

170 Years & Beyond

OAKLAND COMMERCIAL CUSTOMARY PRACTICES GUIDE

El Dorado Split - Buyer / Seller Split - Buyer / Seller Split - Buyer / Seller Seller Pays - \$1.10 None	COUNTY	ESCROW CHARGES / FEES	TITLE FEE (OWNER'S POLICY)	COUNTY TRANSFER TAX TAX PER THOUSAND	CITY TRANSFER TAX TAX PER THOUSAND
Contra Costa Buyer Pays Buyer Pays Seller Pays - \$1.10 Split - Buyer / Seller Fresno Split - Buyer / Seller Fresno Split - Buyer / Seller Glenn Split - Buyer / Seller Glenn Split - Buyer / Seller Split - Buyer / Seller Split - Buyer / Seller Seller Pays - \$1.10 None Seller Pays - \$1.1	Alameda	Split - Buyer / Seller	Buyer Pays	Seller Pays - \$1.10	Price up to \$1.5 million, 2.5% over \$1.5 million Emeryville \$12.00 Hayward ² \$8.50 Oakland ² 1% of Purchase Price up to \$300,000, 1.5% for \$300,001 to \$2 million, 1.75% over \$2 million and up to \$5 million, 2.5% over \$5 million Piedmont \$13.00
Ell Dorado Spit - Buyer / Seller Spit - Buyer Seller Pays Seller Pays - St.10 Sollono (25,999,999 - 12% of purbase price, \$10,000,000 and above - 3% of purbase price, \$10,000,000 and above - 3% of purbase price Ell Center St.200	Colusa	Split - Buyer / Seller	Split - Buyer / Seller	Seller Pays - \$1.10	None
Fresno Split - Buyer / Seller Seller Pays Seller Pays - \$1.10 None	Contra Costa	Buyer Pays	Buyer Pays	Seller Pays - \$1.10	\$1,000,000 to \$2,999,999 = 1.25% of purchase price, \$ 3,000,000 to \$9,999,999 = 2.5% of
Glenn Split - Buyer / Seller Split - Buyer / Seller Seller Pays Seller Pays - \$1.10 None	El Dorado	Split - Buyer / Seller	Split - Buyer / Seller	Seller Pays - \$1.10	None
Kern Split - Buyer / Seller Seller Pays Seller Pays - \$1.10 Seller Pays: Gulver City - \$4.50, Los Angeles - \$4.50, Promona - \$2.20, Redondo Beach - \$2.20, Santa Monica - \$3.00	Fresno	Split - Buyer / Seller	Seller Pays	Seller Pays - \$1.10	None
Seller Pays	Glenn	Split - Buyer / Seller	Split - Buyer / Seller	Seller Pays - \$1.10	None
Marin Buyer Pays Buyer Pays Seller Pays - \$1.10 Seller Pays: \$3.00 Marin Suyer Pays Buyer Pays Seller Pays - \$1.10 Seller Pays: \$3.00 Merced Split - Buyer / Seller Split - Buyer / Seller Seller Pays - \$1.10 None Napa Buyer Pays Buyer Pays Seller Pays - \$1.10 None Orange Split - Buyer / Seller Seller Pays - \$1.10 None Placer Split - Buyer / Seller Seller Pays Seller Pays - \$1.10 None Riverside Split - Buyer / Seller Seller Pays Seller Pays - \$1.10 None Seller Pays - \$1.10 Seller Pays: \$1.10 None Seller Pays - \$1.10 None Placer Split - Buyer / Seller Seller Pays Seller Pays - \$1.10 Seller Pays: \$1.10 Seller Pays: \$1.10 None Seller Pays - \$1.10 Seller Pays: \$1.10	Kern	Split - Buyer / Seller	Seller Pays	Seller Pays - \$1.10	None
Merced Split - Buyer / Seller Seller Pays Seller Pays - \$1.10 None Monterey Split - Buyer / Seller Seller Pays Seller Pays - \$1.10 None Napa Buyer Pays Buyer Pays Seller Pays - \$1.10 None Placer Split - Buyer / Seller Split - Buyer / Seller Seller Pays - \$1.10 None Riverside Split - Buyer / Seller Seller Pays - \$1.10 Seller Pays - \$1.10 None Sacramento Seller Pays - Seller Pays - Seller Pays - \$1.10 Seller Pays - \$1.10 Seller Pays - \$1.10 None San Benito Seller Pays - Seller Pays - Seller Pays - \$1.10 None None None San Benito Seller Pays - Seller Pays - \$1.10 None None None San Benito Seller Pays - Seller Pays - \$1.10 None None None San Benito Split - Buyer / Seller - Seller Pays - \$1.10 None Seller Pays - \$1.10 None San Diago Split - Buyer / Seller - Seller - Seller Pays - \$1.10 None Seller Pays - \$5.10 None San Joaquin Split - Buyer / Seller - Sel	Los Angeles	Split - Buyer / Seller	Seller Pays	Seller Pays - \$1.10	Seller Pays: Culver City - \$4.50, Los Angeles - \$4.50, Pomona - \$2.20, Redondo Beach - \$2.20, Santa Monica - \$3.00
Monterey Split - Buyer / Seller Seller Pays Seller Pays - \$1.10 None	Marin	Buyer Pays	Buyer Pays	Seller Pays - \$1.10	Seller Pays: San Rafael - \$2.00
Napa Buyer Pays Buyer Pays Seller Pays - \$1.10 None Orange Split - Buyer / Seller Placer Split - Buyer / Seller Riverside Split - Buyer / Seller Seller Pays Seller Pays - \$1.10 None Saramento Seller Pays Seller Pays Seller Pays - \$1.10 Seller Pays: Riverside - \$1.10 Saramento Seller Pays Seller Pays Seller Pays - \$1.10 Split - Buyer / Seller Seller Pays Seller Pays - \$1.10 Split - Buyer / Seller Pays Seller Pays Seller Pays - \$1.10 None San Benito Seller Pays Seller Pays Seller Pays Seller Pays - \$1.10 None San Bernardino Split - Buyer / Seller Seller Pays Seller Pays Seller Pays - \$1.10 None San Diego Split - Buyer / Seller Seller Pays Seller Pays Seller Pays Seller Pays - \$1.10 None San Francisco Buyer Pays Buyer Pays Included in the City Transfer Tax Seller Pays: \$5.00 for less then \$250,000,58.80 from \$250,000-\$99,999,999, \$27.50 from \$10,000,000-\$4,999,999, \$30.00 for \$25 Million Plus None San Mateo Buyer Pays Seller Pays Seller Pays - \$1.10 Split - Buyer / Seller None Santa Clara Seller Pays Seller Pays Seller Pays - \$1.10 Split - Buyer / Seller Pays - \$1.10 Selle	Merced	Split - Buyer / Seller	Split - Buyer / Seller	Seller Pays - \$1.10	None
Orange Split - Buyer / Seller Seller Pays Seller Pays - \$1.10 None Placer Split - Buyer / Seller Split - Buyer / Seller Split - Buyer / Seller Seller Pays - \$1.10 None Riverside Split - Buyer / Seller Seller Pays Seller Pays - \$1.10 Seller Pays: Riverside - \$1.10 Sacramento Seller Pays Seller Pays Seller Pays - \$1.10 Split - Buyer / Seller: Sacramento - \$2.75 San Benito Seller Pays Seller Pays Seller Pays - \$1.10 None San Bernardino Split - Buyer / Seller San Bernardino Split - Buyer / Seller Seller Pays Seller Pays - \$1.10 None San Diego Split - Buyer / Seller Super Pays Seller Pays Seller Pays - \$1.10 None San Francisco Buyer Pays Buyer Pays Included in the City Transfer Tax Seller Pays: \$5.00 for less then \$250,000, \$6.80 from \$250,000-\$99,999, \$7.50 from \$1,000,000-\$4,999,999, \$22.50 from \$5,000,000-\$99,999, \$9.50 from \$1,000,000-\$4,999,999, \$9.50 from \$5,000,000-\$9,999,999, \$9.50 from \$5,000,000-\$4,999,999, \$9.50 from \$5,000,000-\$4,999,999	Monterey	Split - Buyer / Seller	Seller Pays	Seller Pays - \$1.10	None
Placer Split - Buyer / Seller Split - Buyer / Seller Split - Buyer / Seller Seller Pays	Napa	Buyer Pays	Buyer Pays	Seller Pays - \$1.10	None
Riverside Split - Buyer / Seller Pays Seller Pays Seller Pays - \$1.10 Seller Pays: Riverside - \$1.10 Sacramento Seller Pays Seller Pays Seller Pays Seller Pays - \$1.10 Split - Buyer/Seller: Sacramento - \$2.75 San Benito Seller Pays Seller Pays Seller Pays Seller Pays - \$1.10 None San Beniardino Split - Buyer / Seller Seller Pays Seller Pays - \$1.10 None San Diego Split - Buyer / Seller Seller Pays Seller Pays - \$1.10 None San Francisco Buyer Pays Buyer Pays Included in the City Transfer Tax Seller Pays: \$5.00 from \$1,000,000-\$4,999,999, \$27.50 from \$1,000,000-\$4,999,999, \$30.00 for \$25 Million Plus Seller Pays - \$1.10 None San Mateo Buyer Pays Buyer Pays Seller Pays - \$1.10 Split - Buyer/Seller: Hillsborough \$0.30, San Mateo - \$5.00 Santa Clara Seller Pays Seller Pays Seller Pays - \$1.10 Split - Buyer/Seller: Palo Alto - \$3.30, San Jose - \$3.30, Mountain View - \$3.30 Santa Cruz Split - Buyer / Seller Split - Buyer / Seller Seller Pays - \$1.10 Seller Pays: San Jose - \$3.30, Mountain View - \$3.30 Sonoma Buyer Pays Buyer Pays Seller Pays Seller Pays - \$1.10 Seller Pays: Santa Rosa - \$2.00, Petaluma - \$2.00 Stanislaus Split - Buyer / Seller Seller Pays Seller Pays - \$1.10 None Sutter Split - Buyer / Seller Seller Pays Seller Pays - \$1.10 None Sutter Split - Buyer / Seller Seller Pays Seller Pays - \$1.10 None Soller Pays: Santa Rosa - \$2.00, Petaluma - \$2.00 Soller Pays Seller Pays Seller Pays - \$1.10 None Seller Pays Seller Pays - \$1.10 None Soller Pays Seller Pays - \$1.10 None Soller Pays - \$1.10 None Soller Pays Seller Pays - \$1.10 None Soller Pays - \$1.10 None	Orange	Split - Buyer / Seller	Seller Pays	Seller Pays - \$1.10	None
Sacramento Seller Pays Seller Pays Seller pays - \$1.10 Split - Buyer/Seller: Sacramento - \$2.75 San Benito Seller Pays Seller Pays Seller Pays - \$1.10 None San Benito Split - Buyer / Seller Seller Pays Seller Pays - \$1.10 None San Benito Split - Buyer / Seller Seller Pays Seller Pays - \$1.10 None San Diego Split - Buyer / Seller Seller Pays Seller Pays - \$1.10 None San Francisco Buyer Pays Buyer Pays Seller Pays - \$1.10 Seller Pays: \$5.00 for less then \$250,000, \$6.80 from \$250,000, \$9.999,999, \$7.50 from \$1,000,000-54,999,999, \$7.50 from \$1,000,000-54,999,99, \$7.50 from \$1,000,000-5	Placer	Split - Buyer / Seller	Split - Buyer / Seller	Seller Pays - \$1.10	None
San Benito Seller Pays Seller Pays Seller Pays - \$1.10 None San Bernardino Split - Buyer / Seller Seller Pays Seller Pays - \$1.10 None San Diego Split - Buyer / Seller Seller Pays Seller Pays - \$1.10 None San Diego Split - Buyer / Seller Seller Pays Seller Pays - \$1.10 Seller Pays: \$5.00 for less then \$250,000, \$6.80 from \$250,000.5999,999, \$7.50 from \$1,000,000.54,999,999, \$22.50 from \$5,000,000.59,999,999, \$7.50 from \$1,000,000.524,999,999, \$2.50 from \$5,000,000.59,999,999, \$7.50 from \$1,000,000.524,999,999, \$2.50 from \$5,000,000.59,999,999, \$7.50 from \$1,000,000.524,999,999, \$2.50 from \$5,000,000.524,999,999, \$2.50 from \$5,000,000.524,999,999, \$2.50 from \$5,000,000.524,999,999, \$2.50 from \$1,000,000.524,999,999, \$2.50 from \$5,000,000.524,999,999, \$2.50 from \$5,000,000.5	Riverside	Split - Buyer / Seller	Seller Pays	Seller Pays - \$1.10	Seller Pays: Riverside - \$1.10
San Bernardino Split - Buyer / Seller Pays Seller Pays - \$1.10 None San Diego Split - Buyer / Seller Seller Pays Seller Pays - \$1.10 None San Diego Split - Buyer / Seller Pays Seller Pays Seller Pays - \$1.10 None San Francisco Buyer Pays Buyer Pays Included in the City Transfer Tax Seller Pays: \$5.00 for less then \$250,000, \$6.80 from \$250,000, \$9.999,999, \$7.50 from \$1,000,000-\$24,999,999, \$2.50 from \$5,000,000-\$9,999,999, \$2.50 from \$5,000,000-\$24,999,999, \$2.50	Sacramento	Seller Pays	Seller Pays	Seller Pays - \$1.10	Split - Buyer/Seller: Sacramento - \$2.75
San Diego Split - Buyer / Seller Seller Pays Seller Pays - \$1.10 None San Francisco Buyer Pays Buyer Pays Included in the City Transfer Tax \$25.00 for less then \$250,000, \$6.80 from \$250,000, \$9.99,999, \$2.50 from \$1,000,000-\$4,999,999, \$2.50 from \$5,000,000-\$9,999,999, \$2.50 from \$1,000,000-\$4,999,999, \$2.50 from \$5,000,000-\$9,999,999, \$2.50 from \$1,000,000-\$24,999,999, \$2.50 from \$5,000,000-\$24,999,999, \$2.50 from \$1,000,000-\$24,999,999, \$2.50 from \$5,000,000-\$24,999,999, \$2.50 from \$1,000,000-\$24,999,999, \$2.50 from \$1,000,000-\$24,999,99, \$2.50 from \$1,000,000-\$24,999,999, \$2.50 from \$1,000,000-\$24,9	San Benito	Seller Pays	Seller Pays	Seller Pays - \$1.10	None
San Francisco Buyer Pays Seller Pays: \$5.00 for less then \$250,000, \$6.80 from \$250,000,000-\$999,999, \$7.50 from \$1,000,000-\$4,999,999, \$22.50 from \$5,000,000-\$99,999,999, \$27.50 from \$1,000,000-\$24,999,999, \$30.00 for \$25 Million Plus San Joaquin Split - Buyer / Seller San Mateo Buyer Pays Buyer Pays Seller Pays - \$1.10 Split - Buyer/Seller: Hillsborough \$0.30, San Mateo - \$5.00 Santa Clara Seller Pays Seller Pays - \$1.10 Split - Buyer/Seller: Palo Alto - \$3.30, San Jose - \$3.30, Mountain View - \$3.30 Santa Cruz Split - Buyer / Seller Split - Buyer / Seller Split - Buyer Pays Seller Pays - \$1.10 Seller Pays: Vallejo - \$3.30 Sonoma Buyer Pays Buyer Pays Seller Pays - \$1.10 Seller Pays: Santa Rosa - \$2.00, Petaluma - \$2.00 Stanislaus Split - Buyer / Seller Seller Pays Seller Pays - \$1.10 None Sutter Split - Buyer / Seller Seller Pays Seller Pays - \$1.10 None Seller Pays - \$1.10 Seller Pays: Santa Rosa - \$2.00, Petaluma - \$2.00 None Sutter Split - Buyer / Seller Seller Pays Seller Pays - \$1.10 None Seller Pays - \$1.10 None Seller Pays - \$1.10 Seller Pays - \$1.10 None Seller Pays - \$1.10 Seller Pays - \$1.10 None Seller Pays - \$1.10 Seller Pays - \$1.10 None	San Bernardino	Split - Buyer / Seller	Seller Pays	Seller Pays - \$1.10	None
San Francisco Buyer Pays Buyer Pays Included in the City Transfer Tax S7.50 from \$1,000,000-\$4,999,999, \$22.50 from \$5,000,000-\$9,999,999, \$27.50 from \$5,000,000-\$24,999,999, \$30.00 for \$25 Million Plus San Joaquin Split - Buyer / Seller Split - Buyer Pays Seller Pays - \$1.10 Split - Buyer/Seller: Hillsborough \$0.30, San Mateo - \$5.00 Santa Clara Seller Pays Seller Pays Seller Pays - \$1.10 Split - Buyer/Seller: Palo Alto - \$3.30, San Jose - \$3.30, Mountain View - \$3.30 Santa Cruz Split - Buyer / Seller Split - Buyer / Seller Split - Buyer Pays Seller Pays - \$1.10 Seller Pays: Vallejo - \$3.30 Sonoma Buyer Pays Buyer Pays Seller Pays - \$1.10 Seller Pays: Santa Rosa - \$2.00, Petaluma - \$2.00 Stanislaus Split - Buyer / Seller Seller Pays Seller Pays - \$1.10 None Sutter Split - Buyer / Seller Seller Pays Seller Pays - \$1.10 None	San Diego	Split - Buyer / Seller	Seller Pays	Seller Pays - \$1.10	None
San Mateo Buyer Pays Buyer Pays Seller Pays - \$1.10 Split - Buyer/Seller: Hillsborough \$0.30, San Mateo - \$5.00 Santa Clara Seller Pays Seller Pays Seller Pays - \$1.10 Split - Buyer/Seller: Hillsborough \$0.30, San Mateo - \$5.00 Split - Buyer/Seller: Palo Alto - \$3.30, San Jose - \$3.30, Mountain View - \$3.30 Santa Cruz Split - Buyer / Seller Split - Buyer / Seller Split - Buyer / Seller Split - Buyer Pays Seller Pays - \$1.10 Seller Pays: Vallejo - \$3.30 Seller Pays: Vallejo - \$3.30 Seller Pays: Vallejo - \$3.30 Seller Pays: Seller Pays - \$1.10 Seller Pays: Vallejo - \$3.30 S	San Francisco	Buyer Pays	Buyer Pays	Included in the City Transfer Tax	\$7.50 from \$1,000,000-\$4,999,999, \$22.50 from \$5,000,000-\$9,999,999,
Santa Clara Seller Pays Seller Pays Seller Pays - \$1.10 Split - Buyer/Seller: Palo Alto - \$3.30, San Jose - \$3.30, Mountain View - \$3.30 Santa Cruz Split - Buyer / Seller Split - Buyer / Seller Solano Buyer Pays Seller Pays - \$1.10 Seller Pays: Vallejo - \$3.30 Sonoma Buyer Pays Buyer Pays Seller Pays - \$1.10 Seller Pays: Santa Rosa - \$2.00, Petaluma - \$2.00 Stanislaus Split - Buyer / Seller Split - Buyer / Seller Seller Pays Seller Pays - \$1.10 None Sutter Split - Buyer / Seller Seller Pays Seller Pays - \$1.10 None Ventura Split - Buyer / Seller Seller Pays Seller Pays - \$1.10 None Seller Pays - \$1.10 None Seller Pays - \$1.10 Seller Pays - \$1.10 None Seller Pays - \$1.10 Seller Pays - \$1.10 Seller Pays: Woodland - \$1.10	San Joaquin	Split - Buyer / Seller	Split - Buyer / Seller	Seller Pays - \$1.10	None
Santa Cruz Split - Buyer / Seller Pays Seller Pays Seller Pays - \$1.10 San Jose - \$3.30, Mountain View - \$3.30 Santa Cruz Split - Buyer / Seller Split - Buyer / Seller Split - Buyer / Seller Pays Seller Pays - \$1.10 Solano Buyer Pays Buyer Pays Seller Pays - \$1.10 Solano Buyer Pays Seller Pays - \$1.10 Solano Seller Pays: Vallejo - \$3.30 Soller Pays: Santa Rosa - \$2.00, Petaluma - \$2.00 Stanislaus Split - Buyer / Seller Seller Pays Seller Pays - \$1.10 Soller Pays - \$1.10 None Ventura Split - Buyer / Seller Seller Seller Pays Seller Pays - \$1.10 None Soller Pays - \$1.10 None Soller Pays - \$1.10 None Soller Pays - \$1.10 Soller Pays - \$1.10 None Soller Pays - \$1.10	San Mateo	Buyer Pays	Buyer Pays	Seller Pays - \$1.10	Split - Buyer/Seller: Hillsborough \$0.30, San Mateo - \$5.00
Solano Buyer Pays Buyer Pays Seller Pays - \$1.10 Seller Pays: Vallejo - \$3.30 Sonoma Buyer Pays Buyer Pays Seller Pays - \$1.10 Seller Pays: Santa Rosa - \$2.00, Petaluma - \$2.00 Stanislaus Split - Buyer / Seller Seller Pays Seller Pays - \$1.10 None Sutter Split - Buyer / Seller Seller Pays Seller Pays - \$1.10 None Ventura Split - Buyer / Seller Seller Pays Seller Pays - \$1.10 None Soller Pays - \$1.10 None Soller Pays - \$1.10 Seller Pays None Soller Pays - \$1.10 Seller Pays - \$1.10 None Soller Pays - \$1.10 Seller Pays - \$1.10 None	Santa Clara	Seller Pays	Seller Pays	Seller Pays - \$1.10	
Sonoma Buyer Pays Buyer Pays Seller Pays - \$1.10 Seller Pays: Santa Rosa - \$2.00, Petaluma - \$2.00 Stanislaus Split - Buyer / Seller Split - Buyer / Seller Seller Pays Seller Pays - \$1.10 None Ventura Split - Buyer / Seller Seller Pays Seller Pays - \$1.10 None Ventura Split - Buyer / Seller Seller Pays Seller Pays - \$1.10 None Seller Pays - \$1.10	Santa Cruz	Split - Buyer / Seller	Split - Buyer / Seller	Seller Pays - \$1.10	None
Stanislaus Split - Buyer / Seller Seller Pays Except Turlock (50/50) Seller Pays - \$1.10 None Sutter Split - Buyer / Seller Seller Pays Seller Pays - \$1.10 None Ventura Split - Buyer / Seller Seller Pays Seller Pays - \$1.10 None Split - Buyer / Seller Pays Seller Pays Seller Pays - \$1.10 Seller Pays -	Solano	Buyer Pays	Buyer Pays	Seller Pays - \$1.10	Seller Pays: Vallejo - \$3.30
Sutter Split - Buyer / Seller Seller Pays Seller Pays - \$1.10 None Ventura Split - Buyer / Seller Seller Pays Seller Pays - \$1.10 None Volume Split - Buyer / Seller Seller Pays Seller Pays - \$1.10 None Split - Buyer / Seller Seller Pays Seller Pays Seller Pays - \$1.10 Seller Pays -	Sonoma	Buyer Pays	Buyer Pays	Seller Pays - \$1.10	Seller Pays: Santa Rosa - \$2.00, Petaluma - \$2.00
Ventura Split - Buyer / Seller Seller Pays Seller Pays - \$1.10 None Volo Split - Buyer / Seller Buyer - Davis Buyer - Davis	Stanislaus	Split - Buyer / Seller		Seller Pays - \$1.10	None
Volo Split - Ruyer / Seller Buyer - Davis Buyer - Davis Saller Pays: Woodland - \$1.10	Sutter	Split - Buyer / Seller	Seller Pays	Seller Pays - \$1.10	None
I YOLO I SOUT - BUVOR / SOUGH I ' I ' I SOUGH SOUR WOODLAND - STUD	Ventura	Split - Buyer / Seller	Seller Pays	Seller Pays - \$1.10	None
Schol All Other Schol All Other	Yolo	Split - Buyer / Seller	Buyer - Davis Seller - All Other	Buyer - Davis Seller - All Other	Seller Pays: Woodland - \$1.10
Yuba Split - Buyer / Seller Seller Pays Seller Pays - \$1.10 None	Yuba	Split - Buyer / Seller	Seller Pays		None

1. **Berkeley - Effective 12/21/2018.** 2. **Hayward & Oakland - Effective 1/1/2019.** 3. **Richmond - Effective 12/28/2018** - However, the county recorder has advised they will not be ready to assist in the new tiered rates collection by the effective date. They will continue to collect the current city rate of \$7.00/\$1,000 until they complete the process for the implementation of the change. 4. **El Cerrito - Effective 1/14/2019.** All closing costs contained in this brochure reflect customary practices within the state of California but Chicago Title Company makes no express or implied warranty regarding the information presented and assumes no responsibility for errors or omissions. ©2019 Chicago Title Company. All Rights Reserved. Revised 1/2019.

Mike Roullier Vice President | Commercial Division Chicago Title Company | National Commercial Services One Kaiser Plaza, Suite 1305 | Oakland, CA 94612 925-997-5298 mobile | 510-451-8888 office | 510-465-0738 fax RoullierM@ctt.com