

JOHN V. DE ROSA

ATTORNEY AT LAW

November 17, 2022

VIA U.S. MAIL

City of Dixon
Attn: Larry Burkhardt
600 East A Street
Dixon, California 95620

Re: Dixon Fire Station - Loan Restructuring
Broker's Opinion of Value

Dear Larry:

As requested, enclosed you will find a Broker's Opinion of Value prepared by local real estate broker Gary Archer of Archer & Franklin, Inc..

In summary, his valuation based on the income approach is \$1,384,000, and based on comparable sales is \$1,600,000.

Please let me know if you have any questions or require anything additional. Thanks for your time and effort in this matter.

Very truly yours,



John V De Rosa

/jvd
enclosures
cc: Kristina L. Wiley, DDS



Archer & Ficklin, Inc.

Land & Commercial Brokerage
255 North First Street, Dixon, California 95620-3027 707-678-1092
e-mail: garya@archerficklin.com

BY E-MAIL – jvd@cwo.com and by HAND DELIVERY

Date: November 14, 2022

TO: Dixon Fire Station, LLC
Attention: John V. De Rosa, Esq.
Attention: Kristina L. Wiley, DDS
140 N. Jackson Street, Suite 1
Dixon, CA 95620-3024

FROM: Gary Archer, President, Archer & Ficklin, Inc.

Subject: BROKER OPINION OF VALUE

Dear Dr. Wiley and Mr. De Rosa:

Mr. De Rosa, pursuant to your call of August 23, 2022 regarding that certain real, improved property as described below, please review this Broker Opinion of Value (hereafter, the "BOV") and contact me with any questions, comment or request that you and/or Dr. Wiley may have of the undersigned.

A. DISCLOSURE – ARCHER & FICKLIN, INC. Archer & Ficklin, Inc. is a commercial and land brokerage real estate firm. Its principal, Gary Archer ("Archer"), is a real estate broker licensed by the California Department of Real Estate. Neither Archer or Archer & Ficklin, Inc. is an appraiser. Therefore, the information herein may only be used in the context of, and for purposes of, a Broker Opinion of Value.

For purposes of a real property appraisal, one should seek the advice, engagement, guidance and work



Archer & Ficklin, Inc.

product of an appraiser or appraisal firm licensed to do business for appraisal services in the State of California. A BOV is not an appraisal and cannot be relied upon like, or in any way, as an appraisal.

Appraisal standards common to an MAI appraisal are not used; are not taken into consideration, with respect to this BOV.

B. SUBJECT PROPERTY. 140 North Jackson Street, Dixon, CA 95620, a parcel with improvements that include, but may not necessarily be limited to, a two (2) story commercial building. Built in 1924; extensively remodeled in 2009-2010. Quality of construction appears to the undersigned as “good to excellent”.

The first floor: Currently vacant.

The second floor: Currently occupied by the dental offices of Kristina L. Wiley, D.D.S.

The property has no “on site” parking.

VISUAL INSPECTION – GROUND FLOOR AND 2ND FLOOR: Kristina L. Wiley, DDS provided the undersigned a tour of the property on November 8, 2022. See below for details.

C. LOCATION. Within the Central Business District (“CBD”) of Dixon, commonly known as the “historical downtown” area; mid-block on North Jefferson Street in the city of Dixon, CA.

A city owned parking lot is on the north side of subject. A commercial building is located on the south side of subject.

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D. SIZE – PARCEL NUMBER AND PRELIMINARY REPORT.

A 0.16-acre parcel, i.e., approximately 7,123 square feet. Assessor's Parcel Number 0113-055-140. Source: Public records. Preliminary Report. As requested by the undersigned and prepared by Placer Title Company, 1300 Oliver Road, Suite 120, Fairfield as Order No. P-575212 dated October 12, 2022. The report is

- (i) considered current; and**
- (ii) is attached hereto and incorporated herein.**

The total building area is approximately 9,410 square feet with approximately 8,000 square feet considered as "useable", i.e. space for lease and/or for rent.

NOTE: The undersigned encourages BOV recipients to closely review the Preliminary Report, including for accuracy regarding any and all exceptions thereto. Exceptions to title are highlighted in blue and are hyperlinked such that they can be accessed and printed.

E. IMPROVEMENTS.

Improvements consist of the building, including all improvements thereto, all in their respective "As Is", "Where Is" and "with all faults" condition. See below.

E.1: Ground floor is vacant. Approximately 4,000 square feet. Prior tenant: Linde Lane Tea Room. Commercial kitchen. Improvements appear to be in good condition.

Owner discloses to the undersigned, and it is noted herein, that on the ground floor a "black-water" event occurred several months ago, and repair / rehabilitation of the affected space is under way by a general contractor. Insurance claim filed by Owner.

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The undersigned views ground floor space as marketable as for Lease or rent. Highest and best use: Hospitality – restaurant, coffee shop, brewpub with food service, bakery with food services, etc.

E.2: Second floor comprised of the dental suites of Kristina L. Wiley, DDS.

F. OWNERSHIP. Dixon Fire Station, LLC, a California limited liability company. Kristina L. Wiley, Manager.

G. UTILITIES – IMPROVEMENTS - TAXES.

Water: California Water Service (“CWS”).

Electricity and natural gas: Pacific Gas & Electric Company (“PG&E”).

NOTE: Tax roll for 2022-2023 shows Land Value of \$157,750.00 and Improvement Value of \$1,447,450.00 – a total value of \$1,605,200.00.

H. VALUE APPROACH – CALCULATION BASED UPON LEASE - INCOME – EXPENSE ESTIMATES / NET OPERATING INCOME (“NOI”) – ESTIMATED.

On October 14, 2022 the undersigned is provided a copy of LEASE dated December 8, 2008 wherein Owner is identified as “Lessor” and Kristina L. Wiley, DDS, Inc. is identified as “Lessee”.

NOTE: The undersigned has not been provided with any written evidence that the Lease has been extended.

Pursuant to Article 38 (Renewal Options) the Lease provides Renewal Options - four (4) periods of five (5) years each.

Total income per Article 1.5 of the Lease: \$9,045.00 per month, i.e. \$108,540.00 per year.

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1. Gross annual income: \$108,540.00 * This amount does not include charges considered as Triple Net ("3N") as between Lessor and Lessee pursuant to Lease terms.

2. Expenses: Except for Taxes, amounts are estimates.

Taxes: \$18,023.66 - 2022 assessment year

Utilities: \$2,400.00 (PG&E non-dental related)

Insurance: \$6,000.00 (building, liability coverage, etc.)

Miscellaneous: \$6,000.00. (Landscaping, windows, pest control, minor repairs/upkeep)

TOTAL ESTIMATED EXPENSES: \$32,423.66

Net Operating Income ("NOI"): Gross annual income less estimated expenses = the NOI: NOI: \$76,116.34

At a 5.0 Cap Rate: \$1,383,933.45

Rounded to \$1,384,000.00. **

** A cap rate other than 5.0 may be selected, however the undersigned elects a 5-Cap for purposes of the BOV.

- I. **HIGHEST AND BEST USE.** Continued use as dental offices and/or a professional office of some type on the 2nd floor and a commercial use of some type, including perhaps food services, catering, commercial kitchen, event venue (as "for rent/for lease" enterprise) on the ground floor. A commercial kitchen exists on the first floor.

As the building served for many years as the Dixon Fire Department location, possible future use[s] for the ground floor might include tenants such as the Dixon Historical Society. Perhaps combination of a historical society type user and related user. Source of rent for a user such as this are unknown by the undersigned. Simply a thought...

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J. BUILDING PLANS.

On November 8, 2022, the undersigned, in addition to a tour of the building, was provided comprehensive sets of plans by Owner (which plans have been returned to Owner by Archer), including

1. **Dixon Fire Station – Plans & Specifications.** Including Linde Lane Tea Room plans. Restaurant Design & Consultation, Sacramento, CA – (916) 488-4390 and dated December 20, 2007. Stamped as “approved” by city of Dixon on June 15, 2009; and
 2. **Dixon Fire Station, LLC – Old Dixon Fire Station Renovation plans** dated December 5, 2007. Imageworks Architecture, Inc, Sacramento, CA.
- K. **“AS IS”, “WHERE IS” and “WITH ALL FAULTS”:** Unless, or until, a date subsequent to the date of this BOV, a party, or any party in any combination thereto, determines that, pursuant to a Due Diligence Period and/or Feasibility Period regarding the property investigation (for any purpose, or for no particular purpose), or any portion thereof, a Phase I Environmental Site Assessment and/or a Phase II Environmental Site Assessment, or any other due diligence process or investigation determines otherwise (and will be dealt with at that time), this BOV is presented such that the Property is viewed , considered and treated in its respective “As Is”, “Where Is”, and “With all faults” condition as of the date hereinabove.

L. COMPARABLE SALES:

Comparable sales, or sales felt as “comparable” or somewhat comparable to subject, are somewhat difficult to come by in Dixon. As such, I site the following:

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- 1. Dixon. The February 16, 2018 ARMS LENGTH sale of 805 N. Lincoln Street, a commercial and professional office building. Approximately 5,700 square feet of leasable space with on-site parking and including a 10,000 square foot lot adjacent (which has been subsequently sold to a local building contractor). Corner location; building built 1982. Sale price \$810,000.00, i.e., approximately \$142.10 per square foot of leasable space.**

Disclosure: The undersigned represented Seller and Buyer in the transaction.

Additional sales researched and considered comparable at some level, and as a comparable based upon square footages that are comparable to subject:

- 2. 1615 West Texas Street, Fairfield. 5,163 sf Class C Office building. A 2022 sale at \$130.74 per square foot (“psf”).**
- 3. 285 Fourth Street, Woodland. 6,000 sf “shelter building”. Fourth & Hope as the buyer. A 2020 sale at \$239.17 psf.**
- 4. 2601 Nut Tree Road, Vacaville. 6,380 sf Class C medical building. A 2021 sale at \$189.26 psf.**
- 5. 460 Union Avenue, Fairfield. 6,400 sf Class C office building built in 1984. A 2021 sale at \$234.38 psf.**
- 6. 3700 Hilborn Road, Unit 700, Fairfield. 7,008 sf Class B office condominium in 19,322sf building built in 2004. A 2021 sale at \$234.73 psf.**
- 7. 222 Acacia Street, Fairfield. 7,197 sf Class C Medical Building built in 1982. A 2021 sale at \$297.69 psf.**
- 8. 1620 Pennsylvania Avenue, Fairfield. 9,400 sf Class C Medical building built in 1980. A 2021 sale at \$201.06 psf.**

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Excepting only the sale price per square foot, i.e., without further consideration with respect to other factors (such as occupancy rate at time of sale, review of leases and other documents, etc.), but with the intent of keeping the value approach regarding subject as straightforward as possible, and including considering existing vacancy factor, etc., I view the BOV approach as using the average of the 9 transactions above and applying that average amount to subject as current "value" approach as appropriate for this purpose. Other than the information contained herein regarding subject, no other detailed analysis or consideration.

Average of the nine (9) sales: **\$205.88 per square foot**

Subject, based upon 8,000 square feet leasable multiplied by \$205.88 produces \$1,647,040.00

ROUNDED TO: **\$1,600,000.00**

VALUE CONCLUSION: A conclusion of value is subjective at best. Value and methodology for arrival at conclusion of value can be discussed and including with your respective advisors.

The bottom line for purposes of your request, and this letter, is to provide you with an opinion. Therefore, based on location and its "current use", and including the thought Owner may consider and elect to make commercially reasonable effort to retain the services of a commercial broker for the purpose of listing, marketing and leasing of the ground floor within a time frame of between six (6) and twelve (12) months from the BOV date. Amount rounded to includes the attached comparable sale information (which includes basic information on each of sales numbered 2 through 8), the undersigned believes as appropriate to the general area, and including taking into consideration conditions as they currently exist within the building, the BOV is:

ONE MILLION SIX HUNDRED THOUSAND DOLLARS (\$1,600,000.00).

Archer & Ficklin, Inc.

This BOV letter is nine (9) pages in length, plus the enclosures as stated below.

Do not hesitate to contact me at any time with any questions, comment or request you may have of me.

Sincerely,



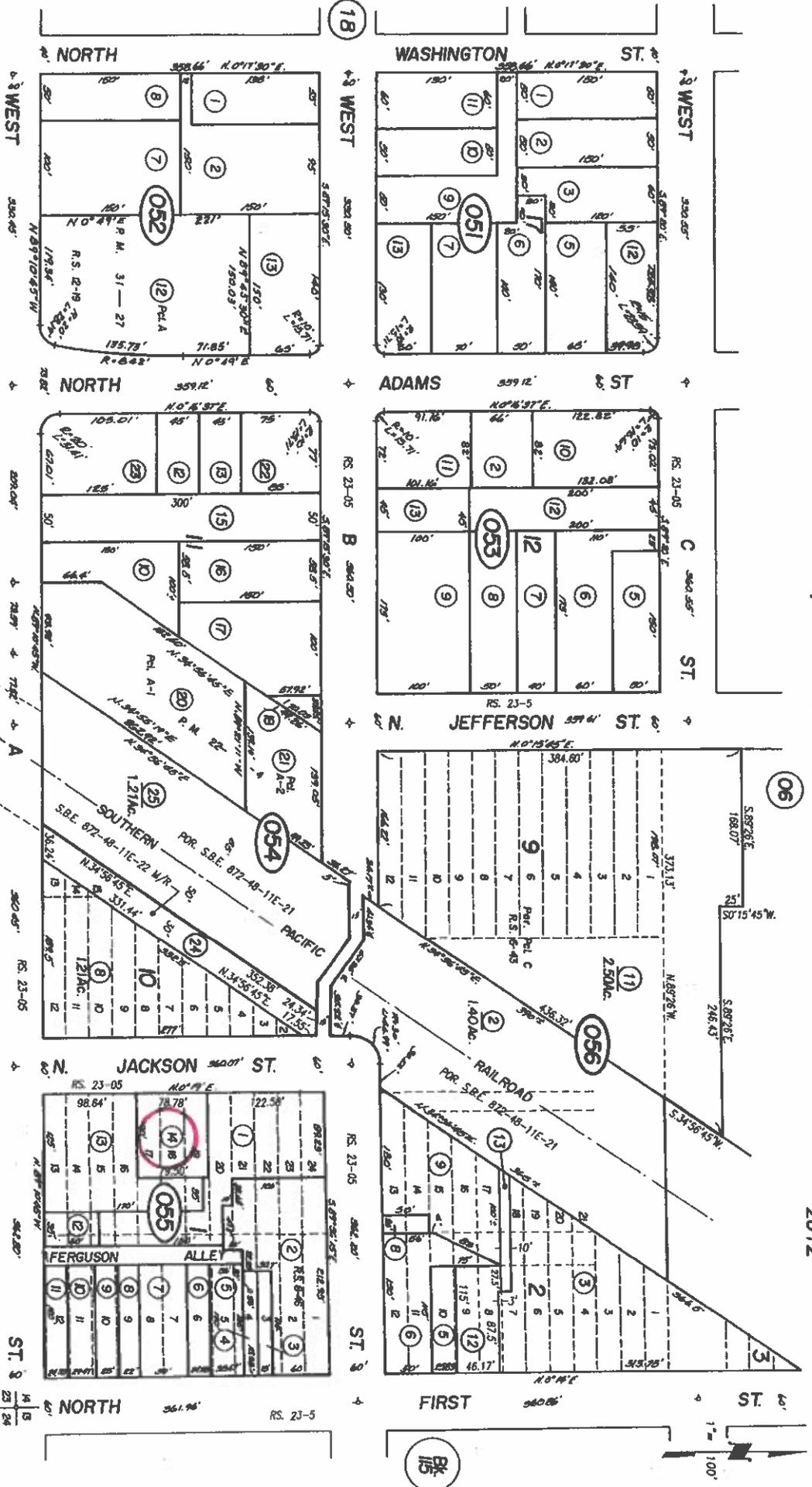
Gary N. Archer

**Enclosures: Location Map – 140 N. Jackson Street
Plat Map. Source: Solano County
Preliminary Report – Placer Title Company, Fairfield, CA
Comparable sale information.**

DixonFireStnLLC/BrokerOpinionOfValue11142022

POR. S.E.1/4 SEC.14, T.7N., R.1E., M.D.B.& M.

Tax Area Code 113-05
2012



Dickson's Addition - R.M. Bk. 1, Pg. 20
City of Dixon - R.M. Bk. 4, Pg. 42

Bk 114

056-12 & 13 (09)	11-4-11	CT
SSE 2/01 CHG.	11-14-08	DV
054-15 (2/01 CHG.)	4-28-08	AS
055-01/13/14/06/00	12-21-05	AS
REVISION	DATE	BY

NOTE: This map is for assessment purposes only. It is not intended to define legal boundary rights or imply compliance with land division laws.

CITY OF DIXON
Assessor's Map Bk. 113 Pg. 05
County of Solano, Calif.

Bk 115

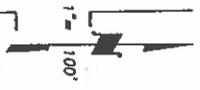


Exhibit "A" Legal Description

The land described herein is situated in the State of California, County of Solano, City of Dixon, and is described as follows:

Parcel One:

The West 90 feet of Lot 19, Block 1, as shown on the Official Map of "Dickson Addition to the Town of Dixon", filed in the Office of the County Recorder of Solano County, March 26, 1872 in Book 1 of Maps, at Page 20.

Parcel Two:

The West 90 feet of Lots 17 and 18, Block I, as shown on the Official Map of "Dickson Addition to the Town of Dixon", filed in the Office of the County Recorder of Solano County, March 26, 1872 in Book 1 of Maps, at Page 20.

Parcel Three:

All that portion of Lot 20, Block 1, as shown on the Official Map of "Dickson's Addition to Dicksonville", filed in Book 1 of Maps, at Page 20, Solano County Records described as follows:

BEGINNING at the Southwest corner of Lot 20; thence from said point of beginning, along the South line of said Lot 20, South 89°37'16" East 90.00 feet, thence North 00°19'29" East 2.75 feet; thence North 89°49'56" West 90.00 feet to the West line of Lot 20, thence, along said West line South 00°19'29" West 2.42 feet to the POINT OF BEGINNING.

Parcel Four:

All that portion of Lot 16, Block 1, as shown on the Official Map of "Dickson's Addition to Dicksonville", filed in Book 1 of Maps, at Page 20, Solano County Records described as follows:

BEGINNING at the Northwest corner of Lot 16; thence from said point of beginning, along the North line of said Lot 16, South 89°25'54" East 90.00 feet, thence South 00°19'29" West 1.75 feet; thence North 89°11'16" West 90.00 feet to the West line of Lot 16, thence, along said West line, North 00°19'29" East 1.36 feet to the POINT OF BEGINNING.

Parcel Five:

An easement, appurtenant to parcels one through four above, for pedestrian and vehicular ingress and egress, over a strip of land five feet in width, lying contiguous with and Northerly of the following described parcel of land:

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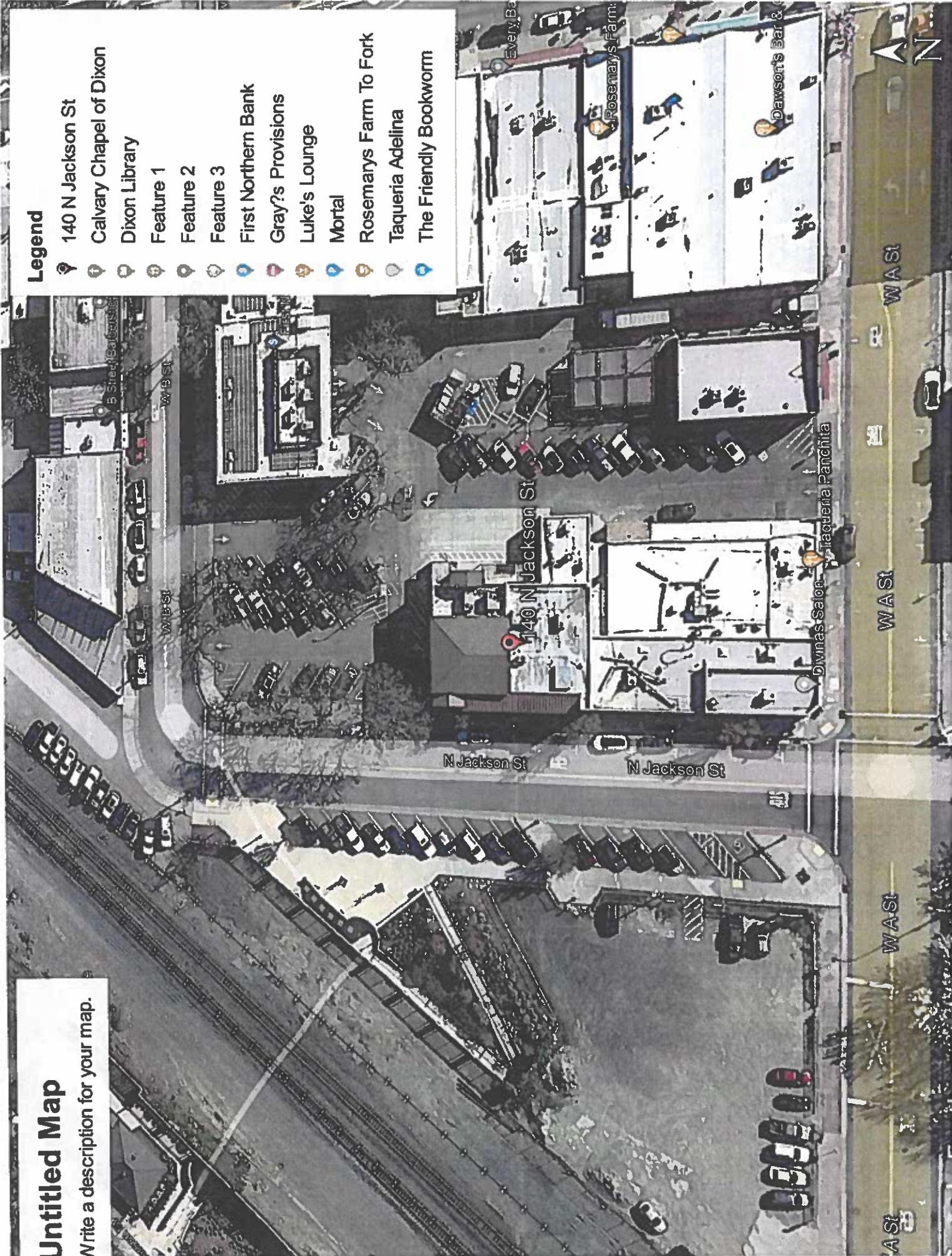
APN: 0113-055-140

Untitled Map

Write a description for your map.

Legend

- 📍 140 N Jackson St
- 📍 Calvary Chapel of Dixon
- 📍 Dixon Library
- 📍 Feature 1
- 📍 Feature 2
- 📍 Feature 3
- 📍 First Northern Bank
- 📍 Gray's Provisions
- 📍 Luke's Lounge
- 📍 Mortal
- 📍 Rosemarys Farm To Fork
- 📍 Taqueria Adelina
- 📍 The Friendly Bookworm





PLACER TITLE COMPANY
A MOTHER LODE COMPANY

Placer Title Company
1300 Oliver Rd., Suite 120
Fairfield, CA 94534
Phone: (707)429-2211
Fax: (707) 429-1230

Order No.: P-575212
Reference:
Escrow Officer: Kelly Guglielmo
Email: kguglielmo@placertitle.com
Email Loan Docs To: kguglielmo@placertitle.com

Proposed Insured:
Proposed Loan Amount:

Proposed Underwriter: Westcor Land Title Insurance Company

Property Address: 140 North Jackson Street, Dixon, CA 95620

PRELIMINARY REPORT

In response to the above referenced application for a policy of title insurance, Placer 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 below 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 and Limitations on Covered Risks of said Policy or Policies are set forth in Attachment One. The policy to be issued may contain an arbitration clause. When the Amount of Insurance is less than that set forth in the arbitration clause, all arbitrable matters shall be arbitrated at the option of either the Company or the Insured as the exclusive remedy of the parties. Limitations on Covered Risks applicable to the CLTA and ALTA Homeowner's Policies of Title Insurance which establish a Deductible Amount and a Maximum Dollar Limit of Liability for certain coverages are also set forth in Attachment One. Copies of the policy forms should be read. They are available from the office which issued this report.

Please read the exceptions shown or referred to below and the exceptions and exclusions set forth in Attachment One 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 the 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 a policy of title insurance and no liability is assumed hereby. If it is desired that liability be assumed prior to the issuance of a policy of title insurance, a Binder or Commitment should be requested.

Dated: October 12, 2022 at 7:30AM
Title Officer: Phillip Kelly

The form of policy of title insurance contemplated by this report is:

2006 ALTA Standard Owners Policy

2006 ALTA Extended Loan Policy

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

Fee as to Parcels One, Two, Three and Four; Easement as to Parcel Five

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

Dixon Fire Station, LLC, a California limited liability company

The land referred to in this report is described as follows:

See Exhibit "A" Attached for Legal Description

Exhibit "A" Legal Description

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feet to the West line of Lot 20, thence, along said West line, South 00°19'29" West 2.42 feet to the POINT OF BEGINNING.

APN: 0113-055-140

Beneficiary: Heritage Bank of Commerce
Loan No.: (none shown)

7. An assignment of all the money due or to become due as rental, as additional security for the obligations secured by the Deed of Trust shown hereinabove was assigned to Heritage Bank of Commerce, recorded [February 24, 2009, as \(instrument\) 200900013288](#) , Official Records.
8. Terms, conditions and provisions as contained in that certain "Hazardous Substance Certificate and Indemnity Agreement", recorded [February 24, 2009, \(instrument\) 200900013290](#) , Official Records.
9. Deed of Trust to secure an indebtedness of \$750,000.00, dated February 12, 2009, recorded [February 24, 2009, \(instrument\) 200900013291](#) , Official Records.

Trustor: Dixon Fire Station LLC
Trustee: Placer Title Company
Beneficiary: Redevelopment Agency of the City of Dixon
Loan No.: (none shown)

***** SPECIAL INFORMATION *****

***** CHAIN OF TITLE REPORT:**

According to the public records, no deeds conveying the property described in this report have been recorded within a period of 2 years prior to the date of this report, except as shown herein: NONE

***** LENDER'S SUPPLEMENTAL ADDRESS REPORT:**

The above numbered report is hereby modified and/or supplemented to reflect the following additional items relating to the issuance of an American Land Title Association Loan Form Policy:

Placer Title Company states that the herein described property is General Retail Commercial and that the property address is:

140 North Jackson Street, Dixon, CA 95620

*****NOTICE REGARDING MAPS**

Any maps provided herewith are for reference only. The property and/or easements shown are but approximations, and no assurances are given as to accuracy, reliability, dimensions or acreage. This will not limit the coverage provided by a CLTA 116, 116.1 or 116.03 endorsement if issued to the policy.

***** NOTICE REGARDING FUNDS DEPOSITED IN ESCROW:**

IMPORTANT NOTICE- ACCEPTABLE TYPE OF FUNDS

Please be advised that in accordance with the provisions of the California Insurance Code, Section 12413.1, any funds deposited for the closing must be deposited into the escrow depository and cleared prior to disbursement. Funds deposited by wire transfer may be disbursed upon receipt. Funds deposit via cashier's checks drawn on a California based bank may be disbursed the next business day. If funds are deposited with the Company by other methods, recording and/or disbursement may be delayed.

IMPORTANT NOTE: PLEASE BE ADVISED THAT ESCROW HOLDER DOES NOT ACCEPT CASH, MONEY ORDERS, ACH TRANSFERS, OR FOREIGN CHECKS.

PLEASE CONTACT ESCROW REGARDING QUESTIONS ON TYPE OF FUNDS REQUIRED IN ORDER TO FACILITATE THE PROMPT CLOSING OF THIS TRANSACTION.

NOTE: If you intend to remit multiple cashier's checks to close your escrow (which may or may not include gift funds or third party funds) IRS cash reporting under IRS Code 8300 may be required. For this reason, you may wish to consider wiring funds in lieu of remitting cashier's checks.

***** DISCLOSURE OF DISCOUNTS *****

You may be entitled to a discount on your title premiums and/or escrow fees if you meet any of the following conditions:

1. You are an employee of the title insurer or Placer Title Company and the property is your primary residence; or
2. The transaction is a loan, the purpose of which is to rebuild the improvements on the property as a result of a governmentally declared disaster; or
3. The property is being purchased or encumbered by a religious, charitable or nonprofit organization for its use within the normal activities for which such entity was intended.

Please advise the company if you believe any of the above discounts apply.

***** LENDER'S NOTE *****

In accordance with Executive Order 13224, and the USA Patriot Act, **PLACER TITLE COMPANY** compares the names of parties to the proposed transaction to the Specially Designated Nationals and Blocked Persons (SDN List) maintained by the United States Office of Foreign Asset Control.

***** BUYER'S NOTE *****

If an ALTA Residential Owner's Policy is requested and if the property described herein is determined to be eligible for this policy, the following Exceptions From Coverage will appear in the policy:

1. Taxes or assessments which are not shown as liens by the public records or by the records of any taxing authority.
2. (a) Water rights, claims or title to water; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) unpatented mining claims; whether or not the matters exception under (a), (b) or (c) are shown by the public records.
3. Any rights, interest or claims of parties in possession of the land which are not shown by the public records.
4. Any easements or liens not shown by the public records. This exception does not limit the lien coverage in Item 8 of the Covered Title Risks.
5. Any facts about the land which a correct survey would disclose and which are not shown by the public records. This exception does not limit the forced removal coverage in Item 12 of the Covered Title Risks.

CLTA PRELIMINARY REPORT FORM
Attachment One (Rev 06-05-14)
CALIFORNIA LAND TITLE ASSOCIATION STANDARD COVERAGE POLICY - 1990
EXCLUSIONS FROM COVERAGE

The following matters are expressly excluded from the coverage of this policy and the Company will not pay loss or damage, costs, attorneys' fees or expenses which arise by reason of:

1. (a) Any law, ordinance or governmental regulation (including but not limited to building or zoning laws, ordinances, or regulations) restricting, regulating, prohibiting or relating (i) the occupancy, use, or enjoyment of the land; (ii) the character, dimensions or location of any improvement now or hereafter erected on the land; (iii) a separation in ownership or a change in the dimensions or area of the land or any parcel of which the land is or was a part; or (iv) environmental protection, or the effect of any violation of these laws, ordinances or governmental regulations, except to the extent that a notice of the enforcement thereof or a notice of a defect, lien, or encumbrance resulting from a violation or alleged violation affecting the land has been recorded in the public records at Date of Policy.
(b) Any governmental police power not excluded by (a) above, except to the extent that a notice of the exercise thereof or notice of a defect, lien or encumbrance resulting from a violation or alleged violation affecting the land has been recorded in the public records at Date of Policy.
2. Rights of eminent domain unless notice of the exercise thereof has been recorded in the public records at Date of Policy, but not excluding from coverage any taking which has occurred prior to Date of Policy which would be binding on the rights of a purchaser for value without knowledge.
3. Defects, liens, encumbrances, adverse claims or other matters:
 - (a) whether or not recorded in the public records at Date of Policy, but created, suffered, assumed or agreed to by the insured claimant;
 - (b) not known to the Company, not recorded in the public records at Date of Policy, but known to the insured claimant and not disclosed in writing to the Company by the insured claimant prior to the date the insured claimant became an insured under this policy;
 - (c) resulting in no loss or damage to the insured claimant;
 - (d) attaching or created subsequent to Date of Policy; or
 - (e) resulting in loss or damage which would not have been sustained if the insured claimant had paid value for the insured mortgage or for the estate or interest insured by this policy.
4. Unenforceability of the lien of the insured mortgage because of the inability or failure of the insured at Date of Policy, or the inability or failure of any subsequent owner of the indebtedness, to comply with the applicable doing business laws of the state in which the land is situated.
5. Invalidity or unenforceability of the lien of the insured mortgage, or claim thereof, which arises out of the transaction evidenced by the insured mortgage and is based upon usury or any consumer credit protection or truth in lending law.
6. Any claim, which arises out of the transaction vesting in the insured the estate of interest insured by this policy or the transaction creating the interest of the insured lender, by reason of the operation of federal bankruptcy, state insolvency or similar creditors' rights laws.

EXCEPTIONS FROM COVERAGE - SCHEDULE B, PART I

This policy does not insure against loss or damage (and the Company will not pay costs, attorneys' fees or expenses) which arise by reason of:

1. Taxes or assessments which are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the public records.
Proceedings by a public agency which may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the public records.

EXCEPTIONS FROM COVERAGE - SCHEDULE B, PART I (continued)

2. Any facts, rights, interests, or claims which are not shown by the public records but which could be ascertained by an inspection of the land or which may be asserted by persons in possession thereof.
3. Easements, liens or encumbrances, or claims thereof, not shown by the public records.
4. Discrepancies, conflicts in boundary lines, shortage in area, encroachments, or any other facts which a correct survey would disclose, and which are not shown by the public records.
5. (a) Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) water rights, claims or title to water, whether or not the matters excepted under (a), (b) or (c) are shown by the public records.
6. Any lien or right to a lien for services, labor or material not shown by the public records.

CLTA/ALTA HOMEOWNER'S POLICY OF TITLE INSURANCE (12-02-13) EXCLUSIONS

In addition to the Exceptions in Schedule B, You are not insured against loss, costs, attorneys' fees, and expenses resulting from:

1. Governmental police power, and the existence or violation of those portions of any law or government regulation concerning: a) building; b) zoning; c) land use; d) improvements on the Land; e) land division; and f) environmental protection. This Exclusion does not limit the coverage described in Covered Risk 8.a., 14, 15, 16, 18, 19, 20, 23 or 27.
2. The failure of Your existing structures, or any part of them, to be constructed in accordance with applicable building codes. This Exclusion does not limit the coverage described in Covered Risk 14 or 15.
3. The right to take the Land by condemning it. This Exclusion does not limit the coverage described in Covered Risk 17.
4. Risks: a) that are created, allowed, or agreed to by You, whether or not they are recorded in the Public Records; b) that are Known to You at the Policy Date, but not to Us, unless they are recorded in the Public Records at the Policy Date; c) that result in no loss to You; or d) that first occur after the Policy Date - this does not limit the coverage described in Covered Risk 7, 8.e., 25, 26, 27 or 28.
5. Failure to pay value for Your Title.
6. Lack of a right: a) to any land outside the area specifically described and referred to in paragraph 3 of Schedule A; and b) in streets, alleys, or waterways that touch the Land. This Exclusion does not limit the coverage described in Covered Risk 11 or 21.
7. The transfer of the Title to You is invalid as a preferential transfer or as a fraudulent transfer or conveyance under federal bankruptcy, state insolvency, or similar creditors' rights laws.
8. Contamination, explosion, fire, flooding, vibration, fracturing, earthquake, or subsidence.
9. Negligence by a person or an Entity exercising a right to extract or develop minerals, water, or any other substances.

LIMITATIONS ON COVERED RISKS

Your insurance for the following Covered Risks is limited on the Owner's Coverage Statement as follows:

- For Covered Risk 16, 18, 19, and 21 Your Deductible Amount and Our Maximum Dollar Limit of Liability shown in Schedule A.

The deductible amounts and maximum dollar limits shown on Schedule A are as follows:

	Your Deductible Amount	Our Maximum Dollar Limit of Liability
Covered Risk 16:	1% of Policy Amount or \$2,500.00 (whichever is less)	\$10,000.00
Covered Risk 18:	1% of Policy Amount or \$5,000.00 (whichever is less)	\$25,000.00
Covered Risk 19:	1% of Policy Amount or \$5,000.00 (whichever is less)	\$25,000.00
Covered Risk 21:	1% of Policy Amount or \$2,500.00 (whichever is less)	\$5,000.00

**2006 ALTA LOAN POLICY (06-17-06)
EXCLUSIONS FROM COVERAGE**

The following matters are expressly excluded from the coverage of this policy, and the Company will not pay loss or damage, costs, attorneys' fees, or expenses that arise by reason of:

1. (a) Any law, ordinance, permit, or governmental regulation (including those relating to building and zoning) restricting, regulating, prohibiting, or relating to
 - (i) the occupancy, use, or enjoyment of the Land;
 - (ii) the character, dimensions, or location of any improvement erected on the Land;
 - (iii) the subdivision of land; or
 - (iv) environmental protection;or the effect of any violation of these laws, ordinances, or governmental regulations. This Exclusion 1(a) does not modify or limit the coverage provided under Covered Risk 5.
(b) Any governmental police power. This Exclusion 1(b) does not modify or limit the coverage provided under Covered Risk 6.
2. Rights of eminent domain. This Exclusion does not modify or limit the coverage provided under Covered Risk 7 or 8.
3. Defects, liens, encumbrances, adverse claims, or other matters
 - (a) created, suffered, assumed, or agreed to by the Insured Claimant;
 - (b) not Known to the Company, not recorded in the Public Records at Date of Policy, but Known to the Insured Claimant and not disclosed in writing to the Company by the Insured Claimant prior to the date the Insured Claimant became an Insured under this policy;
 - (c) resulting in no loss or damage to the Insured Claimant;
 - (d) attaching or created subsequent to Date of Policy (however, this does not modify or limit the coverage provided under Covered Risk 11, 13, or 14); or
 - (e) resulting in loss or damage that would not have been sustained if the Insured Claimant had paid value for the Insured Mortgage.
4. Unenforceability of the lien of the Insured Mortgage because of the inability or failure of an Insured to comply with applicable doing-business laws of the state where the Land is situated.
5. Invalidity or unenforceability in whole or in part of the lien of the Insured Mortgage that arises out of the transaction evidenced by the Insured Mortgage and is based upon usury or any consumer credit protection or truth-in-lending law.
6. Any claim, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights laws, that the transaction creating the lien of the Insured Mortgage, is
 - (a) a fraudulent conveyance or fraudulent transfer, or
 - (b) a preferential transfer for any reason not stated in Covered Risk 13(b) of this policy.

EXCLUSIONS FROM COVERAGE (continued)

7. Any lien on the Title for real estate taxes or assessments imposed by governmental authority and created or attaching between Date of Policy and the date of recording of the Insured Mortgage in the Public Records. This Exclusion does not modify or limit the coverage provided under Covered Risk 11(b).

The above policy form may be issued to afford either Standard Coverage or Extended Coverage. In addition to the above Exclusions from Coverage, the Exceptions from Coverage in a Standard Coverage policy will also include the following Exceptions from Coverage:

EXCEPTIONS FROM COVERAGE

This policy does not insure against loss or damage, and the Company will not pay costs, attorneys' fees or expenses, that arise by reason of:

The above policy form may be issued to afford either Standard Coverage or Extended Coverage. In addition to the above Exclusions from Coverage, the Exceptions from Coverage in a Standard Coverage policy will also include the following Exceptions from Coverage:

1. (a) Taxes or assessments that are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the Public Records; (b) proceedings by a public agency that may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the Public Records.
2. Any facts, rights, interests, or claims that are not shown by the Public Records but that could be ascertained by an inspection of the Land or that may be asserted by persons in possession of the Land.
3. Easements, liens or encumbrances, or claims thereof, not shown by the Public Records.
4. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land and not shown by the Public Records.
5. (a) Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) water rights, claims or title to water, whether or not the matters excepted under (a), (b), or (c) are shown by the Public Records.
6. Any lien or right to a lien for services, labor or material not shown by the Public Records.

2006 ALTA OWNER'S POLICY (06-17-06)

EXCLUSIONS FROM COVERAGE

The following matters are expressly excluded from the coverage of this policy, and the Company will not pay loss or damage, costs, attorneys' fees, or expenses that arise by reason of:

1. (a) Any law, ordinance, permit, or governmental regulation (including those relating to building and zoning) restricting, regulating, prohibiting, or relating to
 - (i) the occupancy, use, or enjoyment of the Land;
 - (ii) the character, dimensions, or location of any improvement erected on the Land;
 - (iii) the subdivision of land; or
 - (iv) environmental protection;or the effect of any violation of these laws, ordinances, or governmental regulations. This Exclusion 1(a) does not modify or limit the coverage provided under Covered Risk 5.
- (b) Any governmental police power. This Exclusion 1(b) does not modify or limit the coverage provided under Covered Risk 6.
2. Rights of eminent domain. This Exclusion does not modify or limit the coverage provided under Covered Risk 7 or 8.

EXCLUSIONS FROM COVERAGE (continued)

3. Defects, liens, encumbrances, adverse claims, or other matters
 - (a) created, suffered, assumed, or agreed to by the Insured Claimant;
 - (b) not Known to the Company, not recorded in the Public Records at Date of Policy, but Known to the Insured Claimant and not disclosed in writing to the Company by the Insured Claimant prior to the date the Insured Claimant became an Insured under this policy;
 - (c) resulting in no loss or damage to the Insured Claimant;
 - (d) attaching or created subsequent to Date of Policy (however, this does not modify or limit the coverage provided under Covered Risk 9 and 10); or
 - (e) resulting in loss or damage that would not have been sustained if the Insured Claimant had paid value for the Title.
4. Any claim, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights laws, that the transaction vesting the Title as shown in Schedule A, is
 - (a) a fraudulent conveyance or fraudulent transfer; or
 - (b) a preferential transfer for any reason not stated in Covered Risk 9 of this policy.
5. Any lien on the Title for real estate taxes or assessments imposed by governmental authority and created or attaching between Date of Policy and the date of recording of the deed or other instrument of transfer in the Public Records that vests Title as shown in Schedule A.

The above policy form may be issued to afford either Standard Coverage or Extended Coverage. In addition to the above Exclusions from Coverage, the Exceptions from Coverage in a Standard Coverage policy will also include the following Exceptions from Coverage:

EXCEPTIONS FROM COVERAGE

This policy does not insure against loss or damage, and the Company will not pay costs, attorneys' fees or expenses, that arise by reason of:

[The above policy form may be issued to afford either Standard Coverage or Extended Coverage. In addition to the above Exclusions from Coverage, the Exceptions from Coverage in a Standard Coverage policy will also include the following Exceptions from Coverage:

1. (a) Taxes or assessments that are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the Public Records; (b) proceedings by a public agency that may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the Public Records.
2. Any facts, rights, interests, or claims that are not shown in the Public Records but that could be ascertained by an inspection of the Land or that may be asserted by persons in possession of the Land.
3. Easements, liens or encumbrances, or claims thereof, not shown by the Public Records.
4. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land and that are not shown by the Public Records.
5. (a) Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) water rights, claims or title to water, whether or not the matters excepted under (a), (b), or (c) are shown by the Public Records.
6. Any lien or right to a lien for services, labor or material not shown by the Public Records.
7. [Variable exceptions such as taxes, easements, CC&R's, etc. shown here.]

ALTA EXPANDED COVERAGE RESIDENTIAL LOAN POLICY (12-02-13)
EXCLUSIONS FROM COVERAGE

The following matters are expressly excluded from the coverage of this policy and the Company will not pay loss or damage, costs, attorneys' fees or expenses which arise by reason of:

1. (a) Any law, ordinance, permit, or governmental regulation (including those relating to building and zoning) restricting, regulating, prohibiting, or relating to
 - (i) the occupancy, use, or enjoyment of the Land;
 - (ii) the character, dimensions, or location of any improvement erected on the Land;
 - (iii) the subdivision of land; or
 - (iv) environmental protection;or the effect of any violation of these laws, ordinances, or governmental regulations. This Exclusion 1(a) does not modify or limit the coverage provided under Covered Risk 5, 6, 13(c), 13(d), 14 or 16.
(b) Any governmental police power. This Exclusion 1(b) does not modify or limit the coverage provided under Covered Risk 5, 6, 13(c), 13(d), 14 or 16.
2. Rights of eminent domain. This Exclusion does not modify or limit the coverage provided under Covered Risk 7 or 8.
3. Defects, liens, encumbrances, adverse claims, or other matters
 - (a) created, suffered, assumed, or agreed to by the Insured Claimant;
 - (b) not Known to the Company, not recorded in the Public Records at Date of Policy, but Known to the Insured Claimant and not disclosed in writing to the Company by the Insured Claimant prior to the date the Insured Claimant became an Insured under this policy;
 - (c) resulting in no loss or damage to the Insured Claimant;
 - (d) attaching or created subsequent to Date of Policy (however, this does not modify or limit the coverage provided under Covered Risk 11, 16, 17, 18, 19, 20, 21, 22, 23, 24, 27 or 28); or
 - (e) resulting in loss or damage that would not have been sustained if the Insured Claimant had paid value for the Insured Mortgage.
4. Unenforceability of the lien of the Insured Mortgage because of the inability or failure of an Insured to comply with applicable doing-business laws of the state where the Land is situated.
5. Invalidity or unenforceability in whole or in part of the lien of the Insured Mortgage that arises out of the transaction evidenced by the Insured Mortgage and is based upon usury, or any consumer credit protection or truth-in-lending law. This Exclusion does not modify or limit the coverage provided in Covered Risk 26.
6. Any claim of invalidity, unenforceability or lack of priority of the lien of the Insured Mortgage as to Advances or modifications made after the Insured has Knowledge that the vestee shown in Schedule A is no longer the owner of the estate or interest covered by this policy. This Exclusion does not modify or limit the coverage provided in Covered Risk 11.
7. Any lien on the Title for real estate taxes or assessments imposed by governmental authority and created or attaching subsequent to Date of Policy. This Exclusion does not modify or limit the coverage provided in Covered Risk 11(b) or 25.
8. The failure of the residential structure, or any portion of it, to have been constructed before, on or after Date of Policy in accordance with applicable building codes. This Exclusion does not modify or limit the coverage provided in Covered Risk 5 or 6.
9. Any claim, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights laws, that the transaction creating the lien of the Insured Mortgage, is
 - (a) a fraudulent conveyance or fraudulent transfer, or
 - (b) a preferential transfer for any reason not stated in Covered Risk 27(b) of this policy.
10. Contamination, explosion, fire, flooding, vibration, fracturing, earthquake, or subsidence.
11. Negligence by a person or an Entity exercising a right to extract or develop minerals, water, or any other substances.

NOTICE
FEDERAL FOREIGN INVESTMENT IN REAL PROPERTY TAX ACT OF 1980 (FIRPTA)

Upon the sale of United States real property, by a non-resident alien, foreign corporation, partnership or trust, the Foreign Investment in Real Property Tax Act of 1980 (FIRPTA), and as revised by the Tax Reform Act of 1984 (26 USCA 897 (C)(1)(A)(1) and 26 USCA 1445), Revised by the Path Act of 2015, These changes may be reviewed in full in H.R. 2029, now known as Public Law 114-113. See Section 324 of the law for the full text of FIRPTA changes. Effective February 27, 2016, the amendments to FIRPTA contained in the PATH Act have increased the holdback rate from 10% of gross proceeds to 15% of gross proceeds of the sale, regardless of whether the actual tax due may exceed (or be less than) the amount withheld if ANY of the following conditions are met:

1. If the amount realized (generally the sales price) is \$300,000 or less, and the property will be used by the Transferee as a residence (as provided for in the current regulations), no monies need be withheld or remitted to the IRS.
2. If the amount realized exceeds \$300,000 but does not exceed \$1,000,000, and the property will be used by the Transferee as a residence, (as provided for in the current regulations) then the withholding rate is 10% on the full amount realized (generally the sales prices)
3. If the amount realized exceeds \$1,000,000, then the withholding rate is 15% on the entire amount, regardless of use by the Transferee. The exemption for personal use as a residence does not apply in this scenario.
If the purchaser who is required to withhold income tax from the seller fails to do so, the purchaser is subject to fines and penalties as provided under Internal Revenue Code Section 1445.

Escrow Holder will, upon written instructions from the purchaser, withhold Federal Income Tax from the seller and will deposit said tax with the Internal Revenue Service, together with IRS Forms 8288 and 8288-A. The fee charged for this service is \$25.00 payable to the escrow holder.

CALIFORNIA WITHHOLDING

In accordance with Sections 18662 and 18668 of the Revenue and Taxation Code, a transferee (Buyer) may be required to withhold an amount equal to 3 1/3 percent of the sales price or an alternative withholding amount certified to by the seller in the case of a disposition of California real property interest by either:

1. A seller who is an individual or when the disbursement instructions authorize the proceeds to be sent to a financial intermediary or the seller,
OR
2. A corporate seller that has no permanent place of business in California.

The buyer may become subject to penalty for failure to withhold an amount equal to the greater of 10 percent of the amount required to be withheld or five hundred dollars (\$500).

However, notwithstanding any other provision included in the California statutes referenced above, no buyer will be required to withhold any amount or be subject to penalty for failure to withhold if:

1. The sales price of the California real property conveyed does not exceed one hundred thousand dollars (\$100,000.00), OR
2. The seller executes a written certificate, under the penalty of perjury, of any of the following:
 - a. The property qualifies as the seller's (or decedent's, if being sold by the decedent's estate) principal residence within the meaning of Internal Revenue Code (IRC) Section 121; or
 - b. The seller (or decedent, if being sold by the decedent's estate) last used the property as the seller's (decedent's) principal residence within the meaning of IRC Section 121 without regard to the two-year time period; or
 - c. The seller has a loss or zero gain for California income tax purposes on this sale; or
 - d. The property is being compulsorily or involuntarily converted and the seller intends to acquire property that is similar or related in service or use to qualify for non-recognition of gain for California income tax purposes under IRC Section 1033; or
 - e. If the transfer qualifies for non-recognition treatment under IRC Section 351 (transfer to a corporation controlled by the transferor) or IRC Section 721 (contribution to a partnership in exchange for a partnership interest); or
 - f. The seller is a corporation (or an LLC classified as a corporation for federal and California income tax purposes) that is either qualified through the California Secretary of State or has a permanent place of Business in California; or
 - g. The seller is a partnership (or an LLC that is not a disregarded single member LLC and is classified as a partnership for federal and California income tax purposes) with recorded title to the property in the name of the partnership or LLC; or
 - h. The seller is a tax-exempt entity under either California or federal law; or
 - i. The seller is an insurance company, individual retirement account, qualified pension/profit sharing plan, or charitable remainder trust; or
 - j. The transfer qualifies as a simultaneous like-kind exchange within the meaning of IRC Section 1031; or
 - k. The transfer qualifies as a deferred like-kind exchange within the meaning of IRC Section 1031; or
 - l. The transfer of this property will be an installment sale that you will report as such for California tax purposes and the buyer has agreed to withhold on each principal payment instead of withholding the full amount at the time of transfer.

The Seller is subject to penalty for knowingly filing a fraudulent certificate for the purpose of avoiding the withholding requirement.

NOTICE
DEPOSIT OF FUNDS AND DISBURSEMENT DISCLOSURE

Unless you elect otherwise (as described below), all funds received by (the "Company") in escrow will be deposited with other escrow funds in one or more non-interest bearing escrow accounts of the Company in a financial institution selected by the Company. The depositor acknowledges that the deposit of funds in a non-interest bearing demand account by Escrow Holder may result in said company receiving a range of economic benefits from the bank in the form of services, credits, considerations, or other things of value. The depositor hereby specifically waives any claim to such economic benefits payable to Escrow Holder resulting from non-interest bearing deposits. Unless you direct the Company to open an interest-bearing account (as described below), the Company shall have no obligation to account to you in any manner for the value of, or to compensate any party for, any benefit received by the Company and/or its affiliated company. Any such benefits shall be deemed additional compensation of the Company for its services in connection with the escrow.

If you elect, funds deposited by you prior to the close of escrow may be placed in an individual interest-bearing account arrangement that the Company has established with one of its financial institutions. You do not have an opportunity to earn interest on the funds deposited by a lender. If you elect to earn interest through this special account arrangement, the Company will charge you an additional fee of \$50.00 for the establishment and maintenance of the account. This fee compensates the Company for the costs associated with opening and managing the interest-bearing account, preparing correspondence/documentation, transferring funds, maintaining appropriate records for audit/reconciliation purposes, and filing any required tax withholding statements. It is important that you consider this cost in your decision since the cost may exceed the interest you earn.



MOTHER LODE HOLDING COMPANY

**Placer Title Co., Centric Title and Escrow, Montana Title and Escrow, National Closing Solutions,
National Closing Solutions of Alabama, National Closing Solutions of Maryland,
North Idaho Title Insurance, Placer Title Insurance Agency of Utah,
Premier Reverse Closings, Premier Title Agency, Texas National Title,
Washington Title and Escrow, Western Auxiliary Corp., Wyoming Title and Escrow**

NOTICE AT COLLECTION AND PRIVACY POLICY

Updated July 1, 2021

We respect your personal information and are committed to protecting it. We are disclosing how Mother Lode Holding Company and its subsidiaries listed above (together referred to as "we," "us," or "our") collect, use, and share your personal information. Sections 1 and 2 constitute our Notice at Collection, Sections 1 – 9 are our Privacy Policy, and Sections 10 – 11 are additional sections of our Privacy Policy that apply only to California residents.

1. Personal Information We Collect

We may collect and over the last 12 months have collected personal information in the following categories: (A) Identity information such as name, postal address, email address, date of birth, social security number, driver's license, passport, signature, physical characteristics or description, telephone number, or other similar information; (B) Financial information (such as bank account information) and insurance information; (C) Records of services or products requested or purchased; (D) Biometric information (thumbprints obtained by notaries); (E) Internet or other electronic network activity information, such as online identifier, Internet Protocol address, and information relating to interaction with our Internet websites and mobile applications; (F) Audio (voice messages), electronic, or similar information; (G) Professional or employment-related information; (H) Education information; (I) Characteristics of protected classifications such as marital status; (J) Geolocation information (with consent when using our mobile applications); and (K) information relating to pandemics, including medical, health, and travel information.

2. Purposes

We collect the above information, and have collected it in the last 12 months, for the following purposes: Our operational purposes, including providing escrow and title services, fulfilling a transaction, verifying customer information, and providing and improving customer service (categories A-K); Detecting, protecting against, and reporting malicious, deceptive, fraudulent, or illegal activity (A-I); Providing and improving Websites, and debugging to find and repair errors (A, C E, F, J); Auditing and complying with legal and other similar requirements (A-I); and to reduce the risk of spreading infectious diseases and to protect our employees and guests (K).

3. Sources, Sharing

The sources from which the information is and was collected include: the consumer or their authorized representative (A-J); government entities, service providers, financial institutions, our affiliates, real estate settlement service providers, real estate brokers and agents (A-D, F-I); and our internet websites and mobile applications (A-C, E-J). The categories of third parties with whom we share and have shared personal information include: a consumer's authorized representative (A-I); government entities, service providers and consultants, financial institutions, our affiliates, real estate settlement service providers, real estate brokers and agents, abstractors (A-I); notaries public (K); and data analytics and internet service providers (E, F, J). We may also disclose your information as part of a business transaction, such as a merger, sale, reorganization or acquisition (A-J).

4. Cookies and similar technologies

We use "cookies" and similar technologies when you access our websites or mobile applications. A "cookie" is a piece of information that our website sends to your browser, which then stores this information on your system. If a cookie is used, our website will be able to "remember" information about you and your preferences either until you exit your current browser window (if the cookie is temporary) or until you disable or delete the cookie. Many users prefer to use cookies in order to help them navigate a website as seamlessly as possible.

We use "cookies" in the following situations. The first situation is with respect to temporary cookies. If you are accessing our services through one of our online applications our server may automatically send your browser a temporary cookie, which is used to help your browser navigate our site. The only information contained in these temporary cookies is a direction value that lets our software determine which page to show when you hit the back button in your browser. This bit of information is erased when you close your current browser window. The second situation in which we may use cookies is with respect to permanent cookies. This type of cookie remains on your system, although you can always delete or disable it through your browser preferences. There are two instances in which we use a permanent cookie. First, when you visit our website and request documentation or a response from us. When you are filling out a form, you may be given the option of having our website deliver a cookie to your local hard drive. You might choose to receive this type of cookie in order to save time in filling out forms and/or revisiting our website. We only send this type of cookie to your browser when you have clicked on the box labeled "Please remember my profile information" when submitting information or communicating with us. The second instance where we use a permanent cookie is where we track traffic patterns on our site. Analysis of the collected information allows us to improve our website and the user experience. In both instances of a persistent cookie, if you choose not to accept the cookie, you will still be able to use our website. Even if you choose to receive this type of cookie, you can set your browser to notify you when you receive any cookie, giving you the chance to decide whether to accept or reject it each time one is sent.

5. Links to Other Websites and Do Not Track

Our website may contain links to third party websites, which are provided and maintained by the third party. Third party websites are not subject to this notice or privacy policy. Currently, we do not recognize "do not track" requests from Internet browsers or similar devices.

6. Sale

We don't sell personal information about consumers and haven't sold information about consumers in the last 12 months.

7. Minors

We don't collect information from minors under the age of 18.

8. Safeguards

We restrict access to the information we collect to individuals and entities who need to know the information to provide services as set forth above. We also maintain physical, electronic and procedural safeguards to protect information, including data encryption.

9. Access and Changes

This notice and policy can be accessed <https://www.mlhc.com/privacy-policy>. Disabled consumers may access this notice in an alternative format by contacting MLHC Counsel, Legal Dept., 1508 Eureka Rd., #130, Roseville, CA 95661, or calling our toll free number at 1-877-626-0668, or emailing privacy@mlhc.com. This notice and policy will change from time to time. All changes will be provided at <https://www.mlhc.com/privacy-policy> and furnished through an appropriate method such as electronically, by mail, or in person. The effective date will be stated on the notice and policy.

Questions about this notice and privacy policy may be sent to MLHC Counsel, Legal Dept., 1508 Eureka Rd., #130, Roseville, CA 95661 or privacy@mlhc.com.

CALIFORNIA SUPPLEMENT - THE REMAINDER OF THIS POLICY APPLIES ONLY TO CALIFORNIA RESIDENTS

10. Requests Under the California Consumer Privacy Act ("CCPA")

California residents have the right to make a "request to know" (1) the specific pieces of personal information we have collected about them; (2) categories of personal information we have collected; (3) categories of sources from which the personal information was collected; (4) categories of personal information we disclosed for a business purpose; (5) purpose for collecting the information; and (6) categories of third parties with whom we shared personal information. California residents have the right to request that we deliver to them their personal information free of charge. California residents have the right to make a "request to delete" from our records of their personal information that we have collected, subject to legal limitations. We do not discriminate against consumers for exercising rights under the CCPA or other laws.

11. How to Make a Request under the California Consumer Privacy Act

To make a CCPA "request to know," a "request to delete," or any other request under the CCPA, a California consumer may (1) submit a request to privacy@mlhc.com; (2) call us toll-free at 1-877-626-0668; or (3) send a written request to MLHC Counsel, Legal Dept., 1508 Eureka Rd., #130, Roseville, CA 95661. Please note that you must verify your identity before we take further action. To verify your identity, we will try to use information you have already provided. We may also need additional information. Consistent with California law, you may designate an authorized agent to make a request on your behalf. To do this, you must provide a valid power of attorney, the requester's valid government issued identification, and the authorized agent's valid government issued identification. California residents may "opt out" of the sale of their personal information. However, we do not sell your personal information and therefore we do not offer an "opt out."

Upon receipt of a verified consumer request, we will respond by giving you the information requested for the 12-month period before our receipt of your verified consumer request at no cost to you, or deleting the information and notifying any service providers to delete it, subject to legal limitations. If we have a valid reason to retain personal information or are otherwise unable to comply with a request, we will tell you. For example, the law may not require us or allow us to delete certain information collected. In addition, personal information we collect pursuant to the federal Gramm-Leach-Bliley Act is exempt from most of the provisions of the CCPA.

Questions about this notice and privacy policy may be sent to MLHC Counsel, Legal Dept., 1508 Eureka Rd., #130, Roseville, CA 95661 or privacy@mlhc.com.

GRAMM-LEACH-BLILEY ACT PRIVACY POLICY NOTICE

Title V of the Gramm-Leach-Bliley Act (GLBA) requires financial companies to provide you with a notice of their privacy policies and practices, such as the types of nonpublic personal information that they collect about you and the categories of persons or entities to whom it may be disclosed. In compliance with the Gramm-Leach-Bliley-Act, we are notifying you of the privacy policies and practices of:

Mother Lode Holding Co.
Montana Title and Escrow Co.
National Closing Solutions, Inc.
National Closing Solutions of Alabama
National Closing Solutions of Maryland
Premier Reverse Closings
Centric Title and Escrow

Placer Title Co.
Placer Title Insurance Agency of Utah
Premier Title Agency
North Idaho Title Insurance Co.
Texas National Title
Western Auxiliary Corp.
Wyoming Title and Escrow Co.

The types of personal information we collect and share depend on the transaction involved. This information may include:

- Identity information such as Social Security number and driver's license information.
- Financial information such as mortgage loan account balances, checking account information and wire transfer instructions
- Information from others involved in your transaction such as documents received from your lender

We collect this information from you, such as on an application or other forms, from our files, and from our affiliates or others involved in your transaction, such as the real estate agent or lender.

We may disclose any of the above information that we collect about our customers or former customers to our affiliates or to non-affiliates as permitted by law for our everyday business purposes, such as to process your transactions and respond to legal and regulatory matters. We do not sell your personal information or share it for marketing purposes.

We do not share any nonpublic personal information about you with anyone for any purpose that is not specifically permitted by law.

We restrict access to nonpublic personal information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Questions about this notice and privacy policy may be sent to MLHC Counsel, Legal Dept., 1508 Eureka Rd., #130, Roseville, CA 95661 or privacy@mlhc.com.

PRIVACY POLICY
Westcor Land Title Insurance Company

Westcor Land Title Insurance Company ("WLTIC") values its customers and is committed to protecting the privacy of personal information. In keeping with that philosophy, we have developed a Privacy Policy, set out below, that will ensure the continued protection of your nonpublic personal information and inform you about the measures WLTIC takes to safeguard that information.

Who is Covered

Our Privacy Policy applies to each customer who purchases a WLTIC title insurance policy. Typically, this means that the customer covered by our Privacy Policy at the closing of the real estate transaction.

Information Collected

In the normal course of business and to provide the necessary services to our customers, we may obtain nonpublic personal information directly from the customer, from customer-related transactions, or from third parties such as our title insurance agents, lenders, appraisers, surveyors or other similar entities.

Access to information

Access to all nonpublic personal information is limited to those employees who have a need to know in order to perform their jobs. These employees include, but are not limited to, those in departments such as legal, underwriting, claims administration and accounting.

Information Sharing

It is the policy of WLTIC not to share nonpublic personal information that it collects with anyone other than our policy issuing agents as necessary to complete the real estate settlement services and issue the title insurance policy requested by our customer. WLTIC may share nonpublic personal information as permitted by law with entities with whom WLTIC has a joint marketing agreement. Entities with whom WLTIC has a joint marketing agreement have agreed to protect the privacy of our customer's nonpublic personal information by utilizing similar precautions and security measures to those that WLTIC uses to protect this information and only to use the information for lawful purposes. WLTIC, however, may share information as required by law in response to a subpoena, to a government regulatory agency or to prevent fraud.

Information Security

WLTIC, at all times, strives to maintain the confidentiality and integrity of the personal information in its possession and has instituted measures to guard against its unauthorized access. We maintain physical, electronic and procedural safeguards in compliance with federal standards to protect that information.

Preliminary Report Top Sheet

◆ HELP US STAY ON TOP OF YOUR TRANSACTION ◆

IF ANY OF THESE QUESTIONS ARE ANSWERED "YES", OR IF YOU HAVE QUESTIONS ABOUT THE BELOW, PLEASE CONTACT YOUR ESCROW OFFICER IMMEDIATELY

- ◆ Have any of the principals recently filed bankruptcy?
- ◆ Do any of the principals plan to use a power of attorney?
- ◆ Are any of the principals going through a divorce? (if so, is there an attorney involved?)
- ◆ Is anyone currently vested in title deceased? Has a new Tax I.D. Number been established?
- ◆ Do any of the principals NOT have a valid photo identification?
- ◆ Is there construction work in progress or incomplete construction?
 - Any construction completed in the last year?
 - Any construction completed in the last 4 months?
- ◆ Is there a mobile or manufactured home on the property?
- ◆ Are the sellers a non-resident alien or a foreign out of country seller?
- ◆ Is the property an investment property or not considered seller's principal residence?
- ◆ Will a new entity be formed? (i.e. Partnership, LLC, Corporation)
- ◆ If your principals are currently vested or are taking title in their trust, have bank accounts been established in the name of the Trust?
- ◆ Will any of the principals be participating in a 1031 Exchange?
- ◆ Are any of the principals not able to sign with a Placer Title Company? If so, an approved notary will be required.

THANK YOU FOR CHOOSING

Placer Title Company



PLACER TITLE COMPANY
A MOTHER LODE COMPANY

Escrow Number: P-575212

WIRE FRAUD ADVISORY

Parties to a real estate transaction are often targets for wire fraud and financial confidence schemes, unfortunately with many losing tens or hundreds of thousands of dollars because they relied (without verification) on "revised" or "new" wire instructions appearing to come from a trusted party to the transaction.

IF YOU INTEND TO WIRE FUNDS IN CONJUNCTION WITH THIS REAL ESTATE TRANSACTION, WE STRONGLY RECOMMEND THAT YOU VERBALLY VERIFY THOSE INSTRUCTIONS THROUGH A KNOWN, TRUSTED PHONE NUMBER PRIOR TO SENDING FUNDS.

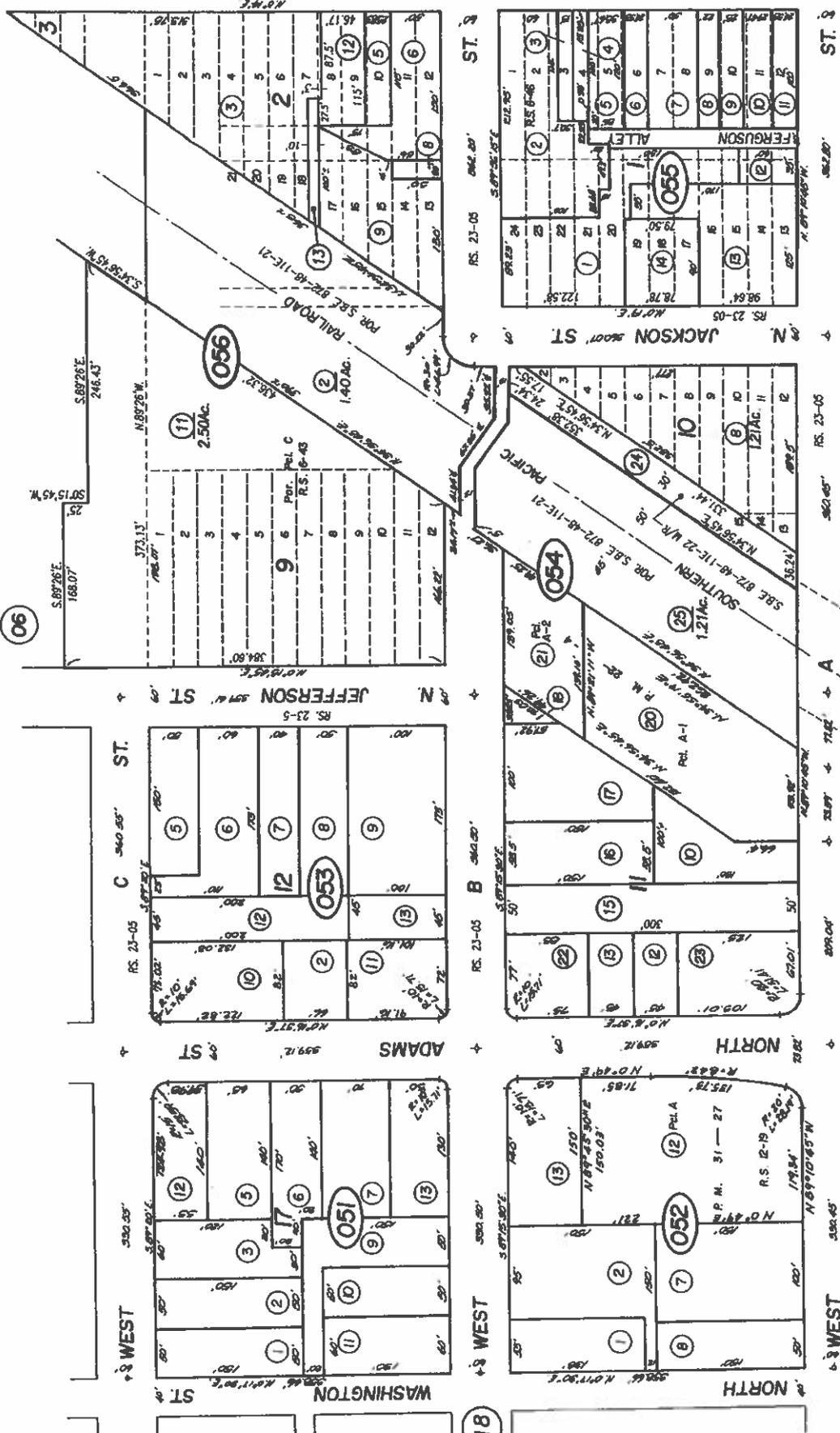
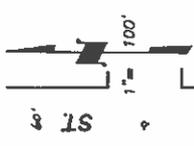
In addition, the following self-protection strategies are recommended to minimize exposure to possible wire fraud.

- **DO NOT RELY** on emails purporting to change wire instructions. Placer Title Company will never change its wire instructions in the course of a transaction. If you receive a random or unsolicited email from anyone requesting funds to be wired, and attaching "new," "alternate," "updated," "revised" and/or "different" wire instructions, contact your escrow officer immediately (at a verifiable number in the manner noted below) and before wiring any money.
- **VERIFY** the wire instructions you do receive by calling the party who sent the instructions to you. However, **DO NOT** use the phone number provided in the email containing the instructions, and **DO NOT** send a reply email to verify, since the email address may be incorrect, fraudulent or being intercepted by the fraudster. Rather, use phone numbers you have called before and/or can independently verify through other sources (company website or internet search).
- **USE COMPLEX PASSWORDS** that are at least ten (10) characters long and contain a combination of mixed case, numbers, and symbols. You should also change your password often and not reuse the same password for other online accounts.
- **ENABLE MULTI-FACTOR AUTHENTICATION** for all email accounts. Your email provider may have specific instructions on how to implement this feature.
- **CHECK FOR AUTO-FORWARDING** on your email account and disable it. This is one of the most "silent" ways a fraudster can monitor your email account because every email that comes in is automatically forwarded to them, even if you change your password.

This Notice is not intended to provide legal or professional advice, nor is it an exclusive list of self-protection strategies. Customers are encouraged to always be aware of such schemes, and to contact their escrow officer if ever in doubt.

Tax Area Code
2012
113-05

POR. S.E.1/4 SEC.14, T.7N., R.1E., M.D.B.& M.





PROPERTY DETAILS

Subject Property Location

Property Address 805 N LINCOLN ST
City, State & Zip DIXON, CA 95620-2172
County SOLANO COUNTY
Mailing Address 508 GIBSON DR STE 260, ROSEVILLE, CA 95678-5795
Census Tract 2534.04
Thomas Map Pg-Grid

Report Date: 11/14/2022
Order ID: R99852723

Property Use Medical Bldg/Clinic
Parcel Number 0113-290-110
Latitude 38.453258
Longitude -121.836293

Legal Description Details Lot Number: 1 Brief Description: PM BK S3 PG 28 LT 1

Current Ownership Information *Source of Ownership data: Assessment Data

Primary Owner Name(s) PROVIDENT TR GRP LLC (TAYLOR)
Vesting Company

Latest Full Sale Information

Details beyond coverage limitations

Financing Details at Time of Purchase

No financing details available

Property Characteristics

	Bedrooms	Year Built	Living Area (SF)	0
	Bathrooms/Partial	Garage/No. of Cars	Price (\$/SF)	
	Total Rooms	Stories/Floors	Lot Size (SF/AC)	29,763/.68
	Construction Type	No. of Units	Fireplace	
	Exterior Walls	No. of Buildings	Pool	
	Roof Material/Type	Basement Type/Area	Heat Type	
	Foundation Type	Style	A/C	
	Property Type	View	Elevator	
	Land Use	Office	Zoning	
		Medical Bldg/Clinic		

Assessment & Taxes

	Assessment Year	2022	Tax Year	2022	Tax Exemption	
	Total Assessed Value	\$757,181	Tax Amount	\$9,011.76	Tax Rate Area	2-008
	Land Value	\$317,579	Tax Account ID			
	Improvement Value	\$439,602	Tax Status	No Delinquency Found		
	Improvement Ratio	58.06%	Delinquent Tax Year			
	Total Value			Market Improvement Value		
	Market Land Value			Market Value Year		

Lien History

Trans. ID	Recording Date	Lender	Amount	Purchase Money
No details available				

Loan Officer Insights

No details available

1.

Liberty TripAdvisor Holdings, Inc.

Morgan Stanley & Co. LLC

NRG Energy, Inc.

Quanta Services, Inc.

QVC, Inc.

RBC Capital Markets, LLC

Stifel, Nicolaus & Company, Inc.

Summit Midstream Partners, LP

Sunnova Energy Corporation

Tallgrass Energy, LLP

Valero Energy Corporation

Wells Fargo Securities, LLC

Westlake Chemical Corporation

Work highlights

- Advised Morgan Stanley on Liberty Oilfield Services's secondary public offering.
- Advised Stifel, Nicolaus & Company on Global Partners public offering of Series B fixed rate cumulative redeemable perpetual preferred units.
- Advised Wells Fargo Securities on Highwoods Properties' at-the-market (ATM) equity offering program.

FINANCE > PROJECT FINANCE **TIER 4**

Baker Botts L.L.P. advises on the financing of projects from across the energy sector, including upstream and midstream oil and gas, LNG and renewable energy. The team underwent significant development in recent months, with the January 2022 addition of Dino Barajas from DLA Piper LLP (US) following the November 2021 arrival of former King & Spalding LLP partner Frank Schoen, joining the Los Angeles and New York offices respectively. Jeff Kayes in San Francisco continues to lead the team and takes a *'smart and practical'* approach to assisting both lenders and sponsors with financing manufacturing facilities and renewable energy projects.

Practice head(s):

Jeff Kayes

Other key lawyers:

Adam Griffin; Martin Toulouse; John Papananos; Frank Schoen; Dino Barajas

Testimonials

'Jeff Kayes and his team are efficient and responsive.'

'Jeff Kayes- Jeff is smart and practical. Excellent at identifying issues and solutions.'

'The team has worked with me on a number of complex, bespoke and oftentimes unprecedented transactions in a variety of sectors. They have innovated and provided the legal substance to protect us in potential downside scenarios as our primary goal'

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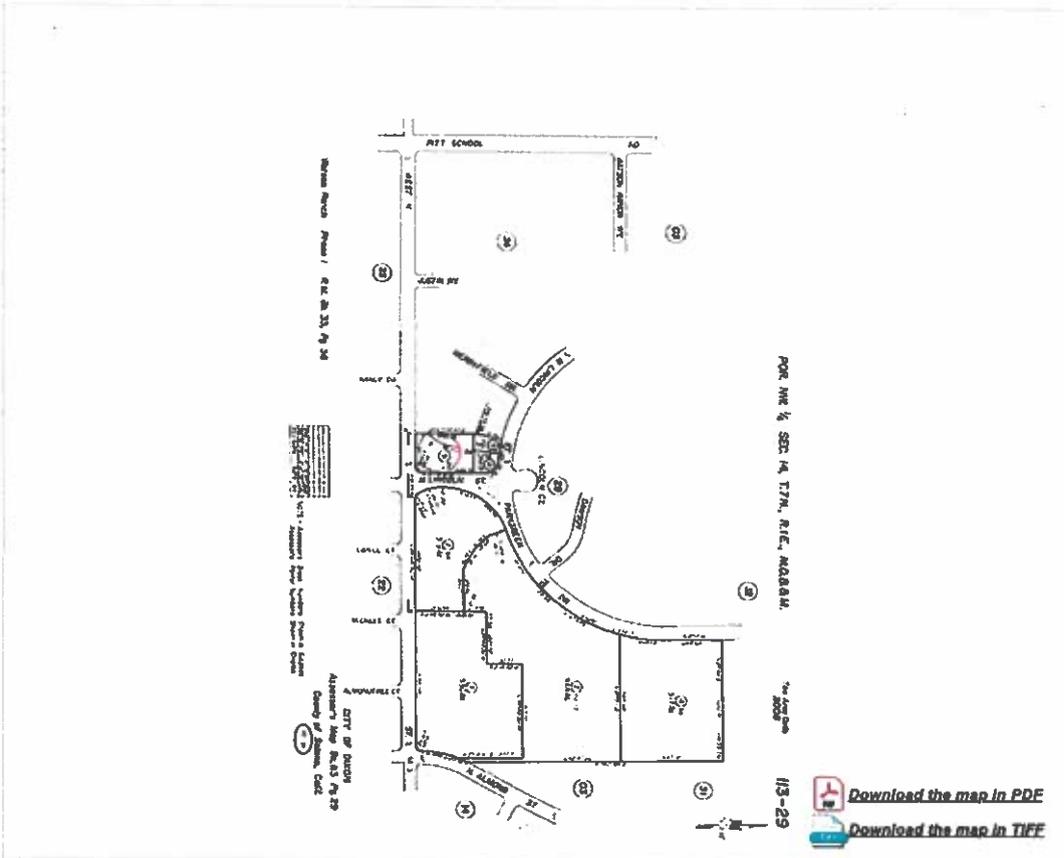
ASSESSOR MAP

Subject Property Location

Property Address 805 N LINCOLN ST
City, State & Zip DIXON, CA 95620-2172
County SOLANO COUNTY

Report Date: 11/14/2022
Order ID: R99852727

Parcel Number 0113-290-110



Disclaimer

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Other key lawyers:

Thomas Phillips; Elisabeth Butler

Testimonials

'The team from Baker Botts are chosen because of their experience and the quality of their work. Each lawyer brings a different set of expertise to the project, which helps the ultimate product.'

'Creatively and efficiently levers experience to answer complex commercial appellate questions.'

'Aaron Streett applies his expertise to provide astute advice on appellate strategy for complex commercial issues. Senior associate Elisabeth Butler's advice on appellate strategy levers her experience and complements Aaron's thinking to form a great team.'

Key clients

- American Chemistry Counsel, Inc.
- AT&T
- Baylor College of Medicine
- Charter Day School, Inc.
- Chevron Corporation
- Chevron Thailand Exploration and Production Ltd.
- ConocoPhillips
- Credit Suisse Securities (USA) LLC
- DISH Network
- Entergy Services, Inc.
- Episcopal Diocese of Fort Worth
- Exxon Mobil Corporation
- Gerald E. Groff
- Guadalupe-Blanco River Authority
- HouseCanary, Inc.
- International Paper Company
- ITC Holdings Inc.
- Janvey, Ralph S.
- Keurig Dr Pepper
- Kinder Morgan Texas Pipeline LLC
- Landry's, Inc.
- Lockheed Martin Corporation
- MP Gulf of Mexico, LLC
- Oxford Nanopore Technologies Limited
- Pelican Energy Partners LP

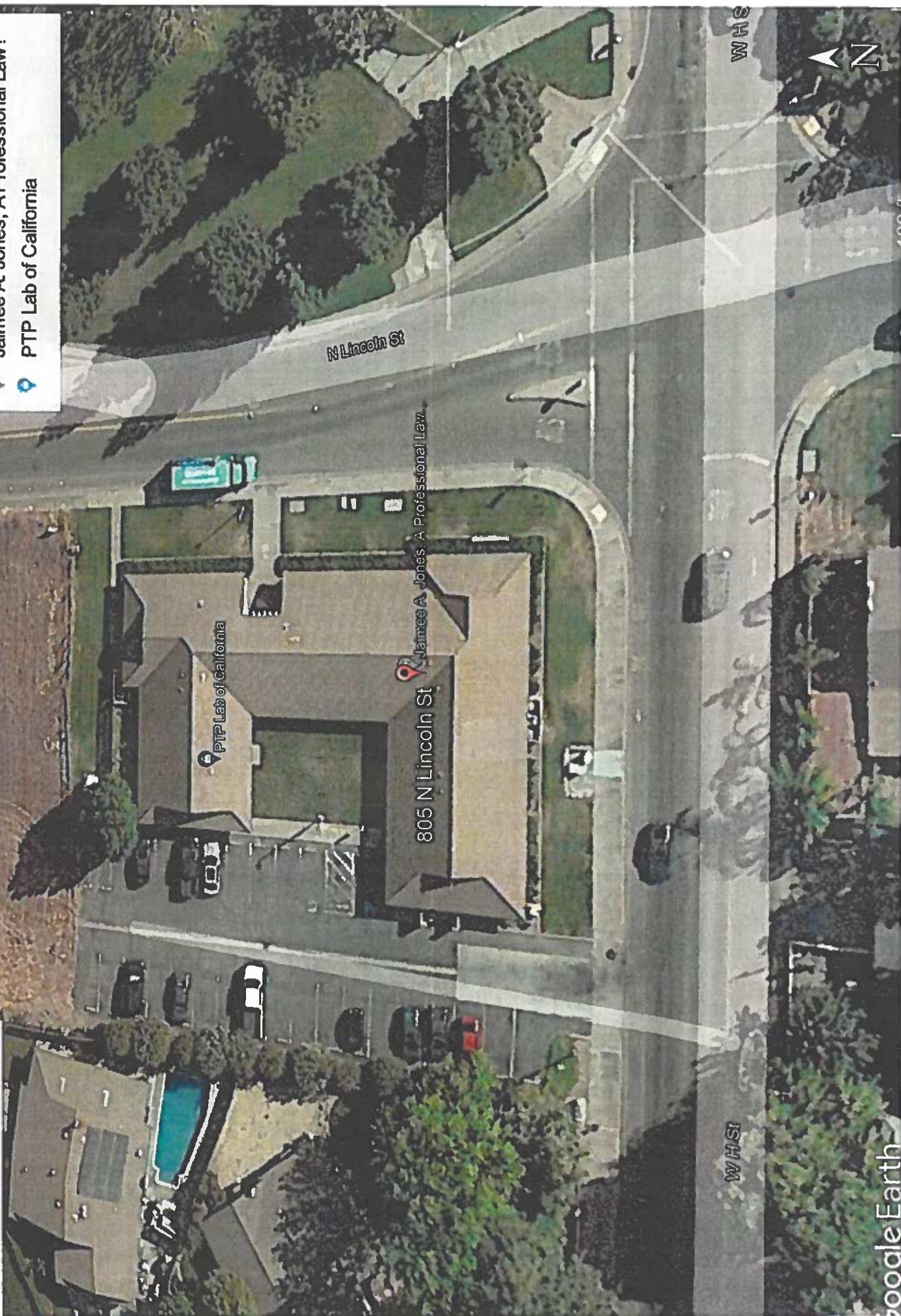
[GO TO...](#) [Rankings](#) [Firm Profile](#) [Main Contacts](#) [Lawyer Profiles](#)

Untitled Map

Write a description for your map.

Legend

-  805 N Lincoln St
-  Jaimee A. Jones, A Professional Law?
-  PTP Lab of California



Practice head(s):

Derek Green

Other key lawyers:

Jon Lobb

Key clients

Liberty Media Corporation

Sunna Energy Corporation

Midcoast Energy, LLC

Hines Interests Limited Partnership

Centerpoint Energy, Inc.

Corterra Energy, Inc.

Schlumberger Limited

Noble Corporation

Koch Industries, Inc.

Liberty Latin America Ltd.

Westlake Chemical Corporation

Work highlights

- Advised Liberty Latin America on the pending formation of a 50/50 joint venture with América Móvil S.A.B. de C.V. to combine their respective Chilean operations, VTR and Claro Chile.
- Advised Golar LNG Limited on the \$3.1bn sale of Hygo Energy Transition Ltd. And the \$251m sale of Golar LNG Partners LP to New Fortress Energy Inc.
- Advised Westlake on the \$2.15bn acquisition of Boral Limited's North American building products business.

DISPUTE RESOLUTION > APPELLATE: COURTS OF APPEALS / APPELLATE: SUPREME COURTS (STATES AND FEDERAL)

Appellate: Courts of Appeal **TIER 4**

Appellate: Supreme Courts (States and Federal) **TIER 4**

Led out of Houston, Baker Botts L.L.P.'s appellate practice goes far beyond Texas, with its lawyers notching up arguments in all 13 US Courts of Appeals as well as numerous state appellate courts. On the Supreme Court front, the firm is well versed in arguing before the Texas Supreme Court and the Supreme Court of the United States (SCOTUS) — it notably appeared as respondent or petitioner in 12 SCOTUS cases over the past year. Macey Reasoner Stokes leads the firmwide appellate practice and has an impressive record in energy and infrastructure cases; she recently led on cases for Repsol Oil & Gas USA, Port of Corpus Christi Authority of Nueces County and Chevron Thailand Exploration and Production, among other matters. Former US Supreme Court clerk Aaron Streett spearheads the Supreme Court and constitutional law practice; he represented the US Conference of Catholic Bishops in a critical religious liberty case at the US Supreme Court.

Practice head(s):

[GO TO...](#) [Rankings](#) [Firm Profile](#) [Main Contacts](#) [Lawyer Profiles](#)

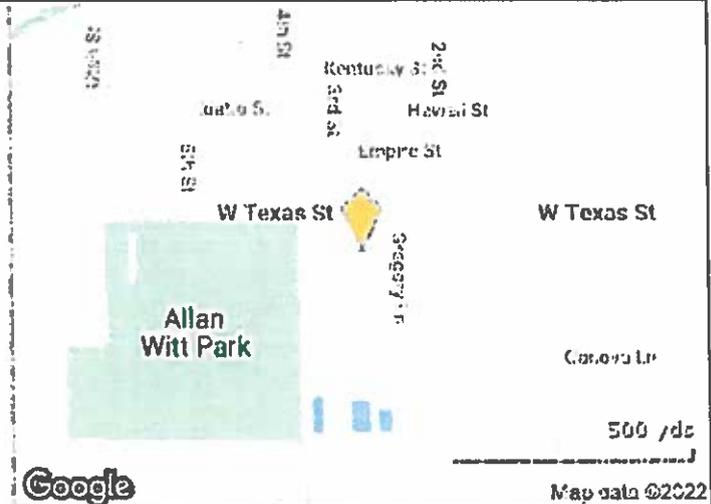
5

1615 W Texas St

SOLD

Fairfield, CA 94533

Sale on 3/1/2022 for \$675,000 (\$130.74/SF) - Public Record
5,163 SF Class C Office Building Built in 1970



Buyer & Seller Contact Info

Recorded Buyer: **CANONLZAO NERIA B TRUST**
210 Estates Dr
San Bruno, CA 94066

True Buyer: -

Recorded Seller: **Charlotte K Butcher**
Butcher Charlotte K Trust

True Seller: **Charlotte K Butcher**
Charlotte Butcher
1925 Birch Ave
Saint Helena, CA 94574
(707) 963-7497

Seller Type: **Individual**
Listing Broker: **Mark A. Welch Real Estate**
Mark Welch
(925) 858-9099

Transaction Details

ID: 5904664

Sale Date: **03/01/2022 (138 days on market)**
Escrow Length: -
Sale Price: **\$675,000-Confirmed**
Asking Price: **\$750,000**
Price/SF: **\$130.74**
Price/AC Land Gross: **\$1,323,529.41**

Sale Type: **Investment**
Bldg Type: **Office**
Year Built/Age: **Built in 1970 Age: 52**
RBA: **5,163 SF**
Land Area: **0.51 AC (22,216 SF)**

Percent Leased: **100.0%**
Tenancy: **Multi**

Percent Improved: **56.9%**
Total Value Assessed: **\$724,169 in 2021**
Improved Value Assessed: **\$411,780**
Land Value Assessed: **\$312,389**
Land Assessed/AC: **\$612,527**

No. of Tenants: **7**
Tenants at time of sale: **Di Mar Styling Salon; M B S School-Braiding & Natri; Mom Life Designs; Solano Beauty; Solano Diversified Service Inc; The Jelly Donut Of Fairfield; Victorious Church**

Parcel No: **0031-181-200**

2.

1615 W Texas St**SOLD**

5,163 SF Class C Office Building Built in 1970 (con't)

Document No: 014974

Current Building Information

ID: 336567

Bldg Type: Office	Bldg Status: Built in 1970
Class: C	RBA: 5,163 SF
Total Avail: 0 SF	% Leased: 100.0%
Bldg Vacant: 0 SF	Rent/SF/Yr: -
Tenancy: Multi	Elevators: 0
Owner Type: -	Core Factor: -
Owner Occupied: No	Stories: 1
Zoning: Office/Service	Typical Floor Size: 5,163 SF
Land Area: 0.51 AC	Building FAR: 0.23
	Const Type: Wood Frame

Expenses: 2021 Tax @ \$1.59/sf; 2021 Ops @ \$1.94/sf

Parking: 30 Surface Spaces are available; Ratio of 5.81/1,000 SF

Amenities: 24 Hour Access, Air Conditioning, Central Heating, Demised WC facilities, Drop Ceiling, Signage

Location Information

Metro Market: **North Bay/Santa Rosa**
 Submarket: **Solano County/Fairfield/Suisun City**
 County: **Solano**
 CBSA: **Vallejo-Fairfield, CA**
 CSA: **San Jose-San Francisco-Oakland, CA**
 DMA: **Sacramento-Stockton-Modesto, CA**
 Map(Page): **Thomas Bros. Guide 472-E6**

1615 W Texas St

SOLD

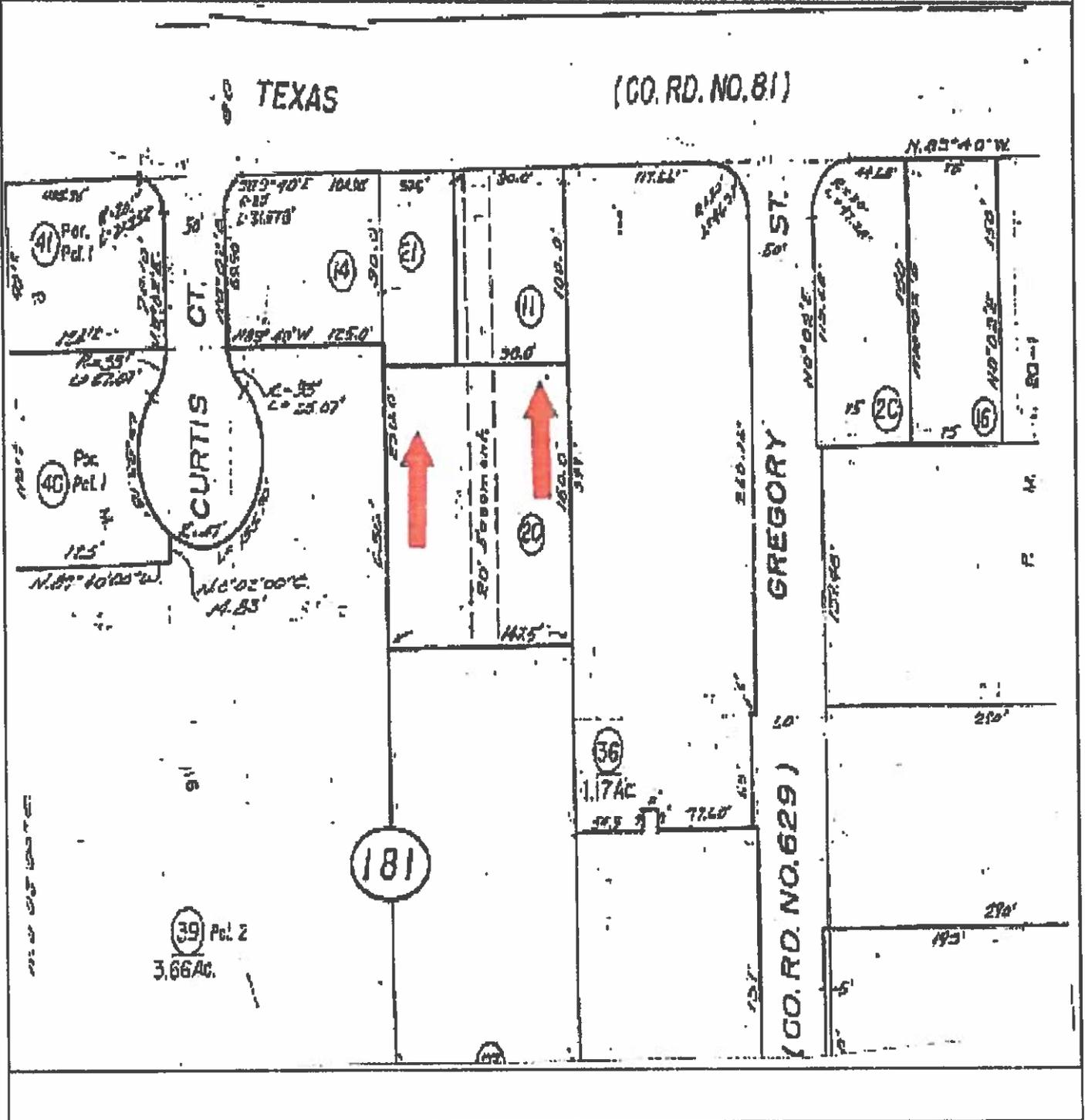
5,163 SF Class C Office Building Built in 1970 (con't)

Parcel Number: 0031-181-200

Legal Description: -

County: Solano

Plat Map: 1615 W Texas St



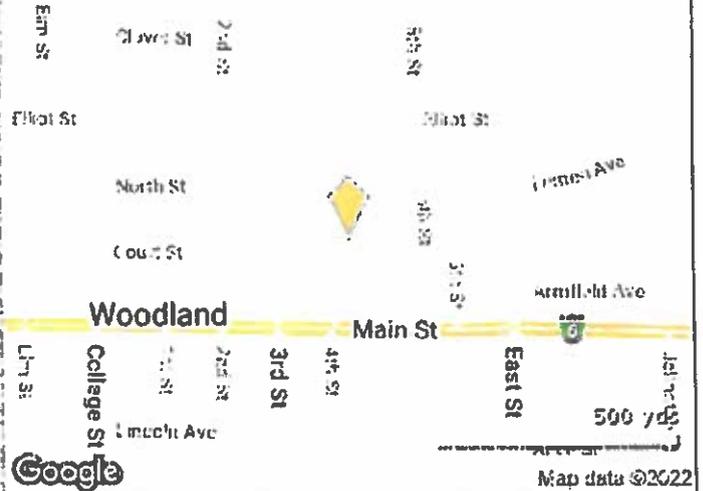
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285 4th St - Fourth & Hope

SOLD

Woodland, CA 95695

Sale on 12/9/2020 for \$1,435,000 (\$239.17/SF) - Research Complete
6,000 SF Shelter Building



Buyer & Seller Contact Info

Recorded Buyer: **Fourth & Hope**
True Buyer: **Fourth & Hope**
Amara Pickens
PO Box 1248
Woodland, CA 95695
(530) 661-1218

Buyer Type: **Non Profit**
Buyer Broker: **No Buyer Broker on Deal**

Recorded Seller: **Friends Of The Mission**
True Seller: **Friends Of The Mission**
Edward Shelley
285 4th St
Woodland, CA 95695
(530) 908-1856

Seller Type: **Non Profit**
Listing Broker: **No Listing Broker on Deal**

Transaction Details

ID: 5337736

Sale Date: **12/09/2020**
Escrow Length: -
Sale Price: **\$1,435,000-Confirmed**
Asking Price: -
Price/SF: **\$239.17**
Price/AC Land Gross: **\$3,759,496.99**

Sale Type: **Owner User**
Bldg Type: **Shelter**
Year Built/Age: -
GLA: **6,000 SF**
Land Area: **0.38 AC (16,627 SF)**

Percent Leased: -
Sale Conditions: **Purchase By Tenant**
Transfer Tax: **\$1,578.50**

Percent Improved: **88.4%**
Total Value Assessed: **\$1,778,826 in 2020**
Improved Value Assessed: **\$1,572,162**
Land Value Assessed: **\$206,664**
Land Assessed/AC: **\$541,430**

Parcel No: **005-642-001-000**
Document No: **043132**

Transaction Notes

This property is specialty building that serves as a homeless shelter. The building is approximately 6,000 square-feet and situated on a 0.38 acre parcel. The property sold on 12/9/2020 for \$1,435,000 or approximately \$239 per square-foot.

This was a purchase by tenant acquisition, with the buyer Fourth and Hope occupying the building.

3.

285 4th St - Fourth & Hope**SOLD**

6,000 SF Shelter Building (cont)

Current Building Information

ID: 11604023

Bldg Type:	Shelter	Bldg Status:	Existing
Class:	-	RBA:	6,000 SF
Total Avail:	0 SF	% Leased:	100.0%
Bldg Vacant:	0 SF	Rent/SF/Yr:	-
Tenancy:	-	Elevators:	0
Owner Type:	Non Profit	Core Factor:	-
Owner Occupied:	-	Stories:	1
Zoning:	C-2	Typical Floor Size:	6,000 SF
Land Area:	0.38 AC	Building FAR:	0.36
Expenses:	2007 Tax @ \$0.25/sf		

Location Information

Park Name: Fourth & Hope
 Metro Market: Sacramento
 Submarket: Yolo County/Davis/Woodland
 County: Yolo
 CBSA: Sacramento--Roseville--Arden-Arcade, CA
 CSA: Sacramento-Roseville, CA
 DMA: Sacramento-Stockton-Modesto, CA

285 4th St - Fourth & Hope

SOLD

6,000 SF Shelter Building (con't)

Parcel Number: 005-642-001-000

Legal Description: -

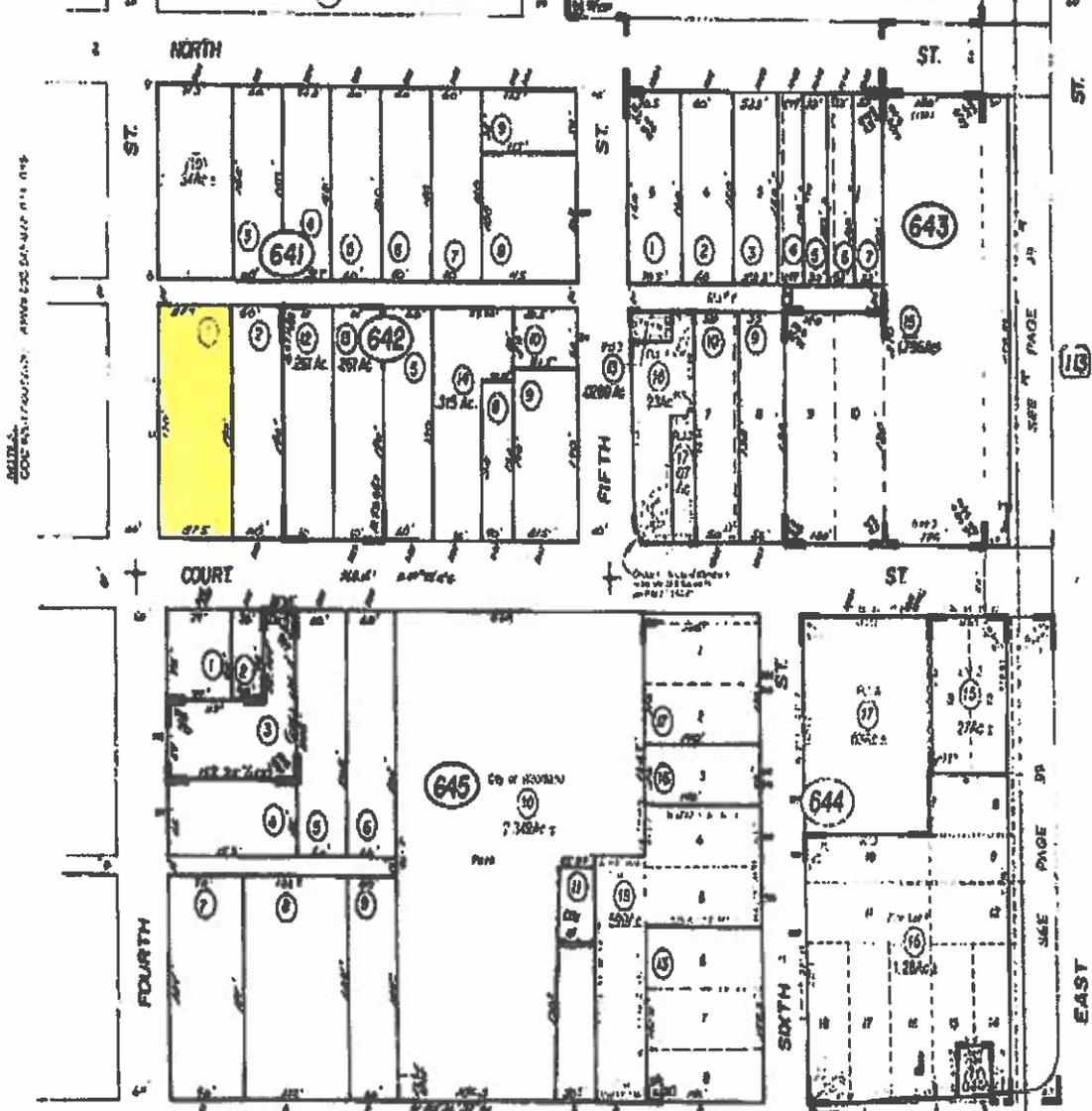
County: Yolo

Plat Map: 285 4th St

16 POR. SEC. 29, T10N., R2E., M.D.B.M.

CAUTION - These Maps ARE NOT to be used for legal descriptions

5-64



BR 63
Pg 1

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M & S Bk 1, Pg 4 - Sec 29, T10N., E2E
City of Woodland
M & S Bk 3, Pg 75 - Frederick's Add
M & S Bk 6, Pg 27 - Record of Survey
M & S Bk 7, Pg 97 - Charles J. Reed
M & S Bk 11, Pg 62 - Austony Inc.
D B Bk K Pg 247 - Ebor's E Add.
D B Bk 39, Pg 230 - Frederick's Add

MAIN P.M. Bk 1, Pg 49 - Richard Bruga # 3493
M & S Bk 02, Pg 167 - Record of Survey
P.M. Bk 2008, Pg 100 - 101 - Parcel Map
4929 Woodland Rite Aid
P.M. Bk 2008, Pg 128 - 129 - Amended
Pct. Map # 4929, Woodland Rite Aid
P.M. Bk 2011, Pg 60 - 61 - Parcel Map
4960 for Carbell Homes, Inc

BR 6
Pg 12

(formerly par. 5-23 & ad 5-24 & 5-25)

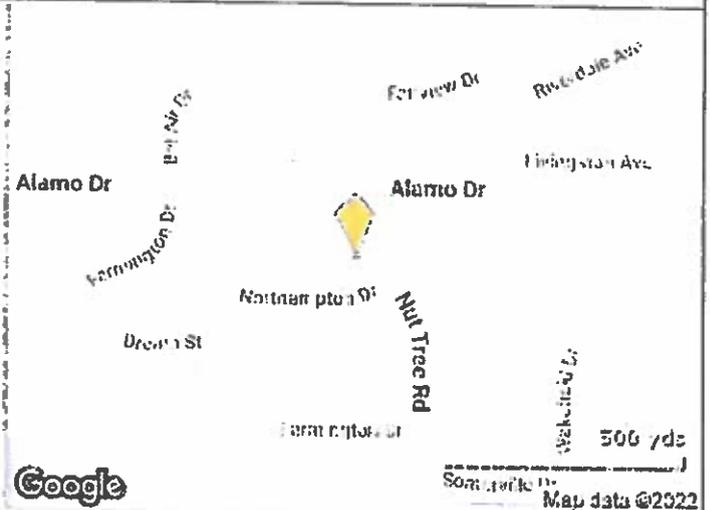
NOTE - Assessor's Block Number Shown in Ellipses
Assessor's Parcel Number Shown in Circles

CITY OF WOODLAND
Assessor's Map Bk 5, Pg 64
County of Yolo, Calif

BR 11
Pg 13

2601 Nut Tree Rd

Vacaville, CA 95687

Sale on 12/30/2021 for \$1,207,500 (\$189.26/SF) - Research Complete
6,380 SF Class C Medical Building**SOLD****Buyer & Seller Contact Info**

Recorded Buyer: **Shaila Holdings LLC**
 True Buyer: **Sharon Junaid**
Sharon Junaid
 524 Isabel Dr
 Martinez, CA 94553
 (954) 803-5686
 Buyer Type: **Individual**

Recorded Seller: **Narayan Family LP**
 True Seller: **Narayan Family LP**
Seturam Pandurangi
 2601 Nut Tree Rd
 Vacaville, CA 95687
 (707) 864-1239
 Seller Type: **Trust**

Transaction Details

ID: 5871480

Sale Date: **12/30/2021**
 Escrow Length: **-**
 Sale Price: **\$1,207,500-Full Value**
 Asking Price: **-**
 Price/SF: **\$189.26**
 Price/AC Land Gross: **\$1,919,713.83**

Sale Type: **Investment**
 Bldg Type: **Medical**
 Year Built/Age: **-**
 RBA: **6,380 SF**
 Land Area: **0.63 AC (27,399 SF)**

Percent Leased: **100.0%**
 Tenancy: **Multi**
 Transfer Tax: **\$1,328.25**

Percent Improved: **86.8%**
 Total Value Assessed: **\$980,735 in 2021**
 Improved Value Assessed: **\$851,014**
 Land Value Assessed: **\$129,721**
 Land Assessed/AC: **\$206,233**

No. of Tenants: **10**
 Tenants at time of sale: **Allergy and Asthma Center; Calvary Chapel Vacaville; David P Ritzinger Law Office; Gilbert; Into All The World Inc; James H Koether; Kevin M Miller DPM; Law PRO-9 PC; Northbay Foot & Ankle Group; The Refuge Church**

Financing: **Down payment of \$301,950.00 (25.0%)**
\$905,550.00 from Bank of the West

Legal Desc: **Parcel B1 bk 37 pg 61**
 Parcel No: **0136-070-200**
 Document No: **133085**

2601 Nut Tree Rd**SOLD**

6,380 SF Class C Medical Building (con't)

Sale History: **Sold for \$1,207,500 (\$189.26/SF) on 12/30/2021**
Sold for \$612,500 (\$96.00/SF) on 9/23/2011

Transaction Notes

According to public record the office building at 2601 Nut Tree Rd in Vacaville sold for \$1,207,500.

Income Expense Data

Expenses	- Taxes	\$10,639
	- Operating Expenses	
	Total Expenses	\$10,639

Current Building Information

ID: 5322138

Bldg Type: Medical	Bldg Status: Existing
Class: C	RBA: 6,380 SF
Total Avail: 0 SF	% Leased: 100.0%
Bldg Vacant: 0 SF	Rent/SF/Yr: -
Tenancy: Multi	Elevators: 0
Owner Type: Individual	Core Factor: -
Owner Occupied: No	Stories: 1
Zoning: CO(PO)	Typical Floor Size: 6,380 SF
Land Area: 0.63 AC	Building FAR: 0.23
Expenses: 2021 Tax @ \$1.67/sf	
Parking: 25 free Surface Spaces are available; Ratio of 4.00/1,000 SF	

Location Information

Metro Market: **North Bay/Santa Rosa**
Submarket: **Solano County/Vacaville/Dixon**
County: **Solano**
CBSA: **Vallejo-Fairfield, CA**
CSA: **San Jose-San Francisco-Oakland, CA**
DMA: **Sacramento-Stockton-Modesto, CA**

2601 Nut Tree Rd

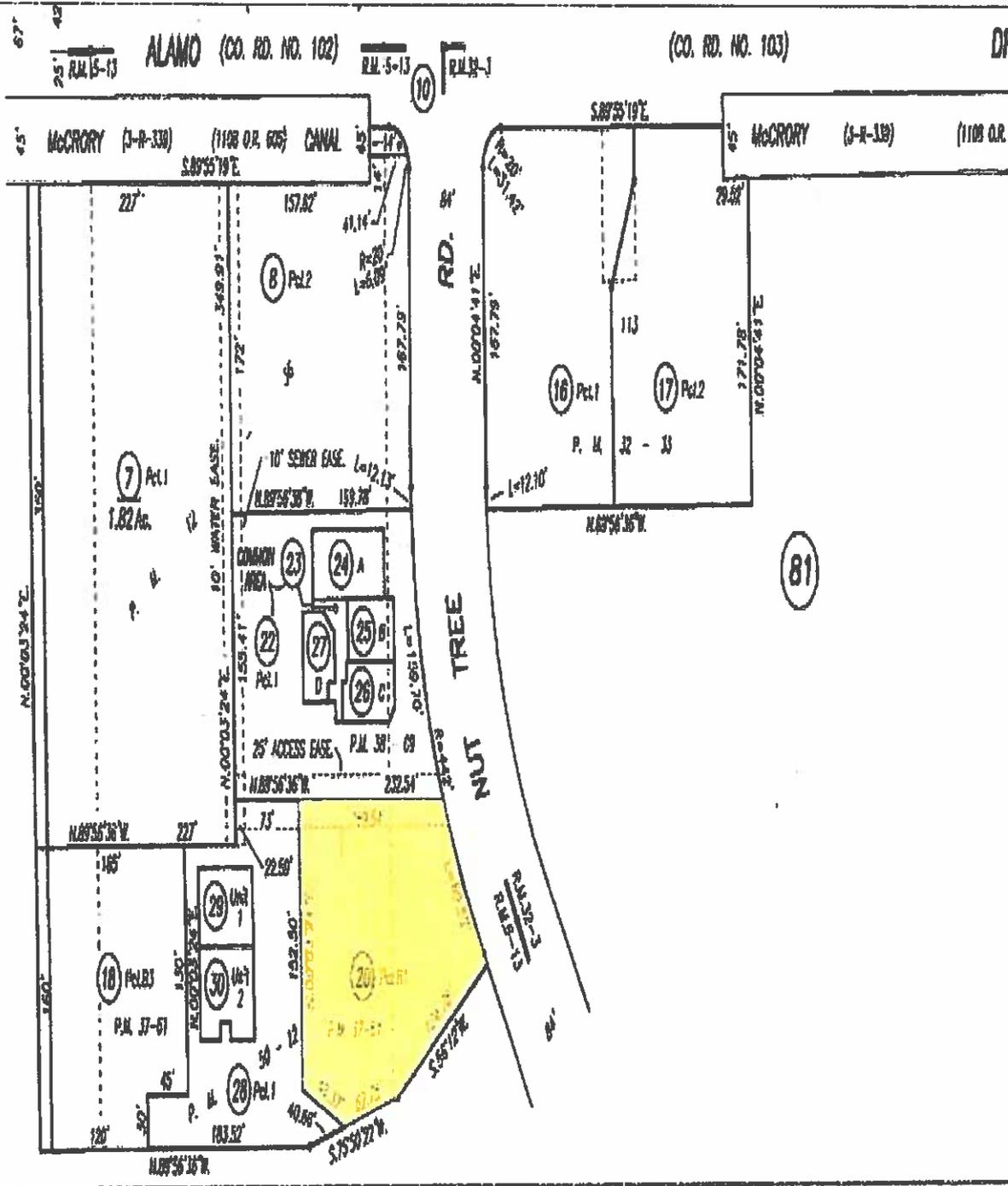
SOLD

6,380 SF Class C Medical Building (cont)

Parcel Number: 0136-070-200
Legal Description: -
County: Solano

Plat Map: 2601 Nut Tree Rd

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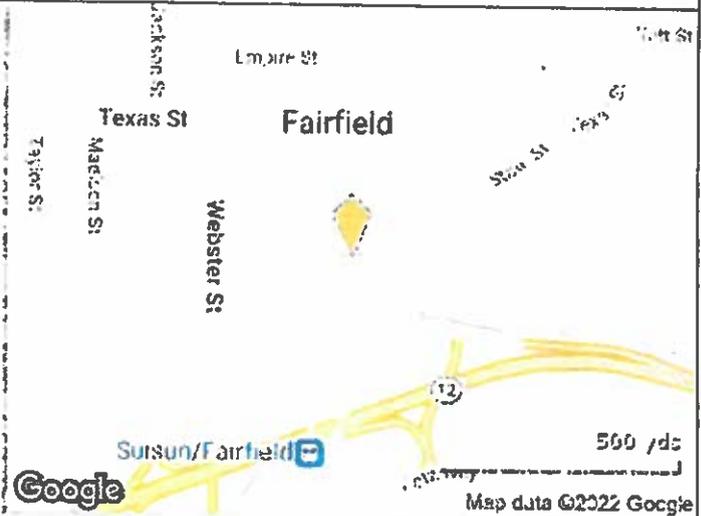
10

460 Union Ave

Fairfield, CA 94533

Sale on 10/14/2021 for \$1,500,000 (\$234.38/SF) - Research Complete
6,400 SF Class C Office Building Built in 1984

SOLD



Buyer & Seller Contact Info

Recorded Buyer: **B & Y Investment LLC**
True Buyer: **Benny Y Chen**
Benny Chen
8795 Bergamo Cir
Stockton, CA 95212
(209) 599-2532
Buyer Type: **Individual**

Recorded Seller: **American Union Investments LLC**
True Seller: **Marionito Mapoy**
Marionito Mapoy
595 La Gonda Way
Danville, CA 94526
(925) 895-2979
Seller Type: **Individual**

Transaction Details

ID: 5748506

Sale Date: **10/14/2021**
Escrow Length: **-**
Sale Price: **\$1,500,000-Full Value**
Asking Price: **-**
Price/SF: **\$234.38**
Price/AC Land Gross: **\$6,521,739.13**

Sale Type: **Investment**
Bldg Type: **Office**
Year Built/Age: **Built in 1984 Age: 37**
RBA: **6,400 SF**
Land Area: **0.23 AC (10,019 SF)**

Percent Leased: **100.0%**
Tenancy: **Multi**
Transfer Tax: **\$1,650**

Percent Improved: **70.6%**
Total Value Assessed: **\$1,751,962 in 2021**
Improved Value Assessed: **\$1,236,680**
Land Value Assessed: **\$515,282**
Land Assessed/AC: **\$2,240,356**

No. of Tenants: **5**
Tenants at time of sale: **California Bail Bonds; Credit Bureau Associates; Garcia, Eduardo; Kelkris; Marv Anderson Bail Bonds**
Financing: **Down payment of \$650,000.00 (43.3%)
\$850,000.00 from Bank of the West**

Legal Desc: **North along the east line of Lot 11 and 10; 58 Feet to the northeast corner of Lot 10; Thence west along the north line of said Lot 10, 150 feet to the place of beginning.**

Parcel No: **0030-295-110, 0030-295-120, 0030-295-130**
Document No: **106689**

460 Union Ave

6,400 SF Class C Office Building Built in 1984 (con't)

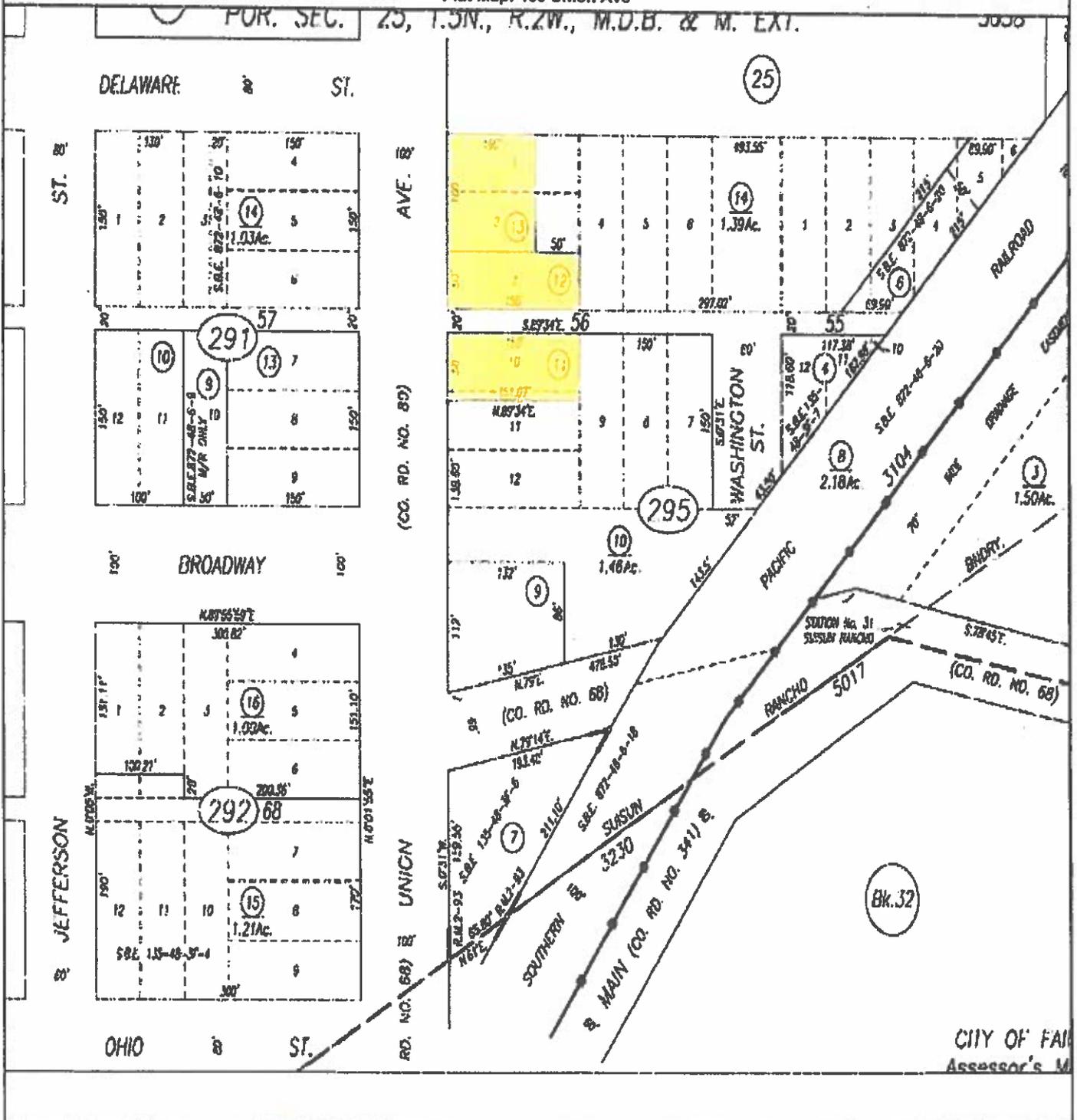
SOLD

Parcel Number: 0030-295-110, 0030-295-120, 0030-295-130

Legal Description: -

County: Solano

Plat Map: 460 Union Ave

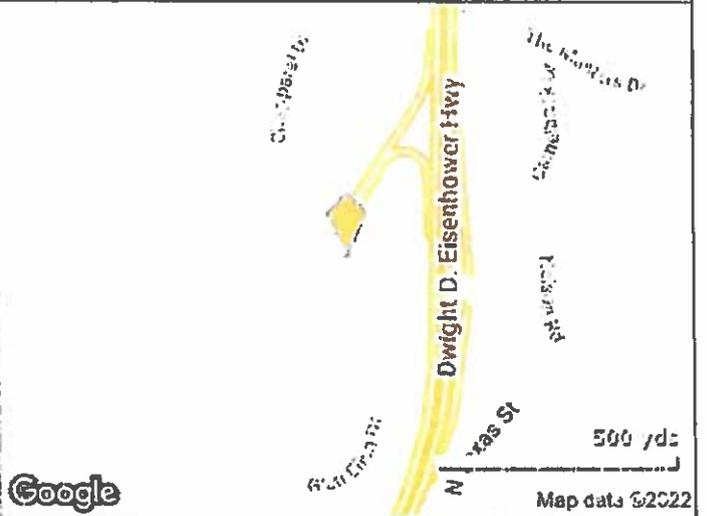


3700 Hilborn Rd, Unit 700

SOLD

Fairfield, CA 94534

Sale on 9/30/2021 for \$1,645,000 (\$234.73/SF) - Research Complete
7,008 SF Class B Office Condominium in a 19,322 SF building Built in 2004



Google

Buyer & Seller Contact Info

Recorded Buyer: **Jie Technology LLC**

Recorded Seller: **David and Mary Soldati 2015 Family Trust**

True Buyer: **Pelli Wang**
Pelli Wang
100 Ivy Dr
Orinda, CA 94563

True Seller: **David and Mary Soldati 2015 Family Trust**
David Soldati
3690 Wild Oak Trl
Vacaville, CA 95688
(707) 453-1842

Buyer Type: **Individual**
Buyer Broker: **No Buyer Broker on Deal**

Seller Type: **Trust**
Listing Broker: **Spectrum Properties**
Traci Perry
(707) 469-8000

Transaction Details

ID: 5710288

Sale Date: **09/30/2021 (797 days on market)**
Escrow Length: **-**
Sale Price: **\$1,645,000-Confirmed**
Asking Price: **\$1,645,000**
Price/SF: **\$234.73**

Sale Type: **Owner User**
Condo Type: **7,008 SF Office Condo**
Year Built/Age: **Built in 2004 Age: 17**
RBA: **19,322 SF**

Percent Leased: **100.0%**
Actual Cap Rate: **8.25%**
Transfer Tax: **\$1,809.50**

Percent Improved: **84.8%**
Total Value Assessed: **\$2,124,807 in 2021**
Improved Value Assessed: **\$1,802,868**
Land Value Assessed: **\$321,939**
Land Assessed/AC: **\$701,239**

Tenants at time of sale: **Caliber Home Loans; Coldwell Banker Kappel Gateway Realty; Dr. Mark D. Sutter, DDS; Emerge Financial Group; Family Eye Associates Optometric Group, Inc; IPA Realty; Manpower; Solano Local Agency Formation Commission; Solano Mortgage Company; Solano Property Management; TDI Real Estate; Wellness Care Center; Wendy Lucas First Priority; West Coast Code Consultants**

Financing: **Down payment of \$493,500.00 (30.0%)**

Parcel No: **0156-480-100**

6.

3700 Hilborn Rd, Unit 700

SOLD

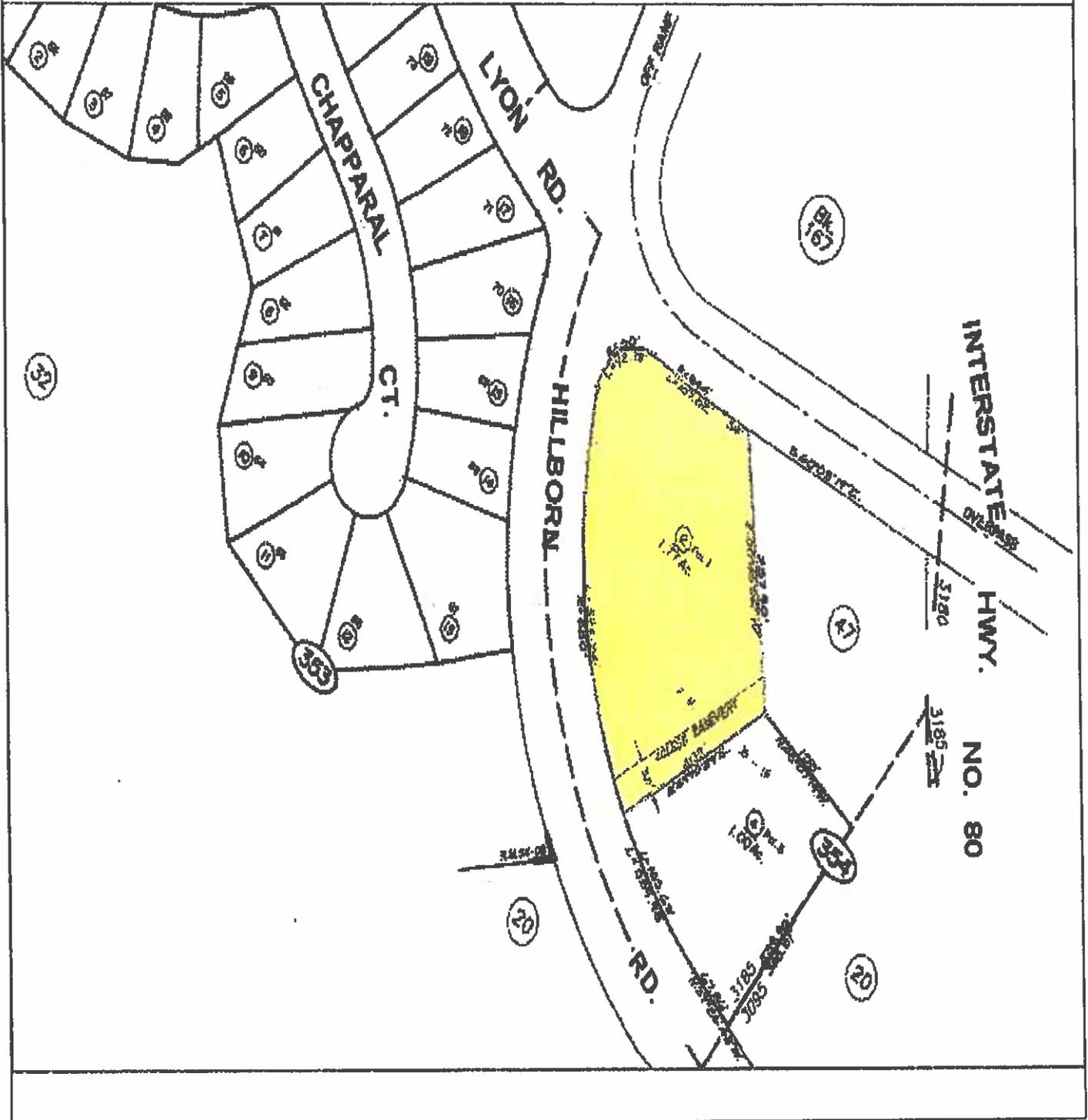
7,008 SF Class B Office Condominium in a 19,322 SF building Built in 2004 (con't)

Parcel Number: 0156-480-100

Legal Description: -

County: Solano

Plat Map: 3700 Hilborn Rd



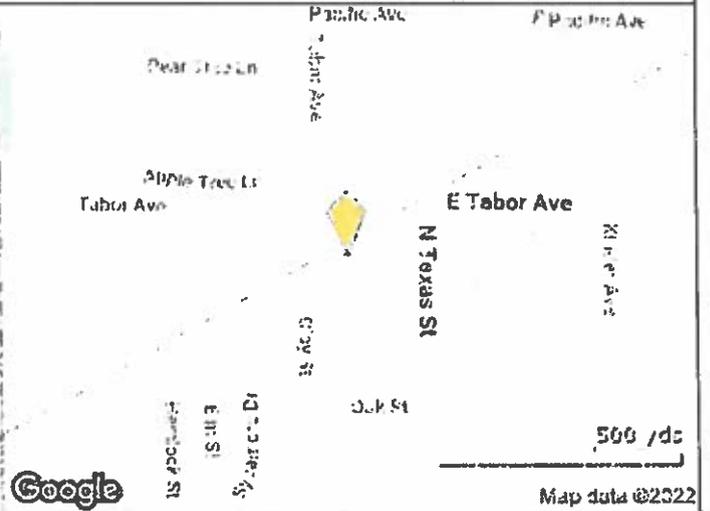
222 Acacia St - Body in Balance Physical Therapy

SOLD

9

Fairfield, CA 94533

Sale on 12/6/2021 for \$2,142,500 (\$297.69/SF) - Research Complete
7,197 SF Class C Medical Building Built in 1982



Buyer & Seller Contact Info

Recorded Buyer: Neil Raghu and Gita Patel Revocable Trust
True Buyer: Neil Raghu and Gita Patel Revocable Trust
Gita Patel
Neil Raghu
2712 N Bliss Ave
Fresno, CA 93727
(559) 455-3222
Buyer Type: Trust
Buyer Broker: Coldwell Banker Kappel Gateway Realty
Sheila Oakes
(707) 446-9800

Recorded Seller: Thomas J. Mack and Edyth Hayashi Mack Living Trust
True Seller: Thomas J. Mack and Edyth Hayashi Mack Living Trust
Thomas Mack
Edyth Mack
222 Acacia St
Fairfield, CA 94533
(925) 360-1709
Seller Type: Trust
Listing Broker: McGulre Real Estate
Janna Swank-Mohney
(707) 249-3747

Transaction Details

ID: 5803898

Sale Date: 12/06/2021 (182 days on market)
Escrow Length: -
Sale Price: \$2,142,500-Confirmed
Asking Price: \$2,325,222
Price/SF: \$297.69
Price/AC Land Gross: \$2,121,287.13

Sale Type: Investment
Bldg Type: Medical
Year Built/Age: Built in 1982 Age: 39
RBA: 7,197 SF
Land Area: 1.01 AC (43,996 SF)

Percent Leased: 100.0%
Tenancy: Multi
Actual Cap Rate: 8.32%
Sale Conditions: 1031 Exchange, Lease Option
Transfer Tax: \$2,356.75

Percent Improved: 70.1%
Total Value Assessed: \$1,320,085 in 2021
Improved Value Assessed: \$926,030
Land Value Assessed: \$394,055
Land Assessed/AC: \$390,153

No. of Tenants: 1
Tenants at time of sale: Body In Balance Physical Therapy
Financing: Down payment of \$1,042,500.00 (48.7%)

7.

222 Acacia St - Body in Balance Physical Therapy**SOLD**

7,197 SF Class C Medical Building Built in 1982 (cont)

Legal Desc: Lot 4, Block 4.
 Parcel No: 0033-113-150
 Document No: 124930
 Sale History: Sold for \$2,142,500 (\$297.69/SF) on 12/6/2021
 Sold for \$0 on 2/13/2007 Non-Arms Length
 Sold on 3/24/2004 Non-Arms Length
 Sold for \$995,000 (\$138.25/SF) on 3/24/2004

Transaction Notes

This transaction represents the sale of a 7,197 SF office building located at 222 Acacia St. in Fairfield CA, Solano County, which sold on 12/6/2021 for \$2,142,500. The property is situated on a 1.01-acre lot and consists of a single tenant building designed for physical therapy needs with 43 surface level parking spots out front. The property was 100% leased at the time of sale with an 8.32% CAP and NOI of \$178,344.53. This property was part of a 1031 exchange on both sides. Financing was used for this transaction.

Income Expense Data

Expenses	- Taxes	\$15,010
	- Operating Expenses	
	Total Expenses	\$15,010
Net Income	Net Operating Income	\$178,345
	- Debt Service	
	- Capital Expenditure	
	Cash Flow	

Current Building Information

ID: 786759

Bldg Type: Medical	Bldg Status: Built in 1982
Class: C	RBA: 7,197 SF
Total Avail: 0 SF	% Leased: 100.0%
Bldg Vacant: 0 SF	Rent/SF/Yr: -
Tenancy: Single	Elevators: 0
Owner Type: Trust	Core Factor: -
Owner Occupied: No	Stories: 1
Zoning: CO	Typical Floor Size: 7,197 SF
Land Area: 1.01 AC	Building FAR: 0.16
	Const Type: Masonry

Expenses: 2021 Tax @ \$2.09/sf
 Parking: 43 free Surface Spaces are available; Ratio of 5.97/1,000 SF
 Amenities: Air Conditioning, Central Heating, Fenced Lot, High Ceilings, Reception, Security System

Location Information

Metro Market: North Bay/Santa Rosa
 Submarket: Solano County/Fairfield/Suisun City
 County: Solano
 CBSA: Vallejo-Fairfield, CA
 CSA: San Jose-San Francisco-Oakland, CA
 DMA: Sacramento-Stockton-Modesto, CA

222 Acacia St - Body in Balance Physical Therapy

SOLD

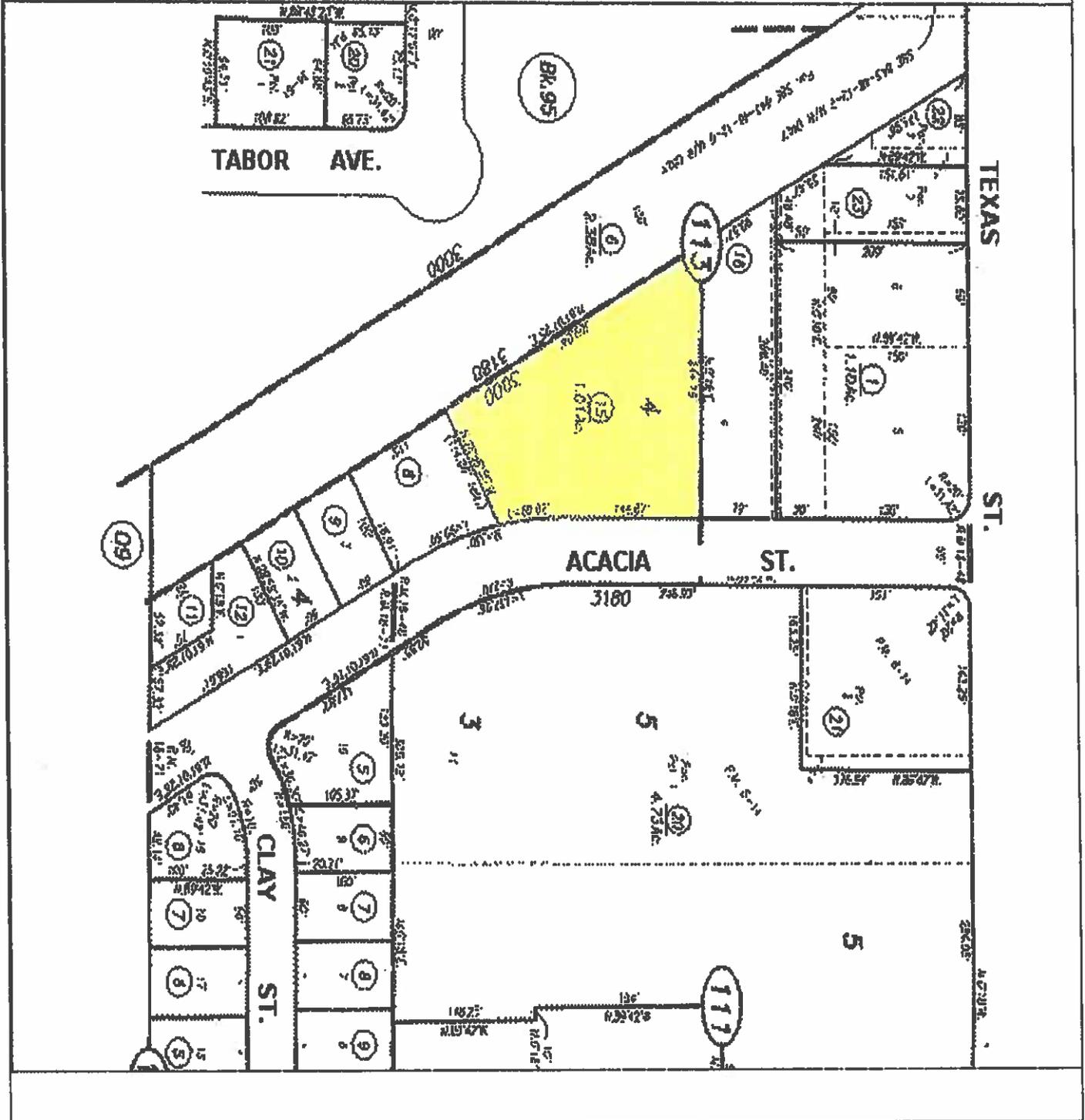
7,197 SF Class C Medical Building Built in 1982 (con't)

Parcel Number: 0033-113-150

Legal Description: Lengthy legal - refer to deed

County: Solano

Plat Map: 222 Acacia St



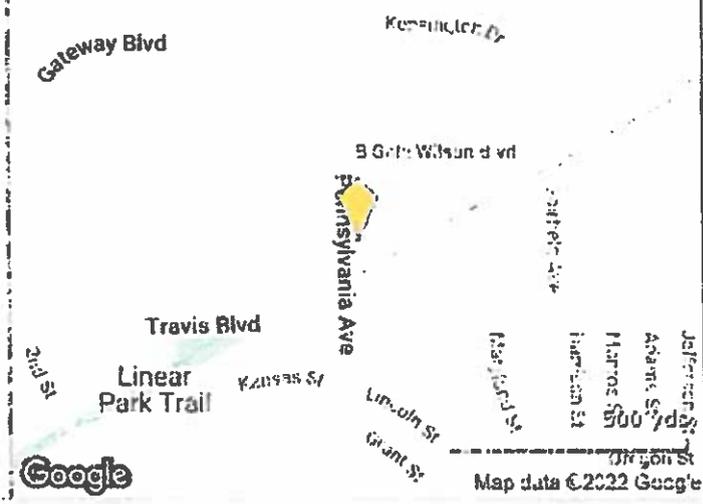
1620 Pennsylvania Ave

SOLD

13

Fairfield, CA 94533

Sale on 5/6/2021 for \$1,890,000 (\$201.06/SF) - Research Complete
9,400 SF Class C Medical Building Built in 1980



Buyer & Seller Contact Info

Recorded Buyer: Shaila Holdings LLC
True Buyer: Imran Junaid and Anita Bhat
Imran Junaid
4954 Alhambra Valley Rd
Martinez, CA 94553
(310) 903-9727
Buyer Type: Individual

Recorded Seller: Pennsylvania Medical Partners
True Seller: Allergy and Asthma Center
Seturam Pandurangi
2601 Nut Tree Rd
Vacaville, CA 95687
(707) 446-2762
Seller Type: Medical

Transaction Details

ID: 5509826

Sale Date: 05/06/2021
Escrow Length: -
Sale Price: \$1,890,000-Full Value
Asking Price: -
Price/SF: \$201.06

Sale Type: Investment
Bldg Type: Medical
Year Built/Age: Built in 1980 Age: 41
RBA: 9,400 SF

Percent Leased: 100.0%
Tenancy: Multi
Transfer Tax: \$2,079

Percent Improved: 66.4%
Total Value Assessed: \$2,840,082 in 2020
Improved Value Assessed: \$1,884,760
Land Value Assessed: \$955,322
Land Assessed/AC: -

No. of Tenants: 6
Tenants at time of sale: Fairfield Pest Control Pros; Gilliam Medical Group; Hearing Services; Northbay Foot & Ankle Medical Group; Seturam Pandurangi Inc; Urgent Care Associatio

Financing: Down payment of \$472,500.00 (25.0%)
\$1,417,500.00 from Bank of the West

Legal Desc: see Deed
Parcel No: 0033-030-810
Document No: 050494
Sale History: Sold for \$1,890,000 (\$201.06/SF) on 5/6/2021
Sold on 7/17/2017 Non-Arms Length

1620 Pennsylvania Ave
 9,400 SF Class C Medical Building Built in 1980 (con't)

SOLD

Transaction Notes

The info in this comp is from public records.

Income Expense Data

Expenses	- Taxes	\$32,924
	- Operating Expenses	
	Total Expenses	\$32,924

Current Building Information

ID: 5366952

Bldg Type: Medical	Bldg Status: Built in 1980
Class: C	RBA: 9,400 SF
Total Avail: 0 SF	% Leased: 100.0%
Bldg Vacant: 0 SF	Rent/SF/Yr: -
Tenancy: Multi	Elevators: 0
Owner Type: Individual	Core Factor: -
Owner Occupied: No	Stories: 1
Zoning: Commercial Office	Typical Floor Size: 9,400 SF
Land Area: -	Const Type: Wood Frame

Expenses: **2021 Tax @ \$3.50/sf**
 Parking: **Ratio of 0.00/1,000 SF**

Location Information

Metro Market: **North Bay/Santa Rosa**
 Submarket: **Solano County/Fairfield/Suisun City**
 County: **Solano**
 CBSA: **Vallejo-Fairfield, CA**
 CSA: **San Jose-San Francisco-Oakland, CA**
 DMA: **Sacramento-Stockton-Modesto, CA**

1620 Pennsylvania Ave

SOLD

9,400 SF Class C Medical Building Built in 1980 (con't)

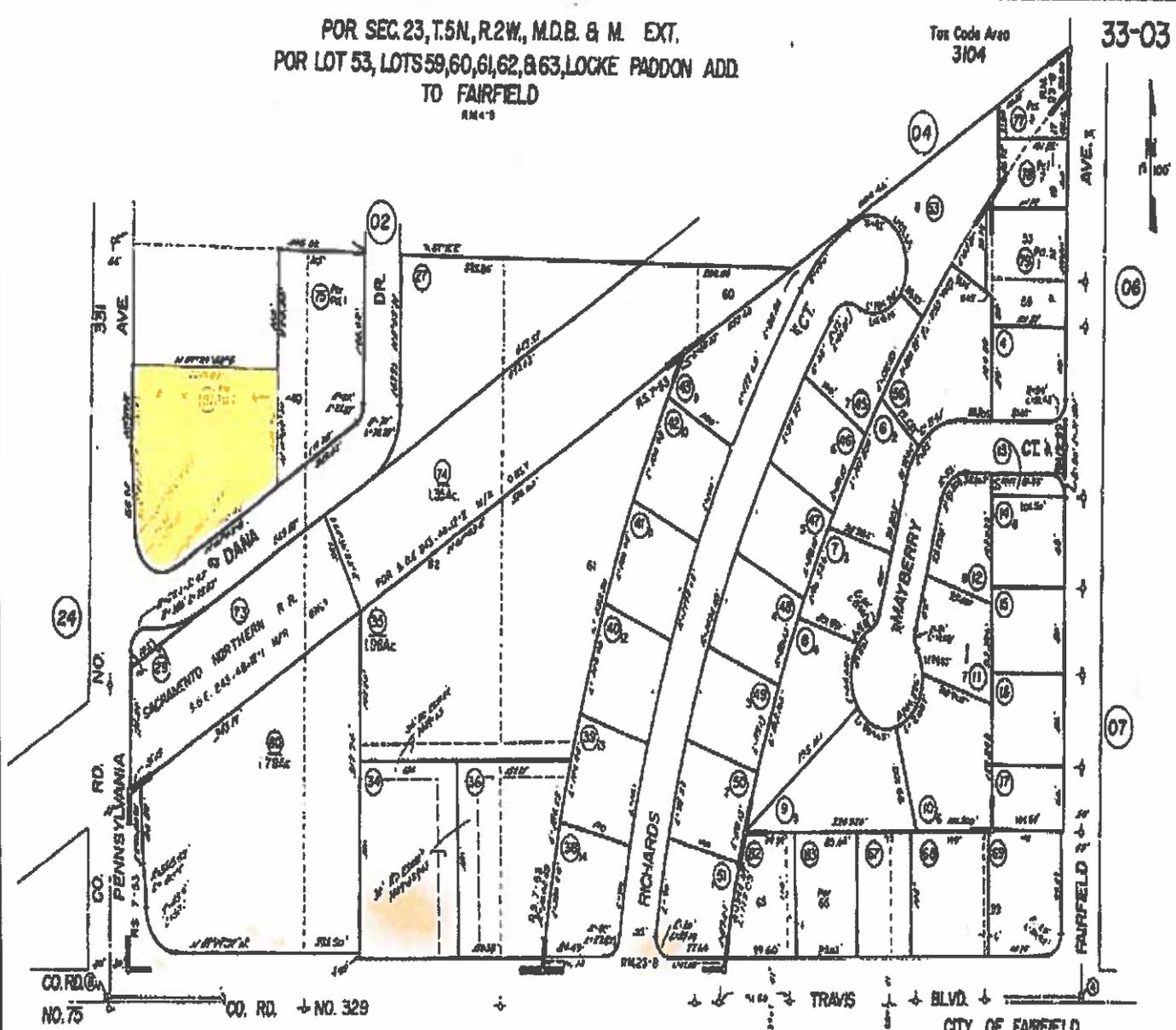
Parcel Number: **0033-030-810**
Legal Description: -
County: **Solano**

Plat Map: 1620 Pennsylvania Ave

**POR SEC. 23, T.5N, R.2W, M.D.B. & M. EXT.
POR LOT 53, LOTS 59, 60, 61, 62, & 63, LOCKE PADON ADD.
TO FAIRFIELD
RM 4-9**

Tax Code Area
3104

33-03



Fairfield Crescent Sub., RM Blk. 19, Pg. 89
 Richards Court Sub., R.M. Blk. 23, Pg. 8
 Record of Survey, R.S. Blk. 7, Pg. 53

(A) TRAMS NO. 2, 11, 19, 27, 25 11-20, 48, 05, 06, 7-27
 (B) TRAMS NO. 1, 11, 1, 9, 05, 07, 18 11-20, 05, 21, (R 27-27)

REVISION DATE BY

CITY OF FAIRFIELD
 Assessor's Map Blk. 33 Pg. 03
 County of Solano, Calif.

919 JUL 01 1994