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## Property Profile

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### Cover Page

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#### Subject Property:

**Site Address**

4900 MYRTLE DR ,  
CONCORD, CA, 94521

**Mail Address**

630 N ROSEMEAD BLVD STE 100 ,  
PASADENA, CA, 91107

#### Prepared By:

**Dennis Murphy**

Dennis Murphy, Cpa

T: 626-794-0288

E: dmmurphy@ix.netcom.com



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#### Document Contents

- Property Overview Page
- Property History Page
- Property Comparables
- Neighborhood Demographics
- Public Schools Report
- Private Schools Report
- Crime Report
- Cyberhomes.com Content

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## Property Overview

4900 MYRTLE DR, CONCORD, CA, 94521- 1436

### Owner and Geographic Information



<b>Primary Owner:</b> EMVEST MORTGAGE FUND LLC,		<b>Secondary Owner:</b>	
<b>Mail Address:</b>		630 N ROSEMEAD BLVD STE 100 PASADENA CA 91107	
<b>Site Address:</b>		4900 MYRTLE DR CONCORD CA 94521	
<b>APN :</b> 116-110-001	<b>Lot Number :</b>	<b>Census Tract :</b> 3331.00	<b>Page Grid :</b>
<b>Housing Tract Number:</b>		<b>Phone:</b>	
<b>Legal Description :</b> Abbreviated Description: AYERS RANCH SUBN POR LOT 76			

### Property Details



<b>Bedrooms :</b> 2	<b>Year Built :</b> 2005	<b>Square Feet :</b> 3,019 SF
<b>Bathrooms :</b> 3	<b>Garage :</b> Yes 10	<b>Lot Size :</b> 39,312 SF
<b>Total Rooms :</b> 7	<b>Fireplace :</b>	<b>Number of Units :</b> 0
<b>Zoning :</b>	<b>Pool :</b>	<b>Use Code :</b> Single Family Residential

### Sale & Loan



<b>Transfer Date :</b> 09/24/2008	<b>Seller :</b> BYINGTON, WILLIAM R; BYINGTON, MICHELE L	
<b>Transfer Value :</b> \$1,208,126	<b>Document # :</b> 2008-211094	<b>Cost/Sq Feet :</b> \$400
<b>First Loan Amt :</b> N/A	<b>Lender :</b>	

### Assessment & Taxes



<b>Assessed Value :</b> \$625,967	<b>Percent Improvement :</b> 65.18%	<b>Homeowner Exemption :</b>
<b>Land Value :</b> \$217,963	<b>Tax Amount :</b> \$6,837.00	<b>Tax Rate Area :</b> 79-036
<b>Improvement Value :</b> \$408,004	<b>Tax Status :</b> Current	<b>Tax Account ID :</b>
<b>Market Improvement Value :</b>	<b>Market Land Value :</b>	<b>Market Value :</b>

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## Property History

4900 MYRTLE DR, CONCORD, CA, 94521- 1436

### Prior Transfer

<b>Recording Date</b>	09/24/2008	<b>Document #</b>	<u>2008-211094 BK-PG -</u>
<b>Price</b>	\$1,208,126	<b>Document Type</b>	Trustee's Deed
<b>First TD</b>	N/A	<b>Type of Sale</b>	Full Amount on Deed
<b>Mortgage Doc #</b>		<b>Interest Rate</b>	
<b>Lender Name</b>		<b>Buyer Vesting</b>	N/A
<b>Buyer Name</b>	EMVEST MORTGAGE FUND LLC,	<b>Seller Name</b>	BYINGTON, WILLIAM R; BYINGTON, MICHELE L
<b>Legal Description :</b> Lot: 76 Map Ref: MAP7 PG170 Abbreviated Description: PORTION RANCHO MONTE DEL DIABLO			

### Mortgage Record

<b>Recording Date</b>	07/26/2006	<b>Document #</b>	<u>2006-236042 BK-PG -</u>
<b>Loan Amount:</b>	\$650,000	<b>Loan Type</b>	Unknown
<b>TD Due Date</b>		<b>Type of Financing</b>	
<b>Lender Name</b>	EMVEST MORTGAGE FUND LLC	<b>Buyer Vesting</b>	Joint Tenancy
<b>Lender Type</b>	*N	<b>Vesting</b>	Joint Tenancy
<b>Borrowers Name</b>	BYINGTON,WILLIAM R; BYINGTON,MICHELE L		

### Mortgage Record

<b>Recording Date</b>	02/28/2005	<b>Document #</b>	<u>2005-065870 BK-PG -</u>
<b>Loan Amount:</b>	\$650,000	<b>Loan Type</b>	Stand Alone Second
<b>TD Due Date</b>	03/01/2006	<b>Type of Financing</b>	
<b>Lender Name</b>	WEST ONE FINANCIAL GROUP	<b>Buyer Vesting</b>	Joint Tenancy
<b>Lender Type</b>	*N	<b>Vesting</b>	Joint Tenancy
<b>Borrowers Name</b>	BYINGTON,WILLIAM R; BYINGTON,MICHELE L		

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### Mortgage Record

<b>Recording Date</b>	09/24/2003	<b>Document #</b>	<u>2003-477763 BK-PG -</u>
<b>Loan Amount:</b>	\$450,000	<b>Loan Type</b>	Unknown
<b>TD Due Date</b>	10/01/2033 IR:8.3%	<b>Type of Financing</b>	ADJ
<b>Lender Name</b>	EQUITY DIRECT MORTGAGE CORP	<b>Buyer Vesting</b>	Joint Tenancy
<b>Lender Type</b>	*N	<b>Vesting</b>	Joint Tenancy
<b>Borrowers Name</b>	BYINGTON,WILLIAM R; BYINGTON,MICHELE L		

### Mortgage Record

<b>Recording Date</b>	02/27/2001	<b>Document #</b>	<u>2001-044393 BK-PG -</u>
<b>Loan Amount:</b>	\$46,500	<b>Loan Type</b>	Credit Line (Revolving)
<b>TD Due Date</b>		<b>Type of Financing</b>	VAR
<b>Lender Name</b>	FULL SPECTRUM LENDING INC	<b>Buyer Vesting</b>	Joint Tenancy
<b>Lender Type</b>	Lending institution	<b>Vesting</b>	Joint Tenancy
<b>Borrowers Name</b>	BYINGTON,WILLIAM R; BYINGTON,MICHELE L		

### Mortgage Record

<b>Recording Date</b>	02/27/2001	<b>Document #</b>	<u>2001-044392 BK-PG -</u>
<b>Loan Amount:</b>	\$251,200	<b>Loan Type</b>	Unknown
<b>TD Due Date</b>	03/01/2031	<b>Type of Financing</b>	
<b>Lender Name</b>	FULL SPECTRUM LENDING INC	<b>Buyer Vesting</b>	Joint Tenancy
<b>Lender Type</b>	Lending institution	<b>Vesting</b>	Joint Tenancy
<b>Borrowers Name</b>	BYINGTON,WILLIAM R; BYINGTON,MICHELLE L		

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### Prior Transfer

<b>Recording Date</b>	10/20/1999	<b>Document #</b>	1999-275484 BK-PG -
<b>Price</b>	\$300,000	<b>Document Type</b>	Grant Deed
<b>First TD</b>	\$175,000	<b>Type of Sale</b>	Full-Computed from Transfer Tax
<b>Mortgage Doc #</b>		<b>Interest Rate</b>	8.95%
<b>Lender Name</b>	OPTION ONE MTG CORP	<b>Buyer Vesting</b>	Joint Tenancy
<b>Buyer Name</b>	BYINGTON, WILLIAM R; BYINGTON, MICHELE L	<b>Seller Name</b>	, TREMAIN HOMER R & CAROLYN J
<b>Legal Description</b> : Abbreviated Description: AYERS RANCH SUBN POR LOT 76City/Muni/Twp: CONCORD			

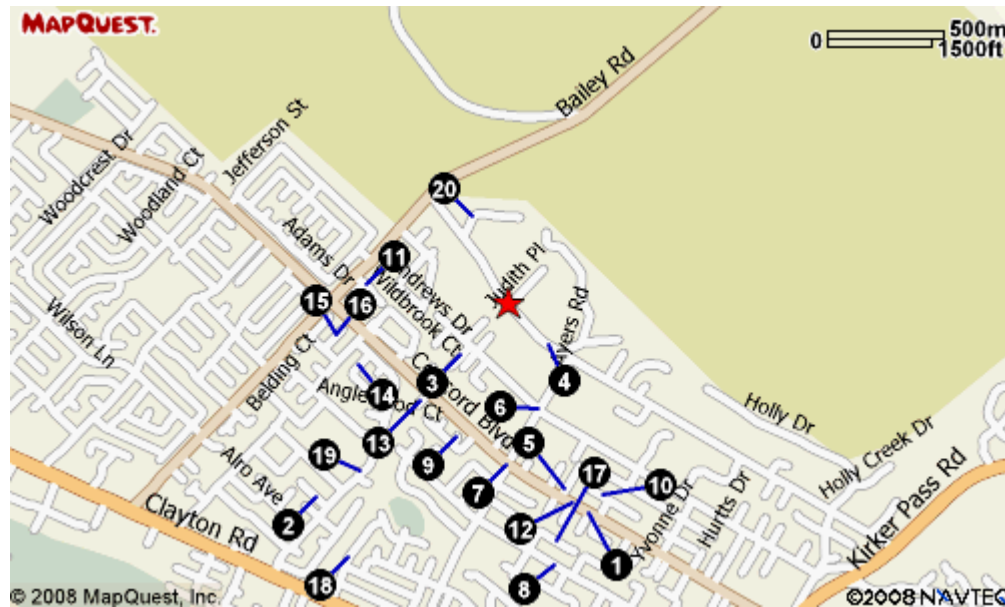
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### Comparable Sales Data

4900 MYRTLE DR, CONCORD, CA, 94521- 1436



**EMVEST MORTGAGE FUND LLC,  
4900 MYRTLE DR, CONCORD 94521-1436  
APN: 116-110-001 CONTRA COSTA COUNTY**

<input checked="" type="checkbox"/>	Address	Date	Price	\$/SF	Bld/Area	RM/BR/Bth	YB	Lot	Pool	Proxim.
1	1792 MARGARITA CT	10/01/2008	\$575,000	\$282	2,032	10/4/2.5	1978	11,000 SF	Yes	.63Mi.
<b>Site Address</b>		CONCORD, CA 94521-2331		<b>APN</b>		117-020-066				
<b>Doc Type</b>		Grant Deed		<b>Document #</b>		2008-215956				
<b>Price Code</b>		F		<b>Land Use</b>		Single Family Residential				
<b>Buyer Name</b>		UTNE, DAVID N ; UTNE, JOANNA S		<b>Seller Name</b>		HONEY, ALAN PETER ; HONEY, TRACY; THE ALAN P & TRACY HONEY FAMILY TRUST				
<b>Loan Amount</b>		\$417,000		<b>Lender Name</b>		WASHINGTON MUTUAL BANK				
<b>Legal:</b> Lot : 15 <b>MapRef :</b> MAP207 PG31&32 <b>City/Muni/Twp :</b> CONCORD										

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<input checked="" type="checkbox"/>	Address	Date	Price	\$/SF	Bld/Area	RM/BR/Bth	YB	Lot	Pool	Proxim.
2	4863 THIESSEN CT	08/12/2008	\$514,500	\$340	1,509	7/3/2	1985	10,788 SF	Yes	.73Mi.
<b>Site Address</b>		CONCORD, CA 94521-2200		<b>APN</b>		116-222-024				
<b>Doc Type</b>		Grant Deed		<b>Document #</b>		2008-179061				
<b>Price Code</b>		F		<b>Land Use</b>		Single Family Residential				
<b>Buyer Name</b>		NGU, HAO ; MENOR, DARLEEN		<b>Seller Name</b>		ARATA, MATTHEW S ; ARATA, MARCIE M				
<b>Loan Amount</b>		\$462,960		<b>Lender Name</b>		SUNTRUST MORTGAGE INC				
<b>Legal:</b> Lot : 9 <b>MapRef :</b> MAP283 PG22 <b>Abbreviated Description :</b> MAP SUB6132 <b>City/Muni/Twp :</b> CONCORD										

<input checked="" type="checkbox"/>	Address	Date	Price	\$/SF	Bld/Area	RM/BR/Bth	YB	Lot	Pool	Proxim.
3	1854 EARL LN	07/11/2008	\$360,000	\$253	1,422	7/3/1	1955	8,200 SF		.20Mi.
<b>Site Address</b>		CONCORD, CA 94521-1440		<b>APN</b>		116-120-009				
<b>Doc Type</b>		Grant Deed		<b>Document #</b>		2008-154359				
<b>Price Code</b>		F		<b>Land Use</b>		Single Family Residential				
<b>Buyer Name</b>		PETRIK, LASZLO ; PETRIK, HOLLY		<b>Seller Name</b>		SMITH, STEPHANIE YVONNE ; THE JEAN M SMITH REVOCABLE LIVING TRUST				
<b>Loan Amount</b>		\$354,438		<b>Lender Name</b>		DBA DIRECK MORTGAGE WHOLESALE CORP				
<b>Legal:</b> Lot : 48&49 <b>Subdivision :</b> AYERS RANCH SUBDIVISION <b>MapRef :</b> MAP7 PG170&172 <b>City/Muni/Twp :</b> CONCORD										

<input checked="" type="checkbox"/>	Address	Date	Price	\$/SF	Bld/Area	RM/BR/Bth	YB	Lot	Pool	Proxim.
4	4973 MYRTLE DR	06/02/2008	\$325,000	\$264	1,230	8/3/2	1953	11,200 SF		.16Mi.
<b>Site Address</b>		CONCORD, CA 94521-1435		<b>APN</b>		116-091-030				
<b>Doc Type</b>		Grant Deed		<b>Document #</b>		2008-121211				
<b>Price Code</b>		F		<b>Land Use</b>		Single Family Residential				
<b>Buyer Name</b>		CARROLL, ABIGAIL		<b>Seller Name</b>		HAAS, JAMES ROLAND ; THE GEORGE A & HELEN HAAS REVOCABLE TRUS				
<b>Loan Amount</b>		\$215,000		<b>Lender Name</b>		SUNTRUST MORTGAGE INC				
<b>Legal:</b> Lot : 136 <b>Subdivision :</b> AYERS RANCH SUBDIVISION <b>MapRef :</b> MAP7 PG170&171 <b>City/Muni/Twp :</b> CONCORD										

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<input checked="" type="checkbox"/>	Address	Date	Price	\$/SF	Bld/Area	RM/BR/Bth	YB	Lot	Pool	Proxim.
5	1821 DIXON LN	04/25/2008	\$320,000	\$226	1,415	7/4/1	1954	12,500 SF		.52Mi.
<b>Site Address</b>		CONCORD, CA 94521-2352		<b>APN</b>		117-030-012				
<b>Doc Type</b>		Grant Deed		<b>Document #</b>		2008-091014				
<b>Price Code</b>		F		<b>Land Use</b>		Single Family Residential				
<b>Buyer Name</b>		RATLIFF, EMILY ; HORTON, RANDALL ELBERT; HORTON, JANICE KAY			<b>Seller Name</b>		HATCH, KAREN T ; MOLLS, JANET M; HATCH FAMILY LIVING TRUST			
<b>Loan Amount</b>		\$308,560		<b>Lender Name</b>		WELLS FARGO BANK NA				
<b>Legal:</b> Lot : 42 <b>Subdivision :</b> AYERS RANCH SUBDIVISION <b>MapRef :</b> MAP7 PG170&171 <b>City/Muni/Twp :</b> UNINCORPORATED										

<input checked="" type="checkbox"/>	Address	Date	Price	\$/SF	Bld/Area	RM/BR/Bth	YB	Lot	Pool	Proxim.
6	5100 LAUREL DR	04/24/2008	\$610,000	\$195	3,114	10/4/2	1946	35,400 SF	Yes	.32Mi.
<b>Site Address</b>		CONCORD, CA 94521-1536		<b>APN</b>		117-030-046				
<b>Doc Type</b>		Grant Deed		<b>Document #</b>		2008-089285				
<b>Price Code</b>		F		<b>Land Use</b>		Single Family Residential				
<b>Buyer Name</b>		TODARO, TIFFANY			<b>Seller Name</b>		KAEMPER, DORIS A ; ZELLER, SUSAN A; THE R & D KAEMPER EXEMPTION TRUST			
<b>Loan Amount</b>		\$417,000		<b>Lender Name</b>		COUNTRYWIDE BANK FSB				
<b>Legal:</b> Lot : 52 <b>Subdivision :</b> R N BURGESS COMPANYS MAP 1 AYERS RANCH SUBDIVISION <b>MapRef :</b> MAP7 PG170 <b>Abbreviated Description :</b> PORTION MONTE DEL DIABLO <b>City/Muni/Twp :</b> UNINCORPORATED										

<input checked="" type="checkbox"/>	Address	Date	Price	\$/SF	Bld/Area	RM/BR/Bth	YB	Lot	Pool	Proxim.
7	1795 AYERS RD	04/17/2008	\$377,000	\$279	1,348	5/3/2	1952	9,191 SF		.45Mi.
<b>Site Address</b>		CONCORD, CA 94521-2302		<b>APN</b>		116-151-025				
<b>Doc Type</b>		Grant Deed		<b>Document #</b>		2008-082794				
<b>Price Code</b>		F		<b>Land Use</b>		Single Family Residential				
<b>Buyer Name</b>		AQUILA, KAREN C			<b>Seller Name</b>		BELL, DAN ; THE PAULINE L MCCALL TRUST			
<b>Loan Amount</b>		\$339,300		<b>Lender Name</b>		BANK OF AMERICA NA				
<b>Legal:</b> Lot : B <b>MapRef :</b> OR79 PG37 <b>Abbreviated Description :</b> MINOR SUB #28-78 <b>City/Muni/Twp :</b> CONCORD										

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<input checked="" type="checkbox"/>	Address	Date	Price	\$/SF	Bld/Area	RM/BR/Bth	YB	Lot	Pool	Proxim.
8	5187 OLIVE DR	03/12/2008	\$875,000	\$276	3,164	11/4/3	2001	12,810 SF		.69Mi.
<b>Site Address</b>		CONCORD, CA 94521-3175		<b>APN</b>		117-020-093				
<b>Doc Type</b>		Grant Deed		<b>Document #</b>		2008-052653				
<b>Price Code</b>		F		<b>Land Use</b>		Single Family Residential				
<b>Buyer Name</b>		RODRIGUEZ, MATTHEW		<b>Seller Name</b>		IWANAGA, RIO ; IWANAGA, KIMIE				
<b>Loan Amount</b>		N/A		<b>Lender Name</b>						
<b>Legal:</b> Lot : 18 <b>MapRef :</b> MAP430 PG7 <b>Abbreviated Description :</b> MAP SUB8418 <b>City/Muni/Twp :</b> CONCORD										

<input checked="" type="checkbox"/>	Address	Date	Price	\$/SF	Bld/Area	RM/BR/Bth	YB	Lot	Pool	Proxim.
9	1781 HAMES CT	01/11/2008	\$490,000	\$330	1,483	8/3/2	1969	8,550 SF		.38Mi.
<b>Site Address</b>		CONCORD, CA 94521-2245		<b>APN</b>		116-140-049				
<b>Doc Type</b>		Grant Deed		<b>Document #</b>		2008-006120				
<b>Price Code</b>		F		<b>Land Use</b>		Single Family Residential				
<b>Buyer Name</b>		LIU, DAVID HWAI CHUNG ; LIU, HSIANG TING		<b>Seller Name</b>		GONZALEZ, RODRIGO ; ORTIZ, LOURDES				
<b>Loan Amount</b>		\$392,000		<b>Lender Name</b>		FIRST HOUSTON MORTGAGE LTD				
<b>Legal:</b> Lot : 18 <b>MapRef :</b> MB126 PG36 <b>Abbreviated Description :</b> MAP SUB3867 <b>City/Muni/Twp :</b> CONCORD										

<input checked="" type="checkbox"/>	Address	Date	Price	\$/SF	Bld/Area	RM/BR/Bth	YB	Lot	Pool	Proxim.
10	5152 LODATO CT	12/10/2007	\$442,000	\$248	1,776	6/3/2	1956	13,775 SF		.58Mi.
<b>Site Address</b>		CONCORD, CA 94521-2354		<b>APN</b>		117-112-021				
<b>Doc Type</b>		Grant Deed		<b>Document #</b>		2007-333460				
<b>Price Code</b>		F		<b>Land Use</b>		Single Family Residential				
<b>Buyer Name</b>		VALERIO, PETER J		<b>Seller Name</b>		VALENTINE, CRAIG M ; THE VALENTINE REVOCABLE TRUST				
<b>Loan Amount</b>		\$435,000		<b>Lender Name</b>		US BANK NA ND				
<b>Legal:</b> Lot : 41 <b>Subdivision :</b> R N BURGESS COMPANYS MAP #1 AYERS RANCH SUB <b>MapRef :</b> MAP7 PG170 <b>City/Muni/Twp :</b> CONCORD										

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<input checked="" type="checkbox"/>	Address	Date	Price	\$/SF	Bld/Area	RM/BR/Bth	YB	Lot	Pool	Proxim.
11	4727 TOBI DR	12/07/2007	\$793,000	\$323	2,454	9/4/3	1958	17,325 SF	Yes	.37Mi.
<b>Site Address</b>		CONCORD, CA 94521-1417		<b>APN</b>		116-040-023				
<b>Doc Type</b>		Grant Deed		<b>Document #</b>		2007-332218				
<b>Price Code</b>		F		<b>Land Use</b>		Single Family Residential				
<b>Buyer Name</b>		VEGA, ELAINE		<b>Seller Name</b>		PORTIER, BRENDA				
<b>Loan Amount</b>		\$293,000		<b>Lender Name</b>		WORLD SAVINGS BANK FSB				
<b>Legal:</b> City/Muni/Twp : CONCORD										

<input checked="" type="checkbox"/>	Address	Date	Price	\$/SF	Bld/Area	RM/BR/Bth	YB	Lot	Pool	Proxim.
12	5153 CONCORD BLVD	12/06/2007	\$650,000	\$282	2,297	10/3/2.5	1980	13,915 SF		.58Mi.
<b>Site Address</b>		CONCORD, CA 94521-2316		<b>APN</b>		117-030-038				
<b>Doc Type</b>		Grant Deed		<b>Document #</b>		2007-331353				
<b>Price Code</b>		F		<b>Land Use</b>		Single Family Residential				
<b>Buyer Name</b>		WARFORD, KRAIG M ; HUPPENTHAL, JO A		<b>Seller Name</b>		HORTON, ROGER A ; HORTON, NANCY A				
<b>Loan Amount</b>		\$417,000		<b>Lender Name</b>		PROVIDENT FUNDING ASSOCIATES LP				
<b>Legal:</b> Lot : A MapRef : MAP39 PG3 City/Muni/Twp : UNINCORPORATED										

<input checked="" type="checkbox"/>	Address	Date	Price	\$/SF	Bld/Area	RM/BR/Bth	YB	Lot	Pool	Proxim.
13	1779 TRAILCREEK CT	10/25/2007	\$620,000	\$293	2,116	10/4/2	1991	6,700 SF		.35Mi.
<b>Site Address</b>		CONCORD, CA 94521-2262		<b>APN</b>		116-140-077				
<b>Doc Type</b>		Grant Deed		<b>Document #</b>		2007-299433				
<b>Price Code</b>		F		<b>Land Use</b>		Single Family Residential				
<b>Buyer Name</b>		DEWHURST, GREGORY BERNARD ; DEWHURST, JEANIE KATHLEEN		<b>Seller Name</b>		SAFFORD, MICHAEL R ; SAFFORD, SANDRA M				
<b>Loan Amount</b>		\$417,000		<b>Lender Name</b>		SIERRA PACIFIC MORTGAGE COMPANY INC				
<b>Legal:</b> Lot : 4 Subdivision : CONCORD GARDENS SUB7228 City/Muni/Twp : CONCORD MapRef : MAP335 PG45 Abbreviated Description : MAP										

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<input checked="" type="checkbox"/>	Address	Date	Price	\$/SF	Bld/Area	RM/BR/Bth	YB	Lot	Pool	Proxim.
<input checked="" type="checkbox"/>	14 1748 MINTWOOD DR	10/16/2007	\$620,000	\$316	1,956	10/4/2.5	1967	8,000 SF	Yes	.42Mi.
	<b>Site Address</b>	CONCORD, CA 94521-2152		<b>APN</b>	116-284-006					
	<b>Doc Type</b>	Grant Deed		<b>Document #</b>	2007-287766					
	<b>Price Code</b>	F		<b>Land Use</b>	Single Family Residential					
	<b>Buyer Name</b>	FOSSAN, MICHAEL A ; FOSSAN, KRISTINA D		<b>Seller Name</b>	MCPHUN, VICTOR LAMBERT ; MCPHUN, DIANE KATHLEEN; THE 1998 VICTOR & DIANE MCPHUN TRUST					
	<b>Loan Amount</b>	\$417,000		<b>Lender Name</b>	WELLS FARGO BANK NA					
	<b>Legal:</b>	<b>Lot :</b> 165	<b>Subdivision :</b> SILVERWOOD SUBDIVISION UNIT #5	<b>MapRef :</b> MAP117 PG16	<b>Abbreviated Description :</b> AMENDED MAP SUB3495 <b>City/Muni/Twp :</b> CONCORD					

<input checked="" type="checkbox"/>	Address	Date	Price	\$/SF	Bld/Area	RM/BR/Bth	YB	Lot	Pool	Proxim.
<input checked="" type="checkbox"/>	15 1765 LIMEWOOD CT	09/28/2007	\$605,000	\$355	1,700	8/3/2	1967	8,000 SF		.48Mi.
	<b>Site Address</b>	CONCORD, CA 94521-2146		<b>APN</b>	116-281-021					
	<b>Doc Type</b>	Grant Deed		<b>Document #</b>	2007-272865					
	<b>Price Code</b>	F		<b>Land Use</b>	Single Family Residential					
	<b>Buyer Name</b>	SMITH, MANDI L		<b>Seller Name</b>	ANAST, YVONNE M					
	<b>Loan Amount</b>	\$210,000		<b>Lender Name</b>	NL INC					
	<b>Legal:</b>	<b>Lot :</b> 203	<b>Subdivision :</b> SILVERWOOD SUBDIVISION UNIT #5	<b>MapRef :</b> MAP117 PG16	<b>Abbreviated Description :</b> AMENDED MAP SUB3495 <b>City/Muni/Twp :</b> CONCORD					

<input checked="" type="checkbox"/>	Address	Date	Price	\$/SF	Bld/Area	RM/BR/Bth	YB	Lot	Pool	Proxim.
<input checked="" type="checkbox"/>	16 1771 LIMEWOOD CT	09/12/2007	\$485,000	\$318	1,523	8/3/2	1967	8,075 SF		.48Mi.
	<b>Site Address</b>	CONCORD, CA 94521-2146		<b>APN</b>	116-281-020					
	<b>Doc Type</b>	Grant Deed		<b>Document #</b>	2007-257756					
	<b>Price Code</b>	F		<b>Land Use</b>	Single Family Residential					
	<b>Buyer Name</b>	POINDEXTER, ROGER A ; POINDEXTER, TERESA M		<b>Seller Name</b>	MARTIN, VIRGINIA C					
	<b>Loan Amount</b>	\$388,000		<b>Lender Name</b>	SIERRA PACIFIC MORTGAGE COMPANY INC					
	<b>Legal:</b>	<b>Lot :</b> 202	<b>MapRef :</b> MB117 PG16	<b>Abbreviated Description :</b> MAP SUB3495 <b>City/Muni/Twp :</b> CONCORD						

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<input checked="" type="checkbox"/>	Address	Date	Price	\$/SF	Bld/Area	RM/BR/Bth	YB	Lot	Pool	Proxim.
17	5198 HERITAGE DR	08/02/2007	\$925,000	\$338	2,731	11/4/2.5	2001	12,212 SF		.65Mi.
<b>Site Address</b>		CONCORD, CA 94521-3178		<b>APN</b>		117-020-085				
<b>Doc Type</b>		Grant Deed		<b>Document #</b>		2007-222255				
<b>Price Code</b>		F		<b>Land Use</b>		Single Family Residential				
<b>Buyer Name</b>		RYAN, JILL A		<b>Seller Name</b>		VEDOVELLI, DENNIS M ; VEDOVELLI, RUTH A				
<b>Loan Amount</b>		\$150,000		<b>Lender Name</b>		WASHINGTON MUTUAL BANK FA				
<b>Legal:</b> Lot : 10 <b>MapRef :</b> MAP430 PG7 <b>Abbreviated Description :</b> MAP SUB8418 <b>City/Muni/Twp :</b> CONCORD										

<input checked="" type="checkbox"/>	Address	Date	Price	\$/SF	Bld/Area	RM/BR/Bth	YB	Lot	Pool	Proxim.
18	1542 HEATHER DR	08/01/2007	\$503,000	\$454	1,106	7/3/2	1964	8,000 SF		.78Mi.
<b>Site Address</b>		CONCORD, CA 94521-3040		<b>APN</b>		116-233-011				
<b>Doc Type</b>		Grant Deed		<b>Document #</b>		2007-220597				
<b>Price Code</b>		F		<b>Land Use</b>		Single Family Residential				
<b>Buyer Name</b>		LOUIS, JULIE		<b>Seller Name</b>		DISSANAYAKE, ANNE				
<b>Loan Amount</b>		\$402,400		<b>Lender Name</b>		WELLS FARGO BANK NA				
<b>Legal:</b> Lot : 19 <b>Subdivision :</b> SUBDIVISION 3098 HEATHER GLEN <b>MapRef :</b> MAP96 PG25 <b>City/Muni/Twp :</b> CONCORD										

<input checked="" type="checkbox"/>	Address	Date	Price	\$/SF	Bld/Area	RM/BR/Bth	YB	Lot	Pool	Proxim.
19	1630 CLAYCORD AVE	07/05/2007	\$505,000	\$291	1,732	9/4/2	1969	8,424 SF		.58Mi.
<b>Site Address</b>		CONCORD, CA 94521-2217		<b>APN</b>		116-303-006				
<b>Doc Type</b>		Grant Deed		<b>Document #</b>		2007-193122				
<b>Price Code</b>		F		<b>Land Use</b>		Single Family Residential				
<b>Buyer Name</b>		BUSH, RENEE J ; BUSH, JONATHAN L		<b>Seller Name</b>		TEJADA, EDWIN A ; TEJADA, MARTHA D				
<b>Loan Amount</b>		\$426,000		<b>Lender Name</b>		BANK OF AMERICA NA				
<b>Legal:</b> Lot : 334 <b>MapRef :</b> MB128 PG47 <b>Abbreviated Description :</b> MAP SUB3496 <b>City/Muni/Twp :</b> CONCORD										

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<input checked="" type="checkbox"/>	Address	Date	Price	\$/SF	Bld/Area	RM/BR/Bth	YB	Lot	Pool	Proxim.
20	30 KIRKWOOD CT	07/03/2007	\$811,000	\$214	3,781	12/3/3	1969	21,875 SF	Yes	.23Mi.
<b>Site Address</b>	CONCORD, CA 94521-1427		<b>APN</b>	116-270-011						
<b>Doc Type</b>	Grant Deed		<b>Document #</b>	2007-191910						
<b>Price Code</b>	F		<b>Land Use</b>	Single Family Residential						
<b>Buyer Name</b>	JEANS, DAVID ; JEANS, MARLEIN		<b>Seller Name</b>	PURDUE, RICHARD E ; PURDUE, DENISE L						
<b>Loan Amount</b>	\$648,000		<b>Lender Name</b>	WELLS FARGO BANK NA						
<b>Legal:</b>	<b>Lot :</b> 11	<b>MapRef :</b> MB105 PG32	<b>Abbreviated Description :</b> MAP SUB3377				<b>City/Muni/Twp :</b> UNINCORPORATED			

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**Area Sales Analysis**

Total Area Sales	20	Median # of Bedrooms	3
Median Lot Size	10,894 SF	Median # of Baths	2
Median Living Area	1,754 SF	Median Year Built	1967
Price Range - 2 Yrs	\$320,000 to \$925,000	Age Range	7 years to 62 years
Median Value	\$544,750	Median Age	41 years

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## Summary Comparables

**EMVEST MORTGAGE FUND LLC,  
4900 MYRTLE DR, CONCORD 94521-1436  
APN: 116-110-001 CONTRA COSTA COUNTY**

**Year Built : 2005    Square Feet : 3,019 SF    Lot : 39,312 SF    Bld/Area : 3019SF    Pool :    RM/BR/Bth : 7/2/3**

#	Address	Date	Price	\$/SF	Bld/Area	RM/BR/Bth	YB	Lot	Pool	Proxim.
1)	1792 MARGARITA CT	10/01/2008	\$575,000	\$282	2,032	10/4/2.5	1978	11,000	Yes	.63Mi.
2)	4863 THIESSEN CT	08/12/2008	\$514,500	\$340	1,509	7/3/2	1985	10,788	Yes	.73Mi.
3)	1854 EARL LN	07/11/2008	\$360,000	\$253	1,422	7/3/1	1955	8,200		.20Mi.
4)	4973 MYRTLE DR	06/02/2008	\$325,000	\$264	1,230	8/3/2	1953	11,200		.16Mi.
5)	1821 DIXON LN	04/25/2008	\$320,000	\$226	1,415	7/4/1	1954	12,500		.52Mi.
6)	5100 LAUREL DR	04/24/2008	\$610,000	\$195	3,114	10/4/2	1946	35,400	Yes	.32Mi.
7)	1795 AYERS RD	04/17/2008	\$377,000	\$279	1,348	5/3/2	1952	9,191		.45Mi.
8)	5187 OLIVE DR	03/12/2008	\$875,000	\$276	3,164	11/4/3	2001	12,810		.69Mi.
9)	1781 HAMES CT	01/11/2008	\$490,000	\$330	1,483	8/3/2	1969	8,550		.38Mi.
10)	5152 LODATO CT	12/10/2007	\$442,000	\$248	1,776	6/3/2	1956	13,775		.58Mi.
11)	4727 TOBI DR	12/07/2007	\$793,000	\$323	2,454	9/4/3	1958	17,325	Yes	.37Mi.
12)	5153 CONCORD BLVD	12/06/2007	\$650,000	\$282	2,297	10/3/2.5	1980	13,915		.58Mi.
13)	1779 TRAILCREEK CT	10/25/2007	\$620,000	\$293	2,116	10/4/2	1991	6,700		.35Mi.
14)	1748 MINTWOOD DR	10/16/2007	\$620,000	\$316	1,956	10/4/2.5	1967	8,000	Yes	.42Mi.
15)	1765 LIMWOOD CT	09/28/2007	\$605,000	\$355	1,700	8/3/2	1967	8,000		.48Mi.
16)	1771 LIMWOOD CT	09/12/2007	\$485,000	\$318	1,523	8/3/2	1967	8,075		.48Mi.
17)	5198 HERITAGE DR	08/02/2007	\$925,000	\$338	2,731	11/4/2.5	2001	12,212		.65Mi.
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19)	1630 CLAYCORD AVE	07/05/2007	\$505,000	\$291	1,732	9/4/2	1969	8,424		.58Mi.
20)	30 KIRKWOOD CT	07/03/2007	\$811,000	\$214	3,781	12/3/3	1969	21,875	Yes	.23Mi.

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## Neighborhood Demographics

4900 MYRTLE DR, CONCORD, CA, 94521- 1436


### Population

Area	2000	2008	2013	Growth Rate	Growth Centile
 ZIP 94521	40,653	42,909	44,353	0.7 %	45.0 %
National	281,421,906	309,299,265	328,770,749	1.2 %	


### Household

Area	2000	2008	2013	Household Growth Rate	Average Household Size
 ZIP 94521	14,689	15,337	15,800	0.5 %	2.8
National	105,480,101	116,384,754	123,932,585	1.2 %	2.6


### Family

Area	2000	2008	Family Growth Rate
 ZIP 94521	10,893	11,283	0.4 %
National	71,787,347	78,006,259	1.0 %


### Age Distribution

Area	0-4	5-9	10-14	15-19	20-24	25-44	45-64	65-84	85+
 ZIP 94521	6.1 %	6.2 %	6.9 %	7.1 %	6.2 %	25.7 %	29.7 %	10.5 %	1.6 %
National	6.9 %	6.5 %	6.7 %	7.1 %	7.0 %	27.4 %	25.8 %	10.7 %	1.9 %


### Median Age

Area	2008	Male Ratio	Female Ratio
 ZIP 94521	39.8	48.0 %	52.0 %
National	36.8	49.1 %	50.9 %


### Household Income

Area	% <\$25K	% \$25K-50K	% \$50K-100K	% \$100K-150K	% >\$150K
 ZIP 94521	8.4 %	14.1 %	36.2 %	25.4 %	15.9 %
National	21.1 %	24.4 %	34.8 %	11.6 %	8.0 %

### Median Household Income

Area	2008	2013	Per Capita Income
 ZIP 94521	\$84,631.00	\$102,317.00	\$37,486.00
National	\$54,749.00	\$64,042.00	\$28,151.00

### Household Income Centile

Area	National	State
 ZIP 94521	93.0 %	83.0 %
National		

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## Public Schools Report


4900 MYRTLE DR, CONCORD, CA, 94521- 1436

### Public School Statistics

<b>Ayers Elementary School</b>	.37Mi. from subject property					
5120 Myrtle Dr. Concord, CA 94521-1522 925-682-7686						
<ul style="list-style-type: none"> <li>• Grade KG - Grade 5</li> <li>• Student Teacher Ratio: 1:20.5</li> <li>• Full Time Equivalent Administrators: 21</li> </ul>						
<b>Grade Membership</b>						
KDGN	GR - 1	GR - 2	GR - 3	GR - 4	GR - 5	Total
59	72	68	78	68	65	410
<b>API Score:</b>						10
1					5	

<b>Silverwood Elementary School</b>	.57Mi. from subject property					
1649 Claycord Ave. Concord, CA 94521-2228 925-687-1150						
<ul style="list-style-type: none"> <li>• Grade KG - Grade 5</li> <li>• Student Teacher Ratio: 1:19.8</li> <li>• Full Time Equivalent Administrators: 24</li> </ul>						
<b>Grade Membership</b>						
KDGN	GR - 1	GR - 2	GR - 3	GR - 4	GR - 5	Total
59	66	78	65	68	72	408
<b>API Score:</b>						10
1					5	

<b>El Dorado Middle School</b>	<b>1.62Mi. from subject property</b>			
1750 West St. Concord, CA 94521-1008 925-682-5700				
<ul style="list-style-type: none"> <li>• Grade 6 - Grade 9</li> <li>• Student Teacher Ratio: 1:24.4</li> <li>• Full Time Equivalent Administrators: 44</li> </ul>				
<b>Grade Membership</b>				
GR - 6	GR - 7	GR - 8	GR - 9	Total
321	322	327	2	972
<b>API Score:</b>				
1				10

<b>Clayton Valley High School</b>	<b>1.52Mi. from subject property</b>			
1101 Alberta Way Concord, CA 94521-3747 925-682-7474				
<ul style="list-style-type: none"> <li>• Grade 9 - Grade 12</li> <li>• Student Teacher Ratio: 1:23.5</li> <li>• Full Time Equivalent Administrators: 89</li> </ul>				
<b>Grade Membership</b>				
GR - 9	GR - 10	GR - 11	GR - 12	Total
515	507	475	404	1,901
<b>API Score:</b>				
1				10

**About School Report**

<p><b>Public Schools</b>                  The Public School report lists schools within the district boundary of the subject property. For confirmation on schools within this district, please contact Student Services office of your assigned district.</p> <p><b>API Index</b>                  The Academic Performance Index (API) measures academic performance and growth of schools, which includes results of the Stanford 9. The API reports a numeric scale that ranges from 200 to 1000. A school's score or position on the API indicates the level of a school's performance.</p>
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## Private Schools Report

4900 MYRTLE DR, CONCORD, CA, 94521- 1436

### Private School Statistics

MYRTLE FARM MONTESSORI SCHOOL		.17Mi. from subject property	
4976 MYRTLE DR CONCORD, CA 94521- 510-356-2482 Gender: Coed		<ul style="list-style-type: none"> <li>• Prekindergarten - Kindergarten</li> <li>• Nonsectarian</li> <li>• Student Teacher Ratio: 1:3.05</li> <li>• Full Time Equivalent Administrators: 2.6</li> </ul>	
<b>Grade Membership</b>			
PK	KDGN	Total	
26	8	34	

YGNACIO VALLEY CHRISTIAN SCHOOL									.33Mi. from subject property
4977 CONCORD BLVD CONCORD, CA 94521- 925-798-3131 Gender: Coed									<ul style="list-style-type: none"> <li>• Kindergarten - Grade 8</li> <li>• Other</li> <li>• Student Teacher Ratio: 1:19.37</li> <li>• Full Time Equivalent Administrators: 9.5</li> </ul>
<b>Grade Membership</b>									
KDGN	GR - 1	GR - 2	GR - 3	GR - 4	GR - 5	GR - 6	GR - 7	Total	
16	23	20	22	25	18	19	22	184	

KINDERCARE LEARNING CENTERS		1.04Mi. from subject property	
1551 BAILEY RD CONCORD, CA 94521- 510-682-9560 Gender: Coed		<ul style="list-style-type: none"> <li>• Prekindergarten - Kindergarten</li> <li>• Nonsectarian</li> <li>• Student Teacher Ratio: 1:2.38</li> <li>• Full Time Equivalent Administrators: 8</li> </ul>	
<b>Grade Membership</b>			
PK	KDGN	Total	
70	19	89	

<b>TABERNACLE BAPTIST SCHOOL</b>										1.20Mi. from subject property
4380 CONCORD BOULEVARD CONCORD, CA 94521- 510-685-9169 Gender: Coed					<ul style="list-style-type: none"> <li>• Prekindergarten - Grade 8</li> <li>• Christian (no specific denomination)</li> <li>• Student Teacher Ratio: 1:21.82</li> <li>• Full Time Equivalent Administrators: 28.9</li> </ul>					
<b>Grade Membership</b>										
PK	KDGN	GR - 1	GR - 2	GR - 3	GR - 4	GR - 5	GR - 6	GR - 7	Total	
24	100	100	75	75	75	75	50	50	654	

<b>KINGS VALLEY CHRISTIAN SCHOOL</b>										1.69Mi. from subject property
4255 CLAYTON ROAD CONCORD, CA 94521- 510-687-2020 Gender: Coed					<ul style="list-style-type: none"> <li>• Kindergarten - Grade 8</li> <li>• Christian (no specific denomination)</li> <li>• Student Teacher Ratio: 1:16.6</li> <li>• Full Time Equivalent Administrators: 24.9</li> </ul>					
<b>Grade Membership</b>										
KDGN	GR - 1	GR - 2	GR - 3	GR - 4	GR - 5	GR - 6	GR - 7	Total		
74	74	57	47	41	36	37	28	413		

<b>FIRST LUTHERAN</b>										1.91Mi. from subject property
4002 CONCORD BLVD CONCORD, CA 94519- 510-671-9717 Gender: Coed					<ul style="list-style-type: none"> <li>• Prekindergarten - Grade 5</li> <li>• Lutheran Church - Missouri Synod</li> <li>• Student Teacher Ratio: 1:14.86</li> <li>• Full Time Equivalent Administrators: 5.3</li> </ul>					
<b>Grade Membership</b>										
PK	KDGN	GR - 1	GR - 2	GR - 3	GR - 4	GR - 5	Total			
57	37	5	7	16	7	6	135			

<b>BIANCHI ELEMENTARY SCHOOL</b>										2.18Mi. from subject property
4347 COWELL RD CONCORD, CA 94518- 510-680-8606 Gender: Coed					<ul style="list-style-type: none"> <li>• Kindergarten - Grade 5</li> <li>• Nonsectarian</li> <li>• Student Teacher Ratio: 1:11.47</li> <li>• Full Time Equivalent Administrators: 7.5</li> </ul>					
<b>Grade Membership</b>										
KDGN	GR - 1	GR - 2	GR - 3	GR - 5	Total					
33	18	18	10	7	86					

<b>CALVARY CHRISTIAN</b>										2.86Mi. from subject property
3425 CONCORD BLVD. CONCORD, CA 94522- 510-689-2542 Gender: Coed					<ul style="list-style-type: none"> <li>• Kindergarten - Grade 12</li> <li>• Pentecostal</li> <li>• Student Teacher Ratio: 1:11</li> <li>• Full Time Equivalent Administrators: 2</li> </ul>					
<b>Grade Membership</b>										
KDGN	GR - 8	GR - 9	GR - 10	GR - 12	Total					
13	5	5	1	2	22					

<b>MONTESSORI SCHOOL OF CONCORD</b>		3.24Mi. from subject property
3039 WILLOW PASS ROAD CONCORD, CA 94519- 510-682-8067 Gender: Coed		<ul style="list-style-type: none"> <li>• Prekindergarten - Kindergarten</li> <li>• Nonsectarian</li> <li>• Student Teacher Ratio: 1:7</li> <li>• Full Time Equivalent Administrators: 1</li> </ul>
<b>Grade Membership</b>		
PK	KDGN	Total
31	7	38

<b>SPRINGFIELD MONTESSORI SCHOOL</b>		3.94Mi. from subject property
2210 OAK GROVE ROAD WALNUT CREEK, CA 94598- 510-944-0626 Gender: Coed		<ul style="list-style-type: none"> <li>• Prekindergarten - Kindergarten</li> <li>• Nonsectarian</li> <li>• Student Teacher Ratio: 1:12</li> <li>• Full Time Equivalent Administrators: 2</li> </ul>
<b>Grade Membership</b>		
PK	KDGN	Total
84	24	108

## About School Report

### Private Schools

As private schools are not subject to district boundaries, we list up to 15 of the schools closest to the subject property within a five mile radius of the subject property.

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## Crime Report

4900 MYRTLE DR, CONCORD, CA, 94521- 1436

### City Crime Stats

FBI Crime Index for CONCORD	
Murder :	1
Forcible Rape:	14
Robbery:	197
Aggravated Assault:	296
Burglary:	1,114
Motor Vehicle Theft:	1,162
Larceny - Theft:	3,972
Arson:	11
<b>Total Crimes:</b>	<b>6,767</b>

### FBI Uniform Crime Reports (UCR)

Whenever available, actual crime rates are reported using data obtained from the FBI Uniform Crime Reports. The major sources of the data represented in these reports are the individual local enforcement agencies. There are approximately 16,800 city, county and state law enforcement agencies that contributing to these reports. The data is reported by cities and towns police departments. Unincorporated areas and rural areas that are not under city police departments are reported through other enforcement agencies such as Sheriffs, County Police or State Police departments.

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