



CHICAGO TITLE COMPANY

---

## PRELIMINARY REPORT

*In response to the application for a policy of title insurance referenced herein, **Chicago Title Company** hereby reports that it is prepared to issue, or cause to be issued, as of the date hereof, a Policy or Policies of Title Insurance describing the land and the estate or interest therein hereinafter set forth, insuring against loss which may be sustained by reason of any defect, lien or encumbrance not shown or referred to as an Exception herein or not excluded from coverage pursuant to the printed Schedules, Conditions and Stipulations of said Policy forms.*

*The printed Exceptions and Exclusions from the coverage and Limitations on Covered Risks of said Policy or Policies are set forth in Attachment One. Limitations on Covered Risks applicable to the CLTA and ALTA Homeowner's Policies of Title Insurance which establish a Deductible Amount and a Maximum Dollar Limit of Liability for certain coverages are also set forth in Attachment One. Copies of the Policy forms should be read. They are available from the office which issued this report.*

*This report (and any supplements or amendments hereto) is issued solely for the purpose of facilitating the issuance of a policy of title insurance and no liability is assumed hereby. If it is desired that liability be assumed prior to the issuance of a policy of title insurance, a Binder or Commitment should be requested.*

*The Policy(s) of title insurance to be issued hereunder will be policy(s) of Chicago Title Insurance Company, a Missouri corporation.*

***Please read the exceptions shown or referred to herein and the exceptions and exclusions set forth in Attachment One of this report carefully. The exceptions and exclusions are meant to provide you with notice of matters which are not covered under the terms of the title insurance policy and should be carefully considered.***

***It is important to note that this preliminary report is not a written representation as to the condition of title and may not list all liens, defects and encumbrances affecting title to the land.***



**Chicago Title Company**

BY

*Reginald M. [Signature]* President

ATTEST

*Tom C. [Signature]* Secretary



# Chicago Title Company

1250 San Carlos Avenue • San Carlos, CA 94070  
650 620-3400 • FAX 650 413-5510

## PRELIMINARY REPORT

Title Officer: Patty Howard  
Escrow Officer: Mary Bolich  
Escrow No.: 06-**87600701Z**-MB

Title No.: 06-**36902536**-PH  
Locate No.: CACTI7738-7741-2376-0036902536

TO: Access Financial & Real Estate  
1321 Laurel Street  
San Carlos, CA 94070

ATTN: Erick Crawford

SHORT TERM RATE: No

**PROPERTY ADDRESS:** 15 Bruce Avenue, San Francisco, California

**EFFECTIVE DATE: May 5, 2006, 07:30 A.M.**

The form of Policy or Policies of title insurance contemplated by this report is:

ALTA Loan Policy (10/17/92) with ALTA Endorsement-Form 1 Coverage

1. THE ESTATE OR INTEREST IN THE LAND HEREINAFTER DESCRIBED OR REFERRED TO COVERED BY THIS REPORT IS:  
  
A Fee
2. TITLE TO SAID ESTATE OR INTEREST AT THE DATE HEREOF IS VESTED IN:  
  
**Marcial B. Cornejo, a married man as his sole and separate property and Arthur M. Cornejo, an unmarried man**
3. THE LAND REFERRED TO IN THIS REPORT IS DESCRIBED AS FOLLOWS:  
  
SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

MQ\MQ 05/16/2006

**LEGAL DESCRIPTION**

**EXHIBIT "A"**

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE CITY OF SAN FRANCISCO , COUNTY OF SAN FRANCISCO, STATE OF CALIFORNIA, AND IS DESCRIBED AS FOLLOWS:

Lot No. 13, in Block "A", as said Lot and Block are delineated and so designated upon that certain Map entitled, "Lakeview", filed August 11, 1890, in book "E" and "F" of Maps, at pages 138 and 139, in the office of the Recorder of the City and County of San Francisco, State of California.

APN: 6977-014

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

1. **Property taxes**, which are a lien not yet due and payable, including any assessments collected with taxes to be levied for the fiscal year 2006-2007.
  
2. **The herein described property** lies within the boundaries of a Mello-Roos Community Facilities District ("CFD"), as follows:

CFD No: 90-1  
For: School Facility Repair and Maintenance  
Disclosed by: Notice of Special Tax Lien recorded July 5, 1990 in Book F160, Page 1044 and by Supplemental Notice of Special Tax Lien recorded July 11, 1990, in Book F165, Page 1 et. seq., Official Records of the City and County of San Francisco

This property, along with all other parcels in the CFD, is liable for an annual special tax. This special tax is included with and payable with the general property taxes of the City and County of San Francisco. The tax may not be prepaid.

Further information may be obtained by contacting:

San Francisco Unified School District  
Office of the Superintendent for Business  
135 Van Ness Ave.  
San Francisco, CA 94102  
Phone (415) 241-6024

3. **The lien of supplemental taxes**, if any, assessed pursuant to the provisions of Chapter 3.5 (Commencing with Section 75) of the Revenue and Taxation code of the State of California.
  
4. **Easements** or servitudes appearing in the public records.
  
5. **Covenants, conditions and restrictions**, if any, appearing in the public records, including provisions thereof for lien rights securing upkeep and maintenance obligations, but omitting any covenant or restriction so appearing based upon race, color, religion, sex, handicap, familial status or national origin as set forth in applicable state or federal laws, except to the extent that said covenant or restriction is permitted by applicable law.