APPRAISAL OF REAL PROPERTY

LOCATED AT:

4715 Country Grove Way Lot 23 Mb 231/084 Tr 24124-9 Hemet, CA 92545

FOR:

Mountain West Financial Inc 1209 Nevada St Ste 200 Redlands, CA 92374

AS OF:

07/13/2018

BY:

Adam A Gromko 37343 High Vista Drive Murrieta, CA 92563 Cell: 626-354-4599 Fax: 951-461-1323 www.a-gromko-appraisal.com

Borrower/Client	Alas, Walter & Valdez, Maria		File No.	1000042150	
Property Address	4715 Country Grove Way				
City	Hemet	County Riverside	State CA	Zip Code 92545	
Lender	Mountain West Financial Inc				

TABLE OF CONTENTS

Cover Page	1
URAR	
Additional Comparables 4-6	8
Market Conditions Addendum to the Appraisal Report	9
Supplemental Addendum	10
USPAP Identification	11
UAD Definitions Addendum	12
Building Sketch (Page - 1)	
Building Sketch (Page - 2)	16
Building Sketch (Page - 3)	17
Plat Map	18
Aerial Map	19
Location Map	20
Subject Deeds History	21
Subject Listing History	22
Subject Photos	23
Photograph Addendum	24
Photograph Addendum	25
Photograph Addendum	26
Comparable Photos 1-3	27
Comparable Photos 4-6	28
Appraiser Independence Certification	29
License	30
E&O Insurance	31

Appraisal Report

Uniform Residential Appraisal Report 07/13181400-File # 1000042150

0713181400-01

	אוניט נט אוטאועפ	the lender/client with an	accurate, and adequately	r supportea, opir	non or the market va	lue of the subject	property.
Property Address 4715 Country Grove	Way		City Hemet		State CA	Zip Code 9254	15
Borrower Alas, Walter & Valdez, Mari	а	Owner of Public Rec	ord Rodriguez, John	n R & Linda D	County Riv	verside	
Legal Description Lot 23 Mb 231/084 7	Γr 24124-9						
Assessor's Parcel # 460-071-017-8			Tax Year 2017		R.E. Taxes S	3,280	
Neighborhood Name Hemet			Map Reference 40	140	Census Trac	t 0433.17	
Occupant 🗌 Owner 🔲 Tenant 🔀 Vac	ant	Special Assessments	\$ 0) HOA \$ 0	per year	per month
Property Rights Appraised 🔀 Fee Simple	Leasehold	Other (describe)					
Assignment Type X Purchase Transaction	n Refinanc	ce Transaction Other	(describe)				
Lender/Client Mountain West Financ	ial Inc	Address 1209	Nevada St Ste 200,	Redlands, C	A 92374		
Is the subject property currently offered for sai	le or has it been o	offered for sale in the twelve	months prior to the effect	tive date of this a	ppraisal?	🗙 Yes 🗌 No	
Report data source(s) used, offering price(s),	and date(s).	DOM 42;NDC/Realist	/CRMLS#PW18086	925, LD 04/15	5/2018, LP\$289,9	99.00. No other	listings
within the last 36M. This appraisal w	/as completed	d for a conventional pr	oduct and is not inte	ended for FHA	A financing.		
I 🔀 did 🗌 did not analyze the contract fo							
performed. Arms length sale;The pur		\$ \$275,000.00. There	are \$0.00 in NRCC's	s to be paid b	y seller for buyer.	The purchase d	ate is
05/24/2018. This is typical of the ma							
		018 Is the property selle					
Is there any financial assistance (loan charges			istance, etc.) to be paid b	y any party on be	chalf of the borrower?	Yes	X No
If Yes, report the total dollar amount and descri	ribe the items to b	oe paid. \$0;;					
Note: Race and the racial composition of the					•		
Neighborhood Characteristics			it Housing Trends	¬	One-Unit Housing		
Location Urban Suburban		operty Values Increasi		Declining	PRICE AGE		85 %
Built-Up		emand/Supply Shortage		Over Supply	\$ (000) (yrs)	2-4 Unit	5 %
	•	arketing Time 🔀 Under 3		Over 6 mths	270 Low 02		5 %
		Stetson Avenue, the s	outh by Domenigon	i Parkway,	400 High 26		5 %
the east by Sanderson Avenue and		-			317 Pred. 13		%
		rall average appeal, is					
stable with many diverse local and r							n map
for location and proximity of freewa Market Conditions (including support for the a				ment centers	inroughout South	iem Calliornia.	
ivial ket conditions (including support for the a	DOVE CONCIUSIONS	See attached ac	iderida.				
Dimensions 62' x 99'		Area 6138 sf	Shane	Rectangula	r View	N;Res;	
Specific Zoning Classification R01			Single Family Resi		VIOW	14,1103,	
	nconforming (Gra	undfathered Use)					
Is the highest and best use of subject property		<u>'</u>			Yes No If No,	describe	
		ao propossa por plano ana	specifications) the preser	il use!		uescribe	
		ao propossa per piano ana	specifications) the preser	it use:	165 NO II NO,	ucscribe	
Utilities Public Other (describe)	,	Public Other	(describe)		ovements - Type	Public I	Private
Electricity 🔀	Wate	Public Other	, ,	Off-site Impro	ovements - Type alt		Private
Electricity 🗶 🗌 Gas 🗶 🗌	Wate Sani	Public Other er 🗶 🗌 itary Sewer 🗶	(describe)	Off-site Impro	ovements - Type alt	Public I	
Electricity X	Wate Sani ➤ No FEMA	Public Other er	(describe) FEMA Map # 0606	Off-site Impro	ovements - Type alt	Public I	
Electricity Gas FEMA Special Flood Hazard Area Are the utilities and off-site improvements typi	Wate Sani No FEMA ical for the market	Public Other er itary Sewer itary Sound Zone	(describe) FEMA Map # 0606 No If No, describe	Off-site Impro Street Asph Alley None 55C2085G	ovements - Type calt e FEMA I	Public I X U Vap Date 08/28/2	
Gas FEMA Special Flood Hazard Area Are the utilities and off-site improvements typi Are there any adverse site conditions or extern	Wate Sani ➤ No FEMA ical for the market nal factors (easem	Public Other er	(describe) FEMA Map # 0606 No If No, describe onmental conditions, land	Off-site Impro Street Asph Alley None 55C2085G uses, etc.)?	ovements - Type alt FEMA I	Public I Map Date 08/28/2 o If Yes, describe	008
Electricity Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typi Are there any adverse site conditions or extern Typical utility easements - no adverse	Wate Sani No FEMA cal for the market hal factors (easem	Public Other fer	(describe) FEMA Map # 0606 No If No, describe onmental conditions, land property with a revie	Off-site Impro Street Asph Alley None 55C2085G uses, etc.)?	ovements - Type alt FEMA I	Public I Map Date 08/28/2 o If Yes, describe	008
Gas FEMA Special Flood Hazard Area Are the utilities and off-site improvements typi Are there any adverse site conditions or extern	Wate Sani No FEMA cal for the market hal factors (easem	Public Other fer	(describe) FEMA Map # 0606 No If No, describe onmental conditions, land property with a revie	Off-site Impro Street Asph Alley None 55C2085G uses, etc.)?	ovements - Type alt FEMA I	Public I Map Date 08/28/2 o If Yes, describe	008
Electricity Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typi Are there any adverse site conditions or extern Typical utility easements - no advers issues that would negatively impact	Wate Sani No FEMA cal for the market nal factors (easem se effect. Insp the subjects r	Public Other fer	(describe) FEMA Map # 0606 No If No, describe onmental conditions, land property with a revieed	Off-site Impro Street Asph Alley None 55C2085G uses, etc.)?	Prements - Type alt FEMA I Yes X N ata did not reveal	Public Nap Date 08/28/2 In If Yes, describe any apparent si	0008 te
Electricity Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typi Are there any adverse site conditions or extern Typical utility easements - no advers issues that would negatively impact General Description	Wate Sani No FEMA ical for the market nal factors (easem se effect. Inspects remains the subjects remains the subject remains the	Public Other for Sewer School Sewer School Sewer School School School School School Section of the Subject parket value or market Foundation	(describe) FEMA Map # 0606 No If No, describe commental conditions, land property with a revieus	Off-site Impro Street Asph Alley None 55C2085G uses, etc.)? w of market d	rements - Type alt FEMA Yes Nata did not reveal	Public Map Date 08/28/2 O If Yes, describe any apparent si	0008 te
Electricity Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typi Are there any adverse site conditions or extern Typical utility easements - no advers issues that would negatively impact General Description Units One One with Accessory Unit	Wate Sani No FEMA ical for the market nal factors (easem se effect. Inspects remains the subjects remains the subject remains the	Public Other for	FEMA Map # 0606 No If No, describe onmental conditions, land property with a review etability. Exterior Description Foundation Walls	Off-site Impro Street Asph Alley None 55C2085G uses, etc.)? w of market d materials, Concrete / A	rements - Type alt FEMA Yes Nata did not reveal /condition Interior Nata did Floors	Public Map Date 08/28/2 O If Yes, describe any apparent si	0008 te
Electricity Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typi Are there any adverse site conditions or extern Typical utility easements - no advers issues that would negatively impact General Description	Wate Sani No FEMA cal for the market nal factors (easem se effect. Insp the subjects r Concrete Sla	Public Other for Sewer Soo itary Sewer Soo t area? Soo ments, encroachments, envir section of the subject per market value or market Foundation ab Crawl Space ent Partial Basement	FEMA Map # 0606 No If No, describe onmental conditions, land property with a review etability. Exterior Description Foundation Walls	Off-site Impro Street Asph Alley None 55C2085G uses, etc.)? w of market d materials, Concrete / A	rements - Type alt FEMA Yes Nata did not reveal /condition Interior Nata did not	Public Nap Date 08/28/2 If Yes, describe any apparent si materials/ TI,Crpt / Avg	0008 te condition cr / Good
Electricity Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typi Are there any adverse site conditions or extern Typical utility easements - no adversissues that would negatively impact General Description Units One One with Accessory Unit # of Stories 2 Type Det. Att. S-Det./End Unit	Wate Sani No FEMA cal for the market nal factors (easem se effect. Insp the subjects r Concrete Sla	Public Other fer	FEMA Map # 0606 No If No, describe conmental conditions, land coroperty with a revie etability. Exterior Description Foundation Walls Exterior Walls ft. Roof Surface	Off-site Impro Street Asph Alley None 55C2085G uses, etc.)? w of market d materials, Concrete / A Stucco / Ave Conc Tile / A	rements - Type alt Yes N ata did not reveal //condition Interior Average Floors erage Walls Avg Trim/Finis	Public Nap Date 08/28/2 o If Yes, describe any apparent si materials/ TI,Crpt / Avg Drwl, Plaste h Wood, Pain	condition
Electricity Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typi Are there any adverse site conditions or extern Typical utility easements - no adverse issues that would negatively impact General Description Units One One with Accessory Unit # of Stories 2 Type Det. Att. S-Det./End Unit	Wate Sani No FEMA Ical for the market hal factors (easem se effect. Insp the subjects r Concrete Sla Full Basement Basement Area	Public Other fer	FEMA Map # 0606 No If No, describe onmental conditions, land property with a revie etability. Exterior Description Foundation Walls Exterior Walls	Off-site Impro Street Asph Alley None S5C2085G uses, etc.)? w of market d materials Concrete / A Stucco / Ave Conc Tile / A S Overhang / A	rements - Type alt Yes N ata did not reveal //condition Interior Average Floors erage Walls Avg Trim/Finis	Public Map Date 08/28/2 O If Yes, describe any apparent si materials/ TI,Crpt / Avg Drwl, Plaste Wood, Pain Vinyl / Avg	condition
Electricity Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typi Are there any adverse site conditions or extern Typical utility easements - no advers issues that would negatively impact General Description Units One One with Accessory Unit # of Stories 2 Type Det. Att. S-Det./End Unit Existing Proposed Under Const.	Wate Sani No FEMA cal for the market nal factors (easem se effect. Insp the subjects r Concrete Sla Full Basemen Basement Area Basement Finish	Public Other fer	FEMA Map # 0606 No If No, describe conmental conditions, land coroperty with a revie etability. Exterior Description Foundation Walls Exterior Walls ft. Roof Surface Gutters & Downspouts	Off-site Impro Street Asph Alley None S5C2085G uses, etc.)? w of market d materials Concrete / A Stucco / Ave Conc Tile / A S Overhang / A	rements - Type alt FEMA I Yes N ata did not reveal /condition Interior Average Floors Prage Walls Avg Trim/Finis Average Bath Floor	Public Map Date 08/28/2 O If Yes, describe any apparent si materials/ TI,Crpt / Avg Drwl, Plaste Wood, Pain Vinyl / Avg scot Fbgl / Avg	condition
Electricity Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typi Are there any adverse site conditions or extern Typical utility easements - no adverse issues that would negatively impact General Description Units One One with Accessory Unit # of Stories 2 Type Det. Att. S-Det./End Unit Existing Proposed Under Const. Design (Style) Ranch	Wate Sani No FEMA Ical for the market hal factors (easem se effect. Insp the subjects r Concrete Sla Full Basemen Basement Area Basement Finish Outside Entr	Public Other fer	FEMA Map # 0606 No If No, describe commental conditions, land coroperty with a revier etability. Exterior Description Foundation Walls Exterior Walls ft. Roof Surface Gutters & Downspouts Window Type	Off-site Impro Street Asph Alley None S5C2085G uses, etc.)? w of market d materials, Concrete / A Stucco / Ave Conc Tile / A S Overhang / A	rements - Type alt FEMA I Yes X N ata did not reveal /condition Interior Average Floors Prage Walls Avg Trim/Finis Average Bath Floor / Average Bath Wair Car Stora	Public Map Date 08/28/2 O If Yes, describe any apparent si materials/ TI,Crpt / Avg Drwl, Plaste Wood, Pain Vinyl / Avg ge	0008 te condition cr / Good
Electricity	Wate Sani No FEMA ical for the market hal factors (easem se effect. Insp the subjects r Concrete Sla Full Basement Basement Area Basement Finish Outside Entr Evidence of	Public Other fer	FEMA Map # 0606 No If No, describe commental conditions, land coroperty with a reviewetability. Exterior Description Foundation Walls Exterior Walls ft. Roof Surface Gutters & Downspouts Window Type Storm Sash/Insulated	Off-site Impro Street Asph Alley None S5C2085G uses, etc.)? w of market d materials, Concrete / A Stucco / Ave Conc Tile / A S Overhang / A Vinyl Sldng A No / None Yes / Average	rements - Type alt FEMA I Yes X N ata did not reveal /condition Interior Average Floors Prage Walls Avg Trim/Finis Average Bath Floor / Average Bath Wair Car Stora	Public Map Date 08/28/2 O If Yes, describe any apparent si materials/ TI,Crpt / Avg Drwl, Plaste h Wood, Pain Vinyl / Avg ge None way # of Cars	condition cr / Good t / Avg
Electricity Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typi Are there any adverse site conditions or extern Typical utility easements - no adverse issues that would negatively impact General Description Units One One with Accessory Unit # of Stories 2 Type Det. Att. S-Det./End Unit Existing Proposed Under Const. Design (Style) Ranch Year Built 2001 Effective Age (Yrs) 17 Attic None Drop Stair Stairs	Wate Sani No FEMA Ical for the market hal factors (easem se effect. Insp the subjects r Concrete Sla Full Basemen Basement Area Basement Finish Outside Entr Evidence of Dampness Heating FW	Public Other fer	FEMA Map # 0606 No If No, describe commental conditions, land coroperty with a reviewetability. Exterior Description Foundation Walls Exterior Walls ft. Roof Surface Gutters & Downspouts Window Type Storm Sash/Insulated Screens	Off-site Impro Street Asph Alley None S5C2085G USES, etc.)? w of market d materials Concrete / A Stucco / Ave Conc Tile / A SOverhang / A Vinyl Sldng A No / None Yes / Averag Woodstov T K Fence W	rements - Type alt FEMA Yes Nata did not reveal Average Bath Floor Average Bath Floor Average Bath Wair Car Storage Nata did not reveal Average Bath Floor Average Bath Gar Average Bath Gar Average Car Storage Average Mails Average Bath Gar Aver	Public Map Date 08/28/2 Map Date 08/28/2 O If Yes, describe any apparent si Materials/ TI,Crpt / Avg Drwl, Plaste Wood, Pain Vinyl / Avg Iscot Fbgl / Avg Ge None None None Way # of Cars Surface Con	condition a er / Good t / Avg
Electricity Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typi Are there any adverse site conditions or extern Typical utility easements - no adverse issues that would negatively impact General Description Units One One with Accessory Unit # of Stories 2 Type Det. Att. S-Det./End Unit Existing Proposed Under Const. Design (Style) Ranch Year Built 2001 Effective Age (Yrs) 17 Attic None	Wate Sani No FEMA Ical for the market hal factors (easem se effect. Insp the subjects r Concrete Sla Full Basemen Basement Area Basement Finish Outside Entre Evidence of Dampness Heating FW. Other Cooling Cooling	Public Other fer	FEMA Map # 0606 No If No, describe conmental conditions, land coroperty with a revie etability. Exterior Description Foundation Walls Exterior Walls ft. Roof Surface Gutters & Downspouts Window Type Storm Sash/Insulated Screens Int Amenities Patio/Deck Cncr	Off-site Impro Street Asph Alley None S5C2085G USES, etc.)? w of market d materials Concrete / A Stucco / Ave Conc Tile / A SOverhang / A Vinyl Sldng No / None Yes / Averag Woodstov T K Fence W	rements - Type alt FEMA Yes Nata did not reveal Average Bath Floor Average Bath Floor Average Bath Wair Car Storage Nata did not reveal Average Bath Floor Average Bath Gar Average Bath Gar Average Car Storage Average Mails Average Bath Gar Aver	Public Map Date 08/28/2 O If Yes, describe any apparent si materials/ TI,Crpt / Avg Drwl, Plaste h Wood, Pain Vinyl / Avg scot Fbgl / Avg ge	condition cy t / Good t / Avg 2 crete 2 0
Electricity	Wate Sani No FEMA Ical for the market hal factors (easem se effect. Insp the subjects r Concrete Sla Full Basement Basement Area Basement Finish Outside Entre Evidence of Dampness Heating FW Other Cooling Co Individual	Public Other fer	FEMA Map # 0606 No If No, describe commental conditions, land coroperty with a revier etability. Exterior Description Foundation Walls Exterior Walls ft. Roof Surface Gutters & Downspouts Window Type Storm Sash/Insulated Screens Int Amenities Patio/Deck Cncr	Off-site Impro Street Asph Alley None S5C2085G uses, etc.)? w of market d materials, Concrete / A Stucco / Ave Conc Tile / A Soverhang / A Vinyl Sldng / No / None Yes / Averag Woodstov Market Market d Soverhang / A Vinyl Sldng / No / None Yes / Averag Woodstov Market Market d Other N	rements - Type latt PEMA I Yes N ata did not reveal /condition Interior Average Floors Prim/Finis Average Bath Floor Average Bath Wair Car Stora Ge N Drive //ood R Garag ncrt Carpo	Public Map Date 08/28/2 O If Yes, describe any apparent si materials/ TI,Crpt / Avg Drwl, Plaste h Wood, Pain Vinyl / Avg scot Fbgl / Avg ge	condition cy t / Avg 2 crete 2 0
Electricity	Wate Sani No FEMA Ical for the market hal factors (easem se effect. Insp the subjects r Concrete Sla Full Basement Basement Area Basement Finish Outside Entre Evidence of Dampness Heating FW Other Cooling Co Individual	Public Other fer	FEMA Map # 0606 No If No, describe commental conditions, land coroperty with a revier etability. Exterior Description Foundation Walls Exterior Walls ft. Roof Surface Gutters & Downspouts Window Type Storm Sash/Insulated Screens Int Amenities Patio/Deck Cncr	Off-site Impro Street Asph Alley None S5C2085G uses, etc.)? w of market d materials, Concrete / A Stucco / Ave Conc Tile / A Soverhang / A Vinyl Sldng / No / None Yes / Averag Woodstov Market Market d Soverhang / A Vinyl Sldng / No / None Yes / Averag Woodstov Market Market d Other N	rements - Type alt FEMA I Yes N ata did not reveal //condition Interior Average Floors Prage Walls Average Bath Floor // Average Bath Wair Car Stora Ge N Drive // Cood N Garag ncrt Carpt one Att.	Public Map Date 08/28/2 Materials/ TI,Crpt / Avg Drwl, Plaste Wood, Pain Vinyl / Avg Map Drwl, Plaste Public Materials/ TI,Crpt / Avg Drwl, Plaste None Way # of Cars Surface Cong Materials/ Vinyl / Avg Ge	condition cy t / Avg 2 crete 2 0
Electricity	Wate Sani No FEMA Ical for the market hal factors (easem se effect. Insp the subjects r Concrete Sla Full Basement Basement Area Basement Finish Outside Entre Evidence of Dampness Heating FW Other Cooling Co Individual	Public Other fer	FEMA Map # 0606 No If No, describe commental conditions, land coroperty with a revier etability. Exterior Description Foundation Walls Exterior Walls ft. Roof Surface Gutters & Downspouts Window Type Storm Sash/Insulated Screens Int Amenities Patio/Deck Cncr	Off-site Impro Street Asph Alley None S5C2085G uses, etc.)? w of market d materials Concrete / A Stucco / Ave Conc Tile / A S Overhang / A Vinyl Sldng No / None Yes / Averag Woodstow T Fence W T Porch C Other N Ver Cother (of	rements - Type alt FEMA I Yes N ata did not reveal //condition Interior Average Floors Prage Walls Avg Trim/Finis Average Bath Floor // Average Bath Wair Car Stora Ge Driveway //ood Sarag ncrt Carpt one Att.	Public Map Date 08/28/2 o If Yes, describe any apparent si materials/ TI,Crpt / Avg Drwl, Plaste h Wood, Pain Vinyl / Avg ge None way # of Cars Surface Conge # of Cars of # of Cars Det. Don Fan	condition 2 2 crete 2 0 Built-in
Electricity	Wate Sani No FEMA Ical for the market hal factors (easem se effect. Insp the subjects r Concrete Sla Full Basemen Basement Area Basement Finish Outside Entr Evidence of Dampness Heating FW Other Cooling Co Individual Dishwashe 9 Rooms	Public Other fer	FEMA Map # 0606 No If No, describe commental conditions, land coroperty with a revie etability. Exterior Description Foundation Walls Exterior Walls ft. Roof Surface Gutters & Downspouts Window Type Storm Sash/Insulated Screens Int Amenities Patio/Deck Cncr Pool None rowave Washer/Dry 3.0 Bath(s)	Off-site Improstreet Asphalley None S5C2085G Juses, etc.)? w of market d materials Concrete / A Stucco / Ave Conc Tile / A Overhang / A Vinyl Sldng No / None Yes / Averag Woodstov Tille / A Fence W Tille / A Tille	rements - Type Specific condition Specific condition Interior	Public Map Date 08/28/2 O If Yes, describe any apparent si	condition 2 2 crete 2 0 Built-in
Electricity Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typi Are there any adverse site conditions or extern Typical utility easements - no adverse issues that would negatively impact General Description Units One One with Accessory Unit # of Stories 2 Type Det. Att. S-Det./End Unit Existing Proposed Under Const. Design (Style) Ranch Year Built 2001 Effective Age (Yrs) 17 Attic None Drop Stair Stairs Floor Scuttle Finished Heated Appliances Refrigerator Range/Over Finished area above grade contains:	Wate Sani No FEMA Ical for the market hal factors (easem se effect. Insp the subjects r Concrete Sla Full Basemen Basement Area Basement Finish Outside Entr Evidence of Dampness Heating FW Other Cooling Co Individual Dishwashe 9 Rooms	Public Other fer	FEMA Map # 0606 No If No, describe commental conditions, land coroperty with a revie etability. Exterior Description Foundation Walls Exterior Walls ft. Roof Surface Gutters & Downspouts Window Type Storm Sash/Insulated Screens Int Amenities Patio/Deck Cncr Pool None rowave Washer/Dry 3.0 Bath(s)	Off-site Improstreet Asphalley None S5C2085G Juses, etc.)? w of market d materials Concrete / A Stucco / Ave Conc Tile / A Overhang / A Vinyl Sldng No / None Yes / Averag Woodstov Tille / A Fence W Tille / A Tille	rements - Type Specific condition Specific condition Interior	Public Map Date 08/28/2 O If Yes, describe any apparent si	condition 2 2 crete 2 0 Built-in
Electricity	Wate Sani No FEMA Ical for the market hal factors (easem se effect. Insp the subjects r Concrete Sla Full Basement Basement Area Basement Finish Outside Entre Evidence of Dampness Heating FWI Other Cooling Coling Individual Dishwashe 9 Rooms Proms Pro	Public Other fer	FEMA Map # 0606 No If No, describe commental conditions, land coroperty with a review etability. Exterior Description Foundation Walls Exterior Walls ft. Roof Surface Gutters & Downspouts Window Type Storm Sash/Insulated Screens Int Amenities Patio/Deck Cncr Pool None rowave Washer/Dry 3.0 Bath(s) s include: smoke de	Off-site Impro Street Asph Alley None S5C2085G uses, etc.)? w of market d materials, Concrete / A Stucco / Ave Conc Tile / A SOVERHAND / A Vinyl Sldng / No / None Yes / Averag Woodstov Materials, Concrete / A Stucco / Ave Conc Tile / A SOVERHAND / A OTHER N OT	rements - Type alt FEMA I Yes N ata did not reveal //condition Interior Average Floors Perage Walls Avg Trim/Finis Average Bath Floor // Average Bath Wair Car Storag Ge N Drive // Ood N Garag ncrt Carpo one Att. describe) Ventilatio Square Feet of Gros in the prior 1:	Public Map Date 08/28/2 Materials/ TI,Crpt / Avg	condition ger / Good t / Avg 2 crete 2 0 Built-in
Electricity	Wate Sani No FEMA Ical for the market hal factors (easem se effect. Insp the subjects r Concrete Sla Full Basement Area Basement Area Basement Finish Outside Entre Evidence of Dampness Heating FW Other Cooling Co Individual Dishwashe 9 Rooms Sms, etc.). Sta	Public Other fer	FEMA Map # 0606 No If No, describe commental conditions, land coroperty with a reviewetability. Exterior Description Foundation Walls Exterior Walls ft. Roof Surface % Gutters & Downspouts Window Type Storm Sash/Insulated Screens Int Amenities Patio/Deck Cncr Pool None Towave Washer/Dry 3.0 Bath(s) s include: smoke description remodeling, etc.). Independent of the property of t	Off-site Impro Street Asph Alley None S5C2085G uses, etc.)? w of market d materials, Concrete / A Stucco / Ave Conc Tile / A S Overhang / A Vinyl Sldng / No / None Yes / Averag Woodstov Modern N Yer Mother N Yer Other N Yer Other (C 2,410 tectors, water C3;No upded repairs. Th	rements - Type alt FEMA I Yes X N ata did not reveal //condition Interior Average Floors Prage Walls Average Bath Floor Average Bath Wair Car Stora Ge X Drive I/cood X Garag Incrt Carpo One Att. Square Feet of Gros Theater double str ates in the prior 1se e subject has bee	Public Map Date 08/28/2 Materials/ TI,Crpt / Avg	condition a cr / Good t / Avg 2 crete 2 0 Built-in Grade
Electricity	Wate Sani No FEMA Ical for the market hal factors (easem se effect. Insp the subjects r Concrete Sla Full Basement Area Basement Area Basement Area Basement Finish Outside Entr Evidence of Dampness Heating FW Other Cooling Co Individual Dishwashe 9 Rooms Proms Pr	Public Other fer	FEMA Map # 0606 No If No, describe commental conditions, land coroperty with a revier etability. Exterior Description Foundation Walls Exterior Walls ft. Roof Surface Gutters & Downspouts Window Type Storm Sash/Insulated Screens Int Amenities Fireplace(s) # Patio/Deck Cncr Pool None rowave Washer/Dry 3.0 Bath(s) Is include: smoke de remodeling, etc.). Indequacies or neede than the actual age.	Off-site Impro Street Asph Alley None S5C2085G uses, etc.)? w of market d materials Concrete / A Stucco / Ave Conc Tile / A SOverhang / A Vinyl Sldng No / None Yes / Averag Woodstow T Fence W T Porch C Other N Ter Other (C 2,410 tectors, water C3;No upday ded repairs. Th (See supple)	rements - Type alt FEMA I Yes X N ata did not reveal //condition Interior Average Floors Prage Walls Average Bath Floor Average Bath Wair Car Stora Ge X Drive Ve(s) # 0 Driveway Vood X Garag ncrt Carpo one Att. describe) Ventilatio Square Feet of Gros wheater double str ates in the prior 1 e subject has beed mental addendum	Public Map Date 08/28/2 O If Yes, describe any apparent si	condition a cr / Good tt / Avg 2 crete 2 0 Built-in Grade
Electricity Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typi Are there any adverse site conditions or extern Typical utility easements - no adverse issues that would negatively impact General Description Units One One with Accessory Unit # of Stories 2 Type Det. Att. S-Det./End Unit Existing Proposed Under Const. Design (Style) Ranch Year Built 2001 Effective Age (Yrs) 17 Attic None Drop Stair Stairs Floor Scuttle Finished Heated Appliances Refrigerator Range/Over Finished area above grade contains: Additional features (special energy efficient ite Describe the condition of the property (includicult) was in overall average condition with maintained and updated in the past, detectors on 1st or 2nd floors. Fire of	Water Sani No FEMA Ical for the market nal factors (easems se effect. Insport the subjects of	Public Other fer	FEMA Map # 0606 No If No, describe commental conditions, land property with a review etability. Exterior Description Foundation Walls Exterior Walls ft. Roof Surface Gutters & Downspouts Window Type Storm Sash/Insulated Screens Int Amenities Fireplace(s) # Pool None Incompare Washer/Dry 3.0 Bath(s) Include: smoke de remodeling, etc.). Independent of the control	Off-site Impro Street Asph Alley None S5C2085G uses, etc.)? w of market d materials Concrete / A Stucco / Ave Conc Tile / A SOverhang / A Vinyl Sldng No / None Yes / Averag Woodstow T Porch C Other N Ver Other (C 2,410 tectors, water C3;No upd ed repairs. Th (See supplet monoxide det	FEMA I Yes X N ata did not reveal //condition Interior Average Floors Prage Walls Average Bath Wair Car Stora Ge X Driveway //ood X Garag ncrt Carpt one Att. describe) Ventilatio Square Feet of Gros Theater double str ates in the prior 1: e subject has been mental addendum ectors on 1st and	Public Map Date 08/28/2 O If Yes, describe any apparent si	condition a cr / Good t / Avg 2 crete 2 0 Built-in Grade
Electricity	Wate Sani No FEMA Ical for the market hal factors (easem se effect. Insp the subjects r Concrete Sla Full Basemen Basement Finish Outside Entre Evidence of Dampness Heating FW. Other Cooling Cooling Cooling Individual In Dishwashe 9 Rooms Inspected repairs h no significar therefore, the door has been ant door with a	Public Other fer	FEMA Map # 0606 No If No, describe conmental conditions, land coroperty with a revie etability. Exterior Description Foundation Walls Exterior Walls ft. Roof Surface Gutters & Downspouts Window Type Storm Sash/Insulated Screens Int Amenities Fireplace(s) # Pool None rowave Washer/Dry 3.0 Bath(s) s include: smoke de remodeling, etc.). Indequacies or neede than the actual age door. Install carbon in core or metal clad fire	Off-site Impro Street Asph Alley None S5C2085G uses, etc.)? w of market d materials, Concrete / A Stucco / Ave Conc Tile / A Stucco / Ave Conc Tile / A Soverhang / A Vinyl Sldng / No / None Yes / Average Woodstov Market M Yes / Average Woodstov Market M Yes / Other N Yer Other N Yer Other (C 2,410 tectors, water C3;No upday ed repairs. The (See supplet monoxide det e resistant do	FEMA I Yes X N ata did not reveal //condition Interior Average Floors Prage Walls Average Bath Wair Car Stora Ge X Drive Ye(s) # 0 Driveway Yood X Garag ncrt Carpt one Att. describe) Ventilatio Square Feet of Gros Theater double str ates in the prior 1: e subject has been mental addendum ectors on 1st and oor.	Public Map Date 08/28/2 Materials/ TI,Crpt / Avg	condition 2 2 crete 2 0 X Built-in Grade
Electricity Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typi Are there any adverse site conditions or extern Typical utility easements - no adverse issues that would negatively impact General Description Units One One with Accessory Unit # of Stories 2 Type Det. Att. S-Det./End Unit Existing Proposed Under Const. Design (Style) Ranch Year Built 2001 Effective Age (Yrs) 17 Attic None Drop Stair Stairs Floor Scuttle Finished Heated Appliances Refrigerator Range/Over Finished area above grade contains: Additional features (special energy efficient ite Describe the condition of the property (includicult) was in overall average condition with maintained and updated in the past, detectors on 1st or 2nd floors. Fire of	Wate Sani No FEMA Ical for the market hal factors (easem se effect. Insp the subjects r Concrete Sla Full Basemen Basement Finish Outside Entre Evidence of Dampness Heating FW. Other Cooling Cooling Cooling Individual In Dishwashe 9 Rooms Inspected repairs h no significar therefore, the door has been ant door with a	Public Other fer	FEMA Map # 0606 No If No, describe conmental conditions, land coroperty with a revie etability. Exterior Description Foundation Walls Exterior Walls ft. Roof Surface Gutters & Downspouts Window Type Storm Sash/Insulated Screens Int Amenities Fireplace(s) # Pool None rowave Washer/Dry 3.0 Bath(s) s include: smoke de remodeling, etc.). Indequacies or neede than the actual age door. Install carbon in core or metal clad fire	Off-site Impro Street Asph Alley None S5C2085G uses, etc.)? w of market d materials, Concrete / A Stucco / Ave Conc Tile / A Stucco / Ave Conc Tile / A Soverhang / A Vinyl Sldng / No / None Yes / Average Woodstov Market M Yes / Average Woodstov Market M Yes / Other N Yer Other N Yer Other (C 2,410 tectors, water C3;No upday ed repairs. The (See supplet monoxide det e resistant do	FEMA I Yes X N ata did not reveal //condition Interior Average Floors Prage Walls Average Bath Wair Car Stora Ge X Drive Ye(s) # 0 Driveway Yood X Garag ncrt Carpt one Att. describe) Ventilatio Square Feet of Gros Theater double str ates in the prior 1: e subject has been mental addendum ectors on 1st and oor.	Public Map Date 08/28/2 O If Yes, describe any apparent si	condition 2 2 crete 2 0 X Built-in Grade
Electricity	Wate Sani No FEMA Ical for the market hal factors (easem se effect. Insp the subjects r Concrete Sla Full Basemen Basement Finish Outside Entre Evidence of Dampness Heating FW. Other Cooling Cooling Cooling Individual In Dishwashe 9 Rooms Inspected repairs h no significar therefore, the door has been ant door with a	Public Other fer	FEMA Map # 0606 No If No, describe conmental conditions, land coroperty with a revie etability. Exterior Description Foundation Walls Exterior Walls ft. Roof Surface Gutters & Downspouts Window Type Storm Sash/Insulated Screens Int Amenities Fireplace(s) # Pool None rowave Washer/Dry 3.0 Bath(s) s include: smoke de remodeling, etc.). Indequacies or neede than the actual age door. Install carbon in core or metal clad fire	Off-site Impro Street Asph Alley None S5C2085G uses, etc.)? w of market d materials, Concrete / A Stucco / Ave Conc Tile / A Stucco / Ave Conc Tile / A Soverhang / A Vinyl Sldng / No / None Yes / Average Woodstov Market M Yes / Average Woodstov Market M Yes / Other N Yer Other N Yer Other (C 2,410 tectors, water C3;No upday ed repairs. The (See supplet monoxide det e resistant do	FEMA I Yes X N ata did not reveal //condition Interior Average Floors Prage Walls Average Bath Wair Car Stora Ge X Drive Ye(s) # 0 Driveway Yood X Garag ncrt Carpt one Att. describe) Ventilatio Square Feet of Gros Theater double str ates in the prior 1: e subject has been mental addendum ectors on 1st and oor.	Public Map Date 08/28/2 Materials/ TI,Crpt / Avg	condition 2 crete 2 0 X Built-in Grade
Electricity	Wate Sani No FEMA Ical for the market hal factors (easem se effect. Insp the subjects r Concrete Sla Full Basemen Basement Finish Outside Entre Evidence of Dampness Heating FW. Other Cooling Cooling Cooling Individual In Dishwashe 9 Rooms Inspected repairs h no significar therefore, the door has been ant door with a	Public Other fer	FEMA Map # 0606 No If No, describe conmental conditions, land coroperty with a revie etability. Exterior Description Foundation Walls Exterior Walls ft. Roof Surface Gutters & Downspouts Window Type Storm Sash/Insulated Screens Int Amenities Fireplace(s) # Pool None rowave Washer/Dry 3.0 Bath(s) s include: smoke de remodeling, etc.). Indequacies or neede than the actual age door. Install carbon in core or metal clad fire	Off-site Impro Street Asph Alley None S5C2085G uses, etc.)? w of market d materials, Concrete / A Stucco / Ave Conc Tile / A Stucco / Ave Conc Tile / A Soverhang / A Vinyl Sldng / No / None Yes / Average Woodstov Market M Yes / Average Woodstov Market M Yes / Other N Yer Other N Yer Other (C 2,410 tectors, water C3;No upday ed repairs. The (See supplet monoxide det e resistant do	FEMA I Yes X N ata did not reveal //condition Interior Average Floors Prage Walls Average Bath Wair Car Stora Ge X Drive Ye(s) # 0 Driveway Yood X Garag ncrt Carpt one Att. describe) Ventilatio Square Feet of Gros Theater double str ates in the prior 1: e subject has been mental addendum ectors on 1st and oor.	Public Map Date 08/28/2 Materials/ TI,Crpt / Avg	condition 2 2 crete 2 0 X Built-in Grade
Electricity Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typi Are there any adverse site conditions or extern Typical utility easements - no adverse issues that would negatively impact General Description Units One One with Accessory Unit # of Stories 2 Type Det. Att. S-Det./End Unit Existing Proposed Under Const. Design (Style) Ranch Year Built 2001 Effective Age (Yrs) 17 Attic None Drop Stair Stairs Floor Scuttle Finished Heated Appliances Refrigerator Range/Over Finished area above grade contains: Additional features (special energy efficient ite Describe the condition of the property (including was in overall average condition with maintained and updated in the past, detectors on 1st or 2nd floors. Fire coreplacement of breached fire resistated Are there any physical deficiencies or adverse	Water Sani No FEMA ical for the market and factors (easem se effect. Insport the subjects responsible to the subject to the sub	Public Other fer	FEMA Map # 0606 No If No, describe commental conditions, land coroperty with a reviewetability. Exterior Description Foundation Walls Exterior Walls ft. Roof Surface Gutters & Downspouts Window Type Storm Sash/Insulated Screens Int Amenities Patio/Deck Cncr Pool None Towave Washer/Dry 3.0 Bath(s) Is include: smoke december of the modeling, etc.). Indequacies or needed than the actual age. Indecore or metal clad fires, or structural integrity of the core of	Off-site Impro Street Asph Alley None S5C2085G uses, etc.)? w of market d materials, Concrete / A Stucco / Ave Conc Tile / A S Overhang / A Vinyl Sldng / No / None Yes / Averag Woodstov Materials, Concrete / A Stucco / Ave Conc Tile / A S Overhang / A Overhang /	rements - Type alt FEMA I Yes X N ata did not reveal //condition Interior Average Floors Prage Walls Average Bath Floor Average Bath Wair Car Stora Ge X Drive //ood X Garag ncrt Carpo one Att. describe) Ventilatio Square Feet of Gros reheater double str ates in the prior 1: e subject has bee mental addendum ectors on 1st and hor.	Public Map Date 08/28/2 O If Yes, describe any apparent si	condition 2 2 crete 2 0 X Built-in Grade
Electricity Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typi Are there any adverse site conditions or extern Typical utility easements - no adverse issues that would negatively impact General Description Units One One with Accessory Unit # of Stories 2 Type Det. Att. S-Det./End Unit Existing Proposed Under Const. Design (Style) Ranch Year Built 2001 Effective Age (Yrs) 17 Attic None Drop Stair Stairs Floor Scuttle Finished Heated Appliances Refrigerator Range/Over Finished area above grade contains: Additional features (special energy efficient ite Describe the condition of the property (including was in overall average condition with maintained and updated in the past, detectors on 1st or 2nd floors. Fire or replacement of breached fire resistal	Water Sani No FEMA ical for the market and factors (easem se effect. Insport the subjects responsible to the subject to the sub	Public Other fer	FEMA Map # 0606 No If No, describe commental conditions, land coroperty with a reviewetability. Exterior Description Foundation Walls Exterior Walls ft. Roof Surface Gutters & Downspouts Window Type Storm Sash/Insulated Screens Int Amenities Patio/Deck Cncr Pool None Towave Washer/Dry 3.0 Bath(s) Is include: smoke december of the modeling, etc.). Indequacies or needed than the actual age. Indecore or metal clad fires, or structural integrity of the core of	Off-site Impro Street Asph Alley None S5C2085G uses, etc.)? w of market d materials, Concrete / A Stucco / Ave Conc Tile / A SOVERNANG / A Vinyl Sldng / No / None Yes / Averag Woodstov Market C Other N Yer Other N Yer Other (C 2,410 tectors, water C3;No upd ed repairs. Th (See suppler monoxide det e resistant do f the property?	rements - Type alt FEMA I Yes X N ata did not reveal //condition Interior Average Floors Prage Walls Average Bath Floor Average Bath Wair Car Stora Ge X Drive //ood X Garag ncrt Carpo one Att. describe) Ventilatio Square Feet of Gros reheater double str ates in the prior 1: e subject has bee mental addendum ectors on 1st and hor.	Public Map Date 08/28/2 O If Yes, describe any apparent si	condition 2 2 crete 2 0 X Built-in Grade

Uniform Residential Appraisal Report

0713181400-01 File # 1000042150

			the subject neighborh		· · · · · · · · · · · · · · · · · · ·		to \$ 399,	
					rice from \$ 270,00	0	to \$ 40	
FEATURE	SUBJECT		LE SALE # 1	+	LE SALE # 2		COMPARABLE	E SALE # 3
Address 4715 Country Gr	_	5156 Paseo Cal		4740 Duskywing			Landmark L	
Hemet, CA 9254	5	Hemet, CA 9254	15	Hemet, CA 9254	15	Heme	t, CA 92545	5
Proximity to Subject		0.37 miles SW		0.75 miles S			niles E	
Sale Price	\$ 275,000		\$ 310,000		\$ 316,000			\$ 315,000
Sale Price/Gross Liv. Area	\$ 114.11 sq.ft.	\$ 130.91 sq.ft.		\$ 133.84 sq.ft.		\$ 1	26.46 sq.ft.	
Data Source(s)		SW17274190;D	OM 140	SR18059113;D0	OM 14	SW18	8054104;DO	M 9
Verification Source(s)		Valu+, DOC# 24	13587	Valu+, DOC# 20			, DOC# 207	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+ (-) \$ Adjustment	DESCRIPTION	+ (-) \$ Adjustment	DES	CRIPTION	+(-) \$ Adjustment
Sales or Financing		ArmLth		ArmLth		ArmLt	:h	
Concessions		VA;1000	0	FHA;5700	0	Conv;	0	
Date of Sale/Time		s06/18;c05/18		s05/18;c04/18		s05/1	8;c05/18	
Location	N;Res;	N;Res;		N;Res;		N;Res	s;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee S	imple	
Site	6138 sf	6098 sf	0	6098 sf	0	6534	sf	0
View	N;Res;	N;Res;		N;Res;		N;Res	s;	
Design (Style)	DT2;Ranch	DT1;Ranch	0	DT2;Ranch		DT2;F	Ranch	
Quality of Construction	Q4	Q4		Q4		Q4		
Actual Age	17	9	0	12	0	12		0
Condition	C3	C3		C3		C3		
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths			3drms. Baths	
Room Count	9 5 3.0	9 3 2.0	0		0		4 2.1	0
Gross Living Area	2,410 sq.ft.	2,368 sq.ft.				_	2,491 sq.ft.	-3,240
Basement & Finished	0sf	0sf	1,550	0sf	1,000	0sf	,	0,210
Rooms Below Grade						"		
Functional Utility	Average	Average		Average		Avera	ge	
Heating/Cooling	FAU,Central	FAU,Central		FAU,Central			Central	
Heating/Cooling Energy Efficient Items Garage/Carport Porch/Patio/Deck Pool / Spa Fireplace Net Adjustment (Total) Adjusted Sale Price	None	None		None		None	Jonual	
Garage/Carport	2gbi2dw	2gbi2dw		2gbi2dw		2gbi2	dva	
Porch/Patio/Deck	Cncrt,Cncrt,None	_	4	Cncrt,Cncrt,Non	4		Cncrt,None	
Pool / Spa	None / None	None / None		None / None			/ None	
Fireplace	One	One		One		One	/ NOTIC	
Theplace	Offe	Offe		Offe		One		
Net Adjustment (Total)		X +	\$ 1,680	X +	\$ 1,960		+ 🛛 - 🥄	\$ -3,240
Adjusted Sale Price		Net Adj. 0.5 %		Net Adj. 0.6 %	, , , , , , , , , , , , , , , , , , , ,	Net Adi		Ψ -3, <u>240</u>
of Comparables		Gross Adj. 0.5 %		Gross Adj. 0.6 %			. 1.0 % Adj. 1.0 % S	\$ 311,760
Data Source(s) NDC, Real My research ☐ did 🔀 did	list, CRMLS not reveal any prior sa				the effective date of thi			
Data Source(s) NDC, Real	list, CRMLS							
Data Source(s) NDC, Real Report the results of the research		rior sale or transfer hi	story of the subject pro	operty and comparable	e sales (report additiona	al prior s	ales on page 3).
	n and analysis of the p	rior sale or transfer hi	story of the subject pro		e sales (report additiona COMPARABLE SALE #). ABLE SALE #3
Report the results of the research	n and analysis of the p			ALE #1 (COMPARABLE SALE #			,
Report the results of the research ITEM	n and analysis of the p			ALE #1 04/27	COMPARABLE SALE # 7/2016			,
Report the results of the research ITEM Date of Prior Sale/Transfer	n and analysis of the p	BJECT		ALE #1 0 04/27 \$258	COMPARABLE SALE # 7/2016	2		ABLE SALE #3
Report the results of the research ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer	n and analysis of the p	BJECT /CRMLS	COMPARABLE S	ALE #1 (04/27 \$258 ALS NDC	COMPARABLE SALE # 7/2016 ,000	2	COMPAR	ABLE SALE #3
Report the results of the research ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s)	NDC/Realist	BJECT /CRMLS	COMPARABLE S NDC/Realist/CRM 07/13/2018	ALE #1 (04/27) \$258 ILS NDC, 07/13	COMPARABLE SALE # 7/2016 ,000 /Realist/CRMLS	2	COMPAR NDC/Realis 07/13/2018	ABLE SALE #3
Report the results of the research ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s)	NDC/Realist 07/13/2018 history of the subject p	/CRMLS	COMPARABLE S NDC/Realist/CRM 07/13/2018 ble sales The	ALE #1 (04/27 \$258 ALS NDC 07/13 e subject has not	COMPARABLE SALE # 7/2016 ,000 /Realist/CRMLS 3/2018 sold/transferred m	2 nore th	COMPAR. NDC/Realis 07/13/2018 an once in t	ABLE SALE #3
Report the results of the research ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer years. The comparable sa	NDC/Realist 07/13/2018 history of the subject pales have only sol	/CRMLS property and compara d/transferred onc	COMPARABLE S NDC/Realist/CRM 07/13/2018 ble sales The ce in the last three	ALE #1 (04/27 \$258 MLS NDC 07/13 e subject has not e years except for	COMPARABLE SALE # 7/2016 ,000 /Realist/CRMLS 8/2018 sold/transferred m comparable prop	nore the	COMPAR NDC/Realis 07/13/2018 an once in t #2 and 6.	ABLE SALE #3 t/CRMLS he last three
Report the results of the research ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer years. The comparable sa	NDC/Realist 07/13/2018 history of the subject pales have only sol	/CRMLS property and compara d/transferred once	COMPARABLE S NDC/Realist/CRM 07/13/2018 ble sales The ce in the last three	ALE #1 (04/27 \$258 ALS NDC 07/13 subject has not expears except for	COMPARABLE SALE # 7/2016 ,000 /Realist/CRMLS 3/2018 sold/transferred m comparable prop	nore the erties;	COMPAR. NDC/Realis 07/13/2018 an once in t #2 and 6.	ABLE SALE #3 t/CRMLS he last three g area than
Report the results of the research ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer years. The comparable sa	NDC/Realist 07/13/2018 history of the subject pales have only sol	/CRMLS property and compara d/transferred once	COMPARABLE S NDC/Realist/CRM 07/13/2018 ble sales The ce in the last three	ALE #1 (04/27 \$258 ALS NDC 07/13 subject has not expears except for	COMPARABLE SALE # 7/2016 ,000 /Realist/CRMLS 3/2018 sold/transferred m comparable prop	nore the erties;	COMPAR. NDC/Realis 07/13/2018 an once in t #2 and 6.	ABLE SALE #3 t/CRMLS he last three g area than
Report the results of the research ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer years. The comparable sa	NDC/Realist 07/13/2018 history of the subject pales have only sol	/CRMLS property and compara d/transferred once	COMPARABLE S NDC/Realist/CRM 07/13/2018 ble sales The ce in the last three market data revea	ALE #1 (04/27 \$258 ALS NDC 07/13 subject has not expears except for	COMPARABLE SALE # 7/2016 ,000 /Realist/CRMLS 3/2018 sold/transferred m comparable prop	nore the erties;	COMPAR. NDC/Realis 07/13/2018 an once in t #2 and 6.	ABLE SALE #3 t/CRMLS he last three g area than
Report the results of the research ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer years. The comparable sa	NDC/Realist 07/13/2018 history of the subject pales have only sol	/CRMLS property and compara d/transferred once	COMPARABLE S NDC/Realist/CRM 07/13/2018 ble sales The ce in the last three market data revea	ALE #1 (04/27 \$258 ALS NDC 07/13 subject has not expears except for	COMPARABLE SALE # 7/2016 ,000 /Realist/CRMLS 3/2018 sold/transferred m comparable prop	nore the erties;	COMPAR. NDC/Realis 07/13/2018 an once in t #2 and 6.	ABLE SALE #3 t/CRMLS he last three g area than
Report the results of the research ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer years. The comparable sa	NDC/Realist 07/13/2018 history of the subject pales have only sol	/CRMLS property and compara d/transferred once	COMPARABLE S NDC/Realist/CRM 07/13/2018 ble sales The ce in the last three market data revea	ALE #1 (04/27 \$258 ALS NDC 07/13 subject has not expears except for	COMPARABLE SALE # 7/2016 ,000 /Realist/CRMLS 3/2018 sold/transferred m comparable prop	nore the erties;	COMPAR. NDC/Realis 07/13/2018 an once in t #2 and 6.	ABLE SALE #3 t/CRMLS he last three g area than
Report the results of the research ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer years. The comparable sa	NDC/Realist 07/13/2018 history of the subject pales have only sol	/CRMLS property and compara d/transferred once	COMPARABLE S NDC/Realist/CRM 07/13/2018 ble sales The ce in the last three market data revea	ALE #1 (04/27 \$258 ALS NDC 07/13 subject has not expears except for	COMPARABLE SALE # 7/2016 ,000 /Realist/CRMLS 3/2018 sold/transferred m comparable prop	nore the erties;	COMPAR. NDC/Realis 07/13/2018 an once in t #2 and 6.	ABLE SALE #3 t/CRMLS he last three g area than
Report the results of the research ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer years. The comparable sa	NDC/Realist 07/13/2018 history of the subject pales have only sol	/CRMLS property and compara d/transferred once	COMPARABLE S NDC/Realist/CRM 07/13/2018 ble sales The ce in the last three market data revea	ALE #1 (04/27 \$258 ALS NDC 07/13 subject has not expears except for	COMPARABLE SALE # 7/2016 ,000 /Realist/CRMLS 3/2018 sold/transferred m comparable prop	nore the erties;	COMPAR. NDC/Realis 07/13/2018 an once in t #2 and 6.	ABLE SALE #3 t/CRMLS he last three g area than
Report the results of the research ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer years. The comparable sa	NDC/Realist 07/13/2018 history of the subject pales have only sol	/CRMLS property and compara d/transferred once	COMPARABLE S NDC/Realist/CRM 07/13/2018 ble sales The ce in the last three market data revea	ALE #1 (04/27 \$258 ALS NDC 07/13 subject has not expears except for	COMPARABLE SALE # 7/2016 ,000 /Realist/CRMLS 3/2018 sold/transferred m comparable prop	nore the erties;	COMPAR. NDC/Realis 07/13/2018 an once in t #2 and 6.	ABLE SALE #3 t/CRMLS he last three g area than
Report the results of the research ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer years. The comparable sa	NDC/Realist 07/13/2018 history of the subject pales have only sol	/CRMLS property and compara d/transferred once	COMPARABLE S NDC/Realist/CRM 07/13/2018 ble sales The ce in the last three market data revea	ALE #1 (04/27 \$258 ALS NDC 07/13 subject has not expears except for	COMPARABLE SALE # 7/2016 ,000 /Realist/CRMLS 3/2018 sold/transferred m comparable prop	nore the erties;	COMPAR. NDC/Realis 07/13/2018 an once in t #2 and 6.	ABLE SALE #3 t/CRMLS he last three g area than
Report the results of the research ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer years. The comparable sa	NDC/Realist 07/13/2018 history of the subject pales have only sol Approach An extensive walue range and a	PRIECT /CRMLS property and compara d/transferred once ensive search of ual consideration appears to be ber	COMPARABLE S NDC/Realist/CRM 07/13/2018 ble sales The ce in the last three market data revea	ALE #1 (04/27 \$258 MLS NDC, 07/13 esubject has not expears except for alian not recent sale for adjustment decoration of the sale for adjustment	COMPARABLE SALE # 7/2016 ,000 /Realist/CRMLS 8/2018 sold/transferred m comparable property es more similar to etails. Comparable	nore the erties;	COMPAR. NDC/Realis 07/13/2018 an once in t #2 and 6. Dject in living erty #5 repre	ABLE SALE #3 t/CRMLS he last three g area than esents the high
Report the results of the research ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer years. The comparable sa Summary of Sales Comparison A those used. All adjustment end of the neighborhood sales Indicated Value by Sales Compar Indicated Value by: Sales Compar	NDC/Realist 07/13/2018 history of the subject pales have only sol Approach An extended and a subject pales have and a subject pales have and a subject pales have only sol Approach An extended and a subject pales have and a subject pales and a subjec	PEJECT /CRMLS property and compara d/transferred once ensive search of the property and consideration appears to be bereful.	COMPARABLE S NDC/Realist/CRM 07/13/2018 ble sales The be in the last three market data revea . See page 3 of 6 nefiting the seller. Cost Approach (if dec	ALE #1 (04/27 \$258 MLS NDC, 07/13 esubject has not eyears except for aljustment de green als no recent sale for adjustment de green als no recent sale fo	COMPARABLE SALE # 7/2016 ,000 /Realist/CRMLS 8/2018 sold/transferred m comparable properties more similar to etails. Comparable	nore the erties;	COMPAR. NDC/Realis 07/13/2018 an once in to #2 and 6. Dject in living erty #5 representations if developed)	ABLE SALE #3 t/CRMLS he last three g area than esents the high
Report the results of the research ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer years. The comparable sa Summary of Sales Comparison A those used. All adjustment end of the neighborhood very sales Comparison A Indicated Value by Sales Comparison A Indicated Value by: Sales Comparison Sale comparison approace	NDC/Realist 07/13/2018 history of the subject pales have only sol Approach An extents were given equivalue range and a parison Approach \$ 3 parison Approach \$ this considered the subject pales have only sol	PRIECT /CRMLS property and compara d/transferred once ensive search of the pual consideration appears to be bereful to the pual consideration and the	Cost Approach (if devine setimating the	ALE #1 (04/27 \$258 MLS NDC, 07/13 e subject has not e years except for aljustment de for adjustment de yeloped) \$ 318,6 subjects market	COMPARABLE SALE # 7/2016 ,000 /Realist/CRMLS 8/2018 sold/transferred m comparable properties more similar to the tetails. Comparable 26 Income Approvalue. The income	nore the erties: the sule proper	COMPAR. NDC/Realis 07/13/2018 an once in to #2 and 6. Diject in living erty #5 representation if developed): bach is not a	ABLE SALE #3 t/CRMLS he last three g area than esents the high
Report the results of the research ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer years. The comparable sa Summary of Sales Comparison A those used. All adjustment end of the neighborhood very sales Comparison A Indicated Value by Sales Comparison A Indicated Value by: Sales Comparison Sale comparison approace	NDC/Realist 07/13/2018 history of the subject pales have only sol Approach An extents were given equivalue range and a parison Approach \$ 3 parison Approach \$ 2 parison Approach \$ 3 parison Approach \$ 2 parison Approach \$ 3 parison Approach \$ 3 parison Approach \$ 2 parison Approach \$ 3 parison Approach \$ 2 parison Approach \$ 3 parison Approach \$ 2 parison Approac	PRIECT /CRMLS property and compara d/transferred once ensive search of the pual consideration appears to be bereful to the pual consideration and the	Cost Approach (if devine setimating the	ALE #1 (04/27 \$258 MLS NDC, 07/13 e subject has not e years except for aljustment de for adjustment de yeloped) \$ 318,6 subjects market	COMPARABLE SALE # 7/2016 ,000 /Realist/CRMLS 8/2018 sold/transferred m comparable properties more similar to the tetails. Comparable 26 Income Approvalue. The income	nore the erties: the sule proper	COMPAR. NDC/Realis 07/13/2018 an once in to #2 and 6. Diject in living erty #5 representation if developed): bach is not a	ABLE SALE #3 t/CRMLS he last three g area than esents the high
Report the results of the research ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer years. The comparable sa Summary of Sales Comparison A those used. All adjustment end of the neighborhood very sales Comparison A Indicated Value by Sales Comparison A Indicated Value by: Sales Comparison Sale comparison approace	NDC/Realist 07/13/2018 history of the subject pales have only sol Approach An extents were given equivalue range and a parison Approach \$ 3 parison Approach \$ ch is considered the of the market a is applied.	PRIECT /CRMLS property and compara d/transferred once ensive search of ual consideration appears to be ber 17,000 317,000 ne best approach rea is owner occ	Cost Approach (if devanged). The cost approach a	ALE #1 (04/27 \$258 MLS NDC, 07/13 subject has not expears except for adjustment defined by the subjects market pproach, if requires	20MPARABLE SALE # 7/2016 ,000 /Realist/CRMLS 8/2018 sold/transferred m comparable prop	the sule proper	COMPAR. NDC/Realis 07/13/2018 an once in the stand 6. Diject in living erty #5 representations and a standard vision is not a indicated vision.	ABLE SALE #3 t/CRMLS he last three g area than esents the high sapplicable alue,
Report the results of the research ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer years. The comparable sa Summary of Sales Comparison A those used. All adjustment end of the neighborhood very sales Comparison A Indicated Value by Sales Comparison A Indicated Value by: Sales Comparison Sale comparison approace	NDC/Realist 07/13/2018 history of the subject pales have only sol Approach An extents were given equivalue range and a parison Approach \$ 3 parison Approach \$ 4 to be of the market a is applied. is", Subject to	ensive search of ual consideration appears to be ber 17,000 and best approach rea is owner occ completion per plans	Cost Approach (if devalued and specifications of an and specifications of an and specifications of an another another and specifications of an another another and specifications of an another another another another another and specifications of an another anothe	ALE #1 (04/27 \$258 MLS NDC. 07/13 \$258 Subject has not expears except for adjustment defined by the subjects market proach, if requirement the basis of a hyperial subjects market proach pro	COMPARABLE SALE # 7/2016 ,000 //Realist/CRMLS 8/2018 sold/transferred m comparable prop es more similar to etails. Comparable 26 Income App value. The income ed, tends to supp	the sule proper	COMPAR. NDC/Realis 07/13/2018 an once in ti #2 and 6. Dject in living erty #5 represents #5 pach is not a indicated via	ABLE SALE #3 t/CRMLS he last three g area than esents the high sapplicable alue, ave been
Report the results of the research ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer years. The comparable sa Summary of Sales Comparison A those used. All adjustment end of the neighborhood very sales Comparison A Indicated Value by Sales Comparison A Indicated Value by: Sales Comparison Sale comparison approace	NDC/Realist 07/13/2018 history of the subject pales have only sol Approach An extents were given equivalue range and a parison Approach \$ 3 parison Approach \$ 4 is considered the confidence of the market a is applied. is", Subject to following repairs or a subject to following repairs or a subject to subject s	ensive search of ual consideration appears to be ber 17,000 a 17,000 ne best approach rea is owner occ completion per plans lterations on the bas	Comparable S NDC/Realist/CRM 07/13/2018 ble sales The ce in the last three market data revea . See page 3 of 6 nefiting the seller. Cost Approach (if dev in estimating the upied. The cost ap s and specifications of is of a hypothetical c	ALE #1 (04/27 \$258 ALS NDC. 07/13 E subject has not eyears except for adjustment defined by the subjects market proach, if requirement the basis of a hypondition that the reparation of the basis of th	COMPARABLE SALE # 7/2016 ,,000 //Realist/CRMLS 8/2018 sold/transferred m comparable prop es more similar to etails. Comparable atails. Comparable comparable proportion of the comparable properties of the comparable prop	the sule proper	COMPAR. NDC/Realis 07/13/2018 an once in ti #2 and 6. Dject in living erty #5 representation pach is not a indicated via	ABLE SALE #3 t/CRMLS he last three g area than esents the high sapplicable alue, ave been Subject to the
Report the results of the research ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer years. The comparable sale of the sale sale sale sale sale sale sale sal	NDC/Realist 07/13/2018 history of the subject pales have only sol Approach An extents were given equivalue range and a parison Approach \$ 3 parison Approach \$ 4 is considered the confidence of the market a is applied. is", Subject to following repairs or a subject to following repairs or a subject to subject s	ensive search of ual consideration appears to be ber 17,000 a 17,000 ne best approach rea is owner occ completion per plans lterations on the bas	Comparable S NDC/Realist/CRM 07/13/2018 ble sales The ce in the last three market data revea . See page 3 of 6 nefiting the seller. Cost Approach (if dev in estimating the upied. The cost ap s and specifications of is of a hypothetical c	ALE #1 (04/27 \$258 ALS NDC. 07/13 \$258 ALS NDC. 07/13 \$2 subject has not expears except for expears except for adjustment do subjects market pproach, if requirement the basis of a hypondition that the reparation of the basis of the basis of a hypondition that the reparation of the basis of	COMPARABLE SALE # 7/2016 ,,000 //Realist/CRMLS 8/2018 sold/transferred m comparable prop es more similar to etails. Comparable atails. Comparable comparable proportion of the comparable properties of the comparable prop	the sule proper	COMPAR. NDC/Realis 07/13/2018 an once in ti #2 and 6. Dject in living erty #5 representation pach is not a indicated via	ABLE SALE #3 t/CRMLS he last three g area than esents the high \$ applicable alue, ave been subject to the
Report the results of the research ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer years. The comparable sa Summary of Sales Comparison A those used. All adjustment end of the neighborhood version of the neighborhood version indicated Value by Sales Comparison Sale comparison approace	NDC/Realist 07/13/2018 history of the subject pales have only sol Approach An extended the subject pales have only sol Approach An extended the subject pales have only sol Approach An extended the subject pales have only sol Approach An extended the subject of the market and is applied. Is applied. Is applied. Is applied on the extraordinal subject to following repairs or a sed on the extraordinal subject to sed on the extrao	PRINCE PROPERTY AND COMPARE PROPERTY AND C	Cost Approach (if devalued and specifications of a hypothetical che condition or deficie	ALE #1 (04/27 \$258 ALS NDC, 07/13 \$258 ALS NDC, 07/13 \$2 subject has not expears except for expease except for adjustment defined by the basis of a hypondition that the repart ency does not require	COMPARABLE SALE # 7/2016 ,,000 //Realist/CRMLS 8/2018 sold/transferred m comparable properties more similar to etails. Comparable 26 Income Appropriate to etails. Comparable outletical condition that airs or alterations have alteration or repair:	the sule proper	COMPAR. NDC/Realis 07/13/2018 an once in ti #2 and 6. Dject in living erty #5 representation pach is not a indicated value of the completed, or the completed of the comple	ABLE SALE #3 t/CRMLS he last three g area than esents the high \$ applicable alue, ave been subject to the oxide detectors

Client File No. 1000042150 Page # 4

Uniform Residential Appraisal Report 0713181400-File # 1000042150

0713181400-01

subject's area when appropriate.				
No adjustments made less than \$1,000.00.				
\$1.00 p/sf of lot size.				
\$40.00 p/sf of GLA.				
\$2,000.00 per garage stall.				
\$2,000.00 per garage stall.				
No market support was discovered to warrant adjustments for difference in the GLA.	s in the following: bedrooms, bathroom	s, and age. Value	is cons	sidered
4				
COST ADDROACH TO VALUE	E (not required by Eannie Mae)			
	E (not required by Fannie Mae)			
Provide adequate information for the lender/client to replicate the below cost figures and calc	culations.			
Provide adequate information for the lender/client to replicate the below cost figures and calc Support for the opinion of site value (summary of comparable land sales or other methods for	culations. or estimating site value) Vacant land sa	ales were limited in		
Provide adequate information for the lender/client to replicate the below cost figures and calc	culations. or estimating site value) Vacant land sa			
Provide adequate information for the lender/client to replicate the below cost figures and calc Support for the opinion of site value (summary of comparable land sales or other methods for	culations. or estimating site value) Vacant land sa			
Provide adequate information for the lender/client to replicate the below cost figures and calc Support for the opinion of site value (summary of comparable land sales or other methods for immediate demand area. Land value was obtained from the allocation of the comparable land sales or other methods for immediate demand area.	sulations. or estimating site value) Vacant land sar abstraction methond. Land to value ra	tio is typical for th		•
Provide adequate information for the lender/client to replicate the below cost figures and calc Support for the opinion of site value (summary of comparable land sales or other methods for immediate demand area. Land value was obtained from the allocation of the comparable land sales or other methods for immediate demand area.	culations. or estimating site value) Vacant land sate abstraction methond. Land to value rate of the control	itio is typical for th		
Provide adequate information for the lender/client to replicate the below cost figures and calc Support for the opinion of site value (summary of comparable land sales or other methods for immediate demand area. Land value was obtained from the allocation of the comparable land sales or other methods for immediate demand area.	sulations. or estimating site value) Vacant land sar abstraction methond. Land to value ra	tio is typical for th	is area	•
Provide adequate information for the lender/client to replicate the below cost figures and calc Support for the opinion of site value (summary of comparable land sales or other methods for immediate demand area. Land value was obtained from the allocation of the comparable land sales or other methods for immediate demand area.	or estimating site value) vacant land sate abstraction methond. Land to value rate of the properties	tio is typical for th	is area	95,000
Provide adequate information for the lender/client to replicate the below cost figures and calc Support for the opinion of site value (summary of comparable land sales or other methods for immediate demand area. Land value was obtained from the allocation of the comparable land sales or other methods for immediate demand area.	or estimating site value) Vacant land sate abstraction methond. Land to value rate of the sate of the	tio is typical for th	=\$ =\$ =\$	95,000 279,560
Provide adequate information for the lender/client to replicate the below cost figures and calc Support for the opinion of site value (summary of comparable land sales or other methods for immediate demand area. Land value was obtained from the allocation of	or estimating site value) OPINION OF SITE VALUE DWELLING 2,410 Sq.Ft. @ \$ 0 Sq.Ft. @ \$ Patio	116.00	=\$ =\$ =\$ =\$	95,000 279,560
Provide adequate information for the lender/client to replicate the below cost figures and calc Support for the opinion of site value (summary of comparable land sales or other methods for immediate demand area. Land value was obtained from the allocation of ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data National Building Cost Estimator Quality rating from cost service Avg Effective date of cost data 2018 Comments on Cost Approach (gross living area calculations, depreciation, etc.) Land to improvement ratio typical for the area. Depreciation based upon	or estimating site value) OPINION OF SITE VALUE DWELLING 2,410 Sq.Ft. @ \$ 0 Sq.Ft. @ \$ Patio Garage/Carport 426 Sq.Ft. Sq.Ft. @ \$	116.00 50.00	=\$ =\$ =\$ =\$ =\$	95,000 279,560 0 21,300
Provide adequate information for the lender/client to replicate the below cost figures and calc Support for the opinion of site value (summary of comparable land sales or other methods for immediate demand area. Land value was obtained from the allocation of ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data National Building Cost Estimator Quality rating from cost service Avg Effective date of cost data 2018 Comments on Cost Approach (gross living area calculations, depreciation, etc.)	OPINION OF SITE VALUE DWELLING Patio Garage/Carport 426 Sq.Ft. @ \$ Total Estimating site value) Vacant land sa Vacant la	116.00 50.00	=\$ =\$ =\$ =\$	95,000 279,560
Provide adequate information for the lender/client to replicate the below cost figures and calc Support for the opinion of site value (summary of comparable land sales or other methods for immediate demand area. Land value was obtained from the allocation of ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data National Building Cost Estimator Quality rating from cost service Avg Effective date of cost data 2018 Comments on Cost Approach (gross living area calculations, depreciation, etc.) Land to improvement ratio typical for the area. Depreciation based upon	OPINION OF SITE VALUE DWELLING Garage/Carport Qarage/Carport 426 Sq.Ft. @ \$ Total Estimate of Cost-New Less Patioo Description Physical Functional	116.00 50.00	=\$ =\$ =\$ =\$ =\$	95,000 279,560 0 21,300 300,860
Provide adequate information for the lender/client to replicate the below cost figures and calc Support for the opinion of site value (summary of comparable land sales or other methods for immediate demand area. Land value was obtained from the allocation of ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data National Building Cost Estimator Quality rating from cost service Avg Effective date of cost data 2018 Comments on Cost Approach (gross living area calculations, depreciation, etc.) Land to improvement ratio typical for the area. Depreciation based upon	or estimating site value) OPINION OF SITE VALUE DWELLING Qarage/Carport 426 Sq.Ft. @\$ Total Estimate of Cost-New Less Physical Depreciation Vacant land sarvation Vacant land sarvation Vacant land sarvation Sq.Ft. @\$ 0 Sq.Ft. @\$ Functional Depreciation 85,234	116.00 50.00	=\$ =\$ =\$ =\$ =\$ =\$	95,000 279,560 0 21,300 300,860 85,234)
Provide adequate information for the lender/client to replicate the below cost figures and calc Support for the opinion of site value (summary of comparable land sales or other methods for immediate demand area. Land value was obtained from the allocation of ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data National Building Cost Estimator Quality rating from cost service Avg Effective date of cost data 2018 Comments on Cost Approach (gross living area calculations, depreciation, etc.) Land to improvement ratio typical for the area. Depreciation based upon	or estimating site value) OPINION OF SITE VALUE DWELLING Qarage/Carport 426 Sq.Ft. Sq.Ft. @ \$ Total Estimate of Cost-New Less Depreciation 85,234 Vacant land sa Vacant land sa Vacant land sa Vacant land sa Sq.Ft. @ \$ O Sq.Ft. @ \$ Functional Depreciation 85,234	116.00 50.00	=\$ =\$ =\$ =\$ =\$	95,000 279,560 0 21,300 300,860
Provide adequate information for the lender/client to replicate the below cost figures and calc Support for the opinion of site value (summary of comparable land sales or other methods for immediate demand area. Land value was obtained from the allocation of ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data National Building Cost Estimator Quality rating from cost service Avg Effective date of cost data 2018 Comments on Cost Approach (gross living area calculations, depreciation, etc.) Land to improvement ratio typical for the area. Depreciation based upon	or estimating site value) OPINION OF SITE VALUE DWELLING Qarage/Carport 426 Sq.Ft. Sq.Ft. @ \$ Total Estimate of Cost-New Less Depreciation 85,234 Vacant land sa Vacant land sa Vacant land sa Vacant land sa Sq.Ft. @ \$ O Sq.Ft. @ \$ Functional Depreciation 85,234	116.00 50.00	=\$ =\$ =\$ =\$ =\$ =\$	95,000 279,560 0 21,300 300,860 85,234)
Provide adequate information for the lender/client to replicate the below cost figures and calc Support for the opinion of site value (summary of comparable land sales or other methods for immediate demand area. Land value was obtained from the allocation of ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data National Building Cost Estimator Quality rating from cost service Avg Effective date of cost data 2018 Comments on Cost Approach (gross living area calculations, depreciation, etc.) Land to improvement ratio typical for the area. Depreciation based upon	OPINION OF SITE VALUE DWELLING Garage/Carport Garage/Carport Depreciation Physical Depreciated Cost of Improvements Or estimating site value) Vacant land sate of value rate of	116.00 50.00	=\$ =\$ =\$ =\$ =\$ =\$ =\$	95,000 279,560 0 21,300 300,860 85,234) 215,626
Provide adequate information for the lender/client to replicate the below cost figures and calc Support for the opinion of site value (summary of comparable land sales or other methods for immediate demand area. Land value was obtained from the allocation of ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data National Building Cost Estimator Quality rating from cost service Avg Effective date of cost data 2018 Comments on Cost Approach (gross living area calculations, depreciation, etc.) Land to improvement ratio typical for the area. Depreciation based upon straight age/life method. No functional or external obsolescence noted.	or estimating site value) OPINION OF SITE VALUE DWELLING Garage/Carport Total Estimate of Cost-New Less Physical Depreciation Beginned Beginned Beginned Sq. Ft. @ \$ Functional Depreciated Cost of Improvements "As-is" Value of Site Improvements	116.00	=\$ =\$ =\$ =\$ =\$ =\$ (_=\$ =\$	95,000 279,560 0 21,300 300,860 85,234) 215,626 8,000
Provide adequate information for the lender/client to replicate the below cost figures and calc Support for the opinion of site value (summary of comparable land sales or other methods for immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Description of immediate demands are allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demands are allocation	OPINION OF SITE VALUE DWELLING Garage/Carport Total Estimate of Cost-New Less Physical Depreciated Cost of Improvements "As-is" Value BY COST APPROACH	116.00	=\$ =\$ =\$ =\$ =\$ =\$ =\$	95,000 279,560 0 21,300 300,860 85,234) 215,626
Provide adequate information for the lender/client to replicate the below cost figures and calc Support for the opinion of site value (summary of comparable land sales or other methods for immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. National Building Cost Estimator Quality rating from cost service Avg Effective date of cost data 2018 Comments on Cost Approach (gross living area calculations, depreciation, etc.) Land to improvement ratio typical for the area. Depreciation based upon straight age/life method. No functional or external obsolescence noted. Estimated Remaining Economic Life (HUD and VA only) 43 Years	OPINION OF SITE VALUE DWELLING Garage/Carport Less Physical Depreciation Beginned Beginne	116.00 50.00	=\$ =\$ =\$ =\$ =\$ =\$ ==\$ ==\$ ==\$	95,000 279,560 0 21,300 300,860 85,234) 215,626 8,000
Provide adequate information for the lender/client to replicate the below cost figures and calc Support for the opinion of site value (summary of comparable land sales or other methods for immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. National Building Cost Estimator Quality rating from cost service Avg Effective date of cost data 2018 Comments on Cost Approach (gross living area calculations, depreciation, etc.) Land to improvement ratio typical for the area. Depreciation based upon straight age/life method. No functional or external obsolescence noted. Estimated Remaining Economic Life (HUD and VA only) 43 Years	OPINION OF SITE VALUE DWELLING Garage/Carport Total Estimate of Cost-New Less Physical Depreciated Cost of Improvements "As-is" Value BY COST APPROACH	116.00	=\$ =\$ =\$ =\$ =\$ =\$ ==\$ ==\$ ==\$	95,000 279,560 0 21,300 300,860 85,234) 215,626 8,000
Provide adequate information for the lender/client to replicate the below cost figures and calc Support for the opinion of site value (summary of comparable land sales or other methods for immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. National Building Cost Estimator Quality rating from cost service Avg Effective date of cost data 2018 Comments on Cost Approach (gross living area calculations, depreciation, etc.) Land to improvement ratio typical for the area. Depreciation based upon straight age/life method. No functional or external obsolescence noted. Estimated Remaining Economic Life (HUD and VA only) 43 Years	OPINION OF SITE VALUE DWELLING Garage/Carport Less Physical Depreciation Beginned Beginne	116.00 50.00	=\$ =\$ =\$ =\$ =\$ =\$ ==\$ ==\$ ==\$	95,000 279,560 0 21,300 300,860 85,234) 215,626 8,000
Provide adequate information for the lender/client to replicate the below cost figures and calc Support for the opinion of site value (summary of comparable land sales or other methods for immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. National Building Cost Estimator Quality rating from cost service Avg Effective date of cost data 2018 Comments on Cost Approach (gross living area calculations, depreciation, etc.) Land to improvement ratio typical for the area. Depreciation based upon straight age/life method. No functional or external obsolescence noted. Estimated Remaining Economic Life (HUD and VA only) 43 Years INCOME APPROACH TO VALITY Estimated Monthly Market Rent \$ X Gross Rent Multiplier	OPINION OF SITE VALUE DWELLING Garage/Carport Less Physical Depreciation Beginned Beginne	116.00 50.00	=\$ =\$ =\$ =\$ =\$ =\$ ==\$ ==\$ ==\$	95,000 279,560 0 21,300 300,860 85,234) 215,626 8,000
Provide adequate information for the lender/client to replicate the below cost figures and calc Support for the opinion of site value (summary of comparable land sales or other methods for immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demands area. Description from cost service Avg Effective date of cost data 2018 (Comments on Cost Approach (gross living area calculations, depreciation, etc.) Land to improvement ratio typical for the area. Depreciation based upon straight age/life method. No functional or external obsolescence noted. Estimated Remaining Economic Life (HUD and VA only) 43 Years INCOME APPROACH TO VALUE Stimated Monthly Market Rent \$ X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM)	OPINION OF SITE VALUE DWELLING Garage/Carport Less Physical Depreciation Beginned Beginne	116.00 50.00	=\$ =\$ =\$ =\$ =\$ =\$ ==\$ ==\$ ==\$	95,000 279,560 0 21,300 300,860 85,234) 215,626 8,000
Provide adequate information for the lender/client to replicate the below cost figures and calc Support for the opinion of site value (summary of comparable land sales or other methods for immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Deprecation new Source of cost data National Building Cost Estimator Quality rating from cost service Avg Effective date of cost data 2018 Comments on Cost Approach (gross living area calculations, depreciation, etc.) Land to improvement ratio typical for the area. Depreciation based upon straight age/life method. No functional or external obsolescence noted. Estimated Remaining Economic Life (HUD and VA only) 43 Years INCOME APPROACH TO VALUE Stimated Monthly Market Rent \$ X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM)	OPINION OF SITE VALUE DWELLING Garage/Carport Total Estimate of Cost-New Less Physical Depreciation Begin abstraction Begin abstraction methond. Land to value rate of Cost-New Less Physical Depreciation Begin abstraction Begin a	116.00	=\$ =\$ =\$ =\$ =\$ =\$ ==\$ ==\$ ==\$	95,000 279,560 0 21,300 300,860 85,234) 215,626 8,000
Provide adequate information for the lender/client to replicate the below cost figures and calc Support for the opinion of site value (summary of comparable land sales or other methods for immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of the source of cost data. Land value was obtained from the allocation of the source of cost data. National Building Cost Estimator. Quality rating from cost service. Avg. Effective date of cost data. 2018. Comments on Cost Approach (gross living area calculations, depreciation, etc.). Land to improvement ratio typical for the area. Depreciation based upon straight age/life method. No functional or external obsolescence noted. Estimated Remaining Economic Life (HUD and VA only). 43 Years INCOME APPROACH TO VALUE Stimated Monthly Market Rent. X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM). PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Yes.	culations. or estimating site value) OPINION OF SITE VALUE DWELLING Qarage/Carport A26 Sq.Ft. @\$ Oarage/Carport Total Estimate of Cost-New Less Physical Depreciation B5,234 Depreciated Cost of Improvements "As-is" Value of Site Improvements "As-is" Value of Site Improvements INDICATED VALUE BY COST APPROACH SINDICATED VALUE BY COST APPROACH SINDIC	116.00	=\$ =\$ =\$ =\$ =\$ =\$ ==\$ ==\$ ==\$	95,000 279,560 0 21,300 300,860 85,234) 215,626 8,000
Provide adequate information for the lender/client to replicate the below cost figures and calc Support for the opinion of site value (summary of comparable land sales or other methods for immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of was obtained from the allocation of the service of cost data. Land to improve a service and general service area and service area. Land to improvement ratio typical for the area. Depreciation based upon straight age/life method. No functional or external obsolescence noted. Estimated Remaining Economic Life (HUD and VA only) 43 Years INCOME APPROACH TO VALUE Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Yes Provide the following information for PUDs ONLY if the developer/builder is in control of the Income Approach of the Incom	culations. or estimating site value) OPINION OF SITE VALUE DWELLING Qarage/Carport A26 Sq.Ft. @\$ Oarage/Carport Total Estimate of Cost-New Less Physical Depreciation B5,234 Depreciated Cost of Improvements "As-is" Value of Site Improvements "As-is" Value of Site Improvements INDICATED VALUE BY COST APPROACH SINDICATED VALUE BY COST APPROACH SINDIC	116.00	=\$ =\$ =\$ =\$ =\$ =\$ ==\$ ==\$ ==\$	95,000 279,560 0 21,300 300,860 85,234) 215,626 8,000
Provide adequate information for the lender/client to replicate the below cost figures and calc Support for the opinion of site value (summary of comparable land sales or other methods for immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of Quality rating from cost service. Avg	or estimating site value) Vacant land sate abstraction methond. Land to value rate abstraction abstraction abstraction and square abstraction and square abstraction abstract	116.00	=\$ =\$ =\$ =\$ =\$ =\$ ==\$ ==\$ ==\$	95,000 279,560 0 21,300 300,860 85,234) 215,626 8,000
Provide adequate information for the lender/client to replicate the below cost figures and calc Support for the opinion of site value (summary of comparable land sales or other methods for immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of Quality rating from cost service. Avg	OPINION OF SITE VALUE DWELLING Garage/Carport Total Estimated Cost of Improvements "As-is" Value of Site Improvements "INDICATED VALUE BY COST APPROACH JE (not required by Fannie Mae) = \$ N FOR PUDS (if applicable) No Unit type(s) Detached Attacked Total number of units sold	116.00	=\$ =\$ =\$ =\$ =\$ =\$ ==\$ ==\$ ==\$	95,000 279,560 0 21,300 300,860 85,234) 215,626 8,000
Provide adequate information for the lender/client to replicate the below cost figures and calc Support for the opinion of site value (summary of comparable land sales or other methods for immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of Quality rating from cost service. Avg	OPINION OF SITE VALUE DWELLING Garage/Carport Total Estimated Cost of Improvements "As-is" Value of Site Improvements "INDICATED VALUE BY COST APPROACH JE (not required by Fannie Mae) = \$ N FOR PUDs (if applicable) No Unit type(s) Double Value of Units sold Data source(s)	116.00	=\$ =\$ =\$ =\$ =\$ =\$ ==\$ ==\$ ==\$	95,000 279,560 0 21,300 300,860 85,234) 215,626 8,000
Provide adequate information for the lender/client to replicate the below cost figures and calc Support for the opinion of site value (summary of comparable land sales or other methods for immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of Quality rating from cost service. Avg	OPINION OF SITE VALUE DWELLING Garage/Carport Total Estimated Cost of Improvements "As-is" Value of Site Improvements "INDICATED VALUE BY COST APPROACH JE (not required by Fannie Mae) = \$ N FOR PUDS (if applicable) No Unit type(s) Detached Attacked Total number of units sold	116.00	=\$ =\$ =\$ =\$ =\$ =\$ ==\$ ==\$ ==\$	95,000 279,560 0 21,300 300,860 85,234) 215,626 8,000
Provide adequate information for the lender/client to replicate the below cost figures and calc Support for the opinion of site value (summary of comparable land sales or other methods for immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of Quality rating from cost service. Avg	OPINION OF SITE VALUE DWELLING Garage/Carport Total Estimated Cost of Improvements "As-is" Value of Site Improvements "INDICATED VALUE BY COST APPROACH JE (not required by Fannie Mae) = \$ N FOR PUDs (if applicable) No Unit type(s) Double Value of Units sold Data source(s)	116.00	=\$ =\$ =\$ =\$ =\$ =\$ ==\$ ==\$ ==\$	95,000 279,560 0 21,300 300,860 85,234) 215,626 8,000
Provide adequate information for the lender/client to replicate the below cost figures and calc Support for the opinion of site value (summary of comparable land sales or other methods for immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of Quality rating from cost service. Avg	OPINION OF SITE VALUE DWELLING Garage/Carport Total Estimated Cost of Improvements "As-is" Value of Site Improvements "INDICATED VALUE BY COST APPROACH JE (not required by Fannie Mae) = \$ N FOR PUDs (if applicable) No Unit type(s) Double Value of Units sold Data source(s)	116.00	=\$ =\$ =\$ =\$ =\$ =\$ ==\$ ==\$ ==\$	95,000 279,560 0 21,300 300,860 85,234) 215,626 8,000
Provide adequate information for the lender/client to replicate the below cost figures and calc Support for the opinion of site value (summary of comparable land sales or other methods for immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of Quality rating from cost service. Avg	OPINION OF SITE VALUE DWELLING Garage/Carport Total Estimate Of Site Improvements "As-is" Value of Site Improvements "As-is" Value of Site Improvements "INDICATED VALUE BY COST APPROACH SINDICATED VALUE BY COST APPROACH SINDICATED VALUE BY COST APPROACH SINDICATED VALUE BY COST APPROACH OPINION OF SITE VALUE SINDICATED VALUE BY COST APPROACH SINDICATED VALUE BY COST APPROACH SINDICATED VALUE BY COST APPROACH OPINION OF SITE VALUE Functional Functional Functional Functional Functional Poperciated Cost of Improvements SINDICATED VALUE BY COST APPROACH SINDICATED VALUE BY COST APPROACH OPINION OF SITE VALUE Functional Functional Functional Functional As-is" Value of Site Improvements Total number of units sold Data source(s) No If Yes, date of conversion.	116.00	=\$ =\$ =\$ =\$ =\$ =\$ ==\$ ==\$ ==\$	95,000 279,560 0 21,300 300,860 85,234) 215,626 8,000
Provide adequate information for the lender/client to replicate the below cost figures and calc Support for the opinion of site value (summary of comparable land sales or other methods for immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of Quality rating from cost service. Avg Effective date of cost data. 2018. Comments on Cost Approach (gross living area calculations, depreciation, etc.) Land to improvement ratio typical for the area. Depreciation based upon straight age/life method. No functional or external obsolescence noted. Estimated Remaining Economic Life (HUD and VA only) 43 Years INCOME APPROACH TO VALUE Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Yes Provide the following information for PUDs ONLY if the developer/builder is in control of the Homeowners of Project Total number of units rented Total number of units for sale Was the project created by the conversion of existing building(s) into a PUD? Yes Does the project contain any multi-dwelling units? Yes No Data Source	OPINION OF SITE VALUE DWELLING Garage/Carport Total Estimate Of Site Improvements "As-is" Value of Site Improvements "As-is" Value of Site Improvements "INDICATED VALUE BY COST APPROACH SINDICATED VALUE BY COST APPROACH SINDICATED VALUE BY COST APPROACH SINDICATED VALUE BY COST APPROACH OPINION OF SITE VALUE SINDICATED VALUE BY COST APPROACH SINDICATED VALUE BY COST APPROACH SINDICATED VALUE BY COST APPROACH OPINION OF SITE VALUE Functional Functional Functional Functional Functional Poperciated Cost of Improvements SINDICATED VALUE BY COST APPROACH SINDICATED VALUE BY COST APPROACH OPINION OF SITE VALUE Functional Functional Functional Functional As-is" Value of Site Improvements Total number of units sold Data source(s) No If Yes, date of conversion.	116.00	=\$ =\$ =\$ =\$ =\$ =\$ ==\$ ==\$ ==\$	95,000 279,560 0 21,300 300,860 85,234) 215,626 8,000
Provide adequate information for the lender/client to replicate the below cost figures and calc Support for the opinion of site value (summary of comparable land sales or other methods for immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of Cost Aproach (gross living area calculations, depreciation, etc.) Land to improvement ratio typical for the area. Depreciation based upon straight age/life method. No functional or external obsolescence noted. Estimated Remaining Economic Life (HUD and VA only) 43 Years INCOME APPROACH TO VALUE Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Provide the following information for PUDs ONLY if the developer/builder is in control of the Legal Name of Project Total number of units Total number of units for sale Was the project created by the conversion of existing building(s) into a PUD? Yes Does the project contain any multi-dwelling units? Yes No Data Source Are the units, common elements, and recreation facilities complete? Yes No	OPINION OF SITE VALUE DWELLING Garage/Carport Asia Physical Depreciated Cost of Improvements "As-is" Value of Site Improvements "As-is" Value of Site Improvements "As Indicated Value By Cost Approach Indicated Value By Cost Approach Simplicated Cost of Improvements "As Indicated Value By Cost Approach Total required by Fannie Mae) = \$ No Unit type(s) Detached Attacted Additional Application Total number of units sold Data source(s) No If Yes, date of conversion.	116.00 50.00 External Indicated Value	=\$ =\$ =\$ =\$ =\$ =\$ ==\$ ==\$ ==\$	95,000 279,560 0 21,300 300,860 85,234) 215,626 8,000
Provide adequate information for the lender/client to replicate the below cost figures and calc Support for the opinion of site value (summary of comparable land sales or other methods for immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of Quality rating from cost service. Avg	OPINION OF SITE VALUE DWELLING Garage/Carport Total Estimate Of Site Improvements "As-is" Value of Site Improvements "As-is" Value of Site Improvements "INDICATED VALUE BY COST APPROACH SINDICATED VALUE BY COST APPROACH SINDICATED VALUE BY COST APPROACH SINDICATED VALUE BY COST APPROACH OPINION OF SITE VALUE SINDICATED VALUE BY COST APPROACH SINDICATED VALUE BY COST APPROACH SINDICATED VALUE BY COST APPROACH OPINION OF SITE VALUE Functional Functional Functional Functional Functional Poperciated Cost of Improvements SINDICATED VALUE BY COST APPROACH SINDICATED VALUE BY COST APPROACH OPINION OF SITE VALUE Functional Functional Functional Functional As-is" Value of Site Improvements Total number of units sold Data source(s) No If Yes, date of conversion.	116.00 50.00 External Indicated Value	=\$ =\$ =\$ =\$ =\$ =\$ ==\$ ==\$ ==\$	95,000 279,560 0 21,300 300,860 85,234) 215,626 8,000
Provide adequate information for the lender/client to replicate the below cost figures and calc Support for the opinion of site value (summary of comparable land sales or other methods for immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land to support from the area. Depreciation based upon straight age/life method. No functional or external obsolescence noted. Estimated Remaining Economic Life (HUD and VA only) 43 Years INCOME APPROACH TO VALIEST Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Yes Provide the following information for PUDs ONLY if the developer/builder is in control of the Legal Name of Project Total number of phases Total number of units rorsale Was the project created by the conversion of existing building(s) into a PUD? Yes Does the project contain any multi-dwelling units? Yes No Data Source Are the units, common elements, and recreation facilities complete? Yes No Data Source Are the common elements leased to or by the Homeowners' Association? Yes	OPINION OF SITE VALUE DWELLING Garage/Carport Asia Physical Depreciated Cost of Improvements "As-is" Value of Site Improvements "As-is" Value of Site Improvements "As Indicated Value By Cost Approach Indicated Value By Cost Approach Simplicated Cost of Improvements "As Indicated Value By Cost Approach Total required by Fannie Mae) = \$ No Unit type(s) Detached Attacted Additional Application Total number of units sold Data source(s) No If Yes, date of conversion.	116.00 50.00 External Indicated Value	=\$ =\$ =\$ =\$ =\$ =\$ ==\$ ==\$ ==\$	95,000 279,560 0 21,300 300,860 85,234) 215,626 8,000
Provide adequate information for the lender/client to replicate the below cost figures and calc Support for the opinion of site value (summary of comparable land sales or other methods for immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of immediate demand area. Land value was obtained from the allocation of Cost Aproach (gross living area calculations, depreciation, etc.) Land to improvement ratio typical for the area. Depreciation based upon straight age/life method. No functional or external obsolescence noted. Estimated Remaining Economic Life (HUD and VA only) 43 Years INCOME APPROACH TO VALUE Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Provide the following information for PUDs ONLY if the developer/builder is in control of the Legal Name of Project Total number of units Total number of units for sale Was the project created by the conversion of existing building(s) into a PUD? Yes Does the project contain any multi-dwelling units? Yes No Data Source Are the units, common elements, and recreation facilities complete? Yes No	OPINION OF SITE VALUE DWELLING Garage/Carport Asia Physical Depreciated Cost of Improvements "As-is" Value of Site Improvements "As-is" Value of Site Improvements "As Indicated Value By Cost Approach Indicated Value By Cost Approach Simplicated Cost of Improvements "As Indicated Value By Cost Approach Total required by Fannie Mae) = \$ No Unit type(s) Detached Attacted Additional Application Total number of units sold Data source(s) No If Yes, date of conversion.	116.00 50.00 External Indicated Value	=\$ =\$ =\$ =\$ =\$ =\$ ==\$ ==\$ ==\$	95,000 279,560 0 21,300 300,860 85,234) 215,626 8,000

Client File No. 1000042150 | Page # 5

Uniform Residential Appraisal Report

0713181400-01 File # 1000042150

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 complete visual inspection of the interior and exterior areas of the subject property, (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.

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 provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
- 3. 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.
- 4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
- 5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing the appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist.

 Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
- 6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

Uniform Residential Appraisal Report

0713181400-01 File # 1000042150

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 complete visual inspection of the interior and exterior areas of the subject property. 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.

Uniform Residential Appraisal Report

0713181400-01 File # 1000042150

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

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

SUPERVISORY APPRAISER'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	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature Management of the Signature	Signature
Name Adam A Gromko	Name
Company Name Adam A. Gromko	Company Name
Company Address 37343 High Vista Drive	Company Address
Murrieta, CA 92563	
Telephone Number (626) 354-4599	Telephone Number
Email Address agromko@a-gromko-appraisal.com	Email Address
Date of Signature and Report 07/16/2018	Date of Signature
Effective Date of Appraisal 07/13/2018	State Certification #
State Certification # AR031682	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State CA	
Expiration Date of Certification or License 08/28/2019	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	☐ Did not inspect subject property
4715 Country Grove Way	☐ Did inspect exterior of subject property from street
Hemet, CA 92545	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 317,000	☐ Did inspect interior and exterior of subject property
LENDER/CLIENT	Date of Inspection
Name Mortgage Works LLC, AMC, 1588	COMPARABLE SALES
Company Name Mountain West Financial Inc	Som fill BLE Office
Company Address 1209 Nevada St Ste 200, Redlands, CA 92374	☐ Did not inspect exterior of comparable sales from street
	Did inspect exterior of comparable sales from street
Email Address	Date of Inspection

Client File No. 1000042150 Page # 8

Uniform Residential Appraisal Report

0713181400-01 File # 1000042150

			Sideritiai A			File # 100004215	
FEATURE	SUBJECT	COMPARABI	LE SALE # 4	COMPARABL	LE SALE # 5	COMPARABL	E SALE # 6
Address 4715 Country Gro	ove Way	1339 Shenandoa	ah Dr	1468 Camino Su	ieno	4755 Cassiope C	ct
Hemet, CA 9254		Hemet, CA 9254		Hemet, CA 9254		Hemet, CA 9254	
Proximity to Subject		0.45 miles E		0.58 miles W	•	0.73 miles S	~
			φ		Δ		Δ
	\$ 275,000		\$ 319,990		\$ 374,990		\$ 320,900
Sale Price/Gross Liv. Area	\$ 114.11 sq.ft.	\$ 135.19 sq.ft.		\$ 160.46 sq.ft.		\$ 135.92 sq.ft.	
Data Source(s)		SW18083952;D0	OM 88	CV18134165;DC	OM 36	SW18137523;D0	OM 5
Verification Source(s)		APN# 46024202		APN# 46038001		APN# 45435100	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+ (-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing		Listing	-3,200	Listing	-3,750	Listing	-3,209
Concessions		J	,		,	J	·
Date of Sale/Time		A -4::		A -4:		Λ -4:	
,		Active		Active		Active	
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	6138 sf	6534 sf	0	6970 sf	0	6098 sf	0
C V			U		U		U
View	N;Res;	N;Res;		N;Res;		N;Res;	
Design (Style)	DT2;Ranch	DT2;Ranch		DT1;Ranch	0	DT2;Ranch	
Quality of Construction	Q4	Q4		Q4		Q4	
Actual Age			0		0		
Actual Age	17	18	0	5	0	12	0
Condition	C3	C3		C3		C3	
Leasehold/Fee Simple Site View Design (Style) Quality of Construction Actual Age Condition Above Grade	Total Bdrms. Baths	Total Bdrms. Baths	1	Total Bdrms. Baths		Total Bdrms. Baths	
Room Count	9 5 3.0	9 4 3.0	0		0		0
П							
Gross Living Area	2,410 sq.ft.	2,367 sq.ft.	+1,720	2,337 sq.ft.	+2,920	2,361 sq.ft.	+1,960
Basement & Finished	0sf	0sf		0sf		0sf	1
Rooms Below Grade							
	A	A		A		A	
	Average	Average		Average		Average	
Heating/Cooling	FAU,Central	FAU,Central	<u> </u>	FAU,Central		FAU,Central	
	None	None		None		None	
*,			0.000				
	2gbi2dw	3gbi3dw		2gbi2dw		2gbi2dw	
Porch/Patio/Deck	Cncrt, Cncrt, None	Cncrt, Cncrt, Non-	(Cncrt, Cncrt, None		Cncrt, Cncrt, None	
Pool / Spa	None / None	None / None		None / None		None / None	
•							
Fireplace	One	One		One		One	
Net Adjustment (Total)			\$ -3,480		\$ -830		\$ -1,249
Adjusted Sale Price		Net Adj. 1.1 %		Net Adj. 0.2 %		Net Adj. 0.4 %	, -
*				'		,	6
of Comparables Report the results of the research		Gross Adj. 2.2 %		Gross Adj. 1.8 %		Gross Adj. 1.6 %	
Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer h Analysis/Comments	NDC/Realist 07/13/2018 nistory of the subject p		NDC/Realist/CRM 07/13/2018 ble sales	1LS NDC/ 07/13	Realist/CRMLS /2018	01/29/2018 \$315,000 NDC/Realis 07/13/2018	st/CRMLS
ANALYSIS / COMMENTS							
ANALYSIS							

Client File No. 1000042150 Page # 9 0713181400-01

Market Conditions Addendum to the Appraisal Report 0713181400-1

The purpose of this addendum is to provide the lende		-					
neighborhood. This is a required addendum for all app Property Address 4715 Country Grove Way		ective date on or after Ap City Hemet	III I, 2009.	State CA	ZIP Code 92	 545	
Borrower Alas, Walter & Valdez, Maria	•	ony Helliet		JIMIO UM	Judu 92	5-5	
Instructions: The appraiser must use the information	required on this form as th	he basis for his/her cond	lusions, and must provide	support for those of	conclusions, reg	arding	
housing trends and overall market conditions as repo	•	• • • • • • • • • • • • • • • • • • • •				extent	
it is available and reliable and must provide analysis a		•			•	. da±a	
explanation. It is recognized that not all data sources vin the analysis. If data sources provide the required in	•						
average. Sales and listings must be properties that co	-			-	•		
subject property. The appraiser must explain any anor	' '				copocii vo bayor	01 1110	
Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months		Overall Trend		
Total # of Comparable Sales (Settled)	21	8	10	Increasing	X Stable		clining
Absorption Rate (Total Sales/Months)	3.50	2.67	3.33		 	=	clining
Total # of Comparable Active Listings Months of Housing Supply (Total Listings/Ab.Rate)	9 2.57	9 3.38	9 2.70	Declining Declining	Stable Stable		creasing creasing
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	Deciming	Overall Trend		Jicasing
Median Comparable Sale Price	\$298,000	\$322,000	\$323,500	Increasing	X Stable	☐ De	clining
Median Comparable Sales Days on Market	30	47	46	Declining	Stable		creasing
Median Comparable List Price	\$319,000	\$324,900	\$359,000	Increasing	Stable	_=	clining
Median Comparable Listings Days on Market	40	48	40	Declining Increasing	Stable Stable		creasing
Median Sale Price as % of List Price Seller-(developer, builder, etc.)paid financial assistand	100.33% ce prevalent? X Yes	100.00% No	99.00%	✓ Declining	Stable Stable		clining creasing
Explain in detail the seller concessions trends for the			d from 3% to 5%, increasir				, outing
fees, options, etc.). The California Regiona				•			et
area between 07/12/2017 and 07/12/2018	3 contained seller co	ncessions. Conces	ssions ranged betwee	en \$565 and \$9	9,510, and th	e medi	an
concession was \$5,000. For 7-12 months						actions	
(37.5%) had concessions. For the 3 mont	hs prior to the effecti	ive date, 5 of 10 tra	nsactions (50.0%) ha	ad concessions	3.		
Are foreclosure sales (REO sales) a factor in the mark	ket? Yes X No) If ves explain (incli	uding the trends in listings :	and sales of forect	osed properties)		
The California Regional Multiple Listing So			<u> </u>				
The Gameria Regional Manapio Lieung G	01 V100; 1110. 1V120 10p	ortod fio forodiodari	or chort calco bott	VOCIT 077 12720	17 4114 07712	72010.	
Cita data courage for should information	4	Ida-adi .					
Cite data sources for above information. The M	larket Conditions Ad	danda waa aamala					
Sonico Inc MI Swith an affactive data -		denda was comple	ted with data from Ca	alifornia Regior	nal Multiple L	isting	
Service, Inc. MLS with an effective date of		denda was comple	ted with data from Ca	alifornia Regior	nal Multiple L	isting	
Service, Inc. MLS with an effective date of Summarize the above information as support for your	f 07/12/2018.			7			
	f 07/12/2018. conclusions in the Neighb	porhood section of the a	ppraisal report form. If you	used any additiona	al information, si		
Summarize the above information as support for your an analysis of pending sales and/or expired and withd Inventory of available housing appears to	f 07/12/2018. conclusions in the Neight drawn listings, to formulate be stable.	porhood section of the a	ppraisal report form. If you	used any additiona	al information, si		
Summarize the above information as support for your an analysis of pending sales and/or expired and withd Inventory of available housing appears to The demand and supply for housing appe	f 07/12/2018. conclusions in the Neight drawn listings, to formulate be stable.	porhood section of the a	ppraisal report form. If you	used any additiona	al information, si		
Summarize the above information as support for your an analysis of pending sales and/or expired and withd Inventory of available housing appears to The demand and supply for housing appears to Property values are stable.	f 07/12/2018. conclusions in the Neight drawn listings, to formulate be stable.	porhood section of the a	ppraisal report form. If you	used any additiona	al information, si		
Summarize the above information as support for your an analysis of pending sales and/or expired and withd Inventory of available housing appears to The demand and supply for housing appe Property values are stable. Median sales prices are stable.	f 07/12/2018. conclusions in the Neight drawn listings, to formulate be stable. ears in balance.	porhood section of the a	ppraisal report form. If you	used any additiona	al information, si		
Summarize the above information as support for your an analysis of pending sales and/or expired and withd Inventory of available housing appears to The demand and supply for housing appears to Property values are stable.	f 07/12/2018. conclusions in the Neight drawn listings, to formulate be stable. ears in balance.	porhood section of the a	ppraisal report form. If you	used any additiona	al information, si		
Summarize the above information as support for your an analysis of pending sales and/or expired and withd Inventory of available housing appears to The demand and supply for housing appearing Property values are stable. Median sales prices are stable. Median sales price as a % of list price is sales.	f 07/12/2018. conclusions in the Neight drawn listings, to formulate be stable. ears in balance.	porhood section of the a	ppraisal report form. If you	used any additiona	al information, si		
Summarize the above information as support for your an analysis of pending sales and/or expired and withd Inventory of available housing appears to The demand and supply for housing appee Property values are stable. Median sales prices are stable. Median sales price as a % of list price is sometimes are increasing. Listing DOM are stable. This data supports a statement for this are	f 07/12/2018. conclusions in the Neight drawn listings, to formulate be stable. ears in balance.	porhood section of the a e your conclusions, prov	ppraisal report form. If you ide both an explanation and	used any additiona d support for your o	al information, si conclusions.	uch as	re
Summarize the above information as support for your an analysis of pending sales and/or expired and withd Inventory of available housing appears to The demand and supply for housing appears to The dema	f 07/12/2018. conclusions in the Neight drawn listings, to formulate be stable. ears in balance. stable.	porhood section of the a e your conclusions, prov	ppraisal report form. If you ide both an explanation and	used any additional support for your of the support for your of your of the support for your of your o	al information, si conclusions.	uch as	re
Summarize the above information as support for your an analysis of pending sales and/or expired and withd Inventory of available housing appears to The demand and supply for housing appears to The dema	f 07/12/2018. conclusions in the Neight drawn listings, to formulate be stable. cars in balance. ctable. catable. catable. catable. complete the formulate the form	porhood section of the a e your conclusions, prov yalues are stable , 2	ppraisal report form. If you ide both an explanation and an explanation and 2) Demand / Supply is	used any additional support for your of the support for your of your of the support for your of your o	al information, si conclusions.	uch as	re
Summarize the above information as support for your an analysis of pending sales and/or expired and withd Inventory of available housing appears to The demand and supply for housing appears to The dema	f 07/12/2018. conclusions in the Neight drawn listings, to formulate be stable. ears in balance. stable.	porhood section of the a e your conclusions, prov	ppraisal report form. If you ide both an explanation and	used any additional disupport for your of the support for your of your	al information, so conclusions.) Marketing t Overall Trend	uch as	
Summarize the above information as support for your an analysis of pending sales and/or expired and withd Inventory of available housing appears to The demand and supply for housing appears to The dema	f 07/12/2018. conclusions in the Neight drawn listings, to formulate be stable. cars in balance. ctable. catable. catable. catable. complete the formulate the form	porhood section of the a e your conclusions, prov yalues are stable , 2	ppraisal report form. If you ide both an explanation and an explanation and 2) Demand / Supply is	used any additional support for your of the support for your of your of the support for your of your o	al information, si conclusions.	uch as	re eclining
Summarize the above information as support for your an analysis of pending sales and/or expired and withd Inventory of available housing appears to The demand and supply for housing appears to The dema	f 07/12/2018. conclusions in the Neight drawn listings, to formulate be stable. cars in balance. ctable. catable. catable. catable. complete the formulate the form	porhood section of the a e your conclusions, prov yalues are stable , 2	ppraisal report form. If you ide both an explanation and an explanation and 2) Demand / Supply is	used any additional disupport for your of support for your of sin balance, 3	al information, si conclusions.) Marketing t Overall Trend	imes ar	eclining eclining creasing
Summarize the above information as support for your an analysis of pending sales and/or expired and withd Inventory of available housing appears to The demand and supply for housing appears to The demand and supply sales are stable. Median sales price as a % of list price is supply the sales are increasing. Listing DOM are stable. This data supports a statement for this are mixed. If the subject is a unit in a condominium or cooperation Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate)	f 07/12/2018. conclusions in the Neight drawn listings, to formulate be stable. ears in balance. stable. ea that, 1) Property veroject, complete the ferror 7–12 Months	values are stable , 2 pollowing: Prior 4–6 Months	ppraisal report form. If you ide both an explanation and 2) Demand / Supply is Project Current – 3 Months	s in balance, 3 Name: Increasing Declining Declining	onclusions.) Marketing t Overall Trend Stable Stable Stable Stable	imes ar	eclining eclining
Summarize the above information as support for your an analysis of pending sales and/or expired and withd Inventory of available housing appears to The demand and supply for housing appears to The demand and supply sales are stable. Median sales price as a % of list price is supply the sales are increasing. Listing DOM are stable. This data supports a statement for this are mixed. If the subject is a unit in a condominium or cooperation subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project	f 07/12/2018. conclusions in the Neight drawn listings, to formulate be stable. ears in balance. stable. ea that, 1) Property veroject, complete the ferror 7–12 Months	values are stable , 2 pollowing: Prior 4–6 Months	ppraisal report form. If you ide both an explanation and an explanation and 2) Demand / Supply is	s in balance, 3 Name: Increasing Declining Declining	onclusions.) Marketing t Overall Trend Stable Stable Stable Stable	imes ar	eclining eclining creasing
Summarize the above information as support for your an analysis of pending sales and/or expired and withd Inventory of available housing appears to The demand and supply for housing appee Property values are stable. Median sales prices are stable. Median sales price as a % of list price is s Marketing times are increasing. Listing DOM are stable. This data supports a statement for this are mixed. If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate)	f 07/12/2018. conclusions in the Neight drawn listings, to formulate be stable. ears in balance. stable. ea that, 1) Property veroject, complete the ferror 7–12 Months	values are stable , 2 pollowing: Prior 4–6 Months	ppraisal report form. If you ide both an explanation and 2) Demand / Supply is Project Current – 3 Months	s in balance, 3 Name: Increasing Declining Declining	onclusions.) Marketing t Overall Trend Stable Stable Stable Stable	imes ar	eclining eclining creasing
Summarize the above information as support for your an analysis of pending sales and/or expired and withd Inventory of available housing appears to The demand and supply for housing appee Property values are stable. Median sales prices are stable. Median sales price as a % of list price is seemarketing times are increasing. Listing DOM are stable. This data supports a statement for this are mixed. If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project	f 07/12/2018. conclusions in the Neight drawn listings, to formulate be stable. ears in balance. stable. ea that, 1) Property veroject, complete the ferror 7–12 Months	values are stable , 2 pollowing: Prior 4–6 Months	ppraisal report form. If you ide both an explanation and 2) Demand / Supply is Project Current – 3 Months	s in balance, 3 Name: Increasing Declining Declining	onclusions.) Marketing t Overall Trend Stable Stable Stable Stable	imes ar	eclining eclining creasing
Summarize the above information as support for your an analysis of pending sales and/or expired and withd Inventory of available housing appears to The demand and supply for housing appears to The demand and supply sales are stable. Median sales price as a % of list price is supply the sales are increasing. Listing DOM are stable. This data supports a statement for this are mixed. If the subject is a unit in a condominium or cooperation subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project	f 07/12/2018. conclusions in the Neight drawn listings, to formulate be stable. ears in balance. stable. ea that, 1) Property veroject, complete the ferror 7–12 Months	values are stable , 2 pollowing: Prior 4–6 Months	ppraisal report form. If you ide both an explanation and 2) Demand / Supply is Project Current – 3 Months	s in balance, 3 Name: Increasing Declining Declining	onclusions.) Marketing t Overall Trend Stable Stable Stable Stable	imes ar	eclining eclining creasing
Summarize the above information as support for your an analysis of pending sales and/or expired and withd Inventory of available housing appears to The demand and supply for housing appee Property values are stable. Median sales prices are stable. Median sales price as a % of list price is sometimes are increasing. Listing DOM are stable. This data supports a statement for this are mixed. If the subject is a unit in a condominium or cooperation Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project	f 07/12/2018. conclusions in the Neight drawn listings, to formulate be stable. ears in balance. stable. ea that, 1) Property veroject, complete the ferror 7–12 Months	values are stable , 2 pollowing: Prior 4–6 Months	ppraisal report form. If you ide both an explanation and 2) Demand / Supply is Project Current – 3 Months	s in balance, 3 Name: Increasing Declining Declining	onclusions.) Marketing t Overall Trend Stable Stable Stable Stable	imes ar	eclining eclining creasing
Summarize the above information as support for your an analysis of pending sales and/or expired and withd Inventory of available housing appears to The demand and supply for housing appee Property values are stable. Median sales prices are stable. Median sales price as a % of list price is seemarketing times are increasing. Listing DOM are stable. This data supports a statement for this are mixed. If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project	f 07/12/2018. conclusions in the Neight drawn listings, to formulate be stable. ears in balance. stable. ea that, 1) Property veroject, complete the ferror 7–12 Months	values are stable , 2 pollowing: Prior 4–6 Months	ppraisal report form. If you ide both an explanation and 2) Demand / Supply is Project Current – 3 Months	s in balance, 3 Name: Increasing Declining Declining	onclusions.) Marketing t Overall Trend Stable Stable Stable Stable	imes ar	eclining eclining creasing
Summarize the above information as support for your an analysis of pending sales and/or expired and withd Inventory of available housing appears to The demand and supply for housing appee Property values are stable. Median sales prices are stable. Median sales price as a % of list price is somarketing times are increasing. Listing DOM are stable. This data supports a statement for this are mixed. If the subject is a unit in a condominium or cooperation Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project foreclosed properties.	f 07/12/2018. conclusions in the Neight drawn listings, to formulate be stable. cars in balance. catable. catable. catable. catable. catable. catable. ve project, complete the formulate stable. catable. ve project, complete the formulate stable. catable.	values are stable , 2 ollowing: Prior 4–6 Months	ppraisal report form. If you ide both an explanation and 2) Demand / Supply is Project Current – 3 Months	s in balance, 3 Name: Increasing Declining Declining	onclusions.) Marketing t Overall Trend Stable Stable Stable Stable	imes ar	eclining eclining creasing
Summarize the above information as support for your an analysis of pending sales and/or expired and withd Inventory of available housing appears to The demand and supply for housing appee Property values are stable. Median sales prices are stable. Median sales price as a % of list price is seemarketing times are increasing. Listing DOM are stable. This data supports a statement for this are mixed. If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project	f 07/12/2018. conclusions in the Neight drawn listings, to formulate be stable. cars in balance. catable. catable. catable. catable. catable. catable. ve project, complete the formulate stable. catable. ve project, complete the formulate stable. catable.	values are stable , 2 ollowing: Prior 4–6 Months	ppraisal report form. If you ide both an explanation and 2) Demand / Supply is Project Current – 3 Months	s in balance, 3 Name: Increasing Declining Declining	onclusions.) Marketing t Overall Trend Stable Stable Stable Stable	imes ar	eclining eclining creasing
Summarize the above information as support for your an analysis of pending sales and/or expired and withd Inventory of available housing appears to The demand and supply for housing appee Property values are stable. Median sales prices are stable. Median sales price as a % of list price is somarketing times are increasing. Listing DOM are stable. This data supports a statement for this are mixed. If the subject is a unit in a condominium or cooperation Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project foreclosed properties.	f 07/12/2018. conclusions in the Neight drawn listings, to formulate be stable. cars in balance. catable. catable. catable. catable. catable. catable. ve project, complete the formulate stable. catable. ve project, complete the formulate stable. catable.	values are stable , 2 ollowing: Prior 4–6 Months	ppraisal report form. If you ide both an explanation and 2) Demand / Supply is Project Current – 3 Months	s in balance, 3 Name: Increasing Declining Declining	onclusions.) Marketing t Overall Trend Stable Stable Stable Stable	imes ar	eclining eclining creasing
Summarize the above information as support for your an analysis of pending sales and/or expired and withd Inventory of available housing appears to The demand and supply for housing appee Property values are stable. Median sales prices are stable. Median sales price as a % of list price is significant to the sales price as a % of list price is significant to the sales price as a significant to the sales increasing. Listing DOM are stable. This data supports a statement for this are mixed. If the subject is a unit in a condominium or cooperation subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project foreclosed properties.	f 07/12/2018. conclusions in the Neight drawn listings, to formulate be stable. cars in balance. catable. catable. catable. catable. catable. catable. ve project, complete the formulate stable. catable. ve project, complete the formulate stable. catable.	values are stable , 2 ollowing: Prior 4–6 Months	ppraisal report form. If you ide both an explanation and 2) Demand / Supply is Project Current – 3 Months	s in balance, 3 Name: Increasing Declining Declining	onclusions.) Marketing t Overall Trend Stable Stable Stable Stable	imes ar	eclining eclining creasing
Summarize the above information as support for your an analysis of pending sales and/or expired and withd Inventory of available housing appears to The demand and supply for housing appee Property values are stable. Median sales prices are stable. Median sales price as a % of list price is significant to the sales price as a % of list price is significant to the sales price as a sales price as a significant to the sales price as a sales (Settled). If the subject is a unit in a condominium or cooperation subject Project Data Total # of Comparable Sales (Settled). Absorption Rate (Total Sales/Months). Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate). Are foreclosure sales (REO sales) a factor in the project project properties.	f 07/12/2018. conclusions in the Neight drawn listings, to formulate be stable. cars in balance. catable. catable. catable. catable. catable. catable. ve project, complete the formulate stable. catable. ve project, complete the formulate stable. catable.	values are stable , 2 ollowing: Prior 4–6 Months	ppraisal report form. If you ide both an explanation and 2) Demand / Supply is Project Current – 3 Months	s in balance, 3 Name: Increasing Declining Declining	onclusions.) Marketing t Overall Trend Stable Stable Stable Stable	imes ar	eclining eclining creasing
Summarize the above information as support for your an analysis of pending sales and/or expired and withd Inventory of available housing appears to The demand and supply for housing appee Property values are stable. Median sales prices are stable. Median sales price as a % of list price is something times are increasing. Listing DOM are stable. This data supports a statement for this are mixed. If the subject is a unit in a condominium or cooperation Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project foreclosed properties.	f 07/12/2018. conclusions in the Neight drawn listings, to formulate be stable. cars in balance. catable. catable. catable. catable. catable. catable. ve project, complete the formulate stable. catable. ve project, complete the formulate stable. catable.	values are stable , 2 ollowing: Prior 4–6 Months	ppraisal report form. If you ide both an explanation and 2) Demand / Supply is Project Current – 3 Months	s in balance, 3 Name: Increasing Declining Declining	onclusions.) Marketing t Overall Trend Stable Stable Stable Stable	imes ar	eclining eclining creasing
Summarize the above information as support for your an analysis of pending sales and/or expired and withd Inventory of available housing appears to The demand and supply for housing appee Property values are stable. Median sales prices are stable. Median sales price as a % of list price is something times are increasing. Listing DOM are stable. This data supports a statement for this are mixed. If the subject is a unit in a condominium or cooperation Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project foreclosed properties.	f 07/12/2018. conclusions in the Neight drawn listings, to formulate be stable. cars in balance. catable. catable. catable. catable. catable. catable. ve project, complete the formulate stable. catable. ve project, complete the formulate stable. catable.	values are stable , 2 ollowing: Prior 4–6 Months	ppraisal report form. If you ide both an explanation and 2) Demand / Supply is Project Current – 3 Months	s in balance, 3 Name: Increasing Declining Declining	onclusions.) Marketing t Overall Trend Stable Stable Stable Stable	imes ar	eclining eclining creasing
Summarize the above information as support for your an analysis of pending sales and/or expired and withd Inventory of available housing appears to The demand and supply for housing appee Property values are stable. Median sales prices are stable. Median sales price as a % of list price is somarketing times are increasing. Listing DOM are stable. This data supports a statement for this are mixed. If the subject is a unit in a condominium or cooperation subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project foreclosed properties.	f 07/12/2018. conclusions in the Neight drawn listings, to formulate be stable. cars in balance. catable. catable. catable. catable. catable. catable. ve project, complete the formulate stable. catable. ve project, complete the formulate stable. catable.	orhood section of the all your conclusions, proventially allues are stable , 2 collowing: Prior 4–6 Months Office the loop of the all your conclusions, proventially allues are stable , 2 collowing: Office the loop of the all your conclusions, proventially allues are stable , 2 collowing: Office the loop of the all your conclusions, proventially allues are stable , 2 collowing: Office the loop of the allues are stable , 2 collowing: Office the loop of the allues are stable , 2 collowing: Office the loop of the allues are stable , 2 collowing: Office the loop of the allues are stable , 2 collowing: Office the loop of the allues are stable , 2 collowing: Office the loop of the allues are stable , 2 collowing: Office the loop of the allues are stable , 2 collowing: Office the loop of the allues are stable , 2 collowing: Office the loop of the allues are stable , 2 collowing: Office the loop of the allues are stable , 2 collowing: Office the loop of the allues are stable , 2 collowing: Office the loop of the allues are stable , 2 collowing: Office the loop of the allues are stable , 2 collowing: Office the loop of the allues are stable , 2 collowing: Office the loop of the allues are stable , 2 collowing: Office the loop of the allues are stable , 2 collowing: Office the allues are stable	ppraisal report form. If you ide both an explanation and 2) Demand / Supply is Project Current – 3 Months	s in balance, 3 Name: Increasing Declining Declining	onclusions.) Marketing t Overall Trend Stable Stable Stable Stable	imes ar	eclining eclining creasing
Summarize the above information as support for your an analysis of pending sales and/or expired and withd Inventory of available housing appears to The demand and supply for housing appee Property values are stable. Median sales prices are stable. Median sales price as a % of list price is somarketing times are increasing. Listing DOM are stable. This data supports a statement for this are mixed. If the subject is a unit in a condominium or cooperating Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project foreclosed properties. Summarize the above trends and address the impact	f 07/12/2018. conclusions in the Neight drawn listings, to formulate be stable. cars in balance. catable. catable. catable. catable. catable. catable. ve project, complete the formulate stable. catable. ve project, complete the formulate stable. catable.	orhood section of the all your conclusions, proventially allues are stable , 2 collowing: Prior 4–6 Months of the all your conclusions, proventially are stable , 2 collowing: Of the all your conclusions, proventially are stable , 2 collowing: Of the all your conclusions, proventially are stable , 2 collowing: Of the all your conclusions, proventially are stable , 2 collowing: Of the all your conclusions, proventially are stable , 2 collowing: Of the all your conclusions, proventially are stable , 2 collowing: Of the all your conclusions, proventially are stable , 2 collowing: Of the all your conclusions, proventially are stable , 2 collowing: Of the all your conclusions, proventially are stable , 2 collowing: Of the all your conclusions, proventially are stable , 2 collowing: Of the all your conclusions, proventially are stable , 2 collowing: Of the all your conclusions, proventially are stable , 2 collowing: Of the all your conclusions, proventially are stable , 2 collowing: Of the all your conclusions, proventially are stable , 2 collowing: Of the all your conclusions, proventially are stable , 2 collowing: Of the all your conclusions are stable , 2 collowing: Of the all your conclusions are stable , 2 collowing: Of the all your conclusions are stable , 2 collowing: Of the all your conclusions are stable , 2 collowing: Of the all your conclusions are stable , 2 collowing: Of the all your conclusions are stable , 2 collowing: Of the all your conclusions are stable , 2 collowing: Of the all your conclusions are stable , 2 collowing: Of the all your conclusions are stable , 2 collowing: Of the all your conclusions are stable , 2 collowing: Of the all your conclusions are stable , 2 collowing: Of the all your conclusions are stable , 2 collowing: Of the all your conclusions are stable , 2 collowing: Of the all your conclusions are stable , 2 collowing: Of the all your conclusions are stable , 2 collowing: Of the all your conclusions are stable , 2 collowing: Of the all your conclu	ppraisal report form. If you ide both an explanation and 2) Demand / Supply is Project Current – 3 Months	s in balance, 3 Name: Increasing Declining Declining	onclusions.) Marketing t Overall Trend Stable Stable Stable Stable	imes ar	eclining eclining creasing
Summarize the above information as support for your an analysis of pending sales and/or expired and withd Inventory of available housing appears to The demand and supply for housing appee Property values are stable. Median sales prices are stable. Median sales price as a % of list price is s Marketing times are increasing. Listing DOM are stable. This data supports a statement for this are mixed. If the subject is a unit in a condominium or cooperation subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project foreclosed properties. Summarize the above trends and address the impact	f 07/12/2018. conclusions in the Neight drawn listings, to formulate be stable. cars in balance. catable. catable. catable. catable. catable. catable. ve project, complete the formulate stable. catable. ve project, complete the formulate stable. catable.	values are stable , 2 ollowing: Prior 4–6 Months oliginal of the algerate stable , 2 ollowing: Prior 4–6 Months oliginal of the algerate stable , 2 oligin	ppraisal report form. If you ide both an explanation and 2) Demand / Supply is Project Current – 3 Months number of REO listings and Appraiser Name	s in balance, 3 Name: Increasing Declining Declining	onclusions.) Marketing t Overall Trend Stable Stable Stable Stable	imes ar	eclining eclining creasing
Summarize the above information as support for your an analysis of pending sales and/or expired and without Inventory of available housing appears to The demand and supply for housing appeer Property values are stable. Median sales prices are stable. Median sales price as a % of list price is seemarketing times are increasing. Listing DOM are stable. This data supports a statement for this are mixed. If the subject is a unit in a condominium or cooperation Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project foreclosed properties. Summarize the above trends and address the impact foreclosed properties.	f 07/12/2018. conclusions in the Neight drawn listings, to formulate be stable. ears in balance. ea that, 1) Property very reproject, complete the fery prior 7–12 Months on the subject unit and present the subject unit and subject u	values are stable , 2 values are stable , 2 ollowing: Prior 4–6 Months o If yes, indicate the indicate th	ppraisal report form. If you ide both an explanation and 2) Demand / Supply is Project Current – 3 Months number of REO listings and Appraiser Name ame	s in balance, 3 Name: Increasing Declining Declining	onclusions.) Marketing t Overall Trend Stable Stable Stable Stable	imes ar	eclining eclining creasing
Summarize the above information as support for your an analysis of pending sales and/or expired and withd Inventory of available housing appears to The demand and supply for housing appee Property values are stable. Median sales prices are stable. Median sales price as a % of list price is s Marketing times are increasing. Listing DOM are stable. This data supports a statement for this are mixed. If the subject is a unit in a condominium or cooperation subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project foreclosed properties. Summarize the above trends and address the impact	f 07/12/2018. conclusions in the Neight drawn listings, to formulate be stable. ears in balance. ea that, 1) Property very reproject, complete the fery prior 7–12 Months on the subject unit and present the subject unit and subject u	porhood section of the algorithms are stable and algorithms. Prior 4–6 Months Discrete Supervisory Company No. 10 Company A. 1	ppraisal report form. If you ide both an explanation and 2) Demand / Supply is Project Current – 3 Months number of REO listings and Appraiser Name ame	s in balance, 3 Name: Increasing Declining Declining	onclusions.) Marketing t Overall Trend Stable Stable Stable Stable	imes ar	eclining eclining creasing
Summarize the above information as support for your an analysis of pending sales and/or expired and withd Inventory of available housing appears to The demand and supply for housing appeer Property values are stable. Median sales prices are stable. Median sales price as a % of list price is seemarketing times are increasing. Listing DOM are stable. This data supports a statement for this are mixed. If the subject is a unit in a condominium or cooperating Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project foreclosed properties. Summarize the above trends and address the impact foreclosed properties.	f 07/12/2018. c conclusions in the Neight drawn listings, to formulate be stable. cars in balance. catable. catable. catable. ve project, complete the ferman prior 7–12 Months catable. on the subject unit and prior the subject un	porhood section of the algorithms are stable and algorithms. Prior 4–6 Months Discrete Supervisory Company No. 10 Company A. 1	ppraisal report form. If you ide both an explanation and Project Demand / Supply is Project Current – 3 Months Appraiser Name ame ddress se/Certification #	s in balance, 3 Name: Increasing Declining Declining	Overall Trend Stable Stable Stable sin listings and s	imes ar	eclining eclining creasing

Supplemental Addendum

	S	Supplemental Addendum		File	No. 1000042	2150	
Borrower/Client	Alas, Walter & Valdez, Maria						
Property Address	4715 Country Grove Way						
City	Hemet	County Riverside	State	CA	Zip Code	92545	
Lender	Mountain West Financial Inc						

Highest and best use statement:

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

• URAR : Neighborhood - Market Conditions

Mortgage rates remain relatively low as unemployment continues to level. This has resulted in a recovering demand for residential real estate. Local agents are beginning to report increases in demand/sales as marketing times begin to decline. Sellers are still willing to pay some nominal non-recurring closing cost. However, the payment of nominal closing cost has no significant affect on the market value or marketability within the subject market area.

• **URAR** : Conditions of Appraisal

Pest control report, preliminary title report, and home inspection report, if any, were not provided to the appraiser for review.

Appraisal parameters and methods: A market search was conducted within the subjects neighborhood and similar competing neighborhood(s) for comparable sales, pending sales and properties currently listed for sale. Many properties were reviewed. To the best of the appraisers' knowledge, the comparable sales presented and utilized in this report represent the most relevant data appropriate for the analysis and valuation of the subject property.

Data obtained from published sources including but not limited to NDC, REALIST, and CRMLS, is assumed to be correct. A diligent effort has been made to verify that the data is correct, however, we are not responsible for the reporting of incorrect published data.

When determinable, adjustments for significant differences in improvements were derived by Matched Paired Analysis or Abstraction. When Matched Paired Analysis or Abstraction are not possible or practical, bracketing and / or the appraiser's knowledge and experience of the market area are utilized in determining the appropriate adjustments for differences. When differences between the subject and comparable sales are deemed too speculative for adjustment, these differences are considered in the overall value conclusion.

Structural / mechanical defects: Unless specifically noted, this appraisal is based on the special assumption that the subject does not have any structural or mechanical defects. It is assumed that all mechanical equipment and appliances are in satisfactory working condition, unless otherwise noted, and that the electrical / plumbing systems are also adequate, unless otherwise noted. Furthermore, this appraisal is based on the special assumption that the roof and foundation systems are adequate. The appraisers are not experts in these areas (not a licensed or qualified Home Inspector) and have not tested the subject to ensure that all of the above is in working condition.

Condition of improvements: No apparent adverse conditions were noted. Carbon monoxide detectors missing on the 1st and 2nd floors. Fire resistant door has been breached with a pet door.

• **URAR** : Cost Approach Comments

Vacant land sales were limited in the subjects immediate demand area. Land value was obtained from the Allocation or Abstraction method. Land to value ratio is typical for this area. No apparent adverse affect on marketability. The cost approach has only been developed by the appraiser as an analysis to support their opinion of the property's market value. Use of this data, in whole or part, for other purposes is not intended by the appraiser. Nothing set forth in the appraisal should be relied upon for the purpose of determining the amount or type of insurance coverage to be placed on the subject property. The appraiser assumes no liability for and does not guarantee that any insurable value estimate inferred from this report will result in the subject property being fully insured for ay loss that may be sustained. Further, the cost approach may not be a reliable indication of replacement or reproduction cost for any date other than the effective date of this appraisal due to changing costs of labor and materials and due to changing building codes and governmental regulations and requirements.

I have knowledge and experience in appraising this type of property in this market area.

Prior Involvement:

I have not performed any services regarding the subject property within the three years prior to this assignment and I have no current or prospective interest in the subject property or parties involved.

SorrowerClient Alas, Walter & Valdez, Maria File No. 10000 **Toperty Address** 4715 Country Grove Way Hemet	re in this report.) ere in this report, unbiased professional of the parties involved.
Hemet Mountain West Financial Inc APPRAISAL AND REPORT IDENTIFICATION This Report is one of the following types: Appraisal Report (A written report prepared under Standards Rule 2-2(a), pursuant to the Scope of Work, as disclosed elsewher Appraisal Report (A written report prepared under Standards Rule 2-2(b), pursuant to the Scope of Work, as disclosed elsewhere Appraisal Report (A written report prepared under Standards Rule 2-2(b), pursuant to the Scope of Work, as disclosed elsewhere appraisal Report (A written report prepared under Standards Rule 2-2(b), pursuant to the Scope of Work, as disclosed elsewhere the standards Rule 2-3 (A written report prepared under Standards Rule 2-2(b), pursuant to the Scope of Work, as disclosed elsewhere the standards Rule 2-3 (A written report prepared under Standards Rule 2-3 (A written report under Standards Under Standards O prepared Under Standards Under	re in this report.) ere in this report, unbiased professional o the parties involved.
APPRAISAL AND REPORT IDENTIFICATION This Report is one of the following types: Appraisal Report (A written report prepared under Standards Rule 2-2(a), pursuant to the Scope of Work, as disclosed elsewhere Appraisal Report (A written report prepared under Standards Rule 2-2(b), pursuant to the Scope of Work, as disclosed elsewhere restricted to the stated intended use by the specified client or intended user.) Comments on Standards Rule 2-3 I certify that, to the best of my knowledge and belief: The statements of fact contained in this report are true and correct. The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and u 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 Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and property that is the subject of this report and property that is the subject of this report and property that is the subject of this report and property that is the subject of this report and property that is the subject of this report and property that is the subject of this report and property that is the subject of this report and property that is the subject of this report and property that is the subject of this report and property that is the subject of this report and property that is the subject of this report and property that is the subject of this report and property that is the subject of this report and property that is the subject of this report and property appraisal assistance to the person property that is the subject of this report. I where the interest the interior that is the subject of this report, inconformity with the Uniform Standards of Professional Appravers indicated, on provided significant real property appraisal assistance to the person(s)	re in this report.) ere in this report, unbiased professional o the parties involved.
This Report is one of the following types: Appraisal Report (A written report prepared under Standards Rule 2-2(a), pursuant to the Scope of Work, as disclosed elsewhere appraisal Report (A written report prepared under Standards Rule 2-2(b)), pursuant to the Scope of Work, as disclosed elsewhere appraisal Report (A written report prepared under Standards Rule 2-2(b)), pursuant to the Scope of Work, as disclosed elsewhere appraisal Report (A written report prepared under Standards Rule 2-2(b)), pursuant to the Scope of Work, as disclosed elsewhere appraisal Report (A written report prepared under Standards Rule 2-3) Lerdify that, to the best of my knowledge and belief: The statements of fact contained in this report are true and correct. The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and usualyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and usualyses, opinions, and conclusions. - Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report we period immediately preceding acceptance of this assignment. - My compensation for completing this assignment was not contingent upon developing or reporting predetermined results. - My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that fave identified the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this. - My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Apprawers in effect at the time this report appraisal assistance is stated elsewhere in this report). - Unless otherwise indicated, I have made a	ere in this report, unbiased professional to the parties involved.
Comments on Annyaisal and Report Identification	appraisal. aisal Practice that the name of each est being f the appraisal.)
Note any USPAP-related issues requiring disclosure and any state mandated requirements: SUPERVISORY or CO-APPRAISER (if applications)	
	able):
Name: Adam A Gromko Name: Certified Residential Real Estate Appraiser	able):
State Certification #: AR031682 State Certification #: or State License #:	
State: CA Expiration Date of Certification or License: 08/28/2019 State: Date of Signature and Report: 07/16/2018 Date of Signature: Date of Signature:	

Date of Inspection (if applicable):

Inspection of Subject: None Interior and Exterior Exterior-Only

Effective Date of Appraisal: 07/13/2018
Inspection of Subject: None Interior and Exterior Exterior-Only

Date of Inspection (if applicable): <u>07/13/2018</u>

0713181400-01 File No. 1000042150

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.

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.

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

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.

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.

Ω4

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.

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

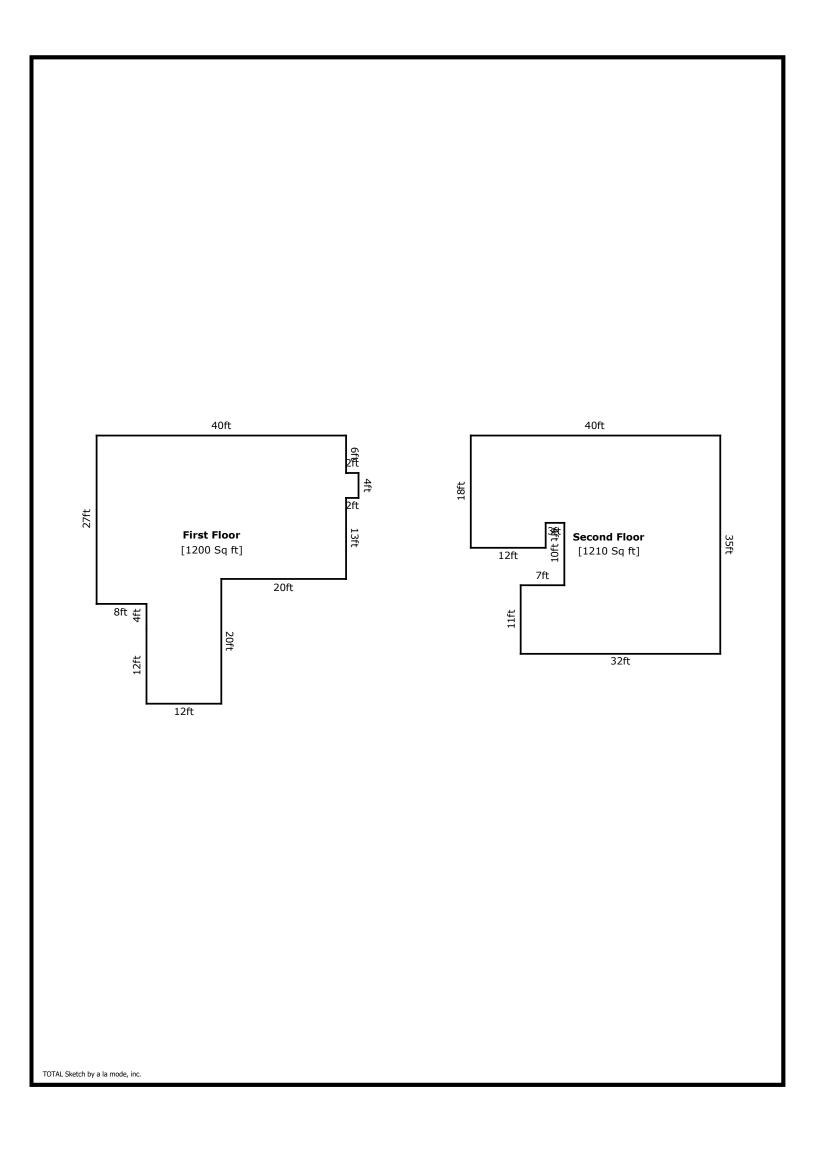
Abbreviation	Full Name	Fields Where This Abbreviation May Appear
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
Α	Adverse	Location & View
ArmLth	Arms Length Sale	Sale or Financing Concessions
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	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
e	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
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Relo	Relocation Sale	Sale or Financing Concessions
RE0	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
sqm	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
	Water Frontage	Location
\//tr⊑r	I VVOICE ELLIUMANE	i i uganun
WtrFr Wtr	Water View	View

Other Appraiser-Defined Abbreviations

Abbreviation	Full Name	Fields Where This Abbreviation May Appear

Building Sketch (Page - 1)

Borrower/Client	Alas, Walter & Valdez, Maria				
Property Address	4715 Country Grove Way				
City	Hemet	County Riverside	State CA	Zip Code 92545	
Lender	Mountain West Financial Inc				·



Client File No. 1000042150 Page # 16

Building Sketch (Page - 2)

Borrower/Client	Alas, Walter & Valdez, Maria				
Property Address	4715 Country Grove Way				
City	Hemet	County Riverside	State CA	Zip Code 92545	
Lender	Mountain West Financial Inc				

TOTAL Sketch by a la mode, inc. Area Calculations Summary Living Area First Floor Second Floor Total Living Area (Rounded): 1200 Sq ft 1210 Sq ft **2410 Sq ft**

Client File No. 1000042150 Page # 17

Building Sketch (Page - 3)

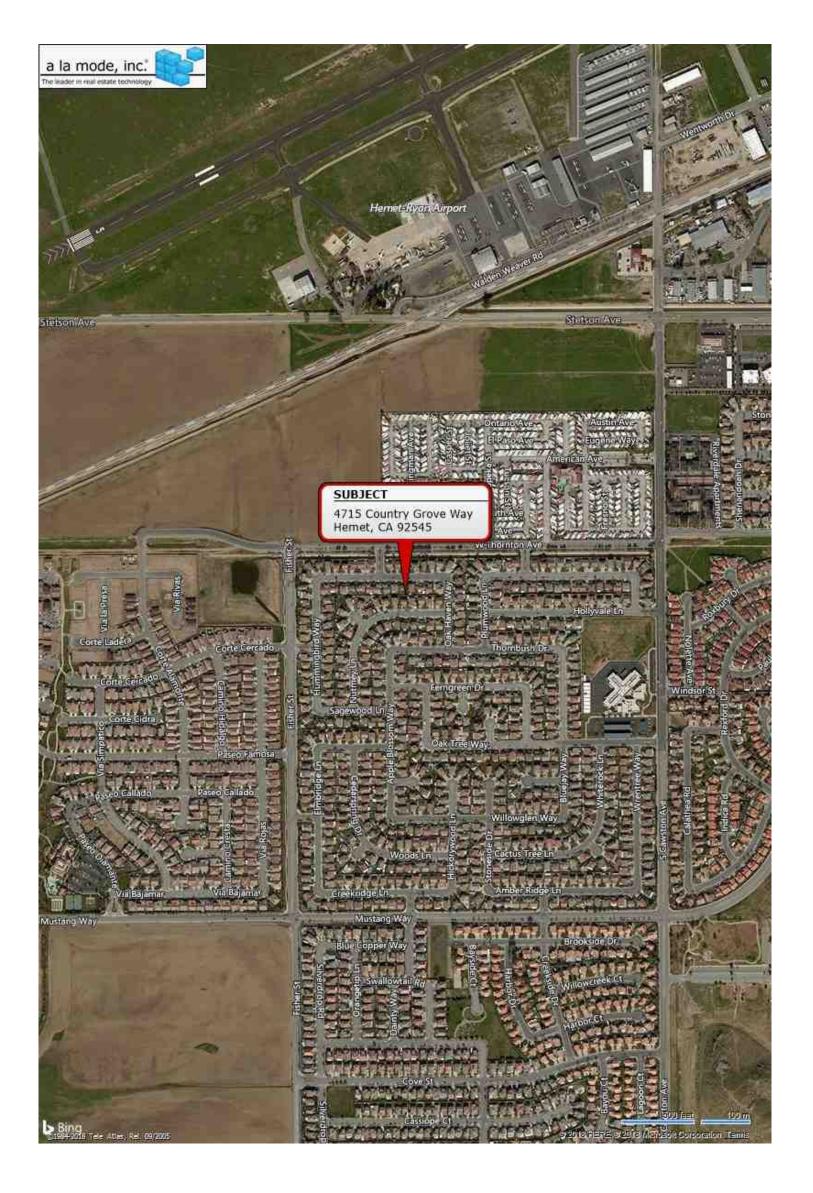
Borrower/Cli	ent Alas, Walter & Valdez, Maria			
	dress 4715 Country Grove Way			
City	Hemet	County Riverside	State CA	Zip Code 92545
Lender	Mountain West Financial Inc			

$ 12 \times 16 = 192 \\ 20 \times 27 = 540 $ Second Floor $ 1210 \text{ Sq ft} $ $ 35 \times 25 = 875 $	TOTAL Sketch by a la mode, inc.	Area Calculations Summary		
Second Floor	Living Area	1200 G	Calculation Details	12
Second Floor	First Floor	1200 Sq π		$23 \times 20 = 460$
Second Floor $ 1210 \ \text{Sq ft} \\ $				$12 \times 16 = 192$ $20 \times 27 = 540$
$ 15 \times 14 = 210 \\ 4 \times 12 = 48 \\ 11 \times 7 = 77 $	Second Floor	1210 Ca #		
$11 \times 7 = 77$	Second Floor	1210 Sq It		$15 \times 14 = 210$
				$4 \times 12 = 48$ $11 \times 7 = 77$
(John Living Anna (Volunteer)): 2-1,D Sq (C	Tabel Living Aven (Daymdad)	2410 5- 5		
	Total Living Area (Rounded):	2410 Sq π		



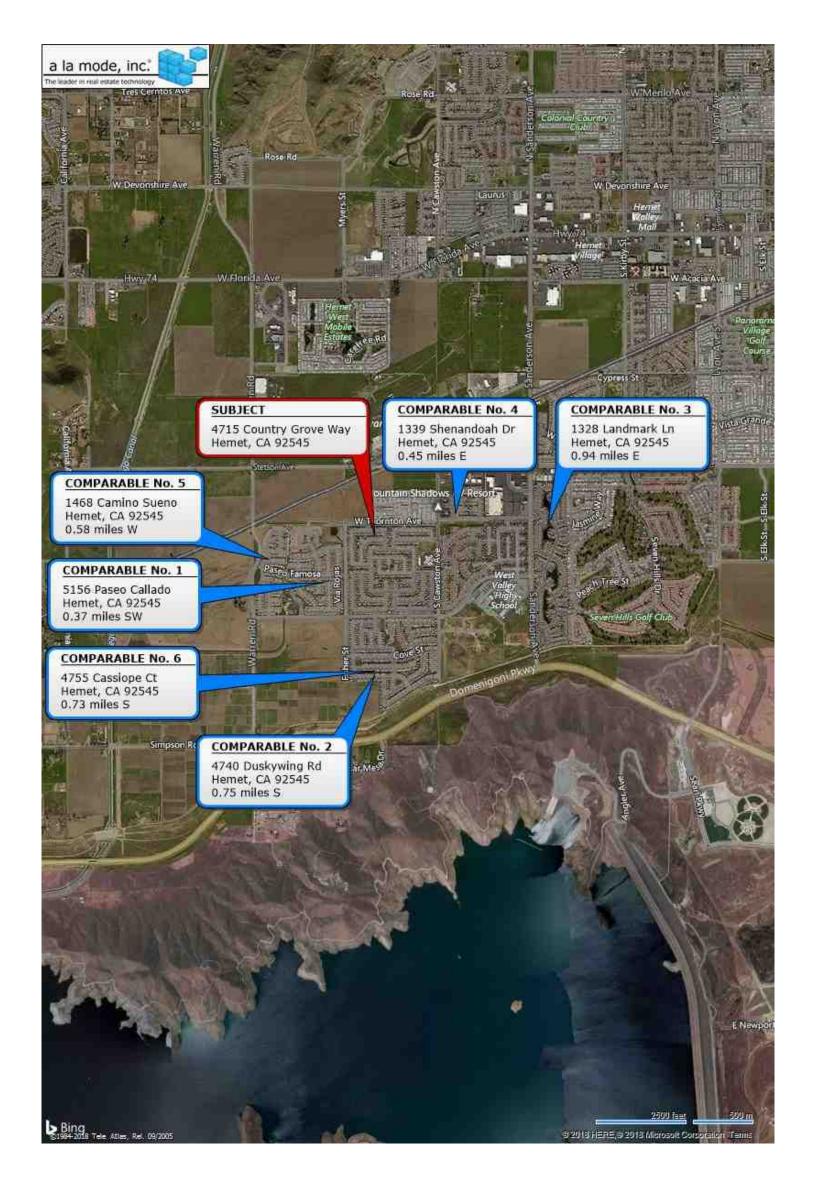
Aerial Map

Borrower/Clie	nt Alas, Walter & Valdez, Maria				
Property Addr	ess 4715 Country Grove Way				
City	Hemet	County Riverside	State CA	Zip Code 92545	
Lender	Mountain West Financial Inc				



Location Map

Borrower/Clie	nt Alas, Walter & Valdez, Maria				
Property Addr	ess 4715 Country Grove Way				
City	Hemet	County Riverside	State CA	Zip Code 92545	
Lender	Mountain West Financial Inc				



Subject Deeds History

Deeds History

Deeds for: 4715 COUNTRY GROVE WAY - HEMET, 92545-8026

Sale	Transaction	Date	Document	Amount	Loan Amount	From	То	Туре
Х	resale	04/16/2013	0000177628	0	0	RODRIGUEZ,JOHN & LINDA	RODRIGUEZ FAMILY TRUST	quitclaim/deed of trust
Х	resale	09/01/2006	0000652545	330,000	264,000	EQUITY ONE ABS INC 2005-4	RODRIGUEZ,JOHN & LINDA	grant deed/deed of trust
Х	xfer to lender	05/09/2006	0000334085	359,259	0	CAL-WSTN RECONVEYANCE CORP	EQUITY ONE ABS INC 2005-4	trustees deed upon sale
0-4-10:01	refi	06/28/2005	0000511481	0	78,400		PORTER,DAVID F JR & JANET	deed of trust
	refi	06/28/2005	0000511480	0	321,600		PORTER,DAVID F JR & JANET	deed of trust
	refi	11/12/2004	0000903285	0	316,200		PORTER,DAVID F JR & JANET	deed of trust
Х	resale	11/17/2003	0000903862	274,000	219,200	BARTON,RUSSELL L	PORTER,DAVID F & JANET	grant deed/deed of trust
х	resale	11/17/2003	0000903861	0	0	HANSON,JUDITH I	BARTON,RUSSELL L	grant deed/deed of trust
	refi	10/10/2002	0000567924	0	38,500		BARTON,RUSSELL L	deed of trust
Х	subdivision	04/12/2001	0000154463	176,500	143,434	PAGE RANCH- HEMET LP	BARTON,RUSSELL L	grant deed/deed of trust

@2018 Copyright National Data Collective All rights reserved. Terms of Service

4715 Country Grove Wy, Hemet 92545

STATUS: Pending

Cawston and Thornton

BED / BATH: 6/2,0,1,0 SQFT(src): 2,389 (A) PRICE PER SQFT: \$121.39 LOT(src): 0.14/6,098 (A)

LIST PRICE: \$289,999 1

LEVELS: Two

GARAGE: 2/Attached YEAR BLT(src): 2001 (ASR) PROP SUB TYPE: SFR (D) DOM / CDOM: 42/42 SLC: Short Sale PARCEL #: 460071017 LISTING ID: PW18086925

DESCRIPTION

Huge and newer 5 Bedroom 3 Bathroom home with DOWNSTAIRS BEDROOM AND BATHROOM located in UPSCALE West Hemet neighborhood. The home offers a LARGE KITCHEN WITH ISLAND, a FIREPLACE, large MASTER bedroom, GIANT UPSTAIRS BONUS ROOM or it could be used as a Bedroom to accommodate 2-3 people. UPSTAIRS LAUNDRY ROOM. Overall, It has Great Architecture and Appeal. Over-sized Lot with Room for RV PARKING. The Master Bathroom includes a large shower with glass doors, dual sinks, private Commode area and WALK-IN CLOSET.

AREA: 220 - Sage-Southwest

Hemet SUBDIVISION: /

HOA: \$0 LAND LEASE?: No COMMON INTEREST: None

CERTIFIED 433A?:

LIST \$ ORIGINAL: \$299,999 CMN WALLS: No Common Walls

OF UNITS: 1 # UNITS IN COMMUNITY:

PARKING: Driveway - Concrete HORSE:

SENIOR COMMUNITY?: No HIGH SD: Hemet Unified

ROOM TYPE: Game Room, Living Room, Main Floor Bedroom

EATING AREA: Separated

COOLING: Central **HEATING: Central Furnace** VIEW: Neighborhood

WATERFRONT: POOL: None LAUNDRY: Inside

SHOWING / LISTING

SHOW CONTACT TYPE: Other SHOW CONTACT NAME: Matt mattmcgilvray@outlook.com SHOW CONTACT PHONE:

LOCK BOX: Supra/Front Door

OCCUPANT TYPE: Vacant OWNER'S NAME: SIGN ON PROPERTY?: LIST AGRMT: Exclusive Right To Sell BAC: 2.5% DUAL/VARI COMP?: No

POSSESSION: LEASE CONSIDERED?: No

SHOWING INSTRUCTIONS: 110-15 DAY TURN-AROUND WITH SHORT SALE LENDER SPS. THIS IS A 2ND MORTGAGE. Go Direct. SUPRA FRONT DOOR. There are no utilities on currently. EMAIL: MATTMCGILVRAY@OUTLOOK.COM for any details for a fast response. Send offers with DU Approval, Actual Credit Scores and not typed on letter head, POF, Approval letter. AS IS SALE. NO TERMITE CLEARANCE. Buyers may need to Cross-qualify with Seller preferred lender. Good luck.

PRIVATE REMARKS:

AGENT / OFFICE

LA: (PMATTMCG) Matthew McGilvray LA BRE#: <u>01155581</u> LO: **(PB18681)** Legacy Realty Partners

LO BRE#: 02012194

CoLA: CoLA BRE#: CoLO: CoLO BRE#: 1.LA CELL: 714-318-4237

2.LA DIRECT: 3.LA PAGER:

4.LA FAX: 714-263-2094

5.LA VOICEMAIL:

6.LA EMAIL: mattmcgilvray@outlook.com

LO PHONE: 714-209-7333 LO FAX: 888-550-9798

DATES

LIST CONTRACT DT: 04/15/18 ON MARKET DATE: 04/15/18 PRICE CHG TSTP: 06/27/18 STATUS CHG TSTP: 07/02/18

MOD TSTP: 07/02/18 PURCH CONTRACT DT: 07/01/18

ENDING DATE:

AGENT MEDIUM: Residential LISTING ID: PW18086925 Printed by Adam Gromko, CalBRE: AR031682 on 07/13/2018 2:13:27 PM

©CRMLS. Information is believed to be accurate, but shall not be relied upon without verification. Accuracy of square footage, lot size and other information is not guaranteed.

Subject Photo Page

Borrower/Cli	ent Alas, Walter & Valdez, Maria			
Property Add	dress 4715 Country Grove Way			
City	Hemet	County Riverside	State CA	Zip Code 92545
Lender	Mountain West Financial Inc			



Subject Front

4715 Country Grove Way Sales Price 275,000 Gross Living Area 2,410 Total Rooms 9 Total Bedrooms 5 Total Bathrooms 3.0 Location N;Res; View N;Res; 6138 sf Site Quality Q4 Age 17



Subject Rear



Subject Street

Photograph Addendum

Borrower/Client	Alas, Walter & Valdez, Maria			
Property Address	4715 Country Grove Way			
City	Hemet	County Riverside	State CA	Zip Code 92545
Lender	Mountain West Financial Inc			







View across the street

Additional street view

Address verification







Left side

Right side

AC







Interior of the garage

Water heater

Breached Fire Door







1st floor smoke detector

Living room

Dining room







Family room

Kitchen

Dishwasher

Photograph Addendum

Borrower/Clier	nt Alas, Walter & Valdez, Maria				
Property Addre	ess 4715 Country Grove Way				
City	Hemet	County Riverside	State CA	Zip Code 92545	
Lender	Mountain West Financial Inc				





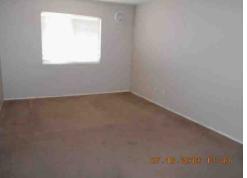


Disposal

Vent/microwave oven

No stove







Bathroom

Bedroom

Smoke detector







2nd floor Smoke detector

Bedroom

Smoke detector







Bathroom

Bedroom

Smoke detector







Bathroom

Bedroom

Smoke detector

Photograph Addendum

Borrower/Clie	ent Alas, Walter & Valdez, Maria			
Property Add	ress 4715 Country Grove Way			
City	Hemet	County Riverside	State CA	Zip Code 92545
Lender	Mountain West Financial Inc			







Bedroom

View in opposite direction

Smoke detector





Laundry room

Spa, personal property.

Comparable Photo Page

Borrower/Clier	nt Alas, Walter & Valdez, Maria				
Property Addre	ess 4715 Country Grove Way				
City	Hemet	County Riverside	State CA	Zip Code 92545	
I ender	Mountain West Financial Inc			-	



Comparable 1

5156 Paseo Callado

Prox. to Subject 0.37 miles SW Sale Price 310,000 Gross Living Area 2,368 Total Rooms 9 Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; View N;Res; 6098 sf Site Quality Q4 Age 9



Comparable 2

4740 Duskywing Rd

0.75 miles S Prox. to Subject Sale Price 316,000 Gross Living Area 2,361 Total Rooms 9 Total Bedrooms 4 Total Bathrooms 3.0 Location N;Res; N;Res; View Site 6098 sf Quality Q4 Age 12



Comparable 3

1328 Landmark Ln

Prox. to Subject 0.94 miles E Sale Price 315,000 2,491 Gross Living Area Total Rooms Total Bedrooms 4 Total Bathrooms 2.1 Location N;Res; View N;Res; Site 6534 sf Quality Q4 Age 12

Comparable Photo Page

Borrower/Client	Alas, Walter & Valdez, Maria			
Property Addres	s 4715 Country Grove Way			
City	Hemet	County Riverside	State CA	Zip Code 92545
Lender	Mountain West Financial Inc			•



Comparable 4

1339 Shenandoah Dr

Prox. to Subject 0.45 miles E Sales Price 319,990 Gross Living Area 2,367 Total Rooms 9 Total Bedrooms 4 Total Bathrooms 3.0 Location N;Res; View N;Res; 6534 sf Site Quality Q4 Age 18



Comparable 5

1468 Camino Sueno

Prox. to Subject 0.58 miles W Sales Price 374,990 2,337 Gross Living Area Total Rooms 9 Total Bedrooms Total Bathrooms 3.0 Location N;Res; N;Res; View Site 6970 sf Quality Q4 Age 5



Comparable 6

4755 Cassiope Ct

Prox. to Subject 0.73 miles S Sales Price 320,900 Gross Living Area 2,361 Total Rooms Total Bedrooms 4 Total Bathrooms 3.0 Location N;Res; View N;Res; 6098 sf Site Quality Q4 Age 12

Appraiser Independence Certification

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

- I am currently licensed and/or certified by the state in which the property to be appraised is located My license is the appropriate license for the appraisal assignment(s) and is reflected on the appraisal report.
- I certify that there have been no sanctions against me for any reason that would impair my ability to perform appraisals pursuant to the required guidelines.

I assert that no employee, d	irector, officer, or agen	nt ofMor	tgage Works LLC, AMC, 1	588,
or any other third party actin	ig as joint venture parti	ner, independent	contractor, appraisal m	nanagement
company, or partner on behal	lf ofMountain	West Financial Inc	, influenced, c	r attempted
to influence the development collusion, compensation, indu				ı, extortion,
I further assert thatfollowing prohibited behavior			nas never participated ir	n any of the

- 1) Withholding or threatening to withhold timely payment or partial payment for an appraisal report;
- Withholding or threatening to withhold future business with me, or demoting or terminating or threatening to demote or terminate me;
- Expressly or impliedly promising future business, promotions, or increased compensation for myself;
- Conditioning the ordering of my appraisal report or the payment of my appraisal fee or salary or bonus on the opinion, conclusion, or valuation to be reached, or on a preliminary value estimate requested from me;
- 5) Requesting that I provide an estimated, predetermined, or desired valuation in an appraisal report prior to the completion of the appraisal report, or requesting that I provide estimated values or comparable sales at any time prior to my completion of an appraisal report;
- 6) Provided me an anticipated, estimated, encouraged, or desired value for a subject property or a proposed or target amount to be loaned to the borrower, except that a copy of the sales contract for purchase transactions may be provided;
- 7) Provided to me, or my appraisal company, or any entity or person related to me as appraiser, appraisal company, stock or other financial or non-financial benefits;
- 8) Any other act or practice that impairs or attempts to impair my independence, objectivity, or impartiality or violates law or regulation, including, but not limited to, the Truth in Lending Act (TILA) and Regulation Z, or the USPAP.

Med from	07/16/2018	
Signature	Date	
Adam A Gromko	AR031682	
Appraiser's Name	State License or Certification #	
Certified Residential Real Estate Appraiser	08/28/2019	CA
State Title or Designation	Expiration Date of License or Certification	State

4715 Country Grove Way, Hemet, CA 92545

Address of Property Appraised

License



Adam A. Gromko

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 031682

Effective Date: Date Expires:

August 29, 2017

August 28, 2019

Jim Martin, Bureau Chief, BREA

3036082

E&O Insurance

NAVIGATORS INSURANCE COMPANY

THIS IS BOTH A CLAIMS MADE AND REPORTED INSURANCE POLICY.

THIS POLICY APPLIES TO THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED AND REPORTED IN WRITING TO THE COMPANY DURING THE POLICY PERIOD.

PLEASE READ THIS POLICY CAREFULLY.

REAL ESTATE APPRAISERS ERRORS AND OMISSIONS INSURANCE POLICY **DECLARATIONS**

POLICY NUMBER: __PH17RALR30668IV __ RENEWAL OF: __PH16RALR30668IV __

- 1. NAMED INSURED: Adam Gromko
- 2. ADDRESS: 37343 High Vista Drive MURRIETA, CA 92563
- 3. POLICY PERIOD: FROM: 11/17/2017 TO: 11/17/2018 12:01 A.M. Standard Time at the address of the Named Insured as stated in Number 2 above.
- LIMITS OF LIABILITY:

A. \$ 1,00	0,000 Dai	mages Limit of Liability – Each Claim
B. \$ 1,00	0,000 Cla	im Expenses Limit of Liability - Each Claim
C. \$ 1,00	0,000 Da i	mages Limit of Liability - Policy Aggregate
D. \$ 1,00		im Expenses Limit of Liability - Policy Aggregate

- A. \$ 500 ____Each Claim **DEDUCTIBLE** (Inclusive of claim expenses): 5. B. \$ 1,000 _Aggregate
- PREMIUM: \$ 850.00 6.
- 7. RETROACTIVE DATE: 11/17/2004
- 8. FORMS ATTACHED: RiskMgmt, RiskMgmtHotline, NAV ML-002, CA Notice, NAV RAL DEC, NAV RAL NIC PF, NAV RAL 003, NAV RAL 300 CA

PROGRAM ADMINISTRATOR: RealCare Insurance Marketing, Inc.

By Acceptance of this policy the Insured agrees that the statements in the Declarations and the Application and any attachments hereto are the Insured's agreements and representations and that this policy embodies all agreements existing between the Insured and the Company or any of its representatives relating to this insurance.

IN WITNESS WHEREOF, we have caused this policy to be signed by our President and Secretary.

[Emily Miner] Secretary

[Stanley A. Galanski] President

NAV RAL DEC (02 14)

Page 1 of 1

avigators Insuring A World In Motion®