



Pacific Auction Exchange of San Diego

BID PACKAGE RECEIPT

SUBJECT PROPERTY LOCATION: 556 Union St, Encinitas, CA 92024 APN #'s 256-171-20, 21, & 24

Bids due to: Pacific Auction Exchange of San Diego
13278 Luckett Ct
San Diego, CA 92130

FAX: (858) 630-3806
TEL: (858) 755-1916
EMAIL: BID@PAXSD.COM

I, _____, as a bidder, have received and reviewed this
(PRINT BIDDER'S NAME)

Bid Package dated April 5, 2007 for the above referenced property. The Bid Package I received and reviewed contains the following:

- 1) This Bid Package Receipt
- 2) Physical Property Description
- 3) Appraisal – March 2006
- 4) Preliminary Title Report (Chicago Title)
- 5) Map with Easements Plotted (Chicago Title)
- 6) Natural Hazard & Property Tax Report
- 7) Zoning Matrix & Map
- 8) City of Encinitas Notice of Violation (File No. 2006-0908574)
- 9) R. of S. Map 15267 (File No. 1996-405015)
- 10) R. of S. Map 19165 (File No. 2006-0100169)
- 11) Owner's Statement (Updated April 5, 2007)

Bidder Signature

Bidder Signature

Print Name

date

Print Name

date

Bidder's Tel: _____

Secondary Tel: _____

Email: _____ **Street Address:** _____

All information in this bidder's package was derived from sources believed to be correct, but is not guaranteed. ALL PROPERTY MEASUREMENTS ARE APPROXIMATE. It is the buyer's responsibility to verify all property specifications prior to submitting a bid. PAX IS AN AGENT OF THE SELLER. THE INFORMATION CONTAINED HEREIN IS BELIEVED TO BE RELIABLE BUT BIDDER IS RESPONSIBLE FOR VERIFYING ALL FACTS. NEITHER SELLER NOR BROKER ASSUMES LIABILITY FOR ANY INACCURACIES. Property is being sold on an "AS IS, WHERE IS" basis, "WITH ALL FAULTS, IF ANY," without warranty by the owner or owner's agent. Property subject to prior sale.



BOUNDARIES ARE APPROXIMATE

PHSICAL PROPERTY DESCRIPTION

The subject property is comprised of three parcels, APN #'s 256-171-20, 21 & 24 which total approximately 3.77 acres (as per March 2006 appraisal, attached) located on the east side of the I-5 freeway at the west end of Union St in Encinitas, San Diego County, CA. The property is irregular in shape, and a significant portion of the property is currently being occupied by greenhouses. The property is zoned R3.

APPRAISAL OF VACANT RESIDENTIAL LAND

LOCATED AT:

556 Union Street
See attached addendum
Encinitas, CA 92024-2730

FOR:

Lending Executives
990 Highland Drive
Solana Beach, CA 92075

AS OF:

March 17, 2006

BY:

WHITMARSH APPRAISAL, INC.
Anthony Whitmarsh
1018 PARTRIDGE CT.
SAN MARCOS, CA 92078
760-535-1679
www.whitmarshappraisal.com

Borrower/Client	Russell Bowman			File No. 06030	
Property Address	556 Union Street				
City	Encinitas	County	San Diego	State	CA Zip Code 92024-2730
Lender	Lending Executives				

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LAND APPRAISAL REPORT

File No. 06030

IDENTIFICATION

Borrower Russell Bowman

Census Tract 0176.03 Map Reference 1147-C5

Property Address 556 Union Street

City Encinitas County San Diego State CA Zip Code 92024-2730

Legal Description See attached addendum

Sale Price \$ Mkt. Value Date of Sale N/Ap Loan Term Unk yrs. Property Rights Appraised ☒ Fee ☐ Leasehold ☐ De Minimis PUD

Actual Real Estate Taxes \$ 3,515 (yr) Loan charges to be paid by seller \$ N/Ap Other sales concessions N/Ap

Lender/Client Lending Executives Address 990 Highland Drive, Suite 203, Solana Beach, CA, 92075

Occupant Russell Bowman Appraiser Anthony Whitmarsh Instructions to Appraiser Determine Market Value "As Is"

NEIGHBORHOOD

Location☐ Urban☒ Suburban☐ Rural

Built Up☒ Over 75%☐ 25% to 75%☐ Under 25%

Growth Rate☐ Fully Dev.☐ Rapid☒ Steady☐ Slow

Property Values☐ Increasing☒ Stable☐ Declining

Demand/Supply☐ Shortage☒ In Balance☐ Oversupply

Marketing Time☐ Under 3 Mos.☒ 4-6 Mos.☐ Over 6 Mos.

Present Land Use 40% 1 Family 15% 2-4 Family 15% Apts. 10% Condo 10% Commercial

% Industrial % Vacant 10% Other improvements

Change in Present Land Use ☐ Not Likely☒ Likely (*)☐ Taking Place (*)

(*) From Vacant To SFR

Predominant Occupancy☒ Owner☐ Tenant 3 % Vacant

Single Family Price Range \$ 350 to \$ 5,600 Predominant Value \$ 1,100

Single Family Age 0 yrs. to 85 yrs. Predominant Age 35 yrs.

Employment Stability☒ Good☐ Avg.☐ Fair☐ Poor

Convenience to Employment☒

Convenience to Shopping☒

Convenience to Schools☒

Adequacy of Public Transportation☐ ☒

Recreational Facilities☒

Adequacy of Utilities☒

Property Compatibility☐ ☒

Protection from Detrimental Conditions☐ ☒

Police and Fire Protection☒

General Appearance of Properties☐ ☒

Appeal to Market☐ ☒

Comments including those factors, favorable or unfavorable, affecting marketability (e.g. public parks, schools, view, noise):There are no negative factors that would impact the marketability of the subject. The neighborhood has good access to local shopping, regional shopping, services, recreational areas and transportation corridors. I-5 provides access to employment centers in San Diego County. The subject has good access to area beaches and recreation. The subject's western parcel is in close proximity to Interstate 5.

SITE

Dimensions See Plat Map Addendum. - Approx Total of 3 Lots = 3.77 Sq. Ft. or Acres ☐ Corner Lot

Zoning classification R3 Residential - Up to 3 Units per acre. Present Improvements ☒ do ☐ do not conform to zoning regulations

Highest and best use ☐ Present use☒ Other (specify) Single family residential development.

PublicOther (Describe)

Elec.☒

Gas☒

Water☒

San. Sewer☒

☒ Underground Elect. & Tel.

OFF SITE IMPROVEMENTS

Street Access☒ Public☐ Private

Surface Asphalt

Maintenance☒ Public☐ Private

☒ Storm Sewer☐ Curb/Gutter

☐ Sidewalk☒ Street Lights

Topo Mostly level to gently sloping, some portions below street grade

Size Slightly larger than typical

Shape Irregular parcels

View Area

Drainage Appears adequate

Is the property located in a HUD Identified Special Flood Hazard Area? ☒ No☐ Yes

Comments (favorable or unfavorable including any apparent adverse easements, encroachments, or other adverse conditions):A complete title report was not available for review. There were no other adverse easements or encroachments observed during the inspection. Typical utility easements present. A title policy was not reviewed. Estimated market value based on clear title. The subject lots are surrounded by higher priced homes and development for single family housing would be supported by the strong demand in this coastal community.

MARKET DATA ANALYSIS

The undersigned has recited three recent sales of properties most similar and proximate to subject and has considered these in the market analysis. The description includes a dollar adjustment reflecting market reaction to those items of significant variation between the subject and comparable properties. If a significant item in the comparable property is superior to or more favorable than the subject property, a minus (-) adjustment is made thus reducing the indicated value of subject; if a significant item in the comparable is inferior to or less favorable than the subject property, a plus (+) adjustment is made thus increasing the indicated value of the subject.

ITEM	SUBJECT PROPERTY	COMPARABLE NO. 1		COMPARABLE NO. 2		COMPARABLE NO. 3	
Address	<u>556 Union Street</u> <u>Encinitas 1147-C5</u>	<u>1190 Evergreen Drive</u> <u>Encinitas 1167-E1</u>		<u>840 Bracero Road</u> <u>Encinitas 1147-E7</u>		<u>3000 Highland Drive</u> <u>Carlsbad 1106-F4</u>	
Proximity to Subject		<u>1.8 miles SE</u>		<u>1.36 miles SE</u>		<u>8.02 miles NW</u>	
Sales Price	\$ <u>Mkt. Value</u>		\$ <u>300,000</u>		\$ <u>606,429</u>		\$ <u>378,571</u>
Price Total Purchase	\$		\$ <u>3,300,000</u>		\$ <u>4,250,000</u>		\$ <u>2,650,000</u>
Data Source	<u>Public Records</u>	<u>MLS#041054810/Doc #0117266</u>		<u>MLS#056013484/Doc#0600840</u>		<u>MLS#051004343/Doc#0438898</u>	
Date of Sale and Time Adjustment	DESCRIPTION <u>N/Ap</u>	DESCRIPTION <u>02/11/2005 coe</u> + (-) \$ Adjust. <u>+30,000</u>		DESCRIPTION <u>07/15/2005 coe</u> + (-) \$ Adjust.		DESCRIPTION <u>05/25/2005 coe</u> + (-) \$ Adjust.	
Location	<u>Cul de Sac/Freeway</u>	<u>Thru St/thrghfare</u>		<u>Thru St/thrghfare</u>		<u>Thru St/thrghfare</u>	
Site/View	<u>3.77 Acres / Area</u>	<u>1.69 Acres / Area</u>		<u>2.89 Acres / Ocn -151,607</u>		<u>1.89 Acres/Prtl Ocn -37,900</u>	
Topography	<u>Level / Gentle slope</u>	<u>Level / Level</u>		<u>Level / Level</u>		<u>Level / Level</u>	
Developmnt Potential	<u>Good-Existing Imprv</u>	<u>Good - Imprv nearby</u>		<u>Good - Imprv nearby</u>		<u>Good - Imprv nearb</u>	
Price Per Acre/Utilities	<u>N/Ap / Good</u>	<u>\$2,071,005 / Good</u>		<u>\$1,468,858 / Good</u>		<u>\$1,402,116 / Good</u>	
APN #	<u>256-171-20, 21 & 24</u>	<u>259-280-44-00</u>		<u>258-370-52-00</u>		<u>156-200-12-00</u>	
Sales or Financing Concessions	<u>N/Ap</u> <u>Marketing Time</u>	<u>None Known</u> <u>MT=91 Days</u>		<u>None Known</u> <u>MT=13 Days</u>		<u>None Known</u> <u>MT=85 Days</u>	
Net Adj. (Total)		☒ + ☐ - \$ <u>30,000</u>		☐ + ☒ - \$ <u>151,607</u>		☐ + ☒ - \$ <u>37,900</u>	
Indicated Value of Subject		\$ <u>330,000</u>		\$ <u>454,822</u>		\$ <u>340,671</u>	

RECONCILIATION

Comments on Market Data:

Comments and Conditions of Appraisal: There are NO CONDITIONS to the value contained in this report. The purpose of this report is to determine market value. This report may not be used for any other purpose.

Final Reconciliation: The Sales Approach is given the sole consideration in determining the value of residential property. The Income Approach is not used unless the residential land is currently being developed and the developmental approach to value would be analyzed. Neither approach was applicable. This appraisal is a complete summary report, completed on 03/30/2006.

I ESTIMATE THE MARKET VALUE, AS DEFINED, OF SUBJECT PROPERTY AS OF March 17, 2006 to be \$ 360,000 per unit

The MARKET VALUE is for vacant land with the possible development of 10 units at \$365,000 per unit or a total MARKET VALUE of \$3,650,000

Market Value of Subject = \$3,650,000

Anthony Whitmarsh ☐ Did ☐ Did Not Physically Inspect Property

Appraiser(s) Review Appraiser (if applicable)

[Y2K]

Whitmarsh RE Appraisal
Form LND — "WinTOTAL" appraisal software by a la mode, inc. — 1-800-ALAMODE

See attached addenda.

File No. 06030

Borrower/Client	Russell Bowman					
Property Address	556 Union Street					
City	Encinitas	County	San Diego	State	CA	Zip Code 92024-2730
Lender	Lending Executives					

OUR CLIENT IS Lending Executives THE INTENDED USERS ARE THE CLIENT, ITS SUCCESSORS AND ASSIGNS, THE MORTGAGE INSURER, OR SUBSEQUENT STATE OR FEDERALLY APPROVED FINANCIAL INSTITUTIONS.

CONDITIONS OF APPRAISAL:

With the client’s agreement, the appraiser has performed a Summary Appraisal Report of a Complete Analysis. The appraiser’s experience in the subject’s market area supports the opinion that the Sales Comparison Approach to value is of primary applicability for determining the subject’s estimated value. The Income Approach is not applicable for vacant residential land and is not necessary since the analysis of the market information indicates that this approach is not utilized by participants in the subject’s market area for the intended use of this specific assignment. The Cost Approach is not used in the valuation of residential vacant land.

Subject data is collected from statements of the client and/or owner, public records, and Multiple Listing Service (MLS) as available. The physical inspection includes observation of general building materials and conditions for comparison only but does not include the type of investigation normally performed by property inspectors, environmental assessors, pest and termite inspectors, and other such experts. Any such problems UNDISCLOSED to the appraiser are to be considered conditions of this report, and the appraiser reserves the right to modify the value opinion upon discovery or disclosure. A soils report was not reviewed.

SITE

The subject consists of **THREE PARCELS**, which are located in the city of Encinitas in the Avocado Acres neighborhood. This neighborhood is dominated with newer homes in good condition built within the past 25 years as this area has transformed from greenhouses and agricultural to single family residences. This area is considered desirable due to its close proximity to area beaches and to I-5 which provides access to employment and recreation areas. The area has adequate availability of schools, parks, services and transportation corridors. The subject is surrounded by newer upper market homes in good condition. A complete title report was not available for appraiser’s review. The appraised value is based on clear title.

It should be noted that the subject site has a submitted map for a street and cul-de-sac which has been tentatively approved. The subject is currently zoned R3, which permits single family residences with a minimum lot size of 14,500 square feet. The current zoning would allow for approximately 10 units to be built of a possible 11 units allowed by current zoning.

SALES COMPARABLE ANALYSIS

The dominant features of the subject property are its location and topography. The subject property is well suited for a residential development consisting of larger lots, which are typically sought after by buyers in this coastal community. All the comparable sales with the exception of Comparable Sale 4 were considered to be competitive and would attract the subject's most likely buyer. Comparable Sale 4 was used to demonstrate the demand in this area for single buildable lots.

Comparable No. 1 sold for \$300,000 per unit and had a submitted tentative map when this sale entered escrow on November 30, 2004. Due to the extended escrow and the increase in property values over the escrow period, an upward time adjustment of 10% was applied. The subdivision map was granted on 11/15/05 (Doc #0986749) and the map was finalized March 17, 2006 (Doc #0187505)

Comparable No. 2 sold for \$606,429 per unit and its previous use was greenhouses. This sale was in the preliminary stages of a tentative map. This site has ocean views and was given a downward adjustment of 25%.

Comparable No. 3 sold for \$378,571 per unit and did not have a submitted tentative map. This site has partial ocean views and was given a downward adjustment of 10%.

Comparable No. 4 sold for \$543,000 per unit and and was a lot split from a larger improved lot. This sale was in the preliminary stage of a tentative map. This site was located in a neighborhood west of Interstate 5 which has slightly more demand than the subject neighborhood and was given a downward adjustment of 10%. This sale was also a single lot and was given a downward adjustment of 10%. Comparable No. 4 sold with a final map and was given a downward adjustment of 15%.

Comparable Nos. 5 & 6 were located in superior neighborhoods and were given a downward adjustment of 15%. These sales had inferior views and were given an upward adjustment of 10%. Both of these sales have an unknown resolution regarding sewer hookups and were given an upward adjustment of 15%.

The subject was purchased by the current owner on 05/26/2005 for \$1,450,000. The current owner approached the seller directly and the property was not made available to the general market. In addition to the subject property's purchase, an adjacent parcel was also purchased concurrently. Due to these circumstances, the subject's purchase price appears to be below market. The increase in value is typical for this coastal community and typical for the circumstances attributed to the subject's purchase by the original owner.

ADJUSTMENT ANALYSIS OF COMPARABLE SALES VERSUS SUBJECT

See attached addenda.

File No. 06030

Borrower/Client	Russell Bowman				
Property Address	556 Union Street				
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Lender	Lending Executives				

Analysis of Comparable #1

Item	Subject	Comp	+/-	Var %
Price	0	300,000	N/A	N/A
Price/SF	0	667.67	N/A	N/A
Size	1,557	1,333	-224	-14.3866%
Age	65	72	7	10.7692%
Largest Adjustment : 30,000				
Largest Adjustment % : 10%				
Gross Adjustment : 30,000				
Gross Adjustment % : 10%				
Net Adjustment : 30000				
Net Adjustment % : 10%				

Analysis of Comparable #2

Item	Subject	Comp	+/-	Var %
Price	0	606,429	N/A	N/A
Price/SF	0	667.67	N/A	N/A
Size	1,557	1,333	-224	-14.3866%
Age	65	72	7	10.7692%
Largest Adjustment : 151,607				
Largest Adjustment % : 25%				
Gross Adjustment : 151,607				
Gross Adjustment % : 25%				
Net Adjustment : -151607				
Net Adjustment % : -25%				

Analysis of Comparable #3

Item	Subject	Comp	+/-	Var %
Price	0	378,571	N/A	N/A
Price/SF	0	610.03	N/A	N/A
Size	1,557	1,336	-221	-14.194%
Age	65	68	3	4.6154%
Largest Adjustment : 37,900				
Largest Adjustment % : 10.0113%				
Gross Adjustment : 37,900				
Gross Adjustment % : 10.0113%				
Net Adjustment : -37900				
Net Adjustment % : -10.0113%				

Analysis of Comparable #4

Item	Subject	Comp	+/-	Var %
Price	0	543,000	N/A	N/A
Price/SF	0	667.67	N/A	N/A
Size	1,557	1,333	-224	-14.3866%
Age	65	72	7	10.7692%
Largest Adjustment : 81,450				
Largest Adjustment % : 15%				
Gross Adjustment : 190,050				
Gross Adjustment % : 35%				
Net Adjustment : -190050				
Net Adjustment % : -35%				

Analysis of Comparable #5

See attached addenda.

File No. 06030

Borrower/Client	Russell Bowman				
Property Address	556 Union Street				
City	Encinitas	County	San Diego	State	CA Zip Code 92024-2730
Lender	Lending Executives				

Item	Subject	Comp	+/-	Var %
Price	0	328,571	N/A	N/A
Price/SF	0	667.67	N/A	N/A
Size	1,557	1,333	-224	-14.3866%
Age	65	72	7	10.7692%

Largest Adjustment : 49,300
Largest Adjustment % : 15.0044%
Gross Adjustment : 131,500
Gross Adjustment % : 40.0218%
Net Adjustment : 32900
Net Adjustment % : 10.0131%

Analysis of Comparable #6

Item	Subject	Comp	+/-	Var %
Price	0	328,571	N/A	N/A
Price/SF	0	667.67	N/A	N/A
Size	1,557	1,333	-224	-14.3866%
Age	65	72	7	10.7692%

Largest Adjustment : 49,300
Largest Adjustment % : 15.0044%
Gross Adjustment : 131,500
Gross Adjustment % : 40.0218%
Net Adjustment : 32900
Net Adjustment % : 10.0131%

Comparables Summary & Estimated Indicated Value

	Sale Price	Grs Adj %	Ind Value	Weight
Comp #1:	300,000	10	330,000	18.7504
Comp #2:	606,429	25	454,822	16.8761
Comp #3:	378,571	10.0113	340,671	18.749
Comp #4:	543,000	35	352,950	15.6265
Comp #5:	328,571	40.0218	361,471	14.999
Comp #6:	328,571	40.0218	361,471	14.999

ESTIMATED INDICATED VALUE OF THE SUBJECT (by weighted averages):
INDICATED VALUE OF THE SUBJECT (indicated within this report):

\$366,092 per unit
\$365,000 per unit

Total Units x Price per unit = Market Value

10 x \$365,000 = \$3,650,000

CONDITIONS OF THE APPRAISAL

THIS IS A SUMMARY APPRAISAL REPORT. THE CLIENT IS Lending Executives (STANDARD RULE 1-2a). THE INTENDED USE OF THIS APPRAISAL IS FOR THE SOLE PURPOSE OF ESTABLISHING A VALUE FOR LOAN COLLATERAL (STANDARD RULE 1-2b). THE INTENDED USE OF THIS APPRAISAL REPORT IS FOR LOAN SECURITY. THE INTENDED USERS ARE THE CLIENT, IT'S SUCCESSORS AND ASSIGNS, THE MORTGAGE INSURER, OR SUBSEQUENT STATE OR FEDERALLY APPROVED FINANCIAL INSTITUTIONS. THIS APPRAISAL IS NOT TO ESTABLISH A SALES PRICE FOR THE SUBJECT PROPERTY. THIS APPRAISAL IS BASED ON A CLEAR TITLE/DEED FOR THE SUBJECT PROPERTY.

THE APPRAISER'S EXPERIENCE IN THE SUBJECTS MARKET AREA SUPPORTS THE OPINION THAT THE SALES COMPARISON APPROACH TO VALUE IS OF PRIMARY APPLICABILITY FOR DETERMINING THE SUBJECTS ESTIMATED VALUE.

THE INCOME AND COST APPROACHES TO VALUE ARE NOT RELEVANT SINCE THE ANALYSIS OF THE MARKET INFORMATION INDICATED THAT THESE APPROACHES ARE NOT UTILIZED BY PARTICIPANTS IN THE SUBJECT MARKET AREA. THE DATA IS INSUFFICIENT IN THE INCOME APPROACH AND CONSIDERED UNRELIABLE.

SUBJECT DATA IS COLLECTED FROM STATEMENTS OF THE CLIENT AND/OR OWNER, PUBLIC RECORDS AND MULTIPLE LISTING SERVICE(MLS) AS AVAILABLE. THE PHYSICAL INSPECTION INCLUDES OBSERVATION OF GENERAL BUILDING MATERIALS AND CONDITIONS FOR COMPARISON ONLY, BUT DOES NOT INCLUDE THE TYPE OF INVESTIGATION NORMALLY PERFORMED BY PROPERTY INSPECTORS, ENVIRONMENTAL ASSESSORS, PEST AND TERMITE INSPECTORS AND OTHER SUCH

See attached addenda.

File No. 06030

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EXPERTS. ANY SUCH PROBLEMS UNDISCLOSED TO THE APPRAISER ARE TO BE CONSIDERED CONDITIONS OF THIS REPORT, AND THE APPRAISER RESERVES THE RIGHT TO MODIFY THE VALUE OPINION UPON DISCOVERY OR DISCLOSURE.

THIS REPORT MAY NOT BE TRANSLATED INTO ANOTHER LANGUAGE.

COMMENT ON DIGITAL SIGNATURE

THE DIGITAL SIGNATURE WAS CODED/AFFIXED BY THE APPRAISER OF THIS REPORT. FILE PHOTOS WERE USED IF THEY WERE CONSIDERED THE BEST REPRESENTATION OF IMPROVEMENTS FOR THE COMPARABLE SALES AT THE TIME OF TRANSFER.

Subject Photo Page

Borrower/Client	Russell Bowman					
Property Address	556 Union Street					
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Lender	Lending Executives					



Subject Front

556 Union Street	
Sales Price	Mkt. Value
Gross Living Area	1,557
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	1.0
Location	Cul de Sac/Freeway
View	3.77 Acres / Area
Site	16,350.00 sq. ft
Quality	Average
Age	65/30



Subject Rear



Subject Street

Comparable Photo Page

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Comparable 1

1190 Evergreen Drive
Prox. to Subject 1.8 miles SE



Comparable 2

840 Bracero Road



Comparable 3

3000 Highland Drive
Prox. to Subject 8.02 miles NW

Comparable Photo Page

Borrower/Client	Russell Bowman					
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Comparable 4

1139 Hermes Avenue
Prox. to Subject 1.11 miles NW



Comparable 5

1492 Hymettus Avenue
Prox. to Subject 1.4 miles NW

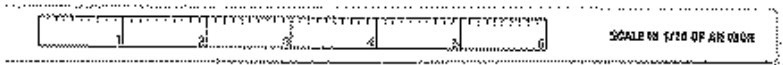


Comparable 6

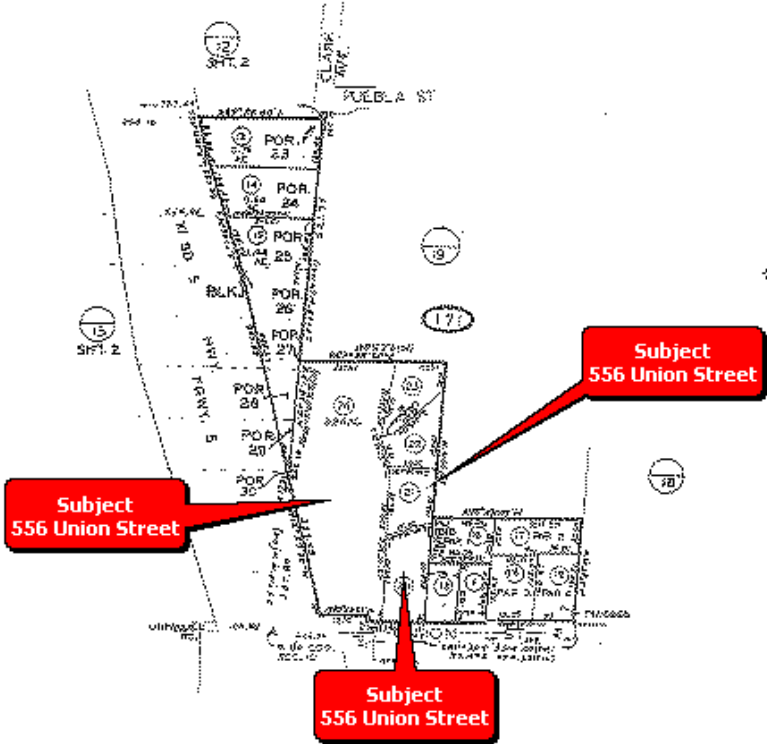
1150 Melba Road

Plat Map

Borrower/Client	Russell Bowman				
Property Address	556 Union Street				
City	Encinitas	County	San Diego	State	CA
				Zip Code	92024-2730
Lender	Lending Executives				



256-17
SHT. 1 OF 2
1" = 170'



2-19-97 DIB

CHANGES	
BLK	ROW
1	1
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THE INFORMATION CONTAINED HEREIN IS FOR INFORMATION ONLY AND DOES NOT CONSTITUTE AN OFFER OF ANY FINANCIAL PRODUCT OR SERVICE. THE INFORMATION IS NOT INTENDED TO BE USED FOR ANY OTHER PURPOSE. THE INFORMATION IS NOT INTENDED TO BE USED FOR ANY OTHER PURPOSE.

MAP 1751 - AVOCADO ACRES
SEC 10 - T13S-R4E - PGR N4 1/4
US 254 - RGS 1336, 8847, 5267

Location Map

Borrower/Client	Russell Bowman				
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City	Encinitas	County	San Diego	State	CA
				Zip Code	92024-2730
Lender	Lending Executives				



E&O Page

Borrower/Client	Russell Bowman				
Property Address	556 Union Street				
City	Encinitas	County	San Diego	State	CA Zip Code 92024-2730
Lender	Lending Executives				

6/8/2005 14:53 858 273 8026 FREA Rachele Grant → Anthony Whitmarsh 2/3



COVER NOTE

INSURED: Anthony Whitmarsh / Whitmarsh Appraisal, Inc.

MAILING ADDRESS: 1018 Partridge Court
San Marcos, Ca 92069

This is to certify that the undersigned has procured insurance coverage as hereafter specified from certain companies and/or underwriters.

EFFECTIVE: 07/15/2005 TERM: 12 Months

COVERAGE: Professional Liability for Specified Professions

- Profession: Real Estate Appraiser
- Claims Made Form: MPI.#26901 (9 87)
- Retroactive Date: 07/15/2003
- Limits: Per Occurrence: \$1,000,000 Annual Aggregate: \$1,000,000
- Deductible: \$2,000

CONDITIONS:

- Real Estate Agent/ Broker Referral Indemnity
- Knowledge of Wrongful Act Exclusion
- Pending and/or Prior Litigation Exclusion
- Defense within Policy Limit
- Deductible includes Loss Adjustment Expenses

COMPANIES PARTICIPATING:

National Union Fire Insurance Company of Pittsburgh, PA

ASSIGNED COVER NOTE #: Z FREA 03-3923

Issued at: 4907 Morena Blvd., Suite 1415
San Diego, CA 92117

DATE: June 8, 2005

BY:

Insurance, when effected shall be subject to all terms and conditions of policy (ies) which will be issued, and in the event of any inconsistency herewith, the terms and provisions of the policy prevail

Borrower/Client	Russell Bowman					
Property Address	556 Union Street					
City	Encinitas	County	San Diego	State	CA	Zip Code 92024-2730
Lender	Lending Executives					

QUALIFICATIONS
Anthony Whitmarsh
1018 Partridge Ct.
San Marcos, CA 92078
760-535-1679

Designations/Affiliations/Education/Languages:

Certified Residential Appraiser (California) AR018113, Expires June 17, 2007
Associate Member, Appraisal Institute
Member, Foundation of Real Estate Appraisers
Bachelors of Arts - Economics, SDSU – 1991

Fluency in Spanish

Professional Experience:
Real Estate Appraiser, San Diego, CA Feb 1990-1995 & 2000 – Present

Whitmarsh Appraisal, Inc.

Real Estate Appraiser _
Research and report valuations of commercial and residential properties for lending institutions, CPA’s and attorneys.

Wells Fargo Bank, Various So. California locations 1995–2000

Branch Manager 1997–2000
Managed several experimental concepts, passed all compliance audits and maintained top level results. Specialized in branch turnarounds, employee motivation and placement of mortgage products with new and existing customers.

Branch Manger 1996-1997
Assisted in acclimating First Interstate customers while maintaining a low attrition rate post merger.

Banking Center Manager 1995-1996
Met or exceeded goals while testing pilot programs and providing opinions on feasibility of new banking concepts being introduced.

Bank of America, Carlsbad, CA 1993-1995

Staff Appraiser _
Maintained accuracy and production efficiency within the top 10% of appraisers in the State of California for residential appraisers. Completed a compliance turnaround at a satellite office within a three-week period. Assisted management staff in interpreting statistical data and developing models better suited for the micro markets within San Diego County.

Independent Real Estate Appraiser 1991-1993

Staff Appraiser and Expert Witness
Researched and reported valuation errors occurring in real estate transactions in addition to providing valuations for banks, mortgage brokers, individuals, sub-prime lenders and attorneys. Skilled in depositions, authoring reports, statistical analysis and regulations related to real estate valuations.

Independent Contractor, San Diego, CA 1982-1991
Developed a company from a start up to a multi-line firm. Provided services to various builders in Southern California.

Real Estate Related Courses Completed
7-Hour USPAP 03/05

Supplemental Addendum

File No. 06030

Borrower/Client	Russell Bowman					
Property Address	556 Union Street					
City	Encinitas	County	San Diego	State	CA	Zip Code 92024-2730
Lender	Lending Executives					

Appraisal Institute: Computer Enhanced Cash Flow Modeling (Argus & Excel) 03/05
Appraisal Institute: Apartment Appraisal (Course 330) 02/05
Appraisal Institute: Basic Income Capitalization (Course 310) 01/05
Appraisal Institute: Business & Professional Ethics (Course 420) 12/04
Appraisal Institute: (USPAP) 15-Hour National Course 03/03
Real Estate Appraisal 101, Mira Costa Community College 06/91
Real Estate Appraisal 201, Mira Costa Community College 06/91
Economics 441, SDSU – Econometrics & Statistical Application

Seminars/Conferences Attended

Appraisal Institute: Contemporary Approaches to Land Appraisal (06/05)
Appraisal Institute: Effective Appraisal Writing (03/05)
Appraisal Institute: Applying Economic Forecast – SD Region (02/05)
Appraisal Institute: Appraising Special Purpose Properties (02/05)
Appraisal Institute: Reappraising, Readdressing, Reassigning (01/05)
Risk Investment Assessment for Real Estate (09/04) Commercial Bank (World Savings)
Appraisal Institute: San Diego Regional Economics (02/03)
Fair Lending and the Appraiser (08/94) B of A Seminars
Residential Concessions (01/94) B of A Seminars
Value Trends Workshop (01/94) B of A Seminars
Residential Appraisal Quality (01/94) B of A Seminars
Community Reinvestment Certification (01/94) B of A Seminars
Community Reinvestment Certification (09/93) B of A Seminars

Types of Property Appraised

Proposed Construction: SFR, Condominium Towers, Industrial, Retail and Office
Single Family Residences: Detached / Attached / Subdivision / Custom / In-fill
Single Family Residences: Complex exceeding 10,000 SF living space
Single Family Residences: Complex ocean front view amenity and remote location
15 to 250+ Unit Subdivisions, w/discount cash flow analysis
Industrial Improvements
Leased Fee Interest Commercial & Retail Improvements
Leasehold Interest Commercial & Retail Improvements
Leased Fee Residential
Apartments
2-4 Unit Multi-family Improvements
Vacant Residential Land: due diligence, proposed downtown developments & SFR
Vacant Commercial Land
Estate Valuation, including fractional interests

File No. 06030					
Borrower/Client	Russell Bowman				
Property Address	556 Union Street				
City	Encinitas	County	San Diego	State	CA Zip Code 92024-2730
Lender	Lending Executives				



CHICAGO TITLE COMPANY

PRELIMINARY REPORT

FIRST AMENDED

Dated as of: January 29, 2007 at 7:30 AM

Order No.: 78020521 - P05

CHICAGO TITLE COMPANY

hereby reports that it is prepared to issue, or cause to be issued, as of the date hereof, a Policy or Policies of Title Insurance describing the land and the estate or interest therein hereinafter set forth, insuring against loss which may be sustained by reason of any defect, lien or encumbrance not shown or referred to as an Exception in Schedule B or not excluded from coverage pursuant to the printed Schedules, Conditions and Stipulations of said Policy forms.

The printed Exceptions and Exclusions from the coverage of said Policy or Policies are set forth in the attached list. Copies of the Policy forms are available upon request.

Please read the exceptions shown or referred to in Schedule B and the exceptions and exclusions set forth in the attached list of this report carefully. The exceptions and exclusions are meant to provide you with notice of matters which are not covered under the terms of title insurance policy and should be carefully considered. It is important to note that this preliminary report is not a written representation as to the condition of title and may not list all liens, defects and encumbrances affecting title to the land.

THIS REPORT (AND ANY SUPPLEMENTS OR AMENDMENTS HERETO) IS ISSUED SOLELY FOR THE PURPOSE OF FACILITATING THE ISSUANCE OF POLICY OF TITLE INSURANCE AND NO LIABILITY IS ASSUMED HEREBY. IF IT IS DESIRED THAT LIABILITY BE ASSUMED PRIOR TO THE ISSUANCE OF POLICY OF TITLE INSURANCE, A BINDER OR COMMITMENT SHOULD BE REQUESTED

The form of policy of title insurance contemplated by this report is:
CALIFORNIA LAND TITLE ASSOCIATION STANDARD COVERAGE POLICY

Visit Us On The Web: chicagotitle.com

Title Department:



CHICAGO TITLE COMPANY

2365 NORTHSIDE DR. # 600

SAN DIEGO, CA 92108

(619)521-3448 fax: (619)521-3629

Sheila Hollander
TITLE OFFICER
HollanderS@CTT.com

SCHEDULE A

Order No: 78020521 P05

Your Ref:

1. The estate or interest in the land hereinafter described or referred to covered by this report is:

A FEE AS TO PARCEL 1-A, 2-A AND 3-A;
AN EASEMENT MORE FULLY DESCRIBED BELOW AS TO PARCELS 1-B, 1-C, 1-D, 2-B, 2-C,
2-D, 3-B AND 3-C

2. Title to said estate or interest at the date hereof is vested in:

RUSSELL H. BOWMAN, A SINGLE MAN

SUBJECT TO ITEM NOS. 24, 25, 27, 48, 50, 77 AND 79 OF SCHEDULE B.

3. The land referred to in this report is situated in the State of California, County of SAN DIEGO
and is described as follows:

SEE ATTACHED DESCRIPTION

DESCRIPTION

THAT PORTION OF THE WEST HALF OF THE SOUTHWEST QUARTER OF THE SOUTHWEST QUARTER OF THE NORTHWEST QUARTER OF SECTION 10, TOWNSHIP 13 SOUTH, RANGE 4 WEST, SAN BERNARDINO BASE AND MERIDIAN, IN THE COUNTY OF SAN DIEGO, STATE OF CALIFORNIA, ACCORDING TO THE OFFICIAL PLAT THEREOF AND DESCRIBED AS FOLLOWS:

PARCEL 1-A: (APN: 256-171-20)

BEGINNING AT THE SOUTHWEST CORNER OF SAID SOUTHWEST QUARTER OF THE NORTHWEST QUARTER; THENCE ALONG THE SOUTHERLY LINE THEREOF, SOUTH 88°52'57" EAST, 256.30 FEET (SOUTH 88°52'50" EAST PER DEED) TO THE TRUE POINT OF BEGINNING; THENCE LEAVING SAID SOUTHERLY LINE NORTH 2°35'30" EAST, 233.02 FEET; THENCE NORTH 73°36'04" EAST, 116.02 FEET; THENCE SOUTH 05°03'01" WEST, 268.49 FEET; THENCE NORTH 88°52'58" WEST, 98.22 FEET TO THE TRUE POINT OF BEGINNING.

PARCEL 1-B:

AN EASEMENT AND RIGHT OF WAY FOR ROAD AND INCIDENTAL PURPOSES BEGINNING AT THE SOUTHWEST CORNER OF SAID SOUTHWEST QUARTER OF THE NORTHWEST QUARTER; THENCE ALONG THE SOUTHERLY LINE THEREOF, SOUTH 88°52'57" EAST, 228.30 FEET (SOUTH 88°52'50" EAST, 228.30 FEET PER DEED); THENCE LEAVING SAID SOUTHERLY LINE NORTH 01°07'03" EAST, 20.00 FEET (NORTH 1°07'10" EAST PER DEED); THENCE SOUTH 88°52'47" EAST, 6.51 FEET TO THE TRUE POINT OF BEGINNING; THENCE NORTH 28°51'27" EAST 22.60 FEET; THENCE NORTH 2°35'30" EAST, 340.18 FEET TO THE BEGINNING OF A TANGENT CURVE CONCAVE WESTERLY AND SOUTHERLY, HAVING A RADIUS OF 60.00 FEET; THENCE NORTHERLY ALONG SAID CURVE THROUGH A CENTRAL ANGLE OF 62°00'20" A DISTANCE OF 64.93 TO THE BEGINNING OF A REVERSE CURVE, CONCAVE EASTERLY AND SOUTHERLY, HAVING A RADIUS OF 38.00 FEET; THENCE WESTERLY, NORTHERLY AND EASTERLY ALONG SAID CURVE THROUGH A CENTRAL ANGLE OF 242°00'20" A DISTANCE OF 160.50 FEET; THENCE SOUTH 2°35'30" WEST, 426.09 FEET; THENCE SOUTH 23°40'30" EAST, 22.03 FEET; THENCE NORTH 88°52'57" WEST 53.76 FEET TO THE TRUE POINT OF BEGINNING.

PARCEL 1-C:

AN EASEMENT FOR GENERAL UTILITY, SEWER, ELECTRICAL, WATER, CABLE TELEVISION AND TELEPHONE PURPOSES BEGINNING AT THE SOUTHWEST CORNER OF SAID SOUTHWEST QUARTER OF THE NORTHWEST QUARTER; THENCE ALONG THE SOUTHERLY LINE THEREOF, SOUTH 88°52'57" EAST, 228.30 FEET (SOUTH 88°52'50" EAST, 228.30 FEET PER DEED); THENCE LEAVING SAID SOUTHERLY LINE NORTH 01°07'03" EAST, 20.00 FEET (NORTH 1°07'10" EAST PER DEED); THENCE SOUTH 88°52'47" EAST, 6.51 FEET TO THE TRUE POINT OF BEGINNING; THENCE NORTH 28°51'27" EAST 22.60 FEET; THENCE NORTH 2°35'30" EAST, 340.18 FEET TO THE BEGINNING OF A TANGENT CURVE, CONCAVE WESTERLY AND SOUTHERLY, HAVING A RADIUS OF 60.00 FEET; THENCE NORTHERLY ALONG SAID CURVE THROUGH A CENTRAL ANGLE OF 62°00'20" A DISTANCE OF 64.93 TO THE BEGINNING OF A REVERSE CURVE, CONCAVE EASTERLY AND SOUTHERLY, HAVING A RADIUS OF 38.00 FEET; THENCE WESTERLY AND NORTHERLY ALONG SAID CURVE THROUGH A CENTRAL ANGLE OF 160°59'17" A DISTANCE OF 106.77 FEET; THENCE RADIAL TO SAID CURVE, NORTH 11°34'27" EAST 5.00 FEET TO THE BEGINNING OF A CURVE, CONCAVE SOUTHERLY AND WESTERLY, HAVING A RADIUS OF 43.00 FEET, A RADIAL LINE TO SAID POINT BEARS SOUTH 11°34'27" WEST; THENCE EASTERLY AND SOUTHERLY ALONG SAID CURVE THROUGH A CENTRAL ANGLE OF 81°01'03" A DISTANCE OF 60.80 FEET; THENCE SOUTH 2°35'30" WEST, 424.92 FEET; THENCE SOUTH 23°40'30" EAST, 23.17 FEET; THENCE NORTH 88°52'57" WEST, 49.27 FEET TO THE TRUE POINT OF BEGINNING.

PARCEL 1-D:

DESCRIPTION

AN EASEMENT FOR SEWER PURPOSES BEGINNING AT THE SOUTHWEST CORNER OF SAID SOUTHWEST QUARTER OF THE NORTHWEST QUARTER; THENCE ALONG THE SOUTHERLY LINE THEREOF, SOUTH 88°52'57" EAST, 228.30 FEET (SOUTH 88°52'50" EAST, 228.30 FEET PER DEED); THENCE LEAVING SAID SOUTHERLY LINE NORTH 01°07'30" EAST, 40.00 FEET (NORTH 1°07'10" EAST, 40.00 FEET PER DEED); THENCE NORTH 88°52'57" WEST, 112.90 FEET (NORTH 88°52'50" WEST, 113.04 FEET PER DEED); THENCE NORTH 12°57'27" WEST, 294.69 FEET (NORTH 12°57'20" WEST PER DEED) TO THE TRUE POINT OF BEGINNING; THENCE SOUTH 88°04'01" EAST, 208.89 FEET; THENCE NORTH 2°35'30" EAST, 20.00 FEET; THENCE NORTH 88°04'01" WEST, 214.44 FEET; THENCE SOUTH 12°57'27" EAST, 20.69 FEET TO THE TRUE POINT OF BEGINNING.

THAT PORTION OF THE WEST HALF OF THE SOUTHWEST QUARTER OF THE SOUTHWEST QUARTER OF THE NORTHWEST QUARTER OF SECTION 10, TOWNSHIP 13 SOUTH, RANGE 4 WEST, SAN BERNARDINO BASE AND MERIDIAN, IN THE COUNTY OF SAN DIEGO, STATE OF CALIFORNIA, ACCORDING TO UNITED STATES GOVERNMENT SURVEY APPROVED APRIL 19, 1881 AND DESCRIBED AS FOLLOWS:

PARCEL 2-A: (APN: 256-171-21)

BEGINNING AT THE SOUTHWEST CORNER OF SAID SOUTHWEST QUARTER OF THE NORTHWEST QUARTER; THENCE ALONG THE SOUTHERLY LINE THEREOF, SOUTH 88°52'57" EAST, 354.51 FEET (SOUTH 88°52'50" EAST PER DEED); THENCE LEAVING SAID SOUTHERLY LINE NORTH 5°03'01" EAST, 268.49 FEET TO THE TRUE POINT OF BEGINNING; THENCE SOUTH 73°36'04" WEST, 116.02 FEET; THENCE NORTH 2°35'30" EAST, 166.24 FEET; THENCE SOUTH 87°24'30" EAST, 115.22 FEET; THENCE SOUTH 5°03'01" WEST 128.61 FEET TO THE TRUE POINT OF BEGINNING.

PARCEL 2-B:

AN EASEMENT AND RIGHT OF WAY FOR ROAD AND INCIDENTAL PURPOSES BEGINNING AT THE SOUTHWEST CORNER OF SAID SOUTHWEST QUARTER OF THE NORTHWEST QUARTER; THENCE ALONG THE SOUTHERLY LINE THEREOF, SOUTH 88°52'57" EAST, 228.30 FEET (SOUTH 88°52'50" EAST, 228.30 FEET PER DEED); THENCE LEAVING SAID SOUTHERLY LINE NORTH 01°07'03" EAST, 20.00 FEET (NORTH 1°07'10" EAST PER DEED); THENCE SOUTH 88°52'47" EAST, 6.51 FEET TO THE TRUE POINT OF BEGINNING; THENCE NORTH 28°51'27" EAST 22.60 FEET; THENCE NORTH 2°35'30" EAST, 340.18 FEET TO THE BEGINNING OF A TANGENT CURVE, CONCAVE WESTERLY AND SOUTHERLY, HAVING A RADIUS OF 60.00 FEET; THENCE NORTHERLY ALONG SAID CURVE THROUGH A CENTRAL ANGLE OF 62°00'20" A DISTANCE OF 64.93 TO THE BEGINNING OF A REVERSE CURVE, CONCAVE EASTERLY AND SOUTHERLY, HAVING A RADIUS OF 38.00 FEET; THENCE WESTERLY, NORTHERLY AND EASTERLY ALONG SAID CURVE THROUGH A CENTRAL ANGLE OF 242°00'20" A DISTANCE OF 160.50 FEET; THENCE SOUTH 2°35'30" WEST, 426.09 FEET; THENCE SOUTH 23°40'30" EAST, 22.03 FEET; THENCE NORTH 88°52'57" WEST 43.76 FEET TO THE TRUE POINT OF BEGINNING.

PARCEL 2-C:

AN EASEMENT FOR GENERAL UTILITY, SEWER, ELECTRICAL, WATER, CABLE TELEVISION AND TELEPHONE PURPOSES BEGINNING AT THE SOUTHWEST CORNER OF SAID SOUTHWEST QUARTER OF THE NORTHWEST QUARTER; THENCE ALONG THE SOUTHERLY LINE THEREOF, SOUTH 88°52'57" EAST, 228.30 FEET (SOUTH 88°52'50" EAST, 228.30 FEET PER DEED); THENCE LEAVING SAID SOUTHERLY LINE NORTH 01°07'03" EAST, 20.00 FEET (NORTH 1°07'10" EAST PER DEED); THENCE SOUTH 88°52'47" EAST, 6.51 FEET TO THE TRUE POINT OF BEGINNING; THENCE NORTH 28°51'27" EAST 22.60 FEET; THENCE NORTH 2°35'30" EAST, 340.18 FEET

DESCRIPTION

TO THE BEGINNING OF A TANGENT CURVE, CONCAVE WESTERLY AND SOUTHERLY, HAVING A RADIUS OF 60.00 FEET; THENCE NORTHERLY ALONG SAID CURVE THROUGH A CENTRAL ANGLE OF 62°00'20" A DISTANCE OF 64.93 TO THE BEGINNING OF A REVERSE CURVE, CONCAVE EASTERLY AND SOUTHERLY, HAVING A RADIUS OF 38.00 FEET; THENCE WESTERLY AND NORTHERLY ALONG SAID CURVE THROUGH A CENTRAL ANGLE OF 160°59'17" A DISTANCE OF 106.77 FEET; THENCE RADIAL TO SAID CURVE, NORTH 11°34'27" EAST 5.00 FEET TO THE BEGINNING OF A CURVE, CONCAVE SOUTHERLY AND WESTERLY HAVING A RADIUS OF 43.00 FEET, A RADIAL LINE TO SAID POINT BEARS SOUTH 11°34'27" WEST; THENCE EASTERLY AND SOUTHERLY ALONG SAID CURVE THROUGH A CENTRAL ANGLE OF 81°01'03" A DISTANCE OF 60.80 FEET; THENCE SOUTH 2°35'30" WEST, 424.92 FEET; THENCE SOUTH 23°40'30" EAST, 23.17 FEET; THENCE NORTH 88°52'57" WEST, 49.27 FEET TO THE TRUE POINT OF BEGINNING.

PARCEL 2-D:

AN EASEMENT FOR SEWER PURPOSES BEGINNING AT THE SOUTHWEST CORNER OF SAID SOUTHWEST QUARTER OF THE NORTHWEST QUARTER; THENCE ALONG THE SOUTHERLY LINE THEREOF, SOUTH 88°52'57" EAST, 228.30 FEET (SOUTH 88°52'50" EAST, 228.30 FEET PER DEED); THENCE LEAVING SAID SOUTHERLY LINE NORTH 01°07'03" EAST, 40.00 FEET (NORTH 1°07'10" EAST, 40.00 FEET PER DEED); THENCE NORTH 88°52'57" WEST, 112.90 FEET (NORTH 88°52'50" WEST, 113.04 PER DEED); THENCE NORTH 12°57'27" WEST, 294.69 FEET (NORTH 12°57'20" WEST PER DEED) TO THE TRUE POINT OF BEGINNING; THENCE SOUTH 88°04'01" EAST, 208.89 FEET; THENCE NORTH 2°35'30" EAST, 20.00 FEET; THENCE NORTH 88°04'01" WEST, 214.44 FEET; THENCE SOUTH 12°57'27" EAST, 20.69 FEET TO THE TRUE POINT OF BEGINNING.

THAT PORTION OF THE WEST HALF OF THE SOUTHWEST QUARTER OF THE SOUTHWEST QUARTER OF THE NORTHWEST QUARTER OF SECTION 10, TOWNSHIP 13 SOUTH, RANGE 4 WEST, SAN BERNARDINO BASE AND MERIDIAN, IN THE COUNTY OF SAN DIEGO, STATE OF CALIFORNIA, ACCORDING TO UNITED STATES GOVERNMENT SURVEY APPROVED APRIL 19, 1881 AND DESCRIBED AS FOLLOWS:

PARCEL 3-A: (APN: 256-171-24)

BEGINNING AT THE SOUTHWEST CORNER OF SAID SOUTHWEST QUARTER OF THE NORTHWEST QUARTER; THENCE ALONG THE SOUTHERLY LINE THEREOF, SOUTH 88°52'57" EAST, 288.30 FEET (SOUTH 88°52'50" EAST, 288.30 FEET PER DEED) TO THE TRUE POINT OF BEGINNING; THENCE LEAVING SAID SOUTHERLY LINE, NORTH 1°07'03" EAST, 40.00 FEET; THENCE NORTH 88°52'57" WEST, 112.90; THENCE NORTH 12°57'27" WEST 357.15 FEET; THENCE NORTH 5°20'30" EAST, 260.09 FEET; THENCE SOUTH 88°56'31" EAST, 227.67 FEET; THENCE SOUTH 11°34'27" WEST, 182.15 FEET; THENCE SOUTH 18°34'23" EAST, 72.01 FEET; THENCE SOUTH 2°35'30" WEST, 399.26 FEET; THENCE NORTH 88°52'55" WEST, 28.00 FEET TO THE TRUE POINT OF BEGINNING.

PARCEL 3-B:

AN EASEMENT AND RIGHT OF WAY FOR ROAD AND INCIDENTAL PURPOSES BEGINNING AT THE SOUTHWEST CORNER OF SAID SOUTHWEST QUARTER OF THE NORTHWEST QUARTER; THENCE ALONG THE SOUTHERLY LINE THEREOF SOUTH 88°52'57" EAST, 228.30 FEET (SOUTH 88°52'50" EAST 228.30 FEET PER DEED); THENCE LEAVING SAID SOUTHERLY LINE NORTH 01°07'03" EAST, 20.00 FEET (NORTH 1°07'10" EAST PER DEED); THENCE SOUTH 88°52'47" EAST, 6.51 FEET TO THE TRUE POINT OF BEGINNING; THENCE NORTH 28°51'27" EAST 22.60 FEET; THENCE NORTH 2°35'30" EAST, 340.18 FEET TO THE BEGINNING OF A TANGENT CURVE CONCAVE WESTERLY AND SOUTHERLY, HAVING A RADIUS OF 60.00 FEET; THENCE NORTHERLY

DESCRIPTION

ALONG SAID CURVE THROUGH A CENTRAL ANGLE OF 62°00'20" A DISTANCE OF 64.93 TO THE BEGINNING OF A REVERSE CURVE, CONCAVE EASTERLY AND SOUTHERLY, HAVING A RADIUS OF 38.00 FEET; THENCE WESTERLY, NORTHERLY AND EASTERLY ALONG SAID CURVE THROUGH A CENTRAL ANGLE OF 242°00'20" A DISTANCE OF 160.50 FEET; THENCE SOUTH 2°35'30" WEST, 426.09 FEET; THENCE SOUTH 23°40'30" EAST, 22.03 FEET; THENCE NORTH 88°52'57" WEST 43.76 FEET TO THE TRUE POINT OF BEGINNING.

PARCEL 3-C:

AN EASEMENT FOR GENERAL UTILITY, SEWER, ELECTRICAL, WATER, CABLE TELEVISION AND TELEPHONE PURPOSES BEGINNING AT THE SOUTHWEST CORNER OF SAID SOUTHWEST QUARTER OF THE NORTHWEST QUARTER; THENCE ALONG THE SOUTHERLY LINE THEREOF, SOUTH 88°52'57" EAST, 228.30 FEET (SOUTH 88°52'50" EAST, 228.30 FEET PER DEED); THENCE LEAVING SAID SOUTHERLY LINE NORTH 01°07'03" EAST, 20.00 FEET (NORTH 1°07'10" EAST PER DEED); THENCE SOUTH 88°52'47" EAST, 6.51 FEET TO THE TRUE POINT OF BEGINNING; THENCE NORTH 28°51'27" EAST 22.60 FEET; THENCE NORTH 2°35'50" EAST, 340.18 FEET TO THE BEGINNING OF A TANGENT CURVE, CONCAVE WESTERLY AND SOUTHERLY, HAVING A RADIUS OF 60.00 FEET; THENCE NORTHERLY ALONG SAID CURVE THROUGH A CENTRAL ANGLE OF 62°00'20" A DISTANCE OF 64.93 TO THE BEGINNING OF A REVERSE CURVE, CONCAVE EASTERLY AND SOUTHERLY, HAVING A RADIUS OF 38.00 FEET; THENCE WESTERLY AND NORTHERLY ALONG SAID CURVE THROUGH A CENTRAL ANGLE OF 160°59'17" A DISTANCE OF 106.77 FEET; THENCE RADIAL TO SAID CURVE, NORTH 11°34'27" EAST 5.00 FEET TO THE BEGINNING OF A CURVE, CONCAVE SOUTHERLY AND WESTERLY HAVING A RADIUS OF 43.00 FEET, A RADIAL LINE TO SAID POINT BEARS SOUTH 11°34'27" WEST; THENCE EASTERLY AND SOUTHERLY ALONG SAID CURVE THROUGH A CENTRAL ANGLE OF 81°01'03" A DISTANCE OF 60.80 FEET; THENCE SOUTH 2°35'30" WEST, 424.92 FEET; THENCE SOUTH 23°40'30" EAST, 23.17 FEET; THENCE NORTH 88°52'57" WEST, 49.27 FEET TO THE TRUE POINT OF BEGINNING.

SCHEDULE B

Page 1

Order No: 78020521 P05

Your Ref:

At the date hereof exceptions to coverage in addition to the printed Exceptions and Exclusions in the policy form designated on the face page of this Report would be as follows:

AV FOLLOWING MATTERS AFFECT PARCELS 1-A THRU 1-D:

A 1. PROPERTY TAXES, INCLUDING ANY ASSESSMENTS COLLECTED WITH TAXES, TO BE LEVIED FOR THE FISCAL YEAR 2007-2008 THAT ARE A LIEN NOT YET DUE.

B 2. PROPERTY TAXES, INCLUDING ANY PERSONAL PROPERTY TAXES AND ANY ASSESSMENTS COLLECTED WITH TAXES, FOR THE FISCAL YEAR 2006-2007.

1ST INSTALLMENT: \$2,109.02 OPEN (DELINQUENT)
PENALTY: \$210.90 (DUE AFTER DECEMBER 10)
2ND INSTALLMENT: \$2,109.02 OPEN
PENALTY AND COST: \$220.90 (DUE AFTER APRIL 10)
HOMEOWNERS
EXEMPTION: \$NONE
CODE AREA: 19079
ASSESSMENT NO: 256-171-20

C 3. THE LIEN OF SUPPLEMENTAL OR ESCAPED ASSESSMENTS OF PROPERTY TAXES, IF ANY, MADE PURSUANT TO THE PROVISIONS OF PART 0.5, CHAPTER 3.5 OR PART 2, CHAPTER 3, ARTICLES 3 AND 4 RESPECTIVELY (COMMENCING WITH SECTION 75) OF THE REVENUE AND TAXATION CODE OF THE STATE OF CALIFORNIA AS A RESULT OF THE TRANSFER OF TITLE TO THE VESTEE NAMED IN SCHEDULE A; OR AS A RESULT OF CHANGES IN OWNERSHIP OR NEW CONSTRUCTION OCCURRING PRIOR TO DATE OF POLICY.

D 4. WATER RIGHTS, CLAIMS OR TITLE TO WATER, WHETHER OR NOT SHOWN BY THE PUBLIC RECORDS.

E 5. EASEMENTS FOR INGRESS AND EGRESS, PIPELINES, DRAINAGE AND/OR PUBLIC UTILITIES AND INCIDENTAL PURPOSES THERETO OVER, UNDER, ALONG AND ACROSS THE EASEMENT PARCEL(S) HEREIN DESCRIBED AS GRANTED AND/OR RESERVED IN VARIOUS DEEDS OF RECORD.

AFFECTS: PARCELS 1-B, 1-C AND 1-D

F 6. AN EASEMENT FOR THE PURPOSE SHOWN BELOW AND RIGHTS INCIDENTAL THERETO AS SET FORTH IN A DOCUMENT

GRANTED TO: SECURITY TRUST & SAVINGS BANK, A CORPORATION
PURPOSE: ROAD
RECORDED: JULY 21, 1923 AS DOCUMENT NO. 26996, IN BOOK 937,
PAGE 487 OF DEEDS
AFFECTS: SOUTHERLY 25' OF PARCEL 1A

SCHEDULE B
(continued)

Order No: 78020521 P05

Your Ref:

- G 7. COVENANTS, CONDITIONS AND RESTRICTIONS (BUT OMITTING THEREFROM ANY COVENANT OR RESTRICTION BASED ON RACE, COLOR, RELIGION, SEX, HANDICAP, FAMILIAL STATUS OR NATIONAL ORIGIN, IF ANY, UNLESS AND ONLY TO THE EXTENT THAT SAID COVENANT (A) IS EXEMPT UNDER CHAPTER 42, SECTION 3607 OF THE UNITED STATES CODE OR (B) RELATES TO HANDICAP BUT DOES NOT DISCRIMINATE AGAINST HANDICAPPED PERSONS) AS SET FORTH IN THE DOCUMENT.

RECORDED: MARCH 25, 1930 AS DOCUMENT NO. 14601, IN BOOK 1762,
PAGE 7 OF DEEDS

- H 8. AN EASEMENT FOR THE PURPOSE SHOWN BELOW AND RIGHTS INCIDENTAL THERETO AS SET FORTH IN A DOCUMENT

GRANTED TO: COUNTY OF SAN DIEGO
PURPOSE: PUBLIC ROAD
RECORDED: IN BOOK 546, PAGE 146 OF OFFICIAL RECORDS
AFFECTS: SOUTHERLY 20' OF PARCEL 1-A

- I SAID INSTRUMENT ADDITIONALLY CONTAINS THE PRIVILEGE AND RIGHT TO EXTEND DRAINAGE STRUCTURES AND EXCAVATION AND EMBANKMENT SLOPES BEYOND THE LIMITS OF THE ABOVE DESCRIBED RIGHT OF WAY WHERE REQUIRED FOR THE CONSTRUCTION AND MAINTENANCE THEREOF.

- J 9. THE FACT THAT THE OWNERSHIP OF SAID LAND DOES NOT INCLUDE RIGHTS OF ACCESS TO OR FROM THE STREET OR HIGHWAY ABUTTING SAID LAND, SUCH RIGHTS HAVING BEEN SEVERED FROM SAID LAND BY THE DOCUMENT

RECORDED: MAY 24, 1962 AS FILE NO. 88749 OF OFFICIAL RECORDS
AFFECTS: THE SOUTHWESTERLY LINE OF PARCEL 1-A

- K 10. AN EASEMENT FOR THE PURPOSE SHOWN BELOW AND RIGHTS INCIDENTAL THERETO AS SET FORTH IN A DOCUMENT

GRANTED TO: ENCINITAS SANITARY DISTRICT
PURPOSE: SANITARY SEWER PURPOSES 12.0 FEET IN WIDTH
RECORDED: OCTOBER 21, 1964 AS FILE NO. 191935 OF OFFICIAL RECORDS
AFFECTS: THE ROUTE THEREOF AFFECTS A PORTION OF SAID LAND AND IS MORE FULLY DESCRIBED IN SAID DOCUMENT.

- L 11. AN EASEMENT FOR THE PURPOSE SHOWN BELOW AND RIGHTS INCIDENTAL THERETO AS SET FORTH IN A DOCUMENT

GRANTED TO: NIEDENS HILLSIDE FLORAL, INC., A CORPORATION
PURPOSE: UNDERGROUND DRAINAGE PIPE

SCHEDULE B
(continued)

Order No: 78020521 P05

Your Ref:

RECORDED: NOVEMBER 24, 1969 AS FILE NO. 215074 OF OFFICIAL RECORDS

AFFECTS: THE ROUTE THEREOF AFFECTS A PORTION OF SAID LAND AND IS MORE FULLY DESCRIBED IN SAID DOCUMENT.

- M 12. ANY DISCREPANCIES IN BOUNDARY OR ANY RIGHTS WHICH MAY ARISE OR EXIST WHICH ARE DISCLOSED BY

RECORD OF
SURVEY NO.:

15267

RECORDED:

AUGUST 9, 1996

AFFECTS:

VARIOUS BOUNDARIES AND DIMENSIONS OF SAID LAND

- N 13. AN EASEMENT FOR THE PURPOSE SHOWN BELOW AND RIGHTS INCIDENTAL THERETO AS RESERVED IN A DOCUMENT (NO REPRESENTATION IS MADE AS TO THE PRESENT OWNERSHIP OF SAID EASEMENT)

PURPOSE: PUBLIC SEWER

RECORDED:

NOVEMBER 26, 1996 AS FILE NO. 1996-0597442 OF OFFICIAL RECORDS

AFFECTS:

THE ROUTE THEREOF AFFECTS A PORTION OF SAID LAND AND IS MORE FULLY DESCRIBED IN SAID DOCUMENT.

- O 14. AN EASEMENT FOR THE PURPOSE SHOWN BELOW AND RIGHTS INCIDENTAL THERETO AS SET FORTH IN A DOCUMENT

PURPOSE:

ROAD

RECORDED:

NOVEMBER 26, 1996 AS FILE NO. 1996-0597442 OF OFFICIAL RECORDS

AFFECTS:

THE ROUTE THEREOF AFFECTS A PORTION OF SAID LAND AND IS MORE FULLY DESCRIBED IN SAID DOCUMENT.

- P SAID EASEMENT HAS BEEN CONVEYED AND/OR RESERVED IN VARIOUS OTHER INSTRUMENTS OF RECORD.

- Q 15. AN EASEMENT FOR THE PURPOSE SHOWN BELOW AND RIGHTS INCIDENTAL THERETO AS SET FORTH IN A DOCUMENT

PURPOSE:

GENERAL UTILITY, SEWER, ELECTRICAL, WATER, CABLE TV AND TELEPHONE

RECORDED:

NOVEMBER 26, 1996 AS FILE NO. 1996-0597442 OF OFFICIAL RECORDS

AFFECTS:

BEGINNING AT THE SOUTHWEST CORNER OF SAID SOUTHWEST QUARTER OF THE NORTHWEST QUARTER; THENCE ALONG THE SOUTHERLY LINE THEREOF, SOUTH 88°52'57" EAST, 228.30 FEET (SOUTH 88°52'50" EAST, 228.30 FEET PER DEED);

SCHEDULE B
(continued)

Order No: 78020521 P05

Your Ref:

THENCE LEAVING SAID SOUTHERLY LINE NORTH 01°07'03" EAST, 20.00 FEET (NORTH 1°07'10" EAST PER DEED); THENCE SOUTH 88°52'47" EAST, 6.51 FEET TO THE TRUE POINT OF BEGINNING; THENCE NORTH 28°51'27" EAST 22.60 FEET; THENCE NORTH 2°35'30" EAST, 340.18 FEET TO THE BEGINNING OF A TANGENT CURVE, CONCAVE WESTERLY AND SOUTHERLY, HAVING A RADIUS OF 60.00 FEET; THENCE NORTHERLY ALONG SAID CURVE THROUGH A CENTRAL ANGLE OF 62°00'20" A DISTANCE OF 64.93 TO THE BEGINNING OF A REVERSE CURVE, CONCAVE EASTERLY AND SOUTHERLY, HAVING A RADIUS OF 38.00 FEET; THENCE WESTERLY AND NORTHERLY ALONG SAID CURVE THROUGH A CENTRAL ANGLE OF 160°59'17" A DISTANCE OF 106.77 FEET; THENCE RADIAL TO SAID CURVE, NORTH 11°34'27" EAST 5.00 FEET TO THE BEGINNING OF A CURVE, CONCAVE SOUTHERLY AND WESTERLY, HAVING A RADIUS OF 43.00 FEET, A RADIAL LINE TO SAID POINT BEARS SOUTH 11°34'27" WEST; THENCE EASTERLY AND SOUTHERLY ALONG SAID CURVE THROUGH A CENTRAL ANGLE OF 81°01'03" A DISTANCE OF 60.80 FEET; THENCE SOUTH 2°35'30" WEST, 424.92 FEET; THENCE SOUTH 23°40'30" EAST, 23.17 FEET; THENCE NORTH 88°52'57" WEST, 49.27 FEET TO THE TRUE POINT OF BEGINNING.

R SAID EASEMENT HAS BEEN CONVEYED AND/OR RESERVED IN VARIOUS OTHER INSTRUMENTS OF RECORD.

S 16. AN EASEMENT FOR THE PURPOSE SHOWN BELOW AND RIGHTS INCIDENTAL THERETO AS RESERVED IN A DOCUMENT (NO REPRESENTATION IS MADE AS TO THE PRESENT OWNERSHIP OF SAID EASEMENT)

PURPOSE: PUBLIC SEWER
RECORDED: NOVEMBER 26, 1996 AS FILE NO. 1996-0597446 OF OFFICIAL RECORDS
AFFECTS: THAT PORTION OF THE WEST HALF OF THE SOUTHWEST QUARTER OF THE NORTHWEST QUARTER OF SECTION 10, TOWNSHIP 13 SOUTH, RANGE 4 WEST, SAN BERNARDINO BASE AND MERIDIAN, IN THE COUNTY OF SAN DIEGO, STATE OF CALIFORNIA, ACCORDING TO UNITED STATES GOVERNMENT SURVEY APPROVED APRIL 19, 1881 AND DESCRIBED AS FOLLOWS:

BEGINNING AT THE SOUTHWEST CORNER OF SAID SOUTHWEST QUARTER OF THE NORTHWEST QUARTER; THENCE ALONG THE SOUTHERLY LINE THEREOF, SOUTH 88°52'57" EAST, 228.30 FEET PER DEED); THENCE LEAVING SAID SOUTHERLY LINE NORTH 01°07'03" EAST, 40.00 FEET (NORTH 1°07'10" EAST, 40.00 FEET PER DEED); THENCE NORTH 88°52'57" WEST, 112.90 FEET (NORTH 88°52'50" WEST, 113.04 FEET PER DEED); THENCE NORTH 12°57'27" WEST, 294.69 FEET (NORTH 12°57'20" WEST PER DEED) TO THE TRUE POINT OF

SCHEDULE B
(continued)

Order No: 78020521 P05

Your Ref:

BEGINNING; THENCE SOUTH 88°04'01" EAST, 208.89 FEET;
THENCE NORTH 2°35'30" EAST, 20.00 FEET; THENCE NORTH
88°04'01" WEST, 214.44 FEET; THENCE SOUTH 12°57'27"
EAST 20.69 FEET TO THE TRUE POINT OF BEGINNING.

- T 17. AN EASEMENT FOR THE PURPOSE SHOWN BELOW AND RIGHTS INCIDENTAL THERETO AS SET FORTH IN A DOCUMENT

GRANTED TO: THE CITY OF ENCINITAS
PURPOSE: SEWER PIPE LINES AND/OR MAINS MANHOLES, SEWER LATERAL
PIPE LINES, AND ALL STRUCTURES INCIDENTAL THERETO
RECORDED: NOVEMBER 26, 1996 AS FILE NO. 1996-0597449 OF OFFICIAL
RECORDS
AFFECTS: THE ROUTE THEREOF AFFECTS A PORTION OF SAID LAND AND
IS MORE FULLY DESCRIBED IN SAID DOCUMENT.

- U 18. A CONDITIONAL CERTIFICATE OF COMPLIANCE

DATED: OCTOBER 25, 1996
EXECUTED BY: BILL WEEDMAN, CITY PLANNER
COMPLIANCE NO.: 95-280 BA/CC
RECORDED: NOVEMBER 26, 1996 AS FILE NO. 1996-0597451 OF OFFICIAL
RECORDS
CONDITIONS: NOT APPROVED FOR DEVELOPMENT

REFERENCE IS MADE TO SAID DOCUMENT FOR FULL PARTICULARS.

- V 19. AN EASEMENT FOR THE PURPOSE SHOWN BELOW AND RIGHTS INCIDENTAL THERETO AS RESERVED IN A DOCUMENT (NO REPRESENTATION IS MADE AS TO THE PRESENT OWNERSHIP OF SAID EASEMENT)

PURPOSE: FOR INGRESS, EGRESS, ROAD AND UTILITY PURPOSES
RECORDED: FEBRUARY 18, 2005 AS FILE NO. 2005-0141445 OF OFFICIAL
RECORDS
AFFECTS: THE ROUTE THEREOF AFFECTS A PORTION OF SAID LAND AND
IS MORE FULLY DESCRIBED IN SAID DOCUMENT.

- W 20. A DEED OF TRUST TO SECURE AN INDEBTEDNESS IN THE ORIGINAL AMOUNT SHOWN BELOW

AMOUNT: \$1,050,000.00
DATED: FEBRUARY 7, 2005
TRUSTOR: RUSSELL H. BOWMAN, A SINGLE MAN
TRUSTEE: CHICAGO TITLE COMPANY, A CALIFORNIA CORPORATION
BENEFICIARY: INVESTMENT PROPERTY EXCHANGE SERVICES, INC., A
CALIFORNIA CORPORATION

SCHEDULE B
(continued)

Order No: 78020521 P05

Your Ref:

RECORDED: FEBRUARY 18, 2005 AS FILE NO. 2005-0141446 OF OFFICIAL RECORDS

X

NOTE:

IF THIS ITEM IS TO BE ELIMINATED FROM OUR POLICY OF TITLE INSURANCE, WHEN ISSUED, WE WILL REQUIRE THE FOLLOWING 48 HOURS PRIOR TO THE CLOSE OF ESCROW:

- (1) ORIGINAL NOTE
- (2) ORIGINAL DEED OF TRUST
- (3) SIGNED REQUEST FOR FULL RECONVEYANCE

IF THE ORIGINAL NOTE OR ORIGINAL DEED OF TRUST ARE LOST PLEASE CONTACT YOUR TITLE OFFICER AS SOON AS POSSIBLE FOR OUR REQUIREMENTS.

IF THE BENEFICIARY UNDER SAID ABOVE-MENTIONED DEED OF TRUST IS A TRUST THEN THE FOLLOWING ADDITIONAL ITEMS WILL BE REQUIRED:

- (1) A COPY OF THE TRUST INSTRUMENT CREATING THE TRUST REFERENCED IN SAID DOCUMENT AND ALL AMENDMENTS THERETO
- (2) A WRITTEN VERIFICATION BY ALL PRESENT TRUSTEES THAT THE COPY IS A TRUE AND CORRECT COPY OF THE TRUST, AS IT MAY HAVE BEEN AMENDED, THAT IT IS IN FULL FORCE AND EFFECT AND THAT IT HAS NOT BEEN REVOKED OR TERMINATED.

IF A DEMAND IS SUBMITTED BY AN AGENT OF THE BENEFICIARY, AND THAT DEMAND IS LESS THAN THE AMOUNT OWED PURSUANT TO THE TERMS OF THE PROMISSORY NOTE, IN ADDITION TO THOSE ITEMS DESCRIBED ABOVE, WE WILL ALSO REQUIRE A WRITTEN STATEMENT FROM THE BENEFICIARY STATING THAT THEIR AGENT IS AUTHORIZED TO SUBMIT A DEMAND FOR LESS THAN IS OWED BY THE BORROWER.

Y

AFFECTS: THE HEREIN DESCRIBED LAND AND OTHER LAND.

Z

AN ASSIGNMENT OF THE BENEFICIAL INTEREST UNDER SAID DEED OF TRUST WHICH NAMES

AS ASSIGNEE: D.U. DEVERILL, AS TRUSTEE OF THE NEVADA FREEDOM CORP
PSP & TST UA 10/1/90 AMD 9/1/95 FBO D.U. DEVERILL
RECORDED: AUGUST 16, 2005 AS FILE NO. 2005-0701342, OFFICIAL RECORDS

AB

AN AGREEMENT TO MODIFY THE TERMS AND PROVISIONS OF SAID DEED OF TRUST AS THEREIN PROVIDED

EXECUTED BY: D.U. DEVERILL, AS TRUSTEE FOR THE NEVADA FREEDOM CORP
PSP AND TST UA 10/1/90 AMD 9/1/95 FBO D.U. DEVERILL

SCHEDULE B
(continued)

Order No: 78020521 P05

Your Ref:

RECORDED: AND RUSSELL H. BOWMAN
SEPTEMBER 8, 2006 AS FILE NO. 2006-0641938, OFFICIAL
RECORDS

AA 21. RECORD OF SURVEY MAP NO. 19165, RECORDED FEBRUARY 10, 2006 WHICH DISCLOSES
VARIANCES FROM THE RECORD LEGAL DESCRIPTION OF SAID LAND.
REFERENCE IS MADE TO SAID MAP FOR FURTHER PARTICULARS.

AC 22. A COURT ORDER FOR INSTALLMENT PAYMENTS OF SPOUSAL AND/OR CHILD SUPPORT, TO
BE MADE BY:

DEBTOR: RUSSELL HAROLD BOWMAN
COURT: SUPERIOR
CASE NO: DF193189
RECORDED: MARCH 29, 2006 AS FILE NO. 2006-0216222, OFFICIAL
RECORDS

AD 23. A DEED OF TRUST TO SECURE AN INDEBTEDNESS IN THE ORIGINAL AMOUNT SHOWN
BELOW

AMOUNT: \$200,000.00
DATED: MAY 22, 2006
TRUSTOR: RUSSELL H. BOWMAN, A SINGLE MAN
TRUSTEE: TICOR TITLE
BENEFICIARY: DETERS, LLC
RECORDED: MAY 24, 2006 AS FILE NO. 2006-0368131, OFFICIAL
RECORDS

ORIGINAL LOAN
NUMBER:

06-050601

AE AFFECTS: THE HEREIN DESCRIBED LAND AND OTHER LAND.

AF AN AGREEMENT WHICH STATES THAT THIS INSTRUMENT WAS SUBORDINATED

TO: MODIFICATION AGREEMENT
RECORDED: SEPTEMBER 8, 2006 AS FILE NO. 2006-0641938, OFFICIAL
RECORDS

BY AGREEMENT
RECORDED: SEPTEMBER 8, 2006 AS FILE NO. 2006-0641937, OFFICIAL
RECORDS

AG A NOTICE OF DEFAULT UNDER THE TERMS OF SAID DEED OF TRUST

EXECUTED BY: STATEWIDE RECONVEYANCE GROUP, INC., DBA STATEWIDE

SCHEDULE B
(continued)

Order No: 78020521 P05

Your Ref:

RECORDED: FORECLOSURE SERVICES
JANUARY 5, 2007 AS FILE NO. 2007-0010321, OFFICIAL
RECORDS

AH

NOTE:

IF THIS ITEM IS TO BE ELIMINATED FROM OUR POLICY OF TITLE INSURANCE, WHEN ISSUED, WE WILL REQUIRE THE FOLLOWING 48 HOURS PRIOR TO THE CLOSE OF ESCROW:

- (1) ORIGINAL NOTE
- (2) ORIGINAL DEED OF TRUST
- (3) SIGNED REQUEST FOR FULL RECONVEYANCE

IF THE ORIGINAL NOTE OR ORIGINAL DEED OF TRUST ARE LOST PLEASE CONTACT YOUR TITLE OFFICER AS SOON AS POSSIBLE FOR OUR REQUIREMENTS.

IF THE BENEFICIARY UNDER SAID ABOVE-MENTIONED DEED OF TRUST IS A TRUST THEN THE FOLLOWING ADDITIONAL ITEMS WILL BE REQUIRED:

- (1) A COPY OF THE TRUST INSTRUMENT CREATING THE TRUST REFERENCED IN SAID DOCUMENT AND ALL AMENDMENTS THERETO
- (2) A WRITTEN VERIFICATION BY ALL PRESENT TRUSTEES THAT THE COPY IS A TRUE AND CORRECT COPY OF THE TRUST, AS IT MAY HAVE BEEN AMENDED, THAT IT IS IN FULL FORCE AND EFFECT AND THAT IT HAS NOT BEEN REVOKED OR TERMINATED.

IF A DEMAND IS SUBMITTED BY AN AGENT OF THE BENEFICIARY, AND THAT DEMAND IS LESS THAN THE AMOUNT OWED PURSUANT TO THE TERMS OF THE PROMISSORY NOTE, IN ADDITION TO THOSE ITEMS DESCRIBED ABOVE, WE WILL ALSO REQUIRE A WRITTEN STATEMENT FROM THE BENEFICIARY STATING THAT THEIR AGENT IS AUTHORIZED TO SUBMIT A DEMAND FOR LESS THAN IS OWED BY THE BORROWER.

AI 24. THE EFFECT OF A DEED

TRANSFER TAX: \$-0-
DATED: OCTOBER 3, 2006
GRANTOR: RUSSELL H. BOWMAN, AN UNMARRIED MAN
GRANTEE: SCOTT WHITEHEAD, AN UNMARRIED MAN
RECORDED: OCTOBER 6, 2006 AS FILE NO. 2006-0715221, OFFICIAL
RECORDS
DEFECT: ANY INVALIDITY OF SAID DEED DUE TO THE FACT THAT SAID INSTRUMENT APPEARS OF RECORD TO BE UNINSURED AND VERIFICATION OF SAID SIGNATURES AND NOTARY CANNOT BE CONFIRMED.

AJ 25. THE EFFECT OF A DEED

TRANSFER TAX: \$-0-

SCHEDULE B
(continued)

Order No: 78020521 P05

Your Ref:

DATED: OCTOBER 11, 2006
GRANTOR: RUSSELL H. BOWMAN, AN UNMARRIED MAN
GRANTEE: SCOTT WHITEHEAD, AN UNMARRIED MAN
RECORDED: OCTOBER 12, 2006 AS FILE NO. 2006-0727986, OFFICIAL RECORDS
DEFECT: ANY INVALIDITY OF SAID DEED DUE TO THE FACT THAT SAID INSTRUMENT APPEARS OF RECORD TO BE UNINSURED AND VERIFICATION OF SAID SIGNATURES AND NOTARY CANNOT BE CONFIRMED.

AK 26. NOTICE OF VIOLATION OF SECTION 23.24.080 OF THE ENCINITAS MUNICIPAL CODE HAS OCCURED, AND RECORDED DECEMBER 22, 2006 AS FILE NO. 2006-0908574, OFFICIAL RECORDS.

AL 27. THE EFFECT OF A DEED

TRANSFER TAX: \$-0-
DATED: DECEMBER 29, 2006
GRANTOR: SCOTT WHITEHEAD, A SINGLE MAN, AS HIS SOLE AND SEPARATE PROPERTY
GRANTEE: RUSSELL H. BOWMAN, A SINGLE MAN AS HIS SOLE AND SEPARATE PROPERTY
RECORDED: JANUARY 3, 2007 AS FILE NO. 2007-0002847, OFFICIAL RECORDS
DEFECT: ANY INVALIDITY OF SAID DEED DUE TO THE FACT THAT SAID INSTRUMENT APPEARS OF RECORD TO BE UNINSURED AND VERIFICATION OF SAID SIGNATURES AND NOTARY CANNOT BE CONFIRMED.

AU FOLLOWING MATTERS AFFECT PARCELS 2-A THRU 2-D:

AW 28. PROPERTY TAXES, INCLUDING ANY ASSESSMENTS COLLECTED WITH TAXES, TO BE LEVIED FOR THE FISCAL YEAR 2007-2008 THAT ARE A LIEN NOT YET DUE.

AX 29. PROPERTY TAXES, INCLUDING ANY PERSONAL PROPERTY TAXES AND ANY ASSESSMENTS COLLECTED WITH TAXES, FOR THE FISCAL YEAR 2006-2007.

1ST INSTALLMENT: \$1,322.90 OPEN (DELINQUENT)
PENALTY: \$132.29 (DUE AFTER DECEMBER 10)
2ND INSTALLMENT: \$1,322.90 OPEN
PENALTY AND COST: \$142.29 (DUE AFTER APRIL 10)
HOMEOWNERS
EXEMPTION: \$NONE
CODE AREA: 19079
ASSESSMENT NO: 256-171-21

AY 30. THE LIEN OF SUPPLEMENTAL OR ESCAPED ASSESSMENTS OF PROPERTY TAXES, IF ANY,

SCHEDULE B
(continued)

Order No: 78020521 P05

Your Ref:

MADE PURSUANT TO THE PROVISIONS OF PART 0.5, CHAPTER 3.5 OR PART 2, CHAPTER 3, ARTICLES 3 AND 4 RESPECTIVELY (COMMENCING WITH SECTION 75) OF THE REVENUE AND TAXATION CODE OF THE STATE OF CALIFORNIA AS A RESULT OF THE TRANSFER OF TITLE TO THE VESTEE NAMED IN SCHEDULE A; OR AS A RESULT OF CHANGES IN OWNERSHIP OR NEW CONSTRUCTION OCCURRING PRIOR TO DATE OF POLICY.

- AZ 31. EASEMENTS FOR INGRESS AND EGRESS, PIPELINES, DRAINAGE AND/OR PUBLIC UTILITIES AND INCIDENTAL PURPOSES THERETO OVER, UNDER, ALONG AND ACROSS THE EASEMENT PARCEL(S) HEREIN DESCRIBED AS GRANTED AND/OR RESERVED IN VARIOUS DEEDS OF RECORD.

AFFECTS: PARCELS 2-B, 2-C AND 2-D

- BA 32. WATER RIGHTS, CLAIMS OR TITLE TO WATER, WHETHER OR NOT SHOWN BY THE PUBLIC RECORDS.

- BB 33. COVENANTS, CONDITIONS AND RESTRICTIONS (BUT OMITTING THEREFROM ANY COVENANT OR RESTRICTION BASED ON RACE, COLOR, RELIGION, SEX, HANDICAP, FAMILIAL STATUS OR NATIONAL ORIGIN, IF ANY, UNLESS AND ONLY TO THE EXTENT THAT SAID COVENANT (A) IS EXEMPT UNDER CHAPTER 42, SECTION 3607 OF THE UNITED STATES CODE OR (B) RELATES TO HANDICAP BUT DOES NOT DISCRIMINATE AGAINST HANDICAPPED PERSONS) AS SET FORTH IN THE DOCUMENT.

RECORDED: MARCH 25, 1930 AS DOCUMENT NO. 14601, IN BOOK 1762, PAGE 7 OF DEEDS

- BC 34. AN EASEMENT FOR THE PURPOSE SHOWN BELOW AND RIGHTS INCIDENTAL THERETO AS SET FORTH IN A DOCUMENT

GRANTED TO: ENCINITAS SANITARY DISTRICT
PURPOSE: SANITARY SEWER PURPOSES 12.0 FEET IN WIDTH
RECORDED: OCTOBER 21, 1964 AS FILE NO. 191935 OF OFFICIAL RECORDS
AFFECTS: THE ROUTE THEREOF AFFECTS A PORTION OF SAID LAND AND IS MORE FULLY DESCRIBED IN SAID DOCUMENT.

- BD 35. AN EASEMENT FOR THE PURPOSE SHOWN BELOW AND RIGHTS INCIDENTAL THERETO AS SET FORTH IN A DOCUMENT

GRANTED TO: NIEDENS HILLSIDE FLORAL, INC., A CORPORATION
PURPOSE: UNDERGROUND DRAINAGE PIPE
RECORDED: NOVEMBER 24, 1969 AS FILE NO. 215074 OF OFFICIAL RECORDS
AFFECTS: THE ROUTE THEREOF AFFECTS A PORTION OF SAID LAND AND IS MORE FULLY DESCRIBED IN SAID DOCUMENT.

SCHEDULE B
(continued)

Order No: 78020521 P05

Your Ref:

BE 36. ANY DISCREPANCIES IN BOUNDARY OR ANY RIGHTS WHICH MAY ARISE OR EXIST WHICH ARE DISCLOSED BY

RECORD OF
SURVEY NO.: 15267
RECORDED: AUGUST 9, 1996 AS FILE NO. 1996-0405015 OF OFFICIAL
RECORDS
AFFECTS: VARIOUS BOUNDARIES AND DIMENSIONS OF SAID LAND

BF 37. AN EASEMENT FOR THE PURPOSE SHOWN BELOW AND RIGHTS INCIDENTAL THERETO AS SET FORTH IN A DOCUMENT

PURPOSE: ROAD
RECORDED: NOVEMBER 26, 1996 AS FILE NO. 1996-0597442 OF OFFICIAL
RECORDS
AFFECTS: THE ROUTE THEREOF AFFECTS A PORTION OF SAID LAND AND
IS MORE FULLY DESCRIBED IN SAID DOCUMENT.

BG SAID EASEMENT HAS BEEN CONVEYED AND/OR RESERVED IN VARIOUS OTHER
INSTRUMENTS OF RECORD.

BH 38. AN EASEMENT FOR THE PURPOSE SHOWN BELOW AND RIGHTS INCIDENTAL THERETO AS SET FORTH IN A DOCUMENT

PURPOSE: GENERAL UTILITY, SEWER, ELECTRICAL, WATER, CABLE TV
AND TELEPHONE
RECORDED: NOVEMBER 26, 1996 AS FILE NO. 1996-0597442 OF OFFICIAL
RECORDS
AFFECTS: BEGINNING AT THE SOUTHWEST CORNER OF SAID SOUTHWEST
QUARTER OF THE NORTHWEST QUARTER; THENCE ALONG THE
SOUTHERLY LINE THEREOF, SOUTH 88°52'57" EAST, 228.30
FEET (SOUTH 88°52'50" EAST, 228.30 FEET PER DEED);
THENCE LEAVING SAID SOUTHERLY LINE NORTH 01°07'03"
EAST, 20.00 FEET (NORTH 1°70'10" EAST PER DEED);
THENCE SOUTH 88°52'47" EAST, 6.51 FEET TO THE TRUE
POINT OF BEGINNING; THENCE NORTH 28°51'27" EAST 22.60
FEET; THENCE NORTH 2°35'30" EAST, 340.18 FEET TO THE
BEGINNING OF A TANGENT CURVE, CONCAVE WESTERLY AND
SOUTHERLY, HAVING A RADIUS OF 60.00 FEET; THENCE
NORTHERLY ALONG SAID CURVE THROUGH A CENTRAL ANGLE OF
62°00'20" A DISTANCE OF 64.93 TO THE BEGINNING OF A
REVERSE CURVE, CONCAVE EASTERLY AND SOUTHERLY, HAVING
A RADIUS OF 38.00 FEET; THENCE WESTERLY AND NORTHERLY
ALONG SAID CURVE THROUGH A CENTRAL ANGLE OF 160°59'17"
A DISTANCE OF 106.77 FEET; THENCE RADIAL TO SAID
CURVE, NORTH 11°34'27" EAST 5.00 FEET TO THE BEGINNING
OF A CURVE, CONCAVE SOUTHERLY AND WESTERLY, HAVING A

SCHEDULE B
(continued)

Order No: 78020521 P05

Your Ref:

RADIUS OF 43.00 FEET, A RADIAL LINE TO SAID POINT BEARS SOUTH 11°34'27" WEST; THENCE EASTERLY AND SOUTHERLY ALONG SAID CURVE THROUGH A CENTRAL ANGLE OF 81°01'03" A DISTANCE OF 60.80 FEET; THENCE SOUTH 2°35'30" WEST, 424.92 FEET; THENCE SOUTH 23°40'30" EAST, 23.17 FEET; THENCE NORTH 88°52'57" WEST, 49.27 FEET TO THE TRUE POINT OF BEGINNING.

BI SAID EASEMENT HAS BEEN CONVEYED AND/OR RESERVED IN VARIOUS OTHER INSTRUMENTS OF RECORD.

BJ 39. AN EASEMENT FOR THE PURPOSE SHOWN BELOW AND RIGHTS INCIDENTAL THERETO AS RESERVED IN A DOCUMENT (NO REPRESENTATION IS MADE AS TO THE PRESENT OWNERSHIP OF SAID EASEMENT)

PURPOSE: SEWER
RECORDED: NOVEMBER 26, 1996 AS FILE NO. 1996-0597443 OF OFFICIAL RECORDS
AFFECTS: THE ROUTE THEREOF AFFECTS A PORTION OF SAID LAND AND IS MORE FULLY DESCRIBED IN SAID DOCUMENT.

BK 40. AN EASEMENT FOR THE PURPOSE SHOWN BELOW AND RIGHTS INCIDENTAL THERETO AS RESERVED IN A DOCUMENT (NO REPRESENTATION IS MADE AS TO THE PRESENT OWNERSHIP OF SAID EASEMENT)

PURPOSE: PUBLIC SEWER
RECORDED: NOVEMBER 26, 1996 AS FILE NO. 1996-0597446 OF OFFICIAL RECORDS
AFFECTS: THAT PORTION OF THE WEST HALF OF THE SOUTHWEST QUARTER OF THE NORTHWEST QUARTER OF SECTION 10, TOWNSHIP 13 SOUTH, RANGE 4 WEST, SAN BERNARDINO BASE AND MERIDIAN, IN THE COUNTY OF SAN DIEGO, STATE OF CALIFORNIA, ACCORDING TO UNITED STATES GOVERNMENT SURVEY APPROVED APRIL 19, 1881 AND DESCRIBED AS FOLLOWS:

BEGINNING AT THE SOUTHWEST CORNER OF SAID SOUTHWEST QUARTER OF THE NORTHWEST QUARTER; THENCE ALONG THE SOUTHERLY LINE THEREOF, SOUTH 88°52'57" EAST, 228.30 FEET PER DEED); THENCE LEAVING SAID SOUTHERLY LINE NORTH 01°07'03" EAST, 40.00 FEET (NORTH 1°07'10" EAST, 40.00 FEET PER DEED); THENCE NORTH 88°52'57" WEST, 112.90 FEET (NORTH 88°52'50" WEST, 113.04 FEET PER DEED); THENCE NORTH 12°57'27" WEST, 294.69 FEET (NORTH 12°57'20" WEST PER DEED) TO THE TRUE POINT OF BEGINNING; THENCE SOUTH 88°04'01" EAST, 208.89 FEET; THENCE NORTH 2°35'30" EAST, 20.00 FEET; THENCE NORTH 88°04'01" WEST, 214.44 FEET; THENCE SOUTH 12°57'27" EAST 20.69 FEET TO THE TRUE POINT OF BEGINNING.

SCHEDULE B
(continued)

Order No: 78020521 P05

Your Ref:

- BL 41. AN EASEMENT FOR THE PURPOSE SHOWN BELOW AND RIGHTS INCIDENTAL THERETO AS SET FORTH IN A DOCUMENT

GRANTED TO: THE CITY OF ENCINITAS
PURPOSE: SEWER PIPE LINES AND/OR MAINS MANHOLES, SEWER LATERAL
PIPE LINES, AND ALL STRUCTURES INCIDENTAL THERETO
RECORDED: NOVEMBER 26, 1996 AS FILE NO. 1996-0597449 OF OFFICIAL
RECORDS
AFFECTS: THE ROUTE THEREOF AFFECTS A PORTION OF SAID LAND AND
IS MORE FULLY DESCRIBED IN SAID DOCUMENT.

- BM 42. A CONDITIONAL CERTIFICATE OF COMPLIANCE

DATED: OCTOBER 25, 1996
EXECUTED BY: BILL WEEDMAN, CITY PLANNER
COMPLIANCE NO.: 95-280 BA/CC
RECORDED: NOVEMBER 26, 1996 AS FILE NO. 1996-0597451 OF OFFICIAL
RECORDS
CONDITIONS: NOT APPROVED FOR DEVELOPMENT

REFERENCE IS MADE TO SAID DOCUMENT FOR FULL PARTICULARS.

- BN 43. AN EASEMENT FOR THE PURPOSE SHOWN BELOW AND RIGHTS INCIDENTAL THERETO AS RESERVED IN A DOCUMENT (NO REPRESENTATION IS MADE AS TO THE PRESENT OWNERSHIP OF SAID EASEMENT)

PURPOSE: FOR INGRESS, EGRESS, ROAD AND UTILITY PURPOSES
RECORDED: FEBRUARY 18, 2005 AS FILE NO. 2005-0141445 OF OFFICIAL
RECORDS
AFFECTS: THE ROUTE THEREOF AFFECTS A PORTION OF SAID LAND AND
IS MORE FULLY DESCRIBED IN SAID DOCUMENT.

- BO 44. A DEED OF TRUST TO SECURE AN INDEBTEDNESS IN THE ORIGINAL AMOUNT SHOWN BELOW

AMOUNT: \$1,050,000.00
DATED: FEBRUARY 7, 2005
TRUSTOR: RUSSELL H. BOWMAN, A SINGLE MAN
TRUSTEE: CHICAGO TITLE COMPANY, A CALIFORNIA CORPORATION
BENEFICIARY: INVESTMENT PROPERTY EXCHANGE SERVICES, INC., A
CALIFORNIA CORPORATION
RECORDED: FEBRUARY 18, 2005 AS FILE NO. 2005-0141446 OF OFFICIAL
RECORDS

SCHEDULE B
(continued)

Order No: 78020521 P05

Your Ref:

BQ

AFFECTS: THE HEREIN DESCRIBED LAND AND OTHER LAND.

BR

AN ASSIGNMENT OF THE BENEFICIAL INTEREST UNDER SAID DEED OF TRUST WHICH NAMES

AS ASSIGNEE: D.U. DEVERILL, AS TRUSTEE OF THE NEVADA FREEDOM CORP
PSP & TST UA 10/1/90 AMD 9/1/95 FBO D.U. DEVERILL
RECORDED: AUGUST 16, 2005 AS FILE NO. 2005-0701342, OFFICIAL
RECORDS

BS

AN AGREEMENT TO MODIFY THE TERMS AND PROVISIONS OF SAID DEED OF TRUST AS
THEREIN PROVIDED

EXECUTED BY: D.U. DEVERILL, AS TRUSTEE FOR THE NEVADA FREEDOM CORP
PSP AND TST UA 10/1/90 AMD 9/1/95 FBO D.U. DEVERILL
AND RUSSELL H. BOWMAN
RECORDED: SEPTEMBER 8, 2006 AS FILE NO. 2006-0641938, OFFICIAL
RECORDS

BT

NOTE:
IF THIS ITEM IS TO BE ELIMINATED FROM OUR POLICY OF TITLE INSURANCE, WHEN
ISSUED, WE WILL REQUIRE THE FOLLOWING 48 HOURS PRIOR TO THE CLOSE OF
ESCROW:

- (1) ORIGINAL NOTE
- (2) ORIGINAL DEED OF TRUST
- (3) SIGNED REQUEST FOR FULL RECONVEYANCE

IF THE ORIGINAL NOTE OR ORIGINAL DEED OF TRUST ARE LOST PLEASE CONTACT YOUR
TITLE OFFICER AS SOON AS POSSIBLE FOR OUR REQUIREMENTS.

IF THE BENEFICIARY UNDER SAID ABOVE-MENTIONED DEED OF TRUST IS A TRUST THEN
THE FOLLOWING ADDITIONAL ITEMS WILL BE REQUIRED:

- (1) A COPY OF THE TRUST INSTRUMENT CREATING THE TRUST REFERENCED IN
SAID DOCUMENT AND ALL AMENDMENTS THERETO
- (2) A WRITTEN VERIFICATION BY ALL PRESENT TRUSTEES THAT THE COPY IS
A TRUE AND CORRECT COPY OF THE TRUST, AS IT MAY HAVE BEEN AMENDED,
THAT IT IS IN FULL FORCE AND EFFECT AND THAT IT HAS NOT BEEN
REVOKED OR TERMINATED.

IF A DEMAND IS SUBMITTED BY AN AGENT OF THE BENEFICIARY, AND THAT DEMAND IS
LESS THAN THE AMOUNT OWED PURSUANT TO THE TERMS OF THE PROMISSORY NOTE, IN
ADDITION TO THOSE ITEMS DESCRIBED ABOVE, WE WILL ALSO REQUIRE A WRITTEN
STATEMENT FROM THE BENEFICIARY STATING THAT THEIR AGENT IS AUTHORIZED TO
SUBMIT A DEMAND FOR LESS THAN IS OWED BY THE BORROWER.

SCHEDULE B
(continued)

Order No: 78020521 P05

Your Ref:

BU 45. RECORD OF SURVEY MAP NO. 19165, RECORDED FEBRUARY 10, 2006 WHICH DISCLOSES VARIANCES FROM THE RECORD LEGAL DESCRIPTION OF SAID LAND. REFERENCE IS MADE TO SAID MAP FOR FURTHER PARTICULARS.

BV 46. A COURT ORDER FOR INSTALLMENT PAYMENTS OF SPOUSAL AND/OR CHILD SUPPORT, TO BE MADE BY:

DEBTOR: RUSSELL HAROLD BOWMAN
COURT: SUPERIOR
CASE NO: DF193189
RECORDED: MARCH 29, 2006 AS FILE NO. 2006-0216222, OFFICIAL RECORDS

BW 47. A DEED OF TRUST TO SECURE AN INDEBTEDNESS IN THE ORIGINAL AMOUNT SHOWN BELOW

AMOUNT: \$200,000.00
DATED: MAY 22, 2006
TRUSTOR: RUSSELL H. BOWMAN, A SINGLE MAN
TRUSTEE: TICOR TITLE
BENEFICIARY: DETERS, LLC
RECORDED: MAY 24, 2006 AS FILE NO. 2006-0368131, OFFICIAL RECORDS

ORIGINAL LOAN
NUMBER: 06-050601

BX AFFECTS: THE HEREIN DESCRIBED LAND AND OTHER LAND.

BY AN AGREEMENT WHICH STATES THAT THIS INSTRUMENT WAS SUBORDINATED

TO: MODIFICATION AGREEMENT
RECORDED: SEPTEMBER 8, 2006 AS FILE NO. 2006-0641938, OFFICIAL RECORDS

BY AGREEMENT
RECORDED: SEPTEMBER 8, 2006 AS FILE NO. 2006-0641937, OFFICIAL RECORDS

BZ A NOTICE OF DEFAULT UNDER THE TERMS OF SAID DEED OF TRUST

EXECUTED BY: STATEWIDE RECONVEYANCE GROUP, INC., DBA STATEWIDE FORECLOSURE SERVICES
RECORDED: JANUARY 5, 2007 AS FILE NO. 2007-0010321, OFFICIAL RECORDS

SCHEDULE B
(continued)

Order No: 78020521 P05

Your Ref:

CA

NOTE:

IF THIS ITEM IS TO BE ELIMINATED FROM OUR POLICY OF TITLE INSURANCE, WHEN ISSUED, WE WILL REQUIRE THE FOLLOWING 48 HOURS PRIOR TO THE CLOSE OF ESCROW:

- (1) ORIGINAL NOTE
- (2) ORIGINAL DEED OF TRUST
- (3) SIGNED REQUEST FOR FULL RECONVEYANCE

IF THE ORIGINAL NOTE OR ORIGINAL DEED OF TRUST ARE LOST PLEASE CONTACT YOUR TITLE OFFICER AS SOON AS POSSIBLE FOR OUR REQUIREMENTS.

IF THE BENEFICIARY UNDER SAID ABOVE-MENTIONED DEED OF TRUST IS A TRUST THEN THE FOLLOWING ADDITIONAL ITEMS WILL BE REQUIRED:

- (1) A COPY OF THE TRUST INSTRUMENT CREATING THE TRUST REFERENCED IN SAID DOCUMENT AND ALL AMENDMENTS THERETO
- (2) A WRITTEN VERIFICATION BY ALL PRESENT TRUSTEES THAT THE COPY IS A TRUE AND CORRECT COPY OF THE TRUST, AS IT MAY HAVE BEEN AMENDED, THAT IT IS IN FULL FORCE AND EFFECT AND THAT IT HAS NOT BEEN REVOKED OR TERMINATED.

IF A DEMAND IS SUBMITTED BY AN AGENT OF THE BENEFICIARY, AND THAT DEMAND IS LESS THAN THE AMOUNT OWED PURSUANT TO THE TERMS OF THE PROMISSORY NOTE, IN ADDITION TO THOSE ITEMS DESCRIBED ABOVE, WE WILL ALSO REQUIRE A WRITTEN STATEMENT FROM THE BENEFICIARY STATING THAT THEIR AGENT IS AUTHORIZED TO SUBMIT A DEMAND FOR LESS THAN IS OWED BY THE BORROWER.

CB 48. THE EFFECT OF A DEED

TRANSFER TAX: \$-0-
DATED: OCTOBER 11, 2006
GRANTOR: RUSSELL H. BOWMAN, AN UNMARRIED MAN
GRANTEE: SCOTT WHITEHEAD, AN UNMARRIED MAN
RECORDED: OCTOBER 12, 2006 AS FILE NO. 2006-0727986, OFFICIAL RECORDS
DEFECT: ANY INVALIDITY OF SAID DEED DUE TO THE FACT THAT SAID INSTRUMENT APPEARS OF RECORD TO BE UNINSURED AND VERIFICATION OF SAID SIGNATURES AND NOTARY CANNOT BE CONFIRMED.

CC 49. NOTICE OF VIOLATION OF SECTION 23.24.080 OF THE ENCINITAS MUNICIPAL CODE HAS OCCURED, AND RECORDED DECEMBER 22, 2006 AS FILE NO. 2006-0908574, OFFICIAL RECORDS.

CD 50. THE EFFECT OF A DEED

TRANSFER TAX: \$-0-

SCHEDULE B
(continued)

Order No: 78020521 P05

Your Ref:

DATED: DECEMBER 29, 2006
GRANTOR: SCOTT WHITEHEAD, A SINGLE MAN, AS HIS SOLE AND
SEPARATE PROPERTY
GRANTEE: RUSSELL H. BOWMAN, A SINGLE MAN AS HIS SOLE AND
SEPARATE PROPERTY
RECORDED: JANUARY 3, 2007 AS FILE NO. 2007-0002847, OFFICIAL
RECORDS
DEFECT: ANY INVALIDITY OF SAID DEED DUE TO THE FACT THAT SAID
INSTRUMENT APPEARS OF RECORD TO BE UNINSURED AND
VERIFICATION OF SAID SIGNATURES AND NOTARY CANNOT BE
CONFIRMED.

CE FOLLOWING MATTERS AFFECT PARCELS 3-A THRU 3-C:

CF 51. PROPERTY TAXES, INCLUDING ANY ASSESSMENTS COLLECTED WITH TAXES, TO BE
LEVIED FOR THE FISCAL YEAR 2007-2008 THAT ARE A LIEN NOT YET DUE.CG 52. PROPERTY TAXES, INCLUDING ANY PERSONAL PROPERTY TAXES AND ANY ASSESSMENTS
COLLECTED WITH TAXES, FOR THE FISCAL YEAR 2006-2007.

1ST INSTALLMENT: \$4,226.06 OPEN (DELINQUENT)
PENALTY: \$422.60 (DUE AFTER DECEMBER 10)
2ND INSTALLMENT: \$4,226.06 OPEN
PENALTY AND COST: \$432.60 (DUE AFTER APRIL 10)
HOMEOWNERS
EXEMPTION: \$NONE
CODE AREA: 19079
ASSESSMENT NO: 256-171-24

CH 53. THE LIEN OF SUPPLEMENTAL OR ESCAPED ASSESSMENTS OF PROPERTY TAXES, IF ANY,
MADE PURSUANT TO THE PROVISIONS OF PART 0.5, CHAPTER 3.5 OR PART 2,
CHAPTER 3, ARTICLES 3 AND 4 RESPECTIVELY (COMMENCING WITH SECTION 75) OF
THE REVENUE AND TAXATION CODE OF THE STATE OF CALIFORNIA AS A RESULT OF THE
TRANSFER OF TITLE TO THE VESTEE NAMED IN SCHEDULE A; OR AS A RESULT OF
CHANGES IN OWNERSHIP OR NEW CONSTRUCTION OCCURRING PRIOR TO DATE OF POLICY.CI 54. EASEMENTS FOR INGRESS AND EGRESS, PIPELINES, DRAINAGE AND/OR PUBLIC
UTILITIES AND INCIDENTAL PURPOSES THERETO OVER, UNDER, ALONG AND ACROSS THE
EASEMENT PARCEL(S) HEREIN DESCRIBED AS GRANTED AND/OR RESERVED IN VARIOUS
DEEDS OF RECORD.

AFFECTS: PARCELS 3-B AND 3-C

CJ 55. WATER RIGHTS, CLAIMS OR TITLE TO WATER, WHETHER OR NOT SHOWN BY THE PUBLIC
RECORDS.

SCHEDULE B
(continued)

Order No: 78020521 P05

Your Ref:

- CK 56. AN EASEMENT FOR THE PURPOSE SHOWN BELOW AND RIGHTS INCIDENTAL THERETO AS SET FORTH IN A DOCUMENT
- GRANTED TO: SECURITY TRUST & SAVINGS BANK, A CORPORATION
PURPOSE: ROAD
RECORDED: JULY 21, 1923 AS DOCUMENT NO. 26996, IN BOOK 937, PAGE 487 OF DEEDS
AFFECTS: THE ROUTE THEREOF AFFECTS A PORTION OF SAID LAND AND IS MORE FULLY DESCRIBED IN SAID DOCUMENT.
- CL 57. AN EASEMENT FOR THE PURPOSE SHOWN BELOW AND RIGHTS INCIDENTAL THERETO AS SET FORTH IN A DOCUMENT
- GRANTED TO: SAN DIEGO GAS AND ELECTRIC COMPANY
PURPOSE: PUBLIC UTILITIES, INGRESS AND EGRESS
RECORDED: IN BOOK 1006, PAGE 28 OF DEEDS
AFFECTS: THE ROUTE THEREOF AFFECTS A PORTION OF SAID LAND AND IS MORE FULLY DESCRIBED IN SAID DOCUMENT.
- CM 58. COVENANTS, CONDITIONS AND RESTRICTIONS (BUT OMITTING THEREFROM ANY COVENANT OR RESTRICTION BASED ON RACE, COLOR, RELIGION, SEX, HANDICAP, FAMILIAL STATUS OR NATIONAL ORIGIN, IF ANY, UNLESS AND ONLY TO THE EXTENT THAT SAID COVENANT (A) IS EXEMPT UNDER CHAPTER 42, SECTION 3607 OF THE UNITED STATES CODE OR (B) RELATES TO HANDICAP BUT DOES NOT DISCRIMINATE AGAINST HANDICAPPED PERSONS) AS SET FORTH IN THE DOCUMENT.
- RECORDED: MARCH 25, 1930 AS DOCUMENT NO. 14601, IN BOOK 1762, PAGE 7 OF DEEDS
- CN 59. AN EASEMENT FOR THE PURPOSE SHOWN BELOW AND RIGHTS INCIDENTAL THERETO AS SET FORTH IN A DOCUMENT
- GRANTED TO: SAN DIEGO GAS AND ELECTRIC COMPANY
PURPOSE: PUBLIC UTILITIES, INGRESS AND EGRESS
RECORDED: IN BOOK 1817, PAGE 79 OF DEEDS
AFFECTS: THE ROUTE THEREOF AFFECTS A PORTION OF SAID LAND AND IS MORE FULLY DESCRIBED IN SAID DOCUMENT.
- CO 60. AN EASEMENT FOR THE PURPOSE SHOWN BELOW AND RIGHTS INCIDENTAL THERETO AS SET FORTH IN A DOCUMENT
- GRANTED TO: ENCINITAS SANITARY DISTRICT
PURPOSE: SEWER PIPE LINES AND STRUCTURES
RECORDED: JULY 25, 1957 IN BOOK 6680, PAGE 120 OF OFFICIAL RECORDS
AFFECTS: THE ROUTE THEREOF AFFECTS A PORTION OF SAID LAND AND

SCHEDULE B
(continued)

Order No: 78020521 P05

Your Ref:

IS MORE FULLY DESCRIBED IN SAID DOCUMENT.

- CP 61. AN EASEMENT FOR THE PURPOSE SHOWN BELOW AND RIGHTS INCIDENTAL THERETO AS SET FORTH IN A DOCUMENT

GRANTED TO: JOHN H. AND HELEN W. ANDERSON
PURPOSE: ROAD
RECORDED: FEBRUARY 6, 1962 AS FILE NO. 21799 OF OFFICIAL RECORDS

AFFECTS: THE ROUTE THEREOF AFFECTS A PORTION OF SAID LAND AND IS MORE FULLY DESCRIBED IN SAID DOCUMENT.

- CQ 62. AN EASEMENT FOR THE PURPOSE SHOWN BELOW AND RIGHTS INCIDENTAL THERETO AS SET FORTH IN A DOCUMENT

GRANTED TO: ENCINITAS SANITARY DISTRICT
PURPOSE: SANITARY SEWER PURPOSES 12.0 FEET IN WIDTH
RECORDED: OCTOBER 21, 1964 AS FILE NO. 191935 OF OFFICIAL RECORDS

AFFECTS: THE ROUTE THEREOF AFFECTS A PORTION OF SAID LAND AND IS MORE FULLY DESCRIBED IN SAID DOCUMENT.

- CR 63. AN EASEMENT FOR THE PURPOSE SHOWN BELOW AND RIGHTS INCIDENTAL THERETO AS SET FORTH IN A DOCUMENT

GRANTED TO: NIEDENS HILLSIDE FLORAL, INC., A CORPORATION
PURPOSE: UNDERGROUND DRAINAGE PIPE
RECORDED: NOVEMBER 24, 1969 AS FILE NO. 215074 OF OFFICIAL RECORDS

AFFECTS: THE ROUTE THEREOF AFFECTS A PORTION OF SAID LAND AND IS MORE FULLY DESCRIBED IN SAID DOCUMENT.

- CS 64. ANY DISCREPANCIES IN BOUNDARY OR ANY RIGHTS WHICH MAY ARISE OR EXIST WHICH ARE DISCLOSED BY

RECORD OF
SURVEY NO.: 15267
RECORDED: AUGUST 9, 1996 AS FILE NO. 1996-0405015 OF OFFICIAL RECORDS

AFFECTS: VARIOUS BOUNDARIES AND DIMENSIONS OF SAID LAND

- CT 65. AN EASEMENT FOR THE PURPOSE SHOWN BELOW AND RIGHTS INCIDENTAL THERETO AS SET FORTH IN A DOCUMENT

PURPOSE: ROAD

SCHEDULE B
(continued)

Order No: 78020521 P05

Your Ref:

RECORDED: NOVEMBER 26, 1996 AS FILE NO. 1996-0597442 OF OFFICIAL RECORDS

AFFECTS: THE ROUTE THEREOF AFFECTS A PORTION OF SAID LAND AND IS MORE FULLY DESCRIBED IN SAID DOCUMENT.

CU SAID EASEMENT HAS BEEN CONVEYED AND/OR RESERVED IN VARIOUS OTHER INSTRUMENTS OF RECORD.

CV 66. AN EASEMENT FOR THE PURPOSE SHOWN BELOW AND RIGHTS INCIDENTAL THERETO AS SET FORTH IN A DOCUMENT

PURPOSE: GENERAL UTILITY, SEWER, ELECTRICAL, WATER, CABLE TV AND TELEPHONE

RECORDED: NOVEMBER 26, 1996 AS FILE NO. 1996-0597442 OF OFFICIAL RECORDS

AFFECTS: BEGINNING AT THE SOUTHWEST CORNER OF SAID SOUTHWEST QUARTER OF THE NORTHWEST QUARTER; THENCE ALONG THE SOUTHERLY LINE THEREOF, SOUTH 88°52'57" EAST, 228.30 FEET (SOUTH 88°52'50" EAST, 228.30 FEET PER DEED); THENCE LEAVING SAID SOUTHERLY LINE NORTH 01°07'03" EAST, 20.00 FEET (NORTH 1°70'10" EAST PER DEED); THENCE SOUTH 88°52'47" EAST, 6.51 FEET TO THE TRUE POINT OF BEGINNING; THENCE NORTH 28°51'27" EAST 22.60 FEET; THENCE NORTH 2°35'30" EAST, 340.18 FEET TO THE BEGINNING OF A TANGENT CURVE, CONCAVE WESTERLY AND SOUTHERLY, HAVING A RADIUS OF 60.00 FEET; THENCE NORTHERLY ALONG SAID CURVE THROUGH A CENTRAL ANGLE OF 62°00'20" A DISTANCE OF 64.93 TO THE BEGINNING OF A REVERSE CURVE, CONCAVE EASTERLY AND SOUTHERLY, HAVING A RADIUS OF 38.00 FEET; THENCE WESTERLY AND NORTHERLY ALONG SAID CURVE THROUGH A CENTRAL ANGLE OF 160°59'17" A DISTANCE OF 106.77 FEET; THENCE RADIAL TO SAID CURVE, NORTH 11°34'27" EAST 5.00 FEET TO THE BEGINNING OF A CURVE, CONCAVE SOUTHERLY AND WESTERLY, HAVING A RADIUS OF 43.00 FEET, A RADIAL LINE TO SAID POINT BEARS SOUTH 11°34'27" WEST; THENCE EASTERLY AND SOUTHERLY ALONG SAID CURVE THROUGH A CENTRAL ANGLE OF 81°01'03" A DISTANCE OF 60.80 FEET; THENCE SOUTH 2°35'30" WEST, 424.92 FEET; THENCE SOUTH 23°40'30" EAST, 23.17 FEET; THENCE NORTH 88°52'57" WEST, 49.27 FEET TO THE TRUE POINT OF BEGINNING.

CW SAID EASEMENT HAS BEEN CONVEYED AND/OR RESERVED IN VARIOUS OTHER INSTRUMENTS OF RECORD.

CX 67. AN EASEMENT FOR THE PURPOSE SHOWN BELOW AND RIGHTS INCIDENTAL THERETO AS SET FORTH IN A DOCUMENT

SCHEDULE B
(continued)

Order No: 78020521 P05

Your Ref:

PURPOSE: SEWER
RECORDED: NOVEMBER 26, 1996 AS FILE NO. 1996-0597442 OF OFFICIAL RECORDS
AFFECTS: BEGINNING AT THE SOUTHWEST CORNER OF SAID SOUTHWEST QUARTER OF THE NORTHWEST QUARTER; THENCE ALONG THE SOUTHERLY LINE THEREOF, SOUTH 88°52'57" EAST, 228.30 FEET (SOUTH 88°52'50" EAST, 228.30 FEET PER DEED); THENCE LEAVING SAID SOUTHERLY LINE NORTH 01°07'30" EAST, 40.00 FEET (NORTH 1°07'10" EAST, 40.00 FEET PER DEED); THENCE NORTH 88°52'57" WEST, 112.90 FEET (NORTH 88°52'50" WEST, 113.04 FEET PER DEED); THENCE NORTH 12°57'27" WEST, 294.69 FEET (NORTH 12°57'20" WEST PER DEED) TO THE TRUE POINT OF BEGINNING; THENCE SOUTH 88°04'01" EAST, 208.89 FEET; THENCE NORTH 2°35'30" EAST, 20.00 FEET; THENCE NORTH 88°04'01" WEST, 214.44 FEET; THENCE SOUTH 12°57'27" EAST, 20.69 FEET TO THE TRUE POINT OF BEGINNING.

CY SAID EASEMENT HAS BEEN CONVEYED AND/OR RESERVED IN VARIOUS OTHER INSTRUMENTS OF RECORD.

CZ 68. AN EASEMENT FOR THE PURPOSE SHOWN BELOW AND RIGHTS INCIDENTAL THERETO AS RESERVED IN A DOCUMENT (NO REPRESENTATION IS MADE AS TO THE PRESENT OWNERSHIP OF SAID EASEMENT)

PURPOSE: SEWER
RECORDED: NOVEMBER 26, 1996 AS FILE NO. 1996-0597446 OF OFFICIAL RECORDS
AFFECTS: THE ROUTE THEREOF AFFECTS A PORTION OF SAID LAND AND IS MORE FULLY DESCRIBED IN SAID DOCUMENT.

DA 69. AN EASEMENT FOR THE PURPOSE SHOWN BELOW AND RIGHTS INCIDENTAL THERETO AS RESERVED IN A DOCUMENT (NO REPRESENTATION IS MADE AS TO THE PRESENT OWNERSHIP OF SAID EASEMENT)

PURPOSE: PUBLIC SEWER
RECORDED: NOVEMBER 26, 1996 AS FILE NO. 1996-0597446 OF OFFICIAL RECORDS
AFFECTS: THAT PORTION OF THE WEST HALF OF THE SOUTHWEST QUARTER OF THE NORTHWEST QUARTER OF SECTION 10, TOWNSHIP 13 SOUTH, RANGE 4 WEST, SAN BERNARDINO BASE AND MERIDIAN, IN THE COUNTY OF SAN DIEGO, STATE OF CALIFORNIA, ACCORDING TO UNITED STATES GOVERNMENT SURVEY APPROVED APRIL 19, 1881 AND DESCRIBED AS FOLLOWS:

BEGINNING AT THE SOUTHWEST CORNER OF SAID SOUTHWEST QUARTER OF THE NORTHWEST QUARTER; THENCE ALONG THE SOUTHERLY LINE THEREOF, SOUTH 88°52'57" EAST, 228.30

SCHEDULE B
(continued)

Order No: 78020521 P05

Your Ref:

FEET PER DEED); THENCE LEAVING SAID SOUTHERLY LINE NORTH 01°07'03" EAST, 40.00 FEET (NORTH 1°07'10" EAST, 40.00 FEET PER DEED); THENCE NORTH 88°52'57" WEST, 112.90 FEET (NORTH 88°52'50" WEST, 113.04 FEET PER DEED); THENCE NORTH 12°57'27" WEST, 294.69 FEET (NORTH 12°57'20" WEST PER DEED) TO THE TRUE POINT OF BEGINNING; THENCE SOUTH 88°04'01" EAST, 208.89 FEET; THENCE NORTH 2°35'30" EAST, 20.00 FEET; THENCE NORTH 88°04'01" WEST, 214.44 FEET; THENCE SOUTH 12°57'27" EAST 20.69 FEET TO THE TRUE POINT OF BEGINNING.

DB 70. AN EASEMENT FOR THE PURPOSE SHOWN BELOW AND RIGHTS INCIDENTAL THERETO AS SET FORTH IN A DOCUMENT

GRANTED TO: THE CITY OF ENCINITAS
PURPOSE: SEWER PIPE LINES AND/OR MAINS MANHOLES, SEWER LATERAL PIPE LINES, AND ALL STRUCTURES INCIDENTAL THERETO
RECORDED: NOVEMBER 26, 1996 AS FILE NO. 1996-0597449 OF OFFICIAL RECORDS
AFFECTS: THE ROUTE THEREOF AFFECTS A PORTION OF SAID LAND AND IS MORE FULLY DESCRIBED IN SAID DOCUMENT.

DC 71. A CONDITIONAL CERTIFICATE OF COMPLIANCE

DATED: OCTOBER 25, 1996
EXECUTED BY: BILL WEEDMAN, CITY PLANNER
COMPLIANCE NO.: 95-280 BA/CC
RECORDED: NOVEMBER 26, 1996 AS FILE NO. 1996-0597451 OF OFFICIAL RECORDS
CONDITIONS: NOT APPROVED FOR DEVELOPMENT

REFERENCE IS MADE TO SAID DOCUMENT FOR FULL PARTICULARS.

DD 72. AN EASEMENT FOR THE PURPOSE SHOWN BELOW AND RIGHTS INCIDENTAL THERETO AS RESERVED IN A DOCUMENT (NO REPRESENTATION IS MADE AS TO THE PRESENT OWNERSHIP OF SAID EASEMENT)

PURPOSE: FOR INGRESS, EGRESS, ROAD AND UTILITY PURPOSES
RECORDED: FEBRUARY 18, 2005 AS FILE NO. 2005-0141445 OF OFFICIAL RECORDS
AFFECTS: THE ROUTE THEREOF AFFECTS A PORTION OF SAID LAND AND IS MORE FULLY DESCRIBED IN SAID DOCUMENT.

DE 73. A DEED OF TRUST TO SECURE AN INDEBTEDNESS IN THE ORIGINAL AMOUNT SHOWN BELOW

SCHEDULE B
(continued)

Order No: 78020521 P05

Your Ref:

AMOUNT: \$1,050,000.00
DATED: FEBRUARY 7, 2005
TRUSTOR: RUSSELL H. BOWMAN, A SINGLE MAN
TRUSTEE: CHICAGO TITLE COMPANY, A CALIFORNIA CORPORATION
BENEFICIARY: INVESTMENT PROPERTY EXCHANGE SERVICES, INC., A CALIFORNIA CORPORATION
RECORDED: FEBRUARY 18, 2005 AS FILE NO. 2005-0141446 OF OFFICIAL RECORDS

DF

AFFECTS: THE HEREIN DESCRIBED LAND AND OTHER LAND.

DG

AN ASSIGNMENT OF THE BENEFICIAL INTEREST UNDER SAID DEED OF TRUST WHICH NAMES

AS ASSIGNEE: D.U. DEVERILL, AS TRUSTEE OF THE NEVADA FREEDOM CORP
PSP & TST UA 10/1/90 AMD 9/1/95 FBO D.U. DEVERILL
RECORDED: AUGUST 16, 2005 AS FILE NO. 2005-0701342, OFFICIAL RECORDS

DH

AN AGREEMENT TO MODIFY THE TERMS AND PROVISIONS OF SAID DEED OF TRUST AS THEREIN PROVIDED

EXECUTED BY: D.U. DEVERILL, AS TRUSTEE FOR THE NEVADA FREEDOM CORP
PSP AND TST UA 10/1/90 AMD 9/1/95 FBO D.U. DEVERILL
AND RUSSELL H. BOWMAN
RECORDED: SEPTEMBER 8, 2006 AS FILE NO. 2006-0641938, OFFICIAL RECORDS

DI

NOTE:
IF THIS ITEM IS TO BE ELIMINATED FROM OUR POLICY OF TITLE INSURANCE, WHEN ISSUED, WE WILL REQUIRE THE FOLLOWING 48 HOURS PRIOR TO THE CLOSE OF ESCROW:

- (1) ORIGINAL NOTE
- (2) ORIGINAL DEED OF TRUST
- (3) SIGNED REQUEST FOR FULL RECONVEYANCE

IF THE ORIGINAL NOTE OR ORIGINAL DEED OF TRUST ARE LOST PLEASE CONTACT YOUR TITLE OFFICER AS SOON AS POSSIBLE FOR OUR REQUIREMENTS.

IF THE BENEFICIARY UNDER SAID ABOVE-MENTIONED DEED OF TRUST IS A TRUST THEN THE FOLLOWING ADDITIONAL ITEMS WILL BE REQUIRED:

- (1) A COPY OF THE TRUST INSTRUMENT CREATING THE TRUST REFERENCED IN SAID DOCUMENT AND ALL AMENDMENTS THERETO

SCHEDULE B
(continued)

Order No: 78020521 P05

Your Ref:

(2) A WRITTEN VERIFICATION BY ALL PRESENT TRUSTEES THAT THE COPY IS A TRUE AND CORRECT COPY OF THE TRUST, AS IT MAY HAVE BEEN AMENDED, THAT IT IS IN FULL FORCE AND EFFECT AND THAT IT HAS NOT BEEN REVOKED OR TERMINATED.

IF A DEMAND IS SUBMITTED BY AN AGENT OF THE BENEFICIARY, AND THAT DEMAND IS LESS THAN THE AMOUNT OWED PURSUANT TO THE TERMS OF THE PROMISSORY NOTE, IN ADDITION TO THOSE ITEMS DESCRIBED ABOVE, WE WILL ALSO REQUIRE A WRITTEN STATEMENT FROM THE BENEFICIARY STATING THAT THEIR AGENT IS AUTHORIZED TO SUBMIT A DEMAND FOR LESS THAN IS OWED BY THE BORROWER.

DJ 74. RECORD OF SURVEY MAP NO. 19165, RECORDED FEBRUARY 10, 2006 WHICH DISCLOSES VARIANCES FROM THE RECORD LEGAL DESCRIPTION OF SAID LAND. REFERENCE IS MADE TO SAID MAP FOR FURTHER PARTICULARS.

DK 75. A COURT ORDER FOR INSTALLMENT PAYMENTS OF SPOUSAL AND/OR CHILD SUPPORT, TO BE MADE BY:

DEBTOR: RUSSELL HAROLD BOWMAN
COURT: SUPERIOR
CASE NO: DF193189
RECORDED: MARCH 29, 2006 AS FILE NO. 2006-0216222, OFFICIAL RECORDS

DL 76. A DEED OF TRUST TO SECURE AN INDEBTEDNESS IN THE ORIGINAL AMOUNT SHOWN BELOW

AMOUNT: \$200,000.00
DATED: MAY 22, 2006
TRUSTOR: RUSSELL H. BOWMAN, A SINGLE MAN
TRUSTEE: TICOR TITLE
BENEFICIARY: DETERS, LLC
RECORDED: MAY 24, 2006 AS FILE NO. 2006-0368131, OFFICIAL RECORDS

ORIGINAL LOAN
NUMBER:

06-050601

DM AFFECTS: THE HEREIN DESCRIBED LAND AND OTHER LAND.

DN AN AGREEMENT WHICH STATES THAT THIS INSTRUMENT WAS SUBORDINATED

TO: MODIFICATION AGREEMENT
RECORDED: SEPTEMBER 8, 2006 AS FILE NO. 2006-0641938, OFFICIAL RECORDS

BY AGREEMENT
RECORDED: SEPTEMBER 8, 2006 AS FILE NO. 2006-0641937, OFFICIAL

SCHEDULE B
(continued)

Order No: 78020521 P05

Your Ref:

RECORDS

D0 A NOTICE OF DEFAULT UNDER THE TERMS OF SAID DEED OF TRUST

EXECUTED BY: STATEWIDE RECONVEYANCE GROUP, INC., DBA STATEWIDE
FORECLOSURE SERVICESRECORDED: JANUARY 5, 2007 AS FILE NO. 2007-0010321, OFFICIAL
RECORDSDP NOTE:
IF THIS ITEM IS TO BE ELIMINATED FROM OUR POLICY OF TITLE INSURANCE, WHEN
ISSUED, WE WILL REQUIRE THE FOLLOWING 48 HOURS PRIOR TO THE CLOSE OF
ESCROW:

- (1) ORIGINAL NOTE
- (2) ORIGINAL DEED OF TRUST
- (3) SIGNED REQUEST FOR FULL RECONVEYANCE

IF THE ORIGINAL NOTE OR ORIGINAL DEED OF TRUST ARE LOST PLEASE CONTACT YOUR
TITLE OFFICER AS SOON AS POSSIBLE FOR OUR REQUIREMENTS.IF THE BENEFICIARY UNDER SAID ABOVE-MENTIONED DEED OF TRUST IS A TRUST THEN
THE FOLLOWING ADDITIONAL ITEMS WILL BE REQUIRED:

- (1) A COPY OF THE TRUST INSTRUMENT CREATING THE TRUST REFERENCED IN
SAID DOCUMENT AND ALL AMENDMENTS THERETO
- (2) A WRITTEN VERIFICATION BY ALL PRESENT TRUSTEES THAT THE COPY IS
A TRUE AND CORRECT COPY OF THE TRUST, AS IT MAY HAVE BEEN AMENDED,
THAT IT IS IN FULL FORCE AND EFFECT AND THAT IT HAS NOT BEEN
REVOKED OR TERMINATED.

IF A DEMAND IS SUBMITTED BY AN AGENT OF THE BENEFICIARY, AND THAT DEMAND IS
LESS THAN THE AMOUNT OWED PURSUANT TO THE TERMS OF THE PROMISSORY NOTE, IN
ADDITION TO THOSE ITEMS DESCRIBED ABOVE, WE WILL ALSO REQUIRE A WRITTEN
STATEMENT FROM THE BENEFICIARY STATING THAT THEIR AGENT IS AUTHORIZED TO
SUBMIT A DEMAND FOR LESS THAN IS OWED BY THE BORROWER.

DQ 77. THE EFFECT OF A DEED

TRANSFER TAX: \$-0-

DATED: OCTOBER 11, 2006

GRANTOR: RUSSELL H. BOWMAN, AN UNMARRIED MAN

GRANTEE: SCOTT WHITEHEAD, AN UNMARRIED MAN

RECORDED: OCTOBER 12, 2006 AS FILE NO. 2006-0727986, OFFICIAL
RECORDSDEFECT: ANY INVALIDITY OF SAID DEED DUE TO THE FACT THAT SAID
INSTRUMENT APPEARS OF RECORD TO BE UNINSURED AND
VERIFICATION OF SAID SIGNATURES AND NOTARY CANNOT BE

**SCHEDULE B
(continued)**

Order No: 78020521 P05

Your Ref:

CONFIRMED.

DR 78. NOTICE OF VIOLATION OF SECTION 23.24.080 OF THE ENCINITAS MUNICIPAL CODE HAS OCCURED, AND RECORDED DECEMBER 22, 2006 AS FILE NO. 2006-0908574, OFFICIAL RECORDS.

DS 79. THE EFFECT OF A DEED

TRANSFER TAX: \$-0-
DATED: DECEMBER 29, 2006
GRANTOR: SCOTT WHITEHEAD, A SINGLE MAN, AS HIS SOLE AND SEPARATE PROPERTY
GRANTEE: RUSSELL H. BOWMAN, A SINGLE MAN AS HIS SOLE AND SEPARATE PROPERTY
RECORDED: JANUARY 3, 2007 AS FILE NO. 2007-0002847, OFFICIAL RECORDS
DEFECT: ANY INVALIDITY OF SAID DEED DUE TO THE FACT THAT SAID INSTRUMENT APPEARS OF RECORD TO BE UNINSURED AND VERIFICATION OF SAID SIGNATURES AND NOTARY CANNOT BE CONFIRMED.

DT END OF SCHEDULE B

DU NOTE NO. 1: THE POLICY OF TITLE INSURANCE WILL INCLUDE AN ARBITRATION PROVISION. THE COMPANY OR THE INSURED MAY DEMAND ARBITRATION. ARBITRABLE MATTERS MAY INCLUDE, BUT ARE NOT LIMITED TO, ANY CONTROVERSY OR CLAIM BETWEEN THE COMPANY AND THE INSURED ARISING OUT OF OR RELATING TO THIS POLICY, ANY SERVICE OF THE COMPANY IN CONNECTION WITH ITS ISSUANCE OR THE BREACH OF A POLICY PROVISION OR OTHER OBLIGATION. PLEASE ASK YOUR ESCROW OR TITLE OFFICER FOR A SAMPLE COPY OF THE POLICY TO BE ISSUED IF YOU WISH TO REVIEW THE ARBITRATION PROVISIONS AND ANY OTHER PROVISIONS PERTAINING TO YOUR TITLE INSURANCE COVERAGE.

DV NOTE NO. 2: WE WILL REQUIRE A STATEMENT OF INFORMATION FROM THE PARTIES NAMED BELOW IN ORDER TO COMPLETE THIS REPORT, BASED ON THE EFFECT OF DOCUMENTS, PROCEEDINGS, LIENS, DECREES, OR OTHER MATTERS WHICH DO NOT SPECIFICALLY DESCRIBE SAID LAND, BUT WHICH, IF ANY DO EXIST, MAY AFFECT THE TITLE OR IMPOSE LIENS OR ENCUMBRANCES THEREON.

PARTIES: OWNER

(NOTE: THE STATEMENT OF INFORMATION IS NECESSARY TO COMPLETE THE SEARCH AND EXAMINATION OF TITLE UNDER THIS ORDER. ANY TITLE SEARCH INCLUDES MATTERS THAT ARE INDEXED BY NAME ONLY, AND HAVING A COMPLETED STATEMENT OF INFORMATION ASSISTS THE COMPANY IN THE ELIMINATION OF CERTAIN MATTERS WHICH APPEAR TO INVOLVE THE PARTIES BUT IN FACT AFFECT ANOTHER PARTY WITH THE SAME OR SIMILAR NAME. BE ASSURED THAT THE STATEMENT OF INFORMATION IS

SCHEDULE B
(continued)

Order No: 78020521 P05

Your Ref:

ESSENTIAL AND WILL BE KEPT STRICTLY CONFIDENTIAL TO THIS FILE.)

DW NOTE NO. 3 : THE LAND REFERRED TO IN THIS PRELIMINARY REPORT WAS IDENTIFIED IN THE ORDER APPLICATION ONLY BY STREET ADDRESS OR ASSESSOR'S PARCEL NUMBER. THIS LAND HAS BEEN LOCATED ON THE ATTACHED MAP. THE USE OF A STREET ADDRESS OR ASSESSOR'S PARCEL NUMBER CREATES AN UNCERTAINTY AS TO THE CORRECT LEGAL DESCRIPTION FOR THE LAND INVOLVED IN YOUR TRANSACTION. PLEASE REVIEW THE MAP. IS THE CORRECT LAND LOCATED ON THE MAP? IF YOUR TRANSACTION INVOLVES OTHER LAND OR MORE LAND OR LESS LAND THAN THAT LOCATED ON THE MAP YOU SHOULD IMMEDIATELY ADVISE YOUR TITLE OFFICER OR ESCROW OFFICER.

DX NOTE NO. 4: THE CURRENT OWNER DOES NOT QUALIFY FOR THE \$20.00 DISCOUNT PURSUANT TO THE COORDINATED STIPULATED JUDGMENTS ENTERED IN ACTIONS FILED BY BOTH THE ATTORNEY GENERAL AND PRIVATE CLASS ACTION PLAINTIFFS FOR THE HEREIN DESCRIBED PROPERTY.

DY NOTE NO. 5: IF A COUNTY RECORDER, TITLE INSURANCE COMPANY, ESCROW COMPANY, REAL ESTATE BROKER, REAL ESTATE AGENT OR ASSOCIATION PROVIDES A COPY OF A DECLARATION, GOVERNING DOCUMENT OR DEED TO ANY PERSON, CALIFORNIA LAW REQUIRES THAT THE DOCUMENT PROVIDED SHALL INCLUDE A STATEMENT REGARDING ANY UNLAWFUL RESTRICTIONS. SAID STATEMENT IS TO BE IN AT LEAST 14-POINT BOLD FACE TYPE AND MAY BE STAMPED ON THE FIRST PAGE OF ANY DOCUMENT PROVIDED OR INCLUDED AS A COVER PAGE ATTACHED TO THE REQUESTED DOCUMENT. SHOULD A PARTY TO THIS TRANSACTION REQUEST A COPY OF ANY DOCUMENT REPORTED HEREIN THAT FITS THIS CATEGORY, THE STATEMENT IS TO BE INCLUDED IN THE MANNER DESCRIBED.

DZ NOTE: IF THIS COMPANY IS REQUESTED TO DISBURSE FUNDS IN CONNECTION WITH THIS TRANSACTION, CHAPTER 598, STATUTES OF 1989 MANDATES HOLD PERIODS FOR CHECKS DEPOSITED TO ESCROW OR SUB-ESCROW ACCOUNTS. THE MANDATORY HOLD PERIOD FOR CASHIER'S CHECKS, CERTIFIED CHECKS AND TELLER'S CHECKS IS ONE BUSINESS DAY AFTER THE DAY DEPOSITED. OTHER CHECKS REQUIRE A HOLD PERIOD FROM THREE TO SEVEN BUSINESS DAYS AFTER THE DAY DEPOSITED.

NOTE: ANY FUNDING WIRES TO CHICAGO TITLE COMPANY ARE TO BE DIRECTED AS FOLLOWS:

BANK OF AMERICA
1850 GATEWAY BOULEVARD
CONCORD, CALIFORNIA

ABA 0260-0959-3

CREDIT TO CHICAGO TITLE DEPOSITORY ACCOUNT
NO. 12351-50751
FURTHER CREDIT TO ORDER NO: 078020521

ATTN: SHEILA HOLLANDER

SCHEDULE B
(continued)

Order No: 78020521 P05

Your Ref:

TITLE OFFICER

EA

NM

Notice

You may be entitled to receive a \$20.00 discount on escrow services if you purchased, sold or refinanced residential property in California between May 19, 1995 and November 1, 2002. If you had more than one qualifying transaction, you may be entitled to multiple discounts.

If your previous transaction involved the same property that is the subject of your current transaction, you do not have to do anything; the Company will provide the discount, provided you are paying for escrow or title services in this transaction.

If your previous transaction involved property different from the property that is subject of your current transaction, you must - prior to the close of the current transaction - inform the Company of the earlier transaction, provide the address of the property involved in the previous transaction, and the date or approximate date that the escrow closed to be eligible for the discount.

Unless you inform the Company of the prior transaction on property that is not the subject of this transaction, the Company has no obligation to conduct an investigation to determine if you qualify for a discount. If you provide the Company information concerning a prior transaction, the Company is required to determine if you qualify for a discount which is subject to other terms and conditions.

CHICAGO TITLE INSURANCE COMPANY
Fidelity National Financial Group of Companies' Privacy Statement
July 1, 2001

We recognize and respect the privacy expectation of today's consumers and the requirements of applicable federal and state privacy laws. We believe that making you aware of how we use your non-public personal information ("Personal Information"), and to whom it is disclosed, will form the basis for a relationship of trust between us and the public that we serve. This Privacy Statement provides that explanation. We reserve the right to change this Privacy Statement from time to time consistent with applicable privacy laws.

In the course of our business, we may collect Personal Information about you from the following sources:

- * From applications or other forms we receive from you or your authorized representative;
- * From your transactions with, or from the services being performed by, us, our affiliates, or others;
- * From our internet web sites;
- * From the public records maintained by governmental entities that we either obtain directly from those entities, or from our affiliates or others; and
- * From consumer or other reporting agencies.

Our Policies Regarding The Protection Of The Confidentiality And Security Of Your Personal Information

We maintain physical, electronic and procedural safeguards to protect your Personal Information from unauthorized access or intrusion. We limit access to the Personal Information only to those employees who need such access in connection with providing products or services to you or for other legitimate business purposes.

Our Policies and Practices Regarding the Sharing of Your Personal Information

We may share your Personal Information with our affiliates, such as insurance companies, agents, and other real estate settlement service providers. We may also disclose your Personal Information:

- * to agents, brokers or representatives to provide you with services you have requested;
- * to third-party contractors or service providers who provide services or perform marketing or other functions on our behalf; and
- * to others with whom we enter into joint marketing agreements for products or services that we believe you may find of interest.

In addition, we will disclose your Personal Information when you direct or give us permission, when we are required by law to do so, or when we suspect fraudulent or criminal activities. We also may disclose your Personal Information when otherwise permitted by applicable privacy laws such as, for example, when disclosure is needed to enforce our rights arising out of any agreement, transaction or relationship with you.

One of the important responsibilities of some of our affiliated companies is to record documents in the public domain. Such documents may contain your Personal Information.

Right To Access Your Personal Information And Ability To Correct Errors Or Request Change Or Deletion

Certain states afford you the right to access your Personal Information and, under certain circumstances, to find out to whom your Personal Information has been disclosed. Also, certain states afford you the right to request correction, amendment or deletion of your Personal Information. We reserve the right, where permitted by law, to charge a reasonable fee to cover the costs incurred in responding to such requests.

All requests must be made in writing to the following address:

Privacy Compliance Officer
Fidelity National Financial, Inc.
601 Riverside Drive
Jacksonville, FL 32204

Multiple Products or Services:

If we provide you with more than one financial product or service, you may receive more than one privacy notice from us. We apologize for any inconvenience this may cause you.

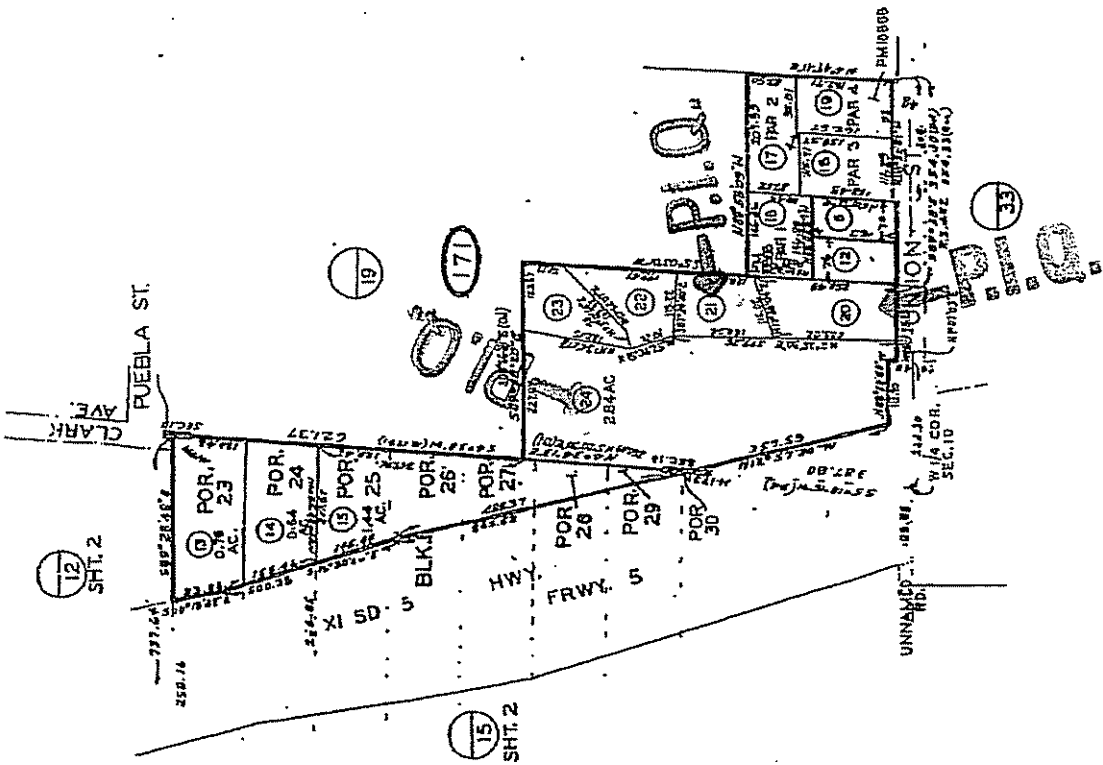
SCALE IN 1/10 OF AN INCH

256-17
SHT. 1 OF 2

1" = 200'

2-19-97 DUB

CHANGES	BLK	OLD	REV	NEW	OUT
171	08/24/97	14	14/27		
172	12/12/97	14	14/27		
173	12/12/97	14	14/27		
174	12/12/97	14	14/27		
175	12/12/97	14	14/27		
176	12/12/97	14	14/27		
177	12/12/97	14	14/27		
178	12/12/97	14	14/27		
179	12/12/97	14	14/27		
180	12/12/97	14	14/27		
181	12/12/97	14	14/27		
182	12/12/97	14	14/27		
183	12/12/97	14	14/27		
184	12/12/97	14	14/27		
185	12/12/97	14	14/27		
186	12/12/97	14	14/27		
187	12/12/97	14	14/27		
188	12/12/97	14	14/27		
189	12/12/97	14	14/27		
190	12/12/97	14	14/27		
191	12/12/97	14	14/27		
192	12/12/97	14	14/27		
193	12/12/97	14	14/27		
194	12/12/97	14	14/27		
195	12/12/97	14	14/27		
196	12/12/97	14	14/27		
197	12/12/97	14	14/27		
198	12/12/97	14	14/27		
199	12/12/97	14	14/27		
200	12/12/97	14	14/27		



For your aid in locating your land to streets and other parcels, the plat is believed to be correct, the assessor assumes no liability for any loss or damage by reason of reliance thereon.

MAP 1791 - AVOCADO ACRES
SEC 10 - T13S-R4W - POR NW 1/4
LS 354 - ROS 1338, 9887, 15267

MAR 08 1997

THIS MAP WAS PREPARED FOR A SPECIFIC PURPOSE ONLY. NO LIABILITY IS ASSUMED FOR THE ACCURACY OF THE DATA SHOWN. ADVERSELY AFFECTED PARTIES MAY HAVE TO OBTAIN THE LOCAL JURISDICTION OF THE DATA SHOWN.

43
2-18-97

SAN DIEGO COUNTY ASSESSOR'S MAP ON 256 PG 17 - SHT. 1 OF 2

200

1-17-85 JIK ✓

[illegible]

"While this plat is believed to be correct, the company assumes no liability for any loss occurring by reason of reliance thereon"

MAP 1791 - AVOCADO ACRES - POR BLK 1
SEC 10 - T13S-R4W - POR NW 1/4
LS 354 - ROS 1338, 9887

THIS MAP WITH PLOTTED EASEMENT(S) IS PROVIDED AS A COURTESY. THE LOCATION OF THE EASEMENT(S) IS BELIEVED TO BE APPROXIMATELY CORRECT, BUT IS NOT GUARANTEED. CHICAGO TITLE WILL NOT ASSUME RESPONSIBILITY FOR ITS ACCURACY. IF YOU WANT SUCH A GUARANTEE, YOU SHOULD OBTAIN THE SERVICES OF A LICENSED SURVEYOR OR ENGINEER.

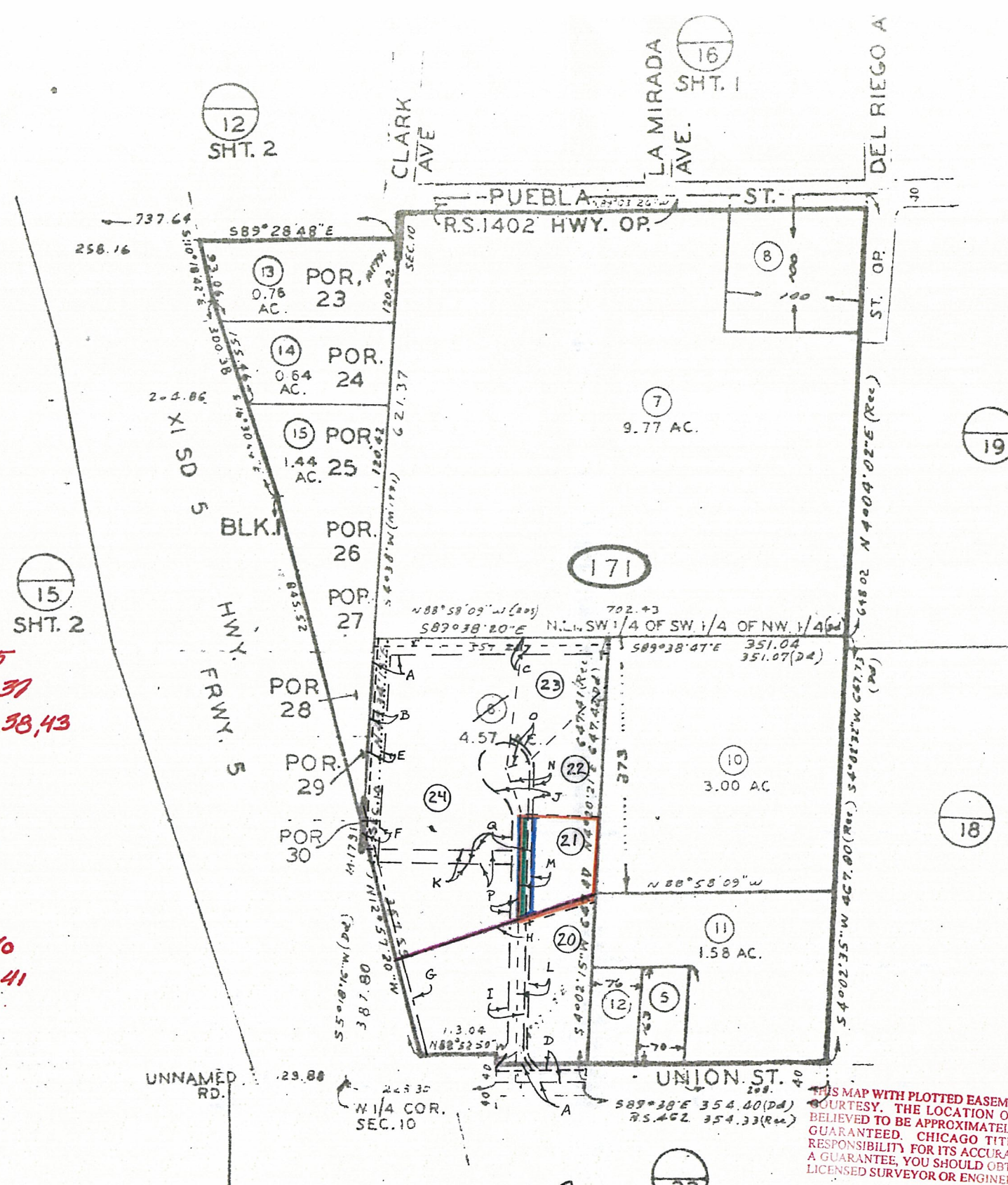
UNNAMED
RD.1

PIA
TAZO

ES
A-18-71

SAN DIEGO COUNTY ASSESSOR'S MAP OF 756 OF 17

K-SEWER	96-597442
L- PUBLIC SEWER	96-597442
<u>M-PUBLIC SEWER</u>	<u>96-597443</u> EX 39
N-PUBLIC SEWER	96-597444
O- PUBLIC SEWER	96-597445
<u>P-PUBLIC SEWER</u>	<u>96-597446</u> EX 40
<u>Q-SEWER</u>	<u>96-597449</u> EX 41



THIS MAP WITH PLOTTED EASEMENT(S) IS PROVIDED AS A COURTESY. THE LOCATION OF THE EASEMENT(S) IS BELIEVED TO BE APPROXIMATELY CORRECT, BUT IS NOT GUARANTEED. CHICAGO TITLE WILL NOT ASSUME A GUARANTEE FOR ITS ACCURACY. IF YOU WANT SUCH A GUARANTEE, YOU SHOULD OBTAIN THE SERVICES OF A LICENSED SURVEYOR OR ENGINEER.

"While this plat is believed to be correct, the company assumes no liability for any loss occurring by reason of reliance thereon"

[illegible]

THIS MAP WITH PLOTTED EASEMENT(S) IS PROVIDED AS A COURTESY. THE LOCATION OF THE EASEMENT(S) IS BELIEVED TO BE APPROXIMATELY CORRECT, BUT IS NOT GUARANTEED. CHICAGO TITLE WILL NOT ASSUME RESPONSIBILITY FOR ITS ACCURACY. IF YOU WANT SUCH A GUARANTEE, YOU SHOULD OBTAIN THE SERVICES OF A LICENSED SURVEYOR OR ENGINEER.

MAP 1791 - AVOCADO ACRES - POR BLK 1
SEC 10 - T13S-R4W - POR NW 1/4
LS 354 - ROS 1338, 9887

[illegible]

"While this plat is believed to be correct, the company assumes no liability for any loss occurring by reason of reliance thereon"

THIS MAP WITH PLOTTED EASEMENT(S) IS PROVIDED AS A COURTESY. THE LOCATION OF THE EASEMENT(S) IS BELIEVED TO BE APPROXIMATELY CORRECT, BUT IS NOT GUARANTEED. CHICAGO TITLE WILL NOT ASSUME RESPONSIBILITY FOR ITS ACCURACY. IF YOU WANT SUCH A GUARANTEE, YOU SHOULD OBTAIN THE SERVICES OF A LICENSED SURVEYOR OR ENGINEER.

MAP 1791 - AVOCADO ACRES - POR BLK 1
SEC 10 - T13S-R4W - POR NW 1/4
LS 354 - ROS 1338, 9887

THIS MAP WITH PLOTTED EASEMENT(S) IS PROVIDED AS A COURTESY. THE LOCATION OF THE EASEMENT(S) IS BELIEVED TO BE APPROXIMATELY CORRECT, BUT IS NOT GUARANTEED. CHICAGO TITLE WILL NOT ASSUME RESPONSIBILITY FOR ITS ACCURACY. IF YOU WANT SUCH A GUARANTEE, YOU SHOULD OBTAIN THE SERVICES OF A LICENSED SURVEYOR OR ENGINEER.

UNNAMED
RD.1

R.3A
TX 24

12
SMT. 2

LA MIRAC
AVE. SHT.

DEL RICE

15.
SHT. 2

19

18

33

2.4.86
X1 SD 5
BL
HMY.
FRMY.
3

A - 25' ROAD	937/487 DP's	~~FTEN 56~~
B - 7' SDG&E	1006/28 DP's	~~FTEN 57~~
C - 12' SDG&E	1817/79 DP's	~~FTEN 59~~
D - 20' ROAD	546/146 a.r.	
E - 20' SEWER LINES	6680/120 a.r.	
F - 25' ROAD	62 - 21799	
G - REF. LINE 12' SEWER LINE	64 - 191935	
H - 20' DRAINAGE	69 - 215074	
I - ROAD	96 - 597442	
J - GENERAL UTILITY	96 - 597442	
		
K - SEWER	96 - 597442	
L - PUBLIC SEWER	96 - 597442	
M - PUBLIC SEWER	96 - 597443	
N - PUBLIC SEWER	96 - 597444	
O - PUBLIC SEWER	96 - 597445	
P - PUBLIC SEWER	96 - 597446	
Q - SEWER	96 - 597449	

ES
8-18-71

SAN DIEGO COUNTY RECORDER'S MAP NO 756 OF 17



814 Pacific Street Placerville, CA 95667 Voice 800-984-6277 530-626-0793 Fax 800-347-3941 530-642-4269

Natural Hazard Disclosure Statement

This statement applies to the following property: GREENHOUSES / UNION ST., ENCINITAS, CA 92024

APN: 256-171-20, -21 & -24

County: SAN DIEGO COUNTY

Escrow #: 78020525-PO5

The Transferor and his or her agent(s) or a third-party consultant disclose the following information with the knowledge that even though this is not a warranty, prospective Transferees may rely on this information in deciding whether and on what terms to purchase the subject property. Transferor hereby authorizes any agent(s) representing any principal(s) in this action to provide a copy of this statement to any person or entity in connection with any actual or anticipated sale of the property. The following are representations made by the Transferor and his or her agent(s) based on their knowledge and maps drawn by the state and federal governments. This information is a disclosure and is not intended to be part of any contract between the Transferee and the Transferor.

THIS REAL PROPERTY LIES WITHIN THE FOLLOWING HAZARDOUS AREA(S):

Yes	No	Hazard Description:
	X	SPECIAL FLOOD HAZARD AREA Any type Zone "A" or "V" designated by the Federal Emergency Management Agency. Do not know and information not available from local jurisdiction _____
	X	AN AREA OF POTENTIAL FLOODING shown on a dam failure inundation map pursuant to Section 8589.5 of the Government Code. Do not know and information not available from local jurisdiction _____
	X	A VERY HIGH FIRE HAZARD SEVERITY ZONE pursuant to Section 51178 or 51179 of the Government Code. The owner of this property is subject to the maintenance requirements of Section 51182 of the Government Code.
	X	A WILDLAND AREA THAT MAY CONTAIN SUBSTANTIAL FOREST FIRE RISKS AND HAZARDS pursuant to Section 4125 of the Public Resources Code. The owner of this property is subject to the maintenance requirements of Section 4291 of the Public Resources Code. Additionally, it is not the state's responsibility to provide fire protection services to any building or structure located within the wildlands unless the Department of Forestry and Fire Protection has entered into a cooperative agreement with a local agency for those purposes pursuant to Section 4142 of the Public Resources Code.
	X	AN EARTHQUAKE FAULT ZONE pursuant to Section 2622 of the Public Resources Code.
		A SEISMIC HAZARD ZONE pursuant to Section 2696 of the Public Resources Code. Yes (Landslide Zone) _____ Yes (Liquefaction Zone) _____ Map not yet release by State <u>X</u>

THESE HAZARDS MAY LIMIT YOUR ABILITY TO DEVELOP THE REAL PROPERTY, TO OBTAIN INSURANCE, OR TO RECEIVE ASSISTANCE AFTER A DISASTER. THE MAPS ON WHICH THESE DISCLOSURES ARE BASED ESTIMATE WHERE NATURAL HAZARDS EXIST. THEY ARE NOT DEFINITIVE INDICATORS OF WHETHER OR NOT A PROPERTY WILL BE AFFECTED BY A NATURAL DISASTER. TRANSFEE(S) AND TRANSFEROR(S) MAY WISH TO OBTAIN PROFESSIONAL ADVICE REGARDING THOSE HAZARDS AND OTHER HAZARDS THAT MAY AFFECT THE PROPERTY.

Certificate # 20070130-130426

Date January 30, 2007

Signature of Transferor _____

Date _____

Signature of Transferor _____

Date _____

Signature of Agent _____

Date _____

Signature of Agent _____

Date _____

Check only one of the following:

- ☐ Transferor(s) and their Agent(s) represent that the information herein is true and correct to the best of their knowledge as of the date signed by the Transferor(s) and Agent(s).
- ☒ Transferor(s) and their Agents(s) acknowledge that they have exercised good faith in the selection of a third-party report provider as required in Civil Code Section 1103.7, and that the representations made in this Natural Hazard Disclosure Statement are based upon information provided by the independent third-party disclosure provider as a substituted disclosure pursuant to Civil Code Section 1103.4. Neither Transferor(s) nor their Agent(s) (1) has independently verified the information contained in this statement and report or (2) is personally aware of any errors or inaccuracies in the information contained on the statement.

This statement was prepared by the provider below:

Third-Party Disclosure Provider(s) GeoLogix Disclosures, LLC

Date January 30, 2007

Transferee represents that he or she has read and understands this document. Pursuant to Civil Code Section 1103.8, the representations made in this Natural Hazard Disclosure Statement do not constitute all of the Transferor's or Agent's disclosure obligations in this transaction.

Signature of Transferee _____

Date _____

Signature of Transferee _____

Date _____

END OF STATUTORY FORM

Transferor discloses that he/she does, does not have actual knowledge of the property being within one mile of an area once used for military purposes [Formerly Used Defense Sites, or FUDS] which may contain potentially explosive munitions. See Addendum MI for details.

Transferor discloses that he/she does, does not have actual knowledge of the property being located within an Industrial Use Zone. See Addendum MI for details.

Signature of Transferor _____ Date _____ Signature of Transferor _____ Date _____

Transferee represents that he/she has read and understands the Airport Proximity, Megan's Law, Mold and Radon, and Supplemental Tax disclosures enclosed.

Signature of Transferee _____ Date _____ Signature of Transferee _____ Date _____

Natural Hazard Disclosure Report

Terms and Conditions for this Natural Hazard Disclosure Statement

Transfer of Liability and the Law:

By its own terms the NHD Law speaks of "representations made by the transferor and his or her agent(s) based on their knowledge and maps drawn and/or approved by state and federal governments" per California Civil Code §1103.2(a). Your Natural Hazard Disclosure report has been carefully prepared by the staff of GeoLogix Disclosures, LLC (hereafter referenced as "GeoLogix"), which has combined experience and skill in cartography, geography, geology, and forestry. Preparation of your report by GeoLogix relieves the transferor and the listing and selling real estate agent(s) from liability regarding the report, as provided for by California Civil Code §1103.4.

The disclosures contained in this report are valid as of the date of certification shown on the Statement, or statutory form (Page 1 of this report). Furthermore, in accordance with California Civil Code §1103.5, the disclosure duties of the transferor and his or her agent shall have been met upon delivery of this Natural Hazard Disclosure Statement; neither shall be required to provide notice to the transferee if the information provided subsequently becomes inaccurate as a result of any governmental action, map revisions, changed information or other act or occurrence, unless the transferor or agent has actual knowledge that the information has become inaccurate. Likewise, GeoLogix shall have no duty to notify transferor or his or her agent of subsequent changes to the information contained within this report.

Indemnification and Limitation of Liability:

GeoLogix provides an indemnification for this disclosure, subject to other terms and conditions stated in this report, for any liabilities that may arise relative to the requirements of NHD Law and for no other purpose. GeoLogix maintains a minimum \$10,000,000 errors and omissions insurance policy to insure for negligent acts. This disclosure is not a substitute for a property damage insurance policy, and GeoLogix assumes no liability or responsibility for any costs or consequences arising due to the need, or lack of need, for a homeowners fire, flood or earthquake insurance policy. The report is to be used only by parties ordering the statutory Natural Hazard Disclosure Statement form required by NHD Law. There are no third-party beneficiaries. GeoLogix will not appear in court to defend or explain this report without being paid reasonable consulting fees and expenses unless such appearance is due to an error in this report.

IN NO EVENT SHALL GEOLOGIX BE LIABLE FOR DAMAGES IN EXCESS OF ACTUAL PROPERTY DAMAGE CAUSED BY A NATURAL DISASTER, OR \$2,000,000 WHICHEVER IS LESS, OR FOR AMOUNTS COVERED ELSEWHERE BY AN INSURANCE POLICY OR FEDERAL DISASTER ASSISTANCE.

GeoLogix offers indemnification with the following exceptions:

- If the ordering party submits incorrect or incomplete property information including but not limited to: 1) an incorrect address or assessor parcel number; 2) commercial properties not so identified, 3) common areas in condominiums and mobile home parks not so identified; or 4) subdivision maps that are incorrect or incomplete;
- If payment is not made within 60 days of escrow closing, or in the case of a builder within 60 days of invoice;
- For future sales transactions relating to this property;
- If errors, inaccuracies or omissions in this report were known to exist by recipient(s) and not disclosed to GeoLogix;
- For uses beyond the scope and intent of NHD Law.

Federal and State "Approved" Natural Hazard Maps:

GeoLogix relies on the official sources of approved maps prescribed by NHD Law, and only those maps, in determining natural hazard zones. No on-site or visual examination of the subject property site has been performed. Rather, GeoLogix has made this disclosure using diligence to interpret the official sources of approved maps relative to the location of the property as shown on tax maps, street maps and other sources. GeoLogix accepts no liability for errors in federal and/or state maps relative to NHD Law nor for errors or lack of maintenance in the county assessor parcel maps as available through resellers of this material.

ACCEPTANCE: USE OF THIS REPORT BY RECIPIENT OR ANY THIRD PARTY CONSTITUTES ACCEPTANCE OF THE CONDITIONS AND LIMITATIONS DESCRIBED ABOVE.

Explanation of Hazard Areas

This California residential property disclosure report provides determinations in compliance with California Civil Code §1103 for the subject property. The following explanations define and provide additional information regarding the six natural hazard areas defined by law.

Special Flood Hazard Area (SFHA)

An "A" or "V" zone Special Flood Hazard Area is defined as the 100-year flood plain, meaning that there is a 1-percent chance in any given year of a flood reaching the outer boundaries of the SFHA. Flooding may occur more frequently in the interiors of these zones as the property can be deeper in the flood plain than those on the edges. Flooding can and often does occur outside SFHAs and therefore this determination is made only with reference to FEMA's current maps and is not an opinion as to the subject property's susceptibility to flooding.

If you want to know more about flood plain management and flood conditions in your area, you should contact your local community official and/or you can order a "Flood Certification" from GeoLogix at 1-800-98-4-MAPS. A Flood Certification is prepared for the "structure" and provides more information, including whether or not your community participates in the National Flood Insurance program, thereby making insurance available. Your community official might be someone either in your city or your county government, depending on your area. Additional flood insurance information can be found at the FEMA web site at <http://www.fema.gov/nfip/>.

Area of Potential Flooding (Dam Inundation)

Any governmental agency, utility or other owner who operates a dam in the state of California must produce "dam inundation maps" showing any area(s) which might suffer flooding as a direct result of that dam's failure. The Water Code of the State of California defines a "dam" as any artificial barrier which is, or will be, 25 feet or more in height from the natural bed of the stream or watercourse at the downstream toe of the barrier or has, or will have, an impounding capacity of 50 acre-feet or more. Inundation zones are predicted assuming the reservoir or lake is at maximum capacity at the time of dam failure. In order to comply with Natural Hazard Disclosure AB 248, the dam operator must prepare and submit Dam Inundation Maps to the California State Office of Emergency Services for review and official approval. A Dam Inundation Zone refers to an area predicted to be inundated by water downward of a dam or levee in the event that an immediate and complete failure or breach of the dam occurs.

This disclosure is not an opinion as to whether or not a property will be subject to flooding due to a dam failure. Rather, it is solely a determination as to whether or not a property is within one or more dam inundation zones on maps "approved" by the California State Office of Emergency Services.

For more information about dam inundation zones, call the State Division of Dam Safety or your State or your local County Office of Emergency Services. More information can be found on the Internet at <http://www.oes.ca.gov/dim.nsf>.

Very High Fire Hazard Severity Zone

Very High Fire Hazard Severity Zones are generally incorporated areas that are not defined as State Responsibility Areas where a heavy accumulation of tree and/or brush fuels, and possibly steep slopes, may make it difficult to retard the rate of spread and intensity of fire. Runaway wildfire in these areas can threaten both property and life.

This disclosure is not an opinion as to the susceptibility of the subject property to wildfire. Rather this determination is made with reference to maps produced by the California State Department of Forestry, as to whether or not the subject property falls within a Very High Fire Hazard Severity Zone.

Conditions within High Fire Hazard Severity Zones can be highly variable. You might consider requesting an on-site inspection of your property from a professional to get an opinion as to the degree of danger as well as mitigation measures. For more information on this zone description and steps to be taken to reduce fire risk, contact your local fire department, and/or visit <http://www.oes.ca.gov/dim.nsf>

Wildland Area That May Contain Substantial Forest Fire Risks and Hazards

A State Responsibility Area is an unincorporated region where, in the event of fire, the California Department of Forestry (CDF) has primary responsibility for fire suppression. Additionally, property owners in these areas "may" be protected by a local fire suppression agency. To inquire if such an arrangement has been made with a local agency, contact your local CDF office. The CDF fire suppression objective is to fight wildfires. They are not obligated by law to fight structural fires, although they often do.

This disclosure is not an opinion as to the susceptibility of the subject property to wildfire. Rather, it is simply a determination with reference to maps produced by the California Department of Forestry as to whether or not the subject property falls within a State Responsibility Area.

Wildfire fuel conditions within State Responsibility zones are highly variable. You might want to consider requesting a professional on-site inspection for an opinion as to the degree of wildfire danger and mitigation options. You may also get more information at <http://www.oes.ca.gov/dim.nsf>.

Earthquake Fault Zone

An Earthquake Fault Zone is a special studies (Alquist-Priolo) zone as determined by the California State Geologist and as determined with reference to maps published by the California State Department of Mines and Geology pursuant to AB 248. This zone delineates the area where an active fault trace exists, and where the possibility of surface rupture might occur in the event of an earthquake.

This disclosure is not an opinion as to the susceptibility of the subject property to earthquakes. Rather, it is simply a determination with reference to maps produced by the California State Department of Mines and Geology pursuant to AB 248 as to whether or not the subject property falls within a special studies (Alquist-Priolo) zone approved by the State Geologist. Many earthquake hazards exist outside the special studies zones.

For more information on the probability of an earthquake along this fault and how it may affect your property, contact the U.S. Geological Survey, Seismology Department, Menlo Park, Calif., under the Interior Department. The California State Department of Mines and Geology, as of Nov. 3, 1998, has more information available on the Internet at www.consrv.ca.gov/dmg/rghm/.

Seismic Hazard Zone

Seismic Hazard Zones are regulatory zones that encompass areas prone to liquefaction (failure of water-saturated soil) and earthquake-induced landslides. To be located within a Seismic Hazard Zone means that the state has determined the likelihood that weak soil and/or rock may be present beneath the property. If present, these weak materials can fail during an earthquake. Unless proper precautions are taken during grading and construction, the weakened conditions of soil or rock can lead to structural damage. If a property is undeveloped, a site-specific investigation by a licensed engineering geologist and/or civil engineer may be required before the parcel can be subdivided or before most structure building can be permitted.

For more information about ground shaking, liquefaction and potential landslides, contact your city engineer or the U.S. Geological Survey, Menlo Park, Calif., under the Department of the Interior. You can also visit the web page for the California Department of Mines and Geology for more information, at <http://www.consrv.ca.gov/dmg/rghm/>.

This disclosure is not an opinion as to the susceptibility of the subject property to earthquakes. Rather, it is simply a determination with reference to approved maps produced by the California State Department of Mines as to whether or not the subject property falls within this special zone approved by the State Geologist.

Airport Proximity**Date:** January 30, 2007**APN:** 256-171-20, -21 & -24**Property Address:** GREENHOUSES / UNION ST., ENCINITAS, CA 92024

An inspection of relevant public records and/or maps indicates that the above listed property **is not** located within an Airport Influence Area as defined by §11010 of the Business and Professions Code and §1102.6, 1103.4 and 1353 of the Civil Code.

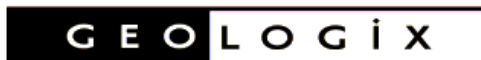
For further information, contact the following Office of the Airport Land Use Commission:

Linda Johnson
San Diego County Regional Airport Authority
3225 N Harbor Dr.
San Diego, CA 92101
Phone: (619)400-2463
FAX: (619)400-2458
Email: Ljohnson@san.org

California Assembly Bill AB 2776, § 496 became law on January 1st, 2004, amending §11010 of the Business and Professions Code and §1102.6, 1103.4 and 1353 of the Civil Code. This law requires the seller of real property in California to advise the prospective purchaser of the presence of airport noise. The presence of airport noise is disclosed by maps provided by the Airport land use commission which has jurisdiction over the property in question. The seller of the real property is additionally required to disclose to the prospective buyer any airport noise disturbance which he/she has actual knowledge of.

Limitation of Liability:

While GEOLOGIX uses ordinary care in making this determination with reference to the sources described above, GEOLOGIX has no liability for errors in government maps or for maps or sources of information beyond those listed. This limitation applies to all causes of action in the aggregate, including without limitation, negligence, strict liability, misrepresentation, and other torts. All the limitations of liability found on page two of the Natural Hazard Disclosure statement apply to this Airport Influence Area statement. If the limitations are in conflict, the one of lesser value applies.



814 Pacific Street

Placerville, CA 95667

Voice 800-984-6277 • 530-626-0793

Fax 800-347-3941 • 530-642-4269

Addendum MI

Supplemental Real Estate Transfer Disclosure

Seller's Advisory *

Actual Knowledge of Military Ordnance & Industrial Locations

Property Address: GREENHOUSES / UNION ST., ENCINITAS, CA 92024

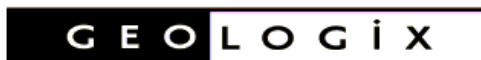
Formerly Used Military Ordnance Sites

California Civil Code §1102.15 requires that the seller of residential real property who has **actual knowledge** of any former federal or state ordnance locations (called Formerly Used Defense Sites, or FUDS) within the immediate neighborhood area shall give written notice of that knowledge as soon as possible before the transfer of title.

Industrial Use Zone

California Civil Code §1102.17 requires that the seller of residential real property disclosure has **actual knowledge** of whether the property is located within an industrial use zone. An industrial use zone is defined as any city/county zone or district in which certain manufacturing or city or county laws expressly permit commercial or airport uses.

** This form is provided as a courtesy to the Seller. GeoLogix makes no representation or warranties relative to the accuracy, completeness or suitability of Seller's conclusions.*



Supplemental Real Estate Transfer Disclosure

Seller's Advisory* **Actual Knowledge of Toxic Mold and Radon** **Naturally Occurring Asbestos**

Property Address: GREENHOUSES / UNION ST., ENCINITAS, CA 92024

Toxic Mold

California Civil Code § 1102 now requires sellers of homes in California to disclose any knowledge that mold is present in the home at the time of transfer. Additionally, the California Association of Realtors® recommends that the seller provide the buyer with the information contained in Chapter VI of the updated "Homeowner's Guide to Earthquake Safety & Environmental Hazards" Booklet, which contains the new mold disclosure information on mold within residential structures.

Radon

Radon is a naturally occurring gas that is produced by the radioactive decay of radium and uranium. All rocks and soils can emit some radon, although it is typically present in rocks containing uranium such as certain granites and shales. Breathing high concentrations of radon may cause respiratory problems in susceptible individuals; health risks for exposure of lower concentrations are not known. Currently, studies completed by the California Department of Health Services (CDHS) show that California does not have a substantial statewide problem with indoor radon exposure although elevated radon levels does occur in some isolated areas. The CDHS also publishes a list of those companies it has determined are proficient in the analysis of the measurement devices used to measure radon. Those companies that do business in California are listed in the "California Lists of Certified Radon Measurement Laboratories" which may be obtained by calling the CDHS Radon Program Hotline at 800-745-7236. Information is also publicly available through the CDHS website at www.dhs.ca.gov/radon.

Naturally Occurring Asbestos

Exposure to asbestos may pose a significant health risk depending on the length and amount of exposure. In some California counties, there is naturally occurring asbestos in the serpentine rock. While the State has produced detailed maps for naturally occurring asbestos in El Dorado, Placer and Eastern Sacramento Counties, the State has not yet mandated disclosure of asbestos in the soil. However, buyers should be aware that at some point, the presence of asbestos on a property may restrict use or development of that property.

Supplemental Real Estate Transfer Disclosure

Database (Megan's Law) Advisory

Property Address: GREENHOUSES / UNION ST., ENCINITAS, CA 92024

California's "Megan's Law" (Statutes of 1996, Chapter 908) arms the public with certain information on the whereabouts of dangerous sex offenders so that local communities may protect themselves and their children. The law also authorizes local law enforcement to notify the public about high-risk and serious sex offenders who reside in, are employed in, or frequent the community. This law is not intended to punish the offender and specifically prohibits using the information to harass or commit any crime against the offender. It recognizes that public safety served when registered sex offenders are not concealing their location to avoid harassment. A seller of residential real property, or his/her agent, must include the following notice, in not less than eight-point type, in the sales contract. The delivery of this notice is deemed adequate, per California Civil Code § 2079.10a, to inform the buyer of the proximity of registered sex offenders. Prospective purchasers are encouraged to investigate this available Megan's law data.

NOTICE: THE CALIFORNIA DEPARTMENT OF JUSTICE, SHERIFF'S DEPARTMENTS, POLICE DEPARTMENTS SERVING JURISDICTIONS OF 200,000 OR MORE AND MANY OTHER LOCAL LAW ENFORCEMENT AUTHORITIES MAINTAIN FOR PUBLIC ACCESS A DATA BASE OF THE LOCATIONS OF PERSONS REQUIRED TO REGISTER PURSUANT TO PARAGRAPH (1) OF SUBDIVISION (A) OF SECTION 290.4 OF THE PENAL CODE. THE DATABASE IS UPDATED ON A QUARTERLY BASIS AND A SOURCE OF INFORMATION ABOUT THE PRESENCE OF THESE INDIVIDUALS IN ANY NEIGHBORHOOD. THE DEPARTMENT OF JUSTICE ALSO MAINTAINS A SEX OFFENDER IDENTIFICATION LINE THROUGH WHICH INQUIRIES ABOUT THE INDIVIDUAL MAY BE MADE. THIS IS A "900" TELEPHONE SERVICE. CALLERS MUST HAVE SPECIFIC INFORMATION ABOUT THE INDIVIDUAL THEY ARE CHECKING. INFORMATION REGARDING NEIGHBORHOODS IS NOT AVAILABLE THROUGH THE "900" TELEPHONE SERVICE.

Law Enforcement Agencies: The following agencies make the CD-ROM database available for public viewing.

Call the applicable number to obtain the location and time of viewing

900 Number Service: This information is also available at 900-463-0400 at a cost of \$10 per call for inquiries of up to two individuals.

County Law Enforcement Agencies

Alameda	510/667-3190	Mariposa	209/966-3615	San Joaquin	209/468-4405
Alpine	530/694-2231	Mendocino	707/463-4411	San Luis Obispo	805/781-4575
Amador	209/223-6500	Merced	209/385-7555	San Mateo	650/363-4060
Butte	530/538-7391	Modoc	530/233-4416	Santa Barbara	805/681-4100
Calaveras	209/754-6500	Mono	760/932-7549	Santa Clara	408/299-2211
Colusa	530/458-0200	Monterey	831/755-3700	Shasta	530/245-6033
Contra Costa	925/335-1570	Napa	707/253-4440	Sierra	530/289-3700
Del Norte	530/621-5703	Nevada	530/265-1471	Siskiyou	530/842-8324
Fresno	559/488-3939	Orange	714/647-7040	Solano	707/421-7000
Glenn	530/934-6441	Placer:		Sonoma	707/565-2511
Humboldt	707/445-7251	Auburn	530/889-7812	Stanislaus	209/525-7114
Imperial	760/339-6345	Tahoe	530/581-6310	Sutter	530/822-4393
Inyo	760/878-0383	Loomis	916/652-2400	Tehama	530/529-7906
Kern	661/391-7431	Plumas	530/283-6363	Trinity	530/623-8131
Kings	559/582-3211	Riverside	909/955-2440	Tulare	559/733-6225
Lake	707/262-4200	Sacramento	916/874-5090	Tuolumne	209/533-5833
Lassen	530/257-6121	San Benito	831/636-4080	Ventura	805/654-2336
Los Angeles	562/465-7827	San Bernardino	909/387-3615	Yolo	530/668-5245
Madera	559/675-7770	San Diego	858/974-2020	Yuba	530/749-7778
Marin	415/499-7265	San Francisco	415/558-5500		

As a result of new California law (Calif. Penal Code, Sec 290.46), the California Office of the Attorney General now provides the public with Internet access to information on more than 63,000 persons required to register in California as sex offenders. The public can search these records at the Attorney General's Megan's law site at: <<http://meganslaw.ca.gov/index.htm>>

Specific home addresses are displayed on more than half of these offenders in the California communities; the site displays the last registered address reported by the offender. The remaining half of these offenders are included on the site with listing by ZIP Code, city and county. Information on sex offenders not yet included on the Megan's Law website may be available from local law enforcement personnel listed on this form.

Energy Efficiency Advisory

Beginning October 1, 2005, Title 24 of the 2005 CA Building Energy Efficiency Standards requires that ductwork be inspected by local governments when new heating, air conditioning or ventilating equipment is installed. If ductwork leaks more than 15%, repairs are required. Since on average a home's ductwork leaks by at least 30%, there will probably be added costs for ductwork repair when replacing heating, air-conditioning and ventilating equipment. Under Title 24, there is no requirement to replace or repair current equipment or ductwork, but there are specific standards for equipment and ductwork that must be met when replacement occurs.

For more information, go to: www.energy.ca.gov/title24/2005standards.

Beginning January 23, 2006, Federal Law requires that all new air conditioning equipment comply with the U.S. Department of Energy's efficiency standard, called "Seasonal Energy Efficiency Rating" or "SEER". Existing air-conditioning equipment is not affected by this law; however, new compliant equipment will probably be more expensive due to the new energy efficiency standard.

For more details, go to: www.eere.energy.gov/buildings/appliance_standards/residential_products.html.

The U.S. Department of Energy estimates that the more expensive 13 SEER equipment should be offset by as much as a 23% reduction in monthly energy costs. Certain energy efficient products, including heating and air conditioning equipment, windows, doors, etc., may be eligible for a tax credit up to \$ 500 effective January 2006.

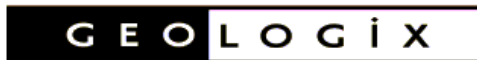
For more details, go to: www.energy.gov/taxbreaks.htm.

CA Methamphetamine Advisory

California's Methamphetamine Contaminated Property Cleanup Act of 2005 now requires property owners to disclose in writing if an order prohibiting occupancy of a property due to meth lab contamination was issued on the property and to provide a copy of that order to prospective buyers. The Act also provides penalties, including up to a \$ 5000 fine, and remediation requirements prior to allowing re-occupancy.

Endangered Species Advisory

While there is no law or regulation that requires a seller to disclose endangered species or habitat, buyers should investigate whether this is an issue on or near the property to be purchased that could affect the current or proposed use of the property.



NOTICE OF YOUR "SUPPLEMENTAL" PROPERTY TAX BILL

A Statutory Document

Property Address: GREENHOUSES / UNION ST., ENCINITAS, CA 92024

APN: 256-171-20, -21 & -24

Name of Buyers: _____

Pursuant to Civil Code 1102.6c, Seller or his or her agent is providing this "Notice of Your 'Supplemental' Property Tax Bill".

California property tax law requires the Assessor to revalue real property at the time the ownership of the property changes. Because of this law, you may receive one or two supplemental tax bills, depending on when your loan closes.

The supplemental tax bills are not mailed to your lender. If you have arranged for your property tax payments to be paid through an impound account, the supplemental tax bills will not be paid by your lender. It is your responsibility to pay these supplemental bills directly to the Tax Collector.

If you have any questions concerning this matter, please contact your local Tax Collector's office.

Buyer acknowledges he/she has read, understands and has received a copy of this "Notice of your 'Supplemental' Property Tax Bill".

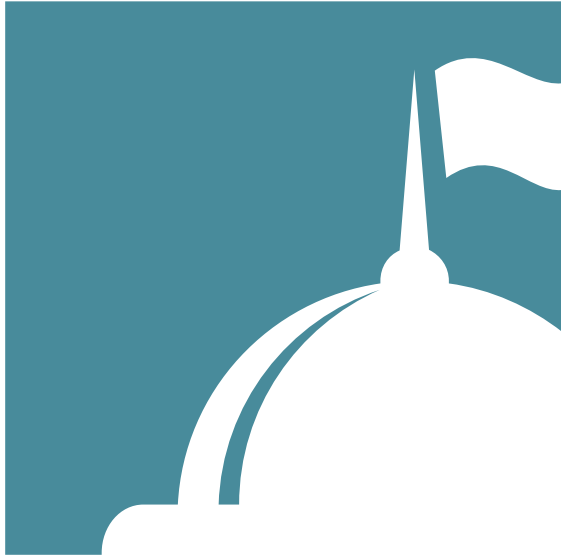
Buyer _____ Date _____

Buyer _____ Date _____

How to Order Your Supplemental Tax Estimated Dollar Amount Report

The statutory statement above puts the Buyer on notice that she/he may receive one or two supplemental tax bills. What the law does not require is an estimate of the dollar amount of a supplemental tax. To learn what the estimated dollar amount might be call GeoLogix at (800) 984-6277 ext 22. The cost of the Report is \$ 35.00. We accept payment by Visa or Master Card only.

California Tax Disclosure Report



*This report satisfies
the seller's obligation, pursuant
to Civil Code Section 1102.6b, to
disclose all special tax and/or
assessment districts affecting
the subject property*

California Tax Data
www.californiataxdata.com

This Report Prepared Especially For:

GeoLogix NHD Disclosures, LLC.

Address : UNION ST

***Your #1 Source for Property Tax Information**
(Including Mello-Roos and 1915 Act Disclosures)*

California Tax Data, Inc. 100 Pacifica, Suite 470 Irvine, CA 92618
Tel 877-FIND TAX (877-346-3829) | info@californiataxdata.com
www.californiataxdata.com

PROPERTY TAX DISCLOSURE REPORT FOR:

Property Address: UNION ST

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NOTE

This report is void and not guaranteed if it has not been paid for within 30 days after the close of escrow.

In preparing this report, California Tax Data has relied upon the statutes identified and has reviewed the records referred to in each determination. These are available to the public as Government Records to make the determinations if and to what extent each special tax and assessment statute applies to the subject property. Receipt or use of this report by recipient or any other third party constitutes acceptance of the terms and conditions detailed at the end of this document. Please read these terms and conditions carefully. This report is not a warranty or a policy of insurance. This report is prepared by California Tax Data to comply with certain California laws relating to the disclosure of a continuing lien securing the levy of special taxes pursuant to the Mello-Roos Community Facilities Act (Chapter 2.5 (commencing with Section 53311) of Part 1 of Division 2 of Title 5 of the Government Code) or to a fixed lien assessment collected in installments to secure bonds issued pursuant to the Improvement Bond Act of 1915 (Division 10 (commencing with Section 8500) of the Streets and Highways Code) in connection with the sale of real property in California.

NOTICE OF SPECIAL TAX AND ASSESSMENT

TO: THE PROSPECTIVE PURCHASER OF THE REAL PROPERTY KNOWN AS:

Assessor's Parcel Number: 256-171-20-00
Property Address or Legal Description: UNION ST
Report Date: 1/30/2007

THIS IS A NOTIFICATION TO YOU PRIOR TO YOUR PURCHASING THIS PROPERTY.

1. MELLO-ROOS COMMUNITY FACILITIES DISTRICTS

Mello-Roos Community Facilities Districts ("CFD") provide a method of financing certain public capital facilities and services especially in developing areas and areas undergoing rehabilitation. Public improvements funded by Mello-Roos CFDs may include, but are not limited to, roads, schools, water, sewer and storm drain facilities. Public services funded by Mello-Roos CFDs may include, but are not limited to, police and fire protection services, recreation program services, and flood or storm protection services. Mello-Roos CFDs commonly fund the construction of public improvements through the issuance of bonds. A special tax lien is placed on property within the district for the annual payment of principal and interest as well as administrative expenses. Typically, the annual special tax continues until the bonds are repaid, or until special taxes are no longer needed. Mello-Roos special tax rates may increase each year. In most instances but not all, the special tax is collected with regular property taxes.

Properties located within a Mello-Roos Community Facilities District are subject to a special tax, which is in addition to the regular property taxes and any other charges and benefit assessments that will be listed on the property tax bill. This special tax may not be imposed on all parcels within the city or county where the property is located. The special tax is used to provide public facilities or services that are likely to particularly benefit the property.

THIS PROPERTY IS NOT SUBJECT TO MELLO-ROOS COMMUNITY FACILITIES DISTRICT SPECIAL TAX LIEN(S).

2. 1915 BOND ACT ASSESSMENT DISTRICTS

1915 Bond Act assessment districts provide a method of financing certain public capital facilities. Public improvements funded by 1915 Bond Act districts may include, but are not limited to, roads, sewer, water and storm drain systems, and street lighting. 1915 Bond Act assessment districts commonly fund the construction of public improvements through the issuance of bonds. A special assessment lien is placed on property within the assessment district. The lien amount is calculated according to the specific benefit that individual property receives from the improvements and is amortized over a period of years. 1915 Bond Act assessments can be prepaid at any time. In most instances but not all, the assessment is collected with regular property taxes.

Properties within a 1915 Bond Act assessment district are subject to annual assessment installments (a Mello-Roos Community Facilities District special tax and the 1915 Bond Act Assessment District annual assessment installments are hereinafter collectively referred to as "Special Liens"), which are in addition to the regular property taxes and any other charges and benefit assessments that will be listed on the property tax bill. The assessment district issues bonds to finance the acquisition or construction of certain public improvements that are of direct and special benefit to property within the assessment district. The bonds will be repaid from annual assessment installments on property within the assessment district. The special assessment is used to provide public facilities that are likely to particularly benefit the property.

THIS PROPERTY IS NOT SUBJECT TO IMPROVEMENT BOND ACT OF 1915 SPECIAL ASSESSMENT LIEN(S).

MELLO-ROOS COMMUNITY FACILITIES DISTRICT SPECIAL TAXES AND THE 1915 BOND ACT ASSESSMENT DISTRICT ANNUAL ASSESSMENT INSTALLMENTS ARE HEREINAFTER COLLECTIVELY REFERRED TO AS "SPECIAL LIENS." IF SPECIAL LIENS DESCRIBED ABOVE ARE NOT PAID WHEN DUE, FORECLOSURE PROCEEDINGS MAY BE INITIATED AT ANY TIME, AFTER PROPERTY TAXES BECOME DELINQUENT. YOUR PROPERTY MAY BE SOLD FOR THE DELINQUENT AMOUNTS, EARLIER THAN WITH REGULAR PROPERTY TAXES.

NOTICE OF SPECIAL TAX AND ASSESSMENT (continued)

TO: THE PROSPECTIVE PURCHASER OF THE REAL PROPERTY KNOWN AS:

Assessor's Parcel Number: 256-171-20-00
Property Address or Legal Description: UNION ST
Report Date: 1/30/2007

THE INFORMATION PROVIDED IN THIS REPORT WAS PREPARED BY NATIONAL TAX DATA, INC. dba CALIFORNIA TAX DATA ("CTD") AND IS SUBJECT TO THE TERMS AND CONDITIONS CONTAINED HEREIN. THE PURPOSE OF THIS REPORT IS TO ASSIST THE SELLER IN FULFILLING HIS OR HER LEGAL DISCLOSURE REQUIREMENT PURSUANT TO CALIFORNIA CIVIL CODE § 1102.6B. THIS REPORT WAS COMPILED USING INFORMATION OBTAINED FROM THE COUNTY, VARIOUS GOVERNMENTAL AGENCIES AND THIRD PARTIES. CTD IS NOT RESPONSIBLE FOR ANY INACCURACIES OR OMISSION IN THE PUBLIC RECORDS OF THE COUNTY, VARIOUS GOVERNMENTAL AGENCIES OR FOR INFORMATION PROVIDED BY THIRD PARTIES. **THIS REPORT IS NOT A SUBSTITUTE FOR A TITLE REPORT OR TITLE INSURANCE AND MAY NOT BE RELIED UPON AS SUCH.**

BUYER'S CONFIRMATION OF RECEIPT:

I (WE) ACKNOWLEDGE THAT I (WE) HAVE RECEIVED A COPY OF THIS NOTICE.

Date: _____ Transferee's Signature (Buyer): _____

Date: _____ Transferee's Signature (Buyer): _____

NOTICE OF SUPPLEMENTAL PROPERTY TAX BILL

In accordance with Section 1102.6(c) of the California Civil Code, it is the sole responsibility of the seller of any real property, or his or her agent, to deliver to the prospective purchaser a disclosure notice of the following:

California property tax law requires the Assessor to revalue real property at the time the ownership of the property changes. Because of this law, you may receive one or two supplemental tax bills, depending on when your loan closes.

The supplemental tax bills are not mailed to your lender. If you have arranged for your property tax payments to be paid through an impound account, the supplemental tax bills will not be paid by your lender. It is your responsibility to pay these supplemental bills directly to the Tax Collector.

If you have any question concerning this matter, please call your local Tax Collector's Office.

As stated above, California law requires that the Assessor re-appraise property upon a change of ownership or the completion of new construction. This re-appraisal results in a supplemental tax assessment which is based on the difference between the new value and the old value of the property, multiplied by the property's Ad Valorem tax rate. The resulting Supplemental Tax amount is then pro-rated, based upon the number of months remaining in the fiscal year in which the event occurred.

The number of tax bills which will be issued also depends on the date the event occurred. If the change of ownership or new construction is completed between January 1st and May 31st, the result will be two supplemental assessments levied on two supplemental tax bills. If the event occurs between June 1st and December 31st, then only one supplemental bill will be issued.

For a complete explanation and estimation of the supplemental tax bills affecting this parcel you can go to www.californiataxdata.com and order a complete Notice of Supplemental Tax Report.

BREAKDOWN OF THE 2006-2007 PROPERTY TAX BILL

This report is an estimate of the original secured property tax bill charges for the above-mentioned property using information obtained from the County on a given date. Changes made by the County or the underlying public agencies levying charges against this property after the date of this report may not be reflected in this report.

Basic Prop 13 Levy

1. Basic 1% Levy County of San Diego (619) 531-5399	Prop 13 General Service	\$4,080.00
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Voter Approved Ad Valorem Taxes

2. Voter Approved Debt County of San Diego (619) 531-5399	Voter Approved General	\$112.44
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Basic Prop 13 Levy & Voter Approved Ad Valorem Taxes: \$4,192.44

Estimated Tax Rate: 1.028%

Direct Assessments

3. Standby Charge Metropolitan Water District of Southern California (213) 217-7619	Water/Sewer Standby Charge Water & Sewer Service	\$11.50
4. Water Availability Standby Charge San Diego County Water Authority (858) 522-6600	Water/Sewer Standby Charge Water & Sewer Service	\$10.00
5. Mosquito/Rat Control A County of San Diego (858) 694-2888	Vector Control District Vector Control	\$3.00
6. Landscape & Lighting, Zone A City of Encinitas (760) 633-2644	Landscaping & Lighting Maintenance District Landscape & Lighting	\$1.04
7. Mosquito/Disease Control County of San Diego (858) 694-2888	Vector Control District Vector Control	\$0.06

Total Direct Assessment Charges: \$25.60

Total 2006-2007 Amount: \$4,218.04

DESCRIPTION OF PROPERTY TAX CHARGES

Basic 1% Levy

The Basic 1% Levy is the primary property tax charge levied by the County on behalf of government agencies. As a result of the passage of Proposition 13 in 1978 (Article XIII A of the California State Constitution), the basic levy is limited to 1% of the property's net assessed value. Proceeds from this tax are divided by the County and used to help fund nearly every function the state, county, city and other local municipal agencies provide. All other charges that appear on the tax bill vary by district and county.

Voter Approved

Voter Approved Debt are taxes levied on a parcel that is calculated based on the assessed value of the parcel. Taxes may include those taxes that were approved by voters before that passage of Proposition 13 in 1978, General Obligation Bonds or Special Taxes that are based on assessed value as opposed to some other method. Taxes that were established before 1978 may be used for various services and improvements and may or may not be associated with public indebtedness (the issuance of municipal bonds). A General Obligation Bond is a municipal bond that may be issued by a city, county or school district in order to finance the acquisition and construction of public capital facilities and real property. Equipment purchases and the cost of operation and maintenance cannot be financed with a General Obligation Bond. Special Taxes are created pursuant to various California Code Sections and require 2/3 majority approval of the qualified voters for approval. A special tax is may be formed by a local government (a city, county, special district, etc...) in order to finance specific facilities and/or services and cannot be used for general purposes.

Water/Sewer Standby Charge

A Water Standby Charge is created pursuant Government Code Section 54984 or Water Code Section 35470 et seq.). A Sewer Standby Charge is created pursuant Government Code Section 54984. Upon majority approval of the property owners during an assessment balloting procedure, a water or sewer standby charge may be created by a any local agency authorized to provide water or sewer services in order to finance the certain designated facilities and/or services that benefit the properties that are assessed. A standby charge must provide special benefit to the properties that are assessed in order to be levied.

Vector Control District

A Vector Control District is a special assessment district created pursuant to the Health and Safety Code Section 2270 et seq., in order to collect costs of a local government (a city, county, special district, etc...) related to vector control. One-time abatements include a notice to the property owner prior to abatement followed by a public hearing. Upon abatement, if the amount owing remains delinquent, a recorded lien is placed on the parcel for the abatement amount, which may include a surcharge that is usually 10% of the amount or is an administrative charge based on actual administrative costs. Ongoing abatements are established upon majority approval of the property owners during an assessment balloting procedure.

Landscaping & Lighting Maintenance District

A Lighting and Landscape Maintenance District is a special assessment district created pursuant to the Landscaping and Lighting Act of 1972 (Streets and Highways Code Section 22500 et seq.) upon majority approval of the property owners during an assessment balloting procedure. These Districts may be formed by a local government (a city, county, special district, etc...) in order to finance certain services that benefit the properties within the district. The District must provide special benefit to the properties within the district in order to levy special assessments. The District will include the ability to issue municipal bonds to finance improvements pursuant to the Improvement Bond Act of 1915 (Streets and Highways Code Section 8500 et seq.) however this is not common.

Terms, Conditions and Limitations

This report and the determinations made herein were prepared by California Tax Data, Inc. ("CTD"). Only the buyer (and his/her agent) and the seller (and his/her agent) may use or rely on this report. The determinations made in this report are time-sensitive. Therefore, the information in this report may be considered accurate only as of the date shown herein. Governmental actions occurring after the date of this report are not disclosed, and CTD is under no duty to update this report when or if new tax information is released or becomes available. The sole purposes of this report are to (a) make preliminary determinations regarding whether current secured tax rolls contain Mello-Roos Community Facilities District Special Taxes or 1915 Bond Act Special Assessments against the subject property, and (b) assist the seller in fulfilling his/her duty to comply with California Civil Code §1102.6b. This report is not a substitute for a title report or title insurance and may not be relied upon as such.

This report is for the exclusive benefit and reliance of the specific buyer and specific seller mentioned herein and there shall be no third party beneficiaries. This report may not be used in any subsequent transaction affecting the subject property. This report is void and not guaranteed if it has not been paid for within 30 days after the close of escrow.

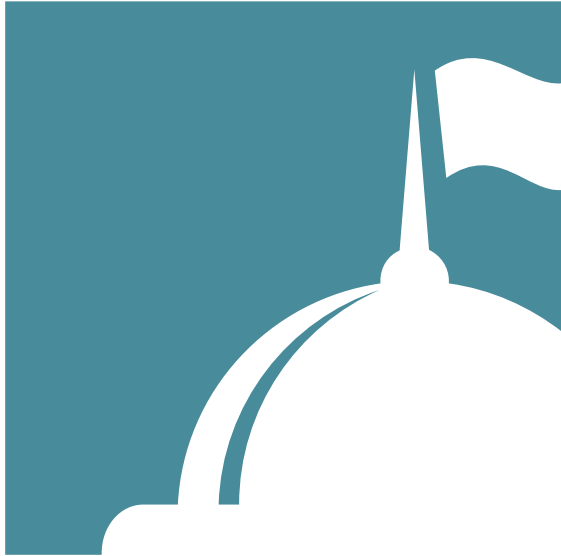
This Report addresses special tax assessment matters only. It does not address matters related to (a) title or title defects, (b) earthquake zones, flood zones, fire zones or other natural hazard zones, (c) survey or geologic issues, (d) land use or zoning, (e) the California Subdivided Lands Act or the Subdivision Map Act, (f) compliance with other federal, state or local laws, ordinances or restrictions that may apply to the property, such as the Americans with Disabilities Act and building codes, (g) restrictions affecting the use, occupancy or development of the property imposed by any state, local or federal governmental agency, including without limitation, flood control districts, the California Coastal Commission, joint power districts, water districts, agencies or school districts, (h) any permits of any nature that may be required for the current or anticipated future use of the property, or (i) any other legal concerns that might affect the property.

CTD has prepared this report solely based upon records and information provided by various governmental and private agencies. CTD has assumed that these records and information are accurate and complete, and CTD has not conducted any independent verification of their accuracy or completeness. CTD hereby disclaims all liability and shall not be responsible for any inaccuracies or omissions in the public records or information supplied by the various governmental and private agencies supplying information to CTD.

In order to prepare this report, either the seller (or his/her agent) or the buyer (or his/her agent) supplied CTD with the Assessors Parcel Number ("APN") for the subject property. CTD has not verified the accuracy of the APN. This report was prepared based upon such APN, and CTD shall not be responsible or liable for any losses, liabilities or damages resulting from an incorrect APN.

BY ACCEPTING OR USING THIS REPORT, THE BUYER AND SELLER HEREBY AGREE TO BE BOUND BY ALL OF THE TERMS, CONDITIONS, AND LIMITATIONS OF LIABILITY STATED HEREIN.

California Tax Disclosure Report



*This report satisfies
the seller's obligation, pursuant
to Civil Code Section 1102.6b, to
disclose all special tax and/or
assessment districts affecting
the subject property*

California Tax Data
www.californiataxdata.com

This Report Prepared Especially For:

GeoLogix NHD Disclosures, LLC.

Address : UNION ST

***Your #1 Source for Property Tax Information**
(Including Mello-Roos and 1915 Act Disclosures)*

California Tax Data, Inc. 100 Pacifica, Suite 470 Irvine, CA 92618
Tel 877-FIND TAX (877-346-3829) | info@californiataxdata.com
www.californiataxdata.com

PROPERTY TAX DISCLOSURE REPORT FOR:

Property Address: UNION ST

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Description of Property Tax Charges	6
Terms, Conditions and Limitations	7

NOTE

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In preparing this report, California Tax Data has relied upon the statutes identified and has reviewed the records referred to in each determination. These are available to the public as Government Records to make the determinations if and to what extent each special tax and assessment statute applies to the subject property. Receipt or use of this report by recipient or any other third party constitutes acceptance of the terms and conditions detailed at the end of this document. Please read these terms and conditions carefully. This report is not a warranty or a policy of insurance. This report is prepared by California Tax Data to comply with certain California laws relating to the disclosure of a continuing lien securing the levy of special taxes pursuant to the Mello-Roos Community Facilities Act (Chapter 2.5 (commencing with Section 53311) of Part 1 of Division 2 of Title 5 of the Government Code) or to a fixed lien assessment collected in installments to secure bonds issued pursuant to the Improvement Bond Act of 1915 (Division 10 (commencing with Section 8500) of the Streets and Highways Code) in connection with the sale of real property in California.

NOTICE OF SPECIAL TAX AND ASSESSMENT

TO: THE PROSPECTIVE PURCHASER OF THE REAL PROPERTY KNOWN AS:

Assessor's Parcel Number: 256-171-21-00
Property Address or Legal Description: UNION ST
Report Date: 1/30/2007

THIS IS A NOTIFICATION TO YOU PRIOR TO YOUR PURCHASING THIS PROPERTY.

1. MELLO-ROOS COMMUNITY FACILITIES DISTRICTS

Mello-Roos Community Facilities Districts ("CFD") provide a method of financing certain public capital facilities and services especially in developing areas and areas undergoing rehabilitation. Public improvements funded by Mello-Roos CFDs may include, but are not limited to, roads, schools, water, sewer and storm drain facilities. Public services funded by Mello-Roos CFDs may include, but are not limited to, police and fire protection services, recreation program services, and flood or storm protection services. Mello-Roos CFDs commonly fund the construction of public improvements through the issuance of bonds. A special tax lien is placed on property within the district for the annual payment of principal and interest as well as administrative expenses. Typically, the annual special tax continues until the bonds are repaid, or until special taxes are no longer needed. Mello-Roos special tax rates may increase each year. In most instances but not all, the special tax is collected with regular property taxes.

Properties located within a Mello-Roos Community Facilities District are subject to a special tax, which is in addition to the regular property taxes and any other charges and benefit assessments that will be listed on the property tax bill. This special tax may not be imposed on all parcels within the city or county where the property is located. The special tax is used to provide public facilities or services that are likely to particularly benefit the property.

THIS PROPERTY IS NOT SUBJECT TO MELLO-ROOS COMMUNITY FACILITIES DISTRICT SPECIAL TAX LIEN(S).

2. 1915 BOND ACT ASSESSMENT DISTRICTS

1915 Bond Act assessment districts provide a method of financing certain public capital facilities. Public improvements funded by 1915 Bond Act districts may include, but are not limited to, roads, sewer, water and storm drain systems, and street lighting. 1915 Bond Act assessment districts commonly fund the construction of public improvements through the issuance of bonds. A special assessment lien is placed on property within the assessment district. The lien amount is calculated according to the specific benefit that individual property receives from the improvements and is amortized over a period of years. 1915 Bond Act assessments can be prepaid at any time. In most instances but not all, the assessment is collected with regular property taxes.

Properties within a 1915 Bond Act assessment district are subject to annual assessment installments (a Mello-Roos Community Facilities District special tax and the 1915 Bond Act Assessment District annual assessment installments are hereinafter collectively referred to as "Special Liens"), which are in addition to the regular property taxes and any other charges and benefit assessments that will be listed on the property tax bill. The assessment district issues bonds to finance the acquisition or construction of certain public improvements that are of direct and special benefit to property within the assessment district. The bonds will be repaid from annual assessment installments on property within the assessment district. The special assessment is used to provide public facilities that are likely to particularly benefit the property.

THIS PROPERTY IS NOT SUBJECT TO IMPROVEMENT BOND ACT OF 1915 SPECIAL ASSESSMENT LIEN(S).

MELLO-ROOS COMMUNITY FACILITIES DISTRICT SPECIAL TAXES AND THE 1915 BOND ACT ASSESSMENT DISTRICT ANNUAL ASSESSMENT INSTALLMENTS ARE HEREINAFTER COLLECTIVELY REFERRED TO AS "SPECIAL LIENS." IF SPECIAL LIENS DESCRIBED ABOVE ARE NOT PAID WHEN DUE, FORECLOSURE PROCEEDINGS MAY BE INITIATED AT ANY TIME, AFTER PROPERTY TAXES BECOME DELINQUENT. YOUR PROPERTY MAY BE SOLD FOR THE DELINQUENT AMOUNTS, EARLIER THAN WITH REGULAR PROPERTY TAXES.

NOTICE OF SPECIAL TAX AND ASSESSMENT (continued)

TO: THE PROSPECTIVE PURCHASER OF THE REAL PROPERTY KNOWN AS:

Assessor's Parcel Number: 256-171-21-00
Property Address or Legal Description: UNION ST
Report Date: 1/30/2007

THE INFORMATION PROVIDED IN THIS REPORT WAS PREPARED BY NATIONAL TAX DATA, INC. dba CALIFORNIA TAX DATA ("CTD") AND IS SUBJECT TO THE TERMS AND CONDITIONS CONTAINED HEREIN. THE PURPOSE OF THIS REPORT IS TO ASSIST THE SELLER IN FULFILLING HIS OR HER LEGAL DISCLOSURE REQUIREMENT PURSUANT TO CALIFORNIA CIVIL CODE § 1102.6B. THIS REPORT WAS COMPILED USING INFORMATION OBTAINED FROM THE COUNTY, VARIOUS GOVERNMENTAL AGENCIES AND THIRD PARTIES. CTD IS NOT RESPONSIBLE FOR ANY INACCURACIES OR OMISSION IN THE PUBLIC RECORDS OF THE COUNTY, VARIOUS GOVERNMENTAL AGENCIES OR FOR INFORMATION PROVIDED BY THIRD PARTIES. **THIS REPORT IS NOT A SUBSTITUTE FOR A TITLE REPORT OR TITLE INSURANCE AND MAY NOT BE RELIED UPON AS SUCH.**

BUYER'S CONFIRMATION OF RECEIPT:

I (WE) ACKNOWLEDGE THAT I (WE) HAVE RECEIVED A COPY OF THIS NOTICE.

Date: _____ Transferee's Signature (Buyer): _____

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NOTICE OF SUPPLEMENTAL PROPERTY TAX BILL

In accordance with Section 1102.6(c) of the California Civil Code, it is the sole responsibility of the seller of any real property, or his or her agent, to deliver to the prospective purchaser a disclosure notice of the following:

California property tax law requires the Assessor to revalue real property at the time the ownership of the property changes. Because of this law, you may receive one or two supplemental tax bills, depending on when your loan closes.

The supplemental tax bills are not mailed to your lender. If you have arranged for your property tax payments to be paid through an impound account, the supplemental tax bills will not be paid by your lender. It is your responsibility to pay these supplemental bills directly to the Tax Collector.

If you have any question concerning this matter, please call your local Tax Collector's Office.

As stated above, California law requires that the Assessor re-appraise property upon a change of ownership or the completion of new construction. This re-appraisal results in a supplemental tax assessment which is based on the difference between the new value and the old value of the property, multiplied by the property's Ad Valorem tax rate. The resulting Supplemental Tax amount is then pro-rated, based upon the number of months remaining in the fiscal year in which the event occurred.

The number of tax bills which will be issued also depends on the date the event occurred. If the change of ownership or new construction is completed between January 1st and May 31st, the result will be two supplemental assessments levied on two supplemental tax bills. If the event occurs between June 1st and December 31st, then only one supplemental bill will be issued.

For a complete explanation and estimation of the supplemental tax bills affecting this parcel you can go to www.californiataxdata.com and order a complete Notice of Supplemental Tax Report.

BREAKDOWN OF THE 2006-2007 PROPERTY TAX BILL

This report is an estimate of the original secured property tax bill charges for the above-mentioned property using information obtained from the County on a given date. Changes made by the County or the underlying public agencies levying charges against this property after the date of this report may not be reflected in this report.

Basic Prop 13 Levy

1. Basic 1% Levy	Prop 13	\$2,550.00
County of San Diego (619) 531-5399	General Service	

Voter Approved Ad Valorem Taxes

2. Voter Approved Debt	Voter Approved	\$70.26
County of San Diego (619) 531-5399	General	

Basic Prop 13 Levy & Voter Approved Ad Valorem Taxes: \$2,620.26

Estimated Tax Rate: 1.028%

Direct Assessments

3. Standby Charge	Water/Sewer Standby Charge	\$11.50
Metropolitan Water District of Southern California (213) 217-7619	Water & Sewer Service	
4. Water Availability Standby Charge	Water/Sewer Standby Charge	\$10.00
San Diego County Water Authority (858) 522-6600	Water & Sewer Service	
5. Mosquito/Rat Control A	Vector Control District	\$3.00
County of San Diego (858) 694-2888	Vector Control	
6. Landscape & Lighting, Zone A	Landscaping & Lighting Maintenance District	\$1.04
City of Encinitas (760) 633-2644	Landscape & Lighting	

Total Direct Assessment Charges: \$25.54

Total 2006-2007 Amount: \$2,645.80

DESCRIPTION OF PROPERTY TAX CHARGES

Basic 1% Levy

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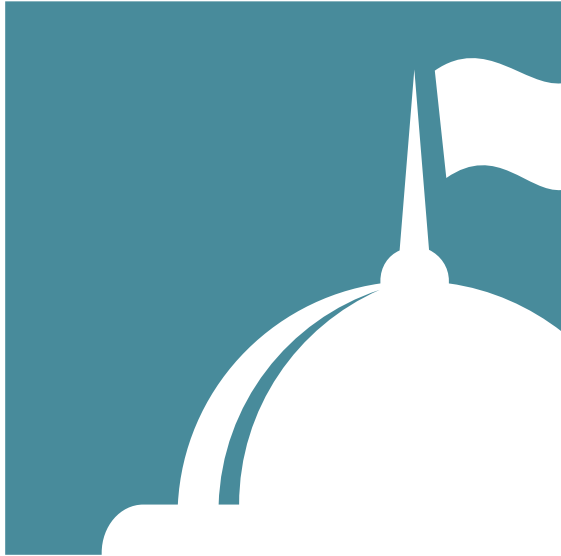
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California Tax Disclosure Report



*This report satisfies
the seller's obligation, pursuant
to Civil Code Section 1102.6b, to
disclose all special tax and/or
assessment districts affecting
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California Tax Data
www.californiataxdata.com

This Report Prepared Especially For:

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Address : UNION ST

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(Including Mello-Roos and 1915 Act Disclosures)*

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PROPERTY TAX DISCLOSURE REPORT FOR:

Property Address: UNION ST

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NOTICE OF SPECIAL TAX AND ASSESSMENT

TO: THE PROSPECTIVE PURCHASER OF THE REAL PROPERTY KNOWN AS:

Assessor's Parcel Number: 256-171-24-00
Property Address or Legal Description: UNION ST
Report Date: 1/30/2007

THIS IS A NOTIFICATION TO YOU PRIOR TO YOUR PURCHASING THIS PROPERTY.

1. MELLO-ROOS COMMUNITY FACILITIES DISTRICTS

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Properties located within a Mello-Roos Community Facilities District are subject to a special tax, which is in addition to the regular property taxes and any other charges and benefit assessments that will be listed on the property tax bill. This special tax may not be imposed on all parcels within the city or county where the property is located. The special tax is used to provide public facilities or services that are likely to particularly benefit the property.

THIS PROPERTY IS NOT SUBJECT TO MELLO-ROOS COMMUNITY FACILITIES DISTRICT SPECIAL TAX LIEN(S).

2. 1915 BOND ACT ASSESSMENT DISTRICTS

1915 Bond Act assessment districts provide a method of financing certain public capital facilities. Public improvements funded by 1915 Bond Act districts may include, but are not limited to, roads, sewer, water and storm drain systems, and street lighting. 1915 Bond Act assessment districts commonly fund the construction of public improvements through the issuance of bonds. A special assessment lien is placed on property within the assessment district. The lien amount is calculated according to the specific benefit that individual property receives from the improvements and is amortized over a period of years. 1915 Bond Act assessments can be prepaid at any time. In most instances but not all, the assessment is collected with regular property taxes.

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MELLO-ROOS COMMUNITY FACILITIES DISTRICT SPECIAL TAXES AND THE 1915 BOND ACT ASSESSMENT DISTRICT ANNUAL ASSESSMENT INSTALLMENTS ARE HEREINAFTER COLLECTIVELY REFERRED TO AS "SPECIAL LIENS." IF SPECIAL LIENS DESCRIBED ABOVE ARE NOT PAID WHEN DUE, FORECLOSURE PROCEEDINGS MAY BE INITIATED AT ANY TIME, AFTER PROPERTY TAXES BECOME DELINQUENT. YOUR PROPERTY MAY BE SOLD FOR THE DELINQUENT AMOUNTS, EARLIER THAN WITH REGULAR PROPERTY TAXES.

NOTICE OF SPECIAL TAX AND ASSESSMENT (continued)

TO: THE PROSPECTIVE PURCHASER OF THE REAL PROPERTY KNOWN AS:

Assessor's Parcel Number: 256-171-24-00
Property Address or Legal Description: UNION ST
Report Date: 1/30/2007

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If you have any question concerning this matter, please call your local Tax Collector's Office.

As stated above, California law requires that the Assessor re-appraise property upon a change of ownership or the completion of new construction. This re-appraisal results in a supplemental tax assessment which is based on the difference between the new value and the old value of the property, multiplied by the property's Ad Valorem tax rate. The resulting Supplemental Tax amount is then pro-rated, based upon the number of months remaining in the fiscal year in which the event occurred.

The number of tax bills which will be issued also depends on the date the event occurred. If the change of ownership or new construction is completed between January 1st and May 31st, the result will be two supplemental assessments levied on two supplemental tax bills. If the event occurs between June 1st and December 31st, then only one supplemental bill will be issued.

For a complete explanation and estimation of the supplemental tax bills affecting this parcel you can go to www.californiataxdata.com and order a complete Notice of Supplemental Tax Report.

BREAKDOWN OF THE 2006-2007 PROPERTY TAX BILL

This report is an estimate of the original secured property tax bill charges for the above-mentioned property using information obtained from the County on a given date. Changes made by the County or the underlying public agencies levying charges against this property after the date of this report may not be reflected in this report.

Basic Prop 13 Levy

1. Basic 1% Levy County of San Diego (619) 531-5399	Prop 13 General Service	\$8,160.00
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Voter Approved Ad Valorem Taxes

2. Voter Approved Debt County of San Diego (619) 531-5399	Voter Approved General	\$224.88
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Basic Prop 13 Levy & Voter Approved Ad Valorem Taxes: \$8,384.88
Estimated Tax Rate: 1.028%

Direct Assessments

3. Standby Charge Metropolitan Water District of Southern California (213) 217-7619	Water/Sewer Standby Charge Water & Sewer Service	\$32.68
4. Water Availability Standby Charge San Diego County Water Authority (858) 522-6600	Water/Sewer Standby Charge Water & Sewer Service	\$28.40
5. Mosquito/Rat Control A County of San Diego (858) 694-2888	Vector Control District Vector Control	\$3.00
6. Landscape & Lighting, Zone A City of Encinitas (760) 633-2644	Landscaping & Lighting Maintenance District Landscape & Lighting	\$2.98
7. Mosquito/Disease Control County of San Diego (858) 694-2888	Vector Control District Vector Control	\$0.18

Total Direct Assessment Charges: \$67.24
Total 2006-2007 Amount: \$8,452.12

DESCRIPTION OF PROPERTY TAX CHARGES

Basic 1% Levy

The Basic 1% Levy is the primary property tax charge levied by the County on behalf of government agencies. As a result of the passage of Proposition 13 in 1978 (Article XIII A of the California State Constitution), the basic levy is limited to 1% of the property's net assessed value. Proceeds from this tax are divided by the County and used to help fund nearly every function the state, county, city and other local municipal agencies provide. All other charges that appear on the tax bill vary by district and county.

Voter Approved

Voter Approved Debt are taxes levied on a parcel that is calculated based on the assessed value of the parcel. Taxes may include those taxes that were approved by voters before that passage of Proposition 13 in 1978, General Obligation Bonds or Special Taxes that are based on assessed value as opposed to some other method. Taxes that were established before 1978 may be used for various services and improvements and may or may not be associated with public indebtedness (the issuance of municipal bonds). A General Obligation Bond is a municipal bond that may be issued by a city, county or school district in order to finance the acquisition and construction of public capital facilities and real property. Equipment purchases and the cost of operation and maintenance cannot be financed with a General Obligation Bond. Special Taxes are created pursuant to various California Code Sections and require 2/3 majority approval of the qualified voters for approval. A special tax is may be formed by a local government (a city, county, special district, etc...) in order to finance specific facilities and/or services and cannot be used for general purposes.

Water/Sewer Standby Charge

A Water Standby Charge is created pursuant Government Code Section 54984 or Water Code Section 35470 et seq.). A Sewer Standby Charge is created pursuant Government Code Section 54984. Upon majority approval of the property owners during an assessment balloting procedure, a water or sewer standby charge may be created by a any local agency authorized to provide water or sewer services in order to finance the certain designated facilities and/or services that benefit the properties that are assessed. A standby charge must provide special benefit to the properties that are assessed in order to be levied.

Vector Control District

A Vector Control District is a special assessment district created pursuant to the Health and Safety Code Section 2270 et seq., in order to collect costs of a local government (a city, county, special district, etc...) related to vector control. One-time abatements include a notice to the property owner prior to abatement followed by a public hearing. Upon abatement, if the amount owing remains delinquent, a recorded lien is placed on the parcel for the abatement amount, which may include a surcharge that is usually 10% of the amount or is an administrative charge based on actual administrative costs. Ongoing abatements are established upon majority approval of the property owners during an assessment balloting procedure.

Landscaping & Lighting Maintenance District

A Lighting and Landscape Maintenance District is a special assessment district created pursuant to the Landscaping and Lighting Act of 1972 (Streets and Highways Code Section 22500 et seq.) upon majority approval of the property owners during an assessment balloting procedure. These Districts may be formed by a local government (a city, county, special district, etc...) in order to finance certain services that benefit the properties within the district. The District must provide special benefit to the properties within the district in order to levy special assessments. The District will include the ability to issue municipal bonds to finance improvements pursuant to the Improvement Bond Act of 1915 (Streets and Highways Code Section 8500 et seq.) however this is not common.

Terms, Conditions and Limitations

This report and the determinations made herein were prepared by California Tax Data, Inc. ("CTD"). Only the buyer (and his/her agent) and the seller (and his/her agent) may use or rely on this report. The determinations made in this report are time-sensitive. Therefore, the information in this report may be considered accurate only as of the date shown herein. Governmental actions occurring after the date of this report are not disclosed, and CTD is under no duty to update this report when or if new tax information is released or becomes available. The sole purposes of this report are to (a) make preliminary determinations regarding whether current secured tax rolls contain Mello-Roos Community Facilities District Special Taxes or 1915 Bond Act Special Assessments against the subject property, and (b) assist the seller in fulfilling his/her duty to comply with California Civil Code §1102.6b. This report is not a substitute for a title report or title insurance and may not be relied upon as such.

This report is for the exclusive benefit and reliance of the specific buyer and specific seller mentioned herein and there shall be no third party beneficiaries. This report may not be used in any subsequent transaction affecting the subject property. This report is void and not guaranteed if it has not been paid for within 30 days after the close of escrow.

This Report addresses special tax assessment matters only. It does not address matters related to (a) title or title defects, (b) earthquake zones, flood zones, fire zones or other natural hazard zones, (c) survey or geologic issues, (d) land use or zoning, (e) the California Subdivided Lands Act or the Subdivision Map Act, (f) compliance with other federal, state or local laws, ordinances or restrictions that may apply to the property, such as the Americans with Disabilities Act and building codes, (g) restrictions affecting the use, occupancy or development of the property imposed by any state, local or federal governmental agency, including without limitation, flood control districts, the California Coastal Commission, joint power districts, water districts, agencies or school districts, (h) any permits of any nature that may be required for the current or anticipated future use of the property, or (i) any other legal concerns that might affect the property.

CTD has prepared this report solely based upon records and information provided by various governmental and private agencies. CTD has assumed that these records and information are accurate and complete, and CTD has not conducted any independent verification of their accuracy or completeness. CTD hereby disclaims all liability and shall not be responsible for any inaccuracies or omissions in the public records or information supplied by the various governmental and private agencies supplying information to CTD.

In order to prepare this report, either the seller (or his/her agent) or the buyer (or his/her agent) supplied CTD with the Assessors Parcel Number ("APN") for the subject property. CTD has not verified the accuracy of the APN. This report was prepared based upon such APN, and CTD shall not be responsible or liable for any losses, liabilities or damages resulting from an incorrect APN.

BY ACCEPTING OR USING THIS REPORT, THE BUYER AND SELLER HEREBY AGREE TO BE BOUND BY ALL OF THE TERMS, CONDITIONS, AND LIMITATIONS OF LIABILITY STATED HEREIN.

CHAPTER 30.09

ZONING USE MATRIX

The Zoning Use matrix below provides a listing of the various land uses which are allowed by right or use permit and those which are prohibited within each of the City's zoning categories. In addition to the matrix below, individual Specific Plans provide a listing of various land uses allowed by right or use permit within each of the Specific Plan's zoning categories. Refer to individual specific plans, as referenced in Chapter 30.84, Specific Plans, for a listing of allowed land uses. The following symbols are used to describe the relationship of the listed uses to each of the zones: (Ord. 94-02).

- "P" indicates that a use is permitted by right;
- "C" indicates that a Major Use Permit is required;
- "Cm" indicates that a Minor Use Permit is required;
- "X" indicates that a use is prohibited.

02/01

RR = Rural Residential

R = Residential

MHP = Mobile Home Park

OP = Office Professional

LC = Limited Local Commercial

GC = General Commercial

VSC = Visitor Serving Commercial

LI = Light Industrial

BP = Business Park

P/SP = Public/Semi-Public

ER/OS = Ecological Resource/Open Space

L-LC = Limited Local Commercial

L-VSC = Limited Visitor Serving Commercial

Use	Zoning uses														
	RR RR-1 RR-2	RS-11 R-3 R-5 R-8	R-11 R-15	R-20 R-25	MHP	OP	LC	GC	VSC	LI	BP	P/SP	ER/OS	L-LC	L-VSC
Accessory Building	P	P	P	P	P	X	P	P	P	P	P	P	X	P	P
Adult Business (Ord. 2002-02) (City Clerk permit possible)	X	X	X	X	X	X	X	P****	X	X	X	X	X	X	X
Agricultural Equipment (Sale or Rent)	X	X	X	X	X	X	X	P	X	P	X	X	X	X	X
Agricultural & Horticulture Production (Ord 95-04)	Cm	Cm	Cm	Cm	X	Cm	Cm	Cm	X	Cm	Cm	X	Cm***	X	X
Agricultural & Horticulture Packing (Ord 94-11)`	C	C	C	C	X	C	C	C	X	C	C	X	X	X	X
Agricultural – Road-side stand (when adjacent to Circulation Element Road)	Cm	Cm	Cm	Cm	X	Cm	Cm	Cm	Cm	Cm	Cm	X	X	X	X
Alcoholic Beverage, Sales - off premise (Ord 91-03)	X	X	X	X	X	X	X	P	P	X	X	X	X	X	Cm
Ambulance Service (Private)	X	X	X	X	X	X	X	P	X	P	P	P	X	X	X
Animal Grazing & Raising (Ord 95-04)	P*	P*	X	X	X	X	X	X	X	X	X	X	C**	X	X

P = Permitted by Right

C = Conditional Use permit Required (Major)

Cm = Conditional Use Permit Required (Minor)

X = Prohibited

All Home-Based businesses, please refer to Chapter 30.48.040L.

*** See Animal Regulations (Chapter 30.55)**

**** Not permitted within coastal zone ecological resource areas.**

***** Limited to aquaculture uses (as defined by this Title) within the coastal zone.**

****** This use must still meet the locational requirements of Title 30.**

Use**Zoning Uses**

	RR RR-1 RR-2	RS-11 R-3 R-5 R-8	R-11 R-15	R-20 R-25	MHP	OP	LC	GC	VSC	LI	BP	P/SP	ER/OS	L-LC	L- VSC
Animal Shelter	X	X	X	X	X	X	X	C	X	C	X	C	X	X	X
Antique Sales, Retail (City Clerk permit possible)	X	X	X	X	X	X	P	P	Cm	P	X	X	X	X	Cm
Appliance Sales & Repairs (Household & Small Appliances)	X	X	X	X	X	X	P	P	X	P	X	X	X	X	X
Aquarium, Comm.	X	X	X	X	X	X	P	P	P	X	X	X	X	X	X
Arcade Accessory (Non-Adult) (City Clerk permit possible)	X	X	X	X	X	X	P	P	P	X	X	X	X	Cm	Cm
Arcade Primary (Non-Adult) (City Clerk permit possible)	X	X	X	X	X	X	Cm	Cm	Cm	X	X	X	X	X	Cm
Art Gallery	X	X	X	X	X	X	P	P	P	X	X	X	X	P	P
Athletic Field	C	C	C	C	C	X	C	C	C	C	C	P	C*	X	X

P = Permitted by Right**C = Conditional Use permit Required (Major)****Cm = Conditional Use Permit Required (Minor)****X = Prohibited****All Home-Based businesses, please refer to Chapter 30.48.040L.*****Not permitted within coastal zone ecological resource areas.**

Use	Zoning Uses														
	RR RR-1 RR-2	RS-11 R-3 R-5 R-8	R-11 R-15	R-20 R-25	MHP	OP	LC	GC	VSC	LI	BP	P/SP	ER/OS	L-LC	L-VSC
Auction House (City Clerk permit possible)	X	X	X	X	X	X	X	P	X	P	P	X	X	X	X
Auditorium	X	X	X	X	X	X	X	X	X	X	X	P	X	X	X
Automobile Body Repair	X	X	X	X	X	X	X	C	X	P	C	X	X	X	X
Automobile Elec. & Tune-up	X	X	X	X	X	X	X	C	X	P	Cm	X	X	X	X
Automobile Repair Garage	X	X	X	X	X	X	X	C	X	P	Cm	X	X	X	X
Automobile Painting	X	X	X	X	X	X	X	C	X	P	C	X	X	X	X
Automobile Rental	X	X	X	X	X	X	X	Cm	Cm	Cm	X	X	X	X	X
Auto Sales, New and Used	X	X	X	X	X	X	X	Cm*	X	C	X	X	X	X	X

P = Permitted by Right

C = Conditional Use permit Required (Major)

Cm = Conditional Use Permit Required (Minor)

X = Prohibited

All Home-Based businesses, please refer to Chapter 30.48.040L.

* Incidental Repairs permitted per State certification requirements

Use

Zoning Uses

	RR RR-1 RR-2	RS-11 R-3 R-5 R-8	R-11 R-15	R-20 R-25	MHP	OP	LC	GC	VSC	LI	BP	P/SP	ER/OS	L-LC	L-VSC
Bakery (Retail)	X	X	X	X	X	P****	P	P	P	P	C	X	X	P	P**
Bakery (Wholesale)	X	X	X	X	X	X	X	X	X	P	X	X	X	X	X
Bank/Savings & Loan	X	X	X	X	X	P	P	P	X	X	P	X	X	X	X
Barber & Beauty Shop (Cosmetologist)	X	X	X	X	X	P****	P	P	P****	X	C	X	X	P	P**
Bar/Cocktail Lounge	X	X	X	X	X	X	X	C	C	X	X	X	X	X	Cm
Bicycle Sales, Rental & Service	X	X	X	X	X	X	P	P	P	P	X	X	X	P	C/P**
Billiard, Pool Hall (City Clerk permit possible)	X	X	X	X	X	X	X	P	Cm	X	X	X	X	X	X
Bird Raising	P*	P*	X	X	X	X	X	X	X	P	X	X	X	X	X

P = Permitted by Right

C = Conditional Use permit Required (Major)

Cm = Conditional Use Permit Required (Minor)

X = Prohibited

* See Animal Regulations (Chapter 30.55)

** Permitted in conjunction with a hotel or visitor service complex.

“C” is required when use stands alone or P** when use is accessory to hotel

*** Permitted when in conjunction with a hotel or office/professional complex

**** Ancillary Use

All Home-Based businesses, please refer to Chapter 30.48.040L.

Use**Zoning Uses**

	RR RR-1 RR-2	RS-11 R-3 R-5 R-8	R-11 R-15	R-20 R-25	MHP	OP	LC	GC	VSC	LI	BP	P/SP	ER/OS	L-LC	L-VSC
Blueprinting & Photostatting	X	X	X	X	X	P	X	P	X	P	P	X	X	X	X
Boat Building	X	X	X	X	X	X	X	X	X	P	C	X	X	X	X
Boat Rental	X	X	X	X	X	X	X	Cm	Cm	Cm	X	X	X	X	X
Boat Sales	X	X	X	X	X	X	X	Cm	C	P	X	X	X	X	X
Body Painting	X	X	X	X	X	X	X	Cm	X	X	X	X	X	X	X
Bookbinding	X	X	X	X	X	X	X	P	X	P	P	X	X	X	X
Book Sales	X	X	X	X	X	P	P	P	P	X	P	X	X	P	P
Borrow Pit	X	X	X	X	X	X	X	X	X	C	X	X	X	X	X
Bottling Plant	X	X	X	X	X	X	X	X	X	P	X	X	X	X	X
Bowling Alley	X	X	X	X	X	X	X	P	X	P	X	X	X	X	X
Building Materials Sales Enclosed	X	X	X	X	X	X	X	P	X	P	X	X	X	X	X
Building Materials Storage Yard	X	X	X	X	X	X	X	C	X	P	X	X	X	X	X

P = Permitted by Right**C = Conditional Use permit Required (Major)****Cm = Conditional Use Permit Required (Minor)****X = Prohibited****All Home-Based businesses, please refer to Chapter 30.48.040L.**

Use**Zoning Uses**

	RR RR-1 RR-2	RS-11 R-3 R-5 R-8	R-11 R-15	R-20 R-25	MHP	OP	LC	GC	VSC	LI	BP	P/SP	ER/OS	L-LC	L-VSC
Burial Casket Sales	X	X	X	X	X	X	X	P	X	P	X	X	X	X	X
Burial Casket Manufacturing	X	X	X	X	X	X	X	X	X	P	X	X	X	X	X
Cabinet Shop	X	X	X	X	X	X	X	Cm	X	P	X	X	X	X	X
Camps (Ord. 95-04)	X	X	X	X	X	X	X	X	X	X	X	C	C*	X	X
Candle Manufacturing	X	X	X	X	X	X	X	Cm	X	P	X	X	X	X	X
Candy and Confectionery Manufacturing	X	X	X	X	X	X	X	X	X	P	X	X	X	X	X
Candy & Confectionery Sales	X	X	X	X	X	X	P	P	P	X	X	X	X	X	X
Canvas Manufacturing	X	X	X	X	X	X	X	X	X	P	C	X	X	X	X

P = Permitted by Right**C = Conditional Use permit Required (Major)****Cm = Conditional Use Permit Required (Minor)****X = Prohibited****All Home-Based businesses, please refer to Chapter 30.48.040L.***** Not permitted within coastal zone ecological resource areas.**

Use**Zoning Uses**

	RR RR-1 RR-2	RS-11 R-3 R-5 R-8	R-11 R-15	R-20 R-25	MHP	OP	LC	GC	VSC	LI	BP	P/SP	ER/OS	L-LC	L-VSC
Car Wash (Ord. 89-41)	X	X	X	X	X	X	X	Cm	X	Cm	X	X	X	X	X
Carpet & Rug Cleaning Plant	X	X	X	X	X	X	X	X	X	P	X	X	X	X	X
Catering Service	X	X	X	X	X	X	P	P	X	P	C	X	X	X	X
Cellophane Products Manufacturing	X	X	X	X	X	X	X	X	X	P	X	X	X	X	X
Cellular Facility (Ord 95-04)	C	C	C	C	C	P	P	P	P	P	P	P	C*	P	P
Cemetery	C	C	C	C	X	X	X	X	X	X	X	C	X	X	X
Ceramic products Manufacturing	X	X	X	X	X	X	X	X	X	P	X	X	X	X	X
Charitable Bins & Depositories	X	X	X	X	X	X	P	P	X	P	P	P	X	Cm	X
Church/Temple/Religious Institution	C	C	C	C	X	C	C	C	X	X	C	C	X	C	X

P = Permitted by Right**C = Conditional Use permit Required (Major)****Cm = Conditional Use Permit Required (Minor)****X = Prohibited****All Home-Based businesses, please refer to Chapter 30.48.040L.***** Not permitted within coastal zone ecological resource areas.**

Use**Zoning Uses**

	RR RR-1 RR-2	RS-11 R-3 R-5 R-8	R-11 R-15	R-20 R-25	MHP	OP	LC	GC	VSC	LI	BP	P/SP	ER/OS	L-LC	L-VSC
Clock Manufacturing	X	X	X	X	X	X	X	X	X	P	C	X	X	X	X
Clothing Rental	X	X	X	X	X	X	P	P	X	X	X	X	X	X	X
Club, Private	X	X	X	X	X	C	C	C	X	C	C	X	X	X	X
Club, Athletic or Recreational	X	X	X	X	X	C	C	C	C	C	C	X	X	X	X
Club, with Alcohol Sales	X	X	X	X	X	X	X	C	C	C	C	X	X	X	C
Coins, Purchase and Sales	X	X	X	X	X	X	P	P	P	X	X	X	X	X	X
Cold Storage Plant	X	X	X	X	X	X	X	X	X	P	X	X	X	X	X
Communications Equipment Manufacturing	X	X	X	X	X	X	X	X	X	P	P	X	X	X	X

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Use**Zoning Uses**

	RR RR-1 RR-2	RS-11 R-3 R-5 R-8	R-11 R-15	R-20 R-25	MHP	OP	LC	GC	VSC	LI	BP	P/SP	ER/OS	L-LC	L-VSC
Conservatory of Music	X	X	X	X	X	X	P	P	X	P	P	X	X	X	X
Contractor Storage Yard	X	X	X	X	X	X	X	C	X	C	X	X	X	X	X
Convenience Store	X	X	X	X	X	X	P	P	P	X	X	X	X	Cm	X
Convent and Monastery	C	C	C	C	X	X	X	X	X	X	X	C	X	X	X
Cork Products Manufacturing	X	X	X	X	X	X	X	X	X	P	X	X	X	X	X
Corrugated Paper Products Manufacturing	X	X	X	X	X	X	X	X	X	P	X	X	X	X	X

P = Permitted by Right**C = Conditional Use permit Required (Major)****Cm = Conditional Use Permit Required (Minor)****X = Prohibited****All Home-Based businesses, please refer to Chapter 30.48.040L.**

Use

Zoning Uses

	RR RR-1 RR-2	RS-11 R-3 R-5 R-8	R-11 R-15	R-20 R-25	MHP	OP	LC	GC	VSC	LI	BP	P/SP	ER/OS	L-LC	L-VSC
Cosmetic Manufacturing	X	X	X	X	X	X	X	X	X	P	X	X	X	X	X
Cosmetic Design Studio	X	X	X	X	X	P*	P	P	X	P	P	X	X	X	X
Costume Rentals	X	X	X	X	X	X	X	P	X	X	X	X	X	X	X
Custom Manufacturing (Ord. 91-03)	X	X	X	X	X	X	X	P	P	P	P	X	X	X	X
Courts, Commercial (Badminton, Tennis, Racquetball, Others)	X	X	X	X	X	Cm	Cm	Cm	Cm	Cm	Cm	Cm	X	X	C
Cutlery Manufacturing	X	X	X	X	X	X	X	X	X	P	C	X	X	X	X
Day Care Center	Cm	Cm	Cm	Cm	Cm	Cm	Cm	Cm	X	Cm	Cm	X	X	Cm	X
Dairy Store	X	X	X	X	X	X	P	P	X	X	X	X	X	X	X
Dance Hall (City Clerk permit possible)	X	X	X	X	X	X	X	C	X	X	X	X	X	X	X

P = Permitted by Right

C = Conditional Use permit Required (Major)

Cm = Conditional Use Permit Required (Minor)

X = Prohibited

All Home-Based businesses, please refer to Chapter 30.48.040L.

*Ancillary Use

Use

Zoning Uses

	RR RR-1 RR-2	RS-11 R-3 R-5 R-8	R-11 R-15	R-20 R-25	MHP	OP	LC	GC	VSC	LI	BP	P/SP	ER/OS	L-LC	L-VSC
Dance Studio	X	X	X	X	X	Cm	P	P	X	X	Cm	X	X	Cm	X
Delicatessen	X	X	X	X	X	P*	P	P	X	P	C	X	X	Cm	X
Dental Clinic	X	X	X	X	X	P	P	P	X	X	Cm	X	X	X	X
Department Store	X	X	X	X	X	X	X	P	X	X	X	X	X	X	X
Die Casting	X	X	X	X	X	X	X	X	X	C	X	X	X	X	X
Distributing Plant	X	X	X	X	X	X	X	X	X	P	C	X	X	X	X
Dressmaking Shop	X	X	X	X	X	X	P	P	X	X	P	X	X	X	X
Drive-Through Restaurant (94-11)	X	X	X	X	X	X	X	C	C	X	X	X	X	X	X
Drug Wholesale	X	X	X	X	X	X	X	X	X	P	P	X	X	X	X

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Cm = Conditional Use Permit Required (Minor)

X = Prohibited

All Home-Based businesses, please refer to Chapter 30.48.040L.

***Ancillary Use**

Use

Zoning Uses

	RR RR-1 RR-2	RS-11 R-3 R-5 R-8	R-11 R-15	R-20 R-25	MHP	OP	LC	GC	VSC	LI	BP	P/SP	ER/OS	L-LC	L-VSC
Drug Store	X	X	X	X	X	X	P	P	X	X	X	X	X	X	X
Dry Cleaning, Retail and Self-Service w/on site cleaning permitted	X	X	X	X	X	X	P	P	**P	X	X	X	X	X	**P
Dwelling Unit, Caretaker - Accessory to the principal use. (Ord. 97-17)	X****	X****	X****	X****	X****	X****	X****	P***	P***	P***	P***	P***	Cm***	X****	X****
Dwelling Unit, One-Family	P	P	P	P	P	X	X	X	X	X	X	X	X	X	X
Dwelling Unit, Two-Family	X	X	*P	P	X	X	X	X	X	X	X	X	X	X	X
Dwelling Unit, Three-Family	X	X	P	P	X	X	X	X	X	X	X	X	X	X	X
Dwelling Unit, Multiple Family	X	X	P	P	X	X	X	X	X	X	X	X	X	X	X

P = Permitted by Right

C = Conditional Use Permit Required (Major)

Cm= Conditional Use Permit Required (Minor)

X = Prohibited

*** Duplex is a permitted use on lots of 5,000 SF. gross or greater that existed prior to adoption of this Code.
For R-15 zones. (Ord. 89-41)**

****Dry Cleaning is permitted provided that this service is accessory to the main function of a hotel or motel (Ord. 90-12)**

*****Not permitted within coastal zone ecological resource areas.**

******Unless permitted as accessory use in conjunction with a Major or Minor Use Permit. (Ord. 97-17)**

All Home-Based businesses, please refer to Chapter 30.48.040L.

Use**Zoning Uses**

	RR RR-1 RR-2	RS-11 R-3 R-5 R-8	R-11 R-15	R-20 R-25	MHP	OP	LC	GC	VSC	LI	BP	P/SP	ER/OS	L-LC	L-VSC
Educational Institution, Private	C	C	C	C	X	C	C	C	X	C	C	C	X	C	X
Educational Institution, Public Ord. 95-04	P	P	P	P	P	P	P	P	P	P	P	P	Cm*	P	P
Electrical Appliance Assembly	X	X	X	X	X	X	X	X	X	P	C	X	X	X	X
Electrical Distribution Substation	C	C	C	C	C	C	C	C	C	C	C	C	X	C	C
Electrical Sign Manufacturing	X	X	X	X	X	X	X	X	X	P	C	X	X	X	X

P = Permitted by Right**C = Conditional Use Permit Required (Major)****Cm = Conditional Use Permit Required (Minor)**

***Within coastal zone ecological resource areas, Public Educational Institution uses
shall be limited to nature centers and interpretive facilities.**

All Home-Based businesses, please refer to Chapter 30.48.040L.

Use**Zoning Uses**

	RR RR-1 RR-2	RS-11 R-3 R-5 R-8	R-11 R-15	R-20 R-25	MHP	OP	LC	GC	VSC	LI	BP	P/SP	ER/OS	L-LC	L-VSC
Electrical Transmission Substation	X	X	X	X	X	X	X	X	X	C	C	C	X	X	X
Emergency Residential Shelter	X	X	X	X	X	X	X	C	X	X	X	X	X	X	X
Employment Agency	X	X	X	X	X	P	X	P	X	X	C	X	X	X	X
Enamel Products Manufacturing	X	X	X	X	X	X	X	X	X	P	X	X	X	X	X
Engine Manufacturing	X	X	X	X	X	X	X	X	X	P	X	X	X	X	X
Engraving, Machine Metal	X	X	X	X	X	X	X	X	X	P	C	X	X	X	X
Equestrian Establishment Ord. 95-04	C	X	X	X	X	X	X	X	X	X	X	C	C*	X	X
Equipment Sales & Rentals	X	X	X	X	X	X	X	P	X	P	X	X	X	X	X

P = Permitted by Right***Not permitted within coastal zone ecological resource areas.****C = Conditional Use permit Required (Major)****Cm = Conditional Use Permit Required (Minor)****X = Prohibited****All Home-Based businesses, please refer to Chapter 30.48.040L.**

Use

Zoning Uses

	RR RR-1 RR-2	RS-11 R-3 R-5 R-8	R-11 R-15	R-20 R-25	MHP	OP	LC	GC	VSC	LI	BP	P/SP	ER/OS	L-LC	L-VSC
Family Day Care Home, Large (Seven to 12 children) (13+ children see Day Care Center . (Ord. 92-28)	P*	P*	P*	P*	P*	P*	P*	P*	X	P*	P*	X	X	P*	X
Family Day Care Home, Small (Six or fewer children) Ord. 92-28	P	P	P	P	P	P	P	P	X	P	P	X	X	P	X
Feed and Grain Sales	X	X	X	X	X	X	P	P	X	P	X	X	X	X	X
Fiber Products Manufacturing	X	X	X	X	X	X	X	X	X	P	X	X	X	X	X
Finance Company	X	X	X	X	X	P	X	P	X	X	P	X	X	X	X
Fire Prevention Equipment, Sales and Service	X	X	X	X	X	X	X	P	X	P	P	X	X	X	X

P = Permitted by Right

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X = Prohibited

***Accessory to a single-family home.**

All Home-Based businesses, please refer to Chapter 30.48.040L.

Use

Zoning Uses

	RR RR-1 RR-2	RS-11 R-3 R-5 R-8	R-11 R-15	R-20 R-25	MHP	OP	LC	GC	VSC	LI	BP	P/SP	ER/OS	L- LC	L- VSC
Fire Station	Cm	Cm	Cm	Cm	Cm	P	P	P	P	P	P	P	X	P	P
Fish Hatchery Ord. 95-04	X	X	X	X	X	X	X	X	X	P	X	Cm	Cm****	X	X
Fleet Storage, Ord. 91-03	X	X	X	X	X	X	X	C	X	C	X	C	X	X	X
Floor Covering, Retail	X	X	X	X	X	X	P	P	X	P	X	X	X	X	X
Florist Shop	X	X	X	X	X	P****	P	P	P	X	C	X	X	P	P**
Food Products Manufacturing	X	X	X	X	X	X	X	X	X	P	Cm	X	X	X	X
Frozen Food Locker	X	X	X	X	X	X	X	X	X	P	X	X	X	X	X
Furniture Manufacturing and Repair	X	X	X	X	X	X	X	Cm	X	P*	C	X	X	X	X
Furniture Sales	X	X	X	X	X	X	X	P	X	X	X	X	X	X	X

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*** On-Site sale permitted when product manufactured on-site.**

**** In conjunction with a hotel or permitted use.**

***** Ancillary Use.**

******Within coastal zone ecological resource areas. Fish Hatchery uses shall be limited to aquaculture uses as defined by this title.**

All Home-Based businesses, please refer to Chapter 30.48.040L.

Use**Zoning Uses**

	RR RR-1 RR-2	RS-11 R-3 R-5 R-8	R-11 R-15	R-20 R-25	MHP	OP	LC	GC	VSC	LI	BP	P/SP	ER/OS	L-LC	L-VSC
Furniture Transfer and Storage	X	X	X	X	X	X	X	X	X	P	C	X	X	X	X
Garage, Public Parking	X	X	X	X	X	C	X	C	C	P	C	C	X	X	X
Garden Supplies	X	X	X	X	X	X	P	P	X	P	X	X	X	X	X
Garment Manufacturing	X	X	X	X	X	X	Cm	Cm	X	P	Cm	X	X	X	X
Gas Distribution, Meter and Control Station	X	X	X	X	X	X	Cm	Cm	Cm	Cm	Cm	X	X	X	X

P = Permitted by Right**C = Conditional Use permit Required (Major)****Cm = Conditional Use Permit Required (Minor)****X = Prohibited****All Home-Based businesses, please refer to Chapter 30.48.040L.**

Use**Zoning Uses**

	RR RR-1 RR-2	RS-11 R-3 R-5 R-8	R-11 R-15	R-20 R-25	MHP	OP	LC	GC	VSC	LI	BP	P/SP	ER/OS	L-LC	L-VSC
Gas Engines, Retail Sales and Service	X	X	X	X	X	X	X	P	X	P	X	X	X	X	X
Gem/Precious Stone Retail	X	X	X	X	X	X	P	P	P	X	X	X	X	X	Cm
Gift Shop	X	X	X	X	X	X	P	P	P	X	X	X	X	P	P
Glass and Mirrors, Retail	X	X	X	X	X	X	X	P	X	P	X	X	X	X	X
Glass Edging and Beveling	X	X	X	X	X	X	X	P	X	P	C	X	X	X	X
Glass Manufacturing	X	X	X	X	X	X	X	X	X	P	C	X	X	X	X
Grocery Store	X	X	X	X	X	X	P	P	C	X	X	X	X	X	X
Glass Studio (Stained and others)	X	X	X	X	X	X	P	P	P	P	X	X	X	X	X
Golf Course & Club House Ord. 95-04	C	C	C	C	C	X	X	X	C	X	X	C	C*	X	C

P = Permitted by Right***Not permitted within coastal zone ecological resource areas.****C = Conditional Use permit Required (Major)****Cm = Conditional Use Permit Required (Minor)****X = Prohibited****All Home-Based businesses, please refer to Chapter 30.48.040L.**

Use

Zoning Uses

	RR RR-1 RR-2	RS-11 R-3 R-5 R-8	R-11 R-15	R-20 R-25	MHP	OP	LC	GC	VSC	LI	BP	P/SP	ER/OS	L-LC	L-VSC
Golf Driving Range (not part of golf course). Ord. 95-04	X	X	X	X	X	X	X	X	C	X	X	C	C***	X	X
Group Residential (Ord. 2005-03)	X	X	C	C	X	X	X	X	X	X	X	X	X	X	X
Gymnasium, Public Health Club	X	X	X	X	X	Cm	X	P	C	X	P	X	X	X	C
Hair Products Manufacturing	X	X	X	X	X	X	X	X	X	P	Cm	X	X	X	X
Hair Salon (Ord. 91-03)	X	X	X	X	X	P*	P	P	P**	X	C	X	X	Cm	Cm
Hardware Store	X	X	X	X	X	X	X	P	X	P	X	X	X	X	X
Hat Cleaning and Blocking	X	X	X	X	X	X	X	P	X	P	Cm	X	X	X	X
Hat Shop	X	X	X	X	X	X	P	P	P	X	X	X	X	X	Cm

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X = Prohibited

All Home-Based businesses, please refer to Chapter 30.48.040L.

***Ancillary Use**

****NOTE: Permitted when in conjunction with a hotel or office/professional complex.**

*****Not permitted within coastal zone ecological resource areas.**

Use	Zoning Uses														
	RR RR-1 RR-2	RS-11 R-3 R-5 R-8	R-11 R-15	R-20 R-25	MHP	OP	LC	GC	VSC	LI	BP	P/SP	ER/OS	L-LC	L-VSC
Hazardous Household Materials Collection Center	X	X	X	X	X	X	X	X	X	***Cm	X	***Cm	X	X	X
Hazardous Waste Facility	X	X	X	X	X	X	X	X	X	***Cm	X	X	X	X	X
Hazardous Waste Facility Specified	X	X	X	X	X	X	X	X	X	***Cm	X	X	X	X	X
Health Food Store	X	X	X	X	X	X	P	P	P	X	X	X	X	P	P**
Heating Equipment Manufacturing	X	X	X	X	X	X	X	X	X	P	C	X	X	X	X
Hiring Hall	X	X	X	X	X	X	X	X	X	Cm	X	Cm	X	X	X
Hobby Supply Shop	X	X	X	X	X	X	P	P	X	X	X	X	X	P	X
Home & Business Maintenance Service	X	X	X	X	X	X	X	P	X	P	P	X	X	X	X
Home Improvement Center	X	X	X	X	X	X	X	P	X	P	X	X	X	X	X
Home Occupations	P	P	P	P	P	X	X	X	X	X	X	X	X	X	X
Horses, Raising (See also Stable Commercial & Stable Private) Ord. 95-20	P*	X	X	X	X	X	X	X	X	X	X	C	X	X	X
Horticultural Services	Cm	Cm	Cm	Cm	Cm	X	Cm	Cm	X	Cm	X	X	X	X	X

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X = Prohibited

All Home-Based businesses, please refer to Chapter 30.48.040L.

***See Animal Regulations (Chapter 30.55).**

****In conjunction with permitted use.**

*****See Hazardous Waste Facility Regs. (Chapter 30.57) Ord. 92-23.**

Use**Zoning Uses**

	RR RR-1 RR-2	RS-11 R-3 R-5 R-8	R-11 R-15	R-20 R-25	MHP	OP	LC	GC	VSC	LI	BP	P/SP	ER/OS	L-LC	L-VSC
Hospital	X	X	X	X	X	C	X	X	X	X	X	C	X	X	X
Hospital, Convalescent	X	X	C	C	X	C	X	X	X	X	X	C	X	X	X
Hospital, Nursing	X	X	X	X	X	C	X	X	X	X	X	C	X	X	X
Hospital, Mental	X	X	X	X	X	C	X	X	X	X	X	C	X	X	X
Hotel	X	X	X	X	X	X	X	C	P	X	X	X	X	X	P
Ice and Cold Storage Plant	X	X	X	X	X	X	X	X	X	P	X	X	X	X	X
Ice Cream Manufacturing	X	X	X	X	X	X	X	X	X	P	X	X	X	X	X
Ice Cream Parlor	X	X	X	X	X	P*	P	P	P	Cm	Cm	X	X	P	P
Ice Sales, Storage and Retail	X	X	X	X	X	X	P	P	X	P	X	X	X	X	X

P = Permitted by Right***Ancillary Use****C = Conditional Use permit Required (Major)****Cm = Conditional Use Permit Required (Minor)****X = Prohibited****All Home-Based businesses, please refer to Chapter 30.48.040L.**

Use**Zoning Uses**

	RR RR-1 RR-2	RS-11 R-3 R-5 R-8	R-11 R-15	R-20 R-25	MHP	OP	LC	GC	VSC	LI	BP	P/SP	ER/OS	L-LC	L-VSC
Ink Manufacturing	X	X	X	X	X	X	X	X	X	P	X	X	X	X	X
Interior Decorating Service	X	X	X	X	X	P	X	P	X	P	P	X	X	X	X
Janitorial Supplies/Sales	X	X	X	X	X	X	X	P	X	P	X	X	X	X	X
Janitorial Services	X	X	X	X	X	X	X	P	X	P	P	X	X	X	X
Jewelry Manufacturing	X	X	X	X	X	X	X	Cm	X	P	Cm	X	X	X	X
Jewelry Sales	X	X	X	X	X	X	P	P	P	X	X	X	X	P	P**
Kennel	X	X	X	X	X	X	X	C	X	*C	X	X	X	X	X
Laboratories (medical, dental)	X	X	X	X	X	P	X	X	X	P	Cm	X	X	X	X

P = Permitted by Right**C = Conditional Use permit Required (Major)****Cm = Conditional Use Permit Required (Minor)****X = Prohibited****All Home-Based businesses, please refer to Chapter 30.48.040L.***** See Animal Regulations (Chapter 30.55)****** In conjunction with a hotel.**

Use**Zoning Uses**

	RR RR-1 RR-2	RS-11 R-3 R-5 R-8	R-11 R-15	R-20 R-25	MHP	OP	LC	GC	VSC	LI	BP	P/SP	ER/OS	L-LC	L-VSC
Laboratories (biochemical, film, other)	X	X	X	X	X	X	X	Cm	X	P	C	X	X	X	X
Labor (Hiring Hall)	X	X	X	X	X	X	X	X	X	Cm	X	X	X	X	X
Land Reclamation Project, Ord. 95-04	C	C	C	C	C	C	C	C	C	C	C	C	C*	C	C
Lapidary Shop, Retail (Gems)	X	X	X	X	X	X	P	P	P	Cm	X	X	X	X	X
Laundry	X	X	X	X	X	X	X	P	X	P	X	X	X	X	X
Laundromat	X	X	X	X	X	X	P	P	X	X	X	X	X	X	X
Lawnmower Sales/Sales and Service	X	X	X	X	X	X	P	P	X	P	X	X	X	X	X
Library	C	C	C	C	X	P	P	P	X	X	C	P	X	P	X

**P = Permitted by Right
be**

C = Conditional Use permit Required (Major)

Cm = Conditional Use Permit Required (Minor)

X = Prohibited

All Home-Based businesses, please refer to Chapter 30.48.040L.

***Within coastal zone ecological resource areas. Land reclamation Project uses shall
limited to restoration projects.**

Use**Zoning Uses**

	RR RR-1 RR-2	RS-11 R-3 R-5 R-8	R-11 R-15	R-20 R-25	MHP	OP	LC	GC	VSC	LI	BP	P/SP	ER/OS	L-LC	L-VSC
Lithographic Service	X	X	X	X	X	X	X	P	X	P	P	X	X	X	X
Locksmith	X	X	X	X	X	X	P	P	P	P	Cm	X	X	X	X
Lumber Yard	X	X	X	X	X	X	X	P	X	P	X	X	X	X	X
Machinery Storage	X	X	X	X	X	X	X	X	X	Cm	X	X	X	X	X
Machine and Tool Sales	X	X	X	X	X	X	X	P	X	P	C	X	X	X	X
Machine Shop	X	X	X	X	X	X	X	X	X	P	C	X	X	X	X
Mail Order House	X	X	X	X	X	P	X	P	X	P	P	X	X	X	X
Manufacturing/Assembly	X	X	X	X	X	X	X	X	X	P	C	X	X	X	X
Market (food)	X	X	X	X	X	X	P	P	Cm	X	X	X	X	Cm	X

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Use

Zoning Uses

	RR RR-1 RR-2	RS-11 R-3 R-5 R-8	R-11 R-15	R-20 R-25	MHP	OP	LC	GC	VSC	LI	BP	P/SP	ER/OS	L-LC	L-VSC
Market (wholesale)	X	X	X	X	X	X	X	P	X	P	X	X	X	X	X
Massage Parlor (City Clerk Permit required)	X	X	X	X	X	C	X	C	X	X	C	X	X	X	X
Mattress Manufacturing	X	X	X	X	X	X	X	X	X	P	X	X	X	X	X
Medical Complex	X	X	X	X	X	C	X	C	X	X	X	C**	X	X	X
Medical Equipment Sales	X	X	X	X	X	C	X	P	X	X	Cm	X	X	X	X
Medical/Dental Office	X	X	X	X	X	P	P	P	X	X	Cm	P	X	Cm	X
Medical/Dental Clinic	X	X	X	X	X	P	P	P	X	X	Cm	X	X	X	X
Microwave Antenna/Tower	X	X	X	X	X	P*	X	P*	X	P*	P*	X	X	X	X

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***Subject to the Accessory Use Regulations (30.48)
and Design Review Regulations (23.08)**

****Medical complex may be approved up to a 1.0 FAR
and maximum of 3 stories as established and approved
by a Major Use Permit.**

All Home-Based businesses, please refer to Chapter 30.48.040L.

Use**Zoning Uses**

	RR RR-1 RR-2	RS-11 R-3 R-5 R-8	R-11 R-15	R-20 R-25	MHP	OP	LC	GC	VSC	LI	BP	P/SP	ER/OS	L-LC	L-VSC
Mobile Home Park	X	X	C	C	P	X	X	X	X	X	X	X	X	X	X
Mobile Home (including dwelling unit)	P	P	P	P	P	X	X	X	X	X	X	X	X	X	X
Mobile Home Sales	X	X	X	X	X	X	X	C	X	P	X	X	X	X	X
Mortuary and Funeral Parlor	X	X	X	X	X	X	X	P	X	X	X	X	X	X	X
Motel	X	X	X	X	X	X	X	C	P	X	X	X	X	X	P
Motion Picture Studio	X	X	X	X	X	X	X	X	X	P	P	X	X	X	X
Motorcycle Sales & Service	X	X	X	X	X	X	X	C	X	P	X	X	X	X	X
Motor Vehicle Parts Store	X	X	X	X	X	X	X	P	X	P	X	X	X	X	X
Motorcycle Sales Only	X	X	X	X	X	X	X	P*	X	P*	Cm	X	X	X	X

P = Permitted by Right**C = Conditional Use permit Required (Major)****Cm = Conditional Use Permit Required (Minor)****X = Prohibited****All Home-Based businesses, please refer to Chapter 30.48.040L.*****Incidental Repairs permitted per State Certification regulations.**

Use

Zoning Uses

	RR RR-1 RR-2	RS-11 R-3 R-5 R-8	R-11 R-15	R-20 R-25	MHP	OP	LC	GC	VSC	LI	BP	P/SP	ER/OS	L-LC	L-VSC
Motor Manufacturing (Electrical)	X	X	X	X	X	X	X	X	X	P	C	X	X	X	X
Muffler Shop	X	X	X	X	X	X	X	C	X	P	Cm	X	X	X	X
Music/Record Store	X	X	X	X	X	X	P	P	P	X	X	X	X	X	X
Museum Ord. 2001-08	X;RR 1:C ****	X;R- 3:C ****	X	X	X	Cm	P	P	P	X	Cm	P	Cm***	X	Cm
Newsstand	X	X	X	X	X	P**	P	P	P	P	P	X	X	P	P*
Newspaper Distribution	X	X	X	X	X	X	X	C	X	P	P	X	X	X	X
Newspaper Printer	X	X	X	X	X	X	X	Cm	X	P	P	X	X	X	X
Notions and Dry Goods Store	X	X	X	X	X	X	P	P	X	X	X	X	X	X	X
Novelties Manufacturing	X	X	X	X	X	X	X	X	X	P	Cm	X	X	X	X

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X = Prohibited

***In conjunction with permitted use.**

****Ancillary Use.**

*****Not permitted within coastal zone ecological resource areas.**

******Museums allowed in RR-1 and R-3 only in Southern El Camino Real Museum Special Purpose Overlay Zone with a major use permit subject to limitations. See Municipal Code Sections 30.08.010F and 30.34.090.**

All Home-Based businesses, please refer to Chapter 30.48.040L.

Use**Zoning Uses**

	RR RR-1 RR-2	RS-11 R-3 R-5 R-8	R-11 R-15	R-20 R-25	MHP	OP	LC	GC	VSC	LI	BP	P/SP	ER/OS	L-LC	L-VSC
Nurseries, Horticultural	Cm	Cm	Cm	Cm	Cm	Cm	Cm	Cm	X	X	X	X	X	Cm	X
Observatory	X	X	X	X	X	X	X	X	X	X	X	C	X	X	X
Office (Business and Professional)	X	X	X	X	X	P	P	P	X	Cm	P	X	X	Cm	X
Office Equipment/Supplies Sales	X	X	X	X	X	X	X	P	X	P	Cm	X	X	X	X
Open Air Theater	X	X	X	X	X	X	X	X	C	X	X	C	X	X	X
Optical Products Manufacturing	X	X	X	X	X	X	X	Cm	X	P	C	X	X	X	X
Optical Products Sales	X	X	X	X	X	P	P	P	X	P	Cm	X	X	X	X
Orthopedic Devices Manufacturing	X	X	X	X	X	X	X	X	X	P	Cm	X	X	X	X

P = Permitted by Right**C = Conditional Use permit Required (Major)****Cm = Conditional Use Permit Required (Minor)****X = Prohibited****All Home-Based businesses, please refer to Chapter 30.48.040L.**

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30.09

Use**Zoning Uses**

	RR RR-1 RR-2	RS-11 R-3 R-5 R-8	R-11 R-15	R-20 R-25	MHP	OP	LC	GC	VSC	LI	BP	P/SP	ER/OS	L-LC	L-VSC
Orthopedic Devices Sales	X	X	X	X	X	P	P	P	X	P	Cm	X	X	X	X
Outdoor Sales - Ord. 91-03	X	X	X	X	X	X	C	C	C	C	X	Cm	X	X	Cm
Packaging Business	X	X	X	X	X	X	X	C	X	P	Cm	X	X	X	X
Paper Products Manufacturing	X	X	X	X	X	X	X	X	X	P	C	X	X	X	X
Paper Product Sales	X	X	X	X	X	X	X	P	X	P	X	X	X	X	X
Parcel Delivery Service Office Only	X	X	X	X	X	P	Cm	P	X	P	P	X	X	X	X
Parking Lot, Commercial	X	X	X	X	X	C*	X*	C	C	C*	C*	X	X	X	C
Parks and Recreational Areas Ord. 95-04	C	C	C	C	C	P	P	P	P	P	P	P	Cm**	C	Cm
Pawnshop	X	X	X	X	X	X	X	Cm	X	X	X	X	X	X	X

P = Permitted by Right**C = Conditional Use permit Required (Major)****Cm = Conditional Use Permit Required (Minor)****X = Prohibited****(*Amended Ord. 90-12)******Within coastal zone ecological resource areas, Parks and Recreational Area uses shall be limited to public uses.****All Home-Based businesses, please refer to Chapter 30.48.040L.**

Use**Zoning Uses**

	RR RR-1 RR-2	RS-11 R-3 R-5 R-8	R-11 R-15	R-20 R-25	MHP	OP	LC	GC	VSC	LI	BP	P/SP	ER/OS	L-LC	L-VSC
Perfume Manufacturing	X	X	X	X	X	X	X	Cm	X	P	C	X	X	X	X
Pest Control Service	X	X	X	X	X	X	X	X	X	P	Cm	X	X	X	X
Pet Shop/Pet Grooming	X	X	X	X	X	X	P	P	X	P	P	X	X	Cm	X
Pharmacy	X	X	X	X	X	Cm	P	P	X	X	Cm	X	X	X	X
Photocopy Shop	X	X	X	X	X	P*	P	P	X	P	P	X	X	X	X
Photoengraving & Finishing	X	X	X	X	X	X	X	P	X	P	Cm	X	X	X	X
Photofinishing, Retail	X	X	X	X	X	X	P	P	Cm	P	Cm	X	X	X	X
Photographic Supplies	X	X	X	X	X	X	P	P	C	P	X	X	X	X	X
Photographic Studio	X	X	X	X	X	P	P	P	X	Cm	Cm	X	X	X	X

P = Permitted by Right***Ancillary Use****C = Conditional Use permit Required (Major)****Cm = Conditional Use Permit Required (Minor)****X = Prohibited****All Home-Based businesses, please refer to Chapter 30.48.040L.**

Use**Zoning Uses**

	RR RR-1 RR-2	RS-11 R-3 R-5 R-8	R-11 R-15	R-20 R-25	MHP	OP	LC	GC	VSC	LI	BP	P/SP	ER/OS	L-LC	L-VSC
Plastics Fabrication	X	X	X	X	X	X	X	X	X	P	C	X	X	X	X
Plumbing Shop	X	X	X	X	X	X	X	P	X	P	X	X	X	X	X
Plumbing Supply Yard	X	X	X	X	X	X	X	X	X	P	X	X	X	X	X
Police/Sheriff Station/Jail	X	X	X	X	X	C	X	C	X	P	C	P	X	X	X
Post Office	X	X	X	X	X	P	P	P	X	P	P	P	X	X	X
Postal Annex, Private Ownership	X	X	X	X	X	P	P	P	X	X	X	X	X	X	X
Pottery Manufacturing	X	X	X	X	X	X	X	P	P	P	X	X	X	X	X
Pottery Sales	X	X	X	X	X	X	P	P	P	P	X	X	X	X	X
Prefabricated Building Manufacturing	X	X	X	X	X	X	X	X	X	P	X	X	X	X	X
Printing	X	X	X	X	X	P	X	P	X	P	P	X	X	X	X

P = Permitted by Right**C = Conditional Use permit Required (Major)****Cm = Conditional Use Permit Required (Minor)****X = Prohibited****All Home-Based businesses, please refer to Chapter 30.48.040L.**

Use**Zoning Uses**

	RR RR-1 RR-2	RS-11 R-3 R-5 R-8	R-11 R-15	R-20 R-25	MHP	OP	LC	GC	VSC	LI	BP	P/SP	ER/OS	L-LC	L-VSC
Public Utilities: Office	X	X	X	X	X	P	X	P	X	P	P	P	X	X	X
Public Utility Service Yards	X	X	X	X	X	X	X	X	X	C	X	C	X	X	X
Radio/Television Broadcasting Studio	X	X	X	X	X	C	X	C	X	P	P	X	X	X	X
Radio/Television Sales	X	X	X	X	X	X	X	P	X	X	X	X	X	X	X
Radio/Television Transmitter	X	X	X	X	X	C	X	C	X	C	C	X	X	X	X
Real Estate Office	X	X	X	X	X	P	X	P	P	X	P	X	X	X	X
Recording Studio	X	X	X	X	X	Cm	X	Cm	X	P	P	X	X	X	X

P = Permitted by Right**C = Conditional Use permit Required (Major)****Cm = Conditional Use Permit Required (Minor)****X = Prohibited****All Home-Based businesses, please refer to Chapter 30.48.040L.**

Use

Zoning Uses

	RR RR-1 RR-2	RS-11 R-3 R-5 R-8	R-11 R-15	R-20 R-25	MHP	OP	LC	GC	VSC	LI	BP	P/SP	ER/OS	L-LC	L-VSC
Recreational Facilities Private	C	C	C	C	C	C	C	C	C	C	C	X	X	C**	C**
Recreational Facilities Public	C	C	C	C	C	C	C	C	P	C	C	P	C	X	C
Recreational Storage	X	X	X	X	X	X	X	C	X	X	X	X	X	X	X
Recreational Vehicle Sales	X	X	X	X	X	X	X	Cm	X	C	X	X	X	X	X
Recycling Facilities	X	X	X	X	X	X	X	C	X	C	C*	C	X	X	X
Reducing Salon	X	X	X	X	X	P	P	P	X	X	Cm	X	X	X	X
Rental Recreational Surf Shop	X	X	X	X	X	X	X	P	P	P	X	X	X	X	X
Residential Care, limited – 6 or fewer (Ord. 2005-03).	P	P	P	P	X	X	X	X	X	X	X	X	X	X	X
Residential Care, General – 7 or more (Ord. 2005-03).***	C#	C#	C	C	X	X	X	X	X	X	X	C	X	X	X

***Nonconforming Residential Care Facilities for 7 or more legally established as of _____, 2005, may be expanded or intensified through issuance of a Conditional Use Permit (Major) pursuant to EMC Section 30.16.010(B)12.

#Residential Care Facilities, General for 7 or more are permitted through issuance of a Conditional Use Permit (Major) only if the property is located on a prime arterial circulation element road as shown on the general plan.

P = Permitted by Right

C = Conditional Use permit Required (Major)

Cm = Conditional Use Permit Required (Minor)

X = Prohibited

All Home-Based businesses, please refer to Chapter 30.48.040L.

* See Recycling Facilities (Chapter 30.56)

**In conjunction with a permitted use.

Use

Zoning Uses

	RR RR-1 RR-2	RS-11 R-3 R-5 R-8	R-11 R-15	R-20 R-25	MHP	OP	LC	GC	VSC	LI	BP	P/SP	ER/OS	L-LC	L-VSC
Restaurant - No Alcohol Sales. (Ord. 97-17)	X	X	X	X	X	P*	P	P	P	P	P*	X	X	X	P
Restaurant - With Alcohol Sales. (Ord. 97-17)	X	X	X	X	X	Cm*	Cm	Cm	Cm	Cm	Cm*	X	X	X	Cm
Retail Sales	X	X	X	X	X	X	P	P	P	Cm	Cm	X	X	P*	P*
Rubber Products Fabrication	X	X	X	X	X	X	X	X	X	P	C	X	X	X	X
Rug Manufacturing	X	X	X	X	X	X	X	X	X	P	X	X	X	X	X
Sash & Door Manufacturing	X	X	X	X	X	X	X	X	X	P	X	X	X	X	X
Scales, Public	X	X	X	X	X	X	X	X	X	P	Cm	X	X	X	X
Schools Private: (Elem., Jr. High, H.S.)	C	C	C	C	X	C	C	C	X	C	C	C	X	C	X
Public:	P	P	P	P	P	P	P	P	P	P	P	P	Cm**	P	P
Ord. 95-04															

P = Permitted by Right

C = Conditional Use permit Required (Major)

Cm = Conditional Use Permit Required (Minor)

X = Prohibited

All Home-Based businesses, please refer to Chapter 30.48.040L.

***Permitted as an accessory use up to 10% of leaseable square footage of the center, not to exceed 1500 square feet, unless approved by a Minor Use permit. (Ord. 97-17)**

****Not permitted within coastal zone ecological resource areas.**

Use

Zoning Uses

	RR RR-1 RR-2	RS-11 R-3 R-5 R-8	R-11 R-15	R-20 R-25	MHP	OP	LC	GC	VSC	LI	BP	P/SP	ER/OS	L-LC	L-VSC
Schools, Technical	X	X	X	X	X	C	X	C	X	C	C	C	X	X	X
Scientific Instruments Manufacturing	X	X	X	X	X	Cm	X	X	X	P	P	X	X	X	X
Scientific Instruments Sales	X	X	X	X	X	C	X	P	X	P	Cm	X	X	X	X
Second Hand Dealer (Ord. 91-03) (City clerk permit possible)	X	X	X	X	X	X	P	P	X	P	X	X	X	X	X
Second Hand Store (City Clerk permit possible)	X	X	X	X	X	X	X	P	X	X	X	X	X	X	X
Service Station including Auto Repair and Car Wash	X	X	X	X	X	X	C	C	C	C	C	X	X	X	X*
Sewage Treatment Plant	X	X	X	X	X	X	X	X	X	X	X	P	X	X	X
Shoe Repair/Sales	X	X	X	X	X	X	P	P	X	X	X	X	X	X	X

P = Permitted by Right

C = Conditional Use permit Required (Major)

Cm = Conditional Use Permit Required (Minor)

X = Prohibited

All Home-Based businesses, please refer to Chapter 30.48.040L.

***Existing service station may expand with a major use permit.**

Use**Zoning Uses**

	RR RR-1 RR-2	RS-11 R-3 R-5 R-8	R-11 R-15	R-20 R-25	MHP	OP	LC	GC	VSC	LI	BP	P/SP	ER/OS	L-LC	L-VSC
Shoe Manufacturing	X	X	X	X	X	X	X	Cm	X	P	Cm	X	X	X	X
Silk Screen Printing Shop	X	X	X	X	X	X	P	P	X	P	Cm	X	X	X	X
Sign Shop	X	X	X	X	X	X	X	P	X	P	Cm	X	X	X	X
Small Animal Hospital/Kennel	X	X	X	X	X	X	X	P	X	*C	*C	X	X	X	X
Soap Manufacturing (Cold Mix Only)	X	X	X	X	X	X	X	X	X	P	X	X	X	X	X
Soft Drink Manufacturing & Bottling	X	X	X	X	X	X	X	X	X	P	X	X	X	X	X
Sporting Goods Sales	X	X	X	X	X	X	P	P	P	X	X	X	X	X	X
Stable, Commercial	C	X	X	X	X	X	X	X	X	X	X	C	C**	X	X
Stable, Private	P*	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Stadium	X	X	X	X	X	X	X	X	X	X	X	C	X	X	X

P = Permitted by Right**C = Conditional Use permit Required (Major)****Cm = Conditional Use Permit Required (Minor)****X = Prohibited****All Home-Based businesses, please refer to Chapter 30.48.040L.*****See Animal Regulations (Chapter 30.55).******Not permitted within coastal zone ecological resource areas.**

06-01

30.09

	RR RR-1 RR-2	RS-11 R-3 R-5 R-8	R-11 R-15	R-20 R-25	MHP	OP	LC	GC	VSC	LI	BP	P/SP	ER/OS	L-LC	L-VSC
Stationery Store	X	X	X	X	X	P***	P	P	P	P	P	X	X	P	X
Stationery Manufacturing	X	X	X	X	X	X	X	X	X	P	X	X	X	X	X
Steel Fabrication Plan	X	X	X	X	X	X	X	X	X	C	X	X	X	X	X
Stove Monuments and Tombstone Manufacturing	X	X	X	X	X	X	X	X	X	P	X	X	X	X	X
Stone (Precious) Mfg.	X	X	X	X	X	X	X	P	X	P	P	X	X	X	X
Storage Building (self-storage, boat, RV & truck rentals). Ord. 92-29	C*	C*	C*	C*	X	X	X	C	X	Cm	X	X	X	X	X
Storage of non-operative vehicles. (Ord. 91-03) (City Clerk permit possible)	X	X	X	X	X	X	X	C**	X	C**	X	X	X	X	X
Storage and Preparation of Vehicles (associated with new car dealerships)(Ord. 2000-15)	X	X	X	X	X	X	X	X	X	X	X	C****	X	X	X
Storage of Sand, Gravel, etc.	X	X	X	X	X	X	X	X	X	C	X	C	X	X	X
Surf Shop: A. Retail	X	X	X	X	X	X	P	P	P	P	X	Cm	X	X	Cm
B: With Manufacturing	X	X	X	X	X	X	X	P	P	P	X	Cm	X	X	Cm
C: Rental	X	X	X	X	X	X	X	P	P	P	X	X	X	X	X

P = Permitted by Right

C = Conditional Use permit Required (Major)

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X = Prohibited

*When located on a prime arterial. Outdoor storage of boats and RVs and limited truck rentals are considered an accessory use to the principal use of self-storage and shall be permitted by minor use permit.

**NOTE: The following issues will need to be addressed in addition to other site specific issues that may arise through the process: Lighting, hours of operation, noise, visibility of operation, screening, size of property and use, maximum time period to store a vehicle, and site improvements.

***Ancillary Use

**** Not permitted within coastal zone areas.

Use**Zoning Uses**

	RR RR-1 RR-2	RS-11 R-3 R-5 R-8	R-11 R-15	R-20 R-25	MHP	OP	LC	GC	VSC	LI	BP	P/SP	ER/OS	L-LC	L-VSC
Swap Meet (Ord. 91-03)	X	X	X	X	X	X	C	C	C	C	X	Cm	X	X	Cm
Swimming Pool Supplies/Equipment Sales	X	X	X	X	X	X	P	P	X	P	X	X	X	X	X
Tailor Shop	X	X	X	X	X	X	P	P	X	P	P	X	X	X	X
Tattoo Parlor	X	X	X	X	X	X	X	Cm	X	X	X	X	X	X	X
Telephone Answering Service	X	X	X	X	X	P	P	P	X	P	P	X	X	X	X
Terminals and Stations (Taxi, Bus, Limousine, etc.). (City Clerk permit possible)	X	X	X	X	X	X	X	C	C	C	C	C	X	X	X
Textiles Manufacturing Processing	X	X	X	X	X	X	X	C	X	P	X	X	X	X	X

P = Permitted by Right**C = Conditional Use permit Required (Major)****Cm = Conditional Use Permit Required (Minor)****X = Prohibited****All Home-Based businesses, please refer to Chapter 30.48.040L.**

Use

Zoning Uses

	RR RR-1 RR-2	RS-11 R-3 R-5 R-8	R-11 R-15	R-20 R-25	MHP	OP	LC	GC	VSC	LI	BP	P/SP	ER/OS	L-LC	L-VSC
Theaters and Places of Public Assembly/Ord. 95-04	X	X	X	X	X	X	X	P	C	X	X	P	C**	X	C*
Tile Manufacturing	X	X	X	X	X	X	X	X	X	P	X	X	X	X	X
Tile Sales	X	X	X	X	X	X	X	P	X	P	X	X	X	X	X
Tile Rebuilding/Retreading	X	X	X	X	X	X	X	X	X	P	X	X	X	X	X
Time-Share Project (Ord. 97-17)	X	X	X	X	X	X	X	C	C	X	X	X	X	X	C
Toiletries Manufacturing	X	X	X	X	X	X	X	X	X	P	X	X	X	X	X
Tools Manufacturing	X	X	X	X	X	X	X	X	X	P	X	X	X	X	X
Towing/Impounding of Vehicles	X	X	X	X	X	X	X	X	X	C	X	C	X	X	X
Toys Manufacturing	X	X	X	X	X	X	X	X	X	P	X	X	X	X	X

P = Permitted by Right

C = Conditional Use permit Required (Major)

Cm = Conditional Use Permit Required (Minor)

X = Prohibited

All Home-Based businesses, please refer to Chapter 30.48.040L.

***In conjunction with permitted use.**

****Not permitted within coastal zone ecological resource areas.**

Use

Zoning Uses

	RR RR-1 RR-2	RS-11 R-3 R-5 R-8	R-11 R-15	R-20 R-25	MHP	OP	LC	GC	VSC	LI	BP	P/SP	ER/OS	L-LC	L-VSC
Transfer, Moving and Storage	X	X	X	X	X	X	X	C	X	P	Cm	X	X	X	X
Transient Habitation (Ord. 91-03)	X	X	X	X	X	X	C	C	C	X	X	C	X	X	C
Truck Rental	X	X	X	X	X	X	X	Cm	Cm	Cm	X	X	X	X	X
Truck Repair	X	X	X	X	X	X	X	X	X	P	X	X	X	X	X
Truck Sales	X	X	X	X	X	X	X	Cm	X	C	X	X	X	X	X
Upholstery Installation	X	X	X	X	X	X	X	Cm	X	P	X	X	X	X	X
Utility Lines-Sewer, Gas, Petroleum, Telephone, Elec.	P	P	P	P	P	P	P	P	P	P	P	P	C	P	P
Vending Machine Sales and Service	X	X	X	X	X	X	X	X	X	P	P	X	X	X	X

P = Permitted by Right

C = Conditional Use permit Required (Major)

Cm = Conditional Use Permit Required (Minor)

X = Prohibited

All Home-Based businesses, please refer to Chapter 30.48.040L.

Use

Zoning Uses

	RR RR-1 RR-2	RS-11 R-3 R-5 R-8	R-11 R-15	R-20 R-25	MHP	OP	LC	GC	VSC	LI	BP	P/SP	ER/OS	L-LC	L-VSC
Veterinarian	X	X	X	X	X	Cm	P	P	X	P	P	X	X	X	X
Vitamin Manufacturing	X	X	X	X	X	X	X	X	X	P	X	X	X	X	X
Warehouse	X	X	X	X	X	X	X	X	X	P	C	X	X	X	X
Water Reservoir - Ord. 95-04	C	C	C	C	C	C	C	C	C	C	C	C	C**	C	C
Wearing Apparel Shop	X	X	X	X	X	X	P	P	*P	X	X	X	X	Cm	Cm
Welding Shop	X	X	X	X	X	X	X	X	X	P	X	X	X	X	X
Wholesale Business	X	X	X	X	X	X	X	P	X	P	C	X	X	X	X
Wine Storage and Mfg.	X	X	X	X	X	X	X	X	X	P	X	X	X	X	X
Wire Fabrication	X	X	X	X	X	X	X	X	X	P	X	X	X	X	X

P = Permitted by Right

C = Conditional Use permit Required (Major)

Cm = Conditional Use Permit Required (Minor)

X = Prohibited

All Home-Based businesses, please refer to Chapter 30.48.040L.

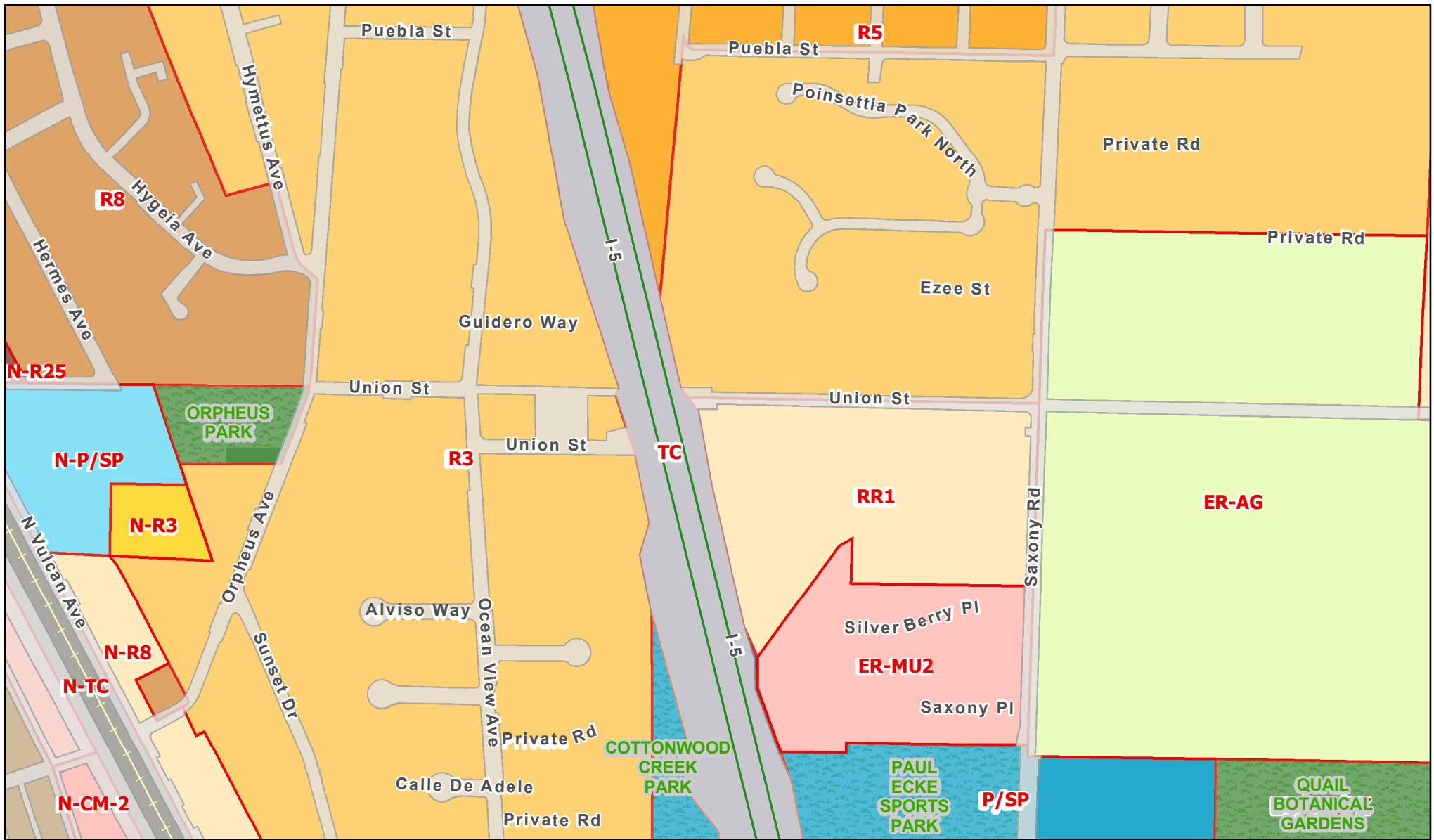
***Permitted in conjunction with a hotel or visitor service complex.**

****Not permitted within coastal zone ecological resource areas.**

Use**Zoning Uses**

	RR RR-1 RR-2	RS-11 R-3 R-5 R-8	R-11 R-15	R-20 R-25	MHP	OP	LC	GC	VSC	LI	BP	P/SP	ER/OS	L-LC	L-VSC
Wood Prod. Sales Retail	X	X	X	X	X	X	X	P	X	P	X	X	X	X	X
Wood Products Mfg.	X	X	X	X	X	X	X	X	X	P	Cm	X	X	X	X
Yard Products Mfg.	X	X	X	X	X	X	X	C	X	P	Cm	X	X	X	X

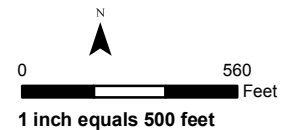
P = Permitted by Right**C = Conditional Use permit Required (Major)****Cm = Conditional Use Permit Required (Minor)****X = Prohibited****All Home-Based businesses, please refer to Chapter 30.48.040L.**



Encinitas E-Zoning

DISCLAIMER:
Every reasonable effort has been made to assure the accuracy of the data provided; nevertheless, some information may not be accurate. The City of Encinitas assumes no responsibility arising from the use of this information.

- Map Coordinates: State Plane NAD83 Feet, CA Zone 6
- Parcel lines are not survey accurate.
- Photo flight date: July 2001. 1/2 ft pixel resolution.
- Orthophoto and Topo positional accuracy meet the precision adequate to support National Map Accuracy Standards for 1" = 100' mapping.



FE
11P
NF

7836

DOC # 2006-0908574



DEC 22, 2006 11:52 AM

OFFICIAL RECORDS
SAN DIEGO COUNTY RECORDER'S OFFICE
GREGORY J. SMITH, COUNTY RECORDER
FEES: 0.00
PAGES: 11



2006-0908574

Recording Requested By:

CITY OF ENCINITAS

When Recorded Mail To:
Community Development Department
Code Enforcement Division
City of Encinitas
505 S. Vulcan Avenue
Encinitas, CA 92024

For the Benefit of the City

) SPACE ABOVE FOR RECORDER'S
) USE

NOTICE OF VIOLATION

Exhibit "A" Attached and made a part hereof

Assessor's Parcel No. 256-171-20 Project No.: CE06-1483
256-171-21
256-171-22
256-171-24

The City of Encinitas hereby gives notice that on the real property described as follows:

SEE EXHIBIT "B" ATTACHED AND MADE A PART HEREOF.

Which is commonly known as 556 Union Street, Encinitas, CA (PROPERTY" hereinafter).

A violation of section 23.24.080 of the Encinitas Municipal Code has occurred in that Scott Whitehead, OWNER of the PROPERTY, has maintained a violation on the property consisting of grading modifications to the western side of the property without permits and inspections from the Engineering Department of the City of Encinitas at 556 Union Street, Encinitas, CA. Until a Release of Notice is recorded by the Community Development Department of the City of Encinitas, all applications for grading permits, use permits, major and minor subdivisions, rezones, specific plans, specific plan amendments, general plan amendments, discretionary approvals, and building permits may be denied.

In addition, the current owners of the PROPERTY and the Owner's successors-in-interest may be subject to all costs related to curing the violation on the subject property.

Dated: 12/21/06

CITY OF ENCINITAS

By:

Joan Kling
Joan Kling, Code Enforcement Manager



City of
Encinitas

7837

NOTICE OF VIOLATION

Date: December 21, 2006
Location: 556 Union Street
Assessor's Parcel No.: 256-171-24
Case No.: CE06-1483
Zone: R3
Owner: Scott Whitehead
Address: 556 Union Street
Encinitas, CA 92024

RE: Grading violations on the western side of the property

In accordance with the Encinitas Municipal Code this is to notify you that the following violation was observed and continues to be maintained on the property addressed as 556 Union Street. The violation is explained below and must be corrected by January 31, 2007.

The city is aware that you are the new owner of the property formerly owned by Russell Bowman and that the violation existed prior to the transfer of ownership. Encinitas Municipal Code Sections 1.08.040.B and 1.08.035 explain that the responsibility to remedy a violation passes on to each successive property owner.

1.08.040. B Responsible of New Owners. When a continuing violation of this code is created or maintained on real property, each successive owner of the real property, including responsible person described in Section 1.08.035, who neglects to abate the continuing violation is responsible for the violation in the same manner as the former owner.

1.08.035 Persons Responsible. Whenever the term "person" is used in this Code, it shall mean individuals, partnerships, corporations, limited liability companies, non-profit corporations, on real property include the owners, lessees, tenants, sublessors, sublessees, occupants, operators, managers, or any other person who has custody or control over the property.

The specific elements in violation include, but may not be limited to, the following:

The area on the western portion of the property which previously sloped down toward the freeway has been altered and modified without the benefit of permits and inspections from the Engineering Department. This slope area must be returned to its original condition. A permit and final inspection approval from the Engineering Department are required for the removal and restoration of the altered slope.

*Exhibit
attachment A
page 1 of 2*
 recycled paper

556 Union Street
Scott Whitehead
December 21, 2006
Page two

The specific code sections in violation include, but may not be limited to, the following:
23.24.80 Land-filling activity without a permit

Per Encinitas Municipal Code Section 1.08.040, each separate day, or part thereof, during which a violation of this Code is committed, continued, maintained, permitted or allowed, shall constitute a separate offense, punishable as such.

In order to comply with the Municipal Code, by January 31, 2007, you shall
Submit plans to the Engineering Department indicating how the violation will be remedied.

Once you have obtained the required permits, corrective work or modifications are to begin immediately. You are to request an initial inspection within 10 days of the permit issue date. A final inspection approval is required.

The submission of incomplete applications and/or plans will not satisfy the compliance time frame requirements stated above. There is to be no delay on your part in making the revisions, if any, required in submitted plans. Your actions to obtain the required permits are to be sustained and timely.

PLEASE TAKE THIS NOTICE WITH YOU WHEN APPLYING FOR PERMITS.

Please call Greg Shields 760-633-2778 for submittal requirements. Please call me at (760) 633-2687 with any other questions you may have.

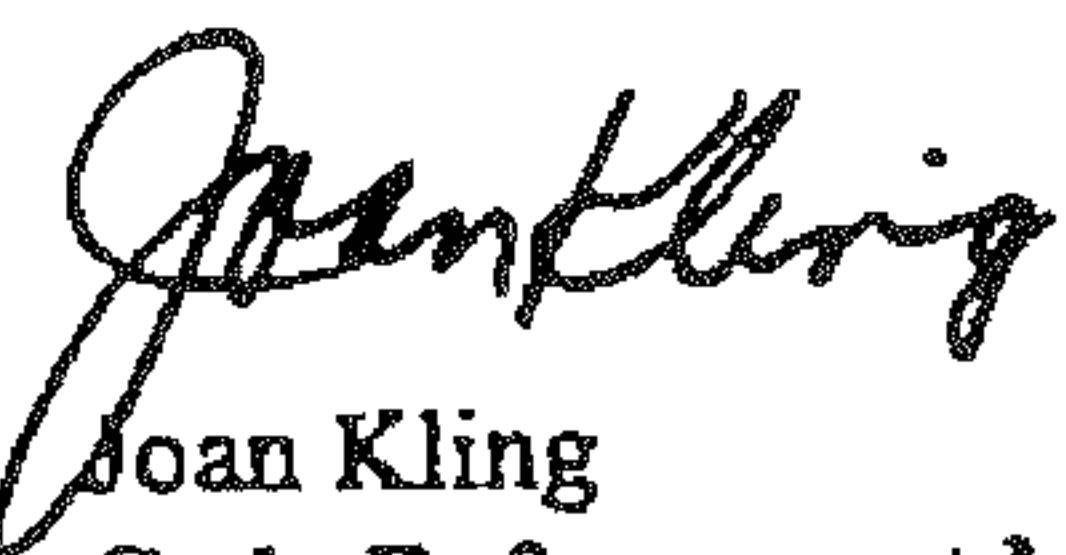

Joan Kling
Code Enforcement Manager

Exhibit A
Attachment A
page 2 of 2

DOC # 2006-0727986



RECORDING REQUESTED BY:

OCT 12, 2006 4:48 PM

AND WHEN RECORDED MAIL TO:
AND MAIL TAX STATEMENT TO:

Scott Whitehead
606 Sunset Drive
Vista, CA 92081

OFFICIAL RECORDS
SAN DIEGO COUNTY RECORDER'S OFFICE
GREGORY J. SMITH, COUNTY RECORDER
FEES: 26.00
OC: OC
PAGES: 4



2006-0727986

Parcel No. 256-171-20
256-171-21, 256-171-24

SPACE ABOVE THIS LINE FOR RECORDER'S USE

GRANT DEED

THE UNDERSIGNED GRANTOR(S) DECLARE(S) THAT DOCUMENTARY TRANSFER TAX IS \$0.00 and CITY'S
☒ computed on full value of property conveyed, or
☐ computed on full value less liens or encumbrances remaining at the time of sale.
☐ unincorporated area: ☒ City of Encinitas, and

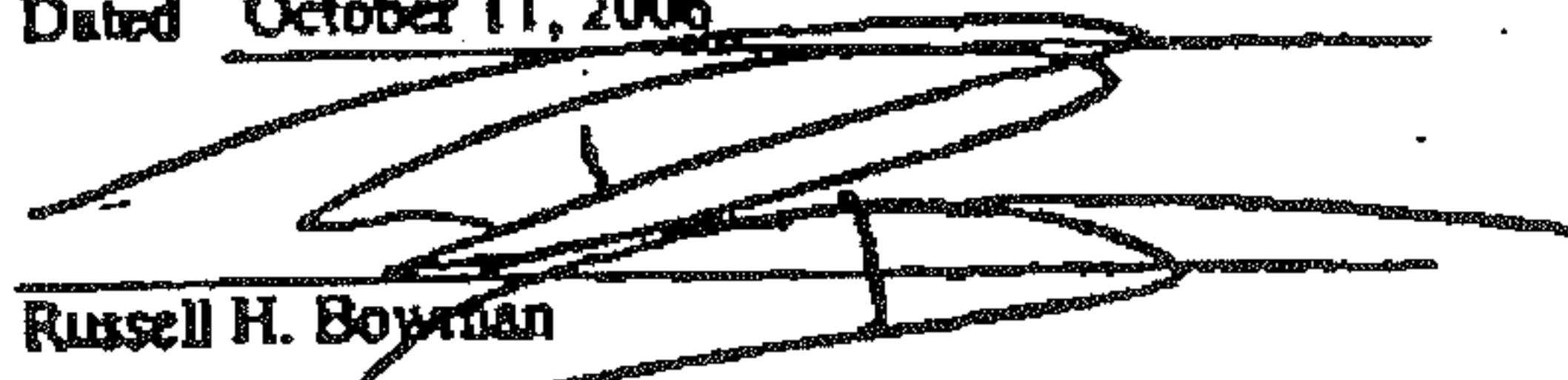
FOR A VALUABLE CONSIDERATION, receipt of which is hereby acknowledged,
 Russell H. Bowman, an unmarried man

hereby GRANTS to Scott Whitehead, an unmarried man

the following described real property in the County of San Diego, State of California:

See Exhibit "A" attached hereto and made a part hereof.

Dated October 11, 2006


 Russell H. Bowman

STATE OF CALIFORNIA)
) S.S.
 COUNTY OF SAN DIEGO)

On October 12, 2006, before me, KAREN A. MAGUIRE, Notary Public, personally appeared
 Russell H. Bowman personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s)
 whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in
his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon
 behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Signature Karen A. Maguire

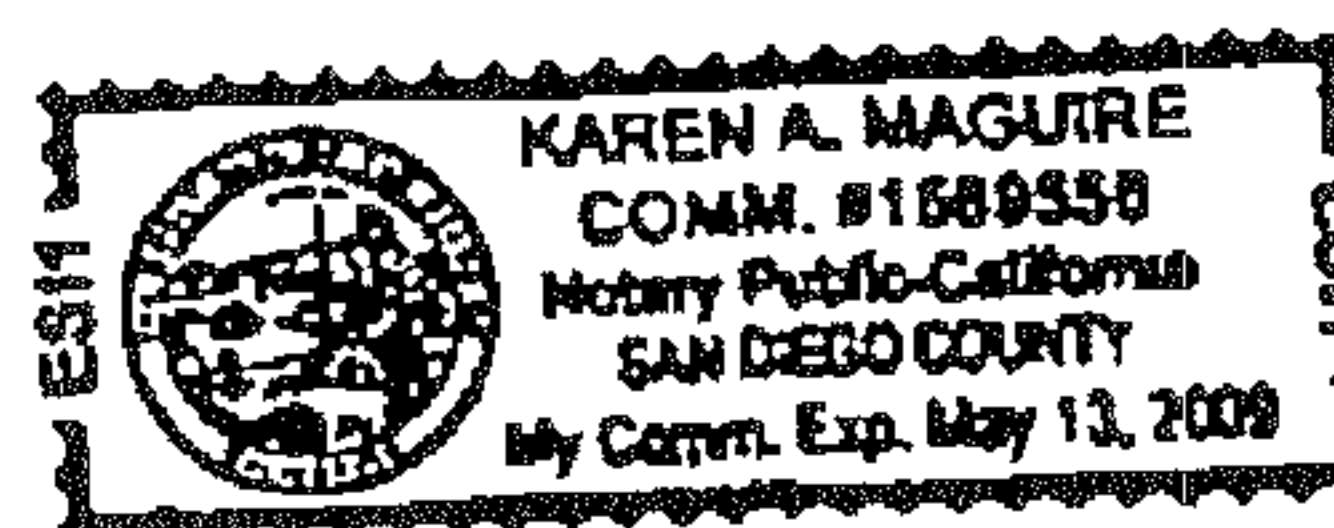


Exhibit B
 Attachment B
 Page 1 of 7

SOUTH 2°35'30" WEST, 424.92 FEET; THENCE SOUTH 23°40'30" EAST, 21.17 FEET; THENCE NORTH 88°52'57" WEST, 49.27 FEET TO THE TRUE POINT OF BEGINNING.

PARCEL 1-D:

AN EASEMENT FOR SEWER PURPOSES BEGINNING AT THE SOUTHWEST CORNER OF SAID SOUTHWEST QUARTER OF THE NORTHWEST QUARTER; THENCE ALONG THE SOUTHERLY LINE THEREOF, SOUTH 88°52'57" EAST, 228.30 FEET (SOUTH 88°52'50" EAST, 228.30 FEET PER DEED); THENCE LEAVING SAID SOUTHERLY LINE NORTH 01°07'30" EAST, 40.00 FEET (NORTH 1°07'10" EAST, 40.00 FEET PER DEED); THENCE NORTH 88°52'57" WEST, 112.90 FEET (NORTH 88°52'50" WEST, 113.04 FEET PER DEED); THENCE NORTH 12°57'27" WEST, 294.69 FEET (NORTH 12°57'30" WEST PER DEED) TO THE TRUE POINT OF BEGINNING; THENCE SOUTH 88°04'01" EAST, 208.89 FEET; THENCE NORTH 2°35'30" EAST, 20.00 FEET; THENCE NORTH 88°04'01" WEST, 214.44 FEET; THENCE SOUTH 12°57'27" EAST, 20.69 FEET TO THE TRUE POINT OF BEGINNING.

PARCEL 2-A: (APN: 256-171-21)

BEGINNING AT THE SOUTHWEST CORNER OF SAID SOUTHWEST QUARTER OF THE NORTHWEST QUARTER; THENCE ALONG THE SOUTHERLY LINE THEREOF, SOUTH 88°52'57" EAST, 354.51 FEET (SOUTH 88°52'50" EAST PER DEED); THENCE LEAVING SAID SOUTHERLY LINE NORTH 8°03'01" EAST, 268.49 FEET TO THE TRUE POINT OF BEGINNING; THENCE SOUTH 71°36'04" WEST, 116.02 FEET; THENCE NORTH 2°35'30" EAST, 166.24 FEET; THENCE SOUTH 87°24'30" EAST, 115.22 FEET; THENCE SOUTH 8°03'01" WEST 128.61 FEET TO THE TRUE POINT OF BEGINNING.

RESERVING FROM PARCEL 2A ABOVE DESCRIBED AN EASEMENT FOR INGRESS, EGRESS, ROAD AND UTILITY PURPOSES OVER, UNDER, ALONG AND ACROSS THE EASTERLY 24 FEET THEREOF.

PARCEL 2-B:

AN EASEMENT AND RIGHT OF WAY FOR ROAD AND INCIDENTAL PURPOSES BEGINNING AT THE SOUTHWEST CORNER OF SAID SOUTHWEST QUARTER OF THE NORTHWEST QUARTER; THENCE ALONG THE SOUTHERLY LINE THEREOF, SOUTH 88°52'57" EAST, 228.30 FEET (SOUTH 88°52'50" EAST, 228.30 FEET PER DEED); THENCE LEAVING SAID SOUTHERLY LINE NORTH 01°07'03" EAST, 20.00 FEET (NORTH 1°07'10" EAST PER DEED); THENCE SOUTH 88°52'47" EAST, 6.51 FEET TO THE TRUE POINT OF BEGINNING; THENCE NORTH 28°51'27" EAST 22.60 FEET; THENCE NORTH 2°35'30" EAST, 140.18 FEET TO THE BEGINNING OF A TANGENT CURVE, CONCAVE WESTERLY AND SOUTHERLY, HAVING A RADIUS OF 60.00 FEET; THENCE NORTHERLY ALONG SAID CURVE THROUGH A CENTRAL ANGLE OF 62°00'20" A DISTANCE OF 64.93 TO THE BEGINNING OF A REVERSE CURVE, CONCAVE EASTERLY AND SOUTHERLY, HAVING A RADIUS OF 38.00 FEET; THENCE WESTERLY, NORTHERLY AND EASTERLY ALONG SAID CURVE THROUGH A CENTRAL ANGLE OF 242°00'20" A DISTANCE OF 160.50 FEET; THENCE SOUTH 2°15'30" WEST, 426.09 FEET; THENCE SOUTH 23°40'30" EAST, 22.03 FEET; THENCE NORTH 88°52'57" WEST 43.76 FEET TO THE TRUE POINT OF BEGINNING.

PARCEL 2-C:

AN EASEMENT FOR GENERAL UTILITY, SEWER, ELECTRICAL, WATER, CABLE TELEVISION AND TELEPHONE PURPOSES BEGINNING AT THE SOUTHWEST CORNER OF SAID SOUTHWEST QUARTER OF THE NORTHWEST QUARTER; THENCE ALONG THE SOUTHERLY LINE THEREOF, SOUTH 88°52'57" EAST, 228.30 FEET (SOUTH 88°52'50" EAST, 228.30 FEET PER DEED); THENCE LEAVING SAID SOUTHERLY LINE NORTH 01°07'03" EAST, 20.00 FEET (NORTH 1°07'10" EAST PER DEED); THENCE SOUTH 88°52'47" EAST, 6.51 FEET TO THE TRUE POINT OF BEGINNING; THENCE NORTH 28°51'27" EAST 22.60 FEET; THENCE NORTH

2°35'30" EAST, 340.18 FEET TO THE BEGINNING OF A TANGENT CURVE, CONCAVE WESTERLY AND SOUTHERLY, HAVING A RADIUS OF 60.00 FEET; THENCE NORTHERLY ALONG SAID CURVE THROUGH A CENTRAL ANGLE OF 62°00'20" A DISTANCE OF 64.93 TO THE BEGINNING OF A REVERSE CURVE, CONCAVE EASTERLY AND SOUTHERLY, HAVING A RADIUS OF 38.00 FEET; THENCE WESTERLY AND NORTHERLY ALONG SAID CURVE THROUGH A CENTRAL ANGLE OF 160°59'17" A DISTANCE OF 106.77 FEET; THENCE RADIAL TO SAID CURVE, NORTH 11°34'27" EAST 5.00 FEET TO THE BEGINNING OF A CURVE, CONCAVE SOUTHERLY AND WESTERLY HAVING A RADIUS OF 43.00 FEET, A RADIAL LINE TO SAID POINT BEARS SOUTH 11°34'27" WEST; THENCE EASTERLY AND SOUTHERLY ALONG SAID CURVE THROUGH A CENTRAL ANGLE OF 61°01'03" A DISTANCE OF 60.80 FEET; THENCE SOUTH 2°35'30" WEST, 426.92 FEET; THENCE SOUTH 23°40'30" EAST, 23.17 FEET; THENCE NORTH 88°52'57" WEST, 49.27 FEET TO THE TRUE POINT OF BEGINNING.

PARCEL 3-D:

AN EASEMENT FOR SEWER PURPOSES BEGINNING AT THE SOUTHWEST CORNER OF SAID SOUTHWEST QUARTER OF THE NORTHWEST QUARTER; THENCE ALONG THE SOUTHERLY LINE THEREOF, SOUTH 88°52'57" EAST, 228.30 FEET (SOUTH 88°52'50" EAST, 228.30 FEET PER DEED); THENCE LEAVING SAID SOUTHERLY LINE NORTH 01°07'03" EAST, 40.00 FEET (NORTH 1°07'10" EAST, 40.00 FEET PER DEED); THENCE NORTH 88°52'57" WEST, 112.80 FEET (NORTH 88°52'50" WEST, 113.04 FEET PER DEED); THENCE NORTH 12°57'27" WEST, 294.69 FEET (NORTH 12°57'10" WEST PER DEED) TO THE TRUE POINT OF BEGINNING; THENCE SOUTH 88°04'01" EAST, 208.89 FEET; THENCE NORTH 2°35'30" EAST, 20.00 FEET; THENCE NORTH 88°04'01" WEST, 214.44 FEET; THENCE SOUTH 23°57'27" EAST, 20.69 FEET TO THE TRUE POINT OF BEGINNING.

PARCEL 3-A: (APN: 286-171-24)

BEGINNING AT THE SOUTHWEST CORNER OF SAID SOUTHWEST QUARTER OF THE NORTHWEST QUARTER; THENCE ALONG THE SOUTHERLY LINE THEREOF, SOUTH 88°52'57" EAST, 268.30 FEET (SOUTH 88°52'50" EAST, 268.30 FEET PER DEED) TO THE TRUE POINT OF BEGINNING; THENCE LEAVING SAID SOUTHERLY LINE, NORTH 1°07'03" EAST, 40.00 FEET; THENCE NORTH 88°52'57" WEST, 112.90; THENCE NORTH 12°57'27" WEST 397.15 FEET; THENCE NORTH 5°20'30" EAST, 280.09 FEET; THENCE SOUTH 88°56'31" EAST, 227.67 FEET; THENCE SOUTH 11°34'27" WEST, 182.15 FEET; THENCE SOUTH 18°34'23" EAST, 72.01 FEET; THENCE SOUTH 2°35'30" WEST, 399.26 FEET; THENCE NORTH 88°52'55" WEST, 28.00 FEET TO THE TRUE POINT OF BEGINNING.

PARCEL 3-B:

AN EASEMENT AND RIGHT OF WAY FOR ROAD AND INCIDENTAL PURPOSES BEGINNING AT THE SOUTHWEST CORNER OF SAID SOUTHWEST QUARTER OF THE NORTHWEST QUARTER; THENCE ALONG THE SOUTHERLY LINE THEREOF SOUTH 88°52'57" EAST, 228.30 FEET (SOUTH 88°52'50" EAST 228.30 FEET PER DEED); THENCE LEAVING SAID SOUTHERLY LINE NORTH 01°07'03" EAST, 20.00 FEET (NORTH 1°07'10" EAST PER DEED); THENCE SOUTH 88°52'47" EAST, 6.51 FEET TO THE TRUE POINT OF BEGINNING; THENCE NORTH 28°51'27" EAST 22.60 FEET; THENCE NORTH 2°35'30" EAST, 340.18 FEET TO THE BEGINNING OF A TANGENT CURVE CONCAVE WESTERLY AND SOUTHERLY, HAVING A RADIUS OF 60.00 FEET; THENCE NORTHERLY ALONG SAID CURVE THROUGH A CENTRAL ANGLE OF 62°00'20" A DISTANCE OF 64.93 TO THE BEGINNING OF A REVERSE CURVE, CONCAVE EASTERLY AND SOUTHERLY, HAVING A RADIUS OF 38.00 FEET; THENCE WESTERLY, NORTHERLY AND EASTERLY ALONG SAID CURVE THROUGH A CENTRAL ANGLE OF 242°00'20" A DISTANCE OF 160.50 FEET; THENCE SOUTH 2°35'30" WEST, 426.09 FEET; THENCE SOUTH 23°40'30" EAST, 22.03 FEET; THENCE NORTH 88°52'57" WEST 43.76 FEET TO THE TRUE POINT OF BEGINNING.

PARCEL 3-C:

AN EASEMENT FOR GENERAL UTILITY, SEWER, ELECTRICAL, WATER, CABLE TELEVISION AND TELEPHONE PURPOSES BEGINNING AT THE SOUTHWEST CORNER OF SAID SOUTHWEST QUARTER OF THE NORTHWEST QUARTER; THENCE ALONG THE SOUTHERLY LINE THEREOF, SOUTH 88°52'57" EAST, 228.30 FEET (SOUTH 88°52'50" EAST, 228.30 FEET PER DEED); THENCE LEAVING SAID SOUTHERLY LINE NORTH 01°07'03" EAST, 20.00 FEET (NORTH 1°07'10" EAST PER DEED); THENCE SOUTH 88°52'47" EAST, 6.51 FEET TO THE TRUE POINT OF BEGINNING; THENCE NORTH 29°52'27" EAST 22.60 FEET; THENCE NORTH 2°35'50" EAST, 340.18 FEET TO THE BEGINNING OF A TANGENT CURVE, CONCAVE WESTERLY AND SOUTHERLY, HAVING A RADIUS OF 60.00 FEET; THENCE NORTHERLY ALONG SAID CURVE THROUGH A CENTRAL ANGLE OF 62°00'30" A DISTANCE OF 64.93 TO THE BEGINNING OF A REVERSE CURVE, CONCAVE EASTERLY AND SOUTHERLY, HAVING A RADIUS OF 38.00 FEET; THENCE WESTERLY AND NORTHERLY ALONG SAID CURVE THROUGH A CENTRAL ANGLE OF 160°59'17" A DISTANCE OF 106.77 FEET; THENCE RADIAL TO SAID CURVE, NORTH 11°34'27" EAST 5.00 FEET TO THE BEGINNING OF A CURVE, CONCAVE SOUTHERLY AND WESTERLY HAVING A RADIUS OF 43.00 FEET, A RADIAL LINE TO SAID POINT BEARS SOUTH 11°34'27" WEST; THENCE EASTERLY AND SOUTHERLY ALONG SAID CURVE THROUGH A CENTRAL ANGLE OF 81°01'03" A DISTANCE OF 60.80 FEET; THENCE SOUTH 2°35'30" WEST, 424.93 FEET; THENCE SOUTH 23°40'30" EAST, 23.17 FEET; THENCE NORTH 88°52'57" WEST, 49.27 FEET TO THE TRUE POINT OF BEGINNING.

DOC # 2006-0715221



RECORDING REQUESTED BY:

OCT 06, 2006 4:23 PM

 AND WHEN RECORDED MAIL TO:
 AND MAIL TAX STATEMENT TO:

 Mr. Scott Whitehead
 606 Sunset Drive
 Vista, CA 92081

 OFFICIAL RECORDS
 SAN DIEGO COUNTY RECORDER'S OFFICE
 GREGORY J. SMITH, COUNTY RECORDER

 FEES: 23.00
 OC: OC
 PAGES: 3


Parcel No. 256-171-22

256-171-20

256-171-21

256-171-24

SPACE ABOVE THIS LINE FOR RECORDER'S USE

GRANT DEED

THE UNDERSIGNED GRANTOR(S) DECLARE(S) THAT DOCUMENTARY TRANSFER TAX IS \$ and CITY \$
 computed on full value of property conveyed, or
 computed on full value less liens or encumbrances remaining at the time of sale.
 unincorporated area: X San Diego, and

FOR A VALUABLE CONSIDERATION, receipt of which is hereby acknowledged,
 Russell H. Bowman, an unmarried man

hereby GRANTS to Scott Whitehead, an unmarried man

the following described real property in the County of San Diego, State of California:

That certain property which is completely described in Exhibit "A" attached hereto and incorporated herein.

Date October 3, 2006

Borrower's Signature

Russell H. Bowman

STATE OF CALIFORNIA

COUNTY OF San Diego S.S.On Oct. 4, 2006, before me, Jenny P. Van Houten, Notary Public

personally appeared Russell H. Bowman personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Signature

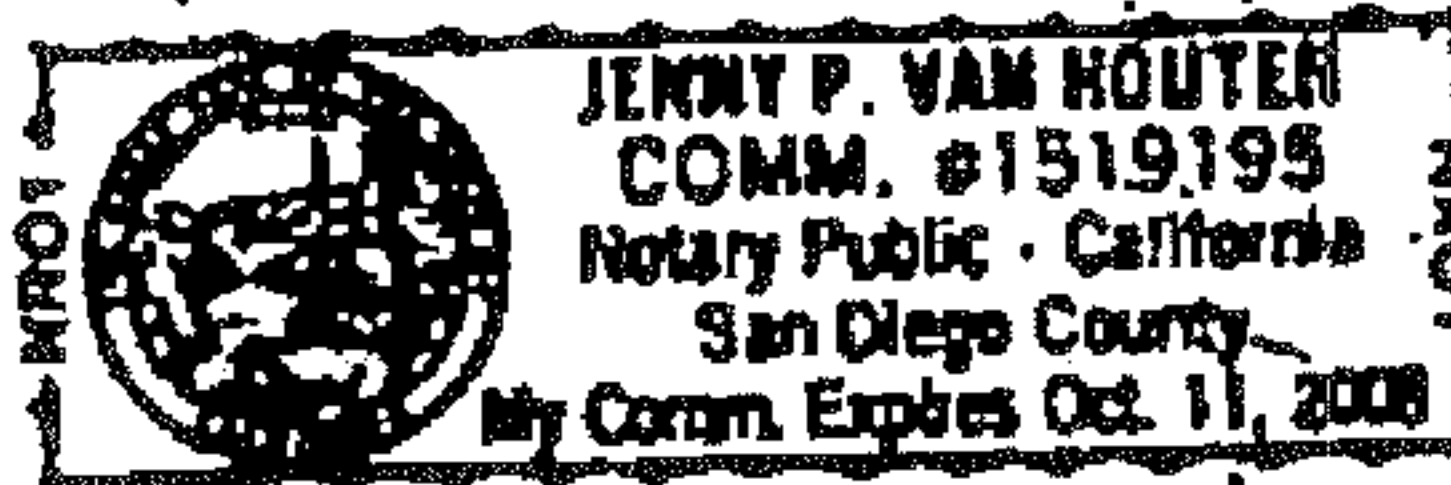


Exhibit
 attachment B
 page 587

DESCRIPTION

THAT PORTION OF THE WEST HALF OF THE SOUTHWEST QUARTER OF THE SOUTHWEST QUARTER OF THE NORTHWEST QUARTER OF SECTION 10, TOWNSHIP 13 SOUTH, RANGE 4 WEST, SAN BERNARDINO BASE AND MERIDIAN, IN THE COUNTY OF SAN DIEGO, STATE OF CALIFORNIA, ACCORDING TO UNITED STATES GOVERNMENT SURVEY APPROVED APRIL 19, 1981 AND DESCRIBED AS FOLLOWS:

PARCEL 1:

BEGINNING AT THE SOUTHWEST CORNER OF SAID SOUTHWEST QUARTER OF THE NORTHWEST QUARTER; THENCE ALONG THE SOUTHERLY LINE THEREOF, SOUTH $88^{\circ}52'57''$ EAST, 354.51 FEET (SOUTH $88^{\circ}52'50''$ EAST PER DEED); THENCE LEAVING SAID SOUTHERLY LINE NORTH $5^{\circ}03'01''$ EAST, 397.10 FEET TO THE TRUE POINT OF BEGINNING THENCE NORTH $87^{\circ}24'30''$ WEST, 115.22 FEET; THENCE NORTH $16^{\circ}34'23''$ WEST, 72.01 FEET; THENCE NORTH $71^{\circ}12'54''$ EAST, 38.00 FEET; THENCE NORTH $47^{\circ}52'07''$ EAST, 159.92 FEET; THENCE SOUTH $5^{\circ}03'01''$ WEST, 192.47 FEET TO THE TRUE POINT OF BEGINNING.

PARCEL 2:

AN EASEMENT AND RIGHT OF WAY FOR ROAD AND INCIDENTAL PURPOSES BEGINNING AT THE SOUTHWEST CORNER OF SAID SOUTHWEST QUARTER OF THE NORTHWEST QUARTER; THENCE ALONG THE SOUTHERLY LINE THEREOF, SOUTH $88^{\circ}52'57''$ EAST, 228.30 FEET (SOUTH $88^{\circ}52'50''$ EAST, 228.30 FEET PER DEED); THENCE LEAVING SAID SOUTHERLY LINE NORTH $01^{\circ}07'03''$ EAST, 20.00 FEET (NORTH $1^{\circ}07'10''$ EAST PER DEED); THENCE SOUTH $88^{\circ}52'47''$ EAST, 6.51 FEET TO THE TRUE POINT OF BEGINNING; THENCE NORTH $28^{\circ}51'27''$ EAST 22.60 FEET; THENCE NORTH $2^{\circ}35'30''$ EAST, 340.18 FEET TO THE BEGINNING OF A TANGENT CURVE, CONCAVE WESTERLY AND SOUTHERLY, HAVING A RADIUS OF 60.00 FEET; THENCE NORTHERLY ALONG SAID CURVE THROUGH A CENTRAL ANGLE OF $62^{\circ}00'20''$ A DISTANCE OF 64.93 TO THE BEGINNING OF A REVERSE CURVE, CONCAVE EASTERLY AND SOUTHERLY, HAVING A RADIUS OF 38.00 FEET; THENCE WESTERLY, NORTHERLY AND EASTERLY ALONG SAID CURVE THROUGH A CENTRAL ANGLE OF $242^{\circ}00'20''$ A DISTANCE OF 160.50 FEET; THENCE SOUTH $2^{\circ}35'30''$ WEST, 426.09 FEET; THENCE SOUTH $23^{\circ}40'30''$ EAST, 22.03 FEET; THENCE NORTH $88^{\circ}52'57''$ WEST 43.76 FEET TO THE TRUE POINT OF BEGINNING.

PARCEL 3:

AN EASEMENT FOR GENERAL UTILITY, SEWER, ELECTRICAL, WATER, CABLE TELEVISION AND TELEPHONE PURPOSES BEGINNING AT THE SOUTHWEST CORNER OF SAID SOUTHWEST QUARTER OF THE NORTHWEST QUARTER; THENCE ALONG THE SOUTHERLY LINE THEREOF, SOUTH $88^{\circ}52'57''$ EAST, 228.30 FEET (SOUTH $88^{\circ}52'50''$ EAST, 228.30 FEET PER DEED); THENCE LEAVING SAID SOUTHERLY LINE NORTH $01^{\circ}07'03''$ EAST, 20.00 FEET (NORTH $1^{\circ}07'10''$ EAST PER DEED); THENCE SOUTH $88^{\circ}52'47''$ EAST, 6.51 FEET TO THE TRUE POINT OF BEGINNING; THENCE NORTH $28^{\circ}51'27''$ EAST 22.60 FEET; THENCE NORTH $2^{\circ}35'30''$ EAST, 340.18 FEET TO THE BEGINNING OF A TANGENT CURVE, CONCAVE WESTERLY AND SOUTHERLY, HAVING A RADIUS OF 60.00 FEET; THENCE NORTHERLY ALONG SAID CURVE THROUGH A CENTRAL ANGLE OF $62^{\circ}00'20''$ A DISTANCE OF 64.93 TO THE BEGINNING OF A REVERSE CURVE, CONCAVE EASTERLY AND SOUTHERLY, HAVING A RADIUS OF 38.00 FEET; THENCE WESTERLY AND NORTHERLY ALONG SAID CURVE THROUGH A CENTRAL ANGLE OF $160^{\circ}59'17''$ A DISTANCE OF 106.77 FEET; THENCE RADIAL TO SAID CURVE, NORTH $11^{\circ}34'27''$ EAST 5.00 FEET TO THE BEGINNING OF A CURVE, CONCAVE SOUTHERLY AND WESTERLY, HAVING A RADIUS OF 43.00 FEET, A RADIAL LINE TO SAID POINT BEARS SOUTH $11^{\circ}34'27''$ WEST; THENCE EASTERLY AND SOUTHERLY ALONG SAID CURVE THROUGH A CENTRAL ANGLE OF $81^{\circ}01'03''$ A DISTANCE OF 60.80 FEET; THENCE SOUTH $2^{\circ}35'30''$ WEST, 424.92 FEET; THENCE SOUTH $23^{\circ}40'30''$ EAST, 23.17 FEET; THENCE NORTH $88^{\circ}52'57''$ WEST, 49.27 FEET TO THE TRUE POINT OF BEGINNING.

Page 2
Order No. 58021036

DESCRIPTION

PARCEL 4:

AN EASEMENT FOR SEWER PURPOSES BEGINNING AT THE SOUTHWEST CORNER OF SAID SOUTHWEST QUARTER OF THE NORTHWEST QUARTER; THENCE ALONG THE SOUTHERLY LINE THEREOF, SOUTH 88°52'57" EAST, 228.30 FEET (SOUTH 88°52'50" EAST, 228.30 FEET PER DEED); THENCE LEAVING SAID SOUTHERLY LINE NORTH 01°07'03" EAST, 40.00 FEET (NORTH 1°07'10" EAST, 40.00 FEET PER DEED); THENCE NORTH 88°52'57" WEST, 112.90 FEET (NORTH 88°52'50" WEST, 113.04 FEET PER DEED); THENCE NORTH 12°57'27" WEST, 294.69 FEET (NORTH 12°57'27" WEST 294.69 FEET (NORTH 12°57'20" WEST PER DEED) TO THE TRUE POINT OF BEGINNING; THENCE SOUTH 88°04'01" EAST, 208.89 FEET; THENCE NORTH 2°35'30" EAST, 20.00 FEET; THENCE NORTH 88°04'01" WEST, 214.44 FEET; THENCE SOUTH 12°57'27" EAST 20.69 FEET TO THE TRUE POINT OF BEGINNING.

Exhibit B

7 of 7 :

CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

7846

State of California

County of SAN DIEGO

SS.

On DECEMBER 21, 2009 before me, KATHERINE ELISE NOB, NOTARY PUBLIC

Date

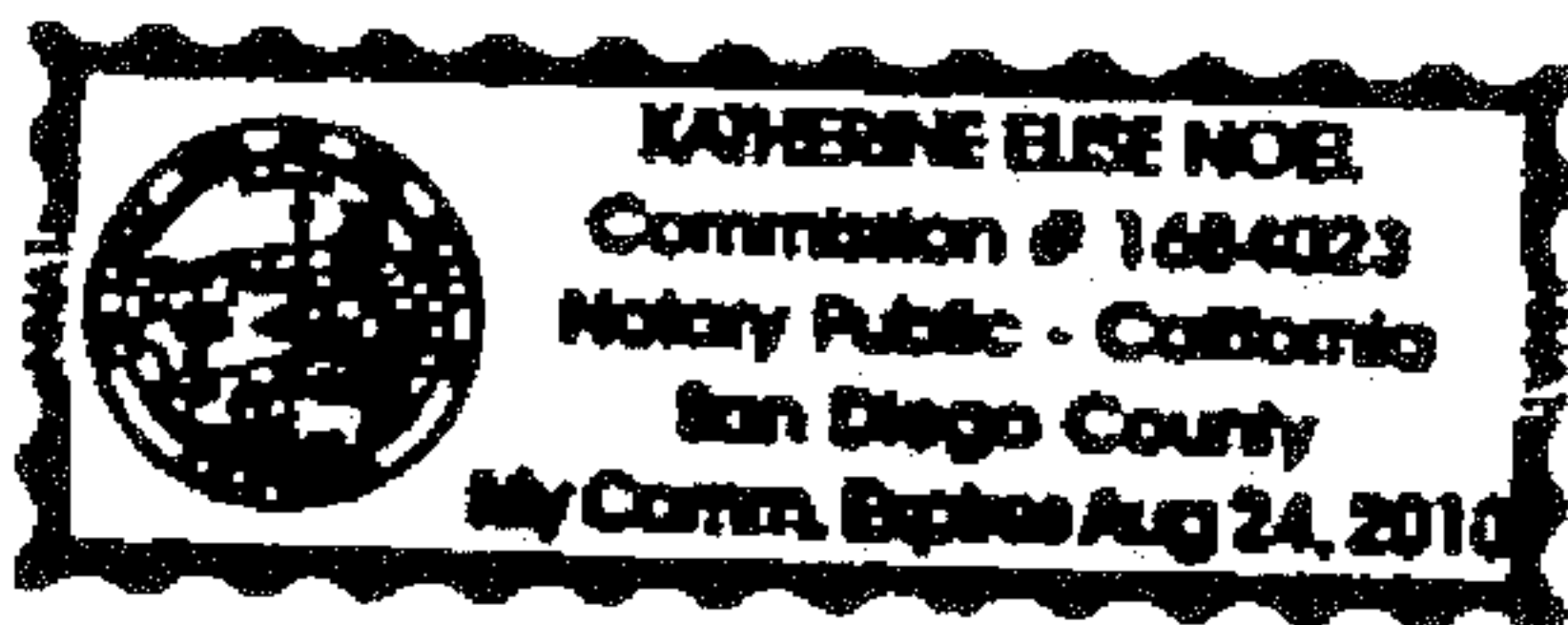
Name and Title of Officer (e.g., "Jane Doe, Notary Public")

personally appeared JOAN KING

Name(s) of Signer(s)

☒ personally known to me

☐ proved to me on the basis of satisfactory evidence



to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Katherine Elise Nob
Signature of Notary Public

OPTIONAL

Though the information below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent removal and reattachment of this form to another document.

Description of Attached Document

Title or Type of Document: _____

Document Date: _____ Number of Pages: _____

Signer(s) Other Than Named Above: _____

Capacity(ies) Claimed by Signer

Signer's Name: _____

- ☐ Individual
- ☐ Corporate Officer — Title(s): _____
- ☐ Partner — ☐ Limited ☐ General
- ☐ Attorney-in-Fact
- ☐ Trustee
- ☐ Guardian or Conservator
- ☐ Other: _____

Signer Is Representing: _____

RIGHT THUMBPRINT
OF SIGNER
Top of thumb here

RECORDING REQUESTED BY
County Engineering

FILED MAP

DOC # 1996-0405015
09-AUG-1996 02:56 PM

- ☐ PARCEL
- ☒ RECORD OF SURVEY
- ☐ STATE HIGHWAY
- ☐ MISCELLANEOUS
- ☐ ASSESSMENT DISTRICT BOUNDARY
- ☐ ASSESSMENT DISTRICT DIAGRAM

1242

OFFICIAL RECORDS
SAN DIEGO COUNTY RECORDER'S OFFICE
GREGORY SMITH, COUNTY RECORDER
RF: 5.00 FEES: 6.00
MF: 1.00 RECORD OF SURVEY

MAP NO.	OWNER OR NAME	FILE/PAGE NO.	FEE	
			RF	MF
15267	DUANE DEVERILL	96-405015	5	1
15268	GREGORY COOPER	96-405016	7	1
15269	THOMAS J. ZELESKY	96-405017	5	1
15270	THE CITY OF CHULA VISTA	96-405018	13	1
15271	SUSIE DUCHARME	96-405019	5	1
15272	THE COUNTY SURVEYOR, COUNTY OF SAN DIEGO	96-405020	0	0
15273	THE CITY OF POWAY	96-405021	5	1

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GREGORY J. SMITH, RECORDER/COUNTY CLERK
SAN DIEGO COUNTY
BY *Vanessa L. Casey* DEPUTY

OFFICIAL RECORDS, GREGORY J. SMITH, SAN DIEGO RECORDER/COUNTY CLERK

R. OF S. MAP NO. 15267

SHEET 1 OF 1 SHEET

RECORD OF SURVEY

OF A PORTION OF W 1/2 OF SW 1/4 OF SW 1/4 OF SECTION 10, T13S, R4W, S8M, AND PORTION OF LOTS 23 THRU 30, IN BLK 1 OF AVOCADO ACRES, MAP 1791 IN THE CITY OF ENCINITAS, SAN DIEGO COUNTY, CALIFORNIA.

LEGEND

- INDICATES FOUND POINT AS NOTED
- INDICATES SET 3/4"x18" IRON PIPE WITH CAP STAMPED LS 6665
- () INDICATES RECORD DATA PER MAP 12014
- [] INDICATES RECORD DATA PER PM 16868
- < > INDICATES RECORD DATA PER MS 775
- { } INDICATES RECORD DATA PER MAP 1791

BASIS OF BEARINGS

THE BASIS OF BEARINGS FOR THIS MAP IS THE CENTERLINE OF UNION STREET PER PM 16868
I.E. N 88°52'57"W
SAD BEARING AND THE BEARINGS SHOWN HEREON ARE IN TERMS OF THE CALIFORNIA COORDINATE SYSTEM 27 ZONE 6. QUOTED BEARINGS FROM REFERENCE MAPS OR DEEDS MAY OR MAY NOT BE IN TERMS OF SAD SYSTEM.

SURVEYOR'S STATEMENT

THIS MAP CORRECTLY REPRESENTS A SURVEY MADE BY ME OR UNDER MY DIRECTION IN CONFORMANCE WITH THE REQUIREMENTS OF THE LAND SURVEYORS ACT AT THE REQUEST OF DUANE DEFERRILL ON MAY 8, 1996



BY: *Donald G. Baker*
DONALD G. BAKER LS 6665
DATE: 6/18/96

COUNTY SURVEYOR'S STATEMENT

THIS MAP HAS BEEN EXAMINED IN ACCORDANCE WITH SECTION 8766 OF THE LAND SURVEYORS ACT THIS 7TH DAY OF AUGUST, 1996

TOM GARRAY, RCE 22989
COUNTY SURVEYOR

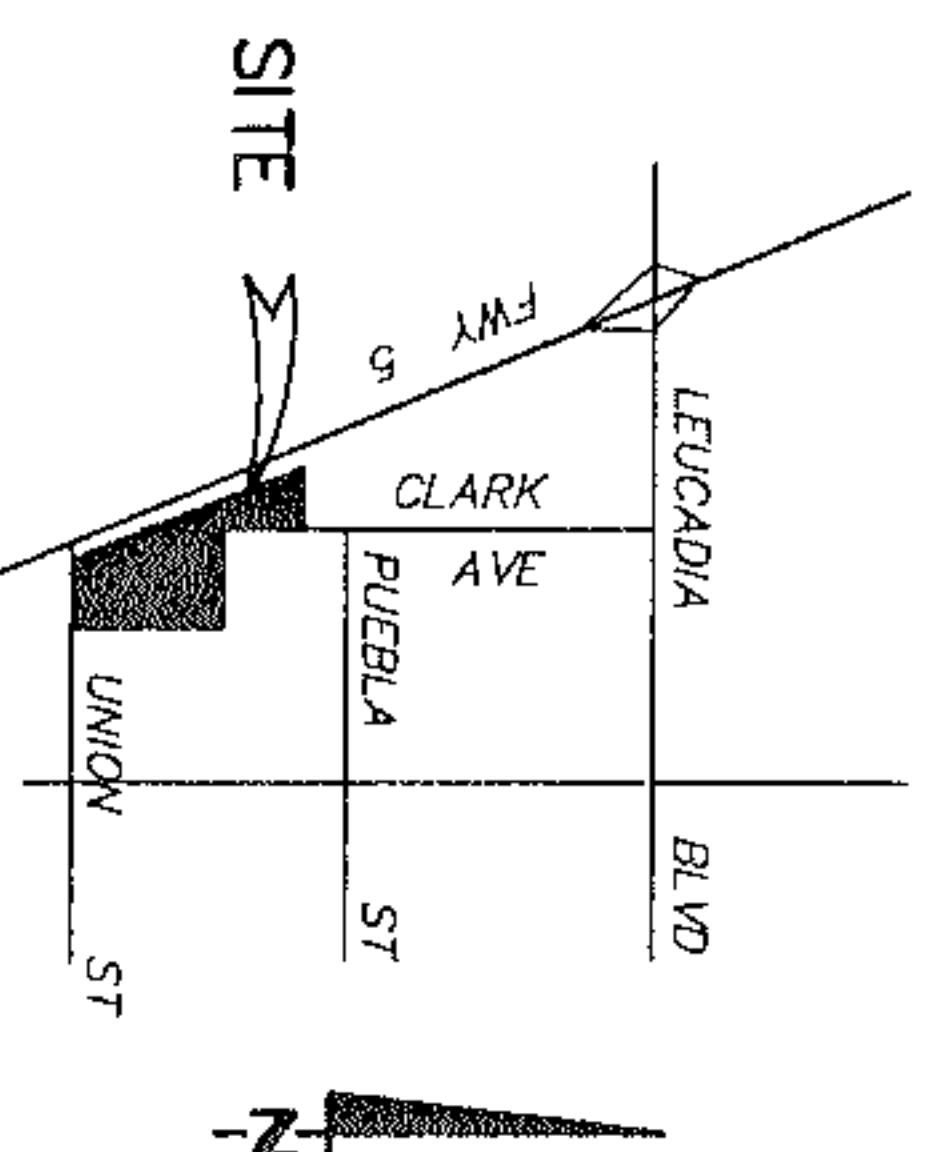
BY: *Philip J. Gurbino*
PHILIP J. GURBINO, LS 4424
DEPUTY

RECORDER'S STATEMENT

FILE NO. 1996-105015
FILED THIS 9TH DAY OF August, 1996 AT 2:56 P.M. IN BOOK OF RECORD OF SURVEY MAPS AT PAGE 15267 AT THE REQUEST OF DONALD G. BAKER.

FEE \$ 5.00
1.00 m.f.
GREGORY J. SMITH
COUNTY RECORDER

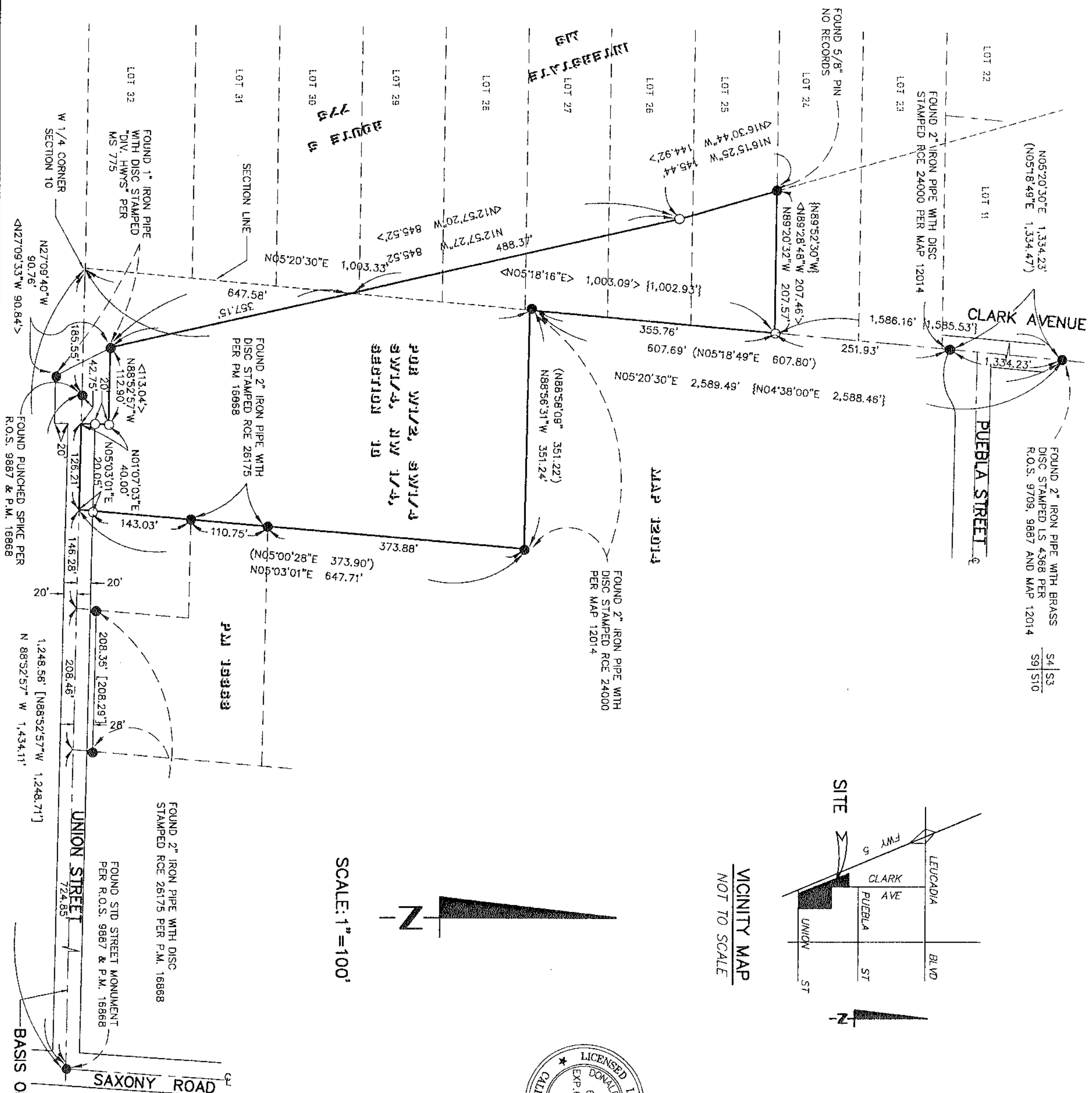
BY: *Vanessa K. Coody*
DEPUTY COUNTY RECORDER



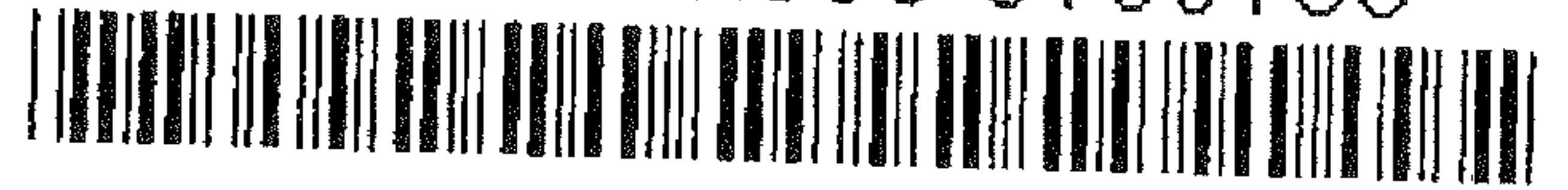
VICINITY MAP
NOT TO SCALE



SCALE: 1"=100'



DOC # 2006-0100169



FEB 10, 2006 11:03 AM

OFFICIAL RECORDS
SAN DIEGO COUNTY RECORDER'S OFFICE
GREGORY J. SMITH, COUNTY RECORDERFEES: 8.00
PAGES: 1

RS: 00019165



2006-0100169

FILED MAP

RECORD OF SURVEY

ENG

County Engineer

4794

MAP NO.	OWNER OR NAME	DOCUMENT NO.	FEE
19160	Stephen Ray	2006-0100164	8
19161	Larry Wickern	2006-0100165	8
19162	Ted Griffith	2006-0100166	10
19163	County Surveyor, County of San Diego	2006-0100167	NONE
19164	Calesa Family Trust	2006-0100168	8
19165	Russell Bowman	2006-0100169	8
19166	Gerry Adams	2006-0100170	8
19167	Butch Conway	2006-0100171	10
19168	Otay Chula Vista Development	2006-0100172	8

GREGORY J. SMITH, COUNTY RECORDER / CLERK
SAN DIEGO COUNTYBY: Michael Morgan DEPUTY

R. of S. MAP NO. 19165

SHEET 1 OF 1 SHEET

RECORD OF SURVEY

OF A PORTION OF THE WEST HALF OF THE NORTHWEST QUARTER OF SECTION 10, TOWNSHIP 13 SOUTH, RANGE 4 WEST, SAN BERNARDINO BASE AND MERIDIAN IN THE CITY OF ENCINITAS, COUNTY OF SAN DIEGO, STATE OF CALIFORNIA.

LEGEND

- INDICATES FOUND 3/4" IRON PIPE WITH CAP STAMPED "U.S. 6665" PER R. OF S. NO. 15267, UNLESS OTHERWISE NOTED HEREON.
- ▲ INDICATES FOUND 2" IRON PIPE WITH DISC STAMPED "R.C.E. 24000" PER MAP NO. 12014.
- INDICATES SET 1/2" X 1/8" IRON REBAR WITH CAP STAMPED "U.S. 6706".
- () INDICATES RECORD DATA PER R. OF S. NO. 15267, UNLESS OTHERWISE DESCRIBED HEREON.
- D.D. INDICATES RECORD DATA PER DOCUMENT NO. 2003-0839081 RECORDED JULY 15, 2003.

BASIS OF BEARINGS

THE BASIS OF BEARINGS FOR THIS SURVEY IS THE EAST LINE OF A PORTION OF THE WEST 1/2 S.W. 1/4, S.W. 1/4, N.W. 1/4 OF SECTION 10 PER RECORD OF SURVEY MAP NO. 15267, I.E. N 5° 03' 01" E.

SURVEYOR'S STATEMENT

THIS MAP CORRECTLY REPRESENTS A SURVEY MADE BY ME OR UNDER MY DIRECTION IN CONFORMANCE WITH THE REQUIREMENTS OF THE PROFESSIONAL LAND SURVEYOR'S ACT AT THE REQUEST OF ROBERT BOWMAN IN DECEMBER, 2005.

Mike Slater

MIKE R. SLATER P.L.S. 6706
MY REGISTRATION
EXPIRES 6-30-2006.



COUNTY SURVEYOR'S STATEMENT

THIS MAP HAS BEEN EXAMINED IN ACCORDANCE WITH SECTION 8766 OF THE PROFESSIONAL LAND SURVEYOR'S ACT THIS 7th DAY OF FEBRUARY, 2006.

Philip J. Gureino
PHILIP J. GUREINO P.L.S. 4424
COUNTY SURVEYOR



RECORDERS STATEMENT

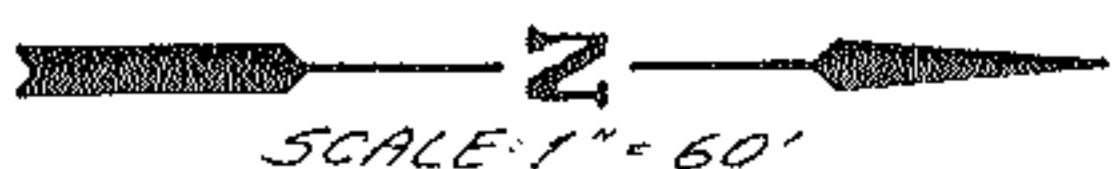
FILE NO. 2006-010069
FILED THIS 10 DAY OF Feb. 2006 AT
11:03 o'clock A.M. IN BOOK OF RECORD OF SURVEY MAPS
AT PAGE 1 AT THE REQUEST OF MIKE R. SLATER

GREGORY J. SMITH, COUNTY RECORDER

FEE: \$8.00

BY: *Gregory J. Smith*
DEPUTY RECORDER

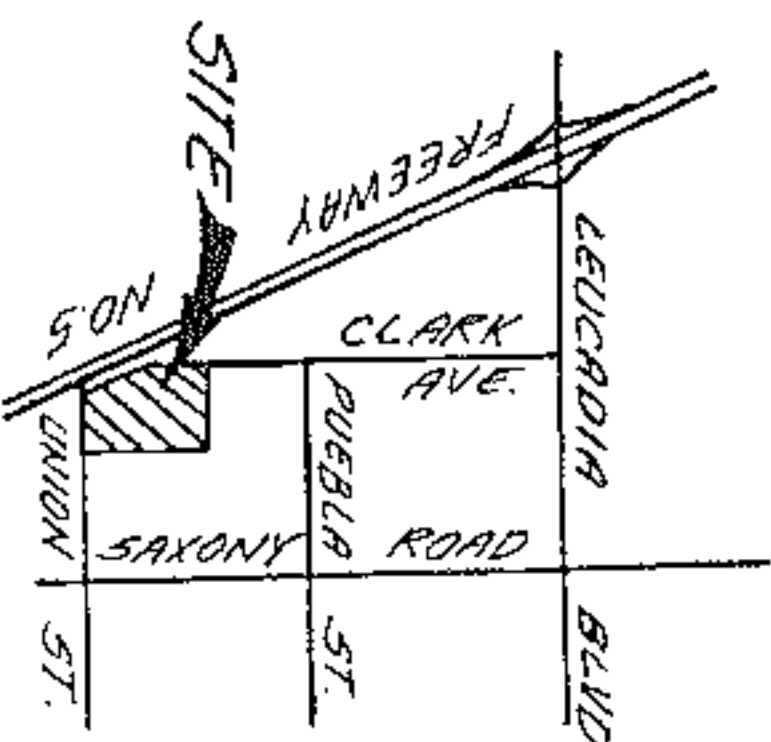
CALIF. COORD. INDEX: 326-1677
A.P.N. 256-171-20, 21, 22, 23 & 24



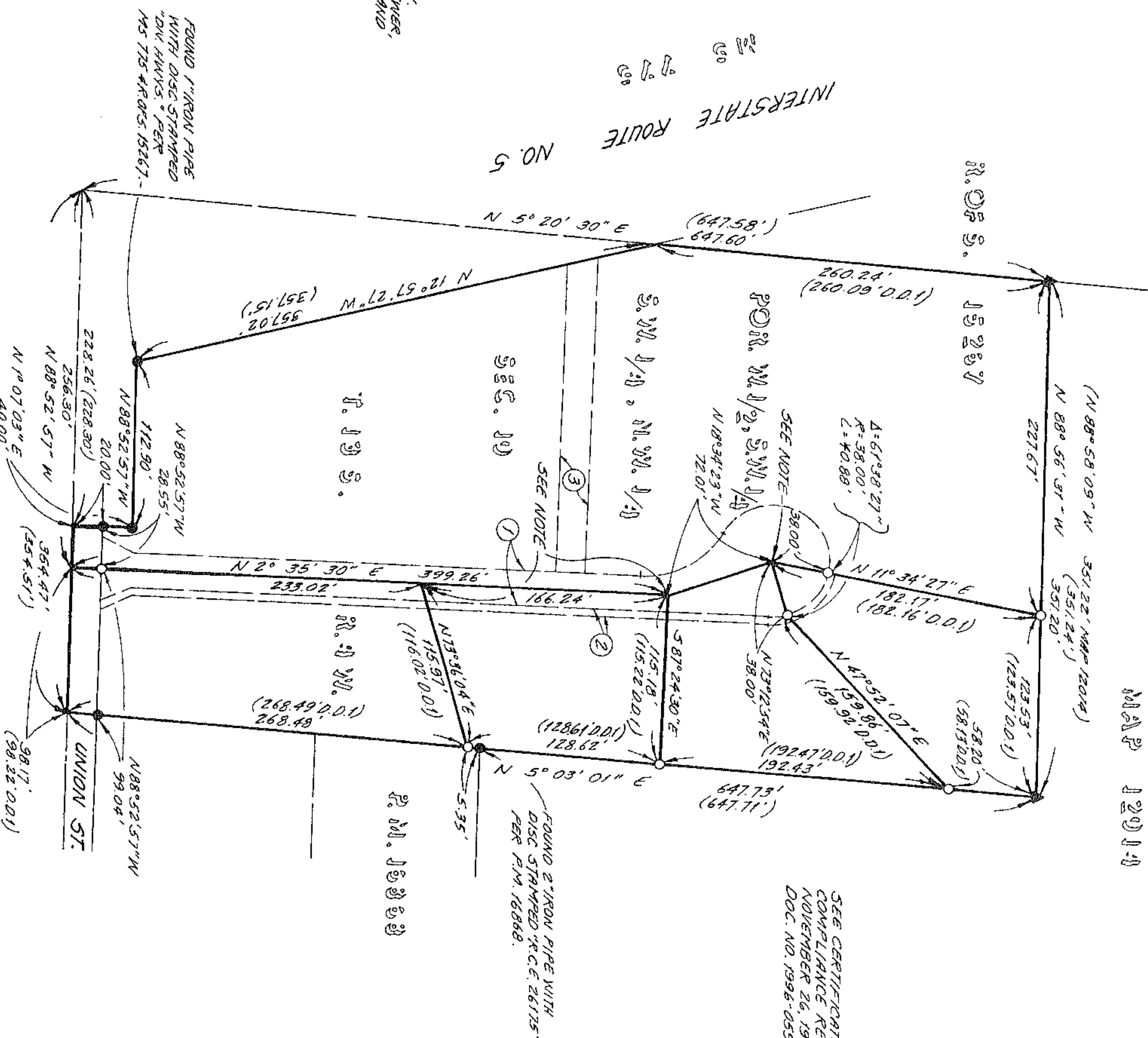
- EASEMENTS
- AN EASEMENT AND RIGHT OF WAY FOR ROAD AND INCIDENTAL PURPOSES PER D.D.
 - AN EASEMENT FOR GENERAL UTILITY, SEWER, ELECTRICAL, WATER, CABLE TELEVISION AND TELEPHONE PURPOSES PER D.D.
 - AN EASEMENT FOR SEWER PURPOSES PER D.D.

VICINITY MAP

NO SCALE



FOUND 1" IRON PIPE
WITH DISC STAMPED
"U.S. 6665" PER
R.S. 755-4805-15267-



SEE CERTIFICATE OF
COMPLIANCE RECORDED
NUMBER 26, 1996 AS
DOC. NO. 1996-0597451.

FOUND 2" IRON PIPE WITH
DISC STAMPED "R.C.E. 26175"
PER P.M. 16868.

**Owner's Statement – Rents and Updated Bid Package
April 5, 2007**

To whom it may concern regarding parcel #'s 256-171-20, 21 & 24 located at 556 Union St, Encinitas, CA:

This package of information contains or references all of the material reports/information that I (as owner of the property) am currently aware of.

With regard to easements on the property as depicted in the map(s) plotted by Chicago Title, I do believe that 2 additional easements exist:

- 1) And easement for ingress/egress from the south end of Clark St to the northwest corner of parcel 256-171-24, for the benefit of this parcel.
- 2) An easement for ingress/egress on the east side of parcels 20 & 21 for the benefit of parcels 22 & 23.

With regard to the greenhouse lease income, all of the tenants are on a month to month tenancy, and the current monthly lease income is approximately \$6,460 per month.

With regard to "A court order for installment payments of spousal and/or child support, file No. 2006-0216222" referenced in items 22, 46 and 75 on the "Schedule B" of the Preliminary Title Report, the owner is currently in the process of resolving, and the amount of money in question is approximately \$1,200.

Sincerely,



Russell Bowman, Owner