

# QuantumRisk CMBS Property Risk Analytics

State Reports

Apr-10

CA

**QuantumRisk CMBS Property Risk Analytics**

**State: CA**

**Apr-10**

Top 20 City Summary By State

Part (1)

Top 20 Cities	% of State's Original CMBS Balance	\$ '000 CMBS Original Balance	Property Count by City	Cap Rates by City	Default Rates by City	Severity of Loss Before Recovery by City	Current LTV by City	Current DSCR by City	Current Occupancy by City	Appraisal by City
San Jose	8.38%	104,269,803	109		1.98%	1.82%	0.55	1.32	90.42%	
Santa Monica	8.17%	101,691,397	122		0.86%	0.86%	0.55	1.75	96.17%	
Palo Alto	7.80%	97,131,785	25				0.57	1.96	94.29%	
Santa Rosa	6.27%	78,006,282	44		2.63%	2.46%	0.66	1.30		
San Mateo	4.58%	56,965,703	14				0.54			
Santa Clara	4.18%	52,011,295	40		2.50%	2.49%	0.55	1.67	100.00%	
Pasadena	3.42%	42,556,242	52				0.59	1.72	94.99%	
Redwood City	3.42%	42,509,595	19				0.53			
Westwood	3.31%	41,219,493	3							
San Francisco	2.67%	33,261,272	179		2.89%	2.76%	0.53	1.51	91.26%	93.26%
Sunnyvale	2.39%	29,719,755	34				0.60		100.00%	
Campbell	2.34%	29,077,693	10							
Larkspur	2.27%	28,302,095	3							
Petaluma	2.23%	27,736,703	14				0.65			
Novato	2.23%	27,706,248	8							
Burlingame	2.21%	27,535,910	7							
Los Angeles	2.11%	26,298,656	671		1.79%	1.75%	0.60	1.50	92.03%	94.61%
San Diego	1.74%	21,701,386	401		3.78%	3.73%	0.59	1.50	88.87%	100.00%
Glendale	1.28%	15,931,815	56				0.58	1.45	96.28%	
Foster City	1.28%	15,928,535	5							
<b>Top 20 Cities</b>	<b>72.28%</b>	<b>899,561,661</b>	<b>1,816</b>	<b>0.00%</b>	<b>2.08%</b>	<b>2.02%</b>	<b>0.57</b>	<b>1.42</b>	<b>85.57%</b>	<b>66.23%</b>
<b>State Summary</b>	<b>100.00%</b>	<b>1,244,516,647</b>	<b>7,913</b>		<b>3.77%</b>	<b>3.62%</b>	<b>0.60</b>	<b>1.48</b>	<b>90.80%</b>	<b>97.07%</b>

**QuantumRisk CMBS Property Risk Analytics**

Top 10 MSA Summary By State

State: CA

Apr-10

Part (2)

Top 20 Cities	% of State's Original CMBS Balance	\$ '000 CMBS Original Balance	Property Count by MSA	Cap Rates by MSA	Default Rates by MSA	Severity of Loss Before Recovery by MSA	Current LTV by MSA	Current DSCR by MSA	Current Occupancy by MSA	Appraisal by MSA
San Francisco-Oakland-Fremont, CA	28.40%	357,316,620	807	3.10%	3.10%	2.85%	0.58	1.47	89.86%	73.51%
Los Angeles-Long Beach-Santa Ana, CA	27.44%	345,181,901	3,469	2.48%	2.48%	2.41%	0.60	1.52	91.59%	83.58%
San Jose-Sunnyvale-Santa Clara, CA	24.69%	310,601,449	330	1.82%	1.82%	1.71%	0.55	1.52	91.02%	
Santa Rosa-Petaluma, CA	8.43%	106,087,302	92	5.43%	5.43%	5.21%	0.63	1.36	84.36%	70.74%
San Diego-Carlsbad-San Marcos, CA	3.08%	38,692,364	822	3.04%	3.04%	2.99%	0.60	1.50	89.42%	75.55%
Riverside-San Bernardino-Ontario, CA	2.22%	27,987,878	801	8.61%	8.61%	8.34%	0.65	1.34	85.83%	61.62%
Sacramento-Arden-Arcade-Roseville, CA	2.02%	25,456,513	461	4.77%	4.77%	4.51%	0.60	1.30	87.12%	60.67%
Fresno, CA	0.56%	7,102,944	115	2.61%	2.61%	2.59%	0.61	1.50	91.86%	
Oxnard-Thousand Oaks-Ventura, CA	0.53%	6,713,638	206	5.34%	5.34%	5.15%	0.62	1.43	89.60%	62.86%
Vallejo-Fairfield, CA	0.46%	5,783,164	68	1.47%	1.47%	1.47%	0.64	1.51	93.25%	
Top 10 MSA	97.83%	1,230,923,774	7,171	3.53%	3.53%	3.40%	0.60	1.47	90.06%	76.32%
State Summary	100.00%	1,258,169,484	7,978	3.56%	3.56%	3.43%	0.60	1.47	90.08%	76.00%

QuantumRisk State Risk Analytics

State: CA

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Property Count by City

Part (3)

Summary	7,913	16	866	262	1,430	199	288	1,642	149	2,489	561	11	7,913
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Agoura Hills	14		1		1			9		3			14
Ahaheim	1				1								1
Alameda	11				3		1	3		2	2		11
Alamo	3				2					1			3
Albany	3				2			1					3
Alhambra	13				2			4		7			13
Aliso Viejo	14		1				1	5		7			14
Alpine	4				3			1					4
Alta Loma	1					1							1
Altadena	2						1	1					2
Alviso	1					1							1
American Canyon	5		3				1			1			5
Anaheim	87		16	8	21	3	2	14	2	16	5		87
Anaheim Hills	4							2		2			4
Anderson	1									1			1
Angels Camp	1								1				1
Antelope	1									1			1
Antioch	20		4		1	2		2		10	1		20
Apple Valley	4				1	1				2			4
Aptos	3				1	1		1					3
Arcadia	18		1		5	1		4		6	2		18
Arcata	4		1		1			1		1			4
Arleta	2				1					1			2
Arroyo Grande	4									3	1		4
Artesia	3									3			3
Arvin	1					1							1
Atascadero	4				1	1				2			4
Atwater	1				1								1
Auburn	10		2	1		1		2	1	2	1		10
Avalon	1			1									1
Avenal	1				1								1
Azusa	9				5				1	3			9
Bakersfield	79	1	7	2	11	3	1	14	2	31	7		79
Baldwin Hills	1									1			1
Baldwin Park	6		2	1						3			6
Banning	4			1				1		2			4
Barstow	3			1						1	1		3
Beaumont	5				1	1				1	2		5
Bell Gardens	4				1				1	2			4
Bellflower	14				10	1				3			14
Belmont	2		1								1		2
Belvedere Tiburon	1							1					1
Benicia	2		1							1			2
Berkeley	30				8		4	11		5	2		30
Bermuda Dunes	3				2					1			3
Beverly Hills	67			2	6		7	31	2	19			67
Big Bear Lake	1									1			1
Big Sur	2			2									2
Bishop	4			1		1				2			4
Bloomington	5		1			2				1	1		5
Blythe	4			1	1				1	1			4
Bonita	1									1			1
Borrego Springs	2			1		1							2
Brawley	2							1			1		2
Brea	27		2		2		3	12		7	1		27
Brentwood	19				3			4		10	2		19
Brisbane	4			1				3					4
Buellton	2								1	1			2
Buena Park	26		5	2	4			1		10	4		26
Burbank	52		5	2	8		3	21	1	12			52
Burlingame	7		2		2			2		1			7
Cabazon	1									1			1
Calabasas	10			2				6		2			10
Calabasas Hills	1										1		1
Calxico	3					1			1		1		3
California City	1									1			1
Calimesa	2										2		2
Calistoga	1								1				1

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Summary	7,913	16	866	262	1,430	199	288	1,642	149	2,489	561	11	7,913
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Calsbad	1										1		1
Camarillo	21		6	2				5		4	4		21
Cambria	2			2									2
Cameron Park	5				2					2	1		5
Campbell	10		1	1	1			6		1			10
Camrillo	1		1										1
Canoga Park	23		2		6		2	3	1	9			23
Canyon Country	1				1								1
Capistrano Beach	1									1			1
Capitola	1									1			1
Cardiff By The Sea	1									1			1
Carlsbad	49		9	7	6		3	13		10	1		49
Carmel	4			1				1		2			4
Carmichael	7				4			1		2			7
Carpinteria	6		1			1		4					6
Carson	20		9			2	1	1		4	2	1	20
Castaic	4			1						3			4
Castro Valley	5				1	1				1	2		5
Castroville	3		2			1							3
Cathedral City	8						1			6	1		8
Century City	1							1					1
Ceres	4		1			1				1	1		4
Cerritos	18		7					3		6	2		18
Chatsworth	27		15		2			3	1	3	3		27
Cherry Valley	1				1								1
Chico	16				7	3			1	4	1		16
Chino	15		2		1	1		1	1	9			15
Chino Hills	13							2		11			13
Chula Vista	41		7		4			9	1	16	4		41
Citrus Heights	12				1			4		6	1		12
City Of Commerce	1		1										1
City Of Industry	25		12					9	1	2	1		25
Claremont	8						1	2		3	2		8
Clear Lake	1									1			1
Clovis	14				5	1		2		6			14
Coachella	7				1	1				5			7
Colma	2						1			1			2
Colton	11		2	1	5	1	1			1			11
Commerce	11		7				1	1		2			11
Compton	9		1		1			1		5	1		9
Concord	15		2		1	1		4		5	2		15
Corning	1									1			1
Corona	59		19		4	1	1	7	1	22	4		59
Corona Del Mar	2							1		1			2
Coronado	2						1			1			2
Corte Madera	5		1					3		1			5
Costa Mesa	47		3	1	1		1	15	2	18	6		47
Cotati	1									1			1
Cottonwood	1					1							1
Covina	10				3	3				3	1		10
Culver City	28		7				1	15	1	3	1		28
Cupertino	21		1	1				11		7	1		21
Cypress	15		1	1	1			4		5	3		15
Daly City	8				1			2		3	2		8
Dana Point	5				1			1		2	1		5
Danville	10				2		1	4		3			10
Davis	19				15		1	2			1		19
Del Aire	1		1										1
Del Mar	4		1	2				1					4
Del Rey Oaks	2									1	1		2
Delano	1									1			1
Desert Hot Springs	5				1	1				2	1		5
Diamond	1						1						1
Diamond Bar	9							4		5			9
Dinuba	2				1					1			2
Dixon	1									1			1
Downey	16				2			5		8	1		16
Duarte	7		3							4			7

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City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Dublin	10		1	1						6	2		10
Eagle Rock	2									2			2
East Los Angeles	2									2			2
East Palo Alto	2									2			2
El Portal	1			1									1
El Cajon	36	1	7		13	3	1	2		7	2		36
El Centro	14				3	2		1		8			14
El Cerrito	2				1					1			2
El Dorado	3				1			1		1			3
El Dorado Hills	9		2			1	1	4		1			9
El Monte	10		1					3		4	2		10
El Portal	1			1									1
El Segundo	31		2	1	4		1	18	1	4			31
Elk Grove	24		2	1	3			1		12	5		24
Emeryville	13		2	2	1			6		2			13
Encinitas	24			1	4	1		6		9	3		24
Encino	37				4		3	19	1	9	1		37
Escondido	31		1	1	11			6		8	4		31
Eureka	6			1		1		1		3			6
Exeter	2									2			2
Fair Oaks	7				2			1		4			7
Fairfield	25		3	1	3			5		10	3		25
Fallbrook	8		1		4					3			8
Finn Springs	1					1							1
Folsom	21				2	1		4	3	11			21
Fontana	27		1		5	2		2	1	11	4	1	27
Foothill Ranch	4			1				2		1			4
Forestville	1										1		1
Fortuna	2			1						1			2
Foster City	5				1			3		1			5
Fountain Valley	13		4					4		4	1		13
Fremont	41		16		2	1	2	6	1	9	4		41
Fresno	92		11	1	26	2		14		36	2		92
Fullerton	44	1	4		18		1	4		14	2		44
Galt	4				1	1				1	1		4
Garden Grove	32		5	4	3	1		5	3	10	1		32
Gardena	27		7		5		1	2		7	4	1	27
Gilroy	9				1			1		6	1		9
Glen Ellen	1			1									1
Glendale	56				27		4	7	2	13	3		56
Glendora	8							1	2	4	1		8
Goleta	23		5		4			5	1	7	1		23
Granada Hills	8				2			1		5			8
Grand Terrace	2				1					1			2
Granite Bay	5							2		3			5
Grass Valley	13		1		2	3		1		3	3		13
Greenfield	1					1							1
Gridley	1									1			1
Grover Beach	1					1							1
Hacienda Heights	5				2					3			5
Hanford	13				2			1		10			13
Harbor City	7				1					5	1		7
Hawaiian Gardens	2									2			2
Hawthorne	28		5		14				1	6	2		28
Hayward	35		9		7	1		3		9	6		35
Healdsburg	2		1					1					2
Hemet	20				2	4	1	2		10	1		20
Hercules	2									2			2
Hermosa Beach	4						2			2			4
Hesperia	13			1	3					7	2		13
Highland	7				2					4	1		7
Highland Park	1		1										1
Hollister	5		1		1					2	1		5
Hollywood	11				6			2	1		2		11
Homeland	1										1		1
Hume	1				1								1
Huntington Beach	42		8	2	11	1	2	5		12	1		42
Huntington Park	7		1						2	4			7

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City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Idyllwild	1					1							1
Imperial Beach	4				3					1			4
Indian Wells	1							1					1
Indio	19		1		3	5		1	1	5	3		19
Industry	1		1										1
Inglewood	25		2		5			3		13	2		25
Irvine	58		18	2	1		2	29	1	4	1		58
Irwindale	6		1					2	1	1	1		6
Isla Vista	1				1								1
Jackson	2				1					1			2
Jamul	1									1			1
Jurupa	1							1					1
Kearny Mesa	2							2					2
Kelseyville	1										1		1
Kentfield	2				1						1		2
King City	2									2			2
La Canada	1									1			1
La Canada Flintridge	1									1			1
La Crescenta	1										1		1
La Habra	7		1		1					3	2		7
La Jolla	20	1			2		5	9		3			20
La Mesa	14		1		5		1	3		3	1		14
La Mirada	13		6					3		4			13
La Palma	1		1										1
La Puente	8		1		2					4	1		8
La Quinta	11						2			8	1		11
La Verne	6				1					4	1		6
Ladera Ranch	6									5	1		6
Lafayette	7				1		1	4		1			7
Laguna Beach	9		1	2			2	1		3			9
Laguna Hills	11		1				2	2	1	4	1		11
Laguna Niguel	10							4		6			10
Laguna Woods	3	1								2			3
Lahabra	1		1										1
Lake Arrowhead	1									1			1
Lake Elsinore	6									5	1		6
Lake Forest	29		2		2	1	1	8		11	4		29
Lake View Terrace	2				1					1			2
Lakeport	2								1	1			2
Lakeside	7				2	1				3	1		7
Lakewood	16				1					15			16
Lancaster	33		2		7	2	1	6	1	10	4		33
Larkspur	3				1			2					3
Lathrop	5		3			1				1			5
Laverne	1									1			1
Lawndale	5		1	1						3			5
Layfayette	1				1								1
Lemon Grove	4				1					3			4
Lemoore	4				3					1			4
Lincoln	5									4	1		5
Lindsay	1									1			1
Littlerock	1									1			1
Livermore	22		8	4				2		7	1		22
Livingston	1									1			1
Lodi	13		1					1		9	2		13
Lomita	4								1	3			4
Lompoc	8			1	1	1				5			8
Long Beach	100		3	3	26	1	6	22	1	29	9		100
Loomis	1									1			1
Los Alamitos	6	1	2					1		2			6
Los Altos	10			2				6		2			10
Los Angeles	671	5	28	12	249		28	150	12	162	24	1	671
Los Banos	2									2			2
Los Gatos	7			1			1	3		2			7
Los Osos	2				1					1			2
Lower Lake	2				1						1		2
Lynwood	4									4			4
Madera	3									3			3

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Summary	7,913	16	866	262	1,430	199	288	1,642	149	2,489	561	11	7,913
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Malibu	11			1			1	5		4			11
Mammoth Lakes	4			1			3						4
Manhattan Beach	16			1	2		3	7		3			16
Manteca	5				1					1	3		5
Marina	4			1		1				1	1		4
Marina Del Rey	8				2		1	2		2	1		8
Martinez	5		1							3	1		5
Marysville	2				1	1							2
Maywood	1									1			1
McKinleyville	3				1					2			3
Menifee	3									1	2		3
Menlo Park	9		1	1			1	5		1			9
Merced	9				2	2		3		2			9
Mill Valley	3				1					2			3
Millbrae	2			1							1		2
Milpitas	23		6	3	2			3		6	3		23
Mira Loma	3		1		1					1			3
Mission Hills	6							3		2	1		6
Mission Viejo	36		2		1			8		25			36
Modesto	40		3		7	4	1	4	2	16	3		40
Monrovia	12		1		3			2	1	5			12
Montclair	12		2		1		1			7	1		12
Montebello	5				1				1	3			5
Monterey	19		3	5	4			5		1	1		19
Monterey Park	7		1		1			4		1			7
Montrose	2				2								2
Moorpark	6		2				1			2	1		6
Moraga	1									1			1
Moreno Valley	26		2		5	1		2		11	5		26
Morgan Hill	8		2		2	1				1	2		8
Morro Bay	1									1			1
Mountain View	28		4	3	3	1		11		5	1		28
Murrieta	35		3		2		1	5	1	22	1		35
Murrietta	1							1					1
Napa	28		10	3	2	1		5		3	4		28
National City	10				1	1				6	2		10
Needles	1									1			1
Nevada City	1							1					1
Newark	6							2		4			6
Newbury Park	10		5				1			4			10
Newhall	2					1				1			2
Newman	1									1			1
Newport Beach	45			1	4	1		30	3	3	3		45
Nipomo	4									3	1		4
Norco	10		1							7	2		10
North Highlands	6		1	1	2					1	1		6
North Hills	11		1		7				1	2			11
North Hollywood	37		5	1	16		1	3	1	6	4		37
Northridge	25		1		11		2	5		5	1		25
Norwalk	9		1		1			1		5	1		9
Novato	8		1	1	1	1		1		3			8
Oak Park	2									2			2
Oakdale	4				1					3			4
Oakhurst	1						1						1
Oakland	53		4	1	21		2	12	1	6	6		53
Oakley	3									2	1		3
Oceano	2				1	1							2
Oceanside	36		1	1	5		2	1		20	6		36
Ojai	3					1					2		3
Ontario	59		12	5	6	1		9		21	4	1	59
Orange	43		4	1	2	2	2	8		21	2	1	43
Orangevale	4				1	1				1	1		4
Orcutt	2									2			2
Oroville	5				1	1		2		1			5
Otay Mesa	1		1										1
Oxnard	32		4	1	6		1	4	2	10	4		32
Pacheco	2					1		1					2
Pacific Grove	3		1							1	1		3

QuantumRisk State Risk Analytics

State: CA

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Property Count by City

Part (3)

Summary	7,913	16	866	262	1,430	199	288	1,642	149	2,489	561	11	7,913
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Pacific Palisades	5				2		1	1		1			5
Pacifica	6			1	1					3	1		6
Pacoima	5				2			1		2			5
Palisades	2					1				1			2
Palm Desert	30		3	1	2	1	2	4		14	3		30
Palm Springs	17			2	4	1	2			6	2		17
Palmdale	27		1		14					10	2		27
Palo Alto	25		1	2	3		1	13		4	1		25
Panorama City	7		2		1			1	1	1	1		7
Paradise	6					4				2			6
Paramount	21		3		6	3		1		5	3		21
Pasadena	52		1	2	9		5	13		18	4		52
Paso Robles	7				2	1			1	3			7
Patterson	1			1									1
Perris	8					2	1	1		4			8
Petaluma	14		2		1	2	2	1		5	1		14
Phelan	3					1				1	1		3
Pico Rivera	12		3		2		1			4	2		12
Pinole	5						1			3	1		5
Pioneer	1					1							1
Pismo	1									1			1
Pismo Beach	8			2	2			2		2			8
Pittsburg	4				1					2	1		4
Placentia	12		4		3			1		4			12
Placerville	2								1		1		2
Playa Del Rey	1				1								1
Pleasant Hill	11			1	3			1		6			11
Pleasanton	20		1	1			1	9		6	2		20
Pollock Pines	2					1				1			2
Pomona	19		5		2			5		5	2		19
Porter Ranch	1									1			1
Porterville	7			1	1	1				4			7
Portola Valley	2							2					2
Poway	18		2	1	2			2		7	3	1	18
Ramona	2				2								2
Rancho Bernardo	1							1					1
Rancho Cordova	22		7	1	2			8	1	2	1		22
Rancho Cucamonga	43		6		2	1		4	1	23	6		43
Rancho Dominguez	11		11										11
Rancho Mirage	5							2		3			5
Rancho Palos Verdes	5						2	2		1			5
Rancho San Diego	1										1		1
Rancho Santa Fe	1							1					1
Rancho Santa Margarita	24		5		1		1	4		12	1		24
Red Bluff	7			1	1	2				3			7
Redding	23			1	8	1		1		11	1		23
Redlands	21			1	3	1	1	1		12	2		21
Redondo Beach	24		3		8		2	7		3	1		24
Redwood City	19		3	1	1	1		7		4	2		19
Redwood Shores	1							1					1
Reedley	2				1					1			2
Reseda	7				3		1			3			7
Rialto	19				3	5			1	8	2		19
Richmond	21		5		4			4		3	5		21
Ridgecrest	7				1		1			4	1		7
Rim Forest	1										1		1
Rio Linda	1									1			1
Ripon	1									1			1
Riverbank	2					1					1		2
Riverside	77		11	1	14	2	1	14		22	12		77
Rocklin	15		1		1	1		2		8	2		15
Rohnert Park	8				3		1			3	1		8
Rosamond	2				1					1			2
Rosemead	6				2				1	3			6
Rosemont	1				1								1
Roseville	47		6		4		1	15		14	7		47
Rowland Heights	5							1		4			5
Sacramento	182		15	4	38	3	6	59	4	42	11		182

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Property Count by City

Part (3)

Summary	7,913	16	866	262	1,430	199	288	1,642	149	2,489	561	11	7,913
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Saint Helena	4		1	1				1		1			4
Salida	2										2		2
Salinas	31		4		3	1	1	7	2	8	5		31
San Andreas	1					1							1
San Anselmo	1									1			1
San Bernardino	40	1	4		9	2	1	7	1	12	3		40
San Bruno	4									4			4
San Carlos	2				1						1		2
San Clemente	18		4	1	2		1	3		5	2		18
San Diego	401		46	38	56	3	18	117	5	100	17	1	401
San Dimas	10		3	1			1			5			10
San Fernando	9		1		1			1		5	1		9
San Francisco	179		2	12	47		20	58	4	30	6		179
San Gabriel	8				2			2		2	2		8
San Jacinto	6				1	1			1	2	1		6
San Jose	109		20	4	9	5	1	25	2	31	11	1	109
San Juan	1										1		1
San Juan Capistrano	15				1	1	1	6		4	2		15
San Leandro	22		6		2		2	4		6	2		22
San Lorenzo	3				1					1	1		3
San Luis Obispo	20		1	1	3		1	6		6	2		20
San Marcos	21		3		2	1	4	1		8	2		21
San Mateo	14				5			5		3	1		14
San Pablo	4				1			1		2			4
San Pedro	6				1	1	1			3			6
San Rafael	20		2		2	1	1	8		4	2		20
San Ramon	13		2		1			2		6	2		13
San Ysidro	3		1							1	1		3
Sanger	1				1								1
Santa Ana	82		15	4	7	3	3	25	3	21	1		82
Santa Barbara	32			1	10	1	2	6		10	2		32
Santa Clara	40		18					13		9			40
Santa Clarita	57		7		3	2	2	7	2	29	5		57
Santa Clarita Valley	1									1			1
Santa Cruz	14		1	2	2	2	2	1		3	1		14
Santa Fe Springs	23		17		1			1		2	2		23
Santa Maria	26			1	1	1	1	2	2	16	2		26
Santa Monica	122		1	4	35		19	35	6	21	1		122
Santa Nella	1					1							1
Santa Paula	3				1	1					1		3
Santa Rosa	44		5		8	2	2	8	2	9	8		44
Santee	10		1			2		1	2	2	2		10
Saratoga	4									4			4
Sausalito	1									1			1
Scotts Valley	6							2		3	1		6
Seal Beach	2									2			2
Seaside	2					1				1			2
Sebastopol	2		1	1									2
Selma	4								1	3			4
Shafter	1									1			1
Sherman Oaks	31			3	12		1	4	5	5	1		31
Shingle Springs	1					1							1
Signal Hill	4		1					1		2			4
Simi Valley	34		6		2		1	6	2	16	1		34
Solana Beach	16		2	2	1		2	4		4	1		16
Soledad	1									1			1
Solvang	4			2		1				1			4
Sonoma	10			3	1	2				3	1		10
Sonora	5				2				1	2			5
South El Monte	2		1		1								2
South Gate	6				2					4			6
South Lake Tahoe	9		1	1	3		1			3			9
South Pasadena	4				1		1			1			4
South San Francisco	15		2	3	2			5	1	1	1		15
Southgate	1								1				1
Spring Valley	3		2		1								3
Stanton	7				1			1		3	2		7
Stevenson Ranch	2									2			2

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Property Count by City

Part (3)

Summary	7,913	16	866	262	1,430	199	288	1,642	149	2,489	561	11	7,913
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Stockton	53		7		12			8		21	4	1	53
Studio City	12				1			4		7			12
Suisun City	4				2	1				1			4
Sun City	6							1		4	1		6
Sun Valley	7		2		2						3		7
Sunland	1									1			1
Sunnyvale	34		11	2	5			7	3	5	1		34
Susanville	1									1			1
Sylmar	9		3		2	1				2	1		9
Taft	1									1			1
Tarzana	11				1		1	2		6	1		11
Tehachapi	5				3				1	1			5
Temecula	52		4	2	4		3	12		24	3		52
Temple City	1									1			1
Templeton	2	1						1					2
Thousand Oaks	46		2		1	1	3	14	1	21	3		46
Tiburon	2			1	1								2
Toluca Lake	4				3			1					4
Torrance	70		11		14		2	16	2	17	8		70
Torrance	3							1		2			3
Trabuco Canyon	3				1					2			3
Tracy	18		3		1	1				12	1		18
Truckee	7		1	1		1		1		2	1		7
Tujunga	2									2			2
Tulare	5					1				4			5
Turlock	8			1	2			1		3	1		8
Tustin	33		7		2			12		11	1		33
Twentynine Palms	1										1		1
Ukiah	3				1					2			3
Union City	10		3		1					5	1		10
Universal City	2			1				1					2
Upland	20		2		1	3	1	4		7	2		20
Vacaville	18	1	2	1	4			2	2	4	2		18
Valencia	26		9					6		10	1		26
Vallejo	15				3	1		1		8	2		15
Valley Springs	3									2	1		3
Valley Village	8				4			3		1			8
Van Nuys	1		1										1
Van Nuys	66		14	1	17	1	2	11	2	13	5		66
Venice	8				2		3	2	1				8
Venice Beach	1									1			1
Ventura	30		6		2			4	1	14	3		30
Vernon	14		14										14
Victorville	24			1	4			1	1	10	7		24
Visalia	22	1	2	1	3	1		2		10	2		22
Vista	34		7		7		1	4		12	2	1	34
Walnut	4		1				1			2			4
Walnut Creek	30			1	6		3	12		6	2		30
Wasco	1				1								1
Watsonville	10		2		2	1		1		2	2		10
Weaverville	2				1					1			2
West Covina	23			1	2		2	5	1	10	2		23
West Hills	4							3		1			4
West Hollywood	28			3	8		1	9	1	6			28
West Los Angeles	1				1								1
West Sacramento	10		4		1			1		3	1		10
Westchester	1									1			1
Westlake Village	19		3	2			1	12		1			19
Westminster	17		1		2	1		1		10	2		17
Westwood	3				2			1					3
Whittier	8				3					4			8
Wildomar	5							2		3			5
Willows	1				1								1
Wilmington	6		2		4								6
Windsor	8		1		1			1		5			8
Winnetka	2				1					1			2
Winters	1				1								1
Winton	2				2								2



QuantumRisk State Risk Analytics

Original Balance by City, (\$'000)

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Part (3)

Summary	1,244,577,814	6,804,222	36,194,365	97,913,657	21,507,182	1,503,741	8,558,537	946,633,303	45,734,827	69,630,189	9,254,229	782,396	1,244,516,647
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Agoura Hills	102,579		3,000		1,670			80,424		17,485			102,579
Ahaheim	3,008				3,008								3,008
Alameda	2,131,765		6,000	1,207,200	21,690		4,950	370,375	500,000	12,300	9,250		2,131,765
Alamo	13,252				7,652					5,600			13,252
Albany	8,650				6,150			2,500					8,650
Alhambra	244,866				11,625			170,200	7,435	46,358	9,248		244,866
Aliso Viejo	432,317		16,900				7,600	136,392		262,925			432,317
Alpine	72,450				17,200			8,480			46,770		72,450
Alta Loma	3,150					3,150							3,150
Altadena	76,441						5,300	6,150			64,991		76,441
Alviso	3,550					3,550							3,550
American Canyon	35,500		15,250				7,250			13,000			35,500
Anaheim	4,471,203		1,235,305	1,676,110	256,117	29,710	99,000	190,942	629,125	306,109	48,785		4,471,203
Anaheim Hills	57,986							21,436		36,550			57,986
Anderson	3,350									3,350			3,350
Angels Camp	1,875								1,875				1,875
Antelope	73,600									73,600			73,600
Antioch	1,728,120		41,010		6,866	18,150		7,843	1,212,550	439,551	2,150		1,728,120
Apple Valley	195,533				1,550	13,270				10,713	170,000		195,533
Aptos	10,520				1,660	6,760		2,100					10,520
Arcadia	1,553,834		1,400	1,353,700	12,765			37,430		133,275	15,264		1,553,834
Arcata	15,453		2,940		4,752			2,461		5,300			15,453
Arleta	5,075				3,875					1,200			5,075
Arroyo Grande	24,485					9,675				9,860	4,950		24,485
Artesia	115,014							85,435		29,579			115,014
Arvin	1,250					1,250							1,250
Atascadero	7,769				419	900				6,450			7,769
Atwater	4,440		1,440		3,000								4,440
Auburn	649,469		12,450	36,090		3,600		348,850	6,600	238,979	2,900		649,469
Avalon	9,000			9,000									9,000
Avenal	6,160				6,160								6,160
Azusa	71,703				43,825				3,200	24,678			71,703
Bakersfield	4,678,725	65,500	86,374	2,659,000	55,687	22,850	107,213	937,723	33,400	657,053	53,495		4,678,295
Baldwin Hills	12,600									12,600			12,600
Baldwin Park	107,170		4,345	15,000				340	11,487	23,898	52,100		107,170
Banning	222,728			2,450		2,800		22,700		186,078	8,700		222,728
Barstow	52,235			5,600	12,600					4,200	29,835		52,235
Beaumont	18,225				650	5,700				3,450	8,425		18,225
Bell Gardens	32,620				500				10,000	22,120			32,620
Bellflower	377,257			41,480	76,032	2,540				211,605	45,600		377,257
Belmont	1,871,711		14,000	1,838,104						19,607			1,871,711
Belvedere Tiburon	2,250							2,250					2,250
Benicia	1,610,460		1,103,600						500,000	6,860			1,610,460
Berkeley	1,275,601			1,002,900	39,400		29,899	74,769		51,508	77,125		1,275,601
Bermuda Dunes	42,300				36,800					5,500			42,300
Beverly Hills	3,594,907		930	284,500	39,153		253,975	2,529,048	261,400	225,900			3,594,907
Big Bear Lake	1,075									1,075			1,075
Big Sur	26,000			26,000									26,000
Bishop	17,920			4,000		5,200		320		8,400			17,920
Bloomington	61,450		6,600			8,750				3,100	43,000		61,450
Blythe	189,038			4,000	2,700				2,425	179,913			189,038
Bonita	13,000							10,300		2,700			13,000
Borrego Springs	14,690			2,515		12,175							14,690
Brawley	6,484							4,500		1,984			6,484
Brea	1,317,132		10,393	776,900	16,100		20,400	338,071	12,500	137,768	5,000		1,317,132
Brentwood	232,975				38,057			58,400		119,000	17,518		232,975
Brisbane	227,000			57,000				170,000					227,000
Buellton	15,830		1,230						12,300	2,300			15,830
Buena Park	702,078		33,967	340,600	29,751			21,700	9,000	254,010	13,050		702,078
Burbank	2,494,695		32,080	713,380	62,978	1,690	12,762	848,840	2,210	814,890	5,866		2,494,695
Burlingame	27,535,910		46,060		7,430			27,476,695		5,725			27,535,910
Cabazon	10,000									10,000			10,000
Calabasas	247,689			27,500				104,209		115,980			247,689
Calabasas Hills	11,000										11,000		11,000
Calxico	11,000		2,500			3,000			2,580		2,920		11,000
California City	2,314									2,314			2,314
Calimesa	5,375										5,375		5,375
Calistoga	4,040								4,040				4,040

QuantumRisk State Risk Analytics

Original Balance by City, (\$'000)

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Part (3)

Summary	1,244,577,814	6,804,222	36,194,365	97,913,657	21,507,182	1,503,741	8,558,537	946,633,303	45,734,827	69,630,189	9,254,229	782,396	1,244,516,647
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Calsbad	7,000										7,000		7,000
Camarillo	437,057		27,890	11,500	9,750			38,100		327,085	22,732		437,057
Cambria	14,110			14,110									14,110
Cameron Park	82,665				6,115					69,550	7,000		82,665
Campbell	29,077,693		1,785	1,324,104	23,000			27,671,304		5,400	52,100		29,077,693
Camrillo	2,860		2,860										2,860
Canoga Park	464,510		9,300		48,459		7,440	18,080	7,738	373,492			464,510
Canyon Country	568,991				4,000				500,000		64,991		568,991
Capistrano Beach	12,000									12,000			12,000
Capitola	34,148				22,198					11,950			34,148
Cardiff By The Sea	8,950									8,950			8,950
Carlsbad	2,508,553		362,750	957,831	19,947		35,390	297,637	511,000	240,923	83,075		2,508,553
Carmel	83,100			16,000				5,500		61,600			83,100
Carmichael	763,900	735,000			14,175			270		14,455			763,900
Carpinteria	42,860		1,700		4,400	1,470		35,290					42,860
Carson	908,266		51,470	600,000		3,200	3,200	8,700		214,796	19,900	7,000	908,266
Castaic	41,898			3,000						38,898			41,898
Castro Valley	22,554	2,600			5,550	2,500				2,791	9,113		22,554
Castroville	29,825		8,425			21,400							29,825
Cathedral City	117,281		8,250				3,500			76,597	28,935		117,281
Century City	14,596,099							14,596,099					14,596,099
Ceres	24,801		4,500			5,826				12,750	1,725		24,801
Cerritos	1,059,161		582,225					232,000		99,550	145,386		1,059,161
Chatsworth	857,379		680,005		28,300			101,840	1,303	26,382	19,550		857,379
Cherry Valley	3,338				3,338								3,338
Chico	589,844	19,075	2,200		52,669	18,650			7,000	486,590	3,660		589,844
Chino	1,430,601	64,000	299,960	600,000	7,350	1,280		6,300	139,498	312,213			1,430,601
Chino Hills	217,575					7,500		18,650		191,425			217,575
Chula Vista	1,304,269		38,671	2,100	23,759	5,775		122,245	501,700	549,420	54,824		1,298,494
Citrus Heights	1,292,117				18,667			13,875	1,000,000	254,268	4,500		1,291,310
City Of Commerce	3,175		1,815				1,360						3,175
City Of Industry	433,290		236,111					70,625	7,000	80,625	38,929		433,290
Claremont	297,788	250,000					9,550	4,002		9,620	24,616		297,788
Clear Lake	2,550									2,550			2,550
Clovis	921,992				10,990	8,000		6,361	606,275	290,366			921,992
Coachella	45,167				1,767	1,600				41,800			45,167
Colma	48,750						750			48,000			48,750
Colton	875,552		6,650	4,100	35,460	2,650	8,400	148,865	500,000	169,427			875,552
Commerce	647,344		248,429				6,350	200,865		191,700			647,344
Compton	425,356				18,710	6,823	95,000	252,450		28,973	3,600		425,356
Concord	1,664,013		556,240		19,473	2,100		83,100	500,000	441,750	61,350		1,664,013
Corning	3,300									3,300			3,300
Corona	1,320,190		111,308		75,113	20,000	805	75,325	503,400	437,720	96,519		1,320,190
Corona Del Mar	8,770							6,500		2,270			8,770
Coronado	355,950						13,550	340,000		2,400			355,950
Corte Madera	41,350		11,300					18,050		12,000			41,350
Costa Mesa	1,906,210		25,800	574,450	3,000		4,315	1,030,231	14,000	172,971	81,443		1,906,210
Cotati	16,594									16,594			16,594
Cottonwood	1,064					1,064							1,064
Covina	754,938				28,040	33,399		143	500,000	46,965	146,391		754,938
Culver City	1,212,003		24,554					264,830	23,969	895,400	3,250		1,212,003
Cupertino	1,043,130		8,500	722,900	15,530			92,098		202,202	1,900		1,043,130
Cypress	960,599		100,500	683,000	7,000			104,160	2,250	54,549	9,140		960,599
Daly City	283,654				5,061		220	30,900	2,100	234,623	10,750		283,654
Dana Point	119,900				79,500			5,000		25,600	9,800		119,900
Danville	70,379				14,316			9,000		12,475	30,088	4,500	70,379
Davis	301,710				130,945		17,600	8,340		142,500	2,325		301,710
Del Aire	5,400		5,400										5,400
Del Mar	124,140		750	30,540				19,850		73,000			124,140
Del Rey Oaks	8,550									4,650	3,900		8,550
Delano	179,950									179,950			179,950
Desert Hot Springs	27,422				3,822	7,600				10,000	6,000		27,422
Diamond	13,800						13,800						13,800
Diamond Bar	789,445							603,120	20,100	166,225			789,445
Dinuba	11,346				374					10,972			11,346
Dixon	2,900									2,900			2,900
Downey	531,904		275,000		6,789			37,185		197,130	15,800		531,904
Duarte	39,700		8,625							31,075			39,700

QuantumRisk State Risk Analytics

Original Balance by City, (\$'000)

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Part (3)

Summary	1,244,577,814	6,804,222	36,194,365	97,913,657	21,507,182	1,503,741	8,558,537	946,633,303	45,734,827	69,630,189	9,254,229	782,396	1,244,516,647
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Dublin	1,386,544		276,350	608,750				384,260		65,470	51,714		1,386,544
Eagle Rock	21,200									21,200			21,200
East Los Angeles	13,505									13,505			13,505
East Palo Alto	11,987				3,500					8,487			11,987
El Portal	16,296			16,296									16,296
El Cajon	1,435,800	5,551	29,147		22,755	22,300	2,100	8,564	210,000	1,045,605	82,488	7,000	1,435,510
El Centro	412,530		15,000		4,152	7,600		118,476		267,302			412,530
El Cerrito	5,200				2,000					3,200			5,200
El Dorado	28,750				1,600			4,350		22,800			28,750
El Dorado Hills	63,490		7,170			5,000	14,400	16,920		20,000			63,490
El Monte	99,693		3,000		1,404	4,584		26,575		52,930	11,200		99,693
El Portal	43,542			43,542									43,542
El Segundo	2,735,480		18,175	1,448,653	23,538		143,000	844,253	40,500	217,362			2,735,480
Elk Grove	1,727,780		6,880	613,275	34,910			9,600	510,900	530,045	22,170		1,727,780
Emeryville	857,955		11,400	712,363	6,782			111,100		16,310			857,955
Encinitas	247,513			6,375	49,450	2,300		61,435		111,650	16,303		247,513
Encino	466,609				32,550		17,750	281,733	11,800	115,776	7,000		466,609
Escondido	1,480,635		5,865	5,000	75,429		2,900	409,850	500,000	390,134	90,788		1,479,966
Eureka	82,610			3,000		1,400		5,588		72,622			82,610
Exeter	8,420									8,420			8,420
Fair Oaks	68,175				28,600			1,950		37,625			68,175
Fairfield	1,422,924		11,540	658,929	19,050			48,950	500,000	174,355	10,100		1,422,924
Fallbrook	126,295		1,982		15,475					15,538	93,300		126,295
Finn Springs	1,350					1,350							1,350
Folsom	1,332,917			76,000	32,200	4,000		82,165	624,932	513,620			1,332,917
Fontana	1,402,687		279,000		35,075	13,916		22,050	502,500	444,375	100,066	5,704	1,402,687
Foothill Ranch	383,209			87,805	29,500			40,450	106,275	119,179			383,209
Forestville	4,800										4,800		4,800
Fortuna	6,850			3,000						3,850			6,850
Foster City	15,928,535		12,000	817,900	6,217			15,007,418		85,000			15,928,535
Fountain Valley	156,831		55,150					27,791	17,800	52,840	3,250		156,831
Fremont	7,044,783		1,980,239	3,963,104	62,250	9,500	12,635	842,293	30,700	116,864	27,199		7,044,783
Fresno	5,905,369	570,000	311,901	2,070,260	201,330	11,065	190,000	1,167,520		1,378,273	5,020		5,905,369
Fullerton	1,182,113	8,000	586,170		110,673		4,225	40,000	106,275	284,910	41,860		1,182,113
Galt	52,531			1,627	2,070					3,309	45,525		52,531
Garden Grove	2,086,578		1,125,440	111,400	53,377	3,000		189,993	133,610	341,394	121,988	6,375	2,086,578
Gardena	1,358,136		36,881	600,000	7,703		155,625	388,938		57,687	51,204	60,098	1,358,136
Gilroy	127,118				555			2,175		120,638	3,750		127,118
Glen Ellen	9,000			9,000									9,000
Glendale	15,931,815	5,620	1,308	600,000	55,532		19,315	14,544,961	127,820	557,237	14,696	5,325	15,931,815
Glendora	107,520							5,160	12,160	54,050	36,150		107,520
Goleta	314,442		31,265		67,415			82,900	3,885	124,177	4,800		314,442
Granada Hills	117,980	5,800			7,800			7,200		97,180			117,980
Grand Terrace	7,755				1,500	3,755				2,500			7,755
Granite Bay	559,346							6,985	500,000	52,361			559,346
Grass Valley	302,806		1,675		7,881	11,450		1,225		269,725	10,850		302,806
Greenfield	1,850					1,850							1,850
Gridley	5,275									5,275			5,275
Grover Beach	1,300					1,300							1,300
Hacienda Heights	740,957			640,000	37,957					63,000			740,957
Hanford	395,774				4,564			2,525		388,685			395,774
Harbor City	25,394				3,744					17,150	4,500		25,394
Hawaiian Gardens	160,680									15,680	145,000		160,680
Hawthorne	619,318		46,150	252,932	65,151		6,200		2,455	229,091	17,340		619,318
Hayward	4,083,336		3,375,260		35,139	28,000		67,400		559,428	18,110		4,083,336
Healdsburg	9,800		5,800					1,150	2,850				9,800
Hemet	801,464				8,639	46,750		8,900	56,500	500,000	85,375	95,300	801,464
Hercules	7,175									7,175			7,175
Hermosa Beach	13,902						5,450			8,452			13,902
Hesperia	89,289		344	9,000	10,160					45,925	23,860		89,289
Highland	713,840				3,020	11,760			500,000	195,360	3,700		713,840
Highland Park	1,075		1,075										1,075
Hollister	220,730		1,100		1,030					216,000	2,600		220,730
Hollywood	503,104			135,000	60,522			60,500	32,250	178,407	36,425		503,104
Homeland	8,400									8,400			8,400
Hume	1,960				1,960								1,960
Huntington Beach	1,688,930		28,365	785,000	125,213	41,000	108,850	168,125		330,277	102,100		1,688,930
Huntington Park	147,600		3,990		270				20,940	122,400			147,600

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Part (3)

Summary	1,244,577,814	6,804,222	36,194,365	97,913,657	21,507,182	1,503,741	8,558,537	946,633,303	45,734,827	69,630,189	9,254,229	782,396	1,244,516,647
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Idyllwild	2,510					2,510							2,510
Imperial Beach	35,950				30,900					5,050			35,950
Indian Wells	9,000							9,000					9,000
Indio	114,021		3,600		19,331	33,470		4,500	12,000	33,920	7,200		114,021
Industry	8,300		8,300										8,300
Inglewood	931,572		5,430		94,617			377,525		407,371	46,629		931,572
Irvine	6,202,215		1,189,360	2,938,800	2,800		108,000	1,644,455		228,600	69,200		6,202,215
Irwindale	857,105		830,300					10,505	8,800	5,500	2,000		857,105
Isla Vista	29,505				29,505								29,505
Jackson	335,475				1,875							333,600	335,475
Jamul	2,800									2,800			2,800
Jurupa	8,000							8,000					8,000
Kearny Mesa	30,100		2,100					28,000					30,100
Kelseyville	1,600										1,600		1,600
Kentfield	11,795				7,495						4,300		11,795
King City	10,165									10,165			10,165
La Canada	4,500									4,500			4,500
La Canada Flintridge	7,000									7,000			7,000
La Crescenta	7,000										7,000		7,000
La Habra	175,045		11,500		6,620					75,600	81,325		175,045
La Jolla	1,670,660	45,000		567,700	6,500		104,007	928,603		18,850			1,670,660
La Mesa	463,672		7,300		8,430		17,450	385,532		38,660	6,300		463,672
La Mirada	1,371,756		655,612	600,000				19,500		28,935		67,709	1,371,756
La Palma	8,400												8,400
La Puente	77,231		2,300		8,700					64,823	1,408		77,231
La Quinta	1,072,585			1,000,000			12,900			45,485	14,200		1,072,585
La Verne	98,043		29,483		2,710					57,800	8,050		98,043
Ladera Ranch	640,160								500,000	132,660	7,500		640,160
Lafayette	44,366				13,700		4,500	25,136		1,030			44,366
Laguna Beach	80,059		1,800	31,684			9,875	7,000		29,700			80,059
Laguna Hills	186,055		5,150				13,220	64,450	8,650	88,260	6,325		186,055
Laguna Niguel	1,161,083							14,935	1,000,000	131,388	14,760		1,161,083
Laguna Woods	35,952	32,500								3,452			35,952
Lahabra	9,200		9,200										9,200
Lake Arrowhead	54,300									54,300			54,300
Lake Elsinore	198,625				74,000					121,125	3,500		198,625
Lake Forest	1,618,350		570,729	600,000	88,500	2,400	6,000	103,437		211,834	35,450		1,618,350
Lake View Terrace	8,500				8,500								8,500
Lakeport	12,670					3,400			3,400	5,870			12,670
Lakeside	31,737				10,325	6,320				10,855	4,100		31,600
Lakewood	739,447				2,376			5,100	20,500	711,471			739,447
Lancaster	1,476,189		15,200		47,217	4,900	11,200	39,828	1,003,623	225,446	128,775		1,476,189
Larkspur	28,302,095			817,900	1,900			27,476,295		6,000			28,302,095
Lathrop	160,240		154,150			970				5,120			160,240
Laverne	21,679									5,029	16,650		21,679
Lawndale	42,102		1,800	5,000						35,302			42,102
Layfayette	1,670				1,670								1,670
Lemon Grove	15,056				3,000					12,056			15,056
Lemoore	16,550				12,450					4,100			16,550
Lincoln	82,515					27,990				48,825	5,700		82,515
Lindsay	18,000									18,000			18,000
Littlerock	1,550									1,550			1,550
Livermore	2,265,102		965,307	625,795				23,500	500,000	51,885	30,906	67,709	2,265,102
Livingston	2,475									2,475			2,475
Lodi	489,650		3,500					2,750		387,805	95,595		489,650
Lomita	11,150								2,800	8,350			11,150
Lompoc	388,393			116,100	15,293	3,200			106,275	143,025		4,500	388,393
Long Beach	4,483,557		180,725	1,247,000	137,143	26,300	221,076	1,495,794	503,420	445,852	226,246		4,483,557
Loomis	1,468									1,468			1,468
Los Alamitos	397,509	3,000	10,800	258,638				25,821		5,950	93,300		397,509
Los Altos	135,360			44,400				61,360		29,600			135,360
Los Angeles	26,298,656	87,922	1,012,637	1,234,475	3,398,538	1,700	641,626	14,248,830	862,355	4,161,956	637,367	11,250	26,298,656
Los Banos	20,493									20,493			20,493
Los Gatos	110,200			63,500			8,300	29,900		8,500			110,200
Los Osos	2,404				1,204					1,200			2,404
Lower Lake	4,890				1,350						3,540		4,890
Lynwood	529,794				6,662		95,000	245,000	24,130	159,002			529,794
Madera	240,125							1,160	106,275	132,690			240,125

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Part (3)

Summary	1,244,577,814	6,804,222	36,194,365	97,913,657	21,507,182	1,503,741	8,558,537	946,633,303	45,734,827	69,630,189	9,254,229	782,396	1,244,516,647
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Malibu	140,660			2,060		15,000	10,000	39,800		73,800			140,660
Mammoth Lakes	35,800			4,800			31,000						35,800
Manhattan Beach	346,751			53,460	1,900		48,000	207,141		36,250			346,751
Manteca	250,426				32,000			1,333		145,130	71,963		250,426
Marina	29,100			14,000		8,000				4,100	3,000		29,100
Marina Del Rey	1,086,006			835,000	111,806		51,000	24,800		45,000	18,400		1,086,006
Martinez	61,401		1,300		22,198					32,654	5,250		61,401
Marysville	13,200				7,200	3,000							10,200
Maywood	17,962				200					17,762			17,962
McKinleyville	10,396				6,176					4,220			10,396
Menifee	14,100									7,300	6,800		14,100
Menlo Park	13,867,895		1,594	16,877	12,600		6,750	13,815,748	13,226	1,100			13,867,895
Merced	138,489				9,994	5,715		16,479		106,300			138,489
Mill Valley	13,773,248				18,000			13,734,398		20,850			13,773,248
Millbrae	85,912			5,412						70,000	10,500		85,912
Milpitas	5,359,263		1,576,938	1,316,600	29,785	7,340	144,500	682,050	1,500,000	73,750	10,800	4,100	5,345,863
Mira Loma	46,922		3,172		42,000					1,750			46,922
Mission Hills	387,920						95,000	282,100		4,070	6,750		387,920
Mission Viejo	378,030		2,700		24,000			58,185		277,845	15,300		378,030
Modesto	1,565,584		95,184	88,890	34,930	17,950	18,000	18,160	1,013,840	266,321	12,310		1,565,584
Monrovia	905,590		1,000	600,000	32,745			17,570	2,700	251,575			905,590
Montclair	274,578		19,200		2,000		6,300			244,356	2,722		274,578
Montebello	328,688		275,000		22,000			440	1,000	30,248			328,688
Monterey	341,213		9,520	183,135	27,536		443	33,380		82,300	4,900		341,213
Monterey Park	52,116		1,600		1,275			31,241		18,000			52,116
Montrose	9,580				9,580								9,580
Moorpark	583,506		30,206					7,100		500,000	35,700	10,500	583,506
Moraga	25,750									25,750			25,750
Moreno Valley	2,029,494		14,350		109,010	3,990	148,865	41,300	1,000,000	524,364	187,615		2,029,494
Morgan Hill	1,280,880		4,530	600,000	9,350	10,000			500,000	137,800	19,200		1,280,880
Morro Bay	3,474									3,474			3,474
Mountain View	4,482,171		14,482	1,445,280	13,430	16,800		1,809,075	1,000,000	171,055	12,050		4,482,171
Murrieta	425,428		12,485		92,675		16,500	25,950	4,800	270,018	3,000		425,428
Murrietta	5,000							5,000					5,000
Napa	219,675		110,030	24,665	3,986	2,000		42,400		22,140	14,454		219,675
National City	420,095		147,500		5,645	3,350			5,600	248,250	9,750		420,095
Needles	2,895									2,895			2,895
Nevada City	11,100							11,100					11,100
Newark	455,316		147,500	242,066	7,300			25,450		33,000			455,316
Newbury Park	102,670		37,150				5,500			43,370	16,650		102,670
Newhall	21,131					3,866				17,265			21,131
Newman	1,049									1,049			1,049
Newport Beach	2,616,739	735,000		616,200	274,200	6,500		919,154	8,000	31,865	25,250		2,616,169
Nipomo	11,070									8,100	2,970		11,070
Norco	41,163		4,000							27,888	9,275		41,163
North Highlands	34,855		4,500	6,800	7,355	3,000				11,000	2,200		34,855
North Hills	91,082		22,300		25,097			30,000	2,485	11,200			91,082
North Hollywood	1,063,644		305,500	16,800	26,757		18,848	415,750	9,564	216,575	20,850	33,000	1,063,644
Northridge	1,242,186		1,741	600,000	103,389		16,500	75,076		392,247	53,233		1,242,186
Norwalk	488,051		173,700		13,701			132,000		159,350	9,300		488,051
Novato	27,706,248		5,100	10,000	6,380	3,750		27,564,733		116,285			27,706,248
Oak Park	29,652									29,652			29,652
Oakdale	17,350				2,795					14,555			17,350
Oakhurst	27,150						27,150						27,150
Oakland	2,181,989	735,000	626,158	125,600	80,528		64,350	438,832	5,499	73,612	32,410		2,181,989
Oakley	12,051									9,401	2,650		12,051
Oceano	7,525				6,025	1,500							7,525
Oceanside	1,794,402		7,700	648,480	60,010		30,285	13,804	500,000	500,280	33,719		1,794,278
Ojai	7,910					3,125				485	4,300		7,910
Ontario	2,730,554		500,424	703,657	49,620	5,500		539,615	503,400	372,025	51,963	4,350	2,730,554
Orange	1,829,099		46,873	627,400		7,800	4,447	15,700		520,488	12,900	975	1,829,099
Orangevale	24,460				3,000	1,000		592,516		16,700	3,760		24,460
Orcutt	7,540									7,540			7,540
Oroville	23,763				3,863	2,900		8,750		8,250			23,763
Otay Mesa	8,700		6,700						2,000				8,700
Oxnard	690,792		28,655	273,200	51,463		4,000	25,444	7,400	278,036	22,595		690,792
Pacheco	16,000					15,000		1,000					16,000
Pacific Grove	26,188		3,000		6,188					13,500	3,500		26,188

QuantumRisk State Risk Analytics

Original Balance by City, (\$'000)

State: CA

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Part (3)

Summary	1,244,577,814	6,804,222	36,194,365	97,913,657	21,507,182	1,503,741	8,558,537	946,633,303	45,734,827	69,630,189	9,254,229	782,396	1,244,516,647
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Pacific Palisades	47,120				7,704		1,741	29,200		8,475			47,120
Pacifica	65,310			7,230	11,000	6,000				38,380	2,700		65,310
Pacoima	223,399		12,900		13,439			4,500		192,560			223,399
Palisades	11,271					9,450				1,821			11,271
Palm Desert	808,517		110,250	332,998	61,800	2,450	14,050	18,465	11,487	237,027	19,990		808,517
Palm Springs	1,666,787			1,443,450	11,318	3,043	14,876	148,865		40,320	4,915		1,666,787
Palmdale	1,424,146		3,500	160,000	43,022		95,000	387,625	106,275	613,524	15,200		1,424,146
Palo Alto	97,131,785		2,300	62,000	8,072		2,000	97,036,694		15,719	5,000		97,131,785
Panorama City	45,182		4,070		4,939			3,200	12,843	18,830	1,300		45,182
Paradise	187,120					11,140				175,980			187,120
Paramount	170,823		10,060		32,375	18,350		1,700		48,261	60,077		170,823
Pasadena	42,556,242		2,180	200,567	90,678		22,750	41,789,583		380,235	70,250		42,556,242
Paso Robles	282,446			50,000	14,881	5,000			3,690	207,185	1,690		282,446
Patterson	3,995			3,995									3,995
Perris	69,389		6,400			11,100	24,090	455		27,344			69,389
Petaluma	27,736,703		11,725		4,000	4,975	18,960	27,615,143		77,800	4,100		27,736,703
Phelan	12,600					1,750				6,450	4,400		12,600
Pico Rivera	151,210		27,120		8,540	15,800	4,585			86,652	8,513		151,210
Pinole	134,756						2,550	500		128,706	3,000		134,756
Pioneer	1,700					1,700							1,700
Pismo	9,700									9,700			9,700
Pismo Beach	366,410			167,315	5,320			16,225		177,550			366,410
Pittsburg	776,851	735,000			21,050					18,325	2,476		776,851
Placentia	1,370,475		11,500	567,700	102,200			632,550		10,925	45,600		1,370,475
Placerville	32,350								3,450	26,400	2,500		32,350
Playa Del Rey	1,150				1,150								1,150
Pleasant Hill	1,641,520			1,187,860	9,200			340,000		104,460			1,641,520
Pleasanton	2,716,289		5,700	1,098,370			3,150	994,252	500,000	109,667	5,150		2,716,289
Pollock Pines	2,180					580				1,600			2,180
Pomona	554,451		35,775		14,641	23,800		376,709		57,869	45,657		554,451
Porter Ranch	33,000									33,000			33,000
Porterville	132,800			6,725	3,575	1,750			106,275	14,475			132,800
Portola Valley	6,740							6,740					6,740
Poway	350,152		11,300	3,800	14,706	6,000		145,175		76,030	91,891	7,250	350,152
Ramona	6,000				6,000								6,000
Rancho Bernardo	14,000							14,000					14,000
Rancho Cordova	2,653,635		39,520	1,568,516	15,160			490,248	507,641	28,650	3,900		2,653,635
Rancho Cucamonga	1,157,738		614,561		21,500	2,000		85,150	3,000	406,578	24,950		1,157,738
Rancho Dominguez	50,375		50,375										50,375
Rancho Mirage	561,631							19,975		541,656			561,631
Rancho Palos Verdes	85,200						52,500	8,700		24,000			85,200
Rancho San Diego	3,825										3,825		3,825
Rancho Santa Fe	12,740							12,740					12,740
Rancho Santa Margarita	214,830		37,955		4,200		10,000	15,950		130,175	16,550		214,830
Red Bluff	368,799			3,500	11,950	6,149		340,000		7,200			368,799
Redding	1,206,214			12,650	28,415	4,305		346,560	106,275	707,112	897		1,206,214
Redlands	1,102,363			3,250	26,839	2,300	149,725	12,850	500,000	394,479	12,920		1,102,363
Redondo Beach	552,728		20,200	4,400	75,030		81,875	66,393		294,630	10,200		552,728
Redwood City	42,509,595		10,710	80,000	107,837	10,200		41,924,093	73,130	270,055	33,571		42,509,595
Redwood Shores	23,000							23,000					23,000
Reedley	8,720				4,020					4,700			8,720
Reseda	54,885				3,725		1,850			49,310			54,885
Rialto	272,384			83,681	42,797	32,436			5,650	31,460	74,260		270,284
Richmond	1,670,725		41,825	600,000	207,099			31,010		756,070	34,721		1,670,725
Ridgecrest	152,405				5,625		2,950	300		140,980	2,550		152,405
Rim Forest	4,225										4,225		4,225
Rio Linda	13,890									13,890			13,890
Ripon	4,100									4,100			4,100
Riverbank	6,449					5,280					1,169		6,449
Riverside	2,086,973		198,839	148,100	250,167	39,100	147,575	519,044		741,566	42,582		2,086,973
Rocklin	668,920		11,510	6,450	11,150	10,700		11,660	500,000	109,250	8,200		668,920
Rohnert Park	258,130			155,400	48,830		16,800			35,000	2,100		258,130
Rosamond	12,997				3,800	4,300				4,897			12,997
Rosemead	92,390				1,965			5,700	1,225	50,000	33,500		92,390
Rosemont	18,000				18,000								18,000
Roseville	2,967,579		65,625	676,000	43,475		10,300	1,344,149		802,690	25,340		2,967,579
Rowland Heights	218,850		160,000					3,600		55,250			218,850
Sacramento	9,738,770		941,153	2,691,548	828,167	11,500	523,500	1,877,577	1,069,723	1,699,446	92,157		9,734,770

QuantumRisk State Risk Analytics

Original Balance by City, (\$'000)

State: CA

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Part (3)

Summary	1,244,577,814	6,804,222	36,194,365	97,913,657	21,507,182	1,503,741	8,558,537	946,633,303	45,734,827	69,630,189	9,254,229	782,396	1,244,516,647
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Saint Helena	47,100		2,500	35,000				4,500		5,100			47,100
Salida	10,600										10,600		10,600
Salinas	975,642		10,125		13,515	13,600	2,475	360,320	35,600	507,897	26,710		970,242
San Andreas	3,700					3,700							3,700
San Anselmo	3,095									3,095			3,095
San Bernardino	1,344,812	6,200	29,325		113,286	10,900	6,750	424,645	14,687	257,403	481,615		1,344,812
San Bruno	753,640	2,600		325,000						426,040			753,640
San Carlos	14,352,368		1,020	600,000	5,350			13,734,398		2,600	9,000		14,352,368
San Clemente	799,469		27,670	1,650	6,204		3,700		500,000	170,540	60,170		798,054
San Diego	21,702,061		1,434,330	4,972,267	927,213	19,265	271,002	9,058,812	1,503,925	3,366,327	138,845	9,400	21,701,386
San Dimas	1,371,178		9,138	603,490			3,500		500,000	209,450	45,600		1,371,178
San Fernando	63,050		9,100		2,650					43,300	8,000		63,050
San Francisco	33,261,272		48,717	2,781,227	7,435,327		718,780	20,343,397	315,176	1,473,559	145,089		33,261,272
San Gabriel	107,459				3,150			15,762	12,450	71,094	5,003		107,459
San Jacinto	49,775				8,750	3,825			1,300	32,200	3,700		49,775
San Jose	104,282,803	735,000	1,235,287	3,918,028	279,998	145,899	441,500	94,055,428	2,024,781	1,363,394	65,188	5,300	104,269,803
San Juan	4,775										4,775		4,775
San Juan Capistrano	181,556				48,500	2,950	14,200	66,940		40,016	8,950		181,556
San Leandro	975,758		609,635		6,080		38,700	34,700		268,306	18,337		975,758
San Lorenzo	87,400				7,300					77,500	2,600		87,400
San Luis Obispo	371,554		1,720	125,000	30,694		13,760	28,280		163,200	8,900		371,554
San Marcos	1,693,460		16,594	1,300,000	19,925	3,375	33,316	4,200		263,175	52,875		1,693,460
San Mateo	56,965,703			1,425,403	32,230			55,393,369		106,552	8,150		56,965,703
San Pablo	17,675				390			5,785		11,500			17,675
San Pedro	85,400				26,600	3,750	3,000	26,000		26,050			85,400
San Rafael	840,222		1,400	600,000	3,635	1,650	19,500	68,115		135,092	10,830		840,222
San Ramon	1,927,192		8,600	1,767,700	3,200			19,000		78,900	49,792		1,927,192
San Ysidro	195,240		7,740							180,000	7,500		195,240
Sanger	2,334				2,334								2,334
Santa Ana	2,675,747		642,975	482,572	102,235	35,050	179,653	575,157	30,365	624,739	3,000		2,675,747
Santa Barbara	1,209,381			630,600	38,245	2,000	9,067	365,650		144,319	19,500		1,209,381
Santa Clara	52,011,295		728,485		22,198		578,000	47,062,578	3,250,000	370,035			52,011,295
Santa Clarita	809,525		39,184		125,310	23,200	71,825	228,525	6,537	295,984	18,960		809,525
Santa Clarita Valley	11,200									11,200			11,200
Santa Cruz	268,102		9,775	24,967	19,320	10,425	27,966	6,000		18,150	148,275		268,102
Santa Fe Springs	671,624		576,408		7,943			36,720		35,100	15,453		671,624
Santa Maria	853,338			36,158	16,150	3,315	2,365	412,660	110,975	216,815	54,900		853,338
Santa Monica	101,691,397	64,000	1,430	766,765	91,389		238,150	100,160,154	107,108	249,901	12,500		101,691,397
Santa Nella	2,400					2,400							2,400
Santa Paula	149,000				550	2,350				142,500	3,600		149,000
Santa Rosa	78,006,282		54,500	1,265,500	64,812	9,200	8,050	75,756,444	294,375	423,313	130,088		78,006,282
Santee	801,296		4,600			9,900		106,771	565,850	13,550	100,625		801,296
Saratoga	32,316									32,316			32,316
Sausalito	30,941		941							30,000			30,941
Scotts Valley	156,933							40,800		18,333	97,800		156,933
Seal Beach	14,550									14,550			14,550
Seaside	38,342					32,000				6,342			38,342
Sebastopol	13,000		6,500	6,500									13,000
Selma	19,250								4,150	15,100			19,250
Shafter	573,600	570,000								3,600			573,600
Sherman Oaks	514,294			96,000	66,990		5,080	203,780	38,123	38,153	66,168		514,294
Shingle Springs	5,100					5,100							5,100
Signal Hill	60,700		3,500					12,600		44,600			60,700
Simi Valley	929,360		46,975	600,000	4,874		6,230	72,155	5,600	168,825	24,701		929,360
Solana Beach	212,480		9,300	22,150	4,400		43,920	97,210		31,400	4,100		212,480
Soledad	3,600									3,600			3,600
Solvang	28,939			15,000		4,925				9,014			28,939
Sonoma	107,827			64,900	2,150	25,480				8,697	6,600		107,827
Sonora	327,592		345	28,890	7,750	7,000			138,825	144,782			327,592
South El Monte	6,625		2,375		4,250								6,625
South Gate	102,470		42,500		5,470					54,500			102,470
South Lake Tahoe	166,980		1,442	59,400	3,945		4,100			98,093			166,980
South Pasadena	23,612				9,112		3,700	8,300		2,500			23,612
South San Francisco	957,719		10,207	108,550	1,675			805,987	20,000	4,900	6,400		957,719
Southgate	9,200									9,200			9,200
Spring Valley	550,223		16,550		605				500,000	2,200	30,868		550,223
Stanton	310,933		6,040		16,300			210,950		62,702	14,941		310,933
Stevenson Ranch	627,700			600,000						27,700			627,700

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Part (3)

Summary	1,244,577,814	6,804,222	36,194,365	97,913,657	21,507,182	1,503,741	8,558,537	946,633,303	45,734,827	69,630,189	9,254,229	782,396	1,244,516,647
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Stockton	3,072,373	570,000	83,086	600,000	69,926			384,245	500,000	751,430	74,536	39,150	3,072,373
Studio City	142,340				57,200			27,390		41,100	16,650		142,340
Suisun City	47,325				18,500	1,825				27,000			47,325
Sun City	24,880							1,925		19,255	3,700		24,880
Sun Valley	168,994		13,900		7,422					131,000	16,672		168,994
Sunland	23,636									10,636	13,000		23,636
Sunnyvale	29,719,755		65,725	2,343,655	186,672		433,500	23,914,499	2,541,703	227,761	6,240		29,719,755
Susanville	4,500									4,500			4,500
Sylmar	193,139		18,910	40,929	10,685	16,205	65,000			28,900	12,510		193,139
Taft	19,250									19,250			19,250
Tarzana	870,296	735,000			6,086		9,000	82,375		34,070	3,765		870,296
Tehachapi	36,840		158		13,833				3,499	19,350			36,840
Temecula	2,819,962		20,760	720,905	76,100		77,400	83,002	1,000,000	831,744	10,050		2,819,962
Temple City	45,000									45,000			45,000
Templeton	10,900	2,900						8,000					10,900
Thousand Oaks	850,583		8,300		3,200	2,000	67,105	107,823	2,000	615,055	45,100		850,583
Tiburon	11,025			10,850	175								11,025
Toluca Lake	10,922				9,897			1,025					10,922
Torrance	4,010,032		124,999	2,620,542	40,673		6,319	804,424	15,500	331,041	66,533		4,010,032
Torrance	49,080							17,850		31,230			49,080
Trabuco Canyon	43,050				32,300					10,750			43,050
Tracy	1,574,640		96,400	600,000	450	7,650	300		500,000	366,400	3,440		1,574,640
Truckee	26,115		2,050	6,000		4,000	1,250	1,150		7,365	4,300		26,115
Tujunga	10,440									10,440			10,440
Tulare	323,956					700			106,275	216,981			323,956
Turlock	550,793		315,343	7,600	1,194			21,700		166,477	3,480	35,000	550,793
Tustin	885,128		336,395		6,860			111,440	7,435	332,060	80,938	10,000	885,128
Twentynine Palms	1,415										1,415		1,415
Ukiah	160,375				2,500				106,275	51,600			160,375
Union City	768,540		74,810	600,000	18,000					69,310	6,420		768,540
Universal City	822,202			84,000				738,202					822,202
Upland	682,501		281,825		9,225	10,000	19,850	11,255		340,596	9,750		682,501
Vacaville	1,954,626	8,800	6,670	695,841	50,245			6,600	513,630	590,490	82,350		1,954,626
Valencia	355,021		43,815	15,040				71,460		205,806	18,900		355,021
Vallejo	722,560				45,638	8,570		11,600	500,000	75,835	80,917		722,560
Valley Springs	24,405									20,180	4,225		24,405
Valley Village	39,976				22,755			11,721		5,500			39,976
Van Nuys	2,460		2,460										2,460
Van Nuys	573,156		93,788	7,200	59,075	4,478	7,770	180,832	17,552	164,475	37,987		573,156
Venice	41,510				4,880		16,530	12,600	7,500				41,510
Venice Beach	3,300									3,300			3,300
Ventura	1,431,566		41,600		87,188			355,120	502,250	427,258	18,150		1,431,566
Vernon	344,089		344,089										344,089
Victorville	327,848			9,353	19,800		148,865	11,600	9,560	87,685	40,985		327,848
Visalia	168,044	1,513	11,900	5,500	14,681	9,450		9,310		111,475	4,215		168,044
Vista	974,974		632,525		42,345			13,350	33,082	152,842	96,630	4,200	974,974
Walnut	41,900		1,500					9,000		14,750	16,650		41,900
Walnut Creek	14,510,243			417,000	28,950		23,275	13,864,558		137,160	39,300		14,510,243
Wasco	333				333								333
Watsonville	58,405		4,425		6,480	19,900		4,975		10,025	6,450		52,255
Weaverville	2,720				770					1,950			2,720
West Covina	1,779,995		1,300	13,250	51,250		11,750	112,208	501,800	1,074,287	14,150		1,779,995
West Hills	32,385							24,860		7,525			32,385
West Hollywood	1,867,340			1,568,500	29,880		22,800	143,270	38,500	64,390			1,867,340
West Los Angeles	356,300				4,000			2,300		350,000			356,300
West Sacramento	966,520		311,900	600,000	2,320			4,000		26,600	6,700	15,000	966,520
Westchester	5,250									5,250			5,250
Westlake Village	770,804		19,850	38,500			37,500	132,410	500,000	42,544			770,804
Westminster	282,469		1,850		2,296	6,900	10,816	7,250		141,306	112,051		282,469
Westwood	41,219,493				9,500			41,209,993					41,219,493
Whittier	523,249	929			24,977			366,100		50,740	80,503		523,249
Wildomar	51,615							21,400		28,515	1,700		51,615
Willows	7,350				7,350								7,350
Wilmington	31,756		6,550		11,980				13,226				31,756
Windsor	66,000		9,400		4,550			4,175		43,955	3,920		66,000
Winnetka	10,100				8,600					1,500			10,100
Winters	990				990								990
Winton	2,350				2,350								2,350



QuantumRisk State Risk Analytics

State: CA

Apr-10

Original Balance by City, (%)

Part (3)

Summary	100.00%	0.55%	2.91%	7.87%	1.73%	0.12%	0.69%	76.06%	3.67%	5.59%	0.74%	0.06%	100.00%
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Agoura Hills	0.01%		0.00%		0.00%			0.01%		0.00%			0.01%
Ahaheim	0.00%				0.00%								0.00%
Alameda	0.17%		0.00%	0.10%	0.00%		0.00%	0.03%	0.04%	0.00%	0.00%		0.17%
Alamo	0.00%				0.00%					0.00%			0.00%
Albany	0.00%				0.00%			0.00%					0.00%
Alhambra	0.02%				0.00%			0.01%	0.00%	0.00%	0.00%		0.02%
Aliso Viejo	0.03%		0.00%				0.00%	0.01%		0.02%	0.00%		0.03%
Alpine	0.01%				0.00%			0.00%			0.00%		0.01%
Alta Loma	0.00%					0.00%							0.00%
Altadena	0.01%						0.00%	0.00%			0.01%		0.01%
Alviso	0.00%					0.00%							0.00%
American Canyon	0.00%		0.00%				0.00%			0.00%			0.00%
Anaheim	0.36%		0.10%	0.13%	0.02%	0.00%	0.01%	0.02%	0.05%	0.02%	0.00%		0.36%
Anaheim Hills	0.00%							0.00%		0.00%			0.00%
Anderson	0.00%									0.00%			0.00%
Angels Camp	0.00%								0.00%				0.00%
Antelope	0.01%									0.01%			0.01%
Antioch	0.14%		0.00%		0.00%	0.00%		0.00%	0.10%	0.04%	0.00%		0.14%
Apple Valley	0.02%				0.00%	0.00%				0.00%	0.01%		0.02%
Aptos	0.00%				0.00%	0.00%		0.00%					0.00%
Arcadia	0.12%		0.00%	0.11%	0.00%			0.00%		0.01%	0.00%		0.12%
Arcata	0.00%		0.00%		0.00%			0.00%		0.00%			0.00%
Arleta	0.00%				0.00%					0.00%			0.00%
Arroyo Grande	0.00%					0.00%				0.00%	0.00%		0.00%
Artesia	0.01%							0.01%		0.00%			0.01%
Arvin	0.00%					0.00%							0.00%
Atascadero	0.00%				0.00%	0.00%				0.00%			0.00%
Atwater	0.00%		0.00%		0.00%								0.00%
Auburn	0.05%		0.00%	0.00%		0.00%		0.03%	0.00%	0.02%	0.00%		0.05%
Avalon	0.00%			0.00%									0.00%
Avenal	0.00%				0.00%								0.00%
Azusa	0.01%				0.00%				0.00%	0.00%			0.01%
Bakersfield	0.38%	0.01%	0.01%	0.21%	0.00%	0.00%	0.01%	0.08%	0.00%	0.05%	0.00%		0.38%
Baldwin Hills	0.00%									0.00%			0.00%
Baldwin Park	0.01%		0.00%	0.00%				0.00%	0.00%	0.00%	0.00%		0.01%
Banning	0.02%			0.00%		0.00%		0.00%		0.01%	0.00%		0.02%
Barstow	0.00%			0.00%	0.00%					0.00%	0.00%		0.00%
Beaumont	0.00%				0.00%	0.00%				0.00%	0.00%		0.00%
Bell Gardens	0.00%				0.00%				0.00%	0.00%			0.00%
Bellflower	0.03%			0.00%	0.01%	0.00%				0.02%	0.00%		0.03%
Belmont	0.15%		0.00%	0.15%							0.00%		0.15%
Belvedere Tiburon	0.00%							0.00%					0.00%
Benicia	0.13%		0.09%						0.04%	0.00%			0.13%
Berkeley	0.10%			0.08%	0.00%		0.00%	0.01%		0.00%	0.01%		0.10%
Bermuda Dunes	0.00%				0.00%					0.00%			0.00%
Beverly Hills	0.29%		0.00%	0.02%	0.00%		0.02%	0.20%	0.02%	0.02%			0.29%
Big Bear Lake	0.00%									0.00%			0.00%
Big Sur	0.00%			0.00%									0.00%
Bishop	0.00%			0.00%		0.00%		0.00%		0.00%			0.00%
Bloomington	0.00%		0.00%			0.00%				0.00%	0.00%		0.00%
Blythe	0.02%			0.00%	0.00%				0.00%	0.01%			0.02%
Bonita	0.00%							0.00%		0.00%			0.00%
Borrego Springs	0.00%			0.00%		0.00%							0.00%
Brawley	0.00%							0.00%			0.00%		0.00%
Brea	0.11%		0.00%	0.06%	0.00%		0.00%	0.03%	0.00%	0.01%	0.00%		0.11%
Brentwood	0.02%				0.00%			0.00%		0.01%	0.00%		0.02%
Brisbane	0.02%			0.00%				0.01%					0.02%
Buellton	0.00%		0.00%						0.00%	0.00%			0.00%
Buena Park	0.06%		0.00%	0.03%	0.00%			0.00%	0.00%	0.02%	0.00%		0.06%
Burbank	0.20%		0.00%	0.06%	0.01%	0.00%	0.00%	0.07%	0.00%	0.07%	0.00%		0.20%
Burlingame	2.21%		0.00%		0.00%			2.21%		0.00%			2.21%
Cabazon	0.00%									0.00%			0.00%
Calabasas	0.02%			0.00%				0.01%		0.01%			0.02%
Calabasas Hills	0.00%										0.00%		0.00%
Calxico	0.00%					0.00%			0.00%		0.00%		0.00%
California City	0.00%		0.00%							0.00%			0.00%
Calimesa	0.00%										0.00%		0.00%
Calistoga	0.00%								0.00%				0.00%

QuantumRisk State Risk Analytics

State: CA

Apr-10

Original Balance by City, (%)

Part (3)

Summary	100.00%	0.55%	2.91%	7.87%	1.73%	0.12%	0.69%	76.06%	3.67%	5.59%	0.74%	0.06%	100.00%
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Calsbad	0.00%										0.00%		0.00%
Camarillo	0.04%		0.00%	0.00%	0.00%			0.00%		0.03%	0.00%		0.04%
Cambria	0.00%												0.00%
Cameron Park	0.01%				0.00%					0.01%	0.00%		0.01%
Campbell	2.34%		0.00%	0.11%	0.00%			2.22%		0.00%	0.00%		2.34%
Camrillo	0.00%		0.00%										0.00%
Canoga Park	0.04%				0.00%		0.00%	0.00%	0.00%	0.03%			0.04%
Canyon Country	0.05%				0.00%				0.04%		0.01%		0.05%
Capistrano Beach	0.00%									0.00%			0.00%
Capitola	0.00%				0.00%					0.00%			0.00%
Cardiff By The Sea	0.00%									0.00%			0.00%
Carlsbad	0.20%		0.03%	0.08%	0.00%		0.00%	0.02%	0.04%	0.02%	0.01%		0.20%
Carmel	0.01%			0.00%				0.00%		0.00%			0.01%
Carmichael	0.06%	0.06%			0.00%			0.00%		0.00%			0.06%
Carpinteria	0.00%		0.00%		0.00%	0.00%		0.00%		0.00%			0.00%
Carson	0.07%		0.00%	0.05%		0.00%	0.00%			0.02%	0.00%	0.00%	0.07%
Castaic	0.00%			0.00%						0.00%			0.00%
Castro Valley	0.00%	0.00%			0.00%	0.00%				0.00%	0.00%		0.00%
Castroville	0.00%		0.00%			0.00%							0.00%
Cathedral City	0.01%						0.00%			0.01%	0.00%		0.01%
Century City	1.17%							1.17%					1.17%
Ceres	0.00%		0.00%			0.00%				0.00%	0.00%		0.00%
Cerritos	0.09%		0.05%					0.02%		0.01%	0.01%		0.09%
Chatsworth	0.07%		0.05%		0.00%			0.01%	0.00%	0.00%	0.00%		0.07%
Cherry Valley	0.00%				0.00%								0.00%
Chico	0.05%	0.00%	0.00%		0.00%	0.00%			0.00%	0.04%	0.00%		0.05%
Chino	0.11%	0.01%	0.02%	0.05%	0.00%	0.00%		0.00%	0.01%	0.03%			0.11%
Chino Hills	0.02%					0.00%		0.00%		0.02%			0.02%
Chula Vista	0.10%		0.00%	0.00%	0.00%	0.00%		0.01%	0.04%	0.04%	0.00%		0.10%
Citrus Heights	0.10%				0.00%			0.00%	0.08%	0.02%	0.00%		0.10%
City Of Commerce	0.00%		0.00%				0.00%						0.00%
City Of Industry	0.03%		0.02%					0.01%	0.00%	0.01%	0.00%		0.03%
Claremont	0.02%	0.02%					0.00%	0.00%		0.00%	0.00%		0.02%
Clear Lake	0.00%									0.00%			0.00%
Clovis	0.07%				0.00%	0.00%		0.00%	0.05%	0.02%			0.07%
Coachella	0.00%				0.00%	0.00%				0.00%			0.00%
Colma	0.00%						0.00%			0.00%			0.00%
Colton	0.07%		0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.04%	0.01%			0.07%
Commerce	0.05%		0.02%				0.00%	0.02%		0.02%			0.05%
Compton	0.03%				0.00%	0.00%	0.01%	0.02%		0.00%	0.00%		0.03%
Concord	0.13%		0.04%		0.00%	0.00%		0.01%	0.04%	0.04%	0.00%		0.13%
Corning	0.00%									0.00%			0.00%
Corona	0.11%		0.01%		0.01%	0.00%	0.00%	0.01%	0.04%	0.04%	0.01%		0.11%
Corona Del Mar	0.00%							0.00%		0.00%			0.00%
Coronado	0.03%						0.00%	0.03%		0.00%			0.03%
Corte Madera	0.00%		0.00%					0.00%		0.00%			0.00%
Costa Mesa	0.15%		0.00%	0.05%	0.00%		0.00%	0.08%	0.00%	0.01%	0.01%		0.15%
Cotati	0.00%									0.00%			0.00%
Cottonwood	0.00%					0.00%							0.00%
Covina	0.06%				0.00%	0.00%		0.00%	0.04%	0.00%	0.01%		0.06%
Culver City	0.10%		0.00%					0.02%	0.00%	0.07%	0.00%		0.10%
Cupertino	0.08%		0.00%	0.06%	0.00%			0.01%		0.02%	0.00%		0.08%
Cypress	0.08%		0.01%	0.05%	0.00%			0.01%	0.00%	0.00%	0.00%		0.08%
Daly City	0.02%				0.00%		0.00%	0.00%	0.00%	0.02%	0.00%		0.02%
Dana Point	0.01%				0.01%		0.00%	0.00%		0.00%	0.00%		0.01%
Danville	0.01%				0.00%		0.00%	0.00%		0.00%	0.00%		0.01%
Davis	0.02%				0.01%		0.00%	0.00%		0.01%	0.00%		0.02%
Del Aire	0.00%		0.00%										0.00%
Del Mar	0.01%		0.00%	0.00%						0.01%			0.01%
Del Rey Oaks	0.00%									0.00%	0.00%		0.00%
Delano	0.01%									0.01%			0.01%
Desert Hot Springs	0.00%				0.00%	0.00%				0.00%	0.00%		0.00%
Diamond	0.00%						0.00%						0.00%
Diamond Bar	0.06%							0.05%	0.00%	0.01%			0.06%
Dinuba	0.00%				0.00%					0.00%			0.00%
Dixon	0.00%									0.00%			0.00%
Downey	0.04%		0.02%		0.00%			0.00%		0.02%	0.00%		0.04%
Duarte	0.00%		0.00%							0.00%			0.00%

QuantumRisk State Risk Analytics

State: CA

Apr-10

Original Balance by City, (%)

Part (3)

Summary	100.00%	0.55%	2.91%	7.87%	1.73%	0.12%	0.69%	76.06%	3.67%	5.59%	0.74%	0.06%	100.00%
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Dublin	0.11%		0.02%	0.05%				0.03%		0.01%	0.00%		0.11%
Eagle Rock	0.00%									0.00%			0.00%
East Los Angeles	0.00%									0.00%			0.00%
East Palo Alto	0.00%				0.00%					0.00%			0.00%
El Portal	0.00%			0.00%									0.00%
El Cajon	0.12%	0.00%	0.00%		0.00%	0.00%	0.00%	0.00%	0.02%	0.08%	0.01%	0.00%	0.12%
El Centro	0.03%		0.00%		0.00%	0.00%			0.01%	0.02%			0.03%
El Cerrito	0.00%				0.00%					0.00%			0.00%
El Dorado	0.00%				0.00%			0.00%		0.00%			0.00%
El Dorado Hills	0.01%		0.00%			0.00%	0.00%	0.00%		0.00%			0.01%
El Monte	0.01%				0.00%	0.00%		0.00%		0.00%	0.00%		0.01%
El Portal	0.00%			0.00%									0.00%
El Segundo	0.22%		0.00%	0.12%	0.00%		0.01%	0.07%	0.00%	0.02%			0.22%
Elk Grove	0.14%		0.00%	0.05%	0.00%			0.00%	0.04%	0.04%	0.00%		0.14%
Emeryville	0.07%		0.00%	0.06%	0.00%			0.01%		0.00%			0.07%
Encinitas	0.02%			0.00%	0.00%	0.00%				0.01%	0.00%		0.02%
Encino	0.04%				0.00%		0.00%	0.02%	0.00%	0.01%	0.00%		0.04%
Escondido	0.12%		0.00%	0.00%	0.01%			0.00%	0.03%	0.04%	0.01%		0.12%
Eureka	0.01%			0.00%		0.00%		0.00%		0.01%			0.01%
Exeter	0.00%									0.00%			0.00%
Fair Oaks	0.01%				0.00%			0.00%		0.00%			0.01%
Fairfield	0.11%		0.00%	0.05%	0.00%				0.00%	0.01%	0.00%		0.11%
Fallbrook	0.01%		0.00%		0.00%					0.00%	0.01%		0.01%
Flinn Springs	0.00%					0.00%							0.00%
Folsom	0.11%			0.01%	0.00%	0.00%		0.01%	0.05%	0.04%			0.11%
Fontana	0.11%		0.02%		0.00%	0.00%		0.00%	0.04%	0.04%	0.01%	0.00%	0.11%
Foothill Ranch	0.03%			0.01%	0.00%			0.00%	0.01%	0.01%			0.03%
Forestville	0.00%										0.00%		0.00%
Fortuna	0.00%			0.00%						0.00%			0.00%
Foster City	1.28%		0.00%	0.07%	0.00%			1.21%		0.01%			1.28%
Fountain Valley	0.01%								0.00%	0.00%	0.00%		0.01%
Fremont	0.57%		0.16%	0.32%	0.01%	0.00%	0.00%	0.07%	0.00%	0.01%	0.00%		0.57%
Fresno	0.47%	0.05%	0.03%	0.17%	0.02%	0.00%	0.02%	0.09%		0.11%	0.00%		0.47%
Fullerton	0.09%	0.00%	0.05%		0.01%		0.00%	0.00%	0.01%	0.02%	0.00%		0.09%
Galt	0.00%				0.00%	0.00%				0.00%	0.00%		0.00%
Garden Grove	0.17%		0.09%	0.01%	0.00%	0.00%		0.02%	0.01%	0.03%	0.01%	0.00%	0.17%
Gardena	0.11%		0.00%	0.05%	0.00%		0.01%	0.03%	0.00%	0.00%	0.00%	0.00%	0.11%
Gilroy	0.01%				0.00%			0.00%		0.01%	0.00%		0.01%
Glen Ellen	0.00%			0.00%									0.00%
Glendale	1.28%	0.00%	0.00%	0.05%	0.00%		0.00%	1.17%	0.01%	0.04%	0.00%	0.00%	1.28%
Glendora	0.01%							0.00%	0.00%	0.00%	0.00%		0.01%
Goleta	0.03%		0.00%		0.01%			0.01%	0.00%	0.01%	0.00%		0.03%
Granada Hills	0.01%	0.00%			0.00%			0.00%		0.01%			0.01%
Grand Terrace	0.00%				0.00%	0.00%				0.00%			0.00%
Granite Bay	0.04%							0.00%	0.04%	0.00%			0.04%
Grass Valley	0.02%		0.00%		0.00%	0.00%		0.00%		0.02%	0.00%		0.02%
Greenfield	0.00%					0.00%							0.00%
Gridley	0.00%									0.00%			0.00%
Grover Beach	0.00%					0.00%							0.00%
Hacienda Heights	0.06%			0.05%	0.00%					0.01%			0.06%
Hanford	0.03%				0.00%			0.00%		0.03%			0.03%
Harbor City	0.00%				0.00%					0.00%	0.00%		0.00%
Hawaiian Gardens	0.01%									0.00%	0.01%		0.01%
Hawthorne	0.05%		0.00%	0.02%	0.01%		0.00%		0.00%	0.02%	0.00%		0.05%
Hayward	0.33%		0.27%	0.00%	0.00%	0.00%		0.01%		0.04%	0.00%		0.33%
Healdsburg	0.00%		0.00%				0.00%	0.00%					0.00%
Hemet	0.06%				0.00%	0.00%	0.00%	0.00%	0.04%	0.01%	0.01%		0.06%
Hercules	0.00%									0.00%			0.00%
Hermosa Beach	0.00%						0.00%			0.00%			0.00%
Hesperia	0.01%		0.00%	0.00%	0.00%					0.00%	0.00%		0.01%
Highland	0.06%				0.00%	0.00%			0.04%	0.02%	0.00%		0.06%
Highland Park	0.00%		0.00%										0.00%
Hollister	0.02%		0.00%			0.00%				0.02%	0.00%		0.02%
Hollywood	0.04%			0.01%	0.00%			0.00%	0.00%	0.01%	0.00%		0.04%
Homeland	0.00%										0.00%		0.00%
Hume	0.00%				0.00%								0.00%
Huntington Beach	0.14%		0.00%	0.06%	0.01%	0.00%	0.01%	0.01%		0.03%	0.01%		0.14%
Huntington Park	0.01%		0.00%		0.00%				0.00%	0.01%			0.01%

QuantumRisk State Risk Analytics

State: CA

Apr-10

Original Balance by City, (%)

Part (3)

Summary	100.00%	0.55%	2.91%	7.87%	1.73%	0.12%	0.69%	76.06%	3.67%	5.59%	0.74%	0.06%	100.00%
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Idyllwild	0.00%					0.00%							0.00%
Imperial Beach	0.00%				0.00%					0.00%			0.00%
Indian Wells	0.00%							0.00%					0.00%
Indio	0.01%		0.00%		0.00%	0.00%		0.00%	0.00%	0.00%	0.00%		0.01%
Industry	0.00%												0.00%
Inglewood	0.07%		0.00%		0.01%			0.03%		0.03%	0.00%		0.07%
Irvine	0.50%		0.10%	0.24%	0.00%		0.01%	0.13%	0.00%	0.02%	0.01%		0.50%
Irwindale	0.07%		0.07%					0.00%	0.00%	0.00%	0.00%		0.07%
Isla Vista	0.00%				0.00%								0.00%
Jackson	0.03%				0.00%					0.03%			0.03%
Jamul	0.00%									0.00%			0.00%
Jurupa	0.00%							0.00%					0.00%
Kearny Mesa	0.00%		0.00%					0.00%					0.00%
Kelseyville	0.00%										0.00%		0.00%
Kentfield	0.00%				0.00%						0.00%		0.00%
King City	0.00%									0.00%			0.00%
La Canada	0.00%									0.00%			0.00%
La Canada Flintridge	0.00%									0.00%			0.00%
La Crescenta	0.00%										0.00%		0.00%
La Habra	0.01%		0.00%		0.00%					0.01%	0.01%		0.01%
La Jolla	0.13%	0.00%		0.05%	0.00%		0.01%	0.07%		0.00%			0.13%
La Mesa	0.04%		0.00%		0.00%		0.00%	0.03%		0.00%	0.00%		0.04%
La Mirada	0.11%		0.05%	0.05%				0.00%		0.00%		0.01%	0.11%
La Palma	0.00%												0.00%
La Puente	0.01%		0.00%		0.00%					0.01%	0.00%		0.01%
La Quinta	0.09%			0.08%			0.00%			0.00%	0.00%		0.09%
La Verne	0.01%		0.00%		0.00%					0.00%	0.00%		0.01%
Ladera Ranch	0.05%								0.04%	0.01%	0.00%		0.05%
Lafayette	0.00%				0.00%		0.00%	0.00%		0.00%			0.00%
Laguna Beach	0.01%		0.00%	0.00%			0.00%	0.00%		0.00%			0.01%
Laguna Hills	0.01%		0.00%				0.00%	0.01%	0.00%	0.01%	0.00%		0.01%
Laguna Niguel	0.09%							0.00%	0.08%	0.01%	0.00%		0.09%
Laguna Woods	0.00%	0.00%								0.00%			0.00%
Lahabra	0.00%		0.00%										0.00%
Lake Arrowhead	0.00%									0.00%			0.00%
Lake Elsinore	0.02%				0.01%					0.01%	0.00%		0.02%
Lake Forest	0.13%		0.05%	0.05%	0.01%	0.00%	0.00%	0.01%		0.02%	0.00%		0.13%
Lake View Terrace	0.00%				0.00%								0.00%
Lakeport	0.00%					0.00%			0.00%	0.00%			0.00%
Lakeside	0.00%				0.00%	0.00%				0.00%	0.00%		0.00%
Lakewood	0.06%				0.00%			0.00%	0.00%	0.06%			0.06%
Lancaster	0.12%		0.00%		0.00%	0.00%	0.00%	0.00%	0.08%	0.02%	0.01%		0.12%
Larkspur	2.27%			0.07%	0.00%			2.21%		0.00%			2.27%
Lathrop	0.01%		0.01%			0.00%				0.00%			0.01%
Laverne	0.00%									0.00%	0.00%		0.00%
Lawndale	0.00%		0.00%	0.00%						0.00%			0.00%
Layfayette	0.00%				0.00%								0.00%
Lemon Grove	0.00%				0.00%					0.00%			0.00%
Lemoore	0.00%				0.00%					0.00%			0.00%
Lincoln	0.01%						0.00%			0.00%	0.00%		0.01%
Lindsay	0.00%									0.00%			0.00%
Littlerock	0.00%									0.00%			0.00%
Livermore	0.18%		0.08%	0.05%				0.00%	0.04%	0.00%	0.00%	0.01%	0.18%
Livingston	0.00%									0.00%			0.00%
Lodi	0.04%		0.00%					0.00%		0.03%	0.01%		0.04%
Lomita	0.00%								0.00%	0.00%			0.00%
Lompoc	0.03%			0.01%	0.00%	0.00%			0.01%	0.01%		0.00%	0.03%
Long Beach	0.36%		0.01%	0.10%	0.01%	0.00%	0.02%	0.12%	0.04%	0.04%	0.02%		0.36%
Loomis	0.00%									0.00%			0.00%
Los Alamitos	0.03%	0.00%	0.00%	0.02%				0.00%		0.00%	0.01%		0.03%
Los Altos	0.01%			0.00%				0.00%		0.00%			0.01%
Los Angeles	2.11%	0.01%	0.08%	0.10%	0.27%	0.00%	0.05%	1.14%	0.07%	0.33%	0.05%	0.00%	2.11%
Los Banos	0.00%									0.00%			0.00%
Los Gatos	0.01%			0.01%			0.00%	0.00%		0.00%			0.01%
Los Osos	0.00%				0.00%					0.00%			0.00%
Lower Lake	0.00%				0.00%						0.00%		0.00%
Lynwood	0.04%				0.00%		0.01%	0.02%	0.00%	0.01%			0.04%
Madera	0.02%							0.00%	0.01%	0.01%			0.02%

QuantumRisk State Risk Analytics

State: CA

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Original Balance by City, (%)

Part (3)

Summary	100.00%	0.55%	2.91%	7.87%	1.73%	0.12%	0.69%	76.06%	3.67%	5.59%	0.74%	0.06%	100.00%
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Malibu	0.01%			0.00%		0.00%	0.00%	0.00%		0.01%			0.01%
Mammoth Lakes	0.00%			0.00%			0.00%						0.00%
Manhattan Beach	0.03%				0.00%		0.00%	0.02%		0.00%			0.03%
Manteca	0.02%				0.00%			0.00%		0.01%	0.01%		0.02%
Marina	0.00%			0.00%		0.00%				0.00%	0.00%		0.00%
Marina Del Rey	0.09%			0.07%	0.01%		0.00%	0.00%		0.00%	0.00%		0.09%
Martinez	0.00%		0.00%		0.00%					0.00%	0.00%		0.00%
Marysville	0.00%				0.00%	0.00%							0.00%
Maywood	0.00%				0.00%					0.00%			0.00%
McKinleyville	0.00%				0.00%					0.00%			0.00%
Menifee	0.00%									0.00%	0.00%		0.00%
Menlo Park	1.11%		0.00%	0.00%	0.00%		0.00%	1.11%	0.00%	0.00%			1.11%
Merced	0.01%				0.00%	0.00%		0.00%		0.01%			0.01%
Mill Valley	1.11%				0.00%			1.10%		0.00%			1.11%
Millbrae	0.01%			0.00%						0.01%	0.00%		0.01%
Milpitas	0.43%		0.13%	0.11%	0.00%	0.00%	0.01%	0.05%	0.12%	0.01%	0.00%	0.00%	0.43%
Mira Loma	0.00%		0.00%		0.00%					0.00%			0.00%
Mission Hills	0.03%						0.01%	0.02%		0.00%	0.00%		0.03%
Mission Viejo	0.03%		0.00%		0.00%			0.00%		0.02%	0.00%		0.03%
Modesto	0.13%		0.01%	0.01%	0.00%	0.00%	0.00%	0.00%	0.08%	0.02%	0.00%		0.13%
Monrovia	0.07%		0.00%	0.05%	0.00%			0.00%	0.00%	0.02%			0.07%
Montclair	0.02%		0.00%		0.00%		0.00%			0.02%	0.00%		0.02%
Montebello	0.03%		0.02%		0.00%			0.00%	0.00%	0.00%			0.03%
Monterey	0.03%		0.00%	0.01%	0.00%		0.00%			0.01%	0.00%		0.03%
Monterey Park	0.00%		0.00%		0.00%			0.00%		0.00%			0.00%
Montrose	0.00%				0.00%								0.00%
Moorpark	0.05%		0.00%				0.00%		0.04%	0.00%	0.00%		0.05%
Moraga	0.00%									0.00%			0.00%
Moreno Valley	0.16%		0.00%		0.01%	0.00%	0.01%	0.00%	0.08%	0.04%	0.02%		0.16%
Morgan Hill	0.10%		0.00%	0.05%	0.00%	0.00%			0.04%	0.01%	0.00%		0.10%
Morro Bay	0.00%									0.00%			0.00%
Mountain View	0.36%		0.00%	0.12%	0.00%	0.00%		0.15%	0.08%	0.01%	0.00%		0.36%
Murrieta	0.03%		0.00%	0.01%	0.01%		0.00%	0.00%	0.00%	0.02%	0.00%		0.03%
Murrieta	0.00%							0.00%					0.00%
Napa	0.02%		0.01%	0.00%	0.00%	0.00%		0.00%		0.00%	0.00%		0.02%
National City	0.03%		0.01%		0.00%	0.00%			0.00%	0.02%	0.00%		0.03%
Needles	0.00%									0.00%			0.00%
Nevada City	0.00%							0.00%					0.00%
Newark	0.04%		0.01%	0.02%	0.00%			0.00%		0.00%			0.04%
Newbury Park	0.01%		0.00%				0.00%			0.00%	0.00%		0.01%
Newhall	0.00%					0.00%				0.00%			0.00%
Newman	0.00%									0.00%			0.00%
Newport Beach	0.21%	0.06%		0.05%	0.02%	0.00%		0.07%	0.00%	0.00%	0.00%		0.21%
Nipomo	0.00%									0.00%	0.00%		0.00%
Norco	0.00%		0.00%							0.00%	0.00%		0.00%
North Highlands	0.00%		0.00%	0.00%	0.00%	0.00%				0.00%	0.00%		0.00%
North Hills	0.01%		0.00%		0.00%			0.00%	0.00%	0.00%			0.01%
North Hollywood	0.09%		0.02%	0.00%	0.00%		0.00%	0.03%	0.00%	0.02%	0.00%	0.00%	0.09%
Northridge	0.10%		0.00%	0.05%	0.01%		0.00%	0.01%	0.00%	0.03%	0.00%		0.10%
Norwalk	0.04%		0.01%		0.00%			0.01%		0.01%	0.00%		0.04%
Novato	2.23%		0.00%	0.00%	0.00%	0.00%		2.21%		0.01%			2.23%
Oak Park	0.00%									0.00%			0.00%
Oakdale	0.00%				0.00%					0.00%			0.00%
Oakhurst	0.00%						0.00%				0.00%		0.00%
Oakland	0.18%	0.06%	0.05%	0.01%	0.01%		0.01%	0.04%	0.00%	0.01%	0.00%		0.18%
Oakley	0.00%									0.00%	0.00%		0.00%
Oceano	0.00%				0.00%	0.00%							0.00%
Oceanside	0.14%		0.00%	0.05%	0.00%		0.00%	0.00%	0.04%	0.04%	0.00%		0.14%
Ojai	0.00%					0.00%				0.00%	0.00%		0.00%
Ontario	0.22%		0.04%	0.06%	0.00%	0.00%		0.04%	0.04%	0.03%	0.00%	0.00%	0.22%
Orange	0.15%		0.00%	0.05%	0.00%	0.00%	0.00%	0.05%		0.04%	0.00%	0.00%	0.15%
Orangevale	0.00%				0.00%	0.00%				0.00%	0.00%		0.00%
Orcutt	0.00%									0.00%			0.00%
Oroville	0.00%				0.00%	0.00%		0.00%		0.00%			0.00%
Otay Mesa	0.00%		0.00%						0.00%				0.00%
Oxnard	0.06%		0.00%	0.02%	0.00%		0.00%	0.00%	0.00%	0.02%	0.00%		0.06%
Pacheco	0.00%					0.00%		0.00%					0.00%
Pacific Grove	0.00%		0.00%		0.00%					0.00%	0.00%		0.00%

QuantumRisk State Risk Analytics

State: CA

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Original Balance by City, (%)

Part (3)

Summary	100.00%	0.55%	2.91%	7.87%	1.73%	0.12%	0.69%	76.06%	3.67%	5.59%	0.74%	0.06%	100.00%
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Pacific Palisades	0.00%				0.00%		0.00%	0.00%		0.00%			0.00%
Pacifica	0.01%			0.00%	0.00%	0.00%				0.00%	0.00%		0.01%
Pacoima	0.02%		0.00%		0.00%			0.00%			0.02%		0.02%
Palisades	0.00%					0.00%				0.00%			0.00%
Palm Desert	0.06%		0.01%	0.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.00%		0.06%
Palm Springs	0.13%			0.12%	0.00%	0.00%	0.00%	0.01%		0.00%	0.00%		0.13%
Palmdale	0.11%		0.00%	0.01%	0.00%		0.01%	0.03%	0.01%	0.05%	0.00%		0.11%
Palo Alto	7.80%		0.00%	0.00%	0.00%		0.00%	7.80%		0.00%	0.00%		7.80%
Panorama City	0.00%				0.00%			0.00%	0.00%	0.00%	0.00%		0.00%
Paradise	0.02%					0.00%				0.01%			0.02%
Paramount	0.01%		0.00%		0.00%	0.00%		0.00%		0.00%	0.00%		0.01%
Pasadena	3.42%		0.00%	0.02%	0.01%		0.00%	3.36%		0.03%	0.01%		3.42%
Paso Robles	0.02%			0.00%	0.00%	0.00%			0.00%	0.02%	0.00%		0.02%
Patterson	0.00%			0.00%									0.00%
Perris	0.01%		0.00%			0.00%	0.00%	0.00%		0.00%			0.01%
Petaluma	2.23%				0.00%	0.00%	0.00%	2.22%		0.01%	0.00%		2.23%
Phelan	0.00%					0.00%				0.00%	0.00%		0.00%
Pico Rivera	0.01%		0.00%		0.00%	0.00%	0.00%			0.01%	0.00%		0.01%
Pinole	0.01%						0.00%	0.00%		0.01%	0.00%		0.01%
Pioneer	0.00%					0.00%							0.00%
Pismo	0.00%									0.00%			0.00%
Pismo Beach	0.03%			0.01%	0.00%			0.00%		0.01%			0.03%
Pittsburg	0.06%	0.06%			0.00%					0.00%	0.00%		0.06%
Placentia	0.11%		0.00%	0.05%	0.01%			0.05%		0.00%	0.00%		0.11%
Placerville	0.00%								0.00%	0.00%	0.00%		0.00%
Playa Del Rey	0.00%				0.00%								0.00%
Pleasant Hill	0.13%			0.10%	0.00%			0.03%		0.01%			0.13%
Pleasanton	0.22%		0.00%	0.09%			0.00%	0.08%	0.04%	0.01%	0.00%		0.22%
Pollock Pines	0.00%					0.00%				0.00%	0.00%		0.00%
Pomona	0.04%		0.00%		0.00%	0.00%		0.03%		0.00%	0.00%		0.04%
Porter Ranch	0.00%									0.00%			0.00%
Porterville	0.01%			0.00%	0.00%	0.00%			0.01%	0.00%			0.01%
Portola Valley	0.00%							0.00%					0.00%
Poway	0.03%		0.00%	0.00%	0.00%			0.01%		0.01%	0.01%	0.00%	0.03%
Ramona	0.00%				0.00%								0.00%
Rancho Bernardo	0.00%							0.00%					0.00%
Rancho Cordova	0.21%		0.00%	0.13%	0.00%			0.04%	0.04%	0.00%	0.00%		0.21%
Rancho Cucamonga	0.09%		0.05%		0.00%	0.00%		0.01%	0.00%	0.03%	0.00%		0.09%
Rancho Dominguez	0.00%		0.00%										0.00%
Rancho Mirage	0.05%							0.00%		0.04%			0.05%
Rancho Palos Verdes	0.01%						0.00%	0.00%		0.00%			0.01%
Rancho San Diego	0.00%										0.00%		0.00%
Rancho Santa Fe	0.00%							0.00%					0.00%
Rancho Santa Margarita	0.02%		0.00%		0.00%		0.00%	0.00%		0.01%	0.00%		0.02%
Red Bluff	0.03%			0.00%	0.00%	0.00%		0.03%		0.00%			0.03%
Redding	0.10%			0.00%	0.00%	0.00%		0.03%	0.01%	0.06%	0.00%		0.10%
Redlands	0.09%			0.00%	0.00%	0.00%	0.01%	0.00%	0.04%	0.03%	0.00%		0.09%
Redondo Beach	0.04%		0.00%	0.00%	0.01%		0.01%	0.01%		0.02%	0.00%		0.04%
Redwood City	3.42%		0.00%	0.01%	0.01%	0.00%		3.37%	0.01%	0.02%	0.00%		3.42%
Redwood Shores	0.00%							0.00%					0.00%
Reedley	0.00%				0.00%					0.00%			0.00%
Reseda	0.00%				0.00%		0.00%			0.00%			0.00%
Rialto	0.02%			0.01%	0.00%	0.00%			0.00%	0.00%	0.01%		0.02%
Richmond	0.13%		0.00%	0.05%	0.02%			0.00%		0.06%	0.00%		0.13%
Ridgecrest	0.01%				0.00%		0.00%	0.00%		0.01%	0.00%		0.01%
Rim Forest	0.00%										0.00%		0.00%
Rio Linda	0.00%									0.00%			0.00%
Ripon	0.00%									0.00%			0.00%
Riverbank	0.00%					0.00%					0.00%		0.00%
Riverside	0.17%		0.02%	0.01%	0.02%	0.00%	0.01%	0.04%		0.06%	0.00%		0.17%
Rocklin	0.05%		0.00%	0.00%	0.00%	0.00%		0.00%	0.04%	0.01%	0.00%		0.05%
Rohnert Park	0.02%			0.01%	0.00%		0.00%			0.00%	0.00%		0.02%
Rosamond	0.00%				0.00%	0.00%				0.00%	0.00%		0.00%
Rosemead	0.01%				0.00%			0.00%	0.00%	0.00%	0.00%		0.01%
Rosemont	0.00%				0.00%								0.00%
Roseville	0.24%		0.01%	0.05%	0.00%		0.00%	0.11%		0.06%	0.00%		0.24%
Rowland Heights	0.02%			0.01%				0.00%		0.00%			0.02%
Sacramento	0.78%		0.08%	0.22%	0.07%	0.00%	0.04%	0.15%	0.09%	0.14%	0.01%		0.78%

QuantumRisk State Risk Analytics

State: CA

Apr-10

Original Balance by City, (%)

Part (3)

Summary	100.00%	0.55%	2.91%	7.87%	1.73%	0.12%	0.69%	76.06%	3.67%	5.59%	0.74%	0.06%	100.00%
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Saint Helena	0.00%		0.00%	0.00%				0.00%		0.00%			0.00%
Salida	0.00%										0.00%		0.00%
Salinas	0.08%		0.00%		0.00%	0.00%	0.00%	0.03%	0.00%	0.04%			0.08%
San Andreas	0.00%					0.00%							0.00%
San Anselmo	0.00%									0.00%			0.00%
San Bernardino	0.11%	0.00%	0.00%		0.01%	0.00%	0.00%	0.03%	0.00%	0.02%	0.04%		0.11%
San Bruno	0.06%	0.00%		0.03%						0.03%			0.06%
San Carlos	1.15%		0.00%	0.05%	0.00%			1.10%		0.00%	0.00%		1.15%
San Clemente	0.06%		0.00%	0.00%	0.00%		0.00%	0.00%	0.04%	0.01%	0.00%		0.06%
San Diego	1.74%		0.12%	0.40%	0.07%	0.00%	0.02%	0.73%	0.12%	0.27%	0.01%	0.00%	1.74%
San Dimas	0.11%		0.00%	0.05%			0.00%		0.04%	0.02%	0.00%		0.11%
San Fernando	0.01%		0.00%		0.00%					0.00%	0.00%		0.01%
San Francisco	2.67%		0.00%	0.22%	0.60%		0.06%	1.63%	0.03%	0.12%	0.01%		2.67%
San Gabriel	0.01%				0.00%			0.00%	0.00%	0.01%	0.00%		0.01%
San Jacinto	0.00%				0.00%	0.00%			0.00%	0.00%	0.00%		0.00%
San Jose	8.38%	0.06%	0.10%	0.31%	0.02%	0.01%	0.04%	7.56%	0.16%	0.11%	0.01%	0.00%	8.38%
San Juan	0.00%										0.00%		0.00%
San Juan Capistrano	0.01%				0.00%	0.00%	0.00%	0.01%		0.00%	0.00%		0.01%
San Leandro	0.08%		0.05%		0.00%		0.00%	0.00%		0.02%	0.00%		0.08%
San Lorenzo	0.01%				0.00%					0.01%	0.00%		0.01%
San Luis Obispo	0.03%		0.00%	0.01%	0.00%		0.00%	0.00%		0.01%	0.00%		0.03%
San Marcos	0.14%		0.00%	0.10%	0.00%	0.00%	0.00%			0.02%	0.00%		0.14%
San Mateo	4.58%			0.11%	0.00%			4.45%		0.01%	0.00%		4.58%
San Pablo	0.00%				0.00%			0.00%		0.00%	0.00%		0.00%
San Pedro	0.01%				0.00%	0.00%	0.00%	0.00%		0.00%			0.01%
San Rafael	0.07%		0.00%	0.05%	0.00%	0.00%	0.00%	0.01%		0.01%	0.00%		0.07%
San Ramon	0.15%		0.00%	0.14%	0.00%			0.00%		0.01%	0.00%		0.15%
San Ysidro	0.02%		0.00%							0.01%	0.00%		0.02%
Sanger	0.00%				0.00%								0.00%
Santa Ana	0.22%		0.05%	0.04%	0.01%	0.00%	0.01%	0.05%	0.00%	0.05%	0.00%		0.22%
Santa Barbara	0.10%			0.05%	0.00%	0.00%	0.00%	0.03%		0.01%	0.00%		0.10%
Santa Clara	4.18%		0.06%		0.00%		0.05%	3.78%	0.26%	0.03%			4.18%
Santa Clarita	0.07%		0.00%		0.01%	0.00%	0.01%	0.02%	0.00%	0.02%	0.00%		0.07%
Santa Clarita Valley	0.00%									0.00%			0.00%
Santa Cruz	0.02%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.00%	0.01%		0.02%
Santa Fe Springs	0.05%		0.05%		0.00%			0.00%		0.00%	0.00%		0.05%
Santa Maria	0.07%			0.00%	0.00%	0.00%	0.00%	0.03%	0.01%	0.02%	0.00%		0.07%
Santa Monica	8.17%	0.01%	0.00%	0.06%	0.01%		0.02%	8.05%	0.01%	0.02%	0.00%		8.17%
Santa Nella	0.00%					0.00%							0.00%
Santa Paula	0.01%				0.00%	0.00%				0.01%	0.00%		0.01%
Santa Rosa	6.27%		0.00%	0.10%	0.01%	0.00%	0.00%	6.09%	0.02%	0.03%	0.01%		6.27%
Santee	0.06%		0.00%			0.00%		0.01%	0.05%	0.00%	0.01%		0.06%
Saratoga	0.00%									0.00%			0.00%
Sausalito	0.00%		0.00%							0.00%			0.00%
Scotts Valley	0.01%							0.00%		0.00%	0.01%		0.01%
Seal Beach	0.00%									0.00%			0.00%
Seaside	0.00%					0.00%				0.00%			0.00%
Sebastopol	0.00%		0.00%	0.00%									0.00%
Selma	0.00%								0.00%	0.00%			0.00%
Shafter	0.05%	0.05%								0.00%			0.05%
Sherman Oaks	0.04%			0.01%	0.01%		0.00%	0.02%	0.00%	0.00%	0.01%		0.04%
Shingle Springs	0.00%					0.00%							0.00%
Signal Hill	0.00%		0.00%					0.00%		0.00%			0.00%
Simi Valley	0.07%		0.00%	0.05%	0.00%		0.00%	0.01%	0.00%	0.01%	0.00%		0.07%
Solana Beach	0.02%		0.00%	0.00%	0.00%		0.00%	0.01%		0.00%	0.00%		0.02%
Soledad	0.00%									0.00%			0.00%
Solvang	0.00%			0.00%		0.00%				0.00%			0.00%
Sonoma	0.01%			0.01%	0.00%	0.00%				0.00%	0.00%		0.01%
Sonora	0.03%		0.00%	0.00%	0.00%	0.00%			0.01%	0.01%			0.03%
South El Monte	0.00%		0.00%		0.00%								0.00%
South Gate	0.01%		0.00%		0.00%					0.00%			0.01%
South Lake Tahoe	0.01%		0.00%	0.00%	0.00%		0.00%			0.01%			0.01%
South Pasadena	0.00%				0.00%		0.00%	0.00%		0.00%			0.00%
South San Francisco	0.08%		0.00%	0.01%	0.00%			0.06%	0.00%	0.00%	0.00%		0.08%
Southgate	0.00%								0.00%				0.00%
Spring Valley	0.04%		0.00%		0.00%				0.04%	0.00%	0.00%		0.04%
Stanton	0.02%		0.00%		0.00%			0.02%		0.01%	0.00%		0.02%
Stevenson Ranch	0.05%			0.05%						0.00%			0.05%

QuantumRisk State Risk Analytics

State: CA

Apr-10

Original Balance by City, (%)

Part (3)

Summary	100.00%	0.55%	2.91%	7.87%	1.73%	0.12%	0.69%	76.06%	3.67%	5.59%	0.74%	0.06%	100.00%
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Stockton	0.25%	0.05%	0.01%	0.05%	0.01%			0.03%	0.04%	0.06%	0.01%	0.00%	0.25%
Studio City	0.01%				0.00%			0.00%		0.00%	0.00%		0.01%
Suisun City	0.00%				0.00%	0.00%				0.00%			0.00%
Sun City	0.00%							0.00%		0.00%	0.00%		0.00%
Sun Valley	0.01%		0.00%		0.00%					0.01%	0.00%		0.01%
Sunland	0.00%									0.00%	0.00%		0.00%
Sunnyvale	2.39%		0.01%	0.19%	0.01%		0.03%	1.92%	0.20%	0.02%	0.00%		2.39%
Susanville	0.00%									0.00%			0.00%
Sylmar	0.02%		0.00%	0.00%	0.00%	0.00%	0.01%			0.00%	0.00%		0.02%
Taft	0.00%									0.00%			0.00%
Tarzana	0.07%	0.06%			0.00%		0.00%	0.01%		0.00%	0.00%		0.07%
Tehachapi	0.00%		0.00%		0.00%				0.00%	0.00%			0.00%
Temecula	0.23%		0.00%	0.06%	0.01%		0.01%	0.01%	0.08%	0.07%	0.00%		0.23%
Temple City	0.00%									0.00%			0.00%
Templeton	0.00%	0.00%						0.00%					0.00%
Thousand Oaks	0.07%		0.00%		0.00%	0.00%	0.01%	0.01%	0.00%	0.05%	0.00%		0.07%
Tiburon	0.00%			0.00%	0.00%								0.00%
Toluca Lake	0.00%				0.00%			0.00%					0.00%
Torrance	0.32%		0.01%	0.21%	0.00%		0.00%	0.06%	0.00%	0.03%	0.01%		0.32%
Torrance	0.00%							0.00%		0.00%			0.00%
Trabuco Canyon	0.00%				0.00%					0.00%			0.00%
Tracy	0.13%		0.01%	0.05%	0.00%	0.00%	0.00%		0.04%	0.03%	0.00%		0.13%
Truckee	0.00%		0.00%	0.00%		0.00%	0.00%	0.00%		0.00%	0.00%		0.00%
Tujunga	0.00%									0.00%			0.00%
Tulare	0.03%					0.00%			0.01%	0.02%			0.03%
Turlock	0.04%		0.03%	0.00%	0.00%		0.00%		0.00%	0.01%	0.00%	0.00%	0.04%
Tustin	0.07%		0.03%		0.00%			0.01%	0.00%	0.03%	0.01%	0.00%	0.07%
Twentynine Palms	0.00%									0.00%			0.00%
Ukiah	0.01%				0.00%				0.01%	0.00%			0.01%
Union City	0.06%		0.01%	0.05%	0.00%					0.01%	0.00%		0.06%
Universal City	0.07%			0.01%				0.06%					0.07%
Upland	0.05%		0.02%		0.00%	0.00%	0.00%	0.00%		0.03%	0.00%		0.05%
Vacaville	0.16%	0.00%	0.00%	0.06%	0.00%			0.00%	0.04%	0.05%	0.01%		0.16%
Valencia	0.03%		0.00%	0.00%				0.01%		0.02%	0.00%		0.03%
Vallejo	0.06%				0.00%	0.00%		0.00%	0.04%	0.01%	0.01%		0.06%
Valley Springs	0.00%									0.00%	0.00%		0.00%
Valley Village	0.00%				0.00%			0.00%		0.00%			0.00%
Van Nuys	0.00%		0.00%										0.00%
Van Nuys	0.05%		0.01%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.01%	0.00%		0.05%
Venice	0.00%				0.00%		0.00%	0.00%	0.00%				0.00%
Venice Beach	0.00%									0.00%			0.00%
Ventura	0.12%		0.00%		0.01%			0.03%	0.04%	0.03%	0.00%		0.12%
Vernon	0.03%		0.03%										0.03%
Victorville	0.03%			0.00%	0.00%		0.01%	0.00%	0.00%	0.01%	0.00%		0.03%
Visalia	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%		0.00%		0.01%	0.00%		0.01%
Vista	0.08%		0.05%		0.00%		0.00%	0.00%		0.01%	0.01%	0.00%	0.08%
Walnut	0.00%		0.00%				0.00%			0.00%	0.00%		0.00%
Walnut Creek	1.17%			0.03%	0.00%		0.00%	1.11%		0.01%	0.00%		1.17%
Wasco	0.00%				0.00%								0.00%
Watsonville	0.00%		0.00%		0.00%	0.00%		0.00%		0.00%	0.00%		0.00%
Weaverville	0.00%				0.00%					0.00%			0.00%
West Covina	0.14%		0.00%	0.00%	0.00%		0.00%	0.01%	0.04%	0.09%	0.00%		0.14%
West Hills	0.00%							0.00%		0.00%			0.00%
West Hollywood	0.15%			0.13%	0.00%		0.00%	0.01%	0.00%	0.01%			0.15%
West Los Angeles	0.03%				0.00%			0.00%		0.03%			0.03%
West Sacramento	0.08%		0.03%	0.05%	0.00%			0.00%		0.00%	0.00%	0.00%	0.08%
Westchester	0.00%									0.00%			0.00%
Westlake Village	0.06%		0.00%	0.00%			0.00%	0.01%	0.04%	0.00%			0.06%
Westminster	0.02%		0.00%		0.00%	0.00%	0.00%			0.01%	0.01%		0.02%
Westwood	3.31%				0.00%			3.31%					3.31%
Whittier	0.04%	0.00%			0.00%			0.03%		0.00%	0.01%		0.04%
Wildomar	0.00%							0.00%		0.00%	0.00%		0.00%
Willows	0.00%				0.00%								0.00%
Wilmington	0.00%		0.00%		0.00%				0.00%				0.00%
Windsor	0.01%		0.00%		0.00%			0.00%		0.00%	0.00%		0.01%
Winnetka	0.00%				0.00%					0.00%			0.00%
Winters	0.00%				0.00%								0.00%
Winton	0.00%				0.00%								0.00%



**QuantumRisk State Risk Analytics**  
 Cap Rates by City (with 2or more reported Cap Rates)

State: CA

Apr-10  
 Part (3)

Summary	5.33%													Summary
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary	
Agoura Hills														
Ahaheim														
Alameda														
Alamo														
Albany														
Alhambra														
Aliso Viejo														
Alpine														
Alta Loma														
Altadena														
Alviso														
American Canyon														
Anaheim														
Anaheim Hills														
Anderson														
Angels Camp														
Antelope														
Antioch														
Apple Valley														
Aptos														
Arcadia														
Arcata														
Arleta														
Arroyo Grande														
Artesia														
Arvin														
Atascadero														
Atwater														
Auburn														
Avalon														
Avenal														
Azusa														
Bakersfield														
Baldwin Hills														
Baldwin Park														
Banning														
Barstow														
Beaumont														
Bell Gardens														
Bellflower														
Belmont														
Belvedere Tiburon														
Benicia														
Berkeley														
Bermuda Dunes														
Beverly Hills														
Big Bear Lake														
Big Sur														
Bishop														
Bloomington														
Blythe														
Bonita														
Borrego Springs														
Brawley														
Brea														
Brentwood														
Brisbane														
Buellton														
Buena Park														
Burbank														
Burlingame														
Cabazon														
Calabasas														
Calabasas Hills														
Calxico														
California City														
Calimesa														
Calistoga														

**QuantumRisk State Risk Analytics**  
 Cap Rates by City (with 2or more reported Cap Rates)

State: CA

Apr-10  
 Part (3)

Summary	5.33%													Summary
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary	
Calsbad														
Camarillo														
Cambria														
Cameron Park														
Campbell														
Camrillo														
Canoga Park														
Canyon Country														
Capistrano Beach														
Capitola														
Cardiff By The Sea														
Carlsbad														
Carmel														
Carmichael														
Carpinteria														
Carson														
Castaic														
Castro Valley														
Castroville														
Cathedral City														
Century City														
Ceres														
Cerritos														
Chatsworth														
Cherry Valley														
Chico														
Chino														
Chino Hills														
Chula Vista														
Citrus Heights														
City Of Commerce														
City Of Industry														
Claremont														
Clear Lake														
Clovis														
Coachella														
Colma														
Colton														
Commerce														
Compton														
Concord														
Corning														
Corona														
Corona Del Mar														
Coronado														
Corte Madera														
Costa Mesa														
Cotati														
Cottonwood														
Covina														
Culver City														
Cupertino														
Cypress														
Daly City														
Dana Point														
Danville														
Davis														
Del Aire														
Del Mar														
Del Rey Oaks														
Delano														
Desert Hot Springs														
Diamond														
Diamond Bar														
Dinuba														
Dixon														
Downey														
Duarte														

**QuantumRisk State Risk Analytics**  
 Cap Rates by City (with 2or more reported Cap Rates)

State: CA

Apr-10  
 Part (3)

Summary	5.33%													Summary
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary	
Dublin														
Eagle Rock														
East Los Angeles														
East Palo Alto														
El Portal														
El Cajon														
El Centro														
El Cerrito														
El Dorado														
El Dorado Hills														
El Monte														
El Portal														
El Segundo														
Elk Grove														
Emeryville														
Encinitas														
Encino														
Escondido														
Eureka														
Exeter														
Fair Oaks														
Fairfield														
Fallbrook														
Finn Springs														
Folsom														
Fontana														
Foothill Ranch														
Forestville														
Fortuna														
Foster City														
Fountain Valley														
Fremont														
Fresno														
Fullerton														
Galt														
Garden Grove														
Gardena														
Gilroy														
Glen Ellen														
Glendale														
Glendora														
Goleta														
Granada Hills														
Grand Terrace														
Granite Bay														
Grass Valley														
Greenfield														
Gridley														
Grover Beach														
Hacienda Heights														
Hanford														
Harbor City														
Hawaiian Gardens														
Hawthorne														
Hayward														
Healdsburg														
Hemet														
Hercules														
Hermosa Beach														
Hesperia														
Highland														
Highland Park														
Hollister														
Hollywood														
Homeland														
Hume														
Huntington Beach														
Huntington Park														

**QuantumRisk State Risk Analytics**  
 Cap Rates by City (with 2or more reported Cap Rates)

State: CA

Apr-10  
 Part (3)

Summary	5.33%													
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary	
Idyllwild														
Imperial Beach														
Indian Wells														
Indio														
Industry														
Inglewood														
Irvine	6.51%													
Irwindale														
Isla Vista														
Jackson														
Jamul														
Jurupa														
Kearny Mesa														
Kelseyville														
Kentfield														
King City														
La Canada														
La Canada Flintridge														
La Crescenta														
La Habra														
La Jolla														
La Mesa														
La Mirada														
La Palma														
La Puente														
La Quinta														
La Verne														
Ladera Ranch														
Lafayette														
Laguna Beach														
Laguna Hills														
Laguna Niguel														
Laguna Woods														
Lahabra														
Lake Arrowhead														
Lake Elsinore														
Lake Forest														
Lake View Terrace														
Lakeport														
Lakeside														
Lakewood														
Lancaster														
Larkspur														
Lathrop														
Laverne														
Lawndale														
Layfayette														
Lemon Grove														
Lemoore														
Lincoln														
Lindsay														
Littlerock														
Livermore														
Livingston														
Lodi														
Lomita														
Lompoc														
Long Beach														
Loomis														
Los Alamitos														
Los Altos														
Los Angeles	4.57%													
Los Banos														
Los Gatos														
Los Osos														
Lower Lake														
Lynwood														
Madera														

**QuantumRisk State Risk Analytics**  
 Cap Rates by City (with 2or more reported Cap Rates)

State: CA

Apr-10  
 Part (3)

Summary	5.33%													Summary
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary	
Malibu														
Mammoth Lakes														
Manhattan Beach														
Manteca														
Marina														
Marina Del Rey														
Martinez														
Marysville														
Maywood														
McKinleyville														
Menifee														
Menlo Park														
Merced														
Mill Valley														
Millbrae														
Milpitas														
Mira Loma														
Mission Hills														
Mission Viejo														
Modesto														
Monrovia														
Montclair														
Montebello														
Monterey														
Monterey Park														
Montrose														
Moorpark														
Moraga														
Moreno Valley														
Morgan Hill														
Morro Bay														
Mountain View														
Murrieta														
Murrietta														
Napa														
National City														
Needles														
Nevada City														
Newark														
Newbury Park														
Newhall														
Newman														
Newport Beach														
Nipomo														
Norco														
North Highlands														
North Hills														
North Hollywood														
Northridge														
Norwalk														
Novato														
Oak Park														
Oakdale														
Oakhurst														
Oakland														
Oakley														
Oceano														
Oceanside														
Ojai														
Ontario														
Orange														
Orangevale														
Orcutt														
Oroville														
Otay Mesa														
Oxnard														
Pacheco														
Pacific Grove														

**QuantumRisk State Risk Analytics**  
 Cap Rates by City (with 2or more reported Cap Rates)

State: CA

Apr-10  
 Part (3)

Summary	5.33%													Summary
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary	
Pacific Palisades														
Pacifica														
Pacoima														
Palisades														
Palm Desert														
Palm Springs														
Palmdale														
Palo Alto														
Panorama City														
Paradise														
Paramount														
Pasadena														
Paso Robles														
Patterson														
Perris														
Petaluma														
Phelan														
Pico Rivera														
Pinole														
Pioneer														
Pismo														
Pismo Beach														
Pittsburg														
Placentia														
Placerville														
Playa Del Rey														
Pleasant Hill														
Pleasanton														
Pollock Pines														
Pomona														
Porter Ranch														
Porterville														
Portola Valley														
Poway														
Ramona														
Rancho Bernardo														
Rancho Cordova														
Rancho Cucamonga														
Rancho Dominguez														
Rancho Mirage														
Rancho Palos Verdes														
Rancho San Diego														
Rancho Santa Fe														
Rancho Santa Margarita														
Red Bluff														
Redding														
Redlands														
Redondo Beach														
Redwood City														
Redwood Shores														
Reedley														
Reseda														
Rialto														
Richmond														
Ridgecrest														
Rim Forest														
Rio Linda														
Ripon														
Riverbank														
Riverside														
Rocklin														
Rohnert Park														
Rosamond														
Rosemead														
Rosemont														
Roseville														
Rowland Heights														
Sacramento														

**QuantumRisk State Risk Analytics**  
 Cap Rates by City (with 2or more reported Cap Rates)

State: CA

Apr-10  
 Part (3)

Summary	5.33%													Summary
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary	
Saint Helena														
Salida														
Salinas														
San Andreas														
San Anselmo														
San Bernardino														
San Bruno														
San Carlos														
San Clemente														
San Diego	4.74%													
San Dimas														
San Fernando														
San Francisco														
San Gabriel														
San Jacinto														
San Jose														
San Juan														
San Juan Capistrano														
San Leandro														
San Lorenzo														
San Luis Obispo														
San Marcos														
San Mateo														
San Pablo														
San Pedro														
San Rafael														
San Ramon														
San Ysidro														
Sanger														
Santa Ana														
Santa Barbara														
Santa Clara														
Santa Clarita														
Santa Clarita Valley														
Santa Cruz														
Santa Fe Springs														
Santa Maria														
Santa Monica														
Santa Nella														
Santa Paula														
Santa Rosa														
Santee														
Saratoga														
Sausalito														
Scotts Valley														
Seal Beach														
Seaside														
Sebastopol														
Selma														
Shafter														
Sherman Oaks														
Shingle Springs														
Signal Hill														
Simi Valley														
Solana Beach														
Soledad														
Solvang														
Sonoma														
Sonora														
South El Monte														
South Gate														
South Lake Tahoe														
South Pasadena														
South San Francisco														
Southgate														
Spring Valley														
Stanton														
Stevenson Ranch														

**QuantumRisk State Risk Analytics**  
 Cap Rates by City (with 2or more reported Cap Rates)

State: CA

Apr-10  
 Part (3)

Summary	5.33%													Summary
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary	
Stockton														
Studio City														
Suisun City														
Sun City														
Sun Valley														
Sunland														
Sunnyvale														
Susanville														
Sylmar														
Taft														
Tarzana														
Tehachapi														
Temecula														
Temple City														
Templeton														
Thousand Oaks														
Tiburon														
Toluca Lake														
Torrance														
Torrance														
Trabuco Canyon														
Tracy														
Truckee														
Tujunga														
Tulare														
Turlock														
Tustin														
Twentynine Palms														
Ukiah														
Union City														
Universal City														
Upland														
Vacaville														
Valencia														
Vallejo														
Valley Springs														
Valley Village														
Van Nuy														
Van Nuys														
Venice														
Venice Beach														
Ventura														
Vernon														
Victorville														
Visalia														
Vista														
Walnut														
Walnut Creek														
Wasco														
Watsonville														
Weaverville														
West Covina														
West Hills														
West Hollywood														
West Los Angeles														
West Sacramento														
Westchester														
Westlake Village														
Westminster														
Westwood														
Whittier														
Wildomar														
Willows														
Wilmington														
Windsor														
Winnetka														
Winters														
Winton														



**QuantumRisk State Risk Analytics**

Default Rates by City (with 5 or more reported Defaults)

**State: CA**

**Apr-10**

Part (3)

Summary	3.50%		2.50%	16.09%	1.79%		4.39%	4.23%		4.71%	0.52%		3.77%
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Agoura Hills													
Ahaheim													
Alameda	9.09%												
Alamo													
Albany													
Alhambra													
Aliso Viejo													
Alpine													
Alta Loma													
Altadena													
Alviso													
American Canyon													
Anaheim	4.60%		6.25%					21.43%					5.00%
Anaheim Hills													
Anderson													
Angels Camp													
Antelope													
Antioch													
Apple Valley													
Aptos													
Arcadia													
Arcata													
Arleta													
Arroyo Grande													
Artesia													
Arvin													
Atascadero													
Atwater													
Auburn													
Avalon													
Avenal													
Azusa													
Bakersfield	5.06%							7.14%		3.23%			2.86%
Baldwin Hills													
Baldwin Park													
Banning													
Barstow													
Beaumont													
Bell Gardens													
Bellflower													
Belmont													
Belvedere Tiburon													
Benicia													
Berkeley													
Bermuda Dunes													
Beverly Hills	2.99%						14.29%						1.59%
Big Bear Lake													
Big Sur													
Bishop													
Bloomington													
Blythe													
Bonita													
Borrego Springs													
Brawley													
Brea													
Brentwood	10.53%									20.00%			20.00%
Brisbane													
Buellton													
Buena Park													
Burbank	1.92%							4.76%					2.17%
Burlingame													
Cabazon													
Calabasas	10.00%												
Calabasas Hills													
Calxico													
California City													
Calimesa													
Calistoga													

**QuantumRisk State Risk Analytics**

Default Rates by City (with 5 or more reported Defaults)

State: CA

Apr-10

Part (3)

Summary	3.50%		2.50%	16.09%	1.79%		4.39%	4.23%		4.71%	0.52%		3.77%
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Calsbad													
Camarillo													
Cambria													
Cameron Park													
Campbell													
Camrillo													
Canoga Park													
Canyon Country													
Capistrano Beach													
Capitola													
Cardiff By The Sea													
Carlsbad	2.04%									10.00%			2.22%
Carmel													
Carmichael													
Carpinteria													
Carson													
Castaic													
Castro Valley													
Castroville													
Cathedral City	12.50%									16.67%			16.67%
Century City													
Ceres													
Cerritos													
Chatsworth	3.70%		6.67%										6.67%
Cherry Valley													
Chico													
Chino													
Chino Hills	7.69%									9.09%			9.09%
Chula Vista	2.44%							11.11%					3.12%
Citrus Heights	8.33%												
City Of Commerce													
City Of Industry	4.00%		8.33%										4.76%
Claremont	12.50%												
Clear Lake													
Clovis													
Coachella	14.29%									20.00%			20.00%
Colma													
Colton	9.09%				20.00%								20.00%
Commerce	9.09%												
Compton	11.11%												
Concord	13.33%												
Corning													
Corona	6.78%		5.26%					14.29%		9.09%			8.33%
Corona Del Mar													
Coronado													
Corte Madera													
Costa Mesa	4.26%							13.33%					5.13%
Cotati													
Cottonwood													
Covina													
Culver City	3.57%												
Cupertino													
Cypress	6.67%												
Daly City													
Dana Point													
Danville													
Davis													
Del Aire													
Del Mar													
Del Rey Oaks													
Delano													
Desert Hot Springs	20.00%												
Diamond													
Diamond Bar													
Dinuba													
Dixon													
Downey	6.25%									12.50%			7.69%
Duarte													

**QuantumRisk State Risk Analytics**

Default Rates by City (with 5 or more reported Defaults)

**State: CA**

**Apr-10**

Part (3)

Summary	3.50%		2.50%	16.09%	1.79%		4.39%	4.23%		4.71%	0.52%		3.77%
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Dublin													
Eagle Rock													
East Los Angeles													
East Palo Alto													
El Portal													
El Cajon	2.78%				7.69%								3.70%
El Centro	21.43%									25.00%			25.00%
El Cerrito													
El Dorado													
El Dorado Hills													
El Monte													
El Portal													
El Segundo	3.23%							5.56%					5.56%
Elk Grove	8.33%									8.33%			5.88%
Emeryville	7.69%							16.67%					16.67%
Encinitas	4.17%									11.11%			6.67%
Encino	2.70%							5.26%					3.57%
Escondido													
Eureka													
Exeter													
Fair Oaks													
Fairfield													
Fallbrook													
Finn Springs													
Folsom	9.52%									18.18%			18.18%
Fontana	7.41%									18.18%			12.50%
Foothill Ranch													
Forestville													
Fortuna													
Foster City	20.00%												
Fountain Valley													
Fremont	4.88%		6.25%					16.67%					6.45%
Fresno	3.26%							7.14%		5.56%			3.45%
Fullerton													
Galt													
Garden Grove	3.13%									10.00%			5.00%
Gardena													
Gilroy													
Glen Ellen													
Glendale													
Glendora													
Goleta													
Granada Hills													
Grand Terrace													
Granite Bay													
Grass Valley													
Greenfield													
Gridley													
Grover Beach													
Hacienda Heights													
Hanford													
Hanford City													
Hawaiian Gardens													
Hawthorne													
Hayward	2.86%												
Healdsburg													
Hemet	5.00%									10.00%			10.00%
Hercules													
Hermosa Beach													
Hesperia	7.69%												
Highland													
Highland Park													
Hollister													
Hollywood													
Homeland													
Hume													
Huntington Beach	2.38%									8.33%			2.78%
Huntington Park													

**QuantumRisk State Risk Analytics**

Default Rates by City (with 5 or more reported Defaults)

**State: CA**

**Apr-10**

Part (3)

Summary	3.50%		2.50%	16.09%	1.79%		4.39%	4.23%		4.71%	0.52%		3.77%
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Idyllwild													
Imperial Beach													
Indian Wells													
Indio													
Industry													
Inglewood	4.00%												
Irvine	6.90%							10.34%					6.38%
Irwindale													
Isla Vista													
Jackson													
Jamul													
Jurupa													
Kearny Mesa													
Kelseyville													
Kentfield													
King City													
La Canada													
La Canada Flintridge													
La Crescenta													
La Habra													
La Jolla	5.00%						20.00%						7.14%
La Mesa													
La Mirada	7.69%												
La Palma													
La Puente	12.50%												
La Quinta	9.09%												
La Verne													
Ladera Ranch													
Lafayette													
Laguna Beach	11.11%												
Laguna Hills													
Laguna Niguel	10.00%									16.67%			16.67%
Laguna Woods													
Lahabra													
Lake Arrowhead													
Lake Elsinore													
Lake Forest	3.45%									9.09%			5.26%
Lake View Terrace													
Lakeport													
Lakeport	14.29%												
Lakeside													
Lakewood													
Lancaster	3.03%				14.29%								4.35%
Larkspur													
Lathrop													
Laverne													
Lawndale													
Layfayette													
Lemon Grove													
Lemoore													
Lincoln													
Lindsay													
Littlerock													
Livermore	4.55%									14.29%			6.67%
Livingston													
Lodi													
Lomita													
Lompoc													
Long Beach	4.00%							9.09%		6.90%			4.35%
Loomis													
Los Alamitos													
Los Altos													
Los Angeles	1.79%		3.57%	8.33%	0.80%		3.57%	2.67%		1.85%			1.79%
Los Banos													
Los Gatos	14.29%												
Los Osos													
Lower Lake													
Lynwood													
Madera													

**QuantumRisk State Risk Analytics**

Default Rates by City (with 5 or more reported Defaults)

**State: CA**

**Apr-10**

Part (3)

Summary	3.50%		2.50%	16.09%	1.79%		4.39%	4.23%		4.71%	0.52%		3.77%
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Malibu													
Mammoth Lakes													
Manhattan Beach													
Manteca													
Marina													
Marina Del Rey													
Martinez													
Marysville													
Maywood													
McKinleyville													
Menifee													
Menlo Park													
Merced													
Mill Valley													
Millbrae													
Milpitas	4.35%												
Mira Loma													
Mission Hills													
Mission Viejo	2.78%									4.00%			3.03%
Modesto	5.00%				14.29%					6.25%			8.70%
Monrovia													
Montclair	8.33%									14.29%			14.29%
Montebello													
Monterey	5.26%			20.00%									10.00%
Monterey Park													
Montrose													
Moorpark	16.67%												
Moraga													
Moreno Valley	15.38%				40.00%					18.18%			19.05%
Morgan Hill													
Morro Bay													
Mountain View													
Murrieta	14.29%									13.64%			11.11%
Murrietta													
Napa	3.57%							20.00%					6.67%
National City													
Needles													
Nevada City													
Newark													
Newbury Park	10.00%												
Newhall													
Newman													
Newport Beach													
Nipomo													
Norco	20.00%									28.57%			28.57%
North Highlands	16.67%												
North Hills													
North Hollywood													
Northridge													
Norwalk	11.11%									20.00%			20.00%
Novato													
Oak Park													
Oakdale													
Oakhurst													
Oakland	3.77%				4.76%			8.33%					4.44%
Oakley													
Oceano													
Oceanside	5.56%				20.00%					5.00%			6.45%
Ojai													
Ontario	11.86%		8.33%	80.00%	16.67%					4.76%			13.21%
Orange													
Orangevale													
Orcutt													
Oroville													
Otay Mesa													
Oxnard	9.38%									30.00%			18.75%
Pacheco													
Pacific Grove													

**QuantumRisk State Risk Analytics**

Default Rates by City (with 5 or more reported Defaults)

**State: CA**

**Apr-10**

Part (3)

Summary	3.50%		2.50%	16.09%	1.79%		4.39%	4.23%		4.71%	0.52%		3.77%
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Pacific Palisades													
Pacifica													
Pacoima													
Palisades													
Palm Desert	3.33%									7.14%			7.14%
Palm Springs	11.76%												
Palmdale	3.70%									10.00%			4.17%
Palo Alto													
Panorama City													
Paradise													
Paramount													
Pasadena													
Paso Robles													
Patterson													
Perris													
Petaluma	7.14%												
Phelan													
Pico Rivera	8.33%												
Pinole	20.00%												
Pioneer													
Pismo													
Pismo Beach													
Pittsburg													
Placentia													
Placerville													
Playa Del Rey													
Pleasant Hill	9.09%									16.67%			16.67%
Pleasanton													
Pollock Pines													
Pomona	5.26%		20.00%										6.67%
Porter Ranch													
Porterville													
Portola Valley													
Poway													
Ramona													
Rancho Bernardo													
Rancho Cordova													
Rancho Cucamonga	16.28%		16.67%							17.39%			14.29%
Rancho Dominguez													
Rancho Mirage	20.00%												
Rancho Palos Verdes													
Rancho San Diego													
Rancho Santa Fe													
Rancho Santa Margarita	4.17%									8.33%			5.88%
Red Bluff													
Redding													
Redlands													
Redondo Beach													
Redwood City													
Redwood Shores													
Reedley													
Reseda													
Rialto													
Richmond	9.52%		20.00%										10.00%
Ridgecrest													
Rim Forest													
Rio Linda													
Ripon													
Riverbank													
Riverside	7.79%		9.09%		7.14%			21.43%		4.55%			8.22%
Rocklin	6.67%									12.50%			12.50%
Rohnert Park	12.50%												
Rosamond													
Rosemead													
Rosemont													
Roseville	6.38%							13.33%					4.76%
Rowland Heights													
Sacramento	3.30%		6.67%		5.26%			1.69%		4.76%			3.51%

**QuantumRisk State Risk Analytics**

**State: CA**

**Apr-10**

Default Rates by City (with 5 or more reported Defaults)

Part (3)

Summary	3.50%		2.50%	16.09%	1.79%		4.39%	4.23%		4.71%	0.52%		3.77%
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Saint Helena													
Salida													
Salinas	3.23%							14.29%					5.00%
San Andreas													
San Anselmo													
San Bernardino	7.50%				11.11%			28.57%					10.71%
San Bruno													
San Carlos													
San Clemente													
San Diego	3.74%			18.42%	1.79%		11.11%	0.85%		4.00%			3.78%
San Dimas													
San Fernando													
San Francisco	2.79%			8.33%	4.26%			3.45%					2.89%
San Gabriel													
San Jacinto													
San Jose	2.75%		5.00%					4.00%					1.98%
San Juan													
San Juan Capistrano	6.67%												
San Leandro													
San Lorenzo													
San Luis Obispo													
San Marcos	4.76%									12.50%			12.50%
San Mateo													
San Pablo													
San Pedro													
San Rafael	5.00%							12.50%					12.50%
San Ramon													
San Ysidro													
Sanger													
Santa Ana	3.66%		6.67%					8.00%					4.41%
Santa Barbara													
Santa Clara	2.50%									11.11%			2.50%
Santa Clarita	5.26%									10.34%			6.25%
Santa Clarita Valley													
Santa Cruz	7.14%												
Santa Fe Springs													
Santa Maria	11.54%									12.50%			12.50%
Santa Monica	0.82%							2.86%					0.86%
Santa Nella													
Santa Paula													
Santa Rosa	2.27%							12.50%					2.63%
Santee													
Saratoga													
Sausalito													
Scotts Valley													
Seal Beach													
Seaside													
Sebastopol													
Selma													
Shafter													
Sherman Oaks	3.23%												
Shingle Springs													
Signal Hill													
Simi Valley	2.94%									6.25%			3.57%
Solana Beach													
Soledad													
Solvang													
Sonoma													
Sonora													
South El Monte													
South Gate													
South Lake Tahoe	33.33%												
South Pasadena													
South San Francisco													
Southgate													
Spring Valley													
Stanton													
Stevenson Ranch													

**QuantumRisk State Risk Analytics**

Default Rates by City (with 5 or more reported Defaults)

**State: CA**

**Apr-10**

Part (3)

Summary	3.50%		2.50%	16.09%	1.79%		4.39%	4.23%		4.71%	0.52%		3.77%
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Stockton	3.77%									9.52%			4.17%
Studio City													
Suisun City													
Sun City													
Sun Valley													
Sunland													
Sunnyvale													
Susanville													
Sylmar	11.11%												
Taft													
Tarzana	9.09%									16.67%			16.67%
Tehachapi													
Temecula	21.15%									20.83%			13.89%
Temple City													
Templeton													
Thousand Oaks	6.52%							14.29%					5.72%
Tiburon													
Toluca Lake													
Torrance	1.43%							6.25%					1.52%
Torrance													
Trabuco Canyon													
Tracy	11.11%									16.67%			16.67%
Truckee													
Tujunga													
Tulare													
Turlock													
Tustin	3.03%							8.33%					3.33%
Twentynine Palms													
Ukiah													
Union City													
Universal City													
Upland	5.00%									14.29%			14.29%
Vacaville													
Valencia	7.69%		11.11%					16.67%					8.00%
Vallejo	6.67%									12.50%			12.50%
Valley Springs													
Valley Village													
Van Nuys													
Van Nuys	1.52%							9.09%					1.67%
Venice													
Venice Beach													
Ventura	3.33%									7.14%			5.00%
Vernon													
Victorville	12.50%									20.00%	14.29%		17.65%
Visalia													
Vista	2.94%									8.33%			3.84%
Walnut													
Walnut Creek													
Wasco													
Watsonville													
Weaverville													
West Covina	17.39%							40.00%		20.00%			26.67%
West Hills													
West Hollywood	3.57%									16.67%			4.35%
West Los Angeles													
West Sacramento													
Westchester													
Westlake Village	5.26%							8.33%					8.33%
Westminster													
Westwood													
Whittier													
Wildomar	20.00%												
Willows													
Wilmington													
Windsor													
Winnetka													
Winters													
Winton													

**QuantumRisk State Risk Analytics**

Default Rates by City (with 5 or more reported Defaults)

**State: CA**

**Apr-10**

Part (3)

Summary	3.50%		2.50%	16.09%	1.79%		4.39%	4.23%		4.71%	0.52%		3.77%
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Woodland													
Woodland Hills	12.50%							18.75%					18.75%
Yorba Linda													
Yuba City	11.11%												
Yucaipa													
Yucca Valley													
Summary	3.50%		2.50%	16.09%	1.79%		4.39%	4.23%		4.71%	0.52%		3.77%

**QuantumRisk State Risk Analytics**

Severity of Loss by City (with 5 or more reported Losses)

State: CA

Apr-10

Part (3)

Summary	3.38%		2.35%	15.71%	1.77%		4.39%	4.01%		4.54%	0.46%		3.62%
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Agoura Hills													
Ahaheim													
Alameda	7.79%												
Alamo													
Albany													
Alhambra													
Aliso Viejo													
Alpine													
Alta Loma													
Altadena													
Alviso													
American Canyon													
Anaheim	4.60%		6.25%					21.43%					5.00%
Anaheim Hills													
Anderson													
Angels Camp													
Antelope													
Antioch													
Apple Valley													
Aptos													
Arcadia													
Arcata													
Arleta													
Arroyo Grande													
Artesia													
Arvin													
Atascadero													
Atwater													
Auburn													
Avalon													
Avenal													
Azusa													
Bakersfield	4.89%							6.67%		3.11%			2.71%
Baldwin Hills													
Baldwin Park													
Banning													
Barstow													
Beaumont													
Bell Gardens													
Bellflower													
Belmont													
Belvedere Tiburon													
Benicia													
Berkeley													
Bermuda Dunes													
Beverly Hills	2.99%						14.29%						1.59%
Big Bear Lake													
Big Sur													
Bishop													
Bloomington													
Blythe													
Bonita													
Borrego Springs													
Brawley													
Brea													
Brentwood	8.91%									16.94%			16.94%
Brisbane													
Buellton													
Buena Park													
Burbank	1.88%							4.66%					2.13%
Burlingame													
Cabazon													
Calabasas	9.78%												
Calabasas Hills													
Calxico													
California City													
Calimesa													
Calistoga													

**QuantumRisk State Risk Analytics**

Severity of Loss by City (with 5 or more reported Losses)

State: CA

Apr-10

Part (3)

Summary	3.38%		2.35%	15.71%	1.77%		4.39%	4.01%		4.54%	0.46%		3.62%
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Calsbad													
Camarillo													
Cambria													
Cameron Park													
Campbell													
Camrillo													
Canoga Park													
Canyon Country													
Capistrano Beach													
Capitola													
Cardiff By The Sea													
Carlsbad	1.99%									9.76%			2.17%
Carmel													
Carmichael													
Carpinteria													
Carson													
Castaic													
Castro Valley													
Castroville													
Cathedral City	11.83%									15.77%			15.77%
Century City													
Ceres													
Cerritos													
Chatsworth	3.44%		6.19%										6.19%
Cherry Valley													
Chico													
Chino													
Chino Hills	7.69%									9.08%			9.08%
Chula Vista	2.25%							10.24%					2.88%
Citrus Heights	8.06%												
City Of Commerce													
City Of Industry	3.68%		7.66%										4.38%
Claremont	12.08%												
Clear Lake													
Clovis													
Coachella	14.29%									20.00%			20.00%
Colma													
Colton	9.09%				20.00%								20.00%
Commerce	9.09%												
Compton	10.65%												
Concord	12.30%												
Corning													
Corona	6.32%		4.40%					13.09%		8.98%			7.77%
Corona Del Mar													
Coronado													
Corte Madera													
Costa Mesa	4.26%							13.33%					5.13%
Cotati													
Cottonwood													
Covina													
Culver City	3.48%												
Cupertino													
Cypress	6.67%												
Daly City													
Dana Point													
Danville													
Davis													
Del Aire													
Del Mar													
Del Rey Oaks													
Delano													
Desert Hot Springs	20.00%												
Diamond													
Diamond Bar													
Dinuba													
Dixon													
Downey	6.25%									12.50%			7.69%
Duarte													

**QuantumRisk State Risk Analytics**

Severity of Loss by City (with 5 or more reported Losses)

**State: CA**

**Apr-10**

Part (3)

Summary	3.38%		2.35%	15.71%	1.77%		4.39%	4.01%		4.54%	0.46%		3.62%
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Dublin													
Eagle Rock													
East Los Angeles													
East Palo Alto													
El Portal													
El Cajon	2.68%				7.41%								3.57%
El Centro	21.07%									24.85%			24.85%
El Cerrito													
El Dorado													
El Dorado Hills													
El Monte													
El Portal													
El Segundo	2.76%							4.76%					4.76%
Elk Grove	7.98%									8.08%			5.70%
Emeryville	7.54%							16.33%					16.33%
Encinitas	4.17%									11.11%			6.67%
Encino	2.70%							5.26%					3.57%
Escondido													
Eureka													
Exeter													
Fair Oaks													
Fairfield													
Fallbrook													
Finn Springs													
Folsom	9.19%									17.55%			17.55%
Fontana	7.30%									17.92%			12.32%
Foothill Ranch													
Forestville													
Fortuna													
Foster City	18.57%												
Fountain Valley													
Fremont	4.43%		5.65%					15.18%					5.85%
Fresno	3.23%							7.13%		5.49%			3.42%
Fullerton													
Galt													
Garden Grove	3.13%									10.00%			5.00%
Gardena													
Gilroy													
Glen Ellen													
Glendale													
Glendora													
Goleta													
Granada Hills													
Grand Terrace													
Granite Bay													
Grass Valley													
Greenfield													
Gridley													
Grover Beach													
Hacienda Heights													
Hanford													
Harbor City													
Hawaiian Gardens													
Hawthorne													
Hayward	2.71%												
Healdsburg													
Hemet	4.90%									9.81%			9.81%
Hercules													
Hermosa Beach													
Hesperia	7.18%												
Highland													
Highland Park													
Hollister													
Hollywood													
Homeland													
Hume													
Huntington Beach	1.83%									6.41%			2.14%
Huntington Park													

**QuantumRisk State Risk Analytics**

Severity of Loss by City (with 5 or more reported Losses)

**State: CA**

**Apr-10**

Part (3)

Summary	3.38%		2.35%	15.71%	1.77%		4.39%	4.01%		4.54%	0.46%		3.62%
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Idyllwild													
Imperial Beach													
Indian Wells													
Indio													
Industry													
Inglewood	3.90%												
Irvine	6.83%							10.26%					6.33%
Irwindale													
Isla Vista													
Jackson													
Jamul													
Jurupa													
Kearny Mesa													
Kelseyville													
Kentfield													
King City													
La Canada													
La Canada Flintridge													
La Crescenta													
La Habra													
La Jolla	5.00%						20.00%						7.14%
La Mesa													
La Mirada	7.38%												
La Palma													
La Puente	12.37%												
La Quinta	9.09%												
La Verne													
Ladera Ranch													
Lafayette													
Laguna Beach	11.00%												
Laguna Hills													
Laguna Niguel	9.29%									15.48%			15.48%
Laguna Woods													
Lahabra													
Lake Arrowhead													
Lake Elsinore													
Lake Forest	3.45%									9.09%			5.26%
Lake View Terrace													
Lakeport													
Lakeport	14.29%												
Lakeside													
Lakewood													
Lancaster	3.03%				14.29%								4.35%
Larkspur													
Lathrop													
Laverne													
Lawndale													
Layfayette													
Lemon Grove													
Lemoore													
Lincoln													
Lindsay													
Littlerock													
Livermore	4.46%									14.03%			6.55%
Livingston													
Lodi													
Lomita													
Lompoc													
Long Beach	3.73%							8.64%		6.32%			4.06%
Loomis													
Los Alamitos													
Los Altos													
Los Angeles	1.75%		3.43%	8.13%	0.80%		3.57%	2.56%		1.84%			1.75%
Los Banos													
Los Gatos	13.82%												
Los Osos													
Lower Lake													
Lynwood													
Madera													

QuantumRisk State Risk Analytics

Severity of Loss by City (with 5 or more reported Losses)

State: CA

Apr-10

Part (3)

Summary	3.38%		2.35%	15.71%	1.77%		4.39%	4.01%		4.54%	0.46%		3.62%
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Malibu													
Mammoth Lakes													
Manhattan Beach													
Manteca													
Marina													
Marina Del Rey													
Martinez													
Marysville													
Maywood													
McKinleyville													
Menifee													
Menlo Park													
Merced													
Mill Valley													
Millbrae													
Milpitas	3.75%												
Mira Loma													
Mission Hills													
Mission Viejo	2.63%									3.79%			2.87%
Modesto	4.97%				14.10%					6.25%			8.64%
Monrovia													
Montclair	7.86%									13.47%			13.47%
Montebello													
Monterey	5.26%			20.00%									10.00%
Monterey Park													
Montrose													
Moorpark	16.64%												
Moraga													
Moreno Valley	15.24%				40.00%					17.83%			18.86%
Morgan Hill													
Morro Bay													
Mountain View													
Murrieta	12.72%									11.15%			9.09%
Murrietta													
Napa	3.57%							20.00%					6.67%
National City													
Needles													
Nevada City													
Newark													
Newbury Park	9.69%												
Newhall													
Newman													
Newport Beach													
Nipomo													
Norco	19.69%									28.13%			28.13%
North Highlands	14.94%												
North Hills													
North Hollywood													
Northridge													
Norwalk	10.36%									18.64%			18.64%
Novato													
Oak Park													
Oakdale													
Oakhurst													
Oakland	3.32%				4.76%			6.33%					3.91%
Oakley													
Oceano													
Oceanside	5.42%				20.00%					4.75%			6.29%
Ojai													
Ontario	11.61%		7.87%	78.15%	16.67%					4.76%			12.93%
Orange													
Orangevale													
Orcutt													
Oroville													
Otay Mesa													
Oxnard	9.20%									29.44%			18.40%
Pacheco													
Pacific Grove													

**QuantumRisk State Risk Analytics**

Severity of Loss by City (with 5 or more reported Losses)

State: CA

Apr-10

Part (3)

Summary	3.38%		2.35%	15.71%	1.77%		4.39%	4.01%		4.54%	0.46%		3.62%
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Pacific Palisades													
Pacifica													
Pacoima													
Palisades													
Palm Desert	3.04%									6.51%			6.51%
Palm Springs	10.78%												
Palmdale	3.39%									9.16%			3.82%
Palo Alto													
Panorama City													
Paradise													
Paramount													
Pasadena													
Paso Robles													
Patterson													
Perris													
Petaluma	6.51%												
Phelan													
Pico Rivera	8.33%												
Pinole	18.60%												
Pioneer													
Pismo													
Pismo Beach													
Pittsburg													
Placentia													
Placerville													
Playa Del Rey													
Pleasant Hill	8.98%									16.46%			16.46%
Pleasanton													
Pollock Pines													
Pomona	5.13%		19.49%										6.50%
Porter Ranch													
Porterville													
Portola Valley													
Poway													
Ramona													
Rancho Bernardo													
Rancho Cordova													
Rancho Cucamonga	16.53%		16.48%							17.18%			14.11%
Rancho Dominguez													
Rancho Mirage	19.98%												
Rancho Palos Verdes													
Rancho San Diego													
Rancho Santa Fe													
Rancho Santa Margarita	4.11%									8.21%			5.80%
Red Bluff													
Redding													
Redlands													
Redondo Beach													
Redwood City													
Redwood Shores													
Reedley													
Reseda													
Rialto													
Richmond	8.43%		16.88%										8.44%
Ridgecrest													
Rim Forest													
Rio Linda													
Ripon													
Riverbank													
Riverside	7.39%		8.53%		6.66%			20.21%		4.49%			7.79%
Rocklin	6.48%									12.15%			12.15%
Rohnert Park	12.50%												
Rosamond													
Rosemead													
Rosemont													
Roseville	6.25%							12.94%					4.62%
Rowland Heights													
Sacramento	3.05%		6.49%		5.23%			1.12%		4.61%			3.25%

**QuantumRisk State Risk Analytics**

**State: CA**

**Apr-10**

Severity of Loss by City (with 5 or more reported Losses)

Part (3)

Summary	3.38%		2.35%	15.71%	1.77%		4.39%	4.01%		4.54%	0.46%		3.62%
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Saint Helena													
Salida													
Salinas	2.74%							12.15%					4.25%
San Andreas													
San Anselmo													
San Bernardino	6.99%				11.11%			25.67%					9.99%
San Bruno													
San Carlos													
San Clemente													
San Diego	3.69%			18.06%	1.74%		11.11%	0.85%		3.97%			3.73%
San Dimas													
San Fernando													
San Francisco	2.66%			7.65%	4.26%			3.19%					2.76%
San Gabriel													
San Jacinto													
San Jose	2.59%		4.51%					3.76%					1.82%
San Juan													
San Juan Capistrano	6.67%												
San Leandro													
San Lorenzo													
San Luis Obispo													
San Marcos	4.76%									12.50%			12.50%
San Mateo													
San Pablo													
San Pedro													
San Rafael	4.21%							10.53%					10.53%
San Ramon													
San Ysidro													
Sanger													
Santa Ana	3.62%		6.50%					7.97%					4.36%
Santa Barbara													
Santa Clara	2.49%									11.05%			2.49%
Santa Clarita	5.21%									10.24%			6.19%
Santa Clarita Valley													
Santa Cruz	6.75%												
Santa Fe Springs													
Santa Maria	11.18%									11.97%			11.97%
Santa Monica	0.82%							2.86%					0.86%
Santa Nella													
Santa Paula													
Santa Rosa	2.12%							11.68%					2.46%
Santee													
Saratoga													
Sausalito													
Scotts Valley													
Seal Beach													
Seaside													
Sebastopol													
Selma													
Shafter													
Sherman Oaks	2.97%												
Shingle Springs													
Signal Hill													
Simi Valley	2.94%									6.25%			3.57%
Solana Beach													
Soledad													
Solvang													
Sonoma													
Sonora													
South El Monte													
South Gate													
South Lake Tahoe	31.91%												
South Pasadena													
South San Francisco													
Southgate													
Spring Valley													
Stanton													
Stevenson Ranch													

**QuantumRisk State Risk Analytics**

Severity of Loss by City (with 5 or more reported Losses)

**State: CA**

**Apr-10**

Part (3)

Summary	3.38%		2.35%	15.71%	1.77%		4.39%	4.01%		4.54%	0.46%		3.62%
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Stockton	3.44%									8.69%			3.80%
Studio City													
Suisun City													
Sun City													
Sun Valley													
Sunland													
Sunnyvale													
Susanville													
Sylmar	11.11%												
Taft													
Tarzana	9.09%									16.67%			16.67%
Tehachapi													
Temecula	20.92%									20.32%			13.55%
Temple City													
Templeton													
Thousand Oaks	6.25%							13.84%					5.54%
Tiburon													
Toluca Lake													
Torrance	1.43%							6.25%					1.52%
Torrance													
Trabuco Canyon													
Tracy	10.65%									15.97%			15.97%
Truckee													
Tujunga													
Tulare													
Turlock													
Tustin	2.94%							8.08%					3.23%
Twentynine Palms													
Ukiah													
Union City													
Universal City													
Upland	4.66%									13.31%			13.31%
Vacaville													
Valencia	7.50%		10.77%					16.34%					7.80%
Vallejo	6.67%									12.50%			12.50%
Valley Springs													
Valley Village													
Van Nuys													
Van Nuys	1.50%							8.99%					1.65%
Venice													
Venice Beach													
Ventura	3.11%									6.65%			4.66%
Vernon													
Victorville	11.56%									18.84%	12.71%		16.32%
Visalia													
Vista	2.87%									8.13%			3.75%
Walnut													
Walnut Creek													
Wasco													
Watsonville													
Weaverville													
West Covina	16.86%							38.16%		19.70%			25.85%
West Hills													
West Hollywood	3.57%									16.67%			4.35%
West Los Angeles													
West Sacramento													
Westchester													
Westlake Village	4.73%							7.48%					7.48%
Westminster													
Westwood													
Whittier													
Wildomar	19.84%												
Willows													
Wilmington													
Windsor													
Winnetka													
Winters													
Winton													



QuantumRisk State Risk Analytics

State: CA

Apr-10

Current LTV by City (with 3 or more reported LTVs)

Part (3)

Summary	0.60		0.58	0.66	0.58	0.64	0.58	0.61	0.63	0.62	0.58	0.60	
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Agoura Hills	0.61							0.67					0.67
Ahaheim													
Alameda	0.68												
Alamo													
Albany													
Alhambra	0.58									0.56			0.56
Aliso Viejo	0.65									0.66			0.66
Alpine													
Alta Loma													
Altadena													
Alviso													
American Canyon	0.66												
Anaheim	0.58		0.61	0.64	0.51			0.65		0.57	0.58		0.58
Anaheim Hills													
Anderson													
Angels Camp													
Antelope													
Antioch	0.54									0.46			0.46
Apple Valley													
Aptos													
Arcadia	0.56				0.51					0.57			0.54
Arcata													
Arleta													
Arroyo Grande													
Artesia													
Arvin													
Atascadero													
Atwater													
Auburn	0.60												
Avalon													
Avenal													
Azusa	0.56				0.57								0.57
Bakersfield	0.65		0.64		0.67			0.68		0.64	0.57		0.65
Baldwin Hills													
Baldwin Park													
Banning													
Barstow													
Beaumont	0.62												
Bell Gardens													
Bellflower	0.64				0.61								0.61
Belmont													
Belvedere Tiburon													
Benicia													
Berkeley	0.57				0.59			0.58		0.47			0.56
Bermuda Dunes													
Beverly Hills	0.57						0.52	0.62		0.58			0.59
Big Bear Lake													
Big Sur													
Bishop													
Bloomington	0.64												
Blythe													
Bonita													
Borrego Springs													
Brawley													
Brea	0.56							0.49		0.62			0.53
Brentwood	0.72									0.78			0.78
Brisbane													
Buelltton													
Buena Park	0.55		0.42							0.57			0.52
Burbank	0.62		0.59		0.54			0.64		0.66			0.63
Burlingame	0.47												
Cabazon													
Calabasas	0.64												
Calabasas Hills													
Calxico													
California City													
Calimesa													
Calistoga													

QuantumRisk State Risk Analytics

State: CA

Apr-10

Current LTV by City (with 3 or more reported LTVs)

Part (3)

Summary	0.60		0.58	0.66	0.58	0.64	0.58	0.61	0.63	0.62	0.58		0.60
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Calsbad													
Camarillo	0.60		0.59										0.59
Cambria													
Cameron Park	0.49												
Campbell	0.54												
Camrillo													
Canoga Park	0.62				0.64					0.63			0.64
Canyon Country													
Capistrano Beach													
Capitola													
Cardiff By The Sea													
Carlsbad	0.61		0.62	0.66	0.41			0.72		0.52			0.60
Carmel													
Carmichael	0.57												
Carpinteria	0.48												
Carson	0.55		0.51										0.51
Castaic													
Castro Valley	0.47												
Castroville													
Cathedral City	0.57									0.61			0.61
Century City													
Ceres													
Cerritos	0.60		0.55							0.61			0.59
Chatsworth	0.58		0.54										0.54
Cherry Valley													
Chico	0.66				0.68								0.68
Chino	0.64									0.65			0.65
Chino Hills	0.65									0.64			0.64
Chula Vista	0.63		0.68					0.77		0.60			0.67
Citrus Heights	0.57									0.57			0.57
City Of Commerce													
City Of Industry	0.60		0.58					0.61					0.59
Claremont	0.55												
Clear Lake													
Clovis	0.54									0.64			0.64
Coachella	0.51												
Colma													
Colton	0.62				0.63								0.63
Commerce	0.52		0.51										0.51
Compton	0.64												
Concord	0.66												
Corning													
Corona	0.68		0.55					1.17		0.65			0.68
Corona Del Mar													
Coronado													
Corte Madera													
Costa Mesa	0.52							0.59		0.50			0.54
Cotati													
Cottonwood													
Covina	0.70												
Culver City	0.57		0.50					0.54					0.53
Cupertino	0.51							0.46					0.52
Cypress	0.62									0.65			0.65
Daly City	0.59												
Dana Point	0.56												
Danville	0.55												
Davis	0.53				0.53								0.53
Del Aire													
Del Mar													
Del Rey Oaks													
Delano													
Desert Hot Springs	0.62												
Diamond													
Diamond Bar	0.58									0.51			0.51
Dinuba													
Dixon													
Downey	0.71									0.82			0.82
Duarte	0.58												

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Current LTV by City (with 3 or more reported LTVs)

Part (3)

Summary	0.60		0.58	0.66	0.58	0.64	0.58	0.61	0.63	0.62	0.58	0.60	
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Dublin	0.53									0.59			0.59
Eagle Rock													
East Los Angeles													
East Palo Alto													
El Portal													
El Cajon	0.57		0.67		0.53					0.58			0.57
El Centro	0.63									0.63			0.63
El Cerrito													
El Dorado													
El Dorado Hills	0.62												
El Monte	0.55												
El Portal													
El Segundo	0.62							0.63					0.63
Elk Grove	0.63									0.67	0.64		0.66
Emeryville	0.66							0.77					0.77
Encinitas	0.57							0.58		0.57			0.57
Encino	0.62							0.62		0.62			0.62
Escondido	0.57				0.48			0.65		0.64			0.56
Eureka													
Exeter													
Fair Oaks	0.61												
Fairfield	0.65									0.73			0.73
Fallbrook	0.59												
Flinn Springs													
Folsom	0.54									0.60			0.60
Fontana	0.64				0.66					0.69			0.68
Foothill Ranch													
Forestville													
Fortuna													
Foster City	0.56												
Fountain Valley	0.64												
Fremont	0.60		0.55					0.62		0.66			0.60
Fresno	0.62		0.55		0.68			0.49		0.65			0.62
Fullerton	0.53				0.50					0.55			0.52
Galt													
Garden Grove	0.61		0.54							0.63			0.59
Gardena	0.62		0.60		0.55					0.68			0.61
Gilroy	0.59									0.67			0.67
Glen Ellen													
Glendale	0.59				0.56			0.62		0.60			0.58
Glendora	0.55												
Goleta	0.56		0.46					0.71		0.50			0.55
Granada Hills	0.59									0.55			0.55
Grand Terrace													
Granite Bay													
Grass Valley	0.64												
Greenfield													
Gridley													
Grover Beach													
Hacienda Heights													
Hanford	0.65									0.66			0.66
Harbor City	0.54												
Hawaiian Gardens													
Hawthorne	0.68		0.65		0.70					0.67			0.68
Hayward	0.56		0.59		0.45					0.56			0.54
Healdsburg													
Hemet	0.65									0.75			0.75
Hercules													
Hermosa Beach													
Hesperia	0.66									0.68			0.68
Highland	0.65												
Highland Park													
Hollister													
Hollywood	0.70				0.70								0.70
Homeland													
Hume													
Huntington Beach	0.59		0.54		0.53					0.64			0.57
Huntington Park													

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Current LTV by City (with 3 or more reported LTVs)

Part (3)

Summary	0.60		0.58	0.66	0.58	0.64	0.58	0.61	0.63	0.62	0.58		0.60
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Idyllwild													
Imperial Beach													
Indian Wells													
Indio	0.65					0.62							0.62
Industry													
Inglewood	0.66				0.62					0.67			0.65
Irvine	0.64		0.53					0.71					0.64
Irwindale	0.63												
Isla Vista													
Jackson													
Jamul													
Jurupa													
Kearny Mesa													
Kelseyville													
Kentfield													
King City													
La Canada													
La Canada Flintridge													
La Crescenta													
La Habra	0.63												
La Jolla	0.58							0.66					0.66
La Mesa	0.56				0.47								0.47
La Mirada	0.59												
La Palma													
La Puente	0.70												
La Quinta	0.78									0.65			0.65
La Verne	0.69												
Ladera Ranch	0.57									0.61			0.61
Lafayette	0.62												
Laguna Beach	0.61												
Laguna Hills	0.58												
Laguna Niguel	0.57									0.63			0.63
Laguna Woods													
Lahabra													
Lake Arrowhead													
Lake Elsinore	0.77									0.80			0.80
Lake Forest	0.65							0.68		0.72			0.71
Lake View Terrace													
Lakeport													
Lakeside	0.56												
Lakewood	0.56									0.55			0.55
Lancaster	0.61				0.67			0.50		0.66			0.63
Larkspur													
Lathrop	0.54												
Laverne													
Lawndale	0.62												
Layfayette													
Lemon Grove													
Lemoore													
Lincoln	0.68												
Lindsay													
Littlerock													
Livermore	0.59		0.55							0.60			0.57
Livingston													
Lodi	0.56									0.52			0.52
Lomita													
Lompoc	0.65									0.68			0.68
Long Beach	0.59				0.51		0.52	0.67		0.61	0.62		0.59
Loomis													
Los Alamitos	0.56												
Los Altos	0.58							0.54					0.54
Los Angeles	0.60		0.54	0.61	0.59		0.67	0.62	0.63	0.58	0.60		0.60
Los Banos													
Los Gatos	0.45												
Los Osos													
Lower Lake													
Lynwood													
Madera													

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Current LTV by City (with 3 or more reported LTVs)

Part (3)

Summary	0.60		0.58	0.66	0.58	0.64	0.58	0.61	0.63	0.62	0.58		0.60
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Malibu	0.59							0.59					0.59
Mammoth Lakes													
Manhattan Beach	0.53							0.61					0.61
Manteca	0.92												
Marina													
Marina Del Rey	0.62												
Martinez	0.50												
Marysville													
Maywood													
McKinleyville													
Menifee													
Menlo Park	0.52							0.58					0.58
Merced	0.70												
Mill Valley													
Millbrae													
Milpitas	0.55		0.57							0.53			0.55
Mira Loma													
Mission Hills	0.64												
Mission Viejo	0.66							0.58		0.68			0.66
Modesto	0.52				0.36					0.59			0.52
Monrovia	0.58									0.63			0.63
Montclair	0.60												
Montebello													
Monterey	0.60				0.58			0.49					0.53
Monterey Park	0.69												
Montrose													
Moorpark	0.63												
Moraga													
Moreno Valley	0.66				0.86					0.71	0.44		0.68
Morgan Hill	0.61												
Morro Bay													
Mountain View	0.52							0.49					0.49
Murrieta	0.62							0.61		0.61			0.61
Murrietta													
Napa	0.64		0.67										0.67
National City	0.70									0.73			0.73
Needles													
Nevada City													
Newark	0.56												
Newbury Park	0.58		0.57										0.57
Newhall													
Newman													
Newport Beach	0.54							0.56					0.56
Nipomo													
Norco	0.67									0.68			0.68
North Highlands	0.65												
North Hills	0.64				0.64								0.64
North Hollywood	0.55				0.60					0.59			0.59
Northridge	0.61				0.65								0.65
Norwalk	0.56									0.54			0.54
Novato	0.52												
Oak Park													
Oakdale													
Oakhurst													
Oakland	0.59				0.61			0.56			0.52		0.58
Oakley													
Oceano													
Oceanside	0.69									0.73	0.47		0.67
Ojai													
Ontario	0.71		0.70		0.68			0.65		0.65			0.67
Orange	0.60							0.68		0.59			0.61
Orangevale													
Orcutt													
Oroville													
Otay Mesa													
Oxnard	0.64				0.65					0.76			0.71
Pacheco													
Pacific Grove													

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Current LTV by City (with 3 or more reported LTVs)

Part (3)

Summary	0.60		0.58	0.66	0.58	0.64	0.58	0.61	0.63	0.62	0.58		0.60
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Pacific Palisades	0.67												
Pacifica													
Pacoima	0.59												
Palisades													
Palm Desert	0.69									0.73			0.73
Palm Springs	0.56												
Palmdale	0.66				0.70					0.61			0.67
Palo Alto	0.52							0.57					0.57
Panorama City	0.59												
Paradise	0.57												
Paramount	0.56				0.59								0.59
Pasadena	0.58				0.58		0.60	0.65		0.55			0.59
Paso Robles	0.56												
Patterson													
Perris	0.66												
Petaluma	0.60									0.65			0.65
Phelan													
Pico Rivera	0.70												
Pinole	0.94												
Pioneer													
Pismo													
Pismo Beach	0.56												
Pittsburg													
Placentia	0.54												
Placerville													
Playa Del Rey													
Pleasant Hill	0.73									0.89			0.89
Pleasanton	0.51							0.55		0.47			0.52
Pollock Pines													
Pomona	0.57							0.54					0.54
Porter Ranch													
Porterville	0.63												
Portola Valley													
Poway	0.63									0.64			0.64
Ramona													
Rancho Bernardo													
Rancho Cordova	0.57		0.56					0.53					0.54
Rancho Cucamonga	0.65		0.71							0.62	0.63		0.64
Rancho Dominguez	0.58		0.58										0.58
Rancho Mirage													
Rancho Palos Verdes													
Rancho San Diego													
Rancho Santa Fe													
Rancho Santa Margarita	0.66									0.66			0.66
Red Bluff	0.47												
Redding	0.58				0.55					0.61			0.59
Redlands	0.64									0.61			0.61
Redondo Beach	0.60				0.60					0.61			0.60
Redwood City	0.52							0.53					0.53
Redwood Shores													
Reedley													
Reseda													
Rialto	0.66					0.72				0.62			0.67
Richmond	0.73		0.88								0.68		0.78
Ridgecrest	0.60												
Rim Forest													
Rio Linda													
Ripon													
Riverbank													
Riverside	0.63		0.53		0.69			0.67		0.64	0.59		0.63
Rocklin	0.75									0.83			0.83
Rohnert Park	0.63												
Rosamond													
Rosemead	0.62												
Rosemont													
Roseville	0.55		0.47		0.62			0.54		0.55	0.59		0.55
Rowland Heights													
Sacramento	0.61		0.60		0.56		0.68	0.61		0.65	0.62		0.61

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Current LTV by City (with 3 or more reported LTVs)

Part (3)

Summary	0.60		0.58	0.66	0.58	0.64	0.58	0.61	0.63	0.62	0.58		0.60
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Saint Helena													
Salida													
Salinas	0.58							0.58		0.63	0.58		0.60
San Andreas													
San Anselmo													
San Bernardino	0.67				0.62			0.90		0.61			0.69
San Bruno													
San Carlos													
San Clemente	0.59									0.62			0.62
San Diego	0.59		0.60	0.72	0.52		0.57	0.60		0.59	0.47		0.59
San Dimas	0.61												
San Fernando	0.64												
San Francisco	0.53			0.54	0.55		0.49	0.53		0.52	0.59		0.53
San Gabriel	0.51												
San Jacinto													
San Jose	0.56		0.52		0.57	0.56		0.54		0.57	0.58		0.55
San Juan													
San Juan Capistrano	0.71												
San Leandro	0.59		0.51							0.64			0.58
San Lorenzo													
San Luis Obispo	0.69							0.59		0.91			0.76
San Marcos	0.61									0.61			0.61
San Mateo	0.56				0.54								0.54
San Pablo													
San Pedro													
San Rafael	0.56							0.56					0.56
San Ramon	0.63									0.60			0.60
San Ysidro													
Sanger													
Santa Ana	0.57		0.53		0.60			0.60		0.59			0.58
Santa Barbara	0.49				0.52					0.52			0.52
Santa Clara	0.55		0.57					0.53		0.53			0.55
Santa Clarita	0.63		0.57					0.65		0.67			0.66
Santa Clarita Valley													
Santa Cruz	0.57												
Santa Fe Springs	0.61		0.57										0.57
Santa Maria	0.63									0.64			0.64
Santa Monica	0.54				0.49		0.55	0.62		0.55			0.55
Santa Nella													
Santa Paula													
Santa Rosa	0.65				0.58			0.86		0.63	0.58		0.66
Santee	0.52												
Saratoga													
Sausalito													
Scotts Valley	0.57												
Seal Beach													
Seaside													
Sebastopol													
Selma													
Shafter													
Sherman Oaks	0.58				0.59					0.54			0.57
Shingle Springs													
Signal Hill													
Simi Valley	0.65		0.64							0.71			0.69
Solana Beach	0.63												
Soledad													
Solvang													
Sonoma	0.57												
Sonora													
South El Monte													
South Gate	0.65												
South Lake Tahoe	0.72												
South Pasadena													
South San Francisco	0.56												
Southgate													
Spring Valley													
Stanton	0.54												
Stevenson Ranch													

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Current LTV by City (with 3 or more reported LTVs)

Part (3)

Summary	0.60		0.58	0.66	0.58	0.64	0.58	0.61	0.63	0.62	0.58	0.60	
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Stockton	0.56		0.61		0.58			0.57		0.51			0.55
Studio City	0.54									0.51			0.51
Suisun City													
Sun City													
Sun Valley	0.60												
Sunland													
Sunnyvale	0.60		0.59		0.59			0.60		0.65			0.60
Susanville													
Sylmar	0.64												
Taft													
Tarzana	0.64									0.64			0.64
Tehachapi													
Temecula	0.68							0.63		0.71			0.68
Temple City													
Templeton													
Thousand Oaks	0.64							0.70		0.62			0.65
Tiburon													
Toluca Lake													
Torrance	0.60		0.52		0.53			0.63		0.66	0.63		0.60
Torrance													
Trabuco Canyon													
Tracy	0.70									0.75			0.75
Truckee	0.48												
Tujunga													
Tulare	0.52												
Turlock	0.60												
Tustin	0.60		0.61					0.66		0.55			0.61
Twentynine Palms													
Ukiah													
Union City	0.60									0.66			0.66
Universal City													
Upland	0.56									0.61			0.61
Vacaville	0.59												
Valencia	0.60		0.51					0.68		0.64			0.60
Vallejo	0.66									0.67			0.67
Valley Springs													
Valley Village	0.63												
Van Nuys													
Van Nuys	0.63		0.58		0.67			0.69		0.60			0.64
Venice	0.63												
Venice Beach													
Ventura	0.61		0.53							0.58			0.56
Vernon	0.66		0.66										0.66
Victorville	0.66									0.66	0.72		0.69
Visalia	0.60									0.61			0.61
Vista	0.59		0.58		0.34					0.71			0.59
Walnut													
Walnut Creek	0.54				0.51			0.53		0.64			0.55
Wasco													
Watsonville	0.57												
Weaverville													
West Covina	0.69							0.76		0.68			0.71
West Hills													
West Hollywood	0.53				0.55			0.59		0.57			0.57
West Los Angeles													
West Sacramento	0.59												
Westchester													
Westlake Village	0.57							0.63					0.63
Westminster	0.66									0.63			0.63
Westwood													
Whittier	0.72												
Wildomar	0.67												
Willows													
Wilmington	0.67												
Windsor	0.69									0.60			0.60
Winnetka													
Winters													
Winton													



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Current DSCR by City (with 3 or more reported DSCRs)

State: CA

Apr-10

Part (3)

Summary	1.48		1.55	1.13	1.40		1.47	1.49	1.45	1.49	1.91		1.48
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Agoura Hills	1.68							1.68					1.68
Ahaheim													
Alameda													
Alamo													
Albany													
Alhambra													
Aliso Viejo													
Alpine													
Alta Loma													
Altadena													
Alviso													
American Canyon													
Anaheim	1.47		1.63		1.32			1.21		1.30			1.36
Anaheim Hills													
Anderson													
Angels Camp													
Antelope													
Antioch	1.38												
Apple Valley													
Aptos													
Arcadia													
Arcata													
Arleta													
Arroyo Grande													
Artesia													
Arvin													
Atascadero													
Atwater													
Auburn													
Avalon													
Avenal													
Azusa													
Bakersfield	1.58							1.54		1.71			1.65
Baldwin Hills													
Baldwin Park													
Banning													
Barstow													
Beaumont													
Bell Gardens													
Bellflower													
Belmont													
Belvedere Tiburon													
Benicia													
Berkeley	1.70												
Bermuda Dunes													
Beverly Hills	1.85							1.99		1.89			1.95
Big Bear Lake													
Big Sur													
Bishop													
Bloomington													
Blythe													
Bonita													
Borrego Springs													
Brawley													
Brea	1.65							1.89					1.89
Brentwood	1.26												
Brisbane													
Buellton													
Buena Park	1.26												
Burbank	1.56							1.74		1.26			1.58
Burlingame													
Cabazon													
Calabasas													
Calabasas Hills													
Calxico													
California City													
Calimesa													
Calistoga													

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Current DSCR by City (with 3 or more reported DSCRs)

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Part (3)

Summary	1.48		1.55	1.13	1.40		1.47	1.49	1.45	1.49	1.91		1.48
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Calsbad													
Camarillo	1.56												
Cambria													
Cameron Park													
Campbell	1.30												
Camrillo													
Canoga Park	1.97												
Canyon Country													
Capistrano Beach													
Capitola													
Cardiff By The Sea													
Carlsbad	1.56		1.69					1.56					1.62
Carmel													
Carmichael													
Carpinteria	1.47												
Carson													
Castaic													
Castro Valley													
Castroville													
Cathedral City													
Century City													
Ceres													
Cerritos	1.48												
Chatsworth	1.41												
Cherry Valley													
Chico	1.25												
Chino	1.45									1.41			1.41
Chino Hills													
Chula Vista	1.44												
Citrus Heights													
City Of Commerce													
City Of Industry	1.44		1.40					1.54					1.46
Claremont													
Clear Lake													
Clovis													
Coachella													
Colma													
Colton	1.20												
Commerce	1.67												
Compton	1.19												
Concord	1.42												
Corning													
Corona	1.46		1.46							1.58			1.54
Corona Del Mar													
Coronado													
Corte Madera													
Costa Mesa	1.61							1.37		1.89			1.61
Cotati													
Cottonwood													
Covina													
Culver City	1.87												
Cupertino	1.56												
Cypress	1.52												
Daly City													
Dana Point													
Danville	1.79												
Davis	1.51												
Del Aire													
Del Mar													
Del Rey Oaks													
Delano													
Desert Hot Springs													
Diamond													
Diamond Bar	1.33												
Dinuba													
Dixon													
Downey	1.48									1.48			1.48
Duarte													

**QuantumRisk State Risk Analytics**

**State: CA**

**Apr-10**

Current DSCR by City (with 3 or more reported DSCRs)

Part (3)

Summary	1.48		1.55	1.13	1.40		1.47	1.49	1.45	1.49	1.91		1.48
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Dublin													
Eagle Rock													
East Los Angeles													
East Palo Alto													
El Portal													
El Cajon	1.21												
El Centro	1.12												
El Cerrito													
El Dorado													
El Dorado Hills													
El Monte	1.38												
El Portal													
El Segundo	1.46							1.46					1.46
Elk Grove	1.15									1.31			1.31
Emeryville													
Encinitas	1.74							1.48		1.92			1.72
Encino	1.43							1.55		1.53			1.54
Escondido	1.54				1.55								1.55
Eureka													
Exeter													
Fair Oaks	1.50												
Fairfield	1.53												
Fallbrook													
Finn Springs													
Folsom	1.40									1.30			1.30
Fontana	1.15												
Foothill Ranch													
Forestville													
Fortuna													
Foster City													
Fountain Valley													
Fremont	1.58		1.53										1.53
Fresno	1.44				1.37					1.27			1.32
Fullerton	1.60				1.71								1.71
Galt													
Garden Grove	1.49												
Gardena	1.43												
Gilroy	1.61												
Glen Ellen													
Glendale	1.34									1.45			1.45
Glendora													
Goleta	1.59												
Granada Hills													
Grand Terrace													
Granite Bay													
Grass Valley													
Greenfield													
Gridley													
Grover Beach													
Hacienda Heights													
Hanford													
Harbor City													
Hawaiian Gardens													
Hawthorne	1.51												
Hayward	1.46												
Healdsburg													
Hemet													
Hercules													
Hermosa Beach													
Hesperia	1.06												
Highland													
Highland Park													
Hollister													
Hollywood	1.68												
Homeland													
Hume													
Huntington Beach	1.46				1.66					1.21			1.43
Huntington Park													

QuantumRisk State Risk Analytics

State: CA

Apr-10

Current DSCR by City (with 3 or more reported DSCRs)

Part (3)

Summary	1.48		1.55	1.13	1.40		1.47	1.49	1.45	1.49	1.91		1.48
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Idyllwild													
Imperial Beach													
Indian Wells													
Indio	1.38												
Industry													
Inglewood	1.40									1.57			1.57
Irvine	1.42		1.88					1.21					1.39
Irwindale													
Isla Vista													
Jackson													
Jamul													
Jurupa													
Kearny Mesa													
Kelseyville													
Kentfield													
King City													
La Canada													
La Canada Flintridge													
La Crescenta													
La Habra	1.60												
La Jolla	1.47							1.35					1.35
La Mesa													
La Mirada	1.40												
La Palma													
La Puente													
La Quinta	1.14												
La Verne													
Ladera Ranch	1.75												
Lafayette													
Laguna Beach													
Laguna Hills	1.53												
Laguna Niguel													
Laguna Woods													
Lahabra													
Lake Arrowhead													
Lake Elsinore													
Lake Forest	1.47							1.37		1.31			1.34
Lake View Terrace													
Lakeport													
Lakeside	1.16												
Lakewood	1.84									1.84			1.84
Lancaster	1.31									1.41			1.41
Larkspur													
Lathrop													
Laverne													
Lawndale													
Layfayette													
Lemon Grove													
Lemoore													
Lincoln													
Lindsay													
Littlerock													
Livermore	1.30												
Livingston													
Lodi													
Lomita													
Lompoc	1.40												
Long Beach	1.57				1.51			1.57		1.52			1.53
Loomis													
Los Alamitos													
Los Altos													
Los Angeles	1.50		1.49	1.20	1.39		1.27	1.56	1.45	1.56	1.87		1.50
Los Banos													
Los Gatos													
Los Osos													
Lower Lake													
Lynwood													
Madera													

**QuantumRisk State Risk Analytics**

Current DSCR by City (with 3 or more reported DSCRs)

State: CA

Apr-10

Part (3)

Summary	1.48		1.55	1.13	1.40		1.47	1.49	1.45	1.49	1.91		1.48
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Malibu													
Mammoth Lakes													
Manhattan Beach													
Manteca													
Marina													
Marina Del Rey													
Martinez													
Marysville													
Maywood													
McKinleyville													
Menifee													
Menlo Park													
Merced	1.32												
Mill Valley													
Millbrae													
Milpitas	1.48												
Mira Loma													
Mission Hills													
Mission Viejo	1.46									1.35			1.35
Modesto	1.39									1.46			1.46
Monrovia	1.60												
Montclair													
Montebello													
Monterey	1.56												
Monterey Park													
Montrose													
Moorpark													
Moraga													
Moreno Valley	1.23												
Morgan Hill													
Morro Bay													
Mountain View	1.40												
Murrieta	1.16									1.06			1.06
Murrietta													
Napa	1.37												
National City													
Needles													
Nevada City													
Newark													
Newbury Park													
Newhall													
Newman													
Newport Beach	1.38							1.54					1.54
Nipomo													
Norco													
North Highlands													
North Hills													
North Hollywood	1.38				1.16								1.16
Northridge	1.66				1.28								1.28
Norwalk													
Novato													
Oak Park													
Oakdale													
Oakhurst													
Oakland	1.42							1.44					1.44
Oakley													
Oceano													
Oceanside	1.70									1.66			1.66
Ojai													
Ontario	1.43									1.91			1.91
Orange	1.67									1.76			1.76
Orangevale													
Orcutt													
Oroville													
Otay Mesa													
Oxnard	1.54												
Pacheco													
Pacific Grove													

**QuantumRisk State Risk Analytics**

Current DSCR by City (with 3 or more reported DSCRs)

State: CA

Apr-10

Part (3)

Summary	1.48		1.55	1.13	1.40		1.47	1.49	1.45	1.49	1.91		1.48
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Pacific Palisades													
Pacifica													
Pacoima													
Palisades													
Palm Desert	1.24									1.22			1.22
Palm Springs	1.11												
Palmdale	1.16				1.05								1.05
Palo Alto	1.98							1.96					1.96
Panorama City													
Paradise													
Paramount	1.29				1.02								1.02
Pasadena	1.72							1.70		1.73			1.72
Paso Robles													
Patterson													
Perris													
Petaluma	1.39												
Phelan													
Pico Rivera													
Pinole													
Pioneer													
Pismo													
Pismo Beach													
Pittsburg													
Placentia													
Placerville													
Playa Del Rey													
Pleasant Hill	1.18												
Pleasanton	1.65												
Pollock Pines													
Pomona	1.72												
Porter Ranch													
Porterville													
Portola Valley													
Poway	1.53												
Ramona													
Rancho Bernardo													
Rancho Cordova													
Rancho Cucamonga	1.36									1.20			1.20
Rancho Dominguez													
Rancho Mirage													
Rancho Palos Verdes													
Rancho San Diego													
Rancho Santa Fe													
Rancho Santa Margarita	1.24									1.20			1.20
Red Bluff													
Redding	1.93												
Redlands	1.09												
Redondo Beach	1.50												
Redwood City													
Redwood Shores													
Reedley													
Reseda													
Rialto	1.51												
Richmond	1.28												
Ridgecrest													
Rim Forest													
Rio Linda													
Ripon													
Riverbank													
Riverside	1.47				1.17			1.47		1.70	1.63		1.51
Rocklin	1.14												
Rohnert Park													
Rosamond													
Rosemead													
Rosemont													
Roseville	1.47												
Rowland Heights													
Sacramento	1.30		1.04		1.30			1.37		1.21			1.27

QuantumRisk State Risk Analytics

State: CA

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Current DSCR by City (with 3 or more reported DSCRs)

Part (3)

Summary	1.48		1.55	1.13	1.40		1.47	1.49	1.45	1.49	1.91		1.48
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Saint Helena													
Salida													
Salinas	1.30									1.27			1.27
San Andreas													
San Anselmo													
San Bernardino	1.32							1.22		1.25			1.24
San Bruno													
San Carlos													
San Clemente	1.65												
San Diego	1.50		1.81	1.07	1.47		1.23	1.44		1.60	2.16		1.50
San Dimas													
San Fernando													
San Francisco	1.55			1.25	1.41		1.39	1.78		1.64			1.51
San Gabriel													
San Jacinto													
San Jose	1.41		1.34		1.30			1.01		1.48			1.32
San Juan													
San Juan Capistrano													
San Leandro	1.22												
San Lorenzo													
San Luis Obispo	1.45												
San Marcos	1.22												
San Mateo													
San Pablo													
San Pedro													
San Rafael	1.33							1.57					1.57
San Ramon	1.60												
San Ysidro													
Sanger													
Santa Ana	1.54		1.45					1.37		1.86			1.53
Santa Barbara	1.79												
Santa Clara	1.66		1.67										1.67
Santa Clarita	1.41									1.37			1.37
Santa Clarita Valley													
Santa Cruz	1.31												
Santa Fe Springs	1.47												
Santa Maria	1.59									1.56			1.56
Santa Monica	1.72				1.89		1.90	1.49					1.75
Santa Nella													
Santa Paula													
Santa Rosa	1.44							1.02		1.57			1.30
Santee													
Saratoga													
Sausalito													
Scotts Valley													
Seal Beach													
Seaside													
Sebastopol													
Selma													
Shafter													
Sherman Oaks	1.85												
Shingle Springs													
Signal Hill													
Simi Valley	1.52									1.53			1.53
Solana Beach	1.64												
Soledad													
Solvang													
Sonoma													
Sonora													
South El Monte													
South Gate													
South Lake Tahoe													
South Pasadena													
South San Francisco	1.60												
Southgate													
Spring Valley													
Stanton													
Stevenson Ranch													

**QuantumRisk State Risk Analytics**

Current DSCR by City (with 3 or more reported DSCRs)

State: CA

Apr-10

Part (3)

Summary	1.48		1.55	1.13	1.40		1.47	1.49	1.45	1.49	1.91		1.48
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Stockton	1.62				1.23			1.48		2.08			1.65
Studio City													
Suisun City													
Sun City													
Sun Valley													
Sunland													
Sunnyvale	1.76												
Susanville													
Sylmar													
Taft													
Tarzana	1.19									1.15			1.15
Tehachapi													
Temecula	1.23							1.12		1.30			1.25
Temple City													
Templeton													
Thousand Oaks	1.42							1.48		1.33			1.40
Tiburon													
Toluca Lake													
Torrance	1.69							1.90		1.46			1.60
Torrance													
Trabuco Canyon													
Tracy	1.11									0.87			0.87
Truckee													
Tujunga													
Tulare													
Turlock													
Tustin	1.35							1.39		0.93			1.20
Twentynine Palms													
Ukiah													
Union City	1.53												
Universal City													
Upland	1.21												
Vacaville	1.66												
Valencia	1.45							1.41					1.41
Vallejo													
Valley Springs													
Valley Village	1.31												
Van Nuys													
Van Nuys	1.56				1.28			1.59		1.65			1.52
Venice	1.56												
Venice Beach													
Ventura	1.23									1.22			1.22
Vernon	1.52		1.52										1.52
Victorville	1.35												
Visalia	1.37									1.34			1.34
Vista	1.64												
Walnut													
Walnut Creek	1.68							1.55					1.55
Wasco													
Watsonville													
Weaverville													
West Covina	1.31									1.27			1.27
West Hills													
West Hollywood	2.03												
West Los Angeles													
West Sacramento													
Westchester													
Westlake Village	1.32							1.29					1.29
Westminster	1.34												
Westwood													
Whittier													
Wildomar													
Willows													
Wilmington													
Windsor													
Winnetka													
Winters													
Winton													



**QuantumRisk State Risk Analytics**  
 Current Occupancy by City (with 2 or more reported Occupancies)

State: CA

Apr-10  
 Part (3)

Summary	90.06%			94.46%	74.17%	94.16%		93.98%	87.56%	94.91%	91.66%	84.05%		90.80%
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH		Summary
Agoura Hills	95.00%							95.00%						95.00%
Ahaheim														
Alameda														
Alamo														
Albany														
Alhambra	98.20%													
Aliso Viejo	95.86%									96.80%				96.80%
Alpine														
Alta Loma														
Altadena														
Alviso														
American Canyon														
Anaheim	88.59%		94.67%	81.60%	91.87%			71.97%		97.00%				88.87%
Anaheim Hills														
Anderson														
Angels Camp														
Antelope														
Antioch	85.45%									84.50%				84.50%
Apple Valley														
Aptos														
Arcadia	96.25%													
Arcata														
Arleta														
Arroyo Grande														
Artesia														
Arvin														
Atascadero														
Atwater														
Auburn														
Avalon														
Avenal														
Azusa	94.51%													
Bakersfield	88.23%							86.80%		92.62%				91.00%
Baldwin Hills														
Baldwin Park														
Banning														
Barstow														
Beaumont														
Bell Gardens														
Bellflower														
Belmont														
Belvedere Tiburon														
Benicia														
Berkeley	96.90%													
Bermuda Dunes														
Beverly Hills	96.77%							97.11%		98.00%				97.51%
Big Bear Lake														
Big Sur														
Bishop														
Bloomington														
Blythe														
Bonita														
Borrego Springs														
Brawley														
Brea	91.94%							89.43%		96.67%				92.77%
Brentwood	88.22%									87.50%				87.50%
Brisbane														
Buellton														
Buena Park	87.06%													
Burbank	95.28%							98.44%		87.80%				94.64%
Burlingame														
Cabazon														
Calabasas														
Calabasas Hills														
Calxico														
California City														
Calimesa														
Calistoga														

**QuantumRisk State Risk Analytics**  
 Current Occupancy by City (with 2 or more reported Occupancies)

State: CA

Apr-10  
 Part (3)

Summary	90.06%		94.46%	74.17%	94.16%		93.98%	87.56%	94.91%	91.66%	84.05%		90.80%
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Calsbad													
Camarillo	82.74%												
Cambria													
Cameron Park													
Campbell	84.60%												
Camrillo													
Canoga Park	97.71%												
Canyon Country													
Capistrano Beach													
Capitola													
Cardiff By The Sea													
Carlsbad	87.37%		91.14%		97.60%			81.00%		84.20%			88.39%
Carmel													
Carmichael													
Carpinteria													
Carson													
Castaic													
Castro Valley	85.60%												
Castroville													
Cathedral City	85.60%												
Century City													
Ceres													
Cerritos	86.45%												
Chatsworth	90.00%												
Cherry Valley													
Chico	90.31%												
Chino	90.28%									91.00%			91.00%
Chino Hills													
Chula Vista	92.96%									96.33%			96.33%
Citrus Heights	80.17%												
City Of Commerce													
City Of Industry	90.00%		92.60%					86.89%					88.93%
Claremont													
Clear Lake													
Clovis	79.60%												
Coachella													
Colma													
Colton													
Commerce													
Compton	96.54%												
Concord	82.57%												
Corning													
Corona	85.69%		87.83%							86.53%			86.94%
Corona Del Mar													
Coronado													
Corte Madera													
Costa Mesa	90.57%							79.78%		99.50%			90.16%
Cotati													
Cottonwood													
Covina													
Culver City	94.83%												
Cupertino	87.55%												
Cypress	91.38%												
Daly City													
Dana Point													
Danville	95.44%												
Davis	97.71%												
Del Aire													
Del Mar													
Del Rey Oaks													
Delano													
Desert Hot Springs													
Diamond													
Diamond Bar	82.14%												
Dinuba													
Dixon													
Downey	99.20%									99.57%			99.57%
Duarte													

**QuantumRisk State Risk Analytics**  
 Current Occupancy by City (with 2 or more reported Occupancies)

State: CA

Apr-10  
 Part (3)

Summary	90.06%		94.46%	74.17%	94.16%		93.98%	87.56%	94.91%	91.66%	84.05%		90.80%
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Dublin													
Eagle Rock													
East Los Angeles													
East Palo Alto													
El Portal													
El Cajon	93.24%				95.80%					94.40%			95.10%
El Centro	87.40%												
El Cerrito													
El Dorado													
El Dorado Hills													
El Monte	78.34%												
El Portal													
El Segundo	90.25%							87.75%					87.75%
Elk Grove	86.70%									94.67%			94.67%
Emeryville													
Encinitas	90.04%							87.40%		91.28%			89.52%
Encino	90.39%							88.29%		94.90%			90.77%
Escondido	89.50%				94.00%					85.20%			90.33%
Eureka													
Exeter													
Fair Oaks	89.83%												
Fairfield	93.31%												
Fallbrook													
Finn Springs													
Folsom	90.00%									86.33%			86.33%
Fontana	74.81%												
Foothill Ranch													
Forestville													
Fortuna													
Foster City													
Fountain Valley													
Fremont	92.52%		98.00%					81.60%					91.69%
Fresno	92.92%		97.00%		93.51%					91.13%			92.99%
Fullerton	92.47%				92.75%					91.20%			92.15%
Galt													
Garden Grove	88.39%												
Gardena	95.71%												
Gilroy	94.60%												
Glen Ellen													
Glendale	96.43%				98.79%					91.88%			96.28%
Glendora													
Goleta	96.87%												
Granada Hills													
Grand Terrace													
Granite Bay													
Grass Valley													
Greenfield													
Gridley													
Grover Beach													
Hacienda Heights													
Hanford	88.56%									92.14%			92.14%
Harbor City													
Hawaiian Gardens													
Hawthorne	95.24%												
Hayward	92.41%												
Healdsburg													
Hemet	89.58%												
Hercules													
Hermosa Beach													
Hesperia	77.67%												
Highland													
Highland Park													
Hollister													
Hollywood	87.17%												
Homeland													
Hume													
Huntington Beach	90.20%				94.94%					86.69%			90.44%
Huntington Park													

**QuantumRisk State Risk Analytics**  
 Current Occupancy by City (with 2 or more reported Occupancies)

State: CA

Apr-10  
 Part (3)

Summary	90.06%		94.46%	74.17%	94.16%		93.98%	87.56%	94.91%	91.66%	84.05%		90.80%
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Idyllwild													
Imperial Beach													
Indian Wells													
Indio	90.95%												
Industry													
Inglewood	94.46%									98.71%			98.71%
Irvine	86.73%		93.50%					85.87%					87.78%
Irwindale													
Isla Vista													
Jackson													
Jamul													
Jurupa													
Kearny Mesa													
Kelseyville													
Kentfield													
King City													
La Canada													
La Canada Flintridge													
La Crescenta													
La Habra	90.77%												
La Jolla	86.83%							83.33%					83.33%
La Mesa	93.05%												
La Mirada	90.22%												
La Palma													
La Puente	86.00%												
La Quinta	86.67%												
La Verne													
Ladera Ranch	88.00%												
Lafayette													
Laguna Beach													
Laguna Hills	84.12%												
Laguna Niguel													
Laguna Woods													
Lahabra													
Lake Arrowhead													
Lake Elsinore													
Lake Forest	90.10%							89.80%		89.94%			89.87%
Lake View Terrace													
Lakeport													
Lakeside	88.67%												
Lakewood	95.11%									94.75%			94.75%
Lancaster	88.23%									85.30%			85.30%
Larkspur													
Lathrop													
Laverne													
Lawndale													
Layfayette													
Lemon Grove													
Lemoore													
Lincoln													
Lindsay													
Littlerock													
Livermore	93.63%												
Livingston													
Lodi													
Lomita													
Lompoc	91.57%												
Long Beach	91.09%				92.94%			84.13%		94.23%			91.01%
Loomis													
Los Alamitos													
Los Altos													
Los Angeles	92.06%		95.00%	77.91%	95.41%		94.79%	86.58%	94.91%	93.13%	83.13%		92.03%
Los Banos													
Los Gatos													
Los Osos													
Lower Lake													
Lynwood													
Madera													

**QuantumRisk State Risk Analytics**  
 Current Occupancy by City (with 2 or more reported Occupancies)

State: CA

Apr-10  
 Part (3)

Summary	90.06%		94.46%	74.17%	94.16%		93.98%	87.56%	94.91%	91.66%	84.05%		90.80%
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Malibu	87.80%												
Mammoth Lakes													
Manhattan Beach	99.00%												
Manteca													
Marina													
Marina Del Rey													
Martinez													
Marysville													
Maywood													
McKinleyville													
Menifee													
Menlo Park	86.60%												
Merced	92.00%												
Mill Valley													
Milbrae													
Milpitas	94.43%												
Mira Loma													
Mission Hills													
Mission Viejo	89.62%									88.80%			88.80%
Modesto	86.01%									90.45%			90.45%
Monrovia	91.20%												
Montclair	93.60%												
Montebello													
Monterey	88.51%				95.60%								95.60%
Monterey Park													
Montrose													
Moorpark													
Moraga													
Moreno Valley	81.88%									90.20%			90.20%
Morgan Hill													
Morro Bay													
Mountain View	94.91%												
Murrieta	85.55%									83.27%			83.27%
Murrietta													
Napa	92.05%		95.40%										95.40%
National City	87.80%												
Needles													
Nevada City													
Newark													
Newbury Park													
Newhall													
Newman													
Newport Beach	97.22%							97.69%					97.69%
Nipomo													
Norco													
North Highlands													
North Hills	93.79%				93.79%								93.79%
North Hollywood	95.41%				92.33%								92.33%
Northridge	96.64%				94.15%								94.15%
Norwalk													
Novato													
Oak Park													
Oakdale													
Oakhurst													
Oakland	84.53%							71.71%					71.71%
Oakley													
Oceano													
Oceanside	88.18%									88.38%			88.38%
Ojai													
Ontario	86.97%		92.77%		94.27%					91.20%			92.36%
Orange	93.15%							93.80%		97.36%			96.47%
Orangevale													
Orcutt													
Oroville													
Otay Mesa													
Oxnard	88.84%												
Pacheco													
Pacific Grove													

**QuantumRisk State Risk Analytics**  
 Current Occupancy by City (with 2 or more reported Occupancies)

State: CA

Apr-10  
 Part (3)

Summary	90.06%		94.46%	74.17%	94.16%		93.98%	87.56%	94.91%	91.66%	84.05%		90.80%
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Pacific Palisades													
Pacifica													
Pacoima													
Palisades													
Palm Desert	81.24%									89.66%			89.66%
Palm Springs	79.25%												
Palmdale	77.65%				78.58%								78.58%
Palo Alto	91.97%							94.29%					94.29%
Panorama City													
Paradise													
Paramount	87.38%				89.00%								89.00%
Pasadena	94.62%				97.50%			94.89%		93.89%			94.99%
Paso Robles													
Patterson													
Perris													
Petaluma	88.75%												
Phelan													
Pico Rivera	91.80%												
Pinole													
Pioneer													
Pismo													
Pismo Beach													
Pittsburg													
Placentia													
Placerville													
Playa Del Rey													
Pleasant Hill	79.20%												
Pleasanton	83.69%												
Pollock Pines													
Pomona	94.67%												
Porter Ranch													
Porterville													
Portola Valley													
Poway	88.43%												
Ramona													
Rancho Bernardo													
Rancho Cordova	81.51%												
Rancho Cucamonga	83.76%									88.40%			88.40%
Rancho Dominguez													
Rancho Mirage													
Rancho Palos Verdes													
Rancho San Diego													
Rancho Santa Fe													
Rancho Santa Margarita	84.43%									80.14%			80.14%
Red Bluff	97.33%												
Redding	93.95%												
Redlands	91.00%												
Redondo Beach	93.76%												
Redwood City	91.29%												
Redwood Shores													
Reedley													
Reseda													
Rialto	93.13%												
Richmond	87.27%												
Ridgecrest													
Rim Forest													
Rio Linda													
Ripon													
Riverbank													
Riverside	84.47%				85.32%			82.77%		93.00%	78.38%		85.05%
Rocklin	85.29%												
Rohnert Park													
Rosamond													
Rosemead													
Rosemont													
Roseville	88.21%							72.20%					72.20%
Rowland Heights													
Sacramento	87.74%		86.80%		92.11%			83.96%		91.97%			88.66%

**QuantumRisk State Risk Analytics**  
 Current Occupancy by City (with 2 or more reported Occupancies)

State: CA

Apr-10  
 Part (3)

Summary	90.06%		94.46%	74.17%	94.16%		93.98%	87.56%	94.91%	91.66%	84.05%		90.80%
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Saint Helena													
Salida													
Salinas	88.76%									90.47%			90.47%
San Andreas													
San Anselmo													
San Bernardino	90.11%				87.38%			79.80%		98.28%			90.12%
San Bruno													
San Carlos													
San Clemente	81.88%												
San Diego	89.01%		92.26%	71.78%	93.38%		88.56%	88.47%		93.13%	85.38%		88.87%
San Dimas													
San Fernando	91.50%												
San Francisco	90.69%			72.03%	96.95%		94.00%	87.95%		96.25%			91.26%
San Gabriel													
San Jacinto													
San Jose	90.27%		98.22%		90.78%			83.38%		89.09%	90.43%		90.42%
San Juan													
San Juan Capistrano													
San Leandro	95.13%												
San Lorenzo													
San Luis Obispo	98.38%												
San Marcos	86.21%									83.00%			83.00%
San Mateo													
San Pablo													
San Pedro													
San Rafael	89.91%							97.17%					97.17%
San Ramon	94.29%												
San Ysidro													
Sanger													
Santa Ana	91.73%		97.57%					87.45%		91.00%			91.28%
Santa Barbara	95.88%				97.67%					93.80%			96.29%
Santa Clara	90.31%		100.00%										100.00%
Santa Clarita	86.39%							82.60%		87.28%			86.26%
Santa Clarita Valley													
Santa Cruz	83.07%												
Santa Fe Springs	93.20%												
Santa Maria	94.23%									95.97%			95.97%
Santa Monica	95.27%				97.61%		98.50%	91.93%					96.17%
Santa Nella													
Santa Paula													
Santa Rosa	89.77%												
Santee													
Saratoga													
Sausalito													
Scotts Valley													
Seal Beach													
Seaside													
Sebastopol													
Selma													
Shafter													
Sherman Oaks	91.88%				97.33%								97.33%
Shingle Springs													
Signal Hill													
Simi Valley	92.08%									89.75%			89.75%
Solana Beach	90.95%												
Soledad													
Solvang													
Sonoma													
Sonora													
South El Monte													
South Gate													
South Lake Tahoe													
South Pasadena													
South San Francisco	89.71%												
Southgate													
Spring Valley													
Stanton													
Stevenson Ranch													

**QuantumRisk State Risk Analytics**  
 Current Occupancy by City (with 2 or more reported Occupancies)

State: CA

Apr-10  
 Part (3)

Summary City	90.06%	AL	HC	94.46%	IN	74.17%	LO	94.16%	MF	MH	93.98%	MU	87.56%	OF	94.91%	OT	91.66%	RT	84.05%	SS	WH	90.80%	Summary
Stockton	91.81%												91.85%				90.10%						90.82%
Studio City	91.67%																						
Suisun City																							
Sun City																							
Sun Valley																							
Sunland																							
Sunnyvale	96.51%												100.00%										100.00%
Susanville																							
Sylmar	91.00%																						
Taft																							
Tarzana	90.78%																89.83%						89.83%
Tehachapi																							
Temecula	83.09%												76.09%				84.42%						81.64%
Temple City																							
Templeton																							
Thousand Oaks	90.29%												90.33%				94.63%						92.62%
Tiburon																							
Toluca Lake																							
Torrance	93.43%												92.88%				95.11%						94.06%
Torrance																							
Trabuco Canyon																							
Tracy	80.56%																72.20%						72.20%
Truckee																							
Tujunga																							
Tulare																							
Turlock																							
Tustin	90.08%												91.37%				89.88%						90.58%
Twentynine Palms																							
Ukiah																							
Union City	96.00%																						
Universal City																							
Upland	83.78%																						
Vacaville	89.80%																						
Valencia	91.98%												88.45%										88.45%
Vallejo	94.80%																						
Valley Springs																							
Valley Village	89.72%																						
Van Nuys																							
Van Nuys	90.99%							88.34%					88.86%				96.00%						91.35%
Venice																							
Venice Beach																							
Ventura	91.99%																93.15%						93.15%
Vernon	100.00%			100.00%																			100.00%
Victorville	88.80%																						
Visalia	91.64%																94.17%						94.17%
Vista	91.51%																96.80%						96.80%
Walnut																							
Walnut Creek	89.34%												92.83%										92.83%
Wasco																							
Watsonville																							
Weaverville																							
West Covina	85.61%																97.80%						97.80%
West Hills																							
West Hollywood	86.33%							95.40%															95.40%
West Los Angeles																							
West Sacramento																							
Westchester																							
Westlake Village	89.09%												88.86%										88.86%
Westminster	96.13%																						
Westwood																							
Whittier																							
Wildomar																							
Willows																							
Wilmington																							
Windsor	74.24%																						
Winnetka																							
Winters																							
Winton																							



**QuantumRisk State Risk Analytics**  
 Appraisal by City (with 2 or more reported Appraisals)

State: CA

Apr-10  
 Part (3)

Summary	80.25%		100.00%		93.87%			100.00%						97.07%
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary	
Agoura Hills														
Ahaheim														
Alameda														
Alamo														
Albany														
Alhambra														
Aliso Viejo														
Alpine														
Alta Loma														
Altadena														
Alviso														
American Canyon														
Anaheim														
Anaheim Hills														
Anderson														
Angels Camp														
Antelope														
Antioch														
Apple Valley														
Aptos														
Arcadia														
Arcata														
Arleta														
Arroyo Grande														
Artesia														
Arvin														
Atascadero														
Atwater														
Auburn														
Avalon														
Avenal														
Azusa														
Bakersfield														
Baldwin Hills														
Baldwin Park														
Banning														
Barstow														
Beaumont														
Bell Gardens														
Bellflower														
Belmont														
Belvedere Tiburon														
Benicia														
Berkeley														
Bermuda Dunes														
Beverly Hills														
Big Bear Lake														
Big Sur														
Bishop														
Bloomington														
Blythe														
Bonita														
Borrego Springs														
Brawley														
Brea														
Brentwood														
Brisbane														
Buellton														
Buena Park														
Burbank														
Burlingame														
Cabazon														
Calabasas														
Calabasas Hills														
Calxico														
California City														
Calimesa														
Calistoga														

**QuantumRisk State Risk Analytics**  
 Appraisal by City (with 2 or more reported Appraisals)

State: CA

**Apr-10**  
 Part (3)

Summary	80.25%		100.00%		93.87%		100.00%						97.07%
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Calsbad													
Camarillo													
Cambria													
Cameron Park													
Campbell													
Camrillo													
Canoga Park													
Canyon Country													
Capistrano Beach													
Capitola													
Cardiff By The Sea													
Carlsbad													
Carmel													
Carmichael													
Carpinteria													
Carson													
Castaic													
Castro Valley													
Castroville													
Cathedral City													
Century City													
Ceres													
Cerritos													
Chatsworth													
Cherry Valley													
Chico													
Chino													
Chino Hills													
Chula Vista													
Citrus Heights													
City Of Commerce													
City Of Industry													
Claremont													
Clear Lake													
Clovis													
Coachella													
Colma													
Colton													
Commerce													
Compton													
Concord													
Corning													
Corona	55.77%												
Corona Del Mar													
Coronado													
Corte Madera													
Costa Mesa													
Cotati													
Cottonwood													
Covina													
Culver City													
Cupertino													
Cypress													
Daly City													
Dana Point													
Danville													
Davis													
Del Aire													
Del Mar													
Del Rey Oaks													
Delano													
Desert Hot Springs													
Diamond													
Diamond Bar													
Dinuba													
Dixon													
Downey													
Duarte													

**QuantumRisk State Risk Analytics**  
 Appraisal by City (with 2 or more reported Appraisals)

State: CA

Apr-10  
 Part (3)

Summary	80.25%		100.00%		93.87%		100.00%						97.07%
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Dublin													
Eagle Rock													
East Los Angeles													
East Palo Alto													
El Portal													
El Cajon													
El Centro													
El Cerrito													
El Dorado													
El Dorado Hills													
El Monte													
El Portal													
El Segundo													
Elk Grove													
Emeryville													
Encinitas													
Encino													
Escondido													
Eureka													
Exeter													
Fair Oaks													
Fairfield													
Fallbrook													
Finn Springs													
Folsom													
Fontana													
Foothill Ranch													
Forestville													
Fortuna													
Foster City													
Fountain Valley													
Fremont													
Fresno													
Fullerton													
Galt													
Garden Grove													
Gardena													
Gilroy													
Glen Ellen													
Glendale													
Glendora													
Goleta													
Granada Hills													
Grand Terrace													
Granite Bay													
Grass Valley													
Greenfield													
Gridley													
Grover Beach													
Hacienda Heights													
Hanford													
Harbor City													
Hawaiian Gardens													
Hawthorne													
Hayward													
Healdsburg													
Hemet													
Hercules													
Hermosa Beach													
Hesperia													
Highland													
Highland Park													
Hollister													
Hollywood													
Homeland													
Hume													
Huntington Beach													
Huntington Park													

**QuantumRisk State Risk Analytics**  
 Appraisal by City (with 2 or more reported Appraisals)

State: CA

**Apr-10**  
 Part (3)

Summary	80.25%		100.00%		93.87%		100.00%						97.07%
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Idyllwild													
Imperial Beach													
Indian Wells													
Indio													
Industry													
Inglewood													
Irvine	83.54%		100.00%										100.00%
Irwindale													
Isla Vista													
Jackson													
Jamul													
Jurupa													
Kearny Mesa													
Kelseyville													
Kentfield													
King City													
La Canada													
La Canada Flintridge													
La Crescenta													
La Habra													
La Jolla													
La Mesa													
La Mirada													
La Palma													
La Puente													
La Quinta													
La Verne													
Ladera Ranch													
Lafayette													
Laguna Beach													
Laguna Hills													
Laguna Niguel													
Laguna Woods													
Lahabra													
Lake Arrowhead													
Lake Elsinore													
Lake Forest													
Lake View Terrace													
Lakeport													
Lakeside													
Lakewood													
Lancaster													
Larkspur													
Lathrop													
Laverne													
Lawndale													
Lafayette													
Lemon Grove													
Lemoore													
Lincoln													
Lindsay													
Littlerock													
Livermore													
Livingston													
Lodi													
Lomita													
Lompoc													
Long Beach													
Loomis													
Los Alamitos													
Los Altos													
Los Angeles	78.90%				94.61%								94.61%
Los Banos													
Los Gatos													
Los Osos													
Lower Lake													
Lynwood													
Madera													

**QuantumRisk State Risk Analytics**  
 Appraisal by City (with 2 or more reported Appraisals)

State: CA

**Apr-10**  
 Part (3)

Summary	80.25%		100.00%		93.87%		100.00%						97.07%
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Malibu													
Mammoth Lakes													
Manhattan Beach													
Manteca													
Marina													
Marina Del Rey													
Martinez													
Marysville													
Maywood													
McKinleyville													
Menifee													
Menlo Park													
Merced													
Mill Valley													
Millbrae													
Milpitas													
Mira Loma													
Mission Hills													
Mission Viejo													
Modesto													
Monrovia													
Montclair													
Montebello													
Monterey													
Monterey Park													
Montrose													
Moorpark													
Moraga													
Moreno Valley													
Morgan Hill													
Morro Bay													
Mountain View													
Murrieta													
Murrietta													
Napa													
National City													
Needles													
Nevada City													
Newark													
Newbury Park													
Newhall													
Newman													
Newport Beach													
Nipomo													
Norco													
North Highlands													
North Hills													
North Hollywood													
Northridge													
Norwalk													
Novato													
Oak Park													
Oakdale													
Oakhurst													
Oakland													
Oakley													
Oceano													
Oceanside													
Ojai													
Ontario	58.84%												
Orange	98.52%												
Orangevale													
Orcutt													
Oroville													
Otay Mesa													
Oxnard													
Pacheco													
Pacific Grove													

**QuantumRisk State Risk Analytics**  
 Appraisal by City (with 2 or more reported Appraisals)

State: CA

**Apr-10**  
 Part (3)

Summary	80.25%		100.00%		93.87%		100.00%						97.07%
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Pacific Palisades													
Pacifica													
Pacoima													
Palisades													
Palm Desert													
Palm Springs													
Palmdale													
Palo Alto													
Panorama City													
Paradise													
Paramount													
Pasadena													
Paso Robles													
Patterson													
Perris													
Petaluma													
Phelan													
Pico Rivera													
Pinole													
Pioneer													
Pismo													
Pismo Beach													
Pittsburg													
Placentia													
Placerville													
Playa Del Rey													
Pleasant Hill													
Pleasanton													
Pollock Pines													
Pomona													
Porter Ranch													
Porterville													
Portola Valley													
Poway													
Ramona													
Rancho Bernardo													
Rancho Cordova													
Rancho Cucamonga													
Rancho Dominguez													
Rancho Mirage													
Rancho Palos Verdes													
Rancho San Diego													
Rancho Santa Fe													
Rancho Santa Margarita													
Red Bluff													
Redding													
Redlands													
Redondo Beach													
Redwood City													
Redwood Shores													
Reedley													
Reseda													
Rialto													
Richmond													
Ridgecrest													
Rim Forest													
Rio Linda													
Ripon													
Riverbank													
Riverside	82.52%												
Rocklin													
Rohnert Park													
Rosamond													
Rosemead													
Rosemont													
Roseville													
Rowland Heights													
Sacramento													

**QuantumRisk State Risk Analytics**  
 Appraisal by City (with 2 or more reported Appraisals)

State: CA

Apr-10  
 Part (3)

Summary	80.25%		100.00%		93.87%			100.00%						97.07%
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary	
Saint Helena														
Salida														
Salinas														
San Andreas														
San Anselmo														
San Bernardino														
San Bruno														
San Carlos														
San Clemente														
San Diego	79.26%							100.00%					100.00%	
San Dimas														
San Fernando														
San Francisco	85.59%				93.26%								93.26%	
San Gabriel														
San Jacinto														
San Jose														
San Juan														
San Juan Capistrano														
San Leandro														
San Lorenzo														
San Luis Obispo														
San Marcos														
San Mateo														
San Pablo														
San Pedro														
San Rafael														
San Ramon														
San Ysidro														
Sanger														
Santa Ana	100.00%													
Santa Barbara														
Santa Clara														
Santa Clarita														
Santa Clarita Valley														
Santa Cruz														
Santa Fe Springs														
Santa Maria														
Santa Monica														
Santa Nella														
Santa Paula														
Santa Rosa														
Santee														
Saratoga														
Sausalito														
Scotts Valley														
Seal Beach														
Seaside														
Sebastopol														
Selma														
Shafter														
Sherman Oaks														
Shingle Springs														
Signal Hill														
Simi Valley														
Solana Beach														
Soledad														
Solvang														
Sonoma														
Sonora														
South El Monte														
South Gate														
South Lake Tahoe														
South Pasadena														
South San Francisco														
Southgate														
Spring Valley														
Stanton														
Stevenson Ranch														

**QuantumRisk State Risk Analytics**  
 Appraisal by City (with 2 or more reported Appraisals)

State: CA

Apr-10  
 Part (3)

Summary	80.25%		100.00%		93.87%		100.00%						97.07%
City	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Stockton													
Studio City													
Suisun City													
Sun City													
Sun Valley													
Sunland													
Sunnyvale													
Susanville													
Sylmar													
Taft													
Tarzana													
Tehachapi													
Temecula													
Temple City													
Templeton													
Thousand Oaks													
Tiburon													
Toluca Lake													
Torrance													
Torrance													
Trabuco Canyon													
Tracy													
Truckee													
Tujunga													
Tulare													
Turlock													
Tustin													
Twentynine Palms													
Ukiah													
Union City													
Universal City													
Upland													
Vacaville													
Valencia													
Vallejo													
Valley Springs													
Valley Village													
Van Nuy													
Van Nuys													
Venice													
Venice Beach													
Ventura													
Vernon													
Victorville													
Visalia													
Vista													
Walnut													
Walnut Creek													
Wasco													
Watsonville													
Weaverville													
West Covina													
West Hills													
West Hollywood													
West Los Angeles													
West Sacramento													
Westchester													
Westlake Village													
Westminster													
Westwood													
Whittier													
Wildomar													
Willows													
Wilmington													
Windsor													
Winnetka													
Winters													
Winton													



QuantumRisk State Risk Analytics

Property Count by MSA with more than 5 properties

State: CA

Apr-10

Part (4)

MSA	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Summary	7,978	9	862	250	1,445	165	269	1,644	127	2,501	545	5	7,978
Bakersfield, CA	99		7		17			14		41	8		99
CA Non Metropolitan Area	80			8	12	10		5		29	7		80
Chico, CA	27				7	8				8			27
El Centro, CA	18									8			18
Fresno, CA	115		11		34			16		47			115
Hanford-Corcoran, CA	18				6					11			18
Los Angeles-Long Beach-Santa Ana, CA	3,469	9	386	78	744	36	147	784	78	1,019	183	5	3,469
Madera, CA													
Merced, CA	17				5					5			17
Modesto, CA	61				10	6		5		24	7		61
Napa, CA	37		13					6		5			37
Oxnard-Thousand Oaks-Ventura, CA	206		34	5	13		8	44	6	75	18		206
Redding, CA	25				8					12			25
Riverside-San Bernardino-Ontario, CA	801		79	19	96	45	20	89	11	349	89		801
Sacramento-Arden-Arcade-Roseville, CA	461		45	10	91	11	10	111	11	135	37		461
Salinas, CA	75		9	9	8	5		13		19	9		75
San Diego-Carlsbad-San Marcos, CA	822		95	55	135	13	38	186	9	231	55		822
San Francisco-Oakland-Fremont, CA	807		82	32	151	11	41	213	7	201	69		807
San Jose-Sunnyvale-Santa Clara, CA	330		64	19	28	9		97	5	83	22		330
San Luis Obispo-Paso Robles, CA	59			5	10			9		22	5		59
Santa Barbara-Santa Maria-Goleta, CA	106		6	5	19	5		17		42	5		106
Santa Cruz-Watsonville, CA	34				5			5		9			34
Santa Rosa-Petaluma, CA	92		10	5	15	6	5	11		26	12		92
Stockton, CA	99		14		14			10		47	11		99
Vallejo-Fairfield, CA	68		7		12			9		25	8		68
Visalia-Porterville, CA	39				5					22			39
Yuba City, CA	13									6			13
Summary	7,978	9	862	250	1,445	165	269	1,644	127	2,501	545	5	7,978

QuantumRisk State Risk Analytics

Original Balance by MSA, (\$'000)

State: CA

Apr-10

Part (4)

Summary	1,258,231,932	6,790,671	35,753,057	99,683,757	21,556,899	1,530,716	8,512,796	959,692,849	44,313,946	69,979,929	9,579,819	775,046	1,258,169,484
MSA	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Bakersfield, CA	4,752,310	635,500	86,532	2,059,000	79,278	28,400	35,163	713,023	36,899	1,025,080	53,005		4,752,310
CA Non Metropolitan Area	1,832,389		7,010	113,028	52,354	43,999	32,250	361,844	250,375	947,014	24,515		1,832,389
Chico, CA	1,015,542	19,075	2,200		51,572	32,690		153,250	7,000	746,095	3,660		1,015,542
El Centro, CA	2,100,284		17,500	1,670,000	4,152	10,600		125,826		267,302	4,904		2,100,284
Fresno, CA	7,102,944	570,000	311,901	2,059,180	220,634	19,065	190,000	1,173,881	610,425	1,942,837	5,020		7,102,944
Hanford-Corcoran, CA	416,234				23,174			2,525		390,535			416,234
Los Angeles-Long Beach-Santa Ana, CA	345,181,901	1,922,482	12,838,675	31,201,132	7,306,847	380,627	3,405,315	249,996,576	8,517,862	25,327,419	4,087,583	194,382	345,181,901
Madera, CA	267,275						27,150	1,160	106,275	132,690			267,275
Merced, CA	187,524		1,440	16,877	15,344	8,115		16,479		129,268			187,524
Modesto, CA	2,106,351		415,026	100,485	38,918	29,056	18,000	39,860	1,013,840	391,151	25,014	35,000	2,106,351
Napa, CA	302,815		124,280	59,665	3,986	2,000	7,250	46,900		4,040	14,454		302,815
Oxnard-Thousand Oaks-Ventura, CA	6,713,638		235,986	1,612,090	255,424	7,475	127,435	720,117	1,521,675	2,070,359	163,077		6,713,638
Redding, CA	1,210,628			12,650	28,415	5,369		346,560		106,275	710,462	897	1,210,628
Riverside-San Bernardino-Ontario, CA	27,987,878	70,200	2,514,342	5,070,543	1,198,306	311,231	824,581	2,452,286	5,713,708	7,975,598	1,839,629	15,354	27,987,878
Sacramento-Arden-Arcade-Roseville, CA	25,456,513	735,000	1,919,466	6,331,829	1,220,011	46,550	597,890	4,244,270	4,730,546	4,883,947	355,198	387,000	25,456,513
Salinas, CA	1,783,610		27,150	239,135	46,923	76,850	2,918	399,200		35,600	908,424	42,010	1,783,610
San Diego-Carlsbad-San Marcos, CA	38,692,364	45,000	2,739,029	8,483,248	1,367,718	82,735	567,270	12,354,290	4,649,655	7,388,024	979,609	27,850	38,692,364
San Francisco-Oakland-Fremont, CA	357,316,620	1,475,200	8,894,332	23,516,883	8,363,219	105,425	876,008	302,645,316	3,672,381	6,920,213	779,933	67,709	357,316,620
San Jose-Sunnyvale-Santa Clara, CA	310,601,449	735,000	4,005,800	11,840,466	607,073	196,589	1,607,800	278,932,539	9,579,710	2,892,143	173,828	4,100	310,601,449
San Luis Obispo-Paso Robles, CA	1,167,195	2,900	1,720	406,425	57,339	18,375	13,760	52,505		3,690	586,719	23,761	1,167,195
Santa Barbara-Santa Maria-Goleta, CA	2,886,057		34,195	797,858	173,008	14,910	11,432	896,500	233,435	639,890	80,330	4,500	2,886,057
Santa Cruz-Watsonville, CA	528,458		14,200	24,967	49,658	37,085	28,316	53,875			252,525		528,458
Santa Rosa-Petaluma, CA	106,087,302		87,925	1,501,300	124,342	39,655	44,960	103,237,779	294,375	605,359	151,608		106,087,302
Stockton, CA	5,604,123	570,000	337,136	1,200,000	102,376	8,620	300	397,228	1,000,000	1,656,685	292,629	39,150	5,604,123
Vallejo-Fairfield, CA	5,783,164	8,800	1,125,310	1,325,881	133,433	10,395		74,750	2,013,630	877,440	213,525		5,783,164
Visalia-Porterville, CA	662,566	1,513	11,900	12,225	18,630	11,900		9,310	212,550	380,323	4,215		662,566
Yuba City, CA	484,798		28,890	14,765	14,765	3,000	95,000	245,000		86,253	8,890		484,798
Summary	1,258,231,932	6,790,671	35,753,057	99,683,757	21,556,899	1,530,716	8,512,796	959,692,849	44,313,946	69,979,929	9,579,819	775,046	1,258,169,484

QuantumRisk State Risk Analytics

State: CA

Apr-10

Original Balance by MSA (%)

Part (4)

Summary	100.00%	0.54%	2.84%	7.92%	1.71%	0.12%	0.68%	76.28%	3.52%	5.56%	0.76%	0.06%	100.00%
MSA	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Bakersfield, CA	0.38%	0.05%	0.01%	0.16%	0.01%	0.00%	0.00%	0.06%	0.00%	0.08%	0.00%		0.38%
CA Non Metropolitan Area	0.15%		0.00%	0.01%	0.00%	0.00%	0.00%	0.03%	0.02%	0.08%	0.00%		0.15%
Chico, CA	0.08%	0.00%	0.00%	0.00%	0.00%	0.00%		0.01%	0.00%	0.06%	0.00%		0.08%
El Centro, CA	0.17%		0.00%	0.13%	0.00%	0.00%		0.01%		0.02%	0.00%		0.17%
Fresno, CA	0.56%	0.05%	0.02%	0.16%	0.02%	0.00%	0.02%	0.09%	0.05%	0.15%	0.00%		0.56%
Hanford-Corcoran, CA	0.03%				0.00%			0.00%		0.03%			0.03%
Los Angeles-Long Beach-Santa Ana, CA	27.44%	0.15%	1.02%	2.48%	0.58%	0.03%	0.27%	19.87%	0.68%	2.01%	0.32%	0.02%	27.44%
Madera, CA	0.02%						0.00%	0.00%	0.01%	0.01%			0.02%
Merced, CA	0.01%		0.00%	0.00%	0.00%	0.00%		0.00%		0.01%			0.01%
Modesto, CA	0.17%		0.03%	0.01%	0.00%	0.00%	0.00%	0.00%	0.08%	0.03%	0.00%	0.00%	0.17%
Napa, CA	0.02%		0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.02%
Oxnard-Thousand Oaks-Ventura, CA	0.53%		0.02%	0.13%	0.02%	0.00%	0.01%	0.06%	0.12%	0.16%	0.01%		0.53%
Redding, CA	0.10%		0.00%	0.00%	0.00%	0.00%		0.03%	0.01%	0.06%	0.00%		0.10%
Riverside-San Bernardino-Ontario, CA	2.22%	0.01%	0.20%	0.40%	0.10%	0.02%	0.07%	0.19%	0.45%	0.63%	0.15%	0.00%	2.22%
Sacramento-Arden-Arcade-Roseville, CA	2.02%	0.06%	0.15%	0.50%	0.10%	0.00%	0.05%	0.34%	0.38%	0.39%	0.03%	0.03%	2.02%
Salinas, CA	0.14%		0.00%	0.02%	0.00%	0.01%	0.00%	0.03%	0.00%	0.07%	0.00%		0.14%
San Diego-Carlsbad-San Marcos, CA	3.08%	0.00%	0.22%	0.67%	0.11%	0.01%	0.05%	0.98%	0.37%	0.59%	0.08%	0.00%	3.08%
San Francisco-Oakland-Fremont, CA	28.40%	0.12%	0.71%	1.87%	0.66%	0.01%	0.07%	24.05%	0.29%	0.55%	0.06%	0.01%	28.40%
San Jose-Sunnyvale-Santa Clara, CA	24.69%	0.06%	0.32%	0.94%	0.05%	0.02%	0.13%	22.17%	0.76%	0.23%	0.01%	0.00%	24.69%
San Luis Obispo-Paso Robles, CA	0.09%	0.00%	0.00%	0.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.00%		0.09%
Santa Barbara-Santa Maria-Goleta, CA	0.23%		0.00%	0.06%	0.01%	0.00%	0.00%	0.07%	0.02%	0.05%	0.01%	0.00%	0.23%
Santa Cruz-Watsonville, CA	0.04%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.00%	0.02%		0.04%
Santa Rosa-Petaluma, CA	8.43%		0.01%	0.12%	0.01%	0.00%	0.00%	8.21%	0.02%	0.05%	0.01%		8.43%
Stockton, CA	0.45%	0.05%	0.03%	0.10%	0.01%	0.00%	0.00%	0.03%	0.08%	0.13%	0.02%	0.00%	0.45%
Vallejo-Fairfield, CA	0.46%	0.00%	0.09%	0.11%	0.01%	0.00%		0.01%	0.16%	0.07%	0.02%		0.46%
Visalia-Porterville, CA	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%		0.00%	0.02%	0.03%	0.00%		0.05%
Yuba City, CA	0.04%			0.00%	0.00%	0.00%	0.01%	0.02%		0.01%	0.00%		0.04%
Summary	100.00%	0.54%	2.84%	7.92%	1.71%	0.12%	0.68%	76.28%	3.52%	5.56%	0.76%	0.06%	100.00%

**QuantumRisk State Risk Analytics**

Cap Rates by MSA (with 2 or more reported Cap Rates)

**State: CA**

**Apr-10**

Part (4)

MSA	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Summary	3.57%		1.97%	12.00%	2.49%		4.46%	4.14%	1.57%	4.32%	0.73%		3.56%
Bakersfield, CA	4.04%				16.67%			7.14%		2.44%			4.04%
CA Non Metropolitan Area	5.00%												5.00%
Chico, CA													
El Centro, CA	16.67%									25.00%			16.67%
Fresno, CA	2.61%							6.25%		4.26%			2.61%
Hanford-Corcoran, CA													
Los Angeles-Long Beach-Santa Ana, CA	2.48%		2.07%	6.41%	0.67%		3.40%	4.08%	1.28%	2.94%			2.48%
Madera, CA													
Merced, CA	11.76%				40.00%								11.76%
Modesto, CA	4.92%				10.00%					4.17%			4.92%
Napa, CA	5.41%							16.67%		20.00%			5.41%
Oxnard-Thousand Oaks-Ventura, CA	5.34%						12.50%	6.82%	16.67%	6.67%	5.56%		5.34%
Redding, CA													
Riverside-San Bernardino-Ontario, CA	8.61%		6.33%	36.84%	13.54%		15.00%	6.74%		9.17%	3.37%		8.61%
Sacramento-Arden-Arcade-Roseville, CA	4.77%		2.22%	20.00%	6.59%			5.41%		5.19%			4.77%
Salinas, CA	5.33%			11.11%				7.69%		10.53%			5.33%
San Diego-Carlsbad-San Marcos, CA	3.04%			12.73%	2.22%		7.89%	1.08%		4.33%			3.04%
San Francisco-Oakland-Fremont, CA	3.10%		2.44%	6.25%	1.99%			5.63%		2.99%			3.10%
San Jose-Sunnyvale-Santa Clara, CA	1.82%		1.56%	15.79%				1.03%		1.20%			1.82%
San Luis Obispo-Paso Robles, CA													
Santa Barbara-Santa Maria-Goleta, CA	2.83%			20.00%						4.76%			2.83%
Santa Cruz-Watsonville, CA	5.88%									11.11%			5.88%
Santa Rosa-Petaluma, CA	5.43%			40.00%	6.67%			18.18%					5.43%
Stockton, CA	4.04%									8.51%			4.04%
Vallejo-Fairfield, CA	1.47%									4.00%			1.47%
Visalia-Porterville, CA													
Yuba City, CA	7.69%												7.69%
Summary	3.57%		1.97%	12.00%	2.49%		4.46%	4.14%	1.57%	4.32%	0.73%		3.56%

**QuantumRisk State Risk Analytics**

Default Rates by MSA (with 5 or more reported Defaults)

**State: CA**

**Apr-10**

Part (4)

MSA	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Summary	3.57%		1.97%	12.00%	2.49%		4.46%	4.14%	1.57%	4.32%	0.73%		3.56%
Bakersfield, CA	4.04%				16.67%			7.14%		2.44%			4.04%
CA Non Metropolitan Area	5.00%												5.00%
Chico, CA													
El Centro, CA	16.67%									25.00%			16.67%
Fresno, CA	2.61%							6.25%		4.26%			2.61%
Hanford-Corcoran, CA													
Los Angeles-Long Beach-Santa Ana, CA	2.48%		2.07%	6.41%	0.67%		3.40%	4.08%	1.28%	2.94%			2.48%
Madera, CA													
Merced, CA	11.76%				40.00%								11.76%
Modesto, CA	4.92%				10.00%					4.17%			4.92%
Napa, CA	5.41%							16.67%		20.00%			5.41%
Oxnard-Thousand Oaks-Ventura, CA	5.34%						12.50%	6.82%	16.67%	6.67%	5.56%		5.34%
Redding, CA													
Riverside-San Bernardino-Ontario, CA	8.61%		6.33%	36.84%	13.54%		15.00%	6.74%		9.17%	3.37%		8.61%
Sacramento-Arden-Arcade-Roseville, CA	4.77%		2.22%	20.00%	6.59%			5.41%		5.19%			4.77%
Salinas, CA	5.33%			11.11%				7.69%		10.53%			5.33%
San Diego-Carlsbad-San Marcos, CA	3.04%			12.73%	2.22%		7.89%	1.08%		4.33%			3.04%
San Francisco-Oakland-Fremont, CA	3.10%		2.44%	6.25%	1.99%			5.63%		2.99%			3.10%
San Jose-Sunnyvale-Santa Clara, CA	1.82%		1.56%	15.79%				1.03%		1.20%			1.82%
San Luis Obispo-Paso Robles, CA													
Santa Barbara-Santa Maria-Goleta, CA	2.83%			20.00%						4.76%			2.83%
Santa Cruz-Watsonville, CA	5.88%									11.11%			5.88%
Santa Rosa-Petaluma, CA	5.43%			40.00%	6.67%			18.18%					5.43%
Stockton, CA	4.04%									8.51%			4.04%
Vallejo-Fairfield, CA	1.47%									4.00%			1.47%
Visalia-Porterville, CA													
Yuba City, CA	7.69%												7.69%
Summary	3.57%		1.97%	12.00%	2.49%		4.46%	4.14%	1.57%	4.32%	0.73%		3.56%

**QuantumRisk State Risk Analytics**

Severity of Loss by MSA (with 5 or more reported Losses)

State: CA

Apr-10

Part (4)

Summary	3.44%		1.86%	11.63%	2.44%		4.40%	3.93%	1.51%	4.17%	0.71%		3.43%
MSA	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Bakersfield, CA	3.90%							6.67%		2.35%			3.90%
CA Non Metropolitan Area	4.83%				15.55%								4.83%
Chico, CA													
El Centro, CA	16.38%									24.85%			16.38%
Fresno, CA	2.59%							6.24%		4.20%			2.59%
Hanford-Corcoran, CA													
Los Angeles-Long Beach-Santa Ana, CA	2.41%		2.00%	6.34%	0.67%		3.32%	3.97%	1.25%	2.86%			2.41%
Madera, CA													
Merced, CA	11.04%				37.54%								11.04%
Modesto, CA	4.85%				9.87%					4.17%			4.85%
Napa, CA	5.17%							16.67%		18.25%			5.17%
Oxnard-Thousand Oaks-Ventura, CA	5.15%						12.11%	6.44%	15.66%	6.50%	5.55%		5.15%
Redding, CA													
Riverside-San Bernardino-Ontario, CA	8.34%		5.96%	35.67%	13.31%		15.00%	6.65%		8.81%	3.22%		8.34%
Sacramento-Arden-Arcade-Roseville, CA	4.51%		2.16%	18.41%	6.44%			4.83%		5.01%			4.51%
Salinas, CA	5.03%			11.11%				6.54%		10.12%			5.03%
San Diego-Carlsbad-San Marcos, CA	2.99%			12.48%	2.18%		7.89%	1.03%		4.27%			2.99%
San Francisco-Oakland-Fremont, CA	2.85%		2.13%	5.88%	1.99%			5.09%		2.75%			2.85%
San Jose-Sunnyvale-Santa Clara, CA	1.71%		1.41%	14.80%				0.97%		1.20%			1.71%
San Luis Obispo-Paso Robles, CA													
Santa Barbara-Santa Maria-Goleta, CA	2.74%			19.83%						4.56%			2.74%
Santa Cruz-Watsonville, CA	5.72%									11.11%			5.72%
Santa Rosa-Petaluma, CA	5.21%			39.00%	6.67%			16.78%					5.21%
Stockton, CA	3.78%									7.96%			3.78%
Vallejo-Fairfield, CA	1.47%									4.00%			1.47%
Visalia-Porterville, CA													
Yuba City, CA	7.28%												7.28%
Summary	3.44%		1.86%	11.63%	2.44%		4.40%	3.93%	1.51%	4.17%	0.71%		3.43%

QuantumRisk State Risk Analytics

State: CA

Apr-10

Current LTV by MSA (with 3 or more reported LTVs)

Part (4)

Summary	0.60		0.57	0.63	0.58	0.60	0.60	0.61	0.59	0.62	0.59	0.60	
MSA	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Bakersfield, CA	0.63		0.64		0.62			0.68		0.62	0.58		0.63
CA Non Metropolitan Area	0.58			0.54	0.60	0.57				0.55	0.62		0.58
Chico, CA	0.61				0.67	0.60				0.63			0.61
El Centro, CA	0.63									0.63			0.63
Fresno, CA	0.61		0.55		0.63			0.50		0.64			0.61
Hanford-Corcoran, CA	0.64				0.61					0.67			0.64
Los Angeles-Long Beach-Santa Ana, CA	0.60		0.56	0.58	0.58	0.59	0.60	0.63	0.60	0.61	0.60		0.60
Madera, CA													
Merced, CA	0.63				0.56					0.64			0.63
Modesto, CA	0.57				0.34	0.67				0.61	0.58		0.57
Napa, CA	0.64		0.66					0.69					0.64
Oxnard-Thousand Oaks-Ventura, CA	0.62		0.54	0.50	0.64		0.49	0.65	0.74	0.65	0.63		0.62
Redding, CA	0.58				0.55					0.62			0.58
Riverside-San Bernardino-Ontario, CA	0.65		0.60	0.90	0.65	0.62	0.70	0.68		0.66	0.62		0.65
Sacramento-Arden-Arcade-Roseville, CA	0.60		0.56	0.62	0.58	0.50	0.69	0.60	0.49	0.64	0.60		0.60
Salinas, CA	0.60		0.49	0.69	0.57	0.74	0.60	0.54		0.70	0.52		0.60
San Diego-Carlsbad-San Marcos, CA	0.60		0.61	0.69	0.52	0.56	0.60	0.63		0.62	0.51		0.60
San Francisco-Oakland-Fremont, CA	0.58		0.55	0.57	0.56	0.64	0.54	0.58	0.55	0.61	0.58		0.58
San Jose-Sunnyvale-Santa Clara, CA	0.55		0.55	0.58	0.58	0.60		0.52		0.57	0.55		0.55
San Luis Obispo-Paso Robles, CA	0.61				0.51			0.63		0.67	0.62		0.61
Santa Barbara-Santa Maria-Goleta, CA	0.57		0.43	0.61	0.56	0.50		0.59		0.59	0.59		0.57
Santa Cruz-Watsonville, CA	0.57				0.47			0.54		0.55			0.57
Santa Rosa-Petaluma, CA	0.63		0.65		0.58	0.66		0.80		0.62	0.57		0.63
Stockton, CA	0.61		0.62		0.58			0.59		0.63	0.60		0.61
Vallejo-Fairfield, CA	0.64		0.61		0.61			0.63		0.69	0.56		0.64
Visalia-Porterville, CA	0.60				0.57					0.61			0.60
Yuba City, CA	0.65									0.65			0.65
Summary	0.60		0.57	0.63	0.58	0.60	0.60	0.61	0.59	0.62	0.59		0.60

**QuantumRisk State Risk Analytics**  
 Current DSCR by MSA (with 3 or more reported DSCRs)

State: CA

Apr-10  
 Part (4)

Summary	1.47		1.54	1.10	1.41	1.74	1.41	1.47	1.54	1.46	1.71		1.47
MSA	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Bakersfield, CA	1.60							1.54		1.66			1.60
CA Non Metropolitan Area	1.45									1.52			1.45
Chico, CA	1.54												1.54
El Centro, CA	1.12												1.12
Fresno, CA	1.50				1.45					1.43			1.50
Hanford-Corcoran, CA													
Los Angeles-Long Beach-Santa Ana, CA	1.52		1.57	1.20	1.44	2.05	1.49	1.53	1.51	1.50	1.78		1.52
Madera, CA													
Merced, CA	1.27												1.27
Modesto, CA	1.29									1.51			1.29
Napa, CA	1.37		1.66										1.37
Oxnard-Thousand Oaks-Ventura, CA	1.43		1.67					1.35		1.33	1.52		1.43
Redding, CA	1.93												1.93
Riverside-San Bernardino-Ontario, CA	1.34		1.34	0.92	1.19	1.72	1.21	1.31		1.37	1.33		1.34
Sacramento-Arden-Arcade-Roseville, CA	1.30		1.27		1.22			1.29	1.67	1.30	1.45		1.30
Salinas, CA	1.43									1.27			1.43
San Diego-Carlsbad-San Marcos, CA	1.50		1.66	1.13	1.50	1.16	1.26	1.40		1.51	2.14		1.50
San Francisco-Oakland-Fremont, CA	1.47		1.48	0.93	1.36		1.43	1.54		1.45	1.71		1.47
San Jose-Sunnyvale-Santa Clara, CA	1.52		1.60	1.28	1.48			1.42		1.54	1.70		1.52
San Luis Obispo-Paso Robles, CA	1.61				1.76					1.40			1.61
Santa Barbara-Santa Maria-Goleta, CA	1.60							1.57		1.44			1.60
Santa Cruz-Watsonville, CA	1.24									1.55			1.24
Santa Rosa-Petaluma, CA	1.36							0.87		1.50			1.36
Stockton, CA	1.50		1.53		1.37			1.51		1.50			1.50
Vallejo-Fairfield, CA	1.51				1.49					1.51			1.51
Visalia-Porterville, CA	1.40									1.42			1.40
Yuba City, CA													
Summary	1.47		1.54	1.10	1.41	1.74	1.41	1.47	1.54	1.46	1.71		1.47

**QuantumRisk State Risk Analytics**

**State: CA**

**Apr-10**

Current Occupancy by MSA (with 2 or more reported non-zero Occupancies)

Part (4)

Summary	90.01%		93.46%	67.57%	93.69%	95.39%	90.39%	87.75%	93.72%	91.47%	83.11%	90.08%	
MSA	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH	Summary
Bakersfield, CA	88.83%				92.00%			86.80%		92.25%			88.83%
CA Non Metropolitan Area	85.32%				90.11%					93.20%			85.32%
Chico, CA	90.21%												90.21%
El Centro, CA	87.40%												87.40%
Fresno, CA	91.86%		97.00%		93.95%					88.62%			91.86%
Hanford-Corcoran, CA	88.56%									92.14%			88.56%
Los Angeles-Long Beach-Santa Ana, CA	91.59%		93.88%	70.23%	94.39%	97.76%	92.16%	89.12%	92.69%	92.90%	84.01%		91.59%
Madera, CA													
Merced, CA	88.69%												88.69%
Modesto, CA	85.44%									90.21%			85.44%
Napa, CA	88.98%		90.67%										88.98%
Oxnard-Thousand Oaks-Ventura, CA	89.60%		96.22%		98.83%			90.75%		91.18%	80.98%		89.60%
Redding, CA	93.95%												93.95%
Riverside-San Bernardino-Ontario, CA	85.83%		85.75%	57.70%	89.10%	94.58%	80.77%	81.77%		89.09%	78.09%		85.83%
Sacramento-Arden-Arcade-Roseville, CA	87.12%		92.50%		90.17%			81.63%	98.51%	89.43%	76.81%		87.12%
Salinas, CA	84.68%			55.20%	95.50%			83.00%		88.72%			84.68%
San Diego-Carlsbad-San Marcos, CA	89.42%		93.04%	72.24%	93.59%	92.09%	88.77%	86.62%		91.55%	86.68%		89.42%
San Francisco-Oakland-Fremont, CA	89.86%		95.26%	68.32%	94.99%	97.33%	94.20%	88.22%		91.51%	84.32%		89.86%
San Jose-Sunnyvale-Santa Clara, CA	91.02%		99.27%	63.14%	94.22%			88.74%		91.41%	90.55%		91.02%
San Luis Obispo-Paso Robles, CA	93.85%				87.67%					94.76%			93.85%
Santa Barbara-Santa Maria-Goleta, CA	94.66%				97.04%			94.53%		94.15%			94.66%
Santa Cruz-Watsonville, CA	86.58%									89.60%			86.58%
Santa Rosa-Petaluma, CA	84.36%							71.80%		80.49%			84.36%
Stockton, CA	89.15%		95.17%		97.00%			90.74%		85.59%	82.20%		89.15%
Vallejo-Fairfield, CA	93.25%				92.43%					92.91%			93.25%
Visalia-Porterville, CA	92.19%									94.21%			92.19%
Yuba City, CA													
Summary	90.01%		93.46%	67.57%	93.69%	95.39%	90.39%	87.75%	93.72%	91.47%	83.11%		90.08%

**QuantumRisk State Risk Analytics**

Appraisal by MSA (with 2 or more reported Appraisals)

State: CA

Apr-10

Part (4)

Summary	5.312	8															
MSA	74.31%		99.78%		94.49%				76.73%		66.08%						76.00%
	AL	HC	IN	LO	MF	MH	MU	OF	OT	RT	SS	WH					Summary
Bakersfield, CA																	
CA Non Metropolitan Area																	
Chico, CA																	
El Centro, CA																	
Fresno, CA																	
Hanford-Corcoran, CA																	
Los Angeles-Long Beach-Santa Ana, CA	83.58%		99.78%		94.61%			79.55%		68.22%							83.58%
Madera, CA																	
Merced, CA																	
Modesto, CA																	
Napa, CA																	
Oxnard-Thousand Oaks-Ventura, CA	62.86%																62.86%
Redding, CA																	
Riverside-San Bernardino-Ontario, CA	61.62%									64.19%							61.62%
Sacramento-Arden-Arcade-Roseville, CA	60.67%									52.96%							60.67%
Salinas, CA	48.66%																48.66%
San Diego-Carlsbad-San Marcos, CA	75.55%							83.53%		77.03%							75.55%
San Francisco-Oakland-Fremont, CA	73.51%				94.22%			61.99%		63.00%							73.51%
San Jose-Sunnyvale-Santa Clara, CA																	
San Luis Obispo-Paso Robles, CA																	
Santa Barbara-Santa Maria-Goleta, CA																	
Santa Cruz-Watsonville, CA																	
Santa Rosa-Petaluma, CA	70.74%																70.74%
Stockton, CA																	
Vallejo-Fairfield, CA																	
Visalia-Porterville, CA																	
Yuba City, CA																	
Summary	74.31%		99.78%		94.49%			76.73%		66.08%							76.00%

**About**

**Title:** **QuantumRisk CMBS Property Risk Analytics (CPRA) State Report for CA**

**Purpose:** To facilitate an investor's timely decision making, today by,  
1. Providing comprehensive CMBS default & loss, LTV & DSCR, Occupancy & Appraisal Change statistics on a timely basis.  
2. Facilitating investors' estimation of CMBS portfolio's potential losses, and thereby assist avoiding sub-optimal decisions.  
3. To provide an insight into the economic segment of local commercial real estate industry using reported CMBS raw data.

**Analytics Provider:** QuantumRisk LLC  
Registered Investment Advisor, Colorado as of June 2010 & Management Consultant since 2004.  
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**Summary:** QuantumRisk LLC is a boutique investment advisory & management consulting firm specializing in structured finance support, loss risk modeling, value uncertainty, business strategy & business process reengineering for sophisticated investors, investment bankers, underwriters, fund managers and corporate clients. QuantumRisk does not accept retail clients.

**Scope of Data:**  
+ These CMBS reports are derived from at least 680 CMBS deal information provided by InvesCap Advisors.  
+ Covers more than 100,000 properties, more than 66,000 mortgages, across more than 8,000 cities in the US.  
+ These reports exclude any activity more than 15 months old.

**Data Processing:**  
+ Original data is used where ever possible.  
+ Proprietary data algorithms were developed to process the data where the original data is missing or appears to be incorrect.  
+ QuantumRisk LLC strives to provide timely information, by 1st week of each month, on key CMBS property/loan parameters.  
+ With an average historical disposition time of 21 months it is not possible to factor recovery rates.  
+ It is suggested that the investor use their own recovery rate, and this may vary by property type.  
+ If a loan has multiple properties its property type is not allocated to its largest property type as this introduces noise into the statistical analyses.

**Disclaimer:**  
+ Note that some extreme data has been removed from this analysis as they are indicative of incorrect data entry at data origination.  
+ Though QuantumRisk and its commercial surveillance data providers take every effort to ensure correctness of the data, neither QuantumRisk nor its surveillance data providers guarantee that the CMBS data used for this analysis is 100% correct.

**Trade Marks:** **QuantumRisk** and **Property Risk Analytics** are the registered trademarks of QuantumRisk LLC

## Data Definitions

<b>Defaults:</b>	<ul style="list-style-type: none"><li>+ Default is defined when delinquent payments exceeds 90 days.</li><li>+ At 30+ &amp; 60+ days the mortgage is considered delinquent.</li><li>+ A default (aka asset default) is the proportion of loans in default in A specific population of loans.</li><li>+ Default = # of loans 90+ days / Total # of loans in the population</li><li>+ Only Non-Zero Loss Given Defaults are considered defaults.</li><li>Average defaults are averaged by number of loans.</li><li>+ Weighted defaults are averaged by Original or Current Principal Balance</li></ul>
<b>Severity of Loss:</b>	<ul style="list-style-type: none"><li>+ Severity of Loss (aka dollar default) is defined as the actual outstanding loan balance before recovery.</li><li>+ This definition of severity of loss does not include actual recovery which takes about 21 months to realize</li><li>+ Severity of Loss = Actual Outstanding Balance / Original Principal Balance</li><li>+ Only Non-Zero Loss Given Defaults are considered</li><li>+ Since this definition is before recovery it is sometimes known as Severity of Loss at Risk</li><li>+ Loan severities are averaged by number of loans</li><li>+ Weighted severities are averaged by Original or Current Principal Balance</li></ul>
<b>LTV:</b>	<ul style="list-style-type: none"><li>+ Loan to Value Ratio</li><li>+ Current LTV = Current Outstanding Balance / Current Appraisal Value</li></ul>
<b>DSCR:</b>	<ul style="list-style-type: none"><li>+ Debt Service Coverage Ratio</li><li>+ Most Recent NOI DSCR = Most Recent NOI / Most Recent Debt Service Amount</li><li>+ Most Recent NCF DSCR = Most Recent NCF / Most Recent Debt Service Amount</li><li>+ Current DSCR = Most Recent NCF DSCR, if data is missing then is Most Recent NOI DSCR</li><li>+ Extreme data are excluded.</li></ul>
<b>Occupancy:</b>	<ul style="list-style-type: none"><li>+ Reported occupancy of CMBS properties.</li><li>+ Does not include properties with 0% occupancy rates.</li></ul>
<b>Cap Rates:</b>	<ul style="list-style-type: none"><li>+ Capitalization Rates</li><li>+ Cap Rate = Annual Debt Service / Appraisal Value</li><li>+ Current Cap Rate = Current Annual Debt Service / Current Appraisal Value</li><li>+ Extreme data are excluded.</li></ul>
<b>Property Type:</b>	<ul style="list-style-type: none"><li>AL: All Property Types</li><li>CH: Cooperative Housing</li><li>HC: Healthcare</li><li>IN: Industrial</li><li>LO: Lodgings/Hotels</li><li>MF: Multifamily</li><li>MH: Mobile Homes</li><li>MU: Mixed Use</li><li>OF: Office</li><li>OT: Other</li><li>RT: Retail</li><li>SE: Defeased</li><li>SS: Self Storage</li><li>WH: Warehouse</li></ul>

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