

**APPRAISAL OF**



**LOCATED AT:**

626 Price St  
Daly City, CA 94014

**FOR:**

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

**BORROWER:**

Neighbor to Neighbor Homes LLC

**AS OF:**

September 27, 2024

**BY:**

Irina Kurtsevaya

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

File Number: 36000164

In accordance with your request, I have appraised the real property at:

626 Price St  
Daly City, CA 94014

The purpose of this appraisal is to develop an opinion of the market value of the subject property, as improved. The property rights appraised are the fee simple interest in the site and improvements.

In my opinion, the market value of the property as of September 27, 2024 is:

\$1,150,000  
One Million One Hundred Fifty Thousand Dollars

The attached report contains the description, analysis and supportive data for the conclusions, final opinion of value, descriptive photographs, limiting conditions and appropriate certifications.

  
Irina Kurtsevaya

Exterior-Only Inspection Residential Appraisal Report

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

Property Address **626 Price St** City **Daly City** State **CA** Zip Code **94014**  
 Borrower **Neighbor to Neighbor Homes LLC** Owner of Public Record **Gurbindo Gladys** County **San Mateo**  
 Legal Description **R1 Lot 81 Block 3 Blossom Valley Unit No 1 RSM**  
 Assessor's Parcel # **003-415-310** Tax Year **2023** R.E. Taxes \$ **2,112**  
 Neighborhood Name **Blossom Valley** Map Reference **TB/687-D4** Census Tract **6005.02**  
 Occupant  Owner  Tenant  Vacant Special Assessments \$ **0**  PUD HOA \$ **0**  per year  per month  
 Property Rights Appraised  Fee Simple  Leasehold  Other (describe)  
 Assignment Type  Purchase Transaction  Refinance Transaction  Other (describe) **Servicing**  
 Lender/Client **Wedgewood Inc** Address **2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278**  
 Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal?  Yes  No  
 Report data source(s) used, offering price(s), and date(s). **According to SFARMLS records there have been no offerings of the subject within the prior 12 months.**

I  did  did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.  
 Contract Price \$ \_\_\_\_\_ Date of Contract \_\_\_\_\_ Is the property seller the owner of public record?  Yes  No Data Source(s) \_\_\_\_\_  
 Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower?  Yes  No  
 If Yes, report the total dollar amount and describe the items to be paid. \_\_\_\_\_

**Note: Race and the racial composition of the neighborhood are not appraisal factors.**

Neighborhood Characteristics			One-Unit Housing Trends			One-Unit Housing		Present Land Use %	
Location	<input type="checkbox"/> Urban	<input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE	One-Unit	100 %
Built-Up	<input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply	<input type="checkbox"/> Shortage	<input checked="" type="checkbox"/> In Balance	<input type="checkbox"/> Over Supply	\$(000)	(yrs)	2-4 Unit	0 %
Growth	<input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time	<input checked="" type="checkbox"/> Under 3 mths	<input type="checkbox"/> 3-6 mths	<input type="checkbox"/> Over 6 mths	900 Low	1	Multi-Family	0 %
Neighborhood Boundaries	<b>E Market St in the South, Freeway 280 in the North, Guadalupe Canyon Pkwy in the East, Freeway 280 in the West bound the immediate subject area.</b>					1,400 High	110	Commercial	0 %
Neighborhood Description	<b>Suburban residential environment composed of mostly row SFRs on level to rolling terrain. Supporting facilities, schools, major traffic corridors and employment centers are within 1 mile radius. Freeway 280 access is 1 mile to the west. San Francisco employment is within a 20 minute drive.</b>					1,150 Pred.	70	Other	%

Market Conditions (including support for the above conclusions) **The typical marketing time is currently under 3 months. Foreclosure and FHA financing are not prevalent. Fairly short marketing periods reflect appeal of depreciated pricing to investors. See 1004mc addendum.**

Dimensions **25x100** Area **2500 sf** Shape **Rectangular** View **N;Res;**  
 Specific Zoning Classification **R10003** Zoning Description **Single Family Residential -1 dwelling unit per lot;up to 1 unit per 3000 sq.ft.**  
 Zoning Compliance  Legal  Legal Nonconforming (Grandfathered Use)  No Zoning  Illegal (describe)  
 Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use?  Yes  No If No, describe. **Given subject's zoning and physical characteristics it's current use is the highest and best use.**

Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements—Type	Public	Private
Electricity	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Water	<input checked="" type="checkbox"/>	Street	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Gas	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Sanitary Sewer	<input checked="" type="checkbox"/>	Alley	<input type="checkbox"/>	<input type="checkbox"/>

FEMA Special Flood Hazard Area  Yes  No FEMA Flood Zone **X** FEMA Map # **06081C0029F** FEMA Map Date **08/02/2017**  
 Are the utilities and off-site improvements typical for the market area?  Yes  No If No, describe.  
 Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)?  Yes  No If Yes, describe. **Subject's site characteristics are typical of homes in the neighborhood. No adverse site factors or conditions likely to cause damage observed. See prelim. for any easements of record. Typical utility easements. ACI data was used to obtain FEMA flood zone information.**

Source(s) Used for Physical Characteristics of Property  Appraisal Files  MLS  Assessment and Tax Records  Prior Inspection  Property Owner  
 Other (describe) \_\_\_\_\_ Data Source(s) for Gross Living Area **Public records(NDCdata; Realist)**

GENERAL DESCRIPTION	GENERAL DESCRIPTION	Heating / Cooling	Amenities	Car Storage
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input checked="" type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space	<input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB	<input checked="" type="checkbox"/> Fireplace(s) # <b>1</b>	<input type="checkbox"/> None
# of Stories <b>2</b>	<input type="checkbox"/> Full Basement <input type="checkbox"/> Finished	<input type="checkbox"/> Radiant	<input type="checkbox"/> WoodStove(s) # <b>0</b>	<input checked="" type="checkbox"/> Driveway # of Cars <b>2</b>
Type <input type="checkbox"/> Det. <input checked="" type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	<input type="checkbox"/> Partial Basement <input type="checkbox"/> Finished	<input type="checkbox"/> Other	<input checked="" type="checkbox"/> Patio/Deck <b>yes</b>	Driveway Surface <b>concrete</b>
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Exterior Walls <b>WoodSiding</b>	Fuel <b>Gas</b>	<input type="checkbox"/> Porch <b>none</b>	<input checked="" type="checkbox"/> Garage # of Cars <b>2</b>
Design (Style) <b>Contemp</b>	Roof Surface <b>T&amp;G/Comp.</b>	<input type="checkbox"/> Central Air Conditioning	<input type="checkbox"/> Pool <b>None</b>	<input type="checkbox"/> Carport # of Cars <b>0</b>
Year Built <b>1976</b>	Gutters & Downspouts <b>Galv Metal</b>	<input type="checkbox"/> Individual	<input checked="" type="checkbox"/> Fence <b>Wood</b>	<input type="checkbox"/> Attached <input type="checkbox"/> Detached
Effective Age (Yrs) <b>35</b>	Window Type <b>Double/Vinyl</b>	<input checked="" type="checkbox"/> Other <b>none</b>	<input type="checkbox"/> Other <b>none</b>	<input checked="" type="checkbox"/> Built-in
Appliances <input type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven	<input checked="" type="checkbox"/> Dishwasher <input checked="" type="checkbox"/> Disposal <input type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer	<input type="checkbox"/> Other (describe)		

Finished area **above** grade contains: **6 Rooms 2 Bedrooms 2.0 Bath(s) 1,560 Square Feet of Gross Living Area Above Grade**  
 Additional features (special energy efficient items, etc.) **The subject's floorplan, equipment and amenities are typical for the market.**

Describe the condition of the property and data source(s) (including apparent needed repairs, deterioration, renovations, remodeling, etc.). **C4;Appraiser did not inspect the interior of the subject and cannot rely on 3rd parties for information to determine the interior condition of the property. No structural deficiencies were noted during exterior inspection. Subject appears to be in average condition. Exterior surfaces are in average condition. Landscaping is typical for the neighborhood. Double pane vinyl windows. The preparer assumes the interior condition of the improvements to be the same as the exterior condition of the property unless otherwise noted in the report. If the assumptions are found to be incorrect it may alter the results of the report.**

Are there any apparent physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property?  Yes  No If Yes, describe.  
**No physical deficiencies or adverse conditions noted at the time of inspection.**

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)?  Yes  No If No, describe. **The subject generally conforms to the neighborhood in use, utility and condition.**

Exterior-Only Inspection Residential Appraisal Report

There are 2 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 900,000 to \$ 1,399,000 .  
 There are 11 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 1,000,000 to \$ 1,400,000 .

SALES COMPARISON APPROACH

FEATURE	SUBJECT			COMPARABLE SALE NO. 1			COMPARABLE SALE NO. 2			COMPARABLE SALE NO. 3		
626 Price St Address Daly City, CA 94014	705 Price St San Francisco, CA 94112			37 Orange Ct Daly City, CA 94014			145 Irvington St Daly City, CA 94014					
Proximity to Subject	0.07 miles NE			0.11 miles SW			0.99 miles NE					
Sale Price	\$ 1,250,000			\$ 1,250,000			\$ 1,065,000					
Sale Price/Gross Liv. Area	\$ 0.00 sq. ft. \$ 880.28 sq. ft.			\$ 844.59 sq. ft.			\$ 719.59 sq. ft.					
Data Source(s)	MatrixMLS#81964281;DOM 7			SFMLS#81953668;DOM 10			SFMLS #81976615;DOM 13					
Verification Source(s)	Doc#29508; LP:\$1198,000			Doc#14618; LP:\$1088,000			(650) 534-7749; LP\$950,000					
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment					
Sale or Financing Concessions	ArmLth Conv;0	ArmLth Conv;0		ArmLth Conv;0		ArmLth Conv;0						
Date of Sale/Time	s06/24;c06/24	s03/24;c03/24		s03/24;c03/24		s09/24;c09/24						
Location	N;Res;	N;Res;		N;Res;		N;Res;						
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple						
Site	2500 sf	3042 sf	0	2500 sf		2350 sf	0					
View	N;Res;	N;Res;		N;Res;		N;Res;						
Design (Style)	AT2;Contemp	SD2;Contemp	-10,000	AT2;Contemp		AT2;Marina	0					
Quality of Construction	Q3	Q3		Q3		Q3						
Actual Age	48	47	0	49	0	93	45,000					
Condition	C4	C3	-100,000	C4		C4						
Above Grade	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths						
Room Count	6 2 2.0	6 4 2.0	-10,000	6 4 2.0	-10,000	6 2 1.0	10,000					
Gross Living Area 145	1,560 sq. ft.	1,420 sq. ft.	20,000	1,480 sq. ft.	0	1,480 sq. ft.	0					
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf						
Functional Utility	Average	Average		Average		Average						
Heating/Cooling	FWA none	FWA none		FWA none		FWA none						
Energy Efficient Items	None	None		None		None						
Garage/Carport	2gbi2dw	2gbi2dw		2gbi2dw		1gbi1dw	25,000					
Porch/Patio/Deck	Patio/Deck	Patio/Deck		Patio/Deck		Patio/Deck						
Fireplace	1 Fireplace	1 Fireplace		1 Fireplace		1 Fireplace						
Net Adjustment (Total)	<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ 100,000			<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ 10,000			<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 80,000					
Adjusted Sale Price of Comparables	Net Adj. -8.0% Gross Adj. 11.2% \$ 1,150,000			Net Adj. -0.8% Gross Adj. 0.8% \$ 1,240,000			Net Adj. 7.5% Gross Adj. 7.5% \$ 1,145,000					

I  did  did not research the sale or transfer history of the subject property and comparable sales. If not, explain \_\_\_\_\_

My research  did  did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data source(s) MatrixMLS/Realist

My research  did  did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data source(s) MatrixMLS/Realist

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE NO. 1	COMPARABLE SALE NO. 2	COMPARABLE SALE NO. 3
Date of Prior Sale/Transfer	07/02/2024			
Price of Prior Sale/Transfer	\$138,481			
Data Source(s)	Doc#35259	MatrixMLS; Realist	MatrixMLS; Realist	MatrixMLS; Realist
Effective Date of Data Source(s)	09/27/2024	09/27/2024	09/27/2024	09/27/2024

Analysis of prior sale or transfer history of the subject property and comparable sales The transactions in the subject ( Notice Of Trustee's Sale on 07/02/2024 Doc#35259 ; Notice Of Trustee's Sale on 09/22/2023 Doc#46395; Notice Of Trustee's Sale on 05/09/2023 Doc#21824; Notice Of Default on 11/10/2022 Doc#78902) do not affect the market condition in the area. SFARMLS data and Realist public records were used as sources of information. No other prior sale history in comparables in the past 12 months, unless noted above.

Summary of Sales Comparison Approach. Comparable 1 is the most recent sale of similar in age and style home located on the same street and assigned the most weight in this analysis.

Indicated Value by Sales Comparison Approach \$ 1,150,000

Indicated Value by: Sales Comparison Approach \$ 1,150,000 Cost Approach (if developed) \$ 0 Income Approach (if developed) \$

Sales comparison analysis was used in this valuation. An accurate cost approach could not be developed without an interior inspection.

Income approach is not applicable in valuation of single family dwellings in the neighborhood, which are not purchased based on potential rental income.

This appraisal is made  "as is,"  subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed,  subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or  subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair: Interior inspection was not included in the scope of work. This appraisal report is for use of client/assignee only.

Based on a visual inspection of the exterior areas of the subject property from at least the street, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 1,150,000 as of 09/27/2024 , which is the date of inspection and the effective date of this appraisal.

RECONCILIATION



Exterior-Only Inspection Residential Appraisal Report

58519
File No. 36000164

ADDITIONAL COMMENTS

COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) A valid cost approach cannot be performed without interior inspection and is not required by Fannie Mae. Appraiser requires an interior inspection to perform a cost analysis.

COST APPROACH

Table with columns for cost components: ESTIMATED, REPRODUCTION OR, REPLACEMENT COST NEW, OPINION OF SITE VALUE, Dwelling, Garage/Carport, Total Estimate of Cost-New, Depreciation, etc.

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$ Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM)

PUD INFORMATION

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)? Yes No Unit type(s) Detached Attached

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal name of project

Total number of phases Total number of units Total number of units sold

Total number of units rented Total number of units for sale Data source(s)

Was the project created by the conversion of an existing building(s) into a PUD? Yes No If Yes, date of conversion.

Does the project contain any multi-dwelling units? Yes No Data source(s)

Are the units, common elements, and recreation facilities complete? Yes No If No, describe the status of completion.

Are the common elements leased to or by the Homeowners' Association? Yes No If Yes, describe the rental terms and options.

Describe common elements and recreational facilities.

**Exterior-Only Inspection Residential Appraisal Report**

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

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

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

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

**INTENDED USE:** The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

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

**DEFINITION OF MARKET VALUE:** The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions\* granted by anyone associated with the sale.

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

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

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.

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

APPRAISER

Signature [Handwritten Signature]
Name Irina Kurtsevaya
Company Name Real Estate Appraisal Services
Company Address 2020 Clement St Apt 2
San Francisco, CA 94121
Telephone Number 415-387-3230
Email Address irina.appraiser@yahoo.com
Date of Signature and Report 09/30/2024
Effective Date of Appraisal 09/27/2024
State Certification # AR029969
or State License #
or Other (describe) State #
State CA
Expiration Date of Certification or License 01/16/2025

ADDRESS OF PROPERTY APPRAISED
626 Price St
Daly City, CA 94014

APPRAISED VALUE OF SUBJECT PROPERTY \$ 1,150,000

LENDER/CLIENT
Name ClearCapital.com, Inc California #1256
Company Name Wedgewood Inc
Company Address 2015 Manhattan Beach Blvd Suite 100
Redondo Beach, CA 90278
Email Address

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature
Name
Company Name
Company Address
Telephone Number
Email Address
Date of Signature
State Certification #
or State License #
State
Expiration Date of Certification or License

SUBJECT PROPERTY
[ ] Did not inspect exterior subject property
[ ] Did inspect exterior of subject property from street
Date of Inspection

COMPARABLE SALES
[ ] Did not inspect exterior of comparable sales from street
[ ] Did inspect exterior of comparable sales from street
Date of Inspection

## Uniform Appraisal Dataset Definitions

**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.



## ADDENDUM

Borrower: Neighbor to Neighbor Homes LLC

File No.: 36000164

Property Address: 626 Price St

Case No.: 58519

City: Daly City

State: CA

Zip: 94014

Lender: Wedgewood Inc

The Intended User of this appraisal report is the Lender/Client. The Intended Use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser.

### Sources of Information:

The appraisal is based on the information gathered from public records; MLS and visual external observation of subject, neighborhood and comparable properties, and any other sources identified in the report. If conflicting information is discovered, the sources deemed most reliable are given most weight.

### Neighborhood Description

The subject is located within Blossom Valley residential pocket. Subject's neighborhood is composed of almost attached wood frame SFRs on level to rolling terrain. Public schools, transportation and recreation areas are within 1 mile. Freeway 280 access is 1 mile to the west. Silicon Valley employment is within a 40 minute drive.

### Prior Sales Comments

Listing history in the 12 months preceding the effective date of the appraisal report, and the prior sale history, if any, of the subject for a minimum of three years prior to the effective date of the appraisal, unless otherwise noted in this report. I have researched, analyzed and reported on the sale/transfer history in each comparable, within one year from the date of the latest sale of the comparable. Any findings pertaining to listing and sale history of subject and comparables are reported in the report. MLS data and public records were used as sources of information.

### Comments on Sales Comparison

The appraiser's comparable search parameters began with MLS search for SFRs sold within the prior 3 months, located in the subject's neighborhood, within 1 mile from subject. Due to lack of recent activities, the comparable search parameters were extended to include sales within prior 12 months within 1 mile from subject. Those comparables utilized in this report are considered the best available at the time of inspection and most representative of the subject property.

There is a wide range of values for similar sized properties in the area reflecting differences in curb appeal, extent of remodeling, and particular location. Extremes on both sides of value range were avoided. Adjustments are based on market data, matched pair analysis and/or appraiser experience in the market area. These adjustments are considered to reflect the typical buyer's reaction based on the principle of substitution. Adjustments are made as follow.

G.L.A. difference over 100sq.ft. is adjusted at \$145/sq.ft.; bathroom \$10,000 per full bathroom; bedroom \$5,000. Lot size difference over 1,000 sq.ft. is adjusted at \$10/sq.ft. Age difference over 20 years is adjusted at \$1000 per year. Parking space is adjusted at \$25,000. Fireplace \$5,000. View amenity is adjusted at \$30,000.

Comparable 1 is the most recent sale located on the same street. Comparable 1 was adjusted for condition due to newly painting in and out, remodeled kitchen with stainless steel appliances, remodeled bathrooms, new carpets in all 4 bedrooms, all new double pane windows. Matched paired analysis was used to determine the adjustment using comparables 2 and 3 (similar condition as the subject) as a baseline.

Condition difference is adjusted at \$100,000. Detached and semidetached properties, in this locale, tend to command a higher prices than attached properties. Semidetached comp 1 is adjusted at \$10,000.

Comparable 2 is similar to the subject in GLA, age, curb appeal, condition, and located in the immediate subject area.

Comparable 3 is a 2 bedroom home in similar to the subject condition. Due to the lack of 2 bedroom sales in the Blossom Valley neighborhood, comparables 3 and 5 are the most recent sales located in the competing Original Daly City area - location adjustments are not needed.

Comparable 4 is slightly dated sale located in the immediate subject area. Comparable 4 was provided to bracket the subject's GLA. Comparable 4 has remodeled kitchen, updated bathrooms, new interior and exterior paint.

Comparable 5 is the recent sale of 2-bedroom property located in the Original Daly City area - location adjustment is not needed. It has remodeled kitchen, and updated bathroom. It offers a panoramic area view which does appear to have a positive impact on value and marketability. Comparables 1, 2, 3, and 4 are similar to the subject view and were used in paired sales analysis to determine the adjustment rate. View amenity is adjusted at \$30,000.

### Final Reconciliation

Sales comparison analysis has been assigned most weight. Cost approach supports market data with limited reliability because of depreciation and land value estimates. Income approach is not used in this analysis because it is not considered relevant in valuation of owner-occupied single family homes in this market area.

**ADDENDUM**

Borrower: Neighbor to Neighbor Homes LLC

File No.: 36000164

Property Address: 626 Price St

Case No.: 58519

City: Daly City

State: CA

Zip: 94014

Lender: Wedgewood Inc

**Appraiser Independence Statement:**

The appraiser has prepared the appraisal in full compliance with with the Appraiser Independence Requirements and the Truth in Lending Act, Regulation Z, Section 226.42 as set by FNMA on 10/15/2010 and has not performed, participated in, or been associated with any activity in violation of these requirements.

The Intended User of this appraisal report is the Lender/Client. The Intended Use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser.

This appraisal report has been completed utilizing digital transfer of information including signatures and photographs. The digitally transferred signature is protected and controlled by the appraiser through electronic password.

Market Conditions Addendum to the Appraisal Report

The 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.

Property Address 626 Price St City Daly City State CA Zip Code 94014

Borrower Neighbor to Neighbor Homes LLC

Instructions: 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.

Table with columns: Inventory Analysis, Prior 7-12 Months, Prior 4-6 Months, Current - 3 Months, Overall Trend. Rows include Total # of Comparable Sales, Absorption Rate, Total # of Comparable Active Listings, Months of Housing Supply, Median Sale & List Price, etc.

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.). Seller concessions in the area are typically expressed in the form of contribution toward buyers closing costs.

Are foreclosure sales (REO sales) a factor in the market? [X] Yes [ ] No If yes, explain (including the trends in listings and sales of foreclosed properties). REO sales are common in the subject area and still a factor by affecting the lower end of value range.

Cite data sources for above information. NDC/public records and MLS were used as sources to assist in collecting information.

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. The typical market exposure period of less than 3 months reflects the appeal of depreciated pricing.

If the subject is a unit in a condominium or cooperative project, complete the following: Project Name:

Table with columns: Subject Project Data, Prior 7-12 Months, Prior 4-6 Months, Current - 3 Months, Overall Trend. Rows include Total # of Comparable Sales, Absorption Rate, Total # of Active Comparable Listings, Months of Unit Supply.

Are foreclosure sales (REO sales) a factor in the project? [ ] Yes [ ] No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.

Summarize the above trends and address the impact on the subject unit and project.

APPRAISER

Signature [Handwritten Signature] Name Irina Kurtsevaya Company Name Real Estate Appraisal Services Company Address 2020 Clement St Apt 2 San Francisco, CA 94121 State License/Certification # AR029969 State CA Email Address irina.appraiser@yahoo.com

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature \_\_\_\_\_ Name \_\_\_\_\_ Company Name \_\_\_\_\_ Company Address \_\_\_\_\_ State License/Certification # \_\_\_\_\_ State \_\_\_\_\_ Email Address \_\_\_\_\_

MARKET RESEARCH & ANALYSIS

CONDO/CO-OP PROJECTS

APPRAISER

USPAP ADDENDUM

58519  
File No. 36000164

Borrower: Neighbor to Neighbor Homes LLC  
 Property Address: 626 Price St  
 City: Daly City County: San Mateo State: CA Zip Code: 94014  
 Lender: Wedgewood Inc

APPRAISAL AND REPORT IDENTIFICATION

This report was prepared under the following USPAP reporting option:

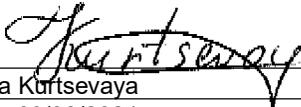
**Appraisal Report** A written report prepared under Standards Rule 2-2(a).  
 **Restricted Appraisal Report** A written report prepared under Standards Rule 2-2(b).

**Reasonable Exposure Time**  
 My opinion of a reasonable exposure time for the subject property at the market value stated in this report is: \_\_\_\_\_  
 The reasonable exposure time for the subject is currently under 3 months.

**Additional Certifications**

I have performed **NO** services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.  
 I **HAVE** performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

**Additional Comments**

<p><b>APPRAISER:</b></p> <p>Signature: <u></u>          Name: <u>Irina Kurtsevaya</u>          Date Signed: <u>09/30/2024</u>          State Certification #: <u>AR029969</u>          or State License #: _____          or Other (describe): _____ State #: _____          State: <u>CA</u>          Expiration Date of Certification or License: <u>01/16/2025</u>          Effective Date of Appraisal: <u>09/27/2024</u></p>	<p><b>SUPERVISORY APPRAISER (only if required):</b></p> <p>Signature: _____          Name: _____          Date Signed: _____          State Certification #: _____          or State License #: _____          State: _____          Expiration Date of Certification or License: _____          Supervisory Appraiser inspection of Subject Property:  <input type="checkbox"/> Did Not    <input type="checkbox"/> Exterior-only from street    <input type="checkbox"/> Interior and Exterior</p>
--	--

Borrower: Neighbor to Neighbor Homes LLC

File No.: 36000164

Property Address: 626 Price St

Case No.: 58519

City: Daly City

State: CA

Zip: 94014

Lender: Wedgewood Inc

**626 Price St, Daly City, CA 94014-2131, San Mateo County - Auction**

APN: 003-415-310 CLIP: 3183329371

	Beds	Full Baths	Half Baths	Sale Price	Sale Date
	2	2	N/A	\$55,000	N/A
	Bldg Sq Ft	Lot Sq Ft	Yr Built	Type	
	1,560	2,500	1976	SFR	

OWNER INFORMATION			
Owner Name	Gurbindo Gladys	Tax Billing Zip	94014
Tax Billing Address	626 Price St	Tax Billing Zip+4	2131
Tax Billing City & State	Daly City, CA	Owner Occupied	Yes

LOCATION INFORMATION			
School District	Jefferson Un	Property Carrier Route	C053
Community College District	San Mateo Junior	Zoning	R10003
Elementary School District	Jefferson Basic	Market Area	691
Census Tract	6005.02	Within 250 Feet of Multiple Flood Zone	No

TAX INFORMATION			
APN	003-415-310	Tax Area	005035
Exemption(s)	Homeowner	Block ID	3
% Improved	87%	Lot Number	81
Legal Description	R1 LOT 81 BLOCK 3 BLOSSOM VALLEY UNIT NO 1 RSM		

ASSESSMENT & TAX			
Assessment Year	2024	2023	2022
Assessed Value - Total	\$151,034	\$148,074	\$145,172
Assessed Value - Land	\$19,225	\$18,849	\$18,480
Assessed Value - Improved	\$131,809	\$129,225	\$126,692
YOY Assessed Change (\$)	\$2,960	\$2,902	
YOY Assessed Change (%)	2%	2%	
Tax Year	Total Tax	Change (\$)	Change (%)
2021	\$1,909		
2022	\$2,125	\$216	11.33%
2023	\$2,112	-\$13	-0.61%

CHARACTERISTICS			
Land Use - CoreLogic	SFR	Total Baths	2
Land Use - County	Single Family	Full Baths	2
Lot Frontage	25	Fireplaces	1
Lot Depth	100	Heat Type	Central
Lot Acres	0.0574	Cooling Type	Central
Lot Area	2,500	Parking Type	Basement Garage
Style	Bungalow	Garage Capacity	2
Year Built	1976	Garage Sq Ft	440
Gross Area	2,000	Roof Material	Tar & Gravel
Building Sq Ft	1,560	Construction	Frame
Above Gnd Sq Ft	1,560	Exterior	Wood Siding
Ground Floor Area	1,050	Other Impvs	Fence
2nd Floor Area	510	Equipment	Range Oven, Dishwasher, Disposal, Range Hood
Stories	2	Water	Public
Basement Sq Feet	440	Sewer	Public Service
Basement Type	Unfinished	Condition	Excellent
Total Rooms	6	Quality	Average
Bedrooms	2		

LAST MARKET SALE & SALES HISTORY			
Recording Date	11/10/1976	Document Number	AK45054
Sale Price	\$55,000	Deed Type	Deed (Reg)
Price Per Square Feet	\$35.26	Owner Name	Gurbindo Gladys

Borrower: Neighbor to Neighbor Homes LLC

File No.: 36000164

Property Address: 626 Price St

Case No.: 58519

City: Daly City

State: CA

Zip: 94014

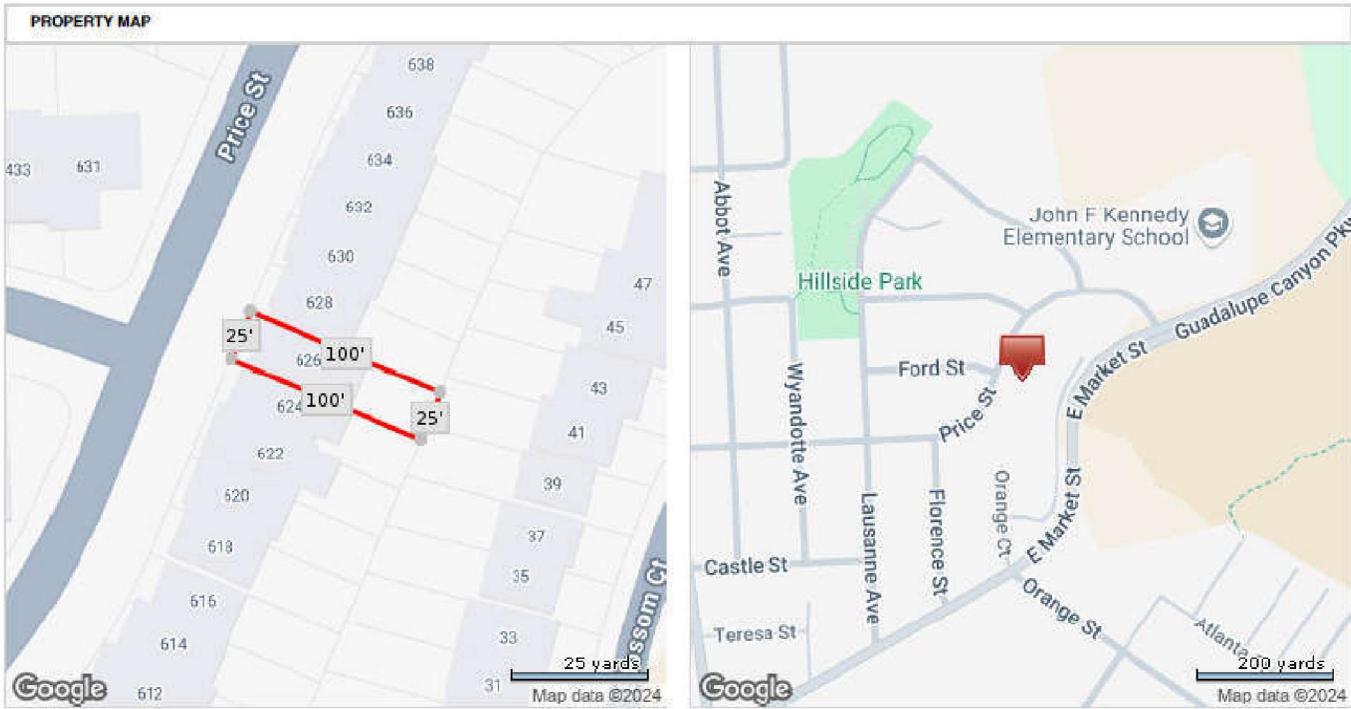
Lender: Wedgewood Inc

Recording Date	11/10/1976	01/1976
Sale Price	\$55,000	\$47,200
Buyer Name	Gurbindo Eugenio & Gurbindo Gladys	
Buyer Name 2	Gurbindo Gladys	
Document Number	AK45054	
Document Type	Deed (Reg)	Deed (Reg)

MORTGAGE HISTORY					
Mortgage Date	06/30/2004	06/24/2003	08/10/2001	09/04/1997	06/25/1997
Mortgage Amount	\$200,000	\$175,000	\$130,000	\$25,000	\$75,000
Mortgage Lender	Washington Mutual Bk Fa	Pricelinemortgage	Alliance Mtg Co	Bank Of America	Bank Of America
Mortgage Code	Conventional	Conventional	Conventional	Conventional	Conventional
Mortgage Type	Refi	Refi	Refi	Refi	Refi

Mortgage Date	09/08/1993
Mortgage Amount	\$55,000
Mortgage Lender	Western Fsb
Mortgage Code	Conventional
Mortgage Type	Refi

FORECLOSURE HISTORY				
Document Type	Notice Of Trustee's Sale	Notice Of Trustee's Sale	Notice Of Trustee's Sale	Notice Of Default
Default Date				11/10/2022
Foreclosure Filing Date	07/02/2024	09/22/2023	05/09/2023	11/10/2022
Recording Date	07/02/2024	09/22/2023	05/09/2023	11/14/2022
Document Number	35259	46395	21824	78902
Default Amount				\$30,800
Final Judgment Amount	\$138,481	\$129,649	\$131,260	
Original Doc Date	06/24/2003	06/24/2003	06/24/2003	06/24/2003
Original Document Number	173176	173176	173176	173176



\*Lot Dimensions are Estimated

LOCATION MAP

Borrower: Neighbor to Neighbor Homes LLC

File No.: 36000164

Property Address: 626 Price St

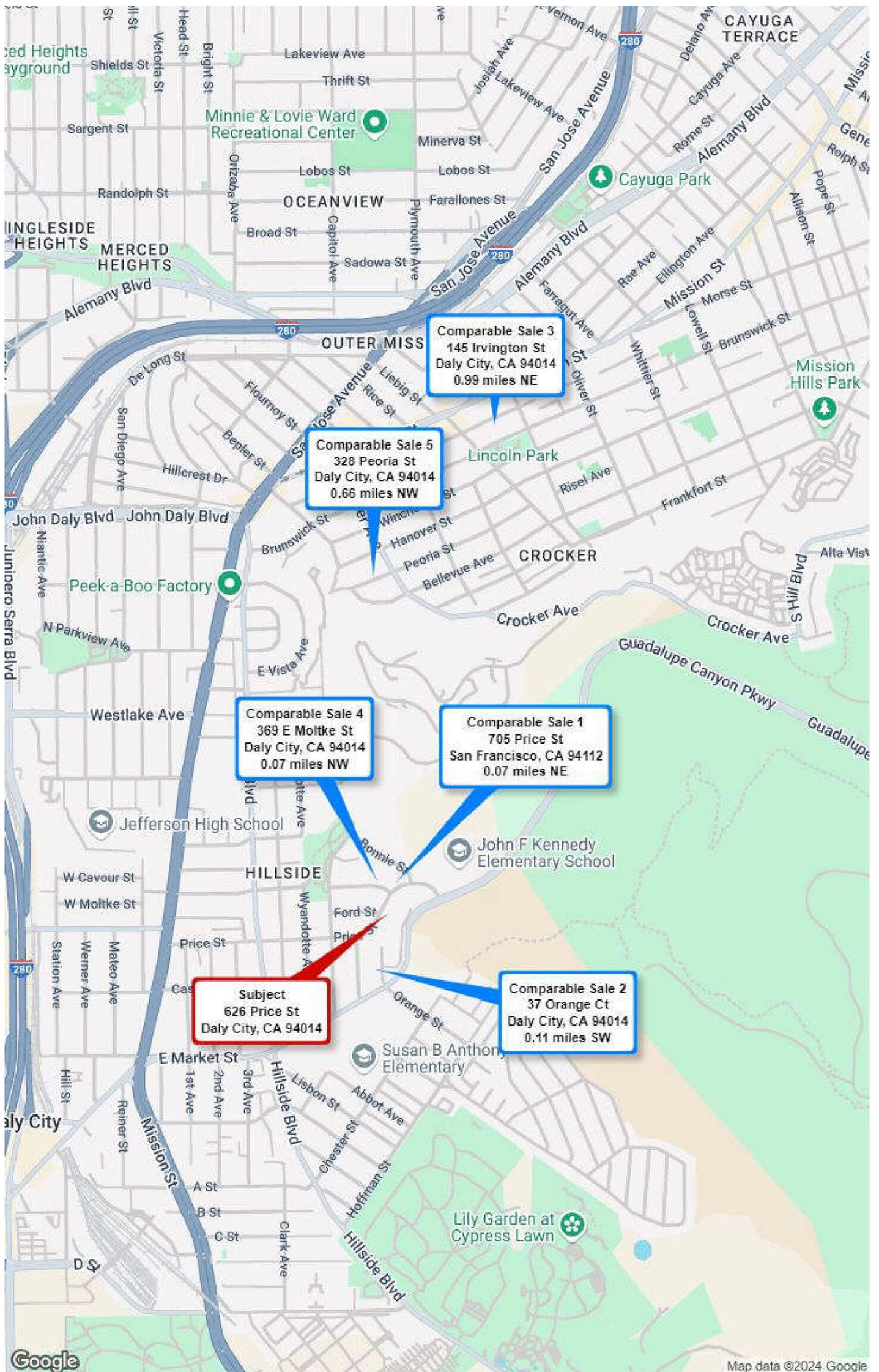
Case No.: 58519

City: Daly City

State: CA

Zip: 94014

Lender: Wedgewood Inc



AERIAL MAP

Borrower: Neighbor to Neighbor Homes LLC

File No.: 36000164

Property Address: 626 Price St

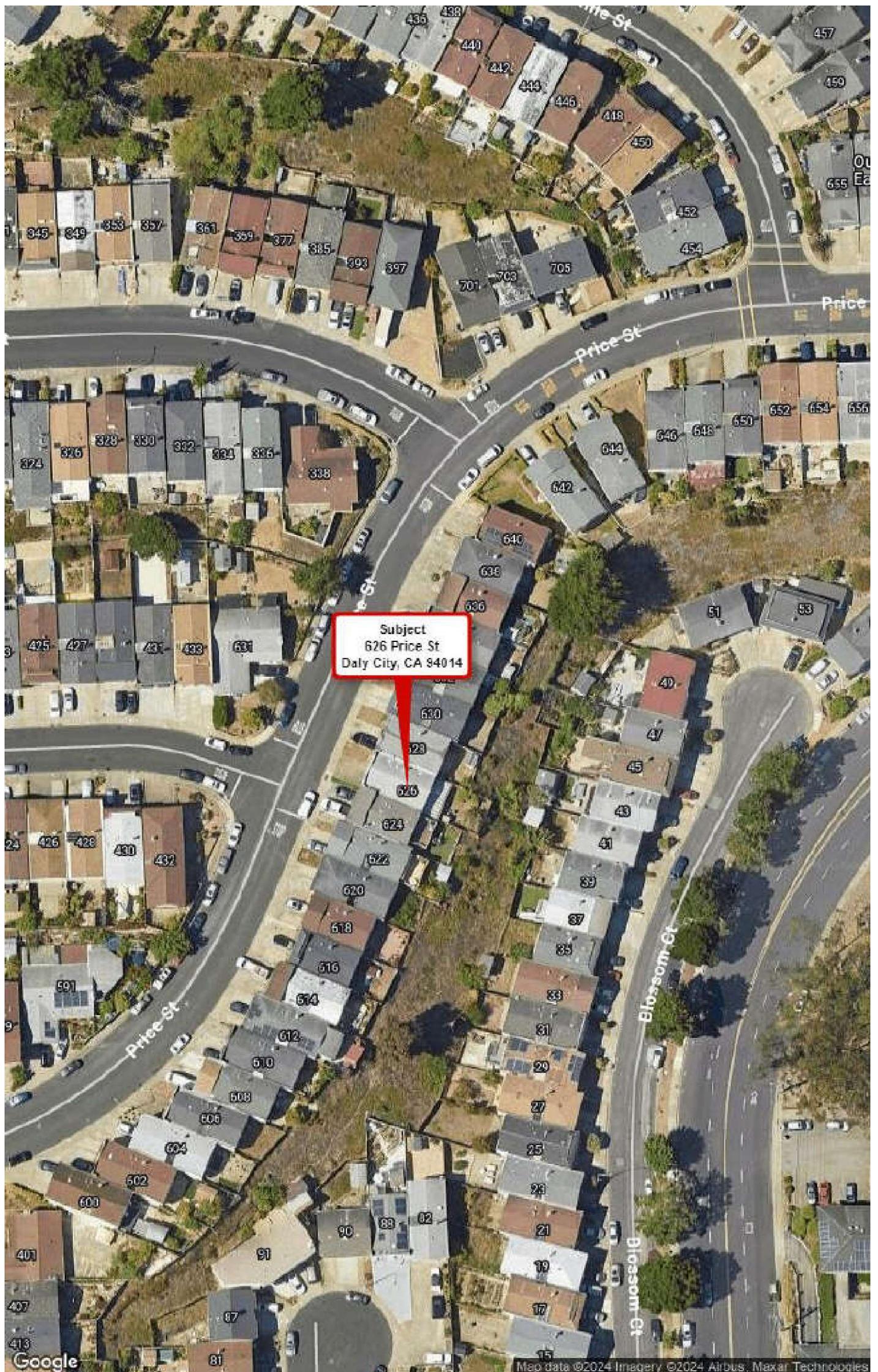
Case No.: 58519

City: Daly City

State: CA

Zip: 94014

Lender: Wedgewood Inc



Subject  
626 Price St  
Daly City, CA 94014

PLAT MAP

Borrower: Neighbor to Neighbor Homes LLC

File No.: 36000164

Property Address: 626 Price St

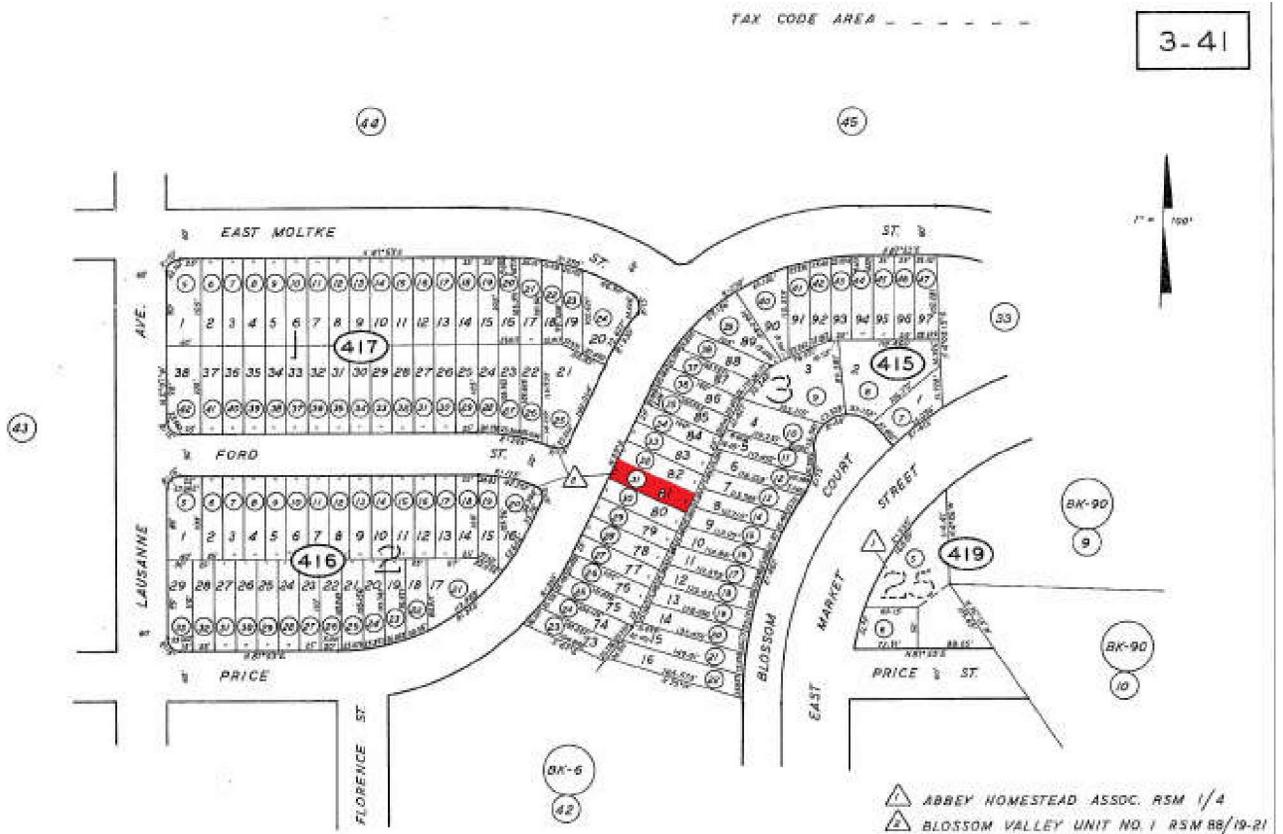
Case No.: 58519

City: Daly City

State: CA

Zip: 94014

Lender: Wedgewood Inc



**SUBJECT PROPERTY PHOTO ADDENDUM**

Borrower: Neighbor to Neighbor Homes LLC	File No.: 36000164	
Property Address: 626 Price St	Case No.: 58519	
City: Daly City	State: CA	Zip: 94014
Lender: Wedgewood Inc		



**FRONT VIEW OF  
SUBJECT PROPERTY**

Appraised Date: September 27, 2024  
Appraised Value: \$ 1,150,000



**STREET SCENE**

Borrower: Neighbor to Neighbor Homes LLC  
Property Address: 626 Price St  
City: Daly City  
Lender: Wedgewood Inc

File No.: 36000164  
Case No.: 58519  
State: CA  
Zip: 94014



Street scene - opposite view



View in front of subject property  
(across the street)



Left side

Borrower: Neighbor to Neighbor Homes LLC  
Property Address: 626 Price St  
City: Daly City  
Lender: Wedgewood Inc

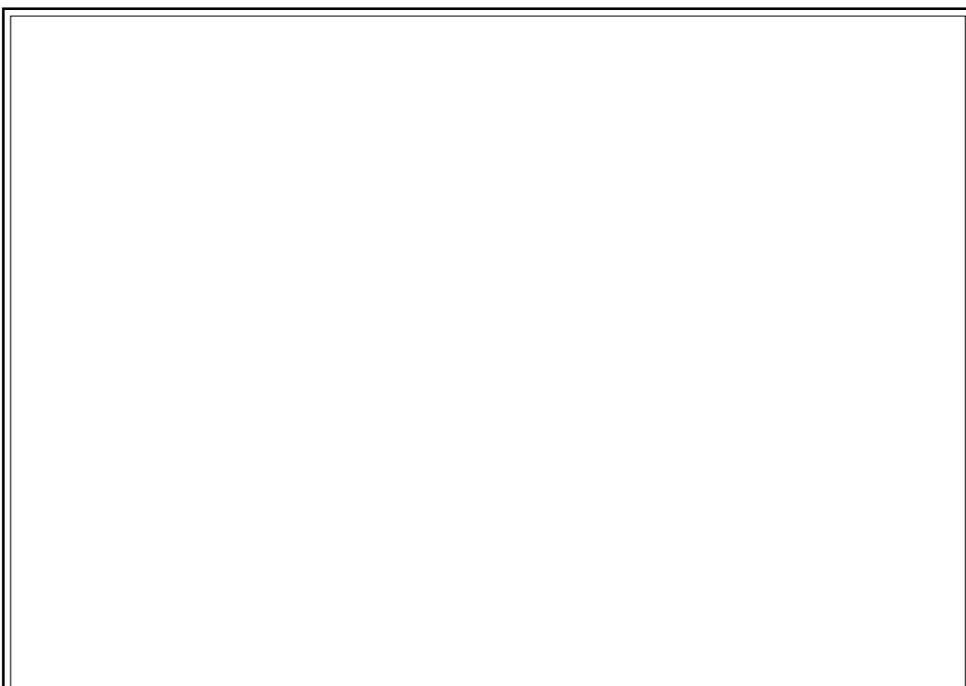
File No.: 36000164  
Case No.: 58519  
State: CA  
Zip: 94014



Right side



Address verification



**COMPARABLE PROPERTY PHOTO ADDENDUM**

Borrower: Neighbor to Neighbor Homes LLC	File No.: 36000164	
Property Address: 626 Price St	Case No.: 58519	
City: Daly City	State: CA	Zip: 94014
Lender: Wedgewood Inc		



**COMPARABLE SALE #1**

705 Price St  
San Francisco, CA 94112  
Sale Date: s06/24;c06/24  
Sale Price: \$ 1,250,000



**COMPARABLE SALE #2**

37 Orange Ct  
Daly City, CA 94014  
Sale Date: s03/24;c03/24  
Sale Price: \$ 1,250,000



**COMPARABLE SALE #3**

145 Irvington St  
Daly City, CA 94014  
Sale Date: s09/24;c09/24  
Sale Price: \$ 1,065,000

**COMPARABLE PROPERTY PHOTO ADDENDUM**

Borrower: Neighbor to Neighbor Homes LLC	File No.: 36000164	
Property Address: 626 Price St	Case No.: 58519	
City: Daly City	State: CA	Zip: 94014
Lender: Wedgewood Inc		



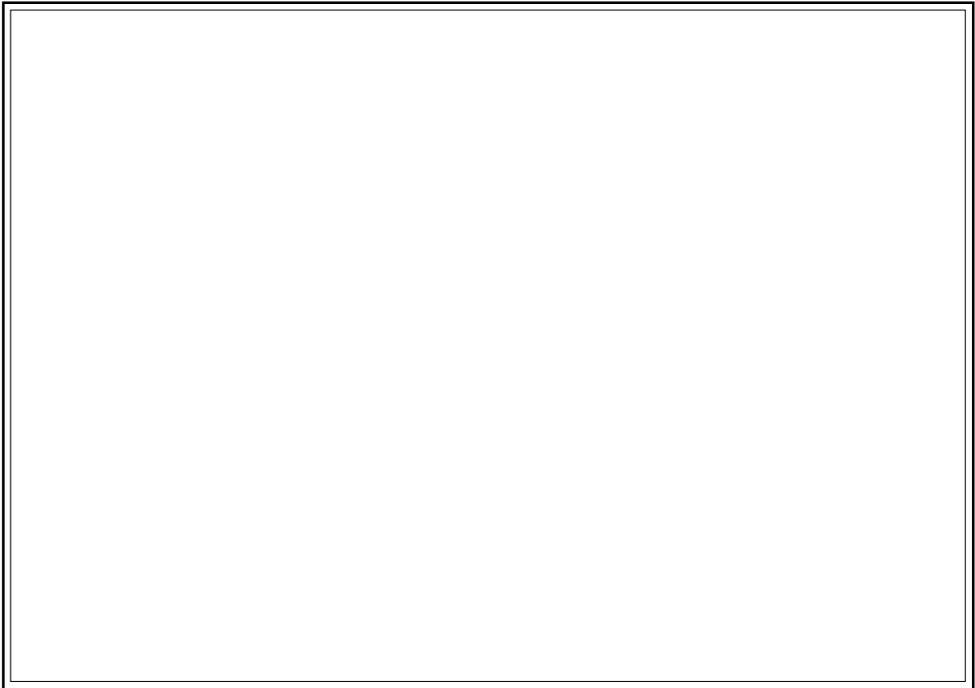
**COMPARABLE SALE #4**

369 E Moltke St  
Daly City, CA 94014  
Sale Date: s02/24;c02/24  
Sale Price: \$ 1,305,000



**COMPARABLE SALE #5**

328 Peoria St  
Daly City, CA 94014  
Sale Date: s09/24;c09/24  
Sale Price: \$ 1,150,000



**COMPARABLE SALE #6**

Sale Date:  
Sale Price: \$

Borrower: Neighbor to Neighbor Homes LLC

File No.: 36000164

Property Address: 626 Price St

Case No.: 58519

City: Daly City

State: CA

Zip: 94014

Lender: Wedgewood Inc



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

**Irina Kurtsevaya**

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 029969

Effective Date: January 17, 2023

Date Expires: January 16, 2025

Loretta Dillon, Deputy Bureau Chief, BREA

3067342

THIS DOCUMENT CONTAINS A TRUE WATERMARK - HOLD UP TO LIGHT TO SEE "CHAIN LINK"

Borrower: Neighbor to Neighbor Homes LLC

File No.: 36000164

Property Address: 626 Price St

Case No.: 58519

City: Daly City

State: CA

Zip: 94014

Lender: Wedgewood Inc

**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:** NAX40PL105934-00

**Renewal of:** New

1. **Named Insured:** Irina Kurtsevaya
2. **Address:** 2020 Clement St Apt 2  
San Francisco, CA 94121
3. **Policy Period:** **From:** November 5, 2023 **To:** November 5, 2024  
12:01 A.M. Standard Time at the address of the **Named Insured** as stated in item 2. Above.
4. **Limit of Liability:**

	<b>Each Claim</b>	<b>Policy Aggregate</b>
<b>Damages Limit of Liability</b>	<b>4A. \$ 1,000,000</b>	<b>4C. \$ 1,000,000</b>
<b>Claim Expenses Limit of Liability</b>	<b>4B. \$ 1,000,000</b>	<b>4D. \$ 1,000,000</b>
5. **Deductible (Inclusive of Claims Expenses):**

	<b>Each Claim</b>	<b>Aggregate</b>
	<b>5A. \$500</b>	<b>5B. \$1,000</b>
6. **Policy Premium:** \$ 716
7. **Retroactive Date:** November 5, 2010
8. **Notice to Company:** Notice of a **Claim** or Potential **Claim** should be sent to:  
OREP Insurance Services: [info@orep.org](mailto:info@orep.org)  
6353 El Cajon Blvd, Suite 124-605  
San Diego, CA 92115
9. **Program Administrator:** OREP Insurance Services, LLC – [appraisers@orep.org](mailto: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: October 25, 2023

By:

*Isaac Peck*

Authorized Representative