Market Comparables Report

2009 Ford Escape XLT

USAA · Valuation report dated June 16, 2016, CCC ONE

INSURER'S VALUATION

Adjusted vehicle value	**$8,244.00**
Total shown in the report	**$8,244.00**

The report adds no tax or fees to the adjusted vehicle value.

Documented difference
$772.59

For you to confirm
$577.08

The documented difference comes from errors and unsupported deductions in the report's own numbers, before tax, counting nothing twice. Items for you to confirm depend on your own records. These amounts are not a promised settlement.

28 findings, by kind

Error	1	Shown by the report's own numbers.
Not documented	3	Lowers the value and the report does not support it.
For you to confirm	3	Depends on your own records.
Weak comparable	21	The vehicle differs from yours.

What this report contains

01 The insurer's figures, as printed
02 Findings and the numbers behind them
03 Comparable-by-comparable review
04 Nearby market listings and method
05 State rules and cited sources
06 Method and limits

Use this report to ask specific questions. You decide what to send to your insurer.

01 What the insurer's report says

The insurer's own figures, in the order its report prints them. Nothing in this section is recalculated.

Line on the report	Amount
Base Vehicle Value Stated as the straight average of the adjusted comparables	$8,244.00
Adjusted Vehicle Value	**$8,244.00**
Sales tax	Not on the report
Title, registration and other fees	Not on the report
Total	**$8,244.00**

Your vehicle and the report	
Vehicle	2009 Ford Escape XLT
Configuration	6-cylinder 3.0L, 4WD
VIN on the report	1FMCU93G49KC300000
Odometer on the report	103,915 miles
Location	Atlanta, GA 30309
Date of loss	June 11, 2016
Valuation report	USAA, CCC ONE, dated June 16, 2016
Regulation the report cites	Georgia Administrative Code 120-2-52-.06

02 Findings

Error **1 finding** Shown by the report's own numbers.

Error Your vehicle —

The VIN on the report is not a valid VIN

The report identifies your vehicle as 1FMCU93G49KC300000, which has 18 characters instead of 17. Every specification in the report is derived from the VIN, so compare it character by character with your title or registration.

The numbers from the report

VIN on the report	1FMCU93G49KC300000

VIN-001 · No dollar amount: the report alone cannot put a figure on this item. A wrong VIN means the report may describe a different vehicle.

Not documented **3 findings** Lowers the value and the report does not support it.

Not documented Condition **+$619.00**

Every comparable was marked down $619 for condition

Each of the 12 itemized comparables carries the same $619 deduction to set it to "Good" condition. The report shows no inspection of those vehicles and no reason the amount is identical for all of them. Your own vehicle's condition rating adds $0, so the condition assumptions leave your valuation $619 below the comparables as they were actually priced.

The numbers from the report

Comparable 1 condition adjustment	-$619	Comparable 8 condition adjustment	-$619
Comparable 2 condition adjustment	-$619	Comparable 9 condition adjustment	-$619
Comparable 3 condition adjustment	-$619	Comparable 10 condition adjustment	-$619
Comparable 4 condition adjustment	-$619	Comparable 11 condition adjustment	-$619
Comparable 5 condition adjustment	-$619	Comparable 12 condition adjustment	-$619
Comparable 6 condition adjustment	-$619	Loss vehicle condition adjustment	+$0
Comparable 7 condition adjustment	-$619		

COND-001 · Counted in the documented difference. Uniform condition deduction on the comparables minus any positive condition credit on the loss vehicle. Assumes the same deduction on comparables whose adjustments are not itemized.

Not documented Comparables **+$61.92**

Comparable 3 was priced $743 below its sticker

Comparable 3 was listed at $12,498, but the report starts from a "take price" of $11,755: what CCC says the dealer would accept. The report includes no document from the dealer supporting that lower figure.

The numbers from the report

Comparable 3	2009 Ford Escape Limited	Make/Model/Trim	-$1,750
VIN	1FMCU94GX9KB77309	Options	-$1,020
Odometer	83,240	Mileage	-$626
Location	39 miles - Duluth, GA	Condition	-$619
Dated	May 25, 2016	Adjusted value	$7,740
Price	$11,755		

COMP-TAKE · Counted in the documented difference. List price minus take price, spread over the 12 comparables used in the value.

Not documented Comparables **+$91.67**

Comparable 9 was priced $1,100 below its sticker

Comparable 9 was listed at $10,800, but the report starts from a "take price" of $9,700: what CCC says the dealer would accept. The report includes no document from the dealer supporting that lower figure.

The numbers from the report

Comparable 9	2010 Ford Escape Limited	Make/Model/Trim	-$2,400
VIN	1FMCU9EGXAKD20620	Options	-$767
Odometer	137,768	Mileage	+$874
Location	52 miles - Buford, GA	Condition	-$619
Dated	May 24, 2016	Adjusted value	$6,788
Price	$9,700		

COMP-TAKE · Counted in the documented difference. List price minus take price, spread over the 12 comparables used in the value.

◇ For you to confirm **3 findings** Depends on your own records.

◇ For you to confirm Comparables —

Comparables were searched from Douglasville, GA, not Atlanta, GA

The report lists your vehicle's location as Atlanta, GA but measures every comparable's distance from Douglasville, GA. The search is supposed to start from where the vehicle was garaged.

The numbers from the report

Loss vehicle location	Atlanta, GA
Distances measured from	Douglasville, GA

COMP-ORIGIN · No dollar amount: the report alone cannot put a figure on this item. The report alone cannot price a different search area.

◇ For you to confirm Tax and fees **+$577.08**

No sales tax in this valuation

The report's total contains no sales tax. In Georgia a total-loss settlement includes it (Ga. Comp. R. & Regs. 120-2-52-.06(a)). The rule is written for claims on your own policy, and Georgia's vehicle tax is the title ad valorem tax. At the state rate of 7% that is about $577.08 on this valuation, before any local tax. The insurer may add tax in a separate settlement letter, so compare that letter with this report.

The numbers from the report

Adjusted Vehicle Value	$8,244
Tax on the report	none

TAX-001 · Counted in the amount for you to confirm. State-level rate times the Adjusted Vehicle Value. Local tax is not included.

◇ For you to confirm Tax and fees —

No title or registration fees in this valuation

The report's total contains no title, registration or transfer fees. In Georgia a total-loss settlement includes them (Ga. Comp. R. & Regs. 120-2-52-.06(a)). The rule is written for claims on your own policy. The insurer may add them in a separate settlement letter, so compare that letter with this report.

The numbers from the report

Fees on the report	none

FEE-001 · No dollar amount: the report alone cannot put a figure on this item. Title and registration fees depend on the vehicle and the county.

Weak comparable **21 findings** The vehicle differs from yours.

Weak comparable 2 findings **-$105.05**

Comparable 2 2009 Ford Escape XLT

COMP-CONFIG

Comparable 2 has a different configuration

Comparable 2 is not configured like your vehicle: 4-cylinder 2.5L engine instead of 6-cylinder 3.0L.

COMP-MILE

Comparable 2 has 23,075 fewer miles than your vehicle

Comparable 2 shows 80,840 miles against 103,915 on your vehicle, a 22% difference. With a gap this size the comparable's value depends mostly on the report's mileage formula rather than on its market price.

The numbers from the report

Comparable 2	2009 Ford Escape XLT	Make/Model/Trim	+$150
VIN	1FMCU93779KA49661	Options	-$931
Odometer	80,840	Mileage	-$688
Location	77 miles - Athens, GA	Condition	-$619
Dated	April 20, 2016	Adjusted value	$9,400
Price	$11,488		

Shown for reference; counted in neither amount on page 1. Average of the other 11 adjusted comparables minus the average of all 12.

Weak comparable 1 finding **+$45.86**

Comparable 3 2009 Ford Escape Limited

COMP-TRIM

Comparable 3 is a different trim (Limited)

Comparable 3 is the Limited trim; your vehicle is the XLT. The report converts one into the other with a model-based adjustment.

The numbers from the report

Comparable 3	2009 Ford Escape Limited	Make/Model/Trim	-$1,750
VIN	1FMCU94GX9KB77309	Options	-$1,020
Odometer	83,240	Mileage	-$626
Location	39 miles - Duluth, GA	Condition	-$619
Dated	May 25, 2016	Adjusted value	$7,740
Price	$11,755		

Shown for reference; counted in neither amount on page 1. Average of the other 11 adjusted comparables minus the average of all 12.

Weak comparable 3 findings **-$53.33**

Comparable 5 2010 Ford Escape XLT

COMP-YEAR

Comparable 5 is a 2010, not a 2009
Comparable 5 is model year 2010; your vehicle is a 2009. The report bridges the gap with a model-based adjustment instead of using a vehicle of the same year.

COMP-CONFIG

Comparable 5 has a different configuration
Comparable 5 is not configured like your vehicle: 4-cylinder 2.5L engine instead of 6-cylinder 3.0L.

COMP-MILE

Comparable 5 has 24,059 fewer miles than your vehicle
Comparable 5 shows 79,856 miles against 103,915 on your vehicle, a 23% difference. With a gap this size the comparable's value depends mostly on the report's mileage formula rather than on its market price.

The numbers from the report

Comparable 5	2010 Ford Escape XLT	Price	$10,991
VIN	1FMCU9D71AKB94844	Make/Model/Trim	-$1,250
Odometer	79,856	Mileage	-$291
Location	20 miles - Atlanta, GA	Condition	-$619
Dated	May 7, 2016	Adjusted value	$8,831

Shown for reference; counted in neither amount on page 1. Average of the other 11 adjusted comparables minus the average of all 12.

Weak comparable 3 findings **-$61.78**

Comparable 6 2010 Ford Escape Limited

COMP-YEAR

Comparable 6 is a 2010, not a 2009
Comparable 6 is model year 2010; your vehicle is a 2009. The report bridges the gap with a model-based adjustment instead of using a vehicle of the same year.

COMP-TRIM

Comparable 6 is a different trim (Limited)
Comparable 6 is the Limited trim; your vehicle is the XLT. The report converts one into the other with a model-based adjustment.

COMP-MILE

Comparable 6 has 45,552 fewer miles than your vehicle
Comparable 6 shows 58,363 miles against 103,915 on your vehicle, a 44% difference. With a gap this size the comparable's value depends mostly on the report's mileage formula rather than on its market price.

The numbers from the report

Comparable 6	2010 Ford Escape Limited	Make/Model/Trim	-$2,400
VIN	1FMCU9EG4AKC58437	Options	-$674

Odometer	58,363	Mileage	-$868
Location	24 miles - Morrow, GA	Condition	-$619
Dated	April 19, 2016	Adjusted value	$8,924
Price	$13,485		

Shown for reference; counted in neither amount on page 1. Average of the other 11 adjusted comparables minus the average of all 12.

Weak comparable 2 findings **+$88.58**

Comparable 7 2010 Ford Escape Limited

COMP-YEAR

Comparable 7 is a 2010, not a 2009

Comparable 7 is model year 2010; your vehicle is a 2009. The report bridges the gap with a model-based adjustment instead of using a vehicle of the same year.

COMP-TRIM

Comparable 7 is a different trim (Limited)

Comparable 7 is the Limited trim; your vehicle is the XLT. The report converts one into the other with a model-based adjustment.

The numbers from the report

Comparable 7	2010 Ford Escape Limited	Make/Model/Trim	-$2,400
VIN	1FMCU9EG8AKA77891	Options	-$515
Odometer	89,178	Mileage	+$28
Location	36 miles - Cedartown, GA	Condition	-$619
Dated	June 4, 2016	Adjusted value	$7,270
Price	$10,776		

Shown for reference; counted in neither amount on page 1. Average of the other 11 adjusted comparables minus the average of all 12.

Weak comparable 2 findings **+$28.31**

Comparable 8 2010 Ford Escape XLT

COMP-YEAR

Comparable 8 is a 2010, not a 2009

Comparable 8 is model year 2010; your vehicle is a 2009. The report bridges the gap with a model-based adjustment instead of using a vehicle of the same year.

COMP-CONFIG

Comparable 8 has a different configuration

Comparable 8 is not configured like your vehicle: 4-cylinder 2.5L engine instead of 6-cylinder 3.0L.

The numbers from the report

Comparable 8	2010 Ford Escape XLT	Make/Model/Trim	-$1,250
VIN	1FMCU9D7XAKC04920	Options	-$897

Odometer	122,949	Mileage	+$750
Location	84 miles - Macon, GA	Condition	-$619
Dated	May 28, 2016	Adjusted value	$7,933
Price	$9,949		

Shown for reference; counted in neither amount on page 1. Average of the other 11 adjusted comparables minus the average of all 12.

Weak comparable 3 findings **+$132.40**

Comparable 9 2010 Ford Escape Limited

COMP-YEAR

Comparable 9 is a 2010, not a 2009

Comparable 9 is model year 2010; your vehicle is a 2009. The report bridges the gap with a model-based adjustment instead of using a vehicle of the same year.

COMP-TRIM

Comparable 9 is a different trim (Limited)

Comparable 9 is the Limited trim; your vehicle is the XLT. The report converts one into the other with a model-based adjustment.

COMP-MILE

Comparable 9 has 33,853 more miles than your vehicle

Comparable 9 shows 137,768 miles against 103,915 on your vehicle, a 33% difference. With a gap this size the comparable's value depends mostly on the report's mileage formula rather than on its market price.

The numbers from the report

Comparable 9	2010 Ford Escape Limited	Make/Model/Trim	-$2,400
VIN	1FMCU9EGXAKD20620	Options	-$767
Odometer	137,768	Mileage	+$874
Location	52 miles - Buford, GA	Condition	-$619
Dated	May 24, 2016	Adjusted value	$6,788
Price	$9,700		

Shown for reference; counted in neither amount on page 1. Average of the other 11 adjusted comparables minus the average of all 12.

Weak comparable 2 findings **+$2.58**

Comparable 10 2010 Ford Escape XLT

COMP-YEAR

Comparable 10 is a 2010, not a 2009

Comparable 10 is model year 2010; your vehicle is a 2009. The report bridges the gap with a model-based adjustment instead of using a vehicle of the same year.

COMP-CONFIG **Comparable 10 has a different configuration**

Comparable 10 is not configured like your vehicle: 4-cylinder 2.5L engine instead of 6-cylinder 3.0L.

The numbers from the report

Comparable 10	2010 Ford Escape XLT	Price	$9,899
VIN	1FMCU9D78AKC04172	Make/Model/Trim	-$1,250
Odometer	93,565	Mileage	+$186
Location	33 miles - Cartersville, GA	Condition	-$619
Dated	May 6, 2016	Adjusted value	$8,216

Shown for reference; counted in neither amount on page 1. Average of the other 11 adjusted comparables minus the average of all 12.

Weak comparable 2 findings **+$96.58**

Comparable 11 2010 Ford Escape XLT

COMP-YEAR **Comparable 11 is a 2010, not a 2009**

Comparable 11 is model year 2010; your vehicle is a 2009. The report bridges the gap with a model-based adjustment instead of using a vehicle of the same year.

COMP-CONFIG **Comparable 11 has a different configuration**

Comparable 11 is not configured like your vehicle: 4-cylinder 2.5L engine instead of 6-cylinder 3.0L.

The numbers from the report

Comparable 11	2010 Ford Escape XLT	Price	$8,580
VIN	1FMCU9D75AKC13461	Make/Model/Trim	-$1,250
Odometer	104,241	Mileage	+$471
Location	39 miles - Duluth, GA	Condition	-$619
Dated	May 16, 2016	Adjusted value	$7,182

Shown for reference; counted in neither amount on page 1. Average of the other 11 adjusted comparables minus the average of all 12.

Weak comparable 1 finding **-$86.78**

Comparable 12 2010 Ford Escape XLT

COMP-YEAR **Comparable 12 is a 2010, not a 2009**

Comparable 12 is model year 2010; your vehicle is a 2009. The report bridges the gap with a model-based adjustment instead of using a vehicle of the same year.

The numbers from the report

Comparable 12	2010 Ford Escape XLT	Make/Model/Trim	-$1,450
VIN	1FMCU9DG6AKC96625	Options	+$56
Odometer	94,512	Mileage	+$217
Location	39 miles - Duluth, GA	Condition	-$619
Dated	May 21, 2016	Adjusted value	$9,199
Price	$10,995		

Shown for reference; counted in neither amount on page 1. Average of the other 11 adjusted comparables minus the average of all 12.

03 Comparable by comparable

The 12 comparable vehicles in the insurer's report, with the rules that flagged each one. The rule codes are the ones shown with the findings in section 02.

Comparable	Miles	Distance	Date	Price	Adjusted value	Used	Flagged by
1 2009 XLT	99,439	39 mi	Mar 30, 2016	$9,990.00	$9,212.00	Yes	—
2 2009 XLT	80,840	77 mi	Apr 20, 2016	$11,488.00	$9,400.00	Yes	COMP-CONFIG COMP-MILE
3 2009 Limited	83,240	39 mi	May 25, 2016	$11,755.00 take price	$7,740.00	Yes	COMP-TRIM COMP-TAKE
4 2009 XLT	117,434	49 mi	May 18, 2016	$9,702.00	$8,238.00	Yes	—
5 2010 XLT	79,856	20 mi	May 7, 2016	$10,991.00	$8,831.00	Yes	COMP-YEAR COMP-CONFIG COMP-MILE
6 2010 Limited	58,363	24 mi	Apr 19, 2016	$13,485.00	$8,924.00	Yes	COMP-YEAR COMP-TRIM COMP-MILE
7 2010 Limited	89,178	36 mi	Jun 4, 2016	$10,776.00	$7,270.00	Yes	COMP-YEAR COMP-TRIM
8 2010 XLT	122,949	84 mi	May 28, 2016	$9,949.00 take price	$7,933.00	Yes	COMP-YEAR COMP-CONFIG
9 2010 Limited	137,768	52 mi	May 24, 2016	$9,700.00 take price	$6,788.00	Yes	COMP-YEAR COMP-TRIM COMP-MILE COMP-TAKE

10 2010 XLT	93,565	33 mi	May 6, 2016	$9,899.00	$8,216.00	Yes	COMP-YEAR COMP-CONFIG
11 2010 XLT	104,241	39 mi	May 16, 2016	$8,580.00	$7,182.00	Yes	COMP-YEAR COMP-CONFIG
12 2010 XLT	94,512	39 mi	May 21, 2016	$10,995.00	$9,199.00	Yes	COMP-YEAR

04 Comparable vehicles for sale near you

Vehicles like yours advertised for sale within 100 miles of ZIP 30309, with 78,000 to 130,000 miles. Each asking price is adjusted to your vehicle's mileage at 5.0¢ a mile, a standard rate.

Market value from these listings

$9,094.50
Median adjusted asking price

Low	High	Listings used
$8,777.00	**$9,538.00**	**6**

The median is $850.50 above the insurer's Base Vehicle Value of $8,244.00. This market value is separate from the documented difference on page 1. It comes from vehicles advertised for sale, not from the insurer's report, and the two are not added.

How the figure was worked out

1. These are example listings written for this sample. They are not real vehicles for sale.
2. Each asking price is moved to 103,915 miles at 5.0¢ a mile.
3. The figure is the median of the 6 adjusted asking prices.

Vehicle	Miles	Asking	Price at your mileage	Where
2009 Ford Escape XLT Example Dealer 1 · Dealer https://www.example.com/listings/example-1 Listing seen Nov 14, 2026 · Example listings	91,450	$9,400.00	**$8,777.00** -$623.00 for mileage	Atlanta, GA 12 mi away
2009 Ford Escape XLT Example Dealer 2 · Dealer https://www.example.com/listings/example-2 Listing seen Nov 9, 2026 · Example listings	82,090	$9,975.00	**$8,884.00** -$1,091.00 for mileage	Atlanta, GA 27 mi away
2009 Ford Escape XLT Example Dealer 3 · Dealer https://www.example.com/listings/example-3 Listing seen Nov 17, 2026 · Example listings	108,070	$8,740.00	**$8,948.00** +$208.00 for mileage	Atlanta, GA 31 mi away

2009 Ford Escape XLT Example Dealer 4 · Dealer https://www.example.com/listings/example-4 Listing seen Nov 1, 2026 · Example listings	113,270	$9,070.00	**$9,538.00** +$468.00 for mileage	Atlanta, GA 44 mi away
2009 Ford Escape XLT Example Dealer 5 · Dealer https://www.example.com/listings/example-5 Listing seen Nov 12, 2026 · Example listings	97,680	$9,645.00	**$9,333.00** -$312.00 for mileage	Atlanta, GA 58 mi away
2009 Ford Escape XLT Example Dealer 6 · Dealer https://www.example.com/listings/example-6 Listing seen Nov 6, 2026 · Example listings	120,540	$8,410.00	**$9,241.00** +$831.00 for mileage	Atlanta, GA 73 mi away

These are asking prices of vehicles advertised for sale, not sale prices, and nobody inspected the vehicles. Listings change and are taken down; each link shows the listing as it is today.

05 Your state's rules

What Georgia requires an insurer to include in a total-loss cash settlement.

Item	In the settlement	Citation	What the rule says
Sales tax State-level rate 7%, before local tax	Required	Ga. Comp. R. & Regs. 120-2-52-.06(a)	The rule puts it in a total-loss cash settlement. The rule is written for claims on your own policy, and Georgia's vehicle tax is the title ad valorem tax.
Title and registration fees	Required	Ga. Comp. R. & Regs. 120-2-52-.06(a)	The rule puts it in a total-loss cash settlement. The rule is written for claims on your own policy.

This is a summary of the rule as written, for information. Rules change and have exceptions; the citation is where to read the rule itself.

06 Method and limits

What was checked

- The arithmetic of each comparable and of the valuation summary: every price plus its listed adjustments, the base value against its comparables, and the tax and total against the figures above them.
- The adjustments the report applies: condition, mileage, and any deduction for an assumed lower sale price.
- Each comparable against your vehicle: model year, model, trim, engine, drivetrain, body, mileage, distance, listing date, seller type, and whether a VIN is printed.

- The identification of your vehicle: the VIN's length, characters and check digit, and the model year it encodes.
- Sales tax and title or registration fees against the entry for your state, when there is one.

The checks are rule catalog version 1.3.0.

What was not checked

- Nobody inspected your vehicle or any comparable. Condition ratings, options and mileage are taken as the report prints them.
- Whether a comparable was really for sale at the price shown, or what it sold for.
- Local taxes, and the terms of your policy.
- Anything the report does not print. An item marked "For you to confirm" depends on records only you have.

Where the numbers come from

- Every figure in sections 01 to 03 is read from the insurer's valuation report. Software read the report, so compare the figures with your copy.
- The dollar amount of each finding is computed from those figures, as the line under its numbers says.
- The documented difference adds only amounts that can be added without counting anything twice. Leaving out two comparables is not the sum of leaving out each, so the amounts of weak comparables are never added.
- State rules come from the regulation cited in section 05.
- The listings in section 04 come from Example listings, as they were when this report was generated.

This is an information document prepared by software from the insurer's own valuation report. It is not an appraisal. TotalRecount is not an appraiser, adjuster or attorney, does not represent you, and does not contact the insurer.

Nothing in this document predicts or promises a change to your settlement. What the insurer does with these points is the insurer's decision.