

N.O.D. AND FORECLOSURE LISTINGS

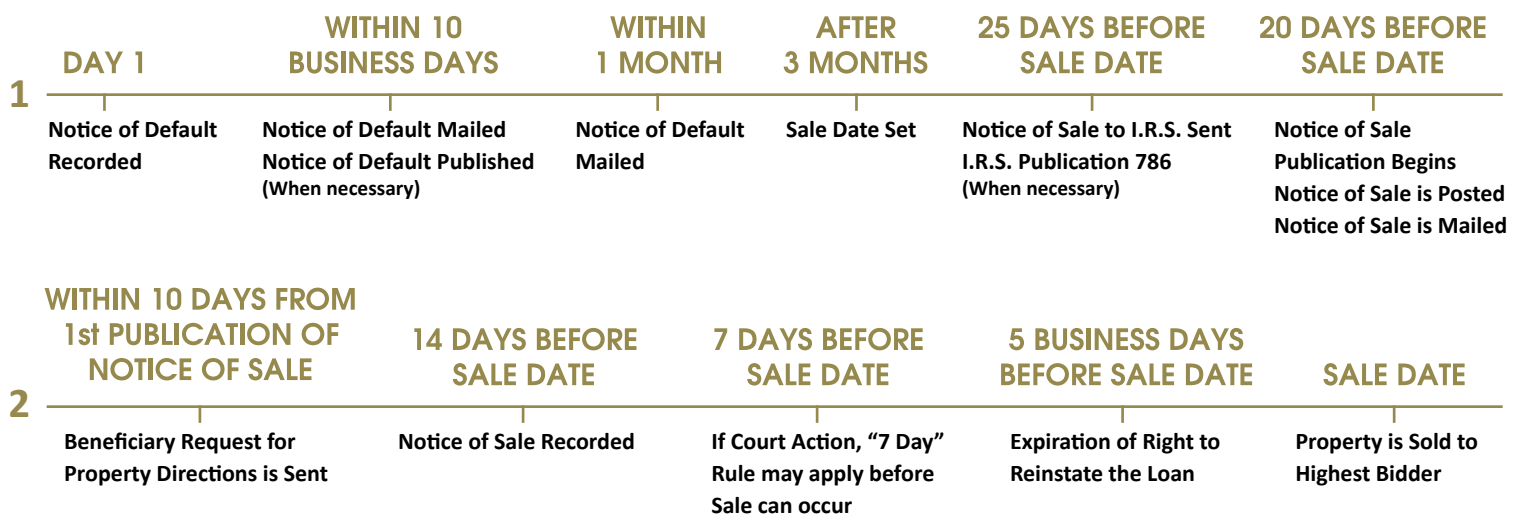


NOTICES OF DEFAULT

Definitions

- Notice of Default: Document filed by trustee as first step of foreclosure process
- Trust Deed: A contract by which property is made security for the payment of a debt or obligation without a change of possession; a lien against property
- Trustee's Deed: Document conveying ownership of a property
- Trustee's Sale: Public auction

FORECLOSURE TIMELINE



Information deemed reliable but not guaranteed

HOW TO READ N.O.D. AND FORECLOSURE LISTINGS

Site Address at Top of Listing: This is the location of the property in default. It may or may not be the address of the owner of the property.

APN: This is the Assessor's Parcel Number, followed by T (the tract#), L (lot#), B (book#), and P (page#) of the parcel.

Trustor: Original borrower does not always reside on property.

Bene: The beneficiary, another term for lender.

Trustee: Neutral third party in trust deed transactions holds property in trust for another to secure performance of an obligation.

Trustee #: This is the Trustee's file number on the property. The LN# is the loan # assigned to the beneficiary.

Sale: (On Trustee's Sale Listings only) This line shows the date, time and location of the sale.

Sale #: (On Trustee's Sale Listings only) The instrument # assigned by the County Recorder's office for the Notice of Trustee's Sale.

Rec: (On Trustee's Sale Listings only) The recording of the Notice of Trustee's Sale Minimum Bid: Set by the beneficiary. Also called the opening bid.

Loan Amount: The face value of the original loan.

Delinq Date: Date the borrower first went delinquent.

As Of: Delinquent amount is calculated by the trustee as of this date.

Rec Date: The date the NOD was officially recorded.

Loan Date: Date of the original loan.

Loan #: This is the loan# assigned by the County Recorder's Office.

Last Sold: Last sale date of the property.

Land Value: The last assessed value of the land.

Bldg Value: Last assessed value of improvements.

Assessed Value: Last assessed value of the property.

Size: Size of the building on the property in square feet.

Lot: Size of the lot in square feet.

Use: This is the zoning code for the property.

Built: Year built.

Units: Number of units in the building.

BR: Number of bedrooms.

BA: Number of bathrooms.