

CCC VALUESCOPE
Claim Services

David Morse + Associates
Market Report

Report Reference Number: 31883585
Claim reference: MD001323-EMA018413
Loss Incident Date: 12/09/2003
Insured: Lewis Villa

Adjuster: Nelson Salling
Claim Reported Date: 01/07/2004
Owner: Lewis Villa
Appraiser: HENRY GONZALES

Introduction

David Morse + Associates Insurance has conducted an appraisal of your 1980 Fruehauf 40ft located in Bakersfield, CA. The appraisal information was then used to conduct research in your market to determine the local market value of your unit. This CCC Valuescope Market Report details the results of that search. It contains the following sections:

Section Title: =====	Section Contents: =====
Equipment Summary	Market Value and Equipment Detail
VINGuard Identification	Loss Unit configuration and VIN history
Valuation Methodology	Method used to evaluate the vehicle
Comparable Units	Supporting market data for loss unit
Appraisal and Valuation Notes	Log notes for this file

===== Equipment Summary ===== Loss Unit Specifications

Dump
1980 Fruehauf 40ft
Condition is 1: Below Average
Actual Cash Value \$ 8,050.00

Major Equipment	
Length (Feet)	40
Exterior Const	Steel
Interior Lining	Steel
# Axles/Capacity	2
Wheel Type	Steel Disc
Tire Size/Wear	11r22.5 80%

Actual Cash Value does not include tax, title, license, prior damage or deductible. For additional information or special consideration, call the CCC Commercial/Recreational Vehicle Division at 1-800-621-8070 or, in Illinois, 312-CCC-INFO. Please use your Valuation Request Number for reference.

===== VINGuard Identification =====

VIN: Unknown
Valuation Request: 31883585 (Continued) 1980 FRUEHAUF 40FT

===== VINGuard Identification (continued) =====

	Insurer Description	VINGuard Analysis
Year	1980	
Make	Fruehauf	
Model	40ft	

===== Valuation Methodology =====

The Commercial + Recreational Vehicle Division of CCC Information Services, Inc., prepared this CCC Valuescope Market Report for David Morse + Associates. CCC has been preparing market value reports for the insurance industry since 1981.

Valuations performed by CCC's Commercial + Recreational Vehicle Division require individual market searches to identify and locate supporting market information. Due to the unique nature of the loss units valued in the Commercial + Recreational Vehicle Division, a valuation expert handles each request individually.

When David Morse + Associates requests a valuation report, they provide CCC with the configuration of the loss unit, including model, hours or mileage, optional features, any accessories, the condition of the loss unit as well as the VIN/HIN/PIN (vehicle/hull/product identification number) of the loss unit. That identification number is analyzed to verify basic information provided on the loss unit.

David Morse + Associates also provides CCC with the loss unit owner's ZIP code, which identifies the local market used to determine the market value.

The local market area, however, may vary by vehicle or unit type. Where the vehicle or loss unit is readily available in a given location, the search area can be within the same city or state as the loss unit. If the loss unit or vehicle is very specialized, the search may expand to locate comparable support to document the loss unit's value.

Significant differences between the loss unit and any comparable units are documented and are used to define a verifiable market value for the loss unit. If no comparable units are located, the valuation expert will conduct a local market survey to gather the expert opinion of knowledgeable retailers in order to determine the local market value.

===== Comparable Units =====

The Comparable Units are compared to the Loss Unit to determine the Adjusted Value. The Adjusted Value represents the price of the Comparable Unit configured to exactly match the Loss Unit.

Comparable # 1 :
Valuation Request: 31883585 (Continued) 1980 FRUEHAUF 40FT

===== Comparable Units (continued) =====

LOSS UNIT	Comparable #	1	ADJUSTMENT
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Publication: Ca. Big Truck + Equipment	Publication Date: 10/30/2003
Location: Sacramento, Ca	Phone: (866)296-3145
Dealer/Private: Dealer	Dealer Name: Fontana Trailer Mart

Loss Unit	Comparable #	1	Adjustment
Loss Unit Type: Trailers	Trailers		
Class: Dump	Dump		
	Take Price:		7950
1980 Fruehauf	1980 Fruehauf		
40ft	30' Rock Dump		

Condition: 1 Below Average	2 Average	-795
Major Equipment		
Length (feet): 40		100
Exterior Const: Steel		
Interior Lining: Steel		
# Axles/Capacity: 2	2	
Wheel Type: Steel Disc		
Tire Size/Wear: 11r22.5 80%	22.5 0%	120
Rear Door Type	Barn	
Packages		
Additional Equipment		

Adjusted Value		7375

Comparable # 2 :

Publication: Ca. Big Truck + Equipment Publication Date: 09/11/2003
 Location: Fontana, Ca Phone: (909) 355-7653
 Dealer/Private: Private

Loss Unit	Comparable # 2	Adjustment
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Loss Unit Type: Trailers	Trailers	
Class: Dump	Dump	
	Take Price:	8500
1980 Fruehauf	1981 Cherokee	
40ft	Dump	
Valuation Request: 31883585 (Continued) 1980 FRUEHAUF 40FT		

===== Comparable Units (continued) =====

LOSS UNIT	Comparable # 2	ADJUSTMENT
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Condition: 1 Below Average	2 Average	
Major Equipment		
Length (feet): 40	32	80
Exterior Const: Steel		
Interior Lining: Steel		
# Axles/Capacity: 2	2	
Wheel Type: Steel Disc		
Tire Size/Wear: 11r22.5 80%	24.5 0%	120
Packages		
Additional Equipment		

Adjusted Value		8700