

# Preforeclosure Analysis: Prepared by Paul Stansen, Attorney

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**1234 Main Street**  
**Simi Valley, CA 92065**  
**APN 152-00-2323**  
**Joe Homeowner**  
**888.529.6632**  
**Loan 07070707**

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Client(s) is/are **strongly advised** to consult a tax specialist or personal certified public accountant to discuss the tax reporting implications of whatever option is pursued in connection with the sale or other disposition of the property. Depending on which option is pursued, a homeowner / borrower could experience both recognition of ordinary income from the cancellation of debt AND capital gains.

Consider: [IRS FAQ re 1099 Income](#) - see also, [Publication 523 \(2006\)](#), [Selling Your Home](#).  
 Also: [Instructions for Completing Forms 1099-A and 1099-C](#) (Issuance of 1099s)

**888.529-6632** - Fax 818-706-7728 - [PESAPC@Stansen.com](mailto:PESAPC@Stansen.com)  
 Attorney's work is complete with this presentation.  
 Additional work we undertake is defined in separate fee agreement.

**READ THESE REPORTS** [\\_Client Findings](#) [\\_Numeric Analysis](#) [\\_Timeline](#)

**Loan Notes:**

- Lenders are: **Same/Different**
- Contact Lender # 1 or 2 before the other
- TD-1 will permit \$1000 to TD-2 MAX
- Other ...



TRUST DEED - 1		TRUST DEED - 2	
Lender: URL	Countrywide Home Loans	Lender: URL	Countrywide Home Loans
Doc # xxx	Customer Service	Doc # xxx	Customer Service
Date xxxxxx	SVB-314	Date xxxxxx	SVB-314
Loan# xxxxx	P O Box 5170	Loan# xxxxx	P O Box 5170
Mortgage Statement	Simi Valley, CA 93062	Mortgage Statement	Simi Valley, CA 93062
	866-653-6183		866-653-6183
Payment Amount:	\$xxx - Interest only or PI	Payment Amount:	\$xxx - Interest only or PI
Outstanding	\$xxx - as of NOV 2007	Outstanding	\$xxx - as of NOV 2007
Principal:		Principal:	
Past Due Amounts:	\$xxx - as of NOV 2007	Past Due Amounts:	\$xxx - as of NOV 2007
Notes:	Promissory Note Interest Rate - xxx% Adjustable Rate Rider Impount T/I - <b>YES/NO</b> Prepayment - <b>YES/NO</b>	Notes:	Promissory Note Interest Rate - xxx% Adjustable Rate Rider Impount T/I - <b>YES/NO</b> Prepayment - <b>YES/NO</b>
NOD?:	<b>YES xxxxxx /NO</b>	NOD?:	<b>YES xxxxxx /NO</b>

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**Tax Information:** [County Assessor](#)  
**Purchase Data** - Recording Date: xxx  
**Valuation** - [\\_Purchase MLS](#) [\\_Current MLS](#)  
[\\_CMA VALUE REPORT](#)

**Property Characteristics**

Bedrooms : **3** - Bathrooms : **2.5**  
 Year Built : **1978** - Square Feet : **1,270 SF**  
 Lot Size : 3,049 SF / 0.070 AC  
 Total Rooms : 5 Fireplace : 1 No of Stories: 2  
 Use Code : Condominium (Residential)

**AGENT**  
 Name, REALTOR® - DRE ID # xxx  
 Address  
 CSZ  
 Direct: 888.529.6632 - Cell 818.512.1715  
[Agent@Yahoo.com](mailto:Agent@Yahoo.com) - URL

**CLIENT**  
 Client Name - [Client@Yahoo.com](mailto:Client@Yahoo.com)  
 1234 Main Street  
 Bakersfield, CA 93308  
**Phone: (805) 444-5656**  
 Cell: (805) 458-2272

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 Paul E. Stansen, Esq [URL](mailto:URL) - 26500 Agoura Road # 545, Calabasas, CA 91302

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