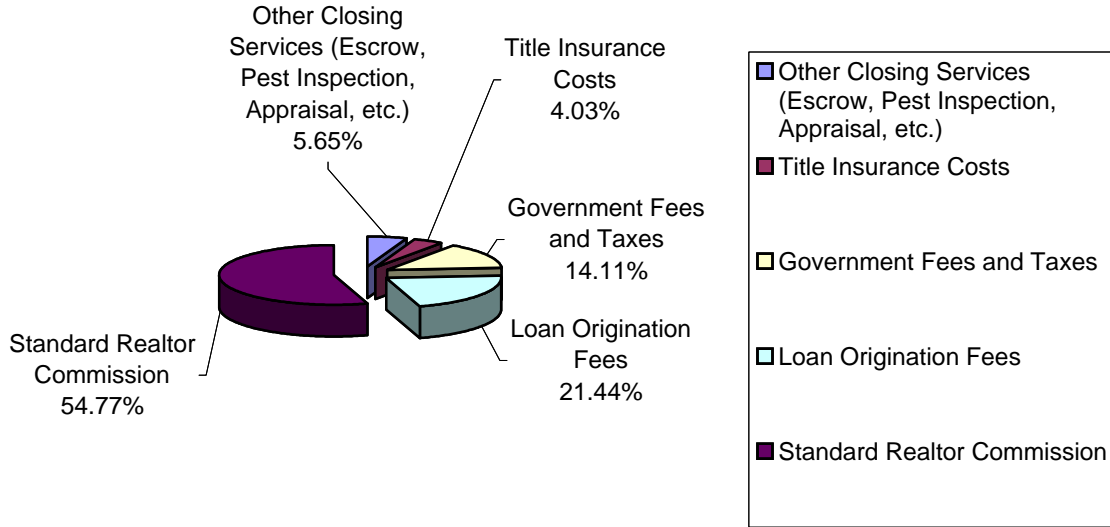


Closing Costs in California

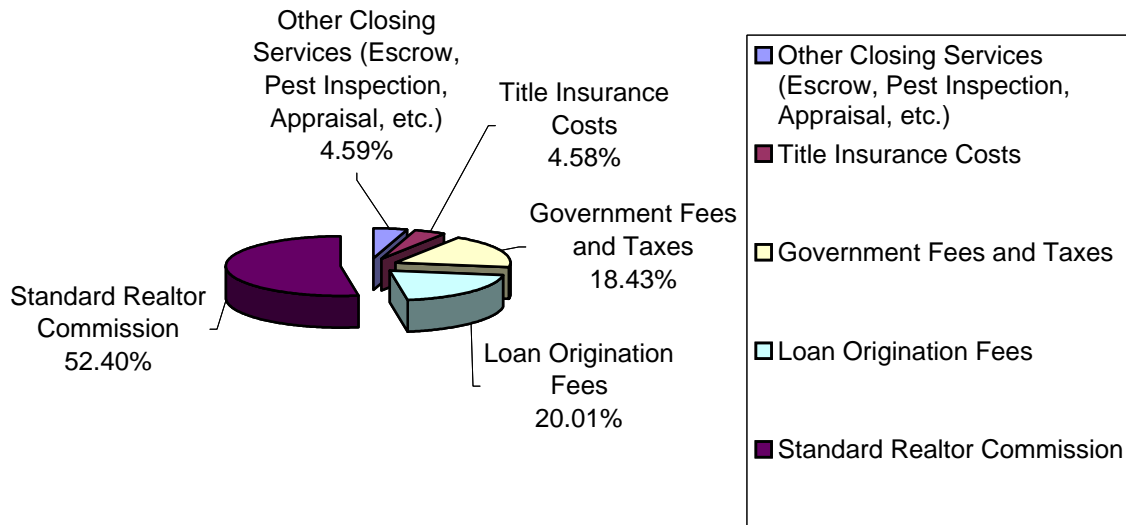
Based on a \$200,000 loan amount.



Source: Bankrate.com; RealTrends

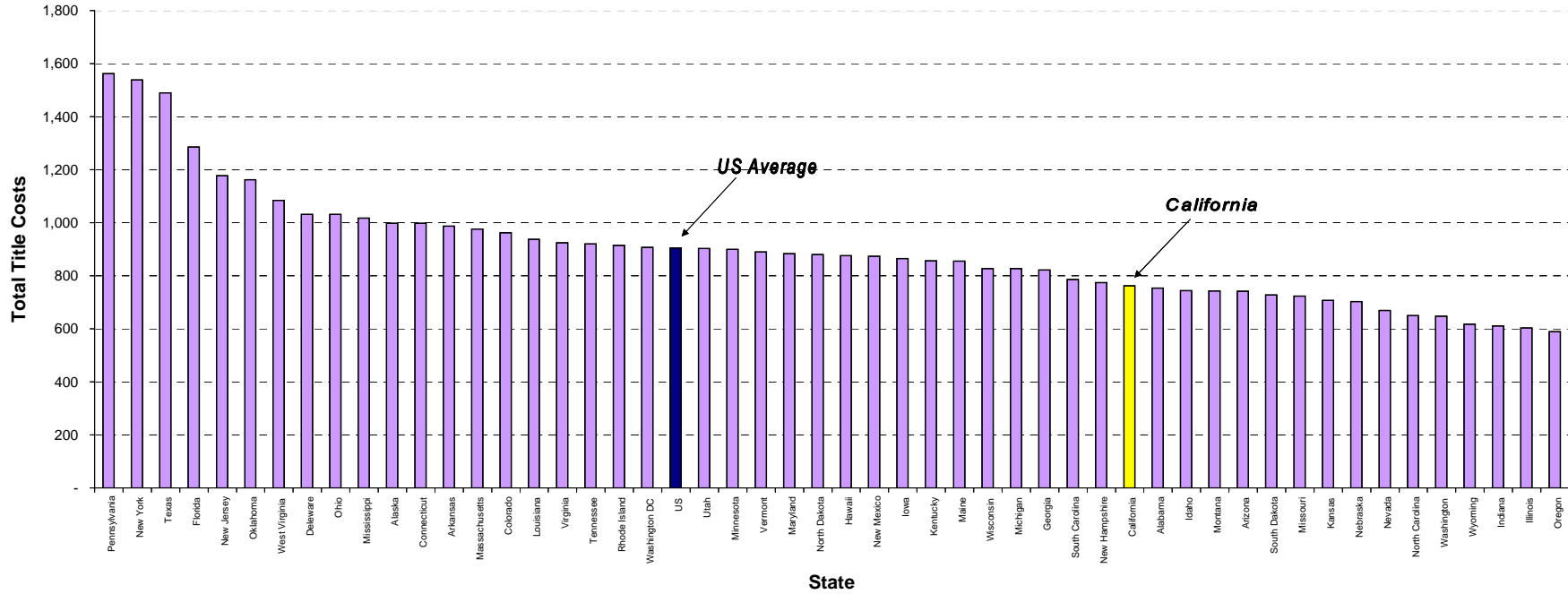
Average Closing Costs in U.S.

Based on a \$200,000 loan amount.



Source: Bankrate.com; RealTrends

STATE-BY-STATE TITLE COSTS AUGUST 2007



Source: Bankrate.com, the Web's leading aggregator of financial data.