

**Subject Details**

<b>PROPERTY TYPE</b>	<b>GLA</b>
Condo	943 Sq. Ft.
<b>BEDS</b>	<b>BATHS</b>
2	2.0
<b>STYLE</b>	<b>YEAR BUILT</b>
Multi-Unit Building	1988
<b>LOT SIZE</b>	<b>OWNERSHIP</b>
--	Fee Simple
<b>GARAGE TYPE</b>	<b>GARAGE SIZE</b>
Covered	1 Car(s)
<b>HEATING</b>	<b>COOLING</b>
Forced Air	Central
<b>COUNTY</b>	<b>APN</b>
Contra Costa	213-771-089

**Analysis Of Subject**

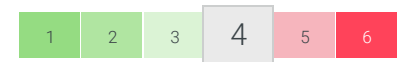
Provided by Appraiser

**CONDITION RATING**



The property is well maintained and feature limited repairs due to normal wear and tear.

**QUALITY RATING**



Dwellings with this quality rating meet or exceed the requirements of applicable building codes.

**VIEW**

**Residential**



**LOCATION**

**Residential**








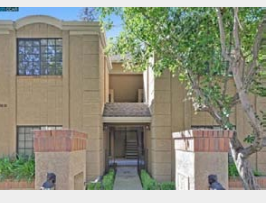


**SUBJECT COMMENTS (SITE, CONDITION, QUALITY)**

THE SUBJECT IS LOCATED WITHIN CLOSE PROXIMITY TO COMMUNITY COMMERCIAL USES. THIS IS TYPICAL FOR THE AREA AND DOES NOT APPEAR TO HAVE A NEGATIVE IMPACT ON VALUE OR MARKETABILITY. PER THE 2018 PRIOR SALE PARAGON MLS LISTING, THE SUBJECT WAS IN GOOD CONDITION. IT IS ASSUMED THE SUBJECT HAS REMAINED IN SIMILAR CONDITION AS PREVIOUSLY REPORTED.

# Sales Comparison

Provided by  
Appraiser

	MOST COMPARABLE			
	 <b>125 Reflections Dr Apt 21</b> San Ramon, CA 94583 	 <b>200 Reflections Dr Apt 21</b> San Ramon, CA 94583 	 <b>100 Reflections Dr Apt 24</b> San Ramon, CA 94583 	 <b>610 Canyon Woods Ct Apt B</b> San Ramon, CA 94582 
COMPARABLE TYPE	--	Sale	Sale	Sale
MILES TO SUBJECT	--	0.07 miles	0.06 miles	0.15 miles
DATA/ VERIFICATION SOURCE	MLS; Public Records; Tax Records; Other	MLS	MLS	MLS
LIST PRICE	--	--	--	--
LIST DATE	--	11/10/2021	12/30/2021	10/03/2021
SALE PRICE/PPSF	--	\$635,000 \$673/Sq. Ft.	\$635,000 \$673/Sq. Ft.	\$691,000 \$670/Sq. Ft.
CONTRACT/ PENDING DATE	--	11/15/2021	12/31/2021	11/16/2021
SALE DATE	--	12/09/2021	01/11/2022	11/24/2021
DAYS ON MARKET	--	5	12	52
LOCATION	N; Res	N; Res	N; Res	N; Res
LOT SIZE	--	--	--	--
VIEW	N; Res	N; Res	N; Res	N; Res
DESIGN (STYLE)	Multi-Unit Building	Multi-Unit Building	Multi-Unit Building	Multi-Unit Building
QUALITY OF CONSTRUCTION	Q4	Q4	Q4	Q4
ACTUAL AGE	34	34	34	36
CONDITION	C3	C3	C3	C3
SALE TYPE		Arms length	Arms length	Arms length
ROOMS/BEDS/BATHS	4/2/2	4/2/2	4/2/2	5/2/2
GROSS LIVING AREA	943 Sq. Ft.	943 Sq. Ft.	943 Sq. Ft.	1,031 Sq. Ft.
BASEMENT	None	None	None	None
HEATING	Forced Air	Forced Air	Forced Air	Forced Air
COOLING	Central	Central	Central	Central
GARAGE	1 CV	1 CV	1 CV	1 G -\$20,000
OTHER	--	--	--	--
OTHER	--	--	--	--
NET ADJUSTMENTS		0.00% \$0	0.00% \$0	-2.89% -\$20,000
GROSS ADJUSTMENTS		0.00% \$0	0.00% \$0	2.89% \$20,000
ADJUSTED PRICE		\$635,000	\$635,000	\$671,000

## Value Conclusion + Reconciliation



**\$635,000**  
AS-IS VALUE

**5-30 Days**  
EXPOSURE TIME

**EXTERIOR**  
INSPECTION PERFORMED  
BY A 3RD PARTY

### Sales Comparison Analysis

#### DESCRIPTION OF COMPARABLE SEARCH CRITERIA

SEARCH CRITERIA INCLUDED ALL CONDOMINIUMS UNITS LOCATED WITHIN A 1/2 MILE RADIUS FROM THE SUBJECT THAT WERE LESS THAN 1150 SQ.FT. AND BUILT BETWEEN 1980 AND 2000. NO OTHER CRITERIA WAS SPECIFIED.

#### EXPLANATION OF ADJUSTMENTS

GARAGE ADJUSTMENT IS \$20,000 PER ENCLOSED PARKING SPACE. NO OTHER ADJUSTMENTS WERE WARRANTED DUE TO INSIGNIFICANT DIFFERENCES THAT A TYPICAL BUYER WOULD NOT REACT TO.

#### ADDITIONAL COMMENTS (OPTIONAL)

### Reconciliation Summary

DATA SOURCES USED TO OBTAIN SUBJECT SPECIFICS (AGE,SIZE,UTILITY ETC) WERE PARAGON MLS, PARCELQUEST PUBLIC RECORDS AND 3RD PARTY FIELD INSPECTOR. THE SUBJECT'S CONDITION RATING IS BASED ON THE EXTRAORDINARY ASSUMPTION THAT IS HAS BEEN ADEQUATELY MAINTAINED, HAS TYPICAL UPDATING AND FINISHES SIMILAR TO COMPETING HOMES IN THE AREA AND THAT PUBLIC RECORDS/PARAGON MLS LISTINGS ACCURATELY REPORTED THE LIVING AREA AND UTILITY. BASED ON THE EXTERIOR INSPECTION FROM THE STREET, PERFORMED BY A 3RD PARTY FIELD INSPECTOR WHO PROVIDED PHOTOS AND A NARRATIVE DESCRIPTION FOR MY REVIEW, THE SUBJECT APPEARS TO BE ADEQUATELY MAINTAINED WITH NO OBVIOUS DIFFERED MAINTENANCE OR REPAIRS NEEDED. IT IS ALSO ASSUMED THAT THE SUBJECT HAS IN PLACE ALL STATE MANDATED SAFETY FEATURES SUCH AS SMOKE AND CARBON MONOXIDE DETECTOR AND THE REQUIRED DOUBLE STRAPPED FOR A TYPICAL TANK STYLE WATER HEATER. IT IS NOTED THAT IF THE EXTRAORDINARY ASSUMPTION IS UNTRUE IT MAY AFFECT THE ASSIGNMENT RESULTS. The subject has NOT been effected by the recent wildfires, flooding, mudflows, and debris flow THERE IS NO DRILLING OR MINING PRESENT ON THE SUBJECT SITE. MARKET VALUE: DEFINITION OBTAINED FROM THE APPRAISAL INSTITUTE: MARKET VALUE: a type of value, stated as an opinion, that presumes the transfer of a property (i.e., a right of ownership or a bundle of such rights), as of a certain date, under specific conditions set forth in the definition of the term identified by the appraiser as applicable in an appraisal. Coronavirus (COVID-19) COVID-19 was declared a pandemic and a national state of emergency in early 2020. Due to the ongoing situation, it is not possible at this time to quantify its long-term or short-term effects on real estate markets or on the subject property. The value opinion contained in this appraisal is based on findings of an analysis of market data available to the appraiser at the time of the assignment. This situation is continuously evolving and the client is advised to take this into consideration. Until more market data is available, values towards the low end of the adjusted range will be given more consideration for the final estimate of value. The subject has NOT been effected by the recent wildfires, flooding, mudflows, and debris flow I have performed no service for the subject property as an appraiser or in any other capacity in the 36 months immediately preceeding the acceptance of this assignment. THERE IS NO DRILLING OR MINING PRESENT ON THE SUBJECT SITE. I acknowledge that I have completed this report in compliance with USPAP minimum license standards and any state license boards regulations and rules which may include: fee disclosure requirements, certification and/or attestation statements, license formatting/placement, Registration requirements, continuing education requirements, etc. If applicable, any clarity of these state specific requirements was gained from the state board which I am licensed. This appraiser has prepared this appraisal in compliance with the Appraisal Independence Requirements from FannieMae's announcement SEL-2010-14, FreddieMac's Announcement Number 2010-23, the Dodd-Frank Act, or the updated Interagency Appraisal & Evaluation Guidelines. The intended use of this report is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction,

## Appraiser Commentary Summary

Provided by  
Appraiser

### Subject Comments (Site, Condition, Quality)

From Page 1

THE SUBJECT IS LOCATED WITHIN CLOSE PROXIMITY TO COMMUNITY COMMERCIAL USES. THIS IS TYPICAL FOR THE AREA AND DOES NOT APPEAR TO HAVE A NEGATIVE IMPACT ON VALUE OR MARKETABILITY. PER THE 2018 PRIOR SALE PARAGON MLS LISTING, THE SUBJECT WAS IN GOOD CONDITION. IT IS ASSUMED THE SUBJECT HAS REMAINED IN SIMILAR CONDITION AS PREVIOUSLY REPORTED.

### Neighborhood and Market

From Page 6

THE SUBJECT IS LOCATED IN A SUBURBAN RESIDENTIAL AREA WHICH IS COMPOSED OF AVERAGE QUALITY, DETACHED SINGLE FAMILY HOMES AND CONDOMINIUM DEVELOPMENTS. COMMUNITY SERVICES, SCHOOLS, SHOPPING AND LOCAL PARKS ARE LOCATED NEARBY. SEVERAL MAJOR EMPLOYMENT CENTERS, INCLUDING (BUT NOT LIMITED TO) SAN RAMON, WALNUT CREEK, FREMONT, BERKELEY, SAN FRANCISCO, OAKLAND AND SAN JOSE, ARE WITHIN A 10-90 MINUTE COMMUTE. THE SUBJECT IS LOCATED IN "REFLECTIONS". THIS IS A DEVELOPMENT COMPOSED OF 296 AVERAGE QUALITY CONDOMINIUM UNITS. HOMEOWNERS PAY \$385 PER MONTH FOR THE USE AND MAINTENANCE OF THE COMMON AREAS WHICH INCLUDE: CLUBHOUSE, GYM, POOL, SAUNA, BBQ AREA, GREENBELTS AND SECURED/GATED DEVELOPMENT. HOA DUES AND COMMUNITY AMENITIES ARE TYPICAL FOR THE AREA AND COMPETING DEVELOPMENTS. HOA DUES ARE MANDATORY.

### Analysis of Prior Sales & Listings

From Page 5

OUR RESEARCH HAS INDICATED NO SALE OR TRANSFER OF TITLE FOR THE SUBJECT PROPERTY IN THE PAST THIRTY SIX MONTHS

### Highest and Best Use Additional Comments

The subject's current use as a condominium is the highest & best use as it's legally permissible, physically possible, financially feasible and most profitable



## Subject Details

 Provided by Appraiser

### Sales and Listing History

**PRIOR SALES OR TRANSFERS WITHIN 3 YEARS?**

No

**LISTING STATUS**

Not Listed in Past Year

**DATA SOURCE(S)**

MLS,Public Records,Tax Records

**EFFECTIVE DATE**

01/22/2022

**SALES AND LISTING HISTORY ANALYSIS**

OUR RESEARCH HAS INDICATED NO SALE OR TRANSFER OF TITLE FOR THE SUBJECT PROPERTY IN THE PAST THIRTY SIX MONTHS

### Order Information

**BORROWER**

Redwood Holdings LLC

**LOAN NUMBER**

47841

**PROPERTY ID**

32004600

**ORDER ID**

7907850

**ORDER TRACKING ID**

01.20.22\_CV

**TRACKING ID 1**

01.20.22\_CV

### Legal

**OWNER**

KALNAR,HOMES LL

**ZONING DESC.**

RESIDENTIAL MEDIUM DENSITY

**ZONING CLASS**

RM

**ZONING COMPLIANCE**

Legal

**LEGAL DESC.**

T6780 L1 B13 U21

### Highest and Best Use

**IS HIGHEST AND BEST USE THE PRESENT USE**

Yes

**PHYSICALLY POSSIBLE?**



**FINANCIALLY FEASIBLE?**



**LEGALLY PERMISSABLE?**



**MOST PRODUCTIVE USE?**



### Economic

**R.E. TAXES**

\$7,451

**HOA FEES**

\$385 Per Month

**PROJECT TYPE**

Condo

**FEMA FLOOD ZONE**

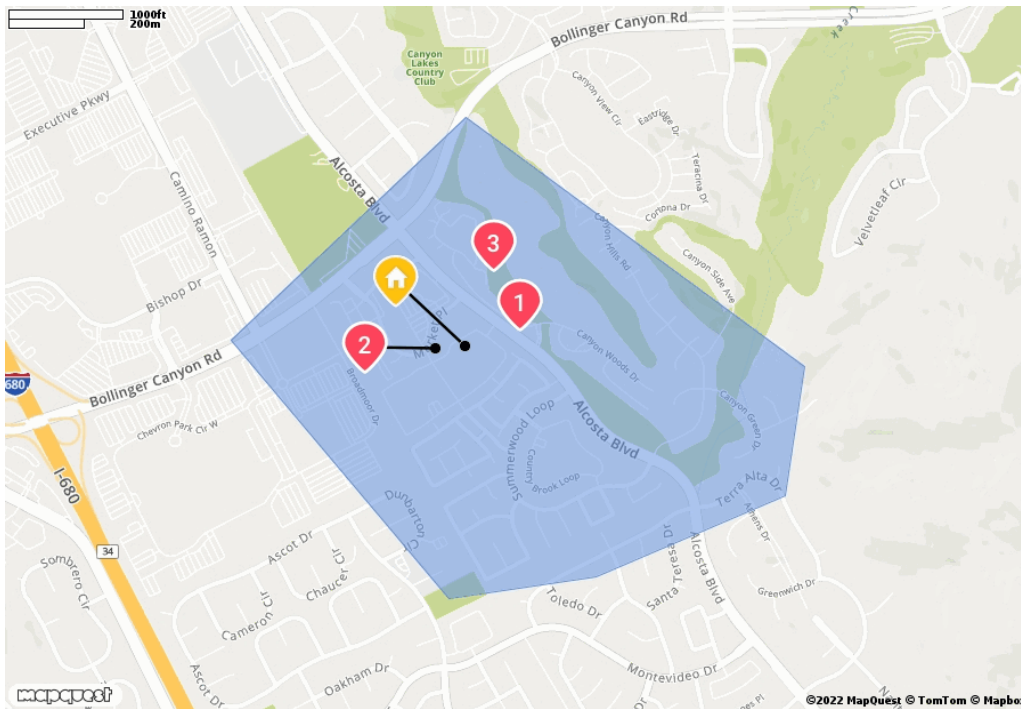
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**FEMA SPECIAL FLOOD ZONE AREA**

No

# Neighborhood + Comparables

Provided by  
Appraiser



Sales in Last 12M

148

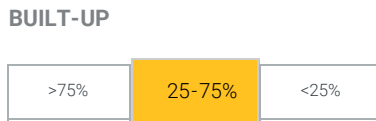
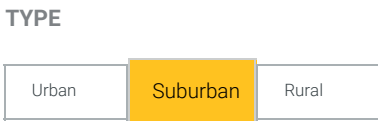
Months Supply

0.1

Avg Days Until Sale

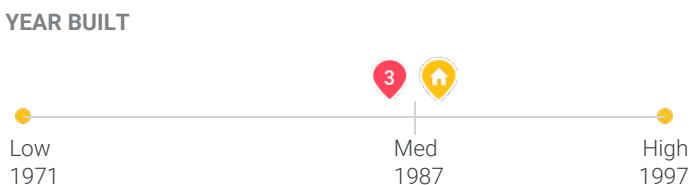
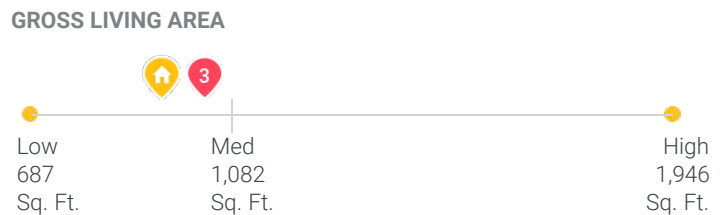
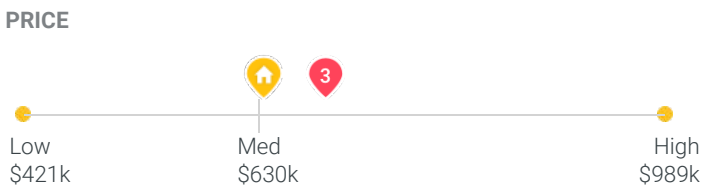
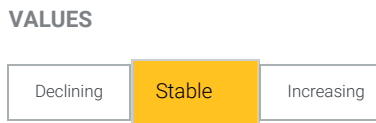
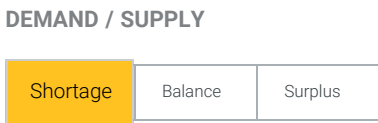
10

Subject Neighborhood as defined by the Appraiser



**NEIGHBORHOOD & MARKET COMMENTS**

THE SUBJECT IS LOCATED IN A SUBURBAN RESIDENTIAL AREA WHICH IS COMPOSED OF AVERAGE QUALITY, DETACHED SINGLE FAMILY HOMES AND CONDOMINIUM DEVELOPMENTS. COMMUNITY SERVICES, SCHOOLS, SHOPPING AND LOCAL PARKS ARE LOCATED NEARBY. SEVERAL MAJOR EMPLOYMENT CENTERS, INCLUDING (BUT NOT LIMITED TO) SAN RAMON, WALNUT CREEK, FREMONT, BERKELEY, SAN FRANCISCO, OAKLAND AND SAN JOSE, ARE WITHIN A 10-90 MI ... *(continued in Appraiser Commentary Summary)*



**SITE SIZE**  
Not Applicable to Condo Assignments

## Subject Photos



Front



Address Verification



Side



Side



Side



Street



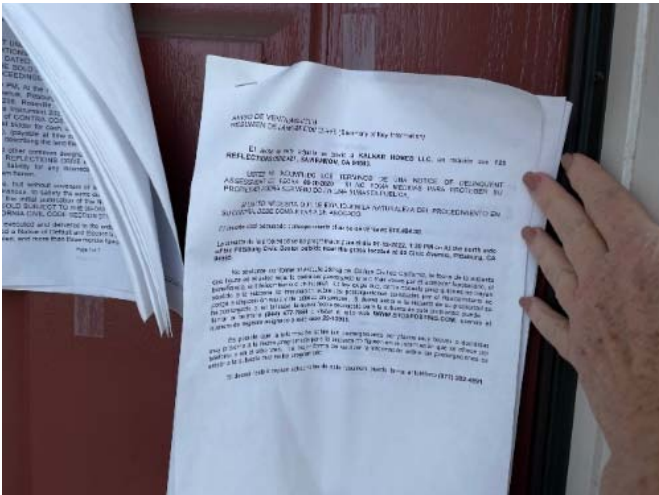
### Subject Photos



Street



Other



Other



Other



## Comparable Photos

Provided by  
Appraiser

1 200 Reflections Dr Apt 21  
San Ramon, CA 94583



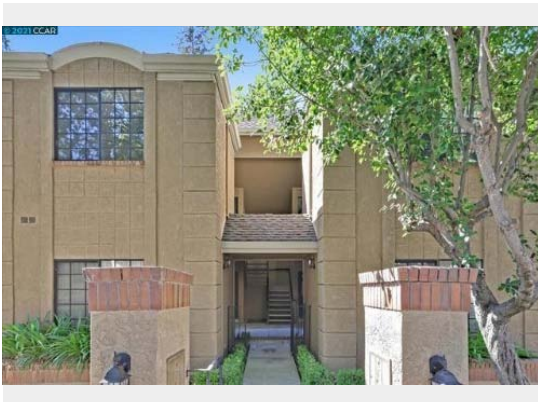
Front

2 100 Reflections Dr Apt 24  
San Ramon, CA 94583



Front

3 610 Canyon Woods Ct Apt B  
San Ramon, CA 94582



Front

## Scope of Work



Provided by  
Appraiser

### REPORT FORMAT:

This report has been prepared under the following USPAP reporting option: Appraisal Report. The content of this Appraisal Report has been supplemented with additional information and data about the subject property and its market, as well as the data, reasoning, and analyses that were used in the valuation process. The cost approach and income approach have been omitted from this report as they are not necessary to produce credible assignment results. If the appraiser determines that credible assignment results cannot be provided without employing either the cost or income approaches to value, this assignment will be rejected by the appraiser or the scope expanded to the extent required to produce credible assignment results in compliance with USPAP. Unless otherwise stated, the appraiser has incorporated only the Sales Comparison Approach.

### PURPOSE OF THE ASSIGNMENT:

The purpose of this Appraisal Report is to determine an and the opinion of the market value for the subject property, at which it could sell in a typical exposure time for the area, considering current market conditions, the condition of the subject and necessary repairs.

### SCOPE OF WORK:

This Appraisal Report was performed by a Licensed or Certified Real Estate Appraiser to estimate the market value of the subject property being evaluated as of the effective date of value stated. Clear Capital has provided the appraiser with additional preliminary data resources for consideration in the analysis, which may include: Property Inspection, MLS records, and Public Records. Although the appraiser did not physically inspect the subject property, at a minimum the appraiser has considered the results of a recent visual property inspection completed by Rachael Hand, a licensed real estate agent having completed the above referenced Property Inspection.

### AT A MINIMUM, THE APPRAISER HAS:

1. considered the additional data resources provided by Clear Capital as a resource for subject property and market data/characteristics;
2. consulted and considered supplemental market data from readily available data sources;
3. estimated the market value of the subject as of the effective date of this report restricting the desktop analysis to a sales comparison approach unless this was insufficient for credible assignment results.

### THE APPRAISER HAS NOT:

1. Physically inspected the subject property or any of the comparables contained within the original report(s) or comparables presented in support of the appraiser's value opinion(s).

### INTENDED USE:

The intended use of this Appraisal Report is for the lender/client to evaluate the property that is the subject of this appraisal for home equity line of credit, loan funding due diligence, loan sale, loan modification or loan securitization purposes.

### INTENDED USER:

The intended user of this appraisal report is the lender/client.

### DEFINITION OF MARKET VALUE

Market value means the most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller each acting prudently and knowledgeably, and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby:

1. buyer and seller are typically motivated;
2. both parties are well informed or well advised, and acting in what they consider their own best interest;
3. a reasonable time is allowed for exposure in the open market;
4. payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and
5. the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions granted by anyone associated with the sale.

**(Source of Market Value Definition: Fannie Mae Selling Guide; Section B4-1.1-01: Definition of Market Value (04/15/2014))**

### SCOPE OF WORK COMMENTS

none

## Assumptions, Conditions, Certifications, & Signature



### EXTRAORDINARY ASSUMPTIONS

The appraiser did not perform a physical inspection, interior or exterior of the subject property or any of the comparable sales and assumes that the inspection information reported within the Property Inspection provided as well as the aerial images supplied and reviewed by the appraiser are accurate as of the effective date, unless otherwise stated. Should the information found in the Property Inspection be inaccurate, these assumptions could significantly alter the opinions and conclusions contained within this report.

### EXTRAORDINARY ASSUMPTIONS AND HYPOTHETICAL CONDITIONS COMMENTS

*none*

### STATEMENT OF ASSUMPTIONS AND LIMITED CONDITIONS:

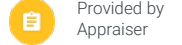
1. The appraiser did not perform a physical inspection, interior or exterior, of the subject property or any of the comparable sales presented.
2. The physical inspection, interior or exterior, was performed by a licensed real estate professional as noted in the additional data resources provided. For the purposes of this analysis, the description of the subject and comps in the additional data resources provided for use in this analysis are assumed to be true, current and accurate unless specifically found to be otherwise.
3. The appraiser assumes no responsibility for matters of a legal nature affecting the property which is the subject of this assignment or the title thereto, nor does the appraiser render any opinion as to the title, which is assumed to be good and marketable and free from known value influencing easements, restrictions, encumbrances, leases, reservations, covenants, contracts, declarations, special assessments, ordinances or other items of a similar nature, unless otherwise noted.
4. The appraiser assumes that there are no hidden or unapparent conditions of the property, subsoil, or structures, which would render the property less valuable. The appraiser assumes no responsibility for such conditions, or for engineering which might be required to discover such factors.
5. Information, estimates, and opinions furnished to the appraiser, and contained in the additional data resources provided, were obtained from sources considered reliable and believed to be true and correct, unless stated elsewhere. If contradictory information is obtained and deemed more reliable, the appraiser will cite that source and the assumptions associated with that information.
6. Disclosure of the contents of the report is governed by USPAP and the Bylaws and Regulations of the professional appraisal organizations with which the appraiser is affiliated.
7. No change of any item in the report shall be made by anyone other than the appraiser and the appraiser shall have no responsibility for any such unauthorized change. The use of this report is limited to the named client and intended user(s) identified within this report.

### LIMITING CONDITIONS COMMENTS

*none*



## Assumptions, Conditions, Certifications, & Signature (Cont.)



**I CERTIFY THAT, TO THE BEST OF MY KNOWLEDGE AND BELIEF:**

1. The statements of fact contained in this report are true and correct.
2. The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions
3. I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
4. Unless otherwise stated below in the "Additions to Appraiser's Certification" section; I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
5. I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
6. My engagement in this assignment was not contingent upon developing or reporting predetermined results.
7. My employment and/or compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
8. My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.
9. The appraiser relied on the additional data sources for subject property characteristics and the physical inspection information performed by Rachael Hand and did not make a personal inspection of the property that is the subject of this report.
10. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

**APPRAISER'S CERTIFICATION COMMENTS**

none

**SIGNATURE**

**NAME**

Shaun Irons

**EFFECTIVE DATE**

01/21/2022

**DATE OF REPORT**

01/22/2022

**LICENSE #**

AR025971

**STATE**

CA

**EXPIRATION**

10/21/2023

**COMPANY**

Irons Appraisal Services

# Property Condition Inspection

Provided by  
Onsite Inspector



PROPERTY TYPE	CURRENT USE	PROJECTED USE
Condo	Condo	Condo
OCCUPANCY	GATED COMMUNITY	ATTACHED TYPE
Vacant	Yes	Attached
PARKING TYPE	STORIES	UNITS
Carport; 1 spaces	2	1
EXTERIOR REPAIRS	INTERIOR REPAIRS	TOTAL REPAIRS
\$0	N/A	\$0

## Condition & Marketability

<b>CONDITION</b>	✓ Good	Landscape and building are maintained by the HOA. PLEASE NOTE: there is a notice posted on the door for a trustees sale.
<b>SIGNIFICANT REPAIRS NEEDED</b>	✓ No	-
<b>CURRENT ZONING VIOLATIONS/ POTENTIAL ZONING CHANGES</b>	✓ No	-
<b>SUBJECT CONFORMITY TO NEIGHBORHOOD (QUALITY, AGE, STYLE, &amp; SIZE)</b>	✓ Yes	-
<b>AVERAGE CONDITION OF NEIGHBORING PROPERTIES</b>	✓ Good	-
<b>BOARDED OR VACANT PROPERTIES NEAR SUBJECT</b>	✓ No	-
<b>SUBJECT NEAR POWERLINES</b>	✓ No	-
<b>SUBJECT NEAR RAILROAD</b>	✓ No	-
<b>SUBJECT NEAR COMMERCIAL PROPERTY</b>	⚠ Yes	Outside of the complex is a shopping complex about 750 feet away

## Property Condition Inspection - Cont.

 Provided by  
Onsite Inspector

### Condition & Marketability - cont.

SUBJECT IN FLIGHT PATH OF AIRPORT	✓	No	-
ROAD QUALITY	✓	Good	-
NEGATIVE EXTERNALITIES	✓	No	-
POSITIVE EXTERNALITIES	✓	No	-



## Repairs Needed

### Exterior Repairs

ITEM	COMMENTS	COST
Exterior Paint	-	\$0
Siding/Trim Repair	-	\$0
Exterior Doors	-	\$0
Windows	-	\$0
Garage /Garage Door	-	\$0
Roof/Gutters	-	\$0
Foundation	-	\$0
Fencing	-	\$0
Landscape	-	\$0
Pool /Spa	-	\$0
Deck/Patio	-	\$0
Driveway	-	\$0
Other	-	\$0
TOTAL EXTERIOR REPAIRS		\$0

## Agent / Broker

ELECTRONIC SIGNATURE	LICENSE #	NAME	COMPANY	INSPECTION DATE
/Rachael Hand/	01450616	Rachael Hand	Golden Gate Sotheby's International Realty	01/21/2022