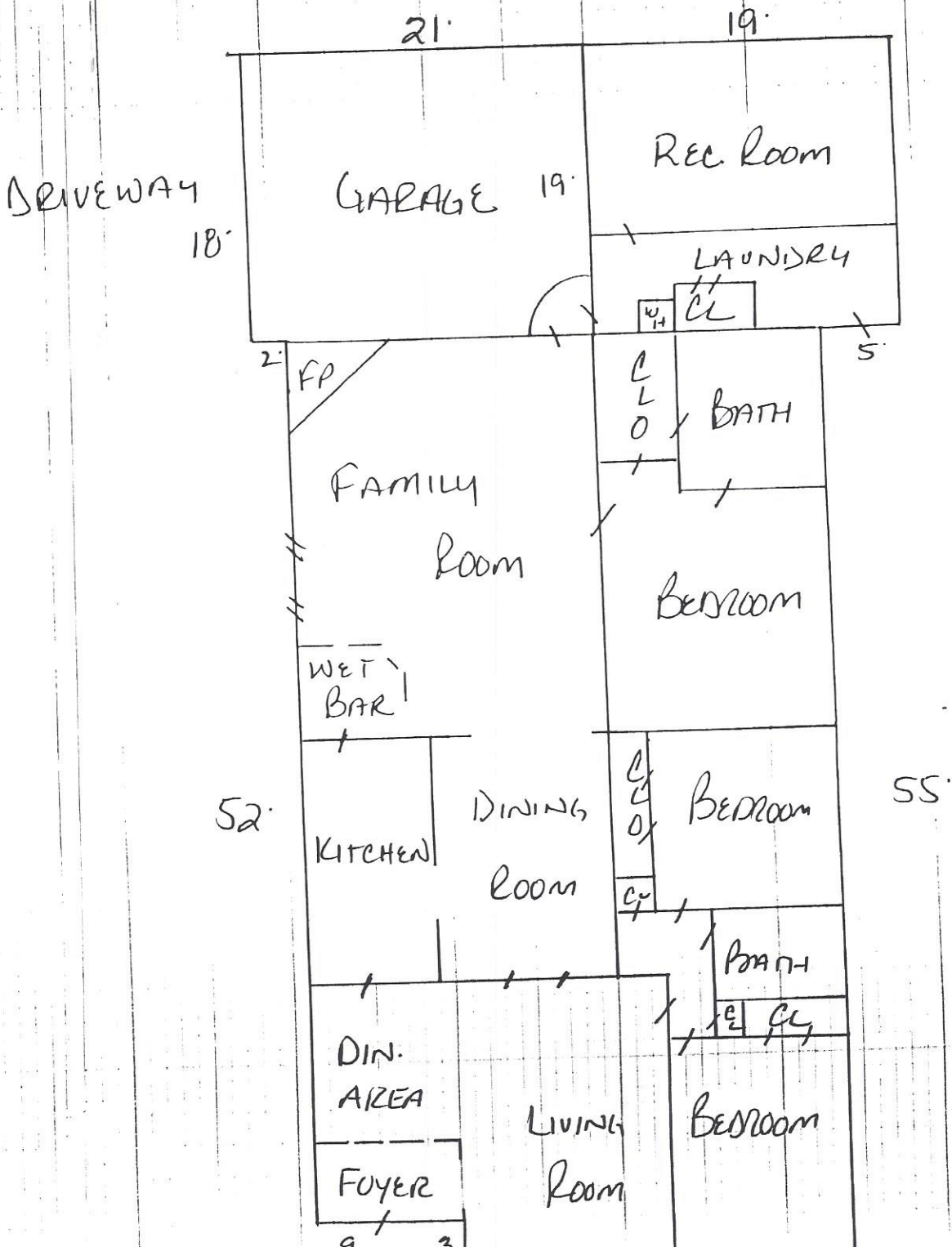


## SUMMARY OF SALIENT FEATURES

SUBJECT INFORMATION	Subject Address	2001 Magnolia Avenue
	Legal Description	Lot #85 of Tract #14123, M.B. 294-44-47
	City	Manhattan Beach
	County	Los Angeles
	State	Ca.
	Zip Code	90266
	Census Tract	6204.00
	Map Reference	732-H5 LA TG
SALES PRICE	Sale Price	\$ Refinance
	Date of Sale	n/a
CLIENT	Borrower / Client	Cowgill
	Lender	Cal-Fed Lending
DESCRIPTION OF IMPROVEMENTS	Size (Square Feet)	1,812
	Price per Square Foot	\$
	Location	Average
	Age	1948/52 E/20
	Condition	Good
	Total Rooms	7
	Bedrooms	3
Baths	2	
APPRAISER	Appraiser	Barbara Johnson, CREA
	Date of Appraised Value	12-29-99

# SKETCH ADDENDUM

Borrower/Client			
Property Address		State	Zip Code
City	County		
Lender			



# SKETCH ADDENDUM

Borrower/Client			
Property Address			
City	County	State	Zip Code
Lender			

## LIVING AREA CALCULATIONS

HOUSE:

$$33 \times 52 = 1,716 \text{ sf}$$

$$3 \times 24 = 72$$

$$2 \times 12 = 24$$

$$\text{TOTAL} \quad 1,812 \text{ sf.}$$

REC ROOM:

$$19 \times 19 = 361 \text{ sf}$$

GARAGE:

$$19 \times 21 = 399 \text{ sf}$$