



PROPERTY CONDITIONS AND AMENITIES
For Comparable Analysis – Refi/Equity Loan

Prepared by: Agent _____
Broker _____

Phone _____
Email _____

NOTE: This form is used by a loan broker when assisting a borrower to apply for a refinance or equity mortgage, to disclose to the lender underwriting the loan all property conditions and amenities contributing to the value of the property.

DATE: _____, 20_____, at _____, California.

TO MORTGAGE LOAN BROKER: Loan Application # _____
Value needed \$ _____

Loan Agent _____

Broker/Lender _____

Address _____

Phone _____ Fax _____ Email _____

1. Borrower's name _____

1.1 Address _____

2. This disclosure statement is made by Borrower regarding real estate located at (common address):

2.1 Type of property _____

2.2 Vesting on title _____

2.3 Approximate liveable square footage _____.

2.4 Year improvements constructed _____.

2.5 Stories # _____.

2.6 Lot size: square footage/acres _____, dimensions _____ x _____.

2.7 Number of rooms: bedroom # _____, baths # _____,

a. Other rooms: living room, dining area, recreation room, pantry/storage,
 reading/study room, _____.

2.8 Type of security system _____. Monthly charge \$ _____.

2.9 View from the property, yes, or no. If yes, a view of what? _____

2.10 Horse facilities (explain) _____

2.11 Special value-adding features _____

2.12 Borrower does, or does not, occupy the property.

3. The property has the following checked amenities:

3.1 Type of heating: forced air, wall, floor, radiant.

3.2 Type of cooling: central air, wall, window, evaporator, none.

3.3 Interior amenities: range, oven, microwave, dishwasher, trash compactor, garbage disposal,
 washer/dryer hook-ups, burglar alarm, smoke detectors, fire alarm, TV antenna, satellite dish,
 cable (monthly charge \$ _____), intercom system, water softener, water heater,
 window screens, window security bars, fire place (#____, gas starter), sauna, attic exhaust fans,
 (other interior amenities) _____

- 3.4 Exterior amenities: lawn sprinklers, rain gutters, sump pump, public sewer system, septic tank, gazebo, built-in barbeque, hot tub/spa, pool, security gate(s), automatic garage door opener.
- 3.5 Type of roof: asphalt shingle, composition shingle, tile, wood shake, rock/gravel, _____.
- 3.6 Type of garage: attached, detached, carport (covered), # of spaces _____.
- 3.7 Patios: # _____, covered (# _____), decking (# _____), enclosed (# _____).
- 3.8 Pool/spa heater: gas, electric, solar, _____.
- 3.9 Water heater: gas, electric, solar, _____.
- 3.10 Water supply: local government, water district, well.
- 3.11 Gas supply: public utility, bottled.
- 3.12 Condition of property description:
 - a. Paint (interior and exterior) _____
 - b. Roof/gutters _____
 - c. Landscaping/yards _____
- 3.13 Are any of the above not in operating condition? Yes, No.

If yes, describe the repairs or replacements needed to correct this condition _____

4. Do any significant defects or malfunctions exist in any of the following items? Yes, No.

- 4.1 If yes, check the appropriate box to indicate the defective or malfunctioning items: interior walls, ceilings, floor, windows, doors, foundation, insulation, electrical system, plumbing/sewer/septic, exterior walls, roof, _____
- 4.2 If any of the items in Section 4 are checked, explain the defect or malfunction _____

5. Check the appropriate box to indicate whether any of the following conditions exist on the property?

- 5.1 Substances, materials, or products which may be an environmental hazard including asbestos, formaldehyde, radon gas, lead-based paint, mold, fuel or chemical storage tanks, and contaminated soil or water on the property Yes No
- 5.2 Features of the property shared in common with adjoining landowners, such as walls, fences, and driveways, whose use or responsibility for maintenance may have an effect on the property Yes No
- 5.3 Encroachments, easements, or rights of way that may affect your interest in the property Yes No
- 5.4 Room additions, structural modifications, or other alterations or repairs made without necessary permits Yes No
- 5.5 Room additions, structural modifications, or other alterations or repairs not in compliance with building codes Yes No
- 5.6 Fill (compacted or otherwise) on the property or any portion thereof Yes No
- 5.7 Settling from any cause, or slippage, sliding, or other soil problems Yes No
- 5.8 Flooding, drainage, or grading problems Yes No
- 5.9 Major damage to the property or any of the structures from fire, earthquake, flood, or landslide Yes No

- 5.10 Zoning violations, nonconforming uses, violations of "setback" requirements Yes No
- 5.11 Neighborhood noise problems or other nuisances Yes No
- 5.12 CC&Rs or other deed restrictions or obligations Yes No
- 5.13 Homeowners' Association (HOA) which has any authority over the property Yes No
- 5.14 "Common area" co-owned with others (facilities such as pools, tennis courts, walkways,
or other areas) Yes No
- 5.15 Notices of abatement or citations against the property Yes No
- 5.16 Lawsuits by or against Seller threatening to or affecting the property, including any
lawsuits alleging a defect or deficiency in the property or "common areas" co-owned
with others (facilities such as pools, tennis courts, walkways, or other areas). Yes No
- 5.17 If you answered yes to any of the conditions in Sections 5.1 through 5.16 above, please
explain the situation _____

6. Borrower authorizes Broker/Lender to provide a copy of this disclosure statement to any person acting in connection with Borrower's loan application.

BORROWER:
I certify that the information in this statement is true and correct.
Date: _____, 20____

Signature: _____

Signature: _____