

Alessio Faccin, et al. v. Pacific Century
Homes, Inc., et al.

Homeowner Documents

**Negrete, Aurelio Gabriel & Teresa
1154 Fairfield Way
Heber, CA 92249**

Aurelio Gabriel & Teresa Negrete
1154 Fairfield Way
Heber CA 92249

HOMEOWNER DOCUMENTS VERIFICATION

Alessio Faccin, et al. v. Pacific Century Homes, Inc., et al.

Case No.: ECU09044

Please mark ONLY ONE box:

I declare under penalty of perjury under the laws of the state of California that the foregoing answer is true and correct.

I have conducted a reasonably diligent search to locate and provide all documents in my possession, custody and control and have produced those that I have located.

I have conducted a reasonably diligent search to locate and provide all documents in my possession, custody and control responsive to defendant's request, and **I DO NOT have any documents in my possession.**

Executed on 10-20, 2017, at **Heber**, California.
(date)

1st Owner:

Aurelio Gabriel Jr. Negrete
Name

Aurelio G. Negrete
Signature

2nd Owner (if any):

Teresa Monzon Negrete
Name

Teresa Monzon Negrete
Signature



Chicago Title Company
 1413 Main Street
 El Centro, CA 92243
 Phone: (760)335-3131 | FAX: (760)352-8057

Receipt For Funds

Brand Chicago Title Company	Profit Center CIE-731	Order Number 7101311594	Trust Acct. Date 08/22/13	Reference Number 131005318
Trust Acct. Code [REDACTED]	Bank Name Union Bank			Account Number [REDACTED]

Ledger ID: 7101311594
 Buyer/Borrower: Aurelio G. Negrete and Teresa Negrete
 Seller: Rancho Housing Alliance, Inc.
 Property Address: 1154 Fairfield Way, Heber, CA 92249

Transaction Date: 08/22/13
 Original UserID: kastewart
 Last Adjustment UserID: kastewart

Amount: \$5,400.00

Received From: Aurelio G. Negrete and Teresa Negrete
 Memo: Closing fundsw

Type of Funds Received: Cashier Check

Bank Drawn On: Sun Community Federal Credit Union	From Check Number:
ABA Routing Number:	Account Number:

Received the above funds: ****CASH DEPOSIT VERIFIED**
 Date: 8-22-13 By: K Stewart By: _____
 Karen Stewart

The parties to this escrow acknowledge that the maintenance of escrow accounts with some depository institutions...
 Escrow Holder or its affiliate...

THIS DOCUMENT HAS AN ARTIFICIAL WATERMARK PRINTED ON THE BACK. THE FRONT OF THE DOCUMENT HAS A MICRO-PRINT SIGNATURE LINE. ABSENCE OF THESE FEATURES WILL INDICATE A COPY.

SUN COMMUNITY FEDERAL CREDIT UNION
 PO Box 4210
 El Centro, CA 92244-4210
 1154 FAIRFIELD WAY

CASHIER'S CHECK

93-541
920

DATE	CHECK NO.	AMOUNT
08-22-13	[REDACTED]	*****5,400.00

FIVE THOUSAND FOUR HUNDRED AND .00 DOLLARS

Pay to the Order of
 CHICAGO TITLE

7101311594-KS

VOID AFTER ONE YEAR
 AUTHORIZED SIGNATURE

PAYABLE THROUGH
 FIRST INTERSTATE BANK
 BILLINGS, MT



Chicago Title Company
 1413 Main Street
 El Centro, CA 92243
 Phone: (760)335-3131 | FAX: (760)352-8057

Receipt For Funds

Brand Chicago Title Company	Profit Center CIE-731	Order Number 7101311594	Trust Acct. Date 07/23/13	Reference Number 131005180
Trust Acct. Code [REDACTED]	Bank Name Union Bank			[REDACTED]

Ledger ID: 7101311594
 Buyer/Borrower: Aurelio G. Negrete and Teresa Negrete
 Seller: Blanca Vargas and Dario Elizalde
 Property Address: 1154 Fairfield Way, Heber, CA 92249

Transaction Date: 07/23/13
 Original UserID: devon.marini
 Last Adjustment UserID: devon.marini

Amount: \$1,000.00
 Received From: Aurelio G. Negrete and Teresa Negrete
 Memo: Earnest Money Deposit

Type of Funds Received: Cashier Check

Bank Drawn On: Sun Community Federal Credit Union	From Check Number: [REDACTED]
ABA Routing Number: [REDACTED]	Account Number: [REDACTED]

Received the above funds:

**CASH DEPOSIT VERIFIED

Date: 7/23/13 By: Devon Marini By: _____
 Devon Marini

The parties to this escrow acknowledge that the maintenance of escrow accounts with some depository institutions may result in Escrow Holder or its affiliates being provided with bank services, accommodations or other benefits by the depository institution. Escrow Holder or its affiliates also may elect to enter into other business transactions with or obtain loans for investment or other purposes from the depository institution. All such services, accommodations and other benefits shall accrue to Escrow Holder or its affiliates, and Escrow Holder or its affiliates shall have no obligation to account to the parties to the escrow for the value of such services, accommodations or other benefits.

NOTICE OF OPPORTUNITY TO EARN INTEREST


You have the opportunity to earn interest on your escrowed funds as follows:

1. Request your escrow agent set up an interest bearing account.
2. The charge to set up and service the interest bearing account is \$50.00.
3. As an example, the amount of interest you can earn on a deposit of \$1,000.00 for a thirty day period at an interest of 4% is \$3.33. Interest earned is dependent on the amount of the deposit, length of time of the deposit and the prevailing interest rate.
4. To establish an interest bearing account, ask for an "Escrow Instruction - Interest Bearing Account", complete the form and return it to your escrow officer.

Reference Number: 131005180

THIS DOCUMENT HAS AN ARTIFICIAL WATERMARK PRINTED ON THE BACK. THE FRONT OF THE DOCUMENT HAS A MICRO-PRINT SIGNATURE LINE. ABSENCE OF THESE FEATURES WILL INDICATE A COPY.

Re
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SUN COMMUNITY
FEDERAL CREDIT UNION
PO Box 4210

CASHIER'S CHECK

93-541
920
PL000170
NO. 130127

Uniform Residential Appraisal Report

883316
File # 8810.249

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

PROPERTY ADDRESS: 1154 Fairfield Way, City Heber, State CA, Zip Code 92249

BORROWER: Negrete, Owner of Public Record, Rancho Housing Alliance Inc, County Imperial

LEGAL DESCRIPTION: Lot 113 Heber Meadows Tr 956 Unit 2

ASSESSOR'S PARCEL #: 054-603-012-000, Tax Year 2012, R.E. Taxes \$ 2,868

NEIGHBORHOOD NAME: Heber Meadows, Map Reference 6560-D7, Census Tract 0113.00

OCCUPANT: Owner Tenant Vacant, Special Assessments \$ 0, PUD HOA \$ 0, per year per month

PROPERTY RIGHTS APPRAISED: Fee Simple Leasehold Other (describe)

ASSIGNMENT TYPE: Purchase Transaction Refinance Transaction Other (describe)

LENDER/CLIENT: Wallick & Volk, Inc., Address 1470 S Imperial Ave Suite A, El Centro, CA 92243

Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? Yes No

Report data source(s) used, offering price(s), and date(s). Subject is a For Sale by Owner that currently is in escrow for \$140,000 per the Contract/Escrow Instructions. Property was not listed in the Imperial Valley MLS. No other listings in the prior 12 months per MLS.

I did did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed. Arms length sale; Sales Contract terms deemed to be standard with no personal property included.

CONTRACT: Contract Price \$ 140,000, Date of Contract 02/04/2013, Is the property seller the owner of public record? Yes No, Data Source(s) Realist/Public Records

Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? Yes No

If Yes, report the total dollar amount and describe the items to be paid. \$4,200; Seller to pay \$4200 of buyers closing costs. This has no affect on the opinion of value.

NEIGHBORHOOD: Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics		One-Unit Housing Trends			One-Unit Housing		Present Land Use %	
Location <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values <input checked="" type="checkbox"/> Increasing <input type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE	One-Unit	80 %			
Built-Up <input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	(\$ (000)	(yrs)	2-4 Unit	5 %			
Growth <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time <input checked="" type="checkbox"/> Under 3 mths <input type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	129	Low 3	Multi-Family	5 %			
Neighborhood Boundaries Immediate neighborhood bound by Cornell Road north, Pfizer Road east, Heber		240	High 30	Commercial	5 %			
Road south, and Rockwood Avenue west.		140	Pred. 6	Other	5 %			

Neighborhood Description Subject is located in the city of Heber in Imperial County. Area is mostly Single Family Residences of average to good quality and condition. Subject has good access to all services, schools, highways, etc. U.S./Mexican border is approximately 5 miles south which appears to add to this areas appeal. No adverse influences noted.

Market Conditions (including support for the above conclusions) Property values appear relatively stable/slightly increasing in the prior 12 months (see Market Conditions Addendum/1004MC) with current demand/supply in balance. REO and short sales are common in the current market and show no unusual marketing times. Marketing times tend to be 1-120 days with seller paid concessions for closing costs not atypical.

SITE: Dimensions 60 x 100, Area 6000 sf, Shape Rectangular, View N;Res:

Specific Zoning Classification R1, Zoning Description Single Family Residential

Zoning Compliance Legal Legal Nonconforming (Grandfathered Use) No Zoning Illegal (describe)

Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? Yes No If No, describe

Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements - Type	Public	Private
Electricity	<input checked="" type="checkbox"/>		Water	<input checked="" type="checkbox"/>	Street Paved Asphalt	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Gas	<input checked="" type="checkbox"/>		Sanitary Sewer	<input type="checkbox"/>	Alley None	<input type="checkbox"/>	<input type="checkbox"/>

FEMA Special Flood Hazard Area Yes No, FEMA Flood Zone X, FEMA Map # 06025C2075C, FEMA Map Date 09/26/2008

Are the utilities and off-site improvements typical for the market area? Yes No If No, describe

Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? Yes No If Yes, describe

None apparent or disclosed to appraiser at time of inspection. No legal, environmental or title documents provided to appraiser. Typical utility easements exist. Borrower may not rely on this report for any structural conditions that may exist.

General Description		Foundation		Exterior Description materials/condition		Interior materials/condition	
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input checked="" type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space	Foundation Walls	Concrete/Average	Floors	Carpet, tile/Avg		
# of Stories 1	<input type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Exterior Walls	Stucco/Avg	Walls	Drywall/Average		
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area 0 sq.ft.	Roof Surface	tile/Average	Trim/Finish	Wd.Paint/Avg		
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish 0 %	Gutters & Downspouts	Adequate Overhang/Average	Bath Floor	Tile/Average		
Design (Style) Contemporary	<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type	Aluminum Sliding/Average	Bath Wainscot	Fiberglass/Average		
Year Built 2006	Evidence of <input type="checkbox"/> Infestation	Storm Sash/Insulated	Yes/Average	Car Storage	None		
Effective Age (Yrs) 4-5	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens	Aluminum/Average	<input checked="" type="checkbox"/> Driveway # of Cars	3		
Attic <input type="checkbox"/> None <input type="checkbox"/> Stairs	Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant	Amenities	Woodstove(s) # 0	Driveway Surface	Concrete		
<input type="checkbox"/> Drop Stair <input type="checkbox"/> Scuttle	<input type="checkbox"/> Other Fuel Gas	Fireplace(s) # 0	<input checked="" type="checkbox"/> Fence Wood	Garage # of Cars	3		
<input type="checkbox"/> Floor <input checked="" type="checkbox"/> Finished	Cooling <input checked="" type="checkbox"/> Central Air Conditioning	Patio/Deck None	<input checked="" type="checkbox"/> Porch Covd Entry	Carport # of Cars	0		
<input type="checkbox"/> Individual <input type="checkbox"/> Other	<input type="checkbox"/> Pool None <input type="checkbox"/> Other none	<input checked="" type="checkbox"/> Alt. <input type="checkbox"/> Det. <input type="checkbox"/> Built-in					

Appliances Refrigerator Range/Oven Dishwasher Disposal Microwave Washer/Dryer Other (describe)

Finished area above grade contains: 7 Rooms, 4 Bedrooms, 2.0 Bath(s), 1,827 Square Feet of Gross Living Area Above Grade

Additional features (special energy efficient items, etc.). None Noted

IMPROVEMENTS: Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C4: No updates in the prior 15 years; Subject structure appeared physically and functionally adequate. No external obsolescence noted. Subject's effective age reflects its' condition. Features include: new carpet and interior paint, 3-car garage, concrete porch.

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? Yes No If Yes, describe

None apparent. I have not been provided with any documentation revealing any physical deficiencies and have reported only apparent adverse conditions. See Limiting Conditions #5.

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? Yes No If No, describe

8833316

File # 8810.249

Uniform Residential Appraisal Report

There are 6 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 130,000 to \$ 194,900				
There are 12 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 131,450 to \$ 185,000				
FEATURE	SUBJECT			
Address	1154 Fairfield Way Heber, CA 92249			
Address	1160 Bloomfield St Heber, CA 92249			
Address	1152 Bloomfield St Heber, CA 92249			
Address	182 Littlefield Way Heber, CA 92249			
Proximity to Subject	0.06 miles NW			
Sale Price	\$ 140,000			
Sale Price/Gross Liv. Area	\$ 76.63 sq.ft.			
Data Source(s)	IVMLS #33717/Realist;DOM 4			
Verification Source(s)	Doc #11864 APN: 054-604-010-000			
VALUE ADJUSTMENTS	DESCRIPTION DESCRIPTION +(-) \$ Adjustment			
Sales or Financing	Short			
Concessions	Conv;0			
Date of Sale/Time	s06/13;c03/13			
Location	N;Res;			
Leasehold/Fee Simple	Fee Simple			
Site	6000 sf			
View	N;Res;			
Design (Style)	Contemporary			
Quality of Construction	Q4			
Actual Age	7			
Condition	C4			
Above Grade	Total Bdrms. Baths			
Room Count	7 4 2.0			
Gross Living Area	1,827 sq.ft.			
Basement & Finished	0sf			
Rooms Below Grade	0sf			
Functional Utility	Average			
Heating/Cooling	FAU/CAC			
Energy Efficient Items	No Special			
Garage/Carport	3-Car Garage			
Porch/Patio/Deck	Avg Yard Imps			
Other	No Fireplace			
Net Adjustment (Total)	\$ -4,000			
Adjusted Sale Price of Comparables	\$ 145,000			
<input checked="" type="checkbox"/> did <input type="checkbox"/> did not research the sale or transfer history of the subject property and comparable sales. If not, explain				
My research <input checked="" type="checkbox"/> did <input type="checkbox"/> did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.				
Data Source(s) Realist/Public Records				
My research <input checked="" type="checkbox"/> did <input type="checkbox"/> did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.				
Data Source(s) Realist/Public Records				
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).				
ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3
Date of Prior Sale/Transfer	01/10/2013		12/31/2012	
Price of Prior Sale/Transfer	\$130,000		\$140,968	
Data Source(s)	Realist/Public Records	Realist/Public Records	Realist/Public Records	Realist/Public Records
Effective Date of Data Source(s)	06/14/2013	06/14/2013	06/14/2013	06/14/2013
Analysis of prior sale or transfer history of the subject property and comparable sales Per Realist/Public Records, the subject last transferred 01/10/2013 at \$130,000 in a REO sale. Prior transfer in a Trustees Deed 09/10/2012 at \$112,625. Comps recently transferred in Trustee's Deeds/ Foreclosures.				
Summary of Sales Comparison Approach Comparables all help bracket the subject's characteristics and are given consideration. All Comps are from the subject's marketing area, are similar in style, amenities, appeal, and are considered good alternative purchases for the typical buyer in this area. Adjustments are made using paired sales analysis and appraiser experience in the area. Comps 1 and 2 are the same models as the subject, comp 1 has a rear patio and landscaping. Comp 3 has greater bed/bath and GLA. Comps 4 and 5 are listings that lend support.				
Indicated Value by Sales Comparison Approach \$ 145,000				
Indicated Value by: Sales Comparison Approach \$ 145,000 Cost Approach (if developed) \$ 144,410 Income Approach (if developed) \$				
The Sales Comparison Approach was considered the best indicator of buyer-seller decision making and was given the most weight. The Cost Approach was considered a less reliable indicator of value due to depreciation. The Income Approach did not apply due to lack of rental/GRM data.				
This appraisal is made <input checked="" type="checkbox"/> "as is", <input type="checkbox"/> subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or <input type="checkbox"/> subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair. No conditions. Subject appraised "as is".				
Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 145,000, as of 07/08/2013, which is the date of inspection and the effective date of this appraisal.				

SALES COMPARISON APPROACH

RECONCILIATION

Uniform Residential Appraisal Report

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FEATURE	SUBJECT	COMPARABLE SALE #4			COMPARABLE SALE #5			COMPARABLE SALE #6		
Address	1154 Fairfield Way Heber, CA 92249	1142 Bloomfield St Heber, CA 92249			1150 Goldfield Way Heber, CA 92249					
Proximity to Subject		0.08 miles SW			0.05 miles E					
Sale Price	\$ 140,000	\$ 140,000			\$ 140,000					
Sale Price/Gross Liv. Area	\$ 76.63 sq.ft.	\$ 76.63 sq.ft.			\$ 82.26 sq.ft.			\$ sq.ft.		
Data Source(s)		IVMLS #34649/Realist;DOM 20			IVMLS #34715/Realist;DOM 18					
Verification Source(s)		Pending APN: 054-604-019-000			Active APN:054-602-009-000					
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	
Sales or Financing Concessions		Listing		Listing						
Date of Sale/Time		c04/13		Active						
Location	N;Res;	N;Res;		N;Res;						
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple						
Site	6000 sf	6000 sf		6,050 sf	0					
View	N;Res;	N;Res;		N;Res;						
Design (Style)	Contemporary	Contemporary		Contemporary						
Quality of Construction	Q4	Q4		Q4						
Actual Age	7	7		7						
Condition	C4	C4		C4						
Above Grade Room Count	Total Bdrms. Baths 7 4 2.0	Total Bdrms. Baths 7 4 2.0		Total Bdrms. Baths 7 4 2.0		Total Bdrms. Baths 7 4 2.0		Total Bdrms. Baths 7 4 2.0		
Gross Living Area	1,827 sq.ft.	1,827 sq.ft.		1,702 sq.ft.	+5,000			sq.ft.		
Basement & Finished Rooms Below Grade	0sf	0sf		0sf						
Functional Utility	Average	Average		Average						
Heating/Cooling	FAU/CAC	FAU/CAC		FAU/CAC						
Energy Efficient Items	No Special	No Special		No Special						
Garage/Carport	3-Car Garage	3-Car Garage		2-Car Garage	+3,000					
Porch/Patio/Deck	Avg Yard Imps	Avg Yard Imps		Avg Yard Imps						
Other	No Fireplace	No Fireplace		No Fireplace						
Net Adjustment (Total)		<input type="checkbox"/> + <input type="checkbox"/> -	\$ 0	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 8,000	<input type="checkbox"/> + <input type="checkbox"/> -	\$			
Adjusted Sale Price of Comparables		Net Adj. 00.0 %		Net Adj. 5.7 %		Net Adj. %				
		Gross Adj. 00.0 %	\$ 140,000	Gross Adj. 5.7 %	\$ 148,000	Gross Adj. %	\$			
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).										
ITEM	SUBJECT	COMPARABLE SALE #4	COMPARABLE SALE #5	COMPARABLE SALE #6						
Date of Prior Sale/Transfer	01/10/2013	10/05/2012								
Price of Prior Sale/Transfer	\$130,000	\$135,302								
Data Source(s)	Realist/Public Records	Realist/Public Records	Realist/Public Records							
Effective Date of Data Source(s)	06/14/2013	06/14/2013	06/14/2013							
Analysis of prior sale or transfer history of the subject property and comparable sales										
Analysis/Comments										

SALES COMPARISON APPROACH

SALE HISTORY

ANALYSIS / COMMENTS