APPRAISAL OF



LOCATED AT:

441 Ian Court Hollister, CA 95023

FOR:

Wedgewood Inc. 2015 Manhattan Beach Blvd Suite 100 Redondo Beach, CA, 90278

BORROWER:

Oscar Covarrubias

AS OF:

March 23, 2023

BY:

David Rocha Certified Residential Appraiser, AR038102

52565

Exterior-Only Inspection Residential Appraisal Report File No. 0323148DR

	or tills sullilli	ary appraisari	report is t	to prov	riae the lenaer/d	menii wiin an a	iccura	ate, and adequ	atery su	ipported	, opinion of the r	narket va	alue of the s	subject prope	J1 ty.
Property A	ddress 441 lar	n Court					City	Hollister			Sta	te CA	Zip Code 9	5023	
Borrower C	Oscar Covarri	ubias			Owner	of Public Record	d Osc	car Covarrubia	as		Co	unty San	Benito		
	cription 441 IA														
	Parcel # 054-						Tav	Year 2022			D F	. Taxes \$	5 323		
	ood Name Hol							Reference Ext	orior				t 0005.02		
			٦,,,,,,,		6	1.4		Reference EXI	enoi			iisus mac			
4	X Owner	Tenant	Vacant	_		Assessments \$	b U				PUD HOA\$ 0		per yea	arperm	iontn
3	ights Appraised			₹		er (describe)									
Assignmen		urchase Transac	ction	Refina	ance Transaction	X Other (des	cribe)	Servicing							
Lender/Clie	ent Wedgewo	od Inc.			Addre	ss 2015 Manha	attan	Beach Blvd S	uite 100	, Redor	ido Beach, CA 9	0278			
Is the subje	ect property curi	ently offered for	sale or has	s it beer	n offered for sale	n the twelve mor	nths pr	rior to the effective	ve date o	f this app	raisal?	'es XI	No		
Report data	a source(s) use	d, offering price(s), and dat	e(s).	MLS, County R	ecord. Subjec	t has	not been liste	d acros	s local N	/ILS in the past :	36 month	าร		
.,		Jr (,												
I did	did not an	alyze the contrac	ct for sale f	for the s	subject purchase t	ransaction. Expla	ain the	e results of the ar	nalysis of	the contr	act for sale or why	the analy	sis was not pe	erformed.	
Contract Pr	rian ¢	Do	to of Contr			la tha property	aallar	the owner of nu	hlia raaar	·40	No. DNo.	Data Cau	raa(a)		
			te of Contr					the owner of pu				Data Sour	\sim		
3	•		•			payment assistar	nce, et	tc.) to be paid by	any part	y on beha	alf of the borrower?		JYes ∟N	0	
If Yes, repo	ort the total dolla	ar amount and de	escribe the	items t	to be paid.										
Note: Race	e and the racia	l composition o	of the neig	hborh	ood are not appr	aisal factors.			-	_		_			
		od Characterist				One-Unit F	Housir	ng Trends			One-Unit Hou	sing	Presen	it Land Use %	,
Location		X Suburban	Rural		Property Values			X Stable	Decli	ining	PRICE	AGE	One-Unit		0 %
		X 25-75%	=	- 2E0/		\equiv	ſ		=-						2 %
Built-Up	=		Under	25%	Demand/Supply		<u></u>	In Balance		Supply	\$(000)	(yrs)	2-4 Unit		
Growth L		X Stable	Slow		Marketing Time	X Under 3 m		3-6 mths		6 mths	650 Low		Multi-Family		1 %
Neighborh	ood Boundaries	The Hollister	r neighbo	<u>rhood</u>	is bordered by	Hwy 152-nort	h, foo	<u>othills-east, H</u> w	<u>/y 10</u> 1-v	vest	882 High	41	Commercial	1	0 %
~	Pinos-south.										770 Pred.	28	Other vaca		7 %
	ood Description	See Attache	ed Adden	dum									1	-	
· ·	- 24 2030 IPHOH	200,11140110		WIIII											
Market Cor	nditions (includi	ng support for the	e above co	onclusio	ons) <u>See Attac</u>	hed Addendur	n.								
Dimensions	s 6000 X 1				Area 6000) sf		Shape	Irregula	ar		View N	:Res:		
-	ning Classificat	ion P1				scription Single	famil		og un				,		
			LNI					$\overline{}$	1/1	``					
Zoning Cor					ing (Grandfathere		o Zoni	ingillega	ıl (descrik	oe)					
		of the subject n	roportuo												
								ications) the pre			_			est and best	
use is as	developed/in										Yes No ally possible fina				
	•	proved. No ot	ther uses			viable, or allow	edIt	t is legally per	missible		ally possible fina	ancially f	easible and	most profita	able
Utilities	Public		ther uses		SFR would be v	viable, or allow Public	edIt		missible		ally possible fina Off-site Improve	ancially f	easible and	most profita Public Pri	
Utilities Electricity	Public	proved. No ot	ther uses		SFR would be v	viable, or allow Public	edIt	t is legally per	missible		ally possible fina Off-site Improve Street Asphalt	ancially f	easible and	most profita	able
Utilities Electricity Gas	Public X	Other (describ	ther uses be)	than S	SFR would be v Water Sanitary Sev	viable, or allow Public X ver X	edIt	t is legally peri	missible)	, physic	ally possible fina Off-site Improve Street Asphalt Alley None	ancially f	easible and Type	most profita Public Pri	able
Utilities Electricity Gas FEMA Spe	Public X X cial Flood Haza	other (described) other (described) other (described) other (described)	ther uses be) Yes XN	than S	Water Sanitary Severence Sance Zone	viable, or allow Public X ver X X	vedlt	t is legally peri	missible 06069	, physic	ally possible fina Off-site Improve Street Asphalt Alley None FEM	ancially f ements— IA Map Da	easible and	most profita Public Pri	able
Utilities Electricity Gas FEMA Spe Are the utili	Public X X cial Flood Haza	other (describ other (describ ord Area	ther uses De) Yes X N Typical for the second sec	than S	Water Sanitary Severe EMA Flood Zone ket area?	viable, or allow Public X ver X X Yes No	redlt	t is legally period the describe of the descri	06069	c, physic C0185E typical	ally possible fina Off-site Improve Street Asphalt Alley None O FEN and common for	ancially frements— 1A Map Daarea.	easible and -Type ate 04/16/20	most profita Public Pri X 009	able vate
Utilities Electricity Gas FEMA Specare the utility Are there a	Public X X cial Flood Haza ities and off-site any adverse site	Other (describer) ord Area improvements to conditions or ex	ther uses De) Yes X N Typical for the sternal factors	than S	Water Sanitary Sev FEMA Flood Zone ket area? X sements, encroaci	viable, or allow Public X ver X Yes No nments, environr	vedlt	Dither (describe) FEMA Map # o, describe. Pu conditions, land	06069 blic are	CO185E typical ac.)?	ally possible fina Off-site Improve Street Asphalt Alley None TEM And Common for Yes X No	MA Map Daarea. If Yes,	easible and Type ate 04/16/20 describe. N	most profita Public Pri X 009 0 adverse si	vate
Utilities Electricity Gas FEMA Spe- Are the utili Are there a conditions	Public X X cial Flood Haza ities and off-site any adverse site s, no encroac	other (described) ord Area improvements to conditions or exhments, or ph	ther uses De) Yes X N Typical for the sternal factor Typical control factor Typical facto	than S	Water Sanitary Sev FEMA Flood Zone ket area? X sements, encroachs observed. Si	viable, or allow Public X ver X Yes No nments, environmete size is from	redlt c O If Nomental coun	t is legally periodic describe) FEMA Map # o, describe. Pu conditions, land	06069 blic are uses, etcensions.	CO185E typical ac.)?	ally possible fina Off-site Improve Street Asphalt Alley None TEM and common for Yes X No or inspection froi	MA Map Daarea. If Yes,	easible and Type ate 04/16/20 describe. N	most profita Public Pri X 009 0 adverse si	vate
Utilities Electricity Gas FEMA Spe- Are the utili Are there a conditions	Public X X cial Flood Haza ities and off-site any adverse site s, no encroac	other (described) ord Area improvements to conditions or exhments, or ph	ther uses De) Yes X N Typical for the sternal factor Typical control factor Typical facto	than S	Water Sanitary Sev FEMA Flood Zone ket area? X sements, encroaci	viable, or allow Public X ver X Yes No nments, environmete size is from	redlt c O If Nomental coun	t is legally periodic describe) FEMA Map # o, describe. Pu conditions, land	06069 blic are uses, etcensions.	CO185E typical ac.)?	ally possible fina Off-site Improve Street Asphalt Alley None TEM and common for Yes X No or inspection froi	MA Map Daarea. If Yes,	easible and Type ate 04/16/20 describe. N	most profita Public Pri X 009 0 adverse si	vate
Utilities Electricity Gas FEMA Spe- Are the utili Are there a conditions	Public X X cial Flood Haza ities and off-site any adverse site s, no encroac	other (described) ord Area improvements to conditions or exhments, or ph	ther uses De) Yes X N Typical for the sternal factor Typical control factor Typical facto	than S	Water Sanitary Sev FEMA Flood Zone ket area? X sements, encroachs observed. Si	viable, or allow Public X ver X Yes No nments, environmete size is from	redlt c O If Nomental coun	t is legally periodic describe) FEMA Map # o, describe. Pu conditions, land	06069 blic are uses, etcensions.	CO185E typical ac.)?	ally possible fina Off-site Improve Street Asphalt Alley None TEM and common for Yes X No or inspection froi	MA Map Daarea. If Yes,	easible and Type ate 04/16/20 describe. N	most profita Public Pri X 009 0 adverse si	vate
Utilities Electricity Gas FEMA Spe Are the utili Are there a conditions is Concre	Public X X cial Flood Haza ities and off-site iny adverse site s, no encroac ite. Covered f	other (described) ord Area improvements to conditions or exhments, or phront porch, pu	rysical consistency of the constraint of the con	than S No F he mark ors (ease ndition es beir	Water Sanitary Sev FEMA Flood Zone ket area? X sements, encroact ns observed. Sing typical and c	viable, or allow Public X ver X X Yes No nments, environr te size is from tommon. See a	vedlt c o If Nomental coun addition	t is legally period by the (describe) FEMA Map # o, describe. Pu conditions, land ty record dime	06069 blic are uses, et	CO185E typical c.)? . Exterice cost ap	ally possible fina Off-site Improve Street Asphalt Alley None O FEM and common for Yes X No or inspection from	MA Map Da area. If Yes, m the str	easible and Type ate 04/16/20 describe. Neet only, fro	most profita Public Pri X 009 0 adverse si	vate
Utilities Electricity Gas FEMA Spee Are the utili Are there a conditions is Concre Source(s) U	Public X X cial Flood Haza ities and off-site iny adverse site s, no encroac ite. Covered f	other (described) ord Area Year improvements to conditions or exhments, or phront porch, pure all Characteristics	ther uses yes XN ypical for the ternal factor ysical control blic utilities	than S No F he mark ors (ease ndition es beir	Water Sanitary Sev FEMA Flood Zone ket area? X sements, encroachs observed. Si	viable, or allow Public X ver X X Yes No nments, environr te size is from nommon. See a	e o If Nomental countaid addition	FEMA Map # o, describe. Pu conditions, land ty record dime onal comment	06069 blic are uses, et ensions.	CC0185E typical c.)? . Exterice cost ap	ally possible fina Off-site Improve Street Asphalt Alley None OFEN and common for Yes X No or inspection froi oproach. Prior Inspection	Ancially fements— IA Map Diarea. If Yes, m the str	easible and Type ate 04/16/20 describe. Neet only, from	most profita Public Pri X 009 o adverse si ont of proper	vate
Utilities Electricity Gas FEMA Spee Are the utili Are there a conditions is Concre Source(s) U	Public X x cial Flood Haza ities and off-site iny adverse site s, no encroac ite. Covered f Used for Physic (describe) Visu	other (described) ord Area improvements to conditions or exhments, or phoront porch, put all Characteristics all exterior ins	ther uses yes XN ypical for the ternal factor ysical control blic utilities	No Fhe markors (eas ndition es beir	Water Sanitary Sev FEMA Flood Zone ket area? X sements, encroact ns observed. Sing typical and c	viable, or allow Public X ver X X Yes No Imments, environr tie size is from Immommon. See a	e o If Nomental countaid addition	t is legally period ther (describe) FEMA Map # o, describe. Pu conditions, land thy record dimensional comment	06069 blic are uses, et ensions. ds above	CC0185E typical c.)? . Exterice cost ap	ally possible fina Off-site Improve Street Asphalt Alley None OFEN and common for Yes X No or inspection froi oproach. Prior Inspection Realist, MLS list	Ancially fements— IA Map Diarea. If Yes, m the str	easible and Type ate 04/16/20 describe. Note the eet only, from the eet only, from the eet only in the eet on	most profita Public Pri X [] 009 o adverse si ont of proper	vate
Utilities Electricity Gas FEMA Spe Are the utili Are there a conditions is Concre Source(s) L X Other (Public X x cial Flood Haza ities and off-site any adverse site s, no encroace te. Covered f Used for Physic (describe) Visu GENERAL DI	other (described and Area	ther uses yes XN yypical for the ternal factor sysical coublic utilities s of Proper pection	No Fhe markors (eas ndition es beir	Water Sanitary Sev FEMA Flood Zone ket area? X sements, encroaci ns observed. Si ng typical and c Appraisal File	viable, or allow Public X ver X Yes No ments, environr te size is from frommon. See a	/edlt	t is legally period ther (describe) FEMA Map # o, describe. Pu conditions, land the record dimensional comment assessment and T ata Source(s) for Heating / Cooli	06069 blic are uses, et ensions. Is above Gross Ling	CO185E typical c.;)? . Exterio	ally possible fina Off-site Improve Street Asphalt Alley None OFEN and common for Yes X No or inspection from oproach. Prior Inspection Realist, MLS list Amenities	IA Map Darea. If Yes, m the str	easible and Type ate 04/16/20 describe. Note the eet only, from the eet only are constituted by the eet only are constituted	most profita Public Pri X [] 009 o adverse si ont of proper	vate
Utilities Electricity Gas FEMA Spe- Are the utility Are there a conditions is Concre Source(s) L X Other (Public X X cial Flood Haza ities and off-site iny adverse site s, no encroac ete. Covered f Used for Physic (describe) Visu GENERAL DI One	other (described) ord Area improvements to conditions or exhments, or phoront porch, put all Characteristics all exterior ins	ther uses yes XN yypical for the ternal factor sysical coublic utilities s of Proper pection	than \$ No F he mark ors (eas ndition es beir	Water Sanitary Sev FEMA Flood Zone ket area? X sements, encroach ns observed. Sing typical and company typical and company typical services on the company typ	viable, or allow Public X ver X Yes No nments, environr te size is from common. See a s X MLS CRIPTION Crawl Space	If Nomental countain addition Da	FEMA Map # o, describe. conditions, land aty record dime onal comment ata Source(s) for Heating / Cooli FWA HWI	06069 blic are uses, et ensions. Is above Gross Ling	CC0185E typical c.)? . Exterior cost approximate cost app	ally possible fina Off-site Improve Street Asphalt Alley None O FEM and common for Yes X No or inspection from oproach. Prior Inspection Realist, MLS lis Amenities place(s) # 1	IA Map Darea. If Yes, m the str	easible and Type ate 04/16/20 describe. Note the eet only, from the eet only are constructed by the eet of the e	most profita Public Pri X	vate
Utilities Electricity Gas FEMA Spe- Are the utility Are there a conditions is Concre Source(s) L X) Other (Units X # of Stories	Public X X Ixicial Flood Haza ities and off-site iny adverse site s, no encroace ete. Covered f Used for Physic (describe) Visu GENERAL DI One 6 5 2	other (described proved. No of Other (described proved.) Indicate the conditions or expectation of the condition	ther uses yes XN ypical for the ternal factor ysical control blic utilities s of Proper pection ory Unit	than \$ No F the mark ors (eas ndition es beir rty X Co	Water Sanitary Sev FEMA Flood Zone ket area? X sements, encroach ns observed. Sing typical and co Appraisal File GENERAL DESC oncrete Slab ull Basement	viable, or allow Public X ver X Yes No ments, environr te size is from common. See a s X MLS CRIPTION Crawl Space Finished	If Nonental countains additions	FEMA Map # o, describe. conditions, land ty record dime onal comment sessment and T ata Source(s) for Heating / Cooli FWA HWI Radiant	06069 blic are uses, et ensions. Is above Gross Ling	CO185E typical c.)? Exterior cost aportion of the c	ally possible fina Off-site Improve Street Asphalt Alley None O FEM and common for Yes X No or inspection from oproach. Prior Inspection Realist, MLS lis Amenities place(s) # 1 adStove(s) # 0	IA Map Darea. If Yes, m the str Propstings, co	easible and Type ate 04/16/20 describe. Note the control of the	most profita Public Pri X [009 0 adverse si ont of proper ds prage of Cars 3	vate
Utilities Electricity Gas FEMA Spe- Are the utili Are there a conditions is Concre Source(s) L X Other (Units X # of Stories Type X	Public X X cial Flood Haza ities and off-site iny adverse site s, no encroace ete. Covered f Used for Physic (describe) Visu GENERAL DI One C Det. Det. Det.	other (described proved. No of Other (described proved.) Indicate the conditions or expectation of the condition	ther uses yes XN yypical for the ternal factor sysical coublic utilities s of Proper pection	than \$ No F the mark ors (eas ndition es beir rty X Co	Water Sanitary Sev FEMA Flood Zone ket area? X sements, encroach ns observed. Sing typical and company typical and company typical services on the company typ	viable, or allow Public X ver X Yes No nments, environr te size is from common. See a s X MLS CRIPTION Crawl Space	If Note that the state of the s	ris legally periother (describe) FEMA Map # o, describe. Pu conditions, land ty record dime onal comment ssessment and T ata Source(s) for Heating / Cooli FWA HWI Radiant Other	06069 blic are uses, et ensions. Is above Gross Ling	c.)? Exterior cost ap (X) Fire (X) Pati	ally possible fina Off-site Improve Street Asphalt Alley None OFFEN and common for Yes X No or inspection from Optroach. Prior Inspection Realist, MLS list Amenities place(s) # 1 odStove(s) # 0 o/Deck CC	IA Map Darea. If Yes, m the str Propstings, co	easible and Type ate 04/16/20 describe. Note the control of the	most profita Public Pri X	vate
Utilities Electricity Gas FEMA Spe- Are the utility Are there a conditions is Concre Source(s) L X) Other (Units X # of Stories	Public X X cial Flood Haza ities and off-site iny adverse site s, no encroace ete. Covered f Used for Physic (describe) Visu GENERAL DI One C Det. Det. Det.	other (described proved. No of Other (described proved. No	ther uses yes XN ypical for the ternal factor ysical control blic utilities s of Proper pection ory Unit	than \$ No F he markors (eas ndition es beir rty X Cc FL Pa	Water Sanitary Sev FEMA Flood Zone ket area? X sements, encroach ns observed. Sing typical and co Appraisal File GENERAL DESC oncrete Slab ull Basement	viable, or allow Public X ver X Yes No nments, environr te size is from frommon. See a s X MLS CRIPTION Crawl Space Finished Finished	If Note that the state of the s	FEMA Map # o, describe. conditions, land ty record dime onal comment sessment and T ata Source(s) for Heating / Cooli FWA HWI Radiant	06069 blic are uses, et ensions. Is above Gross Ling	c.)? Exterior cost ap (X) Fire (X) Pati	ally possible fina Off-site Improve Street Asphalt Alley None O FEM and common for Yes X No or inspection from oproach. Prior Inspection Realist, MLS lis Amenities place(s) # 1 adStove(s) # 0	IA Map Darea. If Yes, m the str Propstings, co	easible and Type ate 04/16/20 describe. Note the control of the	most profita Public Pri X [009 0 adverse si ont of proper ds prage of Cars 3	vate
Utilities Electricity Gas FEMA Specare the utility Are there a conditions is Concres Source(s) Units X # of Stories Type X X Existing	Public X X cial Flood Haza ities and off-site iny adverse site s, no encroace ete. Covered f Used for Physic (describe) Visu GENERAL DI One G S Q Propo	other (described proved). No other (described proved). The conditions or expectation of the conditions or expectation of the conditions or expectation. The conditions or expectation of the conditions or expectation of the conditions or expectation of the conditions or expectation. The conditions or expectation of the conditions or expectation or exp	ther uses yes XN ypical for the ternal factor ysical couldic utilitie s of Proper pection ory Unit	than \$ No F he mark ors (eas ndition es bein rty X Cc Pa Exterior	Water Sanitary Sev FEMA Flood Zone ket area? X sements, encroach so observed. Sing typical and co Appraisal File GENERAL DESC oncrete Slab Ull Basement artial Basement or Walls Stucco	viable, or allow Public X ver X Yes No Inments, environr ite size is from Ite size is fro	If Nomental County Associated States and Aso	FEMA Map # o, describe. On a long record dime on al comment of the sessment and T ata Source(s) for Heating / Cooli FWA HWI Radiant Other	06069 blic are uses, etcensions. is above Gross Ling	c.)? Exterior cost ap ds X Fire Woo X Pati	ally possible fina Off-site Improve Street Asphalt Alley None OFFEN and common for Yes X No or inspection from Optroach. Prior Inspection Realist, MLS list Amenities place(s) # 1 odStove(s) # 0 o/Deck CC	Ancially fements— A Map Diarea. If Yes, m the str Propstings, co	easible and Type ate 04/16/20 describe. Note the conty from the conty record car Strong # Type the conty from	most profita Public Pri X	vate
Utilities Electricity Gas FEMA Spe Are the utili Are there a conditions is Concre Source(s) L X Other (Units X # of Stories Type X X Existing Design (Sty	Public X X Cial Flood Haza ities and off-site iny adverse site s, no encroace ete. Covered f Used for Physic (describe) Visu GENERAL DI One One GENERAL DI One GENERAL DI One One One One One One One On	other (described proved). No other (described proved). The conditions or expectation of the conditions or expectation of the conditions or expectation. The conditions or expectation of the conditions or expectation of the conditions or expectation of the conditions or expectation. The conditions or expectation of the conditions or expectation or exp	ther uses yes XN ypical for the ternal factor ysical couldic utilitie s of Proper pection ory Unit	than \$ No F he mark ors (eas ndition es bein rty X Co F Exteric Roof \$	Water Sanitary Severe Sanitary Severe Sanitary Severe Series and constitution of the series of the s	viable, or allow Public X ver X Yes No Inments, environr ite size is from Ite size is fro	If No.	t is legally periother (describe) FEMA Map # o, describe. Pu conditions, land ty record dime onal comment assessment and T ata Source(s) for Heating / Cooli FWA HWI Radiant Other I Gas Central Air Conc	06069 blic are uses, etcensions. is above Gross Ling	c.)? Exterior cost ap CX Fire Woo XX Pati XX Por Poo	ally possible fina Off-site Improve Street Asphalt Alley None OFFEM and common for Yes X No or inspection from Opproach. Prior Inspection Realist, MLS list Amenities place(s) # 1 odstove(s) # 0 o/Deck CC ch CC I None	Ancially fements— IA Map Diarea. If Yes, m the str Propstings, co X Drivew X Ga Ca	easible and Type ate 04/16/20 describe. Note the eet only, from the eet only, from the eet only in the eet on	most profita Public Pri X C 1009 To adverse si ont of proper of Cars 3 onc of Cars 2 of Cars 0	vate
Utilities Electricity Gas FEMA Spe Are the utili Are there a conditions is Concre Source(s) L X Other (Units X # of Stories Type X X Existing Design (Sty Year Built	Public X X cial Flood Haza ities and off-site any adverse site s, no encroace ete. Covered f Used for Physic (describe) Visu GENERAL DI One G 2 Det. Propo yle) Traditiona 2000	other (described proved). No other (described proved). The conditions or expectation of the conditions or expectation of the conditions or expectation. The conditions or expectation of the conditions or expectation of the conditions or expectation of the conditions or expectation. The conditions or expectation of the conditions or expectation or exp	ther uses yes XN ypical for the ternal factor ysical couldic utilitie s of Proper pection ory Unit	than \$ No F he mark ors (eas ndition es beir Tty X Cc Fu Pa Exterior Roof \$ Gutter	Water Sanitary Severes Semantiary Severes Sanitary Severes Semants, encroacing observed. Sing typical and company of the semantial Basement Semantial Basement Semantial Semanti	viable, or allow Public X ver X Yes No ments, environr te size is from common. See a s X MLS CRIPTION Crawl Space Finished /Avg Metal/Avg	redlt	t is legally periother (describe) FEMA Map # o, describe. Pu conditions, land ty record dime onal comment assessment and T sta Source(s) for Heating / Cooli FWA HWI Radiant Other Gas Central Air Conc Individual	06069 blic are uses, etcensions. is above Gross Ling	CO185E typical ac.;)? . Exterior e cost al cost	ally possible fina Off-site Improve Street Asphalt Alley None OFEN and common for Yes X No or inspection from Oproach. Prior Inspection Realist, MLS list Amenities place(s) # 1 odStove(s) # 0 of/Deck CC ch CC I None ce Wood	Ancially fements— IA Map Diarea. If Yes, m the str Propstings, co X Drivew X Ga Att	easible and Type ate 04/16/20 describe. Note the eet only, from the eet only, from the eet only in the eet	most profita Public Pri X C O O O O O O O O O O O O	vate
Utilities Electricity Gas FEMA Specare the utility Are there a conditions is Concres Source(s) L X Other (Units X # of Stories Type X X Existing Design (Sty Year Built I	Public X X cial Flood Haza ities and off-site iny adverse site s, no encroac ete. Covered f Used for Physic (describe) Visu GENERAL DI One G S Q Propo yle) Traditiona 2000 ge (Yrs) 20	other (described of the conditions or exhments, or phront porch, put all Characteristics all exterior inspections on exit. S-Det sed Under all	ther uses yes XN yypical for the ternal factor ysical colliblic utilities s of Proper pection ory Unit L'End Unit er Const.	than \$ No F he mark ors (eas ndition es beir Tty X Co Fu Pa Exterior Roof \$ Gutter	Water Sanitary Severed Series	viable, or allow Public X ver X Yes No ments, environr te size is from common. See a s X MLS GRIPTION Crawl Space Finished /Avg Metal/Avg	If Note that the state of the s	t is legally period ther (describe) FEMA Map # o, describe. Put conditions, land the record dimensional comment at a Source(s) for Heating / Coolife FWA HWI Radiant Other I Gas Central Air Conclindividual Other None	06069 blic are uses, etensions. Is above fax Recor Gross Ling BB	c., physic c.)? . Exterior c.)? . Exterior c cost all ds	ally possible fina Off-site Improve Street Asphalt Alley None OFEN and common for Yes X No or inspection from Oproach. Prior Inspection Realist, MLS list Amenities place(s) # 1 odStove(s) # 0 of/Deck CC ch CC I None ce Wood er None	Ancially fements— IA Map Diarea. If Yes, m the str Propstings, co No X Drivew X Ga Att X Bu	easible and Type ate 04/16/20 describe. Note the eet only, from the eet only, from the eet only in the eet o	most profita Public Pri X	vate
Utilities Electricity Gas FEMA Speding Are the utility Are there a conditions is Concres Source(s) L. X. Other (Units X. # of Stories Type X. X. Existing Design (Sty Year Built X. Effective Ar Appliances	Public X X Cial Flood Haza ities and off-site iny adverse site s, no encroace ete. Covered f Used for Physic (describe) Visu GENERAL DI One G Det. Propo yle) Traditiona 2000 ge (Yrs) 20 Refrige	other (described proved. No ot	ther uses yes XN ypical for the ternal factor ysical couldic utilitie s of Proper pection ory Unit	than \$ No F he mark ors (eas ndition es beir Tty X Co Fu Pa Exterior Roof S Gutter Windo	Water Sanitary Severes Severes Sanitary Severes Severes Sanitary Severes Severes Severes Sanitary Severes	viable, or allow Public X ver X Yes No ments, environr te size is from fommon. See a SX MLS CRIPTION Crawl Space Finished Finished /Avg Metal/Avg Disposal	redlt.	t is legally periother (describe) FEMA Map # o, describe. Pu conditions, land ty record dime onal comment ssessment and T ata Source(s) for Heating / Cooli FWA HWI Radiant Other Gas Central Air Conc Individual Other None wave Was	06069 blic are uses, et ensions. Is above as Above as BB	CO185E typical ac.)? Exterior cost ap X Fire Woo X Pati X Por Poc X Fen Oth	ally possible fina Off-site Improve Street Asphalt Alley None O FEM and common for Yes X No or inspection fror oproach. Prior Inspection Realist, MLS lis Amenities place(s) # 1 odStove(s) # 0 o/Deck CC ch CC I None ce Wood er None off-site Improve off-site Imp	Ancially fements— IA Map Darea. If Yes, m the str Propstings, co X Drivew X Ga Att X Bu nknown—	easible and Type ate 04/16/20 describe. Note the conty from the conty front from the conty from the conty from the conty from the conty fr	most profita Public Pri X	able vate ite ty
Utilities Electricity Gas FEMA Spedare the utility Are there and conditions is Concres Source(s) L. X. Other (Units X. # of Stories Type X. X. Existing Design (Sty Year Built X. Effective Ag Appliances Finished ar	Public X X Cial Flood Haza ities and off-site iny adverse site s, no encroace ete. Covered f Used for Physic (describe) Visu GENERAL DI (One	other (described proved. No ot	ther uses yes XN ypical for the ternal factor ysical constitute of Proper pection ory Unit yre Const.	than \$ No F he mark ors (ease ndition es bein Try X Co Fu Pa Exteric Roof S Gutter Windo Di 8	Water Sanitary Severes Sanitary Severes Sanitary Severes Sanitary Severes Sanitary Severes Severes Severes Severes Severes Severes Sanitary Severes Sanitary Severes S	viable, or allow Public X ver X Yes No ments, environr te size is from fommon. See a SX MLS CRIPTION Crawl Space Finished Finished /Avg Metal/Avg Disposal 4 Bedi	redlt. If Nomental coun addition X Ass Da Fuel Coun Fuel Coun K J J J J J J J J J J J J J J J J J	t is legally periother (describe) FEMA Map # o, describe. Pu conditions, land ty record dime onal comment ssessment and T ata Source(s) for Heating / Cooli FWA HWI Radiant Other Gas Central Air Conc Individual Other None wave Was	06069 blic are uses, et ensions. Is above as Abo	CO185E typical ac.)? Exterior cost ap X Fire Woo X Pati X Por Poc X Fen Oth or X C	ally possible fina Off-site Improve Street Asphalt Alley None O FEM and common for Yes X No or inspection fror oproach. Prior Inspection Realist, MLS lis Amenities place(s) # 1 od/Deck CC ch CC I None ce Wood er None ther (describe) U 1,926 Squar	Ancially fements— IA Map Darea. If Yes, m the str Properties of the street of the s	easible and -Type ate 04/16/20 describe. Note the conty from the conty record to the conty from the conty fr	most profita Public Pri X	able vate ite ty arade
Utilities Electricity Gas FEMA Spedare the utility Are there and conditions is Concres Source(s) L. X. Other (Units X. # of Stories Type X. X. Existing Design (Sty Year Built X. Effective Ag Appliances Finished ar	Public X X Cial Flood Haza ities and off-site iny adverse site s, no encroace ete. Covered f Used for Physic (describe) Visu GENERAL DI (One	other (described proved. No ot	ther uses yes XN ypical for the ternal factor ysical constitute of Proper pection ory Unit yre Const.	than \$ No F he mark ors (ease ndition es bein Try X Co Fu Pa Exteric Roof S Gutter Windo Di 8	Water Sanitary Severes Sanitary Severes Sanitary Severes Sanitary Severes Sanitary Severes Severes Severes Severes Severes Severes Sanitary Severes Sanitary Severes S	viable, or allow Public X ver X Yes No ments, environr te size is from fommon. See a SX MLS CRIPTION Crawl Space Finished Finished /Avg Metal/Avg Disposal 4 Bedi	redlt. If Nomental coun addition X Ass Da Fuel Coun Fuel Coun K J J J J J J J J J J J J J J J J J	t is legally periother (describe) FEMA Map # o, describe. Pu conditions, land ty record dime onal comment ssessment and T ata Source(s) for Heating / Cooli FWA HWI Radiant Other Gas Central Air Conc Individual Other None wave Was	06069 blic are uses, et ensions. Is above as Abo	CO185E typical ac.)? Exterior cost ap X Fire Woo X Pati X Por Poc X Fen Oth or X C	ally possible fina Off-site Improve Street Asphalt Alley None O FEM and common for Yes X No or inspection fror oproach. Prior Inspection Realist, MLS lis Amenities place(s) # 1 odStove(s) # 0 o/Deck CC ch CC I None ce Wood er None off-site Improve off-site Imp	Ancially fements— IA Map Darea. If Yes, m the str Properties of the street of the s	easible and -Type ate 04/16/20 describe. Note the conty from the conty record to the conty from the conty fr	most profita Public Pri X	able vate ite ty rade
Utilities Electricity Gas FEMA Spe- Are the utili Are there a conditions is Concre Source(s) L X Other (Units X # of Stories Type X X Existing Design (Sty Year Built : Effective Ac Appliances Finished ar Additional f	Public X X Cial Flood Haza ities and off-site any adverse site s, no encroace ete. Covered f Used for Physic (describe) Visu GENERAL DI One G Det. Propo yle) Traditiona 2000 ge (Yrs) 20 Refrige rea above grad features (special	other (described proved. No ot	ther uses yes XN ypical for the ternal factor ysical constitution ory Unit ory Unit ory Unit ory Const.	than \$ No F he mark ors (ease ndition es bein Tty	Water Sanitary Severes Sanitary Severes Sanitary Severes Sanitary Severes Sanitary Severes Severes Severes Severes Severes Severes Sanitary Severes Sanitary Severes S	viable, or allow Public X ver X Yes No ments, environr te size is from fommon. See a SX MLS CRIPTION Crawl Space Finished Finished /Avg Metal/Avg Disposal 4 Bedi	redlt. If Nomental coun addition X Ass Da Fuel Coun Fuel Coun K J J J J J J J J J J J J J J J J J	t is legally periother (describe) FEMA Map # o, describe. Pu conditions, land ty record dime onal comment ssessment and T ata Source(s) for Heating / Cooli FWA HWI Radiant Other Gas Central Air Conc Individual Other None wave Was	06069 blic are uses, et ensions. Is above as Abo	CO185E typical ac.)? Exterior cost ap X Fire Woo X Pati X Por Poc X Fen Oth or X C	ally possible fina Off-site Improve Street Asphalt Alley None O FEM and common for Yes X No or inspection fror oproach. Prior Inspection Realist, MLS lis Amenities place(s) # 1 od/Deck CC ch CC I None ce Wood er None ther (describe) U 1,926 Squar	Ancially fements— IA Map Darea. If Yes, m the str Properties of the street of the s	easible and -Type ate 04/16/20 describe. Note the conty from the conty record to the conty from the conty fr	most profita Public Pri X	able vate ite ty rade
Utilities Electricity Gas FEMA Spe- Are the utili Are there a conditions is Concre Source(s) L X Other (Units X # of Stories Type X X Existing Design (Sty Year Built : Effective Ad Appliances Finished ar Additional f patio. Ext	Public X X cial Flood Haza ities and off-site iny adverse site s, no encroace ete. Covered f Used for Physic (describe) Visu GENERAL DI (One Co s 2 Det. A g Propo yle) Traditiona 2000 ge (Yrs) 20 s Refrige rea above grad features (specia terior inspecti	other (described proved. No of	ther uses De) Yes XN Nypical for the ternal factor Nysical consistency unit S of Proper Pection Ory Unit JEnd Unit Per Const. Inge/Oven It items, etc reet only.	than \$ No F he mark ors (ease ndition es bein Tty	Water Sanitary Sev SER would be v Water Sanitary Sev Sement Flood Zone ket area? X sements, encroach so observed. Sing typical and co Appraisal File GENERAL DESC oncrete Slab Ull Basement artial Basement or Walls Stucco Surface Tile/Avg rs & Downspouts ow Type DP/Avg ishwasher Rooms raditional style I	viable, or allow Public X ver X Yes No ments, environr te size is from common. See a s X MLS CRIPTION Crawl Space Finished /Avg Metal/Avg Metal/Avg Disposal A Bedr nome and typic	If No Interest No	t is legally periother (describe) FEMA Map # o, describe. Pu conditions, land ty record dime onal comment sessment and T ata Source(s) for Heating / Cooli FWA HWI Radiant Other Gas Central Air Conc Individual Other None wave Was r neighborhoo	06069 blic are uses, etcensions. as above ax Recor Gross Li ng BB ditioning sher/Drye 3.0 Batt d and m	CO185E typical ac.)? Exterior cost ap X Fire Woo X Pati X Por Poc X Fen Oth or X C n(s)	ally possible fina Off-site Improve Street Asphalt Alley None D FEM and common for Yes X No or inspection from Oproach. Prior Inspection Realist, MLS list Amenities place(s) # 1 odStove(s) # 0 o/Deck CC ch CC I None ce Wood er None ther (describe) U 1,926 Squar Maintained, cove	Ancially fements— IA Map Darea. If Yes, m the str Properties of the street of the s	easible and Type ate 04/16/20 describe. Note the control of the	most profita Public Pri X	able vate ite ty arade
Utilities Electricity Gas FEMA Spericy Are the utility Are there and conditions is Concre Source(s) Units X # of Stories Type X X Existing Design (Sty Year Built I Effective Ad Appliances Finished ar Additional of patio. Ext Describe the	Public X X cial Flood Haza ities and off-site any adverse site s, no encroace ete. Covered f Used for Physic (describe) Visu GENERAL DI (One Co s 2 Obet Propo yle) Traditiona 2000 ge (Yrs) 20 ge (Yrs) 20 ge a above grad features (special terior inspection	orther (described proved. No of Other (described proved. No of	ther uses De) Yes XN Nypical for the ternal factory sical consistency unit Soft Proper pection Ory Unit JEnd Unit er Const. The ternal factory is a soft Proper pection or the ternal factory is a soft Proper pection or the ternal factory unit the soft Proper pection or the	than \$ No F he markors (ease ndition es bein fry X Co Fu Exterior Roof \$ Gutter Windo Bi Si Co Si Co Si Co Si Co Si Si Co Si Si Co Si Si Co Si Si Co Si Si Co Si Si Si Si Si Si Si S	Water Sanitary Severescent Sev	viable, or allow Public X X Yes No ments, environr te size is from frommon. See a s X MLS CRIPTION Crawl Space Finished /Avg Metal/Avg Metal/Avg Disposal 4 Bedinome and typic	redlt	t is legally periother (describe) FEMA Map # o, describe. Pu conditions, land ty record dime onal comment ssessment and T ata Source(s) for Heating / Cooli FWA HWI Radiant Other I Gas Central Air Conc Individual Other None wave Was r neighborhoo	06069 blic are uses, etcensions. Its above as Ab	c., physic pC0185E typical acc.)? Exterior e cost aportion of the co	ally possible fina Off-site Improve Street Asphalt Alley None OFFEN and common for Yes X No or inspection from Optroach. Prior Inspection Realist, MLS list Amenities place(s) # 1 odstove(s) # 0 o/Deck CC ch CC I None ce Wood er None ther (describe) U 1,926 Squar Maintained, cove	Ancially fements— If A Map Darea. If Yes, m the str Properties of the str No X Drivew X Ga Att X Bu nknown-e Feet of fred front	easible and Type ate 04/16/20 describe. Note the control of the	most profita Public Pri X	able vate ite ty rade
Utilities Electricity Gas FEMA Spee Are the utili Are there a conditions is Concre Source(s) U X Other (Units X # of Stories Type X X Existing Design (Sty Year Built : Effective Ar Appliances Finished ar Additional f patio. Ext Describe th update ur	Public X X cial Flood Haza ities and off-site iny adverse site s, no encroace ete. Covered f Used for Physic (describe) Visu GENERAL Di (One Co s 2 (One Co yele) Traditiona 2000 ge (Yrs) 20 ge	other (described proved. No of	ther uses be) Yes XN ypical for the ternal factory sical consistency or the ternal factory of the ternal fa	than \$ No F he mark ors (ease ndition es bein rty X Co Fu Roof \$ Gutter Windo Di 8 c.) Tr ee(s) (incompression)	Water Sanitary Severescent Sev	viable, or allow Public X Ver X Yes No Inments, environr ite size is from Common. See a S S S S S S S S S S S S S	redlt If Note that the second seco	t is legally periother (describe) FEMA Map # o, describe. Pu conditions, land ty record dime onal comment ssessment and T ata Source(s) for Heating / Cooli FWA HWI Radiant Other I Gas Central Air Conc Individual Other None wave Was ir neighborhoo	06069 blic are uses, etcensions. Is above Gross Ling BB ditioning sher/Drye 3.0 Batt d and m	c., physic pC0185E typical acc.)? Exterior excost against a construction of the co	ally possible fina Off-site Improve Street Asphalt Alley None OFFEN and common for Yes X No or inspection from Oproach. Prior Inspection Realist, MLS list Amenities Place(s) # 1 OdStove(s) # 0 O/Deck CC Ch CC I None Cee Wood Der None Uther (describe) U 1,926 Squar Maintained, cove Od and market. No	Ancially fements— IA Map Darea. If Yes, m the str Properties of National Canal Ca	easible and Type ate 04/16/20 describe. Note the control of the	most profita Public Pri X	able vate ite ty arade
Utilities Electricity Gas FEMA Spee Are the utility Are there and conditions is Concree Source(s) Units	Public X X Cial Flood Haza ities and off-site iny adverse site s, no encroace ete. Covered f Used for Physic (describe) Visu GENERAL DI One Q One One	other (described proved. No of	ther uses be) Yes XN ypical for the ternal factory sical consistency or the ternal factory of the ternal fa	than \$ No F he mark ors (ease ndition es bein rty X Co Fu Roof \$ Gutter Windo Di 8 c.) Tr ee(s) (incompression)	Water Sanitary Severescent Sev	viable, or allow Public X Ver X Yes No Inments, environr ite size is from Common. See a S S S S S S S S S S S S S	redlt If Note that the second seco	t is legally periother (describe) FEMA Map # o, describe. Pu conditions, land ty record dime onal comment ssessment and T ata Source(s) for Heating / Cooli FWA HWI Radiant Other I Gas Central Air Conc Individual Other None wave Was ir neighborhoo	06069 blic are uses, etcensions. Is above Gross Ling BB ditioning sher/Drye 3.0 Batt d and m	c., physic pC0185E typical acc.)? Exterior excost against a construction of the co	ally possible fina Off-site Improve Street Asphalt Alley None OFFEN and common for Yes X No or inspection from Optroach. Prior Inspection Realist, MLS list Amenities place(s) # 1 odstove(s) # 0 o/Deck CC ch CC I None ce Wood er None ther (describe) U 1,926 Squar Maintained, cove	Ancially fements— IA Map Darea. If Yes, m the str Properties of National Canal Ca	easible and Type ate 04/16/20 describe. Note the control of the	most profita Public Pri X	able vate ite ty arade
Utilities Electricity Gas FEMA Spee Are the utili Are there a conditions is Concre Source(s) U X Other (Units X # of Stories Type X X Existing Design (Sty Year Built : Effective Ar Appliances Finished ar Additional f patio. Ext Describe th update ur	Public X X Cial Flood Haza ities and off-site iny adverse site s, no encroace ete. Covered f Used for Physic (describe) Visu GENERAL DI One Q One One	other (described proved. No of	ther uses be) Yes XN ypical for the ternal factory sical consistency or the ternal factory of the ternal fa	than \$ No F he mark ors (ease ndition es bein rty X Co Fu Roof \$ Gutter Windo Di 8 c.) Tr ee(s) (incompression)	Water Sanitary Severescent Sev	viable, or allow Public X Ver X Yes No Inments, environr ite size is from Common. See a S S S S S S S S S S S S S	redlt If Note that the second seco	t is legally periother (describe) FEMA Map # o, describe. Pu conditions, land ty record dime onal comment ssessment and T ata Source(s) for Heating / Cooli FWA HWI Radiant Other I Gas Central Air Conc Individual Other None wave Was ir neighborhoo	06069 blic are uses, etcensions. Is above Gross Ling BB ditioning sher/Drye 3.0 Batt d and m	c., physic pC0185E typical acc.)? Exterior excost against a construction of the co	ally possible fina Off-site Improve Street Asphalt Alley None OFFEN and common for Yes X No or inspection from Oproach. Prior Inspection Realist, MLS list Amenities Place(s) # 1 OdStove(s) # 0 O/Deck CC Ch CC I None Cee Wood Der None Uther (describe) U 1,926 Squar Maintained, cove Od and market. No	Ancially fements— IA Map Darea. If Yes, m the str Properties of National Canal Ca	easible and Type ate 04/16/20 describe. Note the control of the	most profita Public Pri X	able vate ite ty arade
Utilities Electricity Gas FEMA Spee Are the utility Are there and conditions is Concree Source(s) Units	Public X X Cial Flood Haza ities and off-site iny adverse site s, no encroace ete. Covered f Used for Physic (describe) Visu GENERAL DI One Q One One	other (described proved. No of	ther uses be) Yes XN ypical for the ternal factory sical consistency or the ternal factory of the ternal fa	than \$ No F he mark ors (ease ndition es bein rty X Co Fu Roof \$ Gutter Windo Di 8 c.) Tr ee(s) (incompression)	Water Sanitary Severescent Sev	viable, or allow Public X Ver X Yes No Inments, environr ite size is from Common. See a S S S S S S S S S S S S S	redlt If Note that the second seco	t is legally periother (describe) FEMA Map # o, describe. Pu conditions, land ty record dime onal comment ssessment and T ata Source(s) for Heating / Cooli FWA HWI Radiant Other I Gas Central Air Conc Individual Other None wave Was ir neighborhoo	06069 blic are uses, etcensions. Is above Gross Ling BB ditioning sher/Drye 3.0 Batt d and m	c., physic pC0185E typical acc.)? Exterior excost against a construction of the co	ally possible fina Off-site Improve Street Asphalt Alley None OFFEN and common for Yes X No or inspection from Oproach. Prior Inspection Realist, MLS list Amenities Place(s) # 1 OdStove(s) # 0 O/Deck CC Ch CC I None Cee Wood Der None Uther (describe) U 1,926 Squar Maintained, cove Od and market. No	Ancially fements— IA Map Darea. If Yes, m the str Properties of National Canal Ca	easible and Type ate 04/16/20 describe. Note the control of the	most profita Public Pri X	able vate ite ty arade
Utilities Electricity Gas FEMA Spee Are the utility Are there and conditions is Concree Source(s) Units	Public X X Cial Flood Haza ities and off-site iny adverse site s, no encroace ete. Covered f Used for Physic (describe) Visu GENERAL DI One Q One One	other (described proved. No of	ther uses be) Yes XN ypical for the ternal factory sical consistency or the ternal factory of the ternal fa	than \$ No F he mark ors (ease ndition es bein rty X Co Fu Roof \$ Gutter Windo Di 8 c.) Tr ee(s) (incompression)	Water Sanitary Severescent Sev	viable, or allow Public X Ver X Yes No Inments, environr ite size is from Common. See a S S S S S S S S S S S S S	redlt If Note that the second seco	t is legally periother (describe) FEMA Map # o, describe. Pu conditions, land ty record dime onal comment ssessment and T ata Source(s) for Heating / Cooli FWA HWI Radiant Other I Gas Central Air Conc Individual Other None wave Was ir neighborhoo	06069 blic are uses, etcensions. Is above Gross Ling BB ditioning sher/Drye 3.0 Batt d and m	c., physic pC0185E typical acc.)? Exterior excost against a construction of the co	ally possible fina Off-site Improve Street Asphalt Alley None OFFEN and common for Yes X No or inspection from Oproach. Prior Inspection Realist, MLS list Amenities Place(s) # 1 OdStove(s) # 0 O/Deck CC Ch CC I None Cee Wood Der None Uther (describe) U 1,926 Squar Maintained, cove Od and market. No	Ancially fements— IA Map Darea. If Yes, m the str Properties of National Canal Ca	easible and Type ate 04/16/20 describe. Note the control of the	most profita Public Pri X	able vate ite ty arade
Utilities Electricity Gas FEMA Spedare the utility Are there as conditions is Concres Source(s) L X Other (Units X # of Stories Type X X Existing Design (Sty Year Built 2 Effective Ag Appliances Finished ar Additional fination. Ext Describe the update ur MLS had county reserved.	Public X X Cial Flood Haza ities and off-site iny adverse site s, no encroace ete. Covered f Used for Physic (describe) Visu GENERAL DI (One	other (described proved). No other (described proved). No other (described proved). The conditions or expectation of the conditions or expectation of the conditions or expectation. Secretary of the conditions or expectation. Secretary of the conditions of the conditions of the conditions. It energy efficient on from the state of the property and displayed on the conditions of the conditi	ther uses De) Yes XN Typical for the ternal factor Systical control Body Unit The Const. The Co	than \$ No F he mark ors (ease ndition es bein Tty X Co FL Pa Exteric Roof S Gutter Windo Di 8 c.) Tr street sale in	Water Sanitary Several Series Sanitary Several Series Sanitary Several Series S	viable, or allow Public X ver X Yes No ments, environr te size is from common. See a s X MLS CRIPTION Crawl Space Finished Finished /Avg Metal/Avg Disposal 1 4 Bedi nome and typic meeded repairs, of erage quality r sumed subject	redlt If Nomental coun addition X As Da Fuel J J J J J J J J J J J J J J J J J J J	t is legally periother (describe) FEMA Map # o, describe. Pu conditions, land sty record dime onal comment ata Source(s) for Heating / Cooli FWA HWI Radiant Other Gas Central Air Conc Individual Other None wave Was r neighborhoo oration, renovation r home typical ior is in same	06069 blic are uses, etensions. Is above ax Recor Gross Li ng BB ditioning sher/Drye 3.0 Batt d and m ons, remo for neige	c, physical control co	ally possible fina Off-site Improve Street Asphalt Alley None D FEM and common for Yes X No or inspection fror oproach. Prior Inspection Realist, MLS lis Amenities place(s) # 1 odStove(s) # 0 o/Deck CC ch CC I None ce Wood er None other (describe) U 1,926 Squar Maintained, cove tc.). C3;Kitche od and market. V erior photos sho	Ancially fements— IA Map Darea. If Yes, m the str Propstings, co X Drivew X Ga Att X Bu nknown- e Feet of ordered front en-update Water he www. Square	easible and ate 04/16/20 describe. Note that only, from the control of the contro	most profita Public Pri X	able vate ite ty arade
Utilities Electricity Gas FEMA Spedare the utility Are there as conditions is Concres Source(s) L X Other (Units X # of Stories Type X X Existing Design (Sty Year Built : Effective Ag Appliances Finished ar Additional fine patio. Ext Describe the update ur MLS had county ree Are there a	Public X X Cial Flood Haza ities and off-site iny adverse site s, no encroace ete. Covered f Used for Physic (describe) Visu GENERAL DI One G Propo yle) Traditiona 2000 ge (Yrs) 20 Refrige rea above grad features (specia derior inspection the condition of the conditio	other (described proved. No of Other (described proved. No other (described	ther uses De) Yes XN Nypical for the ternal factor Sysical consistency soft Proper pection Ory Unit Find Unit For Const. It items, etcreet only. data source from the previous	than \$ No F he mark ors (ease ndition es bein Ty X Co FL Pa Exteric Roof \$ Gutter Windo Di 8 c.) Tr street sale in	Water Sanitary Sev Semantian Several Semantian Several Semants, encroach is observed. Sing typical and concrete Stab Water Sanitary Several Semants, encroach is observed. Sing typical and concrete Stab Water Semants Semant	viable, or allow Public X Yes X Yes No Inments, environr See as X MLS SERIPTION Crawl Space Finished Finished Avg Metal/Avg Disposal I A Bedr Inome and typic Ineeded repairs, or Ineeded	redlt If No mental coun addition X As Da Fuel J J J J J J J J J J J J J J J J J J J	t is legally periother (describe) FEMA Map # o, describe. Pu conditions, land sty record dime onal comment sesessment and T ata Source(s) for Heating / Cooli FWA HWI Radiant Other Gas Central Air Conc Individual Other None wave Was ir neighborhoo oration, renovation r home typical ior is in same	06069 blic are uses, etensions. Is above ax Recor Gross Li ng BB ditioning sher/Drye 3.0 Batt d and m ons, remo for neig conditio	c, physic c, physic cc.)? . Exteric cc.)? . Exteric ccost a X Fire Woo X Pati X Por Oth or X Con(s) narket. M	ally possible fina Off-site Improve Street Asphalt Alley None D FEM and common for Yes X No or inspection fror opproach. Prior Inspection Realist, MLS lis Amenities place(s) # 1 odStove(s) # 0 o/Deck CC ch CC I None ce Wood er None other (describe) U 1,926 Squar flaintained, cove tc.). C3;Kitche od and market. V erior photos sho	Ancially fements— IA Map Darea. If Yes, m the str Properties of the street of the s	easible and ate 04/16/20 describe. Note that only, from the control of the contro	most profita Public Pri X	able vate ite ty rade
Utilities Electricity Gas FEMA Spe- Are the utili Are there a conditions is Concre Source(s) L X Other (Units X # of Stories Type X X Existing Design (Sty Year Built : Effective Ad Appliances Finished ar Additional f patio. Ext Describe th update ur MLS had county re- Are there a No physic	Public X X Cial Flood Haza ities and off-site iny adverse site s, no encroace ete. Covered f Used for Physic (describe) Visu GENERAL DI One GENERAL DI	other (described proved). No other (described proved). No other (described proved). The conditions or expenses the conditions or expenses the conditions or expenses the conditions or expenses the contains. The conditions of the contains: I energy efficient on from the state of the property and officient on from the state of the property and officient on the contains: I energy efficient on from the state of the property and officient on the state of the property and officient of the property of the	ther uses De) Yes XN Nypical for the ternal factor Sysical consistency unit Sysical consist	than \$ No F he mark ors (ease ndition es bein rty	Water Sanitary Several Series	viable, or allow Public X Yes X Yes No Inments, environr ite size is from	redlt if No if No if No mental coun additio X As pa X I I I I I I I I I I I I I I I I I I	t is legally periother (describe) FEMA Map # o, describe. Pu conditions, land ty record dime onal comment sesesment and T ata Source(s) for Heating / Cooli FWA HWI Radiant Other Gas Central Air Conc Individual Other None wave Was is r neighborhoo oration, renovation r home typical ior is in same s, or structural in om the street of	O6069 blic are uses, etcensions. Is above ax Recor Gross Li ng BB ditioning cher/Drye 3.0 Batt d and m ons, remo for neig conditio integrity of only. It is	c., physical cypical typical cc.)? Exterior cost and cos	ally possible fina Off-site Improve Street Asphalt Alley None D FEM and common for Yes X No or inspection fror Oproach. Prior Inspection Realist, MLS list Amenities place(s) # 1 odStove(s) # 0 o/Deck CC ch CC I None ce Wood er None other (describe) U 1,926 Squar Maintained, cove alc.). C3;Kitche od and market. V erior photos sho	Ancially fements— IA Map Darea. If Yes, m the str Properties of the str No X Drivew X Ga Att X Bu Inknown-e Feet of the str Properties of the str Att X Bu No Ca X Bu	easible and ate 04/16/20 describe. Note that the control of the co	most profita Public Pri X	able vate ite ty arade
Utilities Electricity Gas FEMA Spe- Are the utili Are there a conditions is Concre Source(s) L X Other (Units X # of Stories Type X X Existing Design (Sty Year Built . Effective Ad Appliances Finished ar Additional f patio. Ext Describe th update ur MLS had county re Are there a No physic electricity	Public X X cial Flood Haza ities and off-site iny adverse site s, no encroace ete. Covered f Used for Physic (describe) Visu GENERAL DI (One Company) GENERAL DI (One Co	other (described proved. No of No. of Proved. No. of Proved. No. of Proved. No. of N	ther uses be) Yes XN Nypical for the ternal factory sical consistency of the ternal factory sical consistency of the ternal factory sical consistency of the ternal factory unit or the ternal factory of the ternal factory of the titems, etc. The titems are titems are titems are titems. The titems are titems are titems are titems are titems are titems are titems. The titems are titems are titems are titems are titems are titems. The titems are titems are titems are titems are titems are titems are titems. The titems are titems are titems are titems are titems are titems are titems. The titems are titems. The titems are titems. The titems are titem	than \$ No F he mark ors (ease ndition es bein Ty X Co Fu Pa Exterior Roof \$ Gutter Windo Di 8 S.) Ir es(s) (ine street sale in The second	Water Sanitary Severed. Sanitary Severed. Sanitary Severed. Sements, encroach of sobserved. Sing typical and complete state of the severed severed. Appraisal Files GENERAL DESCONCRETE Slab Ull Basement artial Basement or Walls Stucco Surface Tile/Avgrs & Downspouts ow Type DP/Avgrs & Downspouts ow Type DP/Avgrs & Townspouts & Townspou	viable, or allow Public X Yes X Yes No Inments, environr ite size is from	redlt red	t is legally periother (describe) FEMA Map # o, describe. Pu conditions, land aty record dime onal comment sessment and T ata Source(s) for Heating / Cooli FWA HWI Radiant Other I Gas Central Air Conc Individual Other None wave Was is r neighborhoo oration, renovation r home typical ior is in same s, or structural ir om the street constalled, stove	06069 blic are uses, etcensions. Is above ax Recor Gross Li ng BB ditioning sher/Drye 3.0 Batt d and r ons, remo for neic conditio	c., physical cypical typical cc.)? Exterior cost and cos	ally possible fina Off-site Improve Street Asphalt Alley None D FEM and common for Yes X No or inspection from Oproach. Prior Inspection Realist, MLS list Amenities place(s) # 1 odStove(s) # 0 o/Deck CC ch CC I None ce Wood er None other (describe) U 1,926 Squar Maintained, cove tic.). C3;Kitche od and market. V erior photos sho	Ancially fements— It A Map Darea. If Yes, m the structure of the structu	easible and Type ate 04/16/20 describe. Note the control of the	most profita Public Pri X	able vate ite ty arade
Utilities Electricity Gas FEMA Spe- Are the utili Are there a conditions is Concre Source(s) L X Other (Units X # of Stories Type X X Existing Design (Sty Year Built . Effective Ad Appliances Finished ar Additional f patio. Ext Describe th update ur MLS had county re Are there a No physic electricity	Public X X cial Flood Haza ities and off-site iny adverse site s, no encroace ete. Covered f Used for Physic (describe) Visu GENERAL DI (One Company) GENERAL DI (One Co	other (described proved. No of No. of Proved. No. of Proved. No. of Proved. No. of N	ther uses be) Yes XN Nypical for the ternal factory sical consistency of the ternal factory sical consistency of the ternal factory sical consistency of the ternal factory unit or the ternal factory of the ternal factory of the titems, etc. The titems are titems are titems are titems. The titems are titems are titems are titems are titems are titems are titems. The titems are titems are titems are titems are titems are titems. The titems are titems are titems are titems are titems are titems are titems. The titems are titems are titems are titems are titems are titems are titems. The titems are titems. The titems are titems. The titems are titem	than \$ No F he mark ors (ease ndition es bein Ty X Co Fu Pa Exterior Roof \$ Gutter Windo Di 8 S.) Ir es(s) (ine street sale in The second	Water Sanitary Severed. Sanitary Severed. Sanitary Severed. Sements, encroach of sobserved. Sing typical and complete state of the severed severed. Appraisal Files GENERAL DESCONCRETE Slab Ull Basement artial Basement or Walls Stucco Surface Tile/Avgrs & Downspouts ow Type DP/Avgrs & Downspouts ow Type DP/Avgrs & Townspouts & Townspou	viable, or allow Public X Yes X Yes No Inments, environr ite size is from	redlt red	t is legally periother (describe) FEMA Map # o, describe. Pu conditions, land aty record dime onal comment sessment and T ata Source(s) for Heating / Cooli FWA HWI Radiant Other I Gas Central Air Conc Individual Other None wave Was is r neighborhoo oration, renovation r home typical ior is in same s, or structural ir om the street constalled, stove	06069 blic are uses, etcensions. Is above ax Recor Gross Li ng BB ditioning sher/Drye 3.0 Batt d and r ons, remo for neic conditio	c., physical cypical typical cc.)? Exterior cost and cos	ally possible fina Off-site Improve Street Asphalt Alley None D FEM and common for Yes X No or inspection fror Oproach. Prior Inspection Realist, MLS list Amenities place(s) # 1 odStove(s) # 0 o/Deck CC ch CC I None ce Wood er None other (describe) U 1,926 Squar Maintained, cove alc.). C3;Kitche od and market. V erior photos sho	Ancially fements— It A Map Darea. If Yes, m the structure of the structu	easible and Type ate 04/16/20 describe. Note the control of the	most profita Public Pri X	able vate ite ty arade
Utilities Electricity Gas FEMA Spe- Are the utili Are there a conditions is Concre Source(s) L X Other (Units X # of Stories Type X X Existing Design (Sty Year Built . Effective Ad Appliances Finished ar Additional f patio. Ext Describe th update ur MLS had county re Are there a No physic electricity	Public X X cial Flood Haza ities and off-site iny adverse site s, no encroace ete. Covered f Used for Physic (describe) Visu GENERAL DI (One Company) GENERAL DI (One Co	other (described proved. No of No. of Proved. No. of Proved. No. of Proved. No. of N	ther uses be) Yes XN Nypical for the ternal factory sical consistency of the ternal factory sical consistency of the ternal factory sical consistency of the ternal factory unit or the ternal factory of the ternal factory of the titems, etc. The titems are titems are titems are titems. The titems are titems are titems are titems are titems are titems are titems. The titems are titems are titems are titems are titems are titems. The titems are titems are titems are titems are titems are titems are titems. The titems are titems are titems are titems are titems are titems are titems. The titems are titems. The titems are titems. The titems are titem	than \$ No F he mark ors (ease ndition es bein Ty X Co Fu Pa Exterior Roof \$ Gutter Windo Di 8 S.) Ir es(s) (ine street sale in The second	Water Sanitary Severed. Sanitary Severed. Sanitary Severed. Sements, encroach of sobserved. Sing typical and complete state of the severed severed. Appraisal Files GENERAL DESCONCRETE Slab Ull Basement artial Basement or Walls Stucco Surface Tile/Avgrs & Downspouts ow Type DP/Avgrs & Downspouts ow Type DP/Avgrs & Townspouts & Townspou	viable, or allow Public X Yes X Yes No Inments, environr ite size is from	redlt red	t is legally periother (describe) FEMA Map # o, describe. Pu conditions, land aty record dime onal comment sessment and T ata Source(s) for Heating / Cooli FWA HWI Radiant Other I Gas Central Air Conc Individual Other None wave Was is r neighborhoo oration, renovation r home typical ior is in same s, or structural ir om the street constalled, stove	06069 blic are uses, etcensions. Is above ax Recor Gross Li ng BB ditioning sher/Drye 3.0 Batt d and r ons, remo for neic conditio	c., physical cypical typical cc.)? Exterior cost and cos	ally possible fina Off-site Improve Street Asphalt Alley None D FEM and common for Yes X No or inspection from Oproach. Prior Inspection Realist, MLS list Amenities place(s) # 1 odStove(s) # 0 o/Deck CC ch CC I None ce Wood er None other (describe) U 1,926 Squar Maintained, cove tic.). C3;Kitche od and market. V erior photos sho	Ancially fements— It A Map Darea. If Yes, m the structure of the structu	easible and Type ate 04/16/20 describe. Note the control of the	most profita Public Pri X	able vate ite ty arade
Utilities Electricity Gas FEMA Spee Are the utili Are there a conditions is Concre Source(s) L X Other (Units X # of Stories Type X X Existing Design (Sty Year Built : Effective Ar Appliances Finished ar Additional f patio. Ext Describe th update ur MLS had county re Are there a No physic electricity and all me	Public X X cial Flood Haza ities and off-site iny adverse site s, no encroace ete. Covered f Used for Physic (describe) Visu GENERAL Di (One Co s 2 (One Co s 3 (One Co s 3 (One Co s 4 (One Co s 4 (One Co s 5 (One Co s 6 (One Co s 6 (One Co s 7 (One Co s 7 (One Co s 7 (One Co s 8 (One Co s 8 (One Co s 9 (One Co s 9 (One Co s 1 (One Co s 1 (One Co s 1 (One Co s 2 (One Co s 2 (One Co s 3 (One Co s 4 (One Co s 4 (One Co s 5 (One Co s 6 (One Co s 6 (One Co s 7 (One Co s	other (described proved. No of Other (described proved. No other (described proved.	ther uses be) Yes XN Nypical for the ternal factory sical could blic utilities of Proper pection ory Unit JENN JOHN JOHN JOHN JOHN JOHN JOHN JOHN JO	than S he markors (eas ndition es beir rty X Co Fu X Co Fu Roof S Gutter Windo Di 8 c.) Tr ee(s) (incompressale in seconds some econds some econds some econds some econd y, electrons and electrons	Water Sanitary Severe Sanitary Severe Sanitary Severe Sements, encroach as observed. Sing typical and compared to the severe Sev	viable, or allow Public X X X Yes No Inments, environr ite size is from Common. See a S X MLS CRIPTION Crawl Space Finished Finished Finished Avg Disposal Disposal The ded repairs, or Gerage quality resumed subject The livability, sounterior inspection the livability, sounterior inspection the cabinets we constant to the cabinets we can be cable to the cabinets we constant to the cabinets we can be cable to the cabinets we can be cabineted to the cabinets we can be cable to the cabinets we can be captured to the captu	redlt if No	t is legally periother (describe) FEMA Map # o, describe. Pu conditions, land ty record dime onal comment assessment and T ata Source(s) for Heating / Cooli FWA HWI Radiant Other I Gas Central Air Conc Individual Other None wave Was ir neighborhoo oration, renovation r home typical ior is in same as, or structural ir om the street of installed, stove g condition. Co	06069 blic are uses, etcensions. Is above ax Record Gross Ling BB ditioning sher/Drye 3.0 Batt d and m ons, remo for neige condition only. It is and sir D/smoke	c., physic c.)? Exterior c.)? Exterior c.)? Exterior c.)? Exterior c.)? Exterior wing Area Ving Ar	ally possible fina Off-site Improve Street Asphalt Alley None OFFEN and common for Yes X No or inspection from Oproach. Prior Inspection Realist, MLS list Amenities Place(s) # 1 OdStove(s) # 0 O/Deck CC Ch CC I None Cee Wood Ber None Offen	Ancially fements— If A Map Darea. If Yes, m the str Propertings, compared in the str Note of the str If Yes, m the str Propertings, compared in the str If Yes, m the str If Yes	easible and Type ate 04/16/20 describe. Note the control of the	most profita Public Pri X	able vate ite ty rade ear
Utilities Electricity Gas FEMA Spee Are the utili Are there a conditions is Concre Source(s) L X Other (Units X # of Stories Type X X Existing Design (St) Year Built : Effective Ar Appliances Finished ar Additional f patio. Ext Describe th update ur MLS had county re Are there a No physic electricity and all me	Public X X cial Flood Haza ities and off-site iny adverse site s, no encroace ete. Covered f Used for Physic (describe) Visu GENERAL DI (One One One Service Serv	other (described proved). No other (described proved). No other (described proved). Improvements the conditions or exhaments, or photon porch, put all Characteristics all exterior inspection with Accessor and the contains: I energy efficient on from the strength of the property and dispersion of of the property and disper	ther uses be) Yes XN Nypical for the ternal factory sical could blic utilities of Proper pection ory Unit JENUTY End Unit the Const. The description ory Unit or Const. The description or the previous of the previous or advercent only. The kitching, gas, on eighborhors or the previous or the previo	than \$ No F he mark ors (eas ndition es bein rty	Water Sanitary Severescent Series and Cone Ret area? Xesements, encroach is observed. Sing typical and cone Ret area? Appraisal File GENERAL DESCONCERS SUMMERS STANDARD STANDARD STANDARD STANDARD STANDARD STANDARD SERIES AND STANDARD STANDARD SERIES AND STANDARD SERIES AND STANDARD SERIES AND SER	viable, or allow Public X X X Yes No Inments, environr de size is from Common. See a S X MLS CRIPTION Crawl Space Finished Finished Finished Avg Disposal A Beddinome and typic Inceeded repairs, or Gerage quality resumed subject The livability, sour Iterior inspection the livability, sour Iterior inspection the cabinets we consider the cabinets we can be caused the cabinets we can be captured the captu	redlt if Note that the second seco	t is legally periother (describe) FEMA Map # o, describe. Pu conditions, land ty record dime onal comment assessment and T ata Source(s) for Heating / Cooli FWA HWI Radiant Other I Gas Central Air Conc Individual Other None wave Was ir neighborhoo oration, renovation r home typical ior is in same s, or structural ir om the street constalled, stove g condition. Co	06069 blic are uses, etcensions. Is above ax Record Gross Ling BB ditioning sher/Drye 3.0 Batt d and m ons, remo for neige condition only. It is and sir D/smoke	c., physic typical at	ally possible fina Off-site Improve Street Asphalt Alley None OFFEN and common for Yes X No or inspection from Oproach. Prior Inspection Realist, MLS list Amenities Place(s) # 1 OdStove(s) # 0 O/Deck CC Ch CC I None Cee Wood Ber None Offen	Ancially fements— If A Map Darea. If Yes, m the str Propertings, compared in the str Note of the str If Yes, m the str Propertings, compared in the str If Yes, m the str If Yes	easible and Type ate 04/16/20 describe. Note the control of the	most profita Public Pri X	able vate ite ty
Utilities Electricity Gas FEMA Spee Are the utili Are there a conditions is Concre Source(s) L X Other (Units X # of Stories Type X X Existing Design (St) Year Built : Effective Ar Appliances Finished ar Additional f patio. Ext Describe th update ur MLS had county re Are there a No physic electricity and all me	Public X X cial Flood Haza ities and off-site iny adverse site s, no encroace ete. Covered f Used for Physic (describe) Visu GENERAL DI (One One One Service Serv	other (described proved). No other (described proved). No other (described proved). Improvements the conditions or exhaments, or photon porch, put all Characteristics all exterior inspection with Accessor and the contains: I energy efficient on from the strength of the property and dispersion of of the property and disper	ther uses be) Yes XN Nypical for the ternal factory sical could blic utilities of Proper pection ory Unit JENUTY End Unit the Const. The description ory Unit or Const. The description or the previous of the previous or advercent only. The kitching, gas, on eighborhors or the previous or the previo	than \$ No F he mark ors (eas ndition es bein rty	Water Sanitary Severe Sanitary Severe Sanitary Severe Sements, encroach as observed. Sing typical and compared to the severe Sev	viable, or allow Public X X X Yes No Inments, environr de size is from Common. See a S X MLS CRIPTION Crawl Space Finished Finished Finished Avg Disposal A Beddinome and typic Inceeded repairs, or Gerage quality resumed subject The livability, sour Iterior inspection the livability, sour Iterior inspection the cabinets we consider the cabinets we can be caused the cabinets we can be captured the captu	redlt if Note that the second seco	t is legally periother (describe) FEMA Map # o, describe. Pu conditions, land ty record dime onal comment assessment and T ata Source(s) for Heating / Cooli FWA HWI Radiant Other I Gas Central Air Conc Individual Other None wave Was ir neighborhoo oration, renovation r home typical ior is in same s, or structural ir om the street constalled, stove g condition. Co	06069 blic are uses, etcensions. Is above ax Record Gross Ling BB ditioning sher/Drye 3.0 Batt d and m ons, remo for neige condition only. It is and sir D/smoke	c., physic c.)? Exterior c.)? Exterior c.)? Exterior c.)? Exterior c.)? Exterior wing Area Ving Ar	ally possible fina Off-site Improve Street Asphalt Alley None OFFEN and common for Yes X No or inspection from Oproach. Prior Inspection Realist, MLS list Amenities Place(s) # 1 OdStove(s) # 0 O/Deck CC Ch CC I None Cee Wood Ber None Offen	Ancially fements— If A Map Darea. If Yes, m the str Propertings, compared in the str Note of the str If Yes, m the str Propertings, compared in the str If Yes, m the str If Yes	easible and Type ate 04/16/20 describe. Note the control of the	most profita Public Pri X	able vate ite rty
Utilities Electricity Gas FEMA Spee Are the utili Are there a conditions is Concre Source(s) L X Other (Units X # of Stories Type X X Existing Design (St) Year Built : Effective A Appliances Finished ar Additional f patio. Ext Describe th update ur MLS had county re Are there a No physic electricity and all me	Public X X cial Flood Haza ities and off-site iny adverse site s, no encroace ete. Covered f Used for Physic (describe) Visu GENERAL DI (One One One Service Serv	other (described proved). No other (described proved). No other (described proved). Improvements the conditions or exhaments, or photon porch, put all Characteristics all exterior inspection with Accessor and the contains: I energy efficient on from the strength of the property and dispersion of of the property and disper	ther uses be) Yes XN Nypical for the ternal factory sical could blic utilities of Proper pection ory Unit JENUTY End Unit the Const. The description ory Unit or Const. The description or the previous of the previous or advercent only. The kitching, gas, on eighborhors or the previous or the previo	than \$ No F he mark ors (eas ndition es bein rty	Water Sanitary Severescent Series and Cone Ret area? Xesements, encroach is observed. Sing typical and cone Ret area? Appraisal File GENERAL DESCONCERS SUMMERS STANDARD STANDARD STANDARD STANDARD STANDARD STANDARD SERIES AND STANDARD STANDARD SERIES AND STANDARD SERIES AND STANDARD SERIES AND SER	viable, or allow Public X X X Yes No Inments, environr de size is from Common. See a S X MLS CRIPTION Crawl Space Finished Finished Finished Avg Disposal A Beddinome and typic Inceeded repairs, or Gerage quality resumed subject The livability, sour Iterior inspection the livability, sour Iterior inspection the cabinets we consider the cabinets we can be caused the cabinets we can be captured the captu	redlt if Note that the second seco	t is legally periother (describe) FEMA Map # o, describe. Pu conditions, land ty record dime onal comment assessment and T ata Source(s) for Heating / Cooli FWA HWI Radiant Other I Gas Central Air Conc Individual Other None wave Was ir neighborhoo oration, renovation r home typical ior is in same s, or structural ir om the street constalled, stove g condition. Co	06069 blic are uses, etcensions. Is above ax Record Gross Ling BB ditioning sher/Drye 3.0 Batt d and m ons, remo for neige condition only. It is and sir D/smoke	c., physic c.)? Exterior c.)? Exterior c.)? Exterior c.)? Exterior c.)? Exterior wing Area Ving Ar	ally possible fina Off-site Improve Street Asphalt Alley None OFFEN and common for Yes X No or inspection from Oproach. Prior Inspection Realist, MLS list Amenities Place(s) # 1 OdStove(s) # 0 O/Deck CC Ch CC I None Cee Wood Ber None Offen	Ancially fements— If A Map Darea. If Yes, m the str Propertings, compared in the str Note of the str If Yes, m the str Propertings, compared in the str If Yes, m the str If Yes	easible and Type ate 04/16/20 describe. Note the control of the	most profita Public Pri X	able vate ite ty

Exterior-Only Inspection Residential Appraisal Report 52565
File No. 0323148DR

There are 11 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 691,000 to \$ 950,000 .										
				past twelve months rang			650,000	to \$ 882		
FEATURE		SUBJECT		LE SALE NO. 1		//PARABLE S	· ·		OMPARABLE S	SALE NO 3
441 Ian Court		30DJEC1	1640 Mimosa Stre			ingside Circ			este Drive	DALL NO. 3
	-022						LIE			
Address Hollister, CA 95	0023		Hollister, CA 9502	.3	Hollister, C				CA 95023	
Proximity to Subject			2.33 miles SE		1.89 miles			0.84 mile		
Sale Price	\$			\$ 775,000		\$	835,000		\$	715,000
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$ 310.00 sq. ft.			7 sq. ft.			.01 sq. ft.	
Data Source(s)			MLSListings #ML8	31912110;DOM 96	MLSL #ML	.81916105;	DOM 6	MLSListin	ngs #ML819 ⁻	14827;DOM 9
Verification Source(s)			MLS/Realist Doc#	1536	MLS/Realis	st Doc# 10	34	MLS/Rea	alist Doc# 22	24
VALUE ADJUSTMENTS	DE	SCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCR	IPTION	+(-) \$ Adjustment		RIPTION	+(-) \$ Adjustment
Sale or Financing			ArmLth	() / ()	ArmLth		()	ArmLth		()
Concessions			Conv:0		Conv:0			Conv:0		
Date of Sale/Time			s03/23;c02/23		s02/23;c01	/22		s01/23;c1	12/22	
	Λ. Doo.	DavDd	·							
Location	A;Res;		A;Res;BsyRd		A;Res;Bsy			A;Res;Bs	-	
Leasehold/Fee Simple	Fee Si		Fee Simple		Fee Simple	9		Fee Simp	oie	
Site	6000 s		8000 sf	-2,000	6747 sf		-500			-1,500
View	N;Res;		N;Res;		N;Res;			N;Res;		
Design (Style)	DT2;Tr	aditional	DT2;Traditional		DT2;Tradit	ional		DT2;Trac	litional	
Quality of Construction	Q3		Q3		Q3			Q3		
Actual Age	23		23		26		3,000	35		12,000
Condition	C3		C3		C3	-		C3	•	
Above Grade	Total Bdi	rms. Baths	Total Bdrms. Baths		Total Bdrms.	Baths	5,000	Total Bdrms	Baths	
Room Count		4 3.0	9 5 3.0	0	8 4	2.1	5,000	7 3	3.0	0
	U J '	1,926 sq. ft.	2,500 sc			2,105 sq. ft.	-9,000	, , 3	2,014 sq. ft.	-4,400
	Oct	1,720 Sq. II.		-20,700		-, 100 SY. II.	-7,000	Ocf	2,014 54.11.	-4,400
Basement & Finished	0sf		0sf		0sf			0sf		
Rooms Below Grade			<u> </u>							
Functional Utility	Averag		Average		Average			Average		
Heating/Cooling	FWA N	lone	FWA C/Air	-1,500	FWA C/Air			FWA C/A	Nir 💮 💮	-1,500
Energy Efficient Items	None		None		Solar (own	ed)	-20,000	None		
Garage/Carport	2gbi3d	W	2gbi2dw	0	2gbi2dw		0	2gbi2dw		0
Porch/Patio/Deck	Porch,		Porch,Patio		Porch, Pation	0		Porch,Pa	ıtio	
Fireplace	1 F/P		1 F/P		1 F/P			1 F/P		
Amenity		ndscaping	No Landscaping		Superior La	andscano	25,000	No Lands	canina	
		iuscaping		10,000	Kitchen,Ba		-30,000		scaping	
Updates/Rmdl	None		Kitchen							4.400
Net Adjustment (Total)			+ X-	\$ 42,200		X - \$	78,000	X +	<u></u> - \$	4,600
Adjusted Sale Price			Net Adj5.4%		Net Adj.	-9.3%		Net Adj.	0.6%	
of Comparables			Gross Adj. 5.4%	\$ 732,800	Gross Adi.	11.3% \$	757,000	Gross Adj.	2.7% \$	719,600
	earch the	e sale or transfer h	istory of the subject pr	operty and comparable s						
	earch the	e sale or transfer h	istory of the subject pr							
I X did did not res	earch the	e sale or transfer h	istory of the subject pro							
I X did did not res				operty and comparable s	ales. If not, ex	plain <u>Sul</u>	oject has not trans	sferred in p		
I X did did not res records and MLS. My research did X	did not r	eveal any prior sal			ales. If not, ex	plain <u>Sul</u>	oject has not trans	sferred in p		
I X did did not res records and MLS. My research did X Data source(s) County re	did not records,	eveal any prior sal	es or transfers of the s	operty and comparable s	ales. If not, ex	plain <u>Sul</u>	oject has not trans	eisal.		_
I X did did not res records and MLS. My research did X Data source(s) County r My research did X	did not r ecords,	eveal any prior sal MLS eveal any prior sal	es or transfers of the s	operty and comparable s	ales. If not, ex	plain <u>Sul</u>	oject has not trans	eisal.		
I X did did not res records and MLS. My research did X Data source(s) County r My research did X Data source(s) County r	did not records, did not records, ecords,	eveal any prior sal MLS eveal any prior sal MLS	es or transfers of the s	subject property for the the comparable sales for the	ales. If not, ex ree years prio year prior to th	plain Subsection of the effection of sales of sa	oject has not trans tive date of this appra	sferred in particular	past 36 mont	
I X did did not res records and MLS. My research did X Data source(s) County r My research did X Data source(s) County r Report the results of the res	did not records, did not records, ecords,	eveal any prior sal MLS eveal any prior sal MLS d analysis of the p	es or transfers of the ses or transfers of the ces or transfers of the certific rior sale or transfer his	operty and comparable subject property for the the comparable sales for the story of the subject prope	ales. If not, ex ree years prio year prior to th	r to the effective date of salerable sales (oject has not trans tive date of this appra	sferred in paisal. sale. r sales on p	past 36 mont	hs per county
I X did did not res records and MLS. My research did X Data source(s) County r My research did X Data source(s) County r Report the results of the res	did not records, did not records, ecords,	eveal any prior sal MLS eveal any prior sal MLS d analysis of the p	es or transfers of the s	subject property for the the comparable sales for the	ales. If not, ex ree years prio year prior to th	r to the effective date of salerable sales (oject has not trans tive date of this appra	sferred in paisal. sale. r sales on p	past 36 mont	
I X did did not res records and MLS. My research did X Data source(s) County r My research did X Data source(s) County r Report the results of the res ITEM Date of Prior Sale/Transfer	did not records, did not records, ecords,	eveal any prior sal MLS eveal any prior sal MLS d analysis of the p	es or transfers of the ses or transfers of the ces or transfers of the certific rior sale or transfer his	operty and comparable subject property for the the comparable sales for the story of the subject prope	ales. If not, ex ree years prio year prior to th	r to the effective date of salerable sales (oject has not trans tive date of this appra	sferred in paisal. sale. r sales on p	past 36 mont	hs per county
I X did did not res records and MLS. My research did X Data source(s) County r My research did X Data source(s) County r Report the results of the res	did not records, did not records, ecords,	reveal any prior sal MLS reveal any prior sal MLS d analysis of the p	es or transfers of the ses or transfers of the ces or transfers of the certain sale or transfer his blect	comparable sales for the the story of the subject property for the the comparable sales for the comparable sales for the COMPARABLE SA	ales. If not, ex ree years prio year prior to th rty and compa LE NO. 1	r to the effective date of sales (COMF	oject has not trans tive date of this appra- le of the comparable report additional prio PARABLE SALE NO.	aisal. sale. r sales on p	age 3).	hs per county LE SALE NO. 3
I X did did not res records and MLS. My research did X Data source(s) County r My research did X Data source(s) County r Report the results of the res ITEM Date of Prior Sale/Transfer	did not records, did not records, ecords,	eveal any prior sal MLS eveal any prior sal MLS d analysis of the p	es or transfers of the ses or transfers of the ces or transfers of the certain sale or transfer his blect	operty and comparable subject property for the the comparable sales for the story of the subject prope	ales. If not, ex ree years prio year prior to th rty and compa LE NO. 1	r to the effective date of sales (COMF	oject has not trans tive date of this appra	aisal. sale. r sales on p	past 36 mont	hs per county LE SALE NO. 3
I X did did not res records and MLS. My research did X Data source(s) County r My research did X Data source(s) County r Report the results of the res ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer	did not records, did not records, ecords,	reveal any prior sal MLS reveal any prior sal MLS d analysis of the p	es or transfers of the ses or transfers of the ces or transfers of the certain sale or transfer his blect	comparable sales for the the story of the subject property for the the comparable sales for the comparable sales for the COMPARABLE SA	ales. If not, ex ree years prio year prior to th rty and compa LE NO. 1	r to the effective date of sales (COMF	oject has not trans tive date of this appra- le of the comparable report additional prio PARABLE SALE NO.	aisal. sale. r sales on p 2 Co	age 3).	hs per county LE SALE NO. 3
I X did did not res records and MLS. My research did X Data source(s) County r My research did X Data source(s) County r Report the results of the res ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s)	did not records, did not records, eearch an	eveal any prior sal MLS eveal any prior sal MLS d analysis of the p SU CoreLogic Cou 03/23/2023	es or transfers of the ses or transfers of the ces or transfers of the certain state of transfer his blact	comparable subject property for the the comparable sales for the comparable sales for the comparable sales for the comparable sales for the COMPARABLE SA	ales. If not, ex ree years prio year prior to the rty and compa LE NO. 1	r to the effective date of salarable sales (COMF	oject has not trans tive date of this appra- le of the comparable report additional prio PARABLE SALE NO.	aisal. sale. r sales on p 2 Co 03/	age 3). COMPARAB reLogic Cour	hs per county LE SALE NO. 3 hty Records
I X did did not res records and MLS. My research did X Data source(s) County r My research did X Data source(s) County r Report the results of the res ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source Analysis of prior sale or transfer	did not records, did not records, earch an	eveal any prior sal MLS eveal any prior sal MLS d analysis of the p SUI CoreLogic Cou 03/23/2023 Dry of the subject p	es or transfers of the ses or transfers of the ces or transfers of the certain state of transfer his BJECT	comparable sales for the subject property and comparable sales for the comparable sales for the comparable sales for the comparable sales for the comparable sales ales subject has subject has subject has subject has	ree years prio year prior to the rty and compa LE NO. 1	r to the effective date of salurable sales (in COMF CoreLogic 03/23/202 cerred in pass	tive date of this appratic of the comparable report additional prior PARABLE SALE NO.	aisal. sale. r sales on p 2 Co 03/ county and	age 3). COMPARAB reLogic Cour [23/2023] d MLS. There	hs per county LE SALE NO. 3 hty Records has been rapid
I X did did not res records and MLS. My research did X Data source(s) County r My research did X Data source(s) County r Report the results of the res ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Sourc Analysis of prior sale or tran appreciation in the local	did not records, did not records, eearch an	eveal any prior sal MLS eveal any prior sal MLS d analysis of the p SUI CoreLogic Cou 03/23/2023 ory of the subject p tate markets due	es or transfers of the ses or transfers of the ces or transfers of the ces or transfer his BJECT Inty Records roperty and comparable to historically low	comparable sales for the story of the subject proper COMPARABLE SA	ree years prio year prior to the rty and compa LE NO. 1 ecords as not transfer v supply of h	r to the effective date of sales (in COMF) CoreLogic 03/23/202 erred in paranousing on	tive date of this appratic of the comparable report additional prior PARABLE SALE NO.	sale. sale. r sales on p Co 03/ county and	age 3). COMPARAB reLogic Cour (23/2023 d MLS. There es are on the	hs per county LE SALE NO. 3 hty Records e has been rapid e rise,
I X did did not res records and MLS. My research did X Data source(s) County r My research did X Data source(s) County r Report the results of the res ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Sourc Analysis of prior sale or tran appreciation in the local conditions are currently	did not records, did not records, earch an ce(s) sfer historeal es balancii	eveal any prior sal MLS eveal any prior sal MLS d analysis of the p SUI CoreLogic Cou 03/23/2023 ory of the subject p tate markets duing to a lowered	es or transfers of the ses or transfers of the corior sale or transfer his BJECT Inty Records roperty and comparable to historically low market with increase	comparable sales for the subject property and comparable sales for the comparable sales for the comparable sales for the COMPARABLE SA	ree years prio year prior to the rty and compa LE NO. 1 ecords as not transfer v supply of h with lessenir	r to the effective date of sales (in COMF coreLogic 03/23/202 corred in paranousing on any demand	tive date of this appratic of the comparable report additional prior PARABLE SALE NO.	sale. sale. county and neest rat of housing	age 3). COMPARAB reLogic Cour 23/2023 d MLS. There es are on the	hs per county LE SALE NO. 3 hty Records e has been rapid e rise,
I X did did not res records and MLS. My research did X Data source(s) County r My research did X Data source(s) County r Report the results of the res ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Sourc Analysis of prior sale or tran appreciation in the local	did not records, did not records, earch an ce(s) sfer historeal es balancii	eveal any prior sal MLS eveal any prior sal MLS d analysis of the p SUI CoreLogic Cou 03/23/2023 ory of the subject p tate markets duing to a lowered	es or transfers of the ses or transfers of the corior sale or transfer his BJECT Inty Records roperty and comparable to historically low market with increase	comparable sales for the subject property and comparable sales for the comparable sales for the comparable sales for the COMPARABLE SA	ree years prio year prior to the rty and compa LE NO. 1 ecords as not transfer v supply of h with lessenir	r to the effective date of sales (in COMF coreLogic 03/23/202 corred in paranousing on any demand	tive date of this appratic of the comparable report additional prior PARABLE SALE NO.	sale. sale. county and neest rat of housing	age 3). COMPARAB reLogic Cour 23/2023 d MLS. There es are on the	hs per county LE SALE NO. 3 hty Records e has been rapid e rise,
I X did did not res records and MLS. My research did X Data source(s) County r My research did X Data source(s) County r Report the results of the res ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Sourc Analysis of prior sale or tran appreciation in the local conditions are currently	did not records, did not records, earch an ce(s) sfer historeal es balancii	eveal any prior sal MLS eveal any prior sal MLS d analysis of the p SUI CoreLogic Cou 03/23/2023 ory of the subject p tate markets duing to a lowered	es or transfers of the ses or transfers of the corior sale or transfer his BJECT Inty Records roperty and comparable to historically low market with increase	comparable sales for the subject property and comparable sales for the comparable sales for the comparable sales for the COMPARABLE SA	ree years prio year prior to the rty and compa LE NO. 1 ecords as not transfer v supply of h with lessenir	r to the effective date of sales (in COMF coreLogic 03/23/202 corred in paranousing on any demand	tive date of this appratic of the comparable report additional prior PARABLE SALE NO.	sale. sale. county and neest rat of housing	age 3). COMPARAB reLogic Cour 23/2023 d MLS. There es are on the	hs per county LE SALE NO. 3 hty Records e has been rapid e rise,
I X did did not res records and MLS. My research did X Data source(s) County r My research did X Data source(s) County r Report the results of the res ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source Analysis of prior sale or tran appreciation in the local conditions are currently Foreclosures and distre	did not records, did not records, earch an ce(s) sefer historeal es balanciissed sa	eveal any prior sal MLS eveal any prior sal MLS d analysis of the p SUI CoreLogic Cou 03/23/2023 Dry of the subject p tate markets during to a lowered les are less con	es or transfers of the ses or transfers of the ces or transfers of the ces or transfer his BJECT Inty Records Inty Records Into the ces of transfer his BJECT Inty Records Into the ces of transfer his BJECT Inty Records Into the ces of transfer his BJECT Inty Records Into the ces of transfer his BJECT Inty Records Into the ces of transfers of the set of the ces of transfers his BJECT Inty Records Inty Records Into the ces of transfers of the set of the ces of transfers his BJECT Inty Records Inty Records Into the ces of transfers of the set of the ces of the ces of transfers his BJECT Inty Records Into the ces of transfers of the set of the ces of transfers his BJECT Inty Records Into the ces of transfers his BJECT Into	comparable sales for the the comparable sales for the comparable sales comparable sales sal	ree years prior year prior to the rty and compa LE NO. 1 ecords as not transfer v supply of h with lessenir r; but they ha	r to the effective date of sales (in a complete sal	tive date of this apprate of the comparable report additional prior PARABLE SALE NO. C County Records 23 st 36 months per of the market, now indue to high costs act on market value.	sale. r sales on p Co 03/ county and nterest rat of housing ues and m	age 3). COMPARAB reLogic Cour (23/2023 d MLS. There es are on the g and marke parketability.	LE SALE NO. 3 The Records The has been rapid to the rise, to uncertainties.
I X did did not res records and MLS. My research did X Data source(s) County r My research did X Data source(s) County r Report the results of the res ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source Analysis of prior sale or tran appreciation in the local conditions are currently Foreclosures and distre Summary of Sales Compari	did not records, did not records, eearch an ce(s) sefer historeal es balancii ssed sa	eveal any prior sal MLS eveal any prior sal MLS d analysis of the p SU CoreLogic Cou 03/23/2023 ory of the subject p tate markets duing to a lowered les are less con oach. \$50 per s	es or transfers of the ses or transfers of the ses or transfers of the ses or transfer his BJECT Inty Records Interpretation Inte	comparable subject property for the the comparable sales for the subject property of the subject property for the subject property of the subject property for the subject property of the subject property for the subject property for the subject has interest rates and low sing supply, coupled the subject has prices have riser subject have riser subject for the subject property for the subject p	ree years prio year prior to the rty and compa LE NO. 1 ecords as not transfer v supply of h with lessenir y but they ha	r to the effective date of sales (in a comparison of the compariso	tive date of this apprate of the comparable report additional prior PARABLE SALE NO. C County Records 23 st 36 months per of the market, now indue to high costs act on market values of the costs and chosen for the prior the market and chosen for the prior the market values of the market and chosen for the prior the market values of the prior the market values of the prior	sale. r sales on p Co 03/ county and nterest rat of housingues and m	age 3). COMPARAB reLogic Cour '23/2023 d MLS. There res are on the g and marke harketability.	hs per county LE SALE NO. 3 hty Records e has been rapid erise, t uncertainties. quality & appeal
I X did did not res records and MLS. My research did X Data source(s) County r My research did X Data source(s) County r Report the results of the res ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source Analysis of prior sale or tran appreciation in the local conditions are currently Foreclosures and distre Summary of Sales Comparic compared to subject. Ai	did not records, did not records, eearch an ce(s) search anssed sa son Apprny site a	eveal any prior sal MLS eveal any prior sal MLS d analysis of the p SU CoreLogic Cou 03/23/2023 ory of the subject p tate markets duing to a lowered les are less con oach. \$50 per sidjustments are	es or transfers of the ses or transfer his BJECT Inty Records Interest Inty Records Inty Record	comparable subject property for the the comparable sales for the story of the subject property for the subject has interest rates and low sing supply, coupled the subject has prices have riser for the subject property for	ree years prio year prior to the rty and compa LE NO. 1 ecords as not transfer v supply of h with lessenir y but they ha m subject m 0,000 per ba	r to the effective date of sales (COMF) CoreLogic 03/23/202 erred in paranusing on any demand ave an imposite the count distributed to the count distributed arket Holliss of the count distributed arket dist	tive date of this appratice of the comparable report additional prior PARABLE SALE NO. C County Records 23 st 36 months per of the market, now if due to high costs act on market valuater; and chosen for fiference, if neede	sale. r sales on p Co 03/ county and nterest rat of housing ues and m	age 3). COMPARAB reLogic Cour '23/2023 d MLS. There res are on the g and marke harketability.	hs per county LE SALE NO. 3 hty Records e has been rapid erise, truncertainties. quality & appeal drunover of
I X did did not res records and MLS. My research did X Data source(s) County r My research did X Data source(s) County r Report the results of the res ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source Analysis of prior sale or tran appreciation in the local conditions are currently Foreclosures and distree Summary of Sales Comparicompared to subject. At comparable homes in the	did not records, did not records, earch an ce(s) sisfer historeal es balancii ssed sa son Appr ny site a nis mark	eveal any prior sal MLS eveal any prior sal MLS d analysis of the p SUI CoreLogic Cou 03/23/2023 Dry of the subject p tate markets due ng to a lowered les are less con coach. \$50 per seldjustments are tet. Comps are r	es or transfers of the ses or transfers of the ses or transfers of the corior sale or transfer his BJECT Inty Records Interest Inty Records	comparable sales for the the comparable sales for the story of the subject proper COMPARABLE SA CoreLogic County Re 03/23/2023 le sales Subject has interest rates and low sing supply, coupled a tas prices have riser structures for the subject has privacy factors. \$10 to the subject has privacy factors. \$10 to the subject have riser su	ree years prior to the rey and comparate NO. 1 ecords as not transfer y supply of he with lessening; but they have meaning the supple of the prior to the region of the prior to the prior transfer y supply of he with lessening; but they have meaning the prior transfer tran	r to the effective date of sales (COMF) CoreLogic 03/23/202 erred in paranusing on any demand ave an imposite the count dired to subject the count direct the	tive date of this appratice of the comparable report additional prior PARABLE SALE NO. C County Records 23 st 36 months per of the market, now induct to high costs act on market valuater; and chosen for fiference, if neededect. Condition difference.	sale. r sales on p 2 Co 03/ county and nterest rat of housing ues and m or similar a d. Limited rerences a	age 3). COMPARAB reLogic Cour [23/2023 d MLS. There es are on the g and marke arketability. age, design, inventory an re reflected i	hs per county LE SALE NO. 3 hty Records e has been rapid erise, truncertainties. quality & appeal drunover of
I X did did not res records and MLS. My research did X Data source(s) County r My research did X Data source(s) County r Report the results of the res ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source Analysis of prior sale or tran appreciation in the local conditions are currently Foreclosures and distre Summary of Sales Comparic compared to subject. Ai	did not records, did not records, earch an ce(s) sisfer historeal es balancii ssed sa son Appr ny site a nis mark	eveal any prior sal MLS eveal any prior sal MLS d analysis of the p SUI CoreLogic Cou 03/23/2023 Dry of the subject p tate markets due ng to a lowered les are less con coach. \$50 per seldjustments are tet. Comps are r	es or transfers of the ses or transfers of the ses or transfers of the corior sale or transfer his BJECT Inty Records Interest Inty Records	comparable sales for the the comparable sales for the story of the subject proper COMPARABLE SA CoreLogic County Re 03/23/2023 le sales Subject has interest rates and low sing supply, coupled a tas prices have riser structures for the subject has privacy factors. \$10 to the subject has privacy factors. \$10 to the subject have riser su	ree years prior to the rey and comparate NO. 1 ecords as not transfer y supply of he with lessening; but they have measured measured to the comparate of the c	r to the effective date of sales (COMF) CoreLogic 03/23/202 erred in paranusing on any demand ave an imposite the count dired to subject the count direct the	tive date of this appratice of the comparable report additional prior PARABLE SALE NO. C County Records 23 st 36 months per of the market, now induct to high costs act on market valuater; and chosen for fiference, if neededect. Condition difference.	sale. r sales on p 2 Co 03/ county and nterest rat of housing ues and m or similar a d. Limited rerences a	age 3). COMPARAB reLogic Cour [23/2023 d MLS. There es are on the g and marke arketability. age, design, inventory an re reflected i	hs per county LE SALE NO. 3 hty Records e has been rapid erise, truncertainties. quality & appeal drunover of
I X did did not res records and MLS. My research did X Data source(s) County r My research did X Data source(s) County r Report the results of the res ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source Analysis of prior sale or tran appreciation in the local conditions are currently Foreclosures and distree Summary of Sales Comparicompared to subject. At comparable homes in the	did not records, did not records, earch an ce(s) sisfer historeal es balancii ssed sa son Appr ny site a nis mark	eveal any prior sal MLS eveal any prior sal MLS d analysis of the p SUI CoreLogic Cou 03/23/2023 Dry of the subject p tate markets due ng to a lowered les are less con coach. \$50 per seldjustments are tet. Comps are r	es or transfers of the ses or transfers of the ses or transfers of the corior sale or transfer his BJECT Inty Records Interest Inty Records	comparable sales for the the comparable sales for the story of the subject proper COMPARABLE SA CoreLogic County Re 03/23/2023 le sales Subject has interest rates and low sing supply, coupled a tas prices have riser structures for the subject has privacy factors. \$10 to the subject has privacy factors. \$10 to the subject have riser su	ree years prior to the rey and comparate NO. 1 ecords as not transfer y supply of he with lessening; but they have measured measured to the comparate of the c	r to the effective date of sales (COMF) CoreLogic 03/23/202 erred in paranusing on any demand ave an imposite the count dired to subject the count direct the	tive date of this appratice of the comparable report additional prior PARABLE SALE NO. C County Records 23 st 36 months per of the market, now induct to high costs act on market valuater; and chosen for fiference, if neededect. Condition difference.	sale. r sales on p 2 Co 03/ county and nterest rat of housing ues and m or similar a d. Limited rerences a	age 3). COMPARAB reLogic Cour [23/2023 d MLS. There es are on the g and marke arketability. age, design, inventory an re reflected i	hs per county LE SALE NO. 3 hty Records e has been rapid erise, truncertainties. quality & appeal drunover of
I X did did not res records and MLS. My research did X Data source(s) County r My research did X Data source(s) County r Report the results of the res ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source Analysis of prior sale or tran appreciation in the local conditions are currently Foreclosures and distree Summary of Sales Comparicompared to subject. At comparable homes in the	did not records, did not records, earch an ce(s) sisfer historeal es balancii ssed sa son Appr ny site a nis mark	eveal any prior sal MLS eveal any prior sal MLS d analysis of the p SUI CoreLogic Cou 03/23/2023 Dry of the subject p tate markets due ng to a lowered les are less con coach. \$50 per seldjustments are tet. Comps are r	es or transfers of the ses or transfers of the ses or transfers of the corior sale or transfer his BJECT Inty Records Interest Inty Records	comparable sales for the the comparable sales for the story of the subject proper COMPARABLE SA CoreLogic County Re 03/23/2023 le sales Subject has interest rates and low sing supply, coupled a tas prices have riser structures for the subject has privacy factors. \$10 to the subject has privacy factors. \$10 to the subject have riser su	ree years prior to the rey and comparate NO. 1 ecords as not transfer y supply of he with lessening; but they have measured measured to the comparate of the c	r to the effective date of sales (COMF) CoreLogic 03/23/202 erred in paranusing on any demand ave an imposite the count dired to subject the count direct the	tive date of this appratice of the comparable report additional prior PARABLE SALE NO. C County Records 23 st 36 months per of the market, now induct to high costs act on market valuater; and chosen for fiference, if neededect. Condition difference.	sale. r sales on p 2 Co 03/ county and nterest rat of housing ues and m or similar a d. Limited rerences a	age 3). COMPARAB reLogic Cour [23/2023 d MLS. There es are on the g and marke arketability. age, design, inventory an re reflected i	hs per county LE SALE NO. 3 hty Records e has been rapid erise, truncertainties. quality & appeal drunover of
I X did did not res records and MLS. My research did X Data source(s) County r My research did X Data source(s) County r Report the results of the res ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source Analysis of prior sale or tran appreciation in the local conditions are currently Foreclosures and distree Summary of Sales Comparicompared to subject. At comparable homes in the	did not records, did not records, earch an ce(s) sisfer historeal es balancii ssed sa son Appr ny site a nis mark	eveal any prior sal MLS eveal any prior sal MLS d analysis of the p SUI CoreLogic Cou 03/23/2023 Dry of the subject p tate markets due ng to a lowered les are less con coach. \$50 per seldjustments are tet. Comps are r	es or transfers of the ses or transfers of the ses or transfers of the corior sale or transfer his BJECT Inty Records Interest Inty Records	comparable sales for the the comparable sales for the story of the subject proper COMPARABLE SA CoreLogic County Re 03/23/2023 le sales Subject has interest rates and low sing supply, coupled a tas prices have riser structures for the subject has privacy factors. \$10 to the subject has privacy factors. \$10 to the subject have riser su	ree years prior to the rey and comparate NO. 1 ecords as not transfer y supply of he with lessening; but they have measured measured to the comparate of the c	r to the effective date of sales (COMF) CoreLogic 03/23/202 erred in paranusing on any demand ave an imposite the count dired to subject the count direct the	tive date of this appratice of the comparable report additional prior PARABLE SALE NO. C County Records 23 st 36 months per of the market, now induct to high costs act on market valuater; and chosen for fiference, if neededect. Condition difference.	sale. r sales on p 2 Co 03/ county and nterest rat of housing ues and m or similar a d. Limited rerences a	age 3). COMPARAB reLogic Cour [23/2023 d MLS. There es are on the g and marke arketability. age, design, inventory an re reflected i	hs per county LE SALE NO. 3 hty Records e has been rapid erise, truncertainties. quality & appeal drunover of
I X did did not res records and MLS. My research did X Data source(s) County r My research did X Data source(s) County r Report the results of the res ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source Analysis of prior sale or tran appreciation in the local conditions are currently Foreclosures and distree Summary of Sales Comparicompared to subject. At comparable homes in the	did not records, did not records, earch an ce(s) sisfer historeal es balancii ssed sa son Appr ny site a nis mark	eveal any prior sal MLS eveal any prior sal MLS d analysis of the p SUI CoreLogic Cou 03/23/2023 Dry of the subject p tate markets due ng to a lowered les are less con coach. \$50 per seldjustments are tet. Comps are r	es or transfers of the ses or transfers of the ses or transfers of the corior sale or transfer his BJECT Inty Records Interest Inty Records	comparable sales for the the comparable sales for the story of the subject proper COMPARABLE SA CoreLogic County Re 03/23/2023 le sales Subject has interest rates and low sing supply, coupled a tas prices have riser structures for the subject has privacy factors. \$10 to the subject has privacy factors. \$10 to the subject have riser su	ree years prior to the rey and comparate NO. 1 ecords as not transfer y supply of he with lessening; but they have measured measured to the comparate of the c	r to the effective date of sales (COMF) CoreLogic 03/23/202 erred in paranusing on any demand ave an imposite the count dired to subject the count direct the	tive date of this appratice of the comparable report additional prior PARABLE SALE NO. C County Records 23 st 36 months per of the market, now induct to high costs act on market valuater; and chosen for fiference, if neededect. Condition difference.	sale. r sales on p 2 Co 03/ county and nterest rat of housing ues and m or similar a d. Limited rerences a	age 3). COMPARAB reLogic Cour [23/2023 d MLS. There es are on the g and marke arketability. age, design, inventory an re reflected i	hs per county LE SALE NO. 3 hty Records e has been rapid erise, truncertainties. quality & appeal drunover of
I X did did not res records and MLS. My research did X Data source(s) County r My research did X Data source(s) County r Report the results of the res ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source Analysis of prior sale or tran appreciation in the local conditions are currently Foreclosures and distre Summary of Sales Comparicompared to subject. Ar comparable homes in the line items. See Comps	did not records, did not records, earch an ee(s) esfer historeal es balancia ssed sa son Appr ny site a his mark #4, #5,	eveal any prior sal MLS eveal any prior sal MLS d analysis of the p SUI CoreLogic Cou 03/23/2023 ory of the subject p tate markets duing to a lowered les are less con coach. \$50 per sindjustments are et. Comps are r #6. GLA adjusti	es or transfers of the ses or transfers of the crior sale or transfer his BJECT Inty Records Inty Records Inty Records Into the comparable of the interest of the comparable of the interest of the interest of the comparable of the interest of the interest of the comparable of	comparable sales for the the comparable sales for the story of the subject proper COMPARABLE SA CoreLogic County Re 03/23/2023 le sales Subject has interest rates and low sing supply, coupled a tas prices have riser structures for the subject has privacy factors. \$10 to the subject has privacy factors. \$10 to the subject have riser su	ree years prior to the rey and comparate NO. 1 ecords as not transfer y supply of he with lessening; but they have measured measured to the comparate of the c	r to the effective date of sales (COMF) CoreLogic 03/23/202 erred in paranusing on any demand ave an imposite the count dired to subject the count direct the	tive date of this appratice of the comparable report additional prior PARABLE SALE NO. C County Records 23 st 36 months per of the market, now induct to high costs act on market valuater; and chosen for fiference, if neededect. Condition difference.	sale. r sales on p 2 Co 03/ county and nterest rat of housing ues and m or similar a d. Limited rerences a	age 3). COMPARAB reLogic Cour [23/2023 d MLS. There es are on the g and marke arketability. age, design, inventory an re reflected i	hs per county LE SALE NO. 3 hty Records e has been rapid erise, truncertainties. quality & appeal drunover of
I X did did not res records and MLS. My research did X Data source(s) County r My research did X Data source(s) County r Report the results of the res ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source Analysis of prior sale or tran appreciation in the local conditions are currently Foreclosures and distre Summary of Sales Comparicompared to subject. Ar comparable homes in the line items. See Comps	did not records, did not records, earch an ee(s) esfer historeal es balancia ssed sa son Appr ny site a his mark #4, #5,	eveal any prior sal MLS eveal any prior sal MLS d analysis of the p SUI CoreLogic Cou 03/23/2023 ory of the subject p tate markets during to a lowered les are less con coach. \$50 per sindjustments are et. Comps are r #6. GLA adjusti	es or transfers of the ses or transfers of the crior sale or transfer his BJECT Inty Records Inty Records Inty Records Into the comparable of the second of the comparable	comparable sales for the the comparable sales for the subject proper COMPARABLE SA COreLogic County Re 03/23/2023 le sales Subject has interest rates and low sing supply, coupled at as prices have riser djustment. Comps fro & privacy factors. \$10 st, and comparable, sty pairing Comps #1 at a subject proper subject has privacy factors. \$10 st, and comparable, sty pairing Comps #1 at a subject proper subject privacy factors.	ales. If not, ex ree years prior year prior to the rty and compa LE NO. 1 ecords as not transfor v supply of h with lessenin ; but they had m subject m. 0,000 per ba ales compar and #3 with (r to the effective date of sales (COMF) CoreLogic 03/23/202 erred in passes on the country of th	tive date of this appratice of the comparable report additional prior PARABLE SALE NO. C County Records 23 st 36 months per each of the market, now induce to high costs act on market valuates act on market valuates. If the market is act on market valuates act on market valuates and chosen for forence, if needed eact. Condition difference, if needed act. Condition difference adjustment approximate and control of the condition of the condition of the comparable act.	sale. r sales on p 2 Co 03/ county and nterest rat of housing ues and m or similar a d. Limited ferences a opeared w	age 3). COMPARAB reLogic Cour 23/2023 d MLS. There es are on the g and marke harketability. age, design, inventory an re reflected i arranted.	hs per county LE SALE NO. 3 hty Records has been rapid erise, truncertainties. quality & appeal drunover of n Updates/Rmdl
I X did did not res records and MLS. My research did X Data source(s) County r My research did X Data source(s) County r Report the results of the res ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Sourc Analysis of prior sale or tran appreciation in the local conditions are currently Foreclosures and distre Summary of Sales Compari comparable homes in the line items. See Comps Indicated Value by Sales Col Indicated Value by: Sales	did not records, did not records, did not records, earch an ee(s) ee(s) esfer historeal es balancia ssed sa son Appr ny site a his mark #4, #5, i	eveal any prior sal MLS eveal any prior sal MLS d analysis of the p SUI CoreLogic Cou 03/23/2023 ory of the subject p tate markets duing to a lowered les are less con coach. \$50 per sidjustments are et. Comps are r #6. GLA adjusti	es or transfers of the ses or transfers of the crior sale or transfer his BJECT Inty Records Inty Records Inty Records Into the comparable of the historically low market with increase namon in this market with increase namon in this market based on lot utility most current, closes ment determined by 0,000 1,0000 1,0000 1,0000 1,0000 1,0000 1,0000 1,0000 1,0000	containing supply, coupled to as prices have riser ligitations. Supply, coupled to as prices have riser ligitations. Supply, and comparable, supply, and comparable, supply, pairing Comps #1 acceptable.	ales. If not, ex ree years prio year prior to the seconds as not transfer or supply of he with lessening; but they have ales compared and #3 with (seconds).	r to the effective date of salurable sales (COMF) CoreLogic 03/23/202 erred in paranousing on a demand ave an important count dired to subject	tive date of this appratic of the comparable report additional prior PARABLE SALE NO. C County Records 23 st 36 months per of the market, now if due to high costs act on market valuater; and chosen for ference, if neededect. Condition diffage adjustment approach to the same per of the	sale. sale. r sales on p Co 03/ county and of housingues and m or similar a d. Limited ferences a opeared was	age 3). COMPARAB reLogic Cour '23/2023 d MLS. There ges are on the g and marke arketability. age, design, inventory an re reflected if arranted.	hs per county LE SALE NO. 3 hty Records has been rapid erise, truncertainties. quality & appeal drunover of n Updates/Rmdl
I X did did not res records and MLS. My research did X Data source(s) County r My research did X Data source(s) County r Report the results of the res ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source Analysis of prior sale or tran appreciation in the local conditions are currently Foreclosures and distre Summary of Sales Comparicompared to subject. At comparable homes in the line items. See Comps Indicated Value by: Sales Conditionated Value by: Sales	did not records, did not records, did not records, earch an ee(s) esfer historeal es balancia ssed sa son Appr ny site a his mark #4, #5, i	eveal any prior sal MLS eveal any prior sal MLS d analysis of the p SUI CoreLogic Cou 03/23/2023 ory of the subject p tate markets during to a lowered les are less con evoach. \$50 per select. Comps are r et. Comps are r #6. GLA adjusti	es or transfers of the ses or transfers of the crior sale or transfer his BJECT Inty Records Inty Records Inty Records Into the comparable of the interest of the comparable of the interest of the intere	comparable sales for the the comparable sales for the subject proper COMPARABLE SA CORELOGIC County Re 03/23/2023 le sales Subject has interest rates and low sing supply, coupled at as prices have riser dijustment. Comps frow pairing Comps #1 a Cost Approach (if deally delivered to client	ree years prior to the reyear prior to the rey	r to the effective date of sale arable sales (in COMF) CoreLogic 03/23/202 erred in paracusing on any demand ave an important direct to subject Comp #2. Arable sale in the count direct to subject Comp #2. Arable sale in the count direct to subject Comp #2. Arable sale in the count direct to subject Comp #2. Arable sale in the count direct to subject Comp #2. Arable sale in the count direct to subject Comp #2. Arable sale in the count direct to subject Comp #2. Arable sale in the count direct to subject Comp #2. Arable sale in the count direct to subject Comp #2. Arable sale in the count direct to subject Comp #2. Arable sale in the count direct to subject Comp #2. Arable sale in the count direct to subject Comp #2. Arable sale in the count direct to subject to subject Comp #2. Arable sale in the count direct to subject to su	tive date of this appratice of the comparable report additional prior PARABLE SALE NO. C County Records 33 St 36 months per of the market, now induct to high costs act on market valuates of the market and chosen for forence, if needed ect. Condition difference, if needed ect. Condition difference adjustment appropriate the market and chosen for forence and chosen for forence and chosen for forence. In needed ect. Condition difference, if needed ect. Condition difference adjustment appropriate the market valuate and chosen for forence and chosen forence and chosen for forence and chosen forence and	sale. r sales on p 2 Co 03/ county and nterest rat of housing ues and m or similar a d. Limited ferences a opeared w	age 3). COMPARAB reLogic Cour (23/2023 d MLS. There es are on the g and marke harketability. age, design, inventory an re reflected i arranted.	hs per county LE SALE NO. 3 hty Records has been rapid erise, truncertainties. quality & appeal drunover of nrupdates/Rmdl
I X did did not res records and MLS. My research did X Data source(s) County r My research did X Data source(s) County r Report the results of the res ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source Analysis of prior sale or tran appreciation in the local conditions are currently Foreclosures and distree Summary of Sales Comparicompared to subject. Ar comparable homes in the line items. See Compsiline items. See Compsiline items. See Compsiline items. Sales Comparable homes in the line items. See Compsiline items. See Compsiline items. See Compsiline items. Sales Comparable homes in the line items. See Compsiline items. See Compsiline items. See Compsiline items. See Compsiline items. Sales Comparable homes in the line items. See Compsiline items.	did not records, did not records, earch an ee(s) search an ee(s) ssed sa son Appr ny site a his mark #4, #5, i	eveal any prior sal MLS eveal any prior sal MLS d analysis of the p SUI CoreLogic Cou 03/23/2023 Dry of the subject p tate markets due ng to a lowered les are less con Diagram of the subject p tate markets due ng to a lowered les are less con Diagram of the subject p tate markets due ng to a lowered les are less con Diagram of the subject p tate markets due ng to a lowered les are less con Diagram of the subject p tate markets due ng to a lowered les are less con Diagram of the subject p tate markets due ng to a lowered les are less con Diagram of the subject p tate markets due ng to a lowered les are less con Diagram of the subject p tate markets due ng to a lowered les are less con Diagram of the subject p tate markets due ng to a lowered les are less con Diagram of the subject p tate markets due ng to a lowered les are less con Diagram of the subject p tate markets due ng to a lowered les are less con Diagram of the subject p tate markets due ng to a lowered les are less con Diagram of the subject p tate markets due ng to a lowered les are less con Diagram of the subject p tate markets due ng to a lowered les are less con Diagram of the subject p tate markets due ng to a lowered les are less con Diagram of the subject p tate markets due ng to a lowered les are less con Diagram of the subject p tate markets due ng to a lowered les are less con Diagram of the subject p tate markets due Diag	es or transfers of the ses or transfers of the ses or transfers of the crior sale or transfer his BJECT Inty Records Inty Reco	comparable sales for the the comparable sales for the subject proper COMPARABLE SA CORELOGIC County Re 03/23/2023 le sales Subject has interest rates and low sing supply, coupled at as prices have riser dijustment. Comps frow pairing Comps #1 a Cost Approach (if deally delivered to client	ree years prior to the reyear prior to the rey	r to the effective date of sale arable sales (in COMF) CoreLogic 03/23/202 erred in paracusing on any demand ave an important direct to subject Comp #2. Arable sale in the count direct to subject Comp #2. Arable sale in the count direct to subject Comp #2. Arable sale in the count direct to subject Comp #2. Arable sale in the count direct to subject Comp #2. Arable sale in the count direct to subject Comp #2. Arable sale in the count direct to subject Comp #2. Arable sale in the count direct to subject Comp #2. Arable sale in the count direct to subject Comp #2. Arable sale in the count direct to subject Comp #2. Arable sale in the count direct to subject Comp #2. Arable sale in the count direct to subject Comp #2. Arable sale in the count direct to subject to subject Comp #2. Arable sale in the count direct to subject to su	tive date of this appratice of the comparable report additional prior PARABLE SALE NO. C County Records 33 St 36 months per of the market, now induct to high costs act on market valuates of the market and chosen for forence, if needed ect. Condition difference, if needed ect. Condition difference adjustment appropriate the market and chosen for forence and chosen for forence and chosen for forence. In needed ect. Condition difference, if needed ect. Condition difference adjustment appropriate the market valuate and chosen for forence and chosen forence and chosen for forence and chosen forence and	sale. r sales on p Co O3/ county and nterest rat of housing ues and m or similar a d. Limited ferences a opeared w	age 3). COMPARAB reLogic Cour (23/2023 d MLS. There es are on the g and marke harketability. age, design, inventory an re reflected i arranted.	hs per county LE SALE NO. 3 hty Records has been rapid erise, truncertainties. quality & appeal drunover of nrupdates/Rmdl
I X did did not res records and MLS. My research did X Data source(s) County r My research did X Data source(s) County r Report the results of the res ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source Analysis of prior sale or tranappreciation in the local conditions are currently Foreclosures and distree Summary of Sales Comparicompared to subject. An comparable homes in the line items. See Compsiline items. See Compsiline items. See Compsiline items. See Compsiline items. Sales Comparable homes in the line items. See Compsiline items.	did not records, did not records, earch an ce(s) sisfer historeal es balancii ssed sa son Appr ny site a nis mark #4, #5, i	eveal any prior sal MLS eveal any prior sal MLS d analysis of the p SUI CoreLogic Cou 03/23/2023 bry of the subject p tate markets during to a lowered eles are less con coach. \$50 per select comps are resulted. GLA adjusting the subject p dijustments are et. Comps are resulted. GLA adjusting to a select comps are resulted. GLA adjusting the subject per select comps are resulted to select per select comps are resulted to select per sel	es or transfers of the ses or transfers of the ses or transfers of the crior sale or transfer his BJECT Inty Records Inty Reco	comparable sales for the the comparable sales for the story of the subject proper COMPARABLE SA CORELOGIC County Re 03/23/2023 le sales Subject has interest rates and low sing supply, coupled at as prices have riser strates and comparable, say pairing Comps #1 ac Cost Approach (if de lly delivered to client gram weighted value	ree years prior to the records as not transfer v supply of he with lessening but they have been been also compared to the conditions of the records as not transfer v supply of he with lessening; but they have been been been been been been been be	r to the effective date of sale and a sales (in COMF). CoreLogic 03/23/202 erred in parancusing on any demand ave an important direct to subjective comp #2. A sale and a sale a	tive date of this appratice of the comparable report additional prior PARABLE SALE NO. C County Records 23 St 36 months per of the market, now induct to high costs act on market valuations and chosen for ference, if needed ect. Condition diffage adjustment approved on an exposure ed on an exposure	county and nerest rate of housing ues and means and means and means are series as opeared with the county and t	age 3). COMPARAB reLogic Cour (23/2023 d MLS. There es are on the g and marke arketability. age, design, inventory an re reflected i arranted.	hs per county LE SALE NO. 3 hty Records e has been rapid e rise, t uncertainties. quality & appeal d turnover of n Updates/Rmdl ales comparison as based on
I X did did not res records and MLS. My research did X Data source(s) County r My research did X Data source(s) County r Report the results of the res ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source Analysis of prior sale or tran appreciation in the local conditions are currently Foreclosures and distree Summary of Sales Comparicompared to subject. Ar comparable homes in the line items. See Compsiline items. See Compsiline items. See Compsiline items. Sales Comparable homes in the line items. See Compsiline items. See Compsiline items. See Compsiline items. Sales Comparable homes in the line items. See Compsiline items. See Compsiline items. See Compsiline items. See Compsiline items. Sales Comparable homes in the line items. See Compsiline items.	did not records, did not records, earch an ce(s) sisfer historeal es balancii ssed sa son Appr ny site a nis mark #4, #5, i	eveal any prior sal MLS eveal any prior sal MLS d analysis of the p SUI CoreLogic Cou 03/23/2023 bry of the subject p tate markets during to a lowered eles are less con coach. \$50 per select comps are resulted. GLA adjusting the subject p dijustments are et. Comps are resulted. GLA adjusting to a select comps are resulted. GLA adjusting the subject per select comps are resulted to select per select comps are resulted to select per sel	es or transfers of the ses or transfers of the ses or transfers of the crior sale or transfer his BJECT Inty Records Inty Reco	comparable sales for the the comparable sales for the story of the subject proper COMPARABLE SA CORELOGIC County Re 03/23/2023 le sales Subject has interest rates and low sing supply, coupled at as prices have riser strates and comparable, say pairing Comps #1 ac Cost Approach (if de lly delivered to client gram weighted value	ree years prior to the records as not transfer v supply of he with lessening but they have been been also compared to the condition of the records as not transfer v supply of he with lessening; but they have been been been been been been been be	r to the effective date of sale and a sales (in COMF). CoreLogic 03/23/202 erred in parancusing on any demand ave an important direct to subjective comp #2. A sale and a sale a	tive date of this appratice of the comparable report additional prior PARABLE SALE NO. C County Records 23 St 36 months per of the market, now induct to high costs act on market valuations and chosen for ference, if needed ect. Condition diffage adjustment approved on an exposure ed on an exposure	county and nerest rate of housing ues and means and means and means are series as opeared with the county and t	age 3). COMPARAB reLogic Cour (23/2023 d MLS. There es are on the g and marke arketability. age, design, inventory an re reflected i arranted.	hs per county LE SALE NO. 3 hty Records e has been rapid e rise, t uncertainties. quality & appeal d turnover of n Updates/Rmdl ales comparison as based on
I X did did not res records and MLS. My research did X Data source(s) County r My research did X Data source(s) County r Report the results of the res ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source Analysis of prior sale or tranappreciation in the local conditions are currently Foreclosures and distree Summary of Sales Comparicompared to subject. An comparable homes in the line items. See Compsiline items. See Compsiline items. See Compsiline items. See Compsiline items. Sales Comparable homes in the line items. See Compsiline items.	did not records, did not records, did not records, earch an ce(s) sser historeal es balancii ssed sa son Appr ny site a his mark #4, #5, ii compariso s Compa igned, p Il opinioi the effet X "as is,	eveal any prior sal MLS eveal any prior sal MLS d analysis of the p SUI CoreLogic Cou 03/23/2023 bry of the subject p tate markets during to a lowered les are less con coach. \$50 per select. Comps are r dijustments are select. Comps are r #6. GLA adjusts n Approach \$ 740 prison Approach seassword protect n of Value also selective date of val	es or transfers of the ses or transfers of the ses or transfers of the corior sale or transfer his BJECT Inty Records Inty Rec	comparable sales for the the comparable sales for the story of the subject proper COMPARABLE SA CoreLogic County Re 03/23/2023 It is also Subject has interest rates and low sing supply, coupled to tas prices have riser started and comparable, say pairing Comps #1 as privacy factors. \$10 st, and comparable, say pairing Comps #1 as Cost Approach (if deally delivered to client gram weighted value and specifications on the	ree years prior to the ree years prior to the ree years prior to the records as not transfer y supply of he with lessening but they have been also compared by the records as most transfer y supply of he with lessening but they have been also compared by the records are supply of the records are supply	r to the effective date of sales and a sales (in a comparable sales	piect has not trans tive date of this appra- tive date of the comparable treport additional prio- tive date in this appra- tive date of this appra	sale. sale. r sales on p 2 Co 03/ county and nterest rat of housing ues and m or similar a d. Limited ferences a opeared w. proach (if ce elies prima e time of ue	age 3). COMPARAB reLogic Cour (23/2023 d MLS. There es are on the g and marke arketability. age, design, inventory an re reflected i arranted.	hs per county LE SALE NO. 3 hty Records e has been rapid e rise, t uncertainties. quality & appeal d turnover of n Updates/Rmdl o ales comparison hs based on eted,
I X did did not res records and MLS. My research did X Data source(s) County r My research did X Data source(s) County r Report the results of the res ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source Analysis of prior sale or tran appreciation in the local conditions are currently Foreclosures and distre Summary of Sales Comparicompared to subject. At comparable homes in the line items. See Compsiline items. See Compsiline items. See Compsiline items. See Compsiline items. Sales This report is digitally set (market) approach. Final market activity, prior to This appraisal is made subject to the following	did not records, did not records, did not records, earch an ee(s) esfer historeal es balancii ssed sa son Appr ny site an is mark #4, #5, is compariso s Comparigned, particular pointion the effer X "as is, repairs or	eveal any prior sal MLS eveal any prior sal MLS d analysis of the p SUI CoreLogic Cou 03/23/2023 ory of the subject p tate markets duing to a lowered les are less con oach. \$50 per sidjustments are ret. Comps are r #6. GLA adjusts In Approach \$ 740 vision Approach sassword protect on of Value also sictive date of val subject to r alterations on the	es or transfers of the ses or transfers of the crior sale or transfer his BJECT Inty Records Inty	comparable sales for the the comparable sales for the subject proper COMPARABLE SA CORELOGIC County Re 03/23/2023 le sales Subject had interest rates and low sing supply, coupled to tas prices have riser strates and comparable, strates and comparable and comparable and specifications on the condition that the repair	ree years prior to the rety and compa LE NO. 1 ecords as not transfer y supply of he with lessening but they have been been been been been been been be	r to the effective date of sales (a comparable	piect has not translative date of this appratic of the comparable report additional prior PARABLE SALE NO. C County Records 23 St 36 months per of the market, now induct to high costs act on market valuater; and chosen for fifterence, if needed ect. Condition diffuge adjustment appropriate the market on market valuater; and chosen for fifterence, if needed ect. Condition diffuge adjustment appropriate the market on an exposure addition that the improvement of the completed, or	sale. r sales on p Co O3/ county and nterest rat of housing ues and m or similar a d. Limited ferences a opeared w. proach (if cellies prima e time of un vements hav subject	age 3). COMPARAB reLogic Cour (23/2023 d MLS. There es are on the g and marke harketability. age, design, inventory an re reflected if arranted.	hs per county LE SALE NO. 3 hty Records e has been rapid e rise, t uncertainties. quality & appeal d turnover of n Updates/Rmdl o ales comparison hs based on eted, g required
I X did did not resercords and MLS. My research did X Data source(s) County row y research did X Data source(s) County row y research did X Data source(s) County row y	did not records, did not records, did not records, earch an ee(s) esfer historeal es balancious ssed sa son Appr ny site an is mark #4, #5, is comparison s Compa igned, p il opinion the effer X "as is, repairs or	eveal any prior sal MLS eveal any prior sal MLS d analysis of the p SUI CoreLogic Cou 03/23/2023 ory of the subject p tate markets duing to a lowered les are less con oach. \$50 per sidjustments are ref. Comps are ref. Comps are ref. GLA adjusting to a lowered less con of Value also sidius and protect on of Value also sidius date of value also sidius assumption that	es or transfers of the ses or transfers of the ses or transfers of the crior sale or transfer his BJECT Inty Records Inty Reco	comparable sales for the the comparable sales for the subject proper COMPARABLE SA CORELOGIC County Re 03/23/2023 le sales Subject had interest rates and low sing supply, coupled at as prices have riser strates and comparable, sales privacy factors. \$10 st, and comparable, sales y pairing Comps #1 a Cost Approach (if deally delivered to client gram weighted value and specifications on the late condition that the repair	ree years prior to the rety and compa LE NO. 1 ecords as not transfer y supply of he with lessening but they have been been been been been been been be	r to the effective date of sales (a comparable	piect has not trans tive date of this appra- tive date of the comparable treport additional prio- tive date in this appra- tive date of this appra	sale. r sales on p Co O3/ county and nterest rat of housing ues and m or similar a d. Limited ferences a opeared w. proach (if cellies prima e time of un vements hav subject	age 3). COMPARAB reLogic Cour (23/2023 d MLS. There es are on the g and marke harketability. age, design, inventory an re reflected if arranted.	hs per county LE SALE NO. 3 hty Records e has been rapid e rise, t uncertainties. quality & appeal d turnover of n Updates/Rmdl o ales comparison hs based on eted, g required
I X did did not resercords and MLS. My research did X Data source(s) County row My research did X Data source(s) County row My research did X Data source(s) County row Report the results of the reservation of the local conditions are currently Foreclosures and distressummary of Sales Comparison of Sales Comp	did not records, did not records, did not records, earch an ee(s) esfer historeal es balancia ssed sa son Apprny site a his mark #4, #5, if compariso s Compa igned, p hi opinio the effer X "as is, repairs or raordinar port per	eveal any prior sal MLS eveal any prior sal MLS d analysis of the p SUI CoreLogic Cou 03/23/2023 ory of the subject p tate markets during to a lowered les are less con oach. \$50 per sidjustments are et. Comps are r dijustments are et. Comps are r #6. GLA adjusti assword protect of Value also so ctive date of val subject to r alterations on the y assumption that USPAP definiti	es or transfers of the ses or transfers of the crior sale or transfer his BJECT Inty Records Inty	coreLogic County Reconstruction of the subject property and comparable sales for the story of the subject proper COMPARABLE SA COreLogic County Reconstruction of the subject proper COMPARABLE SA Subject has a subject has interest rates and lower supply, coupled at as prices have riser supply, coupled at as prices have riser structured for the structure of the supply of the structure of the supply of the s	ales. If not, expree years prior to the records as not transfer with lessening; but they have ales compared and #3 with Compared and #3	r to the effective date of sales ales (COMF) CoreLogic 03/23/202 erred in paranusing on a demand ave an important count direct to subject to su	c County Records C C County Records C County Records C C C C C C C C C C C C C C C C C C C	sale. r sales on p Co 03/ county and nterest rat of housingues and m or similar a d. Limited erences a opeared w proach (if delies prima e time of u vements hav subject pinion of v	age 3). COMPARAB reLogic Cour '23/2023 d MLS. There es are on the g and marke arketability. age, design, inventory an re reflected i arranted. developed) \$ (arily on the s nder 3 month ve been complete to the following ralue of this ar	hs per county LE SALE NO. 3 Thy Records The has been rapid the rise, the uncertainties. Quality & appeal the driving appeal to the comparison of the properties of the pro
I X did did not resercords and MLS. My research did X Data source(s) County row my row my research did X Date of Prior Sale/Transfer Price of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source Analysis of prior sale or transpreciation in the local conditions are currently Foreclosures and distreed Summary of Sales Comparicompared to subject. At comparable homes in the line items. See Compsiline items. Sales Comparable homes in the line items. See Compsiline items. See Compsiline items. See Compsiline items. See Compsiline items. Sales Comparable homes in the line items. See Compsiline items item	did not records, did not records, did not records, earch an ec(s)	eveal any prior sal MLS eveal any prior sal MLS d analysis of the p SUI CoreLogic Cou 03/23/2023 ory of the subject p tate markets during to a lowered les are less con coach. \$50 per sidjustments are et. Comps are r et. Comps are r #6. GLA adjusti n Approach \$ 740 erison Approach sassword protec n of Value also siditive date of val subject to r alterations on the y assumption that USPAP definiti the exterior are	es or transfers of the ses or transfers of the crior sale or transfer his BJECT Inty Records Inty	coreLogic County Reconstruction of the subject property for the theorem and specifications on the subject property for the subject property of the subject property for the subject property from at least to comparable subject has prices have riser supply, coupled at as prices have riser supply, coupled at as prices have riser supply, coupled at as prices have riser supply from at least time the subject for the subject for the subject for the subject property from at least time the subject property from at least time.	ales. If not, expree years prior to the rety and companies not transfer with lessening the subject management of the subje	r to the effective date of sales ales (COMF) CoreLogic 03/23/202 erred in passousing on a demand ave an imposite the count dired to subject Comp #2. A	c County Records St 36 months per of the market, now in due to high costs act on market valuations and chosen for ference, if needed ect. Condition diffuge adjustment approach on an exposure addition that the improvement of the completed, or addendum. The one of work, statement and the completed of the complete	sale. r sales on p Co 03/ county and nterest rat of housingues and m or similar a d. Limited ferences a opeared w proach (if delies prima e time of u vements hav subject pinion of v	age 3). COMPARAB reLogic Cour '23/2023 d MLS. There es are on the g and marke harketability. age, design, inventory an re reflected if arranted. leveloped) \$ (arriy on the s ander 3 month we been complete to the following ralue of this a	hs per county LE SALE NO. 3 Thy Records The has been rapid erise, tuncertainties. Quality & appeal drunover of nupdates/Rmdl Date of the has been rapid erise, tuncertainties.

Exterior-Only Inspection Residential Appraisal Report

52565 File No. 0323148DR

	Exterior inspections of the subject from the street did not identify any evidence	: 01
termites or other wood destroying insects. No structural concerns were visible. Roc	f was visible and appeared to be watertight with no visible leaks noted exterior.	
This was an exterior inspection from the street, it is assumed that here was no med was turned on at time of inspection. Water was turned on at time of inspection, with inspection. No missing fixtures noted. Windows appeared to be in good working or noted. All appliances were installed and appeared to be functioning typically. Sink a Water heater was wall mounted, tankless heater. Smoke and Carbon Monoxide de	no evidence of current water leaks. No evidence of prior leakages noted at time ler. Kitchen cabinetry was installed, functioning typically and no noticeable defect nd fixtures were installed and functioning typically. No exposed wiring noted.	e of
Modified report due to COVID-19 Temporary Flexibilities		
Appraisal was made to give an opinion of fair market value for intended use only.	his is a "DRIVERY APPRAISAL REPORT" ner LISPAP defintions DRIVERY	
appraisal only-interior not inspected. County records regarding subject property we details, changes; appraiser reserves the right to amend the final opinion of value.		nd
At the time of driveby inspection, it is assumed the kitchens was functional; the cal	inets were installed stove and sinks were working. Water has and electricity on	n
and functioning typically. In addition, the property was habitable and all mechanical		11
The intended use of this appraisal is the Lender/Client. The intended use is to eval stated Scope of Work and indicated purpose of this order"s reporting requirements	of this appraisal report form, and Definition of Market Value. No additional	
Intended Users are identified by the appraiser. Appraiser reserves the right to ame regarding the overall condiiton and exact size and interior characteristics of subject	Subject appears to be maintained in "for sale" condition. Appraiser does not	
guarantee the subject is free from defects. Driveby appraisal only. Entire exterior p I have performed no services, as an appraiser or in any other capacity, regarding the assignment.		/.
assignment.		
	(not required by Fannie Mae)	
Provide adequate information for the lender/client to replicate the below cost figures and calculate	ons.	nt
	ons. Mating site value) Land value is by the abstraction method due to lack of vacan	
Provide adequate information for the lender/client to replicate the below cost figures and calculated Support for the opinion of site value (summary of comparable land sales or other methods for est	ons. Mating site value) Land value is by the abstraction method due to lack of vacan	
Provide adequate information for the lender/client to replicate the below cost figures and calculate Support for the opinion of site value (summary of comparable land sales or other methods for est land sales. Cost estimates are from local contractors, building-cost.net, and cost guillocal contractors are given more consideration to actual replacement costs.	mating site value) Land value is by the abstraction method due to lack of vacan ide books. Due to dated material and information from national cost guide books	S,
Provide adequate information for the lender/client to replicate the below cost figures and calculati Support for the opinion of site value (summary of comparable land sales or other methods for est land sales. Cost estimates are from local contractors, building-cost.net, and cost guillocal contractors are given more consideration to actual replacement costs. ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW	ons. mating site value) Land value is by the abstraction method due to lack of vacan ide books. Due to dated material and information from national cost guide books OPINION OF SITE VALUE = \$ 200,	,000
Provide adequate information for the lender/client to replicate the below cost figures and calculate Support for the opinion of site value (summary of comparable land sales or other methods for est land sales. Cost estimates are from local contractors, building-cost.net, and cost guillocal contractors are given more consideration to actual replacement costs.	ons. mating site value) Land value is by the abstraction method due to lack of vacan ide books. Due to dated material and information from national cost guide books OPINION OF SITE VALUE = \$ 200,	S,
Provide adequate information for the lender/client to replicate the below cost figures and calculate Support for the opinion of site value (summary of comparable land sales or other methods for est land sales. Cost estimates are from local contractors, building-cost.net, and cost guillocal contractors are given more consideration to actual replacement costs. ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW Source of cost data BuildingCost.net Quality rating from cost service Good Effective date of cost data 2022/2023 Comments on Cost Approach (gross living area calculations, depreciation, etc.)	Department of the control of the con	,000 1,980
Provide adequate information for the lender/client to replicate the below cost figures and calculate Support for the opinion of site value (summary of comparable land sales or other methods for est land sales. Cost estimates are from local contractors, building-cost.net, and cost guillocal contractors are given more consideration to actual replacement costs. ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW Source of cost data BuildingCost.net Quality rating from cost service Good Effective date of cost data 2022/2023 Comments on Cost Approach (gross living area calculations, depreciation, etc.) There was no functional nor economic obsolescence observed. Physical	ons. mating site value) Land value is by the abstraction method due to lack of vacan ide books. Due to dated material and information from national cost guide books OPINION OF SITE VALUE Pubelling 1,926 Sq. Ft. @ \$ 230.00. = \$ 442, Sq. Ft. @ \$ 230.00. = \$ 22, Garage/Carport 462 Sq. Ft. @ \$ 48.00. = \$ 22,	,000 ,980
Provide adequate information for the lender/client to replicate the below cost figures and calculate Support for the opinion of site value (summary of comparable land sales or other methods for est land sales. Cost estimates are from local contractors, building-cost.net, and cost guillocal contractors are given more consideration to actual replacement costs. ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW Source of cost data BuildingCost.net Quality rating from cost service Good Effective date of cost data 2022/2023 Comments on Cost Approach (gross living area calculations, depreciation, etc.) There was no functional nor economic obsolescence observed. Physical depreciation was based on the age/life method. Estimated remaining economic	ons. mating site value) Land value is by the abstraction method due to lack of vacan ide books. Due to dated material and information from national cost guide books OPINION OF SITE VALUE Pubelling 1,926 Sq. Ft. @ \$ 230.00. = \$ 442, Sq. Ft. @ \$ 230.00. = \$ 22, Garage/Carport 462 Sq. Ft. @ \$ 48.00. = \$ 22,	,000 1,980
Provide adequate information for the lender/client to replicate the below cost figures and calculate Support for the opinion of site value (summary of comparable land sales or other methods for est land sales. Cost estimates are from local contractors, building-cost.net, and cost guillocal contractors are given more consideration to actual replacement costs. ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW Source of cost data BuildingCost.net Quality rating from cost service Good Effective date of cost data 2022/2023 Comments on Cost Approach (gross living area calculations, depreciation, etc.) There was no functional nor economic obsolescence observed. Physical	OPINION OF SITE VALUE = \$ 200, Dwelling 1,926 Sq. Ft. @ \$ 230.00. = \$ 442, Sq. Ft. @ \$ = \$ 22, Total Estimate of Cost-New = \$ 465, Depreciation \$11,990 \$0 \$0 = \$ 11,990	1,000 1,980 1,176 1,156 1,990)
Provide adequate information for the lender/client to replicate the below cost figures and calculate Support for the opinion of site value (summary of comparable land sales or other methods for est land sales. Cost estimates are from local contractors, building-cost.net, and cost guillocal contractors are given more consideration to actual replacement costs. ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW Source of cost data BuildingCost.net Quality rating from cost service Good Effective date of cost data 2022/2023 Comments on Cost Approach (gross living area calculations, depreciation, etc.) There was no functional nor economic obsolescence observed. Physical depreciation was based on the age/life method. Estimated remaining economic	OPINION OF SITE VALUE = \$ 200, Dwelling 1,926 Sq. Ft. @ \$ 230.00. = \$ 442, Sq. Ft. @ \$ = \$ 20, Total Estimate of Cost-New = \$ 465, Depreciation \$11,990 \$0 \$0 = \$ 11,96 Depreciated Cost of Improvements = \$ 453, 453, 453, 453, 453, 453, 453, 453, 453, 453, 453, 453, 452, 453, <td>2,980 2,176 3,156 3,166</td>	2,980 2,176 3,156 3,166
Provide adequate information for the lender/client to replicate the below cost figures and calculate Support for the opinion of site value (summary of comparable land sales or other methods for est land sales. Cost estimates are from local contractors, building-cost.net, and cost guillocal contractors are given more consideration to actual replacement costs. ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW Source of cost data BuildingCost.net Quality rating from cost service Good Effective date of cost data 2022/2023 Comments on Cost Approach (gross living area calculations, depreciation, etc.) There was no functional nor economic obsolescence observed. Physical depreciation was based on the age/life method. Estimated remaining economic	mating site value) Land value is by the abstraction method due to lack of vacan ide books. Due to dated material and information from national cost guide books OPINION OF SITE VALUE Sq. Ft. @ \$ 230.00. = \$ 442, Sq. Ft. @ \$ 230.00. = \$ 442, Sq. Ft. @ \$ 48.00. = \$ 22, Total Estimate of Cost-New = \$ 465, Less 50 Physical Functional External Depreciation \$11,990 \$0 \$0 = \$(11, 11, 12, 11, 12, 12, 13, 13,	2,176 5,156 5,166 5,000
Provide adequate information for the lender/client to replicate the below cost figures and calculati Support for the opinion of site value (summary of comparable land sales or other methods for est land sales. Cost estimates are from local contractors, building-cost.net, and cost guilding contractors are given more consideration to actual replacement costs. ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW Source of cost data BuildingCost.net Quality rating from cost service Good Effective date of cost data 2022/2023 Comments on Cost Approach (gross living area calculations, depreciation, etc.) There was no functional nor economic obsolescence observed. Physical depreciation was based on the age/life method. Estimated remaining economic life is 50± years. Land to value ratios are typical for subject market.	mating site value) Land value is by the abstraction method due to lack of vacan ide books. Due to dated material and information from national cost guide books OPINION OF SITE VALUE Dwelling 1,926 Sq. Ft. @ \$ 230.00.	2,980 2,176 3,156 3,166
Provide adequate information for the lender/client to replicate the below cost figures and calculati Support for the opinion of site value (summary of comparable land sales or other methods for est land sales. Cost estimates are from local contractors, building-cost.net, and cost guilding contractors are given more consideration to actual replacement costs. ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW Source of cost data BuildingCost.net Quality rating from cost service Good Effective date of cost data 2022/2023 Comments on Cost Approach (gross living area calculations, depreciation, etc.) There was no functional nor economic obsolescence observed. Physical depreciation was based on the age/life method. Estimated remaining economic life is 50± years. Land to value ratios are typical for subject market.	mating site value) Land value is by the abstraction method due to lack of vacan ide books. Due to dated material and information from national cost guide books OPINION OF SITE VALUE Dwelling 1,926 Sq. Ft. @ \$ 230.00. = \$ 442, Sq. Ft. @ \$ = \$ Garage/Carport 462 Sq. Ft. @ \$ 48.00. = \$ 22, Total Estimate of Cost-New = \$ 465, Less 50 Physical Functional External Depreciation \$11,990 \$0 \$0 = \$(11,900) \$0 perceiated Cost of Improvements = \$ 453, "As-is" Value of Site Improvements = \$ 29, Porch,Patio	2,176 3,156 3,166 3,000 8,000
Provide adequate information for the lender/client to replicate the below cost figures and calculating Support for the opinion of site value (summary of comparable land sales or other methods for est land sales. Cost estimates are from local contractors, building-cost.net, and cost guilding-cost.net, and cost guilding-cost.net are given more consideration to actual replacement costs. ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW Source of cost data BuildingCost.net Quality rating from cost service Good Effective date of cost data 2022/2023 Comments on Cost Approach (gross living area calculations, depreciation, etc.) There was no functional nor economic obsolescence observed. Physical depreciation was based on the age/life method. Estimated remaining economic life is 50± years. Land to value ratios are typical for subject market. Estimated Remaining Economic Life (HUD and VA only) 50 Years INCOME APPROACH TO VALI Estimated Monthly Market Rent \$ 0 X Gross Rent Multiplier 0 = \$	mating site value) Land value is by the abstraction method due to lack of vacan ide books. Due to dated material and information from national cost guide books OPINION OF SITE VALUE Sq. Ft. @ \$ 230.00. = \$ 442, Sq. Ft. @ \$ 230.00. = \$ 442, Sq. Ft. @ \$ = \$ Garage/Carport	2,176 3,156 3,166 3,000 8,000
Provide adequate information for the lender/client to replicate the below cost figures and calculating Support for the opinion of site value (summary of comparable land sales or other methods for est land sales. Cost estimates are from local contractors, building-cost.net, and cost guilding local contractors are given more consideration to actual replacement costs. ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW Source of cost data BuildingCost.net Quality rating from cost service Good Effective date of cost data 2022/2023 Comments on Cost Approach (gross living area calculations, depreciation, etc.) There was no functional nor economic obsolescence observed. Physical depreciation was based on the age/life method. Estimated remaining economic life is 50± years. Land to value ratios are typical for subject market. Estimated Remaining Economic Life (HUD and VA only) 50 Years INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ 0 X Gross Rent Multiplier 0 = 9 Summary of Income Approach (including support for market rent and GRM) Subject is located.	mating site value) Land value is by the abstraction method due to lack of vacantide books. Due to dated material and information from national cost guide books. OPINION OF SITE VALUE Sq. Ft. @ \$ 230.00. = \$ 442, Sq. Ft. @ \$ 230.00. = \$ 442, Sq. Ft. @ \$ = \$ Garage/Carport	2,176 3,156 3,166 3,000 8,000
Provide adequate information for the lender/client to replicate the below cost figures and calculati Support for the opinion of site value (summary of comparable land sales or other methods for est land sales. Cost estimates are from local contractors, building-cost.net, and cost guilding-cost.net, and cost guilding-cost.net are given more consideration to actual replacement costs. ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW Source of cost data BuildingCost.net Quality rating from cost service Good Effective date of cost data 2022/2023 Comments on Cost Approach (gross living area calculations, depreciation, etc.) There was no functional nor economic obsolescence observed. Physical depreciation was based on the age/life method. Estimated remaining economic life is 50± years. Land to value ratios are typical for subject market. Estimated Remaining Economic Life (HUD and VA only) 50 Years INCOME APPROACH TO VALI Estimated Monthly Market Rent \$ 0 x Gross Rent Multiplier 0 = \$ Summary of Income Approach (including support for market rent and GRM) Subject is located Approach to Value is not considered to be meaningful due to lack of a reliable gross	mating site value) Land value is by the abstraction method due to lack of vacantide books. Due to dated material and information from national cost guide books. OPINION OF SITE VALUE Sq. Ft. @ \$ 230.00. = \$ 442, Sq. Ft. @ \$ 230.00. = \$ 442, Sq. Ft. @ \$ = \$ Garage/Carport	2,176 3,156 3,166 3,000 8,000
Provide adequate information for the lender/client to replicate the below cost figures and calculati Support for the opinion of site value (summary of comparable land sales or other methods for est land sales. Cost estimates are from local contractors, building-cost.net, and cost guilding local contractors are given more consideration to actual replacement costs. ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW Source of cost data BuildingCost.net Quality rating from cost service Good Effective date of cost data 2022/2023 Comments on Cost Approach (gross living area calculations, depreciation, etc.) There was no functional nor economic obsolescence observed. Physical depreciation was based on the age/life method. Estimated remaining economic life is 50± years. Land to value ratios are typical for subject market. Estimated Remaining Economic Life (HUD and VA only) 50 Years INCOME APPROACH TO VALUE stimated Monthly Market Rent \$ 0 X Gross Rent Multiplier 0 = \$ Summary of Income Approach (including support for market rent and GRM) Subject is located Approach to Value is not considered to be meaningful due to lack of a reliable gross PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Yes Interval the property of the Homeowners' Association (HOA)?	mating site value) Land value is by the abstraction method due to lack of vacan ide books. Due to dated material and information from national cost guide books OPINION OF SITE VALUE Divide Sq. Ft. © \$ 230.00	2,176 3,156 3,166 3,000 8,000
Provide adequate information for the lender/client to replicate the below cost figures and calculati Support for the opinion of site value (summary of comparable land sales or other methods for est land sales. Cost estimates are from local contractors, building-cost.net, and cost guilding cost.net, and cost guilding cost.net, are given more consideration to actual replacement costs. ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW Source of cost data BuildingCost.net Quality rating from cost service Good Effective date of cost data 2022/2023 Comments on Cost Approach (gross living area calculations, depreciation, etc.) There was no functional nor economic obsolescence observed. Physical depreciation was based on the age/life method. Estimated remaining economic life is 50± years. Land to value ratios are typical for subject market. Estimated Remaining Economic Life (HUD and VA only) 50 Years INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ 0 X Gross Rent Multiplier 0 = \$ Summary of Income Approach (including support for market rent and GRM) Subject is located Approach to Value is not considered to be meaningful due to lack of a reliable grosual provide the following information for PUDs ONLY if the developer/builder is in control of the HOA	mating site value) Land value is by the abstraction method due to lack of vacan ide books. Due to dated material and information from national cost guide books OPINION OF SITE VALUE Divide Sq. Ft. © \$ 230.00	2,176 3,156 3,166 3,000 8,000
Provide adequate information for the lender/client to replicate the below cost figures and calculati Support for the opinion of site value (summary of comparable land sales or other methods for est land sales. Cost estimates are from local contractors, building-cost.net, and cost guilding-cost.net, and cost guilding-cost.net, and cost guilding-cost.net, and cost guilding-cost.net actual replacement costs. ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW Source of cost data BuildingCost.net Quality rating from cost service Good Effective date of cost data 2022/2023 Comments on Cost Approach (gross living area calculations, depreciation, etc.) There was no functional nor economic obsolescence observed. Physical depreciation was based on the age/life method. Estimated remaining economic life is 50± years. Land to value ratios are typical for subject market. Estimated Remaining Economic Life (HUD and VA only) 50 Years INCOME APPROACH TO VALI Estimated Monthly Market Rent \$ 0 X Gross Rent Multiplier 0 = \$ 1	mating site value) Land value is by the abstraction method due to lack of vacan ide books. Due to dated material and information from national cost guide books. OPINION OF SITE VALUE Dwelling 1,926 Sq. Ft. @ \$ 230.00. = \$ 442, Sq. Ft. @ \$ 230.00. = \$ 442, Sq. Ft. @ \$ 48.00. = \$ 22, Total Estimate of Cost-New = \$ 465, Less 50 Physical Functional External Depreciation \$11,990 \$0 \$0 = \$(11, 90) Depreciated Cost of Improvements = \$ 453, "As-is" Value of Site Improvements = \$ 29, Porch,Patio 28, INDICATED VALUE BY COST APPROACH = \$ 710, JE (not required by Fannie Mae) O Indicated Value by Income Approach d in an area primarily owner-occupied single family residences and the Income is rent multiplier. J FOR PUDs (if applicable) Io Unit type(s) Detached Attached and the subject property is an attached dwelling unit.	2,176 3,156 3,166 3,000 8,000
Provide adequate information for the lender/client to replicate the below cost figures and calculati Support for the opinion of site value (summary of comparable land sales or other methods for est land sales. Cost estimates are from local contractors, building-cost.net, and cost guilding cost.net, and cost guilding cost.net, are given more consideration to actual replacement costs. ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW Source of cost data BuildingCost.net Quality rating from cost service Good Effective date of cost data 2022/2023 Comments on Cost Approach (gross living area calculations, depreciation, etc.) There was no functional nor economic obsolescence observed. Physical depreciation was based on the age/life method. Estimated remaining economic life is 50± years. Land to value ratios are typical for subject market. Estimated Remaining Economic Life (HUD and VA only) 50 Years INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ 0 X Gross Rent Multiplier 0 = \$ Summary of Income Approach (including support for market rent and GRM) Subject is located Approach to Value is not considered to be meaningful due to lack of a reliable grosual provide the following information for PUDs ONLY if the developer/builder is in control of the HOA	mating site value) Land value is by the abstraction method due to lack of vacan ide books. Due to dated material and information from national cost guide books OPINION OF SITE VALUE Divide Sq. Ft. © \$ 230.00	2,176 3,156 3,166 3,000 8,000
Provide adequate information for the lender/client to replicate the below cost figures and calculati Support for the opinion of site value (summary of comparable land sales or other methods for est land sales. Cost estimates are from local contractors, building-cost.net, and cost gu local contractors are given more consideration to actual replacement costs. ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW Source of cost data BuildingCost.net Quality rating from cost service Good Effective date of cost data 2022/2023 Comments on Cost Approach (gross living area calculations, depreciation, etc.) There was no functional nor economic obsolescence observed. Physical depreciation was based on the age/life method. Estimated remaining economic life is 50± years. Land to value ratios are typical for subject market. Estimated Monthly Market Rent \$ 0 x Gross Rent Multiplier 0 = \$ Summary of Income Approach (including support for market rent and GRM) Subject is located. Approach to Value is not considered to be meaningful due to lack of a reliable gros PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Yes Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA Legal name of project Total number of units rented Total number of units for sale Was the project created by the conversion of an existing building(s) into a PUD? Yes	mating site value) Land value is by the abstraction method due to lack of vacan ide books. Due to dated material and information from national cost guide books. OPINION OF SITE VALUE	2,176 3,156 3,166 3,000 8,000
Provide adequate information for the lender/client to replicate the below cost figures and calculati Support for the opinion of site value (summary of comparable land sales or other methods for est land sales. Cost estimates are from local contractors, building-cost.net, and cost guilding-cost.net, and cost guilding-cost.net given more consideration to actual replacement costs. ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW Source of cost data BuildingCost.net Quality rating from cost service Good Effective date of cost data 2022/2023 Comments on Cost Approach (gross living area calculations, depreciation, etc.) There was no functional nor economic obsolescence observed. Physical depreciation was based on the age/life method. Estimated remaining economic life is 50± years. Land to value ratios are typical for subject market. Estimated Remaining Economic Life (HUD and VA only) 50 Years INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ 0 x Gross Rent Multiplier 0 = \$ Summary of Income Approach (including support for market rent and GRM) Subject is located. Approach to Value is not considered to be meaningful due to lack of a reliable gros PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Yes 1 Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA Legal name of project Total number of units rented Total number of units for sale Was the project created by the conversion of an existing building(s) into a PUD? Yes Does the project contain any multi-dwelling units? Yes No Data source(s)	Land value is by the abstraction method due to lack of vacan ide books. Due to dated material and information from national cost guide books. OPINION OF SITE VALUE = \$ 200, Dwelling	2,980 2,980 2,176 3,156 3,166 3,000 8,000
Provide adequate information for the lender/client to replicate the below cost figures and calculati Support for the opinion of site value (summary of comparable land sales or other methods for est land sales. Cost estimates are from local contractors, building-cost.net, and cost guilding-cost.net, and cost guilding-cost.net given more consideration to actual replacement costs. ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW Source of cost data BuildingCost.net Quality rating from cost service Good Effective date of cost data 2022/2023 Comments on Cost Approach (gross living area calculations, depreciation, etc.) There was no functional nor economic obsolescence observed. Physical depreciation was based on the age/life method. Estimated remaining economic life is 50± years. Land to value ratios are typical for subject market. Estimated Remaining Economic Life (HUD and VA only) 50 Years INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ 0 x Gross Rent Multiplier 0 = \$ Summary of Income Approach (including support for market rent and GRM) Subject is located. Approach to Value is not considered to be meaningful due to lack of a reliable gros PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Yes 1 Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA Legal name of project Total number of units rented Total number of units for sale Was the project created by the conversion of an existing building(s) into a PUD? Yes Does the project contain any multi-dwelling units? Yes No Data source(s)	mating site value) Land value is by the abstraction method due to lack of vacan ide books. Due to dated material and information from national cost guide books. OPINION OF SITE VALUE	2,176 3,156 3,166 3,000 8,000
Provide adequate information for the lender/client to replicate the below cost figures and calculati Support for the opinion of site value (summary of comparable land sales or other methods for est land sales. Cost estimates are from local contractors, building-cost.net, and cost guilding-cost.net, and cost guilding-cost.net given more consideration to actual replacement costs. ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW Source of cost data BuildingCost.net Quality rating from cost service Good Effective date of cost data 2022/2023 Comments on Cost Approach (gross living area calculations, depreciation, etc.) There was no functional nor economic obsolescence observed. Physical depreciation was based on the age/life method. Estimated remaining economic life is 50± years. Land to value ratios are typical for subject market. Estimated Remaining Economic Life (HUD and VA only) 50 Years INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ 0 x Gross Rent Multiplier 0 = \$ Summary of Income Approach (including support for market rent and GRM) Subject is located. Approach to Value is not considered to be meaningful due to lack of a reliable gros PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Yes 1 Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA Legal name of project Total number of units rented Total number of units for sale Was the project created by the conversion of an existing building(s) into a PUD? Yes Does the project contain any multi-dwelling units? Yes No Data source(s)	Land value is by the abstraction method due to lack of vacan ide books. Due to dated material and information from national cost guide books. OPINION OF SITE VALUE = \$ 200, Dwelling	2,176 3,156 3,166 3,000 8,000
Provide adequate information for the lender/client to replicate the below cost figures and calculati Support for the opinion of site value (summary of comparable land sales or other methods for est land sales. Cost estimates are from local contractors, building-cost.net, and cost guilding-cost.net, and cost guilding-cost.net given more consideration to actual replacement costs. ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW Source of cost data BuildingCost.net Quality rating from cost service Good Effective date of cost data 2022/2023 Comments on Cost Approach (gross living area calculations, depreciation, etc.) There was no functional nor economic obsolescence observed. Physical depreciation was based on the age/life method. Estimated remaining economic life is 50± years. Land to value ratios are typical for subject market. Estimated Remaining Economic Life (HUD and VA only) 50 Years INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ 0 x Gross Rent Multiplier 0 = \$ Summary of Income Approach (including support for market rent and GRM) Subject is located. Approach to Value is not considered to be meaningful due to lack of a reliable gros PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Yes 1 Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA Legal name of project Total number of units rented Total number of units for sale Was the project created by the conversion of an existing building(s) into a PUD? Yes Does the project contain any multi-dwelling units? Yes No Data source(s)	mating site value) Land value is by the abstraction method due to lack of vacan ide books. Due to dated material and information from national cost guide books. OPINION OF SITE VALUE	2,176 3,156 3,166 3,000 8,000

52565 File No. 0323148DR

Exterior-Only Inspection Residential Appraisal Report

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a visual inspection of the exterior areas of the subject property from at least the street, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

The appraiser must be able to obtain adequate information about the physical characteristics (including, but not limited to, condition, room count, gross living area, etc.) of the subject property from the exterior-only inspection and reliable public and/or private sources to perform this appraisal. The appraiser should use the same type of data sources that he or she uses for comparable sales such as, but not limited to, multiple listing services, tax and assessment records, prior inspections, appraisal files, information provided by the property owner, etc.

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 a mortgage finance transaction.

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

DEFINITION OF MARKET VALUE: 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, 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 each acting in what he or she considers his or her 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.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

- The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
- The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
- The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
- The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

52565

Exterior-Only Inspection Residential Appraisal Report File No. 0323148DR

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

- 1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
- 2. I performed a visual inspection of the exterior areas of the subject property from at least the street. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
- 3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
- 5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- 6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
- 7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
- 8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
- 9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
- 10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 11. I have knowledge and experience in appraising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
- 14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
- 16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
- 19. 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.
- 20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.
- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

52565

Exterior-Only Inspection Residential Appraisal Report File No. 0323148DR

- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seg., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

- 1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
- 4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

Minda J Ishii, licensed trainee appraiser #AT3009280; co-inspected the subject and comparable sales in this report, and provided significant contribution to the market analysis, compilation, and to the development and reporting of final opinion of value to this appraisal report. In accordance with USPAP Standards; Davis R Rocha, certified residential appraiser #AR038102; is the sole signatory to this report and accepts full responsibility for its content.

APPRAISER SUPERVISORY APPRAISER (ONLY IF REQUIRED) Signature < Signature_ Name David Rocha Company Name David Rocha, Certified Residential Company Name Company Address 1997 Serene Drive Company Address Hollister, CA 95023 Telephone Number _ Telephone Number 408-804-1400 Email Address Email Address daverocha20@gmail.com Date of Signature and Report 03/25/2023 Date of Signature State Certification # _ Effective Date of Appraisal 03/23/2023 State Certification # AR038102 or State License # or State License # State or Other (describe) State # Expiration Date of Certification or License State CA Expiration Date of Certification or License 08/23/2023 ADDRESS OF PROPERTY APPRAISED SUBJECT PROPERTY Did not inspect exterior subject property 441 Ian Court Hollister, CA 95023 Did inspect exterior of subject property from street Date of Inspection APPRAISED VALUE OF SUBJECT PROPERTY \$ 740,000 LENDER/CLIENT COMPARABLE SALES Did not inspect exterior of comparable sales from street Name Clear Capital Company Name Wedgewood Inc. Did inspect exterior of comparable sales from street Company Address 2015 Manhattan Beach Blvd Suite 100 Date of Inspection Redondo Beach, CA 90278 Email Address

Exterior-Only Inspection Residential Appraisal Report

52565 File No. 0323148DR

FEATURE	SUBJECT COMPARABLE SALE NO. 4			COMPARABLE SALE NO. 5			COMPARABLE SALE NO. 6				
441 Ian Court	660 La Baig Drive		780 Riviera Drive			2511 Valley View Road					
Address Hollister, CA 95			Hollister, CA 95023 Hollister, CA 95023					ster, CA 95023			
Proximity to Subject			0.41 miles NE			0.42 miles			2.07	miles SE	
Sale Price	\$			\$	730,000		\$	819,000		\$	770,000
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$ 395.24 sq. ft.				O sq. ft.		\$	308.00 sq. ft.	
Data Source(s)			MLSListings #ML		71;DOM 2	MLSL #ML		DOM 124		L #ML81921086;I	OOM 11
Verification Source(s)			MLS/Realist Doo	# 6518		MLS/Realis	t Pending		MLS	Realist Pending	
VALUE ADJUSTMENTS	DE	SCRIPTION	DESCRIPTION	-	+(-) \$ Adjustment	DESCRI	PTION	+(-) \$ Adjustment		ESCRIPTION	+(-) \$ Adjustment
Sale or Financing			ArmLth			Listing			Listir	ng	
Concessions			Conv;0			;0			;0		
Date of Sale/Time			s06/22;c05/22			c02/23			c03/2	23	
Location	A;Res	BsyRd	A;Res;BsyRd			N;Res;		-5,000	A;Re	s;BsyRd	
Leasehold/Fee Simple	Fee Si	mple	Fee Simple			Fee Simple	!			Simple	
Site	6000 s		6743 sf		0	6000 sf			6098	sf	0
View	N;Res		N;Res;			N;Res;			N;Re		
Design (Style)	_	aditional	DT2;Traditional			DT2;Traditi	onal		_	Traditional	
Quality of Construction	Q3		Q3			Q3			Q3		
Actual Age	23		24		1,000	11		-12,000	26		0
Condition	C3		C3		.,000	C3		.2,000	C3		
Above Grade	Total Bd	rms. Baths	Total Bdrms. Baths		5,000	Total Bdrms.	Baths	-5,000		Bdrms. Baths	5,000
Room Count		4 3.0	7 3 2.1	<u> </u>	0,000	9 4	3.1	5,000	8	4 2.1	0,000
Gross Living Area 50	0	1,926 sq. ft.	1,847 s	o ft	4,000		,500 sq. ft.	-28,700	0	2,500 sq. ft.	-28,700
Basement & Finished	0sf	1,720 Sq. II.	0sf	iq. it.	4,000	0sf	,000 sq. it.	-20,700	0sf	2,500 Sq. II.	-20,700
	021		031			USI			051		
Rooms Below Grade	Augra		Augraga			Augraga			A.,		
Functional Utility	Averag		Average			Average		1 500	Aver		1 500
Heating/Cooling	FWAN	ione	FWA None			FWA C/Air		-1,500		. C/Air	-1,500
Energy Efficient Items	None		None			None			None		
Garage/Carport	2gbi3d		2gbi3dw			2gbi2dw		0			0
Porch/Patio/Deck	Porch,	Patio	Porch,Patio			Porch,Patio)			h,Patio	
Fireplace	1 F/P		0 F/P		1,500	1 F/P			1 F/F		
Amenity	No Lar	ndscaping	No Landscaping			Superior La	ındscap	-25,000		andscaping	
Updates/Rmdl	None		None			None			None		
Net Adjustment (Total)			X +	\$	11,500	+	X - \$	77,200		+ X - \$	25,200
Adjusted Sale Price			Net Adj. 1.6%			Net Adj.	-9.4%		Net A	dj3.3%	
of Comparables			Gross Adj. 1.6%	\$	741,500	Gross Adj.	9.4% \$	741,800	Gross	Adj. 4.6% \$	744,800
ITEM		SU	BJECT	CO	MPARABLE SAL	LE NO. 4	COMP	ARABLE SALE NO.	5	COMPARABL	E SALE NO. 6
Date of Prior Sale/Transfer											
Price of Prior Sale/Transfer											
Data Source(s)		CoreLogic Cou	nty Records	Corel o	gic County Re	cords	Corel ogic	County Records		CoreLogic Coun	tv Records
Effective Date of Data Source	~e(s)	03/23/2023		03/23/2			03/23/202			03/23/2023	.,
Summary of Sales Compari			sa ft living area a			n suhiect ma			nr sim		uuality & anneal
compared to subject. A						ii subject iii	arket Hollis	ter, and enoserric) 31111	ilai age, aesigri, e	quality & appear
compared to subject. All	ly site t	adjustificitis are	basea on lot attilty	& priva	cy luciois.						
Comps #1, #2, #3 are p	airad w	ith Comp #4 to	dovolon CLA adius	etmont							
Comps # 1, #2, #3 are p	alleu w	IIII Comp #4 to	uevelup GLA aujus	Sunen.							
Comp #1 is the most re	oont co	a of cimilar tunc	proporty located	on a bu	au atroat minir	mal landeau	sing and th	0.0000.000			
Comp #1 is the most re											
Comp #2 located in a cu				uperior i	andscaping, a	na dacks to	a busy stre	eet.			
Comp #3 located on a b											C !! !!
				very bus	sy street, brack	kets the squ	are tootage	e, ciosest recent s	aie, n	as the least numi	per of line item
	Comp #4 is the most dated comp used on this report, backs to a very busy street, brackets the square footage, closest recent sale, has the least number of line item differences and the most similar square footage										
Comp #5 is the closest	Comp #5 is the closest pending sale of similar type property.										
Comp #6 is also a pending sale, located on a busy street.											
•	pending										
•	pending										
•	pending										
Comp #6 is also a pend Due to lack of inventory	pending ling sale and tui	e, located on a b	usy street. and comparable h					sales with an expa	anded	search area radii	us and from the
Comp #6 is also a pend	pending ling sale and tui	e, located on a b	usy street. and comparable h					sales with an expa	anded	search area radi	us and from the
Comp #6 is also a pend Due to lack of inventory	pending ling sale and tui	e, located on a b	usy street. and comparable h					sales with an expa	anded	search area radi	us and from the
Comp #6 is also a pend Due to lack of inventory closest, competing deve	pending ling sale and tui	e, located on a b nover of similar nts; exceeding ty	usy street. and comparable h pical guidelines.fo	r an exp	anded search	area radius		·	anded	search area radi	us and from the
Comp #6 is also a pend Due to lack of inventory	pending ling sale and tui	e, located on a b nover of similar nts; exceeding ty	usy street. and comparable h pical guidelines.fo	r an exp	anded search	area radius		·	anded	search area radi	us and from the
Due to lack of inventory closest, competing deve	pending ling sale and ture elopmen	e, located on a b mover of similar ats; exceeding ty se predominant	and comparable hipical guidelines.for	r an exp age hom	nanded search ne, unknown u	area radius pdates, and	fewer ame	enities.			
Due to lack of inventory closest, competing developments for updates	pending sale and ture elopmer below the sale with the sale	nover of similar nts; exceeding ty	and comparable hypical guidelines.forwalue, as a middle in historical market	r an exp age hom returns,	ne, unknown u	area radius pdates, and ent cost. Co	fewer ame	enities. erences are reflec	ted in	Updating/Remod	leling line item
Due to lack of inventory closest, competing developments for updates adjustments. Condition	pending sale and ture elopmer below the sale with the sale	nover of similar nts; exceeding ty	and comparable hypical guidelines.forwalue, as a middle in historical market	r an exp age hom returns,	ne, unknown u	area radius pdates, and ent cost. Co	fewer ame	enities. erences are reflec	ted in	Updating/Remod	leling line item
Due to lack of inventory closest, competing developments for updates	pending sale and ture elopmer below the sale with the sale	nover of similar nts; exceeding ty	and comparable hypical guidelines.forwalue, as a middle in historical market	r an exp age hom returns,	ne, unknown u	area radius pdates, and ent cost. Co	fewer ame	enities. erences are reflec	ted in	Updating/Remod	leling line item
Due to lack of inventory closest, competing deve Subject valued slightly be Adjustments for updates adjustments. Condition front views	pending sale and ture elopmer below the street difference of the street	nover of similar nts; exceeding ty e predominant viels are based of ces reflect subje	and comparable harpical guidelines.for value, as a middle and historical market ect's overall well market	r an exp age hon returns, aintained	nanded search ne, unknown u not replaceme d condition and	area radius pdates, and ent cost. Co d, compared	fewer ame	enities. erences are reflec rables local MLS p	ted in	Updating/Remods and exterior cor	leling line item Idition from
Due to lack of inventory closest, competing deve Subject valued slightly be Adjustments for updates adjustments. Condition front views	and turelopment below the stremost different better may	nover of similar nts; exceeding type predominant valets are based of ces reflect subjections.	and comparable harpical guidelines.for value, as a middle on historical market ect's overall well maccondition and quali	r an exp age hom returns, aintained	ne, unknown u not replaceme d condition and	pdates, and ent cost. Cod, compared have same	fewer ame	enities. erences are reflectables local MLS paragraphs or 4 etc. This is	ted in	Updating/Remodes and exterior cores the large variance	leling line item dition from ces in overall
Comp #6 is also a pend Due to lack of inventory closest, competing deve Subject valued slightly be Adjustments for updates adjustments. Condition front views Comparables and subject condition of home, fixture	and turelopment below the stremost different best may res and	e, located on a be- rnover of similar rats; exceeding ty- re predominant values are based of ces reflect subjections.	and comparable harpical guidelines.for value, as a middle and historical market ect's overall well macondition and quality of value, and the w	r an exp age hom returns, aintained	ne, unknown u not replaceme d condition and ences, yet still ge in quality of	pdates, and ent cost. Co d, compared have same updates/upg	fewer ame	enities. erences are reflectables local MLS parallels are detectables. 3 or 4 etc. This is uded. Differences	ted in ohotos	Updating/Remoc s and exterior cor o the large varian observed in local	leling line item Idition from Ces in overall MLS photos.
Due to lack of inventory closest, competing developments for updates adjustments. Condition front views Comparables and subject condition of home, fixture Bedroom count adjustments.	and turelopment below the stremood different ect may res and tents do	e, located on a be- enover of similar rats; exceeding ty- e predominant values are based of ces reflect subjections. be adjusted for characteristics of not appear war	and comparable harpical guidelines.for value, as a middle and historical market ect's overall well market condition and quality of value, and the waranted with different	r an exp age hom returns, aintained ity differentide rang nce refle	ne, unknown u not replacemed d condition and ences, yet still ge in quality of ected in GLA a	pdates, and ent cost. Co d, comparec have same updates/upg djustments.	fewer ame ndition diffe to compar ratings of c grades includes	enities. erences are reflected by the series are reflecte	ted in ohotos due to were size o	Updating/Remoces and exterior cores the large variant observed in local f useable area ar	leling line item dition from ces in overall MLS photos. d not room
Due to lack of inventory closest, competing developments for updates adjustments. Condition front views Comparables and subject condition of home, fixture Bedroom count adjustments, offices, students.	and turelopment the street may res and tents do udys, fa	e, located on a be- enover of similar rats; exceeding ty- e predominant values are based of ces reflect subjection be adjusted for characteristics of not appear warmily rooms, lofts	and comparable had pical guidelines. for a middle and interest and a middle and interest and a middle and interest and and quality of value, and the waranted with differents and extra bedrook	r an exp age hom returns, aintained ity differentide rang nace reflems have	not replacement of condition and condition and ences, yet still ge in quality of exceed in GLA are similar utility.	pdates, and ent cost. Co d, comparec have same updates/upd djustments. This marke	fewer ame ndition diffe to comparatings of 3 grades included by the second fraction of 3	enities. erences are reflected by the series are reflecte	ted in ohotos due to were size o iving s	Updating/Remodes and exterior cores and exterior cores the large variant observed in local fuseable area are situations and additional addition	leling line item dition from ces in overall MLS photos. d not room
Due to lack of inventory closest, competing developments for updates adjustments. Condition front views Comparables and subject condition of home, fixture Bedroom count adjustments.	and turelopment the street may res and tents do udys, fa	e, located on a be- enover of similar rats; exceeding ty- e predominant values are based of ces reflect subjection be adjusted for characteristics of not appear warmily rooms, lofts	and comparable had pical guidelines. for a middle and interest and a middle and interest and a middle and interest and and quality of value, and the waranted with differents and extra bedrook	r an exp age hom returns, aintained ity differentide rang nace reflems have	not replacement of condition and condition and ences, yet still ge in quality of exceed in GLA are similar utility.	pdates, and ent cost. Co d, comparec have same updates/upd djustments. This marke	fewer ame ndition diffe to comparatings of 3 grades included by the second fraction of 3	enities. erences are reflected by the series are reflecte	ted in ohotos due to were size o iving s	Updating/Remodes and exterior cores and exterior cores the large variant observed in local fuseable area are situations and additional addition	leling line item dition from ces in overall MLS photos. d not room
Due to lack of inventory closest, competing developments, competing developments for updates adjustments. Condition front views Comparables and subject condition of home, fixture Bedroom count adjustments. Offices, studies are fully utilized. Adjusting the comparable of the count.	and turelopments/remodelopments/remodelopments/remodelopments/remodelopments/res/remodelopments/res/remodelopments/res/remodelopments/res/remodelopments/res/remodelopments/res/remodelopments/res/remodelopments/res/remodelopments/res/remodelopments/res/remodelopments/res/remodelopments/res/remodelopments/res/remodelopments/res/remodelopments/res/remodelopments/res/remodelopments/	nover of similar nts; exceeding ty e predominant viels are based of ces reflect subject to the adjusted for characteristics of not appear warmily rooms, lofts made are based	and comparable had pical guidelines. For a middle and historical market ect's overall well market by a middle and the way and the waranted with difference and extra bedrood on GLA difference.	r an exp age hom returns, aintained ity differd ide rang nce refle ms have es. Comp	ne, unknown u not replacemed d condition and ences, yet still ge in quality of ected in GLA a e similar utility. p #3 supports	pdates, and ent cost. Co d, compared have same updates/upd djustments. This marke the final opin	fewer ame ndition diffe to compar ratings of : grades incl Buyers in t t has often nion of valu	enities. erences are reflected ables local MLS parameters and the second secon	due to were size o	Updating/Remodes and exterior constant of the large variant observed in local f useable area ar situations and additional constant of the large variant observed in local fuseable area ar situations and additional constant of the large variant observed in local fuseable area.	deling line item dition from ces in overall MLS photos. d not room ditional rooms
Comp #6 is also a pend Due to lack of inventory closest, competing deve Subject valued slightly b Adjustments for updates adjustments. Condition front views Comparables and subjecondition of home, fixtur Bedroom count adjustm count. Dens, offices, stu are fully utilized. Adjust All adjustmnents are ve	and turelopment below the stremost different between the strem	nover of similar rits; exceeding type predominant viels are based of ces reflect subject be adjusted for characteristics of not appear warmily rooms, lofts made are based of reasonableness.	and comparable harpical guidelines for value, as a middle on historical market eact's overall well may condition and quality of value, and the warranted with difference and extra bedroom on GLA differences and estimated as	r an expanded returns, aintained ity difference reflems have es. Companded to their and their an	ne, unknown u not replacemed condition and ences, yet still ge in quality of ected in GLA a e similar utility. p #3 supports r comparisons	pdates, and ent cost. Co d, comparec have same updates/upg djustments. This marke the final opin	fewer ame ndition diffe to compar ratings of s grades included Buyers in the thas often nion of valudes	enities. erences are reflected ables local MLS parameters are reflected ables local MLS parameters. By or 4 etc. This is uded. Differences this market value extended family late of 4 bedroom harded to the subject the subject of the subject are reflected.	due to were size o iving somes	Updating/Remoc s and exterior cor the large varian- observed in local f useable area ar situations and addictions.	leling line item dition from ces in overall MLS photos. Id not room ditional rooms
Due to lack of inventory closest, competing deve Subject valued slightly be Adjustments for updates adjustments. Condition front views Comparables and subject condition of home, fixture Bedroom count adjustments. Condition of home, fixture are fully utilized. Adjustments are veinferior. These estimates	and turelopment below the stremost different dect may res and tents do udys, farments of the stremost different dect may restrict decides and tents decided to the stremost de	nover of similar rits; exceeding ty re predominant viets are based of ces reflect subjections and appears warmily rooms, lofts made are based or reasonableness presented in the	and comparable harpical guidelines.for value, as a middle and historical market each's overall well market each with difference and extra bedroof on GLA difference and estimated as a line item difference an	r an expanded returns, aintained ity difference reflems have es. Companded to their ces. To version and expanded returns to their ces.	ne, unknown unot replacement described in GLA are similar utility. The comparisons werify these differences are comparisons werify these differences are comparisons.	pdates, and ent cost. Co d, compared have same updates/upg djustments. This marke the final opin of character ferences; the	fewer ame ndition diffe to compar ratings of s grades incluse Buyers in the thas often nion of valu- ristics come appraise	enities. erences are reflected ables local MLS parameters are reflected ables local MLS parameters. By or 4 etc. This is uded. Differences his market value extended family late of 4 bedroom harden are to the subject compares the accompares the accompares are reflected.	due to were size o iving a comment of the comment o	Updating/Remoc s and exterior cor the large varian- observed in local f useable area ar situations and addictions.	leling line item dition from ces in overall MLS photos. Id not room ditional rooms
Comp #6 is also a pend Due to lack of inventory closest, competing deve Subject valued slightly b Adjustments for updates adjustments. Condition front views Comparables and subjecondition of home, fixtur Bedroom count adjustm count. Dens, offices, stu are fully utilized. Adjust All adjustmnents are ve	and turelopment below the stremost different dect may res and tents do udys, farments of the stremost different dect may restrict decides and tents decided to the stremost de	nover of similar rits; exceeding ty re predominant viets are based of ces reflect subjections and appears warmily rooms, lofts made are based or reasonableness presented in the	and comparable harpical guidelines.for value, as a middle and historical market each's overall well market each with difference and extra bedroof on GLA difference and estimated as a line item difference an	r an expanded returns, aintained ity difference reflems have es. Companded to their ces. To version and expanded returns to their ces.	ne, unknown unot replacement described in GLA are similar utility. The comparisons werify these differences are comparisons werify these differences are comparisons.	pdates, and ent cost. Co d, compared have same updates/upg djustments. This marke the final opin of character ferences; the	fewer ame ndition diffe to compar ratings of s grades incluse Buyers in the thas often nion of valu- ristics come appraise	enities. erences are reflectables local MLS parameters and the subject of the su	due to were size o iving a comment of the comment o	Updating/Remoc s and exterior cor the large varian- observed in local f useable area ar situations and addictions.	leling line item dition from ces in overall MLS photos. Id not room ditional rooms
Due to lack of inventory closest, competing deve Subject valued slightly be Adjustments for updates adjustments. Condition front views Comparables and subject condition of home, fixture Bedroom count adjustments. Condition of home, fixture are fully utilized. Adjustments are veinferior. These estimates	and turelopment below the stremost different dect may res and tents do udys, farments of the stremost different dect may restrict decides and tents decided to the stremost de	nover of similar rits; exceeding ty re predominant viets are based of ces reflect subjections and appears warmily rooms, lofts made are based or reasonableness presented in the	and comparable harpical guidelines.for value, as a middle and historical market each's overall well market each with difference and extra bedroof on GLA difference and estimated as a line item difference an	r an expanded returns, aintained ity difference reflems have es. Companded to their ces. To version and expanded returns to their ces.	ne, unknown unot replacement described in GLA are similar utility. The comparisons werify these differences are comparisons werify these differences are comparisons.	pdates, and ent cost. Co d, compared have same updates/upg djustments. This marke the final opin of character ferences; the	fewer ame ndition diffe to compar ratings of s grades incluse Buyers in the thas often nion of valu- ristics come appraise	enities. erences are reflectables local MLS parameters and the subject of the su	due to were size o iving a comment of the comment o	Updating/Remoc s and exterior cor the large varian- observed in local f useable area ar situations and addictions.	leling line item dition from ces in overall MLS photos. Id not room ditional rooms

Uniform Appraisal Dataset Definitions

52565 File No 0323148DR

Condition Ratings and Definitions

C1 The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.*

"Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and the recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (i.e., newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C2 The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category either are almost new or have been recently completely renovated and are similar in condition to new construction.

*Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

C3 The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

*Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

*Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy: however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

C5 The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

*Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

C6 The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

*Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

Quality Ratings and Definitions

- Q1 Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.
- Q2 Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residences constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high-quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.
- Q3 Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.
- Q4 Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.
- Q5 Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.
- Q6 Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

Definitions of Not Updated, Updated, and Remodeled

Not Updated

 $Little\ or\ no\ updating\ or\ modernization.\ This\ description\ includes,\ but\ is\ not\ limited\ to,\ new\ homes.$

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical /functional deterioration.

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

The number of full and half baths is reported by separating the two values by a period. The full bath is represented to the left of the period. The half bath count is represented to the right of the period. Three-quarter baths are to be counted as a full bath in all cases. Quarter baths (baths that feature only toilet) are not to be included in the bathroom count.

52565 File No. 0323148DR Uniform Appraisal Dataset Definitions

Abbreviati	ons Used in Data Sta	iluaruization rext			
Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
ac	Acres	Area, Site	in	Interior Only Stairs	Basement & Finished Rooms Below Grade
AdjPrk	Adjacent to Park	Location	Lndfl	Landfill	Location
AdjPwr	Adjacent to Power Lines	Location	LtdSght	Limited Sight	View
Α	Adverse	Location & View	Listing	Listing	Sale or Financing Concessions
ArmLth	Arms Length Sale	Sale or Financing Concessions	MR	Mid-Rise Structure	Design(Style)
AT	Attached Structure	Design(Style)	Mtn	Mountain View	View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade	N	Neutral	Location & View
br	Bedroom	Basement & Finished Rooms Below Grade	NonArm	Non-Arms Length Sale	Sale or Financing Concessions
B	Beneficial	Location & View	op	Open	Garage/Carport
BsyRd	Busy Road Carport	Location Garage/Carport	0	Other Other	Basement & Finished Rooms Below Grade Design(Style)
cp Cash	Cash	Sale or Financing Concessions	Prk	Park View	View
CtySky	City View Skyline View	View	Pstrl	Pastoral View	View
CtyStr	City Street View	View	PwrLn	Power Lines	View
Comm	Commercial Influence	Location	PubTrn	Public Transportation	Location
С	Contracted Date	Date of Sale/Time	п	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Conv	Conventional	Sale or Financing Concessions	Relo	Relocation Sale	Sale or Financing Concessions
CV	Covered	Garage/Carport	REO	REO Sale	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions	Res	Residential	Location & View
DOM	Days On Market	Data Sources	RT	Row or Townhouse	Design(Style)
DT	Detached Structure	Design(Style)	RH	Rural Housing - USDA	Sale or Financing Concessions
dw	Driveway Estato Salo	Garage/Carport	SD	Semi-detached Structure	Design(Style)
Estate e	Estate Sale Expiration Date	Sale or Financing Concessions Date of Sale/Time	s Short	Settlement Date Short Sale	Date of Sale/Time Sale or Financing Concessions
e FHA	Federal Housing Authority	Sale or Financing Concessions	sf	Square Feet	Area, Site, Basement
g	Garage	Garage/Carport	sqm	Square Meters	Area, Site, Basement
ga	Garage - Attached	Garage/Carport	Unk	Unknown	Date of Sale/Time
gbi	Garage - Built-in	Garage/Carport	VA	Veterans Administration	Sale or Financing Concessions
gd	Garage - Detached	Garage/Carport	WO	Walk Out Basement	Basement & Finished Rooms Below Grade
GR	Garden Structure	Design(Style)	wu	Walk Up Basement	Basement & Finished Rooms Below Grade
GlfCse	Golf Course	Location	WtrFr	Water Frontage	Location
Glfvw	Golf Course View	View	Wtr	Water View	View
HR	High Rise Structure	Design(Style)	W	Withdrawn Date	Date of Sale/Time
Ind	Industrial	Location & View	Woods	Woods View	View
Other App	raiser-Defined Abbre	viations			
Abbrev	Full Name	Annropriate Fields	Abbrev	Full Name	Appropriate Fields
Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
Abbrev	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
Abbrev	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
Abbrev	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields

ADDENDUM

Borrower: Oscar Covarrubias	File	No.: 0323148DR
Property Address: 441 Ian Court	Cas	e No.: 52565
City: Hollister	State: CA	Zip: 95023
Lender: Wednewood Inc		

Reasonable Exposure Time

The Exposure Time opinion and consideration is specific to the subject property and represents the estimated length of time that the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal. Exposure Time is a retrospective opinion based on an analysis of past events assuming a competitive and open market. Exposure time is always presumed to precede the effective date of the appraisal. It is the estimated length of time the property would have been offered on the market, prior to the hypothetical sale, at the appraised value, on the effective date of the appraisal. It is a retrospective estimate and assumes a competitive and open market. This includes not only adequate, sufficient and reasonable time, but adequate, sufficient and reasonable effort. It is often expressed as a range and is based on the following: Supply/demand conditions, Analysis of historical sales information (sold after exposure and after completion of negotiations between the seller and buyer), Statistical information about days on market (DOM), Information gathered through sales verification, and Interviews of market participants

Under current market conditions, the reasonable exposure time for the subject property is approximately 0-3 months. This is based on the analyses of current market trends in the subject market area and analysis of similar and comparable properties. It presupposes that the listed price would be at or near the appraised value. It also assumes typical and professional marketing by experienced local real estate agents and offices.

Marketing Time

Marketing Time refers to an opinion in consideration of the typical length of time, after the effective date of the appraisal, the properties in the subject's neighborhood would be expected to be on the market prior to a sales agreement. According to USPAP, the reasonable marketing time is an opinion of the amount of time it might take to sell a real or personal property interest at the concluded market value level during the period immediately after the effective date of an appraisal.

Under current market conditions, the marketing time for subject neighborhood is approximately 0-3 months. This is based on similar data analyses performed for exposure time including: Statistical Analysis of days on market (DOM), Information gathered through sales verification, Interviews with market participants and agents, and Anticipated changes in the market conditions.

The most probable price which a property should bring in a competitive an open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, 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 each acting in what her or she considers his or her 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.

Neighborhood Description

The subject is located in Hollister, a mixed area of newer and older average to good quality tract, custom and semi-custom homes, with commercial uses along major streets. The Hollister area consists of a core downtown surrounded by homes on acreage, ranchettes, pasture, hothouses, ag lands and orchards. The older core downtown is surrounded by newer tracts and semi-custom homes of various ages, sizes, styles and quality. Subject is located just east of the center of Hollister. The subject property conforms well with the neighborhood and area and is typical of homes in this area. Public conveniences, shopping and schools are located with good proximity approx. 1-2 miles. Highways 156, and 25 access with Ridgemark Golf Courses close by. Bedroom community south of major high-tech employment Silicon valley by approx. 60-90± mins. 45-60 Mins to Monterey Bay and resort areas of Carmel and Pebble Beach -West.

Neighborhood Market Conditions

There was a current lack of supply in the local housing market coupled with rising interest rates, which had led to a slow down in the rising home prices. This condition has lowered and leveled off to a more balanced market with an increase in supply and higher interest rates, along with slowdowns in demand due to tightened credit markets. Current low demand has led to a lowering of list prices in the current market. Many foreclosures occurred as a result of aggressive lender practices of the early 2000s through 2005 and resultant "subprime lending" collapse and tightened credit approvals in the aftermath. Since the last 2 years, the market has declined and as yet has seen scattered sales throughout the price spectrum; even as this market is lowering, either from unknowledgable buyers, aggressive real estate agents or buyer's beliefs market has "bottomed out" or a combination of all 3 reasons. Many real estate agents seem to be reluctant to deal with bank/lender owned properties and many of the current "short sale" or "REO" properties remain on the market at lower prices as higher priced homes enter escrow. In some stronger markets, (closer to Silicon valley/Santa Cruz beaches/Monterey Bay) the market has not experienced as much of a drop in values, if any; and is expected to recover/stabilize much sooner. The majority of foreclosures in California appear to be in the newly developing bedroom communities surrounding the major metropolitan areas and central valley of California which has had the most rapid growth. The Hollister/Salinas area markets have large areas of newer tract homes, which have been developed over the last 2-20 years; communities south of Salinas, in the Las Palmas area of west Salinas foothills and several small communities south of Silicon valley(Gilroy, Morgan Hill, Salinas, Hollister, Los Banos), also are affected by lowering prices. Many of the past sales(2000-2005) were sold at high prices to marginal buyers and when the "ARM" low start rate loans started adjusting along with the much higher property taxes due to the higher home prices, many homeowners were unable to meet the increased payments and this led to the resultant defaults.

Current market has experienced an uptick in prices over the past 12 to 36 months; but considered stable over past year. Due to rising interest rates, slower demand. Prices have stabilized as upper price thresholds are approached.

Comments on Sales Comparison

ADDENDUM

Borrower: Oscar Covarrubias	Fi	le No.: 0323148DR
Property Address: 441 Ian Court	Ca	ase No.: 52565
City: Hollister	State: CA	Zip: 95023
Lender: Wedgewood Inc		

All the adjustments made in this appraisal are based upon historical information which has been abstracted from the subjects general market area; or by paired sales analysis, with line item adjustments derived from comparables. These adjustments are also verified from local MLS interior photos of comparables. The adjustments given in the sales comparison analysis are considered to be reasonable and supported by the historical market data, or paired sales analysis. Upgrades adjustments in comparables reflect the market return for upgrades/remodeling. Adjustments for updates/remodels/upgrades are based on historical and/or current market returns, not replacement cost. All of the comparables used are considered to be reasonable indicators of the current market conditions and all comps used were given equal weight in the final opinion of market value. Unadjusted and adjusted values, and cost approach were given consideration. Most weight given to adjusted values

Final Reconciliation

Primary consideration was given to the market comparison analysis because it best reflects current market conditions and is the most reliable indicator of market values in this area. The cost approach supports the value conclusions of the market data approach but is less reliable because there are limited land sales in the area and estimated site value is by abstraction. The income approach was not utilized due to a lack of reliable rental data in this area to establish a reliable gross rent multiplier.

Conditions of Appraisal

Appraisal was made to give an opinion of fair market value for loan purposes only. This is an "APPRAISAL REPORT" per USPAP definitions.

The appraisal conforms to all USPAP appraisal standards and appraiser certifies that he has made an independent value judgement of the subject property.

This appraisal conforms to all NCUA appraisal standards and the subject assignment was not based on a requested minimum specific valuation or on the approval of the loan.

APPRAISER COMPETENCY:

The undersigned appraiser hereby acknowledges that he is fully qualified and competent by his training knowledge and experience to perform this appraisal assignment and during the course of conducting the appraisal, the appraiser discovers that he is not fully competent to perform the appraisal, the appraiser must comply with the competency provision of the USPAP.

SCOPE OF WORK:

The following steps were taken in arriving at the final opinion of value in this appraisal report of the subject property.

- 1) A preliminary search of available resources was preformed to determine market trends, influences and other significant factors pertinent to the subject property.
- 2) A physical inspection of the subject property was performed. Although due diligence was exercised during this inspection, the appraiser is not an expert in such matters as pest control, structural engineering, hazardous waste, soil defects, cost estimation and no warranties are made as to these elements. Separate inspections by professionals in these fields might be recommended with the final estimate of value subject to there findings.
- 3) The collection and confirmation of data(costs, improved sales, escrow sales, listings, income) was conducted in the subjects market area and is considered sufficient in quantity to enable the appraiser to express an opinion of value as defined herein. Pertinent data is contained within this report.
- 4) An analysis of the data collected during the collection process was completed by employing the cost approach, market data approach and income approach, as appropriate for this assignment, to lead to a value conclusion that is contained in this report.

Cost Approach Comments

Replacement costs estimates are from Building-costs.net and local contractors estimates. Land value is from the abstraction method due to a lack of vacant land sales. The allocated site value is considered to be typical for the neighborhood and conforms to the historical pattern of land to improvement ratios generally found in San Benito county. The fact that the estimated site value exceeds 20-40% of the total opinion of value of the improvements is typical and common for this area and will have no adverse affect on the subjects marketability. The cost approach to value supports the value conclusions of the market data approach.

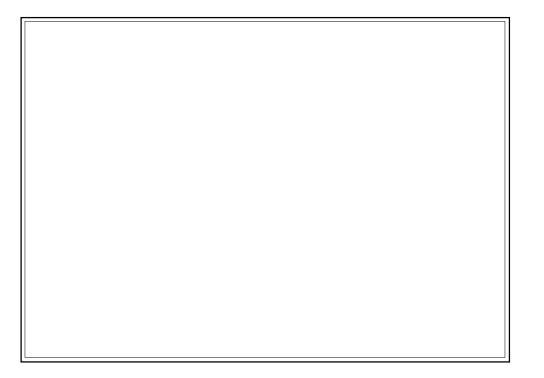
SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Oscar Covarrubias		File No.: 0323148DR
Property Address: 441 Ian Court		Case No.: 52565
City: Hollister	State: CA	Zip: 95023
Lender: Wedgewood Inc.		



FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: March 23, 2023 Appraised Value: \$ 740,000



REAR VIEW OF SUBJECT PROPERTY



STREET SCENE

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Oscar Covarrubias		File No.: 0323148DR
Property Address: 441 Ian Court		Case No.: 52565
City: Hollister	State: CA	Zip: 95023
Lender: Wedgewood Inc.		



COMPARABLE SALE #1

1640 Mimosa Street Hollister, CA 95023 Sale Date: s03/23;c02/23 Sale Price: \$ 775,000



COMPARABLE SALE #2

1290 Morningside Circle Hollister, CA 95023 Sale Date: s02/23;c01/23 Sale Price: \$ 835,000



COMPARABLE SALE #3

1301 Trieste Drive Hollister, CA 95023 Sale Date: s01/23;c12/22 Sale Price: \$ 715,000

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Oscar Covarrubias	File	No.: 0323148DR
Property Address: 441 Ian Court	Cas	e No.: 52565
City: Hollister	State: CA	Zip: 95023
Lender: Wedgewood Inc.		·



COMPARABLE SALE #4

660 La Baig Drive Hollister, CA 95023 Sale Date: s06/22;c05/22 Sale Price: \$ 730,000



COMPARABLE SALE #5

780 Riviera Drive Hollister, CA 95023 Sale Date: c02/23 Sale Price: \$ 819,000



COMPARABLE SALE #6

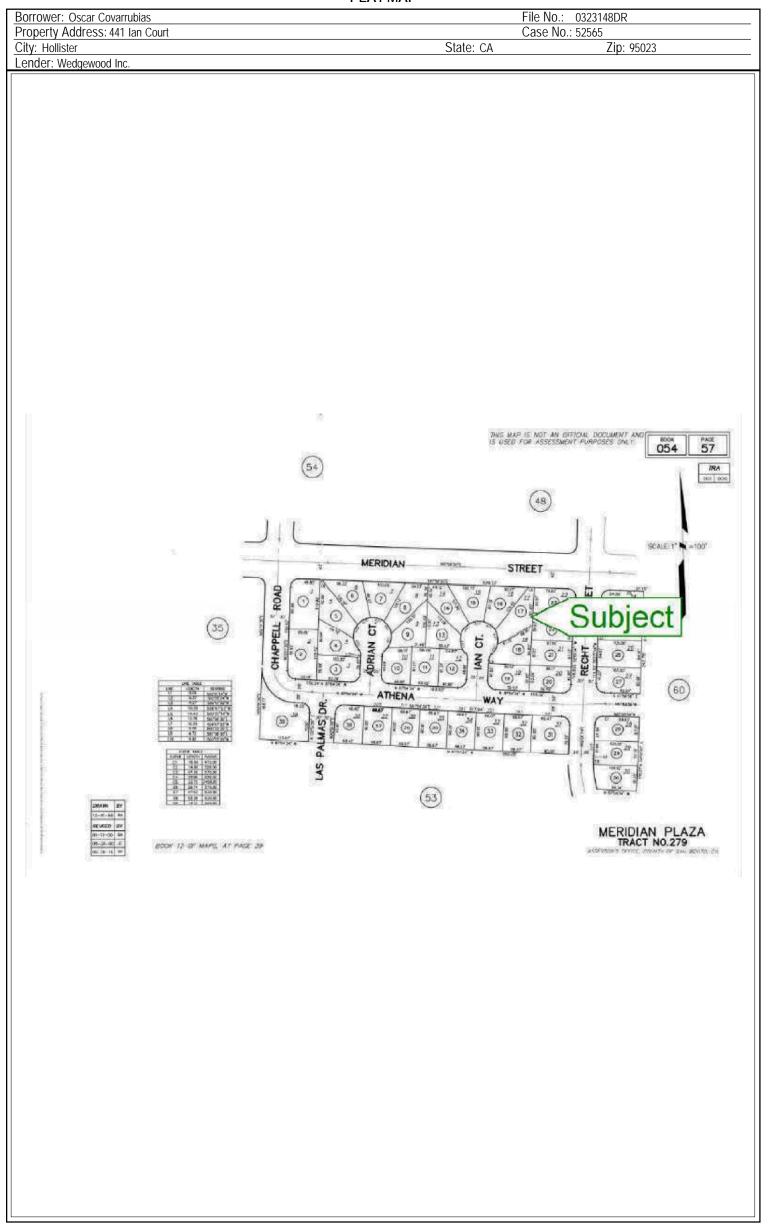
2511 Valley View Road Hollister, CA 95023 Sale Date: c03/23 Sale Price: \$ 770,000

52565

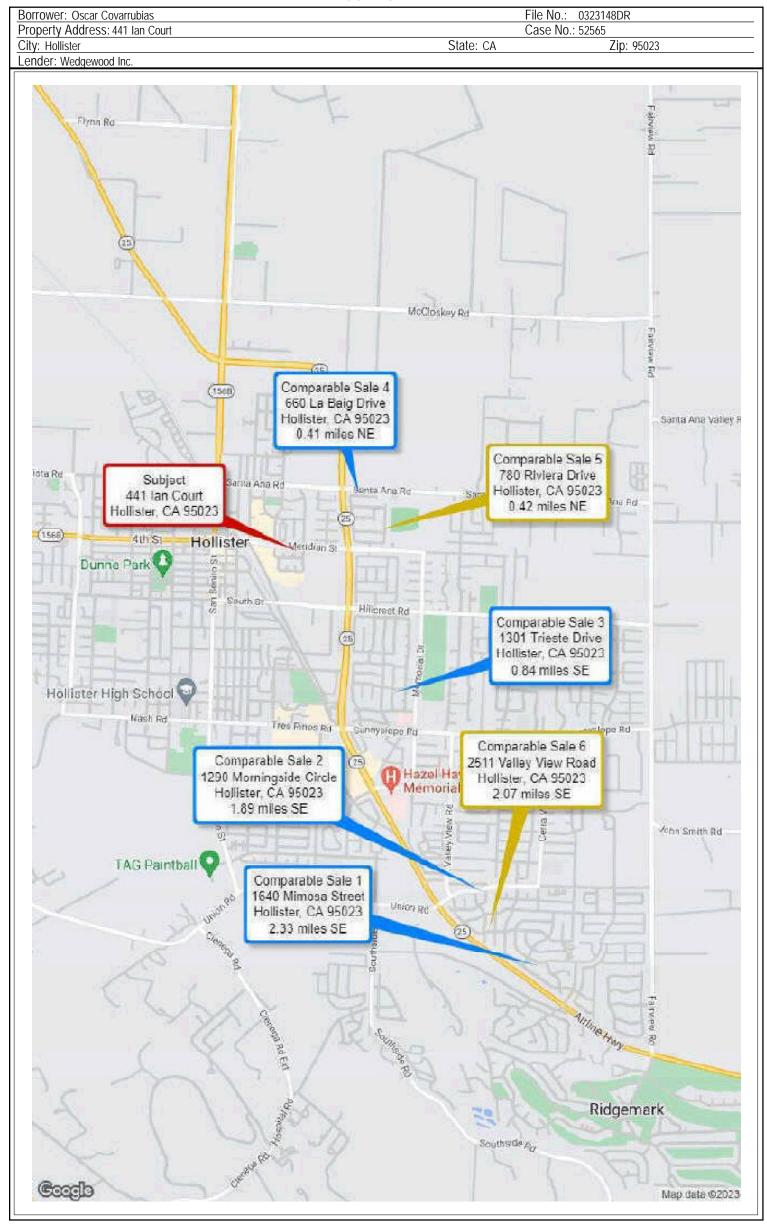
Market Conditions Addendum to the Appraisal Report File No. 0323148DR

addendum for all appraisal reports with an effective date on or af		understanding of the	market trenus and con	ultions prevalent in	the subject heighbol	nood. This is a required		
Property Address 441 Ian Court	,	City Hollist	er	!	State CA Zip Co	ode 95023		
Borrower Oscar Covarrubias								
Instructions : The appraiser must use the information require					-	-		
overall market conditions as reported in the Neighborhood section						· ·		
analysis as indicated below. If any required data is unavailable				-				
provide data for the shaded areas below; if it is available, however			-			-		
median, the appraiser should report the available figure and identi-	-	-						
that would be used by a prospective buyer of the subject proper Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	s seasonai markeis	Overall Trend	ioreciosures, etc.		
Total # of Comparable Sales (Settled)	60	15	13	Increasing	Stable	X Declining		
Absorption Rate (Total Sales/Months)	10.00	5.00	4.33	Increasing	Stable	X Declining		
Total # of Comparable Active Listings	6	7	11	Declining	Stable	X Increasing		
Months of Housing Supply (Total Listings/Ab.Rate)	0.60	1.40	2.54	Declining	Stable	X Increasing		
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months		Overall Trend			
Median Comparable Sale Price	777,500	740,000	743,500	Increasing	X Stable	Declining		
Median Comparable Sales Days on Market	16	49	17	Declining	X Stable	Increasing		
Median Comparable List Price	742,000	699,900	765,000	Increasing	X Stable	Declining		
Median Comparable Listings Days on Market	59	108	28	Declining	X Stable	Increasing		
Median Sale Price as % of List Price	98.73%	99.33%	0.00%	Increasing	X Stable	Declining		
Seller-(developer, builder, etc.)paid financial assistance prevalen Explain in detail the seller concessions trends for the past 12 m		No	20/ 1 50/ 1	Declining	X Stable	Increasing		
Current REO/short sales properties are the minority of c sell these properties quickly and get them "off the books	nd has wained due Yes X No If y current listings and s" is high and list p	to higher prices an yes, explain (including sales, equaling de rices are usually co	the trends in listings and affordability issued the trends in listings and mand for these so-competitive. Recent of	es. nd sales of foreclos alled "good deal: data shows short	ed properties). s".The desire for a sales typically se	corporate owners to		
to often extended escrow periods and COE uncertaintie								
overall prices. Current market prices are recovered to a	ibout 100% of 2005	5-2007 peak prices	. As less REOs and	Short sales occ	ur, prices have ris	sen.		
Cite data sources for above information. Local MLS statistical inconsistencies in searches across local MLS. Listing discussions are supported and withdrawn listings, to formulate the above information as support for your conclust pending sales and/or expired and withdrawn listings, to formulate current absorption rate is stable with a low number of comply in the market range of the subject and reflects with a low number of comply in the market range of the subject and reflects with a low number of comply in the market range.	ata is all active sta sions in the Neighborh your conclusions, pro current listings on the	tus with listing date hood section of the a poide both an explana ne market reflecting	ppraisal report form. I ion and support for you a 1.25 months sup	on or before last f you used any add ir conclusions. ply of housing fo	day of referenced ditional information, r this market. Thi	such as an analysis of s shows a low		
credit markets have reduced demand.								
If the subject is a unit in a condominium or cooperativ				Projec	t Name:			
Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months		Overall Trend			
Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months)				Increasing	Stable	Declining		
Total # of Active Comparable Listings				Increasing Declining	Stable Stable	Declining Increasing		
Months of Unit Supply (Total Listings/Ab. Rate)				Declining	Stable	Increasing		
	Yes No If y	les indicate the numb	er of REO listings and			f foreclosed properties.		
Are foreclosure sales (NEO sales) a factor in the project:	163 100 113	yes, indicate the numb	er or NEO listings and	explain the trends in	r iistirigs artu sales c	i ioreciosea properties.		
Summarize the above trends and address the impact on the subject unit and project.								
APPRAISER		SUP	ERVISORY APF	PRAISER (ON	LY IF REQUI	RED)		
Signature Dal P. 121		Sian	aturo					
Name David Rocha			ature					
Company Name David Rocha, Certified Resident	tial	inam	e nany Name					
Company Address 1997 Serene Drive	uui	Com	pany Name pany Address _					
Hollister, CA. 95023								
State License/Certification # AR038102	State CA	State	License/Certific	ation #		State		

PLAT MAP



LOCATION MAP



Borrower: Oscar Covarrubias File No.: 0323148DR Property Address: 441 Ian Court Case No.: 52565 City: Hollister State: CA Zip: 95023

Lender: Wedgewood Inc.

441 Ian Ct, Hollister, CA 95023-2209, San Benito County Short Sale APN: 054-570-017-000 CLIP: 8631936430

MLS Beds

MLS Full Baths

Half Baths N/A

Sale Price \$315,000

Sale Date

MLS Sq Ft 1,926

Lot Sq Ft 6,024

Yr Built 2000

Type SFR

04/21/2010

OWNER	INFORMATION
OWNER	BALCHING HOSE

Owner Name Tax Billing Address Tax Billing City & State Tex Billing Zip

Covarrubias Oscar 441 Ian Ct Hollister, CA 95023

Tax Billing Zip+4 Owner Occupied Owner Name 2

2209 Yes

LOCATION INFORMATION

Community College District Elementary School District Location Influence

Census Tract Tract Number

San Benito Un Gavilan Hollister

5.02

Property Carrier Route

Zoning Map Page/Grid Market Area

Parcel Comments

AP

C019

182

TAX INFORMATION

APN All APN Exemption(s) % Improved Legal Description

054-570-017-000 054-570-017-0

60% 441 IAN CT

2022

\$383,145

\$152,040

\$231,105

Tax Area Tax Appraisal Area Block ID

Lot Number

01005

17, 18

ASSESSMENT & TAX

Apposiment Year

Assessed Value - Total Assessed Value - Land Assessed Value - Improved Market Value - Total

Market Value - Land Market Value - Improved YOY Assessed Change (\$)

YOY Assessed Change (%)

\$7,512

\$3,851 1.04%

2021

\$375,633

\$149,059

\$226,574

\$224,251

2020

\$371,782

\$147,531

Exempt Building Value Exempt Land Value



FLOOD MAP

Borrower: Oscar Covarrubias File No.: 0323148DR Property Address: 441 Ian Court Case No.: 52565 City: Hollister State: CA Zip: 95023 Lender: Wedgewood Inc.

3/22/23, 12:56 PM Matrix Previous Next +17 of 36 Checked 1 Al + None + Page Agent I Line display Display Agent Full → at 1
→ per page 441 IAN Court, Hollister, California 95023 Yew Comparable Properties Flood Map Flood Zone Code: X Flood Zone Panel: 060690 Flood Zone Date: 04/16/2009 Special Flood Hazard Area (SFHA): Out Flood Code Description: Zone X-An Area That Is Determined To Be Outside The 100- And 500-Year Floodplains. 06069C0185D Map data #2023 Imagery \$2023. AMBAG Maxar Technologies, USDA/FPAC/CEC 500 m Coastal 100-Year Floodway Coastal 100-year Floodplain 100-year Floodway 100-year Floodway

This map/report was produced using multiple sources. It is provided for informational purposes only. This map/report should not be relied upon by any third parties. It is not intended to satisfy any regulatory quidelines and should not be used for this or any other purpose.

Undetermined 500-year Floodplain incl. levee protected area 0 Out of Special Flood Hazard Area

Property Type is "Residential"

Zip Code is like 95023**

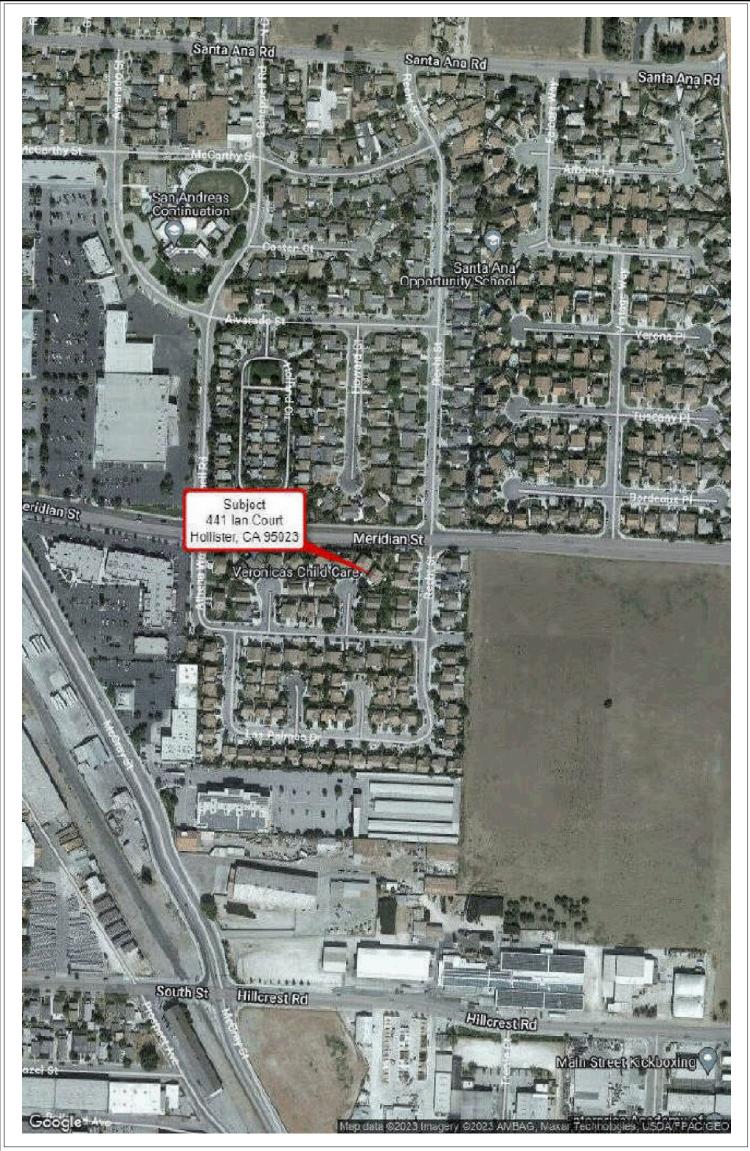
Street Number is like '441**

Ordered by MLS Number, Sale Price, Postal City, Current Price descending Found 34 results in 0.08 seconds.

AERIAL MAP

Borrower: Oscar CovarrubiasFile No.: 0323148DRProperty Address: 441 Ian CourtCase No.: 52565City: HollisterState: CAZip: 95023

Lender: Wedgewood Inc.



Modified Set of Instructions, Scope of Work, Statement of Assumptions and Limiting Conditions, and Certification for Appraisals with Exterior-only Inspection
Using COVID 19 Temporary Flexibilities Page 1 of 3

			_
Borrower: Oscar Covarrubias		File No.: 0323148DR	
Borrower: Oscar Covarrabias		1 IIC 110 0323140DIX	_
Property Address: 441 Ian Court		Case No.: 52565	
City: Hollister	State: CA	Zip: 95023	_
Lender: Wedgewood Inc			

EXTERIOR

This modified set of instructions, Scope of Work Statement of Assumptions and Limiting Conditions, and Certification replaces and supersedes the corresponding sections of the appraisal report to which this language is attached as an addendum. It is authorized and used with the express permission of Fannie Mae and Freddie Mac as of March 23, 2020. Any signatures attached to the original appraisal report and certifications are incorporated and apply to these revised sections. This appraisal report is subject to the following scope of work, intended user, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended user, intended user, or definition of market value are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Additional modifications or deletions to this revised set of certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a visual inspection of the exterior areas of the subject property from at least the street, (2) inspect the neighborhood, including the condominium or cooperative project, if applicable (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

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 a mortgage finance transaction.

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

DEFINITION OF MARKET VALUE: 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, 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 each acting in what he or she considers his or her 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.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third-party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
- 2. If the appraiser has included a floor plan in this appraisal report, it shows the approximate dimensions of the improvements. If included, the floor plan is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
- 3. The appraiser has relied on data provided by third parties in this appraisal report. Such data may include, but is not limited to, flood maps, multiple listing real estate services, tax assessment records, public land records, satellite imagery, virtual street views, property data services, surveys, engineering reports, and property data aggregations. After examination of the data and data sources, the appraiser has used only the data he or she considers reliable. The appraiser assumes there are no material omissions and makes no guarantees, express or implied, regarding the accuracy of this data.
- 4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
- 5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
- 6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

- 1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
- 2. I performed a personal visual inspection of the exterior of the subject property, from the street, as part of this appraisal assignment. I reported the condition of the improvements in factual, specific terms, relying on subject property information from third-party data sources. I reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
- 3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

γ_{i}	
Appraiser:	Supervisory Appraiser:
Name:	Name:

Modified Set of Instructions, Scope of Work, Statement of Assumptions and Limiting Conditions, and Certification for Appraisals with Exterior-only Inspection
Using COVID 19 Temporary Flexibilities Page 2 of 3

Borrower: Oscar Covarrubias	File	No.: 0323148DR
Property Address: 441 Ian Court	Cas	se No.: 52565
City: Hollister	State: CA	Zip: 95023
Lender: Wedgewood Inc		

- 4. I developed my opinion of the market value of the real property or cooperative interest (where applicable) that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
- 5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- 6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
- 7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
- 8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land
- 9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales. 10. [RESERVED]
- 11. I have knowledge and experience in appraising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
- 14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, including the subject project (where applicable), subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
- 16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
- 19. I personally prepared all conclusions and opinions about the real estate or cooperative interest (where applicable) 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.
- 20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.
- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).
- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

Supervisory Appraiser	
Name:	
d using ACI software, 800.234.8727 www.aciweb.com	TXT4R 01282013

Modified Set of Instructions, Scope of Work, Statement of Assumptions and Limiting Conditions, and Certification for Appraisals with Exterior-only Inspection Using COVID 19 Temporary Flexibilities Page 3 of 3

Borrower: Oscar Covarrubias	File No.: 0323148DR
Property Address: 441 Ian Court City: Hollister	Case No.: 52565 State: CA Zip: 95023
Lender: Wedgewood Inc.	
SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certi 1. I directly supervised the appraiser for this appraisal assignment, have read the acconclusions, and the appraiser's certification. 2. I accept full responsibility for the contents of this appraisal report including, but not the appraiser's certification. 3. The appraiser identified in this appraisal report is either a sub-contractor or an erperform this appraisal, and is acceptable to perform this appraisal under the application. 4. This appraisal report complies with the Uniform Standards of Professional Appraisal Board of The Appraisal Foundation and that were in place at the time this appraisal 5. If this appraisal report was transmitted as an "electronic record" containing my "estate laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report shall be as effective, enforceable and valid as if a paper version of	ppraisal report, and agree with the appraiser's analysis, opinions, statements, not limited to, the appraiser's analysis, opinions, statements, conclusions, and imployee of the supervisory appraiser (or the appraisal firm), is qualified to able state law. isal Practice that were adopted and promulgated by the Appraisal Standards report was prepared. electronic signature," as those terms are defined in applicable federal and/or is appraisal report containing a copy or representation of my signature, the
Appraiser: 12/2	Supervisory Appraiser:

David Rocha

52565 File No. 0323148DR

	USPAP A	DDENDUM	File No. USZST40DIX
Damasa O O Line			
Borrower: Oscar Covarrubias			
Property Address: 441 Ian Court	County Con Donite	Ctata: CA	7in Codo, 05000
City: Hollister	County: San Benito	State: <u>CA</u>	Zip Code: <u>95023</u>
Lender: Wedgewood Inc.			
APPRAISAL AND REPORT IDE	NTIFICATION		
		a ontion.	
This report was prepared under	the following USPAP reportin	g option:	
X Appraisal Report	A written report prepared under St	andards Rule 2-2(a).	
Restricted Appraisal Report	t A written report prepared under St	andards Rule 2-2(h)	
Restricted Applaisar Report	/ Witter report prepared under St	andards Naic 2 2(b).	
Reasonable Exposure Time			
My opinion of a reasonable exposure time	ne for the subject property at the marke	t value stated in this report is: <u>0-3 m</u>	onths
0.1.1	0.10		
Opinion is based on current local MLS stati	ISTICS.		
Additional Certifications			
XI have performed NO services, as a	an appraiser or in any other capacity, re	enarding the property that is the sub	iect of this report within the three-year
period immediately preceding accep		egarding the property that is the sub-	cet of this report within the three-year
period inimediately preceding accep	plance of this assignment.		
☐ I HAVE performed services as an	appraiser or in another capacity, regar	ding the property that is the subject	of this report within the three-year
	ptance of this assignment. Those servi		
period inimediately preceding decep	plance of this assignment. Those servi-	ses are described in the comments i	ociow.
I have performed no services, as an apprais	iser or in any other capacity, regarding th	ne subject property within the three-ve	ar period preceding acceptance of this
assignment.	ser or in any other capacity, regarding the	ic subject property within the three-ye	ar period preceding acceptance of this
ussignment.			
Additional Comments			
FIRREA Certification Statement: The appra	aisor cortifies and agrees that this annrai	sal report was prepared in accordance	a with the requirements of Title XI of the
			and any applicable implementing regulations in
effect at the time the appraiser signs the ap			and any applicable implementing regulations in
eneet at the time the appraiser signs the ap	praisar certification. Olarification of inter	idea ose and interface oser.	
The Intended User of this appraisal report i	is the Lender/Client. The Intended Use is	s to evaluate the property that is the s	ubject of this appraisal for a mortgage finance
transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser.			
APPRAISER:		SUPERVISORY APPRAISER (only if required):
Signature: Dach 17.	14/4	Clanation	
Signature:		o a constant of the constant o	
Name: David Rocha			
Date Signed: 03/25/2023			
State Certification #: AR038102			
or State License #:			
or Other (describe):	State #:	otato:	n Linaman
State: <u>CA</u>	08/23/2023		or License:
Expiration Date of Certification or Licen	ISE: OOISSISOSS	Supervisory Appraiser inspectio	
Effective Date of Appraisal: 03/23/2023		□ Did Not □ Exterior-or	lly from street

AIR Certification

Borrower: Oscar Covarrubias	File N	o.: 0323148DR	
Property Address: 441 Ian Court	Case No.: 52565		
City: Hollister	State: CA	Zip: 95023	
Lender: Wedgewood Inc.			

Appraiser Independence Certification

I do hereby certify that I have followed the appraiser independence safeguards in compliance with Appraisal Independence Requirements (AIR) and in addition to any applicable state laws with which I may be required to comply. This includes but is not limited to the following:

I am currently licensed and/or certified by the state in which the property to be appraised is located. My license is the appropriate license for the appraisal assignments and is reflected on the appraisal report. I am geographically competent and have the appraisal practice experience to complete a credible appraisal on the subject property of this report.

I certify that there have been no sanctions against me for any reason that would impair my ability to perform appraisals pursuant to the required guidelines.

I assert that no employee, director, officer, or agent of the lender, or any other third party acting as joint venture partner, independent contractor, appraisal company, appraisal management company, or partner on behalf of the lender influences or attempted to influence the development, reporting, result or review of my appraisal through coercion, extortion, collusion, compensation, inducement, intimidation, bribery, or in any other manner. I further assert that the lender has not acted in any of the following prohibited behavior in our business relationship:

Withholding or threatening to withhold timely payment or partial payment for any appraisal report;

Withholding or threatening to withhold future business with me, or demoting or terminating or threatening to demote or terminate me;

Expressly or impliedly promising future business, promotions, or increased compensation for myself;

Conditioning the ordering of my appraisal report or the payment of my appraisal fee or salary or bonus on the opinion, conclusion, or valuation to be reached, or on a preliminary value estimated requested from me;

Requesting that I provide an estimated, predetermined, or desired valuation in an appraisal report prior to the completion of the appraisal report, or requesting that I provide estimated values or comparable sales at any time prior to my completion of an appraisal report;

Provided me an anticipated, estimated, encouraged, or desired value for a subject property or a proposed or target amount to be loaned to the borrower, except that a copy of the sales contract for purchase transactions may be provided;

Provided to me, or my appraisal company, or any entity or person related to me as appraiser, appraisal company, stock or any other financial or non-financial benefits:

Any other act or practice that impairs or attempts to impair my independence, objectivity, or impartiality or violates law or regulation, including, but not limited to, the Truth in Lending Act (TILA) and Regulation Z, or the USPAP.

Appraiser's Name: Dave Rocha State License No: AR038102 Appraiser's Signature: Electronically signed, see signature page in this report

Appraiser: 7 / 7 / 72 / L	Supervisory Appraiser:
Name:	Name:

Borrower: Oscar Covarrubias File No.: 0323148DR Property Address: 441 Ian Court City: Hollister Case No.: 52565 State: CA Zip: 95023

Lender: Wedgewood Inc



REAL ESTATE APPRAISER LICENSE BUREAU OF REAL ESTATE APPRAISERS Business, Consumer Services & Housing Agency

David R. Rocha

California and is, therefore, entitled to use the title: has successfully met the requirements for a license as a residential real estate appraiser in the State of

"Certified Residential Real Estate Appraiser"

This license has been issued in accordance with the provisions of the Real Estate Appraisers' Licensing and

BREA APPRAISER IDENTIFICATION NUMBER:

Certification Law.

AR 038102

Date Expires: Effective Date:

August 23, 2023 August 24, 2021

Loretta Dillon, Deputy Bureau Chief, BREA

3059508

Borrower: Oscar Covarrubias		File No.: 0323148DR
Property Address: 441 Ian Court		Case No.: 52565
City: Hollister	State: CA	Zip: 95023
Lender: Wedgewood Inc		<u> </u>

HUDSON INSURANCE COMPANY 100 William Street, 5th Floor

New York, NY 10038



REAL ESTATE APPRAISERS ERRORS AND OMISSIONS INSURANCE POLICY DECLARATIONS

NOTICE: THIS IS A "CLAIMS MADE AND REPORTED" POLICY. THIS POLICY REQUIRES THAT A CLAIM BE MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND REPORTED TO THE INSURER, IN WRITING, DURING THE POLICY PERIOD OR AUTOMATIC EXTENDED REPORTING PERIOD.

THIS POLICY MAY CONTAIN PROVISIONS WHICH LIMIT THE AMOUNT OF CLAIM EXPENSES THE INSURER IS RESPONSIBLE TO PAY IN CONNECTION WITH CLAIMS, CLAIM EXPENSES SHALL BE SUBJECT TO ANY DEDUCTIBLE AMOUNT. THE PAYMENT OF CLAIM EXPENSES WILL REDUCE THE LIMITS OF LIABILITY STATED IN ITEM 4. OF THE DECLARATIONS, PLEASE READ YOUR POLICY CAREFULLY.

PLEASE READ THIS POLICY CAREFULLY.

PRA-1AX-1002081 Renewal of: PRA-1AX-1000686 Policy Number: 1. Named Insured: Dave Rocha 1997 Serene Drive 2. Address: Hollister, CA 95023 3. Policy Period: From: June 29, 2022 To: June 29, 2023 12:01 A.M. Standard Time at the address of the Named Insured as stated in Number 2 above 4. Limit of Liability Each Claim Policy Aggregate A. \$1,000,000 Damages Limit of Liability B. \$1,000,000 Claims Expense Limit of D. \$1,000,000 C. \$1,000,000 Liability Deductible (inclusive of Claims Expenses): 5. A. \$500 Eac Policy Premium: Each Claim \$1.000 Aggregate State Taxes/Surcharges: 5B. \$680.00 6. \$0.00 Retroactive Date: June 29, 2021 8. Notice to Company: Notice of a Claim or Potential Claim should be sent to: Hudson Insurance Group
100 William Street, 5th Floor
New York, NY 10038
Fax: 646-216-3786
Email: hudsonclaims300@hudsoninsgroup.com
Riverton Insurance Agency Corp.
ALIA (Riverton Insurance Agency
Corp.)
(800) 882-4410 9. A. Program Administrator: B. Agent/Broker:

IN WITNESS WHEREOF, We have caused this policy to be executed by our President and our Corporate Secretary at New York, New York

President

Dina Dantiel

PRA100 (01/20)

Page [1