23% would spend 5% more for the same improvement (Balogh, 2008). While consumers have indicated that they would be willing to pay more for a sustainable home (perhaps up to 10% more or greater), the builders surveyed for this report did not generally have the same impression of consumer willingness to pay such an added cost.

Social Demographics of Earth Advantage Survey Respondents

Survey respondents provided basic demographic information about themselves. These questions were added to help determine how residents of certified homes might compare with the general population. Any observed trends could be used to better understand consumer behavior and target potential homebuyers.

In terms of gender, Earth Advantage consumer survey respondents were fairly evenly split between female (51%) and male (48%). Typical household size was reported as 2 (40%), 3 (21%) or 4 people (21%). People completing the survey reported their age as 39 or younger (51%), 40 to 64 (42%) or 65 or older (7%). Their education and income levels are reported in Tables 4.5 and 4.6.

Table 4.5. Education Level of Earth Advantage home residents

Answer Options	Percent	Number
Did not complete high school	0.0%	0
High School Grad/GED	13.2%	24
2-Year College Degree	10.4%	19
4-Year College Degree	38.5%	70
Masters Degree	26.4%	48
Doctoral Degree	4.4%	8
Professional Degree (MD, JD, DDS, etc.)	7.1%	13
No answer	0.5%	1

Table 4.6. Reported Household Income

Answer Options	Percent	Number
$40,000 – $59,000	18.6%	31
$60,000 – $79,000	19.2%	32
$80,000 – $99,000	12.6%	21
$100,000 -$199,000	39.5%	66
$200,000 - $499,000	10.2%	17
$500,0000 or more	0.0%	0
No answer	8.7%	16

Compared to the general Oregon and Portland metro county populations, residents living in Earth Advantage certified homes have completed more years of education. As education levels commonly correlate with income, the survey respondents also reported a higher level of income.

For example, in Multnomah County, approximately 31% of the population had a bachelor's degree or higher degree in the year 2000 (U.S. Census Bureau State and County Quick Facts). By contrast, 70% of the Earth Advantage survey respondents reported a bachelor's, master's, doctoral degree, or other professional degree. The median family income for a 4-person household in Portland in 2008 was $67,500 (Portland Development Commission). Sixty-two percent of the survey respondents reported household income of $80,000 or more.

Table 4.7 Certified Home Residents Compared to General Population

	Portland General Population	Earth Advantage Survey Respondents
Education – Bachelor degree or higher	31%	70%
Income	$67,500	$80,000

Portland general income based on median family income for a four person household. Earth Advantage survey respondents reported their household income.

While a demographic overview alone does not determine future market trends, it is useful to review how certified homes are distributed across the metro area and the typical profile of residents living in a sustainably certified home. From a policy perspective, this information may be useful to as a way to identify effective strategies for promoting public outreach messages regarding energy efficiency and sustainable home choices. This demographic information is also of interest to builders, developers, and realtors.

Residents of Self-Certified Homes

Olympia Master Builders received 32 survey responses. Of these, 28 responses were from residents with self-certified homes. All of the surveys received by the Master Builders Association of Pierce County were from self-certified homes. This section provides an overview of their responses. Their answers largely mirrored those given by residents of third-party certified homes, with some exceptions. For example, 68% of these respondents ranked energy efficiency as either a 4 or 5 on a five-point scale, suggesting that it is very or extremely important.

While residents in third-party certified and self-certified homes responded to the survey in a similar manner, a few differences were found. A greater number of residents in the third-party certified homes reported that their utility costs were lower in their current than in their previous home (46% versus 56%). Also, more residents in self-certified homes reported that sustainable certification was less of an influencing factor in their decisions to buy homes. This may be rationalized by the fact that they had not decided to pursue certification until after they have moved into their homes or, in the case of an existing certification, it may not have been highlighted as a selling point.

Finally, residents were asked if they thought that sustainable certification would have a positive impact on the future sales prices of their homes (Table 4.9). A number of respondents commented that the future value of their properties would depend on the market.

Table 4.8. Important issues among residents of self-certified homes

Attribute	**Ranking**	
Energy Efficiency	(5) Extremely important	42.6%
	(4)	26.2%
	(3)	18.0%
	(2)	1.6%
	(1) Not important	9.8%
Indoor Air Quality	(5) Extremely important	32.8%
	(4)	24.6%
	(3)	31.1%
	(2)	8.2%
	(1) Not important	1.1%
Lower Utility Costs	Lower	45.9%
	Higher	14.8%
	The Same	18.0%
	Don't Know	23.0%

Table 4.9 Consumer Purchase Decision

Question: Did sustainable certification have any influence on your decision to buy your home?	**Response**
Yes	31%
No	61%
no answer	7%

Note: Percentages may not add up to 100 due to rounding.

A few thoughtful residents went on to comment on the need for increased education for consumers and residential appraisers.

> "The impact will grow as the Real Estate agents and consumers are educated."
> "We built our home so if we ever decide to sell, we believe that the market for green homes, especially ones with certification, would be strong."
> "It's all in the market, what are people willing to pay at the time."
> "Not immediately, perhaps in five years. Some realtors, don't even know or care yet."
> "Our home will sell due to its appeal, location, and affordability, less the 'green clause'."

These comments reflect opinions stated in valuation and real estate literature on the topic. Green certification programs and the adoption of sustainable building practices will continue to grow, but within the field of real estate valuation, assessing the impact of sustainable certification remains an undeveloped science.

VII. Builder Interviews and Surveys

Home builders are clearly an important part of the valuation puzzle. The viability of their green business models depends on public knowledge regarding sustainable homes and public demand for those homes. Lenders and residential appraisers need to understand their products in order to provide financing and accurate value estimates. Builder input is included in this study as a means to identify trends in both industry and public perceptions regarding residential green building. Builders were asked about their motivations for building certified homes, the cost implications of certification, and general market demand.

The GBVI Steering Committee authorized one-on-one interviews and online surveys with residential builders who have constructed certified homes. Ten in-person builder interviews were conducted with senior staff of companies enrolled as Earth Advantage builders in April and May 2008. An additional 35 builders answered the same questions using an online survey conducted by the Master Builders of Pierce County and Earth Advantage Institute

The companies where the individual builders work are listed in Table 5.1.

Table 5.1 Earth Advantage Builder Interviews

Arbor Homes
Ben Walsh
CoHo Construction
Craftsman Homes
Legend Homes
New Traditions
Palmer Homes
Solaire Homes
Sun Forest Homes
Woodhill Homes

Company motivation: Builders reported a number of different reasons for offering certified homes. Primary answers involved extending or demonstrating a commitment to quality and the means to differentiate their companies from the competition. Other builders voiced their personal beliefs in the need for increased societal efforts to reduce climate change.

As a group, the builders stated that in order to remain a leader in a competitive environment, they needed to be abreast of green building technologies and techniques. One manager remarked,

> "All builders now need to be in the running (and need to offer sustainable products). The cost of energy is one the largest things on the mind of customers. Sustainable features are also of a growing interest in this market."

Consumer awareness and demand: Builders uniformly agreed that there is an appreciably higher level of awareness among their customers on issues related to sustainability. According to one builder, awareness has increased over the past 5 years. However, this increased awareness does not necessarily translate into greater demand for sustainably certified new homes. The builders generally commented that consumer demand was not the primary reason for offering an Earth Advantage certified home at this time.

Table 5.2 Role of Consumer Demand

Did direct consumer demand influence your decision to introduce green products into your homes?	
yes (9)	26%
No (25)	71%
No answer (1)	3%

n=35

Interviewees mentioned that they receive more questions about energy efficiency and sustainability in general and that consumers may ask about sustainable certification. Certification has become more important but remains one factor among several considered, most notably location and price.

Consumer demand for green homes increased nationally according to a survey released by Green Builder Media. Green Builder Media surveyed 250 residential builders across the U.S. and reported that more than half had stated that they saw not only an increase in demand for green homes but a willingness to pay more. According to this source, builders have reported a willingness of homebuyers to pay between 11% and 25% more for green-built homes (US Newswire, 2007). According to this source, the "average green homebuyer is between the ages of 35 to50 with a college degree and fair understanding of green products."

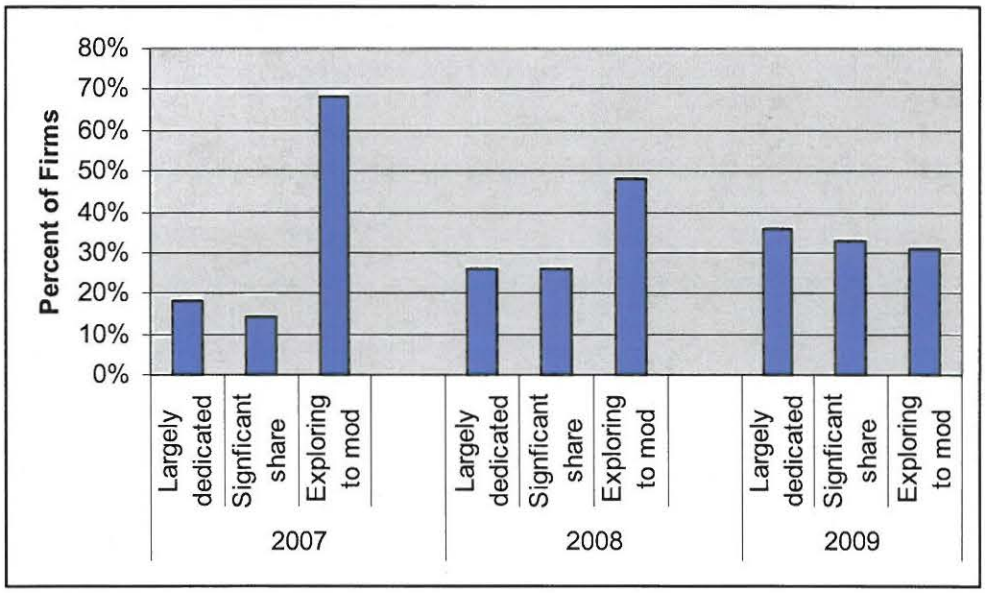
Some reduction in new residential construction began to take place in the later part of 2007. It should be noted that the significant slowdown in new housing and other challenges to the national economy occurred between spring 2008, when the builder interviews were conducted, and the time when this draft was written. Changes in consumer credit availability and a national decline in new residential construction experienced during the latter half of 2008 are not directly reflected in the responses given by the individual homebuilders. However, several home builders working with Earth Advantage Institute have credited their decisions to provide sustainably certified, high-quality products as a response to the down economy. According to McGraw Hill Construction's "The Green Builder SmartMarket Report" (2008), 40% of builders report a marketing advantage from green homes in today's housing slump.

Despite the recession in the U.S. economy, builders anticipate increased participation in sustainable residential projects in 2009. Table 5.3 shows the degree to which builders have and will be involved in sustainable building on a national level. The percent reporting that they would be "largely to fully dedicated" to green building (i.e., more than 60% of their projects) will grow from 18% in 2007 to an anticipated 36% in 2009.

Building professionals are positively responding to the market growth surrounding energy efficiency and green building. According to a survey conducted by the National Association of Home Builders (NAHB), "there has been a 20% increase since last year [2005] in builders dedicated to green building issues. The number was expected to rise by another 30 percent in 2007 to 64% of builders either heavily or moderately involved in green building projects." The survey also found that "nine out of ten builders say they are incorporating energy-saving products into new homes at all price levels" and "the leading factors triggering building firms to expand their green home building activities were: consumer demand, 88%; superior performance, 87%; competitive advantage, 83%."

Building professionals recognize the value of energy efficient and green building construction, features, and benefits. More builders are offering sustainable product as a way to differentiate themselves in the market. The Home Builders Association of Metro Portland joined a dozen other HBAs in adopting Earth Advantage as their preferred green building provider of choice. As market conditions shifted in the 2nd half of 2008, market differentiation become more important. The number of firms that provide green building projects grew from 2007 to 2009, according to McGraw Hill (see Table 5.3). describe themselves as providing sustainable building projects to their clients has grown dedicating projects

Table 5.3 Construction Firms Dedicated to Sustainable Building Projects



Source: McGraw Hill Construction Green Outlook 2009

Need for more consumer education: In their comments, home builders pointed to a separation between growing consumer awareness of general sustainability issues and market demand for certified residential properties. The home buying public may not understand the many elements that are needed to construct a home that will meet third-party certification requirements. According to one builder,

> If you know what we know about the quality and the added work that goes into a home to make it Earth Advantage certified, then absolutely, you understand the value. However,

most buyers don't know about the certification process or what goes in to building a home. There is a need to educate the buyer.

Another builder added that there was definitely an increase in the overall value of his company's homes, but that that value did not automatically translate into a higher price. "It doesn't follow that if we spend an extra $2,000 for a given item that we will automatically mark up the price by $2,000." The market may not know how to account for this increase in value. Additionally, a builder may choose not to directly change a price in order to maintain market competitiveness.

Cost implications: Popular perceptions linking sustainable construction with higher construction costs have been common (McCuen, 2007). Builders were asked to comment on the cost implications for building homes to meet sustainable certifications. Among those responding to the survey, 74% answered positively to the question, *Do you believe that building sustainably certified homes adds significant initial cost to you as a builder?* The survey then included a follow-up question to determine what the home builders had experienced in any additional costs. The greatest single answer was provided by twenty-nine percent of the respondents; they estimated that the added cost to the construction budget was between 5% and 10%. (See Table 5.4.)

Table 5.4 Cost of sustainable certification

Do you believe that building sustainably certified homes adds significant initial costs to you as a builder? (n=35)			
	Yes	26	74%
	No	8	23%
	No answer	1	3%
If yes, what is the additional cost that is added to the construction budget?			
	a. up to 5%	7	20%
	b. between 5 and 10%	10	29%
	c. between 10 and 20%	5	14%
	d. other	0	0%
	e. depends on home	8	23%
	f. not sure	1	3%
	No answer given	4	11%

Note: Above does not include the 10 in-person interviews

Importantly, builders who participated in one-on-one interviews stated the added cost has gone down over the past 5 years because more applicable products have become available, the economies of scale yielded benefits, and market demand for their homes has grown. Eight out of 10 individual builders who were interviewed reported that their costs had decreased over the last several years. Two builders attributed this cost decrease to their own increased level of experience and said that the growing experience of their contractors had helped to decrease their costs.

In the 2007 summary report by the World Business Council for Sustainable Development, 1,423 professionals were interviewed between November 2006 and February 2007. The results indicate that nationally, people perceive green buildings to be more expensive than they are.

While the majority of builders acknowledged additional costs, they also agreed that the costs associated with sustainable residential construction have decreased over the past several years. Twenty nine percent responded that costs had become much more competitive and an equal number stated that the costs had decreased by a small amount.

Table 5.5 Costs decreases

Has the additional cost of building a sustainably certified home decreased over time? (n=35)	
Yes, now cost neutral	0
yes, it has become much more price competitive	29%
yes, the costs have decreased by a small amount	29%
no, the costs have not changed	31%
no answer given	11%

Market value: Of the builders who contributed to this study, 98% agreed that sustainable certification adds to the market value of residential properties. The builders equate certification efforts with a high-quality end product, superior construction, increased energy efficiency, and positive health impacts for home residents. Additional discussion followed regarding how market value is determined. Several builders commented that the increased value of their homes is not adequately rewarded by the market.

One builder replied, "Yes, there is added value to a home (in achieving certification), but we don't just adjust the price. So it can be difficult to measure the value exactly. We are selling at cost right now in order to be competitive." Most residential appraisers simply may not know how to assign a dollar value to specific sustainable features in a home, such as high efficiency furnaces or improved duct sealing. Additionally, standard residential appraisal documents do not include an area where this information may be recorded.

Builders responded to the question, *Do your sustainably certified homes command a higher market value? If yes, by what percentage?* Builders were almost evenly split in their responses. They believed that the certified homes that they had built were more valuable. But they also stated that the market would not fully recognize that value.

> "In my opinion the answer... is yes, but if you're asking whether or not the home will sell for a higher price to prospective buyers, no, not in this market."

"(Our homes are) More likely to be purchased over similarly priced competition. As to being able to price them higher, the answer would be no additional value."

"We may be able to sell our homes for perhaps as much as 10 - 15% more. However, location is still the primary driver for home buyers...and green certification cannot offset a less desirable location."

Valuation challenges: A primary issue involved in the valuation of certified homes is the difficulty involved in finding suitable comparable homes. This was clearly demonstrated by the research conducted on property comparisons. This difficulty stems in large part from the lack of objective data and a common language for the description of sustainable features. Builders answering the online survey from Earth Advantage unanimously agreed that this is a primary issue. The majority of builders responded that current appraisal practices do not recognize the value of green features incorporated into a certified home (Table 5.6).

Table 5.6 Current Appraisal Practices

"Current appraisal practices do not recognize the value of green features incorporated into a certified home." Do you agree with this statement? (n=20)	
Yes	80%
No	5%
not sure	15%

NOTE: This question was not included on the electronic survey conducted by Pierce Co.

Public Incentives: The builder survey included questions regarding public incentives and utility rebates to support higher energy efficiency in new residential construction projects. Builders were asked if they were aware of these programs and if they had taken advantage of them. Most of the builders had taken advantage of utility rebates. A smaller number had utilized state or federal tax incentives.

Table 5.7 Builder Awareness of Public Incentives

Are you aware of rebates offered by some utility companies for higher efficiency furnaces/heat pumps/appliances? N=35	
Yes	91%
No	9%

Have you take advantage of any utility rebate programs to install higher efficiency equipment in a home that you have built? N=35	
Yes	57%
No	34%
no answer	9%

Have you taken advantage of state or federal tax incentives to support the construction of any of your residential projects? N=10	
Yes	30%
No	70%

Did tax incentives influence your decision to increase the energy efficiency of your homes? N=25	
Yes	72%
No	24%
no answer	4%

Builders generally acknowledged the important role that these kinds of programs can play in raising public awareness and providing support to individual homeowners. This was particularly true of programs offered by Energy Trust of Oregon. Seventy two percent (72%) of the builders surveyed reported that tax incentives had influenced their decision to increase the energy efficiency levels of their home products.

The downturn in new home construction that began in 2007 and that has continued into 2009, has certainly had an impact on all home builders, including those who construct certified homes. The housing market contracted further in 2008 in the months that followed the interviews and surveys described above. Sustainable or green homes have been reported to provide some amount of market protection for home builders. McGraw Hill Construction reports that green homes have not been as adversely impacted as standard construction homes. "In the context of today's down economy, green homes offer an opportunity for market differentiation for builders as well as cost savings and health benefits for consumers" (McGraw Hill, 2008). According to McGraw Hill's research on U.S. construction trends, "the green home market is expanding despite the downward trends of the market as a whole" (McGraw Hill, 2008).

VIII. Western Washington Marketing Analysis

In March 2009, the Master Builders Association of King and Snohomish Counties selected Hamilton Investments, LLC to study the relationship between the marketing comments included by real estate brokers on the Northwest Multiple Listing Service when selling a certified home and the sales price achieved for the home. The study includes Built Green, LEED for Homes and ENERGY STAR homes as certified homes. The study makes an important contribution to this report as it reinforces the important role that real estate brokers play in educating their buyers and the added value that results from this consumer understanding.

The following excerpt is from the report abstract:

(Hamilton's report) quantifies the effects of marketing and the acknowledgement in marketing materials of environmental certifications and sustainable features on sales prices of homes in a five-county western Washington region. The counties included in this study are: King (excluding Seattle), Pierce, Kitsap, Snohomish and Thurston. Homes are broken down into two major categories: marketed and unmarketed homes. These two categories are then analyzed by geography, certification type, and listing offices. The certifications used are Built Green®[4], LEED for Homes and ENERGY STAR. The listing offices included in this study are Windermere and John L. Scott. Major findings of this study include:

- Throughout the five-county region, certified homes that were marketed as green achieved an average sales price of $534,000 and homes that were not marketed achieved an average sales price of $458,000. In all of the homes analyzed, a roughly 14 percent premium is associated with the marketing of green features. This study includes 1,470 certified homes sold between 2007 and April, 2009, and built between the years 2005 and 2009.

- All counties show some sort of premium for marketed homes, presenting strong evidence that marketing green features and certifications has a positive effect on home prices.

- Thurston County received the highest premium, with marketed certified homes achieving an average price that was 25% higher than homes that were not marketed through the Northwest Multiple Listing Service.

- The county with the highest percentage of homes to receive marketing attention was Kitsap County, with 45 of 117 certified homes marketed. King County followed with 29% or 165 of all certified homes marketed as green. Thurston and Snohomish counties recorded the fewest percentage of homes marketed, at 16%.

- The Built Green® certification is the most referenced certification among marketing comments in the Northwest Multiple Listing Service, with 145 total listings referencing Built Green within their marketing remarks.

---

[4] Built Green® is a registered trademark of the Home Builders Association of Metro Denver, Colorado, used by the Washington State Built Green programs with permission.

- Both Windermere and John L. Scott are Northwest residential real estate brokerages. Together they make up the majority market share of environmentally certified home sales in the five-county region. Of this study's 1,470 certified homes sold between 2007 and April, 2009, fifty two percent of those homes were listed by either Windermere or John L. Scott.

- Of the 766 certified homes listed by both Windermere and John L. Scott, 207 of these homes were marketed as green. John L. Scott marketed 75 homes and Windermere marketed 132 homes.

- The average price for all certified homes listed by Windermere was $541,783, whereas certified homes listed by John L. Scott sold for an average of $495,746. This discrepancy reinforces findings throughout the study that certified homes marketed as green will achieve higher premiums than certified homes which are not marketed as green.

Conclusions drawn from this study point to the positive effects on pricing of environmentally certified homes when marketing includes descriptions of sustainable features and of the specific program used to certify the home. While this study presents a very strong case for the relevance of the findings, it in no way questions the decisions of individual real estate agents in marketing their clients' product. The premiums shown amongst marketed product are only statistically significant in that they show a positive trend amongst many data sets. While some statistical tests were conducted, such as scatter diagrams and simple t-tests, specific metrics associated with marketing cannot be measured with high levels of specificity due to the many variables affecting real estate prices.

One conclusion that can be drawn from this study is that evidence points to consumers paying more for cost-saving and environmentally friendly home systems. Marketing these homes is a good way for a real estate brokerage firm to raise overall revenues as well as to educate consumers and other agents about the sustainable features of a certified home.

For more information regarding this report, please contact Aaron Adelstein, executive director of the Master Builders Association of King and Snohomish Counties, or Sterling Hamilton of Hamilton Investments, LLC.

IX. Conclusions and Recommended Next Steps

Residential appraisers, real estate brokers, and financial institutions will benefit from a greater understanding of sustainable home construction and home value by improving their ability to work with third-party certified buildings. Increased professional training and understanding of sustainable home practices will lead to more accurate value assessments of sustainable homes.

Home builders who participated in this study also emphasized the need for greater consumer understanding of what is involved in sustainable home construction and its benefits. As reported by Hamilton in section VIII, consumer familiarity with sustainable home features has a direct positive relationship with the sales price of third-party certified homes. Public outreach of this kind aligns with the marketing goals of the builders, but the promotion of their construction methodologies has a larger goal as well. Sustainable construction has a societal benefit in terms of reduced resource consumption and greenhouse gas reduction. Consumers will benefit from a greater understanding of the impacts that their homes collectively have on the environment and the economy.

Home valuations need to report on aspects of home construction that are tangible but potentially harder to quantify, such as the quality of durable materials and health benefits associated with improved indoor air quality. These long-term performance benefits can be measured, although they typically are not factored in to a home valuation.

Residential builders and sustainable building advocates must continue their dialog with appraisers, real estate professionals, and relevant financial institutions in order to facilitate this improved knowledge transfer. The importance of this dialog was underscored in a publication by Better Bricks, a program of the Northwest Energy Efficiency Alliance.

> Thus, investors, developers, and owners will be better served by engaging more directly with lenders and appraisers, detailing how your approaches to energy management present a more compelling investment opportunity. A clear explanation of key strategies, innovative or non-traditional techniques - and the reason for their incorporation - will facilitate a better assessment, increasing the potential for increased assessed value. (Better Bricks, 2007)

Conversations among builders and the professional groups mentioned earlier are ongoing. Additional training opportunities by organizations such as the American Appraisal Institute on the value and requirements for accurate assessments of sustainable residential properties, are clearly helpful and are beginning to occur. The Vancouver Valuation Accord resulted in a number of goals, including the support of valuation organizations in developing education courses and providing training to appraisal organizations (Bergsman, 2007). Green building organizations in the Pacific Northwest will continue their efforts to meet some of the same education and outreach goals, including real estate and appraiser professional training.

Recommended Actions

This study points to a number of specific recommendations to improve understanding related to the valuation of sustainable homes, including professional development and general public outreach. The proper venue for these actions will vary as will the source of needed resources.

1) Increase Tracking of Third-Party Sustainable Certified Properties

The property comparable work completed in this study only became possible in 2007 when the Portland RMLS and the NWMLS began to track the sale of sustainable homes. Other multiple listing services in the region also provide real estate brokers with the opportunity to track the certification of sustainable homes and/or significant sustainable features. The number of multiple listing services that provide this option should be expanded.

- Meet with other multiple listing service providers to determine if they would be able to provide a forum for information about third-party certified sustainable homes on their Web-based portals.

- Discuss with multiple listing service providers if they would be able to provide training to real estate brokers regarding the different sustainable certification listings. This training would also provide hands-on instruction in the input of information onto the Web-based tool.

2) Conduct Property Comparable Work in Other Areas

As other multiple listing service agencies begin to provide the platform for tracking the sales of homes that have received third-party sustainable certifications, additional property comparison work should be undertaken. Central Oregon MLS and Willamette Valley MLS, for example, have information about certified homes. If sales information can not be tracked by a multiple listing service, realtor associations may be able to to contribute sales data results.

3) Develop and Support Professional Training Opportunities

Following the Vancouver Valuation Accord, the American Appraisal Institute established a training seminar for real estate appraisers and other professionals. Earth Advantage Institute also plans to offer a training course for appraisers in 2009.

4) Work with Homebuilder and Professional Realtor Associations to Increase Consumer Knowledge about Sustainable Homes

Built Green Washington, Cascadia USGBC, Earth Advantage Institute, different Master Builder Associations, Home Builder groups and others, regularly work with professional home builder and real estate associations. These partnerships should be continued and used as an opportunity for increased and coordinated public outreach regarding the connection between sustainable certification and home value. Articles in on-line and printed newsletters, conference presentations and continuing education opportunities each play a role. A concentrated, short-term

outreach campaign would also result in increased general pubic understanding of these complex issues.

5) Develop Additional Educational Tools

Expand Green Building Valuation on-line resources available through GBVI member organizations. When GBVI first began, an on-line library was established through Cascadia USGBC for member organizations. Existing GBVI member websites and other resources include:

American Appraisal Institute:
http://www.appraisalinstitute.org/

Cascadia Regional Green Building Council:
http://www.cascadiagbc.org

Built Green Washington:
http://www.builtgreenwashington.org/page.php?id=3

Earth Advantage Institute:
http://www.earthadvantage.org

Green Works Realty:
http://greenworksrealty.com/e-cert_report/e-cert_report.php?t=e-cert_report

Lighthouse Sustainability Centre:
http://www.sustainablebuildingcentre.com/

Master Builders Association of Pierce County: http://www.mbapierce.com/page.php?id=1

X. References

Balogh, Anne. "Do Sustainable Homes Cost More?" Concrete Network. Retrieved January 6, 2009 from http://www.concretenetwork.com/concrete/greenbuildinginformation/do_sustainable.html.

Bergsman, Steve. "Sustainable by all accords: the recently signed Vancouver Valuation Accord marks agreement among industry leaders to address the interrelationship of sustainability and value." *Valuation Insights & Perspectives*. Spring, 2007. Retrieved September, 2008 from http://findarticles.com/p/articles/mi_m0JDE/is_/ai_n25008281?tag=artBody;col1.

Better Bricks. October 2007. "Energy Efficiency and Appraisals." Cited from Better Brick internet homepage. Retrieved September 2008, from http://www.betterbricks.com/graphics/assets/documents/EEAppraisals_Final.pdf.

Chappell, Theddi Wright. "The Value of Green." Pacific Security Capital reprint. Originally published in *Globe Street Retail*, June 5, 2006.

Corps, Chris. *Green Value: Green Building, Growing Assets*. Royal Institution of Chartered Surveyors, 2005.

Environmental Leader. Cost savings, not environment, top motivation for buying green home. March 28, 2007. Retrieved January 6, 2009 from http://www.environmentalleader.com/2007/03/28/cost-savings-not-environment-top-motivation-for-buying-green-home/.

Green Works Realty Press Release issued July 1, 2008. Retrieved July 2008 from http://greenworksrealty.com/e-cert_report/June%202008%20ECert%20Press%20Release.pdf.

Jamison, Rachel. Washington State Department of Ecology. "Abstract: Green Building Finance Initiative Description." 2007.

Lowe, Timothy R. and Theddi Wright Chappell. "Special Considerations in the Valuation of Sustainable Properties." *PREA Quarterly*, Summer, 2007.

McCuen, Tammy and Douglas Gransberg. "The Value of Building Sustainable Homes." Royal Institute of Chartered Surveys and Georgia Tech. September 2007.

McGraw Hill Construction. *Green Outlook 2009: Trends Driving Change*. Michele Russo, Editor in Chief. 2008.

Nicolay, Claire. "The Greening of Real Estate Appraisal." *Valuation Insights & Perspectives*. Spring, 2007. Retrieved January 6, 2009 from http://findarticles.com/p/articles/mi_m0JDE/is_/ai_n25008279?tag=artBody;col1.

Smith, K. (2006). The trouble with valuating green. *Portland Daily Journal of Commerce, 13,* 3-8.

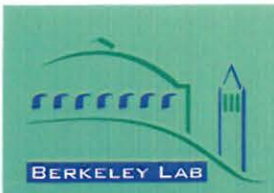
U.S. Newswire. (2007). U.S. Homebuyers will pay premium for 'green' homes. *PRNewswire/US Newswire.* Retrieved September 2008 from http://www.prnewswire.com/cgi-bin/stories.pl?ACCT=104&STORY=/www/story/01-31-2007/0004517115&EDATE.

Relevant Studies with Emphasis on Commercial Properties

Bowman, Richard and John Wills. Green Building Council of Australia. "Valuing Green: How Green Buildings Affect Property Values and Getting the Valuation Method Right." 2008. *http://www.gbca.org.au/docs/NSC0009_ValuingGreen.pdf*

Matthiessen, Lisa Fay and Peter Morris. "Cost of Green Revisited: Reexamining the Feasibility and Cost Impact of Sustainable Design in the Light of Increased Market Adoption" Davis Langdon. July 2007.

Miller, Norm, Jay Spivey and Andy Florance. "Does Green Pay Off?" Commercial property report. Nov. 19, 2007.



LBNL-4476E

ERNEST ORLANDO LAWRENCE
BERKELEY NATIONAL LABORATORY

An Analysis of the Effects of Residential Photovoltaic Energy Systems on Home Sales Prices in California

Ben Hoen, Ryan Wiser, Peter Cappers and Mark Thayer

Environmental Energy Technologies Division

April 2011

Download from http://eetd.lbl.gov/ea/emp/reports/lbnl-4476e.pdf

This work was supported by the Office of Energy Efficiency and Renewable Energy (Solar Energy Technologies Program) of the U.S. Department of Energy under Contract No. DE-AC02-05CH11231, by the National Renewable Energy Laboratory under Contract No. DEK-8883050, and by the Clean Energy States Alliance.

Disclaimer

LBNL-4476E

An Analysis of the Effects of Residential Photovoltaic Energy Systems on Home Sales Prices in California

Prepared for the

Office of Energy Efficiency and Renewable Energy
Solar Energy Technologies Program
U.S. Department of Energy

and the

National Renewable Energy Laboratory

and the

Clean Energy States Alliance

Principal Authors:

Ben Hoen, Ryan Wiser and Peter Cappers
Ernest Orlando Lawrence Berkeley National Laboratory
1 Cyclotron Road, MS 90R4000
Berkeley, CA 94720-8136

Mark Thayer
San Diego State University
5500 Campanile Dr.
San Diego, CA 92182-4485

April 2011

This work was supported by the Office of Energy Efficiency and Renewable Energy (Solar Energy Technologies Program) of the U.S. Department of Energy under Contract No. DE-AC02-05CH11231, by the National Renewable Energy Laboratory under Contract No. DEK-8883050, and by the Clean Energy States Alliance.

Acknowledgements

This work was supported by the Office of Energy Efficiency and Renewable Energy (Solar Energy Technologies Program) of the U.S. Department of Energy under Contract No. DE-AC02-05CH11231, by the National Renewable Energy Laboratory under Contract No. DEK-8883050, and by the Clean Energy States Alliance. For funding and supporting this work, we especially thank Jennifer DeCesaro (U.S. DOE), Robert Margolis (NREL), and Mark Sinclair (Clean Energy States Alliance). For providing the data that were central to the analysis contained herein, we thank Cameron Rogers (Fiserv), Joshua Tretter (Core Logic Inc.), Bob Schweitzer (Sammish), Eric Kauffman (CERES), James Lee and Le-Quyen Nguyen (CEC), Steven Franz and Jim Barnett (SMUD), and Sachu Constantine (formerly with the CPUC), all of whom were highly supportive and extremely patient throughout the complicated data aquistion process. Finally, we would like to thank the many external reviewers for providing valuable comments on an earlier draft version of the report. Of course, any remaining errors or omissions are our own.

Abstract

An increasing number of homes with existing photovoltaic (PV) energy systems have sold in the U.S., yet relatively little research exists that estimates the marginal impacts of those PV systems on home sales prices. A clearer understanding of these effects might influence the decisions of homeowners considering installing PV on their home or selling their home with PV already installed, of home buyers considering purchasing a home with PV already installed, and of new home builders considering installing PV on their production homes. This research analyzes a large dataset of California homes that sold from 2000 through mid-2009 with PV installed. Across a large number of hedonic and repeat sales model specifications and robustness tests, the analysis finds strong evidence that California homes with PV systems have sold for a premium over comparable homes without PV systems. The effects range, on average, from approximately $3.9 to $6.4 per installed watt (DC) of PV, with most coalescing near $5.5/watt, which corresponds to a home sales price premium of approximately $17,000 for a relatively new 3,100 watt PV system (the average size of PV systems in the study). These average sales price premiums appear to be comparable to the investment that homeowners have made to install PV systems in California, which from 2001 through 2009 averaged approximately $5/watt (DC), and homeowners with PV also benefit from electricity cost savings after PV system installation and prior to home sale. When expressed as a ratio of the sales price premium to estimated annual electricity cost savings associated with PV, an average ratio of 14:1 to 22:1 can be calculated; these results are consistent with those of the more-extensive existing literature on the impact of energy efficiency (and energy cost savings more generally) on home sales prices. The analysis also finds - as expected - that sales price premiums decline as PV systems age. Additionally, when the data are split between *new* and *existing* homes, a large disparity in premiums is discovered: the research finds that *new* homes with PV in California have demonstrated average premiums of $2.3-2.6/watt, while the average premium for *existing* homes with PV has been more than $6/watt. One of several *possible* reasons for the lower premium for new homes is that new home builders may also gain value from PV as a market differentiator, and have therefore often tended to sell PV as a standard (as opposed to an optional) product on their homes and perhaps been willing to accept a lower premium in return for faster sales velocity. Further research is warranted in this area, as well as a number of other areas that are highlighted.

Table of Contents

List of Tables

List of Figures

1. Introduction

In calendar year 2010, approximately 880 megawatts (MW)[1] of grid-connected solar photovoltaic (PV) energy systems were installed in the U.S. (of which approximately 30% were residential), up from 435 MW installed in 2009, yielding a cumulative total of 2,100 MW (SEIA & GTM, 2011). California has been and continues to be the country's largest market for PV, with nearly 1000 MW of cumulative capacity. California is also approaching 100,000 individual PV systems installed, more than 90% of which are residential. An increasing number of these homes with PV have sold, yet to date, relatively little research has been conducted to estimate the existence and level of any premium to sales prices that the PV systems may have generated. One of the primary incentives for homeowners to install a PV system on their home, or for home buyers to purchase a home with a PV system already installed, is to reduce their electricity bills. However, homeowners cannot always predict if they will own their home for enough time to fully recoup their PV system investment through electricity bill savings. The decision to install a PV system or purchase a home with a PV system already installed may therefore be predicated, at least in part, on the assumption that a portion of any incremental investment in PV will be returned at the time of the home's subsequent sale through a higher sales price. Some in the solar industry have recognized this potential premium to home sales prices, and, in the absence of having solid research on PV premiums, have used related literature on the impact of energy efficiency investments and energy bill savings on home prices as a proxy for making the claim that residential PV systems can increase sales prices (e.g., Black, 2010).

The basis for making the claim that an installed PV system may produce higher residential selling prices is grounded in the theory that a reduction in the carrying cost of a home will translate, *ceteris paribus,* into the willingness of a buyer to pay more for that home. Underlying this notion is effectively a present value calculation of a stream of savings associated with the

---

[1] All references to the size of PV systems in this paper, unless otherwise noted, are reported in terms of direct current (DC) watts under standard test conditions (STC). This convention was used to conform to the most-common reporting conventions used outside of California. In California, PV systems sizes are often referred to using the California Energy Commission Alternating Current (CEC-AC) rating convention, which is approximately a multiple of 0.83 of the DC-STC convention, but depends on a variety of factors including inverter efficiency and realistic operating efficiencies for panels. A discussion of the differences between these two conventions and how conversions can be made between them is offered in Appendix A of Barbose et al., 2010.

reduced electricity bills of PV homes, which can be capitalized into the value of the home. Along these lines, a number of studies have shown that residential selling prices are positively correlated with lower energy bills, most often attributed to energy related home improvements, such as energy efficiency investments (Johnson and Kaserman, 1983; Longstreth et al., 1984; Laquatra, 1986; Dinan and Miranowski, 1989; Horowitz and Haeri, 1990; Nevin and Watson, 1998; Nevin et al., 1999). The increased residential sales prices associated with lower energy bills and energy efficiency measures might be expected to apply to PV as well. Some homeowners have stated as much in surveys (e.g., CEC, 2002; McCabe and Merry, 2010), though the empirical evidence supporting such claims is limited in scope. Farhar et al. (2004a; 2008) tracked repeat sales of 15 "high performance" energy efficient homes with PV installed from one subdivision in San Diego and found evidence of higher appreciation rates, using simple averages, for these homes over comparable homes (n=12). More recently, Dastrop et al. (2010) used a hedonic analysis to investigate the selling prices of 279 homes with PV installed in the San Diego, California metropolitan area, finding clear evidence of PV premiums that averaged approximately 3% of the total sales price of non-PV homes, which translates into $4.4 per installed PV watt (DC).

In addition to energy savings, higher selling prices might be correlated with a "cachet value" based on the "green" attributes that come bundled with energy-related improvements (e.g., helping combat global warming, impressing the neighbors, etc.). A number of recent papers have investigated this correlation. Eichholtz et al. (2009, 2011) analyzed commercial green properties in the U.S, and Brounen and Kok (2010) and Griffin et al. (2009) analyzed green labeled homes in the Netherlands and Portland, Oregon, respectively, each finding premiums, which, in some cases, exceeded the energy savings (Eichholtz et al., 2009, 2011; Brounen and Kok, 2010). Specifically related to PV, Dastrop et al. (2010) found higher premiums in communities with a greater share of Toyota Prius owners and college grads, indicating, potentially, the presence of a cachet value to the systems over and above energy savings. It is therefore reasonable to believe that buyers of PV homes might price both the energy savings and the green cachet into their purchase decisions.

Of course there is both a buyer and a seller in any transaction, and the sellers of PV homes might be driven by different motivations than the buyers. Specifically, recouping the *net* installed cost of the PV system (i.e., the cost of PV installation after deducting any available state and federal incentives) might be one driver for sellers. In California, the average net installed cost of residential PV hovered near $5/watt (DC) from 2001 through 2009 (Barbose et al., 2010). Adding slightly to the complexity, the average net installed cost of PV systems has varied to some degree by the type of home, with PV systems installed on *new* homes in California enjoying approximately a $1/watt lower average installed cost than PV systems installed on *existing* homes in retrofit applications (Barbose et al., 2010). Further, sellers of *new* homes with PV (i.e., new home developers) might be reluctant to aggressively increase home sale prices for installed PV systems because of the burgeoning state of the market for PV homes and concern that more aggressive pricing might slow home sales, especially if PV is offered as a standard (not optional) product feature (Farhar and Coburn, 2006). At the same time, the possible *positive* impact of PV on product differentiation and sales velocity may make new home developers willing to sell PV at below the net installed cost of the system. After all, some studies that have investigated whether homes with PV (often coupled with energy efficient features) sell faster than comparable homes without PV have found evidence of increased velocity due to product differentiation (Dakin et al., 2008; SunPower, 2008). Finally, as PV systems age, and sellers (i.e., homeowners) recoup a portion of their initial investment in the form of energy bill savings (and, related, the PV system's lifespan decreases), the need (and ability) to recoup the full initial investment at the time of home sale might decrease. On net, it stands to reason that premiums for PV on *new* homes might be lower than those for *existing* homes, and that older PV systems might garner lower premiums than newer PV systems of the same size.

Though a link between selling prices and some combination of energy cost savings, green cachet, recouping the net installed cost of PV, seller attributes, and PV system age likely exists, the existing empirical literature in this area, as discussed earlier, has largely focused on either energy efficiency in residential and commercial settings, or PV in residential settings but in a limited geographic area (San Diego), with relatively small sample sizes. Therefore, to date, establishing a reliable estimate for the PV premiums that may exist across a wide market of homes has not

been possible. Moreover, establishing premiums for *new* versus *existing* homes with PV has not yet been addressed.

Additionally, research has not investigated whether there are increasing or decreasing returns on larger PV systems, and/or larger homes with the same sized PV systems, nor has research been conducted that investigates whether older PV systems garner lower premiums. In the case of returns to scale on larger PV systems, it is not unreasonable to expect that any increase in value for PV homes may be non-linear as it relates to PV system size. For example, if larger PV systems push residents into lower electricity price tiers[2], energy bill savings could be diminished on the margin as PV system size increases. This, in turn, might translate into smaller percentage increases in residential selling prices as PV systems increase in size, and therefore a decreasing return to scale. Larger PV systems might also enjoy some economies of scale in installation costs, which, in turn, might translate into lower marginal premiums at the time of home sale as systems increase in size – a decreasing return to scale. Additionally, "cachet value", to the degree that it exists, is likely to be somewhat insensitive to system size, and therefore might act as an additional driver to decreasing returns to scale. Somewhat analogously, PV premiums may be related to the number of square feet of living area in the home. Potentially, as homes increase in size, energy use can also be expected to increase, leading homeowners to be subjected to higher priced electricity rate tiers and therefore greater energy bill savings for similarly sized PV systems. Finally, as discussed previously, as PV systems age, and both a portion of the initial investment is recouped and the expected life and operating efficiency of the systems decrease, home sales price premiums might be expected to decline.

To explore these possible relationships, we investigate the residential selling prices across the state of California of approximately 2,000 homes with existing PV systems against a comparable set of approximately 70,000 non-PV homes. The sample is drawn from 31 California counties, with PV home sales transaction dates of 2000 through mid-2009. We apply a variety of hedonic pricing (and repeat sales) models and sample sets to test and bound the possible effects of PV on residential sales prices and to increase the confidence of the findings. Using these tools, we also

[2] Many California electric utilities provide service under tiered residential rates that charge progressively higher prices for energy as more of it is used.

explore whether the effects of PV systems on home prices are impacted by whether the home is *new* or *existing*, by the size of either the PV system or the home itself, and finally by how old the PV system is when the home sells.[3] It should be stated that this research is not intended to disentangle the specific effects of energy savings, green cachet, recovery of the cost of installation, or seller motivations, but rather to establish credible estimates of aggregate PV residential sales price effects.

The paper begins with a discussion of the data used for the analyses (Section 2). This is followed by a discussion of the empirical basis for the study (Section 3), where the variety of models and sample sets are detailed. The paper then turns to a discussion of the results and their potential implications (Section 4), and finally offers some concluding remarks with recommendations for future research (Section 5).

[3] Due to the limited sample of PV home sales in many individual years, the results presented in this report reflect average impacts over the entire 2000-09 period (after controlling for housing market fluctuations).

2. Data Overview

To estimate the models described later, a dataset of California homes is used that joins the following five different sets of data: (1) PV home addresses and system information from three organizations that have offered financial incentives to PV system owners in the state; (2) real estate information that is matched to those addresses and that also includes the addresses of and information on non-PV homes nearby; (3) home price index data that allow inflation adjustments of sale prices to 2009 dollars; (4) locational data to map the homes with respect to nearby neighborhood/environmental influences; and (5) elevation data to be used as a proxy for "scenic vista." Each of these data sources is described below, as are the data processing steps employed, and the resulting sample dataset.

2.1. Data Sources

The California Energy Commission (CEC), the California Public Utilities Commission (CPUC), and the Sacramento Municipal Utility District (SMUD) each provide financial incentives under different programs to encourage the installation of PV systems in residential applications, and therefore have addresses for virtually all of those systems, as well as accompanying data on the PV systems.[4] Through these programs, Berkeley Laboratory was provided information on approximately 42,000 homes where PV was installed, only a fraction of which (approximately 9%) subsequently sold with the PV system in place. The data provided included: address (street, street number, city, state and zip); incentive application and PV system install and operational dates; PV system size; and delineations as to whether the home was *new* or *existing* at the time the PV system was installed (where available).

[4] The CEC and CPUC have both been collecting data on PV systems installed on homes in the utility service areas of investor owned utilities (e.g., PG&E, SCE, SDG&E) for which they have provided incentives, as have some of California's publicly owned utilities (e.g., SMUD) that offer similar incentives. The CEC began administering its incentive program in 1998, and provided rebates to systems of various sizes for both residential and commercial customers. The CPUC began its program in 2001, initially focusing on commercial systems over 30 kW in size. In January 2007, however, the CEC began concentrating its efforts on new residential construction through its New Solar Home Partnership program, and the CPUC took over the administration of residential retrofit systems through the California Solar Initiative program. Separately, SMUD has operated a long-standing residential solar rebate program, but of smaller size than the efforts of the CEC and CPUC.

These addresses were then matched to addresses as maintained by Core Logic (CL)[5], which they aggregate from both the California county assessment and deed recorder offices. Once matched, CL provided real estate information on each of the California PV homes, as well as similar information on approximately 150,000 non-PV homes that were located in the same (census) block group and/or subdivision as the matched PV homes. The data for both of these sets of homes included:

- address (e.g., street, street number, city, state and zip+4 code);
- most recent ("second") sale date and amount;
- previous ("first") sale date and amount (if applicable);
- home characteristics (where available) (e.g., acres, square feet of living area, bathrooms, and year built);
- assessed value;
- parcel land use (e.g., commercial, residential);
- structure type (e.g., single family residence, condominium, duplex);
- housing subdivision name (if applicable)[6]; and
- census tract and census block group.

These data, along with the PV incentive provider data, allowed us to determine if a home sold after a PV system was installed ("second" sale). 3,657 such homes were identified in total, and these homes, therefore, represent the possible sample of homes on which our analysis focused. A subset of these data for which "first" sale information was available and for which a PV system had not yet been installed as of this "first" sale, were culled out. These "repeat sales" were also used in the analysis, as will be discussed in Section 3.

In addition to the PV and real estate data, Berkeley Laboratory obtained from Fiserv a zip-code-level weighted repeat sales index of housing prices in California from 1970 through mid-2009, by quarter. These indices, where data were available, were differentiated between low, middle,

---

[5] More information about this product can be obtained from http://www.corelogic.com/. Note that Core Logic, Inc. was formerly known as First American Core Logic.

[6] In some cases the same subdivisions were referred to using slightly different names (e.g., "Maple Tree Estates" & "Maple Trees Estates"). Therefore, an iterative process of matching based on the names, the zip code, and the census tract were used to create "common" subdivision names, which were then used in the models, as discussed later.

and high home price tiers, to accommodate the different appreciation/depreciation rates of market segments. Using these indices, all sale prices were adjusted to Q1, 2009 prices.[7]

From Sammamish Data, Berkeley Laboratory purchased x/y coordinates for each zip+4 code, which allowed the mapping of addresses to street level accuracy.[8] Additionally, Berkeley Laboratory obtained from the California Natural Resources Agency (via the California Environmental Resources Evaluation System, CERES) a 30 meter level Digital Elevation Map (DEM) for the state of California.[9] Combining these latter two sets of data, a street level elevation could be obtained for each home in the dataset, which allowed the construction of a variable defined as the elevation of a home relative to its (census) block group. This relative elevation served as a proxy for "scenic vista", a variable used in the analysis.

2.2. Data Processing

Data cleaning and preparation for final analysis was a multifaceted process involving selecting transactions where all of the required data fields were fully populated, determining if sales of PV homes occurred after the PV system was installed, matching the homes to the appropriate index, ensuring the populated fields were appropriately coded, and finally, eliminating obviously suspicious observations (e.g., not arms length transactions, outliers, etc.). Initially provided were a total of 150,000 detached single family residential sale records without PV and a total of 3,657 with PV. These totals, however, were substantially reduced (by approximately 65,000 records, 1,400 of which were PV sales) because of missing/erroneous core characteristic data (e.g., sale date, sale price, year built, square feet).[10] Additionally, the final dataset was reduced (by approximately 14,000 records, 300 of which were PV sales) because some sales occurred outside the range of the index that was provided (January 1970 to June 2009). Moreover, to focus our analysis on more-typical California homes and minimize the impact of outliers or potential data-

---

[7] The inflation adjustment instrument used for this analysis is the Fiserv Case-Shiller Index. This index is a weighted repeat sales index, accumulated quarterly at, optimally, the zip code level over three home price tiers (e.g., low, middle and high prices). More information can be found at: http://www.caseshiller.fiserv.com/indexes.aspx

[8] More information about this product can be obtained from http://www.sammdata.com/

[9] More information about this product can be obtained from http://www.ceres.ca.gov/

[10] Examples of "erroneous" data might include a year built or sale date that is in the future (e.g., "2109" or "Jan 1, 2015", respectively), or large groups of homes that were listed at the same price in the same year in the same block group that were thought to be "bulk" sales and therefore not valid for our purposes.

entry errors on our results, observations not meeting the following criteria were screened out (see Table 1 for variable descriptions):

- the inflation adjusted most recent (second) sale price (*asp2*) is between $85,000 and $2,500,000;[11]
- the number of square feet (*sqft*) is greater than 750;
- *asp2* divided by *sqft* is between $40 and $1,000;
- the number of acres is less than 25 and greater than *sqft* divided by 43,560 (where one acre equals 43,560 *sqft*);[12]
- the year the home was built (*yrbuilt*) is greater than 1900;
- the age of the home (in years) at the time of the most recent sale (*ages2*) is greater than or equal to negative one;
- the number of bathrooms (*baths*) is greater than zero and less than ten;
- the size of the PV system (*size*) is greater than 0.5 and less than 10 kilowatts (kW);
- each block group contains at least one PV home sale and one non-PV home sale; and
- the total assessed value (*avtotal*), as reported by the county via Core Logic, is less than or equal to the predicted assessed value (*pav*), where *pav* = *sp2**1.02^(2010-year of sale).[13]

In addition, the repeat sales used in the analysis had to meet the following criteria:

- the difference in sale dates (*sddif*) between the most recent (second) sale date (*sd2*) and the previous (first) sale date (*sd1*) is less than 20 years;
- PV is not installed on the home as of *sd1*; and
- the adjusted annual appreciation rate (*adjaar*) is between -0.14 and 0.3 (where *adjaar* = ln(*asp2*/*asp1*)/(*sddif*/365), which corresponds to the 5th and 95th percentile for the distribution of *adjaar*.[14]

---

[11] An alternative screen was tested that limited the data to homes under $1 million (leaving 90% of the data) and $600,000 (leaving 75%), with no significant change to the results.

[12] An alternative screen that incorporated the number of stories for the home along with the number of square feet in calculating the "footprint", and therefore allowed smaller parcels to be used, was also explored, with no significant change in results.

[13] This screen was intended to help ensure that homes that had significant improvements since the most recent sale, which would be reflected in a higher assessed value than would otherwise be the maximum allowable under California property tax law, were removed from the dataset. The screen was not applied to homes that sold in 2009, however, because, in those cases, assessed values often had not been updated to reflect the most recent sale.

[14] This final screen was intended to remove homes that had unusually large appreciation or deprecations between sales, after adjusting for inflation, which could indicate that the underlying home characteristics between the two sales changed (e.g., an addition was added, the condition of the home dramatically worsened, etc.), or the data were erroneous.

Table 1: Variable Descriptions

Variable	Description
acre	size of the parcel (in acres)
acregt1	number of acres more than one
acrelt1	number of acres less than one
adjaar	adjusted annual appreciation rate
ages2	age of home as of sd2
ages2sqr	ages2 squared
asp1	inflation adjusted sp1 (in 2009 dollars)
asp2	inflation adjusted sp2 (in 2009 dollars)
avtotal	total assessed value of the home
bath	number of bathrooms
bgre_100	relative elevation to other homes in block group (in 100s of feet)
elev	elevation of home (in feet)
lasp1	natural log of asp1
lasp2	natural log of asp2
pav	predicted assessed value
pvage	age of the PV system at the time of sale
sd1	first sale date
sd2	second sale date
sddif	number of days separating sd1 and sd2
size	size (in STC DC kW) of the PV system
sp1	first sale price (not adjusted for inflation)
sp2	second sale price (not adjusted for inflation)
sqft	size of living area
sqft_1000	size of living area (in 1000s of square feet)
yrbuilt	year the home was built

2.3. Data Summary

The final full dataset includes a total of 72,319 recent sales, 1,894 of which are PV homes and 70,425 of which are non-PV (see Table 2). The homes with PV systems are distributed evenly between *new* (51%) and *existing* (49%) home types, while the non-PV homes are weighted toward *existing* homes (62%) over *new* (38%) (see Table 5). The final repeat sales dataset of homes selling twice total 28,313 homes, of which 394 are PV and 27,919 are non-PV (see Table 3).

As indicated in Table 2, the average non-PV home in the full sample (not the repeat sales sample) sold for $584,740 (unadjusted) in late 2005, which corresponds to $480,862 (adjusted)

in 2009 dollars.[15] This "average" home is built in 1986, is 19 years old at the time of sale, has 2,200 square feet of living space, has 2.6 bathrooms, is situated on a parcel of 0.3 acres, and is located at the mean elevation of the other homes in the block group. On the other hand, the average PV home in the full sample sold for $660,222 in early 2007, which corresponds to $537,442 in 2009 dollars. Therefore, this "average" PV home, as compared to the "average" non-PV home, is higher in value. This difference might be explained, in part, by the fact that the average PV home is slightly younger at the time of sale (by two years), slightly bigger (by 200 square feet), has more bathrooms (by 0.3), is located on a parcel that is slightly larger (by 0.06 acres), and, of course, has a PV system (which is, on average, 3,100 watts and 1.5 years old).[16]

The repeat sale dataset, as summarized in Table 3, shows similar modest disparities between PV and non-PV homes, with the "average" PV homes selling for more (in 2009 $) in both the first and second sales. Potentially more telling, though, non-PV homes show a slight depreciation (of -1.4%) between sales after adjusting for inflation, while PV homes show a modest appreciation (of 3.2%). Average PV homes in the sample are found to be slightly bigger (by 100 square feet), occupy a slightly larger parcel (by 0.2 acres), older (by 10 years), and, of course, have a PV system (which is, on average, 4,030 watts and 2.5 years old).

Focusing on the full dataset geographically (see Table 4 and Figure 1), we find that it spans 31 counties with the total numbers of PV and non-PV sales ranging from as few as nine (Humboldt) to as many as 11,991 (Placer). The dataset spans 835 separate (census) block groups (not shown in the table), though only 162 (18.7%) of these block groups contain subdivisions with at least one PV sale. Within the block groups that contain subdivisions with PV sales there are 497 subdivision-specific delineations. As shown in Table 5, the data on home sales are fairly evenly split between *new* and *existing* home types, are located largely within four utility service areas,

---

[15] The adjusted values, which are based on a housing price index, demonstrate the large-scale price collapse in the California housing market post 2005; that is, there has been significant housing price depreciation.

[16] Age of PV system at the time of sale is determined by comparing the sale date and ideally an "installation date", which corresponds to the date the system was operational, but, in some cases, the only date obtained was the "incentive application date", which might precede the installation date by more than one year. For this reason the age of the system reported for this research is lower than the actual age.

with the largest concentration in PG&E's territory, and occurred over eleven years, with the largest concentration of PV sales occurring in 2007 and 2008.

In summary, the full dataset shows higher sales prices for the average PV home than the average non-PV home, while the repeat sales dataset shows positive appreciation between sales for PV homes, but not for non-PV homes. Though these observations seem to indicate that a PV sales price premium exists, these simple comparisons do not take into account the other underlying differences between PV and non-PV homes (e.g., square feet), their neighborhoods, and the market conditions surrounding the sales. The hedonic and difference-in-difference statistical models discussed in the following section are designed to do just that.

Table 2: Summary Statistics of Full Dataset

	Non-PV Homes				
Variable	***n***	**Mean**	**Std. Dev.**	**Min**	**Max**
acre	70425	0.3	0.8	0.0	24.8
acregt1	70425	0.1	0.7	0.0	23.8
acrelt1	70425	0.2	0.2	0.0	1.0
ages2	70425	19	23.3	-1	108
ages2sqr	70425	943	1681	0	11881
asp2	70425	$ 480,862	$ 348,530	$ 85,007	$2,498,106
avtotal	70425	$ 497,513	$ 359,567	$ 10,601	$3,876,000
bath	70425	2.6	0.9	1	9
bgre_100	70425	0.0	1.2	-18.0	19.0
elev	70425	424	598	0	5961
lasp2	70425	12.9	0.6	11.4	14.7
pvage	70425	0	0	0	0
sd2	70425	9/30/2005	793 days	1/7/1999	6/30/2009
size	70425	0	0	0	0
sp2	70425	$ 584,740	$ 369,116	$ 69,000	$4,600,000
sqft_1000	70425	2.2	0.9	0.8	9.3
yrbuilt	70425	1986	23	1901	2009

	PV Homes				
Variable	***n***	**Mean**	**Std. Dev.**	**Min**	**Max**
acre	1894	0.4	1.0	0.0	21.6
acregt1	1894	0.1	0.9	0.0	20.6
acrelt1	1894	0.2	0.2	0.0	1.0
ages2	1894	17.3	24.5	-1	104
ages2sqr	1894	937	1849	0	11025
asp2	1894	$ 537,442	$ 387,023	$ 85,973	$2,419,214
avtotal	1894	$ 552,052	$ 414,574	$ 23,460	$3,433,320
bath	1894	2.9	1	1	7
bgre_100	1894	0.2	1.3	-10.0	17.9
elev	1894	414	584	0	5183
lasp2	1894	13.0	0.6	11.4	14.7
pvage	1894	1.5	2.0	-1.0	9.0
sd2	1894	3/28/2007	622 days	8/1/2000	6/29/2009
size	1894	3.1	1.6	0.6	10.0
sp2	1894	$ 660,222	$ 435,217	$ 100,000	$3,300,000
sqft_1000	1894	2.4	0.9	0.8	11.0
yrbuilt	1894	1989	25	1904	2009

Table 3: Summary Statistics of Repeat Sale Dataset

	Non-PV Homes				
Variable	*n*	Mean	Std. Dev.	Min	Max
acre	27919	0.3	0.7	0.0	23.2
acregt1	27919	0.1	0.6	0.0	22.2
acrelt1	27919	0.2	0.2	0.0	1.0
ages2	27919	23.6	22.7	0	108
ages2sqr	27919	1122.0	1775.0	1.0	11881.0
aspl	27919	$ 488,127	$ 355,212	$ 85,398	$2,495,044
asp2	27919	$ 481,183	$ 347,762	$ 85,007	$2,472,668
avtotal	27919	$ 498,978	$ 360,673	$ 35,804	$3,788,511
bath	27919	2.5	0.8	1	9
bgre_100	27919	0.0	1.3	-17.7	19.0
elev	27919	426	588	0	5961
laspl	27919	12.9	0.6	11.4	14.7
lasp2	27919	12.9	0.6	11.4	14.7
pvage	27919	0	0	0	0
sd1	27919	5/5/2001	1780 days	11/1/1984	12/11/2008
sd2	27919	5/14/2006	786 days	3/11/1999	6/30/2009
sddif	27919	1835	1509	181	7288
size	27919	0	0	0	0
spl	27919	$ 444,431	$ 287,901	$ 26,500	$2,649,000
sp2	27919	$ 577,843	$ 371,157	$ 69,000	$3,500,000
sqft_1000	27919	2.1	0.8	0.8	7.7
yrbuilt	27919	1982	23	1901	2008

	PV Homes				
Variable	*n*	Mean	Std. Dev.	Min	Max
acre	394	0.5	1.4	0.0	21.6
acregt1	394	0.2	1.3	0.0	20.6
acrelt1	394	0.2	0.2	0.0	1.0
ages2	394	34.6	25.6	1	104
ages2sqr	394	1918.0	2336.0	4.0	11025.0
aspl	394	$ 645,873	$ 417,639	$ 110,106	$2,339,804
asp2	394	$ 666,416	$ 438,544	$ 91,446	$2,416,498
avtotal	394	$ 682,459	$ 478,768	$ 51,737	$3,433,320
bath	394	2.6	0.9	1	7
bgre_100	394	0.1	1.6	-5.5	17.9
elev	394	479	581	3	3687
laspl	394	13.2	0.6	11.6	14.7
lasp2	394	13.2	0.6	11.4	14.7
pvage	394	2.5	1.6	-1.0	9.0
sd1	394	11/22/1999	1792 days	11/30/1984	1/7/2008
sd2	394	1/9/2007	672 days	8/1/2000	6/29/2009
sddif	394	2605	1686	387	7280
size	394	4.03	1.94	0.89	10
spl	394	$ 492,368	$ 351,817	$ 81,500	$2,500,000
sp2	394	$ 800,359	$ 489,032	$ 121,000	$3,300,000
sqft_1000	394	2.2	0.8	0.8	5.3
yrbuilt	394	1972	26	1904	2008

Table 4: Frequency Summary by California County

CA County	Non-PV	PV	Total
Alameda	4,826	153	**4,979**
Butte	457	12	**469**
Contra Costa	5,882	138	**6,020**
El Dorado	938	85	**1,023**
Humboldt	7	2	**9**
Kern	2,498	53	**2,551**
Kings	134	5	**139**
Los Angeles	3,368	82	**3,450**
Marin	1,911	61	**1,972**
Merced	48	2	**50**
Monterey	10	2	**12**
Napa	36	1	**37**
Orange	1,581	44	**1,625**
Placer	11,832	159	**11,991**
Riverside	4,262	87	**4,349**
Sacramento	10,928	483	**11,411**
San Bernardino	2,138	50	**2,188**
San Diego	1,083	30	**1,113**
San Francisco	407	16	**423**
San Joaquin	1,807	20	**1,827**
San Luis Obispo	232	1	**233**
San Mateo	2,647	92	**2,739**
Santa Barbara	224	7	**231**
Santa Clara	6,127	157	**6,284**
Santa Cruz	90	1	**91**
Solano	2,413	39	**2,452**
Sonoma	1,246	32	**1,278**
Tulare	774	14	**788**
Ventura	1,643	42	**1,685**
Yolo	16	1	**17**
Yuba	860	23	**883**
Total	**70,425**	**1,894**	**72,319**

Figure 1: Map of Frequencies of PV Homes by California County

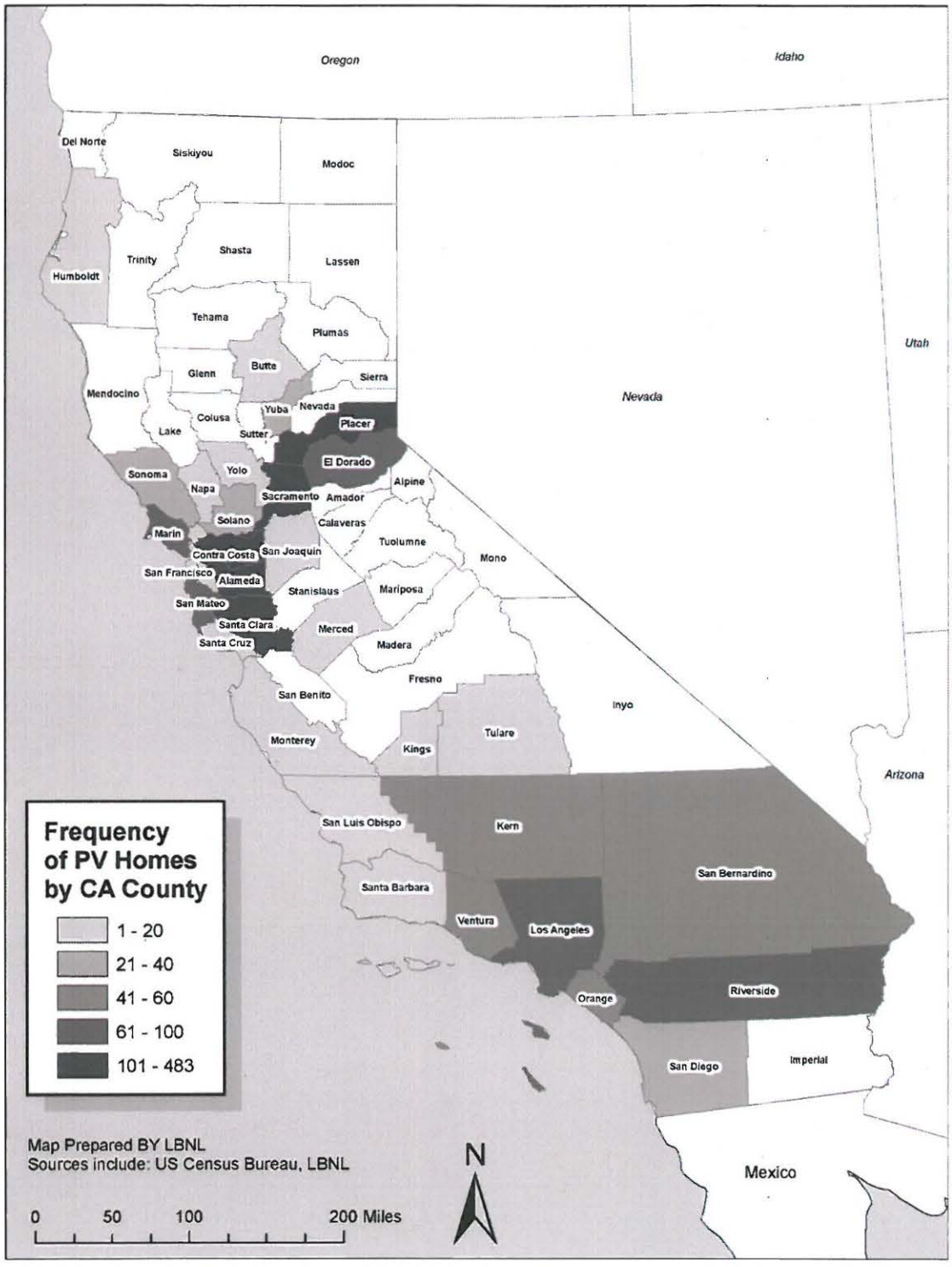


Table 5: Frequency Summary by Home Type, Utility and Sale Year

Home Type *	Non-PV	PV	Total
New Home	26,938	935	27,873
Existing Home	43,487	897	44,384
Utility **	**Non-PV**	**PV**	**Total**
Pacific Gas & Electric (PG&E)	36,137	1,019	37,156
Southern California Edison (SCE)	14,502	337	14,839
San Diego Gas & Electric (SDG&E)	8,191	35	8,226
Sacramento Municipal Utility District (SMUD)	11,393	498	11,891
Other	202	5	207
Sale Year	**Non-PV**	**PV**	**Total**
1999	110	0	110
2000	379	1	380
2001	1,335	10	1,345
2002	6,278	37	6,315
2003	8,783	63	8,846
2004	10,888	153	11,041
2005	10,678	168	10,846
2006	9,072	173	9,245
2007	8,794	472	9,266
2008	9,490	642	10,132
2009	4,618	175	4,793

** A portion of the PV homes could not be classified as either new or existing and therefore are not included in these totals*

*** Non-PV utility frequencies were estimated by mapping block groups to utility service areas, and then attributing the utility to all homes that were located in the block group*

3. Methods and Statistical Models

3.1. Methodological Overview

The data, as outlined above, not only show increased sales values and appreciation for PV homes (in 2009 $) over non-PV homes, but also important differences between PV and non-PV homes as regards other home, site, neighborhood and market characteristics that could, potentially, be driving these differences in value and appreciation. A total of 21 empirical model specifications, with a high reliance on the hedonic pricing model, are used in this paper to disentangle these potentially competing influences in order to determine whether and to what degree PV homes sell for a premium.

The basic theory behind the hedonic pricing model starts with the concept that a house can be thought of as a bundle of characteristics. When a price is agreed upon between a buyer and seller there is an implicit understanding that those characteristics have value. When data from a number of sales transactions are available, the average individual marginal contribution to the sales price of each characteristic can be estimated with a hedonic regression model (Rosen, 1974; Freeman, 1979). This relationship takes the basic form:

Sales price = f (home and site, neighborhood, and market characteristics)

"Home and site characteristics" might include, but are not limited to, the number of square feet of living area, the size of the parcel of land, and the presence of a PV system. "Neighborhood" characteristics might include such variables as the crime rate, the quality of the local school district, and the distance to the central business district. Finally, "market characteristics" might include, but are not limited to, temporal effects such as housing market inflation/deflation.

A variant of the hedonic model is a repeat sales model, which holds constant many of the characteristics discussed above, and compares inflation adjusted selling prices of homes that have sold twice, both before a condition exists (e.g., before a PV system is installed on the home) and after the condition exists (e.g., after a PV system is installed on the home), and across PV

and non-PV homes. This repeat sales model, in the form used in this paper, is referred to as a difference-in-difference (DD) model, and is discussed in more detail later.

To test for the impact of PV systems on residential selling prices, a series of "base" hedonic models, a "base" difference-in-difference model, a series of robustness models, and two "other" models are estimated for this research.[17] As discussed later, these models are used to test for fixed (whether the home has a PV system) and continuous (the size of the PV system) effects using the full dataset of PV homes. They are also used to test for any differences that exist between new and existing PV homes and between homes with PV systems of different ages, and to test for the possibility of non-linear returns to scale based on the size of the PV system or the home itself. Before describing these models in more detail, however, a summary of the variables to be included in the models is provided.

3.2. Variables Used in Models

In each base model, be it hedonic or difference-in-difference, four similar sets of parameters are estimated, namely coefficients on the variables of interest and coefficients for three sets of controls that include home and site characteristics, neighborhood (census block group) fixed effects, and temporal (year and quarter) fixed effects. The variables of interest are the focus of the research, and include such variables as whether the home has a PV system installed or not, the size of the PV system, and interactions between these two variables and others, such as the size of the home or the age of the PV system. To accurately measure these variables of interest (and their interactions) other potentially confounding variables need to be controlled for in the models. The base models differ in their specification and testing of the variables of interest, as discussed later, but use the same three sets of controls.

The first of these sets of control variables accounts for differences across the dataset in home and site-specific characteristics, including the age of the home (linear and squared), the total square feet of living area, and the relative elevation of the home (in feet) to other homes in the block group; the latter variable serves as a proxy for "scenic vista," a value-influencing characteristic

[17] As will be discussed later, each of the "base" models is coupled with a set of two or three robustness models. The "other" models are presented without "robustness" models.

(see e.g., Hoen et al., 2009).[18] Additionally, the size of the property in acres was entered into the model in spline form to account for different valuations of less than one acre and greater than one acre.

The second set of controls, the geographic fixed effects variables, includes dummy variables that control for aggregated "neighborhood" influences, which, in our case, are census block groups.[19] A census block group generally contains between 200 and 1,000 households,[20] and is delineated to never cross boundaries of states, counties, or census tracts, and therefore, in our analysis, serves as a proxy for "neighborhood." To be usable, each block group had to contain at least one PV home and one non-PV home. The estimated coefficients for this group of variables capture the combined effects of school districts, tax rates, crime, distance to central business district and other block group specific characteristics. This approach greatly simplifies the estimation of the model relative to determining these individual characteristics for each home, but interpreting the resulting coefficients can be difficult because of the myriad of influences captured by the variables. Because block groups are fairly small geographically, spatial autocorrelation[21] is also, to some degree, dealt with through the inclusion of these variables.

Finally, the third set of controls, the temporal fixed effect variables, includes dummy variables for each quarter of the study period to control for any inaccuracies in the housing inflation adjustment that was used. A housing inflation index is used to adjust the sales prices throughout the study period to 2009 prices at a zip code level across as many as three price tiers. Although

---

[18] Other home and site characteristics were also tested, such as the condition of the home, the number of bathrooms, the number of fireplaces, and if the home had a garage and/or a pool. Because these home and site characteristics were not available for all home transactions (and thus reduced the sample of homes available), did not add substantial explanatory power to the model, and did not affect the results substantively, they were not included in the model results presented in this paper.

[19] For a portion of the dataset, a common subdivision name was identified, which, arguably, serves as a better proxy for neighborhood than block group. Unfortunately, not all homes fell within a subdivision. Nonetheless, a separate combined subdivision-block group fixed effect was tested and will be discussed later.

[20] Census block groups generally contain between 600 and 3,000 people, and the median household size in California is roughly 3.

[21] Spatial Autocorrelation - a correlation between neighbors' selling prices - can produce unstable coefficient estimates, yielding unreliable significance tests in hedonic models if not accounted for. One reason for this spatial autocorrelation is omitted variables, such as neighborhood characteristics (e.g., distance to the central business district), which affect all properties within the same area similarly. Having micro-spatial controls, such as block groups or subdivisions, helps control for such autocorrelation.

this adjustment is expected to greatly improve the model - relative to using *just* a temporal fixed effect with an unadjusted price - it is also assumed that because of the volatility of the housing market, the index may not capture price changes perfectly and therefore the model is enhanced with the additional inclusion of these quarterly controls.[22]

3.3. Fixed and Continuous Effect Hedonic Models

The analysis begins with the most basic model comparing prices of all of the PV homes in the sample (whether new or existing) to non-PV homes across the full dataset. As is common in the literature (Malpezzi, 2003; Sirmans et al., 2005b; Simons and Saginor, 2006), a semi-log functional form of the hedonic pricing model is used where the dependent variable, the (natural log of) sales price (P), is measured in zip code-specific inflation-adjusted (2009) dollars. To determine if an average-sized PV system has an effect on the sale price of PV homes (i.e., a fixed effect) we estimate the following base fixed effect model:

$$\ln(P_{itk}) = \alpha + \beta_1(T_t) + \beta_2(N_k) + \sum_a \beta_3(X_i) + \beta_4(PV_i) + \varepsilon_{itk} \quad (1)$$

where

P_{itk} represents the inflation adjusted sale price for transaction i, in quarter t, in block group k,

α is the constant or intercept across the full sample,

T_t is the quarter in which transaction i occurred,

N_k is the census block group in which transaction i occurred,

X_i is a vector of a home characteristics for transaction i (e.g., acres, square feet, age, etc.),

PV_i is a fixed effect variable indicating a PV system is installed on the home in transaction i,

β_1 is a parameter estimate for the quarter in which transaction i occurred,

β_2 is a parameter estimate for the census block group in which transaction i occurred,

β_3 is a vector of parameter estimates for home characteristics a,

β_4 is a parameter estimate for the PV fixed effects variable, and

ε_{itk} is a random disturbance term for transaction i, in quarter t, in block group k.

---

[22] A number of models were tested both with and without these temporal controls and with a variety of different temporal controls (e.g., monthly) and temporal/spatial controls (e.g., quarter and tract interactions). The quarterly dummy variables were the most parsimonious, and none of the other approaches impacted the results substantively.

The parameter estimate of primary interest in this model is β_4, which represents the marginal percentage change in sale price with the addition of an average sized PV system. If differences in selling prices exist between PV and non-PV homes, we would expect the coefficient to be positive and statistically significant.

An alternative to equation (1) is to interact the PV fixed effect variable (PV_i) with the size (in kW) of the PV system as installed on the home at the time of sale ($SIZE_i$), thereby producing an estimate for the differences in sales prices as a function of size of the PV system. This base continuous effect model takes the form:

$$\ln(P_{itk}) = \alpha + \beta_1(T_t) + \beta_2(N_k) + \sum_a \beta_3(X_i) + \beta_4(PV_i \cdot SIZE_i) + \varepsilon_{itk} \quad (2)$$

where

$SIZE_i$ is a continuous variable for the size (in kW) of the PV system installed on the home prior to transaction *i*,

β_4 is a parameter estimate for the percentage change in sale price for each additional kW added to a PV system, and all other terms are as were defined for equation (1).

If differences in selling prices exist between PV and non-PV homes, we would expect the coefficient to be positive and statistically significant, indicating that for each additional kilowatt added to the PV system the sale price increases by β_4 (in % terms).

This continuous effect specification may be preferable to the PV fixed effect model because one would expect that the impact of PV systems on residential selling prices would be based, at least partially, on the size of the system, as size is related to energy bill savings.[23] Moreover, this specification allows for a direct estimate of any PV home sales premium in dollars per watt ($/watt), which is the form in which other estimates – namely average net installed costs – are reported. With the previous fixed effects specification, a $/watt estimate can still be derived, but

[23] Ideally, the energy bill savings associated with individual PV systems could be entered into the model directly, but these data were not available. Moreover, estimating the savings accurately on a system-by-system basis was not possible because of the myriad of different rate structures in California, the idiosyncratic nature of energy use at the household level, and variations in PV system designs and orientations.

not directly. Therefore, where possible in this paper, greater emphasis is placed on the continuous effect specification than on the fixed effect estimation.

As mentioned earlier, for each base model we explore a number of different robustness models to better understand if and to what degree the results are unbiased. In the present research, two areas of bias are of particular concern: omitted variable bias and sample selection bias.

The omitted variables that are of specific concern are any that might be correlated with the presence of PV, and that might affect sales prices. An example is energy efficiency (EE) improvements, which might be installed contemporaneously with a PV energy system. If many homes with PV have EE improvements, whereas the comparable non-PV homes do not, then estimates for the effects of PV on selling prices might be inclusive of EE effects and, therefore, may be inappropriately high. Any other value-influencing home improvements (e.g., kitchen remodels, new roofs, etc.), if correlated with the presence of PV, could similarly bias the results if not carefully addressed.

With respect to selection bias, the concern is that the distribution of homes that have installed PV may be different from the broad sample of homes on which PV is not installed. If both sets of homes are assumed to have similar distributions but are, in point of fact, dissimilar due to selection, then the estimates for the effects of PV on the selling price could be inclusive of these underlying differences but attributed to the existence of PV, thereby also potentially biasing the results.

To mitigate the issue of omitted variable bias, one robustness model uses the same data sample as the base model but a different model specification. Specifically, a combined subdivision-block group fixed effect variable can be substituted, where available, in place of the block group fixed effect variable as an alternative proxy for "neighborhood." Potentially omitted variables are likely to be more similar between PV and non-PV homes at the subdivision level than at the

block group level, and therefore this model may more-effectively control for such omitted variables.[24]

To mitigate the issue of selection bias, one robustness model uses the same model specification as the base model but with an alternative (subset) of the data sample. Specifically, instead of using the full dataset with equations (1) and (2), a "coarsened exact matched" dataset is used (King et al., 2010).[25] This matching procedure results in a reduced sample of homes to analyze, but the PV and non-PV homes that remain in the matched sample are statistically equal on their covariates after the matching process (e.g., PV homes within a block group are matched with non-PV homes such that both groups are similar in the number of bathrooms, date of sale, etc.). As a result, biases related to selection are minimized.

Finally, specific to equation (2), a robustness model to mitigate both omitted variable and selection bias is constructed in which the sample is restricted to include *only* PV homes (in place of the full sample of PV *and* non-PV homes). Because this model does not include non-PV "comparable" homes, sales prices of PV homes are "compared" against each other based on the size of the PV systems, while controlling for the differences in the home via the controlling characteristics (e.g., square feet of living space). PV system size effects are therefore estimated without the use of non-PV homes, providing an important comparison to the base models, while also directly addressing any concerns about the inherent differences between PV and non-PV homes (e.g., whether energy efficient upgrades were made contemporaneously with the PV) and therefore omitted variable and sample selection bias.

---

[24] Subdivisions are often geographically smaller than block groups, and therefore more accurately control for geographical influences such as distance to central business district. Moreover, homes in the same subdivision are often built at similar times using similar materials and therefore serve as a control for a variety of house specific characteristics that are not controlled for elsewhere in the model. For example, all homes in a subdivision will often be built using the same building code with similar appliances being installed, both of which might control for the underlying energy efficiency (EE) characteristics of the home. For homes not situated in a subdivision, the block group delineation was used, and therefore these fixed effects are referred to as "combined subdivision-block group" delineations.

[25] The procedure used, as described in the referenced paper, is coarsened exact matching (cem) in Stata, available at: http://ideas.repec.org/c/boc/bocode/s457127.html. The matching procedure creates statistically matched sets of PV and non-PV homes in each block group, based on a set of covariates, which, for this research, include the number of square feet, acres, and baths, as well as the age of the home, its elevation, and the date at which it sold. Because this matching process excludes non-PV homes that are without a statistically similar PV match (and vice versa), a large percentage of homes (approximately 80% non-PV and 20% PV) are *not* included in the resulting dataset.

3.4. New and Existing Home Models

Although equations (1) and (2) are used to estimate whether a PV system, on average, effects selling prices across the entire data sample, they do not allow one to distinguish any such effects as a function of house type, specifically whether the home is *new* or *existing*. As discussed earlier, *new* homes with PV might have different premiums than *existing* homes. To try to tease out these possible differences, two base hedonic models are estimated using equation (2), one with only *new* homes and the other with only *existing* homes.[26] Comparing the coefficient of the variable of interest (β_4) between these two models allows for an assessment of the relative size of the impact of PV systems across the two home types.

Additionally, two sets of robustness models that were discussed earlier are also applied to the *new* and *existing* home models, one using the coarsened exact matched datasets and the other using the combined subdivision-block group delineations. These models test the robustness of the results for selection and omitted variable bias, respectively. Although it is discussed separately as a base model in the following subsection, the difference-in-difference model, using repeat sales of *existing* homes, also doubly serves as a robustness test to the *existing* homes base model.

3.4.1. Difference-in-Difference Models

One classic alternative to estimating a hedonic model, as briefly discussed earlier, is to estimate a difference-in-difference (DD) model (Wooldridge, 2009). This model (see Table 1) uses a set of homes that have sold twice, both with and without PV, and provides estimates of the effect of adding PV to a subset of those homes as of the second sale ("DD" as noted in Table 1), while simultaneously accounting for both the inherent differences in the PV and non-PV groups and the trend in housing prices between the first and second sales of non-PV homes. Repeat sales models of this type are particularly effective in controlling for selection and certain types of

[26] *New* and *existing* homes were determined in an iterative process. For PV homes, the type of home was often specified by the data provider. It was also discovered that virtually all of the *new* PV homes (as specified by the PV data providers) had ages, at the time of sale, between negative one and two years, inclusive, whereas the *existing* PV homes (as specified by the PV data providers) had ages greater than two years in virtually every case. The small percentage (3%) of PV homes that did not fit these criteria were excluded from the models. For non-PV homes, no data specifying the home type were available, therefore, groupings were created following the age at sale criteria used for PV homes (e.g., ages between negative one and two years apply to *new* non-PV homes).

omitted variable bias. In the former case, any underlying difference in home prices between PV and non-PV homes prior to the addition of PV is controlled for. In the latter case, PV and non-PV homes are assumed to have undergone mostly similar changes (e.g., home improvements) between sales. Any changes to the home that are coincident with the installation of a PV system (or the PV system household), on the other hand, are not directly controlled for in this model, though there is reason to believe that any such remaining influences are not imposing substantial bias in the present study.[27]

The set of PV homes that are used in the DD model are, by default, *existing* homes (i.e., the home was not new when the PV system was installed). Estimates derived from this model, therefore, apply to - while also serving as a robustness tests for - the *existing* home models as specified above.

Table 6: Difference-in-Difference Description

	Pre PV	Post PV	Difference
PV Homes	PV_1	PV_2	$\Delta PV = PV_2 - PV_1$
Non-PV Homes	NPV_1	NPV_2	$\Delta NPV = NPV_2 - NPV_1$
			$DD = \Delta PV - \Delta NPV$
1 and 2 denote time periods			

The base DD model is estimated as follows:

$$\ln(P_{itk}) = \alpha + \beta_1(T_t) + \beta_2(N_k) + \sum_a \beta_3(X_i) + \beta_4(PVH_i) + \beta_5(SALE2_i) + \beta_6(PVS_i) + \varepsilon_{itk} \qquad (3)$$

where

PVH_i is a fixed effect variable indicating if a PV system is or will be installed on the home in transaction *i*,

[27] Support for this assumption comes from two sources. Although surveys (e.g., CPUC, 2010) indicate that PV homeowners install energy efficient "measures" with greater frequency than non-PV homeowners, the differences are relatively small and largely focus on lighting and appliances. The former is not expected to substantially impact sales prices, while the latter could. The surveys also indicate that PV homeowners tend to install other larger EE measures, such as building shell, water heating and cooling improvements, with greater frequency than non-PV homes. Additionally, it might also be hypothesized that PV homeowners may be more-likely to have newer roofs (perhaps installed at the time of PV installation). Dastrop et al. (2010), however, investigated whether home improvements that might require a permit affect PV home sales premium estimates, and found they did not. It should be noted that the PV Only model, discussed previously, directly addresses the concern of omitted variable bias for this analysis.

$SALE2_i$ is a fixed effect variable indicating if transaction i is the second of the two sales,

PVS_i is a fixed effect variable (an interaction between PVH_i and $SALE2_i$) indicating if transaction i is both the second of the two sales and contained a PV system at the time of sale,

α is the constant or intercept across the full sample,

β_4 is a parameter estimate for homes that have or will have PV installed (i.e., from Table 6 "$PV_1 - NPV_1$"),

β_5 is a parameter estimate if transaction i occurred as of the second sale (i.e., "ΔNPV"),

β_6 is a parameter estimate if transaction i occurred as of the second sale and the home contained PV (i.e., "$\Delta PV - \Delta NPV$" or "DD"), and all other terms are as were defined for equation (1).

The coefficient of interest is β_6, which represents the percentage change in sale price, as expressed in 2009 dollars, when PV is added to the home, after accounting for the differences between PV and non-PV homes (β_4) and the differences between the initial sale and the second sale of non-PV homes (β_5). If differences in selling prices exist between PV and non-PV homes, we would expect the coefficient to be positive and statistically significant.[28]

To further attempt to mitigate the potential for omitted variable bias, two robustness models are estimated for the base DD model: one with the combined subdivision-block group delineations and a second with a limitation applied on the number of days between the first and second sale.[29] The first robustness model is similar to the one discussed earlier. The second robustness model accounts for the fact that the home characteristics used (in all models) reflect the most recent home assessment, and therefore do not necessarily reflect the characteristics at the time of the sale. Especially worrisome are the first sales in the DD model, which can be as much as 20 years before the second sale. To test if our results are biased because of these older sales - and the

[28] This is the classic model form derived from a quasi-experiment, where the installation of PV is the treatment. An alternative specification would look at the incremental effect of PV system size holding the starting differences between PV and non-PV homes as well as the time-trend in non-PV homes constant. This model form was not evaluated in the current analysis effort, but could be considered grounds for future research in this area.

[29] Ideally a matched dataset could be utilized, for reasons described earlier, but because the matching procedure severely limited the size of the dataset, the resulting dataset was too small to be useful.

large periods between sales - an additional data screen is applied in which the difference between the two sale dates is limited to five years.[30]

3.5. Age of the PV System for Existing Homes Hedonic Models

The age of the PV system at the time of home sale could affect the sales price premium for *existing* homes (PV systems on new homes are, by definition, also new). This might occur because older PV systems have a shorter expected remaining life and may become somewhat less efficient with age (and therefore deliver a lower net present value of bill savings), but also because older PV systems will have generated more energy bill savings for the home seller and the seller may therefore more-willingly accept a lower price. Together, these factors suggest that premiums for older PV systems on *existing homes* would be expected to be lower than for newer systems. In order to test this directly the following base model is estimated:

$$\ln(P_{itk}) = \alpha + \beta_1(T_t) + \beta_2(N_k) + \sum_a \beta_3(X_i) + \beta_4(PV_i \cdot SIZE_i \cdot AGE_i) + \varepsilon_{itk} \quad (4)$$

where

AGE_i is a categorical variable for three groups of PV system age as of the time of sale of the home: 1) less than or equal to one year old; 2) between 2 and 4 years old; and, 3) five or more years old.

Therefore, β_4 is a vector of parameter estimates for the percentage change in sales price for each additional kW added to a PV system for each of the three PV system age groups, and all other terms are as are defined for equation (2). The assumption is that the coefficients for β_4 will be decreasing - indicating they are valued less - as the age of the PV systems decrease. The sample used for this model is the same as for the *existing* home model defined previously.

Additionally, two sets of robustness models are explored, one using the coarsened exact matched dataset and the other using the combined subdivision-block group delineations, to test the robustness of the results for selection and omitted variable bias, respectively.

---

[30] As was discussed earlier, a screen for this eventuality (using *adjaar*) is incorporated in our data cleaning. This test therefore serves as an additional check of robustness of the results.

3.6. Returns to Scale Hedonic Models

As discussed earlier, it is not unreasonable to expect that any increases in the selling prices of PV homes may be non-linear with PV system size. In equation (2), it was assumed that estimated price differences were based on a continuous linear relationship with the size of the system. To explore the possibility of a non-linear relationship among the full sample of homes in the dataset, the following model is estimated:[31]

$$\ln(P_{itk}) = \alpha + \beta_1(T_t) + \beta_2(N_k) + \sum_a \beta_3(X_i) + \beta_4(PV_i \cdot SIZE_i) + \beta_5(PV_i \cdot SIZE_i \cdot SIZE_i) + \varepsilon_{itk} \quad (5)$$

where

β_5 is a parameter estimate for the percentage change in sales price for each additional kW added to a PV system squared, and all other terms are as are defined for equation (2).

A negative statistically significant coefficient (β_5) would indicate decreasing returns to scale for larger PV systems, while a positive coefficient would indicate the opposite.

Somewhat analogously, as was discussed previously, premiums for PV systems may be related to the size of the home.[32] To test this directly using the full dataset, the following model is estimated:

$$\ln(P_{itk}) = \alpha + \beta_1(T_t) + \beta_2(N_k) + \sum_a \beta_3(X_i) + \beta_4(SQFT_i) + \beta_5(PV_i \cdot SIZE_i) + \beta_6(PV_i \cdot SIZE_i \cdot SQFT_i) + \varepsilon_{itk} \quad (6)$$

where

$SQFT_i$ is a continuous variable for the number of square feet for the home in transaction i,[33]

β_4 is a parameter estimate for the percentage change in sale price for each additional 1000 square feet added to the home,

---

[31] Neither this nor the following model is coupled with robustness models in this paper.

[32] PV system size is also somewhat correlated with house size as a result of the tendency for increasing energy use and larger roof areas on larger homes. If this correlation was particularly strong then coefficient estimates could be imprecise. The correlation between PV house size and PV system size in the full sample of our data, however, is rather weak, at only 0.14. Clearly, many factors other than house size impact the sizing of PV systems.

[33] In all of the previous models the number of square feet is contained in the vector of characteristics represented by X_i, but in this model it is separated out for clarity.

β_5 is a parameter estimate for the percentage change in sale price for each additional kW added to a PV system,

β_6 is a parameter estimate for the percentage change in sale price for each additional 1000 square feet added to PV homes, assuming the size of the PV system does not change, and all other terms are as were defined for equation (2).

A negative statistically significant coefficient for β_6 would indicate decreasing returns to scale for PV systems as homes increase in size. Alternatively, a positive and statistically significant coefficient would indicate increasing returns to scale for PV systems installed on larger homes.

3.7. Model Summary

To summarize, the entire set of 21 estimated models discussed herein is shown in Table 7. The following definitions of terms, all of which were discussed earlier, are relevant for interpreting the models listed in the table, and therefore are briefly reviewed again. All "base" models are coupled with a set of "robustness" models (as noted by a capital "R" in the model number). The "Other" (returns to scale) models are presented alone. Models 1 - 4 and 6 - 8 use the hedonic pricing model, whereas Model 5 is based on the difference-in-difference (DD) model. "Fixed" (versus "continuous") means that the PV variable is entered into the regression as a zero-one dichotomous variable (for Models 1-1Rb and 5-5Rb), whereas "continuous" (for all other models) means that the model estimates the impact of an increase in PV system size on residential selling prices. Base Models 1, 2, 7 and 8 use the full dataset, while Models 4 and 6 are restricted to *existing* homes, Model 3 to *new* homes, and Model 5 to the repeat sales dataset. The "matched" models use the smaller dataset of coarsened exact matched (PV and non-PV) homes. "Base" models estimate neighborhood fixed effects at the census block group level, whereas the "subdivision" models estimate neighborhood fixed effects at the combined subdivision-block group level.

Table 7: Summary of Models

Model Number	Model Name	Base Model	Robustness Model	Other Models	Dataset	Neighborhood Fixed Effects
1	Fixed - Base	X			Full	Block Group
1Ra	Fixed - Matched		X		Full Matched	Block Group
1Rb	Fixed - Subdivision		X		Full	Subdivision/Block Group
2	Continuous - Base	X			Full	Block Group
2Ra	Continuous - Matched		X		Full Matched	Block Group
2Rb	Continuous - Subdivision		X		Full	Subdivision/Block Group
2Rc	Continuous - PV Only		X		PV Only	Block Group
3	New Homes - Base	X			New	Block Group
3Ra	New - Matched		X		New - Matched	Block Group
3Rb	New - Subdivision		X		New	Subdivision/Block Group
4	Existing Homes - Base	X			Existing	Block Group
4Ra	Existing - Matched		X		Existing - Matched	Block Group
4Rb	Existing - Subdivision		X		Existing	Subdivision/Block Group
5	Difference-in-Difference (DD) - Base	X			Repeat Sales	Block Group
5Ra	Difference-in-Difference (DD) - Subdivision		X		Repeat Sales	Subdivision/Block Group
5Rb	Difference-in-Difference (DD) - Sddif < 5 Years		X		Repeat Sales w/ sddif < 5	Block Group
6	Age of System - Base	X			Existing	Block Group
6Ra	Age of System - Matched		X		Existing - Matched	Block Group
6Rb	Age of System - Subdivision		X		Existing	Subdivision/Block Group
7	Returns to Scale - Size			X	Full	Block Group
8	Returns to Scale - Square Feet			X	Full	Block Group

4. Estimation Results

Estimation results for all 21 models (as defined in Table 7) are presented in Tables 8-11, with the salient results on the impacts of PV on homes sales prices summarized in Figures 2-4.[34, 35] The adjusted R^2 for all models is high, ranging from 0.93 to 0.95, which is notable because the dataset spanned a period of unusual volatility in the housing market. The model performance reflects, in part, the ability of the inflation index and temporal fixed effects variables to adequately control for market conditions.[36]

Moreover, the sign and magnitude of the home and site control variables are consistent with *a priori* expectations, are largely stable across all models, and are statistically significant at the 1% level in most models.[37] Each additional 1000 square feet of living area added to a home is estimated to add between 19% and 26% to its value, while the first acre adds approximately 40% to its value with each additional acre adding approximately 1.5%. For each year a home ages, it is estimated that approximately 0.2% of its value is lost, yet at 60 years, age becomes an asset with homes older than that estimated to garner premiums for each additional year in age. Finally, for each additional 100 feet above the median elevation of the other homes in the block group, a home's value is estimated to increase by approximately 0.3%. These results can be benchmarked to other research. Specifically, Sirmans et al. (2005a; 2005b) conducted a meta-analysis of 64 hedonic pricing studies carried out in multiple locations in the U.S. during multiple time periods, and investigated similar characteristics as included in the models presented here, except for relative elevation. As a group, each of the home and site characteristic estimates in the present

---

[34] For simplicity, this paper does not present the results for the quarter and block group (nor combined subdivision-block group) fixed effects, which consist of more than 900 coefficients. These are available upon request from the authors.

[35] All models were estimated with Stata SE Version 11.1 using the "areg" procedure with White's correction for standard errors (White, 1980). It should also be noted that all Durbin-Watson (Durbin and Watson, 1951) test statistics were within the acceptable range (Gujarati, 2003), there was little multicollinearity associated with the variables of interest, and all results were robust to the removal of any cases with a Cook's Distance greater than $4/n$ (Cook, 1977) and/or standardized residuals greater than four.

[36] As mentioned in footnote 22, a variety of approaches were tested to control for market conditions, such as spatial temporal fixed effects (e.g., census block / year quarter) both with and without adjusted sale prices. The models presented here were the most parsimonious. As importantly, the results were robust to the various specifications, which, in turn, provides additional confidence that the effects presented are not biased by the fluctuating market conditions that have impacted the housing market for some years.

[37] In some models, where there is little variation between the cases on the covariate (e.g., acres), the results are non-significant at the 10% level.

study differ from the mean Sirmans et al. estimates by no more than one half of one standard deviation.

In summary, these results suggest that the hedonic and repeat sales models estimated here are effectively capturing many of the drivers to home sales prices in California, and therefore increasing confidence that those same models can be used to accurately capture any PV effects that may exist.

4.1. Fixed and Continuous Effect Hedonic Model Results

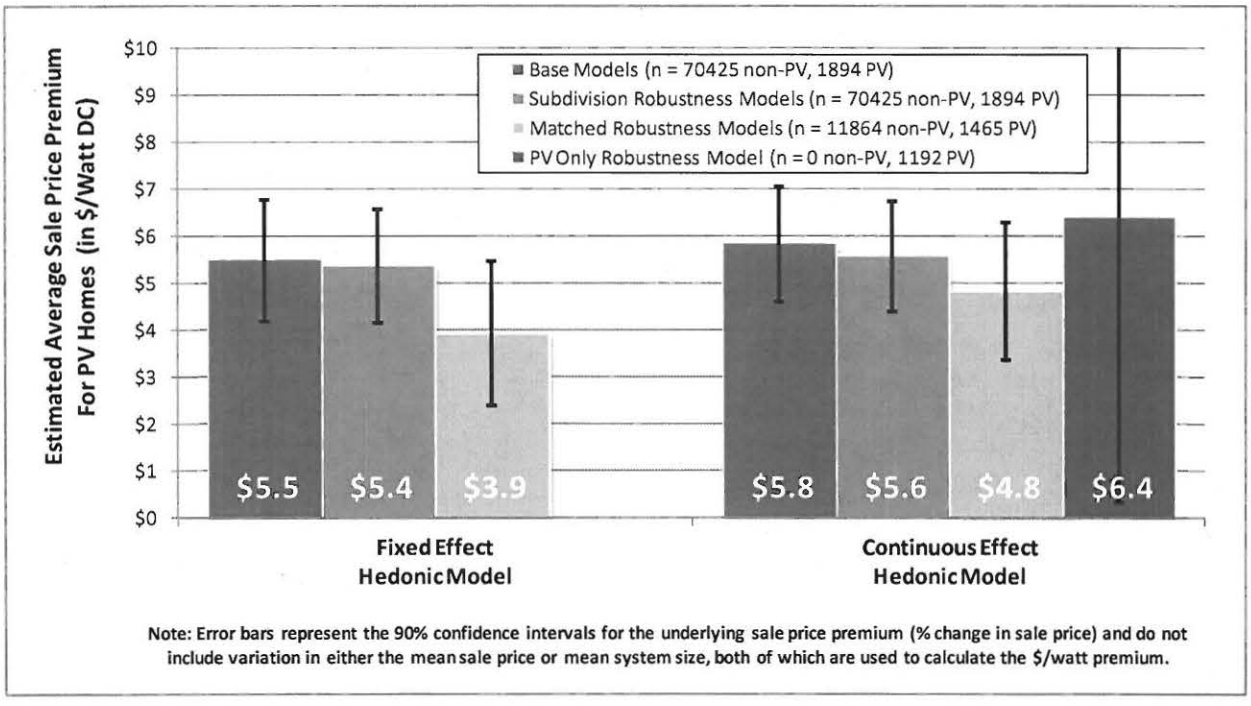
The results from the base hedonic models (equations 1 and 2) are shown in Table 8 as Models 1 and 2, respectively. These models estimate the differences across the full dataset between PV and non-PV homes, with Model 1 estimating this difference as a fixed effect, and Model 2 estimating the difference as a continuous effect for each additional kilowatt (kW) of PV added. Also shown in the table are the results from the robustness tests using the coarsened exact matching procedure and the combined subdivision-block group delineations, as shown as Models 1Ra and 1Rb for PV fixed effect models and Models 2Ra and 2Rb for continuous effect variables. Finally, the model that derives marginal impact estimates from *only* PV homes is shown in the table as Model 2Rc.

Across all seven of these models (Models 1 – 2Rc), regardless of the specification, the variables of interest of PV and SIZE are positive and significant at the 10% level, with six out of seven estimates being significant at the 1% level. Where a PV fixed effect is estimated, the coefficient can be interpreted as the percentage increase in the sales price of a PV home over the mean non-PV home sales price in 2009 dollars based on an average sized PV system. By dividing the monetary value of this increase by the number of watts for the average sized system, this premium can be converted to 2009 dollars per watt ($/watt). For example, for base Model 1, multiplying the mean non-PV house value of $480,862 by 0.036 and dividing by 3120 watts, yields a premium of $5.5/watt (see bottom of Table 8). Where SIZE, a continuous PV effect, is used, the coefficients reflect the percentage increase in selling prices in 2009 dollars for each additional kW added to the PV system. Therefore, to convert the SIZE coefficient to $/watt, the mean house value for non-PV homes is multiplied by the coefficient and divided by 1000. For

example, for base Model 2, $480,862 is multiplied by 0.012 and divided by 1000, resulting in an estimate of $5.8/watt.[38]

As summarized in Figure 2, these base model results for the impact of PV on residential selling prices are consistent with those estimated after controlling for subdivision fixed effects ($5.4/watt and $5.6/watt for fixed and continuous effects, respectively), differing by no more than $0.2/watt. On the other hand, the estimated PV premiums derived from the coarsened exact matched dataset are noticeably smaller, decreasing by 20 to 30%, and ranging from $3.9/watt to $4.8/watt for fixed and continuous effects, respectively. Alternatively, the PV only Model 2Rc estimates a higher $/watt continuous effect of $6.4/watt, although that estimate is statistically significant at a lower 10% level. This estimate, because it is derived from PV homes only, corroborates that any changes to the home that are coincident with the installation of the PV (e.g., energy efficient upgrades) are not influencing results dramatically.

Figure 2: Fixed and Continuous Effect Base Model Results with Robustness Tests



[38] To be exact, the conversion is a bit more complicated. For example, for the fixed effect model the conversion is actually (EXP(LN(480,862)+0.036)-480,862)/3.12/1000, but the differences are *de minimis*, and therefore are not used herein.

Though results among these seven models differ to some degree, the results are consistent in finding a premium for PV homes over non-PV homes in California, which varies from $3.9 to $6.4/watt on average, depending on the model specification. These sale price premiums are very much in line with, if not slightly above, the historical mean net installed costs (i.e., the average installed cost of a system, after deducting available state and federal incentives) of residential PV systems in California of approximately $5/watt from 2001 through 2009 (Barbose et al., 2010), which, as discussed earlier, may be reasonable given that both buyers and sellers might use this cost as a partial basis to value a home.[39]

Additionally, the one other hedonic analysis of PV selling price premiums (which used reasonably similar models as those employed here but a different dataset, concentrating only on homes in the San Diego metropolitan area) found a similar result (Dastrop et al., 2010). In their analysis of 279 homes that sold with PV systems installed in San Diego (our model only contained 35 homes from this area[40] – See Table 5), Dastrop et al. estimated an average increase in selling price of $14,069, which, when divided by their mean PV system size of 3.2 kW, implies an effect of $4.4/watt.[41]

---

[39] Although not investigated here, one possible reason for sales price premiums that are above net installed costs is that buyers of PV homes may in some cases price in the opportunity cost of avoiding having to do the PV installation themselves, which might be perceived as complex. Moreover, a PV system installation that occurs after the purchase of the home would likely be financed outside the first mortgage and would therefore loose valuable finance and tax benefits, thereby making the purchase of a PV home potentially more attractive that installing a PV system later, even if at the same cost.

[40] Though we identified a higher number of PV homes that sold in the San Diego metropolitan area in our dataset, the home and site characteristics provided to us from the real estate data provider did not contain information on the year of the sale and therefore were not usable for the purpose of our analysis.

[41] In a different model, Dastrop et al. (2010) estimated an effect size of $2.4/watt but, for reasons not addressed here, this estimate is not believed to be as robust.

Table 8: Fixed and Continuous Base Hedonic Model Results with Robustness Tests

	Fixed			Continuous			
	Base	Robustness Matched	Robustness Subdivision	Base	Robustness Matched	Robustness Subdivision	Robustness PV Only
	Model 1	Model 1Ra	Model 1Rb	Model 2	Model 2Ra	Model 2Rb	Model 2Rc
pv	0.036***	0.024***	0.035***				
	(0.005)	(0.006)	(0.005)				
size				0.012***	0.010***	0.012***	0.013*
				(0.002)	(0.002)	(0.001)	(0.008)
sqft_1000	0.253***	0.205***	0.250***	0.253***	0.205***	0.250***	0.224***
	(0.001)	(0.006)	(0.001)	(0.001)	(0.006)	(0.001)	(0.010)
lt1acre	0.417***	0.514***	0.414***	0.416***	0.510***	0.413***	0.441***
	(0.009)	(0.040)	(0.010)	(0.009)	(0.040)	(0.010)	(0.066)
acre	0.016***	0.013	0.015***	0.016***	0.013	0.015***	-0.002
	(0.002)	(0.011)	(0.003)	(0.002)	(0.010)	(0.003)	(0.012)
ages2	-0.004***	-0.006***	-0.004***	-0.004***	-0.006***	-0.004***	-0.008***
	(0.0002)	(0.0012)	(0.0002)	(0.0002)	(0.0012)	(0.0002)	(0.0030)
ages2sqr	0.00003***	0.00004***	0.00003***	0.00003***	0.00004***	0.00003***	0.00004***
	(0.000003)	(0.000012)	(0.000003)	(0.000003)	(0.000012)	(0.000003)	(0.000033)
bgre_100	0.003***	0.015***	0.003***	0.003***	0.015***	0.003***	0.013***
	(0.001)	(0.004)	(0.001)	(0.001)	(0.004)	(0.001)	(0.005)
intercept	12.703***	12.961***	12.710***	12.702***	12.957***	12.710***	12.842***
	(0.010)	(0.044)	(0.012)	(0.010)	(0.043)	(0.012)	(0.073)
*Numbers in parenthesis are standard errors, *** p<0.01, ** p<0.05, * p<0.1*							
Results for subdivision, block group, and quarterly fixed effect variables are not reported here, but are available upon request from the authors							
Total n	72,319	13,329	72,319	72,319	13,329	72,319	1,192
Adjusted R^2	0.93	0.95	0.94	0.93	0.95	0.94	0.93
n (pv homes)	1,894	1,465	1,894	1,894	1,465	1,894	1,192
Mean non-pv asp2	$ 480,862	$ 480,533	$ 480,862	$ 480,862	$ 480,533	$ 480,862	$ 475,811
Mean size (kW)	3.1	3.0	3.1	3.1	3.0	3.1	2.7
Estimated $/Watt	$ 5.5	$ 3.9	$ 5.4	$ 5.8	$ 4.8	$ 5.6	$ 6.4
PV Only Model Notes: Mean non-pv asp2 amount shown is actually the mean PV asp2. Sample is limited to blockgroups with more than one PV home							

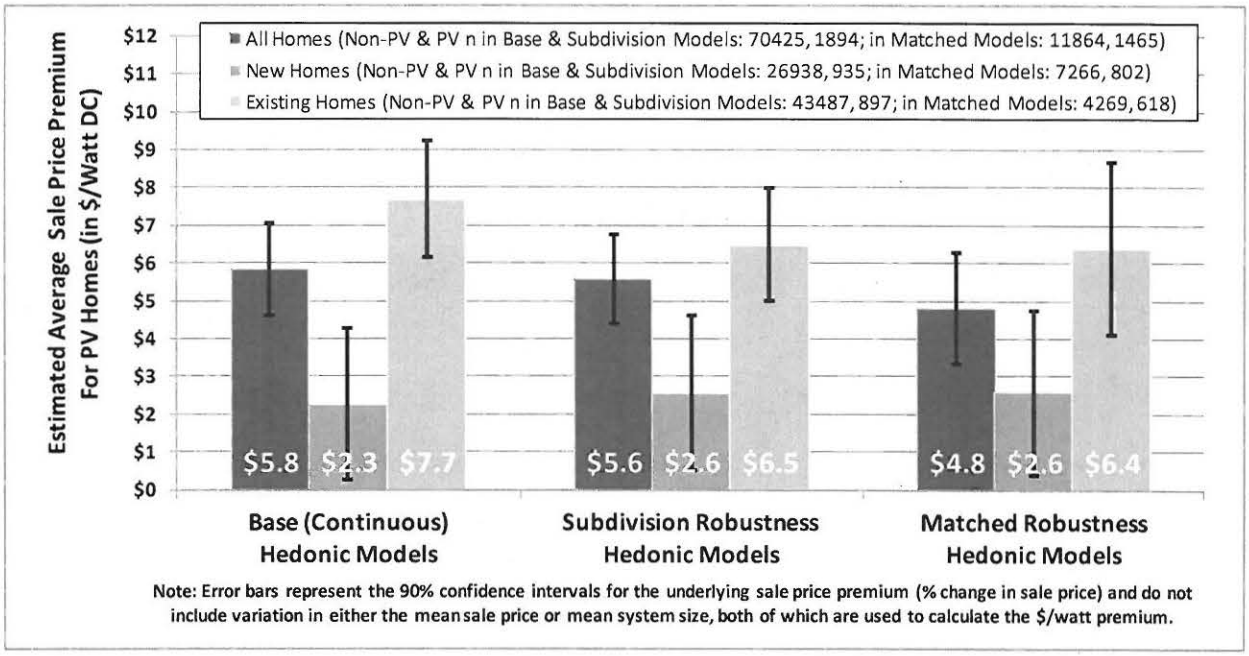
4.2. New and Existing Home Model Results

Turning from the full dataset to one specific to the home type, we estimate continuous effects models for *new* and *existing* homes (see equation (2)). These results are shown in Table 9, with Model 3 the base model for *new* homes and Model 4 the base model for *existing* homes. Also

shown are the results from the robustness tests using the coarsened exact matching procedure and the combined subdivision-block group delineations, as Models 3Ra and 3Rb, respectively, for *new* homes, and as Models 4Ra and 4Rb, respectively, for *existing* homes.

The coefficient of interest, SIZE, is statistically significant at or below the 10% level in all of the *new* home models and at the 1% level in all of the *existing* home models. Estimates for the average $/watt increase in selling prices as a result of PV systems (as summarized in Figure 3, which also includes the results presented earlier for all homes, Models 2, 2Ra, and 2Rb) for *new* homes are quite stable, ranging from $2.3 to $2.6/watt. In comparison, for PV sold with *existing* homes, not only are the selling price impacts found to be higher, but their range across the three models is somewhat greater, ranging from $ 6.4 to $7.7/watt.

Figure 3: New and Existing Home Base Model Results with Robustness Tests



Note: Error bars represent the 90% confidence intervals for the underlying sale price premium (% change in sale price) and do not include variation in either the mean sale price or mean system size, both of which are used to calculate the $/watt premium.

Though the reasons for the apparent discrepancy in selling price impacts between *new* and *existing* homes are unclear, and warrant future research, they might be explained, in part, by the difference in average *net* installed costs, which, from 2007 to 2009, were approximately $5.2/watt for *existing* homes and $4.2/watt for *new* homes in California (derived from the dataset used for Barbose et al., 2010). The gap in net installed costs between new and existing homes is

not wide enough to fully account for these findings, however, with the model estimates for PV selling price premiums below the average net installed costs for *new* homes and above the average net installed costs for *existing* homes.[42]

Several alternative explanations for the disparity between *new* and *existing* home premiums exist. As discussed previously, there is evidence that builders of *new* homes might discount premiums for PV if, in exchange, PV systems provide other benefits for new home developers, such as greater product differentiation and increased the sales velocity, thus decreasing overall carrying costs (Dakin et al., 2008; SunPower, 2008). Further, sellers of *new* homes with PV might be reluctant to aggressively increase home sale prices for installed PV systems because of the burgeoning state of the market for PV homes and concern that more aggressive pricing could even slow home sales. Additionally, because many builders of *new* homes found that offering PV as an option, rather than a standard feature, posed a set of difficulties (Farhar et al., 2004b; Dakin et al., 2008), it has been relatively common in past years for PV to be sold as a standard feature on homes (Dakin et al., 2008). This potentially affects the valuation of PV systems for two reasons. First, because sales agents for the *new* PV homes have sometimes been found to either not be well versed in the specifics of PV and felt that selling a PV system was a new sales pitch (Farhar et al., 2004b) or to have combined the discussion of PV with a set of other energy features (Dakin et al., 2008), up-selling the full value of the PV system as a standard product feature might not have been possible. Secondly, the average sales price of new homes in our dataset is lower than the average sales price of existing homes: to the extent that PV is considered a luxury good, it may be somewhat less-highly valued for the buyers of these homes.

These downward influences for *new* homes are potentially contrasted with analogous upward influences for *existing* homes. Related, buyers of *existing* homes with PV may - to a greater degree than buyers of the less expensive *new* homes in our sample - be self selected towards those who place particular value on a PV home, and therefore value the addition more. Finally, in contrast to *new* home sellers, who might not be familiar with the intricacies and benefits of the

[42] A small number of "affordable homes" ($n = 7$) are included in the *new* PV homes subset, which, as a group, appear to have a slight downward yet inconsequential effect on the overall sales premium results, and therefore were not investigated further herein. If the number of affordable homes with PV was significant in future research, those effects would best be controlled for directly.

PV system, *existing* home sellers are likely to be very familiar with the particulars of the system and its benefits, and therefore might be able to "up-sell" it more effectively.

These possible influences, in combination, may explain the difference in average PV premium between *new* and *existing* homes. The present analysis did not seek to disentangle or evaluate these specific drivers, however, leaving that important effort for future research.

Table 9: New and Existing Home Base Hedonic Model Results with Robustness Tests

	New Homes			Existing Homes		
	Base	Robustness Matched	Robustness Subdivision	Base	Robustnes Matched	Robustness Subdivision
	Model 3	Model 3Ra	Model 3Rb	Model 4	Model 4Ra	Model 4Rb
size	0.006*	0.006*	0.006**	0.014***	0.011***	0.012***
	(0.003)	(0.003)	(0.003)	(0.002)	(0.002)	(0.002)
sqft_1000	0.247***	0.190***	0.250***	0.256***	0.238***	0.251***
	(0.002)	(0.006)	(0.002)	(0.002)	(0.015)	(0.002)
ltlacre	0.536***	0.279***	0.517***	0.373***	0.426***	0.376***
	(0.019)	(0.073)	(0.024)	(0.010)	(0.046)	(0.012)
acre	-0.007	0.338***	-0.009*	0.019***	0.011	0.017***
	(0.005)	(0.027)	(0.005)	(0.002)	(0.011)	(0.003)
ages2	-0.010	0.081***	-0.010*	-0.005***	-0.006***	-0.005***
	(0.006)	(0.017)	(0.006)	(0.000)	(0.002)	(0.000)
ages2sqr	0.00768***	-0.02443***	0.00715***	0.00004***	0.00004***	0.00004***
	(0.001676)	(0.004407)	(0.001604)	(0.000003)	(0.000014)	(0.000004)
bgre_100	0.008***	0.027***	0.007***	0.002	-0.002	0.002
	(0.001)	(0.003)	(0.001)	(0.001)	(0.009)	(0.001)
intercept	12.651***	12.585***	12.627***	12.820***	13.023***	12.833***
	(0.022)	(0.066)	(0.025)	(0.013)	(0.077)	(0.014)
*Numbers in parenthesis are standard errors, *** p<0.01, ** p<0.05, * p<0.1*						
Results for subdivision, block group, and quarterly fixed effect variables are not reported here, but are available upon request from the authors						
Total n	27,873	8,068	27,873	44,384	4,887	44,384
Adjusted R^2	0.94	0.94	0.94	0.93	0.95	0.94
n (pv homes)	935	802	935	897	618	897
Mean non-pv asp2	$ 397,265	$ 399,162	$ 397,265	$ 532,645	$ 590,428	$ 532,645
Mean size (kW)	2.5	2.4	2.5	3.8	3.7	3.8
Estimated $/Watt	$ 2.3	$ 2.6	$ 2.6	$ 7.7	$ 6.4	$ 6.5

4.2.1. Difference-in-Difference Model Results

Delving deeper into PV system impacts on *existing* homes, Table 10 (and Figure 4) shows the results of the base Difference-in-Difference Model 5 as well as results from the two robustness tests (all of which can be compared to Models 4, 4Ra, and 4rb above, as is done in Figure 4). As a reminder, one robustness model limited the differences in sales dates between the first and second sales to five years (Model 5Rb), and the other robustness model used the combined subdivision-block group delineations as fixed effects variables (Model 5Rc). The variables of interest are PVH, SALE2 and especially PVS.

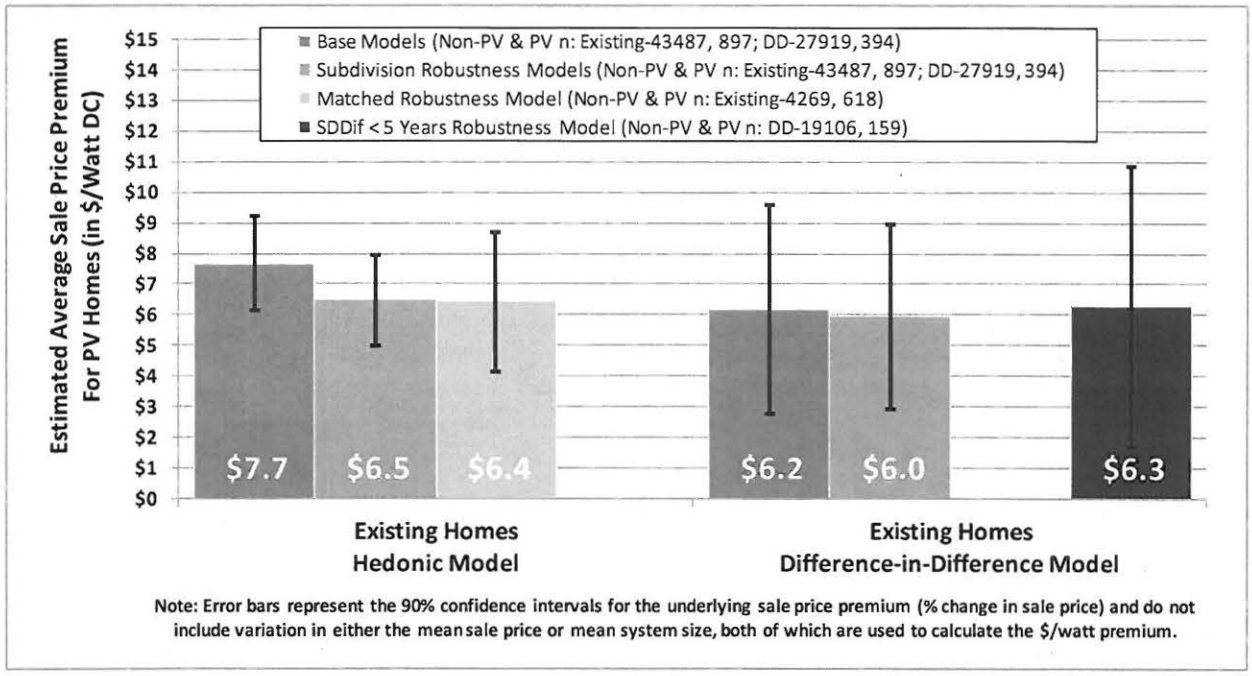
PVH estimates the difference in the first sale prices of homes that will have PV installed (as of the second sale date) relative to non-PV homes. The three models are consistent in their estimates, showing approximately a 2% premium for "future" PV homes, though only two of these estimates are statistically significant, and then only at the 10% level. Regardless, this finding suggests that PV homes tend to sell for somewhat more even before the installation of PV, presumably as a result of other amenities that are correlated with the (ultimate) installation of PV (such as, potentially, energy efficiency features). SALE2 estimates the price appreciation trend between the first and second sales for all homes. The coefficient for this variable is significant at the 1% level, and is fairly stable across the models, indicating a clear general trend of price increases, over and above inflation adjustments, of approximately 2% to 2.5% between the first and second sales.

Finally, and most importantly, homes with PV systems installed on them as of the second sale - after controlling for any inherent differences in first sale prices (PVH) and any trend between the first and second sales (SALE2) - show statistically significant sale price premiums of approximately 5 to 6%. These premiums equate to an increase in selling prices of approximately $6/watt for *existing* homes, closely reflecting the results presented earlier for the hedonic models in Table 9 and Figure 3. For comparison purposes, both sets of results are presented in Figure 4.

The premium for *existing* PV homes as estimated in the DD Models 5, 5Ra, and 5Rb and both robustness tests for the hedonic model (using the "matched" and "subdivision" datasets, Models 4Ra and 4Rb respectively) are consistently between $6 and $6.5/watt and are in line with –

though slightly higher than - the mean net installed costs of PV on existing homes in California of approximately $5.2/watt from 2007 through 2009. The base hedonic *existing* home model, on the other hand, estimates a higher premium of $7.7/watt. One possible explanation for this inconsistency is that the two robustness tests for the hedonic model and the various difference-in-difference models are less likely to be influenced by either selection or omitted variable bias than the base hedonic model. Regardless of the absolute magnitude, a sizable premium for *existing* PV homes over that garnered by *new* PV homes is clearly evident in these and the earlier results.

Figure 4: Existing Home Hedonic and Difference-in-Difference Model Results with Robustness Tests



Note: Error bars represent the 90% confidence intervals for the underlying sale price premium (% change in sale price) and do not include variation in either the mean sale price or mean system size, both of which are used to calculate the $/watt premium.

Table 10: Difference-in-Difference Model Results

	Difference-in-Difference		
	Base	Robustness Subdivision	Robustness Sddif < 5
	Model 5	Model 5Ra	Model 5Rb
pvh	0.022*	0.024	0.022*
	(0.013)	(0.021)	(0.012)
sale2	0.023***	0.026***	0.019***
	(0.002)	(0.002)	(0.002)
pvs	0.051***	0.061**	0.049***
	(0.017)	(0.027)	(0.015)
sqft_1000	0.255***	0.256***	0.251***
	(0.002)	(0.002)	(0.002)
lt1acre	0.374***	0.385***	0.377***
	(0.011)	(0.013)	(0.012)
acre	0.012***	0.009**	0.011***
	(0.003)	(0.004)	(0.003)
age	-0.005***	-0.005***	-0.005***
	(0.0002)	(0.0003)	(0.0003)
agesqr	0.00004***	0.00004***	0.00004***
	(0.000003)	(0.000003)	(0.000003)
bgre_100	0.002*	0.000	0.001
	(0.001)	(0.001)	(0.001)
intercept	12.677***	12.594***	12.694***
	(0.013)	(0.015)	(0.014)
*Numbers in parenthesis are standard errors. *** p<0.01, ** p<0.05, * p<0.1. Results for subdivision, block group, and quarterly fixed effect variables are not reported here, but are available upon request from the authors*			
Total n	28,313	19,265	28,313
Adjusted R^2	0.93	0.94	0.94
n (pv homes)	394	159	394
Mean non-pv asp2	$ 488,127	$ 450,223	$ 488,127
Mean size (kW)	4.0	4.3	4.0
Estimated $/Watt	$ 6.2	$ 6.3	$ 6.0

4.3. Age of PV System for Existing Home Hedonic Model Results

To this point, the marginal impacts to selling prices of each additional kW of PV added to *existing* homes have been estimated using the full dataset of *existing* homes, which has produced an average effect, regardless of the age of the PV system. As discussed previously, it is

conceivable that older PV systems would garner lower premiums than newer, similarly sized systems. To test this directly, a base model is constructed - see equation (4) - that estimates the marginal impacts for three age groups of PV systems: no more than one year old at the time of sale; between two and four years old; and five or more years old. Results from this model as well as two robustness tests, using the coarsened exact matching procedure and the combined subdivision-block group delineations, are shown in Table 11 as Models 6, 6Ra, and 6Rb, respectively.

Each model finds statistically significant differences between PV and non-PV homes for each age group, and more importantly, premium estimates for newer PV systems are - as expected - larger than those for older PV systems and are monotonically ordered between groups, providing some evidence that older systems are being discounted by the buyers and sellers of PV homes. Specifically, the three models estimate an average premium for PV systems that are one year or less in age of $8.3-9.3/watt, whereas those same models estimate an average premium of $4.1-6.1/W for systems that are five or more years old.

4.4. Returns to Scale Hedonic Model Results

In the previous modeling, the marginal impacts to selling prices of each additional kW of PV in the continuous models have been estimated using a linear relationship. To test whether a non-linear relationship may be a better fit, a SIZE squared term is added to the model as shown in equation (5). Similarly, decreasing or increasing returns to scale might be related to other house characteristics, such as the size of the home (i.e., square feet). This hypothesis is explored using equation (6). Both model results are shown in Table 11 as Model 7 and 8, respectively.

Both models find small and non-statistically significant relationships between their interacted variables, indicating a lack of compelling evidence of a non-linear relationship between PV system size and selling price in the dataset, and a lack of compelling evidence that the linear relationship is affected by the size of the home. As such, the impact of PV systems on residential selling prices appears to be well approximated by a simple linear relationship, while the size of the home is not found to impact the PV sales price premium. In combination, these results seem to suggest that while California's tiered rate structures may lead to energy bill savings from PV

investments that vary non-linearly with PV system size and also vary by home size, those same rate structures have not – to this point – led to any clear impact on the PV premium garnered at the time of home sale. Similarly, though larger PV systems may be installed at a discount to smaller ones on a $/watt basis, and though any marginal green cachet that exists may diminish with system size, those possible influences are not apparent in the results presented here.

Table 11: Age of PV System and Return to Scale Hedonic Model Results

	Age of PV Systems for Existing Homes			Returns to Scale	
	Base	Robustness Matched	Robustness Subdivision	Size	Square Feet
	Model 6	Model 6Ra	Model 6Rb	Model 7	Model 8
size*1 year old	0.016***	0.016***	0.013***		
	(-0.004)	(-0.005)	(-0.004)		
size*2-4 years old	0.015***	0.010***	0.013***		
	(-0.002)	(-0.003)	(-0.002)		
size*5+ years old	0.012***	0.008**	0.008**		
	(-0.003)	(-0.004)	(-0.003)		
size				0.008**	0.021***
				(0.003)	(0.006)
sizesqr				0.001	
				(0.001)	
size*sqft_1000					-0.003
					(0.002)
sqft_1000	0.256***	0.238***	0.251***	0.253***	0.253***
	(0.002)	(0.015)	(0.002)	(0.001)	(0.001)
lt1acre	0.373***	0.426***	0.376***	0.416***	0.416***
	(0.010)	(0.046)	(0.012)	(0.009)	(0.009)
acre	0.019***	0.010***	0.017***	0.016***	0.016***
	(0.002)	(0.011)	(0.003)	(0.002)	(0.002)
ages2	-0.005***	-0.006***	-0.005***	-0.004***	-0.004***
	(0.000)	(0.002)	(0.000)	(0.000)	(0.000)
ages2sqr	0.000***	0.000***	0.000***	0.000***	0.000***
	(0.000)	(0.000)	(0.000)	(0.000)	(0.000)
bgre_100	0.002***	-0.002***	0.002***	0.003***	0.003***
	(0.001)	(0.009)	(0.001)	(0.001)	(0.001)
intercept	12.820***	13.024***	12.834***	12.702***	12.701***
	(0.013)	(0.078)	(0.014)	(0.010)	(0.011)
*Numbers in parenthesis are standard errors. *** p<0.01, ** p<0.05, * p<0.1*					
Results for subdivision, block group, and quarterly fixed effect variables are not reported here, but are available upon request from the authors					
Total n	44,384	4,887	44,384	72,319	72,319
Adjusted R^2	0.93	0.95	0.94	0.93	0.93
n (pv homes)	897	618	897	1,894	1,894
Mean non-pv asp2	$ 532,645	$ 590,428	$ 532,645	$ 480,862	$ 480,862
Mean size (kW)	3.8	3.7	3.8	3.1	3.1
Estimated $/Watt	$8.3 - $6.1	$9.3 - $4.9	$7.0 - $4.1	$ 6.3	$ 6.4
Note: $/watt estimates for Returns to Scale models include the non-statistically significant interaction coefficients and therefore should be interpreted with caution					

5. Conclusions

The market for solar PV is expanding rapidly in the U.S. Almost 100,000 PV systems have been installed in California alone, more than 90% of which are residential. Some of those "PV homes" have sold, yet little research exists estimating if those homes sold for significantly more than similar non-PV homes. Therefore, one of the claimed incentives for solar homes - namely that a portion of the initial investment into a PV system will be recouped if the home is sold – has, to this point, been based on limited evidence. Practitioners have sometimes transferred the results from past research focused on energy efficiency and energy bills more generally and, while recent research has turned to PV that research has so far focused largely on smaller sets of PV homes concentrated in certain geographic areas. Moreover, the home sales price effect of PV on a *new* versus an *existing* home has not previously been the subject of research. Similarly unexplored has been whether the relationship of PV system size to home sales prices is linear, and/or is affected by either the size of the home or the age of the PV system.

This research has used a dataset of approximately 72,000 California homes, approximately 2,000 of which had PV systems installed at the time of sale, and has estimated a variety of different hedonic and repeat sales models to directly address the questions outlined above. Moreover, an extensive set of robustness tests were incorporated into the analysis to test and bound the possible effects and increase the confidence of the findings by mitigating potential biases. The research was not intended to disentangle the various individual underlying influences that might dictate the level of the home sales price premium caused by PV, such as, energy costs savings, the net (i.e., after applicable state and federal incentives) installed cost of the PV system, the possible presence of a green cachet, or seller attributes. Instead, the goal was to establish credible estimates for the aggregate PV residential sale price effect across a range of different circumstances (e.g., new vs. existing homes, PV system age).

The research finds strong evidence that homes with PV systems in California have sold for a premium over comparable homes without PV systems. More specifically, estimates for average PV premiums range from approximately $3.9 to $6.4 per installed watt (DC) among a large number of different model specifications, with most models coalescing near $5.5/watt. That

value corresponds to a premium of approximately $17,000 for a relatively new 3,100 watt PV system (the average size of PV systems in the study). These results are similar to the average increase for PV homes found by Dastrop et al. (2010), which used similar methods but a different dataset, one that focused on homes in the San Diego metropolitan area. Moreover, these average sales price premiums appear to be comparable to the average *net* (i.e., after applicable state and federal incentives) installed cost of California residential PV systems from 2001-2009 (Barbose et al., 2010) of approximately $5/watt, and homeowners with PV also benefit from electricity cost savings after PV system installation and prior to home sale.

Although the results for the full dataset from the variety of models are quite similar, when the dataset is split among *new* and *existing* homes, PV system premiums are found to be markedly affected, with *new* homes demonstrating average premiums of $2.3-2.6/watt, while *existing* homes are found to have average premiums of $6-7.7/watt. Possible reasons for this disparity between *new* and *existing* PV homes include: differences in underlying net installation costs for PV systems; a willingness among builders of new homes to accept a lower PV premium because PV systems provide other benefits to the builders in the form of product differentiation, leading to increased sales velocity and decreased carrying costs; and, lower familiarity and/or interest in marketing PV systems separately from the other features of *new* homes contrasted with a likely strong familiarity with the PV systems among *existing* home sellers.

The research also investigated the impact of PV system age on the sales price premium for existing homes, finding - as would be expected - evidence that older PV systems are discounted in the marketplace as compared to newer PV systems. Finally, evidence of returns to scale for either larger PV systems or larger homes was investigated but not found.

In addition to benchmarking the results of this research to the limited previous literature investigating the sales price premiums associated with PV, our results can also be compared to previous literature investigating premiums associated with energy efficiency (EE) or, more generally, energy cost savings. A number of those studies have converted this relationship into a ratio representing the relative size of the home sales price premium to the annual savings expected due to energy bill reductions. These ratios have ranged from approximately 7:1

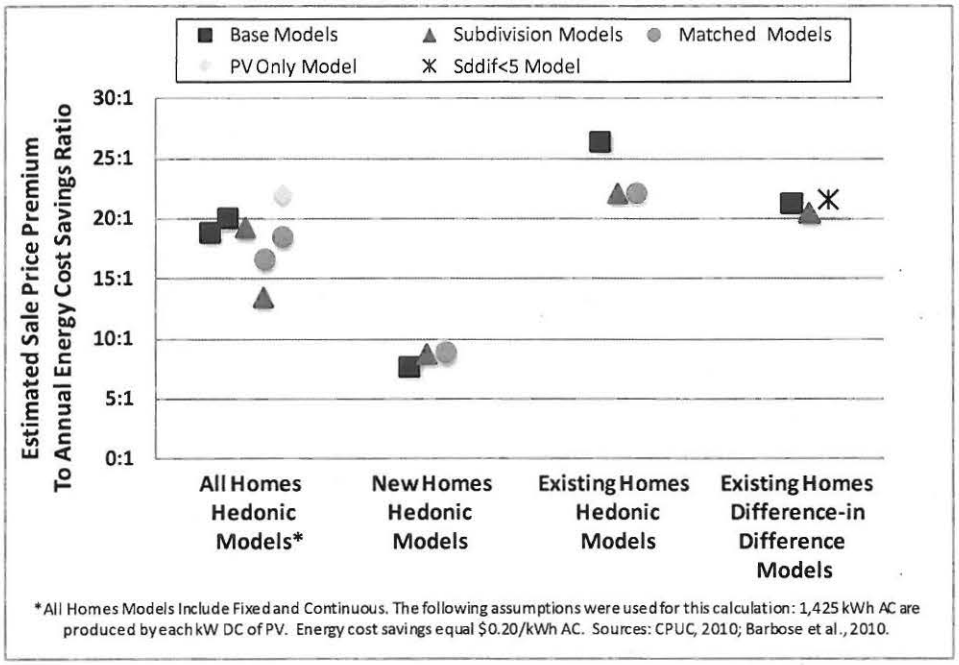
(Longstreth et al., 1984; Horowitz and Haeri, 1990), to 12:1 (Dinan and Miranowski, 1989), to approximately 20:1 (Johnson and Kaserman, 1983; Nevin et al., 1999; Eichholtz et al., 2009), and even as high as 31:1 (Nevin and Watson, 1998).

Although actual energy bill savings from PV for the sample of homes used for this research were not available, a rough estimate is possible, allowing for a comparison to the previous results for energy-related homes improvements and energy efficiency. Specifically, assuming that 1,425 kWh (AC) are produced per year per kW (DC) of installed PV on a home (Barbose et al., 2010; CPUC, 2010)[43] and that this production offsets marginal retail electricity rates that average $0.20/kWh (AC) (Darghouth et al., 2010), each watt (DC) of installed PV can be estimated to save $0.29 in annual energy costs. Using these assumptions, the $/watt PV premium estimates reported earlier can be converted to sale price to annual energy savings ratios (see Figure 5).

A $3.9 to $6.4/watt premium in selling price for an average California home with PV installed equates to a 14:1 to 22:1 sale price to energy savings ratio, respectively. For *new* homes, with a $2.3-2.6/watt sale price premium, this ratio is estimated to be 8:1 or 9:1, and for *existing* homes, with an overall sale price premium range of $6-7.6/watt, the ratio is estimated to range from 21:1 to 26:1. Without actual energy bill savings, these estimates are somewhat speculative, but nonetheless are broadly consistent with the previous research that has focused on EE-based home energy improvements.

[43] The 1,425 kWh (AC) estimate is based on a combination of a 19% capacity factor (based on AC kWh and CEC-AC kW) from CPUC (2010), and an 0.86 conversion factor between CEC-AC kW and DC kW (Barbose et al., 2010).

Figure 5: Estimated Ratios of Sale Price Premium to Annual Energy Cost Savings



Although this research finds strong evidence that homes with PV systems in California have sold for a premium over comparable homes without PV systems, the extrapolation of these results to different locations or market conditions (e.g., different retail rates or net installed costs) should be done with care.

Finally, additional questions remain that warrant further study. Perhaps most importantly, although the dataset used for this analysis consists of almost 2,000 PV homes, the study period was limited to sales occurring prior to mid-2009 and the dataset was limited to California. Future research would therefore ideally include more-recent sales from a broader geographic area to better understand any regional/national differences that may exist as well as any changes to PV premiums that occur over time as the market for PV homes and/or the net installed cost of PV changes. More research is also warranted on *new* versus *existing* homes to better understand the nature and underlying drivers for the differential premium discovered in this research; in addition to further hedonic analysis, that research could include interviewing/surveying home builders and buyers and exploring the impact of demographic, socio-economic, and others factors on the PV premium.

Additionally, future research might compare sales price premiums to actual annual home energy cost savings, to not only to explore the sale price to annual energy cost savings ratio directly, but also to explore if a green cachet exists over and above any sale price premiums that would be expected from energy cost savings alone. Further, house-by-house PV system and other information not included in the present study might be included in future studies, such as the actual net installed costs of PV for individual households, rack-mounted or roof-integrated distinctions as well as other elements of PV system design, the level of energy efficiency of the home, whether the home has a solar hot water heater, whether the PV system is customer or 3rd party owned at the time of sale, and if the homeowner can sell the green attributes the system generates.[44] Such research could elucidate important differences in PV premiums among households, PV system designs and state and federal programmatic designs, as well as bolster confidence in the magnitude of the PV premium estimated here. Finally, and more generally, additional research could investigate the impact of PV systems on the time homes remain on the market before sale, a factor that may be especially important for large developers and sellers of *new* homes.

[44] 3rd party owned PV systems would not be expected to command the same sort of premium as was discovered here. Although the level of penetration of 3rd party owners in our data was not significant (below 10%), and therefore would likely have not influenced our results in a substantive way, any future research, using more recent data, must account for their inclusion specifically.

References

Barbose, G., Darghouth, N. and Wiser, R. (2010) Tracking the Sun III: The Installed Cost of Photovoltaics in the U.S. From 1998-2009. Lawrence Berkeley National Laboratory, Berkeley, CA. December 2010. 54 pages. LBNL-4121E.

Black, A. (2010) Does It Pay? Figuring the Financial Value of a Solar or Wind Energy System. Solar Today. Fall/Winter 2010. pp. 26-27.

Brounen, D. and Kok, N. (2010) On the Economics of Energy Labels in the Housing Market. Program on Housing and Urban Policy: Working Papers Series. Prepared for Institute of Business and Economic Research and Fisher Center for Real Estate and Urban Economics, University of California, Berkeley, CA. August 2010. 34 pages. W10-002.

California Energy Commission (CEC) (2002) Consultant Report: Renewable Energy Study. The Phelps Group and ICF Consulting. Prepared for California Energy Commission (CEC). November 2001. 77 pages.

California Public Utilities Commission (CPUC) (2010) CPUC California Solar Initiative: 2009 Impact Evaluation. Final Report. Prepared by: Itron and KEMA. Prepared for California Public Utilities Commission, Energy Division. June 2010. 632 pages.

Cook, R. D. (1977) Detection of Influential Observations in Linear Regression. *Technometrics.* 19(1): 15-18.

Dakin, W., Springer, D. and Kelly, B. (2008). Case Study: The Effectiveness of Zero Energy Home Strategies in the Marketplace. Presented at ACEEE Summer Study on Energy Efficiency in Buildings, Pacific Grove, California. August 17–22, 2008.

Darghouth, N., Barbose, G. and Wiser, R. (2010) The Impact of Rate Design and Net Metering on the Bill Savings from Distributed PV for Residential Customers in California. Lawrence Berkeley National Laboratory, Berkeley, CA. December 2010. 62 pages. LBNL-3276E.

Dastrop, S., Zivin, J. G., Costa, D. L. and Kahn, M. E. (2010) Understanding the Solar Home Price Premium: Electricity Generation and "Green" Social Status. Working Paper Series. Prepared for UC Center for Energy and Environmental Economics, Berkeley, CA. December 9, 2010. 29 pages. E3 WP-001.

Dinan, T. M. and Miranowski, J. A. (1989) Estimating the Implicit Price of Energy Efficiency Improvements in the Residential Housing Market: A Hedonic Approach. *Journal of Urban Economics.* 25(1): 52-67.

Durbin, J. and Watson, G. S. (1951) Testing for Serial Correlation in Least-Squares Regression. *Biometrika.* 38(1-2): 159-178.

Eichholtz, P., Kok, N. and Quigley, J. M. (2009) Doing Well by Doing Good? An Analysis of the Financial Performance of Green Office Buildings in the USA. University of California. Institute of Business and Economic Research. Berkeley Program on Housing and Urban Policy, Berkeley, CA. April 1, 2008. 49 pages. W08-001S.

Eichholtz, P., Kok, N. and Quigley, J. M. (2011) The Economics of Green Building. Working Paper Series Prepared for UC Center for Energy and Environmental Economics (UCE^3), Berkeley, CA. January 2011. 35 pages. WP-002.

Farhar, B. and Coburn, T. (2008) A New Market Paradigm for Zero-Energy Homes: A Comparative Case Study. *Environment: Science and Policy for Sustainable Development* 50(1): 18-32.

Farhar, B. and Coburn, T. C. (2006) A New Market Paradigm for Zero-Energy Homes: The Comparative San Diego Case Study. Volume 1 of 2. Prepared for National Renewable Energy Laboratory, Bolder, CO. December 2006. 413 pages. NREL/TP-550-38304-01.

Farhar, B. C., Coburn, T. C. and Murphy, M. (2004a) Comparative Analysis of Home Buyer Response to New Zero-Energy Homes. Summer Study on Energy Efficiency in Buildings, August 22-27, 2004. Prepared for American Council for an Energy-Efficient Economy, Pacific Grove, California. Preprinted in July, 2004. NREL/CP-550-35912.

Farhar, B. C., Coburn, T. C. and Murphy, M. (2004b) Large-Production Home Builder Experience with Zero Energy Homes. Summer Study on Energy Efficiency in Buildings, August 22-27, 2004. Prepared for American Council for an Energy-Efficient Economy, Pacific Grove, California. Preprinted in July, 2004. 15 pages. NREL/CP-550-35913.

Freeman, A. M. (1979) Hedonic Prices, Property Values and Measuring Environmental Benefits: A Survey of the Issues. *Scandinavian Journal of Economics.* 81(2): 154-173.

Griffin, A., Kaufman, B. and Hamilton, S. (2009) Certified Home Performance: Assessing the Market Impacts of Third Party Certification on Residential Properties. Earth Advantage Institute. Prepared for Green Building Value Initiative Steering Committee, Portland, OR. May 29, 2009. 36 pages.

Gujarati, D. N. (2003) Basic Econometrics. McGraw-Hill/Irwin. Fourth Edition, New York. 1002 pages. ISBN 0-07-233542-4.

Hoen, B., Wiser, R., Cappers, P., Thayer, M. and Sethi, G. (2009) The Impact of Wind Power Projects on Residential Property Values in the United States: A Multi-Site Hedonic Analysis. Lawrence Berkeley National Laboratory, Berkeley, CA. December, 2009. 146 pages. LBNL-2829E.

Horowitz, M. J. and Haeri, H. (1990) Economic Efficiency vs. Energy Efficiency: Do Model Conservation Standards Make Good Sense? *Energy Economics.* 12(2): 122-131.

Johnson, R. C. and Kaserman, D. L. (1983) Housing Market Capitalization of Energy-Saving Durable Good Investments. *Economic Inquiry.* 21: 374 - 386.

King, G., Blackwell, M., Iacus, S. and Porro, G. (2010) Cem: Coarsened Exact Matching in Stata. *Stata Journal.* 9(4): 524-546.

Laquatra, J. (1986) Housing Market Capitalization of Thermal Integrity. *Energy Economics.* 8(3): 134-138.

Longstreth, M., Coveney, A. R. and Bowers, J. S. (1984) Conservation Characteristics among Determinants of Residential Property Value. *Journal of Consumer Research.* 11(1): 564-571.

Malpezzi, S. (2003) Hedonic Pricing Models: A Selective and Applied Review. Section in Housing Economics and Public Policy: Essays in Honor of Duncan Maclennan. Wiley-Blackwell. Hoboken, NJ. pp. 67-85 of 328 pages. ISBN 978-0-632-06461-8.

McCabe, M. and Merry, L. (2010) Resale Market Value of Residential Solar PV. *Journal of Sustainable Real Estate*. Volume 2. Industry Perspectives. Retrieved March 28, 2011 from http://www.costar.com/josre/industryPerspectives.htm

Nevin, R., Bender, C. and Gazan, H. (1999) More Evidence of Rational Market Values for Energy Efficiency. *The Appraisal Journal.* 67(4): 454-460.

Nevin, R. and Watson, G. (1998) Evidence of Rational Market Values for Home Energy Efficiency. *The Appraisal Journal.* 68: 401-409.

Rosen, S. (1974) Hedonic Prices and Implicit Markets: Product Differentiation in Pure Competition. *Journal of Political Economy.* 82(1): 34-55.

Simons, R. A. and Saginor, J. D. (2006) A Meta-Analysis of the Effect of Environmental Contamination and Positive Amenities on Residential Real Estate Values. *Journal of Real Estate Research.* 28(1): 71-104.

Sirmans, G. S., Lynn, M., Macpherson, D. A. and Zietz, E. N. (2005a). The Value of Housing Characteristics: A Meta Analysis. Presented at Mid Year Meeting of the American Real Estate and Urban Economics Association. May 2005.

Sirmans, G. S., Macpherson, D. A. and Zietz, E. N. (2005b) The Composition of Hedonic Pricing Models. *Journal of Real Estate Literature.* 13(1): 3-42.

Solar Energy Industries Association (SEIA) and GTM Research (GTM) (2011) U.S. Solar Market Insight - 2010 Year in Review. GTM Research (GTM) in Boston MA. Prepared for Solar Energy Industries Association (SEIA), Washington, DC.

SunPower (2008) New Homes With SunPower Solar Systems are Bright Spot in Market. Press Release Regarding Ryness Corporation Report. June 24, 2008

White, H. (1980) A Heteroskedasticity-Consistent Covariance Matrix Estimator and a Direct Test for Heteroskedasticity. *Econometrica.* 48(4): 817-838.

Wooldridge, J. (2009) Introductory Econometrics: A Modern Approach. South Western Cengage Learning. Mason, OH. ISBN# 0324660545.

PV Value™

User Manual v. 1.1

Jamie L. Johnson – Solar Power Electric™
Geoffrey T. Klise – Sandia National Laboratories
9/1/2012

SAND2012-7306P

Sandia National Laboratories is a multi-program laboratory managed and operated by Sandia Corporation, a wholly owned subsidiary of Lockheed Martin Corporation, for the U.S. Department of Energy's National Nuclear Security Administration under contract DE-AC04-94AL85000.

Sandia National Laboratories

SOLAR POWER ELECTRIC

U.S. DEPARTMENT OF ENERGY

Executive Summary

This user manual describes the methods used to develop a model for appraising the value of a photovoltaic (PV) system installed on residential and commercial properties. This model follows the Income Capitalization Approach used by appraisers to determine the value of a PV system as a function of the potential energy produced over the system's lifetime. Instructions on how to properly input values into the spreadsheet tool are presented along with a detailed description of each parameter. PV Value™ is intended for use by real estate appraisers, mortgage underwriters, credit analysts, real property assessors, insurance claims adjusters, and PV industry sales staff. This user manual references version 1.1 of the "Photovoltaic Energy Valuation Model," (PV Value™) with a copyright date of August 31, 2012. The original version 1.0 was released on January 31, 2012, and has now expired. Version 1.1 has updates that were requested by users, most importantly an Excel® 2011 version for Mac OS X. This user manual has been changed to reflect the additional features in the model. Check back to www.pvvalue.com or http://pv.sandia.gov/pvvalue for newer versions of the spreadsheet tool. A new release is anticipated on or before July 1, 2013. Any questions or comments can be directed to Geoff Klise and Jamie Johnson at help@pvvalue.com. PV Value™ is a trademarked name by Jamie Johnson with Solar Power Electric™.

This project represents the results of a collaborative effort between Solar Power Electric™ and Sandia National Laboratories that was made possible through funding provided by the U.S. Department of Energy's Office of Energy Efficiency and Renewable Energy. This valuation tool will reduce non balance-of-system (BOS) market barriers to PV by reducing uncertainty about the value of a PV system. Acceptance and use of this tool by the real estate industry will contribute to the overall penetration of PV systems across the U.S.

Contents

1. SUMMARY OF VERSION 1.1 UPDATES

Mac Excel® 2011

The main update for version 1.1 was to re-do the spreadsheet and code to allow for use on a Mac running Excel® 2011. Because of these changes, this version can be used interchangeably between a PC with Excel® 2007 and 2010, and a Mac with excel® 2011. PV Value™ will not work in other versions of excel for a PC or a Mac. PV Value™ will not work in any other spreadsheet software, including OpenOffice Calc, Numbers, etc.

The best resolution to view the spreadsheet is 100%, due to the required use of Form Controls to make PV Value™ work on both operating systems. Form controls are limiting as list box and combo box text cannot be re-sized, therefore some text will be difficult to read at zoom levels less than 100%.

Property Type Choice

In this version, we added a 'Property Type' choice which will toggle certain features for both residential and commercial appraisals.

Utility Escalation Rate

The utility escalation rate is now tied to the remaining system lifetime, where a new system would use the most recent 21 years of data from the EIA (currently back to 1990) to calculate the statewide average escalation rate. For example, a system that has 10 years remaining of warranty lifetime would use the last 10 years to make that calculation. This differs from version 1.0 as it calculated an escalation rate for all remaining energy lifetimes using a 21-year spread (1990-2011).

Module Warranty

A 20-year module warranty was added. Version 1.0 only had 25 or 30 year module warranty options.

Net Present Value

The ability to calculate Net Present Value was added to allow users an additional financial metric for comparing their net cost after incentives to the calculated present value of the energy production.

2. ABBREVIATIONS & DEFINITIONS

Solar Nomenclature

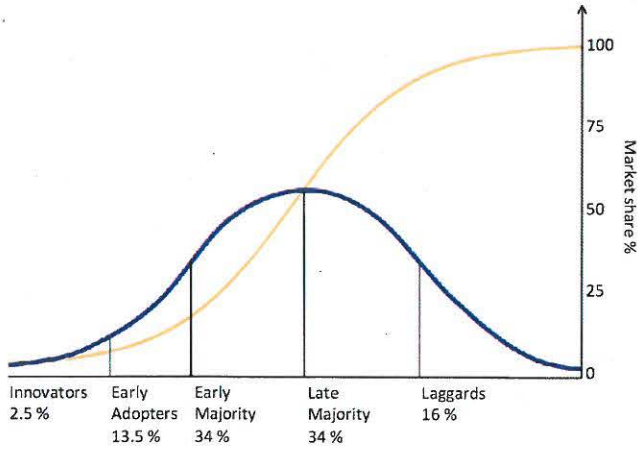
Watt	A unit of power defined as (voltage x current)	
kW	Kilowatt	1000 watts
kWh	Kilowatt hour	1000 watts for an hour
PV	Photovoltaic	
AC	Alternating Current	
DC	Direct Current	
TOF	Tilt and Orientation Factor	
STC	Standard Test Condition	

Financial Nomenclature

CAGR	Compound annual growth rate
DR	Discount rate
IRR	Internal rate of return
MIRR	Modified internal rate of return
MPB	Modified payback
NPV	Net present value
SPB	Simple payback
WACC	Weighted average cost of capital

3. VALUATION ISSUES FACING DISTRIBUTED PV

Assigning a reasonable valuation for an existing installed Solar Electric / Photovoltaic (PV) System is important for the distributed PV industry as it continues its transition from the innovation stage through early adoption and eventually to mainstream use.



Rogers bell curve showing the adoption rate for technological innovations. Distributed PV in the US is currently believed to be in the Innovators stage. (Image Credit – Wikipedia.org/diffusion of innovations)

With the consequences of the recent over valuation issue in the real estate market still making headlines, mortgage lenders and appraisers have begun to question the valuation of PV systems and the potential value of the annual energy that can be generated. There are also concerns that if separate financing is obtained by the home or commercial building owner to pay for a PV installation, the monthly loan payment may exceed the monthly energy savings, thereby creating a potential negative effect on the value of a residential or commercial building that the system is installed upon.

Often relying on the system owner's estimate of annual energy savings is difficult at best for various reasons. The system owner's expectations of annual energy production can be higher than the actual energy production measured at the point of use. This can be due to improper installation techniques or poor equipment selection by the installing contractor, sub-optimal location, current and future shading, over-estimating potential kWh production by the PV salesperson, and not the least of which can be due to overall system reliability.

3.1 APPRAISAL VALUATION METHODS

Typical metrics used for an appraisal valuation are usually based on either the sales comparison (comparable), cost or income capitalization approaches.

3.2 SALES COMPARISON APPROACH

As a general rule, a purchaser of residential or commercial property will not pay more for a given property than what a similar property can be purchased for. There is often a lack of comparable sales data on existing residential and commercial buildings with installed PV systems in the various regional multiple listing service (MLS) databases, and in some cases there may not even be a search option for renewable energy technology. It can be difficult for an appraiser to determine a value for a PV system using the principle of substitution with the sales comparison approach.

This should improve once the various MLS database providers add search options for renewable technologies such as PV, and more residential and commercial buildings with PV systems are put on the market and close escrow. Some examples of solar features added to MLS data entry fields can be found at the Green MLS Tool Kit.
http://greenthemls.org/index.cfm

3.3 COST APPROACH

It is also often difficult when using the cost approach to calculate the replacement cost of the PV system due to the following reasons: the installed cost quoted by competing solar companies can vary by 20 – 30% or more, the incentives that are used to bring down the installed net cost may also vary from time to time although generally they have been declining, and the beneficial effect of tax credits (and accelerated/bonus depreciation for commercial systems) can vary from one system owner to another due to differing effective federal tax rates.

The replacement cost is often relied on by insurance companies in order to determine a replacement value. If the PV installation is recent, then the replacement cost can sometimes be higher than the original PV installation net cost, which could be due to the ending of a PV rebate program, a decline in the rebate amount, or the PV system owner qualifying for a rebate on the original PV system (due to incentive program rules, they may not be able to qualify for a second rebate on a replacement PV system).

It is also important to note that in many cases PV installations are done before the end of the year in order for the prospective PV system owner to lighten their tax burden through the use of the 30% federal tax credit, state tax credits (and accelerated/bonus depreciation for commercial systems). If a replacement PV system is needed, the PV system owner may no longer be in the same tax situation and may not be able to utilize the tax write off.

3.4 INCOME CAPITALIZATION APPROACH

The income approach is based on the idea that the value of a property is equal to the capitalized value of the net income stream generated by that property. Applying this approach to PV looks at what one may be willing to pay today for the opportunity to receive future cash flows using a discounted cash flow model. This model needs to adequately consider the present value of projected future energy production along with estimated operation and maintenance costs that are anticipated to occur during the solar module power production warranty timeframe.

The residential or commercial building owner or purchaser's weighted average cost of capital (WACC) is used along with a risk premium spread to determine a discount rate for the present value calculation. For residential properties, the purchaser's WACC is then calculated based off of a readably available benchmark interest rate such as the Fannie Mae or Freddie Mac 30-year fixed rate 60-day commitment (if the purchaser is using a 30-year fixed rate purchase mortgage). Regardless of the benchmark chosen, for the purpose of this model it should closely mirror the cost of borrowing for the purchaser of the income stream.

Note: Although some states have eliminated real property taxes on renewable energy systems, as accurate valuations become necessary for PV systems due to lending requirements, it might be easier to assign a value to the PV system if the Standard Test Condition (STC) kW size, along with the month and year of the installation is listed on the respective real property assessors website, just like other pertinent data which may be useful for appraisal purposes.

Using the income approach, a reasonable valuation can be arrived at through the observation of visible installed components and a review of the latest system performance test and installation documentation, including a digital shading analysis. This information should have been provided by the installing contractor to the original system owner after the system was successfully commissioned.

If a system performance test has not been performed within the past 12 months, and/or a digital shading analysis is not available, and the value of the system is critical, both should be performed by a trained and certified solar PV installer who works for a properly licensed contractor.

Currently there are two organizations that certify installers: The North American Board of Certified Energy Practitioners (NABCEP) has over 2100 certified solar PV installers nationwide. NOTE: NABCEP currently has 2 different certifications for the PV industry, Solar PV Installer™ and PV Technical Sales Professional™. www.nabcep.org

Underwriters Laboratory (UL), which certifies electricians through their UL University personal certification program. www.uluniversity.us

4. CALCULATING THE FUTURE ENERGY PRODUCTION

4.1 GRID-TIED SOLAR ELECTRIC (PV) SYSTEM BASICS

First a word of caution – PV Systems can operate at lethal voltages approaching 600 volts or more and should only be accessed by qualified personnel such as a trained and certified solar PV installer who works for a properly licensed contractor.

A grid-tied PV system (without battery backup) usually consists of one or more modules which may be wired together in series or parallel to form an array which is then connected to an inverter. The modules convert sunlight energy into DC voltage, which must then be converted by a power conditioning unit (inverter) to the same AC voltage that is required at the point of use.

Solar PV systems are most often found mounted on a rooftop and may also occasionally be mounted on a ground rack or solar canopy. They are installed so that ideally the modules are tilted near the local latitude and if in the northern hemisphere oriented towards true south. To achieve the maximum potential annual energy production the modules also need to have unshaded access to the sun during the peak solar insolation (or peak sun hours) time of 9am to 3pm solar time.

It is important to note that two otherwise similar solar PV systems of equal size and cost that are installed at a different tilt and orientation from each other and which also have different amounts of shading, will not necessarily produce equal amounts of energy, and in some cases may have dramatically different annual energy production figures.

4.2 DIFFERENT TYPES OF SOLAR

The two photographs shown here outline some of the differences between solar PV and solar thermal. Typically a home will have either one or the other, though sometimes both solar PV and solar thermal will be present.

The example shown in the above photo is of a grid-tied solar electric (PV) system. PV module sizes vary and it is difficult to estimate the total system size in watts just by casual observation. This PV array consists of 11 PV modules rated at 230 watts STC each. (Photo Credit – Solar Power Electric™)

This photo shows two other non-PV solar collector types, a solar pool heater in the bottom left and a solar domestic hot water heater in the upper right. Although the solar water heater in the upper right may look similar to the PV modules in the grid tied example, the copper tubing extending off the upper right and bottom left of the collector indicates that these are hot water collectors. (Photo Credit – The Leveredge)

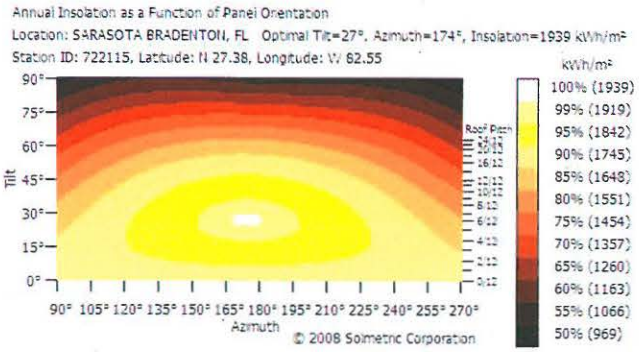
4.3 TILT & ORIENTATION FACTOR

The tilt angle of the modules with respect to the horizontal plane, along with the direction the array faces with respect to south (the orientation or azimuth) will also have an impact on the potential solar insolation available and is expressed as a tilt and orientation factor or TOF.

Tilt and orientation are expressed in degrees. For example if the PV modules are within the same plane as the roof surface and you have a roof pitch of 6/12 the tilt angle would be expressed as a slope of 26.6°. The rooftop may or may not be facing true south. If the system is facing true south and you are in the northern hemisphere, true south would be expressed as an azimuth of 180°.

Roof Pitch	Tilt Angle (°)
1/12	4.8
2/12	9.5
3/12	14.0
4/12	18.4
5/12	22.6
6/12	26.6
7/12	30.3
8/12	33.7
9/12	36.9
10/12	39.8
11/12	42.5

In the following example for Sarasota FL, in order to receive 100% of the available solar insolation the optimal tilt angle is 27° and for the azimuth it is 174°.



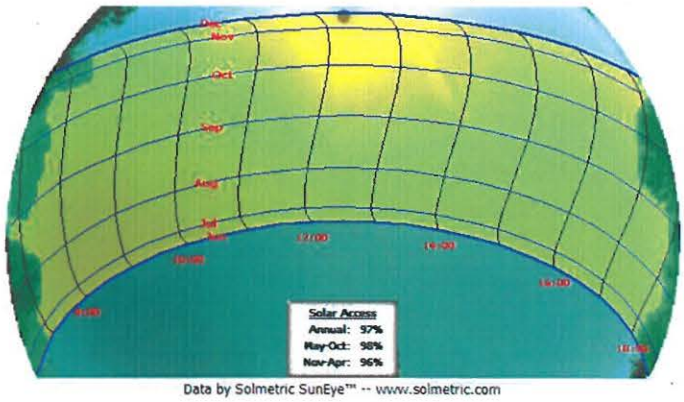
Using the above graph of annual insolation for Sarasota FL, an array installed with a tilt angle of 22.6° (5/12 pitch) and an azimuth of 90° (east facing) would experience a loss of nearly 11% of the available solar insolation resulting in a TOF of 89%.

4.4 SHADING

Shading can be a critical factor in determining the potential energy output and may greatly affect the amount of solar insolation that the system receives. A proper digital shading analysis, including a sun graph showing any shading obstructions, should have been performed by the installing contractor before beginning the design and installation process, and should have been provided to the original system purchaser.

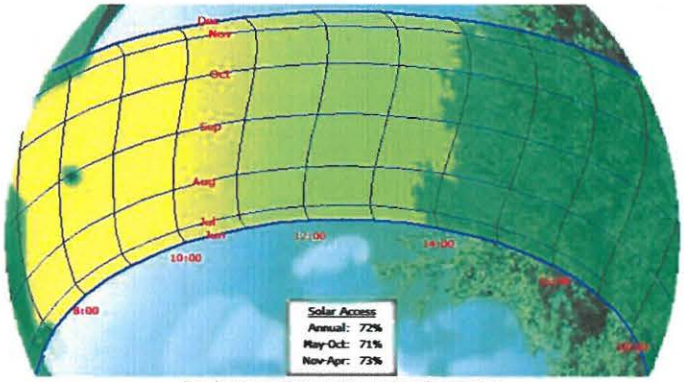
In the following examples using the Solmetric Suneye™ 210 digital shade analysis model, the TOF was set to 100% in order to determine the total effect of any shade obstructions.

Shading is referenced as a percent of total solar insolation available, so if 5% shading is observed then the percent of the total solar insolation available would be 95%.



Data by Solmetric SunEye™ -- www.solmetric.com

Solar Access Graph with minimal visible shading (3%) right at sunrise and sunset. Most of the shading in this photo is due to mature trees which were not on the surveyed property. The graphs are relatively easy to read with only half the months shown due to the overlapping nature of the spring and fall equinox. This photo was taken in December just after 12pm solar time. (Photo Credit – Solar Power Electric™)



Data by Solmetric SunEye™ -- www.solmetric.com

Solar Access Graph with shade starting at 1:30pm in the summer and 2pm in the winter and continuing through the rest of the day. The potential solar insolation in this example is reduced by nearly 30%. This will have a major impact on the potential energy production and must be accounted for in the valuation model. This photo was taken in March just after 8:00am solar time. (Photo Credit – Solar Power Electric™)

Solar Access Graph with minor shade in the winter months until 8:30am and again in the early afternoon between 3:30 and 4:00pm solar time. This is a panoramic shade graph taken with the Wiley Asset Shade Tool. (Photo Credit – Solar Power Electric™)

4.5 DESIGN, PERMITTING & INSTALLATION

The proper design, legal permitting, code compliant installation, and commissioning of a PV system by a properly trained, licensed and certified contractor and a final inspection by a local electrical inspector all play a key role in the long term success of the PV system and can have an impact on the future energy production.

Designing and installing a PV system can involve varying degrees of complexity depending on the size, local site limitations or other factors. However, determining if the PV system is designed or installed correctly is beyond the intent of this article.

A study commissioned by NYSERDA (McRae et al., 2008) found that, "The initial program PV installations of NABCEP-certified installers had fewer problems than those of non-certified installers."

Legal permitting and the inspection of PV systems is usually required and performed by the local municipality or Authority Having Jurisdiction (AHJ). It is important to verify that a permit has been issued and also that a final inspection has been passed before attempting to assign a value to an existing PV installation.

If a completed PV system is encountered that has not been properly permitted (if required by the AHJ) or was permitted but the final inspection has not been passed, the value may be suspect and/or difficult to determine - similar to any other unpermitted or unfinished major construction improvement project.

4.6 CALCULATING FUTURE ENERGY PRODUCTION

Although there are many reasons that one may choose for installing PV, the primary reason that most PV systems are installed is for the current value of the future solar energy kWh production.

That production can be accurately estimated using an equation that takes into account:

1) The average hourly solar radiation received at a specific location which is based on up to 30 years of measured data.

2) The hourly measured temperature for the same location.
3) The tilt and orientation factor (TOF) with respect to optimal.
4) Shading factor expressed as a fraction of total solar resource, ie. 95% would be shown as 0.95.
5) And normal losses experienced in the conversion of DC to AC which are expressed as a derate factor.

There is a web based program called PVWatts™ that can estimate the future solar energy production using a similar analysis model. The algorithm was initially developed by Sandia National Laboratories as PVFORM (Menicucci, 1985) and is now maintained by the National Renewable Energy Laboratory (NREL) and available online in two different versions:

Version 1 provides data from major cities throughout the U.S. to calculate the estimated energy production.[1] Simply select the closest city to the location of the solar PV system. For example, In Punta Gorda, FL the closest city available would be Tampa.

Version 2 flex viewer uses satellite radiation data, and provides solar radiation estimates down to individual 40 by 40 kilometer cells.[2] Simply enter the zip code that the solar electric system is located in and click "go," then click on "Send to PVWatts™" and it will pass the solar radiation data into the PVWatts™ calculator for determining the first year energy production. This version improves accuracy compared to Version 1 due to its ability to provide data which is measured closer to location of the array.

A third version of PVWatts™ is available within NREL's System Advisor Model (SAM) and is used in the valuation model spreadsheet. The main difference in this version is the use of the Perez et al. (2002) 10 kilometer satellite data, which can be accessed from NREL's Solar Power Prospector.[3] In order to call PVWatts™ within a spreadsheet, NREL's Developer Network web service is used to pass input values from the spreadsheet and return outputs such as first year energy production and electricity rates. Currently, PV Value™ only uses PVWatts™ with the 10 kilometer satellite data through the web service.

The results from PVWatts™ are considered for the purposes of this valuation tool a fairly accurate estimate for crystalline silicon modules, which currently make up the majority of installed residential and commercial solar electric systems. For systems using thin film modules, which have a different temperature coefficient factor, a calculation would need to be made to account for the difference between the standard temperature coefficient used in PVWATTS™ of -0.05%/C° and the lower temperature coefficient of the specific thin film module. If the thin film modules are flush mounted, then a separate calculation for increased module temperatures would also need to be made. Currently, there is no standard way to do this with the version of PVWatts™ accessed through PV Value™.

Net metering is worth mentioning though it is not included in the valuation tool. If the utility offers net metering and the customer has a signed net metering agreement in place, then any excess energy which is produced but not used at the time can be distributed to the utility for later use. When production is lower than the customer's usage or non-existent, such as at night, the excess energy previously distributed to the utility is used first and credit is given on a kWh per kWh basis.

4.7 MODULE DEGRADATION

It is well known within the solar industry that modules degrade with age starting from the first day of production. Although improvements have been made in the manufacturing process over the years, recent research by NREL (Jordan and Kurtz, 2011; Osterwald et al., 2006) demonstrate that the energy output of higher quality crystalline silicon modules degrade at rates of 0.1% to 0.9% per year, and currently for some thin film modules the rate of yearly degradation can be 1% or more.

Although this may not have a large effect on the first year of energy production, when calculated over the module warranty timeframe the cumulative effect of module degradation on lifetime energy production will be significant and needs to be factored into the valuation model.

[1] http://rredc.nrel.gov/solar/calculators/PVWATTS/version1/
[2] http://www.nrel.gov/rredc/pvwatts/version2.html
[3] http://maps.nrel.gov/node/10/

Until more research data is available which justifies a lower annual degradation rate, a conservative valuation may factor in an annual degradation rate of 0.5% (Osterwald et al., 2006) for crystalline silicon and 1% for thin film modules. The calculation is cumulative so that for a crystalline silicon module during year 10, the module could be expected to produce at 95% of its rated capacity. This is one area that a certified PV installer can assist the appraiser through a review of the system's condition at the time of appraisal compared with data provided from the original commissioning report.

4.8 UTILITY RATE ESCALATION PERCENT

In most areas of the country the retail rate charged by the local utility has been increasing steadily over much of the past decade. The rate of escalation in any location in the U.S. can be determined by obtaining at least the 20 year history from the Energy Information Agency's (EIA) "Average Price by State Provider, 1990-2010" and "Average Retail Price of Electricity to Ultimate Customers by End-Use Sector, by State – Table 5.6.B."[4] The history file lists the yearly residential, commercial and Industrial rates for each state in nominal terms.

YEAR	Residential	Commercial
1990	7.77	6.66
1991	7.91	6.77
1992	7.75	6.58
1993	7.99	6.69
1994	7.78	6.35
1995	7.82	6.39
1996	7.99	6.63
1997	8.08	6.62
1998	7.89	6.38
1999	7.73	6.22
2000	7.77	6.25
2001	8.59	7.08
2002	8.16	6.64
2003	8.55	7.13
2004	8.99	7.61
2005	9.62	8.16
2006	11.33	9.91
2007	11.22	9.75
2008	11.65	10.14
2009	12.30	10.86
2010	11.52	9.80

Average retail rates of electricity for FL from the EIA website shown in ¢/kWh. Rates shown are through 2010.

Timeframe	Residential	Commercial
20 YR CAGR	1.99%	1.95%
10 YR CAGR	4.01%	4.60%
5 YR CAGR	3.67%	3.73%

20, 10 & 5 year compound annual growth rate (CAGR) or escalation rate of retail rates in FL, calculated from the EIA website data.

As shown in the previous table, electric utility rates for this location in Florida have risen more over the past 5 to 10 years, and knowing that the percent of rate escalation will have a measurable impact on the present value of the future energy production (since we are performing a valuation based on 20, 25 or 30 years of future energy production) it is generally not an acceptable practice to take the shorter term averages and extrapolate out for the long term for newer PV systems For an older PV system, version 1.1 has been changed to allow for an escalation rate calculation that matches the remaining PV module warranty lifetime.

In the valuation tool, the 1990 state average electricity rate and the most recent electricity rate as reported by the EIA are used in determining the Compound Annual Growth Rate (CAGR). For example, the escalation rate for a valuation performed now would use the time period of 1990 to 2011 (21 years) along with the CAGR equation as shown below. Version 1.1 of the tool has been modified so the CAGR calculation matches the remaining PV module warranty lifetime. For example, if the PV system being appraised today has 5 years of remaining warranty lifetime, the escalation rate is calculated between 2011 (the most recent EIA data from the time of this publication) and 2006.

$$UEsc_{rate} = \frac{(starting\ electricity\ rate)^{\left(\frac{1}{\#\ of\ years}\right)}}{(ending\ electricity\ rate)} - 1$$

4.9 DISCOUNT RATE

The discount rate chosen will have an impact on the present value calculation and is based on the PV system purchasers WACC. The WACC for appraising a residential property can be calculated by using the Fannie Mae or Freddie Mac 15 or

[4] http://www.eia.doe.gov/cneaf/electricity/epa/average_price_state.xls
http://www.eia.gov/electricity/monthly/excel/epmxlfile5_6_b.xls

30 year fixed rate 60 day commitment and the purchaser's basic investment rate of return during the estimated life of the project. This is to compensate for risk associated with owning the PV system, and is expressed as a basis point spread which is added to the debt interest rate. A custom discount rate can be entered for systems that are not tied to the Fannie Mae or Freddie Mac rates. For appraising commercial PV systems, the custom option is the only option available.

An important note about other instruments: Treasury yields are currently AAA rated by some rating agencies and assume no risk other than a rare catastrophic event. They are not used in this example to calculate a discount rate assumption on PV projects as they do not accurately reflect an available borrowing rate which is accessible to the PV system purchaser.

Risk spreads should be utilized in a way that accurately takes into account an acceptable investment rate of return along with adequate compensation for unforeseen risks associated with an investment in a PV system. Unforeseen risks can include accidental module breakage, windstorm damage, corrosion of or damage to electrical components requiring replacement, roof replacement requiring the PV system owner pay for removal and reinstallation of a roof mounted PV system. A range of 50 to 200 basis points is the default setting for this valuation tool to compensate for risk, with the average being 125 basis points. Once more data becomes available a detailed analysis will be performed to improve on this range.

4.10 OPERATION & MAINTENANCE EXPENSES

PV systems require periodic maintenance that ranges from washing the dirt off of the modules during periods of minimal rain, to replacing the inverter if it fails after the warranty has expired. Although modern crystalline silicon modules have a standard 20, 25 or 30 year power warranties and sufficient data exists indicating continued performance over that timeframe, grid-tied inverters usually only have a 10 or 15 year warranty (though some are now offered at 25 years) and the potential for replacing the inverter after the warranty term has ended must be accounted for. Although the inverter rarely fails the day after the warranty expires, and some inverter models based on existing designs have data showing they can last up to 20+ years if installed and maintained properly, using a 15 year replacement cycle for the inverter and including labor charges in the cost can also be used to conservatively estimate the operation and maintenance expenses for residential and small commercial systems.

Note: some inverters with promising new designs have been introduced in recent years with warranty terms of 20 or even 25 years. It is currently unknown due to lack of manufacturer and inverter operating history if the inverter will last for the longer warranty period or if the manufacturers will still be in business to cover the longer warranty in the event of a failure during the warranty timeframe. Until more data becomes available a conservative approach entails taking the existing data with a 15 year timeframe for the replacement cycle on these newer inverters with a 20 or 25 year warranty.

O&M expenses are usually figured on a cost per watt basis, with small PV systems (under 5kW) and PV systems with micro-inverters or DC optimizers having a higher O&M cost per watt than a medium sized residential or commercial PV system. Commercial PV systems larger than 100kW that utilize central inverters can have an even lower replacement cost per watt.

System Size In kW	15 year O&M cost per watt
< 5kW and Microinverter	75¢+
5 kW to 25 kW	55¢
25 kW to 100kW	50¢
>100 kW	35¢

Estimated O&M expenses for small to medium size systems based on current 2011 inverter and labor cost data from solar electric projects in FL.

O&M expenses are figured using a present value calculation on a 15 year replacement cycle in year 16, so that the O&M expense in year 16 on a 10kW system would be $5,500.00 for the replacement cycle, before the present value calculation is performed. Since the cost is incurred later and will be paid for with inflated dollars, the future O&M expenses may be discounted using the chosen discount rate.

The model is built to use the range of O&M costs expressed in cents per watt in the above table. If the user has other information on these costs, there is an option to override the default values.

Note: Current estimates for O&M expenses are expected to drop in the next few years as the Department of Energy's SunShot goals are met, with a goal of reducing the installed cost of solar energy systems by about 75%.

4.11 SALVAGE VALUE

The value of the components at the end of 20, 25 or 30 years (the standard module warranty period) is similar to other rapidly advancing technologies which have reached the end of their warranty period, and although the PV system may continue to produce energy at a reduced rate for 40+ years (a bonus for the system owner at that time), electrical codes, efficiencies and manufacturing practices will have changed over the years. These factors combined with an expired warranty could render the technology obsolete. Currently there is no existing, reliable secondary market in place that can assign a value to mass produced 25+ year old modules and inverters. In its absence, a scrap value of the components (metals) could be used. Since a present value calculation over20, 25 or 30 years must also be used against the scrap value, the end result adds very little to the valuation and therefore is not included in the model.

4.12 VALUATION MODEL FOR THE INCOME APPROACH

(© 2010 Solar Power Electric™)

The method of valuation for the income approach uses the present value of the future energy production from PVWatts™. This is accomplished using the following formula for each year over the remaining life of the project:

$$\left((E_{kWh} * Deg_{rate} * U_{rate} * UEsc_{rate} * Disc_{rate}\right) - O\&Myr16 * Discrate$$

E_{kWh} – Annual Energy Output (kWh)
Deg_{rate} – Module Degradation rate (%)
U_{rate} – Current Utility Rate (¢/kWh)
$UEsc_{rate}$ – Utility Escalation Rate (%)
$Disc_{rate}$ – Discount Rate (%)
$O\&M_{yr16}$ – O&M Expenses for year 16 (¢)

The degradation rate is calculated starting in the first year, the utility rate escalation % and the discount rate are calculated starting in the first month of year 2, and the O&M expenses are calculated for year 16 only. If the appraisal is made in year 15 and beyond, an option comes up asking the user whether the inverter has been replaced. If it has been replaced before the 15-year warranty period, the appraisal range of value estimate will be higher. If it has not been replaced within the 15-year warranty period, the O&M amount will then be discounted for the remaining warranty lifetime of the panels, which will result in a lower appraisal range of value estimate.

For example, if the solar electric system is 3 years old and the module warranty is for 25 years, the present value of the future energy production would be calculated for years 4 through year 25 to determine the total remaining value of future energy production, remembering to account for the first 3 years of module degradation in the calculation. If a recent custom derate factor is available which accounts for actual module degradation up to the current time frame, then in this example the first 3 years of module degradation would not need to be factored in.

5. EXCEL® SPREADSHEET INSTRUCTIONS

PV Value™ – Photovoltaic Energy Valuation Tool v. 1.1

An Excel® spreadsheet has been created to perform the calculations used in the valuation model. Version 1.1 has the ability to be used in both Excel® 2011 for Mac and Excel® 2007 and 2010 for Windows. No other spreadsheet programs or earlier versions of excel have been tested and therefore may not allow the spreadsheet to open or work property. A link for downloading the spreadsheet is provided in the resources section.

Note: due to the rounding of values in the spreadsheet, if you are checking the end result with a financial calculator you may experience a difference of a few cents per year.

You must have macros enabled, data connections allowed and internet access in order for the spreadsheet to function properly. User input cells are yellow, calculated value cells are green and user defined cells used to override calculated data are orange.

5.1 ANALYSIS TAB

Introduced in version 1.1 is the ability to state what type of PV system is being appraised, either residential or

commercial. Making this choice will give the user the ability to select what *type* of residential or commercial property is being appraised (only for record-keeping) and certain features will change to ensure the proper inputs are available and used in the estimate of value.

Selecting **Residential** allows the user to choose between the FNM 15- and 30-year 60-day commitment rates and a custom rate. The utility rate and escalation rate default to the residential calculations, which the user can override with a custom rate option.

Selecting **Commercial** gives the user only a custom rate option. The utility rate and escalation rate default to the commercial calculations, which the user can override with a custom rate option.

The choice between 'residential' and 'commercial' also impacts what can be seen for the net present value (NPV) calculation, which is described in more detail below.

Starting out with the solar resource calculation, you will see seven user input cells that will need to be defined in order to calculate the number of kWh's produced per year. The inputs are as follows:

Zip code – Where the PV system is located.

System size in watts – This is calculated at STC. A 5.06kW array would be input as 5060 watts.

Derate Factor – The model defaults to 0.77, which is the same as the PVWatts™ standard derate. However if direct shading is observed or if the value is critical, then it is recommended that a custom derate factor with a digital shading analysis be performed by a certified PV installer who is properly licensed. There is a space in the spreadsheet that allows entry of a Commissioning Report number, which will change the derate factor to a user input override cell. Entering this number into the spreadsheet verifies that a certified PV installer inspected the system to provide a custom derate factor.

Module degradation rate – This is defaulted to 0.5 and reflects a 0.5% annual degradation rate more common for crystalline systems. For thin-film PV, see the above section on appropriate degradation rates.

Array type – The choices are: fixed, 1-axis or 2-axis. Most PV installations are fixed and will not track the sun. If a tracker is encountered then the number of axis will need to be selected. 1-axis is typically east to west with the tilt angle fixed. 2-axis tracks east to west and also changes the tilt angle to where the direct component of the solar irradiance is perpendicular to the array at all times.

Array tilt – if left unchecked this will be calculated as the local latitude. The default setting is to have the box checked, however the user must check the box and input the actual module tilt to get an accurate calculation if the module tilt is known. If the module is mounted flat with no tilt, check the box and make sure the array tilt is set to 0.0.

Array azimuth – this is defaulted to 180° or true south. Input the azimuth angle that the array faces. In some cases, the module will be a few degrees off of south so knowing the azimuth angle is important.

Click outside of the yellow cells and then on the button "Click to Calculate PV Production." This will call PVWatts™ using the Perez (2002) model through the SAM interface as available at developer.nrel.gov You should now see kWh Produced/Year for the PV system.

NOTE: If any of these parameters are changed, don't forget to click the"Click to Calculate PV Production" button to ensure the energy production estimate is correct.

Discount rate – For residential properties, the discount rate calculation allows for either the current 15- or 30-year fixed rate 60-day commitment from Fannie Mae as the WACC along with a basis point calculation that accounts for an investment rate of return for the risk that is assumed through purchasing the income stream. If the magenta cell states "rate is out of date" click on "update FNM rate" and the discount rate will be automatically updated. The rates are not updated by Fannie Mae on the weekends and so an estimate on Saturday or Sunday will reflect the rate posted on the previous Friday. A custom rate option is also available for residential properties.

For estimating value for a commercial property, the FNM rates are hidden and only a custom option is available.

Utility rates – Under remaining inputs, the electricity rate data needs to be accounted for. This is done automatically by selecting either the residential or commercial averages as reported within PVWatts™ and clicking on the "Current Utility Reported Electricity Rate." The current utility rate in ¢/kWh for the state the PV system is located in will be updated. The residential and commercial utility escalation rates can also be selected, and are calculated using the CAGR equation. As there are over 330 electric utilities nationwide and rates vary within each state, there is a user defined inputs option for ¢/kWh and utility escalation rates that will override the PVWatts™ and EIA specific data if the rate is not current. If a user defined utility escalation rate is used, it is important to make that calculation as a CAGR before using as input to the model and not as an average annual growth rate. It is recommended to use the default escalation rate calculation. A source of information that can be used to determine current average utility rates is OpenEI.

O&M expenses – The O&M expenses are automatically calculated based on the PV system size in watts using inverter & labor pricing data. If a different value is anticipated, then a user defined input is available. Select the checkbox and input the new value in whole cents per watt (¢/W) and this will override the automatic calculation.

Added in version 1.1 is an option for a 20 year module warranty. Most module warranty terms will be for 25 years. However there are some manufacturers that offer 20 or 30 year terms. Select the term of the module warranty from the drop down box and input the PV system age in years.

If the age of the system is 15 years or greater, there is an option to select if the inverter has been replaced. If it has not been replaced then the eventual inverter replacement expense must be accounted for in the calculation.

Lease to purchase – There is an option to look at a Lease to Purchase, where the value can be calculated for the remaining energy in years after the lease is bought out, based on the module warranty period. This option does not currently account for the purchase price of the PV system. It is anticipated that a future version will have a more robust calculation for this scenario.

After all of the user defined data cells have been input correctly the present value of the expected lifetime energy production will be calculated as the "Appraisal Range of Value Estimate."

Average Net Present Value (Version 1.1)

On line 58, there is now an option to calculate the average net present value (NPV) for residential and commercial systems.

The NPV is the sum of all positive and negative cash flows which are discounted to the present value.

For the netting effect the negative initial cash flow is based on the prospective PV system purchaser's true cost once all tax credits, treasury grant, rebates, depreciation, bonus depreciation, taxes on rebate and loss of utility energy bill tax deductions (for commercial businesses) are factored in.

In order to calculate the initial cost, a basic understanding of Internal Revenue Code sections 25D, 48, and other sections that directly relate is necessary. Excerpts from the Internal Revenue Code as related to solar are presented in the appendix.

When the **Residential** radio button is selected, the user will see three boxes, the first having inputs for showing both the gross cost of the system and any applied rebates before determining the net cost using the current 30% investment tax credit. There are two methods shown for determining the average NPV, where essentially either state or federal income taxes are either paid or not paid on the rebate amount. If there is no rebate available, then the net cost will be the same. See excerpts from the Internal Revenue Code section 136 in the Appendix for more detail on IRS treatment of subsidies.

When the commercial radio button is selected, the user will see the input for showing both the gross cost of the system and any applied rebates as well as two other boxes that are not in the residential analysis area. These include the MARCS Half Year depreciation schedule; Also, there is a calculation of the average NPV based on the system cost inputs, tax rates, energy deduction loss and a DCF analysis of the depreciation schedule. The Energy Deduction Loss is based on IRC section 162(a) which allows a business to deduct the electricity

expense as a write off, though if they are generating that energy instead of purchasing it from the utility, the corresponding amount can no longer be treated as a write off.

About the Authors:

Jamie L. Johnson is the General Manager of Solar Power Electric™, a FL state certified unlimited electrical contractor. He holds both NABCEP Certifications for Solar PV Installer™ and PV Technical Sales Professional™. Mr. Johnson has over 15 years of experience in the financial services sector beginning his career with the IRS, and then spending over a decade working in the mortgage banking and asset management industry.

Geoffrey T. Klise is a staff member at Sandia National Laboratories in the Earth Systems Analysis Department. His research area involves providing system level analysis techniques to manage technical and policy related issues in solar energy technologies, biofuels, climate change and energy-water interactions.

5.2 RESOURCES & REFERENCES

Dunlop J. (2007) Photovoltaic Systems. American Technical Publishers, Inc. www.jimdunlopsolar.com

EIA Average Retail Price of Electricity to Ultimate Customers by End-Use Sector, by State, Year-to-Date. http://www.eia.doe.gov/cneaf/electricity/epa/average_price_state.xls

EIA Average Price by State by Provider, 1990-2010 http://www.eia.gov/electricity/monthly/excel/epmxlfile5_6_b.xls

Fannie Mae 15 year fixed rate 60 day commitment http://www.efanniemae.com/syndicated/documents/mbs/apeprices//archives/cur15.html

Fannie Mae 30 year fixed rate 60 day commitment http://www.efanniemae.com/syndicated/documents/mbs/apeprices//archives/cur30.html

Green MLS Tool Kit - http://greenthemls.org/index.cfm

Internal Revenue Service (IRS) Website - www.irs.gov

Internal Revenue Code Website http://www.law.cornell.edu/uscode/usc_sup_01_26.html

Jordan D.C. and S.R. Kurtz (2011) Photovoltaic Degradation Rates – an Analytical Review. Prog. Photovolt: Res. Appl. DOI: 10.1002/pip.1182.

McRae, M., D. Moran, J.S. Peters, C. Nemore, P. Gonzales and A Ferranti (2008) PV Workforce Development and the Market for Customer-Sited PV. Presented at ASES Solar 2008. San Diego, CA, May 3-8, 2008.

Menicucci, D.F. (1985) PVFORM – A New Approach to Photovoltaic System Performance Modeling, 18th IEEE PVSC, Las Vegas, NV, October 21-25, 1985.

North American Board of Certified Energy Practitioners (NABCEP) www.nabcep.org

NREL's Renewable Energy Project Finance Tracking Initiative (REFTI) by Michael Mendelsohn SFA. https://financere.nrel.gov/finance/REFTI

NREL Solar Prospector - http://maps.nrel.gov/node/10/

OpenEI Utilities Gateway - http://en.openei.org/wiki/Gateway:Utilities

Osterwald C.R., J. Adelstein, J.A. del Cueto, B. Kroposki, D. Trudell and T. Moriarty (2006) Comparison of Degradation Rates of Individual Modules Held at Maximum Power. Report number NREL/PR-520-39844. Presented at the 2006 IEEE 4th World Conference on Photovoltaic Energy Conversion, May 7-12, Waikoloa, HI.

Perez, R., P Ineichen, K. Moore, M Kmiecik, C Chain, R. George and F. Vignola (2002) A new operational model for satellite-derived irradiances: description and validation. *Solar Energy*, 73:307-317.

PV Value™ – Photovoltaic Energy Valuation Model v. 1.1 http://pv.sandia.gov/pvvalue http://pvvalue.com

PVWatts™ Version 1 http://rredc.nrel.gov/solar/calculators/PVWATTS/version1

PVWatts™ Version 2 http://mapserve3.nrel.gov/PVWatts_Viewer/index.html

Solmetric Suneye™ 210 Users Guide 2010 by Solmetric Corporation www.solmetric.com

Tilt & Orientation Factor Graph by Solmetric Corporation http://www.solmetric.com/annualinsolation-us.html

Underwriters Laboratory UL University - www.uluniversity.us

Wiley ASSET Shade Tool - www.we-llc.com

Wikipedia – Financial references - www.wikipedia.org

APPENDIX

OTHER FINANCIAL ANALYSIS METHODS USED FOR SOLAR PV

INTERNAL RATE OF RETURN

An internal rate of return (IRR) calculation is related to the NPV calculation where the NPV equals zero and the discount rate at that point becomes the IRR. In general it is assumed that when comparing projects of equal duration and risk the project with the highest IRR should be chosen.

Caution should be used with comparing a PV project to other investment opportunities based solely on the IRR as a project with a large initial negative cash flow in the first year may produce a lower IRR compared to a project with a small initial negative cash flow. However, the project with the large initial negative cash flow may have a higher NPV upon reaching the end of its life cycle, and therefore a higher return in the number of dollars on capital invested.

There are issues associated with using IRR with a PV project. IRR assumes that the positive cash flow will be reinvested immediately at the IRR. This is often not the case since there is rarely another project with a comparable IRR waiting to be started on a monthly or annual basis.

Another issue is that with multiple negative cash flows during a project life such as with an inverter replacement cost during year 16, the IRR may return multiple values based on the negative and positive cash flows.

Due to this a modified internal rate of return might be a better approach for PV projects.

If a high IRR is the sole reason for choosing to invest in a PV project compared to investment vehicles with a low rate of return such as a certificate of deposit, then another look at the other financial analysis methods mentioned here may be warranted.

MODIFIED INTERNAL RATE OF RETURN

The modified internal rate of return (MIRR) is just that, a modified version of the IRR which resolves two of the issues mentioned previously regarding the IRR as it relates to PV projects. The first assumption is the potential for multiple rates of return due to multiple positive and negative cash flows, and second is the assumption that all positive cash flows will be reinvested at the stated IRR.

For example, in the case of a business that has a PV system installed with net metering, the positive cash flows may be in the form of a lowered utility bill which frees up cash flow to invest within the business. Rarely is the cash flow reinvested at the same rate of return as the IRR and in some cases the cash flow may simply be paid out to the business owner as a return of capital and reinvested in low risk, low rate of return investments.

In the modified version it is assumed that positive cash flows will be reinvested at a chosen fixed rate of return which is less than the MIRR, and negative cash flows are discounted to present value using the WACC, thereby producing a single rate of return which may more closely resemble purchaser's financial situation.

SIMPLE PAYBACK

The simple payback (SPB) is often used within the PV sales industry to calculate the time it takes for the purchaser of a PV system to recoup their original investment. This method of analysis has limitations that must be understood before being relied upon.

Simple payback is just that, it does not include a discounted cash flow model, nor does not take into account risk, lost opportunity costs, O&M expenses, or module degradation. The assumed electricity cost per kWh is fixed during the payback period.

It is simply the initial upfront non-discounted net cost of the PV project divided by the annual fixed non-discounted cash flow (annual kWh times the fixed utility rate). The end result is displayed in years or fractional years.

Caution is warranted when using only a simple payback analysis on a PV project as the PV system owners actual payback in years will often take longer once all of the other financial considerations are taken into account.

MODIFIED PAYBACK

A case can be made for a modified payback analysis which would allow a prospective PV system purchaser to determine when they would recoup their original investment.

This modified payback or MPB would take into account many of the financial considerations that are excluded from the SPB model.

The MPB is fairly easy to calculate from the present value and NPV analysis results, it is the time in years it takes for the negative cash flow (as determined in the NPV and PV calculations) to be equaled by the present value of the positive cash flow.

This may produce multiple payback timeframes, since the initial investment may be recouped before the inverter is scheduled to be replaced. If this is the case, once the inverter is replaced a new investment cycle is started with a new payback timeframe determined. If the initial investment is not recouped before the inverter is replaced, then a single payback timeframe would be produced.

The MPB timeframe will often be considerably longer than the SPB timeframe. However, it should be a more accurate presentation of the prospective PV system purchaser's recoupment of their actual investment.

Prospective PV system purchasers may find that the cost to replace an old technology inverter near the end of the PV systems life cycle in a small number of cases may not make sense, and in fact it may make more sense financially to upgrade the entire PV system at that time using current technology as it is likely that efficiencies will have improved, costs will have come down and life cycle timeframes will most likely have been extended.

RETURN ON INVESTMENT

Return on investment or ROI is a return calculated in percentage terms on the total investment. It can be calculated over a single annual period or annualized over multiple years.

Sometimes it is also used in a more unconventional sense to show the total return over an investment timeframe. This unconventional use can be somewhat meaningless to an investor. For example if the total ROI is 50% that may sound like a great investment. However, if that total return is over a 30 year timeframe and has not been annualized, then that may not be considered by some as a great ROI.

ROI calculations are difficult to perform accurately when multiple positive or negative cash flows are involved during an annual time period. In the scenario where multiple positive or negative cash flows are involved then the MIRR may be more appropriate.

FINANCIAL MODEL SUMMARY

Some things simply can't be quantified into a financial model, such as when a business owner chooses to install a PV system so they can advertise that they are a green business and most or all of their electricity needs are met with PV, or when a homeowner installs a PV system in order to be the first home on their street to generate electricity from the sun.

There are other considerations such as what happens if the utility rates go up faster than the long term growth rates. If this happens then several of the financial models presented may underestimate the value or financial return to the PV system owner.

No financial model is perfect, and each model presented here does contain flaws. However when presented together, a more accurate picture will emerge and allow a prospective PV system purchaser to make better informed decisions.

INTERNAL REVENUE CODE SECTIONS RELATING TO SOLAR

Brief excerpts of the IRS notice(s) or IRC sections are shown, although readers are encouraged to visit the IRS website and read each section thoroughly in order to determine how each section applies to their individual situation.

"The following is not to be construed as tax advice, readers are advised to consult with their own legal and tax professionals"

NOTE: As of January 2012, the IRS has not issued official guidance for several of the IRC sections mentioned below.

RESIDENTIAL SECTIONS

Section 25D (from IRS Notice 2009-41) http://www.irs.gov/irb/2009-19_IRB/ar08.html
Section 25D provides a tax credit to individuals for residential energy efficient property. The amount of a taxpayer's section 25D credit for a taxable year beginning after December 31, 2008, is equal to 30 percent of the qualified solar electric property expenditures made by the taxpayer during the taxable year.

Qualified solar electric property expenditures are further defined as expenditures for property which uses solar energy to generate electricity for use in a qualifying dwelling unit.
A qualifying dwelling unit is defined as a dwelling unit that is located in the United States and is used as a residence by the taxpayer.

The notice further states that a taxpayer claiming a credit with respect to an expenditure, is responsible for determining whether the expenditure appropriately relates to a qualifying dwelling unit and cannot rely on a manufacturer's certification for that purpose.

Section 136 Energy Conservation Subsidies Provided by a Public Utility
Gross income shall not include the value of any subsidy provided (directly or indirectly) by a public utility to a customer for the purchase or installation of any energy conservation measure.

Notwithstanding any other provision of this subtitle, no deduction or credit shall be allowed for, or by reason of, any expenditure to the extent of the amount excluded under subsection (a) for any subsidy which was provided with respect to such expenditure. The adjusted basis of any property shall be reduced by the amount excluded under subsection (a) which was provided with respect to such property.

Energy conservation measure - In general for purposes of this section, the term "energy conservation measure" means any installation or modification primarily designed to reduce consumption of electricity or natural gas or to improve the management of energy demand with respect to a dwelling unit.

The term "dwelling unit" has the meaning given such term by section 280A(f)(1).

The term "public utility" means a person engaged in the sale of electricity or natural gas to residential, commercial, or industrial customers for use by such customers. For purposes of the preceding sentence, the term "person" includes the Federal Government, a State or local government or any political subdivision thereof, or any instrumentality of any of the foregoing.

Exception: This section shall not apply to any payment to or from a qualified cogeneration facility or qualifying small power production facility pursuant to section 210 of the Public Utility Regulatory Policy Act of 1978.

See IRS PLR2010350003 for more clarity. Note: Private letter rulings only apply to the taxpayer that requested the ruling and are not to be applied to or relied on by other taxpayers.

Section 280A(d)(1) Use as residence defined
In general for purposes of this section, a taxpayer uses a dwelling unit during the taxable year as a residence if he uses such unit (or portion thereof) for personal purposes for a number of days which exceeds the greater of 14 days, or 10 percent of the number of days during such year for which such unit is rented at a fair rental. A unit shall not be treated as rented at a fair rental for any day for which it is used for personal purposes.

Section 280A(d)(2) Personal use defined
For purposes of this section, the taxpayer shall be deemed to have used a dwelling unit for personal purposes for a day if, for any part of such day, the unit is used—
For personal purposes by the taxpayer or any other person who has an interest in such unit, or by any member of the family (as defined in section 267(c)(4)) of the taxpayer or such other person;

By any individual who uses the unit under an arrangement which enables the taxpayer to use some other dwelling unit (whether or not a rental is charged for the use of such other unit); or
By any individual (other than an employee with respect to whose use section 119 applies), unless for such day the dwelling unit is rented for a rental which, under the facts and circumstances, is fair rental.

Section 280A(f)(1) Dwelling unit defined
For purposes of this section, In general the term "dwelling unit" includes a house, apartment, condominium, mobile home, boat, or similar property, and all structures or other property appurtenant to such dwelling unit.
Exception the term "dwelling unit" does not include that portion of a unit which is used exclusively as a hotel, motel, inn, or similar establishment.

COMMERCIAL SECTIONS

Section 48(a) Business Investment Tax Credit (Energy Credit)
The energy credit for any taxable year is the energy percentage of the basis of each energy property placed in service during such taxable year. The energy percentage is 30 percent in the case of energy property but only with respect to periods ending before January 1, 2017.

The term "energy property" means any property which is equipment which uses solar energy to generate electricity. The construction, reconstruction, or erection of which is completed by the taxpayer, or which is acquired by the taxpayer if the original use of such property commences with the taxpayer, with respect to which depreciation (or amortization in lieu of depreciation) is allowable.

In the case of any property with respect to which the Secretary makes a grant under section 1603 of the American Recovery and Reinvestment Tax Act of 2009. No credit shall be determined under section 45 with respect to such property for the taxable year in which such grant is made or any subsequent taxable year.

Any such grant shall not be includible in the gross income of the taxpayer, but shall be taken into account in determining the basis of the property to which such grant relates, except that the basis of such property shall be reduced under section 50 (c) in the same manner as a credit allowed under subsection (a).

Section 50(c)(1) and (3)(a) Reduction in basis for credits and grants.
If a credit is determined under this subpart with respect to any property, the basis of such property shall be reduced by the amount of the credit so determined. Special rule - In the case of any energy credit—only 50 percent of such credit shall be taken into account.

Section 168 Accelerated Cost Recovery System (5 Year Accelerated Depreciation)(100% and 50% Bonus Depreciation)

Section 162(a) Trade or business expenses
In general there shall be allowed as a deduction all the ordinary and necessary expenses paid or incurred during the taxable year in carrying on any trade or business.

JULY 2012

THE VALUE *of* GREEN LABELS *in the* California Housing Market

An Economic Analysis of the Impact of Green Labeling on the Sales Price of a Home

NILS KOK Maastricht University, Netherlands / University of California, Berkeley, CA
MATTHEW E. KAHN University of California, Los Angeles, CA

NILS KOK

Nils Kok currently holds positions as a visiting scholar at the Goldman School of Public Policy at the University of California at Berkeley, and as associate professor in Finance and Real Estate at Maastricht University, the Netherlands. His research on the intersection of sustainability and finance in the real estate sector has been rewarded with several international grants and prizes, and has appeared in leading academic journals. He communicates his ideas and findings in the global arena as a frequent speaker at academic and industry conferences and actively shares his expertise through workshops with investment practitioners and policy-makers. Nils is also the co-founder of the Global Real Estate Sustainability Benchmark (GRESB), a premier investor-led initiative to assess the environmental and social performance of the global real estate investment industry. More information and blog at www.nilskok.com.

kok@haas.berkeley.edu

MATTHEW E. KAHN

Matthew E. Kahn is a professor at the UCLA Institute of the Environment, the Department of Economics, the Department of Public Policy, the UCLA Anderson School of Management and the UCLA School of Law. He is a research associate at the National Bureau of Economic Research. He holds a Ph.D. in economics from the University of Chicago. Before joining the UCLA faculty in January 2007, he taught at Columbia University and the Fletcher School at Tufts University. He has served as a visiting professor at Harvard and Stanford Universities. He is the author of Green Cities: Urban Growth and the Environment (Brookings Institution Press 2006) and the co-author of Heroes and Cowards: The Social Face of War (Princeton University Press 2008). He is the author of Climatopolis: How Our Cities Will Thrive in the Hotter World (Basic Books 2010). His research areas include environmental, urban, energy and real estate economics.

mkahn@ioe.ucla.edu

Financial support for this research has been provided by the San Francisco Department of the Environment and StopWaste.Org. Nils Kok is grateful for the financial support of the Netherlands Organization for Scientific Research (NWO). We thank the US Green Building Council and Build It Green for their generous supply of data. We are grateful to Kim Goodrich, Barry Hooper and Reuben Schwartz for their helpful comments. Owen Heary provided excellent research assistance. All errors pertain to the authors.

JULY 2012

THE VALUE *of* GREEN LABELS
in the California Housing Market

"The Value of Green Labels in the California Housing Market" is the first study to provide statistical evidence that, holding other factors constant, a green label on a single-family home in California provides a market premium compared to a comparable home without the label. The research also indicates that the price premium is influenced by local climate and environmental ideology. To reach these conclusions, researchers conducted an economic analysis of 1.6 million homes sold in California between 2007 and 2012, controlling for other variables known to influence home prices in order to isolate the added value of green home labels.

KEY FINDING: *Green Home Labels Add 9 Percent Price Premium*

This study, conducted by economists at the University of California, Berkeley and University of California, Los Angeles, finds that California homes labeled by Energy Star, LEED for Homes and GreenPoint Rated sell for 9 percent more (±4%) than comparable, non-labeled homes. Because real estate prices depend on a variety of factors, the study controlled for key variables that influence home prices including location, size, vintage, and the presence of major amenities such as swimming pools, views and air conditioning. Considering that the average sales price of a non-labeled home in California is $400,000, the price premium for a certified green home translates into some $34,800 more than the value of a comparable home nearby.

GREEN LABELED HOMES SELL AT HIGHER PRICES

A green label adds an average **9%** price premium to sale price versus other comparable homes.

GREEN LABELS FOR HOMES

Green home labels such as Energy Star, LEED for Homes, and GreenPoint Rated have been established to verify and communicate to consumers that a home is designed and built to use energy efficiently. Green homes also provide benefits beyond energy savings, such as more comfortable and stable indoor temperatures and more healthful indoor air quality. LEED and GreenPoint Rated homes also feature efficient water use; sustainable, non-toxic building materials; and other features that reduce their impact on the environment, such as proximity to parks, shops and transit.

EXPLAINING THE GREEN PREMIUM

This study yields two key insights into the effect of green labels on property values, and why these effects can be so significant. This is especially important in light of the fact that the added value of a green-labeled home far exceeds both the estimated cost of adding energy efficiency features to a home and the utility-bill savings generated by those improvements. Clearly, other factors are in play in producing this premium:

- The results show that the resale premium associated with a green label varies considerably from region to region in California, and is highest in the areas with hotter climates. It is plausible that residents in these areas value green labels more due to the increased cost of keeping a home cool.
- The premium is also positively correlated to the environmental ideology of the area, as measured by the rate of registration of hybrid vehicles. In line with previous evidence on the private value of green product attributes, this correlation suggests that some homeowners may attribute value to intangible qualities associated with owning a green home, such as pride or perceived status.

RESEARCH METHODOLOGY

The study, conducted by Matthew E. Kahn of UCLA and Nils Kok, visiting scholar at UC Berkeley and affiliated with Maastricht University in the Netherlands, examined all of the 1.6 million single-family homes sold between 2007 and 2012 in California. Of those homes, 4,321 were certified under Energy Star Version 2, GreenPoint Rated, or LEED for Homes. Seventy percent of the homes with a green label that were sold during this time period were new construction. The economic approach used, called "hedonic pricing analysis," controlled for a large number of variables that affect real estate pricing, such as vintage, size, location (by zip code) and the presence of major amenities (e.g., pools, views, and air conditioning). The findings of this study echo the results of previous research in the commercial real estate sector, which has found that green labels positively affect rents, vacancy rates and transaction prices for commercial space in office buildings.

RESEARCH QUESTIONS:

- *Commercial real estate investors and tenants value "green" building features. Do homeowners?*
- *How much more value do green homes have?*
- *What factors influence the value homeowners place on green or energy efficient homes? Hotter climate? Higher electricity prices? Environmental ideology?*

1 INTRODUCTION

Increased awareness of energy efficiency and its importance in the built environment have turned public attention to more efficient, green building. Indeed, previous research has documented that the inventory of certified green commercial space in the U.S. has increased dramatically since the introduction of rating schemes that attest to the energy efficiency or sustainability of commercial buildings (based on criteria published by the public and private institutions administering the rating schemes). Importantly, tenants and investors value the green features in such buildings. There is empirical evidence that green labels affect the financial performance of commercial office space: Piet Eichholtz et al. (2010) study commercial office buildings certified under the LEED program of the US Green Building Council (USGBC) and the Energy Star program of the EPA, documenting that these labels positively affect rents, vacancy rates and transaction prices.

Of course, private homeowners may be different from tenants and investors in commercial buildings, especially in the absence of standardized, publicly available information on the energy efficiency of homes. But in recent years, there has been an increase in the number of homes certified as energy efficient or sustainable based on national standards such as Energy Star and LEED and local standards such as GreenPoint Rated in

California. By obtaining verification from a third party that these homes are designed and built to use energy and other resources more efficiently than prescribed by building codes, homes with green labels are claimed to offer lower operational costs than conventional homes. In addition, it is claimed that owners of such homes enjoy ancillary benefits beyond energy savings, such as greater comfort levels and better indoor environmental quality. If consumers observe and capitalize these amenities, hedonic methods can be used to measure the price premium for such attributes, representing the valuation of the marginal buyer (Patrick L. Bajari and Lanier C. Benkard, 2005, Sherwin Rosen, 1974).

In the European Union, the introduction of energy labels, following the 2003 European Performance of Buildings Directive (EPBD), has provided single-family homebuyers with information about how observationally identical homes differ with respect to thermal efficiency. Presumably, heterogeneity in thermal efficiency affects electricity and gas consumption. The EU energy label seems to be quite effective in resolving the information asymmetry in understanding the energy efficiency of dwellings: Dirk Brounen and Nils Kok (2011) estimate hedonic pricing gradients for recently sold homes in the Netherlands and document that homes receiving an "A" grade in terms of energy efficiency sell for a 10 percent price premium. Conversely, dwellings that are labeled as inefficient transact for substantial discounts relative to otherwise comparable, standard homes.

We are not aware of any large sample studies the United States that have investigated the financial performance of green homes. There is some information on the capitalization of solar panels in home prices; one study based in California documents that homes with solar panels sell for roughly 3.5 percent more than comparable homes without solar panels (Samuel R. Dastrup et al., 2012). But unlike findings in previous research on the commercial real estate sector, there is a dearth of systematic evidence on the capitalization of energy efficiency and other sustainability-related amenities in asset prices of the residential building stock, leading to uncertainty among private investors and developers about whether and how much to invest in the construction and redevelopment of more efficient homes.[1]

This paper is the first to systematically address the impact of labels attesting to energy efficiency and other green features of single-family dwellings on the value of these homes as observed in the marketplace, providing evidence on the private returns to the investments in energy-efficient single-family dwellings, an increasingly important topic for the residential market in the U.S.

Using a sample of transactions in California, consisting of some 4,231 buildings certified by the USGBC, EPA, and a statewide rating agency, Build It Green, and a control sample of some 1.6 million non-certified homes, we relate transaction prices of these dwellings to their hedonic characteristics, controlling for geographic location and the time of the sale.

[1] There are some industry-initiated case studies on the financial performance of green homes. An example is a study by the Earth Advantage Institute, which documents for a sample of existing homes in Oregon that those with a sustainable certification sell for 30 percent more than homes without such a designation, based on sales data provided by the Portland Regional Multiple Listing Service. However, the sources of the economic premiums are diverse, not quantified, and not based on rigorous econometric estimations.

The results indicate the importance of a label attesting to the sustainability of a property in affecting the transaction price of recently constructed homes as observed in the marketplace, suggesting that an otherwise comparable dwelling with a green certification will transact for about 9 percent more.

The results are robust to the inclusion of a large set of control variables, such as dwelling vintage, size and the presence of amenities, although we cannot control for "unobservables," such as the prestige of the developer and the relative quality of durables installed in the home.

In addition to estimating the average effect, we test whether the price premium is higher for homes located in hotter climates and in electric utility districts featuring higher average residential electricity prices. Presumably, more efficient homes are more valuable in regions where climatic conditions demand more cooling, and where energy prices are higher. In line with evidence on the capitalization of energy efficiency in commercial buildings (Piet Eichholtz et al., in press), our results suggest that a label appears to add more value in hotter climates, where cooling expenses are likely to be a larger part of total housing expenses. This provides some evidence on the rationality of consumers in appropriately capitalizing the benefits of more efficient homes.

We also test whether the price of certified homes is affected by consumer ideology, as measured by the percentage of hybrid registrations in the neighborhood. A desire to be environmentally conscious may increase the value of green homes because it is a tangible signal of environmental virtue (Steven E. Sexton and Alison L. Sexton, 2011), and an action a person can take in support of their environmental commitment. The results show that the green premium is positively related to the environmental ideology of the neighborhood; green homes located in areas with a higher fraction of hybrid registrations sell for higher prices. Some homeowners seem to attribute non-financial utility to a green label (and its underlying features), which is in line with previous evidence on the private value of green product attributes (Matthew E. Kahn, 2007).

The remainder of this paper is organized as follows: Section 2 describes the empirical framework and the econometric models. Section 3 discusses the data, which represent a unique combination of dwelling-level transaction data with detailed information on green labels that have been assigned to a subsample of the data. In Section 4, we provide the main results of the analysis. Section 5 provides a discussion and policy implications of the findings.

1.6 MILLION HOMES SOLD IN CALIFORNIA DURING THE STUDY PERIOD *(control group)*

4,231 CALIFORNIA HOMES SOLD
with a green label from Energy Star, GreenPoint Rated or LEED for Homes

An otherwise comparable home with a green certification transacts for ***8.7% more*** *(+/-4%).*

The green homes in our sample are mostly "production homes" and not high-end custom homes. Many large residential developers, such as KB Homes, are now constructing Energy Star and GreenPoint Rated homes.

2 METHOD AND EMPIRICAL FRAMEWORK

Consider the determinants of the value of a single-family dwelling at a point in time as a bundle of residential services consumed by the household (John F. Kain and John M. Quigley, 1970). It is well-documented in the urban economics literature that the services available in the neighborhood, such as schools, public transport and other amenities, will explain a large fraction of the variation in price (see, for example, Joseph Gyourko et al., 1999). But of course, the dwelling's square footage, architecture and other structural attributes will also influence its value.

In addition to attributes included in standard asset pricing models explaining home prices, the thermal characteristics and other "sustainability" features of the dwelling may have an impact on the transaction price. These characteristics provide input, which combined with energy inputs, provide comfort (John M. Quigley and Daniel L. Rubinfield, 1989). However, the energy efficiency of homes (and their equipment) is often hard to observe, leading to information asymmetry between the seller and the buyer. In fact, homeowners typically have limited information on the efficiency of their own home; it has been documented that the "energy literacy" of resident households is quite low (Dirk Brounen et al., 2011). Indeed, recent evidence shows that providing feedback to private consumers with respect to their energy consumption is a simple, but effective "nudge" to improve their energy efficiency (Hunt Allcott, 2011).

To resolve the information asymmetry in energy efficiency, and also in related green attributes, energy labels and green certificates have been introduced in commercial and residential real estate markets. The labels can be viewed as an additional step to enhance the transparency of resource consumption in the real estate sector. Such information provision may enable private investors to take sustainability into account when making housing decisions, reducing costly economic research (Robert W. Gilmer, 1989). From an economic perspective, the labels should have financial utility for prospective homeowners, as the savings resulting from purchasing a more efficient home may result in lower operating costs during the economic life, or less exposure to utility cost escalation over time.[2] In addition, similar to a high quality "view," various attributes of homes, such as durability or thermal comfort, may not provide a direct cash flow benefit, but may still be monetized in sales transactions.

To empirically test this hypothesis, we relate the logarithm of the transaction price to the hedonic characteristics of single-family homes, controlling precisely for the variations in the measured and unmeasured characteristics of rated buildings and the nearby control dwellings, by estimating:

$$(1)\ \log(R_{ijt}) = \alpha green_{it} + \beta X_i + \gamma_{jt} + \varepsilon_{ijt}$$

In this formulation, R_{ijt} is the home's sales price commanded by dwelling i in cluster j in quarter t; X_i is the set of hedonic characteristics of building i, and ε_{ijt} is an error term. To control more precisely for locational effects, we include a set of dummy variables, one for each of the j zip codes. These zip-code-fixed effects account for cross-area differences in local public goods such as weather, crime, neighborhood demographics and school quality. To capture the time-variance in local price dynamics, we interact zip-code-fixed effects with year/month indicators; the transaction prices of homes are thus allowed to vary by each month during the time period, in each specific location. This rich set of fixed effects allows for local housing market trends and captures the value of time-varying local public goods, such as crime dynamics or the growth or decline of a nearby employment district. $green_i$ is a dummy variable with a value of one if dwelling i is rated by the EPA, USGBC or Build It Green, and zero otherwise. $\alpha, \beta, \gamma_{jt}$ are estimated coefficients. α is thus the average premium, in percent, estimated for a labeled building relative to those observationally similar buildings in its geographic cluster–the zip code. Standard errors are clustered at the zip code level to control for spatial autocorrelation in prices within zip codes.

[2] For the commercial real estate market, a series of papers that study investor and tenant demand for green office space in the U.S. show that buildings with an Energy Star label–indicating that a building belongs to the top 25 percent of the most energy-efficient buildings–or a LEED label have rents that are two to three percent higher as compared to regular office buildings. Transaction prices for energy-efficient office buildings are higher by 13 to 16 percent. Further analyses show that the cross-sectional variation in these premiums has a strong relation to real energy consumption, indicating that tenants and investors in the commercial property sector capitalize energy savings in their investment decisions (Piet Eichholtz *et al.*, 2010; in press).

In a second set of estimates, we include in equation (1) additional interaction terms where we interact "green" with a vector of locational attributes:

$$(2)\ \log(R_{ijt}) = \alpha_0 green_{it} + \alpha_1 N green_{it} + \beta X_i + \gamma_{jt} + \varepsilon_{ijt}$$

We estimate equation (2) to study whether the "green label" premium varies with key observables such as climatic conditions and local electricity prices.[3] We posit that green homes will be more valuable in areas that experience more hot days and areas where electricity prices are high. Presumably, the present value of future energy savings is highest in those regions, which should be reflected in the valve attributed to the "green" indicator.

A second interaction effect addressed in this study is whether the capitalization effect of green labels is larger in communities that reveal a preference for "green products." A desire to appear environmentally conscious or to act on one's environmental values may increase the financial value of "green" homes because it is a signal of environmental virtue.[4] Our proxy for environmental idealism is the Toyota Prius share of registered vehicles in the zip code (these data are from the year 2007).[5] Last, we test for whether the green home premium differs over the business cycle. The recent sharp recession offers significant variation in demand for real assets, which may affect the willingness to pay for energy efficiency and other green attributes.

Anecdotally, we know that the green homes in our sample are mostly "production homes" and not high-end custom homes—many large residential developers, such as KB Homes, are now constructing Energy Star and GreenPoint Rated homes. But, it is important to note that we do not have further information on the characteristics of the developers of "green" homes and conventional homes. Therefore, we cannot control for the possibility that some developers choose to systematically bundle green attributes with other amenities, such more valuable appliances in green homes or a higher-quality finishing. We assume that such unobservables are not systematically correlated with green labels. Otherwise, we would overestimate the effects of "green" on housing prices.

[3] In model (2), we replace the zip-code-fixed effects for county fixed effects, as data on Prius registrations, electricity prices and the clustering of green homes is measured at the zip code level. To further control for the quality of the neighborhood and the availability of local public goods, we include a set of demographic variables from the Census bureau, plus distance to the central business district (CBD) and distance to the closest public transportation hub.

[4] This is comparable to private investors' preference for socially responsible investments (Jeroen Derwall *et al.*, 2011).

[5] See Matthew E. Kahn (2007) for a discussion of Prius registrations as proxy for environmentalism.

3 DATA

A. Green Homes: Measurements and Data Sources

In the U.S., there are multiple programs that encourage the development of energy efficient and sustainable dwellings through systems of ratings to designate and publicize exemplary buildings. These labels are asset ratings: snapshots in time that quantify the thermal and other sustainability characteristics of the building and predict its energy performance through energy modeling. They neither measure actual performance, nor take occupant behavior into account. The Energy Star program, jointly sponsored by the U.S. Environmental Protection Agency and the U.S. Department of Energy, is intended to identify and promote energy-efficient products, appliances, and buildings. The Energy Star label was first offered for residential buildings in 1995.[6]

The Energy Star label is an asset rating touted as a vehicle for reducing operational costs in heating, cooling, and water-delivering in homes, with conservation claims in the range of 20 to 30 percent, or $200 to $400 in annual savings. In addition, it is claimed that the label improves comfort by sealing leaks, reducing indoor humidity and creating a quieter environment. But the Energy Star label is also marketed as a commitment to conservation and environmental stewardship, reducing air pollution.

In a parallel effort, the US Green Building

[6] Under the initial rating system, which lasted until 2006, buildings could receive an Energy Star certification if improvements were made in several key areas of the home, including high-performance windows, tight constructions and ducts, and efficient heating and cooling equipment. An independent third-party verification by a certified Home Energy Rater was required. Homes qualified under Energy Star Version 1 had to meet a predefined energy efficiency score ("HERS") of 86, equating more than 30 percent energy savings as compared to a home built to the 1992 building code. From January 2006 until the end of 2011, homes were qualified under Energy Star Version 2. This version was developed in response to increased mandatory requirements in the national building codes and local regulations, as well as technological progress in construction practices. The updated guidelines included a visual inspection of the insulation installation, a requirement for appropriately sized HVAC systems, and a stronger promotion of incorporating efficient lighting and appliances into qualified homes. An additional "thermal bypass checklist" (TBC) became mandatory in 2007. As of 2012, Energy Star Version 3 has been in place, including further requirements for energy efficiency measures and strict enforcement of checklist completion.

Council, a private non-profit organization, has developed the LEED (Leadership in Energy and Environmental Design) green building rating system to encourage the "adoption of sustainable green building and development practices." Since adoption in 1999, separate standards have been applied to new buildings and to existing structures.

The LEED label requires sustainability performance in areas beyond energy use, and the requirements for certification of LEED buildings are substantially more complex than those for the award of an Energy Star rating. The certification process for homes measures six distinct components of sustainability: sustainable sites, water efficiency, materials and resources, indoor environmental quality, innovation, as well as energy performance. Additional points can be obtained for location and linkages, and awareness and education.[7]

Whereas LEED ratings for commercial (office) space have diffused quite rapidly over the past 10 years (see Nils Kok et al., 2011, for a discussion), the LEED for Homes rating began in pilot form only in 2005, and it was fully balloted as a rating system in January 2008.

It is claimed that LEED-certified dwellings reduce expenses on energy and water, have increased asset values, and that they provide healthier and safer environments for occupants. It is also noted that the award of a LEED designation "demonstrate[s] an owner's commitment to environmental stewardship and social responsibility."

In addition to these national programs intended for designating exemplary performance in the energy efficiency and sustainability of (single-family) homes, some labeling initiatives have emerged at the city or state level. In California, the most widely adopted of these is GreenPoint Rated, developed by Build It Green, a non-profit organization whose mission is to promote healthy, energy- and resource-efficient homes in California.

The GreenPoint Rated scheme is comparable to LEED for Homes, including multiple components of "sustainability" in the rating process, with minimum rating requirements for energy, water, indoor air quality, and resource conservation. Importantly, the GreenPoint Rated scheme is available not just for newly constructed homes, but it is applicable to homes of all vintages. The label is marketed as "a recognizable, independent seal of approval that verifies a home has been built or remodeled according to proven green standards." Comparable to other green rating schemes, proponents claim that a GreenPoint rating can improve property values at the time of sale.

[7] For more information on the rating procedures and measurements for LEED for Homes, see: http://www.usgbc.org/DisplayPage.aspx?CMSPageID=147.

B. Data on Homes Prices and Their Determinants

We obtain information on LEED-rated homes and GreenPoint Rated homes using internal documentation provided by the USGBC and Build It Green, respectively. Energy-Star-rated homes are identified by street address in files available from local Energy Star rating agencies. We focus our analysis on the economically most important state of California, covering the 2007–2012 time period.

The number of homes rated by the green schemes is still rather limited – 4,921 single-family homes rated with GreenPoint Rated and 489 homes rated with LEED for Homes (as of January 2012). The number of homes that obtained an Energy Star label is claimed to be substantially larger, but we note that data on Energy Star Version 1 has not been documented, and information on homes certified under Energy Star Version 2 is not stored in a central database at the federal level. Therefore, we have to rely on information provided by consultants who conduct Energy Star inspections. We obtained details on 4,938 single-family dwellings that have been labeled under the Energy Star Version 2 program.

We matched the addresses of the buildings rated in these three programs as of January 2012 to the single-family residential dwellings identified in the archives maintained by DataQuick. The DataQuick service and the data files maintained by DataQuick are advertised as a "robust national property database and analytic expertise to deliver innovative solutions for any company participating in the real estate market."[8] Our initial match yielded 8,243 certified single-family dwellings for which an assessed value or transaction price, and dwelling characteristics could be identified in the DataQuick files; of those homes, 4,231 transacted during the sample period.[9]

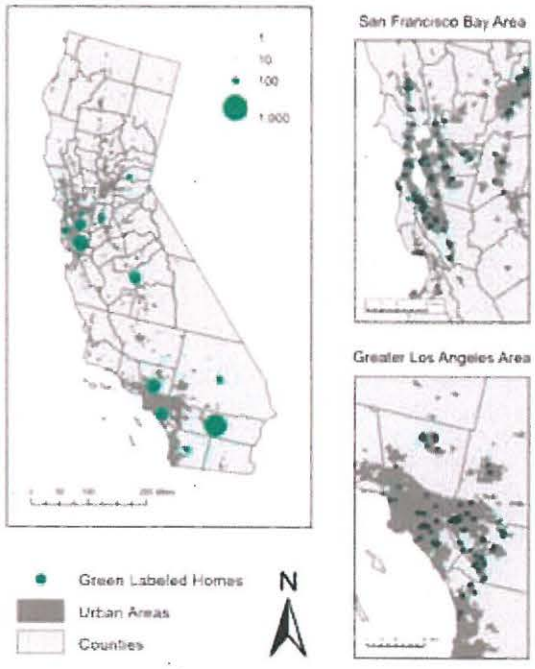
[8] DataQuick maintains an extensive micro database of approximately 120 million properties and 250 million property transactions. The data has been extensively used in previous academic studies. See, for example, Raphael W. Bostic and Kwan Ok Lee (2008) and Fernando Ferreira *et al.* (2010).

[9] We were not able to match the remaining 2,105 certified properties to the DataQuick files. Reasons for the missing observations include, for example, properties that were still under construction, and incomplete information on certified properties.

Figure 1 shows the geographic distribution of the certified homes in our sample. There is a clustering of green rated homes in certain areas, such as the Los Angeles region and the San Francisco region. The geographic distribution is correlated with higher incomes (e.g., in the San Francisco Bay Area), but also with higher levels of construction activity in recent years (e.g., in the Central Valley). As shown by the maps, in the case of Los Angeles, many of the "green label" homes are built in the hotter eastern part of the metropolitan area. It is important to note that there is little new construction in older, richer cities such as Berkeley and Santa Monica (Matthew E. Kahn, 2011). This means that it is likely to be the case that there will be few single-family "green homes" built in such areas.

FIGURE 1.

Certified Homes in California *(2007-2012)*



Sources: Build It Green, EPA, and USGBC

GEOGRAPHIC DISTRIBUTION *of* **GREEN-LABELED HOMES** *is correlated with*

- *Higher incomes (e.g., San Francisco Bay Area)*
- *Higher levels of construction activity (e.g., Central Valley)*
- *Hotter local climate (e.g., inland areas around Los Angeles and Central Valley)*

HEDONIC VARIABLES CONSIDERED:

- *size*
- *quality*
- *number of bedrooms*
- *renovations*
- *garage*
- *swimming pool*
- *air conditioning*
- *view*

To investigate the effect of energy efficiency and sustainability on values of dwellings as observed in the market, we also collect information on all non-certified single-family dwellings that transacted during the same time period, in the same geography. In total, there are nearly 1.6 million dwellings in our sample of green buildings and control buildings with hedonic and financial data.

Besides basic hedonic characteristics, such as vintage, size and presence of amenities, we also have information on the time of sale. Clearly, during the time period that we study, many homes in our geography were sold due to financial distress (i.e., foreclosure or mortgage delinquency). This, of course, has implications for the transaction value of homes (John Y. Campbell et al., 2011). We therefore create an indicator for a "distressed" sale, based on information provided by DataQuick.

We also collect data on environmental ideology, proxied by the registration share of Prius vehicles in each zip code.[10] Local climatic conditions are assessed by the total annual cooling degree days at the nearest weather station (measured by the longitude and latitude of each dwelling and each weather station) during the year of sale.[11] Information on electricity prices is collected at the zip code level.[12]

C. Descriptive Statistics

Table 1 summarizes the information available on the samples of certified and non-certified dwellings. The table reports the means and standard deviations for a number of hedonic characteristics of green buildings and control buildings, including their size, quality, and number of bedrooms, as well as indexes for building renovation, the presence of on-site amenities (such as a garage or carport, swimming pool, or presence of cooling equipment), and the presence of a "good" view.[13]

Simple, non-parametric comparisons between the samples of certified and non-certified homes show that transaction prices of green homes are higher by about $45,000, but of course, this ignores any observable differences between the two samples. Indeed, green homes are much younger—70 percent of the dwellings in the green sample have been constructed during the last five years.

More than two-thirds of the stock of green homes are those certified by Energy Star, but there is substantial overlap among the green certifications—about 20 percent of the green homes have multiple labels.

[10] We calculate the Toyota Prius share of registered vehicles from zip code totals of year 2007 automobile registration data (purchased from R.L. Polk).

[11] Data retrieved from http://www.ncdc.noaa.gov/cdo-web/.

[12] Data retrieved from http://www.energy.ca.gov/maps/serviceareas/electric_service_areas.html. We thank the California Energy Commission for providing a list containing each zip code in California and the corresponding local electric utility provider.

[13] DataQuick classifies the presence and type of view from the property. A "good" view includes the presence of a canyon, water, park, bluff, river, lake or creek

4 RESULTS

Table 2 presents the results of a basic regression model relating transaction prices of single-family dwellings to their observable characteristics and a green rating. Zip-code-fixed effects account for cross-area differences in local public goods, such as weather, crime, neighborhood demographics and school quality. The analysis is based upon more than 1.6 million observations on rated and unrated dwellings. Results are presented for ordinary least squares regression models, with errors clustered at the zip code level. Coefficients for the individual location clusters and the time-fixed effects are not presented.

Column 1 reports a basic model, including some hedonic features: dwelling size in thousands of square feet, the number of bed and bathrooms, and the presence of a garage or carport. We also include zip-year/month fixed effects. The model explains about 85 percent of the variation in the natural logarithm of home prices.

Larger homes command higher prices; 1,000 square feet increase in total dwelling size (corresponding to an increase of about 50 percent in the size of typical home) leads to a 31 percent higher transaction price. Controlling for dwelling size, an additional bathroom adds about 10 percent to the value of a home, and a garage yields about 6 percent, on average.

In column 2, we add a vector of vintage indicators to the model. Relative to homes constructed more than 50 years ago (the omitted variable), recently developed homes fetch significantly higher prices. The relation between vintage and price is negative, but homes constructed during the 1960-1980 period seem to transact at prices similar to very old ("historic") homes. Renovation of dwellings is capitalized in the selling prices, although the effect is small; prices of renovated homes are just one percent higher.[14]

[14] We replace the original "birth year" of a home with the renovation date in the analysis, so that vintage better reflects the "true" state of the home. This may explain the low economic significance of the renovation indicator.

Column 3 includes a selection of dwelling amenities in the model. The results show that homes that were sold as "distressed," for example following mortgage default, transact at a discount of 16 percent, on average. The presence of a swimming pool, cooling system or a "view" contributes significantly to home prices.

Importantly, holding all hedonic characteristics of the dwellings constant, column 4 shows that a single-family dwelling with a LEED, GreenPoint Rated or Energy Star certificate transacts at a premium of 12 percent, on average. This result holds while controlling specifically for all the observable characteristics of dwellings in our sample. The green premium is quite close to what has been documented for properties certified as efficient under the European energy labeling scheme. A sample of 32,000 homes classified with an energy label "A" transacted for about 10 percent more as compared to standard homes (Dirk Brounen and Nils Kok, 2011). In the commercial property market, green premiums have been documented to be slightly higher – about 16 percent (Piet Eichholtz, et al., 2010).

A. Robustness Checks

In Table 3, the green rating is disaggregated into three components: an Energy Star label, a LEED certification, and a GreenPoint Rated label. The (unreported) coefficients of the other variables are unaffected when the green rating is disaggregated into these component categories. The estimated coefficient for the Energy Star rating indicates a premium of 14.5 percent. The GreenPoint Rated and LEED rating are associated with insignificantly higher transaction prices. Energy efficiency is an important underlying determinant of the increased values for green certified dwellings.[15] But of course, sample sizes for homes certified under the alternative rating schemes are quite limited, and just a small fraction of those homes transacted over the past years. An alternative explanation for the lack of significant results for the GreenPoint Rated and LEED schemes is the still limited recognition of those "brands" in the marketplace.[16]

The downturn in housing markets and the subsequent decrease in transaction prices may also have an impact on the willingness to pay for more efficient, green homes. It has been documented that prices are more procyclical for durables and luxuries as compared to prices of necessities and nondurables (see Mark Bils and Peter J. Klenow, 1998). To control for the time-variation in the value attributed to green, we include interaction terms of year-fixed effects and the green indicator in column 4. When interaction terms of year-fixed effects are included in the model (the years 2007 and 2012 are omitted due to the lack of a sufficient number of observations in those years), we document substantial variation in the premium for green dwellings over the sample period.

[15] The fundamental energy efficiency requirement is identical across the three different labeling schemes, and the mechanisms for verification are almost entirely similar. The three labels require design for 15 percent energy savings beyond building code requirements and all schemes require various on-site verifications to confirm the delivered home was built to that standard. GreenPoint Rated and LEED offer the highest number of credits for exceeding that minimum requirement. Energy Star rated homes are thus not necessarily better energy performers as compared to the other rating schemes.

[16] The Energy Star label is recognized by more than 80 percent of U.S. households, and 44 percent of households report they knowingly purchased an Energy Star labeled product in the past 12 months (see http://www.cee1.org/eval/00-new-eval-es.php3). Energy Star is one of the most widely recognized brands in the U.S. While similar data is not available for GreenPoint Rated or LEED, both were introduced as building labels much more recently, and do not benefit from near ubiquitous cobranding in consumer products.

In the first years of the sample, labeled homes sold for a discount, albeit insignificantly (which may be related to the lack of demand for newly constructed homes during that time period), whereas the premium is large and significant in later years. The parallel with the business cycle suggests that, among private homeowners, demand for green is lower in recessions, but increases as the economy accelerates. This is contrasting evidence for the commercial market: It has been documented that green-certified office buildings experienced rental decreases similar to conventional office buildings during the most recent downturn in the economy (Eichholtz et al., in press).

As noted in Table 1, most homes certified by one of three rating schemes have been construced quite recently – some 70 percent of the green homes were constructed less than six years ago. Recognizing this point, we seek a similar control sample of non-certified single-family transactions, restricting the analysis to dwellings that are five years old or younger.[17]

Table 4 presents the results of this simple robustness check. Control variables, location-fixed effects and time-fixed effects are again omitted. The results presented in Table 4 are not consistently different from the results in Table 3, but the green premium is slightly lower: On average, green-rated homes that were constructed during the last five years transact at a premium of some 9 percent. The Energy Star label is significantly different from zero. We note that the estimated coefficient for the LEED rating indicates a premium of some 10 percent in transaction prices, but this is not statistically significant at conventional levels.

[17] Quite clearly, this paper mostly deals with labeled developer homes rather than existing homes that went through the labeling process. As noted in Section 2, this raises the possibility of a "developer effect" in explaining the price variation between green and conventional homes. More information on the identity of developers of labeled and non-labeled homes would allow us to further disentangle this effect, but we have information on the developers of green homes only. About one third of the homes in the labeled sample have been constructed by KB Homes. Regressions that exclude homes constructed by KB Homes lead to similar results, with the green premium decreasing to about 6 percent.

B. Testing for Heterogeneity in "Green Label" Capitalization

As demonstrated in the statistical models reported in Tables 2–4, there is a statistically significant and rather large premium in the market value for green-certified homes. The statistical analysis does not identify the source of this premium, or the extent to which the signal about energy efficiency is important relative to the other potential signals provided by a building of sufficient quality to earn a label. Of course, the estimates provide a common percentage premium in value for all rated dwellings. But the value of green certification may be influenced by factors related to the location of homes: Figure 1 suggests that the distribution of green-rated dwellings is not random within urban areas in California, and this may affect the geographic variation in the value increment estimated for green-certified homes. For example, non-financial utility attributed to green certification may be higher for environmentally conscious households (comparable to the choice for solar panels, see Samuel R. Dastrup et al., 2012, for a discussion) or in areas where such homes are clustered (This peer effect is referred to as "conspicuous conservation" in a recent paper by Steven E. Sexton and Alison L. Sexton, 2011).

But, the financial utility of more efficient homes may also be affected by other factors related to the location of a dwelling. The financial benefits of a more efficient home should increase with the temperature of a given location, keeping all other things constant. (Presumably, more energy is needed for the heating of dwellings in areas with more heating degree days, and more energy is needed for the cooling of buildings in areas with more cooling degree days.) To test this hypothesis, we interact the green indicator with information on cooling degree days for each dwelling in the transaction year, based on the nearest weather station in the database of the National Oceanic and Atmospheric Administration (NOAA). Similarly, in areas with higher electricity costs, the return on energy efficiency should be higher. We therefore interact the climate variable with information on the retail price of electricity in the electric utility service area.

KEY FINDING

Homeowners in areas with a hotter climates are willing to pay more for a green, energy-efficient home.

Table 5 presents a set of models that include a proxy for ideology, green home density, climatic conditions and local electricity prices. In this part of the analysis, we seek to (at least partially) distinguish the effects of the energy-saving aspect of the rating from other, intangible effects of the label itself. The results in column 1 show that more efficient homes located in hotter climates (e.g., the Central Valley) are more valuable as compared to labeled homes constructed in more moderate climates (e.g., the coastal region). At the mean temperature level (6,680 cooling degree days), the green premium equals about 10 percent. But for every 1000 cooling degree day increase, the premium for certified homes increases by 1.3 percent, keeping all other things constant. **This result suggests that private homeowners living in areas where cooling loads are higher are willing to pay more for the energy efficiency of their dwellings.**[18]

There is a statistically significant premium in the market value for of green-certified homes.

In column 2, we add an interaction of climatic conditions with local electricity prices. (In models 2-4, we control for location using county-fixed effects.) Presumably, energy savings are more valuable if the price of electricity per kWh is higher. **However, our results do not show a difference in the capitalization of energy savings between consumers paying high rates** (the maximum rate in our sample equals 0.27 cent/kWh) **and those paying lower rates** (the minimum rate in our sample equals 0.07 cent/kWh). This may be because the true driver of consumer behavior is their overall energy outlay rather than the unit cost per kWh.

[18] While we do not have household level data on electricity consumption, the "rebound effect" would predict that such homeowners might respond to the relatively lower price of achieving "cooling" by lowering their thermostat. In such a case, the actual energy performance of the buildings would not necessarily be lower, because of this behavioral response.

Homeowners in environmentally-conscious communities place a higher value on homes with a green label.

In Column 3, we include the share of Prius registrations for each zip code in the sample, interacted with the indicator for green certification. Quite clearly, the capitalization of green varies substantially by heterogeneity in environmental idealism: **In areas with higher concentrations of hybrid vehicle registrations, the value attributed to the green certification is higher.** These results on the larger capitalization effect of green homes in more environmentally conscious communities are consistent with empirical work on solar panels (Samuel R. Dastrup, et al., 2012) and theoretical work on the higher likelihood for the private provision of public goods by environmentalists (Matthew J. Kotchen, 2006).

In column 4, we include a variable for the "density" of green homes in a given street and zip code, and built by the same developer. One could argue that in areas with a larger fraction of green homes, there is a higher value attributed to such amenity by the local residents. Households who purchase a home on this street know that their neighbors also will be living in a green home and this will create a type of Tiebout sorting as those who want to live near other environmentalists will be willing to pay more to live there. In this sense, the "green label" density acts as a co-ordination device. However, competition in the share of green homes in a given neighborhood may also negatively affect the willingness to pay for green, as such feature is becoming a commodity (see Andrea Chegut et al., 2011, for a discussion).

When including the density indicator, the point estimate for green certification does not change significantly, but the coefficient on green home density is pointing to a negative relation between the intensity of local green development and the transaction increment paid for green homes. This finding is not significant, but the sign of the coefficient is in line with evidence on green building competition in the UK. As more labeled homes are constructed, the marginal effect relative to other green homes becomes smaller, even though the average effect, relative to non-green homes, remains positive.

KEY FINDING

No evidence that homeowners in areas with higher electricity prices are willing to pay more for a green, energy-efficient home.

5 DISCUSSION & CONCLUSIONS

The economic significance of the green premium documented for labeled homes is quite substantial. **Considering that the average transaction price of a non-labeled home equals $400,000 (see Table 1), the incremental value of 9 percent for a certified dwelling translates into some $34,800 more than the value of a comparable dwelling nearby.**

Of course, this raises the issue of relative input costs. The increment in construction costs of more efficient, green homes is open to popular debate, and there is a lack of consistent and systematic evidence. Anecdotally, a recent industry report shows that estimated cost to reach a modeled energy efficiency level of 15 percent above California's 2008 energy code is between $1,600 and $2,400 for a typical 2,000 sq. ft. dwelling, depending on the climate zone. To reach a modeled energy efficiency level of some 35 percent above the 2008 code, estimated costs range from $4,100 to $10,000 for a typical 2,000 sq. ft. dwelling, again depending on the climate zone.[19] (Some of these costs are offset by incentives, and it is estimated that about one-third of the costs could be compensated for by rebates.) These admittedly rough estimates suggest that the capitalization of energy efficiency features in the transaction price (about $35,000) far exceeds the input cost for the developer (about $10,000, at most).

[19] Source: Gabel Associates, LLC. (2008). "Codes and Standards: Title 24 Energy-Efficient Local Ordinances."

From the perspective of a homeowner, the benefits of purchasing a labeled home, or of "greening" an existing dwelling, include direct cost savings during tenure in the home. Indeed, we document some consumer rationality in pricing the benefits of more efficient homes, as reflected in the positive relation between cooling degree days in a given geography and the premium rewarded to a certified home. Presumably, the capitalization of the label should at least reflect the present value of future energy savings. Considering that the typical utility bill for single-family homes in California equals approximately $200 per month, and savings in a more efficient home are expected to yield a 30 percent reduction in energy costs, the annual dollar value of savings for a typical consumer is some $720. Compared to the increment for green-labeled homes documented in this paper, that implies a simple payback period of some 48 years.

Quite clearly, there are other (unobservable) features of green homes that add value for consumers. This may include savings on resources other than energy, such as water, but the financial materiality of these savings is relatively small. **However, there are also other, intangible benefits of more efficient homes, such as better insulation, reducing draft, and more advanced ventilation systems, which enhance indoor air quality. These ancillary benefits may be appealing to consumers through the comfort and health benefits they provide.**

The results documented in this paper also show that the premium in transaction price associated with a green label varies considerably across geographies. **The premium is positively related to the environmental ideology of the neighborhood.** In line with previous evidence on the private value of green product attributes, some homeowners seem to attribute non-financial utility to a green label (and its underlying features), explaining part of the premium paid for green homes.

B. Conclusion

Buildings are among the largest consumers of natural resources, and increasing their energy efficiency can thus play a significant role towards achieving cost savings for private consumers and corporate organizations, and can be an important step in realizing global carbon reduction goals. With these objectives in mind, an ongoing effort has sought to certify buildings that have been constructed more efficiently. Considering the lack of "energy literacy" among private consumers, if homebuyers are unaware of a building's steady state (modeled) energy consumption, then they will most likely not appropriately capitalize energy savings in more efficient dwellings.

Comparable to evidence documented for the commercial sector in the U.S., and for the residential sector in Europe, the results in this paper provide the first evidence on the importance of publicly providing information about the energy efficiency and "sustainability" of structures in affecting consumer choice.

Green homes transact for significantly higher prices as compared to other recently constructed homes that lack sustainability attributes. This is important information for residential developers and for private homeowners: Energy efficiency and other green features are capitalized in the selling price of homes.

We note that the green homes in our sample are not high-end, custom homes, but rather "production homes" built by large developers. From the developer's perspective, there are likely to be economies of scale from producing green homes in the same geographic area. If green communities command a price premium and developers enjoy cost savings from producing multiple homes featuring similar attributes, then for-profit developers will be increasingly likely to build such complexes. This has implications for the green premium, as the marginal effect relative to other green homes becomes smaller.

The findings in this paper also have some implications for policy makers. Information on the energy efficiency of homes in the U.S. residential market is currently provided just for exemplary dwellings.[20] The mandatory disclosure of such information for all homes could further consumers' understanding of the energy efficiency of their (prospective) residence, thereby reducing the information asymmetry that is presumably an important explanation for the energy-efficiency gap.

An effective and cheap market signal may trigger investments in the efficiency of the building stock, with positive externality effects as a result.

Of course, we cannot disentangle the energy savings required to obtain a label from the unobserved effects of the label itself, which could serve as a signaling measure of environmental ideology and other non-financial benefits from occupying a green home. Future research should incorporate the *realized* energy consumption in green homes and conventional homes to further disentangle these effects. Reselling of green-labeled homes will also offer an opportunity to further study the value persistence of certified homes, unraveling the effect of developer quality on the green premium documented in this paper.

It also important to note that this paper focuses just on the market for owner-occupied single-family dwellings. While this represents an important fraction of the housing market, the market for rental housing has been growing considerably over the course of the housing crisis, and represents the majority of the housing stock in large U.S. metropolitan areas such as New York and San Francisco. Addressing the signaling effect of green labels for tenants in multi-family buildings should thus be part of a future research agenda.

[20] At the time of writing, the City and County of San Francisco's Office of the Assessor-Recorder is beginning to record and publish the presence or absence of green labels in the county property database. Their stated objective is to increase the incentive to make green upgrades in new and existing properties by using transparency to increase market actors' ability to act upon label information.

REFERENCES

Allcott, Hunt. 2011. "Social Norms and Energy Conservation." *Journal of Public Economics*, 95(5), 1982-095.

Bajari, Patrick L. and Lanier C. Benkard. 2005. "Hedonic Price Indexes with Unobserved Product Characteristics." *Journal of Business and Economic Statistics*, 23(1), 61-75.

Bils, Mark and Peter J. Klenow. 1998. "Using Consumer Theory to Test Competing Business Cycle Models." *Journal of Political Economy*, 106(2), 233-61.

Bostic, Raphael W. and Kwan Ok Lee. 2008. "Mortgages, Risk, and Homeownership among Low- and Moderate-Income Families." *American Economic Review*, 98(2), 310-14.

Brounen, Dirk and Nils Kok. 2011. "On the Economics of Energy Efficiency in the Housing Market." *Journal of Environmental Economics and Management*, 62, 166-79.

Brounen, Dirk; Nils Kok and John M. Quigley. 2011. "Residential Energy Literacy and Conservation," Chicago: *47th Annual AREUEA Conference Paper.*

Campbell, John Y.; Stefano Giglio and Parag Pathak. 2011. "Forced Sales and House Prices " *American Economic Review*, 101(5), 2108-31.

Chegut, Andrea; Piet M. Eichholtz and Nils Kok. 2011. "Supply, Demand and the Value of Green Buildings," Chicago: *47th Annual AREUEA Conference Paper.*

Dastrup, Samuel R.; Joshua S. Graff Zivin; Dora L. Costa and Matthew E. Kahn. 2012. "Understanding the Solar Home Premium: Electricity Generation and green Social Status." *European Economic Review*, 56(5), 961-73.

Derwall, Jeroen; Kees Koedijk and Jenke Ter Horst. 2011. "A Tale of Values-Driven and Profit-Seeking Social Investors." *Journal of Banking and Finance*, 35(8), 2137-47.

Eichholtz, Piet M.A.; Nils Kok and John M. Quigley. 2010. "Doing Well by Doing Good: Green Office Buildings." *American Economic Review*, 100(5), 2494–511.

____. in press. "The Economics of Green Building." *Review of Economics and Statistics.*

Ferreira, Fernando; Joseph Gyourko and Joseph Tracy. 2010. "Housing Busts and Household Mobility." *Journal of Urban Economics*, 68(1), 34-45.

Gilmer, Robert W. 1989. "Energy Labels and Economic Search." *Energy Economics*, 213-18.

Gyourko, Joseph; Matthew E. Kahn and Joseph Tracy. 1999. "Quality of Life and Environmental Comparisons," P. C. Cheshire and E. S. Mills, *Handbook of Regional and Urban Economics.* Elsevier, 1413-54.

Kahn, Matthew E. 2007. "Do Greens Drive Hummers or Hybrids? Environmental Ideology as a Determinant of Consumer Choice." *Journal of Environmental Economics and Management*, 54, 129-45.

____. 2011. "Do Liberal Cities Limit New Housing Development? Evidence from California." *Journal of Urban Economics*, 69(2), 223-28.

Kain, John F. and John M. Quigley. 1970. "Measuring the Value of House Quality." *Journal of American Statistical Association*, 65(330), 532-48.

Kok, Nils; Marquise McGraw and John M. Quigley. 2011. "The Diffusion of Energy Efficiency in Building." *American Economic Review*, 101(3), 77–82.

Kotchen, Matthew J. 2006. "Green Markets and the Private Provision of Public Goods." *Journal of Political Economy,* 114(4), 816-34.

Quigley, John M. and Daniel L. Rubinfield. 1989. "Unobservables in Consumer Choice: Residential Energy and the Demand for Comfort." *Review of Economics & Statistics*, 71(3), 415-25.

Rosen, Sherwin. 1974. "Hedonic Prices and Implicit Markets: Product Differentiation in Pure Competition." *Journal of Political Economy*, 82(1), 34-55.

Sexton, Steven E. and Alison L. Sexton. 2011. "Conspicuous Conservation: The Prius Halo and Willingness to Pay for Environmental Bona Fides," *UC Center for Energy and Environmental Economics Working Paper Series.* Berkeley: University of California at Berkeley.

TABLE 1. Comparison of Green-Labeled Buildings and Nearby Control Buildings

(standard deviations in parentheses)

	RATED BUILDINGS	CONTROL BUILDINGS
Sample Size	4,321	1,600,558
Sales Price	445.29	400.51
(thousands of dollars)	(416.58)	(380.47)
Assessed Value	425.95	355.21
(thousands of dollars)	(376.86)	(347.34)
Dwelling Size	2.06	1.80
(thousands of sq. ft.)	(0.69)	(0.86)
Lot Size	8.40	16.94
(thousands of sq. ft.)	(14.01)	(41.23)
Age	1.68	32.23
(years)	(9.49)	(24.39)
VINTAGE:		
Vintage < 6 years	0.70	0.18
(percent)	(0.46)	(0.38)
Vintage > 5 years < 11	0.00	0.08
(percent)	(0.02)	(0.28)
Vintage >10 years < 21	0.00	0.11
(percent)	(0.00)	(0.31)
Vintage > 20 years < 31	0.00	0.14
(percent)	(0.02)	(0.35)
Vintage > 30 years < 41	0.00	0.12
(percent)	(0.02)	(0.33)
Vintage > 40 years < 51	0.00	0.09
(percent)	(0.02)	(0.29)
Vintage > 50 years	0.01	0.20
(percent)	(0.08)	(0.40)
Renovated Building	0.04	0.12
(percent)	(0.19)	(0.33)
Garage	0.15	0.61
(number)	(0.55)	(0.94)
Number of Bedrooms	2.64	2.96
(percent)	(1.63)	(1.18)
Number of Bathrooms	2.03	2.11
(percent)	(1.26)	(0.94)
GREEN LABEL		
Energy Star	0.68	-
(percent)	(0.47)	-
GreenPoint Rated	0.47	-
(percent)	(0.50)	-
LEED for Homes	0.03	0.49
(percent)	(0.16)	(0.50)
Multiple Certifications	0.17	0.39
(percent)	(0.38)	(0.49)
Distressed Sale	0.08	0.11
(1 = yes)	(0.26)	(0.31)
Cooling Equipment	0.45	0.02
(1 = yes)	(0.50)	(0.15)
Swimming Pool	0.01	0.42
(1 = yes)	(0.09)	(0.41)
View	0.00	6.37
(1 = yes)	(0.02)	(4.34)
Prius Registration Share	0.45	14.94
(percent x100)	(0.38)	(1.37)
Cooling Degree Days Per Year	6.86	
(thousands)	(3.86)	
Electricity Price	15.06	
(cents/kWh)	(0.84)	

	RATED BUILDINGS	CONTROL BUILDINGS
TRANSACTION YEAR		
2007	0.01	0.13
(percent)	(0.09)	(0.34)
2008	0.04	0.19
(percent)	(0.20)	(0.39)
2009	0.15	0.23
(percent)	(0.36)	(0.42)
2010	0.55	0.21
(percent)	(0.50)	(0.41)
2011	0.23	0.21
(percent)	(0.42)	(0.41)
2012	0.01	0.02
(percent)	(0.08)	(0.14)

TABLE 2. Regression Results

Dwelling Characteristics, Amenities, and Sales Prices

(California, 2007 - 2012)

	(1)	(2)	(3)	(4)
Green Rating				0.118***
(1 = yes)				[0.023]
Dwelling Size	0.309***	0.289***	0.273***	0.273***
(thousands of sq. ft.)	[0.008]	[0.008]	[0.007]	[0.007]
Number of Bathrooms	0.095***	0.070***	0.066***	0.066***
	[0.005]	[0.005]	[0.005]	[0.005]
Number of Bedrooms	0.015***	0.019***	0.022***	0.022***
	[0.003]	[0.003]	[0.003]	[0.003]
Number of Garages	0.059***	0.062***	0.058***	0.058***
	[0.005]	[0.005]	[0.005]	[0.005]
AGE*				
New Construction		0.248***	0.190***	0.186***
(1 = yes)		[0.017]	[0.016]	[0.016]
1 - 2 years		0.259***	0.209***	0.206***
(1 = yes)		[0.015]	[0.015]	[0.015]
2 - 3 years		0.239***	0.223***	0.221***
(1 = yes)		[0.015]	[0.015]	[0.015]
3 - 4 years		0.207***	0.219***	0.219***
(1 = yes)		[0.014]	[0.014]	[0.014]
4 - 5 years		0.195***	0.213***	0.213***
(1 = yes)		[0.014]	[0.014]	[0.014]
5 - 6 years		0.186***	0.203***	0.203***
(1 = yes)		[0.014]	[0.014]	[0.014]
6 - 10 years		0.191***	0.193***	0.193***
(1 = yes)		[0.014]	[0.014]	[0.014]
10 - 20 years		0.158***	0.149***	0.149***
(1 = yes)		[0.012]	[0.012]	[0.012]
20 - 30 years		0.072***	0.064***	0.064***
(1 = yes)		[0.011]	[0.011]	[0.011]
30 - 40 years		0.009	0.001	0.001
(1 = yes)		[0.010]	[0.010]	[0.010]
40 - 50 years		0.007	-0.002	-0.002
(1 = yes)		[0.008]	[0.007]	[0.007]
Renovated		0.012**	0.011**	0.011**
(1 = yes)		[0.005]	[0.005]	[0.005]
Distressed Sale			-0.161***	-0.161***
(1 = yes)			[0.003]	[0.003]
View			0.063***	0.063***
(1 = yes)			[0.011]	[0.011]
Swimming Pool			0.086***	0.086***
(1 = yes)			[0.005]	[0.005]
Cooling Systems			0.060***	0.060***
(1 = yes)			[0.008]	[0.008]
TIME-ZIP-FIXED EFFECTS	Y	Y	Y	Y
Constant	11.743***	11.651***	11.795***	11.681***
	[0.203]	[0.177]	[0.161]	[0.163]
N	1,609,879	1,609,879	1,609,879	1,609,879
R^2	0.849	0.854	0.864	0.864
Adj R^2	0.856	0.861	0.871	0.871

Notes:

* Omitted variable: vintage > 50 years

Regressions include: fixed effects by quarter year, 2007I–2012I, interacted with fixed effects by zip code. (Coefficients are not reported.)

Standard errors, clustered at the zip code level, are in brackets. Significance at the 0.10, 0.05, and 0.01 levels are indicated by *, **, and ***, respectively.

TABLE 3. Regression Results

Green Labeling Schemes and Sales Prices

(Energy Star, GreenPoint Rated and LEED for Homes)

	(1)	(2)	(3)	(4)
Energy Star	0.145***			
(1 = yes)	[0.027]			
GreenPoint Rated		0.024		
(1 = yes)		[0.024]		
LEED for Homes			0.077	
(1 = yes)			[0.082]	
Green*Year 2008				-0.011
(1 = yes)				[0.057]
Green*Year 2009				0.052
(1 = yes)				[0.033]
Green*Year 2010				0.144***
(1 = yes)				[0.024]
Green*Year 2011				0.131***
(1 = yes)				[0.029]
Time-ZIP-Fixed Effects	Y	Y	Y	Y
Control Variables	Y	Y	Y	Y
Constant	11.759***	11.778***	11.795***	11.668***
	[0.162]	[0.162]	[0.161]	[0.165]
N	1,609,879	1,609,879	1,609,879	1,609,879
R^2	0.871	0.871	0.871	0.871
Adj R^2	0.864	0.864	0.864	0.864

Notes:

Regressions include: fixed effects by quarter year, 2007I–2012I, interacted with fixed effects by zip code; as well as vintage, amenities and other measures reported in Table 2 (column 4). (Coefficients are not reported.)

Standard errors, clustered at the zip code level, are in brackets. Significance at the 0.10, 0.05, and 0.01 levels are indicated by *, **, and ***, respectively.

TABLE 4. Regression Results

Robustness Check: Recently Constructed Homes #

	(1)	(2)	(3)	(4)
Green Rating	0.087***			
(1 = yes)	[0.018]			
Energy Star		0.112***		
(1 = yes)		[0.017]		
GreenPoint Rated			-0.016	
(1 = yes)			[0.026]	
LEED for Homes				0.097
(1 = yes)				[0.074]
Time-ZIP-Fixed Effects	Y	Y	Y	Y
Control Variables	Y	Y	Y	Y
Constant	12.044***	12.059***	12.119***	12.114***
	[0.245]	[0.240]	[0.222]	[0.223]
N	314,759	314,759	314,759	314,759
R^2	0.884	0.884	0.883	0.883
Adj R^2	0.899	0.899	0.899	0.899

Notes:

Sample restricted to dwellings constructed during the 2007-2012 period.

Regressions include: fixed effects by quarter year, 2007I–2012I, interacted with fixed effects by zip code; as well as vintage (ranging from 1–5 years), amenities and other measures reported in Table 2 (column 4). (Coefficients are not reported.)

Standard errors, clustered at the zip code level, are in brackets. Significance at the 0.10, 0.05, and 0.01 levels are indicated by *, **, and ***, respectively.

TABLE 5. Regression Results

Green Labels, Climatic Conditions, Electricity Costs, and Sales Prices [#]

	(1)[##]	(2)[###]	(2)[###]	(3)[###]
Green Rating	-0.013	0.098*	-0.057	0.082**
(1 = yes)	[0.026]	[0.054]	[0.039]	[0.033]
Green Rating*Cooling Degree Days	0.014***	0.006		
	[0.003]	[0.075]		
Green Rating*Cooling Degree Days*Electricity Price		-0.001		
		[0.005]		
Green Rating*Prius Registration			21.957***	
			[5.355]	
Green Rating*Green Density				-0.002
				[0.001]
Distance to Closest Rail Station		-0.004***	-0.004***	-0.004***
(in kilometers)		[0.001]	[0.001]	[0.001]
Distance to CBD		-0.001	-0.001	-0.001
(in kilometers)		[0.001]	[0.001]	[0.001]
Time-ZIP-fixed Effects	Y	N	N	N
Time-FIPS-Fixed Effects	N	Y	Y	Y
Control Variables	Y	Y	Y	Y
Constant	12.055***	12.494***	12.378***	12.759***
	[0.023]	[0.067]	[0.161]	[0.240]
N	323,840	238,939	242,678	286,325
R^2	0.877	0.758	0.758	0.747
Adj R^2	0.893	0.760	0.761	0.749

Notes:

[#] Sample restricted to dwellings constructed during the 2007-2012 period.

[##] Regression in column 1 includes fixed effects by quarter year, 2007I–2012I, interacted with fixed effects by zip code; as well as vintage, amenities and other measures reported in Table 2 (column 4). (Coefficients are not reported.)

[###] Regressions in columns 2 - 4 include fixed effects by quarter year, 2007I–2012I interacted with fixed effects by Census tract; the following Census variables at the zip code level: percentage of the population with at least some college education, percentage blacks, and percentage Hispanics, percentage in age categories 18-64, > 64; as well as vintage, amenities and other measures reported in Table 2 (column 4).
(Coefficients are not reported.)

Standard errors, clustered at the zip code level, are in brackets. Significance at the 0.10, 0.05, and 0.01 levels are indicated by *, **, and ***, respectively.

PVWatts supports the U.S. Department of Energy's Solar Energy Technologies Program.

NREL's PVWatts™ calculator determines the energy production and cost savings of grid-connected photovoltaic (PV) energy systems throughout the world. It allows homeowners, installers, manufacturers, and researchers to easily develop estimates of the performance of hypothetical PV installations.

The PVWatts calculator works by creating hour-by-hour performance simulations that provide estimated monthly and annual energy production in kilowatts and energy value. Users can select a location and choose to use default values or their own system parameters for size, electric cost, array type, tilt angle, and azimuth angle. In addition, the PVWatts calculator can provide hourly performance data for the selected location.

Using typical meteorological year weather data for the selected location, the PVWatts calculator determines the solar radiation incident of the PV array and the PV cell temperature for each hour of the year. The DC energy for each hour is calculated from the PV system DC rating and the incident solar radiation and then corrected for the PV cell temperature. The AC energy for each hour is calculated by multiplying the DC energy by the overall DC-to-AC derate factor and adjusting for inverter efficiency as a function of load. Hourly values of AC energy are then summed to calculate monthly and annual AC energy production.

The PVWatts calculator is available in two versions. Site Specific Data Calculator (Version 1) allows users to select a location from a map or text list of pre-determined locations throughout the world. Grid Data Calculator (Version 2) allows users to select any location in the United States.

The PVWatts calculator was developed by NREL's Electricity, Resources, and Building Systems Integration Center.

Printable Version

2011

Market Impacts of ENERGY STAR® Qualification for New Homes

ENERGY STAR HOMES

Authors:
William Pfleger, Chuck Perry,
Nicholas Hurst, Jeff Tiller

North Carolina Energy Efficiency Alliance

North Carolina Energy Office energync.net

Appalachian State University
ASU Box 32122
730 Rivers Street
Boone, NC 28608-2122
Office: (828) 262 8331
Fax: (828) 262 8696
ncenergystar.org
info@ncenergystar.org

Market Impacts of ENERGY STAR® Qualification for New Homes

Table of Contents

Acknowledgements

This project is the result of the collaboration and expertise of many individuals, and we would like to extend thanks to all who were involved. This study could not have been possible without financial assistance from the American Recovery and Reinvestment Act as well as guidance, oversight, and diligent project administration from the North Carolina Energy Office. Thank you for the opportunity to pursue the information in this study that will certainly impact both homeowners and homebuilding professionals around the state and across the nation.

Thank you to Ann Griffin of the Earth Advantage Institute for consulting with us on her line of similar research. Much of the methodology employed by this investigation has its origins in Ann Griffin's and others' research. Additionally, thank you to Dave Porter of PorterWorks, Inc. who loaned his expertise to this project to help generate the guidelines furnished to appraisers used by the study. Thank you to Quick Turn Quality Appraisals for providing the appraisals used in the study, which allowed examination of market data beyond a generic market analyses typically published. The requirements set forth were not easily met and we thank you for your hard work in providing the project with the best information available. Thank you to Christy New and the Triangle MLS for being a leader in providing information pertaining to green home features and building certifications in the MLS database. Providing valuable information pertaining to energy efficiency and home certifications makes research like this possible. We applaud the efforts your organization has undertaken to record data on energy efficiency and hope others look to you as a model for "greening" their regional MLS.

Finally, we must thank the faculty and staff of Appalachian State University, who have participated in similar investigations and have helped vet the methodology and analysis of this study. A special thanks is due to Dr. Marie Hoepfl for her tireless efforts and editorial commentary, to Dr. Lee Ball for his previous research and insights in the real estate appraisal industry, and to Dr. Shawn Bergman and Dr. Kevin Howell for lending their extensive expertise in statistical analysis to the project. Your efforts have benefitted the research community, the real estate and appraisal industries, and all homeowners and consumers concerned with energy efficiency.

Abstract

Buildings represent 41% of the annual energy consumption, more than either industry or transportation, in the United States (U.S. Energy Information Administration [USEIA], 2009). As society becomes increasingly energy conscious, individuals are seeking new ways to reduce residential energy usage. Third-party verified energy efficiency programs aimed at making buildings more efficient are gaining popularity in residential construction and offer many benefits to home builders and buyers alike. ENERGY STAR® is a popular third-party verified construction program that can reduce home energy consumption by a minimum of 15% compared to homes built in accordance with the 2004 International Residential Building Code. Furthermore, these homes can include additional features that make them 20 to 30% more efficient than code-built homes (*Qualified New Homes*, n.d.), saving homeowners hundreds of dollars annually in utility costs.

Obstacles to widespread implementation of the ENERGY STAR program include the added costs involved in building an ENERGY STAR qualified home and home builder reservations concerning financial return on investment. Additionally, the appraisal industry has had difficulty establishing a standard valuation method for these energy efficiency upgrades, in large part because market data has not been available to compare ENERGY STAR Homes with their comparable code-built counterparts.

The present study provides statistically significant analysis that ENERGY STAR qualified new homes sell faster (i.e., fewer days on the market) and for higher prices (i.e., sell for higher prices, or sell for a greater percentage of the listing price, or have a higher price per square foot) than comparable nonqualified homes, providing valuable evidence that there is a market advantage for ENERGY STAR qualified homes.

Introduction

Energy efficiency has recently become a topic of interest in the United States due to the enactment of several government-backed and energy industry related green initiatives. The American Recovery and Reinvestment Act (ARRA) of 2009, the Energy Policy Act of 2005, and the Energy Independence and Security Act of 2007 are ongoing efforts to change the way energy is utilized on a national scale. The United States leads the world in energy consumption, and demand for energy will only increase in the future. As a result, these new laws encourage alternative energy management practices. To accomplish this initiative, both the number of tax incentives and the amount of direct federal spending on energy efficiency have reached an all-time high. Increasing efficiency in the way energy is utilized across sectors of the country's infrastructure is viewed by many as the most practical, cost effective, and directly implementable method for reducing energy use (Dixon, McGowan, Onysko, & Sheer, 2010).

In the US, residential and commercial buildings represent roughly 41% of the annual energy consumption including electricity use and the use of other energy sources like natural gas and fuel oil. This figure constitutes more energy usage than any other sector, including transportation and industry, which contribute 29% and 30% of consumption, respectively. Residential buildings are responsible for 22% of US energy consumption alone (United States Energy Information Administration [USEIA], 2009). Operating commercial and residential buildings represents an even greater proportion of the country's electricity usage, consuming 75% of the electricity produced (*Use of electricity*, 2010). In the residential sector, building energy is primarily utilized for space conditioning (heating and cooling) followed by water heating and lighting (USEIA, 2005). It is clear from these statistics that buildings in the US are responsible for consuming a majority of the country's energy resources. Efficiency improvements must be made to buildings so that the nation can manage its available energy resources more effectively as demand for these resources increases in the future.

The North Carolina Energy Efficiency Alliance

The North Carolina Energy Efficiency Alliance (NCEEA) is an organization created with the intention of changing the prevailing outlook of the ENERGY STAR qualification process. Many home builders feel that additional investment in ENERGY STAR qualification is not recoverable at the time of sale, and appraisers and lenders often overlook the value associated with a more efficient home. Little research, however, has been conducted to investigate the legitimacy of these claims in today's market. One purpose of the NCEEA is to quantitatively investigate the impact of the ENERGY STAR label and its effect on new home sales and market performance.

The NCEEA is funded through a grant from the North Carolina State Energy Office as part of the American Recovery and Reinvestment Act (ARRA) of 2009. The organization's purpose is to increase the number of high efficiency homes built throughout the state. The four founding partners of the NCEEA include Appalachian State University, the North Carolina Solar Center, Advanced Energy, and Southern Energy Management. This Alliance bridges the gap between many of the key energy-efficient housing industry stakeholders including home builders, Home Energy Raters, designers, appraisers, real estate agents, lenders, electric and gas utilities, and other allied organizations.

The NCEEA aims to benefit the housing industry by overcoming market barriers by educating home buyers, training home builders and real estate agents, strengthening the Home Energy Raters (HERS) network, and educating appraisers and lenders on the benefits and value of energy efficiency. By engaging each of these groups collectively, the NCEEA intends to stimulate and support the market for energy-efficient homes in the state of North Carolina and pave the way for the adoption of energy-efficient building practices in other states. The Alliance offers regular workshops for building professionals, continuing education trainings, networking opportunities, as well as printed publications, online resources, and consumer outreach initiatives across the state. (*About the Alliance*, 2011).

Building Certification Programs and ENERGY STAR®

In response to the need to make buildings more efficient, a growing number of organizations have created building certification programs. These programs focus on many aspects of construction with an emphasis on energy efficiency, use of sustainable building materials, improved indoor air quality, minimization of potable water consumption, use of alternative energy, and appropriate site selection and management, to name a few. ENERGY STAR® is a voluntary labeling program operated jointly by the US Environmental Protection Agency and the US Department of Energy. It was created in 1992 in an effort to raise awareness of, and to reduce, air pollution and climate change (Banerjee & Solomon, 2003). Its purpose is to promote products that meet specified energy efficiency requirements and performance criteria with the use of the ENERGY STAR label. While the ENERGY STAR label is readily recognized on many household appliances and electronics, it is less well-known as a building program and housing qualification. ENERGY STAR for homes, first implemented in 1996, constitutes a comprehensive approach focused on increasing a building's efficiency. More advanced applications of ENERGY STAR also focus on indoor air quality and domestic water use. To qualify as an ENERGY STAR Home the home must reduce energy consumption by a minimum of 15% compared to homes built in accordance with the 2004 International Residential Building Code. ENERGY STAR Homes may also include additional features that can make them 20% to 30% more efficient than standard code-built homes (*Qualified New Homes*, n.d.).

ENERGY STAR Homes have been demonstrated to be more efficient than standard code-built homes. A case study conducted in Gainesville, Florida by Jones and Vyas (2008) found that over two separate calendar years ENERGY STAR buildings were more efficient than their code-built counterparts. Furthermore, this efficiency increase brought with it appreciable savings on monthly utility bills due to reduced energy consumption. In addition to lowering monthly bills, this meant the average homeowner from the study could afford a larger mortgage payment (Jones & Vyas, 2008). The implications of this case study suggest that prospective home buyers will be able to spend more on their new homes and at the same time save on their monthly expenses. In addition to being more efficient, ENERGY STAR Homes guarantee a build quality superior to that of a code-built home. A third-party verification system included in the ENERGY STAR qualification process ensures that a higher building standard is met, making ENERGY STAR

Homes more comfortable and more durable. ENERGY STAR Homes are required to have properly installed insulation, high-performance windows, air-tight construction and ductwork, and more efficient heating and cooling equipment, along with efficient appliances and lighting. These features can translate into a number of consumer benefits including a higher performance home that keeps owners more comfortable, increases annual savings, and diminishes the home's negative impact on the environment (*Features & Benefits*, n.d.).

Despite these positive attributes, market penetration of ENERGY STAR Homes is limited, about 21% nationwide (2009 ENERGY STAR, 2009), and builders are hesitant to undertake the necessary education and financial investment to modify their construction practices and techniques. Similarly, prospective home buyers are cautious about spending more on efficient housing because of the added up-front costs and their subsequent ability to qualify for a mortgage. Additionally, potential ENERGY STAR home buyers are often unaware of the long-term advantages of high efficiency homes.

Valuation of Energy-efficient Homes & Home Features

The process of changing appraisal practices commenced decades ago. An investigation conducted by Corgel, Goebel, and Wade (1982) argued that appraisers should gather information on a home's efficiency, taking infrared photos of it and examining utility bills, for example, and objectively interpret its added value based on market comparisons. They found that of a sample of 100 single family homes in Lubbock, Texas, homes that were designated as relatively energy efficient through these techniques sold for an average premium of $3,416. Additionally, the savings on monthly utility costs that energy-efficient homes yield are not considered when potential home buyers seek to obtain mortgages. This means that, despite having an appreciable decrease in monthly expenditures, lenders do not consider this money available to use on mortgage payments. Furthermore, even if energy-efficient home features pay for themselves in energy savings over time, investing in them in the first place can adversely affect one's ability to qualify for a mortgage because of the higher up-front cost. This problem results from the standard underwriting criteria utilized in the lending industry, which take into account an applicant's housing-cost-to-income ratio, debt-to-income ratio, and loan-to-home value ratio. The housing-cost-to-income ratio does not take into account the monthly costs associated with

owning the home, including items like monthly utility bills. Instead, it utilizes a preset percentage constraining limit designed to capture what the potential home buyer can afford. Unfortunately, the savings earned from having energy-efficient features in the home are not captured by this predetermined percentage. This practice ignores that buyers of high performance homes actually have better housing-cost-to-income ratios and should therefore qualify for a larger mortgage (Nevin & Watson, 1998). In short, because owners of high efficiency homes spend less on monthly utility bills, they have more money available to make monthly mortgage payments, resulting in the ability to pay off a larger mortgage. Unfortunately, standard lending practices ignore this benefit of purchasing an energy-efficient home.

Historically, there is reason to believe that homes built to a higher efficiency standard are worth more. In the mid-1970s an oil embargo in the US resulted in drastically higher oil prices. At that time, many US homes were heated with heating oil, and as a result the cost to heat homes in the US increased dramatically. Consequently, during the late 1970s and early 1980s home construction in the US became much more focused on energy savings in order to keep heating costs down. Unfortunately, this trend did not continue as oil prices dropped by the mid-1980s, and building efficiency lapsed thereafter and through much of the 1990s (Nevin, 2010). However, several interesting trends in the housing market began to develop around this time that were directly linked to improvements in efficiency.

A study conducted by Halvorsen and Pollakowski (1981) found that homes which utilized a more efficient heating method rather than heating oil sold for an average premium of about $4,600. Additionally, Corgel et al. (1982) found that people were willing to spend more on energy-efficient homes as long as there was a rational trade-off between utility bill savings and mortgage payment increases. This rational trade-off meant that homeowners were willing to spend more on an energy-efficient home as long as the energy-efficient features provided monthly utility bill savings in access of their added monthly mortgage cost. This result has been replicated or substantially supported by other findings since the study was initially published.

Johnson and Kaserman (1983) found that for every dollar reduction in a home's annual energy consumption, its value increased by $20.73. Dinan and Miranowski (1989) found that a home's

value increased slightly less, an average of $11.63 for every one dollar reduction in home fuel expenditures. In 1990, Horowitz and Haeri replicated these results, finding that the value of every a one dollar reduction in annual electricity bills increased the home's value $12.52. Nearly ten years later these findings were upheld again by Nevin and Watson in 1998, who found that home values increased about twenty dollars for every one dollar reduction in annual utility bills. These findings are particularly striking since ENERGY STAR Homes are known to reduce energy costs around 15-30%, meaning there should be an appreciable increase in those homes' market values.

ENERGY STAR Homes implement a range of methodologies in a whole-house approach to improve a building's energy efficiency. One method employed by ENERGY STAR Homes to achieve part of their 15-30% reduction in energy consumption is through the use of effective insulation. Historically, studies have demonstrated that simply improving a home's insulation and thermal integrity alone can add to its value. Laquatra (1986) demonstrated that improving a home's thermal integrity factor led to an increase in the home's value by $2,510 for every one point increase in the thermal integrity factor. Additionally, adding insulation to a home's walls and ceiling increased its value. Specifically, she found that a one inch increase in wall insulation increased the value by $1.90 per square foot of conditioned space. Concurrently, she found a one inch increase in ceiling insulation increased the value by $3.37 per square foot of conditioned space (Longstreth, 1986; see also Nevin & Watson, 1998).

More recently, there has been additional evidence suggesting the positive role energy efficiency and energy efficiency certifications can play on market performance. An investigation conducted by Griffin (2009) found statistically significant evidence that green certifications, including ENERGY STAR, played a positive role in a home's market performance. Specifically, Griffin found that certified homes in Portland, Oregon sold for an average of 4.2% more and sold 18 days faster compared to non-certified homes. Additionally, certified homes in Seattle, Washington were found to sell for an average of 9.6% more, but did not demonstrate differences in time spent on the market. An investigation of the housing market in Asheville, NC conducted by Mosrie (2011) found that green buildings were able to defy the downward trend in the housing market. Mosrie found that the price per square foot of green homes actually increased

steadily since 2007, while standard homes' price per square foot declined. A market analysis conducted by Atlanta, Georgia-based eco-broker Carson Matthews (2009) found that green certified homes, including ENERGY STAR Homes, sold for a higher percentage of their asking price (94.5% vs. 90.9%) and spent an average of 31 fewer days on the market compared to conventional homes. Another market analysis conducted by Quick Turn Quality Appraisals, LLC, utilizing the Triangle MLS in North Carolina, found in 2010 that new high performance homes with certifications sold for 12.9% more overall, an average of $13.82 more per square foot, and were on the market 42 less days compared to non-certified homes (Argeris, 2010). These previous findings are encouraging and suggest that ENERGY STAR qualified homes do have a market advantage compared to non-qualified homes. The current investigation includes similar results showing a significant financial return in investing in the ENERGY STAR program.

Statement of the Problem

Residential buildings in the US are responsible for a disproportional amount of the country's energy consumption. Many building energy efficiency certification programs, including ENERGY STAR, have been created to combat this problem by reducing a home's energy consumption. ENERGY STAR qualification and other certification programs generally require added upfront costs for home builders and home buyers, which unfortunately deter many from investing in efficient homes or which may place the home outside of their financial means. Compounding this problem, the lending and appraising industries often ignore the financial benefits associated with more efficient housing (Ball, 2011). Although changing the standard practices in these industries so that they do account for energy efficiency is vital, the process has been slow-moving despite strong evidence to support this initiative.

While it is true that some parallels exist between today's tough economic climate and the economic conditions present when many of the mentioned past studies were conducted, new evidence gathered from recent homes sales is needed. Additionally, current market analyses, discussed previously, do not consider the impact of ENERGY STAR qualified homes alone. Instead, these analyses group all homes with any type of building certification together and compare them against code-built homes. This procedure represents an unfair analysis because many building certification programs require a large financial investment beyond that of a code-built home and that financial inequity is expected to be reflected in the home's market performance. ENERGY STAR qualification represents a relatively small additional investment for the builder, typically around 0.5%-1.5% (depending on economies of scale) of the home's listed retail value, making a side-by-side comparison against a code-built home much more favorable. The present investigation seeks to add to the body of evidence concerning the added value energy efficiency can bring to a home, and, more specifically, to document the impact of ENERGY STAR Home certification by presenting evidence about the market advantages that home builders, real estate agents, and home buyers might capitalize on in today's economic climate through ENERGY STAR.

Purpose of the Study

The present investigation seeks to build upon the findings of prior studies that demonstrate benefits of home certifications and to provide new information specific to the impact an ENERGY STAR qualification alone can add to the value of a new home beyond that of monthly utility savings. It has previously been demonstrated that ENERGY STAR Homes provide savings to owners on monthly utility bills (Jones & Vyas, 2008), but do these efficiency features translate into a willingness of consumers to pay more? Additionally, do consumers seek out ENERGY STAR Homes in such a way that these homes spend less time on the market? Because the majority of home sales databases, including the Multiple Listing Service (MLS), do not provide information regarding home certifications such as ENERGY STAR, little or no data has been available to address these important questions. The present investigation, however, utilizes information obtained from the Triangle MLS. The Triangle MLS has been an industry leader in providing information on energy-efficient certifications for homes since April of 2009, making research in this area possible for the first time (Triangle MLS adds green fields, 2009).

The process of changing appraisal standards and lending criteria is not one that will happen quickly. Although efforts are underway to accomplish this task, home builders need evidence that their investment in making their homes energy efficient is beneficial now. Likewise, the potential home buyer needs to know that paying more for an efficient home is a smart investment beyond monthly utility bill savings. Furthermore, both parties need evidence that energy efficiency is an investment they will likely recoup. To that end, the present investigation seeks to determine if homes that are ENERGY STAR qualified hold a market advantage over similar code-built homes, giving home builders and home buyers security in efficiency investments. Additionally, the present investigation seeks to add to the body of evidence convincing lenders and appraisers of the advantages of energy-efficient housing in an effort to account for these benefits during loan origination and market valuation.

Hypothesis and Research Questions

The present investigation hypothesizes that ENERGY STAR qualification gives a home a competitive market advantage. Competitive market advantage will be operationally defined as a home selling for a higher sales price, selling for a greater percentage of the list price (i.e. better sale price to list price ratio), selling for a higher price per square foot, or spending less time on the market prior to sale. A home's value is important for home buyers and home builders alike, but it can be examined in several ways. The sale price is one method of determining a home's value, but it may be equally important for a builder to understand the ratio of actual sale price to the original list price as well as how much the home sold for on a per square foot basis. These ratios of sale price to list price and price per square foot help to indicate the potential room for profit or loss, and it is important for builders to know if an ENERGY STAR qualified home reliably brought in more profit. Additionally, knowing how long a home will take on average to sell is important for the builder because there are substantial costs tied to holding a home while a buyer is found. The specific research questions formulated to document whether ENERGY STAR Homes have a market advantage include:

1.) Do ENERGY STAR qualified homes sell for higher prices compared to similar code-built homes?

2.) Do ENERGY STAR qualified homes sell for a greater percentage of their list price compared to similar code-built homes?

3.) Do ENERGY STAR qualified homes sell for a higher price per square foot compared to similar code-built homes?

4.) Do ENERGY STAR qualified homes sell faster (fewer days on the market) compared to similar code-built homes?

Limitations of the Study

The present investigation is designed to provide evidence supporting the hypothesis that ENERGY STAR Homes have a competitive market advantage compared to similar code-built homes. Given the nature of the study and its use of data representing actual home sales a number of limitations must be acknowledged.

The generalizability or external validity of the results of this study may be limited by the specific region from where the sample was drawn. Because real estate markets can vary dramatically from location to location and because this study only includes data drawn from a relatively small area of North Carolina, it may be difficult to suggest that findings could equally apply to southern California or Alaska as they would North Carolina. It should also be mentioned, however, that a small geographic sampling area is a limitation encountered by most investigations of this kind.

The data used were limited to only those new construction homes listed on the Triangle MLS. MLS listings generally embody the vast majority of new residential real estate listings. However, it may be possible that homes not listed on the MLS could contribute to findings surrounding the questions under investigation herein (such as some custom homes or presales). Unfortunately, this data is not captured by the MLS and as a result is not represented in the study. Additionally, MLS records are most commonly created through data entered directly by real estate agents or personnel within a real estate office. Because there are no strict guidelines or oversight to most MLS systems, input errors and errors of omission are possible. Furthermore, the green certifications data field was only recently introduced to the Triangle MLS database. It is conceivable that some persons responsible for inputting the MLS data are unaware of the field's existence. Concurrently, these persons may be unaware that a particular home has any green certification due to a lapse of communication by the home builder or other involved party.

The study may also have a time/context confound surrounding the fact that real world data, not experimental data, were utilized. It may not always be possible to find acceptably similar homes

that were sold around similar timeframes. In this instance, the ability to have similar homes to compare took precedence over when the homes sold. Thus, the time of sale may have varied as much as eighteen months, and therefore the sale prices may have been affected by differences in the economic climate surrounding the real estate market. It should be noted that only one comparable home in the study sold as far as eighteen months from its subject property and one other sold fifteen months prior to its subject property. However, an overwhelming majority of comparable homes in the study, over 75%, sold within approximately six months or less of their subject property. Compounding this problem, each ENERGY STAR Home in this study is compared to three code-built homes, making the availability of acceptable comparison properties that much more difficult. Despite this difficulty, having three comparison properties captures a much more accurate representation of properties that approximate the subject property. To best combat this problem the current investigation should be replicated incrementally over the next few years to see if any lasting trends emerge. Alternatively, the findings could be replicated after the economy has become reasonably stabilized.

Finally, the results produced by the current investigation may be impacted by inequities between ENERGY STAR and code-built homes that are not accurately accounted for or are simply ignored during the appraisal process. Measures were taken to address this potential limitation. However, standard appraisal industry practice, which historically has ignored the value of energy-efficient home features, is the most common and best established and regulated method for accounting for differences between properties. The current investigation utilized standard appraisal industry practices combined with a number of researcher specified requirements aimed at making the processes more accurate. These additional appraisal guidelines will be discussed in the section titled "Appraisal property data set."

Significance of the Study

The results of the present investigation provide home construction industry professionals with powerful evidence on the market advantages of building to ENERGY STAR qualification standards. Furthermore, the results offer much needed evidence for the lending and appraising industries with regard to market impact that up until now has given little consideration to the energy efficiency of buildings. Additionally, no study has been conducted trying to link ENERGY STAR qualification alone with potential added market value. Previous studies and market summaries, like Griffin's (2009) study, examined homes that had any type of green certification or that had multiple certifications. Many other green certifications (e.g., LEED, Passivhaus, etc.) can add substantial financial investment and may require specialized equipment installations (e.g., alternative energy systems) compared to ENERGY STAR qualification. Because of this added investment it would logically follow that these homes would sell for more compared to their code-built counterparts. ENERGY STAR qualification alone, representing a relatively modest investment, is a program better suited for widespread implementation. Demonstrating its financial viability to lenders, appraisers, home builders, and home buyers alike represents a critical step in reducing home energy use.

Research Methods

The present investigation aims to determine if there is a statistically significant market advantage for new homes that have obtained ENERGY STAR qualification compared to similar code-built homes. A market advantage for the purposes of this investigation is operationally defined along the dimensions of homes having reached a higher sale price, having sold for a larger percentage of the list price, having sold at a higher price per square foot, and/or having spent fewer days on the market before sale. Data examining the home's value (sale price, price per square foot) are important indicators of whether an ENERGY STAR Home is valued more because of its ENERGY STAR label and the energy efficiency tied to that certification compared to non-ENERGY STAR Homes. Additionally, knowing if ENERGY STAR Homes sell for a greater percentage of the listing price can be an important indicator to home builders of consumer willingness to pay for energy efficiency. Furthermore, the carrying costs associated with holding a new home while a buyer is found can significantly impact financial return on investment for home builders. Therefore, examining if ENERGY STAR Homes spend less time on the market is of particular importance to builders and real estate agents.

Sample

The investigation uses two sets of data for statistical analysis. The first data set consists of a proportional stratified random sample of 100 ENERGY STAR qualified new homes. A proportional stratified randomized sample was implemented to ensure that the most representative sample was obtained, while still allowing for random selection. This sampling procedure included measures to account for a home's size and location, because these are two of the larger variables that contribute to home pricing and how long a home is expected to be on the market. The implemented sampling procedure will be discussed in greater depth later in this report in the section titled "ENERGY STAR Homes data set." The second set of data consists of 300 homes that have been appraised to be as similar to the ENERGY STAR Homes as possible given real world constraints and construction differences. Each ENERGY STAR Home has three comparable properties in the non-ENERGY STAR Homes group. These comparable properties have been determined to be as similar to the ENERGY STAR Home as possible as designated by

a third-party appraisal company. Furthermore, the appraisal company made financial adjustments to applicable comparison properties based on the features found in each individual home and according to standard appraisal industry practices. These adjustments ensure comparison property home prices were not detrimentally impacted by differences in features found between an ENERGY STAR Home and its comparison properties when these features were not tied directly to the ENERGY STAR qualification. For example, it is not uncommon to compare an ENERGY STAR Home containing three bedrooms and two full baths to a property that includes three bedrooms and three bathrooms. Logically, this means a difference in the number of bathrooms could be driving a price difference between the two homes. The appraisal company determines the value of the extra bathroom in the comparison property and would make a corresponding adjustment in its price to account for this difference. These adjustments provide a quasi-control for home pricing since not every home is exactly the same in terms of location and features/amenities.

Data Collection

Both sets of data used were generated from the Triangle Multiple Listing Service (MLS) from the years 2009 and 2010. The Triangle MLS contains data on the majority of new homes sold in and around the Raleigh/Durham area of North Carolina for the years encompassed by the study and is one of the few such real-estate listing services in North Carolina that indicates whether these homes contain green features or any green building certifications. Data for both groups comprising the sample contain only new construction, single family, detached homes.

ENERGY STAR Homes data set.

The first set of data was generated from all homes listed as ENERGY STAR qualified and that had no other green building certification(s) for 2010 in the Triangle MLS. Homes with ENERGY STAR qualification and additional building certification, like LEED, NAHB, NCHBH, etc., were not considered. The present investigation is interested in the impact of ENERGY STAR qualification alone, and additional investments in homes earning dual or more certifications could mask or otherwise confound the results of the study.

ENERGY STAR Homes were identified in ten separate counties of the Triangle MLS. Only homes from the counties of Wake, Durham, Orange, Chatham, and Johnston were considered for the sample and for subsequent comparable properties. These counties were used because they contained an overwhelming majority of the ENERGY STAR Homes listed by the Triangle MLS (over 94%) and because the ability to find valid comparison properties was considered to be greater than it would have been from the other counties due to the higher density of home sales in the selected counties.

After the five county region was determined, 100 homes were selected on a proportional, stratified random basis. This procedure was undertaken to ensure that the sample of ENERGY STAR Homes was as representative of the population as possible while still allowing for random selection. Home selection was based on proportionally dividing the sample pool by county and by the size (square footage) of the home. The home size was proportionally stratified based on standard deviation from the population mean home size. Properties were then randomly selected from each category using a randomly assigned identification number and a random number generator. Furthermore, the ENERGY STAR sample had a proportionally similar number of homes from each county and each county contained a proportionally similar stratification of home sizes when compared to the population. In short, this selection method prevented a disproportionally high numbers of ENERGY STAR Homes that were unrepresentative of the population (three standard deviations from the population mean, for example) from being included in the sample. Likewise, it also prevented a disproportionally high number of homes coming from any one county.

The importance of having a representative and random sample is paramount. It is easy to imagine the inaccuracies that might arise from a simple random sampling procedure that produces a sample containing too many homes from one particular area. This area could be more affluent and contain homes that are unrepresentatively large in size and high in price. When using data from the Triangle MLS this scenario is likely because the vast majority of sales are found in Wake County. In this area, homes in general tend to have a

higher value simply due to location compared to many of the surrounding counties. If simple random selection alone was employed to gather the sample, the likelihood of attaining a sample containing an unrepresentative majority of homes from Wake County would be high, leaving the surrounding areas misrepresented. Inaccuracies like this and other similar complications that could arise from simple random selection might artificially drive the price of ENERGY STAR Homes.

Concurrently, a simple random sample could adversely impact the accuracy of how long a home spent on the market, making any comparisons less valid or insignificant. For example, a home may sell faster in the state capital than in a rural county adjacent to it. The present investigation uses a proportional stratified random selection procedure to avoid these inaccuracies and to ensure the most representative sample was generated for comparisons.

Appraisal properties data set.

After the sample of 100 ENERGY STAR Homes was generated, it was sent to a third-party appraisal company. Using predefined criteria (discussed later in this section) and standard appraisal industry practices, three comparable properties were generated for each ENERGY STAR Home to create the second data set of 300 code-built homes. A third-party appraisal company was chosen because of their licensed ability to conduct the appraisal process. A licensed appraiser is subject to review, continuing education requirements, and must uphold industry standard practices.

The procedure for appraising property value contains a set of prescribed and acceptable practices that are relatively standardized. This procedure was developed by Freddie Mac and Fannie Mae, and is called the "Uniform Residential Appraisal Report." Appraisers can choose between three methods of appraising a home: the cost approach, the income approach, and the comparison approach (National Association of Home Builders Research Center, Inc., 2005). Generally the most common appraisal approach concerning residential property is the comparison approach. This approach was the one employed by

the third-party appraisal company in the current investigation. In this approach, the subject property is compared to homes thought to be similar or the same along several dimensions (Advanced Energy, 2010). These comparable properties are generally close in geographic location to the subject property and have sold within a similar timeframe, usually within six months before the subject property. This time frame is adjusted depending on the housing market such that the comparable properties have sold within the closest possible time to eliminate any pricing variances due to changes in the economic climate. After a number of comparable properties are chosen (usually at least three comparables are generated for each subject property), adjustments for inequities between the subject property and its comparison properties are made. These adjustments are made to the comparison property's sale price to better reflect what the home would have cost if it were as similar to the subject property as possible. Once the adjustments are in place, the comparable home prices are averaged to create the appraisal value of the subject property.

Predefined criteria furnished by the researcher were also followed by the appraisal company and were created to ensure comparison properties were suitable beyond that of standard appraisal practices. These ten additional guidelines were developed so that comparison properties would be as similar to their ENERGY STAR counterparts as possible. Ensuring the highest degree of similarities between ENERGY STAR Homes and their comparables is essential for determining if the ENERGY STAR label and its related efficiency increases have a significant impact on a home's marketability. The ten selection guidelines that were used along with standard appraisal industry practices are discussed in terms of the subject property (the ENERGY STAR Home) and its comparison properties (comps), and include the following:

1.) The comp should not be chosen or otherwise influenced on the basis of the subject property's sale price. Comps should be chosen because they are of similar construction, location, date sold, number of rooms (bed and baths), garage, property size, etc. The study will determine if sale price is affected by ENERGY STAR qualification, so every possible effort needs to be made to select homes that are as similar as possible to the subject property without matching them along

the dimension of price. The NCEEA researcher will statistically examine differences in sales impact.

2.) Comps need to have adjustments that control for all known inequities between them and the subject property. Because sales price differences are of interest, it is important that the comp home sale price be adjusted for features not shared with the subject property to gain as accurate an estimate of price as possible. These adjustments should be made in accordance with standard practices implemented by appraisal professionals.

3.) Comps should have no green certifications. In addition, comps ideally will not have any distinguishing or uncommon green features (like a photovoltaic system or solar thermal system). If they do, an appropriate value adjustment should be made. Common inexpensive green features (low VOC paint, formaldehyde-free insulation, etc.) will be allowed on comps.

4.) Comps should be within +/- 10% of the subject property's size (conditioned sq. ft.).

5.) Comps should bracket the subject property in data categories where applicable and if possible. Comps should NOT bracket the subject property for sale price; this variable should not be considered.

6.) Comps should have a similar quality of construction and similar aesthetic design (the way they are built and the finishes and materials used inside and outside).

7.) Comps should be located in the same geographic area or a similar area as the subject property. If significant inequities exist in geographic location, an adjustment should be made based on best appraisal practices.

8.) Comps should have sold within no more than +/- three months of the subject property. Exceptions to this guideline can only be made when no suitable comparison has been sold within the three month window.

9.) Comps will only be new homes sales.

10.) Each subject property is required to have three (3) unique comps.

Data Analysis Procedures

Data were analyzed using paired-sample t-tests to determine if any significant differences exist between the ENERGY STAR Homes and code-built comp homes. This metric examined

whether the two groups' means were statistically different from one another with statistical certainty. A paired-sample t-test was selected because the code-built comp homes were matched to the ENERGY STAR Homes on a number of dimensions such that they were as similar as possible without having any known building certification. Furthermore, the code-built homes were selected specifically for each of the ENERGY STAR Homes as part of the appraisal process, not randomly. Having equal sample sizes is necessary to perform a paired-sample t-test. To accomplish equal sample sizes the three comp home data points generated for each ENERGY STAR Home were averaged to create one aggregate composite data point. Additionally, the t-test was used because of its robust nature when considering inferences about group means, even when examining nonparametric data (Rasch & Guiard. 2004).

Results and Discussion

Data analyses were carried out on a number of variables and the results and subsequent discussion are given below. The groups being compared were ENERGY STAR Homes and the aggregate composite scores for the code-built comp homes. Group means were compared on a number of different dimensions to determine if ENERGY STAR qualified homes held a significant market advantage over non-qualified homes. Group means were analyzed for differences in: (a) sale price; (b) sale price to list price ratio (i.e., the percentage of the listing price the home sold for); (c) price per square foot, and (d) number of days spent on market. Frequency distributions, a number of descriptive statistics, t-test values, and the actual p-values for each t-test are given for each group and variable of interest.

Sales Price Analysis

The data regarding a home's sale price was examined using three distinct approaches. A home's sale price is a good indicator of market performance because it demonstrates what consumers are willing to pay for a product, in this case homes that are either ENERGY STAR qualified or not. The first approach looks at an ENERGY STAR Homes' sale prices and compares them to the code-built comp homes' sale prices. The sale price data was generated from the data field on the MLS datasheets labeled "sale price" and is the recorded price the home sold for. The second approach took into consideration any financial concessions that were made to home buyers at the time of sale and removed these concessions from the reported sale price. It is not uncommon for builders to sell a home at or close to its list price while offering the buyer some type of financial concession at the time of closing. Thus, examining sale price with any financial concessions removed is a more accurate way of judging a home's true sale price as reflected by the total cost to the home buyer. The final approach considers both financial concessions and adjustments made to code-built comp homes' sale prices determined by the third-party appraisal company to account for inequities between them and their subject ENERGY STAR properties. These adjustments are made in order to make the properties as similar to each other as possible using established appraisal industry standards. This comparison is of the highest interest because it demonstrates the most tightly controlled conditions, minimizing the degree of difference between

the two groups. It is important to note that adjustments both increased and decreased code-built comp home prices and were not biased in either direction.

When examining the data comparing reported sale prices, ENERGY STAR Homes (M = \$339,360, SD = \$147,002) were found to sell for statistically significantly more than code-build comp homes (M = \$335,103, SD = \$139,949), t (199) = 1.47, $p < .10$ (p = 0.0717). ENERGY STAR Homes (M = \$337,106, SD = \$147,997) also sold for statistically significantly more than code-build comp homes (M = \$332,597, SD = \$140,656) when financial concessions were removed from the sale prices, t (199) = 1.52, $p < .10$ (p = 0.0660). Finally, ENERGY STAR Homes (M = \$337,106, SD = \$147,992) sold for statistically significantly more than code-build comp homes (M = \$331,539, SD = \$142,306) when financial concessions were removed from the sale prices and adjustments were made to the code-built comp home prices to account for inequities between their corresponding ENERGY STAR subject property, t (199) = 1.18, $p < .05$ (p = 0.0154). Results of the analyses, their distributions, and the distribution of sale price differences are shown in Figures 1-7. A summary of group means, standard deviations, mean differences, and t-test results including significance level and p-values can be found in Table 1.

Table 1. *Sale price analyses statistics including group means, standard deviations, group mean differences, and t-test results including significance level and p-values by analysis type.*

Sale Price Analyses Statistics					
Group	**Mean**	**Standard Deviation**	**Mean Difference**	**p-value**	**Level of Significance (Alpha Level)**
Sale Price Analysis:					
ENERGY STAR Homes	$339,360	$147,002	$4,258	0.0717	0.10
Code-Built Comp Homes	$335,103	$139,949			
Analysis w/ Financial Consessions Removed:					
ENERGY STAR Homes	$337,106	$147,992	$4,509	0.0660	0.10
Code-Built Comp Homes	$332,597	$140,656			
Analysis w/ Financial Concessions Removed and Adjustments					
ENERGY STAR Homes	$337,106	$147,992	$5,566	0.0154	0.05
Code-Built Comp Homes	$331,539	$142,306			

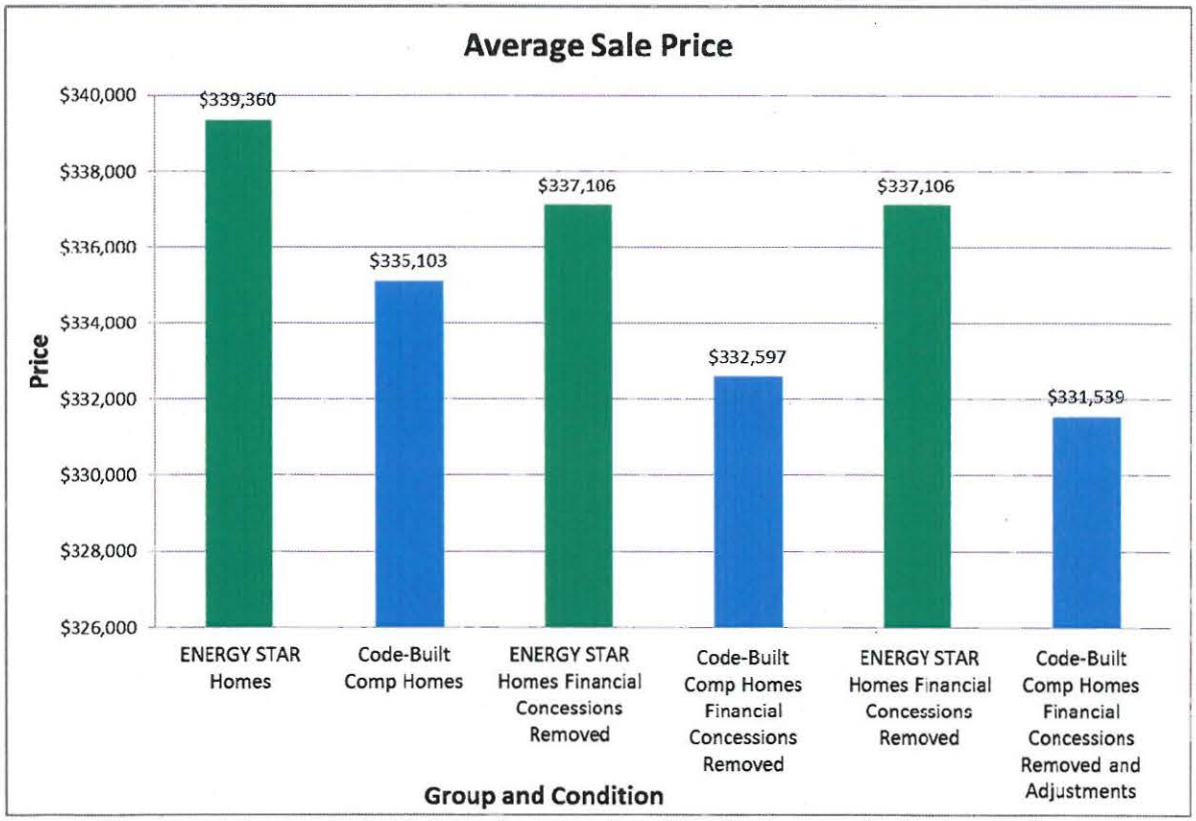


Figure 1. Group mean comparison for sale price data for all three analytic approaches.

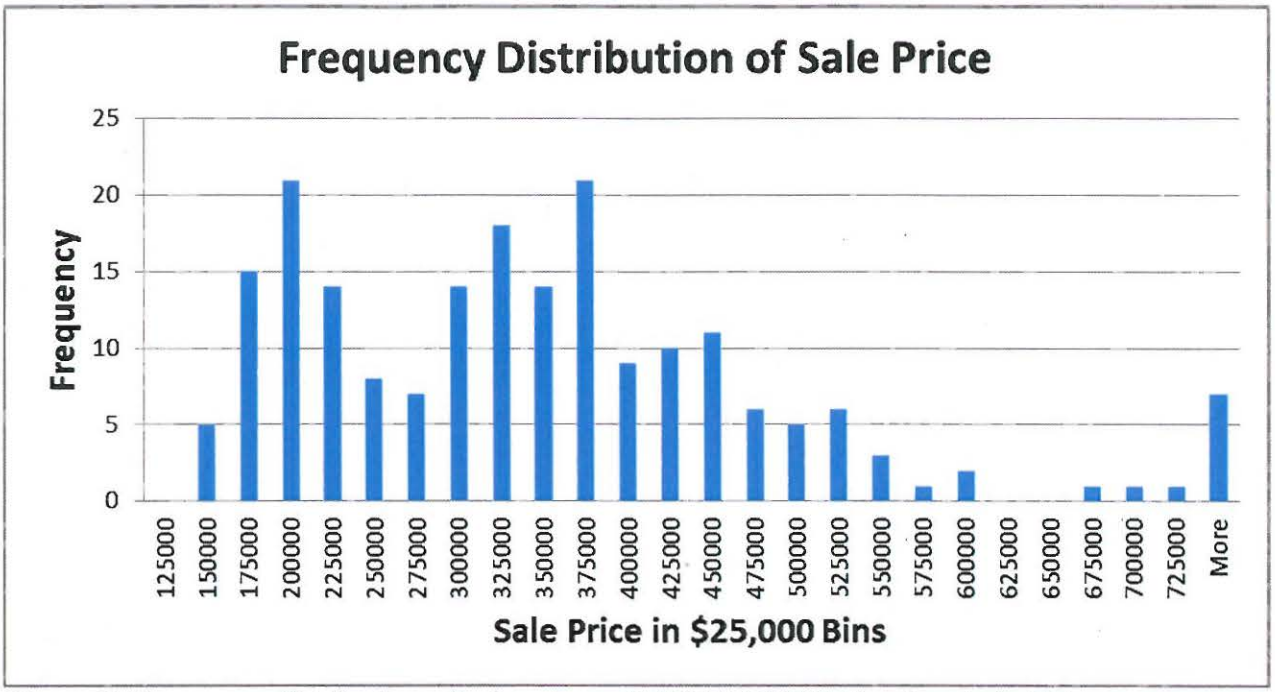


Figure 2. Frequency distribution of sale prices of ENERGY STAR and code-built homes combined, in $25,000 increments.

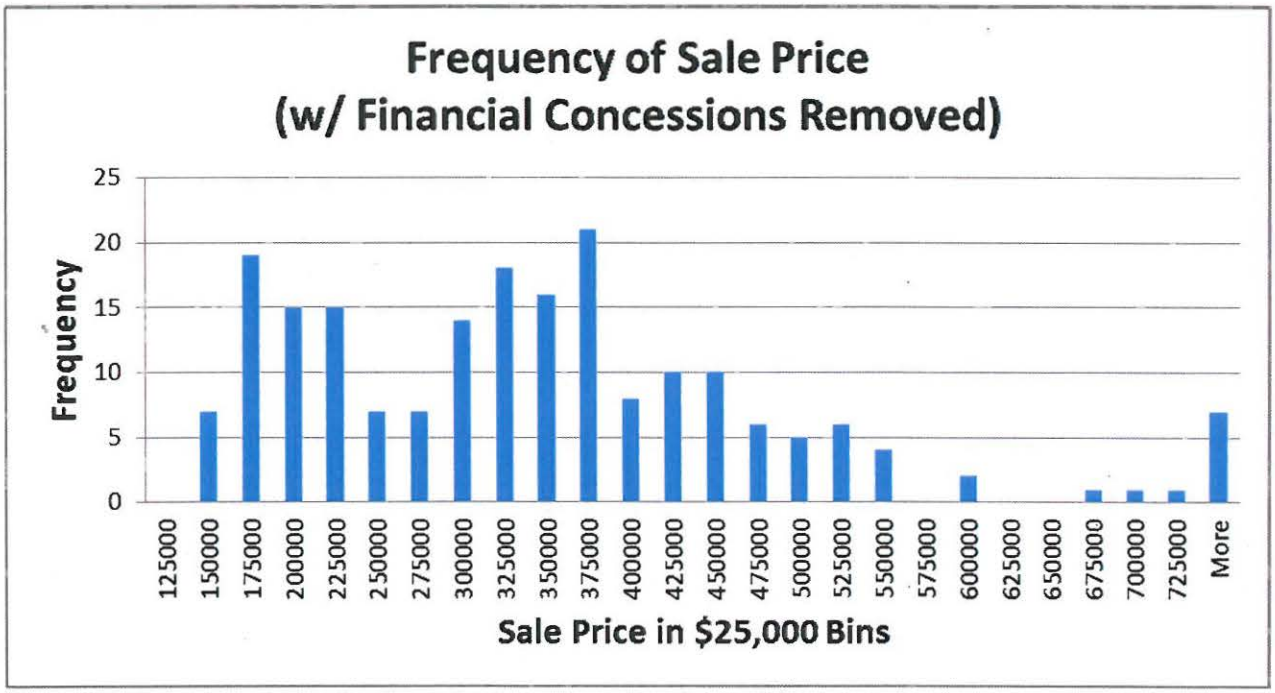


Figure 3. Frequency distribution of sale prices after financial concessions are removed of ENERGY STAR and code-built homes combined, in $25,000 increments.

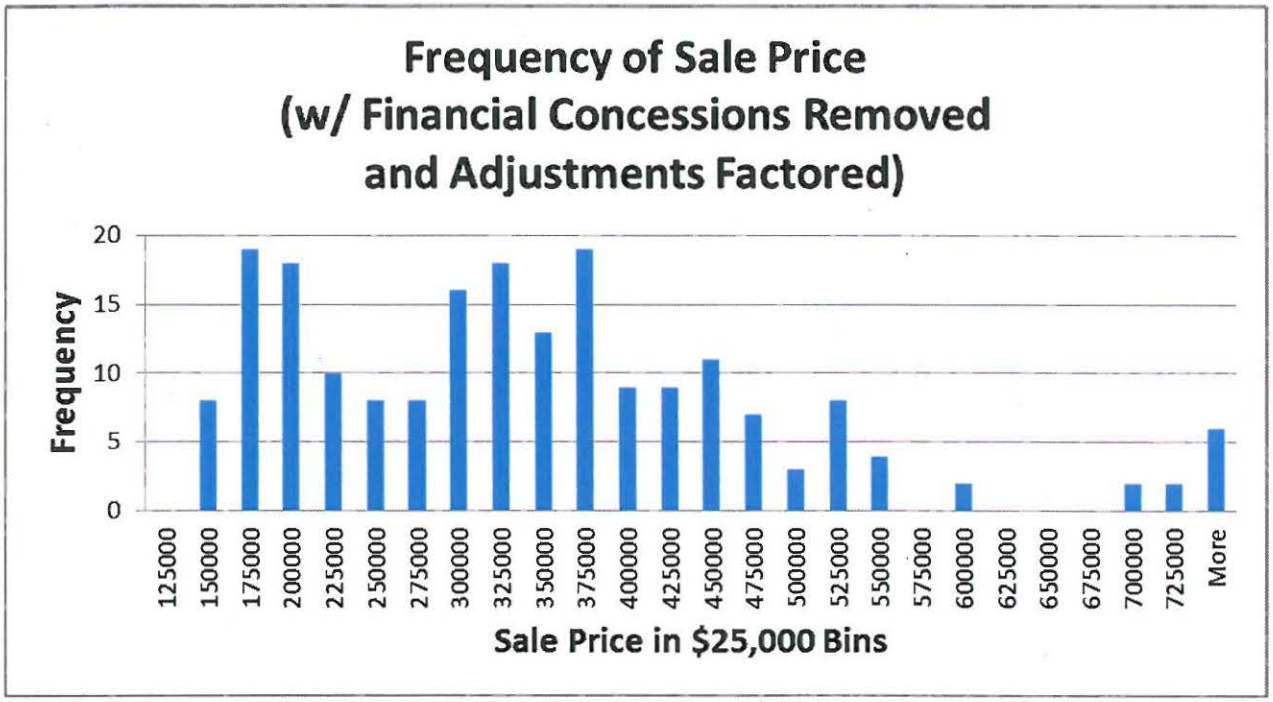


Figure 4. Frequency distribution of sale prices after financial concessions are removed and financial adjustments are accounted for of ENERGY STAR and code-built homes combined, in $25,000 increments.

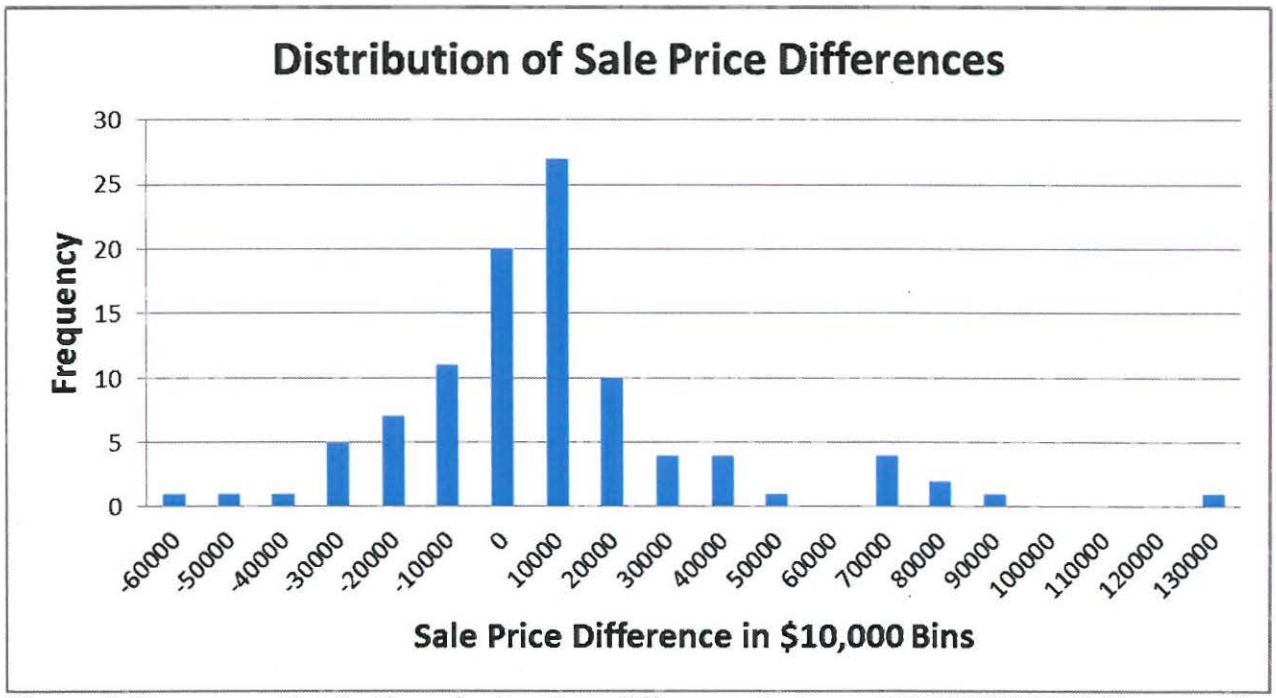


Figure 5. Frequency distribution of sale prices differences between ENERGY STAR Homes and code-built comp homes in $10,000 increments.

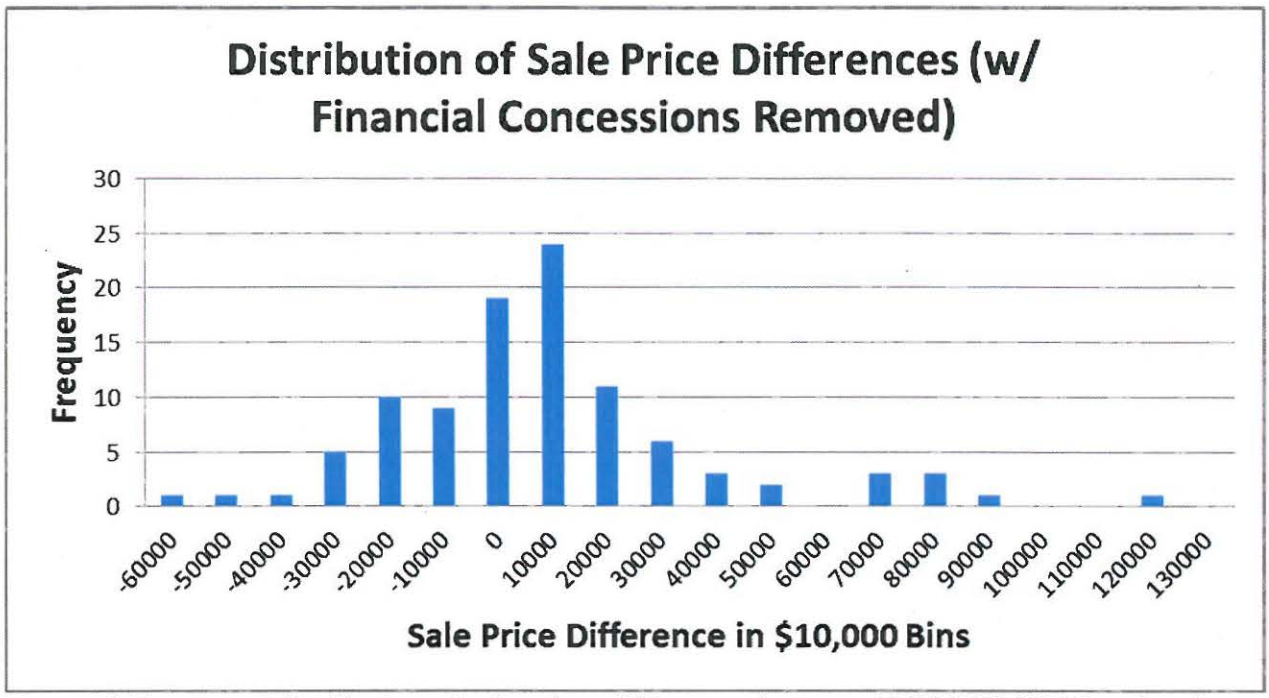


Figure 6. Frequency distribution of sale prices differences between ENERGY STAR and code-built homes after financial concessions are removed in $10,000 increments.

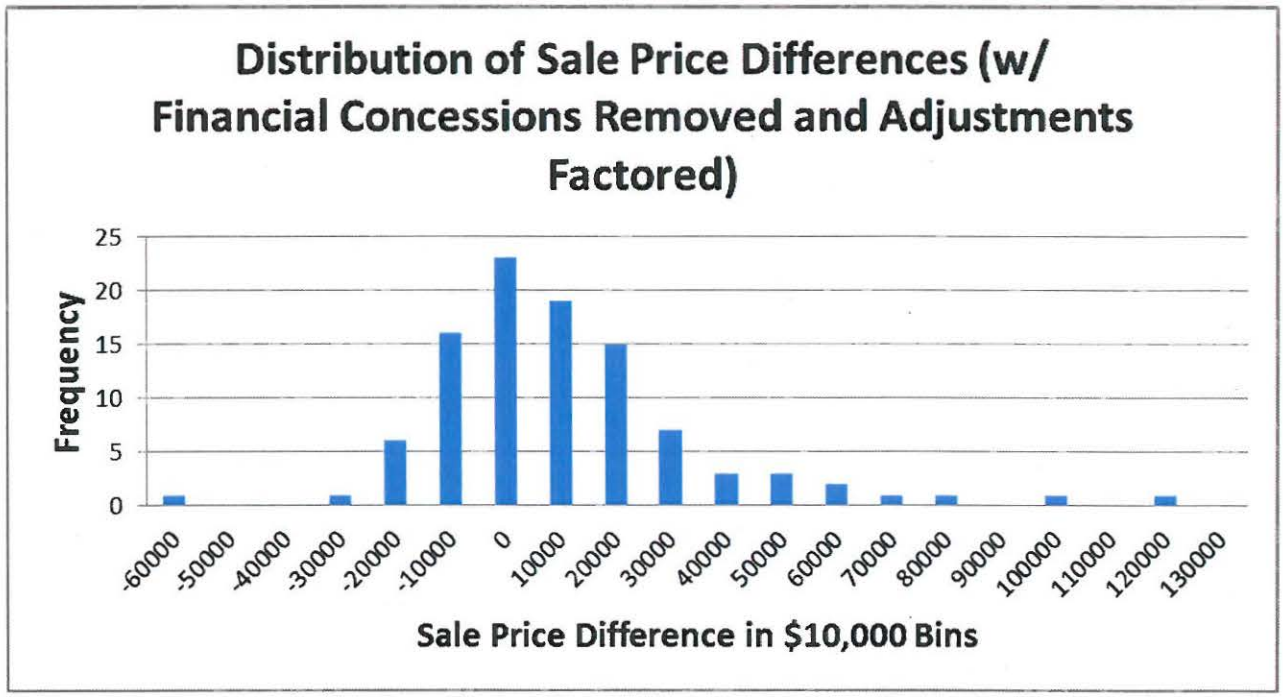


Figure 7. Frequency distribution of sale prices differences between ENERGY STAR and code-built homes after financial concessions are removed and financial adjustments are accounted for of in $10,000 increments.

These findings strongly indicate that ENERGY STAR qualified homes sell for more than code-build homes that are similar in construction and location. Significant group differences were found regardless of the approach used to analyze the data. Expectedly, the strongest finding was exhibited when using the approach that minimized differences between the code-built comp homes and their ENERGY STAR subject properties. This analysis represents the closest "apples-to-apples" comparison and reached the highest level of significance. Findings indicate that it can be expected that an ENERGY STAR Home will sell for more than a comparable code-built home in a market similar to the one sampled herein. The data from the sample indicate that ENERGY STAR Homes sold for an average of $5,566 more than the code-built comp homes when the differences between the homes were minimized. This difference is large enough to suggest that costs associated with ENERGY STAR qualification, on average, can be recovered by builders at the time of sale. Additionally, this finding illustrates that the value of an energy-efficient home reflected by its sales price is greater than those simply built to code, providing solid evidence for the appraisal industry to assign value to energy-efficient home features including ENERGY STAR qualification.

Proportion of List Price Analysis

Two different approaches were used to analyze the data surrounding how much of the list price a home sold for. The first approach used reported sale price data and divided it by the home's initial list price. The second approach considered financial concessions, removing them from the sale price, and then divided this new sale price by the original list price. Using the adjusted code-built comp home prices to conduct a third analysis of proportion of the list price was not utilized. This analysis would be inappropriate because an adjusted sale price would be compared to a list price that had not undergone similar adjustments, thus distorting the relationship between sale price and list price.

When examining the sale price to list price ratio, ENERGY STAR Homes ($M = 98.61\%$, $SD = 3.56\%$) were found to have sold for a greater percentage of the list price compared to code-built comp homes ($M = 98.17\%$, $SD = 2.51\%$), but this result failed to reach statistical significance, $t(199) = 1.06$, $p =$ n.s. ($p = .1463$). ENERGY STAR Homes were found to sell for 0.45% more of

their list price compared to the code-build comp homes, but this difference was not great enough to produce a significant result. Similarly, when considering the proportion of the list price homes sold for when financial concessions were removed, ENERGY STAR Homes (M = 97.69%, SD = 3.80%) achieved a greater percentage compared to code-built comp homes (M = 97.21%, SD = 2.61%), but this result also failed to reach statistical significance, t (199) = 1.10, p = n.s. (p = .1362). Using this approach, ENERGY STAR Homes were found to sell for 0.48% more of their list price compared to the code-build comp homes. Results of the analyses and their distributions are shown in Figures 8-10. A summary of group means, standard deviations, mean differences, and t-test results including significance level and p-values can be found in Table 2.

Table 2. *Proportion of list price analyses statistics including group means, standard deviations, group mean differences, and t-test results including significance level and p-values by analysis type.*

Proportion of List Price Analyses Statistics					
Group	**Mean**	**Standard Deviation**	**Mean Difference**	**p-value**	**Level of Significance (Alpha Level)**
Proportion of List Price Analysis:					
ENERGY STAR Homes	98.61%	3.56%	0.45%	0.1463	Not significant
Code-Built Comp Homes	98.17%	2.51%			
Analysis w/ Financial Consessions Removed;					
ENERGY STAR Homes	97.69%	3.56%	0.48%	0.1362	Not significant
Code-Built Comp Homes	97.21%	2.61%			

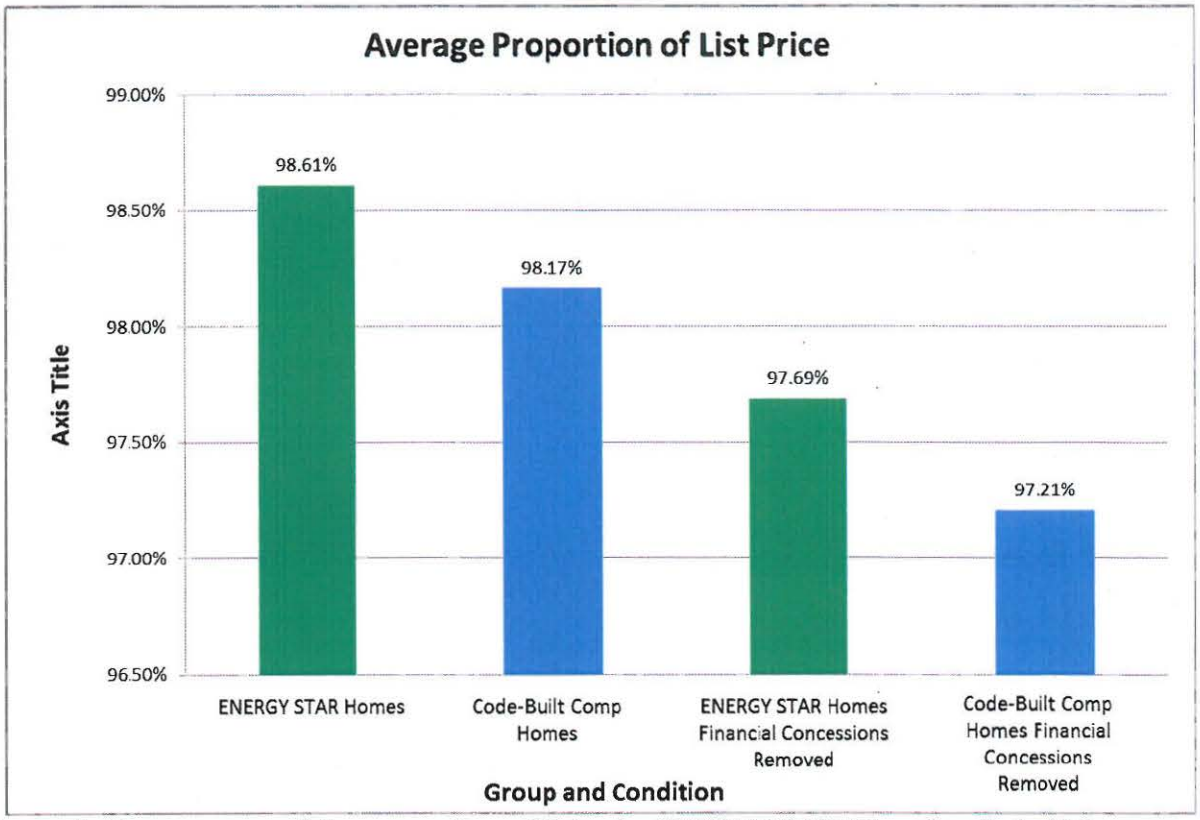


Figure 8. Group means of the proportion of list price ENERGY STAR and code-built homes sold for by group and condition.

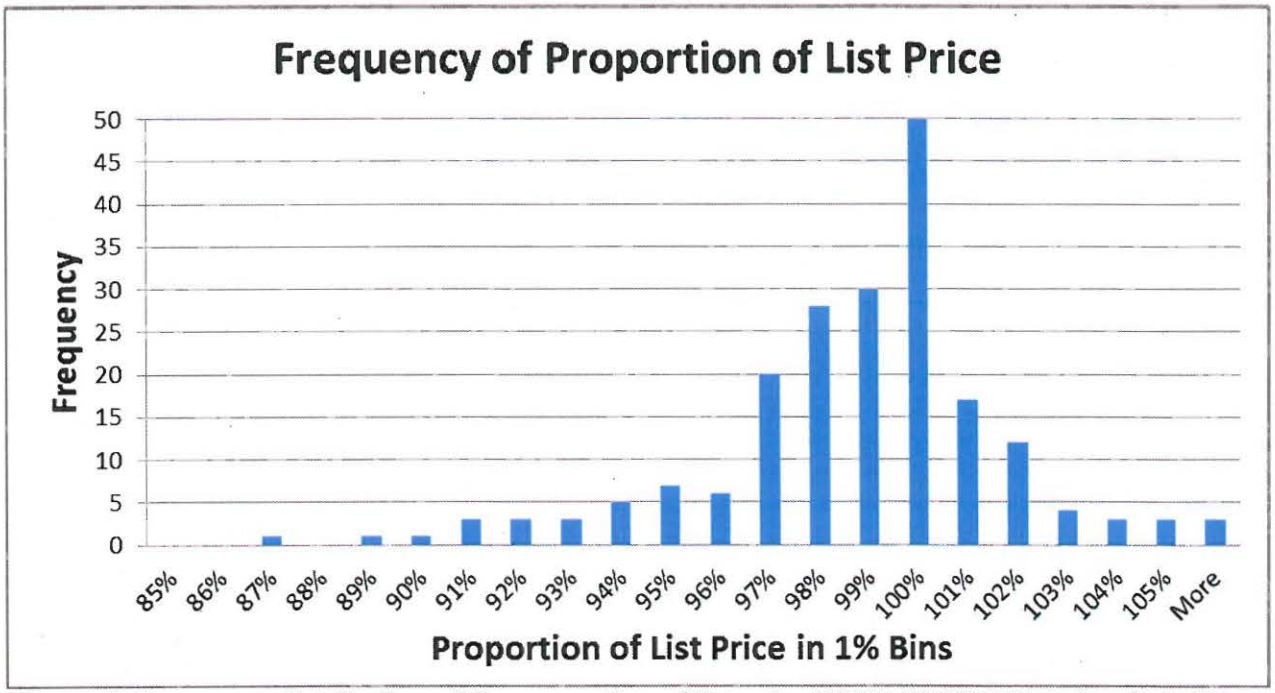


Figure 9. Frequency distribution of the proportion of list price ENERGY STAR and code-built homes sold for in one percent increments.

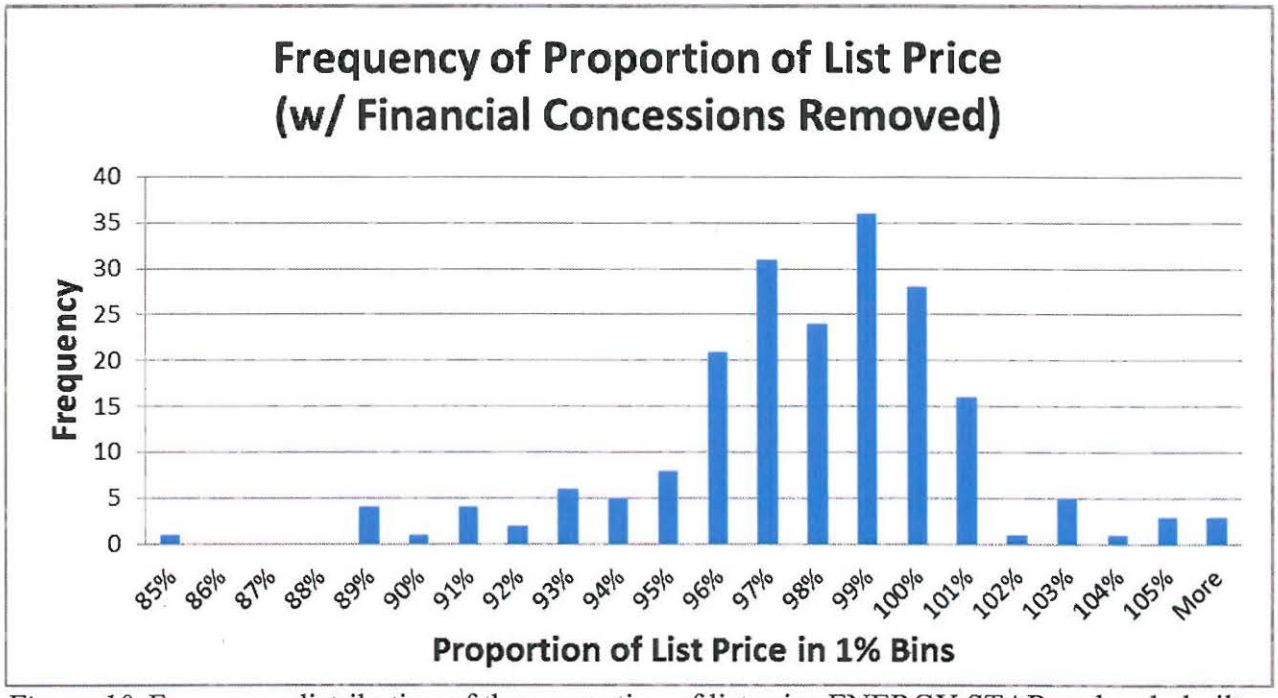


Figure 10. Frequency distribution of the proportion of list price ENERGY STAR and code-built homes sold for after financial concession were removed in one percent increments.

The data on proportion of list price suggests that while ENERGY STAR Homes were observed to sell for a higher proportion of their list price, this difference is not great enough to reach statistical significance. However, these results did approach significance with p-values only a few hundredths of a percent away from statistical significance. This lack of statistical evidence could be occurring for several reasons. Mathematically, there may not be enough statistical power to generate a significant result, which could be due to limitations in the sample size. Additionally, these homes may be priced very close to market value such that there is little room for concessions that could yield larger differences between the list price and sale price. This instance may be especially true in today's economic climate with a depressed housing market. In such a market, home builders may price homes to sell, minimizing profit margins and subsequent negotiating room on the sale price.

Other notable findings are revealed by analyzing sale price data. If an ENERGY STAR Home's list price was set above that of a similar non-certified home by the demonstrated sale price premium of $5,566, then no difference in the proportion of the list price would be expected. Put another way, ENERGY STAR Homes may have the additional cost of ENERGY STAR

qualification absorbed by a listing price increase. However, an analysis of home list prices revealed only moderate, non-statistically significant, differences in the list prices of ENERGY STAR Homes (M = \$344,219, SD = \$148,855) and the code-built comp homes (M = \$341,858, SD = \$144,575), t (199) = 0.8371, p = n.s. (p = 0.2018). This finding means that ENERGY STAR Homes are not necessarily priced above similar code-built homes and the sale price premium is not indicative of a list price increase.

Home buyers may not understand the energy savings and other benefits encompassed by an ENERGY STAR Home. Seemingly, home buyers are willing to pay a slightly higher, statistically insignificant amount of the list price. The fact that a difference was observed at all may represent a small percentage of home buyers that actively sought and were willing to pay more for efficient housing. However, this statistically insignificant difference most likely reflects the fact that most consumers view an ENERGY STAR Home as the same product as a non-certified home and are therefore willing to pay approximately the same percentage of the listing price for any home. Future research should be developed targeting consumer comprehension of the economic benefits of ENERGY STAR qualification over the span of a thirty-year mortgage and their willingness to pay for energy efficiency. Research along these lines would provide greater insight into possible reasons ENERGY STAR Homes did not sell for a statistically significant greater proportion of their list price compared to the code-built comp homes.

Price per Square Foot Analysis

The price per square foot of a home is calculated by dividing a home's sale price by its reported conditioned square footage. Understanding the value of a home on a price per square foot basis is important because it creates a standard unit of measurement that can be equally applied to any home. Examining only the sale price of a home is helpful, but cannot accomplish a universal unit that defines how the price was reached. Although, the study tried to control for inequities between home sizes, it is often the case that an ENERGY STAR Home is compared to homes that are not the exact same square footage. In this instance the size differences could drive differences in home prices because it would logically follow that a larger home requiring more time and material would cost more. Financial adjustments were made on the basis of size

inequities between the subject and comparison properties, but this difference may not cover the full amount a particular builder may charge for a home on a per square foot basis. Therefore, a methodological approach to examine home sales price employing a standard unit is necessary. The analysis of price per square foot employed three approaches similar to those used to analyze data regarding sale price. The price per square foot was calculated for basic sale price data, sale price data after any financial concessions were removed, and sale price data with a combination of removing financial concessions and taking into account adjustments made to the code-built comp homes to minimize differences between them and their ENERGY STAR subject properties. Again, this latter analysis is the most important because it represents the most "apples-to-apples" comparison.

When examining the price per square foot for sale price data, ENERGY STAR Homes (M = \$121.81, SD = \$29.97) were found to sell for statistically significantly more than code-build comp homes (M = \$119.25, SD = \$23.59), t (199) =, $p < .05$ ($p = 0.0350$). ENERGY STAR Homes (M = \$120.85, SD = \$30.49) also sold for statistically significantly more than code-build comp homes (M = \$118.23, SD = \$24.06) when financial concessions were removed from the sale prices, t (199) =, $p < .05$ ($p = 0.0337$). Finally, ENERGY STAR Homes (M = \$120.85, SD = \$30.49) sold for statistically significantly more than code-build comp homes (M = \$117.86, SD = \$24.46) when financial concessions were removed from the sale prices and adjustments were made to the code-built comp home prices to account for inequities, t (199) =, $p < .05$ ($p = 0.0129$). Results of the analyses as well as their distributions are shown in Figures 8-11. Results of the analyses, their distributions, and the distribution of sale price differences are shown in Figures 11-17. A summary of group means, standard deviations, mean differences, and t-test results including significance level and p-values can be found in Table 3.

Table 3. *Price per square foot analyses statistics including group means, standard deviations, group mean differences, and t-test results including significance level and p-values by analysis type.*

Price per Square Foot Analyses Statistics					
Group	**Mean**	**Standard Deviation**	**Mean Difference**	**p-value**	**Level of Significance (Alpha Level)**
Price per Square Foot Analysis:					
ENERGY STAR Homes	$121.81	$29.97	$2.56	0.0350	0.05
Code-Built Comp Homes	$119.25	$23.59			
Analysis w/ Financial Consessions Removed;					
ENERGY STAR Homes	$120.85	$30.49	$2.62	0.0337	0.05
Code-Built Comp Homes	$118.23	$24.06			
Analysis w/ Financial Concessions Removed and Adjustments					
ENERGY STAR Homes	$120.85	$30.49	$2.99	0.0129	0.05
Code-Built Comp Homes	$117.86	$24.46			

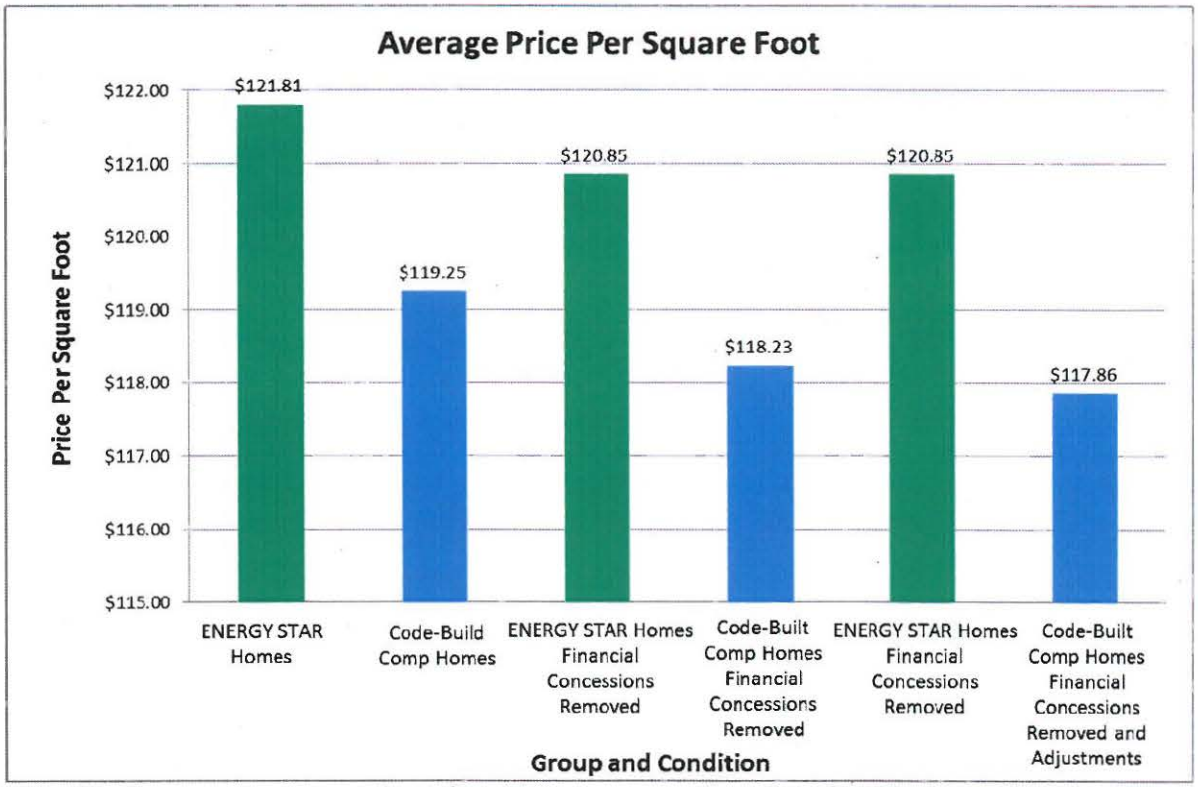


Figure 11. Group mean comparison for price per square foot data for all three analytic approaches.

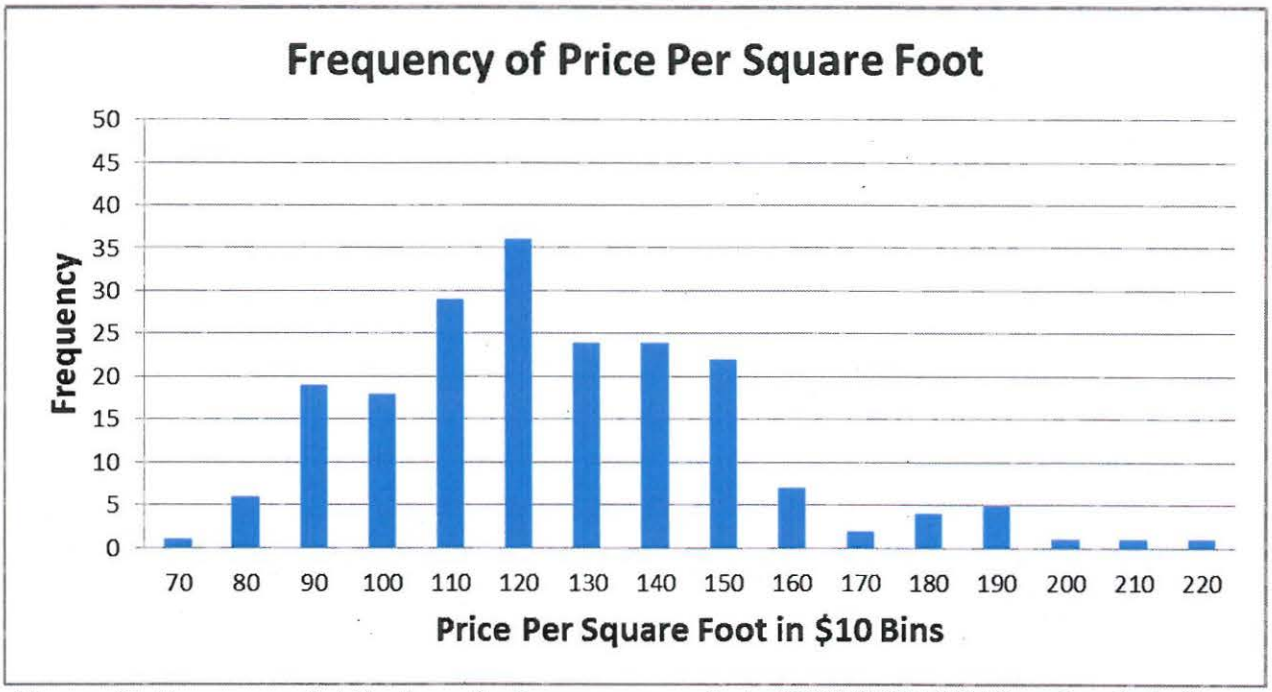


Figure 12. Frequency distribution of price per square foot of ENERGY STAR and code-built homes in bins of $10.

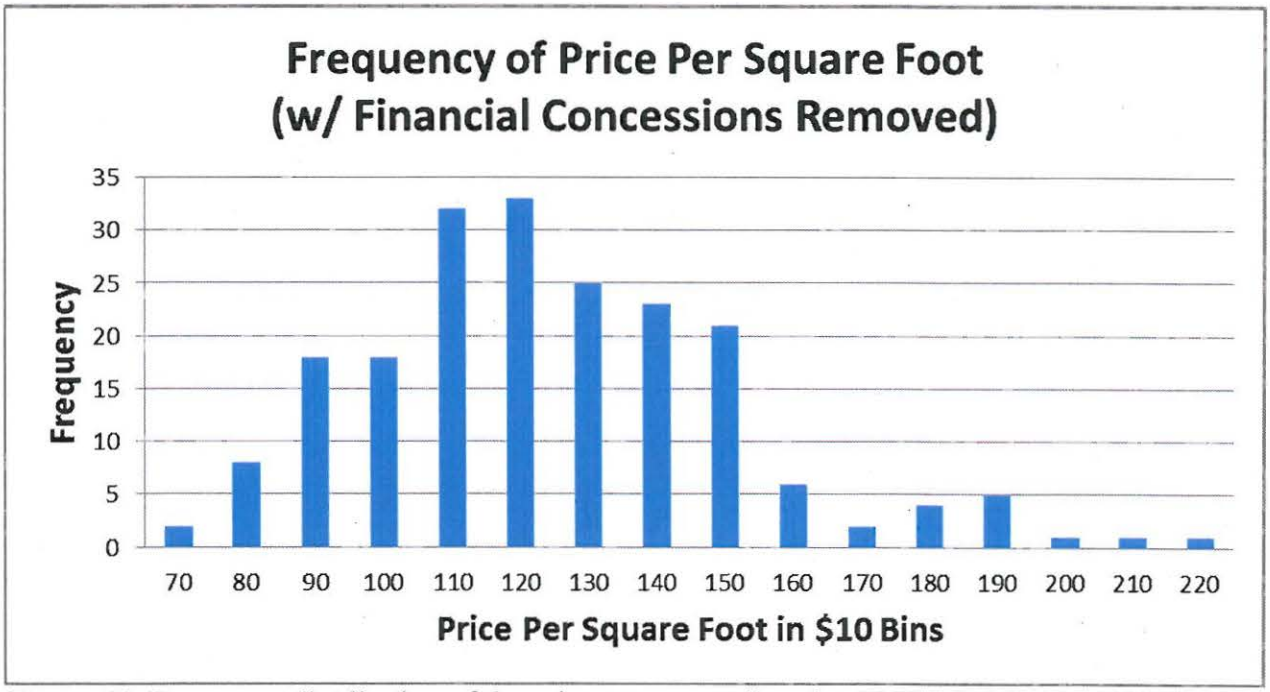


Figure 13. Frequency distribution of the price per square foot that ENERGY STAR and code-built homes sold for after financial concessions were removed in bins of $10.

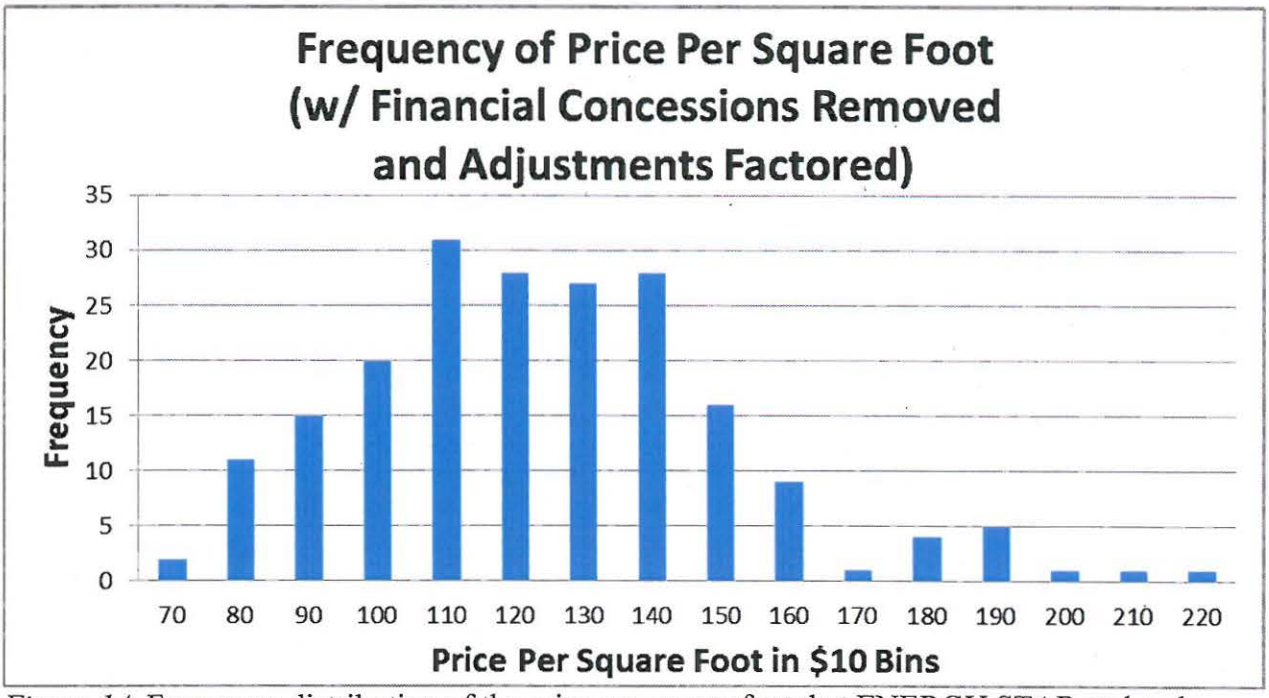


Figure 14. Frequency distribution of the price per square foot that ENERGY STAR and code-built homes sold for after financial concession were removed and adjustments were considered in bins of $10.

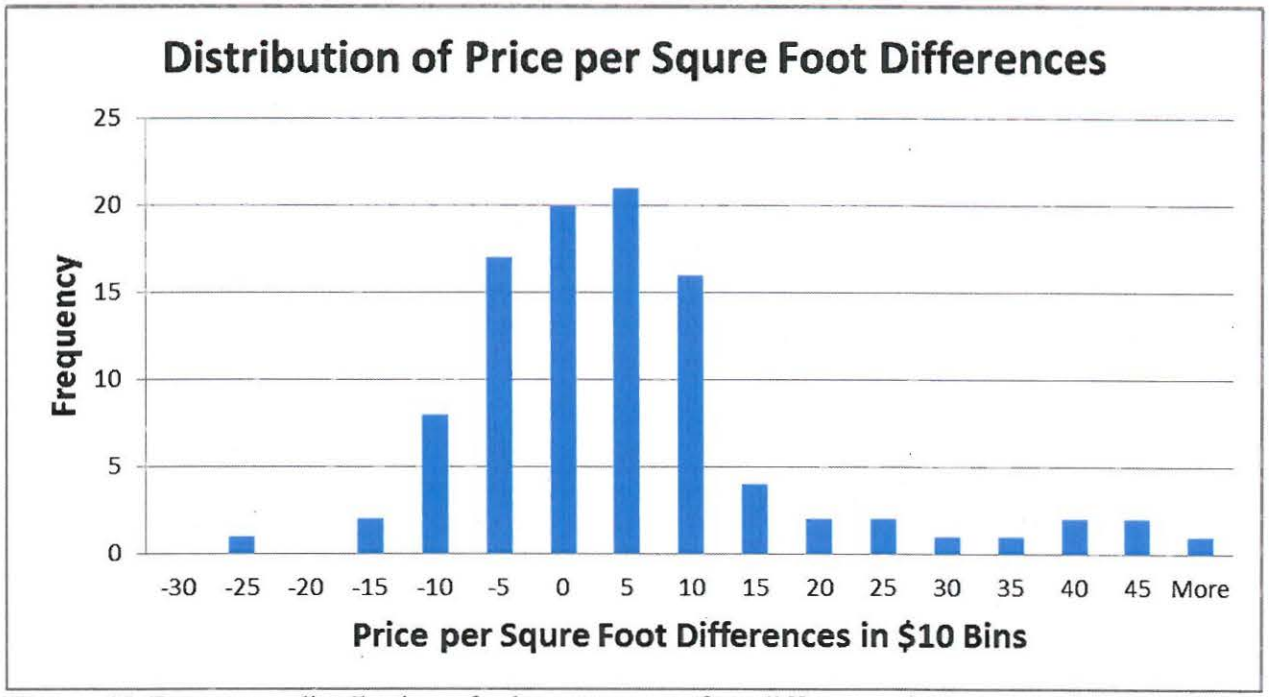


Figure 15. Frequency distribution of price per square foot differences between ENERGY STAR Homes and code-built comp homes in $5.00 increments.

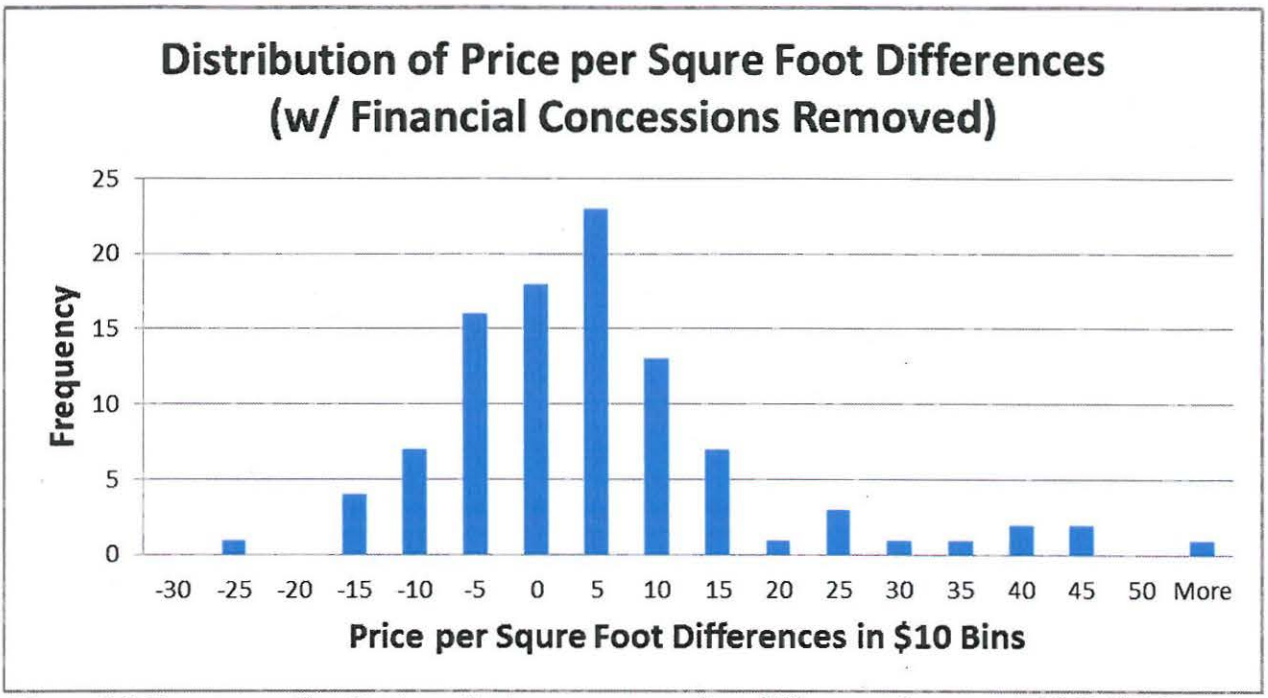


Figure 16. Frequency distribution of price per square foot differences between ENERGY STAR and code-built homes after financial concessions are removed in $5.00 increments.

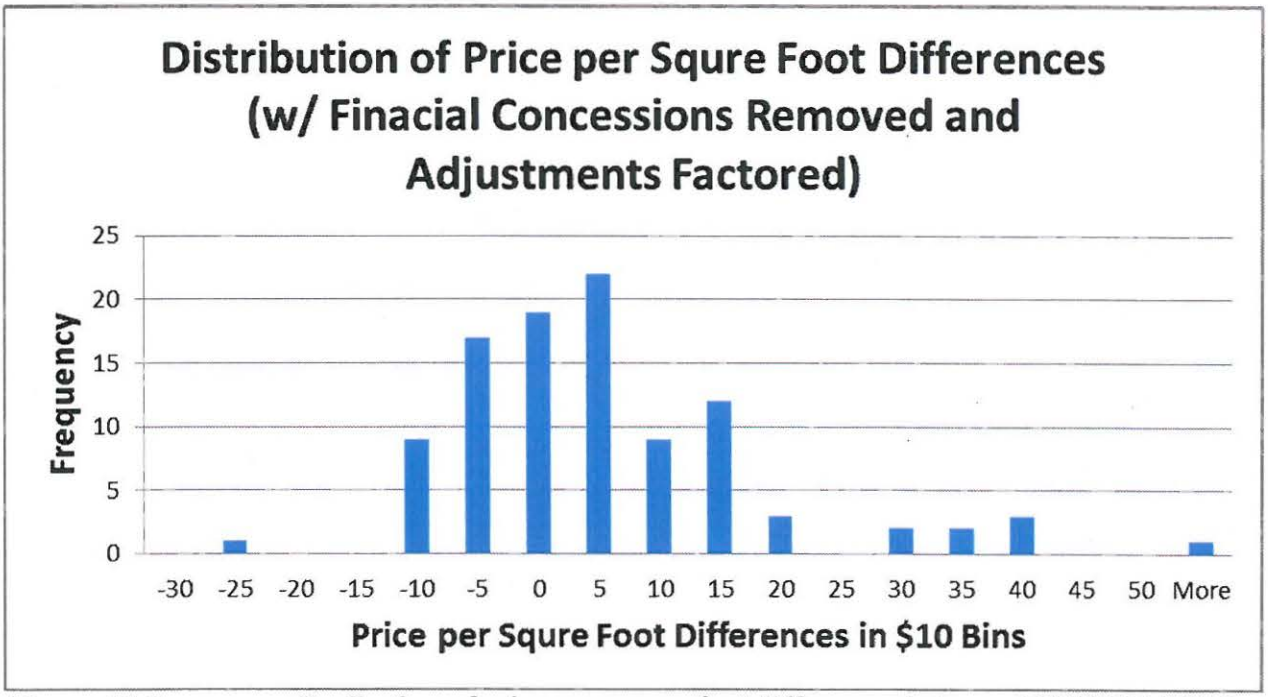


Figure 17. Frequency distribution of price per square foot differences between ENERGY STAR and code-built homes after financial concessions are removed and financial adjustments are accounted for, in $5.00 increments.

The analyses regarding price per square foot revealed strong evidence indicating ENERGY STAR Homes encompass a significant market advantage over similar code-built homes. These results largely followed the trends uncovered when examining the sale price data, but yielded even stronger evidence due to the use of a universal unit measuring price. Again, the strongest finding was the analysis completed where the differences between ENERGY STAR Homes and the code-built comp homes were minimized. This analysis took into consideration both the financial concessions and the adjustments made by the third-party appraiser. When examining the data in this way, the data yielded results approaching the $p < 0.01$ significance level and indicated the average ENERGY STAR Home from the sample sold for nearly $3.00 more per square foot than a code-built comp home. Since ENERGY STAR qualification represents a modest additional investment, typically between 0.5%-1.5% (depending on economies of scale) of its retail value, there is a strong likelihood of recovering initial investment and even increasing profit margins for the builder.

Days on Market Analysis

The data concerning the number of days a home spent on the market originates from a data field contained within the MLS datasheets. It is important to note that the MLS datasheets contain two distinct data fields pertaining to the days a home spends on the market. Only one is examined by the study. The first data field pertains to the days a home has spent on the market for its most current listing. The second includes a cumulative count of the days a home has spent on the market for its current listing in addition to any previous listings that particular home may have had. Often, if a home has spent a relatively long period of time on the market, the buyer may choose to switch real estate agents or pull the home from the market and relist it later. Relisting the home will reset the first data field so that when the home comes back on the market, its listed days on market resets to zero. This act keeps the days on market count low and is often strategically employed by real estate agents and homeowners to discourage low offers. This day count however, is thus not always representative of the true amount of time a home has spent on the market. The current analysis examined the cumulative days a home has spent on the market. This number may not be a perfect indicator and could still underestimate the true time a home has spent on the market. This situation is rare but could occur if a home was able to acquire a different MLS number when relisted or if it was on the market for any period of time without an

MLS number, as could be the case if the owner listed it for sale without the aid of a real estate agent. The analysis in this study examines the cumulative days spent on market tied to one MLS number for the sampled homes.

When statistically analyzing the data regarding the days the sample homes spent on the market, an overwhelmingly robust difference is revealed. ENERGY STAR Homes ($M = 98$, $SD = 117.88$) spent statistically significantly fewer days on the market compared to code-built comp homes ($M = 187$, $SD = 145.63$), $t\ (199) = -4.88$, $p < .01$ ($p = 0.0000$). Results of the analysis, their distributions, and the distribution of sale price differences are shown in Figures 18-21. A summary of group means, standard deviations, mean differences, and t-test results including significance level and p-values can be found in Table 4.

Table 4. *Days on market analysss statistics including group means, standard deviations, group mean differences, and t-test results including significance level and p-values by analysis type.*

Days on Market Analysis Statistics					
Group	**Mean**	**Standard Deviation**	**Mean Difference**	**p-value**	**Level of Significance (Alpha Level)**
Sale Price Analysis:					
ENERGY STAR Homes	98	117.88	89	0.000002	0.01
Code-Built Comp Homes	187	145.63			

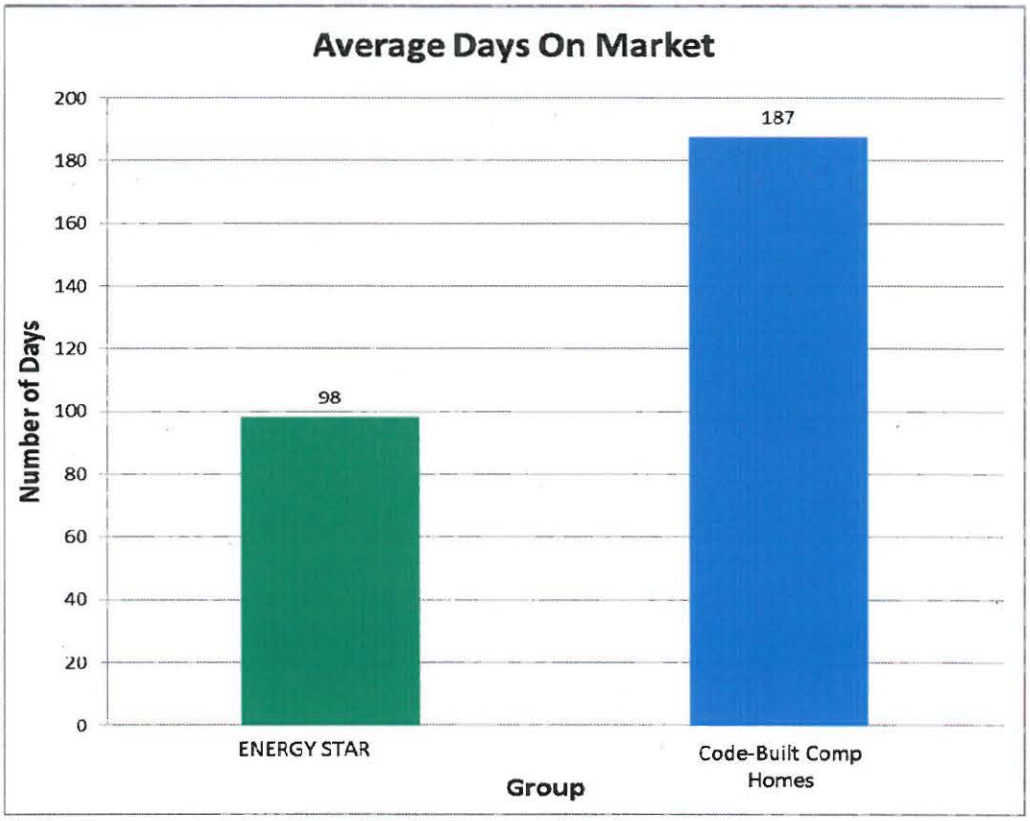


Figure 18. Group mean comparison for days on market data.

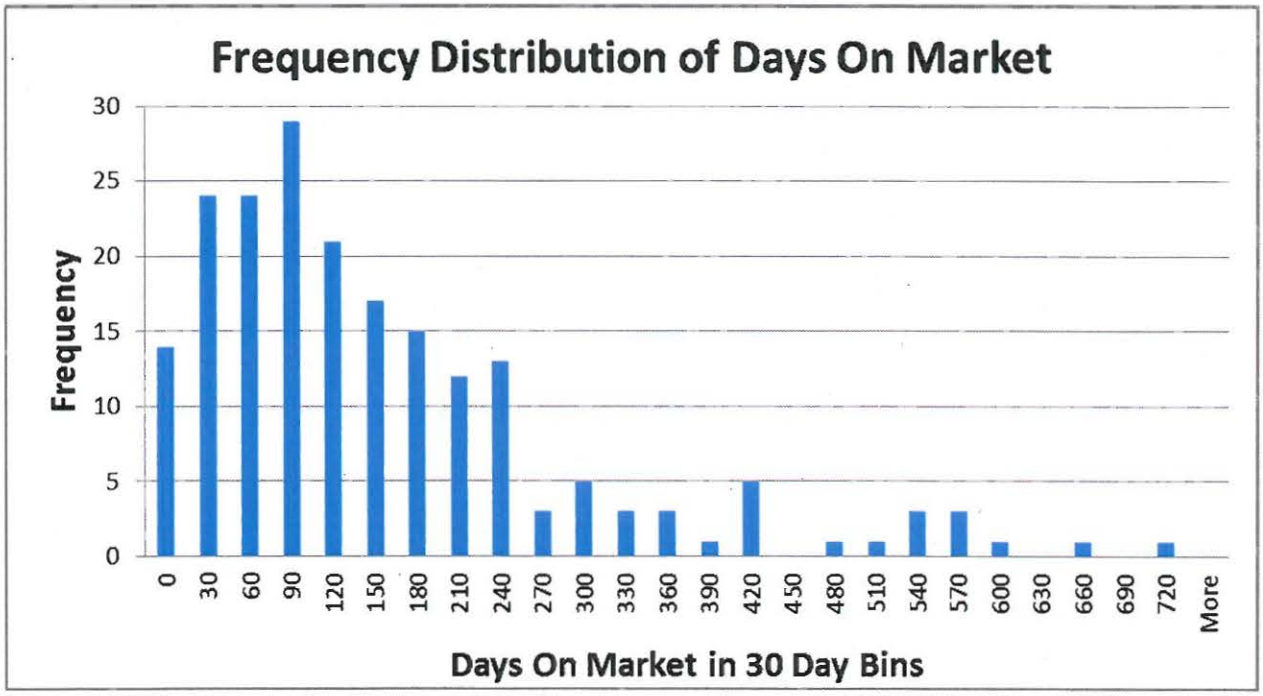


Figure 19. Frequency distribution of the days spent on the market by ENERGY STAR and code-built homes together in bins of 30 days.

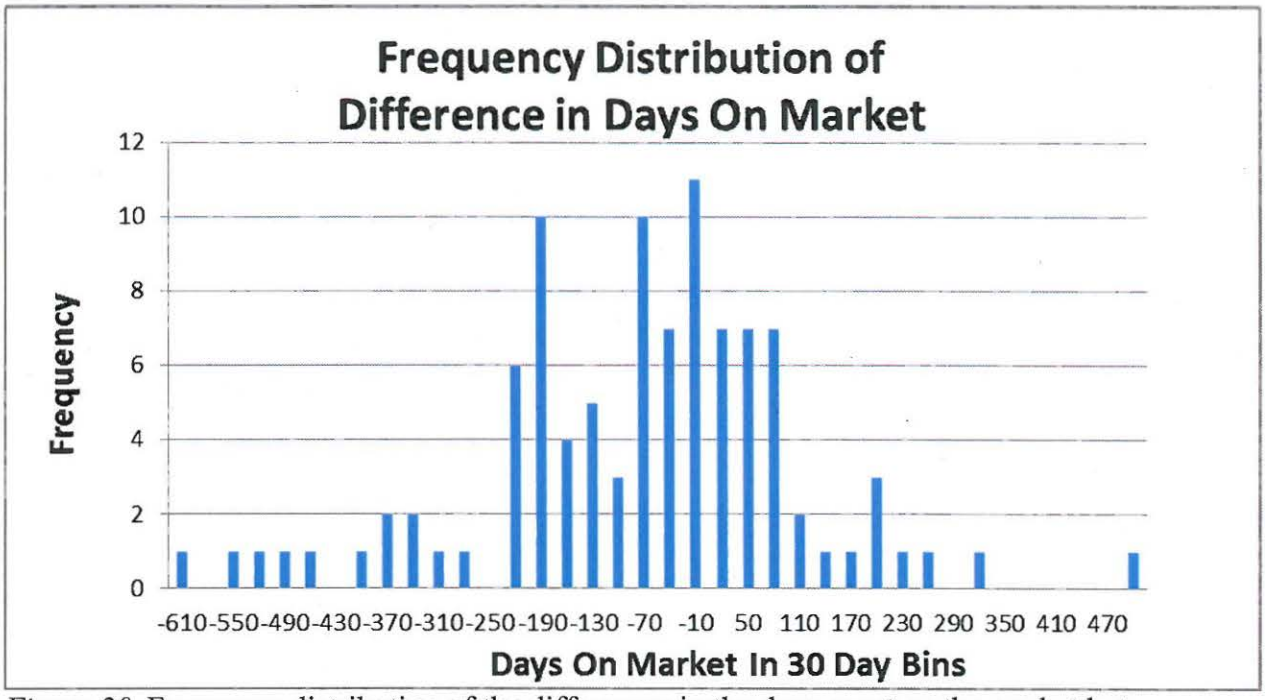


Figure 20. Frequency distribution of the differences in the days spent on the market between ENERGY STAR and code-built home in 60 days bins.

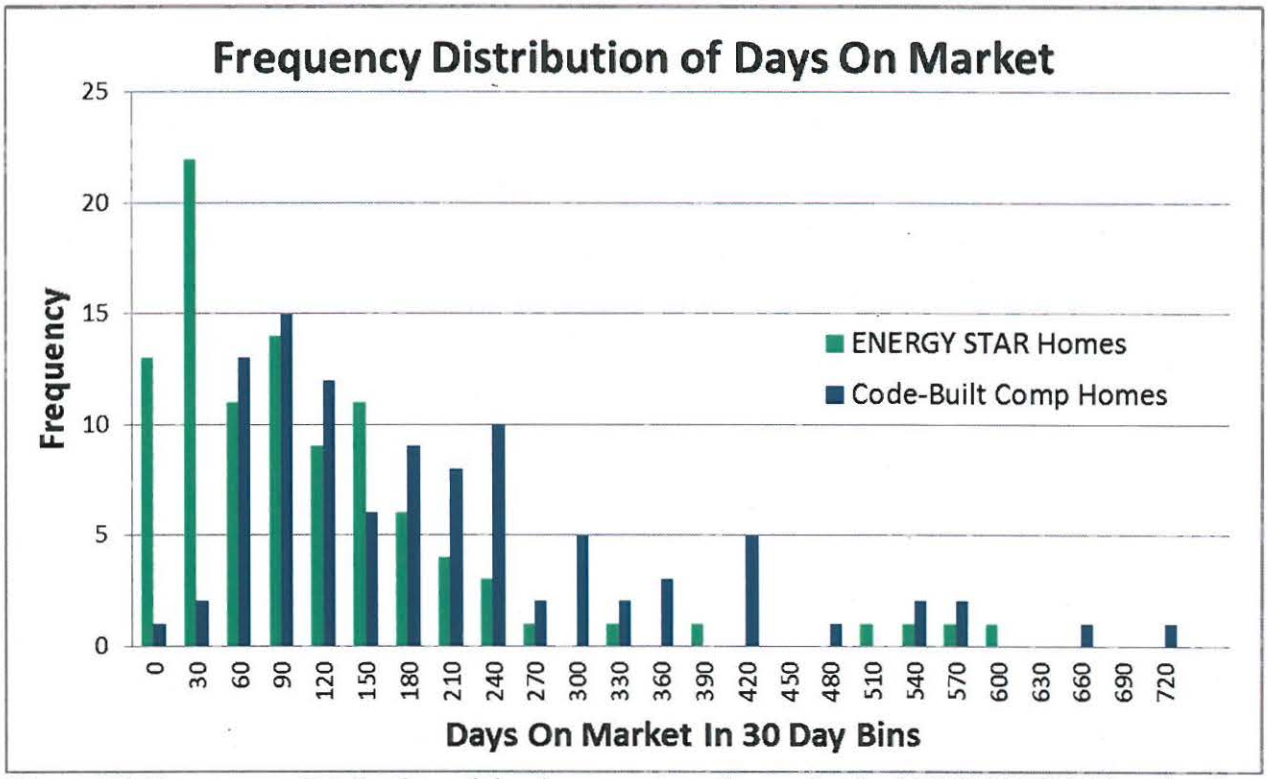


Figure 21. Frequency distribution of the days spent on the market by ENERGY STAR and code-built homes separated in bins of 30 days. Note the ENERGY STAR distribution is shifted left and has a pronounced difference in the number of homes selling in under 30 days and has far fewer homes needing over 180 days to sell.

ENERGY STAR Homes again demonstrated a market advantage compared to the code-built comp homes when considering how long a home takes to sell. Results indicate that the sampled ENERGY STAR Homes sold significantly faster, far exceeding the $p < .01$ significance level, by an average of 89 days compared to their code-built counterparts. In similar real estate markets, real estate agents, builders, and homeowners can expect their ENERGY STAR listings to sell faster than a non-certified home. The large discrepancy uncovered in the analysis of days on market for the study sample was mathematically the strongest piece of evidence regarding ENERGY STAR Homes' market advantage. The days on market data suggest that even if other demonstrated market advantages, including sale price and price per square foot, were ignored, ENERGY STAR Homes could be sold fast enough to recover financial investments by simply saving on the carrying costs of holding a home while a buyer is found.

Conclusion

The ENERGY STAR Homes sampled for the investigation demonstrated a significant market advantage in three of the four analyses carried out when compared against the code-built comp homes. Interestingly, evidence of market advantages surfaced even when differences between groups were not minimized. This evidence was found when the financial adjustments made by the third-party appraisal company (for the purpose of best controlling for differences between the properties) were not considered in the analysis. However, where applicable, when the differences between ENERGY STAR Homes and their code-built counterparts were minimized through the appropriate use of these financial adjustments, the strongest evidence signifying ENERGY STAR Homes' market advantage was exemplified. It was found that when the differences were minimized, ENERGY STAR Homes sold for an average sale price premium of $5,566 per home and $2.99 more per square foot over the code-built comp homes. Additionally, ENERGY STAR Homes sold an average of 89 days faster than the code-built comp homes. On average, ENERGY STAR Homes also sold for 0.48% greater as a proportion of the list price compared to the code-built comp homes, although p-values for these analyses did not reach statistical significance. Still, these findings indicate that ENERGY STAR Homes do have a strong, multidimensional market advantage when compared with similar code-built homes.

Implications for Home buyers

At first glance, these results may seem problematic for the average home buyer. That is, this study indicates that ENERGY STAR Homes carry a higher up-front cost compared to a standard code-built home. Given the current economy, an average home buyer may feel uneasy or may be unwilling to make the additional investment to buy a new home that has achieved ENERGY STAR qualification. However, while it was found that ENERGY STAR Homes sold for more money, real estate agents and builders were not initially asking for more despite the many additional and beneficial features that are built into the qualification process. Likewise, the up-front cost savings gained by choosing a non-certified home is quickly negated by immediate positive cash flow due to energy savings. Additionally, the implications of days spent on market will likely transfer to a quicker turnover for that homeowner when they sell their home in the future.

ENERGY STAR Homes earn the homeowner monthly savings on utility bills of around 15% to 30% or more (Jones & Vyas, 2008; *Qualified New Homes*, n.d.). For the average homeowner this translates into appreciable savings that can pay for the added costs of ENERGY STAR qualification, typically in around five years. If looked at in terms of a thirty-year mortgage, using the common rule of thumb, for every $1,000 lent one can expect to have approximately $1 of additional monthly mortgage payments, ENERGY STAR Homes can produce a positive cash flow. This positive cash flow is achieved because the monthly savings on utilities will exceed the additional monthly mortgage cost associated with ENERGY STAR qualification. Additionally, while not widely available, some lending institutions provide mortgage incentives for ENERGY STAR homeowners.

The results of the study also indicate two other important factors for the prospective home buyer to be aware of when choosing between an ENERGY STAR Home and a non-certified home. The first recognizes that there is a growing body of research pointing towards the added value of energy-efficient features in homes. This research indicates that homeowners will be able to recoup investments in energy efficiency through faster sale/resale or reduced operating costs over the first few years of living in their home. Many studies (Halvorsen & Pollakowski, 1981; Johnson & Kaserman, 1983; Longstrenth, 1986; Laquatra, 1986; Dinan & Miranowski, 1989; Horowitz & Haeri, 1990; and Nevin & Watson, 1998) have found that more efficient homes sell for higher sale prices. Moreover, the appraisal industry may be convinced by this research to place added value on homes with energy-efficient features, thus better securing a homeowner's investment. The second factor takes into consideration the results of the days on market analysis. Sampled ENERGY STAR Homes were found to sell 89 days faster than non-certified homes. If this trend is generalized to any home sale, ENERGY STAR homeowners could expect, in a similar market, that their home will sell faster than if it were not ENERGY STAR qualified. This faster sale could carry with it a number of benefits including being able to qualify for financing on a new home faster, eliminating the need to have multiple homes and costs associated with owning two homes, facilitate relocation, and reduce the expenses involved with selling a home.

Implications for Home Builders and Real Estate Agents

The advantage encompassed in building and selling ENERGY STAR Homes is very straightforward for home builders and real estate agents. Findings indicate that ENERGY STAR Homes sell for more and sell faster than the code-built comp homes. In markets similar to the one sampled for this study, home builders should have multiple avenues for recouping additional investments required in building to ENERGY STAR qualification standards. Additionally, real estate agents have good reason to support ENERGY STAR Homes as they can expect these homes to sell faster and at a higher price point. The findings indicate that home builders should be able to sell their product for more than a similar non-certified offering by a competitor. This means higher profits for home builders and larger commissions for their real estate agents. ENERGY STAR Homes also sell significantly faster than non-certified homes, meaning less carrying costs for home builders and less time investment for real estate agents, freeing them to focus on other listings. Moreover, the home builder/real estate agent team may take satisfaction in offering the consumer a product that will provide them a more enjoyable living experience, is more environmentally responsible, is a higher quality product, and one that will ultimately save the consumer money. These less direct, consumer-related benefits could circle back to the home builder or real estate agent by decreasing warranty claims and increasing positive company image.

Implications for the Appraisal and Lending Industries

Lastly, the findings of this investigation have implications for appraisers and lenders. These industry professions often coordinate during the home buying process and hold a great deal of power in determining what home a prospective home buyer will be able to purchase. This relationship between appraisers and lenders is largely due to the mortgage approval process, which requires a home to be appraised prior to approving a loan. The amount of the loan is often changed to reflect what the home has been valued at based on the appraisal. Lenders use a set of standardized criteria for determining if a potential mortgage recipient will be able to pay off the loan. Part of these criteria examine the home buyer's housing cost-to-income ratio, which utilizes a preset percentage designed to capture what a potential home buyer can afford to pay monthly. This preset percentage ignores that energy-efficient homeowners have reduced monthly home operational costs and are subsequently able to larger mortgage amounts. Additionally, if the

benefits of energy-efficient home features are ignored in the appraisal report, the loan amount may not be enough to cover the additional cost of those features, putting more efficient homes outside of financial reach for some home buyers. Therefore, because the appraisal report has not assigned an appropriate value to these features, this larger up-front cost can reduce the chances of securing a loan despite the known financial benefits of energy-efficient certification.

Many studies (Halvorsen & Pollakowski, 1981; Johnson & Kaserman, 1983; Longstrenth, 1986; Laquatra, 1986; Dinan & Miranowski, 1989; Horowitz & Haeri, 1990; and Nevin & Watson, 1998) have already shown that homes incorporating energy efficiency features sell for more than less efficient homes. The results of this investigation support those previous findings, suggesting there is evidence that the energy efficiency tied to ENERGY STAR qualification can add to a home's market value. Furthermore, recent market analyses (Carson, 2009; Griffin, 2009; Argeris, 2010; Mosrie, 2011) have demonstrated that homes with energy-efficient building certifications sell for more in today's market. The evidence produced in this study reflects actual home sales data that is independent of any particular home's appraised value. This means that the market already values energy efficiency, even if ignored during the appraisal process. This recurrent theme suggests that value tied to energy efficiency can no longer be ignored and must be considered during the appraisal process.

Valuing energy-efficient home features can alleviate many of the problems facing widespread implementation of building efficiency programs across the country. It would enable builders to be more assured that their additional investment would be recoverable at the time of sale, and it may allow them to secure construction loans that cover this additional investment. Proper valuation will help home buyers in obtaining a mortgage that covers the added upfront expenses of energy-efficient construction, while giving lenders assurance that the collateral against the loan is valued properly.

Summary

This investigation examined the market performance of ENERGY STAR Homes compared to non-ENERGY STAR qualified comparable homes. The evidence produced by this investigation suggests that ENERGY STAR Homes have a competitive market advantage compared to similar code-built homes. It was found that ENERGY STAR homes attained higher sales prices and sold in significantly less time compared with similar conventional homes. This multidimensional advantage is substantial enough to suggest to home builders and home buyers that the additional investment in ENERGY STAR qualification is recoverable and even profitable.

Findings of this study also contain implications for the lending and appraisal industries, providing further evidence that there is value tied to energy-efficient home features as expressed through regular market transactions. This evidence supports a transition to assigning value to energy-efficient features as a standard appraisal practice. While the findings of this study have a high degree of statistical significance in the greater Raleigh, NC housing market, replication of this methodology should be conducted in other markets to further validate the robustness of this statistical analysis. Understanding these real market impacts and assigning appropriate value to energy efficient construction techniques may help facilitate widespread implementation of energy-efficient building certification programs on a national scale. Implications of these results should be capitalized on by many of the housing market's key stakeholders including home buyers, home builders, real estate agents, appraisers, and lenders.

References

2009 ENERGY STAR qualified new homes market indices for states. (2009). [Graphic depicting state market indices of ENERGY STAR implementation and national average]. *Features & Benefits of ENERGY STAR Qualified New Homes.* Retrieved from http://www.energystar.gov/index.cfm?fuseaction=qhmi.showHomesMarketIndex

About the Alliance. (2011). Retrieved from http://ncenergystar.org/about/about-alliance

Advanced Energy. (2010). *2010 appraisal industry research.* Raleigh, NC: Mitchell, W., Bloise, V., & Matthews, K.

Argeris, K. (2010). High performance homes sell better in the triangle. Retrieved from http://www.raleighquickappraisals.com/High+Performance+Homes+Sell+Better+in+the+Triangle

Ball, L. F. (2011). Assessment of the green building needs of North Carolina real estate appraisers. (Unpublished doctoral dissertation). Prescott College, Prescott, AZ.

Banerjee, A. & Solomon, B. D. (2003). Eco-labeling for energy efficieny and sustainability: a meta-evaluation of US programs. *Energy Policy, 21*(2003), 109-123.

Carson, M. (2009). Certified green homes sales in Atlanta, GA 2009. Retrieved from http://greentothescene.files.wordpress.com/2010/03/atlanta-2009-green-sales-nar.pdf

Corgel, J. B., Goebel, P. R., & Wade, C. E. (1982). Measuring energy efficiency for the selection and adjustment of comparable sales. *The Appraisal Journal,* (1), 71-78.

Dinan, T. M., & Miraniwski, J. A. (1989). Estimating the implicit price of energy efficiency improvements in the residential housing market; a hedonic approach. *Journal of Urban Economics, 25*(1), 52-67.

Dixon, R. K., McGowan, E., Onysko, G., & Sheer, R. M. (2010). US energy conservation and efficiency policies: Challenges and opportunities. *Energy Policy, 38*(2010), 6398-6408.

Features & benefits of ENERGY STAR qualified new homes. Retrieved from http://www.energystar.gov/index.cfm?c=new_homes.nh_features

Griffin, A. (2009). *Certified home performance: assessing the market impact of third party certification on residential properties* [White paper]. http://pacenow.org/documents/seattle_green_real_estate_premium.pdf

Halvorsen, R. & Pollakowski, H. O. (1981). The effects of fuel prices on house prices. *Urban Studies, 18*(2), 205-211.

Horowitz, M. J. & Haeri, H. (1990). Economic efficiency v. energy efficiency: Do model conservation standards make good sense? *Energy Economics, 12*(4), 122-131.

Johnson, R. C. & Kaserman, D. L. (1983). Housing market capitalization of energy saving durable good investments. *Economic Inquiry,* (7), 374-386.

Jones, P. & Vyas, U. (2008). Energy performance in residential green developments: A Florida case study. *Real Estate Issues, 33*(11), 65-71.

Laquatra, J. (1986). Housing market capitalization of thermal integrity. *Energy Economics* (7), 134-138.

Longstreth, M. (1986). Impact of consumers' personal characteristics on hedonic prices of energy-conserving durable good investments. *Energy, 11*(9), 893-905.

Mosrie, D. (2011). Just the facts Asheville's green housing market. *Western North Carolina Green Building* Directory, 2011, 82-83.

National Association of Home Builders Research Center Inc. (2005). *ZEH preliminary market analysis: General investigation of the residential appraisal industry.* Upper Marlboro, MD

Nevin, R. (2010). Energy-efficient housing stimulus that pays for itself. *Energy, 38*(2010), 4-11.

Nevin, R. & Watson, G. (1998). Evidence of rational market valuations for home energy efficiency. *The Appraisal Journal,* (10), 401-409.

Qualified new homes: ENERGY STAR. Retrieved from http://www.energystar.gov/index.cfm?c= new_ homes.hm_index

Rasch, D., & Guiard, V. (2004). The robustness of parametric statistical methods. *Psychology Science, 46*(2), 175-208.

Triangle MLS adds green fields. (2009). Retrieved November 30, 2011, from http://trianglegreenhomes.wordpress.com/2009/03/16/triangle-mls-adds-green-fields/

U.S. Energy Information Administration. (2009). [Pie graph depicting the energy consumed by sectors of the economy for 2009]. *Annual Energy Reivew 2009*. Retrieved from http://www.eia.doe.gov/energyexplained/index.cfm?page=us_energy_use

U.S. Energy Information Administration. (2005). [Pie graph depicting how energy is used in homes for 2005]. *Residential Energy Consumption Survey 2005*. Retrieved from http://www.eia.doe.gov/energyexplained/index.cfm?page=us_energy_homes

Use of electricity. (2010, November 2). Retrieved from ttp://www.eia.doe.gov/energyexplained/index.cfm?page=electricity_use

This material is based upon work supported by the U.S. Department of Energy under Award Number DE-EE-0000157 with the North Carolina Energy Office through a subgrant to Appalachian State University.

I

112TH CONGRESS
1ST SESSION

H. R. 2599

To prevent Fannie Mae, Freddie Mac, and other Federal residential and commercial mortgage lending regulators from adopting policies that contravene established State and local property assessed clean energy laws.

IN THE HOUSE OF REPRESENTATIVES

JULY 20, 2011

Ms. HAYWORTH (for herself, Mr. THOMPSON of California, Mr. DANIEL E. LUNGREN of California, Mr. SENSENBRENNER, Mr. SESSIONS, Mr. FLORES, Mr. COLE, Mr. HANNA, Mr. DOLD, Mr. MANZULLO, Mrs. CAPPS, Ms. WOOLSEY, Mr. PERLMUTTER, Ms. MATSUI, and Mr. POLIS) introduced the following bill; which was referred to the Committee on Financial Services

---

A BILL

To prevent Fannie Mae, Freddie Mac, and other Federal residential and commercial mortgage lending regulators from adopting policies that contravene established State and local property assessed clean energy laws.

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.

This Act may be cited as the "PACE Assessment Protection Act of 2011".

SEC. 2. PURPOSE.

It is the purpose of this Act to ensure that those PACE programs which incorporate prudent programmatic safeguards to protect the interest of mortgage holders and property owners remain viable as a potential avenue for States and local governments to achieve the many public benefits associated with energy efficiency, water efficiency, and renewable energy retrofits. In addition, it is essential that the power and authority of State and local governments to exercise their longstanding and traditional powers to levy taxes for public purposes not be impeded.

SEC. 3. DEFINITIONS.

For purposes of this Act the following definitions apply:

(1) The term "local government" includes counties, cities, boroughs, towns, parishes, villages, districts, and other political subdivisions authorized under State laws to establish PACE programs.

(2) The term "PACE agreement" means an agreement between a local government and a property owner detailing the terms of financing for a PACE improvement.

(3) The term "PACE assessment" means a tax or assessment levied by a local government to provide financing for PACE improvements.

(4) The term "PACE improvements" means qualified clean energy improvements, qualified energy conservation and efficiency improvements, and qualified water conservation and efficiency improvements.

(5) The term "PACE lien" means a lien securing a PACE assessment, which may be senior to the lien of pre-existing purchase money mortgages on the same property subject to the PACE lien.

(6) The term "PACE program" means a program implemented by a local government under State law to provide financing for PACE improvements by levying PACE assessments.

(7) The term "residential property" means a property with up to 4 private residences.

(8) The term "non-residential property" means private property that is—

(A) not used for residential purposes; or

(B) residential property with 5 or more residences.

(9) The term "clean energy improvements" means any system on privately owned property for producing electricity for, or meeting heating, cooling, or water heating needs of the property, using renewable energy sources, combined heat and power sys-

tems, or energy systems using wood biomass (but not construction and demolition waste) or natural gas. Such improvements include solar photovoltaic, solar thermal, wood biomass, wind, and geothermal systems. Such term includes the reasonable costs of a study undertaken by a property owner to analyze the feasibility of installing any of the improvements described in this paragraph and the cost of a warranty or insurance policy for such improvements.

(10) The term "energy conservation and efficiency improvements" means measures to reduce consumption, through conservation or more efficient use, of electricity, fuel oil, natural gas, propane, or other forms of energy by the property, including air sealing, installation of insulation, installation of heating, cooling, or ventilation systems, building modification to increase the use of daylighting, replacement of windows, installation of energy controls or energy recovery systems, installation of building management systems, and installation of efficient lighting equipment, provided that such improvements are permanently affixed to the property. Such term includes the reasonable costs of an audit undertaken by a property owner to identify potential energy savings that could be achieved through instal-

lation of any of the improvements described in this paragraph.

(11) The term "water conservation and efficiency improvements" means measures to reduce consumption, through conservation or more efficient use of water by the property, including installation of low-flow toilets and showerheads, installation of timer or timing system for hot water heaters, and installation of rain catchment systems.

(12) The term "property owner" means the owner of record of real property that is subject to a PACE assessment, whether such property is zoned or used for residential, commercial, industrial, or other uses.

(13) The term "qualified" means, with respect to PACE improvements, that the improvements meet the criteria specified in section 5.

SEC. 4. TREATMENT OF PACE PROGRAMS BY FNMA AND FHLMC.

(a) LENDER GUIDANCE.—The Director of the Federal Housing Finance Agency, acting in the Director's general supervisory capacity, shall direct the Federal National Mortgage Association and the Federal Home Loan Mortgage Corporation to—

ment of this Act, not later than 60 days after such date of enactment.

(b) CONSUMER PROTECTIONS APPLICABLE TO RESIDENTIAL PROPERTY.—A PACE program shall provide, with respect to residential property, for the following:

(1) PROPERTY OWNER AGREEMENTS.—

(A) PACE ASSESSMENT.—The property owner shall agree in writing to a PACE assessment, either pursuant to a PACE agreement or by voting in the manner specified by State law. In the case of any property with multiple owners, each owner or the owner's authorized representative shall execute a PACE agreement or vote in the manner specified by State law, as applicable.

(B) PAYMENT SCHEDULE.—The property owner shall agree to a payment schedule that identifies the term over which PACE assessment installments will be due, the frequency with which PACE assessment installments will be billed and amount of each installment, and the annual amount due on the PACE assessment. Upon full payment of the amount of the PACE assessment, including all outstanding interest and charges and any penalties that may

become due, the local government shall provide the participating property owner with a written statement certifying that the PACE assessment has been paid in full and the local government shall also satisfy all requirements of State law to extinguish the PACE lien.

(2) DISCLOSURES BY LOCAL GOVERNMENT.—The local government shall disclose to the participating property owner the costs and risks associated with participating in the PACE program, including risks related to their failure to pay PACE assessments and the risk of enforcement of PACE liens. The local government shall disclose to the property owner the effective interest rate of the PACE assessment, including all program fees. The local government shall clearly and conspicuously provide the property owner the right to rescind his or her decision to enter into a PACE assessment, within 3 days of the original transaction.

(3) NOTICE TO LIENHOLDERS.—Before entering into a PACE agreement or voting in favor of a PACE assessment, the property owner or the local government shall provide to the holders of any existing mortgages on the property written notice of the terms of the PACE assessment.

(4) CONFIDENTIALITY.—Any personal financial information provided by a property owner to a local government or an entity administering a PACE program on behalf of a local government shall comply with applicable local, State, and Federal laws governing the privacy of the information.

(c) REQUIREMENTS APPLICABLE ONLY TO NON-RESIDENTIAL PROPERTY.—A PACE program shall provide, with respect to non-residential property, for the following:

(1) AUTHORIZATION BY LIENHOLDERS.—Before entering into a PACE agreement with a local government or voting in favor of PACE assessments in the manner specified by State law, the property owner shall obtain written authorization from the holders of the first mortgage on the property.

(2) PACE AGREEMENT.—

(A) TERMS.—The local government and the owner of the property to which the PACE assessment applies at the time of commencement of assessment shall enter into a written PACE agreement addressing the terms of the PACE improvement. In the case of any property with multiple owners, the PACE agreement shall be signed by all owners or their legally authorized representative or representatives.

(B) PACE IMPROVEMENTS.—The property owner shall contract for PACE improvements, purchase materials to be used in making such improvements, or both, and upon submission of documentation required by the local government, the local government shall disburse funds to the property owner in payment for the PACE improvements or materials used in making such improvements.

(C) PAYMENT SCHEDULE.—The PACE agreement shall include a payment schedule showing the term over which payments will be due on the assessment, the frequency with which payments will be billed and amount of each payment, and the annual amount due on the assessment. Upon full payment of the amount of the assessment, including all outstanding interest and charges and any penalties that may become due, the local government shall provide the participating property owner with a written statement certifying that the assessment has been paid in full and the local government shall also satisfy all requirements of State law to extinguish the PACE lien.

(3) DISCLOSURES BY LOCAL GOVERNMENT.—The local government shall disclose to the participating property owners the costs and risks associated with participating in the program, including risks related to their failure to make payments and the risk of enforcement of PACE liens.

(4) CONFIDENTIALITY.—Any personal financial information provided by a property owner to a local government or an entity administering a PACE program on behalf of a local government shall comply with applicable local, State, and Federal laws governing the privacy of the information.

(d) PUBLIC NOTICE OF PACE ASSESSMENT.—The local government shall file a public notice of the PACE assessment in a manner sufficient to provide notice of the PACE assessment to potential lenders and potential purchasers of the property. The notice shall consist of the following statement or its substantial equivalent: "This property is subject to a tax or assessment that is levied to finance the installation of qualifying energy and water conservation and efficiency improvements or clean energy improvements. The tax or assessment is secured by a lien that is senior to all private liens.".

(e) ELIGIBILITY OF RESIDENTIAL PROPERTY OWNERS.—Before levying a PACE assessment on a property,

the local government shall ensure that all of the following are true with respect to the property:

(1) All property taxes and any other public assessments are current and have been current for 3 years or the property owner's period of ownership, whichever period is shorter.

(2) There are no involuntary liens, such as mechanics liens, on the property in excess of $1,000.

(3) No notices of default and not more than one instance of property-based debt delinquency have been recorded during the past 3 years or the property owner's period of ownership, whichever period is shorter.

(4) The property owner has not filed for or declared bankruptcy in the previous 7 years.

(5) The property owner is current on all mortgage debt on the property.

(6) The property owner or owners are the holders of record of the property.

(7) The property title is not subject to power of attorney, easements, or subordination agreements restricting the authority of the property owner to subject the property to a PACE lien.

(8) The property meets any geographic eligibility requirements established by the PACE program.

The local government may adopt additional criteria, appropriate to PACE programs, for determining whether to provide PACE financing to a property.

(f) QUALIFYING IMPROVEMENTS AND QUALIFYING CONTRACTORS FOR RESIDENTIAL PROPERTIES.—PACE improvements for residential properties shall be qualified if they meet the following criteria:

(1) AUDIT.—For clean energy improvements and energy conservation and efficiency improvements, an audit or feasibility study performed by a person who has been certified as a building analyst by the Building Performance Institute or as a Home Energy Rating System (HERS) Rater by a Rating Provider accredited by the Residential Energy Services Network (RESNET); or who has obtained other similar independent certification shall have been commissioned by the local government or the property owner and the audit or feasibility study shall—

(A) identify recommended energy conservation, efficiency, and/or clean energy improvements and such recommended improvements must include the improvements proposed to be

financed with the PACE assessment to the extent permitted by law;

(B) estimate the potential cost savings, useful life, benefit-cost ratio, and simple payback or return on investment for each improvement; and

(C) provide the estimated overall difference in annual energy costs with and without the recommended improvements.

State law may provide that the cost of the audit and the cost of a warranty covering the financed improvements may be included in the total amount financed.

(2) AFFIXED FOR USEFUL LIFE.—The local government shall have determined the improvements are intended to be affixed to the property for the entire useful life of the improvements based on the expected useful lives of energy conservation, efficiency, and clean energy measures approved by the Department of Energy.

(3) QUALIFIED CONTRACTORS.—The improvements must be made by a contractor or contractors, determined by the local government to be qualified to make the PACE improvements. A local government may accept a designation of contractors as

qualified made by an electric or gas utility or another appropriate entity. Any work requiring a license under applicable law shall be performed by an individual holding such license. A local government may elect to provide financing for improvements made by the owner of the property, but shall not permit the value of the owner's labor to be included in the amount financed.

(4) DISBURSEMENT OF PAYMENTS.—A local government must require, prior to disbursement of final payments for the financed improvements, submission by the property owner in a form acceptable to the local government of—

(A) a document signed by the property-owner requesting disbursement of funds;

(B) a certificate of completion, certifying that improvements have been installed satisfactorily; and

(C) documentation of all costs to be financed and copies of any required permits.

(g) FINANCING TERMS APPLICABLE ONLY TO RESIDENTIAL PROPERTY.—A PACE program shall provide, with respect to residential property, for the following:

(1) AMOUNT FINANCED.—PACE improvements shall be financed on terms such that the total energy

and water cost savings realized by the property owner and the property owner's successors during the useful lives of the improvements, as determined by the audit or feasibility study pursuant to subsection (f)(1), are expected to exceed the total cost to the property owner and the property owner's successors of the PACE assessment. In determining the amount that may be financed by a PACE assessment, the total amount of all rebates, grants, and other direct financial assistance received by the owner on account of the PACE improvements shall be deducted from the cost of the PACE improvements.

(2) PACE ASSESSMENTS.—The total amount of PACE assessments for a property shall not exceed 10 percent of the estimated value of the property. A property owner who escrows property taxes with the holder of a mortgage on a property subject to PACE assessment may be required by the holder to escrow amounts due on the PACE assessment, and the mortgage holder shall remit such amounts to the local government in the manner that property taxes are escrowed and remitted.

(3) OWNER EQUITY.—As of the effective date of the PACE agreement or the vote required by State

law, the property owner shall have equity in the property of not less than 15 percent of the estimated value of the property calculated without consideration of the amount of the PACE assessment or the value of the PACE improvements.

(4) TERM OF FINANCING.—The maximum term of financing provided for a PACE improvement may be 20 years. The term shall in no case exceed the weighted average expected useful life of the PACE improvement or improvements. Expected useful lives used for all calculations under this paragraph shall be consistent with the expected useful lives of energy conservation and efficiency and clean energy measures approved by the Department of Energy.

(h) COLLECTION AND ENFORCEMENT.—A PACE program shall provide that—

(1) PACE assessments shall be collected in the manner specified by State law;

(2) notwithstanding any other provision of law, in the event of a transfer of property ownership through foreclosure, the transferring property owner may be obligated to pay only PACE assessment installments that are due (including delinquent amounts), along with any applicable penalties and interest, except that before imposition of any pen-

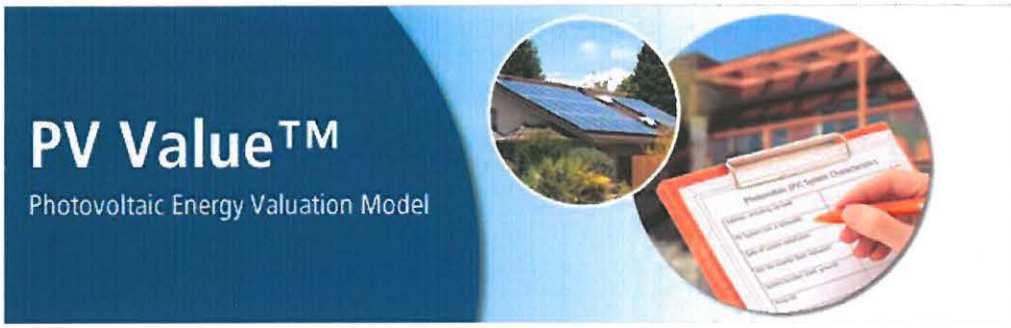
alties or fees, the PACE program shall provide an opportunity to any holder of a senior lien on the property to assume payment of the PACE assessment;

(3) PACE assessment installments that are not due may not be accelerated by foreclosure except as provided by State law; and

(4) payment of a PACE assessment installment from the loss reserve established for a PACE program shall not relieve a participating property owner from the obligation to pay that amount.

○

PV Value™



This spreadsheet tool developed by Sandia National Laboratories and Solar Power Electric™ is intended to help determine the value of a new or existing photovoltaic (PV) system installed on residential and commercial properties. It is designed to be used by real estate appraisers, mortgage underwriters, credit analysts, real property assessors, insurance claims adjusters and PV industry sales staff. For appraisers, the inputs specific to PV in the Residential Green and Energy Efficient Addendum can be used as inputs to PV Value™.

Valuing a PV system is done using an income capitalization approach, which considers the present value of projected future energy production along with estimated operating and maintenance costs that are anticipated to occur during the PV module power production warranty timeframe.

Version 1.1 is now available and can be used on both Microsoft Windows and OS X operating systems. It works with both Excel® 2007 and 2010 for Windows, and Excel® 2011 for Mac. After filling out the form below, you can download the tool and user manual describing how to use the tool and changes made for this version. This information will be used to notify you of updates to PV Value™.

Sandia Labs hosted a webinar describing PV Value™ on December 7, 2011, which can be viewed below. The Interstate Renewable Energy Council hosted a webinar about PV Value™ on April 18, 2012, which can be viewed here.

Updates will be made as necessary, with a new version released on or before July 1, 2013. The current version is 1.1.

Additionally the PV Value™ tool can be accessed at www.pvvalue.com, a web application that is currently in development for 2013. PV Value™ is a trademarked name by Jamie Johnson with Solar Power Electric™.

PV Value™ Tool Download

Please complete the form below to download the PV Value™ tool.

Name *

Email *

Search

RENEWABLE ENERGY

- Wind Energy
- Solar Energy
  - Photovoltaics
    - Advanced Research & Development
    - Grid Integration
    - PV Modeling & Analysis
    - PV Systems Reliability
    - Solar Market Transformation
      - Policy and Regulatory, Codes and Standards
      - Utility Operations and Programs
      - Finance
      - Permitting, Inspection, and Interconnection
      - Installation
      - Siting
      - ▸ PV Value™
      - Past Market Transformation Activities
    - Solar Resource Assessment
    - Test and Evaluation
    - PV Publications
    - PV Resources
  - Concentrating Solar Power (CSP)
  - Sunshine to Petrol
- Water Power
- Geothermal
- Biomass

PV VALUE™ INFORMATION

For any questions or to request more information, send an e-mail to: info@pvvalue.com.

RELATED LINKS

Residential Green and Energy Efficient

State *

Alabama

Zip Code *

User Type *

Residential Appraiser

Submit

Addendum

PV Value™ Webinar

Click here to download the video.

For any questions or to request more information, send an e-mail to: info@pvvalue.com.

Tagged with: Energy • photovoltaic • Photovoltaic Energy Valuation Model • PV • PV Value • PV Value Tool • Renewable Energy • Solar Energy • solar power

Last Updated: August 31, 2012

Go To Top »

ECIS in the News

Thermal Pulses for Boeing Test Article September 6, 2012

Molten Salt Test Loop Pump Installed August 30, 2012

NASA's Solar Tower Test of the 1-Meter Aeroshell August 23, 2012

Air Force Research Laboratory Testing August 17, 2012

Climate Combustion Research Facility CRF EFRC Enabling Capabilities Energy Energy Efficiency Energy Security Energy Storage Fuel Cycle Infrastructure Infrastructure Security News Nuclear Energy Nuclear Energy and Fuel Cycle Programs Nuclear Energy Safety Office of Science photovoltaic Photovoltaics PV Renewable Energy Research & Capabilities solar Solar Energy solar power Solid-State Lighting SSLS Video Water Power Wind wind energy Wind Power

Model Energy Efficiency Program Impact Evaluation Guide

A RESOURCE OF THE NATIONAL ACTION PLAN FOR ENERGY EFFICIENCY

NOVEMBER 2007

The *Model Energy Efficiency Program Impact Evaluation Guide* is a product of the National Action Plan for Energy Efficiency Leadership Group and does not reflect the views, policies, or otherwise of the federal government. The role of the U.S. Department of Energy and U.S. Environmental Protection Agency is limited to facilitation of the Action Plan.

This document was final as of December 2007 and incorporates minor modifications to the original release.

If this document is referenced, it should be cited as:

National Action Plan for Energy Efficiency (2007). *Model Energy Efficiency Program Impact Evaluation Guide*. Prepared by Steven R. Schiller, Schiller Consulting, Inc. <www.epa.gov/eeactionplan>

For More Information

Regarding the *Model Energy Efficiency Program Impact Evaluation Guide*, please contact:

Niko Dietsch
U.S. Environmental Protection Agency
Office of Air and Radiation
Climate Protection Partnerships Division
Tel: (202) 343-9299
E-mail: dietsch.nikolaas@epa.gov

Regarding the National Action Plan for Energy Efficiency, please contact:

Stacy Angel
U.S. Environmental Protection Agency
Office of Air and Radiation
Climate Protection Partnerships Division
Tel: (202) 343-9606
E-mail: angel.stacy@epa.gov

Larry Mansueti
U.S. Department of Energy
Office of Electricity Delivery and Energy Reliability
Tel: (202) 586-2588
E-mail: lawrence.mansueti@hq.doe.gov

or visit www.epa.gov/eeactionplan

5: Calculating Net Energy and Demand Savings

Chapter 5 defines net savings and describes the four key factors that differentiate net and gross savings: free ridership, spillover effects, rebound effects, and electricity transmission and distribution losses. The chapter then provides a detailed description of several approaches for determining net savings, including self-reporting surveys, econometric models, and stipulated net-to-gross ratios. A brief discussion of the criteria for selecting an appropriate net savings evaluation approach is also provided.

5.1 Importance of Net Savings

To keep program benefits from being under- or overstated, it is important to understand and properly reflect the influences of both energy savings and emission avoidance programs. These net savings are the savings "net" of what would have occurred in the absence of the program. Generally speaking, net savings are of most interest for regulated government and utility programs. In these cases, the responsible party (for example, a city council or utility regulator) wants to know if the use of public or ratepayer funded programs are actually having an influence. That is, are the programs of interest providing incremental benefits, or do the benefits result from some other influences? For example, the environmental benefits of energy efficiency programs are usually considered valid only if they are additional to naturally occurring efficiency activities (that is, based on net savings). In contrast, private sector energy efficiency programs such as performance contracts are a case where gross energy savings are the primary concern.

The following sections describe factors that differentiate net and gross impacts and approaches for calculating NTGRs. It is important to understand, though, that calculating net energy and demand savings can be more of an art than a science. Essentially, one is attempting to separate out the influence of a particular energy efficiency program (or portfolio) from all the other influences that determine participant and non-participant behavior and decisions. With the increasing "push" for energy efficiency by utilities and government at the local, state, and national level and by private groups and large companies, it can be quite difficult to separate out how one particular program among all this activity influences the decision of whether, when, and to what degree to adopt efficiency actions.

5.2 Factors That Account for Differences Between Net and Gross Savings

The three primary factors that differentiate gross and net savings are free ridership, spillover, and rebound. In addition, transmission and distribution losses can also be considered under a NTGR calculation for programs that save electricity from grid-connected power plants. The decision about which of these to include in an NTGR analysis is determined by the objectives of the evaluation. Free ridership is typically the most commonly evaluated NTGR factor, followed by spillover and then rebound analyses.

- **Free ridership.** Free riders are program participants who would have implemented the program measure or practice in the absence of the program. The program can also affect when a participant implements an efficiency measure (e.g., because of the program a participant installs the equipment sooner than he or she otherwise would have), the level of efficiency of the efficient equipment installed (e.g., a participant says he or she would have installed the same efficient equipment without the program), and the number of units of efficiency equipment installed. Different levels of free ridership introduce the concept of partial or deferred free riders. The subjectivity surrounding free ridership is a significant component of net energy and demand savings uncertainty.

Free Riders

There are three categories of free riders:

- **Total free rider**—would have installed the same energy efficiency measures at the same time whether or not the program existed.
- **Partial or deferred free rider**—would have installed less-efficient (but still more efficient than baseline) measures or would have installed the same energy efficiency measure but at a later time and would have installed fewer of the energy efficiency products.
- **Non-free rider**—would not have installed the baseline energy efficiency measure without the influence of the program.

It should be noted that a participant's free ridership status can vary from one measure to the next and over time.

- **Spillover effects.** Spillover occurs when there are reductions in energy consumption or demand caused by the presence of the energy efficiency program, but which the program does not directly influence. Customer behavioral changes stemming from participation in programs are a positive program spillover, increasing the program effect. These effects could result from (a) additional energy efficiency actions that program participants take outside the program as a result of having participated; (b) changes in the array of energy-using equipment that manufacturers, dealers, and contractors offer all customers (and they purchase) as a result of program availability; (c) changes in specification practices employed by architects and engineers; and (d) changes in the energy use of non-participants as a result of utility programs, whether direct (e.g., utility program advertising) or indirect (e.g., stocking practices such as (b) above, or changes in consumer buying habits). The term "free driver" is used to describe a non-participant who has adopted a particular efficiency measure or practice as a result of a utility program.

  The analysis of spillover and free ridership is complicated by "market noise." When a market is filled with many implementers offering similar programs under different names, with different incentive structures and marketing methods, it is difficult to estimate any particular program's influence. Identification of non-participants may also be difficult, since customers may not be able to discern between the various programs operating in the marketplace and may not accurately recall how programs may have influenced their decision processes or even remember the program in which they participated.

- **Rebound effect.** Rebound is a change in energy-using behavior that increases the level of service and results from an energy efficiency action. The most common form is "take back," which can occur if consumers increase energy use as a result of a new device's improved efficiency. For example, homeowners may use more air-conditioning with their new efficient air-conditioner because it is cheaper to run than their old air-conditioner. Another example is when insulation is installed for a low-income household and the homeowner can turn the thermostat up to a more comfortable temperature. However, there is a non-energy benefit here associated with increased comfort, health, and safety that some would argue should be considered a co-benefit.

  Rebound effect is part of the general concept of how customer behavior affects technology usage and, thus, efficiency performance. For example, installation of occupancy sensors in small independent hotels would not save energy if hotel staff were already adjusting HVAC manually as part of their ordinary maintenance. In another example, an Energy Management System could be overridden by management decisions. Behavioral issues such as these are becoming of increasing interest in advanced energy efficiency programs.

- **Electricity transmission and distribution losses.** When an efficiency project reduces electricity consumption at a facility, the amount of electricity that

no longer has to be generated at a power plant is actually greater than the onsite reduction. This is because of electricity transmission and distribution (T&D) losses between the sites and the power plants. Published electricity grid emission factors do not usually include T&D losses and most energy savings evaluations only report onsite energy savings. Therefore an evaluator needs to decide whether to include T&D losses in their net savings calculation.

T&D losses can range from negligible for a high-voltage customer located close to a power plant to over 10% for smaller customers located far from power plants. In addition, higher T&D losses are inevitable during on-peak hours. Thus, some jurisdictions have calculated on-peak, off-peak, and seasonal T&D loss factors.

If a T&D loss factor is being considered, it is best to adopt one factor (or perhaps two, one for on-peak and one for off-peak) for the entire grid and not attempt to be too fine-grained. Two options for quantifying T&D losses are (a) assuming a simple percentage adder for source savings and (b) not including T&D losses directly, but considering them a counterweight to uncertainty in the site savings calculation. The adder could be a value calculated for the specific T&D network in question. Potential sources of such data are local regulatory authorities, local utilities, and the regional independent system operator (ISO).

EPA's Conservation Verification Protocol (EPA, 1995) for the Acid Rain Program suggests the following default values for T&D losses, as a proportional adder to onsite energy savings:

- T&D savings for residential and commercial customers—7 percent
- T&D savings for industrial customers—3.5 percent

This consideration of T&D issues is often part of a calculation to determine "source" energy (fuel) savings (i.e., how much fuel is not consumed in a power plant because of the end-use efficiency activity). Source fuel savings are calculated by considering both T&D losses and power plant fuel efficiencies. *It should also be noted that T&D losses and source energy savings calculations are often considered in the gross energy savings calculation instead of the net energy savings calculation*. In either case, savings should be reported with an indication of whether they include T&D losses and are based on source energy or end-use energy.

Other influences (in addition to free ridership, spillover, rebound, and T&D losses) that can determine net versus gross savings include:

- The state of the economy (recession, recovery, economic growth).
- Energy prices.
- Changes in facility operations (e.g., office building or hotel occupancy rates, changes in product lines or number of operating shifts in factors, or changes in thermostat settings or number of people living in homes). These are typically addressed in the gross savings analyses.

5.3 Approaches for Determining Net Savings

The following discussion presents the four approaches for determining the NTGR:

- **Self-reporting surveys.** Information is reported by participants and non-participants without independent verification or review.
- **Enhanced self-reporting surveys.** The self-reporting surveys are combined with interviews and documentation review and analysis.
- **Econometric methods.** Statistical models are used to compare participant and non-participant energy and demand patterns.
- **Stipulated net-to-gross ratios.** Ratios that are multiplied by the gross savings to obtain an estimate

Annual Payment Calculator

Payment Schedule : total cost per year paid in tax bill

Term	Amount Financed					
	$5K	$10K	$15K	$20K	$30K	$40K
10-year	$761.64	$1,448.51	$2,172.76	$2,897.02	$4,345.53	$5,794.04
20-year	$482.02	$964.04	$1,446.06	$1,928.07	$2,892.11	$3,856.15

Before you use the calculator, please view our Annual Payment Calculator Instructions.

Principal:

Annual Interest Rate: 7.00%

Assessment Repayment Term: 5 years

Assessment Date: 1 / 1 / 2009

Calculate

Calculators

Eligibility Calculator

Annual Payment Calculator

Annual Payment Calculator Instructions

For additional information, please contact:

Sonoma County Energy Independence Program
404 Aviation Boulevard, Suite 200
Santa Rosa, California 95403
Phone: (707) 565-6470 Fax: (707) 565-6474
Email: sceip@sonoma-county.org
http://www.sonomacounty energy.org

Sonoma County Energy Independence Program

Contractor Standards

To ensure that the Sonoma County Energy Independence Program (SCEIP) protects the interests of the County and its residents, individual contractors must meet the following minimum criteria:

Compliance with Program Requirements:

All projects must comply with the requirements set out in the SCEIP Administrative Guidelines, available on line at www.sonomacountyenergy.org.

Liability Insurance:

Contractors shall possess $1,000,000 minimum coverage each for Commercial General Liability insurance for the work to be performed, to be maintained in full force and effect during the period of performance.

Workers' Compensation:

Contractor shall, prior to initiating any work on a SCEIP funded project, and at all times during its activities with any such project, obtain and keep in full force and effect California Statutory Workers' Compensation insurance (at or above the minimum limit required by law) for all persons whom the Contractor employs in carrying out its activities for which SCEIP funding is anticipated.

Employee Requirements:

1. Contractors shall not knowingly assign any worker to a Sonoma County customer work-site who has been convicted of a felony within the last 7 years; or who is impaired by illegal drugs or alcohol, excluding any lawfully proscribed medications.

2. Contractors shall use their best efforts to hire Sonoma County workers for all SCEIP funded projects.

Notice to Proceed:

Work may not begin on a SCEIP funded project until at least 3 business days after the Assessment Contract has been signed by the applicant and the County of Sonoma or its representative, and the applicant has received his or her Notice to Proceed.

Payment:

All payments of SCEIP funds shall be made directly to the applicant, not the contractor, on the first day of the month following completion of the project and timely submission of a Request for Disbursement.

Licensing and Certification:

1. Contractors must at all times while working on a SCEIP funded project, be in compliance with all applicable state and local licensing laws and requirements, be in good standing with the Contractors State License Board (CSLB), and possess the license or licenses required by the state of California for the specific improvements they install and any other work they perform as specified in the California Business & Professions Code, Division 3, Chapter 9, Article 4.

2. Contractors shall obtain a valid business license in any city where they perform work where a business license is required, in accordance with applicable codes and regulation of each city.

3. Home Improvement Salespersons (HIS) must at all times, while soliciting work for a SCEIP funded project, be registered with the Contractors State License Board (CSLB) as an HIS. The HIS may be exempt from registration if the HIS are listed as a part of the CSLB's official personnel records for the contractor's license.

Payment of Subcontractors:

Contractor shall timely pay all subcontractors and vendors any undisputed amounts due, and shall take all steps necessary to prevent mechanics liens from being enforced against SCEIP customers because of Contractor's failure to pay a subcontractor or vendor.

Representations:

Contractor and its representatives, employees and agents must not represent themselves as an agent, representative, contractor, subcontractor, or employee of SCEIP, or claim association or affiliation with SCEIP. Further, Contractor shall not make false claims about performance or savings, nor engage in fraudulent or deceitful conduct in the sale or installation of SCEIP funded projects.

The Sonoma County Energy Independence Program reserves the right to deny funding for any project to be performed by a Contractor that has not agreed to these terms and conditions, or who has failed to abide by these standards. In the discretion of the Program Administrator, a Contractor may be given an opportunity to cure an identified deficiency before being banned from participation in SCEIP funded projects.

_____ _____

DATE *CONTRACTOR SIGNATURE*

_____

NAME (PLEASE PRINT)

_____

BUSINESS NAME

Please return with:

- ☐ Copy of Liability Insurance
- ☐ Copy of Worker's Comp Insurance
- ☐ Copy of Contractor's License
- ☐ Contractor Information Sheet

Sonoma County Energy Independence Program
404 Aviation Boulevard, Suite 200
Santa Rosa, CA 95403-1076
Ph: (707) 565-6470 Fax: (707) 5656474
Email: sceip@sonoma-county.org
www.sonomacountyenergy.org

Find a Contractor

The contractors listed below can help Sonoma County residents to help plan and complete efficiency and solar projects. Energy Upgrade California™ Participating Contractors offer utility rebates for whole-house projects (click Energy Upgrade California rebates below for program contractor list). Sonoma County Energy Independence Program (SCEIP) contractors listed below have signed the SCEIP Standards of Conduct (contractor standards), which specifies the minimum criteria for participating in the SCEIP program. For contractors to be listed on this site, they need to be either Energy Upgrade Participating Contractors or have signed the SCEIP Standards of Conduct. Contractors should send questions about their listing credentials to contractors@energyupgradeca.org. This list has been presented in random order.

Search name [ ] search Count: 275 Contractors per page: 5

Energy Upgrade California Rebates

- ☐ Advanced
- ☐ Basic

Certifications

- ☐ BPI Accredited
- ☐ BPI Analyst
- ☐ BPI Envelope
- ☐ HERS II Rater

SCEIP Approved Contractors

- ☐ SCEIP Contractor

O C S Energy Inc

Address: 1274 Maiden Way Rohnert Park CA 94928
Phone: 707-318-3919
Email address: rich@ocsenergy.com
Web site: www.ocsenergy.com
CLSB: 922087 SCEIP Contractor

Arrow Glass

Address: 16039 Healdsburg Avenue, Unit E Healdsburg CA 95448
Phone: 707-433-4860
Email address: stedenis7@aol.com
CLSB: 646000 SCEIP Contractor

Western Air Systems Certification

Address: 3425 Cimmeron Ct. Rocklin CA 95677
Phone: 877-500-0212
Email address: ralph@westerncertification.com
Web site: westerncertification.com
Certs: HERS II Rater

Stellar Energy GP Inc

Address: 1500 Valley House Drive, Ste 210 Rohnert Park CA 94928
Phone: 707-992-3200
Email address: sarah@stellarenergy.com
Web site: www.stellarenergy.com

Find a Contractor

Selecting a Contractor

To perform due diligence for contractors, the Contractors State License Board has put together a series of guides and checklists to help you through the process - http://www.cslb.ca.gov/GeneralInformation/Librar

In addition, you can check the license history of contractors with the Contractors State License Board - https://www2.cslb.ca.gov/OnlineServices/CheckL

About the Filters

The filters for services are based on the licenses of various contractors. To learn more about the description of contractor licenses - http://www.cslb.ca.gov/Resources/GuidesAndPa

The filters for credentials are based on technical standards of the Building Performance Institute. To learn more about the certifications - http://www.bpi.org/professionals_designations.as

CLSB: 938289 SCEIP Contractor

Henry Mechanical

Address: 7656 Bell Road Windsor CA 95492
Phone: 707-838-3311
Email address: joe@henrymechanical.com
Web site: www.henrymechanical.com
CLSB: 855174 SCEIP Contractor

Next >>

ENERGY INDEPENDENCE

energy upgrade CALIFORNIA

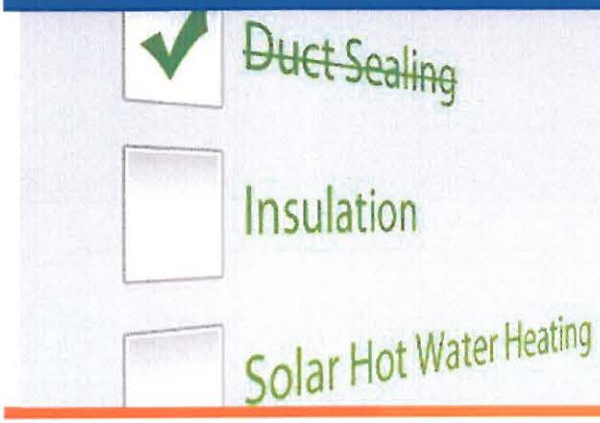
Home About Calendar Contact Resources Contractor Login

Skip to Content Text Size: + -

Action Plan | Find Rebates | Find a Contractor | Apply for Financing

Welcome to Sonoma County's Energy Independence Program!

Your one-stop-shop for efficiency and solar improvements for both home and business



3 Simple Steps

To optimizing your home's energy system.

My Action Plan | Find Rebates | Search Contractors | Apply For Financing

WINDSOR EFFICIENCY PAYS®

Program Activity To Date

Our program provides financing strategies for home and businesses, enabling owners to apply whole house energy improvements which improve the property value, stimulate the economy, and create jobs for our community. Here are the results of our program to date:

PROJECTS FUNDED

Residential	Commercial
1679	56

Total Contracts Funded	$57,682,572
Jobs Created/Retained	706
Percent of Projects Completed by Local Contractors	86%

Join Our Newsletter!

What's New

ntroducing SCEIP's new partnership vith the Healdsburg Electric Department! SCEIP is roviding rebate administration, valuations, and promotion of energy fficiency programs.

News Articles

Read articles on SCEIP and Energy Upgrade California from the media.

Attention Windsor Homeowners! Upgrades that PAY YOU to Save!

The new Windsor Efficiency PAYS® program provides water and energy saving upgrades for Windsor residential properties. These upgrades provide immediate utility bill savings with no upfront cost or debt. Homeowners and renters enjoy savings from high efficiency toilets, showerheads, clothes washers, drought-resistant landscaping and more.

A Short Story on How Energy Upgrade California Can Help You!

This is the story of how Bill and Mary learned to make their house greener and earn a rebate through the Energy Upgrade California.

Energy and Cost Savings Calculators for Energy-Efficient Products

The energy and cost calculators below allow Federal agencies to enter their own input values (e.g., utility rates, hours of use, etc.) to estimate energy and cost savings for energy-efficient products. Some are Web-based tools; others are Excel spreadsheets provided by ENERGY STAR® for download.

Lighting
- Compact Fluorescent Lamps
- Exit Signs

Commercial and Industrial Equipment
- Commercial Unitary Air Conditioners
- Air-Cooled Chillers
- Water-Cooled Chillers
- Commercial Heat Pumps
- Boilers

Food Service Equipment
- Dishwashers
- Freezers
- Fryers
- Griddles
- Hot Food Holding Cabinets
- Ovens
- Refrigerators
- Steam Cookers
- Ice Machines

Office Equipment
- Computers, Monitors, and Imaging Equipment

Appliances
- Dishwashers
- Clothes Washers
- Family-Size Clothes Washers

Residential Equipment
- Central Air Conditioners
- Air Source Heat Pumps
- Gas Furnaces
- Electric/Gas Water Heaters

Plumbing
- Condensing Water Heaters
- Faucets/Showerheads
- Urinals

Renewable Energy Installations
- Solar Hot Water

Additional Resources

Additional resources are available to calculate energy savings, including FEMP Building Life-Cycle Cost (BLCC) software for detailed life-cycle cost analysis and MotorMaster+ software for identifying "premium" efficiency motors.

CALCULATOR SURVEY

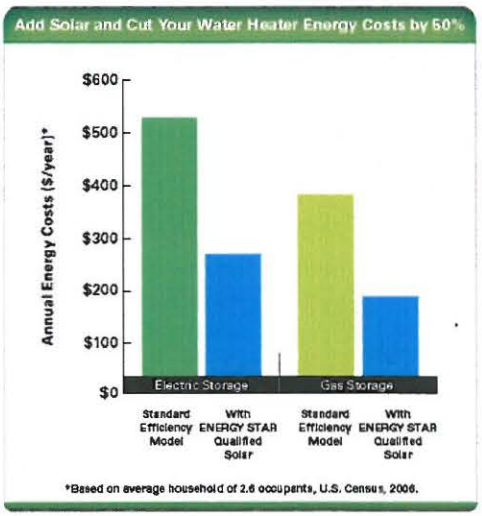
Calculate your energy and cost savings using FEMP's energy calculators!
What calculator would you like to be updated or created next? Select your top choice:

- (•) Commercial boilers
- ( ) Industrial luminaires (aka high-bay light fixtures)
- ( ) Commercial gas water heaters
- ( ) Other (please specify)

Submit

Estimating the Cost and Energy Efficiency of a Solar Water Heater

May 30, 2012 - 3:09pm



Solar water heaters are more efficient the gas or electric heaters. | Chart credit ENERGY STAR

WHAT DOES THIS MEAN FOR ME?

- Solar water heaters cost more to purchase and install but may save you money in the long run.
- Estimate the annual operating costs and compare several solar water heaters to determine whether it is worth investing in a more efficient system.

Solar water heating systems usually cost more to purchase and install than conventional water heating systems. However, a solar water heater can usually save you money in the long run.

How much money you save depends on the following:

- The amount of hot water you use
- Your system's performance
- Your geographic location and solar resource
- Available financing and incentives
- The cost of conventional fuels (natural gas, oil, and electricity)
- The cost of the fuel you use for your backup water heating system, if you have one.

On average, if you install a solar water heater, your water heating bills should drop 50%–80%. Also, because the sun is free, you're protected from future fuel shortages and price hikes.

If you're building a new home or refinancing, the economics are even more attractive. Including the price of a solar water heater in a new 30-year mortgage usually amounts to between $13 and $20 per month. The federal income tax deduction for mortgage interest attributable to the solar system reduces that by about $3–$5 per month. So if your fuel savings are more than $15 per month, the solar investment is profitable immediately. On a monthly basis, you're saving more than you're paying.

DETERMINING ENERGY EFFICIENCY OF A SOLAR WATER HEATER

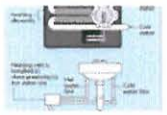
Use the *solar energy factor* (SEF) and *solar fraction*(SF) to determine a solar water heater's energy efficiency.

The solar energy factor is defined as the energy delivered by the system divided by the electrical or gas energy put into the system. The higher the number, the more energy efficient. Solar energy factors range from 1.0 to 11. Systems with solar energy factors of 2 or 3 are the most common.

RELATED ARTICLES


Selecting a New Water Heater


Estimating Costs and Efficiency of Storage, Demand, and Heat Pump Water Heaters


Tankless or Demand-Type Water Heaters

Another solar water heater performance metric is the solar fraction. The solar fraction is the portion of the total conventional hot water heating load (delivered energy and tank standby losses). The higher the solar fraction, the greater the solar contribution to water heating, which reduces the energy required by the backup water heater. The solar fraction varies from 0 to 1.0. Typical solar factors are 0.5–0.75.

Don't choose a solar water heating system based solely on its energy efficiency. When selecting a solar water heater, it's also important to consider size and overall cost.

CALCULATING ANNUAL OPERATING COST

Before purchasing a solar water heating system, estimate the annual operating costs and compare several systems. This will help you determine the energy savings and payback period of investing in a more energy-efficient system, which will probably have a higher purchase price.

Before you can choose and compare the costs of various systems, you need to know the system size required for your home.

To estimate the annual operating cost of a solar water heating system, you need the following:

- The system's solar energy factor (SEF)
- The auxiliary tank fuel type (gas or electric) and costs (your local utility can provide current rates).

Then, use the following calculations.

With a gas auxiliary tank system:

You need to know the unit cost of fuel by Btu (British thermal unit) or therm. (1 therm = 100,000 Btu)

365 × 41,045 ÷ SEF × Fuel Cost (Btu) = estimated annual cost of operation

OR

365 × 0.4105 ÷ SEF × Fuel Cost (therm) = estimated annual operating cost

Example: Assuming the SEF is 1.1 and the gas costs $1.10/therm

365 × 0.4105 ÷ 1.1 × $1.10 = $149.83

The energy usage per day in the above equations is based on the DOE test procedure for hot water heaters, which assumes an incoming water temperature of 58°F, hot water temperature of 135°F, and total hot water production of 64.3 gallons per day, which is the average usage for a household of three people.

With an electric auxiliary tank system:

You need to know or convert the unit cost of electricity by kilowatt-hour (kWh).

365 × 12.03 kWh/day ÷ SEF × Electricity Cost (kWh)= estimated annual operating cost

Example: Assuming the SEF is 2.0 and the electricity costs $0.08/kWh

365 X 12.03 ÷ 2.0 X $0.08 = $175.64

COMPARING COSTS AND DETERMINING PAYBACK

Once you know the purchase and annual operating costs of the solar water heating systems you want to compare, you can find the costs associated with conventional water heating systems and compare the two.

Use the table and calculations below to compare two solar water heating systems and determine the cost savings and payback of the more energy-efficient system model.

System Models	System Price	SEF	Estimated Annual Operating Cost

System Model A	
System Model B (higher SEF)	
Additional cost of more efficient model (Model B)	Price of System Model B - Price of System Model A = $Additional Cost of Model B
Estimated annual operating cost savings (System Model B)	System Model B Annual Operating Cost - System Model A Annual Operating Cost = $Model B's Cost Savings Per Year
Payback period for Model B	$Additional Cost of Model B/$Model B's Cost Savings Per Year = Payback period/years

Example:

Comparison of two solar water heating system models with electric backup systems and electricity costs of $0.08/kWh.

System Models	System Price	SEF	Estimated Annual Operating Cost
System Model A	$1,060	2.0	$176
System Model B	$1,145	2.9	$121
Additional cost of more efficient model (Model B)			$1,145-$1,060 = $85
Estimated annual operating cost savings (Model B)			$176-$120 = $56 per year
Payback period for Model B			$85/$56 per year = 1.5 years

OTHER COSTS

When comparing solar water heating systems, you should also consider installation and maintenance costs. Some systems might cost more to install and maintain.

Consult the manufacturer(s) and a qualified contractor to help estimate these costs. These costs will vary among system types and sometimes even from model to model.

LEARN MORE

- Solar Water Heaters
- Siting Your Solar Water Heating System
- Building Codes and Regulations for Solar Water Heating
- Heat Exchangers for Solar Water Heating Systems
- Heat-Transfer Fluids for Solar Water Heating Systems
- Solar Water Heating System Maintenance and Repair

EXTERNAL RESOURCES

Find ENERGY STAR® Solar Water Heaters

Find State and Local Incentives - Database of State Incentives for Renewables and Efficiency

Efficient Water Heating – American Council for an Energy-Efficient Economy

REFERENCES

Heat Your Water with the Sun (PDF). U.S. Department of Energy
Directory of SRCC Certified Solar Water Heating System Ratings. Solar Rating & Certification Corporation

U.S. Department of Energy - Energy Efficiency and Renewable Energy

Solar Energy Resource Center

New Orleans Solar Calculator

The City of New Orleans and its partners provide this New Orleans Solar Calculator website as a public service to assist persons in estimating solar potential and the potential value of installing solar panels at locations in the City. The accuracy of any information contained in or calculated from this website is not warranted by the City or its partners. Additionally, the parties specifically do not represent, promise or guarantee that you will achieve the outcomes estimated by this site or that the estimated savings will be obtained. You should verify all information and values you obtain from this website.

The New Orleans Solar Calculator can help you estimate:

Solar Energy Potential on Your Rooftop

1. How much solar energy potential is available on your roof
2. How much a solar energy system may cost you
3. How much you can save on your electricity bill if you install a solar energy system
4. How much your solar energy system may reduce greenhouse gas emissions
5. About nearby solar energy installation companies
6. About the solar energy facilities other New Orleans customers have already installed

In addition, our map can help you find a local solar professional, and locate existing solar energy facilities in New Orleans.

Date	March 2012
Topic	Educating Customers Financing & Incentives Performance of Solar Technologies
Audience	Homeowners Installers Local Governments Non-Profits Small Businesses State Governments Utility Representatives Workforce Educators
Resource Type	Tools
Resource Source	City of New Orleans
Locations	New Orleans, Louisiana

Resource link

New Orleans Solar Calculator