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Property Information Report



Subject Property Location

2500 KENTIA ST, OXNARD, CA 93036-6282

County:	VENTURA CA	Census Tract:	0030.01
Property Use:	Single Family Residential	Zoning:	
Parcel Number:	140-0-072-255	Thomas Bros Pg-Grid:	522-1F

Current Owner:

Owner Name:	SMITH, JOHN C & BETTY B	Assessment Year:	2005
Care Of Name:			
Mailing Address:	2500 KENTIA ST, OXNARD, CA 93036-6282		

County Tax & Assessment:

Assessment Year:	2005	Market Value Year:		Tax Rate Code Area:	3-083
Assd Land Value:	\$105,821	Market Land Value:		Tax Year:	2005
Assd Improvement:	\$158,736	Market Improvement Value:		Total Tax Amount:	\$3,096
Total Assessed Value:	\$264,557	Total Assessor Market Value:		Delinquent Year:	
Assessee Name:	SMITH JOHN C & BETTY B			Tax Account ID:	
Mailing Address:	2500 KENTIA ST			Homeowner's Exemption:	H
	OXNARD, CA 93036-6282			Tax Exemptions:	

Assessment Legal Description

Lot: 158 District: 03 Tract No: 4529.03 Map Ref: MAP 127MR 49
 Abbreviated Description: TRACT 452903, LOT 158, MAP NUM: 127MR 49
 City/Muni/Twp: OXNARD

Property Characteristics:

Lot Size:	8,635 SF	Bedrooms:	4	Pool:	
Building Area:	1,841 SF	Baths:	2	Fireplace:	1
Year Built:	1995	Partial Baths:		Type Const:	
Number of Buildings:		Number of Rooms:	8	Ext Walls:	

Number of Units:
Number of Stories: 1
Style:

Garage Type: Garage
Number of Cars: 2
Basement:
Foundation:

Heating:
A/C:
Roof Cover:
Elevator:

Subject Property Deed/Transfer History:

Mortgage Record

Recording Date:	12/19/2003	Loan Amount:	\$175,000
Document #:	20031219-0468746 BK-PG -	Loan Type:	Credit Line (Revolving)
TD Due Date:	06/15/2033	Type Finance:	
		Interest Rate:	

Borrower Name:SMITH, JOHN C & BETTY B
Vesting Type:
Lender Name:CHASE MANHATTAN BANK USA NA
Lender Type:

Legal Description:
Lot: 158 Tract No: 4529-3
City/Muni/Twp: OXNARD

Mortgage Record

Recording Date:	12/15/2003	Loan Amount:	\$150,000
Document #:	20031215-0463397 BK-PG -	Loan Type:	Unknown
TD Due Date:	01/01/2034	Type Finance:	FIX
		Interest Rate:	4.75%

Borrower Name:SMITH JOHN C & BETTY B
Vesting Type:
Lender Name:CHASE MANHATTAN MORTGAGE CORP
Lender Type:Mortgage company

Legal Description:
Lot: 158 Tract No: 4529-3
City/Muni/Twp: OXNARD

Mortgage Record

Recording Date:	12/24/2002	Loan Amount:	\$171,000
Document #:	2002-0328083 BK-PG -	Loan Type:	Unknown
TD Due Date:	01/01/2033	Type Finance:	
		Interest Rate:	

Borrower Name:SMITH, JOHN C & BETTY B
Vesting Type:
Lender Name:CHASE MANHATTAN MTG CORP
Lender Type:Mortgage company

Legal Description:
Lot: 158 Tract No: 4529-3
City/Muni/Twp: OXNARD

Mortgage Record

Recording Date:	06/06/1997	Loan Amount:	\$203,000
Document #:	97-070221 BK-PG -	Loan Type:	Unknown
TD Due Date:	07/01/2027	Type Finance:	FIX
		Interest Rate:	7.62%

Borrower Name:SMITH, JOHN C & BETTY B
Vesting Type:
Lender Name:CHASE MANHATTAN MTG CORP
Lender Type:Mortgage company

Legal Description:
Lot: 158 Tract No: 4529-3
City/Muni/Twp: OXNARD

Prior Transfer

Recording Date:	09/29/1995	Sales Price:	\$222,000
Document #:	95-117681 BK-PG -	Type of Sale:	Full-Computed from Transfer Tax
Document Type:	Grant Deed		
Multi APN Flag:			
Buyer Names:	SMITH JOHN C & BETTY B	Buyer Vesting	Joint Tenancy
Care of Name:			
Mailing Address:	2500 KENTIA ST, OXNARD, CA 93030-6282		
Seller Name:	GREYSTONE HOMES INC,		
Mortgage Doc #:		Loan Amount:	\$199,341

Lender Name: OPTION ONE MTG CORP Interest Rate: 9.65%
 Loan Type: 2nd Loan Amt: N/A
 Type Financing: VAR
Legal Description:
 Lot: 158 Tract No: 4529-3 Map Ref: MB127 PG49-53
 City/Muni/Twp: OXNARD

Area Sales Analysis

Total Area Sales	\$14,630,500	Median # of Bedrooms	4
Median Lot Size	6,760 SF	Median # of Baths	3
Median Living Area	2,355 SF	Median Year Built	1991
Price Range - 2 Yrs	\$555,000 to \$884,000	Age Range	9 years to 30 years
Median Value	\$759,500	Median Age	16 years

Comparable Sales Data

No.	Proxim.	Address	Sale Date	Price	\$/SF	Bld/Area	RM/BR/Bth	YB	Lot Area	Pool
1	.44Mi.	910 JUNE BERRY PL OXNARD, CA 93036-6224	02/27/2007	\$580,000	\$312	1858	7/4/2.5	1980	6,000 SF	
		APN: 139-0-374-175 Document #: 20070227-00038986 Document Type: Grant Deed Price Code: F Land Use: Single Family Residential Legal Lot: 22 Tract No: 2571 Map Ref: MB82 PG23-26 City/Muni/Twp: OXNARD Buyer Name: JONES, JOHN T & SALLY S Seller Name: GARCIA, JOHN & ROSA Loan Amount: \$580,000 Lender Name: BANK OF AMERICA NA								
2	.4Mi.	1210 KUMQUAT PL OXNARD, CA 93036-1522	01/24/2007	\$600,000	\$295	2032	7/4/2.5	1978	6,534 SF	
		APN: 139-0-356-115 Document #: 20070124-00016054 Document Type: Grant Deed Price Code: F Land Use: Single Family Residential Legal Lot: 122 Tract No: 2472-1 Map Ref: MR75 PG106 City/Muni/Twp: OXNARD Buyer Name: JOHNSON, EARL & TANYA Seller Name: BLACK, FRANK Loan Amount: \$479,950 Lender Name: MORTGAGEIT INC								
3	.45Mi.	1230 JUNE BERRY PL OXNARD, CA 93036-1516	12/29/2006	\$665,000	\$269	2470	8/5/3.5	1978	6,534 SF	
		APN: 139-0-355-095 Document #: 20061229-00273476 Document Type: Grant Deed Price Code: F Land Use: Single Family Residential Legal Lot: 114 Tract No: 2472-3 Map Ref: MB75 PG106&107 City/Muni/Twp: OXNARD Buyer Name: SMITH, RALPH Seller Name: JONES, KENNETH Loan Amount: \$532,000 Lender Name: ARGENT MORTGAGE COMPANY LLC								
4	.19Mi.	2418 HILLROSE PL OXNARD, CA 93036-1573	12/14/2006	\$680,000	\$287	2362	8/4/3	1991	6,760 SF	
		APN: 139-0-402-205 Document #: 20061214-00262203 Document Type: Grant Deed Price Code: F Land Use: Single Family Residential Legal Lot: 53 Tract No: 4376 Map Ref: MB115 PG22-26 City/Muni/Twp: OXNARD Buyer Name: WILSON, MARY Seller Name: DAVIS, MARVIN & NANCY Loan Amount: \$544,000 Lender Name: WORLD SAVINGS BANK FSB								
5	.39Mi.	900 KUMQUAT PL OXNARD, CA 93036-6222	12/01/2006	\$555,000	\$312	1774	6/3/2	1980	6,367 SF	
		APN: 139-0-373-165 Document #: 20061201-00253037 Document Type: Grant Deed Price Code: F Land Use: Single Family Residential Legal Lot: 41 Tract No: 2571 Map Ref: MB82 PG23-26 City/Muni/Twp: OXNARD Buyer Name: THOMAS, BETTY								

Seller Name: JONES FAMILY TRUST
Loan Amount: Lender Name:

- 6 .09Mi. **2537 IRONSTONE ST** 11/22/2006 \$750,000 \$352 2125 8/4/3 1996 7,135 SF
OXNARD, CA 93036-6285
APN: 140-0-073-205 Document #: 20061122-00246743
Document Type: Grant Deed Price Code: F
Land Use: Single Family Residential
Legal Lot: 128 Tract No: 4529-3 MapRef: MB127 PG49-53 City/Muni/Twp: OXNARD
Buyer Name: DOE, JOHN & JANE
Seller Name: FINCH, ROBIN
Loan Amount: \$600,000 Lender Name: EXPRESS CAPITAL LENDING
- 7 .25Mi. **2438 KENTIA ST** 11/21/2006 \$839,500 \$271 3088 9/5/3 1996
OXNARD, CA 93036-8509
APN: 140-0-063-225 Document #: 20061121-00245712
Document Type: Grant Deed Price Code: F
Land Use: Single Family Residential
Legal Lot: 64 Tract No: 4529-2 MapRef: MR127 PG6 City/Muni/Twp: OXNARD
Buyer Name: KENT, CLARK C. & LOIS L.
Seller Name: HARRIS, MILES & BERTHA
Loan Amount: \$585,000 Lender Name: JPMORGAN CHASE BANK NA
- 8 .17Mi. **2481 REDWING LN** 11/21/2006 \$769,000 \$348 2207 8/4/2.5 1993 9,159 SF
OXNARD, CA 93036-6255
APN: 140-0-022-025 Document #: 20061121-00245334
Document Type: Grant Deed Price Code: F
Land Use: Single Family Residential
Legal Lot: 152 Tract No: 4424-4 MapRef: MR119 PG25-29 City/Muni/Twp: OXNARD
Buyer Name: JONES, PETER P & PENELOPE E
Seller Name: LOPEZ, LOUIS R & YOLANDA X
Loan Amount: \$615,200 Lender Name: MORTGAGEIT INC
- 9 .21Mi. **2474 IVORY WAY** 11/13/2006 \$850,000 \$247 3430 10/6/4 1995
OXNARD, CA 93036-6290
APN: 140-0-064-025 Document #: 20061113-00239455
Document Type: Grant Deed Price Code: F
Land Use: Single Family Residential
Legal Lot: 107 Tract No: 4529-2 MapRef: MR127 PG6 City/Muni/Twp: OXNARD
Buyer Name: VILLAGRAN, RINA
Seller Name: MAROTTI, RALPH
Loan Amount: \$680,000 Lender Name: WMC MORTGAGE CORP
- 10 .33Mi. **1100 NIGHTINGALE PL** 09/13/2006 \$884,000 \$319 2768 8/4/3 1997 12,132 SF
OXNARD, CA 93036-8511
APN: 140-0-062-015 Document #: 20060913-00193323
Document Type: Grant Deed Price Code: F
Land Use: Single Family Residential
Legal Lot: 48 Tract No: 4529-1 MapRef: MB127 PG1 City/Muni/Twp: OXNARD
Buyer Name: GIOVANNI, RUDY & ALICE M
Seller Name: COX, BRIAN
Loan Amount: \$707,200 Lender Name: AMERICAN BROKERS CONDUIT
- 11 .47Mi. **1201 INDIGO PL** 08/25/2006 \$665,000 \$357 1860 9/5/2 1978 6,534 SF
OXNARD, CA 93036-1509
APN: 139-0-355-135 Document #: 20060825-0180152
Document Type: Grant Deed Price Code: F
Land Use: Single Family Residential
Legal Lot: 110 Tract No: 2472-3 MapRef: MB75 PG106&107 City/Muni/Twp: OXNARD
Buyer Name: DAVIS, ALBERT T & LUCY R
Seller Name: WILLIAMS, BRYAN & SUSAN R
Loan Amount: \$268,500 Lender Name: COUNTRYWIDE HOME LOANS INC

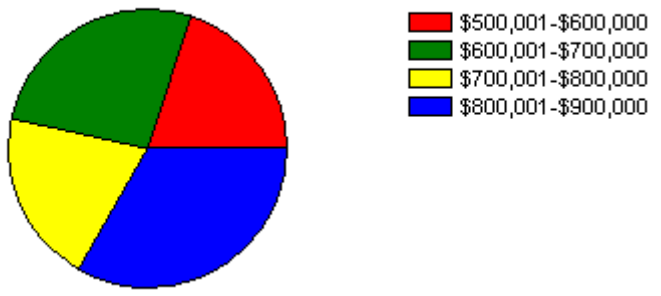
12 .33Mi. **1231 NIGHTINGALE PL** 08/25/2006 \$800,000 \$314 2544 9/4/3 1998 8,367 SF
OXNARD, CA 93036-6245
 APN: 140-0-016-065 Document #: 20060825-0179836
 Document Type: Grant Deed Price Code: F
 Land Use: Single Family Residential
 Legal Lot: 78 Tract No: 4424-2 MapRef: MB119 PG16-20 City/Muni/Twp: OXNARD
 Buyer Name: OBAMA, BART & BERTHA
 Seller Name: DE LA HOYA, OSSIE & OLIVE
 Loan Amount: \$455,000 Lender Name: CITIMORTGAGE INC

13 .09Mi. **2601 UPPER BAY DR** 08/16/2006 \$830,000 \$348 2382 8/3/2.5 1993 8,468 SF Yes
OXNARD, CA 93036-6208
 APN: 140-0-052-105 Document #: 20060816-0172294
 Document Type: Grant Deed Price Code: F
 Land Use: Single Family Residential
 Legal Lot: 91 Tract No: 4492 MapRef: MB119 PG79-90 City/Muni/Twp: OXNARD
 Buyer Name: SMITH, SAMUEL & SAMANTHA
 Seller Name: RUBY, JACK T & TERESA L
 Loan Amount: \$622,500 Lender Name: UNITED PACIFIC MORTGAGE

14 .17Mi. **810 ROSEBUD DR** 08/09/2006 \$840,000 \$303 2768 8/4/3 1995
OXNARD, CA 93036-8500
 APN: 140-0-064-475 Document #: 20060809-0167305
 Document Type: Grant Deed Price Code: F
 Land Use: Single Family Residential
 Legal Lot: 87 Tract No: 4529-2 MapRef: MB127 PG6 City/Muni/Twp: OXNARD
 Buyer Name: MARTINEZ, MARTIN & MARION
 Seller Name: LOPEZ, MANUAL & MELINDA
 Loan Amount: Lender Name:

15 .43Mi. **1341 KUMQUAT PL** 08/04/2006 \$699,000 \$375 1860 9/5/2 1978 7,405 SF
OXNARD, CA 93036-1521
 APN: 139-0-331-295 Document #: 20060804-0164213
 Document Type: Grant Deed Price Code: F
 Land Use: Single Family Residential
 Legal Lot: 29 Tract No: 2472-1 MapRef: MB70 PG75-77 City/Muni/Twp: OXNARD
 Buyer Name: YATES, PETER
 Seller Name: HOLLISTER, ZACHARY
 Loan Amount: \$559,200 Lender Name: MANDALAY MORTGAGE LLC

Comparable Sales Chart
 % Distribution Sales for Two Years



The Subject Property Information report will provide all the information available to us from public records for the address listed above. In addition to any recent sales data and mortgage information, it will include, where available, the physical characteristics of the property.

Information regarding the physical characteristics of a given property, such as living area, year built, bedrooms baths, etc... and previous sales information are obtained from public record and reported as is. As such, they will vary in content and completeness from county to county and state to state.

Further, such information has not been verified by this service through site inspection and may be subject to errors due to building additions or deletions or any other changes as well as inaccurate reporting by previous owners, agents or the public agency.

Assessment Cluster

The following are the Tax Assessment for the 15 closest residential properties to the identified subject. The assessed value for each identified property may or may not be representative of the market value, or have the same tax ratios subject to local tax law.

Proxim. Address	Last Transaction Date	Assessor Market Values	Assessed Values	Bld/Area	RM/BR/Bth	YB	Lot Area	Pool
0 2500 KENTIA ST	09/29/1995		\$264,557	1,841	8/4/2	1995	8,635 SF	
.01 2502 KENTIA ST	09/17/1999		\$369,381	2,384	9/5/3	1995	9,177 SF	
.02 2504 KENTIA ST	04/01/1996		\$274,105	2,384	9/5/3	1995	9,542 SF	
.02 2519 TIMBER CREEK TRL	05/23/2003		\$503,934	1,841	8/4/2	1995	8,641 SF	
.02 2523 TIMBER CREEK TRL	06/17/2004		\$314,386	2,384	9/5/3	1995	8,139 SF	
.02 2504 TIMBER CREEK TRL	12/13/2002		\$343,578	2,125	8/4/3	1995	6,889 SF	
.03 2508 TIMBER CREEK TRL	09/26/2003		\$536,418	2,125	8/4/3	1995	7,554 SF	
.03 2527 TIMBER CREEK TRL	06/27/1996		\$226,434	1,841	8/4/2	1996	8,450 SF	
.03 2512 TIMBER CREEK TRL	12/12/1995		\$299,122	2,384	9/5/3	1995	10,164 SF	
.03 2506 KENTIA ST	10/25/1995		\$296,481	2,125	8/4/3	1995	9,789 SF	Yes
.03 2516 TIMBER CREEK TRL	04/21/1999		\$269,286	1,841	8/4/2	1995	10,557 SF	
.03 2531 TIMBER CREEK TRL	05/30/2002		\$456,763	2,125	8/4/3	1996	8,084 SF	
.03 2520 TIMBER CREEK TRL	02/03/1999		\$298,038	2,384	9/5/3	1995	7,547 SF	
.03 2535 TIMBER CREEK TRL	04/25/1996		\$297,928	2,384	9/5/3	1996	10,996 SF	
.04 2524 TIMBER CREEK TRL	07/31/1996		\$255,012	2,125	8/4/3	1996	7,226 SF	Yes

Flood Report

The Subject Property of **2500 KENTIA ST, OXNARD, CA 93036-6282** is in **Zone X** and is considered to be **OUT** of the Special Flood Hazard Area (SFHA).

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

The flood information contained in this report was obtained from maps provided by the Federal Emergency Management Agency (FEMA). Whenever possible we will report if the subject property is inside or outside of a 100 year Flood Hazard Area. These areas are defined as areas that have a one percent (1%) chance in any given year of being affected by a significant flood.

The flood information contained in this report is merely a preliminary review intended to provide the buyer, seller or agent guidance and general proximity of the subject property in relation to the 100 years flood hazard area. The buyer should obtain exact specific information from the seller or agent prior to finalizing his decision regarding the purchase of a given property.

Contaminated Sites Report

Item	Proximity	Name/Facility	Status	Address
1	.35Mi.	SANTA CLARA SAN LDFL		2501 N. VENTURA RD.
2	.38Mi.	CAL DIE CORP	NFRAP:"No Further Remediation Action Planned" Sites	373 WINCHESTER DR
3	.39Mi.	MARTIN V. SMITH		358 WINCHESTER
4	.39Mi.	MARTIN V. SMITH	LUST:Leaking Underground Storage Tanks	373 WINCHESTER
5	.45Mi.	MARTIN V. SMITH		2611 WAGON WHEEL RD
6	.48Mi.	TEXACO (WAGON WHEEL)	LUST:Leaking Underground Storage Tanks	2705 WAGON WHEEL RD

EPA Definitions

NFRAP

NFRAP sites are the hazardous waste sites that the EPA (Environmental Protection Agency) has the preliminary assessment and conclude that the site does not warrant additional clean-up under Superfund program.

LUST

Active or inactive leaking underground storage tanks (LUSTs) release stored petroleum product and other hazardous contaminants into different environmental media, including ground water, soil, and air due to the leakage of tanks or pipe system.

Hazardous Waste Facilities Report

Item	Proximity	Name/Facility Status	Address
1	.35Mi.	OGDEN POWER PACIFIC OXNARD LQG:RCRIS Hazardous Waste Generators- Large Quantity Generator	2501 N VENTURA RD
2	.35Mi.	OGDEN POWER PACIFIC OXNARD RCRISO:Other RCRIS Hazardous Waste Facility	2501 N VENTURA RD
3	.38Mi.	MARTIN V SMITH AND ASS SQG_RCRISO:RCRIS -Small Quantity Hazardous Waste Generator or Other Facility	344 WINCHESTER AVE
4	.39Mi.	LIMON, ROBERT SQG_RCRISO:RCRIS -Small Quantity Hazardous Waste Generator or Other Facility	334 WINCHESTER DR
5	.4Mi.	LONG JOHN SHIRTS SQG_RCRISO:RCRIS -Small Quantity Hazardous Waste Generator or Other Facility	350 CACTUS DRIVE

EPA Definitions

LQG

Person or facility generating more than 2200 pounds (or 1000Kg) of hazardous waste per month. Such generators produce about 90 percent of the nation's hazardous waste, and are subject to all RCRA (Resource Conservation and Recovery Act) requirements.

RCRISO

Hazardous waste facilities that are not contained in 'Generator','Transporter','TSD' categories include: burner, gas tanks,car oil,underground injection control etc

SQG_RCRISO

Persons or facility generating 220-2200 pounds (or 100-1000 Kg) per month of hazardous waste; are required to keep more records than conditionally exempt generators. The largest category of hazardous waste generators, SQGs, include automotive shops, dry cleaners, photographic developers or other facilities: burner, gas tanks,car oil,underground injection control etc.

Solid Waste Facilites Report

Item	Proximity	Name/Facility Status	Address
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EPA Definitions

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