

**CITY OF SACRAMENTO**

**Permit No: 9805400**

**1231 I Street, Sacramento, CA 95814**

**Insp Area: 1**

**Site Address: 461 46TH ST SAC**

**Sub-Type: ASFR**

**Parcel No: 0040253019**

**Housing (Y/N): N**

**CONTRACTOR**

**OWNER**

**ARCHITECT**

BROZEK MICHAEL & JANICE  
461 46TH ST  
SACRAMENTO CA 95819

**Nature of Work: REMODEL EXIST RES (KIT & BATH), REROOF, ADD FRONT & REAR PORCH COVERS, REPLACE HVAC, UPGRADE ELECT SERVICE TO 200AMP & RELOCATE GAS METER**

**CONSTRUCTION LENDING AGENCY :** I hereby affirm under penalty of perjury that there is a construction lending agency for the performance of the work for which this permit is issued (Sec. 3097, Civ. C).

Lender's Name \_\_\_\_\_ Lender's Address \_\_\_\_\_

**LICENSED CONTRACTORS DECLARATION:** I hereby affirm under penalty of perjury that I am licensed under provisions of Chapter 9 (commencing with section 7000) of Division 3 of the Business and Professions Code and my license is in full force and effect.

License Class \_\_\_\_\_ License Number \_\_\_\_\_ Date \_\_\_\_\_ Contractor Signature \_\_\_\_\_

**OWNER-BUILDER DECLARATION:** I hereby affirm under penalty of perjury that I am exempt from the contractors License Law for the following reason (Sec. 7031.5, Business and Professions Code; any city or county which requires a permit to construct, alter, improve, demolish, or repair any structure, prior to its issuance, also requires the applicant for such permit to file a signed statement that he or she is licensed pursuant to the provisions of the Contractors License Law (Chapter 9 (commencing with Section 7000) of Division 8 of the Business and Professions Code) or that he or she is exempt therefrom and the basis for the alleged exemption. Any violation of Section 7031.5 by any applicant for a permit subjects the applicant to a civil penalty of not more than five hundred dollars (\$500.00);

\_\_\_\_ I, as a owner of the property, or my employees with wages as their sole compensation, will do the work, and the structure is not intended or offered for sale (Sec. 7044, Business and Professional Code: The Contractors License Law does not apply to an owner of property who builds or improves thereon, and who does such work himself or herself or through his/her own employees, provided that such improvements are not intended or offered for sale. If, however, the building or improvement is sold within one year of completion, the owner-builder will have the burden of proving that he/she did not build or improve for the purpose of sale.)

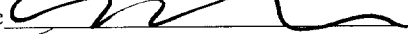
\_\_\_\_ I, as owner of the property, am exclusively contracting with licensed contractors to construct the project (Sec. 7044, Business and Professions Code: The Contractors License Law does not apply to an owner of property who builds or improves thereon, and who contracts for such projects with a contractor(s) licensed pursuant to the Contractors License Law).

\_\_\_\_ I am exempt under Sec. \_\_\_\_\_ B & PC for this reason: \_\_\_\_\_

Date 8-14-98 Owner Signature 

**IN ISSUING THIS BUILDING PERMIT,** the applicant represents, and the city relies on the representation of the applicant, that the applicant verified all measurements and locations shown on the application or accompanying drawings and that the improvement to be constructed does not violate any law or private agreement relating to permissible or prohibited locations for such improvements. This building permit does not authorize any illegal location of any improvement or the violation of any private agreement relating to location of improvements.

I certify that I have read this application and state that all information is correct. I agree to comply with all city and county ordinances and state laws relating to building construction and hereby authorize representative(s) of this city to enter upon the abovementioned property for inspection purposes.

Date 8-19-98 Applicant/Agent Signature 

**WORKER'S COMPENSATION DECLARATION:** I hereby affirm under penalty of perjury one of the following declarations:

\_\_\_\_ I have and will maintain a certificate of consent to self-insure for workers' compensation as provided for by Section 3700 of the Labor Code, for the performance of work for which the permit is issued.


\_\_\_\_ I have and will maintain workers' compensation insurance, as required by Section 3700 of the Labor Code, for the performance of the work for which this permit is issued. My workers' compensation insurance carrier and policy number are:

Carrier \_\_\_\_\_ Policy Number \_\_\_\_\_

(This section need not be completed if the permit is for \$100 or less) I certify that in the performance of the work for which this permit is issued, I shall not employ any person in any manner so as to become subject to the workers' compensation laws of California and agree that if I should become subject to the workers' compensation provisions of Section 3700 of the Labor Code, I shall forthwith comply with those provisions.

Date 8-19-98 Applicant Signature 

**WARNING: FAILURE TO SECURE WORKER'S COMPENSATION COVERAGE IS UNLAWFUL AND SHALL SUBJECT AN EMPLOYER TO CRIMINAL PENALTIES AND CIVIL FINES UP TO ONE HUNDRED THOUSAND DOLLARS (\$100,000) IN ADDITION TO THE COST OF COMPENSATION, DAMAGES AS PROVIDED FOR IN SECTION 3706 OF THE LABOR CODE, INTEREST AND ATTORNEY'S FEE.**

<b>A. CHICAGO TITLE COMPANY</b>  CLOSER: Mary L. Matheny DATE OF PRINTING: 07/17/98 TIME OF PRINTING: 10:14 <b>SETTLEMENT STATEMENT</b> <b>U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT</b>		<b>B. TYPE OF LOAN</b> 1. <input type="checkbox"/> FHA      2. <input type="checkbox"/> FmHA      3. <input type="checkbox"/> CONV. UNINS. 4. <input type="checkbox"/> VA      5. <input type="checkbox"/> CONV. INS. 6. File Number: 1019348 RWY 001019348-001 MLM CEM 7. Loan Number 0006922942 8. Mortgage Insurance Case Number	
<b>C. NOTE:</b> This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.			
<b>D. NAME OF BORROWER:</b> MICHAEL P. BROZEK AND JANICE SARTORE BROZEK <b>ADDRESS:</b> 431 - 46TH STREET CA 95819 SACRAMENTO			
<b>E. NAME OF SELLER:</b> VELMA M. MAITZ <b>ADDRESS:</b> 163 KENNEDY AVENUE CA 95448 HEALDSBURG			
<b>F. NAME OF LENDER:</b> ELDORADO BANK DBA COMMERCE SECURITY <b>ADDRESS:</b> 1515 River Park Drive, #100 CA 95815 Sacramento			
<b>G. PROPERTY LOCATION:</b> 461 46TH STREET CA 95819 SACRAMENTO			
<b>H. SETTLEMENT AGENT:</b> Chicago Title Company <b>ADDRESS:</b> 2410 Fair Oaks Blvd. #110 CA 95825 Sacramento <b>PLACE OF SETTLEMENT:</b> 2410 Fair Oaks Blvd. #110 CA 95825 Sacramento			<b>I. SETTLEMENT DATE:</b> July 10, 1998  <b>DISBURSEMENT DATE:</b> July 10, 1998
<b>J. SUMMARY OF BORROWER'S TRANSACTION</b>		<b>K. SUMMARY OF SELLER'S TRANSACTION</b>	
<b>100. GROSS AMOUNT DUE FROM BORROWER:</b>		<b>400. GROSS AMOUNT DUE TO SELLER:</b>	
101. Contract sales price	166,000.00	401. Contract sales price	
102. Personal Property		402. Personal Property	
103. Settlement charges to borrower (line 1400)	2,591.35	403. <del>Settlement charges to seller (line 1400)</del>	
104.		404.	
105.		405.	
Adjustments for items paid by seller in advance		Adjustments for items paid by seller in advance	
106. City/town taxes to		406. City/town taxes to	
107. County taxes to		407. County taxes to	
108. Assessments to		408. Assessments to	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
120. GROSS AMT DUE FROM BORROWER	168,591.35	420. GROSS AMT DUE TO SELLER	
<b>200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER</b>		<b>500. REDUCTIONS IN AMOUNT DUE TO SELLER:</b>	
201. Deposit or earnest money	19,300.00	501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)	149,350.00	502. Settlement charges to seller (line 1400)	
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff of first mortgage loan	
205.		505. Payoff of second mortgage loan	
206.		506.	
207.		507.	
208.		508.	
209.		509.	
Adjustments for items unpaid by seller		Adjustments for items unpaid by seller	
210. City/town taxes to		510. City/town taxes to	
211. County taxes 07/01/98 to 07/10/98	43.29	511. County taxes to	
212. Assessments to		512. Assessments to	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. TOTAL PAID BY/FOR BORROWER	168,693.29	520. TOTAL REDUCTIONS AMT DUE SELLER	
<b>300. CASH AT SETTLEMENT FROM/TO BORROWER</b>		<b>600. CASH AT SETTLEMENT TO/FROM SELLER</b>	
301. Gross amt due from borrower (line 120)	168,591.35	601. Gross amt due to seller (line 420)	
302. Less amt paid by/for borrower (line 220)	( 168,693.29)	602. Less reductions in amt due seller (line 520)	
303. CASH ( <input type="checkbox"/> FROM) ( <input checked="" type="checkbox"/> TO) BORROWER	101.94	603. CASH ( <input type="checkbox"/> TO) ( <input type="checkbox"/> FROM) SELLER	

ORD#/ABS# 1019348 ESC# 001019348		RWV MLM CEN		L. SETTLEMENT CHARGES		TIME OF PRINTING: 10:14 DATE OF PRINTING: 07/17/98	
700. TOTAL SALES/BROKER'S COMMISSION based on price						PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
5 @ \$-							
Division of Commission (line 700) as follows:							
701. LB:	\$		to				
702. SR:	\$		to				
703. Commission paid at Settlement (Money retained by broker applied to commission 5)							
704. Other sales agent charges:							
705. Additional commission: \$ to							
<b>800. ITEMS PAYABLE IN CONNECTION WITH LOAN</b>							
801. Loan Origination Fee \$							
802. Loan Discount \$							
803. Appraisal Fee to Joan Walker \$150.00 POC							
804. Credit Report to Credit Reports Inc. \$56.00 POC							
805. Lender's Inspection Fee to							
806. Mortgage Insurance Application Fee to							
807. Assumption Fee to							
808. Tax service fee to Transamerica Real Estate Tax Service						74.00	
809. Flood cert fee to CIGNA Flood Service						18.00	
810. Yield Spread prem. pd by lender to broker POC \$3,920.44							
811. Wire transfer fee to Eldorado Bank						35.00	
812.							
<b>900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE</b>							
901. Interest from 07/10/98 to 08/01/98 @\$ 35.2600 /day for 22 days						775.72	
902. Mortgage Insurance Premium for 0.00 months to						211.58	
903. Hazard Insurance Premium for 1.00 years to State Farm Insurance						384.00	
904. Flood insurance prem. to State Farm Insurance						357.00	
905.							
<b>1000. RESERVES DEPOSITED WITH LENDER</b>							
1001. Hazard insurance 0.00 month @\$ per month							
1002. Mortgage insurance 0.00 month @\$ per month							
1003. City property taxes 0.00 month @\$ per month							
1004. County property taxes 0.00 month @\$ per month							
1005. Annual assessments 0.00 month @\$ per month							
1006. 0.00 month @\$ per month							
1007. 0.00 month @\$ per month							
1008. Aggregate Accounting Adjustment						0.00	
<b>1100. TITLE CHARGES</b>							
1101. Settlement or Closing Fee to CHICAGO TITLE COMPANY							
1102. Abstract or title search to							
1103. Title examination to							
1104. Title insurance binder to CHICAGO TITLE COMPANY						81.80	
1105. Document preparation to CHICAGO TITLE COMPANY							
1106. Notary fees to CHICAGO TITLE COMPANY						30.00	
1107. Attorney's fee to							
1108. Title insurance to CHICAGO TITLE COMPANY						331.00	
(includes above items numbers.)							
1109. Lender's coverage \$149,350.00 \$ 331.00							
1110. Owner's coverage \$166,000.00 \$ 218.00							
1111.							
1112.							
1113.							
<b>1200. GOVERNMENT RECORDING AND TRANSFER CHARGES</b>							
1201. Recording fees: Deed \$ ; Mortgage \$ ; Release \$						65.00	
1202. City/county tax/stamps: Deed \$ 182.60 ; Mortgage \$							
1203. State tax/stamps: Deed \$ ; Mortgage \$							
1204.							
1205.							
<b>1300. ADDITIONAL SETTLEMENT CHARGES</b>							
1301. Survey to							
1302. Post inspection to							
1303. City transfer tax						228.25	
1304. State Controller - tax payment							
1305. Tax sale payment							
1306.							
1307.							
<b>1400. TOTAL SETTLEMENT CHARGES</b> (enter on lines 103, Section J and 502, Section K)						<b>2,591.35</b>	