

Market Valuation Report

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CCC VALUESCOPE
Claim Services

David Morse + Associates
Market Report

Report Reference Number: 31991256
Claim reference: DMA0018456
Loss Incident Date: 12/10/2003
Insured: Alatorre

Adjuster: Grigor Sultanyan
Adjuster ID: GRIGOR
Claim Reported Date: 01/29/2004
Owner: Javier Alatorre
Appraiser: SULTANYAN, GRIG

Introduction

David Morse + Associates Insurance has conducted an appraisal of your 1996 Volkswagen Jetta III GL 4d Sed located in San Diego, 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 Volkswagen Jetta III GL
4d Sed
4-2.0L-FI
Condition is 2: Average
Odometer Unknown
Actual Cash Value \$ 2,650.00

Loss Unit Equipment:

Option	Description
AT	Automatic Transmission
OD	Overdrive
PS	Power Steering
PB	Power Brakes
PL	Power Locks
CS	Cloth Seats
BS	Bucket Seats
RL	Reclining/Lounge Seats
TW	Tilt Wheel
AC	Air Conditioning
TD	Theft Deterrent/Alarm

Valuation Request: 31991256 (Continued) 1996 VW JETTA III GL

===== Equipment Summary (continued) =====
RD - Rear Defogger
IW - Intermittent Wipers
AM - AM Radio
FM - FM Radio
ST - Stereo
CA - Cassette
SY - Styled Steel Wheels
AG - Air Bag
RG - Passenger Air Bag

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BN - Body Side Moldings
TG - Tinted Glass

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: 3VWRA81H6TM132590

Insurer Description		VINGuard Analysis
Year	1996	1996
Make	Volkswagen	Volkswagen
Model	Jetta III GL	Jetta III GL
		RA1H
Body style	4d Sed	4d Sed
Engine	4-2.0l-Fi	4-2.0l-Fi

VINGuard message(s):
VINGuard has decoded this VIN without any errors.

Previous Total Loss History:
Duplicate VIN 31991125--34366 previously submitted by
David Morse + Associates (323) 342-6800
on 12/10/2003 Claim #: DMA0018456

Duplicate VIN 31991265--51112 previously submitted by
Commerical Recreational Vehicles (312) 229-8614
on 12/10/2003 Claim #: DMA0018456

Valuation Request: 31991256 (Continued) 1996 VW JETTA III GL

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

VIN: 3VWRA81H6TM132590

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CARFAX RESULTS

DATE REPORTED	ODOMETER READING	INFORMATION SOURCE	GENERAL COMMENTS
Not Report			
Not Report			dealer
09/01/1996		Maryland Motor Vehicle Dept. Baltimore, MD	Registered as personal vehicle
10/02/1996 39		Maryland Motor Vehicle Dept. Baltimore, MD Title #25860563	Title or registration issued First owner reported Loan or lien reported

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01/29/1999	48,426	Auto Auction Eastern Region	Vehicle sold
04/05/1999		Utah Motor Vehicle Dept. Roy, UT Title #8824011	Title or registration issued New owner reported Loan or lien reported
09/15/1999		Utah Police Report Case #40288	Accident Reported in Davis County Involving a front impact It hit a motor vehicle Front end damage reported
07/25/2001	57,728	California Motor Vehicle Dept. San Diego, CA	Odometer reading reported for title
07/26/2001	57,793	California Inspection Station Chula Vista, CA	Passed emissions inspection

Valuation Request: 31991256 (Continued) 1996 VW JETTA III GL

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

DATE REPORTED	ODOMETER READING	INFORMATION SOURCE	GENERAL COMMENTS
07/27/2001		California Motor Vehicle Dept. San Diego, CA	SALVAGE TITLE/CERTIFICATE ISSUED REBUILT TITLE ISSUED
07/27/2001		California Motor Vehicle Dept.	SALVAGE TITLE/CERTIFICATE ISSUED
12/20/2001	65,000	California Motor Vehicle Dept. San Diego, CA	New owner reported SALVAGE TITLE/CERTIFICATE ISSUED

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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, 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 Valuation Request: 31991256 (Continued) 1996 VW JETTA III GL 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 Diego,ca,	Phone: (619)276-6171
Dealer Name: City Chev/Vw	Contact Name: Greg Hewett

Market Value: \$ 2,763

Dealer Quote # 2 :

Location: La Mesa,ca,	Phone: (619)464-7777
Dealer Name: Drew Ford/Vw/Hyun/Isuzu	Contact Name: George French

Market Value: \$ 2,550

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

Quickcom Notes: This Automobile Has Been Valued As A Previously Salvaged Vehicle With A Branded Title. The Local Market Value Of This Vehicle In Non-Branded Condition Is Provided In The Associated Total Loss Valuation #31991265 And Is For The Sum Of \$4250
We Have Surveyed Dealers To Determine The Market Value Impact Of The Salvage Title. The Dealers We Contacted Expressed Their Information As Follows:
01/29/04 5:45pm - Greg Hewett - Deduct 35%