

HOUSEFAX PROPERTY HISTORY REPORT GENERATED ON FEBRUARY 8TH AT 4:51 PM ET

SANTA BARBARA, CA 93108

PROPERTY OWNER: BRIDGES JEFFREY
(TE) & SUSAN (/ BRIDGES TR / BRIDGES
TR
LOT SIZE: 19.5 ACRES

HOME SIZE: 9,535 SQ. FT.
BEDROOMS: 5
BATHROOMS: 5 FULL BATHS & 1 1/2
BATH
YEAR BUILT: 1987

Report Summary

Housefax instantly performs a nationwide search of millions of property records to produce this easy to understand Property History Report. Along with a professional home inspection, seller's disclosure and repair documentation, use this report to make a better decision about your next home.



Property Warnings & Possible Issues

POSSIBLE ISSUES

Factors of the home's history have triggered 2 Property Warnings and / or Alerts.

- This property was built between 1978 and 1995 and may contain unsafe polybutylene-based piping.
- The roof of this property is likely more than 20 years old and will require inspection and/or replacement.



Natural Hazards

ALERT

This property is located within 5 miles of an active fault line.
This property is located in a wildfire danger area.
17 Area Catastrophes since January 17th, 1988



Building Permit History

POSSIBLE ISSUES

0 Building Permits Found
Total Permit Valuation: \$0.00



Transaction History

NO ISSUES REPORTED

5 Transactions on record



Building / Dwelling Detail

Data Source: County

The following property information is provided based on the data source listed above and has not been verified with a physical inspection.

* Home size is defined as the livable space...

Bedrooms	5
Full Baths	5
1/2 Baths	1
Year Built	1987
Property Use	Single Family Home
Home Size	9,535 Sq. Ft.
Gross Living Area	9,535 Sq. Ft.
Has Fireplace	Yes
Number Of Fireplaces	1
Has Pool	Yes
County Land Use	SINGLE FAMILY RESIDENCE
Lot Size	19.5 acres
Buildings	1



Distance to Closest Fire Station

* A property with a fire station more than five miles away may be subject to higher home insurance premiums.

1.64 mi	5 Miles i
Station: Montecito Fire Department - Drive Service	Staffing: Career
1.65 mi	5 Miles i
Station: Montecito Fire Department - Drive Service	Staffing: Career



Possible Warnings & Issues

The following property information is provided based on the listed data source and has not been verified with a physical inspection.

ALERT

Alerts are identified issues that have occurred on the property based on reported incidents.

POSSIBLE ISSUES

Warnings only indicate possible issues or conditions that may affect the property. This information is based solely on the reported age, location and common building materials relevant to the age or location. It is not based on a physical inspection or verification.

ALERT WILD FIRE DANGER

Much of the interface between urban and rural areas is in close proximity to identified burn zones. Check to make sure fire stations and fire hydrants are nearby and familiarize yourself with other mitigation information and techniques. Insurance rates vary based on specific location and wild fire history.

ALERT PROPERTY IS NEAR A FAULT LINE

This property is located within 5 miles of an active fault line. Insurance may rates vary based on specific location and fault line activity / earthquake history.

POSSIBLE ISSUES POLYBUTYLENE PIPING

Homes that were constructed between 1978 and 1995 may have polybutylene-based piping, which is a low-cost pipe made of plastic resin. It is usually gray, white or black in color. This piping was very easy to install and very affordable, hence why many contractors used it during this period. Research has discovered that this type of pipe ages and reacts with water-soluble oxidants causing it to degrade and leak.

POSSIBLE ISSUES ROOF CONDITION

Housefax was not able to locate a record of a building permit for roof work performed on this property. Most roof shingles last 20 to 25 years depending on the quality of the shingle along with weather trends. Therefore, if the home is older than 20 years, a roof inspection prior to selling or buying is recommended.

Property Incidents

This following list includes items typically included in various emergency response databases of possible incidents or events that may affect any particular property. The icons indicate the incidents/events that have been searched or where relevant activity has been reported as of the date of this report. Other incidents/events may not have been reported, or may have occurred since the effective date, or could occur in the future.

 INCIDENT REPORTED

 NO INCIDENT REPORTED

Property Incidents

- Arcing, shorted electrical equipment
- Building or structure fire
- Building or structure weakened or collapsed
- Meth Lab Activity Check
- Carbon monoxide incident
- Chemical spill or leak
- Chimney or flue fire
- Cooking fire, confined to container
- Flammable material spill
- Electrical wiring / equipment problem
- Fire in mobile home used as fixed residence
- Fires in structures other than in a building
- Flammable gas or liquid condition
- Fuel burner / boiler malfunction
- Gas leak (natural gas or LPG)
- Incinerator overload or malfunction
- Light ballast breakdown
- Oil or other combustible liquid spill
- Outside rubbish, trash or waste fire
- Overheated motor
- Odor removal
- Toxic condition
- Water exposure / removal

Fire Incident History

Fire Incidents	 NO INCIDENTS REPORTED
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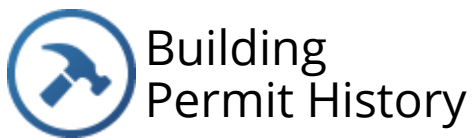
Meth Lab & Carbon Monoxide Reported Incidents

Illegal Meth Lab Activity	 NO ACTIVITY REPORTED
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Locations reported to the U.S. Department of Justice by law enforcement agencies that found chemicals or other items that indicated the presence of either illegal meth drug laboratories or dumpsites.

Carbon Monoxide Incident	 NOT REPORTED
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Carbon monoxide alarms should be installed in a central location outside each sleeping area and on every level of the home and in other locations where required by applicable laws, codes or standards.



Data Source: Santa Barbara County, PLANNING & DEVELOPMENT Licenses, Registrations and Permits Effective Dates: 2/1/2002 - 12/30/2016

If there is evidence of renovations, new construction or other changes to the property not reported below; work may have been done without the proper permits and inspections; may predate electronic information in jurisdiction files; may not have been properly recorded; or files may have been destroyed. Additional information not recorded here, may be available from local jurisdiction. Many jurisdictions only keep files for a limited period of time in the past.

Have a question regarding the building permits? Email support@housefax.com (mailto:support@housefax.com) and let us know!

Summary

No Permits on record

There are no electronic County recorded building permits for this address recorded with **Santa Barbara County, PLANNING & DEVELOPMENT Licenses, Registrations and Permits** between **2/1/2002 - 12/30/2016**



About Permit Data

A building permit is required in most jurisdictions for new construction, additions, roof replacement, converting an unfinished basement to a family room or any remodeling which changes the use of that space within an existing building.

HouseFax permit data results are based on construction activity that was permitted between the jurisdiction effective dates. Construction activity completed outside this range or not permitted will not be represented in this report.

- Identify property construction or remodel events that were not properly permitted.
- What is the roof age - when was it replaced?
- Has there been foundation or structural repair work?

Note: An incomplete status indicates that the building inspector never conducted a final review of the work performed.

Permit Data Summary

Permits Issued in Last 60 Days	0
Permits Issued in Last Year	0
Property Data Range	
Permit Records Found	0
Total Permit Valuation	\$0

Jurisdiction Santa Barbara County

Authority	Santa Barbara County, PLANNING & DEVELOPMENT Licenses, Registrations and Permits 123 East Anapamu St. Santa Barbara, CA 93101
Effective	2/1/2002 - 12/30/2016
Website	Santa Barbara County Unincorporated Area (http://www.sbcountyplanning.org)
Phone	(805) 568 - 2000

Jurisdiction City of Santa Barbara

Authority	City of Santa Barbara, Building and Safety 630 Garden Street Santa Barbara, CA 93101
Effective	8/1/1991 - 12/23/2016
Website	Santa Barbara (http://www.santabarbaraca.gov)
Phone	(805) 564 - 5485

 **Transaction History**

Data Source: County

The transaction history section (also referred to as voluntary lien history) is a comprehensive history of liens placed on a property. The report displays chronological events of financial and ownership transactions, such as the status of financial interests, assignments, foreclosures and ownership history.

Finance - 5/11/2016

Loan & Financing Information		5/11/2016
Loan Amount		\$8,800,551
Loan Type		CONVENTIONAL 30 YEARS
Interest Description		2.500% ADJUSTABLE INT RATE LOAN
Lender Name		UBS BK USA
Transfer Type		REFI
Lien Position:		1
Borrowers:		BRIDGES 1990 TRUST
Vesting As:		PERSONAL TRUST

Finance - 7/25/2014

Loan & Financing Information		7/25/2014
Status		Released
Loan Amount		\$9,100,000
Loan Type		CONVENTIONAL 30 YEARS
Interest Description		2.743% ADJUSTABLE INT RATE LOAN
Lender Name		UBS BK USA
Title Company Name		EQUITY TITLE CO.
Transfer Type		REFI
Borrowers:		BRIDGES 1990 TRUST
Vesting As:		PERSONAL TRUST

Sale - 6/16/2008

Sale Information		6/16/2008
Deed Type		DEED (REG)
Seller Name		OWNER RECORD
Buyer Name		BRIDGES TRUST

Sale - 8/2/1994

Sale Information 8/2/1994

Deed Type	GRANT DEED
Seller Name	BAGDASARIAN ROSS & KARMAN JANICE
Buyer Name	BRIDGES JEFFREY & SUSAN TRUSTEES
Title Company	CHICAGO TITLE CO

Loan & Financing Information 8/2/1994

Loan Amount	\$1,800,000
Loan Type	CONVENTIONAL
Interest Description	FIXED RATE LOAN
Lender Name	LENDER SELLER
Transfer Type	RESALE
Borrowers:	BRIDGES JEFFREY & SUSAN TRUSTE BRIDGES T
Vesting As:	TRUSTEE
CorporateBuyer	Y

Sale - 7/26/1993

Sale Information 7/26/1993

Deed Type	GRANT DEED
Seller Name	LOGGINS K C & EVA E
Buyer Name	BAGDASARIAN ROSS
Title Company	FIRST AMERICAN TITLE



Loan History Terminology

Deed Types

COR - Correction Deed: A deed executed to correct some defect in the original, such as the misspelling of a name or a mistake in a property description. Correction deeds are usually exempt from transfer taxes imposed by the recording authority.

FRCL - Foreclosure: The process of taking possession of a mortgaged property as a result of the mortgagor's failure to keep up mortgage payments.

GRANT - A Grant Deed transfers interest in a property from the seller to the buyer in exchange for an agreed-upon price. While the deed guarantees that the seller owns the property and is legally able to sell it free of debt, it does not provide a guarantee against defects of title (unlike the Special and General Warranty Deed). This type of deed is commonly used for residential real estate sales.

NDOC - Normal Type Document

NOD - Notice of Default: A legal document which signifies that the homeowner has defaulted on the loan, and has a predetermined amount of time to become current on the loan or end up in foreclosure. It also expresses the intent to sell the home if all the past due payments are not made in a timely manner.

NULL - A null indicates having no legal or binding force.

OPNM - Multi County/State or Open-End Mortgage: Deed for a type of mortgage that allows the borrower to increase the amount of the mortgage at a later time. Open-end mortgages permit the borrower to go back to the lender and borrow more money if certain conditions have been met. There is usually a set dollar limit on the additional amount that can be borrowed.

QUIT - A quitclaim deed is a legal instrument by which the owner of a piece of real property, called the grantor, transfers any interest to a recipient, called the grantee. The owner/grantor terminates ("quits") any right and claim to the property, thereby allowing claim to transfer to the recipient/grantee.

RLS - REBNY Listing Service: The REBNY Listing Service is a sharing of listings available to all REBNY firms that are members of the Residential Brokerage Division and non-member firms that receive revenue from the residential sale or rental of residential property located in the jurisdictions authorized by the Residential Board of Directors.

TRUST - A deed of conveyance creating and setting out the conditions of a trust.

Transaction Types

CNST - Construction Loan: A loan borrowed to finance the construction of a home and typically only interest is paid during the construction period. Once the construction is over, the loan amount becomes due and it becomes a normal mortgage.

NONE - None.

NMNL - Nominal: The stated value of an issued security.

NULL - A null indicates zero/nothing.

REFI/EQ - Refinance or Equity Line of Credit: Refinance is financing on your property again, typically with a new loan at a lower rate of interest. Equity Line of Credit is a line of credit extend to a homeowner that uses the borrower's home as collateral. Once a maximum loan balance is established, the homeowner may draw on the line of credit at his or her discretion.

RESALE - Sale or reselling of Property.

SBS - Subdivision/New Construction: The action of subdividing. New construction refers to site preparation for, and construction of, entirely new structures and/or significant extensions to existing structures whether or not the site was previously occupied.

SCBK - Seller, Seller Financed, Seller Carryback: This refers to a home financing method in which the seller of the property carries a second trust deed and note against the property.

TMS - Sale of a Timeshare property.

Interest Rate Types

ADJ - Adjustable: Any interest rate that changes on a periodic basis.

BAL - Balance: The unpaid, interest-bearing balance of a loan or loan portfolio.

FIX - Fixed: An interest rate which is set, and will not change over a given period.

NULL - A null indicates zero or canceled out.

Loan Types

CNV - Conventional: A mortgage loan not insured by any government program, conventional loans are the most common type of mortgage. They differ from FHA loans. Federal Housing Administration Loan.

FHA - Federal Housing Administration: A mortgage issued by federally qualified lenders and insured by the Federal Housing Administration (FHA). FHA loans are designed for low to moderate income borrowers who are unable to make a large down payment. FHA loans allow the borrower to borrow up to 97% of the value of the home.

NULL - Accounting to nothing.

PP - Private Party: A loan in which you buy from a private party rather than through a company/dealer.

SBA - Small Business Administration: Term loans from a bank or commercial lending institution that the SBA guarantees as much as 80 percent of the loan principal for SBA financing programs vary depending on borrower's needs.

VA - Veterans Administration: A mortgage loan program established by the United States Department of Veterans Affairs to help veterans and their families obtain home financing.

Local Natural Hazards

Data Source: Private U.S. Geological Survey (USGS) Aggregator


The following list identifies certain natural features, potential hazards, climatic and environmental factors within the listed geographic region that could affect the property. This is not a list of actual events (see below for local events) but provides information based on analysis of long-term data collected for the region.

*SFHA: Special Flood Hazard Area

**FIPS: Federal Information Processing Standard

Earthquake Fault Proximity

Closest fault line 1 Miles



Earthquake Faults
 **Fault Line**

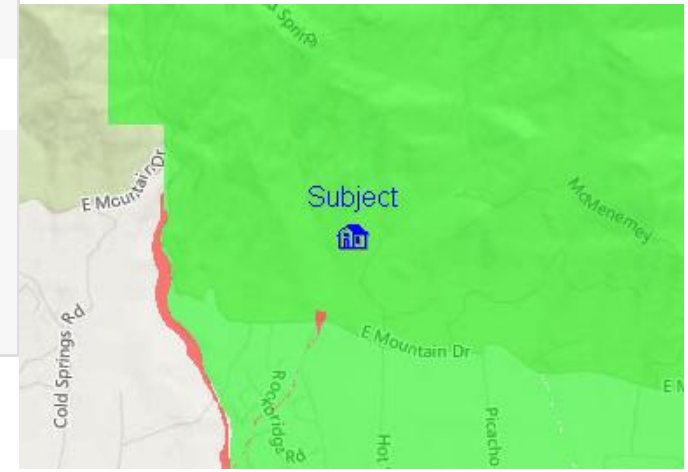


Flood Zone Proximity

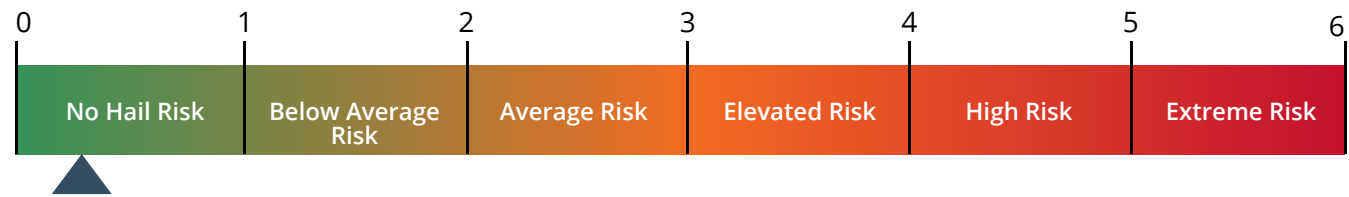
Property located **outside** flood zone

Flood Insurance is **not Required**

Flood
 **Outside 100 Year Floodplain**
 **Inside 100 Year Floodplain**



Hail Exposure Index





Area Events

Data Source: Federal Emergency Management Agency (FEMA)
Effective Dates: 1/1/1959 - 6/1/2014

This list contains major natural disasters registered by the Federal Emergency Management Agency (FEMA), and provides insight into the kinds of severe weather possible in the area. The information provides insight into previously severe earthquakes, wildfires, floods, tornadoes and hurricanes that affect thousands of homes annually. Understanding the historic natural disasters in the area can provide insight into areas of focus when inspecting your home.

17 Area Events Since Construction

Natural catastrophes - including earthquakes wildfires floods tornadoes and hurricanes - affect thousands of U.S. homes annually. Was your dream home once damaged? Understanding as much as possible regarding the history of your next property is crucial to making an informed decision.

Event Type	Name	Started	Ended	Duration	County
Flood	SEVERE WINTER STORMS, FLOODING, AND DEBRIS AND MUD FLOWS	12/17/2010	1/4/2011	18 days	Santa Barbara (County)
Fire	JESUSITA FIRE	5/5/2009	5/22/2009	17 days	Santa Barbara (County)
Fire	WILDFIRES	11/13/2008	11/28/2008	15 days	Santa Barbara (County)
Fire	TEA FIRE	11/13/2008	12/31/1969	N/A	Santa Barbara (County)
Fire	WILDFIRES	6/20/2008	8/20/2008	61 days	Santa Barbara (County)
Fire	WILDFIRES	10/21/2007	3/31/2008	162 days	Santa Barbara (County)
Freezing	SEVERE FREEZE	1/11/2007	1/17/2007	6 days	Santa Barbara (County)
Severe Storm(s)	SEVERE STORMS, FLOODING, DEBRIS FLOWS, AND MUDSLIDES	12/27/2004	1/11/2005	15 days	Santa Barbara (County)
Fire	CA-GAVIOTA FIRE-06-05-2004	6/5/2004	6/16/2004	11 days	Santa Barbara (County)
Earthquake	EARTHQUAKE	12/22/2003	2/6/2004	46 days	Santa Barbara (County)
Severe Storm(s)	SEVERE WINTER STORMS, AND FLOODING	2/2/1998	4/30/1998	87 days	Santa Barbara (County)
Severe Storm(s)	SEVERE WINTER STORMS, FLOODING LANDSLIDES, MUD FLOW	2/13/1995	4/19/1995	65 days	Santa Barbara (County)
Severe Storm(s)	SEVERE WINTER STORMS, FLOODING, LANDSLIDES, MUD FLOWS	1/3/1995	2/10/1995	38 days	Santa Barbara (County)
Flood	SEVERE WINTER STORM, MUD & LAND SLIDES, & FLOODING	1/5/1993	3/20/1993	74 days	Santa Barbara (County)
Freezing	SEVERE FREEZE	12/19/1990	1/3/1991	15 days	Santa Barbara (County)
Fire	FIRES	6/26/1990	7/3/1990	7 days	Santa Barbara (County)

Event Type	Name	Started	Ended	Duration	County
Flood	SEVERE STORMS, HIGH TIDES & FLOODING	1/17/1988	1/22/1988	5 days	Santa Barbara (County)



The following information provides general information on certain public services, local utility services and rates. Service availability is subject to actual property location and other factors. All rates are subject to change and do not reflect actual costs to consumers.

Data Source (gas prices): Real Time / Proprietary

Data Source (cell service): Federal Communications Commission (FCC) / Proprietary

Data Source (utility providers): Various / Undisclosed

Local Gas Prices		
Unbranded	\$4.19 / Gal.	1.2 miles

Cell Service	
AT&T	3/6 Bars
Verizon	3/6 Bars
T-Mobile	3/6 Bars
Sprint	3/6 Bars

Cable TV & Broadband Providers	Electric Utilities
Ruralwest Western Rural Broadband Inc	Southern California Edison Co
Cox Communications California, Llc	Pacific Gas & Electric Co
Comcast Of Lompac Llc	
Cco Socal I, Llc	
DISH Network	
DIRECT TV	



Nearby school, district and contact information grouped by grade level.

4 Year Schools			
WESTMONT COLLEGE		955 LA PAZ RD - (0.88 mi.)	
School Type:	4 Year	Phone Number:	(805) 565 - 6000
Grade Range:	13th - 16th	Supply Expense / Student:	
Enrollment:	0	Total Expense / Student:	
Advanced Placement:	No	Kindergarten:	No
District:			

Combined Schools			
OUR LADY OF MOUNT CARMEL ELEMENTARY SCHOOL		530 HOT SPRINGS RD - (1.08 mi.)	
School Type:	Combined	Phone Number:	(805) 969 - 5965
Grade Range:	Pre-K - 8th	Supply Expense / Student:	
Enrollment:	225	Total Expense / Student:	
Advanced Placement:	No	Kindergarten:	Yes
District:			

Elementary Schools

COLD SPRING ELEMENTARY SCHOOL		2243 SYCAMORE CANYON RD - (1.24 mi.)	
School Type:	Elementary	Phone Number:	(805) 969 - 2678
Grade Range:	K - 6th	Supply Expense / Student:	\$12,224
Enrollment:	174	Total Expense / Student:	
Advanced Placement:	No	Kindergarten:	Yes
District:	COLD SPRING ELEMENTARY SCHOOL DISTRICT		

MONTECITO UNION SCHOOL		385 SAN YSIDRO RD - (1.50 mi.)	
School Type:	Elementary	Phone Number:	(805) 969 - 3249
Grade Range:	K - 6th	Supply Expense / Student:	\$13,179
Enrollment:	431	Total Expense / Student:	
Advanced Placement:	No	Kindergarten:	Yes
District:	MONTECITO UNION ELEMENTARY SCHOOL DISTRICT		

This report includes regional or property-specific data and information obtained from a variety of sources. Housefax does not create, verify or validate the sources or content of this information. In some cases, analyses, rankings, estimates, and quantitative or qualitative coding may be included with this information. This is for illustrative purposes only and should not be interpreted as providing all current or historical details associated with the property or predictions of future events or conditions. Furthermore, neither this report nor a home inspection contains all the information or records of conditions or events that have or may affect a property. Additional research of all existing sources, invasive and comprehensive testing and additional physical inspections of the property may identify other issues, conditions, or events that have occurred, currently exist, or may affect the property in the future, and which may be of interest or concern. All questions or inquiries about information in third-party reports should be directed to the source of the information.



Housefax instantly performs a nationwide search of millions of property records from thousands of sources to produce this easy-to-use Property History Report. Along with a professional home inspection, seller's disclosure and repair documentation, use this report to make a better decision about your next home.