George Hernandez

File No. 58501 Page # 1 of 23

# **Exterior-Only Inspection Residential Appraisal Report**

58501 File # 35988450

The purpose	of this summary appraisal repo	rt is to pro	vide the lender/client	t with an	accurate,	and adequat	ely supp	ported, opin	nion of 1	he mar	ket value	of the subject	ct property.
Property Address	s 5808 Hellman Ave				City	Rancho C	Cucam	onga		State	CA	Zip Code 91	737
Borrower N	eighbor to Neighbor Home	s LLC	Owner of Pu	blic Record	Nav	arro Jose	Ricard	do		County	San I	Bernardino	
Legal Description	PARCEL MAP 1337	NLY 107 F	T PARCEL NO	1									
Assessor's Parce	el # 1062-111-16-000	0			Tax Ye	ar 2023				R.E. Ta	xes\$ (	3,159	
Neighborhood Na	ame Rancho Cucamon	ga			Map R	eference	34.149	167, -117	.603318	Census	Tract (	020.17	
Occupant 🛭	Owner Tenant Vac	ant	Special Asse	ssments \$	0			PU	D HOA	\$ 0		per year	per month
Property Rights A	Appraised Fee Simple	Leasehol	d Other (desc	ribe)									
Assignment Type	e Purchase Transaction	Refina	nce Transaction	Other (	describe)	Servicin	g						
Lender/Client	Wedgewood Inc		Address	2015	Manhat	tan Beach	Blvd,	Suite 10	0, Redo	ndo B	each, C	A 90278	
Is the subject pro	operty currently offered for sale or has it be	een offered for sal	in the twelve months pri	or to the effect	ive date of thi	s appraisal?			,			Yes No	
Report data sour	rce(s) used, offering price(s), and date(s).		CRMLS										
I did	did not analyze the contract for sale fo	or the subject purc	hase transaction. Explain t	the results of t	he analysis of	f the contract for	sale or wh	hy the analysi	s was not				
performed.													
l <del>a</del>													
Contract Price \$	Date of Contr	act	Is the prop	erty seller the	owner of pub	lic record?		Yes	No	Data Sou	rce(s)		
Is there any finar	ncial assistance (loan charges, sale conces	ssions, gift or dow	npayment assistance, etc.	.) to be paid by	any party or	behalf of the bo	rrower?					Ye	s No
If Yes, report the	total dollar amount and describe the items	to be paid.											
Note: Race and	the racial composition of the neighborh	ood are not appi	aisal factors.										
	Neighborhood Characteristics			One-U	nit Housing	Trends			One	-Unit Hou	sing	Present La	ınd Use %
Location	☐ Urban	1 Rural	Property Values	Increasing	$\overline{\square}$	Stable	□ Dec	linina	PRICE		AGE	One-Unit	85 %
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More producted by September 1 Hospitable 1													
0(-) 1111	for Dhomical Observatoriation of December		Association Files		N 4		. D d.		7 Bil				
			Appraisal Files	MLS								roperty Owner	
Other (desc	i alool Quoot						ing Area			ord		2 2:	
	· · · · · · · · · · · · · · · · · · ·					•						Car Storage	
	e One with Accessory Unit					HWBB				1			
												.,	rs 3
			sement Finish							over			
	Proposed Under Const.		Stucco					Porch	Cover				
- , - ,	NeoEccentric									ınd			
Year Built	1987	Gutters & Dow	nspouts Adeq. o	over han	Individu	al		Fence	Block		Mttach Attach	ed De	tached
Effective Age (Yr	rs) 30	Window Type	Alumin	um	Other			Other	None		Built-i	ı	
Appliances	Refrigerator Range/Oven	Dishwas	her Disposal	Micr	owave	Washer/Dry	/er	Other (d	escribe)				
Finished area abo	ove grade contains:	11 Rooms	5 B	Bedrooms		4.1 Bath(s)		3,66	1 Square	Feet of G	oss Living A	rea Above Grade	
Additional feature	es (special energy efficient items, etc.)		None noted at ti	me of ins	pection.	which exc	eed th	ne tvpica	or aver	age h	ome in t	he area.	
Ψ V					·					J			
Describe the con	ndition of the property and data source(s) (	including apparen	needed repairs, deteriora	tion, renovation	ns, remodelin	g, etc.).				C4:Si	nce this	is a drive by	/
appraisal t	the interior of the subject w	as not ente	ered It is assum	ed that it	is in ave	erage cond	lition a	nd that r	no maio				
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Lilective	age is due to assumed reg	alai mamic	nance.										
Are there any an	parent physical deficiencies or adverse cor	nditions that affect	the livability, soundness.	or structural in	tegrity of the	property?				Г	Yes	No	
If Yes, describe.			y,		5 9						_ · · · L	R	
,													
Does the propert	ty generally conform to the neighborhood (	functional utility	tyle, condition, use const	truction. etc )?				M	Yes 🗔	No If N	o, describe		
Does the propert	ty generally conform to the neighborhood (	functional utility, s	tyle, condition, use, const	truction, etc.)?				$\boxtimes$	Yes	No If N	o, describe.		
Does the propert	ty generally conform to the neighborhood (	functional utility, s	tyle, condition, use, const	truction, etc.)?				$\boxtimes$	Yes	No If N	o, describe.		

Form 2055UAD - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

58501 File# 35988450

															0000	0-00	
There are 5 comparable	prope	erties o	currently	offered	for sale	e in t	he subjec	t neighborhoo	d rang	ing in	price	from \$	1,350,000	)	to \$	1,9	80,000
There are 13 comparable	sales	in th	ne subject	neighb	orhood	within t	he past	twelve month:	rangin	ıq in s	ale prio	ce from	, ,		1		,988,000
FEATURE	T	SUBJE			CC	MPARAB	LE SALE #	1	Ė			LE SALE # 2	.,,	1	CO		E SALE # 3
			.01	000					2004								
Address 5808 Hellman Av	/e			9084	Lara	mie Dr	•		6004	Eastw	ood A	√ve		6035	Fallin	g Tree	e Ln
Rancho Cucamo	nga,	CA 9	1737	Rand	cho Cu	ucamo	nga, C	A 91737	Ranc	ho Cu	camo	nga, CA	A 91737	Rand	ho Cu	camo	nga, CA 91737
Proximity to Subject				0.98	miles	N			0.28	miles \$	SW			0.34	miles	SW	
Sale Price	\$						\$	1.325.000				\$	1.395.000				\$ 1,397,00
Sale Price/Gross Liv. Area	\$		sq.ft	. S	240.2	o saft		1,020,000	_	456.33	en ft	,	1,000,000		400.40	en ft	1,007,00
	Ψ		34.11	-	310.3										422.18		
Data Source(s)				CRM	1LS#T	R2403	30717;E	OM 16	CRM	LS#C\	<del>/2413</del>	3148;D	0M 8				1029;DOM 6
Verification Source(s)				Doc#	#2024-	-00739	967		No D	oc Sel	ected			No D	oc Se	lected	
VALUE ADJUSTMENTS		DESCRIF	PTION	D	ESCRIPTI	ON	+(-) \$	Adjustment	DI	ESCRIPTIO	N	+(-)\$	Adjustment	D	ESCRIPTIO	ON	+(-) \$ Adjustment
Sales or Financing				Arml	th				ArmL	th				ArmL	th		
Concessions									1		_		44.000				
				Conv						<u>;11000</u>			-11,000		,		
Date of Sale/Time				s04/2	24;c02	2/24			s08/2	24;c07/	/24			s06/2	24;c05	/24	
Location	N;R	les:		N:Re	es:				N:Re	s:				N;Re	s:		
Leasehold/Fee Simple		Simp	مام		Simple	2				Simple					Simple		
Site																	
		88 sf		2275				U	2004				0	2009			
View	N;R	les;		N;Re	es;				N;Re	s;				N;Re	s;		
Design (Style)	DT2	2;Neo	Eccent	r DT2;	NeoE	ccentr	1		DT2;	NeoEd	centr			DT2;	NeoEd	centr	
Quality of Construction	Q4			Q4					Q4					Q4			
Actual Age	37			34				0	47				0	47			
Condition	_																00.00
	C4	_	_	C4		1			C3				-30,000				-30,00
Above Grade	Total	l Bdrm	ns. Baths	Total	Bdrms.	Baths			Total	Bdrms.	Baths		+10,000	Total	Bdrms.	Baths	+10,00
Room Count	11	5	4.1	11	5	4.1			11	4	3.0		+15,000	11	4	3.0	+15,00
Gross Living Area		3,6		_	4.270			-30,450		3,057			+30,200		3,309		+17,60
Basement & Finished	0sf			0sf	.,=1\	- '		30,400	0sf	0,001			30,200	0sf	5,000		. 17,00
Rooms Below Grade	UST			UST					USI					บรเ			
Functional Utility	Con	nforms	s Yes	Conf	forms '	Yes			Conf	orms Y	es/			Conf	orms \	es/	
Heating/Cooling	Fau	ı/Cac		Fau/	Cac				Fau/0	Cac				Fau/	Cac		
Energy Efficient Items	Non	16		None					None					None			
Energy Efficient Items Garage/Carport Porch/Patio/Deck Pool  Net Adjustment (Total) Adjusted Sale Price of Comparables													10.000				10.00
Porch/Patio/Deck		3dw		3ga3					4ga4				-10,000				-10,00
A POICH/Pallo/Deck		ch/Pa	itio	Porc	h/Pati	0				n/Patio	)			Porc	h/Patio	)	
Pool	Poo	<u>                                     </u>		None	Э			+100,000	Pool					Pool			
ARIS																	
7dW																	
Net Adjustment (Total)					] + [	<b>—</b> -	\$	69,550		+ [	٦.	\$	4.200		+ [	٦.	\$ 2,60
Adjusted Sale Price				Net Adj.		F 0 %		09,550	Net Adj.		0.3 %	'	4,200	Net Adj.		0.0%	2,00
Aujusted Gale Files						5.2 %				ar.				1 '	ar.	0.2 <sup>%</sup> 5.9 <sup>%</sup>	•
				Gross A	Aaj.	9.8 %	\$	1 201 550	I Gross A	aj.	7.6 %	\$	1,399,200	Gross A	al.	50%	\$ 1,399,60
or comparables								1,394,550			1.0		1,000,200		-,	0.0	.,,
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Form 2055UAD - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

File No. 58501	Page # 3 of 23

58501 File# 35988450

Intended Use/Intended User:			
The Intended User of this appraisal report is the client/lender. The Intended	Ise To develop the as-is Market Value for servicing the current loan(not a ne	w	
mortgage), subject to the stated Scope of Work, purpose of the appraisal, re	porting requirements of this appraisal report form, and Definition of Market		
Value. No additional Intended Users are identified by the appraiser. The ap	praiser was asked to provide the current market value for the subject		
property.			
Scope of Work:			
The subject property was inspected from the street as of the day of the appra	isal report. The following databases were utilized to confirm subject property	У	
data, and comparable data: Parcel Quest/CRMLS. Comparables were chose	n to reflect the subject property's characteristics. Characteristics such as gro	oss	
	-		
	man sales within city(see market direction attached to this report).		
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	000 Sq Ft of the subject's lot size. Age adjustments are not made since all		
comparable sales are considered to be similar in effective age.			
	• • • • • • • • • • • • • • • • • • • •		
these comparable the appraiser chose comparables which were close in terr	ns of GLA, distance and which were recent. Comparable properties utilized a	are	
the most recent available at the time of inspection and closest in terms of dis	ance and are in similar condition to the subject. Comparables were chosen		
because the properties characteristics such as Gross Livable Area, Bedroon	count, Bathroom count, Lot Size, year built, etcclosely matched that of the	е	
subject property. All homes reflect average care and maintenance.			
The Intended User of this appraisal report is the client/lender. The Intended Use To develop the as-is Market Value for servicing the current loan(not a new mortgage), subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser. The appraiser was asked to provide the current market value for the subject property.  Scope of Work:  The subject property was inspected from the street as of the day of the appraisal report. The following databases were utilized to confirm subject property data, and comparable data: Parcel Quest/CRMLS. Comparables were chosen to reflect the subject property's characteristics. Characteristics such as gross livable area, number of bedrooms, number of bathrooms, year built, lot size, etc. were examined. The existing market conditions were also researched to determine marketing exposure (see Marketing Conditions). Supply and demand factors as well as neighborhood influences, were observed and reported on page one of the 2055 form. The final value conclusion is a function of the aforementioned research, and a reconcilement of the cost approach, and sales comparison approach. Marshal and Swift Cost Manual was utilized in deriving the cost approach. The income approach was not utilized, since the subject property is a single family residence, therefore not appropriate and not found to be a good indicator of value.  Market Conditions: According to CRMLS data, values in the subject's City have remained stable over the last year, due to rising interest rates. Current market is stable in last 6 - 12 months. Stable market is supported with median sales within city(see market direction attached to this report).  Sales Comparison Approach:  Adjustments: GLA is adjusted at \$50 per sq ft. Lot is adjusted at \$1 per sq ft. Amenities, such as room count, heating and cooling, fireplace, garage/carport are based on what a typical buyer would pay in this mark			
FEMA: The subject has not been effected by the recent wildfires, flooding, m	udflows, and debris flows. It is far away from any of the effected areas.		
Subject Market area remains stable despite the current Covid 19 pandemic.	No signs of declining market are showing. DOM are still well under 90 days		
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	The most normal surface and su		
nas not had any negative impact of local real estate market.			
Clear Carital AMC Devictuation Number AMC 4050			
Clear Capital AMC Registration Number - AMC-1256			
COST APPROACH TO VAL	E (not required by Fannie Mae)		
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58501 File # 35988450

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 user, intended user, definition of market value, statement of assumptions and limiting conditions, additions, or deletions to the intended user, 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 under 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: to the following assumptions and limiting conditions:

The appraiser's certification in this report is subject

- 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.

58501 File # 35988450

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.

Freddie Mac Form 2055 March 2005 UAD Version 9/2011 Page 5 of 6 Fannie Mae Form 2055 March 2005

File No. 58501 Page # 6 of 23

Exterior-Only Inspection Residential Appraisal Report	File #	58501 35988450	
20. I identified the lender/client in this appraisal report who is the individual, organization, or agent ordered and will receive this appraisal report.	for	the organization that	
borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsore secondary market participants; data collection or reporting services; professional appraisal organ agency, or instrumentality of the United States; and any state, the District of Columbia, or other obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be of	d e nization	ictions; without having t d before this appraisal	to I
22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of F	may Profess	•	

- 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 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.

APPRAISER ///	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name George A Hernandez	Name
Company Name Performance Real Estate Appraisal	Company Name
Company Address <u>2611 W Windhaven Dr</u>	Company Address
Rialto, CA 92377-3699	
Telephone Number (909) 838-0266	Telephone Number
Email Address hernandez.george@gmail.com	Email Address
Date of Signature and Report 09/27/2024	Date of Signature
Effective Date of Appraisal 09/25/2024	State Certification #
State Certification # AR038128	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State CA	
Expiration Date of Certification or License <u>08/25/2025</u>	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	Did not inspect exterior of subject property
5808 Hellman Ave	Did inspect exterior of subject property from street
Rancho Cucamonga, CA 91737	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 1.395.000	
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	

Freddie Mac Form 2055 March 2005 UAD Version 9/2011 Page 6 of 6 Fannie Mae Form 2055 March 2005

File No. 58501 Page # 7 of 23

# **Exterior-Only Inspection Residential Appraisal Report**

58501 File# 35988450

FEATURE		SUBJEC	Т		CO	MPARABI	LE SAL	E# 4		CO	MPARABL	LE SALE # 5		CO	MPARABL	E SALE # 6	
Address 5808 Hellman Av	e			9485	Sher	wood	Dr		6133	3 Jade	ite Ave	Э					
Rancho Cucamo	nga,	CA 91	737	Ranc	ho Cι	ıcamo	nga	, CA 91737	Ran	cho Cı	ucamo	nga, CA 91737					
Proximity to Subject				0.66	miles	NE			0.71	miles	SE	Ι.				10.	
Sale Price	\$						\$	1,480,000				\$ 1,350,000				\$	
	\$		sq.ft.			6 sq.ft.				370.7			\$		sq.ft.		
Data Source(s)				CRM	LS#C	V2416	6815	8;DOM 36				93351;DOM 6					
Verification Source(s)						lected					elected						
VALUE ADJUSTMENTS		DESCRIPT	ION	D	ESCRIPTI	ON	+	+(-) \$ Adjustment		DESCRIPTI	ON	+(-) \$ Adjustment		ESCRIPTI	ON	+(-) \$ Adjustment	
Sales or Financing				Listin	ıg				Listii	ng							
Concessions																	
Date of Sale/Time				Activ	е				Activ	/e							
Location	N;R	les;		N;Re	s;Gat	ed		-100,000	N;Re	es;							
Leasehold/Fee Simple		Simpl	е	Fee :	Simple	Э			_	Simple	е						
Site View Design (Style) Quality of Construction Actual Age Condition Above Grade Room Count		88 sf		2003				C	1022			+9,463					_
View	N;R			N;Re					N;Re								_
Design (Style)		2;NeoE	ccentr		NeoE	ccentr	r	C	_	;NeoE	ccentr						_
Quality of Construction	Q4			Q4					Q4								_
Actual Age	37			21					19			0					
Condition	C4			C3				-30,000				-30,000					
Above Grade	Total		+	Total	Bdrms.	Baths			Total	Bdrms.	Baths		Total	Bdrms.	Baths		
Room Count	11		4.1	11	5	4.1			11	5	4.1				L		
GIUSS LIVING AIRA	_	3,66	1 sq.ft.		3,804	4 sq.ft.	-	-7,150		3,64	1 sq.ft.	0			sq.ft.		
Basement & Finished	0sf			0sf					0sf								
Rooms Below Grade	_	_		_			1		-								
Functional Utility		nforms	Yes		orms `	Yes	-			forms	Yes						
Heating/Cooling		/Cac		Fau/			1		Fau/								
Energy Efficient Items	Nor			None			1		Non								
Garage/Carport		3dw		3ga3			1		4ga4			-10,000					
Porch/Patio/Deck		ch/Pati	io		h/Pati	0				:h/Pati	0						
Pool	Poc	ol		None	)			+100,000	Non	е		+100,000					
Not Advisor of (Total)				_	1 . ,				L_	7	_		_	- ·	_		
Net Adjustment (Total)					+ [	<u> </u>	\$	-37,150				\$ 69,463		+		\$	
Adjusted Sale Price				Net Adj.		2.5 %			Net Adj		5.1 %		Net Adj		%		
of Comparables		Haradan .	.1	Gross A		16.0 %		1,442,850			11.1 %		Gross /	Adj.	%	\$	
Report the results of the research and anal	iysis of	tne prior s			y of the s	ubject pro	operty a								001404	DADLE OALE # -	_
ITEM			5	UBJECT				COMPARABLE SAL	.E #	4		COMPARABLE SALE #	5		CUMPAR	RABLE SALE # 6	_
Date of Prior Sale/Transfer																	_
Price of Prior Sale/Transfer																	_
Data Source(s)		PQ/CI						CRMLS				RMLS					_
Effective Date of Data Source(s)	the out	09/24/		mnoroblo	nalaa		09/2	4/2024			09/24	/2024					_
Data Source(s)  Effective Date of Data Source(s)  Analysis of prior sale or transfer history of	lile Sul	oject prope	ity allu cui	TIPAT AUTE	Sales												_
6																	
																	_
																	_
																	_
Analysis/Comments Compa	rable	e 4 is a	n activ	e listi	ng an	d is sı	ıneri	or in GLA co	nditio	n with	newer	kitchen and bath	room	s and	is sune	erior in location	_
as it is in a gated commun																	_
stable market.																-,,,	
3																	_
AVALL 912 COMMENT																	
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## **Market Conditions Addendum to the Appraisal Report**

File No. 58501 Page # 8 of 23 58501

58501 No. 35988450

he purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009. State CA ZIP Code 91737 City Rancho Cucamonga 5808 Hellman Ave Neighbor to Neighbor Homes LLC nstructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc. Prior 7-12 Months ventory Analysis Prior 4-6 Months Current - 3 Months Overall Trend Total # of Comparable Sales (Settled) Increasing 1 Stable Declinina 5 5 Stable Absorption Rate (Total Sales/Months) Increasing Declining 0.83 1.67 Stable Total # of Comparable Active Listings Declinina Increasing 4 5 Stable Months of Housing Supply (Total Listings/Ab.Rate) Declining Increasing 1.2 4 Median Sale & List Price, DOM, Sale/List % Prior 7-12 Months Prior 4-6 Months Current - 3 Months Overall Trend Median Comparable Sale Price Stable Declining Increasing \$1,180,000 \$1,397,000 \$1,271,000 Stable Increasing Median Comparable Sales Days on Market Declining 36 16 8 Stable Median Comparable List Price Increasing Declining \$1,150,000 \$1,654,500 \$1,650,000 Median Comparable Listings Days on Market Declining Stable Increasing 118 59 68 Median Sale Price as % of List Price Increasing Stable Declining 103.04 100 100 Seller-(developer, builder, etc.)paid financial assistance prevalent? Declining Increasing Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). CRMLS indicates there were 13 closed sales during the past 12 months and 5 of those sales contained seller concessions which is 38% of the total transactions in this market area. Prior Months 7-12: 5 Sales; 2 with concessions; 40% of sales for this period. 4-6: 3 Sales; 0 with concessions; 0% of sales for this period. 0-3: 5 Sales; 3 with concessions; 60% of sales for this period. The concessions ranged between \$2,500 and \$59,760. The median concession amount is \$15,000. Are foreclosure sales (REO sales) a factor in the market? Yes No If yes, explain (including the trends in listings and sales of foreclosed properties). The data used in the grid above does not indicate there were any REO/Short sales or other distressed properties associated with the reported transactions. However, this is not a mandatory reporting field for agents and there may be some distressed sales that were not reported. It is beyond the scope of this assignment to confirm each sale used in the Market Conditions Report. Cite data sources for above information CRMLS was the data source used to complete the Market Conditions Addendum. 9/24/2024 Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions, As seen above the market trend has been relatively stable in the last year which may be due to lower prices, low interest rates and a shortage of listings. Local MLS is used to provide this information. All appraiser data supports a stable market in the last 6 months. Trends above are considered stable if change from 4-6 months to current is between 90% & 110%, considered declining if less than 90% and increasing if greater than 110%. Shortage of listings is Supported with current MLS data Due to a lack of comparable sales in the area the above statistics are not reliable. The stable market is supported with local MLS and most other data sources including Data Quick. This area with a larger sample size(not comparables but sales in the area)does support a stable market If the subject is a unit in a condominium or cooperative project, complete the following: Prior 7-12 Months Prior 4-6 Months Current - 3 Months Subject Project Data Overall Trend Total # of Comparable Sales (Settled) Increasing Absorption Rate (Total Sales/Months) Stable Increasing Declining Stable Total # of Active Comparable Listings Declining Increasing Months of Unit Supply (Total Listings/Ab.Rate) Declining Stable Increasing Are foreclosure sales (REO sales) a factor in the project? If yes, indicate the number of REO listings and explain the trends in listings and sales of oreclosed properties Summarize the above trends and address the impact on the subject unit and project. Signature Signature Appraiser Name Supervisory Appraiser Name George A Hernandez Performance Real Estate Appraisal Company Address Company Address 2611 W Windhaven Dr, Rialto, CA 92377-3699 State CA State License/Certification # AR038128 mail Address Email Address hernandez.george@gmail.com

Freddie Mac Form 71 March 2009

58501 ile No. 35988450

#### UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

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.

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.

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.

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.

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.

#### 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.

02

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 residence 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.

File No. 58501 Page # 10 of 23

#### UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Quality Ratings and Definitions (continued)

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**

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

#### Example:

3.2 indicates three full baths and two half baths.

# UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
A	Adverse	Location & View
ArmLth	Arms Length Sale	Sale or Financing Concessions
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
В	Beneficial	Location & View
Cash	Cash	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
Comm	Commercial Influence	Location
C	Contracted Date	Date of Sale/Time
Conv	Conventional	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
DOM	Days On Market	Data Sources
е	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
Ind	Industrial	Location & View
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
Listing	Listing	Sale or Financing Concessions
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
BsyRd	Busy Road	Location
0	Other	Basement & Finished Rooms Below Grade
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
r	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
S	Settlement Date	Date of Sale/Time
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sgm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
W	Withdrawn Date	Date of Sale/Time
WO	Walk Out Basement	Basement & Finished Rooms Below Grade
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
WtrFr	Water Frontage	Location
Wtr	Water View	View
Woods	Woods View	View
	110040 11011	1

Other Appraiser-Defined Abbreviations

Abbreviation	Full Name	Fields Where This Abbreviation May Appear

#### USPAP ADDENDUM

58501 File No. 35988450

00	File No. 35988450
Neighbor to Neighbor Homes LLC	
roperty Address 5808 Hellman Ave	
10	County San Bernardino State CA Zip Code 91737
Tanono Gadamonga	Gail Demarding
ender Wedgewood Inc	
This report was prepared under the following USPAP reporting option:	
This report was prepared under the following OSFAF reporting option.	
Appraisal Report This report was prepared in ac	cordance with USPAP Standards Rule 2-2(a).
Restricted Appraisal Report This report was prepared in ac	cordance with USPAP Standards Rule 2-2(b).
Reasonable Exposure Time	
•	and the state of t
My opinion of a reasonable exposure time for the subject property at the market value	e stated in this report is: 0-90 Days
The final opinion of value is determined using the exposure t	ime of 0-90 days. Exposure time is determined using information gathered
through sales verification and statistical information about da	vs on market
	1
Additional Cartifications	
Additional Certifications	
I certify that, to the best of my knowledge and belief:	
I have NOT performed services, as an appraiser or in any other capacity, regard	ing the property that is the subject of this report within the
	וואַ מוס איסאסיגאַ מומנ וס מוס סטטןפטנ טו מווס ופאטוג שומוווו מוצ
three-year period immediately preceding acceptance of this assignment.	
I HAVE performed services, as an appraiser or in another capacity, regarding the	e property that is the subject of this report within the three-year
period immediately preceding acceptance of this assignment. Those services at	e described in the comments below.
The statements of feet contained in this variet are true and correct	
- The statements of fact contained in this report are true and correct.	
- The reported analyses, opinions, and conclusions are limited only by the re	eported assumptions and limiting conditions and are my personal, impartial, and unbiased
professional analyses, opinions, and conclusions.	
- Unless otherwise indicated. I have no present or prospective interest in the	property that is the subject of this report and no personal interest with respect to the parties
	proporty that to the dabject of the report and no percental interest with respect to the parties
involved.	
- I have no bias with respect to the property that is the subject of this report	or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing of	reporting predetermined results.
	ne development or reporting of a predetermined value or direction in value that favors the cause of
	, , , ,
	It, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has	as been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that
were in effect at the time this report was prepared.	
- Unless otherwise indicated, I have made a personal inspection of the prop	arty that is the cubiact of this report
- Unless otherwise indicated, no one provided significant real property appra	isal assistance to the person(s) signing this certification (if there are exceptions, the name of each
individual providing significant real property appraisal assistance is stated els	ewhere in this report).
Additional Comments	
Additional Comments	
16	
	ding the property that is the subject of this report within the three-year period
immediately preceding acceptance of this assignment.	
APPRAISER:	SUPERVISORY APPRAISER: (only if required)
1/1/	oor Entroom Art Antoent (omy ir required)
Street visit	Circohyan
Signature:	Signature:
Name: George A Hernandez	Name:
Date Signed: 09/27/2024	Date Signed:
00/21/2021	State Certification #:
7111000120	
or State License #:	or State License #:
State: CA	State:
Expiration Date of Certification or License: 08/25/2025	Expiration Date of Certification or License:
OGIZOIZOZO	
Effective Date of Appraisal: 09/25/2024	Supervisory Appraiser Inspection of Subject Property:
	Did Not Exterior-only from Street Interior and Exterior

# **Subject Photo Page**

Borrower	Neighbor to Neighbor Homes LLC							
Property Address	5808 Hellman Ave							
City	Rancho Cucamonga	County	San Bernardino	State	CA	Zip Code	91737	
Lender/Client	Wedgewood Inc							





**Subject Front** 

**Subject Street** 

Comments: Comme





**Subject Street** 

**Subject Address** 

Comments: Comments:

## **Comparable Photo Page**

Borrower	Neighbor to Neighbor Homes LLC							
Property Address	5808 Hellman Ave							
City	Rancho Cucamonga	County	San Bernardino	State	CA	Zip Code	91737	
Lender/Client	Wedgewood Inc							



## Comparable 1

9084 Laramie Dr

Prox. to Subject 0.98 miles N Sales Price 1,325,000 Gross Living Area 4,270 Total Rooms 11 Total Bedrooms 5 Total Bathrooms 4.1 Location N;Res; View N;Res; 22752 sf Site Quality Q4 Age 34



## Comparable 2

6004 Eastwood Ave

Prox. to Subject 0.28 miles SW Sales Price 1,395,000 Gross Living Area 3,057 Total Rooms 11 Total Bedrooms 4 Total Bathrooms 3.0 Location N;Res; N;Res; View Site 20045 sf Quality Q4 Age 47



## Comparable 3

6035 Falling Tree Ln

0.34 miles SW Prox. to Subject Sales Price 1,397,000 Gross Living Area 3,309 Total Rooms 11 Total Bedrooms Total Bathrooms 3.0 Location N;Res; N;Res; View Site 20091 sf Q4 Quality Age 47

## **Comparable Photo Page**

Borrower	Neighbor to Neighbor Homes LLC							
Property Address	5808 Hellman Ave							
City	Rancho Cucamonga	County	San Bernardino	State	CA	Zip Code	91737	
Lender/Client	Wedgewood Inc							



# Comparable 4

9485 Sherwood Dr

Age

Prox. to Subject 0.66 miles NE Sale Price 1,480,000 Gross Living Area 3,804 Total Rooms 11 Total Bedrooms 5 Total Bathrooms 4.1 Location N;Res;Gated N;Res; 20038 sf View Site Q4 Quality

21



## Comparable 5

6133 Jadeite Ave

Prox. to Subject 0.71 miles SE Sale Price 1,350,000 3,641 Gross Living Area Total Rooms 11 Total Bedrooms 5 Total Bathrooms 4.1 Location N;Res; N;Res; View Site 10225 sf Quality Q4 Age 19

#### Comparable 6

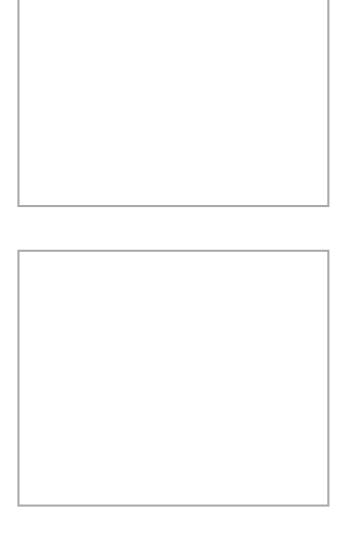
Prox. to Subject
Sale Price
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location
View
Site
Quality
Age

# **Photograph Addendum**

Borrower	Neighbor to Neighbor Homes LLC								
Property Address	5808 Hellman Ave								
City	Rancho Cucamonga	County	San Bernardino	Sta	te (	CA	Zip Code	91737	
Lender/Client	Wedgewood Inc								

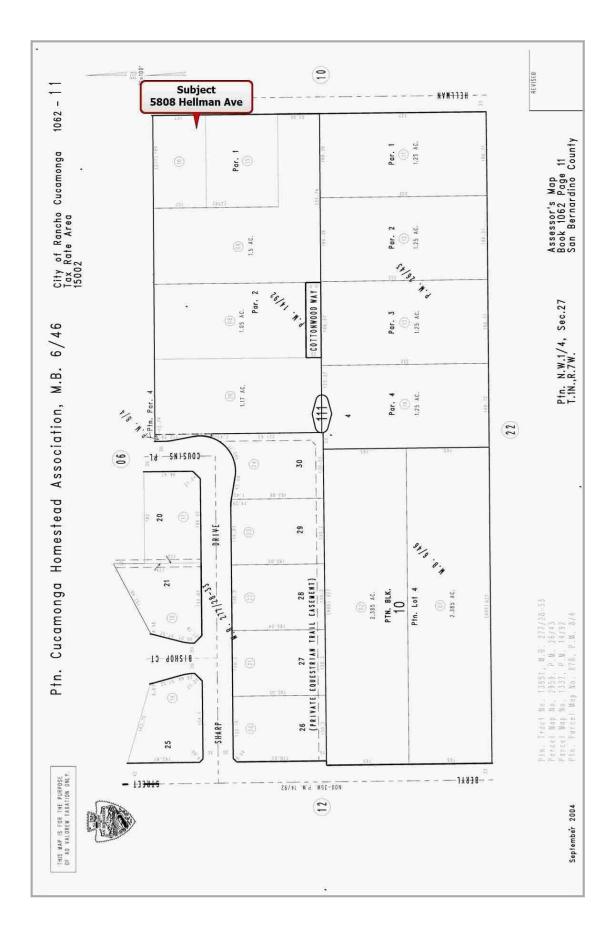


9485 Sherwood Dr



## **Plat Map**

Borrower	Neighbor to Neighbor Homes LLC							
Property Address	5808 Hellman Ave							
City	Rancho Cucamonga	County	San Bernardino	State	CA	Zip Code	91737	
Landar/Cliant	Wadaawaad Inc							





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

# George A. Hernandez

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

"Certified Residential Real Estate Appraiser"

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

BREA APPRAISER IDENTIFICATION NUMBER:

AR 038128

Effective Date:

August 26, 2023

Date Expires:

August 25, 2025

Angela Jemmott, Bureau Chief, BREA

3071479

#### E&0

Accelerant National Insurance Company

(A Stock Company) 400 Northridge Road, Suite 800 Sandy Springs, GA 30350

# 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 EXTENDED REPORTING PERIOD.

#### PLEASE READ YOUR POLICY CAREFULLY.

Policy Number: NAX40PL106356-00 Renewal of: New

1. Named Insured: George A Hernandez

Address: 2611 W Windhaven Dr Rialto, CA 92377

3. Policy Period: From: December 14, 2023 To: December 14, 2024

12:01 A.M. Standard Time at the address of the Named Insured as stated in item 2. Above.

4. Limit of Liability: Each Claim Policy Aggregate Damages Limit of Liability 4A. \$1,000,000 4C. \$1,000,000 Claim Expenses Limit of Liability 4B. \$1,000,000 4D. \$1,000,000

5. Deductible (Inclusive of Claims Expenses):

Each Claim Aggregate 5A. \$500 5B. \$1,000

6. Policy Premium: \$ 680

7. Retroactive Date: December 14, 2005

8. Notice to Company: Notice of a Claim or Potential Claim should be sent to:

OREP Insurance Services: info@orep.org 6353 El Cajon Blvd, Suite 124-605

San Diego, CA 92115

9. Program Administrator: OREP Insurance Services, LLC - appraisers@orep.org

10. Forms and Endorsements Attached at Policy Inception: See Schedule of Forms

If required by state law, this policy will be countersigned by an authorized representative of the Company.

Date: November 14, 2023 By: Authorized Representative

N DEC 40000 04 22 Page 1 of 1

## **Location Map**

Borrower	Neighbor to Neighbor Homes LLC							
Property Address	5808 Hellman Ave							
City	Rancho Cucamonga	County	San Bernardino	State	CA	Zip Code	91737	
Lender/Client	Wedgewood Inc							



## **Aerial Photo**

Borrower	Neighbor to Neighbor Homes LLC							
Property Address	5808 Hellman Ave							
City	Rancho Cucamonga	County	San Bernardino	State	CA	Zip Code	91737	
Lender/Client	Wedgewood Inc							



# **Market Direction**



Month	Sale Price, Median
Oct 2023	\$785,000
Nov 2023	\$820,000
Dec 2023	\$789,000
Jan 2024	\$716,000
Feb 2024	\$740,000
Mar 2024	\$748,888
Apr 2024	\$795,000
May 2024	\$810,000
Jun 2024	\$828,000
Jul 2024	\$830,000
Aug 2024	\$780,000
Sep 2024	\$774,500

#### Search Criteria

Time frame is from Oct 2023 to Sep 2024 Property Sub Type is 'Single Family Residence' Special Listing Conditions is 'Standard' City is 'Rancho Cucamonga' Results calculated from 797 listings

File No. 58501 Page # 23 of 23

# **Data Entry Report**

Borrower	Neighbor to Neighbor Homes LLC							
Property Address	5808 Hellman Ave							
City	Rancho Cucamonga	County	San Bernardino	State	CA	Zip Code	91737	
Lender/Client	Wedgewood Inc							

CoreLogic		<u>Data</u>	a Entry		Marshall & Swift SwiftEstimator			
Property Address 5808	Hellman Ave, Ra	ncho Cucamonga	, CA - 91737				Reference	# 1262453
Building Characteristics #. of Stories Two Story 1	00 %	Tota	al Floor Area	3661 sq. ft.		M&S Qualit	y 4.0 (Go	ood)
<u>Improvements</u>								
Foundation* Crawlspace	100 %	Exterior Walls	Exterio		100 %	Ba Full Baths	ths*	4 count
Crawispace	100 %	Roofing	,	Concrete Tile		Half Baths		1 count
<u>HVAC</u>			Ameniti	es_		Garages	/ Carport	
Varmed & Cooled Air	100 %	Pools & Spas	Residentia Gunite, Cu Decking	al Pool, ustom, Incl	500 sq. ft.	Attached Garage		740 sq. f
Building Depreciation  Age/Life (Straight Line)	Effective Age	30 years Typio	cal Life 70 yea	ars				
Adjustments		7 7						
Local Multiplier 1.140	'	• • • • • • • • • • • • • • • • • • • •	•	fild (Default)		Seismic Adjustment	,	,
Architects Fee % 3.60 (I Report Date 09/202	,	Foundation A Hillside A	•	lild (Default) lat (Default)		Wind Adjustment Story Height	,	,
			of and an instrument	//alamada ai	(the estimated	com/AlamodeTotal/verify		