

Market Valuation Report

Page 1 of 5

CCC VALUESCOPE
Claim Services

David Morse + Associates
Market Report

Report Reference Number: 31955776
Claim reference: 323246
Loss Incident Date: 12/16/2003
Insured: Figueroa

Adjuster: Amy Carpita
Claim Reported Date: 01/22/2004
Owner: Figueroa
Appraiser: CARPITA, AMY

Introduction

David Morse + Associates Insurance has conducted an appraisal of your 1992 Chevrolet Geo Storm 2+2 3d located in Riverside/Sanbernardino, 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:
=====

Equipment Summary
VINguard Identification
Valuation Methodology
Comparable Units
Appraisal and Valuation Notes

Section Contents:
=====

Market Value and Equipment Detail
Loss Unit configuration and VIN history
Method used to evaluate the vehicle
Supporting market data for loss unit
Log notes for this file

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

Branded Title
1992 Chevrolet Geo Storm 2+2
3d
4-1.6L-FI
Condition is 2: Average
Odometer 123,950
Actual Cash Value \$ 875.00

Loss Unit Equipment:

Option	Description
S5	5 Speed Transmission
PS	Power Steering
PB	Power Brakes
CS	Cloth Seats
AC	Air Conditioning
AM	AM Radio
FM	FM Radio
ST	Stereo
AW	Aluminum/Alloy Wheels

Valuation Request: 31955776 (Continued) 1992 CHEV GEO STORM 2+2

===== Equipment Summary (continued) =====
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: J81RF2365N7500702

	Insurer Description	VINGuard Analysis
Year	1992	1992
Make	Chevrolet	Chevrolet
Model	Geo Storm 2+2	Geo Storm RF2
Body style	3d	3d
Engine	4-1.6l-Fi	4-1.6l-Fi

VINGuard message(s):

VINGuard has decoded this VIN without any errors.

Previous Total Loss History:

Duplicate VIN 31955365--34270 previously submitted by
David Morse + Associates (269) 965-4320
on 12/16/2003 Claim #: 323246

Duplicate VIN 31955783--51112 previously submitted by
Commerical Recreational Vehicles (312) 229-8614
on 12/16/2003 Claim #: 323246

Valuation Request: 31955776 (Continued) 1992 CHEV GEO STORM 2+2

===== CARFAX Vehicle History =====
VIN: J81RF2365N7500702

CARFAX searched its nationwide database of nearly 2 billion records to provide you with this detailed vehicle history. Avoid making a potentially costly mistake when buying your next used car. Order a CARFAX Vehicle History Report at www.carfax.com.

CARFAX RESULTS

DATE REPORTED	ODOMETER READING	INFORMATION SOURCE	GENERAL COMMENTS
04/29/1993		Motor Vehicle Dept. Redding, CT Title #021075003	First owner reported
08/09/1994	31,642	California Inspection Station Palmdale, CA	Passed emissions inspection
07/03/2000	91,771	California Motor Vehicle Dept. Los Angeles, CA	Odometer reading reported for title
07/25/2000		California Inspection Station Los Angeles, CA	Passed emissions inspection
07/29/2000		California Motor Vehicle Dept. Los Angeles, CA	Title issued
08/16/2000	92,025	California Motor Vehicle Dept. North Hollywood, CA	Odometer reading reported for title

11/06/2000	California Motor Vehicle Dept. North Hollywood, CA	SALVAGE TITLE/CERTIFICATE ISSUED
11/20/2000	California Motor Vehicle Dept. North Hollywood, CA	JUNK TITLE/CERTIFICATE ISSUED

Valuation Request: 31955776 (Continued) 1992 CHEV GEO STORM 2+2

===== CARFAX Vehicle History (continued) =====

DATE REPORTED	ODOMETER READING	INFORMATION SOURCE	GENERAL COMMENTS
01/10/2001	92,684	California Inspection Station	Passed emissions inspection
01/11/2001	92,739	California Motor Vehicle Dept. Fontana, CA	Odometer reading reported for title
01/12/2001		California Motor Vehicle Dept. Fontana, CA	JUNK TITLE/CERTIFICATE ISSUED REBUILT TITLE ISSUED
01/12/2001		California Motor Vehicle Dept.	JUNK TITLE/CERTIFICATE ISSUED
02/07/2001	95,755	California Motor Vehicle Dept. Fontana, CA	Odometer reading reported for title
02/22/2001		California Motor Vehicle Dept. Fontana, CA	New owner reported JUNK TITLE/CERTIFICATE ISSUED
11/29/2002	104,144	California Inspection Station	Passed emissions inspection
12/01/2002		California Motor Vehicle Dept. San Bernardino, CA	New owner reported JUNK TITLE/CERTIFICATE ISSUED

This coupon is courtesy of CARFAX Vehicle History Service. With CARFAX you can get the real history for virtually any car or truck on the road today.

F R E E C A R F A X R E P O R T

Bring this coupon to any CARFAX Certified Dealer to view a FREE
CARFAX Vehicle History Report on any vehicle in stock.

GET THE REAL HISTORY
ON ANY USED CAR.

Ask about our
CARFAX \$5,000
Guarantee!

CARFAX www.carfax.com a POLK company

Valuation Request: 31955776 (Continued) 1992 CHEV GEO STORM 2+2

===== 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 following Dealer Interview supports the local market value of the loss unit. The complete configuration of the loss unit is used to determine the Market Value.

Dealer Quote # 1 :

Location: Mojave, Ca, Phone: (661)824-2477
Dealer Name: Kieffe + Sons Ford Contact Name: Dallon Cox

Market Value: \$ 863

Dealer Quote # 2 :

Valuation Request: 31955776 (Continued) 1992 CHEV GEO STORM 2+2

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

LOSS UNIT	Dealer Quote # 2	ADJUSTMENT
-----------	------------------	------------

Location: Glendale, Ca,	Phone: (323)245-1021
Dealer Name: Star World Of Cars	Contact Name: Jose Chavez

Market Value: \$ 863

===== Valuation Processing Notes =====

Quickcom Notes: This Automobile Has Been Valued As A Previously