

User Submitted Values			
Address Submitted:	19547 TANGELO, RIVERSIDE CA 92508	Retro-Value Date:	03/02/2007
Date Submitted:	03/02/2007	Property Value OEV:	\$450,000
Seller 1:	Seller Not Provided	Loan Purpose:	Refinance
Seller 2:		Loan Amount:	\$385,000

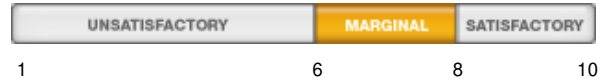
LoanIQ Score: 411

Scores the risk factors in the subject property



Market Risk Score: 8

Scores the risk factors in the neighborhood



LoanIQ Score Summary of Greatest Risk Factors
No significant risk factors found

Market Risk Score Summary of Greatest Risk factors
Risk 1:Foreclosure rate

Subject Valuation Risk
Moderate risk of over-valuation
Moderate LTV based on user submitted value
Moderate LTV based on AVM value

Market Valuation Risk	
Low price	375,000
High price	536,000
Average price	433,067
Median price	437,000
Standard deviation	43,759

Subject 3-Year Appreciation	
Most recent sale price	\$399,000
Most recent sale date	03/03/2005
Appreciation vs user submitted value	6.4%
Zip appreciation for same period	9.98%

Market Sales Appreciation Risk	
Properties sold twice in past year	2
1-year appreciation	0%
Properties sold twice in past 2 years	33
2-year appreciation	29%
Properties sold twice in past 3 years	92
3-year appreciation	28%

Prior sale price	
Prior sale date	
Appreciation vs user submitted value	?

Subject Transaction Risk	
Foreclosure sale in past 3 years	No
Pre-foreclosure in past 3 years	No
Transfer activity in past 3 years	Yes
Multiple sales in any 90-day period	No
Seller is recorded owner	No
Submitted Seller:	Seller Not Provided
Recorded Owner:	HUBBARD DEWANA R

Market Transaction Risk	
Number of recent foreclosures	4
Number of recent sales	34
Foreclosure percentage	11.76%

Subject Characteristics Risk	
Land use code is residential	Yes
Description:	SFR
Currently owner occupied	Yes
Number of Rooms	
Price per sq.ft. Based on OEV	\$222

Market Characteristics Risk	
Rural indicator	No
Percent owner occupied	94%
Percent renter occupied	6%
Percent SFR	50%
Percent condo	2%
Average rooms	7
Average price per sq. ft.	\$233

Market Indicators	
Sales price	
Sales volume	

Area Notifications:

No Area Notifications (Information provided by FEMA.)

Mortgages on this property may be subject to California Predatory Lending Law. (Information provided by ComplianceEase. For more information on how ComplianceEase's intelligent solutions can automatically detect compliance violations for these and hundreds of other laws across the country, please visit ComplianceEase.com or contact ComplianceEase at 1-866-212-EASE.)

Subject Property Detail

Owner Name: HUBBARD DEWANA R

Seller Name: COOK WILLIAM H & JANA L

APN: 284-262-017

Land Use: SFR

Total Rooms:

County: RIVERSIDE

Parking: ATTACHED GARAGE

Bedrooms: 4

Sale Price: \$399,000

Year Built: 1988

Bath: 2

Recording Date: 03/03/2005

Lot Area:

Air Conditioning: CENTRAL

Total Assessed Value: \$406,980

of Stories: 2

Fireplace: 1

Living Area: 2,027

Pool:

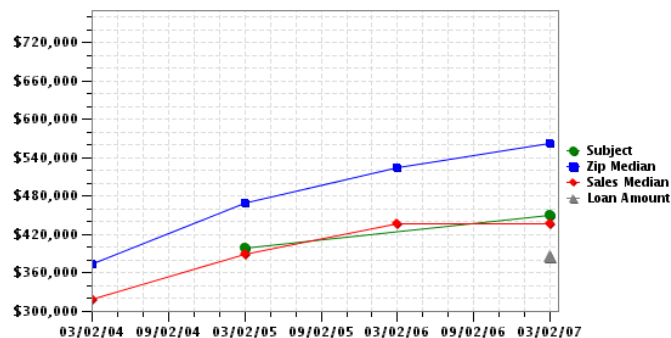
Price Per SqFt: \$196.84

Subject Property 3-Year Transaction History

Date	Sale Price	Loan Amount	Transaction Type	Deed Type	Lender	Buyer	Seller
03/21/2006		\$384,000	Finance		CENTEX HM EQUITY CO LLC		
07/29/2005		\$10,671	Finance		CITIFINANCIAL SVC INC		
03/03/2005	\$399,000	\$339,000	Purchase	GRANT DEED	CENTEX HM EQUITY CO LLC	HUBBARD DEWANA R	COOK WILLIAM H & JANA L

Subject Property HUD Rules Report

Re-sale date within:	Re-sale price is:
90 days:	Not Applicable
91 days - 180 days:	Not Applicable >= 100% purchase price
91 days - 12 months:	>= 5% of lowest sale price in 12 months

Appreciation Comparison Graph

Appreciation Variance Ratio: 0.64 /Median price appreciation in zip over 1 year: 7.14% /Median price appreciation in zip over 2 year: 19.94%

3-Year Subject Property Appreciation

Date	Prior Sale Amount	Appreciation Since Sale
03/02/2007	\$399,000	\$163,500

3-Year Zip Median Price Appreciation

Date	Zip Median Value	Annual Appreciation
03/02/2007	\$562,500	7.14%

03/03/2005 \$399,000

03/02/2006 \$525,000

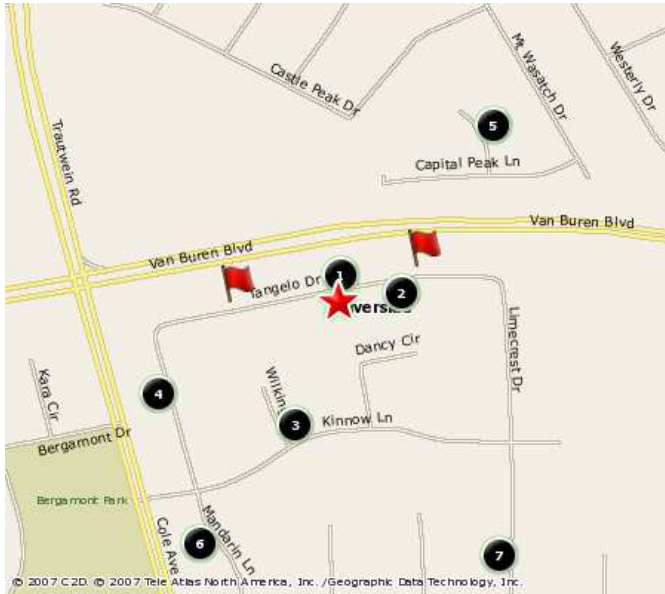
11.94%

03/02/2005 \$469,000

25.07%

03/02/2004 \$375,000

Street and Aerial map with Neighborhood Sales



- ★ Subject
(Exact location of subject may vary by up to 300 feet)
- Neighborhood Sales
- 🚩 Foreclosure



Nearby Property Detail and 3-Year Transaction History

1) 19556 TANGELO DR, RIVERSIDE CA 92508

Distance from Subject: 0.02 miles

Owner Name: RUEZGA CESAR

Seller Name: STONE ALLAN

APN: 284-211-001
County: RIVERSIDE
Sale Price: \$380,000
Recording Date: 09/29/2006
Total Assessed Value: \$134,319
Living Area: 1,256

Land Use: SFR
Parking: ATTACHED GARAGE
Year Built: 1988
Lot Area:
of Stories: 1
Pool:

Total Rooms:
Bedrooms: 3
Bath: 2
Air Conditioning: CENTRAL
Fireplace: 1
Price Per SqFt: \$302.55

Property 3-Year Transaction History

Date	Sale Price	Loan Amount	Transaction Type	Deed Type	Lender	Buyer	Seller
09/29/2006	\$380,000	\$361,000	Purchase	GRANT DEED	JP MORGAN CHASE BK	RUEZGA CESAR & HILDA	STONE ALLAN

2) 19615 TANGELO DR, RIVERSIDE CA 92508

Distance from Subject: 0.04 miles

Owner Name: HARO OMAR

Seller Name: DAY TORREY D

APN: 284-212-005
County: RIVERSIDE
Sale Price: \$410,000
Recording Date: 09/22/2006
Total Assessed Value: \$393,720
Living Area: 1,677

Land Use: SFR
Parking: ATTACHED GARAGE
Year Built: 1988
Lot Area: 8,712
of Stories: 2
Pool:

Total Rooms:
Bedrooms: 3
Bath: 2
Air Conditioning: CENTRAL
Fireplace: 1
Price Per SqFt: \$244.48

Property 3-Year Transaction History

Date	Sale Price	Loan Amount	Transaction Type	Deed Type	Lender	Buyer	Seller
09/22/2006			Purchase non-arms length	INTERSPOUSAL DEED		HARO OMAR	HARO ELIZABETH A
09/22/2006	\$410,000	\$328,000	Purchase	GRANT DEED	AMERICAN MTG NETWORK INC	HARO OMAR	DAY TORREY D
09/22/2006			Purchase non-arms length	INTERSPOUSAL DEED		DAY TORREY D	CLICK DUSTIN T
03/25/2005	\$386,000	\$308,800	Purchase	GRANT DEED	DIRECTORS RESID'L LNDG INC	DAY TORREY D	SERNA ARNIE JR & JULIE A
08/06/2004		\$185,000	Finance	GRANT DEED	DITECH.COM	SERNA ARNIE JR & JULIE A	SERNA ARNIE JR

3) 9078 WILKING CT, RIVERSIDE CA 92508

Distance from Subject: 0.1 miles

Owner Name: CALDERON GERMAN

Seller Name: OBRIEN EDWARD F & YE H

APN: 284-262-024
County: RIVERSIDE
Sale Price: \$485,000
Recording Date: 10/10/2006
Total Assessed Value: \$215,731
Living Area: 2,027

Land Use: SFR
Parking: ATTACHED GARAGE
Year Built: 1988
Lot Area:
of Stories: 2
Pool:

Total Rooms:
Bedrooms: 4
Bath: 2
Air Conditioning: CENTRAL
Fireplace: 1
Price Per SqFt: \$239.27

Property 3-Year Transaction History

Date	Sale Price	Loan Amount	Transaction Type	Deed Type	Lender	Buyer	Seller
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10/10/2006	\$485,000	\$460,750	Purchase	GRANT DEED	WMC MTG CORP	CALDERON GERMAN & MICHELLE	O'BRIEN EDWARD F & YE H
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4) 9045 MANDARIN LN, RIVERSIDE CA 92508 Distance from Subject: 0.14 miles

Owner Name: NIGHSWONGER KAREN L

Seller Name: COX DENESE L W

APN: 284-261-010	Land Use: SFR	Total Rooms:
County: RIVERSIDE	Parking: ATTACHED GARAGE	Bedrooms: 3
Sale Price: \$375,000	Year Built: 1988	Bath: 2
Recording Date: 10/05/2006	Lot Area:	Air Conditioning: CENTRAL
Total Assessed Value: \$300,675	# of Stories: 1	Fireplace: 1
Living Area: 1,256	Pool:	Price Per SqFt: \$298.57

Property 3-Year Transaction History

Date	Sale Price	Loan Amount	Transaction Type	Deed Type	Lender	Buyer	Seller
10/05/2006	\$375,000	\$300,000	Purchase	GRANT DEED	BELL HM LNS	NIGHSWONGER COX KAREN L	DENESE L W

5) 8830 MT SOPRAS CT, RIVERSIDE CA 92508 Distance from Subject: 0.17 miles

Owner Name: PAGE KELLEY

Seller Name: TAGLEABUE FLORINDA

APN: 284-220-033	Land Use: SFR	Total Rooms:
County: RIVERSIDE	Parking: ATTACHED GARAGE	Bedrooms: 4
Sale Price: \$536,000	Year Built: 2003	Bath: 2
Recording Date: 11/22/2006	Lot Area: 6,534	Air Conditioning: CENTRAL
Total Assessed Value: \$349,158	# of Stories: 2	Fireplace: 1
Living Area: 2,834	Pool:	Price Per SqFt: \$189.13

Property 3-Year Transaction History

Date	Sale Price	Loan Amount	Transaction Type	Deed Type	Lender	Buyer	Seller
11/22/2006	\$536,000	\$376,000	Purchase	GRANT DEED	VISTERRA CU	PAGE KELLEY & SUZANNE	TAGLEABUE FLORINDA
02/01/2005		\$392,000	Finance	GRANT DEED	HOMEFIELD FIN'L INC	TAGLEABUE FLORINDA	TAGLEABUE FLORINDA
05/21/2004		\$36,600	Finance		CHASE MANHATTAN BK/USA		

6) 9127 MANDARIN LN, RIVERSIDE CA 92508 Distance from Subject: 0.21 miles

Owner Name: MCGOWAN MICHAEL R

Seller Name: WHITE ROBERT & LACY

APN: 266-351-001	Land Use: SFR	Total Rooms:
County: RIVERSIDE	Parking: GARAGE/CARPORT	Bedrooms: 4
Sale Price: \$437,000	Year Built: 1989	Bath: 3
Recording Date: 12/21/2006	Lot Area:	Air Conditioning: CENTRAL
Total Assessed Value: \$254,355	# of Stories: 2	Fireplace: 1
Living Area: 1,992	Pool:	Price Per SqFt: \$219.38

Property 3-Year Transaction History

Date	Sale Price	Loan Amount	Transaction Type	Deed Type	Lender	Buyer	Seller
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12/21/2006	\$437,000	\$382,600	Purchase	GRANT DEED	GMAC MTG LLC	MCGOWAN MICHAEL R & BEVERLY M	WHITE ROBERT & LACY
06/28/2005		\$330,000	Finance		WELLS FARGO BK NA		
04/09/2004		\$264,000	Finance		WELLS FARGO HM MTG INC		

7) 9151 LIMECREST DR, RIVERSIDE CA 92508				Distance from Subject: 0.22 miles			
Owner Name: CORTES TERESA				Seller Name: MAXFIELD DAVID H & LORI L			
APN: 266-344-013		Land Use: SFR		Total Rooms:			
County: RIVERSIDE		Parking: GARAGE/CARPORT		Bedrooms: 4			
Sale Price: \$459,000		Year Built: 1988		Bath: 3			
Recording Date: 12/13/2006		Lot Area:		Air Conditioning: CENTRAL			
Total Assessed Value: \$293,392		# of Stories: 2		Fireplace: 1			
Living Area: 1,922		Pool:		Price Per SqFt: \$238.81			
Property 3-Year Transaction History							
Date	Sale Price	Loan Amount	Transaction Type	Deed Type	Lender	Buyer	Seller
12/13/2006	\$459,000	\$209,000	Purchase	GRANT DEED	PROVIDENT SVGS BK FSB	CORTES TERESA	MAXFIELD DAVID H & LORI L

8) 19911 WESTERLY DR, RIVERSIDE CA 92508				Distance from Subject: 0.26 miles			
Owner Name: RYAN MARY L				Seller Name: MOORE MICHAEL E			
APN: 284-202-041		Land Use: SFR		Total Rooms:			
County: RIVERSIDE		Parking: ATTACHED GARAGE		Bedrooms: 3			
Sale Price: \$390,000		Year Built: 1989		Bath: 2			
Recording Date: 11/09/2006		Lot Area:		Air Conditioning: CENTRAL			
Total Assessed Value: \$147,773		# of Stories: 2		Fireplace: 1			
Living Area: 1,557		Pool:		Price Per SqFt: \$250.48			
Property 3-Year Transaction History							
Date	Sale Price	Loan Amount	Transaction Type	Deed Type	Lender	Buyer	Seller
11/09/2006	\$390,000	\$120,000	Purchase	GRANT DEED	RESIDENTIAL MTG FNDG	RYAN MARY L	MOORE MICHAEL E
04/08/2005		\$86,900	Finance		COUNTRYWIDE BK		
04/23/2004		\$175,000	Finance		COUNTRYWIDE HM LNS INC		

9) 19529 CITRUS GROVE RD, RIVERSIDE CA 92508				Distance from Subject: 0.28 miles			
Owner Name: MILLS RUSSELL				Seller Name: HSBC MORTGAGE SERVICES			
APN: 266-345-007		Land Use: SFR		Total Rooms:			
County: RIVERSIDE		Parking: GARAGE/CARPORT		Bedrooms: 4			
Sale Price: \$439,000		Year Built: 1989		Bath: 3			
Recording Date: 12/01/2006		Lot Area:		Air Conditioning: CENTRAL			
Total Assessed Value: \$423,300		# of Stories: 2		Fireplace: 1			

Living Area: 1,992		Pool:		Price Per SqFt: \$220.38			
Property 3-Year Transaction History							
Date	Sale Price	Loan Amount	Transaction Type	Deed Type	Lender	Buyer	Seller
12/01/2006	\$439,000	\$439,000	Purchase	GRANT DEED	BNC MTG INC	MILLS RUSSELL & SANDRA	HSBC MORTGAGE SERVICES
05/11/2006	\$416,862		Purchase non-arms length	TENANCY BY ENTIRETIES		HSBC MORTGAGE SERVICES	HOUSEKEY FINANCIAL CORP
06/28/2005		\$450,000	Finance		CREVECOR MTG INC		
01/13/2005	\$415,000	\$414,900	Purchase	GRANT DEED	DECISION ONE MTG CO LLC	TOWNS FRED	HAMMOND WADE H

10) 19900 CUYAMA LN, RIVERSIDE CA 92508				Distance from Subject: 0.31 miles			
Owner Name: ROY-CHOWDHURY AMIT K				Seller Name: DECUIR TROY & LISA			
APN: 284-195-006		Land Use: SFR		Total Rooms:			
County: RIVERSIDE		Parking: ATTACHED GARAGE		Bedrooms: 3			
Sale Price: \$415,000		Year Built: 1990		Bath: 2			
Recording Date: 09/05/2006		Lot Area:		Air Conditioning: CENTRAL			
Total Assessed Value: \$204,849		# of Stories: 2		Fireplace: 1			
Living Area: 1,557		Pool:		Price Per SqFt: \$266.54			
Property 3-Year Transaction History							
Date	Sale Price	Loan Amount	Transaction Type	Deed Type	Lender	Buyer	Seller
09/05/2006	\$415,000	\$375,950	Purchase	GRANT DEED	REGENTS/UNIVERSITY OF CALIFORNIA	ROY-CHOWDHURY AMIT K	DECUIR TROY & LISA
04/25/2005		\$328,500	Finance		ENCORE CREDIT CORP		
08/27/2004		\$90,000	Finance		FIRST FIN'L FCU		

11) 8770 NORTHSTAR DR, RIVERSIDE CA 92508				Distance from Subject: 0.34 miles			
Owner Name: PAEZ JUAN				Seller Name: HAMMOND GERALD L			
APN: 284-181-025		Land Use: SFR		Total Rooms:			
County: RIVERSIDE		Parking: ATTACHED GARAGE		Bedrooms: 3			
Sale Price: \$375,000		Year Built: 1992		Bath: 2			
Recording Date: 12/20/2006		Lot Area:		Air Conditioning: CENTRAL			
Total Assessed Value: \$357,000		# of Stories: 1		Fireplace: 1			
Living Area: 1,362		Pool:		Price Per SqFt: \$275.33			
Property 3-Year Transaction History							
Date	Sale Price	Loan Amount	Transaction Type	Deed Type	Lender	Buyer	Seller
12/21/2006			Purchase non-arms length	GRANT DEED		PAEZ JUAN & MARIA G	PAEZ JUAN
12/20/2006			Purchase non-arms length	QUIT CLAIM DEED		PAEZ JUAN	PAEZ MARIA G
12/20/2006	\$375,000	\$375,000	Purchase	GRANT DEED	COUNTRYWIDE HM LNS INC	PEREZ JUAN	HAMMOND GERALD L

02/10/2005	\$350,000		Purchase	GRANT DEED		HAMMOND GERALD L	BROWN RICHARD C & DIANE G
10/13/2004		\$276,971	Finance		TOWN & CNTRY CREDIT CORP		

12) 19530 CHINOTTO LN, RIVERSIDE CA 92508				Distance from Subject: 0.34 miles			
Owner Name: AVILA GILBERT				Seller Name: LOPEZ KEVIN & VERONICA			
APN: 266-371-016		Land Use: SFR		Total Rooms:			
County: RIVERSIDE		Parking: GARAGE/CARPORT		Bedrooms: 5			
Sale Price: \$465,000		Year Built: 1988		Bath: 3			
Recording Date: 10/12/2006		Lot Area:		Air Conditioning: CENTRAL			
Total Assessed Value: \$395,352		# of Stories: 2		Fireplace: 1			
Living Area: 2,355		Pool:		Price Per SqFt: \$197.45			
Property 3-Year Transaction History							
Date	Sale Price	Loan Amount	Transaction Type	Deed Type	Lender	Buyer	Seller
10/12/2006	\$465,000	\$265,000	Purchase	GRANT DEED	VULCAN FIN'L CORP	AVILA GILBERT	LOPEZ KEVIN & VERONICA
10/12/2006			Purchase non-arms length	INTERSPOUSAL DEED		AVILA GILBERT	AVILA BRENDA
02/21/2006		\$477,750	Finance		ARGENT MTG CO LLC		
11/02/2004		\$337,600	Finance		AAMES HM LNS		
04/09/2004	\$380,000	\$380,000	Purchase	GRANT DEED	FIRST FRANKLIN FIN'L CORP	LOPEZ KEVIN & VERONICA	WHITSON EDWARD E & DEBBORA

13) 9157 MIDDLEFIELD DR, RIVERSIDE CA 92508				Distance from Subject: 0.35 miles			
Owner Name: OROZCO JORGE				Seller Name: RICHARD J & P FAMILY TRUST			
APN: 266-392-008		Land Use: SFR		Total Rooms:			
County: RIVERSIDE		Parking: GARAGE/CARPORT		Bedrooms: 4			
Sale Price: \$420,000		Year Built: 1989		Bath: 2			
Recording Date: 11/30/2006		Lot Area:		Air Conditioning: CENTRAL			
Total Assessed Value: \$181,405		# of Stories: 2		Fireplace: 1			
Living Area: 1,600		Pool:		Price Per SqFt: \$262.5			
Property 3-Year Transaction History							
Date	Sale Price	Loan Amount	Transaction Type	Deed Type	Lender	Buyer	Seller
11/30/2006	\$420,000	\$420,000	Purchase	GRANT DEED	WMC MTG CORP	OROZCO JORGE	RICHARD J & P FAMILY TRUST
11/30/2006			Purchase non-arms length	INTERSPOUSAL DEED		OROZCO JUAN	OROZCO LEDY
04/21/2006			Purchase non-arms length	QUIT CLAIM DEED		RICHARD J L & P L FAMILY TRUST	RICHARD JEFFERY L & PEGGY L

14) 19346 LAMBETH CT, RIVERSIDE CA 92508				Distance from Subject: 0.35 miles			
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Owner Name: SWANSON JEREMY

Seller Name: POLISENO SCOTT & MELISSA

APN: 266-411-017

Land Use: SFR

Total Rooms:

County: RIVERSIDE

Parking: GARAGE/CARPORT

Bedrooms: 4

Sale Price: \$450,000

Year Built: 1989

Bath: 3

Recording Date: 10/10/2006

Lot Area:

Air Conditioning: CENTRAL

Total Assessed Value: \$279,791

of Stories: 2

Fireplace: 1

Living Area: 1,840

Pool: POOL

Price Per SqFt: \$244.57

Property 3-Year Transaction History

Date	Sale Price	Loan Amount	Transaction Type	Deed Type	Lender	Buyer	Seller
10/10/2006	\$450,000	\$450,000	Purchase	GRANT DEED	ARGENT MTG CO LLC	SWANSON JEREMY	POLISENO SCOTT & MELISSA
10/10/2006			Purchase non-arms length	QUIT CLAIM DEED		SWANSON JEREMY	LARKINS JENNILEA
10/19/2005		\$153,231	Finance		COUNTRYWIDE HM LNS INC		
04/23/2004		\$323,000	Finance	INTERSPOUSAL DEED	AMERICAS WHOLESALE LENDER	POLISENO SCOTT & MELISSA	POLISENO MELISSA

15) 9302 SAN RAFAEL ARCANGEL LN, RIVERSIDE CA 92508

Distance from Subject: 0.36 miles

Owner Name: GIBBS-COLLINS PANDEREASE D

Seller Name: CENTEX HOMES

APN: 266-523-002

Land Use: SFR

Total Rooms:

County: RIVERSIDE

Parking: ATTACHED GARAGE

Bedrooms: 4

Sale Price: \$460,000

Year Built: 2006

Bath: 2

Recording Date: 10/12/2006

Lot Area:

Air Conditioning: CENTRAL

Total Assessed Value: \$194,126

of Stories: 2

Fireplace:

Living Area: 2,700

Pool:

Price Per SqFt: \$170.37

Property 3-Year Transaction History

Date	Sale Price	Loan Amount	Transaction Type	Deed Type	Lender	Buyer	Seller
10/12/2006	\$460,000	\$459,990	Purchase	GRANT DEED	RESMAE MTG CORP	GIBBS-COLLINS PANDEREASE D	CENTEX HOMES