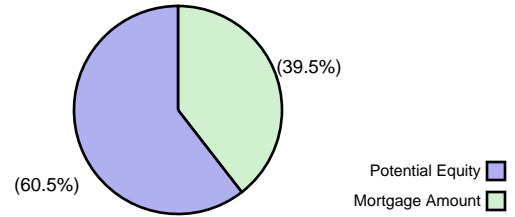




4330 S ABILENE CIR, AURORA, CO 80015-1050

Current Value	\$891,000
Mortgage # 1	\$308,000
Other Mortgages	\$43,900
Total (\$)	\$351,900
Potential Equity	\$539,100

Equity vs. Mortgage



SUBJECT PROPERTY INFORMATION

4330 S ABILENE CIR, AURORA, CO 80015-1050

County	ARAPAHOE	Census Tract	080050070.521026
Property Use	Single Family Residential	Zoning	-
Parcel Number	2073-07-2-17-010	Thomas Bros Pg-Grid	-

CURRENT OWNER

Name	MALDONADO, DAMIAN P
Mailing Address	4330 S ABILENE CIR, AURORA, CO 80015-1050

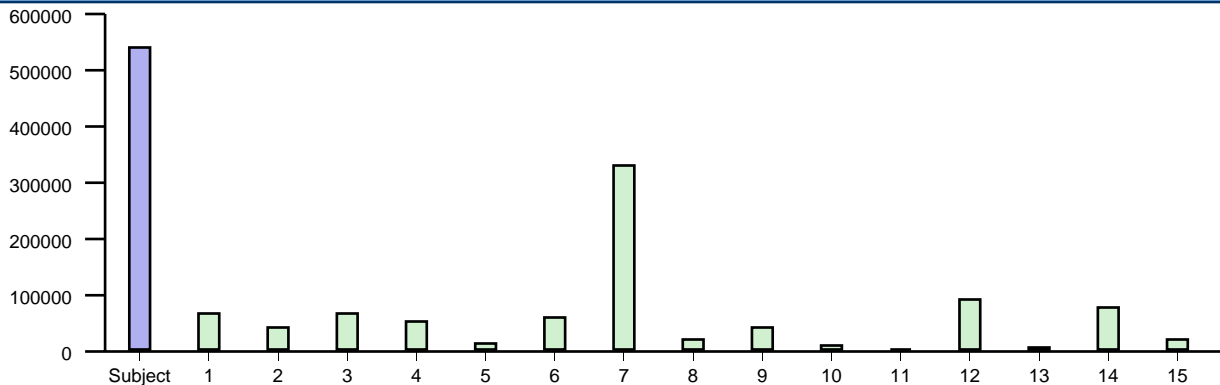
COUNTY TAX AND ASSESSMENT

Assd Land Value	\$3,200	Delinquent Year:	-
Assd Improvement	\$25,050	Tax Account ID	2393688
Total Assessed Value	\$28,250	Homeowner's	-
Tax Rate Code Area	0243	Tax Exemptions	-
Total Tax Amount	\$2,092	Assessment Year	2002

PROPERTY CHARACTERISTICS

Lot Size	13572	Baths	2	Fireplace	2
Building Area	3017 SF	Number of Rooms	0	Ext Walls	Stucco
Year Built	1983	Garage	Attached	Heating	Forced Air
Number of Stories	2	Number of Cars	2	A/C	Yes
Style	1	Basement	-	Roof Cover	Wood Shake
Bedrooms	3	Pool	Spa Only		

POTENTIAL EQUITY OF COMPARABLES



Subject vs Comparables

Report Number: FS14660

Date: July 21, 2004

Prepared for:

Cogent Corp International

897 Miramar Road

SUITE 216, CA 92122



Borrower:

Bob Smith

Borrower Social:

111-22-3333

Data Source Used:

Cogent Road , Inc.

Prior Transfer			
Recording Date	Document #	Document Type	Multi APN Flag
3/24/2003	B3059614		
Sales Price	Type of Sale	Buyer Names	
		MALDONADO,DAMIAN P	
Lender Name		Seller Name	
CITYWIDE BANKS			
Loan Due Date	LenderType	Mailing Address	
	Bank		
Mortgage Doc #	Buyer Vesting	Loan Type	Type Financing
		Unknown	
Loan Amount	Interest Rate	2nd Loan Amt	Partial Interest Xfr
\$43,900	0		B
District: S Subdivision		City/Muni/Twp	
CHERRY CREEK RACQUET CLUB VENTURE SUB FILING 4			
Abbreviated Description			

Prior Transfer			
Recording Date	Document #	Document Type	Multi APN Flag
12/16/2002	B2240763		
Sales Price	Type of Sale	Buyer Names	
		MALDONADO,DAMIAN P	
Lender Name		Seller Name	
AMERICAN FINANCING CORP			
Loan Due Date	LenderType	Mailing Address	
12/01/2032	Finance Company		
Mortgage Doc #	Buyer Vesting	Loan Type	Type Financing
		Unknown	ADJ
Loan Amount	Interest Rate	2nd Loan Amt	Partial Interest Xfr
\$308,000	5.25		F
District: S Subdivision		City/Muni/Twp	
CHERRY CREEK RACQUET CLUB VENTURE SUB FILING 4			
Abbreviated Description			

Report Number: FS14660

Date: July 21, 2004

Prepared for:

Cogent Corp International
897 Miramar Road
SUITE 216, CA 92122



Borrower:
Bob Smith

Borrower Social:
111-22-3333

Data Source Used:
Cogent Road , Inc.

Prior Transfer			
Recording Date	Document #	Document Type	Multi APN Flag
10/5/2001	B1171233	Warranty Deed	A
Sales Price	Type of Sale	Buyer Names	
\$325,000	Full Amount on Deed	MALDONADO, DAMIAN P	
Lender Name		Seller Name	
CHASE MANHATTAN MTG CORP		FLAHERTY, MIKE	
Loan Due Date	LenderType	Mailing Address	
12/01/2032	Finance Company	4330 S ABILENE CIR	
Mortgage Doc #	Buyer Vesting	Loan Type	Type Financing
B1171234	Joint Tenancy	Dubagur	typufina cingu
Loan Amount	Interest Rate	2nd Loan Amt	Partial Interest Xfr
\$308,750	7.89	\$205,800	N
District: S Subdivision		City/Muni/Twp	
CHERRY CREEK RACQUET CLUB VENTURE SUB FILING 4		Karivalam	
Abbreviated Description			

Prior Transfer			
Recording Date	Document #	Document Type	Multi APN Flag
9/28/2001			A
Sales Price	Type of Sale	Buyer Names	
\$325,000	Qualified Sale	MALDONADO, DAMIAN P	
Lender Name		Seller Name	
N/A		N/A	
Loan Due Date	LenderType	Mailing Address	
		4330 S ABILENE CIR	
Mortgage Doc #	Buyer Vesting	Loan Type	Type Financing
Loan Amount	Interest Rate	2nd Loan Amt	Partial Interest Xfr
\$0			N
District: S Subdivision		City/Muni/Twp	
Abbreviated Description			
12143-002-002 LOT 2 EX BEG NW COR SD LOT 2 TH SE 69.27 FT TH NW 10 FT TH NW 60.91 FT TH NELY 5.01 FT TO BEG BLK 2 CHERRY CREEK			

Report Number: FS14660

Date: July 21, 2004

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Cogent Corp International

897 Miramar Road

SUITE 216, CA 92122



Borrower:

Bob Smith

Borrower Social:

111-22-3333

Data Source Used:

Cogent Road , Inc.

Prior Transfer

Recording Date	Document #	Document Type	Multi APN Flag
7/11/1996	A6088449	Warranty Deed	A
Sales Price	Type of Sale	Buyer Names	
\$210,000	Full-Computed from Transfer Tax	FLAHERTY, MIKE	
Lender Name		Seller Name	
FIRSTBANK OF DENVER NA		LEWIS, TAMI LYNN	
Loan Due Date	LenderType	Mailing Address	
		4330 S ABILENE CIR	
Mortgage Doc #	Buyer Vesting	Loan Type	Type Financing
			VAR
Loan Amount	Interest Rate	2nd Loan Amt	Partial Interest Xfr
\$172,200	6.25	\$0	N
District: S Subdivision		City/Muni/Twp	
CHERRY CREEK RACQUET CLUB VENTURE SUB FILING 4			
Abbreviated Description			

Prior Transfer

Recording Date	Document #	Document Type	Multi APN Flag
7/9/1996	N/A		A
Sales Price	Type of Sale	Buyer Names	
\$210,000	Qualified Sale	N/A	
Lender Name		Seller Name	
N/A		N/A	
Loan Due Date	LenderType	Mailing Address	
		N/A	
Mortgage Doc #	Buyer Vesting	Loan Type	Type Financing
Loan Amount	Interest Rate	2nd Loan Amt	Partial Interest Xfr
\$0			N
District: S Subdivision		City/Muni/Twp	
Abbreviated Description			

Report Number: FS14660

Date: July 21, 2004

Prepared for:

Cogent Corp International
897 Miramar Road
SUITE 216, CA 92122



Borrower:
Bob Smith

Borrower Social:
111-22-3333

Data Source Used:
Cogent Road , Inc.

Prior Transfer

Recording Date	Document #	Document Type	Multi APN Flag
3/22/1995	0000027388	Intrafamily Transfer & Dissolution	A
Sales Price	Type of Sale	Buyer Names	
\$0		LEWIS, TAMI LYNN	
Lender Name		Seller Name	
		LEWIS, ROGER ALLAN	
Loan Due Date	LenderType	Mailing Address	
		4330 S ABILENE CIR	
Mortgage Doc #	Buyer Vesting	Loan Type	Type Financing
Loan Amount	Interest Rate	2nd Loan Amt	Partial Interest Xfr
\$0	0	\$0	N
District: S Subdivision		City/Muni/Twp	
CHERRY CREEK RACQUET CLUB VENTURE SUB FILING #4			
Abbreviated Description			

NEIGHBORHOOD SALES ANALYSIS

Total Area Sales	\$4,199,700	Median # of Bedrooms	3
Median Lot Size	5125	Median # of Baths	2
Median Living Area	1699 SF	Median Year Built	1979
Price Range - 2 Yrs	185000 to 650000	Age Range	6 to 27 year[s]
Median Value	\$211,000	Median Age	25 year(s)

COMPARABLE SALES DATA

1	4411 S ABILENE CIR AURORA, CO 80015	Distance (Mi): .10	
Sale Date	5/12/2004	Sale Price	\$326,000
\$/SF	\$138	Loan Amount	\$260,800
SF	2357	Potential Equity	\$65,200
Built	1982	Buyer Name	P DOUGLAS, MCLEMORE
Lot	9315	Property Type	Single Family Residential
Bed Rooms	3	APN	2073-07-2-19-004
Baths	1	Document #	B4087057
Pool	-	Lender	IMPAC LENDING GROUP



2 3970 S ATCHISON WAY AURORA, CO 80014

Distance (Mi): .17

Sale Date	3/30/2004
\$/SF	\$134
SF	1548
Built	1977
Lot	3480
Bed Rooms	3
Baths	1
Pool	-

Sale Price	\$208,000
Loan Amount	\$166,400
Potential Equity	\$41,600
Buyer Name	RYAN M, THOMPSON
Property Type	Single Family Residential
APN	2073-06-3-14-001
Document #	B4055891
Lender	RBC MORTGAGE CO

3 13872 E RADCLIFF PL AURORA, CO 80015

Distance (Mi): .08

Sale Date	3/2/2004
\$/SF	\$130
SF	2456
Built	1982
Lot	6700
Bed Rooms	2
Baths	2
Pool	-

Sale Price	\$321,300
Loan Amount	\$257,040
Potential Equity	\$64,260
Buyer Name	RICKY L, LOPEZ
Property Type	Single Family Residential
APN	2073-07-2-18-002
Document #	B4037956
Lender	UNIVERSAL LENDING CORP

4 14522 E OBERLIN PL AURORA, CO 80014

Distance (Mi): .42

Sale Date	1/15/2004
\$/SF	
SF	0
Built	-
Lot	0
Bed Rooms	0
Baths	0
Pool	-

Sale Price	\$200,000
Loan Amount	\$150,000
Potential Equity	\$50,000
Buyer Name	RICHARD, WARSHAW
Property Type	Single Family Residential
APN	2073-06-4-24-011
Document #	B4010103
Lender	WELLS FARGO BANK NA

5 4055 S SABLE WAY AURORA, CO 80014

Distance (Mi): .52

Sale Date	12/18/2003
\$/SF	\$147
SF	1887
Built	1993
Lot	0
Bed Rooms	3
Baths	2
Pool	-

Sale Price	\$278,500
Loan Amount	\$264,550
Potential Equity	\$13,950
Buyer Name	YUKI R, DYKES
Property Type	Single Family Residential
APN	2073-06-3-45-010
Document #	B3268913
Lender	MEGASTAR FINANCIAL CORP



6 13903 E RADCLIFF PL AURORA, CO 80015		Distance (Mi): .08	
Sale Date	11/17/2003	Sale Price	\$295,000
\$/SF	\$162	Loan Amount	\$236,000
SF	1812	Potential Equity	\$59,000
Built	1982	Buyer Name	CHRISTINE, FRANSUA
Lot	6834	Property Type	Single Family Residential
Bed Rooms	3	APN	2073-07-2-08-019
Baths	3	Document #	B3247814
Pool	-	Lender	PEOPLES CHOICE HOME LOAN INC

7 4076 S CARSON WAY AURORA, CO 80014		Distance (Mi): .36	
Sale Date	11/17/2003	Sale Price	\$650,000
\$/SF	\$187	Loan Amount	\$322,500
SF	3466	Potential Equity	\$327,500
Built	1998	Buyer Name	VIKTORIA, KLYACHKO
Lot	37800	Property Type	Single Family Residential
Bed Rooms	4	APN	2073-06-4-17-005
Baths	3	Document #	B3247416
Pool	Spa Only	Lender	FIRST HORIZON HOME LOAN CORP

8 3863 S ATCHISON WAY AURORA, CO 80014		Distance (Mi): .46	
Sale Date	11/4/2003	Sale Price	\$188,000
\$/SF	\$115	Loan Amount	\$169,200
SF	1634	Potential Equity	\$18,800
Built	1979	Buyer Name	FRANK G, SPLITT
Lot	5412	Property Type	Single Family Residential
Bed Rooms	3	APN	2073-06-3-18-007
Baths	3	Document #	B3239399
Pool	-	Lender	FREMONT INVESTMENT & LOAN

9 4330 S DILLON ST AURORA, CO 80015		Distance (Mi): .34	
Sale Date	10/28/2003	Sale Price	\$206,000
\$/SF	\$124	Loan Amount	\$164,800
SF	1652	Potential Equity	\$41,200
Built	1977	Buyer Name	HEATHER M, RIPPETOE
Lot	11000	Property Type	Single Family Residential
Bed Rooms	3	APN	2073-07-2-02-004
Baths	2	Document #	B3234267
Pool	-	Lender	COUNTRYWIDE HOME LOANS INC



10 3972 S ATCHISON WAY AURORA, CO 80014

Distance (Mi): .17

Sale Date	10/22/2003
\$/SF	\$121
SF	1763
Built	1978
Lot	4165
Bed Rooms	3
Baths	3
Pool	-

Sale Price	\$214,900
Loan Amount	\$207,212
Potential Equity	\$7,688
Buyer Name	BARBARA ANN, PEDRETT
Property Type	Single Family Residential
APN	2073-06-3-13-004
Document #	B3231370
Lender	MEGASTAR FINANCIAL CORP

11 3843 S ATCHISON WAY AURORA, CO 80014

Distance (Mi): .47

Sale Date	10/17/2003
\$/SF	\$125
SF	1692
Built	1979
Lot	4650
Bed Rooms	3
Baths	2
Pool	-

Sale Price	\$212,000
Loan Amount	\$208,724
Potential Equity	\$3,276
Buyer Name	MARK F, GORE
Property Type	Single Family Residential
APN	2073-06-3-17-017
Document #	B3228386
Lender	WELLS FARGO HOME MORTGAGE INC

12 3956 S ATCHISON WAY AURORA, CO 80014

Distance (Mi): .17

Sale Date	9/12/2003
\$/SF	\$113
SF	1634
Built	1980
Lot	4836
Bed Rooms	3
Baths	3
Pool	-

Sale Price	\$185,000
Loan Amount	\$95,000
Potential Equity	\$90,000
Buyer Name	BETSY L, LUCE
Property Type	Single Family Residential
APN	2073-06-3-13-001
Document #	B3204067
Lender	PACIFIC REPUBLIC MORTGAGE CORP

13 3825 S ATCHISON WAY AURORA, CO 80014

Distance (Mi): .42

Sale Date	9/4/2003
\$/SF	\$111
SF	1706
Built	1980
Lot	4838
Bed Rooms	2
Baths	3
Pool	-

Sale Price	\$190,000
Loan Amount	\$184,019
Potential Equity	\$5,981
Buyer Name	MARIO ALBERTO, GRAJEDA
Property Type	Single Family Residential
APN	2073-06-3-17-009
Document #	B3197411
Lender	COUNTRYWIDE HOME LOANS INC

Prepared for:

Cogent Corp International
897 Miramar Road
SUITE 216, CA 92122



14 4362 S ATCHISON CIR AURORA, CO 80015

Distance (Mi): .10

Sale Date	7/8/2003
\$/SF	\$146
SF	1438
Built	1979
Lot	7383
Bed Rooms	2
Baths	1
Pool	-

Sale Price	\$210,000
Loan Amount	\$135,000
Potential Equity	\$75,000
Buyer Name	ROBERT P, LEACOX
Property Type	Single Family Residential
APN	2073-07-2-06-006
Document #	B3145131
Lender	BANK ONE NA

15 3803 S ATCHISON WAY AURORA, CO 80014

Distance (Mi): .38

Sale Date	5/6/2003
\$/SF	\$121
SF	1608
Built	1979
Lot	3195
Bed Rooms	3
Baths	2
Pool	-

Sale Price	\$195,000
Loan Amount	\$175,500
Potential Equity	\$19,500
Buyer Name	CYNTHIA F, MORRIS
Property Type	Single Family Residential
APN	2073-06-3-18-001
Document #	B3097685
Lender	STONECREEK FUNDING CORP

ASSESSMENT CLUSTER

Proxim. (Mi)	Address	Last Transaction Date	Assessor Market Values	Assessed Values	Bld/Area	RM/BR/Bth	YB	Lot Area	Pool
0.00	4330 S ABILENE CIR	09/28/2001	308800	\$28,250	3017	0/3/2	1983	13572 SF	Spa Only
0.00	4340 S ABILENE CIR	10/01/1981	198500	\$18,160	1949	0/3/3	1982	6780 SF	
0.01	4350 S ABILENE CIR	05/29/1996	268200	\$24,540	2632	0/3/2	1983	7345 SF	Spa Only
0.02	4329 S ABILENE CIR	03/16/2001	274500	\$25,110	2590	0/1/2	1982	12456 SF	Spa Only
0.02	4360 S ABILENE CIR	08/10/2001	251600	\$23,020	2104	0/3/3	1981	7280 SF	
0.02	4319 S ABILENE CIR	06/30/1999	217800	\$19,930	1747	0/3/2	1984	8424 SF	
0.03	4310 S ABILENE CIR	10/25/1994	302100	\$27,640	2447	0/3/3	1983	14880 SF	Spa Only
0.03	4309 S ABILENE CIR	11/12/1993	179100	\$16,390	1734	0/2/2	1982	7448 SF	
0.04	4370 S ABILENE CIR	04/17/1998	280600	\$25,670	1968	0/2/3	1986	5895 SF	Spa Only
0.05	4301 S ATCHISON CIR	11/24/1999	199900	\$18,280	1188	0/2/3	1980	7252 SF	
0.05	4303 S ATCHISON CIR	03/11/1988	236900	\$21,670	2200	0/2/3	1980	8217 SF	
0.06	4302 S ATCHISON CIR	08/21/1995	238200	\$21,790	2099	0/2/2	1979	8549 SF	
0.07	13871 E RADCLIFF PL	06/26/1990	185400	\$16,970	1812	0/2/1	1981	7245 SF	
0.07	13881 E RADCLIFF PL	04/28/1999	236000	\$21,590	1829	0/2/3	1982	6120 SF	Spa Only
0.07	13883 E RADCLIFF PL	03/23/1987	237700	\$21,750	2086	0/3/2	1980	10527 SF	

Report Number: FS14660

Date: July 21, 2004

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Cogent Corp International

897 Miramar Road

SUITE 216, CA 92122



Borrower:

Bob Smith

Borrower Social:

111-22-3333

Data Source Used:

Cogent Road , Inc.

FLOOD REPORT

The Subject Property of 4330 S ABILENE CIR, AURORA, CO 80015-1050 is in Zone X

It is considered to be OUT of the Special Flood Hazard Area (SFHA).

AN AREA THAT IS DETERMINED TO BE OUTSIDE THE 1% AND 0.2% ANNUAL CHANCE FLOODPLAINS.

HAZARDOUS REPORT

Proxim.	Name/Facility	Address
.06 Mi.	SOUTH PARKER ROAD SINCLAIR	13750 E QUINCY AVE
Status	Leaking Underground Storage Tanks	
.10 Mi.	K-MART #7403	4298 S PARKER RD
Status	Leaking Underground Storage Tanks	
.12 Mi.	TEXACO	4200 S PARKER RD
Status	Leaking Underground Storage Tanks	
.13 Mi.	CHERRY CREEK STATE RECREATION AREA	4201 S PARKER RD
Status	Leaking Underground Storage Tanks	
.13 Mi.	CHERRY CREEK STATE RECREATIONAL AREA	4201 S PARKER RD
Status	Leaking Underground Storage Tanks	
.11 Mi.	TRANSPORT SERVICES INC	13791 EAST RICE PLACE
Status	Solid Waste Facilities -Transformation	
.06 Mi.	SOUTH PARKER ROAD SINCLAIR	13750 E QUINCY AVE
Status	Underground Storage Tank	
.10 Mi.	K-MART #7403	4298 S PARKER RD
Status	Underground Storage Tank	
.11 Mi.	TRANSPORT SERVICES INC	13791 EAST RICE PLACE
Status	Other RCRIS Hazardous Waste Facility	
.12 Mi.	TEXCO OIL	4200 SOUTH PARKER RD
Status	Other RCRIS Hazardous Waste Facility	
.12 Mi.	TEXACO	4200 S PARKER RD
Status	Underground Storage Tank	
.13 Mi.	CHERRY CREEK PARK SERVICE	4201 PARKER ROAD
Status	Other RCRIS Hazardous Waste Facility	
.13 Mi.	CHERRY CREEK STATE RECREATION AREA	4201 S PARKER RD
Status	Underground Storage Tank	
.13 Mi.	CHERRY CREEK STATE RECREATIONAL AREA	4201 S PARKER RD
Status	Underground Storage Tank	
.49 Mi.	PETRO-STOP	4301 S PARKER ROAD
Status	Underground Storage Tank	
.49 Mi.	AUTO TECHNICIANS	4345 SOUTH PARKER RD
Status	Other RCRIS Hazardous Waste Facility	

CODE KEY: 289563

Report Number: FS14660

Date: July 21, 2004

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