



## HOW TO READ A PRELIMINARY REPORT

# “THE PRELIM”

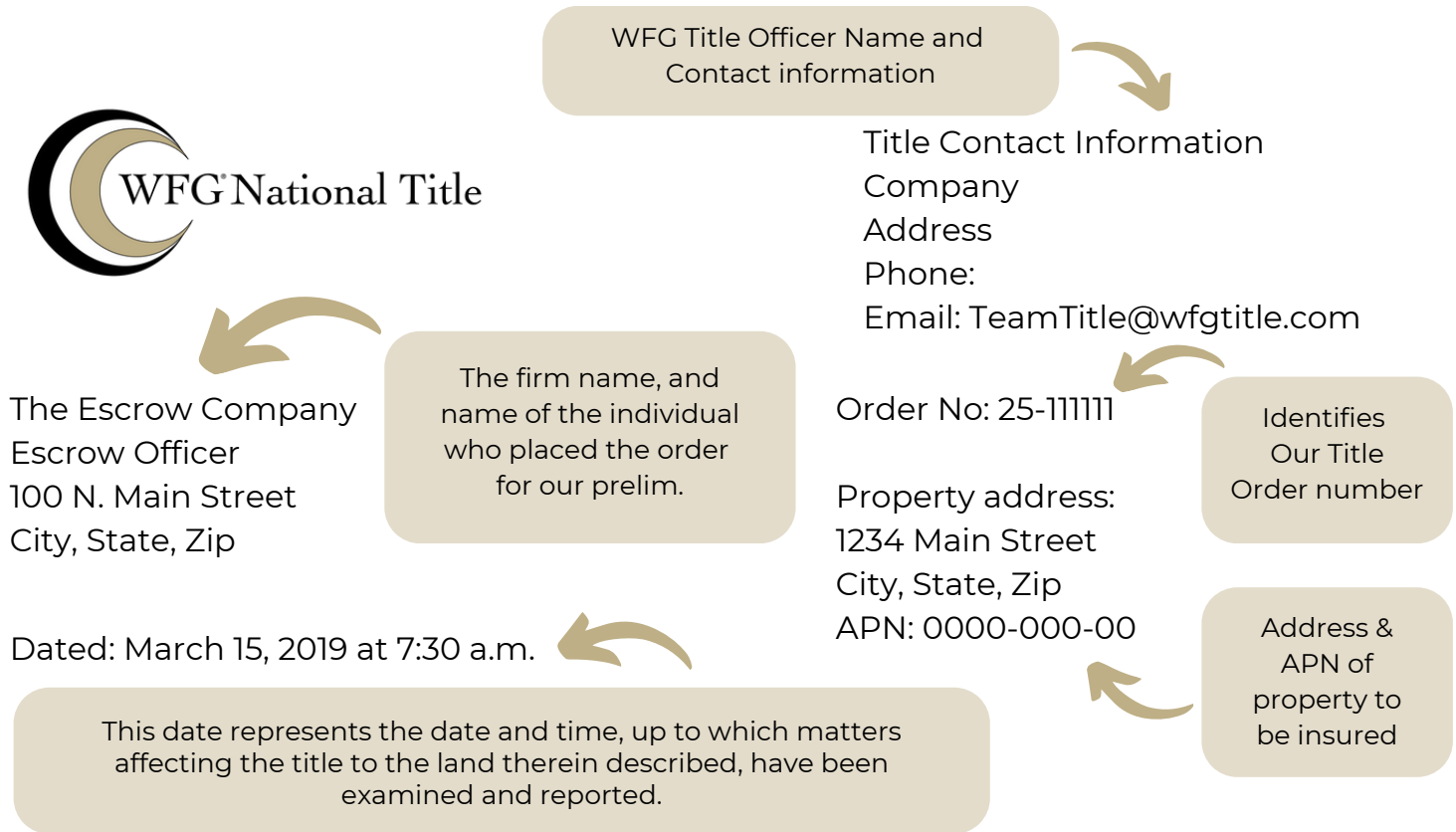
## WHAT IS A PRELIM?

A preliminary report is a signed and dated formal report used to facilitate the issuance of a policy of title insurance. It is a report detailing the conditions upon which WFG National Title Company is willing to issue a policy of title insurance on a particular parcel of land. Since it is issued before, or preliminary to the issuance of the policy, it is known as “preliminary” report or “prelim”.

By opening a title order, you are applying for a policy of title insurance. Within a short time after an order has been opened, WFG National Title Company will search the title to the property in question, examine the results of that search, prepare the preliminary title report and send it to the customer that opened the title order, so that the parties to the transaction may review the report, and it’s conditions for policy, The parties to the transaction will be of those matters of record that may need to be cleared prior to the closing of the transaction.

Those matters shown in the report are as follows:

1. The estate or interest covered.
2. The record owner of the estate or interest.
3. The parcel of land involved.
4. The exceptions, liens, and encumbrances which may affect the land at the date and time of the report



IN RESPONSE TO THE ABOVE REFERENCED APPLICATION FOR A POLICY OF TITLE INSURANCE, WFG 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 ESTATES OR INTEREST THEREIN, 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 FORM.

This paragraph references that the Company is prepared to issue the policy else where referred to and points out the fact that there are exceptions and exclusions in the policy form and additional exceptions listed in the report, which would not be issued against the policy.

THE PRINTED EXCEPTIONS AND EXCLUSIONS FROM THE COVERAGE OF SAID POLICY OF POLICIES ARE SET FORTH IN "EXHIBIT A", ATTACHED. COPIES OF THE POLICY FORMS SHOULD BE READ. THEY ARE AVAILABLE FROM THE OFFICE WHICH ISSUED THIS REPORT.

This paragraph points out the fact that the language of preprinted exceptions and exclusions is set forth verbatim in "Exhibit A" and encourages the reading of the policy forms.

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.

This paragraph specifies that no liability is ever intended under a preliminary report; and further indicates what should be requested if the customer desires assumption of liability to policy issuance.

## SCHEDULE A

THE FORM OF POLICY OR POLICIES OF TITLE INSURANCE CONTEMPLATED BY THIS REPORT IS:

A Homeowner's Policy  
Issued by WFG National Title Insurance Company

This references the form of the policy to be issued.

THE ESTATE OR INTEREST IN THE LAND HEREAFTER DESCRIBED OR REFERRED TO COVERED BY THIS REPORT IS:

A FEE

TITLE TO SAID ESTATE OR INTEREST IS AT THE DATE HEREOF IS VESTED IN:

John Smith and Jane Smith, husband and wife, as joint tenants.

This shows who the owner of record is and how title is held.

THE LAND REFERRED TO IN THIS REPORT IS SITUATED IN THE STATE OF CALIFORNIA, COUNTY OF ANY COUNTY, AND IS DESCRIBED AS FOLLOWS:

**SEE ATTACHED EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF**

Lot 6 of Tract No. 3103, in the City of ANY CITY, County of ANY COUNTY, State of California, as shown on the map thereof recorded in Book 96, pages 7 and 8, inclusive of Maps, in the County Recorded of said county.

This provides the legal description of the land covered by the prelim.

EXCEPTING THEREFROM all oil, gas, and other hydrocarbon substances in and under or that may be produced from a depth of 500 feet from the surface of said land, but without the right of surface entry.

The oil, gas, and other hydrocarbon substances have been served from the ownership of the surface and are not owned by the owner referred to above. Thus, said mineral interests are excluded from coverage. Please note, however, that the owner of the mineral rights has no right to use the surface of the land.

**EXHIBIT "A"**  
**LEGAL DESCRIPTION**

Lot 6 of Tract No. 3103, in the City of ANY CITY, County of ANY COUNTY, State of California, as shown on the map thereof recorded in Book 96, pages 7 and 8, inclusive of Maps, in the County Recorded of said county.

The legal description of the land covered by this preliminary report.

EXCEPTING THEREFROM all oil, gas, and other hydrocarbon substances in and under or that may be produced from a depth of 500 feet from the surface of said land, but without the right of surface entry.

Assessor's Parcel Number (APN): 1234-567-89

A number assigned to your property by your county tax assessor.  
This number is the location of the parcel of land by book, page and parcel reference:  
1234 = book, 567 = page/block and 89 = parcel number.

## SCHEDULE B

The following exceptions will appear in policies when providing standard coverage as outlined below:

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.

These are the “so-called” Western Region Exceptions. If any policy is to be issued in a “standard coverage” format these items will appear in Schedule B as exceptions. These exceptions do not appear in the ALTA Policy.

**SCHEDULE B**

AT THE DATE HEREOF EXCEPTIONS TO COVERAGE, IN ADDITION TO THE PRINTED EXCEPTION AND EXCLUSIONS IN SAID POLICY FORM WOULD BE AS FOLLOWS:

Items shown in Schedule B are information that affects the property in question including taxes, easements, covenants, conditions and restrictions, liens, judgments, etc.

- 1 a. General and special taxes and assessments for fiscal year 2025-2026, a lien not yet due or payable.
- 1b. General and County taxes, including any personal property taxes and any assessments collected with taxes, for fiscal year 2024-2025:

1st Installment:	\$4,082.00, Paid
2nd Installment:	\$4082.00, Open
Penalty:	\$418.20, due after April 10, 2025
APN:	0000-000-00
Code Area:	016001

The above includes a homeowner's exemption.

Taxes. The first item show on "Schedule B" is a statement regarding the amount and status of the current year's taxes (e.g., taxes now a lien, now due, or respective installment paid or unpaid).

## EXAMPLE: RED FLAG ITEMS



### SCHEDULE B

- 1b. Said property has been declared tax defaulted for non-payment of delinquent taxes for the fiscal year 2023-2024



Tax Default. If there are delinquencies for a prior year, or years, the amount including penalty and interest to redeem prior to a certain future date is shown here.

Amount to Redeem:	\$9,000.00
Prior to:	April 30, 2019
Penalty:	\$418.20, due after April 10, 2025
APN:	0000-000-00
Code Area:	016001

- 1c. An assessment by the improvement district show below



Bond No.:	314
Series:	88-3
District:	The City
For:	County Improvements
Bond Issued:	Issued Date
Original Amount:	\$500

Amount to pay said bond in full, prior to April 2025 \$510

Bond. Bonds or assessments (if any) levied at the inception of construction of improvements (e.g., as streets, gutters, sidewalks, sewers, school bonds, etc., under an approved district are shown here.)

- 1d. The lien of supplemental taxes, if any, assessed pursuant to the provisions of Section 75, et seq., of the Revenue and Taxation Code of the State of California.



Supplemental Taxes. Tax reassessments which upon the transfer of ownership or new construction on the land are shown here.



**SCHEDULE B**

2. An easement for public highway and rights incidental there to, as set forth in a document recorded on March 21, 1898, in Book "A", Page 276, of Official Records. Reference is hereby made to said documents for full particulars.

Record Easements. An easement is a right or interest in the land of another, which entitles the holder of thereof to some use, privilege or benefit (e.g., to install poles and wires, pipelines, roads for travel over, etc.) upon or over said land.

3. Covenants, conditions and restrictions (deleting therefrom any restrictions based on race, color, or creed) as set forth in the document.)

Recorded: January 15, 1969 in book 0000, page 00 as instrument No. 1234, Official Records.

Said covenants, conditions and restrictions provide that a violation thereof shall not defeat or render invalid to lien of any mortgage or deed of trust made in good faith and for value.

This document contains covenants, conditions, and restrictions. A restriction is limitation upon the use of property. Restrictions generally established use, type of improvement, their design, set back lines, etc. Restrictions affecting a tract of land containing many lots establish uniformity.

4. A deed of trust to secure an indebtedness in the amount shown below, and any other obligations secured thereby:

Amount: \$1,000,000  
Dated: December 01, 2000  
Trustor: John Smith and Jane Smith  
Trustee: The Title Compnay  
Beneficiary: Mortgage Solutions  
Lender: The Lender Company  
Recorded: December 30, 2000  
Instrument No: 2000-000000 of Official Records

Deed of Trust. A deed of trust is a three-party instrument under which an owner of land (trustor) conveys land to a trustee for the benefit of the lender (beneficiary) to secure the borrower's obligation (usually payment of money evidenced by a promissory note) to the lender. The trustee has limited powers (re-convey, foreclose, non-judicially, etc.) as specifically conferred to it by the beneficiary.

According to public records, the beneficial interest under said instrument was assigned:

Assignment. An assignment is the transfer of the beneficial interest under the deed of trust from the original beneficiary or successor in interest, to another.

Assignee: The National Bank Company, as Trustee for the  
Registered Holders of ABC Capital  
Recorded: January 1, 2024  
Instrument No.: 2024-000000, Of Official Records.

A document providing for an appointment of substitution of trustee:

Substitution of Trustee. Here a new trustee is substituted in the original trustee.

Trustee: New Trustee LLC  
Recorded: December 30, 2024  
Instrument No.: 2024-000000, of Official Records.



A Notice of Default:  
Recorded: December 30, 2024  
Instrument No.: 2024-000000, of Official Records

Notice of Default. The obligations under the trust deed were not met (e.g., failure to pay monthly installments), and therefore a notice of said default was recorded. (Notice here the chronology of the items affecting the first deed of trust.)

5. An agreement to modify the terms and provisions of said deed of trust as therein provided:

Modification Agreement. The terms of a trust deed may be modified in a number of ways (e.g., changes in interest rates or other conditions, provisions for additional advances, extension of maturity dates, etc.) by agreement executed by the trustor and beneficiary, or their successors.

Executed by: John Smith and Jane Smith, Husband and Wife  
Recorded: January 31, 2025

6. An abstract of judgement for the amount shown below and any other amounts due.

Abstract of Judgment. Imposes a lien as of the date of recording on this and all other real and personal property now owned or hereafter acquired by the debtor until satisfaction or expiration of the lien.

Debtor: John Smith and Jane Smith  
Creditor: Cool Pool, incorporated, a California Corporation  
Date Entered: May 25, 2025  
County: The County  
Municipal Court, Orange County Judicial District  
Case: 111111  
Amount: \$2,365.00

7. A lien for the amount shown and any other amounts due, in favor of the United States of America, assessed by the District Director of Internal Revenue..

Federal Serial No.: 93641  
Taxpayer: John Smith and Janet Smith  
Amount: \$10,000.00  
Recorded: January 20, 2020 as instrument no. 2020-111111

Federal Tax Liens. Under Federal law, any revenue tax, unpaid after demand, becomes a lien on all property and rights to property (includes real and personal property) of the person liable therefore, from the time the assessment is made, valid however, against any purchaser, holder of a security interest, mechanic's lien or judgment lien credit only when notice thereof is previously filed in the County's Recorder's Office.

8. Notice of Building(s), Structure(s), or Premises Classified Either Hazardous, Substandard or a Nuisance Property - Abatement Proceedings:



Notice of Substandard. The notice may require the owner or person in charge of the premises to remove within 30 days, or other time limit which the Building Official may stipulate, the conditions which cause the property to be substandard.

On the Property of: John Smith and Jane Smith  
Dated: January 23, 2024  
Executed by: The County - Community Investment Department Code Enforcement division  
Census No.: 183100  
Recorded: March, 25, 2024  
Instrument Nol: 2024-000000

9. A lien for unsecured property taxes filed by the tax collector of the county shown for the amount set forth, and any other amounts due.

A title company will report federal tax liens not only against the person on title, but against the husband and wife of the persons on title—unless the title stood record as the separate property of the title holder prior to the date when the assessment was made, (State and County liens have the force, effect and priority of judgment). An increasing number of legislative enactments shall have the force, effect and priority of a judgment against the party responsible for payment. For discussion purposes, these “judgment” are herein considered as being evidenced by a recording in the form, these are to be treated for title insurance purposes as though they were abstracts of judgement. However, the specific statutes be referred to before replying upon a release or any subordination.

County: County  
Fiscal Year: 2000-2001  
Taxpayer: John Smith and Janet Smith  
County ID No.: H03941  
Amount: \$199

## **SCHEDULE B**

9. Any defects, liens, encumbrances or other matters which name parties with the same or similar names as:

John Smith and Jane Smith

The name search necessary to ascertain the existence of such matters has not been completed. In order to complete this preliminary report or commitment, we will require a statement of information.

## **REQUIREMENTS**

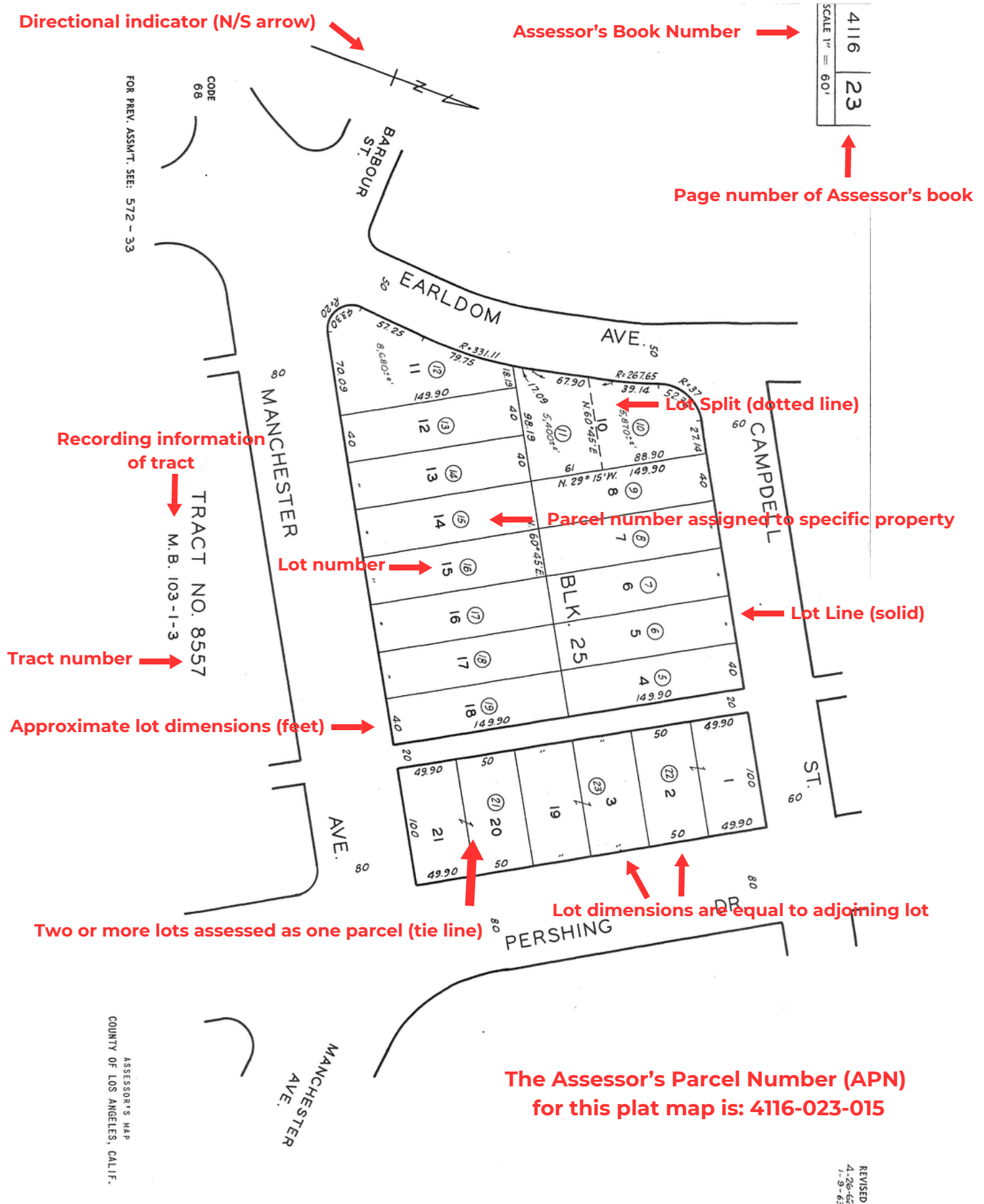
Req. No. 1. Statements of information for all parties to the transaction are required.

Req. No. 2. With respect to the following entity:  
John Smith and Janet Smith Trust

if the title is to be insured in the trustee(s) of a trust or their act is to be insured, we will require the following:

1. A certification pursuant to Section 18100.5 of the California Probate Code in a form satisfactory to the Company.
2. Copies of those excerpts from the original trust documents and amendments thereto which designate the trustee and confer upon the trustee the power to act in the pending transaction.
3. Other requirements which the Company may impose following its review of the material required herein and other information which the Company may require.

Req. No. 3. Determination of whether reporting is required under any applicable U.S. Department of Treasury FINCEN Geographic Targeting Order (GTO) and, if reporting under the GTO is required, providing to the Company the information and identity documents required to comply with the GTO and complete the report.



## STATEMENT OF INFORMATION

CONFIDENTIAL - TO BE USED ONLY IN CONNECTION WITH ORDER NO.: , ESCROW NO.: AND																							
PROPERTY ADDRESS:																							
1. IMPROVEMENTS: <input type="checkbox"/> NONE/VACANT LAND <input type="checkbox"/> SINGLE RESIDENCE <input type="checkbox"/> MULTIPLE RESIDENCE <input type="checkbox"/> COMMERCIAL 2. OCCUPIED BY: <input type="checkbox"/> OWNER <input type="checkbox"/> TENANTS 3. CONSTRUCTION WITHIN LAST 6 MONTHS? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, INDICATE WORK DONE:																							
<b>PARTY 1</b>  FIRST _____ MIDDLE <input type="checkbox"/> NONE _____ LAST _____  FORMER LAST NAME(S), IF ANY _____  BIRTHPLACE _____ BIRTH DATE _____  SOCIAL SECURITY NUMBER _____ DRIVER'S LICENSE _____  NAME OF FORMER SPOUSE/REGISTERED DOMESTIC PARTNER _____		<b>PARTY 2</b>  FIRST _____ MIDDLE <input type="checkbox"/> NONE _____ LAST _____  FORMER LAST NAME(S), IF ANY _____  BIRTHPLACE _____ BIRTH DATE _____  SOCIAL SECURITY NUMBER _____ DRIVER'S LICENSE _____  NAME OF FORMER SPOUSE/REGISTERED DOMESTIC PARTNER _____																					
<b>MARRIAGE</b>																							
<input type="checkbox"/> SINGLE <input type="checkbox"/> MARRIED <input type="checkbox"/> UNMARRIED DATE OF MARRIAGE/DIVORCE: _____																							
<b>PARTY 1</b> <div style="text-align: center;"><b>RESIDENCES FOR LAST 10 YEARS</b></div> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 45%;">ADDRESS _____</td> <td style="width: 15%;">CITY _____</td> <td style="width: 15%;">STATE _____</td> <td style="width: 25%;">FROM (DATE) TO (DATE) _____</td> </tr> <tr> <td>ADDRESS _____</td> <td>CITY _____</td> <td>STATE _____</td> <td>FROM (DATE) TO (DATE) _____</td> </tr> <tr> <td>ADDRESS _____</td> <td>CITY _____</td> <td>STATE _____</td> <td>FROM (DATE) TO (DATE) _____</td> </tr> </table> <div style="text-align: center;"><b>OCCUPATIONS FOR LAST 10 YEARS</b></div> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%;">OCCUPATION _____</td> <td style="width: 25%;">FIRM NAME _____</td> <td style="width: 25%;">ADDRESS _____</td> <td style="width: 25%;">NUMBER OF YEARS _____</td> </tr> <tr> <td>OCCUPATION _____</td> <td>FIRM NAME _____</td> <td>ADDRESS _____</td> <td>NUMBER OF YEARS _____</td> </tr> </table>				ADDRESS _____	CITY _____	STATE _____	FROM (DATE) TO (DATE) _____	ADDRESS _____	CITY _____	STATE _____	FROM (DATE) TO (DATE) _____	ADDRESS _____	CITY _____	STATE _____	FROM (DATE) TO (DATE) _____	OCCUPATION _____	FIRM NAME _____	ADDRESS _____	NUMBER OF YEARS _____	OCCUPATION _____	FIRM NAME _____	ADDRESS _____	NUMBER OF YEARS _____
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<b>PARTY 2</b> <div style="text-align: center;"><b>RESIDENCES FOR LAST 10 YEARS</b></div> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 45%;">ADDRESS _____</td> <td style="width: 15%;">CITY _____</td> <td style="width: 15%;">STATE _____</td> <td style="width: 25%;">FROM (DATE) TO (DATE) _____</td> </tr> <tr> <td>ADDRESS _____</td> <td>CITY _____</td> <td>STATE _____</td> <td>FROM (DATE) TO (DATE) _____</td> </tr> <tr> <td>ADDRESS _____</td> <td>CITY _____</td> <td>STATE _____</td> <td>FROM (DATE) TO (DATE) _____</td> </tr> </table> <div style="text-align: center;"><b>OCCUPATIONS FOR LAST 10 YEARS</b></div> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%;">OCCUPATION _____</td> <td style="width: 25%;">FIRM NAME _____</td> <td style="width: 25%;">ADDRESS _____</td> <td style="width: 25%;">NUMBER OF YEARS _____</td> </tr> <tr> <td>OCCUPATION _____</td> <td>FIRM NAME _____</td> <td>ADDRESS _____</td> <td>NUMBER OF YEARS _____</td> </tr> </table>				ADDRESS _____	CITY _____	STATE _____	FROM (DATE) TO (DATE) _____	ADDRESS _____	CITY _____	STATE _____	FROM (DATE) TO (DATE) _____	ADDRESS _____	CITY _____	STATE _____	FROM (DATE) TO (DATE) _____	OCCUPATION _____	FIRM NAME _____	ADDRESS _____	NUMBER OF YEARS _____	OCCUPATION _____	FIRM NAME _____	ADDRESS _____	NUMBER OF YEARS _____
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THE UNDERSIGNED DECLARE, UNDER PENALTY OF PERJURY, THAT THE FOREGOING IS TRUE AND CORRECT.

EXECUTED ON \_\_\_\_\_ (DATE), AT \_\_\_\_\_ (CITY).

BY \_\_\_\_\_

BY \_\_\_\_\_

HOME TELEPHONE: \_\_\_\_\_

HOME TELEPHONE \_\_\_\_\_

BUSINESS TELEPHONE \_\_\_\_\_

BUSINESS TELEPHONE \_\_\_\_\_

EMAIL \_\_\_\_\_

EMAIL \_\_\_\_\_

WFG Form No. 3180606

## Example of PACE / HERO Lien on Tax Roll

<b>+ WFG, I03, GL09</b>		<b>LOS ANGELES, CA</b>	
05/27/2022 10:40AM PA33		PAGE 1 OF 1	
<b>LOS ANGELES 2021-22 TAX ROLL</b>		<b>INVESTIGATIVE SEARCH RESULTS</b>	
<b>CUSTOMER SERVICE REQUEST ONLY</b> <b>PAYMENTS AS OF 05/20/2022</b> <b>SEARCH PARAMETERS</b>			
ENTERED APN: 7114-003-010			
<input checked="" type="checkbox"/> <b>APN: 7114-003-010</b>			
TRA: 04992 - CITY OF LONG BEACH - 43		ACQ DATE: 10/31/2001	
LEGAL: LOT/SECT 20 TRACT # 11793			
SITUS: 6659 WALNUT AVE LONG BEACH CA 90805-1639			
MAIL: 6659 WALNUT AVE LONG BEACH CA 90805			
FOR 2021-22 TAX YEAR			
<b>ASSESSED OWNER(S)</b>		<b>2021-22 ASSESSED VALUES</b>	
ANSELMO AMANDO AND NENITA		LAND	162,812
		IMPROVEMENTS	123,778
		EXEMPTIONS(HO)	[7,000]
		TAXABLE	279,590
<b>2021-22 TAXES</b>	<b>1ST INST</b>	<b>2ND INST</b>	<b>TOTAL TAX</b>
STATUS	PAID	PAID	
PAYMENT DATE	12/10/2021	03/24/2022	
DELINQUENT DATE	12/10/2021	04/11/2022	
INSTALLMENT	3,189.62	3,189.62	6,379.24
PENALTY	318.96	328.96	647.92
BALANCE DUE	0.00	0.00	0.00
<b>ASSESSMENT DETAIL</b>			
<b>ACCT #</b>	<b>TYPE</b>	<b>AMOUNT</b>	<b>DESCRIPTION OF ASSESSMENT(S)</b>
062.03	SAN DISTRICT	175.00	CO SANITATION DIST NO.3
030.71	FLOOD CONTROL	26.91	LA COUNTY FLOOD CONTROL
036.94	LA-CO PARK DIST	25.46	LA CO PARK DISTRICT
001.70	TRAUMA/EMERG	63.51	LA COUNTY TRAUMA/EMERGENCY SVCS
310.26	MWD WSC - B	12.16	MWD WATER STANDBY CHARGE - B
096.27	PACE/HERO	2,636.30	RENEWABLE ENERGY AND WATER EFFICIENCY
001.77	SAFE CLEAN WATER	109.74	SAFE, CLEAN WATER PROGRAM FUNDING MEASURE W
		3,049.08	TOTAL OF SPECIAL ASSESSMENTS
<input type="checkbox"/> <b>ADDITIONAL PROPERTY INFORMATION</b>			
REGION #:	10	COUNTY USE CODE:	0100
SQ FEET:	1,498	YR-BLT:	1942
STANDARD LAND USE:	SFR	ZONE:	LBR1N