



# Land to Value Risk Report

(Land vs. Structure Analysis)

## Address

38930 SUGAR PINE WAY  
MURRIETA, CA. 92563  
RIVERSIDE

## Owner Information

Owner Name: John Smith  
Reference Number: PL-8965  
Loan Amount: \$325,000

## Structure Replacement Cost

Replacement Cost: **\$429,583**

Report ID: **129042**

Date Processed: **3/17/2007**

## Market Value Range

Market Value: **\$565,000**

Low Value: **\$550,000**

High Value: **\$619,000**

Confidence: **88%**

## Risk & Value Analysis

| Market Value                   | Low Value                      | High Value                     |
|--------------------------------|--------------------------------|--------------------------------|
| Imputed Land: <b>\$221,333</b> | Imputed Land: <b>\$206,333</b> | Imputed Land: <b>\$275,333</b> |
| Land % <b>39 %</b>             | Land % <b>38 %</b>             | Land % <b>44 %</b>             |
| Structure % <b>61 %</b>        | Structure % <b>62 %</b>        | Structure % <b>56 %</b>        |

## Property Characteristics

| Residence Type | Stories | Living Area | Bedrooms   | Baths   |
|----------------|---------|-------------|------------|---------|
| Single Family  | 2       | 3234        | 5          | 4       |
| Fireplaces     | Pool    | AC          | Year Built | Quality |
| 1              | Y       | Y           | 2003       | Custom  |

## Property Details

| Structure           | Attribute            | Style                    | Value | RC       |
|---------------------|----------------------|--------------------------|-------|----------|
| Primary Living Area | Appliances, Built-In | Allowance                | 1     | 17,376   |
| Primary Living Area | Base Cost            | Base Cost                | 100   | 157,103  |
| Primary Living Area | Bathroom             | Bathroom (#)             | 4     | 21,232   |
| Primary Living Area | Climate Control      | Forced Air (Gas)         | 1     | 12,076   |
| Primary Living Area | Climate Control      | Central Air Conditioning | 1     | 8,059    |
| Primary Living Area | Exterior Finish      | Stucco (%)               | 100   | 17,065   |
| Primary Living Area | Fireplace            | Fireplace (#)            | 1     | 6,165    |
| Primary Living Area | Flooring             | Flooring - Allowance     | 100   | 31,095   |
| Primary Living Area | Foundation           | Slab (%)                 | 100   | 14,337   |
| Primary Living Area | Kitchen              | Kitchen (#)              | 1     | 23,161   |
| Primary Living Area | Parking              | Enclosed - 3 Car (#)     | 1     | 7,988    |
| Primary Living Area | Plumbing             | Plumbing                 | 1     | 12,601   |
| Primary Living Area | Roofing              | Concrete Tile (%)        | 100   | 15,408   |
| Primary Living Area | Walls and Ceilings   | Drywall and Paint (%)    | 100   | Included |

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