

LOCATION MAP

Borrower: Shawn Breakfield
Property Address: County Road 94
City: Lookout
Lender: Metropolitan Mortgage and/or assigns

File No.: breakfield shawn
Case No.: 16205/CNC
State: CA
Zip: 96054



HOME TRUST NATION PROPERTY INSPECTION AND MARKET ANALYSIS

LOAN #:	10016205	PROPERTY TYPE: SFR	ATT <input type="checkbox"/> DET <input checked="" type="checkbox"/>
PARCEL #:	012-271-06	1 UNIT <input checked="" type="checkbox"/> 2 UNIT <input type="checkbox"/> 3 UNIT <input type="checkbox"/> 4 UNIT <input type="checkbox"/>	
PROPERTY ADDRESS:	COUNTY ROAD 94	VACANT <input type="checkbox"/> OCCUPIED <input type="checkbox"/> COULD NOT VERIFY <input checked="" type="checkbox"/>	
CITY, STATE AND ZIP:	LOOKOUT, CA 96054	CONDITION: FAIR	SECURE: YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>

INTERIOR INSPECTION DRIVE-BY ONLY

OWNER OF RECORD: SHAWN & LAURIE BREAKFIELD

CURRENT ACTIVITY						
LISTED?	DOM	PREVIOUS LP	CURRENT LP	MLS NUMBER	LISTING AGENT	AGENT'S CONTACT NUMBER
NO	N/A	\$0	\$0	N/A	N/A	N/A

PRIOR SALES HISTORY			
SALE PRICE:	\$55000	SALE DATE:	5-5-03
COMMENTS ON TRANSACTION:			THIS PROPERTY HAS BEEN SOLD IN THE LAST 10 YEARS.

RECOMMENDED INSPECTIONS						
TERMITE: <input type="checkbox"/>	STRUCTURAL: <input type="checkbox"/>	WELL: <input checked="" type="checkbox"/>	SEPTIC: <input type="checkbox"/>	PHYSICAL: <input type="checkbox"/>	SYSTEMS: <input type="checkbox"/>	OTHER: ROOF

PLEASE COMMENT ON SUBJECT PROPERTY:
 PROPERTY APPEARS TO BE IN FAIR CONDITION, BUT ROOF MAY NEED REPAIR SOON. CONDITION OF SEPTIC UNKNOWN. FOUNDATION GOOD, GARAGE IN BAD SHAPE WITH DIRT FLOOR AND NO DOOR. EXACT ADDRESSES FOR COMPS AND OTHER DATA NOT AVAILABLE.

LIST RECOMMENDED REPAIRS (IF ANY) AND ESTIMATED COST:
 GENERAL MAINTENANCE AND YARD CLEAN UP. ROOF MAY NEED REPLACING IN THE NEXT TWO YEARS, NOT LEAKING AT THIS TIME. SOME LANDSCAPING WOULD HELP. THERE IS ONE OUT BUILDING.

PLEASE COMMENT ON SUBJECT'S NEIGHBORHOOD AND AREA:
 THIS IS A VERY RURAL AREA AND ABOUT 50% MOBILE HOMES AND 50% STICK HOUSES. PROPERTY SUBDIVIDED IN 1996 AND IS ABOUT ONE HALF BUILT UP. MANY LOTS OF ONE TO THREE ACRES ARE STILL VACANT.

LIST CRITERIA CONSIDERED FOR THE SELECTION OF THESE COMPARABLES: (SIZE, DISTANCE, AGE, ETC.):
 LOTS VARY IN SIZE AND AMOUNT OF TREES. SOME LOTS ARE NOT ON PAVED STREETS BUT SUBJECT PROPERTY IS ON A PAVED ROAD AND HAS SEVERAL PINE TREES.

PLEASE USE ARMS LENGTHS TRANSACTIONS

PROPERTY STATISTICS	SQ. FT.	#UNITS	#RMS	BED	BATH	BSMT	GARAGE	LOT SIZE	YEAR BUILT
	1,422	1	7	3	1	NO	CARPORT	1.32 ACRES	1975

PLEASE SELECT COMPS LESS THAN 6 MONTHS OLD. EXPAND SEARCH IF THERE IS A SHORTAGE OF COMPS.

	COMPARABLE SALES	SQ. FT.	#UNITS	#RMS	BED	BATH	BSMT	GARAGE	LOT SIZE	YEAR BUILT
1	OAK STREET	1180	1	7	3	1	NO	NA	NOT AVAIL	1982
2	PINE STREET	900	1	6	2	2	NO	NA	NOT AVAIL	1984
3	CEDAR STREET	1500	1	8	3	2	NO	NA	NOT AVAIL	1982

	MILEAGE TO SUBJECT	OWNER OR INVESTOR	FINANCE TYPE	CONDITION	INSPECTED	SALE DATE	DOM	ORIG. LP	LP @ SALE	SALE \$\$
1	2	OWNER	CONVENTIONAL	FAIR	YES	02/08	NA	\$52000	\$0	\$52000
2	2.50	OWNER	CONVENTIONAL	FAIR	YES	05/07	NA	\$42500	\$0	\$42500
3	1.50	OWNER	CONVENTIONAL	GOOD	YES	11/07	N/A	\$59000	\$0	\$59000

RANK COMPARABLES - "A" BEING THE BEST	PLEASE NOTE COMMENTS / ADJUSTMENTS
1 A <input type="checkbox"/> B <input type="checkbox"/> C <input checked="" type="checkbox"/>	DOUBLE WIDE WITH SMALL PORCH ADD ON, 1 CAR GARAGE. 1.82 ACRES SAME SUBDIVISION 4 MILES FROM LOOKOUT.
2 A <input type="checkbox"/> B <input checked="" type="checkbox"/> C <input type="checkbox"/>	SINGLE WIDE, NICE PORCH ADD ON 12 X 24, NICE PUMP HOUSE, THIS IS SMALL BUT IN FAIR SHAPE. 4 MILES TO LOOKOUT.
3 A <input checked="" type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/>	DOUBLE WIDE MOBIL, NICE WELL AND PUMP HOUSE, WITH STORAGE 8'X10'. NICE TREES AND LANDSCAPED, VERY GOOD CONDITION.

	COMPARABLE LISTINGS	SQ. FT.	#UNITS	#RMS	BED	BATH	BSMT	GARAGE	LOT SIZE	YEAR BUILT
1	PINE STREET	1400	1	7	3	2	NO	NA	1.25 ACRE	1982
2	PINE STREET	848	1	6	2	1	NO	NA	1 ACRE	N/A
3	CEDAR DRIVE	1600	1	8	2	2	NO	NA	2.22 ACRES	N/A

	MILEAGE TO SUBJECT	OWNER OR INVESTOR	FINANCE TYPE	CONDITION	INSPECTED	LIST DATE	ORIGINAL LP	CURRENT LP
1	1.50	OWNER	CONVENTIONAL	FAIR	YES	2-08-08	\$0	\$60000
2	2.5	OWNER	CONVENTIONAL	FAIR	YES	6-15-07	\$0	\$67500
3	2	OWNER	CONVENTIONAL	GOOD	YES	NOT AVAIL	\$0	\$72000

RANK COMPARABLES - "A" BEING THE BEST	PLEASE NOTE COMMENTS / ADJUSTMENTS
1 A <input type="checkbox"/> B <input checked="" type="checkbox"/> C <input type="checkbox"/>	DOUBLE WIDE ON PINE STREET NOT TOO GOOD OF SHAPE, 3 BEDROOM, 2 BATH, ON 1.25 ACRES. GOOD LOT ON SAGE STREET \$60,000. APN: 012-301-16 (APN STANDS FOR ASSESSORS PARCEL NUMBER).
2 A <input type="checkbox"/> B <input type="checkbox"/> C <input checked="" type="checkbox"/>	TWO BEDROOM ON PINE STREET APN: 012-302-19. NOT TOO GREAT SHAPE AND ON LANDSCAPING, NO GARAGE CARPORT- OPEN 3 SIDES. GOOD LOCATION-2.50 SUBJECT PROPERTY 2.50 MILES FROM LOOKOUT \$67,500.

3	A <input checked="" type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/>	APN: 012-241-01, CEDAR DRIVE, 2.22 ACRES, GOOD GOOD GRAVEL ROAD. SINGLE WIDE MOBIL IN FAIR SHAPE, SMALL OUR STORAGE BUILDING, WELL HOUSE 6'X8', INSULATED. ASKING \$72,000.
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MARKET VALUES SHOULD BE BASED ON 90 DAY MARKETING TIME

"AS IS" MARKET VALUE:	\$69500	SUGGEST AS IS LIST PRICE:	\$75000
INTERIOR/EXTERIOR REPAIRED VALUE:	\$75000	SUGGEST REPAIRED LIST PRICE:	\$0
ESTIMATED LOT VALUE LOW:	\$10000	ESTIMATED LOT VALUE HIGH:	\$12000

REPORT PREPARED BY:	CARL PARKS	DATE:	06/20/2008
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SUBJECT PHOTOS

DIRECT FRONT



RIGHT ANGLE

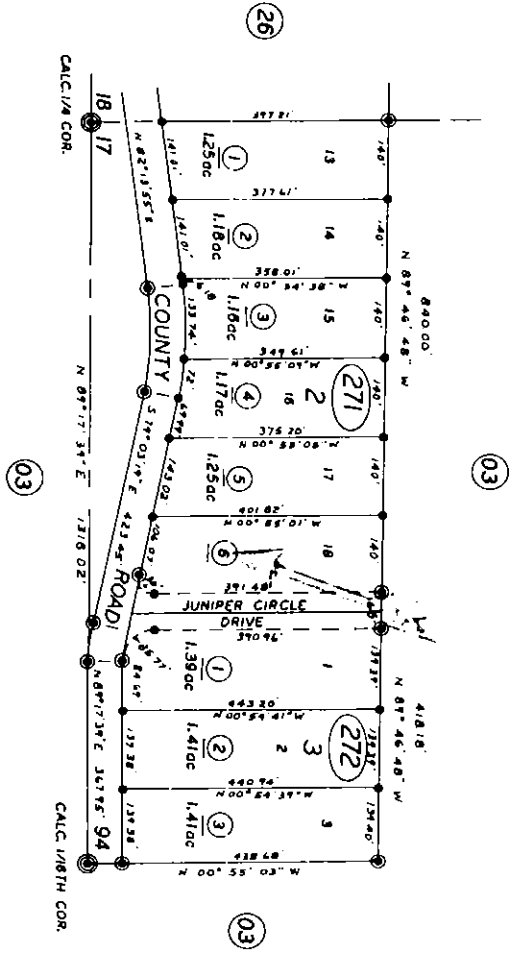
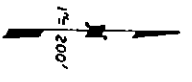


LEFT ANGLE



STREET SCENE





Portion Big Valley Ranchettes - Unit 4 Block 'A'

NOTE - ASSESSOR'S BLOCK
& LOT NUMBERS
SHOWN IN CIRCLES

Assessor's Map 12-27
County of Modoc, Calif.
1967

"This plat is furnished for general information it is compiled from data believed sufficiently accurate for its purpose, but no liability is assumed or guarantee given by the Company as to the accuracy thereof, including, but not limited to, any ownership's shown."