



SEGALLA & ASSOCIATES

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Buying Bank Owned Property

Dear Buyer,

Thank you for your response to our advertising about bank owned property available in Calaveras County. As promised, herewith is a list of all of these properties available as of the date of the list. As you can see, we organized the list by city or area and then by asking price. We will be happy to provide more info on property(s) of interest. Just call or email.

Your interest in buying property is very timely as this is a buyer market with significant price reductions. In addition, there is great financing available for qualified buyers.

We did a study of sales of these properties over the last six months and the market is very active with 79 closings. Of these, 35% were at or above listed price. Days on the market (DOM), is an indicator that can help set price.

These properties are sold "as is" and sometimes several offers are made. Due to the low prices this market is hot and successful buyers must be prepared. Here are my suggestions for your success:

1. Get prequalified with a lender. This must! The seller will not look at your offer without a pre-qual letter. Even so, you may be requested to be qualified again by another lender. That is OK as there is no cost. Naturally, we must give first priority to qualified buyers.
2. You will also need confirmation of funds to close at the time your offer is prepared. This can be a bank statement, etc. Also, a copy of your deposit check must be presented to the seller with the offer. The deposit check is made out to the title company and usually \$5,000 is adequate.

We recommend contacting Jim Bailey, Acceptance Capital Mortgage Corporation, (209) 728-0183 to get lender pre-qualified. Mention my name and expect excellent service.

After getting your pre-qualification letter, call me for an appointment to inspect property(s). The day before your appointment we will confirm availability plus check for new offerings.

We recommend offers should be subject to home inspection. We recommend Dennis Sowels. He is located in Modesto, but services Calaveras County. Expect your report in less than a week and a cost of about \$300 up front.

Best regards - and good luck.

Al Segalla

MLS#	City	List Price	DOM	Addr #	Street	Subdivision	Apx SqFt
090048	Angels Camp	\$214,900	7	640	Tuolumne		1773
082256	Arnold	\$132,400	120	1705	Second St	WPS - WHITE PINES	1213
082839	Arnold	\$161,500	24	1407	Maple		750
082181	Arnold	\$169,900	127	3038	VALLEY VIEW	LMP - LAKEMONT PINES	1200
082072	Arnold	\$189,900	141	2191	Meadow Drive	LST - LAKESIDE TERRACE	576
082433	Arnold	\$216,600	94	1645	Rawhide	MMS - MEDOWMONT	1312
082617	Arnold	\$249,900	64	2223	KAROCK	BTV - BIG TREES VILLAGE	1400
082374	Arnold	\$279,900	100	3454	Venado Dr	MMS - MEDOWMONT	1764
082466	Arnold	\$304,900	87	1826	Sierra Parkway	BTV - BIG TREES VILLAGE	1466
082703	Arnold	\$319,900	57	2675	Grenoble		1872
082317	Burson	\$197,196	109	13974	Happy Valley		1172
082611	Columbia	\$241,280	64	24035	Ponce		1223
090030	Copperopolis	\$148,000	10	3710	SIGNAL HILL TRAIL		865
082769	Copperopolis	\$152,900	39	4922	Little John Rd.	CCV - COPPER COVE	1552
082023	Copperopolis	\$153,500	171	448	Hilltop Estates Drive	HTE - HILLTOP ESTATES CONDOS	1255
082763	Copperopolis	\$154,900	40	3913	Arrowhead	CCV - COPPER COVE	1400
082371	Copperopolis	\$179,000	104	2770	Salmon Road	CCV - COPPER COVE	1344
090067	Copperopolis	\$193,500	4	2173	Quiver		2087
082312	Copperopolis	\$199,900	111	4329	Tomahawk Trail	CCV - COPPER COVE	1200
082811	Copperopolis	\$207,900	31	331	Poker Flat Rd	LTS - LAKE TULLOCH SHORES	1400
082594	Copperopolis	\$259,900	66	12	Selene Way	CBS - Calypso Bay	2277
082783	Copperopolis	\$259,900	36	320	Calypso Beach	CBS - Calypso Bay	3257
081958	Copperopolis	\$265,900	158	119	Calypso Beach Dr	CBS - Calypso Bay	2083
090058	Copperopolis	\$274,900	5		Charmstone	CCV - COPPER COVE	1921
082713	Copperopolis	\$279,000	46	105	Glen View	SAD - SADDLE CREEK SUBDIVISION	1956
082400	Copperopolis	\$281,900	100	252	Rock Ridge	SAD - SADDLE CREEK SUBDIVISION	2262
082656	Copperopolis	\$299,900	56	61	selene	CBS - Calypso Bay	3043
090079	Copperopolis	\$304,900	2	32	Apollo Lane		3046
082318	Copperopolis	\$309,900	109	66	Argonaut	CBS - Calypso Bay	2954
082275	Copperopolis	\$319,900	116	18	Selene Way	CBS - Calypso Bay	3043
081923	Copperopolis	\$344,900	163	2285	Oak Creek	SAD - SADDLE CREEK SUBDIVISION	2520
082668	Copperopolis	\$359,000	54	103	Falcon	SAD - SADDLE CREEK SUBDIVISION	3027
082060	Copperopolis	\$364,900	142	292	Calypso Beach Dr	CBS - Calypso Bay	2963
081798	Copperopolis	\$389,500	179	220	Calypso Beach Dr	CBS - Calypso Bay	3100
081871	Copperopolis	\$400,000	170	55	Selene Way	CBS - Calypso Bay	3043
081847	Copperopolis	\$404,900	173	1030	Shoreline	CON - CONNOR ESTATES	3643
090006	Copperopolis	\$420,000	15	21	Aurora	CBS - Calypso Bay	3400
090002	Copperopolis	\$549,900	16	2389	Oak Creek Drive	SAD - SADDLE CREEK SUBDIVISION	2934
082109	Copperopolis	\$675,588	174	708	Foothill Dr.		1861
082530	Douglas Flat	\$144,410	78	1816	Sugar Pine		960
082813	Glencoe	\$199,900	29	18168	Highway 26		2576
090047	Hathaway Pines	\$176,900	8	345	Horseshoe		976
082201	Ione	\$109,900	123	5715	Cody		1488
082726	Ione	\$288,000	46	2928	Grapevine Gulch		1886
082272	Jackson	\$99,900	116	230	Water		1400
082359	Jamestown	\$569,900	103	18730	Shell Road		3205
082463	Linden	\$244,900	87	18731	Hwy 26		1900
081717	Mokelumne Hill	\$285,000	192	4016	Glory Hole Court		1850
082513	Mokelumne Hill	\$399,900	80	6851	Italian Vista		2783
082187	Mountain Ranch	\$99,000	125	8240	MOUNTAIN RANCH RD.		1456
090039	Mountain Ranch	\$125,000	8	4919	Railroad Flat		1200
082829	Mountain Ranch	\$132,500	26	9910	Hidden Valley		400
082327	Mountain Ranch	\$205,000	110	5250	Old Emigrant Trail	EPL - EL RANCHO LOMA SERENA	1200
082600	Mountain Ranch	\$254,500	65	18117	Vista Way		2100

090063	Murphys	\$282,900	4	221	Fieldstone		1560
081991	Murphys	\$344,900	155	1062	heather drive	FMS - FOREST MEADOWS	2478
082366	Railroad Flat	\$55,100	107	1130	Independence		1972
081743	Railroad Flat	\$67,000	187	1311	WELLS FARGO STATION RD		906
081961	Railroad Flat	\$144,900	157	1106	Doe Road		1120
082305	Railroad Flat	\$164,500	127	172	piney haven		1204
082780	San Andreas	\$129,500	37	270	Pixley		1518
082738	San Andreas	\$168,900	44	261	Sunset		1584
082777	Sonora	\$544,900	38	13984	STANTON CIRCLE		2800
082816	Tamarack	\$179,900	29	399	Little Buck		2000
082782	Vallecito	\$154,900	37	3687	Juniper Dr		1152
082277	Vallecito	\$219,900	115	3615&3593	Poag Lane		1400
082435	Valley Springs	\$124,900	93	4947	Dunn		1624
082580	Valley Springs	\$125,000	69	3373	Silver Rapids		1456
080775	Valley Springs	\$129,900	296	5600	McCauley Road		2025
082803	Valley Springs	\$129,900	33	11647	Odd Fellows		911
082739	Valley Springs	\$144,800	44	3997	Dunn Road	RCS - RANCHO CALAVERAS	1255
082794	Valley Springs	\$149,900	34	3267	Crowell Ln.		1482
082190	Valley Springs	\$154,900	128	6183	Berryhill Lane	RCS - RANCHO CALAVERAS	1192
090056	Valley Springs	\$159,900	5	8314	Pardini		1756
082702	Valley Springs	\$159,900	51	8246	Baldwin		1014
082806	Valley Springs	\$161,405	32	5662	Rippon		1528
082859	Valley Springs	\$175,000	19	2961	Hwy 26		1440
082430	Valley Springs	\$181,355	93	165	Golden West Ct		1799
082858	Valley Springs	\$184,900	18	6183	Garner		1719
082089	Valley Springs	\$184,900	140	3320	Crowell Lane	RCS - RANCHO CALAVERAS	1482
082427	Valley Springs	\$184,900	93	2887	Hoffman		1546
082831	Valley Springs	\$189,900	24	1011	Mockingbird Hill		1300
082642	Valley Springs	\$190,000	58	4927	Driver Rd		1460
090065	Valley Springs	\$199,900	3	2100	Vista Del Lago		1730
090089	Valley Springs	\$199,900	2	3353	Lazer Court	RCS - RANCHO CALAVERAS	1864
082618	Valley Springs	\$199,900	65	4158	Schuman Ct.	RCS - RANCHO CALAVERAS	1571
082705	Valley Springs	\$208,000	51	5426	Treosti	RCS - RANCHO CALAVERAS	1292
082615	Valley Springs	\$212,500	66	8270	Highway 26		1248
090027	Valley Springs	\$223,900	10	3834	Dunn		1639
082766	Valley Springs	\$234,500	39	10228	Southworth		1375
090090	Valley Springs	\$239,900	2	4142	Paolini Road	RCS - RANCHO CALAVERAS	1743
090026	Valley Springs	\$239,900	10	2385	Heinemann		2570
082779	Valley Springs	\$249,000	37	153	Gold Dust Dr.		1932
090057	Valley Springs	\$269,500	5	3330	Antonovich		2772
090011	Valley Springs	\$275,900	15	49	Buena Vista		2100
090024	Valley Springs	\$280,000	11	295	St. Andrews	LCW - LA CONTENTA	2443
082456	Valley Springs	\$314,900	89	2	Katelyn Court		1766
082460	Valley Springs	\$329,900	89	6837	Cassidy	RCS - RANCHO CALAVERAS	2500
082512	Valley Springs	\$344,900	81	4473	Hartvickson Lane	RCS - RANCHO CALAVERAS	2636
090082	Wallace	\$324,400	2	10	Cormorant Dr.		2005
082503	Wallace	\$344,900	81	10653	Quartz		2400
082662	West Point	\$180,410	55	551	Winton		2124
082797	West Point	\$192,900	33	369	Sandy Gulch		1290
081795	Wilseyville	\$110,000	179	3980	Blagen Boulevard		968
082560	Wilseyville	\$129,900	72	3995	Lynn Blvd.		768
082605	WILTON	\$551,900	64	12721	Cadence Ct		5450