Exterior-Only Inspection Residential Appraisal Report

52944 File No. 34034747

۱ľ	ne purpose of this summary appraisal report is t	o provide the lender/chem with an a			
	Property Address 1128 N Iguala St		City Montebello	State	e CA Zip Code 90640
ſ	Borrower Jose L & Martha Lomeli	Owner of Public Recor	d Jose L & Martha Lor	meli Cou	nty Los Angeles
I	Legal Description Tr=32290 Lot 6				
I	Assessor's Parcel # 5293005006		Tax Year 2022	חר	Tayos ¢ 13 533
ſ					Taxes \$ 13,533
L	Neighborhood Name Montebello		Map Reference 99a1		sus Tract 5300.05
SUBJEC	Occupant X Owner Tenant Vacant	Special Assessments	5 0	PUD HOA\$ 0	per year per month
Ш	Property Rights Appraised X Fee Simple	Leasehold Other (describe)			
ร		Refinance Transaction X Other (des	cribe) Servicina		
				:t- 400 D-dd- D-	L OA 00070
	Lender/Client Wedgewood Inc		hattan Beach Blvd Su		
	Is the subject property currently offered for sale or has	s it been offered for sale in the twelve mo	nths prior to the effective date o	f this appraisal? X Ye	es No
	Report data source(s) used, offering price(s), and date	e(s). DOM 0; Subject property	was offered for sale.;	Latest Price \$829,00	00;Latest Date
	01/19/2023;Original Price \$829,000;C				
		or the subject purchase transaction. Expl		the contract for sale or why t	ho analysis was not porformed
	uld flot analyze the contract for sale is	or the subject parenase transaction. Expr	an the results of the analysis of	the contract for sale of why t	ne analysis was not performed.
\Box					
RACT	Contract Price \$ Date of Contr	act Is the property	seller the owner of public recor	rd? Yes No D	ata Source(s)
Ę	Is there any financial assistance (loan charges, sale c				Yes No
CONT	-		ice, etc., to be paid by any part	y on bendir of the borrower.	
O	If Yes, report the total dollar amount and describe the	items to be paid.			
Ī	Note: Race and the racial composition of the neig	hborhood are not appraisal factors.			
ſ	Neighborhood Characteristics		lousing Trends	One-Unit Hous	ing Present Land Use %
Í					5
ø	Location Urban X Suburban Rural	Property Values Increasing	X Stable Decli		AGE One-Unit 80 %
	Built-Up X Over 75% 25-75% Under	11, 2	_=_=	Supply \$(000)	(yrs) 2-4 Unit 5 %
ğ	Growth Rapid X Stable Slow	Marketing Time X Under 3 m	ths 3-6 mths Over	6 mths 700 Low	20 Multi-Family 5 %
RHOOD	Neighborhood Boundaries The subject neigh	<u> </u>			140 Commercial 10 %
)R	•	•	to he recitin, evillon to		
圆	West, Lincoln to the South and Monte			900 Pred.	40 Other %
NEIGHBO	Neighborhood Description See Attached Add	dendum			
Œ					
_					
	Market Conditions (including support for the above co	onclusions) See Attached Adde	ndum		
	warket Conditions (including support for the above co	onclusions) See Attached Adde	luum		
	Dimensions See Plat Map	Area 6256 sf	Shape Recta	angular	View N;Res;
	Specific Zoning Classification MNR1*	Zoning Description Singl	e Family Residence		
		-	o Zoning		CAL
	Is the highest and best use of the subject property as	-	 		f No, describe. See Attached
		-	 		f No, describe. See Attached
	Is the highest and best use of the subject property as	-	specifications) the present use?	? X Yes No I	
Щ	Is the highest and best use of the subject property as Addendum Utilities Public Other (describe)	improved (or as proposed per plans and	specifications) the present use?	Yes No I	ments—Type Public Private
SITE	Is the highest and best use of the subject property as Addendum Utilities Public Other (describe) Electricity X	improved (or as proposed per plans and Publi Water	specifications) the present use?	Off-site Improve	ments—Type Public Private
SITE	Is the highest and best use of the subject property as Addendum Utilities Public Other (describe) Electricity X Gas X	improved (or as proposed per plans and Public Water Sanitary Sewer X	specifications) the present use? Other (describe)	Off-site Improved Street asphalt Alley None	ments—Type Public Private X
SITE	Is the highest and best use of the subject property as Addendum Utilities Public Other (describe) Electricity X Gas X FEMA Special Flood Hazard Area Yes X N	Public Water Sanitary Sewer TEMA Flood Zone X	Specifications) the present use? Other (describe) FEMA Map # 0603	Off-site Improved Street asphalt Alley None	ments—Type Public Private
SITE	Is the highest and best use of the subject property as Addendum Utilities Public Other (describe) Electricity X Gas X	Public Water Sanitary Sewer K	specifications) the present use? Other (describe)	Off-site Improver Street asphalt Alley None 77c1663f FEMA	ments—Type Public Private X
SITE	Is the highest and best use of the subject property as Addendum Utilities Public Other (describe) Electricity X Gas X FEMA Special Flood Hazard Area Yes X N	Public	Specifications) the present use? Cother (describe) FEMA Map # 0603 If No, describe.	Off-site Improve Street asphalt Alley None FEMA	ments—Type Public Private X
SITE	Is the highest and best use of the subject property as Addendum Utilities Public Other (describe) Electricity X Gas X FEMA Special Flood Hazard Area Yes X N Are the utilities and off-site improvements typical for the	Public	Specifications) the present use? Cother (describe) FEMA Map # 0603 If No, describe.	Off-site Improver Street asphalt Alley None 77c1663f FEMA	ments—Type Public Private X A Map Date 09/26/2008
SITE	Is the highest and best use of the subject property as Addendum Utilities Public Other (describe) Electricity X Gas X FEMA Special Flood Hazard Area Yes X N Are the utilities and off-site improvements typical for the	Public	Specifications) the present use? Cother (describe) FEMA Map # 0603 If No, describe.	Off-site Improver Street asphalt Alley None 77c1663f FEMA	ments—Type Public Private X A Map Date 09/26/2008
SITE	Is the highest and best use of the subject property as Addendum Utilities Public Other (describe) Electricity X Gas X FEMA Special Flood Hazard Area Yes X N Are the utilities and off-site improvements typical for the	Public	Specifications) the present use? Cother (describe) FEMA Map # 0603 If No, describe.	Off-site Improver Street asphalt Alley None 77c1663f FEMA	ments—Type Public Private X A Map Date 09/26/2008
SITE	Is the highest and best use of the subject property as Addendum Utilities Public Other (describe) Electricity X	Public Water X Sanitary Sewer X Io FEMA Flood Zone X he market area? X Yes No ors (easements, encroachments, environi	specifications) the present use? Other (describe) FEMA Map # 0603 If No, describe. nental conditions, land uses, et	Off-site Improved Street asphalt Alley None 47c1663f FEM/	Public Private X A Map Date 09/26/2008 If Yes, describe.
SITE	Is the highest and best use of the subject property as Addendum Utilities Public Other (describe) Electricity X	Public Water X Sanitary Sewer X Io FEMA Flood Zone X he market area? X Yes No ors (easements, encroachments, environi	specifications) the present use? Other (describe) FEMA Map # 0603 If No, describe. nental conditions, land uses, etc. Assessment and Tax Record	Off-site Improver Street asphalt Alley None 47c1663f FEM/ C.)? Yes X No	Property Owner
SITE	Is the highest and best use of the subject property as Addendum Utilities Public Other (describe) Electricity X	Public Water X Sanitary Sewer X Io FEMA Flood Zone X he market area? X Yes No ors (easements, encroachments, environt	specifications) the present use? Cother (describe) FEMA Map # 0603 If No, describe. Inental conditions, land uses, etc. Assessment and Tax Record	Off-site Improver Street asphalt Alley None 77c1663f FEM/ c.)? Yes X No	ments—Type Public Private X A Map Date 09/26/2008 If Yes, describe. Property Owner Records
SITE	Is the highest and best use of the subject property as Addendum Utilities Public Other (describe) Electricity X	Public Water X Sanitary Sewer X Io FEMA Flood Zone X he market area? X Yes No ors (easements, encroachments, environi	specifications) the present use? Other (describe) FEMA Map # 0603 If No, describe. nental conditions, land uses, etc. Assessment and Tax Record	Off-site Improver Street asphalt Alley None 47c1663f FEM/ C.)? Yes X No	Property Owner
SITE	Is the highest and best use of the subject property as Addendum Utilities Public Other (describe) Electricity X Gas X FEMA Special Flood Hazard Area Yes X Are the utilities and off-site improvements typical for the Are there any adverse site conditions or external factors. Source(s) Used for Physical Characteristics of Proper X Other (describe) Exterior Inspection GENERAL DESCRIPTION	Public Water X Sanitary Sewer X Io FEMA Flood Zone X he market area? X Yes No ors (easements, encroachments, environt	specifications) the present use? Cother (describe) FEMA Map # 0603 If No, describe. Inental conditions, land uses, etc. Assessment and Tax Record Data Source(s) for Gross Licenter (Source) Heating / Cooling	Off-site Improver Street asphalt Alley None 7c1663f FEM/ c.)? Yes X No	ments—Type Public Private X A Map Date 09/26/2008 If Yes, describe. Property Owner Records
SITE	Is the highest and best use of the subject property as Addendum Utilities Public Other (describe) Electricity X Gas X FEMA Special Flood Hazard Area Yes X Are the utilities and off-site improvements typical for the Are there any adverse site conditions or external factors. Source(s) Used for Physical Characteristics of Proper X Other (describe) Exterior Inspection GENERAL DESCRIPTION Units X One One with Accessory Unit	Public Water Sanitary Sewer IO FEMA Flood Zone X he market area? X Yes No ors (easements, encroachments, environt Ty Appraisal Files X MLS GENERAL DESCRIPTION Concrete Slab X Crawl Space	Specifications) the present use? Cother (describe) FEMA Map # 0603 If No, describe. Inental conditions, land uses, etc. Assessment and Tax Record Data Source(s) for Gross Literating / Cooling X FWA HWBB	Off-site Improver Street asphalt Alley None 7c1663f FEM/ C.)? Yes X No rds Prior Inspection iving Area MLS, County Amenities X Fireplace(s) # 1	ments—Type Public Private X A Map Date 09/26/2008 If Yes, describe. Property Owner Records Car Storage None
SITE	Is the highest and best use of the subject property as Addendum Utilities Public Other (describe) Electricity X	Public Water X Sanitary Sewer X Io FEMA Flood Zone X he market area? X Yes No ors (easements, encroachments, environnents) Ty Appraisal Files X MLS GENERAL DESCRIPTION Concrete Slab X Crawl Space Full Basement Finished	Specifications) the present use? Other (describe) FEMA Map # 0603 If No, describe. nental conditions, land uses, et Assessment and Tax Record Data Source(s) for Gross Literating / Cooling X FWA HWBB Radiant	Off-site Improver Street asphalt Alley None 7c1663f FEM/ C.)? Yes X No rds Prior Inspection (ving Area MLS, County Amenities X Fireplace(s) # 1 WoodStove(s) # 0	ments—Type Public Private X A Map Date 09/26/2008 If Yes, describe. Property Owner Records Car Storage None X Driveway # of Cars 3
SITE	Is the highest and best use of the subject property as Addendum Utilities Public Other (describe) Electricity X Gas X FEMA Special Flood Hazard Area Yes X Are the utilities and off-site improvements typical for the Are there any adverse site conditions or external factors. Source(s) Used for Physical Characteristics of Proper X Other (describe) Exterior Inspection GENERAL DESCRIPTION Units X One One with Accessory Unit # of Stories 2 Type X Det. Att. S-Det./End Unit	Public Water X Sanitary Sewer X Io FEMA Flood Zone X he market area? X Yes No ors (easements, encroachments, environnents) Ty Appraisal Files X MLS GENERAL DESCRIPTION Concrete Slab X Crawl Space Full Basement Finished Partial Basement Finished	Specifications) the present use? Other (describe) FEMA Map # 0603 If No, describe. nental conditions, land uses, et Assessment and Tax Record Data Source(s) for Gross Lit Heating / Cooling X FWA HWBB Radiant Other	Off-site Improved Assertion Off-site Improved Assertion Alley None Off-cond FEMA Off-site Improved Assertion Alley None Off-site Improved Assertion Off-si	ments—Type Public Private X A Map Date 09/26/2008 If Yes, describe. Property Owner Records Car Storage None X Driveway # of Cars 3 Driveway Surface ashpalt
SITE	Is the highest and best use of the subject property as Addendum Utilities Public Other (describe) Electricity X	Public Water Sanitary Sewer No FEMA Flood Zone The market area? Appraisal Files GENERAL DESCRIPTION Concrete Slab Partial Basement Finished Exterior Walls Fubblic Public X Yes No X Yes No X Crawl Space Fill Basement Finished Exterior Walls Fubblic Full Basement Finished Exterior Walls Fubblic X Call Full Basement Finished Exterior Walls Fubblic X Call Full Basement Finished Exterior Walls Fubblic X Call Fubblic X Ca	Specifications) the present use? Other (describe) FEMA Map # 0603 If No, describe. Inental conditions, land uses, etc. Assessment and Tax Record Data Source(s) for Gross Lit. Heating / Cooling X FWA HWBB Radiant Other Fuel Gas	Off-site Improversite Alley None Toc1663f FEM/ C.)? Yes X No Tods Prior Inspection (ving Area MLS, County Amenities X Fireplace(s) # 1 WoodStove(s) # 0 Patio/Deck None X Porch Covered	Property Owner Records Car Storage None None X Private X Private X A Map Date 09/26/2008 If Yes, describe. Property Owner Records Car Storage None X Driveway # of Cars 3 Driveway Surface ashpalt X Garage # of Cars 3
SITE	Is the highest and best use of the subject property as Addendum Utilities Public Other (describe) Electricity X Gas X FEMA Special Flood Hazard Area Yes X Are the utilities and off-site improvements typical for the Are there any adverse site conditions or external factors. Source(s) Used for Physical Characteristics of Proper X Other (describe) Exterior Inspection GENERAL DESCRIPTION Units X One One with Accessory Unit # of Stories 2 Type X Det. Att. S-Det./End Unit	Public Water X Sanitary Sewer X Io FEMA Flood Zone X he market area? X Yes No ors (easements, encroachments, environnents) Ty Appraisal Files X MLS GENERAL DESCRIPTION Concrete Slab X Crawl Space Full Basement Finished Partial Basement Finished	Specifications) the present use? Other (describe) FEMA Map # 0603 If No, describe. nental conditions, land uses, et Assessment and Tax Record Data Source(s) for Gross Lit Heating / Cooling X FWA HWBB Radiant Other	Off-site Improved Assertion Off-site Improved Assertion Alley None Off-cond FEMA Off-site Improved Assertion Alley None Off-site Improved Assertion Off-si	ments—Type Public Private X A Map Date 09/26/2008 If Yes, describe. Property Owner Records Car Storage None X Driveway # of Cars 3 Driveway Surface ashpalt
SITE	Is the highest and best use of the subject property as Addendum Utilities Public Other (describe) Electricity X	Public Water Sanitary Sewer No FEMA Flood Zone Ne market area? Appraisal Files GENERAL DESCRIPTION Concrete Slab Partial Basement Partial Basement Finished Exterior Walls Fulblic Full Stucco Roof Surface Fulle	Specifications) the present use? Other (describe) FEMA Map # 0603 If No, describe. Inental conditions, land uses, etc. Assessment and Tax Record Data Source(s) for Gross Lit. Heating / Cooling X FWA HWBB Radiant Other Fuel Gas	Off-site Improversity Alley None Total Carrellian Street asphalt Alley None Total Carrellian Street asphalt Alley None Total Carrellian Street asphalt Alley None Total Carrellian Street Alley None Total Ca	Property Owner Records Car Storage None None X Carport # of Cars 3 Carport # of Cars 0
SITE	Is the highest and best use of the subject property as Addendum Utilities Public Other (describe) Electricity X	Public Water Sanitary Sewer No FEMA Flood Zone Ne market area? Appraisal Files GENERAL DESCRIPTION GENERAL DESCRIPTION Concrete Slab Full Basement Finished Partial Basement Finished Exterior Walls Stucco Roof Surface File Gutters & Downspouts overhg	FEMA Map # 0603 If No, describe. mental conditions, land uses, etc. Assessment and Tax Record Data Source(s) for Gross Lice. Heating / Cooling X FWA HWBB Radiant Other Fuel Gas X Central Air Conditioning Individual	Off-site Improver Street asphalt Alley None 7c1663f FEM/ c.)? Yes X No rds Prior Inspection ving Area MLS, County Amenities X Fireplace(s) # 1 WoodStove(s) # 0 Patio/Deck None X Porch Covered Pool None X Fence Block	Property Owner Records Car Storage None X Driveway # of Cars 3 Driveway Surface ashpalt X Garage # of Cars 3 Carport # of Cars 0 X Attached Detached
SITE	Is the highest and best use of the subject property as Addendum Utilities Public Other (describe) Electricity X	Public Water Sanitary Sewer Io FEMA Flood Zone Ne market area? Appraisal Files GENERAL DESCRIPTION Concrete Slab Partial Basement Finished Exterior Walls Stucco Roof Surface Tile Gutters & Downspouts overhg Window Type Pablic Public X Appraisal Files X MLS MLS Full Basement Finished Exterior Walls Stucco Roof Surface Tile Gutters & Downspouts overhg Window Type Standard	Specifications) the present use? Cother (describe) FEMA Map # 0603 If No, describe. Inental conditions, land uses, etc. Assessment and Tax Record Data Source(s) for Gross Licenter of Licenter	Off-site Improver Street asphalt Alley None 7c1663f FEM/ c.)? Yes X No rds Prior Inspection (wing Area MLS, County Amenities X Fireplace(s) # 1 WoodStove(s) # 0 Patio/Deck None X Porch Covered Pool None X Fence Block Other None	Property Owner Records Car Storage None None X Carport # of Cars 3 Carport # of Cars 0
SITE	Is the highest and best use of the subject property as Addendum Utilities Public Other (describe) Electricity X Gas X FEMA Special Flood Hazard Area Yes X Are the utilities and off-site improvements typical for the Are there any adverse site conditions or external factors. Source(s) Used for Physical Characteristics of Proper X Other (describe) Exterior Inspection GENERAL DESCRIPTION Units X One One with Accessory Unit # of Stories 2 Type X Det. Att. S-Det./End Unit X Existing Proposed Under Const. Design (Style) tract Year Built 1976 Effective Age (Yrs) 10 Appliances Refrigerator Range/Oven	Public Water Sanitary Sewer Water Sanitary Sewer Water Sanitary Sewer Water Water Sanitary Sewer Water	FEMA Map # 0603 If No, describe. Inental conditions, land uses, etc. Assessment and Tax Record Data Source(s) for Gross Literating / Cooling X FWA HWBB Radiant Other Fuel Gas X Central Air Conditioning Individual Other Microwave Washer/Drye	Off-site Improver Street asphalt Alley None 7.7c1663f FEM/ Total Prior Inspection (wing Area MLS, County Amenities X Fireplace(s) # 1 WoodStove(s) # 0 Patio/Deck None X Porch Covered Pool None X Fence Block Other None off-site Improver Street Improver Im	Property Owner Records Car Storage None X Driveway # of Cars 3 Driveway Surface ashpalt X Garage # of Cars 3 Carport # of Cars 0 X Attached Detached Built-in
SITE	Is the highest and best use of the subject property as Addendum Utilities Public Other (describe) Electricity X	Public Water Sanitary Sewer Io FEMA Flood Zone Ne market area? Appraisal Files GENERAL DESCRIPTION Concrete Slab Partial Basement Finished Exterior Walls Stucco Roof Surface Tile Gutters & Downspouts overhg Window Type Pablic Public X Appraisal Files X MLS MLS Full Basement Finished Exterior Walls Stucco Roof Surface Tile Gutters & Downspouts overhg Window Type Standard	FEMA Map # 0603 If No, describe. Inental conditions, land uses, etc. Assessment and Tax Record Data Source(s) for Gross Literating / Cooling X FWA HWBB Radiant Other Fuel Gas X Central Air Conditioning Individual Other Microwave Washer/Drye	Off-site Improver Street asphalt Alley None 7.7c1663f FEM/ Total Prior Inspection (wing Area MLS, County Amenities X Fireplace(s) # 1 WoodStove(s) # 0 Patio/Deck None X Porch Covered Pool None X Fence Block Other None off-site Improver Street Improver Im	Property Owner Records Car Storage None X Driveway # of Cars 3 Driveway Surface ashpalt X Garage # of Cars 3 Carport # of Cars 0 X Attached Detached
S	Is the highest and best use of the subject property as Addendum Utilities Public Other (describe) Electricity X Gas X FEMA Special Flood Hazard Area Yes X Are the utilities and off-site improvements typical for the Are there any adverse site conditions or external factors. Source(s) Used for Physical Characteristics of Proper X Other (describe) Exterior Inspection GENERAL DESCRIPTION Units X One One with Accessory Unit # of Stories 2 Type X Det. Att. S-Det./End Unit X Existing Proposed Under Const. Design (Style) tract Year Built 1976 Effective Age (Yrs) 10 Appliances Refrigerator Range/Oven	Public Water Sanitary Sewer Water Sanitary Sewer Water Sanitary Sewer Water Water Sanitary Sewer Water Water Water Sanitary Sewer Water Wa	FEMA Map # 0603 If No, describe. Inental conditions, land uses, etc. Assessment and Tax Record Data Source(s) for Gross Literating / Cooling X FWA HWBB Radiant Other Fuel Gas X Central Air Conditioning Individual Other Microwave Washer/Drye	Off-site Improver Street asphalt Alley None 7.7c1663f FEM/ Total Prior Inspection (wing Area MLS, County Amenities X Fireplace(s) # 1 WoodStove(s) # 0 Patio/Deck None X Porch Covered Pool None X Fence Block Other None off-site Improver Street Improver Im	Property Owner Records Car Storage None X Driveway # of Cars 3 Driveway Surface ashpalt X Garage # of Cars 3 Carport # of Cars 0 X Attached Detached Built-in
S	Is the highest and best use of the subject property as Addendum Utilities Public Other (describe) Electricity X Gas X FEMA Special Flood Hazard Area Yes X Are the utilities and off-site improvements typical for the state of the subject of th	Public Water Sanitary Sewer Water Sanitary Sewer Water Sanitary Sewer Water Water Sanitary Sewer Water Water Water Sanitary Sewer Water Wa	FEMA Map # 0603 If No, describe. Inental conditions, land uses, etc. Assessment and Tax Record Data Source(s) for Gross Literating / Cooling X FWA HWBB Radiant Other Fuel Gas X Central Air Conditioning Individual Other Microwave Washer/Drye	Off-site Improver Street asphalt Alley None 7.7c1663f FEM/ Total Prior Inspection (wing Area MLS, County Amenities X Fireplace(s) # 1 WoodStove(s) # 0 Patio/Deck None X Porch Covered Pool None X Fence Block Other None off-site Improver Street Improver Im	Property Owner Records Car Storage None X Driveway # of Cars 3 Driveway Surface ashpalt X Garage # of Cars 3 Carport # of Cars 0 X Attached Detached Built-in
S	Is the highest and best use of the subject property as Addendum Utilities Public Other (describe) Electricity X Gas X FEMA Special Flood Hazard Area Yes X N Are the utilities and off-site improvements typical for the state of the subject of	Public Water X Sanitary Sewer X Io FEMA Flood Zone X he market area? X Yes No ors (easements, encroachments, environnents) Ty Appraisal Files X MLS GENERAL DESCRIPTION Concrete Slab X Crawl Space Full Basement Finished Partial Basement Finished Exterior Walls Stucco Roof Surface Tile Gutters & Downspouts Overhg Window Type Standard Dishwasher X Disposal 6 Rooms 3 Bed .) Fence	Specifications) the present use? Cother (describe) FEMA Map # 0603 If No, describe. Inental conditions, land uses, etc. Assessment and Tax Record Data Source(s) for Gross Litheating / Cooling X FWA HWBB Radiant Other Fuel Gas X Central Air Conditioning Individual Other Wicrowave Washer/Dryectooms 3.0 Batt	Off-site Improver Street asphalt Alley None Off-site Improver asphalt Alley None Off-site Improver asphalt Alley None Off-site Improver asphalt None Off-s	Property Owner Records Car Storage None X Driveway # of Cars 3 Driveway Surface ashpalt X Garage # of Cars 3 Carport # of Cars 0 X Attached Detached Built-in Feet of Gross Living Area Above Grade
S	Is the highest and best use of the subject property as Addendum Utilities Public Other (describe) Electricity X Gas X FEMA Special Flood Hazard Area Yes X Are the utilities and off-site improvements typical for the Are there any adverse site conditions or external factors. Source(s) Used for Physical Characteristics of Proper X Other (describe) Exterior Inspection GENERAL DESCRIPTION Units X One One with Accessory Unit # of Stories 2 Type X Det. Att. S-Det./End Unit X Existing Proposed Under Const. Design (Style) tract Year Built 1976 Effective Age (Yrs) 10 Appliances Refrigerator Range/Oven Finished area above grade contains: Additional features (special energy efficient items, etc.)	Public Water X Sanitary Sewer X Io FEMA Flood Zone X he market area? X Yes No ors (easements, encroachments, environnents) Ty Appraisal Files X MLS GENERAL DESCRIPTION Concrete Slab X Crawl Space Full Basement Finished Partial Basement Finished Exterior Walls Stucco Roof Surface Tile Gutters & Downspouts overhg Window Type Standard Dishwasher X Disposal 6 Rooms 3 Bed .) Fence	Specifications) the present use? Other (describe) FEMA Map # 0603 If No, describe. Inental conditions, land uses, etc. Assessment and Tax Record Data Source(s) for Gross Literating / Cooling X FWA HWBB Radiant Other Fuel Gas X Central Air Conditioning Individual Other Microwave Washer/Dryectors Output Other Wicrowave 3.0 Batterioration, removations, removed.	Off-site Improver Street asphalt Alley None Toc1663f FEM/ Toc1663f FEM/ Toc200 Prior Inspection (Viving Area MLS, County Amenities X Fireplace(s) # 1 WoodStove(s) # 0 Patio/Deck None X Porch Covered Pool None X Fence Block Other None Tother (describe) In(s) 2,181 Square	Property Owner Records Car Storage None X Driveway # of Cars 3 Driveway Surface ashpalt X Garage # of Cars 3 Carport # of Cars 0 X Attached Detached Built-in Feet of Gross Living Area Above Grade
S	Is the highest and best use of the subject property as Addendum Utilities Public Other (describe) Electricity X Gas X FEMA Special Flood Hazard Area Yes X Are the utilities and off-site improvements typical for the state of the subject of the state of the subject of the state of the subject of the su	Public Water Sanitary Sewer No FEMA Flood Zone X The market area? X Yes No Tors (easements, encroachments, environments) Appraisal Files X MLS GENERAL DESCRIPTION Concrete Slab X Crawl Space Full Basement Finished Partial Basement Finished Exterior Walls Stucco Roof Surface Tile Gutters & Downspouts overhg Window Type Standard Dishwasher X Disposal 6 Rooms 3 Bed .) Fence e(s) (including apparent needed repairs, n ceiling, Plumbing is leaking	Assessment and Tax Record Data Source(s) for Gross Light Heating / Cooling X FWA HWBB Radiant Other Fuel Gas X Central Air Conditioning Individual Other Wicrowave Washer/Dryerooms 3.0 Batt deterioration, renovations, removed in the bathrooms, and other specific sp	Off-site Improver Street asphalt Alley None Toc1663f FEM/ Toc1663f FEM/ Toc200 Prior Inspection (Viving Area MLS, County Amenities X Fireplace(s) # 1 WoodStove(s) # 0 Patio/Deck None X Porch Covered Pool None X Fence Block Other None Tother (describe) In(s) 2,181 Square	Property Owner Records Car Storage None X Driveway # of Cars 3 Driveway Surface ashpalt X Garage # of Cars 3 Carport # of Cars 0 X Attached Detached Built-in Feet of Gross Living Area Above Grade
S	Is the highest and best use of the subject property as Addendum Utilities Public Other (describe) Electricity X Gas X FEMA Special Flood Hazard Area Yes X Are the utilities and off-site improvements typical for the Are there any adverse site conditions or external factors. Source(s) Used for Physical Characteristics of Proper X Other (describe) Exterior Inspection GENERAL DESCRIPTION Units X One One with Accessory Unit # of Stories 2 Type X Det. Att. S-Det./End Unit X Existing Proposed Under Const. Design (Style) tract Year Built 1976 Effective Age (Yrs) 10 Appliances Refrigerator Range/Oven Finished area above grade contains: Additional features (special energy efficient items, etc.)	Public Water Sanitary Sewer No FEMA Flood Zone X The market area? X Yes No Tors (easements, encroachments, environments) Appraisal Files X MLS GENERAL DESCRIPTION Concrete Slab X Crawl Space Full Basement Finished Partial Basement Finished Exterior Walls Stucco Roof Surface Tile Gutters & Downspouts overhg Window Type Standard Dishwasher X Disposal 6 Rooms 3 Bed .) Fence e(s) (including apparent needed repairs, n ceiling, Plumbing is leaking	Assessment and Tax Record Data Source(s) for Gross Light Heating / Cooling X FWA HWBB Radiant Other Fuel Gas X Central Air Conditioning Individual Other Wicrowave Washer/Dryerooms 3.0 Batt deterioration, renovations, removed in the bathrooms, and other specific sp	Off-site Improver Street asphalt Alley None Toc1663f FEM/ Toc1663f FEM/ Toc200 Prior Inspection (Viving Area MLS, County Amenities X Fireplace(s) # 1 WoodStove(s) # 0 Patio/Deck None X Porch Covered Pool None X Fence Block Other None Tother (describe) In(s) 2,181 Square	Property Owner Records Car Storage None X Driveway # of Cars 3 Driveway Surface ashpalt X Garage # of Cars 3 Carport # of Cars 0 X Attached Detached Built-in Feet of Gross Living Area Above Grade
IMPROVEMENTS SITE	Is the highest and best use of the subject property as Addendum Utilities Public Other (describe) Electricity X Gas X FEMA Special Flood Hazard Area Yes X Are the utilities and off-site improvements typical for the state of the subject of the state of the subject of the state of the subject of the su	Public Water Sanitary Sewer No FEMA Flood Zone X The market area? X Yes No Tors (easements, encroachments, environments) Appraisal Files X MLS GENERAL DESCRIPTION Concrete Slab X Crawl Space Full Basement Finished Partial Basement Finished Exterior Walls Stucco Roof Surface Tile Gutters & Downspouts overhg Window Type Standard Dishwasher X Disposal 6 Rooms 3 Bed .) Fence e(s) (including apparent needed repairs, n ceiling, Plumbing is leaking	Assessment and Tax Record Data Source(s) for Gross Light Heating / Cooling X FWA HWBB Radiant Other Fuel Gas X Central Air Conditioning Individual Other Wicrowave Washer/Dryerooms 3.0 Batt deterioration, renovations, removed in the bathrooms, and other specific sp	Off-site Improver Street asphalt Alley None Toc1663f FEM/ Toc1663f FEM/ Toc200 Prior Inspection (Viving Area MLS, County Amenities X Fireplace(s) # 1 WoodStove(s) # 0 Patio/Deck None X Porch Covered Pool None X Fence Block Other None Tother (describe) In(s) 2,181 Square	Property Owner Records Car Storage None X Driveway # of Cars 3 Driveway Surface ashpalt X Garage # of Cars 3 Carport # of Cars 0 X Attached Detached Built-in Feet of Gross Living Area Above Grade
S	Is the highest and best use of the subject property as Addendum Utilities Public Other (describe) Electricity X Gas X FEMA Special Flood Hazard Area Yes X Are the utilities and off-site improvements typical for the state of the subject of the state of the subject of the state of the subject of the su	Public Water Sanitary Sewer No FEMA Flood Zone X The market area? X Yes No Tors (easements, encroachments, environments) Appraisal Files X MLS GENERAL DESCRIPTION Concrete Slab X Crawl Space Full Basement Finished Partial Basement Finished Exterior Walls Stucco Roof Surface Tile Gutters & Downspouts overhg Window Type Standard Dishwasher X Disposal 6 Rooms 3 Bed .) Fence e(s) (including apparent needed repairs, n ceiling, Plumbing is leaking	Assessment and Tax Record Data Source(s) for Gross Light Heating / Cooling X FWA HWBB Radiant Other Fuel Gas X Central Air Conditioning Individual Other Wicrowave Washer/Dryerooms 3.0 Batt deterioration, renovations, removed in the bathrooms, and other specific sp	Off-site Improver Street asphalt Alley None Toc1663f FEM/ Toc1663f FEM/ Toc200 Prior Inspection (Viving Area MLS, County Amenities X Fireplace(s) # 1 WoodStove(s) # 0 Patio/Deck None X Porch Covered Pool None X Fence Block Other None Tother (describe) In(s) 2,181 Square	Property Owner Records Car Storage None X Driveway # of Cars 3 Driveway Surface ashpalt X Garage # of Cars 3 Carport # of Cars 0 X Attached Detached Built-in Feet of Gross Living Area Above Grade
S	Is the highest and best use of the subject property as Addendum Utilities Public Other (describe) Electricity X Gas X FEMA Special Flood Hazard Area Yes X Are the utilities and off-site improvements typical for the state of the subject of the state of the subject of the state of the subject of the su	Public Water Sanitary Sewer No FEMA Flood Zone X The market area? X Yes No Tors (easements, encroachments, environments) Appraisal Files X MLS GENERAL DESCRIPTION Concrete Slab X Crawl Space Full Basement Finished Partial Basement Finished Exterior Walls Stucco Roof Surface Tile Gutters & Downspouts overhg Window Type Standard Dishwasher X Disposal 6 Rooms 3 Bed .) Fence e(s) (including apparent needed repairs, n ceiling, Plumbing is leaking	Assessment and Tax Record Data Source(s) for Gross Light Heating / Cooling X FWA HWBB Radiant Other Fuel Gas X Central Air Conditioning Individual Other Wicrowave Washer/Dryerooms 3.0 Batt deterioration, renovations, removed in the bathrooms, and other specific sp	Off-site Improver Street asphalt Alley None Toc1663f FEM/ Toc1663f FEM/ Toc200 Prior Inspection (Viving Area MLS, County Amenities X Fireplace(s) # 1 WoodStove(s) # 0 Patio/Deck None X Porch Covered Pool None X Fence Block Other None Tother (describe) In(s) 2,181 Square	Property Owner Records Car Storage None X Driveway # of Cars 3 Driveway Surface ashpalt X Garage # of Cars 3 Carport # of Cars 0 X Attached Detached Built-in Feet of Gross Living Area Above Grade
S	Is the highest and best use of the subject property as Addendum Utilities Public Other (describe) Electricity X Gas X FEMA Special Flood Hazard Area Yes X Are the utilities and off-site improvements typical for the Are there any adverse site conditions or external factors. Source(s) Used for Physical Characteristics of Proper X Other (describe) Exterior Inspection GENERAL DESCRIPTION Units X One One with Accessory Unit # of Stories 2 Type X Det. Att. S-Det./End Unit X Existing Proposed Under Const. Design (Style) tract Year Built 1976 Effective Age (Yrs) 10 Appliances Refrigerator Range/Oven Finished area above grade contains: Additional features (special energy efficient items, etc. Describe the condition of the property and data source "Property needs major work. Leaks orat traps, etc. For your own safety ple	Public Water Sanitary Sewer IO FEMA Flood Zone X he market area? X Yes No ors (easements, encroachments, environnents) Ty Appraisal Files X MLS GENERAL DESCRIPTION Concrete Slab X Crawl Space Full Basement Finished Partial Basement Finished Exterior Walls Stucco Roof Surface Tile Gutters & Downspouts overhg Window Type Standard Dishwasher X Disposal 6 Rooms 3 Bed .) Fence e(s) (including apparent needed repairs, n ceiling, Plumbing is leaking asse wear a mask before enter	Specifications) the present use? Cother (describe) FEMA Map # 0603 If No, describe. Inental conditions, land uses, etc. Assessment and Tax Record Data Source(s) for Gross Literation of Literati	Off-site Improver Street asphalt Alley None 7c1663f FEM/ c.)? Yes X No Total Prior Inspection Inving Area MLS, County Amenities X Fireplace(s) # 1 WoodStove(s) # 0 Patio/Deck None X Porch Covered Pool None X Fence Block Other None or Other (describe) h(s) 2,181 Square	Property Owner Records Car Storage None X Garage # of Cars 3 Driveway Surface ashpalt X Garage # of Cars 0 X Attached Detached Built-in Feet of Gross Living Area Above Grade condition. per MLS s unhealthy odor. Home has
S	Is the highest and best use of the subject property as Addendum Utilities Public Other (describe) Electricity X Gas X FEMA Special Flood Hazard Area Yes X Are the utilities and off-site improvements typical for the state of the subject of the state of the subject of the state of the subject of the su	Public Water Sanitary Sewer IO FEMA Flood Zone X he market area? X Yes No ors (easements, encroachments, environnents) Ty Appraisal Files X MLS GENERAL DESCRIPTION Concrete Slab X Crawl Space Full Basement Finished Partial Basement Finished Exterior Walls Stucco Roof Surface Tile Gutters & Downspouts overhg Window Type Standard Dishwasher X Disposal 6 Rooms 3 Bed .) Fence e(s) (including apparent needed repairs, n ceiling, Plumbing is leaking asse wear a mask before enter	Specifications) the present use? Cother (describe) FEMA Map # 0603 If No, describe. Inental conditions, land uses, etc. Assessment and Tax Record Data Source(s) for Gross Literation of Literati	Off-site Improver Street asphalt Alley None 7c1663f FEM/ c.)? Yes X No Total Prior Inspection Inving Area MLS, County Amenities X Fireplace(s) # 1 WoodStove(s) # 0 Patio/Deck None X Porch Covered Pool None X Fence Block Other None or Other (describe) h(s) 2,181 Square	Property Owner Records Car Storage None X Driveway # of Cars 3 Driveway Surface ashpalt X Garage # of Cars 3 Carport # of Cars 0 X Attached Detached Built-in Feet of Gross Living Area Above Grade
S	Is the highest and best use of the subject property as Addendum Utilities Public Other (describe) Electricity X Gas X FEMA Special Flood Hazard Area Yes X Are the utilities and off-site improvements typical for the Are there any adverse site conditions or external factors. Source(s) Used for Physical Characteristics of Proper X Other (describe) Exterior Inspection GENERAL DESCRIPTION Units X One One with Accessory Unit # of Stories 2 Type X Det. Att. S-Det./End Unit X Existing Proposed Under Const. Design (Style) tract Year Built 1976 Effective Age (Yrs) 10 Appliances Refrigerator Range/Oven Finished area above grade contains: Additional features (special energy efficient items, etc. Describe the condition of the property and data source "Property needs major work. Leaks orat traps, etc. For your own safety ple	Public Water Sanitary Sewer IO FEMA Flood Zone X he market area? X Yes No ors (easements, encroachments, environnents) Ty Appraisal Files X MLS GENERAL DESCRIPTION Concrete Slab X Crawl Space Full Basement Finished Partial Basement Finished Exterior Walls Stucco Roof Surface Tile Gutters & Downspouts overhg Window Type Standard Dishwasher X Disposal 6 Rooms 3 Bed .) Fence e(s) (including apparent needed repairs, n ceiling, Plumbing is leaking asse wear a mask before enter	Specifications) the present use? Cother (describe) FEMA Map # 0603 If No, describe. Inental conditions, land uses, etc. Assessment and Tax Record Data Source(s) for Gross Literation of Literati	Off-site Improver Street asphalt Alley None 7c1663f FEM/ c.)? Yes X No Total Prior Inspection Inving Area MLS, County Amenities X Fireplace(s) # 1 WoodStove(s) # 0 Patio/Deck None X Porch Covered Pool None X Fence Block Other None or Other (describe) h(s) 2,181 Square	Property Owner Records Car Storage None X Garage # of Cars 3 Driveway Surface ashpalt X Garage # of Cars 0 X Attached Detached Built-in Feet of Gross Living Area Above Grade condition. per MLS s unhealthy odor. Home has
S	Is the highest and best use of the subject property as Addendum Utilities Public Other (describe) Electricity X Gas X FEMA Special Flood Hazard Area Yes X Are the utilities and off-site improvements typical for the Are there any adverse site conditions or external factors. Source(s) Used for Physical Characteristics of Proper X Other (describe) Exterior Inspection GENERAL DESCRIPTION Units X One One with Accessory Unit # of Stories 2 Type X Det. Att. S-Det./End Unit X Existing Proposed Under Const. Design (Style) tract Year Built 1976 Effective Age (Yrs) 10 Appliances Refrigerator Range/Oven Finished area above grade contains: Additional features (special energy efficient items, etc. Describe the condition of the property and data source "Property needs major work. Leaks orat traps, etc. For your own safety ple	Public Water Sanitary Sewer IO FEMA Flood Zone X he market area? X Yes No ors (easements, encroachments, environnents) Ty Appraisal Files X MLS GENERAL DESCRIPTION Concrete Slab X Crawl Space Full Basement Finished Partial Basement Finished Exterior Walls Stucco Roof Surface Tile Gutters & Downspouts overhg Window Type Standard Dishwasher X Disposal 6 Rooms 3 Bed .) Fence e(s) (including apparent needed repairs, n ceiling, Plumbing is leaking asse wear a mask before enter	Specifications) the present use? Cother (describe) FEMA Map # 0603 If No, describe. Inental conditions, land uses, etc. Assessment and Tax Record Data Source(s) for Gross Literation of Literati	Off-site Improver Street asphalt Alley None 7c1663f FEM/ c.)? Yes X No Total Prior Inspection Inving Area MLS, County Amenities X Fireplace(s) # 1 WoodStove(s) # 0 Patio/Deck None X Porch Covered Pool None X Fence Block Other None or Other (describe) h(s) 2,181 Square	Property Owner Records Car Storage None X Garage # of Cars 3 Driveway Surface ashpalt X Garage # of Cars 0 X Attached Detached Built-in Feet of Gross Living Area Above Grade condition. per MLS s unhealthy odor. Home has
S	Is the highest and best use of the subject property as Addendum Utilities Public Other (describe) Electricity X Gas X FEMA Special Flood Hazard Area Yes X Are the utilities and off-site improvements typical for the Are there any adverse site conditions or external factors. Source(s) Used for Physical Characteristics of Proper X Other (describe) Exterior Inspection GENERAL DESCRIPTION Units X One One with Accessory Unit # of Stories 2 Type X Det. Att. S-Det./End Unit X Existing Proposed Under Const. Design (Style) tract Year Built 1976 Effective Age (Yrs) 10 Appliances Refrigerator Range/Oven Finished area above grade contains: Additional features (special energy efficient items, etc. Describe the condition of the property and data source "Property needs major work. Leaks orat traps, etc. For your own safety ple	Public Water Sanitary Sewer IO FEMA Flood Zone X he market area? X Yes No ors (easements, encroachments, environnents) Ty Appraisal Files X MLS GENERAL DESCRIPTION Concrete Slab X Crawl Space Full Basement Finished Partial Basement Finished Exterior Walls Stucco Roof Surface Tile Gutters & Downspouts overhg Window Type Standard Dishwasher X Disposal 6 Rooms 3 Bed .) Fence e(s) (including apparent needed repairs, n ceiling, Plumbing is leaking asse wear a mask before enter	Specifications) the present use? Cother (describe) FEMA Map # 0603 If No, describe. Inental conditions, land uses, etc. Assessment and Tax Record Data Source(s) for Gross Literation of Literati	Off-site Improver Street asphalt Alley None 7c1663f FEM/ c.)? Yes X No Total Prior Inspection Inving Area MLS, County Amenities X Fireplace(s) # 1 WoodStove(s) # 0 Patio/Deck None X Porch Covered Pool None X Fence Block Other None or Other (describe) h(s) 2,181 Square	Property Owner Records Car Storage None X Garage # of Cars 3 Driveway Surface ashpalt X Garage # of Cars 0 X Attached Detached Built-in Feet of Gross Living Area Above Grade condition. per MLS s unhealthy odor. Home has
S	Is the highest and best use of the subject property as Addendum Utilities Public Other (describe) Electricity X Gas X FEMA Special Flood Hazard Area Yes X Are the utilities and off-site improvements typical for the Are there any adverse site conditions or external factors. Source(s) Used for Physical Characteristics of Proper X Other (describe) Exterior Inspection GENERAL DESCRIPTION Units X One One with Accessory Unit # of Stories 2 Type X Det. Att. S-Det./End Unit X Existing Proposed Under Const. Design (Style) tract Year Built 1976 Effective Age (Yrs) 10 Appliances Refrigerator Range/Oven Finished area above grade contains: Additional features (special energy efficient items, etc. Describe the condition of the property and data source "Property needs major work. Leaks orat traps, etc. For your own safety ple	Public Water Sanitary Sewer IO FEMA Flood Zone X he market area? X Yes No ors (easements, encroachments, environnents) Ty Appraisal Files X MLS GENERAL DESCRIPTION Concrete Slab X Crawl Space Full Basement Finished Partial Basement Finished Exterior Walls Stucco Roof Surface Tile Gutters & Downspouts overhg Window Type Standard Dishwasher X Disposal 6 Rooms 3 Bed .) Fence e(s) (including apparent needed repairs, n ceiling, Plumbing is leaking asse wear a mask before enter	Specifications) the present use? Cother (describe) FEMA Map # 0603 If No, describe. Inental conditions, land uses, etc. Assessment and Tax Record Data Source(s) for Gross Literation of Literati	Off-site Improver Street asphalt Alley None 7c1663f FEM/ c.)? Yes X No Total Prior Inspection Inving Area MLS, County Amenities X Fireplace(s) # 1 WoodStove(s) # 0 Patio/Deck None X Porch Covered Pool None X Fence Block Other None or Other (describe) h(s) 2,181 Square or Other Inspection Inving Area MLS, County Amenities Total Prior Inspection Inving Area MLS, County Amenities X Fireplace(s) # 1 WoodStove(s) # 0 Patio/Deck None X Porch Covered Pool None Total Square or Other Home	Property Owner Records Car Storage None X Garage # of Cars 3 Driveway Surface ashpalt X Garage # of Cars 0 X Attached Detached Built-in Feet of Gross Living Area Above Grade condition. per MLS s unhealthy odor. Home has
S	Is the highest and best use of the subject property as Addendum Utilities Public Other (describe) Electricity X Gas X FEMA Special Flood Hazard Area Yes X Are the utilities and off-site improvements typical for the state of the subject of the state of the state of the state of the subject of the state of the state of the subject of the state of the subject of the su	Public Water Sanitary Sewer Io FEMA Flood Zone x he market area? X Yes No ors (easements, encroachments, environnents) Ty Appraisal Files X MLS GENERAL DESCRIPTION Concrete Slab X Crawl Space Full Basement Finished Partial Basement Finished Exterior Walls Stucco Roof Surface Tile Gutters & Downspouts overhg Window Type Standard Dishwasher X Disposal 6 Rooms 3 Bed .) Fence e(s) (including apparent needed repairs, n ceiling, Plumbing is leaking ase wear a mask before entersections) se conditions that affect the livability, sou	Assessment and Tax Record Data Source(s) for Gross Limber Heating / Cooling X FWA HWBB Radiant Other Fuel Gas X Central Air Conditioning Individual Other Hotorows 3.0 Batter of the bathrooms, and the bathrooms, and the bathrooms, and the bathrooms, or structural integrity of the cooling the bathrooms, or structural integrity of the cooling the bathrooms, and the bathrooms, or structural integrity of the cooling the bathrooms, and the bathrooms, or structural integrity of the cooling the bathrooms, and the bathrooms, or structural integrity of the cooling the bathrooms, or structural integrity of the cooling the bathrooms, or structural integrity of the cooling the cooli	Off-site Improver Alley None Street asphalt Alley None Toc1663f FEM/ Toc.)? Yes X No Toc3 Prior Inspection (Ving Area MLS, County Amenities X Fireplace(s) # 1 WoodStove(s) # 0 Patio/Deck None X Porch Covered Pool None X Fence Block Other None Other (describe) In(s) 2,181 Square Indicate the property? Yes	Property Owner Records Car Storage None None X Garage # of Cars 3 Driveway Surfaceashpalt X Garage # of Cars 3 Carport # of Cars 0 X Attached Detached Built-in Feet of Gross Living Area Above Grade Condition. per MLS Sunhealthy odor. Home has
S	Is the highest and best use of the subject property as Addendum Utilities Public Other (describe) Electricity X Gas X FEMA Special Flood Hazard Area Yes X Are the utilities and off-site improvements typical for the Are there any adverse site conditions or external factors. Source(s) Used for Physical Characteristics of Proper X Other (describe) Exterior Inspection GENERAL DESCRIPTION Units X One One with Accessory Unit # of Stories 2 Type X Det. Att. S-Det./End Unit X Existing Proposed Under Const. Design (Style) tract Year Built 1976 Effective Age (Yrs) 10 Appliances Refrigerator Range/Oven Finished area above grade contains: Additional features (special energy efficient items, etc. Describe the condition of the property and data source "Property needs major work. Leaks orat traps, etc. For your own safety ple	Public Water Sanitary Sewer Io FEMA Flood Zone x he market area? X Yes No ors (easements, encroachments, environnents) Ty Appraisal Files X MLS GENERAL DESCRIPTION Concrete Slab X Crawl Space Full Basement Finished Partial Basement Finished Exterior Walls Stucco Roof Surface Tile Gutters & Downspouts overhg Window Type Standard Dishwasher X Disposal 6 Rooms 3 Bed .) Fence e(s) (including apparent needed repairs, n ceiling, Plumbing is leaking ase wear a mask before entersections) se conditions that affect the livability, sou	Assessment and Tax Record Data Source(s) for Gross Limber Heating / Cooling X FWA HWBB Radiant Other Fuel Gas X Central Air Conditioning Individual Other Hotorows 3.0 Batter of the bathrooms, and the bathrooms, and the bathrooms, and the bathrooms, or structural integrity of the cooling the bathrooms, or structural integrity of the cooling the bathrooms, and the bathrooms, or structural integrity of the cooling the bathrooms, and the bathrooms, or structural integrity of the cooling the bathrooms, and the bathrooms, or structural integrity of the cooling the bathrooms, or structural integrity of the cooling the bathrooms, or structural integrity of the cooling the cooli	Off-site Improver Street asphalt Alley None 7c1663f FEM/ c.)? Yes X No Total Prior Inspection Inving Area MLS, County Amenities X Fireplace(s) # 1 WoodStove(s) # 0 Patio/Deck None X Porch Covered Pool None X Fence Block Other None or Other (describe) h(s) 2,181 Square or Other Inspection Inving Area MLS, County Amenities Total Prior Inspection Inving Area MLS, County Amenities X Fireplace(s) # 1 WoodStove(s) # 0 Patio/Deck None X Porch Covered Pool None Total Square or Other Home	Property Owner Records Car Storage None None X Garage # of Cars 3 Driveway Surfaceashpalt X Garage # of Cars 3 Carport # of Cars 0 X Attached Detached Built-in Feet of Gross Living Area Above Grade Condition. per MLS Sunhealthy odor. Home has
S	Is the highest and best use of the subject property as Addendum Utilities Public Other (describe) Electricity X Gas X FEMA Special Flood Hazard Area Yes X Are the utilities and off-site improvements typical for the state of the subject of the state of the state of the state of the subject of the state of the state of the subject of the state of the subject of the su	Public Water Sanitary Sewer Io FEMA Flood Zone x he market area? X Yes No ors (easements, encroachments, environnents) Ty Appraisal Files X MLS GENERAL DESCRIPTION Concrete Slab X Crawl Space Full Basement Finished Partial Basement Finished Exterior Walls Stucco Roof Surface Tile Gutters & Downspouts overhg Window Type Standard Dishwasher X Disposal 6 Rooms 3 Bed .) Fence e(s) (including apparent needed repairs, n ceiling, Plumbing is leaking ase wear a mask before entersections) se conditions that affect the livability, sou	Assessment and Tax Record Data Source(s) for Gross Limber Heating / Cooling X FWA HWBB Radiant Other Fuel Gas X Central Air Conditioning Individual Other Hotorows 3.0 Batter of the bathrooms, and the bathrooms, and the bathrooms, and the bathrooms, or structural integrity of the cooling the bathrooms, or structural integrity of the cooling the bathrooms, and the bathrooms, or structural integrity of the cooling the bathrooms, and the bathrooms, or structural integrity of the cooling the bathrooms, and the bathrooms, or structural integrity of the cooling the bathrooms, or structural integrity of the cooling the bathrooms, or structural integrity of the cooling the cooli	Off-site Improver Alley None Street asphalt Alley None Toc1663f FEM/ Toc.)? Yes X No Toc3 Prior Inspection (Ving Area MLS, County Amenities X Fireplace(s) # 1 WoodStove(s) # 0 Patio/Deck None X Porch Covered Pool None X Fence Block Other None Other (describe) In(s) 2,181 Square Indicate the property? Yes	Property Owner Records Car Storage None None X Garage # of Cars 3 Driveway Surfaceashpalt X Garage # of Cars 3 Carport # of Cars 0 X Attached Detached Built-in Feet of Gross Living Area Above Grade Condition. per MLS Sunhealthy odor. Home has
S	Is the highest and best use of the subject property as Addendum Utilities Public Other (describe) Electricity X Gas X FEMA Special Flood Hazard Area Yes X Are the utilities and off-site improvements typical for the state of the subject of the state of the state of the state of the subject of the state of the state of the subject of the state of the subject of the su	Public Water Sanitary Sewer Io FEMA Flood Zone x he market area? X Yes No ors (easements, encroachments, environnents) Ty Appraisal Files X MLS GENERAL DESCRIPTION Concrete Slab X Crawl Space Full Basement Finished Partial Basement Finished Exterior Walls Stucco Roof Surface Tile Gutters & Downspouts overhg Window Type Standard Dishwasher X Disposal 6 Rooms 3 Bed .) Fence e(s) (including apparent needed repairs, n ceiling, Plumbing is leaking ase wear a mask before entersections) se conditions that affect the livability, sou	Assessment and Tax Record Data Source(s) for Gross Limber Heating / Cooling X FWA HWBB Radiant Other Fuel Gas X Central Air Conditioning Individual Other Hotorows 3.0 Batter of the bathrooms, and the bathrooms, and the bathrooms, and the bathrooms, or structural integrity of the cooling the bathrooms, or structural integrity of the cooling the bathrooms, and the bathrooms, or structural integrity of the cooling the bathrooms, and the bathrooms, or structural integrity of the cooling the bathrooms, and the bathrooms, or structural integrity of the cooling the bathrooms, or structural integrity of the cooling the bathrooms, or structural integrity of the cooling the cooli	Off-site Improver Alley None Street asphalt Alley None Toc1663f FEM/ Toc.)? Yes X No Toc3 Prior Inspection (Ving Area MLS, County Amenities X Fireplace(s) # 1 WoodStove(s) # 0 Patio/Deck None X Porch Covered Pool None X Fence Block Other None Other (describe) In(s) 2,181 Square Indicate the property? Yes	Property Owner Records Car Storage None None X Garage # of Cars 3 Driveway Surfaceashpalt X Garage # of Cars 3 Carport # of Cars 0 X Attached Detached Built-in Feet of Gross Living Area Above Grade Condition. per MLS Sunhealthy odor. Home has

Exterior-Only Inspection Residential Appraisal Report File No. 34034747

						t neighborhood rang					897,		
	are 4 comparable sales in the subject neighborhood within the past twelve months range FEATURE SUBJECT COMPARABLE SALE NO. 1							755,000		1,300,000			
		SUBJECT						COMPARAB			i	COMPARABLE	
1128 N Iguala St	04.00	00.40	122 W I		_		l	V Ashiya			1	Rio Blanco	
Address Montebello,	CA 90	1640	Monteb 0.53 mi		4 90	0640		ebello, C <i>l</i> miles NE	4 90	J64U		ebello, CA 9 miles NE	90640
Proximity to Subject Sale Price	\$		0.53 1111	ies oe	\$	790,000	0.17 1	IIIIes INE	\$	755,000	0.16	s in the state of	968,000
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$ 308.4	47 sn ft	φ	7 30,000	¢ 44	7.27 sq. ft.	_	733,000	\$ 51	4.89 sq. ft.	300,000
Data Source(s)	ų.	0.00 sq. ii.			2164	4680;DOM 9				7885;DOM 41			2202;DOM 5
Verification Source(s)						2/2022/Realqs				7/2022/Realgs			19/2022/Realq:
VALUE ADJUSTMENTS	DE	SCRIPTION		RIPTION		+(-) \$ Adjustment		SCRIPTION	-	+(-) \$ Adjustment		SCRIPTION	+(-) \$ Adjustment
Sale or Financing			ArmLth				ArmLt	th			ArmL	.th	
Concessions			Cash;0				Cash;	0			Conv	;0	
Date of Sale/Time			s09/22;	c08/22			s10/2	2;c10/22			s07/2	2;c05/22	
Location	N;Res		N;Res;				N;Res				N;Re	•	
Leasehold/Fee Simple		Simple	Fee Sin				Fee S					Simple	
Site	6256		6996 sf			0	5135			22,400			33,200
View	N;Res		N;Res;	ot.			N;Res	,			B;Res	•	-100,000
Design (Style)	Q3	raci	DT2;tra Q3	Cl			DT2;t	ract			DT2;t	ract	-
Quality of Construction Actual Age	47		50			0	47				47		
Condition	C5		C5			0	C4			-50,000	C4		-50,000
Above Grade	Total Bd	Irms. Baths	Total Bdrms	Baths			Total Bdr	ms. Baths		00,000	Total Bd	rms. Baths	00,000
Room Count	-	3 3.0	8 5	3.0		0	7 4			0		4 2.1	5,000
Gross Living Area 100		2,181 sq. ft.		2,561 s		-38,000		1,688 s		49,300		1,880 sq. ff	
Basement & Finished	0sf		0sf				0sf				0sf		
Rooms Below Grade													
Functional Utility	Avera		Average				Avera				Avera		
Heating/Cooling	FAU/		FAU/CA	VC			FAU/0	CAC			FAU/		
Energy Efficient Items	None		None				None				None		10.000
Garage/Carport	3ga3		2ga2dw			+10,000				+10,000			+10,000
Porch/Patio/Deck		n/ Patio	Porch/ I			10.000		/ Patio			İ	n/ Patio	
Pool/Spa	None	!	Pool/Sp	oa		-10,000	None				None	!	
Net Adjustment (Total)				X -	\$	38,000	X +		\$	31,700	<u></u>	X- \$	71,700
Adjusted Sale Price			Net Adj.	-4.8%	1	00,000	Net Adj.	4.2%	-	01,700	Net Adj		7 1,7 00
of Comparables			Gross Adj.	7.3%	\$	752,000	,			786,700	Gross A		896,300
Data source(s) MRMLS	S did not i S	reveal any prior sal	es or transfe	ers of the o	comp	ct property for the the	year prior	to the date o	of sal	le of the comparable	sale.	n nago 2)	
ITEM	search an		nor sale or u BJECT	ansiei nis	story	COMPARABLE SA				PARABLE SALE NO			BLE SALE NO. 3
Date of Prior Sale/Transfer		11/28/2006	DJECI		08/	17/1973	LE INO. I	11/1				03/15/2017	DLE SALE NO. 3
Price of Prior Sale/Transfer		758,000				0,000		\$152				\$625,000	
Data Source(s)		CoreLogic				reLogic			CoreLogic		CoreLogic		
Effective Date of Data Sour	ce(s)	03/21/2023				23/2023	03/21/2023			03/21/2023			
Analysis of prior sale or tran	nsfer histo	ory of the subject p	roperty and	comparab	le sa	les The sub	ect pro	perty dic	d no	ot have any sa	les tra	nsaction in	the last 36
months.													
Subject and comp	data ga	athered and v	erified fr	om the	: MI	_S, Corelogic,	and Re	eal list da	ata				
Summary of Sales Compar	ican Annı	roach Soo Att	ached A	ddandi	ım								
Summary of Sales Compan	ізоп Аррі	odcii. <u>Oce Ati</u>	acrica A	auchat	<i>.</i>								
Indicated Value by Sales C								750.00					
Indicated Value by: Sale		arison Approach	\$ 760,000)	Cc	ost Approach (if de	/eloped)	\$ 758,80	0	Income Ap	proach (if developed) \$	0
See Attached Adde	nuum												
This appraisal is made	X "as is,	," subject to	completion	per plans	and s	specifications on the	basis of a	hypothetica	ıl con	ndition that the impro	vements	have been comp	oleted,
subject to the following		r alterations on the	basis of a h	ypothetica	al cor	ndition that the repair	s or alter	ations have b				ect to the followi	
inspection based on the ext	raordinar	ry assumption that	the conditior	or deficie	ency	does not require alte	eration or	repair: _					
			_										
Based on a visual inspe conditions, and apprais					•	•			•			-	
as of 03/23/2023	or a cer	cation, my (0				nspection and the			-	=	. or tills	ισμοιτίο Φ / /	33,000

Exterior-Only Inspection Residential Appraisal Report

52944 File No. 34034747

The Intended User of this appraisal report is the Lender/Client. The appraisal for a mortgage finance transaction, subject to the stated Sthis appraisal report form, and Definition of Market Value. No additional control of the state of the	cope of Work, purpose of the appraisal, reporting requirements of	
COST ADDDOACHTO VALL	(not positive disc Formic Man)	
Provide adequate information for the lender/client to replicate the below cost figures and calculate	E (not required by Fannie Mae) ons.	
Support for the opinion of site value (summary of comparable land sales or other methods for est in the area. Site value by Abstraction Method. The land to improve functional inadequacy and external obsolescence are indicated in the	• •	
ranononal madequacy and external obsolescence are mulcated in th	e depreciation comments of this reports.	S
ESTIMATED X REPRODUCTION OR REPLACEMENT COST NEW	e depreciation comments of this reports. OPINION OF SITE VALUE = \$ 250,	
ESTIMATED X REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Building-cost.com	OPINION OF SITE VALUE = \$ 250, Dwelling 2,181 Sq. Ft. @ \$ 250.00 = \$ 545,	000
ESTIMATED X REPRODUCTION OR REPLACEMENT COST NEW	OPINION OF SITE VALUE = \$ 250,	000
ESTIMATED X REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Building-cost.com Quality rating from cost service Q3 Effective date of cost data 01/2023 Comments on Cost Approach (gross living area calculations, depreciation, etc.) Cost Data was obtained from the local contractors in the area.	OPINION OF SITE VALUE = \$ 250, Dwelling 2,181 Sq. Ft. @ \$ 250.00. = \$ 545, Sq. Ft. @ \$ = \$ Garage/Carport 600 Sq. Ft. @ \$ 120.00. = \$ 72,	000 250 000
ESTIMATED X REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Building-cost.com Quality rating from cost service Q3 Effective date of cost data 01/2023 Comments on Cost Approach (gross living area calculations, depreciation, etc.)	OPINION OF SITE VALUE = \$ 250, Dwelling 2,181 Sq. Ft. @ \$ 250.00 = \$ 545, Sq. Ft. @ \$ = \$	000 250 000
ESTIMATED X REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Building-cost.com Quality rating from cost service Q3 Effective date of cost data 01/2023 Comments on Cost Approach (gross living area calculations, depreciation, etc.) Cost Data was obtained from the local contractors in the area. Site value by Abstraction Method. The land to improvement ratio is typical in the area. The physical depreciation, functional inadequacy and external obsolescence are indicated in the	OPINION OF SITE VALUE = \$ 250, Dwelling 2,181 Sq. Ft. @ \$ 250.00. = \$ 545, Sq. Ft. @ \$ 120.00. = \$ 72, Total Estimate of Cost-New = \$ 617, Less 50 Physical Functional External Depreciation \$123,450 \$0 \$0 = \$ (123,450)	000 250 000 250 450)
ESTIMATED X REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Building-cost.com Quality rating from cost service Q3 Effective date of cost data 01/2023 Comments on Cost Approach (gross living area calculations, depreciation, etc.) Cost Data was obtained from the local contractors in the area. Site value by Abstraction Method. The land to improvement ratio is typical in the area. The physical depreciation, functional	OPINION OF SITE VALUE = \$ 250, Dwelling 2,181 Sq. Ft. @ \$ 250.00. = \$ 545, Sq. Ft. @ \$ 120.00. = \$ 72, Total Estimate of Cost-New = \$ 617, Less 50 Physical Prunctional External Depreciation \$123,450 \$0 \$0 = \$ (123,450) Depreciated Cost of Improvements = \$ 493,450	000 250 000 250 450)
ESTIMATED X REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Building-cost.com Quality rating from cost service Q3 Effective date of cost data 01/2023 Comments on Cost Approach (gross living area calculations, depreciation, etc.) Cost Data was obtained from the local contractors in the area. Site value by Abstraction Method. The land to improvement ratio is typical in the area. The physical depreciation, functional inadequacy and external obsolescence are indicated in the depreciation comments of this reports.	OPINION OF SITE VALUE = \$ 250, Dwelling 2,181 Sq. Ft. @ \$ 250.00. = \$ 545, Sq. Ft. @ \$ = \$ Garage/Carport 600 Sq. Ft. @ \$ 120.00. = \$ 72, Total Estimate of Cost-New = \$ 617, Less 50 Physical Functional External Depreciation \$123,450 \$0 \$0 = \$(123,43), Depreciated Cost of Improvements = \$ 493,43, "As-is" Value of Site Improvements = \$ 15,43,43,43,43,43,43,43,43,43,43,43,43,43,	000 250 000 250 450) 800 000
ESTIMATED X REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Building-cost.com Quality rating from cost service Q3 Effective date of cost data 01/2023 Comments on Cost Approach (gross living area calculations, depreciation, etc.) Cost Data was obtained from the local contractors in the area. Site value by Abstraction Method. The land to improvement ratio is typical in the area. The physical depreciation, functional inadequacy and external obsolescence are indicated in the depreciation comments of this reports. Estimated Remaining Economic Life (HUD and VA only) 40 Years	OPINION OF SITE VALUE = \$ 250, Dwelling 2,181 Sq. Ft. @ \$ 250.00. = \$ 545, Sq. Ft. @ \$ 120.00. = \$ 72, Total Estimate of Cost-New = \$ 617, Less 50 Physical Prunctional External Depreciation \$123,450 \$0 \$0 = \$ (123,450) Depreciated Cost of Improvements = \$ 493,450	000 250 000 250 450) 800 000
ESTIMATED X REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Building-cost.com Quality rating from cost service Q3 Effective date of cost data 01/2023 Comments on Cost Approach (gross living area calculations, depreciation, etc.) Cost Data was obtained from the local contractors in the area. Site value by Abstraction Method. The land to improvement ratio is typical in the area. The physical depreciation, functional inadequacy and external obsolescence are indicated in the depreciation comments of this reports. Estimated Remaining Economic Life (HUD and VA only) 40 Years	OPINION OF SITE VALUE = \$ 250, Dwelling 2,181 Sq. Ft. @ \$ 250.00. = \$ 545, Sq. Ft. @ \$ = \$ Garage/Carport 600 Sq. Ft. @ \$ 120.00. = \$ 72, Total Estimate of Cost-New = \$ 617, Less 50 Physical Functional External Depreciation \$123,450 \$0 \$0 = \$ (123,493,493) Depreciated Cost of Improvements = \$ 493,493,493,493,493,493,493,493,493,493,	000 250 000 250 450) 800 000
ESTIMATED X REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Building-cost.com Quality rating from cost service Q3 Effective date of cost data 01/2023 Comments on Cost Approach (gross living area calculations, depreciation, etc.) Cost Data was obtained from the local contractors in the area. Site value by Abstraction Method. The land to improvement ratio is typical in the area. The physical depreciation, functional inadequacy and external obsolescence are indicated in the depreciation comments of this reports. Estimated Remaining Economic Life (HUD and VA only) 40 Years INCOME APPROACH TO VALI Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$ Summary of Income Approach (including support for market rent and GRM)	OPINION OF SITE VALUE = \$ 250, Dwelling 2,181 Sq. Ft. @ \$ 250.00. = \$ 545, Sq. Ft. @ \$ = \$ Garage/Carport 600 Sq. Ft. @ \$ 120.00. = \$ 72, Total Estimate of Cost-New = \$ 617, Less 50 Physical Functional External Depreciation \$123,450 \$0 \$0 = \$ (123,493) Depreciated Cost of Improvements = \$ 493,493 1493,493 1493,493 "As-is" Value of Site Improvements = \$ 758,493 15,493 15,493 15,493 INDICATED VALUE BY COST APPROACH = \$ 758,493 15,493<	000 250 000 250 450) 800 000
ESTIMATED X REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Building-cost.com Quality rating from cost service Q3 Effective date of cost data 01/2023 Comments on Cost Approach (gross living area calculations, depreciation, etc.) Cost Data was obtained from the local contractors in the area. Site value by Abstraction Method. The land to improvement ratio is typical in the area. The physical depreciation, functional inadequacy and external obsolescence are indicated in the depreciation comments of this reports. Estimated Remaining Economic Life (HUD and VA only) 40 Years INCOME APPROACH TO VALI Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$ Summary of Income Approach (including support for market rent and GRM)	OPINION OF SITE VALUE = \$ 250, Dwelling 2,181 Sq. Ft. @ \$ 250.00 = \$ 545, Sq. Ft. @ \$ = \$ Garage/Carport 600 Sq. Ft. @ \$ 120.00 = \$ 72, Total Estimate of Cost-New = \$ 617, Less 50 Physical Functional External Depreciation \$123,450 \$0 \$0 = \$(123,436) Depreciated Cost of Improvements = \$ 493,436 **(123,436) **(123,436) Depreciated Cost of Improvements = \$ 758,436 **(123,436)	000 250 000 250 450) 800 000
ESTIMATED X REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Building-cost.com Quality rating from cost service Q3 Effective date of cost data 01/2023 Comments on Cost Approach (gross living area calculations, depreciation, etc.) Cost Data was obtained from the local contractors in the area. Site value by Abstraction Method. The land to improvement ratio is typical in the area. The physical depreciation, functional inadequacy and external obsolescence are indicated in the depreciation comments of this reports. Estimated Remaining Economic Life (HUD and VA only) 40 Years INCOME APPROACH TO VALIESTIMATED Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA Legal name of project	OPINION OF SITE VALUE	000 250 000 250 450) 800 000
ESTIMATED X REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Building-cost.com Quality rating from cost service Q3 Effective date of cost data 01/2023 Comments on Cost Approach (gross living area calculations, depreciation, etc.) Cost Data was obtained from the local contractors in the area. Site value by Abstraction Method. The land to improvement ratio is typical in the area. The physical depreciation, functional inadequacy and external obsolescence are indicated in the depreciation comments of this reports. Estimated Remaining Economic Life (HUD and VA only) 40 Years INCOME APPROACH TO VALI Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$ Summary of Income Approach (including support for market rent and GRM) 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	OPINION OF SITE VALUE = \$ 250, Dwelling 2,181 Sq. Ft. @ \$ 250.00 = \$ 545, Sq. Ft. @ \$ = \$ Garage/Carport 600 Sq. Ft. @ \$ 120.00 = \$ 72, Total Estimate of Cost-New = \$ 617, Less 50 Physical Functional External Depreciation \$123,450 \$0 \$0 = \$(123,436) Depreciated Cost of Improvements = \$ 493,436 **(123,436) **(123,436) Depreciated Cost of Improvements = \$ 758,436 **(123,436)	000 250 000 250 450) 800 000
ESTIMATED X REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Building-cost.com Quality rating from cost service Q3 Effective date of cost data 01/2023 Comments on Cost Approach (gross living area calculations, depreciation, etc.) Cost Data was obtained from the local contractors in the area. Site value by Abstraction Method. The land to improvement ratio is typical in the area. The physical depreciation, functional inadequacy and external obsolescence are indicated in the depreciation comments of this reports. Estimated Remaining Economic Life (HUD and VA only) 40 Years INCOME APPROACH TO VALI Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$ Summary of Income Approach (including support for market rent and GRM) 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 phases Total number of units for sale Was the project created by the conversion of an existing building(s) into a PUD? Yes	OPINION OF SITE VALUE	000 250 000 250 450) 800 000
ESTIMATED X REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Building-cost.com Quality rating from cost service Q3 Effective date of cost data 01/2023 Comments on Cost Approach (gross living area calculations, depreciation, etc.) Cost Data was obtained from the local contractors in the area. Site value by Abstraction Method. The land to improvement ratio is typical in the area. The physical depreciation, functional inadequacy and external obsolescence are indicated in the depreciation comments of this reports. Estimated Remaining Economic Life (HUD and VA only) 40 Years INCOME APPROACH TO VALI Estimated Monthly Market Rent \$ X Gross Rent Multiplier = Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATIOI Is the developer/builder in control of the Homeowners' Association (HOA)? Yes Integral 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)	OPINION OF SITE VALUE	000 250 000 250 450) 800 000
ESTIMATED X REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Building-cost.com Quality rating from cost service Q3 Effective date of cost data 01/2023 Comments on Cost Approach (gross living area calculations, depreciation, etc.) Cost Data was obtained from the local contractors in the area. Site value by Abstraction Method. The land to improvement ratio is typical in the area. The physical depreciation, functional inadequacy and external obsolescence are indicated in the depreciation comments of this reports. Estimated Remaining Economic Life (HUD and VA only) 40 Years INCOME APPROACH TO VALI Estimated Monthly Market Rent \$ X Gross Rent Multiplier = Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATIOI Is the developer/builder in control of the Homeowners' Association (HOA)? Yes Integral 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)	OPINION OF SITE VALUE	000 250 000 250 450) 800 000
ESTIMATED X REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Building-cost.com Quality rating from cost service Q3 Effective date of cost data 01/2023 Comments on Cost Approach (gross living area calculations, depreciation, etc.) Cost Data was obtained from the local contractors in the area. Site value by Abstraction Method. The land to improvement ratio is typical in the area. The physical depreciation, functional inadequacy and external obsolescence are indicated in the depreciation comments of this reports. Estimated Remaining Economic Life (HUD and VA only) 40 Years INCOME APPROACH TO VALI Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$ Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Yes Interpreted Total number of project Total number of phases 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) Are the units, common elements, and recreation facilities complete? Yes No	OPINION OF SITE VALUE	000 250 000 250 450) 800 000
ESTIMATED X REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Building-cost.com Quality rating from cost service Q3 Effective date of cost data 01/2023 Comments on Cost Approach (gross living area calculations, depreciation, etc.) Cost Data was obtained from the local contractors in the area. Site value by Abstraction Method. The land to improvement ratio is typical in the area. The physical depreciation, functional inadequacy and external obsolescence are indicated in the depreciation comments of this reports. Estimated Remaining Economic Life (HUD and VA only) 40 Years INCOME APPROACH TO VALI Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$ Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Yes Interpreted the following information for PUDs ONLY if the developer/builder is in control of the HOA Legal name of project Total number of phases Total number of units 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) Are the units, common elements, and recreation facilities complete? Yes No	OPINION OF SITE VALUE	000 250 000 250 450) 800 000

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:

- 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. 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.
- 3. 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.
- 4. 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.
- 5. 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 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).

Exterior-Only Inspection Residential Appraisal Report

- 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'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.

CLIDED/JEODY ADDDAIGED (ONLY IE DECLIDED)

AFFRAISER	SUPERVISORT APPRAISER (UNLT IF REQUIRED)
Signature Richy Lawy	Signature
Name Ricky Leung	Name
Company Name ACM Enterprise	Company Name
Company Address 7561 Silverado Ln	Company Address
La Palma, CA 90623	
Telephone Number <u>714-390-6777</u>	Telephone Number
Email Address ACM.EnterpriseOne@gmail.com	Email Address
Date of Signature and Report 03/23/2023	Date of Signature
Effective Date of Appraisal 03/23/2023	State Certification #
State Certification # AR033688	or State License #
or State License #	State
or State License # State #	State Expiration Date of Certification or License
State CA	
Expiration Date of Certification or License 04/13/2024	
ADDRESS OF PROPERTY APPRAISED	SUBJECT PROPERTY
1128 N Iguala St	Did not inspect exterior subject property
Montebello, CA 90640	Did inspect exterior of subject property from street
ADDDAICED VALUE OF CUDIECT DDODEDTY & 700,000	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 760,000	
LENDER/CLIENT	COMPARABLE SALES
Name Clear Capital	Did not inspect exterior of comparable sales from street
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 N/A	

A DDD A ICED

Exterior-Only Inspection Residential Appraisal Report 52944 File No. 34034747

FEATURE		SUBJECT	COM	PARABL	E SALE NO. 4	COM	1PARABLE S	SALE NO. 5		COMPARABLE SA	ALE NO. 6
1128 N Iguala St			1404 Wes								
Address Montebello,	CA 90	640	Montebell								
	OA 30	0-10			300-10						
Proximity to Subject			0.46 miles		A 000 F00						
Sale Price	\$				\$ 962,500		\$			\$	
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$ 394.14			\$	sq. ft.		\$	sq. ft.	
Data Source(s)			CRMLS#0	CV221	174684;DOM 117						
Verification Source(s)			Doc#1200	013/02	2/24/2023/Realq:						
VALUE ADJUSTMENTS	DF	SCRIPTION	DESCRIF		+(-) \$ Adjustment	DESCRI	PTION	+(-) \$ Adjustment	DF	ESCRIPTION	+(-) \$ Adjustment
Sale or Financing	, ,		ArmLth		r () \$ r tajastmont	2200		· () ¢ / tajasanon			() \$ 7 tajasanon
			Conv;450		4.500						
Concessions					-4,500						
Date of Sale/Time			s02/23;c1	2/22							
Location	N;Res		N;Res;								
Leasehold/Fee Simple	Fee S	Simple	Fee Simp	le							
Site	6256	sf	7417 sf		-23,200						
View	N;Res		N;Res;								
Design (Style)	DT2;t	ract	DT2;tract								
Quality of Construction	Q3		Q3								
Actual Age	47		51		0						
Condition	C5		C3		-100,000				L		
Above Grade		rms. Baths	Total Bdrms.	Baths		Total Bdrms.	Baths		Total B	drms. Baths	
Room Count		3.0	8 5	3.0	0	During.					
	۲,						oc. 4				
Gross Living Area 100	0.1	2,181 sq. ft.		442 sq	. ft26,100		sq. ft.			sq. ft.	
Basement & Finished	0sf		0sf							l	
Rooms Below Grade											
Functional Utility	Avera	ige	Average								
Heating/Cooling	FAU/		FAU/CAC	;							
Energy Efficient Items	None		None								
						+					
Garage/Carport	3ga3		3ga3dw	4.							
Porch/Patio/Deck		/ Patio	Porch/ Pa	atio							
Pool/Spa	None		Pool/Spa		-10,000						
Net Adjustment (Total)			+ 5	X]-	\$ 163,800	T				-	
				7.0%	, 100,000						
Adjusted Sale Price					. 700 700	Net Adj.	%		Net Ad	·	
of Comparables			Gross Adj. 1	7.0%			% \$		Gross A		
ITEM			BJECT		COMPARABLE SA	LE NO. 4	COMP	PARABLE SALE NO	5	COMPARABL	E SALE NO. 6
Date of Prior Sale/Transfer		11/28/2006			12/01/2021						
Price of Prior Sale/Transfer		758,000			\$930,000						
Data Source(s)		CoreLogic			CoreLogic						
Effective Date of Data Sour	co(c)	03/21/2023			03/21/2023						
				10	JUIZ 1/ZUZU		<u> </u>				
Summary of Sales Compar	ison Appi	oacn									
<u></u>											
<u> </u>											

Uniform Appraisal Dataset Definitions

File No. 34034747

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.

C4 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.

	ions Used in Data Sta	ildaraization 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
В	Beneficial	Location & View	ор	Open	Garage/Carport
BsyRd	Busy Road	Location	0	Other	Basement & Finished Rooms Below Grade
ср	Carport	Garage/Carport	0	Other	Design(Style)
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
	Contracted Date	Date of Sale/Time		Recreational (Rec) Room	Basement & Finished Rooms Below Grade
C			m .		
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	Garage/Carport	SD	Semi-detached Structure	Design(Style)
Estate	Estate Sale	Sale or Financing Concessions	S	Settlement Date	Date of Sale/Time
		Date of Sale/Time	Short	Short Sale	
е	Expiration Date				Sale or Financing Concessions
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		Design(Style)		Withdrawn Date	Date of Sale/Time
	High Rise Structure	0 1 3 1	W		
Ind	Industrial	Location & View	Woods	Woods View	View
Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
				-	
			<u> </u>		

ADDENDUM

Borrower: Jose L & Martha Lomeli	F	File No.: 34034747
Property Address: 1128 N Iguala St		Case No.: 52944
City: Montebello	State: CA	Zip: 90640
Lender: Wedgewood Inc.		

Neighborhood Description

The neighborhood consists of average quality, 1 and 2 story, wood frame and stucco, single family residences, 2-4 units, apartments, condominiums, commercial sites, school and park where the property maintenance levels are average. The neighborhood properties vary in size, age and style. The subject is conveniently located to local employment center, school, shopping, transportation and most other public support facilities.

Neighborhood Market Conditions

Based on current market data, the property values in the subject neighborhood remains stable for the past 6 months. Secondary data presented in the 1004MC shows subject immediate neighborhood comparable sale price and comparable list price to be increasing or returning to a state of stability.

Reasonable exposure time of the subject property is under 3 months. Based upon the "Median Comparable Sales Days On Market" in the 1004MC, the "Exposure Time" for the opinion of value is under 3 months.

Highest and Best Use

The subject is a legally permissible use based on its current zoning. Also, the lot size, shape and land-to-building ratio allow the present structure and indicate a good utilization of the improvements. Based on current market conditions, the existing structure as a single family residence is its financially feasible and maximally productive use. The highest and best use, as if vacant, would be to construct a single family residence.

Comments on Sales Comparison

Research parameters for substitute properties included sales and/or listings with transaction dates within the past 6 months, located within 1 mile of the subject. GLA, list size, and year built are similar to the subject. Data sources relied upon for research included the MLS, Realquest, NDC, and local agents.

Most consideration was given to Comparable #1 for being the most similar in condition. per MLS "Here is your chance to purchase a tri-level pool home in the desirable La Merced neighborhood of Montebello for below market. 4 of the 5 bedrooms and 2 of 3 bathrooms are located on the 3rd level. 1 bedroom and 1 bathroom located on the ground level. The property is a heavy fixer that has sat vacant for over a year. The property is need of significant (interior & exterior) floor to ceiling repairs including water damage. *Not a financeable property!*" Closed sales 1-4 bracket the subject in GLA. Adjustments applied in the sales comparison approach were made through paired sales analysis gathered from current sales data, broker listing information, and past appraisal data files. All comparables presented are the best indicators of value for the subject property. MLS photos for comps presented due to people present at time of inspection. Appraiser certifies driving to the property and completing a physical exterior inspection of the comparables. All comparables presented are the best indicators of value for the subject property.

Final Reconciliation

The Market Data Approach, the principle of which is substitution was given the most consideration in determining the final estimate of value because this approach evaluates the behaviour of typically informed buyers and sellers.

The Cost Approach was developed using data from Building-cost.com and local builder costs.

The Income Approach was not used because there is no relevant rental data available.

LOCATION MAP

Borrower: Jose L & Martha Lomeli File No.: 34034747 Property Address: 1128 N Iguala St Case No.: 52944 City: Montebello State: CA Zip: 90640 Lender: Wedgewood Inc Gabriei Tegner O. Hillcrest Gerne St Elementary School Potrero Grande on Rd Don W Arroyo O Technical In A BIVE La Loma Park Potrero Grande Dr HHH SCE Mesa Substation 📟 Comparable Sale 2 900 W Ashiya Rd Montebello, CA 90640 0.17 miles NE Pomona Fwy H Mont Comparable Sale 4 1404 Westmoreland Dr Lone Palm Tree Montebello, CA 90640 Comparable Sale 3 0.46 miles NW 1209 Rio Blanco St Subject Montebello, CA 90640 1128 N Iguala St Via Napoli 0.16 miles NE Montebello, CA 90640 N Monreed In Manager I Via Roma Comparable Sale 1 122 W Los Amigos Ave Montebello, CA 90640 0.53 miles SE Yorktown Ave Jefferson Blyd on Blud c Los Amigos Ave Juan N El Camino Dr Sanchez A Cuesta Way Marek Dr La Merced Intermediate School Acuna Park Lincoln Ave Happy Hearts Daycare Lincoln Ave y Blvd Lincoln Ave W Beverly Blvd W Victoria Bowlero Montebello ng A Ray Orthodontics of Montebello Montebello 👺 Barnyard Zoo Montebello BIVE Beverly Hospital E Beverly Blvd Beverly Blvd tebello Palm Or School Hand Av W Whittier Blvd Rio Hondo Park W Whittier Blvd Montebello W Whittier Blvd City Park Map data ©2023

SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Jose L & Martha Lomeli	Fi	le No.: 34034747
Property Address: 1128 N Iguala St	Ca	ase No.: 52944
City: Montebello	State: CA	Zip: 90640
Lender: Wedgewood Inc		·



FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: March 23, 2023 Appraised Value: \$ 760,000



STREET SCENE

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Jose L & Martha Lomeli File No.: 34034747

Property Address: 1128 N Iguala St Case No.: 52944

City: Montebello State: CA Zip: 90640

Lender: Wedgewood Inc



COMPARABLE SALE #1

122 W Los Amigos Ave Montebello, CA 90640 Sale Date: s09/22;c08/22 Sale Price: \$ 790,000



COMPARABLE SALE #2

900 W Ashiya Rd Montebello, CA 90640 Sale Date: \$10/22;c10/22 Sale Price: \$ 755,000



COMPARABLE SALE #3

1209 Rio Blanco St Montebello, CA 90640 Sale Date: s07/22;c05/22 Sale Price: \$ 968,000

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Jose L & Martha Lomeli	F	File No.: 34034747
Property Address: 1128 N Iguala St		Case No.: 52944
City: Montebello	State: CA	Zip: 90640
Lender: Wedgewood Inc		



COMPARABLE SALE #4

1404 Westmoreland Dr Montebello, CA 90640 Sale Date: s02/23;c12/22 Sale Price: \$ 962,500

COMPARABLE SALE #5

Sale Date: Sale Price: \$

COMPARABLE SALE #6

Sale Date: Sale Price: \$
 Borrower: Jose L & Martha Lomeli
 File No.: 34034747

 Property Address: 1128 N Iguala St
 Case No.: 52944

 City: Montebello
 State: CA
 Zip: 90640

Lender: Wedgewood Inc



Borrower: Jose L & Martha Lomeli File No.: 34034747
Property Address: 1128 N Iguala St Case No.: 52944

City: Montebello State: CA Zip: 90640

Lender: Wedgewood Inc

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.

Policy Number: PRA-2AX-1012287 Renewal of: PRA-2AX-1004115

1. Named Insured: Ricky Leung DBA ACM

Enterprise

2. Address: 7571 Silverado In

La palma, CA 90623

3. Policy Period: From: <u>August 19, 2022</u> To: <u>August 19, 2023</u>

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

Damages Limit of Liability A. \$1,000,000 B. \$1,000,000 Claims Expense Limit of

Liability C. \$1,000,000 D. \$1,000,000

5. Deductible (Inclusive of Claims Expenses):

5A. <u>\$500</u> Each Claim 5B. <u>\$1,000</u> Aggregate

6. Policy Premium: \$680.00 State Taxes/Surcharges: \$0.00

7. Retroactive Date: August 19, 2016

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

9. A. Program Administrator: Riverton Insurance Agency Corp.

B. Agent/Broker: OREP Insurance Services, LLC

(888) 347-5273

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

esident Secretary

PRA100 (01/20)

Market Conditions Addendum to the Appraisal Report File No. 34034747

The purpose of this addendum is to provide the lender/client with		understanding of the	market trends and con	ditions prevalent in	the subject neighbo	rhood. T	his is a required
addendum for all appraisal reports with an effective date on or af Property Address 1128 N Iquala St	ter April 1, 2009.	City Mont	ebello		State CA Zip Co	ode 90	640
Borrower Jose L & Martha Lomeli		Oily IVIOLIL	550110	•	Ciaio O/ LIPO	,uc 30	J 10
Instructions: The appraiser must use the information require	ed on this form as the I	pasis for his/her concl	usions, and must provi	de support for those	e conclusions, regar	ding ho	using trends and
overall market conditions as reported in the Neighborhood section					_	-	-
analysis as indicated below. If any required data is unavailable	or is considered unre	eliable, the appraiser	must provide an expla	nation. It is recogni	ized that not all data	source	es will be able to
provide data for the shaded areas below; if it is available, however			-				-
median, the appraiser should report the available figure and ident	-	-					
that would be used by a prospective buyer of the subject proper Inventory Analysis	rty. The appraiser mus Prior 7-12 Months	st explain any anomal Prior 4-6 Months	ies in the data, such a Current - 3 Months	s seasonal markets	, new construction, Overall Trend	foreclos	sures, etc.
Total # of Comparable Sales (Settled)	2	2	0	Increasing	X Stable		Declining
Absorption Rate (Total Sales/Months)	0.33	0.67	0.00	Increasing	X Stable		Declining
Total # of Comparable Active Listings	2	3	4	Declining	X Stable		Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	6.00	4.50	0.00	Declining	X Stable		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	\$1,134,000	864,950	0	Increasing	X Stable	_ _	Declining
Median Comparable Sales Days on Market	8	76	0	Declining	X Stable	_	Increasing
Median Comparable List Price Median Comparable Listings Days on Market	896,500 54	897,000 89	834,500 88	Increasing Declining	X Stable X Stable		Declining Increasing
Median Sale Price as % of List Price	98.30%	96.30%	0.00%	Increasing	X Stable	-	Declining
Seller-(developer, builder, etc.)paid financial assistance prevaler		No	0.0070	Declining	X Stable		Increasing
Explain in detail the seller concessions trends for the past 12 m		ntributions increased f	rom 3% to 5%. increas			ndo fee	, ,
The data used in the grid above does not indireported transactions. However, this is not a not reported. It is beyond the scope of this as Cite data sources for above information. The CRMLS ML Tuesday, March 21, 2023	for this period. 000. The media Yes X No If y icate there were mandatory repo	0-3: 0 Sales; 0 In concession a yes, explain (including any REO/Shor orting field for ag infirm each sale	with concession mount is \$5,000 the trends in listings a t sales or other gents and there used in the Mai	s; 0% of sales ond sales of foreclosed distressed promay be some ket Conditions	ed properties). Operties associ distressed sais Report.	d. The	with the at were
Summarize the above information as support for your conclus pending sales and/or expired and withdrawn listings, to formulate Search data presented is similar to the subje	your conclusions, pro	ovide both an explanat	ion and support for you		ditional information	such a	s an analysis of
pending sales and/or expired and withdrawn listings, to formulate Search data presented is similar to the subje	e your conclusions, pro ct in gla, cation,	ovide both an explanal and amenities	ion and support for you	ur conclusions.		such a	s an analysis of
pending sales and/or expired and withdrawn listings, to formulate Search data presented is similar to the subjective subjective a unit in a condominium or cooperative subject is a unit in a condom	e your conclusions, pro ct in gla, cation,	ovide both an explanal and amenities	ion and support for you	ur conclusions.	:t Name:	such a	s an analysis of
pending sales and/or expired and withdrawn listings, to formulate Search data presented is similar to the subjectified in the subjectified in a condominium or cooperative subject Project Data	e your conclusions, pro ct in gla, cation,	ovide both an explanal and amenities	ion and support for you	Projec	et Name: Overall Trend	such a	
pending sales and/or expired and withdrawn listings, to formulate Search data presented is similar to the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled)	e your conclusions, pro ct in gla, cation,	ovide both an explanal and amenities	ion and support for you	Project Increasing	ct Name: Overall Trend Stable	such a	Declining
pending sales and/or expired and withdrawn listings, to formulate Search data presented is similar to the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months)	e your conclusions, pro ct in gla, cation,	ovide both an explanal and amenities	ion and support for you	Project Increasing Increasing	et Name: Overall Trend	such a	
pending sales and/or expired and withdrawn listings, to formulate Search data presented is similar to the subjection and the subjection of the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab. Rate)	e your conclusions, proct in gla, cation, re project, complet Prior 7-12 Months	and amenities te the following: Prior 4-6 Months	Current - 3 Months	Project Increasing Increasing Declining Declining	ct Name: Overall Trend Stable Stable Stable Stable Stable Stable		Declining Declining Increasing Increasing
pending sales and/or expired and withdrawn listings, to formulate Search data presented is similar to the subject is a unit in a condominium or cooperative. Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab. Rate) Are foreclosure sales (REO sales) a factor in the project?	e your conclusions, proct in gla, cation, re project, complet Prior 7-12 Months Yes No If y	and amenities te the following: Prior 4-6 Months	ion and support for you	Project Increasing Increasing Declining Declining	ct Name: Overall Trend Stable Stable Stable Stable Stable Stable		Declining Declining Increasing Increasing
pending sales and/or expired and withdrawn listings, to formulate Search data presented is similar to the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab. Rate) Are foreclosure sales (REO sales) a factor in the project? Summarize the above trends and address the impact on the subject is a supplementary of the subject in the project is a unit in a condominium or cooperative subject in the subject is a unit in a condominium or cooperative subject is a unit in a condominium or cooperative subject in the subject is a unit in a condominium or cooperative subject in the subject is a unit in a condominium or cooperative subject in the subject is a unit in a condominium or cooperative subject is a unit in a condomini	e your conclusions, proct in gla, cation, re project, complet Prior 7-12 Months Yes No If y	te the following: Prior 4-6 Months yes, indicate the numb	Current - 3 Months er of REO listings and	Project Increasing Increasing Declining Explain the trends in	Overall Trend Stable Stable Stable Stable In listings and sales of	of foreclo	Declining Declining Increasing Increasing
If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab. Rate) Are foreclosure sales (REO sales) a factor in the project? Summarize the above trends and address the impact on the subject APPRAISER	e your conclusions, proct in gla, cation, re project, complet Prior 7-12 Months Yes No If y	te the following: Prior 4-6 Months yes, indicate the numb	Current - 3 Months	Project Increasing Increasing Declining Explain the trends in	Overall Trend Stable Stable Stable Stable In listings and sales of	of foreclo	Declining Declining Increasing Increasing
If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab. Rate) Are foreclosure sales (REO sales) a factor in the project? Summarize the above trends and address the impact on the subject PRAISER	e your conclusions, proct in gla, cation, re project, complet Prior 7-12 Months Yes No If y	te the following: Prior 4-6 Months yes, indicate the numb	Current - 3 Months er of REO listings and	Project Increasing Increasing Declining explain the trends in	Overall Trend Stable Stable Stable Stable In listings and sales of	of foreclo	Declining Declining Increasing Increasing
If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab. Rate) Are foreclosure sales (REO sales) a factor in the project? Summarize the above trends and address the impact on the subject of the subject Project Pr	e your conclusions, proct in gla, cation, re project, complet Prior 7-12 Months Yes No If y	te the following: Prior 4-6 Months yes, indicate the numb SUP Signa Nam	Current - 3 Months er of REO listings and ERVISORY APP ature e	Project Increasing Increasing Declining explain the trends in	Stable Stable Stable Stable In listings and sales of	RED)	Declining Declining Increasing Increasing
If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab. Rate) Are foreclosure sales (REO sales) a factor in the project? Summarize the above trends and address the impact on the subject of the subject Project Projec	e your conclusions, proct in gla, cation, re project, complet Prior 7-12 Months Yes No If y	supplementations and amenities and amenities and amenities and amenities are the following: Prior 4-6 Months yes, indicate the numb yes, indicate the numb Com	Current - 3 Months er of REO listings and ERVISORY APP ature e pany Name	Project Increasing Increasing Declining explain the trends in	Stable Stable Stable Stable In listings and sales of	RED)	Declining Declining Increasing Increasing
If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab. Rate) Are foreclosure sales (REO sales) a factor in the project? Summarize the above trends and address the impact on the subject of the subject Project Projec	e your conclusions, proct in gla, cation, re project, complet Prior 7-12 Months Yes No If y	supplementations and amenities and amenities and amenities and amenities are the following: Prior 4-6 Months yes, indicate the numb yes, indicate the numb Com	Current - 3 Months er of REO listings and ERVISORY APP ature e	Project Increasing Increasing Declining explain the trends in	Stable Stable Stable Stable In listings and sales of	RED)	Declining Declining Increasing Increasing
If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab. Rate) Are foreclosure sales (REO sales) a factor in the project? Summarize the above trends and address the impact on the subject of the subject Project Projec	e your conclusions, proct in gla, cation, re project, complet Prior 7-12 Months Yes No If y	superior de the following: Prior 4-6 Months SUPI Signa Nam Com Com	Current - 3 Months er of REO listings and ERVISORY APP ature e pany Name	Project Increasing Increasing Declining Explain the trends in PRAISER (ON	Stable Stable Stable Stable In listings and sales of	RED)	Declining Declining Increasing Increasing Declining

USPAP ADDENDUM

	USPAP ADDI		
Borrower: Jose L & Martha Lomeli			
Property Address: 1128 N Iguala St			
	County: Los Angeles	State: CA	Zip Code: 90640
Lender: Wedgewood Inc			
APPRAISAL AND REPORT IDENTIFICATI	ON		
		ion	
This report was prepared under the following	ng USPAP reporting opt	ion:	
X Appraisal Report A written r	eport prepared under Standard	ds Rule 2-2(a).	
Restricted Appraisal Report A written r	eport prepared under Standard	ds Rule 2-2(b).	
		()	
Reasonable Exposure Time			
My opinion of a reasonable exposure time for the subje	ect property at the market value	e stated in this report is: unde	er 3 months
Reasonable exposure time of the subject prope			
eventsassuming a competitive and open marke			
the1004MC, the "Exposure Time" for the opinio OnMarket" the "Marketing Time" appears to be			
for Marketing Time has been checked.	exterialing to under 3 Mor	illis . Therefore, the Page	One indication of under 3 Months
To Marketing Time has been checked.			
Additional Certifications			
XI have performed NO services, as an appraiser of	r in any other canacity, regardi	ng the property that is the sub	ject of this report within the three-year
period immediately preceding acceptance of this a		ig the property that is the sub	ject of this report within the three-year
portion introduction proceduring decorptance of this c	isoigrimorit.		
I HAVE performed services, as an appraiser or ir	ı another capacity, regarding th	ne property that is the subject	of this report within the three-year
period immediately preceding acceptance of this a	assignment. Those services are	e described in the comments b	pelow.
Additional Comments			
raditional comments			
APPRAISER:	SU	PERVISORY APPRAISER (only if required):
-			
Signature:			
Signature:		3	
Name: Ricky Leung			_
Date Signed: 03/23/2023 State Certification #: AR033688			
or State License #: State #: State #:	OI	ate:	
State: CA			or License:
Expiration Date of Certification or License: 04/13/20)24 Si	upervisory Appraiser inspection	
Effective Date of Appraisal: 03/23/2023			nly from street Interior and Exterior

52944

Appraiser Independence Certification File No.: 34034747

Borrower:	Jose L & Martha Lomeli			
Property Address:	1128 N Iguala St			
City:	Montebello	County: Los Angeles	State: CA	Zip Code: 90640
Lender/Client:	Wedgewood Inc			

I do hereby certify, I have followed the appraiser independence safeguards in compliance with Appraisal Independence and any applicable state laws I may be required to comply with. 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 assignment(s) and is reflected on the appraisal 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/Client, or any other third party acting as joint venture partner, independent contractor, appraisal company, appraisal management company, or partner on behalf of the Lender/Client, influenced or attempted to influence the development, reporting, result, or review of the appraisal through coercion, extortion, collusion, compensation, inducement, intimidation, bribery, or in any other manner.

I further assert that the Lender/Client has never participated in any of the following prohibited behavior in our business relationship:

1. Withholding or threatening to withhold timely payment or partial payment for the appraisal report;

Additional Comments:

- 2. Withholding or threatening to withhold future business, or demoting or terminating, or threatening to demote or terminate my services;
- 3. Expressly or implicitly promising future business, promotions, or increased compensation for my services;
- 4. Conditioning the ordering of the appraisal report or the payment of the appraisal fee or salary or bonus on my opinion, conclusion or valuation reached, or on a preliminary value estimate requested;
- 5. Requesting an estimated, predetermined, or desired valuation in the appraisal report, prior to the completion of the appraisal report, or requesting estimated values or comparable sales at any time prior to the completion of the appraisal report;
- 6. Providing an anticipated, estimated, encouraged or desired value for the subject property, or a proposed or target amount to be loaned to the Borrower, except that a copy of the sales contract may have been provided if the assignment was for a purchase transaction;
- 7. Providing stock or other financial or non-financial benefits to me or any entity or person related to me, my appraisal or appraisal management company, if applicable;
- 8. 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 Uniform Standards of Professional Appraisal Practice (USPAP).

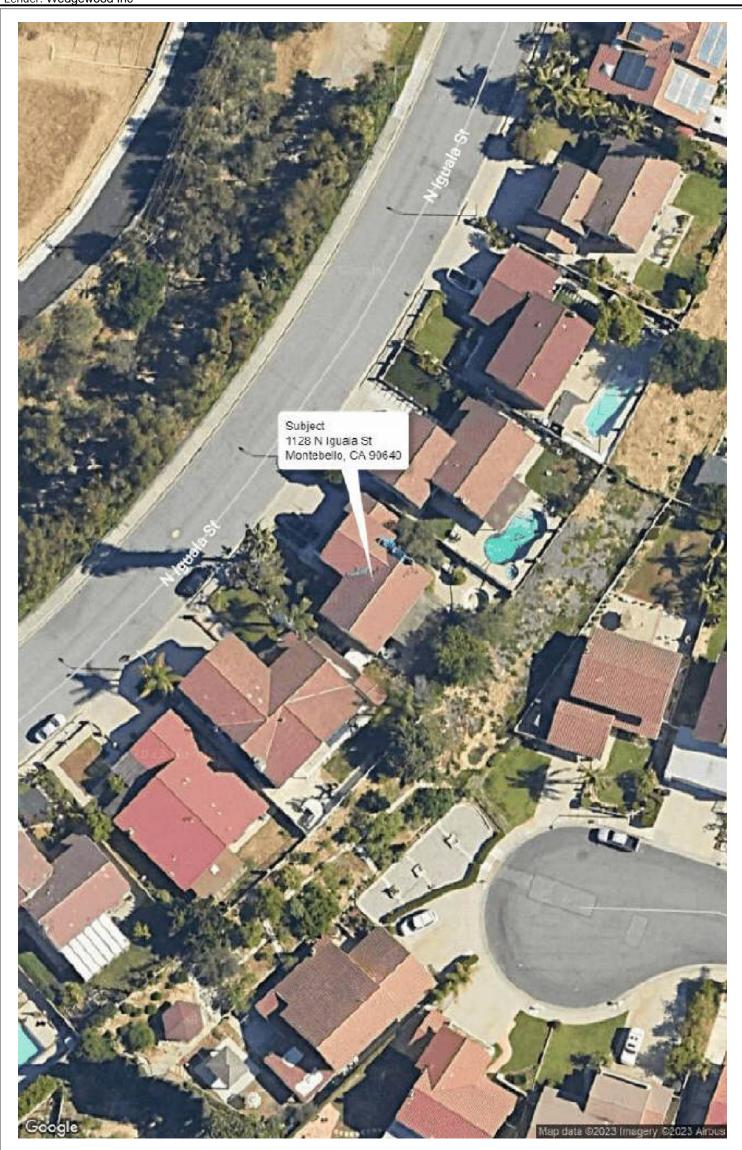
PPRAISER:	SUPERVISORY APPRAISER (only if required):
, mark	
nature: Rich Lawy	SUPERVISORY APPRAISER (only if required): Signature: Name:
nature: me: Ricky Leung te Signed: 03/23/2023	Signature: Name: Date Signed:
gnature: me: Ricky Leung te Signed: 03/23/2023 ate Certification #: AR033688	Signature: Name: Date Signed: State Certification #:
gnature: me: Ricky Leung the Signed: O3/23/2023 ate Certification #: AR033688 State License #:	Signature: Name: Date Signed: State Certification #: or State License #:
	Signature: Name: Date Signed: State Certification #:

PLAT MAP

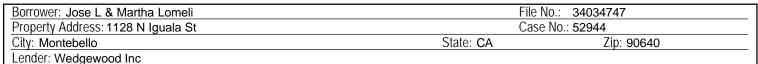
Borrower: Jose L & Martha Lomeli Proporty Address: 1128 N Iguala St	File No.: 34034747 Case No.: 52944	
City: Montebello	State: CA Zip: 90640	
Property Address: 1128 N Iguala St City: Montebello Lender: Wedgewood Inc	State: CA Zip: 90640	**************************************

AERIAL MAP

Borrower: Jose L & Martha Lomeli Property Address: 1128 N Iguala St City: Montebello Lender: Wedgewood Inc File No.: 34034747 Case No.: 52944 State: CA Zip: 90640



FLOOD MAP



ne Palm Tree (backstory?) Subject 1128 N IGUALA ST MONTEBELLO, CA 90640

FLOOD INFORMATION

Community: CITY OF MONTEBELLO

Property is NOT in a FEMA Special Flood Hazard Area

Map Number: 06037C1663F

Panel: 06037C1663

Zone: X

Map Date: 09-26-2008

FIPS: 06037

Source: FEMA DFIRM

LEGEND



= Moderate and Minimal Risk Areas

Road View:

= Forest = Water

Sky Flood™

No representations or warranties to any party concerning the content, accuracy or completeness of this flood report, including any warranty of merchantability or fitness for a particular purpose is implied or provided. Visual scaling factors differ between map layers and are separate from flood zone information at marker location. No liability is accepted to any third party for any use or misuse of this flood map or its data.