

CCC VALUESCOPE
Claim Services

David Morse + Associates
Market Report

Report Reference Number: 31892251
Claim reference: DMA-0029676CV
Loss Incident Date: 12/31/2003
Insured: Henry Duenas

Adjuster: Mary Hatcher
Claim Reported Date: 01/09/2004
Owner: Henry Duenas

Introduction

David Morse + Associates Insurance has conducted an appraisal of your 1996 Toyota Tercel 2d Sed 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: =====	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

Branded Title
1996 Toyota Tercel
2d Sed
4-1.5L-FI
Condition is 2: Average
Odometer 28,967
Actual Cash Value \$ 2,400.00

Loss Unit Equipment:

Option	Description
AT	Automatic Transmission
PS	Power Steering
PB	Power Brakes
CS	Cloth Seats
CC	Cruise Control
TW	Tilt Wheel
AC	Air Conditioning
RD	Rear Defogger
AM	AM Radio
FM	FM Radio
ST	Stereo
CA	Cassette

Valuation Request: 31892251 (Continued) 1996 TOYO TERCEL

===== Equipment Summary (continued) ===== SY - Styled Steel Wheels

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: JT2AC52L5T0172070

	Insurer Description	VINGuard Analysis
Year	1996	1996
Make	Toyota	Toyota
Model	Tercel	Tercel
		A52L
Body style	2d Sed	2d Sed
Engine	4-1.5l-Fi	4-1.5l-Fi

VINguard message(s):

VINguard has decoded this VIN without any errors.

Previous Total Loss History:

Duplicate VIN 28797677 --48572 previously submitted by FARMERS
(714) 740-2355

Duplicate VIN 31885910--34366 previously submitted by
David Morse + Associates (323) 342-6800
on 12/31/2003 Claim #: DMA-0029676CV

Duplicate VIN 31892849--51112 previously submitted by
Commerical Recreational Vehicles (312) 229-8614
on 12/31/2003 Claim #: DMA-0029676CV

Duplicate VIN 31896720--34366 previously submitted by
David Morse + Associates (323) 342-6800
on 12/31/2003 Claim #: DMA0029676

Duplicate VIN 31898014--51112 previously submitted by
Commerical Recreational Vehicles (312) 229-8614
on 12/31/2003 Claim #: DMA0029676

Duplicate VIN 31898016--13482 previously submitted by
David Morse + Associates (616) 965-4320
on 12/31/2003 Claim #: DMA0029676

Valuation Request: 31892251 (Continued) 1996 TOYO TERCEL

===== CARFAX Vehicle History =====

VIN: JT2AC52L5T0172070

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CARFAX RESULTS

DATE REPORTED	ODOMETER READING	INFORMATION SOURCE	GENERAL COMMENTS
05/01/1996			
05/01/1996			

		dealer
07/10/1996 20	California Motor Vehicle Dept. La Habra, CA	Odometer reading reported for title
08/01/1996	California Motor Vehicle Dept.	Registered as private vehicle
08/03/1996	California Motor Vehicle Dept.	Title issued First owner reported Loan or lien reported
07/30/1999	California Motor Vehicle Dept. La Habra, CA	Title issued
07/05/2000	California Inspection Station La Habra, CA	Passed emissions inspection
01/15/2002 71,977	California Motor Vehicle Dept. North Hollywood, CA	SALVAGE TITLE/CERTIFICATE ISSUED
03/26/2002 13,316	California Motor Vehicle Dept. Los Angeles, CA	JUNK TITLE/CERTIFICATE ISSUED REBUILT TITLE ISSUED INCONSISTENT ODOMETER READING
04/21/2002 13,342	California Inspection Station Los Angeles, CA	Passed emissions inspection

Valuation Request: 31892251 (Continued) 1996 TOYO TERCEL

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

DATE REPORTED	ODOMETER READING	INFORMATION SOURCE	GENERAL COMMENTS
05/20/2002		California Motor Vehicle Dept.	New owner reported JUNK TITLE/CERTIFICATE ISSUED
05/20/2002		California Motor Vehicle Dept.	JUNK TITLE/CERTIFICATE ISSUED
01/01/2003		California Motor Vehicle Dept. Los Angeles, CA	Duplicate title issued JUNK TITLE/CERTIFICATE ISSUED
02/24/2003 16,310		California Motor Vehicle Dept. Fontana, CA	New owner reported JUNK TITLE/CERTIFICATE ISSUED
03/22/2003 16,526		California Inspection Station	Passed emissions inspection

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===== 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, Valuation Request: 31892251 (Continued) 1996 TOYO TERCEL 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: San Bernardino, Ca,	Phone: (909) 381-4444
Dealer Name: Toyota Of San Bernardino	Contact Name: Mike Hoover

Market Value: \$ 2,525