

PROPERTY CONDITIONS AND AMENITIES

For Comparable Analysis – Refi/Equity Loan

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 square footage (liveable) _____.

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: _____